**Exhibit 99.1**

METROCITY BANKSHARES, INC.

FOR IMMEDIATE RELEASE

# METROCITY BANKSHARES, INC. REPORTS EARNINGS FOR THIRD QUARTER 2026

ATLANTA, GA (October 23, 2026) – MetroCity Bankshares, Inc. ("MetroCity" or the "Company") (NASDAQ: MCBS), holding company for Metro City Bank (the "Bank"), today reported net income of $24.3 million, or $0.84 per diluted share, for the third quarter of 2026, compared to $22.1 million, or $0.76 per diluted share, for the second quarter of 2026, and $17.3 million, or $0.67 per diluted share, for the third quarter of 2025. For the nine months ended September 30, 2026, the Company reported net income of $68.7 million or $2.37 per diluted share, compared to $50.4 million, or $1.96 per diluted share, for the same period in 2025.

**Third Quarter 2026 Highlights:**

- Annualized return on average assets was 2.12% compared to 1.96% for the second quarter of 2026 and 1.89% for the third quarter of 2025.
- Annualized return on average equity was 16.97%, compared to 16.01% for the second quarter of 2026 and 15.69% for the third quarter of 2025. Adjusted return on average shareholders' equity[1], which excluded average accumulated other comprehensive income and merger-related expenses, was 17.04% for the third quarter of 2026, compared to 16.17% for the second quarter of 2026, and 16.10% for the third quarter of 2025.
- Efficiency ratio was 41.81%, compared to 40.08% for the second quarter of 2026 and 38.65% for the third quarter of 2025. Operating efficiency ratio[1] was 41.56%, compared to 39.54% for the second quarter of 2026 and 37.85% for the third quarter of 2025.
- Net interest margin was 4.07%, compared to 4.11% for the second quarter of 2026 and 3.68% for the third quarter of 2025.

**Year-to-Date 2026 Highlights:**

- Return on average assets increased to 1.99% for the nine months ended September 30, 2026, compared to 1.87% for the same period in 2025.
- Return on average equity increased to 16.54% for the nine months ended September 30, 2026, compared to 15.70% for the same period in 2025. Adjusted return on average shareholders' equity[1], which, excluded average accumulated other comprehensive income and merger-related expenses, was 16.93% for the nine months ended September 30, 2026, compared to 16.25% for the same period in 2025.
- Efficiency ratio increased to 41.35% for the nine months ended September 30, 2026, compared to 38.06% for the same period in 2025.
- Net interest margin increased by 38 basis points to 4.09% for the nine months ended September 30, 2026, compared to 3.71% for the same period in 2025.

[1] Non-GAAP measure, see "Explanation of Certain Unaudited Non-GAAP Financial Measures" for more information and for a reconciliation to GAAP.

**Results of Operations**

Net Income

Net income was $24.3 million for the third quarter of 2026, an increase of $2.2 million, or 9.8%, from $22.1 million for the second quarter of 2026. The increase primarily reflected a $4.8 million decrease in income tax expense, including a $4.0 million tax credit benefit, partially offset by a $1.4 million decrease in noninterest income, a $720,000 reduction in the recovery for credit losses, a $483,000 decrease in net interest income, and an $87,000 increase in noninterest expense. Net income increased by $7.0 million, or 40.7%, compared to $17.3 million for third quarter of 2025. The year-over-year increase reflected the acquisition of First IC Corporation ("First IC") in the fourth quarter of 2025 and was primarily attributable to a $15.7 million increase in interest income and a decrease in a $2.9 million increase in income tax, offset by a $4.0 million increase in interest expense, a $5.4 million increase in noninterest expenses, a $1.8 million decrease in noninterest income, and a $471,000 reduction in the recovery for credit losses.

Net income was $68.7 million for the nine months ended September 30, 2026, an increase of $18.4 million, or 36.4%, from $50.4 million for same period in 2025. The increase reflected the First IC acquisition in the fourth quarter of 2025, and was primarily attributable to a $37.6 million increase in net interest income and a $1.4 million increase in recovery of credit losses, partially offset by a $18.9 million increase in noninterest expense, an $871,000 decrease in noninterest income and an $885,000 increase in income tax expense.

Net Interest Income and Net Interest Margin

Interest income totaled $69.7 million for the third quarter of 2026, down $678,000, or 1.0%, from the previous quarter, primarily due to a $56.2 million decrease in average gross loans. Compared with the third quarter of 2025, interest income increased by $15.7 million, or 29.1%, primarily due to a $766.9 million increase in the average balance of gross loans, a $44.8 million increase in the average balance of investments, and a 33-basis-point increase in loan yield.

Interest expense totaled $26.2 million for the third quarter of 2026, a decrease of $195,000, or 0.7%, from the previous quarter, primarily due to a $27.9 million decrease in average interest-bearing deposits and a $34.8 million decrease in average borrowings. As compared to the third quarter of 2025, interest expense for the third quarter of 2026 increased by $4.0 million, or 17.8%, primarily due to a $562.8 million increase in average interest-bearing deposits balances and offset by a $49.6 million decrease in average borrowing balances and a three-basis point decrease in interest-bearing deposit costs. The Company currently has interest rate derivative agreements totaling $650.0 million that are designated as cash flow hedges of our deposit accounts indexed to the Effective Federal Funds Rate (3.88% as of September 30, 2026). The weighted average pay rate for these interest rate derivatives is 3.38%. During the third quarter of 2026, we recorded a credit to interest expense of $1.5 million from the benefit received on these interest rate derivatives compared to a credit of $1.4 million and $3.8 million recorded during the second quarter of 2026 and the third quarter of 2025, respectively.

The net interest margin for the third quarter of 2026 was 4.07%, compared to 4.11% for the previous quarter, a decrease of four basis points. The yield on average interest-earning assets decreased by five basis points to 6.52% from 6.57%, while the cost of average interest-bearing liabilities remained unchanged at 3.36%. Average interest-earning assets decreased by $54.1 million from the previous quarter, primarily due to a $56.2

million decrease in average loan balances. Average interest-bearing liabilities decreased by $62.8 million, reflecting a $27.9 million decrease in average interest-bearing deposits and a $34.8 million decrease in average borrowings.

As compared to the same period in 2025, the net interest margin for the third quarter of 2026 increased by 39 basis points to 4.07% from 3.68%, primarily due to a 28-basis-point increase in the yield on average interest-earning assets of $4.24 billion and a six-basis-point decrease in the cost of average interest-bearing liabilities of $3.09 billion. Average earning assets for the third quarter of 2026 increased by $811.7 million from the third quarter of 2025, due to a $44.8 million increase in average total investments and a $766.9 million increase in average loans. Average interest-bearing liabilities for the third quarter of 2026 increased by $513.1 million from the third quarter of 2025, driven by the increase in average interest-bearing deposits of $562.8 million, offset by a $49.6 million decrease in average borrowings.

