



WEST COAST
COMMUNITY BANCORP

Investor Presentation

April 2026



Disclaimer

This investor presentation has been prepared by West Coast Community Bancorp (traded as "WCCB" on the OTCQX, the "Company"), and its wholly owned subsidiary, West Coast Community Bank (formerly known as Santa Cruz County Bank) (the "Bank"), solely for informational purposes based on its own information as well as information from public sources. Certain information contained herein may be derived from information provided by industry sources. The Company believes such information is accurate and that the sources from which it has been obtained are reliable. However, the Company has not independently verified such information and cannot guarantee the accuracy of such information.

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 release may contain forward-looking statements that are subject to risks and uncertainties. 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. Such risks and uncertainties could cause results for subsequent interim periods or for the entire year to differ materially from those indicated. Readers should not place undue reliance on the forward-looking statements, which reflect management's view only as of the date hereof. Bancorp undertakes no obligation to publicly revise these forward-looking statements to reflect subsequent events or circumstances.

About West Coast Community Bank



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



212 full-time equivalent employees as of March 31, 2026



\$2.9 billion in assets as of March 31, 2026



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



Ten branches across four counties: Monterey, San Luis Obispo, Santa Clara and Santa Cruz.



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

*Per FDIC data as of June 30, 2025

**U.S. Census Bureau data 2024



Financial Highlights

WEST COAST
COMMUNITY BANCORP

Q1 2026 Consolidated Financial Results

Balance Sheet Strength

\$2.895 Billion
Total Assets

\$2.219 Billion
Total Loans

\$2.474 Billion
Total Deposits

\$325.3 Million
Tangible Common Equity

Consistent Profitability

\$34.1 Million
Q1 Net Interest Income

\$15.0 Million
Q1 Net Income

\$1.43⁽¹⁾
Q1 Diluted Earnings Per Share

Strong Earnings Metrics

2.12%
Q1 ROAA

19.75%
Q1 ROATCE

5.11%
Q1 Net Interest Margin, Taxable Equivalent

43.59%⁽²⁾
Q1 Efficiency Ratio

Healthy Credit Quality

0.62%
Nonperforming Assets/Assets

0.49%
Nonaccrual Loans/Loans

1.56%
ACL/Gross Loans

0.63%⁽³⁾
Annualized Q1
Net Charge-offs
(recoveries)/Avg. Loans

⁽¹⁾ The earnings in Q1 2026 reflected these pre-tax impact: a \$912 thousand gain on sale of non-core residential loans acquired in the 1st Capital Bancorp merger as well as a \$368 thousand special dividend on FHLB stock.

⁽²⁾ The efficiency ratio in Q1 2026 reflected a \$912 thousand gain on sale of non-core residential loans acquired in the 1st Capital Bancorp merger, as well as a \$368 thousand special dividend on FHLB stock.

⁽³⁾ Q1 2026 reflected the charge-off of the previously established specific reserve of \$3.2 million on a land development loan that was foreclosed and transferred to other real estate owned. Excluding that charge-off, the annualized net charge-offs to average loans would be 0.04%.

Solid Liquidity Position

(\$ in 000s)

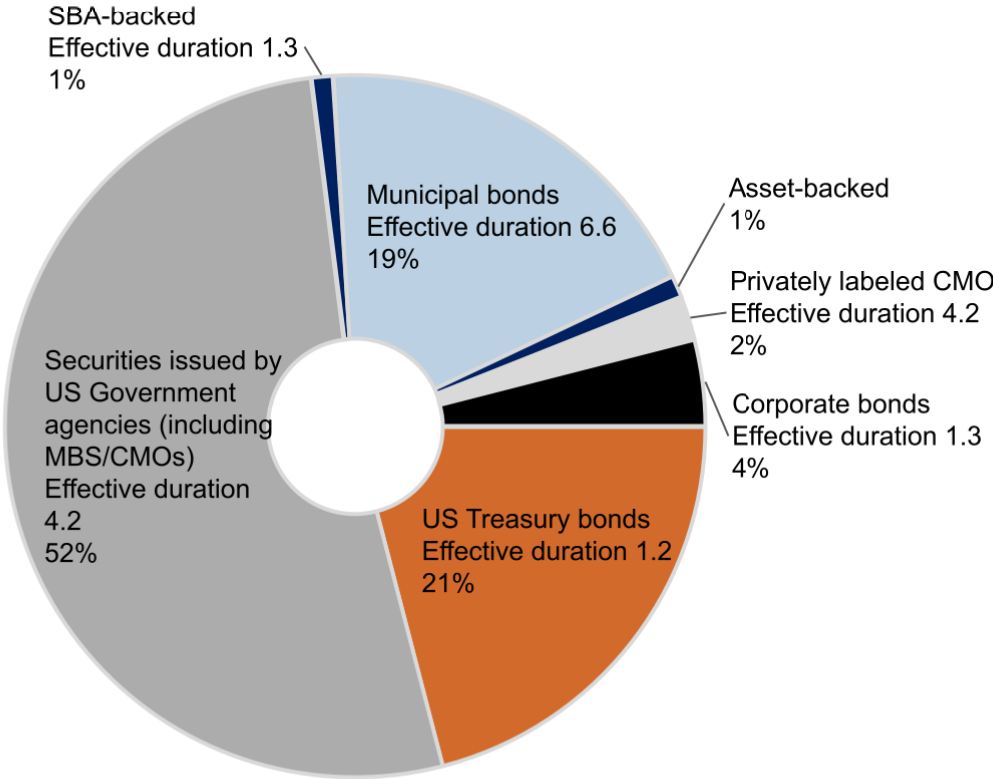
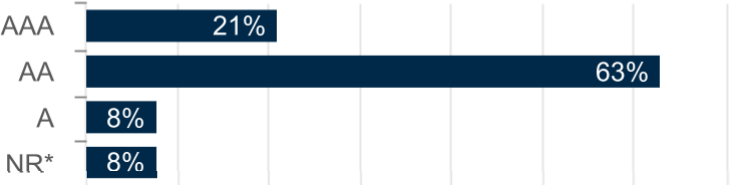
	As of		
	March 31, 2026	December 31, 2025	March 31, 2025
Cash and due from banks	\$ 161,514	\$ 190,678	\$ 45,000
Interest-earning deposits in other financial institutions	100	104	350
Unencumbered AFS securities	255,170	267,150	268,525
Total on-balance-sheet liquidity	416,784	457,932	313,875
Line of credit from the Federal Home Loan Bank of San Francisco – collateralized	720,925	709,451	639,607
Line of credit from the Federal Reserve Bank of San Francisco – collateralized	409,679	356,450	357,453
Lines at correspondent banks – unsecured	100,000	100,000	100,000
Total external contingency liquidity capacity	1,230,604	1,165,901	1,097,060
Less: short-term borrowings	—	—	(20,000)
Net available liquidity sources	\$ 1,647,388	\$ 1,623,833	\$ 1,390,935

As of March 31, 2026

- Strong on-balance-sheet liquidity coupled with available external contingency liquidity capacity of \$1.2 billion.
- Net liquidity: 57% of total assets.
- Coverage ratio on uninsured deposits of 132%.
- 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

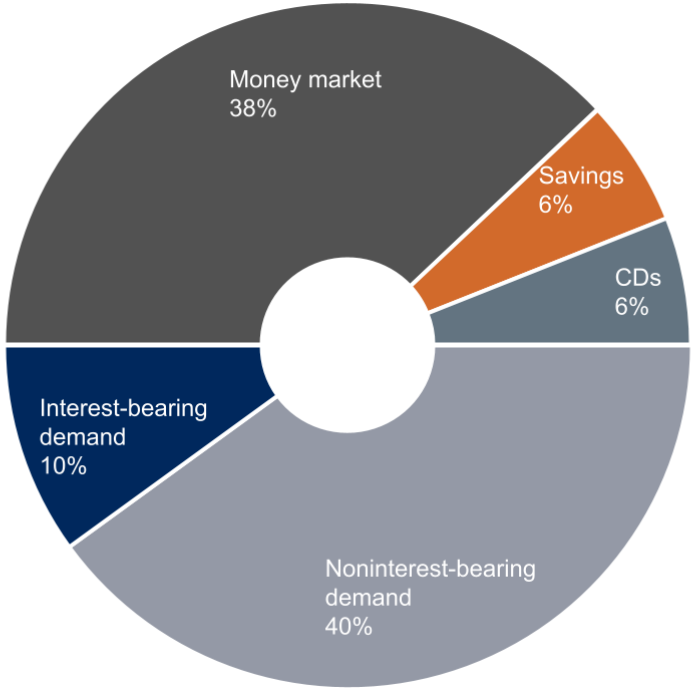


As of March 31, 2026

- 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 \$6.4 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 March 31, 2026

The 10 largest deposit relationships, excluding fully collateralized government agency deposits, represent approximately 14.5% of total deposits.

Growth opportunities include:

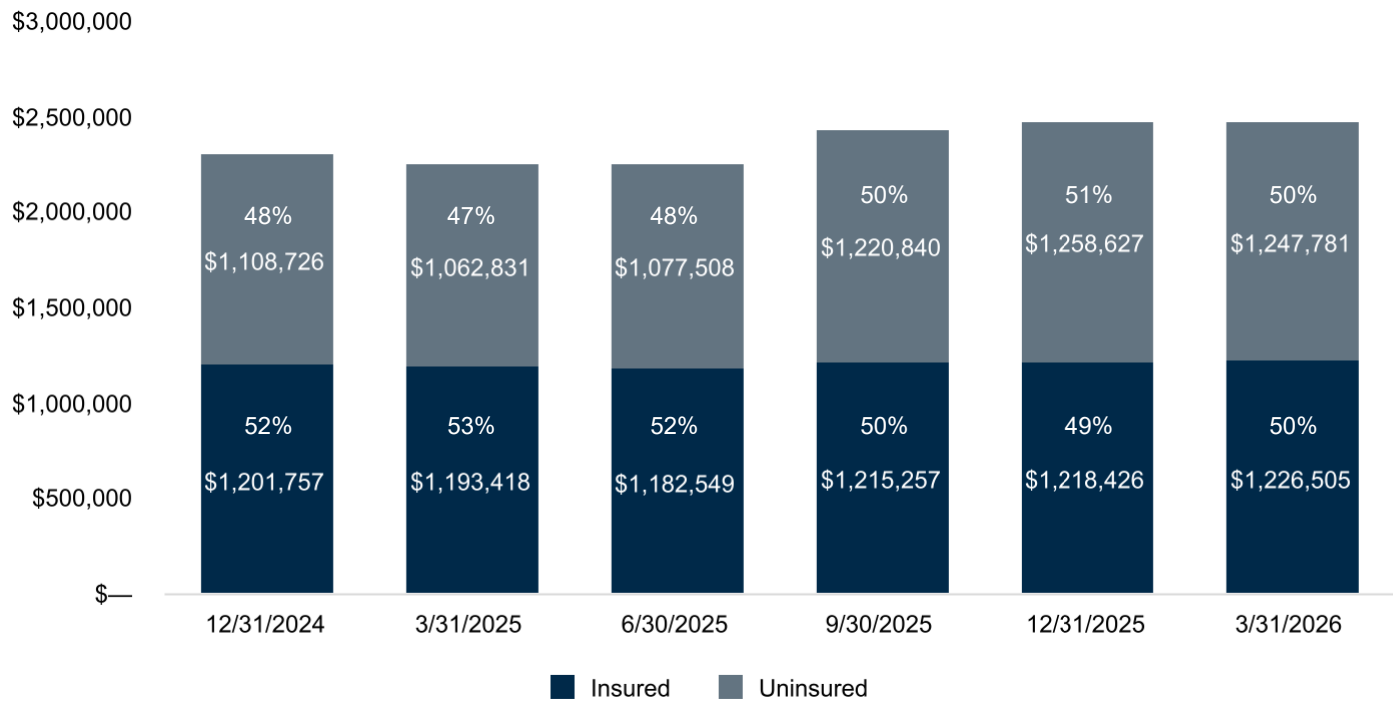
- Expanded Central Coast presence
- Silicon Valley/Bay Area
- Local municipalities

