



WEST COAST
COMMUNITY BANCORP

INVESTOR
PRESENTATION

January 2026

DISCLAIMER

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This investor presentation has been prepared to assist interested parties in making their own evaluation of the Company and does not purport to contain all the information that may be relevant. In all cases, interested parties should conduct their own investigation and analysis of the Company and the data set forth in the investor presentation and other information provided by or on behalf of the Company.

Cautionary Statement Regarding Forward-Looking Information

This presentation may contain statements that we believe are, or may be considered to be, "forward-looking statements." Forward-looking statements are neither historical facts nor assurances of future performance. Instead, they are based on our current beliefs, expectations, or assumptions regarding the future of the business, future plans and strategies, operational results, and other future conditions of the Bancorp. All statements other than statements of historical fact included in this release may constitute forward-looking statements, including statements regarding the prospects of our industry or our prospects, plans, expected operating results, financial position, or business strategy. In addition, forward-looking statements generally can be identified by the use of forward-looking words such as "plans," "expects" or "does not expect," "is expected," "look forward to," "budget," "scheduled," "estimates," "forecasts," "will continue," "intends," "the intent of," "have the potential," "anticipates," "does not anticipate," "believes," "should," "should not," "may," "could," "would," "might," "will," "be taken," "occur," "be achieved," or the negative of these terms or variations of them or similar terms. Although we believe that the expectations reflected in these forward-looking statements are reasonable, we cannot assure you that these expectations will prove to be correct. These forward-looking statements are subject to certain known and unknown risks and uncertainties that could cause actual results to differ materially from those reflected in these forward-looking statements. Such risks and uncertainties may include but are not necessarily limited to achieving the intended synergies with 1st Capital Bancorp post-merger, retaining employees and clients, fluctuations in interest rates (including but not limited to changes in depositor behavior and/or impacts on our core deposit intangible in relation thereto), inflation, government regulations and general economic conditions and competition within the business areas in which the Bank and the Bank's clients are conducting their operations, including the impact of proposed or imposed tariffs or other trade restrictions, labor or supply chain issues, health of the real estate market in California, Bancorp's ability to effectively execute its business plans and other factors beyond Bancorp and the Bank's control. Therefore, we caution you not to place undue reliance on any forward-looking statements contained herein, which reflect management's opinions only as of the date hereof. Except as required by law, we undertake no obligation to revise or publicly release the results of any revision to any forward-looking statements.

WEST COAST COMMUNITY BANK



Largest community bank headquartered in California's Central Coast region; founded in Santa Cruz in 2004



223 full-time equivalent employees as of December 31, 2025



\$2.9 billion in assets as of December 31, 2025



West Coast Community Bancorp was established as the Bank's holding company in Q3 2023



Acquired 1st Capital Bank on October 1, 2024, and completed the related system conversion in December 2024. Combined bank rebranded as West Coast Community Bank on April 1, 2025



Total of 10 branches post-consolidation with 1st Capital Bank



LEADERSHIP TEAM



Krista Snelling

Chairman & Chief Executive Officer



Cecilia Situ

EVP Chief Financial Officer



Jon P. Sisk

EVP Chief Banking Officer



Angelo DeBernardo, Jr.

EVP Chief Lending Officer



Mark Gouvion

EVP Chief Operations Officer



Shawn Lipman

EVP Chief Credit Officer



Matthew March





EVP Chief Information Officer



Maxwell Sinclair

EVP Chief Risk Officer

ATTRACTIVE MARKETS

County	# of Branches	Deposit Market Share*	Population**	Median Household Income**
 Santa Cruz County	5	16.27%	271K	\$108K
 Monterey County	3	6.97%	439K	\$93K
 San Luis Obispo County	1	0.49%	282K	\$101K
 Santa Clara County	1	0.09%	1.9MM	\$168K



FINANCIAL HIGHLIGHTS

WEST COAST
COMMUNITY BANCORP

Q4 2025 CONSOLIDATED FINANCIAL RESULTS

Balance Sheet Strength	Consistent Profitability	Strong Earnings Metrics	Healthy Credit Quality
\$2.884 Billion Total Assets	\$34.4 Million Q4 Net Interest Income	1.88% / 1.98%⁽¹⁾ Q4 ROAA / Q4 Non-GAAP Adjusted ROAA	0.50% Nonperforming assets/ Assets
\$2.172 Billion Total Loans	\$13.8 Million Q4 Net Income	18.46% / 19.41%⁽¹⁾ Q4 ROATCE / Q4 Non-GAAP Adjusted ROTCE	0.65% Nonaccrual Loans/Loans
\$2.477 Billion Total Deposits	\$14.5 Million⁽¹⁾ Q4 Non-GAAP Adjusted Net Income	4.99% Q4 Net Interest Margin, Taxable Equivalent	1.76% ACL/Gross Loans
\$313 Million Tangible Common Equity	\$1.31 / \$1.38⁽¹⁾ Q4 Diluted Earnings Per Share / Q4 Adjusted Diluted Earnings Per Share	44.12% / 42.54%⁽¹⁾ Q4 Efficiency Ratio / Q4 Adjusted Efficiency Ratio	(0.06)% Annualized Q4 Net charge-offs (recoveries)/Avg. Loans

⁽¹⁾Non-GAAP measure excludes one-time merger expenses, as well as accelerated accretion on discount of partially redeemed subordinated debt. See Non-GAAP Reconciliation for reconciliation to GAAP financial measures in the Appendices.

SOLID LIQUIDITY POSITION

(\$ in 000s)

	As of		
	December 31, 2025	September 30, 2025	December 31, 2024
Cash and due from banks	\$ 190,782	\$ 143,504	\$ 84,758
Unencumbered AFS securities	267,150	326,183	302,386
Total on-balance-sheet liquidity	457,932	469,687	387,144
Line of credit from the Federal Home Loan Bank of San Francisco – collateralized	709,451	662,537	645,716
Line of credit from the Federal Reserve Bank of San Francisco – collateralized	356,450	382,095	322,258
Lines at correspondent banks – unsecured	100,000	100,000	95,000
Total external contingency liquidity capacity	1,165,901	1,144,632	1,062,974
Less: short-term borrowings	—	—	—
Net available liquidity sources	\$ 1,623,833	\$ 1,614,319	\$ 1,450,118

As of December 31, 2025

- Strong on-balance-sheet liquidity coupled with available external contingency liquidity capacity of \$1.2 billion.
- Net liquidity: 56% of total assets.
- Coverage ratio on uninsured deposits of 129%.
- Access to brokered deposit networks as another source of contingency funding, such as IntraFi, not included in the table.

INVESTMENT PORTFOLIO COMPOSITION

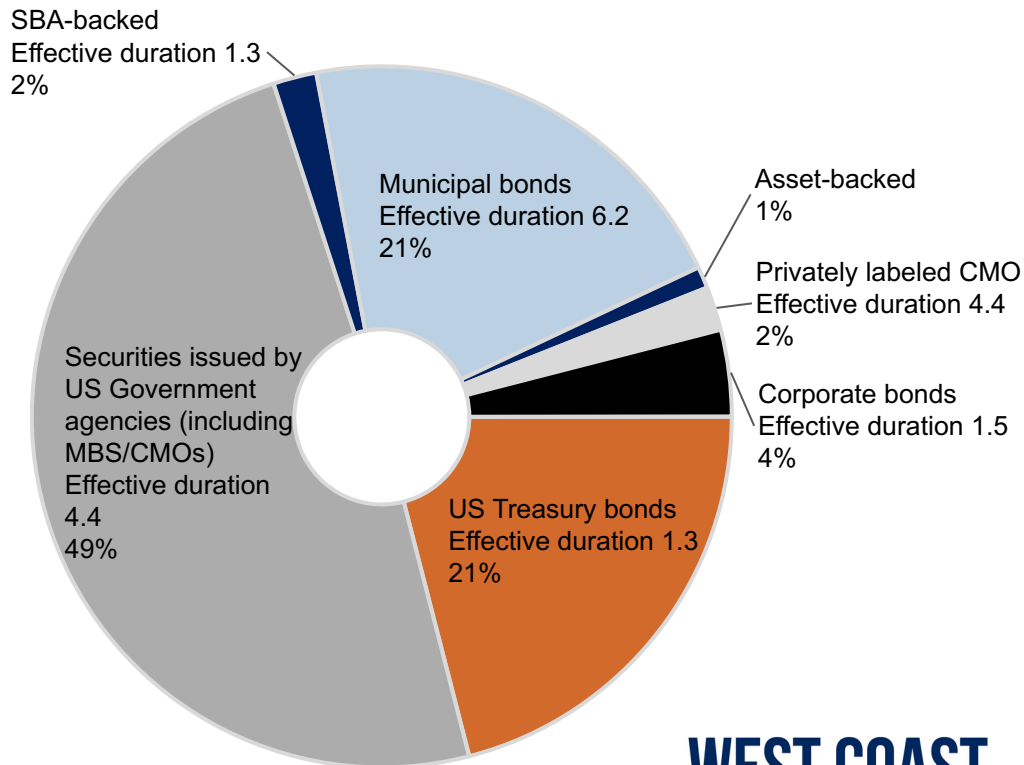
Municipal Bond Ratings



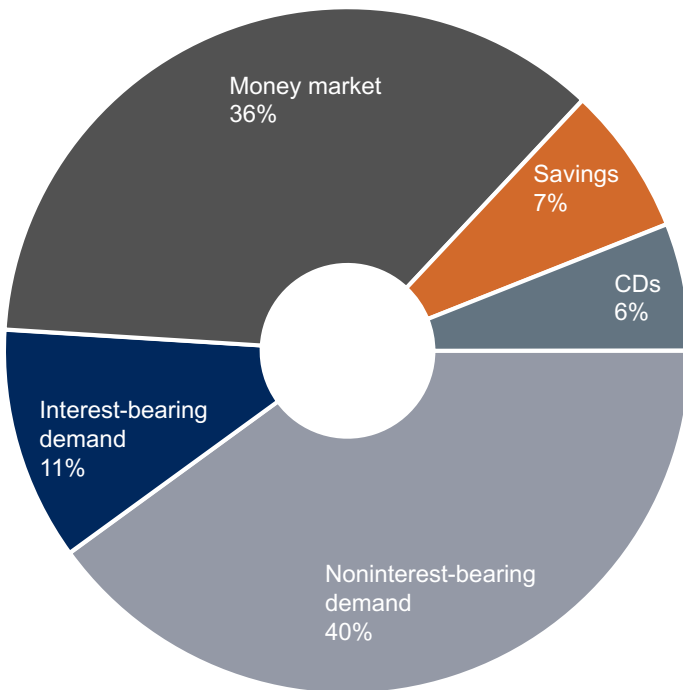
As of December 31, 2025

- Chart includes available-for-sale ("AFS") securities at market value and held-to-maturity ("HTM") securities at amortized cost.
- Effective duration of the investment portfolio is 3.9 years.
- 98% of the carrying value of investment securities classified as AFS.
- HTM securities totaled \$6.5 million.

*The municipal bond that is not rated was underwritten by the Bank and is fully secured by a 1st lien position on a real estate property.



ATTRACTIVE DEPOSIT MIX



As of December 31, 2025

Top 10 deposit relationships (excluding government agency deposits that are fully collateralized) represent approximately 12% of total deposits.

