2nd Quarter 2026 Earnings Presentation

Forward-Looking Statements and Unaudited Select Financial Information

Forward-Looking Statements. Any statements made by Relyance Bank contained in this presentation may not be based on historical information and should be considered “forward-looking statements.” These statements may be identified by reference to a future period(s) or terminology containing future verb tenses. These statements include, without limitation, those relating to future growth; revenue; expenses; assets; asset quality; earnings; net interest margin; noninterest revenue; market conditions; economic conditions; liquidity; capital; market risk; investment securities; legal and regulatory limitations and compliance.

Readers are cautioned not to place undue reliance on any forward-looking statements in that actual results could differ materially from those indicated in or implied by such forward-looking statements, due to a variety of factors.

Unaudited Select Financial Information. All financial data contained within this presentation are unaudited and have not bee reviewed by any third-party. The selected financial data contained within this presentation is presented in accordance with U.S. generally accepted accounting principles (“GAAP”).

Relyance Bank
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Q2 2026 Highlights

Increase in net income during the quarter was driven by both net interest margin and expansion & control of noninterest income and noninterest expense, respectively. Net interest margin increased 4bps compared to Q2 2025 while noninterest income increased 7.3% with non-interest expense decreasing by (0.8)%.

Net loan increase was approximately 1.92% in the quarter. The increase in loans was the result of normal funding and expected paydowns of the loan portfolio. There were no unusual or unexpected fluctuations during the quarter.

Non-performing loans increased by approximately $1.49 million during the quarter, a 50% increase. This increase was related to one customer and at this time, no significant loss related to this loan is expected.

Core deposits were down $52.8 million during the quarter. This decrease was related to timing of outflows of certain deposit customers across all consumer, business and public funds categories. Reduction of deposits during the quarter did not negatively impact liquidity planning or loan funding.

Q2 26 net income

$4.65M

Q2 26 vs Q1 26 increase of

2.8%

Net loan increase of

$21.04M

Unfunded loan commitments

$262M

NPL Ratio Change

13 bps

Q2 26 vs Q1 26
NPL coverage ratio decrease

33.78%

Non-BCD core Deposit Change

(4.22)% vs Q1 26

Cost of deposits (annualized)

2.14%

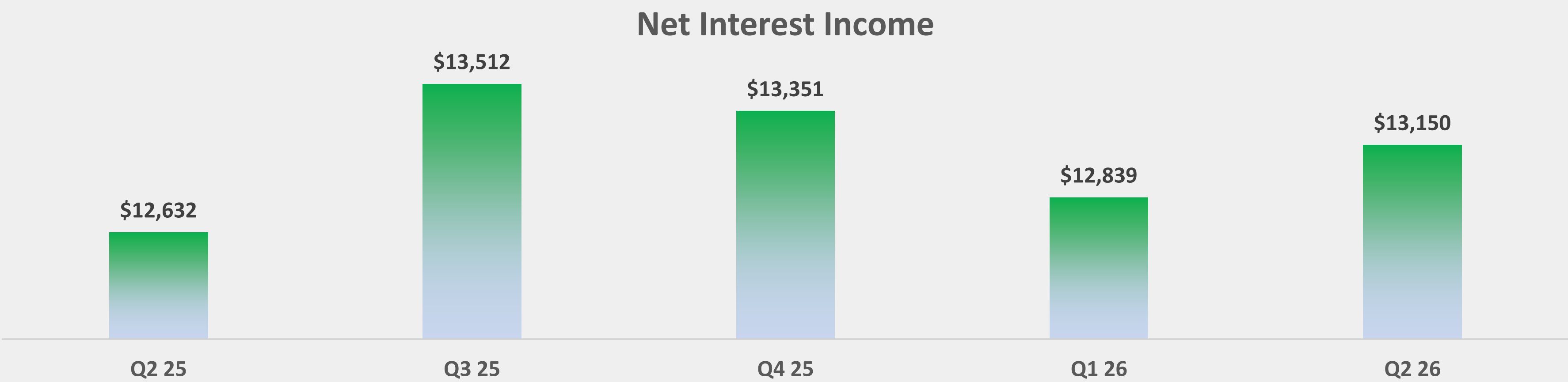
Q1 26 Financial Highlights (in thousands)

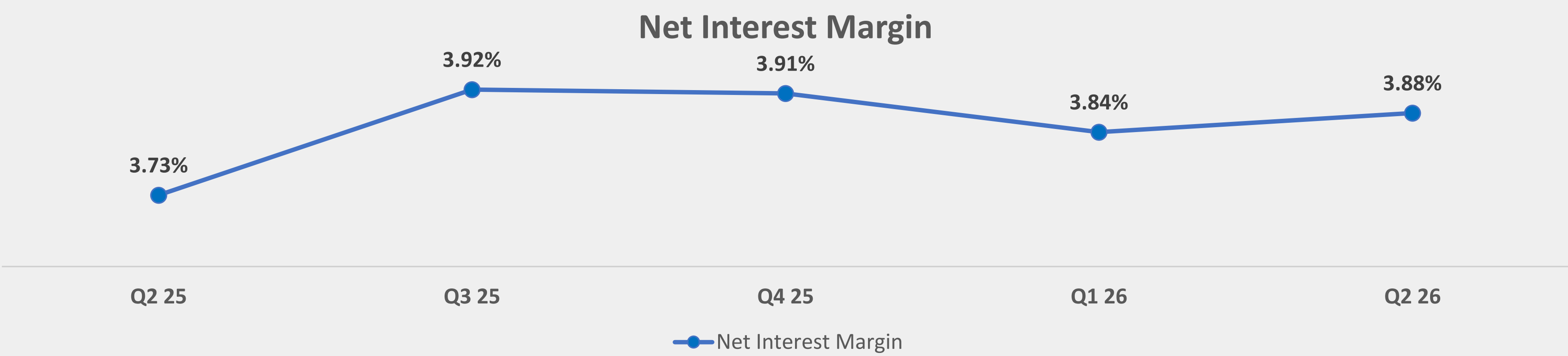
Summary Income Statement	Q2 26	Q1 26	Q2 26	% Change vs Q1 26		% Change vs Q2 25	
Interest Income	19,912.1	19,372.3	20,080.9	2.8	%	(0.8)	%
Interest Expense	6,762.0	6,533.3	7,448.4	3.5		(9.2)	
Net Interest Income	13,150.1	12,839.0	12,632.5	2.4		4.1	
Noninterest income	2,525.3	2,353.6	2,274.8	7.3		11.0	
Noninterest expense	9,436.4	9,508.8	8,445.7	(0.8)		11.7	
Pre-tax, pre-provision income	6,239.0	5,683.8	6,461.6	9.8		(3.4)	
Provision for loan loss	150.0	150.0	-	-		-	
Provision for income taxes	1,434.5	1,235.3	1,556.4	16.1		(7.8)	
Net income	4,654.5	4,298.5	4,905.2	8.3		(5.1)	

