

## TRIAD BUSINESS BANK

### Triad Business Bank (OTCID – “TBBC”), May 6, 2026, Announces Unaudited First Quarter 2026 Results

#### Overview

**GREENSBORO, NC:** In the first quarter of 2026, Triad Business Bank (the “Bank”) reported net income of \$404,000 compared to \$199,000 for the same period a year ago. Net income totaled \$0.05 per share in the first quarter of 2026 compared to \$0.02 per share in the first quarter of 2025.

Ramsey Hamadi, Chief Executive Officer, commented, “The Bank’s core earnings improved \$437,000 over the prior year period due primarily to an increase in the Bank’s net interest margin. The Bank’s net interest margin increased 36 basis points over the prior year period due primarily to a lower cost of funds. Net interest income increased \$540,000 to \$3.4 million in the first quarter of 2026 compared to the same period a year ago. Looking forward, the Bank intends to maintain disciplined expense control practices while the Bank’s net interest margin is expected to further improve throughout 2026 and 2027.”

#### Income Statement Comparison

The Bank’s net income totaled \$404,000 for the quarter ended March 31, 2026 compared to \$199,000 for the quarter ended March 31, 2025. Core operating results, a non-GAAP measurement which excludes the provision for credit losses and taxes, reflected earnings of \$471,000 for the first quarter of 2026 compared to \$34,000 for the same quarter in the prior year.

Net interest income increased \$540,000 to \$3.4 million for the first quarter of 2026 from \$2.9 million for the first quarter of 2025. The Bank’s net interest margin for the first quarter increased 36 basis points to 2.63% compared to 2.27% for the prior year quarter.

Interest income decreased \$17,000 to \$6.7 million in the first quarter of 2026 compared to the same quarter of 2025. The slight decrease in interest income year over year was due primarily to declines in market interest rates and declines in average investment securities. Average loans increased \$25.8 million to \$403.8 million at March 31, 2026. The weighted average yield on average loans decreased 15 basis points to 5.86% in the first quarter of 2026 compared to 6.01% in the first quarter of 2025. The weighted average rate on interest-bearing liabilities decreased 73 basis points to 3.44% in the first quarter of 2026 compared to 4.17% in the same quarter of 2025. Approximately half the decline in the cost of funds was due to repricing of brokered CDs during the past 12 months.

Noninterest income increased 10% to \$267,000 in the first quarter of 2026 compared to \$242,000 in the first quarter of 2025. The increase was primarily due to the expanded collection of overdraft/NSF fees beginning in December 2025.

Noninterest expense increased \$127,000 in the first quarter of 2026 compared to the prior year quarter. Salaries and benefits expense increased \$115,000, or 6%, in the first quarter of 2026 compared to the first quarter of 2025. This increase was primarily due to compensation adjustments effective July 1, 2025 and an increase in performance-related compensation. The Bank had 54 employees at the end of March 2026 compared to 55 employees at the end of March 2025. Premises and equipment expense increased \$30,000 in the first quarter of 2026 compared to the prior year period due primarily to increased lease expense. Other noninterest expenses decreased \$18,000 for the first quarter of 2026 over the same period in 2025. Increases in legal and other professional expense were offset by decreases in FDIC insurance assessment expense, repossessed property expense, and director compensation expense.

## Balance Sheet Comparison

Total assets increased \$15.7 million to \$536.9 million at March 31, 2026 from \$521.2 million at March 31, 2025. Loans increased \$33.5 million while cash decreased \$4.6 million and securities decreased \$15.1 million over the same period. Deposits decreased \$16.4 million year over year, net of an increase of \$2.3 million in brokered CDs. Other borrowings increased \$26.0 million to \$45.0 million at March 31, 2026 from \$19.0 million at March 31, 2025.

Shareholders' equity increased \$5.5 million year over year to \$50.6 million at March 31, 2026. Accumulated other comprehensive income/loss ("AOCI") improved by \$3.7 million year over year to an unrealized loss of \$8.5 million from an unrealized loss of \$12.2 million at March 31, 2025. The AOCI loss is expected to reverse, assuming no future credit impairments, as the bond portfolio shortens in life and is assumed to mature at par value.

