



December 28, 2018

Dear Fellow Shareholders:

The bank is having an outstanding year! Loans and deposits are at all-time highs. Our Birmingham office has made significant progress. Our loan quality continues to be strong with net charge-offs to total average loans of only 0.02%. The Bank's net interest margin is good and net overhead expense has declined. All of this has resulted in excellent earnings.

At our December 20, 2018, board meeting, the Board of Directors declared a distribution of \$3.80 per share to shareholders of record on that date payable December 28, 2018. This action results in a total 2018 distribution of \$5.30 per share compared to \$4.65 per share in 2017, an increase of 13.98%. Please visit [www.robertsonbanking.com](http://www.robertsonbanking.com) under "Investor Relations" or call Lacy McCants in our shareholder services department at (334) 289-6713 for additional information.

We hope you will consider Robertson Banking Company as your primary financial institution. Current bank technology enables you to bank with us from almost anywhere. If you currently bank with us, we thank you. If not, we encourage you to consider us for your deposit, loan, or trust needs.

Happy New Year, and we look forward to seeing you at the annual shareholder meeting in March.

With warmest personal regards,

William Gary Holemon  
President and Chief Executive Officer