

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 <div style="font-size: 24pt; font-weight: bold; text-align: center;">2024</div> This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A This return/report is for: a multiemployer plan a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)

a single-employer plan a DFE (specify) _____

B This return/report is: the first return/report the final return/report

an amended return/report a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here.

D Check box if filing under: Form 5558 automatic extension the DFVC program

special extension (enter description)

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.

Part II	Basic Plan Information—enter all requested information
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1a Name of plan <u>RCB HOLDING COMPANY, INC. EMPLOYEE STOCK OWNERSHIP PLAN</u>	1b Three-digit plan number (PN) ▶ <u>003</u>
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>RCB HOLDING COMPANY, INC.</u> <u>511 W WILL ROGERS BLVD</u> <u>CLAREMORE, OK 74017</u>	1c Effective date of plan <u>01/01/2006</u> 2b Employer Identification Number (EIN) <u>73-1225872</u> 2c Plan Sponsor's telephone number <u>918-342-7249</u> 2d Business code (see instructions) <u>522110</u>

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2025	KELLI SELLERS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	664
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1)	616
	6a(2)	579
	6b	9
	6c	26
	6d	614
	6e	1
	6f	615
	6g(1)	605
	6g(2)	611
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
2I 2P 2Q 3I

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)	9b Plan benefit arrangement (check all that apply)
(1) <input type="checkbox"/> Insurance	(1) <input type="checkbox"/> Insurance
(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts
(3) <input checked="" type="checkbox"/> Trust	(3) <input checked="" type="checkbox"/> Trust
(4) <input type="checkbox"/> General assets of the sponsor	(4) <input type="checkbox"/> General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules	b General Schedules
(1) <input checked="" type="checkbox"/> R (Retirement Plan Information)	(1) <input checked="" type="checkbox"/> H (Financial Information)
(2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) <input type="checkbox"/> I (Financial Information – Small Plan)
(3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) <input type="checkbox"/> A (Insurance Information) – Number Attached <u>0</u>
(4) <input type="checkbox"/> DCG (Individual Plan Information) – Number Attached _____	(4) <input type="checkbox"/> C (Service Provider Information)
(5) <input type="checkbox"/> MEP (Multiple-Employer Retirement Plan Information)	(5) <input type="checkbox"/> D (DFE/Participating Plan Information)
	(6) <input type="checkbox"/> G (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) Yes No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) Yes No

11c Enter the Receipt Confirmation Code for the 2024 Form M-1 annual report. If the plan was not required to file the 2024 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan RCB HOLDING COMPANY, INC. EMPLOYEE STOCK OWNERSHIP PLAN	B Three-digit plan number (PN) ▶ 003
C Plan sponsor's name as shown on line 2a of Form 5500 RCB HOLDING COMPANY, INC.	D Employer Identification Number (EIN) 73-1225872

Part I	Asset and Liability Statement
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1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets	(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a 1000	1000
b Receivables (less allowance for doubtful accounts):		
(1) Employer contributions	1b(1) 579143	2612011
(2) Participant contributions	1b(2)	
(3) Other	1b(3) 0	0
c General investments:		
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1) 1949592	734873
(2) U.S. Government securities	1c(2)	
(3) Corporate debt instruments (other than employer securities):		
(A) Preferred	1c(3)(A)	
(B) All other	1c(3)(B)	
(4) Corporate stocks (other than employer securities):		
(A) Preferred	1c(4)(A)	
(B) Common	1c(4)(B)	
(5) Partnership/joint venture interests	1c(5)	
(6) Real estate (other than employer real property)	1c(6)	
(7) Loans (other than to participants)	1c(7)	
(8) Participant loans	1c(8)	
(9) Value of interest in common/collective trusts	1c(9)	
(10) Value of interest in pooled separate accounts	1c(10)	
(11) Value of interest in master trust investment accounts	1c(11)	
(12) Value of interest in 103-12 investment entities	1c(12)	
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	
(15) Other	1c(15)	

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)	42263789	46171438
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	44793524	49519322
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h	0	0
i Acquisition indebtedness.....	1i	0	0
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	44793524	49519322

