American Bank Incorporated

Selected Financial Information

(In thousands, except per share data)

	June 30, 2026	June 30, 2025	December 31, 2025
	Unaudited		
Selected Financial Condition Data:			
Total assets	$ 1,111,032	$ 1,017,173	$ 1,077,605
Cash and cash equivalents	31,605	81,633	44,543
Loans receivable, net	895,431	814,798	839,557
Allowance for credit losses	(8,413)	(7,687)	(7,783)
Investment securities available-for-sale (at fair value)	126,590	62,966	135,416
Other real estate owned	293	3,530	695
Deposits	913,593	821,269	895,514
Short-term borrowings	10,000	10,000	10,000
Long-term borrowings	55,625	68,125	48,125
Junior subordinated debentures	2,161	2,423	2,224
Stockholders' equity	110,658	101,068	106,935
Book value per share	$ 17.46	$ 16.00	$ 16.89
Shares outstanding	6,337	6,318	6,330

	For the Three Months Ended June 30, 2026	For the Three Months Ended June 30, 2025	For the Six Months Ended June 30, 2026	For the Six Months Ended June 30, 2025
	Unaudited		Unaudited	
Selected Operating Data:				
Total interest income	$ 14,834	$ 13,393	$ 29,236	$ 26,344
Total interest expense	6,711	6,492	13,319	12,786
Net interest income	8,123	6,901	15,917	13,558
Provision for (release of) credit losses	375	(450)	529	172
Net interest income after provision for (release of) credit losses	7,748	7,351	15,388	13,386
Total non-interest income	542	1,772	1,942	2,504
Total non-interest expense	4,118	3,875	8,279	7,682
Income before income taxes	4,172	5,248	9,051	8,208
Income tax expense	820	1,063	1,809	1,654
Net income	$ 3,352	$ 4,185	$ 7,242	$ 6,554
Earnings per share – basic	$ 0.53	$ 0.67	$ 1.15	$ 1.04
Earnings per share – diluted	$ 0.52	$ 0.65	$ 1.10	$ 1.00
Weighted average shares outstanding for earnings per share calculation – basic	6,288	6,277	6,286	6,277
– diluted	6,487	6,450	6,610	6,590

American Bank Incorporated

Selected Financial Information

	For the Three Months Ended June 30, 2026	For the Three Months Ended June 30, 2025	For the Six Months Ended June 30, 2026	For the Six Months Ended June 30, 2025
	Unaudited		Unaudited	
Performance Ratios [1]:				
Return on average assets (ratio of net income to average total assets)	1.23%	1.68%	1.34%	1.32%
Return on average equity (ratio of net income to average equity)	12.11%	16.70%	13.16%	13.23%
Net interest margin (ratio of net interest income divided by average earning assets)	3.08%	2.86%	3.03%	2.83%
Ratio of operating expense to average total assets	1.51%	1.55%	1.53%	1.55%
Efficiency ratio (ratio of operating expenses divided by net interest income plus non-interest income)	47.51%	44.87%	46.36%	47.82%

	At June 30, 2026	At June 30, 2025
Asset Quality Ratios:		
Non-accruing loans to loans receivable at end of period	0.00%	0.00%
Allowance for credit losses to non-accruing loans	0.00%	0.00%
Allowance for credit losses to loans receivable	0.93%	0.93%
Regulatory Capital Ratios – Company:		
Common equity Tier I to risk weighted assets	11.69%	11.54%
Tier I to average assets	10.39%	10.37%
Tier I to risk weighted assets	11.92%	11.81%
Total capital to risk weighted assets	12.85%	12.75%
Regulatory Capital Ratios – Bank:		
Common equity Tier I to risk weighted assets	12.14%	12.54%
Tier I to average assets	10.59%	11.03%
Tier I to risk weighted assets	12.14%	12.54%
Total capital to risk weighted assets	13.07%	13.48%

[1] Ratios for three and six month periods are annualized.