WEST COAST
COMMUNITY BANCORP

INVESTOR PRESENTATION

July 2025

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 is conducting its operations, 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.

WEST COAST COMMUNITY BANK

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

Approximately 225 employees as of June 30, 2025

$2.7 billion in assets as of June 30, 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

WEST COAST
COMMUNITY BANCORP

LEADERSHIP TEAM

Krista Snelling
President & 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

WEST COAST
COMMUNITY BANCORP

ATTRACTIVE MARKETS

County	# of Branches	Deposit Market Share*	Population**	Median Household Income**
 Santa Cruz County	5	15.12%***	271K	$106K
 Monterey County	3	7.93%***	439K	$88K
 San Luis Obispo County	1	0.63%	282K	$93K
 Santa Clara County	1	0.06%	1.9MM	$155K

*Per FDIC data as of June 30, 2024
**U.S. Census Bureau data 2020-2023
***Combined post-merger market share

WEST COAST
COMMUNITY BANCORP

FINANCIAL HIGHLIGHTS

WEST COAST COMMUNITY BANCORP

Q2 2025 CONSOLIDATED FINANCIAL RESULTS

Balance Sheet Strength

$2.650 Billion
Total Assets

$2.110 Billion
Total Loans

$2.260 Billion
Total Deposits

$291 Million
Tangible Common Equity

Consistent Profitability

$32.8 Million
Q2 Net Interest Income

$12.9 Million
Q2 Net Income

$13.1 Million[1]
Q2 Non-GAAP Adjusted Net Income

$1.22 / $1.23[1]
Q2 Diluted Earnings Per Share / Q2 Adjusted Diluted Earnings Per Share

Strong Earnings Metrics

1.95% / 1.98%[1]
Q2 ROAA / Q2 Non-GAAP Adjusted ROAA

18.14% / 18.41%[1]
Q2 ROATCE / Q2 Non-GAAP Adjusted ROTCE

5.30%
Q2 Net Interest Margin, Taxable Equivalent

45.16% / 44.85%[1]
Q2 Efficiency Ratio / Q2 Adjusted Efficiency Ratio

Healthy Credit Quality

0.16%
NPAs/Assets

0.20%
NPLs/Loans

1.59%
ACL/Gross Loans

0.00%
Annualized Q2 Net Charge-offs/Avg. Loans

[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.

WEST COAST COMMUNITY BANCORP

SOLID LIQUIDITY POSITION

($ in 000s)

As of June 30, 2025

	As of		
	6/30/2025	**3/31/2025**	**6/30/2024**
Cash and due from banks	$ 40,397	$ 45,350	$ 36,127
Unencumbered AFS securities	270,805	268,525	163,355
Total on-balance-sheet liquidity	**311,202**	**313,875**	**199,482**
Line of credit from the Federal Home Loan Bank of San Francisco-collateralized	664,525	639,607	461,794
Line of credit from the Federal Reserve Bank of San Francisco-collateralized	370,532	357,453	248,377
Lines at correspondent banks-unsecured	100,000	100,000	95,000
Total external contingency liquidity capacity	**1,135,057**	**1,097,060**	**805,171**
Less: overnight borrowings	(4,100)	(20,000)	(16,500)
Net available liquidity sources	**$ 1,442,159**	**$ 1,390,935**	**$ 988,153**

Strong on-balance-sheet liquidity coupled with available external contingency liquidity capacity of $1.1 billion.

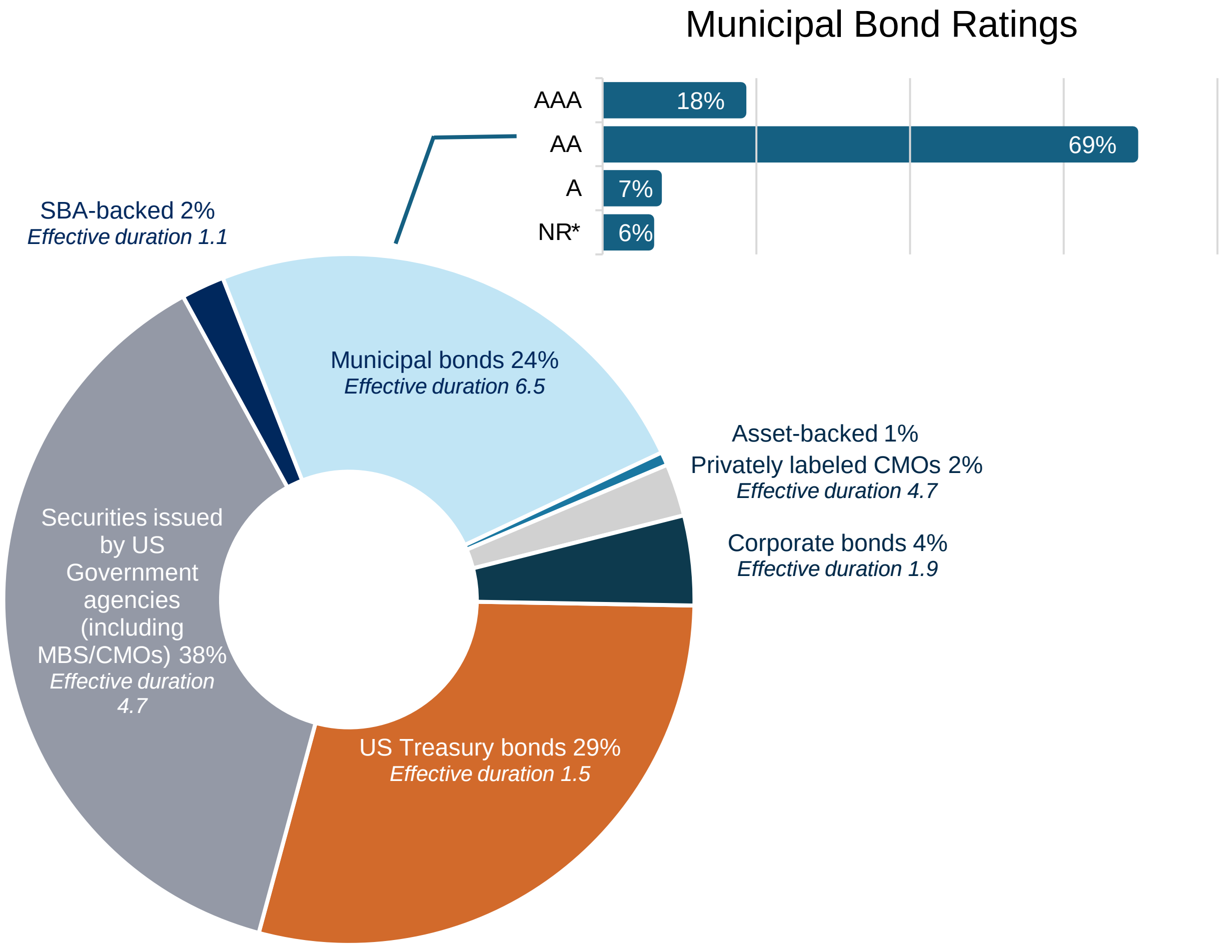
Net liquidity: 54% of total assets.

Coverage ratio on uninsured deposits of 134%.

Access to brokered deposit networks as another source of contingency funding, such as IntraFi, not included in the table.

WEST COAST COMMUNITY BANCORP

INVESTMENT PORTFOLIO COMPOSITION



As of June 30, 2025

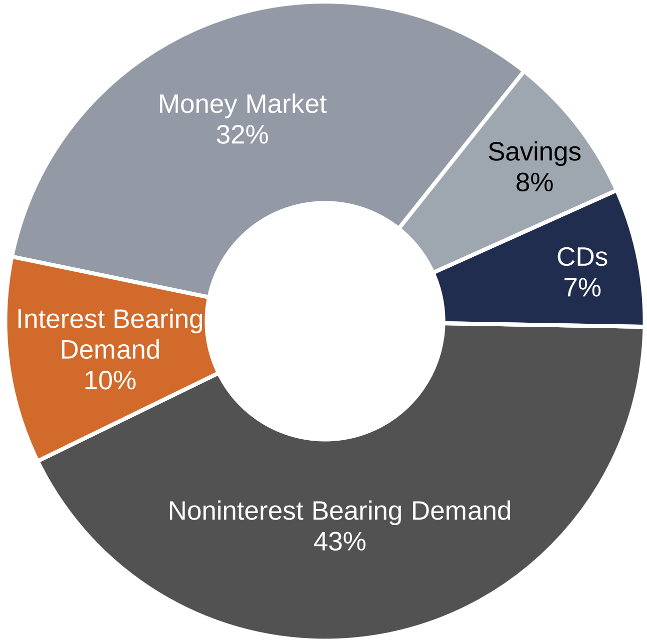
Chart includes available-for-sale ("AFS") securities at market value and held-to-maturity ("HTM") securities at amortized cost.

Effective duration of the investment portfolio is 4.0.

98% of the carrying value of investment securities classified as AFS. HTM securities totaled $6.6 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 June 30, 2025

Top 10 deposit relationships (excluding government agency deposits that are fully collateralized) represent approximately 11% of total deposits.

Growth opportunities include:
- Expanded Central Coast presence
- Silicon Valley/Bay Area
- Local municipalities

Q2 2025 Average Cost of Deposits	
Money Market	2.81%
Interest Bearing Demand	1.07%
Savings	0.83%
CDs	3.10%

WEST COAST COMMUNITY BANCORP

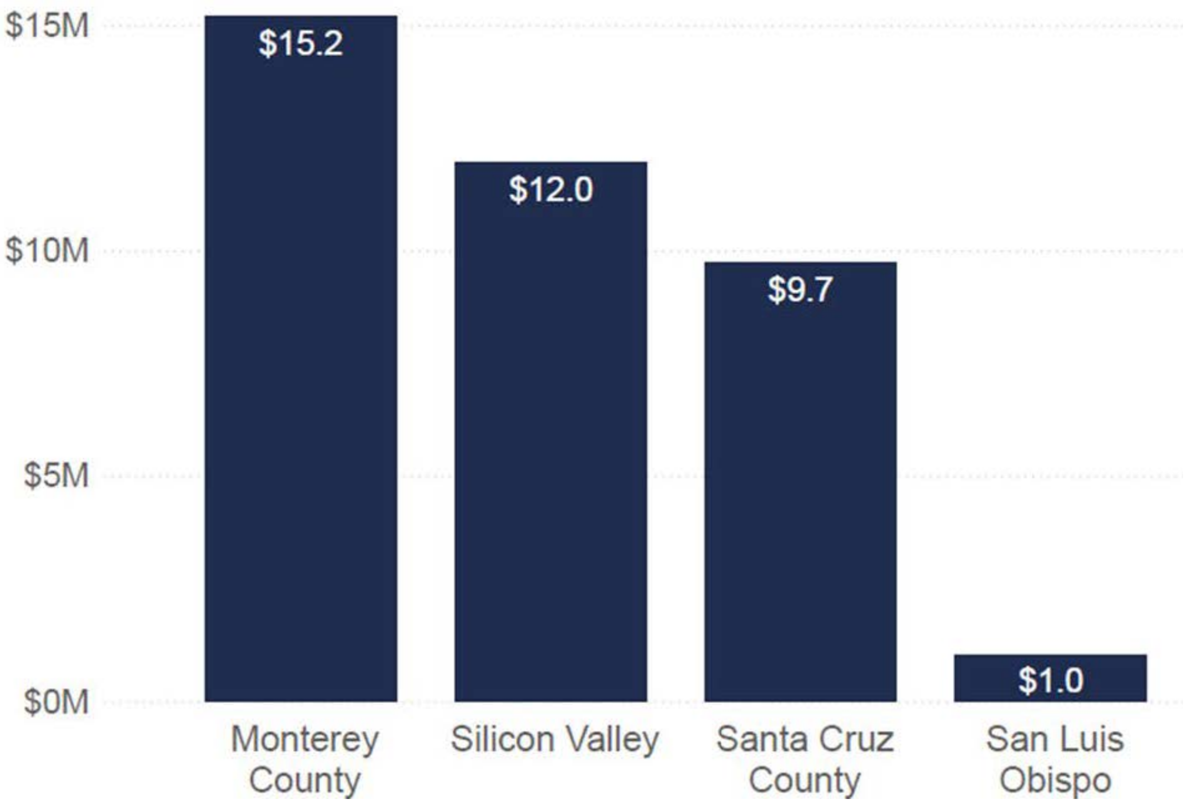
2025 YTD NEW DEPOSIT RELATIONSHIP GROWTH