## Regulatory Capital

Total risk-based capital consists of tier 1 capital and tier 2 capital. The Bank's tier 1 capital is largely a measure of shareholders' equity as calculated under GAAP but excludes the AOCI loss. Tier 2 capital is primarily the allowance for credit losses on funded and unfunded loan commitments. Tier 1 and tier 2 capital ratios are measured against total assets and risk-weighted assets.

The following is a summary presentation of the Bank's total regulatory capital to risk-weighted assets, tier 1 capital to risk-weighted assets and tier 1 capital to average assets in comparison with the regulatory guidelines at March 31, 2026:

## Capital and Capital Ratios

	Quarter Ended	
	3/31/2026	
	Amount	Ratio
<b>Actual</b>		
(dollars in thousands)		
Total Capital (to risk-weighted assets)	\$ 62,984	12.18%
Tier 1 Capital (to risk-weighted assets)	\$ 59,165	11.44%
Tier 1 Capital (to average assets)	\$ 59,165	10.86%
<b>Minimum To Be Well-Capitalized Under Prompt Corrective Action Provisions</b>		
(dollars in thousands)		
Total Capital (to risk-weighted assets)	\$ 52,000	10.00%
Tier 1 Capital (to risk-weighted assets)	\$ 41,000	8.00%
Tier 1 Capital (to average assets)	\$ 27,000	5.00%

The Bank continues to be "well-capitalized" for regulatory purposes.

## Loans

The Bank's outstanding loans increased \$33.5 million, or 9%, to \$407.9 million at March 31, 2026 compared to \$374.4 million at March 31, 2025. While not included in loans outstanding, the Bank also had unfunded loan commitments of \$142.1 million, bringing total loans outstanding and unfunded commitments to \$550.0 million at March 31, 2026. For internal monitoring purposes, the Bank considers owner-occupied real estate loans to be part of commercial and industrial ("C&I") loans. As of March 31, 2026, approximately 50% of the Bank's outstanding loan portfolio was composed of C&I loans:

### Loan Diversification

<u>Loan Category</u>	<u>3/31/2026</u>	<u>Percentage of Loan Portfolio</u>
Other Construction & Land Development	\$ 55,920,741	
Nonowner-occupied Commercial Real Estate	145,422,864	
<b>Total Commercial Real Estate</b>	<b>201,343,605</b>	<b>49%</b>
Owner-occupied Real Estate	101,382,308	
C&I	101,427,041	
<b>Total C&amp;I</b>	<b>202,809,349</b>	<b>50%</b>
<b>Other Revolving Loans</b>	<b>3,770,555</b>	<b>1%</b>
Total	<u>\$ 407,923,509</u>	

### Credit Risk and Allowance for Credit Losses

During the first quarter of 2026, there was a provision for credit losses of \$46,000 compared to a reversal of \$165,000 during the quarter ended March 31, 2025. For first quarter 2026, the components of this item were a provision for credit losses on loans of \$75,000 and a reversal of provision for credit losses on unfunded loan commitments of \$29,000 compared to first quarter 2025 components of a reversal of provision for credit losses on loans of \$136,000 and a reversal of provision for credit losses on unfunded loan commitments of \$29,000.

The allowance for credit losses on loans was \$3.4 million at March 31, 2026 compared to \$3.8 million at March 31, 2025, or 0.85% and 1.02% of outstanding loans, respectively. Loan charge-offs were \$45,000 in the first quarter of 2026 compared to \$114,000 in the first quarter of 2025. The allowance for credit losses on unfunded loan commitments, recorded as a liability on the balance sheet, was \$347,000, or 0.24% of unfunded commitments, at March 31, 2026 compared to \$429,000, or 0.30%, at March 31, 2025. The decline in the allowance for credit losses on loans and unfunded commitments was driven by adjustments made due to changes in qualitative assessment factors related to changes in the government regulatory environment and the interest rate environment.

The Bank had \$6.6 million in nonaccrual loans relating to two credit relationships at March 31, 2026 compared to no nonaccrual loans at March 31, 2025. These loans were individually evaluated for credit loss. The loans in one relationship were written down to fair value in the fourth quarter of 2025. The loan in the second relationship is well secured and does not require a specific allowance.

