FORESIGHT financial group, inc.

# Welcome Shareholders

2026 ANNUAL MEETING

FORMAL

# BUSINESS MEETING

## Robert W. Stenstrom

**CHAIRMAN OF THE BOARD**

FORESIGHT

*financial group, inc.*

LEADERSHIP
# REVIEW

## Peter Q. Morrison

**CHIEF EXECUTIVE OFFICER**

FORESIGHT financial group, inc.

FORESIGHT

# FINANCIAL DIRECTORS

**Robert W. Stenstrom**
*Chairman, Board of Directors; Chairman & CEO, Stenstrom Companies*

**Peter Q. Morrison**
*Chief Executive Officer*

**John W. Collman**
*Ag Production*

**Frederick J. Kundert**
*Retired, Harder Corporation*

**William D. LaFever**
*CEO, Bill Doran Company; Owner, Chicago Foliage, Skyview of Rockford, Mulligans, Mabel's and Dandy's*

**John J. Morrissey**
*President, Staff Management, Inc.; President, Market Dimensions, Inc.; Principal, Morrissey Family Business*

**Carolyn S. Sluiter, D.V.M.**
*Retired Veterinarian*

**Daniel P. Stein**
*Owner, President, Young Bros. Stamp Works, Inc.; Owner, Term-Lok Inc.; Chairman, Central Bancshares, Inc.*

**Jeffrey M. Sterling**
*Retired President/ CEO, German American State Bank*

**Judd D. Thruman**
*Partner, Fishburn Whiton Thruman, LTD.*

MARKET

# PRESIDENTS

**Linda Heckert**
*Market President*
*German Valley, Pecatonica, Winnebago, Lena, and Davis*

**Chris Schneiderman**
*Market President*
*Freeport*

**Troy Coffman**
*Market President*
*Herscher/Limestone*

FORESIGHT BANK

# EXECUTIVE TEAM

**Peter Q. Morrison**
*Chief Executive Officer*

**Jeffrey Hultman**
*President / Chief Banking Officer*

**Todd James**
*SVP, Chief Financial Officer*

**Brooke Crull**
*SVP, Chief Risk Officer*

**Rusti Swanson**
*SVP, Chief Credit Officer*

**Nora Koehler**
*SVP, Director of Human Resources*

**Andrew LaPour**
*SVP, Director of Information Technology*

**Lori Morgan**
*SVP, Director of Corporate Operations*

**Curtis Derrer**
*Head of Ag Banking*

**Kyle Logan**
*Head of Commercial Banking*

**Gina Caruana**
*Head of Consumer Banking*

PRESIDENT & CHIEF BANKING OFFICER

# UPDATE

## Jeffrey S. Hultman

**PRESIDENT, CHIEF BANKING OFFICER**

FORESIGHT

*financial group, inc.*

REDEFINING
# COMMUNITY BANKING

Delivering everything individuals and organizations need to achieve their goals — where local is not limited.

A disciplined, relationship-driven growth strategy delivering superior returns through diversified revenue and strong credit culture.

# FOUNDATIONS FOR GROWTH (2024-2027)

## Credit & Lending

- Establish long-term credit excellence
- Expand lending capabilities

## Products & Platforms

- Broaden product and service offerings
- Modernize digital infrastructure
- Launch private banking

# EXECUTION
# TO DATE

## Capabilities Built

- Digital transformation (consumer & commercial)
- Fee businesses: treasury management, FX, derivatives, cards
- CRM + marketing & sales enablement

## Team & Markets

- Strengthened leadership team
- Expanded talent in key markets (Rockford)
- Aligned incentives to profitable growth & credit discipline

2026

# STRATEGIC PRIORITIES

## Profitable Growth

- Accelerate fee-based growth
- Optimize credit portfolio toward top-performing
- Execute Rockford market disruption strategy

## Investment and Talent

- Invest in our internal infrastructure to optimize our team's impact and results
- Strengthen employer-of-choice positioning

FINANCIAL

# OUTCOMES & TARGETS

## Growth & Revenue

- Loan growth acceleration in targeted segments
- Expand fee income as % of total revenue
- Increase client wallet share through cross-sell

## Profitability & Risk

- Maintain strong credit quality metrics
- Improve efficiency ratio through scale
- Deliver consistent ROA / ROE expansion

