Private Bancorp of America, Inc.

(OTCQX: PBAM)

Holding Company for CalPrivate Bank

Relationships. Solutions. Trust.

July 16, 2026

Q2 2026 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. 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 the Company operates, including competition in lending and deposit acquisition, the unpredictability of fee income from participation in SBA loan programs, 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, and the risk that the Company may not be able to complete its uplisting to NASDAQ. 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 believe in good faith 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 private and business bank
- With 7 branch locations in Los Angeles, Orange, Santa Barbara and San Diego counties, we provide a ***Distinctively Different*** tm 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 21 consecutive quarters reflects Service focus

Coastal Southern California Footprint

Recent Accolades

2024
Ranked
Top 5%
banks in the U.S.
with assets $2B to $10B
AMERICAN BANKER

Bauer 5-Star Rating

BEST 50 OTCQX 2025
#39 2025 OTCQX Best 50

2025
Ranked
Top 5%
banks in the U.S.
with assets $2B to $10B
AMERICAN BANKER

NADCO COMMUNITY IMPACT AWARDS
Ranked #1 Community Bank SBA 504 Lender in the U.S.

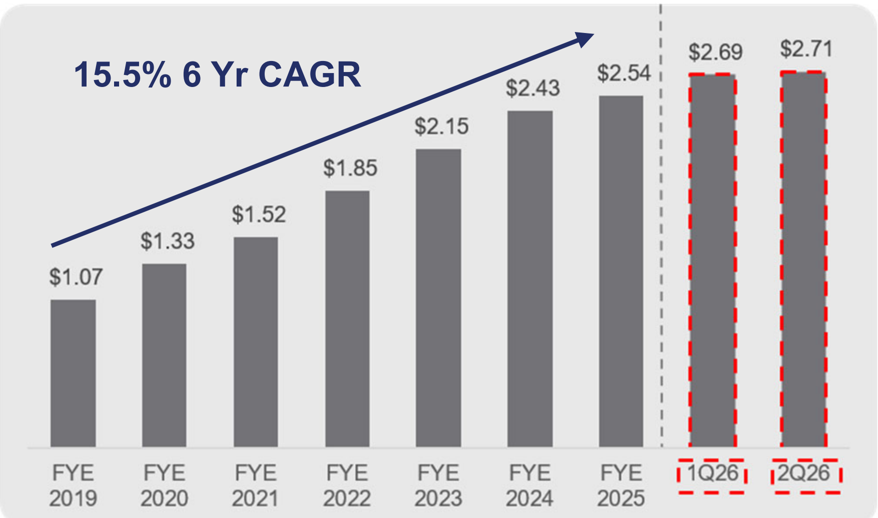
BankDirector Ranking Banking Top 25 U.S. Banks
Ranked #10 Best Bank in the U.S. by Bank Director's Ranking Banking®

Consistent Focus on Shareholder Value Creation

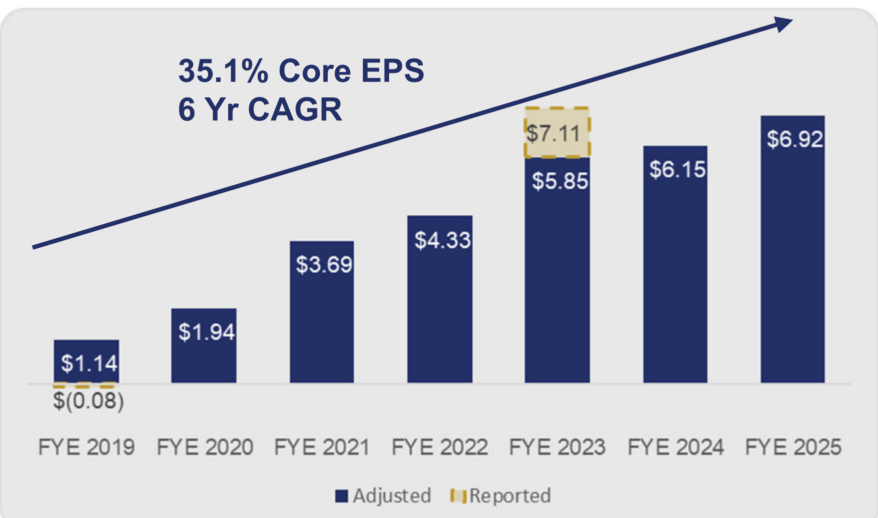
Growth Oriented Strategy

- 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 13% year-over-year driving improved franchise value

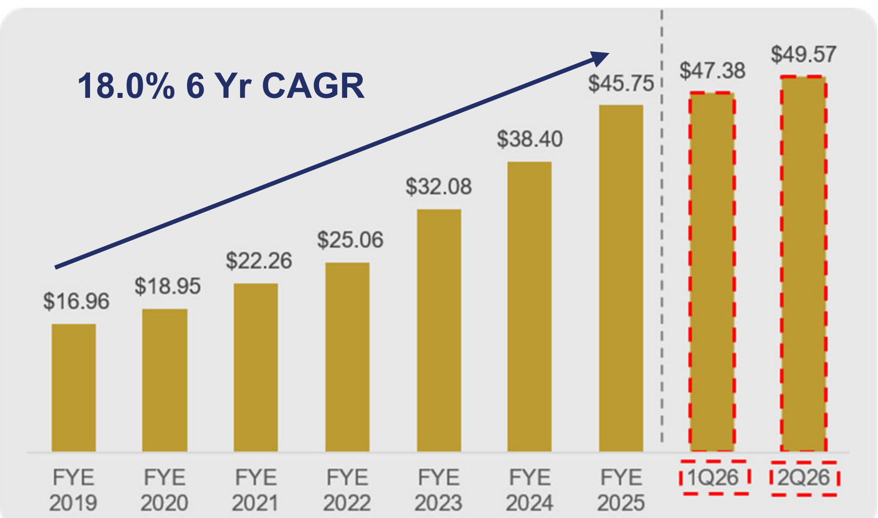
$ Total Assets (in Billions)



