



Holding Company for



January 16, 2026

Q4 2025 Investor Update



FORWARD LOOKING STATEMENTS

This presentation contains expressions of expectations, both implied and explicit, that are “forward-looking statements” within the meaning of such term in the Private Securities Litigation Reform Act of 1995. We caution you that a number of important factors could cause actual results to differ materially from those in the forward-looking statements, especially given the current turmoil in the banking and financial markets. These factors include the effects of depositors withdrawing funds unexpectedly, counterparties being unable to provide liquidity sources that we believe should be available, loan losses, economic conditions and competition in the geographic and business areas in which Private Bancorp of America, Inc. operates, including competition in lending and deposit acquisition, the unpredictability of fee income from participation in SBA loan programs, the effects of bank failures, liquidations and mergers in our markets and nationally, our ability to successfully integrate and develop business through the addition of new personnel, whether our efforts to expand loan, product and service offerings will prove profitable, system failures and data security, whether we can effectively secure and implement new technology solutions, inflation, fluctuations in interest rates, legislation and governmental regulation. You should not place undue reliance on forward-looking statements, and we undertake no obligation to update those statements whether as a result of changes in underlying factors, new information, future events or otherwise. These factors could cause actual results to differ materially from what we anticipate or project. You should not place undue reliance on any such forward-looking statement, which speaks only as of the date on which it was made. Although we in good faith believe the assumptions and bases supporting our forward-looking statements to be reasonable there can be no assurance that those assumptions and bases will prove accurate.

NON-GAAP FINANCIAL MEASURES

This presentation contains certain non-GAAP financial measures in addition to results presented in accordance with GAAP. The Company uses certain non-GAAP financial measures to provide meaningful supplemental information regarding the Company's results of operations and financial condition and to enhance investors' overall understanding of such results of operations and financial condition, permit investors to effectively analyze financial trends of our business activities and enhance comparability with peers across the financial services sector. These non-GAAP financial measures should be considered in addition to, not as a substitute for or superior to, financial measures prepared in accordance with GAAP and should be read in conjunction with the Company's GAAP financial information. A reconciliation of the most comparable GAAP financial measures to non-GAAP financial measures is included in the financial tables of the press release with the Company's financial results for the quarter.

Corporate Overview



The CalPrivate Bank Franchise

- Founded in 2006 and headquartered in La Jolla, California, Private Bancorp of America, Inc. owns and operates CalPrivate Bank, a dynamic relationship-based commercial bank
- With 7 branch locations in Los Angeles, Orange, Santa Barbara and San Diego counties, we provide a ***Distinctively Different***[™] approach to serving our Clients, which include high net worth individuals, real estate professionals and small to medium-sized businesses
- Our branch-light, high-touch relationship-based model places Clients at the center of focus resulting in superior outcomes
- Net Promoter Score (NPS) of 80+ (**World Class**) for 19 consecutive quarters reflects Service focus

Recent Accolades



Coastal Southern California Footprint





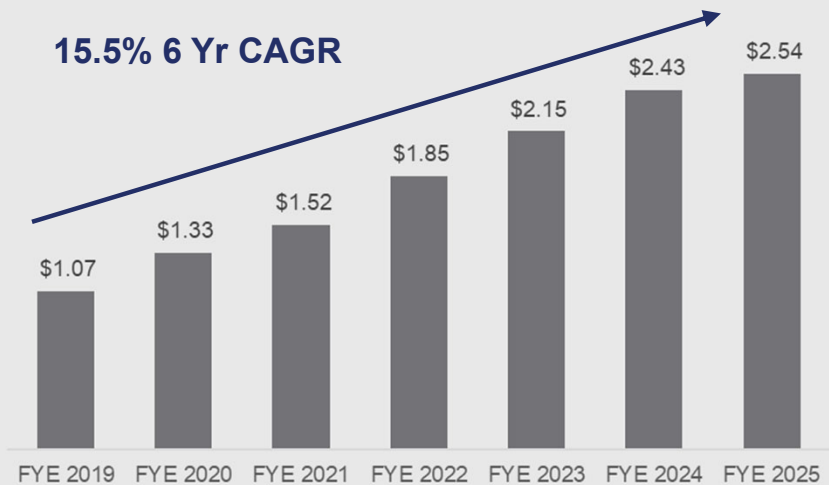
Consistent Focus on Shareholder Value Creation

Growth Oriented Strategy

- Culture of excellence in all aspects of serving Clients
- Growth oriented Sales and Service Teams
- Consistent growth of earning assets at strong yields
- Core EPS growth of 35% CAGR and TBV growth of 18% CAGR over the last 6 years
- Adding shareholder value through disciplined capital deployment and strong tangible book value growth
- Core deposit growth of 14% year-over-year driving improved franchise value

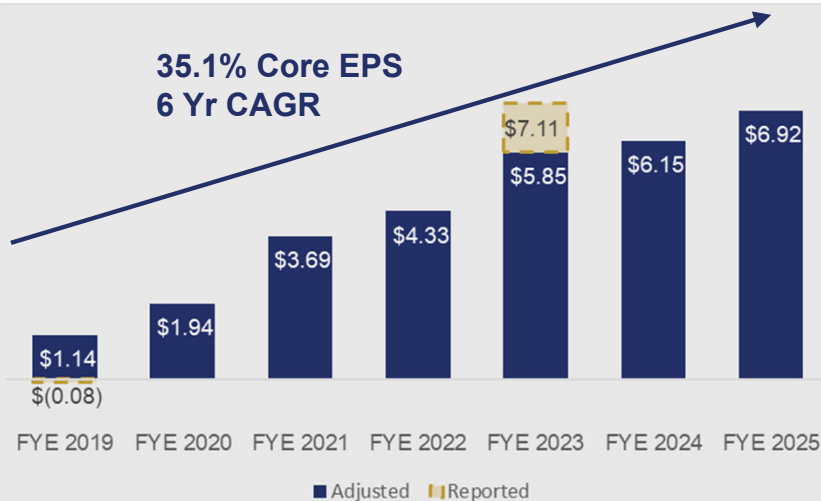
\$ Total Assets (in Billions)

15.5% 6 Yr CAGR



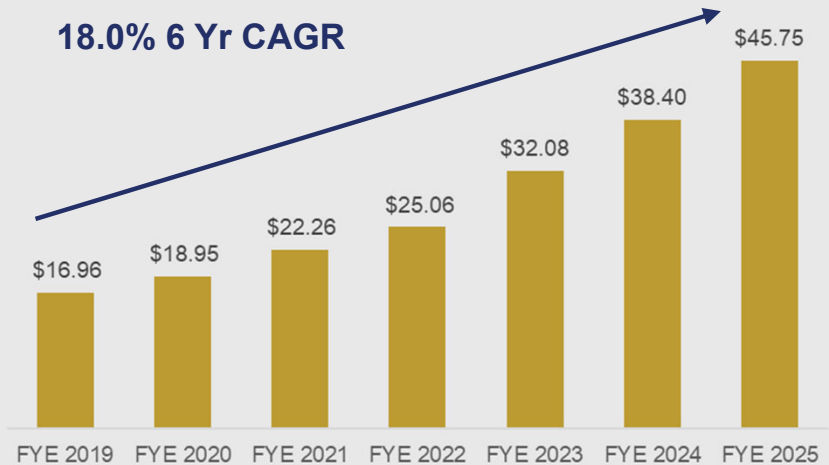
\$ Annual EPS

35.1% Core EPS
6 Yr CAGR



\$ Tangible Book Value per Share

18.0% 6 Yr CAGR





PBAM Stock Total Return (vs KBW Bank Index, S&P 500, and Select Peers)

PBAM stock has outperformed peer group over the last 3 years and 5 years



¹ Peer Group Includes: BCAL, FSBC, BSRR, CWBC, MYFW, PCB, BCML, OPBK, AVBH, FNRN, TSBK, OVLY, PLBC, RVSB, FFBB, ARBV, PFLC, & SSBI



Q4 2025 Results and Highlights

Financial Highlights

- \$10.0 million in Net Income
- \$1.71 Earnings Per Share
- \$2.54 billion in Assets
- \$2.13 billion in Loans HFI
- \$2.22 billion in Deposits
- \$45.75 Tangible Book Value per Share (up \$1.64 from 9/30/2025)
- During 4Q25, repurchased 86,594 shares at an average price of \$57.69

Operational & Performance Highlights

- 48.46% Efficiency Ratio
- 4.84% Net Interest Margin
- 1.53% Return on Average Assets
- 15.22% Return on Average Tangible Common Equity
- 13.88% CalPrivate Bank Total Risk Based Capital Ratio*

* Preliminary

2025 Highlights

- Net income of \$40.7 million, up 13.5% from 2024
- Earnings Per Share of \$6.92, up 12.5% from 2024
- Net Interest Margin of 4.76%, up from 4.48% in 2024
- Core deposit growth of 14% YoY
- Federal Home Loan Bank advances decreased by \$17 million and brokered deposits declined by \$175 million (73%) as a result of strong core deposit growth YoY
- Available For Sale (AFS) Securities increased by \$73 million (50%) YoY
- Pre Tax Pre-Provision Net Revenue (PPNR) of \$63.8 million, up 19.1% from 2024

