



3Q 2026

Overview and Financial Results

Forward Looking Statements & Additional Disclosures

This news release contains a number of forward-looking statements. These statements may be identified by the use of words such as “anticipate,” “believe,” “continue,” “could,” “estimate,” “expect,” “intend,” “likely,” “may,” “outlook,” “plan,” “potential,” “predict,” “project,” “should,” “will,” “would” and similar terms and phrases, including references to assumptions. Forward-looking statements are based upon various assumptions and analyses made by the Company in light of management’s experience and its perception of historical trends, current conditions and expected future developments, as well as other factors it believes are appropriate under the circumstances. These statements are not guaranties of future performance and are subject to risks, uncertainties and other factors (many of which are beyond the Company’s control) that could cause actual results to differ materially from future results expressed or implied by such forward-looking statements. You should not place undue reliance on such statements. Factors that could affect our results include, without limitation, the following: the timing and occurrence or non-occurrence of events may be subject to circumstances beyond the Company’s control; increases in competitive pressure among financial institutions or from non-financial institutions may occur; changes in the interest rate environment may reduce interest margins; changes in deposit flows, loan demand or real estate values may adversely affect the business of the Company and the Bank; significant increases in loan losses may occur; deterioration in credit quality; changes in the level of nonperforming assets, charge-offs, and classified loans; changes in the adequacy of the allowance for credit losses; fluctuations in liquidity, deposits, funding sources, or funding costs; cybersecurity incidents, fraud events, and technology disruptions; inflationary pressures; geopolitical events; and other risks and uncertainties affecting the Company’s business and operations; the possibility that changes in accounting principles, policies or guidelines may cause the Company’s financial condition to be perceived differently; changes in corporate and/or individual income tax laws may adversely affect the Company’s financial condition or results of operations; general economic conditions, either nationally or locally in some or all areas in which the Company conducts business, widespread outbreaks of disease or pandemics, together with related impacts on general economic conditions, including adverse impacts on our customers’ ability to make timely payments on their loans from us, reduced fee income due to reduced loan origination activity, reductions in or absence of gains on loan sales due to uncertainty in the loan sale market, and increased operating expense due to required changes in how we conduct our business may adversely affect us; conditions in the securities markets or the banking industry may be less favorable than the Company currently anticipates; legislation or regulatory changes may adversely affect the Company’s business; technological changes may be more difficult or expensive to implement or accommodate than the Company anticipates; there may be failures or breaches of information technology security systems; success or consummation of new business initiatives may be more difficult or expensive than the Company anticipates; or litigation or matters before regulatory agencies, whether currently existing or commencing in the future, may delay the occurrence or non-occurrence of events longer than the Company anticipates. The Company undertakes no obligation to revise any forward-looking statement contained herein to reflect any future events or circumstances, except to the extent required by law.

Balance Sheet Highlights

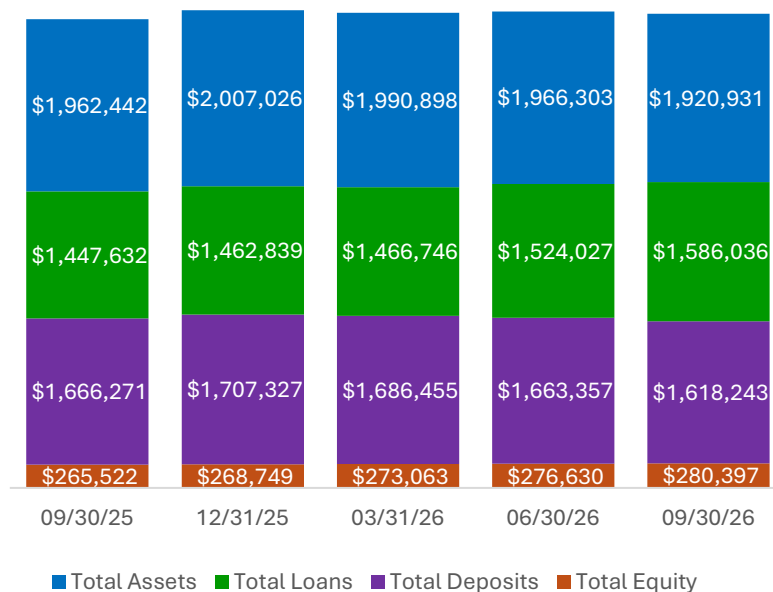
(\$ In thousands)

	09/30/25	12/31/25	03/31/26	06/30/26	09/30/26
Total Assets	\$1,962,442	\$2,007,026	\$1,990,898	\$1,966,303	\$1,920,931
Loans Receivable ¹	1,447,632	1,462,839	1,466,746	1,524,027	1,586,036
Core Deposits	1,094,934	1,138,644	1,134,431	1,117,774	1,133,034
Total Deposits	1,666,271	1,707,327	1,686,455	1,663,357	1,618,243
Total Equity	265,522	268,749	273,063	276,630	280,397
TCE Ratio ²	13.43%	13.29%	13.61%	13.97%	14.49%
Total RBC Ratio	20.46%	20.22%	20.47%	19.94%	19.55%

