



RBB BANCORP

NASDAQ: RBB

2026 Third Quarter Earnings Results

October 19, 2026

Disclosure Statement

This presentation contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. Forward-looking statements include statements that 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 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 ineffective management of the United States (“U.S.”) federal budget or debt or turbulence or uncertainty 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; the impact of adverse developments in the banking industry, including 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, 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; 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, the Board of Governors of the Federal Reserve System, 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. 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. 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. 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. 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.

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.

3rd Quarter 2026 | Financial Highlights

(\$ in thousands, except per share data)	3Q25	2Q26	3Q26 ⁽⁴⁾	QoQ	YoY
Earnings & Profitability					
Diluted Earnings Per Share (EPS)	\$ 0.59	\$ 0.59	\$ 0.74	25%	25%
Net Interest Income	\$ 29,277	\$ 30,086	\$ 31,761	6%	8%
Net Income	\$ 10,148	\$ 10,140	\$ 12,637	25%	25%
Pre-Tax Pre-Provision (PTPP) Income ⁽¹⁾	\$ 13,887	\$ 14,082	\$ 17,318	23%	25%
Net Interest Margin (NIM)	2.98%	3.06%	3.16%	10 bps	18 bps
Efficiency Ratio	57.36%	57.46%	53.02%	-444 bps	-434 bps
Return on Average Assets ⁽²⁾	0.97%	0.97%	1.17%	20 bps	20 bps
Return on Tangible Common Equity ⁽¹⁾⁽²⁾	9.16%	8.85%	10.79%	194 bps	163 bps
Balance Sheet & Capital					
Gross Loans Held for Investment (HFI) ⁽³⁾	\$ 3,302,577	\$ 3,309,459	\$ 3,399,214	11%	3%
Total Deposits ⁽³⁾	\$ 3,366,497	\$ 3,390,641	\$ 3,395,280	1%	1%
Common Equity Tier 1 (CET1) Ratio	17.28%	18.00%	17.87%	-13 bps	59 bps
Tangible Common Equity to Tangible Assets (TCE) Ratio ⁽¹⁾	10.67%	11.01%	11.05%	4 bps	38 bps
Tangible Book Value per Share ⁽¹⁾	\$ 25.89	\$27.23	\$27.44	1%	6%
Asset Quality					
Net Loan Charge-offs	\$ 6,872	\$ 83	\$ 122	47%	-98%
Nonperforming Loans (NPLs)	\$ 45,484	\$ 23,759	\$ 18,835	-21%	-59%
Nonperforming Assets (NPAs)	\$ 54,314	\$ 43,579	\$ 38,655	-11%	-29%
NPLs/Total Loans	1.38%	0.72%	0.55%	-17 bps	-83 bps
NPAs/Total Assets	1.29%	1.02%	0.91%	-11 bps	-38 bps
Allowance for Loan Losses (ALL)/Total Loans Held for Investment	1.36%	1.32%	1.30%	-2 bps	-6 bps

3Q26 Highlights

Net Income Growth

\$12.6 million

Sustained quarterly profitability

Diluted EPS

\$0.74 increased 25% QoQ and YoY

Return on Average Assets

1.17% increased 21% YoY

Loan and Deposit Growth

Loan Growth 3% YoY; Deposit Growth 1% YoY

Net Interest Margin Expanded

3.16% increased 6% YoY

Strong TCE Ratio⁽¹⁾

11.05%

Tangible Book Value per Share⁽¹⁾

\$27.44 increased 6% YoY

Returned \$20.0 million to stockholders since 9/30/2025

NPA Reduction

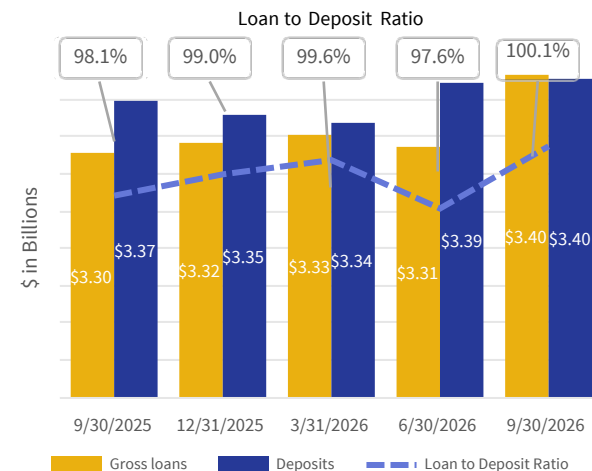
\$4.9 million, or 11%, QoQ

\$15.7 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; (4) 3Q26 includes noninterest income of \$2.7 million for gain on sale of office building

Strategically Managed Balance Sheet

(\$ in thousands, except per share data)	9/30/2025	12/31/2025	3/31/2026	6/30/2026	9/30/2026
Cash and Due From Banks	\$ 235,530	\$ 212,917	\$ 197,510	\$ 283,615	\$ 190,890
Available for Sale (AFS) Securities	410,631	407,204	415,789	407,160	381,344
Held to Maturity (HTM) Securities	4,185	4,184	4,182	4,181	4,179
Loans Held for Sale (HFS)	756	2,067	—	—	—
Gross Loans HFI	3,302,577	3,314,301	3,325,232	3,309,459	3,399,214
Allowance for Loan Losses (ALL)	(44,892)	(43,888)	(43,666)	(43,660)	(44,038)
Net HFI loans	3,257,685	3,270,413	3,281,566	3,265,799	3,355,176
Other Assets	299,668	311,509	295,265	314,247	319,707
Total Assets	\$ 4,208,455	\$4,208,294	\$4,194,312	\$4,275,002	\$4,251,296
Total Deposits	\$ 3,366,497	\$ 3,350,398	\$ 3,339,884	\$ 3,390,641	\$ 3,395,280
Federal Home Loan Bank Advances	130,000	130,000	130,000	160,000	180,000
Long-term and Subordinated Debt	135,135	135,286	135,429	135,484	95,538
Other Liabilities	62,488	69,200	57,945	53,700	46,235
Total Liabilities	\$ 3,694,120	\$3,684,884	\$3,663,258	\$3,739,825	\$3,717,053
Total Shareholders' Equity	\$ 514,335	\$ 523,410	\$ 531,054	\$ 535,177	\$ 534,243
Book Value per Share	\$ 30.18	\$ 30.69	\$ 31.10	\$ 31.51	\$ 31.75
Tangible Book Value per Share ⁽¹⁾	\$ 25.89	\$ 26.42	\$ 26.84	\$ 27.23	\$ 27.44
Common Equity to Assets Ratio	12.22%	12.44%	12.66%	12.52%	12.57%
Tangible Common Equity Ratio ⁽¹⁾	10.67%	10.90%	11.12%	11.01%	11.05%
Loan to Deposit Ratio	98.1%	99.0%	99.6%	97.6%	100.1%



