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

	September 30	
	2025	2024
ASSETS:		
Cash and cash equivalents	$ 83,017	$ 115,328
Interest bearing time deposits in banks	496	3,479
Investment Securities - Available-for-Sale	117,808	113,262
Investment Securities - Held-to-Maturity	1,160	1,170
Loans and Leases	663,060	597,002
Less: Allowance for credit losses	(7,713)	(6,967)
Net loans and leases	655,347	590,035
Premises and equipment, net	8,831	8,231
Other real estate owned	7,310	-
Goodwill	7,000	7,000
Bank-owned life insurance	11,495	11,119
Equipment on operating leases, net	4,413	3,550
Accrued interest receivable and other assets	18,434	17,323
TOTAL ASSETS	**$ 915,311**	**$ 870,497**
LIABILITIES:		
Deposits		
Noninterest-bearing	$ 272,742	$ 276,980
Interest-bearing	510,282	470,828
Total deposits	783,024	747,808
Borrowings	13,828	15,771
Accrued interest payable, taxes and other liabilities	9,503	10,235
TOTAL LIABILITIES	806,355	773,814
SHAREHOLDERS' EQUITY		
Common stock, no par value; 10,000,000 shares authorized; 2,476,160 and 2,465,056 shares issued and outstanding as of September 30, 2025 and 2024, respectively	30,891	30,404
Retained Earnings	77,884	67,534
Accumulated other comprehensive income (loss), net of tax	(1,417)	(2,840)
Total Shareholders' Equity attributable to Parent	107,358	95,098
Noncontrolling Interest	1,598	1,585
TOTAL EQUITY	108,956	96,683
TOTAL LIABILITIES & EQUITY	**$ 915,311**	**$ 870,497**
Book value per share	$43.36	$38.58

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	
	2025	2024	2025	2024
INTEREST INCOME:				
Loans and Leases, including fees	12,409	11,255	35,689	32,361
Investment securities:				
Taxable	874	604	2,370	1,886
Tax-exempt	15	14	40	42
Interest bearing balances at banks	465	680	1,261	2,759
Total Interest Income	13,763	12,553	39,360	37,048
INTEREST EXPENSE:				
Interest on deposits	2,462	2,489	7,054	6,488
Interest on borrowed funds	155	231	488	630
Total Interest Expense	2,617	2,720	7,542	7,118
Net Interest Income	11,146	9,833	31,818	29,930
Provision for credit losses	863	324	1,860	1,538
Net Interest Income After Provision for Credit Losses	10,283	9,509	29,958	28,392
NON-INTEREST INCOME:				
Service charges - deposits	158	157	458	499
ATM fee income	173	176	506	514
Gain on sale of loans	98	51	459	192
Business banking income	305	301	1,331	1,261
Commercial finance fee income	418	687	1,057	1,793
Operating lease revenue	168	169	505	487
Income on bank owned life insurance	97	92	283	269
Gain (loss) on disposal of fixed assets	-	-	255	-
Other	500	244	1,081	782
Total Noninterest Income	1,917	1,877	5,935	5,797
NON-INTEREST EXPENSE:				
Salaries and employee benefits	4,653	4,655	13,981	13,972
Occupancy and equipment	767	574	2,197	1,724
Data Processing and Software	1,112	1,109	3,154	3,328
Legal and other professional fees	320	194	1,127	728
Other loan expense	227	111	822	643
Loss (gain) on sale of OREO	56	-	56	-
Other	913	1,013	2,674	2,836
Total Noninterest Expense	8,048	7,656	24,011	23,231
Income Before Income Taxes	4,152	3,730	11,882	10,958
Income tax expense	793	674	2,261	2,223
Net Income Before Noncontrolling Interest	3,359	3,056	9,621	8,735
Net income attributable to Noncontrolling Interest	296	303	953	447
Net Income attributable to Parent	**$ 3,063**	**$ 2,753**	**$ 8,668**	**$ 8,288**
Earnings per Weighted Average Share - Basic	$ 1.24	$ 1.12	$ 3.51	$ 3.37

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

	Year to Date			
	September 30		Change	
	2025	2024	Amount	Percentage
Income Statement				
Interest income	$ 39,360	$ 37,048	$ 2,312	6.2%
Interest expense	7,542	7,118	424	6.0%
Net interest income	31,818	29,930	1,888	6.3%
Provision for loan loss	1,860	1,538	322	20.9%
Noninterest income	5,935	5,797	138	2.4%
Noninterest expense	24,011	23,231	780	3.4%
Income before income taxes	11,882	10,958	924	8.4%
Income tax expense	2,261	2,223	38	1.7%
Net income attributable to Noncontrolling Interest	953	447	506	113.2%
Net Income	$ 8,668	$ 8,288	$ 886	10.7%
Balance Sheet Data				
Total assets	915,311	870,497	44,814	5.1%
Earning assets	782,524	714,913	67,611	9.5%
Total loans	663,060	597,002	66,058	11.1%
Allowance for credit losses	7,713	6,967	746	10.7%
Total deposits	783,024	747,808	35,216	4.7%
Other borrowings	13,828	15,771	(1,943)	(12.3%)
Liability for unfunded commitments	473	217	256	118.0%
Total equity	108,956	96,683	12,273	12.7%
Asset Quality				
Other real estate owned	7,310	-	7,310	n/a
Net charge-offs (recoveries)	2,585	786	1,799	228.9%
Non-accrual loans	16,050	9,185	6,865	74.7%
Nonperforming assets	23,360	9,185	14,175	154.3%
Non-accrual loans / total loans	2.42%	1.54%	0.88%	57.3%
Allowance for loan credit loss / total loans	1.16%	1.17%	(0.00%)	(0.3%)
Allowance for loan credit loss / non-accrual loans	48.06%	75.85%	(27.80%)	(36.6%)
Performance Measurements				
Bank net interest margin (TE)	5.27%	4.77%	0.50%	10.5%
Return on average assets (annualized)	1.36%	1.28%	0.09%	6.7%
Return on average equity (annualized)	11.34%	12.34%	(1.00%)	(8.1%)
Equity / Assets	11.90%	11.11%	0.80%	7.2%
Loans / Deposits	84.7%	79.8%	4.8%	6.1%
Book value per share	$43.36	$38.58	$ 4.78	12.4%
Earnings per weighted average share - basic	$ 3.51	$ 3.37	$ 0.14	4.1%
Weighted average shares outstanding	2,469,991	2,458,579	11,412	0.5%