UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 OR 15(d) of The Securities Exchange Act of 1934

Date of Report (date of earliest event reported): September 15, 2026

West Coast Community Bancorp

(Exact name of registrant as specified in its charter)

Commission File Number: 001-43470

California	**27-1376408**
(State or other jurisdiction of incorporation or organization)	(I.R.S. Employer Identification No.)

75 River Street, Santa Cruz, CA, 95060
(Address of principal executive offices, including zip code)

(831) 457-5000
Registrant's telephone number, including area code

N/A
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol	Name of each exchange on which registered
Common Stock, no par value	WCCB	The Nasdaq Stock Market LLC

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company ☒

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 7.01 Regulation FD Disclosure.

On September 15, 2026, West Coast Community Bancorp (the "Company") issued a press release announcing that its Registration Statement on Form 10 was declared effective by the U.S. Securities and Exchange Commission and the Company's common stock was approved for listing on the Nasdaq Stock Market LLC and will trade under the "WCCB" ticker symbol. A copy of the press release is attached hereto as Exhibit 99.1 and is incorporated herein by reference.

In addition, furnished hereto as Exhibit 99.2 and incorporated into this Item 7.01 by reference, is an investor presentation prepared by the Company. The Company intends to use the presentation in meetings with investors, shareholders, and other constituents.

The information contained or incorporated in this Item 7.01, including Exhibit 99.1 and 99.2, shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended ("the Exchange Act"), or incorporated by reference in any filing under the Securities Exchange Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in such a filing.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits

Exhibit No.	Description
99.1	Press Release dated September 15, 2026
99.2	Investor Presentation
104	Cover Page Interactive Data File (embedded within the Inline XBRL document).

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: September 15, 2026

West Coast Community Bancorp

By:	/s/ Krista Snelling
Name:	Krista Snelling
Title:	Chairman and Chief Executive Officer

West Coast Community Bancorp Announces Listing on Nasdaq Stock Market

SANTA CRUZ, Calif., Sept. 15, 2026 (GLOBE NEWSWIRE) -- West Coast Community Bancorp (the “Company”) (Nasdaq: WCCB), the parent company of West Coast Community Bank, today announced that its Registration Statement on Form 10 has been declared effective by the U.S. Securities and Exchange Commission (“SEC”) and its common stock has been approved for listing on the Nasdaq Stock Market LLC (“Nasdaq”). The Company’s common stock, which previously traded on the OTCQX Best Market under the ticker symbol “WCCB,” is expected to begin trading on Nasdaq under the same ticker symbol at the opening of the market on September 16, 2026. Concurrently with the uplisting, the Company is launching an enhanced Investor Relations website at investors.wccb.com.

“Listing on Nasdaq marks an important milestone in West Coast Community Bancorp’s growth as a leading community banking franchise in California’s Central Coast and Silicon Valley,” said Krista Snelling, Chairman and Chief Executive Officer. “Our decision to uplist reflects the strength and maturity of our institution and our commitment to delivering long-term value for our shareholders. Access to one of the world’s most recognized and liquid equity markets positions us to deepen engagement with institutional investors and broaden our shareholder base as we continue executing on our strategic plan.”

Shareholders do not need to take any action in connection with the uplisting of the Company’s common stock. The Company is not issuing any new shares of common stock in connection with this listing. No proceeds are being raised as part of this process.

The Company's shares have traded publicly since 2004. Trading was previously conducted under the SCZC ticker symbol on OTC markets until the Bank was renamed West Coast Community Bank in 2025 and the ticker symbol was changed to WCCB. The shares subsequently traded on the OTCQX Best Market.

ABOUT WEST COAST COMMUNITY BANK AND WEST COAST COMMUNITY BANCORP

Founded in 2004, West Coast Community Bank is the wholly owned subsidiary of West Coast Community Bancorp, a bank holding company. The Bank is a top-rated, locally operated and full-service community bank headquartered in Santa Cruz, Calif. with branches in Aptos, Capitola, King City, Monterey, Salinas, San Jose, San Luis Obispo, Santa Cruz, Scotts Valley and Watsonville. West Coast Community Bank is distinguished from "big banks" by its relationship-based service, problem-solving focus and direct access to decision makers. The Bank also is an SBA Preferred Lending Partner. As a full-service bank, West Coast Community Bank offers competitive deposit and lending solutions for businesses and individuals; including business loans, lines of credit, commercial real estate financing, construction lending, asset-based lending, agricultural loans, SBA and USDA government guaranteed loans, credit cards, merchant services, remote deposit capture, mobile and online banking, bill payment and treasury management. True to its community roots, West Coast Community Bank supports regional well-being by actively participating in and donating to local nonprofit organizations. Visit wccb.com and investors.wccb.com for more information.

Additional information regarding the Company, including its most recent investor presentation, is available at the Company’s investors.wccb.com. Investors are encouraged to review these materials for additional information regarding the Company’s business, strategy, operations, and financial performance and condition. The Company’s most recent investor presentation has also been furnished with the SEC in connection with this release.

Forward-Looking Statements

This release contains forward-looking statements, including statements regarding the expected uplisting of the Company’s common stock to the Nasdaq Stock Market and the potential benefits of such listing. Words such as “believe,” “expect,” “estimate,” “project,” “forecast,” “anticipate,” “intend,” “plan,” “may,” "will," "could," "should," "predicts," "continue" and similar expressions are intended to identify such forward-looking statements; however, the absence of these words does not mean the statements are not forward-looking. Forward-looking statements are based on current expectations, estimates and assumptions and are subject to risks and uncertainties that may cause actual results to differ materially from those expressed or implied by such statements. Factors that could cause actual results to differ include, but are not limited to, market conditions, the Company's continued ability to satisfy Nasdaq listing requirements, regulatory developments, economic conditions, interest rate changes, and competitive pressures and other risks described in the Company's filings with the U.S. Securities and Exchange Commission, including those discussed in the Company's Registration Statement on Form 10. Any anticipated benefits of the uplisting of the Company's common stock to the Nasdaq Stock Market are subject to market conditions and other factors outside of the Company's control and no assurance can be given as to the effect that the uplisting may have on the price or trading volume of its common stock or on the liquidity of an investment in its common stock. Investors are cautioned not to place undue reliance on forward- looking statements, which speak only as of the date made. West Coast Community Bancorp undertakes no obligation to update forward-looking statements except as required by law.

MEDIA CONTACTS
Krista Snelling, Chairman and Chief Executive Officer
Cecilia Situ, Executive Vice President and Chief Financial Officer
investorrelations@wccb.com

Exhibit 99.2

WEST COAST
COMMUNITY BANCORP

Investor Presentation

September 2026

Disclaimer

This investor presentation has been prepared by West Coast Community Bancorp (traded as "WCCB" on the Nasdaq Stock Market LLC, 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.

