



US Metro Bancorp Announces Fourth Quarter 2025 Results

Garden Grove, California: January 27, 2026: [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 \$2.2 million in the fourth quarter of 2025, compared to \$2.9 million in the third quarter of 2025. For the twelve months ending December 31, 2025, the consolidated Bancorp earned \$10.2 million compared to \$7.1 million for the twelve months ending December 31, 2024. On a year-to-date basis, Bancorp recorded an annualized return on average assets (“ROAA”) of 0.68% and an annualized return on average equity (“ROAE”) of 9.49%. With 16,621,000 shares outstanding, earnings per share (“EPS”) for the fourth quarter of 2025 was \$0.14 compared to \$0.18 in the third quarter of 2025. For the twelve months ending December 31, 2025, EPS was \$0.62 compared to \$0.43 for the twelve months ending December 31, 2024. On December 31, 2025, Bancorp’s book value per share was \$6.73 compared to \$6.11 a year earlier.

The Bank recorded on a year-to-date basis net interest income of \$45.0 million compared to \$36.1 million in the same period a year earlier. Net income of \$12.3 million for the twelve months ending December 31, 2025, compares to \$8.4 million reported for the same twelve months in 2024, a year over year increase of \$3.9 million.

The Bank reported total assets of \$1.551 billion as of December 31, 2025, representing an 11.1% increase compared to the reporting period ending December 31, 2024, and year over year loan growth of \$101.5 million or 8.6%. Total Bank deposits ended the fourth quarter of 2025 at \$1.353 billion, a \$124.2 million or 10.1% increase from \$1.229 billion on December 31, 2024.

Non-performing assets as a percentage of total assets of 1.56% on December 31, 2025, compared to 0.66% as of December 31, 2024. The Bank had \$3.4 million Other Real Estate Owned (OREO) on December 31, 2025. Allowance for credit losses (ACL) to gross loans was 1.24% as of December 31, 2025, compared to 1.20% as of December 31, 2024. The Bank recorded a \$3.9 million provision for loan loss expense, for the twelve months ending December 31, 2025, compared to \$1.6 million recorded for the twelve months ending December 31, 2024.

“The Bank improved profitability and performance metrics in 2025 while expanding our lending capabilities. We continued the Bank’s growth in both loans and deposits and are optimistic about 2026 and the future of US Metro Bank,” 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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US METRO BANCORP
CONSOLIDATED FINANCIAL HIGHLIGHTS (unaudited)

(All amounts in thousands except per share information)

	At or for the Three Months Ended					
	12/31/2025	9/30/2025	% Change	12/31/2024	% Change	
Net Income	\$ 2,249	\$ 2,944	-23.62%	\$ 1,745	28.85%	
Net Income Per Share (Basic)	\$ 0.14	\$ 0.18	-24.04%	\$ 0.11	28.06%	
ROAA (Annualized)	0.58%	0.78%	-0.20%	0.50%	0.07%	
ROAE (Annualized)	8.13%	10.93%	-2.81%	6.91%	1.21%	
Efficiency Ratio	71.28%	66.22%	5.06%	74.15%	-2.87%	
Assets	\$ 1,552,870	\$ 1,571,548	-1.19%	\$1,397,183	11.14%	
Gross Loans	\$ 1,277,909	\$ 1,269,737	0.64%	\$1,176,385	8.63%	
Deposits	\$ 1,351,533	\$ 1,382,998	-2.28%	\$1,227,177	10.13%	
Non-Interest Bearing Deposits	\$ 225,956	\$ 241,209	-6.32%	\$ 211,060	7.06%	
Common Equity	\$ 111,928	\$ 109,391	2.32%	\$ 101,004	10.82%	
<i>Ending Common Shares O/S</i>	<i>16,621,000</i>	<i>16,531,000</i>	<i>90,000</i>	<i>16,520,000</i>	<i>101,000</i>	
<i>Book Value Per Common Shares</i>	<i>\$ 6.73</i>	<i>\$ 6.62</i>	<i>\$ 0.12</i>	<i>\$ 6.11</i>	<i>\$ 0.62</i>	

