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

	June 30	
	2026	2025
ASSETS:		
Cash and cash equivalents	$ 39,008	$ 51,851
Interest bearing time deposits in banks	496	750
Investment Securities - Available-for-Sale	120,512	116,964
Investment Securities - Held-to-Maturity	585	1,160
Loans and Leases	722,911	635,007
Less: Allowance for credit losses	(9,657)	(7,293)
Net loans and leases	713,254	627,714
Premises and equipment, net	9,101	8,618
Other real estate owned, net	7,282	7,267
Goodwill	7,000	7,000
Bank-owned life insurance	11,788	11,398
Equipment on operating leases, net	4,091	2,596
Accrued interest receivable and other assets	17,415	24,187
TOTAL ASSETS	**$ 930,532**	**$ 859,505**
LIABILITIES:		
Deposits		
Noninterest-bearing	$ 273,602	$ 275,179
Interest-bearing	496,230	446,176
Total deposits	769,832	721,355
Borrowings	37,551	15,925
Accrued interest payable, taxes and other liabilities	8,079	17,478
TOTAL LIABILITIES	815,462	754,758
SHAREHOLDERS' EQUITY		
Common stock, no par value; 10,000,000 shares authorized; 2,490,027 and 2,474,361 shares issued and outstanding as of June 30, 2026 and 2025, respectively	31,110	30,726
Retained Earnings	84,502	74,822
Accumulated other comprehensive income (loss), net of tax	(2,123)	(2,367)
Total Shareholders' Equity attributable to Parent	113,489	103,181
Noncontrolling Interest	1,581	1,566
TOTAL EQUITY	115,070	104,747
TOTAL LIABILITIES & EQUITY	**$ 930,532**	**$ 859,505**
Book value per share	$45.58	$41.70

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

	Quarter to Date June 30		Year to Date June 30	
	2026	2025	2026	2025
INTEREST INCOME:				
Loans and Leases, including fees	13,638	12,010	26,072	23,280
Investment securities:				
Taxable	953	779	1,876	1,496
Tax-exempt	14	12	28	25
Interest bearing balances at banks	149	345	1,199	796
Total Interest Income	14,754	13,146	29,175	25,597
INTEREST EXPENSE:				
Interest on deposits	2,579	2,337	5,685	4,592
Interest on borrowed funds	541	194	678	333
Total Interest Expense	3,120	2,531	6,363	4,925
Net Interest Income	11,634	10,615	22,812	20,672
Provision for credit losses	235	1,369	1,240	997
Net Interest Income After Provision for Credit Losses	11,399	9,246	21,572	19,675
NON-INTEREST INCOME:				
Service charges - deposits	380	153	712	300
ATM fee income	178	179	334	333
Gain on sale of loans	69	313	114	361
Business banking income	351	541	710	1,026
Commercial finance fee income	290	210	616	639
Operating lease revenue	223	169	465	337
Income on bank owned life insurance	99	94	196	186
Gain on disposal of fixed assets	-	255	-	255
Other	289	335	462	581
Total Noninterest Income	1,879	2,249	3,609	4,018
NON-INTEREST EXPENSE:				
Salaries and employee benefits	5,402	4,620	10,896	9,328
Occupancy and equipment	808	629	1,554	1,429
Data Processing and Software	1,361	1,010	2,584	2,042
Legal and other professional fees	329	373	648	807
Other loan expense	609	425	940	595
Loss on sale of OREO	-	-	33	-
Writedown on OREO	-	-	-	-
Other	1,310	605	2,496	1,761
Total Noninterest Expense	9,819	7,662	19,151	15,962
Income Before Income Taxes	3,459	3,833	6,030	7,731
Income tax expense	615	733	1,197	1,468
Net Income Before Noncontrolling Interest	2,844	3,100	4,833	6,263
Net income attributable to Noncontrolling Interest	135	318	595	657
Net Income attributable to Parent	**$ 2,709**	**$ 2,782**	**$ 4,238**	**$ 5,606**
Earnings per Weighted Average Share - Basic	$ 1.09	$ 1.13	$ 1.71	$ 2.27

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

	Year to Date			
	June 30		Change	
	2026	2025	Amount	Percentage
Income Statement				
Interest income	$ 29,175	$ 25,597	$ 3,578	14.0%
Interest expense	6,363	4,925	1,438	29.2%
Net interest income	22,812	20,672	2,140	10.4%
Provision for loan loss	1,240	997	243	24.4%
Noninterest income	3,609	4,018	(409)	(10.2%)
Noninterest expense	19,151	15,962	3,189	20.0%
Income before income taxes	6,030	7,731	(1,701)	(22.0%)
Income tax expense	1,197	1,468	(271)	(18.5%)
Net income attributable to Noncontrolling Interest	595	657	(62)	-9.4%
Net Income	$ 4,238	$ 5,606	$ (1,368)	-24.4%
Balance Sheet Data				
Total assets	930,532	859,505	71,027	8.3%
Earning assets	844,504	753,881	90,623	12.0%
Total loans	722,911	635,007	87,904	13.8%
Allowance for credit losses	9,657	7,293	2,364	32.4%
Total deposits	769,832	721,355	48,477	6.7%
Other borrowings	37,551	15,925	21,626	135.8%
Liability for unfunded commitments	321	534	(213)	(39.9%)
Total equity	115,070	104,747	10,323	9.9%
Asset Quality				
Other real estate owned, net	7,282	7,267	15	0.2%
Net charge-offs (recoveries)	(208)	2,082	(2,290)	(110.0%)
Non-accrual loans	16,323	10,568	5,755	54.5%
Nonperforming assets	23,605	17,835	5,770	32.4%
Non-accrual loans / total loans	2.26%	1.66%	0.59%	35.7%
Allowance for loan credit loss / total loans	1.34%	1.15%	0.19%	16.3%
Allowance for loan credit loss / non-accrual loans	59.16%	69.01%	(9.85%)	(14.3%)
Performance Measurements				
Bank net interest margin (TE)	4.97%	5.22%	(0.25%)	(4.8%)
Return on average assets (annualized)	0.89%	1.35%	(0.45%)	(33.6%)
Return on average equity (annualized)	7.57%	11.20%	(3.63%)	(32.4%)
Equity / Assets	12.37%	12.19%	0.18%	1.5%
Loans / Deposits	93.9%	88.0%	5.9%	6.7%
Book value per share	$45.58	$41.70	$ 3.88	9.3%
Earnings per weighted average share - basic	$ 1.71	$ 2.27	$ (0.56)	(24.8%)
Weighted average shares outstanding	2,478,471	2,466,607	11,864	0.5%