DRAFT • STRICTLY PRIVATE AND CONFIDENTIAL

Investor Presentation

September 2026

Commercial banking • SBA lending • Gaming FinTech & payments

GBank Financial Holdings Inc. • Nasdaq: GBFH

A diversified banking platform built for disciplined growth.

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For purposes of this presentation, MRQ = Most Recent Quarter, LTM = Last Twelve Months, and YTD = Year to Date.

Company Overview

Industry-leading profitability and growth profile

GBank Financial Holdings Inc., a bank holding company with **$1.4 billion in assets as of June 30, 2026**, conducts business through its wholly owned subsidiary, GBank.

FOUNDED

2007

LAS VEGAS BRANCHES

2

THREE COMPLEMENTARY AVENUES OF GROWTH

Commercial Banking

Two full-service branches in Las Vegas serving small and medium-sized businesses, high-net-worth individuals, professionals and investors.

SBA Lending

A top SBA 7(a) lender by volume, conducting national SBA lending activities across **forty-two states**.

Gaming FinTech & Payments

Through its partnership with and **32.99% ownership of BankCard Services, LLC ("BCS")**[1], GBank serves gaming companies, skill-games companies, and payments and wallet providers—with clients and consumers in all fifty states.

Highly aligned leadership: insiders own more than 21% of the Company, supported by a seasoned board providing disciplined oversight.

[1] BCS is affiliated with the Company through common ownership by certain shareholders.

GBank Financial Holdings Inc.

Q2 2026 Metrics

Financial Highlights

Most Recent Quarter Ended June 30, 2026

$1.4B
Total assets

3.78%
Net interest margin

1.56%
Core ROAA[1]

12.87%
Core ROAE[1]

Strong Organic Growth

Increase June 30, 2025 to June 30, 2026

20.2%
Total loans

16.8%
Total deposits

69.9%
Noninterest Income

17.8%
Average Earning Assets

[1] Non-GAAP financial measure which management believes facilitates a better understanding of the Company's financial condition. See Appendix for Non-GAAP Measures Reconciliation.

SBA Lending Overview

Nationwide platform
SBA and USDA guaranteed loans nationwide.

Market leadership
#9 SBA 7(a) and **#1 hotel SBA lender**[2].

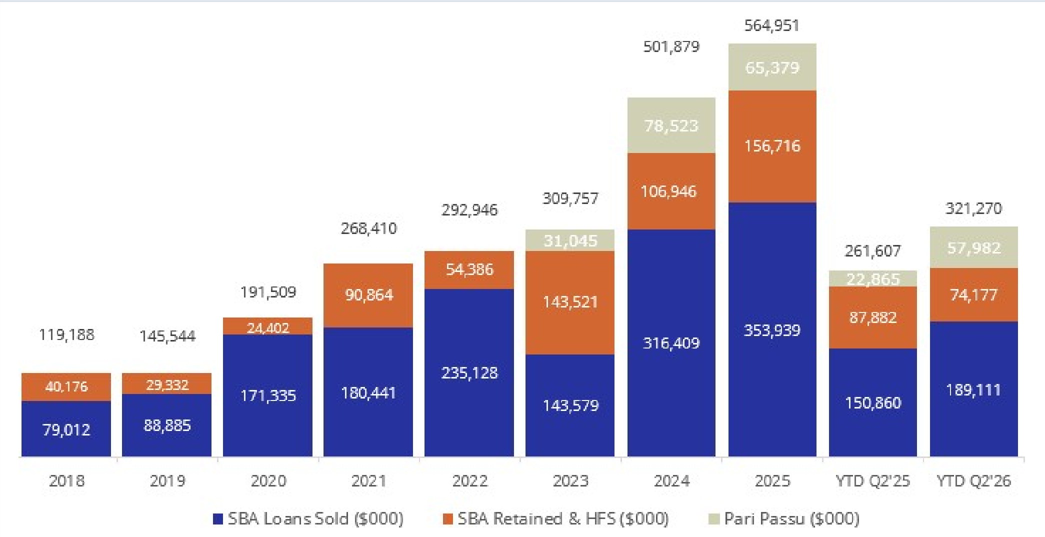
Disciplined underwriting
National flags and conservative requirements.

Talent-led expansion
Continue adding top talent in attractive markets.

PORTFOLIO STATISTICS AS OF JUNE 30, 2026

WEIGHTED LOAN-TO-VALUE **72%**	AVERAGE DSCR **1.9x**
AVERAGE CAP RATE **9.24%**	BREAKEVEN OCCUPANCY **41%**

SBA AND PARI PASSU ORIGINATIONS SINCE 2018



GAIN ON LOAN SALES ($) AND MARGIN (%)[1]

[1] Non-GAAP financial measure; see Appendix for reconciliation.
[2] U.S. Small Business Administration; SBALenders.com.

SBA Lending Hotel Portfolio Summary

Diversified accommodation portfolio

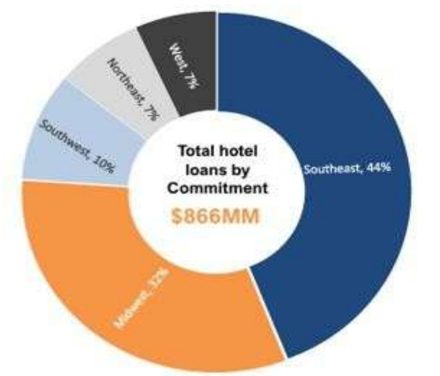
Established national franchise

A top national SBA 7(a) hotel / motel lender for more than five years, with strong national relationships and a premier government-guaranteed lending position.

