RBB BANCORP

NASDAQ: RBB

2026 Second Quarter Earnings Results

July 20, 2026

Disclosure Statement

RBB Bancorp 皇佳商業金控

This presentation contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements often include the words “believes,” “expects,” “anticipates,” “estimates,” “forecasts,” “intends,” “plans,” “targets,” “potentially,” “probably,” “projects,” “outlook” or similar expressions or future or conditional verbs such as “may,” “will,” “should,” “would” and “could” and the negative of these terms and similar words, although some forward-looking statements may be expressed differently. Forward-looking statements also include, but are not limited to, statements regarding plans, objectives, expectations or consequences of announced transactions, known trends and statements about future performance, operations, products and services of RBB Bancorp (“RBB” or the “Company”) and its subsidiaries.

Certain matters set forth herein (including the exhibits hereto) constitute forward-looking statements relating to the Company’s current business plans and expectations and our future financial position and operating results. These forward-looking statements are subject to risks and uncertainties that could cause actual results, performance and/or achievements to differ materially from those projected. These risks and uncertainties include, but are not limited to, business and economic conditions generally and in the financial services industry, nationally and within our current and future geographic markets, including the tight labor market, ineffective management of the United States (“U.S.”) federal budget or debt or turbulence or uncertainly in domestic or foreign financial markets; the strength of the U.S. economy in general and the strength of the local economies in which we conduct operations; adverse developments in the banking industry highlighted by high-profile bank failures and the potential impact of such developments on customer confidence, liquidity and regulatory responses to these developments; federal government shutdowns and uncertainty regarding the federal government’s debt limit; possible additional provisions for credit losses and charge-offs; credit risks of lending activities and deterioration in asset or credit quality; extensive laws and regulations and supervision that we are subject to, including potential supervisory action by bank supervisory authorities; compliance with the Bank Secrecy Act and other money laundering statutes and regulations; potential goodwill impairment; liquidity risk; failure to comply with debt covenants; fluctuations in interest rates; risks associated with acquisitions and the expansion of our business into new markets; inflation and deflation; real estate market conditions and the value of real estate collateral; the effects of having concentrations in our loan portfolio, including commercial real estate and the risks of geographic and industry concentrations; environmental liabilities; our ability to compete with larger competitors; our ability to retain key personnel; successful management of reputational risk; severe weather, natural disasters, earthquakes, fires, including direct and indirect costs and impacts on clients; or other adverse external events could harm our business; geopolitical conditions, including acts or threats of terrorism, actions taken by the U.S. or other governments in response to acts or threats of terrorism and/or military conflicts, including the war between Russia and Ukraine, conflict in the Middle East, and increasing tensions between China and Taiwan, which could impact business and economic conditions in the U.S. and abroad; tariffs, trade policies, and related tensions, which could impact our clients, specific industry sectors, and/or broader economic conditions and financial market; public health crises and pandemics, and their effects on the economic and business environments in which we operate, including our credit quality and business operations, as well as the impact on general economic and financial market conditions; general economic or business conditions in Asia, and other regions where the Bank has operations; failures, interruptions, or security breaches of our information systems; climate change, including any enhanced regulatory, compliance, credit and reputational risks and costs; cybersecurity threats and the cost of defending against them; our ability to adapt our systems to the expanding use of technology in banking; risk management processes and strategies; adverse results in legal proceedings; the impact of regulatory enforcement actions, if any; certain provisions in our charter and bylaws that may affect acquisition of the Company; changes in tax laws and regulations; the impact of governmental efforts to restructure the U.S. financial regulatory system and increased costs of compliance and other risks associated with changes in regulation, including any amendments to the Dodd-Frank Wall Street Reform and Consumer Protection Act; the impact of changes in the Federal Deposit Insurance Corporation ("FDIC") insurance assessment rate and the rules and regulations related to the calculation of the FDIC insurance assessments; the effect of changes in accounting policies and practices or accounting standards, as may be adopted from time-to-time by bank regulatory agencies, the SEC, the Public Company Accounting Oversight Board, the Financial Accounting Standards Board or other accounting standards setters; fluctuations in the Company’s stock price; restrictions on dividends and other distributions by laws and regulations and by our regulators and our capital structure; our ability to raise additional capital, if needed, and the potential resulting dilution of interests of holders of our common stock; the soundness of other financial institutions; our ongoing relations with our various federal and state regulators, including the SEC, FDIC, FRB, California Department of Financial Protection and Innovation, and Consumer Financial Protection Bureau; our success at managing the risks involved in the foregoing items and all other factors set forth in the Company’s public reports, including its Annual Report as filed under Form 10-K for the year ended December 31, 2025, and particularly the discussion of risk factors within that document. The Company does not undertake, and specifically disclaims any obligation, to update any forward-looking statements to reflect occurrences or unanticipated events or circumstances after the date of such statements except as required by law. Any statements about future operating results, such as those concerning accretion and dilution to the Company’s earnings or shareholders, are for illustrative purposes only, are not forecasts, and actual results may differ.

There can be no assurance that other factors not currently anticipated by us will not materially and adversely affect our business, financial condition and results of operations. You are cautioned not to place undue reliance on our forward looking statements, which reflect management’s analysis and expectations only as of the date of such statements. Forward looking statements speak only as of the date they are made, and we do not intend, and undertake no obligation, to publicly revise or update forward looking statements, whether as a result of new information, future events or otherwise, except as required by federal securities law.

Non-GAAP Financial Measures

This presentation contains certain non-GAAP financial disclosures, which the Company uses to provide meaningful supplemental information regarding the Company’s operational performance and to enhance investors’ overall understanding of such financial performance. Please refer to the tables at the end of this presentation for a presentation of performance ratios in accordance with GAAP and a reconciliation of the non-GAAP financial measures to the GAAP financial measures.

2nd Quarter 2026 | Financial Highlights

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($ in thousands, except per share data)	2Q25	1Q26	2Q26	QoQ	YoY
Earnings & Profitability					
Diluted Earnings Per Share (EPS)	$ 0.52	$ 0.66	$ 0.59	-11%	13%
Net Interest Income	$ 27,334	$ 30,503	$ 30,086	-1%	10%
Net Income	$ 9,333	$ 11,300	$ 10,140	-10%	9%
Pre-Tax Pre-Provision (PTPP) Income(1)	$ 15,319	$ 15,496	$ 14,082	-9%	-8%
Net Interest Margin (NIM)	2.92%	3.15%	3.06%	-9 bps	14 bps
Efficiency Ratio	57.22%	55.41%	57.46%	205 bps	24 bps
Return on Average Assets(2)	0.93%	1.09%	0.97%	-12 bps	4 bps
Return on Tangible Common Equity(1)(2)	8.50%	10.04%	8.85%	-119 bps	35 bps
Balance Sheet & Capital					
Gross Loans Held for Investment (HFI)(3)	$ 3,234,695	$ 3,325,232	$ 3,309,459	-2%	2%
Total Deposits(3)	$ 3,188,231	$ 3,339,884	$ 3,390,641	6%	6%
Common Equity Tier 1 (CET1) Ratio	17.61%	17.85%	18.00%	15 bps	39 bps
Tangible Common Equity to Tangible Assets (TCE) Ratio(1)	11.07%	11.12%	11.01%	-11 bps	-6 bps
Tangible Book Value per Share(1)	$ 25.11	$ 26.84	$ 27.23	1%	8%
Asset Quality					
Net Loan Charge-offs	$ 3,305	$ 22	$ 83	277%	-97%
Nonperforming Loans (NPLs)	$ 56,817	$ 44,568	$ 23,759	-47%	-58%
Nonperforming Assets (NPAs)	$ 60,987	$ 48,836	$ 43,579	-11%	-29%
NPLs/Total Loans	1.76%	1.34%	0.72%	-62 bps	-104 bps
NPAs/Total Assets	1.49%	1.16%	1.02%	-14 bps	-47 bps
Allowance for Loan Losses (ACL)/ Total Loans Held for Investment	1.58%	1.31%	1.32%	1 bps	-26 bps