Loans HFI increased \$90 million, or 11%⁽²⁾, QoQ and \$97 million, or 3%, YoY

New loan originations of \$154.0 million for 3Q26

Deposits increased \$4.6 million, or 1%⁽²⁾, QoQ and \$28.8 million, or 1%, YoY

Partial redemption of \$40 million of subordinated debt in 3Q26

Tangible book value per share⁽¹⁾ increased \$0.21, or 1% QoQ and \$1.55, or 6% YoY

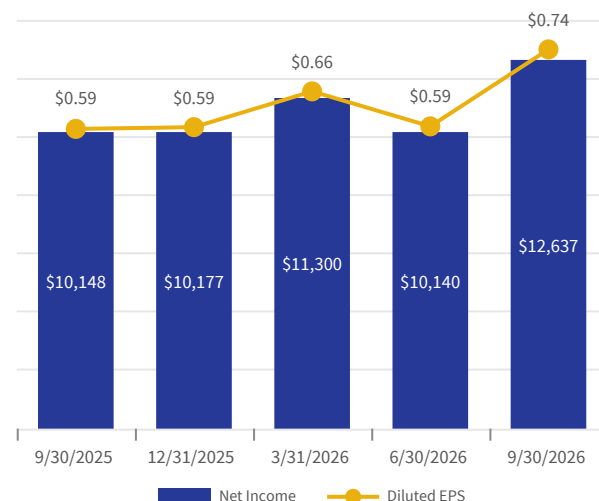
Income Statement Trends

(\$ in thousands, except per share data)	9/30/2025	12/31/2025	3/31/2026	6/30/2026	9/30/2026
Interest and Fees on Loans	\$ 50,094	\$ 50,447	\$ 49,938	\$ 50,663	\$ 52,200
Interest on Investment Securities	4,592	4,140	3,969	4,259	4,027
Other Interest Income	2,706	2,606	2,896	2,237	3,080
Total Interest Income	57,392	57,193	56,803	57,159	59,307
Interest Expense on Deposits	24,826	24,904	23,568	23,594	23,828
Interest Expense on Borrowings	3,289	2,781	2,732	3,479	3,718
Total Interest Expense	28,115	27,685	26,300	27,073	27,546
Net Interest Income	29,277	29,508	30,503	30,086	31,761
Provision for (Reversal of) Credit Losses	625	600	(200)	—	500
Net Interest Income After Provision	28,652	28,908	30,703	30,086	31,261
Noninterest Income	3,293	2,807	4,251	3,018	5,105
Noninterest Expense	18,683	18,965	19,258	19,022	19,548
Income Before Income Taxes	13,262	12,750	15,696	14,082	16,818
Income Tax Expense	3,114	2,573	4,396	3,942	4,181
Net income	\$ 10,148	\$ 10,177	\$ 11,300	\$ 10,140	\$ 12,637

Earnings Per Share:

Basic	\$ 0.59	\$ 0.60	\$ 0.66	\$ 0.60	\$ 0.75
Diluted	\$ 0.59	\$ 0.59	\$ 0.66	\$ 0.59	\$ 0.74
Return on Average Assets (ROAA)	\$ 0.97	\$ 0.96	\$ 1.09	\$ 0.97	\$ 1.17

Net Income and Diluted EPS
(\$ in thousands except per share amounts)



Net income totaled \$12.6 million in 3Q26, a 25% increase QoQ and YoY

Diluted EPS of \$0.74 is an increase of \$0.15 per share, or 25%, QoQ and YoY

ROAA of 1.17% in 3Q26 compared to 0.97% in 2Q26 and 3Q25

Lower effective tax rate in 3Q26 from purchased federal tax credits

\$2.7 million pre-tax gain on sale of building in 3Q26 added \$2.0 million to net income, \$0.12 per diluted share and 18bps to ROAA

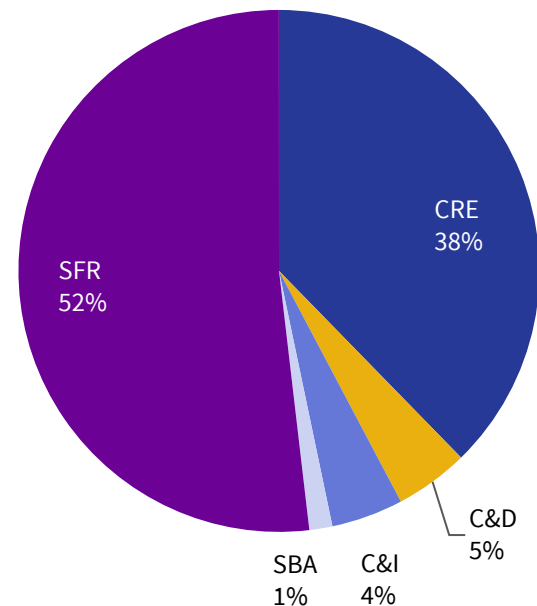
Loan Portfolio Highlights

- 👑 Diversified loan portfolio at 9/30/26
 - SFR - Mainly non-qualified mortgage loans
 - CRE - Loans secured by commercial real estate, including multifamily and owner/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

👑 52% of total loans are variable rate and 48% are fixed rate ⁽¹⁾

- 👑 Performance driven by
 - New originations of \$154.0 million for 3Q26
 - Yield on new originations of 6.30% for 3Q26
 - Loans HFI portfolio average yield 6.23% for 3Q26
 - Nonaccrual interest recoveries contributed 9 bps to 3Q26 loan yield