Noninterest Income

Noninterest income for third quarter of 2026 was $4.4 million, a decrease of $1.4 million, or 23.8%, from the second quarter of 2026, primarily due to lower gain on sale of SBA loans and other income attributable to a decline in the fair value of the equity securities, reflecting changes in market interest rates during the quarter, offset by an increase in SBA servicing income, net and other service charges, commissions and fees. SBA loan sales totaled $9.7 million (sales premium of 8.16%) during the third quarter of 2026 compared to $27.1 million (sales premium of 8.21%) during the second quarter of 2026. Mortgage loan originations totaled $85.1 million during the third quarter of 2026 compared to $75.4 million during the second quarter of 2026. There were no mortgage loan sales during the third quarter of 2026 or the second quarter of 2026. During the third quarter of 2026, the fair value of our SBA servicing asset decreased by $218,000 compared to a decrease in fair value of $86,000 during the second quarter of 2026. We also recorded no fair value impairment change on our mortgage servicing asset during the third quarter of 2026 or the second quarter of 2026. The unrealized losses recognized on our equity securities of $743,000. These equity securities consist of the Company's investment in a mutual fund holding high-quality fixed income securities, which supports affordable housing in the Company's markets and qualifies under the Community Reinvestment Act. Under GAAP, changes in the fair value of this investment are recognized in earnings, even though the underlying holdings are bonds. This investment remains an important part of the Bank's community development strategy, particularly following the completion of our recent merger.

Compared to the third quarter of 2025, noninterest income for the third quarter of 2026 decreased by $1.8 million or 29.0%, primarily due decreases in servicing income and gain on sale from our residential mortgage loans, servicing income from our SBA loans, other service charges and decline in fair value of equity securities included in other income, offset by increases in gains on sale on SBA loans and service charges on deposit accounts.

Noninterest income for the nine months ended September 30, 2026 totaled $16.5 million, a decrease of $871,000, or 5.0%, from the nine months ended September 30, 2025, primarily due to decreases in gain on sale and servicing income on residential mortgage loans, other service charges, and other income, offset by higher gains on sale and servicing income on SBA loans and service charges on deposit accounts.

Noninterest Expense

Noninterest expense for the third quarter of 2026 totaled $20.0 million, an increase of $87,000, or 0.4%, from $20.0 million for the second quarter of 2026. This increase was primarily attributable to increases in salaries and employee benefits, advertising, occupancy and equipment, and data processing, partially offset by a decrease in merger-related expenses and other expenses.

Compared to the third quarter of 2025, noninterest expense during the third quarter of 2026 increased by $5.4 million, or 36.6%, primarily due to higher salaries and employee benefits, occupancy and equipment expense, data processing expense, security expense, loan expense, core deposit amortization expense, and merger-related expenses from the First IC acquisition that occurred in the fourth quarter of 2025.

Noninterest expense for the nine months ended September 30, 2026 totaled $61.4 million, an increase of $18.9 million, or 44.3%, from $42.6 million for the nine months ended September 30, 2025. This increase was primarily attributable to increases in salaries and employee benefits partially due to higher commissions, employee insurance, and stock-based compensation, as well as higher expenses related to merger-related expenses, depreciation, occupancy, data processing, security, loans, and professional services.

The Company's efficiency ratio was 41.81% for the third quarter of 2026 compared to 40.08% and 38.65% for the second quarter of 2026 and the third quarter of 2025, respectively.

Income Tax Expense

The Company's effective tax rate for the third quarter of 2026 was 13.1%, compared to 27.7% for the second quarter of 2026 and 27.6% for the third quarter of 2025. The decrease in effective income tax rate for the quarter was primarily driven by the utilization of tax credits during the current period.

**Balance Sheet**

Total assets were $4.60 billion at September 30, 2026, an increase of $77.9 million, or 1.7%, from $4.52 billion at June 30, 2026, and an increase of $968.4 million or 26.7%, from $3.63 billion at September 30, 2025. The $77.9 million increase in total assets at September 30, 2026 compared to June 30, 2026 was primarily due to increases of $50.3 million in cash and cash equivalents and $36.4 million increase in other assets, primarily related increase in income taxes receivable resulting from the utilization of tax credits during the quarter. The increase in liabilities and equity was $72.7 million in deposits and $15.9 million in increase in retained earnings. The $968.4 million increase in total assets at September 30, 2026 compared to September 30, 2025 was primarily due to the First IC acquisition that occurred in the fourth quarter of 2025, with increases in gross loans of $987.0 million, goodwill and core deposit intangible of $67.7 million, securities of $6.9 million, operating lease right-of-use asset of $5.6 million, servicing asset of $3.5 million, and premises and equipment of $8.3 million partially offset by a decrease in interest rate derivatives of $5.2 million.

Investment Securities

Our investment securities portfolio made up only 0.89% of our total assets at September 30, 2026, compared to 0.99% and 0.94% at June 30, 2026 and September 30, 2025, respectively.

Loans

Gross loans held for investment were $3.98 billion at September 30, 2026, a decrease of $3.8 million, or 0.1%, compared to $3.98 billion at June 30, 2026, and an increase of $1.00 billion, or 33.8%, compared to $2.97 billion at September 30, 2025. The decrease in loans at September 30, 2026 compared to June 30, 2026 was due to a $28.7 million decrease in residential real estate loans, a $3.3 million decrease in commercial and industrial loans, offset by a $16.0 million increase in commercial real estate, and a $12.3 million increase in construction and development loans. Loans classified as held for sale totaled $0, $1.4 million, and $231.3 million at September 30, 2026, June 30, 2026, and September 30, 2025, respectively.

Deposits

Deposits were $3.56 billion at September 30, 2026, an increase of $72.7 million, or 2.1%, compared to total deposits of $3.49 billion at June 30, 2026, and an increase of $869.0 million, or 32.3%, compared to total deposits of $2.69 billion at September 30, 2025. The increase in total deposits at September 30, 2026 compared to June 30, 2026 was due to a $45.3 million increase in noninterest-bearing deposits, a $6.6 million increase in time deposits, an $18.6 million increase in money market accounts, and an increase of $2.8 million in interest-bearing demand deposits offset by a $566,000 decrease in savings accounts.

Noninterest-bearing deposits were $828.3 million at September 30, 2026, compared to $783.0 million at June 30, 2026 and $544.4 million at September 30, 2025. Noninterest-bearing deposits constituted 23.3% of total deposits at September 30, 2026, compared to 22.4% at June 30, 2026 and 20.2% at September 30, 2025. Interest-bearing deposits were $2.73 billion at September 30, 2026, compared to $2.71 billion at June 30, 2026 and $2.15 billion at September 30, 2025. Interest-bearing deposits constituted 76.7% of total deposits at September 30, 2026, compared to 77.6% at June 30, 2026 and 79.8% at September 30, 2025.

