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): September 23, 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 September 23, 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 Stephens Bank Forum 2026 on September 24, 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: September 23, 2026

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

ORANGE COUNTY Bancorp INC

INVESTOR Presentation

Second Quarter, 2026 Results

September 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 Li 1995, which may be identified by the use of such words as "may," "believe," "expect," "anticipate," "consider," "should," "plan," "estimate," "predict," "continue," "probabl the negative of these terms or other comparable terminology. These statements include statements with respect to the Company, Orange Bank & Trust Company (the "Bank" Investment Advisors, Inc. ("OIA") and our strategies, plans, objectives, expectations and intentions and other statements in this presentation. These statements are not guarant 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 materially fr 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-lookin 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 disclair 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 ar (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 to acce 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; (vii) comp 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 estate ma adverse changes in the securities markets; (xiii) fluctuations in the stock market, including those that may have an adverse effect on transaction fees, client activity and client gains and losses related to our trust and wealth management business; (xiv) changes in laws or government regulations or policies affecting financial institutions, including cha and capital requirements; (xv) our ability to enter new markets successfully and capitalize on growth opportunities; (xvi) our ability to capitalize on strategic opportunities; (xvii) successfully introduce new products and services; (xviii) our ability to successfully integrate into our operations any assets, liabilities, customers, systems and management perso 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 existin ability to prevent or mitigate fraudulent activity; (xxi) changes in consumer spending, borrowing and savings habits; (xxii) changes in accounting policies and practices, as ma bank regulatory agencies, the Financial Accounting Standards Board, the Securities and Exchange Commission or the Public Company Accounting Oversight Board; (xxiii) cha 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 information sys 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 inn financial products and services by banks, financial institutions and non-traditional providers, including retail businesses and technology companies; (xxix) the failure to attract c people; (xxx) the fiscal and monetary policies of the federal government and its agencies; (xxxi) any future FDIC insurance premium increases, or special assessment may adv 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, estimates, 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 un conditions. Although we believe that this information (including the industry publications and third party research, surveys, and studies) is accurate and reliable, we have not i 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, forward-l 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 as t 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 measures is 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 altern 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

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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**
- **Best in Class Business Technology**
- **Stable, Low-Cost Deposit Base: 53% 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 June 30, 2026.
Source: S&P Capital IQ Pro.

Franchise Overview

Strong Banking Institution with Increased Presence in Strong Markets

Geographic Presence

2Q 2026 Snapshot

$2.8B	$1.9B	$2.4B	$1.7B
TOTAL ASSETS	TOTAL NET LOANS	TOTAL DEPOSITS	AUM

Company Background

Background

- Successfully completed IPO and NASDAQ listin
- Bank was established in 1892 and has operatec over 134 years
- Headquartered in Middletown, NY
- Operates through 17 branches and loan produ
- Premier business bank in the Hudson Valley reg diverse and stable markets
- Highly attractive core deposit franchise
- Full service commercial bank with focus on smc 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 (Westcheste
- + 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

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

Bronx Cou

- Densely populated ar approximately 1.5 milli
- Diversified economy t population centers wi operating companies
- Persistent need for hou region generates grov demand for construct refinancing activity

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Client-Driven Business Model

Client-Driven Service Unifies Three Unique Platforms

orange county BANCORP, inc.

	Business Banking	Private Banking	Orange Wealth M
	ORANGE Bank&Trust COMPANY	ORANGE Wealth Management Private Banking | Trust | Investments	ORANGE Investment Ad
Structure & Scope	• 17 branches and LPOs • Focus on small to medium-size businesses, professionals, and non-profit entities in the communities served • Seasoned lenders with significant regional and industry expertise • Comprehensive product offering • Full treasury management suite	• Launched in mid 2017 • Division of Orange Bank & Trust • Client-driven service linking our four primary product areas 1) Deposits with Cash Management / Treasury Services 2) Investment Advisory Services (through OIA) 3) Trust, Estate and Custody Services 4) Loans (Commercial and/or Residential)	• Subsidiary of Orange County Bancorp, Inc. • Acquired in late 2012 from Sterling Bancorp • SEC registered Investment Advisor
Key Metrics	$1.9 billion net loans $2.4 billion deposits	Approximately 750 Clients	$1.7 billion

Note: Key metrics as of June 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 0.3% of funding liabilities • 81.2% 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 June 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 98.5% 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 offer
- By continuing to broaden its suite of business services, deposits and loans (including loans held-f 6.8% and 2.9% year over year as of 2Q 2026, respectively

Continue to Build Fee-Based Business

- At $1.7 billion in combined AUM in 2Q 2026, the Company's trust and advisory services businesse strong foundation of fee-based revenue
- Company intends to further expand OIA's services into Westchester and Rockland counties
- Private Banking service enables approximately 750 clients to leverage the resources of the platf

Strategic Expansion / Opportunistic M&A

- **Strategic Expansion:** Ongoing investments in Rockland, Westchester and Bronx Counties continu significant drivers of growth & profitability
- **Capitalize on Market Disruption:** Consolidation from the sales/mergers of Signature Bank, The We Sterling National Bank, Hudson Valley Bank, Hometown Bank, Greater Hudson Bank, Catskill Hud PCSB Bank presents 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 June 30, 2026, unless otherwise noted.
Course: Company filings.

