RBC
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August 21, 2026

Dear Fellow Shareholders,

I am pleased to present the Bank's results for the six-month period ending June 30, 2026.

Financial Performance

The Bank continues to maintain a strong and conservative balance sheet. Total assets were approximately $463 million, deposits were $400 million, and net loans increased to approximately $310 million. Capital continued to strengthen, increasing to approximately $51 million and representing more than 11% of total assets.

Net income for the first six months was approximately $4.8 million, compared with $4.6 million for the same period last year. Asset quality remains strong, and the Bank continues to maintain a sound allowance for credit losses.

Income and Expenses

Net interest income benefited from improved earning-asset yields and a favorable net interest margin. Deposit costs remain an important consideration, but the Bank continues to benefit from a strong core deposit base.

Non-interest expenses increased modestly as we continue to invest in our people, technology, and the infrastructure necessary to support the Bank's long-term growth. Overall profitability remains strong.

Outlook and Dividends

The Federal Reserve has maintained the federal funds rate at 3.50% to 3.75% as it continues to balance economic growth and employment against inflationary pressures. While the direction and timing of future interest-rate changes remain uncertain, the Bank is well positioned for the current environment. Loan demand remains satisfactory, capital is strong, and asset quality continues to be excellent.

We remain optimistic about the remainder of 2026 and appreciate the continued support of our shareholders. If we can ever be of assistance to you regarding loans, deposits, or trust services, please do not hesitate to contact us. Remember, you can bank with Robertson Banking Company wherever you live, through our mobile banking app, make mobile deposits through your Android or iPhone or pay bills through Bill Pay.

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The Bank's Trust Department will host an invitation-only presentation, “Artificial Intelligence in the Economy,” featuring Josh Jones, founder of QuantHub, on October 22, 2026, in Homewood, Alabama. If you would like to attend, please contact Samantha Collins at (334) 289-6745.

The Board of Directors has approved a distribution of $0.75 per share, payable on September 4, 2026, to shareholders of record as of August 20, 2026.

Sincerely,

William Gary Holemon

William Gary Holemon
Director, President & CEO