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)	2612011	
(B) Participants.....	2a(1)(B)		
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2).....	2a(3)		2612011
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	36095	
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		36095
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A), (B), and (C).....	2b(2)(D)		0
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	3907649	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B).....	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		958163
d Total income. Add all income amounts in column (b) and enter total.....	2d		7513918

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	2788120	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		2788120
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses.....	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		0
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		2788120

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		4725798
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) Unmodified (2) Qualified (3) Disclaimer (4) Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) DOL Regulation 2520.103-8 (2) DOL Regulation 2520.103-12(d) (3) neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: EIDE BAILLY LLP

(2) EIN: 45-0250958

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) This form is filed for a CCT, PSA, DCG or MTIA. (2) It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
e Was this plan covered by a fidelity bond?	X		9000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? Yes No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) Yes No Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan <u>RCB HOLDING COMPANY, INC. EMPLOYEE STOCK OWNERSHIP PLAN</u>	B Three-digit plan number (PN)	<u>003</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>RCB HOLDING COMPANY, INC.</u>	D Employer Identification Number (EIN) <u>73-1225872</u>	

Part I	Distributions
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All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....

1		0
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2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):
EIN(s): 73-1225872

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....

3	
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Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?..... Yes No N/A
If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a	
b Enter the amount contributed by the employer to the plan for this plan year	6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c	

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline?..... Yes No N/A

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?..... Yes No N/A

Part III	Amendments
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9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... Increase Decrease Both No

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
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10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? Yes No

11 a Does the ESOP hold any preferred stock?..... Yes No

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)..... Yes No

12 Does the ESOP hold any stock that is not readily tradable on an established securities market?..... Yes No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. Complete as many entries as needed to report all applicable employers.

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: <input type="checkbox"/> last contributing employer <input type="checkbox"/> alternative <input type="checkbox"/> reasonable approximation (see instructions for required attachment).....	14a	
b The plan year immediately preceding the current plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14b	
c The second preceding plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14c	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....	16b	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment

19 If the total number of participants is 1,000 or more, complete lines (a) and (b):

a Enter the percentage of plan assets held as:
 Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____%
 High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:
 0-5 years 5-10 years 10-15 years 15 years or more

20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? Yes No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:
 Yes.
 No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.
 No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.
 No. Other. Provide explanation: _____

Part VII IRS Compliance Questions

21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? Yes No

21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).
 Design-based safe harbor method
 "Prior year" ADP test
 "Current year" ADP test
 N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter ___/___/____ (MM/DD/YYYY) and the Opinion Letter serial number _____.

RCB Holding Company, Inc. Employee Stock Ownership Plan

EIN 73-1225872 PN 003

Independent Auditor's Report and
Financial Statements

December 31, 2024 and 2023

RCB Holding Company, Inc.
Employee Stock Ownership Plan
December 31, 2024 and 2023

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Independent Auditor's Report

To the Audit Committee
RCB Holding Company, Inc. Employee Stock Ownership Plan
Claremore, Oklahoma

Opinion

We have audited the financial statements of RCB Holding Company, Inc. Employee Stock Ownership Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits of RCB Holding Company, Inc. Employee Stock Ownership Plan as of December 31, 2024 and 2023, and the changes in its net assets available for benefits for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of RCB Holding Company, Inc. Employee Stock Ownership Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about RCB Holding Company, Inc. Employee Stock Ownership Plan's ability to continue as a going concern for one year after the date that the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the plan, and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and, therefore, is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of RCB Holding Company, Inc. Employee Stock Ownership Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about RCB Holding Company, Inc. Employee Stock Ownership Plan's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Supplemental Schedule Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental Schedule H, Line 4i - Schedule of Assets Held at End of Year as of December 31, 2024, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, including its form and content, is presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion, the information in the accompanying schedule is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content are presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

Eide Bailly LLP

Tulsa, Oklahoma
October 10, 2025

RCB Holding Company, Inc.
Employee Stock Ownership Plan
Statement of Net Assets Available for Benefits
December 31, 2024

