



Q4 and Full Year 2025 Results

Financial Update

January 2026



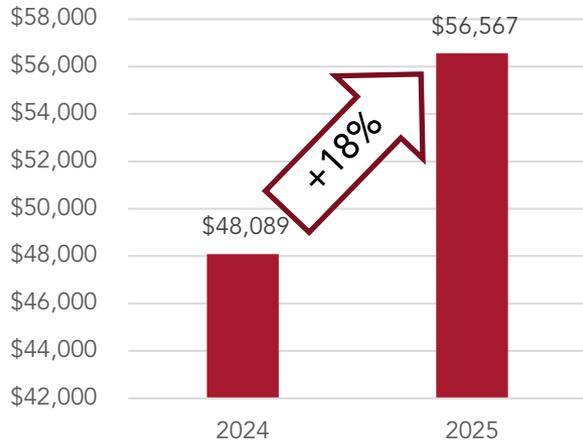
TRUXTON

WEALTH • FAMILY OFFICE • BANKING

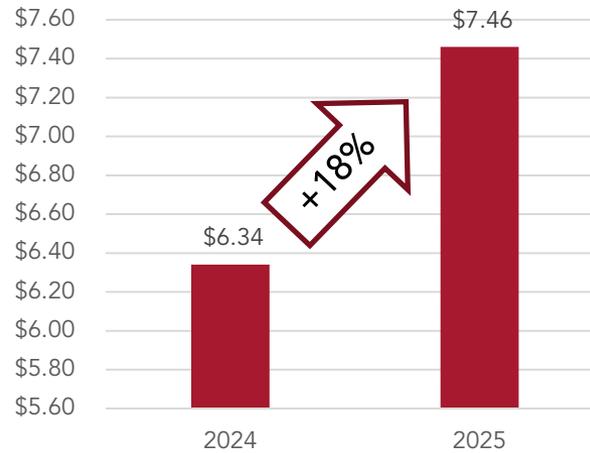
2025 Financial Highlights



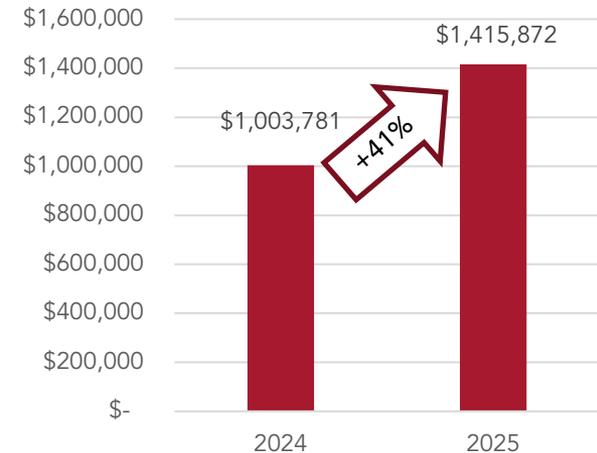
Revenue (000's)



Fully Diluted EPS



Assets



- Fully diluted EPS increased 18% in 2025
- ROAE remained high at 20.44% in 2025
- Loans grew 21% and assets by 41%
- Dividends paid \$3.00 per share in 2025, inclusive of \$1.00 special dividend
- "Bank" Tier 1 Leverage Ratio was 8.77% at year end 2025
- Efficiency Ratio for 2025 was 50.0%

2025 Financial Highlights



(\$000s)			
Income Summary	YE 2025	YE 2024	% Change
Non-Interest Income	\$24,408	\$22,119	10.3%
Net Interest Income	\$34,028	\$26,186	29.9%
Provision for Credit Losses	\$1,869	\$217	761.3%
Non-Interest Expense	\$29,849	\$25,121	18.8%
Earnings Before Taxes	\$26,718	\$22,967	16.3%
Income Tax Expense	\$5,234	\$4,556	14.9%
Net Income	\$21,484	\$18,411	16.7%
Balance Sheet			
Assets	\$1,415,872	\$1,003,781	41.1%
Loans	\$813,554	\$669,982	21.4%
Deposits	\$1,240,006	\$866,422	43.1%
Stockholders' Equity	\$116,644	\$98,706	18.2%
Asset Quality			
Allowance for Credit Losses on Loans	\$7,415	\$6,433	15.3%
Allowance to Gross Loans	0.91%	0.96%	(5.1%)