Growth opportunities include:

- Expanded Central Coast presence
- Silicon Valley/Bay Area
- Local municipalities

Q4 2025 Average Cost of Deposits

Money market	2.72%
Interest-bearing demand	0.97%
Savings	0.94%
CDs	2.80%

2025 YTD NEW DEPOSIT RELATIONSHIP GROWTH

1,018

Accounts Opened

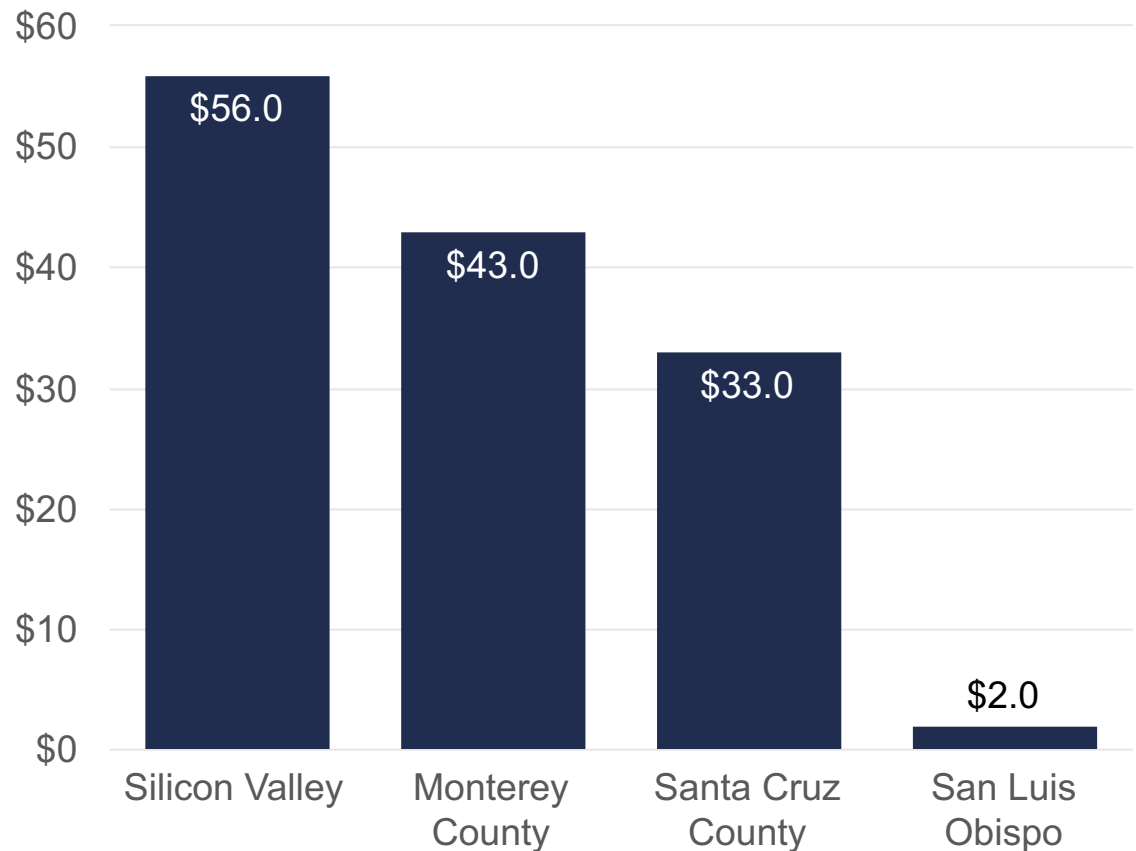
\$131.6
THOUSAND

Average Balance per Account

\$134.0
MILLION

in New Deposits

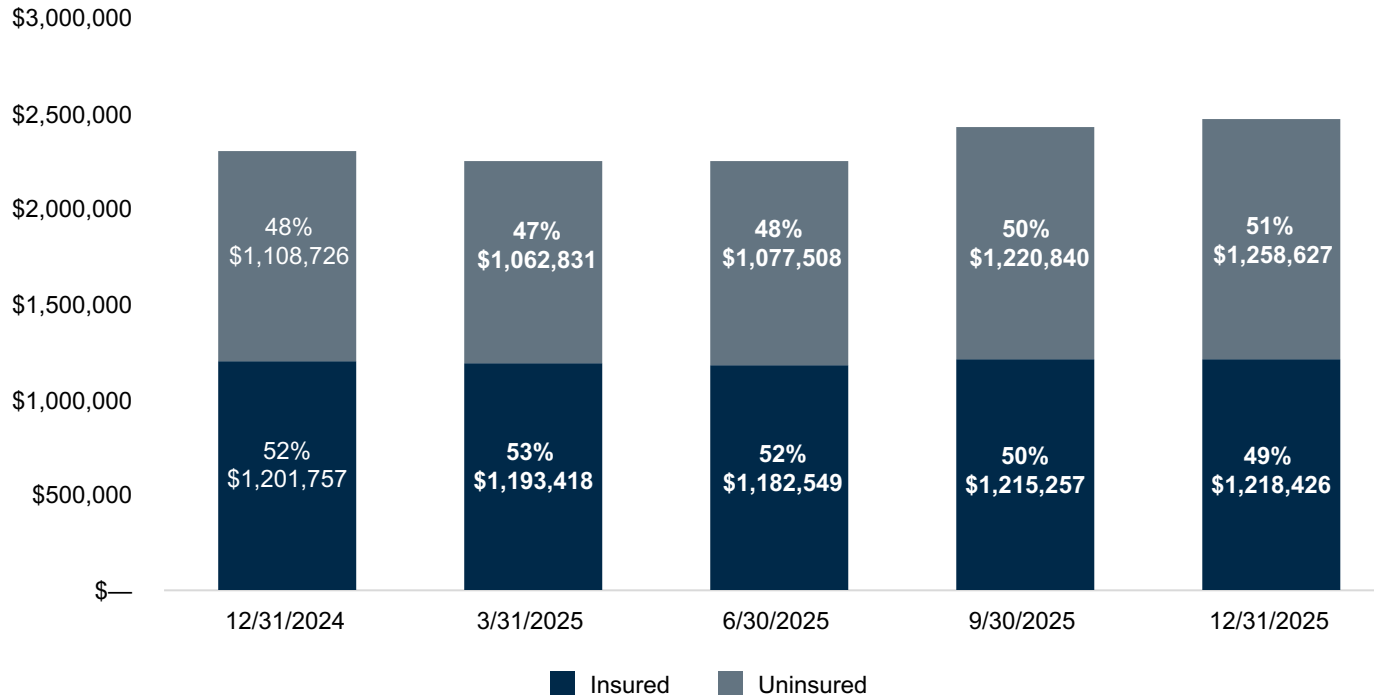
**YTD New Relationship Deposits by Region
(\$ in millions)**



Deposits held by clients who opened their first account with Bank in 2025; balances as of 12/31/2025.

DEPOSIT CHARACTERISTICS

(\$ in 000s)

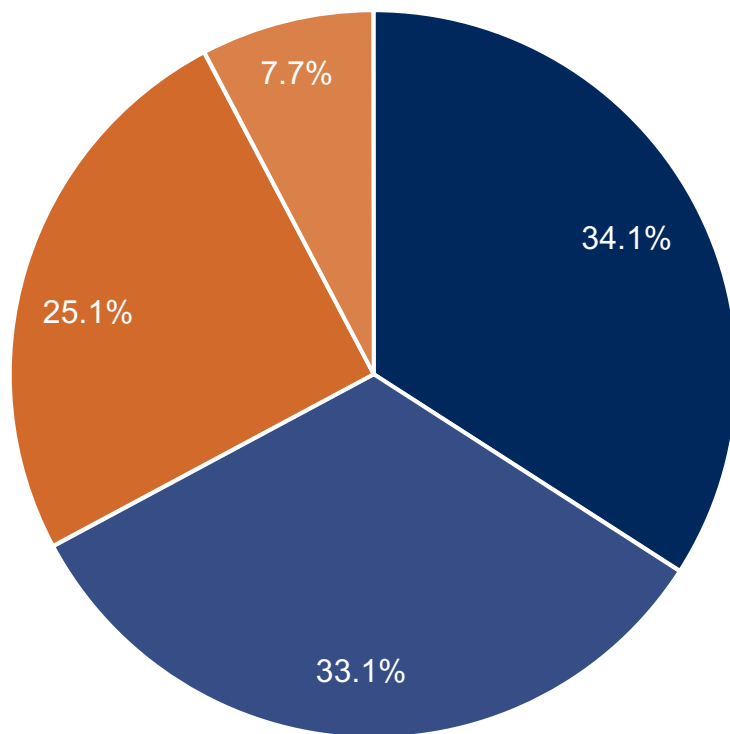


Insured deposits include fully collateralized balances.

IntraFi reciprocal deposit network products maximize depositors' FDIC insurance protection.

STRONG DEPOSIT FRANCHISE

Granular Deposit Account Composition (\$ in 000s)



■ Business - Interest-bearing ■ Business - Noninterest-bearing
■ Personal - Interest-bearing ■ Personal - Noninterest-bearing

As of December 31, 2025

Total Personal Deposits	\$ 813,138
Number of Accounts	14,785
Average Balance Per Account	\$ 55
Total Business Deposits	\$ 1,663,914
Number of Accounts	8,911
Average Balance Per Account	\$ 187

DISCIPLINED CREDIT CULTURE

Nonperforming Loans Including Deferred Loan Fees and Costs*

(\$000)	2021	2022	2023	2024	2025
Nonaccrual Loans					
Commercial & Industrial	\$ 163	\$ 1,243	\$ -	\$ -	
Land & Construction	-	990	-	-	10,000
Commercial Real Estate	-	-	6,526	504	-
SBA, B&I, and FSA	157	120	-	114	4,101
Consumer	61	808	-	-	-
Total Nonaccrual	\$ 381	\$ 3,161	\$ 6,526	\$ 618	\$ 14,101
Accruing Restructured Loans	-	26	320	10,367	1,198
Allowance for Credit Losses	\$ 19,978	\$ 21,444	\$ 23,943	\$ 31,622	\$ 38,173

*Starting with Q1 2025, credits are categorized based on the purpose of the loan. Previously, loans were classified based on collateral type. Prior periods have been restated for comparability.

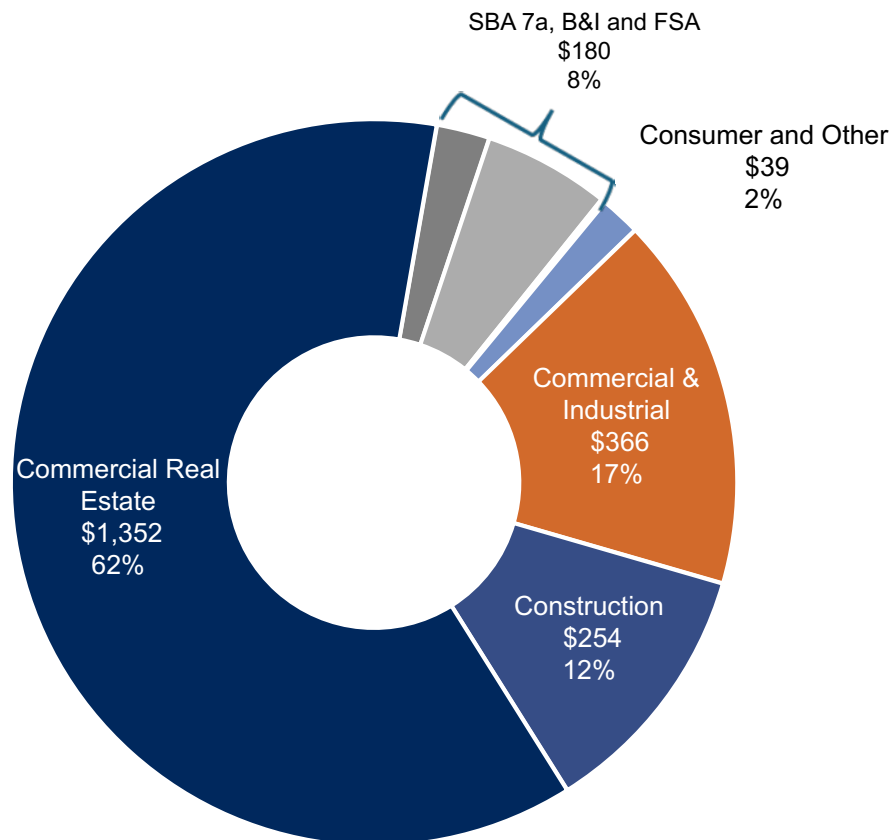
As of December 31, 2025

Nonperforming loans to total loans of 0.65%. The balance reflects:

- A \$10 million land development loan, whose collateral has been foreclosed by the Bank in January 2026 and is actively being marketed for sale.
- \$4.1 million in SBA loans, which have a government guarantee of \$2.1 million.

LOANS BY TYPE

(\$ in millions)



 Guaranteed Portion of SBA, B&I and FSA; \$123 million or 69% of this segment

*Gross of deferred expenses and fees of \$1.9 million, and purchase discount of \$20.8 million

\$2.172 Billion in Total Outstanding Loans* **as of December 31, 2025**

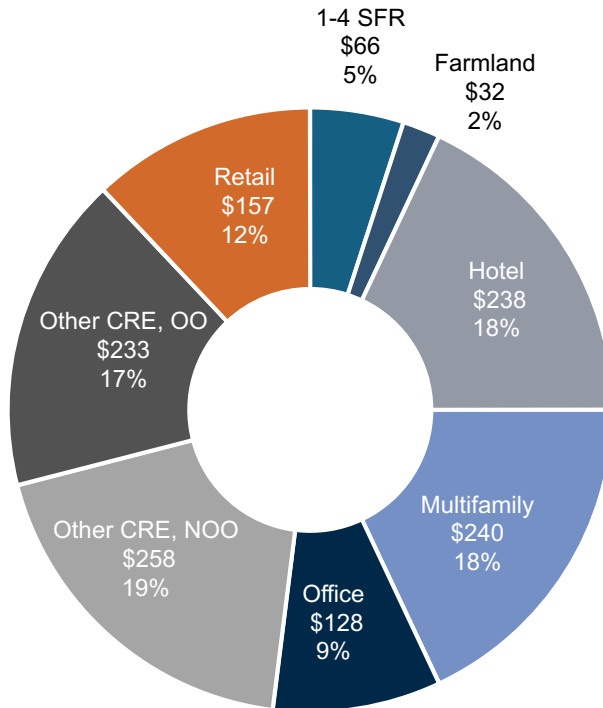
Q4 2025 tax equivalent loan yield of 7.04%, down 17 bps from 7.21% in Q3 2025.

