



Q1 2026 Results

Financial Update

April 2026



TRUXTON

WEALTH • FAMILY OFFICE • BANKING

Q1 2026 Financial Highlights



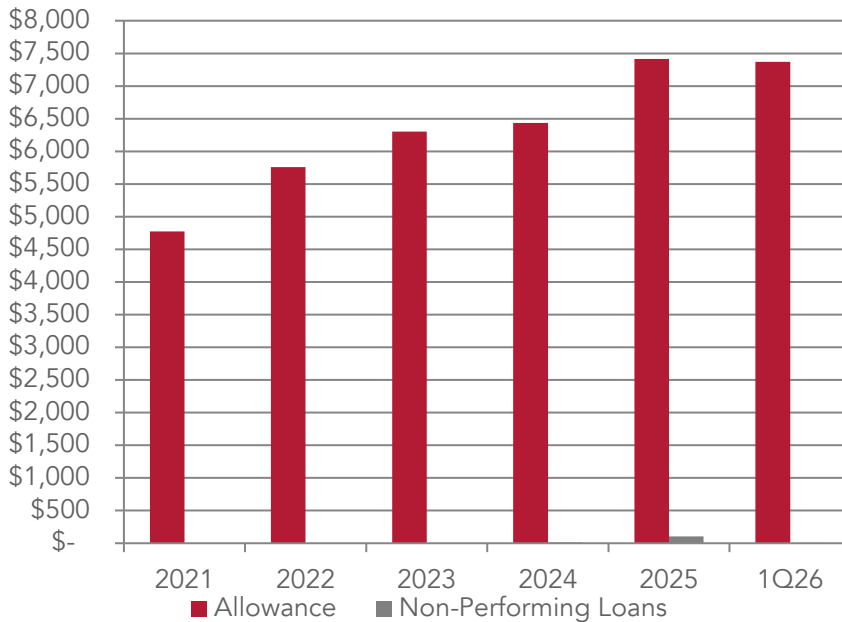
<i>(\$000s)</i>			
Income Summary	Q1 2026	Q1 2025	% Change
Noninterest Income	\$6,350	\$6,382	-0.5%
Net Interest Income	\$10,419	\$7,245	43.8%
Provision for Credit Losses	(\$156)	\$390	-140.0%
Noninterest Expense	\$8,335	\$6,983	19.4%
Earnings Before Taxes	\$8,590	\$6,254	37.4%
Income Tax Expense	\$1,792	\$1,202	49.1%
Net Income	\$6,798	\$5,052	34.6%
Balance Sheet			
Assets	\$1,371,156	\$1,201,825	14.1%
Loans	\$807,765	\$699,993	15.4%
Deposits	\$1,184,067	\$1,028,386	15.1%
Shareholders' Equity	\$119,436	\$99,324	20.2%
Asset Quality			
Allowance for Credit Losses on Loans	\$7,369	\$6,708	9.9%
Allowance to Loans	0.91%	0.96%	-4.8%

Safe and Reliable Credit Quality

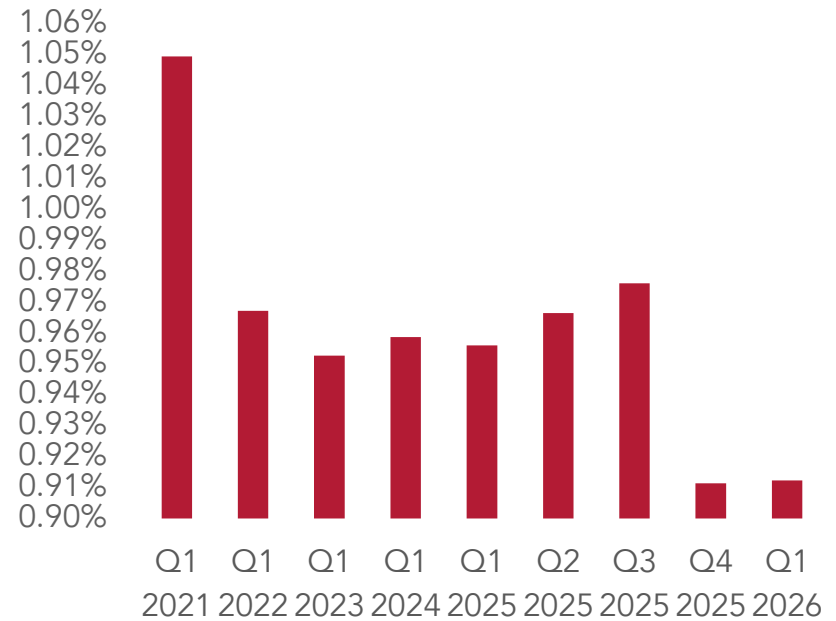


- 90 days+ past due loans: \$29k
- Non-performing assets (NPAs): \$120k
- No other real estate owned (OREO)

Allowance vs. NPAs (\$000s)



