

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

**FORM 8-K**

**CURRENT REPORT  
Pursuant to Section 13 or 15(d)  
of the Securities Exchange Act of 1934**

Date of Report (date of earliest event reported): **April 28, 2026**

**Central Bancompany, Inc.**

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

**Missouri**  
*(State or other jurisdiction of  
incorporation or organization)*

**001-42965**  
*(Commission File Number)*

**43-0959114**  
*(I.R.S. Employer Identification Number)*

**238 Madison Street  
Jefferson City, MO 65101**  
*(Address of principal executive offices and zip code)*

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

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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

Title of each class  
**Class A common stock, par value \$0.01 per share**

Trading Symbol  
**CBC**

Name of each exchange on which registered  
**The Nasdaq Stock Market LLC**

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (17 CFR 230.405) or Rule 12b-2 of the Securities Exchange Act of 1934 (17 CFR 240.12b-2).

Emerging growth company

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

**Item 2.02 - Results of Operations and Financial Condition**

On April 28, 2026, Central Bancompany, Inc. ("the Company"), the bank holding company for The Central Trust Bank, issued a press release announcing the financial results for the Company for the quarter ended March 31, 2026. A copy of the press release is attached as Exhibit 99.1 and the information is hereby incorporated by reference herein. The Company does not incorporate by reference information presented at any website referenced in the press release.

**Item 7.01 - Regulation FD Disclosure**

The Company is furnishing a copy of materials that will be used in the Company's shareholder conference call at 9:00 a.m. CT on April 28, 2026. A copy of the materials is attached as Exhibit 99.2 and will be available on the Company's investor relations website <https://investor.centralbank.net>. The call can be accessed via this same website or by using the following link: <https://edge.media-server.com/mmc/p/wujraedi>. A recorded replay of the conference call will be available on the website after the call's completion. The materials are dated April 28, 2026, and the Company disclaims any obligation to correct or update any of the materials in the future.

The information contained in Item 2.02 and 7.01 of this Current Report on Form 8-K, including Exhibits 99.1 and 99.2 hereto, is being furnished and shall not be deemed to be "filed" with the Securities and Exchange Commission ("SEC") for the purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or otherwise subject to the liabilities of that section and is not incorporated by reference into any filing of the Company under the Securities Act of 1933, as amended (the "Securities Act"), or the Exchange Act, whether made before or after the date hereof, except as shall be expressly set forth by specific reference to this Current Report on Form 8-K in such a filing.

**Item 9.01 - Financial Statements and Exhibits****(d) Exhibits**

<b>Exhibit No.</b>	<b>Description</b>
<a href="#">99.1</a>	<a href="#">Press release of Central Bancompany, Inc. dated April 28, 2026, containing information for the quarter ended March 31, 2026</a>
<a href="#">99.2</a>	<a href="#">Quarterly Investor Relations Presentation for the quarter ended March 31, 2026</a>
104	The XBRL tags on the cover page of this Form 8-K are embedded within the Inline XBRL document.

**SIGNATURE**

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 hereunto duly authorized.

**CENTRAL BANCOMPANY, INC.**

**Date:** April 28, 2026

**By:** /s/ James K. Cirolì

**Name:** James K. Cirolì

**Title:** Chief Financial Officer

*(Principal Financial Officer and Authorized Officer)*



## Central Bancompany, Inc. Reports First Quarter 2026 Results

### First Quarter 2026 Financial Highlights

- GAAP net income of \$111.1 million, or \$0.46 per fully diluted share, compared to \$107.6 million and \$0.47 in the prior quarter and \$94.8 million, or \$0.43 per fully diluted share in the prior year quarter
- GAAP net interest income of \$208.6 million, reflecting a GAAP net interest margin (“NIM”) of 4.32% compared to 4.38% in the prior quarter and 4.19% in the prior year quarter
- Average total loans held for investment of \$11.5 billion, quarterly increase of \$0.1 billion, or 1.2% growth from the prior quarter
- Average total deposits of \$15.5 billion, seasonally higher from last quarter and an increase of \$0.8 billion or 5.2% from prior year quarter
- Repurchased over 1.3 million shares at an average price of \$24.03
- Return on average assets (“ROAA”) of 2.20%
- Efficiency ratio of 46.3% and efficiency ratio (FTE)<sup>1</sup> of 45.7%

JEFFERSON CITY, MO. (April 28, 2026 / GLOBE NEWSWIRE) — Central Bancompany, Inc. (Nasdaq: CBC) (“Central Bancompany”, “the Company”, or “CBC”), the bank holding company for The Central Trust Bank (the “Bank”), today announced preliminary financial results for the first quarter 2026.

John “JR” Ross, President and Chief Executive Officer of Central Bancompany, commented “We are pleased to announce solid financial results for the first quarter of 2026. First quarter net income was \$111.1 million, or \$0.46 per fully diluted share, reflecting a 2.20% ROA and a 46.3% efficiency ratio. We’ve grown net income by \$16.3 million, or 17%, from the first quarter of 2025. We were encouraged by loan growth in the quarter, with ending loans excluding other consumer up nearly 6% annualized quarter-over-quarter. Our teams grew average deposits by \$0.8 billion, or 5%, including growth of over \$400 million in average noninterest-bearing demand balances from the prior year quarter’s balances.”

“We reaffirmed our commitment to capital deployment during the quarter by increasing our ordinary quarterly dividend by 118% to \$0.12 per share and repurchasing \$32 million of our outstanding shares to take advantage of attractive prices and expanded market liquidity,” Ross continued. “We were humbled to again be included as one of America’s Best Banks by Forbes, as well as being named the best performing U.S. public bank with more than \$10 billion in assets by S&P Global Market Intelligence. Recognition from such leading organizations is a direct result of legendary service that our employees provide their customers and our communities, and I would like to thank them for driving a successful start to 2026.”

### Net Interest Income and Net Interest Margin

The Company reported net interest income of \$208.6 million in the first quarter of 2026, reflecting a GAAP net interest margin of 4.32% (4.36% on an FTE basis<sup>1</sup>). Net interest income increased \$19.3 million from the first quarter of 2025, driven by solid underlying average earning asset growth of \$1.3 billion, or 7%, resulting from growing deposits, earnings retention and our IPO. These funds have largely been invested in securities and short-term earning assets. From the end of 2025, average earning assets have grown by nearly \$1.0 billion. Notably, in the first quarter of 2026, loans grew at an annualized rate of 6% excluding the reduction in other consumer loans. Compared with the first quarter of 2025, the net interest margin grew to 4.32% from 4.19% in the prior year quarter.

Average earning assets for the quarter totaled \$19.6 billion, an increase of \$1.3 billion, or 7% from the first quarter of 2025, and \$0.9 billion or 5% from prior quarter.

Average total loans held for investment were \$11.5 billion for the first quarter of 2026, declining slightly by \$0.1 billion, or less than 1% from the prior year quarter. During that period of time, indirect consumer lending has been reduced and the consumer leasing portfolio was sold. Excluding other consumer loans, which included both indirect consumer loans and consumer leases, average total loans held for investment increased \$0.4 billion or 3% from loan growth spread across a number of categories and markets. Total loans ended the quarter at \$11.5 billion, \$63 million above the average for the quarter, reflecting continued loan growth momentum.

<sup>1</sup>This is a non-GAAP financial measure management believes is helpful to understanding trends in our business that may not be fully apparent based only on the most comparable GAAP financial measure. Further information on this financial measure and a reconciliation to the most comparable GAAP financial measure is provided at the end of this release.

Average total deposits were \$15.5 billion for the first quarter of 2026, an increase of \$0.8 billion, or 5% from prior year quarter. The increase from the prior year quarter was driven by higher noninterest bearing deposits, which rose \$0.4 billion, or 9%, and non-maturity interest bearing deposits, which were up \$0.4 billion or 5%. All significant customer segments reported deposit growth, with commercial deposits up 9% over the prior year quarter.

The 13 basis point increase in the net interest margin from the prior year quarter reflected actions taken to invest short-term earning assets into the securities portfolio and actions taken to reduce the overall cost of deposits commensurate with lower short-term market rates. On a linked quarter basis, the decline in the net interest margin to 4.32% from 4.38% reflected higher levels of deposit funding being invested in short-term earning assets and the securities portfolio, resulting in additional net interest income albeit at a temporarily lower net interest margin on these incremental funds.

#### **Provision for credit losses**

The provision for credit losses was \$3.1 million for the first quarter of 2026, an increase of 4.3% from the prior quarter driven primarily by loan growth and net charge-offs of \$2.9 million. The allowance for credit losses ended the quarter at \$149.9 million, representing 1.30% of loans held for investment and remaining largely consistent with the prior quarter, reflecting stable credit quality trends.

#### **Noninterest income**

Total noninterest income was \$65.1 million for the first quarter of 2026, an increase of \$6.3 million or 10.7% from the prior year quarter, reflecting higher wealth management revenues and a \$1.7 million gain, recognized in other income, from the final liquidation of the consumer lease portfolio. Other categories of noninterest income experienced solid growth from the prior year quarter, reflecting healthy underlying customer activity and continued momentum across core fee-based revenue streams, underscoring the durability of these businesses.

#### **Noninterest expense**

Noninterest expense totaled \$126.6 million for the first quarter of 2026, an increase of \$4.4 million from the first quarter 2025. Salaries and benefits expenses increased \$4.8 million, or 7%, primarily reflecting higher performance based compensation and regular merit increases. Full-time equivalents were flat to the prior year quarter. Legal and professional fees also rose \$1.2 million from the prior year quarter reflecting an increase in technology improvement initiatives and additional costs associated with being a public company.

Other expenses decreased \$2.2 million from the prior year quarter across several expense categories. As a result of disciplined expense management and consistent growth in total revenue, our efficiency ratio (FTE)<sup>1</sup> improved to 45.7% for the quarter, compared to 47.0% in the prior quarter and 48.7% in the first quarter of the prior year, underscoring continued operating leverage.

#### **Provision for income taxes**

The first quarter 2026 provision for income taxes was \$32.9 million, \$0.7 million higher than the prior quarter primarily driven by the increase in book income quarter over quarter. The current quarter's effective tax rate of 22.8% is consistent with the effective tax rate for the full-year 2025.

#### **Asset quality**

Asset quality remained strong. Nonperforming loans at March 31, 2026 were \$52.1 million, or 45 basis points of loans held for investment, up from 43 basis points at the end of the prior year quarter. Net charge-offs were \$2.9 million for the quarter, 10 basis points (annualized) of average total loans. Credit costs remained in line with prior quarters.

Delinquent loans at March 31, 2026 were \$45.0 million, or 39 basis points of loans held for investment, as compared to 34 basis points at the end of the prior year quarter.

#### **Capital**

Capital levels at March 31, 2026 remained very strong. Our CET1 ratio was 28.6% and represented \$1.9 billion of excess capital when compared to our long-term CET1 target of 13.5%. The Bank's CET1 ratio was 12.9% at March 31, 2026. The difference in the consolidated capital ratio and the capital ratio at the Bank represents capital that is readily available to be deployed.

Our book value per share at March 31, 2026 was \$15.84 per share, whereas our tangible book value was \$14.38 per share<sup>1</sup>, of which \$6.58 per share represents core tangible book value, with the remaining \$7.80 per share attributable to excess capital.

### **Conference Call and Webcast Information**

The Company will host a conference call and webcast at 9:00 a.m. CT on Tuesday, April 28, 2026. The call may include discussion of Company developments, forward-looking statements and other material information about business and financial matters. This press release and a related slide presentation will be accessible on the Company's investor relations website <https://investor.centralbank.net>. The call can be accessed via this same website or by using the following link: <https://edge.media-server.com/mmc/p/jwuqmmny>. A recorded replay of the conference call will be available on the website after the call's completion.

### **About Central Bancompany, Inc.**

Central Bancompany, Inc. is a bank holding company headquartered in Jefferson City, Missouri, with approximately \$20.5 billion in assets as of March 31, 2026. Its banking subsidiary, The Central Trust Bank, has been serving businesses and customers since 1902. The bank is built on a strong foundation of people, community service, and technology. The Central Trust Bank is a Missouri state-chartered trust company with banking powers and a Federal Reserve state member bank, serving consumers and businesses in Missouri, Kansas, Oklahoma, Colorado, and Florida. Divisions of The Central Trust Bank include Central Trust Company and Central Investment Advisors.