Quarter Highlights

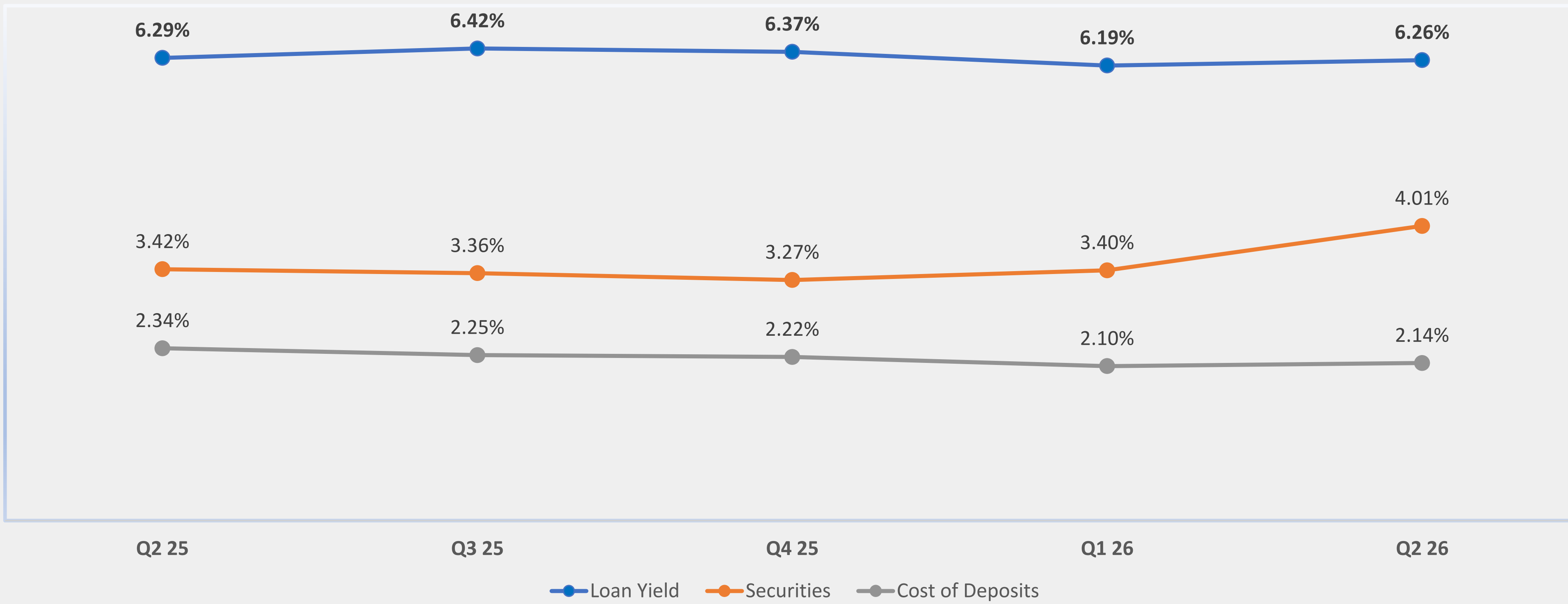
- Interest income increased in Q2 '26 vs Q1 '26 due to an increase in loan yield as well as an increase in outstanding loans. Loan yield decreased during the quarter by 7bps compared to Q1 '26.
- Interest expense increased 4% during Q2 '26 vs Q1 '26 and was down 9% from Q2 '25. This increase in interest expense is primarily related to average balances outstanding during the quarter as well as one additional accrual day during the quarter. While deposits as of quarter end were down significantly compared to Q1 '26, Q2 '26 quarterly average balance of deposits was only down $8 million.
- Noninterest income increased during the quarter across all income categories. No significant change occurred within any one category.

