



Mountain Pacific Bancorp, Inc., and Subsidiaries

Consolidated Balance Sheets (in thousands)

	(Unaudited) June 30, 2026	(Audited) Dec 31, 2025
ASSETS		
Cash and Due From Banks	\$ 6,578	\$ 6,652
Interest bearing deposits in banks	110,036	62,978
Total Cash and Cash Equivalents	<u>116,614</u>	<u>69,630</u>
Investment Securities Available-for-Sale	18,361	19,176
Investment Securities Held-to-Maturity	997	997
Loans Held-for-Sale	-	1,331
Loans	748,473	718,672
Less: Allowance for Credit Losses	<u>14,526</u>	<u>13,461</u>
Total Loans, net	<u>733,947</u>	<u>705,211</u>
Premises & Equipment, net	17,972	18,104
Right of Use (ROU) Asset	860	1,035
Accrued Interest Receivable	3,594	3,297
FHLB & PCBB Stock, at cost	4,288	4,272
Other Real Estate Owned, net	-	-
Deferred Tax Asset, net	2,931	3,810
Prepaid Expenses and Other Assets	<u>1,819</u>	<u>1,869</u>
TOTAL ASSETS	<u>901,383</u>	<u>\$ 828,732</u>
LIABILITIES and STOCKHOLDERS' EQUITY		
Noninterest-Bearing	\$ 134,665	\$ 118,508
Interest-Bearing	<u>571,833</u>	<u>519,585</u>
Total Deposits	<u>706,498</u>	<u>638,093</u>
Borrowings	80,000	80,000
Subordinated Notes	12,825	12,825
Accrued Interest Payable	1,877	1,516
Lease Liabilities	979	1,182
Other Liabilities	<u>2,621</u>	<u>4,864</u>
TOTAL LIABILITIES	<u>804,800</u>	<u>738,480</u>
STOCKHOLDERS' EQUITY		
Common Stock, \$1 par value	6,988	6,972
Additional Paid in Capital	33,567	33,255
Retained Earnings	57,049	51,045
Accumulated Other Comprehensive Income (Loss)	<u>(1,021)</u>	<u>(1,020)</u>
TOTAL STOCKHOLDERS' EQUITY	<u>\$ 96,583</u>	<u>90,252</u>
TOTAL LIABILITIES & STOCKHOLDERS' EQUITY	<u>\$ 901,383</u>	<u>\$ 828,732</u>

Consolidated Statements of Income (in thousands)

	(Unaudited) 6 Months Ending June 30, 2026	(Unaudited) 6 Months Ending June 30, 2025	(Audited) 12 Months Ending Dec 31, 2025
INTEREST AND FEE INCOME			
Loans, Including Fees	\$ 25,870	\$ 25,151	\$ 50,790
Interest-bearing deposits in banks	1,675	1,690	3,605
Investment Securities	268	282	555
Dividends from FHLB and PCBB Stock	<u>194</u>	<u>171</u>	<u>347</u>
Total Interest and Dividend Income	<u>28,007</u>	<u>27,294</u>	<u>55,297</u>
INTEREST EXPENSE			
Deposits	8,031	8,578	17,005
Borrowings	1,624	1,449	3,067
Subordinated Notes	<u>449</u>	<u>388</u>	<u>806</u>
Total Interest Expense	<u>10,104</u>	<u>10,415</u>	<u>20,878</u>
Net Interest Income	<u>17,903</u>	<u>16,879</u>	<u>34,419</u>
Provision for Credit Losses	<u>1,063</u>	<u>760</u>	<u>1,698</u>
Net Interest Income After Provision for Credit Losses	<u>16,840</u>	<u>16,119</u>	<u>32,721</u>
NON-INTEREST INCOME			
Service Fees	1,324	1,422	2,829
Insurance Income	209	172	361
Rental Income	184	209	419
Gain on Sale of Loans, net	<u>1,396</u>	<u>822</u>	<u>2,368</u>
Total Noninterest Income	<u>3,113</u>	<u>2,625</u>	<u>5,977</u>
NON-INTEREST EXPENSES			
Salaries and Employee Benefits	7,604	6,660	13,957
Occupancy and Equipment	879	738	1,603
Data Processing	611	521	1,107
Advertising and Business Development	776	666	1,419
Professional Fees	450	423	800
State and Other Taxes	86	11	52
Regulatory Assessments	273	299	608
Other Real Estate Owned, net	-	-	-
Other	<u>1,453</u>	<u>1,266</u>	<u>2,567</u>
Total Noninterest Expenses	<u>12,132</u>	<u>10,584</u>	<u>22,113</u>
Net Income Before Provision for Income Taxes	7,821	8,160	16,585
Provision for Income Taxes	<u>1,656</u>	<u>1,710</u>	<u>3,472</u>
NET INCOME	<u>\$ 6,165</u>	<u>\$ 6,450</u>	<u>\$ 13,113</u>

This quarterly report contains forward-looking statements that are subject to risks and uncertainties. Such risks and uncertainties may include but are not necessarily limited to fluctuations in interest rates, inflation, government regulations, the ability to attract and retain customers and key employees, general economic conditions, and competition within the business areas in which Mountain Pacific is conducting its operations. Readers should not place undue reliance on the forward-looking statements, which reflect management's view only as of the date hereof. Mountain Pacific undertakes no obligation to publicly revise these forward-looking statements to reflect subsequent events or circumstances. This statement is included for the express purpose of the safe harbor provisions of the 1995 Private Securities Litigation Reform Act.