

FACT SHEET

FOURTH QUARTER 2025 FINANCIAL HIGHLIGHTS

- Endeavor Bancorp reported net income of \$1.70 million, or \$0.45 per diluted share, for the fourth quarter of 2025, compared to \$1.73 million, or \$0.46 per diluted share, for the third quarter of 2025, and \$1.08 million, or \$0.29 per diluted share, for the fourth quarter of 2024.
- Results for the fourth quarter of 2025 included a \$664,000 provision for credit losses, reflecting continued prudent credit risk management. This compared to a \$396,000 provision for credit losses in the third quarter of 2025, and a \$374,000 provision for credit losses in the fourth quarter of 2024. Core pre-tax earnings, excluding taxes and loan loss provisions, were \$3.06 million in the fourth quarter of 2025, an increase of \$202,000, or 7.1%, compared to \$2.86 million in the preceding quarter, and up \$1.13 million, or 58.9%, from \$1.93 million in the fourth quarter of 2024.
- Net interest margin improved 13 basis points to 4.22% in the fourth quarter of 2025 compared to 4.09% in the third quarter of 2025 and increased 25 basis points compared to 3.97% in the fourth quarter of 2024. The yield on total earning assets during the fourth quarter of 2025 was 6.35%, compared to 6.48% in the preceding quarter, and 6.54% in the fourth quarter of 2024.
- Total assets increased by \$10.4 million, or 1.4%, during the fourth quarter of 2025 to \$770.6 million at December 31, 2025, compared to \$760.2 million at September 30, 2025, and increased \$92.4 million, or 13.6%, compared to December 31, 2024.
- Total loans outstanding increased \$10.8 million, or 1.7%, during the fourth quarter of 2025 to \$643.4 million at December 31, 2025, compared to \$632.6 million three months earlier, and increased \$71.6 million, or 12.5%, when compared to \$571.8 million a year earlier.
- Total deposits increased \$4.4 million, or 0.7%, during the quarter to \$682.7 million at December 31, 2025, compared to \$678.3 million three months earlier, and increased \$81.5 million, up 13.6% when compared to \$601.2 million a year earlier. The loan to deposit ratio was 94.2% at December 31, 2025, compared to 93.3% at September 30, 2025, and 95.1% as of December 31, 2024.

**All results are unaudited.*

ABOUT ENDEAVOR BANCORP

Endeavor Bancorp, the holding company for Endeavor Bank, is primarily owned and operated by Southern Californians for Southern California businesses and their owners. The bank's focus is local: local decision-making, local board, local founders, local owners, and relationships with local clients in Southern California.

Headquartered in downtown San Diego in the landmark Symphony Towers building, the Bank also operates a loan production and executive administration office in Carlsbad and a branch office in La Mesa. Endeavor Bank provides traditional business banking services across a broad spectrum of industries and specialties. Unique to the bank is its consultative banking approach that partners our business clients with Endeavor Bank's senior management. Together, we build strategies and provide resources that solve problems, plan for the future, and help clients' efforts to grow revenues and profits. Endeavor Bancorp trades on the OTCQX® Best Market under the symbol "EDVR." Visit www.endeavor.bank for more information.

Endeavor Bank is rated by Bauer Financial as Five-Star "Superior" for strong financial performance, the top rating given by the independent bank rating firm. DepositAccounts.com awarded Endeavor Bank an A rating.

Stock Price (1/30/26)	\$16.75
Shares Outstanding	3.63 M
Market Cap	\$60.6M
Tangible BV/Share	\$14.68
Price/ Tangible BV	1.14x
NIM (4Q25)*	4.22%
ROAA (4Q25)*	0.87%
ROAE (4Q25)*	12.82%

**annualized*

Corporate Information

Endeavor Bancorp

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Leadership Team

Dan C. Yates

Chief Executive Officer

Steven D. Sefton

President

Scott T. Parker

Chief Credit Officer

Julie Given-Glance

Chief Financial Officer

Joanna Archer

Chief Operations Officer

John Harelson

Chief Banking Officer

FINANCIAL HIGHLIGHTS

(\$ in thousands, except per share data)

