AMERICAN BANCORP, INC.

Letter from the Chairman & the CEO

Dear Shareholders,

This was a **record quarter**, and our momentum continues to build. In two years, we have grown from $373MM to **$1.22B in assets**. We opened **four new branches** in Greenville, Winston-Salem, Tampa, and Sarasota. We also completed the sale of New Republic Bank, including its Roanoke Rapids branch, to Juno Bancorp. That sale sharpens our strategic focus on the Carolinas, so we can maximize capital for our highest-return growth opportunities. We now operate as one bank under one brand.

Every move has the same purpose: to put our people and our capital where entrepreneurs are building. With $196MM in equity capital and $287MM in approved loans ready to fund, we are built to keep growing.

Our vision is clear: to be the **preeminent bank for entrepreneurs and business owners across the Southeast**. As we approach our twentieth year, we are not slowing down. Thank you for your confidence and your investment.

Ajitkumar "Adam" Patel
Chairman of the Board

Dominik Mjartan
President & CEO

Q3 2026 Highlights*

*Q3 Net Income**	**$2.2MM** Record Quarterly Earnings
Total Assets	**$1.22B** Up from $373MM in 2 Years
Total Loans	**$912MM** 3x Year-End 2024
Total Deposits	**$1.017B** Over $1 Billion
Equity Capital	**$196MM** APB Equity Capital
Approved Pipeline	**$287MM** Approved Loans





ABI Board of Directors

From $373MM to $1.22B in two years.*

Record quarterly earnings. $287MM in approved loans ready to fund. Raleigh-Durham is a potential next market.

Keep the Conversation Going
shareholder@americanpride.bank
(478) 955-4931

2026 Annual Shareholders Gala · October 30
Scan to save the date and RSVP.

**All financial information in this newsletter is preliminary, unaudited, and subject to change; financial statements have not been finalized. Q3 net income excludes the gain on the sale of the Roanoke Rapids branch. Loans, deposits, equity and pipeline are as of 10/2/2026. This newsletter contains forward-looking statements; actual results may differ. Member FDIC. Equal Housing Lender.*

AMERICAN BANCORP, INC.

4 New Branches. 1 Focused Bank.





Greenville, SC. Celebrating the formal grand opening of our Greenville branch. **All four new branches are open and serving clients.** Formal grand openings: Winston-Salem on Nov. 5; Tampa and Sarasota to follow.

Greenville, SC
Opened Oct. 1
Formal Grand Opening Complete

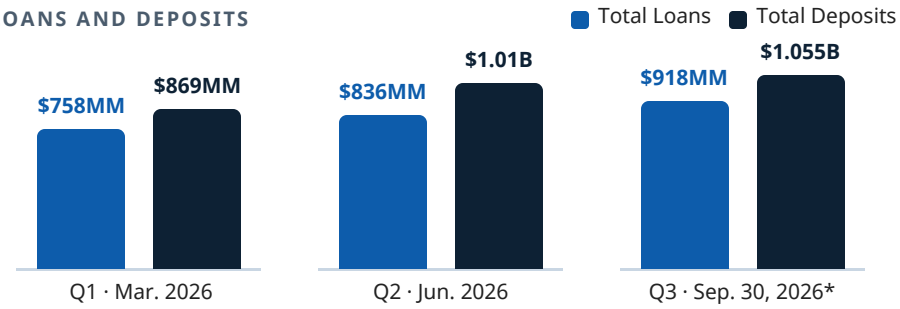
Winston-Salem, NC
Opened Sept. 30
Formal Grand Opening Nov. 5

Tampa, FL
Opened Oct. 5
Formal Grand Opening Soon

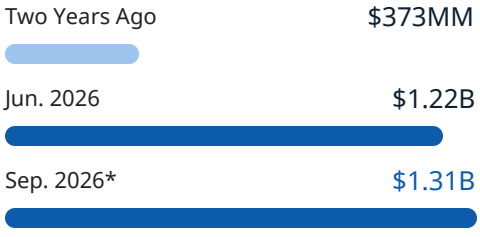
Sarasota, FL
Opened Oct. 5
Formal Grand Opening Soon

Growth, Quarter After Quarter*

LOANS AND DEPOSITS



TOTAL ASSETS



ANNUAL SHAREHOLDERS GALA

Friday, October 30, 2026

6:00 – 9:00 P.M. · Macon City Auditorium
415 First Street, Macon, GA 31201

Hosted by the Directors of American Pride Bank and American Bancorp, Inc.

EVENING PROGRAM

6 – 7 P.M. Cocktails & Appetizers
7 – 8 P.M. Speakers & Program
8 – 9 P.M. Dinner & Mingling

Scan to RSVP by Oct. 16

Kindly RSVP by October 16 at bit.ly/APBShareholders · Semi-formal attire encouraged · A room block is available for out-of-town guests; contact us for the booking link. Questions: shareholder@americanpride.bank · (478) 955-4931

**All financial figures are preliminary, unaudited and subject to change; financial statements have not been finalized. Chart shows consolidated American Bancorp, Inc. net loans and deposits, which differ from the 10/2/2026 American Pride Bank figures on page 1. Forward-looking statements; actual results may differ. Member FDIC. Equal Housing Lender.*