

FOR IMMEDIATE RELEASE

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Citizens Bancorp Investment, Inc. Reports Record Earnings, Increased Dividend and Bank Rebrand

Lafayette, TN (January 28, 2026) – Citizens Bancorp Investment, Inc. (“Citizens”), the parent company of Citizens Bank of Lafayette (“Citizens Bank”), reported earnings of \$21.4 million for 2025, compared to \$16.2 million in 2024, a 31.7% increase. Fully diluted earnings per share were \$3.59 for the year versus \$2.73 for 2024, and \$1.02 for the fourth quarter 2025 versus \$0.81 in the fourth quarter 2024.

During the fourth quarter, Citizens Bancorp’s banking subsidiary, the Citizens Family of Banks, including Citizens Bank of Lafayette, Bank of Celina, Liberty State Bank, Smith County Bank, Traders Bank and American Bank & Trust, were rebranded as Wellworth Bank.

“2025 has been a transformative year for Citizens Bancorp. We are incredibly proud to report record annual earnings, a milestone that reflects our team’s commitment to disciplined growth and pricing within the Middle Tennessee markets we call home,” said Rich Greslick, Chief Executive Officer of Citizens. “The momentum behind our rebranding effort has resonated with both new and existing clients. To date, the response on branding efforts has been positive with all twenty of our locations now under one name, one strategic vision and equally important, one goal to serve our clients and communities as Wellworth Bank, Care in Common.”

Earnings for the fourth quarter of 2025 increased 8.5% to \$6.1 million compared to third quarter 2025 earnings of \$5.6 million and increased 25.7% compared to fourth quarter 2024 earnings of \$4.8 million. Net interest income increased \$11.5 million, or 23.7% in 2025 compared to 2024. Loan growth starting in 2024, at higher average rates based on the interest rate environment, produced \$9.9 million more in interest and fees on loans in 2025 compared to 2024. Our company was able to maintain our interest costs on deposits and borrowings by shifting our composition of deposits from higher cost Time Deposits to Core Deposits. Furthermore, with the increase in deposits, our total borrowings decreased by \$16.6 million, which represents an 11.8% reduction. As a result, the net interest margin improved to 3.70% in 2025 compared to 3.19% in 2024.

Total assets grew \$91.2 million to \$1.76 billion on December 31, 2025, compared to December 31, 2024, a 5.5% increase. Assets grew \$13.4 million, during Q4 2025, or 0.8% compared to September 30, 2025. Total deposits were \$1.45 billion on December 31, 2025, a 5.6% increase versus 2024, and a 1.2% increase versus September 30, 2025. Total loans were \$1.23 billion on December 31, 2025, a 5.7% increase versus 2024, and a 0.9% increase since September 30, 2025. Our loan growth is balanced across our service area, including ongoing real estate development in the middle Tennessee markets we cover.

Citizens Bancorp’s capital remained strong at \$175.4 million on December 31, 2025; this represents 9.96% of total assets. Capital increased approximately 20.3% from December 2024

due to strong earnings, net of dividends, along with a reduction in unrealized losses in investment portfolio values. Capital increased 4.2% since September 30, 2025.

“The 2025 excellent results are very gratifying with earnings, loan and deposit growth all contributing. This allows management and our Board of Directors to be confident that momentum can continue for our shareholders in 2026,” said Tommy Anderton, President of Citizens.”

The Citizens board of directors also approved a dividend of \$0.20 per share, a 5.3% increase compared to the previous quarter, to shareholders of record on February 4, 2026, payable on February 11, 2026. The year 2026 marks the thirteenth consecutive annual increase in dividends by the Company.

About Citizens Bancorp Investment, Inc.

Citizens Bancorp Investment, Inc., is the bank holding company for Wellworth Bank. Wellworth Bank is a state-chartered banking corporation founded in 1909 and currently operates 20 banking locations in 12 counties in Middle Tennessee. For additional information, visit www.wellworth.bank.

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