

**TRUST**  **STAR BANKSHARES, INC.**

# SHAREHOLDER PRESENTATION

May 19, 2026



# Forward-Looking Statements

This presentation includes forward-looking statements intended to qualify for the safe harbor from liability established by the Private Securities Litigation Reform Act of 1995. These forward-looking statements generally can be identified by phrases such as Trustar Bankshares, Inc. (the “Company”) or its management “estimates,” “projects,” “believes,” “intends,” “anticipates,” “plans,” “seeks,” “expects” and words of similar meaning. These forward-looking statements include, but are not limited to: statements of our goals, intentions and expectations; statements regarding our business plans, prospects, growth and operating strategies; statements regarding the quality of our loan and investment portfolios; and estimates of our risks and future costs and benefits.

These forward-looking statements are not statements of historical fact, are inherently uncertain and are based on the beliefs of Trustar Bankshares, Inc.’s management and reflect management’s current views with respect to certain events that could have an impact on the Company’s future financial performance. There can be no assurance that the underlying assumptions will prove to be accurate, and actual results could differ materially from those anticipated or implied by such statements.







The following factors, among others, could cause actual results to differ materially from the anticipated results or other expectations expressed in the forward-looking statements: general economic conditions, either nationally or in our market areas, that are worse than expected; our ability to access cost-effective funding; competition among depository and other financial institutions; inflation and changes in the interest rate environment that reduce our margins or reduce the fair value of financial instruments; the rate of delinquencies and amounts of loans charged-off; fluctuations in real estate values and both residential and commercial real estate market conditions; adverse changes in the securities markets; changes in laws or government regulations or policies affecting financial institutions, including changes in regulatory fees and capital requirements; our ability to enter new markets successfully and capitalize on growth opportunities; our ability to capitalize on strategic opportunities; our ability to successfully introduce new products and services, enter new markets, and capitalize on growth opportunities; our ability to successfully integrate into our operations any assets, liabilities, customers, systems and management personnel we may acquire and our ability to realize related revenue synergies and cost savings within expected time frames, and any goodwill charges related thereto; our ability to retain our existing customers; changes in consumer spending, borrowing and savings habits; changes in accounting policies and practices, as maybe adopted by the bank regulatory agencies and the Financial Accounting Standards Board; changes in our organization, compensation and benefit plans; changes in the quality or composition of our loan or investment portfolios; a breach insecurity of our information systems, including the occurrence of a cyber incident or a deficiency in cybersecurity; technological changes that may be more difficult or expensive than expected; the failure to attract and retain skilled people; and the fiscal and monetary policies of the federal government and its agencies.

