# UNITED STATES
# SECURITIES AND EXCHANGE COMMISSION
**Washington, D.C. 20549**

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# FORM 10-Q

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*(Mark One)*

☒ **QUARTERLY REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934**

**For the quarterly period ended September 30, 2026**

**OR**

☐ **TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934**

**For the transition period from to**

**Commission file number 001-42965**

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# Central Bancompany, Inc.

*(Exact name of registrant as specified in its charter)*

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| **Missouri** | **43-0959114** |
|---|---|
| *(State or other jurisdiction of incorporation or organization)* | *(I.R.S. Employer Identification No.)* |
| **238 Madison Street<br>Jefferson City, MO** | **65101** |
| *(Address of Principal Executive Offices)* | *(Zip Code)* |

**(573) 634-1111**
*Registrant's telephone number, including area code*

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

| Title of each class | Trading Symbol(s) | Name of each exchange on which registered |
|---|---|---|
| **Class A common stock, par value $0.01 per share** | **CBC** | **The Nasdaq Stock Market LLC** |

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. Yes ☒ No ☐

Indicate by check mark whether the registrant has submitted electronically every Interactive Data File required to be submitted pursuant to Rule 405 of Regulation S-T (§ 232.405 of this chapter) during the preceding 12 months (or for such shorter period that the registrant was required to submit such files). Yes ☒ No ☐

Indicate by check mark whether the registrant is a large accelerated filer, an accelerated filer, a non-accelerated filer, a smaller reporting company, or an emerging growth company. See the definitions of "large accelerated filer," "accelerated filer," "smaller reporting company,"and "emerging growth company" in Rule 12b-2 of the Exchange Act.

| | | | |
|---|---|---|---|
| Large accelerated filer | ☐ | Accelerated filer | ☐ |
| Non-accelerated filer | ☒ | Smaller reporting company | ☐ |
| | | 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. ☐

Indicate by check mark whether the registrant is a shell company (as defined in Rule 12b-2 of the Act). Yes ☐ No ☒

The registrant had 239,382,261 outstanding shares of Class A common stock, par value $0.01 per share, and no outstanding shares of Class B common stock, par value $0.01 per share, as of November 12, 2026.

**CENTRAL BANCOMPANY, INC. AND SUBSIDIARIES**
**QUARTERLY REPORT ON FORM 10-Q**

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**EXPLANATORY NOTE**

Except as otherwise stated or the context otherwise requires, references in this Quarterly Report on Form 10-Q to:

- **We**, **Our**, **Us**, and the **Company** - Central Bancompany, Inc., and its subsidiaries
- the **Bank** - The Central Trust Bank
- **Business Segments** - Consumer Banking, Commercial Banking and Wealth Management
- **ACL** - Allowance for credit losses
- **AFS** - Available for sale
- **ALCO** - Asset/Liability Management Committee
- **Articles -** refers to our Second Amended and Restated Articles of Incorporation
- **ASC** - Accounting Standards Codification
- **ASU** - Accounting Standards Update
- **bps** - Basis points (one basis point equals 1/100 of 1 percent)
- **Bylaws** - refers to our Amended and Restated Bylaws
- **CET1 -** Common Equity Tier 1
- **CODM** - Chief Operating Decision Maker
- **CRA** - Community Reinvestment Act
- **CRE** - Commercial real estate
- **CREPI** - Commercial Real Estate Price Index
- **ESPP -** Employee stock purchase program
- **Exchange Act** - The Securities and Exchange Act of 1934, as amended
- **EVE** - Economic value of equity
- **Federal Reserve** - refers to the Board of Governors of the Federal Reserve System
- **FDIC** - The Federal Deposit Insurance Corporation
- **FHLB** - Federal Home Loan Bank
- **FHLMC or Freddie Mac** - Federal Home Loan Mortgage Corporation
- **FNMA or Fannie Mae** - Federal National Mortgage Association
- **FRB** - Federal Reserve Bank
- **FTE** - Fully-taxable equivalent
- **GAAP -** Generally Accepted Accounting Principles in the U.S.
- **GDP** - Gross domestic product.
- **GNMA or Ginnie Mae** - Government National Mortgage Association
- **HELOC** - Home equity lines of credit
- **HPI -** House Price Index
- **HTM** - Held to maturity
- **IPO** - Initial public offering
- **IRLC** - Interest rate lock commitments
- **Nasdaq** - National Association of Securities Dealers Automated Quotations, or Nasdaq Stock Market LLC
- **NM** - Not meaningful
- **PCA** - Prompt corrective action framework
- **RMBS** - Residential mortgage-backed securities
- **ROAA** - Annualized return on average assets
- **SEC** - U.S. Securities and Exchange Commission
- **SERP** - Supplemental Executive Retirement Plan
- **U.S.** - United States
- **VISA** - the Visa, U.S.A. Inc. card association or its affiliates, collectively

## CAUTIONARY NOTE REGARDING FORWARD-LOOKING STATEMENTS

This Quarterly Report on Form 10-Q contains forward-looking statements within the meaning of Section 27A of the Securities Act and Section 21E of the Exchange Act. You should not place undue reliance on forward-looking statements because they are subject to numerous uncertainties and factors relating to our operations and business, all of which are difficult to predict and many of which are beyond our control. Forward-looking statements include information concerning our possible or assumed future results of operations, including descriptions of our business strategy. These forward-looking statements are generally identified by the use of forward-looking terminology, including the terms "anticipate," "believe," "could," "estimate," "expect," "intend," "may," "plan," "potential," "predict," "project," "should," "target," "will," "would" and, in each case, their negative or other variations or comparable terminology and expressions. These forward-looking statements are not historical facts, and are based on current expectations, estimates and projections about our industry, management's beliefs and certain assumptions made by management, many of which, by their nature, are inherently uncertain and beyond our control. Accordingly, we caution you that any such forward-looking statements are not guarantees of future performance and are subject to risks, assumptions, estimates and uncertainties that are difficult to predict. Although we believe that the expectations reflected in these forward-looking statements are reasonable as of the date made, actual results may prove to be materially different from the results expressed or implied by the forward-looking statements.

A number of important factors could cause our actual results to differ materially from those indicated in these forward-looking statements, including the following:

- general economic conditions, including higher inflation and its impacts, either nationally or in some or all of the areas in which we and our customers conduct our respective businesses;
- conditions in the securities markets and real estate markets or the banking industry;
- changes in real estate values, which could impact the quality of the assets securing the loans in our portfolio;
- changes in interest rates, which may affect our net income, prepayment penalty income, and other future cash flows, or the market value of our assets, including our investment securities;
- changes in the quality or composition of our loan or securities portfolios;
- changes in our capital management policies, including those regarding business combinations, dividends, and share repurchases, among others;
- heightened regulatory focus on commercial real estate and on commercial real estate loan concentrations;
- changes in competitive pressures among financial institutions or from non-financial institutions;
- changes in deposit flows and wholesale borrowing facilities;
- our ability to maintain sufficient liquidity and funding to fulfill cash obligations and commitments when they become due in the short-term and long-term;
- changes in the demand for deposit, loan, and investment products and other financial services in the markets we serve;
- our timely development of new lines of business and competitive products or services in a changing environment, and the acceptance of such products or services by our customers;
- our ability to obtain timely stockholder and regulatory approvals of any capital raise transactions, corporate restructurings or other significant transactions we may propose;
- our ability to successfully integrate any assets, liabilities, customers, systems, and management personnel we may acquire into our potential exposure to unknown or contingent liabilities of companies we have acquired, may acquire, or target for acquisition;
- the ability to invest effectively in new information technology systems and platforms;
- changes in future allowance for credit losses requirements under relevant accounting and regulatory requirements;
- the ability to pay future dividends, including as a result of the failure to receive any required regulatory approval to pay a dividend, or for any other reasons;
- the ability to hire and retain key personnel and qualified members of our Board of Directors;
- the ability to execute on our strategic plan, including the sufficiency of our internal resources, procedures and systems;
- the ability to achieve our strategic financial and other strategic goals;
- the ability to attract new customers and retain existing ones in the manner anticipated;
- changes in our customer base or in the financial or operating performances of our customers' businesses;

- any interruption in customer service due to circumstances beyond our control;
- cybersecurity incidents, including any interruption or breach of security resulting in failures or disruptions in customer account management, general ledger, deposit, loan, or other systems managed either by us or third parties;
- operational issues stemming from, and/or capital spending necessitated by, the potential need to adapt to industry changes in information technology systems, on which we are highly dependent;
- the ability to keep pace with, and implement on a timely basis, technological changes;
- the success of our fintech activities, investments and strategic partnerships;
- changes in legislation, regulation, policies, guidance, or administrative practices, whether by judicial, governmental, or legislative action, and other changes pertaining to banking, securities, taxation, financial accounting and reporting, environmental protection, insurance, and the ability to comply with such changes in a timely manner;
- changes in the monetary and fiscal policies of the U.S. Government, including policies of the U.S. Department of the Treasury and the Board of Governors of the Federal Reserve System;
- changes in accounting principles, policies, practices, and guidelines;
- changes in regulatory expectations relating to predictive models we use in connection with stress testing and other forecasting or in the assumptions on which such modeling and forecasting are predicated;
- changes to federal, state, and local income tax laws;
- changes in our credit ratings, or in our ability to access the capital markets;
- increases in our FDIC insurance premium or future assessments;
- the potential impact to the Company from climate change, including higher regulatory compliance, increased expenses, operational changes, and reputational risks;
- the effects of geopolitical instability and unforeseen or catastrophic events including natural disasters, war, conflicts, terrorist activities, civil unrest, pandemics, epidemics, and other health emergencies, and the potential impact, directly or indirectly, on our business;
- other economic, competitive, governmental, regulatory, technological, and geopolitical factors affecting our operations, pricing, and services;
- the ability to limit the outflow of deposits, and to successfully retain and manage any loans;
- our ability to effectively manage liquidity, including our success in deploying any liquidity arising from a transaction into assets bearing sufficiently high yields without incurring unacceptable credit or interest rate risk or to utilize available collateral to obtain funding;
- the ability to obtain cost savings and control incremental noninterest expense;
- the ability to retain and attract appropriate personnel;
- the ability to generate acceptable levels of net interest income and non-interest income, including fee income, from acquired operations; and
- other risks and uncertainties inherent to our business, including those discussed under “Part 1, Item 2. Management’s Discussion and Analysis of Financial Condition and Results of Operations of this Quarterly Report on Form 10-Q, "Item 1A. Risk Factors" and "Part II, Item 7. Management’s Discussion and Analysis of Financial Condition and Results of Operations in our Annual Report on Form 10-K for the year ended December 31, 2025, or any of the Company’s current reports.

Readers should not place undue reliance on these forward-looking statements, which reflect our expectations only as of the date of this report. We do not assume any obligation to revise or update these forward-looking statements except as may be required by law.

## PART I. FINANCIAL INFORMATION

### Item 2. Management's Discussion and Analysis of Financial Condition and Results of Operations

You should read the following discussion of our financial condition and results of operations in conjunction with our consolidated financial statements and accompanying notes presented elsewhere in this Quarterly Report on Form 10-Q and our audited consolidated financial statements and the related notes and the discussion included in Part II, Item 8 on Form 10-K for the year ended December 31, 2025. We make statements in this section that are forward-looking statements within the meaning of the federal securities laws. All of such forward-looking statements are expressly qualified by reference to the cautionary statements provided under the caption "Cautionary Note Regarding Forward-Looking Statements" included in this Quarterly Report on Form 10-Q. Furthermore, a number of known and unknown factors may cause our actual results, performance or achievements to differ materially from those expressed or implied by the following discussion. Therefore, you are encouraged to read in its entirety the information provided under the caption "Part I, Item 1A — Risk Factors" included in Form 10-K for the year ended December 31, 2025 for a discussion of risk factors that may negatively impact our expected results, performance, or achievements discussed below.

**Overview**

We are a bank holding company headquartered in Jefferson City, Missouri. Through our full-service community banking subsidiary, The Central Trust Bank, we provide a comprehensive suite of consumer, commercial and wealth management products and services to our communities primarily in Missouri, Kansas, Oklahoma and Colorado. As of September 30, 2026, we operate 159 full-service branch locations.

We are a community bank organized around our 11 Primary Markets, serving 79 communities. Our business is predominantly located in Missouri, a state known for its business-friendly environment, diversified and stable markets, favorable tax regime and convenient location in the central U.S., making it a hub for industries such as transportation, logistics and trade.

We have a highly diversified loan and lease portfolio that has demonstrated steady growth through multiple economic cycles. In addition, we provide a full range of deposit products to individuals, businesses, governments and community organizations, serving as a primary funding source for the Bank.

We operate our business through three operating segments: Consumer Banking, Commercial Banking and Wealth Management. Consumer Banking provides a full set of deposit products, state-of-the-art digital banking solutions, a range of consumer lending solutions, including home equity lines of credit, and a credit card portfolio. Commercial Banking provides full-service relationship banking solutions to businesses, agencies and community organizations. Wealth Management provides a full range of “fee-only” wealth management solutions, including investment management, fiduciary services, financial, estate, and tax planning services to individuals, businesses, and foundations.

**Results of Operations**

The third quarter and first nine months of 2026 were characterized by moderate economic growth, with GDP expanding at approximately 2.2% and unemployment remaining stable near 4.2%, supported by continued strength across the Company's Midwest markets.

Rising intermediate and longer term market interest rates during the third quarter of 2026 created valuation pressure on fixed-rate securities and contributed to a higher-rate operating environment. Although inflationary pressures, elevated energy costs, and geopolitical uncertainty persisted, economic activity remained resilient, and credit quality across the Company's loan portfolio remained stable with no material adverse impact on credit performance. Against this backdrop, the Company delivered strong third quarter results, with net income of $116.2 million, a 19.7% increase over the prior-year quarter, reflecting continued net interest margin expansion to 4.48%, disciplined expense management evidenced by an efficiency ratio of 45.9%, and broad-based growth across all three business segments.

The following table presents selected financials from our income statement and performance ratios.

| | Three Months Ended September 30, | | Nine Months Ended September 30, | |
|---|---|---|---|---|
| | 2026 | 2025 | 2026 | 2025 |
| | *(dollars in thousands)* | | | |
| **Income Statement Data:** | | | | |
| Net interest income | $ 218,856 | $ 198,872 | $ 640,257 | $ 583,201 |
| Net interest income (FTE) (non-GAAP)[1,2] | 220,475 | 200,308 | 645,259 | 587,761 |
| Provision for credit losses | 4,038 | 3,382 | 10,719 | 6,295 |
| Noninterest income | 66,800 | 57,070 | 201,442 | 165,925 |
| Adjusted noninterest income (non-GAAP)[1] | 66,571 | 63,990 | 200,597 | 186,348 |
| Noninterest expense | 130,979 | 126,945 | 388,949 | 375,977 |
| Income tax expense | 34,397 | 28,516 | 100,929 | 83,593 |
| Net income | 116,242 | 97,098 | 341,102 | 283,261 |
| Adjusted net income (non-GAAP)[1] | 116,067 | 102,369 | 340,458 | 295,011 |
| **Earnings per Common Share** | | | | |
| Earnings per share - diluted | $ 0.48 | $ 0.44 | $ 1.42 | $ 1.28 |
| Adjusted earnings per share - diluted (non-GAAP)[1] | $ 0.48 | $ 0.47 | $ 1.42 | $ 1.34 |
| **Performance Ratios:** | | | | |
| Net interest margin | 4.48% | 4.36% | 4.40% | 4.27% |
| Net interest margin (FTE) (non-GAAP)[1, 2] | 4.51% | 4.39% | 4.43% | 4.31% |
| Return on average total assets | 2.27% | 2.02% | 2.24% | 1.97% |
| Return on average common equity | 11.9% | 11.9% | 11.8% | 11.8% |
| Return on average tangible common equity (non-GAAP)[1] | 13.1% | 13.4% | 13.1% | 13.4% |
| Fee income ratio | 23.4% | 22.3% | 23.9% | 22.1% |
| Efficiency ratio | 45.9% | 49.6% | 46.2% | 50.2% |
| Efficiency ratio (FTE) (non-GAAP)[1, 2] | 45.4% | 47.7% | 45.7% | 48.3% |
| Effective tax rate | 22.8% | 22.7% | 22.8% | 22.8% |

Key highlights for the three months ended September 30, 2026:

- Net income of $116.2 million, or $0.48 per fully diluted share, compared to $97.1 million and $0.44 for the three months ended September 30, 2025.
- Adjusted net income (non-GAAP)[1] of $116.1 million, or $0.48 per fully diluted share, compared to $102.4 million and $0.47 for the three months ended September 30, 2025.
- ROAA of 2.27% compared to 2.02% in the prior year quarter.
- Efficiency ratio of 45.9%; Efficiency ratio (FTE)[1, 2] of 45.4%, compared to 49.6% and 47.7% respectively, in the prior year quarter.

Key highlights for the nine months ended September 30, 2026:

- Net income of $341.1 million, or $1.42 per fully diluted share, compared to $283.3 million and $1.28 for the nine months ended September 30, 2025.
- Adjusted net income (non-GAAP)[1] of $340.5 million, or $1.42 per fully diluted share, compared to $295.0 million and $1.34 for the nine months ended September 30, 2025.
- ROAA of 2.24% compared to 1.97% in the prior year.
- Efficiency ratio of 46.2%; Efficiency ratio (FTE)[1, 2] of 45.7%, compared to 50.2% and 48.3% respectively, in the prior year.

[1] These are non-GAAP financial measures we believe are helpful in interpreting our financial results. For more information on non-GAAP measures and for a reconciliation to the most directly comparable GAAP financial measure, see "—Non-GAAP Financial Measures Reconciliations."

[2] Fully-tax equivalent basis.

**Net Interest Income and Net Interest Margin**

The following tables summarize the distribution of average balances, average yields and costs (on an annualized basis for interim periods), and changes in net interest income on an FTE basis. Average balances are daily average balances and include nonaccrual loans. The table below includes the effect of deferred fees and expenses, discounts and premiums, as well as purchase accounting adjustments that are amortized or accreted to interest income or expense.

| | Three Months Ended September 30, | | | | | |
|---|---|---|---|---|---|---|
| | 2026 | | | 2025 | | |
| | Average Balance | Interest (FTE)[1] | Yield / Cost | Average Balance | Interest (FTE)[1] | Yield / Cost |
| | *(dollars in thousands)* | | | | | |
| *Interest earning assets:* | | | | | | |
| Interest-bearing cash and bank deposits [1] | $ 667,705 | $ 6,601 | 3.92 % | $ 630,929 | $ 7,374 | 4.64 % |
| Investment securities [1] | 7,023,071 | 76,561 | 4.32 % | 6,087,403 | 62,787 | 4.09 % |
| Gross loans [1, 2] | 11,695,446 | 185,563 | 6.29 % | 11,374,428 | 180,050 | 6.28 % |
| Total interest-earning assets | 19,386,222 | 268,725 | 5.50 % | 18,092,760 | 250,211 | 5.49 % |
| Allowance for credit losses | (150,296) | | | (149,072) | | |
| Noninterest-earning assets | 1,115,268 | | | 1,140,749 | | |
| Total assets | $ 20,351,194 | | | $ 19,084,437 | | |
| *Interest bearing liabilities:* | | | | | | |
| Savings & interest-bearing deposits | $ 8,294,977 | $ 32,492 | 1.55 % | $ 7,788,117 | $ 30,597 | 1.56 % |
| Time deposits | 1,520,090 | 10,498 | 2.74 % | 1,709,401 | 13,469 | 3.13 % |
| Federal funds purchased and customer repurchase agreements | 944,435 | 5,260 | 2.21 % | 957,951 | 5,837 | 2.42 % |
| Total interest-bearing liabilities | 10,759,502 | 48,250 | 1.78 % | 10,455,470 | 49,903 | 1.89 % |
| Noninterest-bearing deposits | 5,561,447 | | | 5,237,939 | | |
| Other noninterest-bearing liabilities | 141,354 | | | 152,491 | | |
| Stockholders' equity | 3,888,891 | | | 3,238,538 | | |
| Total liabilities and stockholders' equity | $ 20,351,194 | | | $ 19,084,437 | | |
| Net FTE interest income (non-GAAP) | | 220,475 | 4.51 % | | 200,308 | 4.39 % |
| Less: Tax equivalent adjustment | | 1,619 | | | 1,436 | |
| Net interest income and net interest margin | | $ 218,856 | 4.48 % | | $ 198,872 | 4.36 % |
| Cost of deposits, including noninterest bearing demand deposits | | | 1.11 % | | | 1.19 % |
| Cost of funds, including noninterest bearing demand deposits | | | 1.17 % | | | 1.26 % |

| | Nine Months Ended September 30, | | | | | |
|---|---|---|---|---|---|---|
| | 2026 | | | 2025 | | |
| | Average Balance | Interest (FTE) (1) | Yield / Cost | Average Balance | Interest (FTE) (1) | Yield / Cost |
| | (dollars in thousands) | | | | | |
| *Interest earning assets:* | | | | | | |
| Interest-bearing cash and bank deposits [1] | $ 984,373 | $ 28,520 | 3.87 % | $ 855,455 | $ 29,743 | 4.65 % |
| Investment securities [1] | 6,875,176 | 219,037 | 4.26 % | 5,912,042 | 173,990 | 3.93 % |
| Gross loans [1, 2] | 11,599,082 | 543,029 | 6.26 % | 11,480,779 | 535,490 | 6.24 % |
| Total interest-earning assets | 19,458,631 | 790,586 | 5.43 % | 18,248,276 | 739,223 | 5.42 % |
| Allowance for credit losses | (149,913) | | | (151,866) | | |
| Noninterest-earning assets | 1,090,230 | | | 1,080,248 | | |
| Total assets | $ 20,398,948 | | | $ 19,176,658 | | |
| *Interest bearing liabilities:* | | | | | | |
| Savings & interest-bearing deposits | 8,318,101 | 95,627 | 1.54 % | 7,925,388 | 92,121 | 1.55 % |
| Time deposits | 1,574,523 | 32,963 | 2.80 % | 1,696,202 | 39,945 | 3.15 % |
| Federal funds purchased and customer repurchase agreements | 1,007,351 | 16,737 | 2.22 % | 1,017,139 | 19,396 | 2.55 % |
| FHLB advances and other borrowings | - | - | — % | - | - | — % |
| Total interest-bearing liabilities | $ 10,899,975 | $ 145,327 | 1.78 % | $ 10,638,729 | $ 151,462 | 1.90 % |
| Noninterest-bearing deposits | 5,525,577 | | | 5,179,927 | | |
| Other noninterest-bearing liabilities | 117,885 | | | 153,088 | | |
| Stockholders' equity | 3,855,511 | | | 3,204,914 | | |
| Total liabilities and stockholders' equity | $ 20,398,948 | | | $ 19,176,658 | | |
| Net FTE interest income (non-GAAP) | | 645,259 | 4.43 % | | 587,761 | 4.31 % |
| Less: Tax equivalent adjustment | | 5,002 | | | 4,560 | |
| Net interest income and net interest margin | | $ 640,257 | 4.40 % | | $ 583,201 | 4.27 % |
| Cost of deposits, including noninterest bearing demand deposits | | | 1.12 % | | | 1.19 % |
| Cost of funds, including noninterest bearing demand deposits | | | 1.18 % | | | 1.28 % |

1 Interest income and yields are reported on an FTE basis, using a blended federal and state effective marginal tax rate of 23.84% for all periods. The tax-equivalent interest income and yields give effect to the tax-exempt interest income net of the disallowance of interest expense, for federal income tax purposes related to certain tax-free assets.

2 Loan balances include mortgage loans held for sale and nonaccrual loans of $61.2 million and $49.5 million as of September 30, 2026 and 2025, respectively.

Net interest income increased for both the three and nine months ended September 30, 2026, compared to the corresponding periods in 2025, primarily due to growth in average earning assets and expansion of the net interest margin. Average earning assets increased 7.1% and 6.6% for the three and nine month periods, respectively, reflecting growth in deposits, retained earnings, and capital generated through our initial public offering.

For the three months ended September 30, 2026, net interest income increased $20.0 million, or 10.0%, to $218.9 million. On an FTE basis, net interest income (non-GAAP) increased 10.1% to $220.5 million. Net interest margin increased 12 bps to 4.48%, while net interest margin (FTE) (non-GAAP) increased 12 bps to 4.51%.

For the nine months ended September 30, 2026, net interest income increased $57.1 million, or 9.8%, to $640.3 million. On an FTE basis, net interest income (non-GAAP) increased 9.8% to $645.3 million. Net interest margin increased 13 bps to 4.40%, while net interest margin (FTE) (non-GAAP) increased 13 bps to 4.43%.

Total interest income increased for both periods, driven by earning asset growth, continued repricing of loans and securities, and the deployment of excess liquidity into higher yielding securities. Although short-term interest rates declined following rate cuts in the second half of 2025, approximately 39% of our loan portfolio consists of fixed-rate loans that do not reprice for more than two years, which tempered the effect of lower short-term rates on interest income. Total interest income increased 7.4% to $267.1 million for the quarter and 6.9% to $785.6 million for the nine month

period. On an FTE basis (non-GAAP), total interest income increased 7.4% to $268.7 million and 6.9% to $790.6 million, respectively.

Interest expense decreased in both periods, primarily reflecting lower rates on time deposits, federal funds purchased, and customer repurchase agreements following rate cuts that occurred in the second half of 2025. This decline was partially offset by growth in savings and interest-bearing deposits. Interest expense declined $1.7 million, or 3.3%, for the quarter and $6.1 million, or 4.1%, for the nine month period compared to the corresponding periods in 2025.

The table below identifies changes related to volumes (average balances) and rates on our net interest income during the period shown, with respect to (i) changes in volume (change in volume times old rate), (ii) changes in rates (change in rate times old volume) and (iii) changes in rate / volume (change in rate times the change in volume, including difference in the number of days). Any change in interest not due solely to volume or rate has been allocated in proportion to the respective absolute dollar amounts of the change in volume or rate.

| | Three Months Ended September 30, 2026 vs 2025 | | | Nine Months Ended September 30, 2026 vs 2025 | | |
|---|---|---|---|---|---|---|
| | Volume | Rate | Total | Volume | Rate | Total |
| | *(dollars in thousands)* | | | | | |
| **Increase (decrease) in interest income:** | | | | | | |
| Cash and cash equivalents | $ 412 | $ (1,185) | $ (773) | $ 4,128 | $ (5,351) | $ (1,223) |
| Investment securities | 10,052 | 3,722 | 13,774 | 29,898 | 15,149 | 45,047 |
| Loans | 5,092 | 421 | 5,513 | 5,533 | 2,006 | 7,539 |
| Total increase (decrease) in interest income | 15,556 | 2,958 | 18,514 | 39,559 | 11,804 | 51,363 |
| **Increase (decrease) in interest expense:** | | | | | | |
| Savings & interest-bearing deposits | 1,986 | (91) | 1,895 | 4,524 | (1,018) | 3,506 |
| Time deposits | (1,405) | (1,566) | (2,971) | (2,741) | (4,241) | (6,982) |
| Federal funds purchased and customer repurchase agreements | (81) | (496) | (577) | (185) | (2,474) | (2,659) |
| FHLB advances and other borrowings | - | - | - | - | - | - |
| Total increase (decrease) in interest expense | 500 | (2,153) | (1,653) | 1,598 | (7,733) | (6,135) |
| Increase (decrease) in net interest income (FTE) | $ 15,056 | $ 5,111 | $ 20,167 | $ 37,961 | $ 19,537 | $ 57,498 |

***Provision for Credit Losses***

The provision for credit losses, including provision for off-balance sheet credit exposures, was $10.7 million for the nine months ended September 30, 2026, compared to $6.3 million for the nine months ended September 30, 2025. The increase was primarily driven by the reserve release of $5.0 million associated with the reclassification of the consumer lease portfolio as held for sale in the prior-year period. For the three months ended September 30, 2026, the provision was $4.0 million compared to $3.4 million in the prior-year quarter. The increase in provision for credit losses primarily reflected loan growth during the quarter.

