

## PB Financial Corporation

### Consolidated Balance Sheets

(Dollars in thousands)

	June 30, 2026	December 31, 2025
	(unaudited)	*
<b>Assets</b>		
Cash and due from banks	\$ 13,302	\$ 10,521
Interest-earning deposits with banks	26,569	24,093
Investment securities	167,720	143,472
Loans, gross	1,260,204	1,180,246
Allowance for credit losses	(10,891)	(10,493)
Premises and equipment, net	3,675	3,737
Goodwill	9,876	9,876
Other intangible assets	3,514	3,978
Other assets	40,506	39,229
Total assets	<u>\$ 1,514,475</u>	<u>\$ 1,404,659</u>
<b>Liabilities and Stockholders' Equity</b>		
Liabilities:		
Deposits	\$ 1,290,855	\$ 1,186,279
FHLB advances	25,000	25,000
Subordinate debt	23,619	23,593
Junior subordinate debt	4,558	4,528
Other liabilities	12,359	12,186
Total liabilities	<u>1,356,391</u>	<u>1,251,586</u>
Shareholders' Equity:		
Preferred stock	17,923	17,923
Common stock	3,021	2,977
Additional paid-in capital	57,217	55,930
Retained earnings	85,861	80,871
Accumulated other comprehensive loss	(5,938)	(4,628)
Total shareholders' equity	<u>158,084</u>	<u>153,073</u>
Total liabilities and shareholders' equity	<u>\$ 1,514,475</u>	<u>\$ 1,404,659</u>
Common stock outstanding	<u>3,021,235</u>	<u>2,976,761</u>
Book value per share	<u>\$ 46.39</u>	<u>\$ 45.40</u>
Tangible book value per share	<u>\$ 41.96</u>	<u>\$ 40.75</u>

\* Derived from audited financial statements

## PB Financial Corporation

### Consolidated Statements of Operations

(Dollars in thousands)

	For the three months ended		For the six months ended	
	June 30,	June 30,	June 30,	June 30,
	2026	2025	2026	2025
	(unaudited)	(unaudited)	(unaudited)	(unaudited)
Interest income	\$ 23,083	\$ 21,856	\$ 45,220	\$ 42,894
Interest expense	9,065	9,361	17,739	18,628
Net interest income	14,018	12,495	27,481	24,266
Provision for credit losses	120	118	404	279
Net interest income after provision for credit losses	13,898	12,377	27,077	23,987
Non interest income	480	461	974	937
Non interest expenses:				
Salaries and employee benefits	3,577	3,246	7,296	6,452
Occupancy and equipment	312	328	655	646
Advertising and promotion	34	62	74	123
Data processing	803	692	1,556	1,333
Professional services	219	253	432	491
Amortization of intangible assets	228	258	464	522
Foreclosure	-	8	-	8
Other	908	955	1,651	1,835
Total non-interest expenses	6,081	5,802	12,128	11,410
Income before income taxes	8,297	7,036	15,923	13,514
Income tax expense	1,923	1,610	3,678	3,074
Net income	6,374	5,426	12,245	10,440
Preferred stock dividends	313	313	627	627
Net income available to common shareholders	\$ 6,061	\$ 5,113	\$ 11,618	\$ 9,813
Net income per common share - basic	\$ 2.09	\$ 1.78	\$ 4.02	\$ 3.42
Net income per common share - diluted	\$ 1.93	\$ 1.70	\$ 3.72	\$ 3.27
Basic weighted average shares outstanding	2,897,095	2,870,239	2,887,595	2,865,207
Diluted weighted average shares outstanding	3,135,678	3,009,741	3,120,110	3,001,570

### Other Data

Return on average assets	1.67%	1.53%	1.65%	1.50%
Return on average equity	17.52%	17.04%	17.05%	16.68%
Net interest margin	3.87%	3.74%	3.89%	3.68%
Allowance for credit losses to loans	0.86%	0.89%	0.86%	0.89%
Non-performing assets to total assets	0.10%	0.06%	0.10%	0.06%
Net charge-offs to loans	0.00%	0.00%	0.00%	0.00%
Efficiency ratio	42.59%	45.53%	43.09%	45.85%
Non-accrual loans	\$ 1,520	\$ 394	\$ 1,520	\$ 394
Other real estate owned	\$ -	\$ 411	\$ -	\$ 411
Gain/(loss) on sale of securities	\$ -	\$ -	\$ -	\$ -