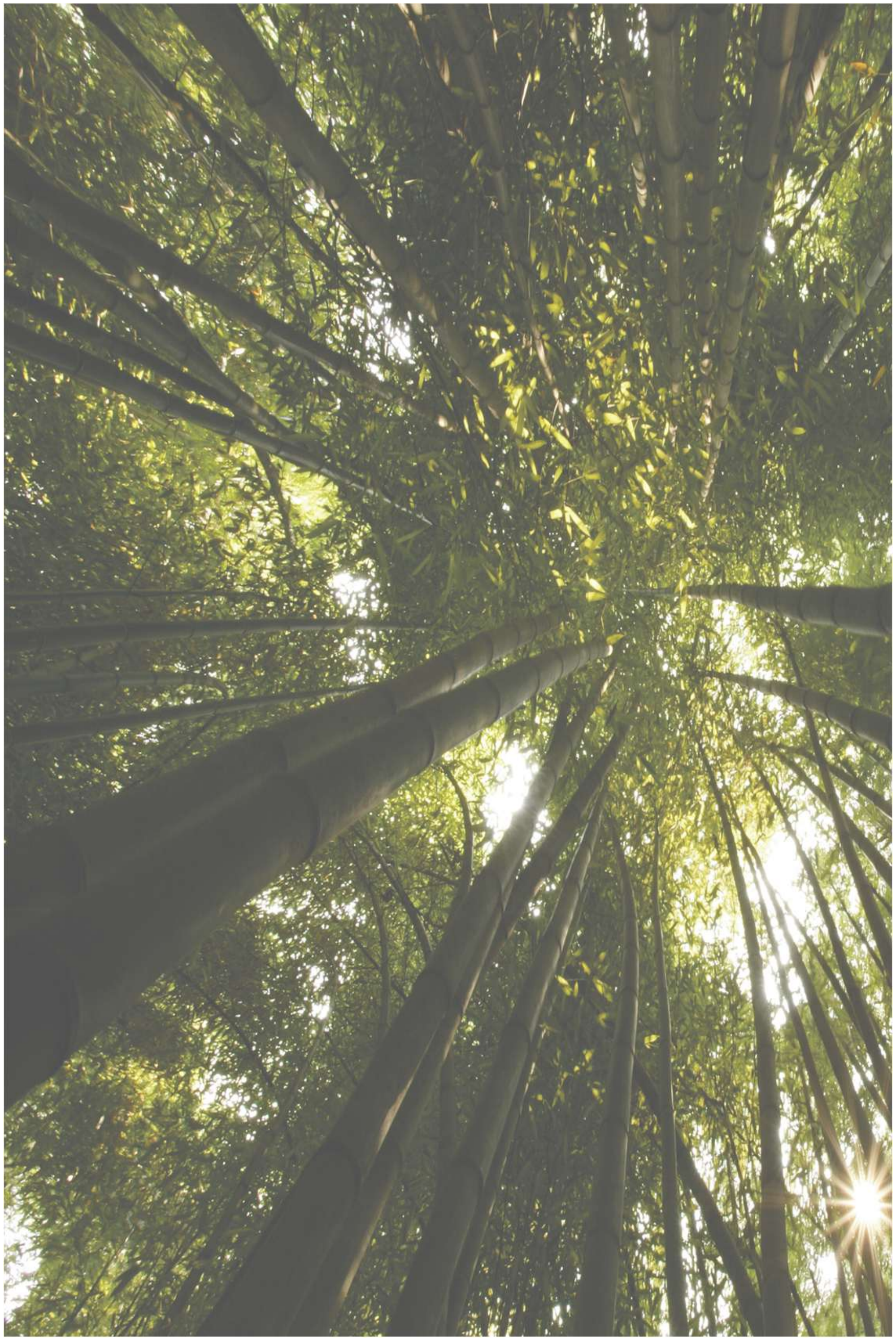


AGS ASSET GROWTH SOLUTIONS

October 13, 2025

Presented by:

Dave Wood, Founder and President

Presented to:

We've Been Here Before...

2012 We founded the Voya Senior Loan Program for Commercial Banks.

2025

- When Voya changed strategic direction, we lifted out the program and established Asset Growth Solutions ("AGS") to continue to serve our clients.
- We have upgraded the product offering, and all client banks are moving with us to the new platform.

AGS would like to provide high quality C&I loan assets to the member banks of State Banking Associations

About AGS

Asset Growth Solutions ("AGS") is an asset advisory firm founded in June of 2025 by former Voya Investment Management professionals.

