



March 25, 2026

Dear Fellow Shareholders,

RBC, Inc. held its 123rd Annual Shareholders' Meeting on Thursday, March 19, 2026. I am pleased to report that the meeting was well attended, with 75% of shareholders represented in person or by proxy, ensuring a quorum.

The Directors approved under Proposal #1 are: Joe Bradley, James W. Bird, Jr., Woodford W. Dinning, Jr., Albert H. Garrett, Richard E. Gibson, William G. Holemon, G. Kim Mayton, Hugh V. Overmyer, and Jason C. Walker.

I am pleased to announce that the Board of Directors has declared a first-quarter distribution of \$0.75 per share, payable on Friday, April 3, 2026, to shareholders of record as of March 19, 2026.

Additionally, RBC, Inc. and its subsidiary's financial statements for the years ending December 31, 2025, and 2024 are available at www.robertsonbanking.com/investor-relations.

While the economic outlook continues to include uncertainty, the bank enters 2026 from a position of strength—with strong capital, excellent asset quality, and a conservative balance sheet.

Thank you for your investment in Robertson Banking Company. If you have any questions, please do not hesitate to contact us.

Sincerely,

William Gary Holemon
President, Chief Executive Officer, and Director