Resilient hotel profile

Primarily limited-service and roadside hotels that outperformed select-service, full-service and resort competitors during the COVID-19 pandemic.

HOTEL PORTFOLIO BY REGION

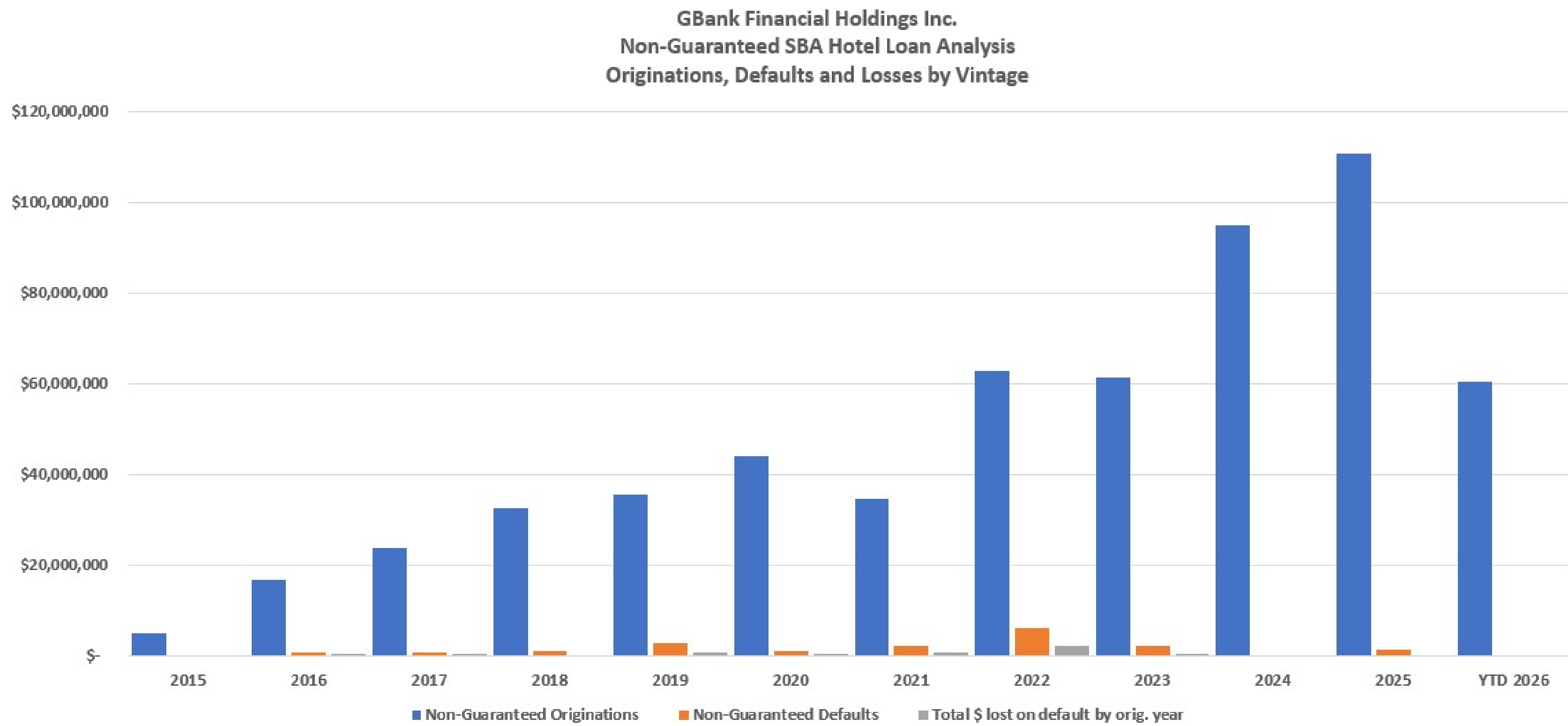


PORTFOLIO STATISTICS AS OF JUNE 30, 2026

Hotel Flagship	Percent of hotel portfolio	Net Current Balance	Available Balance	Commitment amount	Number of loans under flag (actual)
Quality Inn & Suites	7.94%	$ 68,785,475	$ 1,341	$ 68,786,816	60
La Quinta Inn & Suites	7.89%	$ 66,794,636	$ 1,554,860	$ 68,349,496	17
Comfort Inn & Suites	7.51%	$ 63,765,839	$ 1,267,858	$ 65,033,697	40
Holiday Inn Express	7.22%	$ 61,607,013	$ 925,989	$ 62,533,002	20
Sonesta Select	4.71%	$ 40,272,199	$ 500,000	$ 40,772,199	10
Hampton Inn	4.39%	$ 33,243,899	$ 4,787,461	$ 38,031,359	10
Super 8	3.69%	$ 31,963,702	$ -	$ 31,963,702	42
Best Western	3.60%	$ 31,163,743	$ -	$ 31,163,743	21
Days Inn	3.43%	$ 29,726,585	$ -	$ 29,726,585	36
Sleep Inn	2.96%	$ 23,949,787	$ 1,679,210	$ 25,628,997	17
Independent	5.03%	$ 43,158,863	$ 413,000	$ 43,571,863	22
All other flags	41.65%	$ 342,596,390	$ 18,293,323	$ 360,889,713	246
Total Hotel Loans	100.00%	$ 837,028,131	$ 29,423,041	$ 866,451,172	541