Uninsured deposits were 34.7% of total deposits at September 30, 2026, compared to 33.1% and 26.1% at June 30, 2026 and September 30, 2025, respectively. As of September 30, 2026, we had a $1.66 billion available borrowing capacity consisting of $964.7 million at the Federal Home Loan Bank, $629.5 million at the Federal Reserve Discount Window, and $67.5 million under fed funds lines with various other financial institutions.

Asset Quality

The Company recorded a recovery for credit losses of $72,000 during the third quarter of 2026, compared to recoveries of $792,000 during the second quarter of 2026 and $543,000 during the third quarter of 2025. The third-quarter recovery primarily reflected lower loan balances. Annualized net recoveries to average loans were 0.00% for the third quarter of 2026, compared to recoveries of 0.01% for the second quarter of 2026 and net charge-offs of 0.03% for the third quarter of 2025.

Nonperforming assets totaled $20.6 million, or 0.45% of total assets, at September 30, 2026 (which comprised of $16.1 million in nonperforming loans and $4.5 million in other real estate owned, including $3.4 million of branches taken out of service) a decrease of $3.2 million, from $23.8 million, of 0.53% of total assets, at June 30, 2026, and an increase of $6.7 million from $14.0 million, or 0.38% of total assets, at September 30, 2025. The decrease in nonperforming assets at September 30, 2026 compared to June 30, 2026 was due to a $6.4 million decrease in nonperforming loans offset by an increase in other real estate owned of $3.2 million.

Allowance for credit losses as a percentage of total loans was 0.65% at September 30, 2026, compared to 0.65% at June 30, 2026 and 0.60% at September 30, 2025. Allowance for credit losses as a percentage of nonperforming loans was 159.78% at September 30, 2026, compared to 114.63% and 137.66% at June 30, 2026 and September 30, 2025, respectively.

**About MetroCity Bankshares, Inc.**

MetroCity Bankshares, Inc. is a Georgia corporation and a registered bank holding company for its wholly owned banking subsidiary, Metro City Bank, which is headquartered in the Atlanta, Georgia metropolitan area. Founded in 2006, Metro City Bank currently operates 27 full-service branch locations and two loan production offices in Alabama, California, Florida, Georgia, New York, New Jersey, Texas, and Virginia. To learn more about Metro City Bank, visit www.metrocitybank.bank.

**Forward-Looking Statements**

Statements in this press release regarding future events and our expectations and beliefs about our future financial performance and financial condition, as well as trends in our business and markets, constitute "forward-looking statements" within the meaning of, and subject to the protections of, Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. Forward-looking statements are not historical in nature and may be identified by references to a future period or periods by the use of the words "believe," "expect," "anticipate," "intend," "plan," "estimate," "project," "outlook," or words of similar meaning, or future or conditional verbs such as "will," "would," "should," "could," or "may." The forward-looking statements in this press release should not be relied on because they are based on current information and on assumptions that we make about future events and circumstances that are subject to a number of known and unknown risks and uncertainties that are often difficult to predict and beyond our control. As a result of those risks and uncertainties, and other factors, our actual financial results in the future could differ, possibly materially, from those expressed in or implied by the forward-looking statements contained in this press release and could cause us to make changes to our future plans. Factors that might cause such differences include, but are not limited to: the impact of current and future economic conditions, particularly those affecting the financial services industry, including the effects of declines in the real estate market, tariffs or trade wars (including reduced consumer spending, lower economic growth or recession, reduced demand for U.S. exports, disruptions to supply chains, and decreased demand for other banking products and services), high unemployment rates, inflationary pressures, increasing insurance costs, changes in interest rates, including changes to the federal funds rate, which could have an adverse effect on the Company's profitability; impact of changes in interest rates on our financial projections, models and guidance and slowdowns in economic growth, as well as the financial stress on borrowers as a result of the foregoing; uncertain duration of trade conflicts; magnitude of the impact that the proposed tariffs may have on our customers' businesses; potential impacts of adverse developments in the banking industry, including impacts on customer confidence, deposits, liquidity and the regulatory response thereto; risks arising from negative media coverage of the banking industry; risks arising from perceived instability in the banking sector; changes in prices, values and sales volumes of residential and commercial real estate; developments in our mortgage banking business, including loan modifications, general demand, and the effects of judicial or regulatory requirements or guidance; competition in our markets that may result in increased funding costs or reduced earning assets yields, thus reducing margins and net interest income; legislation or regulatory changes which could adversely affect the ability of the consolidated Company to conduct business combinations or new operations; changes in tax laws; significant turbulence or a disruption in the capital or financial markets and the effect of a fall in stock market prices on our investment securities; general competitive, economic, political, and market conditions; the ability to keep pace with technological changes, including changes regarding maintaining cybersecurity and the impact of generative artificial intelligence; increased competition in the financial services industry, particularly from regional and national institutions, as well as fintech companies and other non-bank financial service providers offering digital, automated or alternative financial products and services; the impact of a failure in, or breach of, the Company's operational or security systems or infrastructure, or those of third parties with whom the Company does business, including as a result of cyber-attacks or an increase in the incidence or severity of fraud, illegal payments, security breaches or other illegal acts impacting the Company or the Company's customers; the effects of war or other conflicts, including the ongoing conflicts in the Middle East; major political shifts domestically or

internationally (including the potential for retaliatory actions by governments, market participants or clients based on diverging perspectives or otherwise and, separately, the recent shutdown of the U.S. federal government); and adverse results from current or future litigation, regulatory examinations or other legal and/or regulatory actions, including as a result of the Company's participation in and execution of government programs, those related to credit card interest rates, and legislative, regulatory or supervisory actions related to so-called "de-banking," including any new prohibitions, requirements or enforcement priorities that could affect customer relationships, compliance obligations, or operational practices. Therefore, the Company can give no assurance that the results contemplated in the forward-looking statements will be realized. Additional information regarding these and other risks and uncertainties to which our business and future financial performance are subject is contained in the sections titled "Cautionary Note Regarding Forward-Looking Statements" and "Risk Factors" in the Company's most recent Annual Report on Form 10-K and Quarterly Reports on Form 10-Q on file with the U.S. Securities and Exchange Commission (the "SEC"), and in other documents that we file with the SEC from time to time, which are available on the SEC's website, http://www.sec.gov. In addition, our actual financial results in the future may differ from those currently expected due to additional risks and uncertainties of which we are not currently aware or which we do not currently view as, but in the future may become, material to our business or operating results. Due to these and other possible uncertainties and risks, readers are cautioned not to place undue reliance on the forward-looking statements contained in this press release or to make predictions based solely on historical financial performance. Any forward-looking statement speaks only as of the date on which it is made, and we do not undertake any obligation to update or review any forward-looking statement, whether as a result of new information, future developments or otherwise, except as required by law. All forward-looking statements, express or implied, included in this press release are qualified in their entirety by this cautionary statement.

