



Q4: Hyperion Bancshares reports most profitable quarter in bank's history

Community bank reports strong full-year growth in revenue, earnings, assets; 2025 results reflect disciplined growth and continued investment

Philadelphia, Jan. 20, 2026 – In its Fourth Quarter 2025 Report to Shareholders, Hyperion Bancshares, Inc., the holding company for Hyperion Bank, reported the strongest quarter in the bank's history, with fourth-quarter net income exceeding \$1 million. The record quarter capped a year of significant growth, with 2025 revenues increasing 13% and net income rising 35% year over year.

Earnings per share for 2025 increased 41%, while book value rose 13%, reflecting both operating performance and balance-sheet strength.

“Our fourth-quarter results capped a very strong year for Hyperion,” says Charlie Crawford, CEO & Chair of the Philadelphia-based community bank, which also operates a banking office and mortgage joint venture in Atlanta. “This performance reflects disciplined execution, healthy loan demand, and continued trust from our customers.”

For the full year, Hyperion's balance sheet expanded meaningfully, with total assets increasing 19%, driven by loan growth of 15% and deposit growth of 43%.

Crawford – who was recently elected to the board of the Federal Home Loan Bank of Pittsburgh – notes that the bank achieved these results while continuing to invest in its infrastructure. “In 2025, we made deliberate investments in technology and professional services as we prepare for a significant upgrade to our digital offerings in 2026,” he says. “At the same time, we've remained conservative in our underwriting, and our loan portfolio continues to perform well.”

Hyperion's leadership emphasized that customer relationships remain central to the bank's growth strategy. Shareholders and customers can further support the bank's momentum by engaging in ways that expand value across the franchise, including deepening commercial and personal banking relationships, and introducing Hyperion to employees and affiliated organizations.

The bank also highlighted specialized offerings that continue to resonate with customers, including SBA lending programs and a service that enables customers to access multi-million-dollar FDIC insurance coverage through a single banking relationship – well beyond the standard \$250,000 insured limit.

We bring community banking to you[®].

Founded in 2006, Hyperion is a full-service community bank that combines technology with highly accessible bankers. The bank expanded in 2019 with a second location in Atlanta's Buckhead financial district and further expanded in 2020 through Hyperion Mortgage, a joint venture now operating in Alabama, Florida, Georgia, New Jersey, Pennsylvania, South Carolina and Tennessee.

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