Non-Guaranteed SBA Hotel Loan Analysis

ORIGINATIONS, DEFAULTS AND LOSSES BY VINTAGE



	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2Q2026	Totals
Originations	$ 4,811,950	$ 16,603,646	$ 23,785,399	$ 32,405,866	$ 35,648,032	$ 43,909,350	$ 34,757,209	$ 62,852,799	$ 61,273,700	$ 94,877,775	$ 110,540,600	$ 60,495,000	$ 581,961,326
Default $	$ -	$ 819,000	$ 622,500	$ 1,001,250	$ 2,702,500	$ 860,627	$ 2,302,950	$ 6,225,600	$ 2,351,250	$ -	$ 1,250,000	$ -	$ 18,135,677
Default %	0.0%	4.9%	2.6%	3.1%	7.6%	2.0%	6.6%	9.9%	3.8%	0.0%	1.1%	0.0%	3.1%
Losses (1)	$ -	$ 295,638	$ 338,360	$ -	$ 729,470	$ 264,436	$ 814,257	$ 2,252,014	$ 53,363	$ -	$ -	$ -	$ 4,747,538
Loss % on Default	NA	36.1%	54.4%	0.0%	27.0%	30.7%	35.4%	36.2%	2.3%	NA	0.0%	NA	26.2%
Loss % of Orig.	0.00%	1.78%	1.42%	0.00%	2.05%	0.60%	2.34%	3.58%	0.09%	0.00%	0.00%	0.00%	0.82%

(1) Losses include all workout expenses

Non-Guaranteed SBA Hotel Loan Analysis

Historic losses vs. current ACL demonstrate reserve sufficiency

2015-2023 (Seasoned Loans)	
Non-guar. Loan Originations	$316,047,951
Non-guar. Defaults $	$16,885,677
Loss on Default	$4,747,538
Default %	5.3%
Loss on Default %	28.1%
2024-2026 (Non-Seasoned Loans)	
Non-guar. Loan Originations	$265,913,375
Non-guar. Defaults $	$14,207,108
Loss on Default	$3,994,438
Default %	5.3%
Loss on Default %	28.1%

SEASONED DEFAULTS

5.3%

Observed seasoned-loan experience

LOSS ON DEFAULT

28.1%

Observed seasoned-loan severity

IMPLIED NON-SEASONED LOSS

$4.0M

If historical experience repeats

Method: seasoned loan experience provides the basis for estimating potential losses on non-seasoned originations. The same default and loss-severity experience is applied to 2024–2026 loans.

RESERVE COVERAGE ANALYSIS

(Dollars in $000)					ACL
Loans Held For Investment	**2Q 2026**	**ACL**	**ACL %**	**Historical Loss Rate**	**Excluding Guar Loans**
SBA Non-Guaranteed	$440,641	$7,206	1.64%	0.82%	
SBA Guaranteed	$174,971	$0	0.00%		
Pari Passu	$206,833	$2,043	0.99%		
Credit Card	$6,133	$1,018	16.60%		
Other	$218,774	$2,151	0.98%		
Total Loans Held for Investment	1,047,352	12,418	1.19%		1.42%

Management conclusion: historical seasoned-loan loss experience supports the sufficiency of the Bank's current reserves.