### **Adjusted Tangible Book Value (Non-GAAP Measures)**

The Bank's GAAP tangible book value per share was \$6.29 at March 31, 2026. On a non-GAAP basis, excluding the AOCI loss and the impairment on the Bank's deferred tax asset (two reductions in capital under GAAP the Bank anticipates it will recover over time), adjusted tangible book value per share was \$7.70 at March 31, 2026.

The organization and startup costs incurred during the Bank's organizational period and net operating losses from the beginning of operations created a deferred tax asset of \$2.8 million. This asset is currently fully impaired and will be carried at \$0 until sufficient, verifiable evidence exists (generally, sustained profitability) to demonstrate that the deferred tax asset will more likely than not be realized. At that time, the valuation allowance will be reversed.

The change in fair value, excluding any credit impairment, of the Bank's investment securities that are available for sale is recorded in AOCI as a gain or loss, based on current circumstances, and constitutes an unrealized component of equity. At March 31, 2026, the Bank had an aggregate AOCI loss of \$8.5 million. Assuming the underlying investment securities are held to maturity and there are no future credit impairments, the value of the securities will return to their face values at maturity.

### **Outlook**

Although there could be some compression in the net interest margin in the near term if the Federal Reserve makes additional reductions in the federal funds target rate, we expect the Bank's net interest margin to increase throughout 2026 and 2027 as lower yielding loans and investments mature and are replaced by those with higher yields, coupled with a further modest decline in the cost of funds.

### **About Triad Business Bank**

With three co-equal offices located in Winston-Salem, High Point and Greensboro, Triad Business Bank focuses on meeting the needs of small to midsize businesses and their owners by providing loans, treasury management and private banking, all with a high level of personal attention and best-in-class technology. For more information, visit [www.triadbusinessbank.com](http://www.triadbusinessbank.com).

### **Non-GAAP Financial Measures**

*This release contains financial information determined by methods other than in accordance with generally accepted accounting principles in the United States ("GAAP"). The management of Triad Business Bank uses these non-GAAP financial measures in its analysis of the Bank's performance. These measures typically adjust GAAP performance measures to exclude the effects of the provision for credit losses, income tax, deferred tax asset, and AOCI. Management believes presentations of these non-GAAP financial measures provide useful supplemental information that is essential to a proper understanding of the operating results of the Bank. These non-GAAP disclosures should not be viewed as a substitute for operating results determined in accordance with GAAP, nor are they necessarily comparable to non-GAAP performance measures that may be presented by other companies.*

## **Forward Looking Language**

*This release contains certain forward-looking statements with respect to the financial condition, results of operations and business of Triad Business Bank. These forward-looking statements involve risks and uncertainties and are based on the beliefs and assumptions of management of Triad Business Bank and on the information available to management at the time that these disclosures were prepared. These statements can be identified by the use of words like “expect,” “anticipate,” “estimate” and “believe,” variations of these words and other similar expressions. Readers should not place undue reliance on forward-looking statements as a number of important factors could cause actual results to differ materially from those in the forward-looking statements. Triad Business Bank undertakes no obligation to update any forward-looking statements.*