Lower loan yields are attributed, in part, to slightly lower purchase discount accretion on acquired loans, and the absence of \$354 thousand of prepayment penalties related to early payoffs of commercial real estate credits and \$126 thousand from an interest recovery upon the full payoff of a problem credit recorded in the third quarter, partially offset by a \$161 thousand in interest write-off related to the placement of a land development loan on nonaccrual status in the third quarter of 2025.

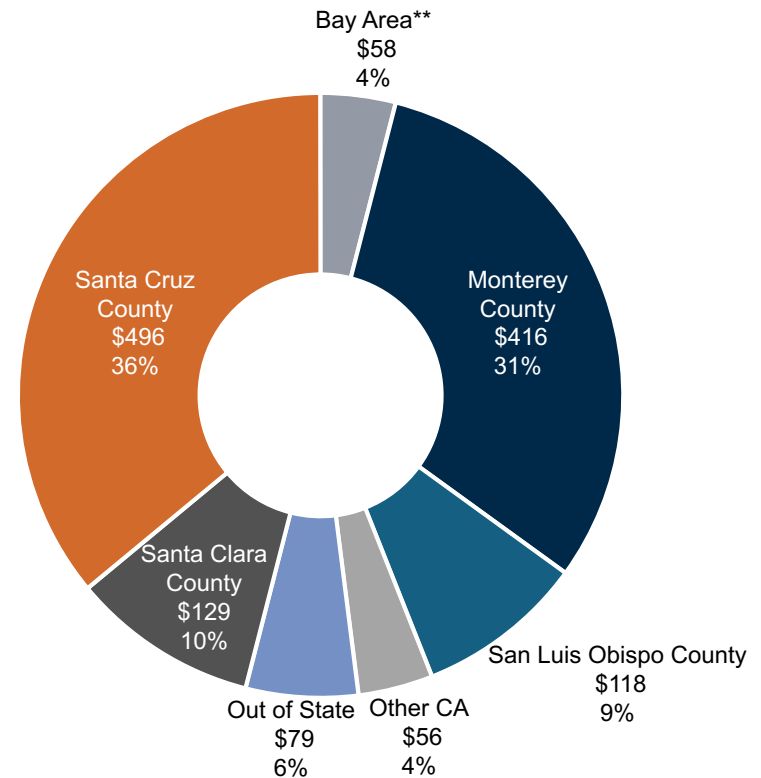
REAL ESTATE LOAN DETAIL

(\$ in millions)

\$1.35 Billion in Total Real Estate Loans* as of December 31, 2025



Total Weighted Average LTV: 46% based on the most recently available appraisal data.

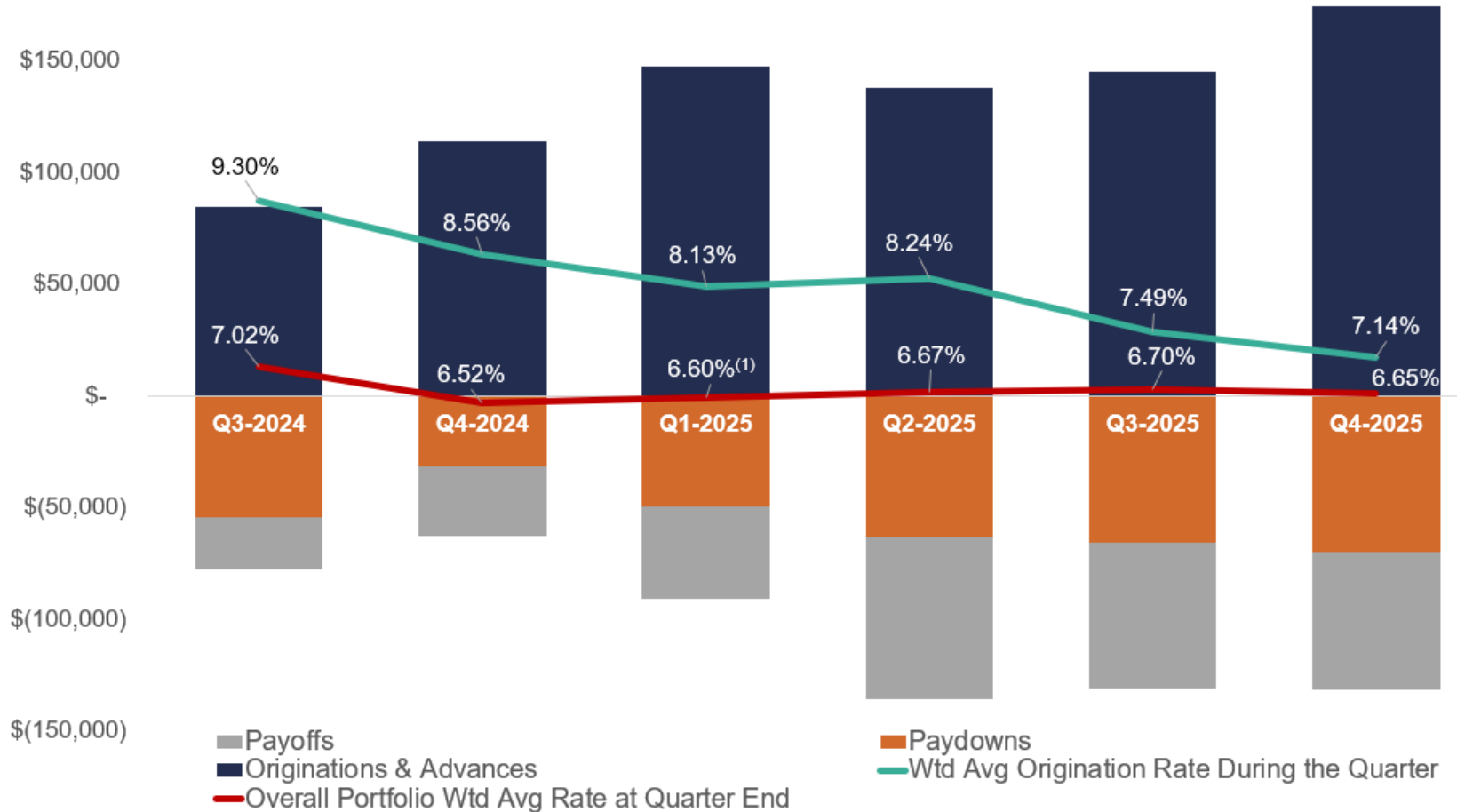


**Alameda, San Francisco, San Mateo, Contra Costa, Sonoma, Solano, Napa and Marin counties

*Gross of deferred expenses and fees, and purchase discount.

ORGANIC LOAN GROWTH AND PRICING

(\$ in 000s)



Loan balances are reported gross and exclude deferred expenses and fees, and unaccreted purchase discount.

Loan rates are weighted by loan balances and exclude fees/purchase discount accretion.

Q4-2024 loan growth data excludes loans acquired via the merger with 1st Capital Bank; the overall portfolio interest rate calculation includes the acquired loans.

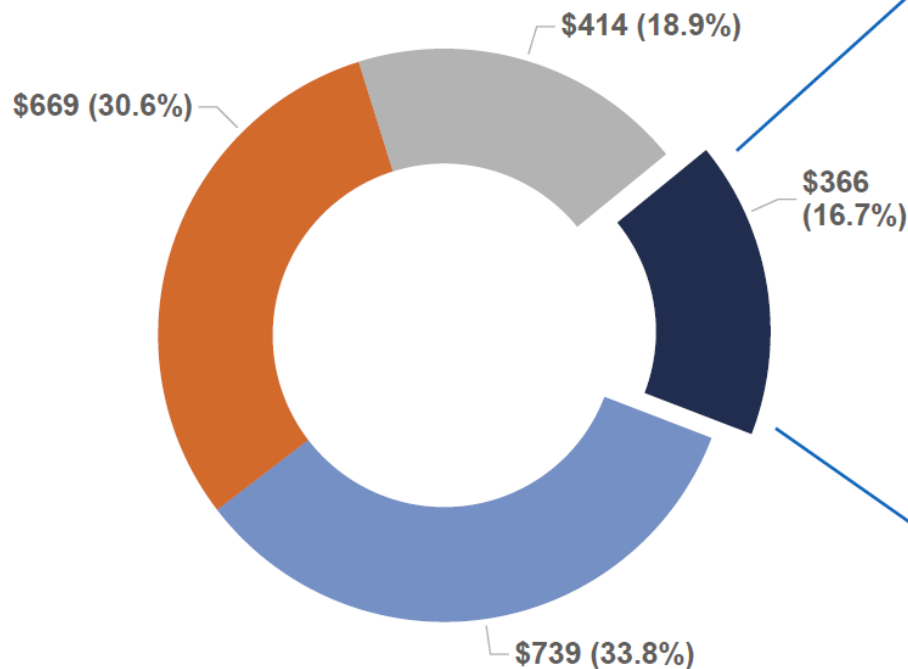
⁽¹⁾The decrease in the overall portfolio weighted average interest rate from Q3-24 to Q4-24 was due to the acquisition of the 1st Capital Bank loan portfolio.

FIXED VS. VARIABLE RATE LOANS AND REPRICING TIMELINE

(\$ in millions)

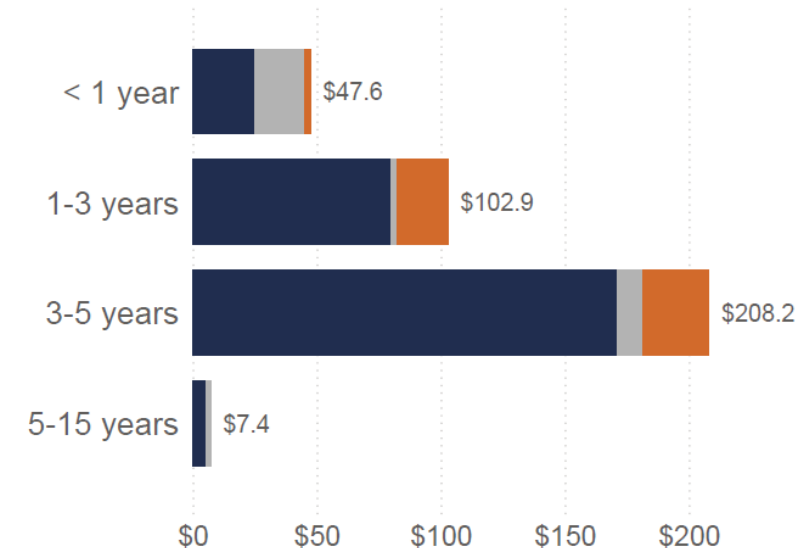
Interest Rate Structure as of December 31, 2025

● At Floor¹ ● Floating/Instant² ● Fixed Rate³ ● Adjustable Rate



Adjustable Rate Reprice Timeline

● CRE ● Other Loans ● SBA RE



Gross of deferred expenses and fees, and purchase discount.

⁽¹⁾Of the loans at their floor rate, 86% will remain at the floor for more than 12 months.

⁽²⁾Floating/Instant: WSJ Prime and SOFR based loans that reprice instantly or monthly based on their respective index.

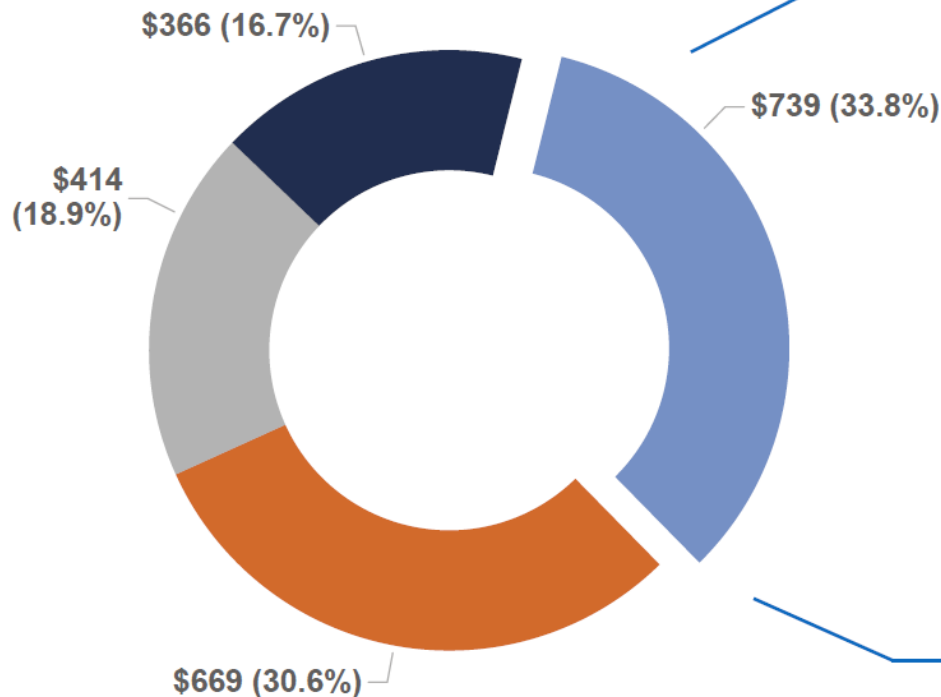
⁽³⁾79% of fixed rate loans have maturities beyond 12 months.