### **Non-GAAP Financial Information**

In this release, we provide information about certain non-GAAP financial measures. This information supplements the results that are reported according to generally accepted accounting principles in the United States ("GAAP") and should not be viewed in isolation from, or as a substitute for, GAAP results. The differences between the non-GAAP financial measures and the nearest comparable GAAP financial measures are reconciled later in this release. 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. The non-GAAP measures as defined by the Company may not be comparable to similar non-GAAP measures presented by other companies.

### **Cautionary Note Regarding Forward-Looking Statements**

This press release may contain forward-looking statements within the meaning of, and intended to be covered by, the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. 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. All statements other than statements of historical facts contained in this press release are forward-looking statements. We have based the forward-looking statements contained herein on our current expectations and projections about future events and trends that we believe may affect our business, financial condition, results of operations and prospects. The outcome of the events described in these forward-looking statements is subject to risks, uncertainties and other factors described in Part I Item 1A - "Risk Factors" and Part II Item 7 - "Management's Discussion and Analysis of Financial Condition and Results of Operations" in the Company's 2025 Annual Report on Form 10-K. Moreover, we operate in a very competitive and rapidly changing environment. New risks and uncertainties emerge from time to time, and it is not possible for us to predict all risks and uncertainties that could have an impact on the forward-looking statements. The forward-looking statements relate only to events as of the date on which the statements are made. Our statements should not be read to indicate that we have conducted an exhaustive inquiry into, or review of, all potentially available relevant information. These forward-looking statements are not guarantees of future performance and involve certain risks, uncertainties, and assumptions which are difficult to predict with regard to timing, extent, likelihood and degree of occurrence. Therefore, actual results and outcomes may materially differ from what is expected, implied or forecasted in such forward-looking statements. These forward-looking statements are inherently uncertain and you are cautioned not to unduly rely upon these statements. We undertake no obligation to update any forward-looking statements made in this press release to reflect events or circumstances after the date of this press release or to reflect new information or the occurrence of unanticipated events, except as required by law.

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#### **Investor Relations Contact:**

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Current quarter, prior quarter and prior year quarter information is provided on pages 4-7 below.

**Central Banccompany, Inc. and Subsidiaries**

Quarterly Consolidated Balance Sheets (unaudited)

	Q1		Q4		Q1		Q vs PQ		Q vs PYQ	
	FY26	FY25	FY25	FY25	SVAR	%VAR	SVAR	%VAR		
<i>(dollars in thousands, except per common share data)</i>										
<b>Assets</b>										
Cash and due from banks	\$ 190,868	\$ 258,588	\$ 319,668	\$ (67,720)	(26.2)%	\$ (128,800)	(40.3)%			
Short-term earning assets	1,187,368	1,806,594	1,230,602	(619,226)	(34.3)%	(43,234)	(3.5)%			
Investment securities	6,791,275	6,422,352	5,802,740	368,923	5.7%	988,535	17.0%			
Loans held for investment:										
Construction and development	512,681	570,749	489,243	(58,068)	(10.2)%	23,438	4.8%			
Commercial, financial & agricultural	1,740,689	1,761,287	1,767,642	(20,598)	(1.2)%	(26,953)	(1.5)%			
Non-owner-occupied commercial real estate <sup>1</sup>	3,267,008	3,150,269	3,278,281	116,739	3.7%	(11,273)	(0.3)%			
Owner-occupied commercial real estate	1,583,461	1,580,260	1,608,046	3,201	0.2%	(24,585)	(1.5)%			
Commercial real estate	4,850,469	4,730,529	4,886,327	119,940	2.5%	(35,858)	(0.7)%			
Total commercial loans	7,103,839	7,062,565	7,143,212	41,274	0.6%	(39,373)	(0.6)%			
Residential mortgage loans <sup>2</sup>	3,423,146	3,321,101	3,112,039	102,045	3.1%	311,107	10.0%			
Home equity lines of credit	422,737	410,845	357,655	11,892	2.9%	65,082	18.2%			
Consumer credit card	93,171	98,310	87,669	(5,139)	(5.2)%	5,502	6.3%			
Other consumer loans	499,019	551,395	835,039	(52,376)	(9.5)%	(336,020)	(40.2)%			
Total residential and consumer loans	4,438,073	4,381,651	4,392,402	56,422	1.3%	45,671	1.0%			
Total unpaid principal balance	11,541,912	11,444,216	11,535,614	97,696	0.9%	6,298	0.1%			
Add: Unearned income	(9,342)	(9,611)	(23,677)	269	(2.8)%	14,335	(60.5)%			
Loans held for investment	11,532,570	11,434,605	11,511,937	97,965	0.9%	20,633	0.2%			
Less: Allowance for credit losses	(149,889)	(149,674)	(153,738)	(215)	0.1%	3,849	(2.5)%			
Net loans	11,382,681	11,284,931	11,358,199	97,750	0.9%	24,482	0.2%			
Loans held for sale	29,457	54,119	19,856	(24,662)	(45.6)%	9,601	48.4%			
Land, buildings, and equipment, net	221,577	215,931	214,602	5,646	2.6%	6,975	3.3%			
Goodwill and intangibles	350,859	351,664	354,084	(805)	(0.2)%	(3,225)	(0.9)%			
Other assets	302,286	357,799	284,709	(55,513)	(15.5)%	17,577	6.2%			
<b>Total assets</b>	<b>\$ 20,456,371</b>	<b>\$ 20,751,978</b>	<b>\$ 19,584,460</b>	<b>\$ (295,607)</b>	<b>(1.4)%</b>	<b>\$ 871,911</b>	<b>4.5%</b>			
<b>Liabilities and Stockholders' Equity</b>										
Deposits:										
Noninterest-bearing demand	\$ 5,563,373	\$ 5,615,652	\$ 5,335,974	\$ (52,279)	(0.9)%	\$ 227,399	4.3%			
Savings and interest-bearing demand	8,284,962	8,611,895	8,054,662	(326,933)	(3.8)%	230,300	2.9%			
Time	1,617,106	1,635,078	1,682,101	(17,972)	(1.1)%	(64,995)	(3.9)%			
Total deposits	15,465,441	15,862,625	15,072,737	(397,184)	(2.5)%	392,704	2.6%			
Federal funds purchased and customer repurchase agreements										
Total customer funds	1,066,923	1,011,851	1,097,440	55,072	5.4%	(30,517)	(2.8)%			
Total customer funds	16,532,364	16,874,476	16,170,177	(342,112)	(2.0)%	362,187	2.2%			
Other liabilities	125,681	93,525	170,656	32,156	34.4%	(44,975)	(26.4)%			
<b>Total liabilities</b>	<b>16,658,045</b>	<b>16,968,001</b>	<b>16,340,833</b>	<b>(309,956)</b>	<b>(1.8)%</b>	<b>317,212</b>	<b>1.9%</b>			
Stockholders' equity:										
Common equity	3,983,174	3,900,011	3,433,445	83,163	2.1%	549,729	16.0%			
Accumulated other comprehensive (loss)	(54,051)	(16,872)	(90,865)	(37,179)	220.4%	36,814	(40.5)%			
Less: Treasury stock	(130,797)	(99,162)	(98,953)	(31,635)	31.9%	(31,844)	32.2%			
<b>Total stockholders' equity</b>	<b>3,798,326</b>	<b>3,783,977</b>	<b>3,243,627</b>	<b>14,349</b>	<b>0.4%</b>	<b>554,699</b>	<b>17.1%</b>			
<b>Total liabilities and stockholders' equity</b>	<b>\$ 20,456,371</b>	<b>\$ 20,751,978</b>	<b>\$ 19,584,460</b>	<b>\$ (295,607)</b>	<b>(1.4)%</b>	<b>\$ 871,911</b>	<b>4.5%</b>			

<sup>1</sup> Non-owner occupied commercial real estate loans updated presentation to include multi-family loans

<sup>2</sup> Residential mortgage loans updated presentation to include residential construction and development

**Central Banccompany, Inc. and Subsidiaries**

Quarterly Consolidated Statements of Income (unaudited)

	Q1 FY26	Q4 FY25	Q1 FY25	Q vs PQ		Q vs PYQ	
				SVAR	%VAR	SVAR	%VAR
<i>(dollars in thousands, except per common share data)</i>							
<b>Interest income:</b>							
Loans	\$ 176,076	\$ 178,961	\$ 176,274	\$ (2,885)	(1.6) %	\$ (198)	(0.1) %
Investment securities	67,983	64,582	53,405	3,401	5.3 %	14,578	27.3 %
Short-term earning assets	13,995	11,741	10,530	2,254	19.2 %	3,465	32.9 %
Total interest income	258,054	255,284	240,209	2,770	1.1 %	17,845	7.4 %
<b>Interest expense:</b>							
Deposits	43,425	43,133	43,730	292	0.7 %	(305)	(0.7) %
Federal funds purchased and customer repurchase agreements	6,012	5,688	7,206	324	5.7 %	(1,194)	(16.6) %
Total interest expense	49,437	48,821	50,936	616	1.3 %	(1,499)	(2.9) %
<b>Net interest income</b>	<b>208,617</b>	<b>206,463</b>	<b>189,273</b>	<b>2,154</b>	<b>1.0 %</b>	<b>19,344</b>	<b>10.2 %</b>
<b>Provision for credit losses</b>	<b>3,146</b>	<b>3,016</b>	<b>2,920</b>	<b>130</b>	<b>4.3 %</b>	<b>226</b>	<b>7.7 %</b>
<b>Noninterest income:</b>							
Service charges and commissions	14,413	14,553	13,944	(140)	(1.0) %	469	3.4 %
Payment services revenue	16,370	17,063	15,976	(693)	(4.1) %	394	2.5 %
Brokerage services	7,936	7,701	6,714	235	3.1 %	1,222	18.2 %
Fees for fiduciary services	14,307	14,214	12,463	93	0.7 %	1,844	14.8 %
Mortgage banking revenues, net	9,536	9,408	8,727	128	1.4 %	809	9.3 %
Investment securities gains, net	-	-	109	-	— %	(109)	(100.0) %
Other income	2,526	2,832	855	(306)	(10.8) %	1,671	195.4 %
<b>Total noninterest income</b>	<b>65,088</b>	<b>65,771</b>	<b>58,788</b>	<b>(683)</b>	<b>(1.0) %</b>	<b>6,300</b>	<b>10.7 %</b>
Less: Investment securities gains, net	-	-	109	-	— %	(109)	(100.0) %
<b>Total adjusted noninterest income <sup>1</sup></b>	<b>65,088</b>	<b>65,771</b>	<b>58,679</b>	<b>(683)</b>	<b>(1.0) %</b>	<b>6,409</b>	<b>10.9 %</b>
<b>Noninterest expenses:</b>							
Salaries and employee benefits	76,039	76,799	71,247	(760)	(1.0) %	4,792	6.7 %
Net occupancy and equipment	12,166	12,731	11,847	(565)	(4.4) %	319	2.7 %
Computer software and maintenance	5,977	5,241	6,056	736	14.0 %	(79)	(1.3) %
Marketing and business development	4,556	5,476	4,959	(920)	(16.8) %	(403)	(8.1) %
Legal and professional fees	6,065	5,923	4,878	142	2.4 %	1,187	24.3 %
Bankcard processing, rewards and related cost	7,753	7,595	7,022	158	2.1 %	731	10.4 %
Other expenses	14,060	15,749	16,252	(1,689)	(10.7) %	(2,192)	(13.5) %
<b>Total noninterest expenses</b>	<b>126,616</b>	<b>129,514</b>	<b>122,261</b>	<b>(2,898)</b>	<b>(2.2) %</b>	<b>4,355</b>	<b>3.6 %</b>
Income before income taxes	143,943	139,704	122,880	4,239	3.0 %	21,063	17.1 %
Income taxes	32,855	32,113	28,082	742	2.3 %	4,773	17.0 %
<b>Net income</b>	<b>\$ 111,088</b>	<b>\$ 107,591</b>	<b>\$ 94,798</b>	<b>\$ 3,497</b>	<b>3.3 %</b>	<b>\$ 16,290</b>	<b>17.2 %</b>
Less: Investment securities gains, net of taxes	-	-	83	-	— %	(83)	(100.0) %
<b>Adjusted net income <sup>1</sup></b>	<b>\$ 111,088</b>	<b>\$ 107,591</b>	<b>\$ 94,715</b>	<b>\$ 3,497</b>	<b>3.3 %</b>	<b>\$ 16,373</b>	<b>17.3 %</b>
End of period shares	239,787	241,106	220,735	(1,319)	(0.5) %	19,052	8.6 %
Weighted average fully diluted shares	240,637	229,267	219,951	11,370	5.0 %	20,690	9.4 %
Net income per common share - diluted	\$ 0.46	\$ 0.47	\$ 0.43	\$ (0.01)	(1.5) %	\$ 0.03	7.2 %
Adjusted net income <sup>1</sup> per common share - diluted	\$ 0.46	\$ 0.47	\$ 0.43	\$ (0.01)	(1.5) %	\$ 0.03	7.3 %
Dividends / share	\$ 0.120	\$ 0.155	\$ 0.055	\$ (0.035)	(22.6) %	\$ 0.065	118.2 %

<sup>1</sup> These are non-GAAP financial measures management believes are helpful to understanding trends in our business that may not be fully apparent based only on the most comparable GAAP financial measures. Further information on these financial measures and reconciliations to the most comparable GAAP financial measures are provided at the end of this release.

