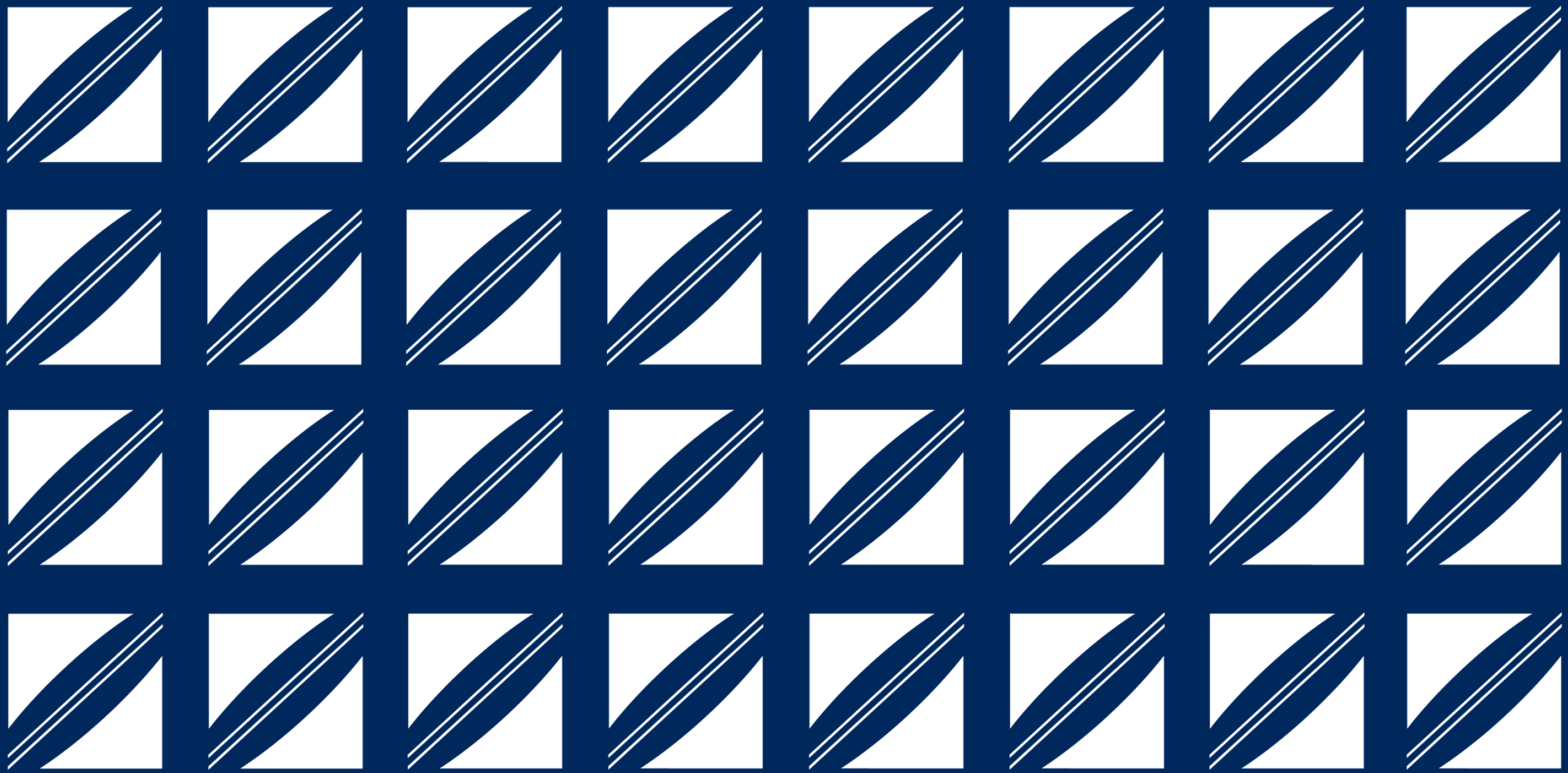




WEST COAST
COMMUNITY BANCORP

INVESTOR
PRESENTATION

October 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 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.

WEST COAST COMMUNITY BANK



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



Approximately 219 employees as of September 30, 2025



\$2.8 billion in assets as of September 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



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



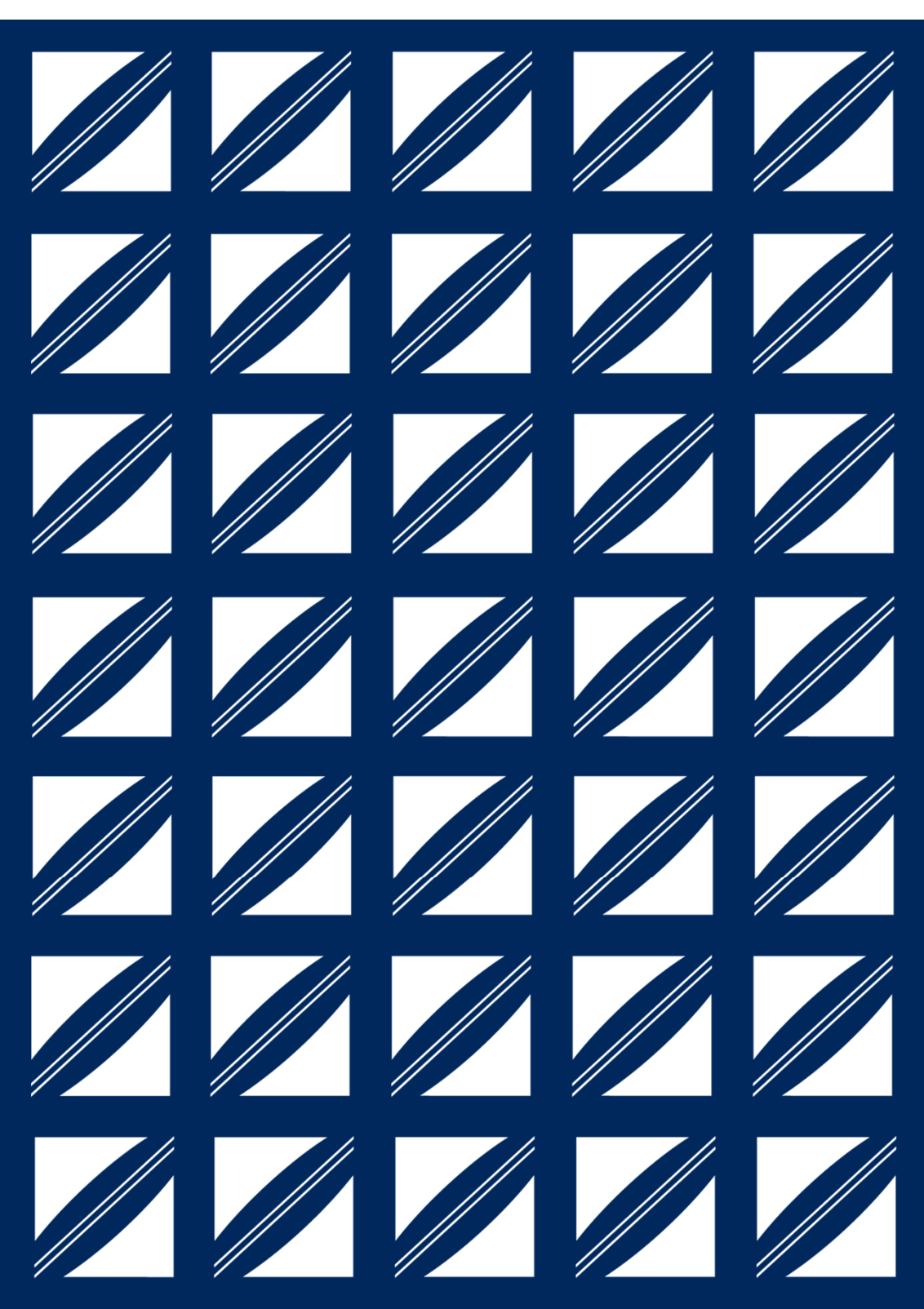
Matthew March
EVP Chief Information Officer



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

Q3 2025 CONSOLIDATED FINANCIAL RESULTS

Balance Sheet Strength

\$2.838 Billion

Total Assets

\$2.127 Billion

Total Loans

\$2.436 Billion

Total Deposits

\$304 Million

Tangible Common Equity

Consistent Profitability

\$34.6 Million

Q3 Net Interest Income

\$12.1 Million

Q3 Net Income

\$12.2 Million⁽¹⁾

Q3 Non-GAAP Adjusted
Net Income

\$1.14 / \$1.15⁽¹⁾

Q3 Diluted Earnings Per
Share / Q3 Adjusted Diluted
Earnings Per Share

Strong Earnings Metrics

1.73% / 1.74%⁽¹⁾

Q3 ROAA / Q3 Non-GAAP
Adjusted ROAA

16.05% / 16.19%⁽¹⁾

Q3 ROATCE / Q3 Non-
GAAP Adjusted ROTCE

5.28%

Q3 Net Interest Margin,
Taxable Equivalent

43.13% / 42.71%⁽¹⁾

Q3 Efficiency Ratio / Q3
Adjusted Efficiency Ratio

Healthy Credit Quality

0.51%

NPAs/Assets

0.67%

NPLs/Loans

1.74%

ACL/Gross Loans

0.00%

Annualized Q3 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.

SOLID LIQUIDITY POSITION

(\$ in 000s)

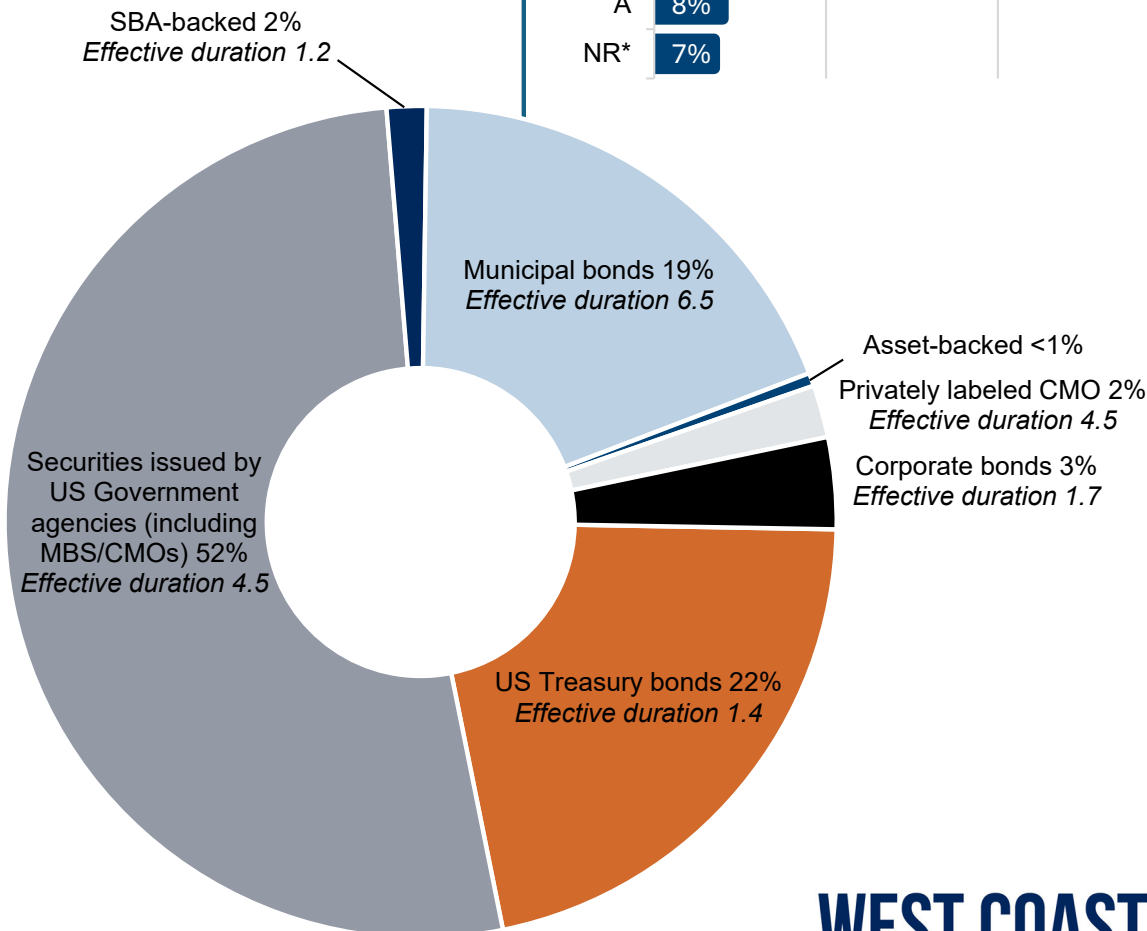
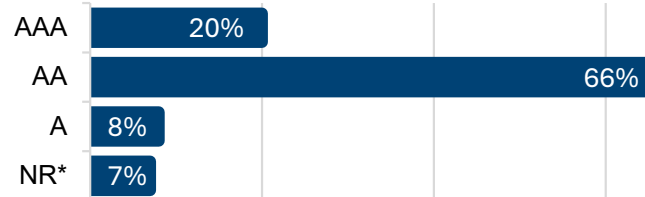
As of September 30, 2025

(Dollars in thousands)	As of		
	September 30, 2025	June 30, 2025	September 30, 2024
Cash and due from banks	\$ 143,504	\$ 40,148	\$ 130,826
Unencumbered AFS securities	326,183	270,805	126,086
Total on-balance-sheet liquidity	469,687	310,953	256,912
Line of credit from the Federal Home Loan Bank of San Francisco – collateralized	662,537	664,525	471,558
Line of credit from the Federal Reserve Bank of San Francisco – collateralized	382,095	370,532	251,634
Lines at correspondent banks – unsecured	100,000	100,000	95,000
Total external contingency liquidity capacity	1,144,632	1,135,057	818,192
Less: short-term borrowings	-	(4,100)	-
Net available liquidity sources	\$ 1,614,319	\$ 1,441,910	\$ 1,075,104

