

2025

ANNUAL REPORT



A YEAR IN REVIEW



C.Q. "Charlie" Chandler IV

When the bank that would become INTRUST opened nearly 150 years ago, I wonder if anyone imagined it would be what it is today. When my great-grandfather, C.Q. Chandler II, purchased the bank in 1900, he was determined to build an organization that would endure — one that



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could and would grow in tandem with the customers and communities it served. To that end, a forward-looking, long-term view remains central to our decision-making, helping us navigate — and even thrive — through economic headwinds, uncertain rate environments, and rapid technological advancements.

A disciplined balance-sheet supports our capacity to manage these evolving conditions, as does a continued focus on the fundamentals: maintaining solid liquidity, managing deposits with care, and making prudent credit decisions. This year, I'm pleased to share it is an approach that drove the second highest net income in our history, affording us the opportunity to further invest in our people, capabilities, infrastructure, and the communities we serve.

Ongoing construction and facility improvements move a broader plan forward to modernize our spaces, support collaboration, and prepare for measured growth. Additionally, as technology continues to shape our industry and AI advances its capabilities, we are exploring implementation and usage thoughtfully. Our goal is not novelty but better service and efficiency, so employees can spend more time on the uniquely human work of maintaining and growing relationships. And beyond our walls, we're blessed with the

ability to make a positive impact and continue looking for needs and partnerships that allow us to do so. This year, we're proud to have reinvested into community causes across Kansas, Oklahoma, and Northwest Arkansas.

In addition to the achievements of our consumer and commercial banking teams, steady growth over the past few years for our Wealth and Retirement service prompted team restructuring to maximize momentum. Investments in talent, tools, and service processes are allowing this team to deliver more coordinated solutions across our client base. The result is our ability to grow and develop relationships and deliver greater value to those we serve. We're nearing \$9 billion in assets under management, reinforcing a positive outlook for continued growth.

As I reflect on 2025, and as we approach our 150th anniversary in November 2026, I'm reminded that longevity and stability are the result of thoughtful planning and purposeful action, a desire to keep moving forward, and an unwavering commitment to serving our customers and communities, consistent with our values. We celebrate this year with immense gratitude for the support of our shareholders, employees, customers, strategic



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partners, and communities. Thank you for the trust you've placed in us, and for being a part of our 150-year journey. We are deeply grateful for your continued confidence, and we remain committed to earning that trust for the next 150 years and beyond.

A handwritten signature in black ink, appearing to read 'C.Q. Chandler', is written in a cursive style. The signature is positioned below the text of the quote and above the name and title of the signatory.

C.Q. "Charlie" Chandler IV
Chairman, President, and CEO,
INTRUST Financial Corporation

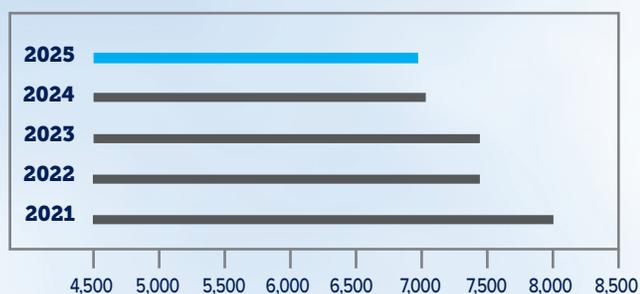
2025 FINANCIALS

INTRUST Financial Corporation Balance Sheets — Five-Year Summary (dollars in thousands)