Q4 2025 Financial Highlights



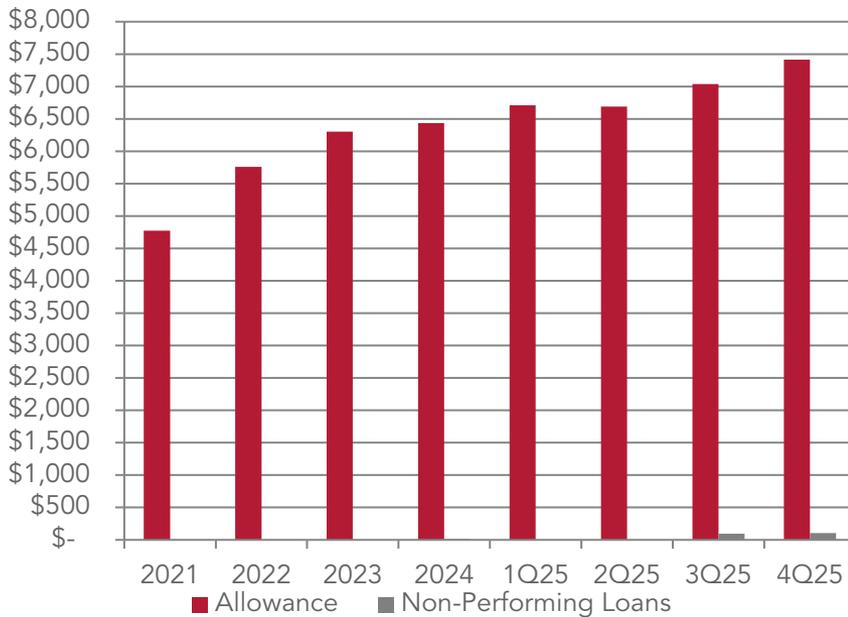
(\$000s)			
Income Summary	4Q 2025	4Q 2024	% Change
Non-Interest Income	\$5,871	\$5,790	1.4%
Net Interest Income	\$9,537	\$6,872	38.8%
Provision for Credit Losses	\$1,092	\$145	653.1%
Non-Interest Expense	\$7,685	\$6,212	23.7%
Earnings Before Taxes	\$6,631	\$6,305	5.2%
Income Tax Expense	\$1,148	\$1,242	(7.6%)
Net Income	\$5,483	\$5,063	8.3%
Balance Sheet			
Assets	\$1,415,872	\$1,003,781	41.1%
Loans	\$813,554	\$669,982	21.4%
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Safe and Reliable Credit Quality

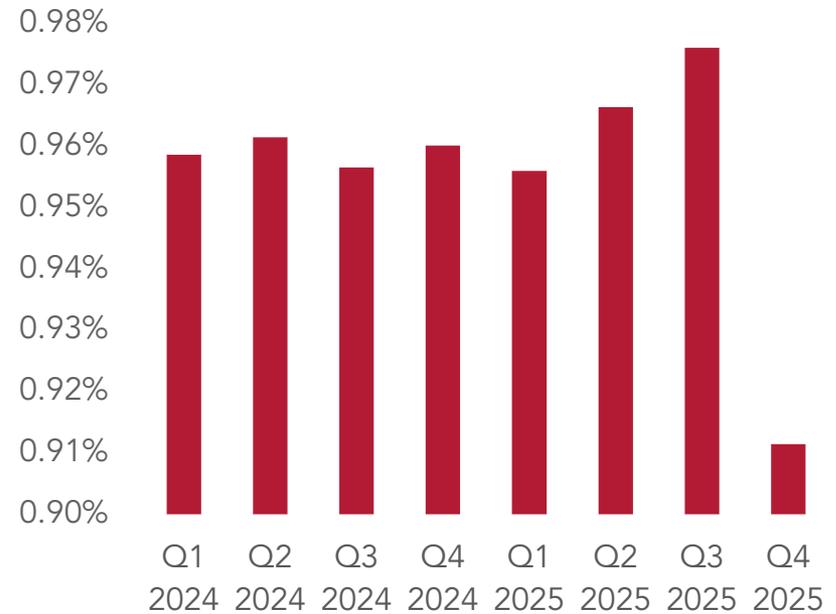


- 90 days+ past due loans: \$10k
- Non-performing assets (NPAs): \$106k
- No other real estate owned (OREO)

