First Quarter 2026 | Report to Shareholders

Our strong growth continued in the first quarter with deposits increasing by 23% over the last year and loans growing 19%. Loan growth was four times as much this quarter as it was in Q1 2025. This growth, along with a specific impairment on one loan, called for a higher contribution to our loan loss provision which resulted in lower net income. That said, book value per share is up 10.5% over the last 12 months.

We are delighted that Lauren Hibner has joined the bank as Executive Assistant. Hyperion's experienced, accessible & enthusiastic people continue to be a critical part of our success.

And you should have received an investor presentation recently regarding our stock offering. The indications of interest have been very strong, and we will be sending out the Private Placement Memorandum and Subscription Agreement shortly.

Impact your investment and value by:

- Invest in the capital raise to further invest in the bank's continued smart-growth success;
- Access multi-million-dollar FDIC protection - above standard FDIC limits - by working directly with just our bank (for you, your business & for non-profits or other organizations);
- Remind entrepreneurs, business owners & community leaders that SBA loans help when starting, acquiring or growing a business - and Hyperion is well-experienced in Small Business Administration lending; and
- Help boost the signal as we roll out (soon) celebrations of Hyperion's 20th Anniversary!

Thank you for your support,

Charles B. Crawford, Jr.	Louis J. DeCesare, Jr.
Chair & CEO	President & COO

HYPERION BancShares

Consolidated Balance Sheet

(unaudited)

	March 31, 2026	March 31, 2025
Assets:		
Cash and due from banks	42,845,638	33,696,910
Securities available for sale	18,744,565	17,482,880
Other investments	2,475,300	2,359,800
Loans: Less allowance for loan loss	471,544,227	394,882,053
Premises and equipment, net	1,601,357	1,780,767
Accrued interest receivable	2,238,217	1,832,439
Bank Owned Life Insurance	8,073,633	7,801,670
Other Assets	5,512,447	4,522,849
Total Assets	**553,035,384**	**464,359,368**
Liabilities:		
Non interest bearing demand deposits	42,561,065	45,707,505
Interest bearing demand deposits	403,590,322	315,811,969
Total deposits	**446,151,387**	**361,519,474**
Federal Home Loan Bank advances	55,000,000	52,522,656
Subordinated Debt	15,983,881	15,890,617
Accrued interest payable	364,169	656,111
Other liabilities	3,710,510	3,114,788
Total liabilities	**521,209,947**	**433,703,646**
Stockholders' equity:		
Preferred stock	-	-
Common stock	2,412,465	2,373,596
Additional paid-in-capital	29,155,279	28,914,529
Treasury stock	(1,848,720)	-
Retained earnings	3,514,000	1,204,602
Unrealized securities gain/loss	(1,407,587)	(1,837,005)
Total stockholders' equity	**31,825,437**	**30,655,722**
Total Liabilities and Stockholders' Equity	**553,035,384**	**464,359,368**

HYPERION BancShares

Consolidated Statement of Operations

(unaudited)

	Three Months Ended:	
	March 31, 2026	**March 31, 2025**
Interest Income:		
Loans, including fees	8,049,375	7,014,424
Securities	83,287	74,728
Other investments	418,568	197,762
Total interest income	**8,551,230**	**7,286,914**
Interest Expense:		
Deposits	3,957,387	2,875,516
Subordinated Debt	238,316	238,316
Other borrowings	353,976	504,767
Total interest expense	**4,549,679**	**3,618,599**
Net interest income	**4,001,551**	**3,668,315**
Provision for loan losses and unfunded commitments	266,498	70,560
Net interest income after provision	**3,735,053**	**3,597,755**
Noninterest income:		
Service charges on deposit accounts	27,955	30,662
Gain on sale of loans	178,559	30,173
Loan fees	49,026	91,781
Income (loss) from mortgage joint venture	9,133	(7,384)
Income from bank owned life insurance	68,630	67,568
Total noninterest income	**333,303**	**212,800**
Noninterest expense:		
Salaries and employee benefits	1,922,433	1,682,382
Occupancy and equipment	214,482	199,377
Data processing	418,026	364,134
Professional fees	196,752	223,776
Other operating expenses	875,980	746,502
Total noninterest expense	**3,627,673**	**3,216,171**
Income before income taxes	**440,683**	**594,384**
Income taxes	72,858	100,006
Net income:	**367,825**	**494,378**
Book Value Per Share	$14.28	$12.92
Earnings Per Share	$0.17	$0.21

Hyperion Bank Team

Tonya Bailey
Kimberly Bauer
Karen Chavarria
Julie Clarke
Alexandra Cole
Jose Colon
Charles Crawford
Lou DeCesare
Michael DiPietro
Ryan Elliott
Amy Ellis
Megan Fantini
Lauren Flowers
Jennifer Gardella
Eric Golden
Rob Hamilton
Oliver Hanley
Samitrius Hart
Denisha Hernandez
Andres Herrera
Lauren Hibner
Joel Higdon
Nancy Hollingsworth
Toni Hughes
Michael Iannarelli
April Jones
Bridget Jungblut
James Kang
Eric Kellum
Christopher Kober
Brian McNulty
Asif Mujtaba
Christopher Mumma
Jaime Patel
George Perkins
Cara Rossi
Danielle Selway
Ka'Rin Smith
Vonda Smith
Andy Stein
Frank Sullivan
Ryan Sullivan
Elisa Varella
Lexus Whyte
Bill Young

Board of Directors

Charles Crawford
Lou DeCesare
Jill Jinks
James J. McAlpin, Jr.
Robert N.C. Nix, III
Michael Purcell
Lara Rhame
Gretchen Santamour

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