HISTORIC LOSS RATE VS. ACL

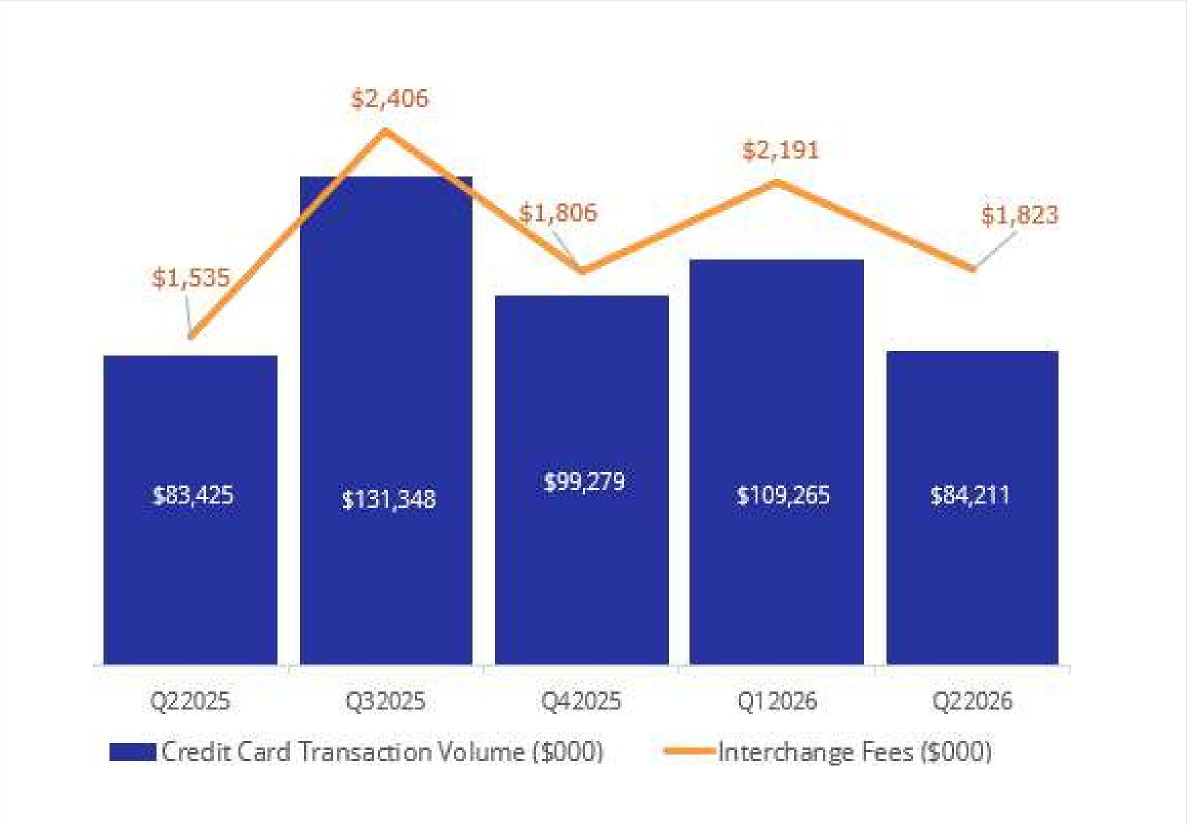
0.82% vs. **1.64%**

Historic loss rate compared with ACL on SBA non-guaranteed balances

Credit Card Summary

Targeted credit, fraud and payment controls implemented to strengthen portfolio performance

TRANSACTION VOLUME AND INTERCHANGE FEES



KEY MEASURES IMPLEMENTED

- **Standardized ACH holds** across programs to reduce payment risk and credit-line cycling.
- **Rebuilt application controls with LexisNexis fraud rules** to strengthen screening at account opening.
- **Expanded identity and account monitoring** with transaction alerts to identify suspicious activity earlier.
- **Enhanced bust-out and high-risk controls** to identify and mitigate emerging credit risk.
- The portfolio has transitioned from broad remediation to **active risk management**, with stronger early-stage intervention, disciplined late-stage collections and enhanced account-level controls.

Transaction performance is now supported by a more disciplined, control-oriented operating model.

BankCard Services

BANKING SOLUTIONS FOR GAMING

BCS PLATFORM STRATEGY

Banking infrastructure for gaming and retail digital wallets.

PPA / PCA ACCOUNT INFRASTRUCTURE

Patented Pooled Player and Consumer Accounts powered by PIMS™ / CIMS™.

PREPAID ISSUANCE

Visa, MasterCard and Discover Prepaid-Card Programs through sponsor bank GBank.

RELATIONSHIP GROWTH

Enhance programs, expand deposits and add clients through BCS and Bankroll channels.

CURRENT RELATIONSHIPS

FABICASH Sightline Paydala fluz

EXPANDING RELATIONSHIPS

BOLT BETZ BANKROLL

Gaming FinTech Overview

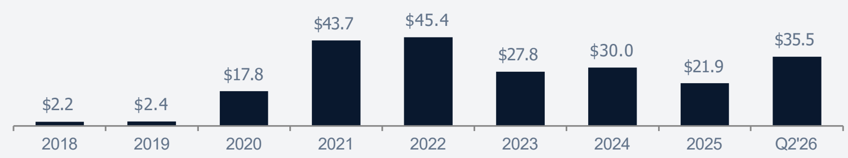
BCS provides prepaid access-account infrastructure for gaming and retail payment apps and digital-wallet providers.

GAMING FINTECH ACTIVITY TRENDS

DEPOSITS

$35.5M

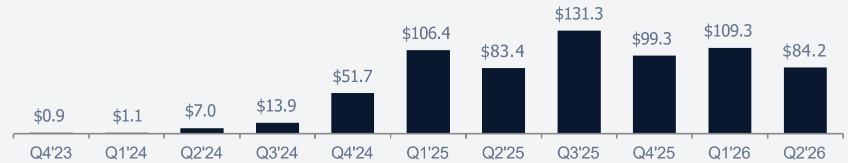
Q2 2026
reported activity



CREDIT CARD TRANSACTIONS

$84.2M

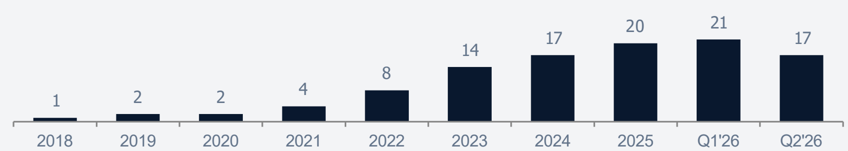
Q2 2026



POOLED PLAYER / GAMING CLIENTS

17

Q2 2026



Proven platform activity supports deeper relationships, deposit growth and new program opportunities.

2025 U.S. COMMERCIAL GAMING

$517B

ESTIMATED TOTAL MARKET SIZE

Three gaming ecosystems. One high-frequency money-movement opportunity.