$ Annual EPS

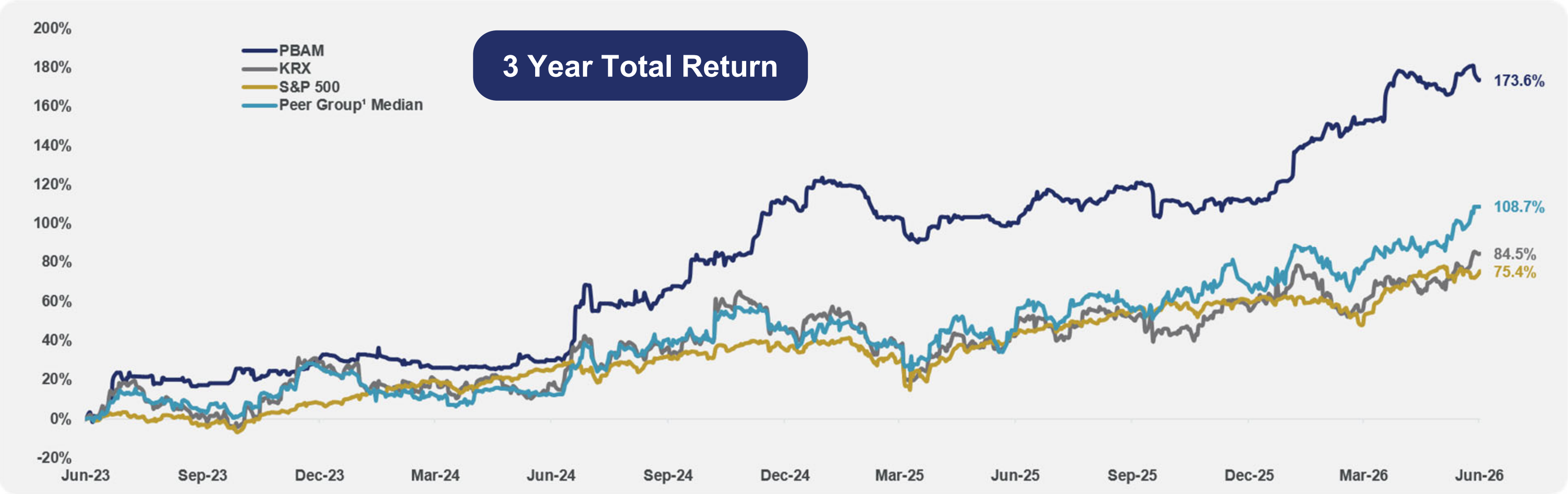


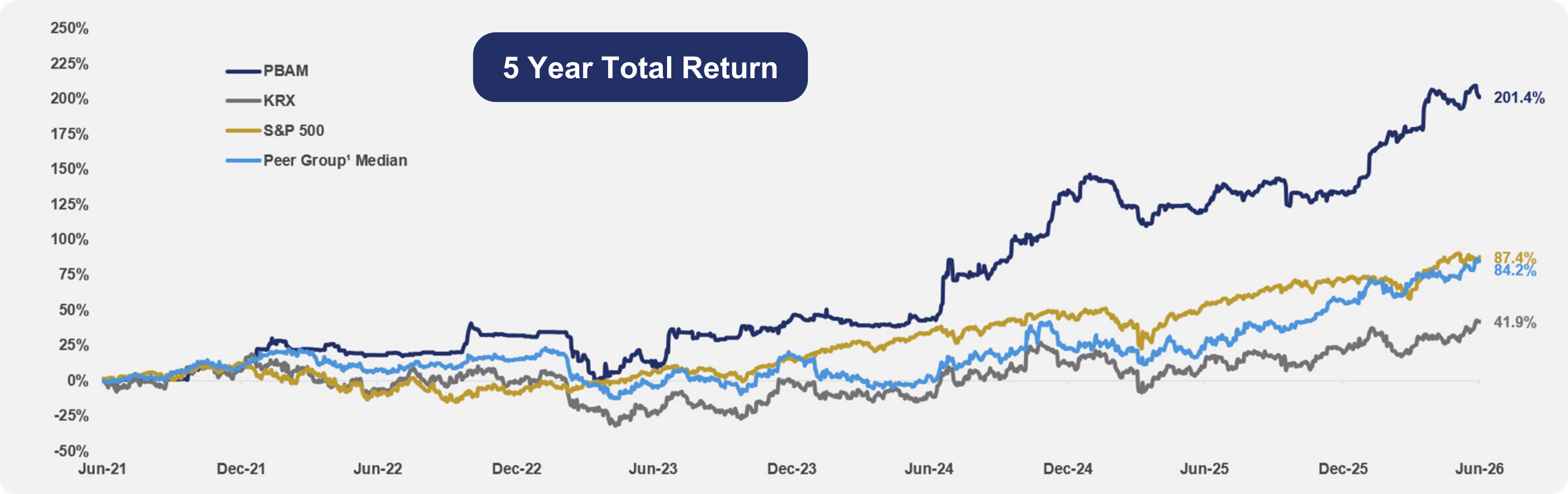
$ Tangible Book Value per Share



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

- **2026 Year-to-Date Total Return of 28.6%**
- **PBAM stock has outperformed peer group over the last 3 years and 5 years**





[1] Peer Group Includes: *AMBZ, AVBH, BCAL, BCML, BMRC, BPRN, BWFG, EFSI, ESQ, FFBB, FNRN, FRBA, FSBC, FVCB, JMSB, MNSB, MRBK, OBT, OPBK, PCB, PLBC, RBB, UNTY, USCB, WCCB*

Q2 2026 Results and Highlights

Financial Highlights

- $13.1 million in Net Income
- $2.27 Earnings Per Share
- $2.71 billion in Assets
- $2.13 billion in Loans HFI
- $2.38 billion in Deposits
- $49.57 Tangible Book Value per Share (up $2.19 from 3/31/2026)
- Filed Registration Statement with SEC on 7/13/26 to Uplist PBAM

Operational & Performance Highlights

- 48.81% Efficiency Ratio
- 5.18% Net Interest Margin
- 1.99% Return on Average Assets
- 18.90% Return on Average Tangible Common Equity
- 14.86% CalPrivate Bank Total Risk Based Capital Ratio*

* Preliminary

Asset Quality Highlights

- Non-Performing Assets declined $2.6 million, or 6%. NPA to Total Assets Ratio of 1.50%, down from 1.60% at prior quarter
- ALL of $30.5 million or 1.43% of total loans HFI
- Total Classified Loans of $51.0 million, of which $42.6 million (84%) is secured by real estate with a weighted average LTV of 62%, and 11 commercial and industrial loans totaling $8.4 million

Loan & Deposit Highlights

- Loans HFI decreased $8.2 million, or 0.4%, from 1Q26. Average loan balances increased $23.6 million or 1.1%
- Average HFI Loan Yields of 7.29%, up from 7.24% in 1Q26
- Core deposits increased $6.8 million, or 0.3%, from 1Q26 and increased $260.8 million, or 12.6%, since 2Q25
- Non-interest-bearing deposits represent 27.9% of total deposits (28.4% of core deposits)
- Total Cost of Deposits of 1.63%, down from 1.67% in 1Q26
- Uninsured deposits, net of collateralized and fiduciary deposit accounts, represent 53.8% of total deposits
- $2.4 billion total available liquidity, representing 190.8% of uninsured deposits, net of collateralized and fiduciary accounts

Strategic Focus – 2026

Credit Quality & Portfolio Management

- Loan pricing focused on capturing preferred client and credit profile
- Risk-based approach to loan reviews and Portfolio Management
- Early and active client engagement to minimize potential of future problem credits
- Continued resolution and cleanup of existing Criticized & Classified Assets and NPAs
- Refinement of Credit Department roles & responsibilities, service and operating model

Loan & Deposit Growth

- Emphasis on loan retention to minimize impact of payoffs and maturities
- Organic growth in existing markets including newest Santa Barbara market
- Top-tier talent acquisition for existing and new markets
- Emphasis on High Net Worth, entertainment, legal industry, property management & family office

Enhance Shareholder Value

- In process of becoming an SEC registrant and uplisting the Company's common stock to NASDAQ, subject to the satisfaction of all applicable initial listing requirements, including NASDAQ's final approval
- Reinforce business practices and client acquisition strategies that have led to top-quartile return on assets and return on equity over the last 5 years
- Share buybacks and potential dividends as capital deployment alternatives

Build Business Scalability

- Utilize experience of new senior hires to propel business scalability
- Continued emphasis on Project Governance and Prioritization to identify and execute on high value improvement opportunities that lead to lower cost operations, increased service to clients, and value-added solutions in the marketplace
- Utilize Data Analytics & AI as a means for process improvement and business intelligence
- Continued evolution of product and strategy roadmaps to address client needs

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

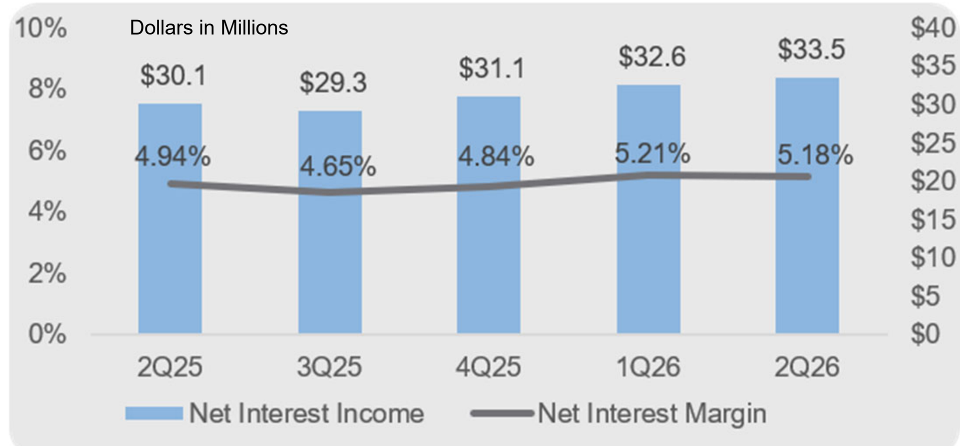
- Robust product offering, including IntraFi ICS & CDARS programs
- Exception based deposit pricing; adjustable and proactively manageable as Fed makes changes to treasury rates
- Expansion of newer legal verticals with new hires

Other NIM Performance Contributors

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

Earning Asset Yields* & Cost of Funds

Net Interest Income & Net Interest Margin*



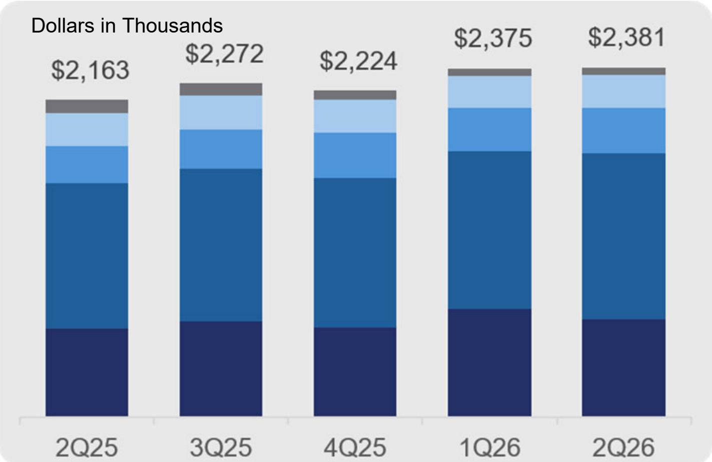
* FOOTNOTES

- 2Q25- $654K nonaccrual interest recognized; adjusted earning asset yield of 6.78% and NIM of 4.83%
- 3Q25- $1.3M nonaccrual interest reversed; adjusted earning asset yield of 6.74%, and NIM of 4.86%
- 4Q25- $304K nonaccrual interest reversed; adjusted earning asset yield of 6.57%, and NIM of 4.89%
- 1Q26- $1.3M net nonaccrual interest recognized, prepay penalties, and FHLB stock special dividend; adjusted earning asset yield of 6.57%, and NIM of 5.00%
- 2Q26- $905K net nonaccrual interest recognized; adjusted earning asset yield of 6.56% and NIM of 5.04%