Q1 2026 Average Cost of Deposits

Money market	2.52%
Interest-bearing demand	0.93%
Savings	0.83%
CDs	2.57%
Total deposits	1.25%

Deposit Characteristics

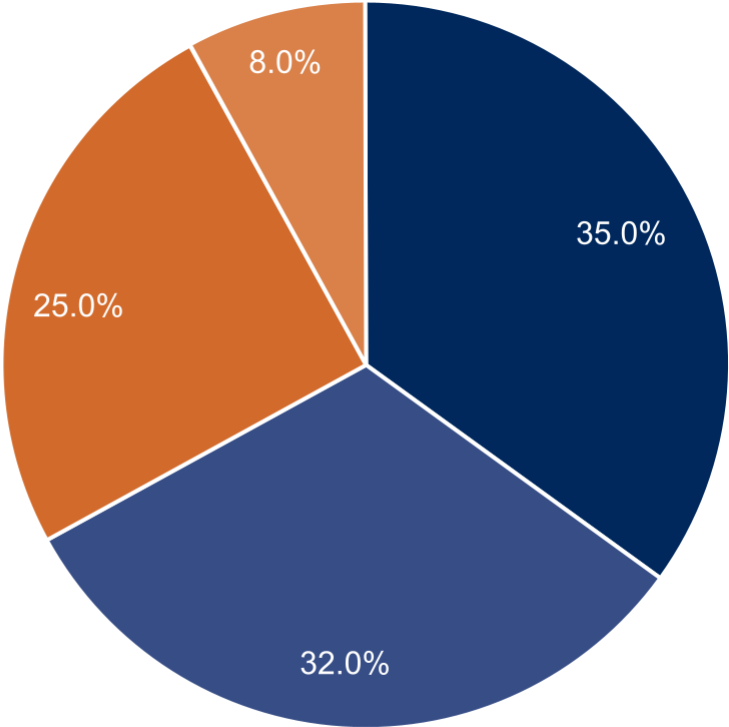
(\$ in 000s)



- 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 March 31, 2026

Total Personal Deposits	\$798,094
Number of Accounts	14,718
Average Balance Per Account	\$54
Total Business Deposits	\$1,676,192
Number of Accounts	8,934
Average Balance Per Account	\$188

Disciplined Credit Culture

(\$ in 000s)

Nonperforming Loans (net of Deferred Loan Fees and Costs)

	2021	2022	2023	2024	2025	Q1-2026
Nonaccrual Loans *						
Commercial & Industrial	\$ 163	\$ 1,243	\$ —	\$ —	\$ —	\$ —
Land & Construction	—	990	—	—	10,000	—
Commercial Real Estate	—	—	6,526	504	—	1,112
SBA, B&I, and FSA	157	120	—	114	4,101	9,824
Consumer	61	808	—	—	—	—
Total Nonaccrual	\$ 381	\$ 3,161	\$ 6,526	\$ 618	\$ 14,101	\$ 10,936
Accruing Restructured Loans	—	26	320	10,367	2,660	2,770
Allowance for Credit Losses	\$ 19,978	\$ 21,444	\$ 23,943	\$ 31,622	\$ 38,173	\$ 34,677
ACL as a % of Gross Loans excluding PPP	1.80 %	1.70 %	1.70 %	1.55 %	1.76 %	1.56 %

**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.*

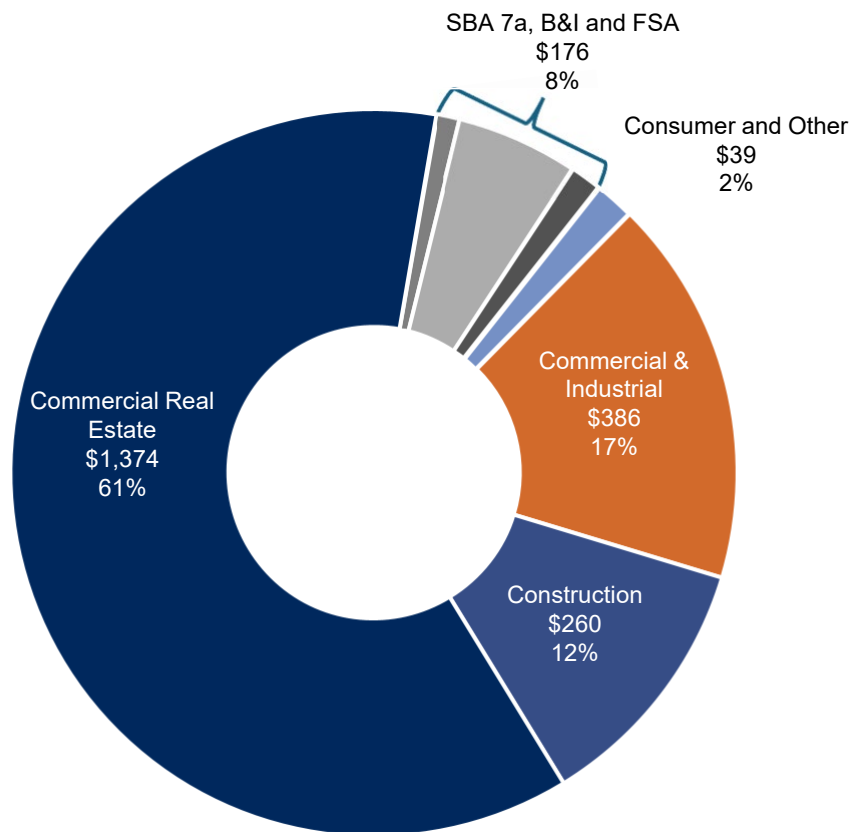
As of March 31, 2026

Nonperforming loans to total loans of 0.49%. The balance reflects:

- A \$5.8 million hotel relationship that consists of a \$1.1 million conventional CRE loan and a \$4.7 million SBA loan in addition to other SBA-related credits totaling \$5.1 million. Government guarantees of \$7.1 million reduced net nonaccrual exposure to \$3.8 million.

Loans By Type

(\$ in millions, except as noted)



■ Guaranteed Portion of SBA, B&I and FSA; \$120.8 million, or 69%, of this segment

*Chart presented gross of deferred expenses and fees of \$2.1 million and purchase discount of \$17.5 million

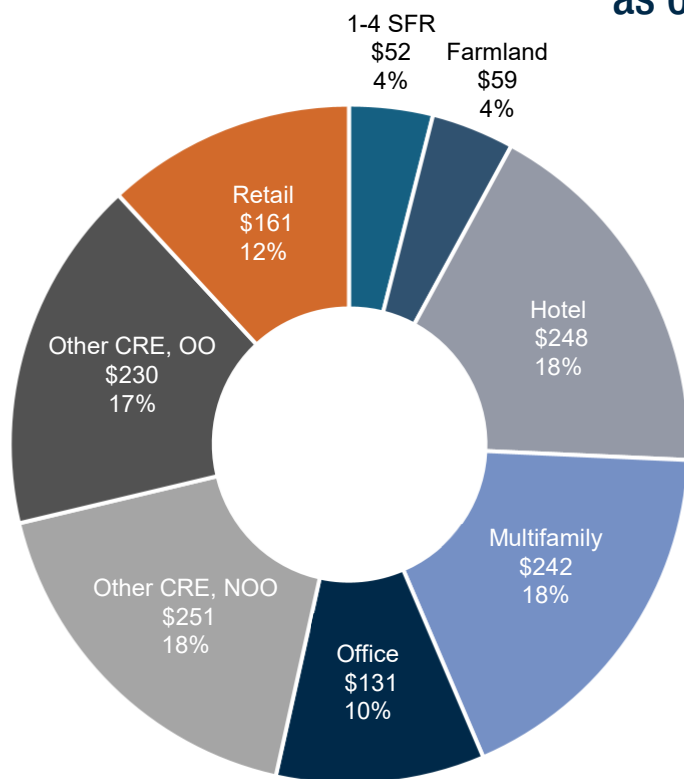
\$2.219 Billion in Total Outstanding Loans as of March 31, 2026

Q1 2026 tax equivalent loan yield of 6.92%, down 12 bps from 7.04% in Q4 2025. Lower loan yields were the product of less purchase discount accretion on the acquired loan portfolio compared to the prior quarter in addition to downward repricing on loans indexed to Prime as a result of the December FOMC rate cut.

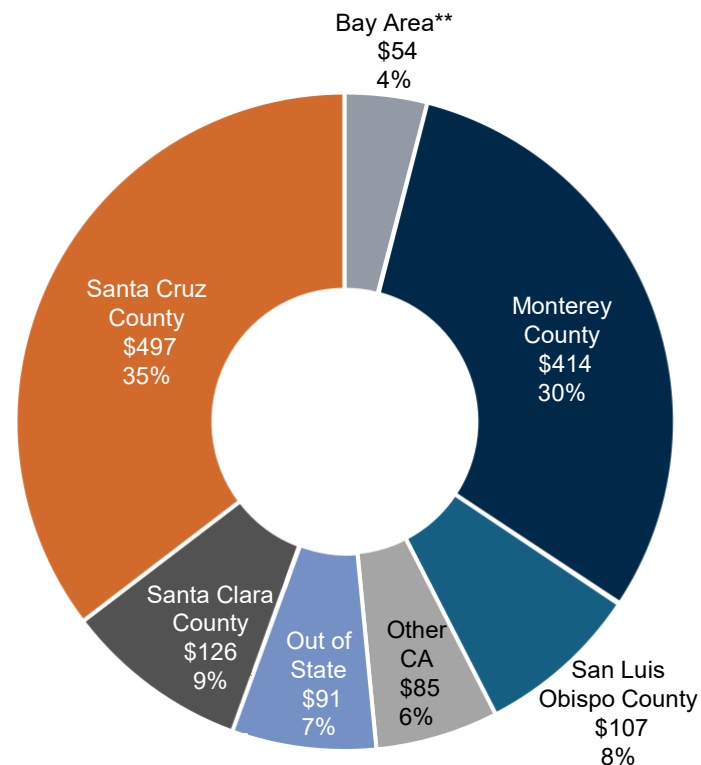
Real Estate Loan Detail

(\$ in millions, except as noted)