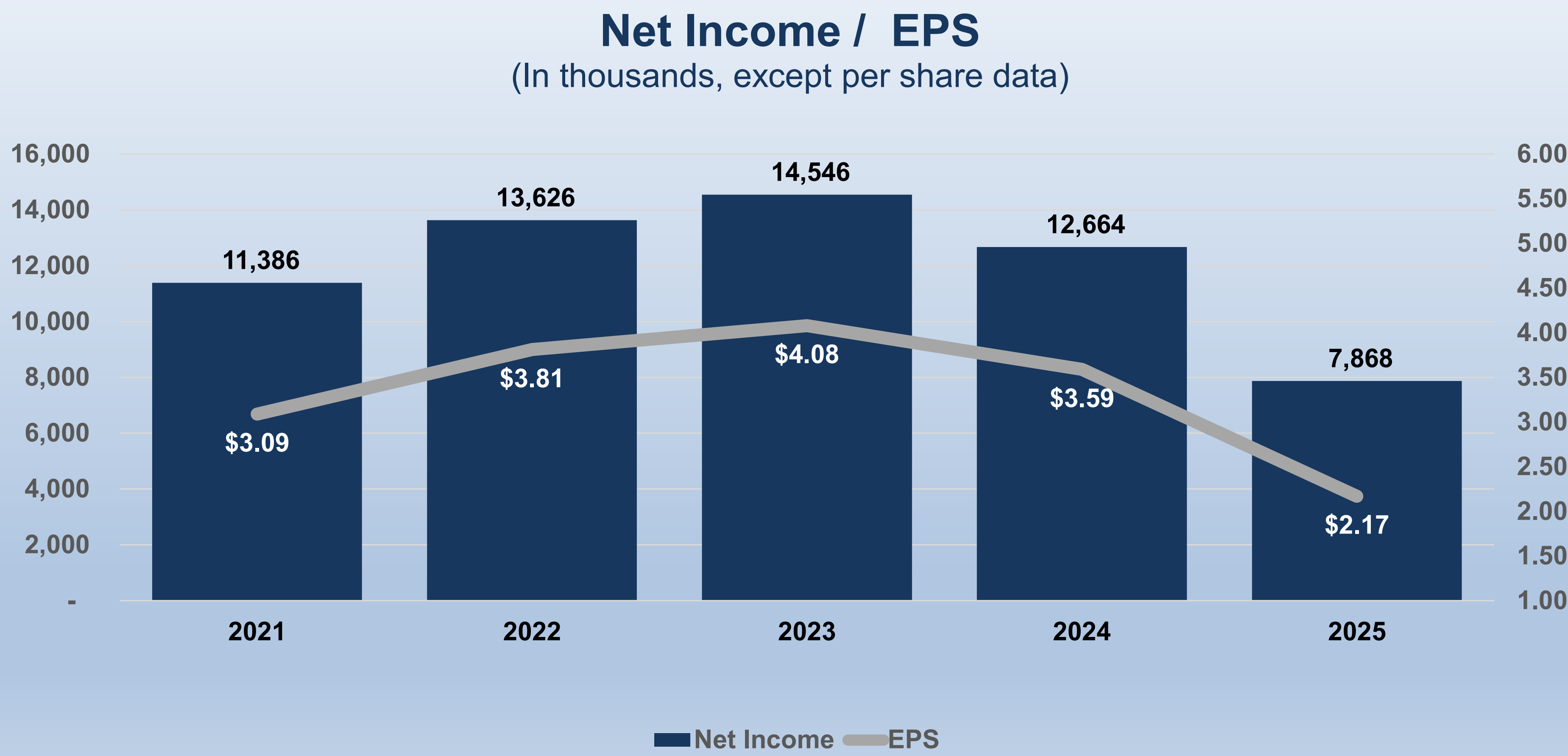
# FINANCIAL UPDATE

## Todd J. James

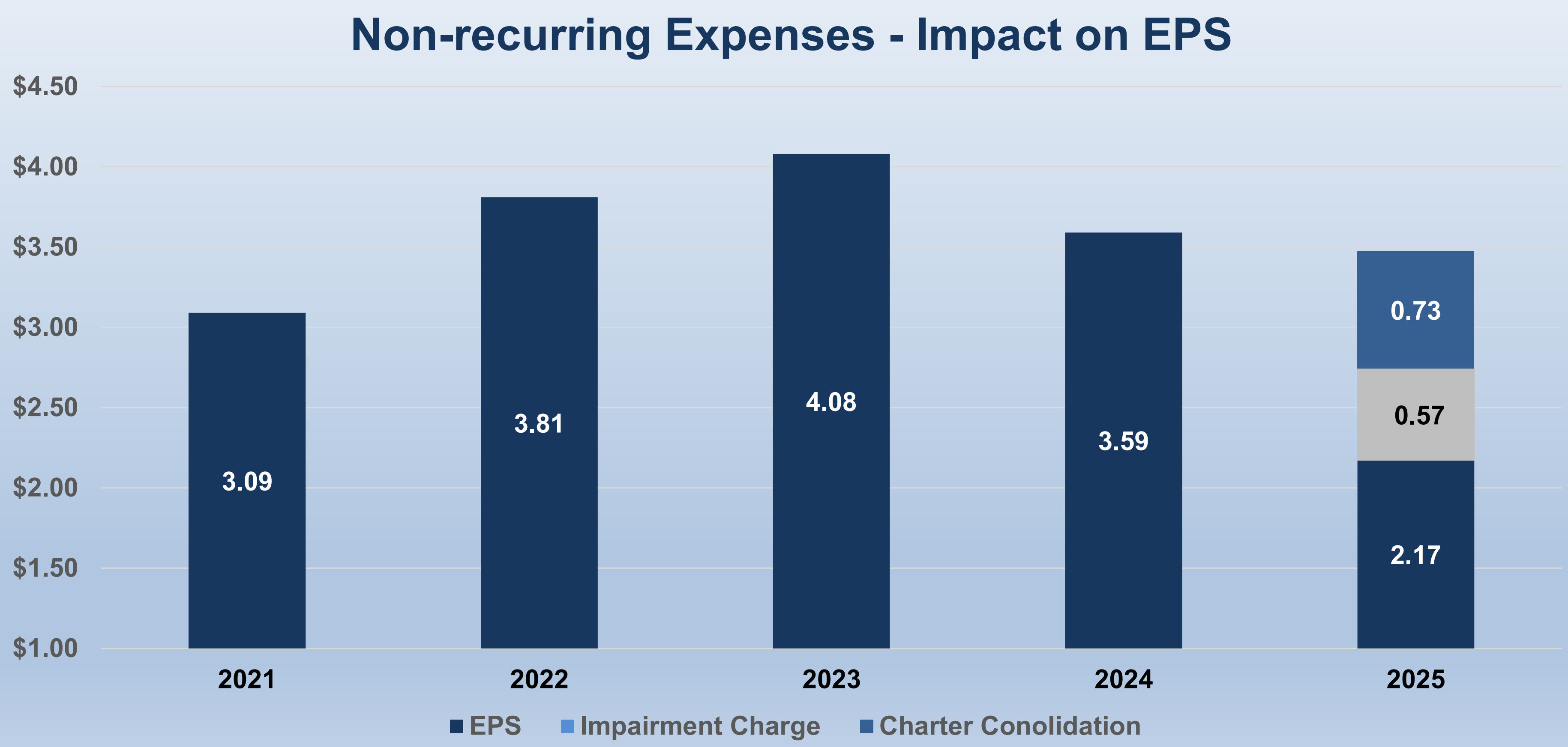
**CHIEF FINANCIAL OFFICER**

FORESIGHT financial group, inc.

KEY
# METRICS


Net Income / EPS
(In thousands, except per share data)
16,000
14,000
12,000
10,000
8,000
6,000
4,000
2,000
-
6.00
5.50
5.00
4.50
4.00
3.50
3.00
2.50
2.00
1.50
1.00
11,386
13,626
14,546
12,664
7,868
$3.09
$3.81
$4.08
$3.59
$2.17
2021
2022
2023
2024
2025
Net Income
EPS

