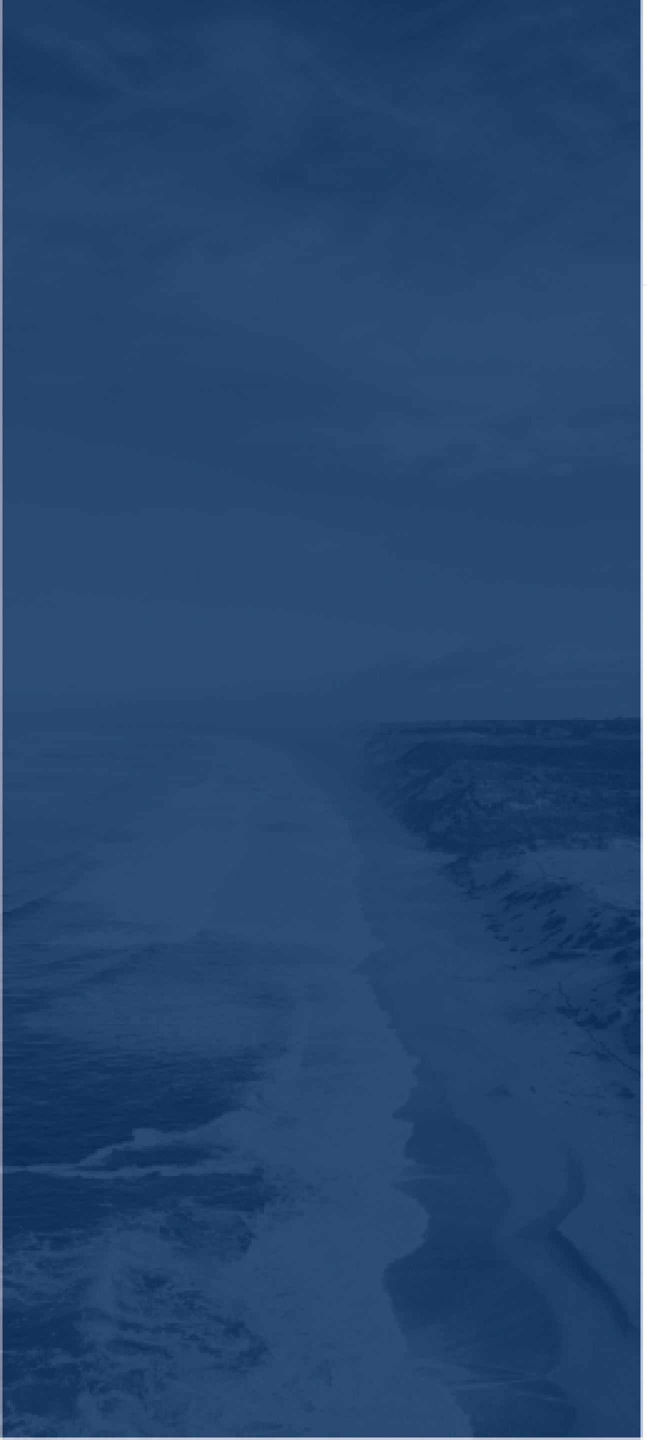


WEST COAST
COMMUNITY BANCORP

Investor Presentation

July 2026

Disclaimer

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

This investor presentation has been prepared to assist interested parties in making their own evaluation of the Company and does not purport to contain all the information that may be relevant. In all cases, interested parties should conduct their own investigation and analysis of the Company and the data set forth in the investor presentation and other information provided by or on behalf of the Company.

Cautionary Statement Regarding Forward-Looking Information

This release may contain forward-looking statements that are subject to risks and uncertainties. Such risks and uncertainties may include but are not necessarily limited to achieving the intended synergies with 1st Capital Bancorp post-merger, retaining employees and clients, fluctuations in interest rates (including but not limited to changes in depositor behavior and/or impacts on our core deposit intangible in relation thereto), inflation, government regulations and general economic conditions and competition within the business areas in which the Bank and the Bank’s clients are conducting their operations, including the impact of proposed or imposed tariffs or other trade restrictions, labor or supply chain issues, health of the real estate market in California, Bancorp's ability to effectively execute its business plans and other factors beyond Bancorp and the Bank's control. Such risks and uncertainties could cause results for subsequent interim periods or for the entire year to differ materially from those indicated. Readers should not place undue reliance on the forward-looking statements, which reflect management's view only as of the date hereof. Bancorp undertakes no obligation to publicly revise these forward-looking statements to reflect subsequent events or circumstances.

About West Coast Community Bank

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

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

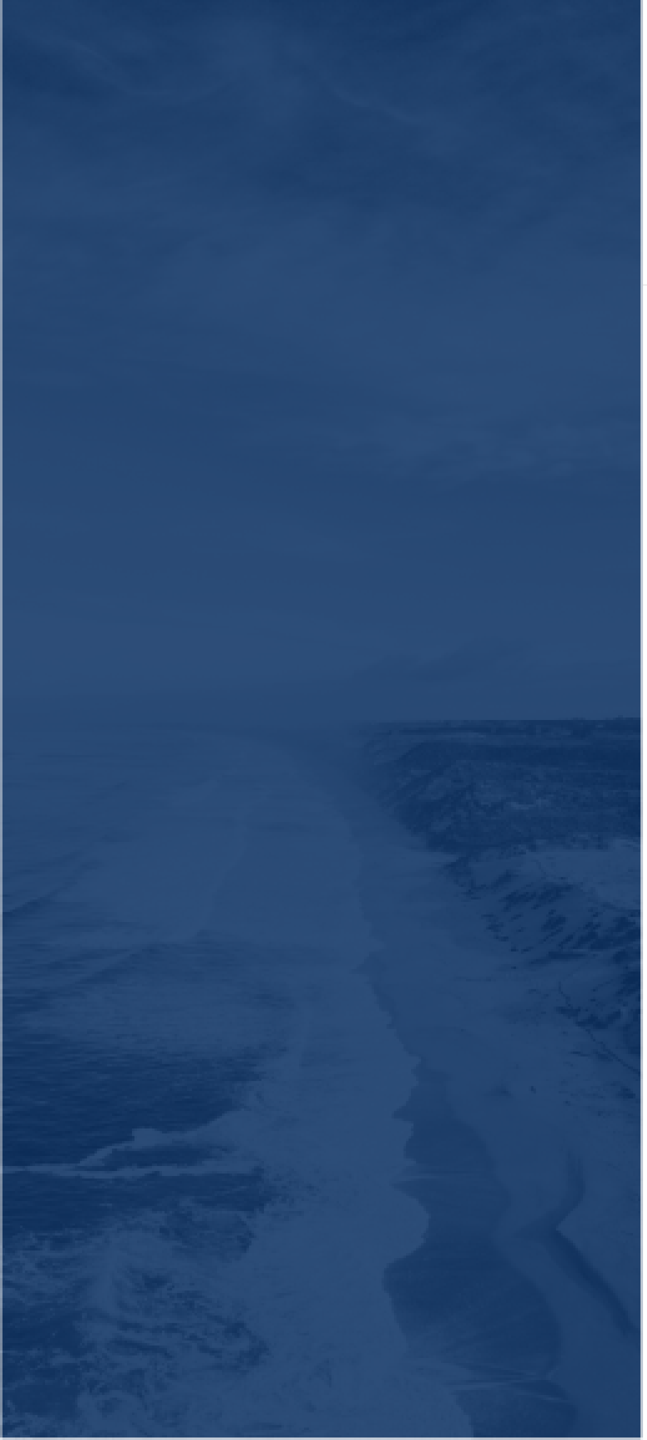
Matthew March
EVP Chief Information Officer

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* ***U.S. Census Bureau data 2024*



Financial Highlights

WEST COAST
COMMUNITY BANCORP

Q2 2026 Consolidated Financial Results

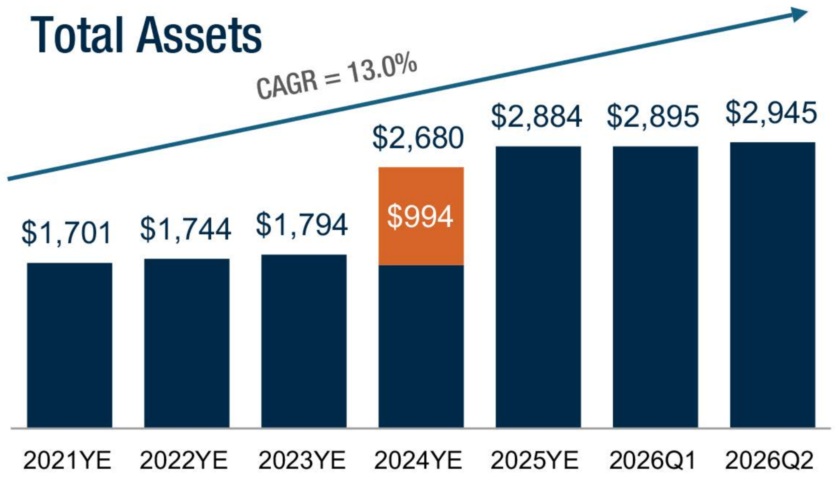
Balance Sheet Strength	Consistent Profitability	Strong Earnings Metrics	Healthy Credit Quality
$2.945 Billion Total Assets	**$33.1 Million**[1] Q2 Net Interest Income	**1.69% / 1.87%**[1] Q2 ROAA / Q2 Non-GAAP Adjusted ROAA	**0.62%** Nonperforming Assets/Assets
$2.271 Billion Total Loans	**$12.2 Million**[1] Q2 Net Income	**15.47% / 17.01%**[1] Q2 ROATCE / Q2 Non-GAAP Adjusted ROTCE	**0.50%** Nonaccrual Loans/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	**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 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