541
Accounts Opened

$70 Thousand
Average Balance per Account

$37.9 Million
In New Deposits

New Relationship Deposits by Region ($ in millions)

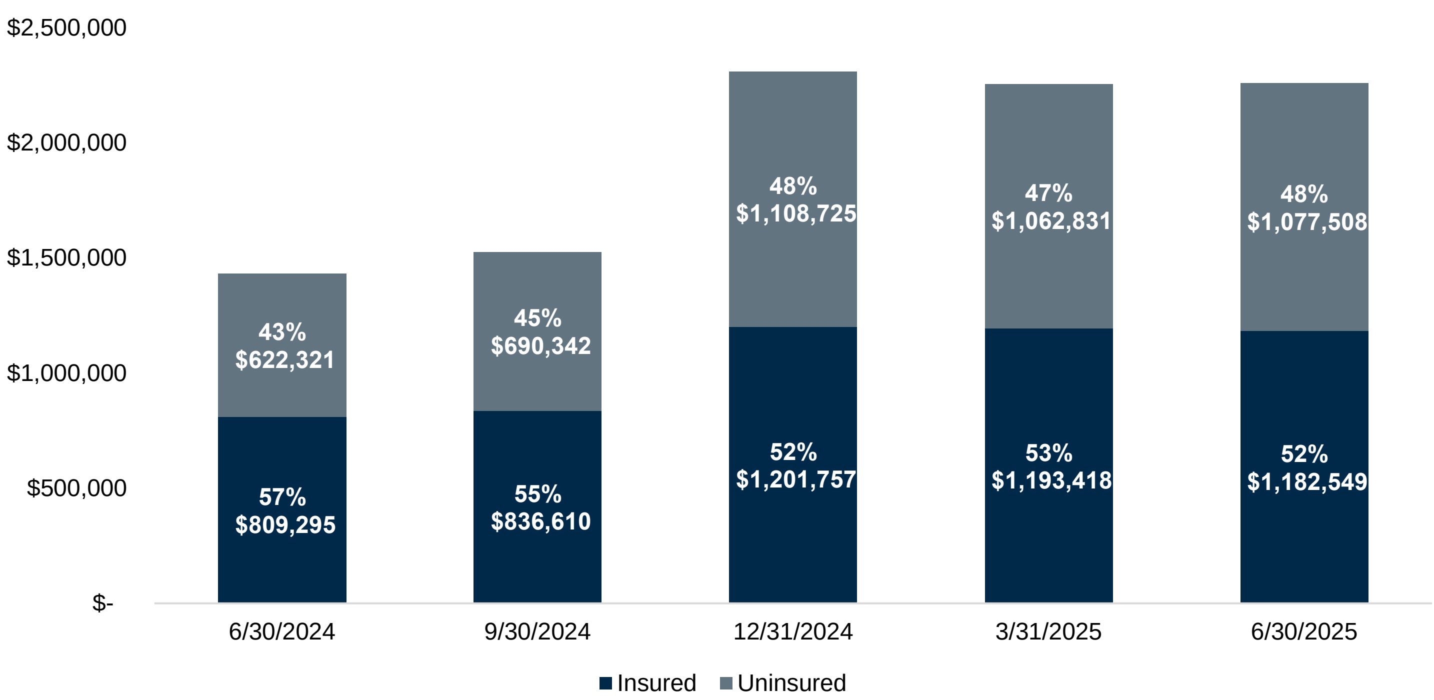


Deposits held by clients that opened their first account with Bank in 2025; balances as of 6/30/2025

WEST COAST COMMUNITY BANCORP

DEPOSIT CHARACTERISTICS

($ in 000s)



Insured deposits include fully collateralized balances.

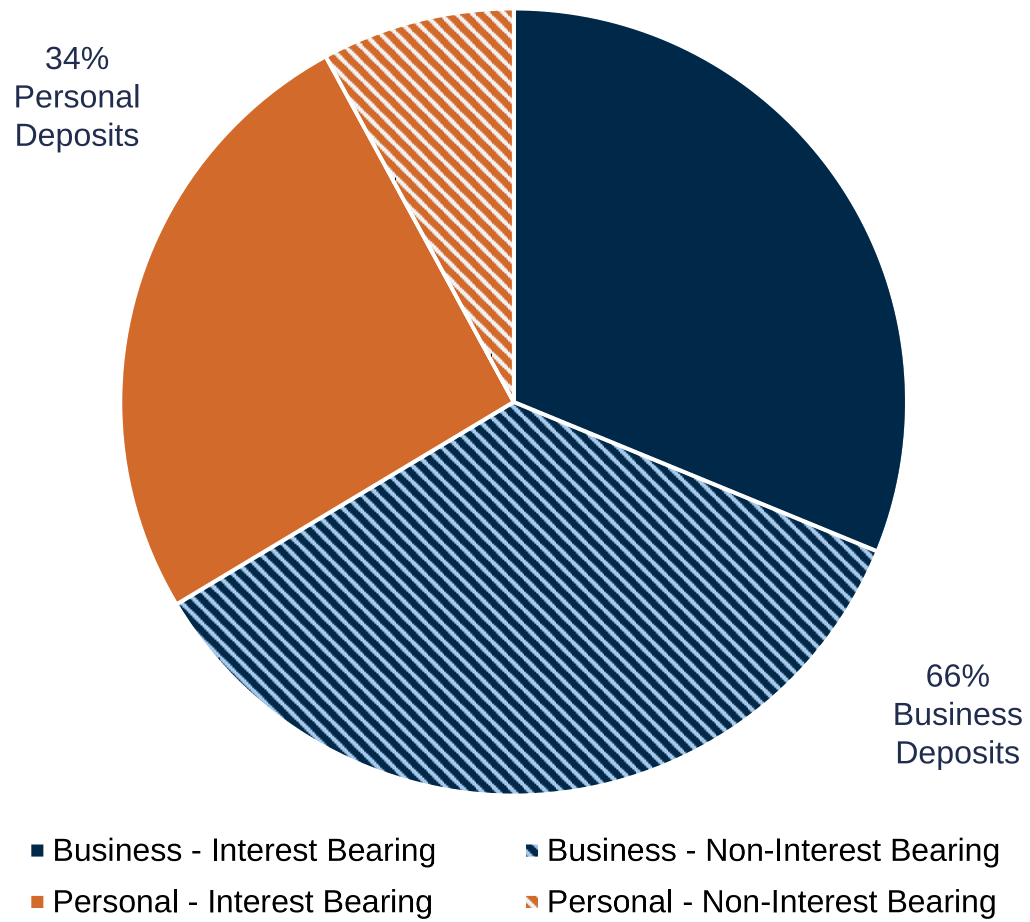
IntraFi reciprocal deposit network products maximize depositors' FDIC insurance protection.

Increase in total deposits and percent of uninsured deposits in Q4 2024 reflected deposits from the merger with 1st Capital Bancorp.

WEST COAST COMMUNITY BANCORP

STRONG DEPOSIT FRANCHISE

Granular Deposit Account Composition ($ in 000s)



As of June 30, 2025		
Total Personal Deposits	**$**	**759,357**
Number of Accounts		15,004
Average Balance Per Account	$	51
Total Business Deposits	**$**	**1,500,700**
Number of Accounts		8,878
Average Balance Per Account	$	169

WEST COAST COMMUNITY BANCORP

DISCIPLINED CREDIT CULTURE

Nonperforming Loans Including Deferred Loan Fees and Costs*

($000)	2020	2021	2022	2023	2024	2025Q1	2025Q2
Nonaccrual Loans							
Commercial & Industrial	$0	$163	$1,243	$0	$0	$0	$0
Construction	0	0	990	0	0	1,667	1,667
Commercial Real Estate	0	0	0	6,526	504	504	504
SBA, B&I, and FSA	0	157	120	0	114	88	754
Consumer	31	61	808	0	0	0	0
Total Nonaccrual	**$31**	**$381**	**$3,161**	**$6,526**	**$618**	**$2,259**	**$2,925**
Accruing Restructured Loans	$0	$0	$26	$320	$10,367	$10,904	$11,292
Loan Loss Reserve	**$13,021**	**$19,978**	**$21,444**	**$23,943**	**$31,622**	**$33,102**	**$33,551**

**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 June 30, 2025

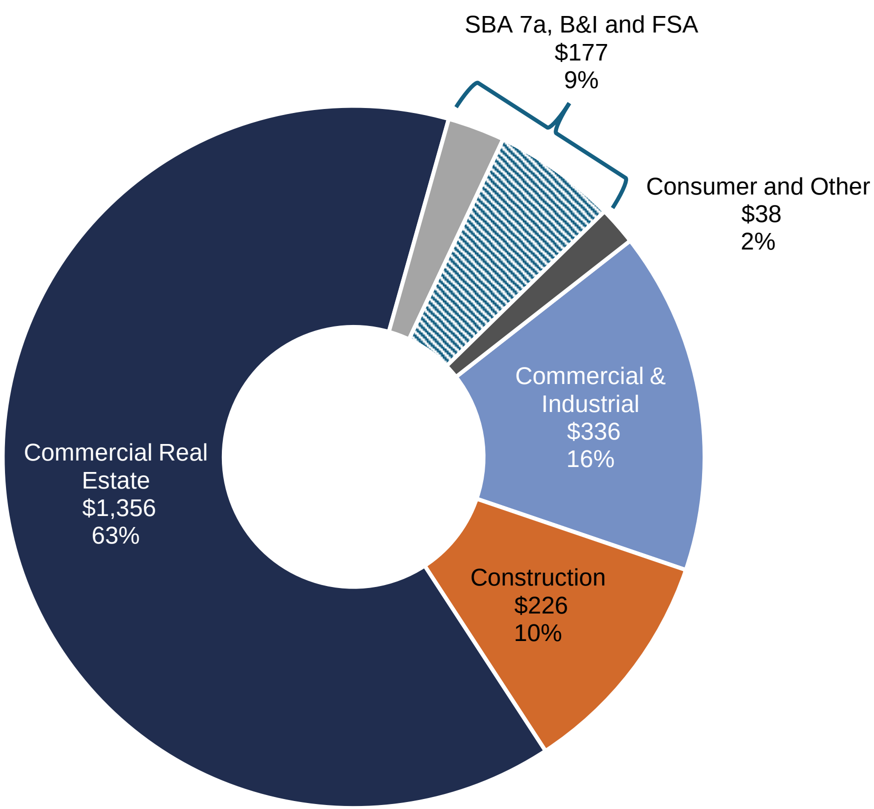
Nonperforming loans to total loans of 0.11%.

The balance primarily reflects two real estate secured loans: one $1.7 million construction loan which was subsequently paid off in July 2025 and a $504 thousand acquired loan secured by real estate that has been adequately reserved for by the Bank. The remaining $754 thousand of nonaccrual loans are SBA loans, which have a government guarantee of $184 thousand.

WEST COAST COMMUNITY BANCORP

LOANS BY TYPE

($ in millions)



$2.13 Billion in Total Outstanding Loans* as of June 30, 2025

Q2 2025 tax equivalent loan yield of 7.15%, up 3 bps from 7.12% in Q1 2025.

Increase was mainly driven by growth in high yielding construction loan products.