**Central Banccompany, Inc. and Subsidiaries**  
Quarterly Summary of Financial Results *(unaudited)*

	Q1 FY26	Q4 FY25	Q1 FY25	Q vs PQ		Q vs PYQ	
				SVAR	%VAR	SVAR	%VAR
<i>(dollars in thousands, except per common share data and other information)</i>							
<b>Financial Ratios (GAAP)</b>							
Net interest margin	4.32 %	4.38 %	4.19 %	(0.06)%	(1.37)%	0.13 %	3.00 %
Return on average total assets	2.20 %	2.17 %	2.00 %	0.03 %	1.19 %	0.19 %	9.54 %
Return on average common equity	11.8 %	12.1 %	12.1 %	(0.4)%	(2.9)%	(0.3)%	(2.6)%
Fee income ratio	23.8 %	24.2 %	23.7 %	(0.4)%	(1.6)%	0.1 %	0.3 %
Efficiency ratio	46.3 %	47.6 %	49.3 %	(1.3)%	(2.8)%	(3.0)%	(6.1)%
Effective tax rate	22.8 %	23.0 %	22.9 %	(0.2)%	(0.7)%	— %	(0.1)%
<b>Financial Ratios (Non-GAAP) <sup>1</sup></b>							
Net interest margin (FTE) <sup>2</sup>	4.36 %	4.41 %	4.23 %	(0.06)%	(1.31)%	0.13 %	3.03 %
Adjusted return on average total assets	2.20 %	2.17 %	2.00 %	0.03 %	1.19 %	0.19 %	9.63 %
Adjusted return on average common equity	11.8 %	12.1 %	12.1 %	(0.4)%	(2.9)%	(0.3)%	(2.6)%
Return on average tangible common equity	13.0 %	13.5 %	13.7 %	(0.5)%	(3.8)%	(0.7)%	(4.8)%
Adjusted return on average tangible common equity	13.0 %	13.5 %	13.7 %	(0.5)%	(3.8)%	(0.7)%	(4.8)%
Adjusted fee income ratio	23.8 %	24.2 %	23.7 %	(0.4)%	(1.6)%	0.1 %	0.5 %
Efficiency ratio (FTE) <sup>2</sup>	45.7 %	47.0 %	48.7 %	(1.3)%	(2.8)%	(3.0)%	(6.2)%
<b>Net Interest Margin &amp; Yields</b>							
Interest-earning cash yield <sup>2</sup>	3.86 %	4.11 %	4.65 %	(0.25)%	(6.0)%	(0.79)%	(17.1)%
Investment securities yield <sup>2</sup>	4.23 %	4.19 %	3.79 %	0.04 %	0.9 %	0.44 %	11.7 %
Loan yield <sup>2</sup>	6.24 %	6.27 %	6.20 %	(0.03)%	(0.5)%	0.04 %	0.7 %
Cost of deposits	1.13 %	1.14 %	1.20 %	(0.01)%	(0.5)%	(0.07)%	(5.6)%
Cost of funds	1.21 %	1.21 %	1.30 %	— %	(0.1)%	(0.10)%	(7.3)%
Loan to deposit ratio	74.8 %	72.4 %	76.5 %	2.3 %	3.2 %	(1.7)%	(2.3)%
Interest-free funds ratio	43.4 %	43.1 %	41.1 %	0.3 %	0.7 %	2.3 %	5.5 %
Interest-earning asset yield <sup>2</sup>	5.38 %	5.45 %	5.36 %	(0.07)%	(1.3)%	0.02 %	0.4 %
Cost of total interest-bearing liabilities	1.81 %	1.82 %	1.92 %	(0.01)%	(0.7)%	(0.11)%	(5.7)%
Net interest spread	3.57 %	3.63 %	3.44 %	(0.06)%	(1.6)%	0.13 %	3.8 %
Benefit of interest-free funds	0.79 %	0.79 %	0.79 %	— %	— %	— %	(0.4)%
Net interest margin (FTE) <sup>1,2</sup>	4.36 %	4.41 %	4.23 %	(0.06)%	(1.3)%	0.13 %	3.0 %
<b>Other Information</b>							
Number of full service offices	156	155	153	1	0.6 %	3	2.0 %
Full-time equivalent employees	2,918	2,905	2,918	13	0.4 %	—	— %
<b>Consolidated Capital Ratios</b>							
Tier 1 capital ratio	28.6 %	28.1 %	24.4 %	0.6 %	2.0 %	4.2 %	17.3 %
Total risk-based capital ratio	29.9 %	29.3 %	25.7 %	0.6 %	1.9 %	4.2 %	16.3 %
Tier 1 leverage ratio	17.4 %	17.9 %	15.8 %	(0.5)%	(2.8)%	1.6 %	10.0 %
Common equity tier 1 ratio	28.6 %	28.1 %	24.4 %	0.6 %	2.0 %	4.2 %	17.3 %
Total stockholders' equity to total assets	18.6 %	18.2 %	16.6 %	0.3 %	1.8 %	2.0 %	12.1 %
Tangible common equity to tangible assets (non-GAAP) <sup>1</sup>	17.1 %	16.8 %	15.0 %	0.3 %	1.9 %	2.1 %	14.1 %
Risk-weighted assets	\$ 12,343	\$ 12,403	\$ 12,340	\$ (60)	(0.5)%	\$ 3	— %
Book value per share	\$ 15.84	\$ 15.69	\$ 14.69	\$ 0.15	0.9 %	\$ 1.15	7.8 %
Tangible book value per share (non-GAAP) <sup>1</sup>	\$ 14.38	\$ 14.24	\$ 13.09	\$ 0.14	1.0 %	\$ 1.29	9.8 %
<b>Bank-Level Ratios</b>							
Tier 1 capital ratio	12.9 %	12.9 %	13.3 %	— %	0.3 %	(0.4)%	(3.1)%
Total risk-based capital ratio	14.1 %	14.1 %	14.6 %	— %	0.3 %	(0.4)%	(3.0)%
Tier 1 leverage ratio	7.9 %	8.2 %	8.6 %	(0.3)%	(3.9)%	(0.7)%	(8.5)%
Common equity Tier 1 ratio	12.9 %	12.9 %	13.3 %	— %	0.3 %	(0.4)%	(3.1)%

<sup>1</sup> These are non-GAAP financial measures management believes are helpful to understanding trends in our business that may not be fully apparent based only on the most comparable GAAP financial measures. Further information on these financial measures and reconciliations to the most comparable GAAP financial measures are provided at the end of this release.

<sup>2</sup> Fully-tax equivalent basis.

**Central Banccompany, Inc. and Subsidiaries**

Quarterly Summary of Financial Results (unaudited)

	Q1	Q4	Q1	Q vs PQ		Q vs PYQ	
	FY26	FY25	FY25	SVAR	%VAR	SVAR	%VAR
<b>Asset Quality</b>							
Allowance for credit losses / loans held for investment	1.30 %	1.31 %	1.34 %	(0.01)%	(0.7)%	(0.04)%	(2.7)%
Allowance for credit losses	\$ 149,889	\$ 149,674	\$ 153,738	\$ 215	0.1 %	\$ (3,849)	(2.5)%
Allowance for unfunded loan commitments	\$ 369	\$ 349	\$ 490	\$ 20	5.7 %	\$ (121)	(24.7)%
Allowance for investment securities	\$ 10	\$ 10	\$ 22	\$ —	— %	\$ (12)	(54.5)%
Nonperforming loans / loans held for investment	0.45 %	0.40 %	0.43 %	0.05 %	12.2 %	0.02 %	5.2 %
Nonperforming loans	\$ 52,075	\$ 46,006	\$ 49,391	\$ 6,069	13.2 %	\$ 2,684	5.4 %
Nonperforming commercial loans	\$ 23,071	\$ 17,245	\$ 19,729	\$ 5,826	33.8 %	\$ 3,342	16.9 %
Nonperforming consumer loans	\$ 29,004	\$ 28,761	\$ 29,662	\$ 243	0.8 %	\$ (658)	(2.2)%
Nonperforming assets / total assets	0.27 %	0.25 %	0.28 %	0.02 %	7.0 %	(0.02)%	(5.5)%
Nonperforming assets	\$ 54,823	\$ 51,960	\$ 55,520	\$ 2,863	5.5 %	\$ (697)	(1.3)%
Net charge-offs / average loans	0.10 %	0.10 %	0.12 %	— %	3.6 %	(0.02)%	(15.1)%
Net charge-offs	\$ 2,910	\$ 2,841	\$ 3,453	\$ 69	2.4 %	\$ (543)	(15.7)%
Commercial net charge-offs	\$ 317	\$ 770	\$ 1,169	\$ (453)	(58.8)%	\$ (852)	(72.9)%
Consumer net charge-offs	\$ 2,593	\$ 2,071	\$ 2,284	\$ 522	25.2 %	\$ 309	13.5 %

**Central Banccompany, Inc. and Subsidiaries**

Quarterly Average Consolidated Balance Sheets (unaudited)

	Q1	Q4	Q1	Q vs PQ		Q vs PYQ	
	FY26	FY25	FY25	SVAR	%VAR	SVAR	%VAR
<i>(dollars in thousands)</i>							
<b>Average Assets</b>							
Cash and due from banks	\$ 185,128	\$ 187,628	\$ 188,038	\$ (2,500)	(1.3)%	\$ (2,910)	(1.5)%
Short-term earning assets	1,531,094	1,180,781	955,427	350,313	29.7 %	575,667	60.3 %
Investment securities	6,564,377	6,154,552	5,765,263	409,825	6.7 %	799,114	13.9 %
Loans held for investment	11,469,527	11,335,992	11,565,417	133,535	1.2 %	(95,890)	(0.8)%
Less allowance for credit losses	(149,545)	(149,126)	(153,760)	(419)	0.3 %	4,215	(2.7)%
Net loans	11,319,982	11,186,866	11,411,657	133,116	1.2 %	(91,675)	(0.8)%
Loans held for sale	22,274	33,068	17,569	(10,794)	(32.6)%	4,705	26.8 %
Land, buildings, and equipment, net	217,629	216,211	215,867	1,418	0.7 %	1,762	0.8 %
Goodwill and intangibles	351,380	352,186	354,612	(806)	(0.2)%	(3,232)	(0.9)%
Other assets	321,631	354,945	266,704	(33,314)	(9.4)%	54,927	20.6 %
<b>Total assets</b>	<b>\$ 20,513,495</b>	<b>\$ 19,666,237</b>	<b>\$ 19,175,137</b>	<b>\$ 847,258</b>	<b>4.3 %</b>	<b>\$ 1,338,358</b>	<b>7.0 %</b>
<b>Average Liabilities</b>							
Noninterest-bearing demand	\$ 5,512,732	\$ 5,375,187	\$ 5,074,272	\$ 137,545	2.6 %	\$ 438,460	8.6 %
Savings and interest-bearing demand	8,381,593	7,962,083	8,004,524	419,510	5.3 %	377,069	4.7 %
Time	1,631,224	1,671,731	1,685,989	(40,507)	(2.4)%	(54,765)	(3.2)%
Total deposits	15,525,549	15,009,001	14,764,785	516,548	3.4 %	760,764	5.2 %
Federal funds purchased and customer repurchase agreements	1,072,669	1,004,520	1,084,995	68,149	6.8 %	(12,326)	(1.1)%
Total customer funds	16,598,218	16,013,521	15,849,780	584,697	3.7 %	748,438	4.7 %
Other liabilities	85,692	129,327	143,694	(43,635)	(33.7)%	(58,002)	(40.4)%
<b>Total liabilities</b>	<b>16,683,910</b>	<b>16,142,848</b>	<b>15,993,474</b>	<b>541,062</b>	<b>3.4 %</b>	<b>690,436</b>	<b>4.3 %</b>
<b>Average Stockholders' Equity</b>							
Common equity	3,957,717	3,650,132	3,405,171	307,585	8.4 %	552,546	16.2 %
Accumulated other comprehensive loss	(24,857)	(27,585)	(124,265)	2,728	(9.9)%	99,408	(80.0)%
Treasury stock	(103,275)	(99,158)	(99,243)	(4,117)	4.2 %	(4,032)	4.1 %
<b>Total stockholders' equity</b>	<b>3,829,585</b>	<b>3,523,389</b>	<b>3,181,663</b>	<b>306,196</b>	<b>8.7 %</b>	<b>647,922</b>	<b>20.4 %</b>
<b>Total liabilities and stockholders' equity</b>	<b>\$ 20,513,495</b>	<b>\$ 19,666,237</b>	<b>\$ 19,175,137</b>	<b>\$ 847,258</b>	<b>4.3 %</b>	<b>\$ 1,338,358</b>	<b>7.0 %</b>
Average interest-earning assets	\$ 19,587,272	\$ 18,704,393	\$ 18,303,676	\$ 882,879	4.7 %	\$ 1,283,596	7.0 %
Average interest-bearing liabilities	11,085,486	10,638,334	10,775,508	447,152	4.2 %	309,978	2.9 %
Average interest-free funds	8,501,786	8,066,059	7,528,168	435,727	5.4 %	973,618	12.9 %

## Non-GAAP Financial Measures Reconciliations

In this release, we provide information about certain non-GAAP financial measures. This information supplements the results that are reported according to 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. The non-GAAP measures as defined by the Company may not be comparable to similar non-GAAP measures presented by other companies.

