UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(D) OF
THE SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported): November 5, 2026

Orange County Bancorp, Inc.

(Exact Name of Registrant as Specified in Charter)

Delaware	001-40711	26-1135778
(State or Other Jurisdiction of Incorporation)	(Commission File No.)	(I.R.S. Employer Identification No.)

212 Dolson Avenue, Middletown, New York	10940
(Address of Principal Executive Offices)	(Zip Code)

Registrant's telephone number, including area code: (845) 341-5000

Not Applicable
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock, par value $0.25	OBT	The Nasdaq Stock Market, LLC

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company ☒

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 7.01 **Regulation FD Disclosure**

On November 5, 2026, Orange County Bancorp, Inc. (the "Company"), parent company of Orange Bank & Trust Company and Orange Investment Advisors, Inc. made available and distributed to analysts and prospective investors a slide presentation. The slide presentation will be reviewed with certain analysts and certain institutional investors at the 2026 Hovde Financial Services Conference on November 5, 2026 and November 6, 2026. The presentation materials include information regarding the Company's operating and growth strategies and financial performance. The slide presentation is furnished in this Current Report on Form 8-K, pursuant to this Item 7.01, as Exhibit 99.1, and is incorporated herein by reference.

This Current Report and the information included below and furnished as exhibits hereto shall not be deemed to be "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended ("Exchange Act"), nor shall it be incorporated by reference into a filing under the Securities Act of 1933, as amended, or the Exchange Act, except as expressly set forth by specific reference in such a filing. The furnishing of the information in this Current Report is not intended to, and does not, constitute a determination or admission by the Company that the information in this report is material or complete, or that investors should consider this information before making an investment decision with respect to any security of the Company or any of its affiliates.

Item 9.01 **Financial Statements and Exhibits**

(a) Financial statements of businesses acquired. None.

(b) Pro forma financial information. None.

(c) Shell company transactions: None.

(d) Exhibits.

99.1	Presentation Materials of Orange County Bancorp, Inc.
104	Cover Page Interactive Data File (embedded within the Inline XBRL document)

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, hereunto duly authorized.

ORANGE COUNTY BANCORP, INC.

DATE: November 5, 2026

By: /s/ Michael Lesler
Michael Lesler
Executive Vice President and Chief Financial Officer

Exhibit 99.1


ORANGE COUNTY
Bancorp
INC
INVESTOR
Presentation
Third Quarter, 2026 Results
November 2026

Safe Harbor Statement and Disclaimer

Forward-Looking Statements

This presentation and any other written or oral statements made by us from time to time may contain forward-looking statements within the meaning of the Private Securities 1995, which may be identified by the use of such words as "may," "believe," "expect," "anticipate," "consider," "should," "plan," "estimate," "predict," "continue," "probo the negative of these terms or other comparable terminology. These statements include statements with respect to the Company, Orange Bank & Trust Company (th Investment Advisors, Inc. ("OIA") and our strategies, plans, objectives, expectations and intentions and other statements in this presentation. These statements are n performance and are subject to risks, uncertainties and other factors (many of which are beyond the Company's control) that could cause actual results to differ mat expressed or implied by such forward-looking statements. For more information about factors that could cause actual results to differ from those discussed in the forward-loo refer to the "Risk Factors" and "Management's Discussion and Analysis of Financial Condition and Results of Operations" sections of and the forward-looking statement disclo annual and quarterly reports filed with the SEC.

All forward-looking statements are subject to risks, uncertainties and other factors that may cause the actual results, performance or achievements of the Company to differ m expressed or implied by such forward-looking statements. Such factors include, among others: (i) general economic conditions, either nationally or in our market areas, that a (ii) changes in the level and direction of loan delinquencies and write-offs and changes in estimates of the adequacy of the allowance for credit losses; (iii) our ability funding; (iv) fluctuations in real estate values; (v) demand for loans and deposits in our market area; (vi) our ability to implement and change our business strategies; depository and other financial institutions; (viii) inflation, tariffs, recession, and changes in the interest rate environment that reduce our margins or reduce the fair value of finan effects of any turmoil or negative news in the banking industry; (x) the rate of delinquencies and amounts of loans charged-off; (xi) residential and commercial real estat adverse changes in the securities markets; (xii) fluctuations in the stock market, including those that may have an adverse effect on transaction fees, client activity and cl gains and losses related to our trust and wealth management business; (xiv) changes in laws or government regulations or policies affecting financial institutions, including ch and capital requirements; (xv) our ability to enter new markets successfully and capitalize on growth opportunities; (xvi) our ability to capitalize on strategic opportur successfully introduce new products and services; (xviii) our ability to successfully integrate into our operations any assets, liabilities, customers, systems and management pe and our ability to realize related revenue synergies and cost savings within expected time frames, and any goodwill charges related thereto; (xix) our ability to retain our ex ability to prevent or mitigate fraudulent activity; (xxi) changes in consumer spending, borrowing and savings habits; (xxii) changes in accounting policies and practices, as m bank regulatory agencies, the Financial Accounting Standards Board, the Securities and Exchange Commission or the Public Company Accounting Oversight Boar organization, compensation and benefit plans; (xxiv) changes in the quality or composition of our loan or investment portfolios; (xxv) a breach in security of our informatio occurrence of a cyber incident or a deficiency in cyber security; (xxvi) political instability or civil unrest; (xxvii) acts of war or terrorism or pandemics; (xxviii) competition and in financial products and services by banks, financial institutions and non-traditional providers, including retail businesses and technology companies; (xxix) the failure to a people; (xxx) the fiscal and monetary policies of the federal government and its agencies; (xxxi) any future FDIC insurance premium increases, or special assessment m earnings; and (xxxii) other economic, competitive, governmental, regulatory and operational factors affecting our operations.

Industry Information

This presentation includes statistical and other industry and market data that we obtained from government reports and other third-party sources. Our internal data, estim based on information obtained from government reports, trade and business organizations and other contacts in the markets in which we operate and our management's u conditions. Although we believe that this information (including the industry publications and third-party research, surveys, and studies) is accurate and reliable, we have no such information. In addition, estimates, forecasts and assumptions are necessarily subject to a high degree of uncertainty and risk due to a variety of factors. Finally, forv obtained from these sources is subject to the same qualifications and the additional uncertainties regarding the other forward-looking statements in this presentation.

Non-GAAP Financial Measures

In addition to financial measures presented in accordance with U.S. generally accepted accounting principles ("GAAP"), we present non-GAAP financial measures, such a equity to tangible assets, tangible book value per share and efficiency ratios to help us describe our operating performance. Our presentation of these non-GAAP me supplemental measure of our performance that is not required by, or presented in accordance with, GAAP. These non-GAAP measures should not be considered as an alt measures derived in accordance with U.S. GAAP. See slides 27-28 of this presentation for a reconciliation of these non-GAAP measures to the most directly comparable GAAP

Investment Highlights

- Experienced Management Team
- Continued Successful Expansion of Market Footprint
- Highly Attractive Market Geography and Scarcity Value of Franchise
- Strong Deposit Growth driven by niche deposit-gathering verticals
- Cutting Edge Technology for Business Customers
- Stable, Low-Cost Deposit Base: 48% Transaction Accounts, 96 bps Tot
- Demonstrated Loan Growth Driven by Relationship-Based Model
- Complementary Offerings in Private Banking and Trust & Wealth Business
- Consistent and High Performing Financial Metrics

1) For the quarter ended September 30, 2026.
Source: S&P Capital IQ Pro.