Guaranteed Portion of SBA, B&I and FSA; $122 million or 69% of this segment

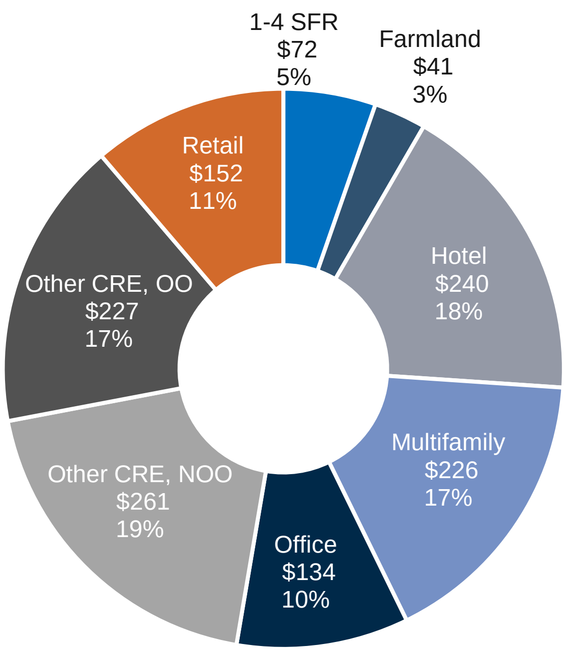
**Gross of deferred expenses and fees of $2.3 million, and purchase discount of $25.4 million*

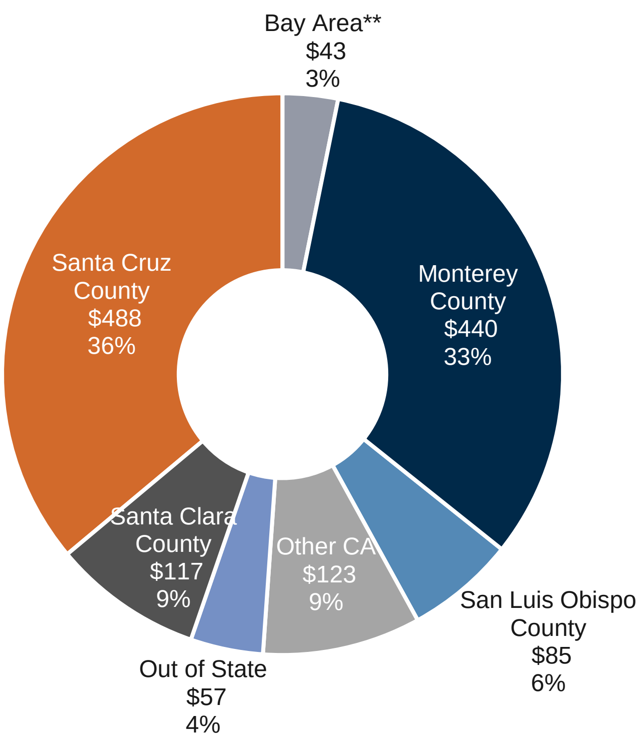
WEST COAST COMMUNITY BANCORP

REAL ESTATE LOAN DETAIL

($ in millions)

$1.35 Billion in Total Real Estate Loans* as of June 30, 2025





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

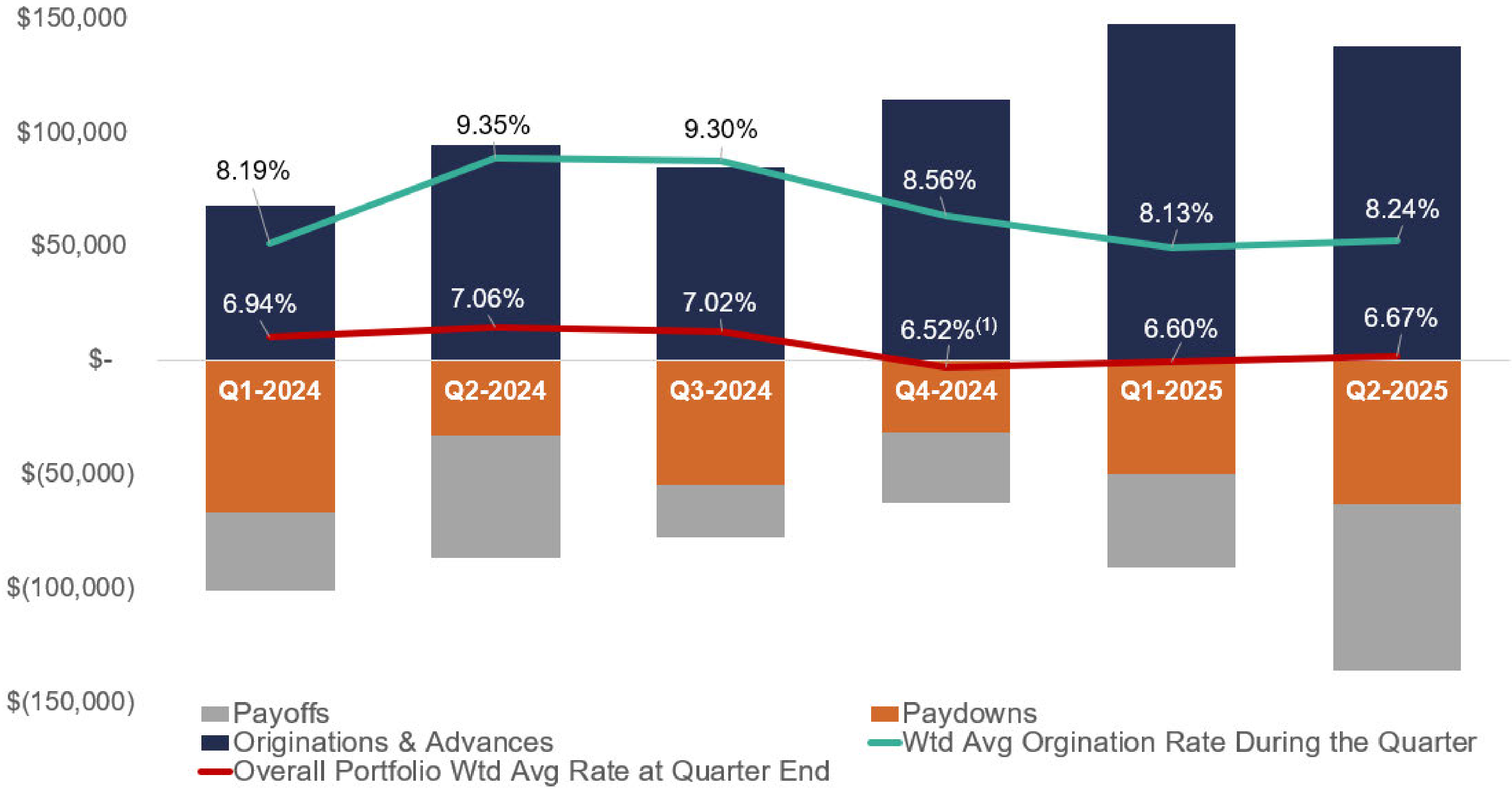
***Alameda, San Francisco, San Mateo, Contra Costa, Sonoma, Solano, Napa and Marin counties*

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

WEST COAST COMMUNITY BANCORP

ORGANIC LOAN GROWTH AND PRICING

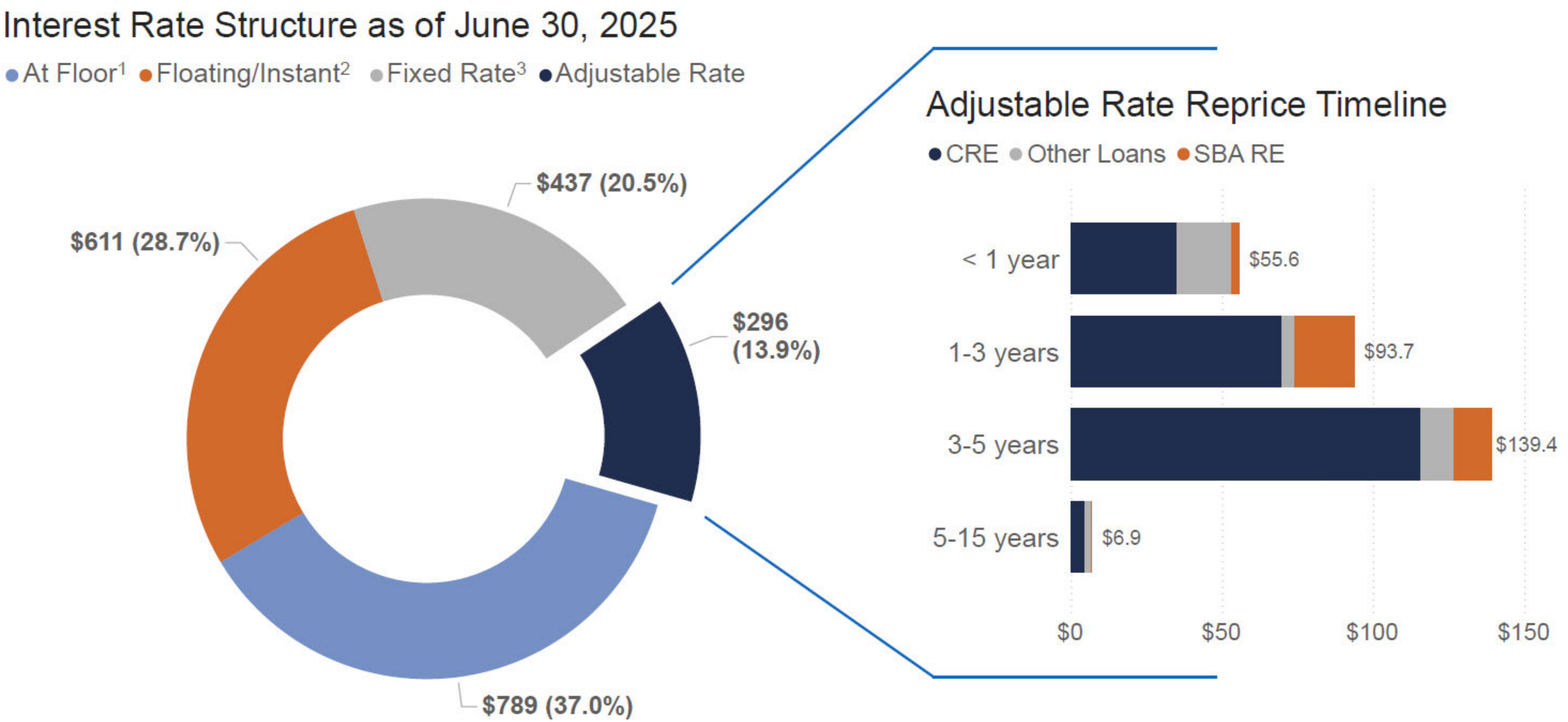
($ in 000s)