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

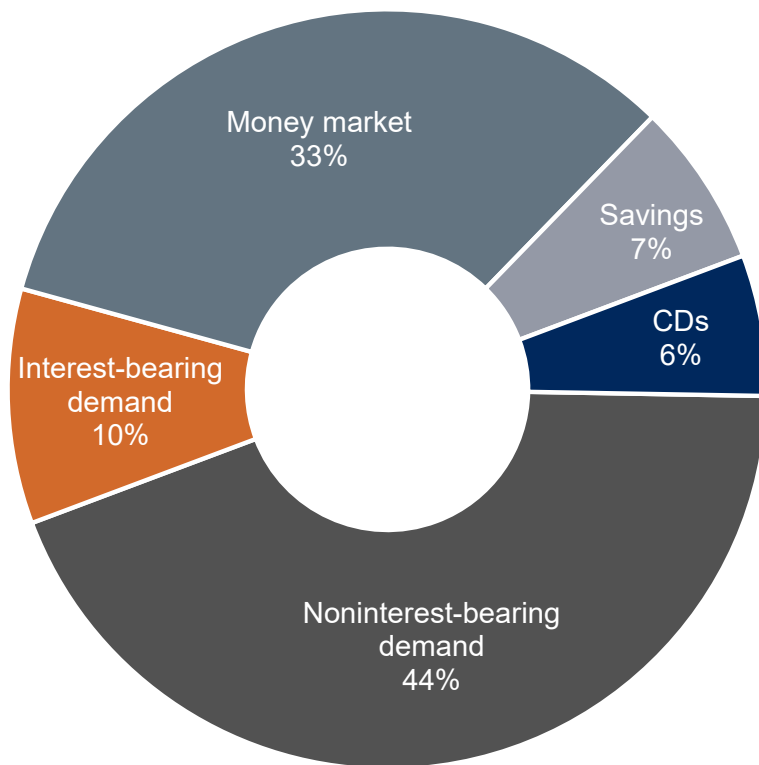


As of September 30, 2025

- 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 3.9.
- 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 September 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

Q3 2025 Average Cost of Deposits

Money Market	2.92%
Interest Bearing Demand	1.06%
Savings	0.96%
CDs	2.92%

2025 YTD NEW DEPOSIT RELATIONSHIP GROWTH

790

Accounts Opened

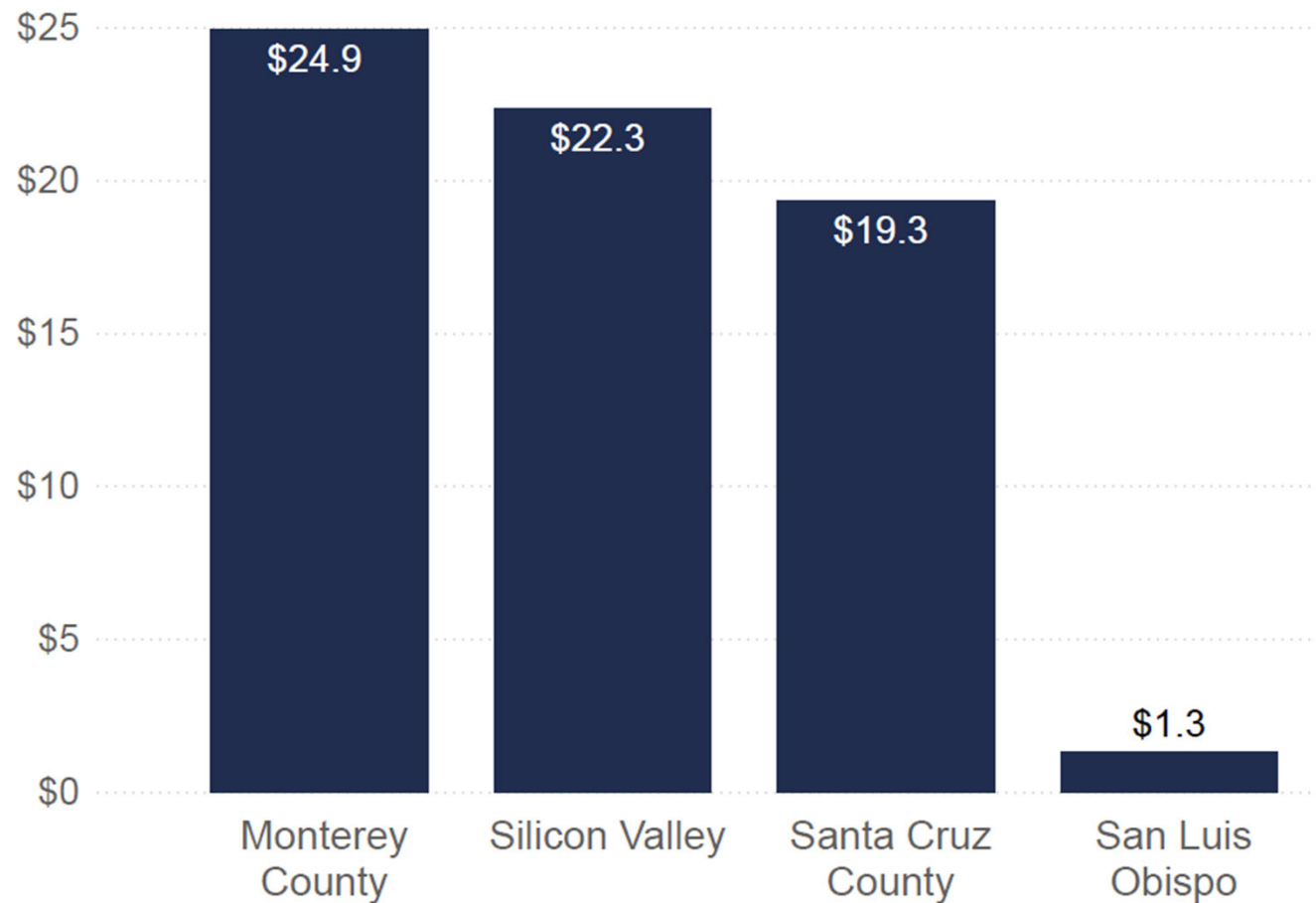
**\$85.9
THOUSAND**

Average Balance per Account

**\$67.8
MILLION**

in New Deposits

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

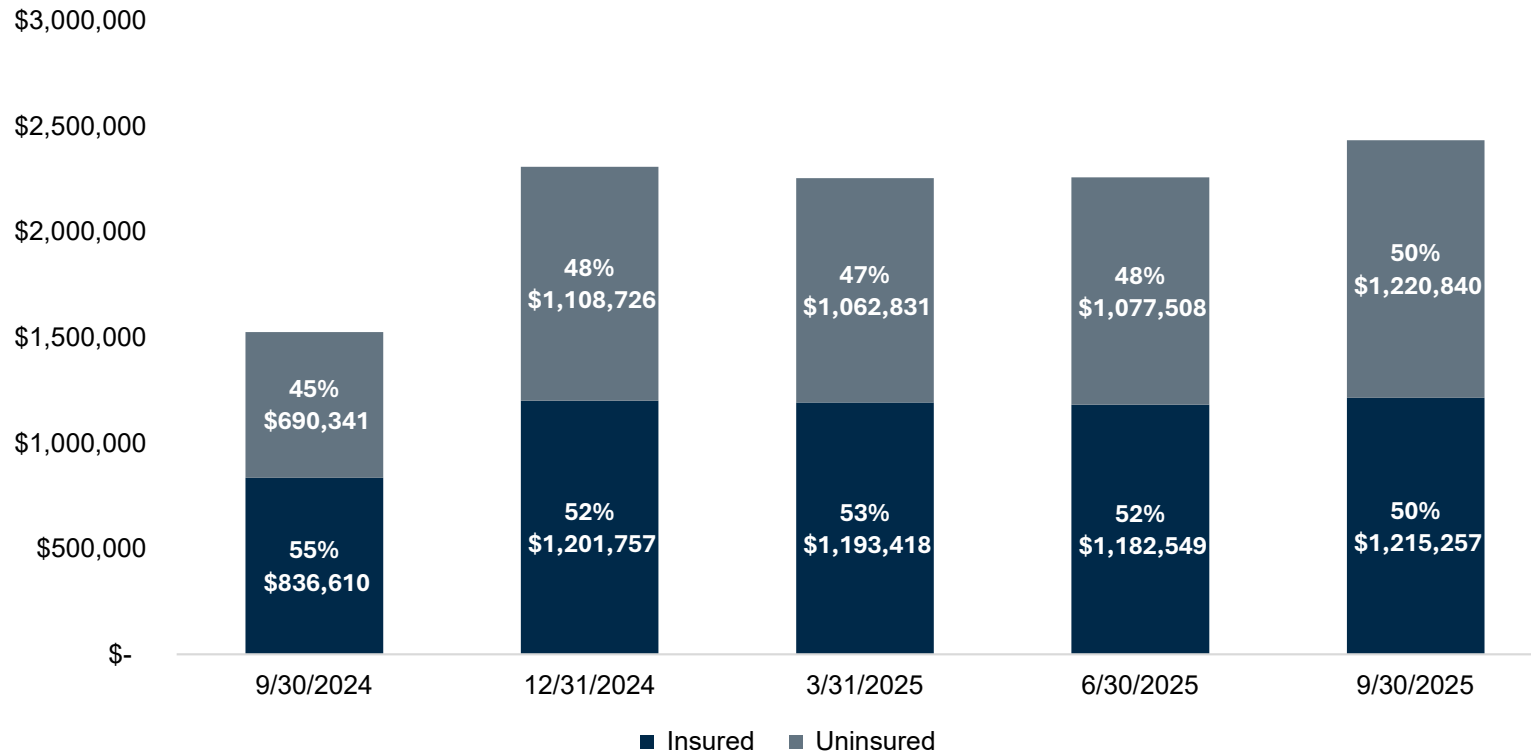


*Deposits held by clients who opened their first account
with Bank in 2025; balances as of 9/30/2025.*

**WEST COAST
COMMUNITY BANCORP**

DEPOSIT CHARACTERISTICS

(\$ in 000s)



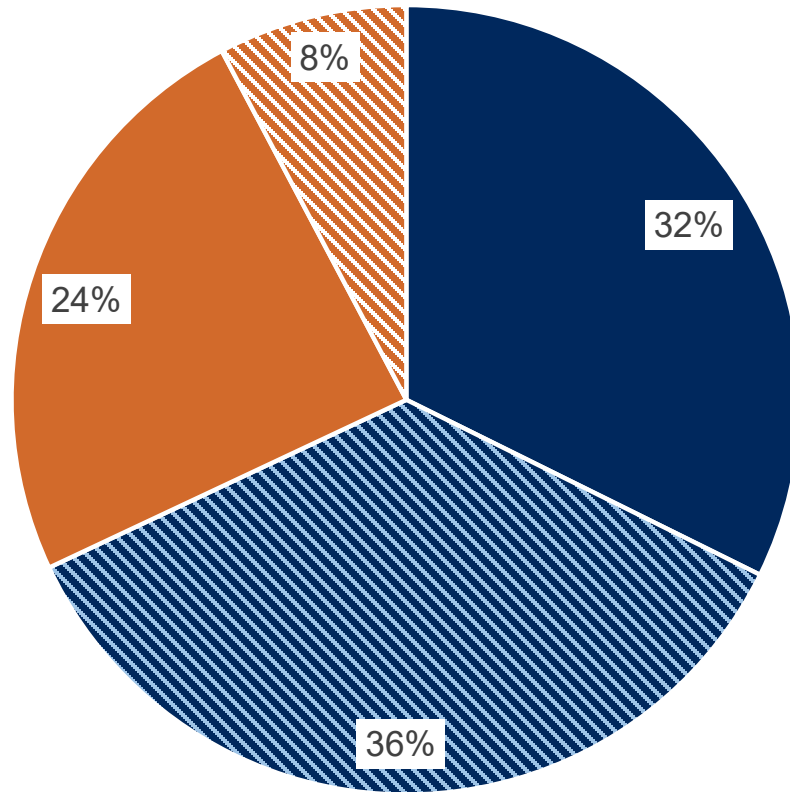
Insured deposits include fully collateralized balances.

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.

