



FFB Bancorp

Investor Deck as of June 30, 2026



Forward-Looking Information

This presentation and any related oral presentation may contain forward-looking statements. Forward-looking statements provide current expectations or forecasts of future events and are not guarantees of future performance, nor should they be relied upon as representing management's views as of any subsequent date. Forward-looking statements, some of which are based on various assumptions and events that are beyond our control, may be identified by reference to a future period or periods or by the use of forward-looking terminology, such as "may," "will," "believe," "expect," "likely," "projected," "should," "could," "seem to," "anticipate," "plan," "intend," "project," "assume," or similar terms or variations on those terms or the negative of those terms. The forward-looking statements are based on managements' expectations and are subject to a number of risks and uncertainties.

Although management believes that the expectations reflected in such forward-looking statements are reasonable, actual results may differ materially from those expressed or implied in such statements. Risks and uncertainties that could cause actual results to differ materially include, without limitation, the Company's ability to effectively execute its business plans; the impact of the Consent Order on our financial condition and results of operations; changes in general economic and financial market conditions; changes in interest rates; and, in particular, actions taken by the Federal Reserve to try and control inflation; changes in the competitive environment; continuing consolidation in the financial services industry; new litigation or changes in existing litigation; losses, customer bankruptcy, claims and assessments; changes in banking regulations or other regulatory or legislative requirements affecting the Company's business; international developments; and changes in accounting policies or procedures as may be required by the Financial Accounting Standards Board or other regulatory agencies.

The Company undertakes no obligation to release publicly the results of any revisions to the forward-looking statements included herein to reflect events or circumstances after today, or to reflect the occurrence of unanticipated events. The Company claims the protection of the safe harbor for forward-looking statements contained in the Private Securities Litigation Reform Act of 1995.





Company Overview

Company Overview

- FFB Bancorp (OTCQX: FFBB), the holding company for FFB Bank (established in 2005)
- Single branch bank headquartered in Fresno, California with LPOs in Southern California (Cerritos) and Northern California (San Ramon).
- Highly profitable bank focused on providing banking services to businesses, professionals, and successful individuals in California and across the US.
- Low-cost core deposit franchise with 52.48% non-interest-bearing deposits.
- High touch relationship model that leverages technology to drive operational efficiencies.
- Expertise with a growing payments business, which provides substantial fee income and low-cost deposits.
- #6 on American Banker's list of the Top 20 Publicly Traded Banks under \$2 Billion in Assets for 2025. In 2025, the Bank was ranked by S&P Global as the #34 best performing community bank under \$3 billion in assets.

Financial Information

Consolidated Balance Sheet (as of 6/30/2026)

Total Assets	\$1.62 B
Gross Loans (Incl. Held for Sale)	\$1.26 B
Allowance for Credit Losses	\$ 17.64 M
Total Deposits	\$1.38 B
Non-Interest-Bearing Deposits (%)	52.48%
Total Shareholders' Equity	\$182.78 M

Bank Capital Ratios (as of 6/30/2026)

Equity / Assets (Leverage Ratio)	12.20%
CET-1 Ratio	15.57%
Risk Based Capital Ratio	16.83%

Consolidated Performance Ratios (Q2-2026)

Net Interest Margin	4.71%
Non-Interest Income / Operating Revenue ⁽¹⁾	24.84%
Adjusted Efficiency Ratio	59.96%
Return on Average Assets	1.35%
Return on Average Equity	11.99%



Experienced Management Team

Executive	Years in Banking	Biography
Steve Miller President Chief Executive Officer	31	Mr. Miller joined FFB Bank in 2015. He brings over 31 years of commercial banking, retail banking, operations and sales/marketing experience to the Bank. Mr. Miller is a graduate of Columbia University and began his career with MBNA America in their management development program and held a variety of roles over his 12-year career. He then moved overseas to Taiwan and worked with GE Money and spent several years with HSBC Indonesia. He was later recruited to join Alliance Financial Group in Malaysia.
Bhavneet Gill Executive Vice President Chief Financial Officer	20	Ms. Gill joined FFB Bank in 2022. She brings over 20 years of commercial banking, management and finance experience to the Bank. Ms. Gill is a graduate of UC Davis and the Pacific Coast Banking School. Ms. Gill began her banking career with State Street Corporation and held increasingly responsible management positions with public companies including Central Valley Community Bank and served as the Chief Financial Officer for United Security Bank.
Robert Reed Executive Vice President Chief Credit Officer	39	Mr. Reed started his banking career in community banks in the Washington, DC metropolitan area before moving to Colorado in 2000 where he was a Senior Lending Officer for The Gunnison Bank and Trust Company. In 2004 he became Chief Credit Officer for Community Banks of Northern California. Mr. Reed's experience includes setting and managing credit policies and directives for a variety of credit products and services including SBA, agriculture, asset-based, commercial real estate, construction, and mortgage lending.
Rocky Bandzeladze Executive Vice President Chief Banking Officer	26	Mr. Bandzeladze brings over 26 years of experience in financial services, organizational leadership, and business transformation. He has held senior leadership roles with Banc of California, California Bank & Trust, Comerica, and Wells Fargo, driving growth initiatives and enhancing performance across multiple divisions. In addition to his banking career, he has launched and grown startups, most recently in the aerospace industry, supporting global aviation supply chains and FAA certification. Mr. Bandzeladze holds a bachelor's degree in economics, an MBA from California State University, and a Doctorate in Organizational Leadership from Pepperdine University.
Craig Heimuller Executive Vice President Chief Operating Officer	30	Mr. Heimuller brings over 30 years of progressive technology and banking operations experience. He oversaw deposit and payments operations, call center, card operations, along with the technology organization for the Bank of Cascades in Oregon. He then joined Merchants Bank of Commerce in California as their CIO, later serving as Chief Deposit and Information Technology Officer with Northwest Bank in Oregon.
Jenann Shemisa Executive Vice President General Counsel	33	Ms. Shemisa joined FFB Bank in 2024. She brings over 33 years of extensive legal experience in the banking, fintech, and consumer finance industries. Ms. Shemisa has previously served as Counsel at the FDIC's Consumer Enforcement Unit in Washington, D.C. and as General Counsel and Chief Compliance Officer for several fintech organizations. Ms. Shemisa holds a Bachelor of Administration in Liberal Studies with a Pre-Law focus from Bowling Green State University and a Juris Doctor degree from Cleveland Marshall College of Law. She is admitted to practice law in the State of Ohio, licensed to practice law in the State of California through the RIHC/MJP Program and admitted to practice before The United States Supreme Court.
Matt Tymn Executive Vice President Chief Marketing Officer	7	Mr. Tymn joined Fresno First Bank in 2020 as Chief Marketing Officer. Matt is an entrepreneur, product developer, marketer, revenue generator with over 20 years of experience working with SMBs, large enterprises and startups. Matt has a background in Computer Science and Business from The University of Louisville.



