Fellow Craft Shareholder:

I hope this letter finds you well and enjoying the summer. The Craft team ended the second quarter in a strong position. The table below compares our results as of June 30, 2026, with the same period last year:

	June 30, 2025	June 30, 2026
Net Loans	$216,639,476	$258,783,737
Total Assets	$263,138,834	$305,936,516
Total Deposits	$227,262,342	$260,330,469
YTD Net Income	$2,664,630	$2,049,867
Return on Assets (ROA)	2.06%	1.39%
Book Value (Unadjusted)	$12.76	$13.80

A few observations:

1: Deposits as of June 30, 2026, were somewhat elevated because a customer completed a sizable real estate transaction in June and deposited the proceeds with Craft for a brief period.
2: Year-to-date net income is behind last year’s results, primarily because we have sold only two SBA loans so far this year. We have several more in the pipeline and expect to surpass 2025 net income by year-end.

3: Our ROA remains strong. The industry standard for a high-performing bank is 1.40%, and anything above 1.25% is considered good. The temporary deposit increase noted above affected our ROA, making it unrealistic to maintain last year's 2.06% level.

Craft updates:

1: We have closed our Stock Warrant Exercise Program, and I am pleased to report that our shareholders invested an additional **$5.7 million** in capital. Thank you. This added capital supports continued growth without requiring us to seek funds from the secondary market.
2: Access Cobb, a Craft Bank, just celebrated its first anniversary! If you have not yet had the opportunity, please stop by to meet the Access Cobb team the next time you are on the Square in Marietta.
3: In addition to capital, a growing deposit base helps support a bank's growth. Given the strong lending opportunities ahead, I would like to challenge each of you to refer one new business or commercial client to Craft. Just one. If each shareholder does that, we will be at $15 per share before you know it.

Jenny Guss, our Treasury Officer, is the primary contact for referrals. Her email is jenny@craft.bank, and her cell number is 404-316-1753.

As always, thank you for investing in us. If I can ever be of service, please contact me at 770-546-9951 or ross@craft.bank.

Appreciatively,

J. Ross Mynatt

President and CEO

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