



Third Quarter 2025 | Report to Shareholders

Our robust growth continued this quarter with the company crossing over the \$500 million asset mark driven by excellent loan demand. The loan portfolio has grown by 21% over the last year and deposits have increased by 4%. The asset growth resulted in a 10% increase in our revenue and a 19% increase in our net income. Our credit quality remains good, and we have added additional reserves to correspond with the growth.

Hyperion's growth and performance continues to gain regional and national recognition: We are included on the 2025 Inc. 5000 list, marking our second consecutive year among the fastest-growing private companies in the U.S. Hyperion also appeared on the Philadelphia Business Journal's 2025 "Fast 50" list – ranking No. 15 and its sixth straight year on the regional ranking and the only bank to be featured two years running.

During the quarter, we had the opportunity to buy back some of our stock which helped contribute to an increase in book value per share. The stock repurchase along with our earnings over the last 12 months has resulted in an increase of \$1.20 per share in book value.

Of course, our incredible people are part of the Hyperion edge and our team got even stronger during the quarter with the additions of: Jose Colon, Loan Operations Specialist; Michael Czajkowski, Business Development Officer; and Jaime Patel, SBA Officer.

Impact your investment and value by:

- **Helping drive core deposit growth** via our limited-time Money Market and CD promos going on now – check out our website and social media for further information on those;
- **Doing business with us** – both commercial & individual, and/or helping us "bank" your employees and organizations with which you are affiliated; and
- **Offering a testimonial we can use in our marketing**, or perhaps letting us feature your business in our award-winning newsletter & social media.

Thank you for your support,



Charles B. Crawford, Jr.
Chair & CEO



Louis J. DeCesare, Jr.
President & COO

This letter does not constitute an offer to sell or the solicitation of an offer to buy the rights or the underlying shares of common stock or warrants nor shall there be any sale of these securities in any jurisdiction in which such offer, solicitation or sale would be unlawful under the securities laws of any such jurisdiction.



Consolidated Balance Sheet

(unaudited)

	Sept. 30, 2025	Sept. 30, 2024
Assets:		
Cash and due from banks	38,931,815	31,249,957
Securities available for sale	17,336,944	18,104,900
Other investments	4,921,700	1,959,800
Loans: Less allowance for loan loss	441,390,362	363,304,477
Premises and equipment, net	1,702,179	1,801,563
Accrued interest receivable	2,112,808	1,707,072
Bank Owned Life Insurance	7,936,635	7,666,348
Other Assets	5,176,108	4,314,362
 Total Assets	 519,508,551	 430,108,479
 Liabilities:		
Non interest bearing demand deposits	49,899,689	39,134,299
Interest bearing demand deposits	302,662,457	299,763,317
Total deposits	352,562,146	338,897,616
Federal Home Loan Bank advances	116,160,000	42,493,547
Subordinated Debt	15,937,249	15,843,986
Accrued interest payable	648,185	296,879
Other liabilities	4,097,381	3,206,786
Total liabilities	489,404,961	400,738,814
 Stockholders' equity:		
Preferred stock	-	-
Common stock	2,373,476	2,336,306
Additional paid-in-capital	28,984,882	28,716,643
Treasury stock	(1,878,720)	-
Retained earnings	2,138,130	103,069
Unrealized securities gain/loss	(1,514,178)	(1,786,353)
Total stockholders' equity	30,103,590	29,369,665
 Total Liabilities and Stockholders' Equity	 519,508,551	 430,108,479



Consolidated Statement of Operations

(unaudited)

	Nine Months Ended:	
	Sept. 30, 2025	Sept. 30, 2024
Interest Income:		
Loans, including fees	22,163,621	19,589,035
Securities	222,469	231,012
Other investments	656,267	1,174,413
 Total interest income	23,042,357	20,994,460
Interest Expense:		
Deposits	8,925,939	9,478,804
Subordinated Debt	714,947	713,508
Other borrowings	1,539,766	370,820
 Total interest expense	11,180,652	10,563,132
Net interest income	11,861,705	10,431,328
Provision for loan losses and unfunded commitments	779,775	464,682
Net interest income after provision	11,081,930	9,966,646
Noninterest income:		
Service charges on deposit accounts	86,836	96,640
Gain on sale of loans	212,870	164,967
Loan fees	212,930	197,198
Income from mortgage joint venture	797	31,069
Income from bank owned life insurance	202,532	189,869
 Total noninterest income	715,965	679,743
Noninterest expense:		
Salaries and employee benefits	5,058,437	4,982,314
Occupancy and equipment	603,092	544,529
Data processing	1,191,089	1,024,750
Professional fees	829,289	562,581
Other operating expenses	2,342,907	2,044,056
 Total noninterest expense	10,024,814	9,158,230
Income before income taxes	1,773,081	1,488,159
Income taxes	345,175	285,689
Net income:	1,427,906	1,202,470

Book Value Per Share	\$13.77	\$12.57
Earnings Per Share	\$0.62	\$0.52



Hyperion Bank Team

Tonya Bailey	Lee Green	Asif Mujtaba
Kimberly Bauer	Rob Hamilton	Christopher Mumma
Karen Chavarria	Oliver Hanley	Jaime Patel
Michael Czajkowski	Samitrius Hart	George Perkins
Julie Clarke	Denisha Hernandez	Kristjan Prima
Alexandra Cole	Andres Herrera	Cara Rossi
Jose Colon	Joel Higdon	Danielle Selway
Charles Crawford	Nancy Hollingsworth	Ka'Rin Smith
Lou DeCesare	Toni Hughes	Vonda Smith
Michael DiPietro	Michael Iannarelli	Andy Stein
Ryan Elliott	April Jones	Frank Sullivan
Amy Ellis	Bridget Jungblut	Ryan Sullivan
Megan Fantini	James Kang	Elisa Varella
Lauren Flowers	Eric Kellum	Lexus Whyte
Jennifer Gardella	Christopher Kober	Bill Young
Eric Golden	Brian McNulty	

Board of Directors

Charles Crawford	Robert N.C. Nix, III
Lou DeCesare	Michael Purcell
Jill Jinks	Lara Rhame
James J. McAlpin, Jr.	Gretchen Santamour



199 W. Girard Avenue
Philadelphia, PA 19123
215.789.4200

3525 Piedmont Rd., Suite 5-215
Atlanta, GA 30305
404.381.2110

HyperionBank.com

Forward Looking Statements.

This document includes forward-looking statements within the meaning of the U.S. Private Securities Litigation Reform Act of 1995. These forward-looking statements include, but are not limited to, statements about our plans, objectives, expectations and intentions that are not historical facts, and other statements identified by words such as "may," "will," "expects," "believes," "plans," "anticipates," "opportunity," "current," "seeks," "estimates," or "potential," or the negative thereof or other and similar expressions. These forward-looking statements are not guarantees of future performance or results and involve risks and uncertainties that cannot be predicted or quantified, and, consequently, our actual performance may differ materially from that expressed or implied by such forward-looking statements.