Reserves / Loans



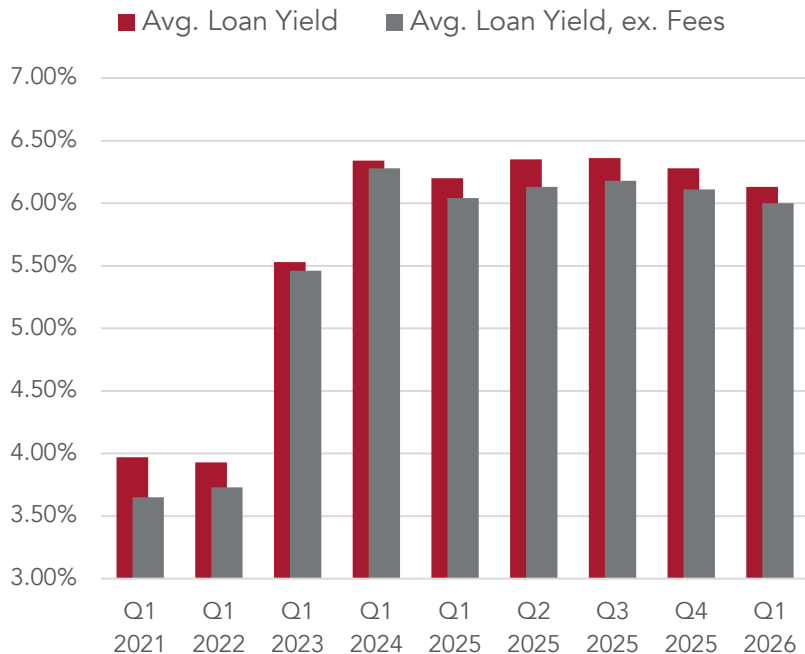
*Charts above do NOT include ACL on unfunded commitments or ACL on securities

Loan Yield & Concentrations

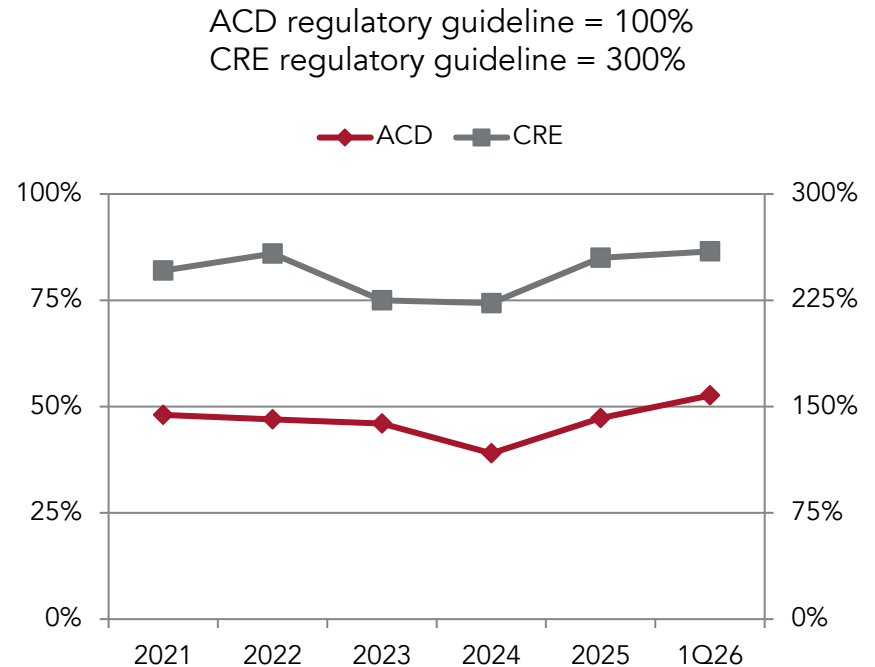


- Commercial Real Estate concentration was 260% of capital at quarter end
- Acquisition, Construction, & Development loans was 53% of capital at quarter end
- Average loans yields fell 11bps quarter-over-quarter driven by the decline in floating rate loans as a result of FOMC rate cuts