2Q26 Highlights

Net Income
$10.1 million
Sustained quarterly profitability

Diluted EPS
$0.59 - increased 13% YoY

Return on Average Assets
0.97% - increased 4% YoY

Loan and Deposit Growth
Loan Growth 2% YoY; Deposit Growth 6% YoY

Net Interest Margin Expanded YoY
3.06% - increased 5% YoY

Strong TCE Ratio(1)
11.01%

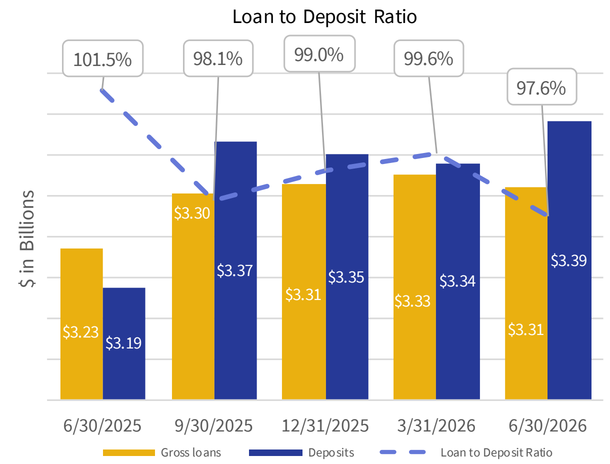
Tangible Book Value per Share(1)
$27.23 - increased 8% YoY
Returned $28.0 million to stockholders since 6/30/2025

NPA Reduction
$5.3 million, or 11%, QoQ
$17.4 million, or 29%, YoY

(1) See reconciliation of GAAP to non-GAAP financial measures in the appendix and in the Company's Earnings Press Release; (2) Annualized; (3) QoQ changes are annualized

Strategically Managed Balance Sheet

($ in thousands, except per share data)	6/30/2025	9/30/2025	12/31/2025	3/31/2026	6/30/2026
Cash and Due From Banks	$ 192,452	$ 235,530	$ 212,917	$ 197,510	$ 283,615
Available for Sale (AFS) Securities	413,142	410,631	407,204	415,789	407,160
Held to Maturity (HTM) Securities	4,186	4,185	4,184	4,182	4,181
Loans Held for Sale (HFS)	—	756	2,067	—	—
Gross Loans HFI	3,234,695	3,302,577	3,314,301	3,325,232	3,309,459
Allowance for Loan Losses (ALL)	(51,014)	(44,892)	(43,888)	(43,666)	(43,660)
Net HFI loans	3,183,681	3,257,685	3,270,413	3,281,566	3,265,799
Other Assets	296,579	299,668	311,509	295,265	314,247
Total Assets	**$ 4,090,040**	**$ 4,208,455**	**$4,208,294**	**$ 4,194,312**	**$4,275,002**
Total Deposits	$3,188,231	$3,366,497	$3,350,398	$3,339,884	$3,390,641
Federal Home Loan Bank Advances	180,000	130,000	130,000	130,000	160,000
Long-term and Subordinated Debt	134,985	135,135	135,286	135,429	135,484
Other Liabilities	69,171	62,488	69,200	57,945	53,700
Total Liabilities	**$ 3,572,387**	**$ 3,694,120**	**$3,684,884**	**$ 3,663,258**	**$3,739,825**
Total Shareholders' Equity	**$ 517,653**	**$ 514,335**	**$ 523,410**	**$ 531,054**	**$ 535,177**
Book Value per Share	$ 29.25	$ 30.18	$ 30.69	$ 31.10	$ 31.51
Tangible Book Value per Share [1]	$ 25.11	$ 25.89	$ 26.42	$ 26.84	$ 27.23
Common Equity to Assets Ratio	12.66%	12.22%	12.44%	12.66%	12.52%
Tangible Common Equity Ratio [1]	11.07%	10.67%	10.90%	11.12%	11.01%
Loan to Deposit Ratio	101.5%	98.1%	99.0%	99.6%	97.6%



- Loans HFI decreased $15.8 million, or 2%[2], QoQ and increased $74.8 million, or 2%, YoY
- New loan originations of $158.9 million for 2Q26
- Loan sales of $50.2 million and transfers to OREO of $19.4 million for 2Q26
- Deposits increased $50.8 million, or 6%[2], QoQ and $202.4 million, or 6%, YoY
- Tangible book value per share[1] increased $0.39, or 1% QoQ, and $2.12, or 8% YoY

(1) See reconciliation of GAAP to non-GAAP financial measures in the appendix and in the Company's Earnings Press Release; (2) Annualized

Income Statement Trends

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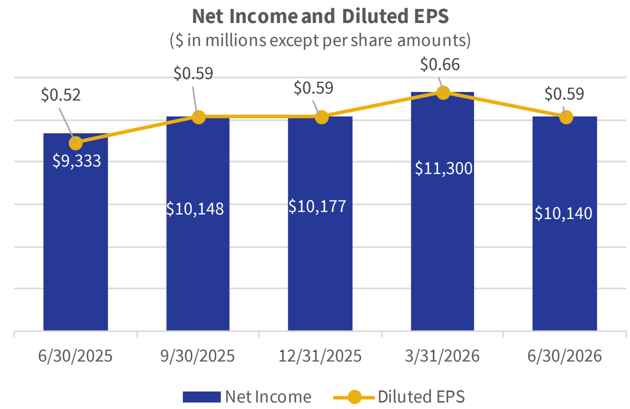
($ in thousands, except per share data)	6/30/2025	9/30/2025	12/31/2025	3/31/2026	6/30/2026
Interest and Fees on Loans	$ 47,687	$ 50,094	$ 50,447	$ 49,938	$ 50,663
Interest on Investment Securities	4,213	4,592	4,140	3,969	4,259
Other Interest Income	2,305	2,706	2,606	2,896	2,237
Total Interest Income	**54,205**	**57,392**	**57,193**	**56,803**	**57,159**
Interest Expense on Deposits	23,817	24,826	24,904	23,568	23,594
Interest Expense on Borrowings	3,054	3,289	2,781	2,732	3,479
Total Interest Expense	**26,871**	**28,115**	**27,685**	**26,300**	**27,073**
Net Interest Income	**27,334**	**29,277**	**29,508**	**30,503**	**30,086**
Provision for (Reversal of) Credit Losses	2,387	625	600	(200)	-
Net Interest Income After Provision	**24,947**	**28,652**	**28,908**	**30,703**	**30,086**
Noninterest Income	8,478	3,293	2,807	4,251	3,018
Noninterest Expense	20,493	18,683	18,965	19,258	19,022
Income Before Income Taxes	**12,932**	**13,262**	**12,750**	**15,696**	**14,082**
Income Tax Expense	3,599	3,114	2,573	4,396	3,942
Net income	**$ 9,333**	**$ 10,148**	**$ 10,177**	**$ 11,300**	**$ 10,140**
Earnings Per Share:					
Basic	$ 0.53	$ 0.59	$ 0.60	$ 0.66	$ 0.60
Diluted	$ 0.52	$ 0.59	$ 0.59	$ 0.66	$ 0.59