Loan & Deposit Highlights

- Loans HFI increased \$44.5 million, or 2.1%, from 3Q25 and increased 2.0% since 4Q24
- Average HFI Loan Yields of 7.04%, up from 6.98% in 3Q25
- Core deposits decreased \$33.4 million, or 1.5%, from 3Q25 and increased \$264.2 million, or 13.9% since 4Q24
- Non-interest-bearing deposits represent 27.3% of total deposits (28.1% of core deposits)
- Total Cost of Deposits of 1.80%, down from 2.02% in 3Q25
- Uninsured deposits, net of collateralized and fiduciary deposit accounts, represent 49.4% of total deposits
- \$2.2 billion total available liquidity, representing 201.8% of uninsured deposits, net of collateralized and fiduciary accounts

Strategic Focus – 2025

Opportunistic Growth



- Opened Full-Service Office in Montecito, Santa Barbara County, California
- Organic growth in existing markets
- Top-tier talent acquisition for existing and new markets
- Emphasis on High Net Worth, legal industry, property management & family office
- IPO and M&A readiness

Leverage Operating Model



- Create frictionless client experience through integrations of core, origination, servicing and online banking platforms
- Execute on operating efficiency improvements through technology investments
- Product Strategy Roadmaps as key input to broader Technology Roadmap
- Strong Project Management governance

Risk, Liquidity, Funding and Capital Management



- Disciplined loan underwriting and portfolio management
- Enhanced portfolio monitoring and reporting, stress testing, etc.
- Emphasis on Liquidity & Capital management
- Optimize on and off-balance sheet liquidity

Non-Interest Income Growth



- Treasury Management focus on increasing fee income in existing customer base
- Expansion of merchant services and Foreign Exchange revenue channels
- Exploration of new niche markets that provide fee income and deposits

Growth through Innovation Investments



- Generate origination platform efficiencies through lean workflows and approvals
- Continue to build technology partnerships to expand service offerings
- Leverage Technology & Innovation Committee to expand FinTech growth initiatives



Managing NIM in a Volatile Environment

NIM Protection Strategy

Proven Relationship Banking model allows for keen understanding of Clients and providing them with value

Strong Loan Yields

- Desirable mix of Fixed, Variable and Hybrid loan types
- Fixed Rate Loan Terms generally at 5 years or less
- Relationship model allows for spread pricing discipline on new originations
- Use of Prepayment Penalties, Floors & other Yield Protecting Loan Structures

Deposit Retention & Growth

- Robust product offering, including IntraFi ICS & CDARS programs
- Exception based deposit pricing; adjustable and proactively manageable as Fed makes changes to treasury rates
- Expansion of newer legal verticals with new hires

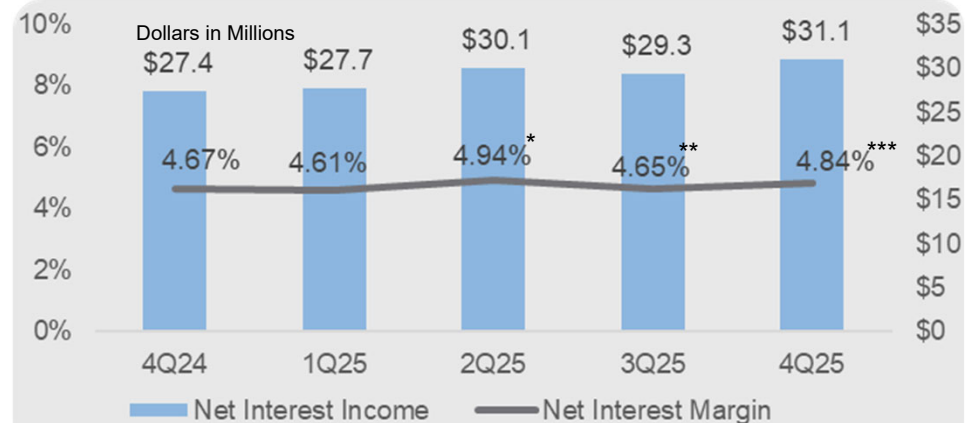
Other NIM Performance Contributors

- Strong Yields on Cash and Due From Banks
- Alternative Funding Sources and Borrowings used to fund transactional, higher yielding assets
- Targeted securities growth to increase overall portfolio yield

Earning Asset Yields & Cost of Funds



Net Interest Income & Net Interest Margin



*\$654K of nonaccrual interest recognized in 2Q25, adjusted earning asset yield of 6.78% and NIM of 4.83%

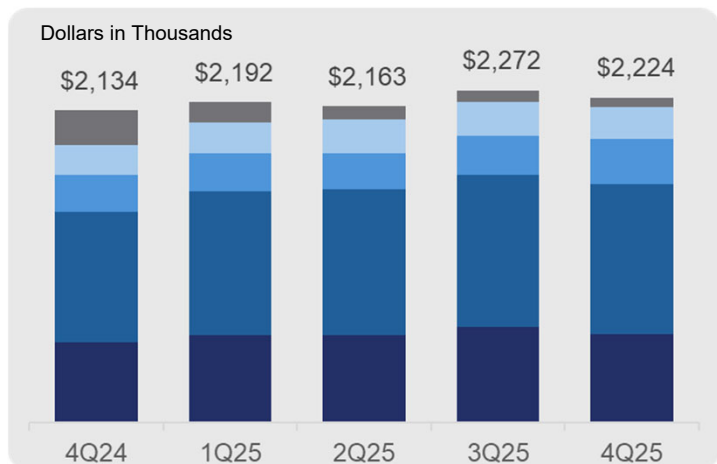
**\$1.3M nonaccrual interest reversed in 3Q25, adjusted earning asset yield of 6.74%, and NIM of 4.86%

***\$304K nonaccrual interest reversed in 4Q25, adjusted earning asset yield of 6.57%, and NIM of 4.89%

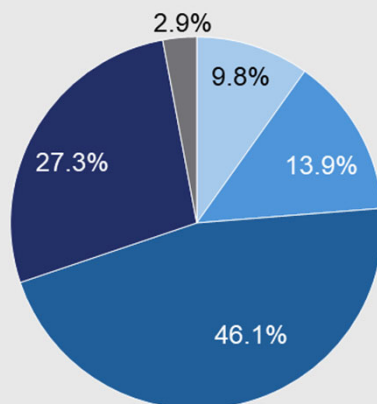
Strong Deposit Franchise

Relationship banking approach produces core deposit growth, lower cost of funds and reduced dependency on brokered deposits which drives higher franchise value

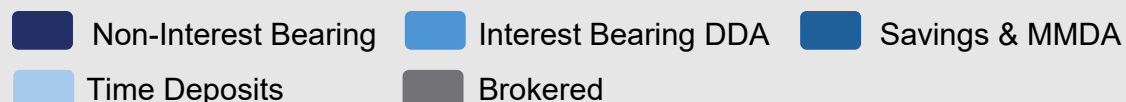
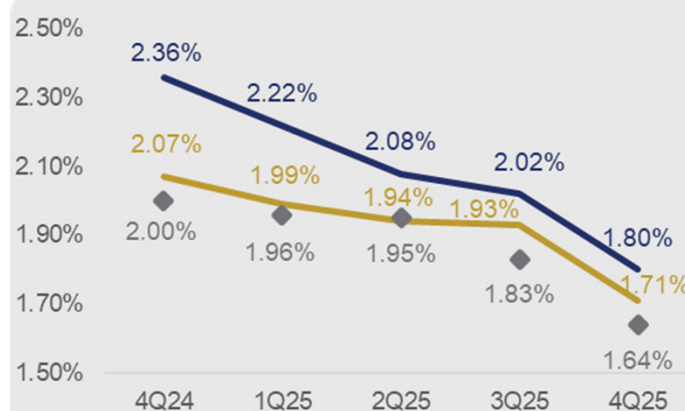
Growing Customer Deposits



4Q25 Deposit Mix



Deposit Rate Trends



Deposit Commentary

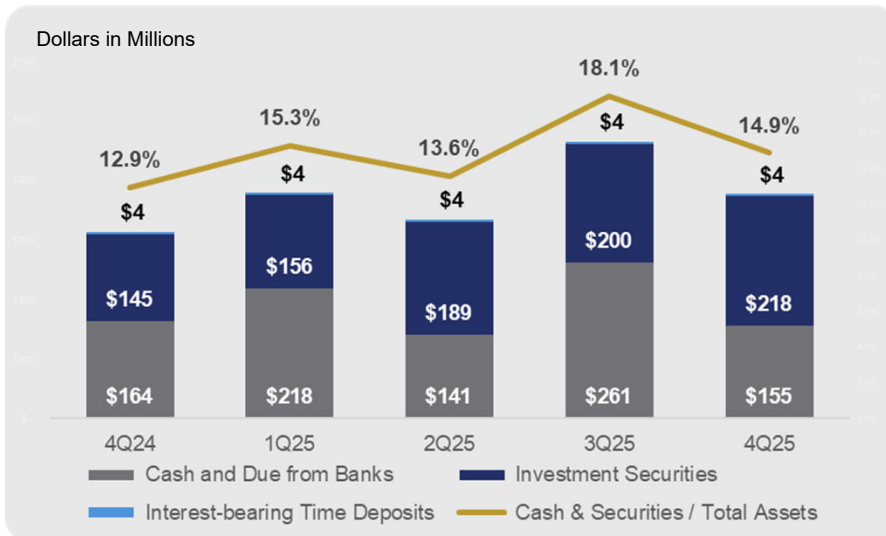
- Total deposits decreased \$48.5 million during 4Q25 (-2.1%), comprised of \$33.4 million decrease in core deposits and \$15.1 million decline in brokered deposits
- Total deposits increased \$89.4 million year over year (+4.2%), comprised of \$264.2 million increase in core deposits (+13.9%) and \$174.8 million decline in brokered deposits (-72.9%)
- Weighted average spot deposit rate of 1.71% at 12/31/25, or 1.64% excluding brokered accounts
- Excluding brokered deposits, cumulative interest-bearing beta since 2Q24 of 64% at 12/31/25
- Recently launched a new deposit vertical focused on non-for-profit organizations