Consent Order Remediation Update

As a result of the actions required for Consent Order remediation, enhancement of the Bank's consumer compliance management system, and additional oversight over third party relationships, the Company has seen the following impacts to results:

- Due to the enhanced AML/CFT requirements for ISOs and Sub-ISOs, the Company exited 6 ISO and Sub-ISO relationships in 2025. Non-interest-bearing deposits related to those relationships totaled \$140.8 million prior to exit.
- This loss of non-interest-bearing deposits has changed the Company's deposit mix and has resulted in higher funding costs. Cost of earnings assets has increased to 1.28%, as of the most recent quarter-end. Although the Bank plans to replace these non-interest-bearing deposits with growth from new Bank customers in its markets, and from the existing ISO partners it will continue to support, in the short-term deposit growth will likely continue to be made up of a higher percentage of interest-bearing deposits or wholesale funding sources.
- Salaries & employee benefits expense have increased due to hiring additional Compliance and Risk personnel and reflects the full year impact of individuals hired in the second half of 2025.
- Legal, consulting, audit, and compliance costs have been increased to implement and maintain an enhanced AML/CFT and consumer compliance management program, engage independent audits of ISOs and Sub-ISOs, and other expenses related to Consent Order remediation. These non-recurring expenses have primarily been exhausted through the end of 2025.
- Software license expense has increased with the implementation of CFT/AML/Fraud real-time monitoring systems.

The Company has made continued and timely progress on the matters outlined in the Consent Order. Ultimate compliance with the Consent Order will be determined by the regulators. Although the added resource allocation to properly address the order will have near-term impacts to our performance, we feel that building a best in-class compliance and risk framework will enable the bank to drive results over the long-term.



Product Strategy

Omni Channel Strategy & Platform Execution

- **Small Business Lending:** Executing on a digitally enabled small business lending strategy for term loans and lines of credit. The platform integrates automated workflows, document management, and automated credit decisioning to improve speed, consistency, and scalability across channels.
 - **Execution:** Beta testing commenced in Q1 2026 and broader rollout began in Q2 2026
- **Business & Corporate Credit Cards:** Direct issue card platform delivering revolving business credit cards and corporate charge cards with real time spend controls, expense management, and accounting integrations, strengthening FFB's position as a primary operating bank and supporting data driven insights.
 - **Expected rollout:** Beta testing commenced in Q2 2026 with broader rollout expected in Q3 2026
- **Digital Account Opening Enhancements:** Modernizing digital onboarding through a transition to a leading industry platform. Phased implementation supports improved client experience, consistency across channels, and long-term digital growth.
 - **Initial rollout:** Targeted for Q3 2026
- **International Payments & FX:** International account to account payments delivered through Visa Connect, with active client usage across multiple countries and currencies. Capabilities are embedded within Treasury Management workflows to support global payment needs and provide diversification of fee income streams.
 - **2026 focus:** Expanding adoption, supporting core treasury sales, and scaling volumes.

Ledger & Payments Infrastructure

- Enhancing internal ledger for subaccount reporting capabilities for Merchant Services and select operating account structures . This solution works alongside the core platform to enable controlled end to end funds movement, improved reconciliation, and future scalability across payment rails and treasury products. FFB is evaluating use cases and target customer segments for its enhanced ledger and sub-account capabilities.
 - **Initial rollout:** Targeted for Q3 2026

Technology & Risk Enablement

- **Enterprise Data Warehouse:** Expanded enterprise reporting and analytics supporting pricing, profitability, and cross sell strategies
- **AI:** Productivity and workflow enablement across the enterprise. Disciplined approach to ensure risk framework is in place to support AI enablement.
- **BSA/AML:** Scalable Compliance including Fraud AI enabled monitoring system dedicated to monitoring ACH and Payment Merchants. FFB continues to implement additional tools for Compliance testing.





Financial Performance

Financial Results for Q2-2026

Earnings

- Net income of \$5.48 million in Q2-2026.
- ROAA of 1.35% and ROAE of 11.99% in Q2-2026.
- Operating revenues of \$24.1 million in Q2-2026, a 4.97% increase over Q1-2026.
- Non-interest income of \$5.9 million in Q2-2026, a 17.34% increase over Q1-2026.
- Net interest margin of 4.71%.

Loans and Deposits

- Gross loans totaled \$1.26 billion, a 2.65% increase over Q1-2026.
- Total deposits totaled \$1.38 billion, a 3.25% increase over Q1-2026.
- Non-interest-bearing deposits are 52.48% of total deposits, and non-CDs are 87.54% of total deposits.
- Net Loan/Deposit ratio of 89.54%.

Credit Quality

- NPAs/Assets of 2.74%
- ACL / Total Loans of 1.40%, or 1.47% excluding government guaranteed loans
- \$44.24 million nonaccrual loan balance. FFB's exposure, net of guarantees and individual allowance, is \$14.05 million. Primarily secured by R/E collateral.

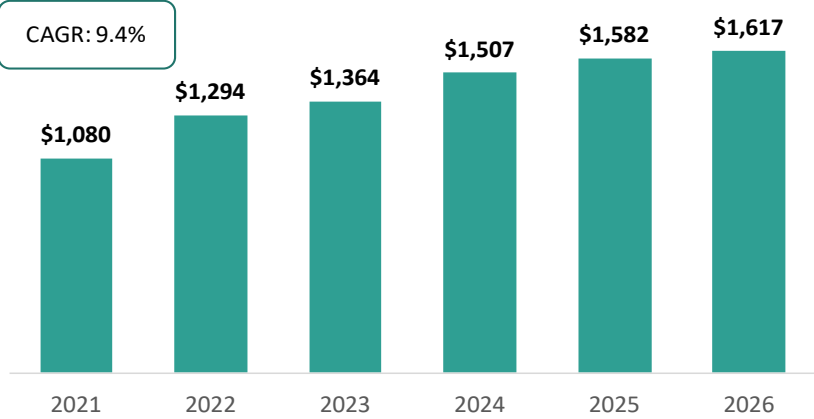
Capital/ Liquidity

- Tangible Common Equity Ratio at consolidated holding company was 11.30% at June 30, 2026, including \$12.65 million in AOCI loss. Regulatory leverage capital ratio at Bank was 12.20%.
- Book value per share increased to \$63.80 from \$61.85 at the previous quarter-end.
- During the quarter ended June 30, 2026, the Company repurchased 91,577 shares, at an average price of \$85.63. This represented approximately 3.97% of total shareholders' equity at June 30, 2026. The Company has utilized \$13.2 million of the \$15.0 million repurchase authorization.
- \$70.7 million in primary and \$572.6 million in secondary liquidity sources at June 30, 2026.