Net Interest Income and Margin

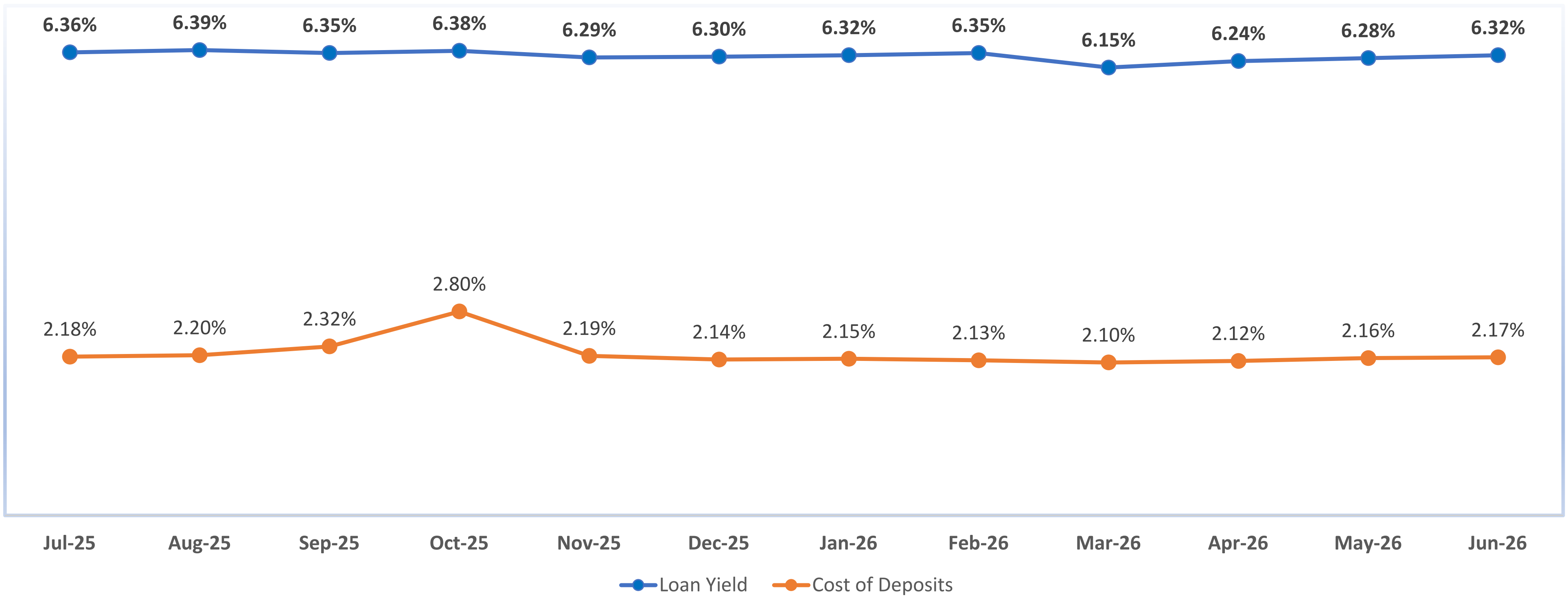




Loans, Securities and Deposits Yield/Cost



TTM Loan Yield and Cost of Deposits

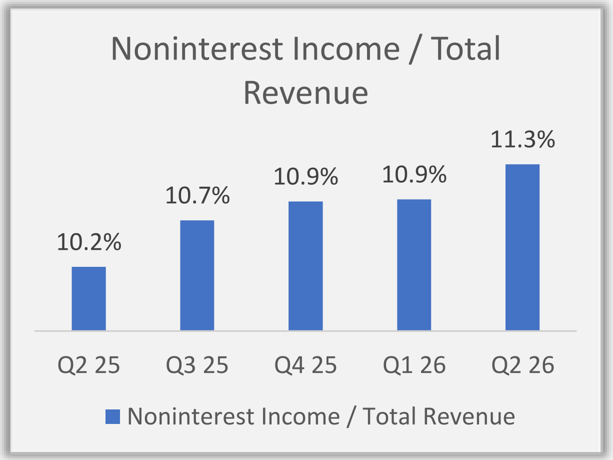


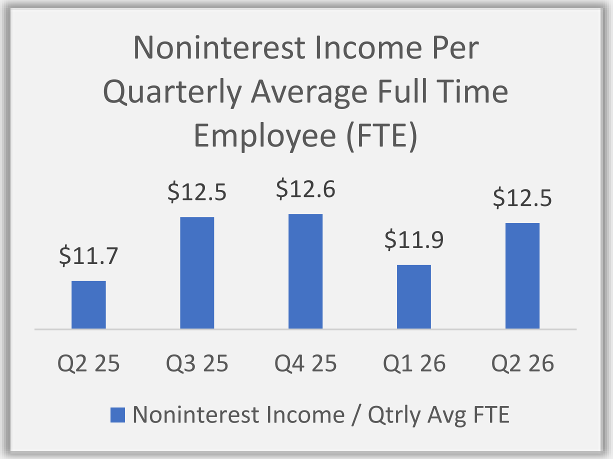
Noninterest Income (in thousands)

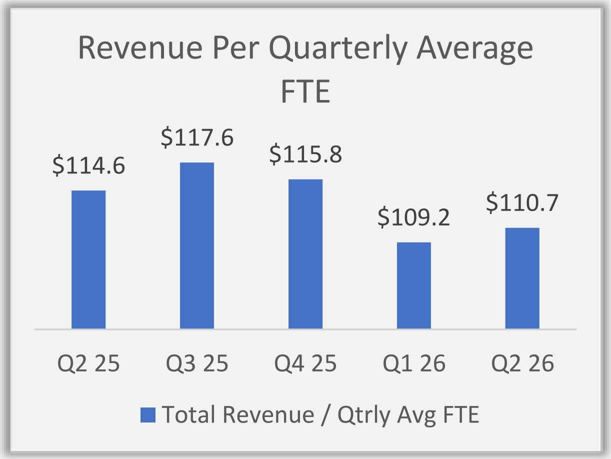
Noninterest Income	Q2 26	Q1 26	Q2 26	% Change vs Q1 26		% Change vs Q2 25	
NSF fees	610.0	608.1	556.2	0.3	%	9.7	%
Wealth management fees	447.4	393.9	363.5	13.6		23.1	
Debit and credit card fees	723.5	670.2	694.3	8.0		4.2	
Bank owned life insurance, including gain	286.8	257.3	229.3	11.5		25.1	
Other	457.6	435.8	431.5	5.0		6.0	
Total noninterest income	2,525.3	2,365.3	2,274.8	6.8		11.0	

Key Highlights:

- The change in all categories of noninterest income is consistent with normal growth of the bank and operational transactions.





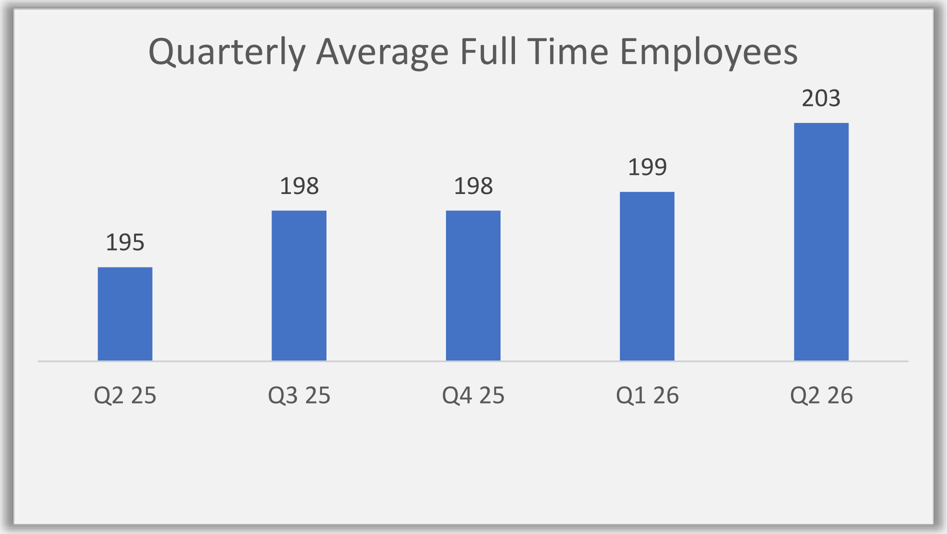


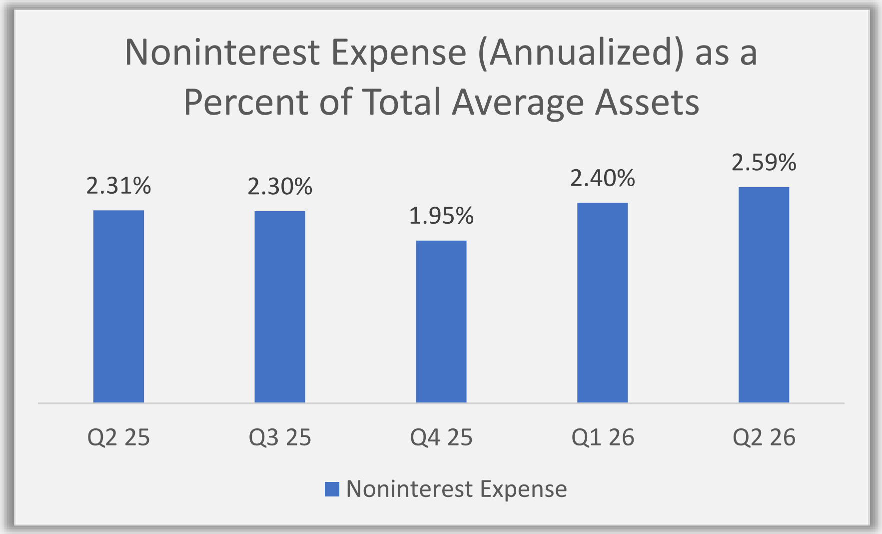
Noninterest Expense (in thousands)

Noninterest Expense	Q2 26	Q1 26	Q2 26	% Change vs Q1 26	Q2 25
Salaries and employee benefits	5,094.7	5,169.8	4,600.3	(1.5) %	10.7 %
Occupancy expense	722.3	767.1	761.6	(5.8)	(5.2)
Furniture, fixture and equipment expense	926.7	964.2	826.3	(3.9)	12.2
Professional expense	289.5	307.1	159.4	(5.7)	81.6
Data processing	549.7	544.5	468.8	1.0	17.3
Other	2,003.5	1,756.1	1,629.3	14.1	23.0
Total noninterest expense	9,586.4	9,508.8	8,445.7	0.8	13.5

Key Highlights:

- All categories of noninterest expense were consistent with Q1 '26, which was expected and within budgeted levels.
- The increase over Q2 '25 is due to timing of certain expenses during 2026, continued increases by third partied vendors as well as certain expenses related to nonperforming assets.





