

FDIC Certificate # 34566 OCC Charter # 0 Public Report				FRB District/ID_RSSD 8 / 2619714 County: CAPE GIRARDEAU				ALLIANCE BANK; CAPE GIRARDEAU, MO Summary Ratios--Page 1				Summary Ratios 08/04/2026 7:44:46 AM						
				06/30/2026			06/30/2025			12/31/2025			12/31/2024			12/31/2023		
				BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Earnings and Profitability																		
Percent of Average Assets:																		
Interest Income (TE)				5.81	5.40	72	6.06	5.33	81	6.07	5.41	80	6.10	5.27	83	5.42	4.72	80
- Interest Expense				1.90	1.65	70	2.07	1.81	68	2.06	1.79	69	2.27	1.94	69	1.49	1.39	60
Net Interest Income (TE)				3.91	3.76	59	3.98	3.52	75	4.01	3.61	72	3.82	3.32	76	3.93	3.33	81
+ Noninterest Income				0.59	0.51	66	0.54	0.50	61	0.55	0.51	61	0.56	0.52	61	0.55	0.55	58
- Noninterest Expense				2.69	2.57	60	2.66	2.51	62	2.58	2.54	55	2.58	2.49	59	2.59	2.47	60
Pre-Provision Net Revenue (TE)				1.81	1.74	56	1.85	1.54	69	1.98	1.61	73	1.80	1.38	74	1.89	1.44	75
- Provision: Credit Losses				0.00	0.09	22	-0.03	0.09	4	-0.01	0.11	6	-0.01	0.08	10	0.09	0.07	67
- Provision: Credit Loss Oth Assets				0.00	0.00	71	0.00	0.00	70	0.00	0.00	61	0.00	0.00	66	0.00	0.00	70
Pretax Operating Income (TE)				1.81	1.62	63	1.88	1.43	76	1.99	1.48	79	1.81	1.28	79	1.80	1.35	76
+ Realized Gains/Losses Sec				0.00	0.00	90	0.00	0.00	92	0.00	-0.01	88	0.00	0.00	87	0.00	-0.01	87
+ Unrealized Gains / Losses Equity Sec				0.00	0.00	85	0.00	0.00	92	0.00	0.00	91	0.00	0.00	85	0.00	0.00	82
Pretax Net Operating Income (TE)				1.81	1.62	63	1.88	1.42	76	1.99	1.47	80	1.81	1.28	79	1.80	1.33	77
Net Operating Income				1.41	1.36	55	1.45	1.19	69	1.54	1.24	71	1.40	1.08	73	1.39	1.11	69
Net Inc Attrib to Min Ints				0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	98
Net Income Adjusted Sub S				1.41	1.26	64	1.45	1.10	76	1.54	1.14	79	1.40	0.99	79	1.39	1.03	76
Net Income				1.41	1.36	55	1.45	1.19	69	1.54	1.24	71	1.40	1.08	73	1.39	1.11	69
Margin Analysis:																		
Avg Earning Assets to Avg Assets				93.59	95.79	14	93.73	95.93	15	93.67	95.87	14	94.00	96.11	16	94.00	96.22	16
Avg Int-Bearing Funds to Avg Assets				72.99	70.23	62	73.51	70.77	62	73.64	70.50	64	73.78	70.82	62	72.74	69.43	64
Int Inc (TE) to Avg Earn Assets				6.21	5.65	77	6.46	5.57	85	6.48	5.65	84	6.48	5.49	85	5.76	4.91	83
Int Expense to Avg Earn Assets				2.03	1.72	73	2.21	1.89	71	2.20	1.87	72	2.42	2.02	72	1.59	1.44	62
Net Int Inc-TE to Avg Earn Assets				4.18	3.93	65	4.25	3.67	79	4.28	3.78	76	4.07	3.46	79	4.18	3.47	83
Loan & Lease Analysis:																		
Net Loss to Average Total LN&LS				0.00	0.05	40	0.03	0.05	61	0.04	0.08	56	0.04	0.06	58	0.01	0.04	50
Earnings Coverage of Net Losses (X)				599.33	196.82	86	75.17	155.71	59	65.13	130.63	57	57.08	107.83	58	167.10	130.38	75
ACL on LN&LS HFI to LN&LS HFI				1.30	1.26	58	1.35	1.26	64	1.32	1.26	61	1.37	1.26	66	1.43	1.28	70
ACL on LN&LS HFI to Net Losses (X)				331.92	93.27	87	44.12	84.66	59	34.39	71.66	56	35.82	65.89	57	107.42	80.33	75
ACL on LN&LS HFI to Nonaccrual LN&LS (X)				11.89	7.58	79	11.06	8.88	76	10.47	8.16	77	12.01	9.27	75	8.54	12.13	62
30-89 Days Past Due				0.52	0.51	59	0.69	0.50	70	0.66	0.51	67	1.11	0.49	82	0.55	0.38	70
Total LN&LS-90+ Days PD & Nonaccrual				0.26	0.65	38	0.14	0.58	30	0.21	0.62	36	0.18	0.48	40	0.17	0.38	43
Non-Curr Lns+OREO to Lns+OREO				0.26	0.74	34	0.14	0.65	27	0.21	0.69	33	0.18	0.54	36	0.17	0.42	38
Liquidity																		
Net Non Core Fund Dep New \$250M				5.38	5.85	46	11.45	6.61	65	6.71	5.96	50	14.03	6.84	70	10.51	7.21	58
Net Loans & Leases to Assets				77.55	67.96	77	78.48	67.25	80	74.74	67.41	67	79.50	67.07	82	80.55	66.15	85
Net Loans & Leases to Deposits				90.62	79.60	74	94.93	78.49	84	87.89	78.99	68	95.34	78.32	84	98.11	77.98	87
Capitalization																		
Leverage Ratio				13.5704	11.07	85	14.0846	10.78	89	12.8422	10.85	82	13.5618	10.60	88	12.9372	10.50	86
Total Capital Ratio				N/A	16.31	N/A	N/A	15.82	N/A	N/A	16.05	N/A	N/A	15.68	N/A	N/A	15.54	N/A
Cash Dividends to Net Income				10.70	34.90	27	3.69	34.68	23	93.74	39.43	94	28.92	40.25	33	60.86	38.81	74
Non-Curr Lns+OREO to T1 Capital+ACL				1.40	4.22	33	0.73	3.74	27	1.15	3.98	31	0.99	3.10	35	0.98	2.44	39
Growth Rates																		
Total Assets				3.35	5.23	38	3.58	4.86	43	5.74	5.44	57	2.58	4.20	42	4.57	4.89	52
Tier 1 Capital				0.49	7.53	7	8.79	6.47	72	0.72	7.09	7	7.74	6.15	68	6.61	6.79	52
Net Loans & Leases				2.13	6.42	28	0.16	5.76	20	-0.60	6.29	16	1.26	6.45	21	8.08	8.88	48
Short Term Investments				8.13	16.21	52	66.57	26.49	77	196.37	20.64	93	8.87	29.64	46	-53.48	44.55	8
Short Term Non Core Funding				-35.28	8.72	6	12.68	8.98	56	-3.10	10.86	35	34.27	17.26	70	30.78	105.71	32
Average Total Assets						396,642			373,704			382,338			368,520			354,089
Net Income						2,805			2,711			5,878			5,146			4,929
Number of banks in Peer Group						1,271			1,289			1,270			1,298			1,272