¹ Includes loans held-for-sale

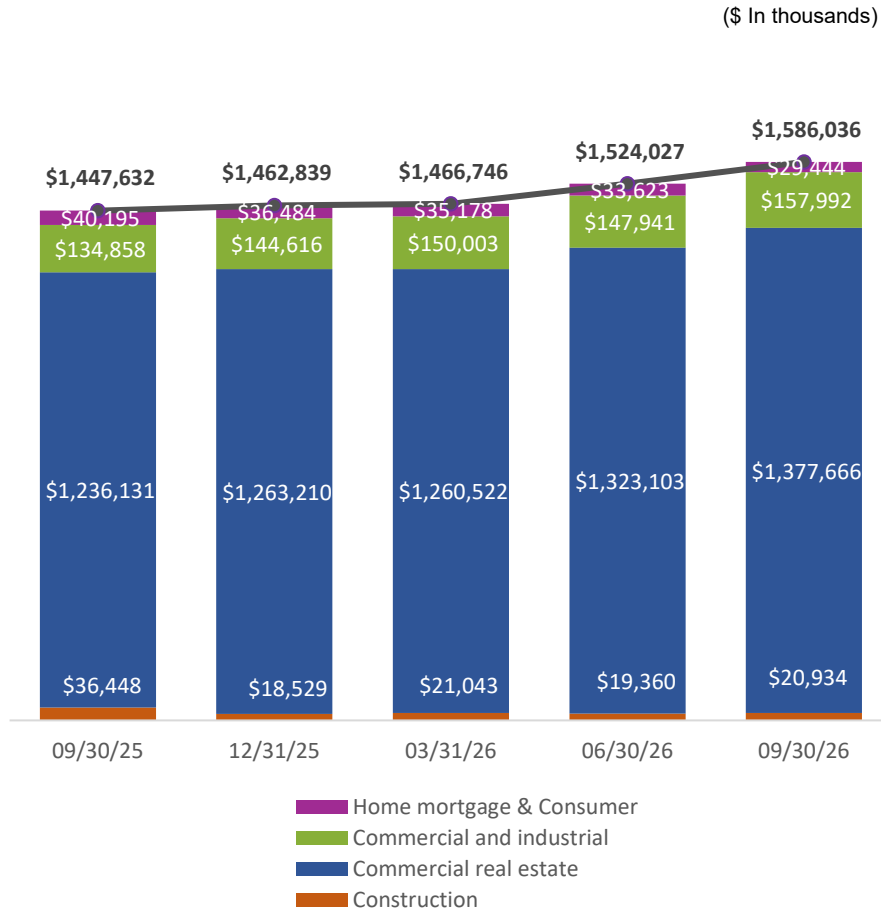
² TCE Ratio is defined as tangible common equity which is common equity less goodwill and other intangible assets divided by tangible assets which is defined as total assets less goodwill and other intangible assets.

(\$ In thousands)