**Contacts**

Farid Tan
President and Interim Chief Financial Officer
770-455-4978
faridtan@metrocitybank.bank

## Explanation of Certain Unaudited Non-GAAP Financial Measures

This press release contains financial information determined by methods other than in accordance with U.S. generally accepted accounting principles ("GAAP"). The measures entitled adjusted return on average shareholders' equity, tangible book value per share, efficiency ratio-operating are not measures recognized under GAAP and therefore are considered non-GAAP financial measures. The most comparable GAAP measures are return on average shareholders' equity, book value per share, and efficiency ratio respectively. Adjusted return on average shareholders' equity excludes average accumulated other comprehensive income and merger-related expenses. Tangible book value per share excludes goodwill and core deposit intangibles. Efficiency ratio-operating excludes merger-related expenses from noninterest expense. The reconciliation is included in the table below.

Management uses these non-GAAP financial measures in its analysis of the Company's performance and believes these presentations provide useful supplemental information, and a clearer understanding of the Company's performance, and if not provided would be requested by the investor community. The Company believes the non-GAAP measures enhance investors' understanding of the Company's business and performance. These measures are also useful in understanding performance trends and facilitate comparisons with the performance of other financial institutions. The limitations associated with operating measures are the risk that persons might disagree as to the appropriateness of items comprising these measures and that different companies might calculate these measures differently. These disclosures should not be considered an alternative to GAAP. The computations of adjusted return on average shareholders' equity, tangible book value per share, and efficiency ratio-operating and the reconciliation of these measures to return on average shareholders' equity, book value per share, and efficiency ratio are set forth in the table below.

**METROCITY BANKSHARES, INC.**
**RECONCILIATION OF NON-GAAP FINANCIAL MEASURES (UNAUDITED)**

| | As of or For the Three Months Ended | | | | | As of or For the Nine Months Ended | |
|---|---|---|---|---|---|---|---|
| *(Dollars in thousands)* | **September 30, 2026** | **June 30, 2026** | **March 31, 2026** | **December 31, 2025** | **September 30, 2025** | **September 30, 2026** | **September 30, 2025** |
| **Return on average shareholders' equity reconciliation** | | | | | | | |
| Average shareholders' equity (GAAP) | $ 568,112 | $ 554,588 | $ 543,732 | $ 470,299 | $ 436,619 | $ 555,567 | $ 429,035 |
| Less: average accumulated other comprehensive income (loss) | (286) | (649) | 1,679 | 3,593 | 5,552 | (675) | 9,099 |
| Adjusted average shareholders' equity (non-GAAP) | $ 568,398 | $ 555,237 | $ 542,053 | $ 466,706 | $ 431,067 | $ 556,242 | $ 419,936 |
| | | | | | | | |
| Net income (GAAP) | $ 24,299 | $ 22,131 | $ 22,314 | $ 18,139 | $ 17,270 | $ 68,744 | $ 50,393 |
| Add: First IC-merger related expenses (net of tax effect) | 85 | 195 | 1,238 | 2,831 | 222 | 1,535 | 650 |
| Adjusted net income (non-GAAP) | $ 24,384 | $ 22,326 | $ 23,552 | $ 20,970 | $ 17,492 | $ 70,279 | $ 51,043 |
| | | | | | | | |
| Return on average shareholders' equity (GAAP) | 16.97 % | 16.01 % | 16.64 % | 15.30 % | 15.69 % | 16.54 % | 15.69 % |
| Adjusted return on average shareholders' equity (non-GAAP) | 17.02 % | 16.13 % | 17.62 % | 17.83 % | 16.10 % | 16.89 % | 16.25 % |
| | | | | | | | |
| **Tangible book value per share reconciliation** | | | | | | | |
| Total shareholders' equity (GAAP) | $ 583,930 | $ 567,854 | $ 554,156 | $ 544,184 | $ 445,888 | $ 583,930 | $ 445,888 |
| Less: goodwill and core deposit intangible | 67,720 | 68,039 | 68,357 | 68,675 | — | 67,720 | — |
| Adjusted total shareholders' equity (non-GAAP) | $ 516,210 | $ 499,815 | $ 485,799 | $ 475,509 | $ 445,888 | $ 516,210 | $ 445,888 |
| | | | | | | | |
| Shares of common stock outstanding | 28,781,229 | 28,781,229 | 28,660,042 | 28,817,967 | 25,537,746 | 28,781,229 | 25,537,746 |
| | | | | | | | |
| Book value per share (GAAP) | $ 20.29 | $ 19.73 | $ 19.34 | $ 18.88 | $ 17.46 | $ 20.29 | $ 17.46 |
| Tangible book value per share (non-GAAP) | $ 17.94 | $ 17.37 | $ 16.95 | $ 16.50 | $ 17.46 | $ 17.94 | $ 17.46 |
| | | | | | | | |
| **Efficiency Ratio reconciliation** | | | | | | | |
| Efficiency ratio (GAAP) | 41.81 % | 40.08 % | 42.16 % | 46.71 % | 38.65 % | 41.35 % | 38.06 % |
| Impact of First IC-merger related expenses included in noninterest expense | (0.24) | (0.54) | (3.29) | (8.22) | (0.80) | (1.39) | (0.80) |
| Efficiency ratio-operating (non-GAAP) | 41.57 % | 39.54 % | 38.87 % | 38.49 % | 37.85 % | 39.96 % | 37.26 % |