We disclose net interest income and related ratios and analysis on a fully taxable-equivalent (“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 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 adjust each of 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 adjusted efficiency ratio, 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 stockholders’ 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 release.

### Central Banccompany, Inc. and Subsidiaries

Quarterly Reconciliation of non-GAAP Measures (unaudited)

	Q1 FY26	Q4 FY25	Q1 FY25	Q vs PQ		Q vs PYQ	
				\$VAR	%VAR	\$VAR	%VAR
<i>(dollars in thousands, except share and per share data)</i>							
<b>Interest income (FTE), net interest income (FTE) and net interest margin (FTE)</b>							
Interest income	\$ 258,054	\$ 255,284	\$ 240,209	\$ 2,770	1.1%	\$ 17,845	7.4 %
Add: Tax-equivalent adjustment <sup>1</sup>	1,804	1,658	1,581	146	8.8%	223	14.1 %
Interest income (FTE) (non-GAAP)	\$ 259,858	\$ 256,942	\$ 241,790	\$ 2,916	1.1%	\$ 18,068	7.5 %
Net interest income	{a} \$ 208,617	\$ 206,463	\$ 189,273	\$ 2,154	1.0%	\$ 19,344	10.2 %
Add: Tax-equivalent adjustment <sup>1</sup>	1,804	1,658	1,581	146	8.8%	223	14.1 %
Net interest income (FTE) (non-GAAP)	{b} \$ 210,421	\$ 208,121	\$ 190,854	\$ 2,300	1.1%	\$ 19,567	10.3 %
Average interest-earning assets	{c} \$19,587,272	\$18,704,393	\$18,303,676	\$882,879	4.7%	\$1,283,596	7.0 %
Net interest margin <sup>2</sup>	{a ÷ c} 4.32 %	4.38 %	4.19 %	(0.06)%	(1.4)%	0.13 %	3.0 %
Net interest margin (FTE) (non-GAAP) <sup>2</sup>	{b ÷ c} 4.36 %	4.41 %	4.23 %	(0.06)%	(1.3)%	0.13 %	3.0 %

<sup>1</sup> Effective marginal tax rate of 23.84% used for all periods.

<sup>2</sup> Ratios for the quarters are presented on an annualized basis.

**Central Banccompany, Inc. and Subsidiaries**

Quarterly Reconciliation of non-GAAP Measures (unaudited)

		Q1	Q4	Q1	Q vs PQ		Q vs PYQ	
		FY26	FY25	FY25	SVAR	%VAR	SVAR	%VAR
(dollars in thousands, except share and per share data)								
<b>Adjusted noninterest income, adjusted total revenue and adjusted fee income ratio</b>								
Noninterest income	{a}	\$ 65,088	\$ 65,771	\$ 58,788	\$ (683)	(1.0)%	\$ 6,300	10.7 %
Less: Investment securities gains, net		—	—	109	—	— %	(109)	(100.0)%
Adjusted noninterest income (non-GAAP)	{b}	\$ 65,088	\$ 65,771	\$ 58,679	(683)	(1.0)%	6,409	10.9 %
Net interest income		\$ 208,617	\$ 206,463	\$ 189,273	2,154	1.0 %	19,344	10.2 %
Noninterest income		65,088	65,771	58,788	(683)	(1.0)%	6,300	10.7 %
Total revenue	{c}	273,705	272,234	248,061	1,471	0.5 %	25,644	10.3 %
Less: Investment securities gains, net		—	—	109	—	— %	(109)	(100.0)%
Adjusted total revenue (non-GAAP)	{d}	\$ 273,705	\$ 272,234	\$ 247,952	\$ 1,471	0.5 %	\$25,753	10.4 %
Fee income ratio	{a ÷ c}	23.8 %	24.2 %	23.7 %	(0.4)%	(1.6)%	0.1 %	0.3 %
Adjusted fee income ratio (non-GAAP)	{b ÷ d}	23.8 %	24.2 %	23.7 %	(0.4)%	(1.6)%	0.1 %	0.5 %

<b>Tangible noninterest expense, adjusted total revenue (FTE) and efficiency ratio (FTE)</b>								
Net interest income		\$ 208,617	\$ 206,463	\$ 189,273	\$ 2,154	1.0 %	\$19,344	10.2 %
Noninterest income		65,088	65,771	58,788	(683)	(1.0)%	6,300	10.7 %
Total revenue	{a}	273,705	272,234	248,061	1,471	0.5 %	25,644	10.3 %
Less: Investment securities gains, net		—	—	109	—	— %	(109)	— %
Add: Tax equivalent adjustment <sup>1</sup>		1,804	1,658	1,581	146	8.8 %	223	14.1 %
Adjusted total revenue (FTE) (non-GAAP)	{b}	\$ 275,509	\$ 273,892	\$ 249,533	\$ 1,617	0.6 %	\$25,976	10.4 %
Noninterest expense	{c}	\$ 126,616	\$ 129,514	\$ 122,261	\$(2,898)	(2.2)%	\$ 4,355	3.6 %
Less: Amortization of intangible assets		804	807	807	(3)	(0.4)%	(3)	(0.4)%
Tangible noninterest expense (non-GAAP)	{d}	\$ 125,812	\$ 128,707	\$ 121,454	\$(2,895)	(2.2)%	\$ 4,358	3.6 %
Efficiency ratio	{c ÷ a}	46.3 %	47.6 %	49.3 %	(1.3)%	(2.8)%	(3.0)%	(6.1)%
Efficiency ratio (FTE) (non-GAAP)	{d ÷ b}	45.7 %	47.0 %	48.7 %	(1.3)%	(2.8)%	(3.0)%	(6.2)%

<sup>1</sup> Effective marginal tax rate of 23.84% used for all periods.

<b>Adjusted net income and adjusted return on average total assets</b>								
Net income	{a}	\$ 111,088	\$ 107,591	\$ 94,798	\$ 3,497	3.3%	\$ 16,290	17.2 %
Add: Investment securities (gains), net of taxes <sup>1</sup>		—	—	(83)	—	—%	83	(100.0)%
Adjusted net income (non-GAAP)	{b}	\$ 111,088	\$ 107,591	\$ 94,715	\$ 3,497	3.3%	\$ 16,373	17.3 %
Average total assets	{c}	\$20,513,495	\$19,666,237	\$19,175,137	\$847,258	4.3 %	\$1,338,358	7.0 %
Return on average total assets <sup>2</sup>	{a ÷ c}	2.20 %	2.17 %	2.00 %	0.03 %	1.2 %	0.19 %	9.5 %
Adjusted return on average total assets (non-GAAP) <sup>2</sup>	{b ÷ c}	2.20 %	2.17 %	2.00 %	0.03 %	1.2 %	0.19 %	9.6 %

<sup>1</sup> Effective marginal tax rate of 23.84% used for all periods.

<sup>2</sup> Ratios for the quarters are presented on an annualized basis.

**Central Banccompany, Inc. and Subsidiaries**

Quarterly Reconciliation of non-GAAP Measures (unaudited)

		Q1	Q4	Q1	Q vs PQ		Q vs PYQ	
		FY26	FY25	FY25	SVAR	%VAR	SVAR	%VAR
(dollars in thousands, except share and per share data)								
<b>Tangible common equity, tangible book value per share and tangible common equity to tangible assets</b>								
Total stockholders' equity	{a}	\$3,798,326	\$3,783,977	\$3,243,627	\$14,349	0.4 %	\$554,699	17.1 %
Less: Goodwill and other intangible assets		350,859	351,664	354,084	(805)	(0.2)%	(3,225)	(0.9)%
Tangible common equity (non-GAAP)	{b}	<u>\$3,447,467</u>	<u>\$3,432,313</u>	<u>\$2,889,543</u>	<u>\$15,154</u>	<u>0.4 %</u>	<u>\$557,924</u>	<u>19.3 %</u>
Total shares of Class A common stock outstanding	{c}	239,787	241,106	220,735	(1,319)	(0.5)%	19,052	8.6 %
Book value per share	{a ÷ c}	\$ 15.84	\$ 15.69	\$ 14.69	\$ 0.15	0.9 %	\$ 1.15	7.8 %
Tangible book value per share (non-GAAP)	{b ÷ c}	\$ 14.38	\$ 14.24	\$ 13.09	\$ 0.14	1.0 %	\$ 1.29	9.8 %
Total assets	{d}	\$20,456,371	\$20,751,978	\$19,584,460	\$(295,607)	(1.4)%	\$871,911	4.5 %
Less: Goodwill and other intangible assets		350,859	351,664	354,084	(805)	(0.2)%	(3,225)	(0.9)%
Tangible assets (non-GAAP)	{e}	<u>\$20,105,512</u>	<u>\$20,400,314</u>	<u>\$19,230,376</u>	<u>\$(294,802)</u>	<u>(1.4)%</u>	<u>\$875,136</u>	<u>4.6 %</u>
Total stockholders' equity to total assets	{a ÷ d}	18.6 %	18.2 %	16.6 %	0.3 %	1.8 %	2.0 %	12.1 %
Tangible common equity to tangible assets (non-GAAP)	{b ÷ e}	17.1 %	16.8 %	15.0 %	0.3 %	1.9 %	2.1 %	14.1 %
<b>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</b>								
Net income	{a}	\$ 111,088	\$ 107,591	\$ 94,798	\$ 3,497	3.3 %	\$16,290	17.2 %
Add: Amortization of intangible assets, net of taxes <sup>1</sup>		612	615	615	(2)	(0.4)%	(2)	(0.4)%
Tangible net income (non-GAAP)		111,700	108,206	95,413	3,495	3.2 %	16,288	17.1 %
Add: Investment securities (gains), net of taxes <sup>1</sup>		—	—	(83)	—	— %	83	(100.0)%
Adjusted tangible net income (non-GAAP)	{b}	<u>\$ 111,700</u>	<u>\$ 108,206</u>	<u>\$ 95,330</u>	<u>\$ 3,495</u>	<u>3.2 %</u>	<u>\$16,371</u>	<u>17.2 %</u>
Average common equity	{c}	\$3,829,585	\$3,523,389	\$3,181,663	\$306,196	8.7 %	\$647,922	20.4 %
Less: Average goodwill and other intangible assets		351,380	352,186	354,612	(806)	(0.2)%	(3,232)	(0.9)%
Average tangible common equity (non-GAAP)	{d}	<u>\$3,478,205</u>	<u>\$3,171,203</u>	<u>\$2,827,051</u>	<u>\$307,002</u>	<u>9.7 %</u>	<u>\$651,154</u>	<u>23.0 %</u>
Return on average common equity <sup>2</sup>	{a ÷ c}	11.8 %	12.1 %	12.1 %	(0.4)%	(2.9)%	(0.3)%	(2.6)%
Adjusted return on average common equity (non-GAAP) <sup>2</sup>	{b ÷ c}	11.8 %	12.1 %	12.1 %	(0.4)%	(2.9)%	(0.3)%	(2.6)%
Return on average tangible common equity (non-GAAP) <sup>2</sup>	{a ÷ d}	13.0 %	13.5 %	13.7 %	(0.5)%	(3.8)%	(0.7)%	(4.8)%
Adjusted return on average tangible common equity (non-GAAP) <sup>2</sup>	{b ÷ d}	13.0 %	13.5 %	13.7 %	(0.5)%	(3.8)%	(0.7)%	(4.8)%

<sup>1</sup> Effective marginal tax rate of 23.84% used for all periods.