Statement Regarding Forward-Looking Information

This presentation contains statements that we believe are, or may be considered to be, "forward-looking statements." Forward-looking statements are neither historical facts nor assurances of future performance. Instead, they are based on our current beliefs, expectations or assumptions regarding the future of the business, future plans and strategies, operational results and other future conditions of the Company. All statements other than statements of historical fact included in this presentation may constitute forward-looking statements, including statements regarding the prospects of our industry or our prospects, plans, expected operating results, financial position or business strategy. In addition, forward-looking statements generally can be identified by the use of forward-looking words such as "plan," "expect," "look forward to," "budget," "scheduled," "estimate," "forecast," "continue," "intend," "potential," "anticipate," "believe," "should," "may," "could," "would," "might," "seek," "will," "be taken," "occur," "be achieved," or the negative of these terms or variations of them or similar terms. Although we believe that the expectations reflected in these forward-looking statements are reasonable, we cannot assure you that these expectations will prove to be correct. These forward-looking statements are subject to certain known and unknown risks and uncertainties that could cause actual results to differ materially from those reflected in these forward-looking statements.

Non-GAAP Financial Measures

This presentation includes references to non-GAAP financial measures, including: tangible common equity, tangible common equity ratio, tangible book value per share, gross loans excluding PPP loans and/or purchase discounts, adjusted non-GAAP net income, adjusted non-GAAP ROAA, adjusted non-GAAP ROTCE, adjusted diluted earnings per share, net interest income (taxable equivalent), adjusted non-GAAP efficiency ratio, adjusted non-GAAP cost of funds. We believe that these non-GAAP measures provide information that is important to investors and that is useful in understanding our capital position and ratios. However, these non-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. See the Appendices to this presentation for a reconciliation of non-GAAP measures to the most directly comparable GAAP financial measures.

Unaudited Financial Data

Numbers contained in this presentation for the quarter ended June 30, 2026 and for other quarterly periods are unaudited. As a result, subsequent information may cause a change in certain accounting estimates and other financial information.

About West Coast Community Bank

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

209 full-time equivalent employees as of June 30, 2026

$2.95 billion in assets as of June 30, 2026

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 **Per 2020 U.S. Census ***Per 2024 U.S. Census Bureau Data

Financial Highlights

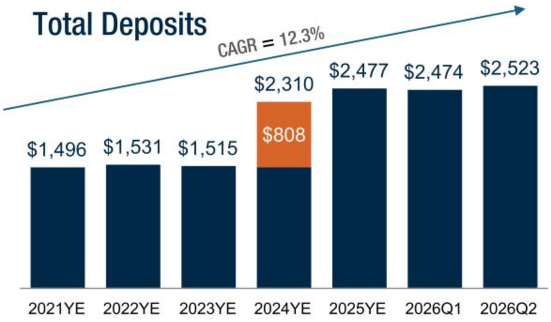
WEST COAST
COMMUNITY BANCORP

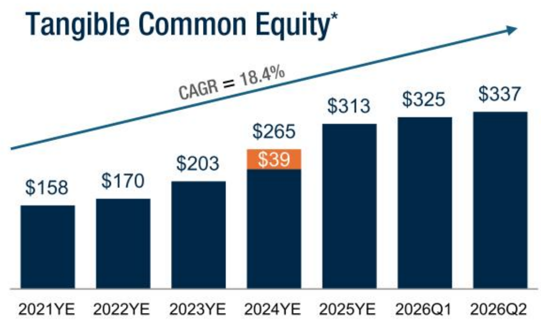
Q2 2026 Consolidated Financial Results

Balance Sheet Strength	Consistent Profitability	Strong Earnings Metrics	Healthy Credit Quality
$2.945 Billion Total Assets	**$33.1 Million**[(1)] Q2 Net Interest Income	**1.69% / 1.87%**[(1)] Q2 ROAA / Q2 Non-GAAP Adjusted ROAA	**0.62%** Nonperforming Assets/Assets
$2.271 Billion Total Loans	**$12.2 Million**[(1)] Q2 Net Income	**15.47% / 17.01%**[(1)] Q2 Non-GAAP ROATCE / Q2 Non-GAAP Adjusted ROTCE	**0.50%** Nonaccrual Loans/Gross Loans
$2.523 Billion Total Deposits	**$13.4 Million**[(1)] Q2 Non-GAAP Adjusted Net Income	**4.92%**[(1)] Q2 Net Interest Margin, Taxable Equivalent (Non-GAAP)	**1.55%** ACL/Gross Loans
$336.5 Million Tangible Common Equity	**$1.16 / $1.28**[(1)] Q2 Diluted Earnings Per Share / Q2 Non-GAAP Adjusted Diluted Earnings Per Share	**46.24% / 43.91%** [(1)] Q2 Efficiency Ratio / Q2 Non-GAAP Adjusted Efficiency Ratio	**0.17%** Annualized Q2 Net Charge-offs (recoveries)/ Avg. Loans

[(1)] Q2 2026 results included $1.8 million of interest expense from accelerated accretion associated with the redemption of the Company's subordinated debentures. Adjusted performance measures exclude the impact of this item. See the Appendices for reconciliations to the most comparable GAAP measures.

Consistent Balance Sheet Growth
($ in millions)

