Peoples Ltd.
STATEMENT OF CONDITION (unaudited)
For the Quarters Ending
June 30, 2026 and 2025
(in thousands, except share amounts)

	2026	2025
ASSETS		
Cash and due from banks	9,350	14,342
Interest-bearing balances with banks	66,439	48,253
Investment securities	138,293	123,237
Loans held for sale	4,497	1,641
Loans	436,837	405,020
Allowance for loan losses	(5,348)	(4,856)
Loans, Net	435,986	401,805
Bank premises and equipment, net	8,696	9,048
Accrued interest receivable	2,003	1,859
Other assets	15,010	17,677
TOTAL ASSETS	675,777	616,221
LIABILITIES:		
Deposits:		
Noninterest-bearing	196,505	185,898
Interest-bearing	391,485	354,837
Total deposits	587,990	540,735
Borrowings	12,500	11,500
Accrued interest payable	511	830
Other liabilities	3,379	3,202
TOTAL LIABILITIES	604,380	556,267
SHAREHOLDERS' EQUITY		
* Common stock - Par Value $0.50; 5,000,000 Authorized 2026 - 1,817,498 issued; 2025 - 1,725,837 issued	462	439
Surplus	34,898	29,980
* Treasury stock: 2026 - 29,310; 2025 - 29,310	(512)	(512)
Accumulated other comprehensive income	(5,573)	(6,726)
Retained earnings	42,122	36,773
TOTAL STOCKHOLDERS' EQUITY	71,397	59,954
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	675,777	616,221

Peoples Ltd.
STATEMENT OF INCOME (unaudited)
For the Quarters Ending
June 30, 2026 and 2025
(in thousands, except per share amounts)

	Quarter to Date		Year to Date	
	2026	**2025**	**2026**	**2025**
INTEREST INCOME:				
Interest and fees on loans	7,342	6,528	14,393	12,623
Interest and dividends on investments:				
Taxable interest and dividends	1,016	931	2,016	1,826
Tax Exempt	483	77	879	155
Interest on Deposits in Banks	658	472	1,123	895
Total Interest Income	9,499	8,008	18,411	15,499
INTEREST EXPENSE:				
Interest on deposits	2,519	2,467	4,960	4,862
Interest on borrowed funds	118	132	236	241
Total interest expense	2,637	2,599	5,196	5,103
NET INTEREST INCOME	6,862	5,409	13,215	10,396
PROVISION FOR POSSIBLE LOAN LOSSES	150	0	200	100
NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES	6,712	5,409	13,015	10,296
OTHER INCOME:				
Service charges	497	438	960	864
Other operating income	196	201	577	405
Increase in cash surrender value, LI	82	61	163	122
Gain on sale of loans	98	206	241	407
Gain on sale of securities	504	0	514	0
Unrealized gain on equity securities	-45	-2	15	5
Total other income	1,332	904	2,470	1,803
OTHER EXPENSES:				
Salaries and employee benefits	2,033	1,766	3,991	3,498
Occupancy expense, net	224	176	444	389
Other losses	38	-1	43	1
Other operating expenses	1,645	1,619	3,098	2,917
Total other expenses	3,940	3,560	7,576	6,805
INCOME (LOSS) BEFORE PROVISION FOR INCOME TAXES	4,104	2,753	7,909	5,294
Income Taxes	694	521	1,350	994
NET INCOME	3,410	2,232	6,559	4,300
EPS	**1.87**	**1.23**	**3.61**	**2.37**