



TRUXTON

WEALTH • FAMILY OFFICE • BANKING

Annual Meeting of Shareholders

Thomas S. Stumb
Chairman & Chief Executive Officer

Austin S. Branstetter
EVP, Chief Financial Officer

May 20th, 2026

Since inception, our shareholders have been rewarded by differentiated success

18%

**Net Income
CAGR
since 2005**

15%

**EPS
CAGR
since 2005**

\$20.40

**Cum. dividends
paid per share
(\$59 MM total)**

18%

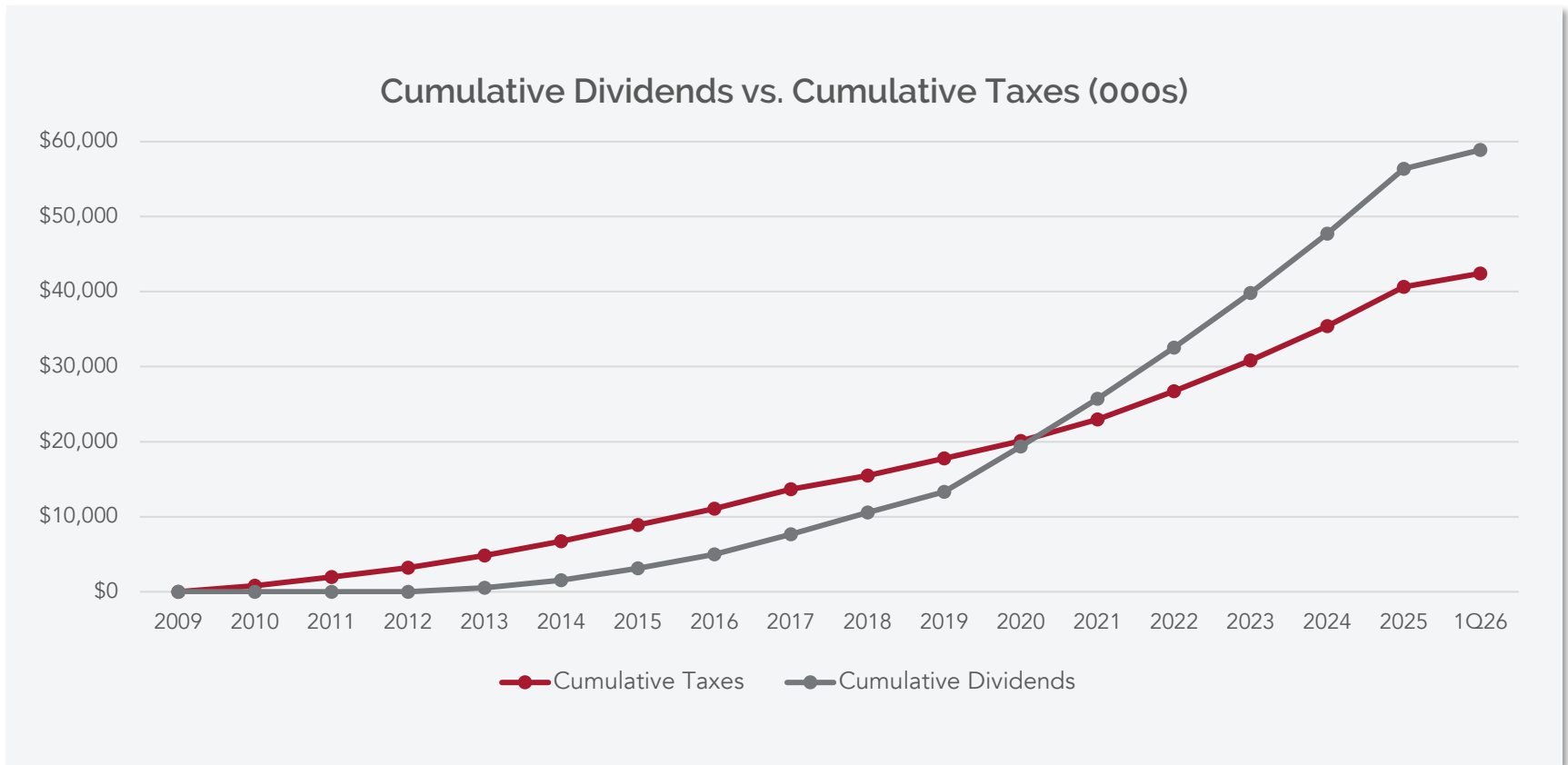
**Revenue
CAGR
since 2005**

Truxton has Amply Rewarded:



Shareholders & The Government

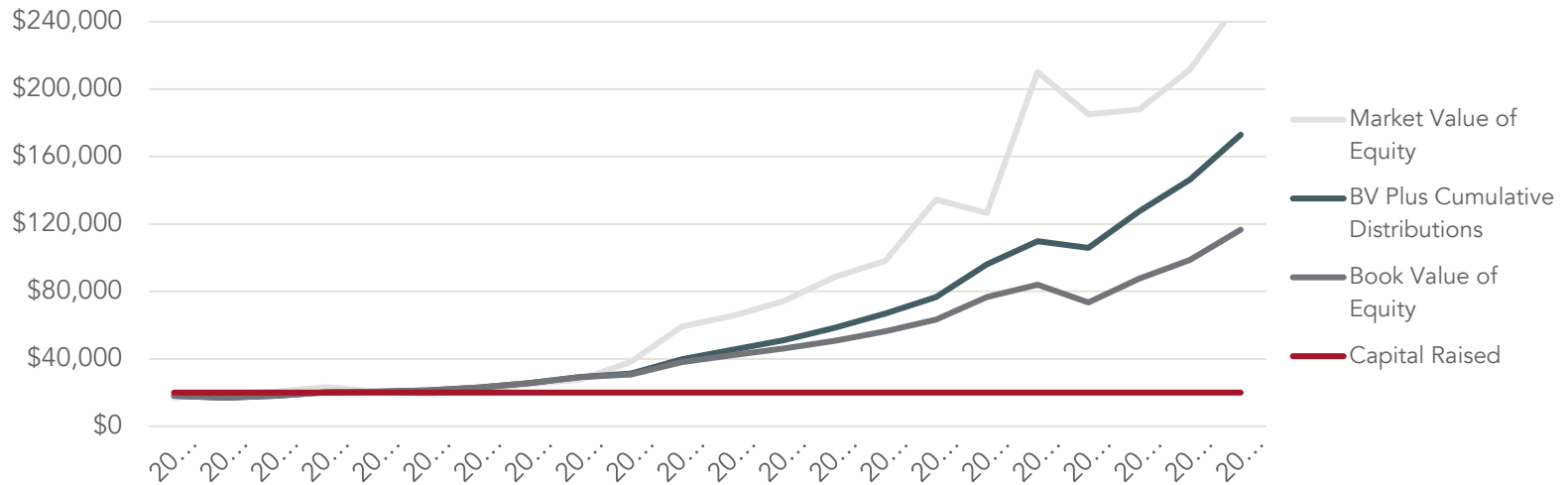
- \$20MM of initial capital raised
- Cumulative Taxes: \$42MM
- Cumulative Dividends: \$59MM, \$20.40 per share



Truxton returns have been exceptional



		Annualized Total Return through 2025		
TRUX	Truxton	3-year	5-year	10-year
		15.1%	19.1%	17.3%
KBWR	Regional Bank ETF	5.9%	8.5%	6.9%
IYG	Financial Services ETF	22.4%	14.8%	13.7%
VIOO	S&P 600 Small Cap	10.1%	7.2%	9.8%
VOO	S&P 500	23.0%	14.4%	14.8%
TFC	Truist	10.4%	5.4%	6.9%
RF	Regions	12.9%	15.5%	15.0%
PNFP	Pinnacle	10.3%	9.3%	7.5%
FBK	FirstBank	17.5%	11.6%	N/A





- Intentional focus on higher revenue opportunity clients
- Balanced approach to our revenue mix
- Proven model for Wealth growth, with meaningful contribution from Banking
- Banking serves as UHNW funnel for new business development and a resource for private and commercial banking needs
- Risk associated with Banking is significantly mitigated through the Wealth business, allowing for conservative growth



