Ledyard Financial Group

OTCQX: LFGP $22.27 July 31, 2026

INVESTOR FACT SHEET

OTCQX: LFGP
Second Quarter 2025

Stock Highlights
(as of July 31, 2026)

- **Share Price**
  $22.27
- **52-week high/low**
  $22.27-$13.45
- **Shares Outstanding**
  3.49 million
- **Average Daily Volume**
  5,243
  (past three months)
- **Market Capitalization**
  $77.6 million
- **Book Value per Share**
  (excluding AOCI)
  $22.30
- **Price to Book Ratio**(excluding AOCI)
  1.00x
- **Book Value per Share**
  (including AOCI)
  $18.62
- **Price to Book Ratio**
  (including AOCI)
  1.20x
- **Dividend Yield**
  3.77%

Contact Information

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President & CEO
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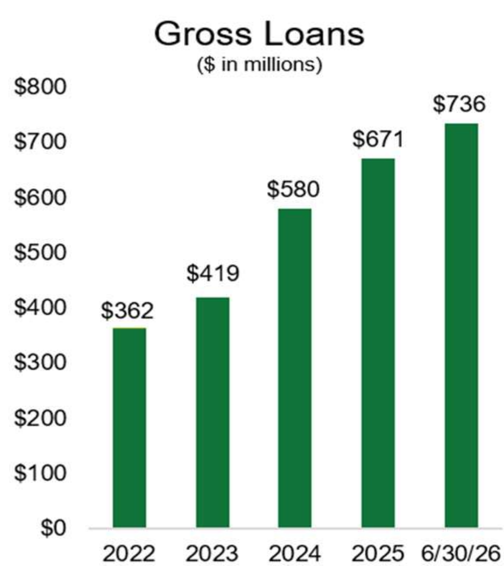
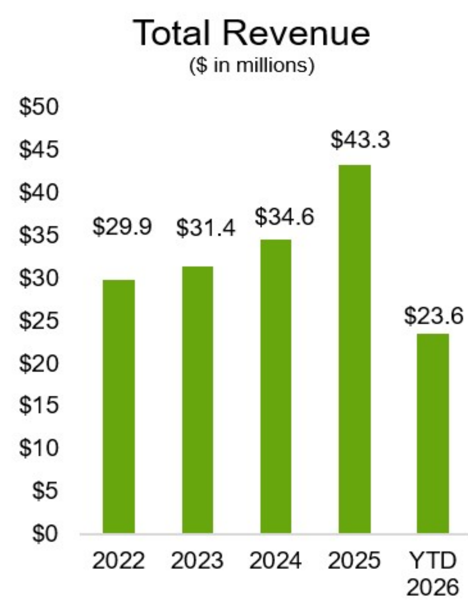
Second Quarter 2026 Highlights

(As of, or for the quarter ended 6/30/26, compared to the quarter ended 3/31/26 and 6/30/25, respectively)

- Second quarter 2026 net income was $1.7 million, or $0.52 per share, up $433 thousand from the second quarter of 2025 and up $238 thousand from the prior quarter. Q2 2026 results included growth in both net interest income and wealth management compared to the prior quarter.
- Total assets ended the quarter at $1.07 billion, up $78.3 million or 7.9% from a year ago and up $27.5 million, or 2.6% from the prior quarter, primarily the result of strong loan growth.
- Cash balances decreased $23.2 million, or 45.4%, from the prior quarter and $6.4 million, or 18.6%, compared to a year ago. The decrease compared to the prior quarter end was primarily due to the paydown of maturing wholesale liabilities and growth in loans.
- Loans grew $51.3 million or 7.5% from the prior quarter and ended $106.5 million, or 16.9% higher than a year ago.
- Excluding funds from the wealth management business, second quarter client deposits decreased $14.8 million (2.3%) compared to the prior quarter and increased $44.5 million (7.5%) compared to the second quarter of 2025. Including wealth management balances, client deposits decreased $8.8 million and grew $60.1 million over Q1 2026 and Q2 2025, respectively.
- Net interest margin (NIM) was 2.81%, up 6 basis points from the prior quarter and up 34 basis points from the second quarter a year ago.
- Capital ratios continue to exceed regulatory well-capitalized minimums.
- Assets Under Administration (AUA) were $2.57 billion at 6/30/26, up 7.3% from $2.40 billion at 3/31/26, and up 12.8% from $2.28 billion at 6/30/25.
- Revenue from the wealth management business increased $223 thousand (4.9%) compared to the prior quarter, and $635 thousand (15.4%) compared to the second quarter a year ago, reflecting the benefit of market performance and business development efforts.
- Marking the ninth consecutive quarter of year-over-year improvement, the Company's efficiency ratio was 81.0% for Q2 2026, compared to 81.2% in Q1 2026 and 82.6% in Q2 2025. Absent a one-time expense item related to benefits costs, efficiency would have declined to 79.5%.
- The Company declared a regular quarterly cash dividend of $0.21 per share.





