MERGENT® BANK & FINANCE

NEWS REPORTS

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NOTICE – *Items in this issue will be listed online weekly and printed monthly.*

AFFINITY BANCSHARES INC

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	3,983	2,366
Earn. per share (primary)	$0.63	$0.37
Earn. per share (fully-diluted)	$0.61	$0.36
Avg. no. shs. (primary)	6,359	6,417
Avg. no. shs. (fully-diluted)	6,505	6,535

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	24,928
Prov. loan losses	67
Non-int. income	1,021
Non-int. expenses	20,706
Net before taxes	5,243
Income taxes	1,260

AMERICAN STRATEGIC INVESTMENT CO

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	(50,252)	(99,459)
Earn. per share (primary)	$(19.80)	$(41.09)
Earn. per share (fully-diluted)	$(19.80)	$(41.09)
Avg. no. shs. (primary)	2,538	2,420
Avg. no. shs. (fully-diluted)	2,538	2,420

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Non-int. income	24,530
Non-int. expenses	55,723
Net before taxes	(50,252)

AMERISERV FINANCIAL INC.

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	1,626	1,529
Earn. per share (primary)	$0.10	$0.09
Earn. per share (fully-diluted)	$0.10	$0.09
Avg. no. shs. (primary)	16,519	17,089
Avg. no. shs. (fully-diluted)	16,519	17,089

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	34,711
Prov. loan losses	3,036
Non-int. income	8,217
Non-int. expenses	40,894
Net before taxes	2,034
Income taxes	408

ATLANTIC AMERICAN CORP.

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	4,118	(2,682)
Earn. per share (primary)	$0.19	$(0.14)
Earn. per share (fully-diluted)	$0.19	$(0.14)
Avg. no. shs. (primary)	20,398	20,401
Avg. no. shs. (fully-diluted)	21,776	20,401

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Non-int. income	105,415
Non-int. expenses	98,617
Net before taxes	5,251
Income taxes	1,133

AUBURN NATIONAL BANCORP, INC.

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	3,363,000	3,105,000
Earn. per share (primary)	$0.96	$0.89
Earn. per share (fully-diluted)	$0.96	$0.89
Avg. no. shs. (primary)	3,493,699	3,493,681
Avg. no. shs. (fully-diluted)	3,493,699	3,493,681

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	19,972,000
Prov. loan losses	103,000
Non-int. income	1,536,000
Non-int. expenses	17,268,000
Net before taxes	4,240,000
Income taxes	877,000

BANK OF THE JAMES FINANCIAL GROUP INC

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	3,546	4,335
Earn. per share (primary)	$0.78	$0.95
Earn. per share (fully-diluted)	$0.78	$0.95
Avg. no. shs. (primary)	4,543	4,543
Avg. no. shs. (fully-diluted)	4,543	4,543

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	22,872
Non-int. income	7,358
Non-int. expenses	25,513
Net before taxes	4,437
Income taxes	891

BLUE FOUNDRY BANCORP

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	(4,649,000)	(5,183,000)
Earn. per share (primary)	$(0.23)	$(0.24)
Earn. per share (fully-diluted)	$(0.23)	$(0.24)
Avg. no. shs. (primary)	20,122,623	21,914,811
Avg. no. shs. (fully-diluted)	20,122,623	21,914,811

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	46,151,000
Prov. loan losses	664,000
Non-int. income	799,000
Non-int. expenses	49,602,000
Net before taxes	(4,649,000)

BNCCORP INC

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	3,948	3,600
Earn. per share (primary)	$1.12	$1.01
Earn. per share (fully-diluted)	$1.11	$1.01
Avg. no. shs. (primary)	3,541	3,555
Avg. no. shs. (fully-diluted)	3,542	3,561

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	24,534
Prov. loan losses	325
Non-int. income	2,814
Non-int. expenses	21,643
Net before taxes	5,161
Income taxes	1,213

BOGOTA FINANCIAL CORP

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	955,342	(873,459)
Earn. per share (primary)	$0.08	$(0.07)
Earn. per share (fully-diluted)	$0.08	$(0.07)
Avg. no. shs. (primary)	12,642,744	12,828,428
Avg. no. shs. (fully-diluted)	12,644,701	12,828,428

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	21,428,753
Prov. loan losses	(80,000)
Non-int. income	1,221,082
Non-int. expenses	21,367,065
Net before taxes	874,753
Income taxes	(80,589)

BRIGHTHOUSE FINANCIAL INC

Earnings, 6 mos. to Jun 30(Consol. – $Millions):

	2025	2024
Net income	(181)	(457)
Earn. per share (primary)	$(4.06)	$(8.17)
Earn. per share (fully-diluted)	$(4.06)	$(8.17)
Avg. no. shs. (primary)	58	62
Avg. no. shs. (fully-diluted)	58	62

Consolidated Balance Sheet Items, as of ($Millions):

Assets:	2025
Non-int. income	3,261
Non-int. expenses	3,225
Net before taxes	(261)
Income taxes	(80)

BV FINANCIAL INC

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	4,960	5,973
Earn. per share (primary)	$0.50	$0.52
Earn. per share (fully-diluted)	$0.50	$0.52
Avg. no. shs. (primary)	9,878	11,391
Avg. no. shs. (fully-diluted)	9,878	11,391

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	24,147
Prov. loan losses	475
Non-int. income	1,243
Non-int. expenses	18,665
Net before taxes	6,635
Income taxes	1,675

C & F FINANCIAL CORP.

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	13,162	8,469
Earn. per share (primary)	$4.03	$2.50
Earn. per share (fully-diluted)	$4.03	$2.50
Avg. no. shs. (primary)	3,237	3,357
Avg. no. shs. (fully-diluted)	3,237	3,357

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	73,395
Prov. loan losses	5,100
Non-int. income	17,087
Non-int. expenses	74,332
Net before taxes	16,150
Income taxes	2,988

CARVER BANCORP INC.