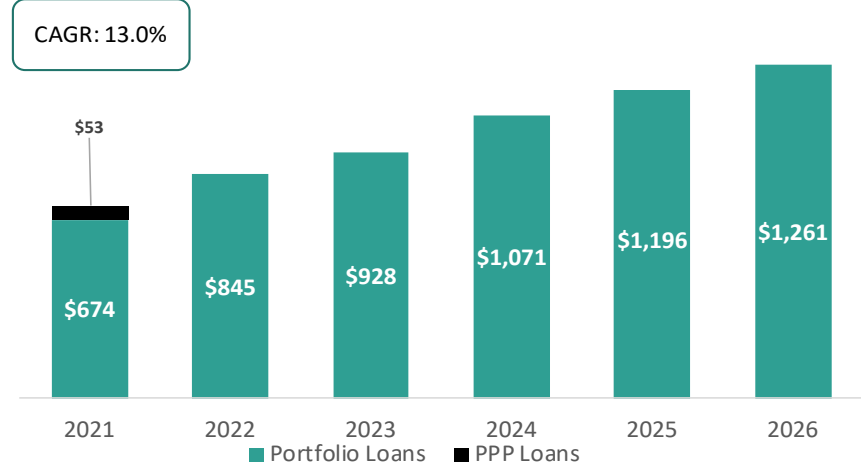


Financial Highlights – Balance Sheet Growth

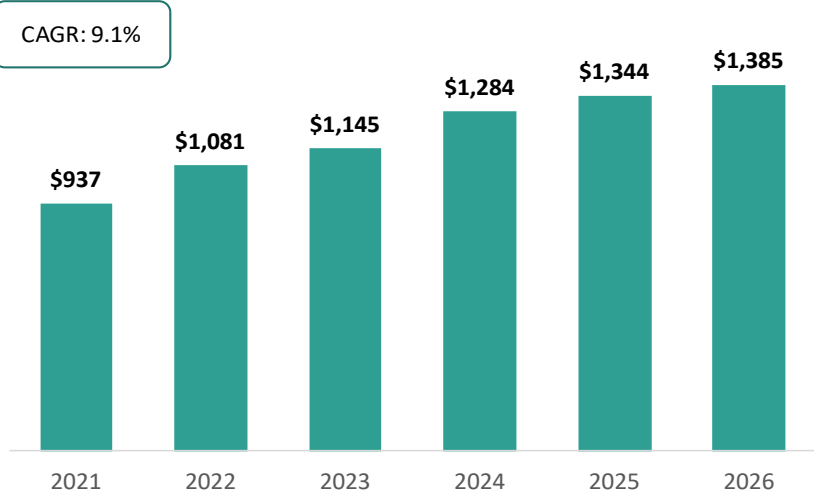
Total Assets (\$ in millions)



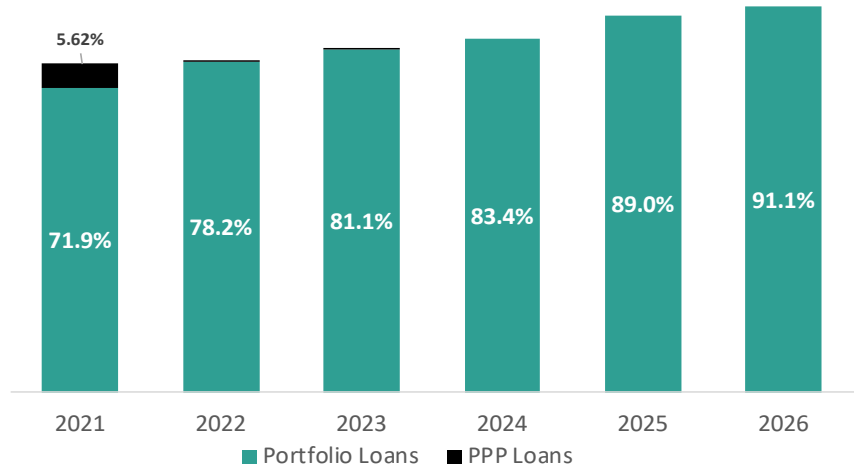
Portfolio Loans (\$ in millions)



Total Deposits (\$ in millions)



Portfolio Loans / Deposits (%)

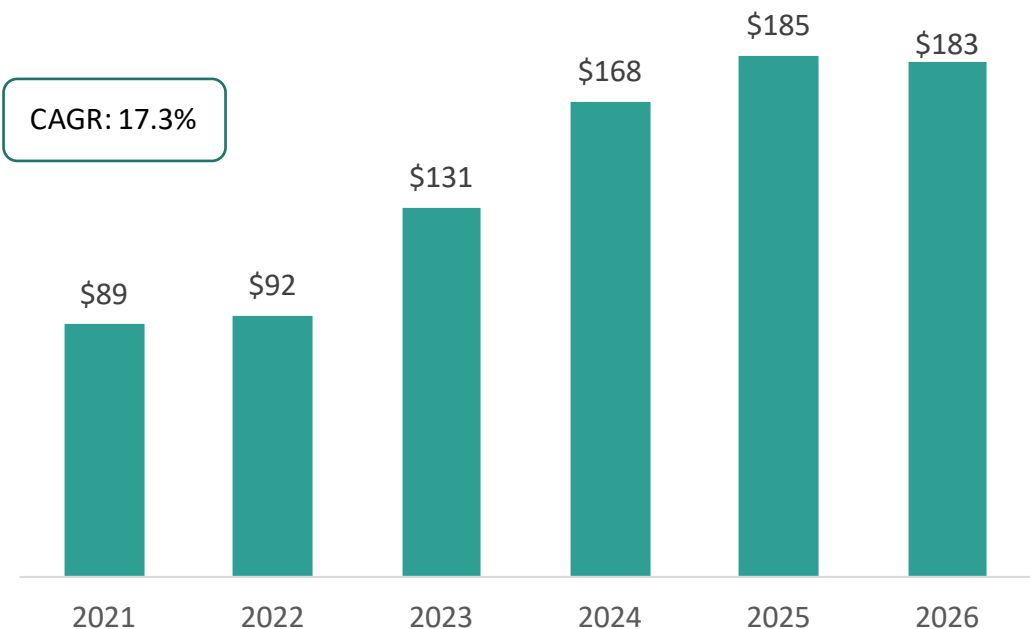


Financial Highlights – Shareholders Equity & Book Value Growth

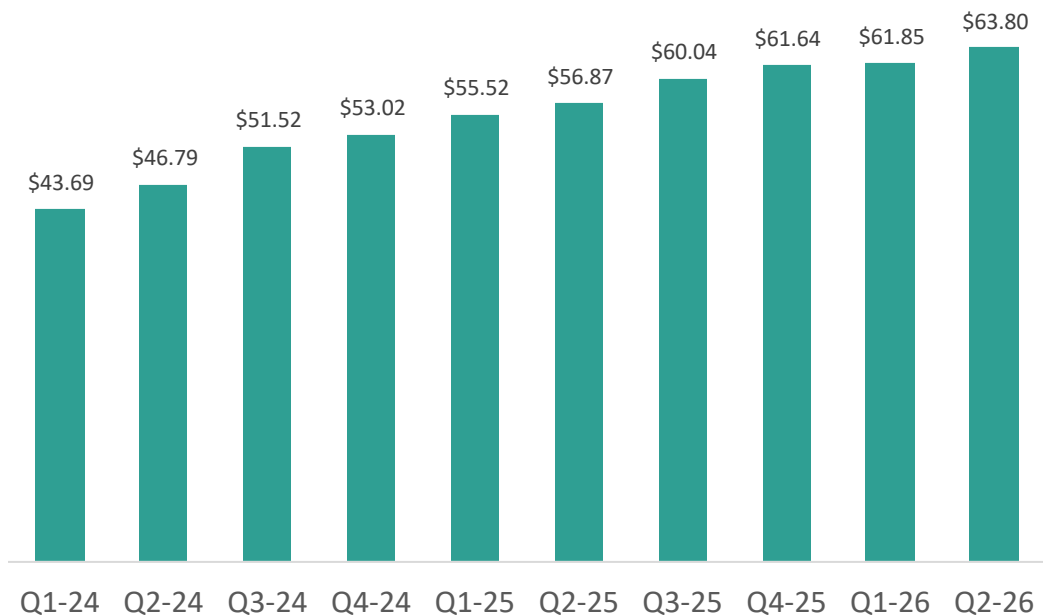
Shareholders equity in 2026 includes a \$28.3 reduction for the redemption of subordinated debentures. This reduction was offset by 2025 YTD and 2026 YTD net income recognized. In addition, YTD shareholder equity was impacted by \$13.2 million in stock repurchased during the year. The AOCI unrealized loss at June 30, 2026 was \$12.7 million.

Book value per common share continues to rise through the growth of shareholder equity and recent strategic share repurchases.