Commercial Loan Pipeline

Commercial Pipeline

Request Count	Total Loan Amount	Total New Money	WAR Total Loan	WAR (New $)
66	$119M	$49M	7%	7%

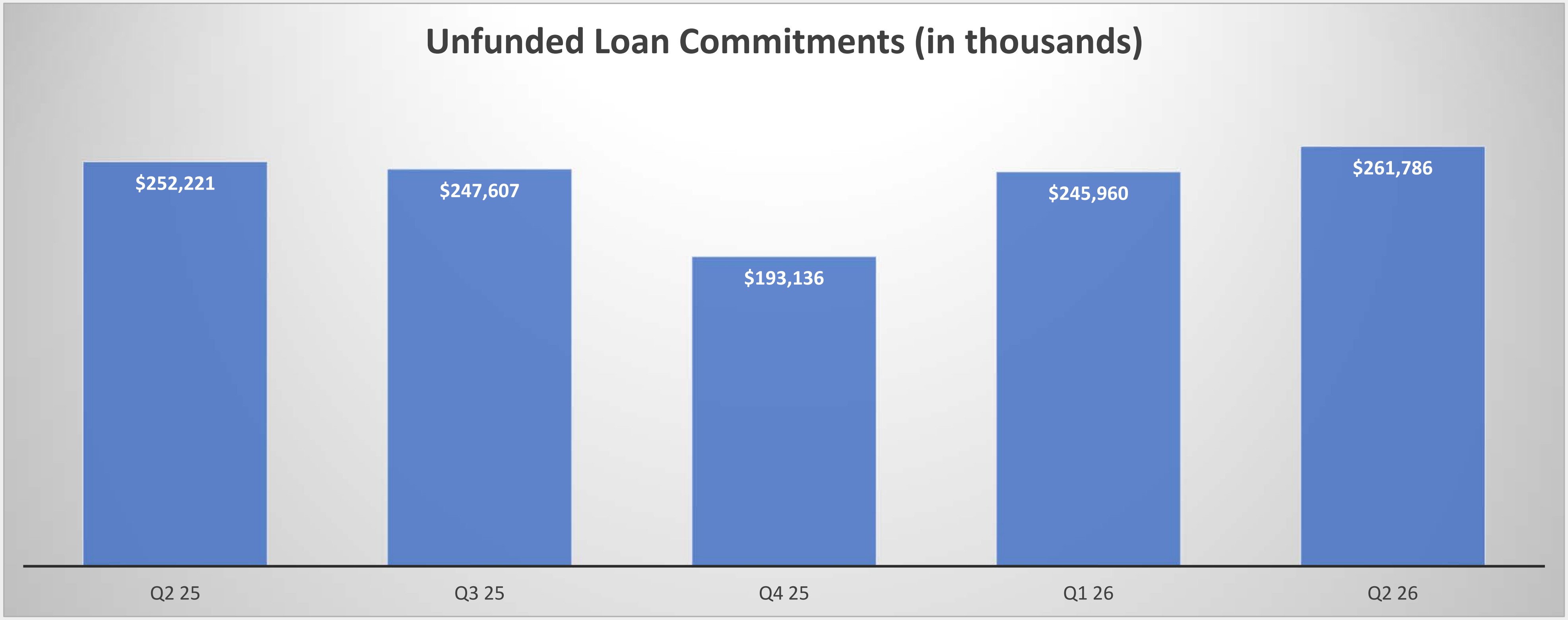
Pipeline New Money by Stage

Sum of New Money by Stage

Pipeline by Estimated Closing Date

Year	Forecast Total Loan	New Net Commitment	WAR Loan Amount	WAR Only New Money	Request Count
2026	**$118,783,238**	**$48,637,634**	**6.65%**	**6.56%**	**66**
June	$1,000,000	$0	6.75%		1
July	$6,599,936	$260,000	6.79%	7.50%	6
August	$78,553,302	$33,997,634	6.85%	6.78%	51
September	$32,630,000	$14,380,000	6.15%	6.00%	8
Total	**$118,783,238**	**$48,637,634**	**6.65%**	**6.56%**	**66**