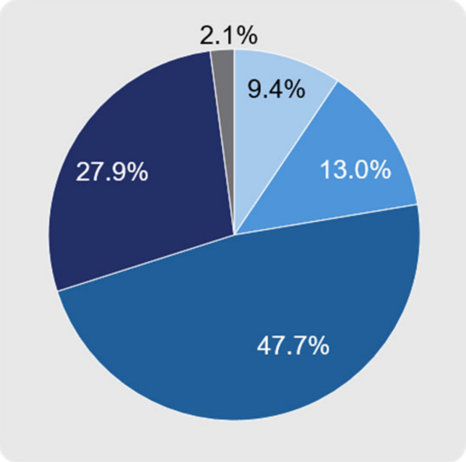
Strong Deposit Franchise

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

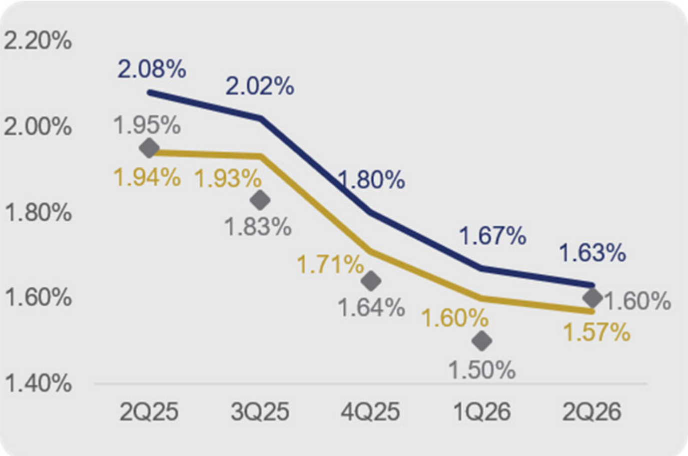
Growing Customer Deposits



2Q26 Deposit Mix



Deposit Cost Trends



Non-Interest Bearing | Interest Bearing DDA | Savings & MMDA | Time Deposits | Brokered

Avg Dep Cost | Avg Dep Cost Ex. Bkrd | Ending Deposit Cost Excl. Bkrd

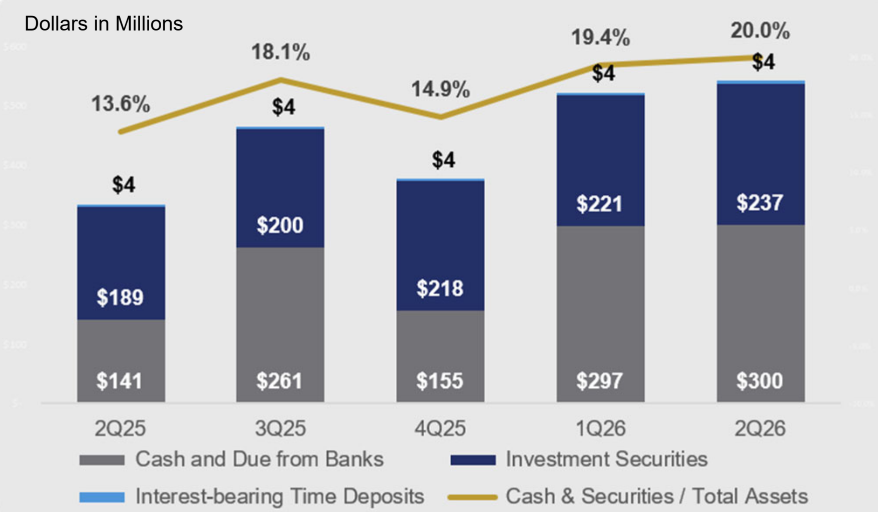
Deposit Commentary

- Total deposits increased $6.5 million during 2Q26 (+0.3%), comprised of $6.8 million increase in core deposits and $0.2 million decline in brokered deposits. Core deposit growth was limited in 2Q26 by seasonal deposit flows that came in at the end of 1Q26 and then left the beginning of 2Q26.
- Total deposits increased $218.4 million year over year (+10.1%), comprised of $260.8 million increase in core deposits and $42.5 million decline in brokered deposits
- Weighted average spot deposit rate of 1.65%, or 1.60% excluding brokered deposits, at 6/30/26
- Excluding brokered deposits, cumulative interest-bearing beta since 2Q24 of 68% at 6/30/26

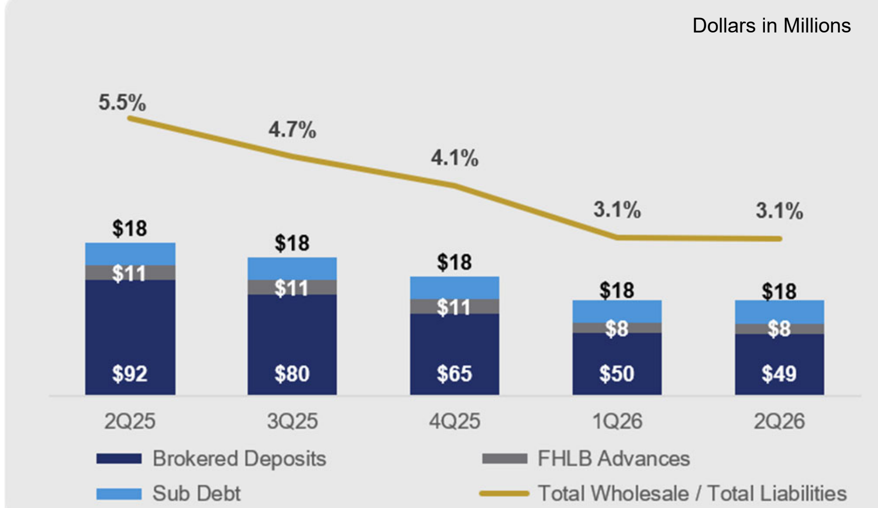
Strong Liquidity & Funding Position

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

Cash & Securities



Wholesale Funding



Total Available Liquidity

Liqudity Sources	Total Available & Unused (000's)	% of Uninsured Deposits
Cash, unrestricted	296,480	*23%*
Liquid Securities[1]	228,055	*18%*
Total Liquidity From Internal Sources	**524,535**	***41%***
FHLB	516,806	*40%*
FRB	620,131	*48%*
Brokered Deposits	665,793	*52%*
Other[2]	115,000	*9%*
Total Liquidity From External Sources	**1,917,730**	***150%***
Total Liquidity From Internal & External Sources	**2,442,265**	***191%***
Uninsured Deposits, net of collateralized & fiduciary accounts	$1,280,236	
Uninsured Deposits / Total Deposits	*53.8%*	

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

[2] *Unsecured Fed Funds lines of credit, secured repo facilities*

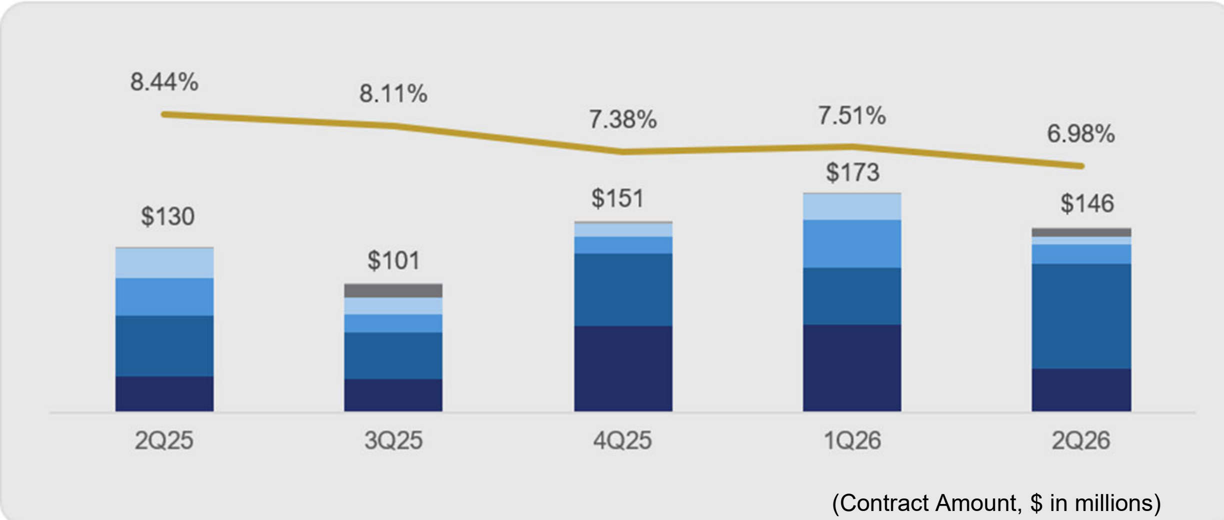
Commentary

- 2Q26 liquid assets increased in comparison to 1Q26 driven by increase in Investment Securities
- $2.4 billion total available liquidity at 6/30/26: $525 million on-balance sheet and $1.9 billion with external sources. Total liquidity represents 191% of uninsured deposits, net of collateralized and fiduciary accounts
- 38% year-over-year decrease in Wholesale Funding
- AFS Securities increased $16.0 million or 7.2% during 2Q26