\$1.374 Billion in Total Real Estate Loans as of March 31, 2026*



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

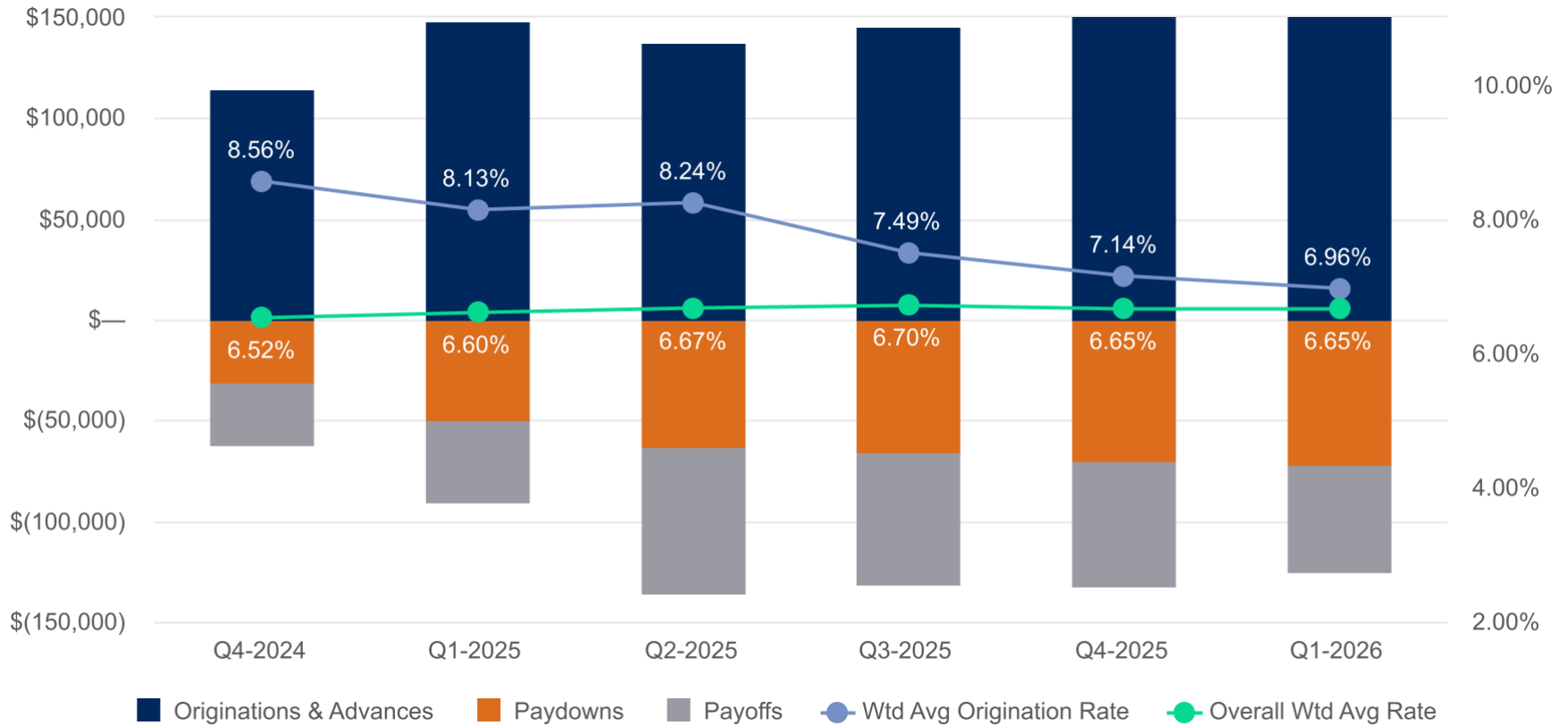


**Alameda, San Francisco, San Mateo, Contra Costa, Sonoma, Solano, Napa and Marin counties

*Based on the underlying collateral value and is 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.

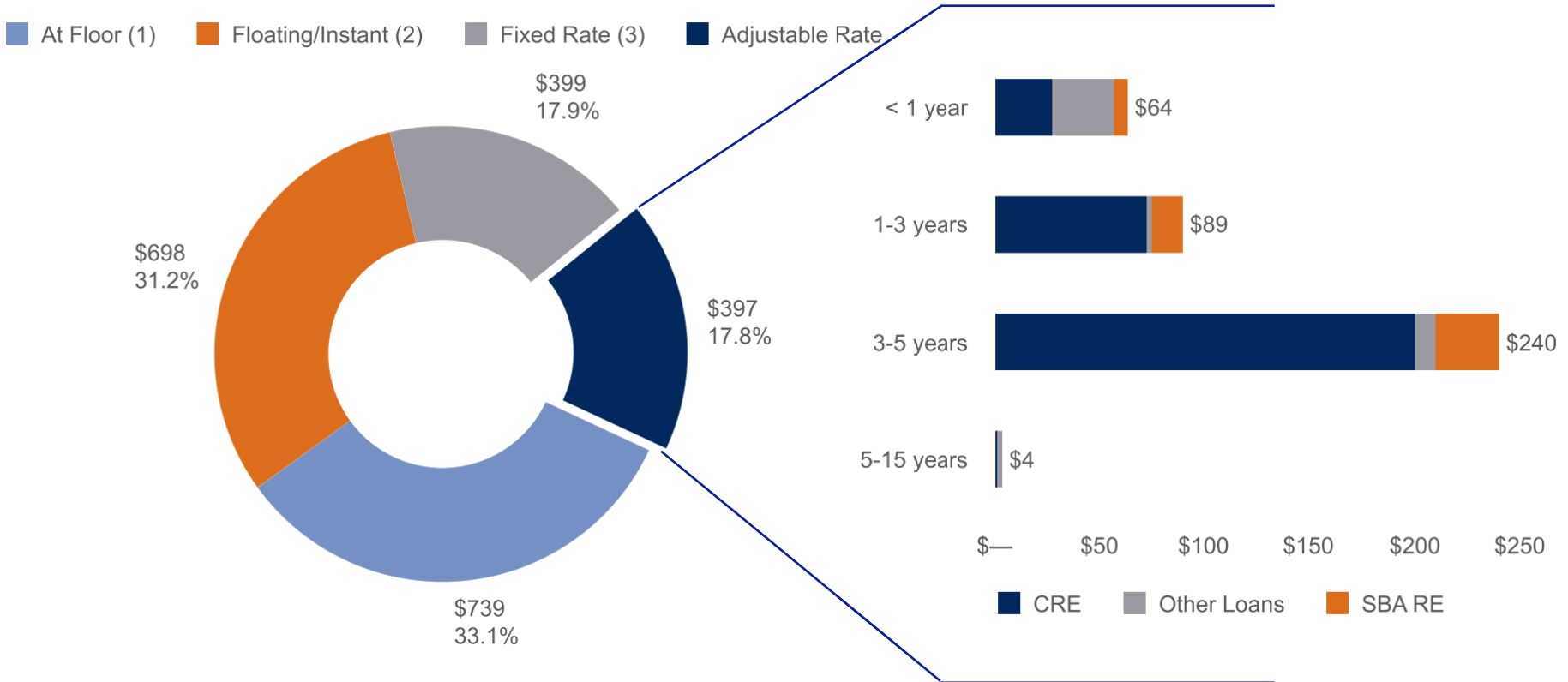
Loan rates are weighted by loan balances and exclude fees/purchase discount accretion.

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.

Fixed Vs. Variable Rate Loans and Repricing Timeline

(\$ in millions)

Interest Rate Structure as of March 31, 2026



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.

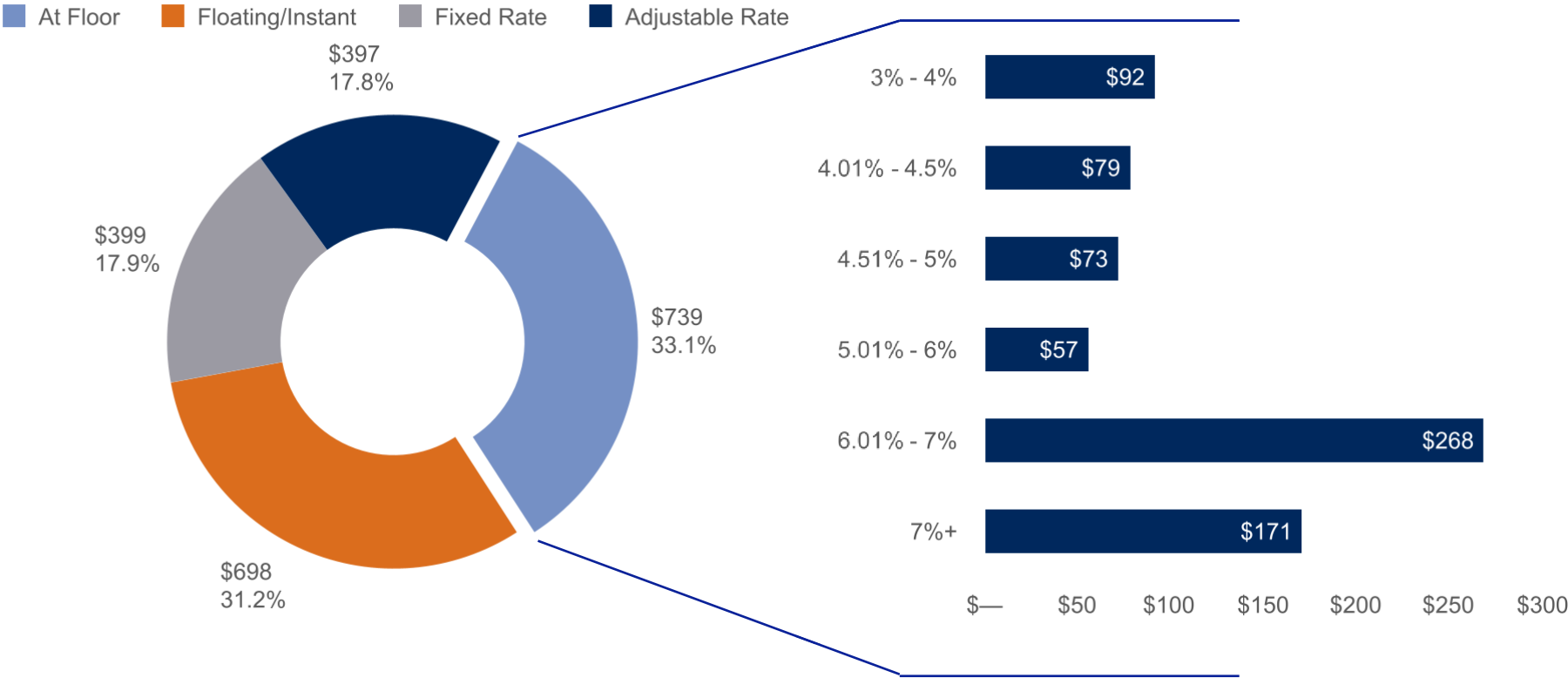
(2) Floating/Instant: WSJ Prime and SOFR based loans that reprice instantly or monthly based on their respective index.

(3) 81% 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 March 31, 2026



Gross of deferred expenses and fees, and purchase discount.

Upcoming CRE Interest Rate Repricing

Scheduled Interest Rate Repricing Through March 2028

Non-Owner-Occupied CRE with a Senior Lien, Non-SBA; Data as of March 31, 2026

Total Loans to Reprice

\$157.74MM

% of Total NOO CRE

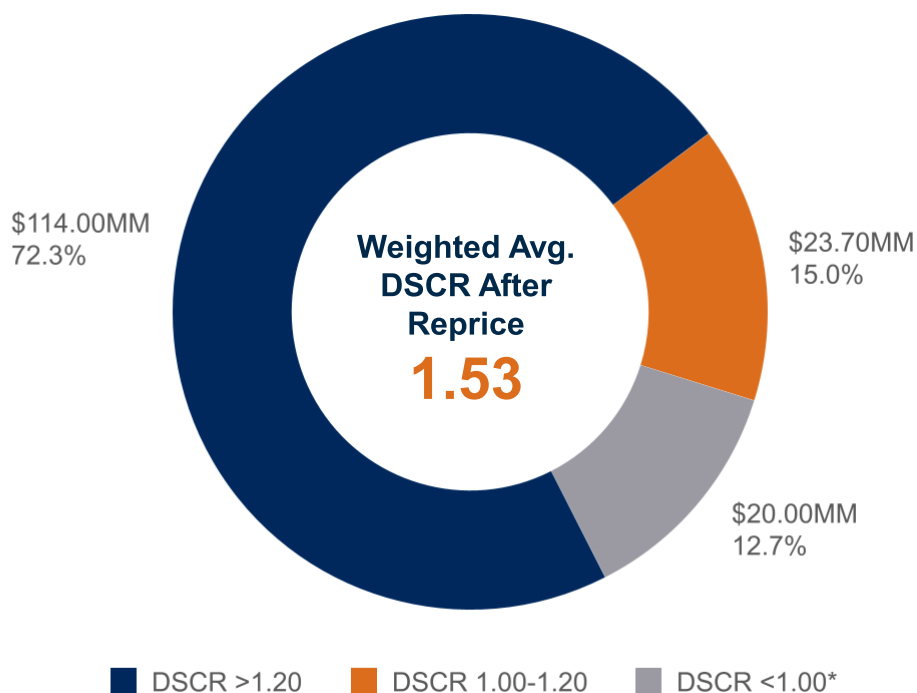
14.9%

Avg. Rate Change

1.89%

Current Weighted Avg. DSCR

1.97



Gross of deferred expenses and fees, and purchase discount.

