

2025 | FINANCIAL HIGHLIGHTS



BancPlus Corporation

BankPlus.net

DEAR SHAREHOLDERS,

On behalf of the Board of Directors of BancPlus Corporation, I am pleased to share our 2025 financial highlights. This past year marked another period of exceptional performance for our organization. We continued to grow earnings at a record pace while maintaining a strong, diversified balance sheet and outstanding asset quality. We are especially proud to report earnings per common share of \$6.73, representing a 24% increase over 2024, a remarkable achievement that reflects the dedication of our team and the trust of our customers.

As we look ahead, our focus remains on positioning our company for long term success in a rapidly evolving financial landscape. We continue to pursue strategic growth opportunities while thoughtfully optimizing our branch network. By investing in the technologies and conveniences our customers expect, paired with a disciplined approach to right sizing our physical footprint, we are strengthening our presence in growth oriented markets. In 2025, we opened our flagship Gulfport location, reached an agreement to sell our McComb, Mississippi operation, and closed or consolidated seven additional locations across our footprint.

While 2025 was historic in many ways, it was also a year of meaningful transition. We honored the retirements of Bill Ray, after 43 years as CEO, and Bryan Jones, whose 53 years of combined service, as an officer and executive of the bank as well as a board member and Chairman of the corporation, have shaped the very foundation of our organization. Their vision and leadership will continue to have an enduring impact on our bank, our customers, and the communities we serve.

As we enter 2026, our goals remain clear and consistent: steady growth in loans, deposits, and earnings, along with a continued commitment to enhancing shareholder value.

On a personal note, I would also like to express my appreciation to Jack Webb for his leadership as President & Chief Executive Officer of BankPlus over the past three years and for his remarkable 30 year career with our organization. It has been an

honor to work alongside him during this transition period. I am humbled to assume the role of President & CEO of BankPlus on July 1, 2026, and I look forward to building on the strong momentum the team has created under his leadership. Jack and I share immense pride in our organization’s performance and an even greater excitement for the opportunities ahead.

To our shareholders, thank you for your continued confidence and support. Your partnership fuels our progress, and we are energized by the potential we see in our future.

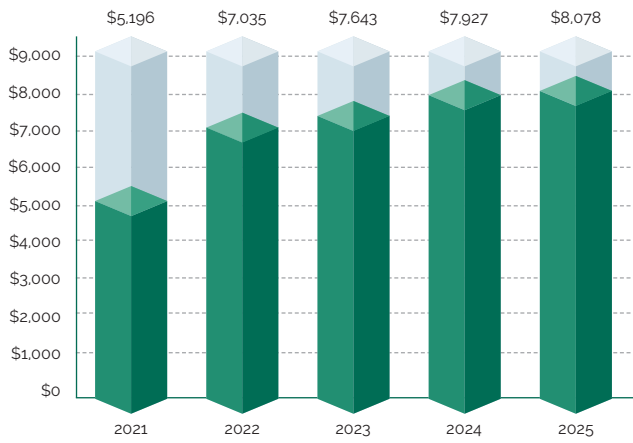


Kirk Graves

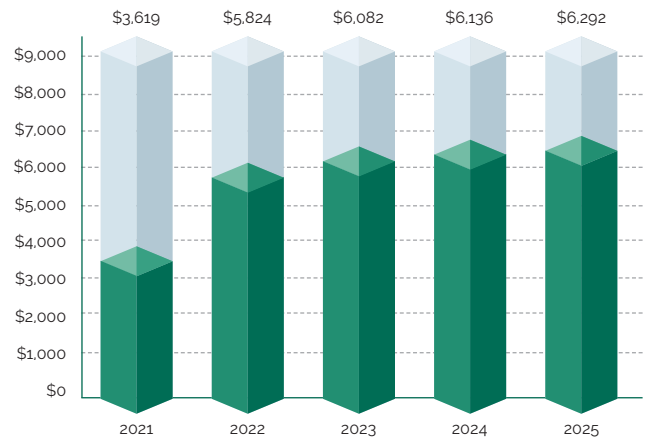
Chairman, President &
Chief Executive Officer,
BancPlus Corporation