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

WEST COAST COMMUNITY BANCORP

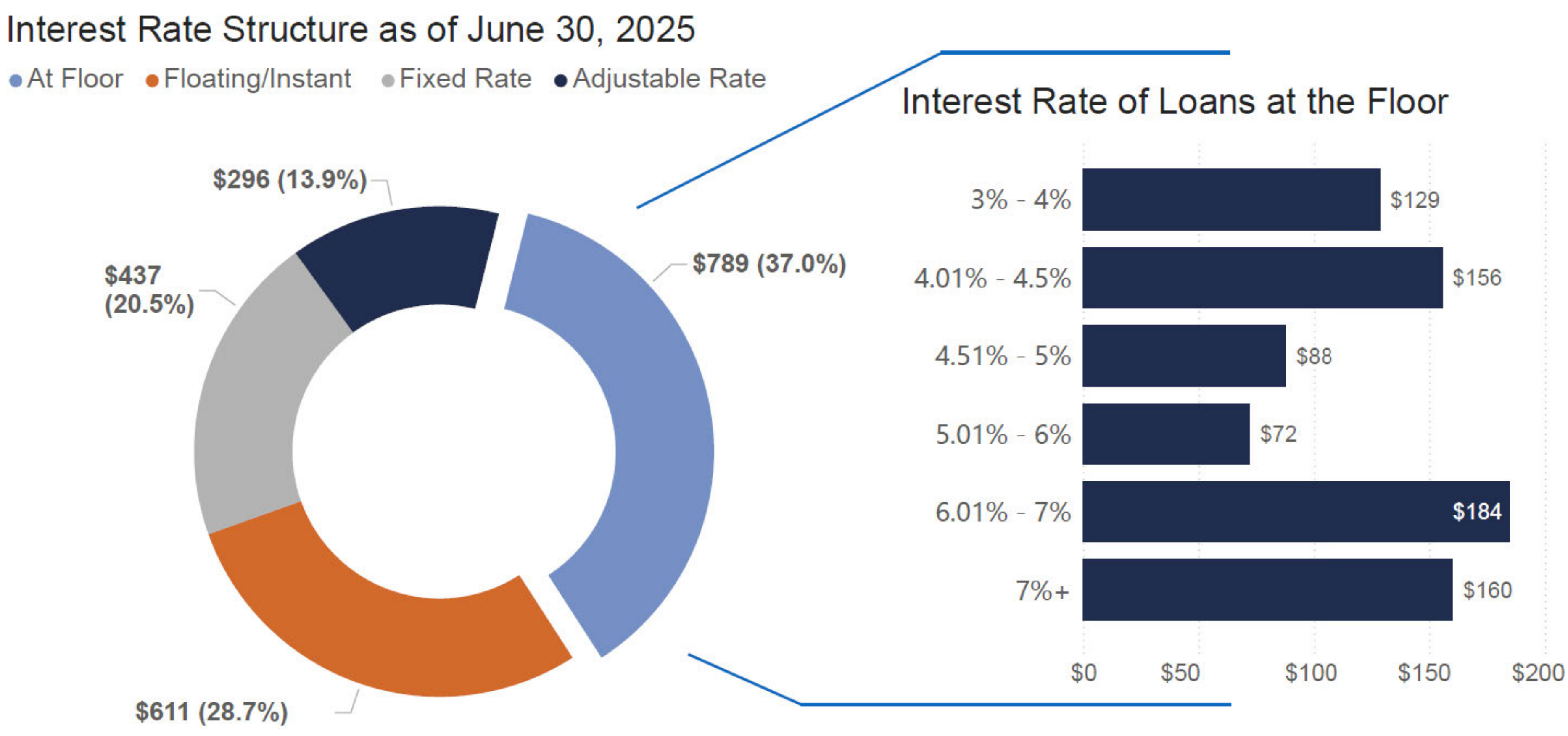
FIXED VS. VARIABLE RATE LOANS AND REPRICING TIMELINE
($ in millions)



Gross of deferred expenses and fees, and purchase discount
(1)Of the loans at their floor rate, 87% 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)80% of fixed rate loans have maturities beyond 12 months

WEST COAST COMMUNITY BANCORP

FIXED VS. VARIABLE RATE LOANS AND LOAN FLOOR RATES
($ in millions)



Gross of deferred expenses and fees, and purchase discount

WEST COAST COMMUNITY BANCORP

UPCOMING CRE INTEREST RATE REPRICING
($ in millions)

Scheduled Interest Rate Repricing Through June 2027

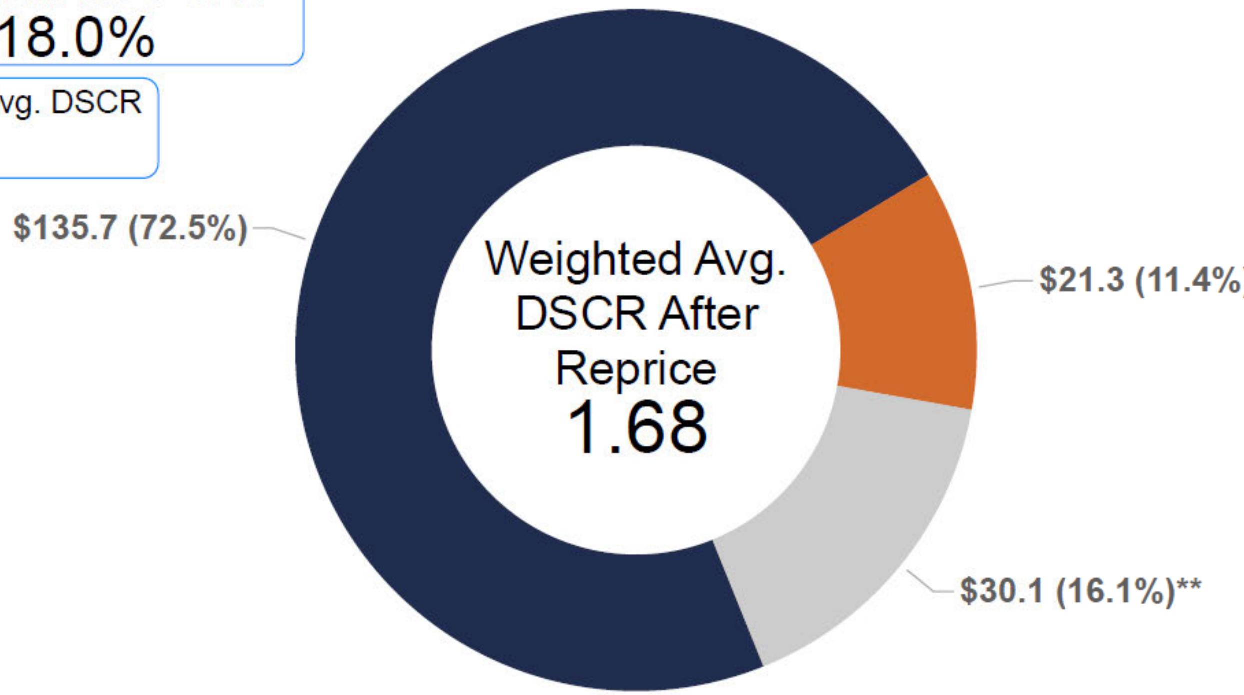
Non-Owner-Occupied CRE with a Senior Lien, Non-SBA; Data as of June 30, 2025

Total Loans to Reprice	% of Total NOO CRE
$187.15	18.0%

Avg. Rate Change	Current Weighted Avg. DSCR
+2.88%	2.23

Debt Service After Reprice*

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



Gross of deferred expenses and fees, and purchase discount

** Using loan data and index rates as of 6/30/2025.*

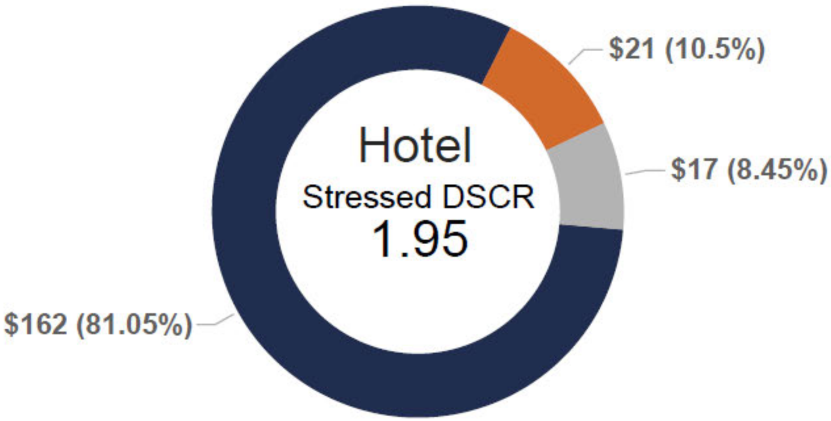
*** Regularly monitored by Credit Admin. All loans with a projected DSCR < 1 have an LTV below 65% and are supported by guarantors, either through global cash flow, liquidity or other outside equity.*

WEST COAST COMMUNITY BANCORP

NON-OWNER-OCCUPIED CRE LOANS
($ in millions)

Stress Test: 15% Decline in Net Operating Income

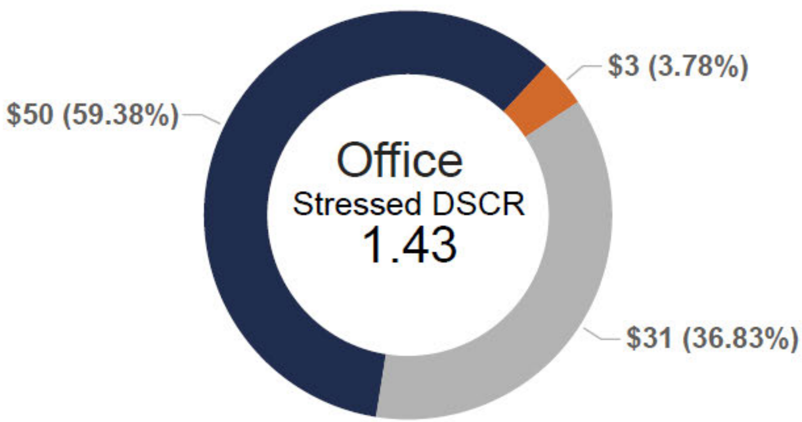
Non-Owner-Occupied CRE, Non-SBA Loans as of June 30, 2025

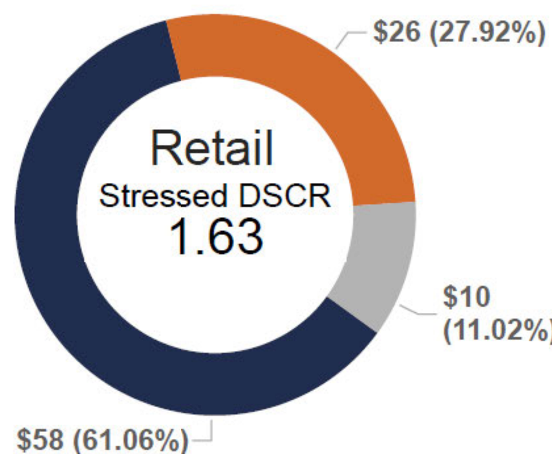


Stressed DSCR

- 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 49.5%, in addition to adequate support from guarantor cash flow, liquidity, or outside assets.





Gross of deferred expenses and fees, and purchase discount

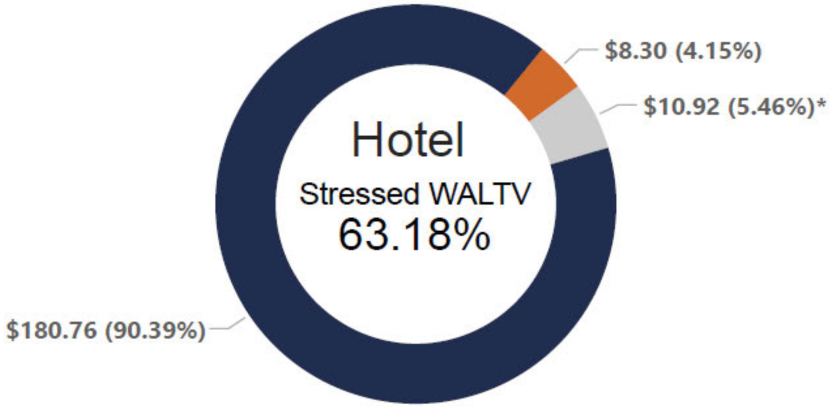
WEST COAST COMMUNITY BANCORP

NON-OWNER-OCCUPIED CRE LOANS

($ in millions)

Stress Test: 25% Decline in Real Estate Collateral Value

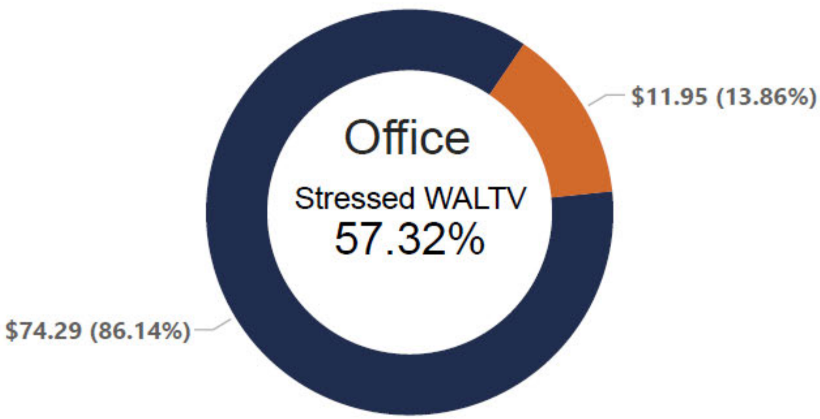
Non-Owner Occupied CRE, Non-SBA as of June 30, 2025

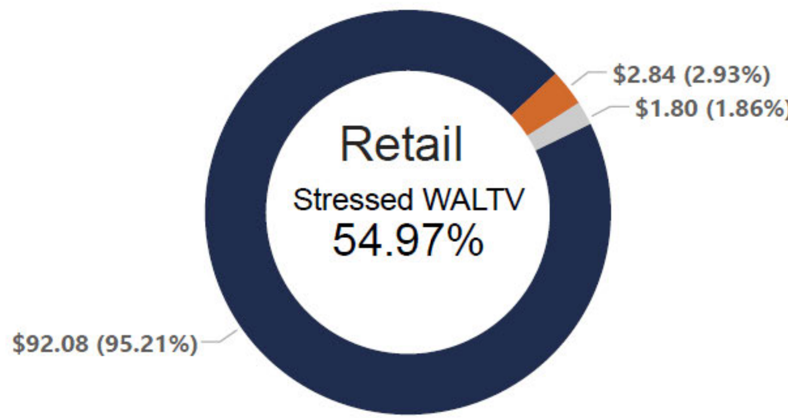


Stressed LTV

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

*$10.92 million bridge loan secured by a hotel undergoing renovation. 2024 NOI reflects a DSCR of 1.31x against fully amortized payments, which will begin in August 2025. The loan is further supported by personal guarantees.