<sup>2</sup> Ratios for the quarters are presented on an annualized basis.



# 1st Quarter 2026 Financial Review

CENTRAL BANCOMPANY

April | 2026



## Legal Disclaimer

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This presentation may contain forward-looking statements within the meaning of, and intended to be covered by, the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. 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. All statements other than statements of historical facts contained in this presentation are forward-looking statements. We have based the forward-looking statements contained herein on our current expectations and projections about future events and trends that we believe may affect our business, financial condition, results of operations and prospects. The outcome of the events described in these forward-looking statements is subject to risks, uncertainties and other factors described in Part I Item 1A - "Risk Factors" and Part II Item 7 - "Management's Discussion and Analysis of Financial Condition and Results of Operations" in the Company's 2025 Annual Report on Form 10-K. Moreover, we operate in a very competitive and rapidly changing environment. New risks and uncertainties emerge from time to time, and it is not possible for us to predict all risks and uncertainties that could have an impact on the forward-looking statements. The forward-looking statements relate only to events as of the date on which the statements are made. Our statements should not be read to indicate that we have conducted an exhaustive inquiry into, or review of, all potentially available relevant information. These forward-looking statements are not guarantees of future performance and involve certain risks, uncertainties, and assumptions which are difficult to predict with regard to timing, extent, likelihood and degree of occurrence. Therefore, actual results and outcomes may materially differ from what is expected, implied or forecasted in such forward-looking statements. These forward-looking statements are inherently uncertain and you are cautioned not to unduly rely upon these statements. We undertake no obligation to update any forward-looking statements made in this presentation to reflect events or circumstances after the date of this presentation or to reflect new information or the occurrence of unanticipated events, except as required by law.

This presentation includes certain non-GAAP financial measures. This information supplements the results that are reported according to generally accepted accounting principles in the United States ("GAAP") and should not be viewed in isolation from, or as a substitute for, GAAP results. The differences between the non-GAAP financial measures and the nearest comparable GAAP financial measures are reconciled later in this presentation. 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. Please see Appendix for a reconciliation of the non-GAAP measures to the comparable GAAP measures.

Within this presentation, we reference certain industry and sector information and statistics. We have obtained this information and these statistics from various independent, third-party sources. Nothing in the data used or derived from third-party sources should be construed as advice. Some data and other information are also based on our good faith estimates, which are derived from our review of internal surveys and independent sources. We believe that these external sources and estimates are reliable, but we have not independently verified them. Statements as to our market position are based on market data currently available to us. Although we are not aware of any misstatements regarding the demographic, economic, employment, industry and trade association data presented herein, these estimates involve inherent risks and uncertainties and are based on assumptions that are subject to change.

# 1Q26 Financial Highlights

<p>Net Income of \$111.1 million</p> <p>EPS of \$0.46</p> <p>ROAA of 2.20%</p>	<p>CET1 ratio of 28.6%</p> <p>Excess capital<sup>1</sup> of \$7.80 per share</p>	<p>NIM of 4.32%</p> <p>Fee income ratio of 23.8%</p> <p>Efficiency ratio of 46.3%</p>
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<p><b>Income Statement</b></p>	<ul style="list-style-type: none"> <li>• Net interest income of \$208.6 million; FTE NIM of 4.36%<sup>2</sup></li> <li>• Noninterest income of \$65.1 million; fee income ratio maintained at 24%</li> <li>• Noninterest expense of \$126.6 million; FTE efficiency ratio of 45.7%<sup>2</sup></li> </ul>
<p><b>Balance Sheet</b></p>	<ul style="list-style-type: none"> <li>• EOP loans of \$11.5 billion, 1% growth from prior quarter</li> <li>• EOP deposits of \$15.5 billion, 3% growth from prior year quarter<sup>3</sup></li> <li>• EOP Cash + Securities<sup>4</sup> to total assets of 40%</li> </ul>
<p><b>Capital</b></p>	<ul style="list-style-type: none"> <li>• TBV of \$14.38<sup>2</sup> per share</li> <li>• Total excess capital<sup>1</sup> of \$1.9 billion, or \$7.80 per share</li> <li>• Executed \$32 million of our announced \$50 million share repurchase authorization at an average price of \$24.03</li> <li>• Increased regular quarterly dividend 118% to \$0.12 per share</li> </ul>

**Notes:**

1. Excess capital measured as the amount of capital above our Long Term CET1 target of 13.5%

2. Non-GAAP number. Please see non-GAAP reconciliation in Appendix

3. Comparison to prior year quarter as Central's deposits are seasonally higher at the end of Q4 due to higher public funds deposits

4. Includes Short-term earning assets

## Income Statement Summary

(\$MM, unless otherwise stated)	Quarter Ended			% Change	
	Q1'26	Q4'25	Q1'25	QoQ	YoY
Interest Income	\$258.1	\$255.3	\$240.2	1.1 %	7.4 %
Interest Expense	49.4	48.8	50.9	1.3 %	(2.9)%
<b>Net Interest Income</b>	<b>208.6</b>	<b>206.5</b>	<b>189.3</b>	<b>1.0 %</b>	<b>10.2 %</b>
Provision for Credit Losses	3.1	3.0	2.9	4.3 %	7.7 %
<b>Net Interest Income After Provision for Credit Losses</b>	<b>205.5</b>	<b>203.4</b>	<b>186.4</b>	<b>1.0 %</b>	<b>10.3 %</b>
Noninterest Income	65.1	65.8	58.8	(1.0)%	10.7 %
Noninterest Expense	126.6	129.5	122.3	(2.2)%	3.6 %
Earnings Before Income Taxes	143.9	139.7	122.9	3.0 %	17.1 %
<b>Net Income</b>	<b>111.1</b>	<b>107.6</b>	<b>94.8</b>	<b>3.3 %</b>	<b>17.2 %</b>
<b>Earnings Per Share</b>	<b>\$0.46</b>	<b>\$0.47</b>	<b>\$0.43</b>	<b>(1.5)%</b>	<b>7.2 %</b>

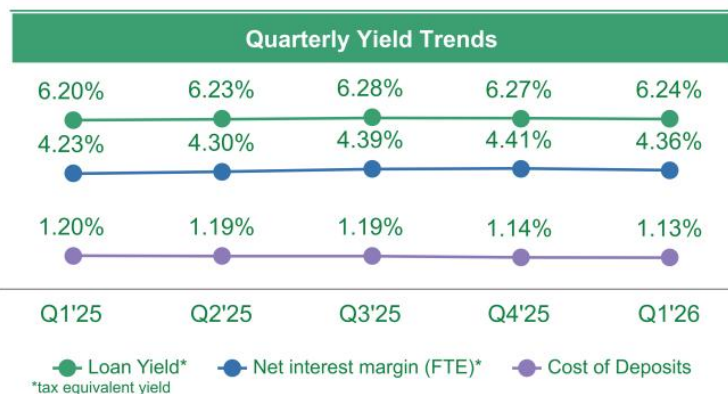
### Highlights:

- Net Income of \$111.1MM, an increase of 17.2% from the prior year quarter.
- Net interest income increased \$19.3MM or 10.2% from the prior year quarter. Please see slide 5 for further information.
- Noninterest income increased \$6.3MM or 10.7% compared to the prior year quarter. Please see slide 6 for further information.

#### Notes:

Columns may not sum due to rounding differences

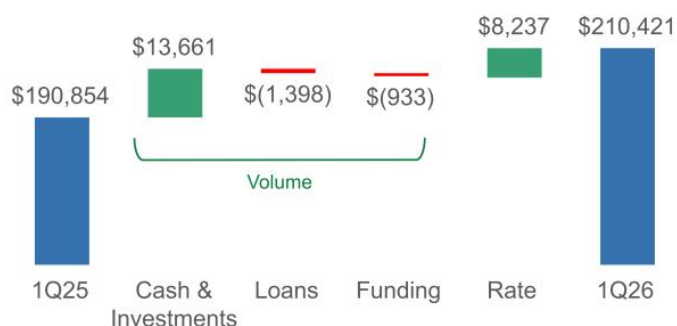
# Net Interest Income



## Highlights:

- Net interest income (FTE)<sup>3</sup> of \$210.4MM for Q1'26 representing an increase of 10.3% YoY
- Average earning assets increased 7.0% YoY, driven by deposit growth, earnings retention and IPO proceeds, invested in securities and short-term earning assets
- From the prior year quarter, FTE NIM<sup>3</sup> increased 13 bps to 4.36%, loan yield increased 4 bps to 6.24%, and cost of deposits decreased 7 bps to 1.13%

## Net Interest Income (FTE) YoY Waterfall



## Estimated Change in Net Interest Income Assuming Static Balance Sheet Relative to 2025<sup>1</sup>



### Notes:

1. Based on standard March 31, 2026 IRR model; flows calculated relative to base case scenario; assumes static balance sheet
2. Estimated impact on net interest income from immediate parallel shifts in both short-term and long-term interest rates at the specified levels
3. Non-GAAP number. Please see non-GAAP reconciliation in Appendix

## Noninterest Income

(\$MM)	Quarter-Ended			% Change	
	Q1'26	Q4'25	Q1'25	QoQ	YoY
Service charges and commissions	\$14.4	\$14.6	\$13.9	(1.0)%	3.4 %
Payment services revenue	16.4	17.1	16.0	(4.1)%	2.5 %
Brokerage services	7.9	7.7	6.7	3.1 %	18.2 %
Fees for fiduciary services	14.3	14.2	12.5	0.7 %	14.8 %
Mortgage banking revenues, net	9.5	9.4	8.7	1.4 %	9.3 %
Investment securities (losses) gains, net	-	-	0.1	NM	NM
Other income	2.5	2.8	0.9	(10.8)%	NM
<b>Total noninterest income</b>	<b>\$65.1</b>	<b>\$65.8</b>	<b>\$58.8</b>	<b>(1.0)%</b>	<b>10.7 %</b>

### Highlights:

- Noninterest income of \$65.1MM for Q1'26, compared to \$65.8MM for the prior quarter and \$58.8MM for the prior year quarter
- Wealth management fees rose \$3.1MM, or 16.0% YoY, as assets under advice rose 18.2% to \$16.0 billion at the end of the current quarter. On a QoQ basis, wealth management fees rose \$0.3MM, or 1.5% with total AUA increasing 0.4%, driven by continued strong net new AUA, partially offset by a reduction from market movement
- YoY increase in every primary noninterest income line item; QoQ declines in service charges and commissions and payment services revenue reflect seasonal nature of those businesses
- Other income for Q1'26 included a \$1.7MM gain on finalization of the consumer lease portfolio sale
- Fee income ratio of 23.8% in Q1'26, as compared to 23.7% in the prior year quarter

#### Notes:

Columns may not sum due to rounding differences

## Noninterest Expense

(\$MM)	Quarter-Ended			% Change	
	Q1'26	Q4'25	Q1'25	QoQ	YoY
Salaries and employee benefits	\$76.0	\$76.8	\$71.2	(1.0)%	6.7 %
Net occupancy and equipment	12.2	12.7	11.8	(4.4)%	2.7 %
Computer software and maintenance	6.0	5.2	6.1	14.0 %	(1.3)%
Marketing and business development	4.6	5.5	5.0	(16.8)%	(8.1)%
Legal and professional fees	6.1	5.9	4.9	2.4 %	24.3 %
Bankcard processing fees	7.8	7.6	7.0	2.1 %	10.4 %
Other expenses	14.1	15.7	16.3	(10.7)%	(13.5)%
<b>Total noninterest expense</b>	<b>\$126.6</b>	<b>\$129.5</b>	<b>\$122.3</b>	<b>(2.2)%</b>	<b>3.6 %</b>
<i>Memo: # of Full Time Equivalent Employees</i>	<i>2,918</i>	<i>2,905</i>	<i>2,918</i>		