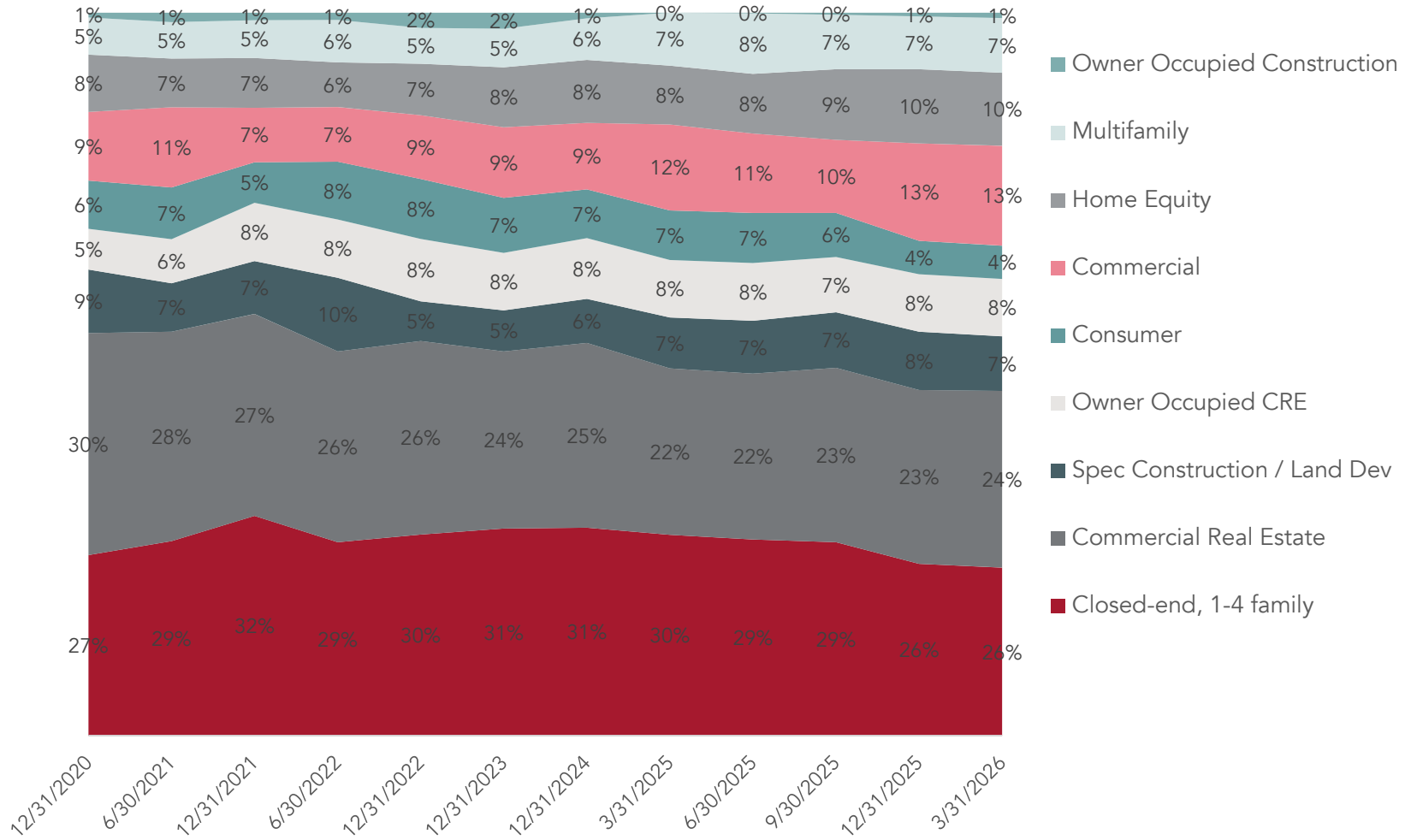
Average Loan Yields



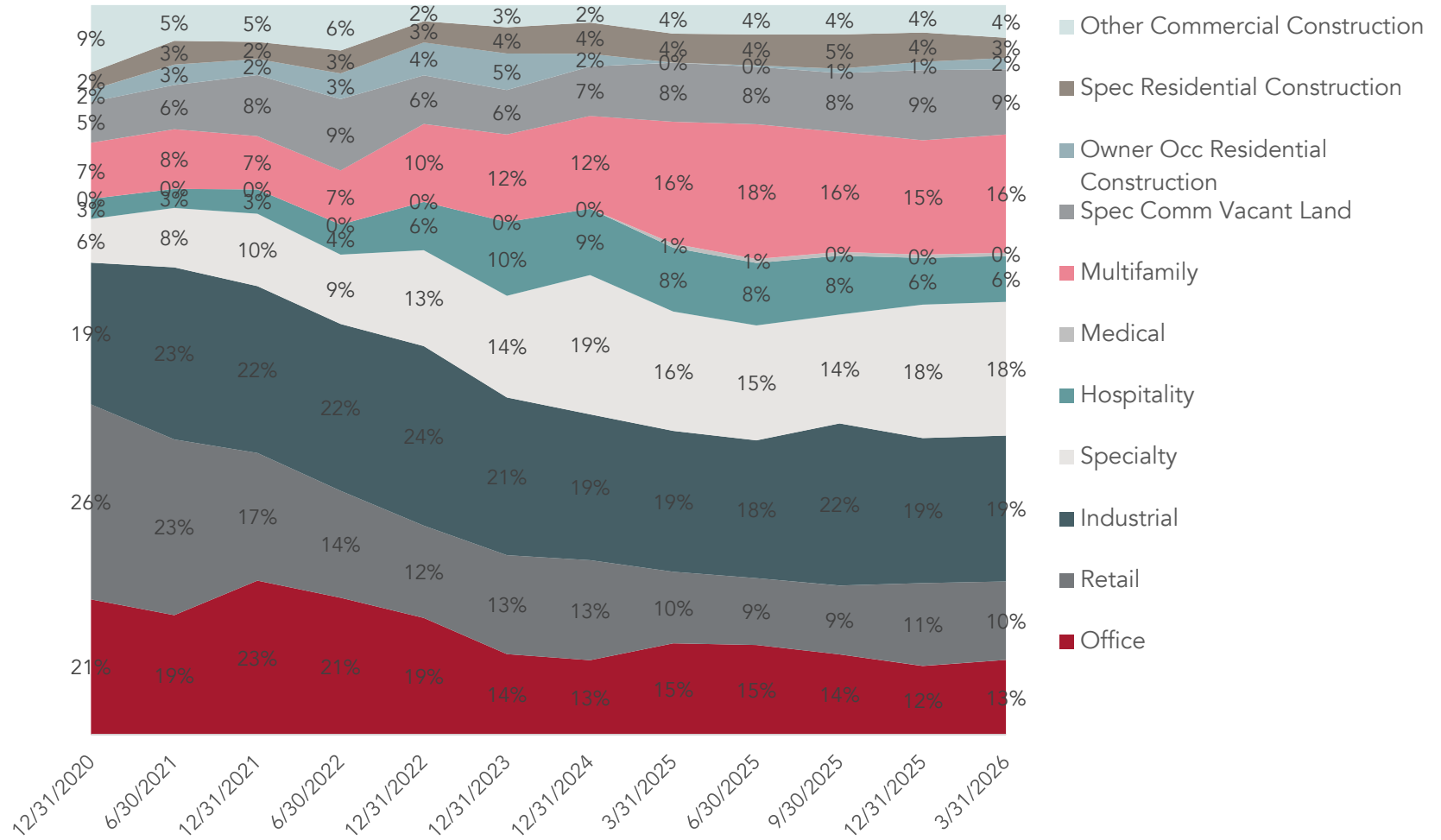
Commercial Real Estate



Diversified Loan Portfolio



Diversified CRE Loan Portfolio