Assets

	<u>Allocated</u>	<u>Unallocated</u>	<u>Total</u>
Investments, at Fair Value			
RCB Holding Company, Inc., common stock	\$ 46,171,438	-	\$ 46,171,438
Interest-bearing cash	734,873	-	734,873
	<u>46,906,311</u>	<u>-</u>	<u>46,906,311</u>
Total investments	<u>46,906,311</u>	<u>-</u>	<u>46,906,311</u>
Receivables			
Employer contributions receivable	2,612,011	-	2,612,011
	<u>2,612,011</u>	<u>-</u>	<u>2,612,011</u>
Total receivables	<u>2,612,011</u>	<u>-</u>	<u>2,612,011</u>
Noninterest-Bearing Cash			
	<u>1,000</u>	<u>-</u>	<u>1,000</u>
Total assets	<u>\$ 49,519,322</u>	<u>-</u>	<u>\$ 49,519,322</u>
Net Assets Available for Benefits	<u>\$ 49,519,322</u>	<u>-</u>	<u>\$ 49,519,322</u>

RCB Holding Company, Inc.
Employee Stock Ownership Plan
Statement of Net Assets Available for Benefits
December 31, 2023

Assets

	<u>Allocated</u>	<u>Unallocated</u>	<u>Total</u>
Investments, at Fair Value			
RCB Holding Company, Inc., common stock	\$ 42,263,789	\$ -	\$ 42,263,789
Interest-bearing cash	<u>1,949,592</u>	<u>-</u>	<u>1,949,592</u>
Total investments	<u>44,213,381</u>	<u>-</u>	<u>44,213,381</u>
Receivables			
Employer contributions receivable	579,143	-	579,143
Total receivables	<u>579,143</u>	<u>-</u>	<u>579,143</u>
Noninterest-Bearing Cash			
	<u>1,000</u>	<u>-</u>	<u>1,000</u>
Total assets	<u>\$ 44,793,524</u>	<u>\$ -</u>	<u>\$ 44,793,524</u>

RCB Holding Company, Inc.
Employee Stock Ownership Plan
Statement of Changes in Net Assets Available for Benefits
Year Ended December 31, 2024

	Allocated	Unallocated	Total
Investment Income			
Net appreciation in fair value of investments	\$ 3,907,649	\$ -	\$ 3,907,649
Interest income	36,095	-	36,095
Dividends	958,163	-	958,163
	<hr/>	<hr/>	<hr/>
Net investment income	4,901,907	-	4,901,907
	<hr/>	<hr/>	<hr/>
Contributions			
Employer	2,612,011	-	2,612,011
	<hr/>	<hr/>	<hr/>
Total contributions	2,612,011	-	2,612,011
	<hr/>	<hr/>	<hr/>
Total additions	7,513,918	-	7,513,918
	<hr/>	<hr/>	<hr/>
Deductions			
Benefits paid to participants	2,788,120	-	2,788,120
	<hr/>	<hr/>	<hr/>
Total deductions	2,788,120	-	2,788,120
	<hr/>	<hr/>	<hr/>
Net Increase (Decrease)	4,725,798	-	4,725,798
	<hr/>	<hr/>	<hr/>
Net Assets Available for Benefits, Beginning of Year	44,793,524	-	44,793,524
	<hr/>	<hr/>	<hr/>
Net Assets Available for Benefits, End of Year	\$ 49,519,322	\$ -	\$ 49,519,322
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

RCB Holding Company, Inc.
Employee Stock Ownership Plan
Statement of Changes in Net Assets Available for Benefits
Year Ended December 31, 2023