FIXED VS. VARIABLE RATE LOANS AND LOAN FLOOR RATES

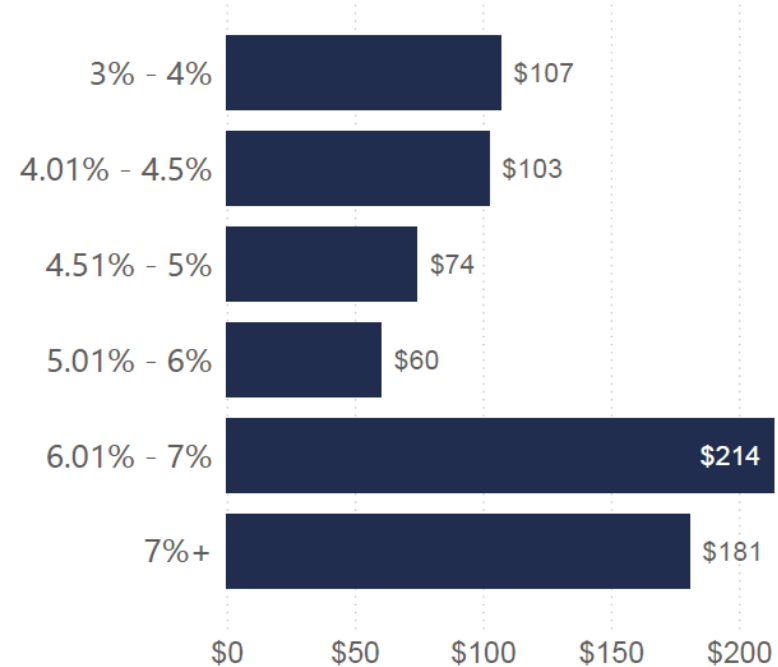
(\$ in millions)

Interest Rate Structure as of December 31, 2025

● At Floor ● Floating/Instant ● Fixed Rate ● Adjustable Rate



Interest Rate of Loans at the Floor



Gross of deferred expenses and fees, and purchase discount.

UPCOMING CRE INTEREST RATE REPRICING

(\$ in millions)

Scheduled Interest Rate Repricing Through December 2027

Non-Owner-Occupied CRE with a Senior Lien, Non-SBA; Data as of December 31, 2025

Total Loans to Reprice

\$190.54M

% of Total NOO CRE

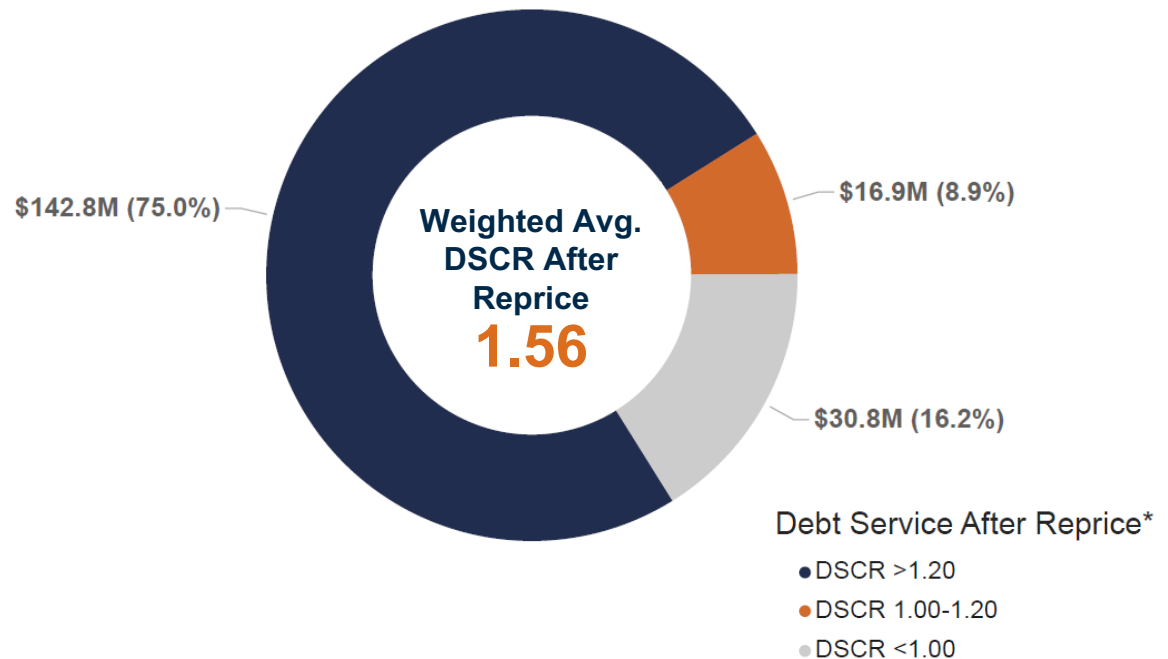
18.20%

Avg. Rate Change

1.74%

Current Weighted Avg. DSCR

1.89



Gross of deferred expenses and fees, and purchase discount.

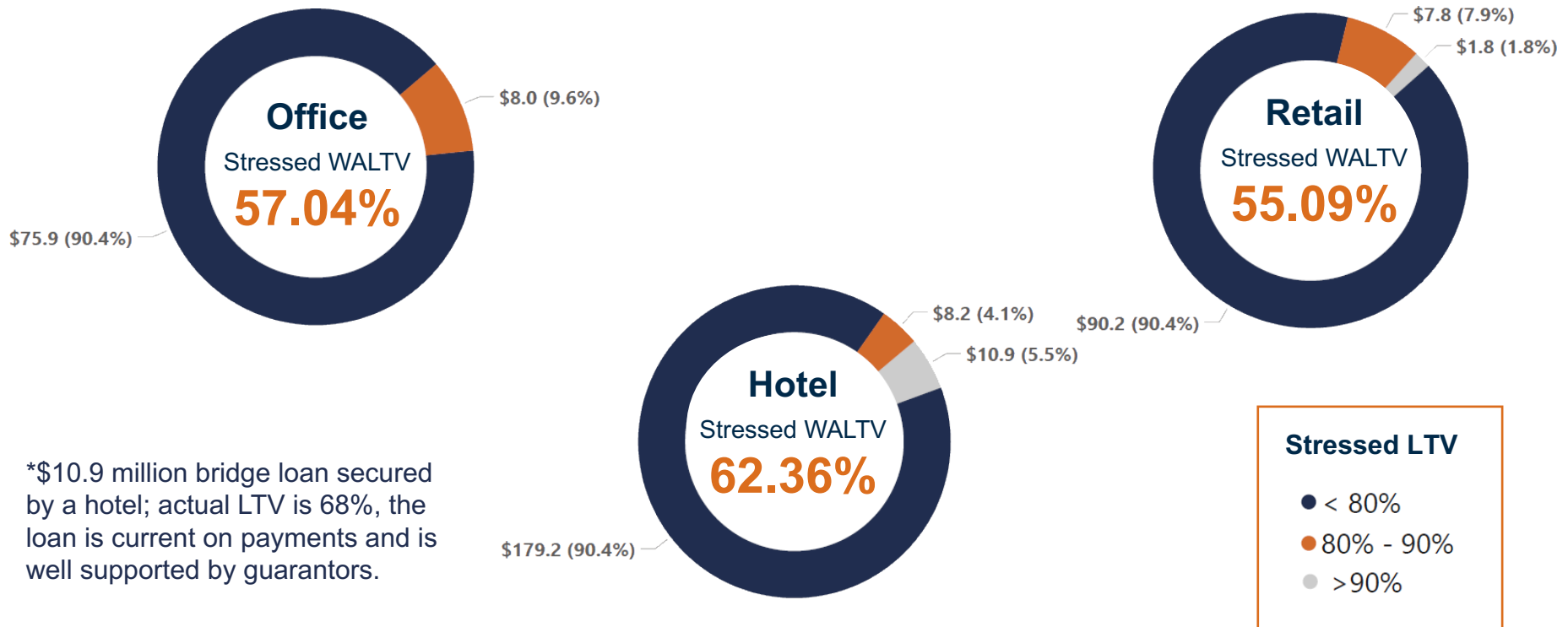
*Using loan data and index rates as of 12/31/2025.

**Regularly monitored by Credit Admin. All loans with a projected DSCR < 1 have an LTV below 65% and are supported by guarantors, either through global cash flow, liquidity or other outside equity.

NON-OWNER-OCCUPIED CRE LOANS

(\$ in millions)

Stress Test: 25% Decline in Real Estate Collateral Value Non-Owner-Occupied CRE, Non-SBA as of December 31, 2025



Gross of deferred expenses and fees, and purchase discount.

NON-OWNER-OCCUPIED CRE LOANS

(\$ in millions)

Stress Test: 15% Decline in Net Operating Income Non-Owner-Occupied CRE, Non-SBA Loans as of December 31, 2025



Loans that have a stressed DSCR less than 1:1 have a weighted average LTV of 48%, in addition to adequate support from guarantor cash flow, liquidity, or outside assets.

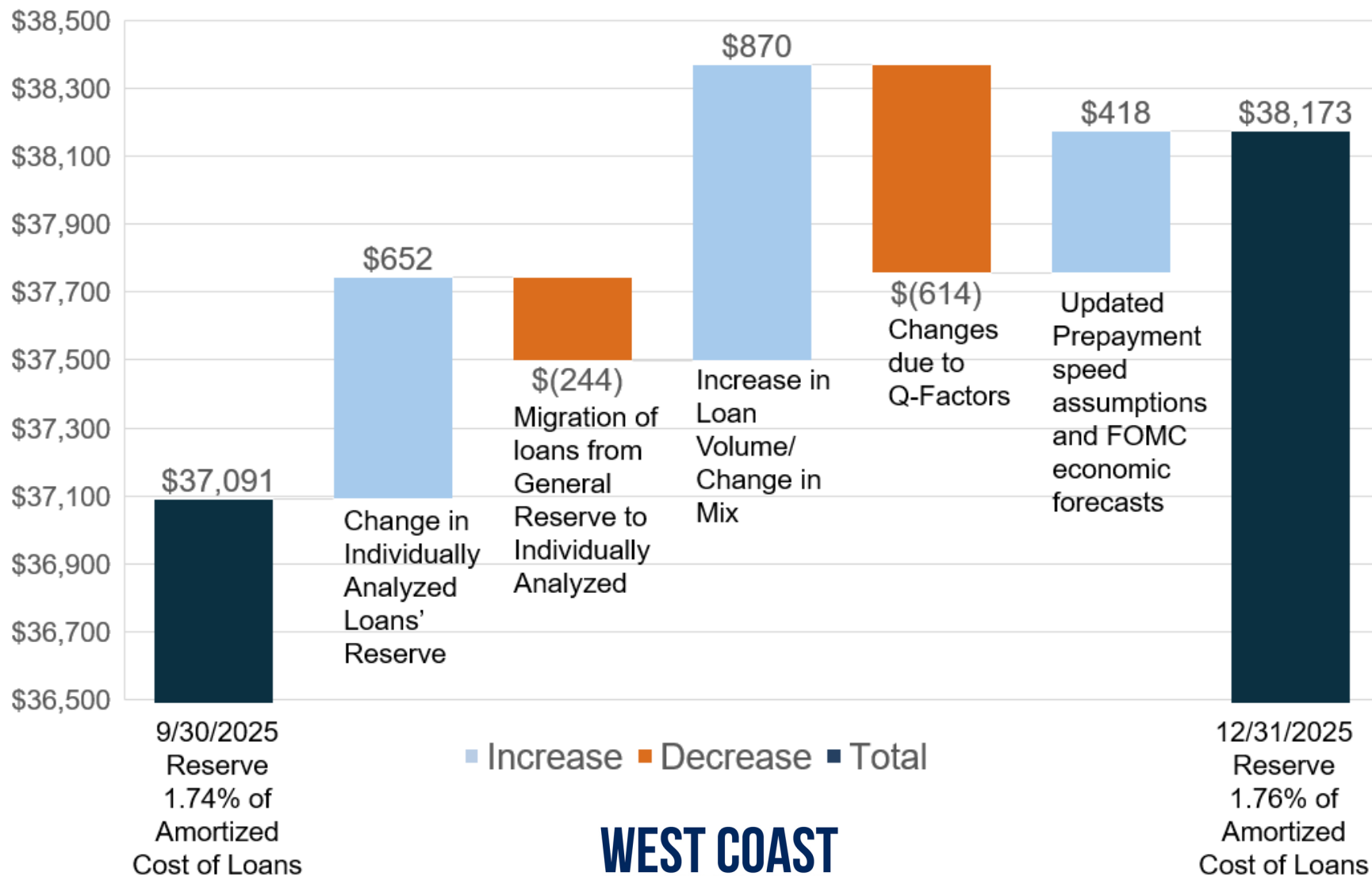
Stressed DSCR

- DSCR > 1.20
- DSCR 1.00-1.20
- DSCR < 1.00

Figures are based on gross loans excluding deferred expenses and fees.