	At or for the Twelve Months Ended				
	12/31/2025	12/31/2024	Y-O-Y Change		
Net Income	\$ 10,233	\$ 7,138	\$ 3,095	43.36%	
Net Income Per Share (Basic)	\$ 0.62	\$ 0.43	\$ 0.18	40.47%	
ROAA (Annualized)	0.68%	0.53%	0.15%	28.76%	
ROAE (Annualized)	9.49%	7.24%	2.25%	31.01%	
Efficiency Ratio	68.98%	74.74%	-5.76%	-7.71%	
Assets	\$ 1,552,870	\$ 1,397,183	\$ 155,687	11.14%	
Gross Loans (Excl. Loans HFS)	\$ 1,252,888	\$ 1,161,242	\$ 91,646	7.89%	
Deposits	\$ 1,351,533	\$ 1,227,177	\$ 124,356	10.13%	
Non-Interest Bearing Deposits	\$ 225,956	\$ 211,060	\$ 14,896	7.06%	
Common Equity	\$ 111,928	\$ 101,004	\$ 10,924	10.82%	
<i>Ending Common Shares O/S</i>	<i>16,621,000</i>	<i>16,520,000</i>	<i>101,000</i>	<i>0.61%</i>	
<i>Book Value Per Common Shares</i>	<i>\$ 6.73</i>	<i>\$ 6.11</i>	<i>\$ 0.62</i>	<i>10.14%</i>	

US METRO BANK (only)
FINANCIAL HIGHLIGHTS (unaudited)

BALANCE SHEET

(All amounts in thousands except per share information)

Assets	12/31/2025	12/31/2024	Y-O-Y Change	
Cash and Due From Bank	\$ 13,714	\$ 20,275	\$ (6,561)	-32.4%
Investments and Fed Funds Sold	\$ 235,865	\$ 178,489	57,376	32.1%
Gross Loans	1,277,909	1,176,385	101,524	8.6%
Allowance for Credit Losses	(15,897)	(14,106)	(1,792)	12.7%
Other Assets	39,237	34,830	4,406	12.7%
Total Assets	\$ 1,550,828	\$ 1,395,874	\$ 154,954	11.1%

Liabilities and Capital	12/31/2025	12/31/2024	Y-O-Y Change	
Deposits	\$ 1,352,766	\$ 1,228,525	\$ 124,241	10.1%
Borrowings	25,000	25,000	-	-
Other Liabilities	16,812	17,893	(1,081)	-6.0%
Equity	156,250	124,456	31,794	25.5%
Total Liabilities and Capital	\$ 1,550,828	\$ 1,395,874	\$ 154,954	11.1%

STATEMENT OF OPERATIONS

Three Months Ended

Income Statement	12/31/2025	9/30/2025	Q-O-Q Change	
Interest Income	\$ 23,002	\$ 22,995	\$ 7	0.0%
Interest Expense	11,068	11,029	39	0.4%
Net Interest Income	11,934	11,966	(32)	-0.3%
Provision for Credit Losses	1,700	1,300	400	30.8%
Other Income	5,966	4,753	1,213	25.5%
Operating Expenses	11,886	10,670	1,216	11.4%
Tax	1,221	1,403	(182)	-13.0%
Net Income	\$ 3,093	\$ 3,346	\$ (253)	-7.6%

STATEMENT OF OPERATIONS

Twelve Months Ended

Income Statement	12/31/2025	12/31/2024	Y-O-Y Change	
Interest Income	\$ 87,970	\$ 81,397	\$ 6,573	8.1%
Interest Expense	42,923	45,293	(2,370)	-5.2%
Net Interest Income	45,046	36,103	8,943	24.8%
Provision for Credit Losses	3,900	1,600	2,300	143.8%
Other Income	16,711	12,249	4,462	36.4%
Operating Expenses	40,471	34,684	5,787	16.7%
Tax	5,099	3,634	1,465	40.3%
Net Income	\$ 12,287	\$ 8,435	\$ 3,852	45.7%

Ratios	12/31/2025	12/31/2024	Y-O-Y Change
Net Loan to Deposits	93.29%	94.61%	-1.32%
ACL/Gross Loans	1.24%	1.20%	0.04%
NPAs/Total Assets	1.56%	0.66%	0.91%
Tier One Leverage Ratio	10.22%	9.37%	0.85%
YTD ROAA (annualized)	0.83%	0.63%	0.20%
YTD ROAE (annualized)	8.99%	6.92%	2.07%
Net Interest Margin (QTD)	3.08%	2.92%	0.16%
Net Interest Margin (YTD)	3.11%	2.77%	0.34%