

American Bank Incorporated

Selected Financial Information

(In thousands, except per share data)

	September 30,		December 31,
	2026	2025	2025
	Unaudited		
<u>Selected Financial Condition Data:</u>			
Total assets	\$ 1,155,403	\$ 1,035,307	\$ 1,077,605
Cash and cash equivalents	48,453	51,614	44,543
Loans receivable, net	904,529	831,110	839,557
Allowance for credit losses	(8,598)	(7,758)	(7,783)
Investment securities available-for-sale (at fair value)	143,301	95,103	135,416
Other real estate owned	293	2,810	695
Deposits	956,132	850,910	895,514
Short-term borrowings	12,500	10,000	10,000
Long-term borrowings	55,625	53,125	48,125
Junior subordinated debentures	1,765	2,390	2,224
Stockholders' equity	111,869	103,802	106,935
Book value per share	\$ 17.59	\$ 16.44	\$ 16.89
Shares outstanding	6,362	6,314	6,330

	For the Three Months Ended September 30,		For the Nine Months Ended September 30,	
	2026	2025	2026	2025
	Unaudited		Unaudited	
<u>Selected Operating Data:</u>				
Total interest income	\$ 16,018	\$ 14,247	\$ 45,254	\$ 40,591
Total interest expense	7,189	6,926	20,508	19,712
Net interest income	8,829	7,321	24,746	20,879
Provision for (release of) credit losses	217	(11)	746	161
Net interest income after provision for (release of) credit losses	8,612	7,332	24,000	20,718
Total non-interest income	579	1,270	2,521	3,774
Total non-interest expense	3,738	4,481	12,017	12,163
Income before income taxes	5,453	4,121	14,504	12,329
Income tax expense	1,113	825	2,922	2,479
Net income	\$ 4,340	\$ 3,296	\$ 11,582	\$ 9,850
Earnings per share – basic	\$ 0.69	\$ 0.52	\$ 1.84	\$ 1.57
Earnings per share – diluted	\$ 0.68	\$ 0.51	\$ 1.77	\$ 1.51
Weighted average shares outstanding for earnings per share calculation – basic	6,295	6,271	6,289	6,274
– diluted	6,448	6,401	6,600	6,600

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	For the Three Months Ended September 30,		For the Nine Months Ended September 30,	
	2026	2025	2026	2025
	Unaudited		Unaudited	
<u>Performance Ratios</u> ⁽¹⁾ :				
Return on assets (ratio of net income to average total assets)	1.53%	1.27%	1.40%	1.30%
Return on equity (ratio of net income to average equity)	15.39%	12.76%	13.92%	13.07%
Net interest margin (ratio of net interest income divided by average earning assets)	3.20%	2.91%	3.09%	2.86%
Ratio of operating expense to average total assets	1.32%	1.72%	1.46%	1.61%
Efficiency ratio (ratio of operating expenses divided by net interest income plus non-interest income)	39.92%	51.95%	44.07%	49.33%
	At September 30,			
	2026	2025		
	Unaudited			
<u>Asset Quality Ratios:</u>				
Non-accruing loans to loans receivable at end of period	0.00%	0.00%		
Allowance for credit losses to non-accruing loans	N/M	N/M		
Allowance for credit losses to loans receivable	0.94%	0.92%		
<u>Regulatory Capital Ratios – Company:</u>				
Common equity Tier 1 to risk weighted assets	11.81%	11.62%		
Tier I to average assets	10.16%	10.17%		
Tier I to risk weighted assets	11.99%	11.89%		
Total capital to risk weighted assets	12.92%	12.82%		
<u>Regulatory Capital Ratios – Bank:</u>				
Common equity Tier 1 to risk weighted assets	12.49%	12.58%		
Tier I to average assets	10.65%	10.80%		
Tier I to risk weighted assets	12.49%	12.58%		
Total capital to risk weighted assets	13.42%	13.51%		

⁽¹⁾ Ratios for three and nine-month periods are annualized.
N/M – Not Meaningful.