***Noninterest Income***

The following table presents noninterest income for the three and nine months ended September 30, 2026 and 2025.

| | Three Months Ended September 30, | | | | Nine Months Ended September 30, | | | |
|---|---|---|---|---|---|---|---|---|
| | 2026 | 2025 | $ Change | % Change | 2026 | 2025 | $ Change | % Change |
| | *(dollars in thousands, unless otherwise indicated)* | | | | | | | |
| **Noninterest income:** | | | | | | | | |
| Wealth management services | $ 23,612 | $ 20,239 | $ 3,373 | 16.7% | $ 69,099 | $ 58,737 | $ 10,362 | 17.6% |
| Payment services revenue | 17,803 | 17,111 | 692 | 4.0% | 52,426 | 50,507 | 1,919 | 3.8% |
| Service charges and commissions | 15,444 | 14,955 | 489 | 3.3% | 44,643 | 43,077 | 1,566 | 3.6% |
| Mortgage banking revenues, net | 8,826 | 10,297 | (1,471) | (14.3) % | 28,976 | 30,163 | (1,187) | (3.9%) |
| Other income | 886 | 1,388 | (502) | (36.2) % | 5,453 | 3,864 | 1,589 | 41.1% |
| Adjusted noninterest income (non-GAAP)[1] | 66,571 | 63,990 | 2,581 | 4.0% 0 | 200,597 | 186,348 | 14,249 | 7.6% |
| Less: Loss on sale of consumer lease portfolio | - | - | - | - | - | (13,612) | 13,612 | NM |
| Less: Investment securities gains (losses), net | 229 | (6,920) | 7,149 | NM | 845 | (6,811) | 7,656 | NM |
| **Total noninterest income** | **$ 66,800** | **$ 57,070** | **$ 9,730** | **17.0%** | **$ 201,442** | **$ 165,925** | **$ 35,517** | **21.4%** |
| *Assets under advice ($B)* | *$17.5* | *$15.4* | *$2.1* | *13.8%* | *$17.5* | *$15.4* | *$2.1* | *13.8%* |
| *Payment services transaction volume ($B)* | *$1.9* | *$1.8* | *$0.1* | *6.4%* | *$5.5* | *$5.2* | *$0.3* | *5.9%* |
| *Payment services transaction count (MM)* | *36.9* | *35.7* | *1.2* | *3.5%* | *106.7* | *102.6* | *4.1* | *4.0%* |

Noninterest income was $66.8 million for the three months ended September 30, 2026, an increase of $9.7 million, or 17.0%, compared to $57.1 million for the same period in 2025. The increase was primarily driven by continued growth in wealth management services, as discussed below, and the loss on sale of securities during the third quarter of 2025. The increase was partially offset by a decline in mortgage banking revenues of $1.5 million for the three months ended September 30, 2026.

For the nine months ended September 30, 2026, noninterest income was $201.4 million, an increase of $35.5 million, or 21.4%, compared to $165.9 million for the same period in 2025. The increase reflected growth in wealth management services, driven by continued strong growth in assets under advice. The increase was also due in part to the loss on sale of securities during the first nine months of 2025 of $6.8 million. Additionally, the prior-year period was impacted by the $13.6 million consumer lease portfolio loss.

*Wealth management services.* Wealth management services consists of brokerage services and fiduciary service fees earned from trust asset management and investment advisory services. For the three months ended September 30, 2026, wealth management services increased $3.4 million, or 16.7%, to $23.6 million compared to the same period in 2025. For the nine months ended September 30, 2026, wealth management services increased $10.4 million, or 17.6%, to $69.1 million compared to the same period in 2025. The increases were primarily driven by higher assets under advice resulting from market appreciation during both the quarterly and year-to-date periods. Assets under advice grew $2.1 billion from September 2025, or 13.8%, to $17.5 billion at September 30, 2026.

*Mortgage banking revenues, net.* Mortgage banking revenues decreased $1.5 million, or 14.3%, to $8.8 million for the three months ended September 30, 2026, compared to the prior-year quarter, primarily due to lower gains on sale of mortgage loans resulting from higher interest rates that moderated origination volumes. For the nine months ended September 30, 2026, mortgage banking revenues decreased $1.2 million, or 3.9%, to $29.0 million from $30.2 million in the prior-year period, reflecting similar trends. Mortgage servicing fees remained stable year over year.

*Other income.* Other income includes bank owned life insurance income, check commission, gain on sale of assets, and other miscellaneous income items. Other income was $0.9 million and $5.5 million for the three and nine months ended September 30, 2026, respectively. For the three and nine months ended September 30, 2025, other income was $1.4 million and $3.9 million, respectively.

[1] These are non-GAAP financial measures we believe are helpful in interpreting our financial results. For more information on non-GAAP measures and for a reconciliation to the most directly comparable GAAP financial measure, see "—Non-GAAP Financial Measures Reconciliations."

***Noninterest Expense***

The following table presents the major components of our noninterest expense for the three and nine months ended September 30, 2026 and 2025:

| | Three Months Ended September 30, | | | | Nine Months Ended September 30, | | | |
|---|---|---|---|---|---|---|---|---|
| | 2026 | 2025 | $ Change | % Change | 2026 | 2025 | $ Change | % Change |
| | | | *(dollars in thousands)* | | | | | |
| **Noninterest expense:** | | | | | | | | |
| Salaries and employee benefits | $ 80,006 | $ 75,298 | $ 4,708 | 6.3% | $ 236,080 | $ 221,281 | $ 14,799 | 6.7% |
| Net occupancy and equipment | 12,488 | 12,748 | (260) | (2.0%) | 37,046 | 36,259 | 787 | 2.2% |
| Computer software and maintenance | 5,692 | 6,032 | (340) | (5.6%) | 17,159 | 17,316 | (157) | (0.9%) |
| Marketing and business development | 4,937 | 4,818 | 119 | 2.5% | 14,767 | 15,194 | (427) | (2.8%) |
| Legal and professional fees | 5,275 | 6,125 | (850) | (13.9%) | 16,909 | 16,480 | 429 | 2.6% |
| Bankcard processing, rewards and related costs | 8,375 | 8,040 | 335 | 4.2 % | 24,391 | 23,153 | 1,238 | 5.3 % |
| Other expenses | 14,206 | 13,884 | 322 | 2.3% | 42,597 | 46,294 | (3,697) | (8.0%) |
| Total noninterest expense | $ 130,979 | $ 126,945 | $ 4,034 | 3.2% | $ 388,949 | $ 375,977 | $ 12,972 | 3.5% |
| *Full-time equivalent employees* | *2,921* | *2,911* | | | | | | |

Total noninterest expense was $131.0 million for the three months ended September 30, 2026, an increase of $4.0 million, or 3.2%, compared to $126.9 million for the prior year quarter. The increase was primarily due to increases in salaries and employee benefits, partially offset by a reduction in legal and professional fees. For the nine months ended September 30, 2026, total noninterest expense was $388.9 million, an increase of $13.0 million, or 3.5% compared to the same period in 2025. The increase was primarily driven by increases in salaries and employee benefits and bankcard processing, rewards, and related costs, partially offset by a decrease in other expenses.

*Salaries and Employee Benefits.* Salaries and employee benefits increased $4.7 million, or 6.3%, to $80.0 million when comparing the third quarter of 2026 to the prior year quarter. These expenses were $236.1 million for the first nine months of 2026, an increase of $14.8 million, or 6.7%, compared to $221.3 million for the same period in 2025. For both the three and nine month ended reporting periods, this increase was primarily the result of merit and other salary increases and higher compensation costs associated with elevated performance levels, while staffing levels remained generally consistent with the prior periods.

*Legal and Professional Fees.* Legal and professional fees decreased $0.9 million, or 13.9%, to $5.3 million for the three months ended September 30, 2026, from $6.1 million for the same period in 2025, primarily due to lower technology consulting costs.

*Bankcard Processing, Rewards and Related Costs.* Bankcard processing, rewards and related costs increased $1.2 million, or 5.3% for the first nine months of 2026, compared to the same period in 2025, primarily reflecting $0.4 million in credit card rebates received in the first quarter of 2025 that did not recur in 2026, as well as an increase in card transaction volume of 5.9%.

*Other Expenses.* For the three months ended September 30, 2026, other expenses increased $0.3 million to $14.2 million, compared to the same period in 2025. Other expenses decreased $3.7 million, to $42.6 million for the first nine months of 2026, compared to the same period in 2025. The decrease was primarily due to a $4.9 million higher residual loss for the first nine months of 2025, on the consumer lease portfolio as a result of declining fair market values. This was partially offset by increases in various other expense categories.

***Income Taxes***

The provision for income taxes varies due to the amount of taxable income, the investments in tax-advantaged securities and loans, tax credits and the rates charged by federal and state authorities where we do business. Income tax expense was $34.4 million for the three months ended September 30, 2026, representing an effective tax rate of 22.8%, compared to $28.5 million and an effective tax rate of 22.7%, for the same period in 2025. For the first nine months of 2026, income tax expense was $100.9 million, compared to $83.6 million for the same period in 2025. Both periods had an effective tax rate of 22.8%. The increase in income tax expense was driven by higher pre-tax income year over year.

**Discussion and Analysis of Business Segments**

The Company has aligned its operations into the following three reportable segments: Consumer Banking, Commercial Banking and Wealth Management (collectively, the "Business Segments"). The Chief Executive Officer regularly evaluates Business Segment financial results produced by the Company's internal reporting system in deciding how to allocate resources and assess performance for individual Business Segments. The management accounting system assigns balance sheet and income statement items to each Business Segment using methodologies that are refined on an ongoing basis. See "Note 11, Business Segment Reporting," to our consolidated financial statements in this Quarterly Report on Form 10-Q.

| Segment Income Statement | Consumer | Commercial | Wealth Management | Segment Totals | Corp / Other | Total |
|---|---|---|---|---|---|---|
| **Three Months Ended September 30, 2026** | | | *(dollars in thousands, unless otherwise indicated)* | | | |
| Net interest income | $ 85,362 | $ 115,165 | $ (17) | $ 200,510 | $ 18,346 | $ 218,856 |
| Provision for credit losses | 2,289 | 1,733 | - | 4,022 | 16 | 4,038 |
| Net interest income after provision for credit losses | 83,073 | 113,432 | (17) | 196,488 | 18,330 | 214,818 |
| Noninterest income | 31,463 | 11,335 | 22,789 | 65,587 | 1,213 | 66,800 |
| Noninterest expense | 63,612 | 41,646 | 14,839 | 120,097 | 10,882 | 130,979 |
| Income before income taxes | 50,924 | 83,121 | 7,933 | 141,978 | 8,661 | 150,639 |
| Income taxes | 12,189 | 19,206 | 1,905 | 33,300 | 1,097 | 34,397 |
| Net income | $ 38,735 | $ 63,915 | $ 6,028 | $ 108,678 | $ 7,564 | $ 116,242 |
| Assets under advice ($MM) | $ - | $ - | $ 17,537 | $ 17,537 | $ - | $ 17,537 |
| **Three Months Ended September 30, 2025** | | | | | | |
| Net interest income | $ 79,634 | $ 109,643 | $ (17) | $ 189,260 | $ 9,612 | $ 198,872 |
| Provision for credit losses | 1,930 | 1,599 | - | 3,529 | (147) | 3,382 |
| Net interest income after provision for credit losses | 77,704 | 108,044 | (17) | 185,731 | 9,759 | 195,490 |
| Noninterest income | 31,876 | 10,887 | 19,470 | 62,233 | (5,163) | 57,070 |
| Noninterest expense | 59,902 | 40,185 | 13,228 | 113,315 | 13,630 | 126,945 |
| Income before income taxes | 49,678 | 78,746 | 6,225 | 134,649 | (9,034) | 125,615 |
| Income taxes | 11,900 | 18,218 | 1,494 | 31,612 | (3,096) | 28,516 |
| Net income | $ 37,778 | $ 60,528 | $ 4,731 | $ 103,037 | $ (5,939) | $ 97,098 |
| Assets under advice ($MM) | $ - | $ - | $ 15,412 | $ 15,412 | $ - | $ 15,412 |
| Increase (decrease) in net income - amount | $ 957 | $ 3,387 | $ 1,297 | $ 5,641 | $ 13,503 | $ 19,144 |
| Increase (decrease) in net income - percent | 2.5 % | 5.6 % | 27.4 % | 5.5 % | NM | 19.7 % |

| Segment Income Statement | Consumer | Commercial | Wealth Management | Segment Totals | Corp / Other | Total |
|---|---|---|---|---|---|---|
| **Nine Months Ended September 30, 2026** | *(dollars in thousands, unless otherwise indicated)* | | | | | |
| Net interest income | $ 250,963 | $ 341,192 | $ (66) | $ 592,089 | $ 48,168 | $ 640,257 |
| Provision for credit losses | 7,308 | 3,382 | - | 10,690 | 29 | 10,719 |
| Net interest income after provision for credit losses | 243,655 | 337,810 | (66) | 581,399 | 48,139 | 629,538 |
| Noninterest income | 96,396 | 33,603 | 66,230 | 196,229 | 5,213 | 201,442 |
| Noninterest expense | 190,434 | 122,300 | 42,373 | 355,107 | 33,842 | 388,949 |
| Income before income taxes | 149,617 | 249,113 | 23,791 | 422,521 | 19,510 | 442,031 |
| Income taxes | 35,824 | 57,639 | 5,718 | 99,181 | 1,748 | 100,929 |
| Net income | $ 113,793 | $ 191,474 | $ 18,073 | $ 323,340 | $ 17,762 | $ 341,102 |
| Assets under advice ($MM) | $ - | $ - | $ 17,537 | $ 17,537 | $ - | $ 17,537 |
| **Nine Months Ended September 30, 2025** [1] | | | | | | |
| Net interest income | $ 233,682 | $ 323,763 | $ (60) | $ 557,385 | $ 25,816 | $ 583,201 |
| Provision for credit losses | 2,059 | 3,041 | (4) | 5,096 | 1,199 | 6,295 |
| Net interest income after provision for credit losses | 231,623 | 320,722 | (56) | 552,289 | 24,617 | 576,906 |
| Noninterest income | 78,903 | 32,107 | 56,308 | 167,318 | (1,393) | 165,925 |
| Noninterest expense | 181,507 | 118,312 | 38,448 | 338,267 | 37,710 | 375,977 |
| Income before income taxes | 129,019 | 234,517 | 17,804 | 381,340 | (14,486) | 366,854 |
| Income taxes | 30,898 | 54,270 | 4,275 | 89,443 | (5,850) | 83,593 |
| Net income | $ 98,121 | $ 180,247 | $ 13,529 | $ 291,897 | $ (8,636) | $ 283,261 |
| Assets under advice ($MM) | $ - | $ - | $ 15,412 | $ 15,412 | $ - | $ 15,412 |
| Increase (decrease) in net income - amount | $ 15,672 | $ 11,227 | $ 4,544 | $ 31,443 | $ 26,398 | $ 57,841 |
| Increase (decrease) in net income - percent | 16.0 % | 6.2 % | 33.6 % | 10.8 % | NM | 20.4 % |

[1] Consumer includes a $13.6 million loss on the sale of the consumer lease portfolio recognized in other noninterest income and a $5.0 million release of provision. Net of taxes, at a tax rate of 23.84%, the total impact to net income was $6.6 million.

***Consumer Banking Operating Results*** [1]

Consumer Banking net income increased $1.0 million, or 2.5%, for the third quarter of 2026 and $15.7 million, or 16.0%, for the first nine months of 2026 compared with the corresponding prior-year periods. Net interest income increased 7.2% for the quarter and 7.4% year-to-date, primarily reflecting growth in funds transfer pricing resulting from higher average deposits, favorable earning asset yields, and lower deposit costs. Average deposits increased 2.3% in the quarter and 2.5% year-to-date, while average loans increased 2.8% in the quarter and declined modestly year-to-date as runoff in indirect consumer lending was largely offset by growth in residential mortgage, home equity, and credit card balances.

Provision for credit losses increased to $2.3 million for the third quarter of 2026 from $1.9 million in the third quarter of 2025, primarily reflecting loan growth and changes in portfolio composition. The increase year-to-date primarily reflected reserve building associated with loan growth in 2026 and the impact of a $5.0 million provision release recognized in 2025 related to the reclassification of the consumer lease portfolio to held for sale. Consumer credit quality remained stable during the periods presented.

Noninterest income decreased 1.3% for the quarter, primarily due to lower mortgage banking revenue. Year-to-date, noninterest income increased 22.2%; however, excluding the $13.6 million nonrecurring loss recognized in 2025 on the planned sale of the consumer lease portfolio, noninterest income increased 4.9%, reflecting higher payment services revenue in 2026. Noninterest expense increased 6.2% for the quarter and 4.9% year-to-date, primarily reflecting higher salaries and benefits due to merit increases and performance based compensation, marketing and business development, and other operational overhead cost. For the nine months ended September 30, 2026, revenue growth outpaced expense growth, improving the efficiency ratio to 54.8% from 58.1% for the comparable prior-year period.

***Commercial Banking Operating Results***

Commercial Banking net income increased $3.4 million, or 5.6%, for the third quarter of 2026 and $11.2 million, or 6.2%, for the first nine months of 2026 compared with the corresponding prior-year periods. Net interest income increased 5.0% for the quarter and 5.4% year-to-date, primarily reflecting growth in average loans and deposits, favorable loan yields, and

lower funding costs. Average loans increased 3.0% in the quarter and 1.9% year-to-date, while average deposits increased 6.4% and 5.9%, respectively.

Provision for credit losses increased modestly from both prior year periods, reflecting portfolio growth. Credit quality remained stable despite continued uncertainty related to interest rates and broader economic conditions.

Noninterest income increased 4.1% for the quarter and 4.7% year-to-date, primarily due to higher payment services revenue, and service charges on business accounts. Noninterest expense increased 3.6% for the quarter and 3.4% year-to-date, primarily reflecting higher personnel costs. Total revenue growth exceeded the increase in expenses during both periods, improving the efficiency ratio to 32.6% from 33.2% as of September 30, 2025.

***Wealth Management Operating Results***

Wealth Management net income increased $1.3 million, or 27.4%, for the third quarter of 2026 and $4.5 million, or 33.6%, for the first nine months of 2026 compared with the corresponding prior-year periods. The increases were primarily attributable to growth in fee based revenue resulting from higher client asset balances and favorable market conditions.

Assets under advice totaled $17.5 billion at September 30, 2026, an increase of 13.8% compared with September 30, 2025, reflecting market appreciation and net client asset inflows. Because a significant portion of revenue is asset-based, results remain influenced by changes in market valuations and investor activity.

Noninterest expense increased 12.2% for the quarter and 10.2% year-to-date, primarily reflecting higher salaries and employee benefits, incentive compensation, and technology and operational support costs associated with business growth. Fee revenue growth exceeded the increase in expenses during both periods, improving the efficiency ratio to 64.0% from 68.4% as of September 30, 2025.

***Corp/Other Operating Results***

Corporate and Other net income increased to $7.6 million for the third quarter of 2026 and $17.8 million for the first nine months of 2026, compared with a net loss in the corresponding prior-year periods. Results primarily reflect higher earnings on excess capital and the benefits of the Company's asset-sensitive balance sheet position in a period where rates were rising. Noninterest income increased due to investment securities gains recognized in 2026 compared with losses in the prior-year periods, while noninterest expense declined for both periods.

**Financial Condition and Risk Management**

The following discussion provides an overview of the Company’s financial condition, asset quality, liquidity position, and regulatory capital as of September 30, 2026, with comparisons to the prior year quarter where relevant. This analysis highlights the key drivers of balance sheet changes, evaluates trends in credit performance, and outlines the strength of the Company’s liquidity and capital resources. Together, these measures reflect management’s ongoing focus on prudent risk management, disciplined balance sheet strategy, and maintaining a strong financial foundation to support continued operations and future growth.

As of September 30, 2026:

- *Total assets* decreased 2.5% to $20.2 billion from $20.8 billion as of December 31, 2025, reflecting a net decline in deposits. This is driven by the expected outflow of seasonal deposits, primarily public funds.
- *Total loans held for investment* totaled $11.7 billion, an increase of $292.8 million, or 2.6%, compared to $11.4 billion as of December 31, 2025. The increase was primarily due to increases in commercial real estate and residential mortgage loans, partially offset by a decline in other consumer loans.
- *Investment securities* totaled $6.9 billion, an increase of $503.4 million, or 7.8% compared to $6.4 billion as of December 31, 2025. The increase reflected the strategic deployment of excess liquidity into higher-yielding investment securities as returns on balances maintained at the Federal Reserve declined. The repositioning of lower-yielding securities into higher-yielding investments in the latter half of the prior quarter provided a full third quarter benefit to earnings, generating approximately $1.0 million of incremental net interest income and increasing net interest margin by 2 basis points.
- *Total deposits* decreased $546.7 million, or 3.4%, to $15.3 billion from $15.9 billion as of December 31, 2025. The decrease was primarily driven by the expected outflow of seasonal deposits, primarily public funds. Noninterest-bearing demand deposits remained relatively stable, comprising 36.9% of total deposits at

September 30, 2026, compared to 35.4% at December 31, 2025, reflecting the continued strength of our core deposit franchise.

- *Total stockholders' equity* grew by $54.7 million, or 1.4%, from December 31, 2025, reflecting earnings retention partially offset by $43.0 million of share repurchases, including shares acquired to satisfy tax withholding obligations associated with equity compensation plans. During the first nine months of 2026, accumulated other comprehensive loss ("AOCI") increased by approximately $160.5 million to $177.4 million, primarily due to changes in market interest rates and the corresponding impact on the fair value of available-for-sale securities.

The balance sheet trends described above are managed within the Company's enterprise risk management framework, which establishes risk appetite, governance structures, and monitoring processes across credit, market, liquidity, operational, and technology risks. Risk oversight is provided by the Board of Directors and its committees, with management responsible for monitoring and managing exposures within established limits and risk tolerances. These risks are discussed in greater detail in the sections that follow.

**Credit Risk Management**

Credit risk is the risk that borrowers or counterparties will be unable or unwilling to repay their obligations in accordance with the underlying contractual terms. We seek to mitigate credit risk in our loan and lease portfolio by following clearly defined underwriting criteria and account management standards set by management. See "Note 3, Loans and Allowance for Credit Losses," to our consolidated financial statements in this Quarterly Report on Form 10-Q.

Our objective is to maintain a high degree of credit quality, support the customers and communities we serve, and achieve our objectives for profitability and liquidity. Maintaining strong credit quality is essential to the viability of our business model. Through our business activities we recognize and seek to mitigate three primary types of credit risk: default risk, concentration risk and systemic risk. Managing credit risk is a continuous, enterprise-wide initiative that starts with our local market bankers and leaders as our first line of defense. We leverage the strength of our bankers across markets to manage and limit risk taking complemented by our comprehensive credit policy and underwriting standards. To help ensure we balance market-level support while maintaining a diversified portfolio, we impose market-level approval limits and industry, asset and geographic limits.

To manage and enforce our portfolio metrics and diversification targets our credit management committee meets periodically to evaluate credit risk migration, new business activities, stress-test results and evaluate credit policy changes and approve or modify market lending authorities. Our internal loan review department, our third line of defense, serves as an independent function to evaluate effective underwriting and application of credit policy in both origination and portfolio management.

***Loan and Lease Portfolio***

We offer a broad range of lending products with a focus on commercial real estate, construction and development, commercial and industrial, multi-family and one-to-four-family residential loans in our Primary Markets in Missouri, Kansas, Oklahoma and Colorado. We deliver these products through a local, relationship-based delivery model emphasizing market-level credit authority.

The following table presents our loan and lease portfolio by category as of September 30, 2026 and December 31, 2025:

| | September 30, 2026 | | December 31, 2025 | | | |
|---|---|---|---|---|---|---|
| | Amount | % of total | Amount | % of total | $ Change | % Change |
| **Loans held for investment:** | *(dollars in thousands)* | | | | | |
| Construction and development | $ 517,308 | 4% | $ 570,749 | 5% | $ (53,441) | (9.4%) |
| Commercial, financial & agricultural | 1,781,558 | 15% | 1,761,287 | 15% | 20,271 | 1.2% |
| Non-owner-occupied commercial real estate | 3,340,832 | 28% | 3,150,269 | 28% | 190,563 | 6.0% |
| Owner-occupied commercial real estate | 1,614,970 | 14% | 1,580,260 | 14% | 34,710 | 2.2% |
| Commercial real estate | 4,955,802 | 42% | 4,730,529 | 41% | 225,273 | 4.8% |
| Total commercial loans | 7,254,668 | 62% | 7,062,565 | 62% | 192,103 | 2.7% |
| Residential mortgage loans | 3,496,137 | 30% | 3,321,101 | 29% | 175,036 | 5.3% |
| Home equity lines of credit | 456,541 | 4% | 410,845 | 4% | 45,696 | 11.1% |
| Consumer credit card | 100,482 | 1% | 98,310 | 1% | 2,172 | 2.2% |
| Other consumer loans | 429,422 | 4% | 551,395 | 5% | (121,973) | (22.1%) |
| Total residential and consumer loans | 4,482,582 | 38% | 4,381,651 | 38% | 100,931 | 2.3% |
| Total unpaid principal balance | 11,737,250 | 100% | 11,444,216 | 100% | 293,034 | 2.6% |
| Less: Unearned income | (9,810) | -% | (9,611) | -% | (199) | 2.1% |
| Loans held for investment | $ 11,727,440 | 100% | $ 11,434,605 | 100% | $ 292,835 | 2.6% |
| Loans held for sale | $ 17,791 | | $ 54,119 | | (36,328) | (67.1%) |

Credit quality across the loan portfolio remains benign, reflecting our commitment to conservative underwriting standards. Portfolio-level metrics across all loan classes continue to align with these established standards, underscoring the stability and resilience of the credit profile. Total loans held for investment increased $292.8 million, or 2.6%, to $11.7 billion as of September 30, 2026. The increase was primarily due to an increase in commercial real estate and residential real estate, partially offset by a decline in the consumer loan portfolio.

Commercial loans totaled $7.3 billion at September 30, 2026, representing an increase of $192.1 million, or 2.7%, compared to December 31, 2025. Growth during the first nine months of 2026 was primarily driven by non-owner occupied commercial real estate, which increased $190.6 million, reflecting continued strong business banking activity across our primary markets. Owner-occupied commercial real estate increased $34.7 million, while construction and development loans were down $53.4 million, or 9.4% from December 31, 2025. The decrease primarily reflects completed projects that converted to permanent financing or were refinanced, combined with a lower volume of new construction commitments from prior periods.

Residential and consumer loans totaled $4.5 billion at September 30, 2026, an increase of $100.9 million, or 2.3%, compared with December 31, 2025. Growth was driven primarily by increases in residential mortgage loans of $175.0 million, or 5.3%, reflecting moderate demand for adjustable-rate mortgage products and residential construction financing activity. While the pace of growth moderated during the third quarter, we continued to report net loan growth during the period despite a difficult environment for mortgage activity. Home equity loans increased $45.7 million, or 11.1%, year-to-date. These increases were partially offset by a $122.0 million decline in other consumer loans, primarily attributable to the continued strategic de-emphasis of certain segments of indirect consumer lending. The change in portfolio composition reflects the Company's strategic focus on expanding residential real estate lending while reducing exposure to selected consumer lending segments. Credit quality within the residential mortgage portfolio remained strong at September 30, 2026, supported by an average loan-to-value ratio, calculated based on original property valuation, of 57%, an average debt-to-income ratio, calculated at loan origination, of 38.3%, and an average FICO score, measured at loan origination, of 744.

