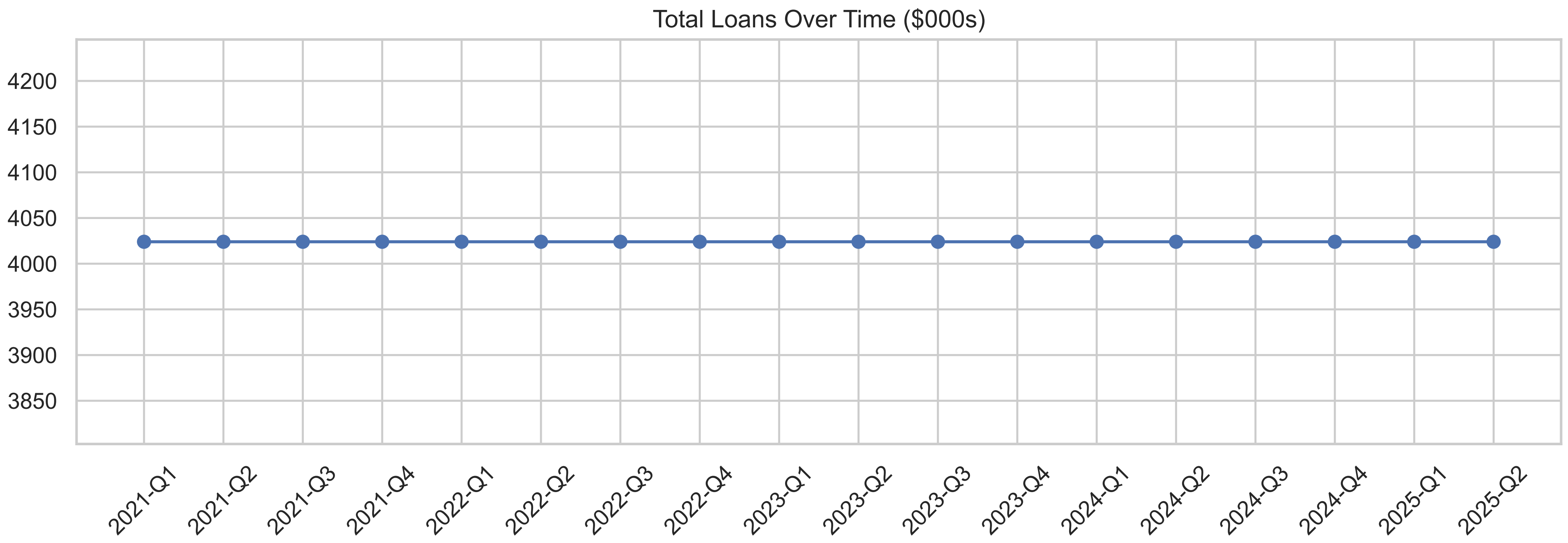
Bank of Stockton — Credit Risk Summary

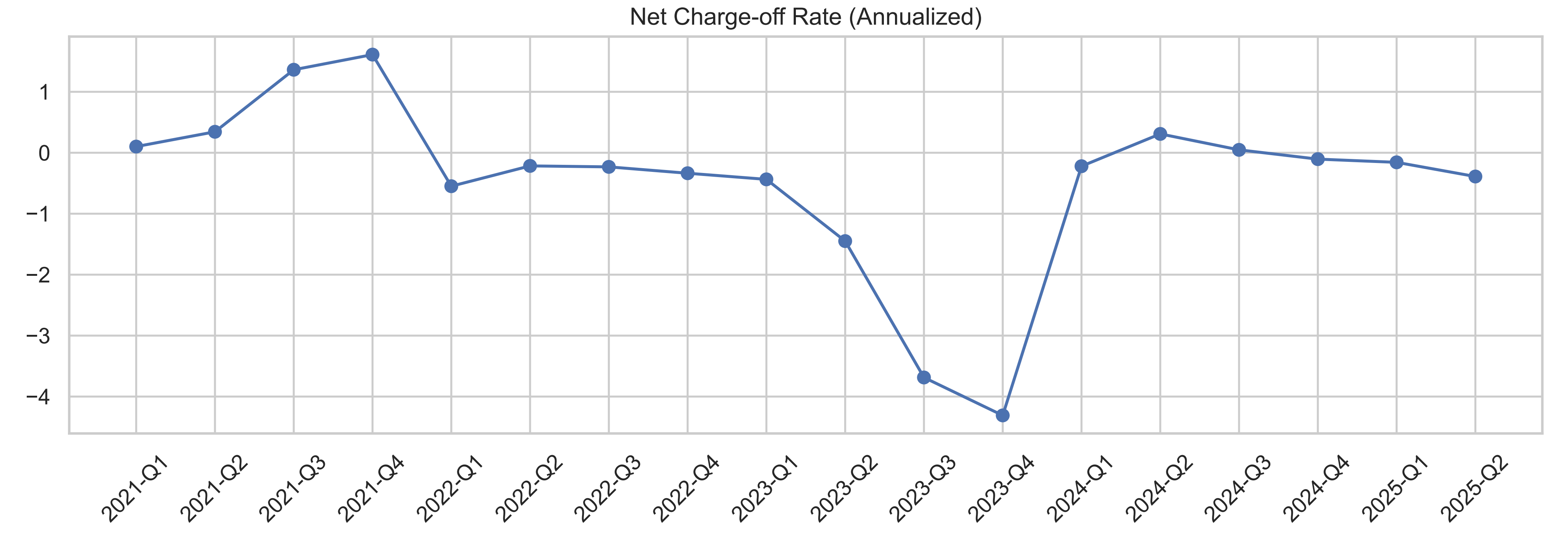
Period: 2021-Q1 to 2025-Q2
Latest Total Loans: $4,024k