## METROCITY BANKSHARES, INC.

| *(Dollars in thousands, except per share data)* | As of and for the Three Months Ended | | | | | As of and for the Nine Months Ended | |
|---|---|---|---|---|---|---|---|
| | September 30, 2026 | June 30, 2026 | March 31, 2026 | December 31, 2025 | September 30, 2025 | September 30, 2026 | September 30, 2025 |
| **Selected income statement data:** | | | | | | | |
| Interest income | $ 69,727 | $ 70,405 | $ 70,990 | $ 60,257 | $ 54,003 | $ 211,122 | $ 160,571 |
| Interest expense | 26,169 | 26,364 | 26,503 | 24,332 | 22,211 | 79,036 | 66,047 |
| Net interest income | 43,558 | 44,041 | 44,487 | 35,925 | 31,792 | 132,086 | 94,524 |
| Provision for credit losses | (72) | (792) | (813) | (39) | (543) | (1,677) | (279) |
| Noninterest income | 4,384 | 5,755 | 6,357 | 7,817 | 6,178 | 16,496 | 17,367 |
| Noninterest expense | 20,044 | 19,957 | 21,438 | 20,671 | 14,674 | 61,439 | 42,586 |
| Income tax expense | 3,671 | 8,500 | 7,905 | 4,971 | 6,569 | 20,076 | 19,191 |
| Net income | 24,299 | 22,131 | 22,314 | 18,139 | 17,270 | 68,744 | 50,393 |
| **Per share data:** | | | | | | | |
| Basic income per share | $ 0.84 | $ 0.77 | $ 0.78 | $ 0.69 | $ 0.68 | $ 2.39 | $ 1.98 |
| Diluted income per share | $ 0.84 | $ 0.76 | $ 0.77 | $ 0.68 | $ 0.67 | $ 2.37 | $ 1.96 |
| Dividends per share | $ 0.29 | $ 0.29 | $ 0.29 | $ 0.25 | $ 0.25 | $ 0.87 | $ 0.71 |
| Book value per share (at period end) | $ 20.29 | $ 19.73 | $ 19.34 | $ 18.89 | $ 17.46 | $ 20.29 | $ 17.46 |
| Tangible book value per share (at period end)[1] | $ 17.94 | $ 17.37 | $ 16.95 | $ 16.50 | $ 17.46 | $ 17.94 | $ 17.46 |
| Shares of common stock outstanding | 28,781,229 | 28,781,229 | 28,660,042 | 28,817,967 | 25,537,746 | 28,781,229 | 25,537,746 |
| Weighted average diluted shares | 29,037,344 | 28,949,200 | 29,051,061 | 26,806,181 | 25,811,422 | 29,002,897 | 25,735,688 |
| **Performance ratios:** | | | | | | | |
| Return on average assets | 2.12 % | 1.96 % | 1.96 % | 1.80 % | 1.89 % | 1.99 % | 1.87 % |
| Return on average equity | 16.97 | 16.01 | 16.64 | 15.45 | 15.69 | 16.54 | 15.70 |
| Adjusted return on average equity [1] | 17.02 | 16.13 | 17.62 | 17.83 | 16.10 | 16.89 | 16.25 |
| Dividend payout ratio | 34.51 | 32.55 | 32.49 | 35.08 | 37.23 | 33.22 | 36.13 |
| Yield on total loans | 6.70 | 6.75 | 6.74 | 6.42 | 6.37 | 6.73 | 6.42 |
| Yield on average earning assets | 6.52 | 6.57 | 6.51 | 6.26 | 6.24 | 6.53 | 6.30 |
| Cost of average interest-bearing liabilities | 3.36 | 3.36 | 3.25 | 3.36 | 3.42 | 3.32 | 3.43 |
| Cost of interest-bearing deposits | 3.25 | 3.24 | 3.12 | 3.22 | 3.28 | 3.20 | 3.30 |
| Net interest margin | 4.07 | 4.11 | 4.08 | 3.73 | 3.68 | 4.09 | 3.71 |
| Efficiency ratio[2] | 41.81 | 40.08 | 42.16 | 46.71 | 38.65 | 41.35 | 38.06 |
| Efficiency ratio - operating [1][2] | 41.57 | 39.54 | 38.87 | 38.49 | 37.85 | 39.96 | 37.26 |
| **Asset quality data (at period end):** | | | | | | | |
| Net charge-offs/(recoveries) to average loans held for investment | (0.00)% | (0.01)% | 0.03 % | (0.00)% | 0.03 % | (0.00)% | 0.02 % |
| Nonperforming assets to gross loans held for investment and OREO | 0.52 | 0.60 | 0.45 | 0.64 | 0.47 | 0.52 | 0.47 |
| ACL to nonperforming loans | 159.78 | 114.63 | 158.54 | 107.48 | 137.66 | 159.78 | 137.66 |
| ACL to loans held for investment | 0.65 | 0.65 | 0.66 | 0.68 | 0.60 | 0.65 | 0.60 |
| **Balance sheet and capital ratios:** | | | | | | | |
| Gross loans held for investment to deposits | 111.73 % | 114.16 % | 111.12 % | 111.84 % | 110.43 % | 111.73 % | 110.43 % |
| Noninterest bearing deposits to deposits | 23.25 | 22.44 | 22.04 | 21.42 | 20.22 | 23.25 | 20.22 |
| Investment securities to assets | 0.89 | 0.99 | 0.96 | 1.38 | 0.94 | 0.89 | 0.94 |
| Common equity to assets | 12.70 | 12.56 | 11.82 | 11.42 | 12.29 | 12.70 | 12.29 |
| Leverage ratio | 11.50 | 11.08 | 10.47 | 10.00 | 12.21 | 11.50 | 12.21 |
| Common equity tier 1 ratio | 17.46 | 17.15 | 16.52 | 15.90 | 19.93 | 17.46 | 19.93 |
| Tier 1 risk-based capital ratio | 17.46 | 17.15 | 16.52 | 15.90 | 19.93 | 17.46 | 19.93 |
| Total risk-based capital ratio | 18.35 | 18.05 | 17.44 | 16.84 | 20.74 | 18.35 | 20.74 |
| **Mortgage and SBA loan data:** | | | | | | | |
| Mortgage loans serviced for others | $ 429,484 | $ 463,501 | $ 496,552 | $ 702,586 | $ 538,675 | $ 429,484 | $ 538,675 |
| Mortgage loan production | 85,070 | 75,373 | 101,948 | 111,717 | 168,562 | 262,391 | 352,840 |
| Mortgage loan sales | — | — | — | 197,553 | 18,248 | — | 112,608 |
| SBA/USDA loans serviced for others | 676,228 | 682,172 | 699,028 | 685,481 | 460,720 | 676,228 | 460,720 |
| SBA loan production | 25,658 | 46,588 | 20,816 | 32,575 | 17,727 | 93,062 | 67,126 |
| SBA loan sales | 9,675 | 27,140 | 19,733 | 9,792 | 13,415 | 56,548 | 50,701 |

[1] Non-GAAP measure, see “Explanation of Certain Unaudited Non-GAAP Financial Measures” for more information and for a reconciliation to GAAP.

[2] Represents noninterest expense divided by the sum of net interest income plus noninterest income.