Earnings, 3 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	(1,177,000)	(2,212,000)
Earn. per share (primary)	$(0.22)	$(0.43)
Earn. per share (fully-diluted)	$(0.22)	$(0.43)
Avg. no. shs. (primary)	5,284,388	5,140,872
Avg. no. shs. (fully-diluted)	5,284,388	5,140,872
Cash & due from banks	43,330,000	45,839,000
Loan loss prov.	6,321,000	5,955,000
Other assets	11,603,000	12,961,000
Total assets	713,624,000	746,510,000
Demand deposits	47,170,000	61,106,000
Other liabilities	10,033,000	9,889,000
Total liab. & stockhldrs' equity	713,624,000	746,510,000

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	9,204,000
Prov. loan losses	(26,000)
Non-int. income	1,268,000
Non-int. expenses	11,649,000
Net before taxes	(1,177,000)

CATALYST BANCORP INC

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	1,107	(4,162)
Earn. per share (primary)	$0.30	$(1.03)
Earn. per share (fully-diluted)	$0.30	$(1.03)
Avg. no. shs. (primary)	3,692	4,026
Avg. no. shs. (fully-diluted)	3,698	4,026

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	6,835
Non-int. income	681
Non-int. expenses	6,162
Net before taxes	1,354
Income taxes	247

CB FINANCIAL SERVICES INC

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	5,858	6,847
Earn. per share (primary)	$1.15	$1.33
Earn. per share (fully-diluted)	$1.09	$1.33
Avg. no. shs. (primary)	5,074	5,136
Avg. no. shs. (fully-diluted)	5,388	5,151

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	36,606
Prov. loan losses	(32)
Non-int. income	1,436
Non-int. expenses	31,273
Net before taxes	7,051
Income taxes	1,193

CENTURY FINANCIAL CORP. (MI)

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	4,404,225	4,094,728
Earn. per share (primary)	$2.66	$2.46
Earn. per share (fully-diluted)	$2.66	$2.46
Avg. no. shs. (primary)	1,655,723	1,664,523
Avg. no. shs. (fully-diluted)	1,655,723	1,664,523

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	11,999,876
Non-int. income	2,708,292
Non-int. expenses	9,263,869
Net before taxes	5,444,299
Income taxes	1,040,074

CF BANKSHARES INC

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	9,465	4,765
Earn. per share (primary)	$1.46	$0.74
Earn. per share (fully-diluted)	$1.45	$0.74
Avg. no. shs. (primary)	6,293	6,293
Avg. no. shs. (fully-diluted)	6,315	6,307

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	59,559
Prov. loan losses	2,009
Non-int. income	2,786
Non-int. expenses	50,130
Net before taxes	11,979
Income taxes	2,514

CHERRY HILL MORTGAGE INVESTMENT CORP

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	(5,431,000)	12,840,000
Earn. per share (primary)	$(0.32)	$0.26
Earn. per share (fully-diluted)	$(0.32)	$0.26
Avg. no. shs. (primary)	32,449,353	29,978,462
Avg. no. shs. (fully-diluted)	32,449,353	30,025,173

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	29,614,000
Non-int. income	2,677,000
Non-int. expenses	36,428,000
Net before taxes	(4,137,000)
Income taxes	1,294,000

CHESAPEAKE FINANCIAL SHARES, INC.

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	(1,304,481)	5,786,497
Earn. per share (primary)	$(0.28)	$1.23
Earn. per share (fully-diluted)	$(0.28)	$1.23
Avg. no. shs. (primary)	4,709,318	4,708,297
Avg. no. shs. (fully-diluted)	4,709,318	4,708,297

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	40,900,097
Prov. loan losses	465,000
Non-int. income	166,933
Non-int. expenses	45,022,283
Net before taxes	(1,624,433)
Income taxes	(319,952)

CITIZENS, INC. (AUSTIN, TX)

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	4,836,000	8,501,000
Earn. per share (primary)	$0.10	$0.17
Earn. per share (fully-diluted)	$0.10	$0.17
Avg. no. shs. (primary)	50,024,000	49,606,000
Avg. no. shs. (fully-diluted)	50,897,000	50,775,000

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Non-int. income	37,553,000
Non-int. expenses	124,743,000
Net before taxes	5,127,000
Income taxes	291,000

CLARITEV CORP

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	(133,959,000)	(1,116,416,000)
Earn. per share (primary)	$(8.19)	$(1.73)
Earn. per share (fully-diluted)	$(8.19)	$(1.73)
Avg. no. shs. (primary)	16,364,573	645,499,738
Avg. no. shs. (fully-diluted)	16,364,573	645,499,738

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Non-int. income	472,900,000
Non-int. expenses	396,773,000
Net before taxes	(172,800,000)
Income taxes	(38,841,000)

CLEARBRIDGE ENERGY MIDSTREAM OPPORTUNITY FUND INC

Earnings, 6 mos. to May 31(Consol. – $):

	2025	2024
Net income	(73,698,660)	89,305,074
Earn. per share (primary)	$(4.05)	$6.98
Earn. per share (fully-diluted)	$(4.05)	$6.98
Avg. no. shs. (primary)	18,190,226	12,787,291
Avg. no. shs. (fully-diluted)	18,190,226	12,787,291

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	36,511,830
Non-int. income	(22,948,209)
Non-int. expenses	16,239,538
Net before taxes	(74,186,084)
Income taxes	(487,424)

COMMUNITY CAPITAL BANCSHARES INC

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	2,274,000	2,103,000
Earn. per share (primary)	$1.76	$1.64
Earn. per share (fully-diluted)	$1.76	$1.64
Avg. no. shs. (primary)	1,293,551	1,283,190
Avg. no. shs. (fully-diluted)	1,293,551	1,283,190

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Non-int. income	6,135,000
Non-int. expenses	3,074,000
Net before taxes	3,061,000
Income taxes	787,000

CONSUMER PORTFOLIO SERVICES, INC.

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	9,491,000	9,262,000
Earn. per share (primary)	$0.44	$0.44
Earn. per share (fully-diluted)	$0.39	$0.38
Avg. no. shs. (primary)	21,670,000	21,203,000
Avg. no. shs. (fully-diluted)	24,254,000	24,433,000

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	207,295,000
Prov. loan losses	(1,760,000)
Non-int. income	9,343,000
Non-int. expenses	88,764,000
Net before taxes	13,754,000
Income taxes	4,263,000

CSB BANCORP INC (OH)

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	7,343,000	4,548,000
Earn. per share (primary)	$2.78	$1.71
Earn. per share (fully-diluted)	$2.78	$1.71
Avg. no. shs. (primary)	2,641,879	2,664,879
Avg. no. shs. (fully-diluted)	2,641,879	2,664,879

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	27,209,000
Prov. loan losses	1,016,000
Non-int. income	3,473,000
Non-int. expenses	21,558,000
Net before taxes	9,124,000
Income taxes	1,781,000

EAGLE BANCORP MONTANA, INC.

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	6,476	3,636
Earn. per share (primary)	$0.83	$0.46
Earn. per share (fully-diluted)	$0.83	$0.46
Avg. no. shs. (primary)	7,802	7,828
Avg. no. shs. (fully-diluted)	7,819	7,840

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	53,219
Prov. loan losses	1,080
Non-int. income	8,097
Non-int. expenses	52,840
Net before taxes	7,858
Income taxes	1,382

EAGLE CAPITAL GROWTH FUND INC

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	1,952,575	2,477,468
Earn. per share (primary)	$0.49	$0.62
Earn. per share (fully-diluted)	$0.49	$0.62
Avg. no. shs. (primary)	3,967,836	3,967,836
Avg. no. shs. (fully-diluted)	3,967,836	3,967,836

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	498,500
Non-int. income	0
Non-int. expenses	293,514
Net before taxes	1,952,575

EAGLE FINANCIAL SERVICES, INC.