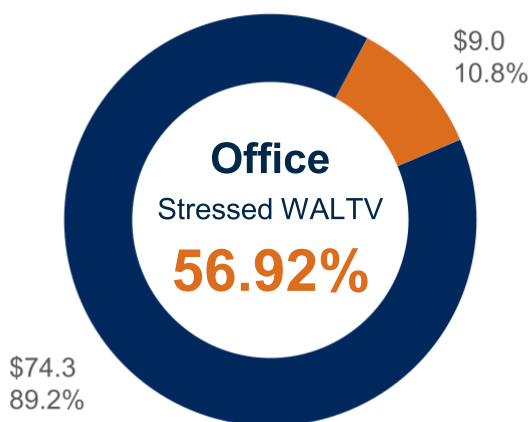
Using loan data and index rates as of 03/31/2026.

**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.*

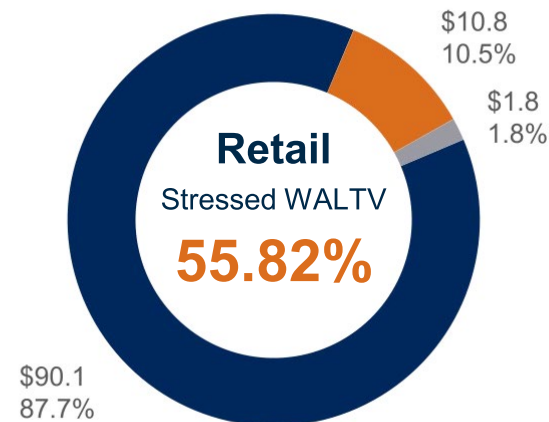
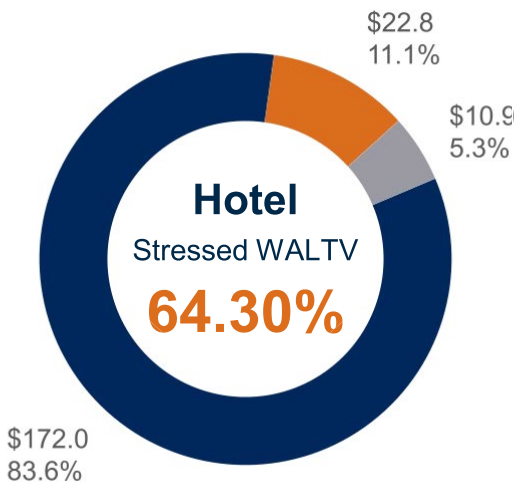
Non-owner-occupied CRE Loans

(\$ in millions)

Stress Test: 25% Decline in Real Estate Collateral Value Non-Owner-Occupied CRE, Non-SBA as of March 31, 2026



*\$10.9 million bridge loan secured by a hotel; actual LTV is 68%, the loan is current on payments and is well supported by guarantors.



Stressed LTV

- < 80%
- 80% - 90%
- > 90%

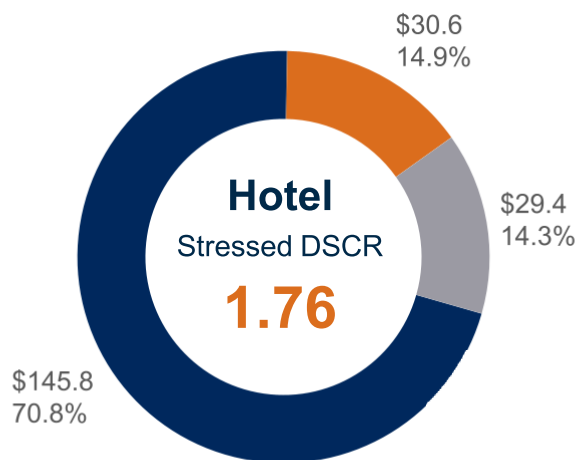
Gross of deferred expenses and fees, and purchase discount.

Non-owner-occupied CRE Loans

(\$ in millions)

Stress Test: 15% Decline in Net Operating Income

Non-Owner-Occupied CRE, Non-SBA Loans as of March 31, 2026



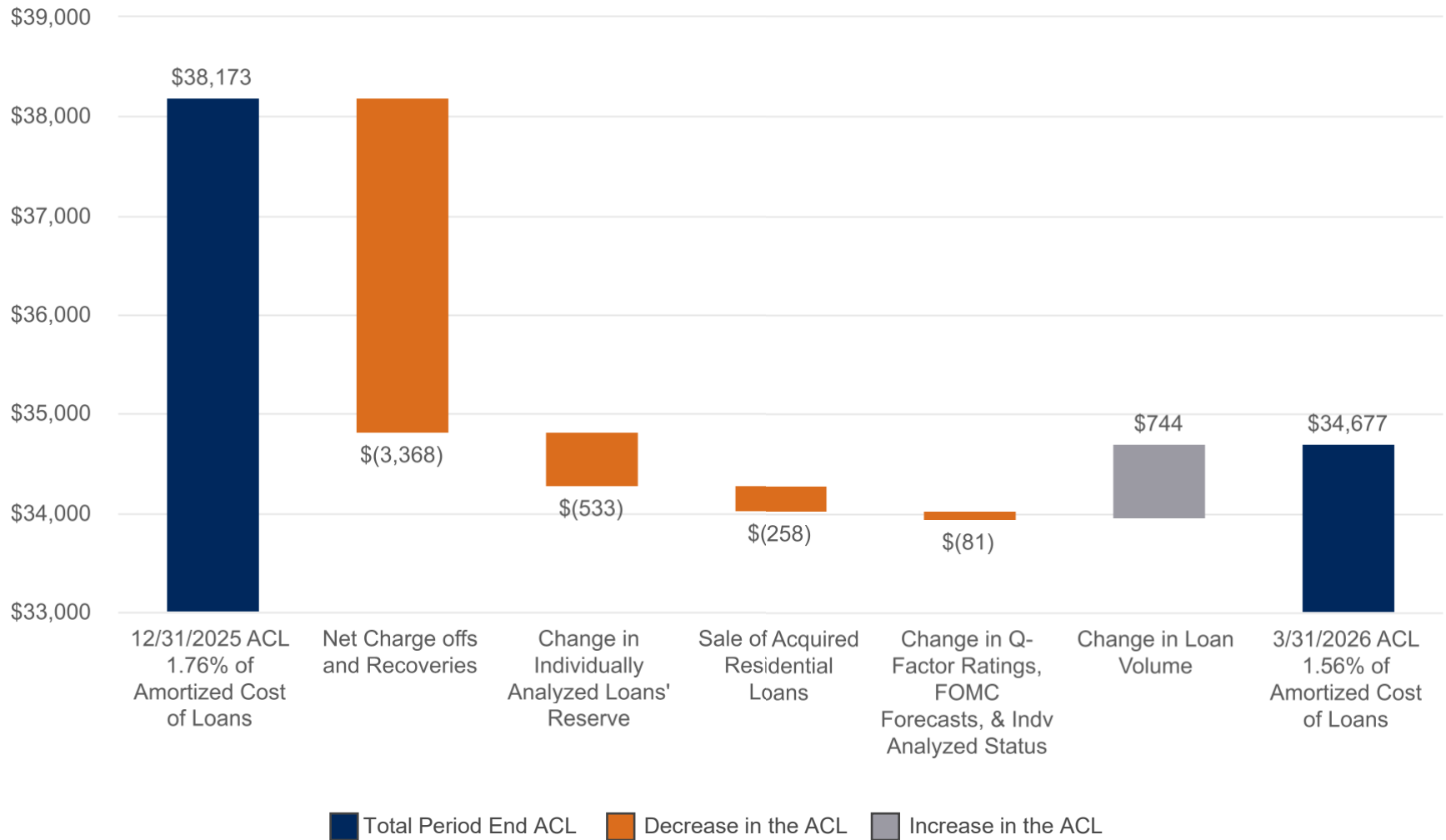
Stressed DSCR

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

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.