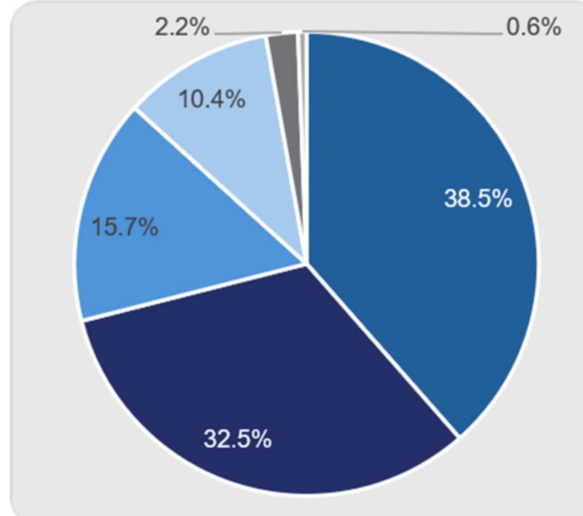
Loan Originations by Quarter

Emphasis on loan retention, pricing discipline and credit quality

Loan Originations



5 Quarter Origination Mix



Key Origination Rates

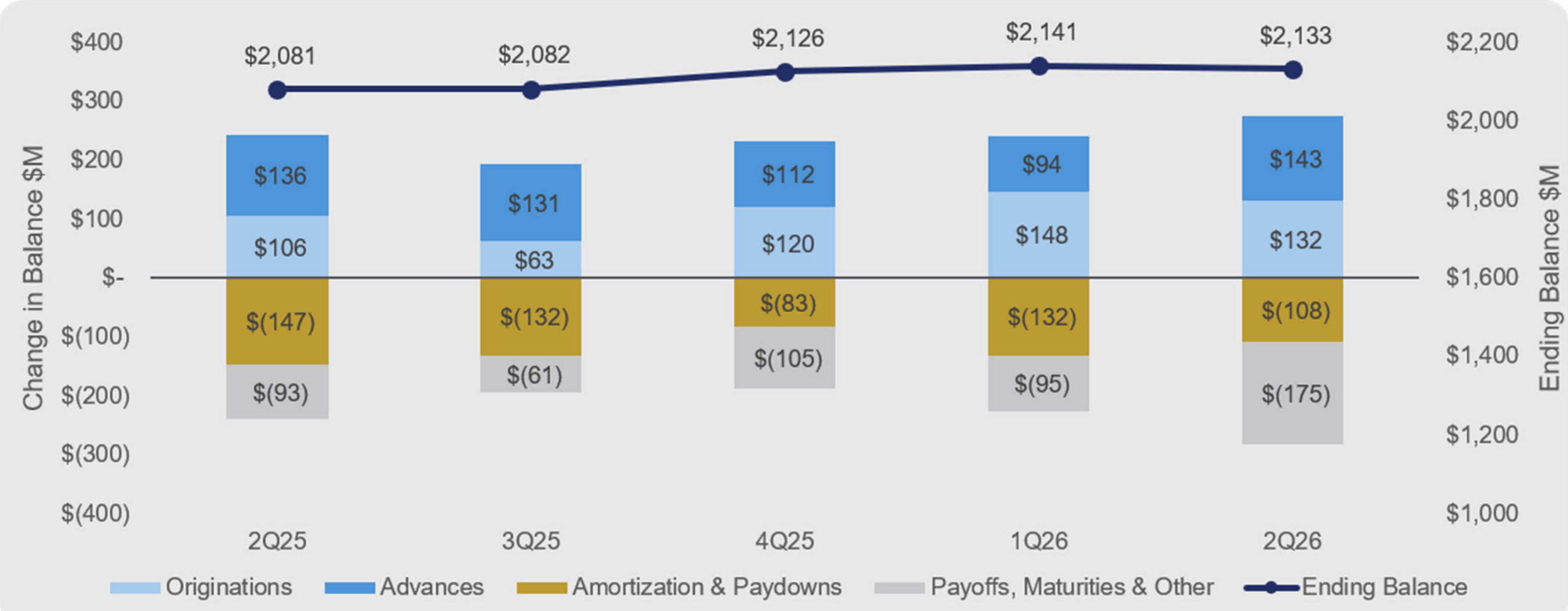
	4Q25	1Q26	2Q26
○ **CRE**	6.66%	6.28%	6.63%
○ **C&I**	7.39%	7.30%	6.83%
○ **SBA 504**	9.07%	8.44%	8.19%
○ **SBA 7A**	9.26%	9.18%	9.36%

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

Loan Portfolio Rollforward

Loan Rollforward



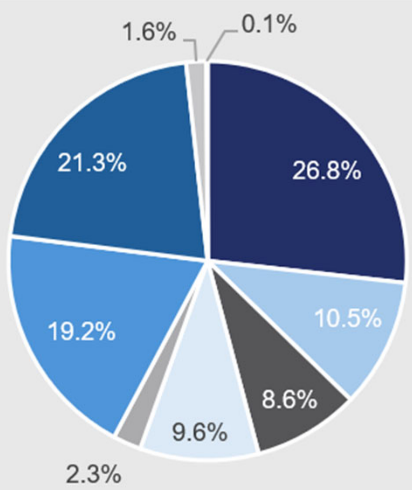
Loan Rollforward Commentary

- Loans Held for Investment balances in roll forward represent outstanding balances and are before allowance for credit losses
- Loans HFI declined $8 million during 2Q26 due to elevated maturities and prepayments, mostly offset by strong origination volume
- In addition to new originations, we are also focused on client and loan retention to reduce the impact of payoffs and maturities

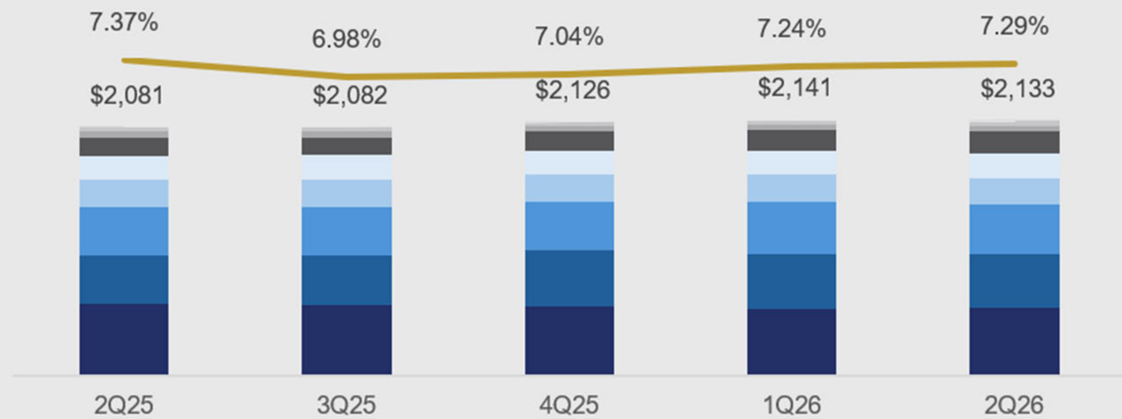
Loans Held for Investment Portfolio

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

2Q26 Loan Mix



HFI Loan Balances & Yields*



Investor Owned | C&I | SBA Secured by RE | Owner Occupied | SFR Secured | Multifamily | Land & Construction | SBA Non-RE Secured | Consumer | Loan Yield

Loan Portfolio Commentary

- Loan portfolio well diversified across industry, collateral, and loan types
- 97% 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