Monte Carlo — Next-Quarter Losses ($000s)

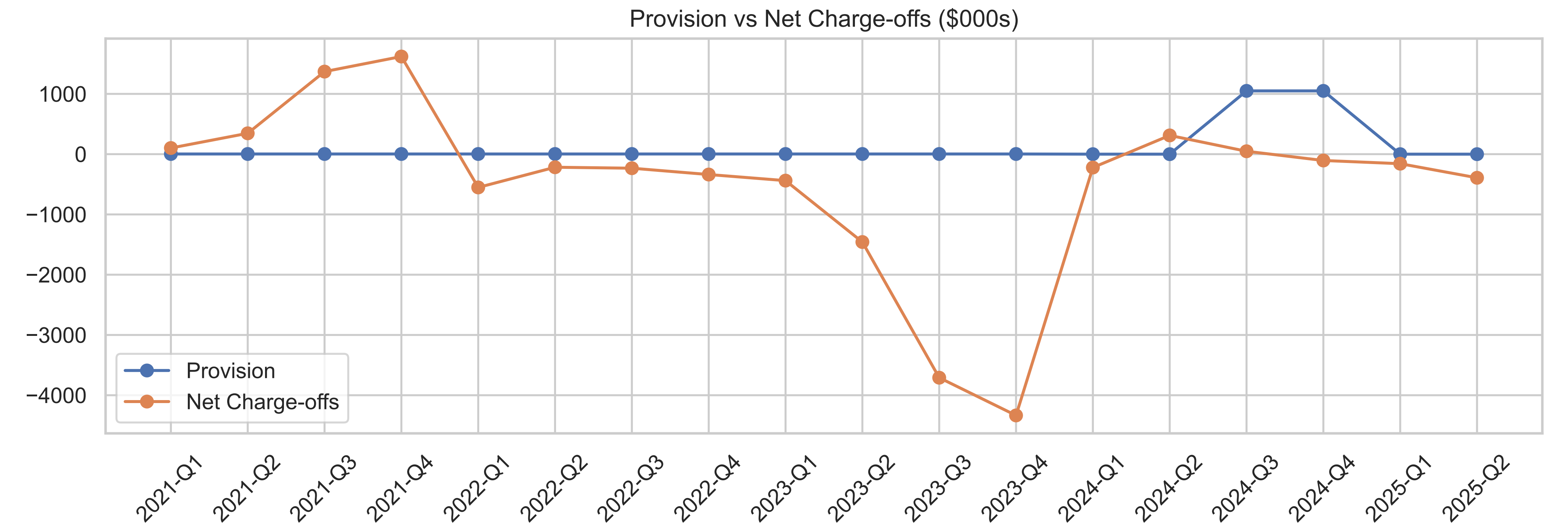
- Expected Loss (Normal): $381
- VaR95 / VaR99 (Normal): 1,942/2,941
- Expected Loss (t): $474
- VaR95 / VaR99 (t): 2,444/4,126

Notes:
1) Losses are floored at zero (net recoveries treated as zero loss).
2) t-distribution (df=5) reflects heavier tails vs. Normal.