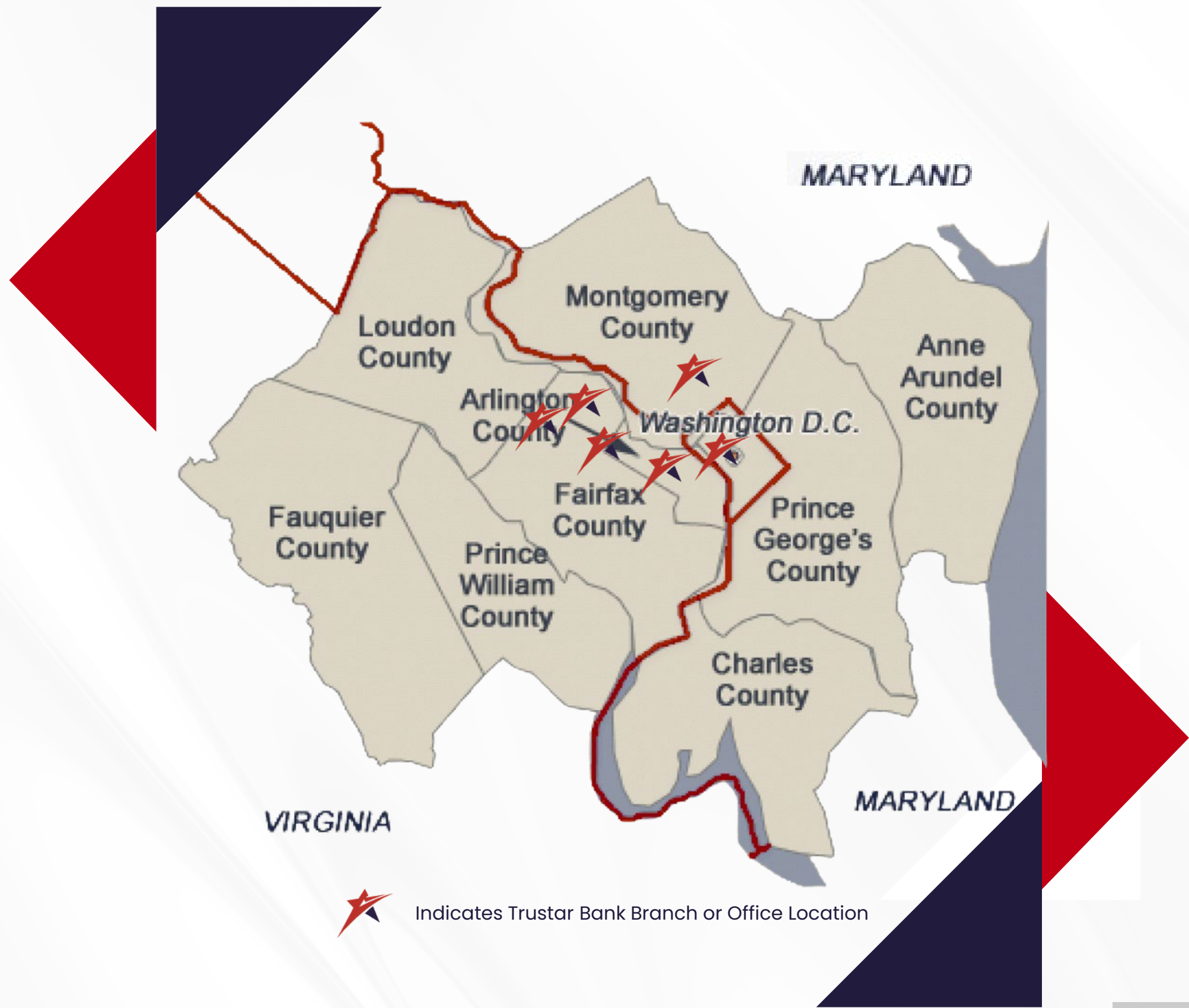
Because of these and other uncertainties, our actual future results may be materially different from the results indicated by these forward-looking statements. The Company undertakes no obligation to update any forward-looking statement, whether as a result of new information, future events or otherwise, except as required by law.

# 2025 Bank Accomplishments

- Reached asset milestone of \$1,192 billion as of December
- Continued strong growth in both loans and deposits
- Successful capital raise in March 2025
- Formation of Trustar Bank Holding Company
- Two new branch locations: Bethesda and Arlington
- Satisfactory Safety and Soundness Exam and FDIC Audit
- Successful internal controls and audit in preparation for SOX Compliance

# RETAIL FOOTPRINT

-  **Great Falls**  
748 Walker Road  
Great Falls, VA 22066
-  **Tysons**  
1650 Tysons Blvd., Ste. 1150  
McLean, VA 22102
-  **Arlington**  
3101 Wilson Blvd.,  
Suite 500  
Arlington, VA
-  **Reston**  
1817 Fountain Drive  
Reston, VA 20190
-  **Bethesda**  
7901 Norfolk Avenue  
Bethesda, MD 20814
-  **Washington DC – Penn Ave**  
1701 Pennsylvania Ave, Ste 200  
Washington DC, 20006



# 2025 FINANCIAL HIGHLIGHTS (Consolidated)

- Strong organic growth
- Increased earnings
- Expanding profitability margins
- Increased shareholder return

	YoY Increase	2025	2024
<b>Statement of Condition (\$ in millions)</b>			
Assets	27%	1,192	942
Loans	18%	900	761
Deposits	28%	1,019	794
Equity	30%	105	81
<b>Statement of Income (\$ in millions)</b>			
Net Interest Income	42%	30.1	21.2
Net Income	153%	5.3	2.1
<b>Per Share Data</b>			
Tangible Book Value	9%	\$ 10.80	\$ 9.88
Earnings Per Share	107%	\$ 0.56	\$ 0.27
<b>Statistics</b>			
Return on Average Assets	113%	0.51%	0.24%
Return on Average Equity	97%	5.39%	2.73%
Net Interest Margin	18%	2.93%	2.48%
Efficiency Ratio	-12%	71.29%	81.29%