Loan Portfolio Composition as of 9/30/26



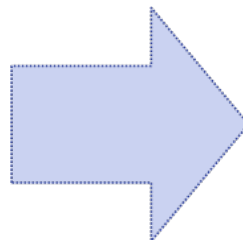
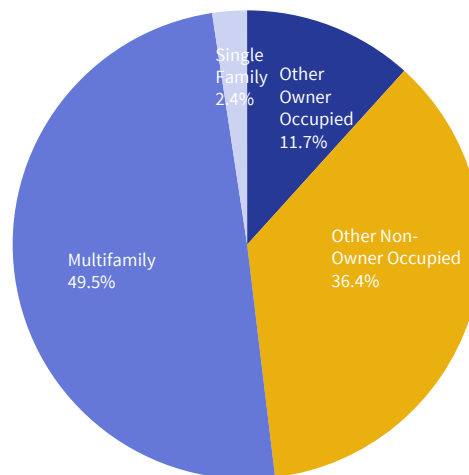
Business Line (\$ in thousands)	September 30, 2026	3Q2026	June 30, 2026	2Q2026
Single-family residential mortgages (SFR)	\$ 1,761,352	5.56%	\$ 1,680,635	5.62%
Commercial real estate (CRE)	1,280,028	6.70%	1,277,559	6.36%
Construction and land development (C&D)	154,620	8.50%	146,273	8.51%
Commercial and industrial (C&I)	151,796	6.95%	151,961	6.95%
Small Business Administration (SBA)	48,525	8.48%	49,667	7.64%
Other	2,893	7.17%	3,364	4.74%
Total Loans HFI	\$ 3,399,214	6.23%	\$ 3,309,459	6.13%
New Loan Originations	\$ 153,955	6.30%	\$ 158,928	6.31%

(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 September 30, 2026, and variable and hybrid loans at their floors.

Business Line Profile: CRE | C&D

CRE Loans

\$1.28 billion



CRE Loans at 9/30/26

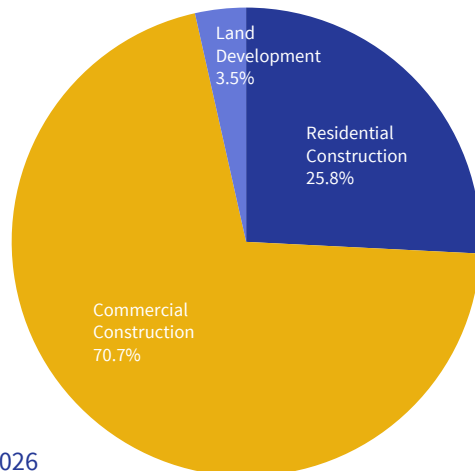
(\$ in thousands)

%

Mixed Use	\$ 221,785	17.3%
Hotel/Motel	131,809	10.3%
Warehouse and Industrial	101,857	8.0%
Retail	85,416	6.7%
Office	47,834	3.7%
Other	26,872	2.1%
CRE Owner Occupied & Non-Owner Occupied	615,573	48.1%
Multifamily	633,939	49.5%
Single Family	30,516	2.4%
Total CRE Loans	\$ 1,280,028	100.0%

C&D Loans

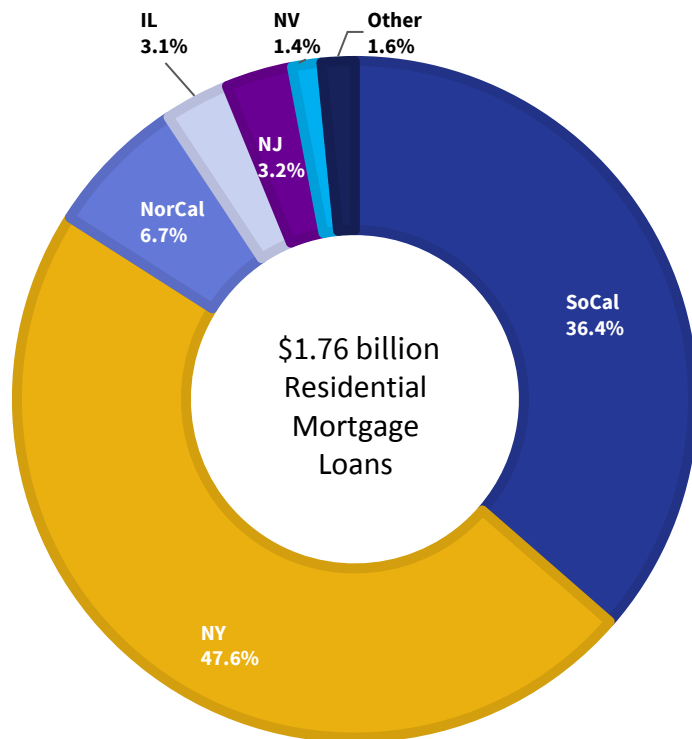
\$154.6 million



- Mixed Use is generally residential with retail space
 - Mixed Use average loan-to-value (LTV) of 53%
- CRE Office average LTV of 46%
 - Over 91% of office loans with LTV <65%
 - 100% of properties located in Company's primary service areas
- Multifamily average LTV of 56%
 - NY rent controlled of \$58.5 million all with LTV <65%
- C&D average LTV of 58%
 - \$146.8 million current and average LTV of 57%
 - \$7.8 million on nonaccrual and average LTV of 84%