Allowance vs. NPAs (\$000s)



Reserves / Loans



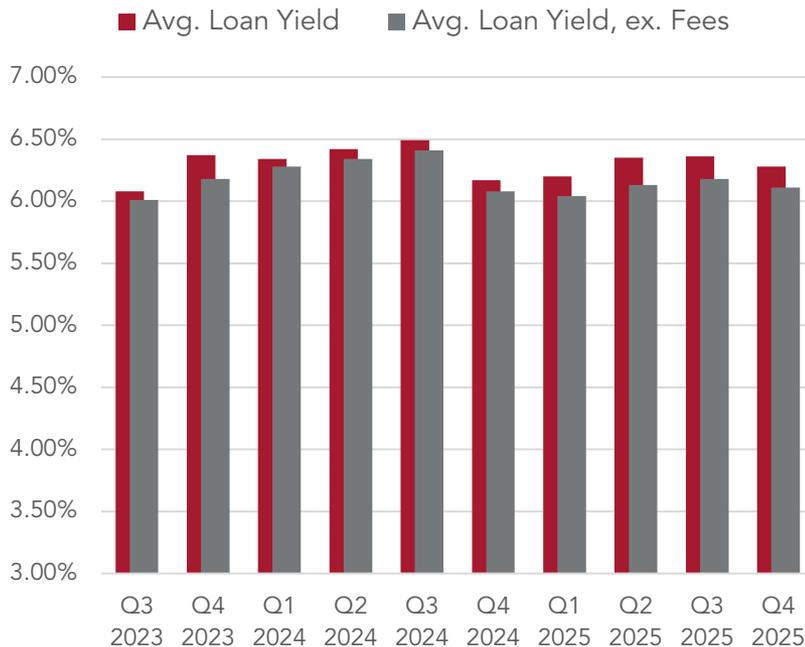
*Charts above do NOT include ACL on unfunded commitments or ACL for securities

Loan Yield & Concentrations

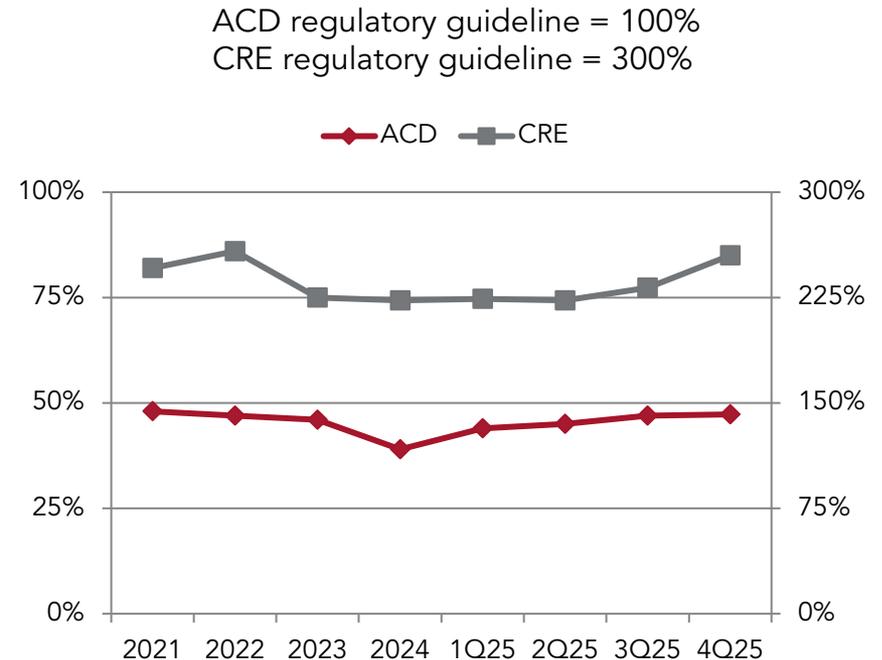


- Commercial Real Estate concentration was 255% of capital at quarter end
- Acquisition, Construction, & Development loans was 47% of capital at quarter end
- Average loans yields fell 7bps quarter-over-quarter driven by the decline in floating rate loans driven by FOMC rate cuts

