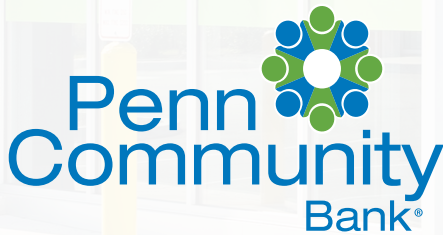




Penn
Community
Bank

Penn
Community
Bank



2025

STATEMENT

OF FINANCIAL CONDITION

LETTER FROM THE PRESIDENT & CEO



Our Valued Customers,
Partners, and Communities,

On behalf of everyone at Penn Community Bank, I'm pleased to share our 2025 Statement of Financial Condition. This year reflects a period of continued growth, disciplined

execution, and—most importantly—meaningful engagement with the customers and communities we serve across Bucks, Montgomery, Philadelphia, Northampton, and Lehigh Counties.

Throughout 2025, we leaned in—listening closely to our commercial and consumer customers through focus groups and direct engagement to better understand their evolving needs. These insights are actively shaping how we move forward, ensuring we continue to deliver relevant, relationship-driven solutions in an increasingly complex financial landscape.

As the largest independent mutual bank in eastern Pennsylvania, our strength lies in a unique combination: the personalized, boutique experience our customers value, paired with the capabilities, expertise, and sophistication of much larger institutions. This balance continues to differentiate Penn Community Bank and position us for long-term success.

Our financial performance reflects strong fundamentals, including disciplined management,

sound asset quality, and a solid capital position. In 2025, we were also proud to surpass \$3 billion in assets—an important milestone that underscores the strength and momentum of our franchise. These attributes allow us to confidently support growth—from large commercial enterprises to small businesses and consumers at every stage of their financial journey.

We are proud that our efforts continue to earn recognition, including a 5-Star & Superior rating from Bauer Financial, an A+ health rating from DepositAccounts by LendingTree®, and being named one of America's Best Regional Banks by Newsweek.

Beyond financial performance, our commitment to community remains unwavering. Our executive team remains actively engaged in both community and industry organizations, ensuring we stay connected, forward-thinking, and positioned at the forefront of innovation and impact.

Looking ahead, we are energized by the momentum we've built. With a clear strategy, strong leadership, and a deep understanding of our customers, we believe the best is yet to come.

Thank you for your continued trust and partnership.

A handwritten signature in black ink that reads "Jeane M. Vidoni". The signature is written in a cursive, flowing style.

Jeane M. Vidoni
President & CEO
Penn Community Bank

Check out the 2025 Impact
Report by scanning the code



PENN COMMUNITY FINANCIAL CORPORATION

Consolidated Balance Sheet (in thousands)

December 31, 2025

Assets		
Cash and cash equivalents	\$	164,399
Securities		602,836
Loans held for sale		800
Loans receivable (net of allowance for credit losses)		2,092,457
Premises and equipment, net		22,869
Intangible assets, net		1,397
Goodwill		3,239
Other assets		139,014
Total Assets	\$	3,027,011
Liabilities and Capital		
Liabilities		
Deposits	\$	2,409,304
Borrowings		249,757
Advances from borrowers for taxes and insurance		5,812
Other liabilities		33,923
Total Liabilities		2,698,796
Total Capital		328,215
Total Liabilities and Capital	\$	3,027,011

Regulatory Capital Requirements* (dollars in thousands)

December 31, 2025

	Amount	Percent
Total risk-based capital (to risk-weighted assets)		
Actual	\$ 408,845	17.57%
Required	186,134	8.00%
Excess	\$ 222,711	9.57%
Tier 1 capital (to risk-weighted assets)		
Actual	\$ 385,076	16.55%
Required	139,600	6.00%
Excess	\$ 245,476	10.55%
Tier 1 capital (to average assets)		
Actual	\$ 385,076	12.46%
Required	123,616	4.00%
Excess	\$ 261,460	8.46%

*Regulatory Capital Requirements of Penn Community Bank as of 12/31/2025.

The complete audited financial statements are available to the public by sending a request to: Penn Community Bank, Finance Department, 219 S. Ninth Street, Perkasie, PA 18944.

Our Board of Directors

Ross Choate
Chair

Bill Larkin
Vice Chair

Becky Bradley
Director

Bob Byers
Director

Kelly Finch Mobley
Director

John Foff
Director

Cheri Freeh
Director

Krista Harper
Director

Thomas Lomax
Director

Robert W. Pritchard
Director

Jeane M. Vidoni
President and
Chief Executive Officer

Bruce Weed
Director



Our Executive Team

Jeane M. Vidoni
President and
Chief Executive Officer

Lewis Cyr
Executive Vice President
Chief Lending Officer

Charles T. Field
Executive Vice President
Chief Financial Officer

Randy McGarry
Executive Vice President
Chief Information Officer

Georgann Berger McKenna
Executive Vice President
Chief Human Resources Officer

Stephen Murphy
Executive Vice President
Chief Operations Officer

Stephanie Schwartzberg, Esq.
Executive Vice President
Chief Legal & Risk Officer

Randall Stradling
Executive Vice President
Chief Credit Officer

Bernard Tynes
Executive Vice President
Chief Consumer Banking Officer

Our Locations

Allentown
3090 Tilghman St.
Allentown, PA 18104
484.267.3074

Bensalem
Hulmeville & Galloway Roads
Bensalem, PA 19020
215.639.3500

Bethlehem
2285 Schoenersville Road
Bethlehem, PA 18017
484.852.1986

Bristol
118 Mill St.
Bristol, PA 19007
215.788.6300

Doylestown
426 N. Main St.
Doylestown, PA 18901
267.864.1008

Dublin
142 N. Main St.
Dublin, PA 18917
215.249.3834

The Fairway (Jenkintown)
1651 The Fairway
Jenkintown, PA 19046
267.415.1365

Highland Park
16 Highland Park Way
Levittown, PA 19056
215.949.3900

Lansdale
490 Forty Foot Road
Lansdale, PA 19446
267.328.4360

Levittown
208 Levittown Parkway
Levittown, PA 19054
215.946.7400

Lower Makefield
732 Stony Hill Road, Bldg. 3
Yardley, PA 19067
215.493.7692

New Britain
380 W. Butler Ave.
New Britain, PA 18901
215.489.2801

New Hope
275 W. Bridge St.
New Hope, PA 18938
215.862.5021

Newtown
295 N. Sycamore St.
Newtown, PA 18940
215.504.6201

Perkasie - Fifth Street
1129 N. 5th St.
Perkasie, PA 18944
215.257.3940

Perkasie - Market Street
600 W. Market St.
Perkasie, PA 18944
215.257.5157

Pipersville
6999 Easton Road
Pipersville, PA 18947
215.766.9173

Quakertown
1051 S. West End Blvd.
Quakertown, PA 18951
215.529.9582

Riegelsville
1315 Easton Road
Riegelsville, PA 18077
610.749.2237

Southampton
530 Second Street Pike
Southampton, PA 18966
215.355.5203

Warminster
601 Louis Drive
Warminster, PA 18974
267.282.4634