Distribution by Geography

Residential Mortgage: Distribution by Geography

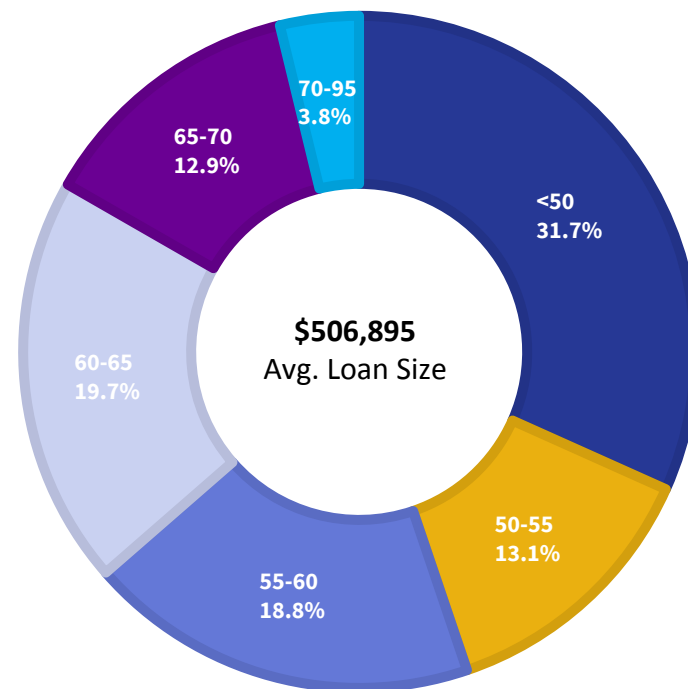


Regional distribution

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

Distribution by LTV ⁽¹⁾

Residential Mortgage: Distribution by LTV



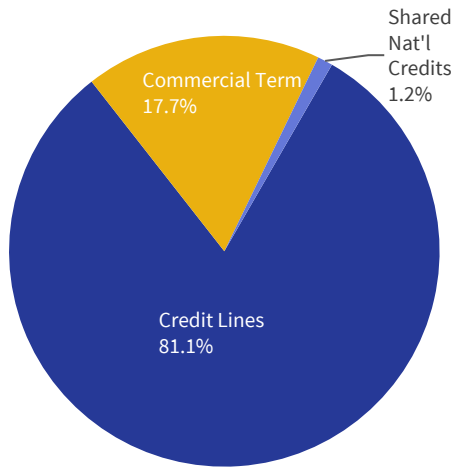
LTV distribution

- Average weighted LTV 54%
- Over 96% of loans with LTV <70%

Business Line Profile: C&I | SBA

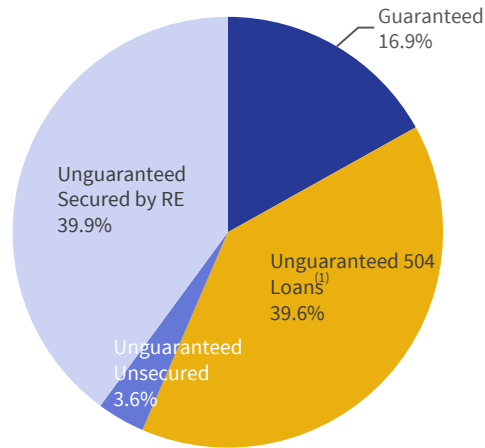
C&I Loans

\$151.8 million

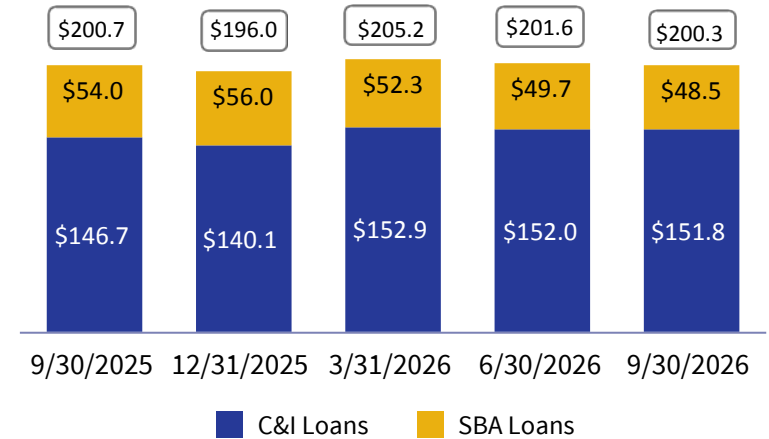


SBA Loans

\$48.5 million

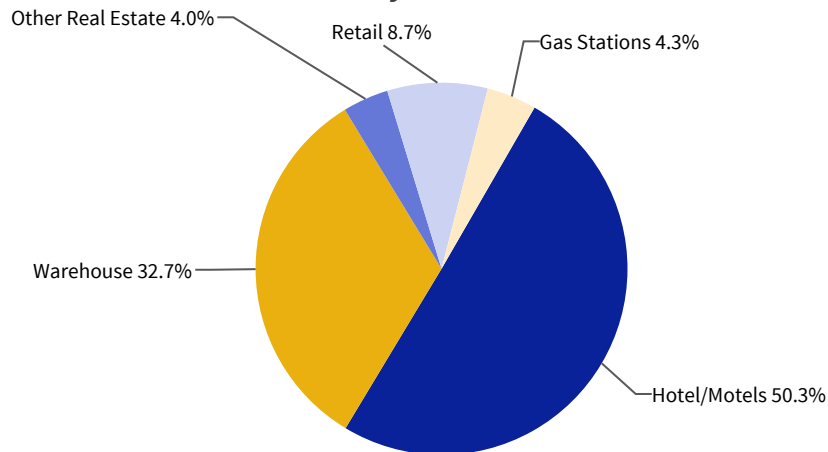


C&I and SBA Portfolio \$200.3 million

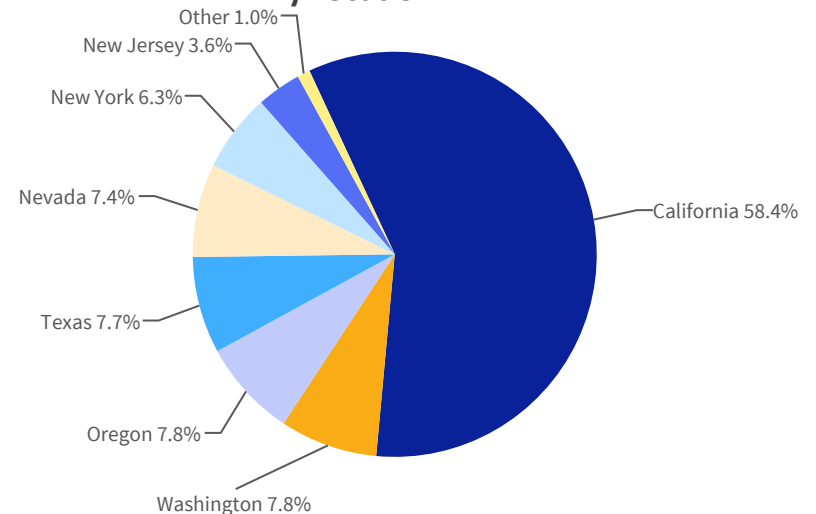


Unguaranteed SBA Loans Totaled \$40.3 million

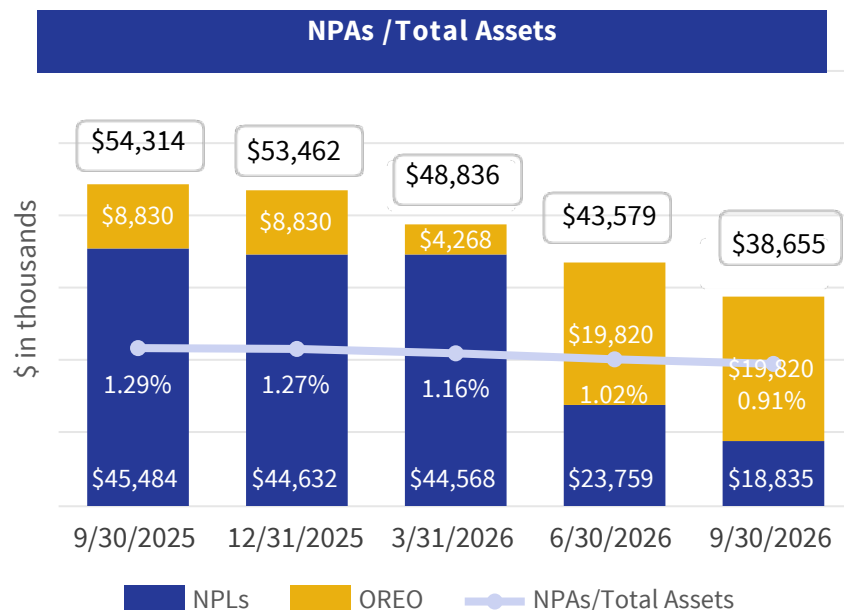
By Business



By Location