STRONG DEPOSIT FRANCHISE

Granular Deposit Account Composition (\$ in 000s)



- Business - Interest Bearing
- Business - Non-Interest Bearing
- Personal - Interest Bearing
- Personal - Non-Interest Bearing

As of September 30, 2025

Total Personal Deposits	\$	779,312
Number of Accounts		14,898
Average Balance Per Account	\$	52
Total Business Deposits	\$	1,656,786
Number of Accounts		8,879
Average Balance Per Account	\$	187

DISCIPLINED CREDIT CULTURE

Nonperforming Loans Including Deferred Loan Fees and Costs*

(\$000)	2021	2022	2023	2024	2025Q1	2025Q2	2025Q3
Nonaccrual Loans							
Commercial & Industrial	\$ 163	\$ 1,243	\$ -	\$ -	\$ -	\$ -	\$ -
Land & Construction	-	990	-	-	1,667	1,667	10,000
Commercial Real Estate	-	-	6,526	504	504	504	504
SBA, B&I, and FSA	157	120	-	114	88	754	3,851
Consumer	61	808	-	-	-	-	-
Total Nonaccrual	\$ 381	\$ 3,161	\$ 6,526	\$ 618	\$ 2,259	\$ 2,925	\$ 14,355
Accruing Restructured Loans	-	26	320	10,367	10,904	11,292	1,243
Loan Loss Reserve	\$ 19,978	\$ 21,444	\$ 23,943	\$ 31,622	\$ 33,102	\$ 33,551	\$ 37,091

* 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 September 30, 2025

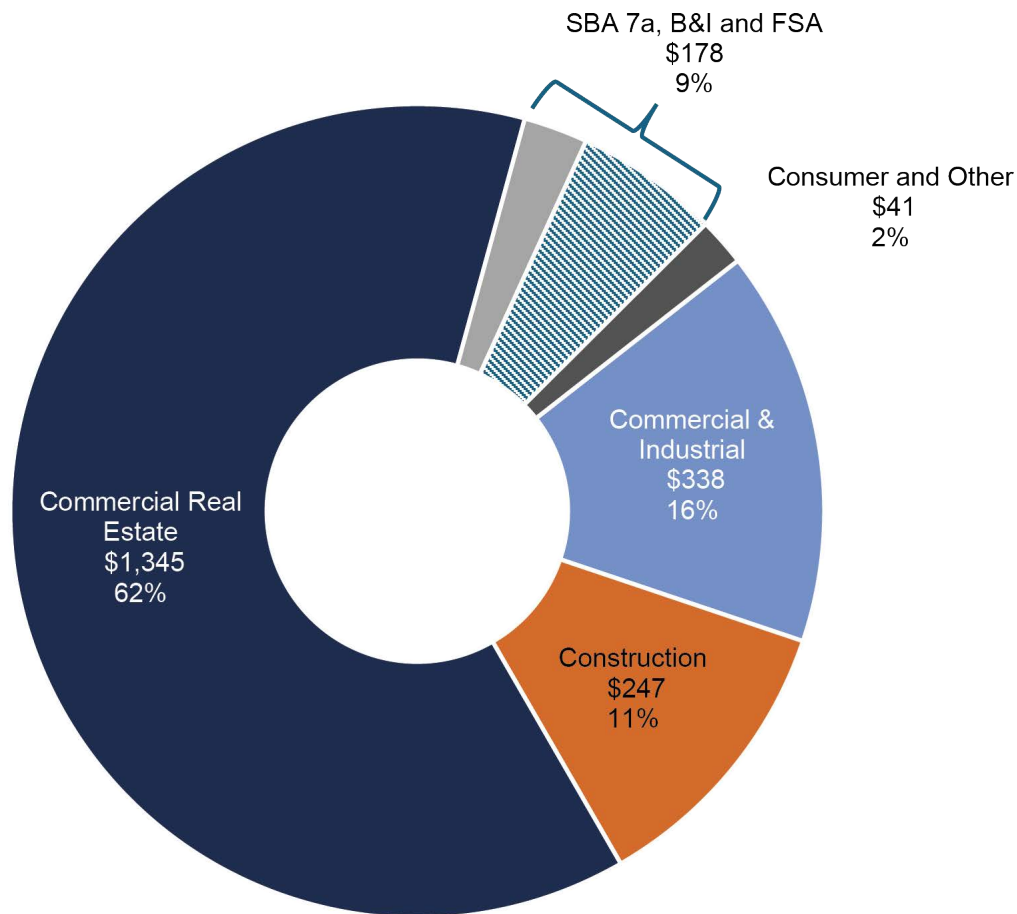
Nonperforming loans to total loans of 0.67%.

The balance reflects:

- two real estate secured loans: a \$10 million land development loan and a \$504 thousand acquired loan, both of which have been adequately reserved for by the Bank.
- \$3.8 million of nonaccrual loans are SBA loans, which have a government guarantee of \$1.9 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 \$2.2 million, and purchase discount of \$23.1 million

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

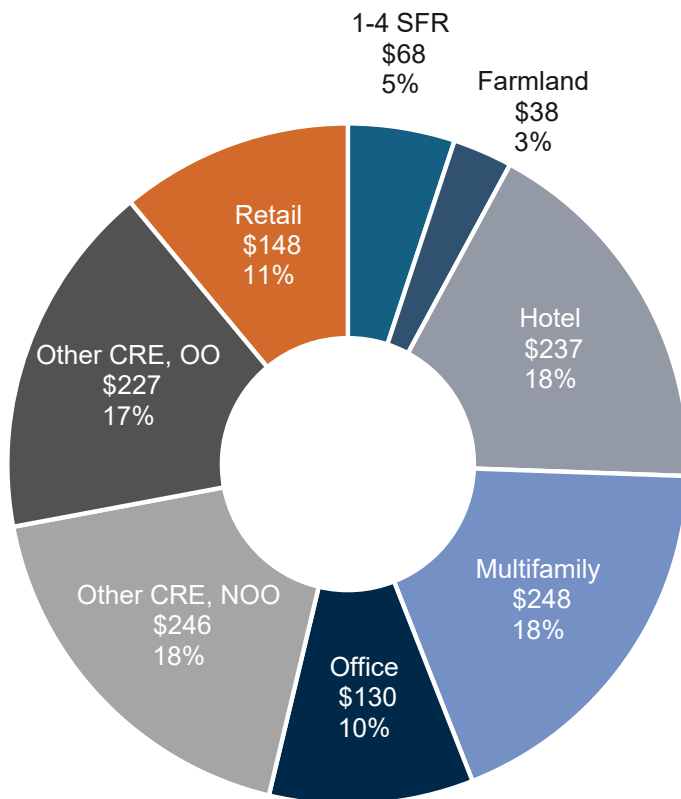
Q3 2025 tax equivalent loan yield of 7.21%, up 6 bps from 7.15% in Q2 2025.

Increase was mainly driven by higher prepayment fee income in the commercial real estate loan pool for Q3 and offset by a decrease in accretion of purchase discount on loans quarter over quarter.

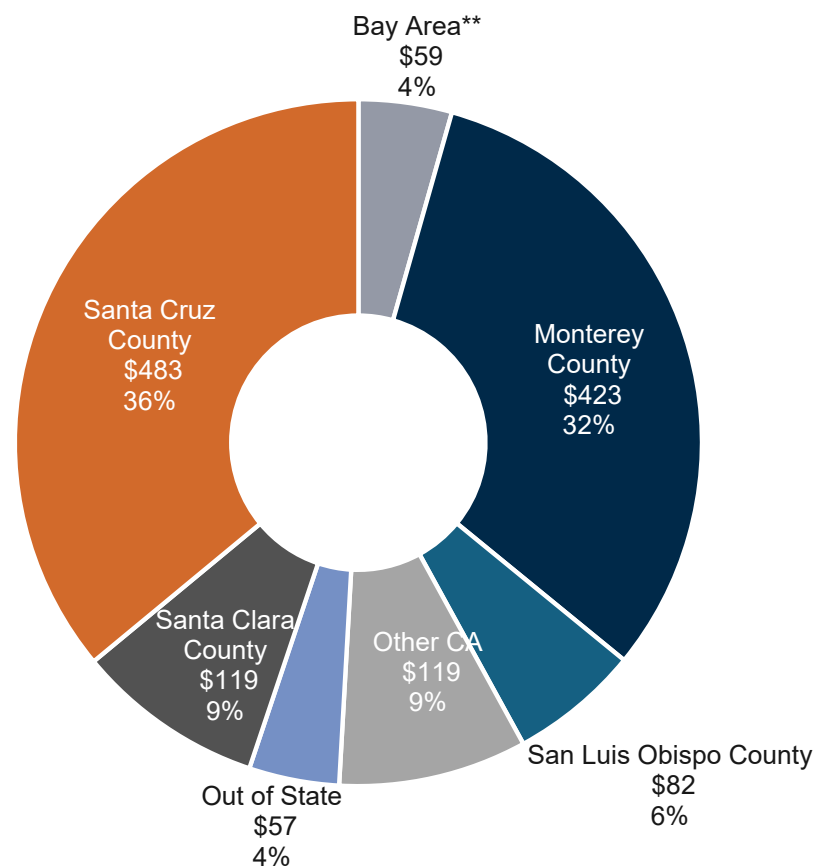
REAL ESTATE LOAN DETAIL

(\$ in millions)

\$1.34 Billion in Total Real Estate Loans*
as of September 30, 2025



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

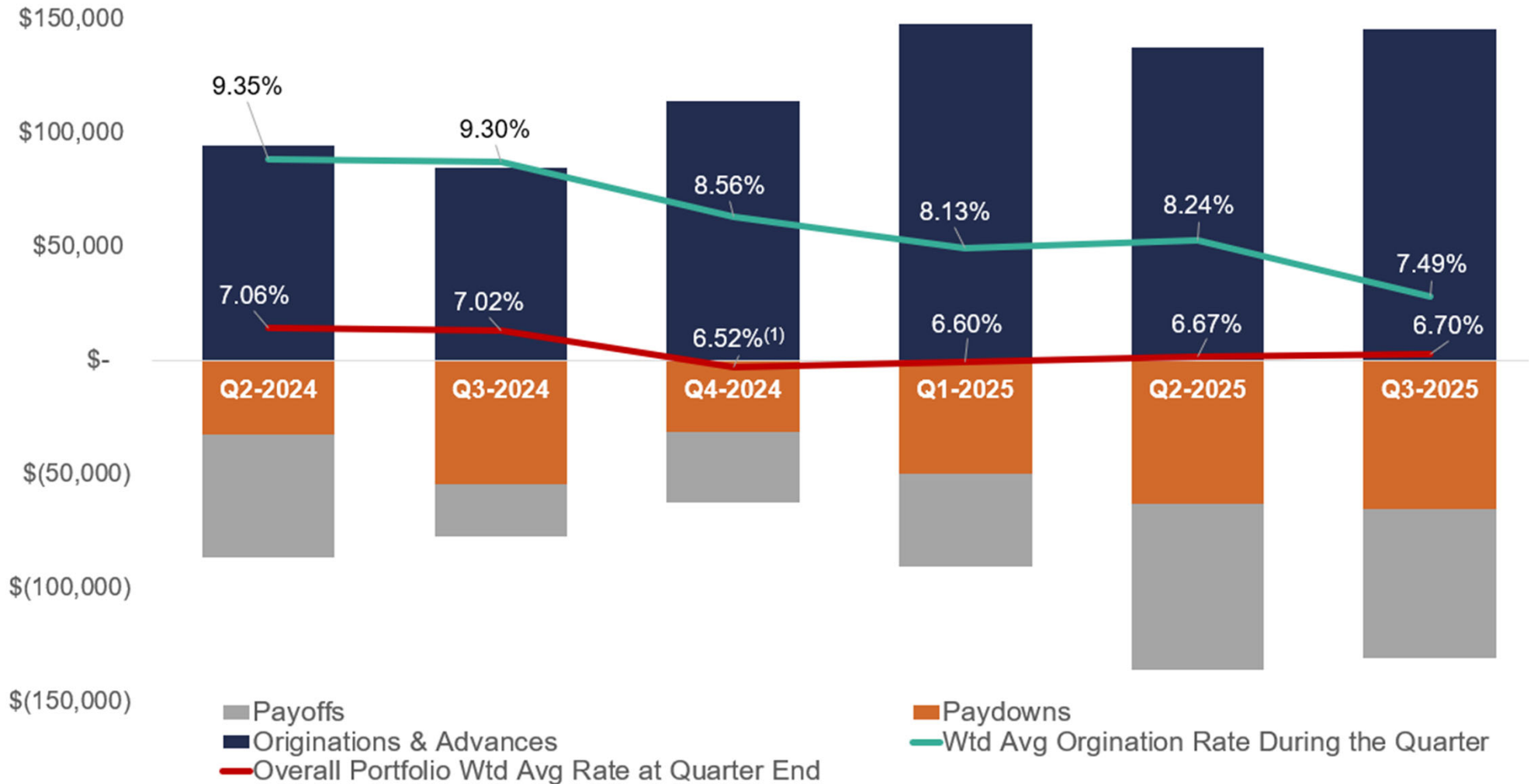


**Alameda, San Francisco, San Mateo, Contra Costa, Sonoma, Solano, Napa and Marin counties

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

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.

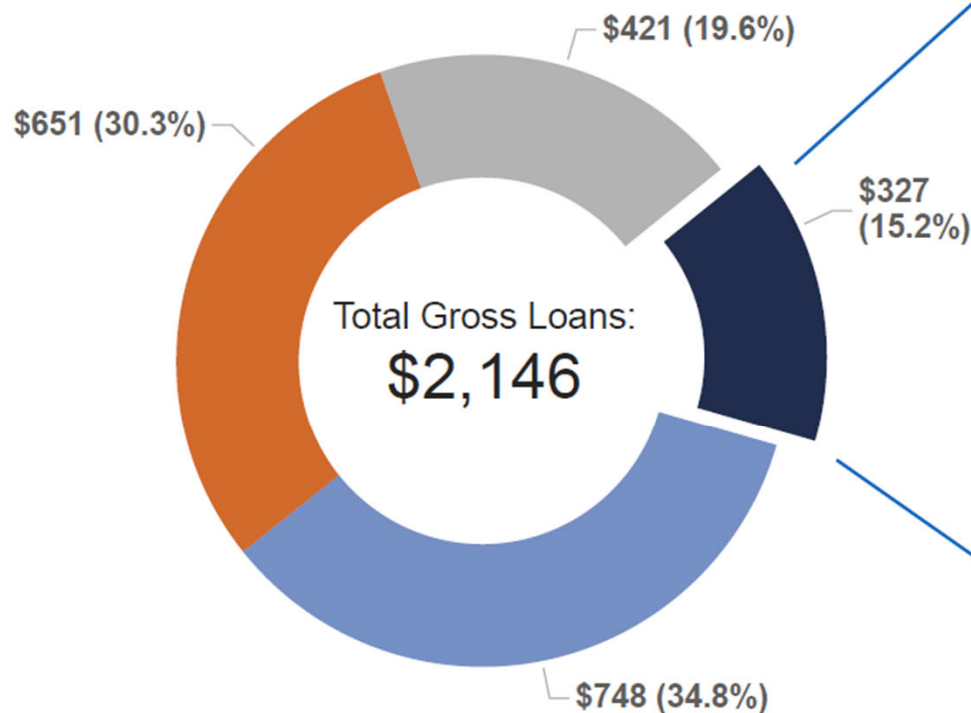
⁽¹⁾The decrease in the overall portfolio weighted average interest rate from Q3-24 to Q4-24 was due to the acquisition of the 1st Capital Bank loan portfolio.