	Allocated	Unallocated	Total
Investment Loss			
Net depreciation in fair value of investments	\$ 3,022,819	\$ 21,105	\$ 3,043,924
Interest income	12,435	-	12,435
Dividends	1,251,237	-	1,251,237
	<hr/>	<hr/>	<hr/>
Net investment loss	4,286,491	21,105	4,307,596
Contributions			
Employer	2,436,659	302,483	2,739,142
Allocation of 74 shares of RCB Holding Company, Inc., common stock, at fair value	317,178	-	317,178
	<hr/>	<hr/>	<hr/>
Total contributions	2,753,837	302,483	3,056,320
	<hr/>	<hr/>	<hr/>
Total additions	7,040,328	323,588	7,363,916
Deductions			
Benefits paid to participants	3,355,766	-	3,355,766
Allocation of 74 shares of RCB Holding Company, Inc., common stock, at fair value	-	317,178	317,178
Interest expense	-	8,591	8,591
	<hr/>	<hr/>	<hr/>
Total deductions	3,355,766	325,769	3,681,535
	<hr/>	<hr/>	<hr/>
Net Increase (Decrease)	3,684,562	(2,181)	3,682,381
	<hr/>	<hr/>	<hr/>
Transfer from RCB Bank 401(k) Plan	7,615,366	-	7,615,366
	<hr/>	<hr/>	<hr/>
Net Assets Available for Benefits, Beginning of Year	33,493,596	2,181	33,495,777
	<hr/>	<hr/>	<hr/>
Net Assets Available for Benefits, End of Year	\$ 44,793,524	\$ -	\$ 44,793,524
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

RCB Holding Company, Inc. Employee Stock Ownership Plan

Notes to Financial Statements

December 31, 2024 and 2023

Note 1: Description of the Plan

The following brief description of RCB Holding Company, Inc. Employee Stock Ownership Plan (the Plan) provides only general information. Participants should refer to the plan document and *Summary Plan Description* for a more complete description of the Plan's provisions, which are available from the plan administrator.

General

RCB Holding Company, Inc. (the Company) established the Plan on January 1, 2006. The Plan operates as a leveraged employee stock ownership plan and is designed to comply with Section 4975(e)(7) and the regulations thereunder of the Internal Revenue Code (IRC) of 1986, as amended, and is subject to the applicable provisions of the *Employee Retirement Income Security Act of 1974* (ERISA), as amended. The Plan's trustees are members of the Company's Board of Directors.

During 2023, the Plan obtained a loan of \$200,000 to pay distributions to participants in the form of cash. Approximately 50 shares of common stock held by the Plan were used to collateralize the loan and, therefore, moved to unallocated shares. On December 31, 2023, a principal payment of \$200,000 was made resulting in the release of 50 shares of common stock from unallocated. The Plan also made a payment of \$91,242 related to existing debt (further described at *Note 6*) resulting in the release of 24 shares of common stock from unallocated. No draws were made on the line of credit during the year ended December 31, 2024.

Unallocated and Allocated Shares

Borrowings advanced, and repaid, in 2023 (further described at *Note 6*) were collateralized by the unallocated shares of common stock and are guaranteed by the Company. The lender has no rights against shares once they are allocated to participants under the Plan. Accordingly, the accompanying financial statements of the Plan as of and for the years ended December 31, 2024 and 2023 present separately the assets and liabilities and changes therein pertaining to:

- a) The accounts of employees with vested rights in allocated common stock (allocated)
- b) Common stock not yet allocated to employees (unallocated)

Eligibility

Employees of the Company and its participating subsidiaries are generally eligible to participate in the Plan after one year of service providing they worked at least 1,000 hours during such plan year. Participants who do not have at least 1,000 hours of service during such plan year or are not employed on the last working day of a plan year are generally not eligible for an allocation of company contributions for such year.

Entry Date

Employees may enter the Plan on the first day of January or July coinciding with or following the date they met the eligibility requirements.

RCB Holding Company, Inc.

Employee Stock Ownership Plan

Notes to Financial Statements

December 31, 2024 and 2023

Employer Contributions

Plan participants are not permitted to make contributions to the Plan. The Company may make, in cash or company stock, a contribution to the trust as determined by the Board of Directors to be allocated to eligible participants.

Participant Accounts

The Plan is a defined contribution plan under which a separate individual account is established for each participant. Each participant's account is credited as of the last day of each plan year with an allocation of shares of the Company's common stock released by the trustees from the unallocated account and forfeitures of terminated participants' nonvested accounts if company stock is available. Only those participants who are eligible employees of the Company as of the last day of the plan year will receive an allocation. Allocations are based on a participant's eligible compensation, relative to total eligible compensation. Plan earnings and dividends are allocated to each participant's account based on the ratio of the participant's beginning of the year company stock account balance to all participants' beginning of the year company stock account balances.