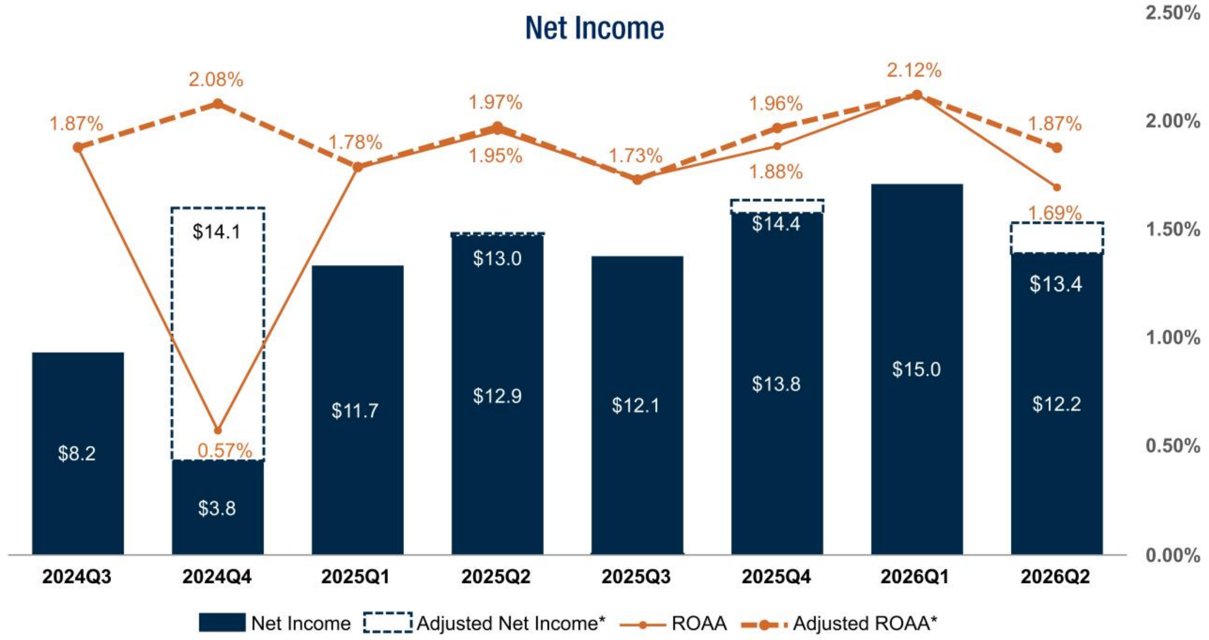




Also excludes Paycheck Protection Program (PPP) loan balances. See the Appendices for reconciliations to the most comparable GAAP measures.

Denotes acquisition through bank merger

Strong Profitability
($ in millions)



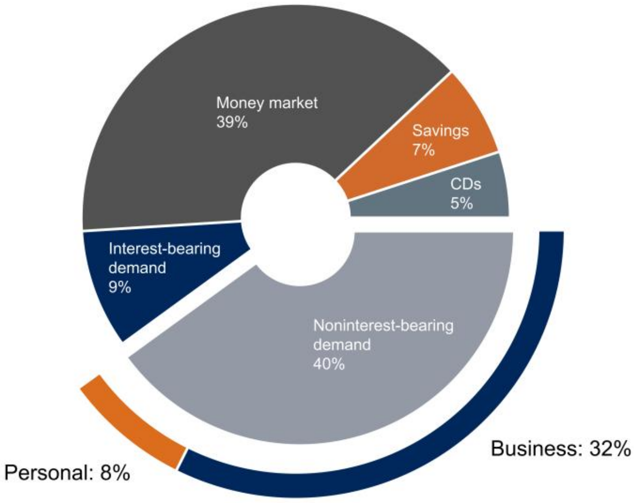
Adjusted, non-GAAP measures exclude certain merger related expenses in Q4 2024 in addition to the accelerated discount accretion on the early redemption of the Company's subordinated debt in Q2 2025, Q4 2025 and Q2 2026. See Non-GAAP Reconciliation for reconciliation to GAAP financial measures in the Appendices.

High Margin Drives Profitability
($ in millions, except per share data)

**Net interest margin is adjusted for tax equivalent basis. See the Appendices for reconciliations to the most comparable GAAP measures.*

***Adjusted, non-GAAP measures exclude certain merger related expenses in Q4 2024 in addition to the accelerated discount accretion on the early redemption of the Company's subordinated debt in Q2 2025, Q4 2025 and Q2 2026. See Non-GAAP Reconciliation for reconciliation to GAAP financial measures in the Appendices.*

Attractive Deposit Mix



As of June 30, 2026

The 10 largest deposit relationships, excluding fully collateralized government agency deposits, represent approximately 13.2% of total deposits.

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

Q2 2026 Average Cost of Deposits

Money market	2.56%
Interest-bearing demand	0.93%
Savings	0.77%
CDs	2.43%
Total deposits	1.27%

Disciplined Credit Culture
($ in thousands)

Nonperforming Loans (net of Deferred Loan Fees and Costs)

	2021YE	2022YE	2023YE	2024YE	2025YE	2026Q1	2026Q2
Nonaccrual Loans *							
Commercial & Industrial	$ 163	$ 1,243	$ —	$ —	$ —	$ —	$ —
Land & Construction	—	990	—	—	10,000	—	—
Commercial Real Estate	—	—	6,526	504	—	1,112	1,096
SBA, B&I, and FSA	157	120	—	114	4,101	9,824	10,346
Consumer	61	808	—	—	—	—	—
Total Nonaccrual	**$ 381**	**$ 3,161**	**$ 6,526**	**$ 618**	**$ 14,101**	**$ 10,936**	**$ 11,442**
Allowance for Credit Losses	**$ 19,978**	**$ 21,444**	**$ 23,943**	**$ 31,622**	**$ 38,173**	**$ 34,677**	**$ 35,119**
ACL as a % of Gross Loans excluding PPP*	**1.80 %**	**1.70 %**	**1.70 %**	**1.55 %**	**1.76 %**	**1.56 %**	**1.55 %**

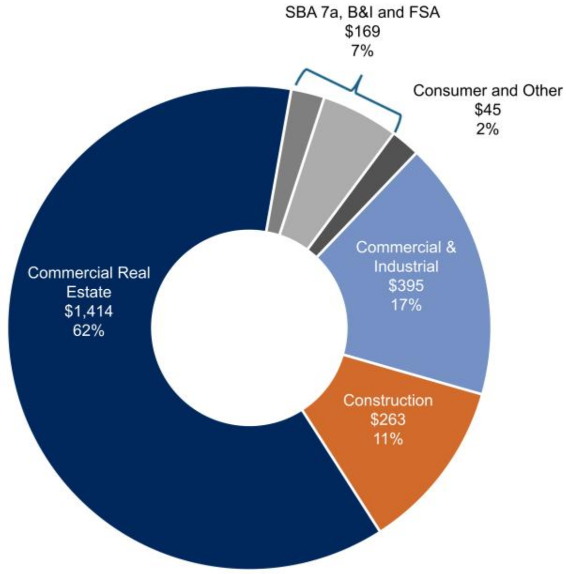
As of June 30, 2026

Nonperforming loans to total loans of 0.50%. The balance reflects:

- A $5.8 million hotel relationship, consisting of a $878 thousand conventional CRE loan and a $4.9 million SBA CRE loan. Other non-accrual loans included a $218 thousand CRE loan, as well as $5.4 million of other SBA-related credits.