**METROCITY BANKSHARES, INC.**
**CONSOLIDATED BALANCE SHEETS (UNAUDITED)**

| *(Dollars in thousands)* | As of the Quarter Ended | | | | |
|---|---|---|---|---|---|
| | **September 30, 2026** | **June 30, 2026** | **March 31, 2026** | **December 31, 2025** | **September 30, 2025** |
| **ASSETS** | | | | | |
| Cash and due from banks | $ $ 301,716 | $ 254,368 | $ 373,956 | $ 370,832 | $ 213,941 |
| Federal funds sold | 15,298 | 12,322 | 13,645 | 12,844 | 13,217 |
| Cash and cash equivalents | 317,014 | 266,690 | 387,601 | 383,676 | 227,158 |
| Equity securities | 17,739 | 18,481 | 18,564 | 18,646 | 18,605 |
| Securities available for sale (at fair value) | 23,140 | 26,183 | 26,616 | 47,179 | 15,365 |
| Loans held for investment | 3,953,889 | 3,956,319 | 4,001,114 | 4,051,397 | 2,966,859 |
| Allowance for credit losses | (25,753) | (25,818) | (26,700) | (27,843) | (17,940) |
| Loans less allowance for credit losses | 3,928,136 | 3,930,501 | 3,974,414 | 4,023,554 | 2,948,919 |
| Loans held for sale | — | 1,350 | — | 9,741 | 231,259 |
| Accrued interest receivable | 20,387 | 20,115 | 20,299 | 20,298 | 16,912 |
| Federal Home Loan Bank stock | 21,112 | 21,112 | 23,487 | 27,565 | 22,693 |
| Premises and equipment, net | 26,091 | 29,619 | 29,633 | 29,879 | 17,836 |
| Operating lease right-of-use asset | 13,272 | 14,040 | 14,412 | 15,193 | 7,712 |
| Other real estate owned, net | 4,514 | 1,300 | 1,147 | 208 | 919 |
| SBA servicing asset, net | 10,962 | 11,180 | 11,267 | 10,601 | 6,988 |
| Mortgage servicing asset, net | 1,148 | 1,308 | 1,484 | 1,660 | 1,662 |
| Bank owned life insurance | 77,710 | 77,066 | 76,424 | 75,786 | 75,148 |
| Goodwill | 56,048 | 56,048 | 56,048 | 56,048 | — |
| Core deposit intangible | 11,672 | 11,991 | 12,309 | 12,627 | — |
| Interest rate derivatives | 4,259 | 4,791 | 4,970 | 6,343 | 9,435 |
| Other assets | 64,620 | 28,179 | 29,672 | 29,396 | 28,852 |
| Total assets | $ 4,597,824 | $ 4,519,954 | $ 4,688,347 | $ 4,768,400 | $ 3,629,463 |
| **LIABILITIES** | | | | | |
| Noninterest-bearing deposits | $ $ 828,282 | $ 782,972 | $ 799,190 | $ 780,828 | $ 544,439 |
| Interest-bearing deposits | 2,733,760 | 2,706,385 | 2,827,484 | 2,865,173 | 2,148,645 |
| Total deposits | 3,562,042 | 3,489,357 | 3,626,674 | 3,646,001 | 2,693,084 |
| Federal Home Loan Bank advances | 375,000 | 375,000 | 425,000 | 510,000 | 425,000 |
| Operating lease liability | 13,347 | 14,131 | 14,516 | 15,306 | 7,704 |
| Accrued interest payable | 5,800 | 7,537 | 10,200 | 10,731 | 3,567 |
| Other liabilities | 57,705 | 66,075 | 57,801 | 42,178 | 54,220 |
| Total liabilities | $ 4,013,894 | $ 3,952,100 | $ 4,134,191 | $ 4,224,216 | $ 3,183,575 |
| **SHAREHOLDERS' EQUITY** | | | | | |
| Preferred stock | — | — | — | — | — |
| Common stock | 288 | 288 | 286 | 1,159 | 255 |
| Additional paid-in capital | 137,051 | 136,123 | 135,531 | 138,675 | 51,151 |
| Retained earnings | 447,429 | 431,518 | 417,750 | 402,684 | 390,971 |
| Accumulated other comprehensive income | (838) | (75) | 589 | 1,666 | 3,511 |
| Total shareholders' equity | 583,930 | 567,854 | 554,156 | 544,184 | 445,888 |
| Total liabilities and shareholders' equity | $ 4,597,824 | $ 4,519,954 | $ 4,688,347 | $ 4,768,400 | $ 3,629,463 |

**METROCITY BANKSHARES, INC.**
**CONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)**

| *(Dollars in thousands)* | Three Months Ended | | | | | Nine Months Ended | |
|---|---|---|---|---|---|---|---|
| | **September 30, 2026** | **June 30, 2026** | **March 31, 2026** | **December 31, 2025** | **September 30, 2025** | **September 30, 2026** | **September 30, 2025** |
| Interest and dividend income: | | | | | | | |
| Loans, including fees | $ 66,584 | $ 67,312 | $ 67,139 | $ 57,335 | $ 50,975 | $ 201,035 | $ 152,164 |
| Other investment income | 3,018 | 2,972 | 3,730 | 2,790 | 2,884 | 9,720 | 7,980 |
| Federal funds sold | 125 | 121 | 121 | 132 | 144 | 367 | 427 |
| Total interest income | 69,727 | 70,405 | 70,990 | 60,257 | 54,003 | 211,122 | 160,571 |
| Interest expense: | | | | | | | |
| Deposits | 22,227 | 22,140 | 22,077 | 19,623 | 17,799 | 66,444 | 53,272 |
| FHLB advances and other borrowings | 3,942 | 4,224 | 4,426 | 4,709 | 4,412 | 12,592 | 12,775 |
| Total interest expense | 26,169 | 26,364 | 26,503 | 24,332 | 22,211 | 79,036 | 66,047 |
| Net interest income | 43,558 | 44,041 | 44,487 | 35,925 | 31,792 | 132,086 | 94,524 |
| Provision (recovery) for credit losses | (72) | (792) | (813) | (39) | (543) | (1,677) | (279) |
| Net interest income after provision for loan losses | 43,630 | 44,833 | 45,300 | 35,964 | 32,335 | 133,763 | 94,803 |
| Noninterest income: | | | | | | | |
| Service charges on deposit accounts | 929 | 958 | 848 | 772 | 551 | 2,735 | 1,556 |
| Other service charges, commissions and fees | 1,537 | 1,428 | 1,581 | 1,748 | 2,376 | 4,546 | 5,592 |
| Gain on sale of assets | 22 | — | — | — | — | 22 | — |
| Gain on sale of residential mortgage loans | — | — | — | 2,808 | 166 | — | 1,144 |
| Mortgage servicing income, net | 234 | 271 | 306 | 504 | 516 | 811 | 1,915 |
| Gain on sale of SBA loans | 685 | 1,536 | 1,045 | 463 | 558 | 3,266 | 1,859 |
| SBA servicing income, net | 863 | 728 | 1,905 | 800 | 1,203 | 3,496 | 2,758 |
| Other income | 114 | 834 | 672 | 722 | 808 | 1,620 | 2,543 |
| Total noninterest income | 4,384 | 5,755 | 6,357 | 7,817 | 6,178 | 16,496 | 17,367 |
| Noninterest expense: | | | | | | | |
| Salaries and employee benefits | 11,749 | 11,344 | 11,501 | 10,674 | 8,953 | 34,594 | 26,000 |
| Occupancy and equipment | 2,427 | 2,328 | 2,434 | 1,581 | 1,410 | 7,189 | 4,207 |
| Data Processing | 636 | 535 | 682 | 466 | 394 | 1,853 | 1,068 |
| Advertising | 310 | 178 | 223 | 180 | 161 | 711 | 477 |
| Merger-related expenses | 117 | 270 | 1,676 | 3,833 | 301 | 2,063 | 650 |
| Other expenses | 4,805 | 5,302 | 4,922 | 3,937 | 3,455 | 15,029 | 10,184 |
| Total noninterest expense | 20,044 | 19,957 | 21,438 | 20,671 | 14,674 | 61,439 | 42,586 |
| Income before provision for income taxes | 27,970 | 30,631 | 30,219 | 23,110 | 23,839 | 88,820 | 69,584 |
| Provision for income taxes | 3,671 | 8,500 | 7,905 | 4,971 | 6,569 | 20,076 | 19,191 |
| Net income available to common shareholders | $ 24,299 | $ 22,131 | $ 22,314 | $ 18,139 | $ 17,270 | $ 68,744 | $ 50,393 |

