



Growing With Purpose

2025 Annual Report



Letter from the President & CEO + Chairman of the Board

As we reflect on an extraordinary year of progress in 2025, we are proud to share the story of a company moving confidently into its next chapter. Our purpose remains firm: **to build the premier banking experience for the next era of American success.**

Everything we achieved—and everything we are preparing for—builds toward that goal. Our long-term vision is simple and profound: **Everyone in America should have access to the financial products, services, and knowledge they need to earn their American Dream.** This vision guides every decision we make, every market we enter, every person we hire, and every innovative step we take.

The past year brought transformational growth. We expanded our footprint into **North Carolina and Florida**, two of the fastest-growing regions in the country. We continued strengthening our legacy markets while merging with partners that mirror our ambitions and our readiness to serve more clients with excellence.

To sustain this momentum with discipline and foresight, **we have strengthened our existing bench of leaders, partners, and shareholders and are managing this growth with determination and soundness.** These leaders bring deep experience and a shared commitment to our mission. Their combined expertise and commitment ensures we remain strong, stable, and well-positioned for long-term success.

At the heart of our progress is a simple truth: **our people make all the difference.** The power of people with ambition—employees, clients, partners, and shareholders—drives this company forward every day.

Next year, 2027 marks a significant milestone. Two decades of hard work, trusted relationships, and the belief that a financial institution should be a catalyst for people's ambitions. Together—with the right people, the right values, and the right strategy—we will continue building a company worthy of the American Dream.