**Contact:** Ramsey Hamadi  
rhamadi@triadbusinessbank.com

<b>Triad Business Bank</b>				
<b>Balance Sheet (Unaudited)</b>	<b>March 31, 2026</b>	<b>March 31, 2025</b>	<b>\$ Change</b>	<b>% Change</b>
<b>Assets</b>				
Cash & Due from Banks	\$ 15,595,674	\$ 20,220,053	\$ (4,624,379)	-23%
Securities	106,424,196	121,514,871	(15,090,675)	-12%
Federal Funds Sold	-	-	-	0%
Loans	407,923,509	374,401,277	33,522,232	9%
Allowance for Credit Losses ("ACL")	(3,471,571)	(3,835,717)	364,146	9%
<b>Loans, Net</b>	<b>404,451,938</b>	<b>370,565,560</b>	<b>33,886,378</b>	<b>9%</b>
Other Assets	10,418,621	8,904,916	1,513,705	17%
<b>Total Assets</b>	<b>\$ 536,890,429</b>	<b>\$ 521,205,400</b>	<b>\$ 15,685,029</b>	<b>3%</b>
<b>Liabilities</b>				
Demand Deposits	\$ 87,056,395	\$ 96,127,782	\$ (9,071,387)	-9%
ICS Reciprocal - Checking	367,180	1,076,893	(709,713)	-66%
Commercial Operating Accounts	87,423,575	97,204,675	(9,781,100)	-10%
Interest-bearing NOW	23,362,189	22,114,026	1,248,163	6%
Core MMA & Savings	103,096,005	101,889,815	1,206,190	1%
ICS Reciprocal - MMA	40,311,365	38,773,606	1,537,759	4%
Total MMA & Savings	143,407,370	140,663,421	2,743,949	2%
Core Time Deposits	24,662,571	30,729,573	(6,067,002)	-20%
CDARS - Reciprocal	12,770,838	19,588,579	(6,817,741)	-35%
Brokered CDs	145,644,197	143,361,538	2,282,659	2%
Total Time Deposits	183,077,606	193,679,690	(10,602,084)	-5%
<b>Total Deposits</b>	<b>437,270,740</b>	<b>453,661,812</b>	<b>(16,391,072)</b>	<b>-4%</b>
Other Borrowings	45,000,000	19,000,000	26,000,000	137%
Federal Funds Purchased	-	-	-	0%
ACL on Unfunded Commitments	347,468	429,291	(81,823)	-19%
Other Liabilities	3,624,675	2,952,028	672,647	23%
<b>Total Liabilities</b>	<b>486,242,883</b>	<b>476,043,131</b>	<b>10,199,752</b>	<b>2%</b>
<b>Shareholders' Equity</b>				
Common Stock	73,443,013	73,260,400	182,613	0%
Accumulated Deficit	(14,278,111)	(15,877,898)	1,599,787	10%
Accumulated Other Comprehensive Loss	(8,517,356)	(12,220,233)	3,702,877	30%
<b>Total Shareholders' Equity</b>	<b>50,647,546</b>	<b>45,162,269</b>	<b>5,485,277</b>	<b>12%</b>
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>\$ 536,890,429</b>	<b>\$ 521,205,400</b>	<b>\$ 15,685,029</b>	<b>3%</b>
Shares Outstanding	8,055,028	7,993,969	61,059	1%
Tangible Book Value per Share	\$ 6.29	\$ 5.65	\$ 0.64	11%

Triad Business Bank

Income Statement (Unaudited)