**See the Appendices for reconciliations to the most comparable GAAP measures.*

Loans By Type
($ in millions, except as noted)



Guaranteed Portion of SBA, B&I and FSA; $117.9 million, or 70%, of this segment

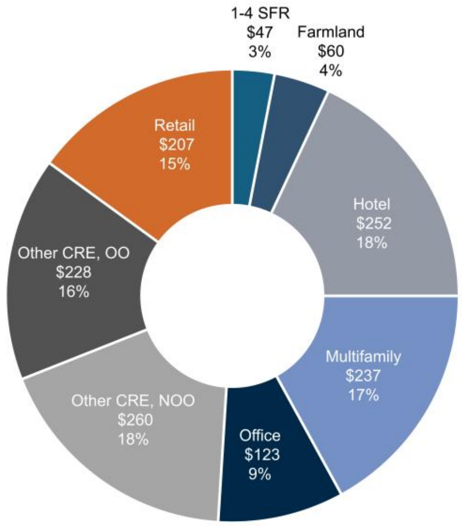
Chart presented gross of deferred expenses, fees and purchase discounts as of June 30, 2026. See the Appendices for reconciliations to the most comparable GAAP measures.

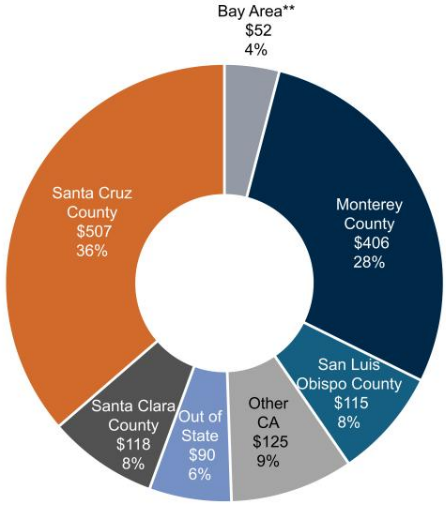
$2.271 Billion in Total Outstanding Loans as of June 30, 2026

Q2 2026 tax equivalent loan yield of 6.94%, up 2 bps from 6.92% in Q1 2026. The slight increase in the loan yield over prior quarter was primarily due to prepayment penalty income on the early payoff of a large commercial real estate loan.

Real Estate Loan Detail
($ in millions, except as noted)

$1.414 Billion in Total Commercial Real Estate Loans as of June 30, 2026*

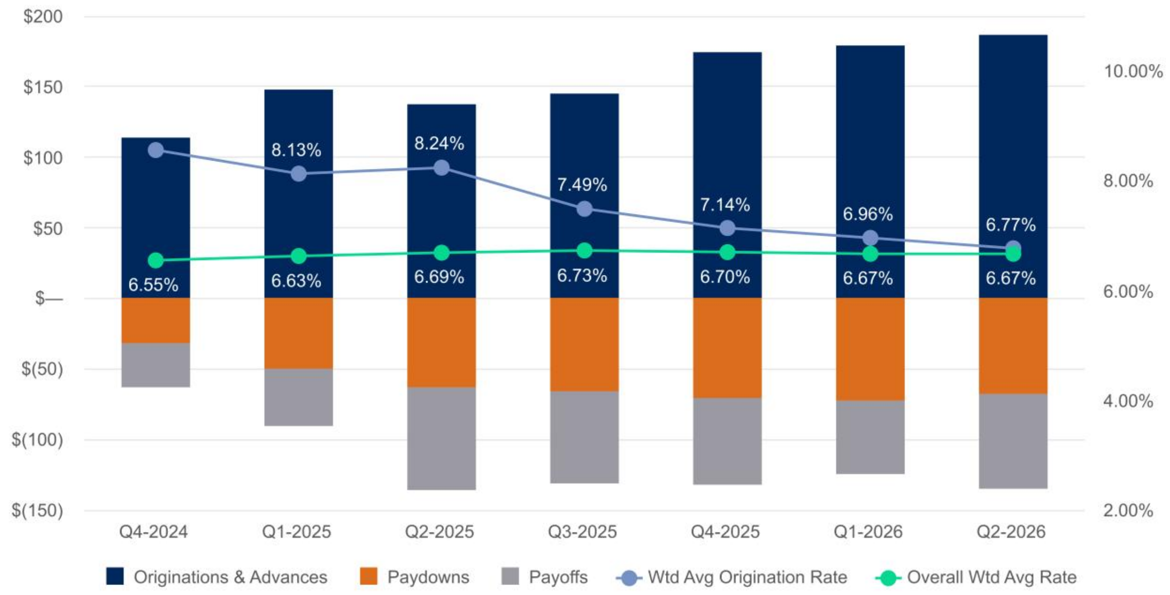




***Alameda, San Francisco, San Mateo, Contra Costa, Sonoma, Solano, Napa and Marin counties*

**Figures gross of deferred expenses, fees and purchase discounts.*

Organic Loan Growth and Pricing
($ in millions)



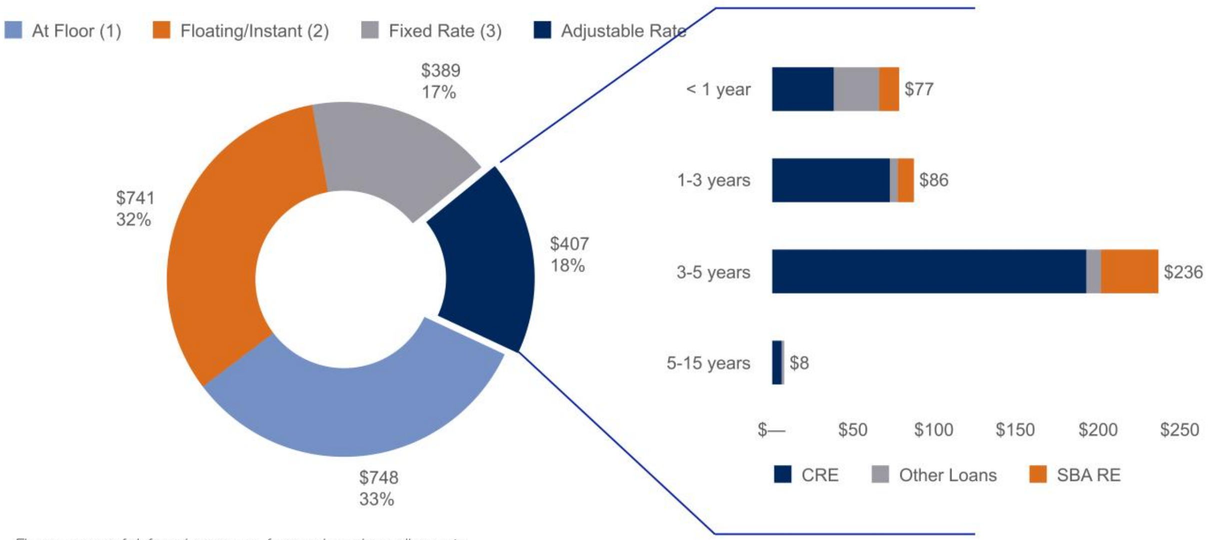
Figures gross of deferred expenses, fees and purchase discounts.