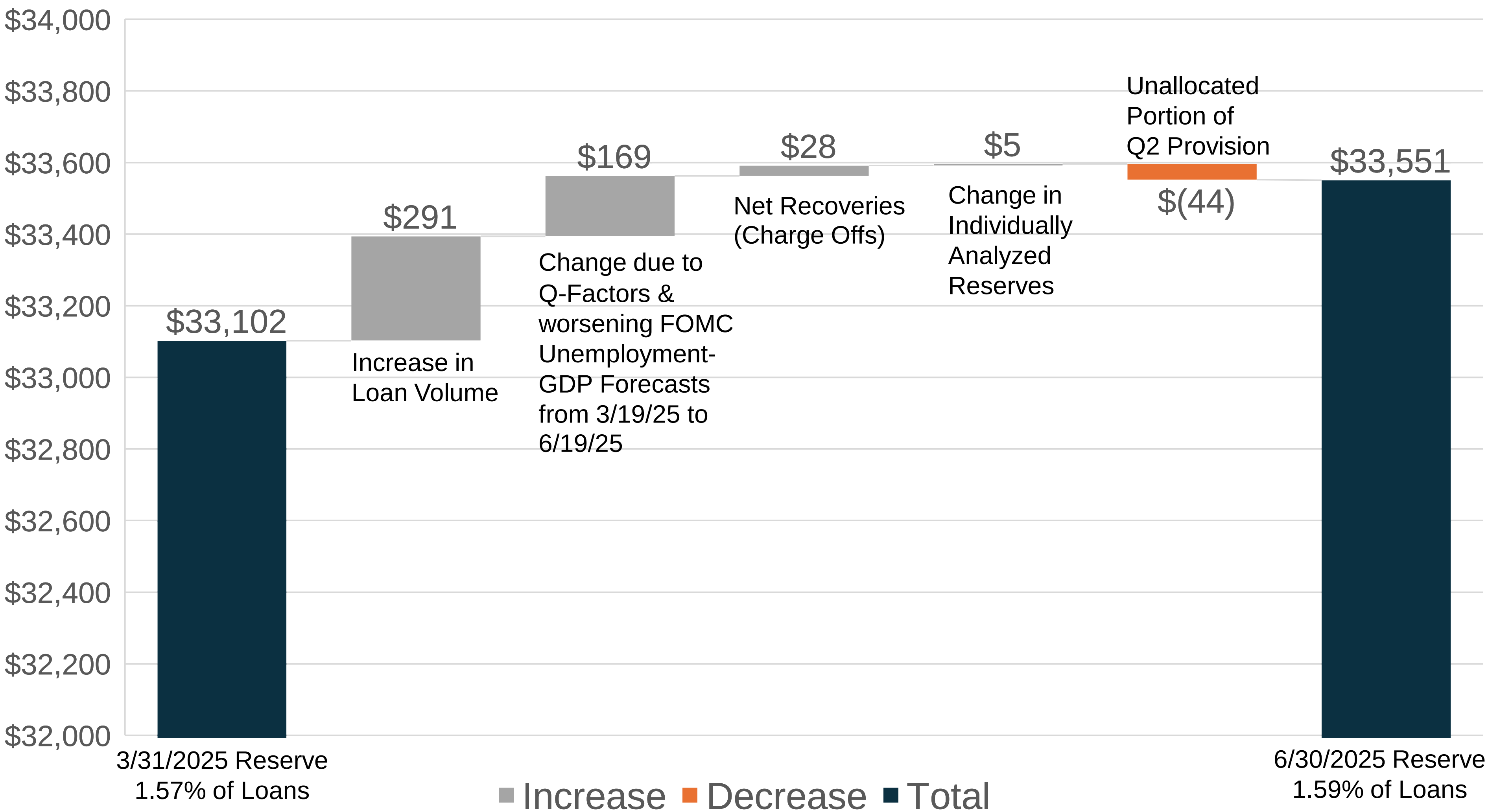




Figures are based on gross loans excluding deferred expenses and fees

CHANGES IN THE CREDIT RESERVE

($ in 000s)

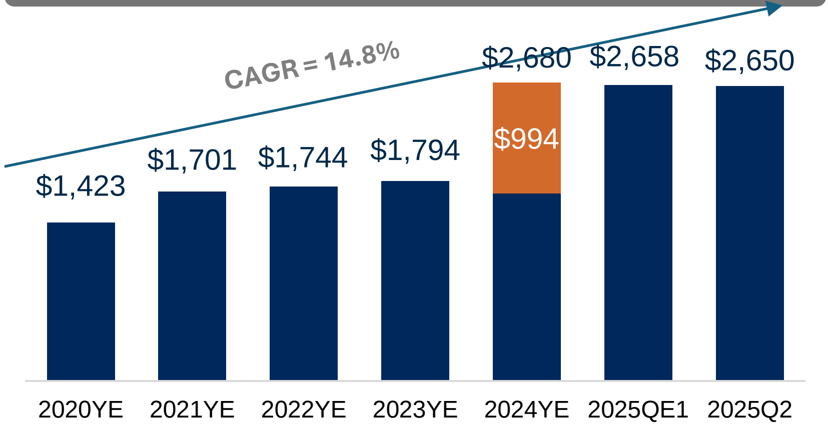


WEST COAST COMMUNITY BANCORP

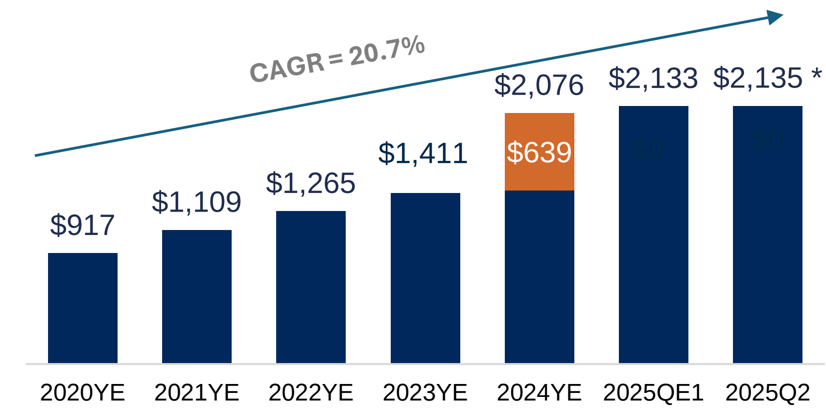
CONSISTENT BALANCE SHEET GROWTH

($ in millions)

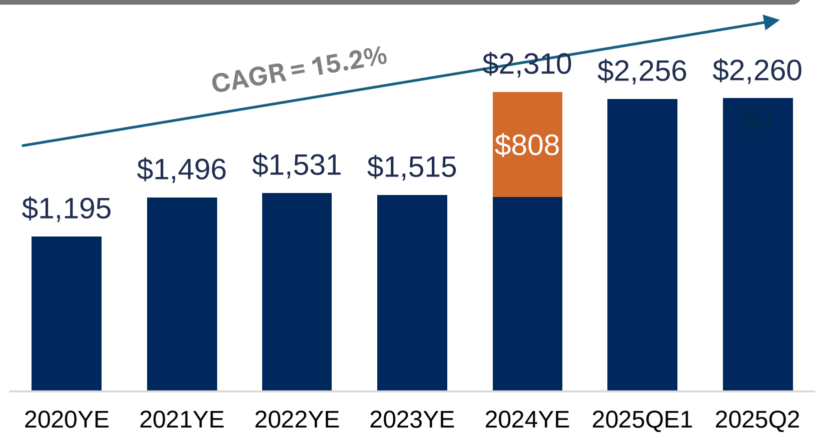
Total Assets



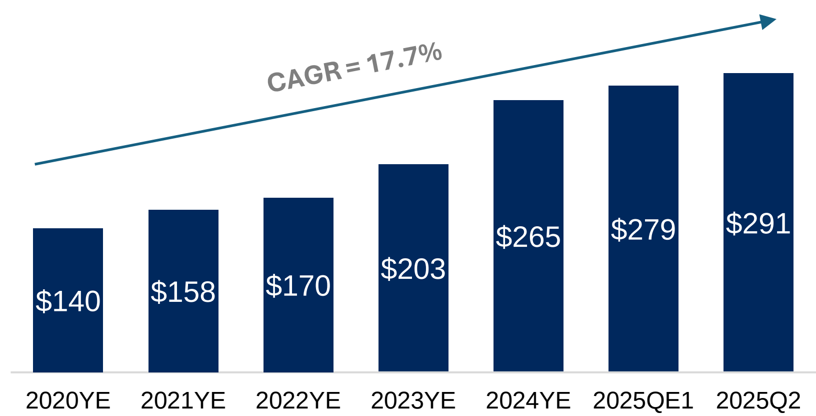
Gross Loans Excl. PPP & Purchase Discounts