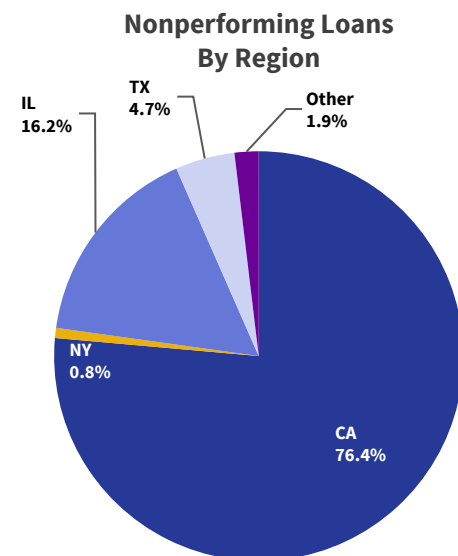


Asset Quality Metrics: Nonperforming Assets Declined



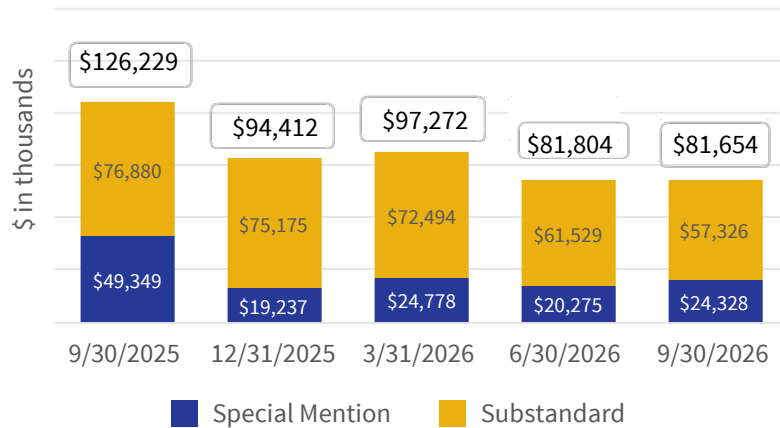
NPAs	9/30/2026		6/30/2026		% Change
	#	\$	#	\$	
(\$ in thousands)					
SFR	3	\$ 896	2	\$ 394	
CRE	1	3,057	4	8,146	
C&D	1	7,841	1	8,072	
C&I	2	5,109	2	5,113	
SBA	5	1,932	6	2,034	
Total NPLs	12	\$ 18,835	15	\$ 23,759	-21%
OREO	1	19,820	1	19,820	
Total NPAs	13	\$ 38,655	16	\$ 43,579	-11%

- Nonperforming assets decreased \$4.9 million, or 11%, QoQ and \$15.7 million, or 29%, YoY
- NPLs decreased \$4.9 million, or 21%, QoQ and \$26.6 million, or 59%, YoY
- NPLs greater than \$1 million total \$15.6 million, or 83% of total NPLs, related to 2 relationships
- OREO balance at 3Q26 consists of one partially completed mixed-use property in Los Angeles