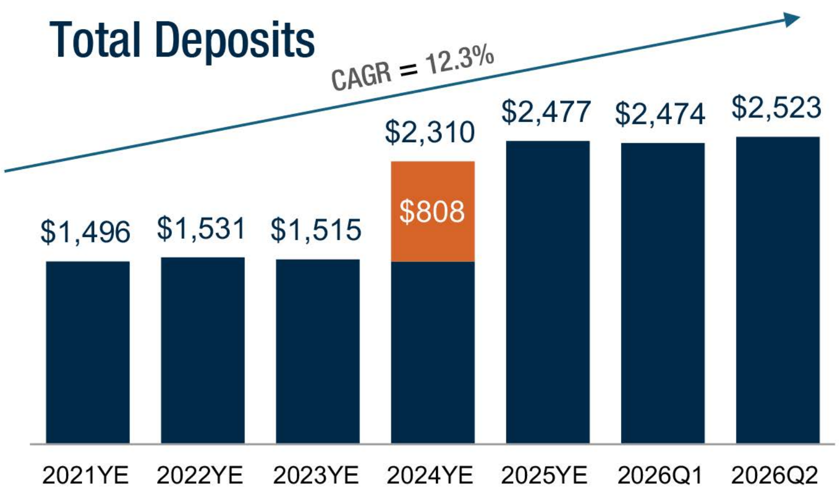
($ in millions)

Total Assets

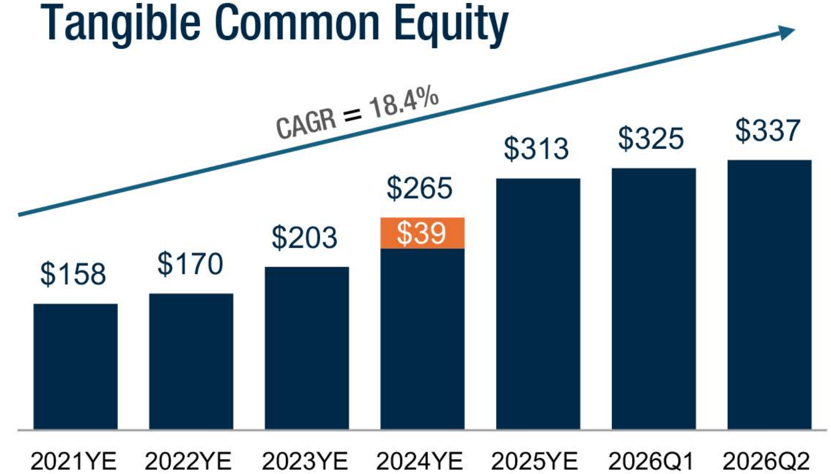


Gross Loans (Excl. Purchase Discounts)*

Total Deposits



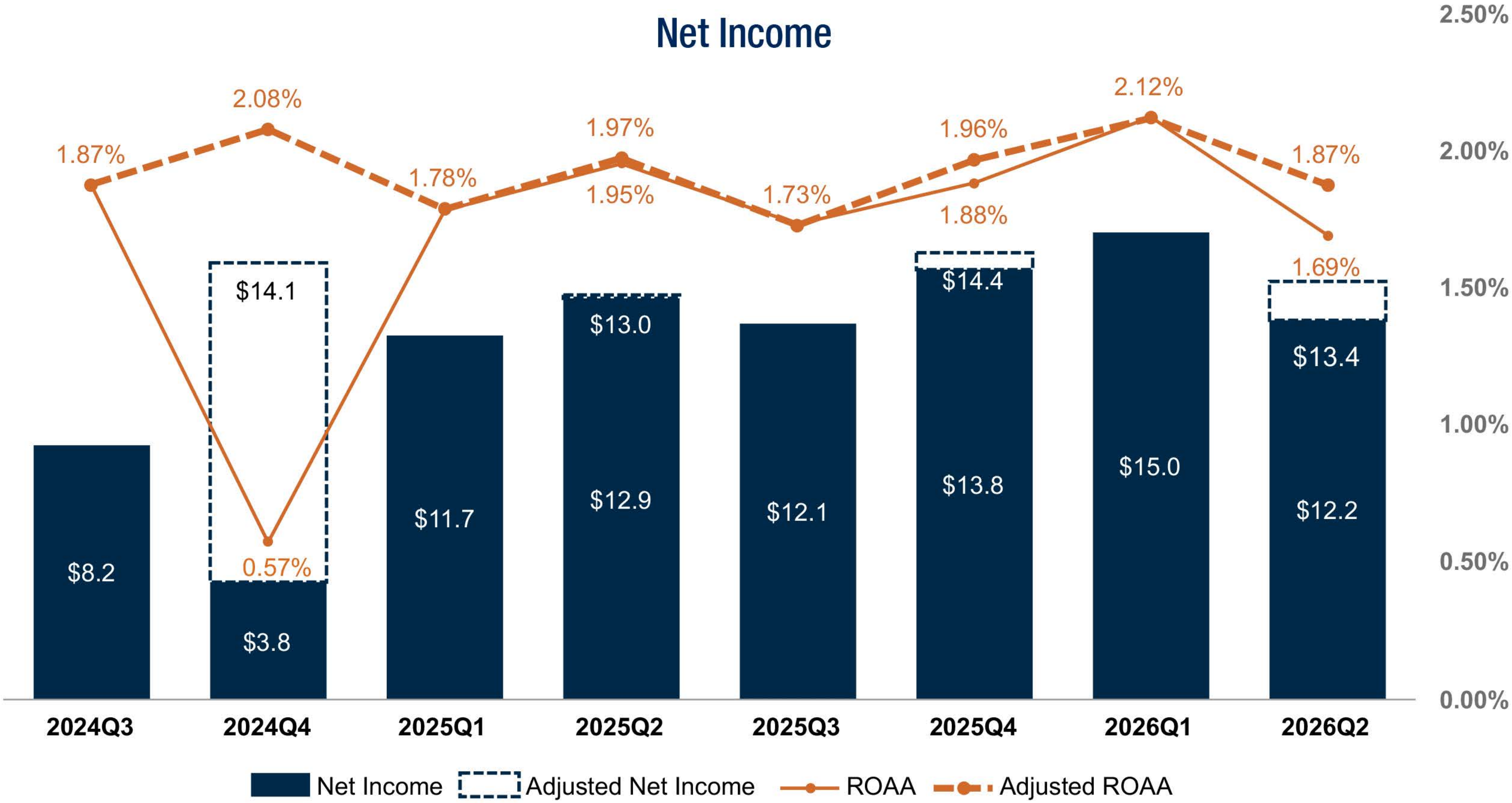
Tangible Common Equity



**Also excludes Paycheck Protection Program (PPP) loan balances.*

Denotes acquisition through bank merger

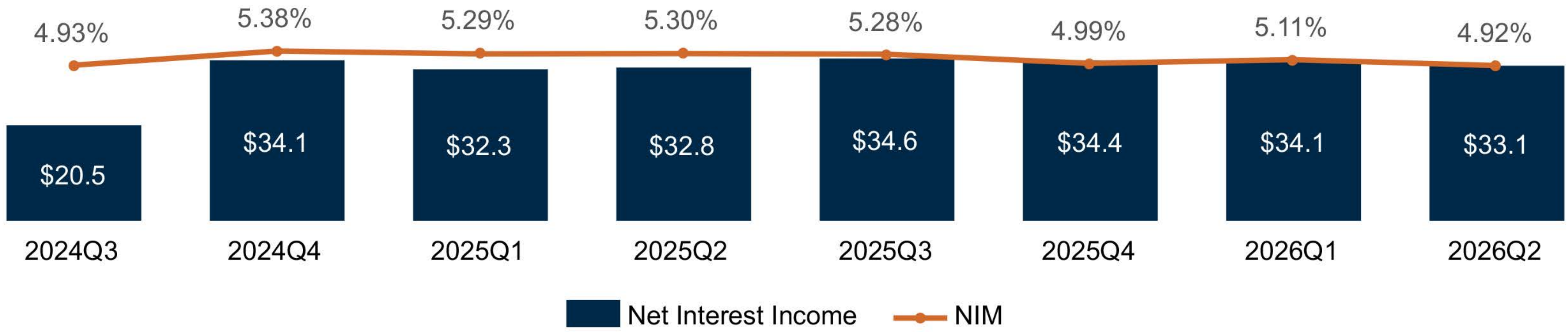
Strong Profitability
($ in millions)