***Asset Quality***

The following table presents selected financials from our consolidated balance sheet and the asset quality ratios discussed below.

| | As of September 30, 2026 | As of December 31, 2025 |
|---|---|---|
| **Asset Quality Ratios:** | | |
| Nonperforming loans / loans held for investment | 0.54% | 0.40% |
| Allowance for credit losses / loans held for investment | 1.29% | 1.31% |
| Loan modifications / loans held for investment | 0.59% | 0.53% |

Loans are analyzed for risk rating updates as part of the annual credit review process. For larger loans, rating assessments may be more frequent if relevant information is obtained earlier through debt covenants or overall relationship management. Smaller loans are monitored as identified by the loan officer based on the risk profile of the individual borrower or if the loan becomes past due related to credit issues. Loans rated “Watch,” “Substandard” or “Nonaccrual” under our internal nine-point risk grading system are subject to more frequent review and monitoring processes. In addition to the regular monitoring performed by the market lending personnel and credit committees, loans are subject to review by our internal loan review department, which verifies the appropriateness of the risk ratings for the loans chosen as part of its risk-based review plan.

*Net charge-offs*

As illustrated in the chart below, net charge-offs remained low relative to average loans and stable from the levels reported in the comparable 2025 periods.

| | Three Months Ended September 30, | | Nine Months Ended September 30, | |
|---|---|---|---|---|
| | 2026 | 2025 | 2026 | 2025 |
| Net charge-offs / average loans (annualized) | 0.12 % | 0.12 % | 0.11 % | 0.13 % |

Net charge-offs totaled $9.5 million for the nine months ended September 30, 2026, compared to $11.2 million for the same period in 2025. For the three months ended September 30, 2026, net charge-offs were $3.6 million, compared to $3.5 million in the prior year quarter. Annualized net charge-offs represented 0.12% of average total loans for the quarter, compared to 0.12% in the prior year period. Net charge-off levels remain low, reflecting the continued strength of the Company's credit quality.

*Nonperforming Loans and Assets*

Our nonperforming assets consist of nonperforming loans and foreclosed assets, if any. Our nonperforming loans consist of loans past due 90 days or more and still accruing and nonaccrual loans. We consider loans past due on the day following the contractual repayment date if the contractual repayment was not received by us as of the end of the business day. Loans for which the accrual of interest has been discontinued are designated as nonaccrual loans. The accrual of interest on loans is discontinued when, in management’s judgment, the interest is uncollectible in the normal course of business. Loans are placed on nonaccrual status when (i) deterioration in the financial condition of the borrower exists such that collection of full principal and interest is not expected, or (ii) principal or interest is 90 days or more past due, unless the loan is both well secured and in the process of collection. When a loan is placed on nonaccrual status, any interest previously accrued but not collected is reversed against current income, and the loan is charged off to the extent uncollectible. Principal and interest payments received on nonaccrual loans are generally applied to principal. Interest is included in income only after all previous loan charge-offs have been recovered and is recorded only as received. The loan is returned to accrual status only when the borrower has brought all past-due principal and interest payments current and, in the opinion of management, has demonstrated the ability to make future payments of principal and interest as scheduled.

The following table presents our nonperforming loans and assets for the dates indicated:

| | September 30, 2026 | December 31, 2025 |
|---|---|---|
| | *(dollars in thousands)* | |
| Nonaccrual loans | $ 61,196 | $ 44,663 |
| Loans past due 90 days or more and still accruing | 1,705 | 1,343 |
| Total nonperforming loans | 62,901 | 46,006 |
| Foreclosed assets held for sale | 3,086 | 5,954 |
| Total nonperforming assets | $ 65,987 | $ 51,960 |
| Allowance for credit losses to period end loans | 1.29% | 1.31% |
| Allowance for credit losses to period end nonperforming loans | 239.88% | 325.34% |
| Nonperforming loans to period end loans | 0.54% | 0.40% |
| Nonperforming assets to period end assets | 0.33% | 0.25% |
| Nonaccrual loans to total loans outstanding at period end | 0.52% | 0.39% |
| Allowance for credit losses to nonaccrual loans at period end | 246.57% | 335.12% |

Nonaccrual loans totaled $61.2 million as of September 30, 2026, an increase of $16.5 million, or 37.0%, from $44.7 million at December 31, 2025. The increase was primarily concentrated in the commercial portfolio and reflects the migration of a limited number of borrower relationships to nonaccrual status during the first nine months of 2026. The nonaccrual migration was driven by isolated borrower-specific events and is not considered representative of broader portfolio performance. Higher nonaccrual balances in non-owner-occupied commercial real estate and commercial, financial, and agricultural loans accounted for most of the increase, rising $11.1 million and $3.7 million, respectively. Residential mortgage nonaccrual loans also increased modestly during the period. Nonaccrual residential loans are generally concentrated in special program loans to support CRA requirements within our markets. Despite the increase, nonperforming loans represented only 0.54% of loans held for investment at September 30, 2026, and overall asset quality remained strong.

*Allowance for Credit Losses*

The allowance for credit losses represents management's estimate of expected credit losses within the loan and lease portfolio. Determining the allowance requires elements of judgment and involves consideration of historical loss experience, current economic conditions, and reasonable and supportable forecasts. For additional information regarding the allowance methodology, see "Critical Accounting Policies and Estimates—Allowance for Credit Losses on Loans" in this Quarterly Report on Form 10-Q.

The allowance is measured primarily on a collective basis using an average historical loss methodology. Loans are pooled based on shared risk characteristics, including borrower and collateral type, while loans that do not share similar risk characteristics, primarily certain larger nonaccrual loans, are evaluated individually.

At September 30, 2026, the allowance for credit losses was $150.9 million, or 1.29% of total loans and leases, compared to $149.7 million, or 1.31%, at December 31, 2025. The increase in the allowance primarily reflected continued loan growth and changes in portfolio composition, while overall credit quality metrics remained generally stable. Although nonaccrual loans increased during the quarter, the increase was primarily attributable to a limited number of borrowing relationships. These loans were generally supported by collateral, and management does not believe the migration materially increased expected credit losses. Based on the current portfolio composition and performance of the loan portfolio, prevailing economic conditions, and the continued low level of net charge-offs, management believes the allowance for credit losses remains adequate. The Company continues to closely monitor watch list and substandard-rated credits, particularly within the non-owner-occupied commercial real estate and commercial, financial, and agricultural loan portfolios, and will adjust the allowance as warranted by changes in borrower performance, collateral values, or economic conditions.

The following tables present the allocation of the allowance for credit losses by loan category:

| | As of September 30, 2026 | | | As of December 31, 2025 | | |
|---|---|---|---|---|---|---|
| | Allocated Reserves | % of Loan Category to Loans | % of ACL to Loan Category | Allocated Reserves | % of Loan Category to Loans | % of ACL to Loan Category |
| | *(dollars in thousands)* | | | | | |
| Construction and development | $ 10,939 | 4% | 2.11% | $ 14,983 | 5% | 2.63% |
| Commercial, financial & agricultural | 26,897 | 15% | 1.51% | 23,474 | 15% | 1.33% |
| Commercial real estate | 37,397 | 42% | 0.75% | 34,897 | 41% | 0.74% |
| Residential real estate | 55,732 | 34% | 1.41% | 53,883 | 33% | 1.44% |
| Consumer | 19,923 | 5% | 3.76% | 22,437 | 6% | 3.45% |
| Total | $ 150,888 | 100% | 1.29% | $ 149,674 | 100% | 1.31% |

Management evaluates the adequacy of the allowance for credit losses on a quarterly basis using the best information available at the time of the assessment. Because the allowance is based on estimates and assumptions regarding borrower performance, economic conditions, and other factors, future adjustments may be necessary as those conditions change.

**Market Risk**

***Interest Rate Risk***

Interest rate risk is one of the most significant risks faced by the Company as one of our primary sources of earnings is net interest income, the difference between interest income earned on interest-earning assets such as loans and securities and interest expense paid on interest-bearing liabilities such as deposits and borrowings.

The Company’s Asset Liability Management Committee ("ALCO"), operating under authority granted by the Board of Directors, is responsible for measuring, monitoring, and managing interest rate risk to limit earnings volatility and protect capital and liquidity.

***Investment Securities***

As part of our broader risk management framework, the investment portfolio serves as a key tool for balancing interest rate exposure, preserving capital, and ensuring adequate liquidity under a range of market conditions. Ongoing monitoring of portfolio composition, valuation trends, and duration sensitivity allows us to assess how shifts in the rate environment or market dynamics may influence both earnings and economic value.

As of September 30, 2026, the amortized cost of our AFS and HTM investment portfolios totaled $7.1 billion, an increase of $724.5 million, or 11.3% versus December 31, 2025. The combined fair value of these portfolios totaled $6.9 billion as of September 30, 2026, an increase of $503.3 million, or 7.9%, from December 31, 2025.

During the second quarter of 2026, the Company repositioned approximately $210 million of available-for-sale securities, recognizing net losses of $7.8 million and increasing portfolio yield and duration. The full-quarter benefit of the repositioning contributed approximately $1.0 million of incremental net interest income and 2 basis points of net interest margin expansion during the third quarter of 2026. Management continues to expect the transaction to recover the recognized losses within approximately two years through higher future interest income.

The portfolio's average tax-equivalent yield was 4.16% at September 30, 2026, an increase of 12 bps compared to December 31, 2025. Gross unrealized gains totaled $1.6 million and $57.2 million at September 30, 2026 and December 31, 2025, respectively, while gross unrealized losses totaled $270.2 million and $104.6 million, respectively. The increase in unrealized losses was driven primarily by higher market interest rates during the first nine months of 2026, which negatively affected the fair value of fixed-rate securities.

As of September 30, 2026, the portfolio’s composition was 37% agency residential mortgage-backed securities (“RMBS”), 42% agency commercial mortgage-backed securities (“CMBS”), and 18% Treasuries, with the balance in the Small Business Administration (“SBA”), municipal, corporate and other securities.

A primary risk of holding agency RMBS comes from the variability in principal cashflows that may occur as interest rates change. In general, when interest rates rise, the prepayment of principal slows down, extending the amount of time it takes to recover and reinvest that principal. In contrast, when interest rates fall, the prepayment of principal

generally increases, shortening the amount it takes to recover and reinvest that principal. We evaluate this risk through pre-purchase modeling of potential cashflows as well as continuous modeling throughout the life of the securities.

As of September 30, 2026, our best estimate of the duration of our $2.5 billion residential mortgage-backed securities portfolio held in available-for-sale was 3.6 years. As of September 30, 2026, management estimates the effective duration extends by 0.5 years assuming an immediate 200 basis point upward shock and contracts by 0.9 years assuming an immediate 200 basis point downward shock. As of the same date, our best estimate of the duration of the total investment portfolio excluding equity securities was 2.8 years. Management estimates the effective duration extends by 0.2 years assuming an immediate 200 basis point upward shock and contracts by 0.3 years assuming an immediate 200 basis point downward shock.

All securities not issued or guaranteed by the U.S. government, its agencies, or sponsored enterprises are subject to a quarterly review to test for impairment. This process is intended to adequately test for a range of credit and loss assumptions and does not rely primarily on credit ratings. This review was performed as of September 30, 2026 and December 31, 2025 and revealed no matters that would warrant impairment and result in an allowance for credit losses. The Company determined that all unrealized losses are primarily attributable to changes in interest rates and current market conditions.

***Sensitivity to Interest Rates***

We utilize an asset/liability simulation model to evaluate the sensitivity of net interest income (short-term risk) and economic value of equity ("EVE") (long-term risk) to changes in interest rates under various hypothetical scenarios. EVE represents the estimated present value of assets less liabilities at a point in time. Changes in EVE indicate the potential impact on the long-term earnings capacity of the balance sheet assuming rate changes remain in effect.

The table below presents the estimated impact on net interest income and EVE from immediate parallel changes in interest rates as of September 30, 2026. The Company maintained a modestly asset-sensitive interest rate risk profile at quarter-end, with net interest income and EVE responding positively to rising rate scenarios and negatively to declining rate scenarios. The strategic redeployment of excess Federal Reserve cash balances into intermediate-duration investment securities and the selective portfolio repositioning executed during the second quarter reduced the Company's overall asset sensitivity compared to prior periods.

| | As of September 30, 2026 | | | | | |
|---|---|---|---|---|---|---|
| | Estimated Increase (Decrease) in Net Interest Income | | | | | |
| | Year 1 | | Year 2 | | Estimated Increase (Decrease) in EVE | |
| Change in Rates | Amount | Percent | Amount | Percent | Amount | Percent |
| -200 bp | $(57,567) | (6.4)% | $(115,679) | (12.1)% | $(428,986) | (6.2)% |
| -100 bp | (28,428) | (3.2)% | (56,772) | (5.9)% | (176,150) | (2.5)% |
| +100 bp | 27,566 | 3.1 % | 55,192 | 5.8 % | 115,521 | 1.7 % |
| +200 bp | 54,427 | 6.1 % | 109,125 | 11.4 % | 179,370 | 2.6 % |

The values in the table above are hypothetical and do not reflect potential management actions that could mitigate the effects of interest rate changes, including changes in pricing, balance sheet mix, or funding strategies. Actual results may differ due to variations in the timing and magnitude of interest rate movements, non-parallel yield curve changes, deposit behavior, loan prepayment speeds, or changes in asset and liability composition or growth. The simulations assume no balance sheet growth or additional rate changes beyond the initial shock and are intended to indicate sensitivity to interest rate changes rather than predict actual results. For further discussion of our interest rate risk, see the "Part II, Item 7 Management's Discussion and Analysis of Financial Condition and Results of Operations - Market Risk - Interest Rate Risk" included in our 2025 Annual Report on Form 10-K.

**Liquidity Risk**

We have maintained a strong liquidity position throughout the first nine months of 2026, with total readily available liquidity increasing to $6.9 billion at September 30, 2026 from $6.7 billion at December 31, 2025, representing 34% of total assets. We continue to fund our balance sheet primarily through a stable core deposit base, with a loan-to-deposit ratio of 76.7% and no FHLB advances or other wholesale borrowings outstanding at quarter-end. The following discussion addresses liquidity at both the Bank and holding company levels.

***Bank Liquidity***

The objective of our liquidity management strategy is to maintain sufficient liquidity to fund our operations, support loan growth, and meet present and future financial obligations in a timely manner and at a reasonable cost. Effective liquidity management is fundamental to our financial condition and risk management framework.

Our ALCO, which has been authorized by the Board, oversees liquidity risk management and monitors compliance with our funds management policy, which establishes liquidity objectives, metrics, limits, reporting requirements and our contingency funding plan, including liquidity stress testing. ALCO receives regular reports on liquidity metrics relative to established limits, loan and deposit trends, available liquidity sources, changes in our liquidity position, emerging risks and, when appropriate, recommended mitigation strategies.

We seek to achieve our liquidity objectives by funding loans primarily with stable deposits, limiting reliance on wholesale funding and maintaining ample readily available liquidity. While deposits represent our primary source of long-term, stable, and lower-cost funding, additional liquidity sources include, but are not limited to, customer repurchase agreements, federal funds purchased from correspondent banks, unencumbered investment securities, and wholesale funding sources such as FHLB borrowings, dealer repurchase agreements, and wholesale/brokered deposits.

As of September 30, 2026, we had approximately $6.9 billion in readily available liquidity compared to $6.7 billion as of December 31, 2025.

| **Readily Available Liquidity** | **September 30, 2026** | **December 31, 2025** | **Change** |
|---|---|---|---|
| | *(dollars in thousands)* | | |
| Cash reserves at Federal Reserve | $ 561,851 | $ 1,805,215 | $ (1,243,364) |
| FHLB advance capacity (loan collateral) | 2,996,874 | 2,743,992 | 252,882 |
| Unencumbered securities lending value | 3,375,545 | 2,104,941 | 1,270,604 |
| Total readily available liquidity | $ 6,934,271 | $ 6,654,148 | $ 280,123 |

The following table presents selected financials from our consolidated balance sheet and liquidity ratios discussed below. Available liquidity as a percentage of total assets remained above the Board's minimum policy requirement of 15%.

| | **As of** | |
|---|---|---|
| | **September 30, 2026** | **December 31, 2025** |
| **Liquidity Ratios:** | | |
| Loan to deposit ratio | 76.7 % | 72.4 % |
| Cash and securities / total assets | 38.0 % | 40.9 % |
| Available liquidity / total assets | 34.3 % | 32.1 % |

***Deposits***

Deposits are our primary source of funding and also represent our most significant source of liquidity needs. Deposits are gathered primarily through our full-service branch locations, as well as through online, mobile and ATM channels. Central Bank offers a variety of deposit products including noninterest-bearing demand deposits, interest-bearing demand deposits, savings accounts, and certificates of deposit.

The following table sets forth the distribution of deposit balances as of September 30, 2026 and December 31, 2025:

| | **As of** | | | |
|---|---|---|---|---|
| | **September 30, 2026** | | **December 31, 2025** | |
| | **Ending Balance** | **% of Total** | **Ending Balance** | **% of Total** |
| | *(dollars in thousands)* | | | |
| Noninterest-bearing demand deposits | $ 5,652,941 | 36.9% | $ 5,615,652 | 35.4% |
| Savings and interest-bearing demand deposits | 8,159,302 | 53.3% | 8,611,895 | 54.3% |
| Time deposits | 1,503,637 | 9.8% | 1,635,078 | 10.3% |
| Total deposits | $ 15,315,880 | 100.0% | $ 15,862,625 | 100.0% |

Total deposits were $15.3 billion as of September 30, 2026, a decrease of $547 million, or 3.4%, from $15.9 billion at December 31, 2025. The decrease was primarily attributable to seasonal declines in public fund deposits. This decrease was partially offset by growth in commercial deposits. Retail deposit balances remained relatively stable.

Noninterest-bearing demand deposits represented 36.9% of total deposits at September 30, 2026, compared with 35.4% at December 31, 2025, reflecting a favorable deposit mix and continued stability in core deposit relationships.

FDIC deposit insurance generally covers up to $250 thousand per depositor for each account ownership category. Our estimated uninsured and uncollateralized deposits (excluding intercompany accounts) were $3.3 billion, or 21.8% of total deposits, at September 30, 2026, compared with $3.4 billion at December 31, 2025. Available liquidity sources totaled approximately $6.9 billion at September 30, 2026, providing coverage in excess of estimated uninsured deposits.

The decline in deposits, together with loan growth of $293 million during the first nine months of 2026, resulted in an increase in the loan-to-deposit ratio to 76.7% at September 30, 2026, from 72.4% at December 31, 2025.

***Federal Funds Purchased and Customer Repurchase Agreements***

Federal funds purchased and customer repurchase agreements totaled $0.9 billion and $1.0 billion at September 30, 2026 and December 31, 2025, respectively, which included customer repurchase agreements of $864.3 million and $945.8 million at September 30, 2026 and December 31, 2025, respectively. These are short-term borrowings that generally have a one-day maturity and reflect customer preferences as to how these funds are held by us.

***Off-Balance Sheet Arrangements***

In the normal course of business, in order to meet the needs of our customers, we are subject to off-balance sheet risk which could potentially impact our financial position. These off-balance sheet arrangements include commitments to fund loans and standby letters of credit. The level of outstanding loan commitments may fluctuate based on macroeconomic conditions and customer demand, and changes in these factors could affect our consolidated balance sheets and liquidity position. See Note 9, “Commitments, Contingencies, and Guarantees” to our consolidated financial statements in this Quarterly Report on Form 10-Q for additional information.

***Holding Company Liquidity***

The Company is an independent entity distinct from the Bank and is therefore responsible for managing its own liquidity. The Company's primary source of funding comes from dividends paid by the Bank. However, there are statutory and regulatory restrictions that limit the Bank’s ability to distribute dividends to the Company.

The Bank may not declare dividends in any calendar year in an amount that would exceed its accumulated retained earnings after giving effect to any unrecognized losses and bad debts without the prior approval of the banking regulators. In addition, dividends paid by the Bank to the Company would be prohibited if they would cause the Bank’s capital to be reduced below applicable minimum capital requirements. During the nine months ended September 30, 2026, the Bank paid $200 million in dividends to the Company. As of September 30, 2026, the Bank had approximately $168 million of retained earnings that could be upstreamed to the Company through dividends without prior approval from the Federal Reserve.

The liquidity needs of the Company on an unconsolidated basis consist primarily of operating expenses, taxes, and dividends to stockholders. The Company’s liquidity totaled $2.0 billion as of September 30, 2026, consisting primarily of a $1.0 billion loan to the Bank and $967.2 million in cash and cash equivalents. The Company’s liquidity totaled $1.9 billion as of December 31, 2025, consisting of a $1.0 billion loan to the Bank, and $896.6 million in cash and cash equivalents.

The Company’s operating expenses totaled $9.7 million for the nine months ended September 30, 2026, primarily fees paid to the Bank for services provided to the holding company. Dividends paid to stockholders totaled $86.5 million and the Company repurchased $43.0 million of common stock, including shares acquired to satisfy tax withholding obligations associated with equity compensation plans, during the first nine months of 2026.

***Pension Plan Termination***

Subsequent to quarter-end, the Company completed the termination of its frozen defined benefit pension plan through a combination of lump-sum distributions and the purchase of group annuity contracts. As a result, the Company expects to recognize a pre-tax settlement gain of approximately $27 million in the fourth quarter of 2026, which will be reflected as a credit within other noninterest expense. The gain will primarily reflect the recognition of amounts previously recorded in accumulated other comprehensive income and is not expected to have a material impact on the Company's liquidity or regulatory capital.

**Operational Risk**

Operational risk refers to the risk arising from inadequate or failed internal processes or systems, misconduct or errors by employees or third parties, adverse external events, noncompliance with laws and regulations, or legal matters. We seek to mitigate operational risk through experienced personnel, employee training, antifraud controls, client security procedures, business continuity planning and testing, independent audits, and a system of internal controls. These controls include dual authorization for monetary transactions, background and credit screening for new hires, vendor risk management procedures for third-party service providers, and whistleblower protections designed to encourage reporting of misconduct.

Our operations are dependent on the secure and reliable functioning of our information systems and those of third-party service providers. As a result, cybersecurity threats, fraud-related risks, and technology disruptions remain areas of ongoing focus for management. We maintain a risk-based cybersecurity and fraud risk management program that includes preventive and detective controls, ongoing monitoring, incident response protocols, and business continuity planning designed to safeguard customer information and support operational resilience. We continue to monitor evolving cybersecurity, fraud, and technology-related risks, including those associated with digital banking activities, third-party service providers, and artificial intelligence technologies. Management does not believe these risks have had a material adverse impact on the Company's business, financial condition, or results of operations.

**Capital**

Our capital management strategy is designed to ensure that we have sufficient capital to support balance sheet growth while also maintaining sufficient reserves to absorb unexpected losses or write-downs that are risks inherent to the business of banking. We aim to strike a balance between maintaining higher capital levels to address unforeseen risks and achieving a reasonable return on the capital invested by our shareholders.

The Bank is required to meet regulatory capital standards set by federal banking authorities. If the Bank fails to meet the minimum capital requirements, it could trigger mandatory actions, and possibly additional discretionary measures, by the state and federal regulators, which may have a significant impact on the Bank’s financial position. The Bank must comply with specific capital guidelines under the capital adequacy rules and the prompt corrective action framework, which involve quantitative measures based on the Bank’s assets, liabilities, and certain off-balance-sheet items as calculated under regulatory accounting rules. Additionally, regulators assess the Bank’s capital levels and classifications based on qualitative factors such as risk weightings, the components of capital, and other items.

The prompt corrective action (“PCA”) framework is a regulatory tool used to monitor and manage the capital levels of banks. It is designed to maintain the stability and soundness of financial institutions, particularly banks, by requiring regulatory intervention when a bank’s capital falls below certain thresholds. The primary goal of PCA is to address financial distress early, before it results in more severe consequences. These regulations, enforced by federal banking agencies, classify banks based on their capital adequacy and impose escalating supervisory actions as a bank’s capital position deteriorates.

PCA regulations mandate that federal regulators take action when a bank’s capital falls below the required thresholds. This can involve measures such as restrictions on paying dividends or bonuses, restrictions on asset growth or expansion, enhanced monitoring and reporting requirements, required capital restoration plans, possible forced mergers or liquidation in extreme cases.

At each of September 30, 2026 and December 31, 2025 the Company’s capital ratios exceeded the regulatory requirements and the Bank’s capital ratios exceeded the threshold for “well capitalized” status. We maintain excess capital, in part, to preserve financial flexibility for potential acquisition opportunities. The Company's consolidated capital ratios exceed the Bank's ratios primarily due to capital retained at the holding company level, including IPO proceeds and retained earnings, while regulatory capital standards apply at the Bank level. Actual and required capital ratios were:

| | As of September 30, 2026 | | | |
|---|---|---|---|---|
| | Actual | | Minimum Capital Adequacy Requirement | Well-Capitalized Requirement |
| | Amount | Ratio | Ratio | Ratio |
| | *(dollars in thousands)* | | | |
| **Total risk-based capital (to risk-weighted assets)** | | | | |
| Company | $ 3,852,408 | 30.2% | 8.0% | 10.0% |
| Central Trust Bank | 1,856,859 | 14.6% | 8.0% | 10.0% |
| **Tier 1 capital (to risk-weighted assets)** | | | | |
| Company | 3,701,132 | 29.1% | 6.0% | 8.0% |
| Central Trust Bank | 1,705,582 | 13.4% | 6.0% | 8.0% |
| **Tier 1 common equity capital (to risk-weighted assets)** | | | | |
| Company | 3,701,132 | 29.1% | 4.5% | 6.5% |
| Central Trust Bank | 1,705,582 | 13.4% | 4.5% | 6.5% |
| **Tier 1 capital (to average assets)** | | | | |
| Company | 3,701,132 | 18.3% | 4.0% | 5.0% |
| Central Trust Bank | 1,705,582 | 8.5% | 4.0% | 5.0% |

| | As of December 31, 2025 | | | |
|---|---|---|---|---|
| | Actual | | Minimum Capital Adequacy Requirement | Well-Capitalized Requirement |
| | Amount | Ratio | Ratio | Ratio |
| | *(dollars in thousands)* | | | |
| **Total risk-based capital (to risk-weighted assets)** | | | | |
| Company | $ 3,633,280 | 29.3% | 8.0% | 10.0% |
| Central Trust Bank | 1,742,888 | 14.1% | 8.0% | 10.0% |
| **Tier 1 capital (to risk-weighted assets)** | | | | |
| Company | 3,483,247 | 28.1% | 6.0% | 8.0% |
| Central Trust Bank | 1,592,855 | 12.9% | 6.0% | 8.0% |
| **Tier 1 common equity capital (to risk-weighted assets)** | | | | |
| Company | 3,483,247 | 28.1% | 4.5% | 6.5% |
| Central Trust Bank | 1,592,855 | 12.9% | 4.5% | 6.5% |
| **Tier 1 capital (to average assets)** | | | | |
| Company | 3,483,247 | 17.9% | 4.0% | 5.0% |
| Central Trust Bank | 1,592,855 | 8.2% | 4.0% | 5.0% |

As of September 30, 2026, we had no material contractual commitments for capital expenditures. However, we are currently progressing through our Core Modernization initiative, which is expected to result in capital expenditures as project phases are executed. To date, we have capitalized $13 million related to this initiative. These expenditures are funded through operating cash flows, and we do not expect the initiative to have a material adverse impact on our liquidity or capital position.

On August 3, 2026, the Board of Directors terminated the 2026 Repurchase Program and approved a new share repurchase plan authorizing the repurchase of up to $100 million of the Company's common stock. During the third quarter of 2026, the Company repurchased 122,872 shares of common stock for $3.8 million at an average price of $31.02 per share. As of September 30, 2026, approximately $96.2 million remained available under the authorization.