Loan rates are weighted by loan balances.

Q4-2024 loan growth data excludes $603 million in 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)

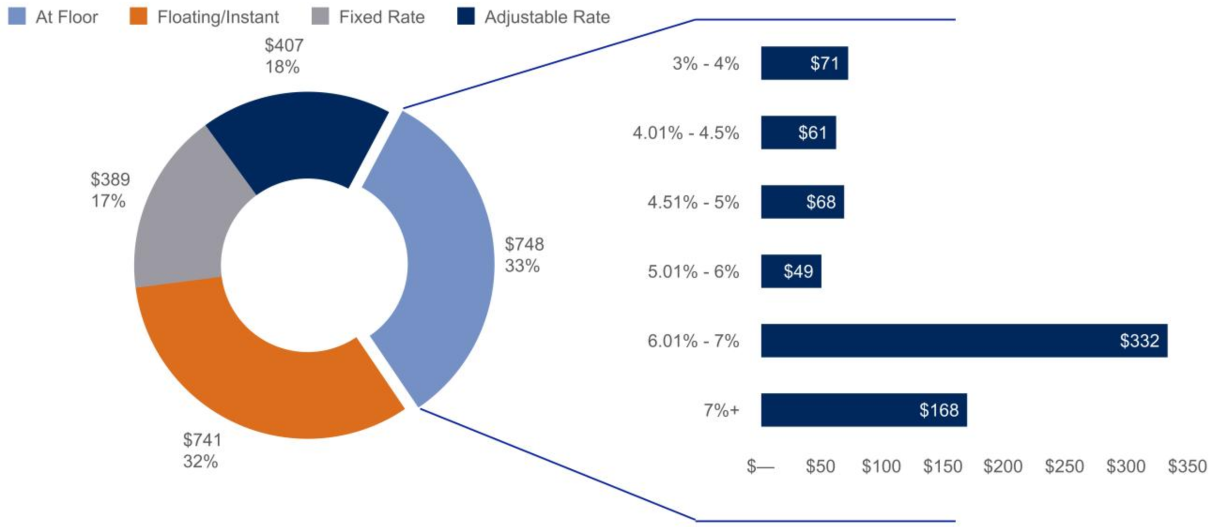
Interest Rate Structure as of June 30, 2026



Figures gross of deferred expenses, fees and purchase discounts.
(1) Of the loans at their floor rate, 85% 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) 85% of fixed rate loans have maturities beyond 12 months.

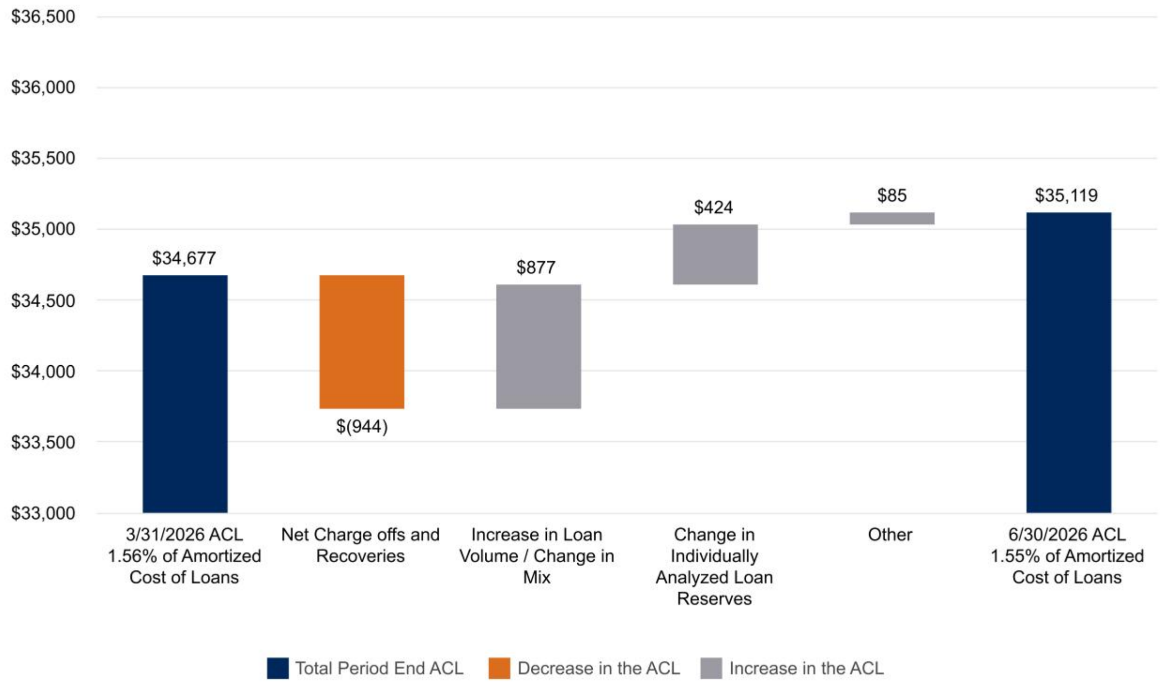
Fixed Vs. Variable Rate Loans and Loan Floor Rates
($ in millions)

Interest Rate Structure as of June 30, 2026



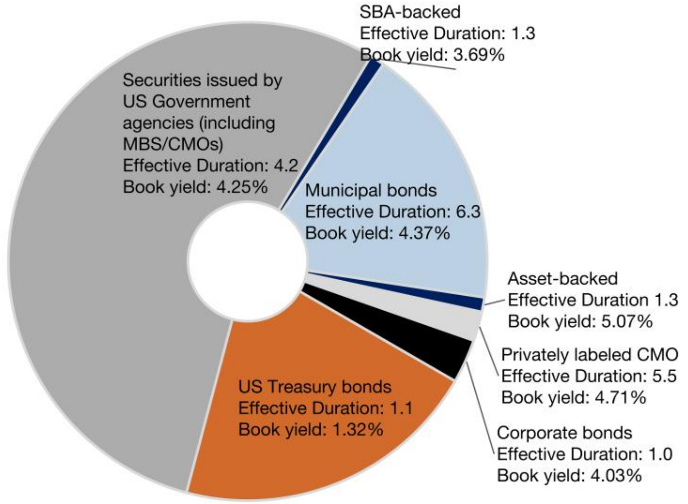
Figures gross of deferred expenses, fees and purchase discounts.