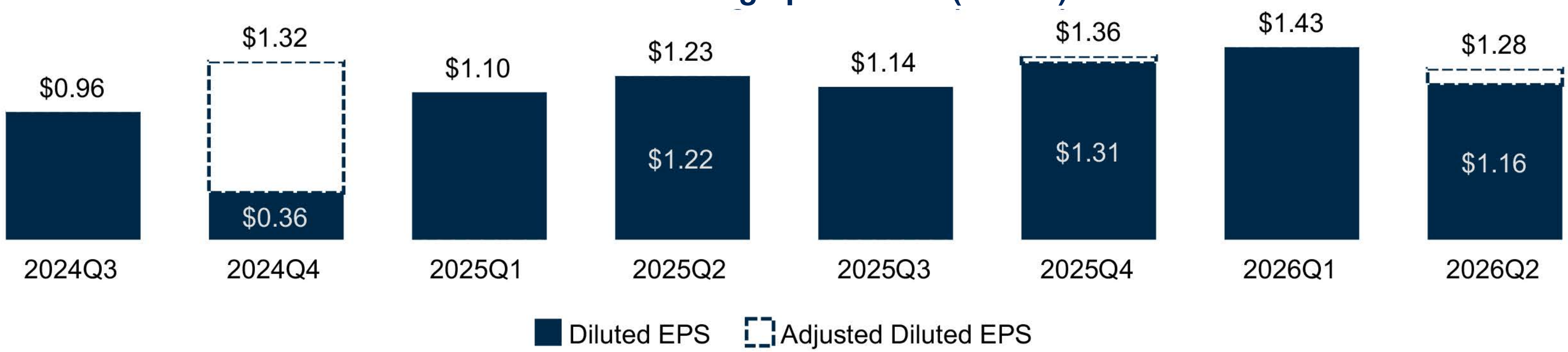
Adjusted, non-GAAP measures exclude certain merger related expenses in Q4 2024 in addition to the accelerated discount accretion on the early redemption of the Company's subordinated debt in Q2 2025, Q4 2025 and Q2 2026. See Non-GAAP Reconciliation for reconciliation to GAAP financial measures in the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

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

Net Interest Income/Net Interest Margin*



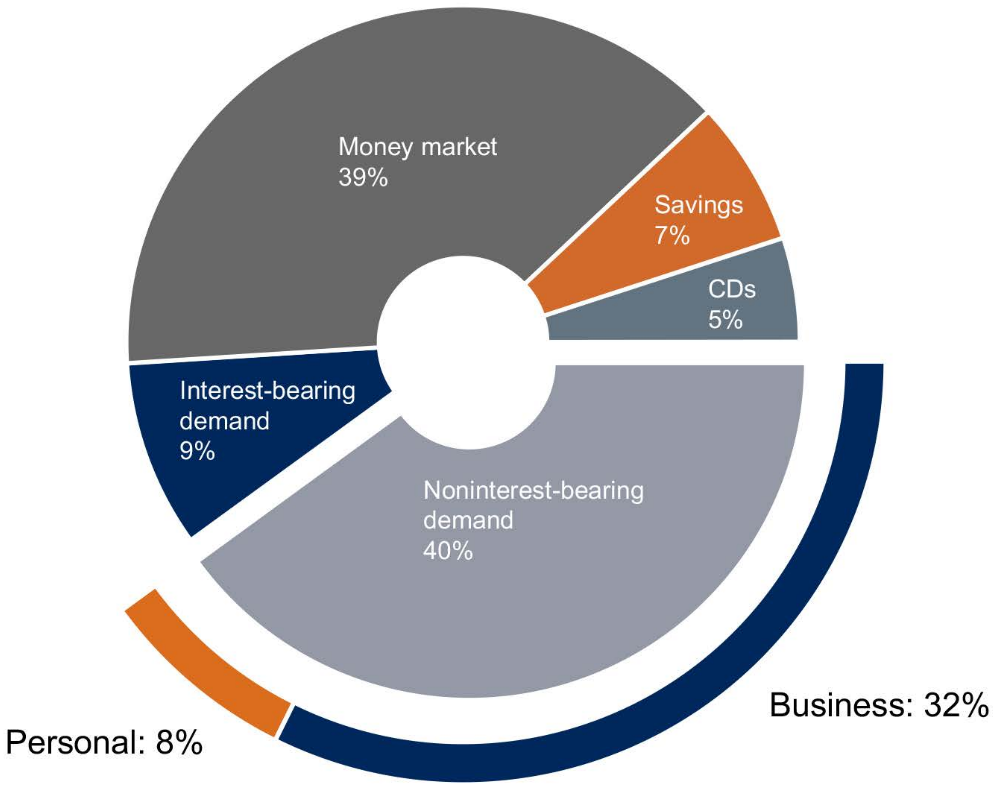
Diluted Earnings per Share ("EPS")



Net interest margin is adjusted for tax equivalent basis.

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 000s)

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**
Accruing Restructured Loans	—	26	320	10,367	2,660	2,770	2,811
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 %**

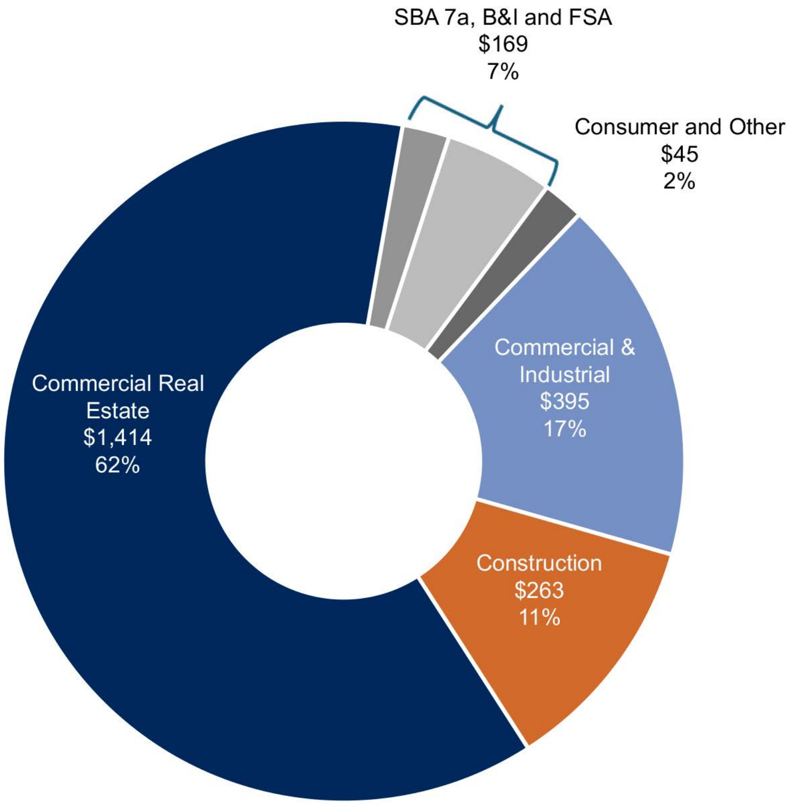
As of June 30, 2026

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.

Loans By Type

($ in millions, except as noted)



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

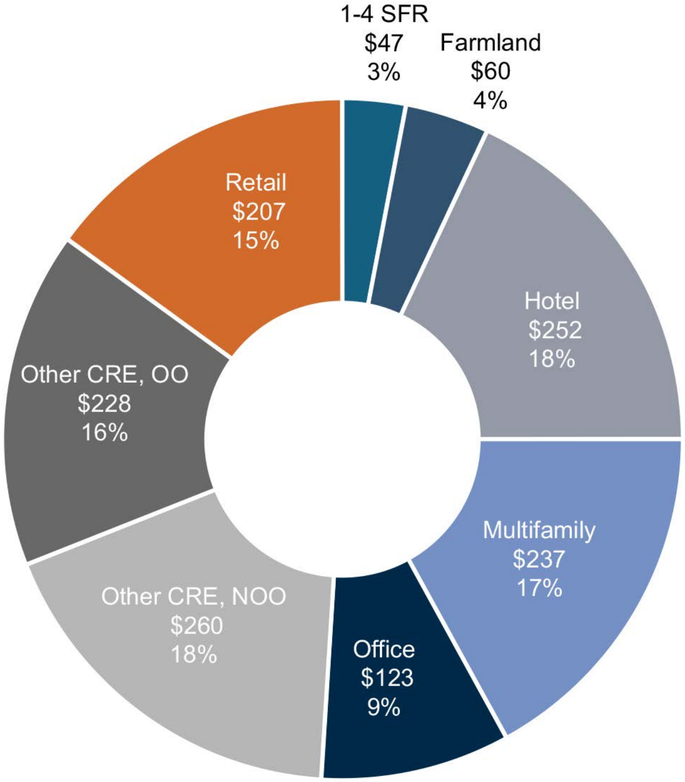
Chart presented gross of deferred expenses, fees and purchase discounts.