Results driven by holistic focus on UHNW market



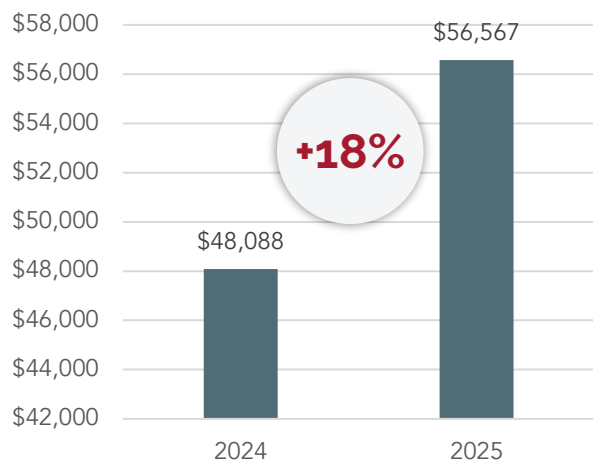
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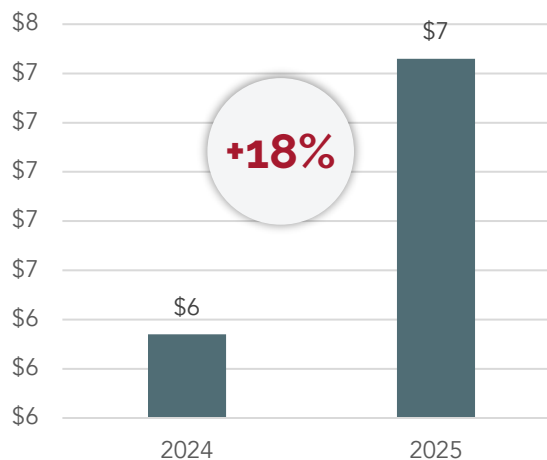
2025 Financial Highlights



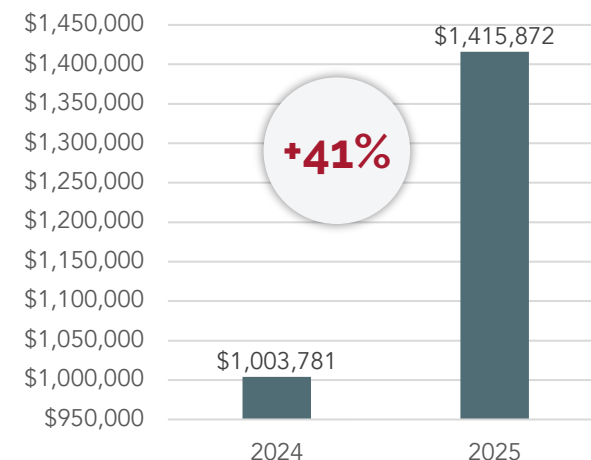
Revenue (000's)



Fully Diluted EPS



Assets



- Fully diluted EPS increased 18% in 2025
- ROAE remained high at 19.1% 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 51.1%

2025 Financial Highlights



(\$000s)

Income Summary	YE 2025	YE 2024	% Change
Noninterest Income	\$24,408	\$22,119	10.35%
Net Interest Income	\$34,028	\$26,186	29.95%
Provision for Credit Losses	\$1,869	\$217	761.29%
Noninterest Expense	\$29,849	\$25,121	18.82%
Earnings Before Taxes	\$26,718	\$22,967	16.33%
Income Tax Expense	\$5,234	\$4,556	14.88%
Net Income	\$21,484	\$18,411	16.69%
Balance Sheet			
Assets	\$1,415,872	\$1,003,781	41.05%
Loans	\$813,554	\$669,982	21.43%
Deposits	\$1,240,006	\$866,422	43.12%
Shareholders' Equity	\$116,645	\$98,706	18.17%
Asset Quality			
Allowance for Credit Losses on Loans	\$7,415	\$6,433	15.27%
Allowance to Loans	0.91%	0.96%	-5.08%

