

2025 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 2025 fiscal year, Dollar Mutual Bancorp's financial statement reflects its continued strength and growth. Our core capital amounted to over \$1.32 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.



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President & CEO

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Chairman of the Board
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Eat'n Park Hospitality Group

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(Now EQT Corporation)

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Dollar Bank, FSB

Robert A. Krizner, CPA
Retired Managing Partner
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James J. McQuade
President & CEO
Dollar Bank, FSB

Deborah L. Rice-Johnson
CEO of Diversified Businesses
& Chief Growth Officer
Highmark, Inc.

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

Dollar Mutual Bancorp and Subsidiaries

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May 31, 2025 (\$ in thousands)



ASSETS	Cash and Cash Equivalents.....	\$ 238,192	
	Investment Securities Available For Sale	1,861,087	
	Investment Securities Held to Maturity.....	<u>7,452</u>	
	Total Cash and Investment Securities		\$ 2,106,731
	Loans Receivable:		
	Mortgage and Home Equity Loans		
	Residential.....	5,518,989	
	Other Mortgages.....	<u>2,364,202</u>	
	Total Mortgage and Home Equity Loans.....	7,883,191	
	Non-Mortgage Loans		
LIABILITIES	Commercial.....	1,118,916	
	Consumer.....	<u>277,800</u>	
	Total Non-Mortgage Loans	1,396,716	
	Total Loans.....		9,279,907
	Allowance for Credit Losses		<u>(82,686)</u>
	Total Loans Receivable (Net).....		9,197,221
	Premises and Equipment, Net.....		138,588
	Goodwill		31,730
	Other Assets:		
	Accrued Interest Receivable.....	41,821	
CAPITAL	Other Assets.....	<u>383,523</u>	
	Total Other Assets.....		<u>425,344</u>
	TOTAL ASSETS.....		<u>\$ 11,899,614</u>
	Deposits:		
	Checking.....	\$ 3,446,782	
	Savings.....	3,796,334	
	Certificates and Other Deposits.....	<u>2,567,537</u>	
	Total Deposits.....		\$ 9,810,653
	Borrowings.....		634,983
	Other Liabilities:		
	Advance Payments by Borrowers for Taxes and Insurance.....	51,963	
	Accrued Interest Payable and Other Liabilities.....	<u>197,861</u>	
	Total Other Liabilities		<u>249,824</u>
	TOTAL LIABILITIES		\$ 10,695,460
	Total Capital.....		<u>1,204,154</u>
	TOTAL LIABILITIES AND CAPITAL		<u>\$ 11,899,614</u>

Regulatory Capital

(\$ in thousands)

	Capital at 5/31/2025	Regulatory Requirement	Excess Capital
Tier I Leverage (Core) Capital	\$1,316,447	\$473,365	\$843,082
Tier I Risk-Based	\$1,316,447	\$486,967	\$829,480
Total Risk-Based	\$1,391,202	\$649,290	\$741,912