Oxford Bank Corporation
Consolidated Balance Sheet (Unaudited)
(Dollars in thousands except per share data)

	September 30	
	2026	2025
ASSETS:		
Cash and cash equivalents	$ 65,422	$ 83,017
Interest bearing time deposits in banks	-	496
Investment Securities - Available-for-Sale	130,890	117,808
Investment Securities - Held-to-Maturity	585	1,160
Loans and Leases	727,334	663,060
Less: Allowance for credit losses	(10,791)	(7,713)
Net loans and leases	716,543	655,347
Premises and equipment, net	8,467	8,831
Other real estate owned, net	7,268	7,310
Goodwill	7,000	7,000
Bank-owned life insurance	11,888	11,495
Equipment on operating leases, net	3,984	4,413
Accrued interest receivable and other assets	17,350	18,434
TOTAL ASSETS	**$ 969,398**	**$ 915,311**
LIABILITIES:		
Deposits		
Noninterest-bearing	$ 300,503	$ 272,742
Interest-bearing	527,876	510,282
Total deposits	828,379	783,024
Borrowings	13,856	13,828
Accrued interest payable, taxes and other liabilities	8,504	9,503
TOTAL LIABILITIES	850,739	806,355
SHAREHOLDERS' EQUITY		
Common stock, no par value; 10,000,000 shares authorized; 2,492,329 and 2,476,160 shares issued and outstanding as of September 30, 2026 and 2025, respectively	31,405	30,891
Retained Earnings	88,288	77,884
Accumulated other comprehensive income (loss), net of tax	(3,154)	(1,417)
Total Shareholders' Equity attributable to Parent	116,539	107,358
Noncontrolling Interest	2,120	1,598
TOTAL EQUITY	118,659	108,956
TOTAL LIABILITIES & EQUITY	**$ 969,398**	**$ 915,311**
Book value per share	$46.76	$43.36

Oxford Bank Corporation
Consolidated Statement of Income (Unaudited)
(Dollars in thousands except per share data)

	Quarter to Date September 30		Year to Date September 30	
	2026	2025	2026	2025
INTEREST INCOME:				
Loans and Leases, including fees	14,252	12,409	40,324	35,689
Investment securities:				
Taxable	1,044	874	2,920	2,370
Tax-exempt	12	15	40	40
Interest bearing balances at banks	457	465	1,656	1,261
Total Interest Income	15,765	13,763	44,940	39,360
INTEREST EXPENSE:				
Interest on deposits	3,027	2,462	8,712	7,054
Interest on borrowed funds	200	155	878	488
Total Interest Expense	3,227	2,617	9,590	7,542
Net Interest Income	12,538	11,146	35,350	31,818
Provision for credit losses	992	863	2,232	1,860
Net Interest Income After Provision for Credit Losses	11,546	10,283	33,118	29,958
NON-INTEREST INCOME:				
Service charges - deposits	438	158	1,150	458
ATM fee income	177	173	511	506
Gain on sale of loans	502	98	616	459
Business banking income	351	305	1,061	1,331
Commercial finance fee income	458	418	1,074	1,057
Operating lease revenue	223	168	688	505
Income on bank owned life insurance	100	97	296	283
Gain on disposal of fixed assets	1,070	-	1,070	255
Other	336	500	798	1,081
Total Noninterest Income	3,655	1,917	7,264	5,935
NON-INTEREST EXPENSE:				
Salaries and employee benefits	5,527	4,653	16,423	13,981
Occupancy and equipment	719	767	2,273	2,197
Data Processing and Software	1,257	1,112	3,841	3,154
Legal and other professional fees	492	320	1,140	1,127
Other loan expense	224	227	1,164	822
Loss on sale of OREO	15	56	48	56
Writedown on OREO	-	-	-	-
Other	1,566	913	4,062	2,674
Total Noninterest Expense	9,800	8,048	28,951	24,011
Income Before Income Taxes	5,401	4,152	11,431	11,882
Income tax expense	945	793	2,142	2,261
Net Income Before Noncontrolling Interest	4,456	3,359	9,289	9,621
Net income attributable to Noncontrolling Interest	670	296	1,265	953
Net Income attributable to Parent	**$ 3,786**	**$ 3,063**	**$ 8,024**	**$ 8,668**
Earnings per Weighted Average Share - Basic	$ 1.52	$ 1.24	$ 3.23	$ 3.51

Oxford Bank Corporation
Consolidated Financial Summary and Selected Ratios (Unaudited)
(Dollars in thousands except per share data)

	Year to Date			
	September 30		Change	
	2026	2025	Amount	Percentage
Income Statement				
Interest income	$ 44,940	$ 39,360	$ 5,580	14.2%
Interest expense	9,590	7,542	2,048	27.2%
Net interest income	35,350	31,818	3,532	11.1%
Provision for loan loss	2,232	1,860	372	20.0%
Noninterest income	7,264	5,935	1,329	22.4%
Noninterest expense	28,951	24,011	4,940	20.6%
Income before income taxes	11,431	11,882	(451)	(3.8%)
Income tax expense	2,142	2,261	(119)	(5.3%)
Net income attributable to Noncontrolling Interest	1,265	953	312	32.7%
Net Income	$ 8,024	$ 8,668	$ (644)	-7.4%
Balance Sheet Data				
Total assets	969,398	915,311	54,087	5.9%
Earning assets	858,809	782,524	76,285	9.7%
Total loans	727,334	663,060	64,274	9.7%
Allowance for credit losses	10,791	7,713	3,078	39.9%
Total deposits	828,379	783,024	45,355	5.8%
Other borrowings	13,856	13,828	28	0.2%
Liability for unfunded commitments	255	473	(218)	(46.2%)
Total equity	118,659	108,956	9,703	8.9%
Asset Quality				
Other real estate owned, net	7,268	7,310	(42)	(0.6%)
Net charge-offs (recoveries)	(284)	2,585	(2,869)	(111.0%)
Non-accrual loans	17,796	15,777	2,019	12.8%
Nonperforming assets	25,064	23,087	1,977	8.6%
Non-accrual loans / total loans	2.45%	2.38%	0.07%	2.8%
Allowance for loan credit loss / total loans	1.48%	1.16%	0.32%	27.5%
Allowance for loan credit loss / non-accrual loans	60.64%	48.89%	11.75%	24.0%
Performance Measurements				
Bank net interest margin (TE)		5.27%	(5.27%)	(100.0%)
Return on average assets (annualized)	1.13%	1.36%	(0.23%)	(17.2%)
Return on average equity (annualized)	9.43%	11.34%	(1.90%)	(16.8%)
Equity / Assets	12.24%	11.90%	0.34%	2.8%
Loans / Deposits	87.8%	84.7%	3.1%	3.7%
Book value per share	$46.76	$43.36	$ 3.40	7.8%
Earnings per weighted average share - basic	$ 3.23	$ 3.51	$ (0.28)	(7.9%)
Weighted average shares outstanding	2,483,346	2,469,991	13,355	0.5%