

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

	March 31	
	2026	2025
<b>ASSETS:</b>		
Cash and cash equivalents	\$ 34,622	\$ 42,955
Interest bearing time deposits in banks	496	750
Investment Securities - Available-for-Sale	121,012	115,768
Investment Securities - Held-to-Maturity	585	1,160
Loans and Leases	701,706	622,505
Less: Allowance for credit losses	(9,249)	(7,272)
Net loans and leases	692,457	615,233
Premises and equipment, net	9,027	9,433
Other real estate owned, net	5,365	-
Goodwill	7,000	7,000
Bank-owned life insurance	11,689	11,304
Equipment on operating leases, net	4,198	4,093
Accrued interest receivable and other assets	15,624	16,175
<b>TOTAL ASSETS</b>	<b>\$ 902,075</b>	<b>\$ 823,871</b>
<b>LIABILITIES:</b>		
Deposits		
Noninterest-bearing	\$ 325,455	\$ 286,430
Interest-bearing	415,115	411,013
Total deposits	740,570	697,443
Borrowings	39,842	15,787
Accrued interest payable, taxes and other liabilities	8,728	8,959
<b>TOTAL LIABILITIES</b>	<b>789,140</b>	<b>722,189</b>
<b>SHAREHOLDERS' EQUITY</b>		
Common stock, no par value; 10,000,000 shares authorized; 2,476,160 and 2,465,056 shares issued and outstanding as of March 31, 2026 and 2025, respectively	30,996	30,558
Retained Earnings	81,792	72,041
Accumulated other comprehensive income (loss), net of tax	(1,727)	(2,751)
Total Shareholders' Equity attributable to Parent	111,061	99,848
Noncontrolling Interest	1,873	1,834
<b>TOTAL EQUITY</b>	<b>112,934</b>	<b>101,682</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>\$ 902,074</b>	<b>\$ 823,871</b>
<i>Book value per share</i>	\$44.85	\$40.51

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

	Quarter to Date		Year to Date	
	March 31		March 31	
	2026	2025	2026	2025
<b>INTEREST INCOME:</b>				
Loans and Leases, including fees	12,434	11,270	12,434	11,270
Investment securities:				
Taxable	923	717	923	717
Tax-exempt	14	13	14	13
Interest bearing balances at banks	1,050	451	1,050	451
<b>Total Interest Income</b>	<b>14,421</b>	<b>12,451</b>	<b>14,421</b>	<b>12,451</b>
<b>INTEREST EXPENSE:</b>				
Interest on deposits	3,106	2,255	3,106	2,255
Interest on borrowed funds	137	139	137	139
<b>Total Interest Expense</b>	<b>3,243</b>	<b>2,394</b>	<b>3,243</b>	<b>2,394</b>
<b>Net Interest Income</b>	<b>11,178</b>	<b>10,057</b>	<b>11,178</b>	<b>10,057</b>
Provision for credit losses	1,005	(372)	1,005	(372)
<b>Net Interest Income After Provision for Credit Losses</b>	<b>10,173</b>	<b>10,429</b>	<b>10,173</b>	<b>10,429</b>
<b>NON-INTEREST INCOME:</b>				
Service charges - deposits	332	147	332	147
ATM fee income	156	154	156	154
Gain on sale of loans	45	48	45	48
Business banking income	359	485	359	485
Commercial finance fee income	326	429	326	429
Operating lease revenue	242	168	242	168
Income on bank owned life insurance	97	92	97	92
Gain on disposal of fixed assets	-	-	-	-
Other	173	246	173	246
<b>Total Noninterest Income</b>	<b>1,730</b>	<b>1,769</b>	<b>1,730</b>	<b>1,769</b>
<b>NON-INTEREST EXPENSE:</b>				
Salaries and employee benefits	5,494	4,708	5,494	4,708
Occupancy and equipment	746	800	746	800
Data Processing and Software	1,223	1,032	1,223	1,032
Legal and other professional fees	319	434	319	434
Other loan expense	331	170	331	170
Loss on sale of OREO	33	-	33	-
Writedown on OREO	-	-	-	-
Other	1,186	1,156	1,186	1,156
<b>Total Noninterest Expense</b>	<b>9,332</b>	<b>8,300</b>	<b>9,332</b>	<b>8,300</b>
<b>Income Before Income Taxes</b>	<b>2,571</b>	<b>3,898</b>	<b>2,571</b>	<b>3,898</b>
Income tax expense	582	735	582	735
<b>Net Income Before Noncontrolling Interest</b>	<b>1,989</b>	<b>3,163</b>	<b>1,989</b>	<b>3,163</b>
Net income attributable to Noncontrolling Interest	460	339	460	339
<b>Net Income attributable to Parent</b>	<b>\$ 1,529</b>	<b>\$ 2,824</b>	<b>\$ 1,529</b>	<b>\$ 2,824</b>
<b>Earnings per Weighted Average Share - Basic</b>	<b>\$ 0.62</b>	<b>\$ 1.15</b>	<b>\$ 0.62</b>	<b>\$ 1.15</b>