Total Deposits



Tangible Common Equity



Denotes acquisition through bank merger

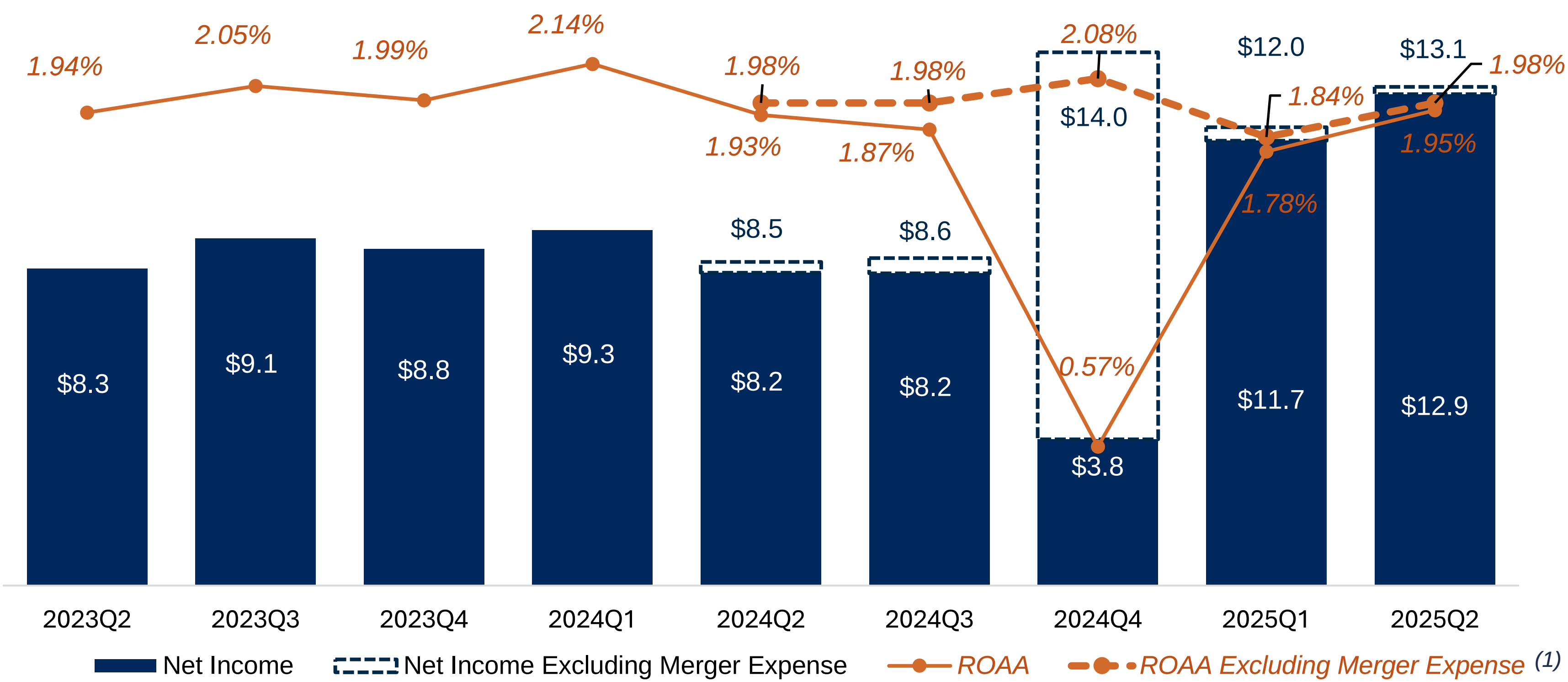
**Gross of purchase discount of $25.4 million, $28.0 million and $30.6 million at June 30, 2025, March 31, 2025, and December 31, 2024, respectively*

WEST COAST COMMUNITY BANCORP

STRONG PROFITABILITY

($ in millions)

Net Income



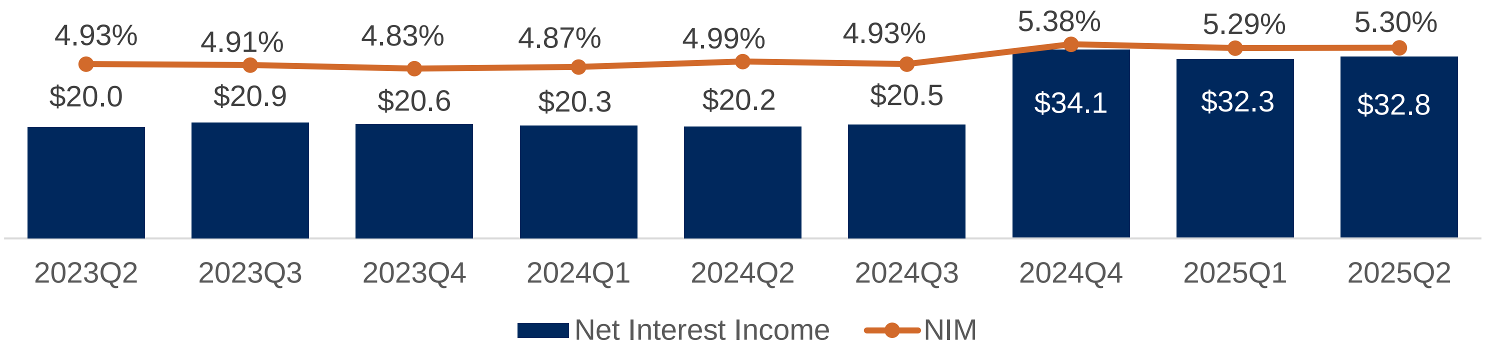
[(1)]Non-GAAP measure excludes one-time merger expenses, as well as loss on sale of investment securities. See Non-GAAP Reconciliation for reconciliation to GAAP financial measures in the Appendices.

WEST COAST COMMUNITY BANCORP

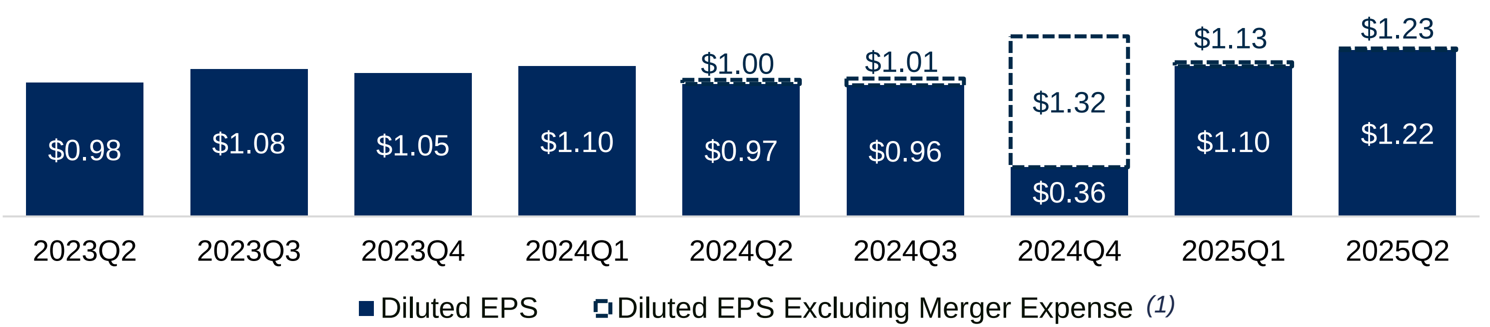
HIGH MARGIN DRIVES PROFITABILITY

($ in millions, except per share data)

Net Interest Income/Net Interest Margin*



Diluted Earnings per Share ("EPS")



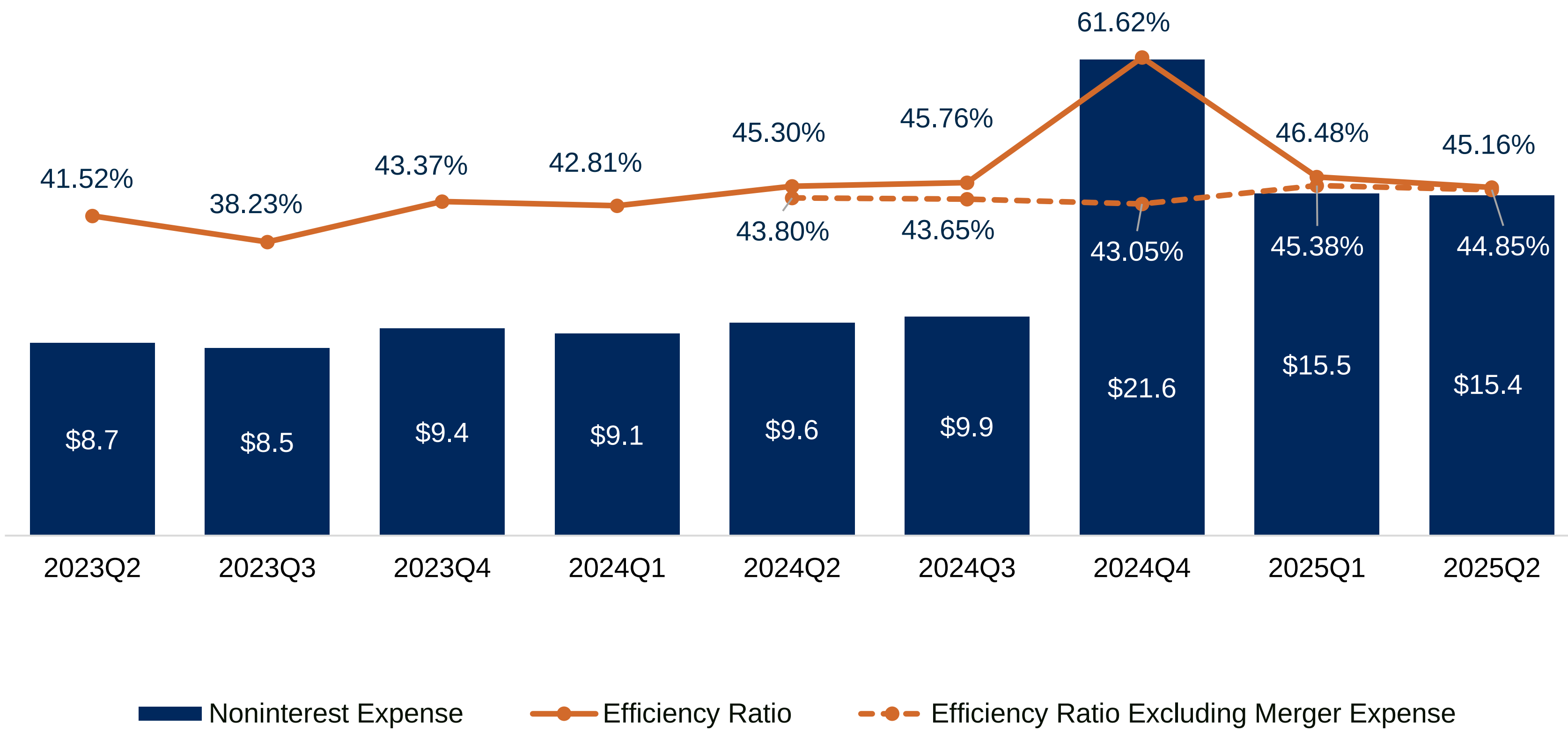
*Net interest margin is adjusted for tax equivalent basis.

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

WEST COAST COMMUNITY BANCORP

DISCIPLINED EXPENSE MANAGEMENT ENHANCES PROFITABILITY
($ in millions)

Noninterest Expense

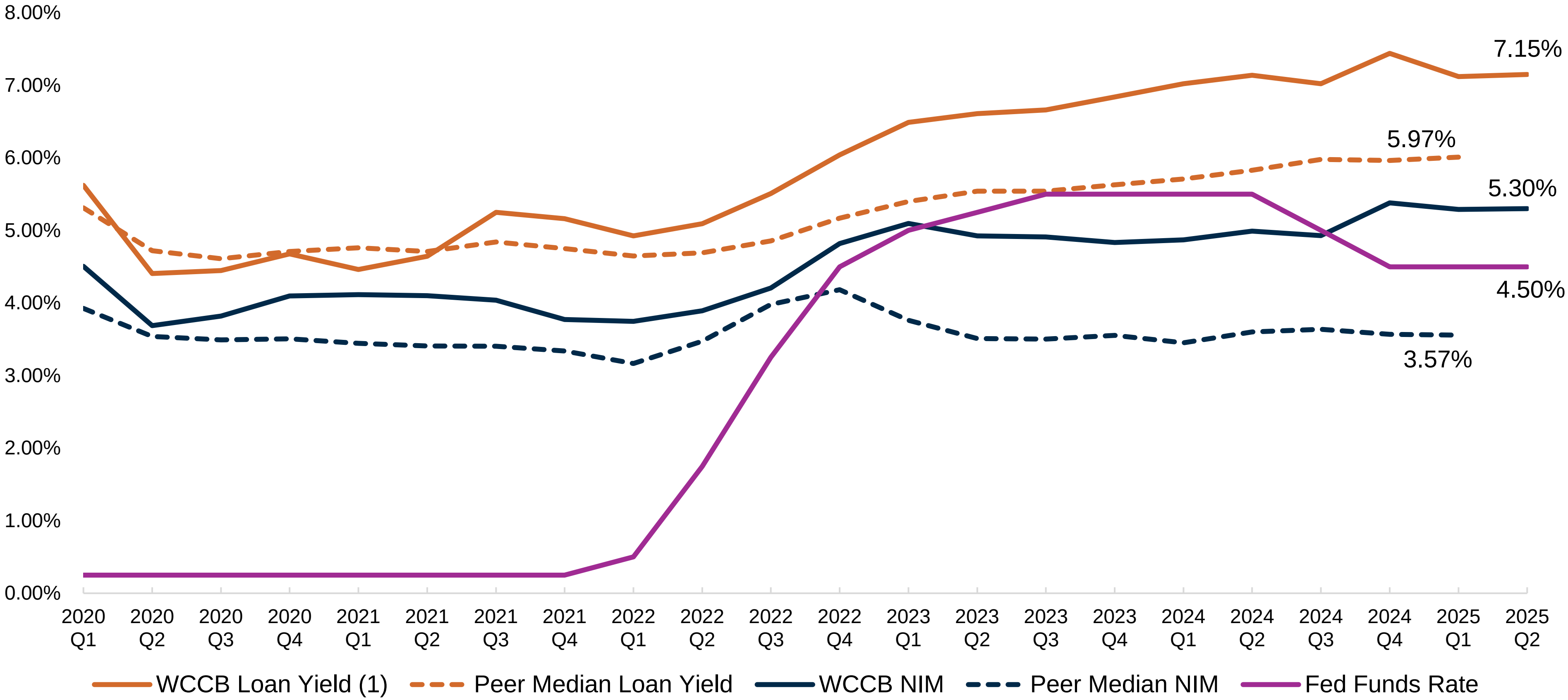


(1)Non-GAAP measure excludes one-time merger expenses, as well as loss on sale of investment securities. See Non-GAAP Reconciliation for reconciliation to GAAP financial measures in the Appendices.