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Transformation, Significant Growth and Expansion

Investments in People, Systems and Expansion…

… Has Led to Enhanced Profitability a Performance

FTE Count

Noninterest Expense ($M)

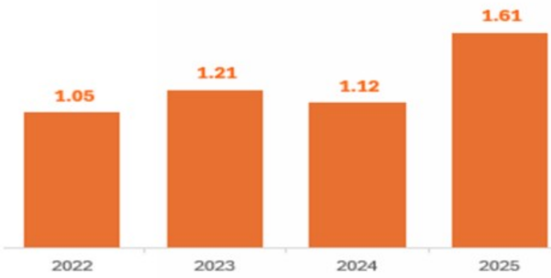
June 30, 2026, Financial Snapshot (YTD)

Profitability	NIM	4.42%
	ROAA	1.86%
	ROAE	16.97%
	Efficiency Ratio [1]	54.4%
Regulatory Capital	TCE / TA [1]	10.77%
	Tier 1 Leverage Ratio [2] (Bank Level)	13.15%
	Tier 1 Capital Ratio [2] (Bank Level)	17.95%
	Total Capital Ratio [2] (Bank Level)	19.20%
Asset Quality	NCOs / Average Loans	0.03%
	NPAs / Assets	0.79%
	Loan Loss Reserves / Gross Loans	1.38%

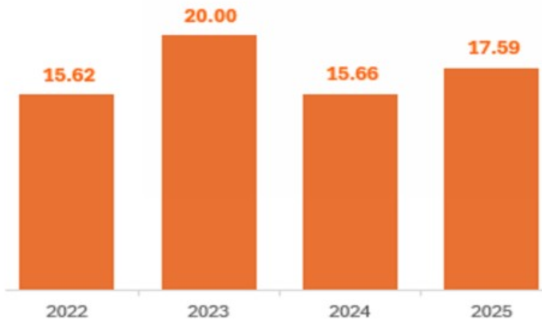
1) Non-GAAP financial metric. See slides 27 and 28 for applicable reconciliation.
2) Bank level Call Report data.

Best in Class Profitability

Return on Average Assets (%)



Return on Average Equity (%)



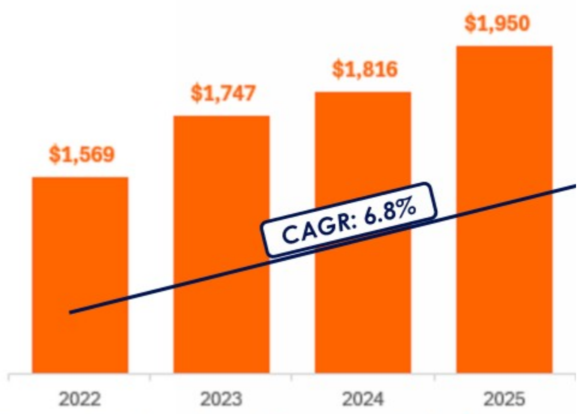
Note: ROAA and ROAE for the six months ended June 30, 2026 is annualized, unless otherwise noted. Data as of December 31 for respective years.
Source: Company filings.

Consistent History of Growth

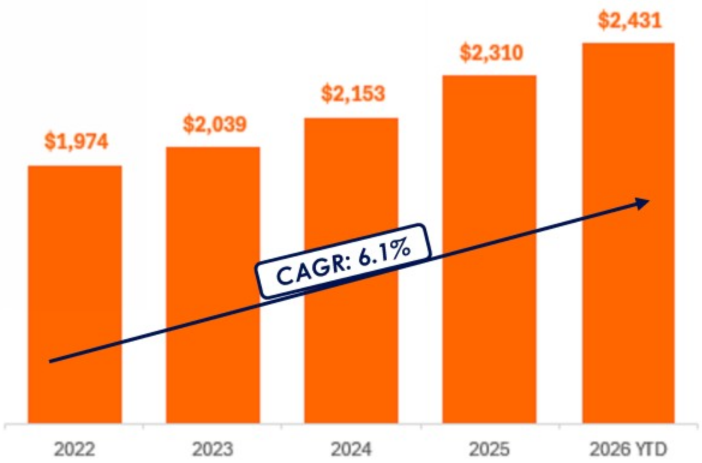
Continued Success remains Attributed to Disciplined Organic Growth

Total Assets ($M)

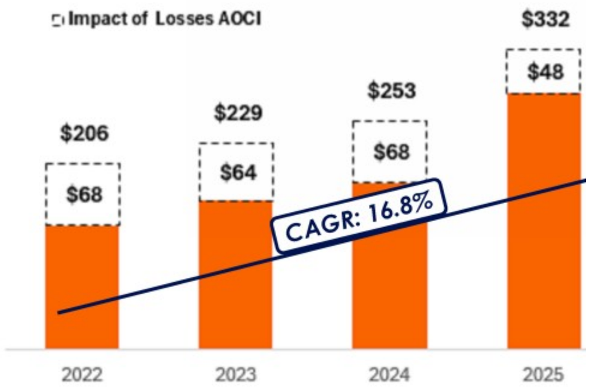
Gross Loans ($M)(1)



Total Deposits ($M)



Consolidated Equity Ex. AOCI ($M)

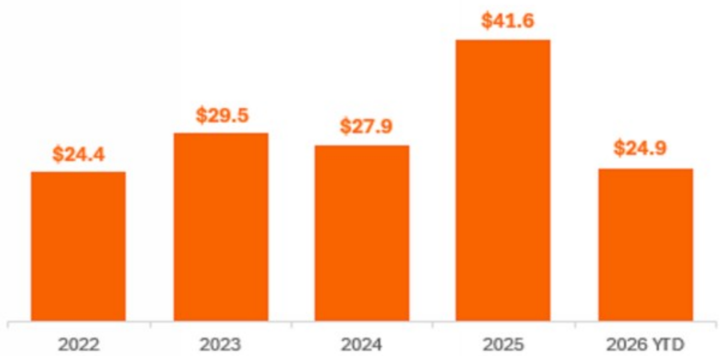


1) Includes loans held-for-sale.
Note: Financial data as of or for the six months ended June 30, 2026, unless otherwise noted. Data as of December 31, for respective years.
Source: Company filings.