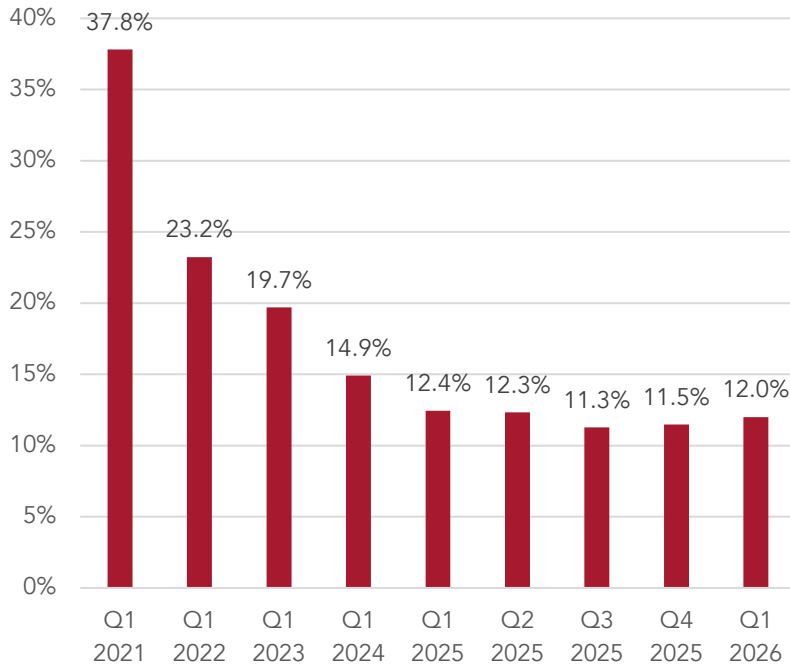


Deposit Costs

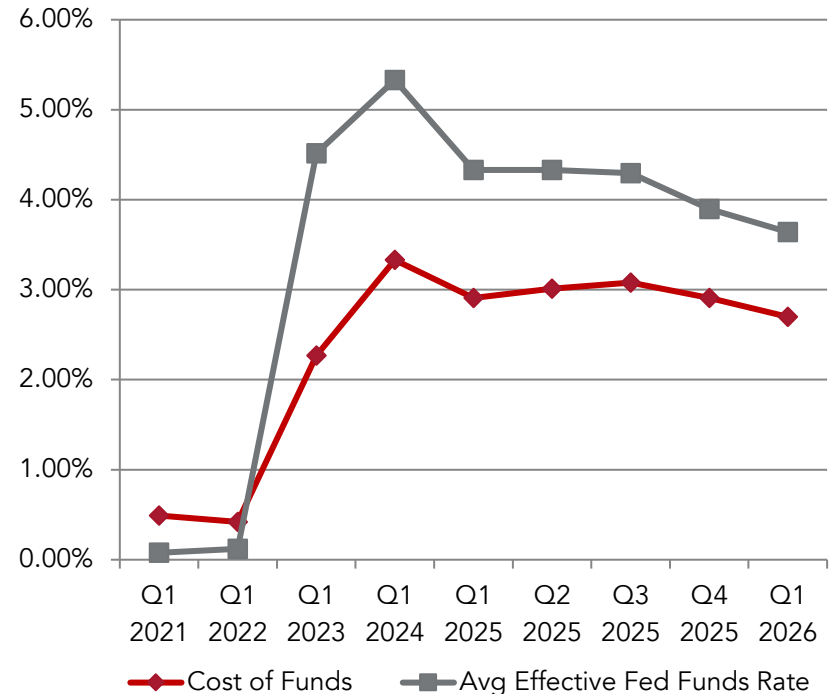


- Cost of funds fell 21bps from Q4 2025 to 2.70% in Q1 2026
- Federal funds rate declines drove the changes