With appreciation for your trust and partnership,

Dominik Mjartan
President & CEO

Ajitkumar “Adam” Patel
Chairman of the Board

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Chairman of the Board



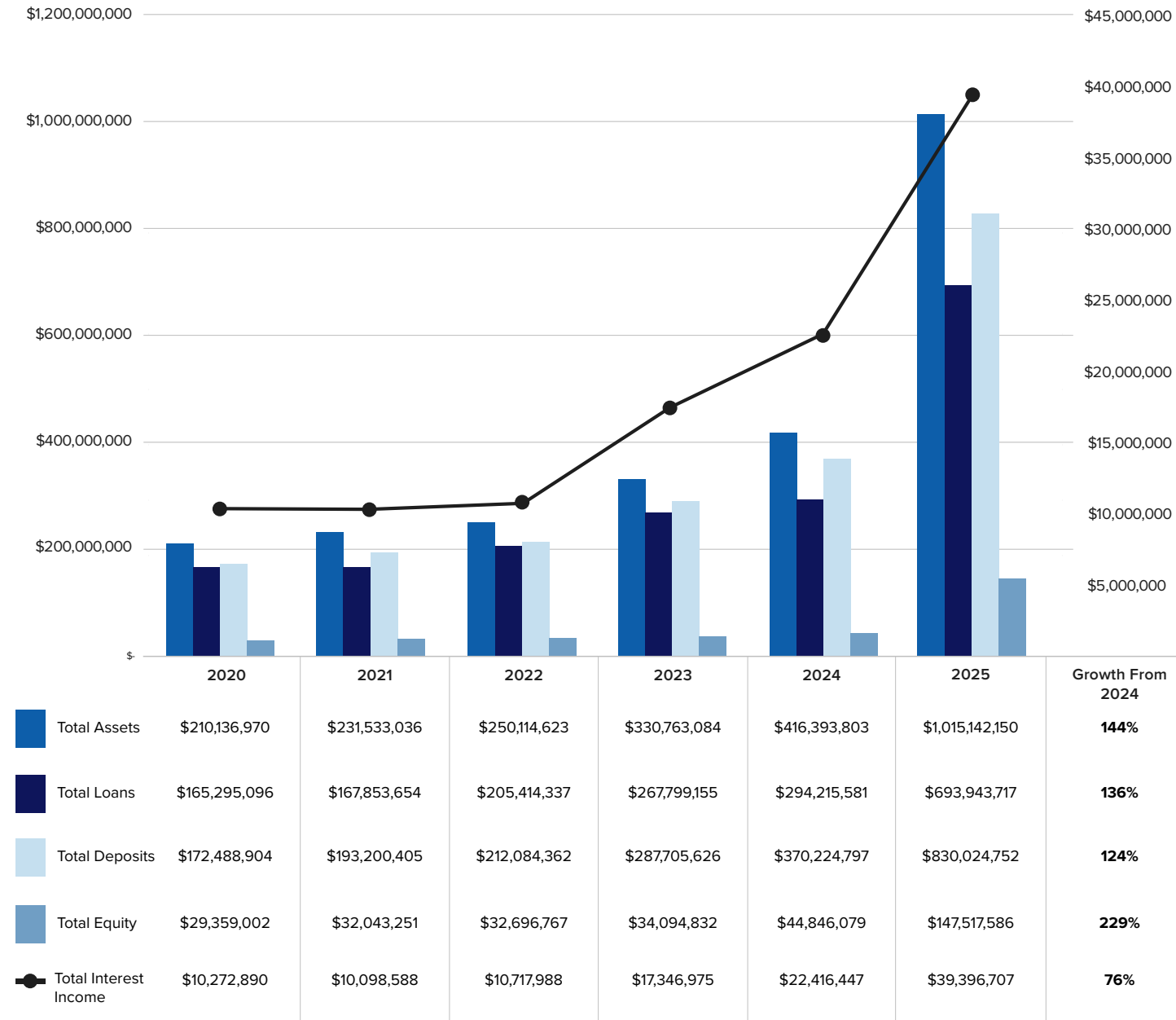
Dominik Mjartan
President & CEO



Financial Review

Key Financial Highlights as of December 31, 2025

American Bancorp Inc



Financial Highlights



144% Growth in Total Assets



244% Growth in Capital



136% Growth in Loans



124% Growth in Deposits



Crossed \$1B in Total Assets Consolidated

Merged With New Republic Bank Partners, Inc.

2025 marked the first successful merger undertaken by American Bancorp, Inc. In November of 2025, American Bancorp Inc., finalized the merger with New Republic Partners, Inc., parent company of New Republic Bank, extending the bank's footprint into North Carolina.



Alpharetta Location





- 📍 **Charlotte, NC**
- 📍 **Roanoke Rapids, NC**
- 📍 **Athens, GA**
- 📍 **Alpharetta, GA**
- 📍 **Macon, GA (2 locations)**
- 📍 **Warner Robins, GA**
- 📍 **Tampa, FL**
- 📍 **Raleigh-Durham, NC (planned location)**

Our Tampa office is open!

Strategic Growth Acceleration

New Locations

We are proud to have locations across the Southeast, including our newest markets in Alpharetta, Tampa, Charlotte and Roanoke Rapids, with plans to open a location in the Raleigh-Durham metropolitan region.

Key Highlights

★ Entered Tampa, Raleigh, Charlotte, and Roanoke Rapids Markets

In late 2025, the location of what will become the first office to serve the Tampa, FL, market was identified, and buildout is underway. Additionally, planned expansion into Raleigh, NC, will pair with continued emphasis of our other North Carolina regions of Charlotte and Roanoke Rapids.

★ Launched Cash Management

A dedicated Cash Management team was brought onboard in 2025 to deepen customer relationships using innovative tools to help business customers stay organized, protected and focused on growing their business.

★ Launched Retail and Wholesale Mortgage Division

In May of 2025, American Bancorp, Inc., announced the launch of APB Wholesale. This new Third-Party Origination line of American Pride Bank's mortgage division serves 49 states. The retail mortgage line of business was launched throughout the bank's footprint shortly thereafter.

★ Completed Capital Raise

American Bancorp Inc. completed its \$50MM capital raise and closed over \$100MM in new equity in 2025.

★ **APB signage at Tampa location**



Board Members



Ajitkumar "Adam" Patel

*American Bancorp, Inc. Board - Chair
American Pride Bank Board - Chair
New Republic Bank Board - Chair*



Archie Bransford, Jr.