**METROCITY BANKSHARES, INC.**
**QTD AVERAGE BALANCES AND YIELDS/RATES**

| *(Dollars in thousands)* | Three Months Ended | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | September 30, 2026 | | | June 30, 2026 | | | September 30, 2025 | | |
| | Average Balance | Interest and Fees | Yield / Rate | Average Balance | Interest and Fees | Yield / Rate | Average Balance | Interest and Fees | Yield / Rate |
| **Earning Assets:** | | | | | | | | | |
| Federal funds sold and other investments[1] | $ $ 254,091 | $ $ 2,395 | 3.74 % | $ 250,992 | $ 2,320 | 3.71 % | $ 219,283 | $ 2,760 | 4.99 % |
| Investment securities | 46,919 | 748 | 6.32 | 47,970 | 773 | 6.46 | 36,960 | 268 | 2.88 |
| Total investments | 301,010 | 3,143 | 4.15 | 298,962 | 3,093 | 4.15 | 256,243 | 3,028 | 4.69 |
| Construction and development | 72,091 | 1,319 | 7.26 | 58,374 | 1,059 | 7.28 | 29,130 | 613 | 8.35 |
| Commercial real estate | 1,420,660 | 28,813 | 8.05 | 1,454,209 | 29,466 | 8.13 | 812,759 | 17,239 | 8.42 |
| Commercial and industrial | 82,879 | 1,786 | 8.55 | 88,982 | 2,166 | 9.76 | 71,655 | 1,600 | 8.86 |
| Residential real estate | 2,365,761 | 34,657 | 5.81 | 2,395,849 | 34,610 | 5.79 | 2,261,108 | 31,480 | 5.52 |
| Consumer and other | 478 | 9 | 7.47 | 636 | 11 | 6.94 | 327 | 43 | 52.17 |
| Gross loans[2] | 3,941,869 | 66,584 | 6.70 | 3,998,050 | 67,312 | 6.75 | 3,174,979 | 50,975 | 6.37 |
| Total earning assets | 4,242,879 | 69,727 | 6.52 | 4,297,012 | 70,405 | 6.57 | 3,431,222 | 54,003 | 6.24 |
| Noninterest-earning assets | 314,856 | | | 278,512 | | | 193,365 | | |
| Total assets | 4,557,735 | | | 4,575,524 | | | 3,624,587 | | |
| **Interest-bearing liabilities:** | | | | | | | | | |
| NOW and savings deposits | 280,738 | 1,647 | 2.33 | 278,175 | 1,579 | 2.28 | 188,576 | 1,476 | 3.11 |
| Money market deposits | 1,089,797 | 8,180 | 2.98 | 1,112,349 | 8,324 | 3.00 | 974,500 | 6,480 | 2.64 |
| Time deposits | 1,342,018 | 12,400 | 3.67 | 1,349,972 | 12,237 | 3.64 | 986,719 | 9,843 | 3.96 |
| Total interest-bearing deposits | 2,712,553 | 22,227 | 3.24 | 2,740,496 | 22,140 | 3.24 | 2,149,795 | 17,799 | 3.28 |
| Borrowings | 375,354 | 3,942 | 4.17 | 410,165 | 4,224 | 4.13 | 425,000 | 4,412 | 4.12 |
| Total interest-bearing liabilities | 3,087,907 | 26,169 | 3.36 | 3,150,661 | 26,364 | 3.36 | 2,574,795 | 22,211 | 3.42 |
| **Noninterest-bearing liabilities:** | | | | | | | | | |
| Noninterest-bearing deposits | 805,577 | | | 779,925 | | | 538,755 | | |
| Other noninterest-bearing liabilities | 96,139 | | | 90,350 | | | 74,418 | | |
| Total noninterest-bearing liabilities | 901,716 | | | 870,275 | | | 613,173 | | |
| Shareholders' equity | 568,112 | | | 554,588 | | | 436,619 | | |
| Total liabilities and shareholders' equity | $ 4,557,735 | | | $ 4,575,524 | | | $ 3,624,587 | | |
| Net interest income | | $ 43,558 | | | $ 44,041 | | | $ 31,792 | |
| Net interest spread | | | 3.16 | | | 3.21 | | | 2.82 |
| Net interest margin | | | 4.07 | | | 4.11 | | | 3.68 |

(1) Includes income and average balances for term federal funds sold, interest-earning cash accounts and other miscellaneous interest-earning assets.

(2) Average loan balances include nonaccrual loans and loans held for sale.

**METROCITY BANKSHARES, INC.**
**YTD AVERAGE BALANCES AND YIELDS/RATES**

| *(Dollars in thousands)* | Nine Months Ended September 30, 2026 Average Balance | Nine Months Ended September 30, 2026 Interest and Fees | Nine Months Ended September 30, 2026 Yield / Rate | Nine Months Ended September 30, 2025 Average Balance | Nine Months Ended September 30, 2025 Interest and Fees | Nine Months Ended September 30, 2025 Yield / Rate |
|---|---|---|---|---|---|---|
| **Earning Assets:** | | | | | | |
| Federal funds sold and other investments[1] | $ $ 274,232 | $ 7,596 | 3.70 % | $ $ 203,740 | $ 7,706 | 5.06 % |
| Investment securities | 51,967 | 2,491 | 6.41 | 35,363 | 701 | 2.65 |
| Total investments | 326,199 | 10,087 | 4.13 | 239,103 | 8,407 | 4.70 |
| Construction and development | 57,961 | 3,171 | 7.31 | 26,933 | 1,673 | 8.31 |
| Commercial real estate | 1,388,866 | 88,115 | 8.48 | 800,301 | 51,008 | 8.52 |
| Commercial and industrial | 86,123 | 5,524 | 8.58 | 71,905 | 4,732 | 8.80 |
| Residential real estate | 2,459,535 | 104,189 | 5.66 | 2,270,373 | 94,603 | 5.57 |
| Consumer and other | 653 | 36 | 7.37 | 323 | 148 | 61.26 |
| Gross loans[2] | 3,993,138 | 201,035 | 6.73 | 3,169,835 | 152,164 | 6.42 |
| Total earning assets | 4,319,337 | 211,122 | 6.53 | 3,408,938 | 160,571 | 6.30 |
| Noninterest-earning assets | 291,712 | | | 196,632 | | |
| Total assets | 4,611,049 | | | 3,605,570 | | |
| **Interest-bearing liabilities:** | | | | | | |
| NOW and savings deposits | 277,216 | 4,777 | 2.30 | 168,503 | 3,516 | 2.79 |
| Money market deposits | 1,125,703 | 24,010 | 2.85 | 1,005,777 | 19,617 | 2.61 |
| Time deposits | 1,369,594 | 37,657 | 3.68 | 986,618 | 30,139 | 4.08 |
| Total interest-bearing deposits | 2,772,513 | 66,444 | 3.20 | 2,160,898 | 53,272 | 3.30 |
| Borrowings | 407,064 | 12,592 | 4.14 | 413,853 | 12,775 | 4.13 |
| Total interest-bearing liabilities | 3,179,577 | 79,036 | 3.32 | 2,574,751 | 66,047 | 3.43 |
| **Noninterest-bearing liabilities:** | | | | | | |
| Noninterest-bearing deposits | 786,914 | | | 529,075 | | |
| Other noninterest-bearing liabilities | 88,991 | | | 72,709 | | |
| Total noninterest-bearing liabilities | 875,905 | | | 601,784 | | |
| Shareholders' equity | 555,567 | | | 429,035 | | |
| Total liabilities and shareholders' equity | $ 4,611,049 | | | $ 3,605,570 | | |
| Net interest income | | $ 132,086 | | | $ 94,524 | |
| Net interest spread | | | 3.21 | | | 2.87 |
| Net interest margin | | | 4.09 | | | 3.71 |