Changes in Allowance for Credit Losses on Loans ("ACL") in Q2 2026 ($ in thousands)



Investment Portfolio Composition

Municipal Bond Ratings



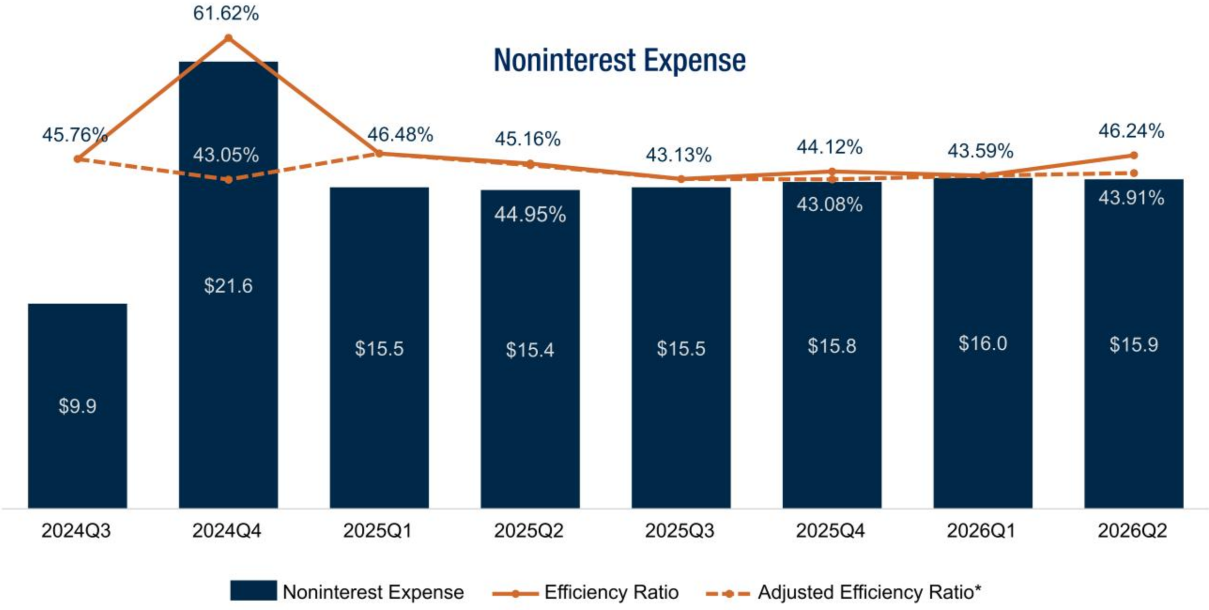
As of June 30, 2026

- 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 3.8 years.
- 98% of the carrying value of investment securities classified as AFS.
- Total portfolio book yield of 3.66%.
- 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.*

Book yields presented are the weighted average yields as of June 30, 2026.

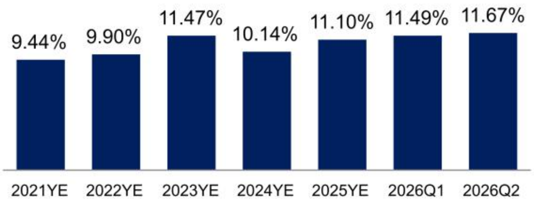
Disciplined Expense Management
($ in millions)



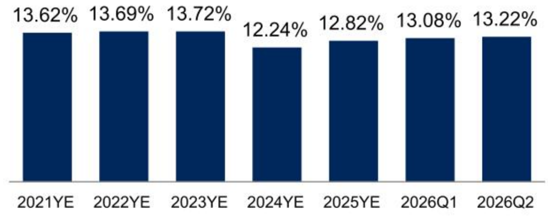
**Adjusted, non-GAAP measures exclude certain merger related expenses in Q4 2024 in addition to the accelerated discount accretion on the early redemption of the Company's subordinated debt in Q2 2025, Q4 2025, and Q2 2026. See Non-GAAP Reconciliation for reconciliation to GAAP financial measures in the Appendices.*

Robust Capital Position Even Post Merger & Post Stock Repurchase in 2025

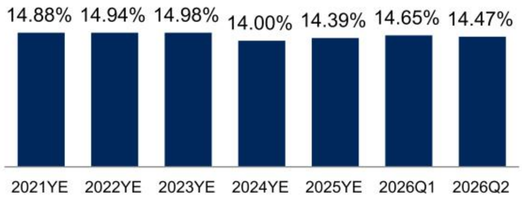
TCE Ratio*



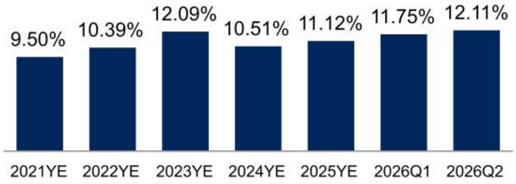
Tier 1 Ratio



Total Capital Ratio

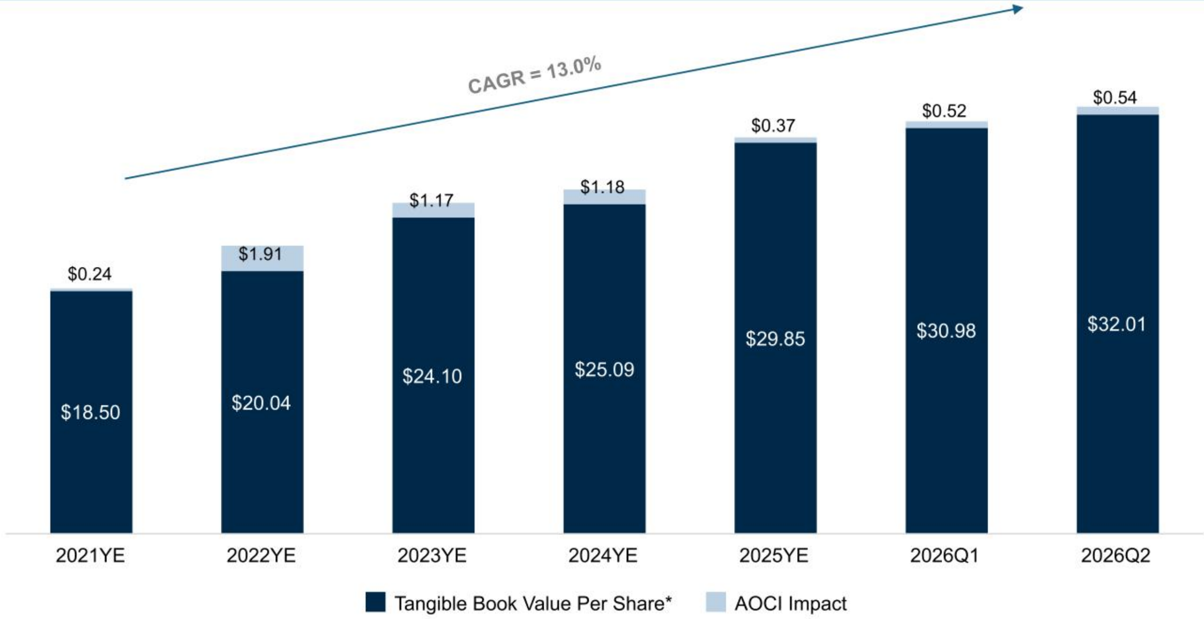


Leverage Ratio



*Non-GAAP measure. See the Appendices for reconciliations to the most comparable GAAP measures.