### Highlights:

- Noninterest expense of \$126.6MM for Q1'26, an increase of 3.6% from the prior year quarter
- Salary and employee benefits increased \$4.8MM, or 6.7%, reflecting higher performance-based compensation and merit increases
- Legal and professional fees increased \$1.2MM from the prior year quarter, reflecting an increase in technology improvement initiatives and additional costs associated with being a public company
- Other expenses decreased \$2.2MM from the prior year quarter. The prior year quarter contained \$3.1MM of residual value losses in the consumer lease portfolio
- Efficiency ratio (FTE)<sup>1</sup> of 45.7%, compared to 48.7% in the prior year quarter

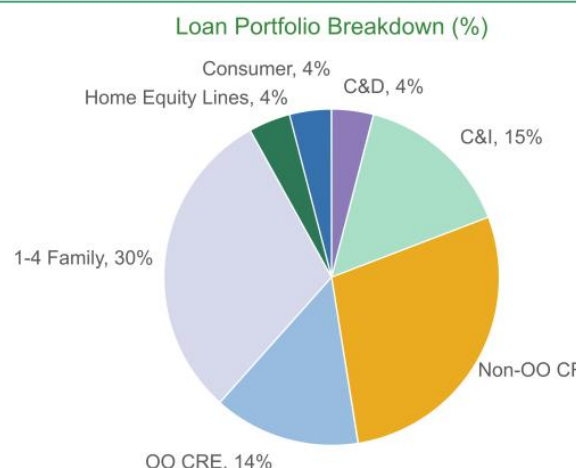
#### Notes:

Columns may not sum due to rounding differences

1. Non-GAAP number. Please see non-GAAP reconciliation in Appendix

## Loan Portfolio

Dollars in millions	Period-End Balances			% Change	
	Q1'26	Q4'25	Q1'25	QoQ	YoY
Construction & development	\$513	\$571	\$489	(10.2)%	4.8 %
Commercial, financial & agricultural	1,741	1,761	1,768	(1.2)%	(1.5)%
Non-owner-occupied CRE	3,267	3,150	3,278	3.7 %	(0.3)%
Owner-occupied CRE	1,583	1,580	1,608	0.2 %	(1.5)%
Commercial real estate	4,850	4,731	4,886	2.5 %	(0.7)%
Total commercial loans	7,104	7,063	7,143	0.6 %	(0.6)%
Residential mortgage loans	3,423	3,321	3,112	3.1 %	10.0 %
Home equity lines of credit	423	411	358	2.9 %	18.2 %
Consumer credit card	93	98	88	(5.2)%	6.3 %
Other consumer loans	499	551	835	(9.5)%	(40.2)%
Total consumer loans	4,438	4,382	4,392	1.3 %	1.0 %
Total unpaid principal balance	11,542	11,444	11,536	0.9 %	0.1 %
Add: Unearned income	(9)	(10)	(24)	(2.8)%	(60.5)%
<b>Loans held for investment</b>	<b>\$11,533</b>	<b>\$11,435</b>	<b>\$11,512</b>	<b>0.9 %</b>	<b>0.2 %</b>



### Highlights:

- End of period loans held for investment of \$11.5 billion, an increase of 0.9% from the prior quarter
- End of period loans held for investment, excluding other consumer loans, increased 5.6% annualized from the prior quarter and 3.3% from the prior year quarter
- Commercial loan tailwinds continued during the quarter, supported by commercial real estate originations and moderating payoff activity
- Consumer loan growth was driven by strong mortgage origination and HELOC utilization despite continued moderation in the consumer installment portfolio and the sale of the lease portfolio

#### Notes:

Columns may not sum due to rounding differences

## Deposit Portfolio

Dollars in millions	Q1'26			Q4'25			Q1'25			Average Balance % Change	
	Period-End	Average Balance	Cost <sup>1</sup>	Period-End	Average Balance	Cost <sup>1</sup>	Period-End	Average Balance	Cost <sup>1</sup>	QoQ	YoY
Noninterest-bearing	\$5,563	\$5,513		\$5,616	\$5,375		\$5,336	\$5,074		2.6 %	8.6
Savings and interest-bearing demand	8,285	8,382	1.54 %	8,612	7,962	1.52 %	8,055	8,005	1.54 %	5.3 %	4.7
Time	1,617	1,631	2.87 %	1,635	1,672	3.01 %	1,682	1,686	3.19 %	(2.4)%	(3.2)
<b>Total</b>	<b>\$15,465</b>	<b>\$15,526</b>	<b>1.13 %</b>	<b>\$15,863</b>	<b>\$15,009</b>	<b>1.14 %</b>	<b>\$15,073</b>	<b>\$14,765</b>	<b>1.20 %</b>	<b>3.4 %</b>	<b>5.2</b>

Dollars in millions	Q1'26			Q4'25			Q1'25			Average Balance % Change	
	Period-End	Average Balance	Cost <sup>1</sup>	Period-End	Average Balance	Cost <sup>1</sup>	Period-End	Average Balance	Cost <sup>1</sup>	QoQ	YoY
Commercial	\$5,249	\$5,238	0.87 %	\$5,286	\$5,181	0.90 %	\$5,083	\$4,817	0.92 %	1.1 %	8.7
Consumer	8,059	7,884	0.91 %	7,927	7,778	0.93 %	7,837	7,655	0.96 %	1.4 %	3.0
Public Funds	2,157	2,403	2.44 %	2,649	2,050	2.52 %	2,152	2,292	2.60 %	17.2 %	4.8
<b>Total Deposits</b>	<b>\$15,465</b>	<b>\$15,526</b>	<b>1.13 %</b>	<b>\$15,863</b>	<b>\$15,009</b>	<b>1.14 %</b>	<b>\$15,073</b>	<b>\$14,765</b>	<b>1.20 %</b>	<b>3.4 %</b>	<b>5.2</b>

### Highlights:

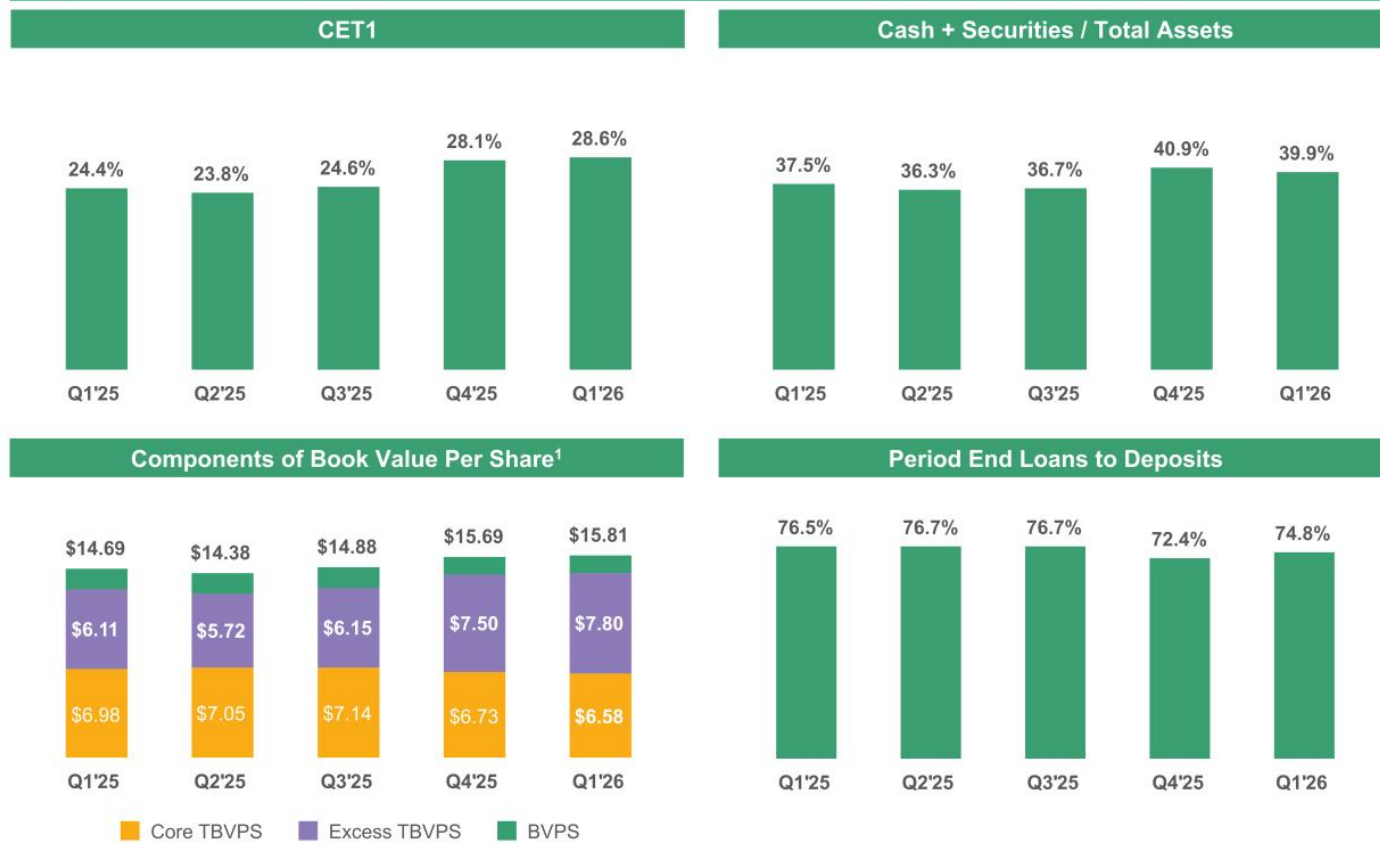
- Average non-public deposit growth was 1.3% during the quarter and 5.2% compared to the prior year quarter
- Cost of deposits of 1.13% compared to 1.20% in the prior year quarter
- Cost of deposits decreased 1 bp QoQ; excluding mix shift into public funds, cost decreased 5 bps QoQ
- Non-time deposits represent 90% of EOP total deposits
- Uninsured & uncollateralized deposits (excluding intercompany accounts) represent 21.5% of EOP total deposits

#### Notes:

Columns may not sum due to rounding differences

1. Deposit costs reflect quarterly figures on an annualized basis

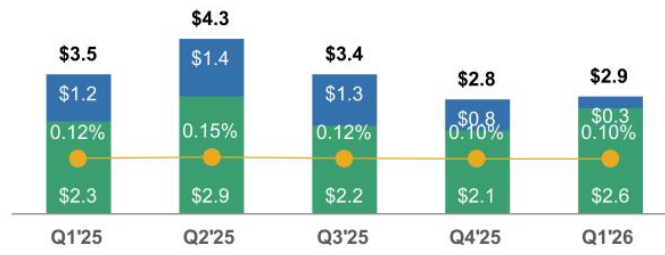
# Key Balance Sheet Ratios



Notes:  
 Dollars in millions  
 1. Core TBVPS and Excess TBVPS are non-GAAP measures. See Appendix for non-GAAP reconciliation.