WEST COAST COMMUNITY BANCORP

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*

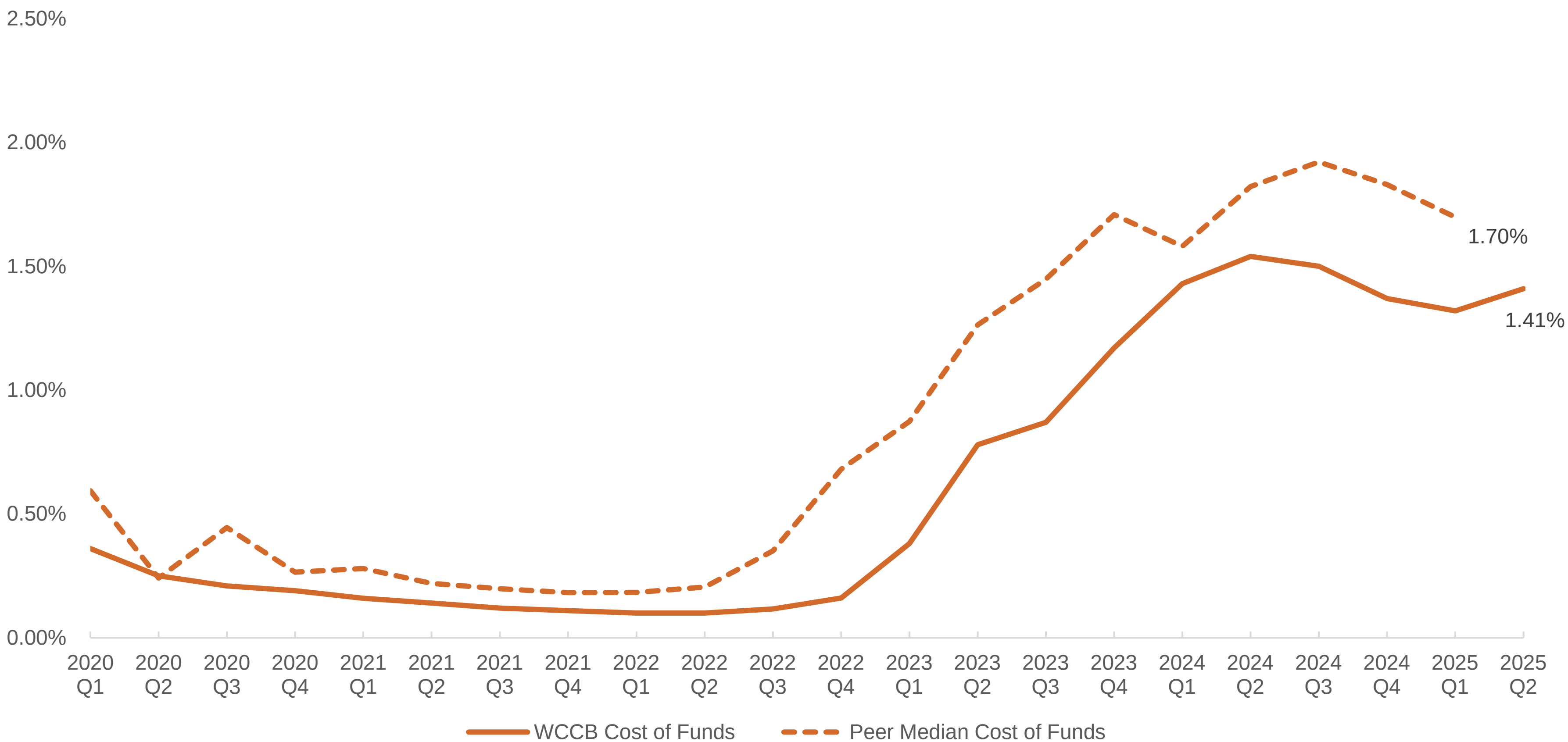
Peers include all publicly listed banks headquartered in California with total assets of $1 billion to $5 billion as of 12/31/24.

WEST COAST
COMMUNITY BANCORP

* *Effective January 1, 2024, dividends from non-marketable equity investments held by the Bank were reclassed 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

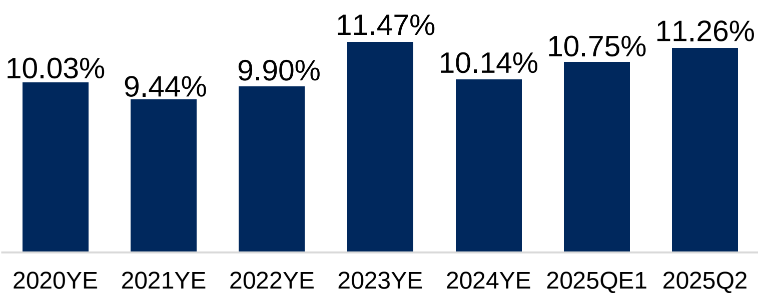


Peers include all publicly listed banks headquartered in California with total assets of $1 billion to $5 billion as of 12/31/24.