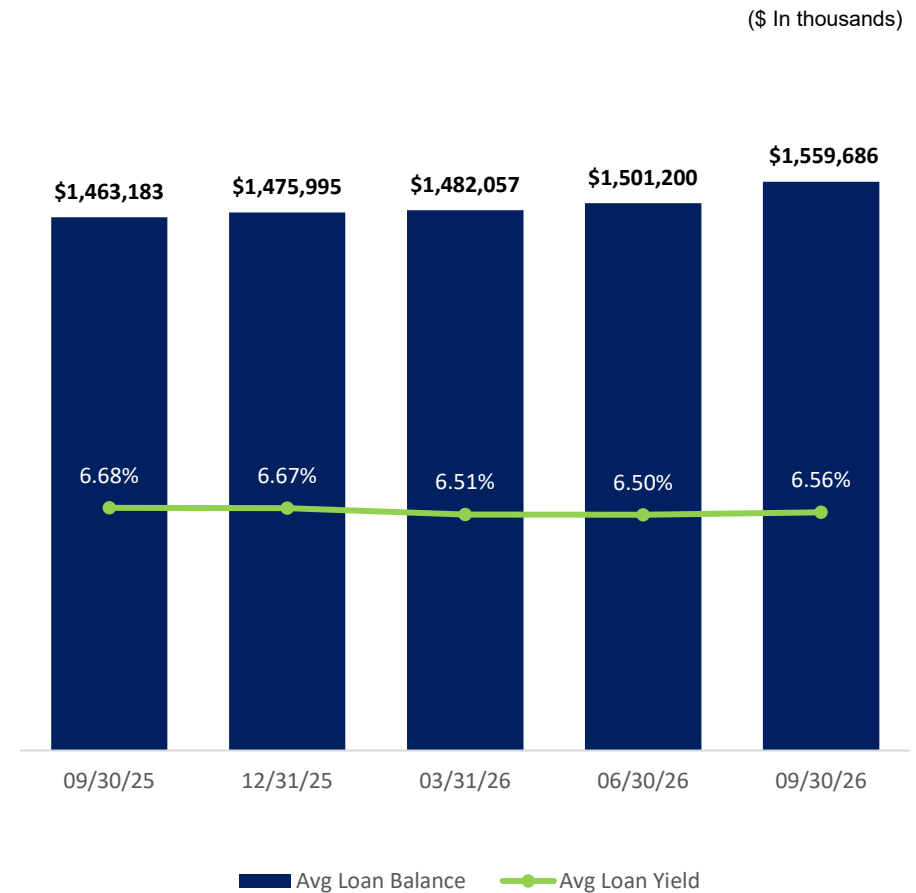


Loan Trends

Loan Composition

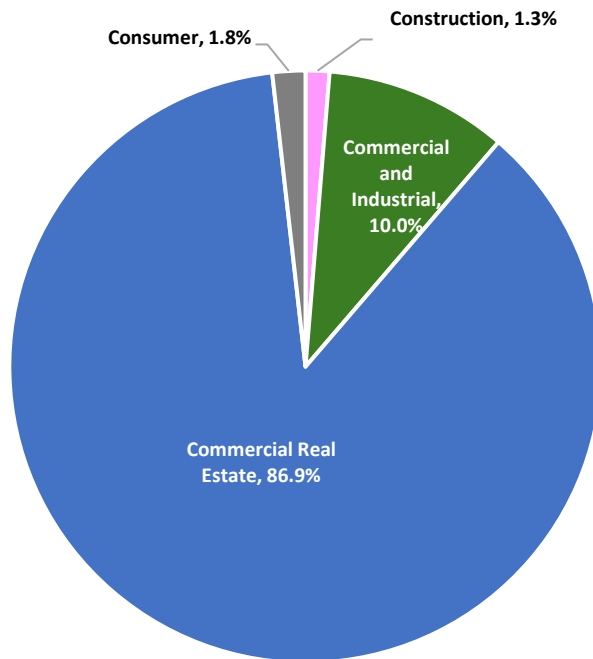


Average Loan Balance & Average Loan Yield

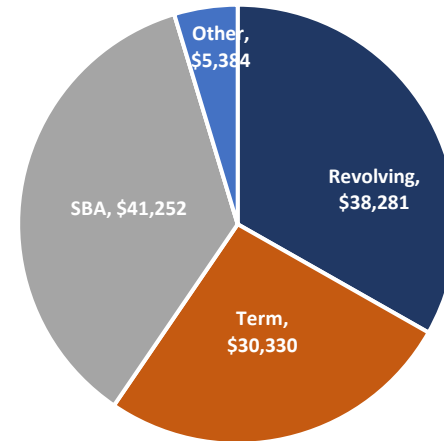


Loan Composition

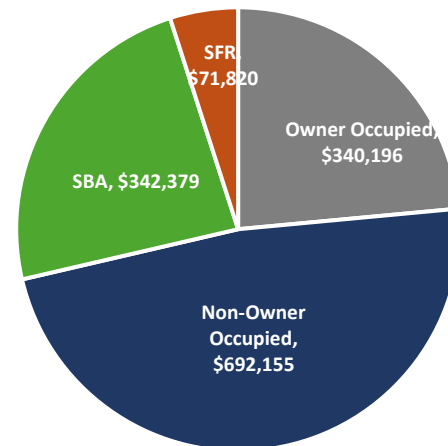
Total Gross Loan Composition



Total C&I Loan Composition

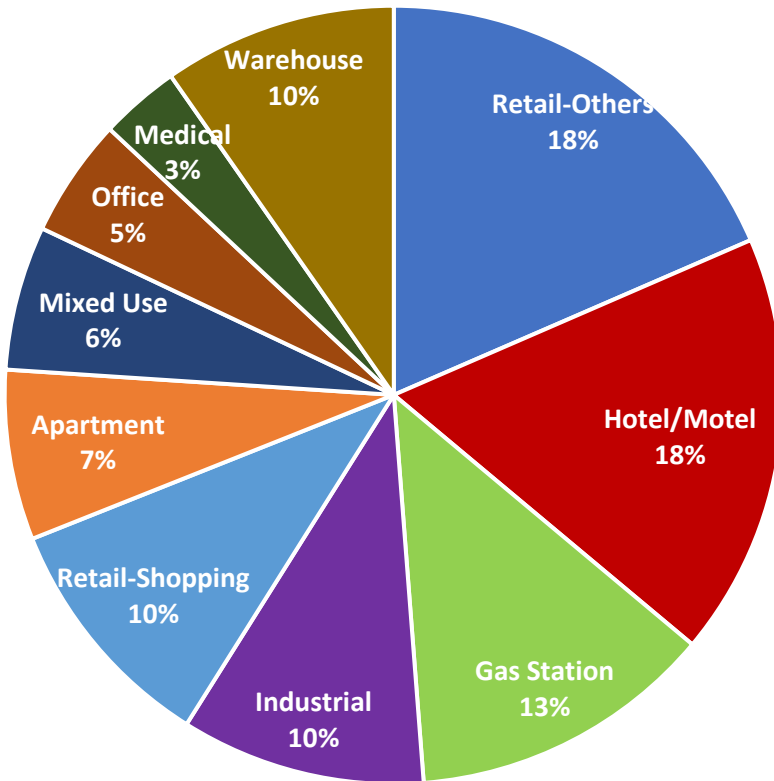


Total CRE Loan Composition

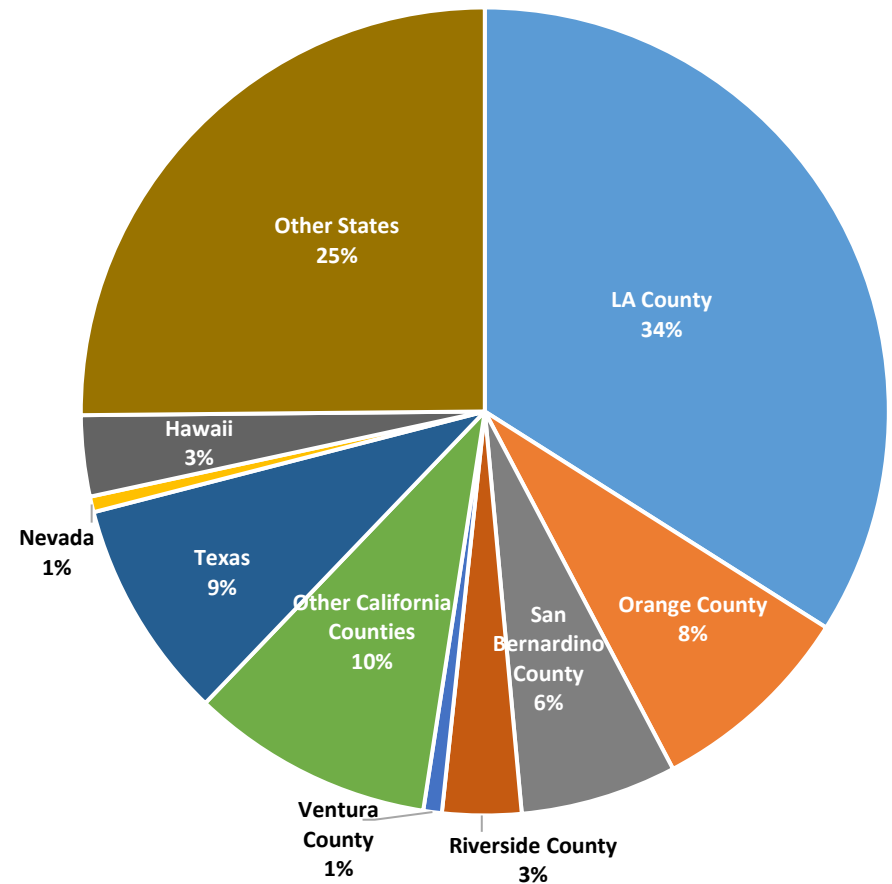


CRE Loan Stratification

Composition By Property Type*



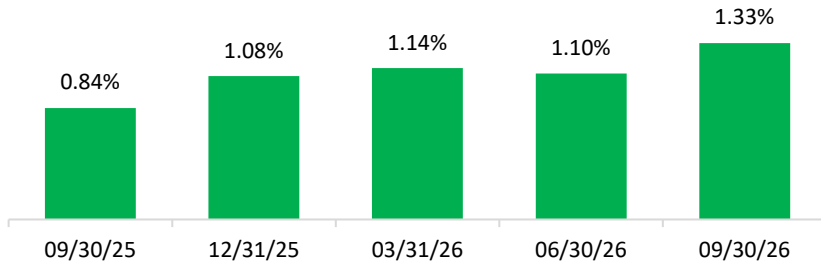
Composition By Location*