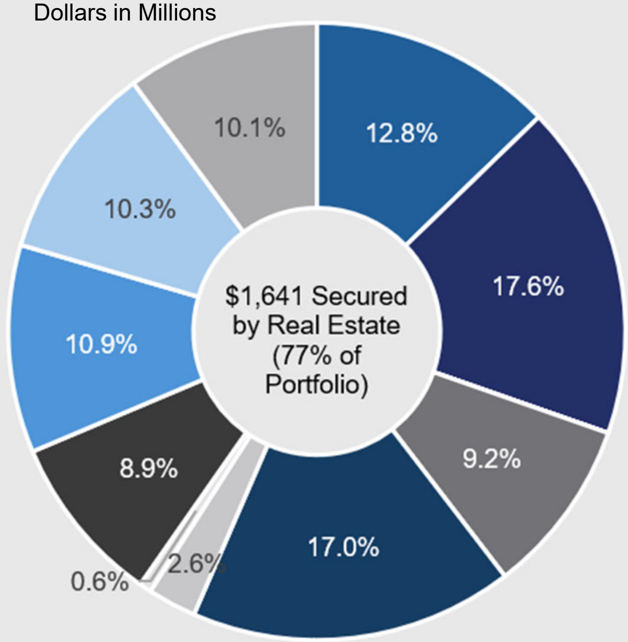
* FOOTNOTES
- 2Q25- $654K nonaccrual interest recognized; adjusted loan yield of 7.24%
- 3Q25- $1.3M nonaccrual interest reversed; adjusted loan yield of 7.23%,
- 4Q25- $304K nonaccrual interest reversed; adjusted loan yield of 7.10%
- 1Q26- $958K net nonaccrual interest and prepay penalties recognized; adjusted loan yield of 7.06%
- 2Q26- $905K net nonaccrual interest recognized; adjusted loan yield of 7.12%

Real Estate Secured Loan Portfolio Breakdown

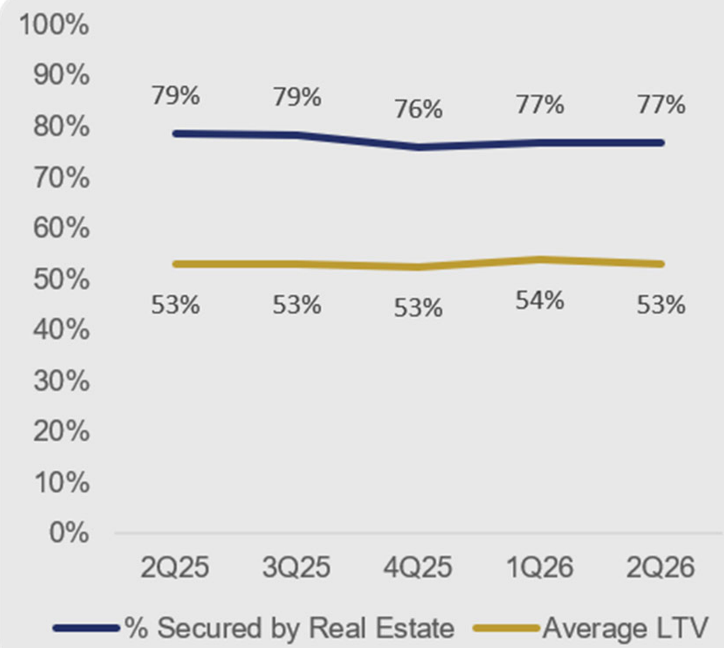
2Q26 Mix of Loans Secured by Real Estate

Type	Balance
Comml. Other	$ 288
Industrial	$ 278
Secured by SFR	$ 210
Multifamily	$ 179
Office	$ 170
Mixed Use	$ 147
Hotel/Motel	$ 151
Retail	$ 166
Land	$ 42
Medical	$ 10
Farmland	$ -

Dollars in Millions



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 42%, San Diego represents 25%, and Orange County represents 9% of total loans secured by real estate

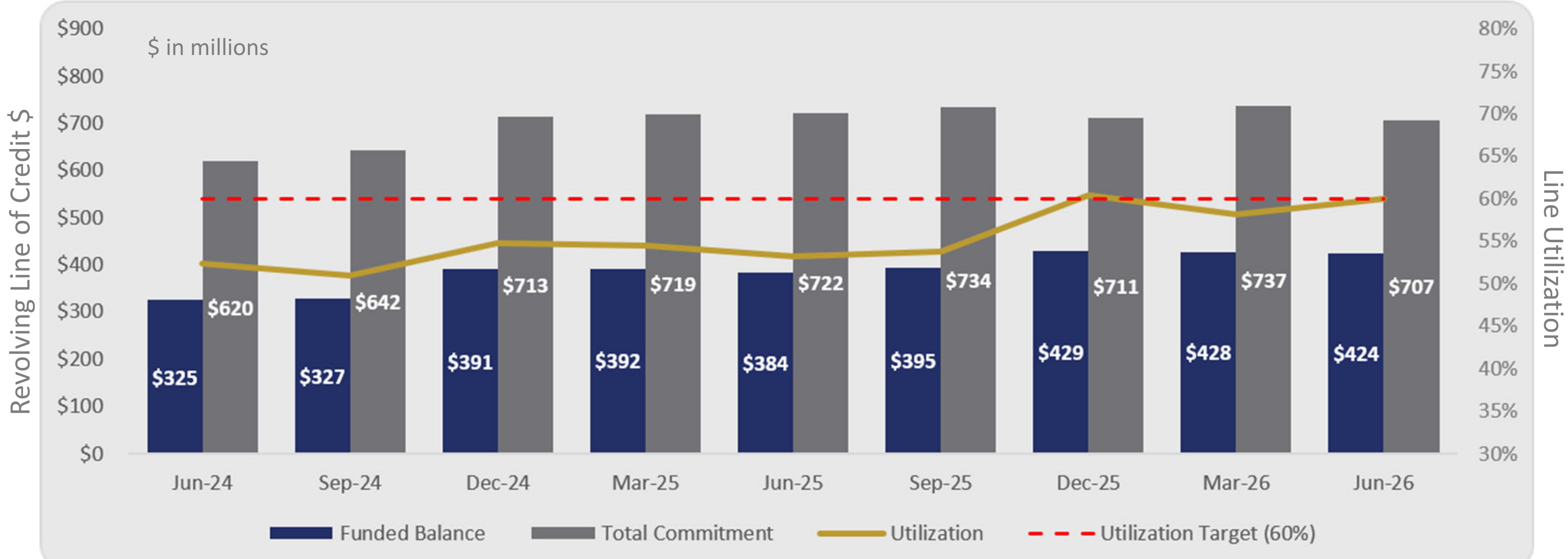
Real Estate Secured- Specific Portfolio Details

Loan Type	WAVG LTV	WAVG Orig GDSCR*	% Owner Occupied
Office	50.6%	2.75	61%
Hotel & Motel	53.3%	3.66	N/A
Retail	56.2%	2.09	51%
Multifamily	59.1%	3.46	N/A
SFR Secured	56.2%	4.43	41%
Total	**53.1%**	**3.33**	**44%**

*Global Debt Service Coverage Ratio

Total Revolving Lines of Credit

Total Revolving Lines of Credit



Overview

- 6.7% 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

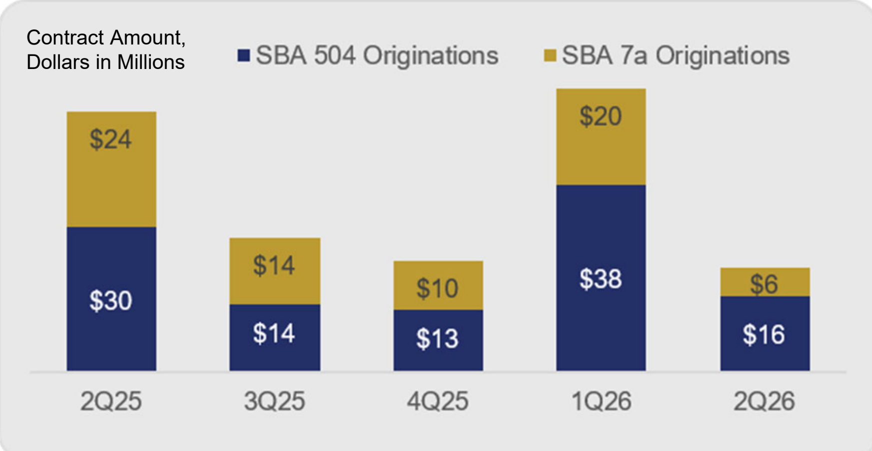
Utilization & Rates

- 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

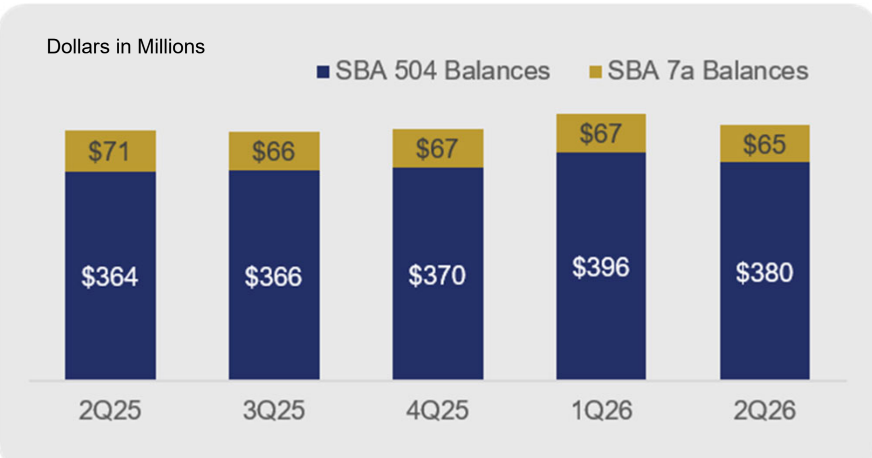
SBA Lending Overview

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.