Tangible Book Value Per Share Continues Upward Trend

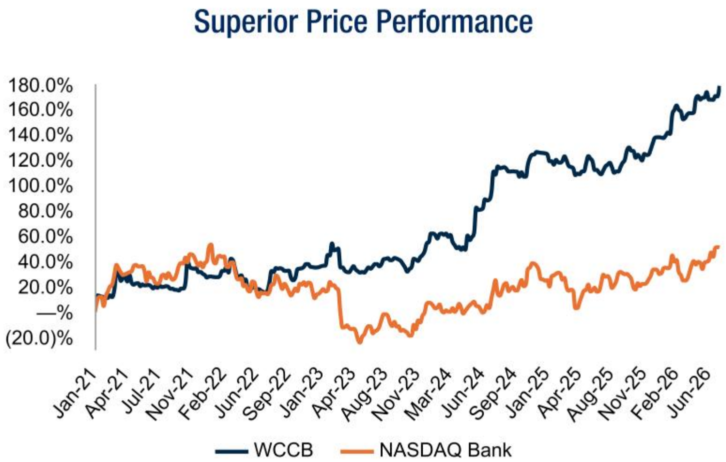


Tangible Book Value per Share* = (Shareholder's Equity - Goodwill & Intangibles) / Outstanding Shares

Adjusted for stock dividends and splits

**Non-GAAP measure. See the Appendices for reconciliations to the most comparable GAAP measures.*

Shareholder-Focused



Relative Price Performance % through July 10, 2026.

Highlights

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

WEST COAST COMMUNITY BANK

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

- More than 4,400 volunteer hours in 2025
- $690K of support to nonprofit organizations in 2025

Community Reinvestment

More than 1,100 Hours of Community Service in Q2 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.

Junior Achievement of Northern California
Mock interviews with students

Food Bank Monterey County
Food bag packing

Hunger at Home
Food packing and distributing

Spring Lamb BBQ Fundraiser
Volunteer cashiers

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 2026 RANKINGBANKING REPORT**

Ranked #12 among Top 25 U.S. publicly traded banks and #7 for banks with assets less than $5B for full-year 2025 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.
Top Deposit Franchise Ranking:
Ranked #19 among banks under $3B
(*based on June 30, 2026, data*)

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 42 consecutive quarters as of June 30, 2026.

***AMERICAN BANKER* MAGAZINE**
Ranked #68 among top U.S. community banks with assets of $2B to $10B for full-year 2025 financial performance.

BANK PERFORMANCE REPORT
The Bank ranked #18 for overall performance among California Banks for the second quarter of 2026.

Rankings and Recognition | Regional

SILICON VALLEY BUSINESS JOURNAL

- Named a 2026 Top Corporate Philanthropist for 2025 giving.
- Ranked #14 among Silicon Valley's 25 largest SBA Lenders by 2025 loan value.
- Ranked #14 for Silicon Valley Banks with Fastest-growing Deposits as of December 31, 2025.
- Ranked #11 among Top 20 largest Silicon Valley banks by deposits as of June 30, 2025.
- Ranked #11 among fastest-growing real estate lenders as of March 31, 2025.
- Ranked #17 among largest corporate philanthropists in Silicon Valley for 2024 giving.

SANTA CRUZ AREA CHAMBER OF COMMERCE
Named Business of the Year: 2025, 2022 and 2018.

***GOOD TIMES* 2026 READERS' POLL "BEST OF SANTA CRUZ COUNTY"**
Voted Best Local Bank for the 14th consecutive year.

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

***THE PAJARONIAN* "2025 BEST OF THE PAJARO VALLEY" READERS' POLL**
Silver Award for Best Bank.

***THE PRESS BANNER* READERS' POLL "2025 THE BEST OF SCOTTS VALLEY"**
Silver Award for Best Local Bank.

Appendices

Non-GAAP Reconciliation

Dollars in thousands, except per share amounts	December 31, 2021	December 31, 2022	December 31, 2023	December 31, 2024	December 31, 2025	March 31, 2026	June 30, 2026
Total Shareholders' Equity	$186,090	$197,676	$230,036	$332,981	$376,827	$388,234	$398,488
Less: Intangible Assets	(28,202)	(27,796)	(27,433)	(68,105)	(63,912)	(62,925)	(61,939)
Tangible Common Equity	$157,888	$169,880	$202,603	$264,876	$312,915	$325,309	$336,549
Total Assets	$1,701,249	$1,744,487	$1,794,362	$2,680,428	$2,883,684	$2,895,078	$2,945,205
Less: Intangible Assets	(28,202)	(27,796)	(27,433)	(68,105)	(63,912)	(62,925)	(61,939)
Tangible Assets	$1,673,047	$1,716,691	$1,766,929	$2,612,323	$2,819,772	$2,832,153	$2,883,266
Tangible Common Equity Ratio	9.4 %	9.9 %	11.5 %	10.1 %	11.1 %	11.5 %	11.7 %
Basic Shares Outstanding	8,536,000	8,477,272	8,406,680	10,556,467	10,482,767	10,499,854	10,513,743
Book Value per Share	$21.80	$23.32	$27.36	$31.54	$35.95	$36.98	$37.90
Less: Intangible Book Value per Share	(3.30)	(3.28)	(3.26)	(6.45)	(6.10)	(5.99)	(5.89)
Tangible Book Value per Share	$18.50	$20.04	$24.10	$25.09	$29.85	$30.98	$32.01

Non-GAAP Reconciliation
(continued)