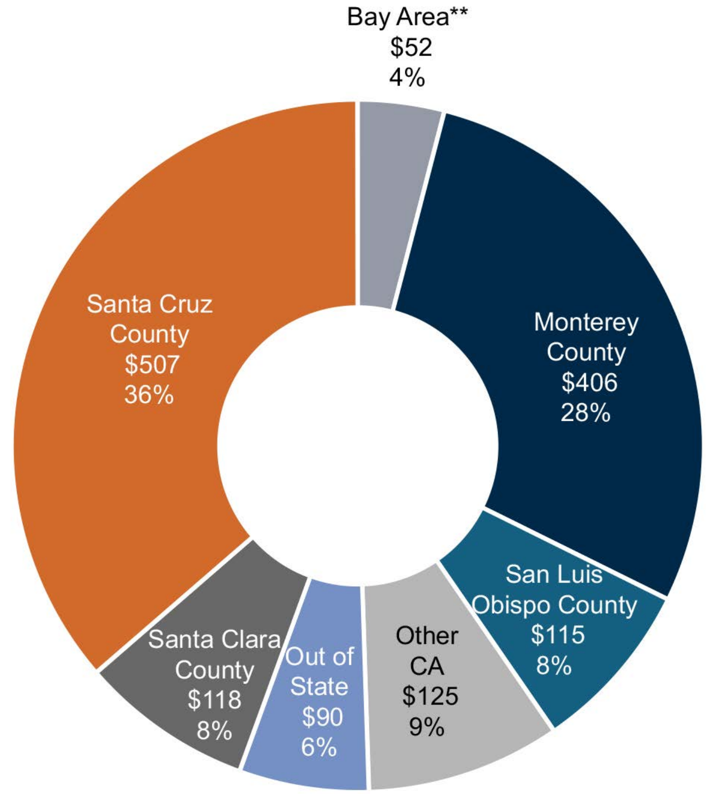
$2.271 Billion in Total Outstanding Loans as of June 30, 2026

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*



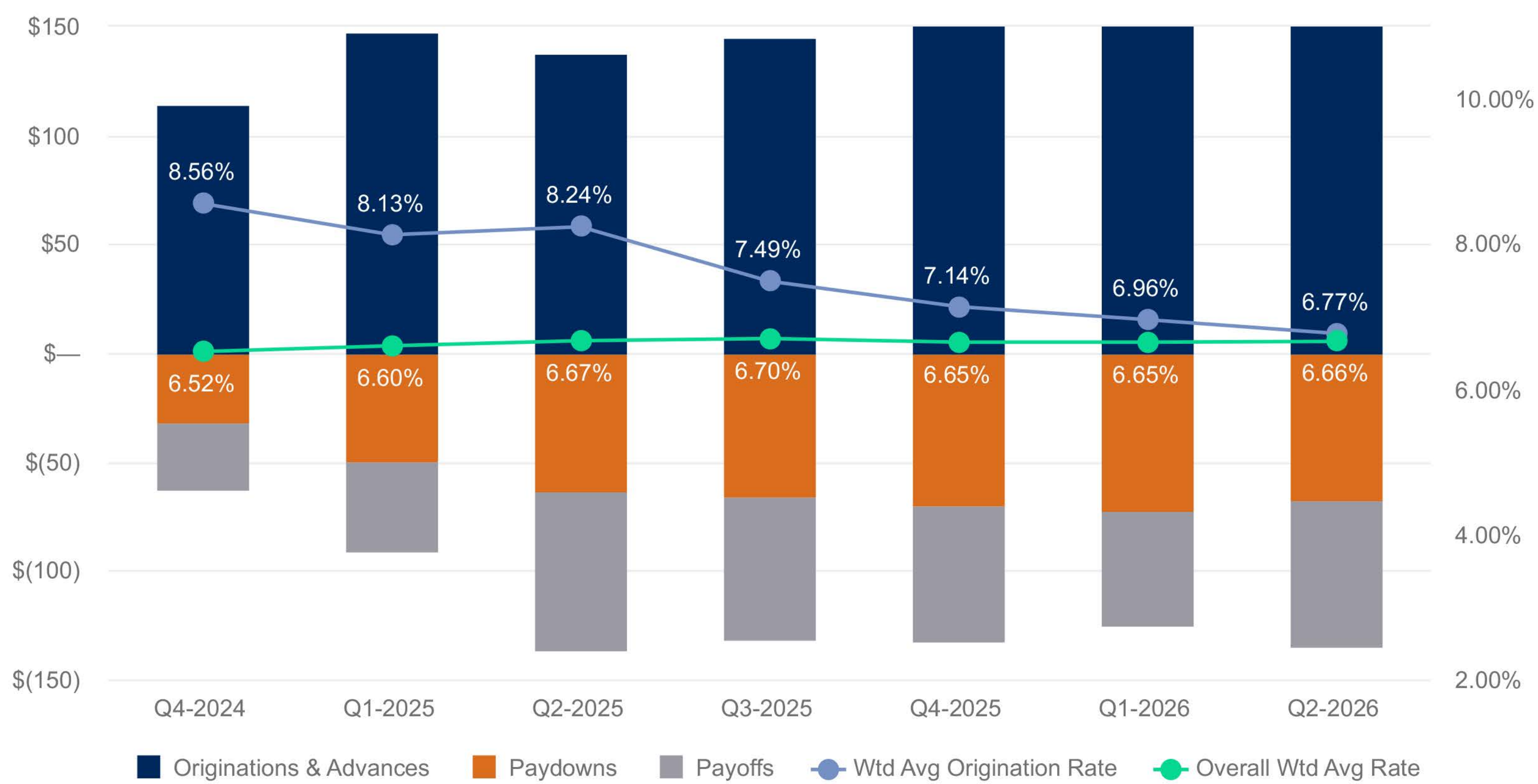


Total Weighted Average LTV: 49% based on the most recently available appraisal data

***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)



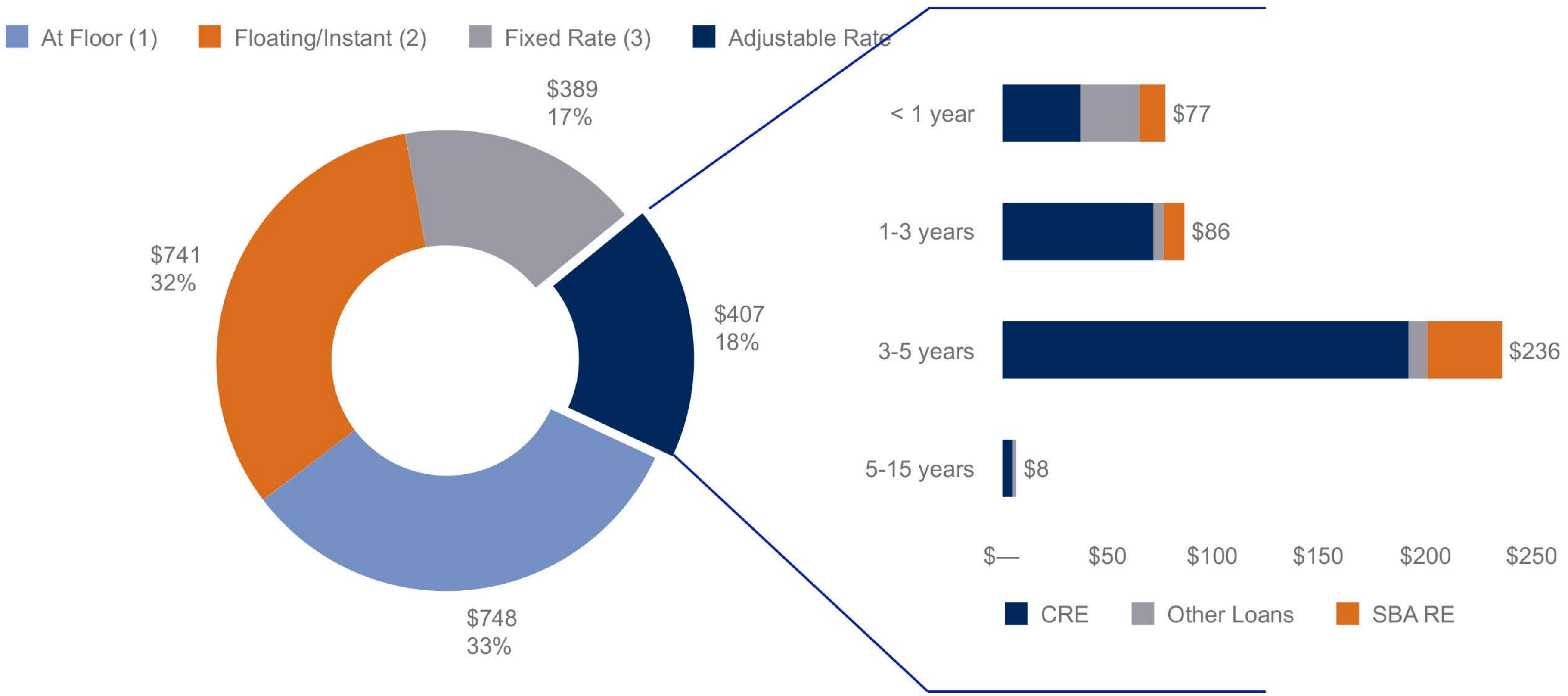
Figures gross of deferred expenses, fees and purchase discounts.

Loan rates are weighted by loan balances and exclude the impacts of any purchase discounts or deferred fees and costs.

Q4-2024 loan growth data excludes loans acquired via the merger with 1st Capital Bank; the overall portfolio interest rate calculation includes the acquired loans.