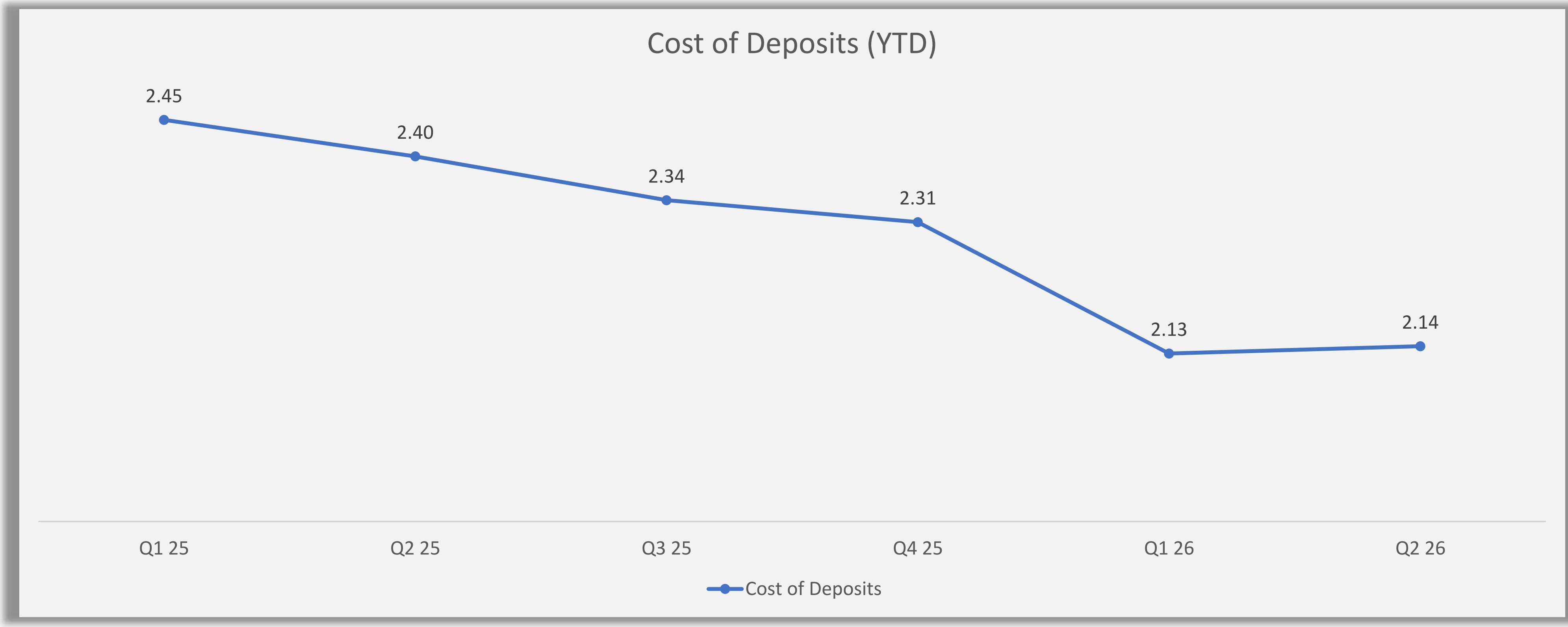
Loan Portfolio



Deposits

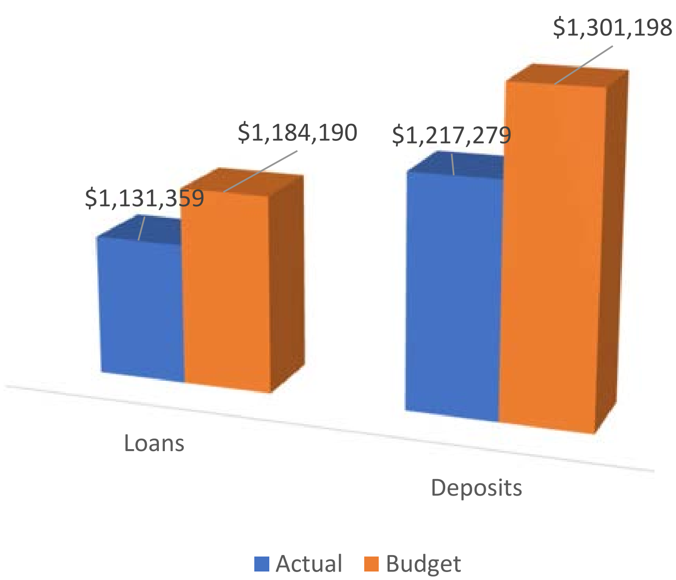
In thousands
$405,579
$668,499
$216,475
$394,921
$733,611
$195,932
$396,634
$658,921
$228,682
$407,106
$680,696
$188,645
$413,749
$649,611
$206,690
$419,328
$604,025
$193,927
Q1 25
Q2 25
Q3 25
Q4 25
Q1 26
Q2 26
Noninterest bearing
Interest bearing
Time