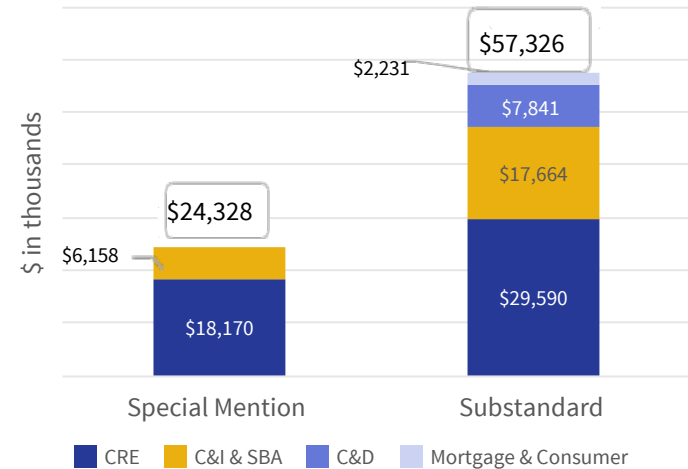


Asset Quality Improved QoQ and YoY

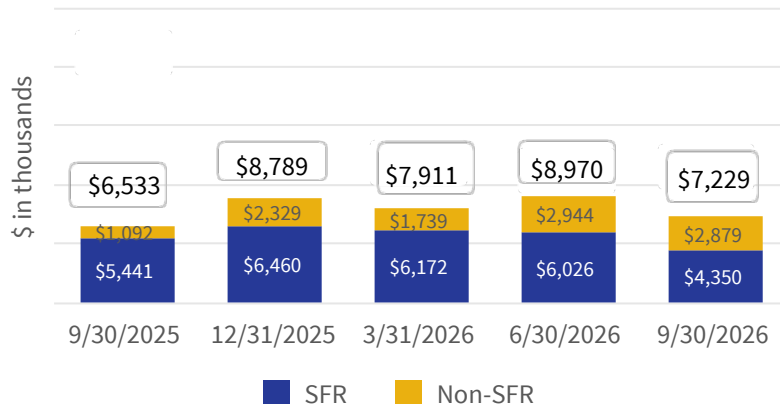
Special Mention & Substandard Loans



Special Mention & Substandard Loans by Type



30-89 Days Delinquent Loans, excluding Nonperforming Loans



Substandard loans

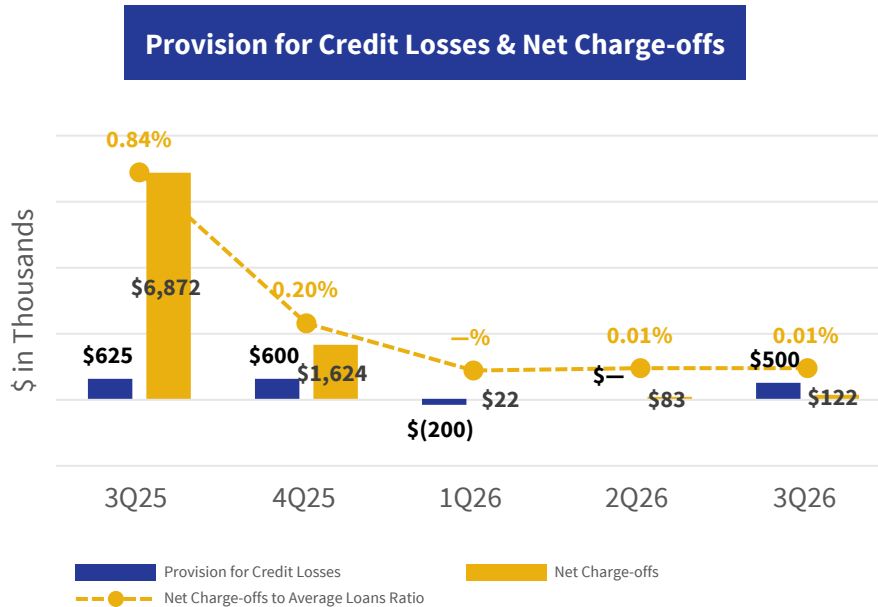
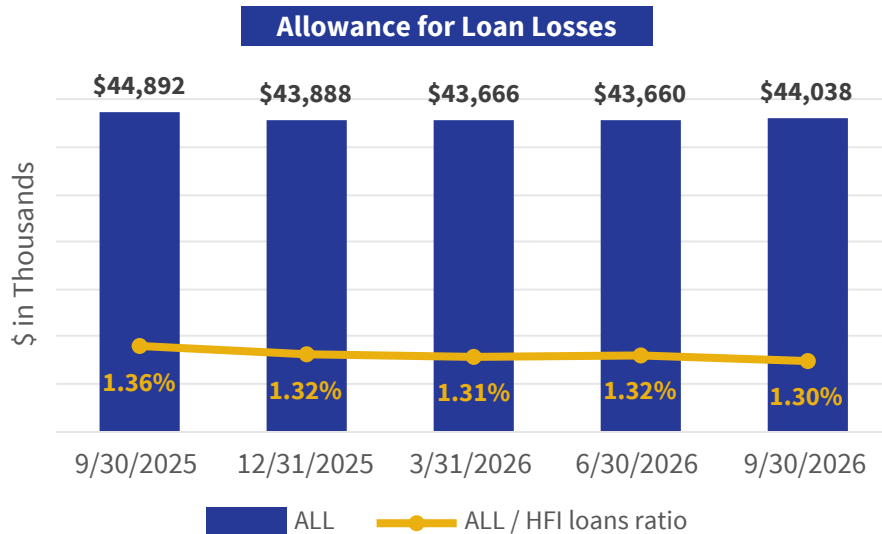
- Decreased \$4.2 million QoQ
- Decreased \$19.6 million, or 25%, YoY
- \$38.5 million on accrual status at 9/30/26



Special mention loans

- Increased \$4.1 million QoQ
- Decreased \$25.0 million, or 51%, YoY
- All special mention loans are on accrual status

Healthy Allowance For Credit Losses Coverage Ratio



- ALL to total loans ratio of 1.30%;
- Net charge-offs to average loans ratio of 0.01%; and
- ALL to nonperforming loans ratio of 234%

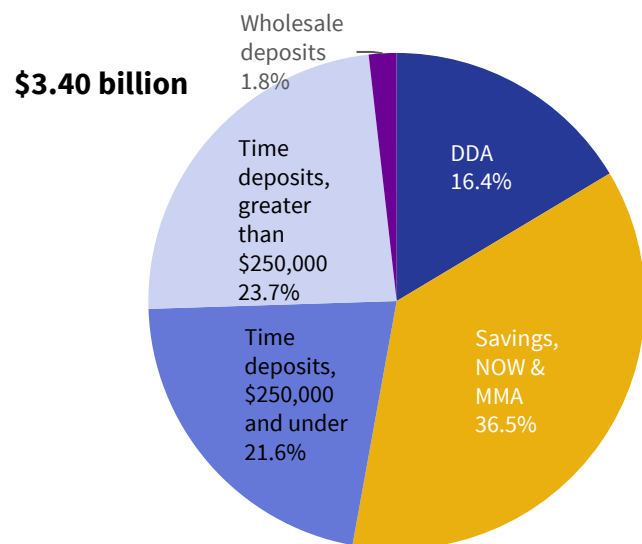
Loan portfolio increased \$89.8 million in 3Q26 driven by SFR Mortgage increase of \$80.7 million and Construction and Land increase of \$8.3 million

3Q26 provision for credit losses impacted by:

- Higher loan portfolio balance;
- Improved credit quality; and
- No significant change in the economic forecast

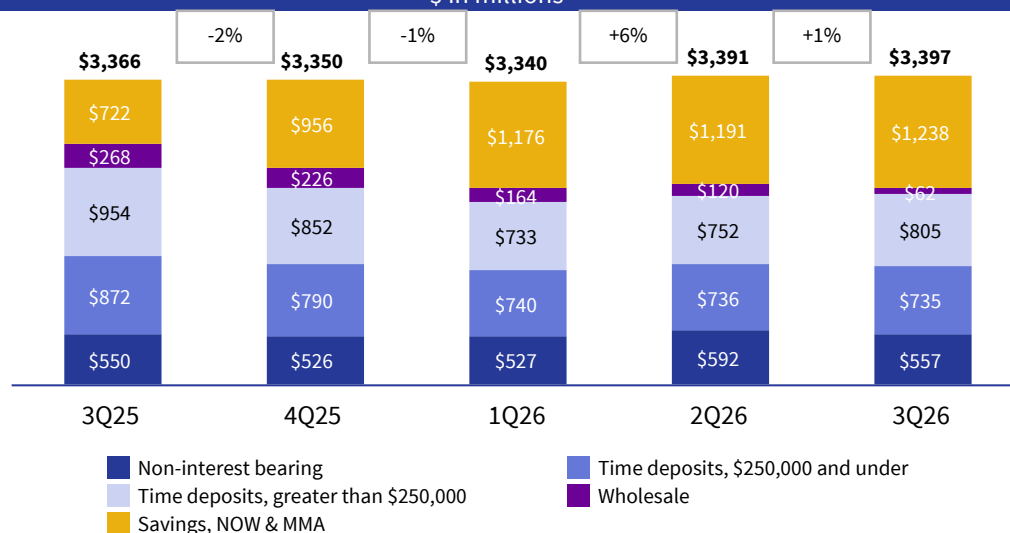
Deposits: Retail Deposit Growth Supports Net Loan Growth