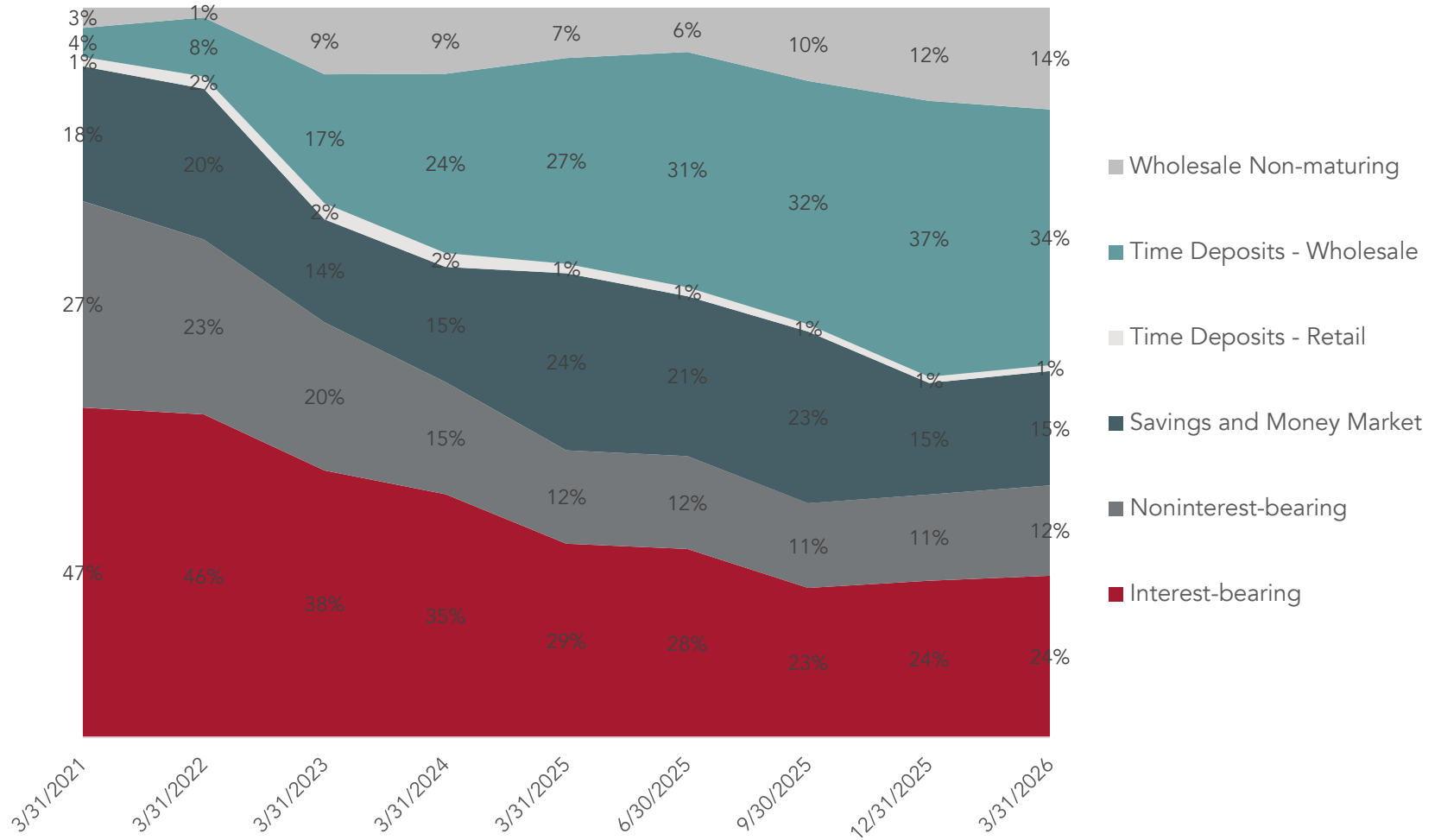
NIBA / Total Deposits



Cost of Funds



Deposit Composition

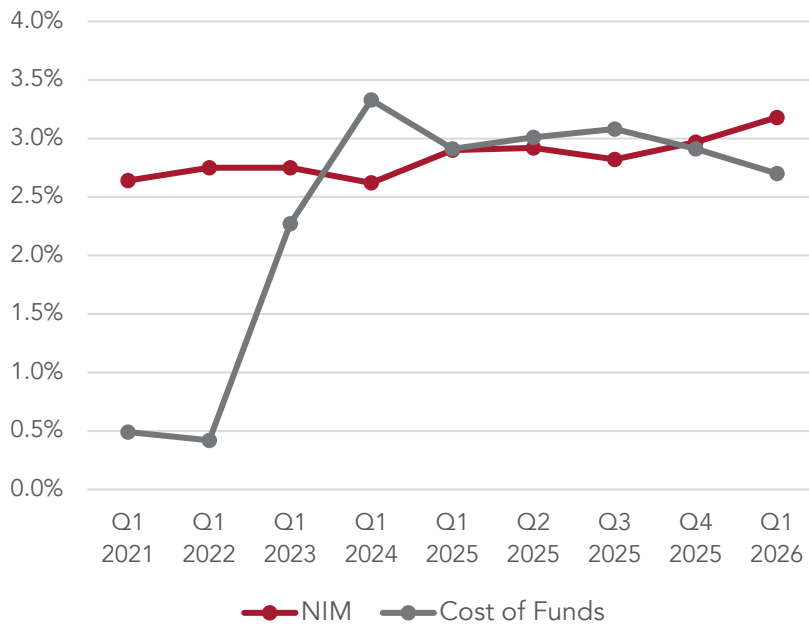


Net Interest Margin

