



FOR IMMEDIATE RELEASE
The Victory Bancorp, Inc.
2025 Fourth Quarter Earnings

Limerick, Pennsylvania – February 13, 2026 – The Victory Bancorp, Inc. (OTCQX: VTYB), the holding company for The Victory Bank, today announced financial results for the fourth quarter ended December 31, 2025, highlighting continued balance sheet strength, solid earnings performance, and exceptional asset quality.

Financial Highlights for the Fourth Quarter 2025:

- **Loan Growth:** Net loans increased to \$396.3 million at December 31, 2025, compared to \$391.0 million at December 31, 2024, reflecting continued demand for relationship-based lending.
- **Deposit Strength:** Deposits totaled \$412.2 million, an increase of \$15.1 million year-over-year from \$397.1 million at December 31, 2024.
- **Improved Net Interest Income:** Net interest income rose to \$3.82 million for the quarter, compared to \$3.40 million in the fourth quarter of 2024, driven by disciplined balance sheet management and reduced funding costs.
- **On Earnings Performance:** Net income for the quarter totaled \$448 thousand, or \$0.22 per basic share, compared to \$557 thousand, or \$0.28 per basic share, for the same period in 2024. Earnings increased significantly compared to the third quarter of 2025. Included in fourth quarter 2025 results were approximately \$350 thousand in expenses related to the pending merger. Excluding these merger-related expenses, adjusted net income may have been approximately \$725 thousand, or \$0.36 per basic share.
- **Reduced Interest Expense:** Interest expense declined to \$3.56 million compared to \$3.89 million in the fourth quarter of 2024, reflecting improved funding efficiency.
- **Stockholders' Equity Growth:** Stockholders' equity increased to \$32.2 million, up from \$29.3 million at December 31, 2024.
- **Elimination of Borrowings:** The Company ended the year with no outstanding borrowings, compared to \$15.4 million at December 31, 2024.
- **Allowance Coverage:** The allowance for credit losses remained strong at 0.86% of loans.

Asset Quality Metrics Continue to Outperform:

- Nonperforming assets to total assets improved to 0.00%, compared to 0.05% at December 31, 2024.
- Net charge-offs to average loans remained minimal at 0.01%.

Bank Leader Statement

Joseph W. Major, Bank Leader, stated:

“Our fourth quarter results reflect the strength of our balance sheet, disciplined financial management, and the unwavering commitment of our team to serving clients while maintaining exceptional asset quality. Total assets stood at \$463.5 million at December 31, 2025, and book value per common share remained solid at \$16.13, supported by consistent earnings and equity growth.”

Victory Bancorp, Inc. is traded on the OTCQX market under the symbol [VTYB](#) and is the parent company of The Victory Bank. The Bank, founded in 2008, is a Pennsylvania state-chartered commercial bank headquartered in Limerick Township, Montgomery County. It offers a full range of banking services, including checking and savings accounts, home equity lines of credit, and personal loans. In addition to traditional banking, the Bank specializes in high-quality business lending, serving small and mid-sized businesses and professionals. With four offices across Montgomery and Berks Counties, it is dedicated to meeting the financial needs of the local community. For more information, visit its website at [VictoryBank.com](#). *FDIC-Insured*.

This presentation may contain forward-looking statements (within the meaning of Private Securities Litigation Reform Act of 1995). Actual results may differ materially from the results discussed in these forward-looking statements. Factors that might cause such a difference include, but are not limited to, general economic conditions, changes in interest rates, deposit flows, loan demand, real estate values, and competition; changes in accounting principles, policies, or guidelines; changes in legislation or regulation; and other economic, competitive, governmental, regulatory, and technological factors affecting the Company's operations, pricing, products, and services.

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CONSOLIDATED FINANCIAL HIGHLIGHTS (unaudited)

(dollars in thousands, except per share data)

Selected Financial Data	Dec 31,	Sept 30,	Dec 31,
	2025	2025	2024
Investment securities	\$ 36,798	\$ 40,850	\$ 44,642
Loans, net of allowance for credit losses	396,297	392,111	390,954
Total assets	463,507	488,219	461,024
Deposits	412,181	436,743	397,080
Borrowings	0	0	15,440
Subordinated debt	17,376	17,359	17,309
Stockholders' equity	\$ 32,242	\$ 31,650	\$ 29,337
Book value per common share	\$ 16.13	\$ 15.85	\$ 14.84
Allowance/loans	0.86%	0.88%	0.92%
Nonperforming assets/total assets	0.00%	0.00%	0.05%
3 Months Ended			
Selected Operations Data	Dec 31,	Sept 30,	Dec 31,
	2025	2025	2024
Interest income	\$ 7,373	\$ 7,475	\$ 7,281
Interest expense	3,557	3,786	3,886
Net interest income	3,816	3,689	3,395
Provision for loan losses	39	(15)	(32)
Other income	244	223	299
Other expense	3,451	3,472	3,001
Income before income taxes	570	455	725
Income taxes	(122)	(97)	(168)
Net income	\$ 448	\$ 358	\$ 557
Earnings per common share (basic)	\$ 0.22	\$ 0.18	\$ 0.28
Earnings per common share (diluted)	\$ 0.21	\$ 0.17	\$ 0.28
Return on average assets (annualized)	0.37%	0.29%	0.48%
Return on average equity (annualized)	5.60%	4.57%	7.57%
Net charge-offs(recoveries)/average loans	0.01%	-0.01%	0.00%