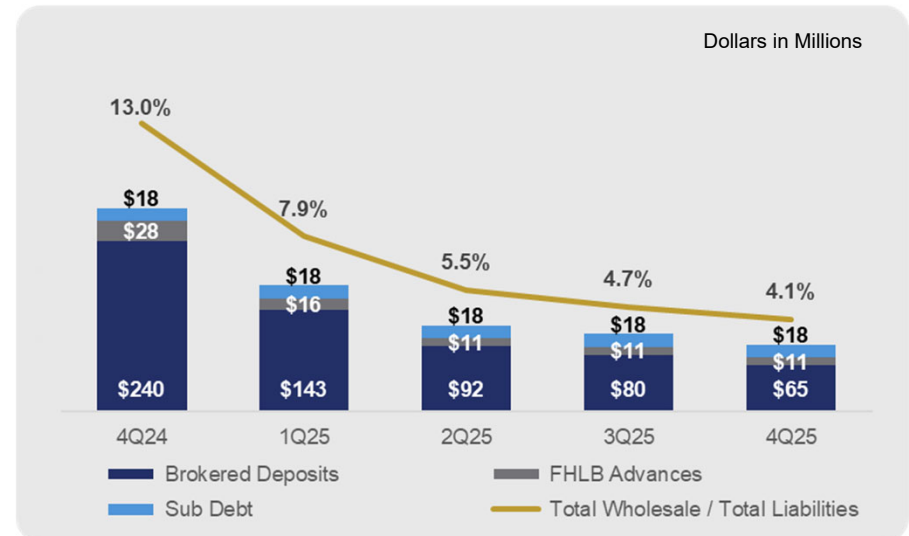
Strong Liquidity & Funding Position

Focus on maintaining strong liquidity position and continued improvement in the deposit mix

Cash & Securities



Wholesale Funding



Total Available Liquidity

Liquidity Sources	Total Available & Unused (000's)	% of Uninsured Deposits
Cash, unrestricted	151,151	14%
Liquid Securities ¹	211,106	19%
Total Liquidity From Internal Sources	362,257	33%
FHLB	530,015	48%
FRB	607,352	55%
Brokered Deposits	603,036	55%
Other ²	115,000	10%
Total Liquidity From External Sources	1,855,403	169%
Total Liquidity From Internal & External Sources	2,217,660	202%
Uninsured Deposits, net of collateralized & fiduciary accounts	\$1,098,728	
Uninsured Deposits / Total Deposits	49.4%	

¹ U.S. Treasuries, Agency Debt, Ginnie Mae/Fannie Mae/Freddie Mac MBS & CMO

² Unsecured Fed Funds lines of credit, secured repo facilities

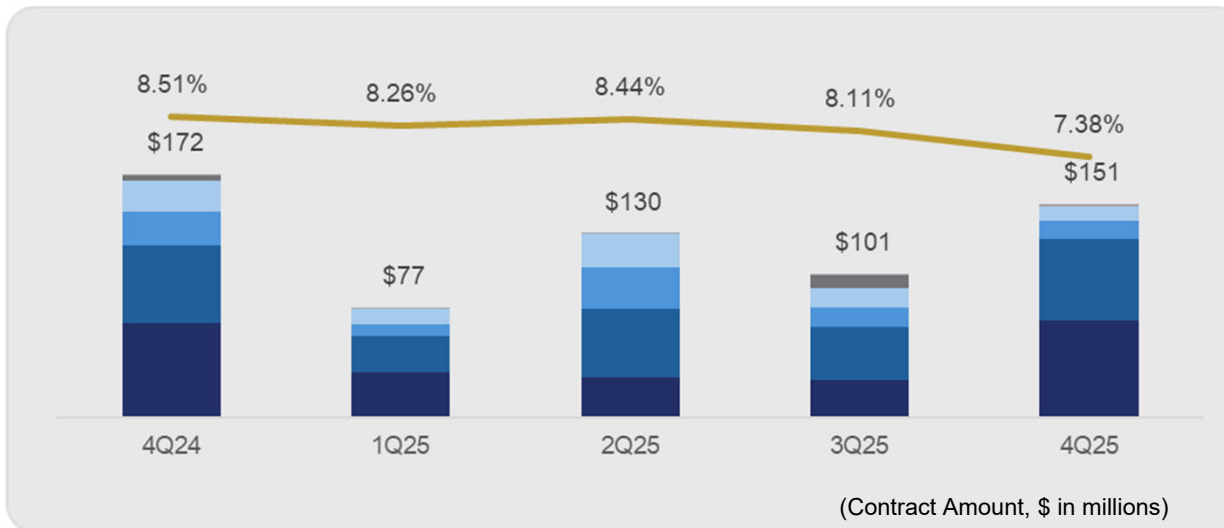
Commentary

- 4Q25 liquid assets decreased in comparison to 3Q25 driven by reduction in Cash and Due from Banks
- \$2.2 billion total available liquidity at 12/31/25: \$362 million on-balance sheet and \$1.9 billion with external sources. Total liquidity represents 202% of uninsured deposits, net of collateralized and fiduciary accounts
- 67% year-over-year decrease in Wholesale Funding
- AFS Securities increased \$18.0 million or 9.0% during 4Q25

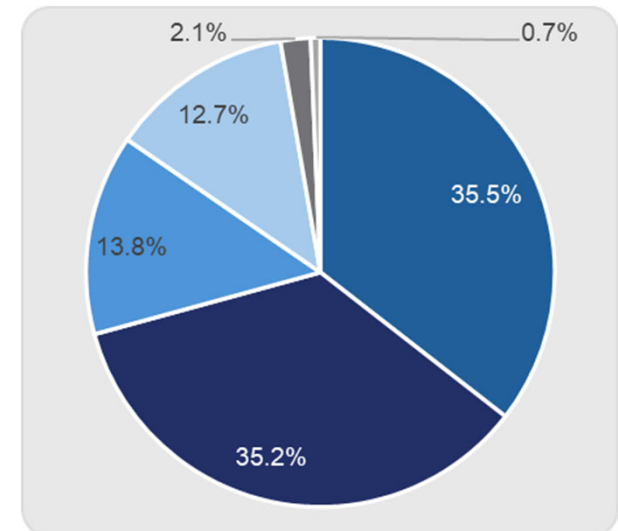
Loan Originations by Quarter

An uncertain economic environment, coupled with evolving policies and tariffs, has led to a decrease in capital expenditures and lower loan demand from borrowers. We continue to use a disciplined approach to underwriting and pricing to protect our Net Interest Margin, balancing capital returns and growth.

Loan Originations



5 Quarter Origination Mix



 Weighted Avg Orig Rate
  C&I
  CRE
  SBA 504
  SBA 7A
  Construction
  Consumer +Other