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LEDYARD Financial Group

Financial Highlights

(Dollars in thousands, except per share amounts)	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
	At or for the Three Months Ended				
Income Statement (unaudited, $000s)					
Net interest income before provision	**$ 6,965**	$ 6,730	$ 6,522	$ 6,174	$ 5,732
Provision for credit losses	**271**	346	78	88	214
Net interest income after provision	**6,694**	6,384	6,444	6,086	5,518
Wealth management revenue	**4,761**	4,538	4,936	4,303	4,126
Securities gains (losses)	**-**	-	(77)	-	-
Other non-interest income	**647**	573	494	498	581
Total non-interest income	**5,408**	5,111	5,353	4,801	4,707
Total revenue	**12,102**	11,495	11,797	10,887	10,225
Non-interest expense	**10,020**	9,612	9,290	9,049	8,627
Pre-tax income	**2,082**	1,883	2,507	1,838	1,598
Tax expense	**342**	381	533	296	291
Net income	**$1,740**	$1,502	$1,974	$1,542	$1,307
Per Share Information ($)					
Earnings per common share, diluted	**$0.52**	$0.44	$0.59	$0.46	$0.39
Dividends per common share	**$0.21**	$0.21	$0.21	$0.21	$0.21
Book value per share (excluding AOCI)	**$22.30**	$22.25	$21.96	$21.28	$21.20
Book value per share (including AOCI)	**$18.62**	$18.32	$18.06	$17.16	$16.53
Other Operating Metrics (%)					
Return on assets	**0.66%**	0.57%	0.74%	0.58%	0.50%
Return on equity	**10.94%**	9.56%	12.48%	10.31%	8.66%
Net interest margin	**2.81%**	2.75%	2.61%	2.54%	2.47%
Efficiency ratio	**80.98%**	81.18%	78.23%	82.45%	82.65%
Balance Sheet (unaudited, $000s)					
Investments & interest-bearing deposits	**$274,459**	$299,422	$327,896	$322,562	$302,326
Net loans	**730,478**	679,559	666,167	642,867	624,908
Total assets	**1,070,944**	1,043,433	1,059,335	1,029,037	993,345
Client deposits	**788,896**	797,669	796,893	758,355	728,840
Total shareholders' equity	**64,878**	63,153	62,491	59,409	56,524
Asset Quality					
Allowance to total loans	**0.73%**	0.73%	0.68%	0.69%	0.70%
Allowance to non-performing assets	**210%**	293%	368%	371%	348%
Wealth Management					
Assets under management (billions)	**$2.231**	$2.089	$2.104	$2.073	$1.968
Custody assets (billions)	**$0.223**	$0.209	$0.224	$0.235	$0.227
Other wealth assets (billions)	**$0.116**	$0.097	$0.095	$0.091	$0.083
Assets under administration (billions)	**$2.570**	$2.395	$2.423	$2.399	$2.278

About Ledyard Financial Group, Inc.

Ledyard Financial Group, Inc., headquartered in Hanover, New Hampshire, is the holding company for Ledyard National Bank, founded in 1991. Ledyard National Bank is a full-service community bank offering a broad range of banking, investment, and wealth management services.

Ledyard Financial Group, Inc. shares can be bought and sold through the NASD sanctioned OTCQX® Best Markets under the trading symbol LFGP. For additional information about the company, stock activity, or financial results please visit the Investor Relations section of bank's website (www.ledyard.bank).