Franchise Overview

Strong Banking Institution with Increased Presence in Strong Markets

Geographic Presence



3Q 2026 Snapshot

$2.7B	$2.0B	$2.4B	$1.6B
TOTAL ASSETS	TOTAL NET LOANS	TOTAL DEPOSITS	AUM

Company Background

Background

- Successfully completed IPO and NASDAQ listing
- Bank was established in 1892 and has operated over 134 years
- Headquartered in Middletown, NY
- Operates through 17 branches and loan produ
- Premier business bank in the Hudson Valley regi diverse and stable markets
- Highly attractive core deposit franchise
- Full service commercial bank with focus on sma sized businesses
- Diverse, high-margin private banking and trust/ management service offerings

Expansion of Franchise Footprint

- 2015: Opened White Plains branch (Westchester)
- 2016: Opened Mamaroneck & Hawthorne branche
- 2017: Opened New City branch (Rockland)
- 2017: Opened Mount Vernon branch (Westchester)
- 2017: Closure of Vails Gate branch (Orange)
- 2018: Sale of Fishkill branch (Dutchess)
- 2018: Opened Cortlandt Manor branch (Westchest
- 2019: Opened LPO in Bronx, NY market
- 2021: Opened Bronx branch and Nanuet branch (R
- 2024: Opened Yonkers branch (Westchester)
- 2025: Closure of one Middletown branch (Orange)
- 2025: Opened second Bronx branch

1) There are 2 branches located in Middletown and 2 branches located in the Bronx.
Source: S&P Capital IQ Pro.

Highly Attractive Markets

Orange County

- Attractive and stable market
- 60 miles from New York City
- 134-year-operating history in the region
- Strong foundation for growth and low-cost deposit funding

Westchester & Rockland Counties

- Large, economically diverse and affluent markets, particularly Westchester County
- Unbalanced Market: large regional/national banks, few small community banks
- Reputation as leading local bank for businesses and professionals
- Significant long-term growth opportunity relative to current market share

Bronx Cou

- Densely populated m
- Diversified economy t population centers wi operating companies
- Persistent need for hou region generates grov demand for construct refinancing activity

Balanced, Client-Driven Business Model

Client-Driven Service Unifies Three Unique Product Areas



Note: Key metrics as of September 30, 2026.
Source: Company documents.

Competitive Strengths

Premier Commercial Bank in the Lower Hudson Valley

- Orange County's go-to bank for more than 130 years
- Largest locally headquartered bank in the Lower Hudson Valley based on deposit market share
- Focus on banking businesses, professional services, not-for-profit institutions, municipalities, and c organizations
- Wide array of commercial banking and treasury management product offerings

Attractive Core Deposit Franchise and Strong Liquidity Position

- Relationship-based focus and client service
- Wholesale borrowings comprise only 0.2% of funding liabilities
- 84.9% loan (including loans held-for-sale) to deposit ratio

Disciplined Underwriting and Credit Administration

- Strong risk management culture supported by comprehensive policies and procedures
- Monitor categories of lending activity within portfolio and actively establish and adjust sub-limits
- Conservative loan reserve at 1.38% of gross loans

Private Banking and Wealth Management

- Since inception, trust and estate services have been an area of differentiation relative to local c
- Private bank offering is highly complementary and rounds out a full suite of products available t
- Dedicated, personalized attention to clients with larger, more complex banking needs
- Leverages all four core businesses — deposits, loans, asset management (through OIA) and trus estate services

Scalable Operating Model

- Operating leverage to support significant growth without a corresponding increase in expenses
- Development of full range of business banking technology infrastructure and services
- Created customized software for certain industry verticals

Note: Financial data as of September 30, 2026, unless otherwise noted.
Source: Company filings, Company documents, Peer data per S&P Capital IQ Pro.

Business Strategy

Leverage Relationships to Drive Organic Growth

- Seek trusted advisor role with clients as they build their businesses with the Bank's resources and
- The Bank's historical success has been closely tied to that of its clients and the communities it se

Derive Loan Growth Through Relationship-Based Model

- Majority of loan growth comes from existing clients and referrals
- Direct access to senior management offers customers quicker response time on loan applicatio and other transactions
- Differentiated level of service provides a pricing advantage, often resulting in higher loan rates

Continue to Grow Core Deposit Franchise

- Core deposits (which includes all deposits except certificates of deposit) comprise 98.6% of tota attributed to the Bank's long-standing relationships with clients
- Cash management has helped the Bank expand depth and efficiency of deposit product offe
- By continuing to broaden its suite of business services, deposits grew 3.8% year over year as of Q compared to Q3 2025

Continue to Build Fee-Based Business

- At $1.6 billion in combined AUM in 3Q 2026, the Company's trust and advisory services businesse strong base for fee income
- Company committed to further expansion of OIA services within counties served
- Private Banking service enables approximately 760 clients to leverage the resources of the platf

Strategic Expansion / Opportunistic M&A

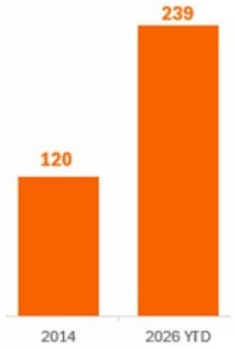
- **Strategic Expansion:** Ongoing investments in Bronx, Westchester and Rockland Counties continu significant drivers of growth & profitability
- **Capitalize on Market Disruption:** Consolidation from the sales/mergers of Webster Bank, Signatur Westchester Bank, Sterling National Bank, Hudson Valley Bank, Greater Hudson Bank, and PCSB opportunities to hire seasoned bankers and capture market share
- **Opportunistic M&A:** Could include fee-based business, whole bank or branch acquisitions that v market position in geographies with attractive demographics

Note: Financial data as of September 30, 2026, unless otherwise noted.
Course: Company filings.

