Q2 2026 Results

Financial Update

July 2026

TRUXTON

WEALTH • FAMILY OFFICE • BANKING

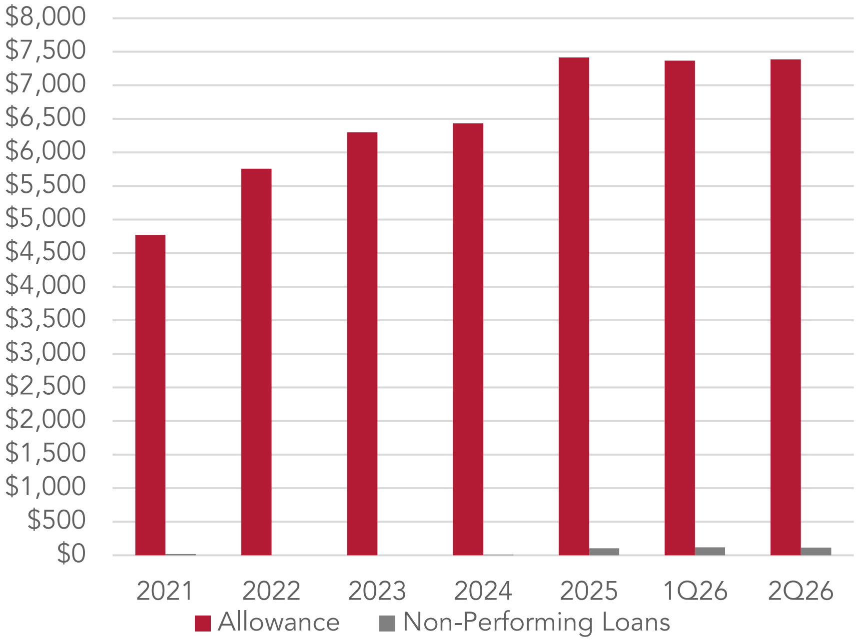
Q2 2026 Financial Highlights

($000s)			
Income Summary	**Q2 2026**	**Q2 2025**	**% Change**
Noninterest Income	$6,701	$6,141	9.1%
Net Interest Income	$10,062	$8,463	18.9%
Provision for Credit Losses	$201	$120	67.5%
Noninterest Expense	$8,233	$7,690	7.1%
Earnings Before Taxes	$8,607	$6,794	26.7%
Income Tax Expense	$1,731	$1,473	17.5%
Net Income	$6,876	$5,321	29.2%
Balance Sheet			
Assets	$1,366,419	$1,255,462	8.8%
Loans	$803,705	$690,840	16.3%
Deposits	$1,124,145	$1,048,466	7.2%
Shareholders' Equity	$124,535	$102,850	21.1%
Asset Quality			
Allowance for Credit Losses on Loans	$7,386	$6,689	10.4%
Allowance to Loans	0.92%	0.97%	-5.2%

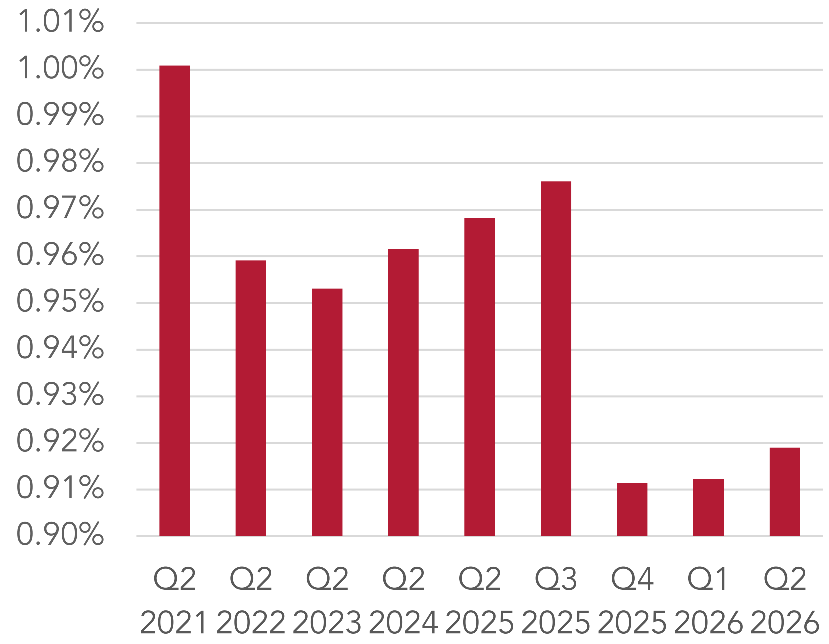
Safe and Reliable Credit Quality

- 90 days+ past due loans: $29k
- Non-performing assets (NPAs): $116k
- No other real estate owned (OREO)

Allowance vs. NPAs ($000s)