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	(1,704)	5,733
Earn. per share (primary)	$(0.34)	$1.61
Earn. per share (fully-diluted)	$(0.34)	$1.61
Avg. no. shs. (primary)	4,977	3,557
Avg. no. shs. (fully-diluted)	4,977	3,557

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	48,317
Prov. loan losses	1,901
Non-int. income	(4,520)
Non-int. expenses	46,289
Net before taxes	(2,492)
Income taxes	(788)

EAGLE POINT CREDIT COMPANY INC

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	(40,006,762)	31,131,154
Earn. per share (primary)	$(0.32)	$0.32
Earn. per share (fully-diluted)	$(0.32)	$0.32
Avg. no. shs. (primary)	126,331,691	97,780,562
Avg. no. shs. (fully-diluted)	126,331,691	97,780,562

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	694,633
Non-int. income	100,070,288
Non-int. expenses	40,382,717
Net before taxes	(40,006,762)

EAGLE POINT INCOME CO INC

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	2,380,311	25,478,940
Earn. per share (primary)	$0.09	$1.62
Earn. per share (fully-diluted)	$0.09	$1.62
Avg. no. shs. (primary)	26,514,399	15,730,126
Avg. no. shs. (fully-diluted)	26,514,399	15,730,126

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	29,366,039
Non-int. income	38,420
Non-int. expenses	10,394,720
Net before taxes	2,380,311

EMBASSY BANCORP INC

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	6,324	5,028
Earn. per share (primary)	$0.83	$0.66
Earn. per share (fully-diluted)	$0.83	$0.66
Avg. no. shs. (primary)	7,641	7,610
Avg. no. shs. (fully-diluted)	7,641	7,610

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	34,664
Prov. loan losses	(131)
Non-int. income	1,565
Non-int. expenses	28,593
Net before taxes	7,636
Income taxes	1,312

EMPIRE STATE REALTY OP LP

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	27,163	38,770
Earn. per share (primary)	$0.09	$0.14
Earn. per share (fully-diluted)	$0.09	$0.14
Avg. no. shs. (primary)	266,985	264,619
Avg. no. shs. (fully-diluted)	269,739	268,105

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Non-int. income	371,316
Non-int. expenses	213,825
Net before taxes	27,022
Income taxes	(141)

EON RESOURCES INC

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	(2,873,155)	(5,331,297)
Earn. per share (primary)	$(0.15)	$(1.00)
Earn. per share (fully-diluted)	$(0.15)	$(1.00)
Avg. no. shs. (primary)	18,809,177	5,331,334
Avg. no. shs. (fully-diluted)	18,809,177	5,331,334

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Non-int. income	9,147,746
Non-int. expenses	8,891,968
Net before taxes	(4,042,284)
Income taxes	(1,169,129)

ERP OPERATING L.P.

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	463,583	488,587
Earn. per share (primary)	$1.18	$1.24
Earn. per share (fully-diluted)	$1.18	$1.24
Avg. no. shs. (primary)	389,779	378,699
Avg. no. shs. (fully-diluted)	391,345	390,548

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Non-int. income	1,529,637
Non-int. expenses	611,719
Net before taxes	475,819
Income taxes	829

FARMERS & MERCHANTS BANCORP (LODI, CA)

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	46,064	44,490
Earn. per share (primary)	$65.94	$59.95
Earn. per share (fully-diluted)	$65.80	$59.95
Avg. no. shs. (primary)	699	742
Avg. no. shs. (fully-diluted)	700	742

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	137,199
Prov. loan losses	1,700
Non-int. income	8,943
Non-int. expenses	82,453
Net before taxes	63,689
Income taxes	17,625

FINEMARK HOLDINGS INC

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	8,098	1,577
Earn. per share (primary)	$0.53	$0.08
Earn. per share (fully-diluted)	$0.53	$0.08
Avg. no. shs. (primary)	12,251	12,046
Avg. no. shs. (fully-diluted)	12,633	12,072

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	83,443
Non-int. income	21,376
Non-int. expenses	94,536
Net before taxes	10,283
Income taxes	2,185

FINWARD BANCORP

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	2,606	9,423
Earn. per share (primary)	$0.61	$2.21
Earn. per share (fully-diluted)	$0.61	$2.21
Avg. no. shs. (primary)	4,269	4,258
Avg. no. shs. (fully-diluted)	4,289	4,266

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	45,011
Prov. loan losses	180
Non-int. income	4,845
Non-int. expenses	47,191
Net before taxes	2,732
Income taxes	126

FINWISE BANCORP

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	7,286	6,495
Earn. per share (primary)	$0.55	$0.51
Earn. per share (fully-diluted)	$0.52	$0.49
Avg. no. shs. (primary)	12,749	12,565
Avg. no. shs. (fully-diluted)	13,486	13,061

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	38,278
Prov. loan losses	8,062
Non-int. income	17,447
Non-int. expenses	45,862
Net before taxes	9,863
Income taxes	2,577

FIRST CAPITAL INC.

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	7,016	5,787
Earn. per share (primary)	$2.09	$1.73
Earn. per share (fully-diluted)	$2.09	$1.73
Avg. no. shs. (primary)	3,347	3,345
Avg. no. shs. (fully-diluted)	3,347	3,345

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	27,386
Prov. loan losses	644
Non-int. income	3,866
Non-int. expenses	22,712
Net before taxes	8,540
Income taxes	1,524

FIRST KEYSTONE CORP

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	3,967	(16,997)
Earn. per share (primary)	$0.64	$(2.77)
Earn. per share (fully-diluted)	$0.64	$(2.77)
Avg. no. shs. (primary)	6,219	6,138
Avg. no. shs. (fully-diluted)	6,219	6,138

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	37,094
Prov. loan losses	514
Non-int. income	3,557
Non-int. expenses	36,243
Net before taxes	4,408
Income taxes	441

FIRST NATIONAL OF NEBRASKA, INC.