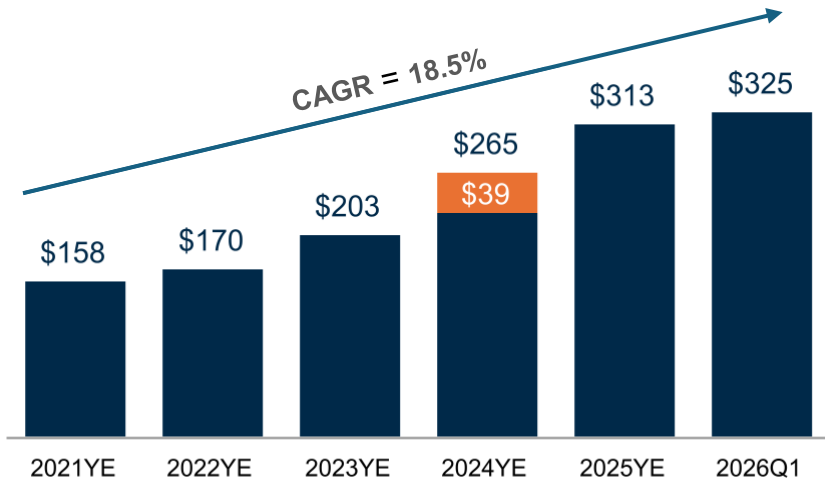
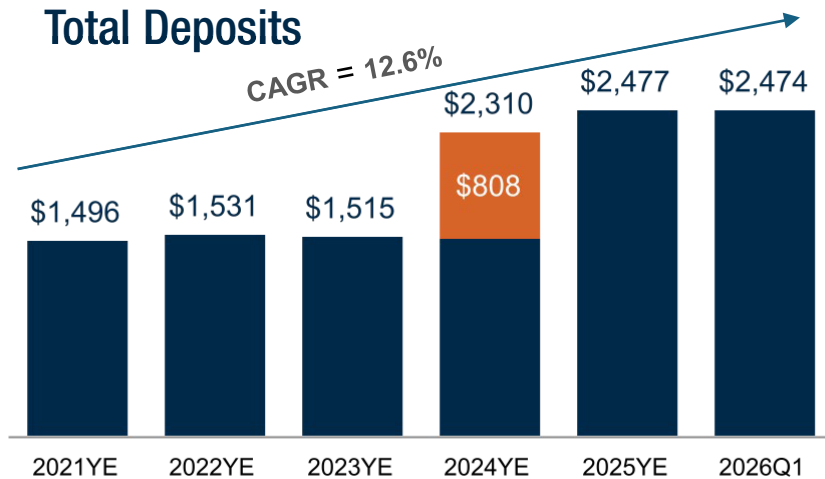
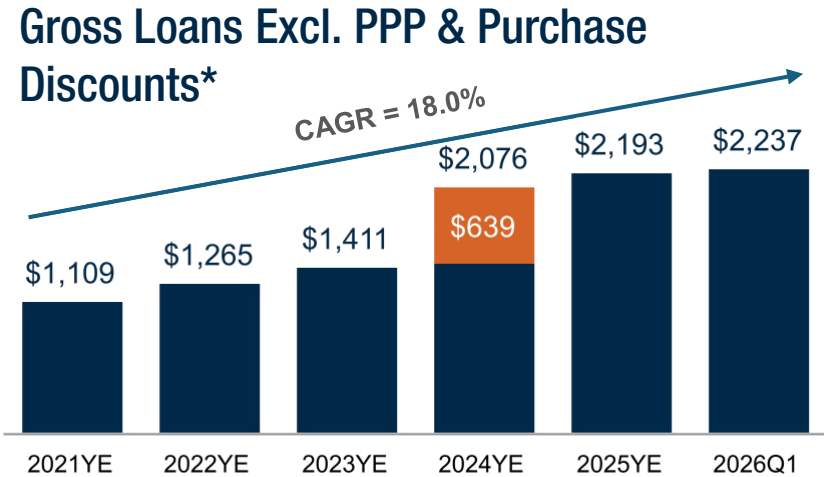
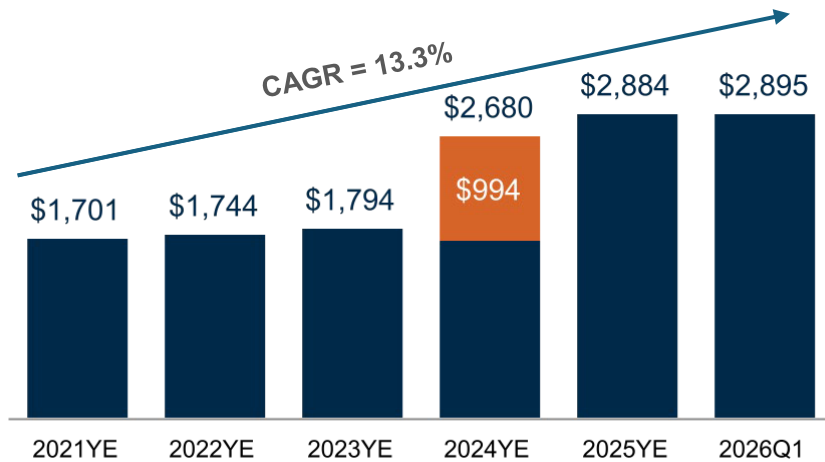
Figures are based on gross loans excluding deferred expenses and fees.

Changes in the Allowance for Credit Losses on Loans ("ACL") in Q1 2026 (\$ in 000s)



Consistent Balance Sheet Growth

(\$ in millions)



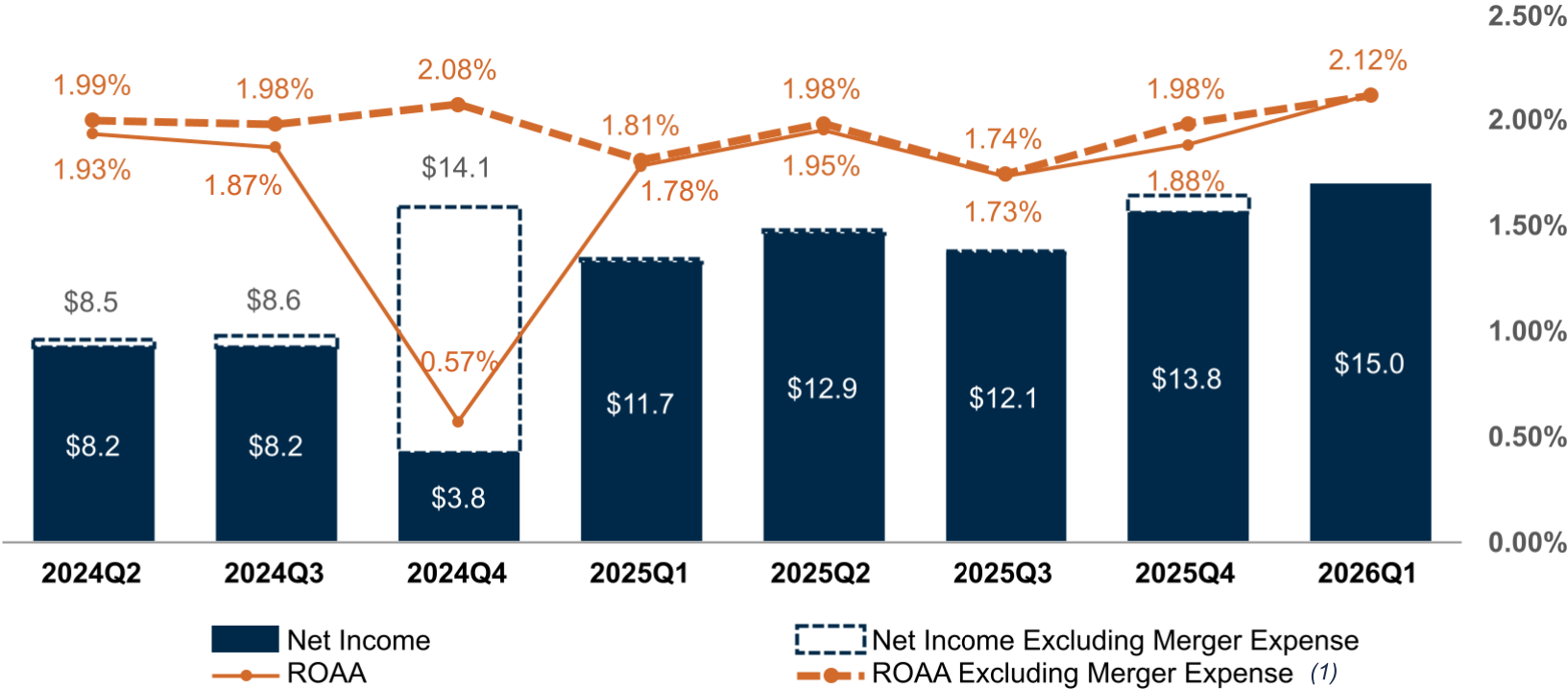
*Gross of purchase discount of \$17.5 million, \$20.8 million and \$30.6 million at March 31, 2026, December 31, 2025, and December 31, 2024, respectively.

 Denotes acquisition through bank merger

Strong Profitability

(\$ in millions)

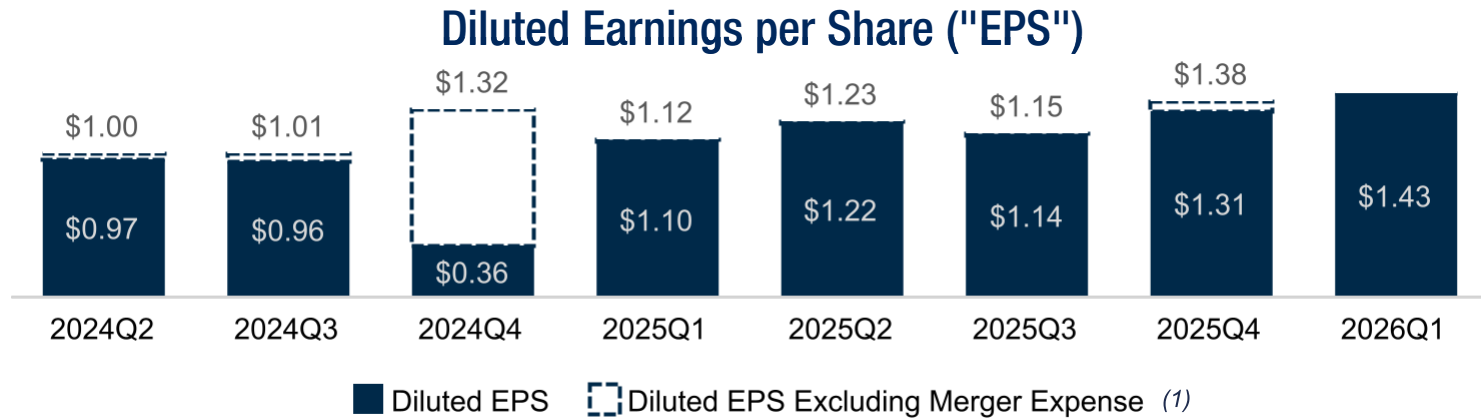
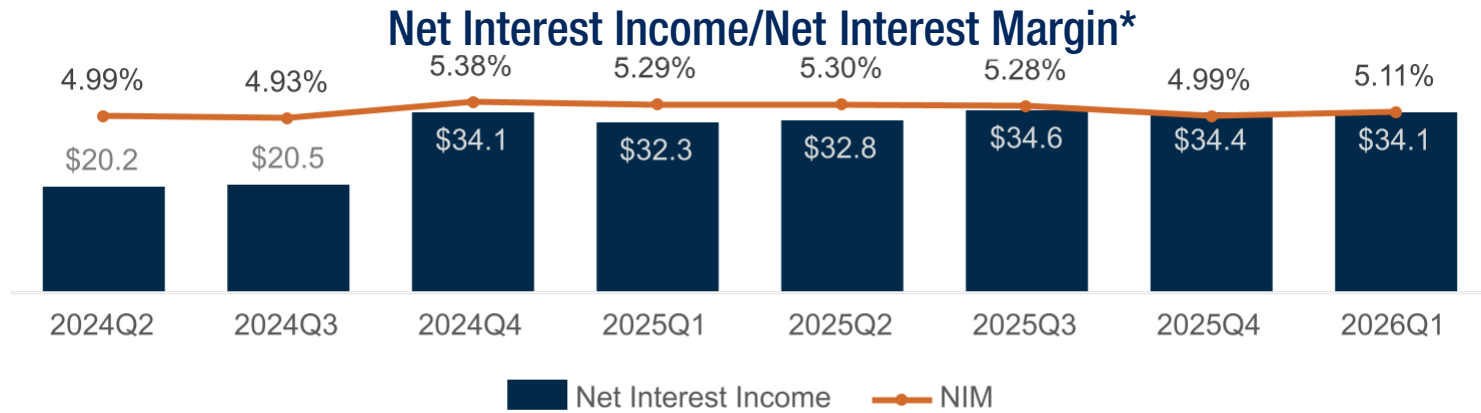
Net Income



⁽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.