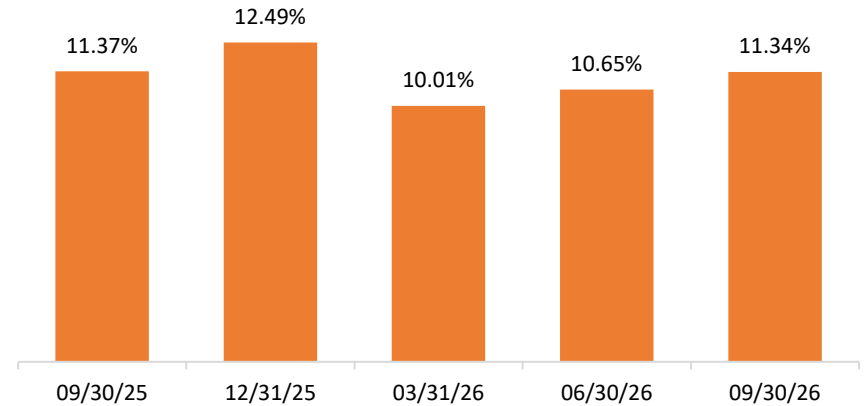
* Based on collateral type

Asset Quality Trends

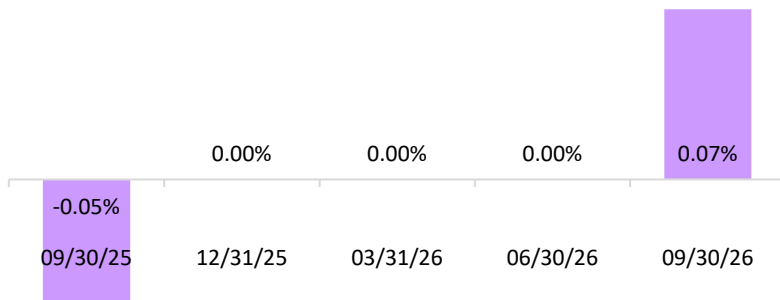
Nonperforming Assets¹ / Total Assets



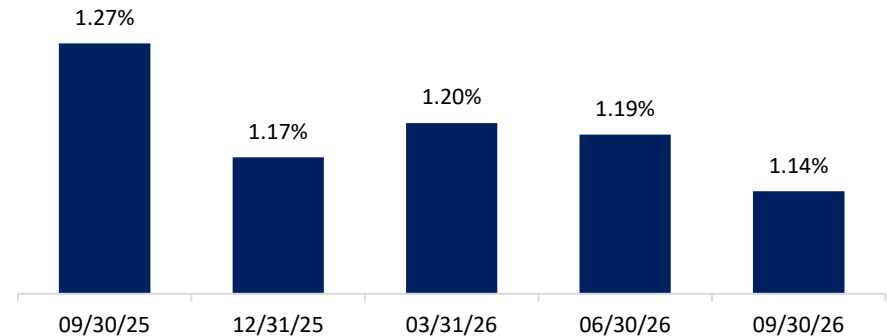
Classified Assets¹ / Capital



Net Charge-Offs / Avg Loans

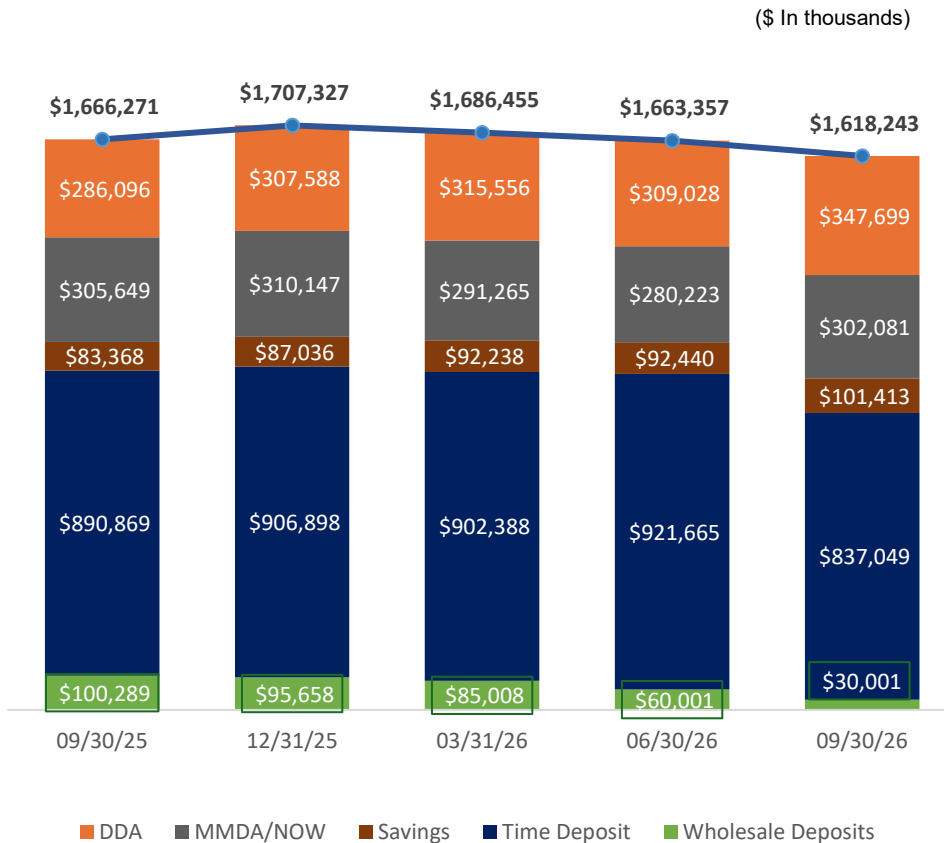


Allowance for Credit Losses / Loans Held for Investment

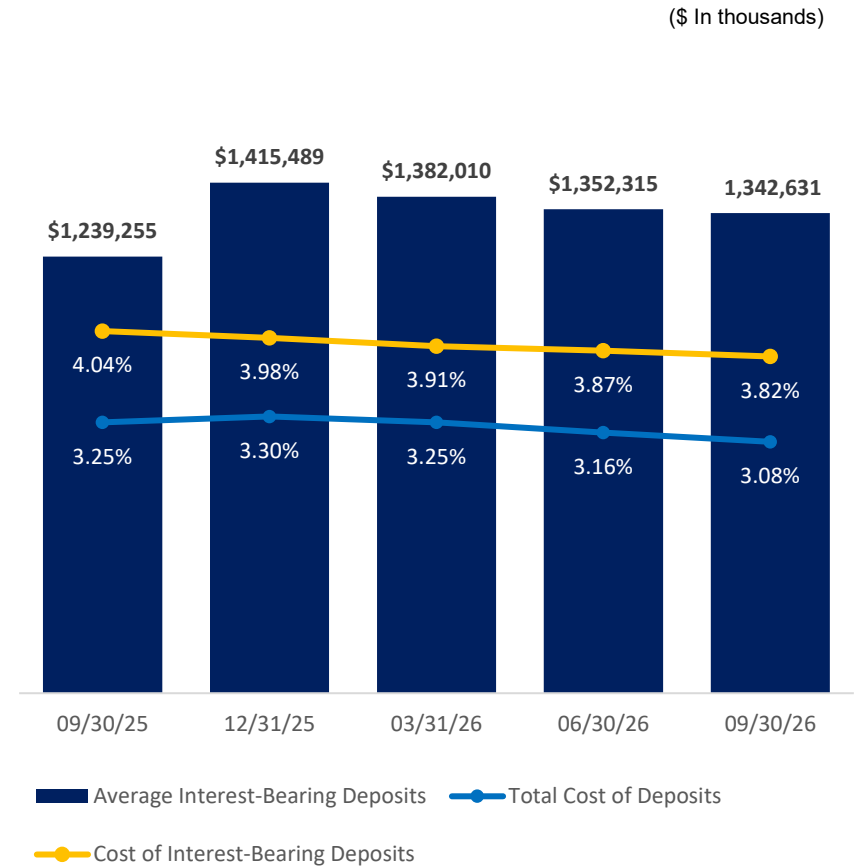


Deposit Trends

Deposit Composition



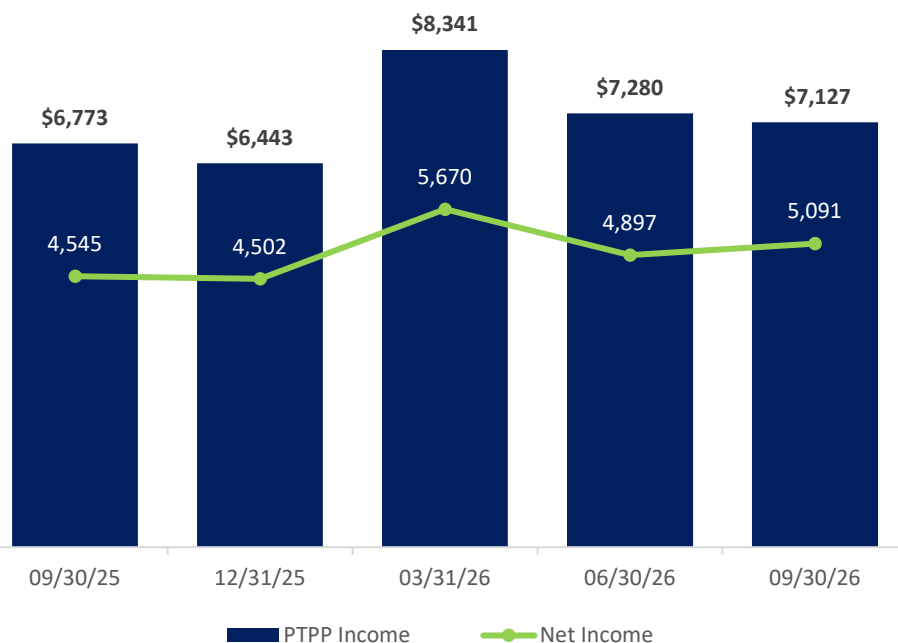
Average Interest-Bearing Deposits & Cost of Deposits