	For Three Months Ended		For Three Months Ended		\$ Change	% Change
	March 31, 2026	March 31, 2025	March 31, 2025	March 31, 2025		
<b>Interest Income</b>						
Interest & Fees on Loans	\$ 5,832,096	\$ 5,603,820	\$ 5,603,820	\$ 228,276	4%	
Interest & Dividend Income on Securities	747,515	981,564	981,564	(234,049)	-24%	
Interest Income on Balances Due from Banks	136,572	152,968	152,968	(16,396)	-11%	
Other Interest Income	30,145	24,920	24,920	5,225	21%	
<b>Total Interest Income</b>	<b>6,746,328</b>	<b>6,763,272</b>	<b>6,763,272</b>	<b>(16,944)</b>	<b>0%</b>	
<b>Interest Expense</b>						
Interest on Checking Deposits	172,247	204,844	204,844	(32,597)	-16%	
Interest on Savings & MMA Deposits	1,081,799	1,178,988	1,178,988	(97,189)	-8%	
Interest on Time Deposits	1,827,467	2,256,103	2,256,103	(428,636)	-19%	
Interest on Federal Funds Purchased	-	-	-	-	0%	
Interest on Borrowings	233,112	232,547	232,547	565	0%	
Other Interest Expense	7,806	6,821	6,821	985	14%	
<b>Total Interest Expense</b>	<b>3,322,431</b>	<b>3,879,303</b>	<b>3,879,303</b>	<b>(556,872)</b>	<b>-14%</b>	
<b>Net Interest Income</b>	<b>3,423,897</b>	<b>2,883,969</b>	<b>2,883,969</b>	<b>539,928</b>	<b>19%</b>	
Provision for (Reversal of) Credit Losses	45,750	(164,869)	(164,869)	210,619	128%	
<b>Net Interest Income After Provision for CL</b>	<b>3,378,147</b>	<b>3,048,838</b>	<b>3,048,838</b>	<b>329,309</b>	<b>11%</b>	
<b>Total Noninterest Income</b>	<b>266,664</b>	<b>241,614</b>	<b>241,614</b>	<b>25,050</b>	<b>10%</b>	
<b>Noninterest Expense</b>						
Salaries & Benefits	2,035,874	1,920,999	1,920,999	114,875	6%	
Premises & Equipment	166,034	135,548	135,548	30,486	22%	
Total Other Noninterest Expense	1,017,316	1,035,184	1,035,184	(17,868)	-2%	
<b>Total Noninterest Expense</b>	<b>3,219,224</b>	<b>3,091,731</b>	<b>3,091,731</b>	<b>127,493</b>	<b>4%</b>	
<b>Income Before Income Tax</b>	<b>425,587</b>	<b>198,721</b>	<b>198,721</b>	<b>226,866</b>	<b>114%</b>	
<b>Income Tax</b>	<b>21,300</b>	<b>-</b>	<b>-</b>	<b>21,300</b>	<b>100%</b>	
<b>Net Income</b>	<b>\$ 404,287</b>	<b>\$ 198,721</b>	<b>\$ 198,721</b>	<b>\$ 205,566</b>	<b>103%</b>	
<b>Net Income per Share</b>						
Basic	\$ 0.05	\$ 0.02	\$ 0.02	\$ 0.03	150%	
Diluted	\$ 0.05	\$ 0.02	\$ 0.02	\$ 0.03	150%	
<b>Weighted Average Shares Outstanding</b>						
Basic	8,055,028	7,993,969	7,993,969	61,059	1%	
Diluted	8,149,033	8,104,884	8,104,884	44,149	1%	
Pre-provision, Pre-tax Income	\$ 471,337	\$ 33,852	\$ 33,852	\$ 437,485	1292%	

**Triad Business Bank**

**Key Ratios & Other Information (Unaudited)**

	Quarter Ended 3/31/2026			Quarter Ended 3/31/2025		
	Balance	Interest Income/ Expense	Yield/ Rate	Balance	Interest Income/ Expense	Yield/ Rate
<b>Yield on Average Loans</b>	\$ 403,849,070	\$ 5,832,096	5.86%	\$ 378,077,913	\$ 5,603,820	6.01%
<b>Yield on Average Investment Securities</b>	\$ 108,173,817	\$ 747,515	2.80%	\$ 123,013,996	\$ 981,564	3.24%
<b>Yield on Average Interest-earning Assets</b>	\$ 528,366,791	\$ 6,746,328	5.18%	\$ 516,264,236	\$ 6,763,272	5.31%
<b>Cost of Average Interest-bearing Liabilities</b>	\$ 391,735,452	\$ 3,322,431	3.44%	\$ 377,407,361	\$ 3,879,303	4.17%
<b>Net Interest Margin</b>						
Interest Income		\$ 6,746,328			\$ 6,763,272	
Interest Expense		<u>3,322,431</u>			<u>3,879,303</u>	
Average Earnings Assets	\$ 528,366,791			\$ 516,264,236		
<b>Net Interest Income &amp; Net Interest Margin</b>		<u>\$ 3,423,897</u>	2.63%		<u>\$ 2,883,969</u>	2.27%
<b>Loan to Asset Ratio</b>						
Loan Balance	\$ 407,923,509			\$ 374,401,277		
Total Assets	536,890,429		75.98%	521,205,400		71.83%
<b>Leverage Ratio</b>						
Tier 1 Capital	\$ 59,164,902			\$ 57,382,502		
Average Total Assets	544,565,168		10.86%	537,762,260		10.67%
<b>Unfunded Commitments to Extend Credit</b>	\$ 142,084,726			\$ 142,972,352		
<b>Standby Letters of Credit</b>	1,535,517			186,252		