A LOOK AT THE NUMBERS

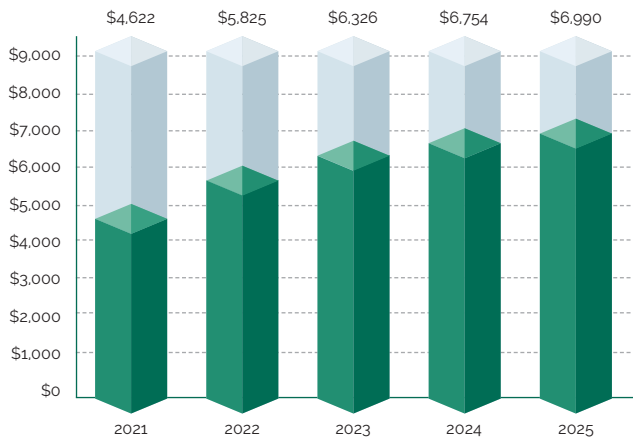
Year	Assets (\$B)	Deposits (\$B)	Loans (\$B)	Net Income (\$M)	ROAA (%)	ROAE (%)
2021	5.2	4.6	3.6	56.5	1.13	14.99
2022	7.0	5.8	5.8	60.8	0.95	10.75
2023	7.6	6.3	6.1	60.1	0.82	8.66
2024	7.9	6.8	6.1	64.8	0.83	8.63
2025	8.1	7.0	6.3	82.4	1.04	10.06



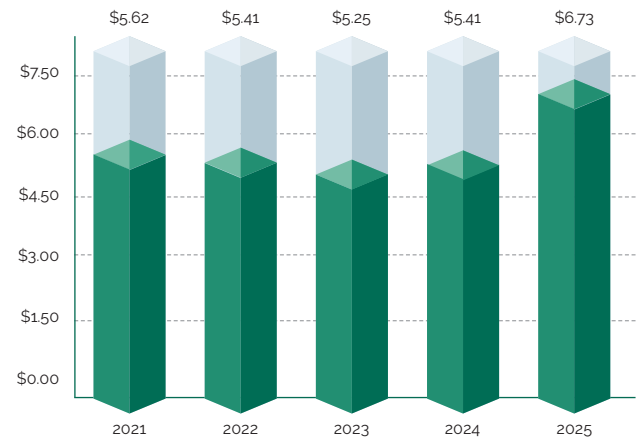
ASSETS (\$B)



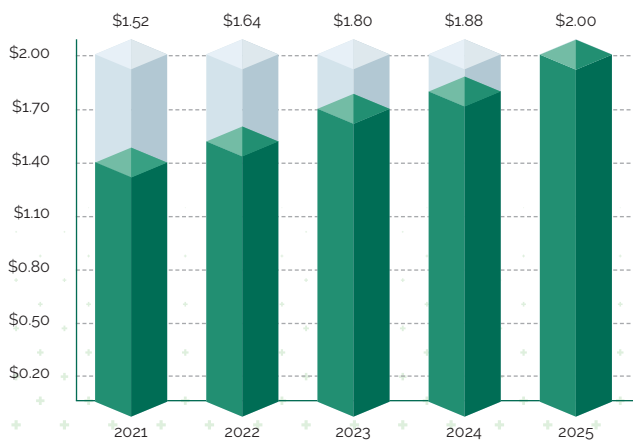
LOANS (\$B)



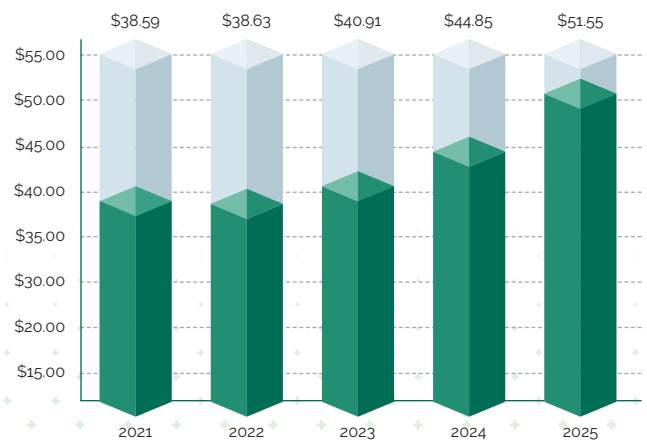
DEPOSITS (\$B)