# KEY
# METRICS

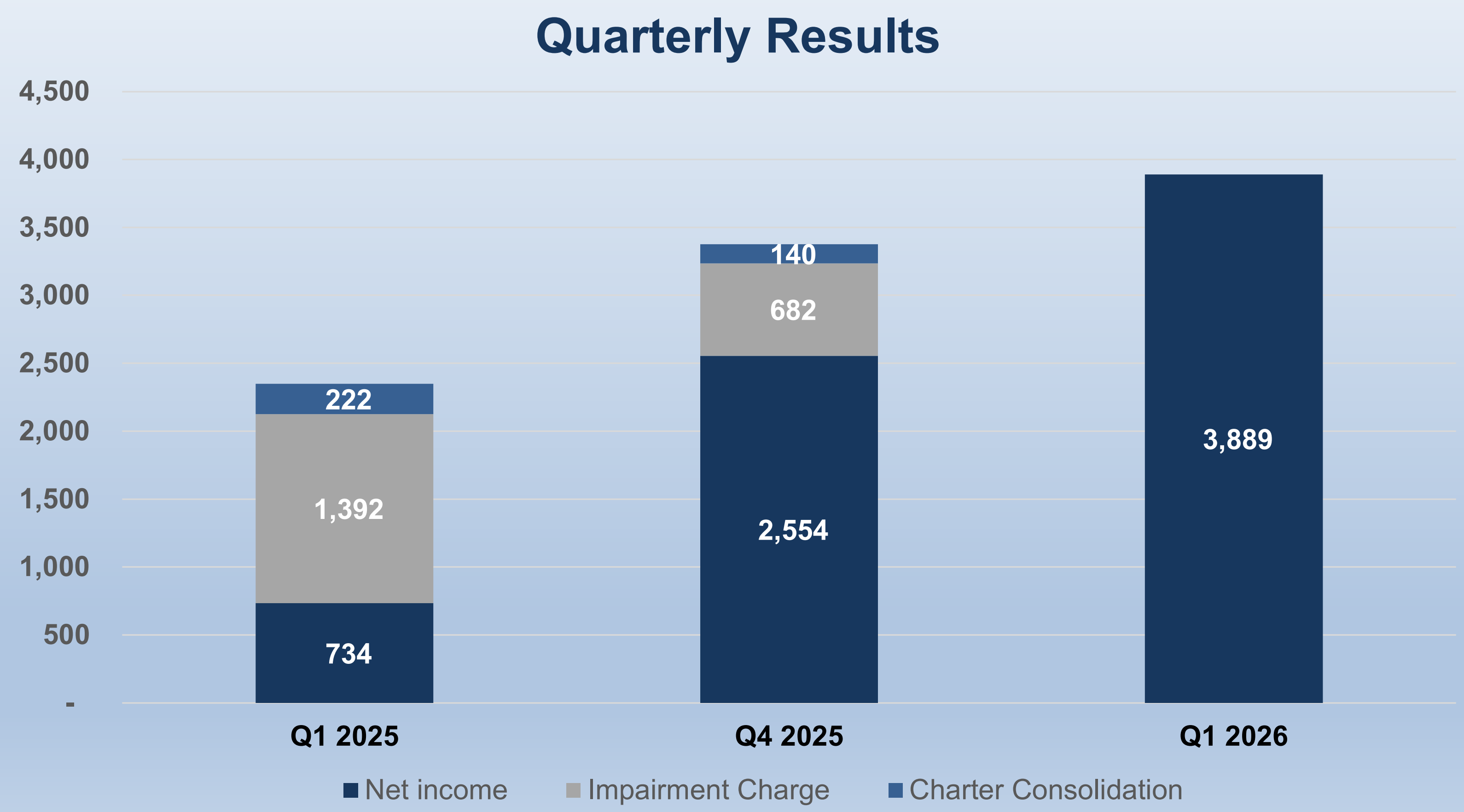


Non-recurring Expenses - Impact on EPS
$4.50
$4.00
$3.50
$3.00
$2.50
$2.00
$1.50
$1.00
3.09
3.81
4.08
3.59
0.73
0.57
2.17
2021
2022
2023
2024
2025
EPS
Impairment Charge
Charter Conolidation

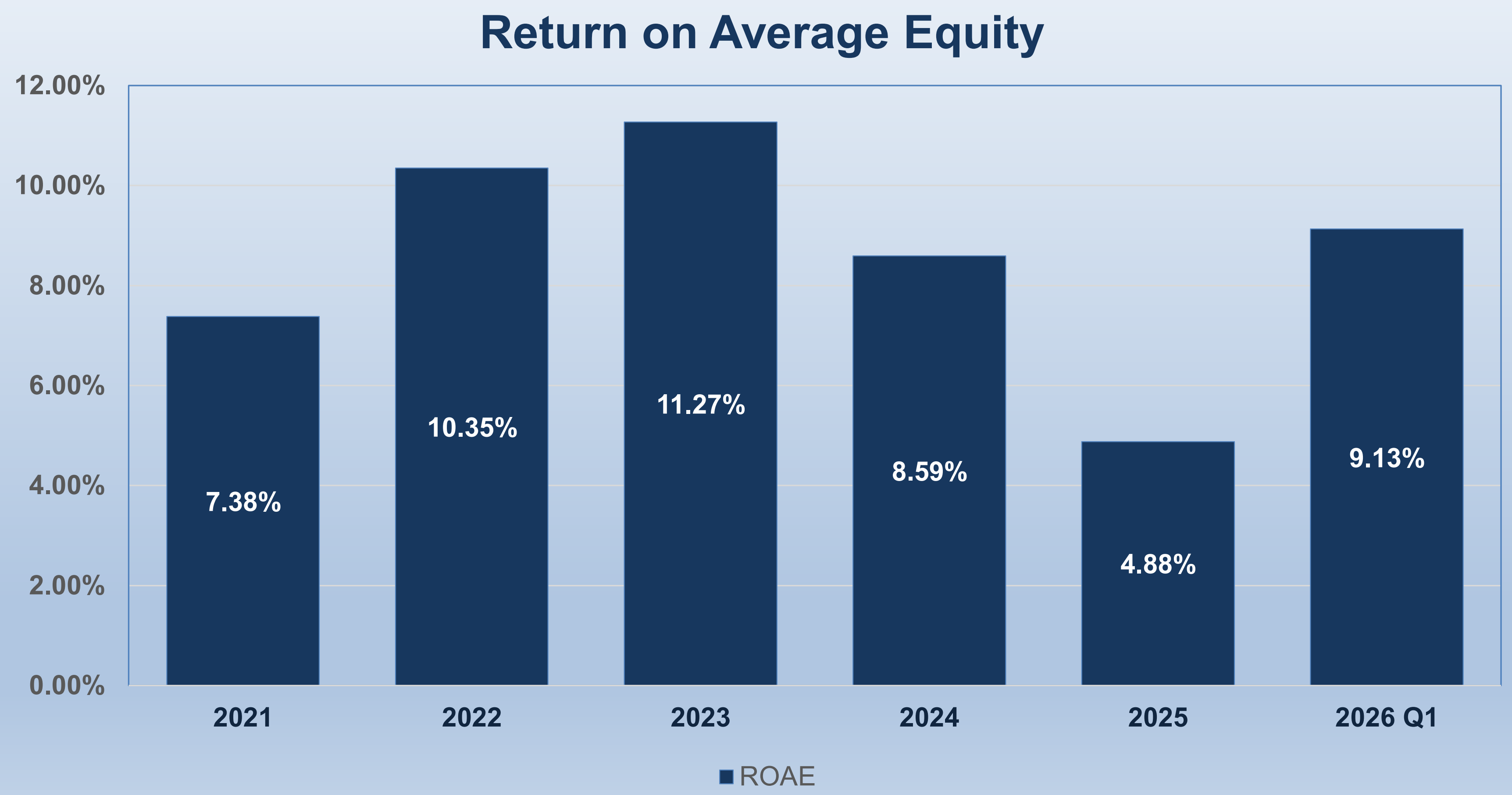
KEY
# METRICS

Provision for Loan Losses
(in thousands)
3,000
2,500
2,000
1,500
1,000
500
-
756
552
1,105
1,052
2,680
2021
2022
2023
2024
2025