Average Loan Yields



Commercial Real Estate

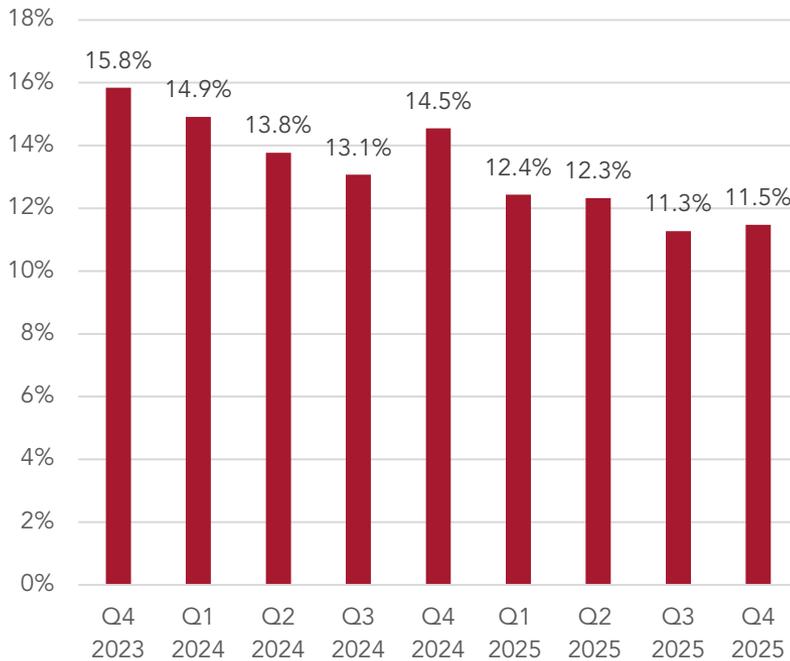


Deposit Costs

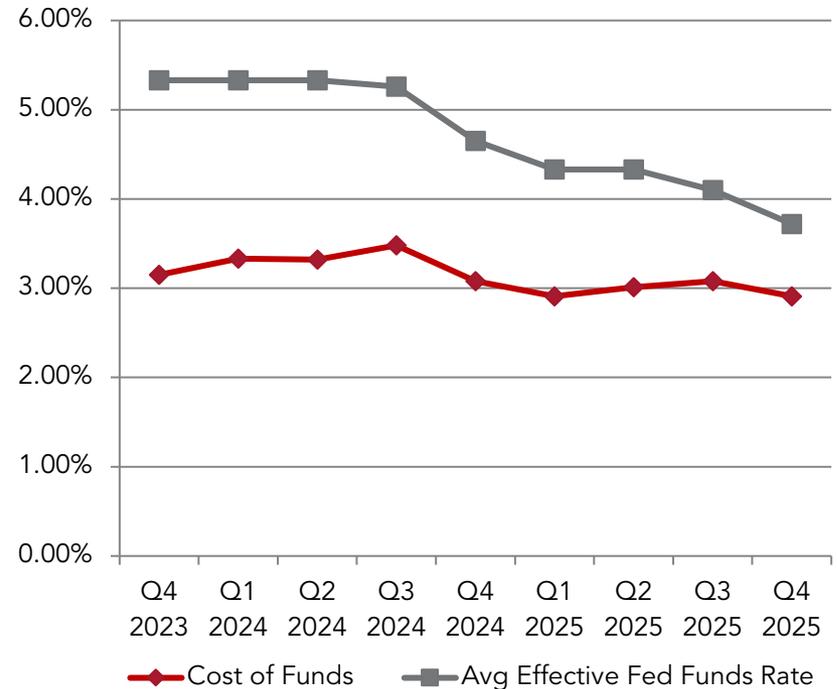


- Cost of funds fell 17bps from Q3 2025 to 2.91% in Q4 2025
- Federal funds rate declines drove the changes