High Margin Drives Profitability

(\$ in millions, except per share data)



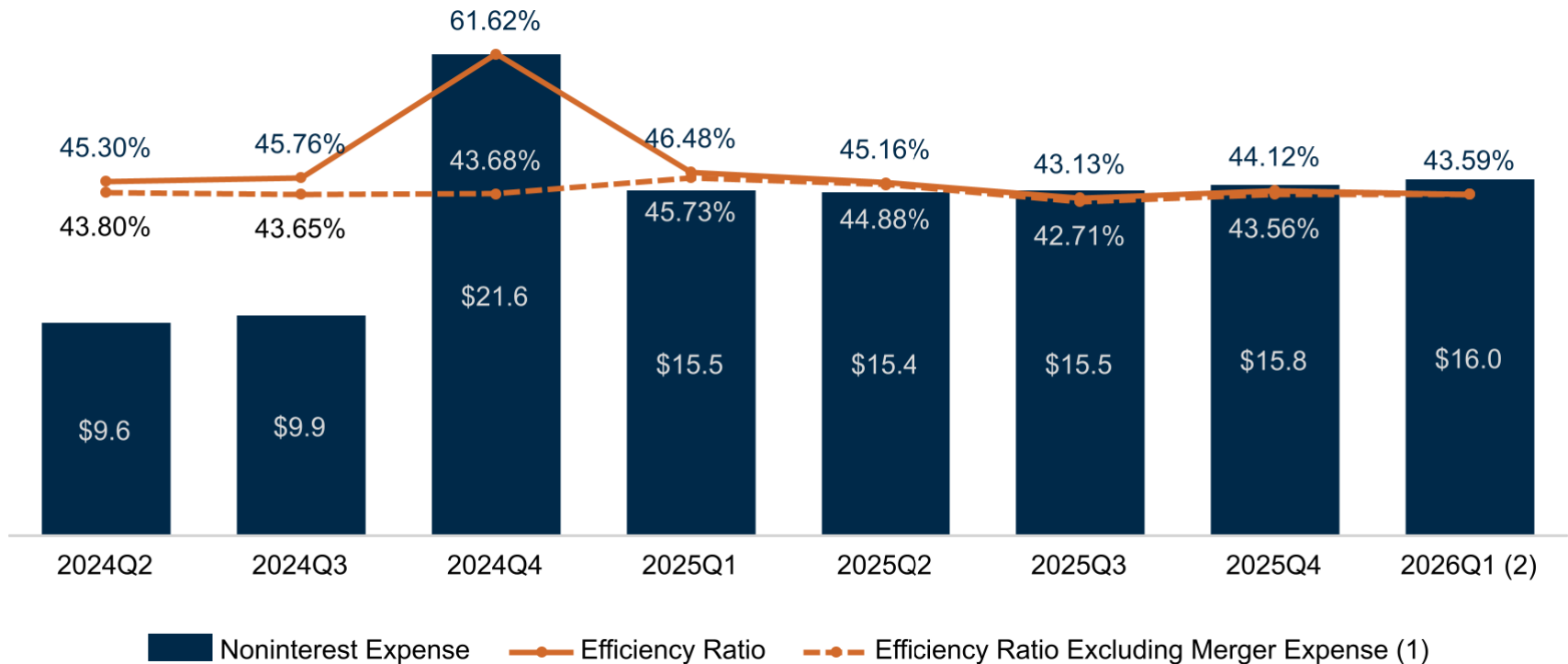
*Net interest margin is adjusted for tax equivalent basis.

(1)Non-GAAP measure excludes one-time merger expenses, as well as 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)

Noninterest Expense

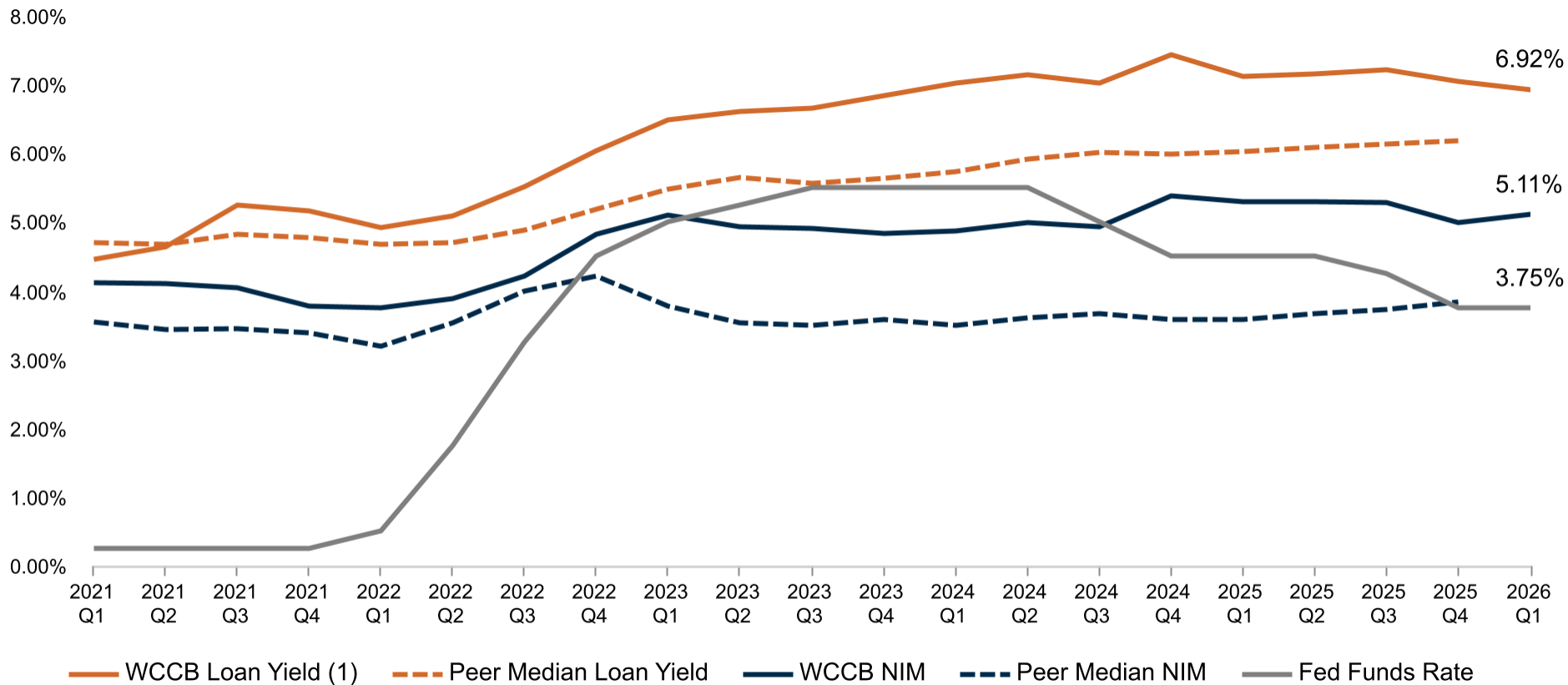


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⁽²⁾ The efficiency ratio in Q1 2026 includes a \$912 thousand gain on sale of non-core residential loans acquired in the 1st Capital Bancorp merger, as well as a \$368 thousand special dividend on FHLB stock.

Relationship-Based Pricing Drives NIM and Loan Yields

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



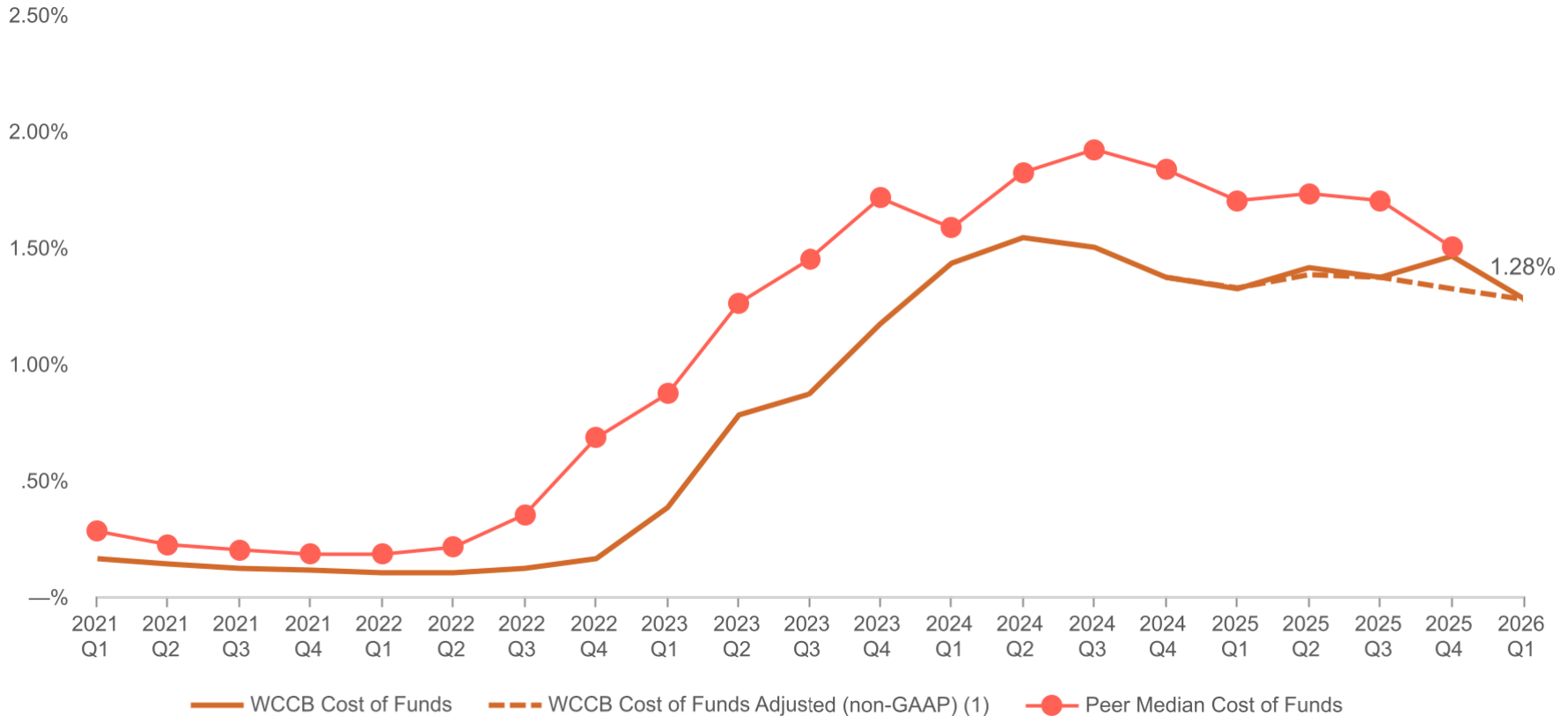
⁽¹⁾Includes loan fee income, expenses, and purchase discount accretion from acquired loans.

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

*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

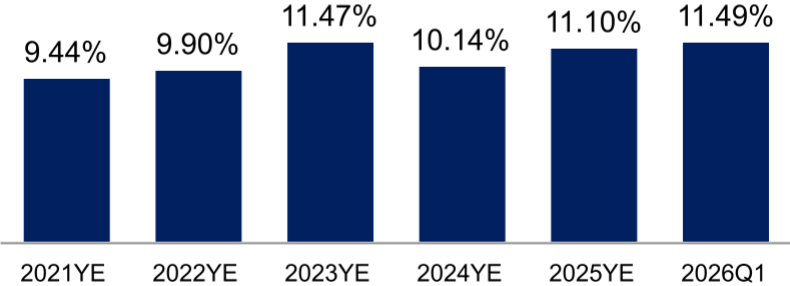


⁽¹⁾Non-GAAP measure excludes accelerated accretion on discount of partially redeemed subordinated debt. See Non-GAAP Reconciliation for reconciliation to GAAP financial measures in the Appendices.

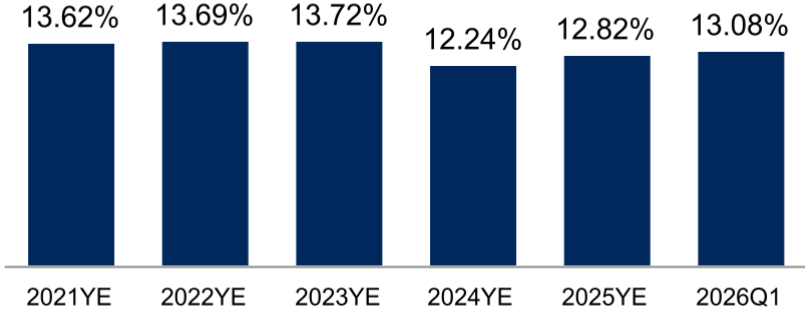
Peers include all publicly listed banks headquartered in California with total assets of \$1 billion to \$5 billion as of 12/31/25.