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	231,234	226,115

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Prov. loan losses	306,120
Non-int. income	0
Non-int. expenses	306,120

FIRST NORTHERN COMMUNITY BANCORP

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	9,137,000	8,700,000
Earn. per share (primary)	$0.58	$0.57
Earn. per share (fully-diluted)	$0.58	$0.57
Avg. no. shs. (primary)	15,629,698	15,217,899
Avg. no. shs. (fully-diluted)	15,629,698	15,217,899

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	40,077,000
Prov. loan losses	850,000
Non-int. income	2,990,000
Non-int. expenses	30,145,000
Net before taxes	12,553,000
Income taxes	3,416,000

FIRST NORTHWEST BANCORP

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	(5,375)	(1,823)
Earn. per share (primary)	$(0.61)	$(0.21)
Earn. per share (fully-diluted)	$(0.61)	$(0.21)
Avg. no. shs. (primary)	8,765	8,830
Avg. no. shs. (fully-diluted)	8,765	8,830

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	53,954
Prov. loan losses	7,425
Non-int. income	5,947
Non-int. expenses	66,104
Net before taxes	(6,203)
Income taxes	(828)

FIRST SAVINGS FINANCIAL GROUP INC

Earnings, 9 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	17,890	9,920
Earn. per share (primary)	$2.60	$1.45
Earn. per share (fully-diluted)	$2.57	$1.45
Avg. no. shs. (primary)	6,868	6,829
Avg. no. shs. (fully-diluted)	6,968	6,851

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	95,237
Prov. loan losses	(263)
Non-int. income	13,763
Non-int. expenses	88,710
Net before taxes	20,290
Income taxes	2,400

FIRST US BANCSHARES INC

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	1,927	4,234
Earn. per share (primary)	$0.33	$0.72
Earn. per share (fully-diluted)	$0.32	$0.68
Avg. no. shs. (primary)	5,821	5,874
Avg. no. shs. (fully-diluted)	6,052	6,202

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	28,872
Prov. loan losses	3,245
Non-int. income	1,724
Non-int. expenses	28,106
Net before taxes	2,490
Income taxes	563

FVCBANKCORP INC

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	10,832	5,495
Earn. per share (primary)	$0.59	$0.31
Earn. per share (fully-diluted)	$0.59	$0.30
Avg. no. shs. (primary)	18,212	17,915
Avg. no. shs. (fully-diluted)	18,361	18,330

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	57,987
Prov. loan losses	305
Non-int. income	1,679
Non-int. expenses	45,975
Net before taxes	13,624
Income taxes	2,792

GENERATION INCOME PROPERTIES INC

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	(5,263,981)	(3,340,584)
Earn. per share (primary)	$(1.31)	$(1.05)
Earn. per share (fully-diluted)	$(1.31)	$(1.05)
Avg. no. shs. (primary)	5,443,188	4,923,004
Avg. no. shs. (fully-diluted)	5,443,188	4,923,004

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Non-int. income	4,813,865
Non-int. expenses	6,105,319
Net before taxes	(5,263,981)

GLEN BURNIE BANCORP

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	(59)	(201)
Earn. per share (primary)	$(0.02)	$(0.07)
Earn. per share (fully-diluted)	$(0.02)	$(0.07)
Avg. no. shs. (primary)	2,892	2,888
Avg. no. shs. (fully-diluted)	2,892	2,888

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	7,506
Prov. loan losses	(541)
Non-int. income	425
Non-int. expenses	8,182
Net before taxes	(251)
Income taxes	(192)

GREYSTONE HOUSING IMPACT INVESTORS LP

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	(3,744,702)	15,826,517
Earn. per share (primary)	$(0.25)	$0.61
Earn. per share (fully-diluted)	$(0.25)	$0.61
Avg. no. shs. (primary)	23,171,226	23,042,071
Avg. no. shs. (fully-diluted)	23,171,226	23,042,071

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	47,757,474
Prov. loan losses	8,880,734
Non-int. income	958,825
Non-int. expenses	44,675,008
Net before taxes	(3,750,197)
Income taxes	(5,495)

GROVE COLLABORATIVE HOLDINGS INC.

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	(7,173,000)	(13,452,000)
Earn. per share (primary)	$(0.21)	$(0.38)
Earn. per share (fully-diluted)	$(0.21)	$(0.38)
Avg. no. shs. (primary)	38,513,390	36,517,787
Avg. no. shs. (fully-diluted)	38,513,390	36,517,787

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Non-int. income	87,573,000
Non-int. expenses	94,571,000
Net before taxes	(7,154,000)
Income taxes	19,000

HAWTHORN BANCSHARES INC

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	11,484,000	9,085,000
Earn. per share (primary)	$1.65	$1.29
Earn. per share (fully-diluted)	$1.65	$1.29
Avg. no. shs. (primary)	6,959,221	7,014,063
Avg. no. shs. (fully-diluted)	6,967,513	7,014,063

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	47,369,000
Prov. loan losses	(391,000)
Non-int. income	7,161,000
Non-int. expenses	40,466,000
Net before taxes	14,064,000
Income taxes	2,580,000

HIGHLANDS REIT INC

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	(5,270)	2,686
Earn. per share (primary)	$(0.01)	$..........
Earn. per share (fully-diluted)	$(0.01)	$..........
Avg. no. shs. (primary)	722,638	721,750
Avg. no. shs. (fully-diluted)	722,638	721,750

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Non-int. income	18,776
Non-int. expenses	15,005
Net before taxes	(5,270)

HILLS BANCORPORATION

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	33,085	24,412
Earn. per share (primary)	$3.70	$2.68
Earn. per share (fully-diluted)	$3.70	$2.68
Avg. no. shs. (primary)	8,932	9,100
Avg. no. shs. (fully-diluted)	8,933	9,100

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	113,186
Prov. loan losses	5,007
Non-int. income	16,655
Non-int. expenses	88,437
Net before taxes	41,404
Income taxes	8,319

HOPE BANCORP INC

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	(6,785,000)	51,134,000
Earn. per share (primary)	$(0.05)	$0.42
Earn. per share (fully-diluted)	$(0.05)	$0.42
Avg. no. shs. (primary)	124,426,400	120,425,886
Avg. no. shs. (fully-diluted)	124,426,400	120,964,149

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	456,336,000
Prov. loan losses	19,800,000
Non-int. income	(7,268,000)
Non-int. expenses	451,120,000
Net before taxes	(2,052,000)
Income taxes	4,733,000

HUGOTON ROYALTY TRUST (TX)

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Avg. no. shs. (primary)	40,000,000	40,000,000
Avg. no. shs. (fully-diluted)	40,000,000	40,000,000

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Non-int. income	4,870
Non-int. expenses	4,870

INCOME OPPORTUNITY REALTY INVESTORS INC

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	1,983	2,340
Earn. per share (primary)	$0.49	$0.57
Earn. per share (fully-diluted)	$0.49	$0.57
Avg. no. shs. (primary)	4,066	4,093
Avg. no. shs. (fully-diluted)	4,066	4,093

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Non-int. income	0
Non-int. expenses	192
Net before taxes	2,510
Income taxes	527

ISABELLA BANK CORP

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	8,980	6,612
Earn. per share (primary)	$1.21	$0.88
Earn. per share (fully-diluted)	$1.21	$0.88
Avg. no. shs. (primary)	7,400	7,486
Avg. no. shs. (fully-diluted)	7,414	7,501

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	45,875
Prov. loan losses	(1,206)
Non-int. income	7,214
Non-int. expenses	42,059
Net before taxes	11,030
Income taxes	2,050

JEFFERSONVILLE BANCORP

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	6,008	5,584
Earn. per share (primary)	$1.42	$1.32
Earn. per share (fully-diluted)	$1.42	$1.32
Avg. no. shs. (primary)	4,235	4,235
Avg. no. shs. (fully-diluted)	4,235	4,235