The scale becomes visible when slot coin-in and iGaming wagers are viewed alongside sports-betting handle—not only operator revenue.

IMPORTANT DISTINCTION

This is wagering activity—not customer deposits or GGR. It includes recycled credits and winnings wagered again.

THROUGHPUT • NOT REVENUE

MARKET OPPORTUNITY • TRANSACTION ACTIVITY

The money-movement opportunity is materially larger than reported Gross Gaming Revenue (GGR).

Sports handle is published nationally. Equivalent slot and iGaming wagering measures exist, but national totals must be derived from GGR and observed hold rates.

INTERNAL ESTIMATE

LAND-BASED EGM / SLOTS

≈$208B

2025 cash-in (“drop”) equivalent

$37.12B GGR
GGR ÷ 7.13% Nevada slot hold proxy

OFFICIAL NATIONAL TOTAL

LEGAL SPORTS WAGERING

$167B

2025 legal betting handle

$16.96B GGR
10.16% national hold • AGA reported

INTERNAL ESTIMATE

REGULATED iGAMING

≈$142B

2025 cash-in (“drop”) equivalent

$10.74B GGR
GGR ÷ 3.03% observed hold proxy

HOW TO READ THE ESTIMATES

Slot equivalent applies Nevada’s official 2025 statewide 7.13%-win rate to national commercial slot GGR. iGaming equivalent applies a 3.03% wager-weighted observed hold from Connecticut 2025 and Pennsylvania Jul–Oct 2025 regulator data to national iGaming GGR. Actual national totals may differ.

THE TAKEAWAY **More than $500B of annual wagering activity depends on funding, movement, settlement and redemption.**

Sources: AGA CY 2025; Nevada Gaming Control Board; Connecticut DCP; Pennsylvania Gaming Control Board.

BOLT BETZ

DEPLOYED CLIENTS

Distill — A LOCAL BAR —

TERRIBLE'S CASINO

3,000+

slots across the combined client portfolios

$800M

combined gaming drop

INITIAL DEPLOYMENT • Q4 2026

BOLTBETZ • CASINO-FLOOR APPLICATION

The slot-floor experience powered by the full BCS / GBank digital-cage architecture.

BoltBetz is the patron-facing mobile and web platform that connects onboarding, funding, loyalty, machine transfer and cash-out to the bank-ledgered infrastructure underneath.

PATRON EXPERIENCE		WALLET & LEDGER		SPONSOR BANK		CASINO SYSTEMS
BoltBetz App	→	**BCS**	→	**GBank**	→	**CMS + Slots**

WHAT THE PLATFORM DELIVERS

- **Nevada Gaming Control Board Approved**
- Remote KYC, wallet and player-card creation
- RTP, ACH, debit and credit funding
- Direct CMS and slot-machine transfer
- Loyalty, free play and digital cash-out

DEPLOYMENT TIMELINE

Q4 2026

Initial launch — Distill: 10 locations / 150 machines; Terrible's: 3 locations / 30+ machines.

2027

Continue the Terrible's portfolio rollout.

GBank provides the regulated banking foundation beneath the casino-floor experience.

Deployment data: company-provided

BVNKROLL
ENTERPRISE PAYMENTS & WALLET INFRASTRUCTURE

A fully compliant system embedded in the CMS digital wallet—moving funds in real time.

Bankroll connects a patron's external bank account to the AXES IMS and gaming device through GBank's regulated PPA / PIMS environment—without an intermediary prepaid card.

STRATEGIC INTEGRATION

axes

CMS-NATIVE INFRASTRUCTURE

Payments become part of the management system—not a separate product.

DISTRIBUTED-GAMING SCALE

Designed to serve multiple operators, locations and machine estates.

GBANK COMPLIANCE

Regulated foundation beneath the AXES experience.

POWERED BY GBANK

FUNDING SOURCES		CONTROL LAYER		BANK FOUNDATION		GAMING SYSTEM
RTP • ACH • Card	→	**Bankroll Digital Cage**	→	**GBank PPA / PIMS**	→	**AXES IMS + Floor**

THE MARKET DIFFERENTIATOR

INDUSTRY FIRST
White-labeled CMS integration targeting distributed gaming clients.

DISTRIBUTED GAMING MARKET (UNITED STATES ONLY)

TOTAL MARKET	AXES CURRENT FOOTPRINT
200,000 slot machines	**≈40,000** machines • ≈20% penetration

PUBLISHED AXES REACH

67	12	30+
OPERATORS*	U.S. STATES*	COUNTRIES*

INTEGRATION & ROLLOUT

SEPT 2026
AXES system integration began.

Q4 2026
Technical integration continues through year-end.

2027
First slot-property rollout TBD; dependent on AXES client selection and adoption.

*AXES reach published July 2026; market size and penetration are company-provided.

CORE PROPOSITION

An App designed to be a recurring consumer destination, not a one-time card activation.

PCA POWERED BY CIMS™

First activation of the BCS / GBank proprietary system.

SPORTS WAGERING VOLUME RECAPTURE

Immediately reopening lost credit card volume.

LUCKY LOADS LLC • AN AFFILIATE OF BOLTBETZ LLC

A consumer gaming wallet that turns funding into everyday engagement.