Reserves / Loans

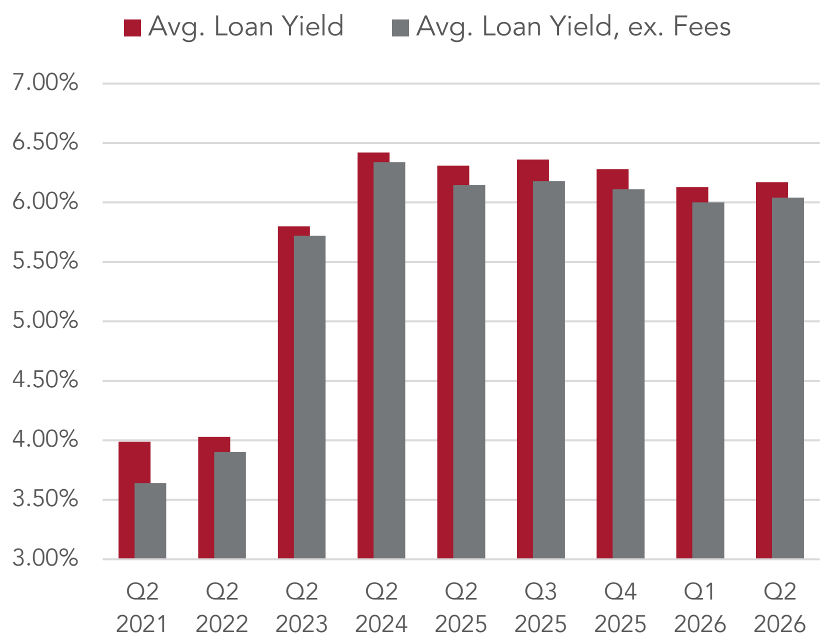


*Charts above do NOT include ACL on unfunded commitments or ACL on securities

Loan Yield & Concentrations

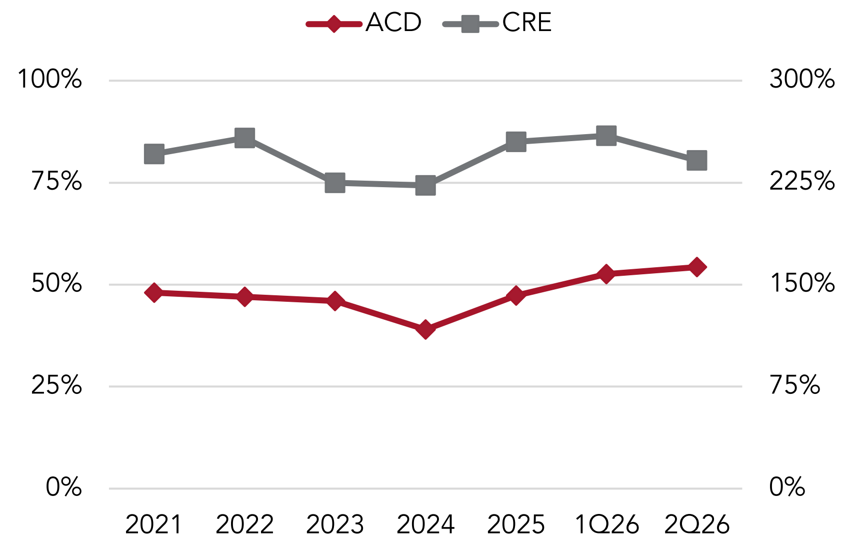
- Commercial Real Estate concentration was 241% of capital at quarter end
- Acquisition, Construction, & Development concentration was 55% of capital at quarter end
- Average loans yields increased 4bps quarter-over-quarter