Shareholders Equity net of AOCI (\$ in millions)

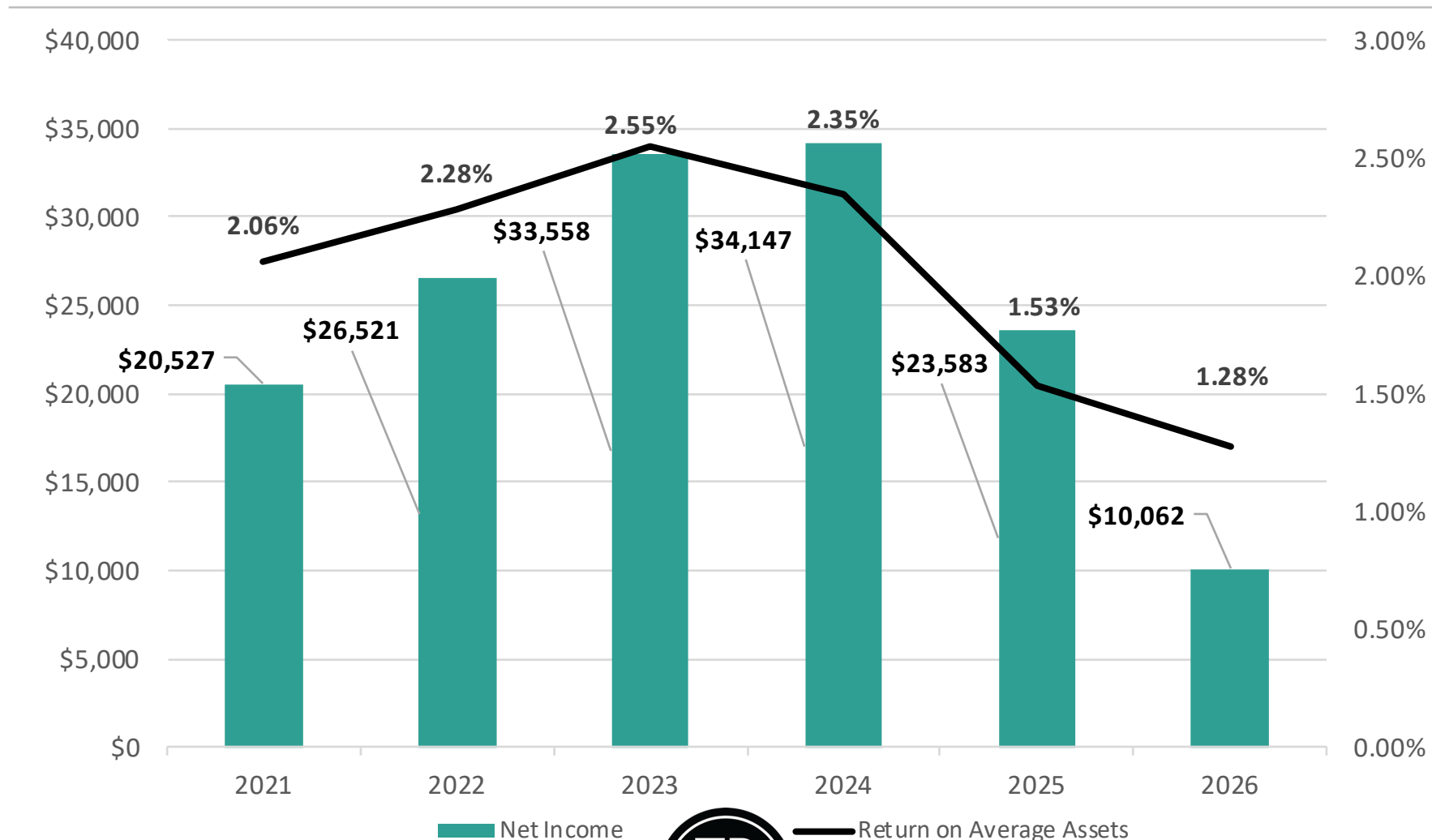


Book Value per Common Share



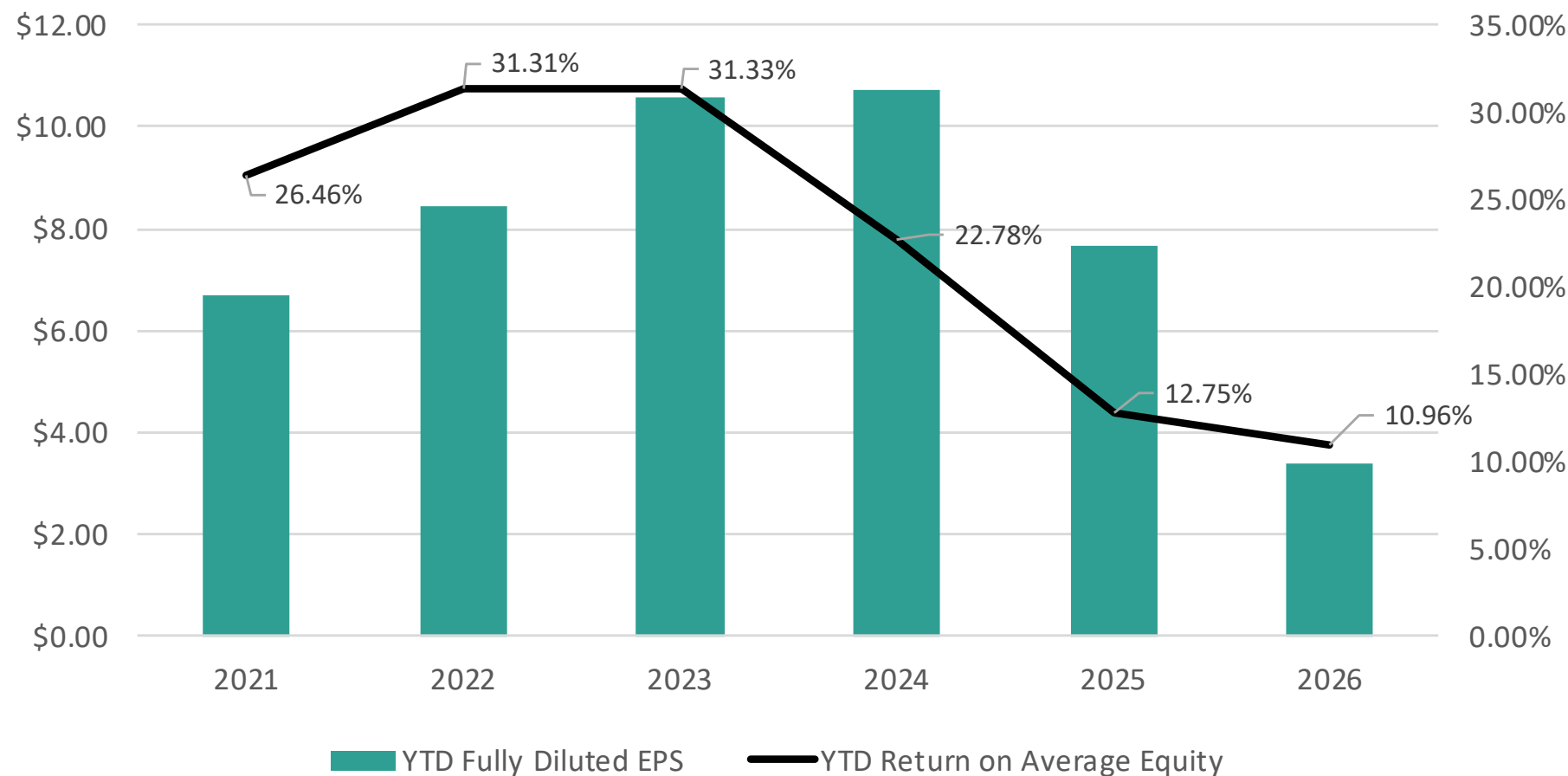
Net Income and Return on Average Assets

Net Income of \$10.1 million and Return on Average Assets of 1.28% for YTD 2026



Earnings per Share and Return on Average Equity