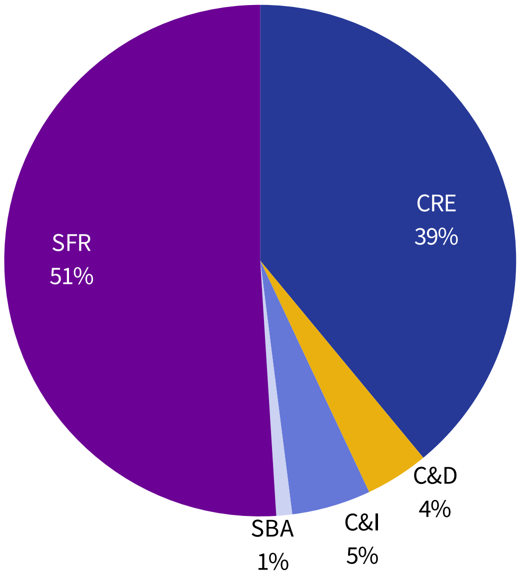


- Net income totaled $10.1 million in 2Q26, a 10% decrease QoQ and 9% increase YoY
- Diluted EPS of $0.59 is a decrease of $0.07 per share, or 11%, QoQ and an increase of $0.07 per share, or 13%, YoY
- ROAA of 0.97% in 2Q26 compared to 1.09% in 1Q26 and 0.93% 2Q25

Loan Portfolio Highlights

- Diversified loan portfolio at 6/30/26
  - SFR - Mainly non-qualified mortgage loans
  - CRE – Loans secured by commercial real estate, including multifamily and owner and non-owner occupied CRE
  - C&D – Construction and land development loans
  - C&I – Majority secured by assets
  - SBA - 7(a) program loans for business acquisition or working capital and 504 program loans
- 50% of total loans are fixed rate and 50% are variable rate[(1)]
- Performance driven by
  - New originations of $158.9 million for 2Q26
  - Yield on new originations of 6.31% for 2Q26
  - Loans HFI net growth of 2% YoY
  - Loan sales of $50.2 million and transfers to OREO of $19.4 million in 2Q26
  - Loans HFI portfolio average yield of 6.13% for 2Q26

Loan Portfolio Composition as of 6/30/2026



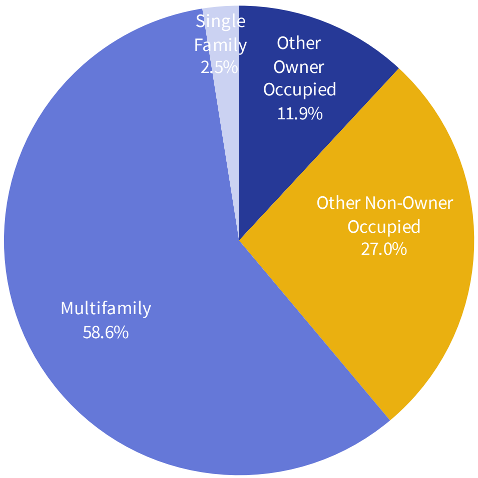
Business Line ($ in thousands)	June 30, 2026	2Q26 Yield	March 31, 2026	1Q26 Yield
Single-family residential mortgages (SFR)	$ 1,680,635	5.62%	$ 1,682,728	5.64%
Commercial real estate (CRE)	1,277,559	6.36%	1,274,105	6.35%
Construction and land development (C&D)	146,273	8.51%	159,292	7.84%
Commercial and industrial (C&I)	151,961	6.95%	152,911	7.25%
Small Business Adminstration (SBA)	49,667	7.64%	52,279	9.14%
Other	3,364	4.74%	3,917	6.49%
Total Loans HFI	$ 3,309,459	6.13%	$ 3,325,232	6.14%
New Loan Originations	$ 158,928	6.31%	$ 131,100	6.37%

(1) Fixed rate loans include loans that have initial fixed rate terms prior to converting to variable rate loans at a future date occurring more than 2 years from June 30, 2026, and loans sitting on their floors.

Business Line Profile: CRE | C&D

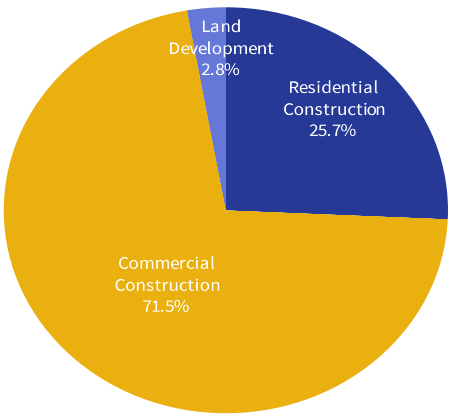
CRE Loans

$1.28 billion



C&D Loans

$146.3 million



CRE Loans at 6/30/26	($ in thousands)	%
Hotel/Motel	$ 138,163	10.8%
Warehouse and Industrial	107,440	8.4%
Mixed Use	101,516	7.9%
Retail	87,975	6.9%
Office	39,376	3.1%
Other	22,927	1.8%
CRE Owner Occupied & Non-Owner Occupied	497,397	38.9%
Multifamily	748,419	58.6%
Single Family	31,743	2.5%
Total CRE Loans	$ 1,277,559	100.0%

- CRE Office average loan-to-value (LTV) of 49%
  - Over 89% of office loans with LTV <65%
- CRE Office geographic distribution
  - 100% of properties located within the Company’s primary service areas
- Multifamily average LTV of 57%
  - NY rent controlled of $49.0 million all with LTV <65%
- C&D average LTV of 58%
  - $138.2 million current and average LTV of 57%
  - $8.1 million on nonaccrual and average LTV of 84%