# KEY
# METRICS

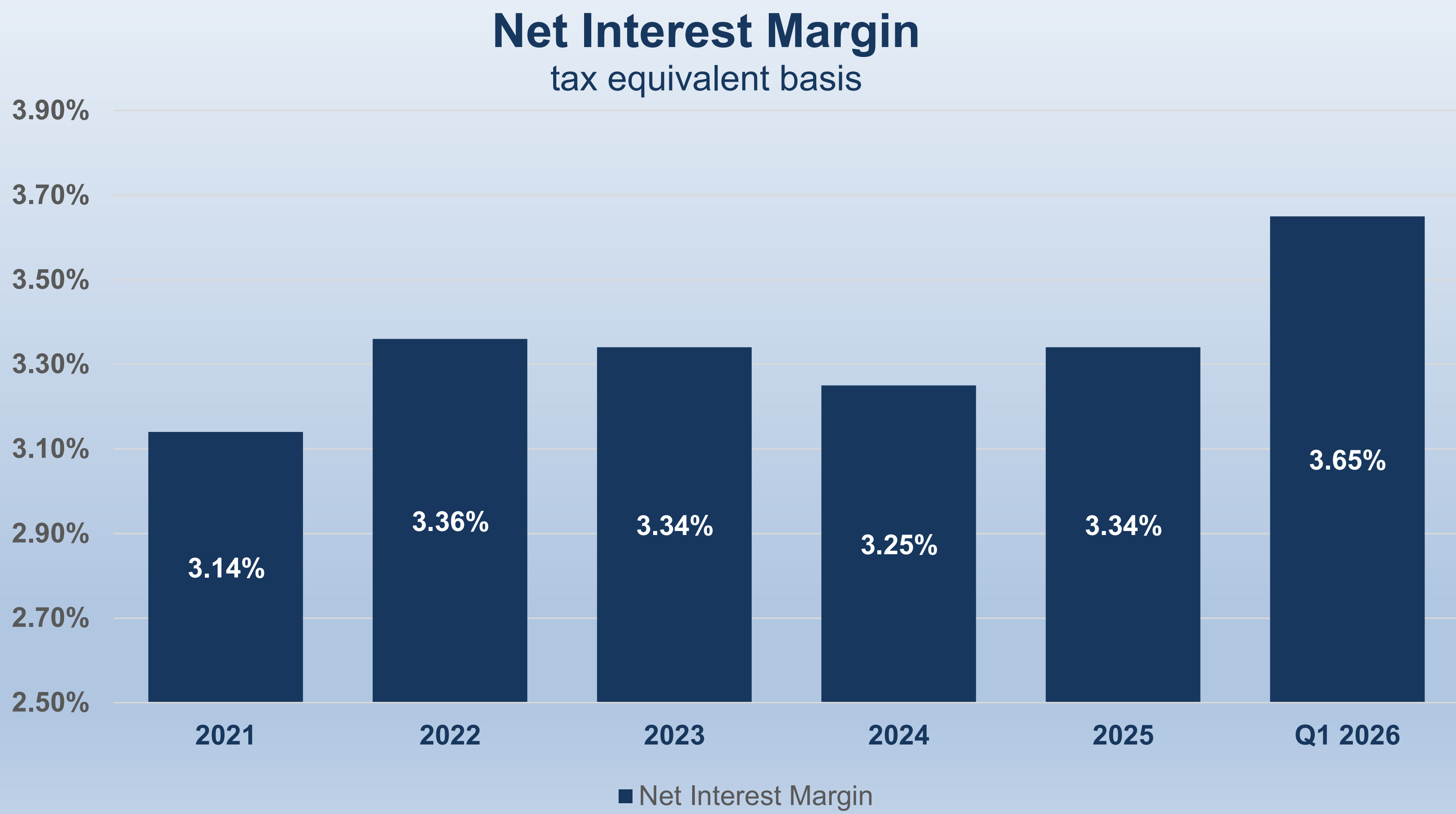

Quarterly Results
4,500
4,000
3,500
3,000
2,500
2,000
1,500
1,000
500
-
222
1,392
734
140
682
2,554
3,889
Q1 2025
Q4 2025
Q1 2026
Net income
Impairment Charge
Charter Consolidation

# KEY
# METRICS

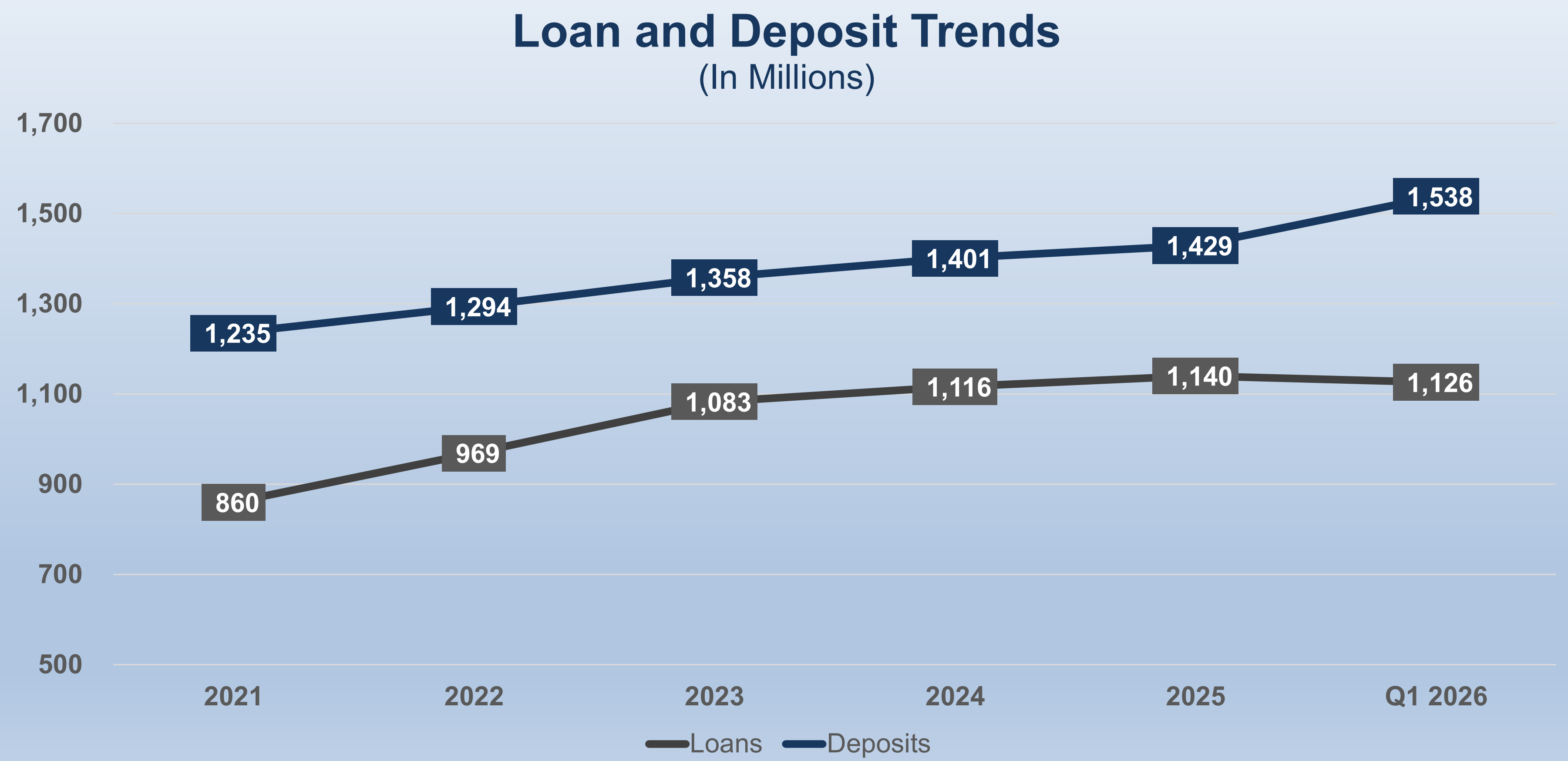


Return on Average Equity
12.00%
10.00%
8.00%
6.00%
4.00%
2.00%
0.00%
7.38%
10.35%
11.27%
8.59%
4.88%
9.13%
2021
2022
2023
2024
2025
2026 Q1
ROAE