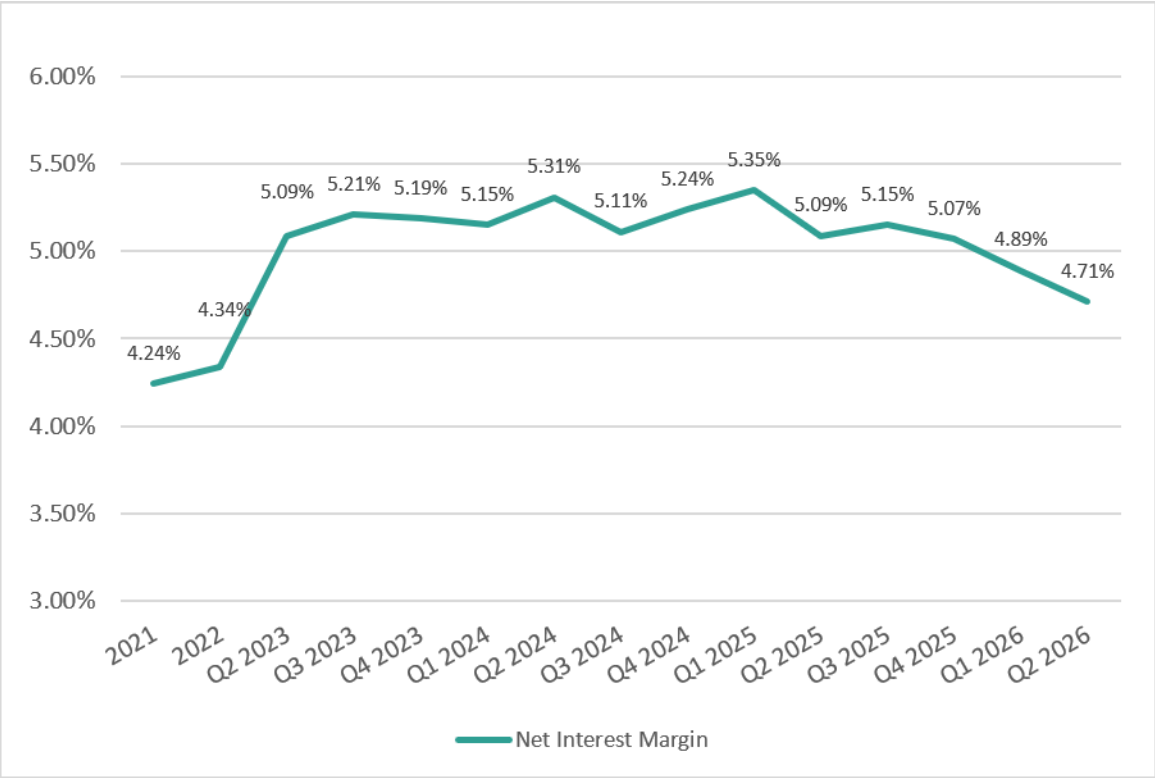
Fully diluted earnings per share of \$3.41 and 10.96% ROAE for 2026 YTD.



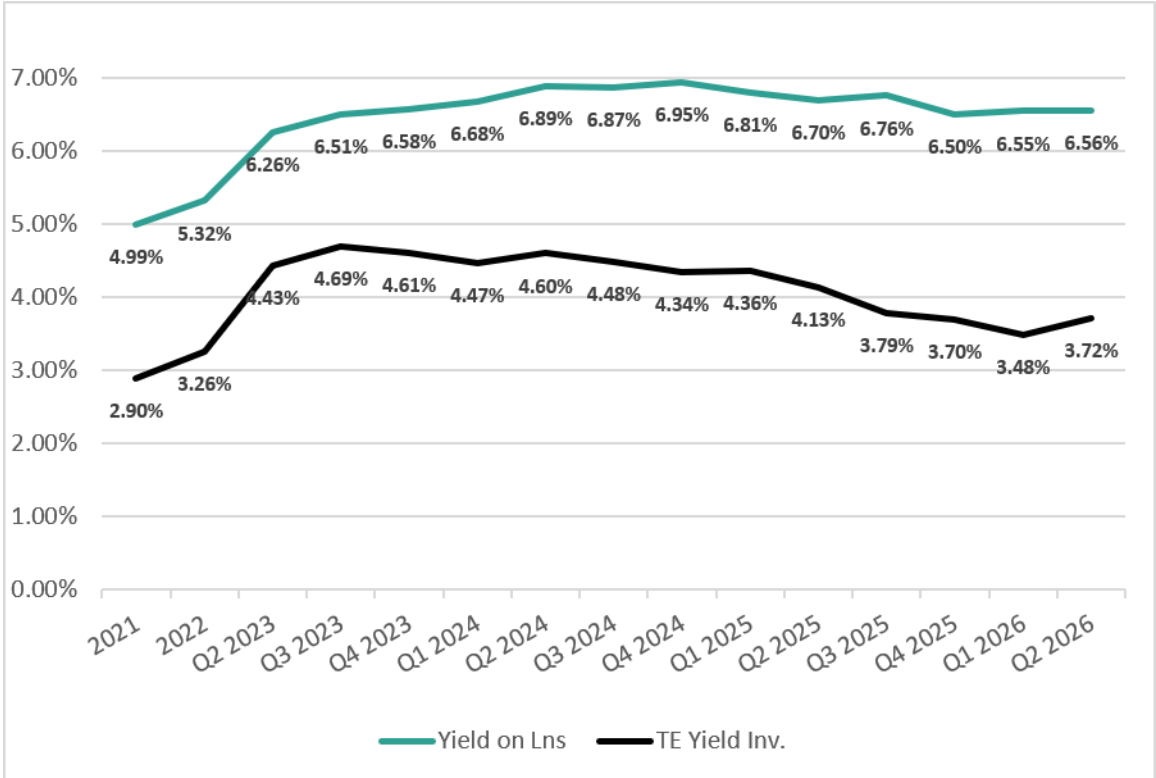
Net Interest Margin and Yield on Primary Earning Assets

With higher rates in recent years, yields on loans have increased because of repricing and new loan originations at higher yields.

