



Hyperion Bancshares: Q4 most profitable quarter

Hyperion Bank also achieved its largest amount of loan growth, gained regional & national recognition for growth and saw its chair take on chairmanship of state community banking association

Philadelphia, Jan. 16, 2025 – In its Q4 2024 Report to Shareholders, Hyperion Bancshares, Inc., Hyperion Bank’s holding company, notes that it ended the year on a high note, achieving the community bank’s most profitable quarter of the year and the largest amount of loan growth.

“2024 was another strong year of growth with loans and total assets increasing by 12%, and a slight increase in deposits,” says the bank’s CEO and Chairman Charlie Crawford, a longtime community banker, who in September took the reins as 2024-2025 Chair of the Pennsylvania Association of Community Bankers (PACB). “The fourth quarter of the year was our most profitable of 2024.”

The stellar year also saw Hyperion Bank recognized among the *Philadelphia Business Journal*’s “Fast 50” – for the 5th year in a row – ranking the Greater Philly region’s fastest-growing businesses. At #25 on the list, with a 41.66% increase in revenue over the past two years, Hyperion was the only bank to make the ranking. In Q3 the bank also was recognized as one of the fastest growing companies in the nation, coming in at #3,835 on the 2024 Inc. 5000 list.

Crawford notes that non-Interest income jumped by 30% while non-interest expense increased by only 5%. Hyperion’s total revenue for 2024 increased by 17% and net income was slightly lower as the bank increased its provision for loan losses and unfunded commitments and its 12-month average net interest margin was lower. Earnings per share for 2024 was \$0.78 and book value per share ended at \$12.73 and \$13.64 excluding the unrealized loss on securities.

“Of course, our most important asset will always be our people, who are experienced and enthusiastic and who we entrust with local decision-making authority,” Crawford says, also noting that Hyperion is hiring two SBA producers – one in each of its two markets, Philadelphia and Atlanta. He reminded shareholders that the bank has a strong SBA program and is an SBA Express Lender (a special status that streamlines the process), and of its available additional FDIC coverage via the ICS[®] and CDARS[®] programs, which enable customers to access multi-million-dollar FDIC protection by working directly with just one bank.

We bring community banking to you.

Founded in 2006, Hyperion is a full-service community bank, connecting with customers via technology and highly accessible bankers. The bank expanded to the Atlanta market in 2019 and in 2020 launched joint venture Hyperion Mortgage, which now does business in Alabama, Florida, Georgia, New Jersey, Pennsylvania, South Carolina and Tennessee. Member FDIC. Equal Housing Lender. Offer of credit is subject to approval.

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