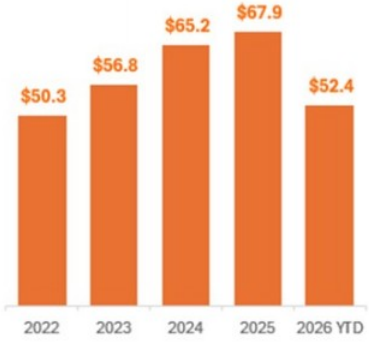
Transformation, Significant Growth and Expansion

Investments in People, Systems and Expansion…

FTE Count



Noninterest Expense ($M)



September 30, 2026, Financial Snapshot (YTD)

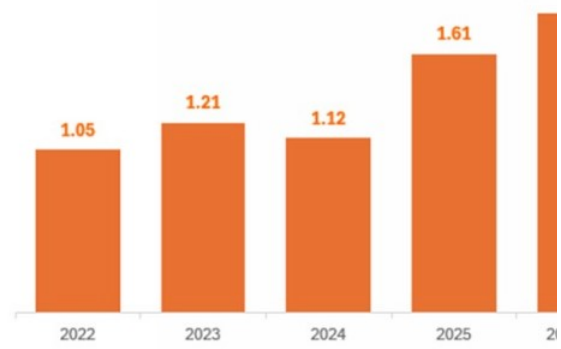
Profitability	NIM	4.40%
	ROAA	1.84%
	ROAE	16.64%
	Efficiency Ratio [1]	52.6%
Regulatory Capital	TCE / TA [1]	11.10%
	Tier 1 Leverage Ratio [2] (Bank Level)	13.19%
	Tier 1 Capital Ratio [2] (Bank Level)	17.99%
	Total Capital Ratio [2] (Bank Level)	19.24%
Asset Quality	NCOs / Average Loans	0.02%
	NPAs / Assets	0.71%
	Loan Loss Reserves / Gross Loans	1.38%

1) Non-GAAP financial metric. See slides 27 and 28 for applicable reconciliation.
2) Bank level Call Report data.

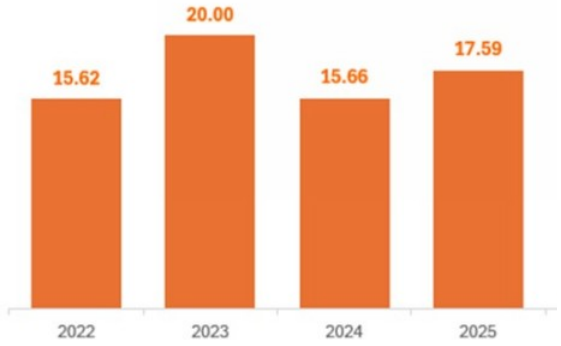
… Has Led to Enhanced Profitability a… Performance

Best in Class Profitability

Return on Average Assets (%)



Return on Average Equity (%)



Note: ROAA and ROAE for the nine months ended September 30, 2026, is annualized, unless otherwise noted. Data as of December 31, for respective years.
Source: Company filings.

Consistent History of Growth

Continued Success remains Attributed to Disciplined Organic Growth

Total Assets ($M)



Gross Loans ($M)[1]



Total Deposits ($M)



Consolidated Equity Ex. AOCI ($M)



1) Includes loans held-for-sale.

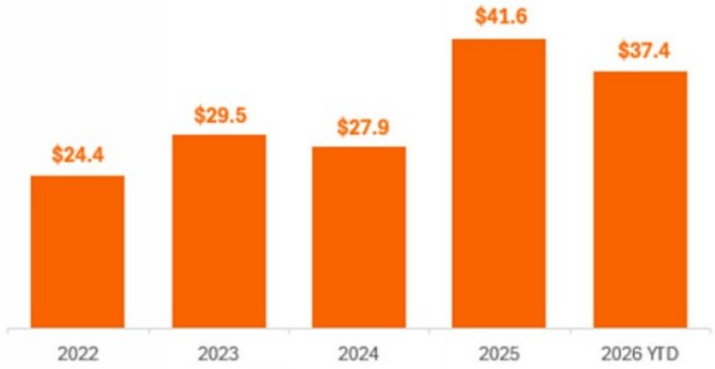
Note: Financial data as of or for the nine months ended September 30, 2026, unless otherwise noted. Data as of December 31, for respective years.

Source: Company filings.

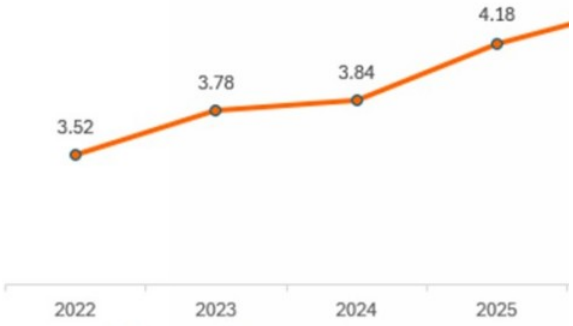
Strong and Consistent Historical Profitability

Success Maintaining Strong Profitability Metrics

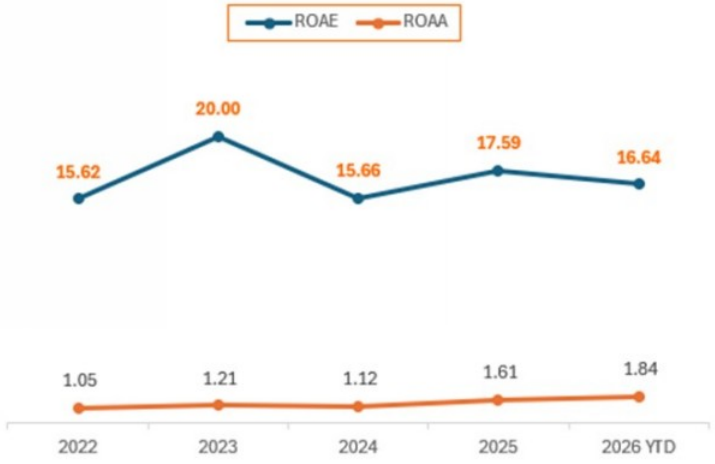
Net Income ($M)



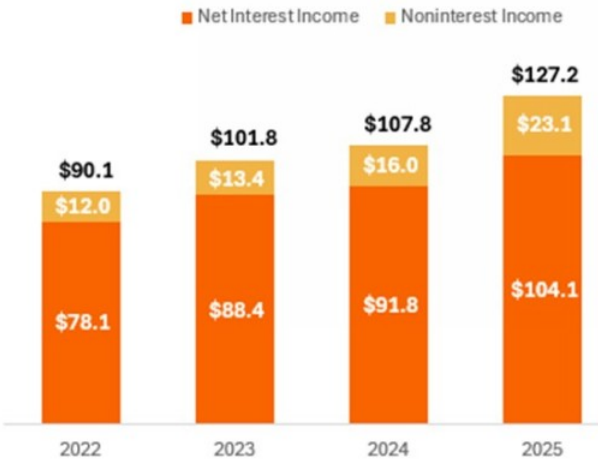
Net Interest Margin (%)



ROAA and ROAE (%)



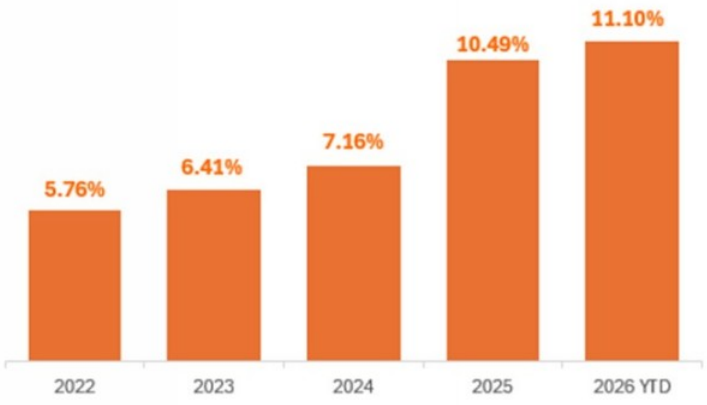
Pre-Provision Net Revenue ($M)