FIXED VS. VARIABLE RATE LOANS AND REPRICING TIMELINE

(\$ in millions)

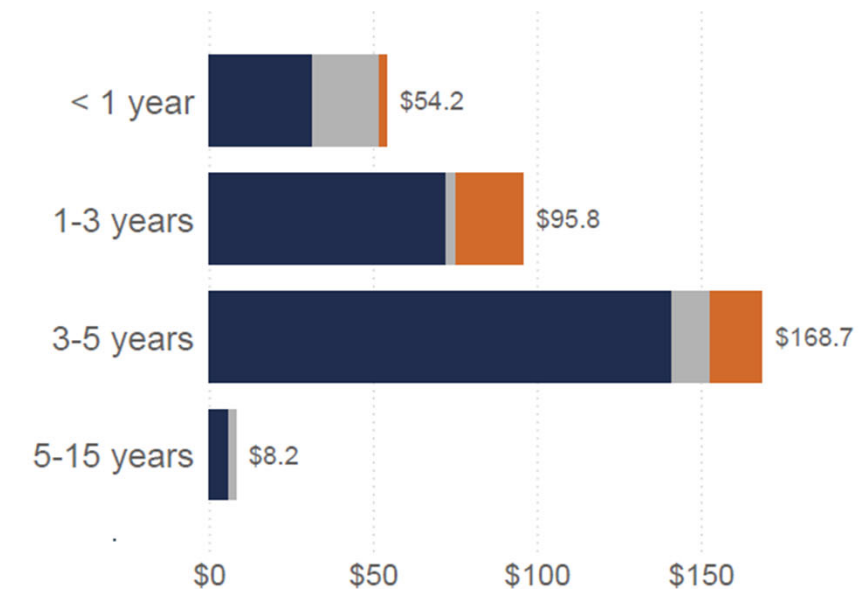
Interest Rate Structure as of September 30, 2025

● 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.

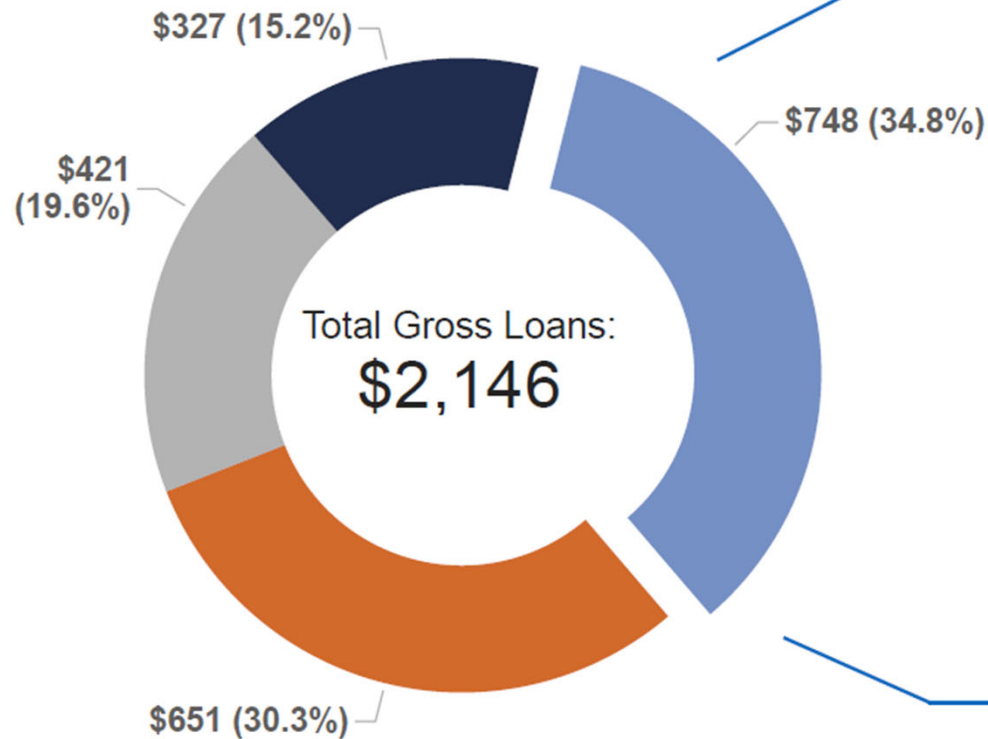
(³)79% of fixed rate loans have maturities beyond 12 months

FIXED VS. VARIABLE RATE LOANS AND LOAN FLOOR RATES

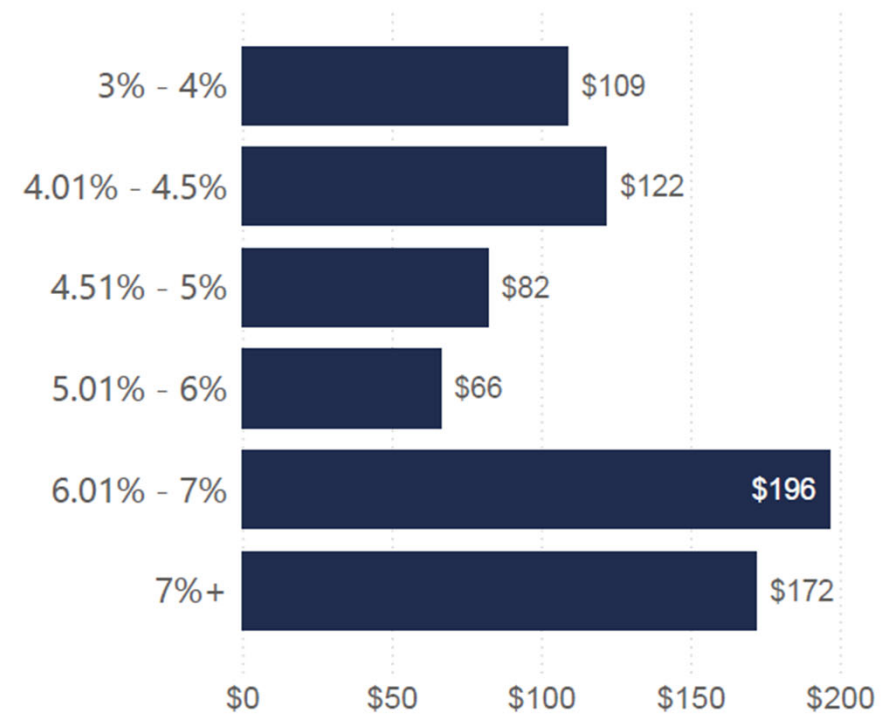
(\$ in millions)

Interest Rate Structure as of September 30, 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 September 2027

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

Total Loans to Reprice
\$175.28

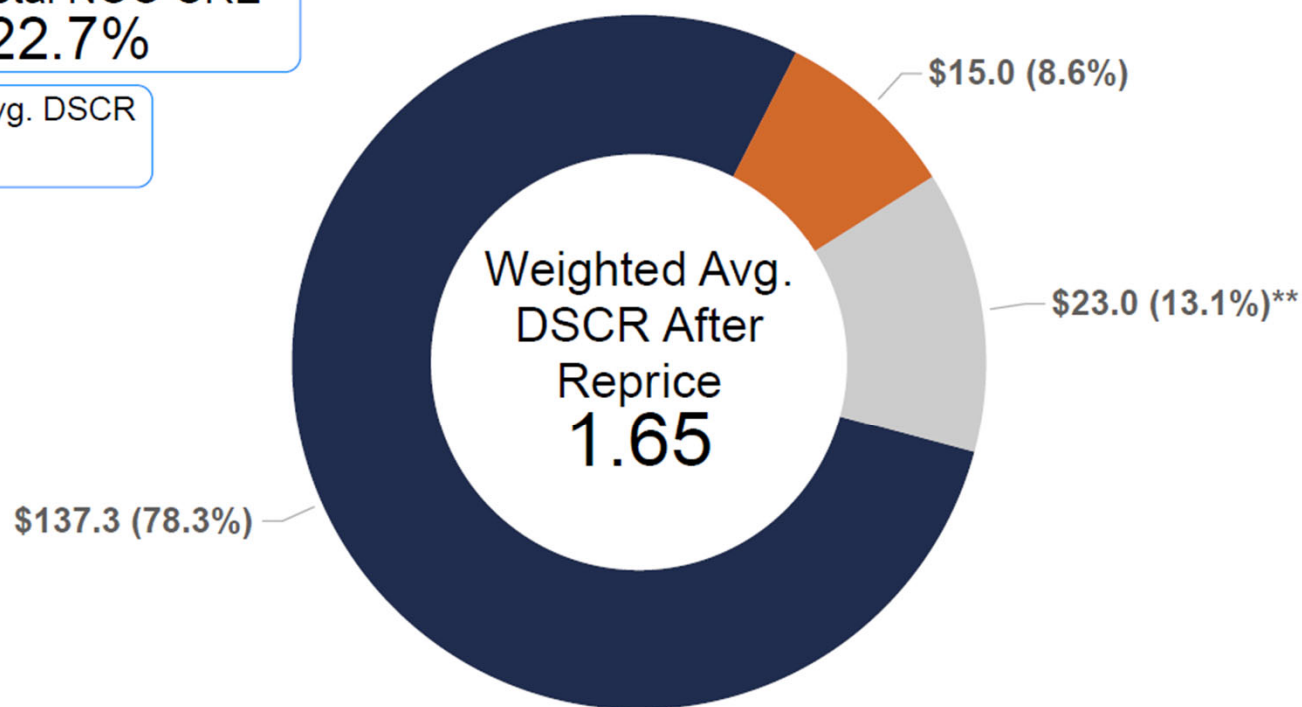
% of Total NOO CRE
22.7%

Avg. Rate Change
+2.31%

Current Weighted Avg. DSCR
2.09

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 9/30/2025.

** 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.

NON-OWNER-OCCUPIED CRE LOANS

(\$ in millions)

Stress Test: 15% Decline in Net Operating Income
Non-Owner-Occupied CRE, Non-SBA Loans as of September 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 48%, in addition to adequate support from guarantor cash flow, liquidity, or outside assets.



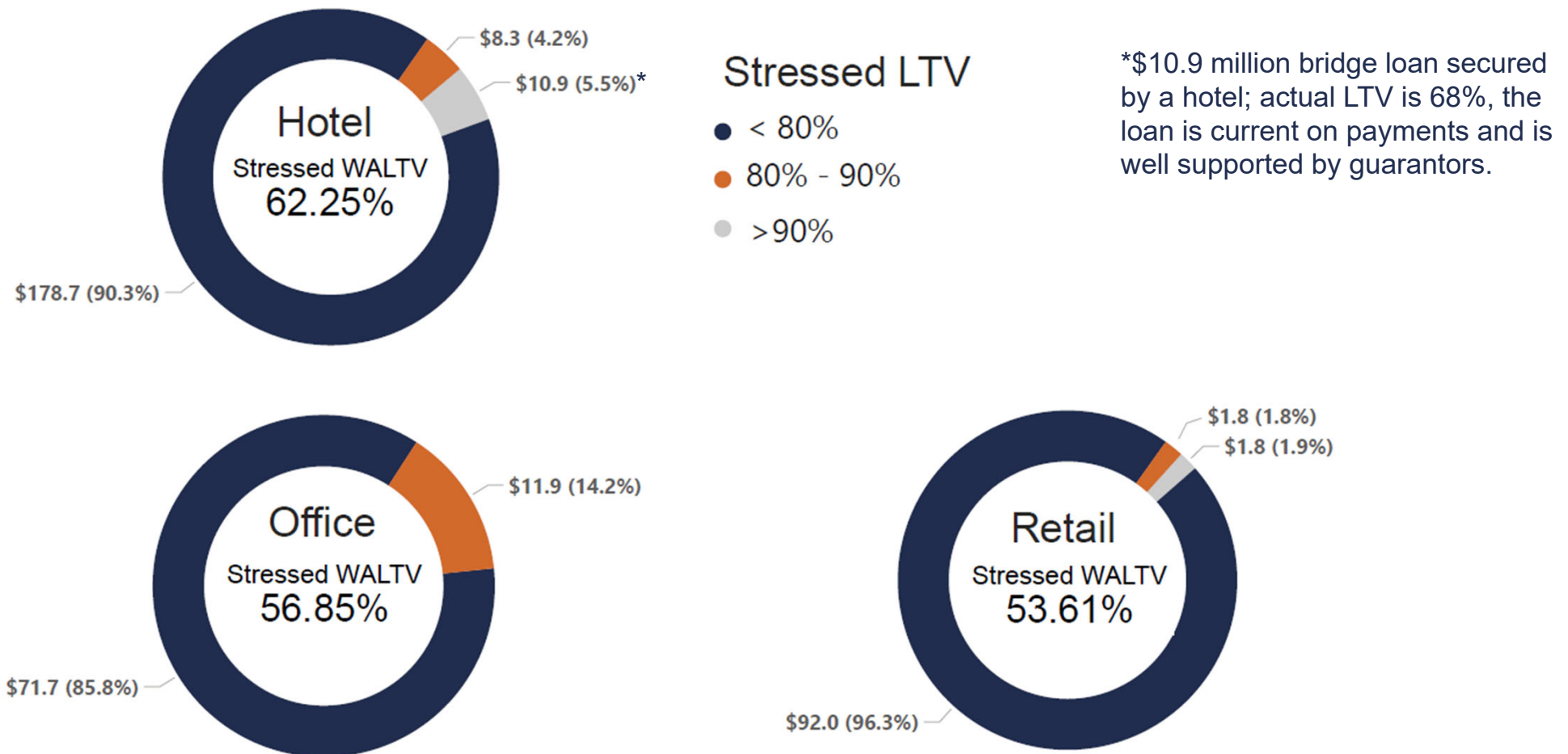
Gross of deferred expenses and fees, and purchase discount.

