

# INSBANK

## Update: Covid-19 & Asset Quality September 30, 2020

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# Current Portfolio Modifications

## Interest-Only

- Converted from P & I
- Documented @ 90 days

### As of 6-30-2020

- 53 Loans
- \$51.2 Million
- 10.2% of Total Loans

### As of 9-30-2020

- 40 Loans
- \$32.3 Million
- 6.4% of Total Loans

## Payments Deferred

- Principal & Interest Deferred
- Documented @ 90 days

### As of 6-30-2020

- 38 Loans
- \$41.2 Million
- 8.2% of Total Loans

### As of 9-30-2020

- 11 Loans
- \$10.5 Million
- 2.1% of Total Loans

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# Additional Portfolio Modifications

## New COVID Lines of Credit

- Lines Established for Working Capital and Contractual Loan Payments
- 16 Loans
- \$6.3 Million in Commitments
- \$2.3 Million Outstanding as of 10/22/2020
- .5% of Total Loans



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# Paycheck Protection Program Originations

- 212 Loans
- Existing customers 78% / New clients 22%
- Total Approved = \$45.658 million
- Jobs supported = 5,200+
- Estimated fee income = \$1,350,000+
- \$18.4 million utilization of FED PPPLF for funding



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