# KEY METRICS

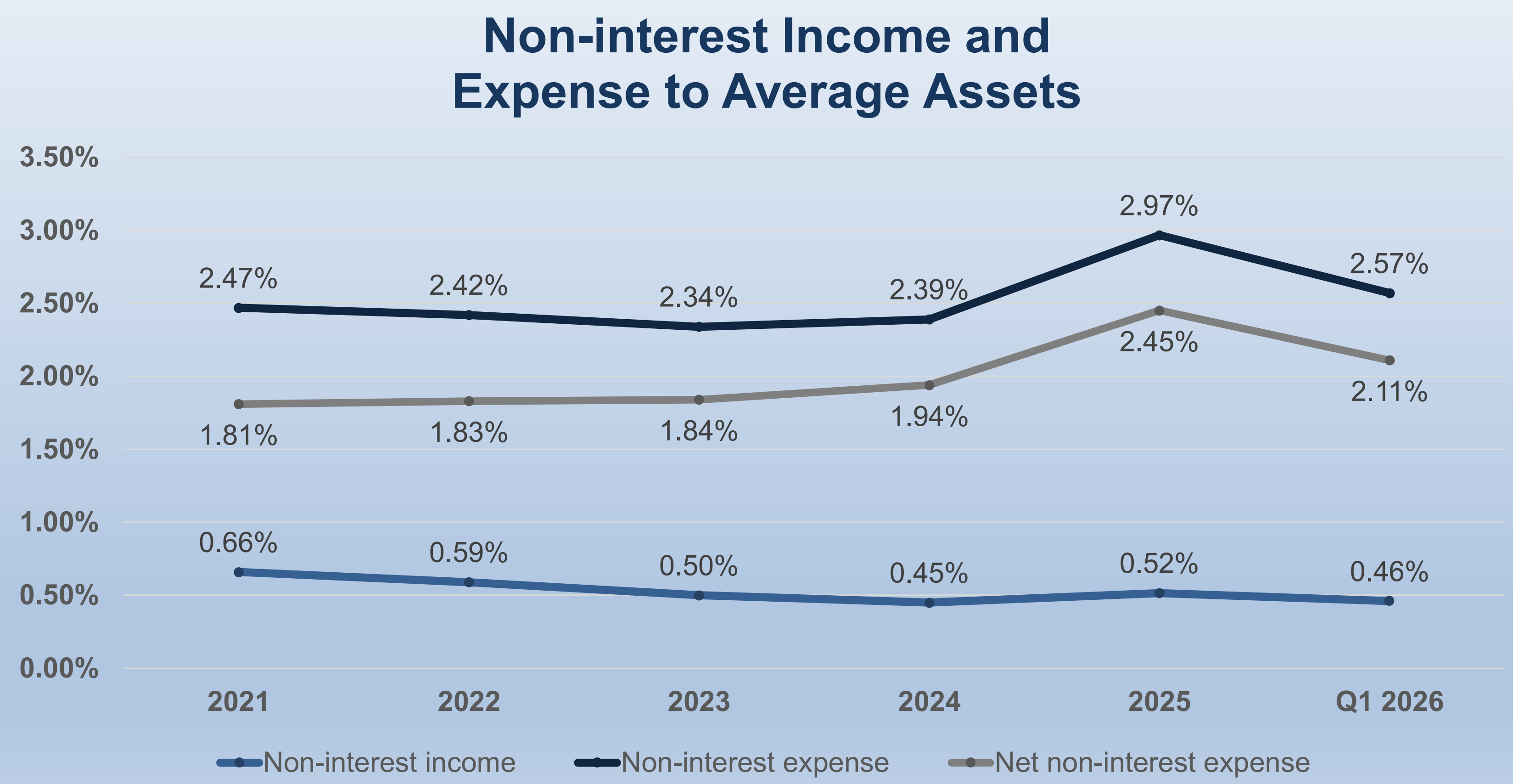

Net Interest Margin
tax equivalent basis
3.90%
3.70%
3.50%
3.30%
3.10%
2.90%
2.70%
2.50%
3.14%
3.36%
3.34%
3.25%
3.34%
3.65%
2021
2022
2023
2024
2025
Q1 2026
Net Interest Margin

# KEY METRICS

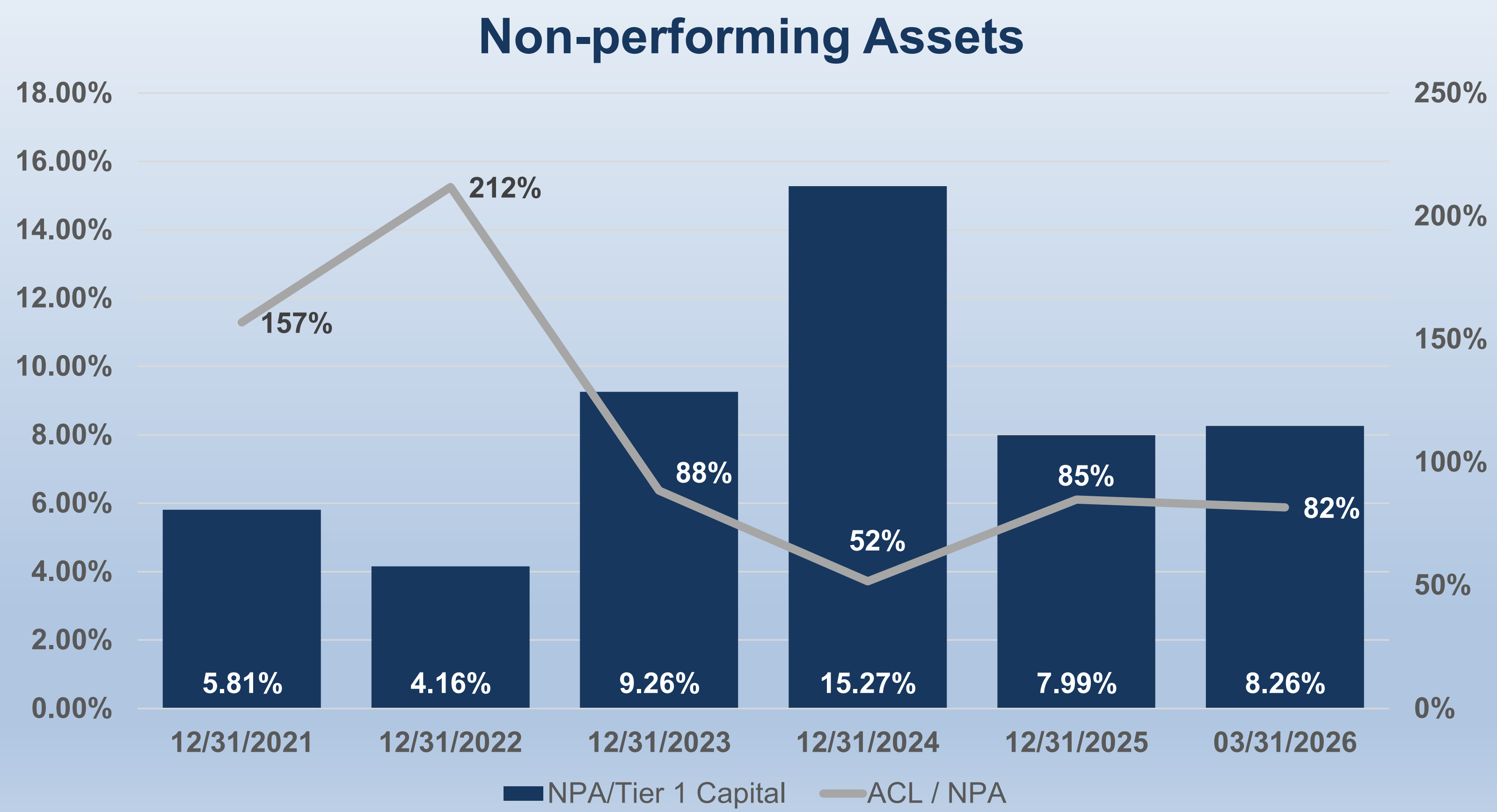

Loan and Deposit Trends
(In Millions)
1,700
1,500
1,300
1,100
900
700
500
1,235
1,294
1,358
1,401
1,429
1,538
860
969
1,083
1,116
1,140
1,126
2021
2022
2023
2024
2025
Q1 2026
Loans
Deposits