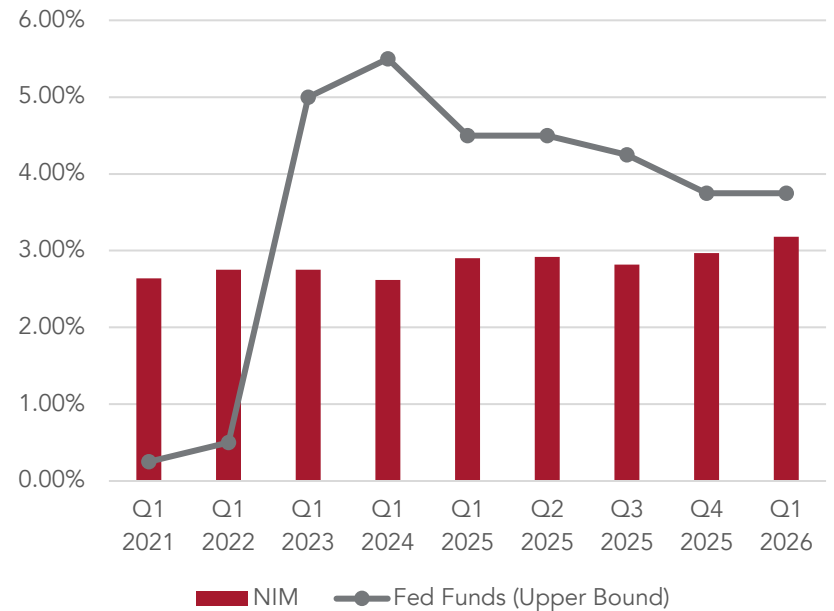


- NIM increased 21bps in Q1 2026 compared to Q4 2025 as cost of funds decreased more than earning asset yields