Cost of Deposits

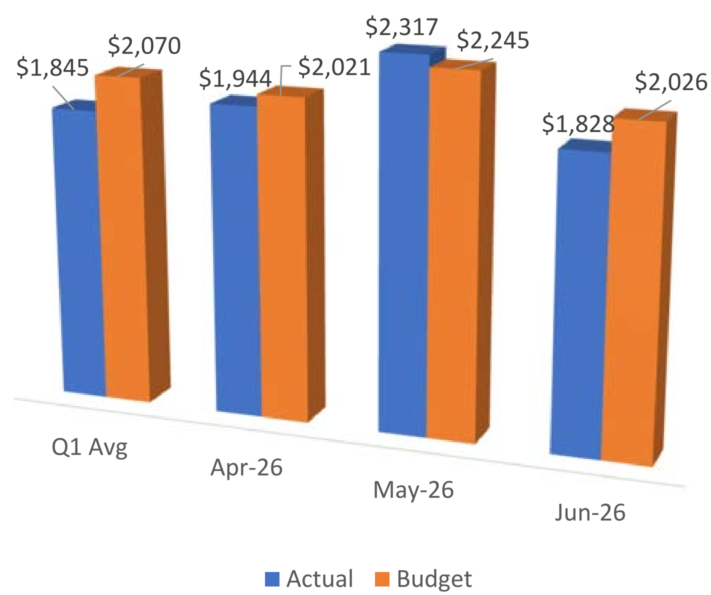


Budget to Actual Comparisons

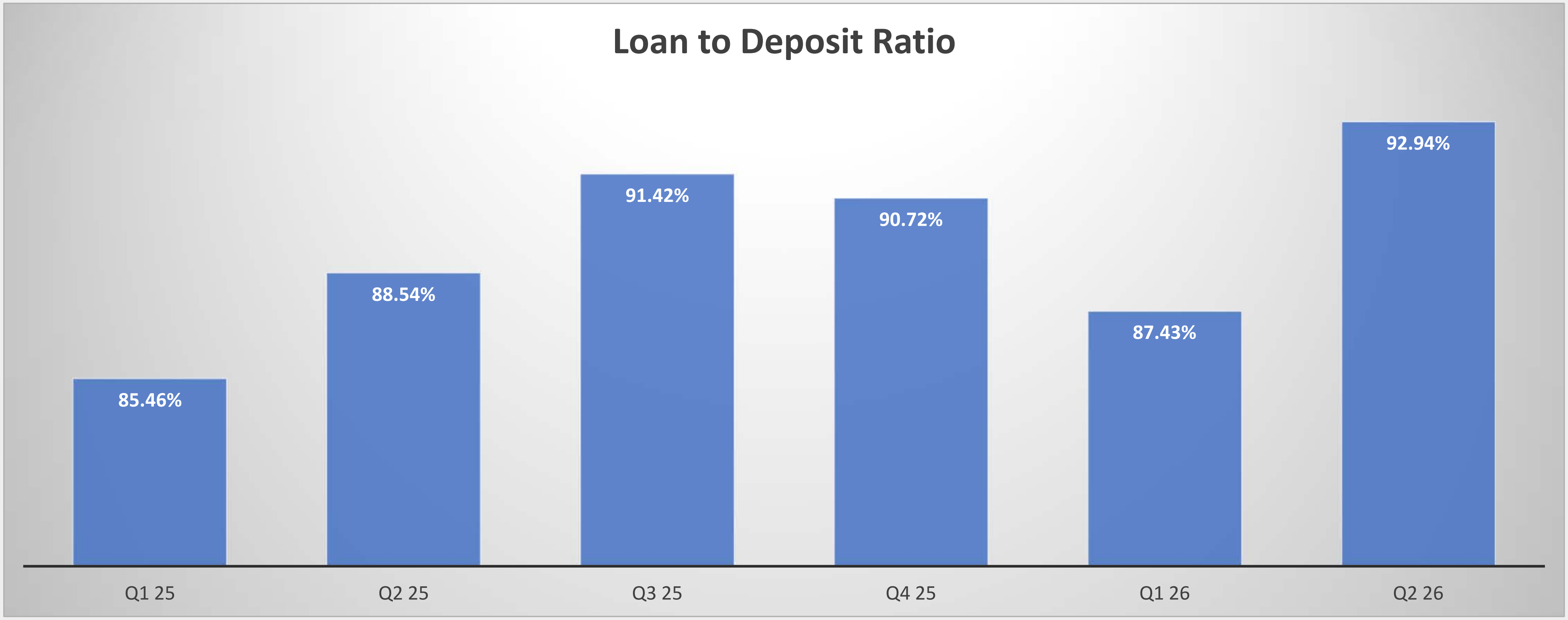
Loans and Deposits as of June 30, 2026



Pretax Income

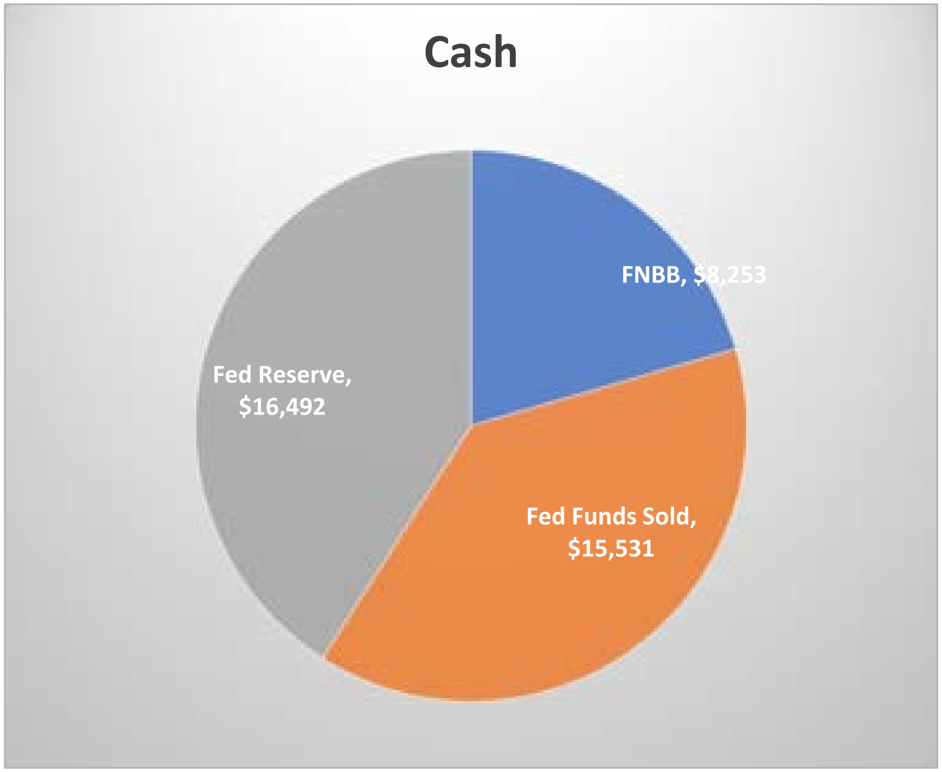


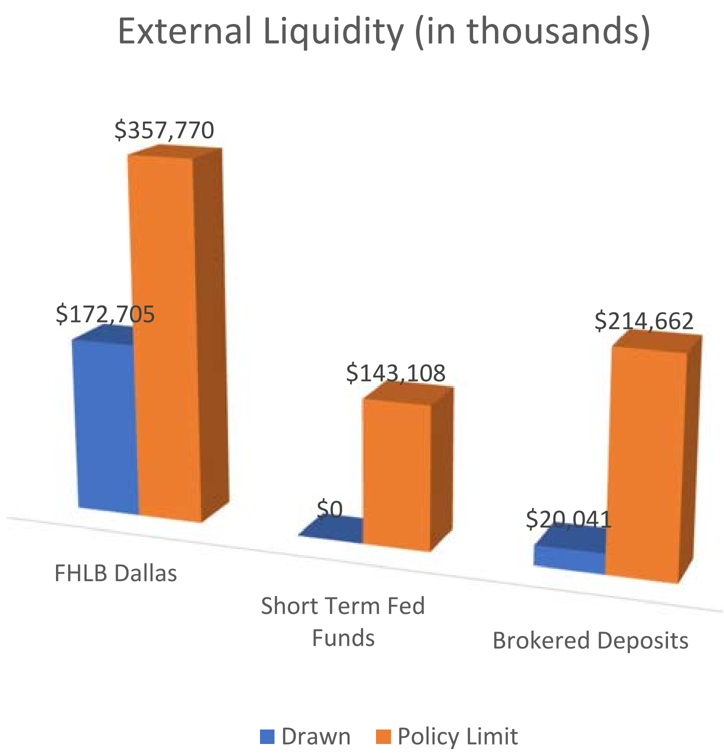
Liquidity



Loan to Deposit Ratio
85.46%
88.54%
91.42%
90.72%
87.43%
92.94%
Q1 25
Q2 25
Q3 25
Q4 25
Q1 26
Q2 26

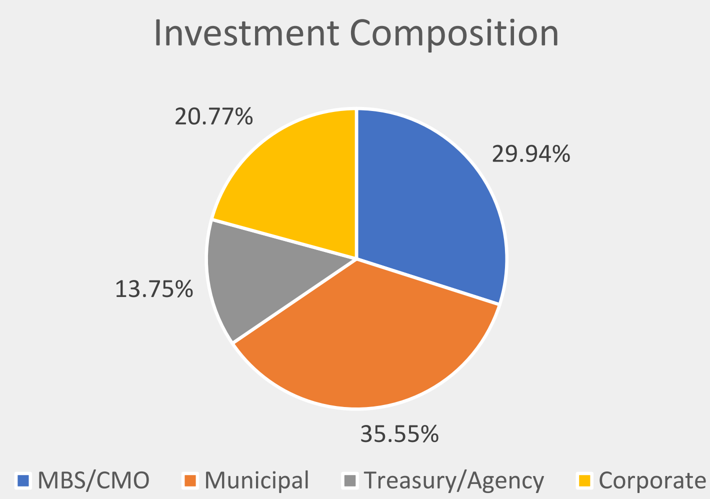
Liquidity


Cash
FNBB, $8,253
Fed Reserve, $16,492
Fed Funds Sold, $15,531

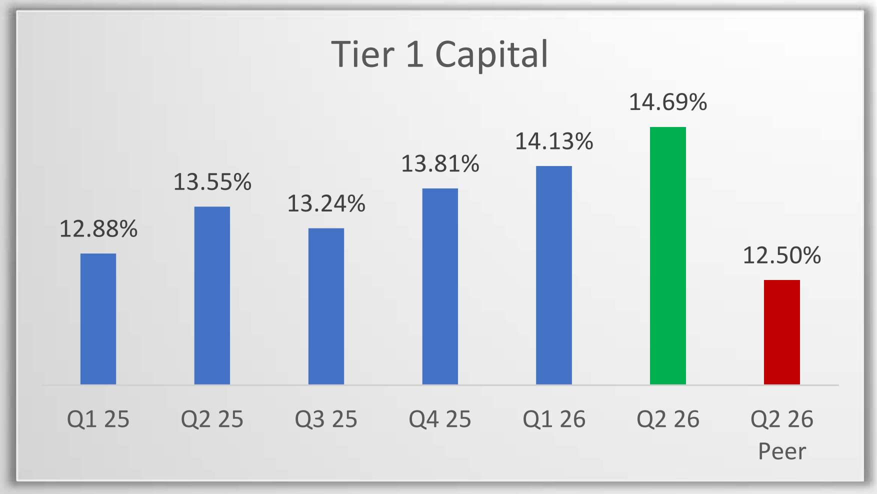

External Liquidity (in thousands)
$357,770
$172,705
$143,108
$0
$214,662
$20,041
FHLB Dallas
Short Term Fed Funds
Brokered Deposits
Drawn
Policy Limit