Success is Continuing in 2026



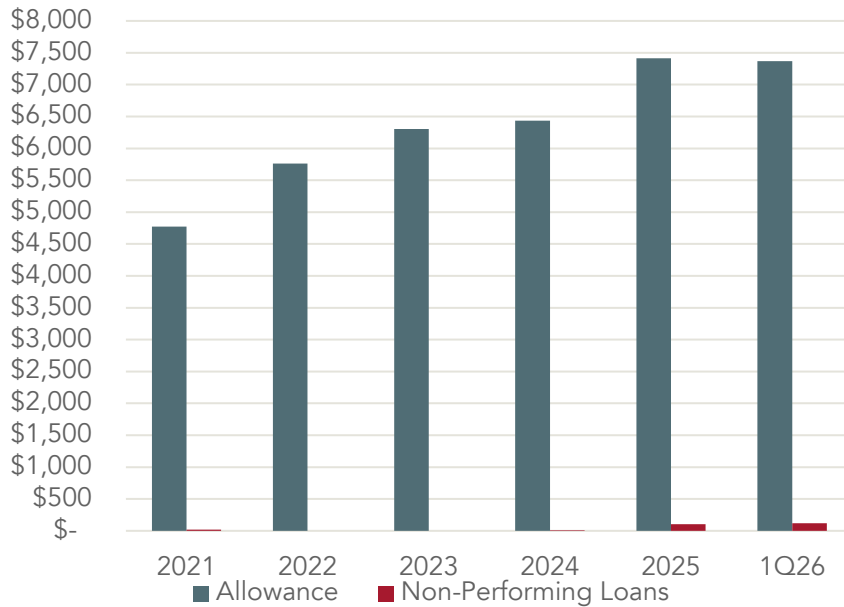
(\$000s)			
Income Summary	Q1 2026	Q1 2025	% Change
Noninterest Income	\$6,350	\$6,382	-0.50%
Net Interest Income	\$10,419	\$7,245	43.81%
Provision for Credit Losses	(\$156)	\$390	-140.00%
Noninterest Expense	\$8,335	\$6,983	19.36%
Earnings Before Taxes	\$8,590	\$6,254	37.35%
Income Tax Expense	\$1,792	\$1,202	49.08%
Net Income	\$6,798	\$5,052	34.56%
Balance Sheet			
Assets	\$1,371,156	\$1,201,825	14.09%
Loans	\$807,765	\$699,993	15.40%
Deposits	\$1,184,067	\$1,028,386	15.14%
Shareholders' Equity	\$119,436	\$99,324	20.25%
Asset Quality			
Allowance for Credit Losses on Loans	\$7,369	\$6,708	9.85%
Allowance to Loans	0.91%	0.96%	-4.80%

Safe and Reliable Credit Quality

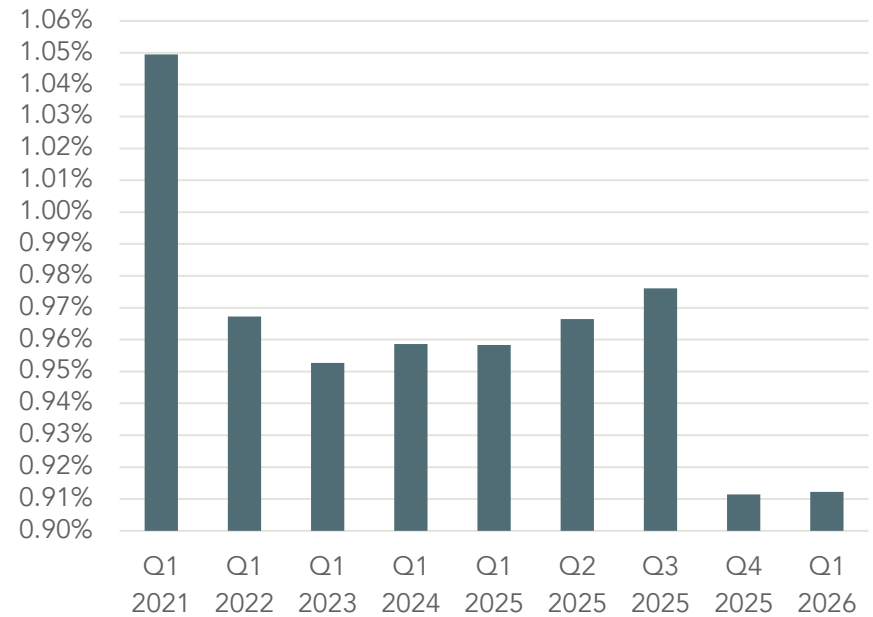


- 90 days+ past due loans: \$29k
- Non-performing assets (NPAs): \$120k
- No other real estate owned (OREO)

Allowance vs. NPAs (\$000s)