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	14,945
Prov. loan losses	288
Non-int. income	1,770
Non-int. expenses	9,148
Net before taxes	7,567
Income taxes	1,559

LANDMARK BANCORP INC

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	9,105,000	5,790,000
Earn. per share (primary)	$1.58	$1.01
Earn. per share (fully-diluted)	$1.56	$1.01
Avg. no. shs. (primary)	5,780,930	5,744,381
Avg. no. shs. (fully-diluted)	5,827,844	5,748,332

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	39,440,000
Prov. loan losses	1,000,000
Non-int. income	6,984,000
Non-int. expenses	34,883,000
Net before taxes	11,064,000
Income taxes	1,959,000

LIGHTSTONE VALUE PLUS REAL ESTATE INVESTMENT TRUST II INC

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	(4,291)	(2,142)
Earn. per share (primary)	$(0.26)	$(0.13)
Earn. per share (fully-diluted)	$(0.26)	$(0.13)
Avg. no. shs. (primary)	16,041	16,586
Avg. no. shs. (fully-diluted)	16,041	16,586

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Non-int. income	24,077
Non-int. expenses	21,563
Net before taxes	(4,291)

LIGHTSTONE VALUE PLUS REAL ESTATE INVESTMENT TRUST V INC

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	11,754	(5,549)
Earn. per share (primary)	$0.63	$(0.29)
Earn. per share (fully-diluted)	$0.63	$(0.29)
Avg. no. shs. (primary)	18,759	19,361
Avg. no. shs. (fully-diluted)	18,759	19,361

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Non-int. income	26,224
Non-int. expenses	16,184
Net before taxes	11,754

LMP CAPITAL & INCOME FUND INC

Earnings, 6 mos. to May 31(Consol. – $):

	2025	2024
Net income	(31,203,319)	36,173,771
Earn. per share (primary)	$(1.82)	$2.11
Earn. per share (fully-diluted)	$(1.82)	$2.11
Avg. no. shs. (primary)	17,143,245	17,137,794
Avg. no. shs. (fully-diluted)	17,143,245	17,137,794

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	5,155,718
Non-int. income	0
Non-int. expenses	3,564,121
Net before taxes	(31,203,319)

LOAR HOLDINGS INC

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	32,029	9,890
Earn. per share (primary)	$0.34	$0.11
Earn. per share (fully-diluted)	$0.33	$0.11
Avg. no. shs. (primary)	93,571	87,534
Avg. no. shs. (fully-diluted)	95,933	89,242

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Non-int. income	237,782
Non-int. expenses	184,321
Net before taxes	40,521
Income taxes	8,492

MAGYAR BANCORP INC

Earnings, 9 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	7,235	5,240
Earn. per share (primary)	$1.16	$0.82
Earn. per share (fully-diluted)	$1.16	$0.82
Avg. no. shs. (primary)	6,224	6,359
Avg. no. shs. (fully-diluted)	6,232	6,359

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	40,417
Prov. loan losses	172
Non-int. income	2,521
Non-int. expenses	32,799
Net before taxes	10,139
Income taxes	2,904

MAINSTREET BANCSHARES INC

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	7,043	5,923
Earn. per share (primary)	$0.78	$0.64
Earn. per share (fully-diluted)	$0.78	$0.64
Avg. no. shs. (primary)	7,671	7,610
Avg. no. shs. (fully-diluted)	7,671	7,610

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	67,249
Prov. loan losses	(543)
Non-int. income	2,005
Non-int. expenses	59,255
Net before taxes	8,789
Income taxes	1,746

MEDALIST DIVERSIFIED REIT INC

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	(1,420,262)	1,434,227
Earn. per share (primary)	$(1.13)	$0.75
Earn. per share (fully-diluted)	$(1.13)	$0.75
Avg. no. shs. (primary)	1,355,091	1,117,453
Avg. no. shs. (fully-diluted)	1,355,091	1,123,603

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Non-int. income	4,786,813
Non-int. expenses	3,261,535
Net before taxes	(1,420,262)

MIDDLEFIELD BANC CORP.

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	10,987,000	8,331,000
Earn. per share (primary)	$1.36	$1.04
Earn. per share (fully-diluted)	$1.36	$1.03
Avg. no. shs. (primary)	8,080,006	8,079,174
Avg. no. shs. (fully-diluted)	8,107,066	8,084,529

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	52,709,000
Prov. loan losses	(411,000)
Non-int. income	3,793,000
Non-int. expenses	42,694,000
Net before taxes	13,124,000
Income taxes	2,137,000

MIDLAND STATES BANCORP INC

Earnings, 3 mos. to Mar 31(Consol. – $000):

	2025	2024
Net income	(140,974)	22,663
Earn. per share (primary)	$(6.58)	$0.92
Earn. per share (fully-diluted)	$(6.58)	$0.92
Avg. no. shs. (primary)	21,796	21,775
Avg. no. shs. (fully-diluted)	21,796	21,788
Cash & due from banks	101,272	166,471
Loan loss prov.	105,176	78,057
Other assets	209,456	186,695
Total assets	7,284,804	7,831,809
Demand deposits	(2,077,954)	(2,215,205)
Total liab. & stockhldrs' equity	7,284,804	7,831,809

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	99,355
Prov. loan losses	10,850
Non-int. income	18,341
Non-int. expenses	254,009
Net before taxes	(137,802)
Income taxes	3,172

NASB FINANCIAL INC

Earnings, 9 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	20,664	22,113
Earn. per share (primary)	$2.86	$2.99
Earn. per share (fully-diluted)	$2.86	$2.99
Avg. no. shs. (primary)	7,231	7,394
Avg. no. shs. (fully-diluted)	7,231	7,394

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	126,737
Prov. loan losses	571
Non-int. income	6,702
Non-int. expenses	106,033
Net before taxes	27,406
Income taxes	6,742

NATIONAL BANKSHARES INC. (VA)

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	5,525,000	1,867,000
Earn. per share (primary)	$0.87	$0.31
Earn. per share (fully-diluted)	$0.87	$0.31
Avg. no. shs. (primary)	6,358,665	5,958,953
Avg. no. shs. (fully-diluted)	6,360,990	5,961,037

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	36,734,000
Prov. loan losses	312,000
Non-int. income	4,839,000
Non-int. expenses	34,828,000
Net before taxes	6,553,000
Income taxes	1,028,000

NATIONAL RURAL UTILITIES COOPERATIVE FINANCE CORP

Annual Report

Consolidated Income Statement, Years Ended May 31 ($000):