Net Interest Margin (Tax Equivalent Yield)



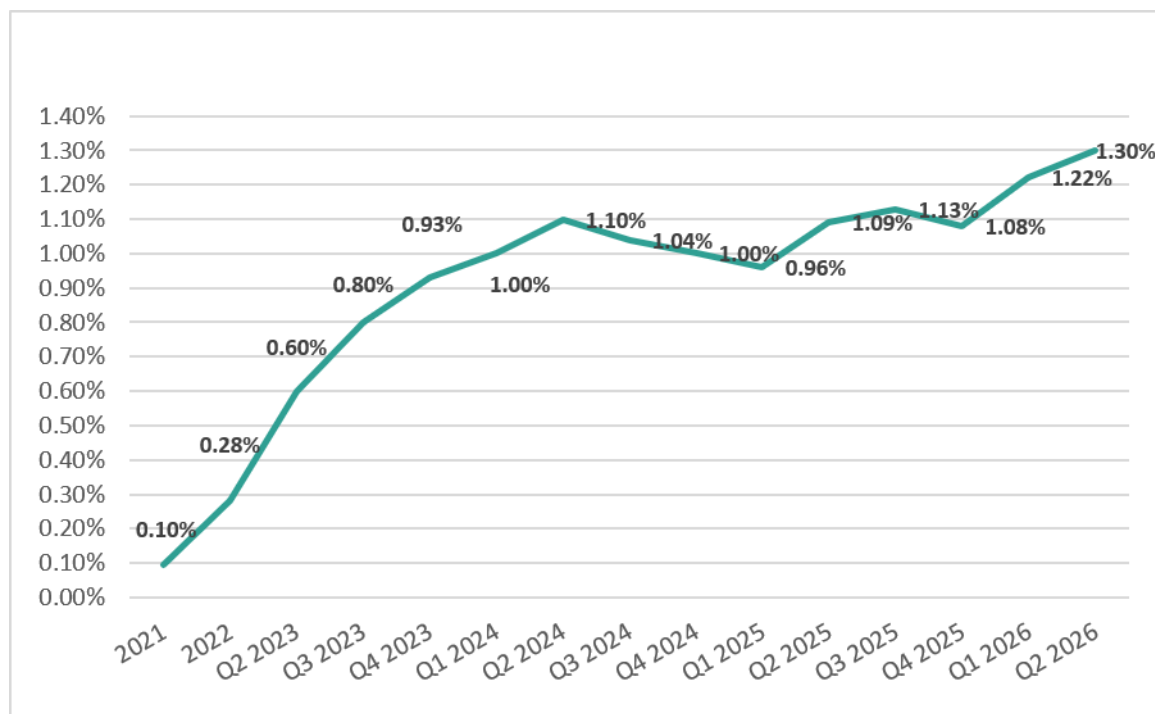
Yield on Loans and Investments



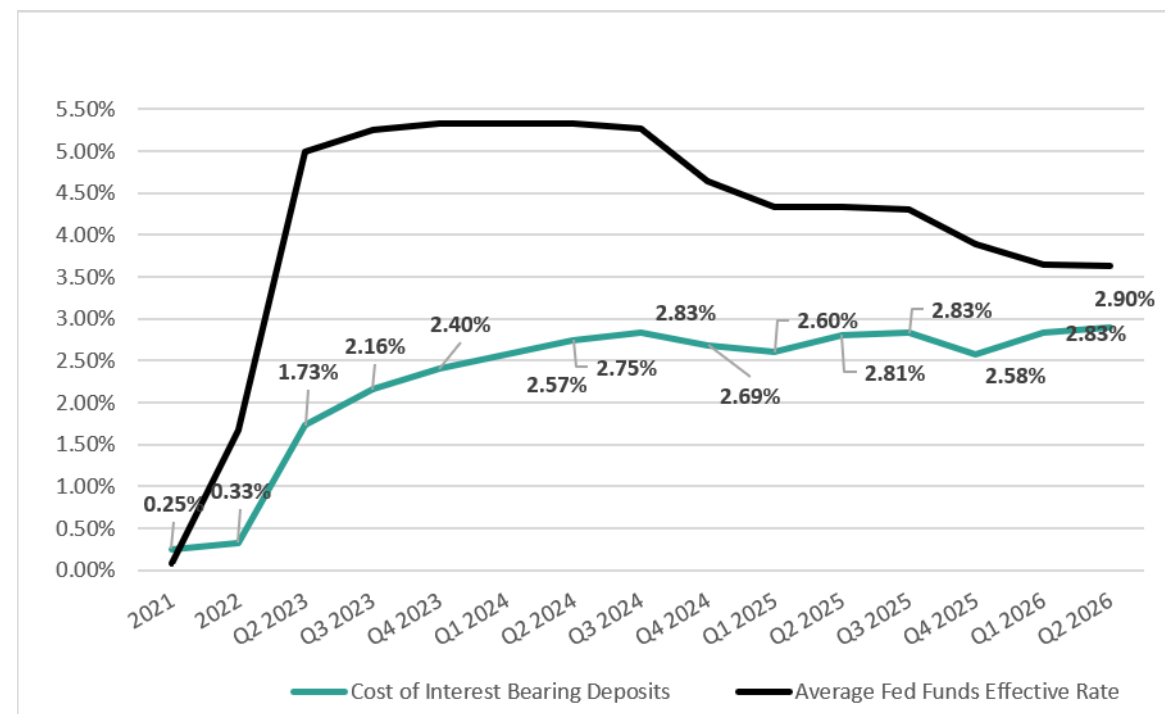
NIM Key Drivers – Low Cost of Funding

With 52.5% of deposits in stable non-interest-bearing accounts, the Bank maintains a strong lower-cost funding base. Near-term funding cost pressure is driven by higher wholesale funding usage following deposit exits and is expected to normalize as core deposits rebuild.