Business Line Profile: Residential Mortgage Portfolio

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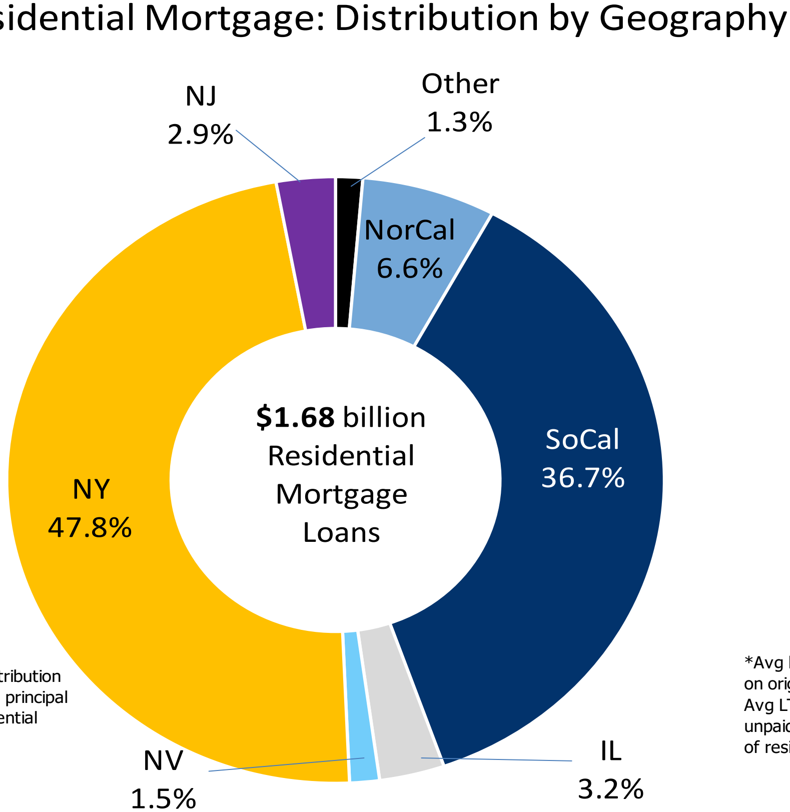
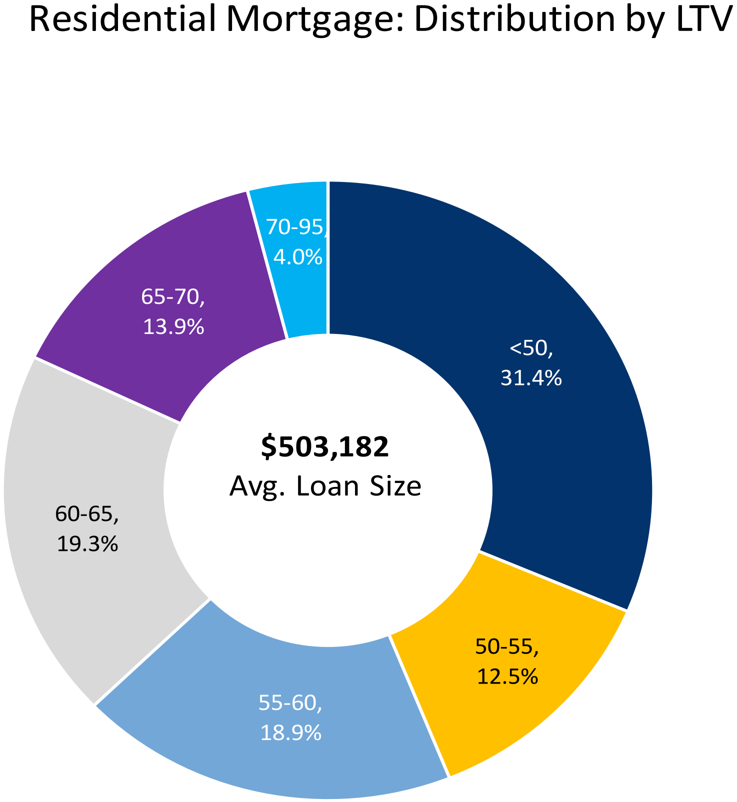
Distribution by Geography



*Geographic Distribution based on unpaid principal balance of residential mortgage

Distribution by LTV (1)



*Avg loan size is based on original loan amount. Avg LTV is based on unpaid principal balance of residential mortgage

- Regional distribution
  - 98% of properties located within the Company's primary service areas

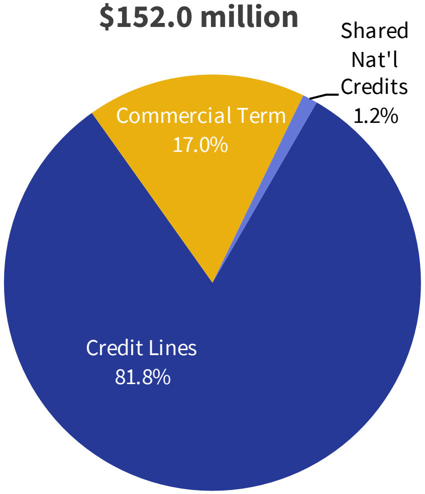
- LTV distribution
  - Average weighted LTV 54%
  - Over 95% of loans with LTV <70%

(1) LTVs are based on origination date

Business Line Profile: C&I | SBA

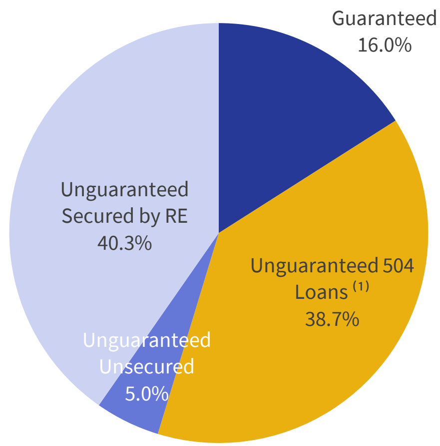
C&I Loans

$152.0 million

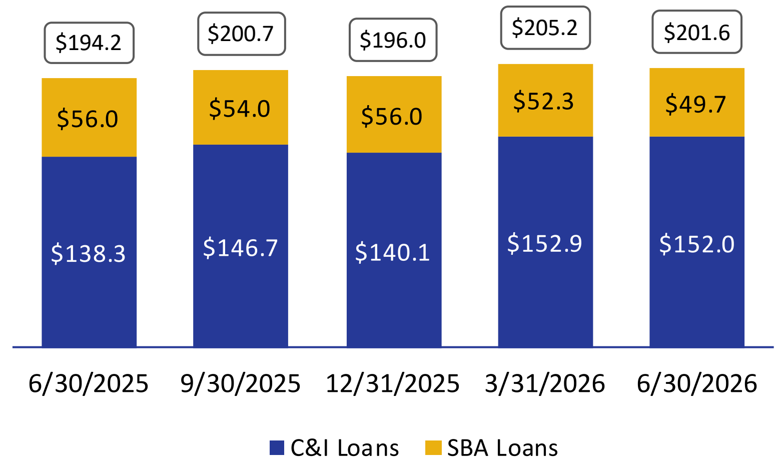


SBA Loans

$49.7 million

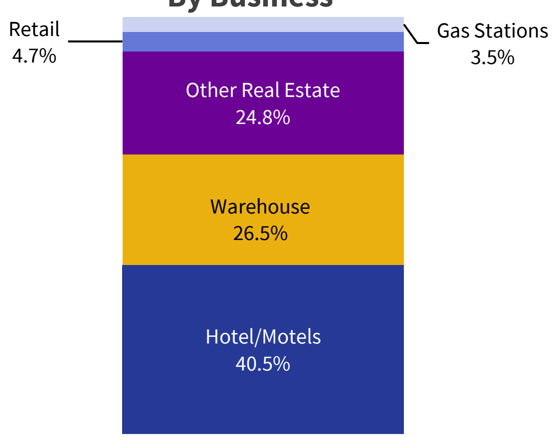


C&I and SBA Portfolio ($mm)