Fixed Vs. Variable Rate Loans and Repricing Timeline
($ in millions)

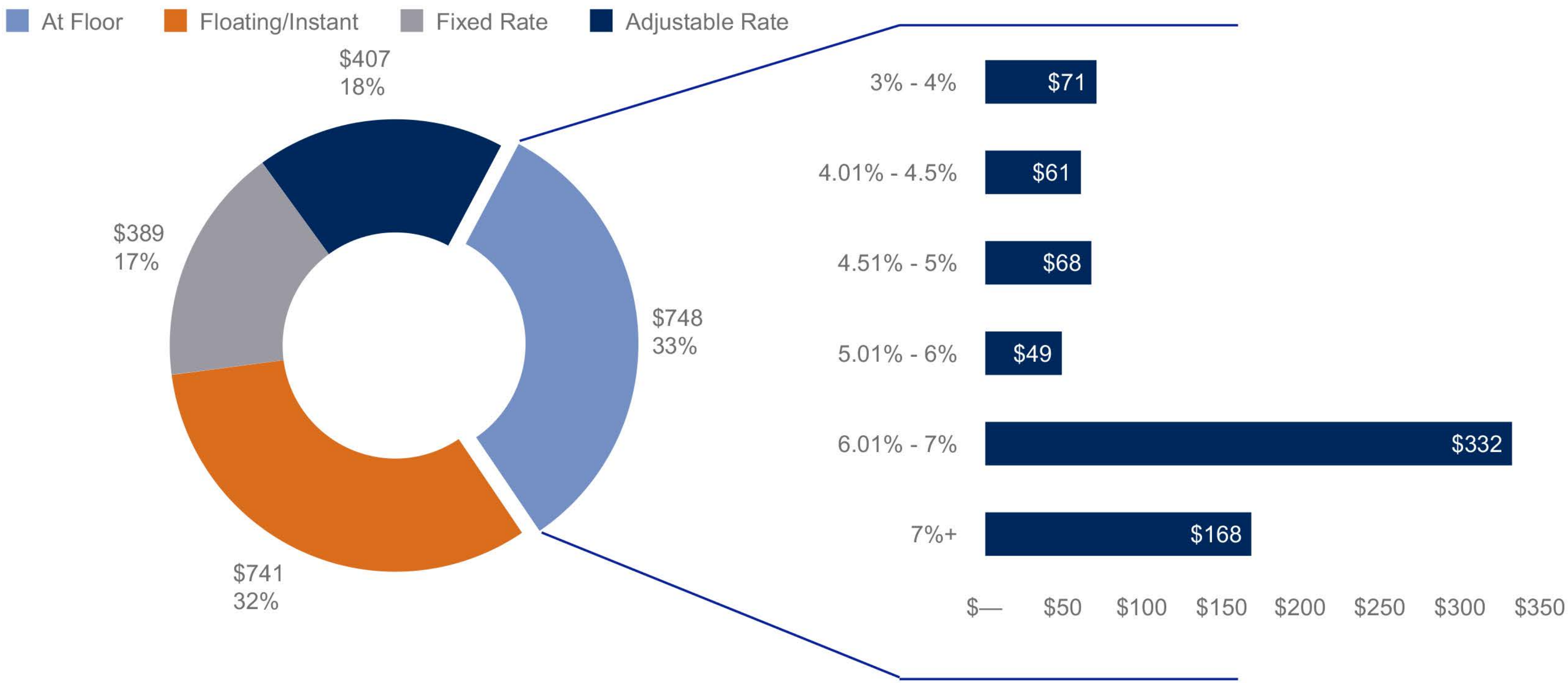
Interest Rate Structure as of June 30, 2026



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.

Upcoming CRE Interest Rate Repricing

($ in millions)

Scheduled Interest Rate Repricing Through June 2028

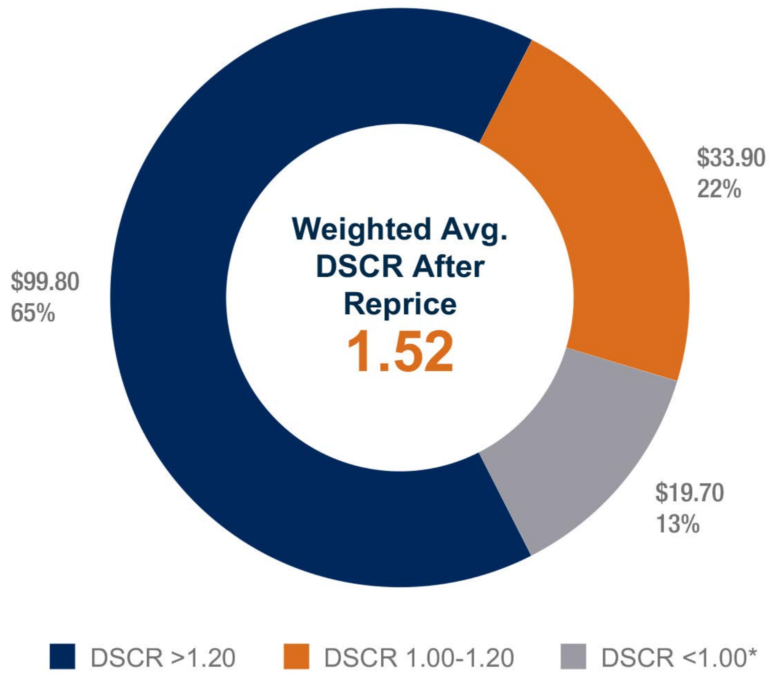
Non-Owner-Occupied CRE with a Senior Lien, Non-SBA; Data as of June 30, 2026

Total Loans to Reprice
$153.34 Million

% of Total NOO CRE
13.9%

Avg. Rate Change
+152 bps

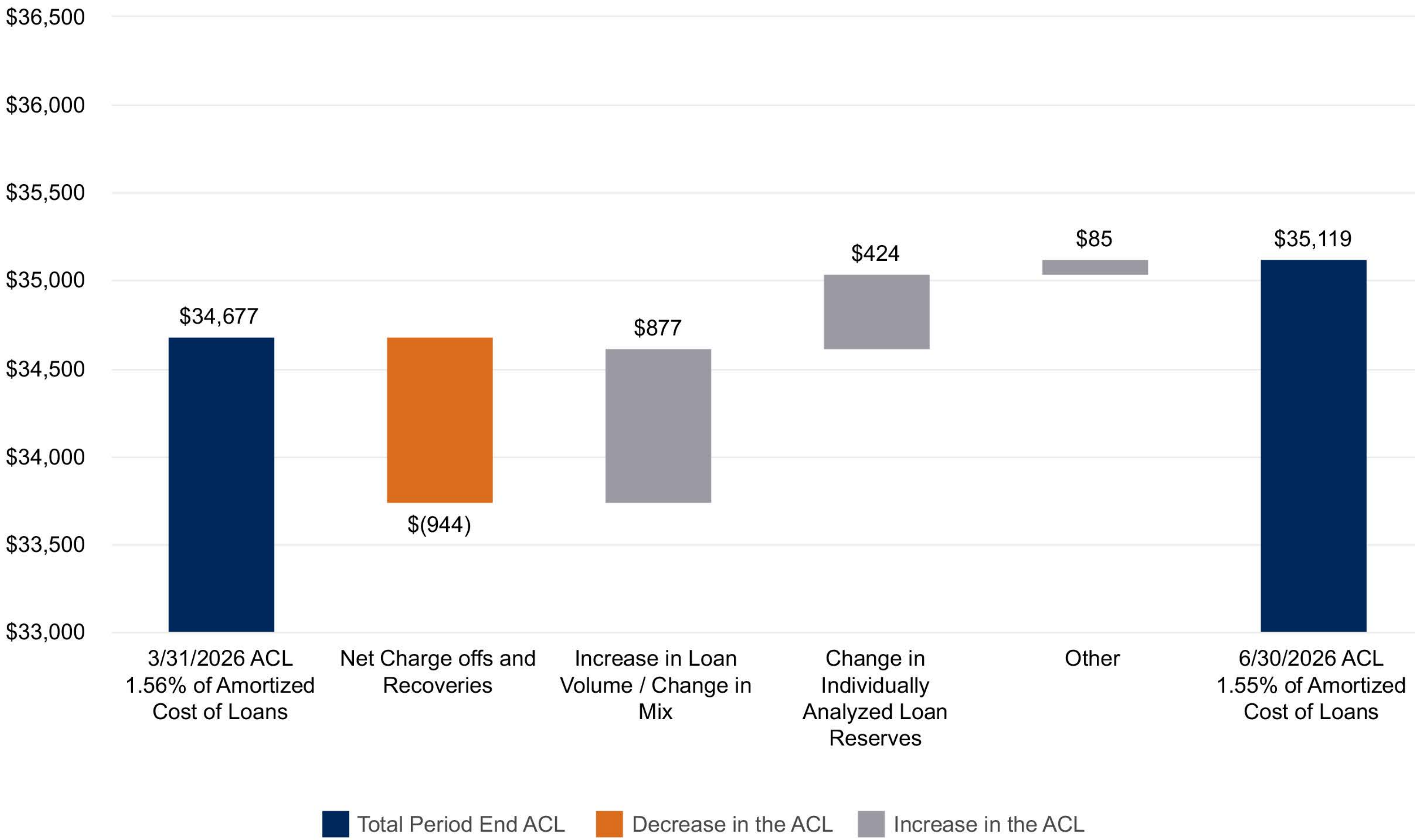
Current Weighted Avg. DSCR
2.08



Figures gross of deferred expenses, fees and purchase discount. Using loan data and index rates as of 06/30/2026.