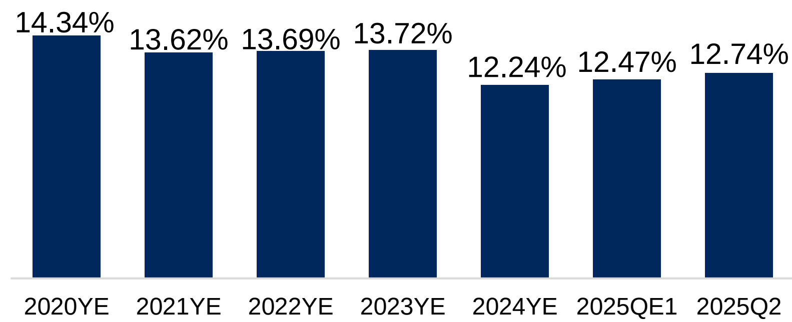
WEST COAST COMMUNITY BANCORP

ROBUST CAPITAL POSITION EVEN POST-MERGER

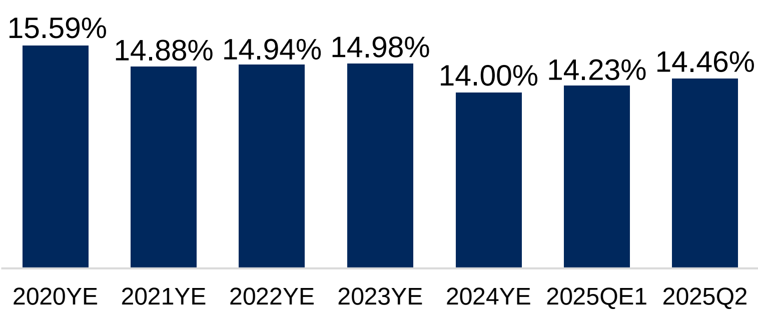
TCE Ratio



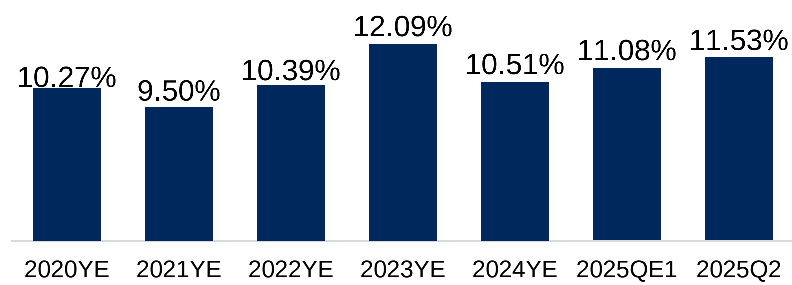
Tier 1 Ratio



Total Capital Ratio

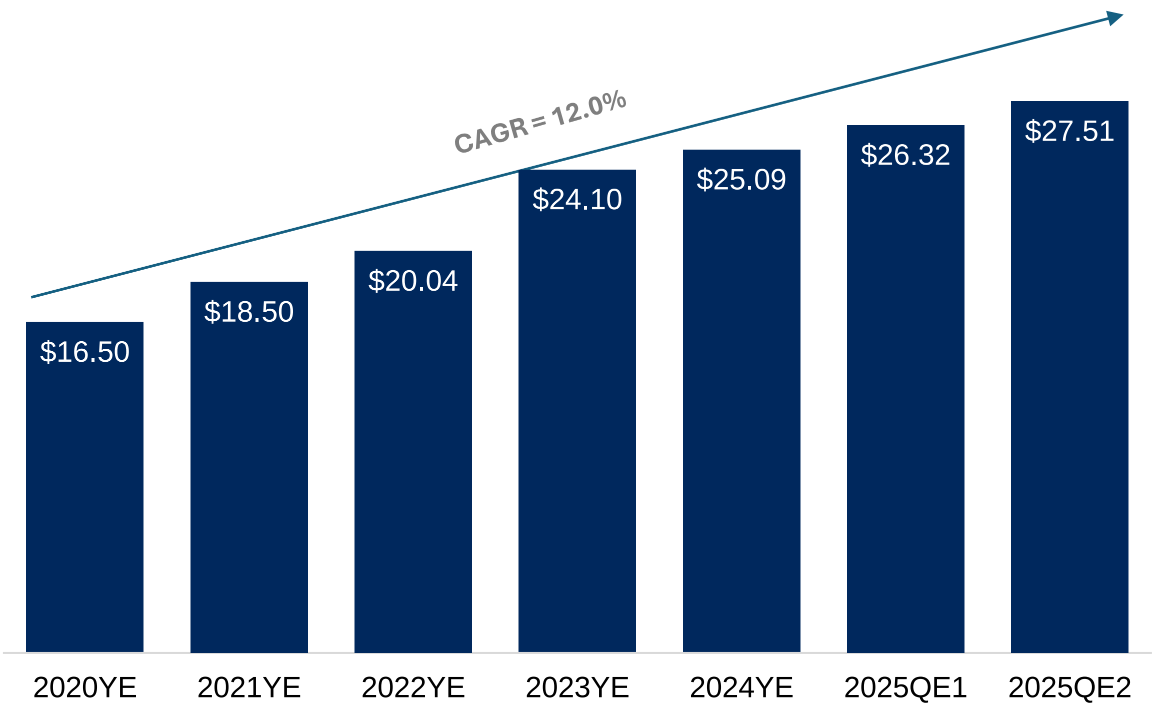


Leverage Ratio



WEST COAST
COMMUNITY BANCORP

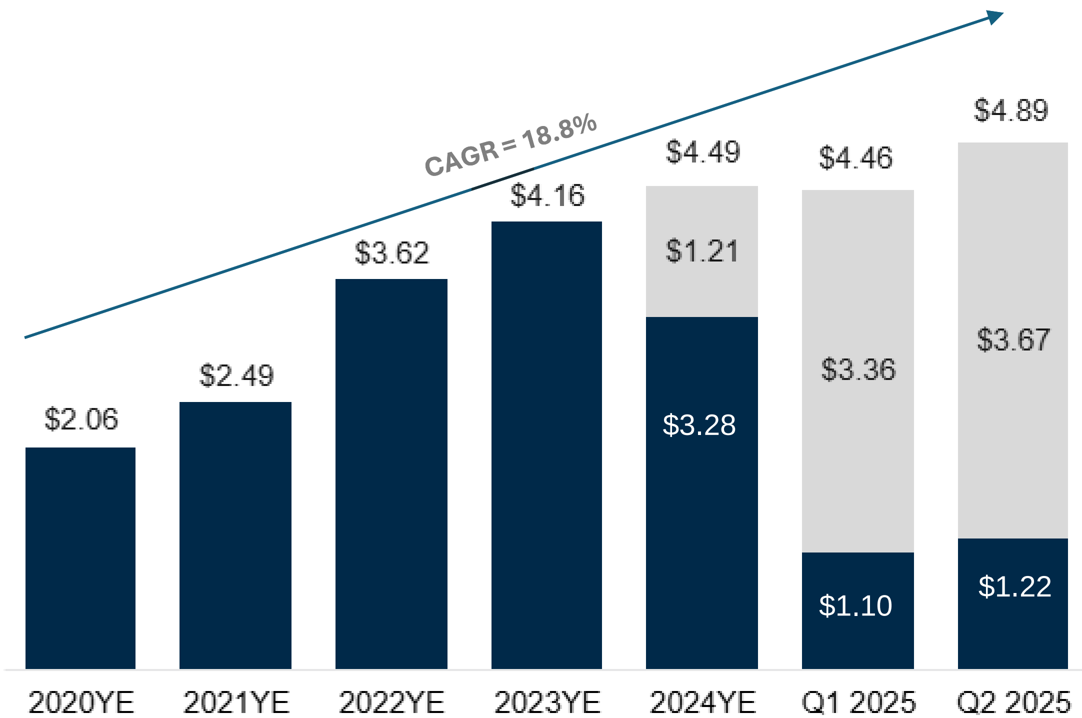
TANGIBLE BOOK VALUE PER SHARE CONTINUES UPWARD TREND



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

WEST COAST COMMUNITY BANCORP

DILUTED EARNINGS PER SHARE RESUMES UPWARD TREND

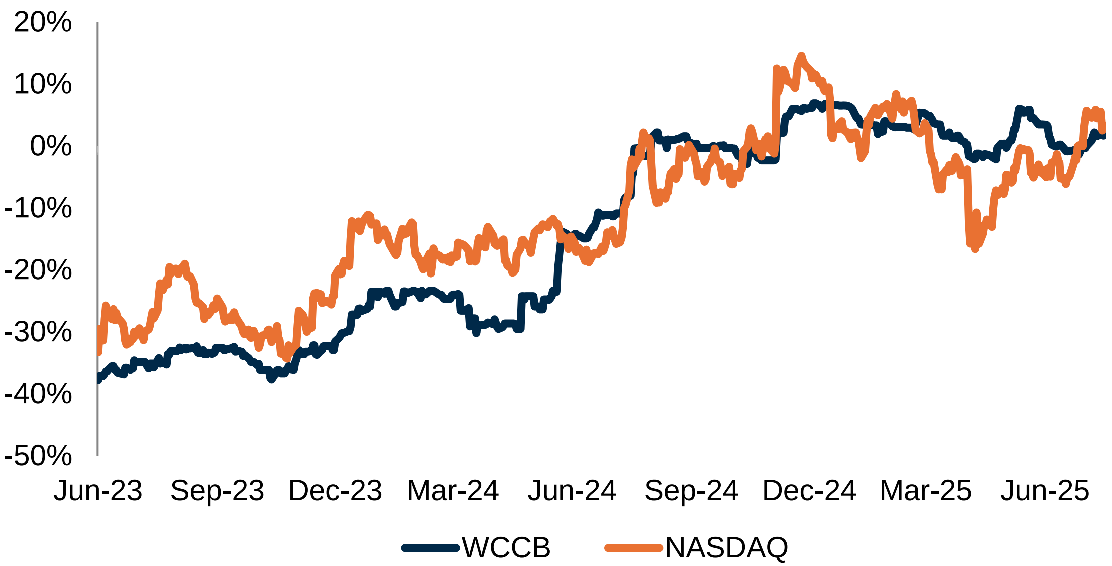


Diluted Earnings per Share = Net Income/(Weighted Average Common Shares + Dilutive Common Shares)
2024 diluted EPS adjusted for merger related expenses but included purchase accounting adjustment accretion/amortization.
Q1 2025 and Q2 2025 show annualized diluted EPS, based on actual quarter-to-date diluted EPS.

WEST COAST COMMUNITY BANCORP

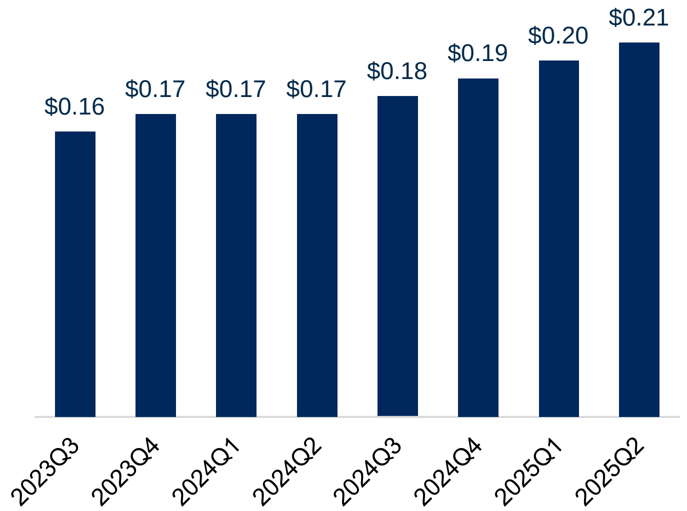
SHAREHOLDER-FOCUSED

Superior Price Performance



Relative Price Performance % through July 16, 2025

Cash Dividend



WEST COAST COMMUNITY BANCORP

COMMUNITY REINVESTMENT

Nearly 450 Hours of Community Service in Q2 2025

Outstanding CRA Rating – Corporate Leadership

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.

Stroke Awareness Foundation
Fight Stroke Walk

Salinas Valley Fair
Salinas Valley Fair BBQ

REACH San Luis Obispo
Appreciation Event

Second Harvest Food Bank
Weekday Food Pack

WEST COAST
COMMUNITY BANCORP

RANKINGS AND RECOGNITION

National

NEWSWEEK MAGAZINE
Named one of the 2025 Top 500 Regional Banks & Credit Unions in the U.S.

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 $1 billion.

BAUERFINANCIAL, INC
Rated 5-Star "Superior" for the first quarter of 2025 and every quarter of 2024.

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

California

THE FINDLEY REPORTS INC.
Super Premier Performing Bank for 15 consecutive years.

SBA LENDING*
- California – Ranked #33 in 7(a) lending by total volume in loan approvals.
- San Francisco District – Ranked #13 in 7(a) lending by total volume in loan approvals.

WEST COAST COMMUNITY BANCORP

*For the 2024 SBA fiscal year.

RANKINGS AND RECOGNITION

Local

SILICON VALLEY BUSINESS JOURNAL
Ranked #1 for Silicon Valley Banks with Fastest-growing Deposits for deposits as of December 31, 2024.

SILICON VALLEY BUSINESS JOURNAL
Ranked #13 among Top 20 Banks for deposits in Silicon Valley as of June 30, 2024.

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

***GOOD TIMES* READERS' POLL "BEST OF SANTA CRUZ COUNTY"**
Voted Best Local Bank for the 13th consecutive year.

***THE PAJARONIAN* READERS' POLL "2024 BEST OF THE PAJARO VALLEY"**
Voted Best Bank.

***THE PRESS BANNER* READERS' POLL "2024 THE BEST OF SCOTTS VALLEY"**
Voted Best Local Bank.

***SANTA CRUZ SENTINEL* 2024 READERS' CHOICE AWARD**
Voted #1 Bank in Santa Cruz County for 10 years.

APPENDICES

WEST COAST
COMMUNITY BANCORP

HIGHLIGHTS

WEST COAST COMMUNITY BANK

Capacity to Grow

- Consistent growth via organic expansion and strategic mergers
- Robust capital levels
- Attractive markets

Profitability

- Profitability metrics are best amongst peers
- Disciplined expense management

Featured Business Lines

- SBA lending expertise
- Focus on local commercial lending relationships
- Core deposit franchise

Clear Vision

- New product development
- Efficiency strategies
- Growth beyond Santa Cruz serving Monterey, San Luis Obispo, Santa Clara and Santa Cruz counties

Strong Balance Sheet

- Attractive loan yields
- Long history of low credit losses
- Low cost of funds compared to peers

Community Impact

- Nearly 3,300 volunteer hours in 2024
- $696K of support to nonprofit organizations in 2024

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.

All dollars in thousands, except per share data	2020	2021	2022	2023	2024	31-Mar 2025	30-Jun 2025
Total Shareholders' Equity	$168,486	$186,090	$197,676	$230,036	$332,981	$345,685	$356,922
Less: Intangible Assets	28,688	28,202	27,796	27,433	68,105	67,038	65,971
Tangible Common Equity	**$139,798**	**$157,888**	**$169,880**	**$202,603**	**$264,876**	**$278,647**	**$290,951**
Total Assets	$1,422,872	$1,701,249	$1,744,487	$1,794,362	$2,680,428	$2,658,258	$2,650,436
Less: Intangible Assets	28,688	28,202	27,796	27,433	68,105	67,038	65,971
Tangible Assets	**$1,394,184**	**$1,673,047**	**$1,716,691**	**$1,766,929**	**$2,612,323**	**$2,591,220**	**$2,584,465**
Tangible Common Equity Ratio	**10.0%**	**9.4%**	**9.9%**	**11.5%**	**10.1%**	**10.8%**	**11.3%**
Basic Shares Outstanding	8,475,024	8,536,000	8,477,272	8,406,680	10,556,467	10,586,179	10,576,882
Book Value per Share	$19.88	$21.80	$23.32	$27.36	$31.54	$32.65	$33.75
Less: Intangible Book Value per Share	3.39	3.30	3.28	3.26	6.45	6.33	6.24
Tangible Book Value per Share	**$16.50**	**$18.50**	**$20.04**	**$24.10**	**$25.09**	**$26.32**	**$27.51**

WEST COAST
COMMUNITY BANCORP

NON-GAAP RECONCILIATION
(CONTINUED)

All dollars in thousands	30-Jun 2025
QTD Net Income	$12,918
Add: net loss on sale of investments	21
Add: accelerated accretion on discount of partially redeemed subordinated debt	160
Add: merger expense	97
Adjusted non-core items	278
Tax effected non-core items	196
Adjusted non-GAAP net income	**$13,114**
QTD Average Assets	$2,652,882
QTD Average Tangible Common Equity	$285,654
QTD Diluted Weighted Average Shares Outstanding	10,626,352
Adjusted non-GAAP ROAA	**1.98%**
Adjusted non-GAAP ROTCE	**18.41%**
Adjusted diluted earnings per share (non-GAAP)	**$1.23**

All dollars in thousands	30-Jun 2025
QTD Net interest income reported per GAAP	$32,807
QTD Non-interest expense reported per GAAP	$15,448
Add: merger expense - deductible	97
Adjusted non-interest expense (non-GAAP)	$15,351
QTD Non-interest income reported per GAAP	$1,399
Add: net loss on sale of investments	21
Adjusted non-interest income (non-GAAP)	$1,420
Adjusted non-GAAP Efficiency Ratio	**44.85%**

WEST COAST COMMUNITY BANCORP