



Mountain Pacific Bancorp, Inc., and Subsidiaries

Consolidated Balance Sheets (in thousands)

	(Unaudited) Sep 30, 2026	(Audited) Dec 31, 2025
<u>ASSETS</u>		
Cash and Due From Banks	\$ 5,654	\$ 6,652
Interest bearing deposits in banks	104,782	62,978
Total Cash and Cash Equivalents	110,436	69,630
Investment Securities Available-for-Sale	17,339	19,176
Investment Securities Held-to-Maturity	996	997
Loans Held-for-Sale	918	1,331
Loans	799,375	718,672
Less: Allowance for Credit Losses	14,726	13,461
Total Loans, net	784,649	705,211
Premises & Equipment, net	18,083	18,104
Right of Use (ROU) Asset	780	1,035
Accrued Interest Receivable	3,757	3,297
FHLB & PCBB Stock, at cost	4,288	4,272
Other Real Estate Owned, net	-	-
Deferred Tax Asset, net	3,060	3,810
Prepaid Expenses and Other Assets	1,857	1,869
TOTAL ASSETS	946,163	\$ 828,732
<u>LIABILITIES and STOCKHOLDERS' EQUITY</u>		
Noninterest-Bearing	\$ 144,476	\$ 118,508
Interest-Bearing	602,522	519,585
Total Deposits	746,998	638,093
Borrowings	80,000	80,000
Subordinated Notes	12,825	12,825
Accrued Interest Payable	1,783	1,516
Lease Liabilities	884	1,182
Other Liabilities	3,850	4,864
TOTAL LIABILITIES	846,340	738,480
<u>STOCKHOLDERS' EQUITY</u>		
Common Stock, \$1 par value	6,988	6,972
Additional Paid in Capital	33,770	33,255
Retained Earnings	60,573	51,045
Accumulated Other Comprehensive Income (Loss)	(1,508)	(1,020)
TOTAL STOCKHOLDERS' EQUITY	\$ 99,823	90,252
TOTAL LIABILITIES & STOCKHOLDERS' EQUITY	\$ 946,163	\$ 828,732

Consolidated Statements of Income (in thousands)

	(Unaudited) 9 Months Ending Sep 30, 2026	(Unaudited) 9 Months Ending Sep 30, 2025	(Audited) 12 Months Ending Dec 31, 2025
<u>INTEREST AND FEE INCOME</u>			
Loans, Including Fees	\$ 40,099	\$ 37,937	\$ 50,790
Interest-bearing deposits in banks	2,503	2,708	3,605
Investment Securities	401	421	555
Dividends from FHLB and PCBB Stock	292	255	347
Total Interest and Dividend Income	43,295	41,321	55,297
<u>INTEREST EXPENSE</u>			
Deposits	12,306	12,806	17,005
Borrowings	2,453	2,212	3,067
Subordinated Notes	673	581	806
Total Interest Expense	15,432	15,599	20,878
Net Interest Income	27,863	25,722	34,419
Provision for Credit Losses	1,663	1,298	1,698
Net Interest Income After Provision for Credit Losses	26,200	24,424	32,721
<u>NON-INTEREST INCOME</u>			
Service Fees	1,985	2,113	2,829
Insurance Income	294	242	361
Rental Income	277	314	419
Gain on Sale of Loans, net	1,952	1,639	2,368
Total Noninterest Income	4,508	4,309	5,977
<u>NON-INTEREST EXPENSES</u>			
Salaries and Employee Benefits	11,645	10,105	13,957
Occupancy and Equipment	1,310	1,159	1,603
Data Processing	933	801	1,107
Advertising and Business Development	1,132	1,043	1,419
Professional Fees	704	625	800
State and Other Taxes	175	15	52
Regulatory Assessments	402	463	608
Other Real Estate Owned, net	-	-	-
Other	2,143	1,897	2,567
Total Noninterest Expenses	18,444	16,108	22,113
Net Income Before Provision for Income Taxes	12,264	12,625	16,585
Provision for Income Taxes	2,575	2,650	3,472
NET INCOME	\$ 9,689	\$ 9,975	\$ 13,113

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.