Lyons Bancorp, Inc. and Subsidiaries
Consolidated Financial Highlights
(Unaudited)

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($ in thousands except for share data)	Consecutive Quarterly Comparison		Year-To-Date Comparison		
	2nd Qtr 2026	1st Qtr 2026	6 Mo 2026	6 Mo 2025	2nd Qtr 2025
Earnings					
Net interest income	$ 16,527	$ 15,248	$ 31,776	$ 26,316	$ 13,703
Less: Provision for loan losses	585	475	1,060	723	423
Net interest income after provision for loan losses	$ 15,943	$ 14,773	$ 30,716	$ 25,594	$ 13,281
Gain (Loss) on sales of securities	0	0	0	0	0
Gain (Loss) on sales of loans	573	1,115	1,688	1,381	671
Noninterest income	3,936	3,545	7,481	6,560	3,393
Noninterest expense	12,489	12,273	24,762	21,632	10,853
Income before income taxes	$ 7,963	$ 7,161	$ 15,123	$ 11,902	$ 6,492
Income taxes	1,945	1,817	3,762	2,847	1,489
Net income	$ 6,018	$ 5,344	$ 11,361	$ 9,055	$ 5,002
Preferred stock dividends	60	60	120	120	60
Net Income available to common shareholders	$ 5,958	$ 5,284	$ 11,241	$ 8,935	$ 4,942
Share and Per Share Data					
Average common shares (basic)	3,397,091	3,401,401	3,399,234	3,402,742	3,401,815
Average common shares (dilutive)	3,511,811	3,516,721	3,514,554	3,518,062	3,517,135
Period-end common shares (basic)	3,394,456	3,401,523	3,394,456	3,400,144	3,400,144
Period-end common shares (dilutive)	3,509,176	3,516,843	3,509,776	3,515,464	3,515,464
Net income per common (basic)*	$ 1.75	$ 1.55	$ 3.30	$ 2.62	$ 1.45
Net income per common (dilutive)**	$ 1.71	$ 1.52	$ 3.23	$ 2.57	$ 1.42
Cash dividend declared	$ 0.50	$ 0.43	$ 0.93	$ 0.83	$ 0.43
Book value-Tangible Equity (incl. conv. Pref.)	$ 42.56	$ 41.26	$ 42.56	$ 36.30	$ 36.30
Book value-Tangible Equity (excl. conv. Pref.)	$ 44.00	$ 42.65	$ 44.00	$ 37.53	$ 37.53
Book value (incl. conv. Pref.)	$ 49.53	$ 48.31	$ 49.52	$ 44.61	$ 44.61
Book value (excl. conv. Pref.)	$ 51.20	$ 49.95	$ 51.20	$ 46.12	$ 46.12
Last stock trade @ period end	$ 55.00	$ 51.50	$ 55.00	$ 39.60	$ 39.60
Period-end Balances					
Assets	$ 2,130,667	$ 2,106,534	$ 2,130,667	$ 2,045,425	$ 2,045,425
Earning assets (excl mark to market)	$ 2,079,509	$ 2,061,466	$ 2,079,509	$ 1,997,897	$ 1,997,897
Gross loans	$ 1,570,954	$ 1,555,153	$ 1,570,954	$ 1,509,518	$ 1,509,518
Allowance for loan losses	$ 23,731	$ 23,322	$ 23,731	$ 22,170	$ 22,170
Deposits	$ 1,935,410	$ 1,918,135	$ 1,935,410	$ 1,876,953	$ 1,876,953
Tangible Shareholders' equity[1]	$ 149,363	$ 145,091	$ 149,363	$ 127,594	$ 127,594
Shareholders' equity[2]	$ 173,805	$ 169,900	$ 173,805	$ 156,821	$ 156,821
Average Balances					
Assets	$ 2,108,236	$ 2,125,398	$ 2,116,769	$ 2,000,909	$ 2,020,757
Earning assets (excl mark to market)	$ 2,064,770	$ 2,080,183	$ 2,072,434	$ 1,964,383	$ 1,983,945
Gross loans	$ 1,562,488	$ 1,543,984	$ 1,553,288	$ 1,482,470	$ 1,493,503
Allowance for loan losses	$ 23,542	$ 23,235	$ 23,389	$ 21,732	$ 21,963
Deposits	$ 1,916,235	$ 1,938,829	$ 1,927,470	$ 1,838,227	$ 1,856,275
Tangible Shareholders' equity[1]	$ 149,203	$ 146,495	$ 147,856	$ 122,373	$ 125,147
Shareholders' equity[2]	$ 173,805	$ 169,873	$ 171,850	$ 155,166	$ 156,617
Performance Ratios					
Return on average assets	1.14%	1.02%	1.08%	0.91%	0.99%
Return on average shareholders' equity	16.18%	14.79%	15.50%	14.92%	16.03%
Core net interest margin	3.21%	2.97%	3.09%	2.70%	2.77%
Core net interest margin (T/E)	3.22%	2.98%	3.10%	2.71%	2.78%
Core efficiency ratio	59.37%	61.65%	60.48%	63.15%	61.09%
Tier one leverage capital ratio	8.38%	8.11%	8.38%	7.90%	7.90%
Asset Quality					
Net charge-offs	$ 176	$ 153	$ 328	$ (63)	$ (127)
Net charge-offs to average total loans	0.01%	0.01%	0.02%	0.00%	-0.01%
Allowance for loan losses	$ 23,731	$ 23,322	$ 23,731	$ 22,170	$ 22,170
Allowance for loan losses to total gross loans	1.51%	1.50%	1.51%	1.47%	1.47%
Non-performing loans	$ 7,460	$ 7,460	$ 7,460	$ 5,082	$ 5,082
Non-performing loans to total gross loans	0.47%	0.48%	0.47%	0.34%	0.34%

1) Tangible Shareholder's Equity adjusts Shareholder's Equity by the current market gain or loss of the company's fixed rate investment portfolio

2) Shareholders equity does not include the current market gain or loss of the company's fixed rate investment portfolio

*Basic earnings per share are calculated based upon net income available to common shareholders after preferred stock dividends

**Dilutive earnings per share are calculated based upon net income (including preferred stock available to be converted into common stock).

**70 shares preferred stock converted to common stock in 2023; 125 shares converted in 2024; 0 shares converted in 2025; 25 shares converted YTD 2026