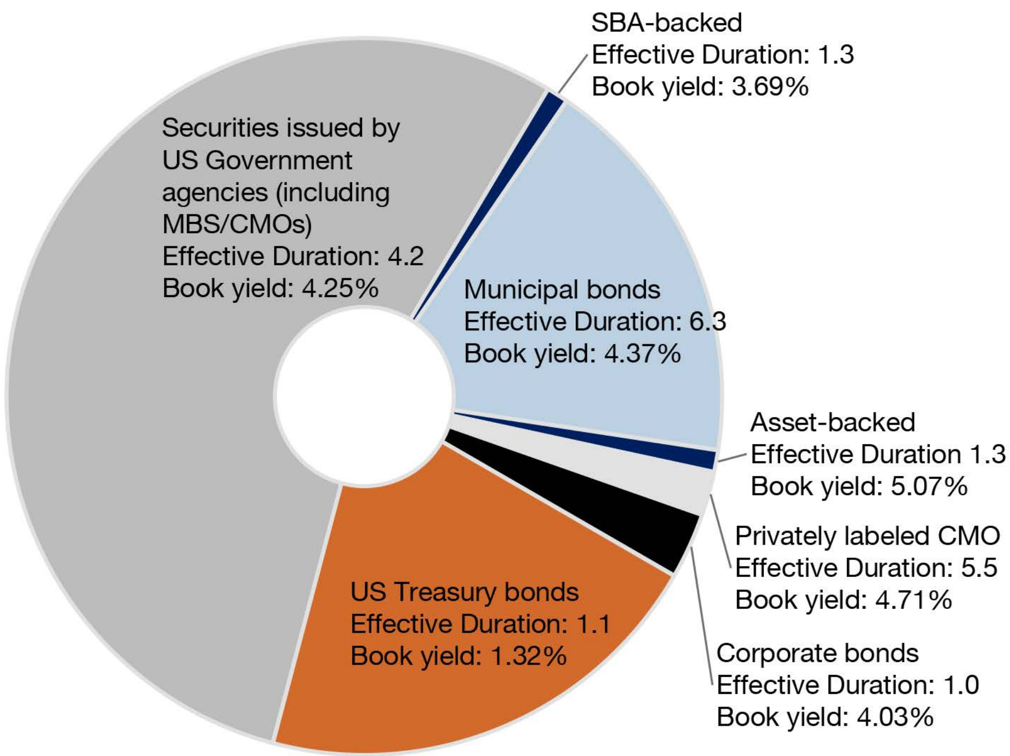
**Regularly monitored by Credit Administration. All loans with a projected DSCR <1 have an LTV below 70% and are supported by guarantors, either through global cash flow, liquidity or other outside equity.*

Changes in Allowance for Credit Losses on Loans ("ACL") in Q2 2026 ($ in 000s)



Investment Portfolio Composition

Municipal Bond Ratings



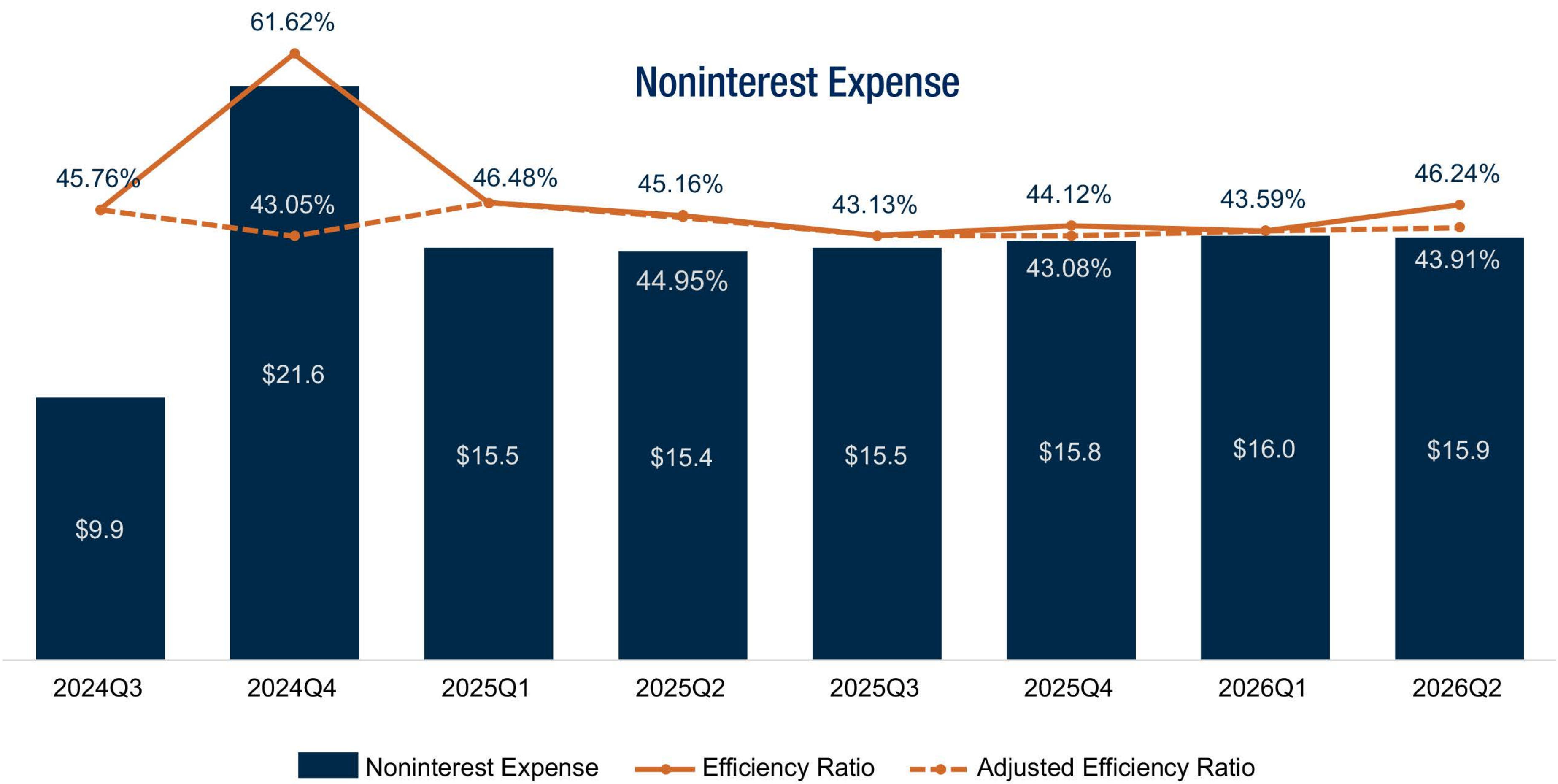
As of June 30, 2026

- 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.

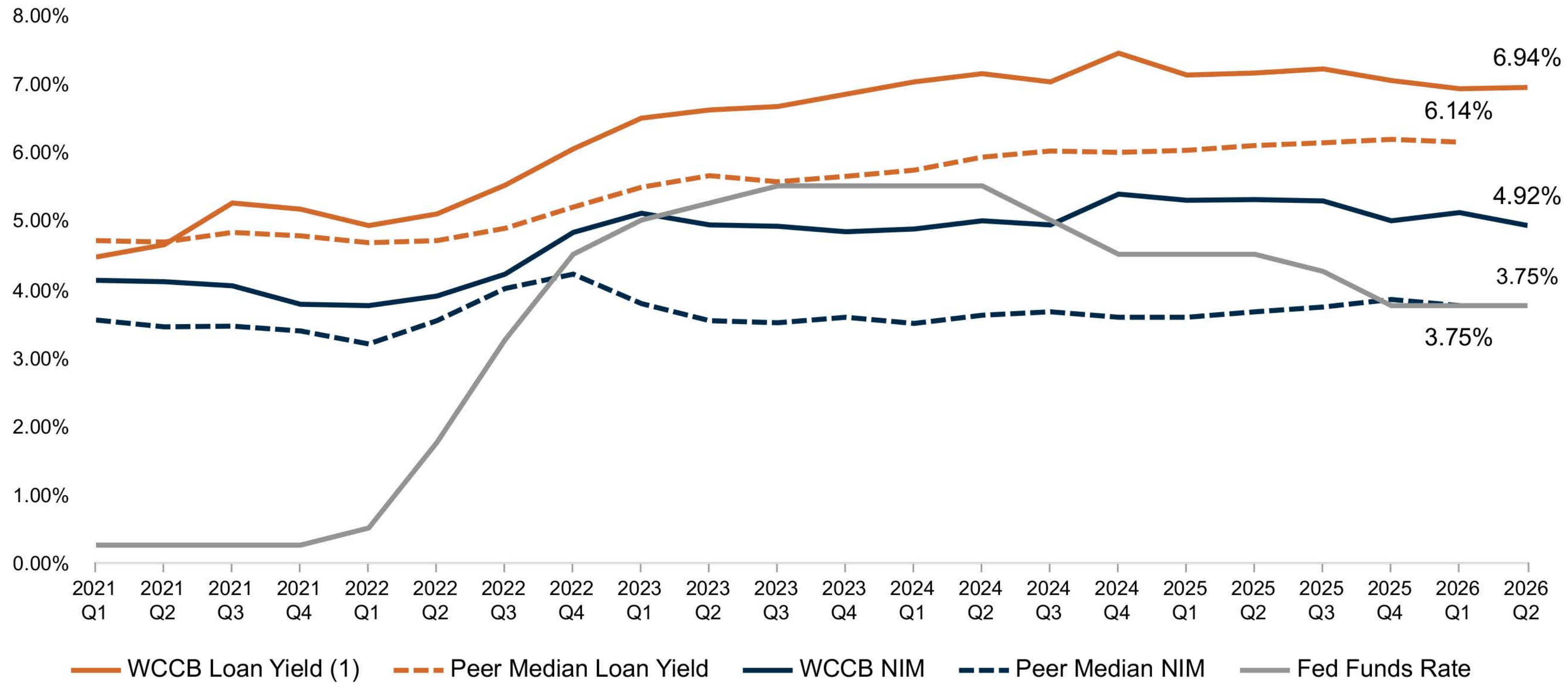
Disciplined Expense Management Enhances Profitability
($ in millions)



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.

