



Lake Ridge
BANCORP, INC.™

EQUITY UPDATE

SHAREHOLDER NEWS



CEO UPDATE

As we close in on wrapping up 2025, I am thrilled to share with you the financial success we achieved this year, along with some additional significant milestones. Here are a few of the highlights:

- Bank net income will be approximately \$30 million, which is about 70% greater than the prior year.
- As great as this net income statistic is, what is even more important is that it was achieved through core earnings, not a bunch of extraordinary items.
- With this financial success, we are thrilled to report that our dividend to our shareholders continues to climb. In fact, in 2025, our total shareholder dividend will be **\$1.98** per share compared to \$1.80 per share in 2024.
- Non-interest income components, such as wealth management services, residential mortgage servicing and crop insurance, all exceeded last year's numbers, as well as this year's budget.
- Our team maintained our focus on managing expenses, therefore our non-interest expense will be \$3 Million below our 2025 budget.
- Asset quality (loans paying on time) has been fantastic, which is a testament to the economic stability within our region.
- Our stock is now listed on the Over-the-Counter market with the ticker symbol LRBI, which has made it more convenient for our shareholders to buy/sell shares. In fact, we (Lake Ridge Bancorp, Inc.) have bought back over 4,000 shares this year. We find this to be a very effective use of our capital.
- We brought on a new Director, **Tiffany Scheller**, CFO of Findorff.
- We opened a full-service office in Janesville, which marks our 20th location.

As you can see, 2025 turned out to be a fantastic year for many reasons. As a strong community bank, every day we focus on creating a great client experience while developing full banking relationships. I would like to thank all the associates of the Bank for their tremendous hard work and dedication. In addition, I would like to thank our Board of Directors for their support and guidance throughout the entire year.

We are optimistic we can carry this momentum into 2026!

I would like to personally thank you for the trust and confidence you place in us and our wonderful community bank. I wish all of you a joyous holiday season and a healthy and prosperous new year!

Dividend Update

The Board of Directors of Lake Ridge Bancorp, Inc. (LRBI) is pleased to announce our 2025 fourth quarter dividend. At the Board of Directors meeting on December 17th, it was determined that LRBI's Q4/2025 dividend will be \$0.56 per share.

This dividend is payable on December 30, 2025 to shareholders of record as of December 17, 2025. The Board believes this dividend reflects our continued commitment to reward our shareholders for their investment in Lake Ridge Bancorp, Inc.

As a reminder, ClearTrust LLC, is our registered transfer agent and they will handle all your shareholder services questions, such as retitling your shares, questions about our Dividend Reinvestment Program, end-of-year statements, tax statements, just to name a few. Our main contact is:

Michele Acampora
ClearTrust, LLC
(813) 235-4490
inbox@cleartrusttransfer.com

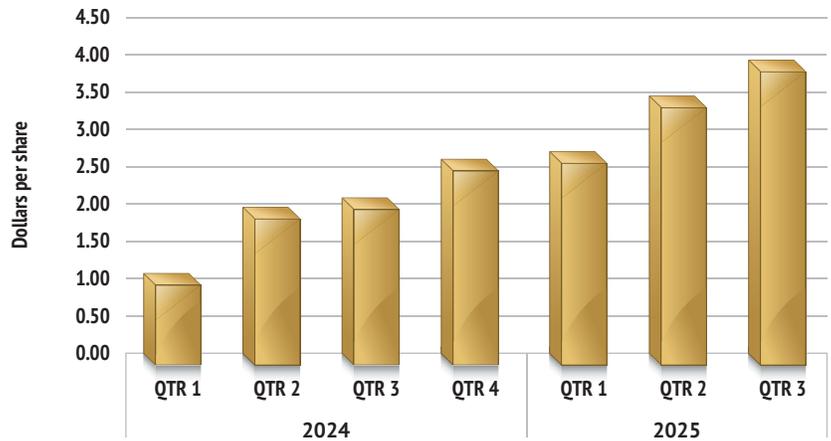


HAPPY HOLIDAYS

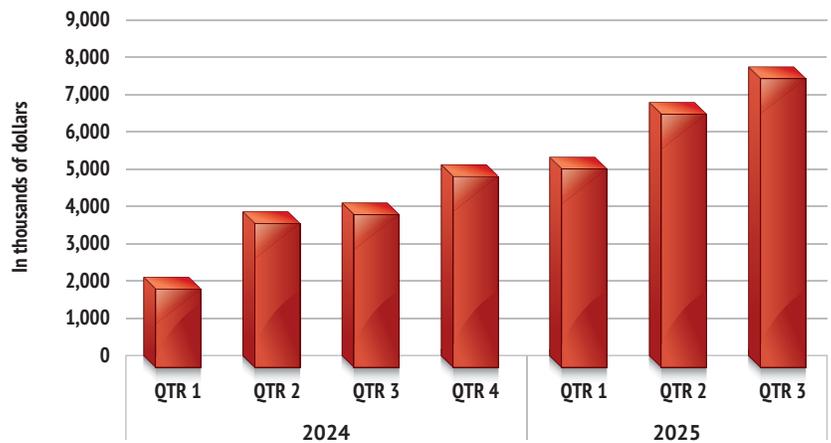
May your holidays be bright with beautiful moments and memories that last.



Earnings Per Share



Net Income by Quarter



Dividends Per Share