Pre-Tax Pre-Provision (PTPP) Income, Net Income, Net Interest Income (NII), and Net Interest Margin (NIM)

PTPP Income & Net Income

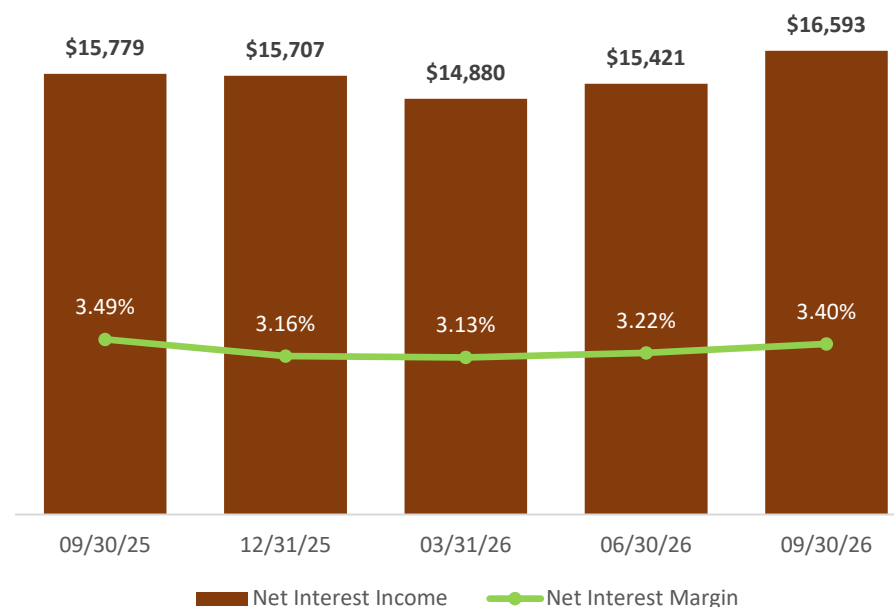
(\$ In thousands)



- ❖ PTPP income for the third quarter 2026 decreased slightly by \$153 thousand Q-o-Q, due to lower noninterest income and higher noninterest expense, offset by an increase in net interest income.
- ❖ Net income for the third quarter 2026 increased by \$194 thousand from the prior quarter, primarily due to higher net interest income and lower provision for credit losses, partially offset by a decline in noninterest income and an increase in noninterest expense.