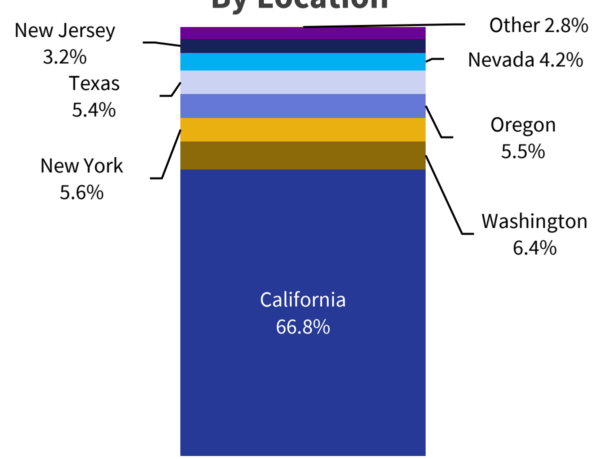


Unguaranteed SBA Loans Totaled $41.7 Million

By Business

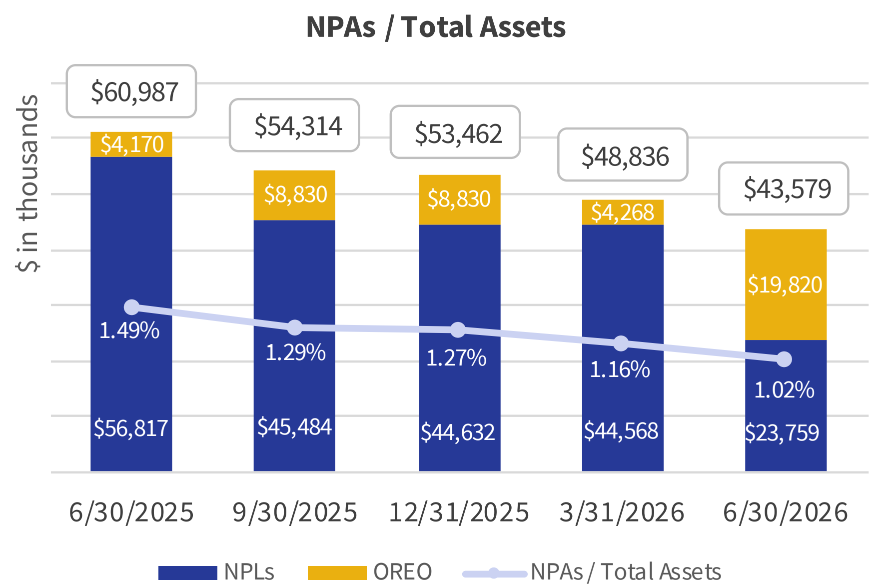


By Location



(1) SBA 504 loans are unguaranteed loans secured by RE.

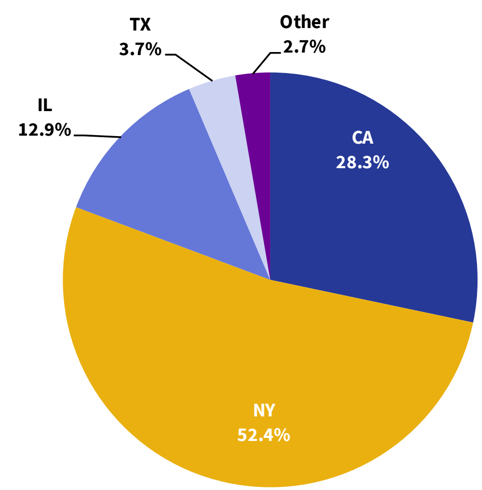
Asset Quality Metrics: Nonperforming Assets Declined



NPAs	6/30/2026 #	6/30/2026 $	3/31/2026 #	3/31/2026 $	% Change
		($ in thousands)			
SFR	2	$ 394	4	$ 1,507	
CRE	4	8,146	4	9,137	
C&D	1	8,072	2	27,694	
C&I	2	5,113	2	5,116	
SBA	6	2,034	4	1,114	
Total NPLs	15	$ 23,759	16	$ 44,568	-47%
OREO	1	19,820	2	4,268	
Total NPAs	16	$ 43,579	18	$ 48,836	-11%

- Nonperforming assets decreased $5.3 million, or 11%, QoQ and $17.4 million, or 29%, YoY
- NPLs decreased $20.8 million, or 47%, QoQ and decreased $33.0 million, or 58%, YoY
- NPLs greater than $1 million total $20.1 million, or 84% of total NPLs, related to 3 relationships
- OREO increased $15.6 million with the transfer of one nonperforming loan to OREO partially offset by the sale in 2Q26 of two existing OREOs

Nonperforming Loans By Region



Asset Quality Improved QoQ and YoY

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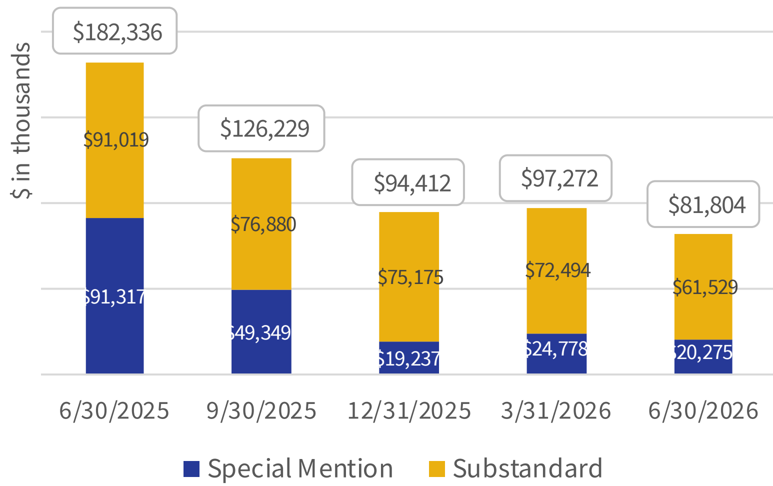
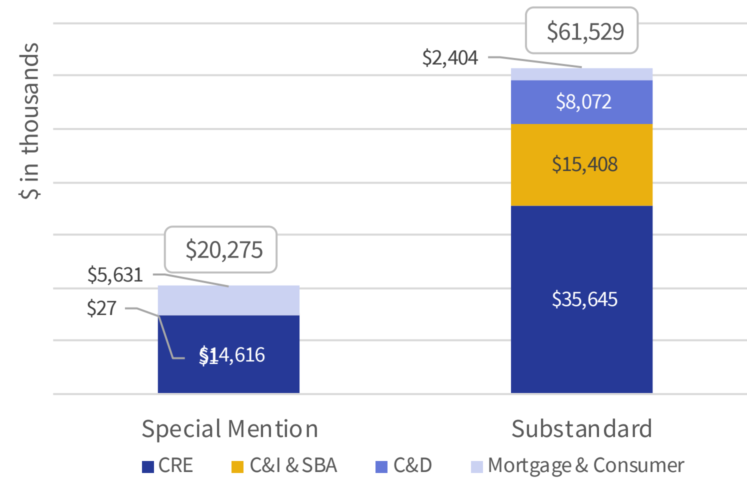
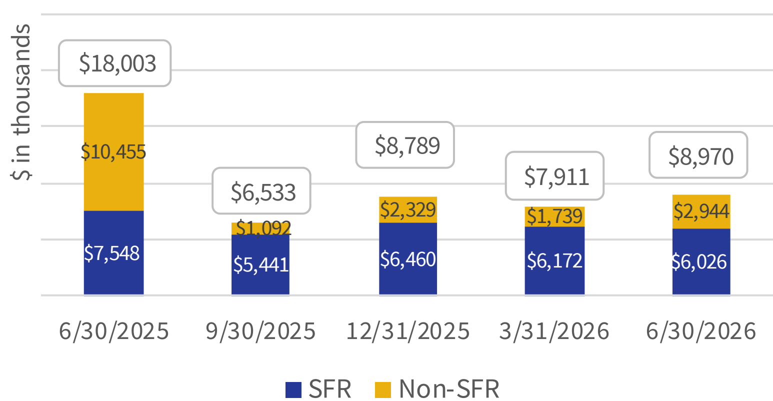
Special Mention & Substandard Loans