- AGS founders have a combined 62 years of cumulative experience advising and managing Broadly Syndicated Loan ("BSL") portfolios for banks and institutional investors.
- AGS will focus exclusively on providing BSL portfolio advisory services to regional and community banks in the US.
- Client bank assets under advisement: >$600 million as of October 1, 2025.

AGS facilitates commercial banks to acquire high quality C&I loans from the BSL market. The founders of AGS have extensive experience in the two key areas required for this strategy:

- Over three decades of experience acquiring, risk managing and selling (when needed) syndicated loans in the market for institutional clients
- 14 years of experience assisting commercial banks implement this specific strategy to meet the expectations of senior management, shareholders and banking regulators

Founding Team Members

Robert Wilson, Founder and CEO
Portfolio Management

- Former OCC Bank Examiner and commercial banker
- 36 years of experience managing senior loan portfolios
- Started the community bank program 14 years ago, with no defaults in client bank portfolios since inception.

David Wood, Founder and President
Implementation

- 40+ year commercial banker with experience in senior loans transactions
- Partnered with Robert from the inception of the community bank program
- Trained regulators on senior loan risk management

Bill Nutting, Managing Director & Head Trader

- 25 years of trading experience, averaging over $11B in trades per year
- Relationships with all BSL trading desks

Travis Brooks, SVP & Director of Research

- 14 years experience as senior commercial banker
- Managed BSL portfolios for two regional banks >$300 MM

What We Do

We are a bank advisor with access to the BSL market:

- The BSL market is a $1.5T market where C&I loans are syndicated by money center banks and sold to financial institutions that want them.
- Generally, the BSL market serves larger institutions, as it is not efficient for these large money center banks to work with small banks.
- The AGS program allows smaller banks to have market access and build a customized ***portfolio*** of commercial loans.

For banks wanting to build higher C&I totals, AGS assists the banks to acquire and risk manage loans from the BSL market:

- We focus on higher quality (typically BB and above) and more liquid loans in the BSL market.
- We help banks select loans that suit each bank's risk and composition preferences.