Income Statement

(unaudited)

	Three Months Ended		
	31-Dec-25	30-Sep-25	31-Dec-24
Total interest income	\$ 12,163	\$ 12,169	\$ 10,754
Total interest expense	4,084	4,487	4,236
Net interest income	8,079	7,682	5,029
Provision for loan losses	664	396	374
Net interest income after provision	7,415	7,286	4,580
Total non-interest income	532	401	160
Total non-interest expense	5,551	5,225	4,752
Income before provision for income taxes	2,396	2,461	1,552
Federal income tax expense	440	467	296
State income tax expense	254	269	171
Net income	\$ 1,702	\$ 1,725	\$ 1,084
Core pretax earnings*	\$ 3,059	\$ 2,857	\$ 1,926

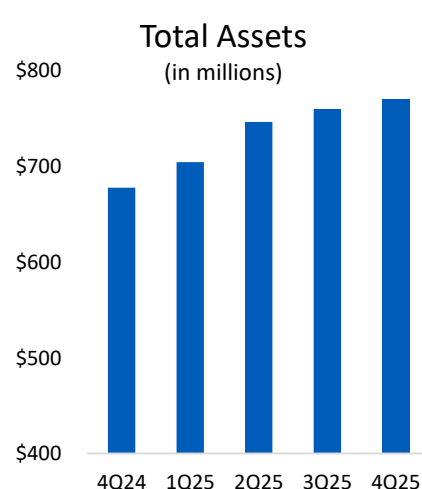
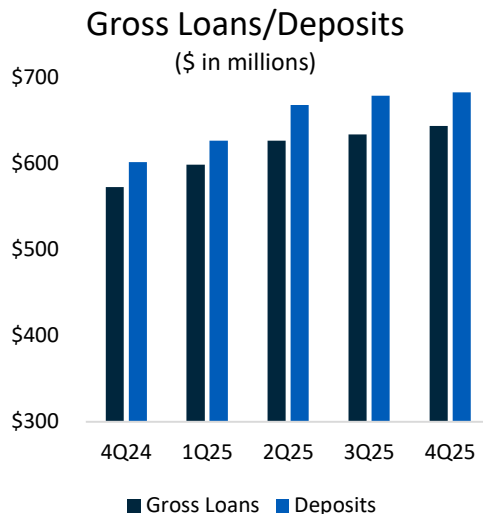
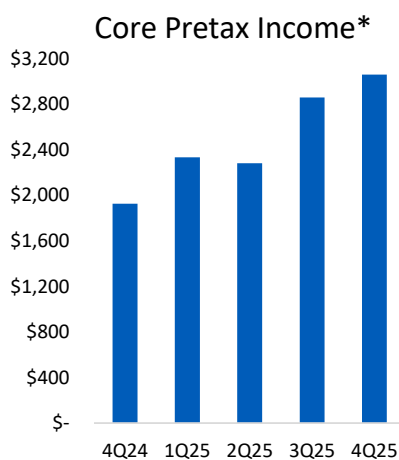
* excludes taxes and provision for loan losses

Balance Sheet

	31-Dec-25	30-Sep-25	31-Dec-24
Total assets	\$ 770,591	\$ 760,213	\$ 678,332
Total loans, net of unearned income	\$ 643,400	\$ 632,573	\$ 571,817
Total deposits	\$ 682,714	\$ 678,300	\$ 601,219
Borrowings	\$ 26,795	\$ 26,770	\$ 26,697
Total shareholders' equity	\$ 53,119	\$ 50,979	\$ 46,009

Select Financial Ratios

	Three Months Ended		
	31-Dec-25	30-Sep-25	31-Dec-24
Annualized return on average assets	0.87%	0.90%	0.65%
Annualized return on average common shareholders' equity	12.82%	13.58%	9.35%
Efficiency ratio	65.65%	64.65%	71.17%
Net interest margin	4.22%	4.09%	3.97%



*excludes taxes and provision for loan losses

■ Gross Loans ■ Deposits