Vesting

The portion of the participants' accounts attributable to the Company's discretionary contributions becomes 20% vested after two years of credited service, as defined, and continues to vest at the rate of 20% for each successive year of service until 100% vested after six years of service. Participants terminating due to normal retirement, death, or disability will be 100% vested.

Put Option

Under federal income tax regulations, the employer stock that is held by the Plan and its participants and is not readily tradable on an established market or that is subject to trading limitations includes a put option. The put option shall permit the participant or beneficiary to sell such company stock at its estimated fair value, as determined by an independent appraiser, to the Company. There are two 60-day periods in which a participant can sell stock back to the Company. The first period begins on the stock distribution date and ends 60 days thereafter.

The second 60-day period begins on the first day of the subsequent plan year. If a participant sells their stock back to the Company, the participant will receive cash payment equal to the fair market value of their stock of the Company as of the most recent accounting date, as determined by an independent appraiser. Payment for company stock purchased pursuant to a put option shall be made no later than 30 days after such participant exercises the put option. The purpose of the put option is to ensure the participant has the ability to ultimately obtain cash. The Company may grant the Plan an option to assume the Company's rights and obligations at the time a participant exercises a put option under the provisions of the Plan. In 2024 and 2023, all shares under this put option were purchased by the Plan.

RCB Holding Company, Inc.

Employee Stock Ownership Plan

Notes to Financial Statements

December 31, 2024 and 2023

Payment of Benefits

Distributions from the Plan are made upon death, disability, retirement, or termination. A participant shall receive distribution of their vested accounts as a lump sum or in annual payments over a period no longer than five years. In the case of a participant with an account balance greater than \$1,380,000, payments would be made over a period of five years plus an additional one year (not to exceed five years) for each \$275,000 or fraction thereof by which the balance exceeds \$1,380,000, when the payment option is elected.

The Plan requires mandatory distributions without the participant's consent on accounts exceeding \$1,000, but not exceeding \$7,000, upon the participant's separation of service for any reason other than death.

Distributions from a participant's stock account may be made in the form of stock or cash. If the distribution is in the form of company stock, the stock must be immediately resold to the Company. Distributions from a participant's other investment accounts shall be made in cash. In the case of an employee terminating on or prior to June 30 of any given plan year due to normal retirement, disability, or death, distribution of the full value of the participant's account shall commence immediately upon termination. In the case of an employee terminating after June 30 of any given plan year due to normal retirement, disability, or death, distribution of the full value of the participant's account shall commence as soon as reasonably practicable after the plan year in which the normal retirement, disability, or death occurred. For early retirement, resignation, or dismissal, the vested balance will be paid out as soon as administratively practicable.

Voting Rights

Each participant is entitled to exercise voting rights attributable to the shares allocated to their account and is notified by the trustees prior to the time such rights are to be exercised. The trustees are not permitted to vote any share for which a participant has not given instructions. However, the trustees are required to vote any unallocated shares on behalf of the collective best interest of plan participants and beneficiaries.

Diversification

Diversification is offered to participants close to retirement so they may have the opportunity to move part of the value of their investment in company common stock into investments that are more diversified. Participants who are at least age 55 with at least 10 years of participation in the Plan (qualified participant) may elect to diversify a portion of their account. Diversification is offered to each qualified participant over a six-year period. In each of the first five years, a participant may diversify up to 25% of the number of shares allocated to their account less any shares previously diversified. In the sixth year, the percentage changes to 50%.

The Plan allows qualified participants to make a diversification election through a direct plan-to-plan transfer to the RCB Bank 401(k) Plan.

Forfeited Accounts

Following the last day of the plan year, forfeitures charged against the accounts of participants who have terminated employment with less than five years of vesting shall be reallocated to eligible participants' accounts based on plan provisions. In 2024, forfeitures included approximately \$42,000 of cash and 12 shares of the Company's common stock. In 2023, forfeitures included approximately \$41,000 of cash and 19 shares of the Company's common stock.