Market Overview

BSL Market Depth and Breadth

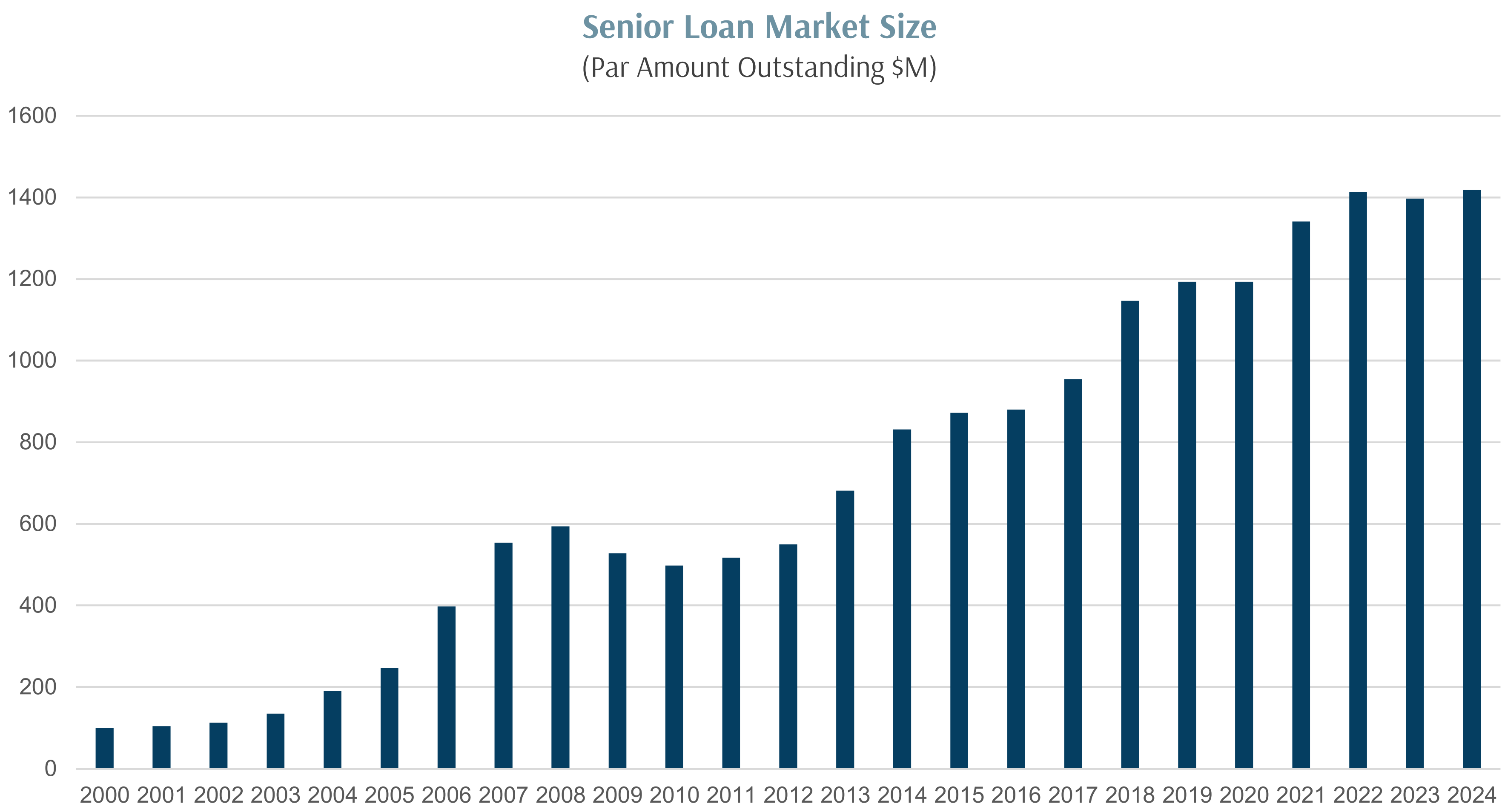
Bank Suitable Market

A Diverse Universe of Borrowers

Four Key Benefits of Adding BSLs

The BSL is a large, deep market

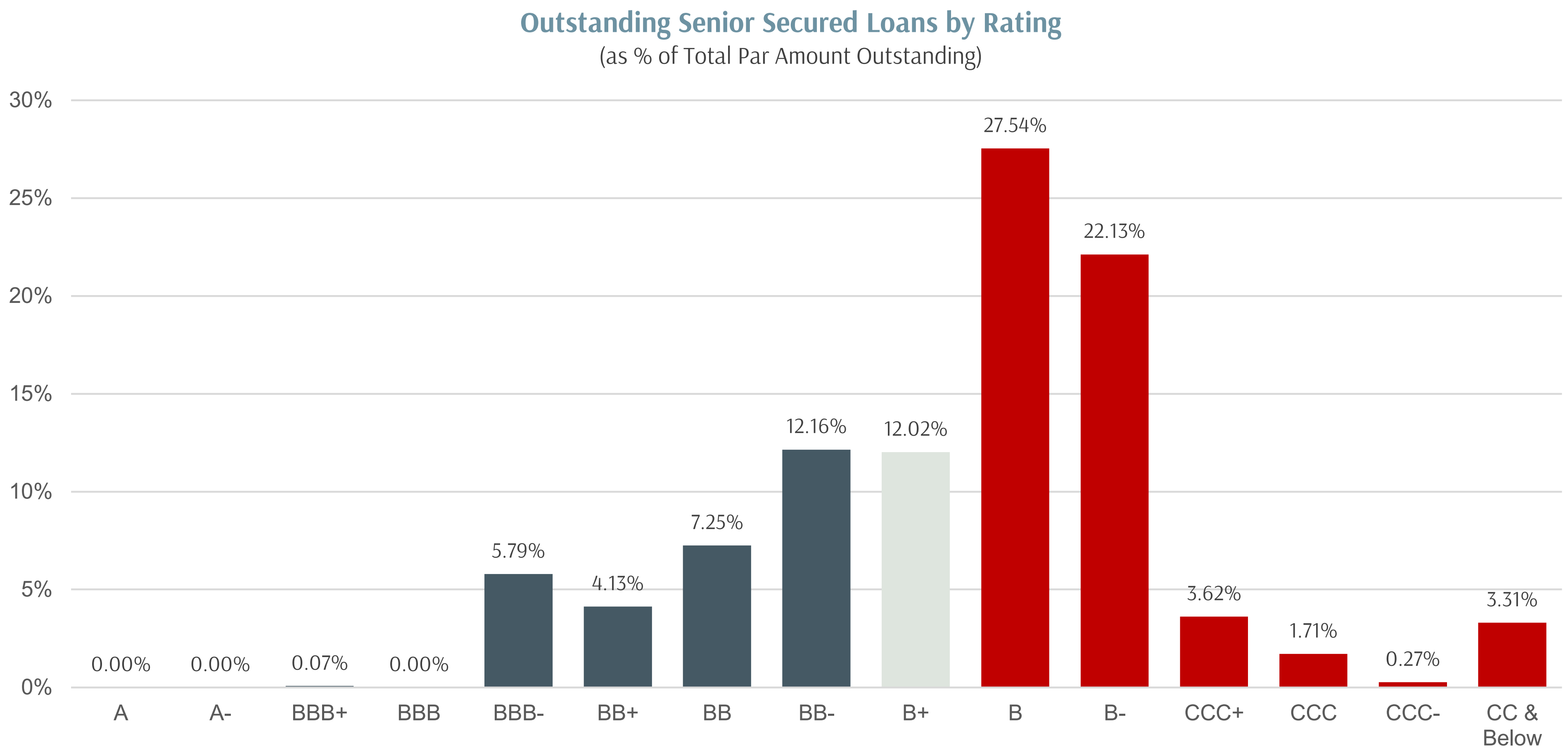
The BSL market is over $1.5 trillion in market size and includes 62 industry sectors and over 1,100 issuers.