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

	Year to Date			
	March 31		Change	
	2026	2025	Amount	Percentage
<b><u>Income Statement</u></b>				
Interest income	\$ 14,421	\$ 12,451	\$ 1,970	15.8%
Interest expense	3,243	2,394	849	35.5%
Net interest income	11,178	10,057	1,121	11.1%
Provision for loan loss	1,005	(372)	1,377	(370.2%)
Noninterest income	1,730	1,769	(39)	(2.2%)
Noninterest expense	9,332	8,300	1,032	12.4%
Income before income taxes	2,571	3,898	(1,327)	(34.0%)
Income tax expense	582	735	(153)	(20.8%)
Net income attributable to Noncontrolling Interest	460	339	121	35.7%
<b>Net Income</b>	<b>\$ 1,529</b>	<b>\$ 2,824</b>	<b>\$ (1,295)</b>	<b>-45.9%</b>
<b><u>Balance Sheet Data</u></b>				
Total assets	902,075	823,871	78,204	9.5%
Earning assets	823,799	740,183	83,616	11.3%
Total loans	701,706	622,505	79,201	12.7%
Allowance for credit losses	9,249	7,272	1,977	27.2%
Total deposits	740,570	697,443	43,127	6.2%
Other borrowings	39,842	15,787	24,055	152.4%
Liability for unfunded commitments	473	463	10	2.2%
Total equity	112,934	101,682	11,252	11.1%
<b><u>Asset Quality</u></b>				
Other real estate owned, net	5,365	-	5,365	n/a
Net charge-offs (recoveries)	(78)	804	(882)	(109.7%)
Non-accrual loans	15,004	13,878	1,126	8.1%
Nonperforming assets	20,369	13,878	6,491	46.8%
Non-accrual loans / total loans	2.14%	2.23%	(0.09%)	(4.1%)
Allowance for loan credit loss / total loans	1.32%	1.17%	0.15%	12.8%
Allowance for loan credit loss / non-accrual loans	61.64%	52.40%	9.24%	17.6%
<b><u>Performance Measurements</u></b>				
Bank net interest margin (TE)	4.79%	5.15%	(0.36%)	(7.0%)
Return on average assets (annualized)	0.63%	1.28%	(0.66%)	(51.2%)
Return on average equity (annualized)	5.50%	11.49%	(5.99%)	(52.1%)
Equity / Assets	12.52%	12.34%	0.18%	1.4%
Loans / Deposits	94.8%	89.3%	5.5%	6.2%
Book value per share	\$44.85	\$40.51	\$ 4.35	10.7%
Earnings per weighted average share - basic	\$ 0.62	\$ 1.15	\$ (0.53)	(46.1%)
Weighted average shares outstanding	2,476,160	2,465,056	11,104	0.5%