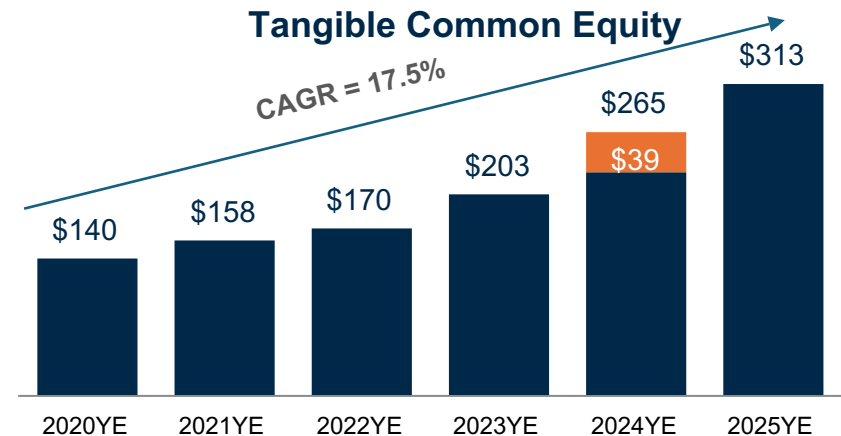
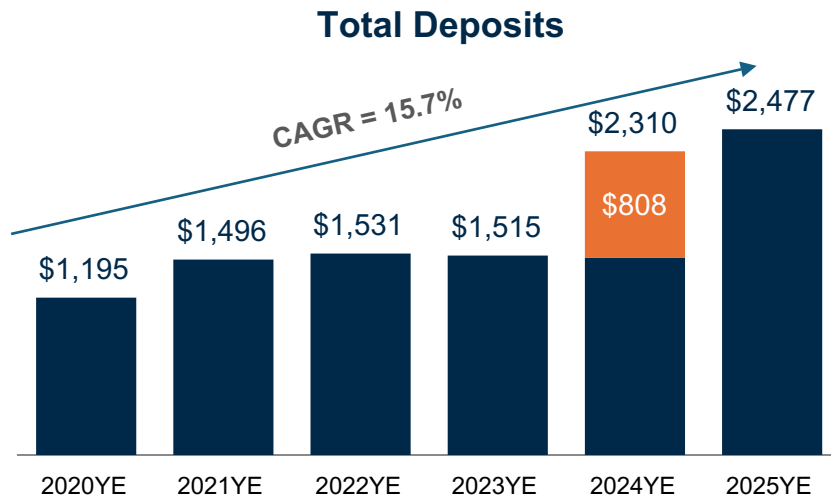
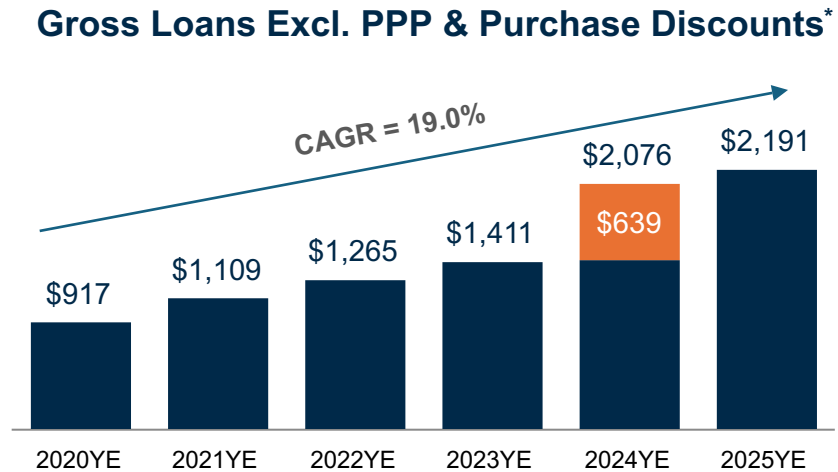
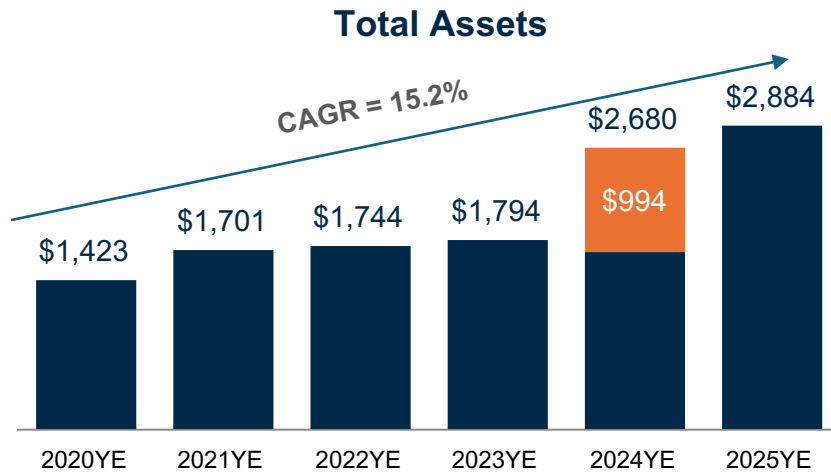
CHANGES IN THE CREDIT RESERVE

(\$ in 000s)



CONSISTENT BALANCE SHEET GROWTH

(\$ in millions)



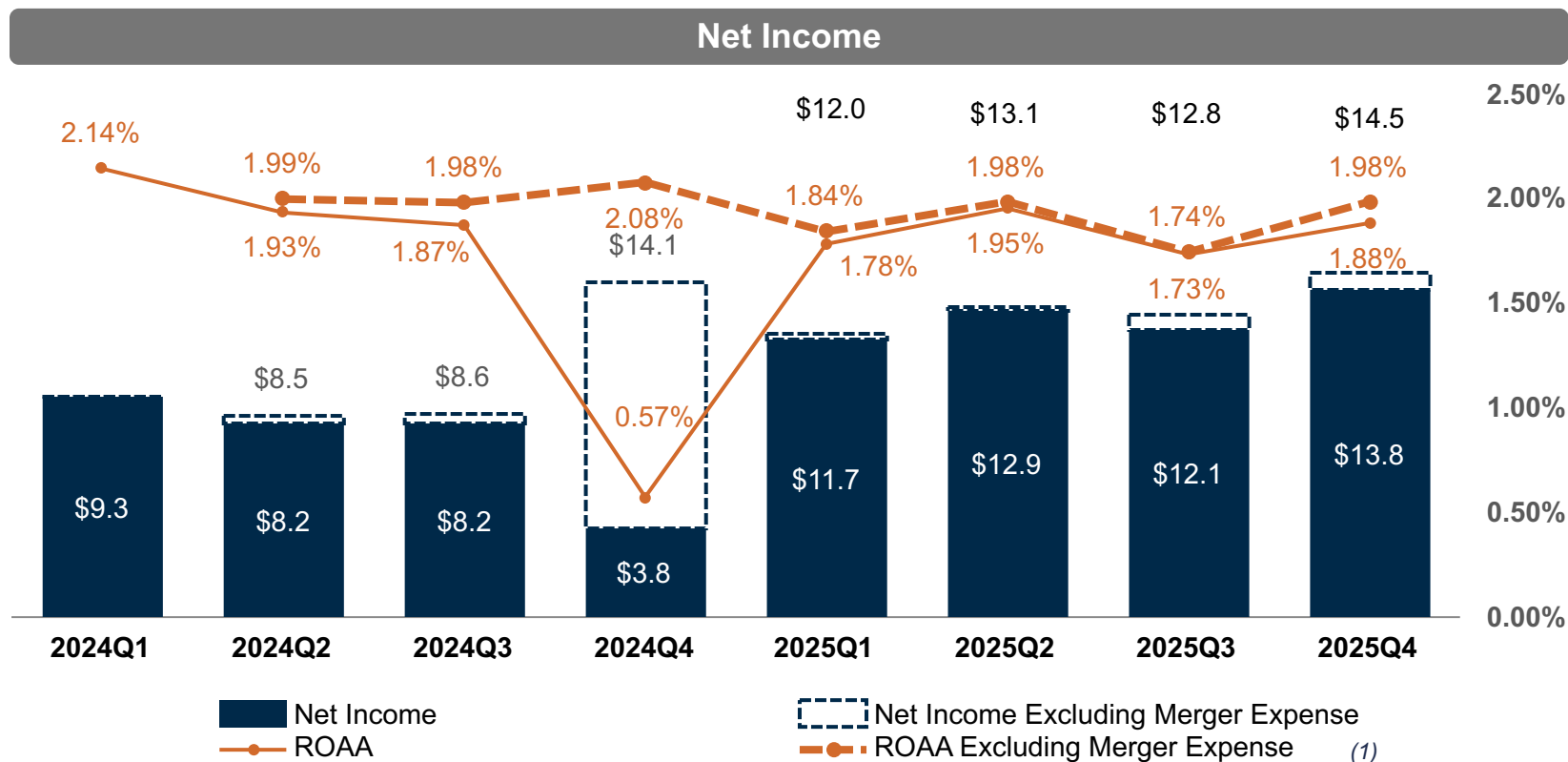
*Gross of purchase discount of \$20.8 million and \$30.6 million at December 31, 2025, and December 31, 2024, respectively.

WEST COAST
COMMUNITY BANCORP

 Denotes acquisition through bank merger

STRONG PROFITABILITY

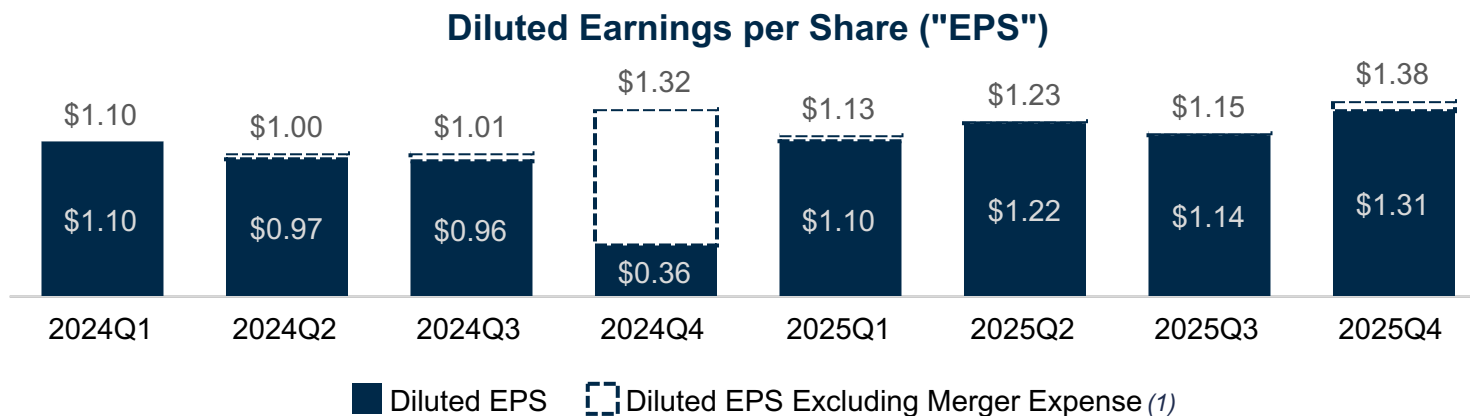
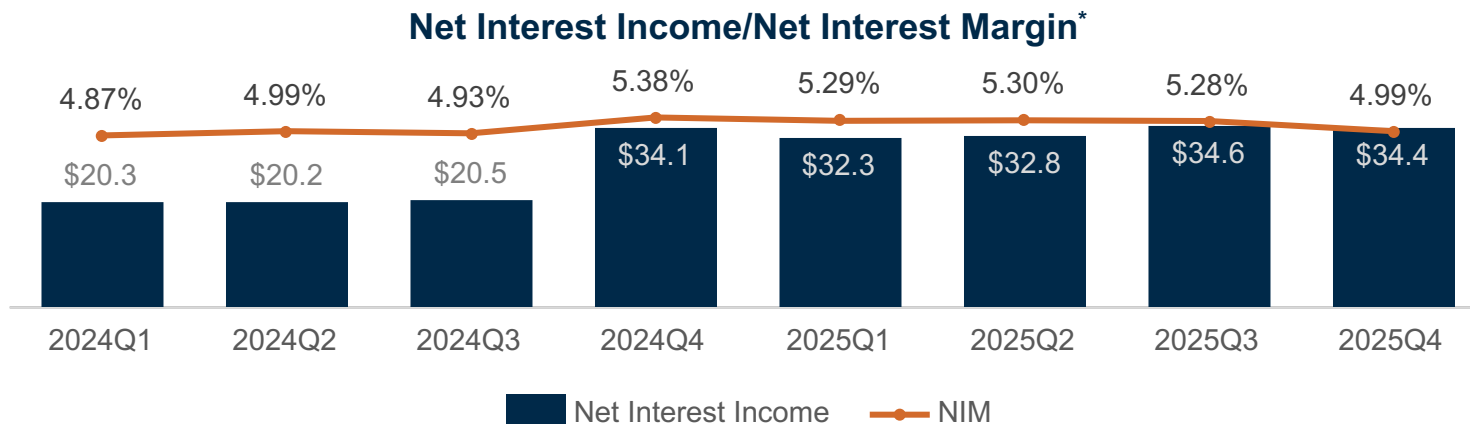
(\$ in millions)



⁽¹⁾Non-GAAP measure excludes one-time merger expenses, as well as loss on sale of investment securities and accelerated accretion on discount of partially redeemed subordinated debt. See Non-GAAP Reconciliation for reconciliation to GAAP financial measures in the Appendices.