American Bancorp, Inc. Board



Shippen W. Browne

New Republic Bank Board



Mark E. Reed

New Republic Bank Board



Dr. Dipesh R. Patel

*American Bancorp, Inc. Board
American Pride Bank Board –
Vice Chair*



Wendell McCain

American Bancorp, Inc. Board



Janet R. Cowell

New Republic Bank Board



David M. Stover

New Republic Bank Board



Ralph Strayhorn

*American Bancorp, Inc. Board
New Republic Bank Board – Vice
Chair*



Maneklal G. Patel

*American Bancorp, Inc. Board
American Pride Bank Board*



Jason W. Grooters

New Republic Bank Board



William C. "Bill" Wiedel, Jr.

New Republic Bank Board



Rajesh "Raj" Patel

*American Bancorp, Inc. Board
American Pride Bank Board*



Rasikbhai "RB" Patel

*American Bancorp, Inc. Board
American Pride Bank Board*



Mukesh "Tommy" Patel

*American Bancorp, Inc. Board
American Pride Bank Board*



Dominik Mjartan

*President & CEO
American Bancorp, Inc. Board
American Pride Bank Board
New Republic Bank Board*



Advisory Board

American Pride Bank

- Ketan D. Patel
- Paragkumar N. Patel
- Umang Patel
- Vijay Patel
- Judson Stringfellow
- Ghyanshambhai Patel
- J.P. Patel



Advisory Board

New Republic Bank

- J. Keith Benedict
- Mary W. Bode
- Brian A. Bucci
- Claude P. Close
- George S. Dewey, IV
- Erika G. Gantt, M.D.
- Ryan L. Hanks
- David W. Jackson, Jr.
- Kimmary Martin, M.D.
- William F. "Billy" Owens, Jr.
- MC Belk Pilon
- James Arthur "Art" Pope
- W. Shannon Reid
- Mark J. Spinner
- F. Jefferson Stocks
- Irvine T. "Beau" Welling, IV

1st Annual Shareholders Dinner

Our first Annual Shareholders Dinner brought directors, shareholders, and employees together for an elegant evening of connections and celebration. The inspiring evening was a chance to reflect on and acknowledge the strong year of performance, collaboration, and vision that fueled American Pride Bank's momentum in 2025—and set the stage for an exciting 2026.

Scan the QR Code to see the 2025 Highlight Reel shared during the celebration:



Impact Story: Alice's Place

When Patricia Duncan set out to expand her small personal care program into a full adult day care center, she faced years of setbacks—until she walked into an American Pride Bank branch. For the first time, she met a financial partner who recognized the value of her vision. With the bank's support, Patricia transformed Alice's Place into a thriving community resource serving adults with dementia and disabilities across Middle Georgia.

American Pride Bank provided the belief and the backing that helped Patricia navigate early growth, overcome pandemic challenges, renovate and expand her facility, and continue scaling to meet demand. Today, Alice's Place has a waiting list, an expanded team, company vehicles, award-winning programs, and a growing nonprofit arm. Patricia is already planning additional services and future expansion to reach even more families.

For Patricia, success began with a bank that listened, understood, and invested in her mission. Her story reflects what American Pride Bank strives to deliver every day: **local partnerships that empower local dreams.**

Patricia Duncan
Owner of Alice's Place



To read the full story, scan the QR code



A photograph of two men sitting at a table in a meeting. The man on the left is wearing a light blue button-down shirt and has a beard. The man on the right is wearing a dark blue polo shirt with an American Pride Bank logo and glasses. They are both smiling and gesturing with their hands as if in conversation.

Our Locations

American Pride Bank



Macon - Main Office

4740 Log Cabin Drive
Macon, Georgia 31204
478.784.1448



Athens-Oconee

1010 Pine Ridge Court
Athens, Georgia 30606
706.534.9689



Macon - Forsyth Road

4511 Forsyth Road
Macon, Georgia 31210
478.784.1450



Alpharetta

6503 North Point Parkway
Alpharetta, Georgia 30022
678.233.2700



Warner Robins

4001 Russell Parkway
Warner Robins, Georgia 31088
478.922.5010



Tampa (Office) *appointment only*

6135 W Sitka St.
Tampa, Florida 33634
813.761.6276

New Republic Bank



Charlotte

700 E Morehead Street, Suite 150
Charlotte, NC 28202
252.451.8877



Roanoke Rapids

420 Becker Drive
Roanoke Rapids, NC 27870
252.533.9000