LUMBEE GUARANTY BANK

Balance Sheets (unaudited) September 30, 2026	**2026**	**2025**
	(Dollars in thousands)	
Assets		
Cash and due from banks	**$8,028**	**$6,457**
Interest-earning deposits with banks	**24,110**	**13,142**
Total cash and cash equivalents	**32,138**	**19,599**
Net Investments	**281,887**	**264,507**
Loans receivable	**247,012**	**225,816**
Allowance for loan losses	**1,380**	**1,370**
Net loans receivable	**245,632**	**224,446**
Bank premises & equipment, net	**9,818**	**7,667**
Other assets	**26,586**	**23,524**
Total assets	**$596,061**	**$539,743**
Liabilities and Shareholders' Equity		
Deposits:		
Demand deposits, Money market & NOW	**$308,537**	**$265,987**
Savings	**40,047**	**37,023**
Time deposits	**162,244**	**182,271**
Total deposits	**510,828**	**485,281**
Other borrowed money	**31,500**	**0**
Accrued interest payable and other liabilities	**3,500**	**3,374**
Total liabilities	**545,828**	**488,655**
Total shareholders' equity	**50,233**	**51,088**
Total liabilities and shareholders' equity	**$596,061**	**$539,743**
Book value per share	**$15.22**	**$15.44**

LUMBEE GUARANTY BANK

Statement of Operations (unaudited) Nine Months Ended, September 30, 2026	**2026**	**2026**
	(Dollars in thousands, except per share data)	
Interest Income	**17,636**	**15,605**
Interest Expense	**5,579**	**4,921**
Net Interest Income	**12,057**	**10,684**
Provision for loan losses	**195**	**-68**
Net Interest Income after provision	**11,862**	**10,752**
Service charges on deposit accounts	**1,173**	**1,140**
Other	**1,459**	**1368**
Total noninterest Income	**2,632**	**2,508**
Realized gains/(loss) on AFS securities	**0**	**30**
Personnel costs	**5,861**	**5,436**
Occupancy and equipment	**1,378**	**1,266**
Data processing fees	**1,215**	**1,172**
Other	**1,944**	**1,889**
Total noninterest expense	**10,398**	**9,763**
Net Income before income taxes	**4,096**	**3,527**
Income taxes	**508**	**490**
Net Income	**3,588**	**3,037**
Net income per common share	**$1.09**	**$0.92**

LUMBEE GUARANTY BANK

Statement of Operations (unaudited) Three Months Ended, September 30, 2026	**2026**	**2025**
	(Dollars in thousands, except per share data)	
Interest Income	**6,210**	**5,334**
Interest Expense	**2,039**	**1,625**
Net Interest Income	**4,171**	**3,709**
Provision for loan losses	**136**	**-1**
Net Interest Income after provision	**4,035**	**3,710**
Service charges on deposit accounts	**400**	**382**
Other	**501**	**448**
Total noninterest Income	**901**	**830**
Realized gains/(loss) on AFS securities	**0**	**0**
Personnel costs	**2,016**	**1,809**
Occupancy and equipment	**479**	**444**
Data processing fees	**405**	**399**
Other	**617**	**581**
Total noninterest expense	**3,517**	**3,233**
Net Income before income taxes	**1,419**	**1,307**
Income taxes	**188**	**189**
Net Income	**1,231**	**1,118**
Net income per common share	**$0.37**	**$0.34**