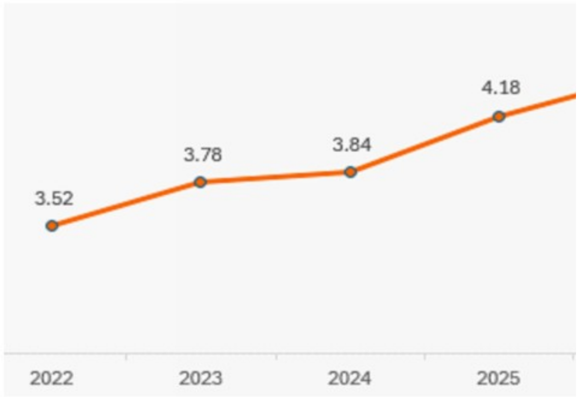
Strong and Consistent Historical Profitability

Success Maintaining Strong Profitability Metrics

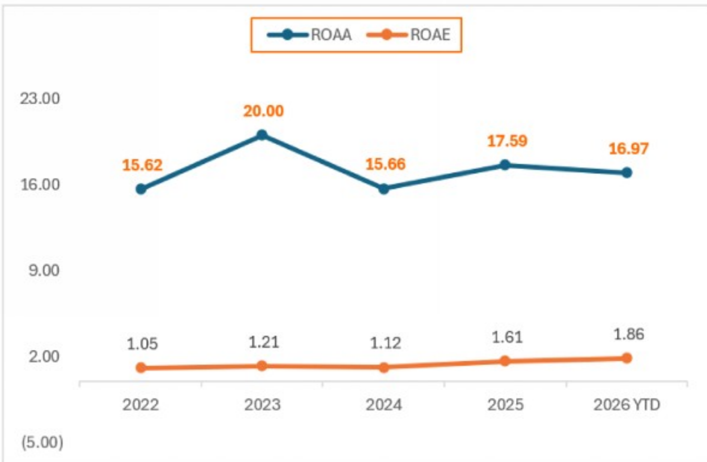
Net Income ($M)



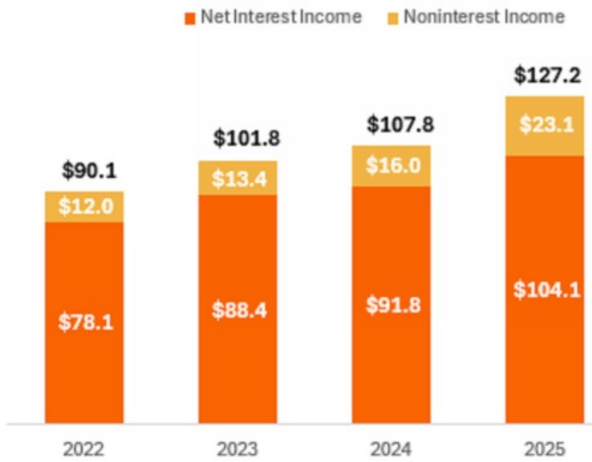
Net Interest Margin (%)



ROAA and ROAE (%)



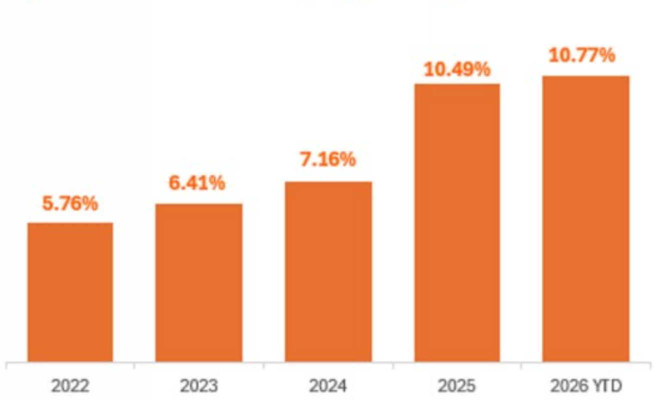
Pre-Provision Net Revenue ($M)



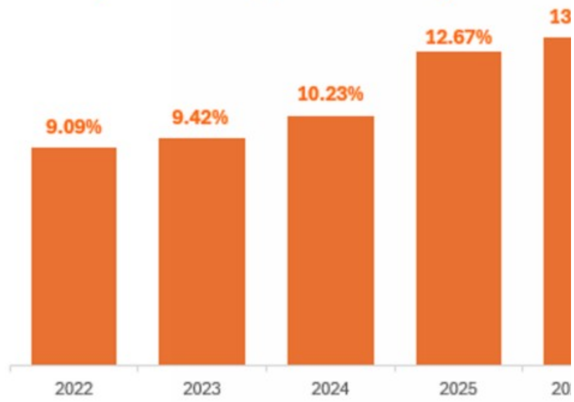
Note: Financial data for the six months ended June 30, 2026, unless otherwise noted. Data as of December 31, for respective years.
Source: Company filings.