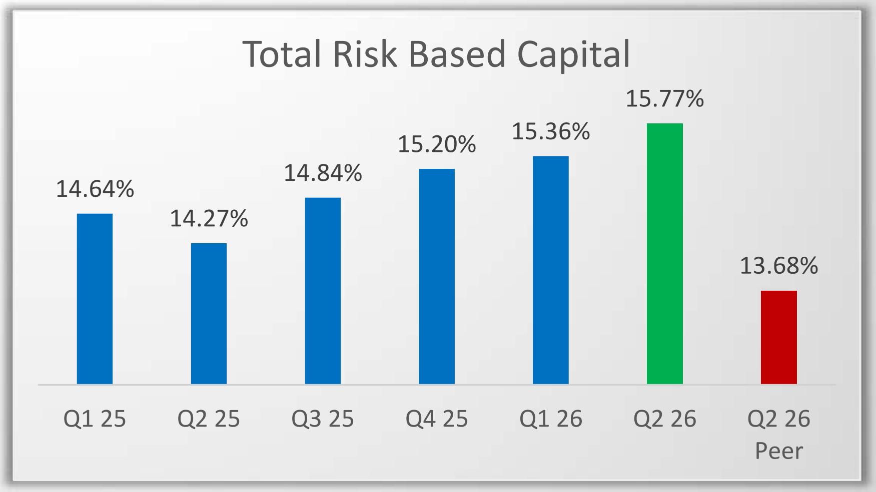
Investments

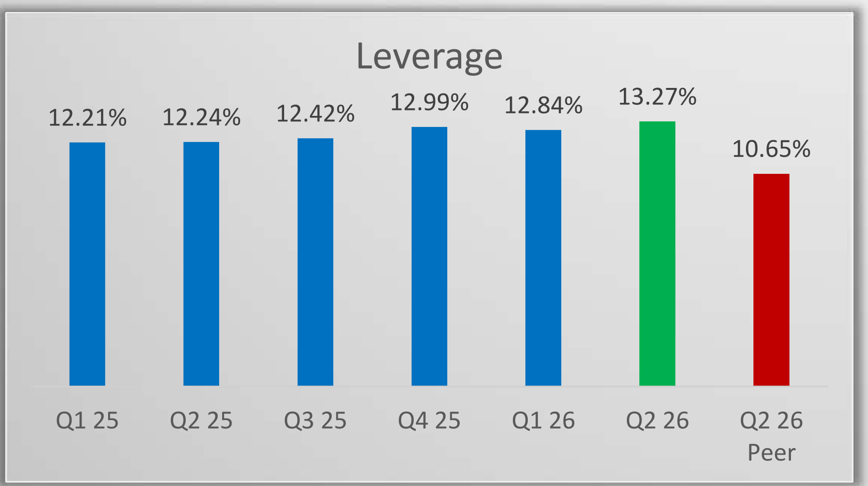
Securities Portfolio Summary (in thousands) As of June 30, 2026	Par	FMV	Yield	Effective Duration
MBS/CMO	44,953	40,563	2.91%	4.5
Municipal	56,025	48,159	2.46%	8.1
Treasury/Agency	19,450	18,624	4.16%	3.5
Corporate	28,792	28,139	4.29%	6.6
Total	149,220	135,485	3.11%	6.1

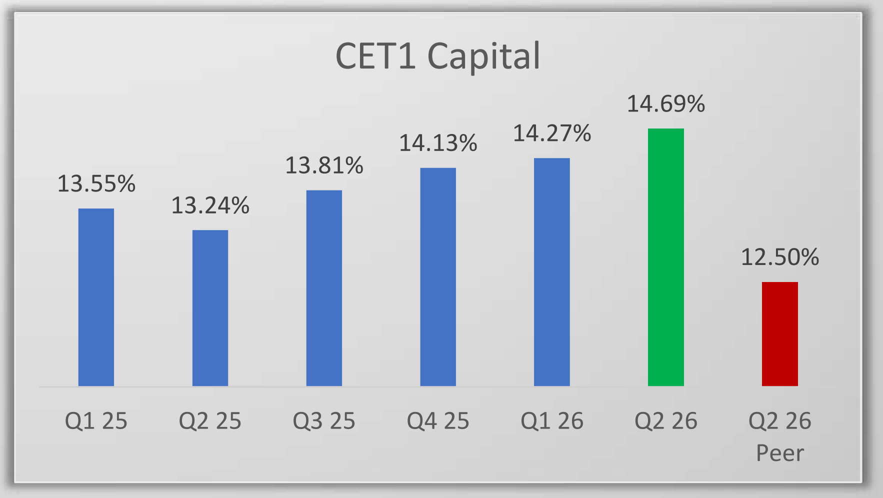


Capital Position

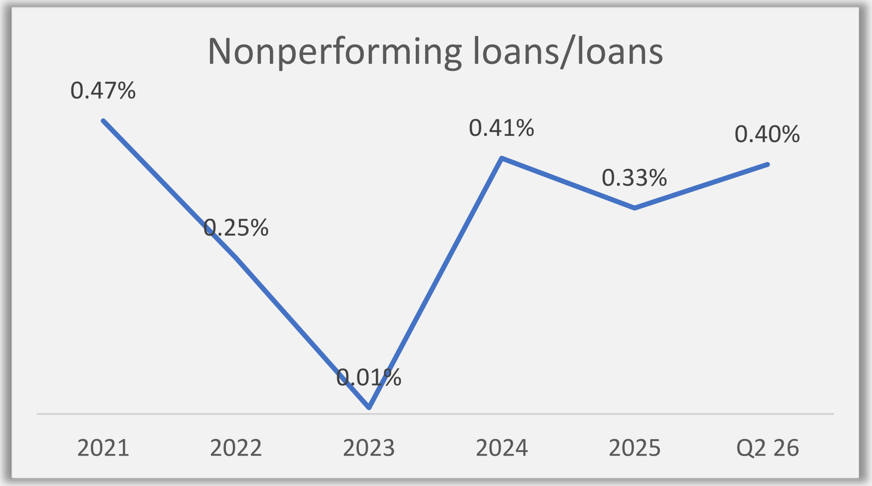


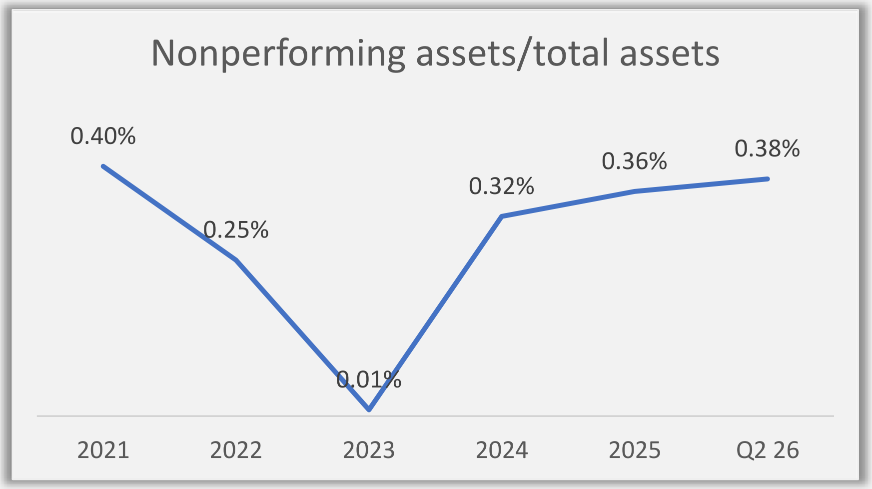






Credit Quality





Quarterly Trend	6/30/2026	3/31/2026	Change
NPL / Loans	0.40%	0.27%	13 bps
Nonperforming Loans (in thousands)	4,474	2,984	$1,490
NPA / Assets	0.38%	0.31%	7 bps
Nonperforming Assets (in thousands)	5,410	4,533	$877
Past Due 30+ Days / Loans	0.28%	0.27%	1 bps
ACL / Nonperforming Assets	255.36%	306.98%	-16.82%
ACL / Nonperforming Loans	308.81%	466.31%	-33.78%
ACL / Loans	1.22%	1.25%	(3) bps

Highlights

- Nonperforming items increased which primarily related to one loan relationship. Credit quality continues to remain strong. There have been some isolated relationships in which weaknesses have been identified and are being monitored. At this time, the bank believes adequate reserves are in place for any potential losses related to these credits.

