TO OUR SHAREHOLDERS

Greetings, fellow shareholders. It is my pleasure to report on the third-quarter results for Century Financial Corporation and its subsidiary Century Bank and Trust.

For the nine months ending September 30, 2026, Century Bank and Trust reported net income of $7,025,000 or earnings per share of $4.26. This compares to net income of $6,944,000 or earnings per share of $4.20 for the same period ending September 30, 2025. Return on Average Assets (ROA) and Return on Average Equity (ROE) were 1.87% and 14.06%, respectively. This compares to year-to-date ROA of 1.93%, with ROE of 15.18% at September 30, 2025.

Income Statement

The bank reported total revenues of $19,742,000 at September 30, 2026. This constitutes a $493,000 increase over September 30, 2025, total revenues of $19,249,000.

Net income is $81,400 or 1.17% higher when comparing September 30, 2026, to the same period in 2025.

When comparing September 30, 2026, to September 30, 2025, net interest income was higher by $333,000 or 2.20%. For the same nine month period comparison, total non-interest income was up $160,000 totaling $4,300,000 and $4,140,000, respectively.

Non-interest expense for the nine months ended September 30, 2026, totaled $10,911,000 versus $10,617,000 at September 30, 2025.

Balance Sheet

The bank had total assets of $509,000,000 at September 30, 2026, compared to $492,000,000 at September 30, 2025.

Total loans at the end of the third quarter 2026 were $275,800,000 compared to $245,600,000 for the same period in 2025.

The allowance for credit loss (as a percentage of the loan portfolio) at September 30, 2026, was 1.36%. This compares to 1.46% at September 30, 2025. No provision for credit loss expense was made for either third quarter period in 2026 or 2025.

Total deposits were $435,043,000, up 3.58% from September 30, 2025 levels of $420,012,000.

Total Shareholder Equity at September 30, 2026, was $68,480,000 compared to $64,771,000 at September 30, 2025. Capital ratios at September 30, 2026, remain extremely strong and well above minimum regulatory requirements.

With the fourth quarter of the year upon us, your management team remains focused on executing final 2026 initiatives while also beginning to formulate our 2027 plans. As we do, our planning process remains anchored in the core pillars of a successful community banking model... building, deepening, and sustaining long-term client relationships. Thank you for your business, referrals, and loyalty as a shareholder.



Eric H. Beckhusen
Chairman & CEO

DIRECTORS & OFFICERS

CENTURY FINANCIAL CORPORATION DIRECTORS

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Chairman & CEO,
Century Bank and Trust

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BRIAN D. PRIDGEON
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President,
Century Bank and Trust

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CENTURY
FINANCIAL CORPORATION