Stable Regulatory Capital Position

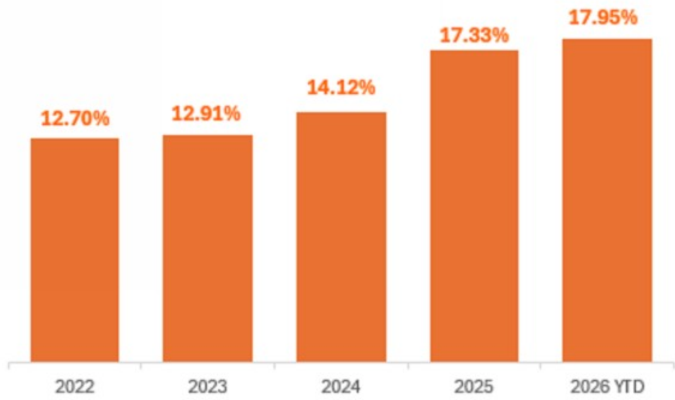
Tangible Common Equity / Tangible Assets[1]



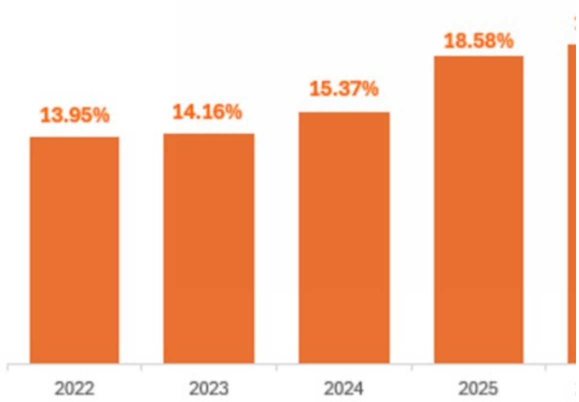
Leverage Ratio[2] (Bank Level)



Tier 1 Capital[2] (Bank Level)



Total Leverage Ratio[2] (Bank Level)



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

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

Source: Company filings.

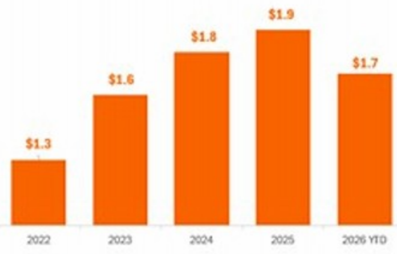
Diversified Revenue Sources

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

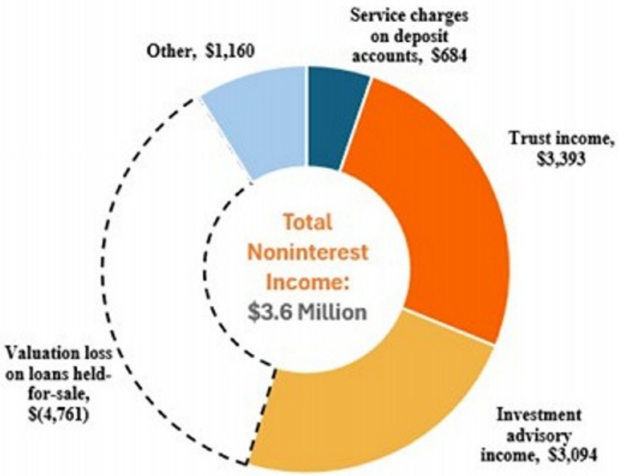
Wealth Management contribution to Revenue

Total AUM ($B)



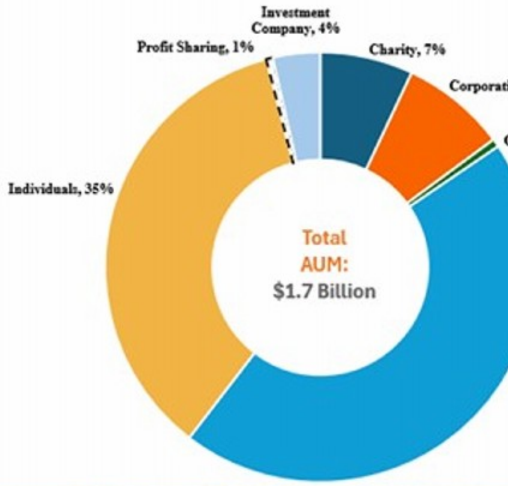
Trust & Investr
Fee Inco

Noninterest Income Composition (in thousands)



Noninterest Income to Total Revenue: 4.9%

AUM Composition



***OIA AUM: $941.4 Million** (56.3% of t*
***Trust Dept. AUM: $731.9 Million** (43.7%*

1) Based on annualized 2Q 2026 trust and investment advisory fee income.

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

Source: Company filings, Company documents.

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Loan Composition[1]

Commercial-Focused Portfolio with Conservative, well-managed Concentrations

353%
CRE Concentration[2]
(% of Risked-Based Capital)

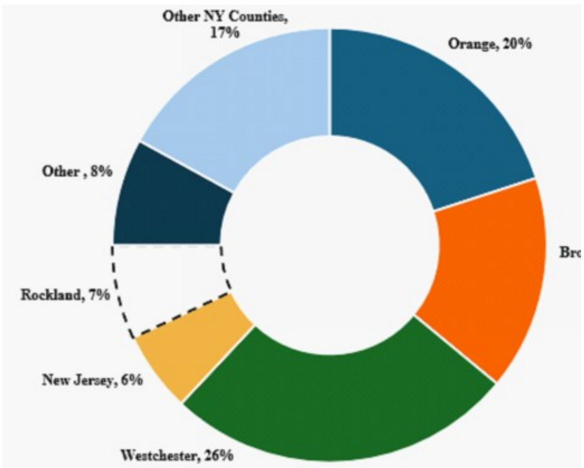
30%
CRE Construction Concentration[2]
(% of Risked-Based Capital)

6.11%
Yield on Loans[3]

Loan Portfolio Commentary

- Advantageous, relationship-based lending m
existing clients and referrals
- Syndicated loans represent less than 0.8% of t
- Purchased loan participations represent 3.8%
- Majority of lending occurs within market; ~70
secured loans are in market as of June 30, 20
- $452.3 million (22.9%) of loans are repricing or
within one year or less
- $1.7 billion (84.2%) of loans are repricing or m
five years

