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# Press Release

## **CNBN Reports Third Quarter 2025 Financial Results**

*Strong Earnings and Solid Loan Growth Reflect Continued Operational Strength*

### **IMMEDIATE RELEASE: Carlinville IL, Monday, October 20, 2025**

CNBN (OTCQX: CNBN), parent company of CNB Bank & Trust, N.A., a premier community bank recognized for its commitment to personalized financial services, announced its financial results for the third quarter ended September 30, 2025.

For the third quarter of 2025, CNBN reported net income of \$4.234 million, an increase of 24.64% from \$3.397 million in the same quarter of 2024. Earnings per diluted share rose to \$0.65 from \$0.53 a year ago, reflecting a 22.64% improvement.

Total assets ended the quarter at \$1.847 billion. Loan growth remained strong, with the total loan portfolio reaching \$1.310 billion as of September 30, up 6.46% from \$1.230 billion a year prior. Deposits grew 4.72% from the third quarter 2024 and totaled \$1.532 billion. The bank's net interest margin (NIM) also expanded, increasing by 33 basis points year-over-year to 3.49%.

Return on average assets (ROAA) climbed to 0.94% for the quarter compared to 0.77% for the same quarter last year, and return on average equity (ROAE) improved to 10.75%, up from 9.64%.

Nonperforming assets remained low, totaling just 0.31% of total assets, underscoring the bank's disciplined credit approach and sound asset quality.

"Our performance in the third quarter of 2025 demonstrates CNBN's resilience and continued momentum," said Jim Ashworth, President of CNBN. "We delivered solid earnings growth while maintaining strong credit quality, which reflects the disciplined execution of our relationship-driven strategy and the trust of our clients and communities."





## **Strong Capital and Liquidity**

CNBN continues to be well-capitalized with total equity at \$165 million, and the bank maintains ample liquidity to support future growth and customer needs.

## **Looking Ahead**

“Our strong earnings and solid capital position reflect the continued strength of our franchise,” said Andrew E. Tinberg, President and CEO of CNB Bank & Trust, N.A.. “We remain focused on serving our customers and communities with the same commitment that has always defined our success.”

## **About CNBN**

CNBN is a full-service community bank headquartered in Carlinville, Illinois, serving individuals, families, farmers, and businesses with a comprehensive suite of banking products and services. CNBN is traded on the OTCQX Market under the ticker symbol “CNBN”.

## **Forward-Looking Statements**

This release contains forward-looking statements, which are subject to risks and uncertainties. Actual results may differ materially. Please refer to CNBN’s filings with the OTC Markets for more details.

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*CNB Bank & Trust, N.A. has 18 locations to better serve its customers: Alton; Brighton; Carlinville; Carrollton; Chapin; Clayton, MO; Edwardsville - Glen Carbon; Hillsboro; Jacksonville (2); Jerseyville; Litchfield; Oak Forest; Palos Heights; Pittsfield; Taylorville; Tinley Park; and Virden. In addition to a wide variety of traditional banking services, CNBN also offers farm management, investment, and trust services. For more information about CNBN and its unique community-centered approach to banking, visit [www.cnbil.com](http://www.cnbil.com).*