Dollars in thousands	December 31, 2021	December 31, 2022	December 31, 2023	December 31, 2024	December 31, 2025	March 31, 2026	June 30, 2026
Gross Loans (net of deferred fees and costs)	$1,201,805	$1,267,739	$1,411,293	$2,045,215	$2,172,464	$2,219,275	$2,271,406
Less: Purchase Discounts	—	—	—	(30,622)	(20,841)	(17,528)	(15,722)
Less: PPP Loans	93,278	3,202	314	158	8	—	—
Gross Loans Excluding Purchase Discounts and PPP Loans	$1,108,527	$1,264,537	$1,410,979	$2,075,679	$2,193,297	$2,236,803	$2,287,128
Allowance for Credit Losses	$19,978	$21,444	$23,943	$31,622	$38,173	$34,677	$35,119
Gross Loans (net of deferred fees and costs)	$1,201,805	$1,267,739	$1,411,293	$2,045,215	$2,172,464	$2,219,275	$2,271,406
Less: PPP Loans	93,278	3,202	314	158	8	—	—
Gross Loans Excluding PPP Loans	$1,108,527	$1,264,537	$1,410,979	$2,045,057	$2,172,456	$2,219,275	$2,271,406
Allowance for Credit Losses as a Percentage of Gross Loans Excluding PPP Loans	1.80 %	1.70 %	1.70 %	1.55 %	1.76 %	1.56 %	1.55 %

Non-GAAP Reconciliation
(continued)

Dollars in thousands, except per share amounts	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Net Income	$ 8,199	$ 3,840	$ 11,678	$ 12,918	$ 12,061	$ 13,772	$ 14,987	$ 12,161
Add: Accelerated Accretion on Discount of Partially Redeemed Subordinated Debt	—	—	—	160	—	864	—	1,824
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	—	6,278	—	—	—	—	—	—
Adjusted non-Core Items	—	14,454	—	160	—	864	—	1,824
Tax Effected non-Core Items	—	10,210	—	113	—	609	—	1,285
Adjusted non-GAAP Net Income	$ 8,199	$ 14,050	$ 11,678	$ 13,031	$ 12,061	$ 14,381	$ 14,987	$ 13,446
Add: Core deposit intangibles (CDI) amortization	$ 83	$ 1,071	$ 1,067	$ 1,067	$ 1,068	$ 991	$ 986	$ 987
Tax Effected CDI amortization	58	754	752	752	752	698	695	695
Adjusted non-GAAP income excluding CDI amortization	$ 8,257	$ 14,804	$ 12,430	$ 13,783	$ 12,813	$ 15,079	$ 15,682	$ 14,141
Average Assets	$1,739,924	$2,693,214	$2,654,772	$2,652,882	$2,772,657	$2,906,010	$2,872,259	$2,879,579
Average Equity	$ 251,848	$ 335,707	$ 342,549	$ 352,301	$ 363,685	$ 375,569	$ 385,612	$ 395,954
Less: Average Goodwill and Other Intangibles	(27,239)	(68,804)	(67,737)	(66,647)	(65,592)	(64,548)	(63,561)	(62,579)
Average Tangible Common Equity	$ 224,609	$ 266,903	$ 274,812	$ 285,654	$ 298,093	$ 311,021	$ 322,051	$ 333,375
Diluted Shares Outstanding	8,524,252	10,614,204	10,625,489	10,626,352	10,601,694	10,546,203	10,487,876	10,507,662
Adjusted non-GAAP ROAA	1.87 %	2.08 %	1.78 %	1.97 %	1.73 %	1.96 %	2.12 %	1.87 %
Adjusted non-GAAP ROTCE	14.63 %	22.07 %	18.34 %	19.35 %	17.05 %	19.23 %	19.75 %	17.01 %
Adjusted Diluted Earnings per Share (non-GAAP)	$ 0.96	$ 1.32	$ 1.10	$ 1.23	$ 1.14	$ 1.36	$ 1.43	$ 1.28

Dollars in thousands	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Net Interest Income	$ 20,517	$ 34,076	$ 32,345	$ 32,807	$ 34,634	$ 34,444	$ 34,082	$ 33,138
Add: Taxable Equivalent Adjustment	41	153	145	134	133	133	128	161
Net Interest Income (Taxable Equivalent)	$ 20,558	$ 34,229	$ 32,490	$ 32,941	$ 34,767	$ 34,577	$ 34,210	$ 33,299

Non-GAAP Reconciliation
(continued)

Dollars in thousands	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Net Interest Income	$ 20,517	$ 34,076	$ 32,345	$ 32,807	$ 34,634	$ 34,444	$ 34,082	$ 33,138
Add: Accelerated Accretion of Discount on Redeemed Subordinated Debt	—	—	—	160	—	864	—	1,824
Adjusted Net Interest Income (non-GAAP)	$ 20,517	$ 34,076	$ 32,345	$ 32,967	$ 34,634	$ 35,308	$ 34,082	$ 34,962
Non-Interest Income	$ 1,065	$ 911	$ 999	$ 1,399	$ 1,285	$ 1,339	$ 2,710	$ 1,176
Add: Net Loss on Sale of Monterey Branch Facility	—	509	—	—	—	—	—	—
Adjusted Non-Interest Income (non-GAAP)	$ 1,065	$ 1,420	$ 999	$ 1,399	$ 1,285	$ 1,339	$ 2,710	$ 1,176
Non-Interest Expense	$ 9,876	$ 21,559	$ 15,497	$ 15,448	$ 15,491	$ 15,789	$ 16,036	$ 15,868
Less: Merger Expense	—	6,278	—	—	—	—	—	—
Adjusted non-Interest Expense (non-GAAP)	$ 9,876	$ 15,281	$ 15,497	$ 15,448	$ 15,491	$ 15,789	$ 16,036	$ 15,868
Adjusted non-GAAP Efficiency Ratio	45.76 %	43.05 %	46.48 %	44.95 %	43.13 %	43.08 %	43.59 %	43.91 %

Dollars in thousands	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Total Interest Expense	$ 5,547	$ 8,063	$ 7,467	$ 7,995	$ 8,247	$ 9,202	$ 7,754	$ 9,755
Less: Accelerated Accretion on Discount of Partially Redeemed Subordinated Debt	—	—	—	160	—	864	—	1,824
Adjusted Interest Expense (non-GAAP)	$ 5,547	$ 8,063	$ 7,467	$ 7,835	$ 8,247	$ 8,338	$ 7,754	$ 7,931
Average Balance of Total Interest-Bearing Liabilities and Noninterest-Bearing Deposits	$1,471,497	$2,334,680	$2,287,981	$2,277,373	$2,388,059	$2,508,055	$2,463,942	$2,459,750
Adjusted non-GAAP Cost of Funds	1.50 %	1.37 %	1.32 %	1.38 %	1.37 %	1.32 %	1.28 %	1.29 %