Geographic Composition of RE Secured L



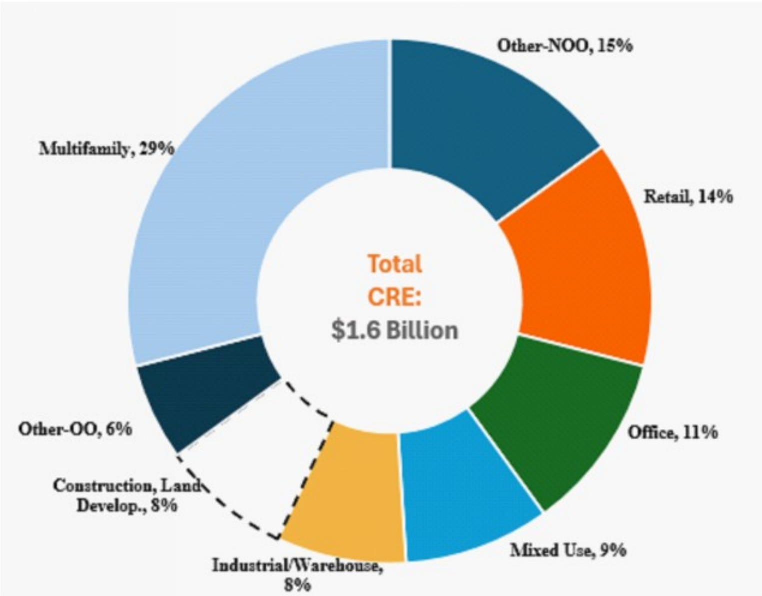
1) Includes loans held-for-sale.
2) CRE and CRE Construction loans as a % of Total Risk-Based Capital. Reflects bank level Call Report data.
3) Reflects weighted average yield on loans for the six months ended June 30, 2026, annualized.

Note: Financial data as of June 30, 2026.

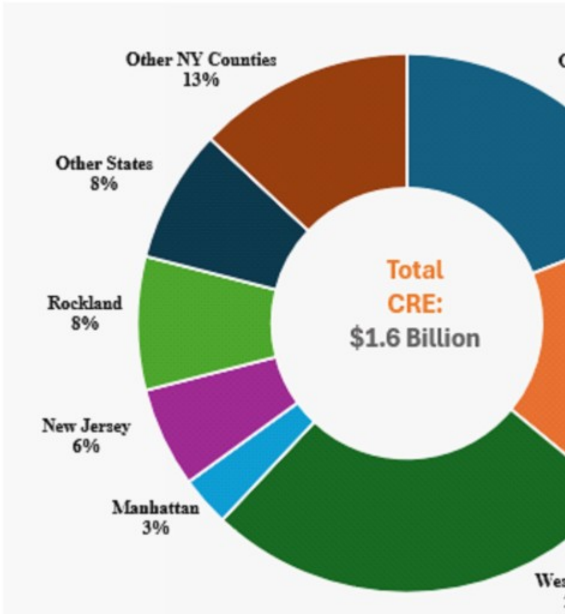
Source: Company filings, Company documents.

Overview of Commercial Real Estate Portfolio

CRE Portfolio by Property Type



CRE Portfolio Geographic Compositi



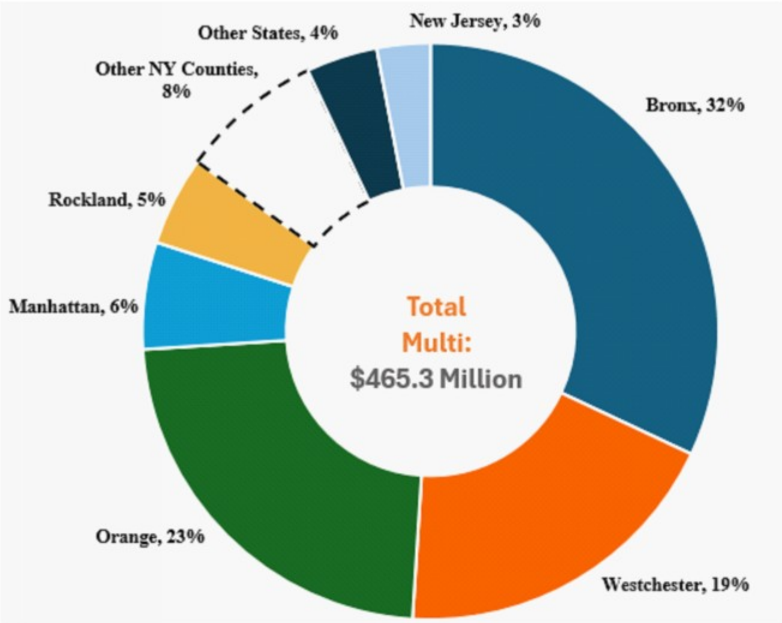
Non-owner-occupied represents approximately 57.8% of the total loan portfolio