Relationship-Based Pricing Drives NIM and Loan Yields

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

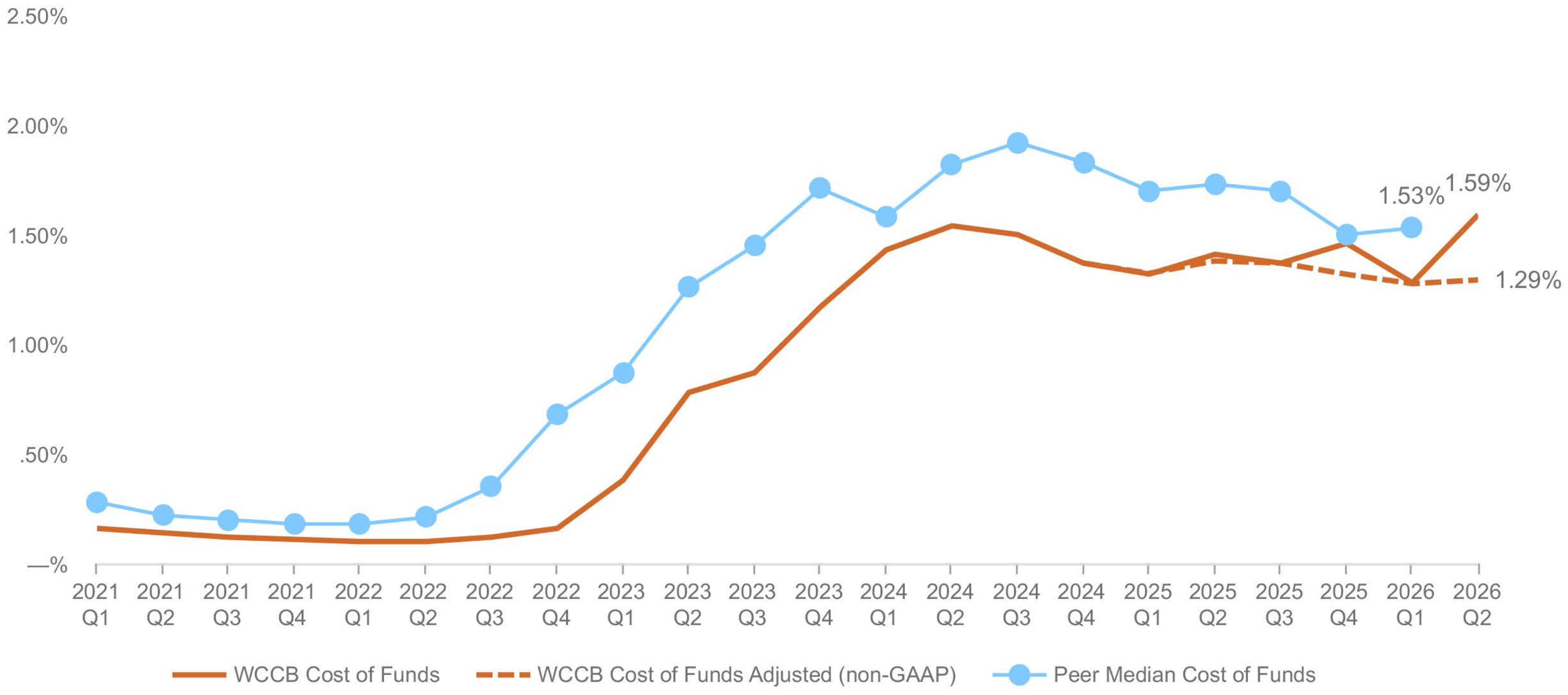


[1]Includes loan fee income, expenses and purchase discount accretion from acquired loans.

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

Disciplined Pricing Drives Low Cost of Funds

5-Year Cost of Funds Trend Compared to Peers

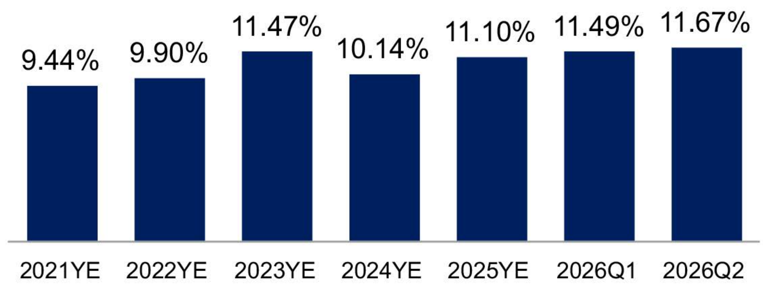


Adjusted, non-GAAP measure excludes the accelerated discount accretion on the early redemption of the Company's subordinated debt in Q2 2025, Q4 2025 and Q2 2026. See Non-GAAP Reconciliation for reconciliation to GAAP financial measures in the Appendices.

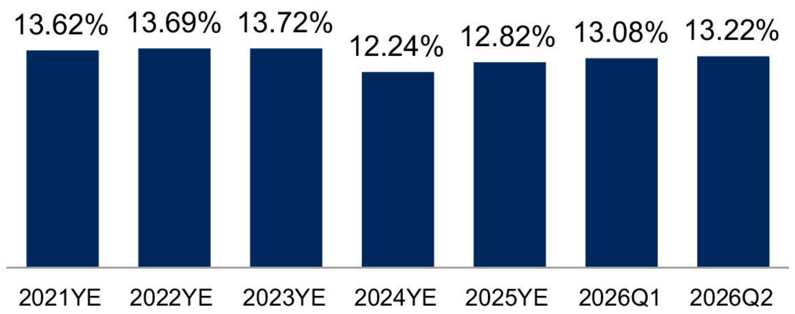
Peers include all publicly listed banks headquartered in California with total assets of $1 billion to $5 billion as of 12/31/25.

