



US Metro Bancorp Announces Third Quarter 2025 Results

Garden Grove, California: October 24, 2025: [US Metro Bancorp](#) (OTCQX: USMT): US Metro Bancorp (“Bancorp”) is a bank holding company, with a single subsidiary, US Metro Bank (“Bank”). On a consolidated basis, Bancorp earned \$2.9 million in the third quarter of 2025, compared to \$2.5 million in the second quarter of 2025 and compared to \$1.7 million for the three months ending September 30, 2024. On a year-to-date basis, Bancorp recorded an annualized return on average assets (“ROAA”) of 0.72% and an annualized return on average equity (“ROAE”) of 9.99%. With 16,531,000 shares outstanding, earnings per share (“EPS”) for the third quarter of 2025 was \$0.18 compared to \$0.15 in the second quarter of 2025 and compared to \$0.11 for the three months ending September 30, 2024. On September 30, 2025, Bancorp’s book value per share was \$6.62 compared to \$6.11 a year earlier.

The Bank recorded on a year-to-date basis net interest income of \$33.1 million compared to \$26.3 million in the same period a year earlier. Net income of \$9.2 million for the nine months ending September 30, 2025, compared to \$6.3 million reported for the same nine months in 2024, a year over year increase of \$2.9 million.

The Bank reported total assets of \$1.569 billion as of September 30, 2025, representing a 13.2% increase compared to the reporting period ending September 30, 2024, and year over year loan growth of \$140 million or 12.4%. Total Bank deposits ended the third quarter of 2025 at \$1.384 billion, a \$168 million or 13.8% increase from \$1.216 billion on September 30, 2024.

Non-performing assets as a percentage of total assets was 1.65% on September 30, 2025, compared to 0.36% as of September 30, 2024. The Bank had no Other Real Estate Owned (OREO) on September 30, 2025. Allowance for credit losses (ACL) to gross loans was 1.19% as of September 30, 2025, compared to 1.20% as of September 30, 2024. The Bank recorded a \$2.2 million provision for loan loss expense, for the nine months ending September 30, 2025, compared to a \$0.9 million provision recorded for the nine months ending September 30, 2024.

“For the third quarter of 2025, the Bank continued to make year-over-year improvements to net income, net interest margin, and efficiencies while also growing in both loans and deposits. The Bank is positioned well to end the year strong.” said CEO Dong Il Kim.

US Metro Bank is a California chartered, full service commercial bank headquartered in Garden Grove, California. The Bank opened for business on September 15, 2006, and offers deposit and loan products (including commercial real estate, commercial and industrial, mortgage, SBA and USDA loans), as well as related banking services to its customers.

This release contains forward-looking statements, including our expectations with respect to future events that are subject to various risks and uncertainties. Factors that could cause actual results to differ materially from management's projections, forecasts, estimates and expectations include: fluctuation in market rates of interest and loan and deposit pricing, adverse changes in the overall national economy as well as adverse economic conditions in our specific market areas, maintenance and development of well-established and valued client relationships and referral source relationships, and acquisition or loss of key production personnel. Other risks that can affect the Bank are detailed from time to time in our annual reports. We caution readers that the list of factors above is not exclusive. The forward-looking statements are made as of the date of this release, and we may not undertake steps to update the forward-looking statements to reflect the impact of any circumstances or events that arise after the date the forward-looking statements are made. In addition, our past results of operations are not necessarily indicative of future performance.

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SOURCE US Metro Bancorp

US METRO BANCORP
CONSOLIDATED FINANCIAL HIGHLIGHTS (unaudited)

(All amounts in thousands except per share information)

At or for the Three Months Ended						
	9/30/2025	6/30/2025	% Change	9/30/2024	% Change	
Net Income	\$ 2,944	\$ 2,453	20.02%	\$ 1,741	69.11%	
Net Income Per Share (Basic)	\$ 0.18	\$ 0.15	19.94%	\$ 0.11	69.00%	
ROAA (Annualized)	0.78%	0.68%	0.10%	0.51%	0.27%	
ROAE (Annualized)	10.93%	9.34%	1.58%	7.00%	3.93%	
Efficiency Ratio	66.22%	69.54%	-3.32%	76.42%	-10.20%	
Assets	\$ 1,571,548	\$ 1,453,986	8.09%	\$1,388,089	13.22%	
Gross Loans	\$ 1,269,737	\$ 1,229,567	3.27%	\$1,129,300	12.44%	
Deposits	\$ 1,382,998	\$ 1,278,896	8.14%	\$1,214,579	13.87%	
Non-Interest Bearing Deposits	\$ 241,209	\$ 224,561	7.41%	\$ 201,331	19.81%	
Common Equity	\$ 109,391	\$ 106,191	3.01%	\$ 100,918	8.40%	
Ending Common Shares O/S	16,531,000	16,520,000	11,000	16,520,000	11,000	
Book Value Per Common Shares	\$ 6.62	\$ 6.43	\$ 0.19	\$ 6.11	\$ 0.51	