HIGH MARGIN DRIVES PROFITABILITY

(\$ in millions, except per share data)



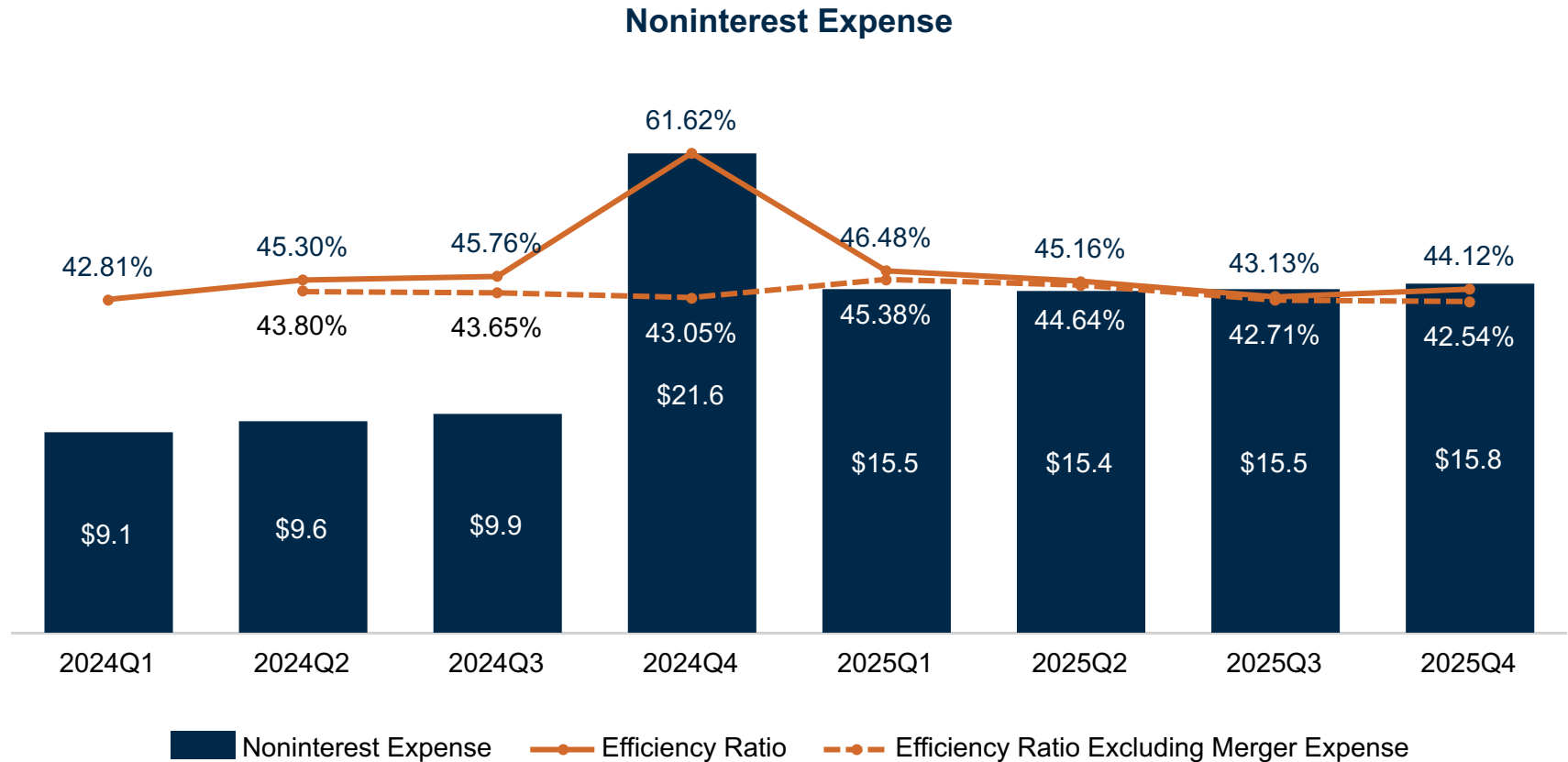
*Net interest margin is adjusted for tax equivalent basis.

(1)Non-GAAP measure excludes one-time merger expenses, as well as loss on sale of investment securities and accelerated accretion on discount of partially redeemed subordinated debt.

See Non-GAAP Reconciliation for reconciliation to GAAP financial measures in the Appendices.

DISCIPLINED EXPENSE MANAGEMENT ENHANCES PROFITABILITY

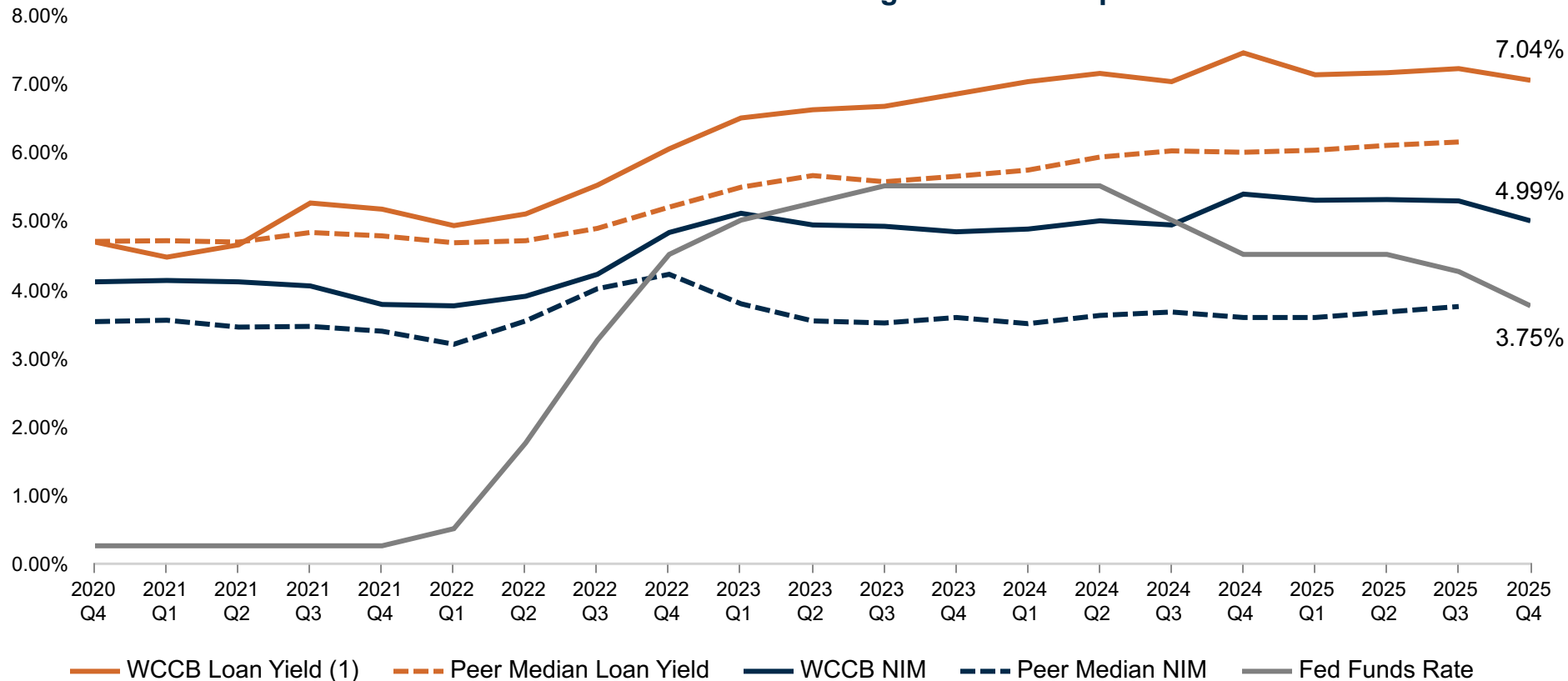
(\$ in millions)



⁽¹⁾Non-GAAP measure excludes one-time merger expenses, as well as loss on sale of investment securities. See Non-GAAP Reconciliation for reconciliation to GAAP financial measures in the Appendices.

RELATIONSHIP-BASED PRICING DRIVES NIM AND LOAN YIELDS

5-Year Yield on Loans and Net Interest Margin* Trend Compared to Peers



⁽¹⁾Includes loan fee income, expenses, and purchase discount accretion from acquired loans

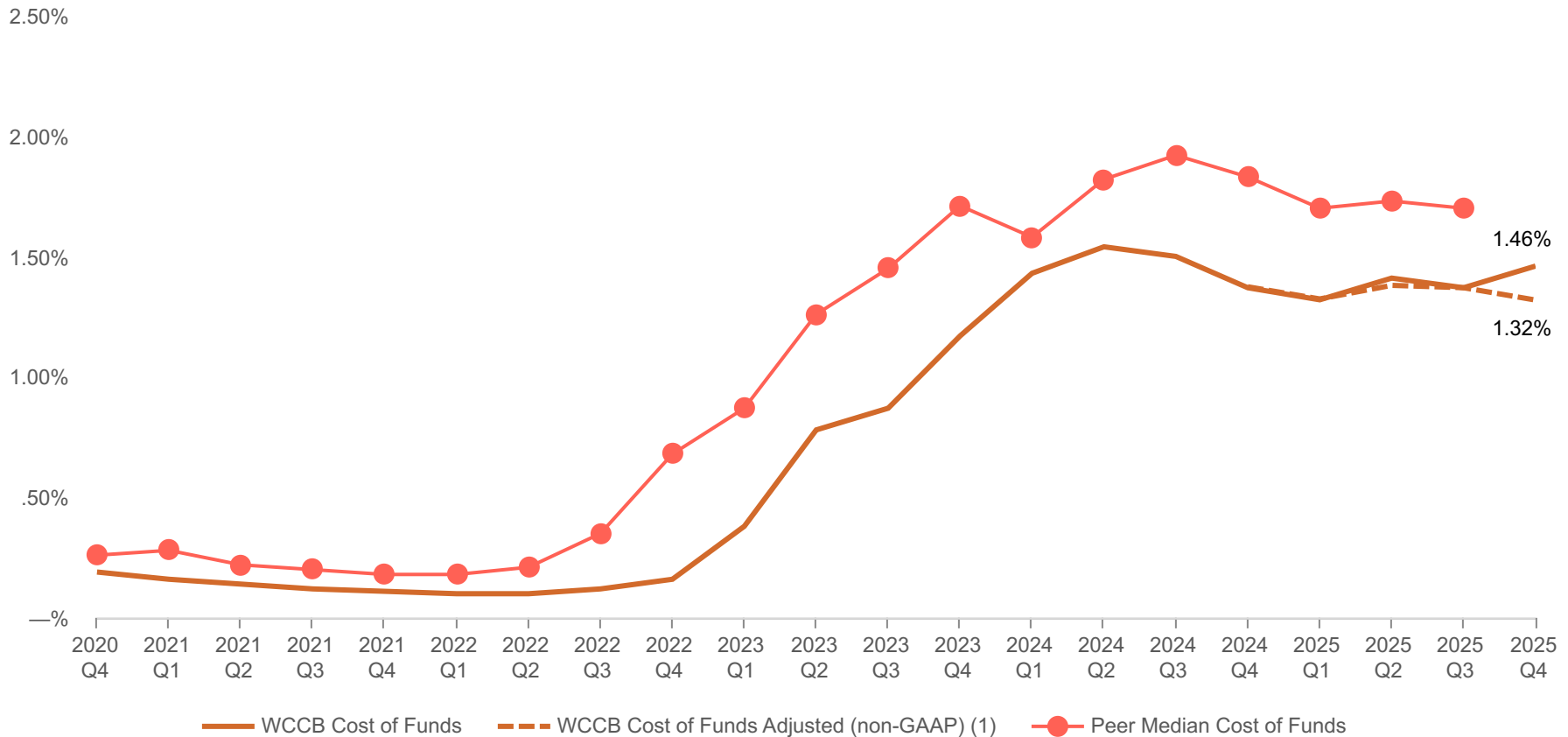
Peers include all publicly listed banks headquartered in California with total assets of \$1 billion to \$5 billion as of 12/31/25.

**WEST COAST
COMMUNITY BANCORP**

*Effective January 1, 2024, dividends from non-marketable equity investments held by the Bank were reclassified from interest income to noninterest income. Net interest margin has been restated for prior periods.