Average Loan Yields

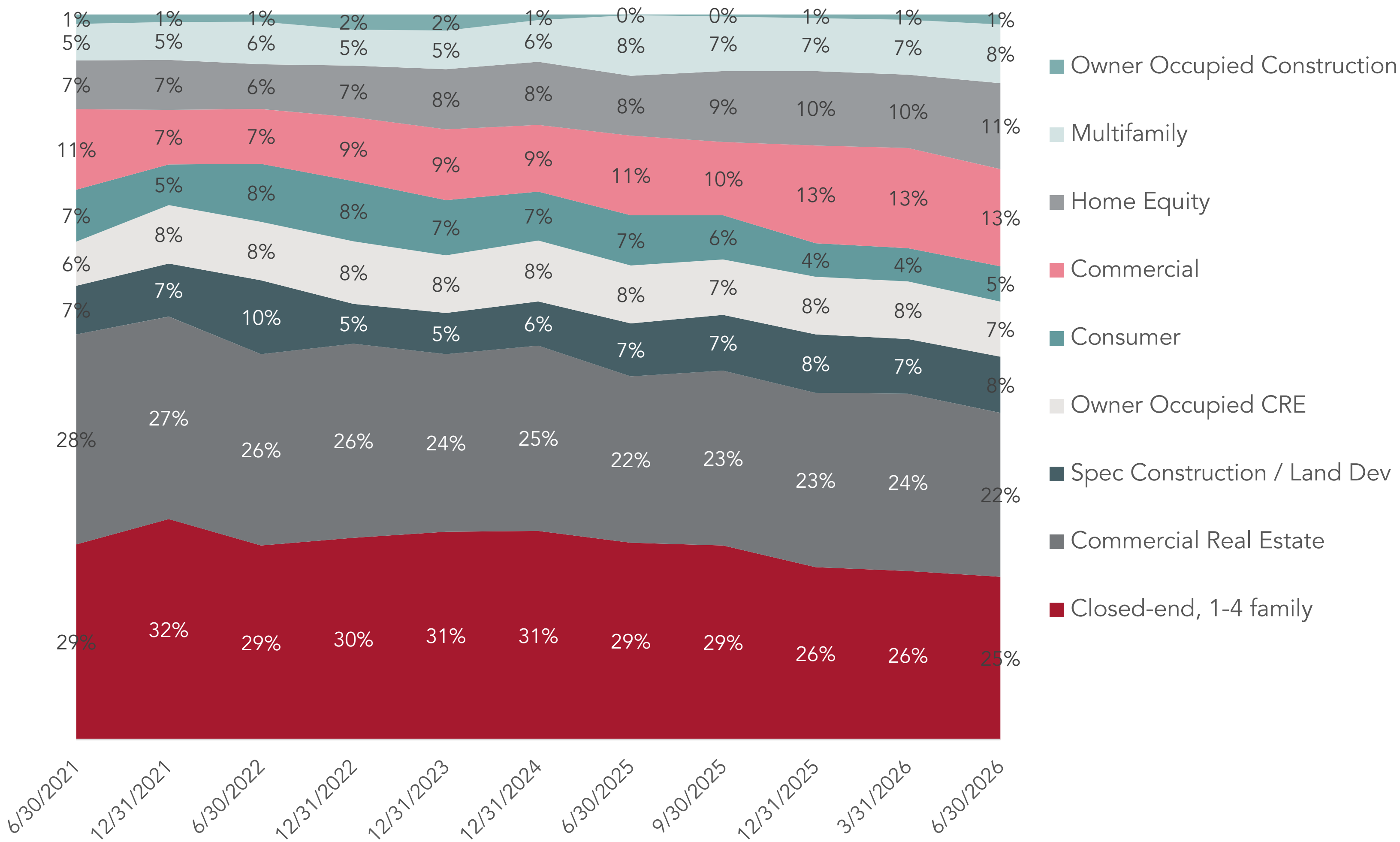


Commercial Real Estate

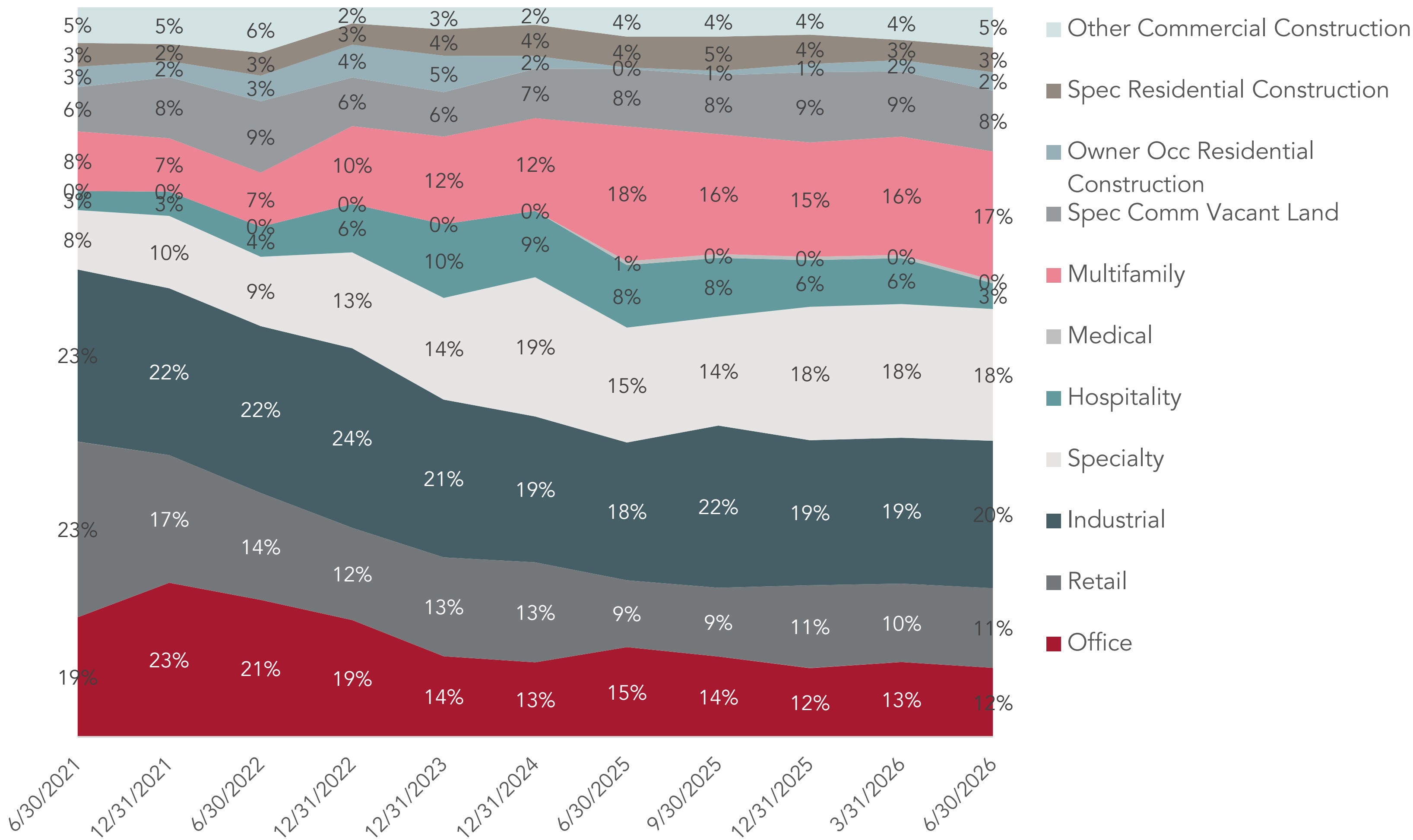
ACD regulatory guideline = 100%
CRE regulatory guideline = 300%