Cost of Funding Earning Assets



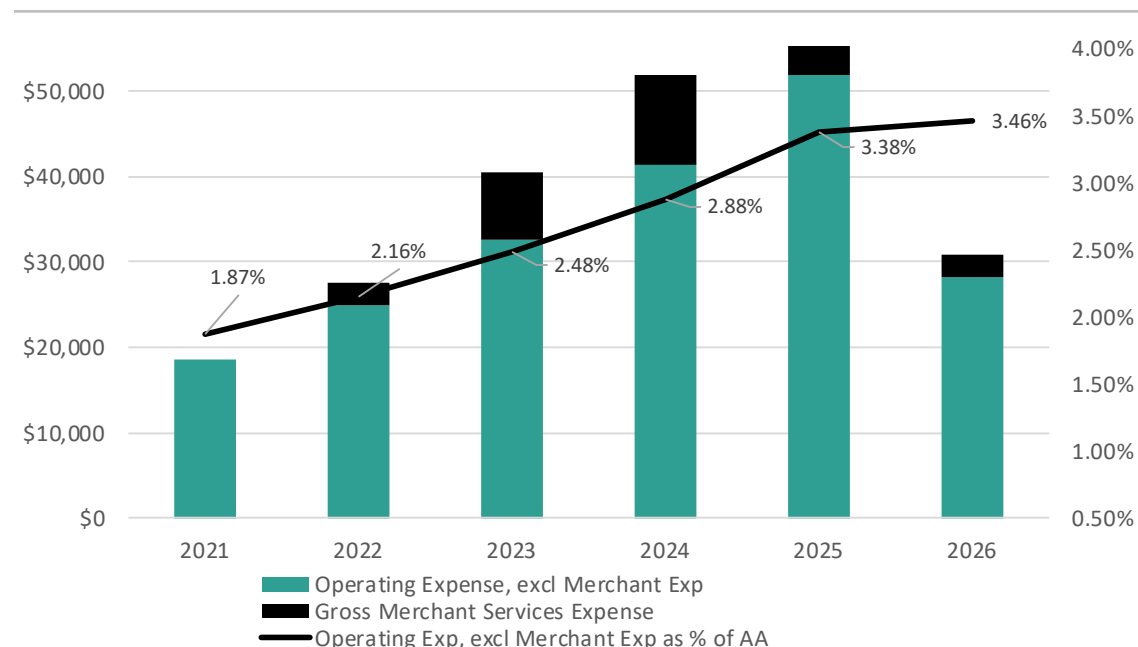
Cost of Interest-Bearing Deposits



Operating Expense

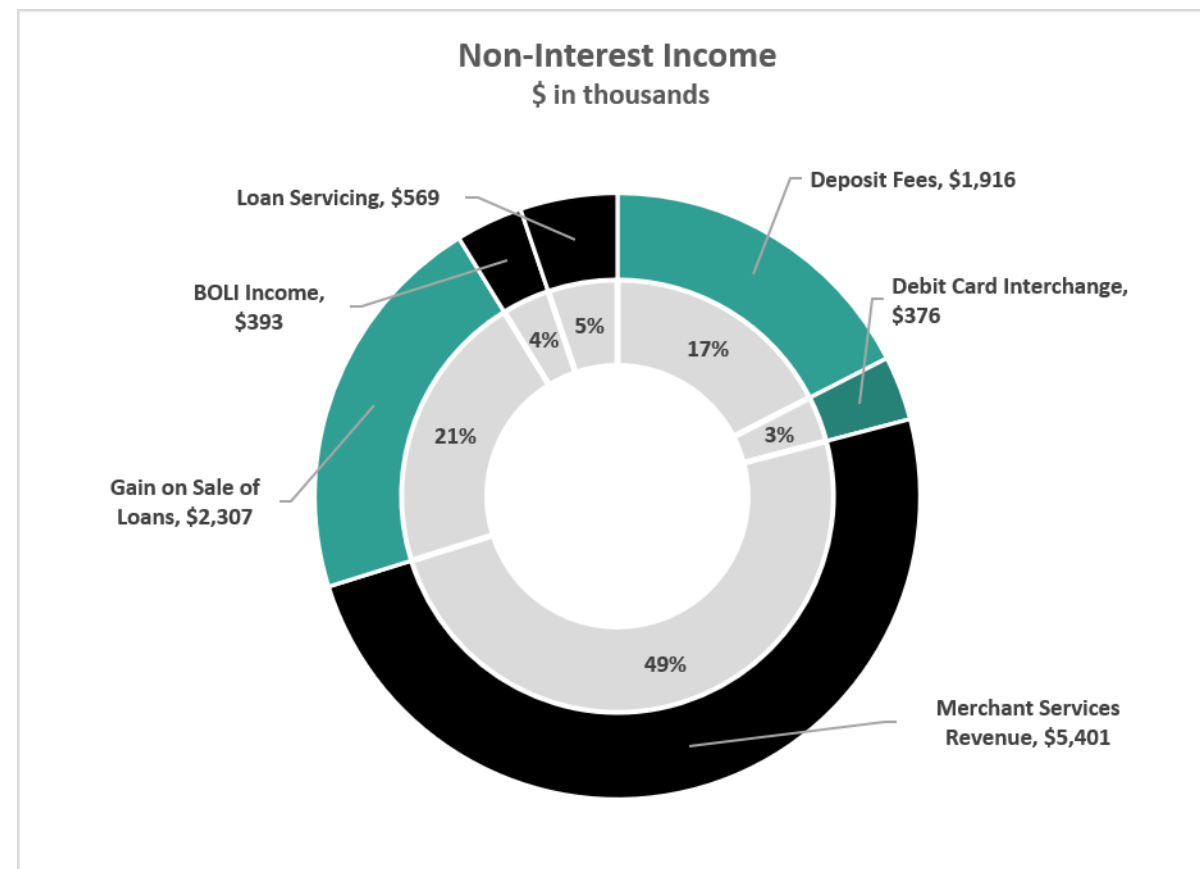
- Non-Interest expense for Q2-2026 decreased 6.4% from Q1-2026 and decreased 5.1% when compared to Q2-2025.
- Salaries & employee benefits expense represents 55.7% of non-interest expense and has increased 4.2% from Q2-2025. The FTE count has increased from 181 at Q2-2025 to 191 at Q2-2026. The FTE count at Q1-2026 was 199.
- Operating expenses since 2025 include intentional investments in people and technology to ensure that the bank can efficiently scale moving forward, and specifically to support the bank's payment ecosystem, product development, regional expansion, and compliance/risk management initiatives. Part of the increases in legal, audit, and technology related expenses in 2024 and 2025 are related to Consent Order remediation.
- Merchant services operating expense decreased 2.2% when compared to the previous quarter. Merchant services experiences seasonal fluctuations in revenue and processing volumes associated with the FFB Payments lines of business.
- Other operating expense decreased \$413,000 from Q1-2026 and decreased \$36,000 from Q2-2025 due primarily to decreases in marketing and operational loss expense.
- FFB's efficiency ratio was 62.20% for Q2-2026, compared to 57.15% for Q21-2025, and 69.89% for Q1-2026, which is the result of increases in other operating expenses. This ratio can fluctuate period-over-period based on changes in merchant services' gross revenues and associated expenses. FFB also calculates an adjusted efficiency ratio where the merchant services' gross expense, which is traditionally included in non-interest expense, is netted against merchant services' revenue in non-interest income. The adjusted efficiency ratio was 59.96% for Q2-2026, compared to 52.14% for Q2-2025, and 68.05% for Q1-2026.

Operating Expense and Op. Ex. as a Percentage of Avg. Assets
(\$ in thousands)



Diversified Non-Interest Income

- Diversified non-interest income stream.
- Non-Interest income for Q2-2026 increased 17.3% when compared to Q1-2026, and decreased 35.4% from Q2-2025.
- Merchant services, representing 48.6% of non-interest income, provides an annuity like income stream.
- Gain on sale of loan was \$1.4 million for Q2-2026 attributed to sales of \$6.02 million in SBA 7A, \$60.71 million in multifamily, and \$5.94 million in USDA loans.
- Deposit fee income increased 10.1% when compared to Q1-2026, and increased 17.6% from Q2-2025, primary due to the successful launch of the new FX payments product, contributing \$241,000 in deposit fee revenue year-to-date.