# ORGANIC GROWTH

TOTAL ASSETS (\$ IN MILLIONS)



GROSS LOANS (\$ IN MILLIONS)



TOTAL DEPOSITS (\$ IN MILLIONS)



TOTAL TANGIBLE EQUITY (\$ IN MILLIONS)

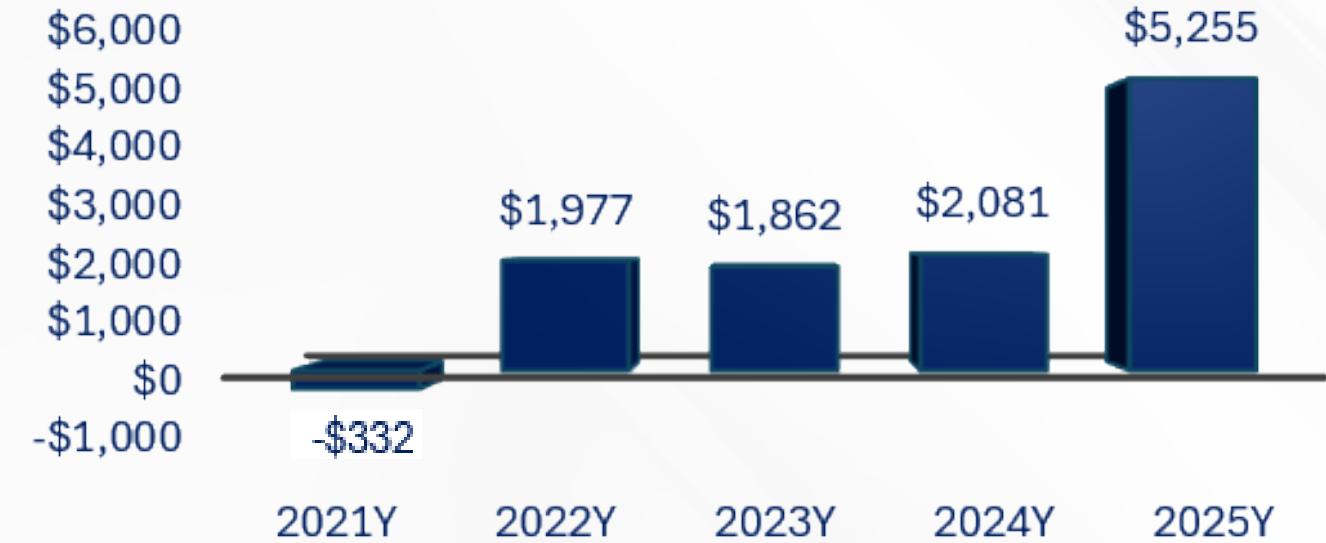


# EARNINGS GROWTH

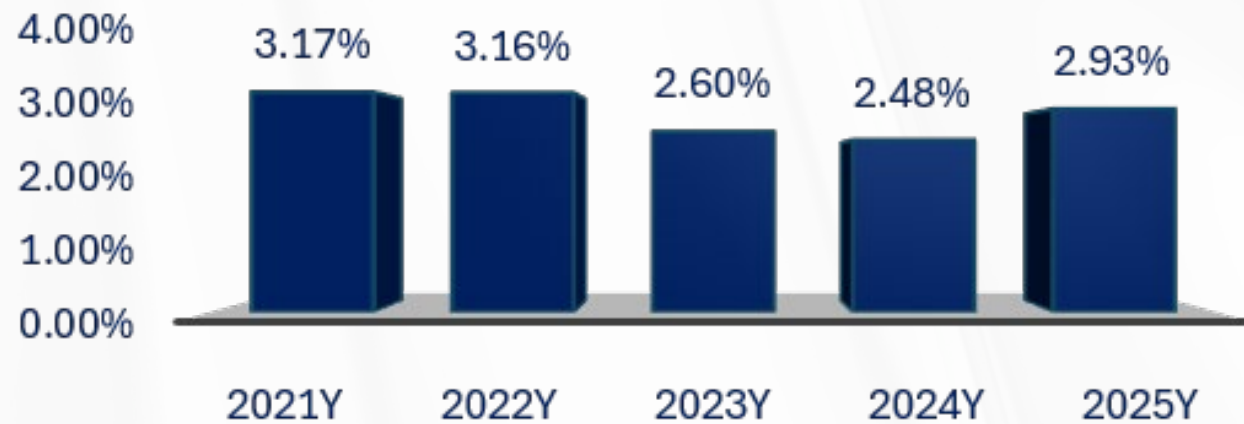
TOTAL REVENUE (\$ IN THOUSANDS)