Total Deposits at 9/30/26



Deposit Mix – QoQ Annualized

\$ in millions

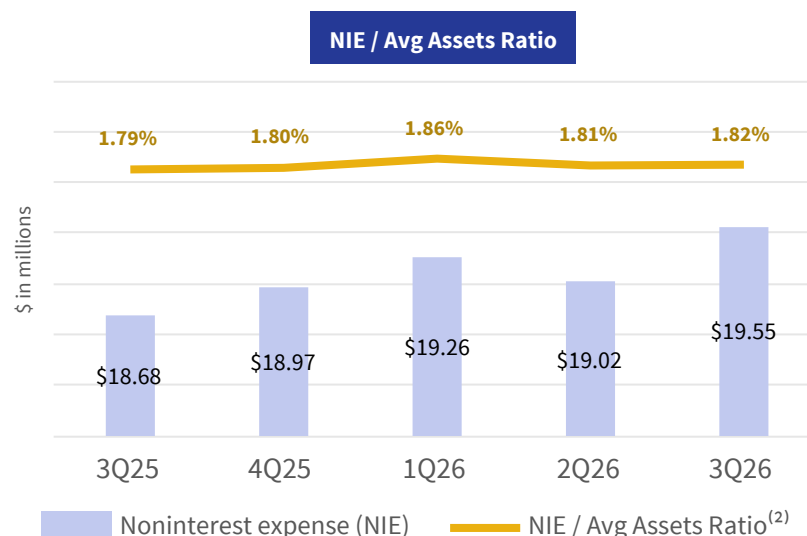
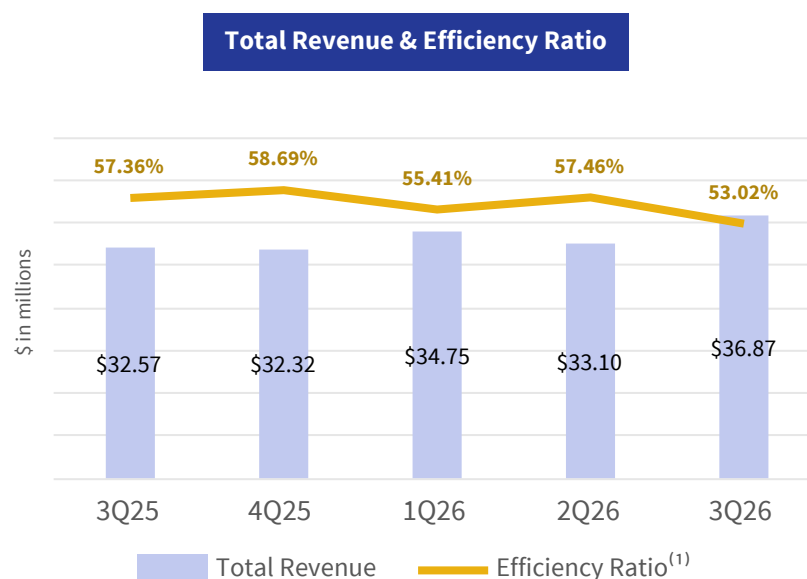
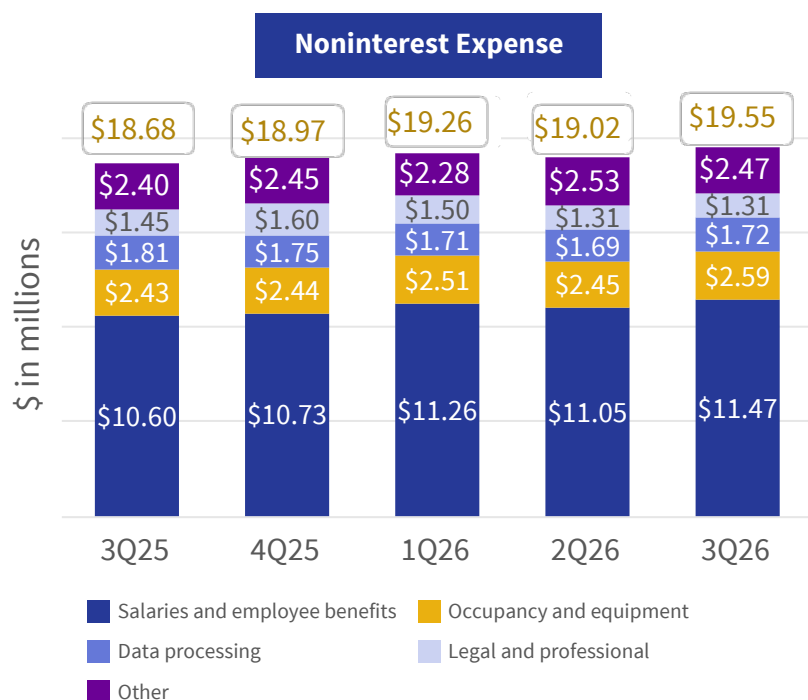


- Deposits increased 1% QoQ⁽¹⁾ and increased 1% YoY
- \$63.3 million increase in retail deposits, offset by \$58.7 million decrease in wholesale deposits QoQ
- Spot rate⁽²⁾ for deposit costs of 2.82% at 9/30/26, up from 2.75% at 6/30/26
- Cash, investments, and secured borrowing capacity totaled \$2.0 billion at 9/30/26