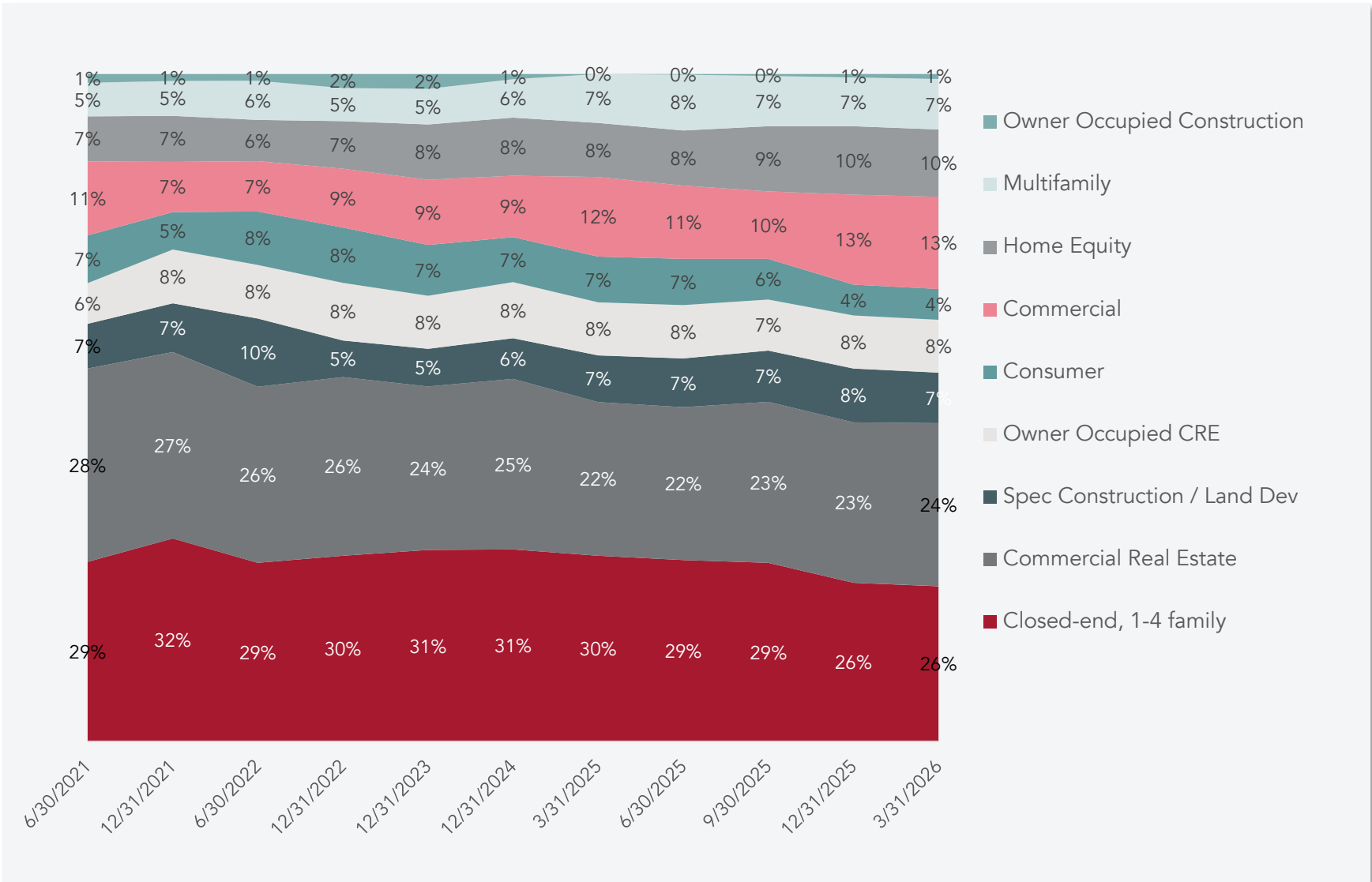


Reserves / Loans



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

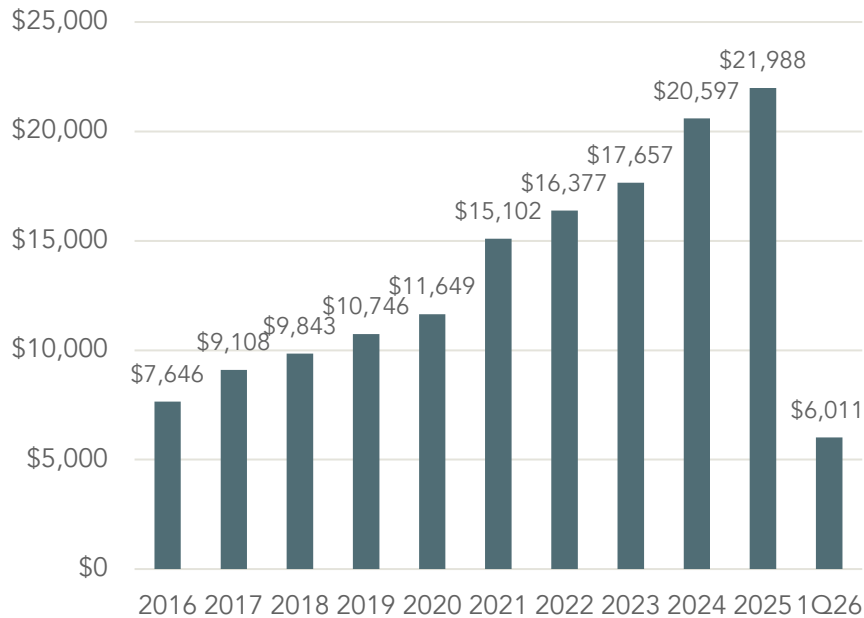
Diversified Loan Portfolio, Conservatively Underwritten



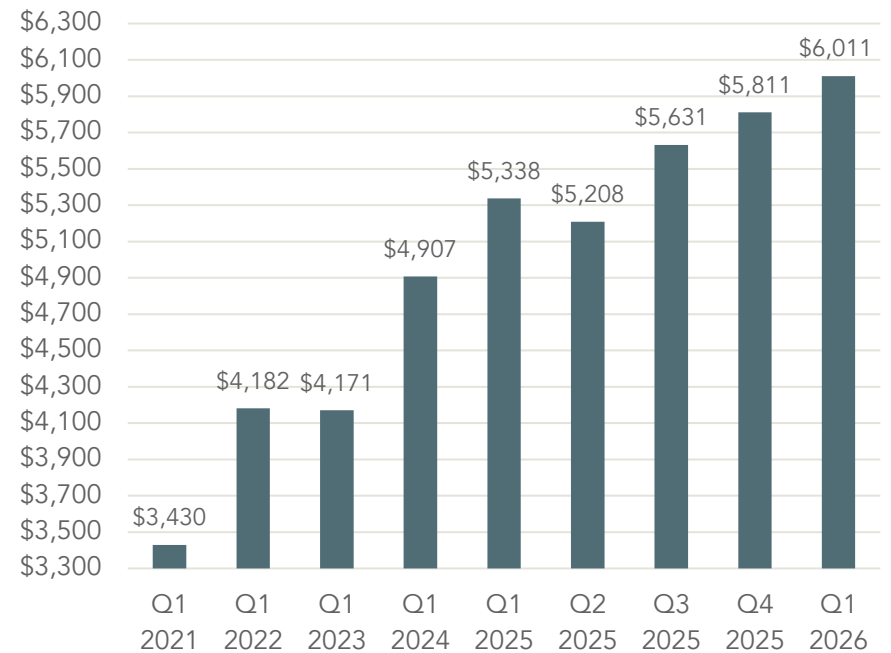
Wealth Management Growth Continues



Annual Wealth Management Revenue (000s)



Quarterly Wealth Management Revenue



- 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

TRUX Financial Returns – Annual Trends



Key Ratios	2022	2023	2024	2025
Efficiency Ratio	48.16%	48.96%	52.00%	51.08%
Net Interest Margin	2.84%	2.67%	2.71%	2.88%
ROAA	1.85%	1.86%	1.83%	1.71%
ROAE	22.37%	22.31%	19.81%	19.08%
Tier 1 Leverage Ratio (Q4 Bank)	9.78%	10.53%	10.63%	8.77%
Tangible Equity / Tangible Assets	8.00%	9.18%	9.83%	8.24%

- Efficiency Ratio fell 76 bps compared to 2024
- Net interest margin (NIM) is up 19 basis points compared to 2024
- Return on average assets (ROAA) is up 6 basis points from 2024
- Return on average equity (ROAE) is up 69 basis points from 2024
- Tier 1 Leverage Ratio for the Bank is down 17 basis points from Q4 2024

TRUX Financial Returns – Quarterly Trends



Key Ratios	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026
Efficiency Ratio	51.24%	52.64%	50.64%	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 (Q4 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%

- 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

To do the right thing every day,
putting our clients' interests first,
with distinctive, comprehensive
financial solutions
that protect and promote
client prosperity and quality of life.



TRUXTON

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