(1) Includes income and average balances for term federal funds sold, interest-earning cash accounts and other miscellaneous interest-earning assets.

(2) Average loan balances include nonaccrual loans and loans held for sale.

## METROCITY BANKSHARES, INC.
## LOAN DATA

| | As of the Quarter Ended | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | September 30, 2026 | | June 30, 2026 | | March 31, 2026 | | December 31, 2025 | | September 30, 2025 | |
| *(Dollars in thousands)* | Amount | % of Total | Amount | % of Total | Amount | % of Total | Amount | % of Total | Amount | % of Total |
| Construction and development | $ $ 81,675 | 2.1 % | $ 69,348 | 1.7 | $ 52,452 | 1.3 % | $ 41,797 | 1.0 % | $ 32,415 | 1.1 % |
| Commercial real estate | 1,479,506 | 37.2 | 1,463,460 | 36.7 | 1,492,703 | 37.0 | 1,560,728 | 38.3 | 814,464 | 27.4 |
| Commercial and industrial | 81,729 | 2.1 | 84,999 | 2.1 | 91,877 | 2.3 | 96,360 | 2.4 | 69,430 | 2.3 |
| Residential real estate | 2,336,463 | 58.7 | 2,365,132 | 59.5 | 2,392,444 | 59.4 | 2,378,311 | 58.3 | 2,057,281 | 69.2 |
| Consumer and other | 340 | — | 600 | — | 643 | — | 627 | — | 325 | — |
| Gross loans held for investment | $ 3,979,713 | 100.0 % | $ 3,983,539 | 100.0 | $ 4,030,119 | 100.0 % | $ 4,077,822 | 100.0 % | $ 2,973,915 | 100.0 % |
| Unearned income | (9,213) | | (9,660) | | (10,093) | | (6,621) | | (7,056) | |
| Loan discounts | (16,611) | | (17,560) | | (18,912) | | (19,804) | | — | |
| Allowance for credit losses | (25,753) | | (25,818) | | (26,700) | | (27,843) | | (17,940) | |
| Net loans held for investment | $ 3,928,136 | | $ 3,930,501 | | $ 3,974,414 | | $ 4,023,554 | | $ 2,948,919 | |

## METROCITY BANKSHARES, INC.
## NONPERFORMING ASSETS

| | As of the Quarter Ended | | | | |
|---|---|---|---|---|---|
| *(Dollars in thousands)* | September 30, 2026 | June 30, 2026 | March 31, 2026 | December 31, 2025 | September 30, 2025 |
| Nonaccrual loans | $ 15,042 | $ 17,435 | $ 16,824 | $ 25,906 | $ 13,032 |
| Past due loans 90 days or more and still accruing | 1,076 | 5,088 | 17 | — | — |
| Total non-performing loans | 16,118 | 22,523 | 16,841 | 25,906 | 13,032 |
| Other real estate owned [(1)] | 4,514 | 1,300 | 1,147 | 208 | 919 |
| Total non-performing assets | $ 20,632 | $ 23,823 | $ 17,988 | $ 26,114 | $ 13,951 |
| | | | | | |
| Nonperforming loans to gross loans held for investment | 0.41 % | 0.57 % | 0.42 % | 0.64 | 0.44 % |
| Nonperforming assets to total assets | 0.45 | 0.53 | 0.38 | 0.55 | 0.38 |
| Allowance for credit losses to non-performing loans | 159.78 | 114.63 | 158.54 | 107.48 | 137.66 |

(1) Other real estate owned includes $3.4 million in branches held for sale.

**METROCITY BANKSHARES, INC.**
**ALLOWANCE FOR LOAN LOSSES**

| | As of and for the Three Months Ended | | | | | As of and for the Nine Months Ended | |
|---|---|---|---|---|---|---|---|
| *(Dollars in thousands)* | **September 30, 2026** | **June 30, 2026** | **March 31, 2026** | **December 31, 2025** | **September 30, 2025** | **September 30, 2026** | **September 30, 2025** |
| Balance, beginning of period | $ 25,818 | $ 26,700 | $ 27,843 | $ 17,940 | $ 18,748 | $ 27,843 | 18,744 |
| First IC Day 1 ACL balance | — | — | — | 9,885 | — | — | — |
| Net charge-offs/(recoveries): | | | | | | | |
| Construction and development | — | — | — | — | — | — | — |
| Commercial real estate | (8) | (96) | 185 | (1) | 110 | 81 | 171 |
| Commercial and industrial | (3) | (3) | 89 | (5) | 117 | 83 | 285 |
| Residential real estate | — | — | — | — | — | — | — |
| Consumer and other | — | — | — | — | — | — | — |
| Total net charge-offs/(recoveries) | (11) | (99) | 274 | (6) | 227 | 164 | 456 |
| Provision (recovery) for loan losses | (76) | (981) | (869) | 12 | (581) | (1,926) | (348) |
| Balance, end of period | $ 25,753 | $ 25,818 | $ 26,700 | $ 27,843 | $ 17,940 | $ 25,753 | 17,940 |
| Total loans at end of period[(1)] | $ 3,979,713 | $ 3,983,539 | $ 4,030,119 | $ 4,077,822 | $ 2,973,915 | $ 3,979,713 | 2,973,915 |
| Average loans[(1)] | $ 3,941,194 | $ 3,997,375 | $ 4,035,706 | $ 3,441,913 | $ 3,124,291 | $ 3,990,365 | 3,135,858 |
| Net charge-offs/(recoveries) to average loans | (0.00)% | (0.01)% | 0.03 % | (0.00)% | 0.03 % | 0.00 % | 0.02 % |
| Allowance for loan losses to total loans | 0.65 | 0.65 | 0.66 | 0.68 | 0.60 | 0.65 | 0.60 |

(1) Excludes loans held for sale.