

## PB Financial Corporation

### Consolidated Balance Sheets and Statements of Operations

#### Balance Sheets

In Thousands

	September 30, 2025	December 31, 2024
	(unaudited)	*
<b>Assets</b>		
Cash and due from banks	\$ 9,583	\$ 11,445
Interest-earning deposits with banks	23,347	13,385
Investment securities	130,062	114,048
Loans, gross	1,181,004	1,129,337
Allowance for credit losses	(10,487)	(10,205)
Intangible assets	14,097	14,278
Other assets	43,479	44,922
Total assets	<u>\$ 1,391,085</u>	<u>\$ 1,317,210</u>

#### Liabilities and Stockholders' Equity

Deposits	\$ 1,178,727	\$ 1,115,145
Borrowed funds	53,097	58,496
Other liabilities	11,223	10,282
Shareholders' Equity	148,038	133,287
Total liabilities and stockholders' equity	<u>\$ 1,391,085</u>	<u>\$ 1,317,210</u>

Book value per share	\$ 43.75	\$ 39.63
Tangible book value per share	<u>\$ 39.01</u>	<u>\$ 34.72</u>

#### Statements of Operations

In Thousands

	For the three months ended		For the nine months ended	
	September 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024
	(unaudited)	(unaudited)	(unaudited)	(unaudited)
Interest income	\$ 22,694	\$ 20,988	\$ 65,588	\$ 56,662
Interest expense	9,465	9,473	28,093	26,257
Net interest income	13,229	11,515	37,495	30,405
Provision for credit losses	-	163	279	355
Net interest income after provision for credit losses	13,229	11,352	37,216	30,050
Non interest income	516	493	1,453	1,281
Non interest expense	5,874	5,475	17,284	14,701
Income before income taxes	7,871	6,370	21,385	16,630
Income tax expense	1,848	1,460	4,922	3,964
Net income	6,023	4,910	16,463	12,666
Preferred stock dividends	314	313	941	788
Net income available to common stockholders	<u>\$ 5,709</u>	<u>\$ 4,597</u>	<u>\$ 15,522</u>	<u>\$ 11,878</u>
Net income per common share - basic	<u>\$ 1.98</u>	<u>\$ 1.60</u>	<u>\$ 5.41</u>	<u>\$ 4.37</u>
Net income per common share - diluted	<u>\$ 1.87</u>	<u>\$ 1.54</u>	<u>\$ 5.14</u>	<u>\$ 4.20</u>

\* Derived from audited financial statements