The Lucky Loads App combines a virtual prepaid Visa card, wallet access, sports content and rewards—giving players one destination for approved gaming funding and eligible everyday spend.

A CLEAN THREE-PARTY PROGRAM STRUCTURE

Lucky Loads
Brand • app • content • rewards • customer relationship

Bankroll / BCS
Wallet • payment rails • ledger • reporting • reconciliation

GBank
Sponsor bank • card issuer • deposits • interchange participation

ONE PATRON, ONE ACCOUNT, TWO WORLDS—GAMING AND EVERYDAY SPEND

POOLED PLAYER ACCOUNT
PPA • GAMING
Sportsbook, iCasino, slots, tables and related play

→ **ONE ACCOUNT**
Seamless PPA ↔ PCA movement →

POOLED CONSUMER ACCOUNT
PCA • LUCKY LOADS
Virtual Visa, ATM access and eligible everyday purchases

THE TAKEAWAY The account that funds a gaming session can also fund the patron's daily life.

SIMPLIFIED PRODUCT ROADMAP

SEP–OCT 2026	NOV 2026	DEC 2026–JAN 2027	FEB 2027+
Foundation, validation and product development	Controlled pilot launch	Go-to-market activation and full launch	Scale, optimize and grow

SECTION A

Appendix

Detailed portfolio, credit-quality and non-GAAP reconciliation information.

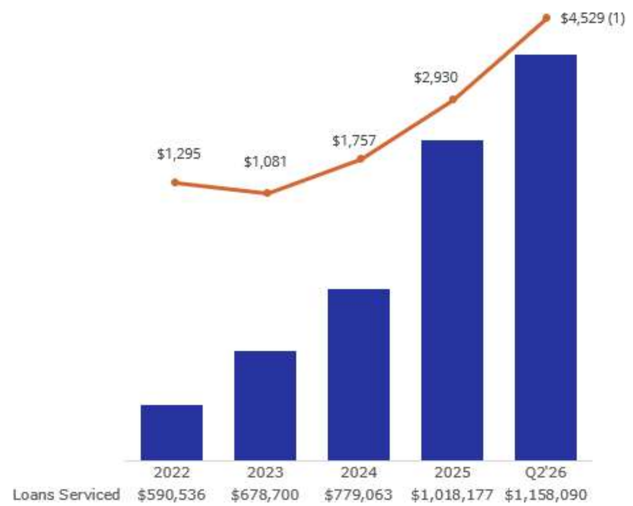
Loan and Servicing Portfolio Summary

Strong loan growth and disciplined lending strategy

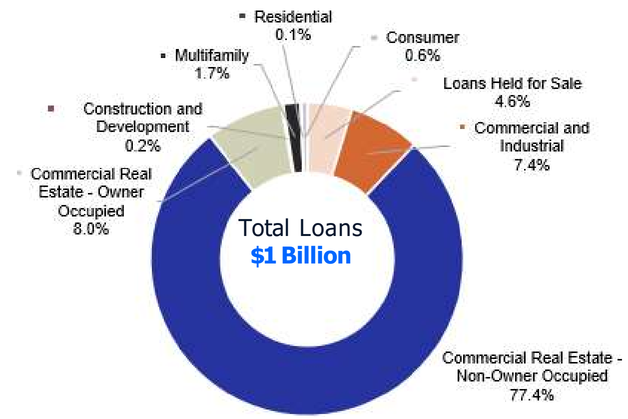
SOLD LOANS SERVICED	ASSETS UNDER MANAGEMENT	Q2 SBA ORIGINATIONS	HELD FOR SALE	GOVERNMENT GUARANTEED
$1.2B+	**$2.6B**	**$131.4M**	**$50.8M**	**$225.8M / 16.7%**

Disciplined portfolio oversight: geographic diversification within the commercial real estate hotel segment; minimal office, construction and land-development exposure; active senior-management and Board involvement; annual internal and external loan reviews.

SERVICING PORTFOLIO



LOAN COMPOSITION AS OF JUNE 30, 2026



Q2 2026 Yield on Loans: 7.31%

[1] Annualized for the quarterly periods presented.

Asset and Credit Quality

PORTFOLIO QUALITY AND ALLOWANCE

In $000's Unless Otherwise Noted	2022	As of December 31, 2023	2024	2025	Q2'2026
Loans Past Due					
30-89 Days Past Due	0	2,493	11,822	9,843	12,202
90+ Days Past Due	0	3,610	40	854	868
Total Past Due	**0**	**6,103**	**11,862**	**10,697**	**13,070**
Non-Performing Assets					
Nonaccrual Loans	598	2,688	14,128	32,141	51,648
90+ Days Past Due and Accruing	0	3,610	40	854	868
Total Non-Performing Loans (NPLs)	**598**	**6,298**	**14,168**	**32,995**	**52,516**
Plus: Other Real Estate Owned	0	0	0	4,401	5,663
Total Non-Performing Assets	**598**	**6,298**	**14,168**	**37,396**	**58,179**
Guaranteed Portion of Non-Performing Loans	598	2,016	9,321	28,240	36,876
Total Non-Performing Assets, Excl. Guaranteed Portion[1]	**0**	**4,282**	**4,847**	**9,156**	**21,303**
Credit Quality Ratios (%)					
Non-Performing Loans / Total Loans	0.15	0.39	1.74	3.90	5.01
NPLs (excl. Guaranteed Portion) / Loans[1]	**0.00**	**0.10**	**0.59**	**0.95**	**2.03**
NPAs (excl. Guaranteed Portion) / Assets[1]	**0.00**	**0.07**	**0.43**	**0.67**	**1.49**
ACL / Non-guaranteed loans[1]	**1.84**	**1.49**	**1.48**	**1.28**	**1.42**
Net Chargeoffs (Recoveries) / Average Loans	0.17	0.17	0.02	0.21	0.27