Special Mention & Substandard Loans by Type

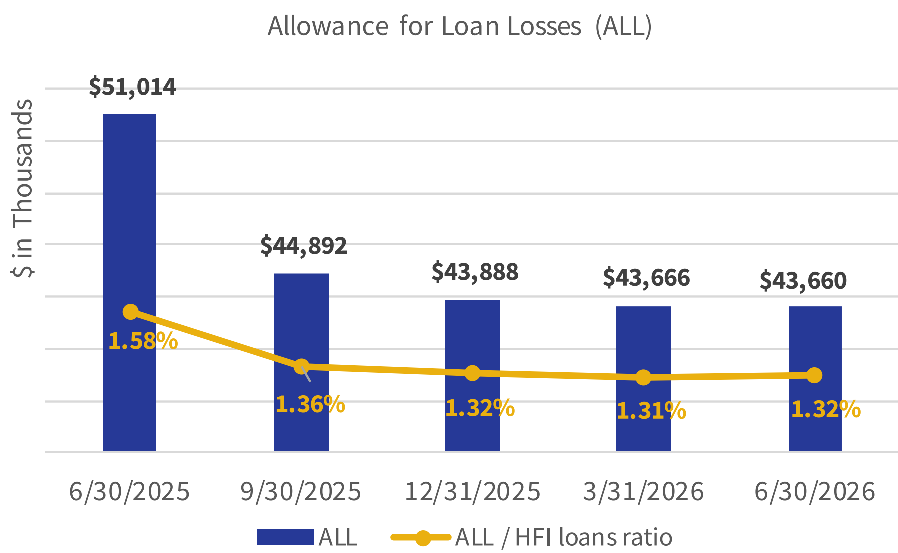


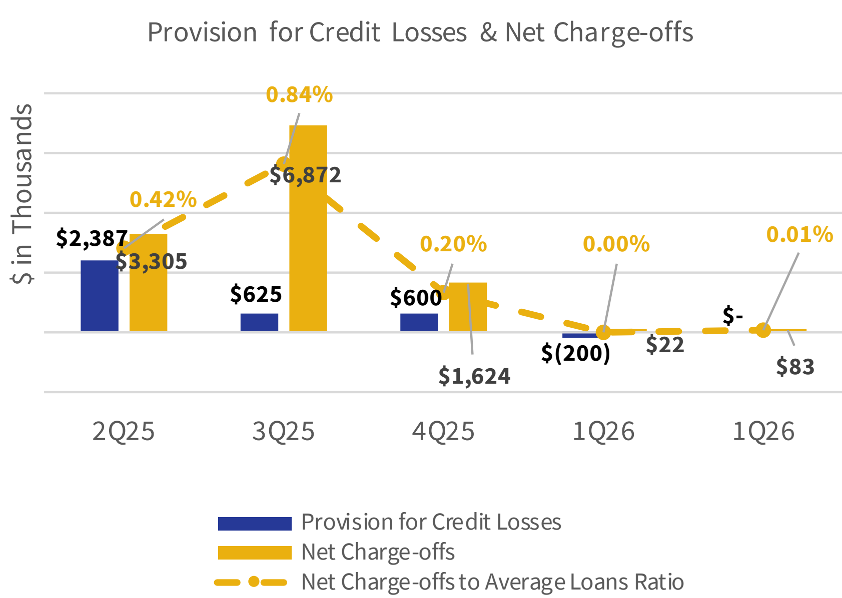
30-89 Days Delinquent Loans, excluding Nonperforming Loans



- Substandard loans
  - Decreased $11.0 million QoQ
  - Decreased $29.5 million, or 32%, YoY
  - $37.8 million on accrual status at 6/30/26
- Special mention loans
  - Decreased $4.5 million QoQ
  - Decreased $71.0 million, or 78%, YoY
  - All special mention loans are on accrual status

Healthy Allowance For Credit Losses Coverage Ratio

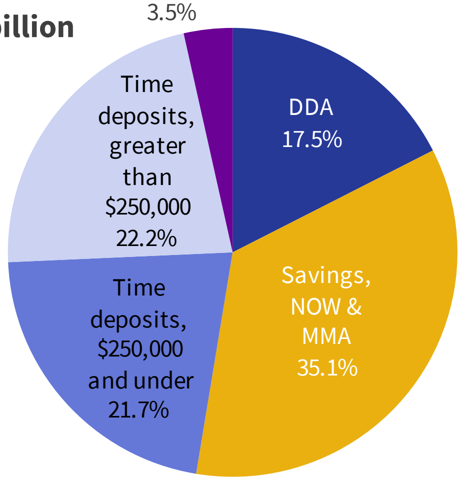




- The allowance for loan losses (ALL) was $43.7 million, or 1.32% of loans HFI, at 6/30/26 compared to $43.7 million, or 1.31% of loans HFI, at 3/31/26
- Second quarter 2026 activity included:
  - Loan production of $158.9 million and advances of $38.9 million; offset by paydowns/payoffs of $149.4 million; loan sales of $50.2 million; and $19.4 million transfer to OREO resulting in overall decrease in net loans of $15.8 million
- Second quarter 2026 activity included:
  - Lower loan portfolio balance;
  - Stabilized credit quality; and
  - No significant change in the economic forecast

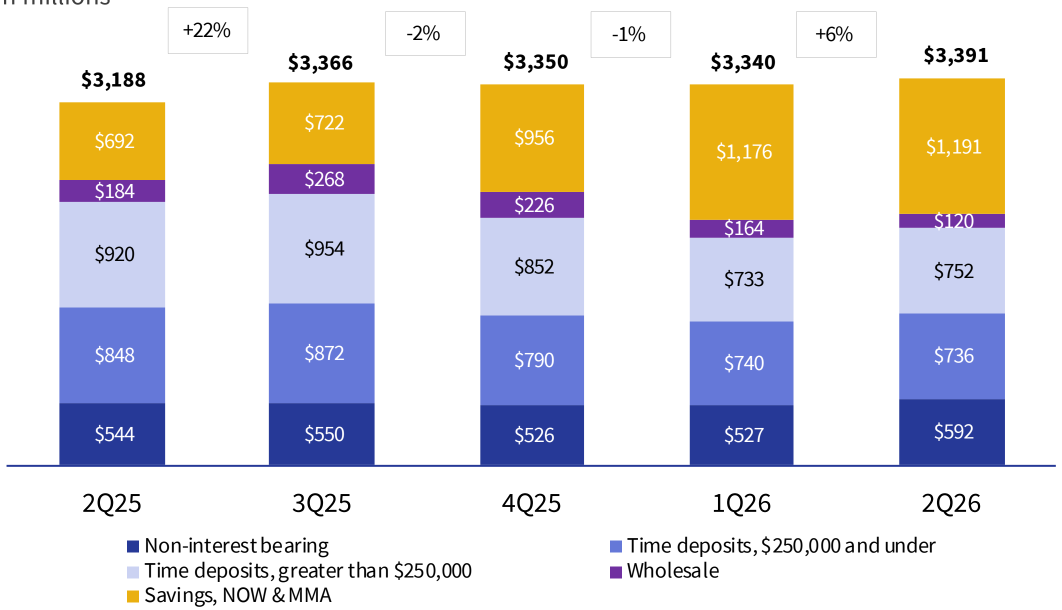
Deposits: Retail Deposit Growth Supports Net Loan Growth