RCB Holding Company, Inc. Employee Stock Ownership Plan

Notes to Financial Statements

December 31, 2024 and 2023

Plan Termination

The Company reserves the right to terminate the Plan at any time, subject to plan provisions. Upon such termination of the Plan, the interest of each participant in the trust fund will be distributed to each participant or the participant's beneficiary at the time prescribed by the Plan's terms and the IRC. Upon termination of the Plan, the Board of Directors shall direct the trustees to pay all liabilities and expenses of the trust fund and to sell shares of financed stock held as collateral to the extent it determines such sale to be necessary in order to repay the loan.

Note 2: Summary of Significant Accounting Policies

Basis of Accounting

The accompanying financial statements are prepared on the accrual basis of accounting.

Use of Estimates

The preparation of financial statements in accordance with generally accepted accounting principles in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein and disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates.

Cash

At December 31, 2024 and 2023, the Plan's cash accounts exceeded federally insured limits by approximately \$486,000 and \$1,701,000, respectively. Cash is maintained with the Company.

Investment Valuation and Income Recognition

The common shares of the Company are valued at estimated fair value. Fair value is determined by annual independent appraisals.

Dividend income is accrued on the ex-dividend date. Purchases and sales of securities are recorded on a trade-date basis. Realized gains and losses from security transactions are reported on the average cost method. Net appreciation (depreciation) in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Allocations

The accompanying financial statements present separately the assets and liabilities and changes therein pertaining to: a) the accounts of employees with rights in allocated stock (allocated) and b) stock not yet allocated to employees (unallocated), including shares that are committed to be released. Shares are released from collateral and become allocated generally in the period in which debt service is actually paid.

RCB Holding Company, Inc. Employee Stock Ownership Plan

Notes to Financial Statements

December 31, 2024 and 2023

Administrative Expenses

Certain administrative functions are performed by officers or employees of the Company. No such officer or employee receives compensation from the Plan. Administrative expenses of the Plan may be paid by the Company or the Plan at the Company's discretion.

Note 3: Administration of Plan Assets

The trustees of the Plan hold the Plan's assets, which consist principally of common shares of the Company.

Company contributions are held and managed by the trustees, who invest cash received, interest, and dividend income and make distributions to participants. The trustees also administer the payment of interest and principal on the loan, which is reimbursed to the trustees through contributions as determined by the Company.

Note 4: Investments

The Plan's investments as of December 31 are as follows:

	2024		2023	
	Allocated	Unallocated	Allocated	Unallocated
RCB Holding Company, Inc, common stock	\$ 46,171,438	\$ -	\$ 42,263,789	\$ -
Interest-bearing cash	734,873	-	1,949,592	-
	\$ 46,906,311	\$ -	\$ 44,213,381	\$ -

	2024		2023	
	Allocated	Unallocated	Allocated	Unallocated
Number of Shares	9,868	-	9,868	-
Cost	\$ 26,854,253	\$ -	\$ 23,423,484	\$ -
Fair value	\$ 46,171,438	\$ -	\$ 42,263,789	\$ -

During the years ended December 31, 2024 and 2023, the Company declared dividends of \$958,163 and \$1,251,237, respectively, to the Plan for shareholders of record on the respective ex-dividend dates.

On January 31, 2023, the ESOP acquired 1,963 shares of capital stock in RCB Holding Company, Inc. for \$7,615,366 at a value of \$3,880 per share.

RCB Holding Company, Inc. Employee Stock Ownership Plan

Notes to Financial Statements

December 31, 2024 and 2023

Note 5: Disclosures About Fair Value of Plan Assets and Liabilities

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Fair value measurements must maximize the use of observable inputs and minimize the use of unobservable inputs.

There is a hierarchy of three levels of inputs that may be used to measure fair value:

- Level 1** Quoted prices in active markets for identical assets or liabilities
- Level 2** Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities, quoted prices in active markets that are not active, or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities
- Level 3** Unobservable inputs supported by little or no market activity and significant to the fair value of the assets or liabilities

Recurring Measurements

The following table presents the fair value measurements of assets and liabilities recognized in the accompanying statements of net assets available for benefits measured at fair value on a recurring basis and the level within the fair value hierarchy in which the fair value measurements fall at December 31:

	Fair Value	Fair Value Measurements Using		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
2024				
RCB Holding Company, Inc, common stock	\$ 46,171,438	\$ -	\$ -	\$ 46,171,438
Interest-bearing cash - money market	662,520	-	662,520	-
Interest-bearing cash - savings account	72,353	72,353	-	-
Total	<u>\$ 46,906,311</u>	<u>\$ 72,353</u>	<u>\$ 662,520</u>	<u>\$ 46,171,438</u>
2023				
RCB Holding Company, Inc, common stock	\$ 42,263,789	\$ -	\$ -	\$ 42,263,789
Interest-bearing cash - money market	1,870,906	-	1,870,906	-
Interest-bearing cash - savings account	78,686	78,686	-	-
Total	<u>\$ 44,213,381</u>	<u>\$ 78,686</u>	<u>\$ 1,870,906</u>	<u>\$ 42,263,789</u>

Following is a description of the valuation methodologies and inputs used for assets measured at fair value on a recurring basis and recognized in the accompanying statements of net assets available for benefits, as well as the general classification of such assets pursuant to the valuation hierarchy. There have been no significant changes in the valuation techniques during the years ended December 31, 2024 and 2023. The Plan did not have any liabilities measured at fair value on a recurring basis. In addition, the Plan had no assets or liabilities measured at fair value on a nonrecurring basis. The process used to develop the reported fair value for each Level in the fair value hierarchy is described below.

RCB Holding Company, Inc. Employee Stock Ownership Plan

Notes to Financial Statements

December 31, 2024 and 2023

Interest-Bearing Cash Accounts

Interest-bearing money market and savings cash accounts are valued at carrying value, which approximates fair value, based on the amount of net contributions plus any investment earnings allocated to the account.

Investments

Where quoted market prices are available in an active market, investments are classified within Level 1 of the valuation hierarchy. If quoted market prices are not available, then fair values are estimated by using quoted prices of investments with similar characteristics or independent asset pricing services and pricing models, the inputs of which are market-based or independently sourced market parameters, including, but not limited to, yield curves, interest rates, volatilities, prepayments, defaults, cumulative loss projections, and cash flows. Such investments are classified in Level 2 of the valuation hierarchy. In certain cases where Level 1 or Level 2 inputs are not available, investments are classified within Level 3 of the hierarchy.

Level 3 Activity

During the year ended December 31, 2024, there were no purchases and no issuances or transfers into or out of Level 3.

During the year ended December 31, 2023, the plan purchased 1,963 shares of capital stock in RCB Holding Company, Inc. for \$7,615,366 at a value of \$3,880 per share, there were no other issuances or transfers into or out of level 3 in 2023.

Unobservable (Level 3) Inputs

The following table presents qualitative information about unobservable inputs used in recurring Level 3 fair value measurements at December 31:

	<u>Fair Value</u>	<u>Valuation Technique</u>	<u>Unobservable Inputs</u>
2024			
Sponsor company common shares	\$ 46,171,438	Market/ transaction approach	Discount for lack of control and marketability
2023			
Sponsor company common shares	\$ 42,263,789	Market/ transaction approach	Discount for lack of control and marketability

The valuation process involves plan management's selection of an independent appraiser. Plan management accumulates the data for the appraiser from the audited financial statements of the Company. The appraiser prepares a preliminary report that plan management, along with the plan trustee, reviews in detail, discusses, and approves. The results of this process are documented in minutes of the plan fiduciary.

RCB Holding Company, Inc.

Employee Stock Ownership Plan

Notes to Financial Statements

December 31, 2024 and 2023

Note 6: Notes Payable to Bank

During 2023 and 2024, the Plan had a line of credit with a bank that allowed borrowings up to \$2,000,000 to fund participant benefit payments. The notes matured on December 31, 2023 and 2024, respectively. During 2023, the Plan advanced, and repaid, \$200,000 on the note. The balance of the note accrued interest at a rate of 8.25% while outstanding. No advances were made during 2024. The Plan had an additional note payable with a bank in the amount of \$475,000 of which approximately \$91,000 was outstanding at December 31, 2022 and funds were used to purchase stock from the Company. The note matured on May 24, 2023. The loan accrued interest at 4.73%. Unallocated shares were collateral for the loan. Shares were released from collateral and allocated to participants as payments of principal and interest are made. The number of shares released in any year is the number of shares held as collateral, multiplied by the ratio of the current year's payments, divided by the total of the current year's payments, plus all future years' principal payments. This resulted in 74 shares being released and allocated for the year ended December 31, 2023. No shares were allocated during the year ended December 31, 2024.