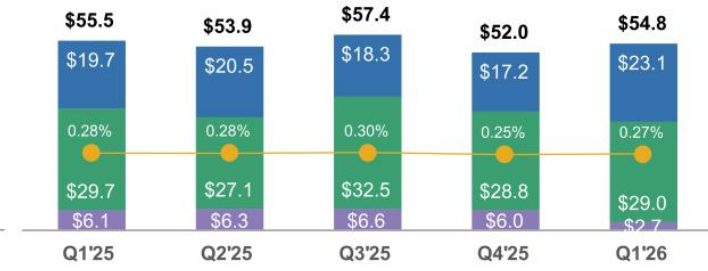
# Asset Quality

## Net Charge-Offs / Average Loans<sup>1</sup>



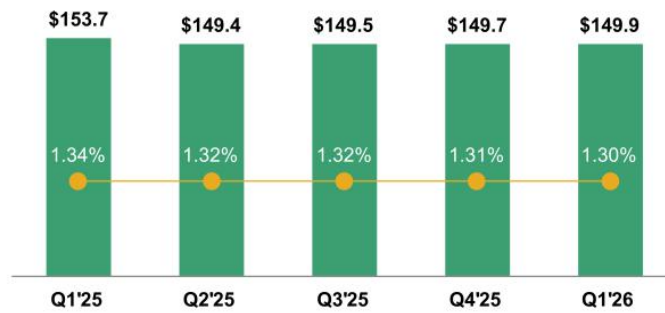
● NCOs / Average Loans ● Commercial Net C/O  
■ Consumer Net C/O

## Nonperforming Assets / Total Assets<sup>2</sup>



● NPAs / Total Assets ● Nonperforming Commercial Loans  
■ Nonperforming Consumer Loans ■ Other NPAs

## Allowance for Credit Losses



● ACL / Loans HFI ■ Allowance for Credit Losses on LHFIs

## Delinquencies<sup>3</sup>



● Delinquent Loans / Loans HFI ● Delinquent Commercial Loans  
■ Delinquent Consumer Loans

**Notes:**

Dollars in millions

1. Quarterly metrics shown on an annualized basis

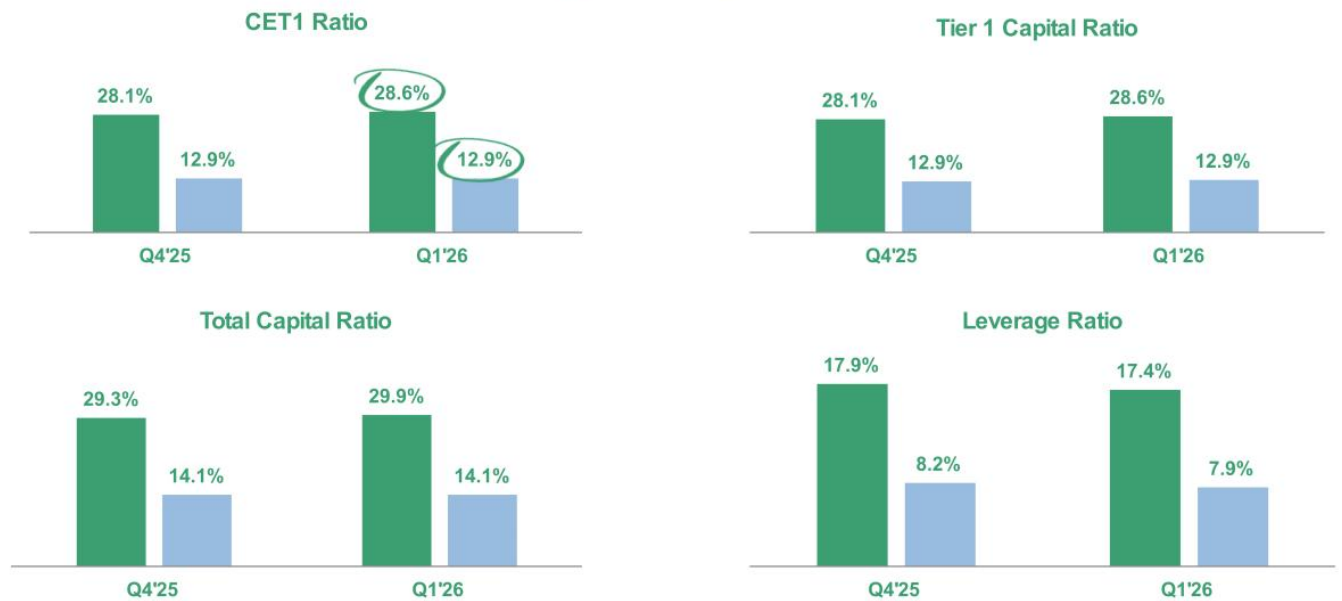
2. Other NPAs include foreclosed and other repossessed assets

3. Delinquencies represent accruing loans ≥ 30 days past due

# Capital Position

## Consolidated and Bank Level Capital Ratios

■ Consolidated ■ Bank Level



### Highlights:

- Excess capital of \$1.9 billion measured as the amount above our long term CET1 target of 13.5%
- Excess capital of \$7.80 per share
- Given our historical track record on credit and level of residential mortgage loans, we expect that the proposed regulatory capital changes will be a small benefit for us

# Capital Stewardship

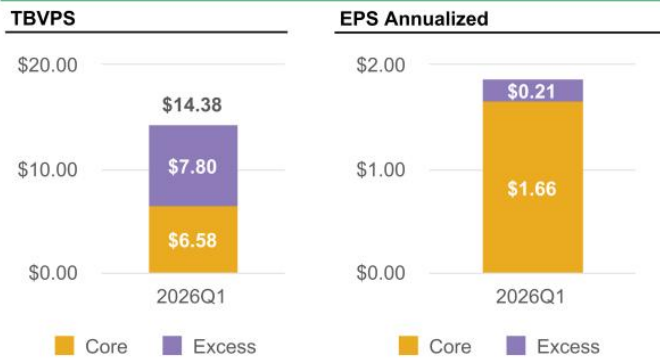
## Excess Capital is a Strategic Asset

- Over half of our capital is excess, but it produces just over 11% of our net income
- Taking into account excess capital, which is held at the holding company, market valuations currently imply a P/E multiple on the core bank of just 10x MRQ (and even lower on a forward basis) or a ~3 turn discount to high performing peers<sup>1</sup>

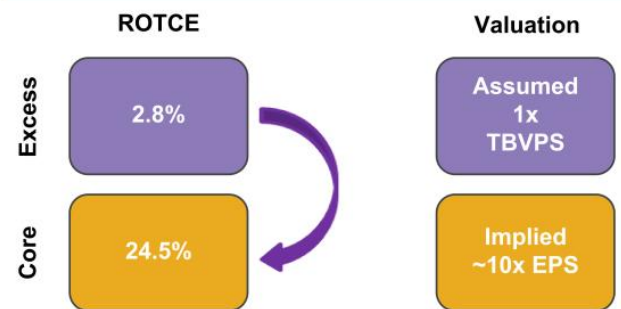
## Proven Capital Allocation Over Long-Term

- Continuous exploration of attractive ROIC acquisitions, which would drive net income and ROTCE higher
- Increased regular quarterly dividend by 118% to a 26% payout ratio
- Initiated a share repurchase that we believe takes advantage of increased secondary liquidity from pre-IPO non-affiliated shares and attractive prices, delivering an acquisition ROIC of approximately 12%

## Core vs. Excess: Per Share Components<sup>2</sup>



## Core vs. Excess: Returns and Valuation Components<sup>2</sup>



*We will increase ROTCE as we invest excess capital*

**Notes:**

1. Core bank P/E multiple reflects 3/31/26 closing stock price less excess TBVPS to a 13.5% CET1 ratio divided by annualized MRQ EPS less implied EPS on average excess capital using an opportunity cost of tax-effected daily average IORB for the quarter. Financial data reflects most recent publicly available quarter. High-performing peers include CFR, CBSH, GBCI, CBU, FFIN and BANF.

2. TBVPS and ROTCE are non-GAAP measures. See Appendix for non-GAAP reconciliations.

# Appendix

## Balance Sheet Summary

(\$MM, unless otherwise stated)	Quarter Ended			% Change	
	Q1'26	Q4'25	Q1'25	QoQ	YoY
Interest-Bearing Cash and Bank Deposits	\$1,378	\$2,065	\$1,550	(33.3)%	(11.1)%
Investment Securities	6,791	6,422	5,803	5.7 %	17.0 %
Gross Loans	11,533	11,435	11,512	0.9 %	0.2 %
<b>Total Assets</b>	<b>20,456</b>	<b>20,752</b>	<b>19,585</b>	<b>(1.4)%</b>	<b>4.4 %</b>
<b>Total Deposits</b>	<b>15,465</b>	<b>15,863</b>	<b>15,073</b>	<b>(2.5)%</b>	<b>2.6 %</b>
Fed Funds Purchased & Customer Repurchases	1,067	1,012	1,097	5.4 %	(2.8)%
Total Customer Funds	16,532	16,874	16,170	(2.0)%	2.2 %
<b>Total Liabilities</b>	<b>16,658</b>	<b>16,968</b>	<b>16,341</b>	<b>(1.8)%</b>	<b>1.9 %</b>
<b>Total Stockholders' Equity</b>	<b>\$3,798</b>	<b>\$3,784</b>	<b>\$3,244</b>	<b>0.4 %</b>	<b>17.1 %</b>
<b>Tangible Book Value Per Share (\$)</b>	<b>\$14.38</b>	<b>\$14.24</b>	<b>\$13.09</b>	<b>1.0 %</b>	<b>9.8 %</b>

**Notes:**  
Columns may not sum due to rounding differences

# Central Bancompany's History & Overview

**1902**  
Creation of Central Bank

**1933**  
During the Great Depression, made loan to the State of Missouri to assist with making payroll and paying other expenses

**1966**  
Early adopter of computerized banking, with installation of IBM mainframe

**1969**  
Renamed The Central Trust Bank

**1973**  
Expanded into St. Louis, Missouri

**1980**  
First Automated Teller Machine (ATM)

**1993**  
Added Our 50th Location

**1998**  
Launched Internet Banking

**2001-2007**  
Midwest expansion into Oklahoma and Kansas

**2008**  
New Family Leadership

**2017**  
Expanded into the State of Colorado

**2019**  
Completed Acquisitions of Liberty Bancorp and Platte County Bancshares (Kansas City MSA)

**2022**  
Expanded into the State of Florida

**2023**  
Named "Best Customer Service Bank" by Newsweek

**Present**  
1 of only 2 banks named to 7 of Forbes Magazine's "America's Best Banks" every year since 2009

*Founded in 1902 by the great-grandfather of our Executive Chairman, Bryan Cook and currently ~\$20Bn super-community bank with operations primarily in MO, KS, OK, and CO*

*Industry leading profitability and growth, with a ~10% earnings CAGR since 1972*

*Driven by a traditional, yet highly diversified and advanced, community banking business model and a consistent culture, represented by our slogan, "Strong Roots, Endless Possibilities"*

*Recognized as the #9 Best Bank by Forbes in 2026 and is only one of two banks that has been in the Top 50 every year since 2009*

# Our Vision & Culture

To Become a Leading Financial Services Provider in Each Community We Serve

## Customer Centric

- Grown the number of households served by an average of 3% per year since 2016 and high Net Promoter Score (“NPS”) of 74<sup>1</sup>
- Average ~14 years customer tenure<sup>2</sup>

## Community Aligned

- Engaged participation from employees in local communities
- 29,000+ community service hours in 2025, or approximately 10 hours per employee

## Committed to the Long-Term

- Continuous reinvestment into our business
- Current modernization project intended to provide real-time API-based capabilities

## Collaborative to Succeed

- Maintain community banking model led by experienced leaders
- Continued collaboration and alignment embodied in the “Central Code”

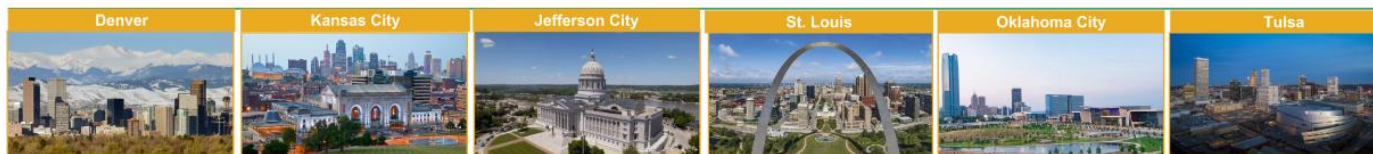


**Notes:**

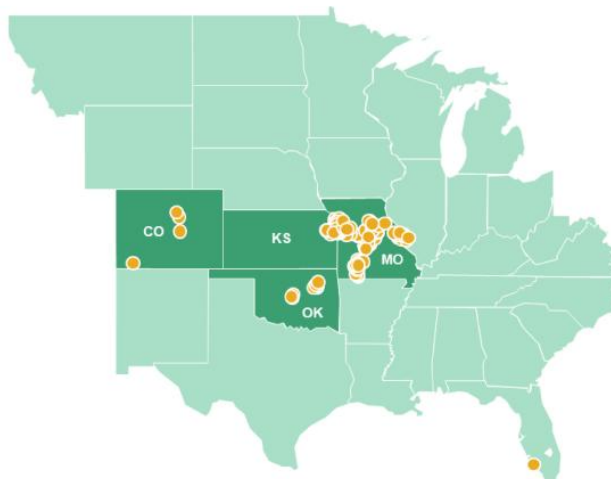
1. Net Promoter Score represents Central Bancompany's latest available figure for Consumer, Commercial and Wealth businesses weighted by number of responses on our most recent customer survey
2. As of December 31, 2025
3. S&P Global Market Intelligence as of June 30, 2025

# Strong Roots, Endless Possibilities

## Community Bank Service Model with Best-in-Class Products and Services



Dollars in millions	Total Deposits 3/31/2026	Total Loans 3/31/2026	Return on Average Assets "ROAA" (%) <sup>1</sup> 1Q2026	Net Promoter Score <sup>2</sup> (#)	Employee Satisfaction <sup>3</sup> (%)
<b>Missouri Markets:</b>					
Jefferson City	3,344	1,422	2.11 %	77	89%
Kansas City	3,172	2,040	2.12 %	72	81%
Columbia	2,547	1,608	2.55 %	75	86%
St. Louis	1,949	1,986	2.44 %	78	91%
Springfield	1,615	1,310	2.26 %	71	87%
Lake of the Ozarks	965	606	2.62 %	77	85%
Branson	413	324	2.48 %	70	78%
Sedalia	409	263	2.80 %	70	91%
Warrensburg	349	191	1.90 %	64	94%
<b>Other Primary Markets:</b>					
Oklahoma	348	913	1.80 %	71	81%
Colorado	352	725	1.53 %	78	90%
<b>Consolidated <sup>1</sup></b>	<b>15,465</b>	<b>11,562</b>	<b>2.20 %</b>	<b>74</b>	<b>86%</b>



**Notes:**

1. ROAA for three months ended March 31, 2026 presented on an annualized basis. Consolidated deposits and loans do not foot to 11 primary market areas due to deposits in our Other Markets.
2. NPS figures are based on most recent annual customer survey and weighted by number of responses for Consumer, Commercial and Wealth lines of business (in the case of Commercial, figure is based on responses from customers who consider the Bank to be their primary financial services provider).
3. Employee satisfaction figures represent share of employees who would recommend working at the bank based on most recent annual employee survey.