KEY

# METRICS

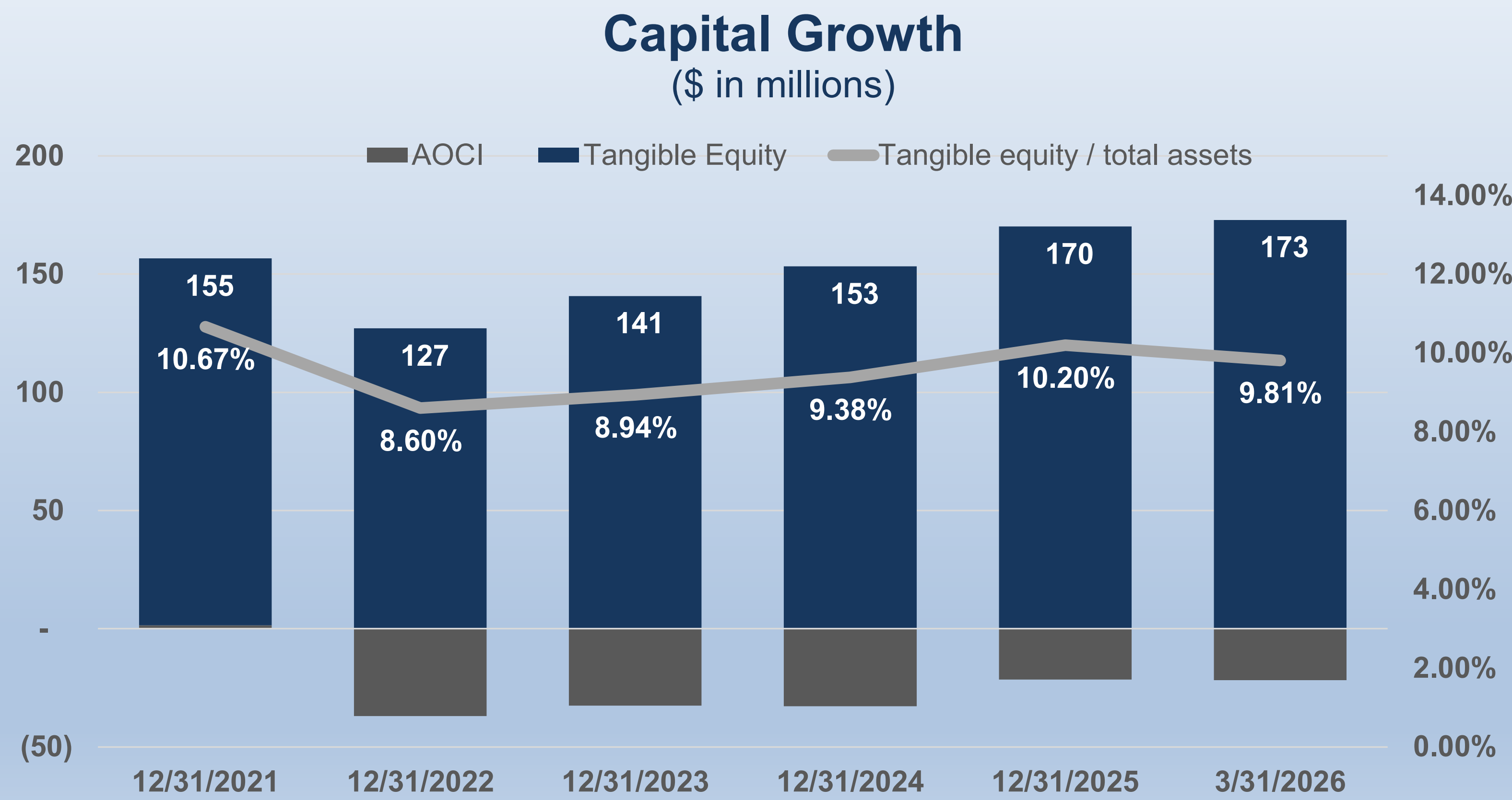

Non-interest Income and
Expense to Average Assets
3.50%
3.00%
2.50%
2.00%
1.50%
1.00%
0.50%
0.00%
2.47%
2.42%
2.34%
2.39%
2.97%
2.57%
1.81%
1.83%
1.84%
1.94%
2.45%
2.11%
0.66%
0.59%
0.50%
0.45%
0.52%
0.46%
2021
2022
2023
2024
2025
Q1 2026
Non-interest income
Non-interest expense
Net non-interest expense

KEY
# METRICS

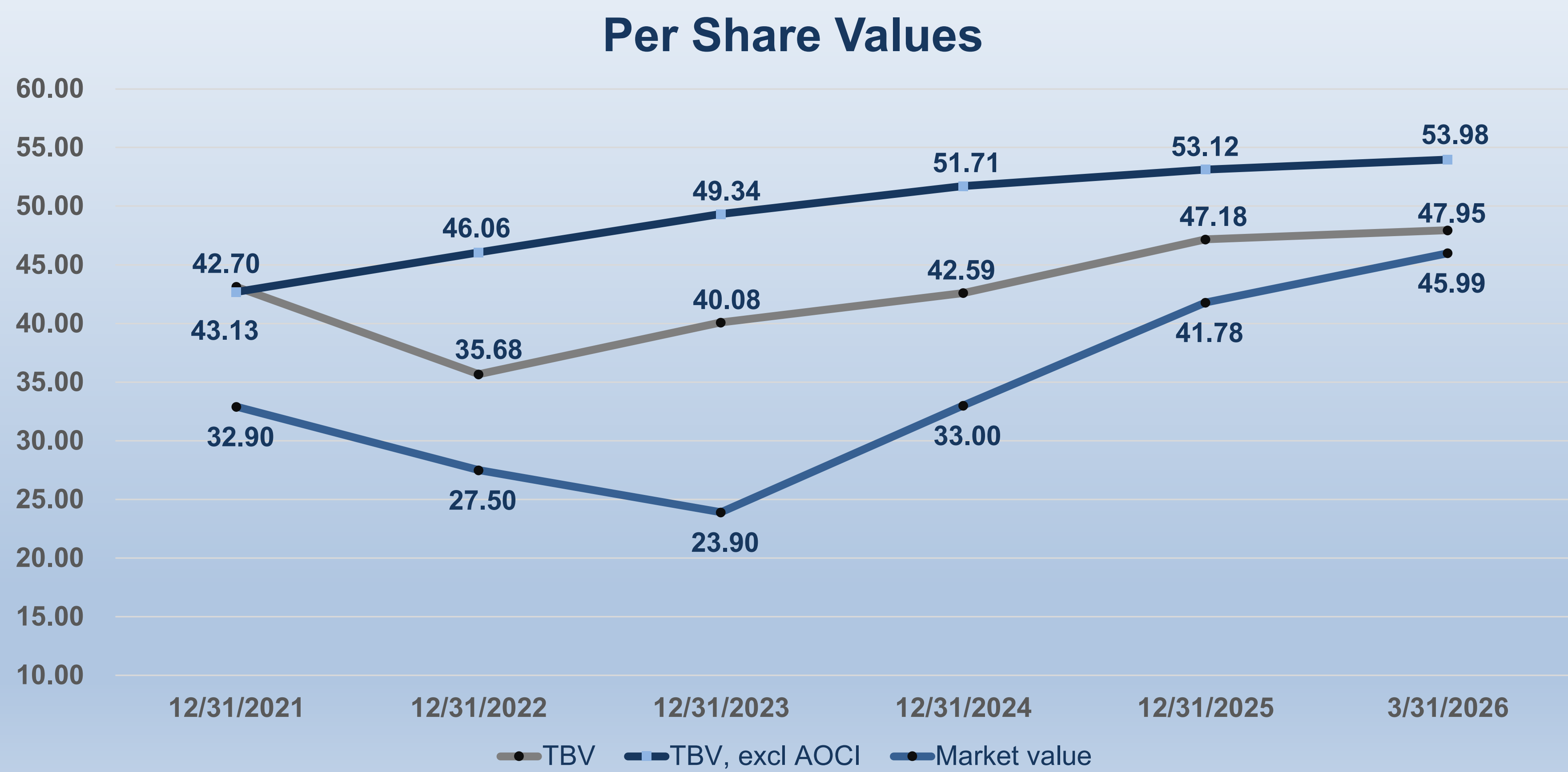


Non-performing Assets
18.00%
16.00%
14.00%
12.00%
10.00%
8.00%
6.00%
4.00%
2.00%
0.00%
250%
200%
150%
100%
50%
0%
157%
212%
88%
52%
85%
82%
5.81%
4.16%
9.26%
15.27%
7.99%
8.26%
12/31/2021
12/31/2022
12/31/2023
12/31/2024
12/31/2025
03/31/2026
NPA/Tier 1 Capital
ACL / NPA