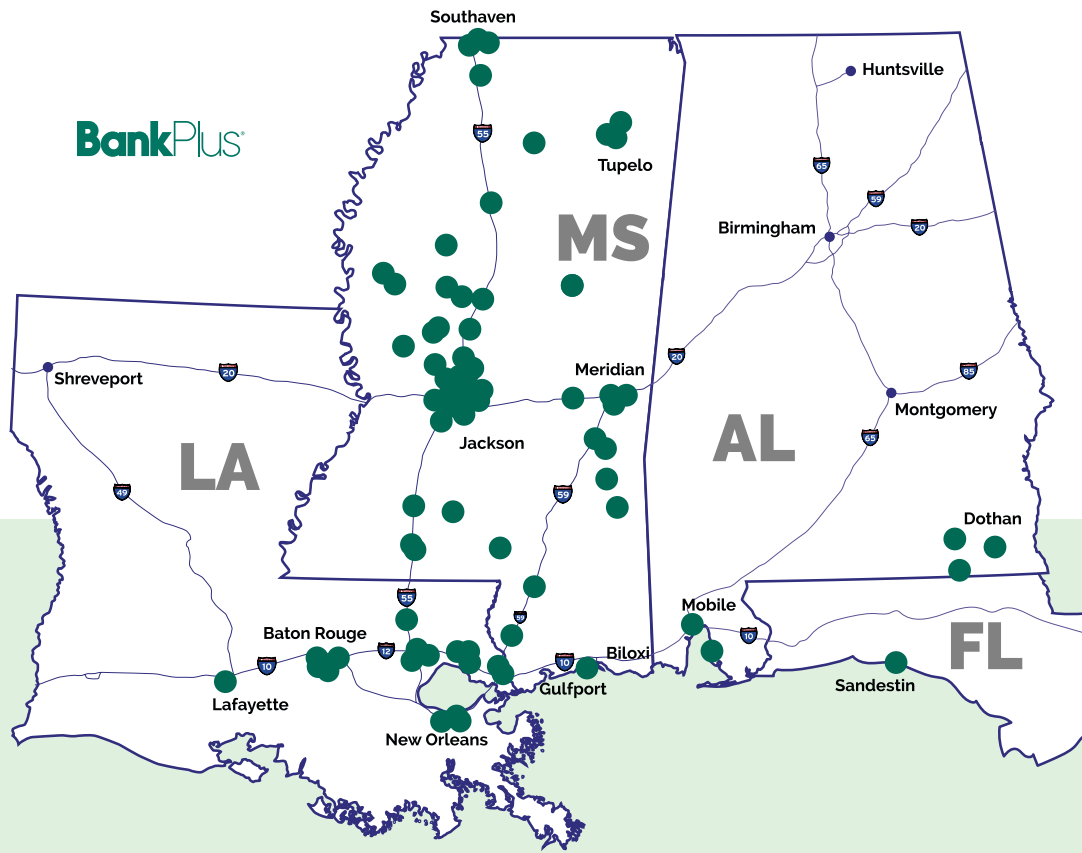
EPS



DIVIDENDS PER SHARE



BOOK VALUE PER SHARE



ABOUT US

BankPlus is one of the Southeast's premier regional banks serving consumers and businesses with the latest technology through a full suite of financial services, including retail banking, commercial banking, mortgage lending, and wealth management. With more than \$8 billion in total assets, BankPlus operates 74 financial centers throughout Alabama, Florida, Louisiana, and Mississippi.

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Eugene F. "Jack" Webb, Jr.

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BancPlus Corporation

MEMBER FDIC



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