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Press Release

CNBN Reports First Quarter 2025 Financial Results

Strong Earnings and Solid Loan Growth Reflect Continued Operational Strength

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CNBN (OTCQX: CNBN), a leading community bank committed to delivering personalized financial services, announced its financial results for the first quarter ended March 31, 2025.

For the first quarter of 2025, CNBN reported net income of \$3.853 million, an increase of 11.42% from \$3.458 million in the same quarter of 2024. Earnings per diluted share rose to \$0.60 from \$0.54 a year ago, reflecting an 11.11% improvement.

Loan growth remained strong, with the total loan portfolio reaching \$1.281 billion as of March 31, up 9.01% from \$1.175 billion a year prior. The bank's net interest margin (NIM) also expanded, increasing by 25 basis points year-over-year to 3.30%.

Return on average assets (ROAA) climbed to 0.87% from 0.82% last year, and return on average equity (ROAE) improved to 10.82%, up from 10.38%.

Nonperforming assets remained low, totaling just 0.63% of total assets, underscoring the bank's disciplined credit approach and sound asset quality.

"Our performance in the first quarter of 2025 demonstrates CNBN's resilience and continued momentum," said Jim Ashworth, Chief Executive Officer of CNBN. "We delivered solid earnings growth while maintaining strong credit quality, which reflects the disciplined execution of our relationship-driven strategy and the trust of our clients and communities."

Strong Capital and Liquidity

CNBN continues to be well-capitalized, reporting a Tier 1 capital ratio of 11.10%. The bank maintains ample liquidity to support future growth and customer needs.



Looking Ahead

"We remain confident in our outlook for 2025," said Andrew Tinberg, Chief Executive Officer of CNB Bank & Trust, N.A. "Our strong capital base, experienced team, and community-first approach continue to position us well in an evolving economic environment."

About CNBN

CNBN is a full-service community bank headquartered in Carlinville, Illinois, serving individuals, families, farmers, and businesses with a comprehensive suite of banking products and services. CNBN is traded on the OTCQX Market under the ticker symbol "CNBN".

Forward-Looking Statements

This release contains forward-looking statements, which are subject to risks and uncertainties. Actual results may differ materially. Please refer to CNBN's filings with the OTC Markets for more details.

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CNB Bank & Trust has 18 locations to better serve its customers: Alton; Brighton; Carlinville; Carrollton; Chapin; Clayton, MO; Edwardsville - Glen Carbon; Hillsboro; Jacksonville (2); Jerseyville; Litchfield; Oak Forest; Palos Heights; Pittsfield; Taylorville; Tinley Park; and Virden. In addition to a wide variety of traditional banking services, CNB also offers farm management, investment, and trust services. For more information about CNB and its unique community-centered approach to banking, visit www.cnbil.com.