KEY
# METRICS


Capital Growth
($ in millions)
AOCI
Tangible Equity
Tangible equity / total assets
200
150
100
50
-
(50)
14.00%
12.00%
10.00%
8.00%
6.00%
4.00%
2.00%
0.00%
155
127
141
153
170
173
10.67%
8.60%
8.94%
9.38%
10.20%
9.81%
12/31/2021
12/31/2022
12/31/2023
12/31/2024
12/31/2025
3/31/2026

# KEY
# METRICS



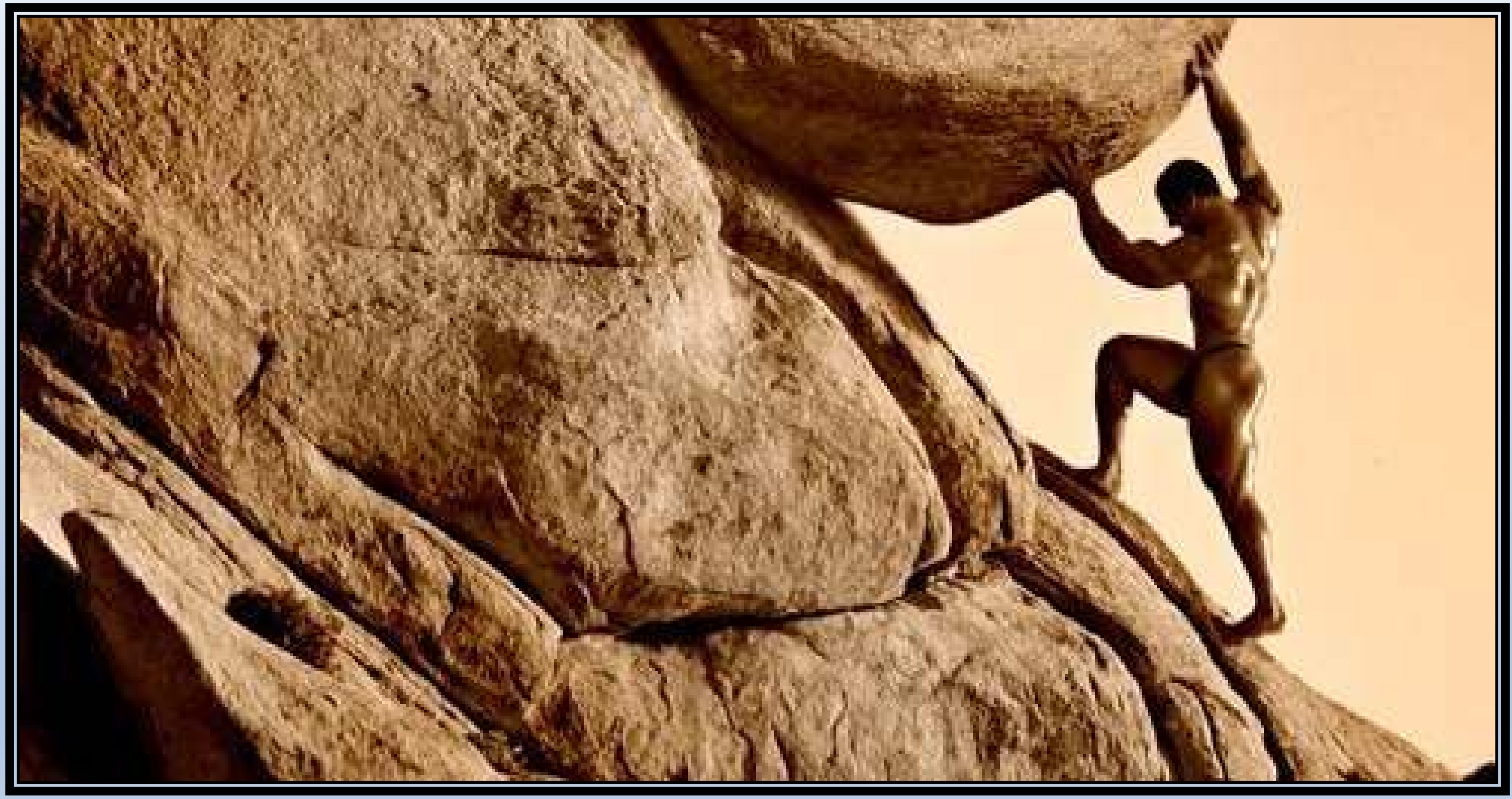
Per Share Values
60.00
55.00
50.00
45.00
40.00
35.00
30.00
25.00
20.00
15.00
10.00
42.70
46.06
49.34
51.71
53.12
53.98
43.13
35.68
40.08
42.59
47.18
47.95
32.90
27.50
23.90
33.00
41.78
45.99
12/31/2021
12/31/2022
12/31/2023
12/31/2024
12/31/2025
3/31/2026
TBV
TBV, excl AOCI
Market value

## 2025 ACCOMPLISHMENTS
# AND THE ROAD AHEAD

Peter Q. Morrison

**CHIEF EXECUTIVE OFFICER**

FORESIGHT financial group, inc.