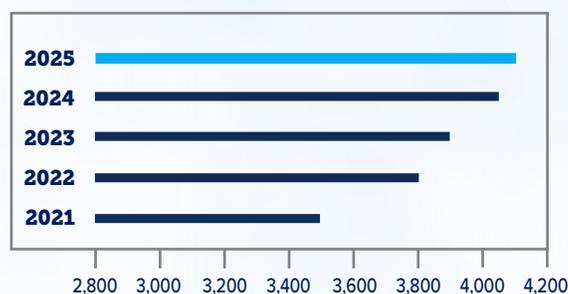
As of December 31,

Assets	2025	2024	2023	2022	2021
Cash and cash equivalents	\$543,053	\$459,481	\$583,001	\$480,096	\$1,415,438
Investment securities:					
Taxable investment securities	1,852,329	2,089,493	2,479,622	2,700,253	2,777,461
Nontaxable investment securities	111,645	111,645	118,496	117,307	120,863
Total investment securities	1,963,974	2,201,138	2,598,118	2,817,560	2,898,324
Loans, net of allowance for credit losses	4,136,402	4,052,249	3,918,396	3,816,606	3,504,055
Buildings and equipment	66,960	69,223	65,062	63,815	61,702
Other assets	276,555	291,218	288,744	292,008	165,550
Total assets	<u>\$6,986,944</u>	<u>\$7,073,309</u>	<u>\$7,453,321</u>	<u>\$7,470,085</u>	<u>\$8,045,069</u>
Liabilities and Stockholders' Equity					
Deposits:					
Demand	\$1,303,463	\$1,181,628	\$1,363,212	\$1,855,825	\$2,110,732
Savings and interest-bearing demand	3,943,787	3,519,195	3,192,344	3,154,881	4,232,038
Brokered	237,515	551,792	1,081,230	851,317	400,162
Time	761,705	1,222,448	1,107,364	844,511	417,396
Total deposits	6,246,470	6,475,063	6,744,150	6,706,534	7,160,328
Short-term debt	172,686	140,068	251,825	425,275	268,630
Long-term debt	92,795	113,419	123,719	123,719	123,719
Other liabilities	60,053	66,204	70,331	56,955	64,504
Total liabilities	6,572,004	6,794,754	7,190,025	7,312,483	7,617,181
Total stockholders' equity	414,940	278,555	263,296	157,602	427,888
Total liabilities and stockholders' equity	<u>\$6,986,944</u>	<u>\$7,073,309</u>	<u>\$7,453,321</u>	<u>\$7,470,085</u>	<u>\$8,045,069</u>

Total Assets (\$ Millions)



Loans (\$ Millions)



INTRUST Financial Corporation Condensed Statements of Income — Five-Year Summary (dollars in thousands)

Years ended December 31,

	2025	2024	2023	2022	2021
Interest income:					
Loans	\$261,436	\$268,705	\$242,796	\$163,935	\$154,115
Investment securities	66,160	78,981	86,077	76,793	42,674
Federal funds sold and other	9,940	16,245	12,091	4,888	1,769
Total interest income	337,536	363,931	340,964	245,616	198,558
Interest expense:					
Deposits	128,534	185,825	153,311	29,987	12,647
Federal funds purchased and securities sold under agreements to repurchase	2,067	2,532	3,071	452	164
Other indebtedness	8,473	9,280	10,829	8,814	4,995
Total interest expense	139,074	197,637	167,211	39,253	17,806
Net interest income	198,462	166,294	173,753	206,363	180,752
Provision for credit losses	5,900	10,700	7,200	9,200	15,000
Net interest income after provision for losses	192,562	155,594	166,553	197,163	165,752
Non-interest income:					
Service charges	5,660	5,524	5,212	4,974	5,074
Fiduciary income	37,539	34,384	31,305	30,762	32,126
Credit card income	6,021	5,770	5,662	5,481	4,856
Other income	28,131	29,993	28,309	35,316	29,617
Total non-interest income	77,351	75,671	70,488	76,533	71,673
Non-interest expense:					
Salaries and employee benefits	98,662	97,156	94,041	90,455	87,764
Net occupancy and equipment expense	17,786	16,375	16,943	16,449	15,785
Advertising and promotional activities	6,496	6,982	7,151	4,807	5,569
Data processing expense	20,172	19,870	18,243	17,056	18,287
Other expense	31,259	30,441	31,631	29,743	29,760
Total non-interest expense	174,375	170,824	168,009	158,510	157,165
Income before provision for income taxes	95,538	60,441	69,032	115,186	80,260
Provision for income taxes	19,005	11,161	14,275	25,068	18,153
Net income	\$76,533	\$49,280	\$54,757	\$90,118	\$62,107

Net Income (\$ Millions)



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The Shannon Group

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Jay Smith

INTRUST Bank | INTRUST Financial Corporation, Retired

Jeffrey L. Turner

TNW Group

INTRUST BANK EXECUTIVE TEAM

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Chairman, President, and CEO of
INTRUST Financial Corporation

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President

Dan Heinz

Chief Relationship Officer

Kim Klocek

Chief Operating Officer

Kelvin Liebelt

Chief Risk Officer

Jeff Morris

Chief Administrative
Officer