



Consolidated Balance Sheet (unaudited)

(Dollars in Thousands)

	Actual Jun 2026	Actual Mar 2026	Actual Dec 2025	Actual Sep 2025	Actual Jun 2025
Assets					
Cash and due from banks	\$ 8,802	\$ 6,692	\$ 6,713	\$ 8,074	\$ 10,460
Fed funds sold & repos	21,230	43,725	59,995	56,665	86,130
Interest bearing deposits with banks	18,534	19,307	16,568	16,318	14,667
Investment Securities	250,579	224,146	224,742	221,584	206,975
Loans, net of unearned income	295,795	274,020	275,619	264,221	252,764
Less: Allowance for Credit Losses	(4,521)	(4,354)	(4,353)	(4,005)	(3,940)
Premises and equipment, net	5,069	5,193	3,880	4,052	4,172
Other assets	9,269	9,002	8,425	8,503	8,701
Total Assets	\$ 604,758	\$ 577,731	\$ 591,588	\$ 575,413	\$ 579,930
Liabilities					
Non-Interest Bearing Deposits	\$ 174,891	\$ 174,459	\$ 190,920	\$ 168,916	\$ 166,552
Interest bearing demand deposits	57,640	52,326	54,678	53,305	48,987
Savings and Money Market Deposits	242,078	229,098	235,635	243,129	263,261
Time Deposits - Retail	61,906	57,213	54,002	55,925	47,321
Time Deposits - Wholesale	14,670	10,586	4,600	4,031	6,474
Total Deposits	551,185	523,682	539,835	525,306	532,594
Accrued expenses and other liabilities	3,630	4,471	2,731	2,811	2,567
Borrowings	5,967	5,952	5,940	5,928	5,915
Total Liabilities	\$ 560,781	\$ 534,106	\$ 548,506	\$ 534,045	\$ 541,077
Equity					
Common stock	17,636	17,636	17,636	18,064	18,064
Retained earnings	34,278	33,953	32,612	31,352	30,059
Accumulated other comprehensive income (loss)	(7,937)	(7,964)	(7,166)	(8,048)	(9,270)
Total Equity	43,977	43,625	43,082	41,368	38,853
Total Liabilities & Equity	\$ 604,758	\$ 577,731	\$ 591,588	\$ 575,413	\$ 579,930

Golden Valley Bancshares

Consolidated Income Statement (unaudited)

(Dollars in Thousands)

	Quarterly Highlights				
	6/30/2026	3/31/2026	12/31/2025	9/30/2025	6/30/2025
Interest income	\$ 6,940	\$ 6,812	\$ 6,777	\$ 6,681	\$ 6,560
Interest expense	1,889	1,762	1,875	1,955	2,003
Net interest income	5,051	5,050	4,902	4,726	4,557
Provision for credit losses	259	5	350	65	-
Noninterest income	289	263	320	341	293
Noninterest expense	3,292	3,421	3,121	3,183	3,126
Net income	1,280	1,333	1,252	1,285	1,226
Basic earnings per share	\$ 0.58	\$ 0.61	\$ 0.57	\$ 0.58	\$ 0.55
Diluted earnings per share	\$ 0.56	\$ 0.59	\$ 0.55	\$ 0.57	\$ 0.54
Return on average assets	0.87%	0.92%	0.85%	0.89%	0.86%
Return on average equity	11.81%	12.26%	11.67%	12.84%	12.84%
Net interest margin	3.50%	3.52%	3.39%	3.33%	3.24%
Efficiency ratio	61.38%	64.12%	59.44%	62.47%	64.14%

Golden Valley Bancshares
Consolidated Income Statement (unaudited)
(Dollars in Thousands)

	Six months ended			
	6/30/2026	6/30/2025	\$ Change	% Change
Interest income	\$ 13,752	\$ 12,501	\$ 1,251	10.0%
Interest expense	3,652	3,937	(285)	(7.2%)
Net interest income	10,100	8,564	1,536	17.9%
Provision for credit losses	263	3	260	8666.7%
Noninterest income	552	540	12	2.2%
Noninterest expense	6,713	6,179	534	8.6%
Net income	2,613	2,079	534	25.7%
Basic earnings per share	\$ 1.19	\$ 0.93	\$ 0.26	28.0%
Diluted earnings per share	\$ 1.15	\$ 0.91	\$ 0.24	26.4%
Return on average assets	0.89%	0.75%		0.1%
Return on average equity	12.02%	10.77%		1.3%
Net interest margin	3.51%	3.12%		0.4%
Efficiency ratio	62.74%	67.53%		(4.8%)