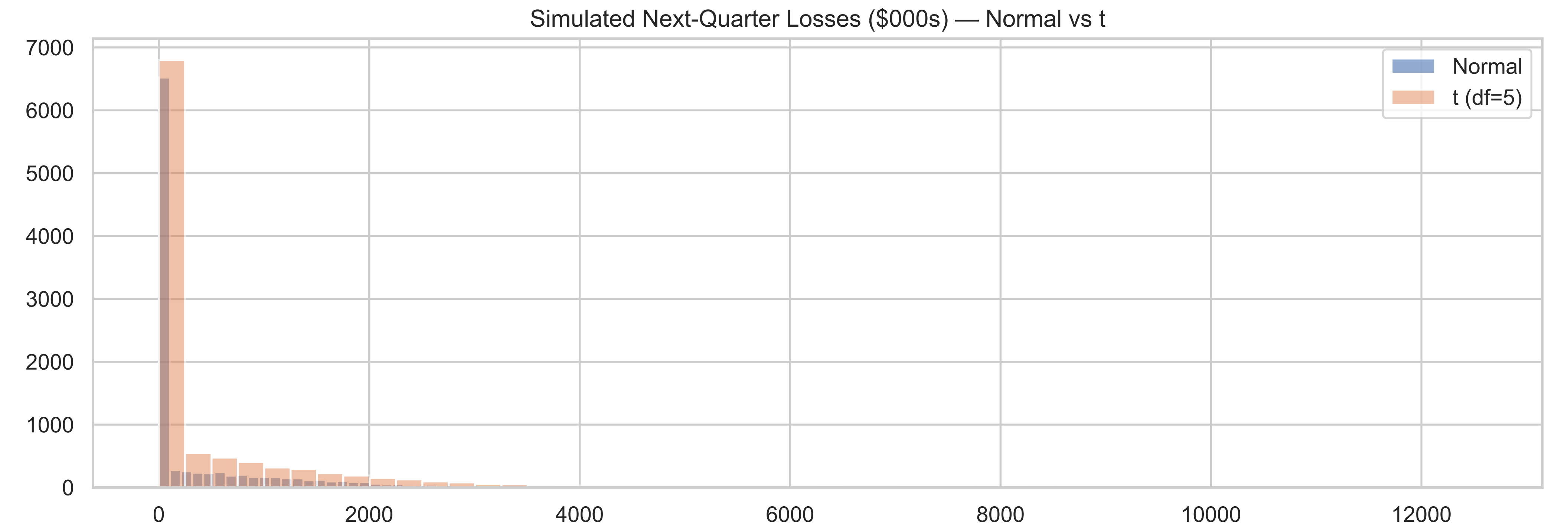

Total Loans Over Time ($000s)
4200
4150
4100
4050
4000
3950
3900
3850
2021-Q1
2021-Q2
2021-Q3
2021-Q4
2022-Q1
2022-Q2
2022-Q3
2022-Q4
2023-Q1
2023-Q2
2023-Q3
2023-Q4
2024-Q1
2024-Q2
2024-Q3
2024-Q4
2025-Q1
2025-Q2



Net Charge-off Rate (Annualized)
1
0
−1
−2
−3
−4
2021-Q1
2021-Q2
2021-Q3
2021-Q4
2022-Q1
2022-Q2
2022-Q3
2022-Q4
2023-Q1
2023-Q2
2023-Q3
2023-Q4
2024-Q1
2024-Q2
2024-Q3
2024-Q4
2025-Q1
2025-Q2



Provision vs Net Charge-offs ($000s)
1000
0
−1000
−2000
−3000
−4000
Provision
Net Charge-offs
2021-Q1
2021-Q2
2021-Q3
2021-Q4
2022-Q1
2022-Q2
2022-Q3
2022-Q4
2023-Q1
2023-Q2
2023-Q3
2023-Q4
2024-Q1
2024-Q2
2024-Q3
2024-Q4
2025-Q1
2025-Q2


Simulated Next-Quarter Losses ($000s) — Normal vs t
Normal
t (df=5)
0
1000
2000
3000
4000
5000
6000
7000
0
2000
4000
6000
8000
10000
12000