NIBA / Total Deposits



Cost of Funds

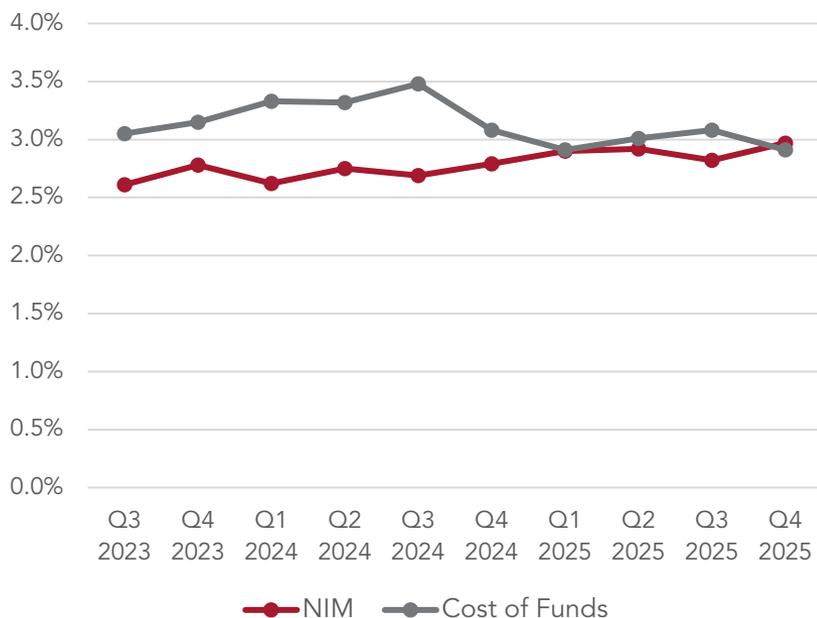


Net Interest Margin

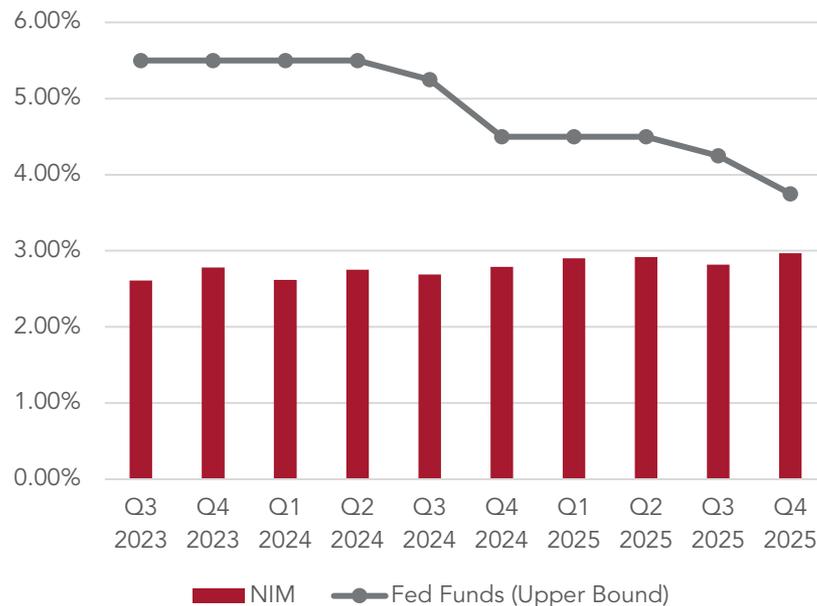


- NIM increased 15bps in Q4 2025 compared to Q3 2025 as cost of funds decreased more than earning asset yields