NON-OWNER-OCCUPIED CRE LOANS

(\$ in millions)

Stress Test: 25% Decline in Real Estate Collateral Value

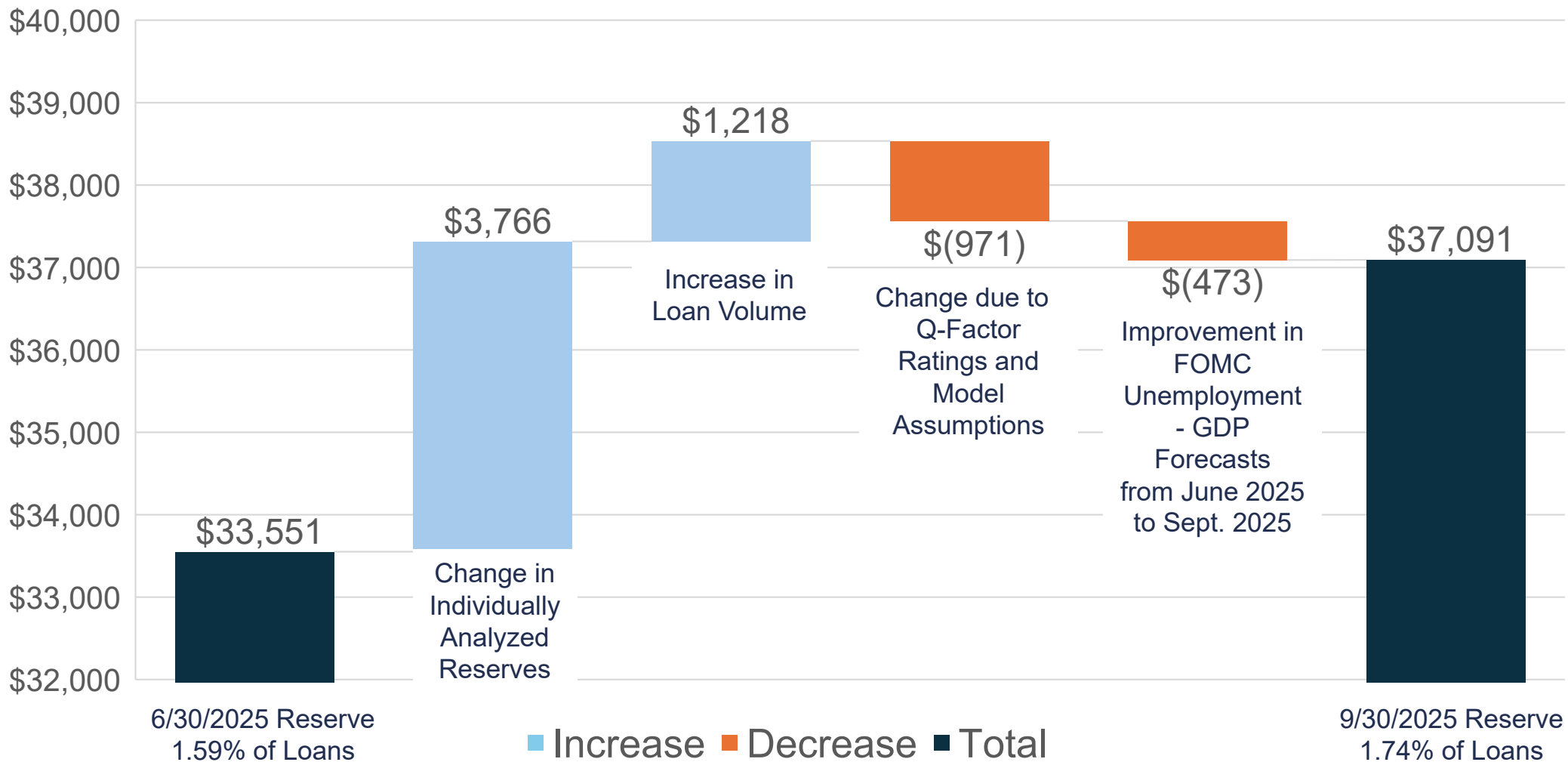
Non-Owner Occupied CRE, Non-SBA as of September 30, 2025



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

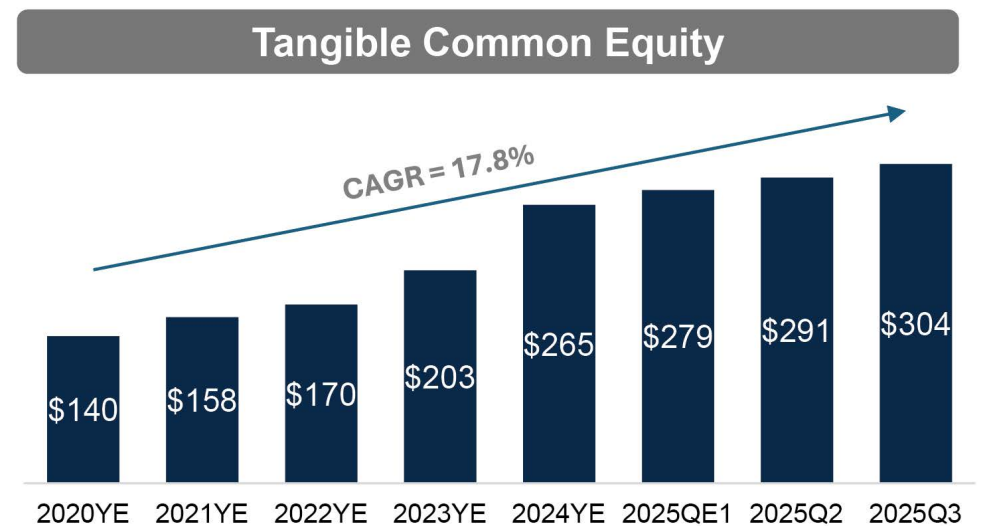
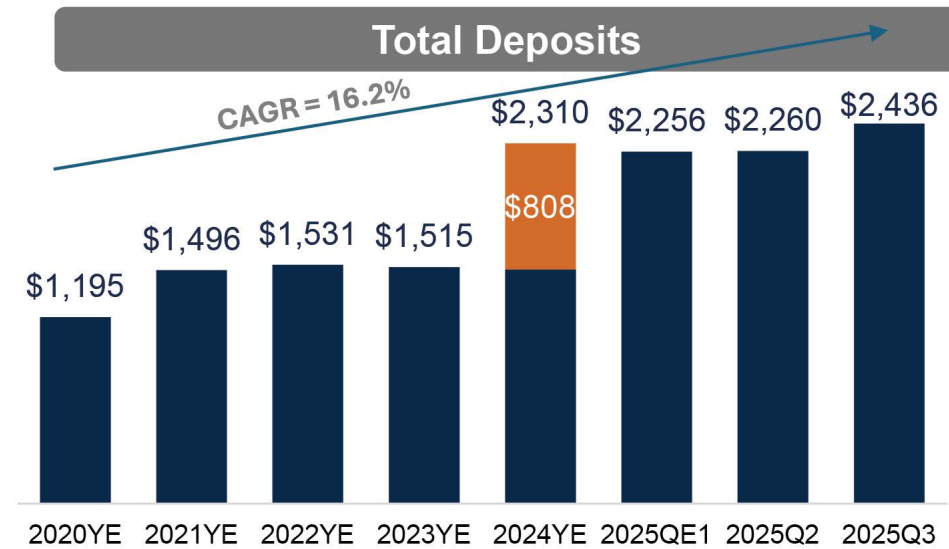
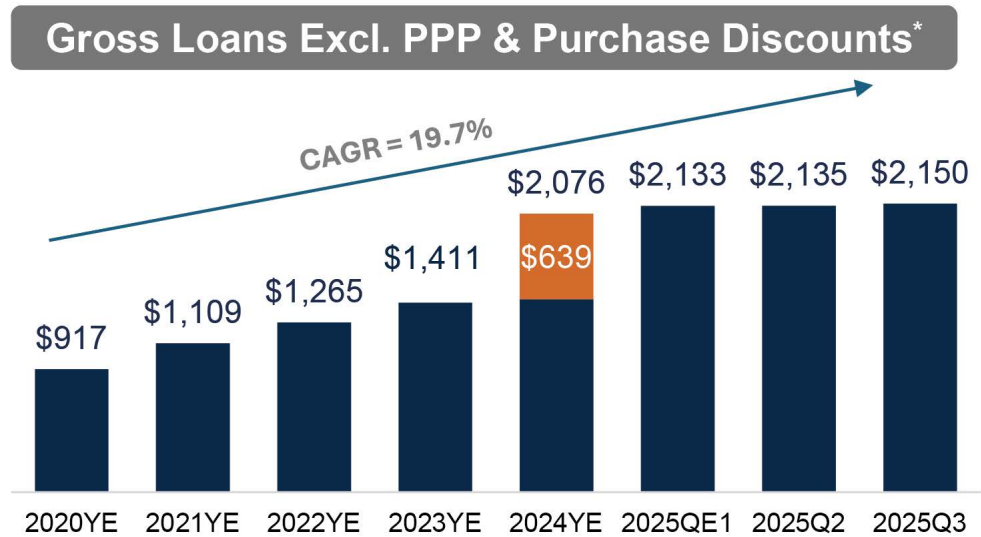
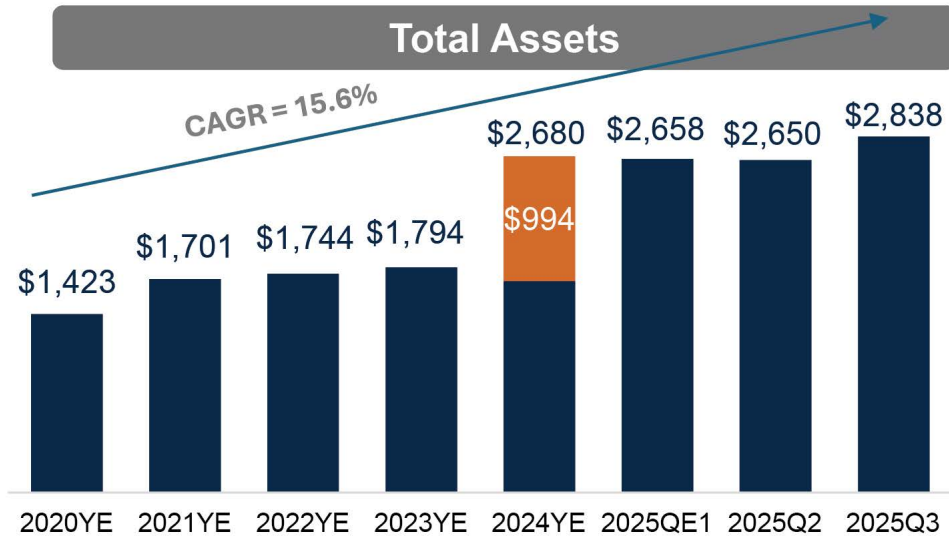
CHANGES IN THE CREDIT RESERVE

(\$ in 000s)



CONSISTENT BALANCE SHEET GROWTH

(\$ in millions)



Denotes acquisition through bank merger

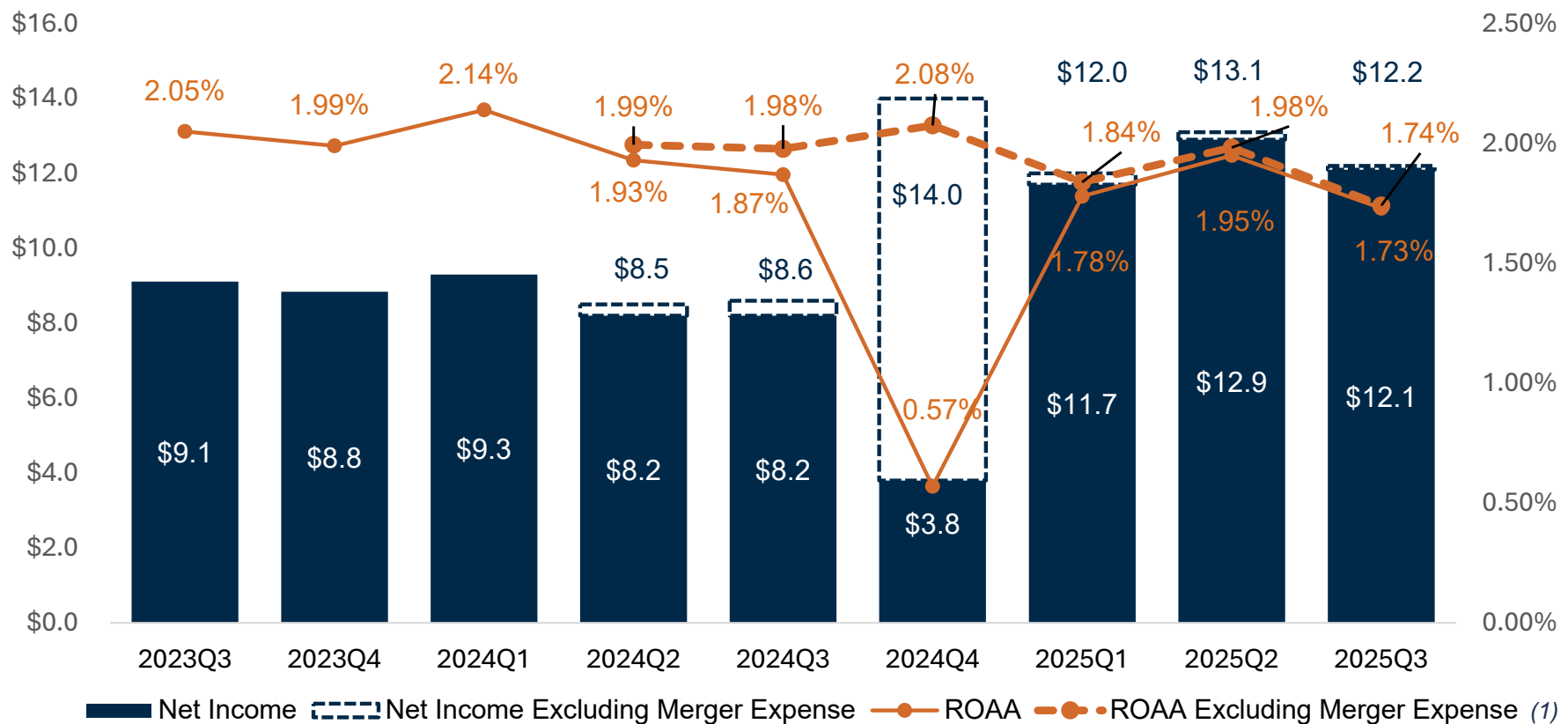
*Gross of purchase discount of \$23.1 million, \$25.4 million, \$28.0 million and \$30.6 million at September 30, 2025, June 30, 2025, March 31, 2025, and December 31, 2024, respectively.

