



Hyperion Bancshares closes oversubscribed \$14.7 million capital raise through unconventional self-led offering

Dual-tranche structure pairing common and preferred stock supports continued organic growth in Philadelphia and Atlanta

Philadelphia & Atlanta, July 7, 2026 – Hyperion Bancshares, Inc., the parent company of Hyperion Bank, announces the closing of an oversubscribed \$14.7 million capital raise. Hyperion led the offering, which included a dual tranche structure of common and preferred stock, a format advisors say is unique among community banks. Unlike many capital raises in the sector, the proceeds will fund continued organic growth in Hyperion’s Philadelphia and Atlanta markets rather than an acquisition, merger or balance-sheet repair.

“We are elated with the amount of participation and execution of this oversubscribed offering on attractive terms,” says Charlie Crawford, Chairman & CEO of Hyperion. “The offering was structured with unique aspects that enable us to receive Tier 1 capital that is leverageable, while also providing our investors with exposure to Hyperion in the manner of their choosing – a win-win. This capital will be vital in supporting our double-digit growth throughout our operating markets and will enable us to remain the heartbeat of the communities we serve in Philadelphia and Atlanta.”

The Offering closed on schedule June 1 and consisted of \$8.6 million in common equity and \$6.1 million in preferred stock. The common shares priced at \$14.34 per share, or approximately 100% of tangible book value as of December 31, 2025. The preferred shares carry a fixed 6.50% quarterly dividend and a perpetual maturity, with mutual redemption rights available to the Company and to investors beginning on the fifth anniversary of the closing date.

The Offering was approximately two times oversubscribed and attracted 66 investors across both tranches, including a meaningful number of new shareholders. Forty-eight investors, 27 of them new, participated in the common tranche, and 18 investors, seven of them new, participated in the preferred tranche. Hyperion conducted the fundraising largely on its own, drawing on investors from the communities it serves. Hyperion could not readily identify comparable community-bank offerings that combined preferred stock with the put/call features used in this transaction, highlighting how unique this raise was.

The raise comes as Hyperion continues to post strong growth. Deposits increased 23% year over year and loans grew 19%, with loan growth running four times faster than the same period in 2025. Book value per share increased 10.5% over the last 12 months. Through May, Hyperion grew at roughly a 17% annualized pace, a trajectory that presented management with a choice: slow growth or bring in additional capital to continue executing its strategy while maintaining disciplined underwriting and credit quality. Later this year Hyperion will celebrate its 20th anniversary.

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Performance Trust Capital Partners served as strategic advisor to Hyperion, including structuring the offering. Windels Marx Lane & Mittendorf, LLP served as Hyperion's legal counsel in the Offering.

About Hyperion Bancshares, Inc. and Hyperion Bank

Founded in 2006, Hyperion is a full-service community bank that connects with customers through technology and highly accessible bankers who maintain local decision-making authority. The bank expanded into the Atlanta market in 2019 and in 2020 launched joint venture Hyperion Mortgage, which now does business in Alabama, Florida, Georgia, New Jersey, Pennsylvania, South Carolina and Tennessee. Member FDIC. Equal Housing Lender. Offer of credit is subject to approval.

No Offer or Solicitation

This press release does not constitute an offer to sell, a solicitation of an offer to sell or the solicitation of an offer to buy any securities. There will be no sale of securities in any jurisdiction in which such an offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of any such jurisdiction.

Forward-Looking Statements

This press release contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Any statements about our expectations, beliefs, plans, predictions, forecasts, objectives, assumptions or future events or performance are not historical facts and may be forward-looking. Forward-looking statements are typically, but not exclusively, identified by the use of forward-looking terminology such as "believes," "expects," "could," "may," "will," "should," "seeks," "likely," "intends," "plans," "pro forma," "projects," "estimates" or "anticipates" or the negative of these words and phrases or similar words or phrases that are predictions of or indicate future events or trends and that do not relate solely to historical matters. Forward-looking statements involve numerous risks and uncertainties, and actual results and future events could differ materially from those set forth or contemplated in the forward-looking statements due to a variety of factors, including changes in business and economic conditions, our ability to maintain our historical earnings trends and manage growth, interest rate and credit risk, competition in the bank and non-bank financial services industries, and changes in laws, regulations and governmental policies, among others.

While forward-looking statements reflect our good-faith beliefs, they are not guarantees of future performance. Any forward-looking statement speaks only as of the date on which it is made, and we undertake no obligation to update any forward-looking statement to reflect events or circumstances after the date on which the statement is made, except as required by applicable law.

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