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

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

Overview of Multifamily Portfolio

Multifamily Portfolio Geographic Composition



Weighted Average LTV	Average Loan Size
56.7%	$2.60 Million

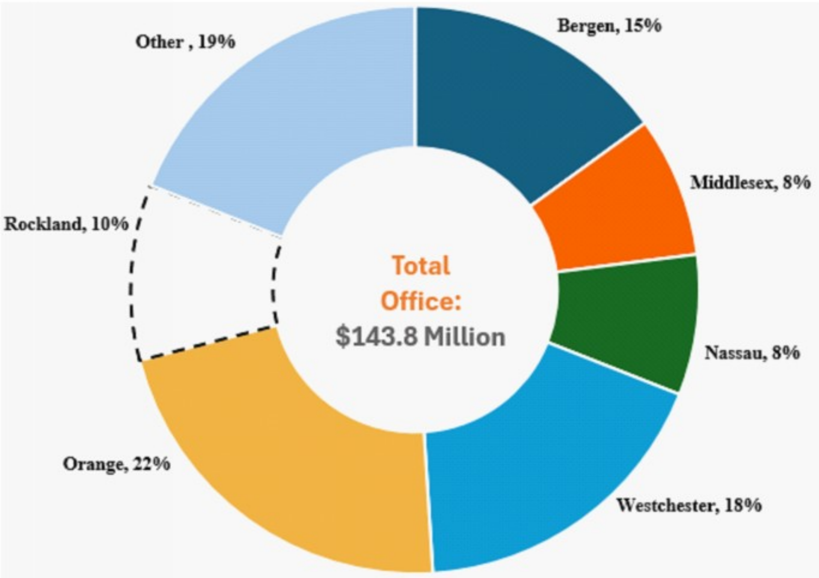
Multifamily Portfolio Detail

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

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

Overview of CRE Office Portfolio

Office Portfolio Geographic Composition



Weighted Average LTV

51.1%

Average Loan Size

$2.05 Million

Office Portfolio Overview

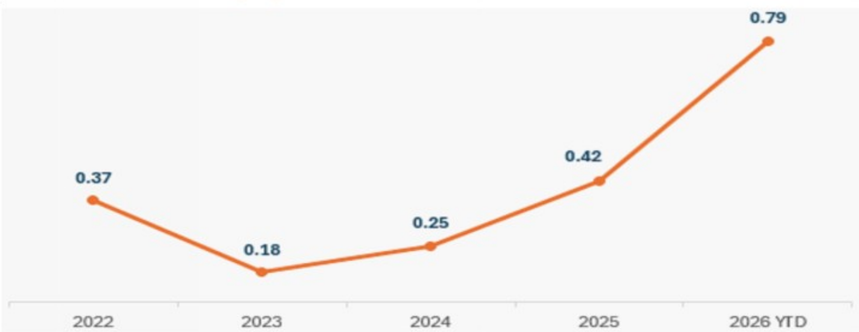
Portfolio Characteristics	% of Total Of
% of Portfolio in Bronx and Queens	1.
% of Portfolio in Manhattan	No
% Maturing in 2026	8.
% Maturing in 2027	19
% Maturing in 2028	7.
% Maturing in 2029+	64

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

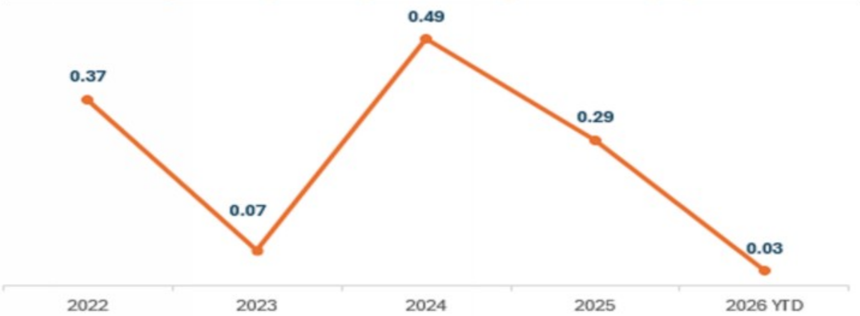
Credit Quality

Asset Quality Has Been Historically Sound, Managed Well Through Cycles

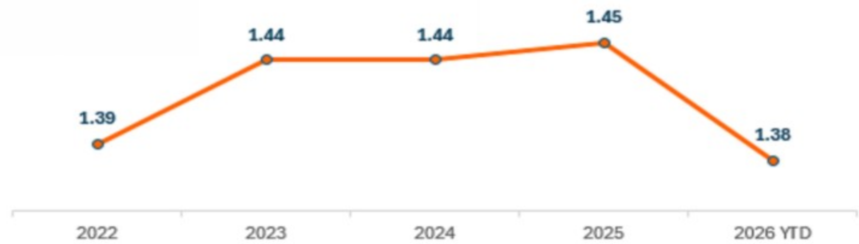
NPAs / Assets (%)



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



Loan Loss Reserve / Gross Loans (%)



Credit Quality Commentary

- Strong and resilient credit culture throug
- OBT recorded a net recovery of $1.4M f losses during the six months ended June net charge-offs of $524 thousand
- At 1.38% of gross loans, the Company's well-positioned for any potential downt cycles

$26.3 million

Loan Loss Reserve
(119% of NPLs)

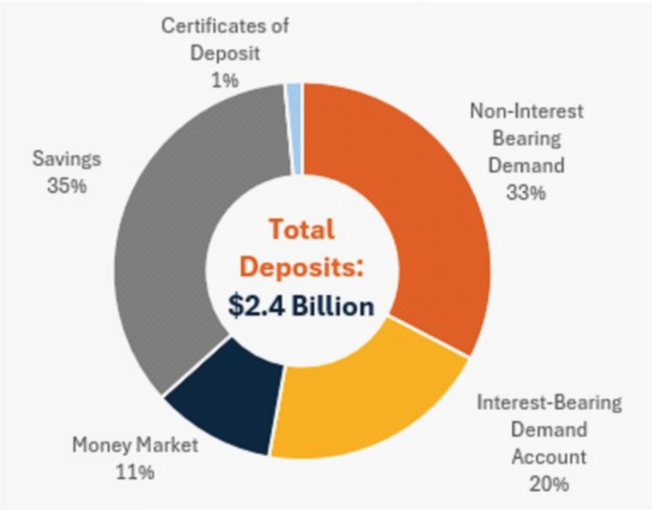
$22.