WEST COAST
COMMUNITY BANCORP

STRONG PROFITABILITY

(\$ in millions)

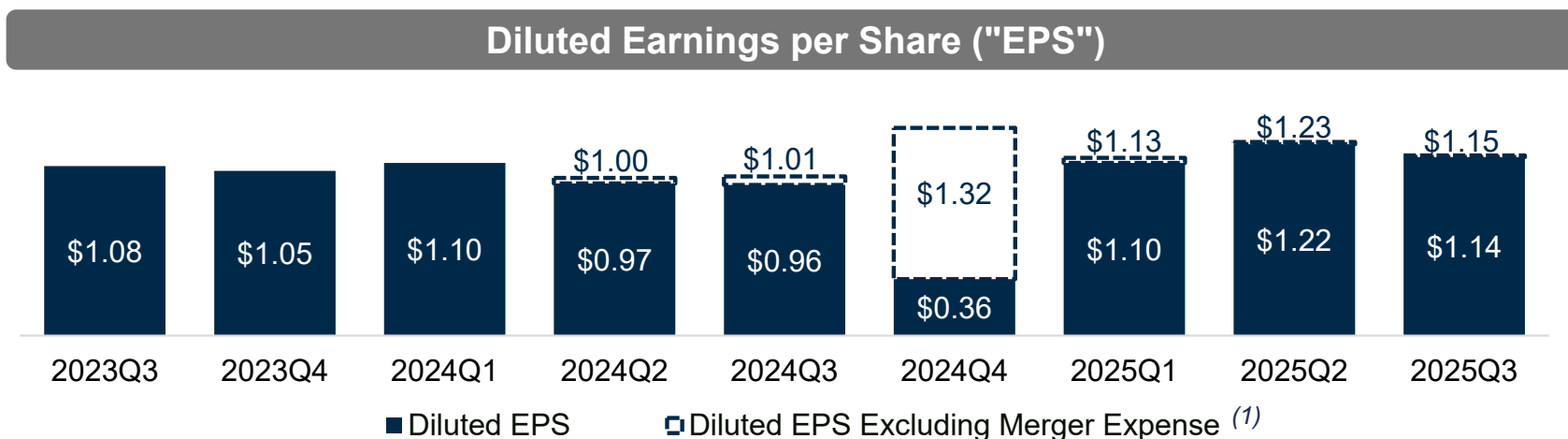
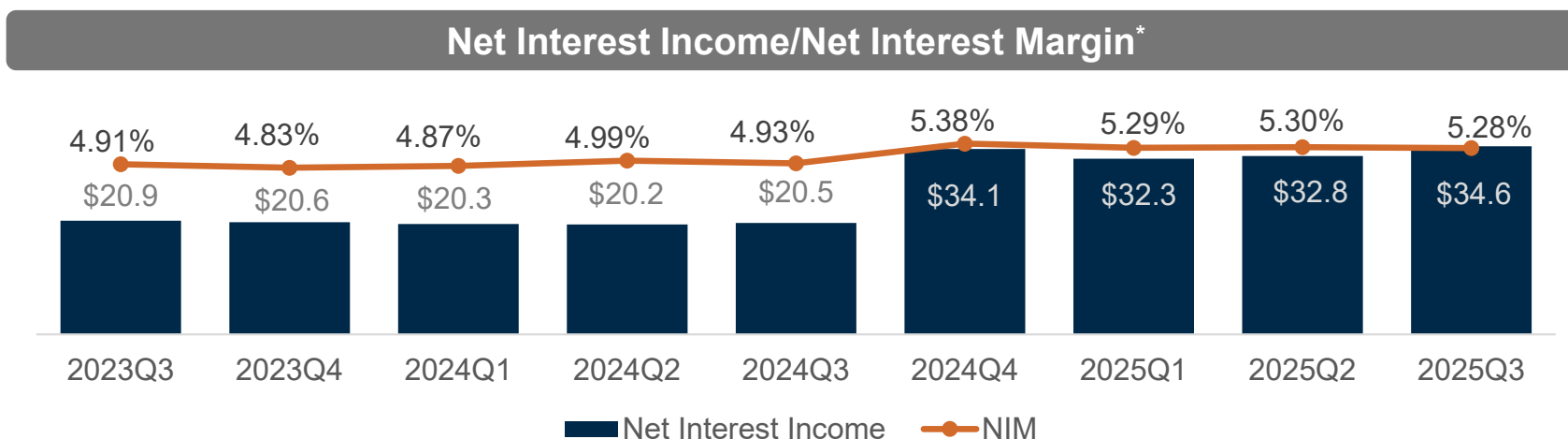
Net Income



(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.

HIGH MARGIN DRIVES PROFITABILITY

(\$ in millions, except per share data)



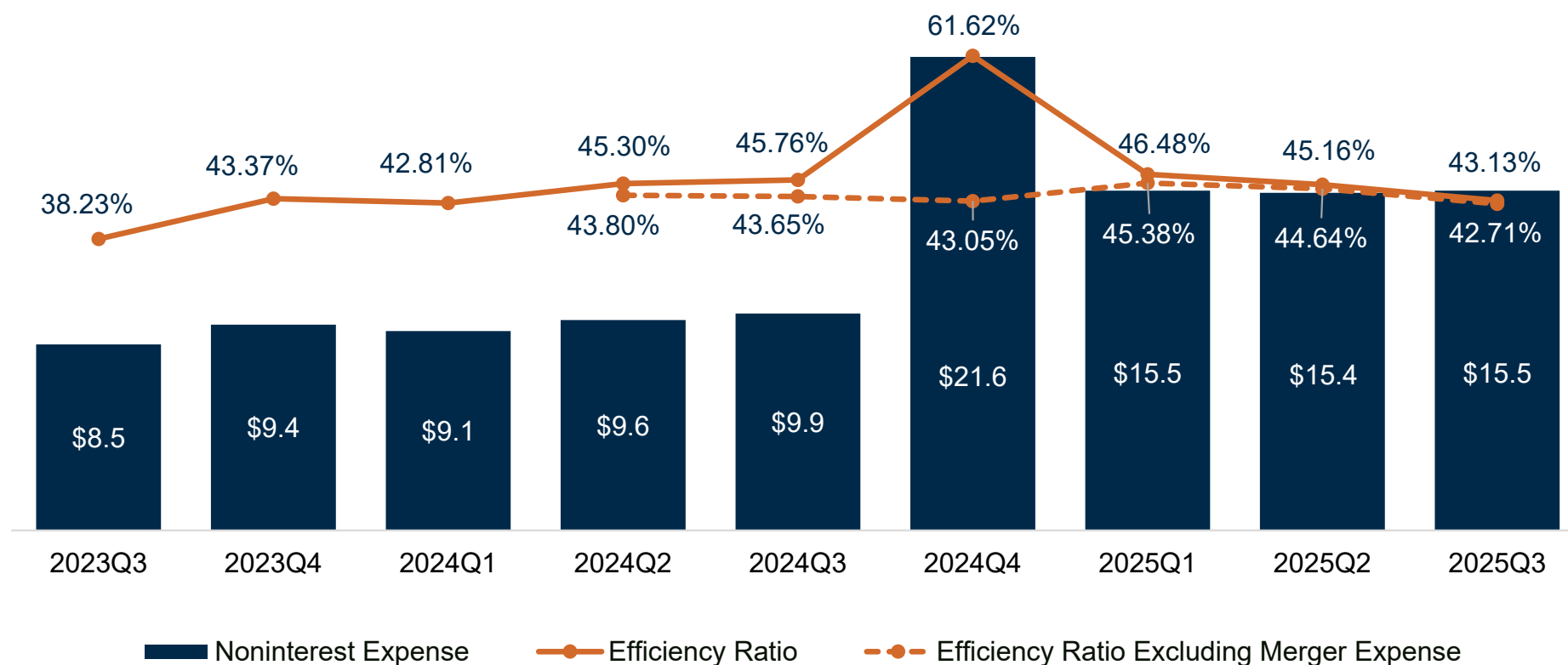
* Net interest margin is adjusted for tax equivalent basis.

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

DISCIPLINED EXPENSE MANAGEMENT ENHANCES PROFITABILITY

(\$ in millions)

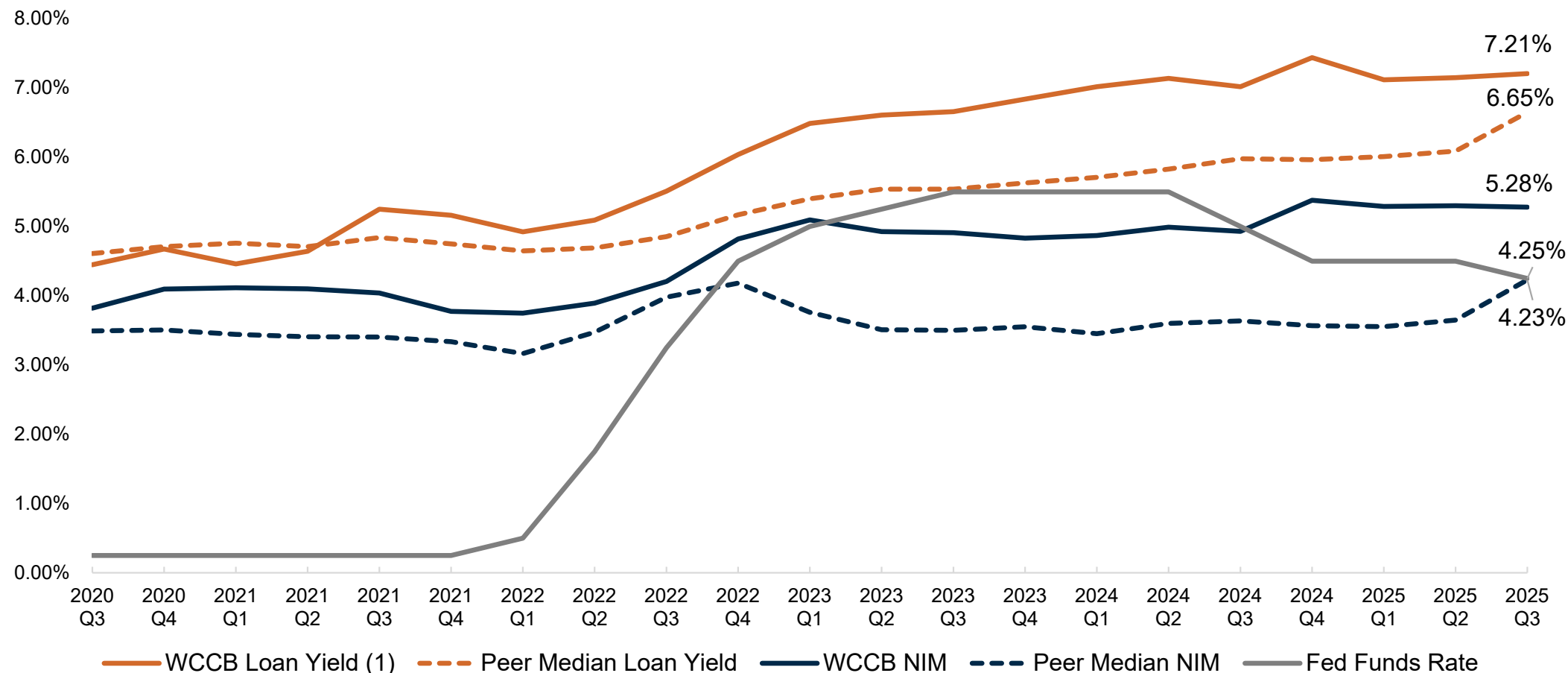
Noninterest Expense



⁽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.

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

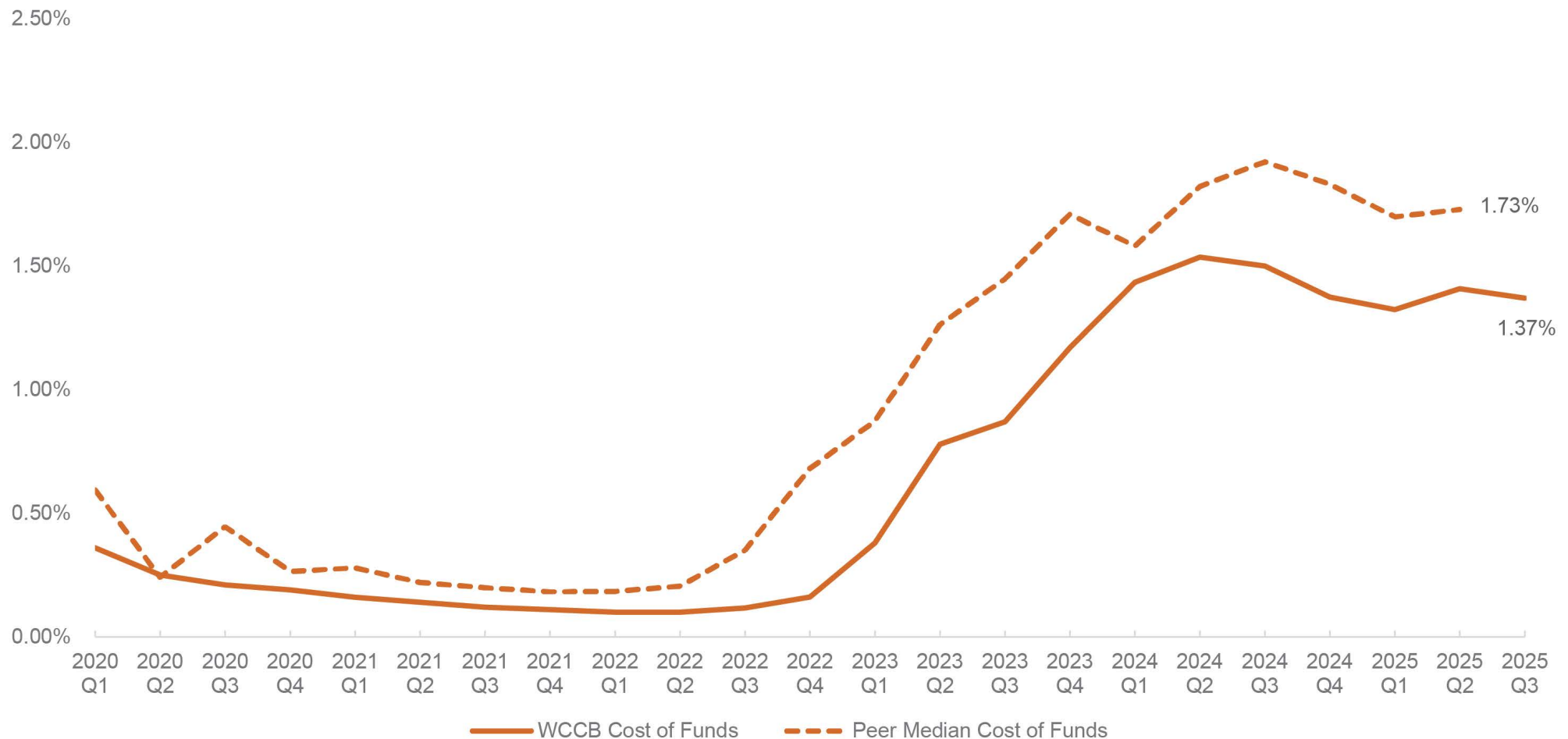
Peers include all publicly listed banks headquartered in California with total assets of \$1 billion to \$5 billion as of 12/31/24.