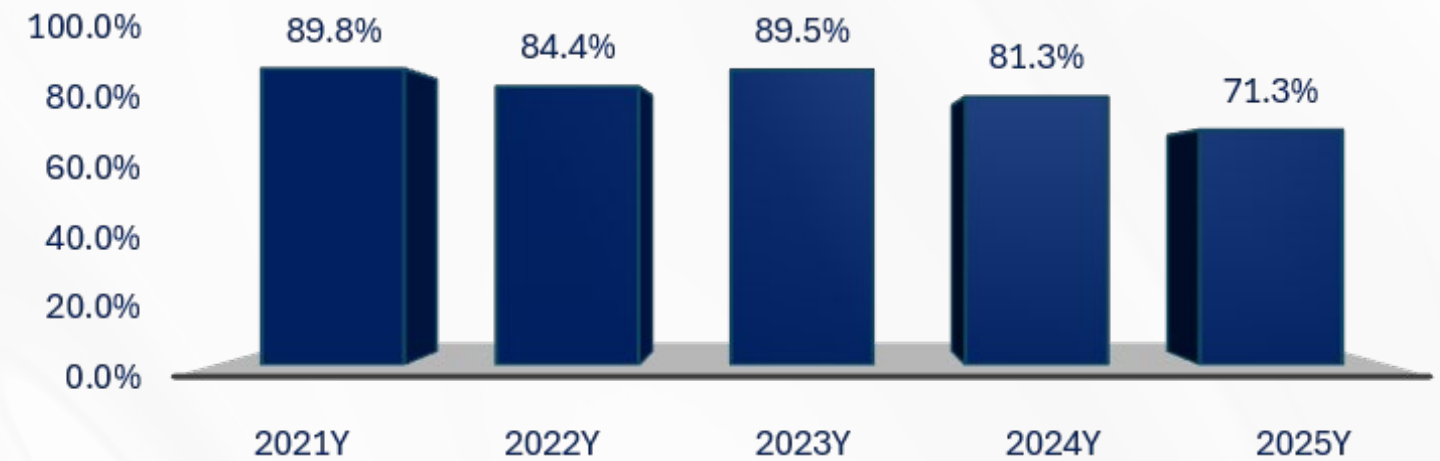
NET INCOME (\$ IN THOUSANDS)



NET INTEREST MARGIN (%)