Relyance Bank

Selected Quarterly Financial Data

For the Three and Six Months Ended

June 30, 2026 and 2025

Unaudited

Relyance Bank

Balance Sheets

June 30, 2026 and December 31, 2025

	June 30, 2026	December 31, 2025
Assets		
Cash and due from banks	$ 55,263,803	$ 82,241,618
Available-for-sale debt securities	112,577,201	112,951,179
Held-to-maturity debt securities	27,033,769	28,863,984
Loans, net of allowance for credit losses	1,117,543,020	1,144,250,020
Premises and equipment, net	39,470,020	39,920,285
Federal Reserve, FNBB and Federal Home Loan Bank stock	7,189,350	6,669,650
Interest receivable	7,355,716	7,774,098
Goodwill	7,153,066	7,153,066
Cash value of life insurance	37,844,236	35,100,147
Deferred tax asset, net	6,298,792	6,250,252
Other	13,223,719	12,412,446
Total assets	$ 1,431,889,053	$ 1,485,135,533
Liabilities and Stockholders' Equity		
Deposits		
Demand	$ 216,561,330	$ 210,520,166
Savings, NOW and money market	581,390,344	658,820,347
Time	419,080,753	407,106,126
Total deposits	1,217,032,428	1,276,446,639
Fair value of derivative instrument	98,397	218,630
Interest payable and other liabilities	20,388,494	19,700,676
Total liabilities	1,237,519,319	1,296,365,945
Shareholders' Equity		
Common stock	200	200
Additional paid-in capital	52,256,941	52,256,941
Retained earnings	149,782,835	143,883,517
Accumulated other comprehensive loss	(7,670,242)	(7,371,070)
Total stockholders' equity	194,369,734	188,769,588
Total liabilities and stockholders’ equity	$ 1,431,889,053	$ 1,485,135,533

Relyance Bank

Statements of Income

For the Three and Six Months Ended June 30, 2026 and 2025

	Three months ended June 30,		Six months ended June 30,	
	2026	2025	2026	2025
Interest and Dividend Income				
Loans	$ 17,493,855	$ 18,124,538	$ 34,966,276	$ 34,933,474
Debt securities:				
Taxable	948,568	1,038,302	1,951,627	2,125,077
Tax-exempt	193,073	171,965	366,251	340,970
Dividends on Federal Reserve, Federal Home Loan Bank stock & Other Investments	385,448	124,697	511,498	324,244
Deposits with financial institutions and other	891,154	620,226	1,488,719	1,449,924
Total interest and dividend income	19,912,098	20,079,727	39,284,371	39,173,688
Interest Expense				
Deposits	6,557,048	7,278,117	12,890,984	14,754,019
FHLB/FNBB advances	106	—	3,852	129
Lease liability	68,132	67,046	133,391	135,267
Note payable and other	136,651	103,202	266,992	192,717
Total interest expense	6,761,936	7,448,364	13,295,219	15,082,132
Net Interest Income	13,150,161	12,631,363	25,989,152	24,091,555
Provision for Loan Losses	—	—	150,000	—
Net Interest Income After Provision for Loan Losses	13,150,161	12,631,363	25,839,152	24,091,555
Noninterest Income				
Fiduciary activities	447,368	363,533	841,258	785,203
Customer service fees	353,792	314,052	672,739	609,613
NSF and Interchange	1,322,964	1,245,278	2,597,123	2,455,295
Increase in cash value of life insurance, including gain	286,813	229,340	544,088	454,126
Other	114,349	122,612	223,666	246,475
Total noninterest income	2,525,285	2,274,814	4,878,875	4,550,713

Relyance Bank

Statements of Income (Continued)

For the Three and Six Months Ended June 30, 2026 and 2025

	Three Months Ended June 30,		Six Months Ended June 30,	
	2026	**2025**	**2026**	**2025**
Noninterest Expense				
Salaries and employee benefits	5,094,712	4,600,275	10,264,472	9,215,376
Occupancy	722,271	761,632	1,489,384	1,412,264
Equipment	926,691	826,301	1,821,448	1,624,887
Professional fees	289,549	159,395	596,604	348,733
Marketing	186,523	197,574	462,141	421,136
Printing and office supplies	71,091	44,950	150,709	101,550
Data processing	549,684	468,780	1,094,143	1,012,244
Other	1,745,926	1,386,826	3,216,388	2,704,994
Total noninterest expense	9,586,447	8,445,733	19,095,289	16,841,184
Income Before Income Taxes	6,088,999	6,460,444	11,622,738	11,801,084
Provision for Income Taxes	1,434,467	1,556,385	2,723,420	2,807,049
Net Income	$ 4,654,533	$ 4,904,059	$ 8,899,318	$ 8,994,035

Relyance Bank

Statements of Comprehensive Income

For the Six Months Ended June 30, 2026 and 2025

	Six Months Ended June 30, 2026	Six Months Ended June 30, 2025
Net income	$ 8,899,318	$ 8,994,035
Other comprehensive (loss) income:		
Unrealized (depreciation) appreciation on available-for-sale debt securities, net of tax benefit of $(125,895) and tax expense of $1,164,907 in 2026 and 2025, respectively	(390,069)	3,754,571
Change in fair value of interest rate swap, net of tax expense of $29,337 and tax benefit of $(3,829) in 2026 and 2025, respectively	90,896	(16,333)
	(390,069)	3,738,238
Comprehensive income	$ 8,509,249	$ 12,732,273

Relyance Bank

Statements of Stockholders' Equity

June 30, 2026 and December 31, 2025

	Common Stock Shares	Common Stock Amount	Additional Paid-in Capital	Retained Earnings	Accumulated Other Comprehensive Income (Loss)	Total
Balances, December 31, 2024	20,000	$ 200	$ 52,256,941	$ 127,586,932	$ (11,961,931)	$ 167,882,142
Net income	—	—	—	18,296,585	—	18,296,585
Other comprehensive income:						
Unrealized appreciation on available-for-sale debt securities, net of tax expense of $111,330	—	—	—	—	4,587,381	4,587,381
Reclassification tax effect due to change in state tax rate					—	$ —
Change in fair value of interest rate swap, net of tax expense of $52,563	—	—	—	—	3,481	$ 3,481
Closeout of prior year net income	—	—	—	—	—	—
Dividend	—	—	—	(2,000,000)	—	(2,000,000)
Balance, December 31, 2025	20,000	200	52,256,941	143,883,517	(7,371,069)	188,769,589
Net income	—	—	—	8,899,318	—	8,899,318
Other comprehensive income:						
Unrealized appreciation on available-for-sale debt securities, net of tax benefit of $(125,895)	—	—	—	—	(390,069)	(390,069)
Change in fair value of interest rate swap, net of tax expense of $29,337	—	—	—	—	90,896	90,896
Dividend	—	—	—	(3,000,000)	—	(3,000,000)
Balances, Balances, June 30, 2026	20,000	$ 200	$ 52,256,941	$ 149,782,835	$ (7,670,242)	$ 194,369,734