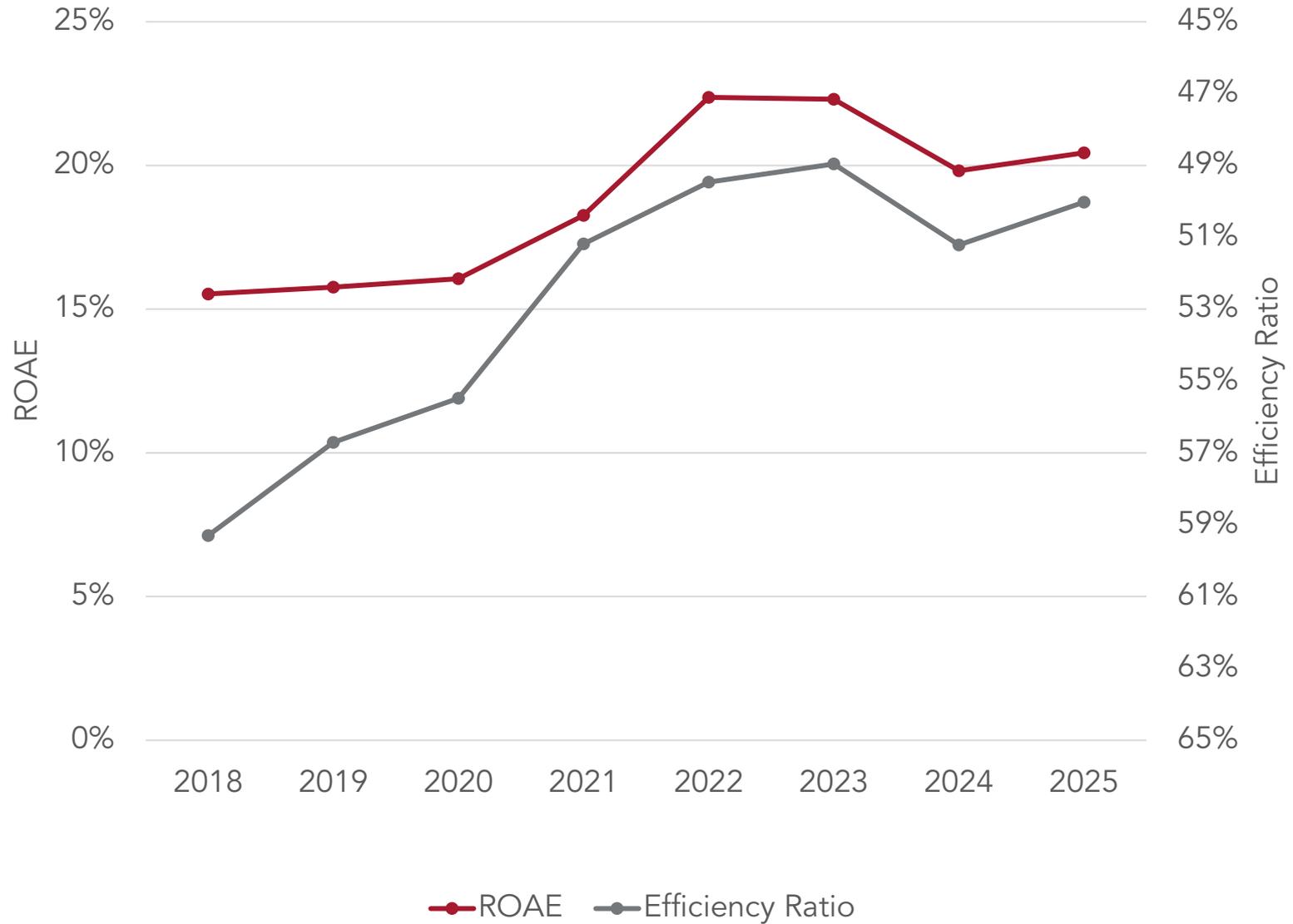
NIM vs. Cost of Funds



NIM vs. Fed Funds