NADCO COMMUNITY IMPACT AWARDS

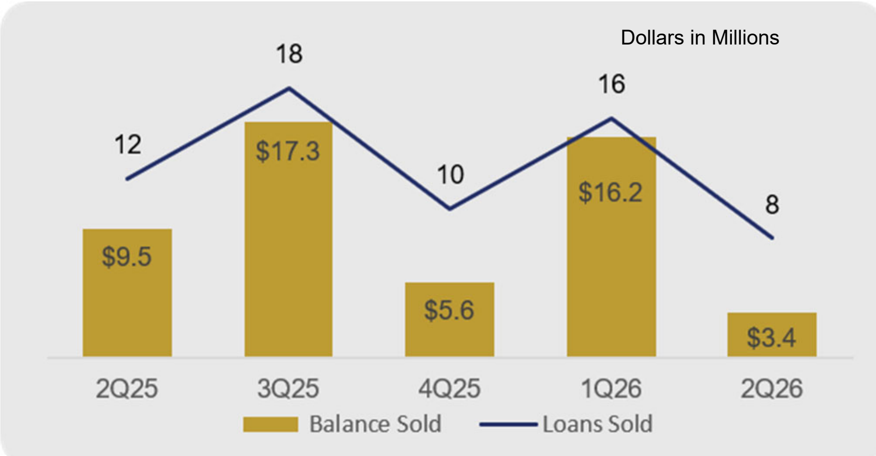
- Award winning SBA team serving our communities
- SBA loan programs are a great funding source for Small Business owners and provide a solid risk adjusted return for the bank including the opportunity for Gain on Sale income
- SBA loan programs as a whole spur economic development and provide small 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

	2Q25	3Q25	4Q25	1Q26	2Q26
SBA % of Total Production	41%	27%	15%	34%	15%
SBA % of HFI Portfolio	21%	21%	21%	22%	21%

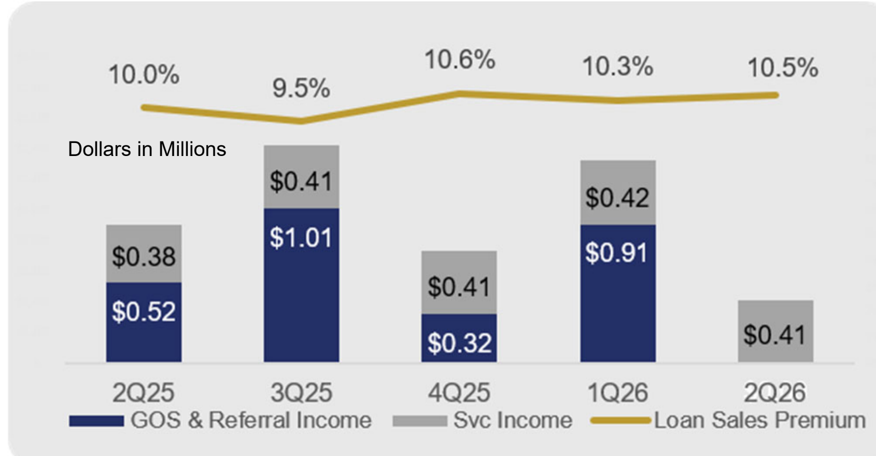
SBA Loan Sale Strategies

Optimizing SBA loan sales versus HFI based on secondary market conditions and loan yields.

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
- 1Q26 SBA gain on sale elevated due to the inability to sell loans during 4Q25 Government shutdown. 2Q26 SBA gain on sale reduced by $162 thousand premium reimbursement to an investor related to early payoff of previously sold loan

Interest Rate Risk Management

Loans Repricing & Maturities

June 30, 2026

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	$ 16,272	5.11%	0.8%	Within 1 year - RLOC	$ 394,382	7.62%	18.5%
Within 1 year - Other	179,705	6.14%	8.4%	Within 1 year - Other	401,077	7.19%	18.8%
1 to 2 years	165,969	6.36%	7.8%	1 to 2 years	202,976	7.34%	9.5%
2 to 3 years	104,170	5.44%	4.9%	2 to 3 years	219,971	7.92%	10.3%
3 to 4 years	14,694	7.58%	0.7%	3 to 4 years	59,768	8.35%	2.8%
4 to 5 years	154,279	6.22%	7.2%	4 to 5 years	149,102	7.28%	7.0%
Over 5 years	68,374	5.76%	3.2%	Over 5 years	2,303	6.88%	0.1%
	$ 703,463	6.07%	33.0%		$ 1,429,579	7.50%	67.0%

RLOC = Revolving line of credit

Investments AFS Portfolio

Dollars in thousands

	March 31, 2026				June 30, 2026			
	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	2,483	(10)	5.92	4.55%	2,469	(24)	5.67	4.54%
MBS/CMO/CMB	209,429	(7,650)	3.70	3.81%	225,586	(8,541)	3.99	3.88%
SBIC	5,096	(127)	3.28	3.69%	5,060	(163)	3.34	3.70%
Sub Debt	1,619	(131)	4.83	3.89%	1,643	(107)	4.64	3.89%
Municipals	2,281	(24)	6.09	4.35%	2,317	(57)	5.97	4.36%
Total	**$ 220,908**	**(7,942)**	**3.75**	**3.82%**	**$ 237,074**	**(8,893)**	**4.02**	**3.89%**
Change					**16,166**			**0.07%**

Interest Rate Sensitivity

Rate Shock Scenario (in bps)	Estimated Change from 6/30/26 Baseline forecast	
	1-Yr Net Interest Income	Economic Value of Equity
+200	1.6%	3.4%
+100	0.7%	1.9%
-100	0.4%	-1.1%
-200	0.4%	-2.1%

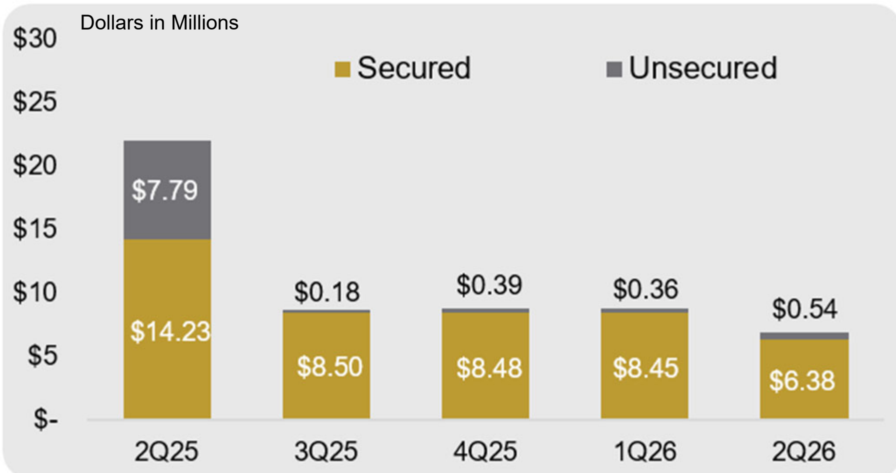
Commentary

- 67% adjustable loans at 6/30/26; 42% are hybrid & 25% variable
- 47% of loans reprice or mature <= 1 year. 3% 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 increased to 6.92% at 6/30/26 from 6.83% at 3/31/26
- Excess cash continues to be deployed into investment portfolio at yields higher than current average portfolio yields