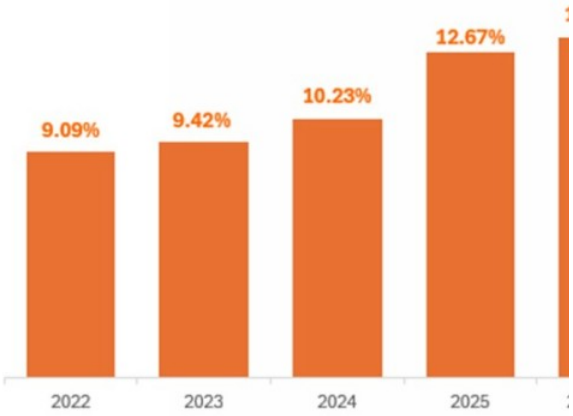
Note: Financial data for the nine months ended September 30, 2026, unless otherwise noted. Data as of December 31, for respective years.
Source: Company filings.

Stable Regulatory Capital Position

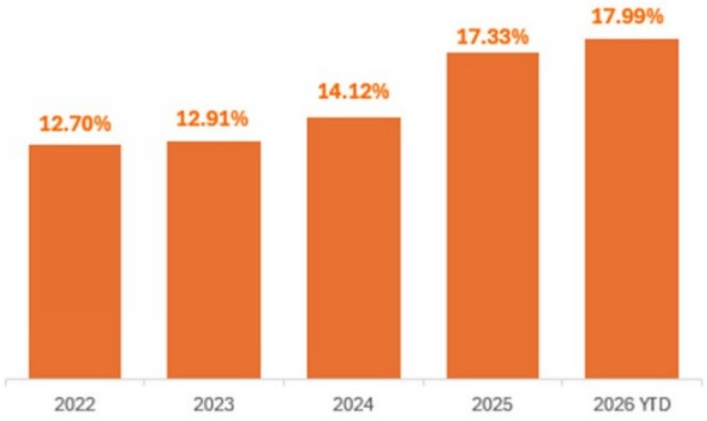
Tangible Common Equity / Tangible Assets(1)



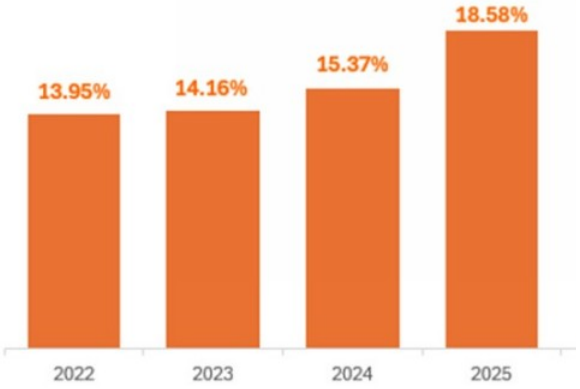
Leverage Ratio(2)



Tier 1 Risk-Based Capital(2)



Total Risk-Based Capital Ratio(2)



1) Non-GAAP financial metric. See slides 27 and 28 for applicable reconciliation.
2) Bank level Call Report data.

Note: Financial data for the nine months ended September 30, 2026, unless otherwise noted. Data as of December 31, for respective years.
Source: Company filings.

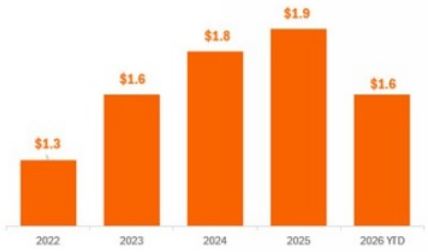
Diversified Revenue Sources

Unique and complementary ability to offer private banking and wealth management services to OBT clients

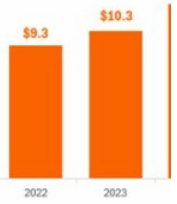
- Client-driven success of the **Orange Wealth Management** initiative, which includes services offered by OIA, private banking and the trust department in a coordinated strategy for growth
- **Trust Services (Division of the Bank):** offering traditional trust and administration services to local clients and with a niche focus on Special Needs Trust and Guardianship service
- **OIA:** RIA offering asset management, financial planning and wealth management services

Wealth Management contribution to Revenue

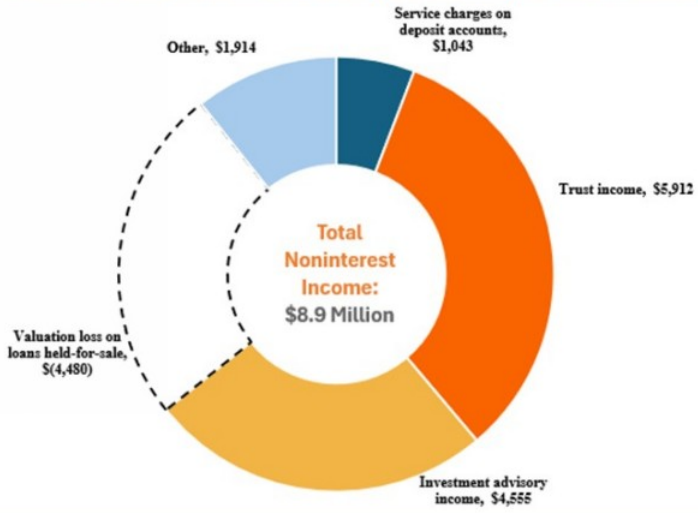
Total AUM ($B)



Trust & Investr Fee Inco

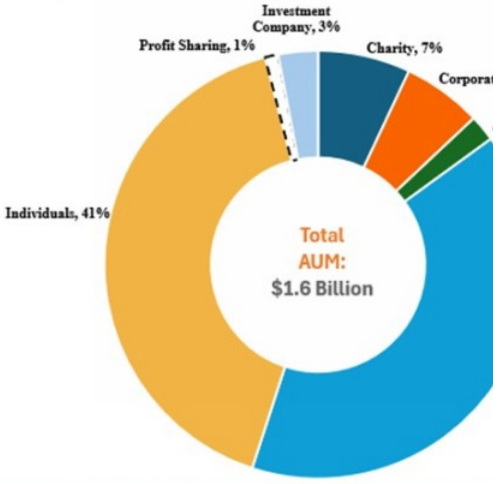


Noninterest Income Composition (in thousands)



Noninterest Income to Total Revenue: 7.8%

AUM Composition



OIA AUM: $913.7 Million *(55.6% of t*
Trust Dept. AUM: $728.3 Million *(44.4%*

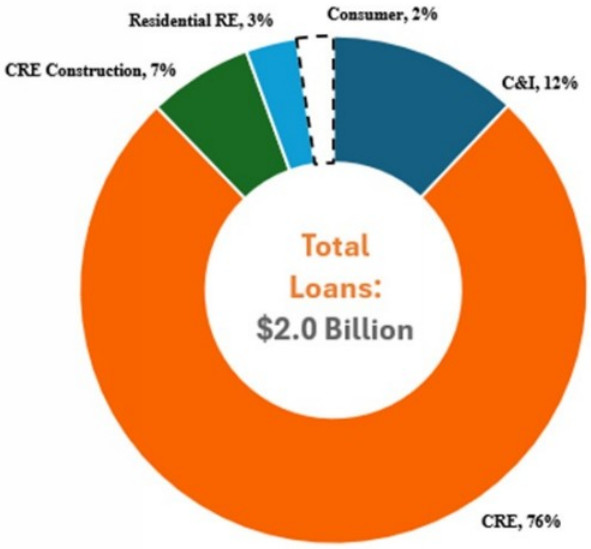
1) Based on annualized 3Q 2026 trust and investment advisory fee income.

