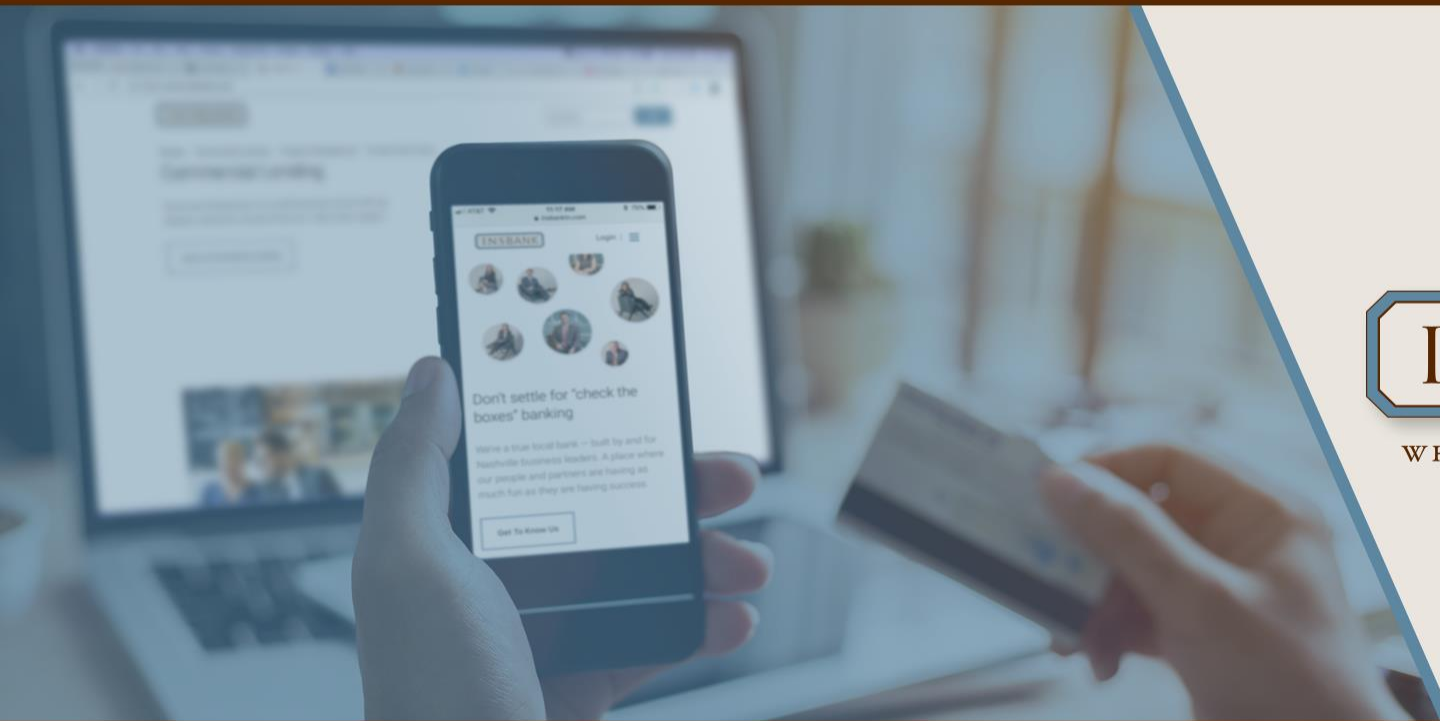


# Update: COVID-19 & Asset Quality

December 31, 2020



INSBANK

WHERE GENUINE MATTERS.

# 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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WHERE GENUINE MATTERS.

# Current Portfolio Modifications

## Interest-Only

- Converted from P & I
- Documented @ 90 days

### Round Three

- 34 Loans
- \$32.5 Million
- 6.15% of Total Loans
- As of 1/25/2021

## Payments Deferred

- Principal & Interest Deferred
- Documented @ 90 days

### Round Three

- 21 Loans
- \$33.7 Million
- 6.4% of Total Loans
- As of 1/25/2021

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WHERE GENUINE MATTERS.

# Additional Portfolio Modifications

## New COVID Lines of Credit

- Lines Established for Working Capital and Contractual Loan Payments
- 15 Loans
- \$10.9 Million in Commitments
- \$6.5 Million Outstanding as of 12/31/2020
- 2.1% of Total Loans



WHERE GENUINE MATTERS.

# Paycheck Protection Program Originations

- **PPP First Draw**
- 214 Loans
- Existing customers 78% / New clients 22%
- Total Approved = \$45.902 million
- Jobs supported = 5,200+
- Estimated fee income = \$1,350,000+
- \$18.4 million utilization of FED PPPLF for funding
- 40 Loans @ \$6.3 million Forgiven as of 1-25-2021



WHERE GENUINE MATTERS.

# Paycheck Protection Program Originations

- **PPP Second Draw**
- 51 Applications for a total of \$8 million
- Total Approved = \$4.3 million
- \$2.3 million funded as of 1-25-2021



WHERE GENUINE MATTERS.