Net Interest Income¹ & Net Interest Margin¹

(\$ In thousands)

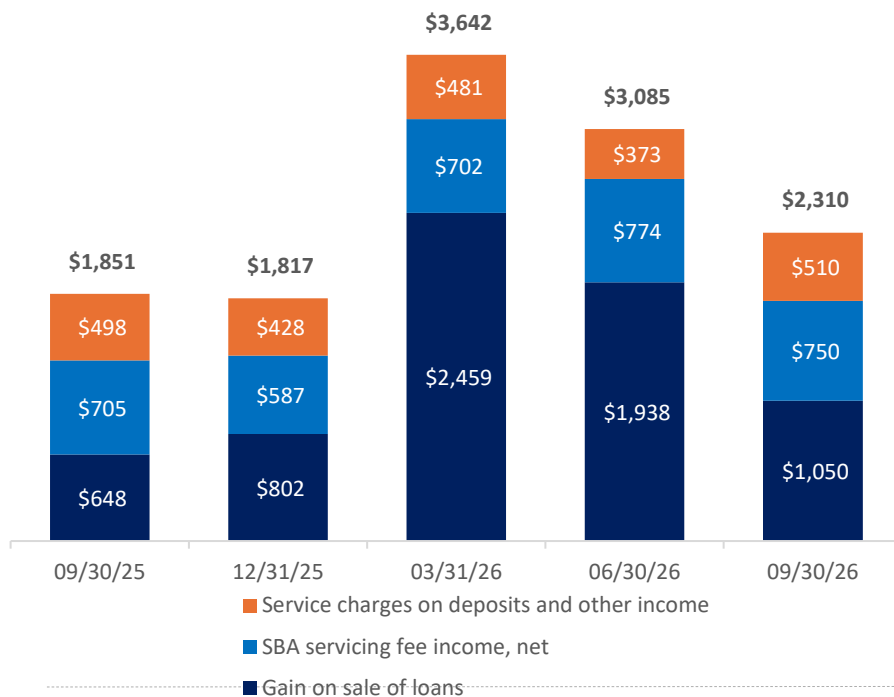


- ❖ NII for the third quarter 2026 increased by \$1.2 million Q-o-Q, primarily attributable to the increase in margin and, to a lesser extent, having one more day in the quarter and higher average interest-earning assets.
- ❖ NIM for the third quarter 2026 increased to 3.40% from 3.22%, primarily driven by higher interest-earning assets yields by 10 basis points and lower interest-bearing liabilities costs by 5 basis points.