DISCIPLINED PRICING DRIVES LOW COST OF FUNDS

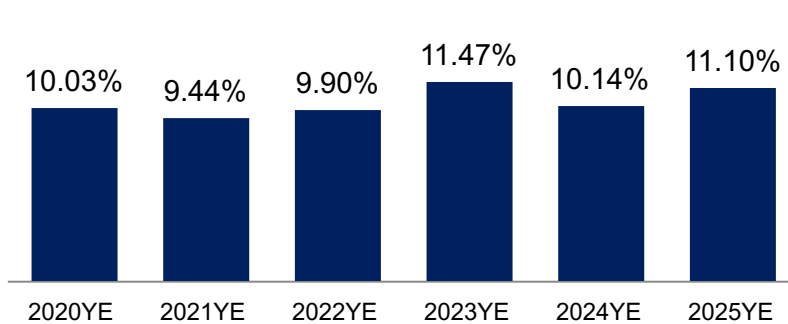
5-Year Cost of Funds Trend Compared to Peers



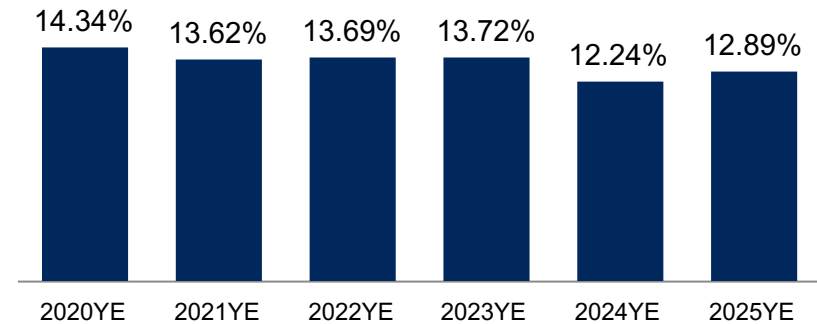
⁽¹⁾Non-GAAP measure excludes accelerated accretion on discount of partially redeemed subordinated debt. See Non-GAAP Reconciliation for reconciliation to GAAP financial measures in the Appendices.

ROBUST CAPITAL POSITION EVEN POST-MERGER & POST STOCK REPURCHASE IN 2025

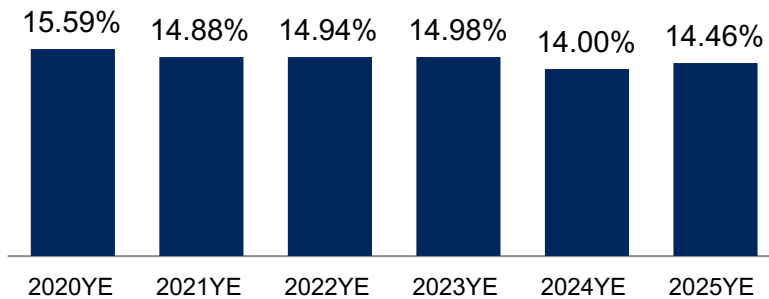
TCE Ratio



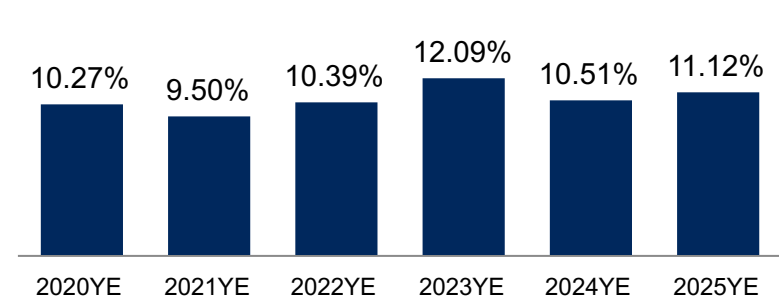
Tier 1 Ratio



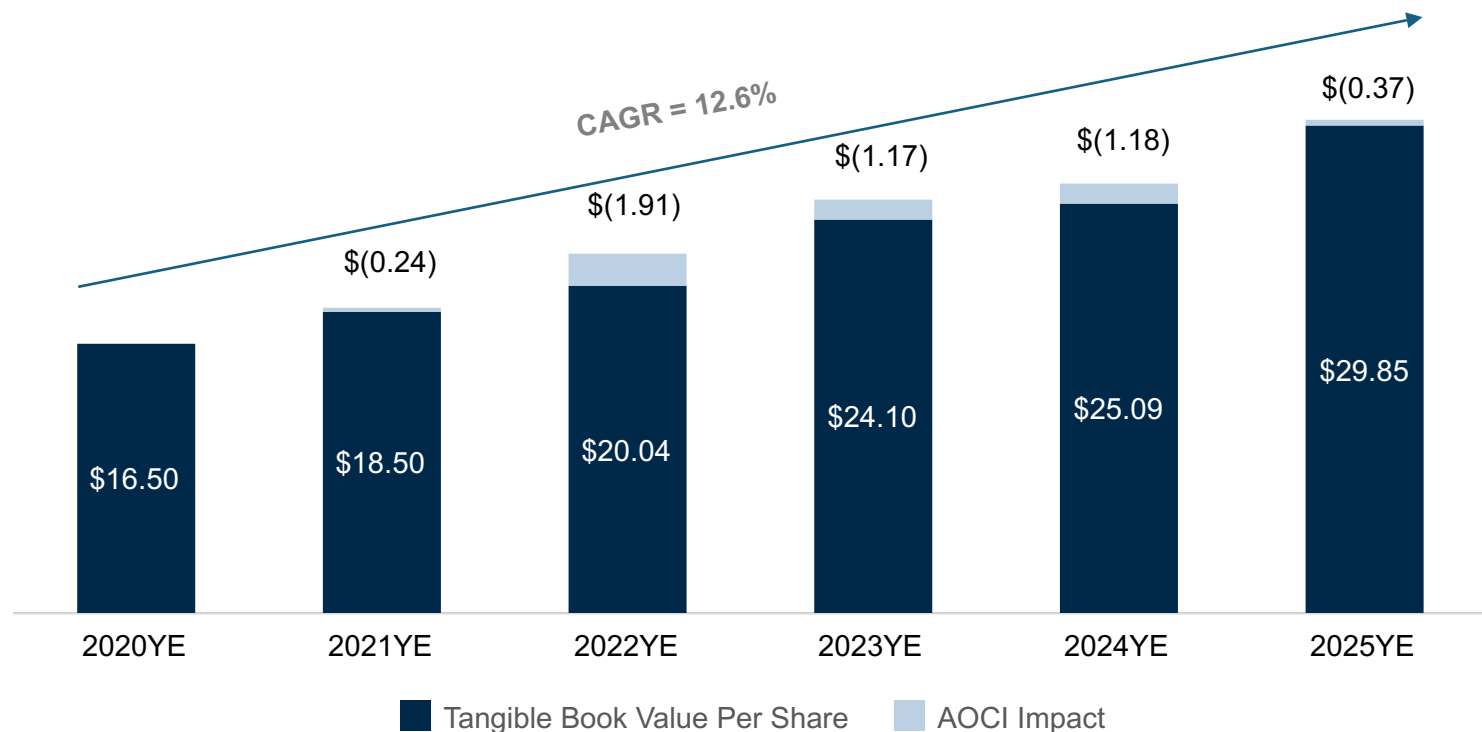
Total Capital Ratio



Leverage Ratio

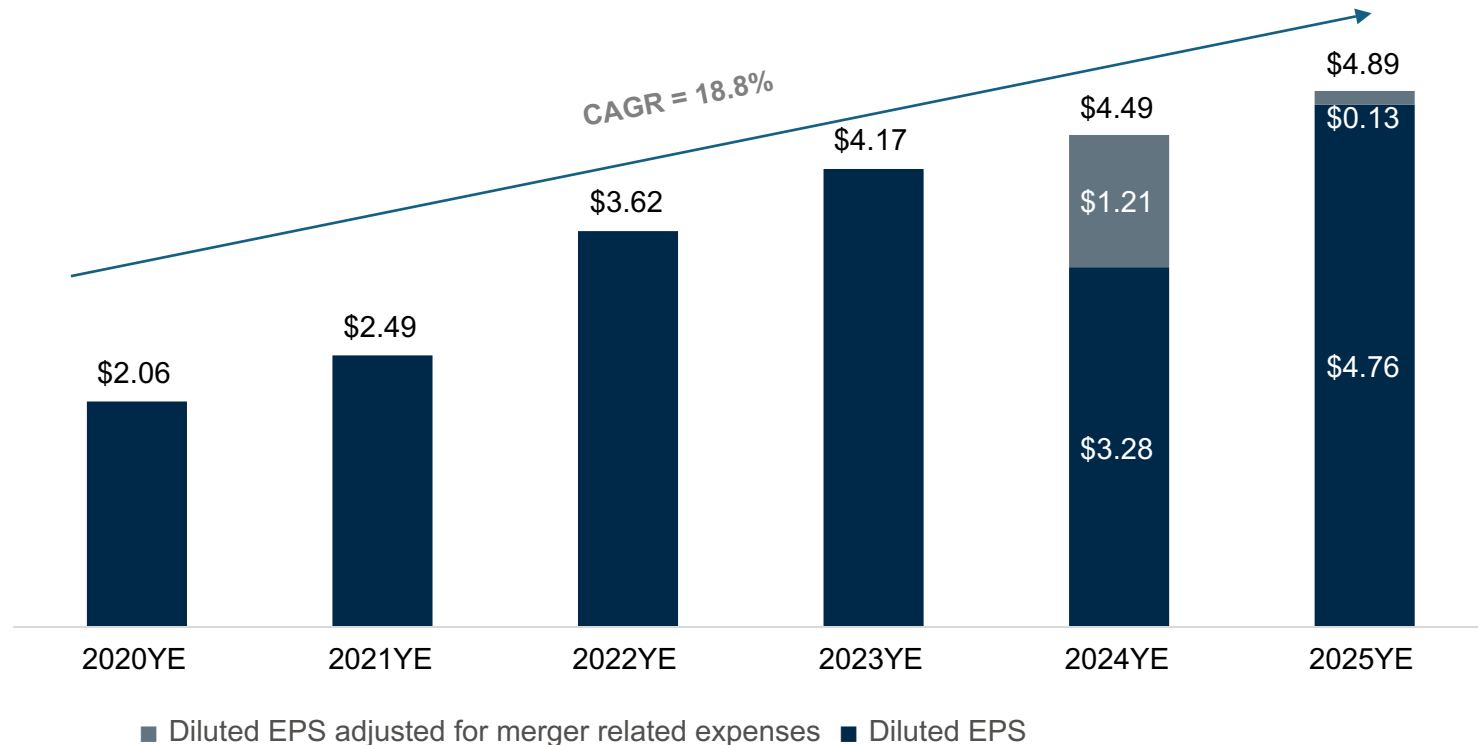


TANGIBLE BOOK VALUE PER SHARE CONTINUES UPWARD TREND



Tangible Book Value per Share = (Shareholder's Equity - Goodwill & Intangibles)/Outstanding Shares
Adjusted for stock dividends and splits

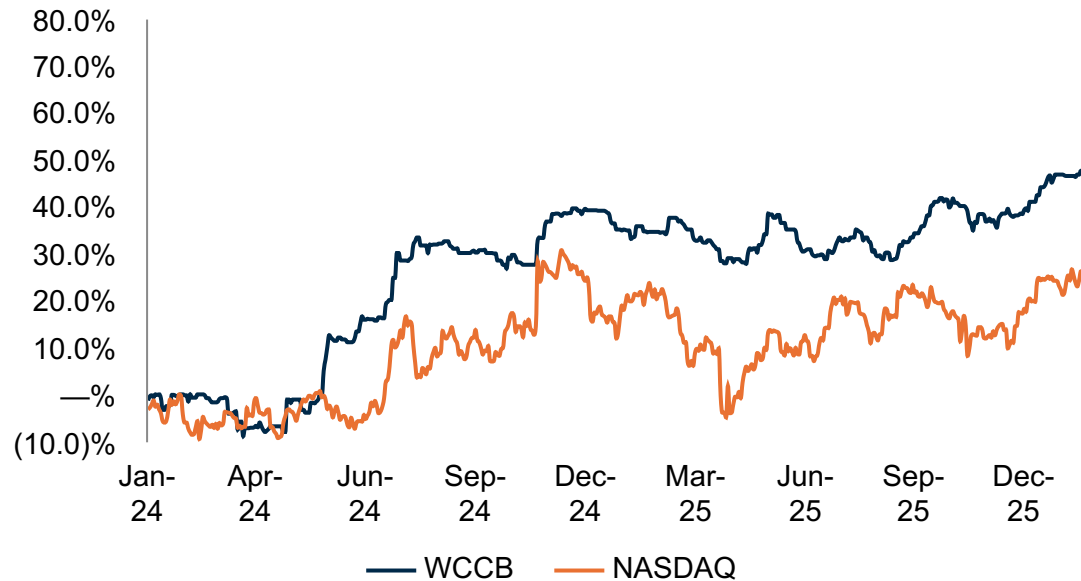
DILUTED EARNINGS PER SHARE CONTINUES UPWARD TREND



Diluted Earnings per Share = Net Income/(Weighted Average Common Shares + Dilutive Common Shares)
2024 diluted EPS adjusted for merger related expenses but included purchase accounting adjustment accretion/amortization.