Note: Financial data as of or for the nine months ended September 30, 2026, unless otherwise noted. Data as of December 31, for respective years.

Source: Company filings, Company documents.

Loan Composition[1]

Commercial-Focused Portfolio with Conservative, well-managed Concentrations



359%
CRE Concentration[2]
(% of Risked-Based Capital)

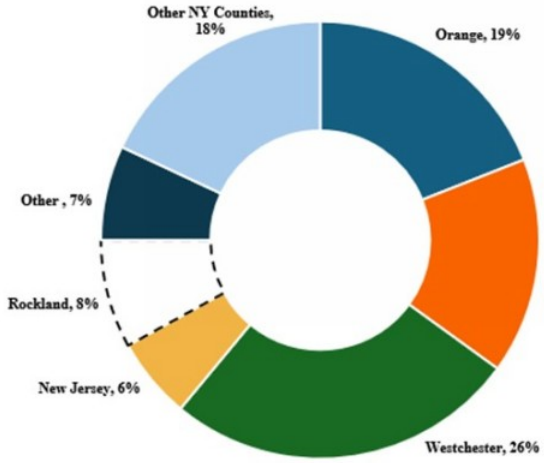
34%
CRE Construction Concentration[2]
(% of Risked-Based Capital)

6.13%
Yield on Loans[3]

Loan Portfolio Commentary

- Advantageous, relationship-based lending r existing clients and referrals
- Syndicated loans represent less than 0.8% of
- Purchased loan participations represent 3.2%
- Majority of lending occurs within market; 70. estate secured loans are in market as of Sep
- $465.3 million (23.6%) of loans are repricing c within one year or less
- $1.4 billion (70.5%) of loans are repricing or m five years

Geographic Composition of RE Secured Lo

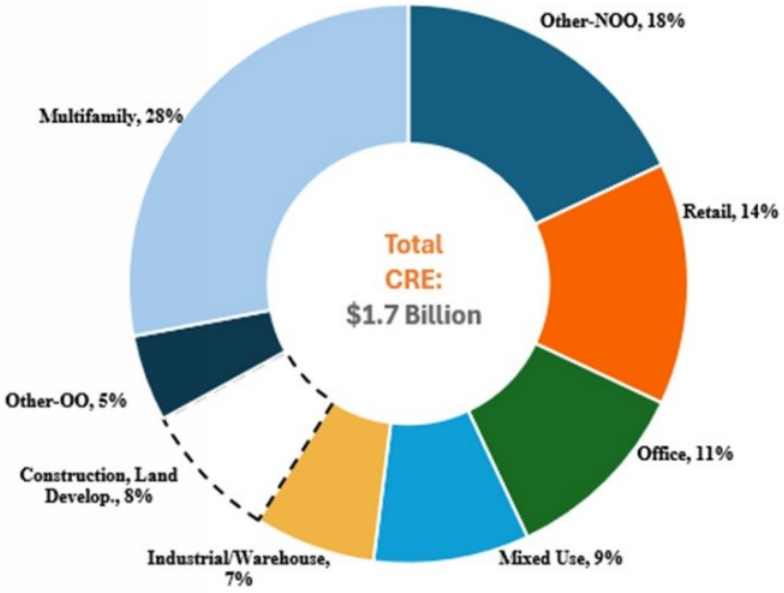


1) Includes loans held-for-sale.
2) CRE and CRE Construction loans as a % of Total Risk-Based Capital. Reflects bank level Call Report data.
3) Reflects weighted average yield on loans for the nine months ended September 30, 2026, annualized.

Note: Financial data as of September 30, 2026.
Source: Company filings, Company documents.

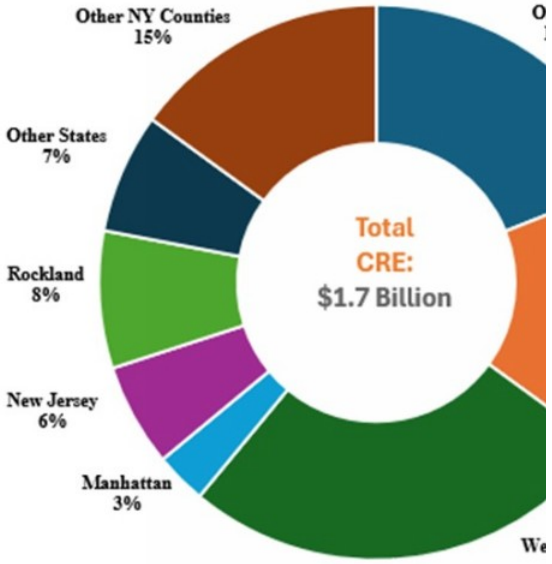
Overview of Commercial Real Estate Portfolio

CRE Portfolio by Property Type



Non-owner-occupied represents approximately 67.8% of the total loan portfolio

CRE Portfolio Geographic Composition

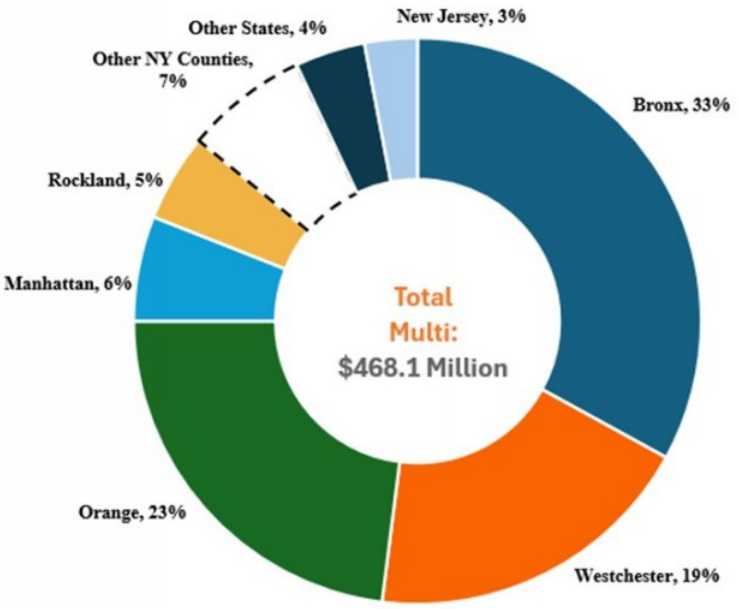


Limited exposure to core NYC metr with only 3% of the CRE portfolio in M

Note: Financial data as of September 30, 2026.
Source: Company documents.