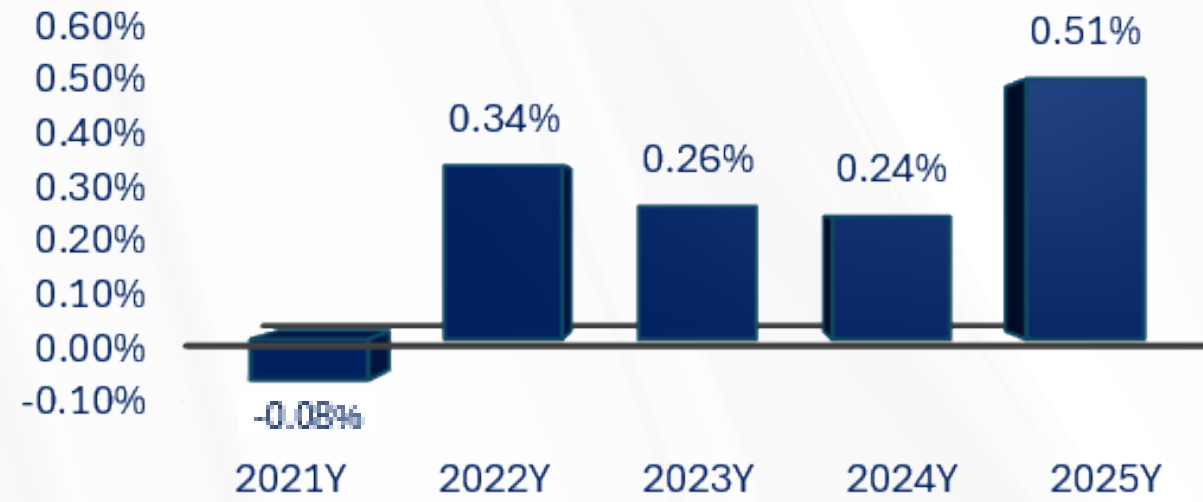


EFFICIENCY RATIO (%)<sup>1</sup>

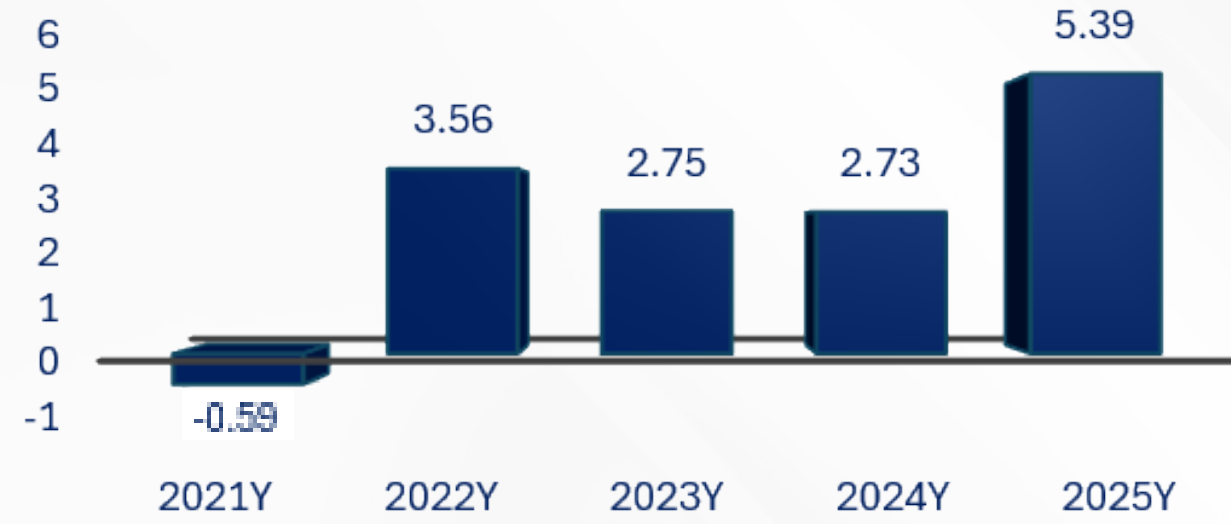


# KEY PERFORMANCE METRICS

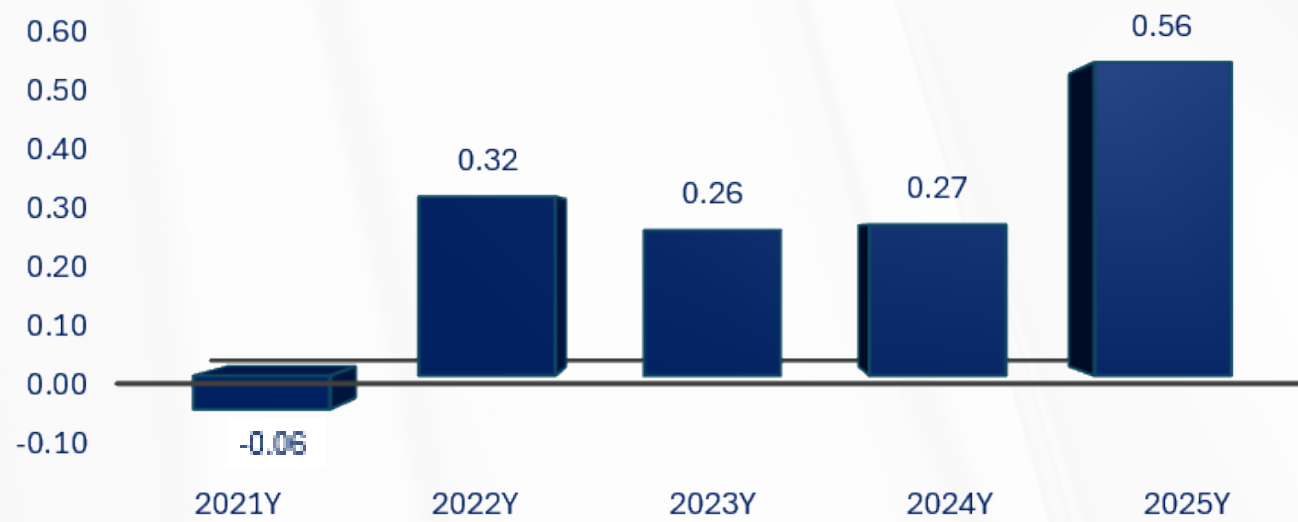
ROAA (%)