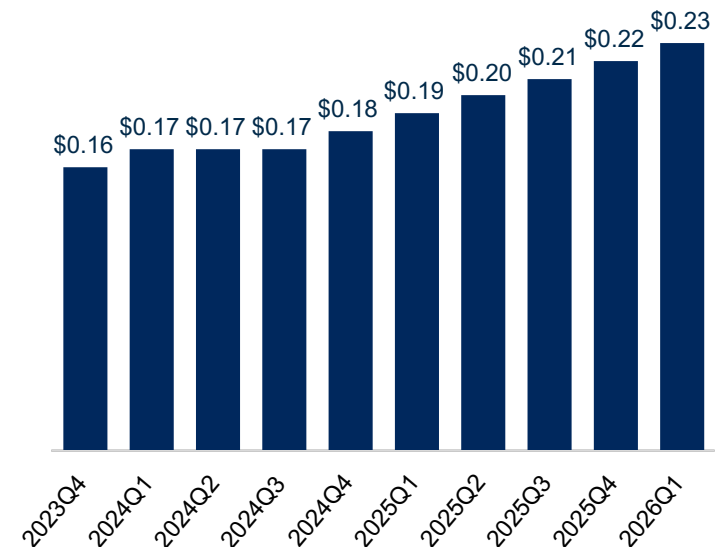
SHAREHOLDER-FOCUSED

Superior Price Performance



Relative Price Performance % through January 20, 2026.

Quarterly Cash Dividend Paid



COMMUNITY REINVESTMENT

More than 3,500 Hours of Community Service in 2025

Through volunteerism and service on boards and committees, we reinvest our time and financials into the communities we serve by supporting local nonprofits, service clubs, chambers and charitable organizations. Our directors, management team and employees are involved in hundreds of activities and generously give their time, energy and talent.

We offer our employees participation in a Community Service Program that supports activities to enhance the communities in which we live and work. This program allows full-time employees up to 40 paid hours per calendar year to volunteer with 501(c)3 charitable organization(s) of their choice.



CASA of Santa Cruz County
Holiday Giving gift delivery



Menlo College
Meet the Firms Recruitment Fair



Mee Memorial Hospital
Care package delivery



SLO Grassroots
Holiday meal preparation

RANKINGS AND RECOGNITION

National



NEWSWEEK MAGAZINE

Named one of the 2026 Top 500 Regional Banks & Credit Unions in the U.S.



TIME MAGAZINE AMERICA'S GROWTH LEADERS FOR 2026

Ranked #330 of 501 in inaugural list of top performing publicly listed companies in the U.S.



BANK DIRECTOR MAGAZINE 2025 RANKINGBANKING REPORT

Ranked #4 among Top 25 U.S. publicly traded banks and #2 for banks with assets less than \$5B for full-year 2024 performance.



AMERICAN BANKER MAGAZINE

Ranked #59 among top U.S. community banks with assets of \$2B to \$10B for full-year 2024 financial performance.



S&P GLOBAL MARKET INTELLIGENCE

Ranked #62 among top U.S. community banks under \$3B in assets for full-year 2024 financial performance.



INDEPENDENT COMMUNITY BANKERS OF AMERICA TOP 25

Rated #12 for best-performing community banks with assets greater than \$1B.



BAUERFINANCIAL, INC

Rated 5-Star "Superior" for the first three quarters of 2025

RANKINGS AND RECOGNITION

Local



SILICON VALLEY BUSINESS JOURNAL

Ranked #11 among Top 20 largest Silicon Valley banks by deposits as of June 30, 2025.



GOOD TIMES READERS' POLL "BEST OF SANTA CRUZ COUNTY"

Voted Best Local Bank for the 13th consecutive year.



SILICON VALLEY BUSINESS JOURNAL

Ranked #11 among fastest-growing real estate lenders as of March 31, 2025.



THE PAJARONIAN "2025 BEST OF THE PAJARO VALLEY" READERS' POLL

Silver Award for Best Bank



SILICON VALLEY BUSINESS JOURNAL

Ranked #17 among largest corporate philanthropists in Silicon Valley for 2024 giving.



THE PRESS BANNER READERS' POLL "2025 THE BEST OF SCOTTS VALLEY"

Silver Award for Best Local Bank.

RANKINGS AND RECOGNITION

Local Continued



**SANTA CRUZ AREA CHAMBER
OF COMMERCE**
2025 Business of the Year.



**SANTA CRUZ SENTINEL 2025 READERS'
CHOICE AWARD**
Voted #1 Bank in Santa Cruz County for 11 years.

California



THE FINDLEY REPORTS INC.
Super Premier Performing Bank for 16 consecutive years.

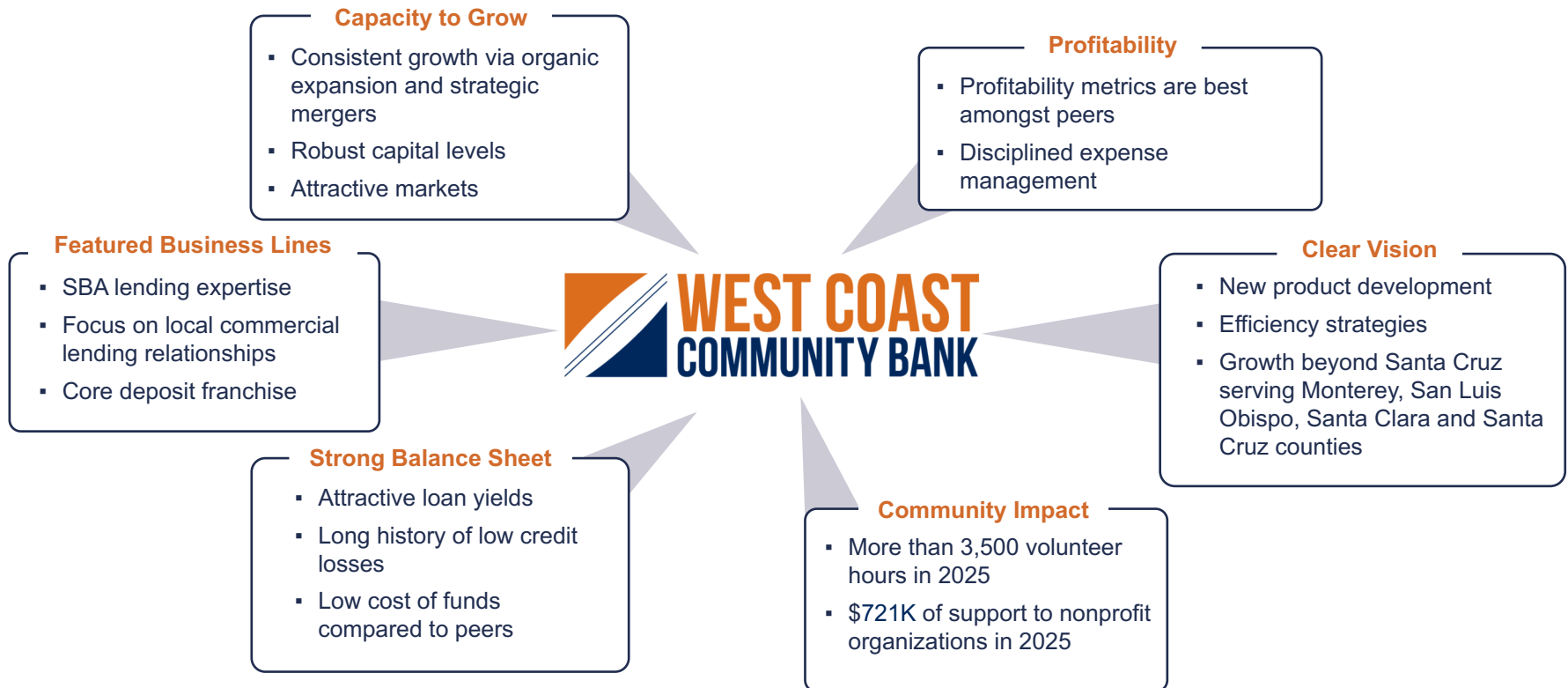
WEST COAST
COMMUNITY BANCORP



APPENDICES

WEST COAST
COMMUNITY BANCORP

HIGHLIGHTS



NON-GAAP RECONCILIATION

Tangible common equity to tangible assets (the "tangible common equity ratio") and tangible book value per share are non-U.S. GAAP financial measures derived from U.S. stock GAAP-based amounts. We calculate the tangible common equity ratio by excluding the balance of intangible assets from common holders' equity and dividing by tangible assets. We calculate tangible book value per share by dividing tangible common equity by common shares outstanding, as compared to book value per common share, which we calculate by dividing common shareholders' equity by common shares outstanding. We believe that this information is consistent with the treatment by bank regulatory agencies, which exclude intangible assets from the calculation of risk-based capital ratios. Accordingly, we believe that these non-U.S. GAAP financial measures provide information that is important to investors and that is useful in understanding our capital position and ratios. However, these non-U.S. GAAP financial measures are supplemental and are not a substitute for an analysis based on U.S. GAAP measures. As other companies may use different calculations for these measures, this presentation may not be comparable to other similarly titled measures reported by other companies. A reconciliation of the non-U.S. GAAP measure of tangible common equity ratio to the U.S. GAAP measure of common equity ratio and tangible book value per share to the U.S. GAAP measure of book value per share are set forth below.

<i>Dollars in thousands, except per share amounts</i>	2021	2022	2023	2024	31-Mar 2025	30-Jun 2025	30-Sep 2025	31-Dec 2025
Total Shareholders' Equity	\$ 186,090	\$ 197,676	\$ 230,036	\$ 332,981	\$ 345,685	\$ 356,922	\$ 368,496	\$ 376,827
Less: Intangible Assets	(28,202)	(27,796)	(27,433)	(68,105)	(67,038)	(65,971)	(64,903)	(63,912)
Tangible Common Equity	\$ 157,888	\$ 169,880	\$ 202,603	\$ 264,876	\$ 278,647	\$ 290,951	\$ 303,593	\$ 312,915
Total Assets	\$1,701,249	\$1,744,487	\$1,794,362	\$ 2,680,428	\$ 2,658,258	\$ 2,650,436	\$ 2,838,171	\$ 2,883,684
Less: Intangible Assets	(28,202)	(27,796)	(27,433)	(68,105)	(67,038)	(65,971)	(64,903)	(63,912)
Tangible Assets	\$1,673,047	\$1,716,691	\$1,766,929	\$ 2,612,323	\$ 2,591,220	\$ 2,584,465	\$ 2,773,268	\$ 2,819,772
Tangible Common Equity Ratio	9.4 %	9.9 %	11.5 %	10.1 %	10.8 %	11.3 %	10.9 %	11.1%
Basic Shares Outstanding	8,536,000	8,477,272	8,406,680	10,556,467	10,586,179	10,576,882	10,537,167	10,482,767
Book Value per Share	\$ 21.80	\$ 23.32	\$ 27.36	\$ 31.54	\$ 32.65	\$ 33.75	\$ 34.97	\$ 35.95
Less: Intangible Book Value per Share	(3.30)	(3.28)	(3.26)	(6.45)	(6.33)	(6.24)	(6.16)	(6.10)
Tangible Book Value per Share	\$ 18.50	\$ 20.04	\$ 24.10	\$ 25.09	\$ 26.32	\$ 27.51	\$ 28.81	\$ 29.85

NON-GAAP RECONCILIATION

(continued)

<i>Dollars in thousands, except per share amounts</i>	Q4 2025
QTD Net Income	\$ 13,772
Add: net loss on sale of investments	—
Add: accelerated accretion on discount of partially redeemed subordinated debt	864
Add: merger expense	201
Adjusted non-core items	1,065
Tax effected non-core items	750
Adjusted non-GAAP net income	\$ 14,522
QTD Average Assets	\$ 2,906,010
QTD Average Tangible Common Equity	\$ 311,021
QTD Diluted Weighted Average Shares Outstanding	10,546,203
Adjusted non-GAAP ROAA	1.98 %
Adjusted non-GAAP ROTCE	19.41 %
Adjusted diluted earnings per share (non-GAAP)	\$ 1.38

<i>Dollars in thousands, except per share amounts</i>	Q4 2025
QTD Net interest income reported per GAAP	\$ 34,444
QTD Non-interest expense reported per GAAP	\$ 15,789
Add: merger expense - deductible	201
Adjusted non-interest expense (non-GAAP)	\$ 15,588
QTD Non-interest income reported per GAAP	\$ 1,339
Add: accelerated accretion on discount of partially redeemed subordinated debt	864
Adjusted non-interest income (non-GAAP)	\$ 2,203
Adjusted non-GAAP Efficiency Ratio	42.54 %
Total interest expense	\$ 9,202
Less: accelerated accretion on discount of partially redeemed subordinated debt	(864)
Adjusted interest expense (non-GAAP)	\$ 8,338
Average balance of total interest-bearing liabilities and noninterest-bearing deposits	2,508,055
Adjusted non-GAAP Cost of Funds	1.32 %