WEST COAST
COMMUNITY BANCORP

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

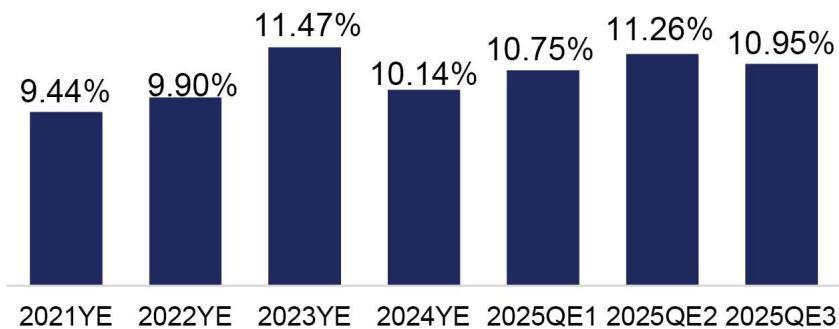


Peers include all publicly listed banks headquartered in California with total assets of \$1 billion to \$5 billion as of 12/31/24.

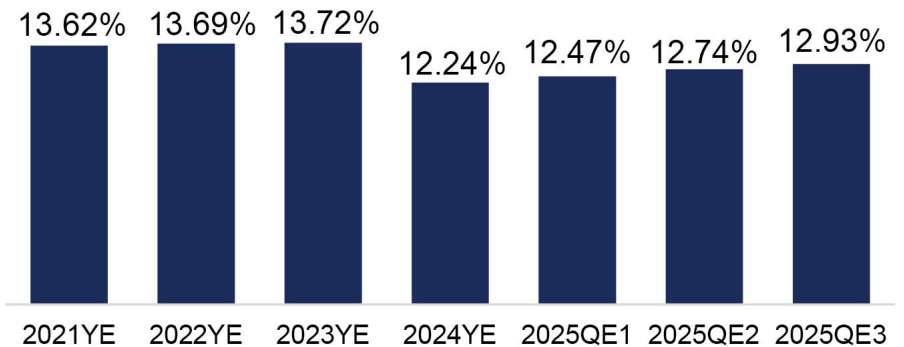
WEST COAST
COMMUNITY BANCORP

ROBUST CAPITAL POSITION EVEN POST-MERGER

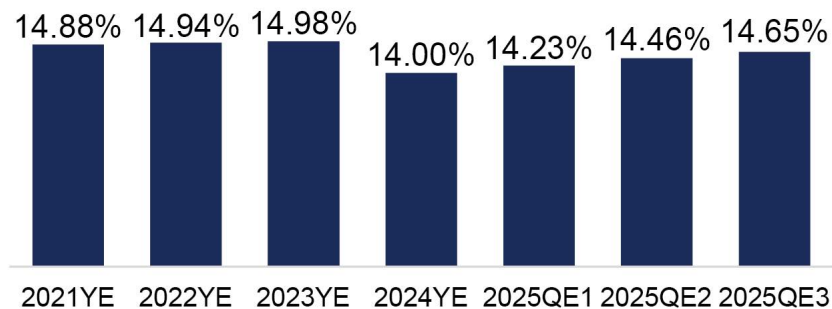
TCE Ratio



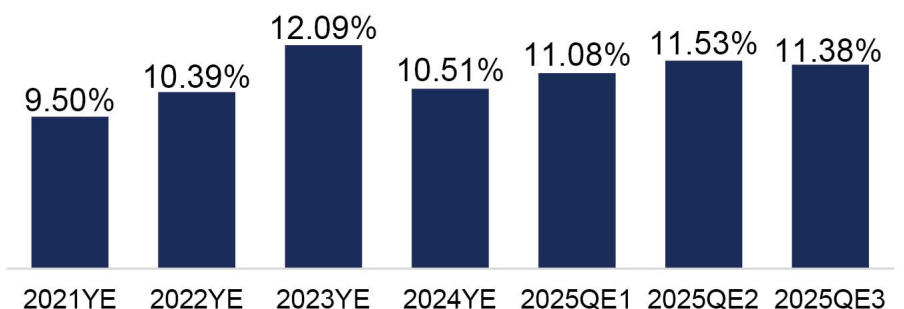
Tier 1 Ratio



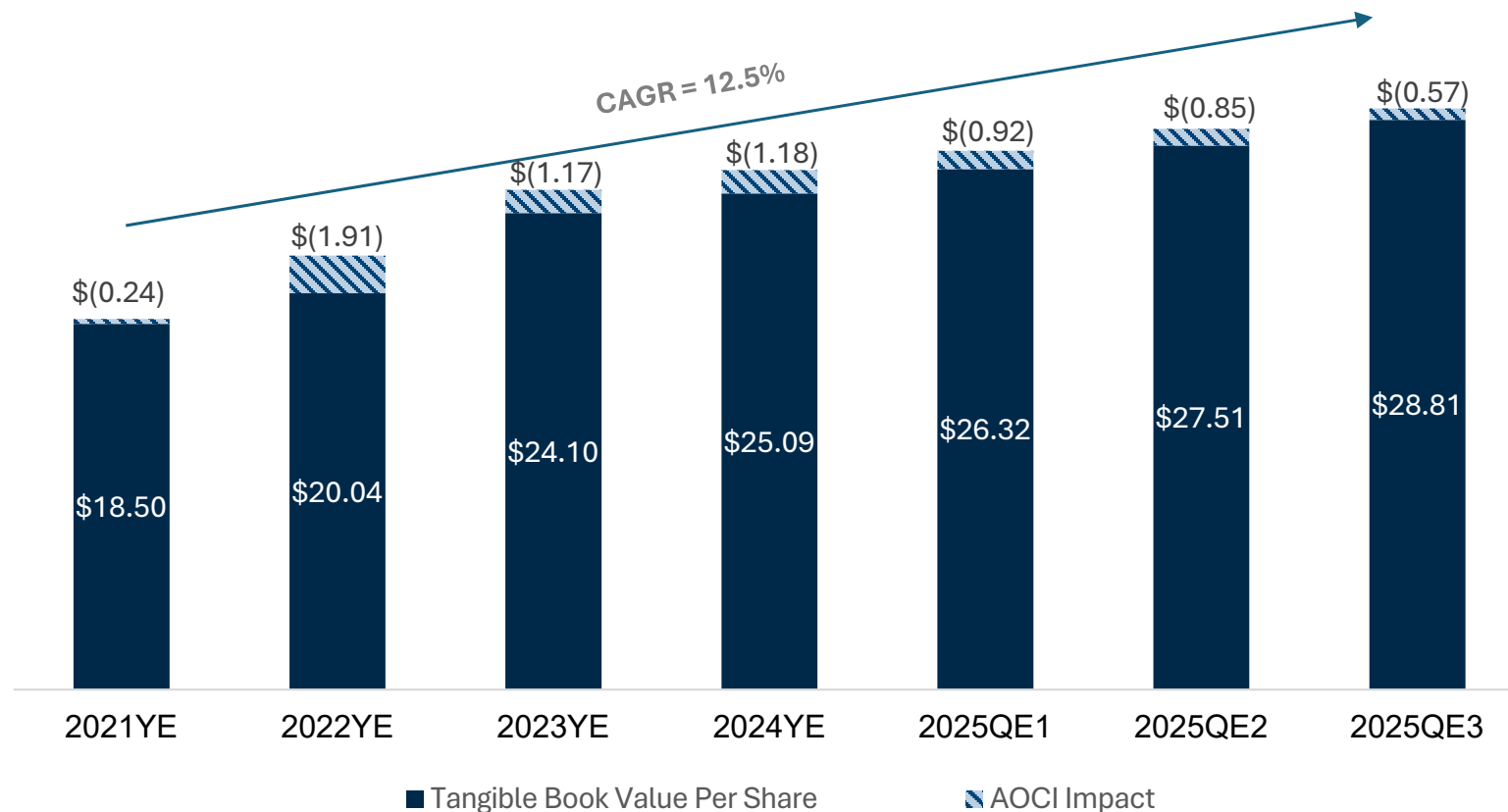
Total Capital Ratio



Leverage Ratio

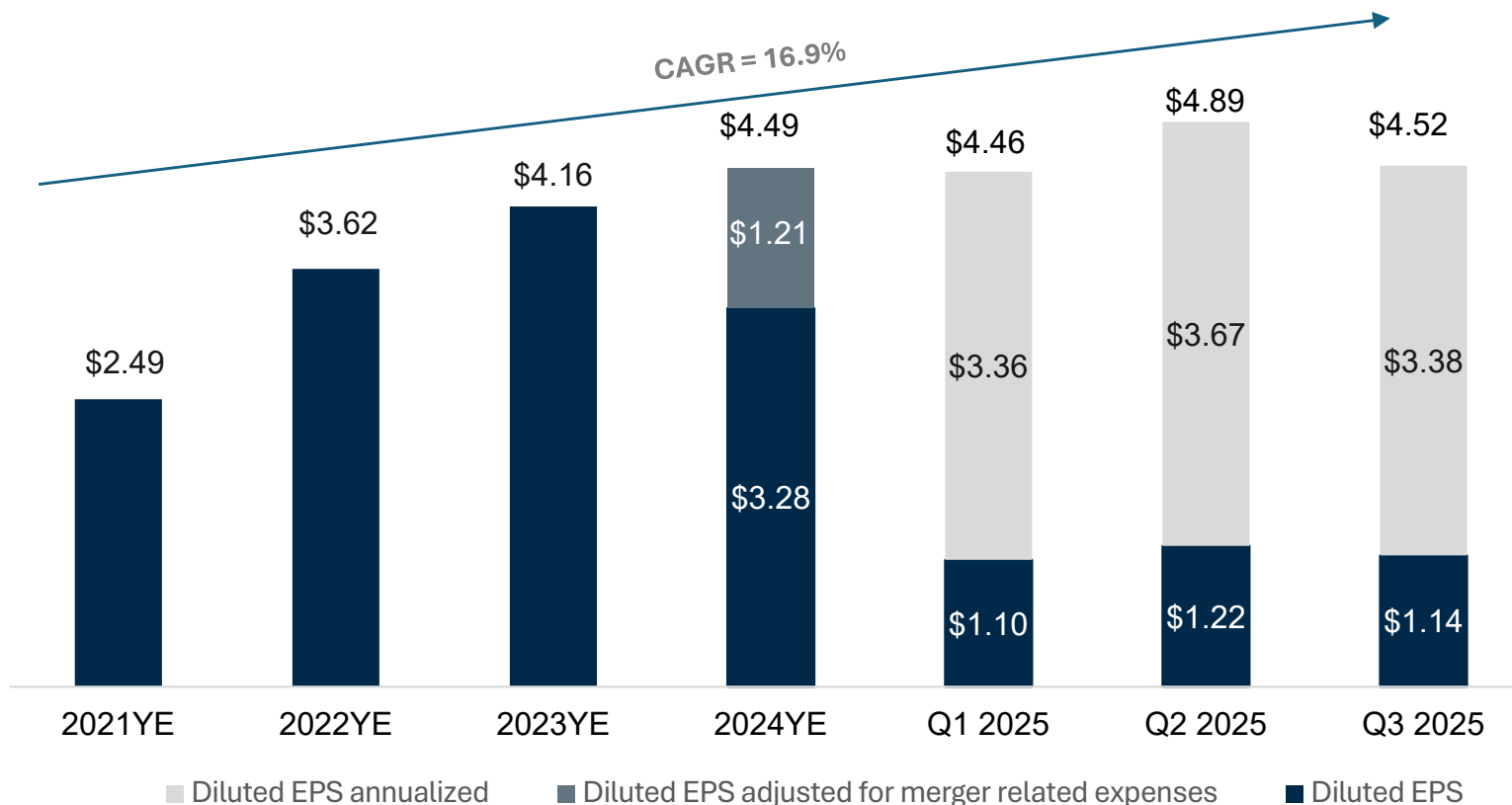


TANGIBLE BOOK VALUE PER SHARE CONTINUES UPWARD TREND



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

DILUTED EARNINGS PER SHARE RESUMES UPWARD TREND



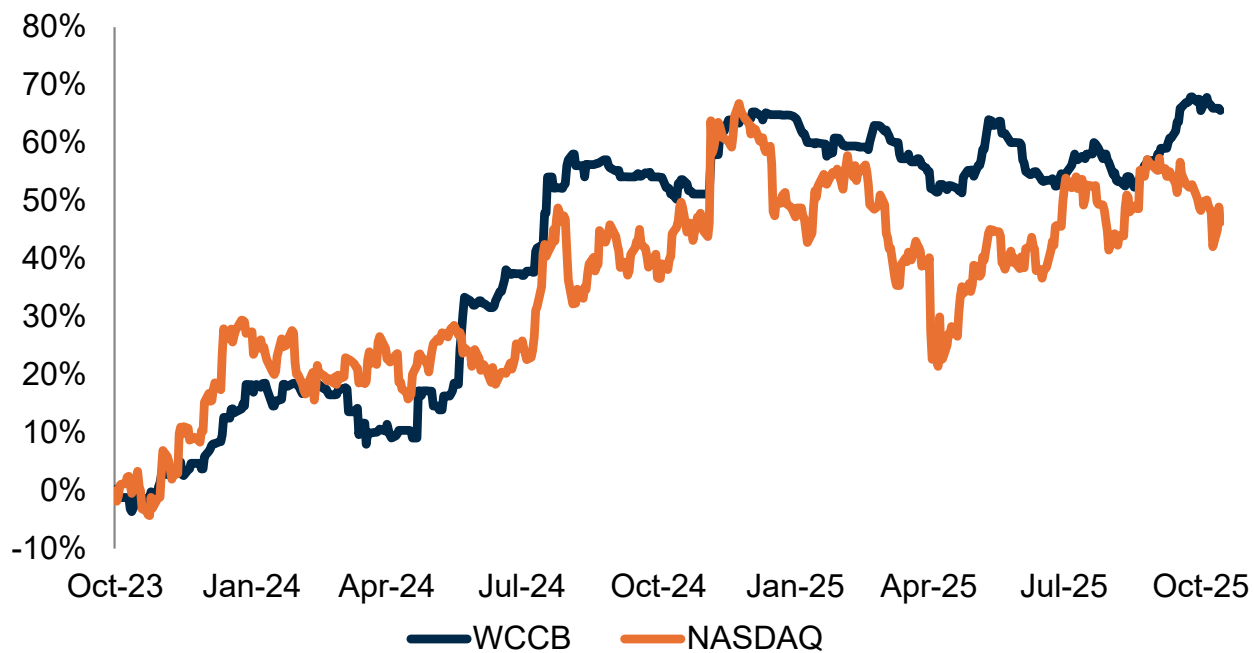
Diluted Earnings per Share = Net Income/(Weighted Average Common Shares + Dilutive Common Shares)

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

Q1, Q2 and Q3 of 2025 show annualized diluted EPS, based on actual quarter-to-date diluted EPS.

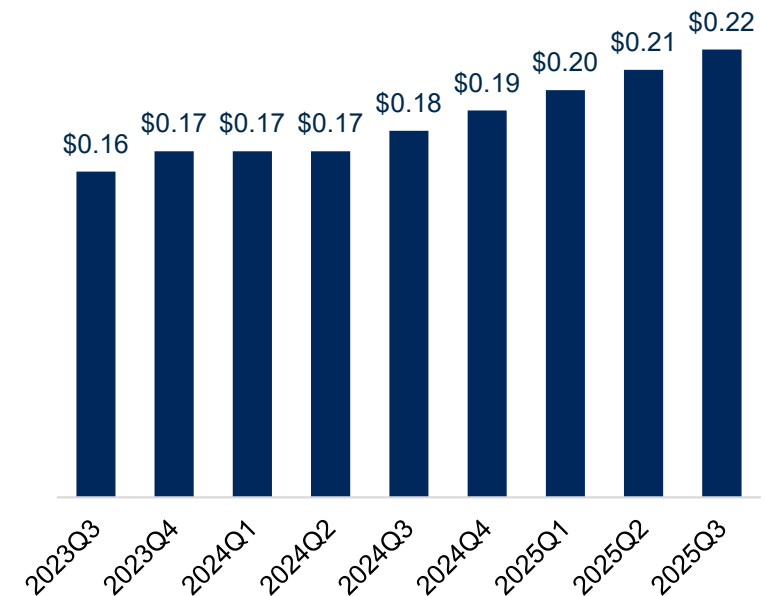
SHAREHOLDER-FOCUSED

Superior Price Performance



Relative Price Performance % through October 15, 2025

Cash Dividend



COMMUNITY REINVESTMENT

Nearly 850 Hours of Community Service in Q3 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.



Second Harvest Food Bank
Fresh produce gleaning



5 Cities Homeless Coalition
Empty Bowls



Festa Italia
Annual festival and BBQ



San Jose Chamber of Commerce
Annual BBQ

RANKINGS AND RECOGNITION

National



BANK DIRECTOR MAGAZINE 2025 RANKINGBANKING REPORT

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



INDEPENDENT COMMUNITY BANKERS OF AMERICA TOP 25

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



NEWSWEEK MAGAZINE

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



BAUERFINANCIAL, INC