Total Deposits at 6/30/26



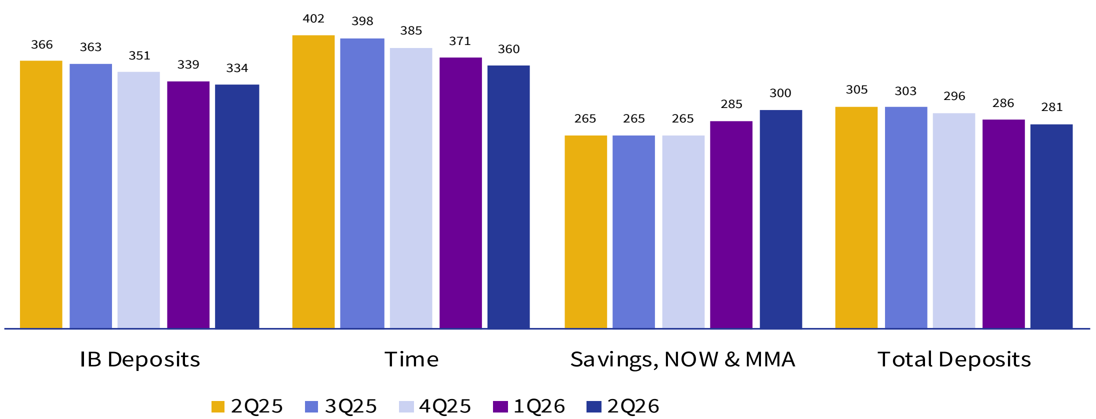
Deposit Mix – QoQ Annualized

$ in millions



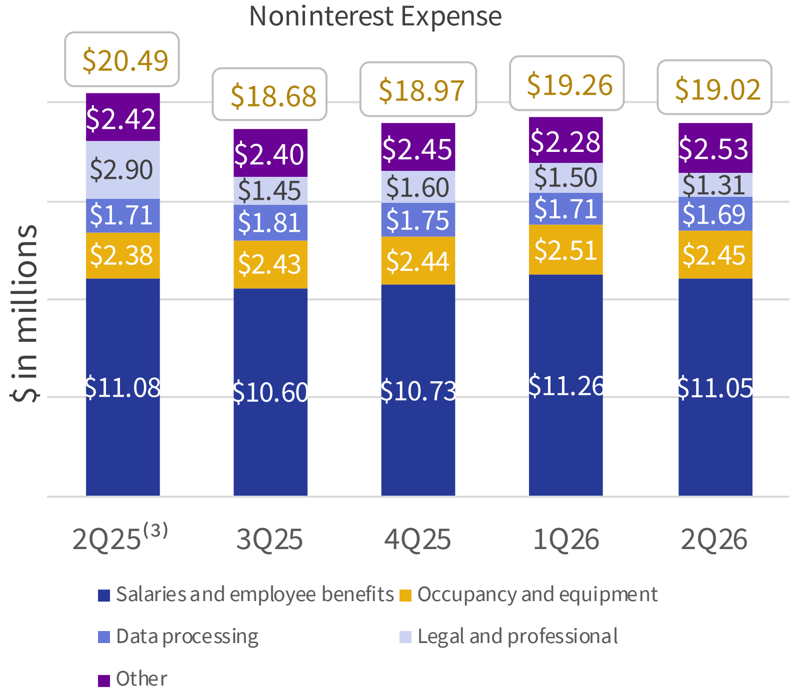
- Deposits increased 6% QoQ[1] and increased 6% YoY
- $94.4 million increase in retail deposits, offset by $43.6 million decrease in wholesale deposits QoQ
- Spot rate[2] for deposit costs of 2.75% at 6/30/26, down from 2.79% at 3/31/26
- Cash, investments, and secured borrowing capacity totaled $2.2 billion at 6/30/26

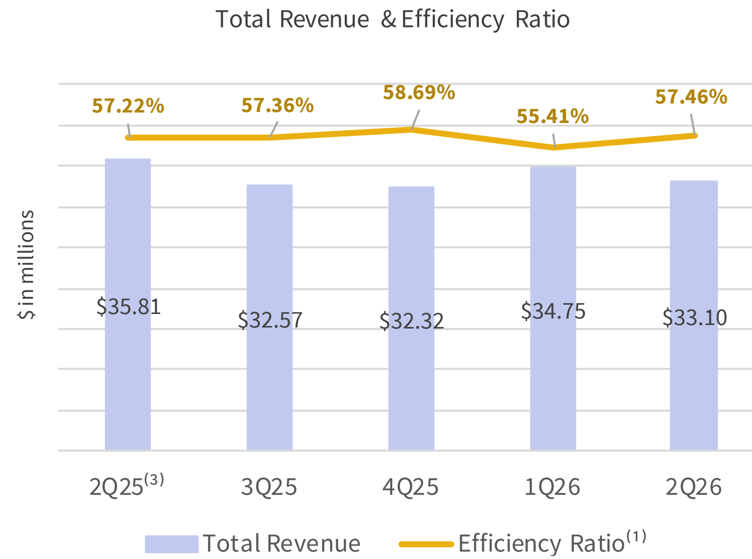
Average Cost of Deposits by Type

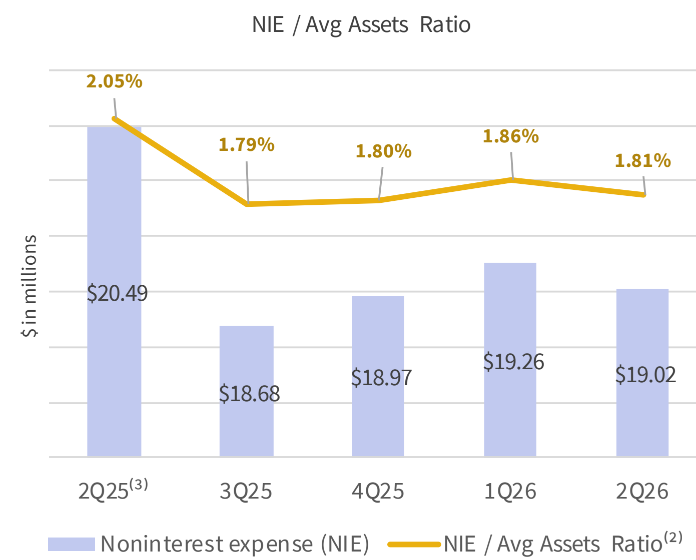


(1) Annualized; (2) Spot rate is the period end weighted average interest rate for total deposits