ROAE (%)



EARNINGS PER SHARE (\$)

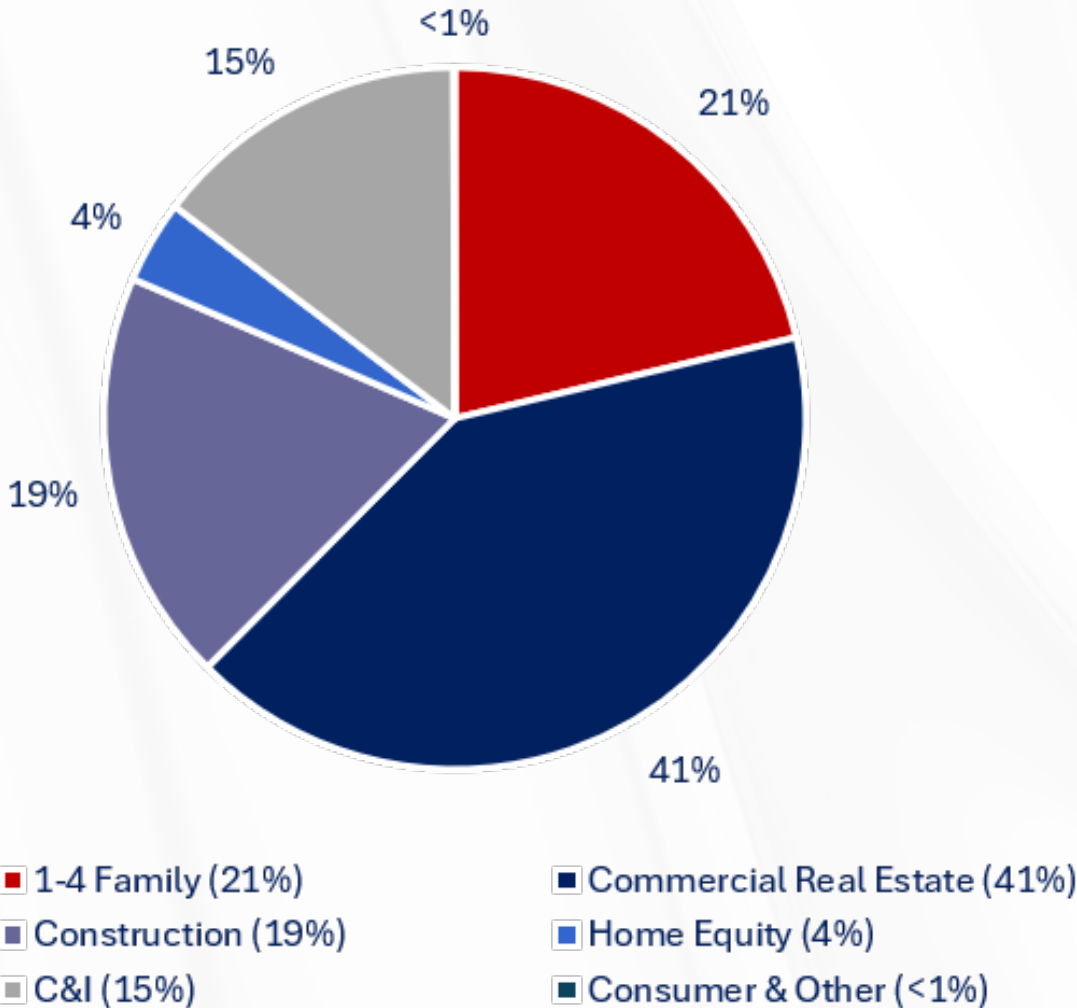


TANGIBLE BOOK VALUE (\$)