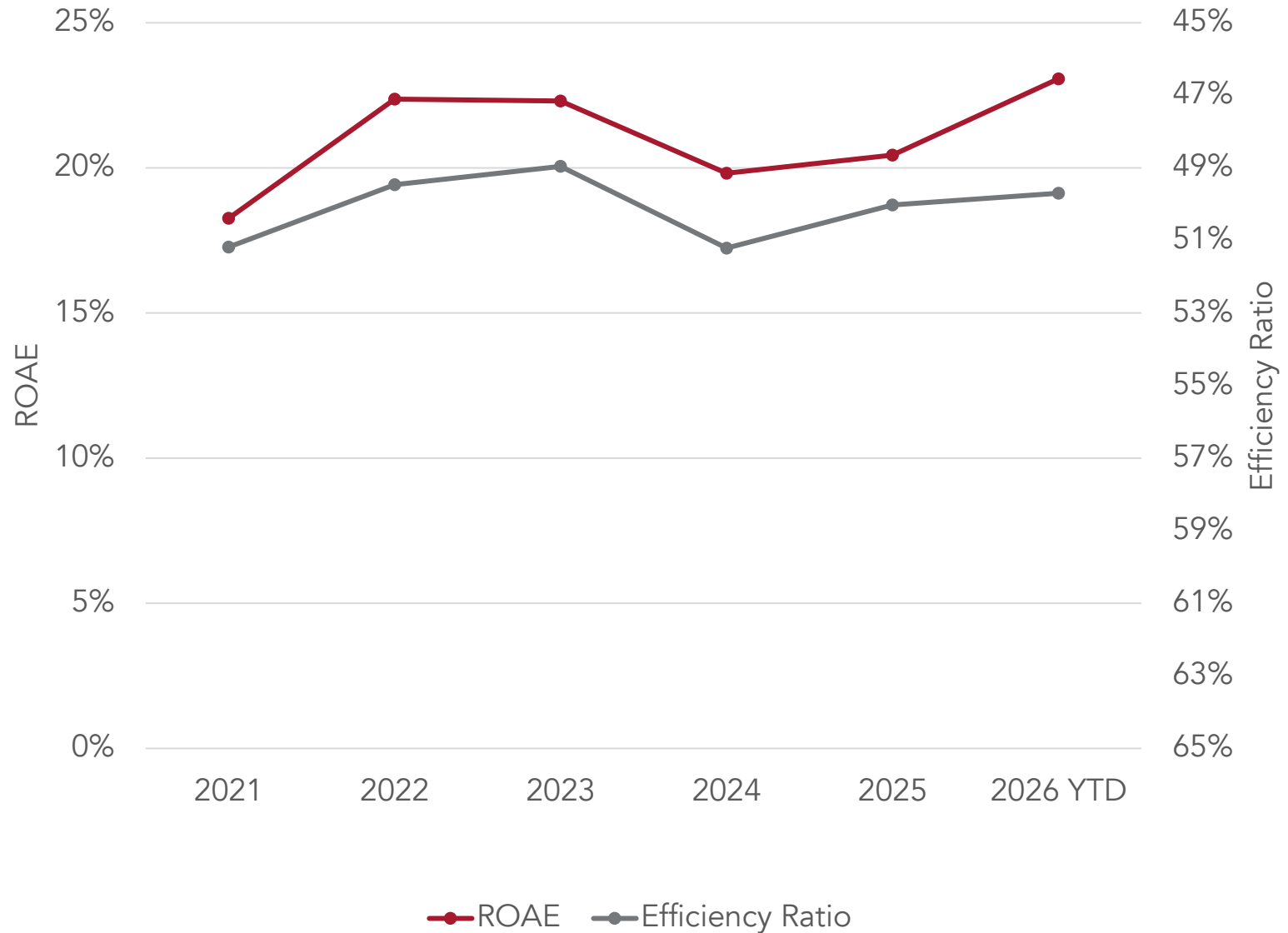
NIM vs. Cost of Funds



NIM vs. Fed Funds



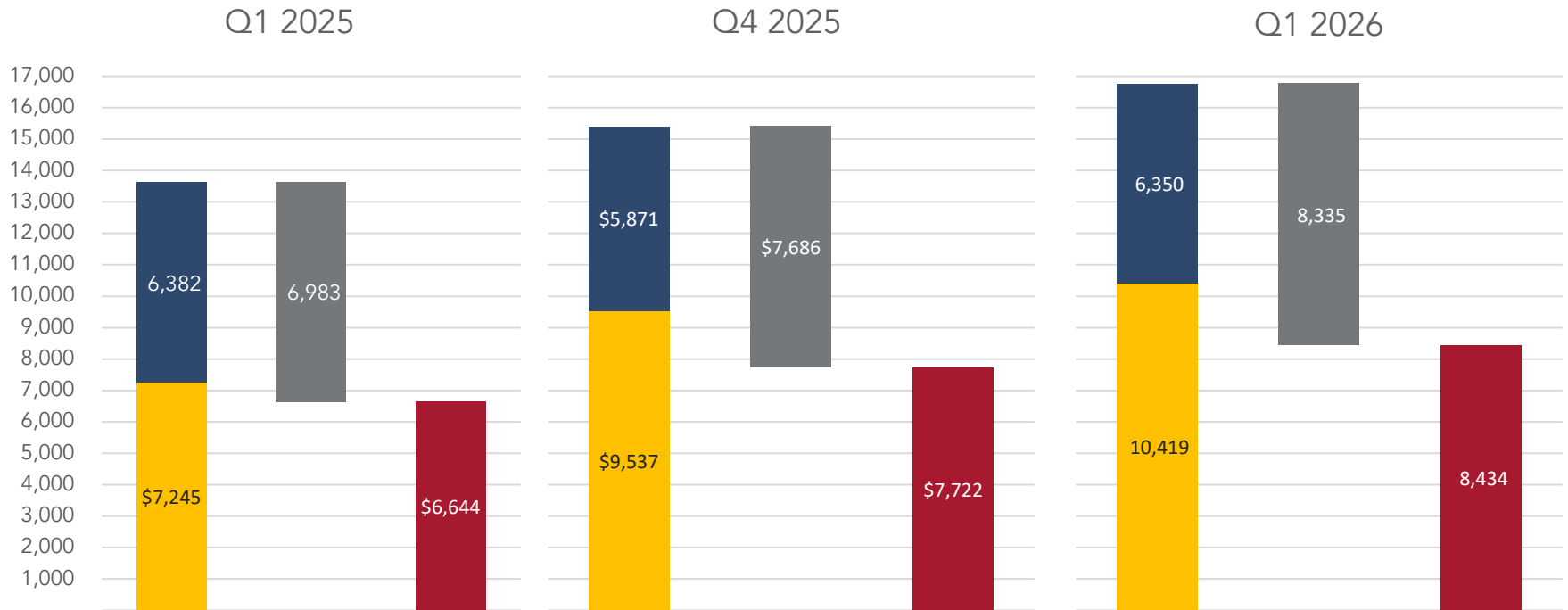
ROAE and Efficiency Ratio



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



+26.94%
 Q1 2026 vs.
 Q1 2025

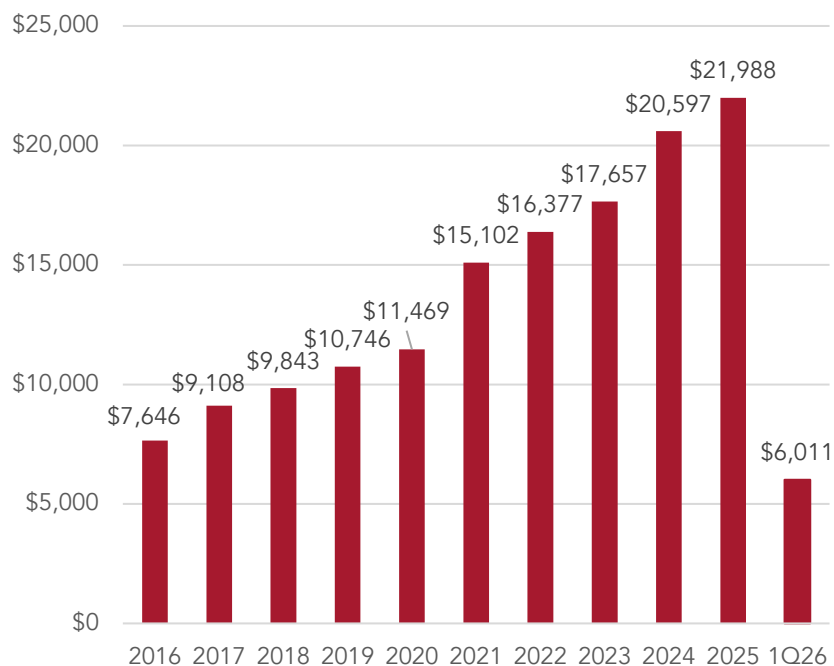


Truxton Wealth Growth Continues

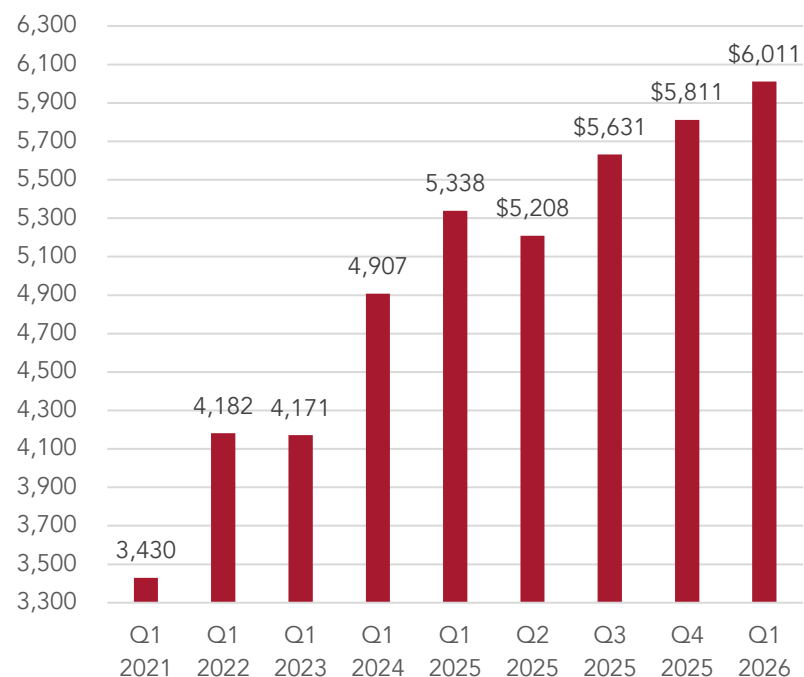


- Truxton Wealth represented 36% of net revenue in Q1 2026
- Truxton Wealth represented 95% of total non-interest income in Q1 2026
- Truxton Wealth revenue increased 12.6% in Q1 2026 compared to Q1 2025

Wealth Management Revenue (000s)



Wealth Management Revenue (000s)



TRUX Financial Returns – Quarterly Trends



- Efficiency Ratio fell 154 basis points compared to Q1 2025
- Net interest margin (NIM) is 28 basis points higher compared to Q1 2025
- Return on average assets (ROAA) is up 9 basis points from Q1 2025
- Return on average equity (ROAE) is up 257 basis points from Q1 2025
- Tier 1 Leverage Ratio for the Bank is down 161 basis points from Q1 2025

Key Ratios	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026
Efficiency Ratio	51.24%	52.64%	50.65%	49.88%	49.70%
Net Interest Margin	2.90%	2.92%	2.82%	2.97%	3.18%
ROAA	1.89%	1.74%	1.70%	1.64%	1.98%
ROAE	20.50%	21.24%	21.32%	19.50%	23.07%
Tier 1 Leverage Ratio (Bank)	10.46%	9.36%	8.90%	8.77%	8.85%
Tangible Equity / Tangible Assets	8.26%	8.18%	8.43%	8.24%	8.71%



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