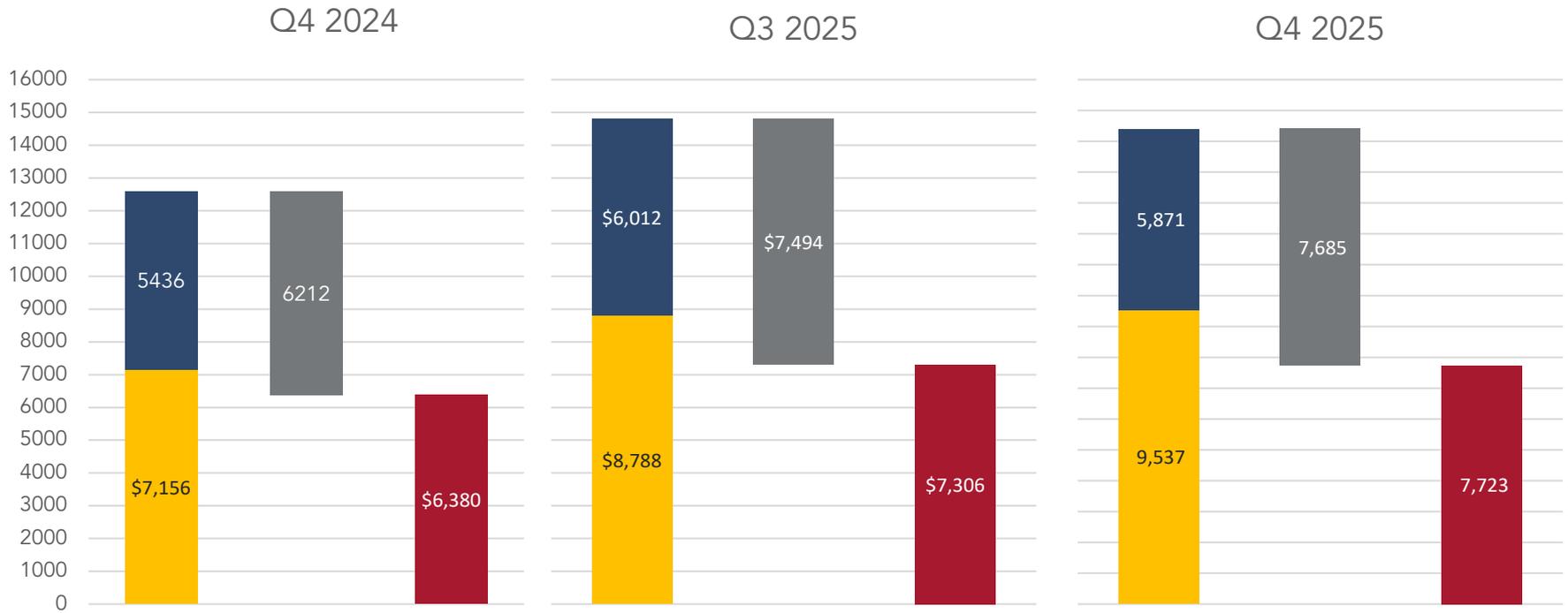
ROAE and Efficiency Ratio



Pre-Tax, Pre-Provision Net Revenue (PPNR)



