FDIC Certificate # 34566
OCC Charter # 0
Public Report

FRB District/ID_RSSD 8 / 2619714
County: CAPE GIRARDEAU

ALLIANCE BANK; CAPE GIRARDEAU, MO
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Summary Ratios
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Earnings and Profitability	09/30/2026 BANK	09/30/2026 PG 5	09/30/2026 PCT	09/30/2025 BANK	09/30/2025 PG 5	09/30/2025 PCT	12/31/2025 BANK	12/31/2025 PG 5	12/31/2025 PCT	12/31/2024 BANK	12/31/2024 PG 5	12/31/2024 PCT	12/31/2023 BANK	12/31/2023 PG 5	12/31/2023 PCT
Percent of Average Assets:															
Interest Income (TE)	5.88	5.38	75	6.09	5.39	81	6.07	5.41	80	6.10	5.27	83	5.42	4.72	80
- Interest Expense	1.88	1.56	71	2.08	1.81	69	2.06	1.79	69	2.27	1.94	69	1.49	1.39	60
Net Interest Income (TE)	4.00	3.81	63	4.01	3.58	74	4.01	3.61	72	3.82	3.32	76	3.93	3.33	81
+ Noninterest Income	0.59	0.43	74	0.56	0.50	62	0.55	0.51	61	0.56	0.52	61	0.55	0.55	58
- Noninterest Expense	2.68	2.37	71	2.64	2.52	60	2.58	2.54	55	2.58	2.49	59	2.59	2.47	60
Pre-Provision Net Revenue (TE)	1.91	1.91	53	1.93	1.59	71	1.98	1.61	73	1.80	1.38	74	1.89	1.44	75
- Provision: Credit Losses	0.00	0.10	20	-0.02	0.09	6	-0.01	0.11	6	-0.01	0.08	10	0.09	0.07	67
- Provision: Credit Loss Oth Assets	0.00	0.00	68	0.00	0.00	65	0.00	0.00	61	0.00	0.00	66	0.00	0.00	70
Pretax Operating Income (TE)	1.91	1.80	58	1.95	1.48	77	1.99	1.48	79	1.81	1.28	79	1.80	1.35	76
+ Realized Gains/Losses Sec	0.00	0.00	83	0.00	0.00	89	0.00	-0.01	88	0.00	0.00	87	0.00	-0.01	87
+ Unrealized Gains/Losses Equity Sec	0.00	0.00	84	0.00	0.00	91	0.00	0.00	91	0.00	0.00	85	0.00	0.00	82
Pretax Net Operating Income (TE)	1.91	1.80	58	1.95	1.47	77	1.99	1.47	80	1.81	1.28	79	1.80	1.33	77
Net Operating Income	1.49	1.54	46	1.51	1.23	70	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	1.49	1.40	58	1.51	1.14	77	1.54	1.14	79	1.40	0.99	79	1.39	1.03	76
Net Income	1.49	1.54	46	1.51	1.23	70	1.54	1.24	72	1.40	1.08	73	1.39	1.11	69
Margin Analysis:															
Avg Earning Assets to Avg Assets	93.66	96.18	13	93.79	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	72.66	69.62	62	73.69	70.66	63	73.64	70.50	64	73.78	70.82	62	72.74	69.43	64
Int Inc (TE) to Avg Earn Assets	6.28	5.60	81	6.49	5.63	85	6.48	5.65	84	6.48	5.49	85	5.76	4.91	83
Int Expense to Avg Earn Assets	2.01	1.63	78	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	4.27	3.97	68	4.28	3.74	78	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	0.07	32	0.04	0.06	64	0.04	0.08	56	0.04	0.06	58	0.01	0.04	50
Earnings Coverage of Net Losses (X)	1,422.00	201.27	92	55.09	146.41	50	65.13	130.63	57	57.08	107.83	58	167.10	130.38	75
ACL on LN&LS HFI to LN&LS HFI	1.25	1.27	50	1.30	1.26	58	1.32	1.26	61	1.37	1.26	66	1.43	1.28	70
ACL on LN&LS HFI to Net Losses (X)	747.21	95.56	92	30.35	77.31	50	34.39	71.66	56	35.82	65.89	57	107.42	80.33	75
ACL on LN&LS HFI to Nonaccrual (X)	12.45	5.75	85	9.10	7.96	74	10.47	8.16	77	12.01	9.27	75	8.54	12.13	62
30-89 Days Past Due	0.46	0.49	58	0.36	0.45	54	0.66	0.51	67	1.11	0.49	82	0.55	0.38	70
Total LN&LS-90+ Days PD & Nonaccrual	0.21	0.73	30	0.14	0.60	29	0.21	0.62	36	0.18	0.48	40	0.17	0.38	43
Non-Curr Lns+OREO to Lns+OREO	0.21	0.81	29	0.14	0.67	26	0.21	0.69	33	0.18	0.54	36	0.17	0.42	38
Liquidity															
Net Non Core Fund Dep New $250M	8.21	4.77	57	10.84	6.40	63	6.71	5.96	50	14.03	6.84	70	10.51	7.21	58
Net Loans & Leases to Assets	79.85	66.65	88	78.54	67.33	81	74.74	67.41	67	79.50	67.07	82	80.55	66.15	85
Net Loans & Leases to Deposits	94.86	77.84	85	94.97	78.83	85	87.89	78.99	68	95.34	78.32	84	98.11	77.98	87
Capitalization															
Leverage Ratio	13.9608	11.43	81	14.2809	10.89	89	12.8422	10.85	82	13.5618	10.60	88	12.9372	10.50	86
Total Capital Ratio	N/A	16.99	N/A	N/A	16.01	N/A	N/A	16.05	N/A	N/A	15.68	N/A	N/A	15.55	N/A
Cash Dividends to Net Income	6.75	37.97	20	11.99	33.52	26	93.74	39.50	94	28.92	40.24	33	60.86	38.81	74
Non-Curr Lns+OREO to T1 Capital+ACL	1.10	4.47	31	0.75	3.84	26	1.15	3.98	31	0.99	3.10	35	0.98	2.44	39
Growth Rates															
Total Assets	1.63	4.39	33	3.18	4.49	43	5.74	5.44	57	2.58	4.20	42	4.57	4.89	52
Tier 1 Capital	1.41	7.41	10	10.23	6.89	79	0.72	7.08	7	7.74	6.15	68	6.61	6.79	52
Net Loans & Leases	3.34	6.37	31	2.50	5.88	29	-0.60	6.29	16	1.26	6.45	21	8.08	8.88	48
Short Term Investments	-58.08	8.24	6	7.28	16.68	50	196.37	20.64	93	8.87	29.64	46	-53.48	44.56	8
Short Term Non Core Funding	-32.79	10.46	9	5.86	8.15	50	-3.10	10.86	35	34.27	17.26	70	30.78	105.71	32
Average Total Assets			396,753			376,696			382,338			368,520			354,089
Net Income			4,447			4,254			5,878			5,146			4,929
Number of banks in Peer Group			131			1,261			1,270			1,298			1,272