Rated 5-Star "Superior" for the first two quarters of 2025 and every quarter of 2024.



S&P GLOBAL MARKET INTELLIGENCE

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



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.



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 for total combined real estate loans as of March 31, 2025.



THE PAJARONIAN READERS' POLL "2024 BEST OF THE PAJARO VALLEY"

Voted Best Bank.



SILICON VALLEY BUSINESS JOURNAL

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



THE PRESS BANNER READERS' POLL "2024 THE BEST OF SCOTTS VALLEY"

Voted Best Local Bank.



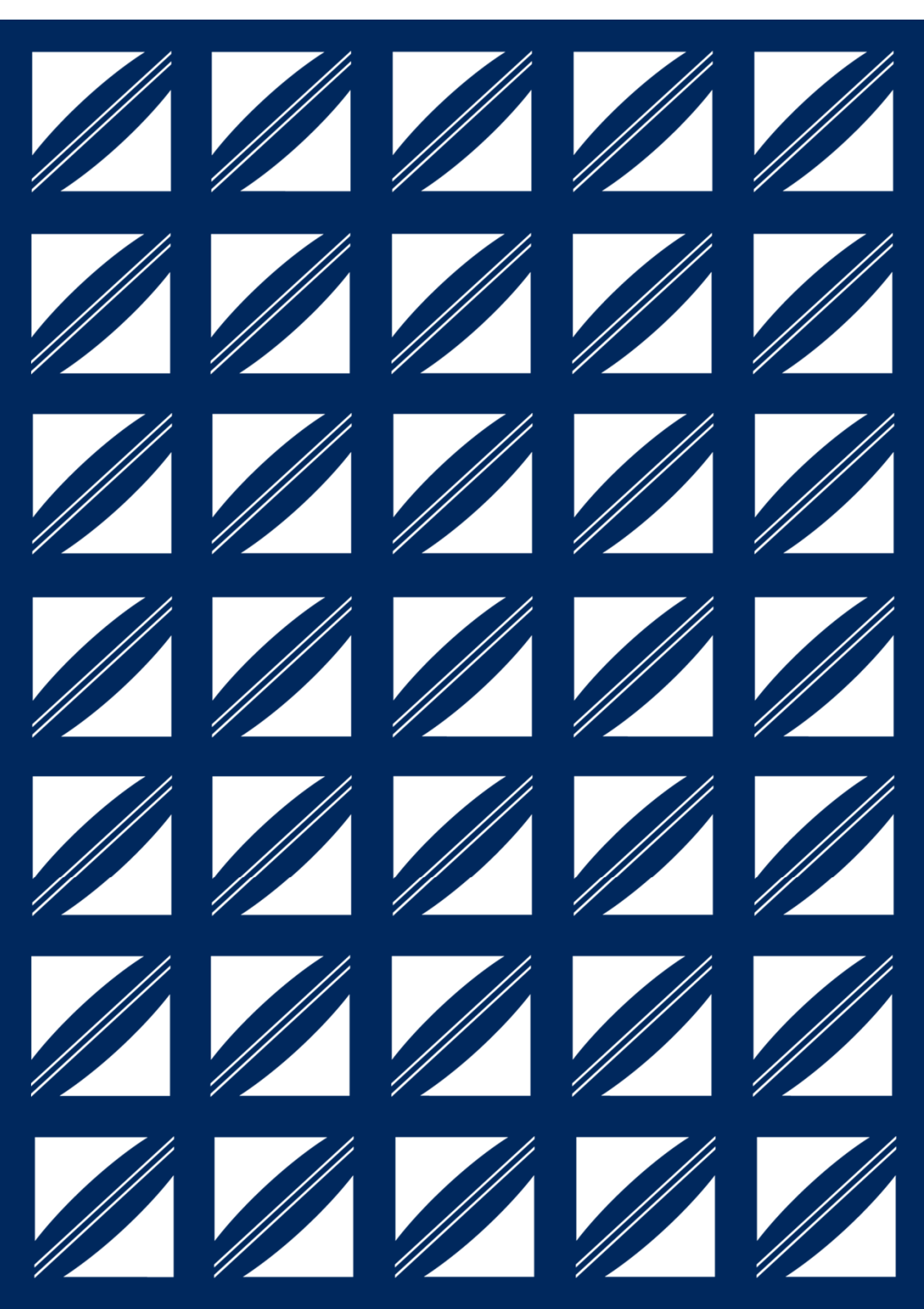
SANTA CRUZ AREA CHAMBER OF COMMERCE

2025 Business of the Year.



SANTA CRUZ SENTINEL 2024 READERS' CHOICE AWARD

Voted #1 Bank in Santa Cruz County for 10 years.

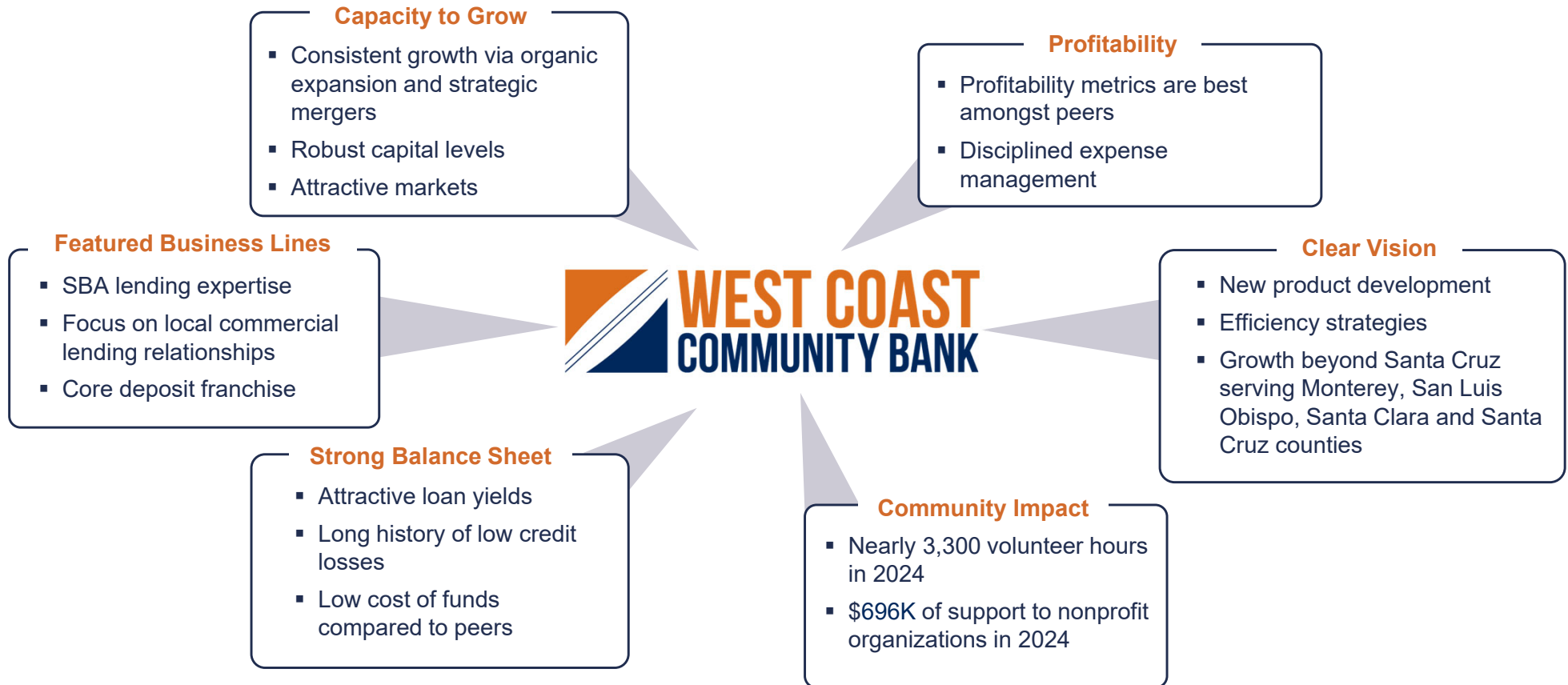


APPENDICES



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

NON-GAAP RECONCILIATION

(continued)

<i>Dollars in thousands, except per share amounts</i>	30-Sep 2025
QTD Net Income	\$12,061
Add: net loss on sale of investments	2
Add: accelerated accretion on discount of partially	-
Add: merger expense	150
Adjusted non-core items	152
Tax effected non-core items	107
Adjusted non-GAAP net income	\$12,168
QTD Average Assets	\$2,772,657
QTD Average Tangible Common Equity	\$298,094
QTD Diluted Weighted Average Shares Outstanding	10,601,694
Adjusted non-GAAP ROAA	1.74%
Adjusted non-GAAP ROTCE	16.19%
Adjusted diluted earnings per share (non-GAAP)	\$1.15

<i>Dollars in thousands, except per share amounts</i>	30-Sep 2025
QTD Net interest income reported per GAAP	\$34,634
QTD Non-interest expense reported per GAAP	\$15,491
Add: merger expense - deductible	150
Adjusted non-interest expense (non-GAAP)	\$15,341
QTD Non-interest income reported per GAAP	\$1,285
Add: net loss on sale of investments	2
Adjusted non-interest income (non-GAAP)	\$1,287
Adjusted non-GAAP Efficiency Ratio	42.71%