<b>Triad Business Bank</b>					
<b>Balance Sheet (Unaudited)</b>	<b>March 31, 2026</b>	<b>December 31, 2025</b>	<b>September 30, 2025</b>	<b>June 30, 2025</b>	<b>March 31, 2025</b>
<b>Assets</b>					
Cash & Due from Banks	\$ 15,595,674	\$ 17,697,634	\$ 12,939,248	\$ 20,518,736	\$ 20,220,053
Securities	106,424,196	108,689,819	112,752,361	118,340,187	121,514,871
Federal Funds Sold	-	-	-	-	-
Loans	407,923,509	400,530,772	394,605,618	387,929,131	374,401,277
Allowance for Credit Losses ("ACL")	(3,471,571)	(3,441,699)	(3,672,677)	(3,563,077)	(3,835,717)
<b>Loans, Net</b>	<b>404,451,938</b>	<b>397,089,073</b>	<b>390,932,941</b>	<b>384,366,054</b>	<b>370,565,560</b>
Other Assets	10,418,621	7,446,792	8,473,437	8,101,708	8,904,916
<b>Total Assets</b>	<b>\$ 536,890,429</b>	<b>\$ 530,923,318</b>	<b>\$ 525,097,987</b>	<b>\$ 531,326,685</b>	<b>\$ 521,205,400</b>
<b>Liabilities</b>					
Demand Deposits	\$ 87,056,395	\$ 99,366,230	\$ 98,688,414	\$ 103,045,441	\$ 96,127,782
ICS Reciprocal - Checking	367,180	887,684	2,566,965	1,187,591	1,076,893
Commercial Operating Accounts	87,423,575	100,253,914	101,255,379	104,233,032	97,204,675
Interest-bearing NOW	23,362,189	25,317,392	24,447,604	27,105,045	22,114,026
Core MMA & Savings	103,096,005	113,295,751	95,465,194	105,083,693	101,889,815
ICS Reciprocal - MMA	40,311,365	43,606,487	41,153,986	40,946,981	38,773,606
Total MMA & Savings	143,407,370	156,902,238	136,619,180	146,030,674	140,663,421
Core Time Deposits	24,662,571	24,867,472	24,594,478	29,853,816	30,729,573
CDARS - Reciprocal	12,770,838	14,965,606	20,853,864	22,900,997	19,588,579
Brokered CDs	145,644,197	145,308,713	145,485,010	142,795,132	143,361,538
Total Time Deposits	183,077,606	185,141,791	190,933,352	195,549,945	193,679,690
<b>Total Deposits</b>	<b>437,270,740</b>	<b>467,615,335</b>	<b>453,255,515</b>	<b>472,918,696</b>	<b>453,661,812</b>
Other Borrowings	45,000,000	9,000,000	19,000,000	9,000,000	19,000,000
Federal Funds Purchased	-	-	-	-	-
ACL on Unfunded Commitments	347,468	376,509	363,405	372,645	429,291
Other Liabilities	3,624,675	3,363,566	3,166,723	2,884,549	2,952,028
<b>Total Liabilities</b>	<b>486,242,883</b>	<b>480,355,410</b>	<b>475,785,643</b>	<b>485,175,890</b>	<b>476,043,131</b>
<b>Shareholders' Equity</b>					
Common Stock	73,443,013	73,389,919	73,343,619	73,288,274	73,260,400
Accumulated Deficit	(14,278,111)	(14,682,398)	(15,179,127)	(15,661,838)	(15,877,898)
Accumulated Other Comprehensive Loss	(8,517,356)	(8,139,613)	(8,852,148)	(11,475,641)	(12,220,233)
<b>Total Shareholders' Equity</b>	<b>50,647,546</b>	<b>50,567,908</b>	<b>49,312,344</b>	<b>46,150,795</b>	<b>45,162,269</b>
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>\$ 536,890,429</b>	<b>\$ 530,923,318</b>	<b>\$ 525,097,987</b>	<b>\$ 531,326,685</b>	<b>\$ 521,205,400</b>
Shares Outstanding	8,055,028	8,055,028	8,054,528	8,054,528	7,993,969
Tangible Book Value per Share	\$ 6.29	\$ 6.28	\$ 6.12	\$ 5.73	\$ 5.65