CENTURYBANKANDTRUST.COM

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THIRD QUARTER
REPORT TO SHAREHOLDERS
SEPTEMBER 30, 2026

BRONSON • COLDWATER • NOTTAWA
QUINCY • READING • STURGIS
THREE RIVERS

CONSOLIDATED BALANCE SHEET

	SEPTEMBER, 30 2026	2025
ASSETS		
Cash and due from banks	$ $15,331,362	$ $16,564,224
Interest bearing deposits in other financial institutions	500,000	1,000,000
Investment securities available for sale	127,761,571	126,054,051
Investment securities (market value of $11,439,598 in 2026 and $13,521,065 in 2025) held to maturity	13,508,997	15,354,454
Federal funds sold and other overnight investments	54,857,019	72,865,281
Loans	275,812,632	245,637,970
Less: Allowance for loan loss	(3,745,288)	(3,578,726)
Loans, Net	272,067,344	242,059,245
Bank premises and equipment, net	11,103,009	4,576,310
Bank owned life insurance	8,857,545	8,626,175
Accrued interest receivable and other assets	5,066,445	5,333,049
TOTAL ASSETS	$ 509,053,293	$ 492,432,790
LIABILITIES		
Deposits		
Non-interest bearing	$ 153,306,789	$ 153,466,989
Interest bearing	281,736,150	266,545,422
TOTAL DEPOSITS	435,042,939	420,012,411
Accrued interest payable and other liabilities	530,476	2,649,677
Other borrowings	5,000,000	5,000,000
TOTAL LIABILITIES	$ 440,573,415	$ 427,662,088
SHAREHOLDERS' EQUITY		
Common stock - $1 par value; Shares authorized: 3,000,000 in 2026 and 2025; issued and outstanding: 1,642,304 in 2026 and 1,649,632 in 2025	$ 1,642,304	$ 1,649,632
Paid in capital	12,069,174	12,422,630
Retained earnings	59,702,421	52,819,354
Accumulated other comprehensive loss	(4,934,021)	(2,120,914)
TOTAL SHAREHOLDERS' EQUITY	$ 68,479,878	$ 64,770,702
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	$ 509,053,293	$ 492,432,790
BOOK VALUE PER SHARE	$ 41.70	$ 39.26

CONSOLIDATED STATEMENT OF INCOME

	THREE MONTHS ENDED SEPTEMBER 30, 2026	2025	NINE MONTHS ENDED SEPTEMBER 30, 2026	2025
INTEREST INCOME				
Loans, including fees	$ 4,391,620	$ 4,066,446	$ 12,722,698	$ 11,743,677
Securities	-	-	-	-
Taxable	1,347,910	1,369,017	$3,903,913	4,106,370
Non-Taxable	68,231	106,942	$208,013	294,819
Federal funds sold and other overnight investments	560,423	739,736	$1,632,167	2,120,514
Interest on deposits in other financial institutions	4,891	6,869	$17,789	23,505
TOTAL INTEREST INCOME	$ 6,373,076	$ 6,289,009	$18,484,578	$18,288,885
INTEREST EXPENSE				
Interest on other deposits	976,525	1,014,443	2,700,003	2,805,692
Interest on time deposits over $100,000	52,545	123,646	211,286	242,994
Other interest expense	44,574	44,065	131,303	130,855
TOTAL INTEREST EXPENSE	$ 1,073,644	$ 1,182,154	$ 3,042,592	$ 3,179,541
Net Interest Income	5,299,431	5,106,855	15,441,986	15,109,344
PROVISION FOR LOAN LOSSES	-	-	185,000	-
Net Interest Income after Provision for Loan Losses	5,299,431	5,106,855	15,256,986	15,109,344
NON-INTEREST INCOME				
Trust and investment management revenue	841,057	797,221	2,486,249	2,260,757
Service charges on deposit accounts	404,016	409,228	1,197,873	1,192,544
Gain on sale of mortgage loans	12,846	57,596	90,553	197,367
Other income	163,257	167,782	525,124	489,451
TOTAL NON-INTEREST INCOME	$ 1,421,175	$ 1,431,827	$ 4,299,799	$ 4,140,119
NON-INTEREST EXPENSE				
Salaries	1,718,836	1,417,520	4,915,054	4,735,647
Employee benefits	357,399	420,362	1,160,227	1,319,870
Occupancy and equipment expense	611,096	624,610	1,910,717	1,815,784
Other expense	948,696	888,328	2,925,316	2,746,033
TOTAL NON-INTEREST EXPENSE	$ 3,636,027	$ 3,350,820	$ 10,911,315	$ 10,617,334
INCOME BEFORE INCOME TAXES	3,084,579	3,187,862	8,645,470	8,632,129
INCOME TAXES	581,158	648,275	1,620,290	1,688,348
NET INCOME	$ 2,503,422	$ 2,539,587	$ 7,025,180	$ 6,943,781
BASIC & DILUTED EARNINGS PER SHARE	$ 1.52	$ 1.54	$ 4.26	$ 4.20

Certain amounts in the prior year consolidated financial statements may have been reclassified to conform with the current year presentation.