	2025	2024	2023
Interest on long-term fixed rate loans	...	...	1,138,877
Interest on long-term variable rate loans	...	...	46,045
Interest on line of credit loans	...	...	146,031
Interest on troubled debt restructured loans	...	...	727
Other income (expense), net	...	...	(1,536)
Total loans	...	...	1,330,144
Interest on cash, time deposits & investment securities	...	...	21,585
Interest income	1,703,233	...	...
Interest income	...	1,593,351	1,351,729
Interest expense - short-term borrowings	...	...	165,961
Interest expense - medium-term notes	...	...	198,711
Interest expense - collateral trust bonds	...	...	271,247
Interest expense - guaranteed			

underwriter program notes payable	...	...	185,097
Interest expense - Federal Agricultural Mortgage Corporation ("Farmer Mac") notes payable	...	...	108,557
Interest expense - other notes payable	...	...	88
Interest expense - subordinated deferrable debt	...	...	53,119
Interest expense - subordinated certificates	...	...	53,728
Interest expense	...	1,339,088	1,036,508
Net interest income	...	254,263	315,221
Benefit (provision) for credit losses	(8,111)	...	...
Provision (benefit) for credit losses	...	(5,516)	603
Net interest income after provision (benefit) for credit losses	260,954	259,779	314,618
Interest expense	1,442,279	...	...
Investment securities gains (losses)	5,674	...	...
Derivative gains	(5,851)	...	...
Total non-interest income	23,420	...	...
Fee & other income	23,597	22,792	18,134
Derivative gains (losses)	...	392,037	285,844
Investment securities gains (losses)	...	10,772	(4,974)
Salaries & employee benefits	72,171	67,401	59,011
Other general & administrative expenses	70,944	58,970	50,620
Gains (losses) on early extinguishment of debt	...	(1,025)	(117)
Other non-interest expense	9,168	2,164	1,487
Income (loss) before income taxes	140,202	555,820	502,387
Income (loss) prior to minority interest	140,014	554,316	...
Income tax provision (benefit)	188	1,504	800
Net income (loss)	140,014	554,316	501,587
Less: net income (loss) attributable to noncontrolling interests	(281)	(967)	(97)
Net income (loss) attributable to National Rural Utilities Cooperative Finance Corporation ("CFC")	139,733	553,349	501,490

Consolidated Balance Sheet, Years Ended May 31 ($000):

	2025	2024
Cash & cash equivalents	134,712	280,124
Restricted cash	8,410	8,217
Total cash, cash equivalents & restricted cash	...	288,341
Debt securities trading, at fair value	113,663	281,351
Equity securities, at fair value	...	36,886
Total investment securities, at fair value	...	318,237
Loans to members	37,079,978	34,542,285
Less: allowance for credit losses	40,615	48,726
Loans to members, net	...	34,493,559
Accrued interest receivable	270,222	190,247
Other receivables	24,377	29,240
Fixed assets, net	81,667	...
Fixed assets, net	...	85,119
Derivative assets	555,855	691,249
Other assets	85,528	81,822
Equity securities	11,252	...
Total investment securities	124,915	...
Loans to members, net	37,039,363	...
Total assets	38,325,049	36,177,814
Accrued interest payable	294,917	263,372
Daily liquidity fund notes to members	5,091,416	4,332,690
Current Portion of Long-Term Debt excluding Capitalized Leases	3,618,102	2,670,143
Total unsecured long-term debt	1,329,485	1,286,861
Long-term debt	27,163,701	628,625
Loan & guarantee subordinated certificates	309,914	322,863
Member capital securities	246,163	246,163
Subordinated Deferrable Debt - Balancing value	1,329,485	1,286,861
Long-term debt - Balancing value	23,545,599	23,231,022
Deferred Income	31,596	33,356
Derivative liabilities	51,368	80,988
Other liabilities	74,386	69,562
Total liabilities	35,221,583	33,165,645
Retained Equity	3,084,713	2,992,878
Accumulated other comprehensive income (loss)	(2,236)	(1,416)
Total National Rural Utilities Cooperative Finance Corporation ("CFC") equity	3,082,477	2,991,462
Noncontrolling interests	20,989	20,707
Total equity	3,103,466	3,012,169

Recent Dividends:

1. National Rural Utilities Cooperative Finance Corp equity.
No dividends paid.

Annual Dividends:

1. National Rural Utilities Cooperative Finance Corp equity.
No dividends paid.

NBT BANCORP. INC.

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	59,255	66,539
Earn. per share (primary)	$1.21	$1.41
Earn. per share (fully-diluted)	$1.21	$1.40
Avg. no. shs. (primary)	48,919	47,153
Avg. no. shs. (fully-diluted)	49,143	47,381

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	331,981
Prov. loan losses	25,389
Non-int. income	94,384
Non-int. expenses	343,284
Net before taxes	77,928
Income taxes	18,673

NEW PEOPLES BANKSHARES INC

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	4,440	3,470
Earn. per share (primary)	$0.19	$0.15
Earn. per share (fully-diluted)	$0.19	$0.15
Avg. no. shs. (primary)	23,617	23,715
Avg. no. shs. (fully-diluted)	23,617	23,715

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	23,309
Prov. loan losses	413
Non-int. income	4,847
Non-int. expenses	22,381
Net before taxes	5,775
Income taxes	1,335

OAK VALLEY BANCORP (OAKDALE, CA)

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	10,885,000	11,616,000
Earn. per share (primary)	$1.32	$1.41
Earn. per share (fully-diluted)	$1.31	$1.41
Avg. no. shs. (primary)	8,239,000	8,215,000
Avg. no. shs. (fully-diluted)	8,282,000	8,247,000

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	42,537,000
Non-int. income	3,316,000
Non-int. expenses	31,888,000
Net before taxes	13,965,000
Income taxes	3,080,000

OHIO VALLEY BANC CORP

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	8,616,000	5,765,000
Earn. per share (primary)	$1.83	$1.21
Earn. per share (fully-diluted)	$1.83	$1.21
Avg. no. shs. (primary)	4,711,001	4,762,923
Avg. no. shs. (fully-diluted)	4,711,001	4,762,923

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	40,839,000
Prov. loan losses	1,564,000
Non-int. income	6,494,000
Non-int. expenses	33,563,000
Net before taxes	10,738,000
Income taxes	2,122,000

OPTIMUMBANK HOLDINGS INC

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	7,472	5,873
Earn. per share (primary)	$0.64	$0.68
Earn. per share (fully-diluted)	$0.61	$0.66
Avg. no. shs. (primary)	11,728	8,628
Avg. no. shs. (fully-diluted)	12,254	8,902

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	30,595
Prov. loan losses	875
Non-int. income	2,137
Non-int. expenses	22,681
Net before taxes	10,051
Income taxes	2,579

OREGON PACIFIC BANCORP

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	3,693,000	3,456,000
Earn. per share (primary)	$0.52	$0.48
Earn. per share (fully-diluted)	$0.52	$0.48
Avg. no. shs. (primary)	7,101,923	7,200,000
Avg. no. shs. (fully-diluted)	7,101,923	7,200,000

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	19,146,000
Prov. loan losses	164,000
Non-int. income	3,302,000
Non-int. expenses	18,515,000
Net before taxes	4,860,000
Income taxes	1,167,000