Noninterest Income and NII/AA

Noninterest Income

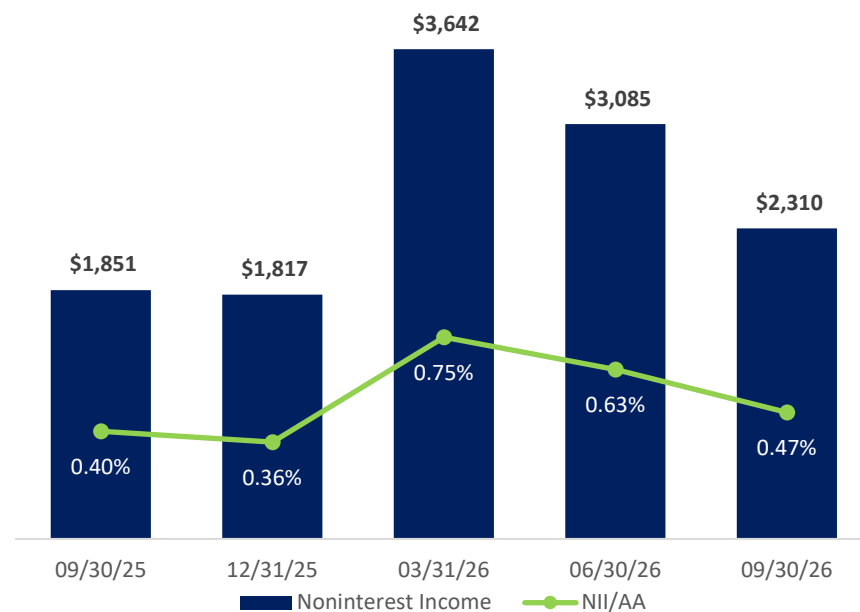
(\$ In thousands)



❖ Noninterest income for the third quarter 2026 decreased by \$775 thousand Q-o-Q, primarily driven by an \$888 thousand decrease in gain on the sale of SBA loans.

Noninterest Income & NII/AA¹

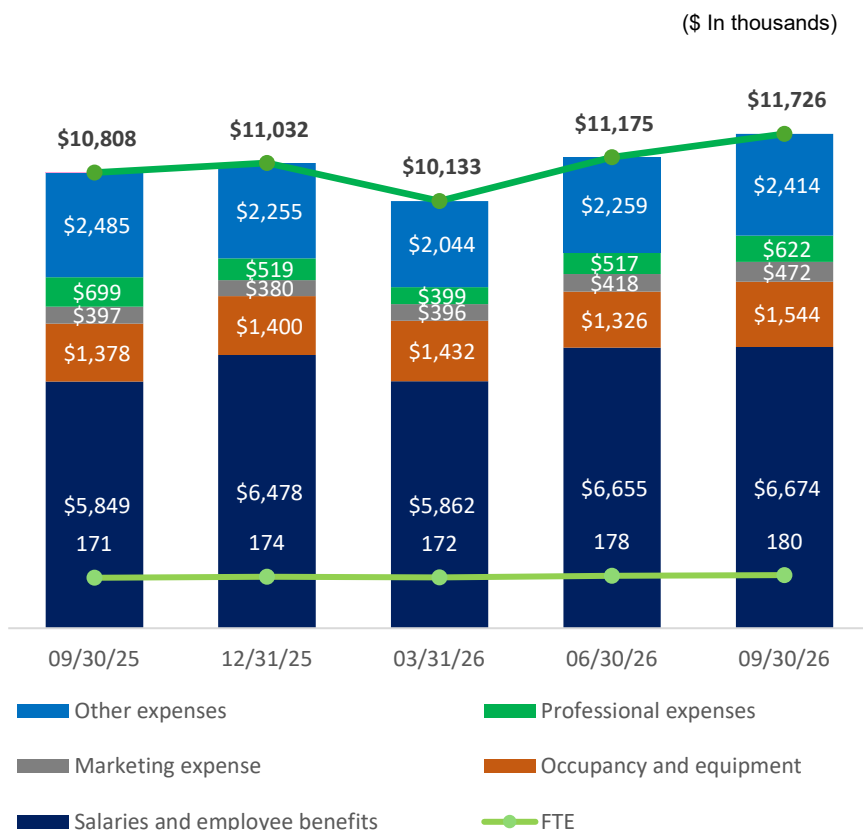
(\$ In thousands)