Key Origination Rates

	2Q25	3Q25	4Q25
○ CRE	7.52%	7.24%	6.66%
○ C&I	7.87%	7.77%	7.39%
○ SBA 504	9.17%	9.12%	9.07%
○ SBA 7A	10.08%	10.14%	9.26%

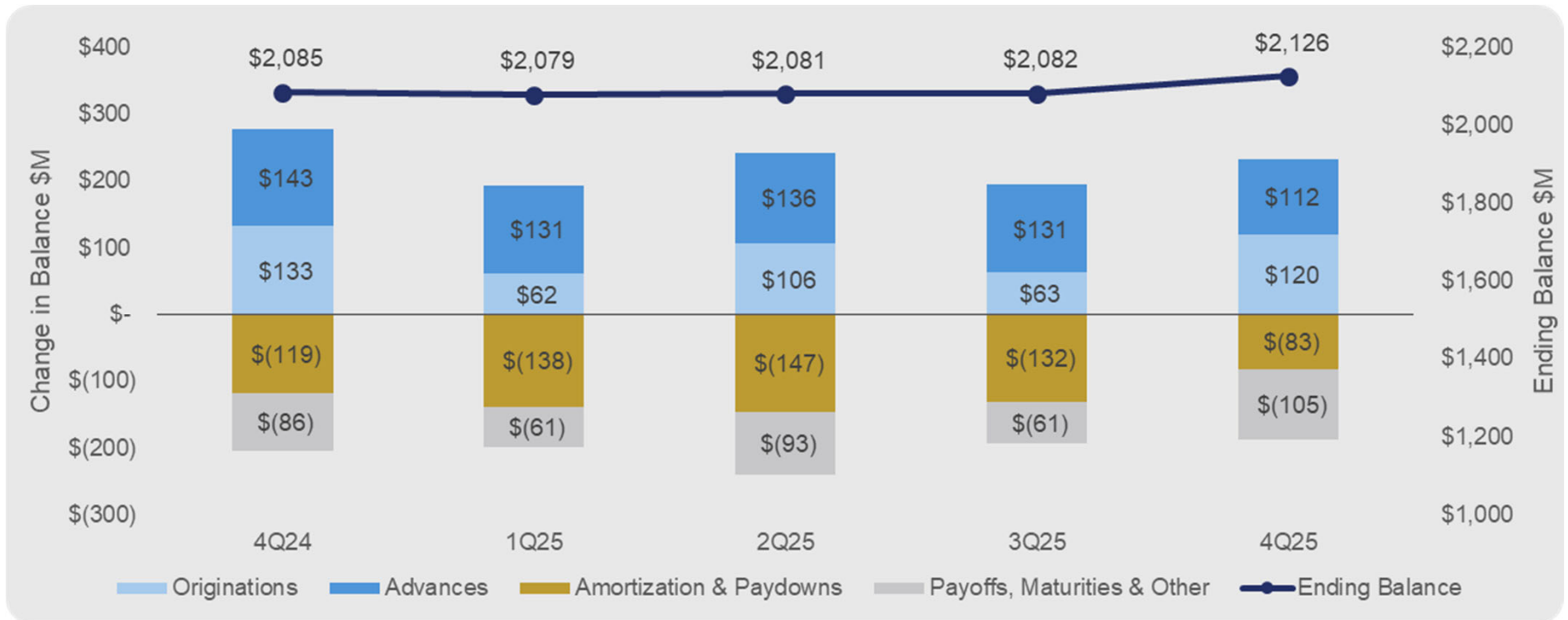
Loan Origination Commentary

- Current lending strategy targets the use of Prepayment Penalties, Floors and other yield protection structures with an overall emphasis on Margin and Profitability over Balance Sheet growth
- Industry wide pursuit of loan growth coupled with lower customer demand has led to many banks compromising on loan margins



Loans Portfolio Roll Forward

Loan Rollforward



Loan Rollforward Commentary

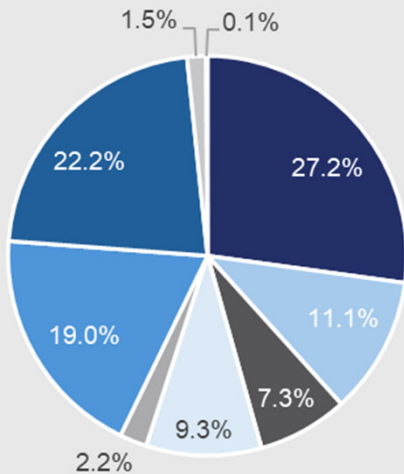
- Loans Held for Investment balances in roll forward represent outstanding balances and are before allowance for credit losses
- Loans HFI grew \$44.5 million during 4Q25 due to an increase in new origination volume and slowdown in prepayments



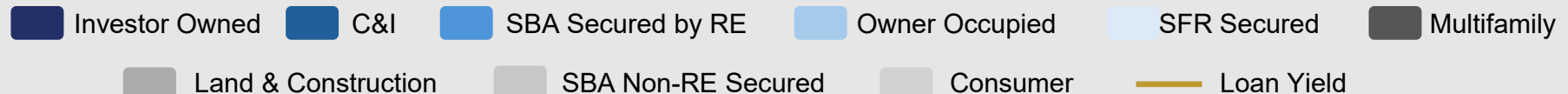
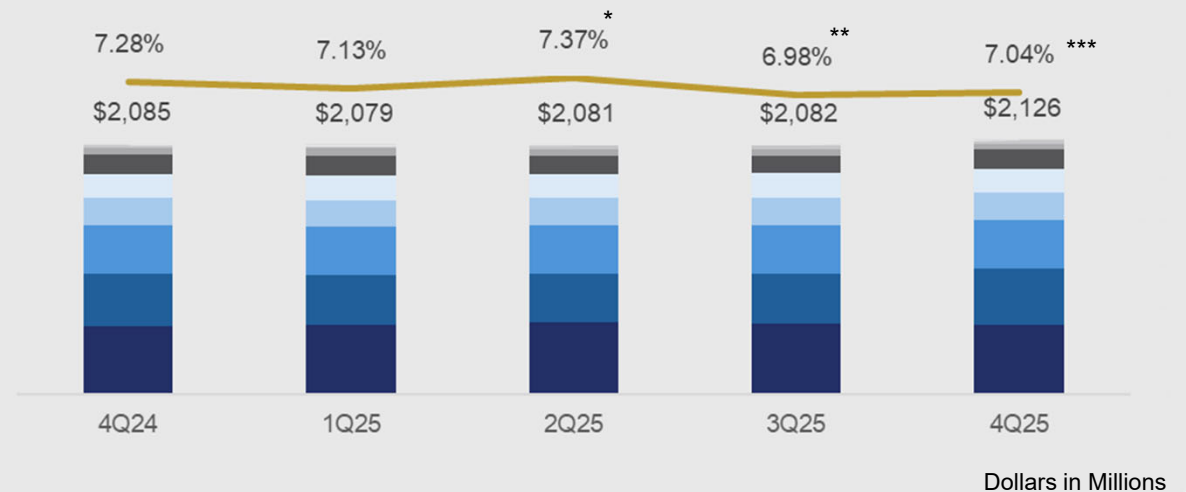
Loans Held for Investment Portfolio

Managing the Loan Portfolio through prudent risk selection and disciplined pricing; with a focus on maintaining and growing client relationships and achieving appropriate risk adjusted yields

4Q25 Loan Mix



HFI Loan Balances



Loan Portfolio Commentary

- Loan portfolio well diversified across industry, collateral, and loan types
- 97 percent of loans are Pass rated and the bank has historically low level of net charge offs
- Quality of underlying obligor financial strength and collateral is strong in relation to loan yields leading to strong and stable NIM, ROAA, and ROE

*\$654K of nonaccrual interest recognized in 2Q25, adjusted loan yield of 7.24%

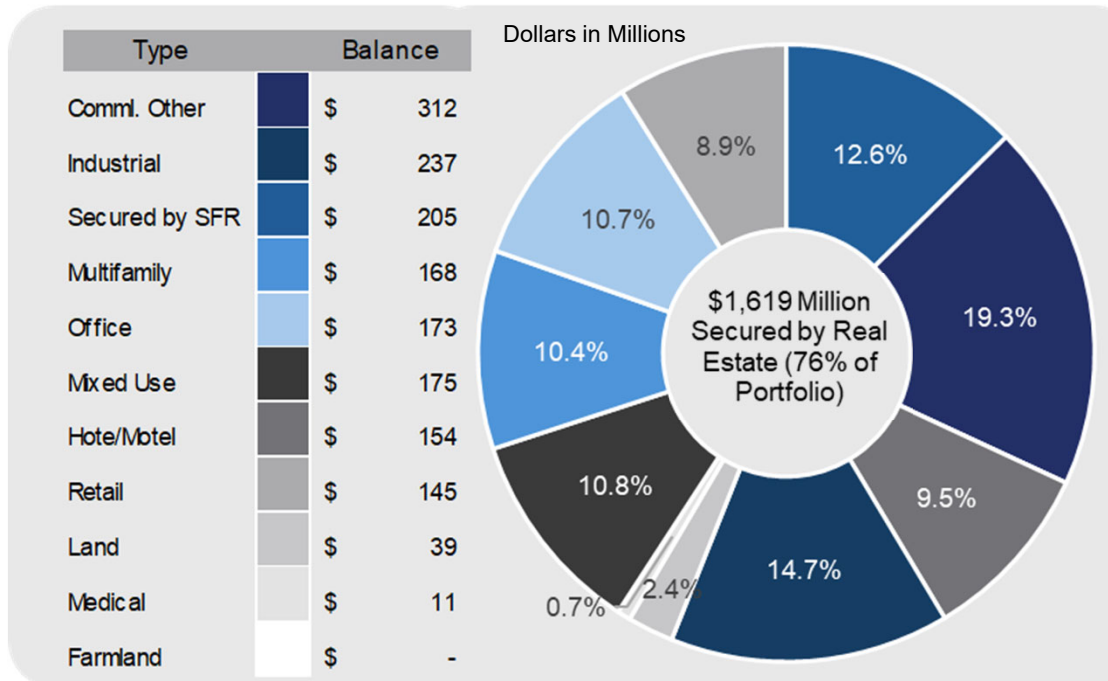
**\$1.3M of nonaccrual interest reversed in 3Q25, adjusted loan yield of 7.23%