Diversified Loan Portfolio



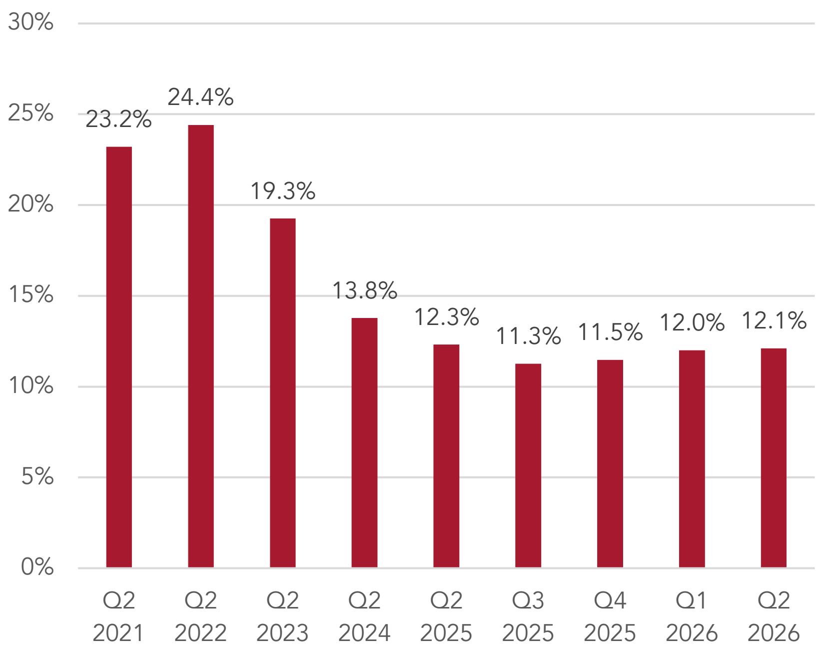
Diversified CRE Loan Portfolio



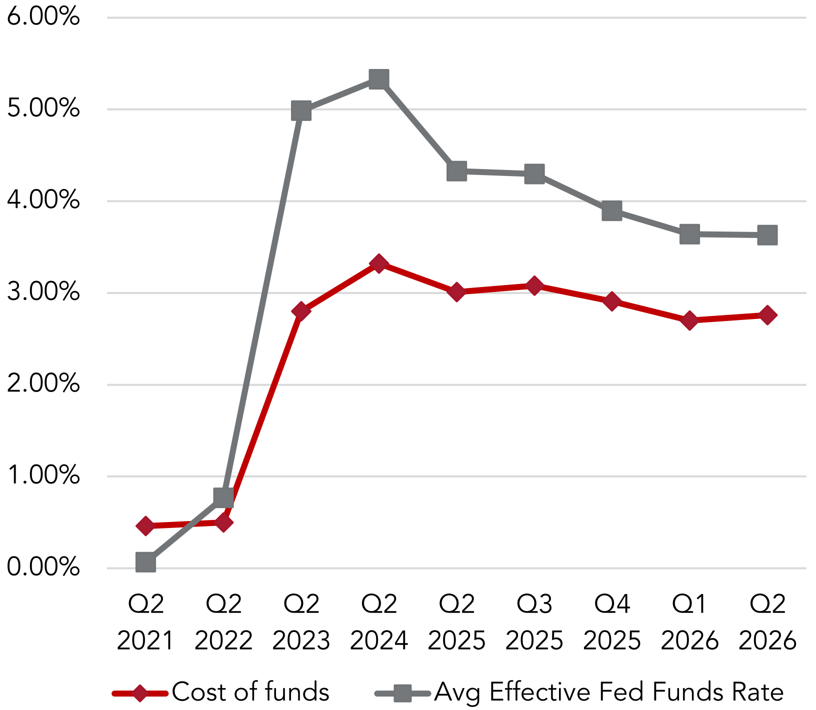
Deposit Costs

- Cost of funds increased 6bps from Q1 2026 to 2.76% in Q2 2026
- Increased market pricing for wholesale funding drove the increase