At or for the Nine Months Ended					
	9/30/2025	9/30/2024	Y-O-Y Change		
Net Income	\$ 7,984	\$ 5,392	\$ 2,592	48.06%	
Net Income Per Share (Basic)	\$ 0.48	\$ 0.33	\$ 0.15	44.37%	
ROAA (Annualized)	0.72%	0.53%	0.19%	36.79%	
ROAE (Annualized)	9.99%	7.22%	2.77%	38.38%	
Efficiency Ratio	68.06%	74.96%	-6.90%	-9.21%	
Assets	\$ 1,571,548	\$ 1,388,089	\$ 183,459	13.22%	
Gross Loans (Excl. Loans HFS)	\$ 1,222,022	\$ 1,116,739	\$ 105,283	9.43%	
Deposits	\$ 1,382,998	\$ 1,214,579	\$ 168,420	13.87%	
Non-Interest Bearing Deposits	\$ 241,209	\$ 201,331	\$ 39,878	19.81%	
Common Equity	\$ 109,391	\$ 100,918	\$ 8,472	8.40%	
Ending Common Shares O/S	16,531,000	16,520,000	11,000	0.07%	
Book Value Per Common Shares	\$ 6.62	\$ 6.11	\$ 0.51	8.32%	

US METRO BANK (only)
FINANCIAL HIGHLIGHTS (unaudited)

BALANCE SHEET

(All amounts in thousands except per share information)

Assets	9/30/2025	9/30/2024	Y-O-Y Change	
Cash and Due From Bank	\$ 14,196	\$ 14,064	\$ 132	0.9%
Investments and Fed Funds Sold	\$ 259,372	\$ 222,668	36,704	16.5%
Gross Loans	1,269,737	1,129,300	140,436	12.4%
Allowance for Credit Losses	(15,164)	(13,584)	(1,581)	11.6%
Other Assets	41,656	34,450	7,206	20.9%
Total Assets	\$ 1,569,796	\$ 1,386,899	\$ 182,897	13.2%

Liabilities and Capital	9/30/2025	9/30/2024	Y-O-Y Change	
Deposits	\$ 1,384,193	\$ 1,216,005	\$ 168,187	13.8%
Borrowings	25,000	25,000	-	-
Other Liabilities	21,918	21,130	788	3.7%
Equity	138,685	124,763	13,922	11.2%
Total Liabilities and Capital	\$ 1,569,796	\$ 1,386,899	\$ 182,897	13.2%

STATEMENT OF OPERATIONS

Three Months Ended

Income Statement	9/30/2025	6/30/2025	Q-O-Q Change	
Interest Income	\$ 22,995	\$ 21,695	\$ 1,300	6.0%
Interest Expense	11,029	10,576	453	4.3%
Net Interest Income	11,966	11,119	847	7.6%
Provision for Credit Losses	1,300	600	700	116.7%
Other Income	4,753	2,834	1,919	67.7%
Operating Expenses	10,670	9,172	1,498	16.3%
Tax	1,403	1,231	172	14.0%
Net Income	\$ 3,346	\$ 2,950	\$ 396	13.4%

STATEMENT OF OPERATIONS

Nine Months Ended

Income Statement	9/30/2025	9/30/2024	Y-O-Y Change	
Interest Income	\$ 64,968	\$ 60,135	\$ 4,833	8.0%
Interest Expense	31,856	33,865	(2,009)	-5.9%
Net Interest Income	33,112	26,270	6,842	26.0%
Provision for Credit Losses	2,200	900	1,300	144.4%
Other Income	10,745	8,959	1,786	19.9%
Operating Expenses	28,585	25,316	3,269	12.9%
Tax	3,878	2,668	1,210	45.4%
Net Income	\$ 9,194	\$ 6,345	\$ 2,849	44.9%

Ratios	9/30/2025	9/30/2024	Y-O-Y Change
Net Loan to Deposits	90.64%	91.75%	-1.12%
ACL/Gross Loans	1.19%	1.20%	-0.01%
NPAs/Total Assets	1.65%	0.36%	1.30%
Tier One Leverage Ratio	9.47%	9.57%	-0.11%
YTD ROAA (annualized)	0.85%	0.65%	0.20%
YTD ROAE (annualized)	9.25%	6.96%	2.30%
Net Interest Margin (QTD)	3.19%	2.81%	0.38%
Net Interest Margin (YTD)	3.12%	2.74%	0.39%