Robust Capital Position Even Post-merger & Post Stock Repurchase in 2025

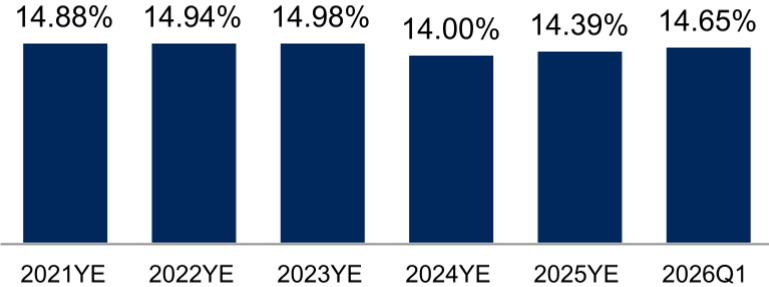
TCE Ratio



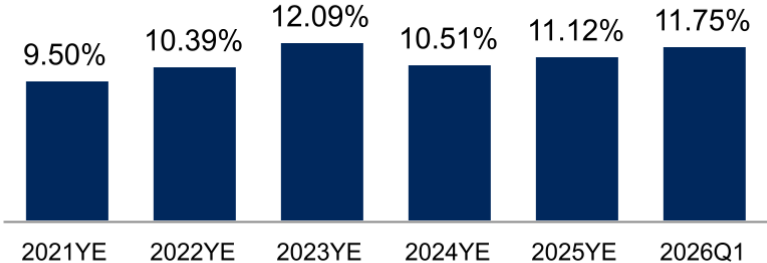
Tier 1 Ratio



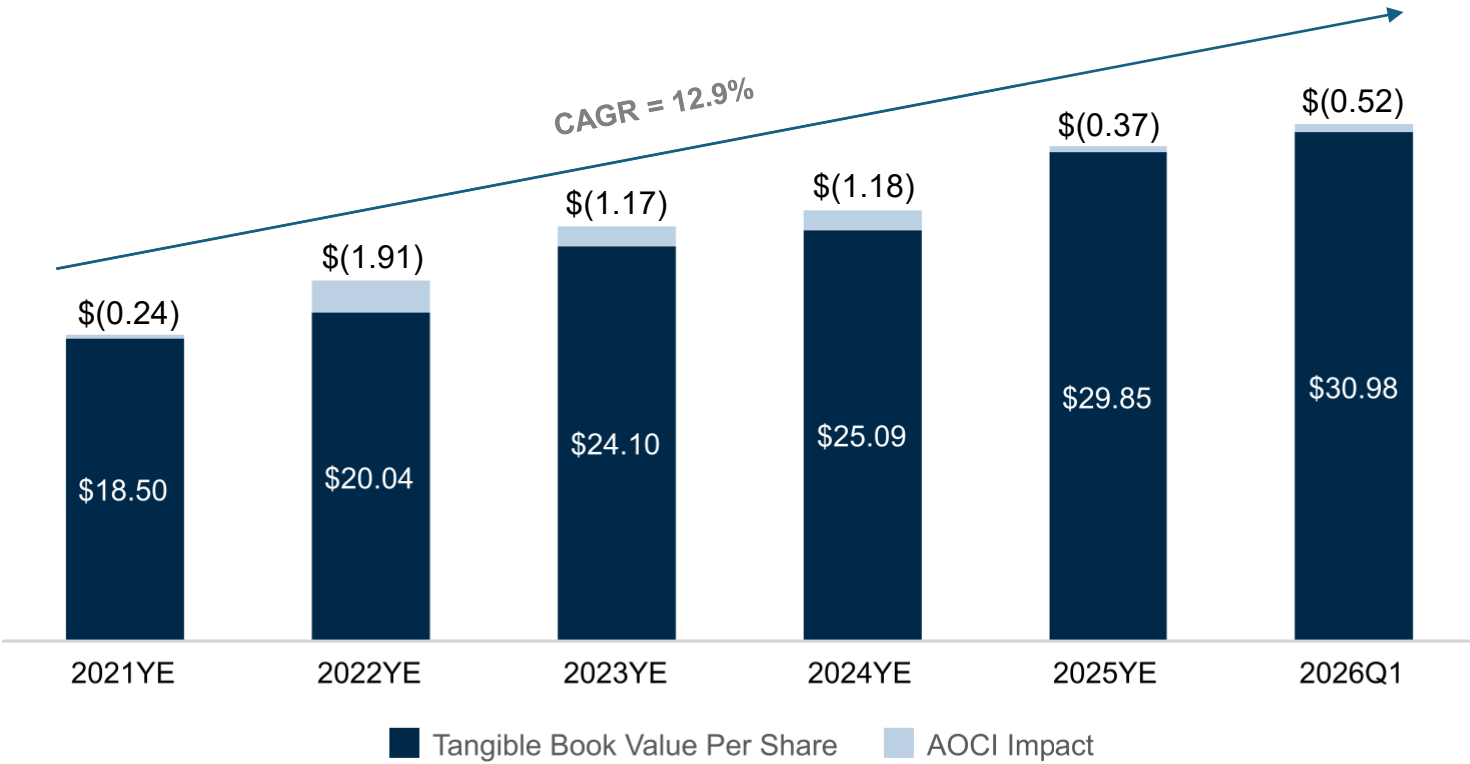
Total Capital Ratio



Leverage Ratio

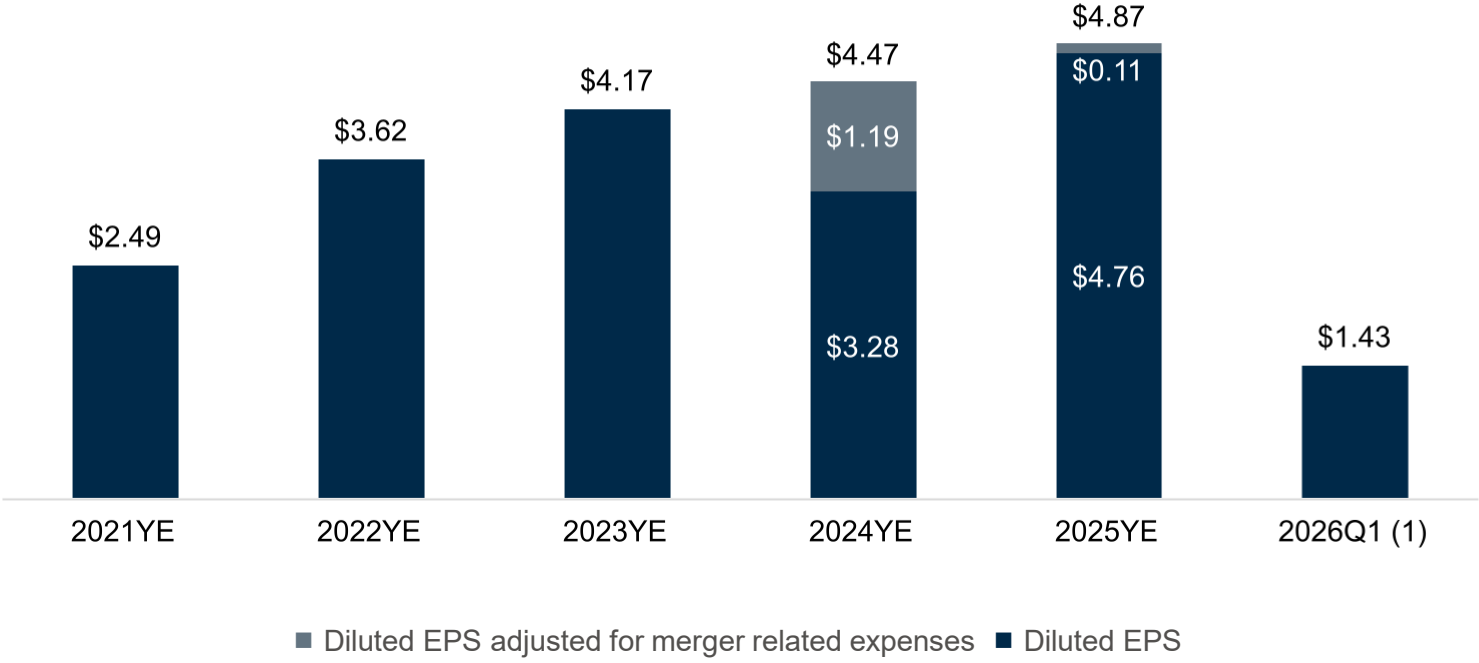


Tangible Book Value Per Share Continues Upward Trend



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



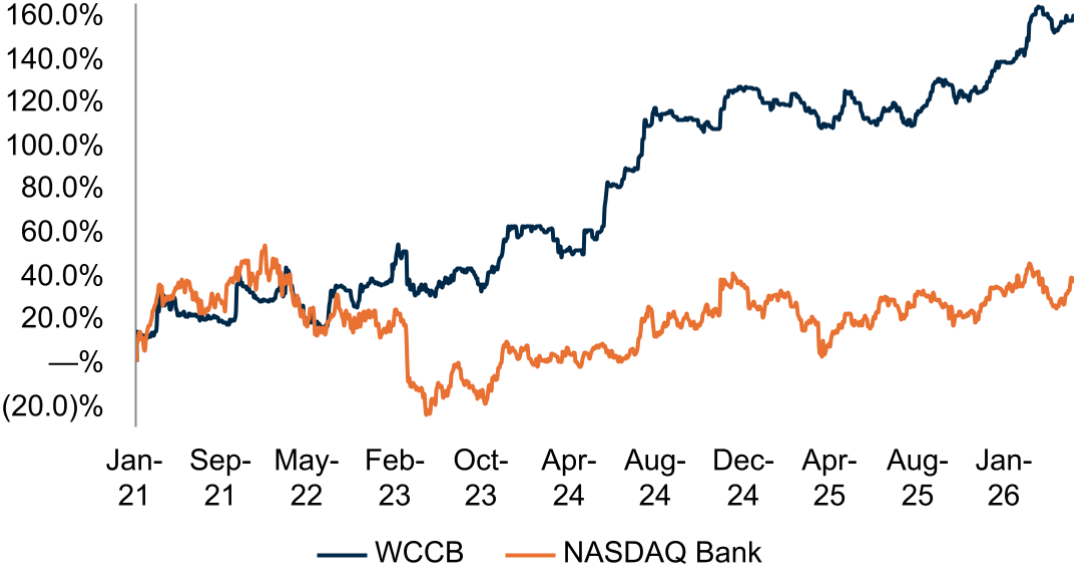
Diluted Earnings per Share = Net Income/(Weighted Average Common Shares + Dilutive Common Shares)

2024 diluted EPS adjusted for merger related expenses but included purchase accounting adjustment accretion/amortization.

(1) The earnings in Q1 2026 included these pre-tax impact: a \$912 thousand gain on sale of non-core residential loans acquired in the 1st Capital Bancorp merger as well as a \$368 thousand special dividend on FHLB stock.