PB BANKSHARES INC

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	1,113,000	687,000
Earn. per share (primary)	$0.48	$0.29
Earn. per share (fully-diluted)	$0.48	$0.29
Avg. no. shs. (primary)	2,306,863	2,349,340
Avg. no. shs. (fully-diluted)	2,342,954	2,383,922

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	12,225,000
Prov. loan losses	101,000
Non-int. income	535,000
Non-int. expenses	11,346,000
Net before taxes	1,414,000
Income taxes	301,000

PCB BANCORP

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	16,806,000	10,966,000
Earn. per share (primary)	$1.16	$0.76
Earn. per share (fully-diluted)	$1.15	$0.75
Avg. no. shs. (primary)	14,242,486	14,236,251
Avg. no. shs. (fully-diluted)	14,364,995	14,323,171

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	96,200,000
Prov. loan losses	3,385,000
Non-int. income	5,877,000
Non-int. expenses	78,615,000
Net before taxes	23,462,000
Income taxes	6,656,000

PEOPLES FINANCIAL CORP (BILOXI, MS)

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	2,552,000	4,744,000
Earn. per share (primary)	$0.55	$1.02
Earn. per share (fully-diluted)	$0.55	$1.02
Avg. no. shs. (primary)	4,617,466	4,661,686
Avg. no. shs. (fully-diluted)	4,617,466	4,661,686

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	15,023,000
Prov. loan losses	(5,000)
Non-int. income	3,480,000
Non-int. expenses	15,331,000
Net before taxes	3,172,000
Income taxes	620,000

PERMIANVILLE ROYALTY TRUST

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	282,084	
Earn. per share (primary)	$0.01	$
Earn. per share (fully-diluted)	$0.01	$
Avg. no. shs. (primary)	33,000,000	33,000,000
Avg. no. shs. (fully-diluted)	33,000,000	33,000,000

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Non-int. income	419,589
Non-int. expenses	183,602
Net before taxes	282,084

PERMROCK ROYALTY TRUST

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	2,666,713	2,472,539
Earn. per share (primary)	$0.22	$0.20
Earn. per share (fully-diluted)	$0.22	$0.20
Avg. no. shs. (primary)	12,165,732	12,165,732
Avg. no. shs. (fully-diluted)	12,165,732	12,165,732

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Non-int. income	3,280,905
Non-int. expenses	614,192
Net before taxes	2,666,713

PRINCETON CAPITAL CORP

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	(2,564,748)	(7,766,097)
Earn. per share (primary)	$(0.02)	$(0.06)
Earn. per share (fully-diluted)	$(0.02)	$(0.06)
Avg. no. shs. (primary)	120,486,061	120,486,061
Avg. no. shs. (fully-diluted)	120,486,061	120,486,061

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	92,470
Non-int. income	7,009
Non-int. expenses	782,893
Net before taxes	(2,564,064)
Income taxes	684

PROVIDENT BANCORP INC (MD)

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	4,994	1,673
Earn. per share (primary)	$0.30	$0.10
Earn. per share (fully-diluted)	$0.29	$0.10
Avg. no. shs. (primary)	16,842	16,688
Avg. no. shs. (fully-diluted)	16,939	16,724

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	41,880
Prov. loan losses	(390)
Non-int. income	3,611
Non-int. expenses	38,611
Net before taxes	6,880
Income taxes	1,886

PSQ HOLDINGS INC

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	(12,813,325)	(23,812,077)
Earn. per share (primary)	$(0.29)	$(0.80)
Earn. per share (fully-diluted)	$(0.29)	$(0.80)
Avg. no. shs. (primary)	44,104,601	29,901,952
Avg. no. shs. (fully-diluted)	44,104,601	29,901,952

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Non-int. income	13,832,489
Non-int. expenses	30,684,955
Net before taxes	(12,805,148)
Income taxes	8,177

QNB CORP.

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	6,461	5,059
Earn. per share (primary)	$1.74	$1.38
Earn. per share (fully-diluted)	$1.74	$1.38
Avg. no. shs. (primary)	3,705	3,660
Avg. no. shs. (fully-diluted)	3,719	3,660

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	45,308
Prov. loan losses	404
Non-int. income	3,236
Non-int. expenses	39,911
Net before taxes	8,090
Income taxes	1,629

REGIONAL HEALTH PROPERTIES INC

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	(2,711,000)	(1,668,000)
Earn. per share (primary)	$(1.60)	$(0.91)
Earn. per share (fully-diluted)	$(1.60)	$(0.91)
Avg. no. shs. (primary)	2,068,000	1,842,957
Avg. no. shs. (fully-diluted)	2,068,000	1,842,957

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Non-int. income	17,247,000
Non-int. expenses	17,267,000
Net before taxes	(2,711,000)

RHINEBECK BANCORP INC

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	5,014	2,096
Earn. per share (primary)	$0.47	$0.19
Earn. per share (fully-diluted)	$0.46	$0.19
Avg. no. shs. (primary)	10,782	10,751
Avg. no. shs. (fully-diluted)	10,940	10,832

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	33,393
Prov. loan losses	252
Non-int. income	3,353
Non-int. expenses	30,294
Net before taxes	6,415
Income taxes	1,401

RICHMOND MUTUAL BANCORPORATION INC

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	4,570,308	4,429,495
Earn. per share (primary)	$0.47	$0.44
Earn. per share (fully-diluted)	$0.46	$0.43
Avg. no. shs. (primary)	9,698,676	10,113,538
Avg. no. shs. (fully-diluted)	9,964,158	10,204,129

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	42,214,164
Prov. loan losses	1,475,785
Non-int. income	2,242,181
Non-int. expenses	39,155,312
Net before taxes	5,301,033
Income taxes	730,725

RIVERSOURCE LIFE INSURANCE CO

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	308,000	561,000
Earn. per share (primary)	$3,080.00	$5,610.00
Earn. per share (fully-diluted)	$3,080.00	$5,610.00
Avg. no. shs. (primary)	100	100
Avg. no. shs. (fully-diluted)	100	100

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Non-int. income	2,253,000
Non-int. expenses	1,693,000
Net before taxes	350,000
Income taxes	42,000

RIVERVIEW BANCORP, INC.

