

Letter from the Chairman & CEO

Crossing \$1 billion in total assets is a defining milestone, and we are proud to announce another one: an extraordinary leader, Michael Sharpton, has joined American Pride Bank as Chief Growth & Revenue Officer, Executive Vice President.

Michael brings 30 years of community banking experience, a relationship-first philosophy, and a proven track record in the Carolinas. His approach combines disciplined strategy with a results-driven mindset that aligns perfectly with what we are building together. Eighteen experienced bankers have joined our ranks alongside him, and together they will lead our entry into Winston-Salem, North Carolina, and Greenville, South Carolina, key markets that position us for sustainable, prudent growth across the Southeast. We have acquired a branch location in each market, both set to open in Q3, while Michael simultaneously strengthens our presence in existing markets.

His arrival comes at a time of significant momentum. Tampa is leading the charge – our new office has already attracted \$100 million in deposits, and our full-service branch is well underway. With the New Republic Bank integration concluding July 1, and our Charlotte branch reopening under the American Pride Bank name, we are building with purpose and compounding with every move.

We are grateful for the shareholders who have believed in this story from the beginning. The best is still ahead – and we are glad to be building it together.

With appreciation,

Ajitkumar "Adam" Patel
Chairman of the Board

Dominik Mjartan
President & CEO



ABI Board of Directors



Michael Sharpton
*Chief Growth & Revenue Officer,
Executive Vice President*

Q1 2026 Highlights

TAMPA

\$100M

In Deposits at the New Tampa Office

**NC EXPANSION
Winston-Salem**

New Market Entry Underway

**SC ENTRY
Greenville**

Branch Opens Our South Carolina Presence

NEW TALENT

Michael Sharpton

Joins as Chief Growth & Revenue Officer Accompanied by 18 Bankers

Keep the Conversation Going

Contact Us:

shareholder@americanpride.bank
(478) 955.4931

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- Charlotte, NC
- Athens, GA
- Alpharetta, GA
- Macon, GA (2 Locations)
- Warner Robins, GA
- Tampa, FL
- Coming Soon:
- Winston-Salem, NC
- Greenville, SC
- Potential Location:
- Raleigh-Durham, NC

Strategic Growth Acceleration

New Locations

We are proud to have locations across the Southeast, with expansions into Greenville and Winston-Salem underway.

Building What's Next



Directors & Executive Management Share Strategic Vision at April Planning Meeting

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Key Financial Highlights

Headline Metrics

Broad-Based Growth, Core Earnings Increasing, Strong Capital – Momentum Across Every Key Indicator

<p>Total Assets \$1.057B ▲ +3.9%</p> <p>vs. Dec '25</p>	<p>Gross Loans \$758.3M ▲ +7.9%</p> <p>vs. Dec '25 – Strongest Growth</p>	<p>Total Deposits \$869.3M ▲ +4.9%</p> <p>Core +5.4%</p>	<p>Q1 Net Income \$790.9K ▲ +9.8x</p> <p>Jan \$46K → Mar \$453K</p>
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<p>TOTAL EQUITY \$149.3M +0.6% QoQ</p>	<p>EQUITY/ASSETS 14.13% Strong Capital</p>	<p>L/D RATIO 87.2% ↑ from 84.8%</p>	<p>NIM(Q1 ANN.) 3.27% In Peer Range</p>	<p>ACL COVERAGE 1.23% Stable Quality</p>	<p>EFFICIENCY 86.8% Reflects Investment in New Markets</p>
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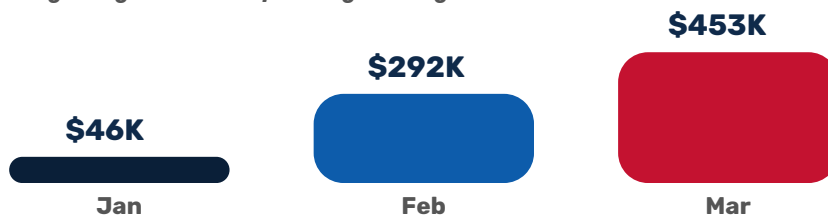
THE STORY

Growth with Discipline

Q1 delivered broad balance-sheet growth paired with a clear core earnings increase. Monthly net income increased from **\$46K in January to \$453K in March**. Some temporary decline is expected due to investments in new teams and new markets. Capital remains strong at **14.1%** of assets, providing ample runway to fund the next leg of growth into Tampa, Winston-Salem, and Greenville while we prepare a **\$100M capital raise** on the path to **\$3 billion in assets**.

Q1 Monthly Net Income – Earnings Trajectory

Net Income Accelerated, Signaling Sustained Operating Leverage.



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Maximize Your Earnings with Our 12 Month CD at 4.00% APY*



Why Choose Our 12 Month CD

- Guaranteed Fixed Rate for 12 Months
- FDIC Insured Up to Applicable Limits
- Safe, Secure Way to Grow Your Savings
- Competitive Yield with Predictable Returns

Smart Savings Starts Here

Whether You're Saving for the Future, Building an Emergency Fund, or Diversifying Your Savings Strategy, Our 12 Month CD Offers Dependable Growth with a Competitive Fixed Rate You Can Count On.

CD Benefits:

- 01 Competitive 4.00% APY*
- 02 Fixed Returns for 12 Months
- 03 FDIC Insured Security
- 04 Easy Account Opening Process

*Annual Percentage Yield (APY) effective as of 04/22/2026. To earn the advertised APY, a minimum opening deposit of \$500.00 is required. A substantial penalty may be imposed for early withdrawal. Offer may be withdrawn at any time without notice.