## Reconciliation of Certain Non-GAAP Metrics

### Interest income (FTE), net interest income (FTE) and net interest margin (FTE)

		Q1	Q4	Q1
		FY26	FY25	FY25
<i>(dollars in thousands, except share and per share data)</i>				
Interest income		\$ 258,054	\$ 255,284	\$ 240,209
Add: Tax-equivalent adjustment <sup>1</sup>		1,804	1,658	1,581
Interest income (FTE) (non-GAAP)		\$ 259,858	\$ 256,942	\$ 241,790
Net interest income	{a}	\$ 208,617	\$ 206,463	\$ 189,273
Add: Tax-equivalent adjustment <sup>1</sup>		1,804	1,658	1,581
Net interest income (FTE) (non-GAAP)	{b}	\$ 210,421	\$ 208,121	\$ 190,854
Average interest-earning assets	{c}	\$ 19,587,272	\$ 18,704,393	\$ 18,303,676
Net interest margin <sup>2</sup>	{a ÷ c}	4.32 %	4.38 %	4.19 %
Net interest margin (FTE) (non-GAAP) <sup>2</sup>	{b ÷ c}	4.36 %	4.41 %	4.23 %

<sup>1</sup> Effective marginal tax rate of 23.84% used for all periods.

<sup>2</sup> Ratios for the quarters are presented on an annualized basis.

## Reconciliation of Certain Non-GAAP Metrics

### Tangible noninterest expense, adjusted total revenue (FTE) and efficiency ratio (FTE)

		Q1	Q4	Q1
		FY26	FY25	FY25
<i>(dollars in thousands, except share and per share data)</i>				
Net interest income		\$ 208,617	\$ 206,463	\$ 189,273
Noninterest income		65,088	65,771	58,788
Total revenue	{a}	273,705	272,234	248,061
Less: Investment securities gains, net		—	—	109
Add: Tax equivalent adjustment <sup>1</sup>		1,804	1,658	1,581
Adjusted total revenue (FTE) (non-GAAP)	{b}	\$ 275,509	\$ 273,892	\$ 249,533
Noninterest expense	{c}	\$ 126,616	\$ 129,514	\$ 122,261
Less: Amortization of intangible assets		804	807	807
Tangible noninterest expense (non-GAAP)	{d}	\$ 125,812	\$ 128,707	\$ 121,454
Efficiency ratio	{c ÷ a}	46.3 %	47.6 %	49.3 %
Efficiency ratio (FTE) (non-GAAP)	{d ÷ b}	45.7 %	47.0 %	48.7 %

<sup>1</sup> Effective marginal tax rate of 23.84% used for all periods.

## Reconciliation of Certain Non-GAAP Metrics

### Tangible common equity, tangible book value per share and tangible common equity to tangible assets

		Q1	Q4	Q1
		FY26	FY25	FY25
<i>(dollars in thousands, except share and per share data)</i>				
Total stockholders' equity	{a}	\$ 3,798,326	\$ 3,783,977	\$ 3,243,627
Less: Goodwill and other intangible assets		350,859	351,664	354,084
Tangible common equity (non-GAAP)	{b}	\$ 3,447,467	\$ 3,432,313	\$ 2,889,543
Total shares of Class A common stock outstanding	{c}	239,787	241,106	220,735
<b>Book value per share</b>	<b>{a ÷ c}</b>	<b>\$ 15.84</b>	<b>\$ 15.69</b>	<b>\$ 14.69</b>
<b>Tangible book value per share (non-GAAP)</b>	<b>{b ÷ c}</b>	<b>\$ 14.38</b>	<b>\$ 14.24</b>	<b>\$ 13.09</b>
Total assets	{d}	\$ 20,456,371	\$ 20,751,978	\$ 19,584,460
Less: Goodwill and other intangible assets		350,859	351,664	354,084
Tangible assets (non-GAAP)	{e}	\$ 20,105,512	\$ 20,400,314	\$ 19,230,376
<b>Total stockholders' equity to total assets</b>	<b>{a ÷ d}</b>	<b>18.6 %</b>	<b>18.2 %</b>	<b>16.6 %</b>
<b>Tangible common equity to tangible assets (non-GAAP)</b>	<b>{b ÷ e}</b>	<b>17.1 %</b>	<b>16.8 %</b>	<b>15.0 %</b>

## Reconciliation of Certain Non-GAAP Metrics

### Excess tangible common equity, excess tangible book value per share and core tangible book value per share

		Q1	Q2	Q3	Q4	Q1
		FY25	FY25	FY25	FY25	FY2
<i>(dollars in thousands, except share and per share data)</i>						
Total stockholders' equity	{a}	\$ 3,243,627	\$ 3,173,328	\$ 3,284,414	\$ 3,783,977	\$ 3,798
Less: Goodwill and other intangible assets		354,084	353,277	352,470	351,664	350
Tangible common equity (non-GAAP)	{b}	\$ 2,889,543	\$ 2,820,051	\$ 2,931,944	\$ 3,432,313	\$ 3,447
Total shares of Class A common stock outstanding	{c}	220,735	220,665	220,665	241,106	239
Book value per share	{a ÷ c}	\$ 14.69	\$ 14.38	\$ 14.88	\$ 15.69	\$ 15.89
Tangible book value per share (non-GAAP)	{b ÷ c}	\$ 13.09	\$ 12.78	\$ 13.29	\$ 14.24	\$ 14.84
Target common equity tier 1 ratio	{d}	13.5 %	13.5 %	13.5 %	13.5 %	13.5 %
Risk-weighted assets	{e}	\$ 12,340,031	\$ 12,257,589	\$ 12,211,732	\$ 12,403,247	\$ 12,343
Target common equity tier 1 capital (non-GAAP)	{f} = {d * e}	\$ 1,665,904	\$ 1,654,775	\$ 1,648,584	\$ 1,674,438	\$ 1,666
Actual common equity tier 1 capital	{h}	\$ 3,013,943	\$ 2,918,057	\$ 3,004,815	\$ 3,483,247	\$ 3,535
Excess common equity tier 1 capital (non-GAAP)	{i} = {h - f}	\$ 1,348,039	\$ 1,263,282	\$ 1,356,231	\$ 1,808,809	\$ 1,869
<b>Excess tangible book value per share (non-GAAP)</b>	<b>{i ÷ c}</b>	<b>\$ 6.11</b>	<b>\$ 5.72</b>	<b>\$ 6.15</b>	<b>\$ 7.50</b>	<b>\$ 7.82</b>
Tangible book value per share (non-GAAP)	{b ÷ c}	\$ 13.09	\$ 12.78	\$ 13.29	\$ 14.24	\$ 14.84
Less: Excess tangible book value per share (non-GAAP)	{i ÷ c}	\$ 6.11	\$ 5.72	\$ 6.15	\$ 7.50	\$ 7.82
<b>Core tangible book value per share (non-GAAP)</b>		<b>\$ 6.98</b>	<b>\$ 7.05</b>	<b>\$ 7.14</b>	<b>\$ 6.73</b>	<b>\$ 7.02</b>

## Reconciliation of Certain Non-GAAP Metrics

### Core earnings per share and excess earnings per share

		<b>Q1</b>
		<b>FY26</b>
		<i>(dollars in thousands, except share and per share data)</i>
Adjusted net income (non-GAAP)		\$ 111,088
Less: dividends on RSAs		\$ 72
Adjusted net income for EPS (non-GAAP)	{a}	\$ 111,016
Weighted average fully diluted shares	{b}	240,637
<b>Adjusted earnings per share (non-GAAP)</b>	<b>{a ÷ b}</b>	<b>\$ 0.46</b>
Average excess common equity tier 1 capital <sup>1</sup> (non-GAAP)	{c}	\$ 1,839,126
Assumed % pre-tax interest on excess balances <sup>2</sup>	{d}	3.65 %
Annual pre-tax opportunity cost of excess capital (non-GAAP)	{c * d}	\$ 67,128
Annual after-tax opportunity cost of excess capital <sup>3</sup> (non-GAAP)	{e}	\$ 51,125
ROTCE on Excess Capital (non-GAAP)	{e ÷ c}	2.8%
Quarterly after-tax opportunity cost of excess capital <sup>4</sup> (non-GAAP)	{f}	\$ 12,606
<b>Excess earnings per share (non-GAAP)</b>	<b>{f ÷ b}</b>	<b>\$ 0.05</b>
Adjusted earnings per share	{a + b}	\$ 0.46
Less: Excess earnings per share	{f + b}	\$ 0.05
<b>Core earnings per share (non-GAAP)</b>		<b>\$ 0.41</b>
Annualized earnings per share		\$ 1.87
Annualized excess earnings per share		\$ 0.21
Annualized core earnings per share		\$ 1.66

<sup>1</sup>Simple average of current quarter and prior quarter.

<sup>2</sup>Daily average IORB rate for the quarter, source is stlouisfed.org

<sup>3</sup>Effective marginal tax rate of 23.84% used for all periods.

<sup>4</sup>Annual after-tax opportunity cost of excess capital divided by number of days in the year multiplied by days in the quarter.

## Reconciliation of Certain Non-GAAP Metrics

Adjusted return on tangible common equity, core adjusted return on tangible common equity, and adjusted return on tangible common equity on excess capital

		Q1 FY26
		<i>(dollars in thousands, except share and per share data)</i>
Average excess common equity tier 1 capital <sup>1</sup> (non-GAAP)	{a}	\$ 1,839,126
Assumed % pre-tax interest on excess balances <sup>2</sup>	{b}	3.65 %
Annual pre-tax opportunity cost of excess capital (non-GAAP)	{a * b}	\$ 67,128
Annual after-tax opportunity cost of excess capital <sup>3</sup> (non-GAAP)	{c}	\$ 51,125
<b>ROTCE on Excess Capital (non-GAAP)</b>	<b>{c ÷ a}</b>	<b>2.8%</b>
Adjusted net income (non-GAAP)		\$ 111,088
Add: Amortization of intangible assets, net of taxes <sup>3</sup>		612
Adjusted tangible net income (non-GAAP)	{d}	\$ 111,700
Average common equity		\$ 3,829,585
Less: Average goodwill and other intangible assets		351,380
Average tangible common equity (non-GAAP)	{e}	\$ 3,478,205
<b>Adjusted return on average tangible common equity (non-GAAP)</b>	<b>{d ÷ e}</b>	<b>13.0%</b>
Average tangible common equity (non-GAAP)		\$ 3,478,205
Less: Average excess common equity tier 1 capital (non-GAAP)		1,839,126
Average core tangible common equity (non-GAAP)	{f}	\$ 1,639,079
Adjusted tangible net income (non-GAAP)		\$ 111,700
Less: Quarterly after-tax opportunity cost of excess capital <sup>4</sup> (non-GAAP)		12,606
Core adjusted tangible net income (non-GAAP)	{g}	\$ 99,094
<b>Core adjusted return on tangible common equity (non-GAAP)</b>	<b>{g ÷ f}</b>	<b>24.5%</b>

<sup>1</sup>Simple average of current quarter and prior quarter.

<sup>2</sup>Daily average IORB rate for the quarter, source is stlouisfed.org

<sup>3</sup>Effective marginal tax rate of 23.84% used for all periods.

<sup>4</sup>Refer to Core earnings per share and excess earnings per share non-GAAP reconciliation on slide 23