**Critical Accounting Policies and Estimates**

Our consolidated financial statements were prepared in accordance with GAAP and follow general practices within the industry in which we operate. Application of GAAP requires management to make certain estimates and judgments which affect the amounts reported in the consolidated financial statements. Critical accounting policies are those we believe are most important to the portrayal of our consolidated financial statements and require management to make estimates and judgments which are inherently complex, difficult, uncertain and can be subject to significant change over time. In the event that different assumptions or conditions were to prevail, and depending on the severity of such changes, adjustments to accounting estimates may be required.

The estimates and judgments that management believes have the most effect on our reported financial position and results of operations are set forth in "Note 1 – Summary of Significant Accounting Policies" of the Notes to Consolidated Financial Statements, included in our Annual Report on Form 10-K for the year ended December 31, 2025. There have been no significant changes to our critical accounting policies as disclosed in our Annual Report on Form 10-K for the year ended December 31, 2025.

***Allowance for Credit Losses on Loans***

The allowance for credit losses on loans is a valuation amount that is deducted from the amortized cost basis of loans not held at fair value to present the net amount expected to be collected over the contractual term of the loans. The allowance for credit losses on loans is measured using relevant information about past events, including historical credit loss experience on loans with similar risk characteristics, current conditions, and reasonable and supportable forecasts that affect the collectability of the remaining cash flow over the contractual term of the loans. An allowance will be recognized upon origination or acquisition of a loan and is remeasured at subsequent reporting dates. The methodology is applied consistently for each reporting period and reflects management's current expectations of credit losses. Changes to the allowance for credit losses on loans resulting from periodic evaluations are recorded through increases or decreases to the credit loss expense for loans, which is recorded in provision for credit losses on the consolidated statements of income. Loans that are deemed to be uncollectible are charged off against the related allowance for credit losses on loans. We maintain a policy to reverse accrued and unpaid interest when a loan is placed on nonaccrual status; accordingly, no allowance is recorded for accrued interest receivable.

The allowance for credit losses on loans is measured on a collective (pool) basis. Loans are aggregated into pools based on similar risk characteristics including borrower type, collateral type, and expected credit loss patterns. The allowance for credit losses includes significant assumptions that are uncertain and reasonably likely to have a material impact, the most significant of which are loan loss rates and prepayment speeds. Assumptions are evaluated and updated, as appropriate, at each reporting date based on current information and actual performance. We utilize a consensus macroeconomic forecast which relies on underlying statistical models to incorporate the economic impact into each loan portfolio. Management applies qualitative adjustments to the quantitative loss estimates for factors not fully captured in the quantitative model, including asset quality, collateral quality, concentration risk, credit-review quality, environmental risk, lending management and staffing, lending policies and procedures, economic conditions, and the nature and volume of loans. Model validations are periodically performed to provide an independent assessment of the framework and the model's use in producing reasonable and supportable estimates. See Note 3, "Loans and Allowance for Credit Losses" to our consolidated financial statements contained elsewhere in this Quarterly Report.

***Recent Accounting Pronouncements***

There have been no material changes in recently issued accounting standards from those disclosed in our Annual Report on Form 10-K for the year ended December 31, 2025.

**Non-GAAP Financial Measures Reconciliations**

We provide these measures to supplement our consolidated financial statements prepared and presented in accordance with generally accepted accounting principles in the United States (GAAP) and should not be viewed in isolation from, or as a substitute for, GAAP results. We are presenting these non-GAAP financial measures because we believe, when taken collectively, they may be helpful to investors because they provide consistency and comparability with past financial performance by excluding certain items that may not be indicative of our business, results of operations or outlook.

However, non-GAAP financial measures have limitations in their usefulness to investors because they have no standardized meaning prescribed by GAAP and are not prepared under any comprehensive set of accounting rules or principles. In addition, other companies, including companies in our industry, may calculate similarly titled non-GAAP financial measures differently or may use other measures to evaluate their performance, all of which could reduce the usefulness of our non-GAAP financial measures as tools for comparison. As a result, our non-GAAP financial measures are presented for supplemental informational purposes only and should not be considered in isolation or as a substitute for our consolidated financial statements presented in accordance with GAAP.

We disclose net interest income and related ratios and analysis on a FTE basis, which may be considered non-GAAP financial measures. We believe this presentation to be the preferred industry measurement of net interest income as it provides a relevant comparison of net interest income arising from taxable and tax-exempt sources. In addition, certain performance measures, including the efficiency ratio and net interest margin utilize net interest income on a taxable-equivalent basis. We report interest income, net interest income and net interest margin on an FTE basis using a blended federal and state effective marginal tax rate of 23.84% for the periods presented. The tax equivalent basis gives effect to the tax-exempt interest income, net of the disallowance of interest income, for federal income tax purposes related to certain tax-free assets. We believe these measures enhance comparability of net interest income arising from taxable and tax-exempt sources.

We evaluate our profitability and performance based on adjusted net income, adjusted total revenue, adjusted noninterest income, adjusted fee income and adjusted return on average total assets. We make these adjustments to exclude items that management believes are noncore and not indicative of our underlying operating performance. We've adjusted these measures to exclude the loss on the expected sale of the consumer loan portfolio in one of our markets and adjustments that resulted from certain investment portfolio repositioning activities during the periods presented that we consider to be outside of the ordinary course of business. We believe this allows investors to assess our net income, total revenue and noninterest income exclusive of the impact of changes outside the ordinary course of business. Similarly, we evaluate our operational efficiency based on tangible noninterest expense and our efficiency ratio (FTE) (non-GAAP), which excludes the effect of amortization of intangibles (a non-cash expense item) as well as the exclusions mentioned previously in this paragraph, and includes the tax benefit associated with our tax-advantaged loans.

We evaluate our financial condition based on the ratios of our tangible common equity to our tangible assets, tangible book value per share, return and adjusted return on average common equity, and return and adjusted return on average tangible common equity. Our calculation of these ratios allows readers to assess our stockholder's equity, exclusive of the effect of our goodwill and other intangible assets.

Reconciliations for each of these non-GAAP financial measures to the closest GAAP financial measures are included in the tables below. Each of the non-GAAP financial measures presented should be considered in context with our GAAP financial results included in this filing.

| | | Three Months Ended September 30, | | Nine Months Ended September 30, | |
|---|---|---|---|---|---|
| | | 2026 | 2025 | 2026 | 2025 |
| | | *(dollars in thousands)* | | | |
| **Interest income (FTE), net interest income (FTE) and net interest margin (FTE)** | | | | | |
| Interest income | | $ 267,106 | $ 248,775 | $ 785,584 | $ 734,663 |
| Add: Tax-equivalent adjustment [1] | | 1,619 | 1,436 | 5,002 | 4,560 |
| Interest income (FTE) (non-GAAP) | | $ 268,725 | $ 250,211 | $ 790,586 | $ 739,223 |
| Net interest income | *{a}* | $ 218,856 | $ 198,872 | $ 640,257 | $ 583,201 |
| Add: Tax-equivalent adjustment [1] | | 1,619 | 1,436 | 5,002 | 4,560 |
| Net interest income (FTE) (non-GAAP) | *{b}* | $ 220,475 | $ 200,308 | $ 645,259 | $ 587,761 |
| Average interest-earning assets | *{c}* | $ 19,386,222 | $ 18,092,760 | $ 19,458,631 | $ 18,248,275 |
| **Net interest margin [2]** | ***{a ÷ c}*** | **4.48 %** | **4.36 %** | **4.40 %** | **4.27 %** |
| **Net interest margin (FTE) (non-GAAP) [2]** | ***{b ÷ c}*** | **4.51 %** | **4.39 %** | **4.43 %** | **4.31 %** |

[1] Effective marginal tax rate of 23.84% used for all periods.

[2] Ratios for the three and nine months ended September 30, 2026 and 2025 are presented on an annualized basis.

| | | Three Months Ended September 30, | | Nine Months Ended September 30, | |
|---|---|---|---|---|---|
| | | 2026 | 2025 | 2026 | 2025 |
| | | *(dollars in thousands)* | | | |
| **Adjusted noninterest income, adjusted total revenue and adjusted fee income ratio** | | | | | |
| Noninterest income | *{a}* | $ 66,800 | $ 57,070 | $ 201,442 | $ 165,925 |
| Less: Loss on sale of consumer lease portfolio | | - | - | - | (13,612) |
| Less: Investment securities gains (losses), net | | 229 | (6,920) | 845 | (6,811) |
| Adjusted noninterest income (non-GAAP) | *{b}* | $ 66,571 | $ 63,990 | $ 200,597 | $ 186,348 |
| Net interest income | | $ 218,856 | $ 198,872 | $ 640,257 | $ 583,201 |
| Noninterest income | | 66,800 | 57,070 | 201,442 | 165,925 |
| Total revenue | *{c}* | 285,656 | 255,942 | 841,699 | 749,126 |
| Less: Loss on sale of consumer lease portfolio | | - | - | - | (13,612) |
| Less: Investment securities gains (losses), net | | 229 | (6,920) | 845 | (6,811) |
| Adjusted total revenue (non-GAAP) | *{d}* | $ 285,427 | $ 262,862 | $ 840,854 | $ 769,549 |
| **Fee income ratio** | ***{a ÷ c}*** | **23.4 %** | **22.3 %** | **23.9 %** | **22.1 %** |
| **Adjusted fee income ratio (non-GAAP)** | ***{b ÷ d}*** | **23.3 %** | **24.3 %** | **23.9 %** | **24.2 %** |
| | | | | | |
| **Tangible noninterest expense, adjusted total revenue (FTE) and efficiency ratio (FTE)** | | | | | |
| Net interest income | | $ 218,856 | $ 198,872 | $ 640,257 | $ 583,201 |
| Noninterest income | | 66,800 | 57,070 | 201,442 | 165,925 |
| Total revenue | *{a}* | 285,656 | 255,942 | 841,699 | 749,126 |
| Less: Loss on sale of consumer lease portfolio | | - | - | - | (13,612) |
| Less: Investment securities gains (losses), net | | 229 | (6,920) | 845 | (6,811) |
| Add: Tax equivalent adjustment [1] | | 1,619 | 1,436 | 5,002 | 4,560 |
| Adjusted total revenue (FTE) (non-GAAP) | *{b}* | $ 287,046 | $ 264,298 | $ 845,856 | $ 774,109 |
| Noninterest expense | *{c}* | $ 130,979 | $ 126,945 | $ 388,949 | $ 375,977 |
| Less: Amortization of intangible assets | | 559 | 807 | 2,168 | 2,420 |
| Tangible noninterest expense (non-GAAP) | *{d}* | $ 130,420 | $ 126,138 | $ 386,781 | $ 373,557 |
| **Efficiency ratio** | ***{c ÷ a}*** | **45.9 %** | **49.6 %** | **46.2 %** | **50.2 %** |
| **Efficiency ratio (FTE) (non-GAAP)** | ***{d ÷ b}*** | **45.4 %** | **47.7 %** | **45.7 %** | **48.3 %** |

[1] Effective marginal tax rate of 23.84% used for all periods.

| | | | | | |
|---|---|---|---|---|---|
| **Adjusted net income, adjusted return on average total assets, and adjusted earnings per share - diluted** | | | | | |
| Net income | *{a}* | $ 116,242 | $ 97,098 | $ 341,102 | $ 283,261 |
| Add: Loss on sale of consumer lease portfolio, net of provision and taxes [1] [3] | | - | - | - | 6,563 |
| Add: Investment securities gains (losses), net of taxes [1] | | (175) | 5,270 | (644) | 5,187 |
| Adjusted net income (non-GAAP) | *{b}* | $ 116,067 | $ 102,369 | $ 340,458 | $ 295,011 |
| Average total assets | *{c}* | $ 20,351,194 | $ 19,084,437 | $ 20,398,948 | $ 19,176,658 |
| **Return on average total assets [2]** | ***{a ÷ c}*** | **2.27 %** | **2.02 %** | **2.24 %** | **1.97 %** |
| **Adjusted return on average total assets (non-GAAP) [2]** | ***{b ÷ c}*** | **2.26 %** | **2.13 %** | **2.23 %** | **2.06 %** |
| Earnings per share - diluted | *{d}* | 0.48 | 0.44 | 1.42 | 1.28 |
| Effect of adjusted net income | *{e}* | 0.00 | 0.03 | (0.01) | 0.05 |
| **Adjusted earnings per share - diluted (non-GAAP)** | ***{d + e}*** | **0.48** | **0.47** | **1.42** | **1.34** |

[1] Effective marginal tax rate of 23.84% used for all periods.

[2] Ratios for the three and nine months ended September 30, 2026 and 2025 are presented on an annualized basis.

[3] The nine months ended September 30, 2025 includes a $13.6 million loss on the consumer lease portfolio recognized in other noninterest income and a $5.0 million release of provision, which resulted in a net pre-tax loss of $8.6 million. Net of taxes, at a tax rate of 23.84%, the total impact to net income was $6.6 million.

| | | Three Months Ended September 30, | | Nine Months Ended September 30, | |
|---|---|---|---|---|---|
| | | 2026 | 2025 | 2026 | 2025 |
| | | *(dollars in thousands)* | | | |
| **Tangible common equity, tangible book value per share and tangible common equity to tangible assets** | | | | | |
| Total stockholders' equity | *{a}* | $ 3,838,726 | $ 3,284,414 | $ 3,838,726 | $ 3,284,414 |
| Less: Goodwill and other intangible assets | | 349,495 | 352,470 | 349,495 | 352,470 |
| Tangible common equity (non-GAAP) | *{b}* | $ 3,489,231 | $ 2,931,944 | $ 3,489,231 | $ 2,931,944 |
| Total shares of Class A common stock outstanding | *{c}* | 239,382 | 220,665 | 239,382 | 220,665 |
| Book value per share | *{a ÷ c}* | $ 16.04 | $ 14.88 | $ 16.04 | $ 14.88 |
| Tangible book value per share (non-GAAP) | *{b ÷ c}* | $ 14.58 | $ 13.29 | $ 14.58 | $ 13.29 |
| Total assets | *{d}* | $ 20,225,657 | $ 19,183,605 | $ 20,225,657 | $ 19,183,605 |
| Less: Goodwill and other intangible assets | | 349,495 | 352,470 | 349,495 | 352,470 |
| Tangible assets (non-GAAP) | *{e}* | $ 19,876,162 | $ 18,831,135 | $ 19,876,162 | $ 18,831,135 |
| **Total stockholders' equity to total assets** | ***{a ÷ d}*** | **19.0 %** | **17.1 %** | **19.0 %** | **17.1 %** |
| **Tangible common equity to tangible assets (non-GAAP)** | ***{b ÷ e}*** | **17.6 %** | **15.6 %** | **17.6 %** | **15.6 %** |
| | | | | | |
| **Tangible net income, adjusted tangible net income, average tangible common equity, adjusted return on average common equity, return on average tangible common equity and adjusted return on average tangible common equity** | | | | | |
| Net income | *{a}* | $ 116,242 | $ 97,098 | $ 341,102 | $ 283,261 |
| Add: Amortization of intangible assets, net of taxes [1] | | 426 | 615 | 1,651 | 1,843 |
| Tangible net income (non-GAAP) | | 116,668 | 97,713 | 342,753 | 285,104 |
| Add: Loss on sale of consumer lease portfolio, net of provision and taxes [1] [3] | | - | - | - | 6,563 |
| Add: Investment securities gains (losses), net of taxes [1] | | (175) | 5,270 | (644) | 5,187 |
| Adjusted tangible net income (non-GAAP) | *{b}* | $ 116,493 | $ 102,983 | $ 342,109 | $ 296,854 |
| Average common equity | *{c}* | $ 3,888,891 | $ 3,238,538 | $ 3,855,511 | $ 3,204,914 |
| Less: Average goodwill and other intangible assets | | 349,823 | 352,996 | 350,587 | 353,798 |
| Average tangible common equity (non-GAAP) | *{d}* | $ 3,539,068 | $ 2,885,542 | $ 3,504,924 | $ 2,851,116 |
| **Return on average common equity [2]** | ***{a ÷ c}*** | **11.9 %** | **11.9 %** | **11.8 %** | **11.8 %** |
| **Adjusted return on average common equity (non-GAAP) [2]** | ***{b ÷ c}*** | **11.8 %** | **12.5 %** | **11.8 %** | **12.3 %** |
| **Return on average tangible common equity (non-GAAP) [2]** | ***{a ÷ d}*** | **13.1 %** | **13.4 %** | **13.1 %** | **13.4 %** |
| **Adjusted return on average tangible common equity (non-GAAP) [2]** | ***{b ÷ d}*** | **13.1 %** | **14.2 %** | **13.1 %** | **13.9 %** |

[1] Effective marginal tax rate of 23.84% used for all periods.

[2] Ratios for the three and nine months ended September 30, 2026 and 2025 are presented on an annualized basis.

[3] The nine months ended September 30, 2025 includes a $13.6 million loss on the consumer lease portfolio recognized in other noninterest income and a $5.0 million release of provision, which resulted in a net pre-tax loss of $8.6 million. Net of taxes, at a tax rate of 23.84%, the total impact to net income was $6.6 million.

**Item 1. Financial Statements**

# CENTRAL BANCOMPANY, INC. AND SUBSIDIARIES

## Consolidated Balance Sheets

| | *Unaudited* September 30, 2026 | December 31, 2025 |
|---|---|---|
| | *(dollars in thousands, except share and per share data)* | |
| **Assets** | | |
| Cash and due from banks | $ 188,916 | $ 258,588 |
| Short-term interest-bearing deposits | 563,154 | 1,805,555 |
| Interest-bearing deposits | 402 | 1,039 |
| Investment securities: | | |
| Available for sale | 6,875,944 | 6,372,463 |
| Held to maturity, net of allowance for credit losses of $12 and $10, and fair value of $1,520 and $1,700, as of September 30, 2026 and December 31, 2025, respectively | 1,525 | 1,689 |
| Equity | 48,295 | 48,200 |
| Total investment securities | 6,925,764 | 6,422,352 |
| Loans held for investment | 11,727,440 | 11,434,605 |
| Less allowance for credit losses | (150,888) | (149,674) |
| Net loans | 11,576,552 | 11,284,931 |
| Loans held for sale | 17,791 | 54,119 |
| Land, buildings, and equipment, net | 224,518 | 215,931 |
| Deferred tax assets, net | 58,591 | - |
| Goodwill and intangibles | 349,495 | 351,664 |
| Other assets | 320,474 | 357,799 |
| Total assets | $ 20,225,657 | $ 20,751,978 |
| **Liabilities and Stockholders' Equity** | | |
| Deposits: | | |
| Noninterest-bearing demand | $ 5,652,941 | $ 5,615,652 |
| Savings and interest-bearing demand | 8,159,302 | 8,611,895 |
| Time | 1,503,637 | 1,635,078 |
| Total deposits | 15,315,880 | 15,862,625 |
| Federal funds purchased and customer repurchase agreements | 932,323 | 1,011,851 |
| Total customer funds | 16,248,203 | 16,874,476 |
| Deferred tax liabilities, net | - | 11,745 |
| Other liabilities | 138,728 | 81,780 |
| Total liabilities | 16,386,931 | 16,968,001 |
| Stockholders' equity: | | |
| Preferred stock, $0.01 par value; 50,000,000 shares authorized; 0 shares issued as of September 30, 2026 and December 31, 2025, respectively | - | - |
| Class A voting common stock, $0.01 par value; 500,000,000 shares authorized; 318,247,550 shares issued as of September 30, 2026 and December 31, 2025, respectively | 3,182 | 3,182 |
| Class B nonvoting common stock, $0.01 par value; 50,000,000 shares authorized; 0 shares issued as of September 30, 2026 and December 31, 2025, respectively | - | - |
| Capital surplus | 423,086 | 419,421 |
| Retained earnings | 3,732,026 | 3,477,408 |
| Accumulated other comprehensive (loss) | (177,364) | (16,872) |
| Total stockholders' equity before treasury stock | 3,980,930 | 3,883,139 |
| Less treasury stock of 78,865,289 and 77,141,300 shares of Class A voting common stock as of September 30, 2026 and December 31, 2025, respectively | (142,204) | (99,162) |
| Total stockholders' equity | 3,838,726 | 3,783,977 |
| Total liabilities and stockholders' equity | $ 20,225,657 | $ 20,751,978 |

See accompanying notes to consolidated financial statements

# CENTRAL BANCOMPANY, INC. AND SUBSIDIARIES

## Consolidated Statements of Income (*Unaudited)*

| | Three Months Ended September 30, | | Nine Months Ended September 30, | |
|---|---|---|---|---|
| | 2026 | 2025 | 2026 | 2025 |
| | *(dollars in thousands, except per share data)* | | | |
| **Interest income:** | | | | |
| Loans | $ 184,767 | $ 179,351 | $ 540,717 | $ 533,416 |
| Investment securities | 76,002 | 62,343 | 217,475 | 172,675 |
| Federal funds sold and securities purchased under agreements to resell | 6,337 | 7,081 | 27,392 | 28,572 |
| Total interest income | 267,106 | 248,775 | 785,584 | 734,663 |
| **Interest expense:** | | | | |
| Deposits | 42,990 | 44,066 | 128,590 | 132,066 |
| Federal funds purchased and customer repurchase agreements | 5,260 | 5,837 | 16,737 | 19,396 |
| Total interest expense | 48,250 | 49,903 | 145,327 | 151,462 |
| Net interest income | 218,856 | 198,872 | 640,257 | 583,201 |
| Provision for credit losses | 4,038 | 3,382 | 10,719 | 6,295 |
| Net interest income after provision for credit losses | 214,818 | 195,490 | 629,538 | 576,906 |
| **Other income:** | | | | |
| Wealth management services | 23,612 | 20,239 | 69,099 | 58,737 |
| Payment services revenue | 17,803 | 17,111 | 52,426 | 50,507 |
| Service charges and commissions | 15,444 | 14,955 | 44,643 | 43,077 |
| Mortgage banking revenues | 8,826 | 10,297 | 28,976 | 30,163 |
| Investment securities gains, net | 229 | (6,920) | 845 | (6,811) |
| Other income (loss) | 886 | 1,388 | 5,453 | (9,748) |
| Total other income | 66,800 | 57,070 | 201,442 | 165,925 |
| **Other expenses:** | | | | |
| Salaries and employee benefits | 80,006 | 75,298 | 236,080 | 221,281 |
| Net occupancy and equipment | 12,488 | 12,748 | 37,046 | 36,259 |
| Computer software and maintenance | 5,692 | 6,032 | 17,159 | 17,316 |
| Marketing and business development | 4,937 | 4,818 | 14,767 | 15,194 |
| Legal and professional fees | 5,275 | 6,125 | 16,909 | 16,480 |
| Bankcard processing, rewards and related costs | 8,375 | 8,040 | 24,391 | 23,153 |
| Other expenses | 14,206 | 13,884 | 42,597 | 46,294 |
| Total other expenses | 130,979 | 126,945 | 388,949 | 375,977 |
| Income before income taxes | 150,639 | 125,615 | 442,031 | 366,854 |
| **Income taxes** | 34,397 | 28,516 | 100,929 | 83,593 |
| Net income | $ 116,242 | $ 97,098 | $ 341,102 | $ 283,261 |
| | | | | |
| Net income per common share - basic | $ 0.49 | $ 0.44 | $ 1.42 | $ 1.28 |
| Net income per common share - diluted | $ 0.48 | $ 0.44 | $ 1.42 | $ 1.28 |

See accompanying notes to consolidated financial statements

## CENTRAL BANCOMPANY, INC. AND SUBSIDIARIES

### Consolidated Statements of Comprehensive Income (*Unaudited*)

| | Three Months Ended September 30, | | Nine Months Ended September 30, | |
|---|---|---|---|---|
| | 2026 | 2025 | 2026 | 2025 |
| | *(dollars in thousands)* | | | |
| Net income | $ 116,242 | $ 97,098 | $ 341,102 | $ 283,261 |
| Reclassification adjustment for net losses on AFS securities included in net income, net of tax | - | 5,270 | 5,937 | 5,270 |
| Unrealized (losses) gains, net of tax | (118,354) | 19,021 | (174,390) | 86,014 |
| Change in cash flow hedge, net of tax | (77) | - | (77) | - |
| Change in pension surplus, net of tax | 6,600 | 1,021 | 8,038 | 9,657 |
| Total other comprehensive (loss) income | (111,831) | 25,312 | (160,492) | 100,941 |
| Total comprehensive income | $ 4,411 | $ 122,410 | $ 180,610 | $ 384,202 |

See accompanying notes to consolidated financial statements

# CENTRAL BANCOMPANY, INC. AND SUBSIDIARIES

## Consolidated Statement of Changes in Stockholders' Equity (*Unaudited*)

| | Three Months Ended September 30, | | | | | |
|---|---|---|---|---|---|---|
| | Class A Common Stock | Capital Surplus | Retained Earnings | Treasury Stock | Accumulated Other Comprehensive Loss | Total |
| | *(dollars in thousands)* | | | | | |
| **Balance at July 1, 2025** | $ 2,978 | $ 14,754 | $ 3,319,050 | $ (99,158) | $ (64,296) | $ 3,173,328 |
| Net income | - | - | 97,098 | - | - | 97,098 |
| Other comprehensive income | - | - | - | - | 25,312 | 25,312 |
| Purchase treasury stock | - | - | - | - | - | - |
| Cash dividends paid on common stock ($0.055 per share) | - | - | (12,132) | - | - | (12,132) |
| Stock-based compensation | - | 922 | - | - | - | 922 |
| Issuance under equity compensation plans | - | (114) | - | - | - | (114) |
| **Balance at September 30, 2025** | $ 2,978 | $ 15,562 | $ 3,404,016 | $ (99,158) | $ (38,984) | $ 3,284,414 |
| | | | | | | |
| **Balance at July 1, 2026** | $ 3,182 | $ 421,950 | $ 3,644,555 | $ (138,393) | $ (65,533) | $ 3,865,761 |
| Net income | - | - | 116,242 | - | - | 116,242 |
| Other comprehensive income | - | - | - | - | (111,831) | (111,831) |
| Purchase treasury stock | - | - | - | (3,811) | - | (3,811) |
| Cash dividends paid on common stock ($0.12 per share) | - | - | (28,771) | - | - | (28,771) |
| Stock-based compensation | - | 1,136 | - | - | - | 1,136 |
| Issuance under equity compensation plans | - | - | - | - | - | - |
| **Balance at September 30, 2026** | $ 3,182 | $ 423,086 | $ 3,732,026 | $ (142,204) | $ (177,364) | $ 3,838,726 |

See accompanying notes to consolidated financial statements

| | Nine Months Ended September 30, | | | | | |
|---|---|---|---|---|---|---|
| | Class A Common Stock | Capital Surplus | Retained Earnings | Treasury Stock | Accumulated Other Comprehensive Loss | Total |
| | *(dollars in thousands)* | | | | | |
| **Balance at January 1, 2025** | $ 2,978 | $ 13,319 | $ 3,333,669 | $ (99,380) | $ (139,925) | $ 3,110,661 |
| Net income | - | - | 283,261 | - | - | 283,261 |
| Other comprehensive income | - | - | - | - | 100,941 | 100,941 |
| Purchase treasury stock | - | - | - | - | - | - |
| Cash dividends paid on common stock ($0.91 per share) | - | - | (212,914) | - | - | (212,914) |
| Issuance of common stock, net | - | - | - | - | - | - |
| Stock-based compensation | - | 2,520 | - | - | - | 2,520 |
| Issuance under equity compensation plans | - | (277) | - | 222 | - | (55) |
| **Balance at September 30, 2025** | $ 2,978 | $ 15,562 | $ 3,404,016 | $ (99,158) | $ (38,984) | $ 3,284,414 |
| | - | - | - | - | - | - |
| **Balance at January 1, 2026** | $ 3,182 | $ 419,421 | $ 3,477,408 | $ (99,162) | $ (16,872) | $ 3,783,977 |
| Net income | - | - | 341,102 | - | - | 341,102 |
| Other comprehensive income | - | - | - | - | (160,492) | (160,492) |
| Purchase treasury stock | - | - | - | (42,548) | - | (42,548) |
| Cash dividends paid on common stock ($0.36 per share) | - | - | (86,490) | - | - | (86,490) |
| Stock-based compensation | - | 3,661 | - | - | - | 3,661 |
| Issuance under equity compensation plans | - | 4 | 6 | (494) | - | (484) |
| **Balance at September 30, 2026** | $ 3,182 | $ 423,086 | $ 3,732,026 | $ (142,204) | $ (177,364) | $ 3,838,726 |