Source: Pitchbook, December 31, 2024. Amounts outstanding refer to the Morningstar® LSTA® Leveraged Loan Index.
See Appendix for additional disclosures.

Bank Suitable Market

Approximately 40% ($600+B) of the market is considered suitable for banks.

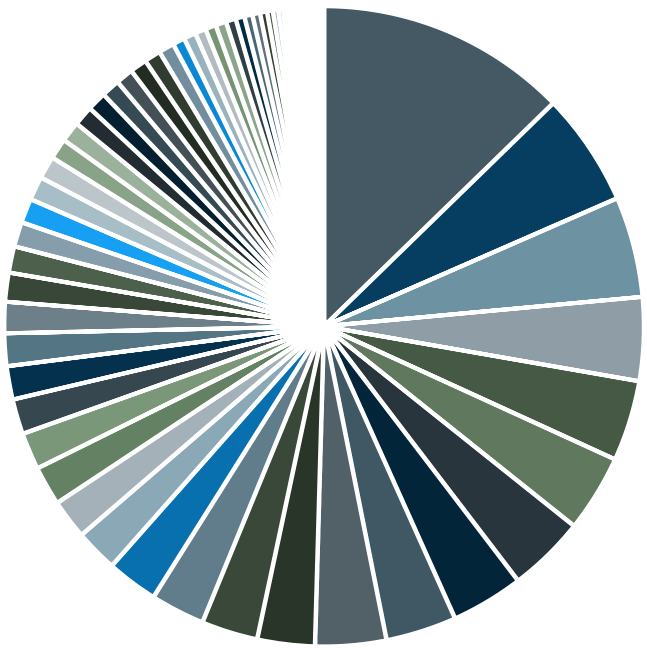


Source: Pitchbook, September 30, 2025. Amounts outstanding refer to the Morningstar® LSTA® Leveraged Loan Index.
See Appendix for additional disclosures.

A Diverse Universe of Borrowers

The BSL market is over $1.5 trillion in market size and includes 62 industry sectors and over 1,100 issuers.

Index Sectors (GICS Level III)	Par Value %
Software	12.72%
Hotels, Restaurants & Leisure	5.72%
Health Care Providers & Services	5.09%
IT Services	4.22%
Machinery	4.08%
Capital Markets	3.90%
Commercial Services & Supplies	3.90%
Insurance	3.66%
Chemicals	3.59%
Professional Services	3.58%
Remaining 52 Industries	49.57%



Source: Pitchbook, September 30, 2025. Amounts outstanding refer to the Morningstar® LSTA® Leveraged Loan Index. See Appendix for additional disclosures.