Operating Expense & Efficiency



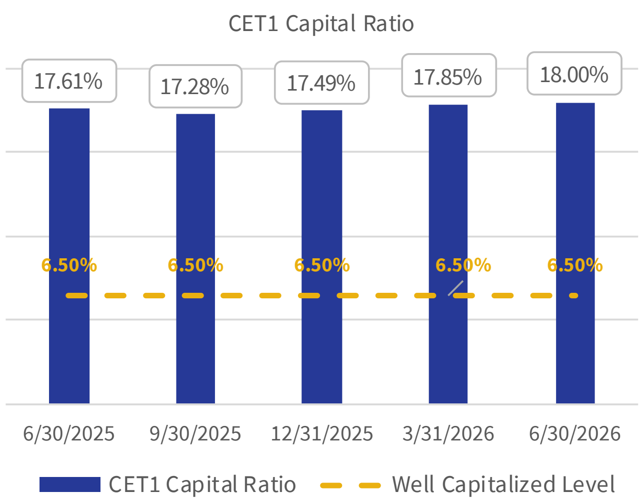


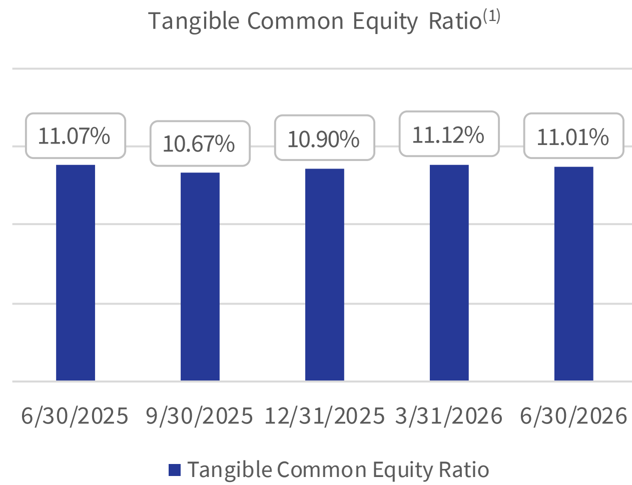


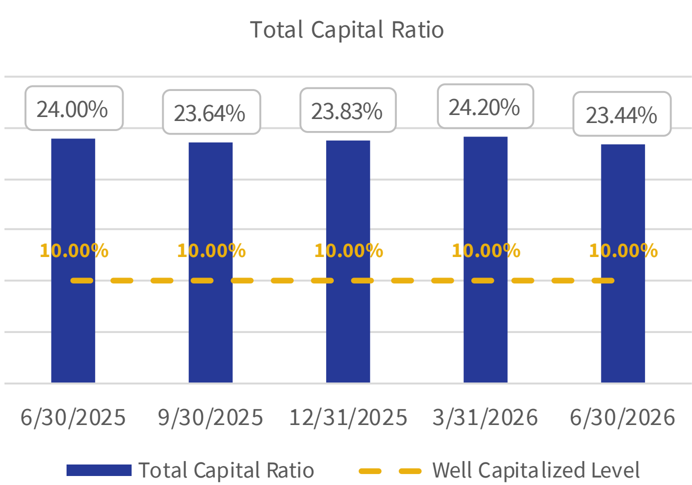
- 2Q26 noninterest expense of $19.0 million, decreased $0.2 million QoQ and $1.5 million YoY
- Noninterest expense as a percentage of average assets decreased to 1.81% in 2Q26 vs. 1.86% in 1Q26 and down from 2.05% in 2Q25
- Efficiency ratio of 57.46% in 2Q26 vs. 55.41% in 1Q26 and 57.22% in 2Q25

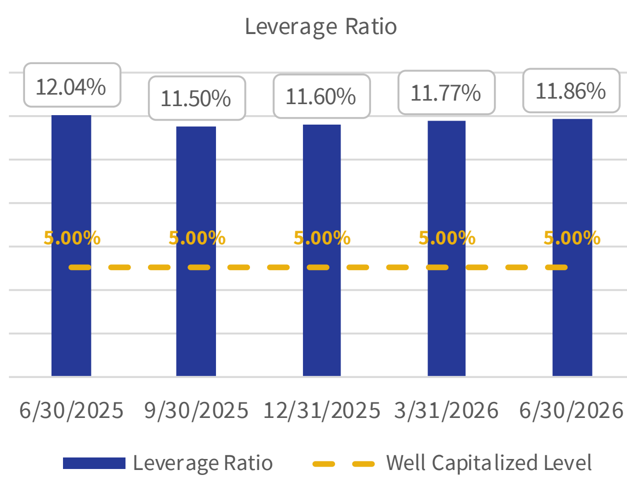
(1) Ratio calculated by dividing noninterest expense by the sum of net interest income before provision for credit losses and noninterest income. (2) Annualized (3) 2Q25 includes noninterest income of $5.2 million Employee Retention Credit (ERC) and noninterest expense of $1.2 million related to the ERC received during the quarter.

Accumulation of Strong Company Capital Ratios









- Increased book value per share 7.7% and tangible book value per share(1) 8% YoY
- Quarterly common stock dividend of $0.16 per share, equivalent to $0.64 per share annualized
- Return on average tangible common equity(1) of 8.85%, compared to 8.50% in 2Q25
- Returned $28.0 million to stockholders in last 12 months through quarterly dividends and stock repurchases

(1) See reconciliation of GAAP to non-GAAP financial measures in the appendix and in the Company's Earnings Press Release.

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Appendix: Non-GAAP Reconciliations

Non-GAAP Reconciliation: Tangible Common Equity and Tangible Assets

Some of the financial measures included in this presentation are not measures of financial performance recognized by GAAP. These non-GAAP financial measures include "tangible common equity to tangible assets," "tangible book value per share," and "return on average tangible common equity." Our management uses these non-GAAP financial measures in its analysis of our performance and believes these are helpful to investors as an additional tool for further understanding our performance. The following table reconciles shareholders' equity (on a GAAP basis) to tangible common equity and total assets (on a GAAP basis) to tangible assets, calculates our tangible book value per share, and reconciles return on average tangible common equity to its most comparable GAAP measure:

($ in thousands)		6/30/2025		9/30/2025		12/31/2025		3/31/2026		6/30/2026
Tangible Common Equity:										
Total Shareholders' Equity	$	517,653	$	514,335	$	523,410	$	531,054	$	535,177
Adjustments										
Goodwill	$	(71,498)	$	(71,498)	$	(71,498)	$	(71,498)	$	(71,498)
Core Deposit Intangible		(1,667)		(1,495)		(1,338)		(1,204)		(1,078)
Tangible Common Equity	**$**	**444,488**	**$**	**441,342**	**$**	**450,574**	**$**	**458,352**	**$**	**462,601**
Tangible Assets:										
Total Assets - GAAP	$	4,090,040	$	4,208,455	$	4,208,294	$	4,194,312	$	4,275,002
Adjustments										
Goodwill		(71,498)		(71,498)		(71,498)		(71,498)		(71,498)
Core Deposit Intangible		(1,667)		(1,495)		(1,338)		(1,204)		(1,078)
Tangible Assets	**$**	**4,016,875**	**$**	**4,135,462**	**$**	**4,135,458**	**$**	**4,121,610**	**$**	**4,202,426**
Common Shares Outstanding		17,699,091		17,043,897		17,057,397		17,074,159		16,985,919
Tangible Common Equity to Tangible Assets Ratio		**11.07%**		**10.67%**		**10.90%**		**11.12%**		**11.01%**
Tangible Book Value Per Share		**$25.11**		**$25.89**		**$26.42**		**$26.84**		**$27.23**
Average Tangible Common Equity:										
Average Shareholders' Equity	$	513,691	$	512,874	$	519,194	$	529,382	$	532,409
Adjustments										
Goodwill		(71,498)		(71,498)		(71,498)		(71,498)		(71,498)
Core Deposit Intangible		(1,780)		(1,608)		(1,440)		(1,288)		(1,161)
Average Tangible Common Equity	**$**	**440,413**	**$**	**439,768**	**$**	**446,256**	**$**	**456,680**	**$**	**459,750**
Net Income Available to Common Shareholders	$	9,333	$	10,148	$	10,177	$	11,300	$	10,140
Return on Average Tangible Common Equity		**8.50%**		**9.16%**		**9.05%**		**10.04%**		**8.85%**

Non-GAAP Reconciliation: Pre-Tax Pre-Provision Income

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Some of the financial measures included in this presentation are not measures of financial performance recognized by GAAP. These non-GAAP financial measures include "pre-tax pre-provision income." Our management uses this non-GAAP financial measure in its analysis of our performance and believes this is helpful to investors as an additional tool for further understanding our performance. Pre-tax pre-provision income is calculated by subtracting noninterest expense from the sum of net interest income and noninterest income, as shown in the following table:

	Quarter to Date				
($ in thousands)	**2Q25[1]**	**3Q25**	**4Q25**	**1Q26**	**2Q26**
Pre-Tax Pre-Provision Income:					
Net Interest Income	$ 27,334	$ 29,277	$ 29,508	$ 30,503	$ 30,086
Noninterest Income	8,478	3,293	2,807	4,251	3,018
Noninterest Expense	(20,493)	(18,683)	(18,965)	(19,258)	(19,022)
Pre-Tax Pre-Provision Income	**$ 15,319**	**$ 13,887**	**$ 13,350**	**$ 15,496**	**$ 14,082**

(1) 2Q25 includes noninterest income of $5.2 million Employee Retention Credit (ERC) and noninterest expense of $1.2 million related to the ERC received during the quarter.