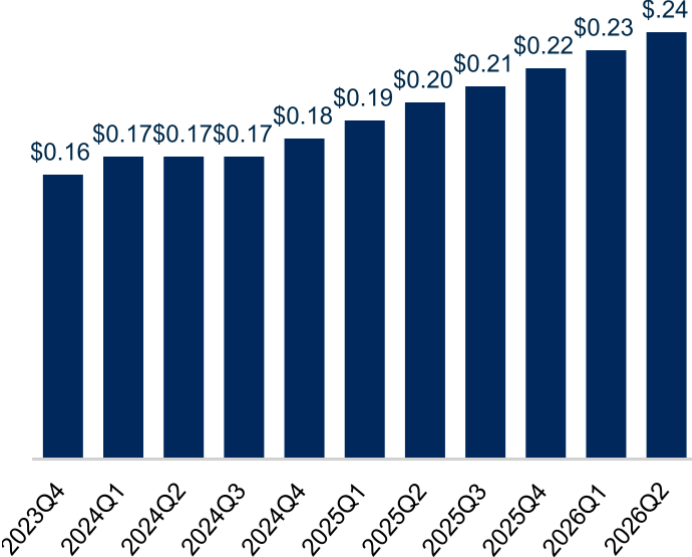
Shareholder-focused

Superior Price Performance



Relative Price Performance % through April 14, 2026.

Quarterly Cash Dividend Paid



Community Reinvestment

More than 610 Hours of Community Service in Q1 2026

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.



Second Harvest Food Bank
Food bag packing



United Way of Monterey County
Read Across America Day



Mentoring Monday
Silicon Valley mentorship



Meals on Wheels
Daily meal service for seniors

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 RANKING BANKING 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.



S&P GLOBAL MARKET INTELLIGENCE

Best-performing Banks of 2025 Rankings:

#8 among top U.S. community banks under \$3B; #2 among community banks in West under \$10B; and #1 among California community banks under \$10B for full-year 2025 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



AMERICAN BANKER MAGAZINE

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

Rankings and Recognition | Regional



SILICON VALLEY BUSINESS JOURNAL

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



SANTA CRUZ SENTINEL 2025 READERS' CHOICE AWARD

Voted #1 Bank in Santa Cruz County for 11 years.



SILICON VALLEY BUSINESS JOURNAL

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



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

Voted Best Local Bank for the 13th consecutive year.



SILICON VALLEY BUSINESS JOURNAL

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



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

Silver Award for Best Bank



SANTA CRUZ AREA CHAMBER OF COMMERCE

Business of the Year: 2025, 2022 and 2018.



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

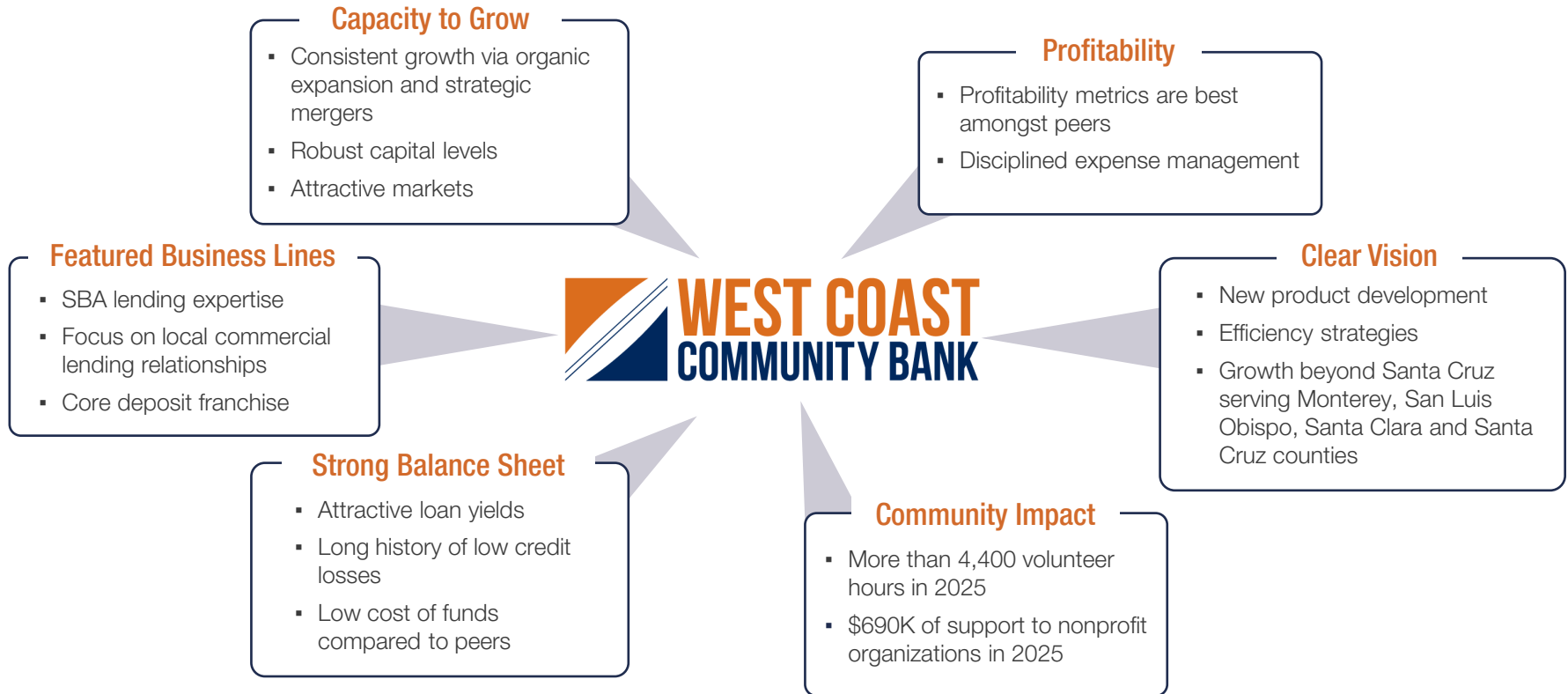
Silver Award for Best Local Bank.



Appendices



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	2025	March 31, 2026
Total Shareholders' Equity	\$186,090	\$197,676	\$230,036	\$332,981	\$376,827	\$388,234
Less: Intangible Assets	(28,202)	(27,796)	(27,433)	(68,105)	(63,912)	(62,925)
Tangible Common Equity	<u>\$157,888</u>	<u>\$169,880</u>	<u>\$202,603</u>	<u>\$264,876</u>	<u>\$312,915</u>	<u>\$325,309</u>
Total Assets	\$1,701,249	\$1,744,487	\$1,794,362	\$2,680,428	\$2,883,684	\$2,895,078
Less: Intangible Assets	(28,202)	(27,796)	(27,433)	(68,105)	(63,912)	(62,925)
Tangible Assets	<u>\$1,673,047</u>	<u>\$1,716,691</u>	<u>\$1,766,929</u>	<u>\$2,612,323</u>	<u>\$2,819,772</u>	<u>\$2,832,153</u>
Tangible Common Equity Ratio	<u>9.4 %</u>	<u>9.9 %</u>	<u>11.5 %</u>	<u>10.1 %</u>	<u>11.1 %</u>	<u>11.5 %</u>
Basic Shares Outstanding	8,536,000	8,477,272	8,406,680	10,556,467	10,482,767	10,499,854
Book Value per Share	\$21.80	\$23.32	\$27.36	\$31.54	\$35.95	\$36.98
Less: Intangible Book Value per Share	(3.30)	(3.28)	(3.26)	(6.45)	(6.10)	(5.99)
Tangible Book Value per Share	<u>\$18.50</u>	<u>\$20.04</u>	<u>\$24.10</u>	<u>\$25.09</u>	<u>\$29.85</u>	<u>\$30.98</u>

NON-GAAP Reconciliation

(continued)

<i>Dollars in thousands, except per share amounts</i>	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026
QTD Net Income	\$ 8,216	\$ 8,199	\$ 3,840	\$ 11,678	\$ 12,918	\$ 12,061	\$ 13,772	\$ 14,987
Add: accelerated accretion on discount of partially redeemed subordinated debt	—	—	—	—	160	—	864	—
Add: Day 1 provision for credit losses on acquired non-PCD loans	—	—	7,667	—	—	—	—	—
Add: net loss on sale of Monterey branch facility	—	—	509	—	—	—	—	—
Add: merger expense	317	455	6,278	250	97	150	201	—
Adjusted non-core items	317	455	14,454	250	257	150	1,065	—
Tax effected non-core items	287	450	10,210	176	181	106	750	—
Adjusted non-GAAP net income	<u>\$ 8,503</u>	<u>\$ 8,649</u>	<u>\$ 14,050</u>	<u>\$ 11,854</u>	<u>\$ 13,099</u>	<u>\$ 12,167</u>	<u>\$ 14,522</u>	<u>\$ 14,987</u>
Adjusted non-GAAP ROAA	1.99 %	1.98 %	2.08 %	1.81 %	1.98 %	1.74 %	1.98 %	2.12 %
Adjusted non-GAAP ROTCE	16.01 %	15.42 %	22.07 %	18.60 %	19.45 %	17.19 %	19.41 %	19.75 %
Adjusted diluted earnings per share (non-GAAP)	\$ 1.00	\$ 1.01	\$ 1.32	\$ 1.12	\$ 1.23	\$ 1.15	\$ 1.38	\$ 1.43

NON-GAAP Reconciliation

(continued)

<i>Dollars in thousands, except per share amounts</i>	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026
QTD Net interest income reported per GAAP	\$ 20,222	\$ 20,517	\$ 34,076	\$ 32,345	\$ 32,807	\$ 34,634	\$ 34,444	\$ 34,082
QTD Non-interest expense reported per GAAP	\$ 9,632	\$ 9,876	\$ 21,559	\$ 15,497	\$ 15,448	\$ 15,491	\$ 15,789	\$ 16,036
Less: merger expense	317	455	6,278	250	97	150	201	—
Adjusted non-interest expense (non-GAAP)	\$ 9,315	\$ 9,421	\$ 15,281	\$ 15,247	\$ 15,351	\$ 15,341	\$ 15,588	\$ 16,036
QTD Non-interest income reported per GAAP	\$ 1,043	\$ 1,065	\$ 911	\$ 999	\$ 1,399	\$ 1,285	\$ 1,339	\$ 2,710
Add: net loss on sale of Monterey branch facility	—	—	509	—	—	—	—	—
Adjusted non-interest income (non-GAAP)	\$ 1,043	\$ 1,065	\$ 911	\$ 999	\$ 1,399	\$ 1,285	\$ 1,339	\$ 2,710
Adjusted non-GAAP Efficiency Ratio	43.80 %	43.65 %	43.68 %	45.73 %	44.88 %	42.71 %	43.56 %	43.59 %
<i>Dollars in thousands</i>	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026
Total interest expense	\$ 5,555	\$ 5,547	\$ 8,063	\$ 7,467	\$ 7,995	\$ 8,247	\$ 9,202	\$ 7,754
Less: accelerated accretion on discount of partially redeemed subordinated debt	—	—	—	—	160	—	864	—
Adjusted interest expense (non-GAAP)	\$ 5,555	\$ 5,547	\$ 8,063	\$ 7,467	\$ 7,835	\$ 8,247	\$ 8,338	\$ 7,754
Average balance of total interest-bearing liabilities and noninterest-bearing deposits	\$1,454,651	\$1,471,497	\$2,334,680	\$2,287,981	\$2,277,373	\$2,388,059	\$2,508,055	\$2,463,942
Adjusted non-GAAP Cost of Funds	1.54 %	1.50 %	1.37 %	1.32 %	1.38 %	1.37 %	1.32 %	1.28 %