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

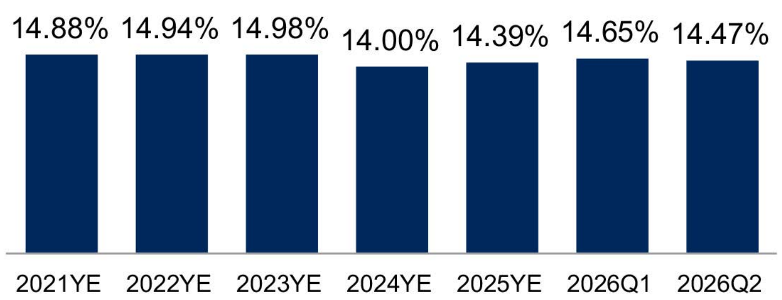
TCE Ratio



Tier 1 Ratio

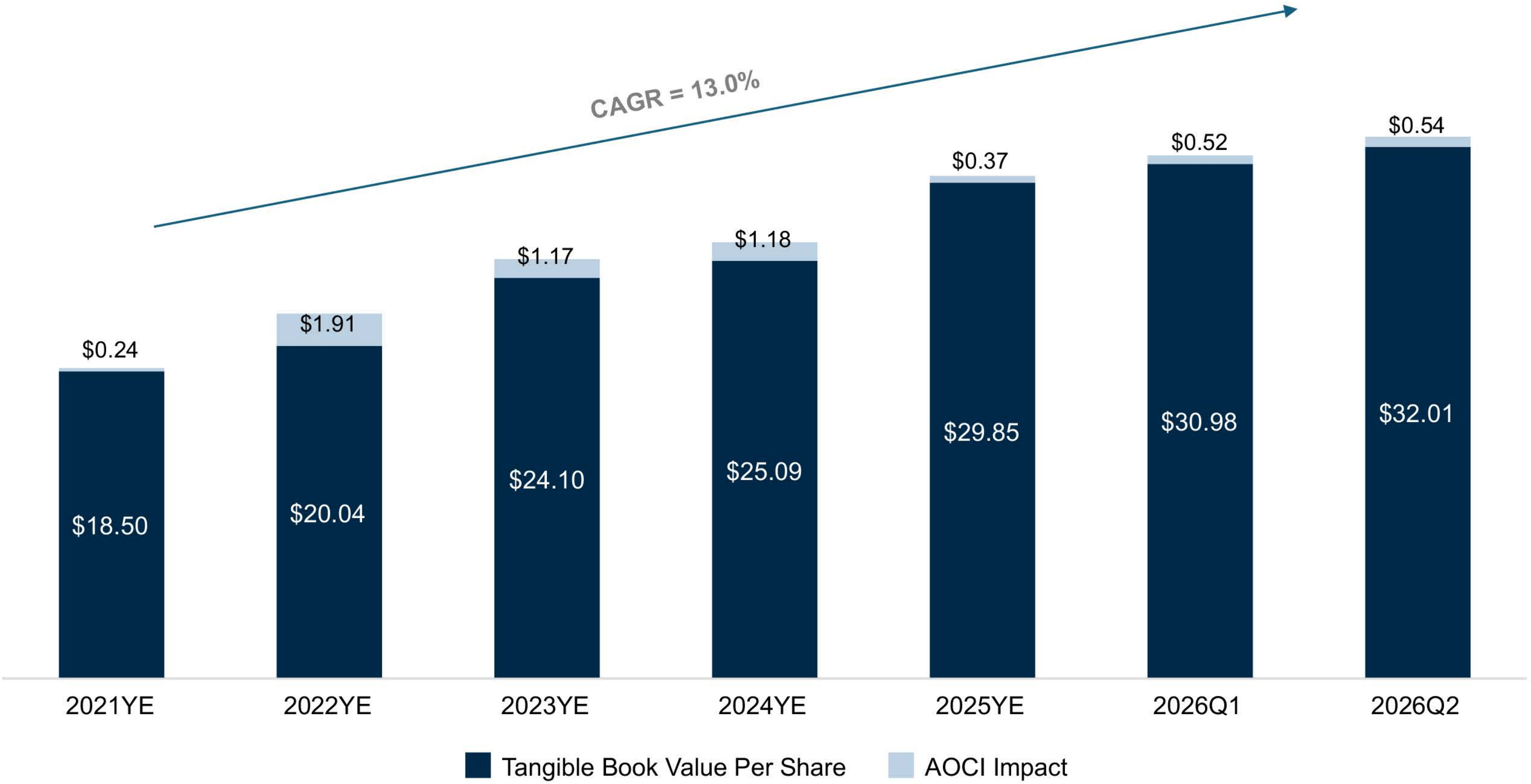


Total Capital Ratio



Leverage Ratio

Tangible Book Value Per Share Continues Upward Trend

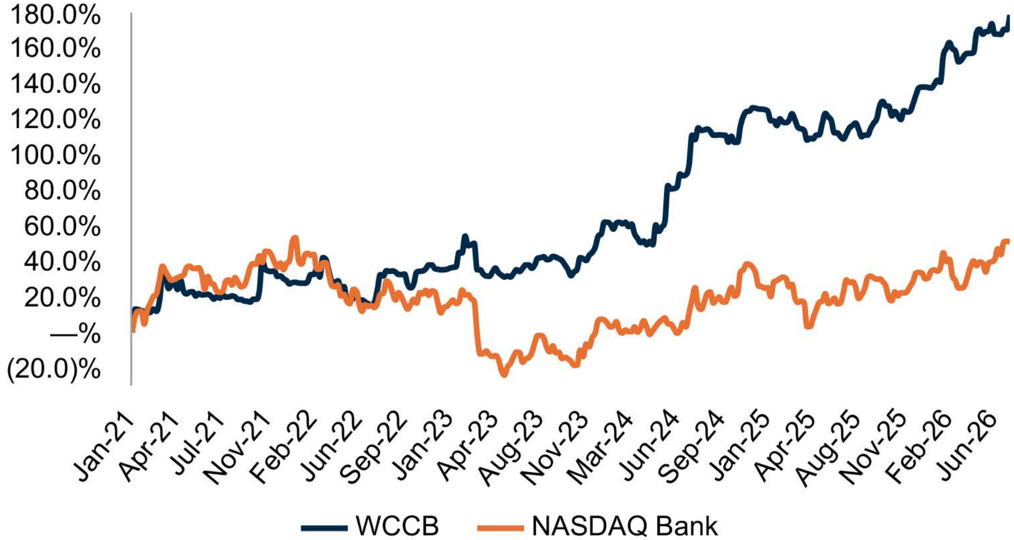


Tangible Book Value per Share = (Shareholder's Equity - Goodwill & Intangibles) / Outstanding Shares

Adjusted for stock dividends and splits

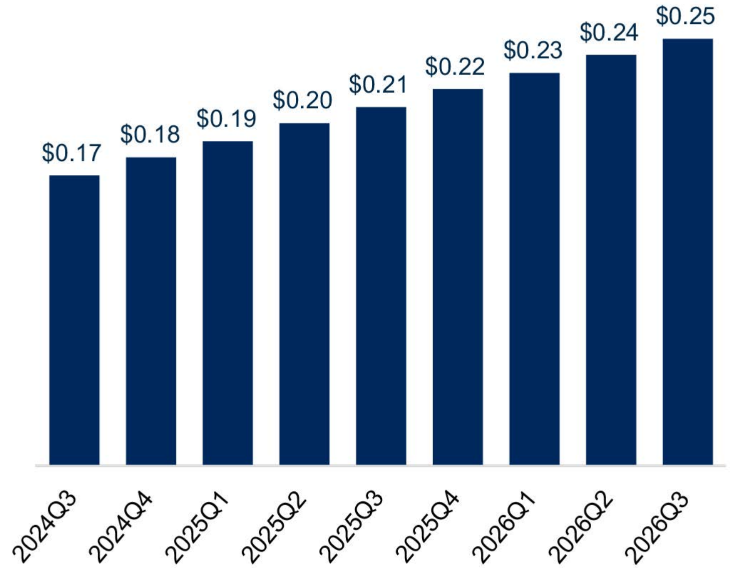
Shareholder-Focused

Superior Price Performance



Relative Price Performance % through July 10, 2026.

Quarterly Cash Dividend Paid



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 2025 RANKINGBANKING REPORT
Ranked #4 among Top 25 U.S. publicly traded banks and #2 for banks with assets less than $5B for full-year 2024 performance.

S&P GLOBAL MARKET INTELLIGENCE
Best-performing Banks of 2025 Rankings:
#8 among top U.S. community banks under $3B;
#2 among community banks in West under $10B; and
#1 among California community banks under $10B
for full-year 2025 financial performance.

INDEPENDENT COMMUNITY BANKERS OF AMERICA TOP 25
Rated #12 for best-performing community banks with assets greater than $1B.

BAUERFINANCIAL, INC
Rated 5-Star "Superior" for 41 consecutive quarters as of March 31, 2026.

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

BANK PERFORMANCE REPORT
The Bank ranked #17 for overall performance among California Banks for the first 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 14^{th} consecutive year.

SANTA CRUZ SENTINEL **2025 READERS' CHOICE AWARD**

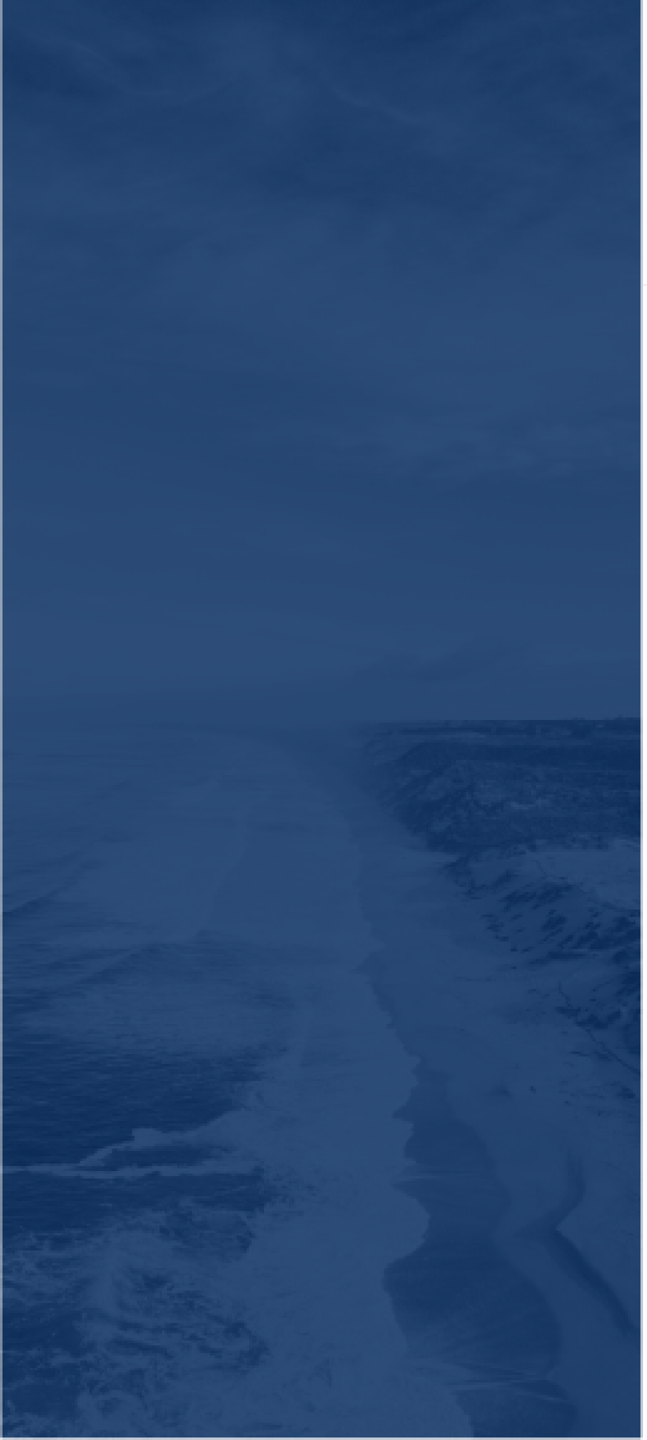
Voted #1 Bank in Santa Cruz County for 11 years.

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

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.

Dollars in thousands, except per share amounts	2021	2022	2023	2024	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, except per share amounts	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
QTD 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
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**

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
QTD Net interest income reported per GAAP	$ 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
QTD Non-interest expense reported per GAAP	$ 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
QTD Non-interest income reported per GAAP	$ 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
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 %**