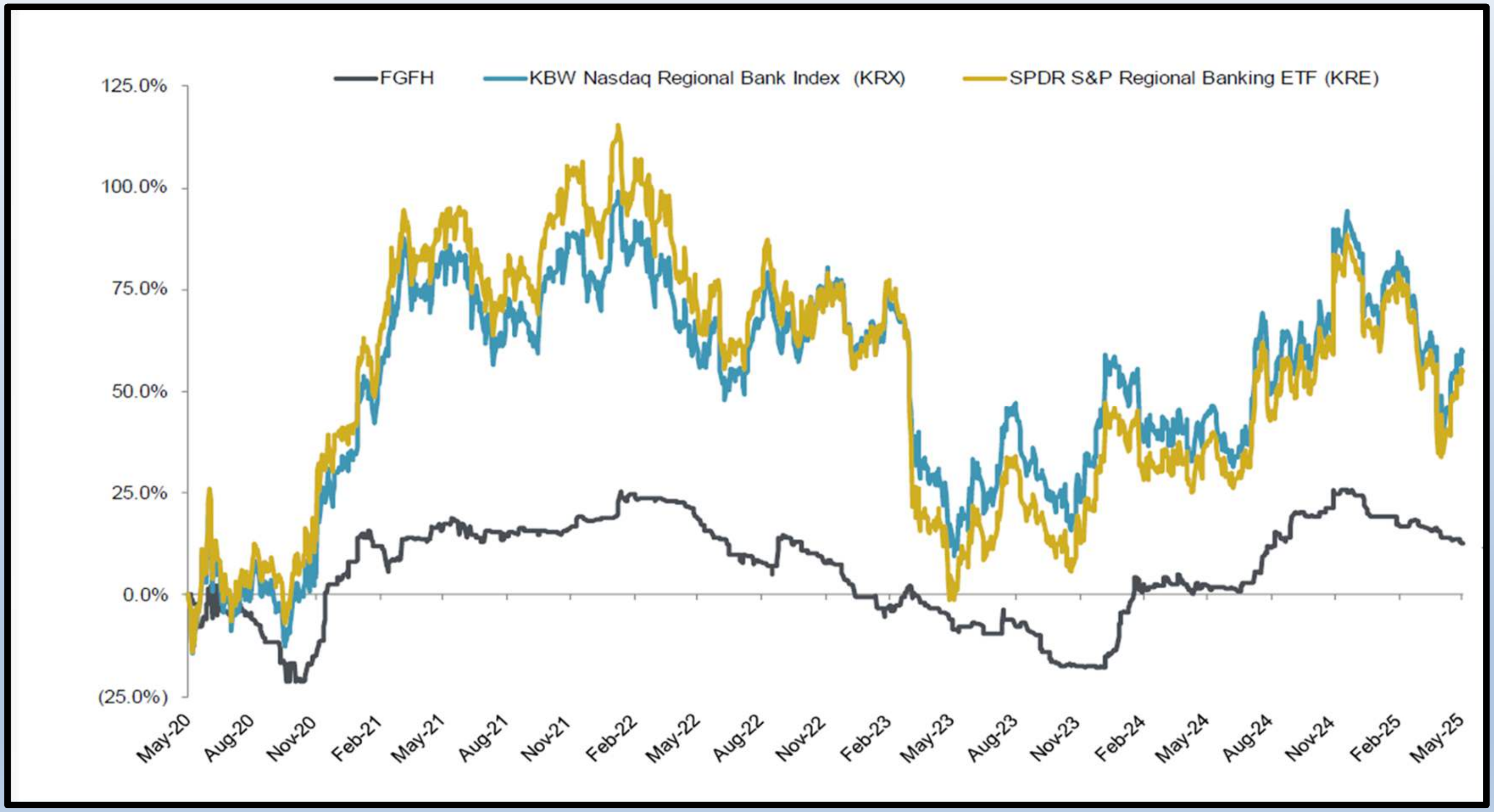
2025

# THE YEAR IN REVIEW

FORESIGHT BANK

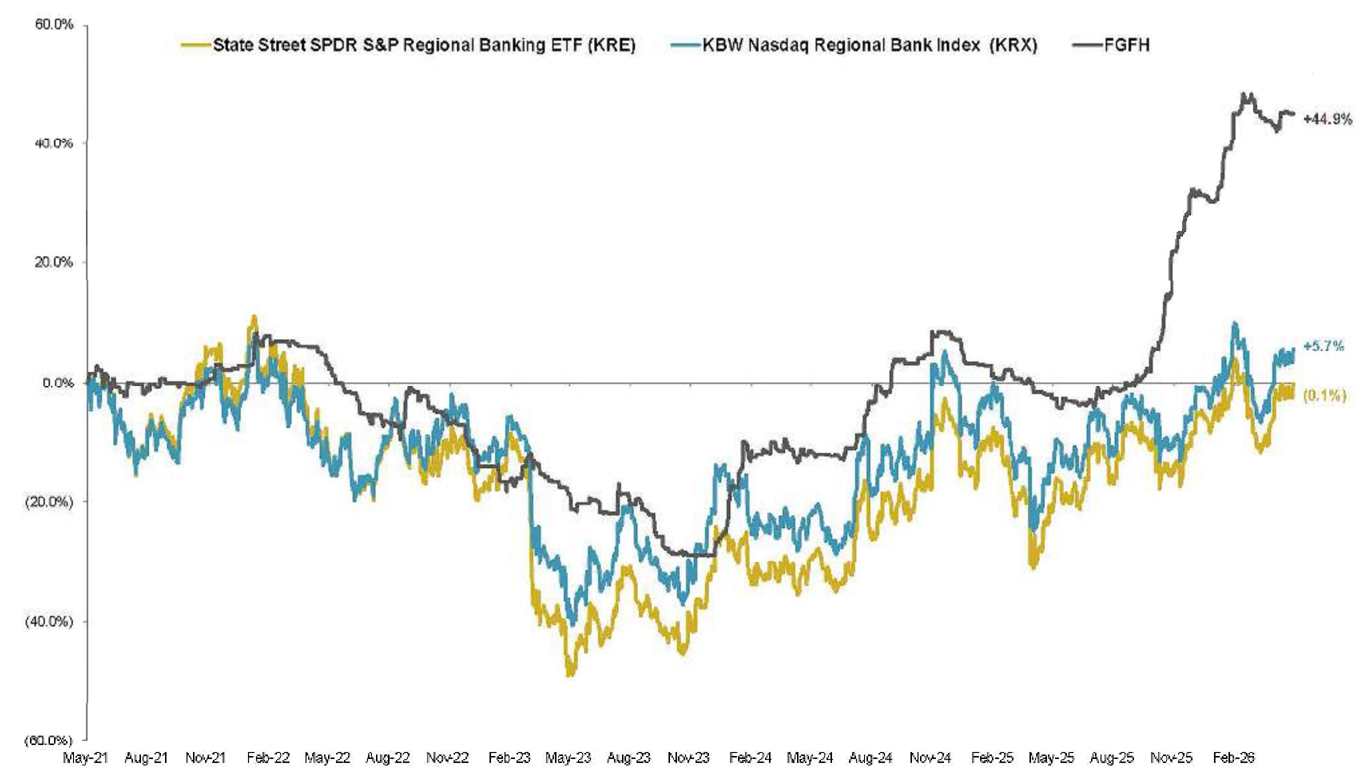
SBH

FIVE YEAR – FGFH STOCK PRICE
# PERFORMANCE AS OF MAY 2025



FIVE YEAR – FGFH STOCK PRICE

# PERFORMANCE AS OF MAY 2026




Note: Market data as of May 6, 2026

*Source: S&P Capital IQ Pro*

2025

# ACHIEVEMENTS BEYOND CONSOLIDATION

- **Aligned and broadened our product offerings**
- **Expanded corporate treasury management services**
- **Launched our own proprietary commercial credit card**
- **Created a Private Banking division for high-net-worth clients**
- **Completed significant planning for the 2026 launch of our expanded Wealth Management services, building on our seasoned Trust platform**

THREE YEARS
# OF PROGRESS

- **We’ve evolved from multiple charters and fragmented systems into one unified, scalable organization**
- **We’ve modernized our products**
- **We’ve strengthened our risk profile**
- **We’ve invested in talent**
- **And we’ve proven that local does not mean limited when it comes to community banking**

COMMUNITY BUILDING

# THROUGH COMMUNITY BANKING

**As we enter 2026, we do so with:**

- **A STRONGER foundation**
- **A UNIFIED platform**
- **A deeply ENGAGED workforce**
- **MOMENTUM that we fully intend to build upon**

AMERICA

# 250

OUR

# MISSION & VISION

## MISSION

We are a market driven, people oriented, local banking organization dedicated to enhancing shareholder value by providing our customers with diversified financial services that help them to achieve economic success and financial security. We will pursue these goals while balancing shareholder and customer interests with the ongoing welfare of our employees and local communities.

Our individual markets and brands maintain the independence, flexibility and sensitivity to meet the needs of the communities that we to serve. We will seek to expand sensibly into new markets when we believe that our business model and community banking philosophy can be successfully extended.

In summary:
**COMMUNITY BUILDING THROUGH COMMUNITY BANKING.**

## VISION

Leverage the collective strengths of our talented and market-focused teams to create customer loyalty, empower employees, and enhance value for our communities and shareholders.

*Community Building through Community Banking is more than a phrase—it is how we operate, how we invest, and how we create value.*

FORESIGHT
financial group, inc.

*Thank You*
Shareholders

Please remember to fill out your comment cards with any questions you may have.