***\$304K of nonaccrual interest reversed in 4Q25, adjusted loan yield of 7.10%

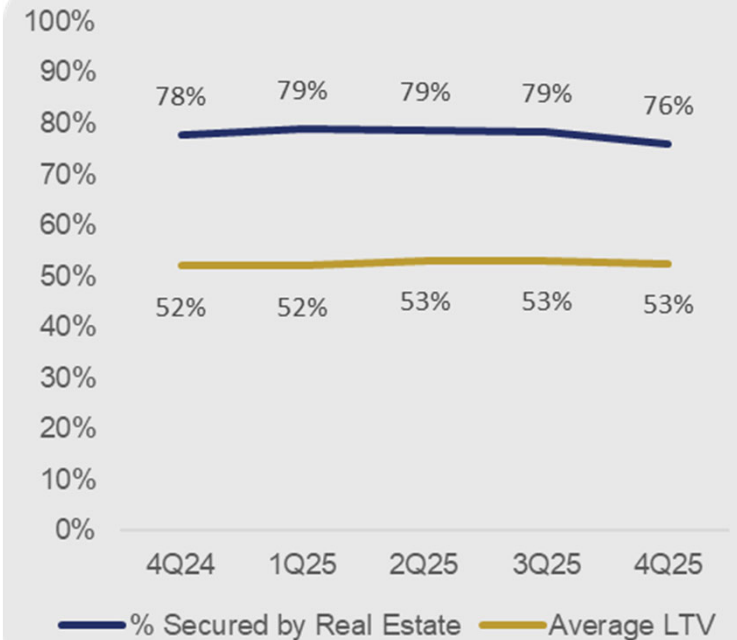


Real Estate Secured Loan Portfolio Breakdown

4Q25 Mix of Loans Secured by Real Estate



Secured by Real Estate & LTV



Loan Diversification

- HFI loan composition reflects specific efforts to diversify among property types and low to average leverage
- The bank lends primarily in the metro areas of coastal Southern California. LA represents 39%, San Diego represents 25%, and Orange County represents 9% of total loans secured by real estate

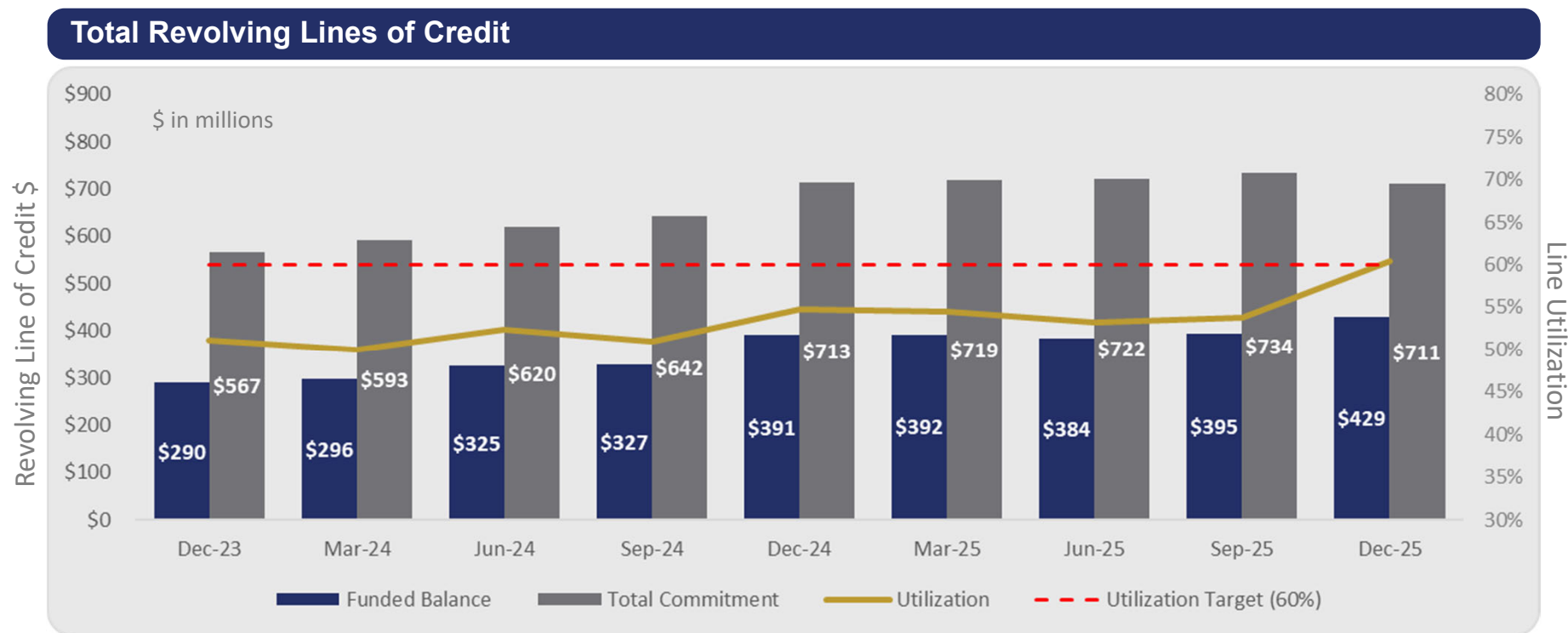
Real Estate Secured- Specific Portfolio Details

Loan Type	WAVG LTV	WAVG Orig GDSCR*	% Owner Occupied
Office	51.3%	2.75	58%
Hotel & Motel	52.1%	3.10	N/A
Retail	55.8%	2.52	51%
Multifamily	58.7%	3.47	N/A
SFR Secured	53.2%	4.69	40%
Total	52.5%	3.46	45%

*Global Debt Service Coverage Ratio



Total Revolving Lines of Credit



Overview

- 12% Compound Annual Growth Rate (CAGR) for revolving line amounts over last 8 quarters
- Operating accounts and associated lines are a focus to drive core deposits and cash management fees
- We target 55%-60% utilization and will use the renewal process to ensure prudent credit exposure and additional income on unused lines

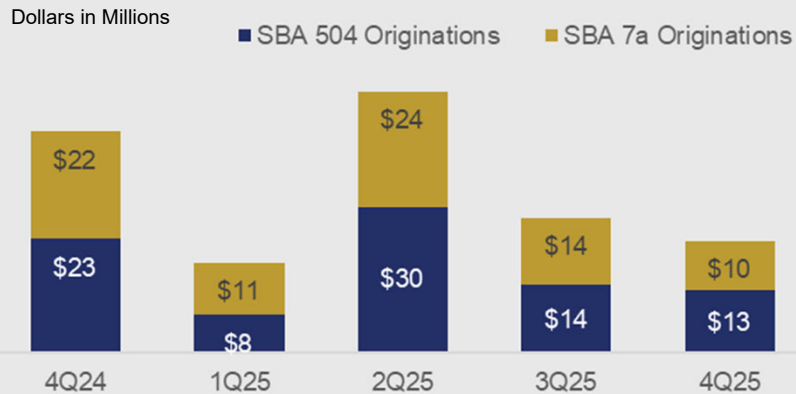
Utilization & Rates

- Use of floors on variable lines to mitigate NIM compression
- Cautiously optimistic on increased future utilizations given economic headwinds (e.g., recession)
- Some paydowns in business lines is expected, based on seasonal use

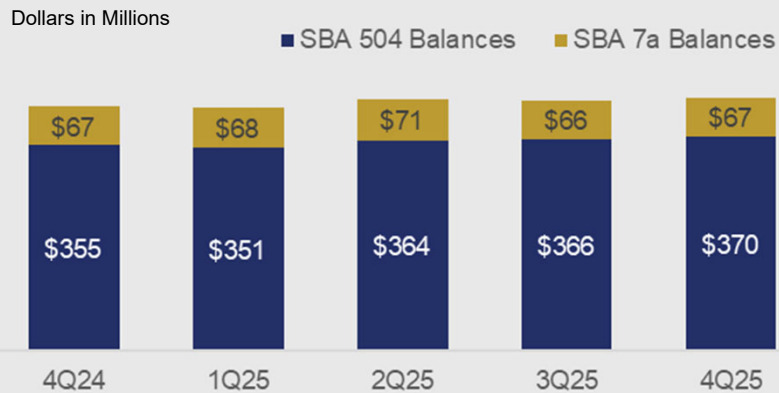
SBA Lending Overview

SBA Lending is an essential part of the CalPrivate Bank business model, offering lower leverage, higher yielding 504 and 7(a) guaranteed lending products to small businesses in our local communities

SBA Originations



SBA Balances



SBA Overview

Ranked #1 Community Bank SBA 504 Lender in the U.S.



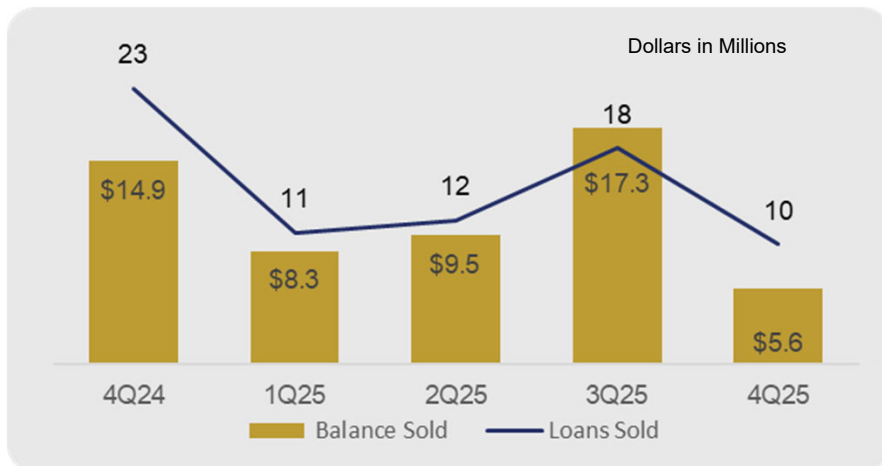
- Award winning SBA team serving our communities
- SBA loan programs are a great funding source for Small Business owners and provide a solid risk adjusted return for the bank including the opportunity for Gain on Sale income
- SBA loan programs as a whole spur economic development and provide small businesses that employ nearly half of the U.S population with needed funding, while also maintaining historically low default rates
- Purposeful management of SBA Loan Production and overall SBA Loan Portfolio as a part of the broader CalPrivate strategy