Overview of Multifamily Portfolio

Multifamily Portfolio Geographic Composition



Weighted Average LTV	Average Loan Size
53.1%	$2.56 Million

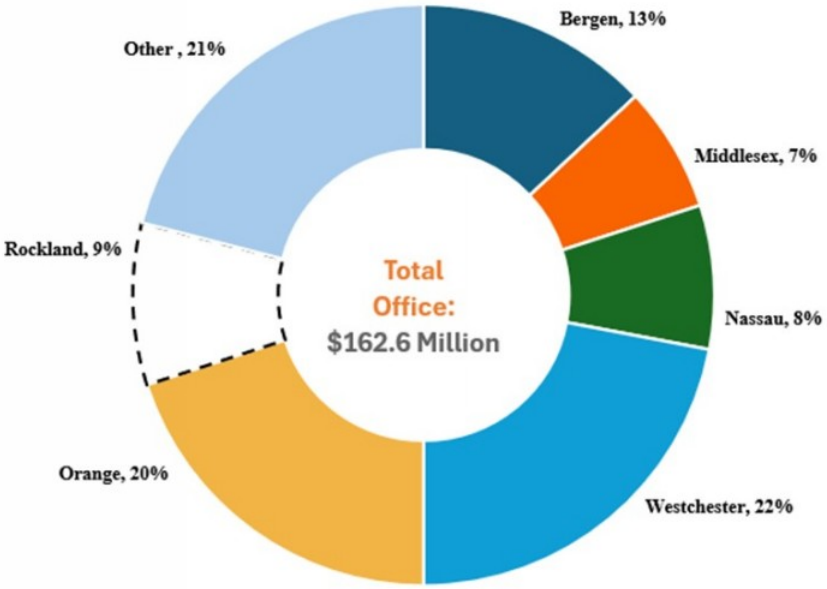
Multifamily Portfolio Detail

Portfolio Characteristics	% of Tota Po
% of Portfolio Rent Stabilized	2
% of Portfolio Rent Controlled	4
% Maturing in 2026	6
% Maturing in 2027	8
% Maturing in 2028	9
% Maturing in 2029+	7

Note: Financial data as of September 30, 2026.
Source: Company documents.

Overview of CRE Office Portfolio

Office Portfolio Geographic Composition



Weighted Average LTV	Average Loan Size
49.7%	$2.20 Million

Office Portfolio Overview

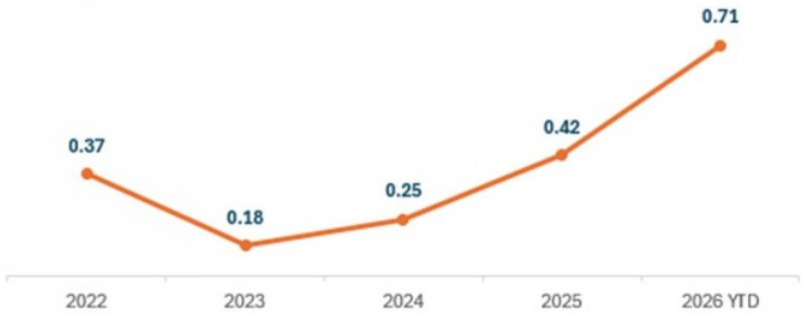
Portfolio Characteristics	% of Total
% of Portfolio in Bronx and Queens	
% of Portfolio in Manhattan	
% Maturing in 2026	
% Maturing in 2027	
% Maturing in 2028	
% Maturing in 2029+	

Note: Financial data as of September 30, 2026.
Source: Company documents.

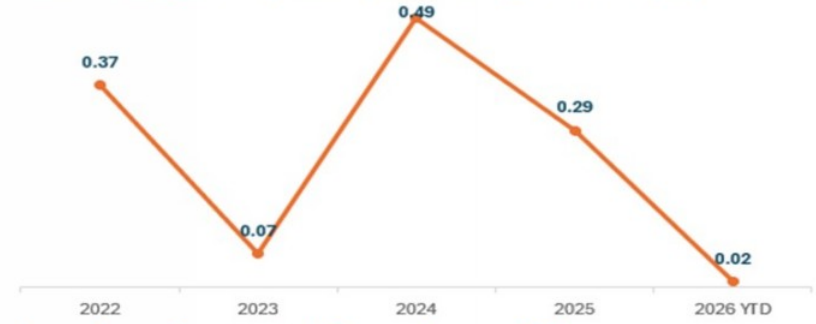
Credit Quality

Asset Quality Has Been Historically Sound, Managed Well Through Cycles

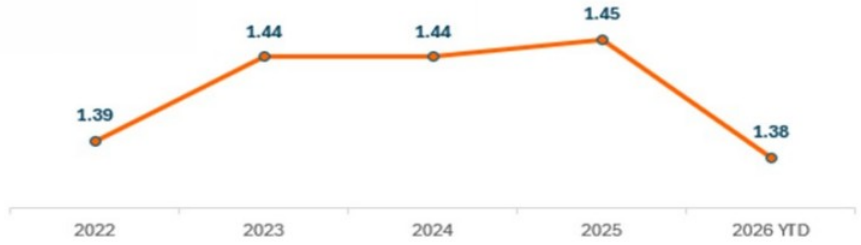
NPAs / Assets (%)



Net Charge-off (NCOs) / Average Loans (%)



Loan Loss Reserve / Gross Loans (%)



Credit Quality Commentary

- Strong and resilient credit culture through
- OBT recorded a credit of $641 thousand fo losses during the nine months ended Septe and net charge-offs of $340 thousand
- At 1.38% of gross loans, the Company's res well-positioned for any potential downturn

$27.2 million

Loan Loss Reserve
(140% of NPLs)

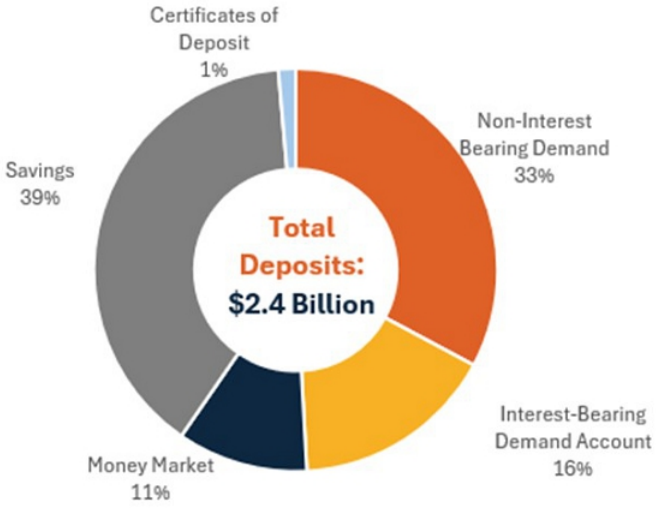
$19.

