



FOR IMMEDIATE RELEASE

February 10, 2026

**Highlands Bankshares, Inc.
Reports Year End Earnings
And Declares Quarterly Dividend**

Petersburg, WV - Highlands Bankshares, Inc. (OTC: HBSI) announced record earnings (unaudited) of \$5,905,000 for the year ended December 31, 2025. This represents an increase of 21.68% from the \$4,853,000 earned during 2024. On a per share basis, net income was \$4.48 for 2025, compared to earnings of \$3.63 per share for the year ended December 31, 2024.

On February 10, 2026, the Board of Directors declared a quarterly dividend of \$0.47 per share to be paid on February 27, 2026, to all shareholders of record as of February 21, 2026. Based upon the current market price and annualizing the dividends paid to shareholders this quarter, Highlands' current dividend yield is 4.32%.

Jack H. Walters, Chairman and Chief Executive Officer of the holding company, stated "We are extremely pleased to report financial results for 2025. The past year saw the company achieve record levels of net income, assets, and deposits. These impressive numbers would not be possible without the dedicated efforts of our local team members who live and work right here in our communities and who demonstrate every day our commitment to serving people, building relationships and strengthening our local economies."

Highlands Bankshares, Inc. operates twelve banking locations in West Virginia and Virginia through its two wholly owned subsidiary banks, The Grant County Bank and Capon Valley Bank, and offers insurance services through its wholly owned subsidiary HBI Life Insurance Company.