Four Key Benefits of Adding BSLs

To achieve overall ROA targets within balanced parameters

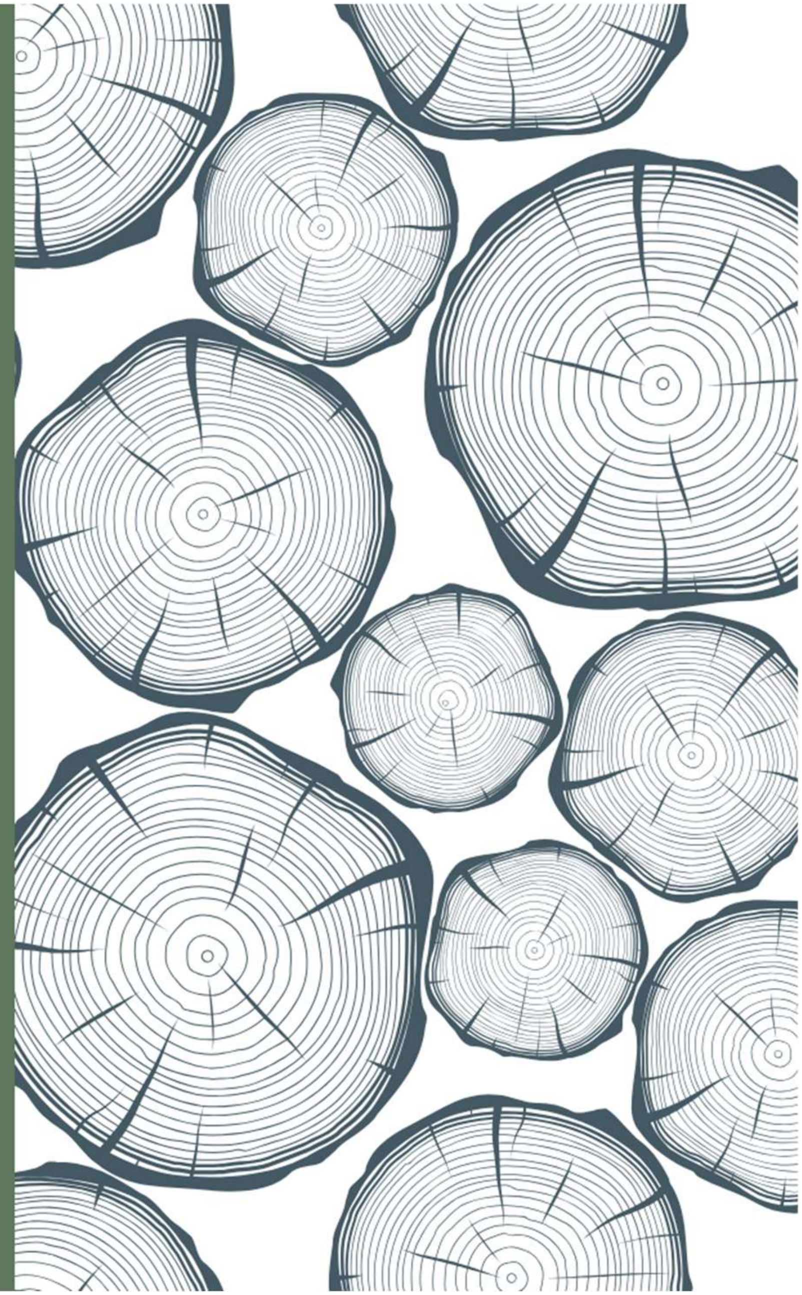
To meet C&I loan growth targets when local demand is low

To rebalance a portfolio with an overweight CRE loan position

To improve liquidity management for the loan portfolio

The AGS Solution

A discussion of the four key areas of a BSL solution and how AGS provides these services



The Four Elements of an Effective BSL Partner

Regulatory Compliance

Understands regulatory expectations and helps your bank meet those requirements

Back Office Support

Fully supports entire loan life cycle including trades, settlement, accounting and reporting

Access

Has long-standing relationships and access to the large agent banks in the syndicated market

Risk Support

Provides continuous risk oversight support for each loan throughout its life cycle

It's a New Firm, But With Long-Standing Wall Street Relationships

Coverage in Years

Agent Bank	Institution	Current Sales
JP Morgan	27	24
B of A	27	4
Deutsche Bank	27	25
Morgan Stanley	27	New
Barclays	27	17
Goldman Sachs	27	2
UBS	27	10
Wells Fargo	27	3
Citi Bank	27	2
BMO	20	2
RBC	27	5

Research Engine

The cornerstone of any credit advisory firm is the depth and strength of its research platform. AGS seamlessly combines internal research resources with a world class third-party research team to deliver timely and thoughtful insights on 100% of the BSL market.