See accompanying notes to consolidated financial statements

## CENTRAL BANCOMPANY, INC. AND SUBSIDIARIES

### Consolidated Statements of Cash Flows (*Unaudited*)

| | Nine Months Ended September 30, 2026 | 2025 |
|---|---|---|
| | *(dollars in thousands)* | |
| Cash flows from operating activities: | | |
| Net income | $ 341,102 | $ 283,261 |
| Adjustments to reconcile net income to net cash from operating activities | | |
| Depreciation and amortization | 14,544 | 14,902 |
| Net accretion of discounts and premiums | (22,407) | (14,089) |
| Deferred income taxes | (20,097) | (6,444) |
| Provision for credit losses | 10,719 | 6,295 |
| Net gain on sale of loans | (20,479) | (22,724) |
| Net change in trading debt securities | - | 666 |
| Net investment securities (gains) losses | (845) | 6,811 |
| Originations of mortgage loans held for sale | (905,114) | (941,641) |
| Proceeds from sales of mortgage loans held for sale | 956,274 | 960,207 |
| Stock-based compensation | 3,661 | 2,520 |
| Decrease (increase) in other assets | 41,631 | (141,074) |
| Increase in other liabilities | 66,657 | 22,877 |
| Net cash provided by operating activities | 465,646 | 171,567 |
| Cash flows from investing activities: | | |
| Purchase of AFS securities | (1,815,210) | (1,837,798) |
| Purchase of equity securities | (158) | (234) |
| Proceeds from sales of AFS securities | 202,427 | 315,180 |
| Proceeds from sales of equity securities | 8,704 | 905 |
| Proceeds from maturities of AFS securities | 902,730 | 1,286,611 |
| Proceeds from maturities of HTM securities | 160 | 457 |
| Net change in interest-bearing deposits | 637 | (391) |
| Net (increase) decrease in loans | (302,309) | 306,145 |
| Purchase of land, buildings, and equipment | (20,359) | (4,751) |
| Proceeds from sale of land, buildings, and equipment | 987 | 7,059 |
| Net cash (used in) provided by investing activities | (1,022,391) | 73,183 |
| Cash flows from financing activities: | | |
| (Decrease) in deposits | (415,304) | (203,904) |
| (Decrease) increase in time deposits | (131,441) | 7,283 |
| (Decrease) in federal funds purchased and customer repurchase agreements | (79,528) | (48,529) |
| Dividends paid | (86,507) | (212,428) |
| Purchase of treasury stock | (42,548) | - |
| Net cash (used in) financing activities | (755,328) | (457,578) |
| Net (decrease) in cash and cash equivalents | (1,312,073) | (212,828) |
| Cash and cash equivalents at beginning of year | 2,064,143 | 1,241,808 |
| Cash and cash equivalents at end of year | $ 752,070 | $ 1,028,980 |
| Cash and due from banks | $ 188,916 | $ 217,621 |
| Short-term interest-bearing deposits | 561,851 | 810,571 |
| Federal funds sold and securities purchased under agreements to resell | 1,303 | 788 |
| Total cash and cash equivalents | $ 752,070 | $ 1,028,980 |
| Supplemental disclosure of cash flow information: | | |
| Interest paid | $ 143,406 | $ 150,835 |
| Income taxes paid | 77,076 | 82,158 |
| Loans transferred to foreclosed assets held for sale | 3,702 | 2,659 |

See accompanying notes to consolidated financial statements

## (1) Basis of Presentation

The accompanying consolidated financial statements include the accounts of Central Bancompany, Inc., and its subsidiaries. Central Bancompany owns all the outstanding capital stock of The Central Trust Bank, which is headquartered in Missouri. The consolidated financial statements in this report have not been audited by an independent registered public accounting firm, but in the opinion of management, all adjustments necessary to present fairly the financial position and the results of operations for the interim periods have been made. In addition, all significant intercompany accounts and transactions have been eliminated. In preparing the consolidated financial statements, management is required to make estimates and assumptions that affect the reported amounts of assets and liabilities as of the balance sheet date and revenues and expenses for the periods presented. Actual results could differ significantly from those estimates.

The results of operations for the three and nine months ended September 30, 2026 are not necessarily indicative of results to be attained for the full year or any other interim period. The consolidated financial statements have been prepared in accordance with U.S. GAAP for interim financial information and with the instructions to Form 10-Q adopted by the Securities and Exchange Commission. Accordingly, the financial statements do not include all of the information and footnotes required by U.S. GAAP for complete financial statements and should be read in conjunction with the Company's audited consolidated financial statements and notes for the year ended December 31, 2025 contained in the Company's 2025 Annual Report on Form 10-K. Management has evaluated subsequent events for potential recognition or disclosure through the filing date of this Form 10-Q.

## (2) Investment Securities

The table below includes the fair value of equity securities as of September 30, 2026 and December 31, 2025. Equity investments with no readily determinable fair value are carried at cost. FHLB and FRB stock represent equity interests the Company is required to hold in the Federal Reserve Bank and Federal Home Loan Bank. These amounts are also carried at cost as they do not have a readily determinable fair value because ownership of these shares is restricted, and they lack a market.

| | September 30, 2026 | December 31, 2025 |
|---|---|---|
| | *(dollars in thousands)* | |
| Federal Home Loan Bank stock | $ 10,576 | $ 10,634 |
| Federal Reserve Bank stock | 26,057 | 26,057 |
| Other - no readily determinable fair value | 11,663 | 11,510 |
| Total | $ 48,295 | $ 48,200 |

During the first nine months of 2026, net gains on common and preferred stock totaled $8.6 million, primarily reflecting the Company's participation in Visa Inc.'s exchange offer in May 2026. Under the exchange offer, all 33,010 shares of Visa Class B-2 common stock were exchanged for a combination of Visa Class B-3 common stock and Class C common stock, together with cash in lieu of fractional shares, resulting in the recognition of a pre-tax gain of approximately $8.6 million. During the first nine months of 2026, the Company sold all Class C shares received or derived through the exchange.

As of September 30, 2026, the Company held 16,505 shares of Visa Class B-3 common stock. These shares are subject to restrictions similar to those applicable to the former Class B-2 shares and are carried at a value of zero under the measurement alternative, as there have been no observable price changes in orderly transactions for identical or similar investments of the same issuer.

During the first nine months of 2026, $8.6 million in net gains were recorded on common and preferred stock, consisting of $8.6 million in gains realized on sales. During the first nine months of 2025, net gains on common and preferred stock totaled $0.1 million, consisting of $0.8 million in realized gains on sales, partially offset by a $0.7 million decrease in unrealized gains.

The following tables show the carrying amount, gross unrealized holding gains, gross unrealized holding losses, and fair value of AFS and HTM securities by security type at September 30, 2026 and December 31, 2025.

| | As of September 30, 2026 | | | | | |
|---|---|---|---|---|---|---|
| | Amortized Cost | Gross Unrealized Gain | Gross Unrealized Loss | Fair Value | Allowance for Credit Losses | Net Carrying Amount |
| | *(dollars in thousands)* | | | | | |
| **Available for sale:** | | | | | | |
| U.S. Treasury securities | $ 1,277,185 | $ 39 | $ (25,115) | $ 1,252,109 | $ - | $ 1,252,109 |
| U.S. agency debentures | 55,658 | 20 | (482) | 55,196 | - | 55,196 |
| U.S. agency mortgage-backed securities | 5,795,953 | 1,492 | (244,386) | 5,553,059 | - | 5,553,059 |
| Obligations of states and political subdivisions | 12,455 | 11 | (111) | 12,355 | - | 12,355 |
| Other securities | 3,287 | - | (62) | 3,225 | - | 3,225 |
| Total | $ 7,144,538 | $ 1,562 | $ (270,156) | $ 6,875,944 | $ - | $ 6,875,944 |
| | | | | | | |
| **Held to maturity:** | | | | | | |
| U.S. agency RMBS | $ 19 | $ - | $ - | $ 19 | $ - | $ 19 |
| Obligations of states and political subdivisions | 1,518 | - | (17) | 1,501 | (12) | 1,489 |
| Total | $ 1,537 | $ - | $ (17) | $ 1,520 | $ (12) | $ 1,508 |

| | As of December 31, 2025 | | | | | |
|---|---|---|---|---|---|---|
| | Amortized Cost | Gross Unrealized Gain | Gross Unrealized Loss | Fair Value | Allowance for Credit Losses | Net Carrying Amount |
| | *(dollars in thousands)* | | | | | |
| **Available for sale:** | | | | | | |
| U.S. Treasury securities | $ 918,922 | $ 10,561 | $ (1,196) | $ 928,287 | $ - | $ 928,287 |
| U.S. agency debentures | 132,692 | 177 | (413) | 132,456 | - | 132,456 |
| U.S. agency mortgage-backed securities | 5,345,130 | 46,346 | (102,899) | 5,288,577 | - | 5,288,577 |
| Obligations of states and political subdivisions | 16,595 | 87 | (38) | 16,644 | - | 16,644 |
| Other securities | 6,535 | - | (36) | 6,499 | - | 6,499 |
| Total | $ 6,419,874 | $ 57,171 | $ (104,582) | $ 6,372,463 | $ - | $ 6,372,463 |
| | | | | | | |
| **Held to maturity:** | | | | | | |
| U.S. agency RMBS | $ 21 | $ 1 | $ - | $ 22 | $ - | $ 22 |
| Obligations of states and political subdivisions | 1,678 | - | - | 1,678 | (10) | 1,668 |
| Total | $ 1,699 | $ 1 | $ - | $ 1,700 | $ (10) | $ 1,690 |

Accrued interest receivable totaled $30.1 million and $25.1 million at September 30, 2026 and December 31, 2025, respectively, and is included within other assets on the consolidated balance sheets.

The amortized cost and fair value of AFS and HTM securities at September 30, 2026, by contractual maturity, are shown below:

| | September 30, 2026 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | U.S. government obligations and government-sponsored enterprises | | | Obligations of states and political subdivisions | | | Other securities* | | |
| | Amortized cost | FTE Yield | Fair value | Amortized cost | FTE Yield | Fair value | Amortized cost | FTE Yield | Fair value |
| | *(dollars in thousands)* | | | | | | | | |
| **Available for sale:** | | | | | | | | | |
| Within 1 year | $ 204,602 | 4.47% | $ 204,370 | $ 7,325 | 4.45% | $ 7,304 | $ - | -% | $ - |
| After 1 but within 5 years | 1,128,241 | 4.19% | 1,102,935 | 4,738 | 4.41% | 4,663 | - | - | - |
| After 5 but within 10 years | - | - | - | - | - | - | - | - | - |
| After 10 years | - | - | - | 392 | 7.92% | 388 | - | - | - |
| Mortgage - and asset-backed securities | 5,795,953 | 4.15% | 5,553,059 | - | - | - | 3,287 | 4.64% | 3,225 |
| Total | $ 7,128,796 | 4.16% | $ 6,860,364 | $ 12,455 | 4.54% | $ 12,355 | $ 3,287 | 4.64% | $ 3,225 |
| | | | | | | | | | |
| **Held to maturity:** | | | | | | | | | |
| Within 1 year | $ - | -% | $ - | $ 515 | 5.04% | $ 512 | $ - | -% | $ - |
| After 1 but within 5 years | - | - | - | 1,003 | 1.68% | 989 | - | - | - |
| After 5 but within 10 years | - | - | - | - | - | - | - | - | - |
| After 10 years | - | - | - | - | - | - | - | - | - |
| Mortgage - and asset-backed securities | 19 | 5.97% | 19 | - | - | - | - | - | - |
| Total | $ 19 | 5.97% | $ 19 | $ 1,518 | 2.82% | $ 1,501 | $ - | -% | $ - |

* Other securities consist primarily of corporate bonds.

Proceeds from sales of AFS securities were $202.4 million and $315.2 million for the nine months ended September 30, 2026 and September 30, 2025, respectively. Using the specific-identification method to determine the cost of the securities sold, the Company recognized net losses of $7.8 million and $6.9 million on the sales of AFS securities during the nine months ended September 30, 2026 and 2025, respectively.

Investment securities with a carrying value of approximately $3.3 billion and $4.1 billion were pledged to secure public deposits, repurchase agreements, and borrowed funds at September 30, 2026 and December 31, 2025, respectively.

*Allowance for credit losses on investment securities:*

The expected credit losses for HTM debt securities are determined based on the likelihood of default and potential loss, using assumptions that correspond to loans with similar credit profiles. The Company recorded an allowance for credit losses on its HTM debt securities of $12 thousand and $10 thousand at September 30, 2026 and December 31, 2025, respectively.

All AFS securities not issued or guaranteed by the U.S. Government, its agencies, or sponsored enterprises undergo a quarterly evaluation for impairment. This evaluation involves testing various credit and loss assumptions, rather than solely relying on credit ratings. As of September 30, 2026, the Company did not identify any such securities for which a credit loss exists, and for the three and nine months ended September 30, 2026 and 2025, the Company did not recognize a credit loss expense on any AFS securities.

Special emphasis and analysis are placed on securities that have experienced a negative credit rating event, are below investment grade, or have an uncertain financial outlook. These securities are placed on a watch list and monitored for further developments. At September 30, 2026, the fair value of securities on this watch list was $1.9 million compared to $4.9 million at December 31, 2025.

The table below summarizes debt securities AFS in an unrealized loss position, aggregated by length of impairment period, for which an allowance for credit loss has not been recorded at September 30, 2026 and December 31, 2025. Unrealized losses on these AFS securities have not been recognized as income because after review, the securities were deemed not to be impaired. The unrealized losses on these securities are primarily attributable to changes in interest rates and current market conditions. With respect to the remaining securities in an unrealized loss position, at September 30, 2026 management has both the intent and the ability to hold these securities until recovery of any unrealized losses, which may be at maturity, and does not expect to be required to sell the securities prior to such recovery.

| | As of September 30, 2026 | | | | | |
|---|---|---|---|---|---|---|
| | Less than 12 months | | 12 months or more | | Total | |
| | Fair value | Unrealized losses | Fair value | Unrealized losses | Fair value | Unrealized losses |
| | *(dollars in thousands)* | | | | | |
| **Available for sale:** | | | | | | |
| U.S. government obligations and government- sponsored enterprises | $ 5,598,769 | $ (154,330) | $ 983,165 | $ (115,653) | $ 6,581,934 | $ (269,983) |
| Obligations of states and political subdivisions | 1,140 | (7) | 5,374 | (104) | 6,514 | (111) |
| Other securities | - | - | 3,225 | (62) | 3,225 | (62) |
| Total | $ 5,599,909 | $ (154,337) | $ 991,764 | $ (115,819) | $ 6,591,673 | $ (270,156) |

| | As of December 31, 2025 | | | | | |
|---|---|---|---|---|---|---|
| | Less than 12 months | | 12 months or more | | Total | |
| | Fair value | Unrealized Losses | Fair value | Unrealized losses | Fair value | Unrealized losses |
| | *(dollars in thousands)* | | | | | |
| **Available for sale:** | | | | | | |
| U.S. government obligations and government- sponsored enterprises | $ 419,704 | $ (1,190) | $ 1,469,113 | $ (103,318) | $ 1,888,817 | $ (104,508) |
| Obligations of states and political subdivisions | - | - | 7,204 | (38) | 7,204 | (38) |
| Other securities | - | - | 3,557 | (36) | 3,557 | (36) |
| Total | $ 419,704 | $ (1,190) | $ 1,479,874 | $ (103,392) | $ 1,899,578 | $ (104,582) |

Gross unrealized losses on HTM investment securities and the fair value of the related securities, aggregated by investment category and length of time that individual securities have been in a continuous unrealized loss position, at September 30, 2026 and December 31, 2025 were as follows:

| | As of September 30, 2026 | | | | | |
|---|---|---|---|---|---|---|
| | Less than 12 months | | 12 months or more | | Total | |
| | Fair value | Unrealized losses | Fair value | Unrealized losses | Fair value | Unrealized losses |
| | *(dollars in thousands)* | | | | | |
| **Held to maturity:** | | | | | | |
| U.S. government obligations and government- sponsored enterprises | $ - | $ - | $ - | $ - | $ - | $ - |
| Obligations of states and political subdivisions | 1,207 | (17) | - | - | 1,207 | (17) |
| Total | $ 1,207 | $ (17) | $ - | $ - | $ 1,207 | $ (17) |

| | As of December 31, 2025 | | | | | |
|---|---|---|---|---|---|---|
| | Less than 12 months | | 12 months or more | | Total | |
| | Fair value | Unrealized losses | Fair value | Unrealized losses | Fair value | Unrealized losses |
| | *(dollars in thousands)* | | | | | |
| **Held to maturity:** | | | | | | |
| U.S. government obligations and government- sponsored enterprises | $ - | $ - | $ - | $ - | $ - | $ - |
| Obligations of states and political subdivisions | 450 | - | - | - | 450 | - |
| Total | $ 450 | $ - | $ - | $ - | $ 450 | $ - |

For obligations of states and political subdivisions, the Company's holdings are primarily in general obligation and revenue bonds. The Company monitors credit risk, including both pre-purchase and ongoing post-purchase credit reviews and analysis. The Company monitors credit ratings of all bond issuers in these segments and reviews available financial data, including market and sector trends. The underlying bonds are evaluated for credit losses in conjunction with management's estimate of the allowance for credit losses.

The following table shows the amortized cost basis by credit rating of the Company's HTM obligations of states and political subdivisions at September 30, 2026 and December 31, 2025.

| | September 30, 2026 | | | | |
|---|---|---|---|---|---|
| | Amortized Cost Basis by Credit Rating - HTM Debt Securities | | | | |
| | Non-Rated | A | AA | AAA | Total |
| **Held to maturity securities:** | *(dollars in thousands)* | | | | |
| State and political subdivisions | $ 246 | $ - | $ 977 | $ 295 | $ 1,518 |

| | December 31, 2025 | | | | |
|---|---|---|---|---|---|
| | Amortized Cost Basis by Credit Rating - HTM Debt Securities | | | | |
| | Non-Rated | A | AA | AAA | Total |
| **Held to maturity securities:** | *(dollars in thousands)* | | | | |
| State and political subdivisions | $ 251 | $ - | $ 1,132 | $ 295 | $ 1,678 |

All HTM securities were current at September 30, 2026 and December 31, 2025.

## (3) Loans and Allowance for Credit Losses

Loans consisted of the following at September 30, 2026 and December 31, 2025:

| | September 30, 2026 | December 31, 2025 |
|---|---|---|
| | *(dollars in thousands)* | |
| **Loans held for investment:** | | |
| Construction and development | $ 517,308 | $ 570,749 |
| Commercial, financial & agricultural | 1,781,558 | 1,761,287 |
| Non-owner-occupied commercial real estate | 3,340,832 | 3,150,269 |
| Owner-occupied commercial real estate | 1,614,970 | 1,580,260 |
| Commercial real estate | 4,955,802 | 4,730,529 |
| Total commercial loans | 7,254,668 | 7,062,565 |
| Residential mortgage loans | 3,496,137 | 3,321,101 |
| Home equity lines of credit | 456,541 | 410,845 |
| Consumer credit card | 100,482 | 98,310 |
| Other consumer loans | 429,422 | 551,395 |
| Total residential and consumer loans | 4,482,582 | 4,381,651 |
| Total unpaid principal balance | 11,737,250 | 11,444,216 |
| Add: Unearned income | (9,810) | (9,611) |
| Loans, held for investment | 11,727,440 | 11,434,605 |
| Loans held for sale | 17,791 | 54,119 |
| Total loans and leases | $ 11,745,231 | $ 11,488,724 |

Accrued interest receivable totaled $49.0 million and $45.9 million at September 30, 2026 and December 31, 2025, respectively, and is included within other assets on the consolidated balance sheets.

No loans were acquired by the Company for the nine months ended September 30, 2026 and December 31, 2025.

As of September 30, 2026, loans made to related parties of the Company totaled $302.2 million. These loans primarily consist of loans made by the Bank to related parties of the Company, which were made in the ordinary course of business of the Bank and otherwise on terms consistent with those available to all customers.

| | September 30, 2026 |
|---|---|
| | *(dollars in thousands)* |
| **Balance of loans to related parties, beginning of year** | $ 340,010 |
| New loans | 13,952 |
| Repayments | (30,362) |
| Change in relationship | (21,441) |
| **Balance of loans to related parties, September 30, 2026** | $ 302,159 |

The Company evaluates each customer's creditworthiness on a case-by-case basis. The amount of collateral obtained, if deemed necessary, by the Company upon extension of credit is based on management's credit evaluation of the customer. Collateral held varies, but may include accounts receivable, inventory, property, plant, equipment, and income-producing commercial properties. The Company's banking markets are located throughout the states of Missouri, Kansas, Oklahoma and Colorado and the Company's loan portfolio has no unusual geographic concentrations of credit risk beyond its market areas.

*Allowance for Credit Losses*

The allowance for credit losses is measured using an average historical loss model which incorporates relevant information about past events (including historical credit loss experience on loans with similar risk characteristics), current conditions, and reasonable and supportable forecasts that affect the collectability of the remaining cash flows over the contractual term of the loans. The allowance for credit losses is measured on a collective (pool) basis. Loans are aggregated into pools based on similar risk characteristics including borrower type and collateral type - construction and development, commercial, financial, and agricultural, multifamily residential real estate, non-owner occupied real estate, owner-occupied real estate, home equity lines of credit, all other residential real estate, consumer credit card, and all other consumer credit. Loans that do not share similar risk characteristics, primarily large loans on nonaccrual status, are evaluated on an individual basis.

For loans evaluated for credit losses on a collective basis, an average historical loss rate is calculated for each pool using the Company's historical net charge-offs (combined charge-offs and recoveries by observable historical reporting period) and outstanding loan balances during a look back period. Look back periods can be different based on the individual pool and represent management's credit expectations for the pool of loans over the remaining contractual period. Due to changes in portfolio composition, the Company's own historical loss rates are not fully reflective of loss expectations and have been augmented by industry and peer data. Therefore, the historical loss rates are augmented by peer data. The calculated average net charge-off rate is then adjusted for current conditions and reasonable and supportable forecasts. These adjustments increase or decrease the average historical loss rate to reflect expectations of future losses given a single path economic forecast of key macroeconomic variables including GDP, unemployment rate, various interest rates, HPI, and CREPI. The adjustments are based on results from various regression models projecting the impact of the macroeconomic variables to loss rates. The forecast is used for four quarters and then reverts back to historical averages using a four-quarter straight-line reversion method. The forecast adjusted loss rate is applied to the amortized cost of loans over the remaining contractual lives, adjusted for expected prepayments. The contractual term excludes expected extensions (except for contractual extensions at the option of the customer), renewals and modifications. Credit cards and certain similar consumer lines of credit, included in the individual loan totals, do not have stated maturities and therefore, for these loan classes, remaining contractual lives are determined by estimating future cash flows expected to be received from customers until payments have been fully allocated to outstanding balances. Additionally, the allowance for credit losses considers other qualitative factors not included in historical loss rates or macroeconomic forecast such as changes in portfolio composition, underwriting practices, or significant unique events or conditions.

Key model assumptions in the Company's allowance for credit loss model include the economic forecast, the reasonable and supportable forecast period, prepayment assumptions and qualitative factors applied for portfolio composition changes, underwriting practices, or significant unique events or conditions. The assumptions utilized in estimating the Company's allowance for credit losses at September 30, 2026 and December 31, 2025 are discussed below.

| Key Assumption | September 30, 2026 | December 31, 2025 |
|---|---|---|
| Overall economic forecast | - Forecast provided by Oxford Economics<br><br>- The baseline forecast reflects continued pressure from elevated energy prices and AI-related inflation. The forecast assumes political gridlock following midterm elections.<br><br>- Moderate economic growth, elevated inflation, and a stable market are expected over the forecast horizon. | - Forecast provided by Oxford Economics<br><br>- Expect the economy to continue to expand, with strong AI related investment with no sign of slowing down<br><br>- The labor market is softening, affecting real disposable income growth. However, consumer spending is holding up with tariffs driving the cost of core goods. |
| Reasonable and supportable period and related reversion period | - 4 quarter reasonable and supportable period<br><br>- 4 quarter reversion to historical average loss rates using straight line method | - 4 quarter reasonable and supportable period<br><br>- 4 quarter reversion to historical average loss rates using straight line method |
| Forecasted macro-economic variables | - Unemployment remains stable at 4.2%<br><br>- GDP growth forecast of 2.2% for 2026 and 2.5% for 2027<br><br>-Oxford expects the Federal Reserve to leave policy rates on hold over the coming year, with rate cuts beginning in the second half of 2027. | - Unemployment ranging from 4.1% to 4.4%<br><br>- GDP growth forecast of 2.0%<br><br>-Prime rate is 6.75%, declining to 6.25% at the end of the supportable forecast |
| Prepayment assumptions | - Commercial loan prepayment speeds of 14.4%<br><br>- Mortgage and HELOC prepayment speeds of 18.3%<br><br>- Consumer loan and credit card prepayment speeds of 15.0% | - Commercial loan prepayment speeds of 14.4%<br><br>- Mortgage and HELOC prepayment speeds of 18.3%<br><br>- Consumer loan and credit card prepayment speeds of 15.0% |
| Qualitative factors | Qualitative adjustments for:<br>- Fed rate increase (and related economic indicators) that was not predicted in the Oxford forecast.<br><br>- Potential impact of inflation and higher interest rates on borrower performance<br><br>- Changes in portfolio composition, concentrations, and underwriting standards | Qualitative adjustments for:<br>- Impact of inflation, tariffs, and interest rates on borrower ability to repay<br><br>- Economic, government policy, and geopolitical uncertainties<br><br>- Changes in portfolio composition, concentrations, and underwriting standards |

The liability for unfunded lending commitments utilizes the same model as the allowance for credit losses on loans, however, the liability for unfunded lending commitments incorporates an assumption for the portion of unfunded commitments that are expected to be funded. The unfunded commitments allowance is included within other liabilities on the consolidated balance sheets.

*Sensitivity in the Allowance for Credit Loss Model*

The allowance for credit losses is an estimate that requires significant judgment including projections of the macro-economic environment. The forecasted macro-economic environment continuously changes which can cause fluctuations in estimated expected losses.