Non-Per
(1.16%

Note: Financial data as of or for the six months ended June 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



32.70%
Noninterest-Bearing

98.50%
Core Deposits(1)

96bps
Cost of Deposits(2)

Areas of Focus

Keys to Success

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

Escrow

- ✓ Attractive DDA capture

Municipal Deposits

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

TOP 4 CUSTOMER SEGMENTS (in thousands)		% D
Attorney	443,936	
Municipal	322,449	
NFP	133,185	
Property Manager	109,415	
	1,008,985	

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 six months ended June 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 comple 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 June 30, 2026, and as of Decemb
  - The stability and low level in borrowings represents the effect of deposit growth loan growth during the YTD period, resulting in low borrowing levels and higher c at June 30, 2026
  - As of June 30, 2026, the Bank's unused borrowing capacity with the FHLBNY was million
- Uninsured deposits, net of fully collateralized municipal relationships, remain stable a represent approximately 52% of total deposits at June 30, 2026

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

Conservatively Managed Securities Portfolio

Securities Portfolio Composition

$395.9 Million

Total Portfolio

100%

Securities Classified as Available for Sale

$s in thousands Available for Sale Securities		Amortized Cost		Estimated Fair Value		Ptx. Unrealized Gain / (Loss)
U.S. Government Agencies	$	$63,915	$	$57,513	$	(6,402)
Mortgage-backed Securities		272,379		234,380		(37,999)
Corporate Securities		23,500		22,240		(1,260)
Municipal Securities		91,140		81,773		(9,367)
Total	**$**	**$450,934**	**$**	**$395,906**	**$**	**($55,028)**

Securities Portfolio Commentary

- $395.9 million in securities, primarily c in mortgage-backed, municipal anc government agency securities
- 72.7% pledged as collateral to secu deposits
- 5.87 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

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

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Interest Rate Sensitivity[1]

At June 30, 2026		
Change in Interest Rates (basis points)[2]	**Net Interest Income Year 1 Forecast** *(Dollars in thousands)*	**Year 1 Change Base Case**
Shock Up 200bps	129,758	10,515
Shock Up 100bps	124,749	5,506
Base	119,243	-
Shock Down 100bps	113,396	(5,847)
Shock Down 200bps	107,530	(11,713)

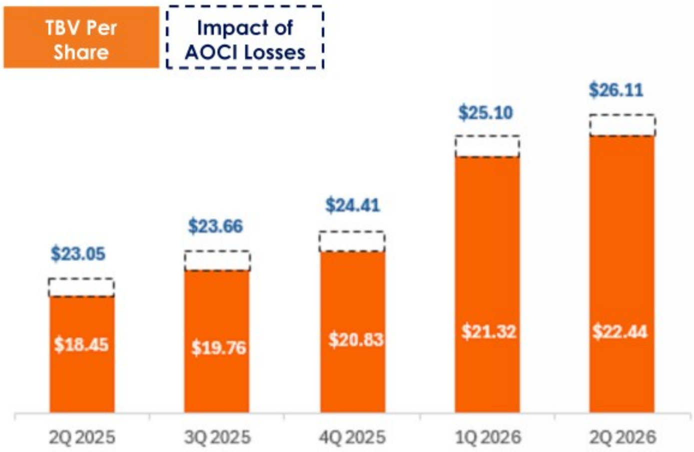
1) Although the net interest income table above provides an indication of our interest rate risk exposure at a particular point in time, such measurements are not intended to and do not provide a precise forecast of the effect of changes in market interest rates on net interest income and may differ 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 June 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]



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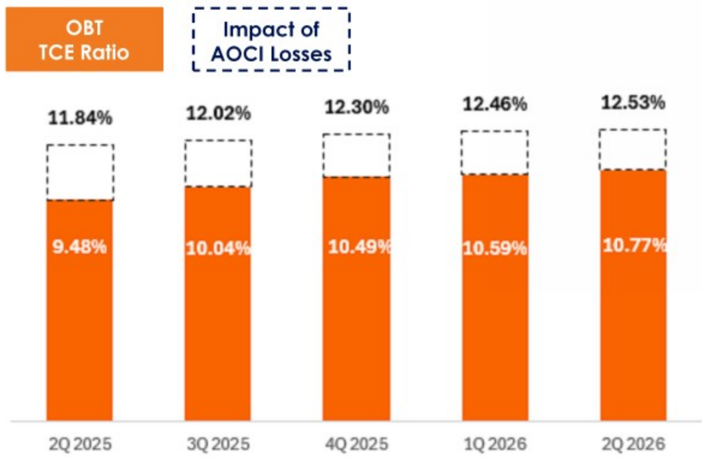
Tangible Common Equity Ratio[1]



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

2026 Trends and Company Highlights

Continued High Performance During Turbulent Industry Period

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

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Consolidated Historical Balance Sheet