+21.05%
Q4 2025 vs.
Q4 2024

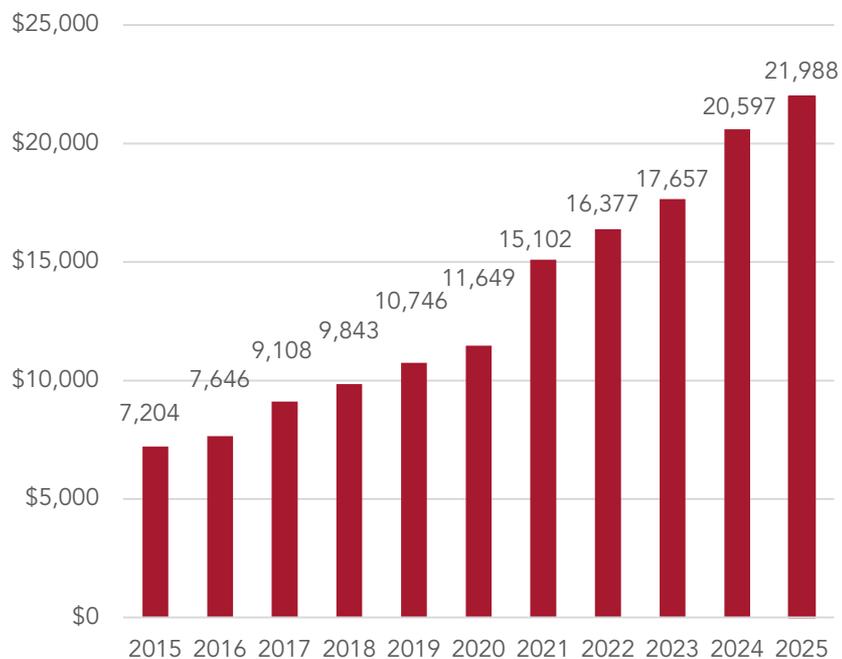


Truxton Wealth Growth Continues

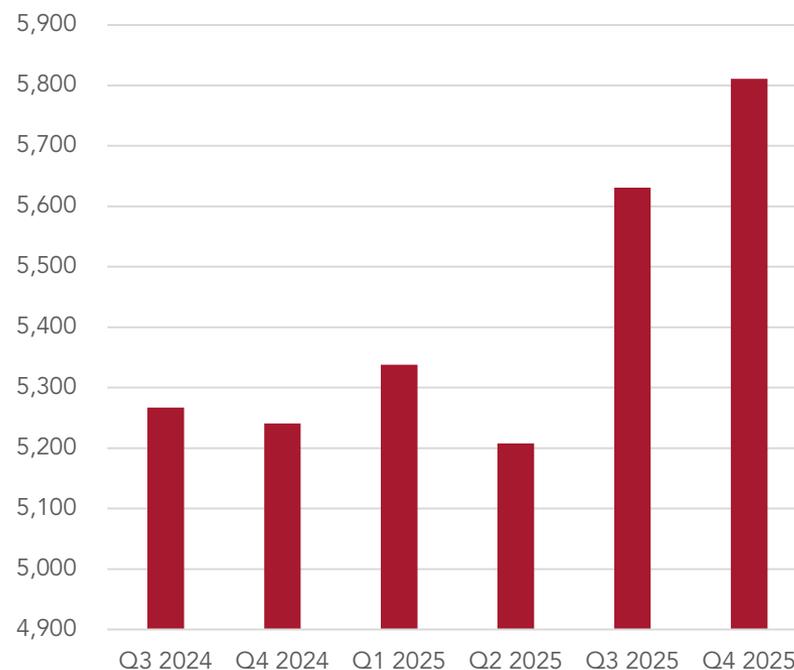


- Truxton Wealth represented 41% of net revenue in Q4 2025
- Truxton Wealth represented 92% of total non-interest income in Q4 2025
- Truxton Wealth revenue increased 10.9% in Q4 2025 compared to Q4 2024

Wealth Management Revenue (000s)



Wealth Management Revenue (000s)



TRUX Financial Returns – Quarterly Trends



- Efficiency Ratio fell 77 basis points compared to Q4 2024
- Net interest margin (NIM) is 18 basis points higher compared to Q4 2024
- Return on average assets (ROAA) is down 34 basis points from Q4 2024
- Return on average equity (ROAE) is down 139 basis points from Q4 2024
- Tier 1 Leverage Ratio for the Bank is down 209 basis points from Q4 2024

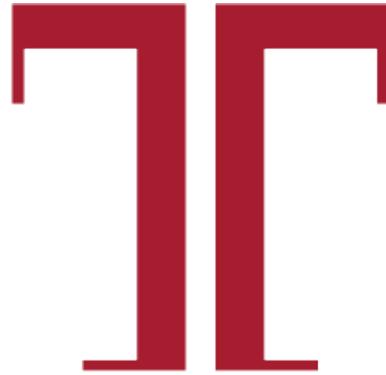
Key Ratios	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025
Efficiency Ratio	48.45%	51.50%	52.64%	50.65%	47.68%
Net Interest Margin	2.79%	2.62%	2.92%	2.82%	2.97%
ROAA	1.94%	1.80%	1.74%	1.70%	1.60%
ROAE	20.47%	19.52%	21.24%	21.32%	19.08%
Tier 1 Leverage Ratio (Bank)	10.86%	10.53%	9.36%	8.90%	8.77%
Tangible Equity / Tangible Assets	9.86%	8.25%	8.18%	8.43%	8.24%

TRUX Financial Returns – Annual Trends



- Efficiency Ratio fell 119 basis points compared to 2024
- Net interest margin (NIM) is 17 basis points higher compared to 2024
- Return on average assets (ROAA) is down 12 basis points from 2024
- Return on average equity (ROAE) is down 73 basis points from 2024
- Tier 1 Leverage Ratio for the Bank is down 209 basis points from 2024

Key Ratios	2022	2023	2024	2025
Efficiency Ratio	49.47%	48.96%	51.21%	50.02%
Net Interest Margin	2.83%	2.67%	2.71%	2.88%
ROAA	1.85%	1.86%	1.83%	1.73%
ROAE	22.37%	22.31%	19.81%	20.44%
Tier 1 Leverage Ratio (Q4 Bank)	9.78%	10.53%	10.86%	8.77%
Tangible Equity / Tangible Assets	8.00%	9.18%	9.86%	8.24%



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