Credit Risk Management

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

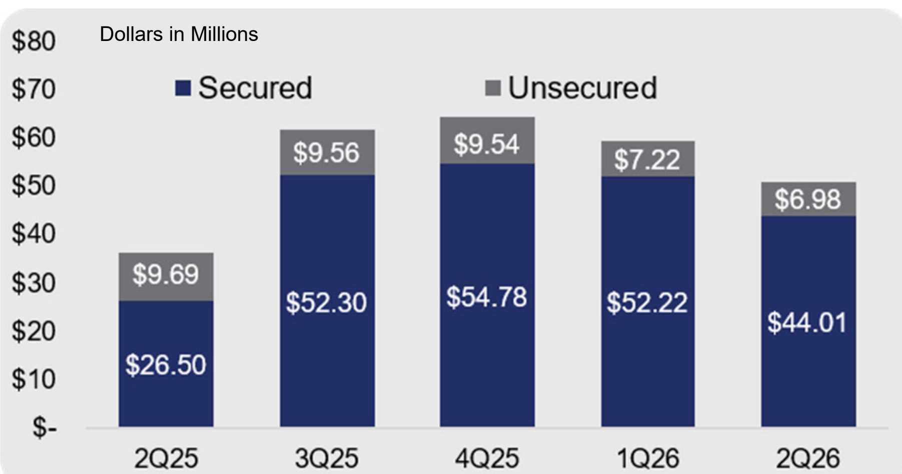
Special Mention Loans



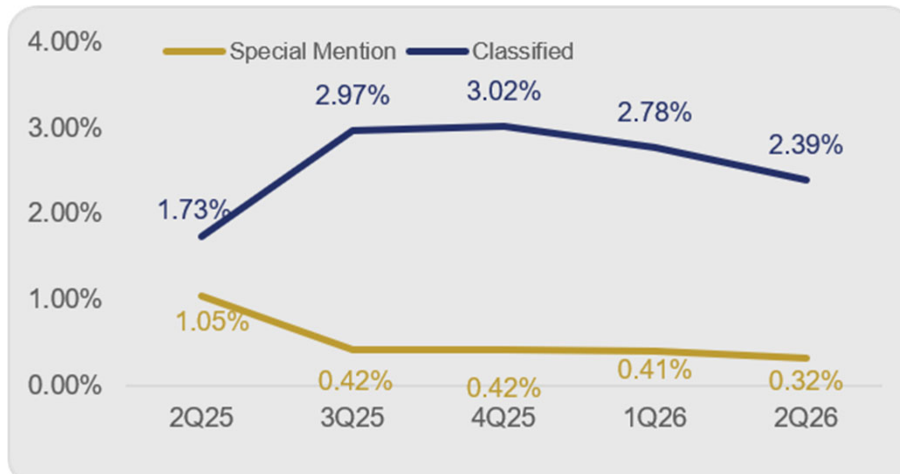
Commentary

- Total criticized loans declined by $10.3MM or 15% during the 2Q26 due primarily to a $4.5 million foreclosure to OREO and $6.7 million in full payoffs
- 47 total classified loans
- 32 of 47 classified loans are current on payments
- 36 of 47 classified loans are secured by real estate with a weighted average CLTV of 62%, which includes 8 SBA guaranteed loans with an average CLTV of 60% and 8 SBA 504 loans with an average CLTV of 54%
- 11 classified loans are C&I, which includes 4 SBA guaranteed loans

Classified Loans



Special Mention & Classified as % of Gross Loans



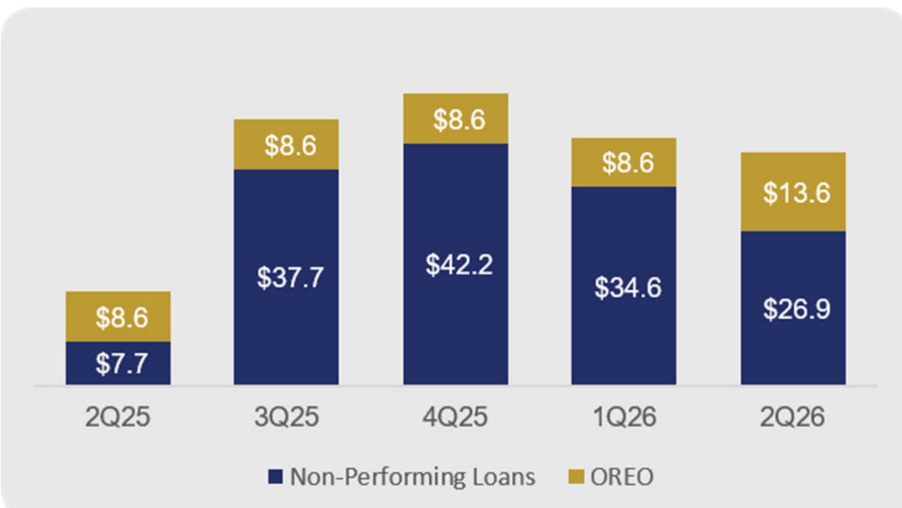
- Unsecured = any loans that are not secured by a real estate property or cash per regulatory legal lending definition; classified loans with collateral taken as an abundance of caution have been re-categorized as secured

Credit Risk Management Metrics

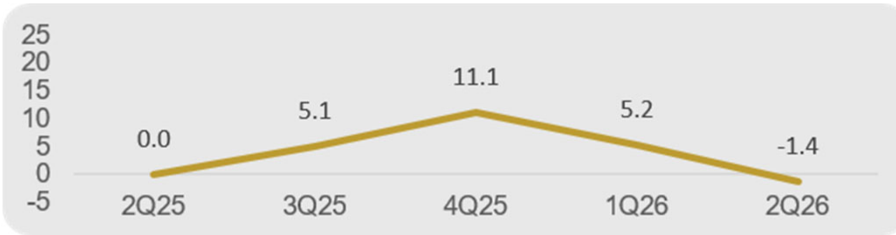
Credit Commentary

- Nonperforming assets declined by $2.6 million, or 6% during the 2Q26
- A $4.5 million non-performing loan was transferred to OREO
- 13 of 18 non-performing loans totaling $22.8 million are collateral dependent with a weighted average CLTV of 66%
- 3 non-performing loans with minimal or no collateral (unsecured) totaling $1.3 million are fully reserved
- 2 non-performing loans totaling $2.8 million are guaranteed by the SBA with specific reserves of $0.5 million for the unguaranteed amounts

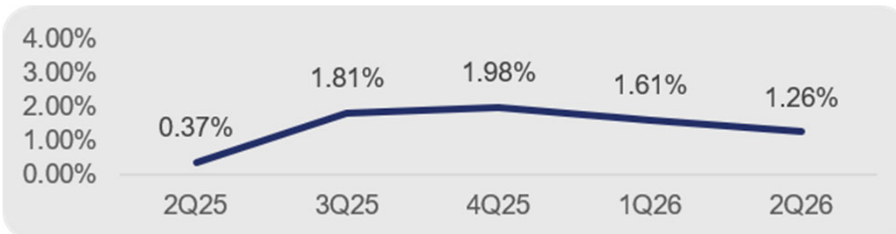
Non-Performing Assets (NPAs)



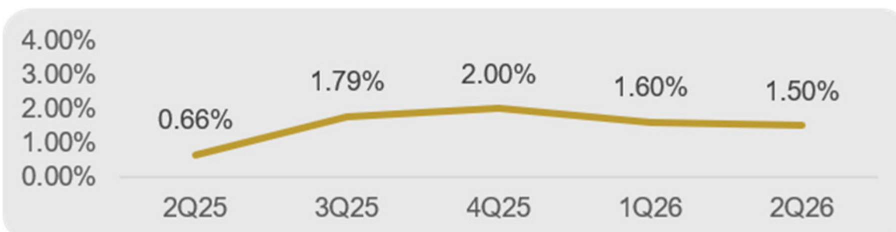
Quarterly Net Charge Offs in bps of Loans HFI



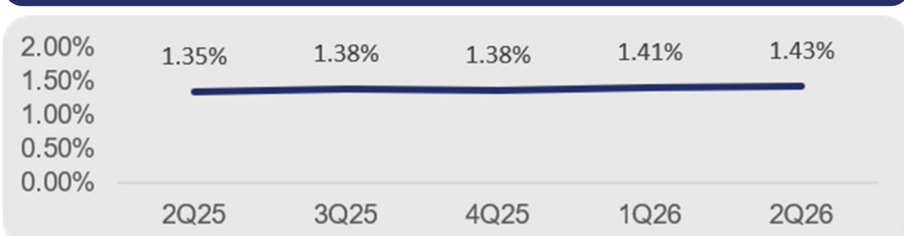
Non-Performing Loans as % of Total Loans



Non-Performing Assets as % of Total Assets



Allowance for Loan Losses as % of Loans HFI



Current Expected Credit Loss ("CECL")

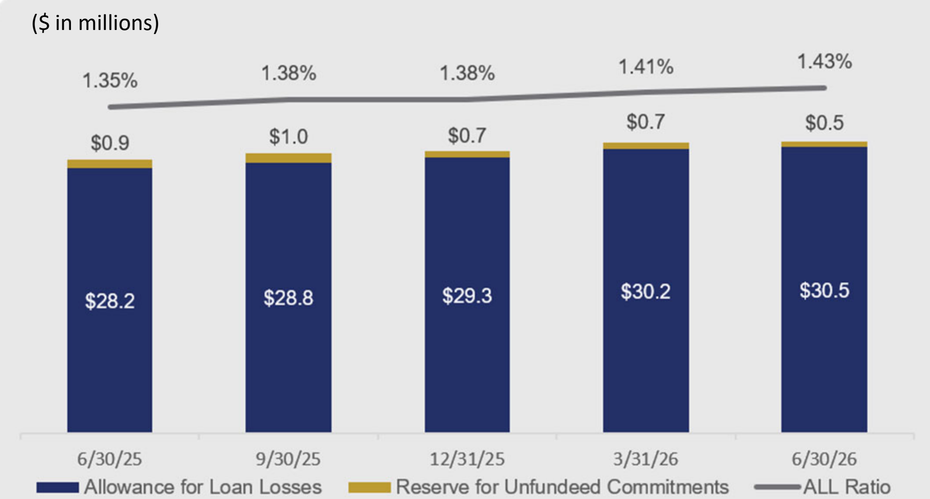
ACL Rollforward

$ in thousands	Jun 30, 2025 ACL	3Q25 Change in ACL	Sep 30, 2025 ACL	4Q25 Change in ACL	Dec 31, 2025 ACL	1Q26 Change in ACL	Mar 31, 2026 ACL	2Q26 Change in ACL	Jun 30, 2026 ACL
Allowance for loan losses	28,178	607	28,785	538	29,323	913	30,236	226	30,462
Reserve for unfunded commitments	899	125	1,024	(340)	684	(7)	677	(131)	546
Total allowance for credit losses	29,077	732	29,809	198	30,007	906	30,913	95	31,008
Total loans held for investment	2,081,063		2,081,611		2,126,147		2,140,964		2,132,724
Allowance for loan losses to loans HFI	1.35%		1.38%		1.38%		1.41%		1.43%

Quarterly ACL Summary

- The change in the allowance for loan losses and the coverage ratio (allowance for loan losses as a % of loans HFI) in 2Q26 was primarily driven by higher reserves on individually evaluated loans, partially offset by lower delinquencies within the collectively evaluated portfolio
- The decrease in the reserve for unfunded commitments in 2Q26 was primarily the result of lower CRE line commitments compared to the prior quarter.

