



Mountain Pacific Bancorp, Inc., and Subsidiaries

Consolidated Balance Sheets			Consolidated Statements of Income			
	(Unaudited) Mar 31, 2026	(Audited) Dec 31, 2025		(Unaudited) 3 Months Ending Mar 31, 2026	(Unaudited) 3 Months Ending Mar 31, 2025	(Audited) 12 Months Ending Dec 31, 2025
<u>ASSETS</u>			<u>INTEREST AND FEE INCOME</u>			
Cash and Due From Banks	\$ 6,662	\$ 6,652	Loans, Including Fees	\$ 12,643	\$ 12,992	\$ 50,790
Interest bearing deposits in banks	89,330	62,978	Interest-bearing deposits in banks	646	887	3,605
Total Cash and Cash Equivalents	95,992	69,630	Investment Securities	135	143	555
Investment Securities Available-for-Sale	18,602	19,176	Dividends from FHLB and PCBB Stock	101	88	347
Investment Securities Held-to-Maturity	997	997	Total Interest and Dividend Income	13,525	14,110	55,297
Loans Held-for-Sale	5,048	1,331	<u>INTEREST EXPENSE</u>			
Loans	733,608	718,672	Deposits	3,842	4,271	17,005
Less: Allowance for Credit Losses	14,064	13,461	Borrowings	808	725	3,067
Total Loans, net	719,544	705,211	Subordinated Notes	224	194	806
Premises & Equipment, net	17,988	18,104	Total Interest Expense	4,874	5,190	20,878
Right of Use (ROU) Asset	947	1,035	Net Interest Income	8,651	8,920	34,419
Accrued Interest Receivable	3,328	3,297	Provision for Credit Losses	600	310	1,698
FHLB & PCBB Stock, at cost	4,288	4,272	Net Interest Income After Provision for Credit Losses	8,051	8,610	32,721
Other Real Estate Owned, net	-	-	<u>NON-INTEREST INCOME</u>			
Deferred Tax Asset, net	2,962	3,810	Service Fees	588	734	2,829
Prepaid Expenses and Other Assets	1,811	1,869	Insurance Income	142	85	361
TOTAL ASSETS	871,507	\$ 828,732	Rental Income	92	105	419
<u>LIABILITIES and STOCKHOLDERS' EQUITY</u>			Gain on Sale of Loans, net	586	281	2,368
Noninterest-Bearing	\$ 118,560	\$ 118,508	Total Noninterest Income	1,408	1,205	5,977
Interest-Bearing	560,579	519,585	<u>NON-INTEREST EXPENSES</u>			
Total Deposits	679,139	638,093	Salaries and Employee Benefits	3,684	3,270	13,957
Borrowings	80,000	80,000	Occupancy and Equipment	433	332	1,603
Subordinated Notes	12,825	12,825	Data Processing	292	255	1,107
Accrued Interest Payable	1,653	1,516	Advertising and Business Development	395	317	1,419
Lease Liabilities	1,081	1,182	Professional Fees	183	179	800
Other Liabilities	3,673	4,864	State and Other Taxes	42	11	52
TOTAL LIABILITIES	778,371	738,480	Regulatory Assessments	123	152	608
<u>STOCKHOLDERS' EQUITY</u>			Other Real Estate Owned, net	-	-	-
Common Stock, \$1 par value	6,987	6,972	Other	520	614	2,567
Additional Paid in Capital	33,411	33,255	Total Noninterest Expenses	5,672	5,130	22,113
Retained Earnings	53,876	51,045	Net Income Before Provision for Income Taxes	3,787	4,685	16,585
Accumulated Other Comprehensive Income (Loss)	(1,138)	(1,020)	Provision for Income Taxes	795	985	3,472
TOTAL STOCKHOLDERS' EQUITY	\$ 93,136	90,252	NET INCOME	\$ 2,992	\$ 3,700	\$ 13,113
TOTAL LIABILITIES & STOCKHOLDERS' EQUITY	\$ 871,507	\$ 828,732				

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.