Non-Per
(0.98%

Note: Financial data as of or for the nine months ended September 30, 2026, unless otherwise noted. Data as of December 31, for respective years.
Source: Company documents, Company filings.

Leading Core Deposit Franchise

Stable and Low-Cost Core Funding Base



32.83%
Noninterest-Bearing

98.62%
Core Deposits (1)

96bps
Cost of Deposits (2)

Areas of Focus

Keys to Success

- ✓ Dedicated deposit managers within local market
- ✓ Investment into customer experience/cash manc suite
- ✓ Obtain deposit relationships at loan origination

Escrow

- ✓ Leading attorney-related bank in our marketplac

Municipal Deposits

- ✓ Comprise 13% of total deposits
- ✓ 99% of Municipal Deposits are Core Deposits

TOP 4 CUSTOMER SEGMENTS (in thousands)		% c D
Attorney	356,641	
Municipal	317,947	
NFP	143,351	
Property Manager	131,077	
	949,016	

1) Core deposits defined as total deposits minus certificates of deposit.
2) Cost of total deposits calculated using total annualized deposit interest expense and average total deposits in the given period.
Note: Financial data as of or for the nine months ended September 30, 2026, unless otherwise noted.
Source: Company filings.

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Liquidity Overview

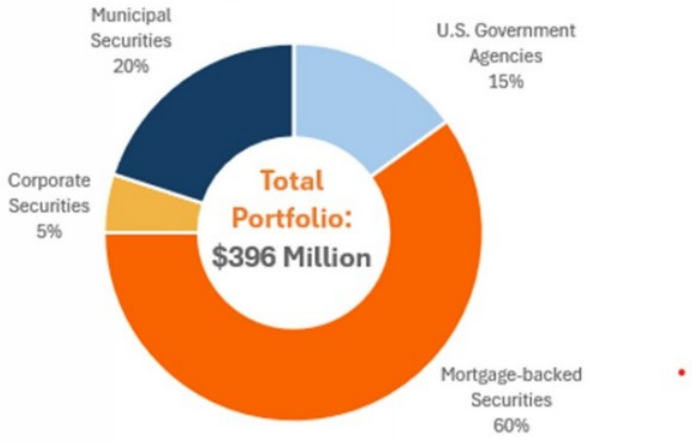
Strong Recent Deposit Growth and Significant Borrowing Capacity

- Managed borrowings consist of both short-term and long-term sources and comp Company's strong funding base
  - Maintaining available borrowing capacity provides the Company with a contin of liquidity
- FHLBNY borrowings remained at $10.0 million as of September 30, 2026, and as of De 2025
  - The stability and low level in borrowings represents the effect of deposit growt loan growth during the YTD period, resulting in low borrowing levels and highe at September 30, 2026
  - As of September 30, 2026, the Bank's unused borrowing capacity with the $586.5 million
- Uninsured deposits, net of fully collateralized municipal relationships, remain represent approximately 50% of total deposits at September 30, 2026

Note: Financial data as of September 30, 2026, unless otherwise noted.
Source: Company filings.

Conservatively Managed Securities Portfolio

Securities Portfolio Composition



$386.1 Million
Total Portfolio

100%
Securities Classified as Available for Sale

In thousands Available for Sale Securities	Amortized Cost	Estimated Fair Value	Ptx. Unrealized Gain / (Loss)
U.S. Government Agencies	$ $68,843	$ $61,252	$ (7,591)
Mortgage-backed Securities	270,477	225,993	(44,484)
Corporate Securities	22,833	22,160	(673)
Municipal Securities	90,598	76,701	(13,897)
Total	**$ $452,751**	**$ $386,106**	**$ ($66,645)**

Note: Financial data as of September 30, 2026.
Source: Company documents, Company filings.

Securities Portfolio Commentary

- $386.1 million in securities, primarily c in mortgage-backed, municipal and government agency securities
- 88.38% pledged as collateral to secu deposits
- 5.86 year weighted average life

Fair Value of Investment Securities

- Decline in fair value is primarily attrib changes in interest rates, not credit underling securities
- No intent to sell securities before the recovery

Interest Rate Sensitivity[1]

Change in Interest Rates (basis points)[2]	Net Interest Income Year 1 Forecast (Dollars in thousands)	Year 1 Change Base Case
	At September 30, 2026	
Shock Up 200bps	130,573	8,335
Shock Up 100bps	126,609	4,371
Base	122,238	-
Shock Down 100bps	117,264	(4,974)
Shock Down 200bps	112,497	(9,741)

1) Although the net interest income table above provides an indication of our interest rate risk exposure at a particular point in time, such measurements are not intended to and do not provide a precise forecast of the effect of changes in market interest rates on net interest income and may differ from actual results.
2) This analysis assumes an instantaneous and parallel rate shock across the entire yield curve for the scenarios indicated.
Note: Financial data as of September 30, 2026.
Source: Company documents.

Tangible Common Equity & Capital Management

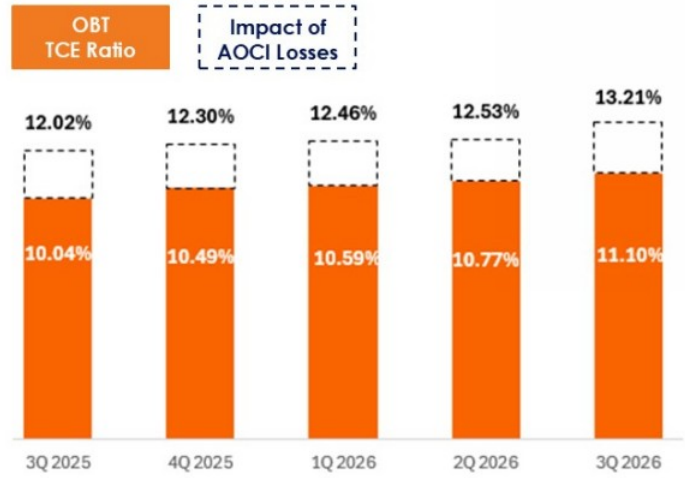
Capital Overview

- Double digit TBV growth since 2Q 2024
- Prioritization of regulatory capital ratios
- Comfort with TCE ratios given high quality securities portfolio
- Positive optionality in TCE Ratio and TBV per share if rates fall

Tangible Book Value Per Share(1)



Tangible Common Equity Ratio(1)



1) Non-GAAP financial metric, see slides 27 and 28 for applicable reconciliation.
Source: Company filings.