	4Q24	1Q25	2Q25	3Q25	4Q25
SBA % of Total Production	26%	24%	41%	27%	15%
SBA % of HFI Portfolio	20%	20%	21%	21%	21%

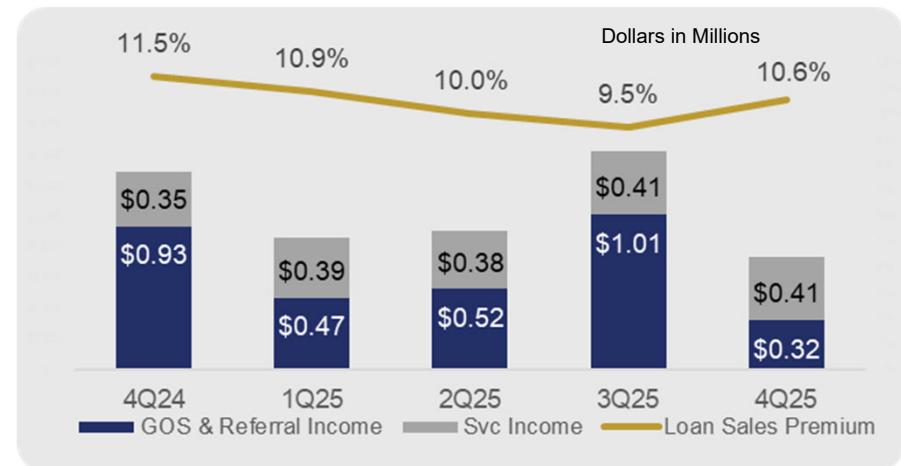
SBA Loan Sale Strategies

Optimizing SBA loan sales versus HFI based on secondary market conditions and loan yields. SBA Loan sales activity was muted in the fourth quarter due to the impact of the Government shutdown.

SBA 7(a) Loan Sales



SBA 7(a) Income & Premium



SBA Loan Sale Overview

- Typically, the guaranteed portion of 7(a) loans is 75% and at times can extend up to 90% of the loan for clients that export. The guaranteed portion can be sold on the secondary market for Gain on Sale income.
- The unsold portion of the 7(a) loans and the 504 first trust deeds remain on the balance sheet post sale and debenture funding
- Market conditions and buyer appetite influence decision and timing of 7(a) loan sales
- Servicing the 7(a) loan is typically 1% of the full loan amount annually, including amounts sold on the secondary market
- Approximately 24% of the on-balance sheet SBA 7(a) balances are guaranteed

Interest Rate Risk Management

Loans Repricing & Maturities

December 31, 2025

Fixed-Rate Loans				Adjustable-Rate Loans (incl. Hybrids)			
Term to Maturity	Balance (in 000's)	Rate	% of Loans	Term to Rate Adjust	Balance (in 000's)	Rate	% of Loans
Within 1 year - RLOC	\$ 23,613	5.64%	1.1%	Within 1 year - RLOC	\$ 391,222	7.77%	18.4%
Within 1 year - Other	193,924	6.27%	9.1%	Within 1 year - Other	395,603	7.32%	18.6%
1 to 2 years	203,453	6.03%	9.6%	1 to 2 years	225,179	6.23%	10.6%
2 to 3 years	58,759	5.00%	2.8%	2 to 3 years	224,342	7.83%	10.5%
3 to 4 years	52,119	5.50%	2.4%	3 to 4 years	126,305	8.31%	5.9%
4 to 5 years	62,030	6.46%	2.9%	4 to 5 years	74,516	8.00%	3.5%
Over 5 years	95,653	5.59%	4.5%	Over 5 years	1,624	7.25%	0.1%
	\$ 689,551	5.93%	32.4%		\$ 1,438,791	7.47%	67.6%

RLOC = Revolving line of credit

Investments AFS Portfolio

Dollars in thousands

	September 30, 2025				December 31, 2025			
	Fair Value	MTM	Mod Duration	Book Yield	Fair Value	MTM	Mod Duration	Book Yield
U. S. Treasuries	\$ 0	0	0.00	0.00%	\$ 0	0	0.00	0.00%
U. S. Agency	6,511	11	0.48	4.93%	6,514	14	0.52	4.90%
MBS/CMO/CMB	188,983	(7,498)	3.57	3.81%	204,592	(6,703)	3.69	3.82%
SBIC	2,794	(148)	3.15	2.80%	2,815	(127)	2.81	2.79%
Sub Debt	1,565	(185)	5.15	3.89%	1,613	(137)	5.01	3.89%
Total	\$ 199,852	(7,821)	3.48	3.83%	\$ 215,534	(6,953)	3.60	3.84%
Change					15,681			0.02%

Interest Rate Sensitivity

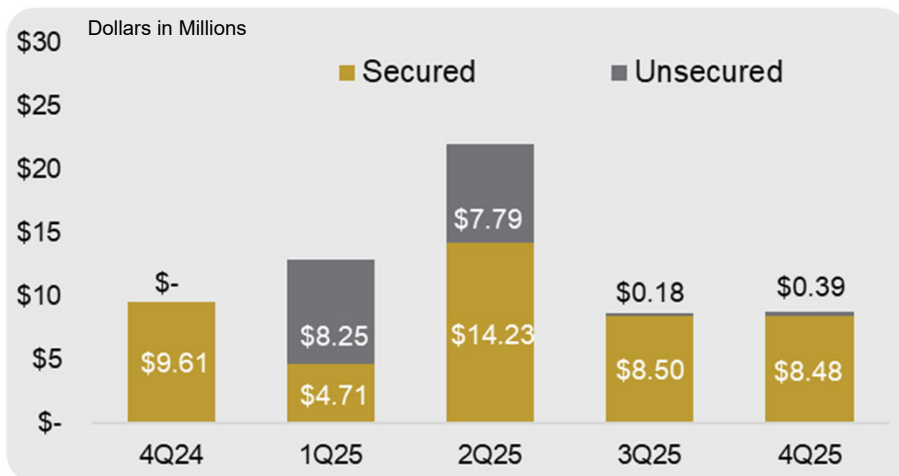
Rate Shock Scenario (in bps)	Estimated Change from 12/31/25 Baseline forecast	
	1-Yr Net Interest Income	Economic Value of Equity
+200	0.8%	3.9%
+100	0.2%	2.2%
-100	1.5%	-1.1%
-200	2.1%	-2.5%

Commentary

- 68% adjustable loans at 12/31/25; 42% are hybrid & 26% variable
- 47% of loans reprice or mature <= 1 year. 5% of loans reprice or mature >=5 years
- NII is relatively neutral to market rate changes. Our discipline of maintaining floors on originations & renewals mitigates interest rate risk in declining rate environments
- Loan Portfolio average spot note rate decreased to 6.79% at 12/31/25 from 6.87% at 9/30/25
- Excess cash deployed into investment portfolio during 4Q25 resulted in growth of \$15.7 million and increased yields of 0.12%

Credit risk and loan portfolio management continues to proactively identify and address potential problem assets

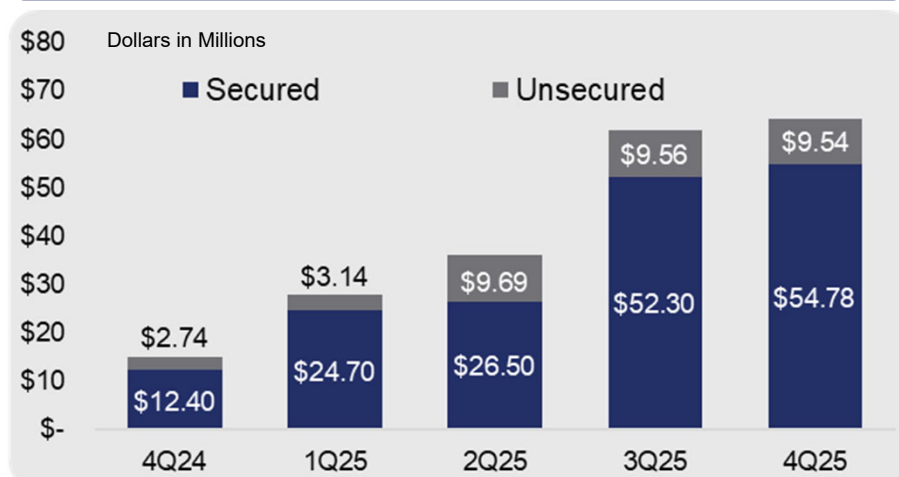
Special Mention Loans



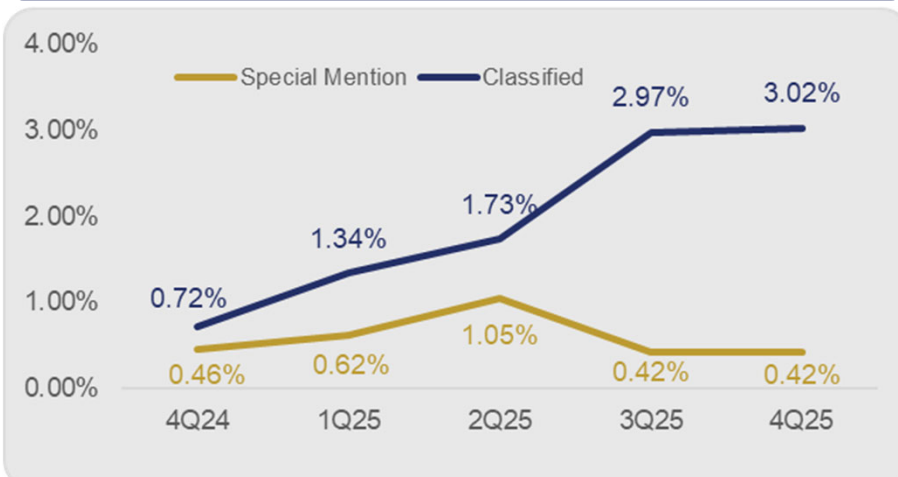
Commentary

- 46 total classified loans, 5 loans totaling \$5.0 million were downgraded from pass
- 32 of 46 classified loans are current
- 27 of 46 classified loans are secured by real estate with a weighted average CLTV of 59%, which includes 7 SBA guaranteed loans with an average CLTV of 61% and 3 SBA 504 loans with an average CLTV of 53%
- 19 classified loans are C&I with specific reserves of \$2.2 million, which includes 5 SBA guaranteed loans and 3 loans with real estate collateral taken as an abundance of caution