The following is a summary of the activity in the allowance for credit losses on loans and the liability for unfunded lending commitments during the three and nine months ended September 30, 2026 and September 30, 2025. Included within commercial loans are the following pools – real estate development & construction, commercial real estate, owner-occupied CRE, commercial & industrial, and multifamily residential loans. Included within residential real estate are 1-4 family residential and home equity loans. Included within individual loans are consumer and credit card loans.

| | Three Months Ended September 30, 2026 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | | Commercial real estate | | Residential real estate | | Consumer | | |
| | Construction & development | Commercial, financial & agricultural | Non-owner occupied CRE | Owner occupied CRE | Residential mortgage loans | Home equity line of credit | Consumer credit card | All other consumer | Total |
| | *(dollars in thousands)* | | | | | | | | |
| **Allowance for credit losses on loans** | | | | | | | | | |
| Balance at beginning of period | $ 13,374 | $ 26,659 | $ 24,765 | $ 10,441 | $ 48,956 | $ 5,908 | $ 8,754 | $ 11,560 | $ 150,417 |
| Provision for credit losses on loans | (2,470) | 1,305 | 2,328 | 64 | 764 | 391 | 887 | 753 | 4,022 |
| Loans charged off | - | (1,364) | (429) | - | (352) | (19) | (881) | (2,197) | (5,242) |
| Recoveries on loans previously charged off | 35 | 297 | 2 | 226 | 70 | 14 | 317 | 730 | 1,691 |
| Balance at end of period | $ 10,939 | $ 26,897 | $ 26,666 | $ 10,731 | $ 49,438 | $ 6,294 | $ 9,077 | $ 10,846 | $ 150,888 |
| **Liability for unfunded commitments** | | | | | | | | | |
| Balance at beginning of period | $ 90 | $ 131 | $ 5 | $ 9 | $ 11 | $ 114 | $ - | $ - | $ 360 |
| Provision for credit losses on unfunded lending commitments | 5 | 2 | 5 | 1 | (1) | 4 | - | - | 16 |
| Balance at end of period | $ 95 | $ 133 | $ 10 | $ 10 | $ 10 | $ 118 | $ - | $ - | $ 376 |
| **Allowance for credit losses on loans and liability for unfunded lending commitments** | $ 11,034 | $ 27,030 | $ 26,676 | $ 10,741 | $ 49,448 | $ 6,412 | $ 9,077 | $ 10,846 | $ 151,264 |

| | Three Months Ended September 30, 2025 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | | Commercial real estate | | Residential real estate | | Consumer | | |
| | Construction & development | Commercial, financial & agricultural | Non-owner occupied CRE | Owner occupied CRE | Residential mortgage loans | Home equity line of credit | Consumer credit card | All other consumer | Total |
| | *(dollars in thousands)* | | | | | | | | |
| **Allowance for credit losses on loans** | | | | | | | | | |
| Balance at beginning of period | $ 13,995 | $ 23,912 | $ 25,594 | $ 10,444 | $ 45,765 | $ 5,093 | $ 8,157 | $ 16,421 | $ 149,381 |
| Provision for credit losses on loans | (602) | 1,148 | 244 | 156 | 1,186 | 323 | 994 | 79 | 3,528 |
| Loans charged off | (14) | (1,456) | - | - | (118) | (25) | (1,108) | (2,479) | (5,200) |
| Recoveries on loans previously charged off | 2 | 132 | - | 60 | 13 | - | 327 | 1,216 | 1,750 |
| Balance at end of period | $ 13,381 | $ 23,736 | $ 25,838 | $ 10,660 | $ 46,846 | $ 5,391 | $ 8,370 | $ 15,237 | $ 149,459 |
| **Liability for unfunded commitments** | | | | | | | | | |
| Balance at beginning of period | $ 255 | $ 137 | $ 6 | $ 8 | $ 18 | $ 100 | $ - | $ - | $ 524 |
| Provision for credit losses on unfunded lending commitments | (135) | (2) | 1 | (1) | (6) | 3 | - | - | (140) |
| Balance at end of period | $ 120 | $ 135 | $ 7 | $ 7 | $ 12 | $ 103 | $ - | $ - | $ 384 |
| **Allowance for credit losses on loans and liability for unfunded lending commitments** | $ 13,501 | $ 23,871 | $ 25,845 | $ 10,667 | $ 46,858 | $ 5,494 | $ 8,370 | $ 15,237 | $ 149,843 |

| | Nine Months Ended September 30, 2026 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | | Commercial real estate | | Residential real estate | | Consumer | | |
| | Construction & development | Commercial, financial & agricultural | Non-owner occupied CRE | Owner occupied CRE | Residential mortgage loans | Home equity line of credit | Consumer credit card | All other consumer | Total |
| | *(dollars in thousands)* | | | | | | | | |
| **Allowance for credit losses on loans** | | | | | | | | | |
| Balance at beginning of period | $ 14,983 | $ 23,474 | $ 24,637 | $ 10,260 | $ 48,341 | $ 5,542 | $ 8,806 | $ 13,631 | $ 149,674 |
| Provision for credit losses on loans | (4,080) | 5,640 | 2,297 | (87) | 1,584 | 779 | 2,421 | 2,136 | 10,690 |
| Loans charged off | - | (4,168) | (429) | (103) | (592) | (73) | (3,018) | (7,044) | (15,427) |
| Recoveries on loans previously charged off | 36 | 1,951 | 161 | 661 | 105 | 46 | 868 | 2,123 | 5,951 |
| Balance at end of period | $ 10,939 | $ 26,897 | $ 26,666 | $ 10,731 | $ 49,438 | $ 6,294 | $ 9,077 | $ 10,846 | $ 150,888 |
| **Liability for unfunded commitments** | | | | | | | | | |
| Balance at beginning of period | 104 | 116 | 8 | 7 | 9 | 105 | - | - | 349 |
| Provision for credit losses on unfunded lending commitments | (9) | 17 | 2 | 3 | 1 | 13 | - | - | 27 |
| Balance at end of period | $ 95 | $ 133 | $ 10 | $ 10 | $ 10 | $ 118 | $ - | $ - | $ 376 |
| Allowance for credit losses on loans and liability for unfunded lending commitments | $ 11,034 | $ 27,030 | $ 26,676 | $ 10,741 | $ 49,448 | $ 6,412 | $ 9,077 | $ 10,846 | $ 151,264 |

| | Nine Months Ended September 30, 2025 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | | Commercial real estate | | Residential real estate | | Consumer | | |
| | Construction & development | Commercial, financial & agricultural | Non-owner occupied CRE | Owner occupied CRE | Residential mortgage loans | Home equity line of credit | Consumer credit card | All other consumer | Total |
| | *(dollars in thousands)* | | | | | | | | |
| **Allowance for credit losses on loans** | | | | | | | | | |
| Balance at beginning of period | $ 14,119 | $ 23,915 | $ 24,815 | $ 9,940 | $ 43,471 | $ 4,505 | $ 8,299 | $ 25,215 | $ 154,279 |
| Provision for credit losses on loans | (745) | 2,926 | 1,839 | 658 | 3,702 | 907 | 2,086 | (4,974) | 6,399 |
| Loans charged off | (14) | (3,923) | (816) | - | (475) | (25) | (2,712) | (8,771) | (16,736) |
| Recoveries on loans previously charged off | 21 | 818 | - | 62 | 148 | 4 | 697 | 3,767 | 5,517 |
| Balance at end of period | $ 13,381 | $ 23,736 | $ 25,838 | $ 10,660 | $ 46,846 | $ 5,391 | $ 8,370 | $ 15,237 | $ 149,459 |
| **Liability for unfunded commitments** | | | | | | | | | |
| Balance at beginning of period | 165 | 161 | 6 | 10 | 7 | 135 | - | - | 484 |
| Provision for credit losses on unfunded lending commitments | (45) | (26) | 1 | (3) | 5 | (32) | - | - | (100) |
| Balance at end of period | $ 120 | $ 135 | $ 7 | $ 7 | $ 12 | $ 103 | $ - | $ - | $ 384 |
| Allowance for credit losses on loans and liability for unfunded lending commitments | $ 13,501 | $ 23,871 | $ 25,845 | $ 10,667 | $ 46,858 | $ 5,494 | $ 8,370 | $ 15,237 | $ 149,843 |

*Age Analysis of Past Due and Nonaccrual Loans*

The Company considers loans past due on the day following the contractual repayment date if the contractual repayment was not received by the Company as of the end of the business day. The following table provides aging information on the Company's past due and accruing loans, in addition to the balances of loans on nonaccrual status, at September 30, 2026 and December 31, 2025. Balances in the tables below represent total unpaid principal balances gross of unearned and unamortized loan fees and costs.

| | September 30, 2026 | | | | |
|---|---|---|---|---|---|
| | Current or less than 30 days past due | 30 - 89 Days past due | 90 Days past due and still accruing | Nonaccrual | Total |
| **Loans held for investment:** | *(dollars in thousands)* | | | | |
| Construction and development | $ 514,387 | $ 2,612 | $ - | $ 309 | $ 517,308 |
| Commercial, financial & agricultural | 1,770,366 | 1,853 | 17 | 9,322 | 1,781,558 |
| Non-owner-occupied commercial real estate | 3,319,045 | 1,687 | - | 20,100 | 3,340,832 |
| Owner-occupied commercial real estate | 1,609,335 | 2,628 | - | 3,007 | 1,614,970 |
| Total commercial real estate | 4,928,380 | 4,315 | - | 23,107 | 4,955,802 |
| Total commercial loans | 7,213,133 | 8,780 | 17 | 32,738 | 7,254,668 |
| Residential mortgage loans | 3,461,631 | 7,427 | 1,386 | 25,693 | 3,496,137 |
| Home equity lines of credit | 453,882 | 1,522 | - | 1,137 | 456,541 |
| Consumer credit card | 99,368 | 813 | 301 | - | 100,482 |
| Other consumer loans | 420,448 | 7,345 | 1 | 1,628 | 429,422 |
| Total residential and consumer loans | 4,435,329 | 17,107 | 1,688 | 28,458 | 4,482,582 |
| Total | $ 11,648,462 | $ 25,887 | $ 1,705 | $ 61,196 | $ 11,737,250 |

| | December 31, 2025 | | | | |
|---|---|---|---|---|---|
| | Current or less than 30 days past due | 30 - 89 Days past due | 90 Days past due and still accruing | Nonaccrual | Total |
| **Loans held for investment:** | *(dollars in thousands)* | | | | |
| Construction and development | $ 570,668 | $ - | $ - | $ 81 | $ 570,749 |
| Commercial, financial & agricultural | 1,751,575 | 4,097 | 34 | 5,581 | 1,761,287 |
| Non-owner-occupied commercial real estate | 3,137,206 | 4,056 | - | 9,007 | 3,150,269 |
| Owner-occupied commercial real estate | 1,575,921 | 1,797 | - | 2,542 | 1,580,260 |
| Total commercial real estate | 4,713,127 | 5,853 | - | 11,549 | 4,730,529 |
| Total commercial loans | 7,035,370 | 9,950 | 34 | 17,211 | 7,062,565 |
| Residential mortgage loans | 3,283,403 | 12,943 | 862 | 23,893 | 3,321,101 |
| Home equity lines of credit | 408,114 | 1,361 | 167 | 1,203 | 410,845 |
| Consumer credit card | 96,988 | 1,042 | 280 | - | 98,310 |
| Other consumer loans | 539,260 | 9,779 | - | 2,356 | 551,395 |
| Total residential and consumer loans | 4,327,765 | 25,125 | 1,309 | 27,452 | 4,381,651 |
| Total | $ 11,363,135 | $ 35,075 | $ 1,343 | $ 44,663 | $ 11,444,216 |

At September 30, 2026 and December 31, 2025, the Company had $17.4 million and $16.9 million, respectively, of nonaccrual commercial loans that had no allowance for credit loss. The interest income recorded on nonaccrual loans was approximately $1.0 million and $1.2 million in the first nine months of 2026 and 2025, respectively.

The following table provides information about the credit quality of the loan portfolio using the Company's internal rating system reflecting management's risk assessment. The *pass* category consists of a range of loan grades that reflect low to moderate, though still acceptable, risk. Loans are placed on *watch* status when (1) one or more weaknesses which could jeopardize timely liquidation exists; or (2) the margin or liquidity of an asset is sufficiently tenuous that adverse trends could result in a collection problem. Loans classified as *substandard* are inadequately protected by the current sound worth and paying capacity of the obligor or of the collateral pledged, if any. Loans so classified may have a well-defined weakness or weaknesses that jeopardize the repayment of the debt. Such loans are characterized by the distinct possibility that the Company may sustain some loss if the deficiencies are not corrected. Loans are placed on *nonaccrual* status when (1) deterioration in the financial condition of the borrower exists for which payment of full principal and interest is not expected, or (2) upon which principal or interest has been in default for a period of 90 days or more and the asset is not both well secured and in the process of collection.

Loans are analyzed for risk rating updates as part of the annual credit review process. For larger loans, rating assessments may be more frequent if relevant information is obtained earlier through debt covenant or overall relationship management. Smaller loans are monitored as identified by the loan officer based on the risk profile of the individual borrower or if the loan becomes past due related to credit issues. Loans rated Watch, Substandard or Nonaccrual may be subject to more frequent review and monitoring processes. In addition to the regular monitoring performed by the market

lending personnel and credit committees, loans are subject to review by the Loan Review Department which verifies the appropriateness of the risk ratings for the loans chosen as part of its risk-based review plan.

The risk category of loans in the portfolio as of September 30, 2026 and December 31, 2025 are as follows:

| | September 30, 2026 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Term Loans Amortized Cost Basis by Origination Year | | | | | | | |
| | 2026 | 2025 | 2024 | 2023 | 2022 | Prior | Revolving loans amortized cost basis | Total |
| | *(dollars in thousands)* | | | | | | | |
| **Construction and development** | | | | | | | | |
| Risk Rating | | | | | | | | |
| Pass | $ 92,810 | $ 157,224 | $ 107,815 | $ 14,427 | $ 55,775 | $ 30,877 | $ 47,253 | $ 506,181 |
| Watch | - | 2,749 | 85 | - | 637 | - | - | 3,471 |
| Substandard | - | 1,913 | 2,612 | - | 2,822 | - | - | 7,347 |
| Nonaccrual | - | - | 238 | - | - | 71 | - | 309 |
| Total construction and development | 92,810 | 161,886 | 110,750 | 14,427 | 59,234 | 30,948 | 47,253 | 517,308 |
| Gross write-offs for the nine months ended September 30, 2026 | - | - | - | - | - | - | - | - |
| **Commercial, financial & agricultural** | | | | | | | | |
| Risk Rating | | | | | | | | |
| Pass | 301,303 | 297,094 | 196,543 | 104,892 | 103,292 | 246,076 | 508,815 | 1,758,015 |
| Watch | 638 | 1,105 | 1,474 | 810 | 137 | 22 | 1,796 | 5,982 |
| Substandard | 75 | 216 | 95 | 356 | 344 | 6,834 | 319 | 8,239 |
| Nonaccrual | 166 | - | 4,342 | 347 | 98 | 4,369 | - | 9,322 |
| Total commercial, financial & agricultural | 302,182 | 298,415 | 202,454 | 106,405 | 103,871 | 257,301 | 510,930 | 1,781,558 |
| Gross write-offs for the nine months ended September 30, 2026 | 100 | 752 | 415 | 1,326 | 445 | 460 | 670 | 4,168 |
| **Non-owner occupied CRE** | | | | | | | | |
| Risk Rating | | | | | | | | |
| Pass | 433,331 | 421,875 | 350,429 | 264,698 | 484,112 | 1,261,386 | 33,560 | 3,249,391 |
| Watch | - | 2,912 | 908 | 1,691 | 15,293 | 5,316 | 336 | 26,456 |
| Substandard | - | - | - | - | 25,797 | 19,088 | - | 44,885 |
| Nonaccrual | - | - | - | 4,795 | 9,616 | 5,689 | - | 20,100 |
| Total non-owner occupied CRE | 433,331 | 424,787 | 351,337 | 271,184 | 534,818 | 1,291,479 | 33,896 | 3,340,832 |
| Gross write-offs for the nine months ended September 30, 2026 | - | - | - | - | 429 | - | - | 429 |
| **Owner occupied CRE** | | | | | | | | |
| Risk Rating | | | | | | | | |
| Pass | 190,929 | 223,426 | 124,167 | 101,497 | 152,459 | 637,089 | 112,522 | 1,542,089 |
| Watch | 2,237 | 6,436 | 4,623 | 2,550 | 12,045 | 13,514 | 6,224 | 47,629 |
| Substandard | 1,867 | - | 1,991 | 3,622 | 5,704 | 7,859 | 1,202 | 22,245 |
| Nonaccrual | - | - | - | 70 | 1,761 | 676 | 500 | 3,007 |
| Total owner occupied CRE | 195,033 | 229,862 | 130,781 | 107,739 | 171,969 | 659,138 | 120,448 | 1,614,970 |
| Gross write-offs for the nine months ended September 30, 2026 | 48 | - | - | - | - | 55 | - | 103 |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **Residential mortgage loans** | | | | | | | | |
| Accrual | 767,788 | 733,803 | 384,739 | 344,244 | 468,261 | 726,084 | 45,525 | 3,470,444 |
| Nonaccrual | 226 | 2,731 | 7,159 | 8,122 | 2,603 | 4,852 | - | 25,693 |
| Total Residential mortgage loans | 768,014 | 736,534 | 391,898 | 352,366 | 470,864 | 730,936 | 45,525 | 3,496,137 |
| Gross write-offs for the nine months ended September 30, 2026 | 272 | 157 | 94 | 69 | - | - | - | 592 |
| **Home equity lines of credit** | | | | | | | | |
| Accrual | 1,253 | 28 | 397 | 5 | 16 | 2,500 | 451,205 | 455,404 |
| Nonaccrual | - | - | - | - | - | - | 1,137 | 1,137 |
| Total home equity lines of credit | 1,253 | 28 | 397 | 5 | 16 | 2,500 | 452,342 | 456,541 |
| Gross write-offs for the nine months ended September 30, 2026 | 73 | - | - | - | - | - | - | 73 |
| **Consumer credit card** | | | | | | | | |
| Current | - | - | - | - | - | - | 99,368 | 99,368 |
| 30-89 days | - | - | - | - | - | - | 813 | 813 |
| 90+days | - | - | - | - | - | - | 301 | 301 |
| Total consumer credit card | - | - | - | - | - | - | 100,482 | 100,482 |
| Gross write-offs for the nine months ended September 30, 2026 | - | - | - | - | - | - | 3,018 | 3,018 |
| **All other consumer** | | | | | | | | |
| Current | 75,916 | 70,952 | 67,146 | 70,205 | 56,633 | 52,217 | 27,378 | 420,448 |
| 30-89 days | 482 | 813 | 967 | 2,070 | 1,766 | 1,246 | - | 7,345 |
| 90+ days | 1 | - | - | - | - | - | - | 1 |
| Nonaccrual | 42 | 211 | 256 | 395 | 360 | 364 | - | 1,628 |
| Total all other consumer | 76,443 | 71,976 | 68,369 | 72,670 | 58,759 | 53,827 | 27,378 | 429,422 |
| Gross write-offs for the nine months ended September 30, 2026 | 1,408 | 731 | 1,024 | 1,693 | 1,337 | 851 | - | 7,044 |
| **Total loans** | $ 1,869,066 | $ 1,923,488 | $ 1,255,986 | $ 924,796 | $ 1,399,531 | $ 3,026,129 | $ 1,338,254 | $ 11,737,250 |
| Gross write-offs for the nine months ended September 30, 2026 | 1,901 | 1,640 | 1,533 | 3,088 | 2,211 | 1,366 | 3,688 | 15,427 |

| | December 31, 2025 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Term Loans Amortized Cost Basis by Origination Year | | | | | | | |
| | 2025 | 2024 | 2023 | 2022 | 2021 | Prior | Revolving loans amortized cost basis | Total |
| | *(dollars in thousands)* | | | | | | | |
| **Construction and development** | | | | | | | | |
| Risk Rating | | | | | | | | |
| Pass | $ 165,449 | $ 207,312 | $ 27,395 | $ 71,348 | $ 36,631 | $ 17,334 | $ 32,568 | $ 558,037 |
| Watch | 529 | 244 | 1,486 | 3,490 | - | - | - | 5,749 |
| Substandard | - | - | 4,095 | 2,266 | - | 521 | - | 6,882 |
| Nonaccrual | - | - | - | - | - | 81 | - | 81 |
| Total construction and development | 165,978 | 207,556 | 32,976 | 77,104 | 36,631 | 17,936 | 32,568 | 570,749 |
| Gross write-offs for the year ended December 31, 2025 | - | - | - | - | - | 14 | - | 14 |

| | December 31, 2025 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Term Loans Amortized Cost Basis by Origination Year | | | | | | | |
| | 2025 | 2024 | 2023 | 2022 | 2021 | Prior | Revolving loans amortized cost basis | Total |
| | *(dollars in thousands)* | | | | | | | |
| **Commercial, financial & agricultural** | | | | | | | | |
| Risk Rating | | | | | | | | |
| Pass | 383,642 | 257,121 | 147,877 | 154,197 | 94,111 | 211,879 | 475,596 | 1,724,423 |
| Watch | 1,883 | 1,294 | 891 | 652 | 98 | 204 | 1,082 | 6,104 |
| Substandard | 1,981 | 1,428 | 1,113 | 1,242 | 7,922 | 11,211 | 282 | 25,179 |
| Nonaccrual | 38 | 47 | 1,439 | 2,990 | 47 | 315 | 705 | 5,581 |
| Total commercial, financial & agricultural | 387,544 | 259,890 | 151,320 | 159,081 | 102,178 | 223,609 | 477,665 | 1,761,287 |
| Gross write-offs for the year ended December 31, 2025 | 1,393 | 358 | 1,148 | 824 | 100 | 746 | 180 | 4,749 |
| **Non-owner occupied CRE** | | | | | | | | |
| Risk Rating | | | | | | | | |
| Pass | 417,956 | 257,298 | 270,435 | 572,181 | 421,783 | 1,063,545 | 33,545 | 3,036,743 |
| Watch | - | 527 | 237 | 6,487 | - | 49,660 | 387 | 57,298 |
| Substandard | - | 921 | - | 23,488 | 9,538 | 13,274 | - | 47,221 |
| Nonaccrual | - | - | - | 6,164 | 25 | 2,818 | - | 9,007 |
| Total non-owner occupied CRE | 417,956 | 258,746 | 270,672 | 608,320 | 431,346 | 1,129,297 | 33,932 | 3,150,269 |
| Gross write-offs for the year ended December 31, 2025 | - | - | - | - | - | 816 | - | 816 |
| **Owner occupied CRE** | | | | | | | | |
| Risk Rating | | | | | | | | |
| Pass | 231,225 | 132,459 | 110,736 | 173,201 | 235,419 | 517,212 | 111,649 | 1,511,901 |
| Watch | 1,133 | 1,154 | 4,080 | 3,006 | 5,634 | 16,519 | 1,229 | 32,755 |
| Substandard | 418 | 2,050 | 3,623 | 15,059 | 904 | 9,137 | 1,871 | 33,062 |
| Nonaccrual | - | - | 72 | 1,182 | 259 | 1,029 | - | 2,542 |
| Total owner occupied CRE | 232,776 | 135,663 | 118,511 | 192,448 | 242,216 | 543,897 | 114,749 | 1,580,260 |
| Gross write-offs for the year ended December 31, 2025 | - | - | - | 384 | - | - | - | 384 |
| **Residential mortgage loans** | | | | | | | | |
| Accrual | 912,652 | 544,631 | 429,302 | 529,876 | 394,244 | 440,662 | 45,841 | 3,297,208 |
| Nonaccrual | 510 | 4,328 | 8,425 | 3,002 | 4,121 | 3,507 | - | 23,893 |
| Total Residential mortgage loans | 913,162 | 548,959 | 437,727 | 532,878 | 398,365 | 444,169 | 45,841 | 3,321,101 |
| Gross write-offs for the year ended December 31, 2025 | 263 | 30 | 189 | 158 | 91 | - | - | 731 |
| **Home equity lines of credit** | | | | | | | | |
| Accrual | 1,061 | 16 | 598 | 99 | 249 | 2,707 | 404,912 | 409,642 |
| Nonaccrual | - | - | - | - | - | - | 1,203 | 1,203 |
| Total home equity lines of credit | 1,061 | 16 | 598 | 99 | 249 | 2,707 | 406,115 | 410,845 |
| Gross write-offs for the year ended December 31, 2025 | 25 | - | - | - | - | - | 39 | 64 |
| **Consumer credit card** | | | | | | | | |
| Current | - | - | - | - | - | - | 96,988 | 96,988 |
| 30-89 days | - | - | - | - | - | - | 1,042 | 1,042 |
| 90+days | - | - | - | - | - | - | 280 | 280 |
| Total consumer credit card | - | - | - | - | - | - | 98,310 | 98,310 |
| Gross write-offs for the year ended December 31, 2025 | - | - | - | - | - | - | 3,452 | 3,452 |

| | December 31, 2025 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Term Loans Amortized Cost Basis by Origination Year | | | | | | | |
| | 2025 | 2024 | 2023 | 2022 | 2021 | Prior | Revolving loans amortized cost basis | Total |
| | *(dollars in thousands)* | | | | | | | |
| **All other consumer** | | | | | | | | |
| Current | 108,542 | 103,299 | 109,084 | 95,649 | 46,525 | 36,933 | 39,228 | 539,260 |
| 30-89 days | 647 | 1,573 | 2,400 | 2,872 | 1,424 | 863 | - | 9,779 |
| 90+ days | - | - | - | - | - | - | - | - |
| Nonaccrual | 201 | 259 | 673 | 605 | 360 | 258 | - | 2,356 |
| Total all other consumer | 109,390 | 105,131 | 112,157 | 99,126 | 48,309 | 38,054 | 39,228 | 551,395 |
| Gross write-offs for the year ended December 31, 2025 | 3,172 | 1,201 | 2,004 | 2,112 | 1,285 | 1,212 | - | 10,986 |
| **Total loans** | $ 2,227,867 | $ 1,515,961 | $ 1,123,961 | $ 1,669,056 | $ 1,259,294 | $ 2,399,669 | $ 1,248,408 | $ 11,444,216 |
| Gross write-offs for the year ended December 31, 2025 | $ 4,853 | $ 1,589 | $ 3,341 | $ 3,478 | $ 1,476 | $ 2,788 | $ 3,671 | $ 21,196 |

*Collateral-dependent loans*

The Company's collateral-dependent loans are comprised of loans where repayment of the loan is dependent on the sale or operation of the collateral. The Company requires that collateral-dependent loans be either over-collateralized or carry collateral equal to the amortized cost of the loan. The following table presents the amortized cost basis of collateral-dependent loans as of September 30, 2026 and December 31, 2025, by the expected source of repayment.

| | September 30, 2026 | | |
|---|---|---|---|
| | Real Estate | Business Assets | Total |
| | *(dollars in thousands)* | | |
| Construction and development | $ 1,449 | $ - | $ 1,449 |
| Commercial, financial & agricultural | - | 8,572 | 8,572 |
| Non-owner-occupied commercial real estate | 20,178 | - | 20,178 |
| Owner-occupied commercial real estate | 3,894 | - | 3,894 |
| Residential mortgage loans | 1,672 | - | 1,672 |
| Home equity lines of credit | 16 | - | 16 |
| Total | $ 27,209 | $ 8,572 | $ 35,781 |

| | December 31, 2025 | | |
|---|---|---|---|
| | Real Estate | Business Assets | Total |
| | *(dollars in thousands)* | | |
| Construction and development | $ 2,530 | $ - | $ 2,530 |
| Commercial, financial & agricultural | - | 4,404 | 4,404 |
| Non-owner-occupied commercial real estate | 9,029 | - | 9,029 |
| Owner-occupied commercial real estate | 4,049 | - | 4,049 |
| Residential mortgage loans | 616 | - | 616 |
| Home equity lines of credit | - | - | - |
| Total | $ 16,224 | $ 4,404 | $ 20,628 |

*Modifications for borrowers experiencing financial difficulty*

The Company adopted ASU 2022-02 on January 1, 2023 which required that the Company evaluate whether modifications represent a new loan or a continuation of existing loans. When borrowers are experiencing financial difficulty, the Company may agree to modify the contractual terms of a loan to a borrower to assist the borrower in repaying principal and interest owed to the Company.