In $000's Unless Otherwise Noted	2Q2025	3Q2025	4Q2025	1Q2026	2Q2026
Total nonaccrual loans	18,227	34,608	32,141	39,736	51,648
Loans past due 90 days and still accruing	146	184	854	-	868
OREO	-	2,684	4,401	4,401	5,663
Total NPAs	18,373	37,476	37,396	44,137	58,179
NPAs guaranteed	13,792	29,236	28,240	34,340	36,876
NPAs non-guaranteed	4,581	8,240	9,156	9,797	21,303
Less: NPA Additions Confident In Collection					7,531
Adjusted Total NPAs	**18,373**	**37,476**	**37,396**	**44,137**	**50,648**
Adjusted NPAs non-guaranteed	**4,581**	**8,240**	**9,156**	**9,797**	**13,772**
ACL	**9,205**	**10,577**	**9,890**	**10,755**	**12,418**

CREDIT QUALITY UPDATE

NONACCRUAL LOANS

$14.7M

Excludes $36.9 million guaranteed by the SBA

ADJUSTED NON-PERFORMING ASSETS

1.49%

Of total assets after removing guaranteed portions

Q2 2026 MOVED TO NONPERFORMING

$7.5M

Management remains confident in collection

Special Assets Manager added to strengthen classified-asset focus, earlier problem recognition, collection and resolution.

[1] Non-GAAP financial measure; see Appendix for reconciliation.

Non-GAAP Measures Reconciliation

2018 THROUGH Q2 2026

		2018	2019	2020	2021	2022	2023	2024	2025	Q2'26
Non-Performing Assets, Excl. Guaranteed Portions, as a % of Total Assets	Non-Performing Assets	0	0	0	321	598	6,298	14,168	37,396	58,179
	Less SBA/USDA Guar Portions of NPA	0	0	0	309	0	4,724	9,321	28,240	36,876
	NPA, Excluding Guaranteed Portions	0	0	0	12	598	1,574	4,847	9,156	21,303
	Total Assets	238,442	344,333	470,639	620,301	678,702	918,380	1,122,364	1,359,491	1,431,702
	NPA, Excluding Guaranteed / Total Assets	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.09%**	**0.17%**	**0.43%**	**0.67%**	**1.49%**
Non-Performing Assets, Excl. Guaranteed Portions, as a % of Total Loans	Non-Performing Assets	0	0	0	321	598	6,298	14,168	37,396	58,179
	Less SBA/USDA Guar Portions of NPA	0	0	0	309	0	4,724	9,321	28,240	36,876
	NPA, Excluding Guaranteed Portions	0	0	0	12	598	1,574	4,847	9,156	21,303
	Loans, Net of Deferred Fees & Costs	148,605	194,692	292,033	317,489	368,007	594,360	815,958	959,269	1,047,352
	NPA, Excluding Guaranteed / Total Loans	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.16%**	**0.26%**	**0.59%**	**0.95%**	**2.03%**
Allowance for Credit Losses as a % of Loans, Excluding Guaranteed Portions	Loans, Net of Deferred Fees & Costs	148,605	194,692	292,033	317,489	368,007	594,360	815,958	959,269	1,047,352
	Less Held for Inv SBA/USDA Guar Portions	0	0	44,566	11,272	135	115,607	201,267	183,739	174,971
	Loans, Excluding Guaranteed	148,605	194,692	247,467	306,217	367,872	478,753	614,691	775,530	872,381
	Allowance for Credit Losses	2,270	3,057	5,069	6,150	6,860	7,088	9,114	9,890	12,418
	ACL as a % of Loans, Excluding Guar	**1.53%**	**1.57%**	**2.05%**	**2.01%**	**1.86%**	**1.48%**	**1.48%**	**1.28%**	**1.42%**
Gain on Loan Sales Margin	Gain on Sale	4,390	3,874	9,860	17,097	13,546	5,568	12,082	12,347	9,334
	Loans Sold	79,012	88,885	171,335	180,441	235,128	143,579	316,409	353,939	189,111
	Gain on Loan Sales Margin	**5.56%**	**4.36%**	**5.75%**	**9.48%**	**5.76%**	**3.88%**	**3.82%**	**3.49%**	**4.94%**
Texas Ratio	Stockholders Equity	34,516	42,700	64,617	75,795	86,796	98,427	140,700	165,755	172,810
	Allowance for Credit Losses	2,270	3,057	5,069	6,150	6,860	7,088	9,114	9,890	12,418
	TOTAL	36,786	45,757	69,686	81,945	93,656	105,515	149,814	175,645	185,228
	Non-Performing Assets	0	0	0	321	598	6,298	14,168	37,396	58,179
	Texas Ratio	**0.00%**	**0.00%**	**0.00%**	**0.39%**	**0.64%**	**5.97%**	**9.46%**	**21.29%**	**31.41%**
Adjusted Texas Ratio	Stockholders Equity	34,516	42,700	64,617	75,795	86,796	98,427	140,700	165,755	172,810
	Allowance for Credit Losses	2,270	3,057	5,069	6,150	6,860	7,088	9,114	9,890	12,418
	TOTAL	36,786	45,757	69,686	81,945	93,656	105,515	149,814	175,645	185,228
	Non-Performing Assets	0	0	0	321	598	6,298	14,168	37,396	58,179
	Less SBA/USDA Guar Portions of NPA	0	0	0	309	0	4,724	9,321	28,240	36,876
	NPA, Excluding Guaranteed Portions	0	0	0	12	598	1,574	4,847	9,156	21,303
	Adjusted Texas Ratio	**0.00%**	**0.00%**	**0.00%**	**0.01%**	**0.64%**	**1.49%**	**3.24%**	**5.21%**	**11.50%**
Tangible Common Equity to Common Assets	Stockholders Equity	34,516	42,700	64,617	75,795	86,796	98,427	140,700	165,755	172,810
	Less: Goodwill	0	0	0	0	0	0	0	0	0
	Less: Other Intangible Assets	0	0	0	0	0	0	0	0	0
	Tangible Common Equity	**34,516**	**42,700**	**64,617**	**75,795**	**86,796**	**98,427**	**140,700**	**165,755**	**172,810**
	Total Assets	238,442	344,333	470,639	620,301	678,702	918,380	1,122,364	1,359,491	1,431,702
	Less: Goodwill	0	0	0	0	0	0	0	0	0
	Less: Other Intangible Assets	0	0	0	0	0	0	0	0	0
	Common Assets	**238,442**	**344,333**	**470,639**	**620,301**	**678,702**	**918,380**	**1,122,364**	**1,359,491**	**1,431,702**
	Tangible Common Equity to Common Assets	**14.5%**	**12.4%**	**13.7%**	**12.2%**	**12.8%**	**10.7%**	**12.5%**	**12.2%**	**12.1%**