Classified Loans



Special Mention & Classified as % of Gross Loans



- Unsecured = any loans that are not secured by a real estate property or cash per regulatory legal lending definition; classified loans with collateral taken as an abundance of caution have been re-categorized as secured

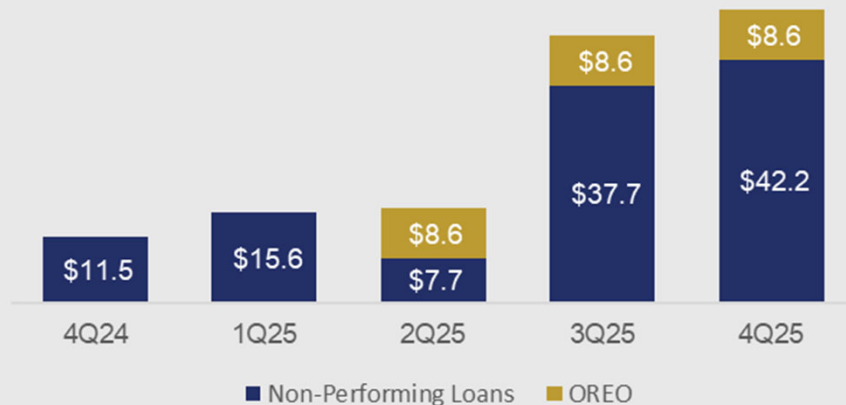
Credit Risk Management Metrics

Credit Commentary

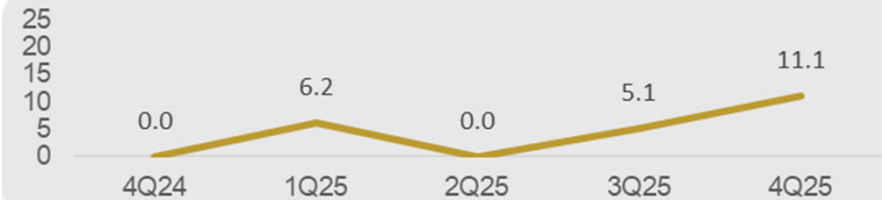
- 22 total non-performing loans from the population of classified loans
- 14 non-performing loans totaling \$34.9 million are collateral dependent with a weighted average CLTV of 61.6%
- 5 non-performing loans with no collateral (unsecured) totaling \$3.8 million have specific reserves of \$1.5 million
- 3 non-performing loans totaling \$3.5 million are guaranteed by the SBA with specific reserves of \$0.6 million for the unguaranteed amounts

Non-Performing Assets (NPAs)

Dollars in Millions



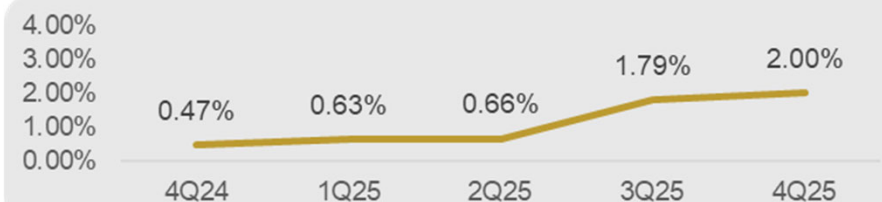
Quarterly Net Charge Offs in bps of Loans HFI



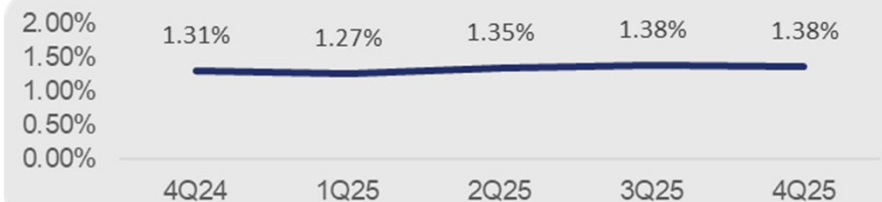
Non-Performing Loans as % of Total Loans



Non-Performing Assets as % of Total Assets



Allowance for Loan Losses as % of Loans HFI





Current Expected Credit Loss (“CECL”)

ACL Rollforward

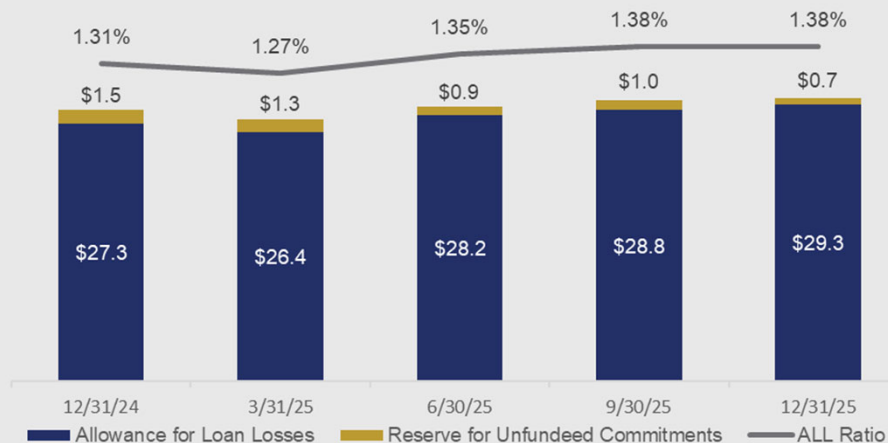
<i>\$ in thousands</i>	Dec 31, 2024 ACL	1Q25 Change in ACL	Mar 31, 2025 ACL	2Q25 Change in ACL	Jun 30, 2025 ACL	3Q25 Change in ACL	Sep 30, 2025 ACL	4Q25 Change in ACL	Dec 31, 2025 ACL
Allowance for loan losses	27,267	(830)	26,437	1,741	28,178	607	28,785	538	29,323
Reserve for unfunded commitments	1,509	(161)	1,348	(449)	899	125	1,024	(340)	684
Total allowance for credit losses	28,776	(991)	27,785	1,292	29,077	732	29,809	198	30,007
Total loans held for investment	2,085,149		2,078,653		2,081,063		2,081,611		2,126,147
Allowance for loan losses to loans HFI	1.31%		1.27%		1.35%		1.38%		1.38%

Quarterly ACL Summary

- The increase in the allowance for loan losses in 4Q25 was primarily driven by loan portfolio growth and modestly higher forecasted loss rates on commercial and industrial loans, partially offset by a \$1.2 million net reversal of specific reserves for individually evaluated loans
- The coverage ratio (the allowance for loan losses as a % of loans HFI) remained flat in 4Q25, as modestly higher forecasted loss rates on commercial and industrial loans were offset by lower specific reserves for individually evaluated loans
- The decrease in the reserve for unfunded commitments in 4Q25 was primarily a result of lower credit line commitment balances compared to the prior quarter

Total Allowance for Credit Losses

(\$ in millions)