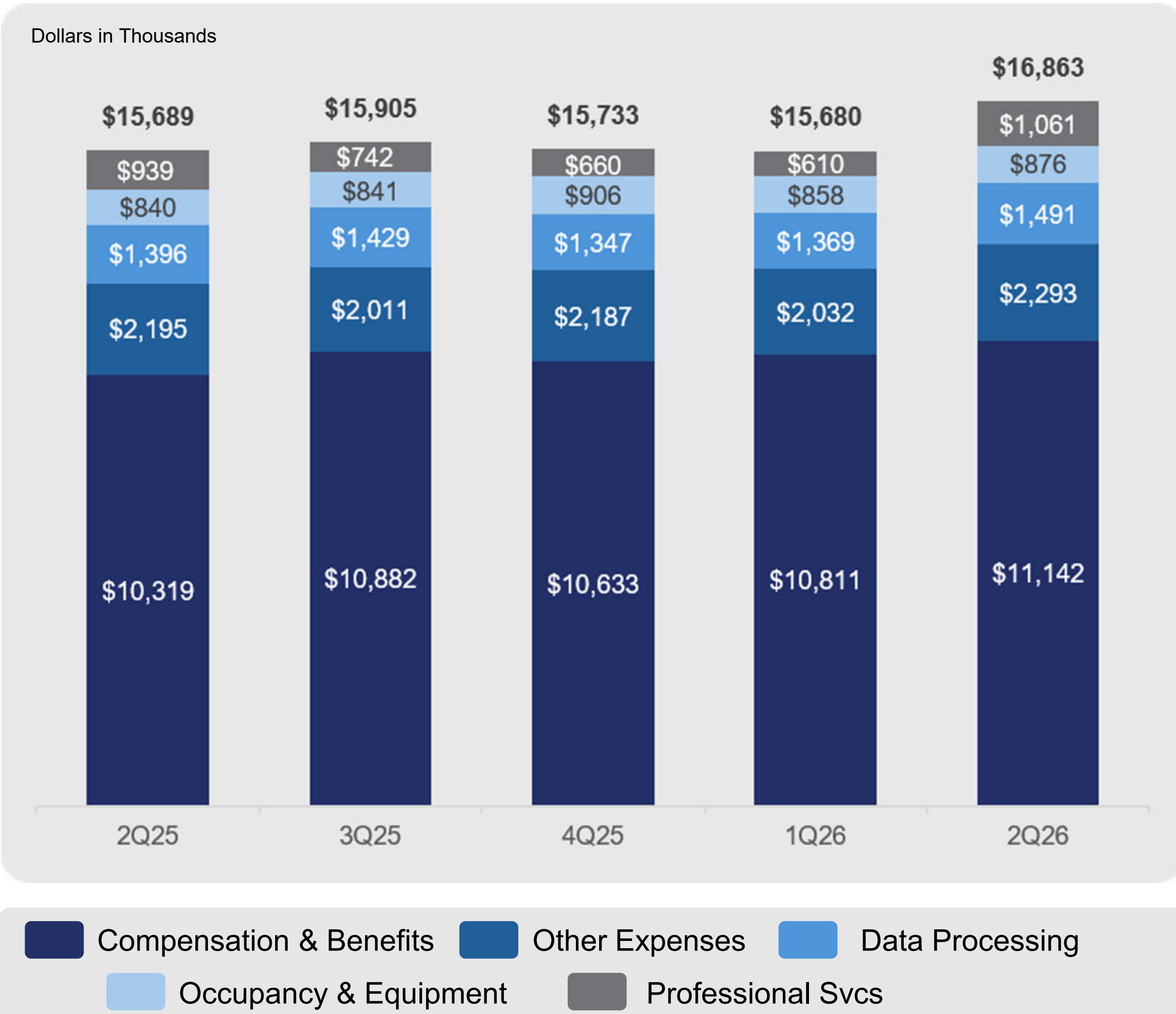
Total Allowance for Credit Losses



Expenses and Operational Efficiency

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

Non-Interest Expense (NIE)



NIE Commentary

- Professional services expense increased due to initiative to become a SEC reporting company and have the Company's common stock listed on NASDAQ
- Continued investments being made in people, process and technology to scale the business
- Managing expenses in a muted loan growth environment in order to sustain positive operating leverage

Efficiency Measures

	2Q25	3Q25	4Q25	1Q26	2Q26
Efficiency Ratio	49.27%	50.49%	48.46%	45.39%	48.81%
Assets per FTE ($ millions)	$10.11	$10.65	$10.57	$10.70	$ 10.98
NIE to Average Assets	2.53%	2.47%	2.41%	2.45%	2.56%

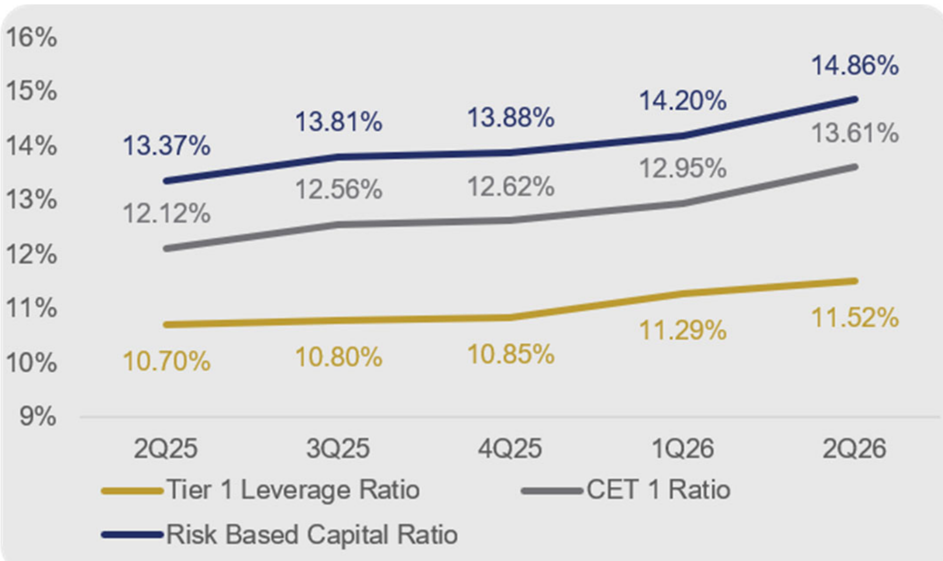
Strong Capital Position

Continued strong capital accretion to support balance sheet growth & strategic options to enhance shareholder value

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, fee income initiatives and business lines of credit
- Tangible Common Equity Ratio of 10.49% at 6/30/26
- During 4Q25, repurchased 86,594 shares at an average price of $57.69. During 1Q26, repurchased 44,214 shares at an average price of $67.80.
- During 2Q26, the Board authorized a stock repurchase program whereby the Company may repurchase an aggregate amount of up to $10 million in stock, or approximately 2.3% of our total outstanding shares of common stock. To date, no shares have been repurchased under the plan.

Select CalPrivate Bank Capital Ratios



Tangible Book Value per Share

CalPrivate Culture and Community Outreach

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	• 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	• Board level expertise in technology, audit and innovation • Dedicated focus on digital transformation • Provides oversite on roadmap, governance and budget • Governance and framework for AI Strategy focused on efficiency, productivity and client experience opportunities
Product Strategy	• Focus on products & services development to enhance Client Experience • Current areas of focus include Payments, Fraud Prevention & Digitization • Focus on continuous process & service improvement through use of technology tools • Utilize AI solutions to expand product offerings, improve client servicing and overall support
Information Technology Management Committee	• Enhancing focus on Cybersecurity and emerging security trends • Multi-discipline and cross functional membership ensures enterprise adoption • Developing Data Analytics & AI Program. Direct oversight of AI adoption
Direct Tech Investments	• 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

Holding Company for CalPrivate BANK

Relationships. Solutions. Trust.