

Equitable Financial Corp.

Selected Financial Data - Quarterly Trend

Unaudited

(Dollars in thousands, except per share amounts and percentages)

For the Quarter Ended Fiscal Year June 30,

	4th Quarter			Year-to-Date		
	2025	2024	%	2025	2024	%
Selected Financial Data						
For the period:						
Interest income	\$ 7,329	\$ 7,037	4 %	\$ 28,872	\$ 26,314	10 %
Interest expense	\$ 3,234	\$ 3,486	(7) %	\$ 13,226	\$ 12,634	5 %
Net interest income	\$ 4,095	\$ 3,551	15 %	\$ 15,646	\$ 13,680	14 %
Provision for loan losses	\$ 28	\$ 83	(66) %	\$ 390	\$ (27)	(1,544) %
Noninterest income	\$ 1,339	\$ 1,297	3 %	\$ 5,081	\$ 5,015	1 %
Noninterest expense	\$ 4,056	\$ 3,701	10 %	\$ 15,845	\$ 15,244	4 %
Income tax expense	\$ 208	\$ 193	8 %	\$ 1,050	\$ 764	37 %
Net income	\$ 1,142	\$ 871	31 %	\$ 3,442	\$ 2,714	27 %
Period-end:						
Loans (net of deferred origination costs and ACL)	\$ 444,296	\$ 446,169	(0) %			
Assets	\$ 518,566	\$ 511,222	1 %			
Deposits	\$ 453,921	\$ 449,155	1 %			
Shareholders' equity	\$ 51,799	\$ 47,815	8 %			
Profitability Statistics						
Return on average assets	0.87%	0.69%	18 bps	0.67%	0.54%	13 bps
Return on average shareholders' equity	9.05%	7.40%	165 bps	6.99%	5.87%	112 bps
Average shareholders' equity to average assets	9.66%	9.30%	37 bps			
Common Stock Statistics						
Common shares outstanding	2,529,476	2,624,265	(4) %			
Book value per common share	\$ 20.48	\$ 18.22	12 %			
Earnings per common share	\$ 0.45	\$ 0.33	36 %			
Cash dividends declared per common share	\$ -	\$ -	- %			
Dividend payout ratio	0.00%	0.00%	- bps			
Regulatory Capital Ratios - Bank (period-end)¹						
Total Capital	13.42%	12.51%	91 bps			
Common equity Tier 1 capital	12.17%	11.25%	92 bps			
Tier 1 capital (to risk-weighted assets)	12.17%	11.25%	92 bps			
Tier 1 capital (to adjusted total assets)	9.69%	9.21%	48 bps			

¹ June 30, 2025 regulatory capital ratios are preliminary.