



May 26, 2026

Dear Fellow Shareholders,

The economy continues to be characterized by uncertainty, particularly around the Iran conflict, interest rates, inflation, and the pace of overall economic growth. Despite these challenges, Robertson Banking Company remains well positioned and has begun the year with strong earnings and sound asset quality.

As of March 31, 2026, total assets were \$475 million. While loan and deposit growth remained modest, the bank continued to produce strong profitability. Our net interest margin remained solid supported by disciplined funding costs and careful balance sheet management.

Asset quality continues to be a strength of the bank. Non-current assets were only 0.04% of total assets. Capital levels also remain sound, with a risk-based capital ratio of 15.69% and a Tier 1 leverage ratio of 10.88%.

I am pleased to announce that the Board of Directors has declared a second-quarter distribution of \$0.75 per share, payable on Friday, June 5, 2026, to shareholders of record as of May 21, 2026.

As summer approaches, we appreciate your continued confidence and support. We also encourage you to keep Robertson Banking Company in mind for your broader financial needs, including our Trust Services, which can assist with estate planning and related matters when the time is right.

We wish everyone a safe and enjoyable season.

Sincerely,

A handwritten signature in blue ink that reads "William Gary Holemon". The signature is fluid and cursive.

William Gary Holemon
Director, President, and CEO