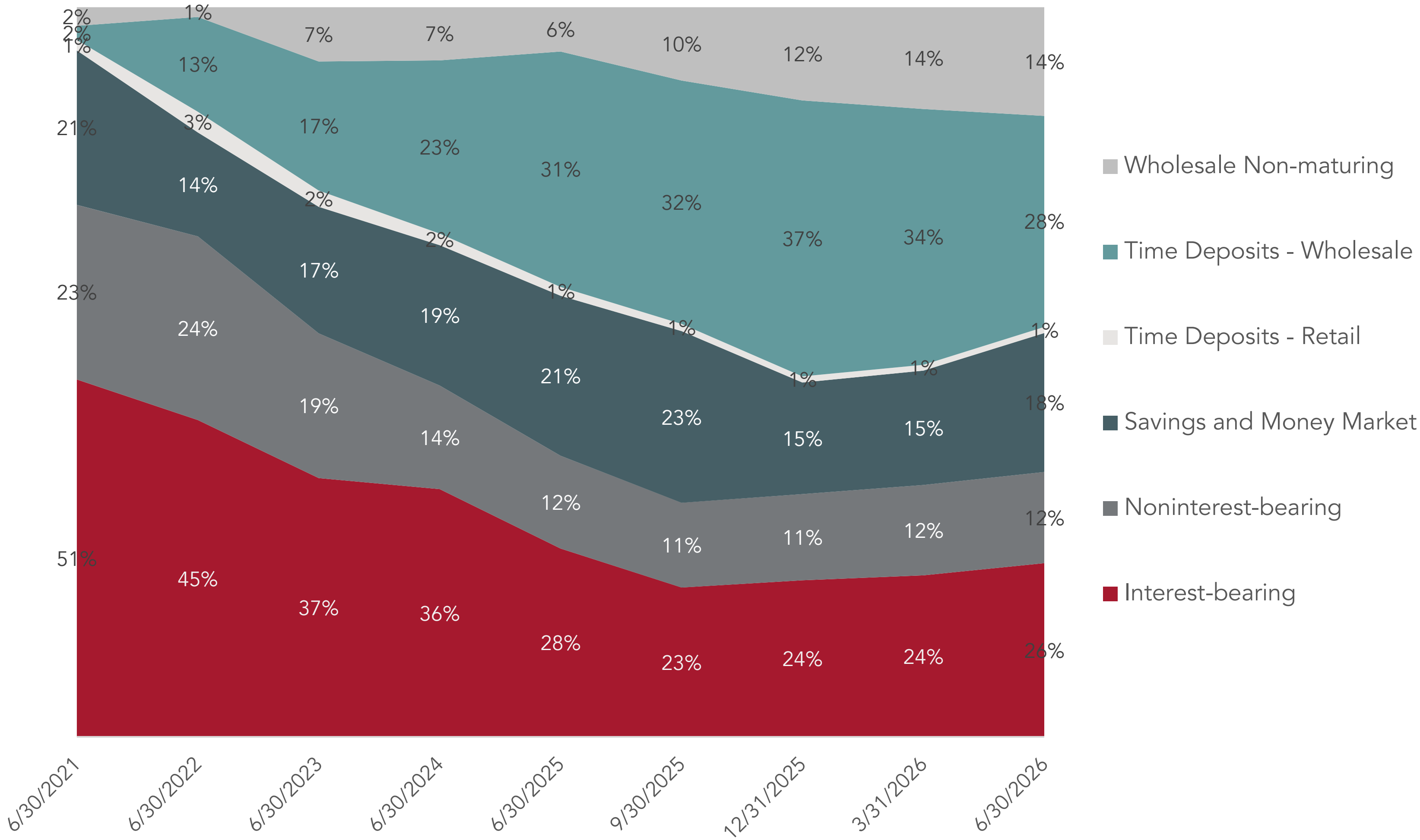
NIBA / Total Deposits



Cost of Funds



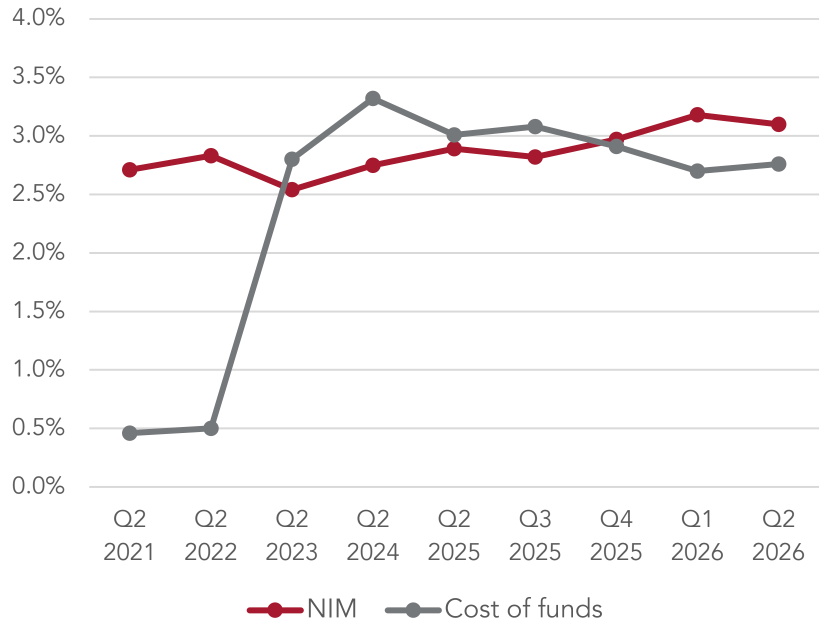
Deposit Composition



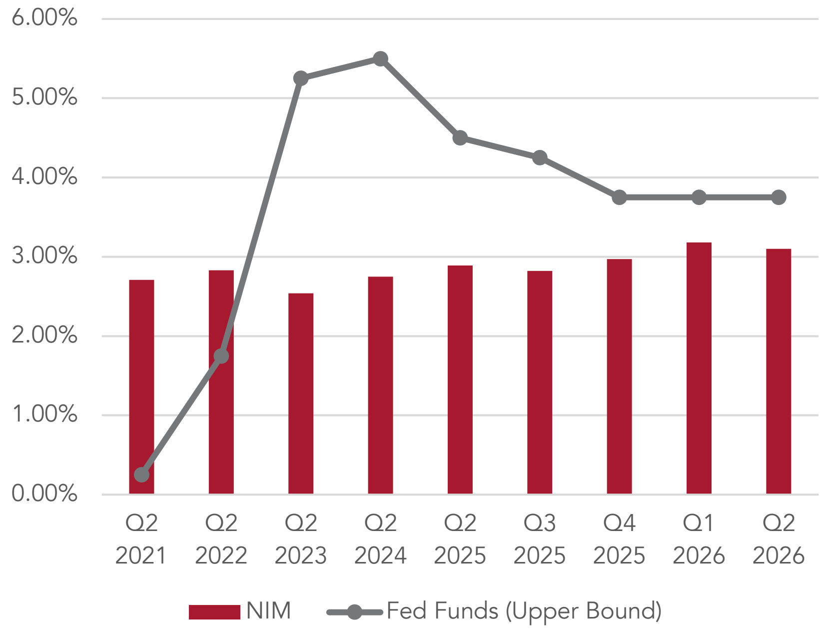
Net Interest Margin

- NIM decreased 8bps in Q2 2026 compared to Q1 2026 as cost of funds increased and earning asset yields decreased