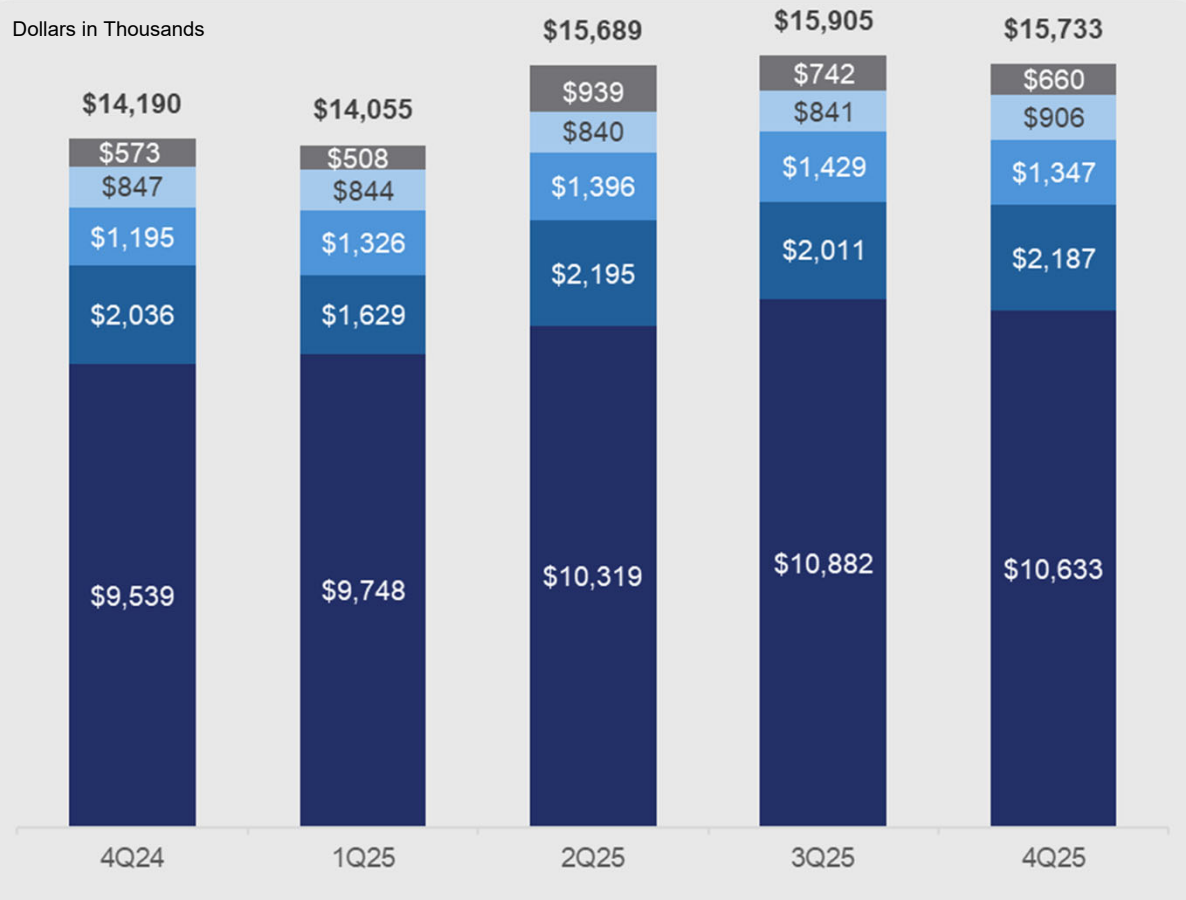


Expenses and Operational Efficiency

Ongoing focus on improving operating leverage through technology and process improvement initiatives while adding talent and improving capabilities and offerings to our Clients

Non-Interest Expense (NIE)

Dollars in Thousands



■ Compensation & Benefits
 ■ Other Expenses
 ■ Data Processing
 ■ Occupancy & Equipment
 ■ Professional Svcs

NIE Commentary

- Comp & Benefits decreased slightly due to season impact of payroll tax caps
- Continued significant investments being made in people, process and technology throughout the company (including IPO readiness activities)

Efficiency Measures

	4Q24	1Q25	2Q25	3Q25	4Q25
Efficiency Ratio	48.34%	47.90%	49.27%	50.49%	48.46%
Assets per FTE (\$ millions)	\$ 10.89	\$ 10.90	\$ 10.11	\$ 10.65	\$ 10.57
NIE to Average Assets	2.39%	2.31%	2.53%	2.47%	2.41%

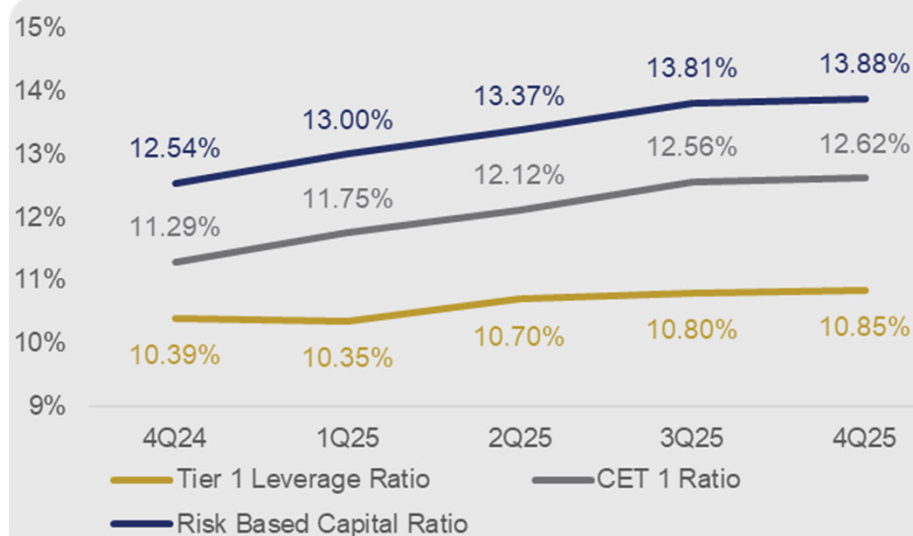
Strong Capital Position

Continued strong build of capital levels to support future balance sheet growth

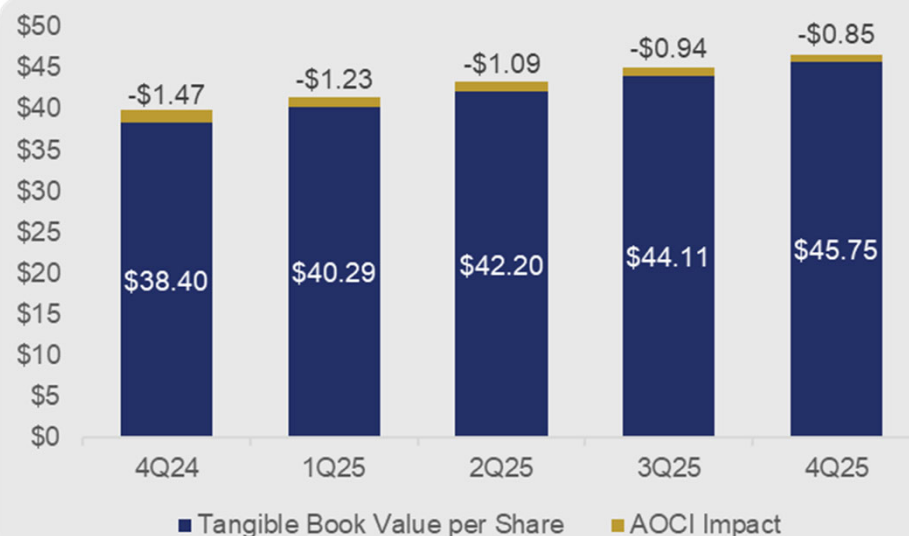
Capital Strategy

- Manage capital to achieve strong levels of Return on Equity
- Proven ability to add shareholder value by consistently increasing tangible book value through strong earnings
- Investing in areas with strong returns on equity, including SBA 7(a) lending and fee income lines of business
- Open to strategic investments that enhance shareholder value
- Continued capital accretion allows for opportunistic lending
- Tangible Common Equity Ratio of 10.34% at 12/31/25
- During 4Q25, repurchased 86,594 shares at an average price of \$57.69

Select CalPrivate Bank Capital Ratios



Tangible Book Value per Share



CalPrivate Culture and Community Outreach



Member of
JA Worldwide

SOROPTIMIST



Community Support

- An important aspect of our company culture is community engagement
- CalPrivate Bank donates to non-profit organizations with both our time and money across a wide range of community groups from San Diego to Santa Barbara
- Employee contributions are matched
- A Community Advisory Board is present in each market, made up of top civic and business leaders to provide input to the Board and Management
- Our Board of Directors are active members of our communities, dedicating countless hours in service of others



ONE Team.



ONE Goal.



ONE Vision.

- **ONE Team:** A cohesive, talented, accountable and empowered group of service-oriented professionals who show up every day dedicated to providing top-tier service to our Clients and Team Members.
- **ONE Goal:** To be the best company we can be.
- **ONE Vision:** To excel as a top-performing, growth-oriented community bank renowned for exceptional service, delivered by an outstanding Team that provides innovative, personalized solutions to our Clients in a secure and reliable environment.



Technology & Innovation Differentiation

Technology Principles	<ul style="list-style-type: none">• Investment in technology is a competitive necessity• Enables improved performance by providing improved Client Experience, expansion of the Client base and increased productivity• Helps address regulatory pressure related to managing operational risks• Enables scalability for organic growth and M&A
Technology & Innovation Board Committee	<ul style="list-style-type: none">• Board level expertise in technology, audit and innovation• Dedicated focus on digital transformation• Provides oversight on roadmap, governance and budget• Examine AI use cases for efficiency, productivity and client experience opportunities
Product Strategy	<ul style="list-style-type: none">• Focus on products & services development to enhance Client Experience• Hired new Product Strategy & Innovation team reflecting the Bank's commitment to evolving payments space & digitization• Internal focus on continuous process and service experience improvement through use of technology and customized tools
Information Technology Management Committee	<ul style="list-style-type: none">• Enhancing focus on Cybersecurity and emerging security trends• Multi-discipline and cross functional membership ensures enterprise adoption
Direct Tech Investments	<ul style="list-style-type: none">• Utilize partnerships with BankTech Ventures, BankTech Consortium & JAM FINTOP for enhanced research & development in the Fintech ecosystem• Board and Management commitment to finding partnerships through industry leaders that are focused on solving the challenges of community banking



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Q & A