Triad Business Bank						
Income Statement (Unaudited)	For Three Months Ended March 31, 2026	For Three Months Ended December 31, 2025	For Three Months Ended September 30, 2025	For Three Months Ended June 30, 2025	For Three Months Ended March 31, 2025	
<b>Interest Income</b>						
Interest & Fees on Loans	\$ 5,832,096	\$ 6,030,530	\$ 6,025,540	\$ 5,659,178	\$ 5,603,820	
Interest & Dividend Income on Securities	747,515	785,082	882,108	943,570	981,564	
Interest Income on Balances Due from Banks	136,572	132,833	152,838	166,584	152,968	
Other Interest Income	30,145	24,937	27,802	29,364	24,920	
<b>Total Interest Income</b>	<b>6,746,328</b>	<b>6,973,382</b>	<b>7,088,288</b>	<b>6,798,696</b>	<b>6,763,272</b>	
<b>Interest Expense</b>						
Interest on Checking Deposits	172,247	194,461	222,838	216,596	204,844	
Interest on Savings & MMA Deposits	1,081,799	1,024,058	1,164,179	1,189,823	1,178,988	
Interest on Time Deposits	1,827,467	1,982,218	2,177,333	2,210,085	2,256,103	
Interest on Federal Funds Purchased	-	-	439	-	-	
Interest on Borrowings	233,112	237,895	184,712	182,319	232,547	
Other Interest Expense	7,806	6,263	9,126	6,901	6,821	
<b>Total Interest Expense</b>	<b>3,322,431</b>	<b>3,444,895</b>	<b>3,758,627</b>	<b>3,805,724</b>	<b>3,879,303</b>	
<b>Net Interest Income</b>	<b>3,423,897</b>	<b>3,528,487</b>	<b>3,329,661</b>	<b>2,992,972</b>	<b>2,883,969</b>	
Provision for (Reversal of) Credit Losses	45,750	41,138	(90,500)	20,714	(164,869)	
<b>Net Interest Income After Provision for CL</b>	<b>3,378,147</b>	<b>3,487,349</b>	<b>3,420,161</b>	<b>2,972,258</b>	<b>3,048,838</b>	
<b>Total Noninterest Income</b>	<b>266,664</b>	<b>234,576</b>	<b>241,239</b>	<b>198,049</b>	<b>241,614</b>	
<b>Noninterest Expense</b>						
Salaries & Benefits	2,035,874	2,089,058	2,087,708	1,894,375	1,920,999	
Premises & Equipment	166,034	153,918	159,287	142,565	135,548	
Total Other Noninterest Expense	1,017,316	992,221	921,694	917,307	1,035,184	
<b>Total Noninterest Expense</b>	<b>3,219,224</b>	<b>3,235,197</b>	<b>3,168,689</b>	<b>2,954,247</b>	<b>3,091,731</b>	
<b>Income Before Income Tax</b>	<b>425,587</b>	<b>486,728</b>	<b>492,711</b>	<b>216,060</b>	<b>198,721</b>	
<b>Income Tax</b>	<b>21,300</b>	<b>(10,000)</b>	<b>10,000</b>	<b>-</b>	<b>-</b>	
<b>Net Income</b>	<b>\$ 404,287</b>	<b>\$ 496,728</b>	<b>\$ 482,711</b>	<b>\$ 216,060</b>	<b>\$ 198,721</b>	
Net Income per Share						
Basic	\$ 0.05	\$ 0.06	\$ 0.06	\$ 0.03	\$ 0.02	
Diluted	\$ 0.05	\$ 0.06	\$ 0.06	\$ 0.03	\$ 0.02	
Weighted Average Shares Outstanding						
Basic	8,055,028	8,054,648	8,054,528	8,031,902	7,993,969	
Diluted	8,149,033	8,149,153	8,151,533	8,128,907	8,104,884	
Pre-provision, Pre-tax Income	\$ 471,337	\$ 527,866	\$ 402,211	\$ 236,774	\$ 33,852	