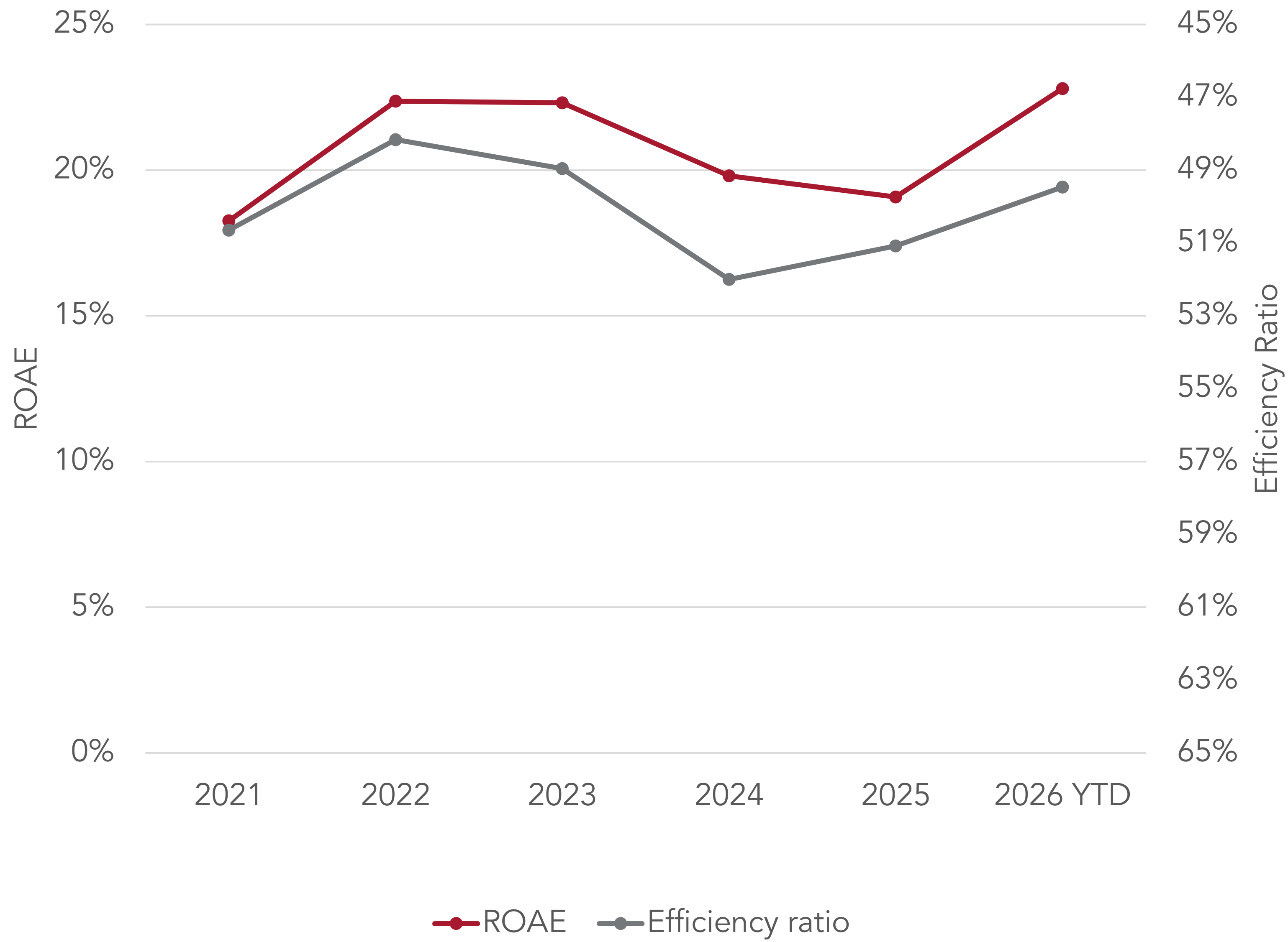
NIM vs. Cost of Funds



NIM vs. Fed Funds

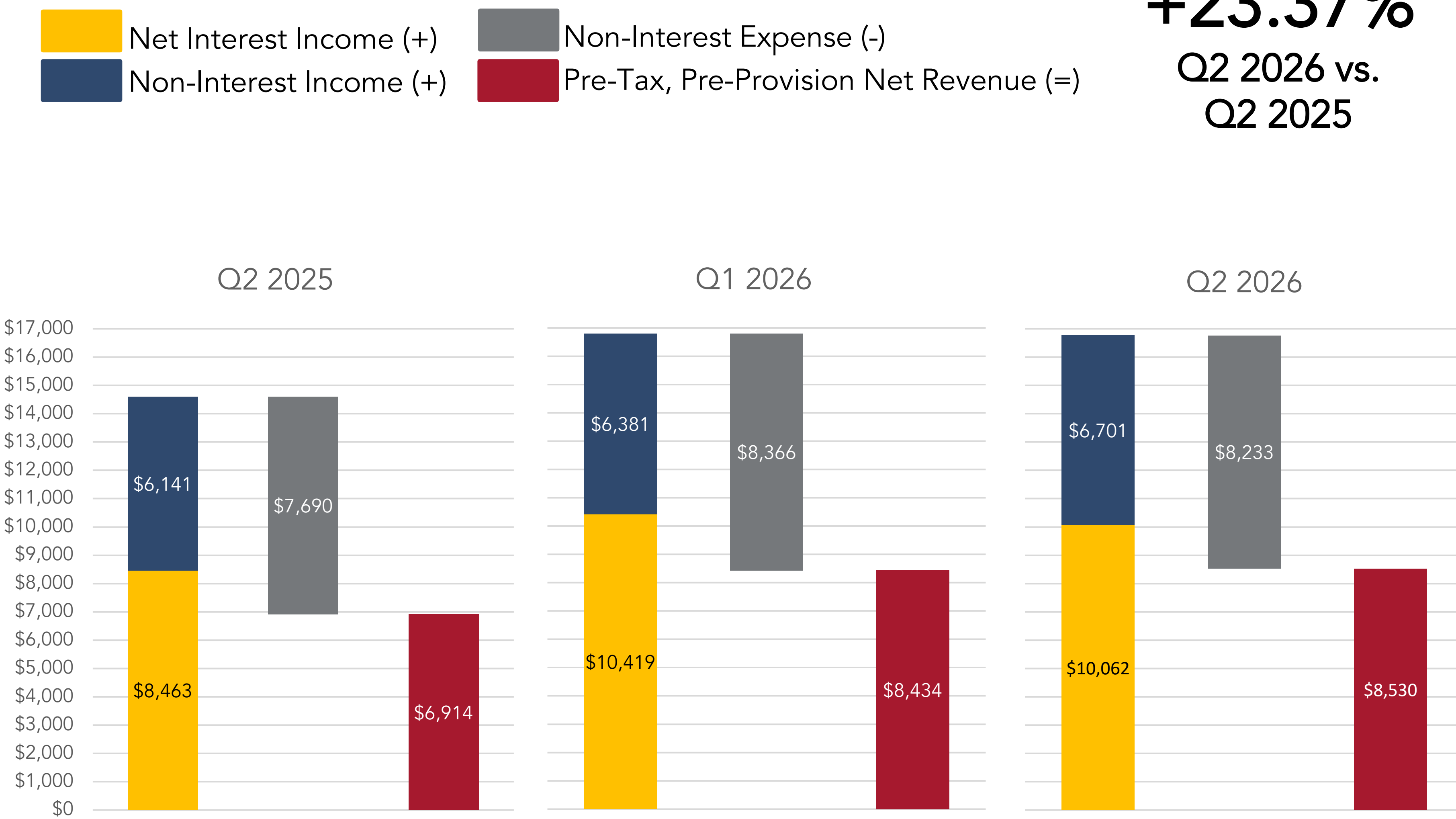


ROAE and Efficiency Ratio



Pre-Tax, Pre-Provision Net Revenue

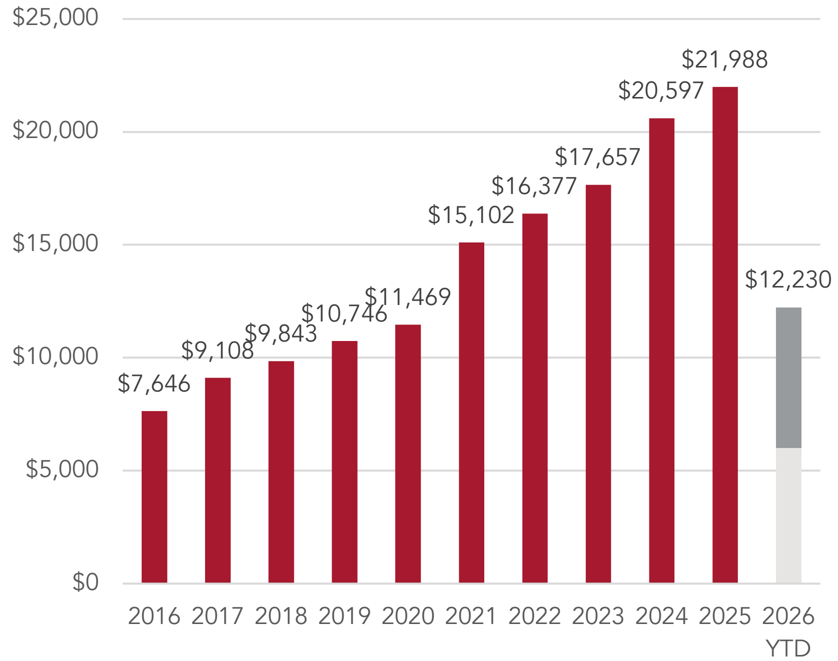
+23.37%
Q2 2026 vs. Q2 2025



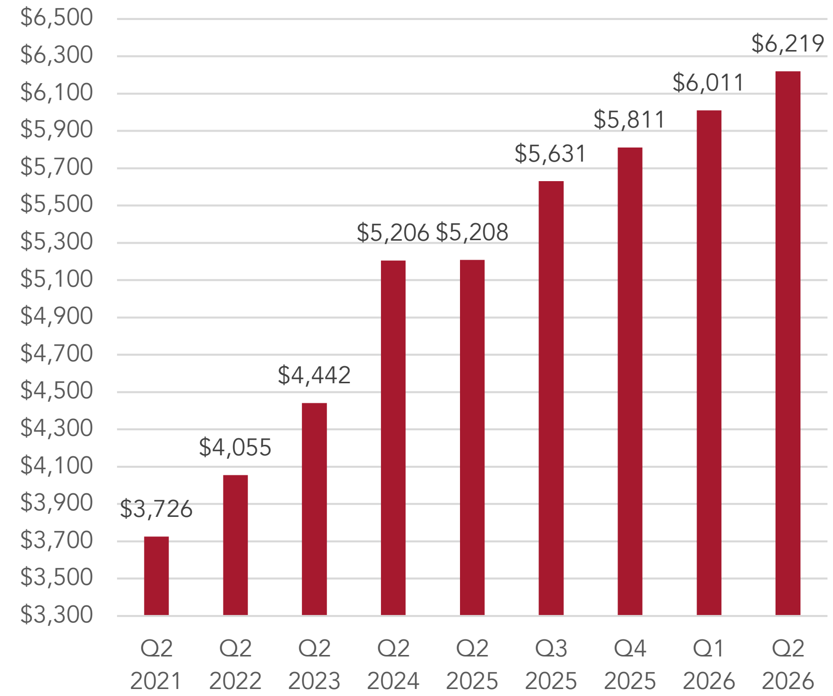
Truxton Wealth Growth Continues

- Truxton Wealth represented 37% of net revenue in Q2 2026
- Truxton Wealth represented 93% of total non-interest income in Q2 2026
- Truxton Wealth revenue increased 19.4% in Q2 2026 compared to Q2 2025

Wealth Management Revenue (000s)



Wealth Management Revenue (000s)



TRUX Financial Returns – Quarterly Trends

- Efficiency Ratio fell 355 basis points compared to Q2 2025
- Net interest margin (NIM) is 21 basis points higher compared to Q2 2025
- Return on average assets (ROAA) is up 26 basis points from Q2 2025
- Return on average equity (ROAE) is up 132 basis points from Q2 2025
- Tier 1 Leverage Ratio for the Bank is down 15 basis points from Q2 2025

Key Ratios	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Efficiency Ratio	52.66%	50.64%	49.88%	49.80%	49.11%
Net Interest Margin	2.89%	2.82%	2.97%	3.18%	3.10%
ROAA	1.74%	1.70%	1.60%	1.98%	2.00%
ROAE	21.22%	21.32%	19.50%	23.07%	22.54%
Tier 1 Leverage Ratio (Bank)	9.36%	8.90%	8.77%	8.85%	9.27%
Tangible Equity / Tangible Assets	8.19%	8.43%	8.24%	8.71%	9.11%

TRUXTON

WEALTH · FAMILY OFFICE · BANKING