

2026 Semi-Annual Statement of Condition



Dollar Bank was founded in 1855, by Charles Colton, as an independent community bank for everyone, focused on empowering the people and communities we serve. Mr. Colton believed everyone should have access to banking services and anyone could open an account at Dollar Bank, regardless of race, gender or creed, with just one dollar.

Dollar Bank has grown to become the largest independent mutual bank in the country, serving customers in western Pennsylvania, northeast Ohio, the Hampton Roads region of Virginia and southwestern Maryland. As a mutual bank, not having shareholders allows us the ability to focus solely on our customers and the communities we serve.

Every day we work to empower our customers, invest in our employees and strengthen the communities we serve by providing financial opportunity for everyone.

During the first half of the 2026 fiscal year, Dollar Mutual Bancorp's financial statement reflects its continued strength and growth. Our core capital amounted to over \$1.39 billion or 11.12% of our total average assets.

Prudent management has always been a cornerstone of our success and we are consistently rated as well capitalized by government regulators, representing the highest category of financial strength.

As Dollar Bank continues to grow, we remain committed to delivering personalized solutions and service to our cherished, long-term customers, while inspiring our newer generations to do more together.



Jim McQuade
President & CEO

Board of Directors

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LB Foster Corporation:
Chairman of the Board;
Retired President & CEO
Wabtec Corporation

Robert E. Blackham, Esquire
Chairman, CEO & Shareholder
Roetzel & Andress, LPA

Jeffrey S. Broadhurst
Chairman and CEO
Eat'n Park Hospitality Group

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Executive Vice President Corporate
Development
Terex Corporation

Evan S. Frazier
President & CEO
The Advanced Leadership Institute

Mary Lourdes Gegick
Retired Vice President, Internal Audit
Equitrans Midstream Corporation
(Now EQT Corporation)

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Retired EVP & CFO
Dollar Bank, FSB

Robert A. Krizner, CPA
Retired Managing Partner
KPMG, LLP

James J. McQuade
President & CEO
Dollar Bank, FSB

Deborah L. Rice-Johnson
CEO of Diversified Businesses
for Highmark, Inc. and chief
growth officer

Richard H. Smith, Jr.
Senior Vice President
and Chief Information Officer
Wabtec Corporation

Kim Tillotson Fleming, CFA®
Vice-Chair of Baird

Dollar Mutual Bancorp and Subsidiaries 2026 Semi-Annual Statement of Condition

May 31, 2026 (\$ in thousands)



ASSETS	Cash and Cash Equivalents.....	\$ 159,425
	Investment Securities Available For Sale.....	2,056,063
	Investment Securities Held to Maturity.....	<u>6,040</u>
	Total Cash and Investment Securities	\$ 2,221,528
	Loans Receivable:	
	Mortgage and Home Equity Loans	
	Residential.....	5,615,932
	Other Mortgages.....	<u>2,617,238</u>
	Total Mortgage and Home Equity Loans.....	8,233,170
	Non-Mortgage Loans	
	Commercial.....	1,246,608
	Consumer.....	<u>295,078</u>
	Total Non-Mortgage Loans.....	1,541,686
	Total Loans.....	9,774,856
	Allowance for Credit Losses.....	<u>(95,182)</u>
Total Loans Receivable (Net).....	9,679,674	
Premises and Equipment, Net	155,864	
Goodwill	31,730	
Other Assets:		
Accrued Interest Receivable.....	46,447	
Other Assets.....	<u>453,786</u>	
Total Other Assets.....	<u>500,233</u>	
TOTAL ASSETS	<u>\$ 12,589,029</u>	
LIABILITIES	Deposits:	
	Checking.....	\$ 3,388,695
	Savings.....	4,234,238
	Certificates and Other Deposits.....	<u>2,351,331</u>
	Total Deposits.....	\$ 9,974,264
	Borrowings	1,022,535
	Other Liabilities:	
	Advance Payments by Borrowers for Taxes and Insurance.....	53,186
	Accrued Interest Payable and Other Liabilities.....	<u>223,470</u>
	Total Other Liabilities.....	<u>276,656</u>
TOTAL LIABILITIES	\$ 11,273,455	
CAPITAL	Total Capital.....	<u>1,315,574</u>
	TOTAL LIABILITIES AND CAPITAL	<u>\$ 12,589,029</u>

Regulatory Capital

(\$ in thousands)

	Capital at 5/31/2026	Regulatory Requirement	Excess Capital
Tier I Leverage (Core) Capital	\$1,385,727	\$498,270	\$887,457
Tier I Risk-Based	\$1,385,727	\$529,112	\$856,615
Total Risk-Based	\$1,480,878	\$705,482	\$775,396