

Consolidated Statement of Condition			Consolidated Statement of Income		
	Year To Date	Year To Date		Year To Date	Year To Date
	December 31, 2025	December 31, 2024		December 31, 2025	December 31, 2024
	Actual	Actual		Actual	Actual
Assets			Interest Income		
Cash and Due From Banks	\$2,218,675	\$2,494,800	Interest and Fees on Loans and Leases	\$6,396,567	\$5,931,417
Short-term Investments	\$7,094,531	\$8,097,456	Interest and Dividends on Securities	\$1,287,543	\$697,382
Investment Securities	\$35,910,401	\$27,951,310	Short-term Investments	\$548,003	\$418,951
			Total Interest Income	\$8,232,113	\$7,047,750
Loans and Leases	\$94,402,082	\$91,439,693			
Less: Allowance for Losses	\$1,433,484	\$1,291,648	Interest Expense		
Loans and Leases, Net	\$92,968,598	\$90,148,045	Interest on Deposits	\$1,752,917	\$1,809,201
			Interest on Borrowed Funds	\$39,673	\$41,296
Premises and Fixed Assets, Net	\$1,258,499	\$1,258,026	Total Interest Expense	\$1,792,590	\$1,850,497
Other Real Estate Owned	\$111,156	\$189,084			
Other Assets	\$1,084,595	\$648,463	Net Interest Income	\$6,439,523	\$5,197,253
Total Assets	\$140,646,455	\$130,787,184	Less: Provision for Loan Losses	\$128,000	\$135,000
			Net Interest Income less Provision	\$6,311,523	\$5,062,253
Liabilities					
Noninterest-bearing Deposits	\$17,818,862	\$15,896,661	Noninterest Income		
Interest-bearing Deposits	\$107,464,585	\$101,943,097	Service Charges on Deposit Accounts	\$142,996	\$148,201
Total Deposits	\$125,283,447	\$117,839,758	Other Income	\$205,983	\$191,146
			Securities Gains (Losses)	(\$71,404)	(\$41,200)
FHLB Borrowings	\$1,000,000	\$1,000,000	Total Noninterest Income	\$277,575	\$298,147
Other Borrowings	\$935,000	\$725,000			
Acceptances Outstanding	\$0	\$0	Noninterest Expense		
Accrued Expenses and Other Liabilities	\$1,080,281	\$900,243	Personnel	\$2,153,812	\$1,955,878
Total Liabilities	\$128,298,728	\$120,465,001	Premises and Fixed Assets, Net	\$381,665	\$258,891
			Other Operating Expense	\$1,008,693	\$1,068,040
Capital			Total Noninterest Expense	\$3,544,170	\$3,282,809
Equity Capital	\$12,347,727	\$10,322,183			
>Common Stock	\$1,200,000	\$1,200,000	Income (Loss) Before Taxes	\$3,044,928	\$2,077,591
>Surplus	\$4,365,000	\$4,075,000	Less: Income Tax Provision	\$633,000	\$433,000
>Previous Undivided Profits	\$4,255,571	\$3,720,457			
>Current Year Earnings	\$2,411,928	\$1,644,591	Income (Loss) Before Extraordinary Items	\$2,411,928	\$1,644,591
>Capital Reserves	\$0	\$0	Extraordinary Items, Net		
>Net Unrealized Gain/(Loss)-Mkt Sec	\$115,228	(\$317,865)			
Total Liabilities and Capital	\$140,646,455	\$130,787,184	Net Income	\$2,411,928	\$1,644,591

(Preliminary and Unaudited)

Financial Highlights

	Year To Date December 31, 2025 (000)	Year To Date December 31, 2024 (000)
Assets		
Total Loans	\$94,402	\$91,440
Total Assets	\$140,646	\$130,787
Total Deposits	\$125,283	\$117,839
Total Borrowings	\$1,935	\$1,725
Net Income	\$2,411	\$1,644
Number of Shares	109,094	115,037
Per Share YTD		
Net Income	\$22.11	\$14.30
Cash Dividends	\$3.00	\$2.70
Book Value	\$113.18	\$89.73
Tangible Book Value	\$112.13	\$92.49
Market Value (Range)		
High	\$85.00	\$85.00
Low	\$77.38	\$75.00
Financial Ratios (Annualized)		
Return on Beg. Equity	23.37%	15.93%
Return on Avg. Assets	1.69%	1.27%
Capital to Assets	8.78%	7.89%
Tangible Capital/Assets	8.70%	8.14%

Directors

Joshua Blanchard	James Lantz
Stephen Shoen (Emeritus)	Roger Thelen
James Paris	David Barker
Robert Byram	Roxanne Switzer

Officers

Robert Byram	President & CEO
Heather Jacoby	Senior Vice President
Denise Schneider	Vice President
Melissa Kerr	Vice President
Melinda Jensen	Assistant Vice President
Mary Peterson	Assistant Vice President
Amber Marshall	Assistant Vice President

Employees

Tyani Robinson	Lee Beard
Emilie Jensen	Kim Brundage
Ashley Giesbrecht	Katie Kirby
Courtney Benedict	Teresa Potter
Courtney Daggett	Marah Cross
Heather Guelzo	Brooke Graves
Savanna Lopez	Ava Cook
Bianca Bean	Lori Coston
Carla Tuinhoff	Marian Hunter
Julie Myers	John Anderson
Sarah Randolph	

Since 1921

Statement of Condition

Sidney Bancorp, Inc. and subsidiary



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