



Consolidated Balance Sheet (unaudited)

(Dollars in Thousands)

	Actual Sep 2026	Actual Jun 2026	Actual Mar 2026	Actual Dec 2025	Actual Sep 2025
Assets					
Cash and due from banks	\$ 9,520	\$ 8,802	\$ 6,692	\$ 6,713	\$ 8,074
Fed funds sold & repos	32,325	21,230	43,725	59,995	56,665
Interest bearing deposits with banks	23,853	18,534	19,307	16,568	16,318
Investment Securities	240,681	250,579	224,146	224,742	221,584
Loans, net of unearned income	307,464	295,795	274,020	275,619	264,221
Less: Allowance for Credit Losses	(4,693)	(4,521)	(4,354)	(4,353)	(4,005)
Premises and equipment, net	4,917	5,069	5,193	3,880	4,052
Other assets	10,787	9,269	9,002	8,425	8,503
Total Assets	\$ 624,854	\$ 604,758	\$ 577,731	\$ 591,588	\$ 575,413
Liabilities					
Non-Interest Bearing Deposits	\$ 191,348	\$ 174,891	\$ 174,459	\$ 190,920	\$ 168,916
Interest bearing demand deposits	59,078	57,640	52,326	54,678	53,305
Savings and Money Market Deposits	236,438	242,078	229,098	235,635	243,129
Time Deposits - Retail	71,846	61,906	57,213	54,002	55,925
Time Deposits - Wholesale	13,818	14,670	10,586	4,600	4,031
Total Deposits	572,528	551,185	523,682	539,835	525,306
Accrued expenses and other liabilities	4,180	3,630	4,471	2,731	2,811
Borrowings	5,981	5,967	5,952	5,940	5,928
Total Liabilities	\$ 582,689	\$ 560,781	\$ 534,106	\$ 548,506	\$ 534,045
Equity					
Common stock	17,756	17,636	17,636	17,636	18,064
Retained earnings	35,720	34,278	33,953	32,612	31,352
Accumulated other comprehensive income (loss)	(11,312)	(7,937)	(7,964)	(7,166)	(8,048)
Total Equity	42,164	43,977	43,625	43,082	41,368
Total Liabilities & Equity	\$ 624,854	\$ 604,758	\$ 577,731	\$ 591,588	\$ 575,413

Golden Valley Bancshares

Consolidated Income Statement (unaudited)

(Dollars in Thousands)

	Quarterly Highlights				
	9/30/2026	6/30/2026	3/31/2026	12/31/2025	9/30/2025
Interest income	\$ 7,446	\$ 6,940	\$ 6,812	\$ 6,777	\$ 6,681
Interest expense	2,019	1,889	1,762	1,875	1,955
Net interest income	5,427	5,051	5,050	4,902	4,726
Provision for credit losses	172	259	5	350	65
Noninterest income	315	289	263	320	341
Noninterest expense	3,545	3,292	3,421	3,121	3,183
Net income	1,435	1,280	1,333	1,252	1,285
Basic earnings per share	\$ 0.65	\$ 0.58	\$ 0.61	\$ 0.57	\$ 0.58
Diluted earnings per share	\$ 0.63	\$ 0.56	\$ 0.59	\$ 0.55	\$ 0.57
Return on average assets	0.93%	0.87%	0.92%	0.85%	0.89%
Return on average equity	12.86%	11.81%	12.26%	11.67%	12.84%
Net interest margin	3.61%	3.50%	3.52%	3.39%	3.33%
Efficiency ratio	61.50%	61.38%	64.12%	59.44%	62.47%

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

	Nine months ended			
	9/30/2026	9/30/2025	\$ Change	% Change
Interest income	\$ 21,198	\$ 19,183	\$ 2,015	10.5%
Interest expense	5,671	5,893	(222)	(3.8%)
Net interest income	15,527	13,290	2,237	16.8%
Provision for credit losses	435	68	367	539.7%
Noninterest income	867	881	(14)	(1.6%)
Noninterest expense	10,258	9,362	896	9.6%
Net income	4,048	3,364	684	20.3%
Basic earnings per share	\$ 1.84	\$ 1.51	\$ 0.33	21.9%
Diluted earnings per share	\$ 1.78	\$ 1.48	\$ 0.30	20.3%
Return on average assets	0.91%	0.80%		0.1%
Return on average equity	12.31%	11.47%		0.8%
Net interest margin	3.55%	3.19%		0.4%
Efficiency ratio	63.31%	65.72%		(2.4%)