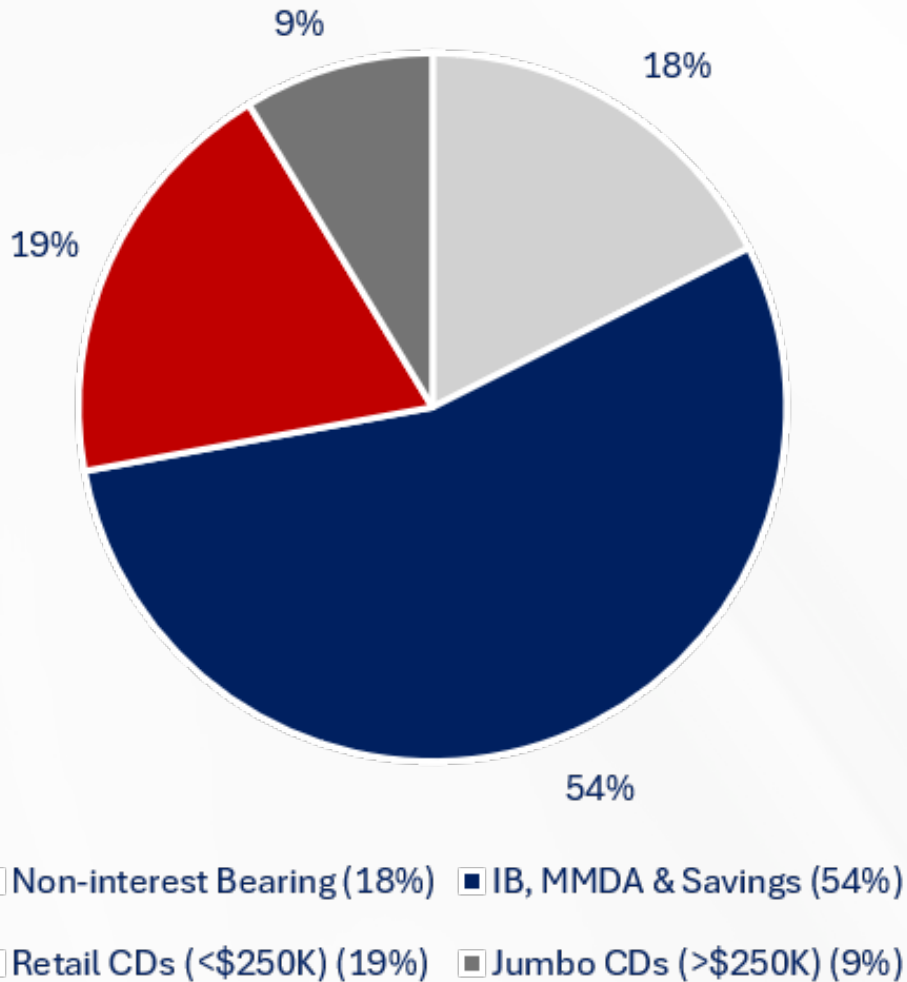


# COMPOSITION METRICS

TOTAL LOANS (\$ IN MILLIONS)



TOTAL DEPOSITS (\$ IN MILLIONS)



# 1ST QUARTER, 2026, HIGHLIGHTS

- Total Assets of \$1.17 billion, an increase of 17% year over year
- Total Loans of \$915.3 million, an increase of 19% year over year
- Total deposits of \$992.7 million, an increase of 19% year over year
- Total equity of \$106.6 million, an increase of 7% year over year
- Net income of \$1.7 million, an increase of 73% year over year
- Creation of Advisory Board
- Named a Best Place to Work within the Metropolitan market

# LOOKING AHEAD

- Continued margin expansion
- Strong credit quality
- Retail footprint expansion
- Focus on C&I and deposit acquisition
- Recruit top talent
- OTC listing application in process

# General Q & A Session

YOUR PARTNER FOR FINANCIAL SUCCESS

# TRUSTAR BANKSHARES, INC.

Corporate Headquarters



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## Company Contacts

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