2026 Trends and Company Highlights

High performing banking organization, with best-in-class deposit costs

- ✓ **Continued growth and strong financial performance, maintaining strong net-interest reflective ROA and ROE**
- ✓ **Highly successful deposit gathering strategy with low-cost funding base while suppo and robust loan pipeline**
- ✓ **Asset quality reflective of conservative credit culture, considerable local market and demonstrated ability to actively manage our loan portfolio**
- ✓ **Continued focus on maintaining liquidity with diversified funding sources for additio including increased coverage of uninsured deposit segment**
- ✓ **Highly experienced management team continuing to drive the growth of "the bu with wealth management services"**

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Consolidated Historical Balance Sheet

	For the Year Ended December 31,			As of the 9-Month Ended September 3
	2023	2024	2025	2026
Assets				
Cash and due from banks	$ 147,383	$ 150,334	$ 204,232	$ 244,57
Investment securities-available-for-sale	489,948	443,775	419,406	386,10
Restricted investment in bank stocks	14,525	9,716	5,917	6,01
Total Cash & Securities	651,856	603,825	629,555	636,69
Loans held-for-sale	-	-	-	42,57
Gross Loans	1,747,062	1,815,751	1,950,284	1,966,83
Allowance for credit losses	(25,182)	(26,077)	(28,335)	(27,18
Total Net loans	1,721,880	1,789,674	1,921,949	1,939,64
Goodwill	5,359	5,359	5,359	5,35
Other Intangible Assets	1,107	821	535	32
Total Intangible Assets	6,466	6,180	5,894	5,68
Other Assets	105,266	110,248	101,979	113,15
Total Assets	**$ 2,485,468**	**$ 2,509,927**	**$ 2,659,377**	**$ 2,737,74**
Liabilities				
Deposits	$ 2,038,749	$ 2,153,359	$ 2,310,373	$ 2,366,34
FHLB Advances	234,500	123,500	10,000	10,00
Subordinated Notes, Net of Insurance Costs	19,520	19,591	24,555	24,62
Other Borrowings	-	-	-	-
Total Debt	254,020	143,091	34,555	34,62
Accrued Expenses and other Liabilities	27,323	27,946	30,085	27,78
Total Liabilities	**$ 2,320,092**	**$ 2,324,396**	**$ 2,375,013**	**$ 2,428,75**
Equity				
Total Shareholder's Equity	**$ 165,376**	**$ 185,531**	**$ 284,364**	**$ 308,99**
Total Liabilities & Shareholder's Equity	**$ 2,485,468**	**$ 2,509,927**	**$ 2,659,377**	**$ 2,737,74**

Note: Dollars in thousands.
Source: Company filings.

Consolidated Historical Income Statement

	For the Year Ended December 31,			For the Ended Se 2
	2023	2024	2025	
Interest Income	$ 117,770	$ 127,227	$ 134,982	$
Interest Expense	(29,379)	(35,461)	(30,926)	
Net Interest Income	88,391	91,766	104,056	
Provision (credit) for Credit Losses	(7,868)	(7,710)	(7,748)	
Total Noninterest Income	13,419	15,972	23,148	
Total Noninterest Expense	(56,793)	(65,210)	(67,900)	
Income before Income Taxes	37,149	34,818	51,556	
Provision for Income Taxes	(7,671)	(6,935)	(9,942)	
Net Income	**$ 29,478**	**$ 27,883**	**$ 41,614**	**$**
Basic and Diluted Earnings Per Share	**$ 2.62**	**$ 2.47**	**$ 3.33**	**$**
Profitability Metrics				
ROAA	1.21%	1.12%	1.61%	
ROAE	20.00%	15.66%	17.59%	
Net Interest Margin	3.78%	3.83%	4.18%	
Efficiency Ratio [1]	55.9%	60.5%	55.2%	

1) Non-GAAP financial metric. See slides 27 and 28 for applicable reconciliation.
Note: Dollars in thousands, except per share amounts.
Source: Company filings.

Reconciliation of GAAP to Non-GAAP Financial Measures

Tangible Common Equity Ratios

	As of the Year Ended December 31,			As of the 9-Months Ended September 30, 2026
	2023	2024	2025	
Total Common Equity	$ 165,376	$ 185,531	$ 284,364	$ 308,996
Less Intangible Assets:				
Goodwill	(5,359)	(5,359)	(5,359)	(5,359)
Other intangible assets	(1,107)	(821)	(535)	(321)
Tangible Common Equity	**$ 158,910**	**$ 179,351**	**$ 278,470**	**$ 303,316**
Total assets	$ 2,485,468	$ 2,509,927	$ 2,659,377	$ 2,737,747
Less Intangible Assets:				
Goodwill	(5,359)	(5,359)	(5,359)	(5,359)
Other intangible assets	(1,107)	(821)	(535)	(321)
Tangible Assets	**$ 2,479,002**	**$ 2,503,747**	**$ 2,653,483**	**$ 2,732,067**
Tangible Common Equity / Tangible Assets	**6.41%**	**7.16%**	**10.49%**	**11.10%**
Acc. Other Comprehensive Loss	(64,108)	(67,751)	(47,807)	(57,597)
TCE Ex. AOCI	**9.00%**	**9.87%**	**12.30%**	**13.21%**

Efficiency Ratio

	2023	2024	2025	As of the 9-Months Ended September 30, 2026
GAAP-based Efficiency Ratio	**55.8%**	**60.5%**	**53.4%**	**55.1%**
Net Interest Income	$ 88,391	$ 91,766	$ 104,056	$ 86,244
Noninterest Income	13,312	15,972	23,148	8,944
Pre-Provision Revenue	**$ 101,703**	**$ 107,738**	**$ 127,204**	**$ 95,188**
Less: Net Losses on Sale of Securities	(107)	-	568	-
Less: Proceeds from BOLI Benefit	-	-	(3,590)	-
Less: Gain on Branch Sale	-	-	(1,236)	-
Less: Valuation Loss on Loans-Held-For-Sale	-	-	-	4,480
Adjusted Revenue	**$ 101,596**	**$ 107,738**	**$ 122,946**	**$ 99,668**
Total NonInterest Expense	56,793	65,210	67,900	52,424
Efficiency Ratio, Adjusted	**55.9%**	**60.5%**	**55.2%**	**52.6%**

Note: Dollars in thousands.
Source: Company filings.

Reconciliation of GAAP to Non-GAAP Financial Measures (Cor

Tangible Common Equity Ratios (Quarterly)

	As of the Quarter Ended				
	September 30, 2025	**December 31, 2025**	**March 31, 2026**	**June 30, 2026**	
Total Common Equity	$ 270,120	$ 284,364	$ 291,664	$ 306,628	$
Less Intangible Assets:					
Goodwill	(5,359)	(5,359)	(5,359)	(5,359)	
Other intangible assets	(607)	(535)	(464)	(393)	
Tangible Common Equity	**$ 264,154**	**$ 278,470**	**$ 285,841**	**$ 300,876**	**$**
Total assets	$ 2,636,450	$ 2,659,377	$ 2,705,620	$ 2,800,371	$
Less Intangible Assets:					
Goodwill	(5,359)	(5,359)	(5,359)	(5,359)	
Other intangible assets	(607)	(535)	(464)	(393)	
Tangible Assets	**$ 2,630,484**	**$ 2,653,483**	**$ 2,699,797**	**$ 2,794,619**	**$**
Tangible Common Equity / Tangible Assets	**10.04%**	**10.49%**	**10.59%**	**10.77%**	
Acc. Other Comprehensive Loss	(52,151)	(47,807)	(50,625)	(49,246)	
TCE Ex. AOCI	**12.02%**	**12.30%**	**12.46%**	**12.53%**	

Note: Dollars in thousands.
Source: Company filings.