The Company's modification of loans to borrowers experiencing financial difficulty are generally in the form of term extensions, repayment plans, payment deferrals, forbearance agreements, interest rate reductions, forgiveness of interest and/or fees, or any combination thereof. Commercial loans modified to borrowers experiencing financial difficulty are primarily loans that are substandard or nonaccrual, where the maturity date was extended. Modifications on personal real estate loans are primarily those placed on forbearance plans, repayment plans, or deferral plans where monthly payments are suspended for a period of time or past due amounts are paid off over a certain period of time in the future or set up as a balloon payment at maturity. Modifications to certain credit card and other small consumer loans are often modified under debt counseling programs that can reduce the contractual rate, or, in certain instances, forgive certain fees and interest charges. Other consumer loans modified to borrowers experiencing financial difficulty consist of various other workout arrangements with consumer customers.

The following tables present the amortized cost at September 30, 2026 and 2025 of loans that were modified during the three and nine months ended September 30, 2026 and 2025.

| | Three Months Ended September 30, 2026 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Term Extension | Payment Delay | Interest Rate Reduction | Interest/Fees Forgiven | Other | Total | % of Total Loan Category |
| | *(dollars in thousands)* | | | | | | |
| Construction and development | $ 7,347 | $ 239 | $ - | $ - | $ - | $ 7,586 | 1.47% |
| Commercial, financial & agricultural | 329 | 11 | - | - | - | 340 | 0.02% |
| Non-owner occupied CRE | 12,659 | - | - | - | - | 12,659 | 0.38% |
| Owner occupied CRE | 1,655 | 931 | - | 442 | - | 3,028 | 0.19% |
| Total commercial real estate | 14,314 | 931 | - | 442 | - | 15,687 | 0.32% |
| Residential mortgage loans | 4,054 | - | 1,405 | - | 502 | 5,961 | 0.17% |
| Home equity lines of credit | - | - | - | - | - | - | -% |
| Total residential loans | 4,054 | - | 1,405 | - | 502 | 5,961 | 0.15% |
| All other consumer | 44 | - | 93 | - | - | 137 | 0.03% |
| Total | $ 26,088 | $ 1,181 | $ 1,498 | $ 442 | $ 502 | $ 29,711 | 0.25% |

| | Three Months Ended September 30, 2025 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Term Extension | Payment Delay | Interest Rate Reduction | Interest/Fees Forgiven | Other | Total | % of Total Loan Category |
| | *(dollars in thousands)* | | | | | | |
| Construction and development | $ 5,301 | $ - | $ - | $ - | $ 2,107 | $ 7,408 | 0.86% |
| Commercial, financial & agricultural | 4,241 | - | - | 210 | 4,226 | 8,677 | 0.50% |
| Non-owner occupied CRE | 6,221 | - | - | - | 5,663 | 11,884 | 0.51% |
| Owner occupied CRE | 7,409 | - | - | - | - | 7,409 | 0.47% |
| Total commercial real estate | 13,630 | - | - | - | 5,663 | 19,293 | 0.41% |
| Residential mortgage loans | 1,069 | - | 332 | - | - | 1,401 | 0.05% |
| Home equity lines of credit | 540 | - | - | - | - | 540 | 0.14% |
| Total residential loans | 1,609 | - | 332 | - | - | 1,941 | 0.06% |
| All other consumer | 183 | - | 121 | - | - | 304 | 0.04% |
| Total | $ 24,964 | $ - | $ 453 | $ 210 | $ 11,996 | $ 37,623 | 0.33% |

| | Nine Months Ended September 30, 2026 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Term Extension | Payment Delay | Interest Rate Reduction | Interest/Fees Forgiven | Other | Total | % of Total Loan Category |
| | *(dollars in thousands)* | | | | | | |
| Construction and development | $ 7,347 | $ 239 | $ - | $ - | $ - | $ 7,586 | 1.47% |
| Commercial, financial & agricultural | 7,029 | 1,605 | - | - | - | 8,634 | 0.48% |
| Non-owner occupied CRE | 21,349 | 876 | - | 6,341 | - | 28,566 | 0.86% |
| Owner occupied CRE | 10,947 | 1,386 | - | 442 | - | 12,775 | 0.79% |
| Total commercial real estate | 32,296 | 2,262 | - | 6,783 | - | 41,341 | 0.83% |
| Residential mortgage loans | 7,175 | - | 2,236 | - | 758 | 10,169 | 0.29% |
| Home equity lines of credit | 565 | - | - | - | - | 565 | 0.12% |
| Total residential loans | 7,740 | - | 2,236 | - | 758 | 10,734 | 0.27% |
| All other consumer | 69 | - | 388 | - | - | 457 | 0.09% |
| Total | $ 54,481 | $ 4,106 | $ 2,624 | $ 6,783 | $ 758 | $ 68,752 | 0.59% |

| | Nine Months Ended September 30, 2025 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Term Extension | Payment Delay | Interest Rate Reduction | Interest/Fees Forgiven | Other | Total | % of Total Loan Category |
| | *(dollars in thousands)* | | | | | | |
| Construction and development | $ 5,420 | $ - | $ - | $ - | $ 2,107 | $ 7,527 | 0.88% |
| Commercial, financial & agricultural | 5,101 | 143 | 194 | 210 | 4,226 | 9,874 | 0.57% |
| Non-owner occupied CRE | 15,428 | 434 | - | - | 5,663 | 21,525 | 1.13% |
| Owner occupied CRE | 9,520 | 420 | - | 1,659 | - | 11,599 | 0.73% |
| Total commercial real estate | 24,948 | 854 | - | 1,659 | 5,663 | 33,124 | 0.70% |
| Residential mortgage loans | 3,379 | 275 | 1,851 | 50 | - | 5,555 | 0.19% |
| Home equity lines of credit | 758 | - | - | - | - | 758 | 0.19% |
| Total residential loans | 4,137 | 275 | 1,851 | 50 | - | 6,313 | 0.19% |
| All other consumer | 673 | - | 354 | - | - | 1,027 | 0.15% |
| Total | $ 40,279 | $ 1,272 | $ 2,399 | $ 1,919 | $ 11,996 | $ 57,865 | 0.51% |

The estimate of lifetime expected losses utilized in the allowance for credit losses model is developed using average historical experience on loans with similar risk characteristics, which includes losses from modifications of loans to borrowers experiencing financial difficulty. As a result, a change to the allowance for credit losses is generally not recorded upon modification. For modifications to loans made to borrowers experiencing financial difficulty that are placed on nonaccrual status, the Company determines the allowance for credit losses on an individual evaluation, using the same process that it utilizes for other loans on nonaccrual status.

If a loan to a borrower experiencing financial difficulty is modified and when full and timely collection becomes uncertain, the allowance for credit losses continues to be based on individual evaluation, if that loan is already on nonaccrual status. For those loans, the allowance for credit losses is estimated using discounted expected cash flows or the fair value of collateral. If an accruing loan made to a borrower experiencing financial difficulty is modified and subsequently deemed uncollectible, the loan's risk rating is downgraded to nonaccrual status and the loan's related allowance for credit losses is determined based on individual evaluation, or if necessary, the loan is charged off and collection efforts begin.

The following tables summarize the financial impact of loan modifications and payment deferrals during the nine months ended September 30, 2026 and 2025.

| | Nine Months Ended September 30, 2026 | | | |
|---|---|---|---|---|
| | Interest/Fees Forgiveness | Weighted-Average Months of Deferred Payments | Weighted-Average Months of Term Extensions | Weighted-Average Interest Rate Reduction |
| | *(dollars in thousands)* | | | |
| Construction and development | $ - | 37 | 4 | - % |
| Commercial, financial & agricultural | - | 27 | 6 | - |
| Non-owner-occupied commercial real estate | 13 | 110 | 5 | - |
| Owner-occupied commercial real estate | 3 | 21 | 10 | - |
| Residential real estate | - | | 24 | 6.79 % |
| Home equity lines of credit | - | | 12 | - |
| All other consumer | - | | 2 | 7.99 % |
| Total | $ 16 | | | |

| | Nine Months Ended September 30, 2025 | | | |
|---|---|---|---|---|
| | Interest/Fees Forgiveness | Weighted-Average Months of Deferred Payments | Weighted-Average Months of Term Extensions | Weighted-Average Interest Rate Reduction |
| | *(dollars in thousands)* | | | |
| Construction and development | $ - | | | - % |
| Commercial, financial & agricultural | 2 | | 14 | — % |
| Non-owner-occupied commercial real estate | - | | 27 | - |
| Owner-occupied commercial real estate | 8 | 31 | | - |
| Residential real estate | 3 | | | 6.77 % |
| Home equity lines of credit | - | | | - |
| All other consumer | - | | 2 | 7.22 % |
| Total | $ 13 | | | |

The following table provides the amortized cost basis of loans to borrowers experiencing financial difficulty that had a payment default during the nine months ended September 30, 2026 and 2025 and were modified within the 12 months preceding the payment default. For purposes of this disclosure, the Company considers “default” to mean 90 days or more past due as to interest or principal.

| | Nine Months Ended September 30, 2026 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Term Extension | Payment Delay | Interest Rate Reduction | Interest/Fees Forgiven | Other | Total | % of Total Loan Category |
| | *(dollars in thousands)* | | | | | | |
| Construction and development | $ - | $ - | $ - | $ - | $ - | $ - | 0.00% |
| Commercial, financial & agricultural | 494 | 11 | - | - | - | 505 | 0.03% |
| Non-owner-occupied CRE | 7,786 | - | - | - | 5,823 | 13,609 | 0.41% |
| Owner occupied CRE | - | 830 | - | - | - | 830 | 0.05% |
| Total commercial real estate | 7,786 | 830 | - | - | 5,823 | 14,438 | 0.29% |
| Residential mortgage loans | 235 | - | 524 | - | - | 759 | 0.02% |
| Home equity lines of credit | - | - | - | - | - | - | 0.00% |
| Total residential loans | 235 | | 524 | | | 759 | 0.02% |
| All other consumer | 45 | - | 134 | - | - | 179 | 0.03% |
| Total | $ 8,560 | $ 840 | $ 658 | $ - | $ 5,823 | $ 15,881 | 0.14% |

| | Nine Months Ended September 30, 2025 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Term Extension | Payment Delay | Interest Rate Reduction | Interest/Fees Forgiven | Other | Total | % of Total Loan Category |
| | *(dollars in thousands)* | | | | | | |
| Construction and development | $ 1,878 | $ - | $ - | $ - | $ - | $ 1,878 | 0.22% |
| Commercial, financial & agricultural | 700 | - | 5,873 | - | 245 | 6,818 | 0.39% |
| Non-owner occupied CRE | 2,544 | 71 | - | 139 | - | 2,754 | 0.12% |
| Owner occupied CRE | 1,629 | - | - | - | - | 1,629 | 0.10% |
| Total commercial real estate | 4,173 | 71 | - | 139 | - | 4,383 | 0.09% |
| Residential mortgage loans | 1,624 | 275 | 179 | - | - | 2,078 | 0.07% |
| Home equity lines of credit | - | - | - | - | - | - | 0.00% |
| Total residential loans | 1,624 | 275 | 179 | | | 2,078 | 0.06% |
| All other consumer | 257 | - | 71 | - | - | 328 | 0.05% |
| Total | $ 8,632 | $ 346 | $ 6,123 | $ 139 | $ 245 | $ 15,485 | 0.14% |

The following tables include the end of period balances by past due status and nonaccrual performance for modifications to troubled borrowers modified in the previous twelve-month period by portfolio segment as of September 30, 2026 and 2025.

| | September 30, 2026 | | | | |
|---|---|---|---|---|---|
| | Current | 30-89 Days Past Due | 90 Days Past Due | Nonaccrual | Total |
| | *(dollars in thousands)* | | | | |
| Construction and development | $ 9,078 | $ 591 | $ - | $ 309 | $ 9,978 |
| Commercial, financial & agricultural | 1,051 | - | - | 8,094 | 9,145 |
| Non-owner-occupied commercial real estate | 20,781 | - | - | 7,786 | 28,567 |
| Owner-occupied commercial real estate | 11,423 | - | - | 2,330 | 13,753 |
| Total commercial real estate | 32,204 | - | - | 10,116 | 42,320 |
| Residential mortgage loans | 3,191 | 80 | - | 6,561 | 9,832 |
| Home equity lines of credit | 565 | - | - | - | 565 |
| Total residential loans | 3,756 | 80 | - | 6,561 | 10,397 |
| All other consumer | 401 | 114 | - | 87 | 602 |
| Total | $ 46,490 | $ 785 | $ - | $ 25,167 | $ 72,442 |

| | September 30, 2025 | | | | |
|---|---|---|---|---|---|
| | Current | 30-89 Days Past Due | 90 Days Past Due | Nonaccrual | Total |
| | *(dollars in thousands)* | | | | |
| Construction and development | $ 7,068 | $ - | $ - | $ 459 | $ 7,527 |
| Commercial, financial & agricultural | 11,104 | 836 | - | 812 | 12,752 |
| Non-owner-occupied commercial real estate | 13,415 | - | - | 9,388 | 22,803 |
| Owner-occupied commercial real estate | 12,975 | - | - | 747 | 13,722 |
| Total commercial real estate | 26,390 | - | - | 10,135 | 36,525 |
| Residential mortgage loans | 1,828 | 265 | - | 5,772 | 7,865 |
| Home equity lines of credit | 540 | - | - | - | 540 |
| Total residential loans | 2,368 | 265 | - | 5,772 | 8,405 |
| All other consumer | 809 | 95 | 103 | - | 1,007 |
| Total | $ 47,739 | $ 1,196 | $ 103 | $ 17,178 | $ 66,216 |

The Company had commitments of $0.7 million and $0.6 million at September 30, 2026 and December 31, 2025, respectively, to lend additional funds to borrowers experiencing financial difficulty and for whom the Company has modified the terms of loans.

## (4) Mortgage Banking Activities

The Company originates mortgage loans and sells those loans to the FHLMC, FNMA, GNMA, and private investors. Typically, these loans are sold with servicing retained by the Bank. Loans sold with servicing retained for the nine months ended September 30, 2026 and 2025 aggregated $412.6 million and $294.7 million, respectively. Loans serviced for investors aggregated $4.6 billion at both September 30, 2026 and September 30, 2025, respectively.

Included in mortgage banking revenues in the accompanying consolidated statements of income for September 30, 2026 and 2025 are the following:

| | Three Months Ended September 30, | | | Nine Months Ended September 30, | | |
|---|---|---|---|---|---|---|
| | 2026 | 2025 | | 2026 | 2025 | |
| | *(dollars in thousands)* | | | | | |
| Gains on sale of mortgage loans | $ 5,813 | $ 7,804 | $- | $ 18,921 | $ 21,065 | |
| Fees on real estate loans sold | 657 | 506 | - | 1,806 | 1,411 | |
| (Losses) on interest rate lock commitments (IRLC) and associated hedging | (482) | (883) | - | (248) | (968) | |
| Servicing fees | 2,838 | 2,870 | - | 8,497 | 8,655 | |
| Mortgage banking revenues, net | $ 8,826 | $ 10,297 | $- | $ 28,976 | $ 30,163 | |

The following assumptions were used in determining the fair value of the capitalized mortgage servicing rights:

| | Nine Months Ended September 30, | |
|---|---|---|
| | 2026 | 2025 |
| Discount rate | 9.16% | 9.16% |
| Prepayment speed | 6.00% | 6.80% |
| Delinquency rate | 0.91% | 0.83% |

A summary of the mortgage servicing rights is as follows:

| | Nine Months Ended September 30, | |
|---|---|---|
| | 2026 | 2025 |
| | *(dollars in thousands)* | |
| Balance at beginning of period | $ 29,391 | $ 30,423 |
| Capitalized mortgage servicing rights | 5,895 | 3,521 |
| Amortization | (4,689) | (4,456) |
| Change in valuation allowance | - | - |
| Balance at end of period | $ 30,597 | $ 29,488 |

Amortization is recorded as other noninterest expense. The valuation allowance at each of September 30, 2026 and December 31, 2025 was $0.

## (5) Goodwill and Intangible Assets

Goodwill and core deposit intangible assets are summarized in the following table:

| | September 30, 2026 | | | December 31, 2025 | | |
|---|---|---|---|---|---|---|
| | Gross carrying amount | Accumulated amortization | Net amount | Gross carrying amount | Accumulated amortization | Net amount |
| | *(dollars in thousands)* | | | | | |
| **Amortizable intangible assets:** | | | | | | |
| Core deposit intangible assets | $ 20,498 | $ (20,255) | $ 243 | $ 20,498 | $ (18,304) | $ 2,194 |
| Trust customer intangible asset | 6,100 | (5,084) | 1,016 | 6,100 | (4,866) | 1,233 |
| Total amortizable intangible assets | $ 26,598 | $ (25,339) | $ 1,259 | $ 26,598 | $ (23,170) | $ 3,427 |
| **Goodwill:** | | | | | | |
| Commercial Banking segment | $ 210,331 | $ - | $ 210,331 | $ 210,331 | $ - | $ 210,331 |
| Consumer Banking segment | 126,095 | - | 126,095 | 126,095 | - | 126,095 |
| Wealth segment | 11,811 | - | 11,811 | 11,811 | - | 11,811 |
| Total goodwill | $ 348,237 | $ - | $ 348,237 | $ 348,237 | $ - | $ 348,237 |

## (6) Customer Repurchase Agreements

Customer repurchase agreements are short-term borrowings that generally have one day maturities.

The table below shows the remaining contractual maturities of repurchase agreements outstanding at September 30, 2026 and December 31, 2025, in addition to the various types of marketable securities that have been pledged as collateral for these borrowings.

| | September 30, 2026 | | | |
|---|---|---|---|---|
| | Remaining Contractual Maturity of the Agreements | | | |
| | Overnight and continuous | Up to 90 days | Greater than 90 days | Total |
| | *(dollars in thousands)* | | | |
| Repurchase agreements, secured by: | | | | |
| U.S. government and federal agency obligations | $ 34,794 | $ - | $ - | $ 34,794 |
| Government-sponsored enterprise obligations | 2,166 | - | - | 2,166 |
| Mortgage-backed securities | 827,381 | - | - | 827,381 |
| Total repurchase agreements, gross amount recognized | $ 864,341 | $ - | $ - | $ 864,341 |

| | December 31, 2025 | | | |
|---|---|---|---|---|
| | Remaining Contractual Maturity of the Agreements | | | |
| | Overnight and continuous | Up to 90 days | Greater than 90 days | Total |
| | *(dollars in thousands)* | | | |
| Repurchase agreements, secured by: | | | | |
| U.S. government and federal agency obligations | $ 29,667 | $ - | $ - | $ 29,667 |
| Government-sponsored enterprise obligations | 9,181 | - | - | 9,181 |
| Mortgage-backed securities | 906,962 | - | - | 906,962 |
| Total repurchase agreements, gross amount recognized | $ 945,811 | $ - | $ - | $ 945,811 |

## (7) Stock-Based Compensation

The Company provides stock-based compensation to key employees in the form of restricted stock awards (RSAs) and, beginning in March 2026, restricted stock units (RSUs). The Company's stock-based compensation plans are designed to attract, retain, and reward employees while aligning the interests of the employees with the success of the Company. Awards are determined by the Company's Human Resources Committee of the Board of Directors.

The following represents a summary of changes in the Company's nonvested restricted stock shares as of September 30, 2026.

| | Shares | Weighted Average Grant Date Fair Value |
|---|---|---|
| **Nonvested at January 1, 2026** | 602,300 | $ 13.31 |
| Granted | 245,953 | 24.56 |
| Vested | (171,600) | 13.28 |
| Forfeited | (5,239) | 14.34 |
| **Nonvested at September 30, 2026** | **671,414** | **$ 17.43** |

The total stock-based compensation expense recognized for restricted stock awards and restricted stock units was $1.1 million and $0.9 million in the three months ended September 30, 2026 and 2025, respectively, and $3.7 million and $2.5 million in the nine months ended September 30, 2026 and 2025, respectively. This expense is calculated on the graded-vesting method and is included in salaries and employee benefits.

Additionally, the Company adopted an employee stock purchase program in May 2026 (the "2026 ESPP") that allows eligible employees to purchase shares of the Company's Class A common stock at periodic intervals using accumulated payroll deductions. As of September 30, 2026, there were 1,200,000 shares authorized under the 2026 ESPP. The initial offering period commenced on July 1, 2026 and is scheduled to end on December 31, 2026. Employees may purchase shares at a price equal to 95% of the fair market value of the Company's common stock on the last day of the offering period. Employee payroll deductions of approximately $0.2 million related to future stock purchases were included in noninterest-bearing demand deposits as of September 30, 2026.

## (8) Earnings Per Common Share

Basic earnings per common share is calculated by dividing net income by the weighted average number of common shares outstanding during the period presented, excluding nonvested restricted stock. Diluted earnings per common share is calculated by dividing net income by the weighted average number of common shares determined for the basic earnings per share computation plus the dilutive effects of stock-based compensation.

The income per share attributable to common stock for the three and nine months ended September 30, 2026 and September 30, 2025 is shown in the following table.

| | For the Three Months Ended September 30, | | For the Nine Months Ended September 30, | |
|---|---|---|---|---|
| | 2026 | 2025 | 2026 | 2025 |
| | *(dollars in thousands, except in per share data)* | | | |
| **Basic income per share:** | | | | |
| Net income attributable to Central Bancompany, Inc. | $ 116,242 | $ 97,098 | $ 341,102 | $ 283,261 |
| Less: Dividends declared on forfeitable nonvested restricted stock | 81 | 33 | 233 | 578 |
| Net income allocated to common stock | $ 116,162 | $ 97,065 | $ 340,869 | $ 282,683 |
| Weighted average common shares outstanding | 239,060 | 220,059 | 239,541 | 220,021 |
| Basic income per common share | $ 0.49 | $ 0.44 | $ 1.42 | $ 1.28 |
| **Diluted income per common share:** | | | | |
| Net income attributable to Central Bancompany, Inc. | $ 116,242 | $ 97,098 | $ 341,102 | $ 283,261 |
| Less: Dividends declared on forfeitable nonvested restricted stock | 81 | 33 | 233 | 578 |
| Net income allocated to common stock | $ 116,162 | $ 97,065 | $ 340,869 | $ 282,683 |
| Weighted average diluted common shares outstanding | 239,550 | 220,059 | 240,004 | 220,021 |
| Diluted income per common share | $ 0.48 | $ 0.44 | $ 1.42 | $ 1.28 |

## (9) Commitments, Contingencies, and Guarantees

In the normal course of business, in order to meet the needs of customers, the Company is subject to off-balance sheet risk which could potentially impact its financial position. These off-balance sheet arrangements include commitments to fund loans and standby letters of credit.

The Company has outstanding commitments to provide loans to, and letters of credit on behalf of customers. Loan commitments generally have fixed expiration dates or other termination clauses and may require payment of a fee. Since many of the commitments are expected to expire without being drawn upon, the total commitment amounts do not necessarily represent future cash requirements.

Letters of credit are commitments issued by the Company to guarantee the performance of a customer to a third party. The credit risk involved in issuing letters of credit is essentially the same as is involved in extending loan facilities to customers.

In addition, the Company may enter into interest rate swap risk participation agreements when certain clients are engaged in interest rate hedging activities in a syndicated loan or a loan in which we are a participant. This is represented as Credit Derivatives in the table below and is the only Credit Derivative activity in which the Company currently participates. Under these agreements, the Company assumes a portion of the counterparty credit risk associated with a client's interest rate swap transaction with a third-party financial institution, for which the Company receives a fee. If the client fails to meet its payment obligations under the swap, the Company may be required to fulfill those obligations up to its participation level.

The Company evaluates each customer's creditworthiness on a case-by-case basis. The amount of collateral obtained, if deemed necessary, by the Company upon extension of credit is based on management's credit evaluation of the customer. Collateral held varies, but may include accounts receivable, inventory, property, plant, equipment, and income-producing commercial properties. The Company's banking primary markets are located within the states of Missouri, Kansas, Oklahoma, and Colorado and the Company's loan portfolio has no unusual geographic concentrations of credit risk beyond its market areas.

Such commitments and conditional obligations were as follows as of the dates presented.

| | Contractual Amount | |
|---|---|---|
| | September 30, 2026 | December 31, 2025 |
| | *(dollars in thousands)* | |
| **Off Balance Sheet Commitments** | | |
| Loan Commitments | $ 3,076,259 | $ 2,952,732 |
| Standby Letters of Credit | 89,549 | 80,060 |
| Commercial Letters of Credit | 2,654 | 2,703 |
| Credit Derivatives | 39,735 | 19,224 |

The Company and its subsidiaries are defendants in various claims, legal actions, and complaints arising in the ordinary course of business. The Company records losses when information related to the loss contingencies represented by those matters indicates both that a loss is probable and that the amount of loss can be reasonably estimated. Any such accruals are adjusted thereafter as appropriate to reflect changes in circumstances. Due to the inherent subjectivity of assessments and unpredictability of outcomes of legal proceedings, any amounts accrued may not represent the ultimate loss to the Company from legal proceedings.

## (10) Fair Value Disclosures

### *Fair Value Hierarchy*

The Company uses fair value measurements to record fair value adjustments to certain financial and nonfinancial assets and liabilities and to determine fair value disclosures. Various financial instruments such as AFS and trading securities are recorded at fair value on a recurring basis. Additionally, from time to time, the Company may be required to record at fair value other assets and liabilities on a nonrecurring basis, such as loans, loans held for sale, mortgage servicing rights, and certain other investment securities. These nonrecurring fair value adjustments typically involve lower of cost or market accounting or write-downs of individual assets.

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Depending on the nature of the asset or liability, the Company uses various valuation techniques and assumptions when estimating fair value, which are in accordance with ASC 820. ASC 820 establishes a three-level valuation hierarchy for disclosure of fair value measurements. The valuation hierarchy is based upon the transparency of inputs to the valuation of an asset or liability as of the measurement date. The three levels are defined as follows:

- Level 1 - inputs to the valuation methodology are quoted prices (unadjusted) for identical assets or liabilities in active markets.
- Level 2 - inputs to the valuation methodology include quoted prices for similar assets and liabilities in active markets, and inputs that are observable for the assets or liabilities, either directly or indirectly (such as interest rates, yield curves, and prepayment speeds).
- Level 3 - inputs to the valuation methodology are unobservable and significant to the fair value. These may be internally developed, using the Company's best information and assumptions that a market participant would consider.

The valuation methodologies for assets and liabilities measured at fair value on a recurring and non-recurring basis are described in Note 16, “Fair Value Disclosures” to the Company's 2025 Annual Report on Form 10-K. There have been no significant changes in these methodologies since then.