<b>Triad Business Bank</b>										
<b>Capital and Capital Ratios (Unaudited)</b>										
	<b>Quarter Ended 3/31/2026</b>		<b>Quarter Ended 12/31/2025</b>		<b>Quarter Ended 9/30/2025</b>		<b>Quarter Ended 6/30/2025</b>		<b>Quarter Ended 3/31/2025</b>	
	<b>Amount</b>	<b>Ratio</b>	<b>Amount</b>	<b>Ratio</b>	<b>Amount</b>	<b>Ratio</b>	<b>Amount</b>	<b>Ratio</b>	<b>Amount</b>	<b>Ratio</b>
<b>Actual</b>										
(dollars in thousands)										
Total Capital (to risk-weighted assets)	\$ 62,984	12.18%	\$ 62,526	12.30%	\$ 62,200	12.24%	\$ 61,562	12.15%	\$ 61,647	12.34%
Tier 1 Capital (to risk-weighted assets)	\$ 59,165	11.44%	\$ 58,708	11.55%	\$ 58,164	11.44%	\$ 57,626	11.37%	\$ 57,382	11.49%
Tier 1 Capital (to average assets)	\$ 59,165	10.86%	\$ 58,708	10.95%	\$ 58,164	10.84%	\$ 57,626	10.76%	\$ 57,382	10.67%
<b>Minimum To Be Well-Capitalized Under Prompt Corrective Action Provisions</b>										
(dollars in thousands)										
Total Capital (to risk-weighted assets)	\$ 52,000	10.00%	\$ 51,000	10.00%	\$ 51,000	10.00%	\$ 51,000	10.00%	\$ 50,000	10.00%
Tier 1 Capital (to risk-weighted assets)	\$ 41,000	8.00%	\$ 41,000	8.00%	\$ 41,000	8.00%	\$ 41,000	8.00%	\$ 40,000	8.00%
Tier 1 Capital (to average assets)	\$ 27,000	5.00%	\$ 27,000	5.00%	\$ 27,000	5.00%	\$ 27,000	5.00%	\$ 27,000	5.00%

**Triad Business Bank****Non-GAAP Measures (Unaudited)****Tangible Book Value**

	Actual <u>3/31/2026</u>	Non-GAAP <u>3/31/2026</u>
Total Shareholders' Equity	\$ 50,647,546	\$ 50,647,546
Eliminate Deferred Tax Asset Valuation Allowance	-	2,831,057
Eliminate Accumulated Other Comprehensive Loss	-	8,517,356
Adjusted Shareholders' Equity	<u>\$ 50,647,546</u>	<u>\$ 61,995,959</u>
Shares Outstanding	8,055,028	8,055,028
Tangible Book Value per Share	\$ 6.29	\$ 7.70
Effect of Non-GAAP Measures on Tangible Book Value		\$ 1.41

During the start-up phase of the Bank, a valuation allowance was created which fully impairs the deferred tax asset. When sufficient, verifiable evidence exists (generally, sustained profitability) demonstrating that the deferred tax asset will more likely than not be realized, the valuation allowance will be eliminated. This Non-GAAP measure is shown to disclose the effect on tangible book value per share at March 31, 2026 had there been no valuation allowance at that date.

Changes in the market value of available-for-sale securities are reflected in accumulated other comprehensive loss. Since the securities value will return to face value at maturity, assuming the underlying securities are held to maturity and there is no credit loss, accumulated other comprehensive loss has been eliminated in this Non-GAAP measure.

**Pre-provision Income**

	Qtr Ended <u>3/31/2026</u>	Qtr Ended <u>3/31/2025</u>
Income Before Income Tax	\$ 425,587	\$ 198,721
Provision for (Reversal of) Credit Losses	45,750	(164,869)
Pre-provision Income Before Income Tax (Non-GAAP)	<u>\$ 471,337</u>	<u>\$ 33,852</u>

The pre-provision income is a measure of operating performance exclusive of potential losses from lending.