Primary Transaction Evaluation

- Full credit underwriting package delivered timely following transaction launch
- AGS internal review and recommendation with risk and mitigants outlined for each transaction
- Base case and downside case projection models delivered on 100% of new issue transactions
- Legal doc review and analysis provided for each new issue transaction

Credit Monitoring

- Quarterly financial summaries / tear sheets for each loan in your portfolio
- Access to library of tear sheets for all issuers within the BSL market
- Periodic sector reviews
- Earnings flash reports within 24 hours of earnings release

What does the AGS Research Engine do for our client banks?

- Earnings Calls
- Quarterly Tear Sheets
- Full transaction Underwriting on every loan

What does the AGS Research Engine do for our client banks?

- Earnings Calls – ***Earnings flash report to banks same day***
- Quarterly Tear Sheets – ***Tear sheets with quarterly analysis within one week of 10-Q filing***
- Full Transaction Underwriting on every loan – ***bank-style underwriting with direct access to analysts***

Back Office Reporting & Processing

Rooted in a connected network of AGS and third-party service providers to support portfolio growth.

Turn-Key

Back-office solutions powered by S&P / WSO processing modules

Comprehensive

Loan accounting reports with available direct interface to LevPro reporting

Automated

Data feeds into bank loan trial balance reporting and general ledger

End-to-End

Full-service loan settlement services for bank clients provided by AGS with WSO.

Our Services

AGS offers regional and community banks turn-key solutions to manage BSL portfolios. AGS services are delivered to bank clients via an integrated service model supported by best-in-class third party providers.

Front-End Access

- LevPro Front End
- Transaction Pipeline
- Underwriting Approval/ Reporting
- Trade Order Entry System
- Secondary Trade Compliance

Research Engine

- Internal AGS research analysts
- 80-person Octus research team
- Full credit write-up at initial transaction
- Ongoing quarterly monitoring (tear sheets)
- Periodic sector reviews

Back Office Operations

- Wall Street Office (WSO) reporting
- WSO ClearPar settlements
- S&P Daily Pricing

It is a New Firm, But
It is a Very Experienced Management Team

We have negotiated and executed our contract with **LevPro**

We have negotiated and executed our contract with **S&P / Wall Street Office**

We have negotiated and executed our contract with **Octus Research**

We have negotiated and executed our contract with **Bloomberg**

We have negotiated and executed our contract with **Pitchbook**

We have negotiated and executed our contract with **LendAmend**

We have negotiated and executed our contract with **SalesForce**

We have negotiated and executed our contract with **CMIT (IT)**

We have negotiated and executed our contract with **Insperity (HR)**

We have negotiated and executed our contract with **The Hartford**

Indicative Portfolio Profitability

Bank Eligible Senior Syndicated Loans	
Total AUM ($ USD) [1]	$255,294,198
Gross Yield on Representative Syndicated Loan Portfolio[1]	**5.96%**
(less) Funding Cost[2]	-1.84%
(equals) Net Interest margin (pre-provision)	**4.12%**
(less) Credit Loss Provision[3]	-0.20%
(less) Program Cost	-0.35%
(less) Direct Operating Cost[3]	-0.30%
(equals) Pre-Tax ROA[4]	**3.27%**

Pro Forma Pre-Tax ROE	
Tier 1 Capital Allocation (10% of AUM)	$25,529,420
(divide) Pre-Tax ROA ($)	$8,348,120
(equals) Pre-Tax ROE	**32.69%**

These estimates are dependent upon the assumptions underlying the estimates.

1. Total AUM and Gross yield are based on an existing representative client account as of October 8, 2025.
2. Funding cost reflects the Average Funding Cost per Q2 bank call report, banks less than $50B in total assets. Source: BankRegData.com. Actual funding costs will vary by bank.
3. This figure is based on AGS estimates.
4. This figure excludes consideration for the bank's internal indirect personnel and administrative costs.

This example is for illustrative purposes only. Actual returns will be subject to internal bank inputs.

AGS – A Complete C&I Asset Solution

1. Selects a portfolio of loans that fit the risk profile and appetite of each bank client
2. Provides broad risk management support
   - Flash Earnings Report
   - Quarterly Tear Sheet
   - Complete underwriting of new or existing transactions
   - Analyst Access
   - Active risk management
3. Completes the loan closing on behalf of the bank
4. Provides a full complement of reporting
   - Daily: Activity, Positions
   - On Demand: over 200 standard/programmed
   - Customized
5. Provides trading support for bank liquidity needs as required

Are BSLs a good solution for your bank members?

David Wood

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Thank You