	For the Year Ended December 31,						As of the 6-Month Ended June 30, 202	
	2023		2024		2025			
Assets								
Cash and due from banks	$	147,383	$	150,334	$	204,232	$	334,92
Investment securities-available-for-sale		489,948		443,775		419,406		395,90
Restricted investment in bank stocks		14,525		9,716		5,917		6,02
Total Cash & Securities		651,856		603,825		629,555		736,85
Loans held-for-sale		-		-		-		63,59
Gross Loans		1,747,062		1,815,751		1,950,284		1,910,26
Allowance for credit losses		(25,182)		(26,077)		(28,335)		(26,33
Total Net loans		1,721,880		1,789,674		1,921,949		1,883,92
Goodwill		5,359		5,359		5,359		5,35
Other Intangible Assets		1,107		821		535		39
Total Intangible Assets		6,466		6,180		5,894		5,75
Other Assets		105,266		110,248		101,979		110,24
Total Assets	**$**	**2,485,468**	**$**	**2,509,927**	**$**	**2,659,377**	**$**	**2,800,37**
Liabilities								
Deposits	$	2,038,749	$	2,153,359	$	2,310,373	$	2,431,19
FHLB Advances		234,500		123,500		10,000		10,00
Subordinated Notes, Net of Insurance Costs		19,520		19,591		24,555		24,60
Other Borrowings		-		-		-		-
Total Debt		254,020		143,091		34,555		34,60
Accrued Expenses and other Liabilities		27,323		27,946		30,085		27,94
Total Liabilities	**$**	**2,320,092**	**$**	**2,324,396**	**$**	**2,375,013**	**$**	**2,493,74**
Equity								
Total Shareholder's Equity	**$**	**165,376**	**$**	**185,531**	**$**	**284,364**	**$**	**306,62**
Total Liabilities & Shareholder's Equity	**$**	**2,485,468**	**$**	**2,509,927**	**$**	**2,659,377**	**$**	**2,800,37**

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Note: Dollars in thousands.
Source: Company filings.

Consolidated Historical Income Statement

	For the Year Ended December 31,			For the 6-Mo
	2023	2024	2025	2026
Interest Income	$ 117,770	$ 127,227	$ 134,982	$ 68
Interest Expense	(29,379)	(35,461)	(30,926)	(12
Net Interest Income	88,391	91,766	104,056	**56,**
Provision (credit) for Credit Losses	(7,868)	(7,710)	(7,748)	1
Total Noninterest Income	13,419	15,972	23,148	3
Total Noninterest Expense	(56,793)	(65,210)	(67,900)	(35
Income before Income Taxes	37,149	34,818	51,556	**26,**
Provision for Income Taxes	(7,671)	(6,935)	(9,942)	(1
Net Income	**$ 29,478**	**$ 27,883**	**$ 41,614**	**$ 24,**
Basic and Diluted Earnings Per Share	**$ 2.62**	**$ 2.47**	**$ 3.33**	**$ 1**
Profitability Metrics				
ROAA (annualized)	1.21%	1.12%	1.61%	1.
ROAE (annualized)	20.00%	15.66%	17.59%	16.
Net Interest Margin	3.78%	3.83%	4.18%	4.
Efficiency Ratio [(1)]	55.9%	60.5%	55.2%	5

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, 2023	2024	2025	As of the 6-Months Ended June 30, 2026
Total Common Equity	$ 165,376	$ 185,531	$ 284,364	$ 306,628
Less Intangible Assets:				
Goodwill	(5,359)	(5,359)	(5,359)	(5,359)
Other intangible assets	(1,107)	(821)	(535)	(393)
Tangible Common Equity	**$ 158,910**	**$ 179,351**	**$ 278,470**	**$ 300,876**
Total assets	$ 2,485,468	$ 2,509,927	$ 2,659,377	$ 2,800,371
Less Intangible Assets:				
Goodwill	(5,359)	(5,359)	(5,359)	(5,359)
Other intangible assets	(1,107)	(821)	(535)	(393)
Tangible Assets	**$ 2,479,002**	**$ 2,503,747**	**$ 2,653,483**	**$ 2,794,619**
Tangible Common Equity / Tangible Assets	**6.41%**	**7.16%**	**10.49%**	**10.77%**
Acc. Other Comprehensive Loss	(64,108)	(67,751)	(47,807)	(49,246)
TCE Ex. AOCI	**9.00%**	**9.87%**	**12.30%**	**12.53%**

Efficiency Ratio

	2023	2024	2025	For the 6-Months Ended June 30, 2026
GAAP-based Efficiency Ratio	**55.8%**	**60.5%**	**53.4%**	**58.8%**
Net Interest Income	$ 88,391	$ 91,766	$ 104,056	$ 56,323
Noninterest Income	13,312	15,972	23,148	3,570
Pre-Provision Revenue	**$ 101,703**	**$ 107,738**	**$ 127,204**	**$ 59,893**
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	-	-	-	4,761
Adjusted Revenue	**$ 101,596**	**$ 107,738**	**$ 122,946**	**$ 64,654**
Total NonInterest Expense	56,793	65,210	67,900	35,193
Efficiency Ratio, Adjusted	**55.9%**	**60.5%**	**55.2%**	**54.4%**

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			
	June 30, 2025	September 30, 2025	December 31, 2025	March 31, 2026
Total Common Equity	$ 252,589	$ 270,120	$ 284,364	$ 291,664
Less Intangible Assets:				
Goodwill	(5,359)	(5,359)	(5,359)	(5,359)
Other intangible assets	(678)	(607)	(535)	(464)
Tangible Common Equity	**$ 246,552**	**$ 264,154**	**$ 278,470**	**$ 285,841**
Total assets	$ 2,606,263	$ 2,636,450	$ 2,659,377	$ 2,705,620
Less Intangible Assets:				
Goodwill	(5,359)	(5,359)	(5,359)	(5,359)
Other intangible assets	(678)	(607)	(535)	(464)
Tangible Assets	**$ 2,600,226**	**$ 2,630,484**	**$ 2,653,483**	**$ 2,699,797**
Tangible Common Equity / Tangible Assets	**9.48%**	**10.04%**	**10.49%**	**10.59%**
Acc. Other Comprehensive Loss	(61,436)	(52,151)	(47,807)	(50,625)
TCE Ex. AOCI	**11.84%**	**12.02%**	**12.30%**	**12.46%**

Note: Dollars in thousands.
Source: Company filings.

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