



Quarterly Financial Report

December 31, 2025

Unaudited

Company Information

Bonvenu Bancorp, Inc. is the parent holding company of Bonvenu Bank (the “Bank”), headquartered in Bossier City, Louisiana. Established in 1985 as Citizens National Bank, the Bank rebranded to Bonvenu Bank in 2024. It operates as a wholly owned subsidiary under the regulatory oversight of the Office of the Comptroller of the Currency.

Bonvenu Bank is a full-service financial institution with fourteen locations across Louisiana—ten in Northwest Louisiana and four in South Louisiana—providing a comprehensive range of banking services to individuals and businesses.

The common stock of Bonvenu Bancorp, Inc. trades on the OTCQX market under the symbol **BBNA**.

BONVENU BANCORP, INC.**CONSOLIDATED BALANCE SHEETS (UNAUDITED)**

<u>ASSETS</u>	<u>December 31, 2025</u>	<u>December 31, 2024</u>
Cash and cash equivalents:		
Cash due from banks	21,535,444	31,188,537
Interest bearing balances due from banks	170,688,114	61,237,951
Total cash and cash equivalents	192,223,558	92,426,488
Investment securities:		
Debt securities available for sale, at fair value	340,482,990	304,336,746
Restricted investment securities, at cost	6,259,670	7,997,869
Total investment securities	346,742,660	312,334,615
Loans, less allowance for credit losses	1,007,074,939	1,058,794,387
Mortgage loans held for sale	110,307	749,973
Accrued interest receivable	4,957,961	4,997,597
Bank premises, automobiles and equipment, net	18,672,067	19,019,523
Cash surrender value of life insurance	28,867,823	28,393,470
Goodwill	5,241,099	5,241,099
Other intangible assets, net	19,818	79,272
Deferred tax assets	10,504,773	14,066,029
Operating lease right-of-use assets	5,748,650	6,248,225
Other assets	2,816,889	2,608,162
TOTAL ASSETS	1,622,980,544	1,544,958,840
<u>LIABILITIES AND STOCKHOLDERS' EQUITY</u>		
<u>Liabilities:</u>		
Deposits:		
Noninterest bearing	335,082,702	316,498,779
Savings and interest bearing	833,441,974	763,965,373
Time	246,490,045	265,426,793
Total deposits	1,415,014,721	1,345,890,945
Borrowings	62,364,535	70,192,269
Accrued interest payable	2,384,729	2,398,856
Operating lease liabilities	5,882,767	6,366,383
Accrued expenses and other liabilities	13,572,667	12,325,098
Total liabilities	1,499,219,419	1,437,173,551
<u>Stockholders' equity:</u>		
Common stock, authorized 10,000,000 shares, par value		
\$5.00 per share, issued 6,566,364	32,683,721	32,831,828
Additional paid in capital	12,290,347	12,605,596
Retained earnings	101,789,663	97,983,846
Accumulated other comprehensive income (loss)	(23,002,606)	(35,635,981)
Total stockholders' equity	123,761,125	107,785,289
Total liabilities and stockholder's equity	1,622,980,544	1,544,958,840

BONVENU BANCORP, INC.**CONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)**

	<u>December 31, 2025</u>	<u>December 31, 2024</u>
<u>Interest income:</u>		
Loans, including fees	62,319,435	62,063,581
Investment securities	9,255,080	10,612,321
Interest bearing deposits in banks	3,587,789	1,764,678
Total interest income	<u>75,162,304</u>	<u>74,440,580</u>
<u>Interest expense:</u>		
Deposits	29,370,826	30,449,521
Federal funds purchased	6,485	99,940
Other borrowed funds	3,901,709	6,239,273
Total interest expense	<u>33,279,020</u>	<u>36,788,734</u>
Net interest income	41,883,284	37,651,846
Provision for credit losses	-	750,000
Provision for (benefit from) off balance sheet credit	400,000	(300,000)
Total provision expense	<u>400,000</u>	<u>450,000</u>
Net interest income after provision for credit losses	41,483,284	37,201,846
<u>Other income:</u>		
Service charges on deposit accounts	3,168,182	2,890,016
Other service charges and fees	4,713,782	3,989,860
Mortgage servicing revenue, net	271,918	291,088
Total other income	<u>8,153,882</u>	<u>7,170,964</u>
<u>Operating expenses:</u>		
Salaries and employee benefits	23,833,965	22,194,412
Occupancy expense	4,188,434	3,909,922
Other operating expenses	12,889,317	12,931,731
Total operating expenses	<u>40,911,716</u>	<u>39,036,065</u>
<u>Income before income taxes</u>	8,725,450	5,336,745
<u>Income tax expense</u>	<u>1,381,936</u>	<u>551,993</u>
<u>Net income</u>	<u><u>7,343,514</u></u>	<u><u>4,784,752</u></u>