Note 7: Company Dividends

The Company paid a dividend to the Plan of approximately \$97 per share or \$958,163 during the year ended December 31, 2024. During 2023, the dividend was approximately \$134 per share or \$1,251,237.

Note 8: Right of Refusal

The plan requires that any participant (or beneficiary) who desires to dispose of any of the Company common stock must first offer the stock to the Company.

Note 9: Risks and Uncertainties

The Plan primarily invests in Company common stock, which is exposed to various risks, such as interest rate, market, and credit risks, as well as valuation assumptions based on earnings, cash flows, and/or other such techniques. Due to the level of risk associated with such investment securities and the level of uncertainty related to changes in the value of such investments, it is at least reasonably possible that changes in risk in the near term could materially affect the participants' account balances and the amounts reported in the accompanying statements of net assets available for benefits and changes in net assets available for benefits.

Note 10: Tax Status

The Plan obtained its latest determination letter dated December 21, 2016, in which the Internal Revenue Service stated that the Plan and related trust, as then designed, were in compliance with the applicable requirements of the IRC and, therefore, not subject to tax. The Plan has been amended and restated since receiving the determination letter. However, the plan administrator believes the Plan and related trust are currently designed and being operated in compliance with the applicable requirements of the IRC. Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

RCB Holding Company, Inc. Employee Stock Ownership Plan

Notes to Financial Statements

December 31, 2024 and 2023

Note 11: Significant Estimates and Concentrations

At December 31, 2024 and 2023, all of the Plan's investments were held in shares of the Company's common stock, which approximated 10% of the outstanding shares of the Company's common stock. The Company is a bank holding company and owns 100% of the common stock of RCB Bank. The Company has elected subchapter S corporation tax filing status. The Company's value is primarily dependent upon RCB Bank. RCB Bank grants commercial, real estate, and consumer loans to its customers primarily in Oklahoma and southeastern Kansas. Although RCB Bank has a diversified loan portfolio, the majority of customers reside in the areas in which RCB Bank operates. RCB Bank's investments include securities issued by governmental entities within its market areas.

Note 12: Related-Party and Party-in-Interest Transactions

Party-in-interest transactions include those with fiduciaries or employees of the Plan, any person who provides services to the Plan, an employer whose employees are covered by the Plan, an employee organization whose members are covered by the Plan, a person who owns 50% or more of such an employer or employee association, or relatives of such persons.

The Plan invests in company common stock at December 31, 2024 and 2023. Cash held is maintained at the Company's subsidiary bank. All assets and related additions to net assets available for benefits represent related-party transactions with the Company.

The Company provides certain administrative services at no cost to the Plan.

Note 13: Transfers

During 2023 the plan was amended to allow participants of the Plan to transfer assets, via a plan-to-plan transfer, from their RCB Bank 401(k) Plan (401(k)) into the Plan. Transfers from the 401(k) into the Plan totaled \$7,615,366. There were no transfers during the year ended December 31, 2024.

Note 14: Subsequent Events

Subsequent events have been evaluated through October 10, 2025, which is the date the financial statements were available to be issued.

Supplemental Schedules

**RCB Holding Company, Inc.
Employee Stock Ownership Plan**

EIN 73-1225872 PN 003

Schedule H, Line 4i - Schedule of Assets (Held at End of Year) December 31, 2024

Identity of Issuer	Description of Investment	Cost	Current Value
* RCB Holding Company, Inc	9,868 shares of common stock	\$ 26,854,253	\$ 46,171,438
* RCB Bank	Interest-bearing cash - money market	662,520	662,520
* RCB Bank	Interest-bearing cash - savings account	72,353	72,353
			<u>\$ 46,907,311</u>

*Party in interest

**RCB Holding Company, Inc.
Employee Stock Ownership Plan**

EIN 73-1225872 PN 003

Schedule H, Line 4i - Schedule of Assets (Held at End of Year) December 31, 2024

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