Average Cost of Deposits by Type



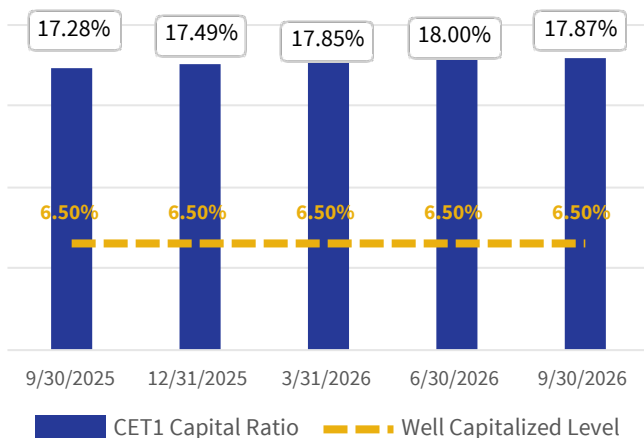
Operating Expense & Efficiency



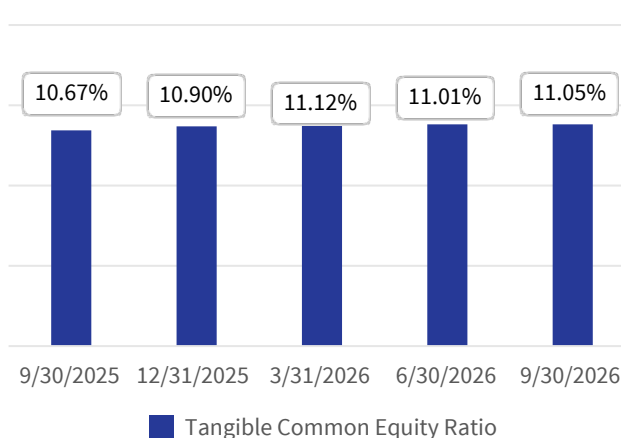
- 3Q26 noninterest expense of \$19.5 million, increased \$0.5 million QoQ including new Northern California LPO
- Noninterest expense as a percentage of average assets totaled 1.82% in 3Q26 vs 1.81% in 2Q26 and up from 1.79% in 3Q25
- Efficiency ratio of 53.0% in 3Q26 vs. 57.5% in 2Q26 and 57.4% in 3Q25. 3Q26 ratio would be 57.1% excluding the gain on building sale

Accumulation of Strong Company Capital Ratios

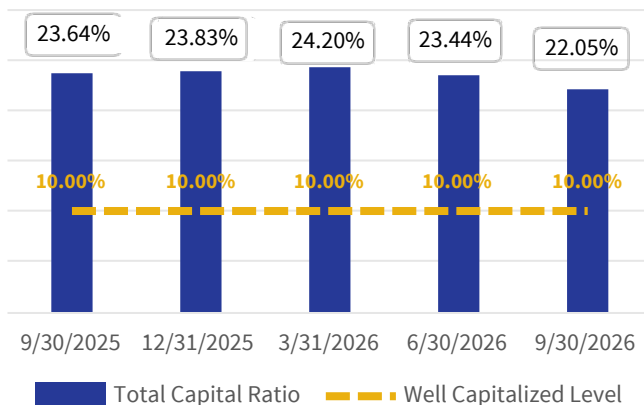
CET1 Capital Ratio



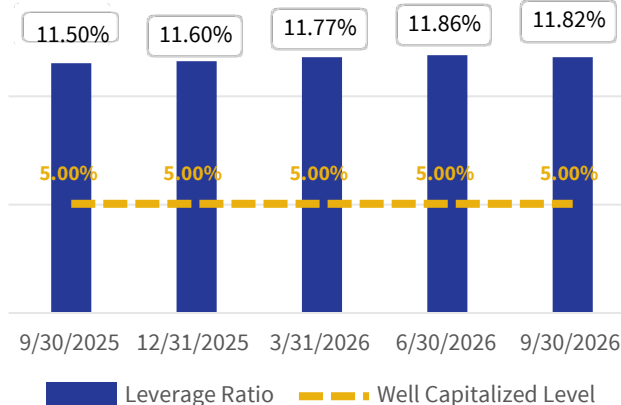
Tangible Common Equity Ratio⁽¹⁾



Total Capital Ratio



Leverage Ratio



Increased book value per share 5% and tangible book value per share⁽¹⁾ 6% 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 10.79%, compared to 9.16% in 3Q25

Returned \$20.0 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)	9/30/2025		12/31/2025		3/31/2026		6/30/2026		9/30/2026	
Tangible Common Equity:										
Total Shareholders' Equity	\$	514,335	\$	523,410	\$	531,054	\$	535,177	\$	534,243
Adjustments										
Goodwill	\$	(71,498)	\$	(71,498)	\$	(71,498)	\$	(71,498)	\$	(71,498)
Core Deposit Intangible		(1,495)		(1,338)		(1,204)		(1,078)		(951)
Tangible Common Equity	\$	441,342	\$	450,574	\$	458,352	\$	462,601	\$	461,794
Tangible Assets:										
Total Assets - GAAP	\$	4,208,455	\$	4,208,294	\$	4,194,312	\$	4,275,002	\$	4,251,296
Adjustments										
Goodwill		(71,498)		(71,498)		(71,498)		(71,498)		(71,498)
Core Deposit Intangible		(1,495)		(1,338)		(1,204)		(1,078)		(951)
Tangible Assets	\$	4,135,462	\$	4,135,458	\$	4,121,610	\$	4,202,426	\$	4,178,847
Common Shares Outstanding		17,043,897		17,057,397		17,074,159		16,985,919		16,827,168
Tangible Common Equity to Tangible Assets Ratio		10.67%		10.90%		11.12%		11.01%		11.05%
Tangible Book Value Per Share		\$25.89		\$26.42		\$26.84		\$27.23		\$27.44
Average Tangible Common Equity:										
Average Shareholders' Equity	\$	512,874	\$	519,194	\$	529,382	\$	532,409	\$	536,993
Adjustments										
Goodwill		(71,498)		(71,498)		(71,498)		(71,498)		(71,498)
Core Deposit Intangible		(1,608)		(1,440)		(1,288)		(1,161)		(1,035)
Average Tangible Common Equity	\$	439,768	\$	446,256	\$	456,596	\$	459,750	\$	464,460
Net Income Available to Common Shareholders	\$	10,148	\$	10,177	\$	11,300	\$	10,140	\$	12,637
Return on Average Tangible Common Equity		9.16%		9.05%		10.04%		8.85%		10.79%

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

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 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. This non-GAAP financial measure should not be considered a substitute for operating results determined in accordance with GAAP and may not be comparable to other similarly titled measures used by other companies. 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:

(\$ in thousands)	Quarter to Date				
	3Q25	4Q25	1Q26	2Q26	3Q26 ⁽¹⁾
Pre-Tax Pre-Provision Income:					
Net Interest Income	\$ 29,277	\$ 29,508	\$ 30,503	\$ 30,086	\$ 31,761
Noninterest Income	3,293	2,807	4,251	3,018	5,105
Noninterest Expense	(18,683)	(18,965)	(19,258)	(19,022)	(19,548)
Pre-Tax Pre-Provision Income	\$ 13,887	\$ 13,350	\$ 15,496	\$ 14,082	\$ 17,318