**Instruments Measured at Fair Value on a Recurring Basis**

The following table presents assets and liabilities measured at fair value on a recurring basis (including items that are required to be measured at fair value) at September 30, 2026 and December 31, 2025. There were no transfers among levels during the first nine months ended September 30, 2026 or the year ended December 31, 2025.

| | | Fair value measurements at report date using | | |
|---|---|---|---|---|
| | Fair Value September 30, 2026 | Quoted prices in active markets for identical assets (Level 1) | Significant other observable inputs (Level 2) | Significant unobservable inputs (Level 3) |
| | | *(dollars in thousands)* | | |
| **Assets:** | | | | |
| Loans held for sale | $ 17,791 | $ - | $ 17,791 | $ - |
| Available for sale investment securities: | | | | |
| U.S. government obligations and government-sponsored enterprises | 6,860,364 | 1,252,109 | 5,608,255 | - |
| Obligations of states and political subdivisions | 12,355 | - | 12,355 | - |
| Other securities | 3,225 | - | 3,225 | - |
| Equity investments | 48,295 | - | 36,632 | 11,663 |
| Derivatives | 8,387 | - | 8,387 | - |
| Total assets | $ 6,950,417 | $ 1,252,109 | $ 5,686,645 | $ 11,663 |
| **Liabilities:** | | | | |
| Derivatives | $ 7,328 | $ - | $ 7,328 | $ - |
| Total liabilities | $ 7,328 | $ - | $ 7,328 | $ - |

| | | Fair value measurements at report date using | | |
|---|---|---|---|---|
| | Fair Value December 31, 2025 | Quoted prices in active markets for identical assets (Level 1) | Significant other observable inputs (Level 2) | Significant unobservable inputs (Level 3) |
| | | *(dollars in thousands)* | | |
| **Assets:** | | | | |
| Loans held for sale | $ 54,119 | $ - | $ 54,119 | $ - |
| Available for sale investment securities: | | | | |
| U.S. government obligations and government-sponsored enterprises | 6,349,320 | 928,287 | 5,421,033 | - |
| Obligations of states and political subdivisions | 16,644 | - | 16,644 | - |
| Other securities | 6,499 | 1,018 | 5,481 | - |
| Equity investments | 48,200 | - | 36,690 | 11,510 |
| Derivatives | 7,969 | - | 7,969 | - |
| Total assets | $ 6,482,752 | $ 929,305 | $ 5,541,937 | $ 11,510 |
| **Liabilities:** | | | | |
| Derivatives | $ 7,021 | $ - | $ 7,021 | $ - |
| Total liabilities | $ 7,021 | $ - | $ 7,021 | $ - |

The following table provides the assets measured at fair value on a nonrecurring basis during the first nine months of 2026 and 2025, and still held as of September 30, 2026 and 2025.

| | | Fair value measurements at report date using | | |
|---|---|---|---|---|
| | Fair Value September 30, 2026 | Quoted prices in active markets for identical assets (Level 1) | Significant other observable inputs (Level 2) | Significant unobservable inputs (Level 3) |
| | | *(dollars in thousands)* | | |
| Assets: | | | | |
| Collateral dependent loans | $ 35,781 | $ - | $ - | $ 35,781 |
| Mortgage servicing rights | 68,797 | - | - | 68,797 |
| Total assets | $ 104,578 | $ - | $ - | $ 104,578 |

| | | Fair value measurements at report date using | | |
|---|---|---|---|---|
| | Fair Value September 30, 2025 | Quoted prices in active markets for identical assets (Level 1) | Significant other observable inputs (Level 2) | Significant unobservable inputs (Level 3) |
| | | *(dollars in thousands)* | | |
| Assets: | | | | |
| Collateral dependent loans | $ 22,950 | $ - | $ - | $ 22,950 |
| Mortgage servicing rights | 60,652 | - | - | 60,652 |
| Total assets | $ 83,602 | $ - | $ - | $ 83,602 |

**Fair Value of Financial Instruments**

Fair value estimates are made at a specific point in time based on relevant market information. They do not reflect any premium or discount that could result from offering for sale at one time the Company's entire holdings of a particular financial instrument. Because no market exists for many of the Company's financial instruments, fair value estimates are based on judgments regarding future expected loss experience, risk characteristics and economic conditions. These estimates are subjective, involve uncertainties, and cannot be determined with precision. Changes in assumptions could significantly affect the estimates.

The estimated fair values of the Company's financial assets and the classification of their fair value measurement within the valuation hierarchy are as follows at September 30, 2026 and December 31, 2025:

| | September 30, 2026 | | | |
|---|---|---|---|---|
| | Carrying amount | Estimated Fair Value | | |
| | | Level 1 | Level 2 | Level 3 |
| | | *(dollars in thousands)* | | |
| **Financial Assets:** | | | | |
| Cash and due from banks | $ 188,916 | $ 188,916 | $ - | $ - |
| Short-term interest-bearing deposits | 563,154 | 563,154 | - | - |
| Interest-bearing deposits | 402 | 402 | - | - |
| Investment securities | | | | |
| Available for sale | 6,875,944 | 1,252,109 | 5,623,835 | - |
| Held to maturity | 1,525 | - | 1,520 | - |
| Equity | 48,295 | - | 36,632 | 11,663 |
| Net loans held for investment | 11,576,552 | - | - | 11,455,124 |
| Loans held for sale | 17,791 | - | 17,791 | - |
| Derivatives | 8,387 | - | 8,387 | - |
| **Total assets** | $ 19,280,966 | $ 2,004,581 | $ 5,688,165 | $ 11,466,787 |

| | December 31, 2025 | | | |
|---|---|---|---|---|
| | Carrying amount | Estimated Fair Value | | |
| | | Level 1 | Level 2 | Level 3 |
| | *(dollars in thousands)* | | | |
| **Financial Assets** | | | | |
| Cash and due from banks | $ 258,588 | $ 258,588 | $ - | $ - |
| Short-term interest-bearing deposits | 1,805,555 | 1,805,555 | - | - |
| Interest-bearing deposits | 1,039 | - | - | 1,039 |
| Investment securities | | | | |
| Available for sale | 6,372,463 | 929,305 | 5,443,158 | - |
| Held to maturity | 1,689 | - | 1,023 | 677 |
| Equity | 48,200 | - | 36,690 | 11,510 |
| Net loans held for investment | 11,284,931 | - | - | 11,285,348 |
| Loans held for sale | 54,119 | - | 54,119 | - |
| Derivatives | 7,969 | - | 7,969 | - |
| **Total assets** | $ 19,834,553 | $ 2,993,448 | $ 5,542,959 | $ 11,298,574 |

The estimated fair values of the Company's financial liabilities and the classification of their fair value measurement within the valuation hierarchy are as follows at September 30, 2026 and December 31, 2025:

| | September 30, 2026 | | | |
|---|---|---|---|---|
| | Carrying amount | Estimated Fair Value | | |
| | | Level 1 | Level 2 | Level 3 |
| | *(dollars in thousands)* | | | |
| **Financial Liabilities** | | | | |
| Federal funds purchased and customer repurchase agreements | $ 932,323 | $ 932,323 | $ - | $ - |
| Accrued interest payable | 7,385 | 7,385 | - | - |
| Derivatives | 7,328 | - | 7,328 | - |

| | December 31, 2025 | | | |
|---|---|---|---|---|
| | Carrying amount | Estimated Fair Value | | |
| | | Level 1 | Level 2 | Level 3 |
| | *(dollars in thousands)* | | | |
| **Financial Liabilities** | | | | |
| Federal funds purchased and customer repurchase agreements | $ 1,011,851 | $ 1,011,851 | $ - | $ - |
| Accrued interest payable | 9,306 | 9,306 | - | - |
| Derivatives | 7,021 | - | 7,021 | - |

## (11) Business Segment Reporting

The Company's reportable segments are determined by its Chief Executive Officer, who is the designated Chief Operating Decision Maker (“CODM”). The company has strategically aligned its operations into the following three reportable segments: Consumer Banking, Commercial Banking, and Wealth Management (collectively, the Business Segments). These operating segments are strategic business units that offer different products and services and have different marketing strategies.

To evaluate segment performance and inform resource allocation decisions, the CODM regularly reviews each segment’s revenues and net income compared to budget. This process allows the Company to (1) assess the profitability of a specific business segment by aligning relevant costs with revenue, and (2) evaluate each business segment in a way that reflects its economic impact on consolidated earnings.

During the year ended December 31, 2025, the Company modified the structure of its internal organization to better align financial reporting with the way management evaluates performance and allocates resources. Previously, the Company reported two operating segments: Community Banking and Wealth Management. As a result of the organizational changes, management now reviews operating performance and makes resource allocation decisions based on three operating segments: Consumer, Commercial, and Wealth Management.

This change represents a reconsideration of the Company’s operating and reportable segments in accordance with ASC 280, Segment Reporting. In accordance with ASC 280-10-50-34, the Company has recast all prior-period segment

information presented for comparative purposes to reflect the new segment structure. The change affected the aggregation and presentation of certain revenues, expenses, and allocated corporate costs among the Company's operating segments, but did not impact consolidated net income, total assets, shareholders' equity, or cash flows for any periods presented.

Consistent with the requirements of ASC 250-10-50-1(a), the recast of prior periods has been applied retrospectively to all comparative periods presented herein, and the nature and reason for the change in segment presentation are disclosed. The change did not result from a change in accounting principle but rather from a change in the organizational structure that constitutes a change in the internal information regularly reviewed by the CODM.

Management believes the new segment structure provides improved transparency into the distinct customer groups served by the Company and the economic characteristics of each segment.

The Consumer Banking operating segment consists of various consumer loan and deposit products offered primarily through its 159 full-service branches. This segment also includes residential mortgage, installment lending and other consumer loan financing options, along with debit and credit card loan and fee businesses.

The Commercial Banking operating segment includes full-service relationship banking solutions to businesses, agencies and community organizations including commercial, small business and government segments. Our business payment solutions include treasury management services, merchant and commercial bank card products.

The Wealth Management operating segment provides a full range of "fee-only" wealth management solutions, including investment management, fiduciary services, financial, estate, and tax planning services to individuals, businesses, and foundations. Services are provided through Central Trust Company and Central Investment Advisors, both divisions of The Central Trust Bank.

The Company uses a funds transfer pricing method to value funds used (e.g., loans, fixed assets, cash, etc.) and funds provided (deposits, borrowings, and equity) by the business segments and their components. This process assigns a specific value to each new source or use of funds with a maturity, based on current interest rates, thus determining an interest spread at the time of the transaction. Non-maturity assets and liabilities are valued using weighted average pools. The funds transfer pricing process attempts to remove interest rate risk from valuation, allowing management to compare profitability under various rate environments. The operating segments also include a number of allocations of income and expense from various support and overhead centers within the Company. Management periodically makes changes to methods of assigning costs and income to its business segments to better reflect operating results.

*Segment Financial Information*

The following table presents selected financial information by segment and reconciliations of combined segment totals to consolidated totals.

| | Consumer | Commercial | Wealth Management | Corp / Other | Total |
|---|---|---|---|---|---|
| | *(dollars in thousands, unless otherwise indicated)* | | | | |
| **Three Months Ended September 30, 2026** | | | | | |
| Net interest income | $ 85,362 | $ 115,165 | $ (17) | $ 18,346 | $ 218,856 |
| Provision for (recovery of) credit losses | 2,289 | 1,733 | - | 16 | 4,038 |
| Net interest income after provision for credit losses | 83,073 | 113,432 | (17) | 18,330 | 214,818 |
| Noninterest income | 31,463 | 11,335 | 22,789 | 1,213 | 66,800 |
| Noninterest expense | 63,612 | 41,646 | 14,839 | 10,882 | 130,979 |
| Income before income taxes | 50,924 | 83,121 | 7,933 | 8,661 | 150,639 |
| Income taxes | 12,189 | 19,206 | 1,905 | 1,097 | 34,397 |
| Net income | $ 38,735 | $ 63,915 | $ 6,028 | $ 7,564 | $ 116,242 |
| *Assets under advice ($MM)* | *$ -* | *$ -* | *$ 17,537* | *$ -* | *$ 17,537* |
| **Three Months Ended September 30, 2025** | | | | | |
| Net interest income | $ 79,634 | $ 109,643 | $ (17) | $ 9,612 | $ 198,872 |
| Provision for (recovery of) credit losses | 1,930 | 1,599 | - | (147) | 3,382 |
| Net interest income after provision for credit losses | 77,704 | 108,044 | (17) | 9,759 | 195,490 |
| Noninterest income | 31,876 | 10,887 | 19,470 | (5,163) | 57,070 |
| Noninterest expense | 59,902 | 40,185 | 13,228 | 13,630 | 126,945 |
| Income before income taxes | 49,678 | 78,746 | 6,225 | (9,034) | 125,615 |
| Income taxes | 11,900 | 18,218 | 1,494 | (3,096) | 28,516 |
| Net income | $ 37,778 | $ 60,528 | $ 4,731 | $ (5,939) | $ 97,098 |
| *Assets under advice ($MM)* | *$ -* | *$ -* | *$ 15,412* | *$ -* | *$ 15,412* |

| | Consumer | Commercial | Wealth Management | Corp / Other | Total |
|---|---|---|---|---|---|
| | *(dollars in thousands, unless otherwise indicated)* | | | | |
| **Nine Months Ended September 30, 2026** | | | | | |
| Net interest income | $ 250,963 | $ 341,192 | $ (66) | $ 48,168 | $ 640,257 |
| Provision for credit losses | 7,308 | 3,382 | - | 29 | 10,719 |
| Net interest income after provision for credit losses | 243,655 | 337,810 | (66) | 48,139 | 629,538 |
| Noninterest income | 96,396 | 33,603 | 66,230 | 5,213 | 201,442 |
| Noninterest expense | 190,434 | 122,300 | 42,373 | 33,842 | 388,949 |
| Income before income taxes | 149,617 | 249,113 | 23,791 | 19,510 | 442,031 |
| Income taxes | 35,824 | 57,639 | 5,718 | 1,748 | 100,929 |
| Net income | $ 113,793 | $ 191,474 | $ 18,073 | $ 17,762 | $ 341,102 |
| | | | | | |
| *Assets under advice ($MM)* | *$ -* | *$ -* | *$ 17,537* | *$ -* | *$ 17,537* |
| | | | | | |
| **Nine Months Ended September 30, 2025** | | | | | |
| Net interest income | $ 233,682 | $ 323,763 | $ (60) | $ 25,816 | $ 583,201 |
| Provision for (recovery of ) credit losses | 2,059 | 3,041 | (4) | 1,199 | 6,295 |
| Net interest income after provision for credit losses | 231,623 | 320,722 | (56) | 24,617 | 576,906 |
| Noninterest income | 78,903 | 32,107 | 56,308 | (1,393) | 165,925 |
| Noninterest expense | 181,507 | 118,312 | 38,448 | 37,710 | 375,977 |
| Income before income taxes | 129,019 | 234,517 | 17,804 | (14,486) | 366,854 |
| Income taxes | 30,898 | 54,270 | 4,275 | (5,850) | 83,593 |
| Net income | $ 98,121 | $ 180,247 | $ 13,529 | $ (8,636) | $ 283,261 |
| | | | | | |
| *Assets under advice ($MM)* | *$ -* | *$ -* | *$ 15,412* | *$ -* | *$ 15,412* |

The segment activity, as shown above, includes both direct and allocated items. Amounts in the "Corporate / Other" column include activity not related to the segments, such as administrative functions, various support and overhead operating units of the Company. Corporate administrative functions such as Compliance, Accounting, Credit Administration, Human Resources, and our Central Technology Services team expenses are allocated to the segments with an offset in Corp/Other noninterest expense. Expenses for the parent company, the administrative and support functions within the markets not specific to a segment, regulatory expenses, director and shareholder costs, community outreach, and other similar expenses are not allocated to the segments.

The Company's reportable segments are strategic lines of business that offer different products and services. They are managed separately because each line services a specific customer need, requiring different performance measurement analysis and marketing strategies. The performance measurement of the segments is based on the management structure of the Company and is not necessarily comparable with similar information for any other financial institution. The information is also not necessarily indicative of the segments' financial condition and results of operations if they were independent entities.

**(12) Employee Benefit Plans**

The amount of net pension cost is shown in the table below for the three and nine months ended September 30, 2026 and 2025:

| | Three Months Ended September 30, | | Nine Months Ended September 30, | |
|---|---|---|---|---|
| | 2026 | 2025 | 2026 | 2025 |
| | *(dollars in thousands)* | | | |
| Service Cost | $ - | $ - | $ - | $ - |
| Interest Cost | 1,388 | 1,382 | 4,164 | 4,146 |
| Expected Return on Assets | (1,631) | (1,592) | (4,893) | (4,775) |
| Net Amortization | - | - | - | - |
| Net periodic pension cost | $ (243) | $ (210) | $ (729) | $ (629) |

All benefits accrued under the Company's defined benefit pension plan have been frozen since December 31, 2018. During the first nine months of 2026, the Company made no funding contributions to its defined benefit pension plan and made minimal funding contributions to a supplemental executive retirement plan (the SERP), which carries no segregated assets.

During the third quarter of 2026, the Company continued the termination process for its defined benefit pension plan, which began in the first quarter of 2026. In October 2026, the Company completed the termination of the defined benefit pension plan through a combination of lump-sum distributions to eligible participants and the purchase of group annuity contracts from a third-party insurer. As all benefit obligations have been satisfied, the Company expects to recognize a settlement gain of approximately $27 million during the fourth quarter of 2026. The settlement gain will primarily result from the recognition of unamortized actuarial gains and losses previously recorded in accumulated other comprehensive income.

The pension plan was in a surplus position at the time of termination. Excess plan assets remaining after satisfaction of all benefit obligations are expected to be used to fund future nonelective contributions to the Company's defined contribution 401(k) plan or other qualified purposes, subject to applicable regulatory requirements.

No settlement gain or other termination-related impacts have been recognized in the accompanying consolidated financial statements as of September 30, 2026, as the plan termination was completed subsequent to quarter-end. The Company does not expect the termination to have a material adverse impact on its liquidity, capital, or ongoing results of operations.

**Item 3. Quantitative and Qualitative Disclosures About Market Risk**

For additional information, see Part 1, Item 2, “Management’s Discussion and Analysis of Financial Condition and Results of Operations - Market Risk” in this Quarterly Report on Form 10-Q.

**Item 4. Controls and Procedures**

*Evaluation of Disclosure Controls and Procedures*

Our management, with the participation of our Chief Executive Officer and our Chief Financial Officer, has evaluated the effectiveness of our disclosure controls and procedures (as defined in Rule 13a-15(e) under the Securities Exchange Act of 1934, as amended (the “Exchange Act”)), as of the end of this period covered by this report. Based on such evaluation, our Chief Executive Officer and Chief Financial Officer have concluded that, as of the end of such period, the Company’s disclosure controls and procedures were effective to provide reasonable assurance that the information required to be disclosed by the Company in the reports it files or submits under the Exchange Act is recorded, processed, summarized, and reported within the time periods specified in the rules and forms of the SEC and that such information is accumulated and communicated to Company’s management, including its Chief Executive Officer and its Chief Financial Officer, as appropriate, to allow timely decisions regarding required disclosure.

*Changes in Internal Control Over Financial Reporting*

There have not been any changes in the Company’s internal control over financial reporting (as defined in Rule 13a-15(f) under the Exchange Act) during the fiscal quarter ended September 30, 2026 that have materially affected, or are reasonably likely to materially affect, the Company’s internal control over financial reporting.

## PART II - OTHER INFORMATION

### Item 1. Legal Proceedings

The Company and its subsidiaries are defendants in various claims, legal actions and complaints arising in the ordinary course of business. We are not currently party to any legal or regulatory proceedings the resolution of which we believe would have a material adverse effect on our business, results of operation, or financial condition. See Note 9, “Commitments, Contingencies, and Guarantees” to our consolidated financial statements included elsewhere in this Quarterly Report on Form 10-Q for further information regarding our legal and regulatory proceedings.

### Item 1A. Risk Factors

There have been no material changes to the risk factors previously disclosed in our Annual Report on Form 10-K for the year ended December 31, 2025.

### Item 2. Unregistered Sales of Equity Securities and Use of Proceeds

The following table presents information regarding issuer purchases of equity securities during the third quarter of 2026.

| Period | Total Number Of Shares Purchased | Average Price Paid Per Share | Total Number Of Shares Purchased As Part Of Publicly Announced Plans Or Programs | Approximate Dollar Value of Shares That May Yet Be Purchased Under the Plans or Programs [1] |
|---|---|---|---|---|
| July 1 - July 31, 2026 | - | $ - | - | $ 11,263,730 |
| August 1 - August 31, 2026 | - | - | - | 100,000,000 |
| September 1 - September 30, 2026 | 122,872 | 31.02 | 122,872 | 96,188,289 |
| Total | 122,872 | $ 31.02 | 122,872 | 96,188,289 |

[1] *Amounts shown for July and August 2026 reflect the remaining capacity under the 2026 Repurchase Program and the newly authorized Second Repurchase Plan, respectively.*

On February 4, 2026, the Board of Directors approved the 2026 Repurchase Program, authorizing the repurchase of up to $50.0 million of the Company's Class A common stock. The 2026 Repurchase Program replaced and superseded the Company's prior share repurchase authorization. On August 3, 2026, the Board of Directors terminated the 2026 Repurchase Program and approved the Second Repurchase Plan, authorizing the repurchase of up to $100.0 million of the Company's Class A common stock.

The Company has not made any repurchases during the quarter other than through the Second Repurchase Plan. All share purchases pursuant to the 2026 Repurchase Program and the Second Repurchase Plan are intended to be within the scope of Rule 10b-18 promulgated under the Exchange Act. Rule 10b-18 provides a safe harbor for certain purchases if the Company satisfies the manner, timing, price and volume conditions of the rule when purchasing its own shares of common stock.

### Item 3. Defaults upon Senior Securities

None.

### Item 4. Mine Safety Disclosures

Not applicable.

### Item 5. Other Information

During the three months ended September 30, 2026, none of the officers or directors of the Company have adopted or terminated any contract, instruction or written plan for the purchase or sale of our securities that was intended to satisfy the affirmative defense conditions of Rule 10b5-1(c ) or any "non-Rule 10b5-1" trading arrangement.

**Item 6. Exhibits**

(a) ***Exhibits:*** See the Exhibit Index immediately preceding the signature pages hereto, which is incorporated by reference as if fully set forth herein.

**EXHIBIT INDEX**

| Number | Description |
|---|---|
| 31.1 | Certification of Chief Executive Officer pursuant to Section 302 of the Sarbanes-Oxley Act of 2002 |
| 31.2 | Certification of Chief Financial Officer pursuant to Section 302 of the Sarbanes-Oxley Act of 2002 |
| 32.1 | Certification of Chief Executive Officer pursuant to 18 U.S.C. Section 1350, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002 |
| 32.2 | Certification of Chief Financial Officer pursuant to 18 U.S.C. Section 1350, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002 |
| 101.INS ** | XBRL Instance Document - the instance document does not appear in the interactive data file because the XBRL tags are embedded within the Inline XBRL document |
| 101.SCH ** | XBRL Taxonomy Extension Schema Document |
| 101.CAL ** | XBRL Taxonomy Extension Calculation Linkbase Document |
| 101.DEF ** | XBRL Taxonomy Extension Definition Linkbase Document |
| 101.LAB ** | XBRL Taxonomy Extension Label Linkbase Document |
| 101.PRE ** | XBRL Taxonomy Extension Presentation Linkbase Document |
| 104 ** | Cover Page Interactive Data File (formatted as Inline XBRL and contained in Exhibit 101) |

** Furnished herewith, not filed

**SIGNATURES**

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

**CENTRAL BANCOMPANY, INC.**

**Date:** November 13, 2026

**By:** /s/ James K. Ciroli

**Name:** James K. Ciroli

**Title:** EVP and Chief Financial Officer
*(Principal Financial Officer and Authorized Officer)*

**Exhibit 31.1**

**CERTIFICATION OF THE CHIEF EXECUTIVE OFFICER PURSUANT TO SECTION 302 OF THE SARBANES-OXLEY ACT OF 2002**

I, John "JR" Ross, certify that:

1. I have reviewed this quarterly report on Form 10-Q of Central Bancompany, Inc.;
2. Based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report;
3. Based on my knowledge, the financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report;
4. The registrant's other certifying officer and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-15(e) and 15d-15(e)) and internal control over financial reporting (as defined in Exchange Act Rules 13a-15(f) and 15d-15(f)) for the registrant and have:
   (a) Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared;
   (b) Designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles;
   (c) Evaluated the effectiveness of the registrant's disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; and
   (d) Disclosed in this report any change in the registrant's internal control over financial reporting that occurred during the registrant's most recent fiscal quarter (the registrant's fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect, the registrant's internal control over financial reporting; and
5. The registrant's other certifying officer and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the registrant's auditors and the audit committee of the registrant's board of directors (or persons performing the equivalent functions):
   (a) All significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting which are reasonably likely to adversely affect the registrant's ability to record, process, summarize and report financial information; and
   (b) Any fraud, whether or not material, that involves management or other employees who have a significant role in the registrant's internal control over financial reporting.

**CENTRAL BANCOMPANY, INC.**

**Date:** November 13, 2026

**By:** /s/ John Ross

**Name:** John "JR" Ross

**Title:** President, Chief Executive Officer and Director
*(Principal Executive Officer)*

**Exhibit 31.2**

**CERTIFICATION OF THE CHIEF FINANCIAL OFFICER PURSUANT TO SECTION 302 OF THE SARBANES-OXLEY ACT OF 2002**

I, James K. Ciroli, certify that:

1. I have reviewed this quarterly report on Form 10-Q of Central Bancompany, Inc.;
2. Based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report;
3. Based on my knowledge, the financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report;
4. The registrant's other certifying officer and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-15(e) and 15d-15(e)) and internal control over financial reporting (as defined in Exchange Act Rules 13a-15(f) and 15d-15(f)) for the registrant and have:
   (a) Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared;
   (b) Designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles;
   (c) Evaluated the effectiveness of the registrant's disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; and
   (d) Disclosed in this report any change in the registrant's internal control over financial reporting that occurred during the registrant's most recent fiscal quarter (the registrant's fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect, the registrant's internal control over financial reporting; and
5. The registrant's other certifying officer and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the registrant's auditors and the audit committee of the registrant's board of directors (or persons performing the equivalent functions):
   (a) All significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting which are reasonably likely to adversely affect the registrant's ability to record, process, summarize and report financial information; and
   (b) Any fraud, whether or not material, that involves management or other employees who have a significant role in the registrant's internal control over financial reporting.

**CENTRAL BANCOMPANY, INC.**

**Date:** November 13, 2026

**By:** /s/ James K. Ciroli

**Name:** James K. Ciroli

**Title:** Executive Vice President and Chief Financial Officer
*(Principal Financial Officer and Principal Accounting Officer)*

**Exhibit 32.1**

**CERTIFICATION PURSUANT**
**TO 18 U.S.C. SECTION 1350, AS ADOPTED,**
**PURSUANT TO SECTION 906 OF THE SARBANES-OXLEY ACT OF 2002**

In connection with the Quarterly Report of Central Bancompany Inc. (the "Company") on Form 10-Q for the quarter ended September 30, 2026 as filed with the Securities and Exchange Commission on the date hereof (the "Report"), I, John "JR" Ross, Chief Executive Officer of the Company, hereby certify, pursuant to 18 U.S.C. Section 1350 as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002, that, to the best of my knowledge:

(1) The Report fully complies with the requirements of section 13(a) or 15(d) of the Securities Exchange Act of 1934; and

(2) The information contained in the Report fairly presents, in all material respects, the financial condition and results of operations of the Company.

**CENTRAL BANCOMPANY, INC.**

**Date:** November 13, 2026

**By:** /s/ John Ross

**Name:** John "JR" Ross

**Title:** President, Chief Executive Officer and Director
*(Principal Executive Officer)*

A signed original of this written statement required by Section 906 has been provided to the Company and will be retained by the Company and furnished to the Securities and Exchange Commission or its staff upon request.

**Exhibit 32.2**

**CERTIFICATION PURSUANT**
**TO 18 U.S.C. SECTION 1350, AS ADOPTED,**
**PURSUANT TO SECTION 906 OF THE SARBANES-OXLEY ACT OF 2002**

In connection with the Quarterly Report of Central Bancompany Inc. (the "Company") on Form 10-Q for the quarter ended September 30, 2026 as filed with the Securities and Exchange Commission on the date hereof (the "Report"), I, James K. Ciroli, Chief Financial Officer of the Company, hereby certify, pursuant to 18 U.S.C. Section 1350 as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002, that, to the best of my knowledge:

(1) The Report fully complies with the requirements of section 13(a) or 15(d) of the Securities Exchange Act of 1934; and

(2) The information contained in the Report fairly presents, in all material respects, the financial condition and results of operations of the Company.

**CENTRAL BANCOMPANY, INC.**

**Date:** November 13, 2026

**By:** /s/ James K. Ciroli
**Name:** James K. Ciroli
**Title:** Executive Vice President and Chief Financial Officer
*(Principal Financial Officer and Principal Accounting Officer)*

A signed original of this written statement required by Section 906 has been provided to the Company and will be retained by the Company and furnished to the Securities and Exchange Commission or its staff upon request.