Earnings, 3 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	1,225	966
Earn. per share (primary)	$0.06	$0.05
Earn. per share (fully-diluted)	$0.06	$0.05
Avg. no. shs. (primary)	20,976	21,111
Avg. no. shs. (fully-diluted)	20,976	21,111
Loan loss prov.	15,426	15,364
Premises & equipment		21,290
Other assets	1,106	1,182
Total assets	1,516,643	1,538,260
Total deposits		1,219,679
Other liabilities	8,404	19,441
Common stock		211
Total liab. & stockhldrs' equity	1,516,643	1,538,260

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	15,375
Non-int. income	3,346
Non-int. expenses	17,230
Net before taxes	1,547
Income taxes	322

SB FINANCIAL GROUP INC

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	6,010,000	5,481,000
Earn. per share (primary)	$0.93	$0.82
Earn. per share (fully-diluted)	$0.93	$0.82
Avg. no. shs. (primary)	6,464,000	6,703,000
Avg. no. shs. (fully-diluted)	6,483,000	6,715,000

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	35,839,000
Prov. loan losses	984,000
Non-int. income	9,155,000
Non-int. expenses	37,678,000
Net before taxes	7,316,000
Income taxes	1,306,000

SECURITY FEDERAL CORP (SC)

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	5,796,000	3,979,000
Earn. per share (primary)	$1.56	$1.20
Earn. per share (fully-diluted)	$1.56	$1.20
Avg. no. shs. (primary)	3,186,408	3,224,102
Avg. no. shs. (fully-diluted)	3,186,408	3,224,102

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	38,682,000
Non-int. income	5,039,000
Non-int. expenses	35,557,000
Net before taxes	7,378,000
Income taxes	1,582,000

SMARTFINANCIAL INC

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	22,959,000	17,360,000
Earn. per share (primary)	$1.37	$1.03
Earn. per share (fully-diluted)	$1.36	$1.03
Avg. no. shs. (primary)	16,773,293	16,810,277
Avg. no. shs. (fully-diluted)	16,875,608	16,887,374

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	135,830,000
Prov. loan losses	3,391,000
Non-int. income	14,286,000
Non-int. expenses	121,161,000
Net before taxes	27,820,000
Income taxes	4,861,000

SPRUCE POWER HOLDING CORP

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	(18,181,000)	(11,023,000)
Earn. per share (primary)	$(1.01)	$(0.57)
Earn. per share (fully-diluted)	$(1.01)	$(0.57)
Avg. no. shs. (primary)	18,052,559	19,187,364
Avg. no. shs. (fully-diluted)	18,052,559	19,187,364

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Non-int. income	57,057,000
Non-int. expenses	49,849,000
Net before taxes	(18,163,000)

STRATUS PROPERTIES INC.

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	(6,052)	919
Earn. per share (primary)	$(0.32)	$0.35
Earn. per share (fully-diluted)	$(0.32)	$0.35
Avg. no. shs. (primary)	8,060	8,049
Avg. no. shs. (fully-diluted)	8,060	8,172

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Non-int. income	16,648
Non-int. expenses	18,232
Net before taxes	(5,565)
Income taxes	487

SURO CAPITAL CORP

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	61,521,355	(32,716,529)
Earn. per share (primary)	$2.60	$(1.34)
Earn. per share (fully-diluted)	$2.23	$(1.34)
Avg. no. shs. (primary)	23,650,399	24,401,863
Avg. no. shs. (fully-diluted)	28,113,063	24,401,863

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	666,398
Non-int. income	0
Non-int. expenses	8,050,327
Net before taxes	61,521,355

TERRA INCOME FUND 6 LLC

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	(4,505,007)	(5,037,495)

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	3,733,213
Non-int. income	20,994
Non-int. expenses	2,695,284
Net before taxes	(4,505,007)

TORTOISE SUSTAINABLE AND SOCIAL IMPACT TERM FUND

Earnings, 6 mos. to May 31(Consol. – $):

	2025	2024
Net income	(13,770,483)	7,292,490
Earn. per share (primary)	$(1.02)	$0.54
Earn. per share (fully-diluted)	$(1.02)	$0.54
Avg. no. shs. (primary)	13,491,127	13,491,127
Avg. no. shs. (fully-diluted)	13,491,127	13,491,127

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	3,936,958
Non-int. income	807,223
Non-int. expenses	1,933,508
Net before taxes	(13,769,035)
Income taxes	1,448

UNION BANKSHARES, INC. (MORRISVILLE, VT)

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	4,896	4,436
Earn. per share (primary)	$1.08	$0.98
Earn. per share (fully-diluted)	$1.07	$0.98
Avg. no. shs. (primary)	4,541	4,521
Avg. no. shs. (fully-diluted)	4,574	4,545

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	37,016
Prov. loan losses	456
Non-int. income	5,115
Non-int. expenses	36,983
Net before taxes	5,148
Income taxes	252

UNITED SECURITY BANCSHARES (CA)

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	4,851,000	8,458,000
Earn. per share (primary)	$0.28	$0.49
Earn. per share (fully-diluted)	$0.28	$0.49
Avg. no. shs. (primary)	17,232,825	17,178,566
Avg. no. shs. (fully-diluted)	17,261,463	17,179,559

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Net interest income	30,286,000
Prov. loan losses	4,158,000
Non-int. income	2,224,000
Non-int. expenses	25,734,000
Net before taxes	6,776,000
Income taxes	1,925,000

UTG INC

Earnings, 6 mos. to Jun 30(Consol. – $):

	2025	2024
Net income	11,053,296	14,629,295
Earn. per share (primary)	$3.49	$4.60
Earn. per share (fully-diluted)	$3.49	$4.60
Avg. no. shs. (primary)	3,155,152	3,169,216
Avg. no. shs. (fully-diluted)	3,155,152	3,169,216

Consolidated Balance Sheet Items, as of ($):

Assets:	2025
Non-int. income	9,237,271
Non-int. expenses	(5,392,169)
Net before taxes	14,375,432
Income taxes	3,322,136

VELOCITY FINANCIAL INC

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	44,818	32,044
Earn. per share (primary)	$1.25	$0.97
Earn. per share (fully-diluted)	$1.20	$0.90
Avg. no. shs. (primary)	35,450	32,563
Avg. no. shs. (fully-diluted)	37,309	35,519

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	254,307
Prov. loan losses	3,470
Non-int. income	9,120
Non-int. expenses	33,400
Net before taxes	60,816
Income taxes	15,998

WESTERN NEW ENGLAND BANCORP INC

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	6,893	6,474
Earn. per share (primary)	$0.34	$0.31
Earn. per share (fully-diluted)	$0.34	$0.31
Avg. no. shs. (primary)	20,298	21,119
Avg. no. shs. (fully-diluted)	20,413	21,218

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	58,049
Prov. loan losses	(473)
Non-int. income	4,645
Non-int. expenses	53,715
Net before taxes	8,979
Income taxes	2,086

WILSON BANK HOLDING CO.

Earnings, 6 mos. to Jun 30(Consol. – $000):

	2025	2024
Net income	35,532	28,972
Earn. per share (primary)	$2.96	$2.46
Earn. per share (fully-diluted)	$2.95	$2.45
Avg. no. shs. (primary)	11,980	11,761
Avg. no. shs. (fully-diluted)	12,018	11,791

Consolidated Balance Sheet Items, as of ($000):

Assets:	2025
Net interest income	157,596
Prov. loan losses	4,470
Non-int. income	17,063
Non-int. expenses	128,153
Net before taxes	46,506
Income taxes	10,974

*
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