Non-GAAP Measures Reconciliation (Cont.)

CORE RETURNS AND GUARANTEED LOAN PRINCIPAL

Core Return on Average Equity and Core Return on Average Assets

	2018	2019	2020	2021	2022	2023	2024	2025	Q1'26	Q2'26
Net Income	4,694	5,329	6,979	10,976	10,868	10,920	18,636	20,929	1,315	5,462
Unusual Items:										
SEC Registration Expenses	0	0	0	0	0	0	367	1,079	0	0
CEO Resignation	0	0	0	0	0	0	0	900	0	0
Other Severance Expenses	0	0	0	0	0	0	0	358	0	0
Credit Card Fraud Expense	0	0	0	0	0	0	0	0	4,213	52
Discontinued Credit Card Marketing Campaign	0	0	0	0	0	0	0	2,108	0	0
Net Gain on Sales of Investment Securities	0	0	0	0	0	0	0	(426)	0	0
Tax Effect of Unusual Items	0	0	0	0	0	0	(81)	(893)	(963)	(12)
Net Income, Excluding Non-Recurring Expenses	4,694	5,329	6,979	10,976	10,868	10,920	18,922	24,055	4,565	5,502
Average Assets	239,490	288,061	403,405	537,714	645,461	722,874	1,005,749	1,228,034	1,356,220	1,431,578
Average Equity	31,932	37,535	59,087	69,125	80,985	92,697	115,491	153,751	170,892	173,366
Return on Average Assets [1]	**1.96%**	**1.85%**	**1.73%**	**2.04%**	**1.68%**	**1.51%**	**1.85%**	**1.70%**	**0.39%**	**1.53%**
Return on Average Equity [1]	**14.70%**	**14.20%**	**11.81%**	**15.88%**	**13.42%**	**11.78%**	**16.14%**	**13.61%**	**3.12%**	**12.64%**
Core Return on Average Assets [1]	**1.96%**	**1.85%**	**1.73%**	**2.04%**	**1.68%**	**1.51%**	**1.88%**	**1.96%**	**1.37%**	**1.56%**
Core Return on Average Equity [1]	**14.70%**	**14.20%**	**11.81%**	**15.88%**	**13.42%**	**11.78%**	**16.38%**	**15.65%**	**10.83%**	**12.87%**

[1] Annualized for quarter-end periods presented

Guaranteed Loan Principal as a % of Total Loans

	Q4'23	Q1'24	Q2'24	Q3'24	Q4'24	Q1'25	Q2'25	Q3'25	Q4'25	Q1'26	Q2'26
Held for Invest. SBA/USDA Guaranteed Loans	115,607	215,966	215,382	203,027	201,267	204,239	192,324	193,688	183,739	177,617	174,971
Loans, Net of Deferred Fees and Costs	594,360	734,989	772,857	780,999	815,958	843,365	871,630	940,591	959,269	1,025,136	1,047,352
Guaranteed Loans as a % of Total Loans	19.5%	29.4%	27.9%	26.0%	24.7%	24.2%	22.1%	20.6%	19.2%	17.3%	16.7%

Thank You!