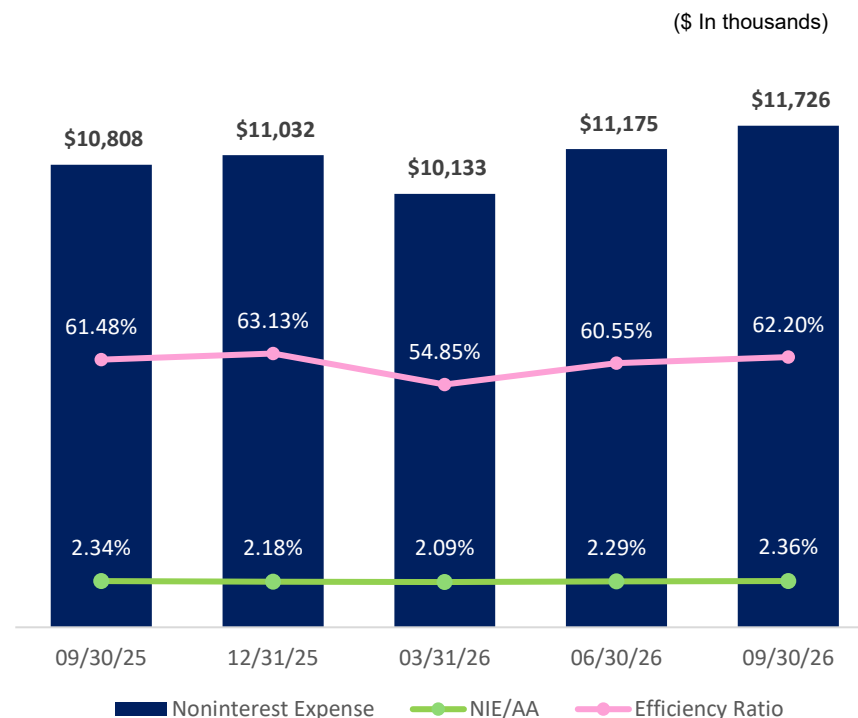
❖ NII/AA for the third quarter 2026 decreased by 0.16% Q-o-Q, primarily driven by a \$775 thousand, or 25.1%, decrease in noninterest income.

Noninterest Expense and NIE/AA

Noninterest Expense & FTE



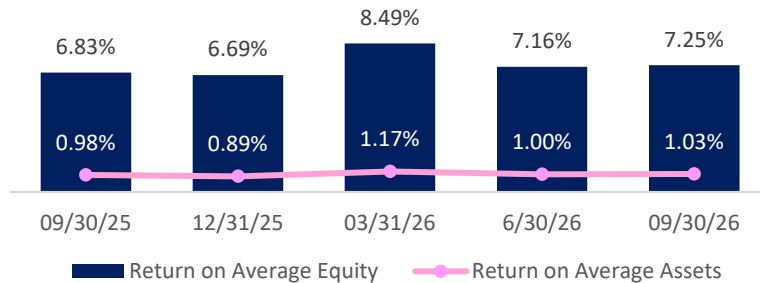
Noninterest Expense, Efficiency Ratio & NIE/AA¹



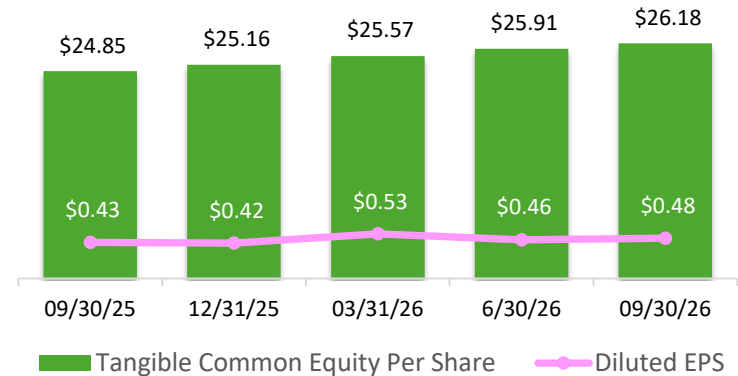
❖ Noninterest expenses for the third quarter 2026 were \$11.7 million, compared to \$11.2 million for the second quarter 2026 and \$10.8 million for the third quarter 2025. The \$551 thousand Q-o-Q increase was primarily driven by higher occupancy and equipment costs of \$218 thousand, other operating expenses of \$155 thousand, and professional expense of \$105 thousand.

Capital Trend

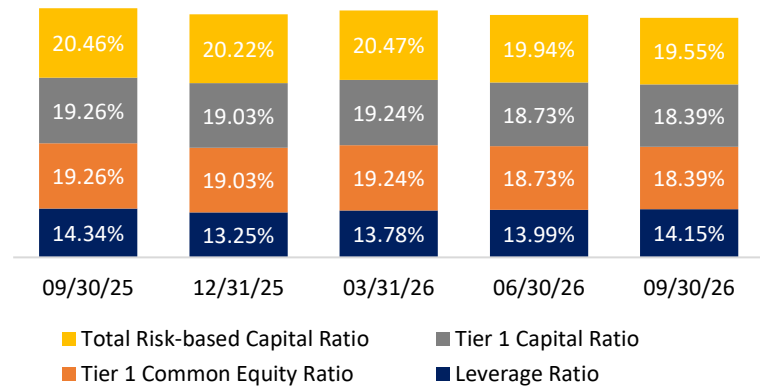
Return on Average Assets and Return on Average Equity



Tangible Common Equity Per Share¹ and Diluted Earnings Per Share



Capital Ratios



- ❖ Growing tangible book value per share of \$26.18 up \$0.27 per share, or 1.0%, compared to \$25.91 in the second quarter 2026, and up \$1.33 per share, or 5.4%, compared to \$24.85 in the third quarter 2025.

¹ Tangible Common Equity Per Share is defined as tangible common equity, which is common equity less goodwill and other intangible assets divided by common shares outstanding.