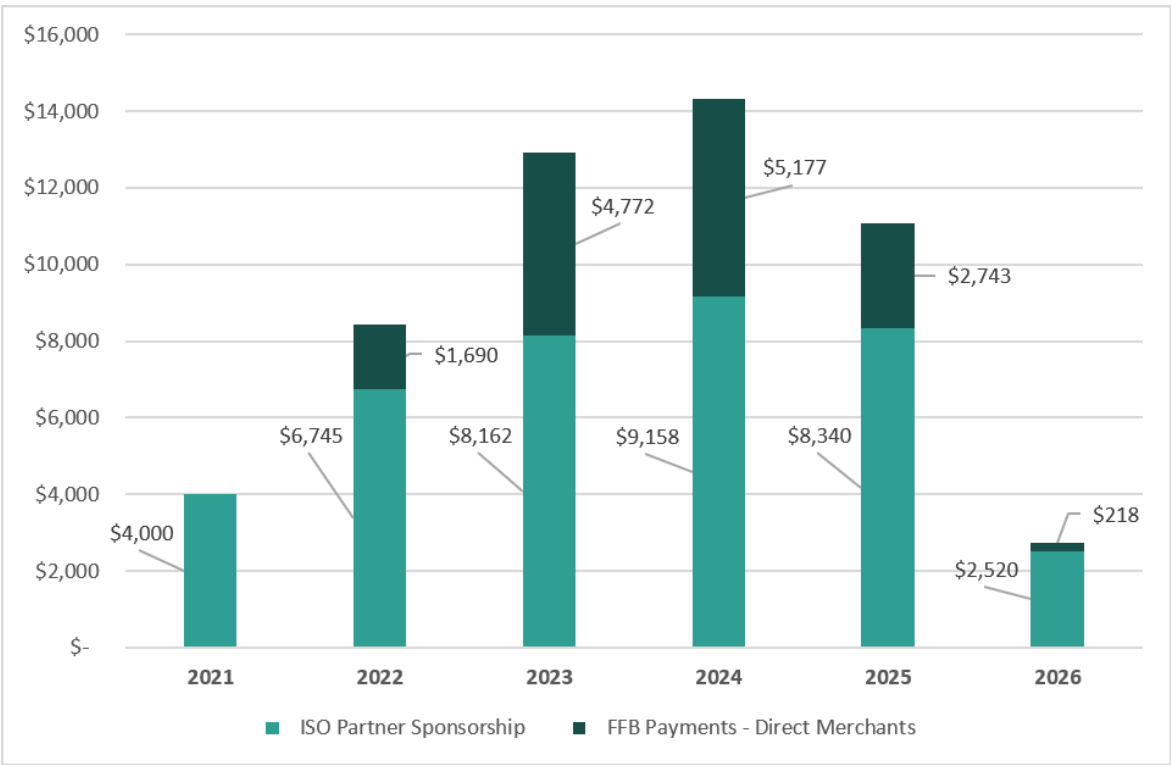


Merchant Services Revenue

Merchant Services Highlights

- Processing of payments for merchants across the country directly and through partners.
- Source of low-cost deposits and fee income. Merchant services income represented 12.1% of total operating revenue in Q2-2026.
- Merchant - ISO Partner Sponsorship business has agreements with several active ISO/ODFI partners who manage approximately 35,000 merchants across all 50 states.
- Continue to perform in-depth review of the merchant services business to assess its alignment with our overall risk appetite, given the significant growth in this area.
 - FFB Bank has exited 6 ISO Partners in 2025.
 - The bank anticipates replacing this revenue through growth in FFB Payments and with increased activity in the remaining ISO partners.

Merchant Services Revenue



Merchant Services (continued)

Deposit Impact of Merchant Services

- Merchant Services creates sticky deposit clients and is a unique eco system to obtain new banking business.
- \$75.8 million directly from ISO partners for merchant reserves and \$56.9 million in ISO partner operating and settlement accounts. These deposits, representing 10.7% of total deposits, are held in non-interest-bearing accounts.
 - The bank continues to support our existing ISO partners to help increase deposits lost from ISO partners exited in 2025.

Processing Volumes and Revenue Source

- During Q3-2025, the Merchant Services policy was updated to allow the onboarding of new merchants in all customer risk verticals. The new policy will enable FFB Payments and remaining ISO partners to once again support all risk tiers in the payment space, while adhering to best-in-class compliance and AML/CFT standards.
- FFB Payments will provide better pricing and higher revenue for merchants directly banking with FFB.
- Strategic initiatives for 2026 and beyond include expanding FFB Payments direct sales personnel and product bundling merchant services with our expanded small business product suite.

Merchant ISO Processing Volumes & Revenue

Source	Merchant ISO Processing Volumes (in thousands)				
	Q2 2026	Q1 2026	Q4 2025	Q3 2025	Q2 2025
ISO Partner Sponsorship	2,877,437	2,477,113	2,773,101	3,099,287	5,347,695
FFB Payments- Sub-ISO Merchants	22,165	28,520	21,679	19,023	20,766
FFB Payments - Direct Merchants	34,368	19,587	26,347	28,573	71,746
	<u>2,933,970</u>	<u>2,525,220</u>	<u>2,821,127</u>	<u>3,146,883</u>	<u>5,440,207</u>

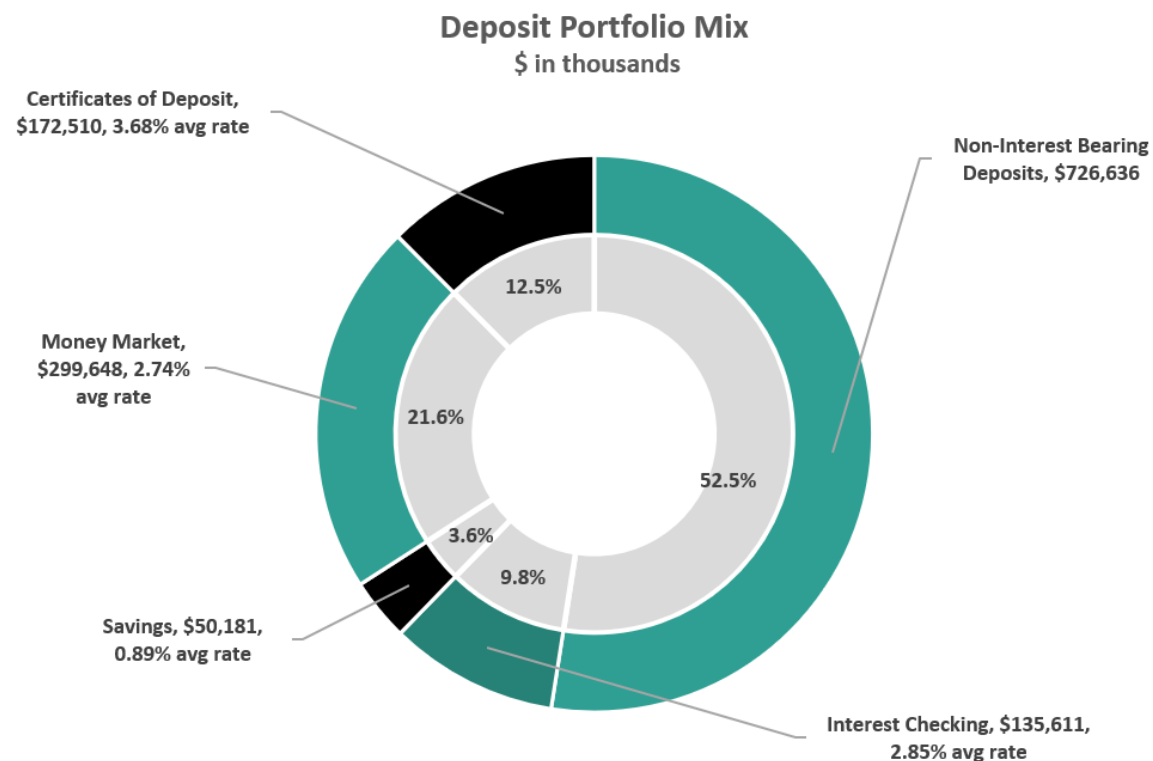
Source of Revenue	Merchant ISO Processing Revenues (in thousands)				
	Q2 2026	Q1 2026	Q4 2025	Q3 2025	Q2 2025
Net Revenue*:					
ISO Partner Sponsorship	\$ 1,332	\$ 1,188	\$ 1,339	\$ 1,937	\$ 2,654
Gross Revenue:					
FFB Payments- Sub-ISO Merchants	793	684	726	633	727
FFB Payments - Direct Merchants	780	624	580	640	3,228
	<u>1,573</u>	<u>1,308</u>	<u>1,306</u>	<u>1,273</u>	<u>3,955</u>
Gross Expense:					
FFB Payments- Sub-ISO Merchants	689	724	883	780	708
FFB Payments - Direct Merchants	657	593	720	801	2,179
	<u>1,346</u>	<u>1,317</u>	<u>1,603</u>	<u>1,581</u>	<u>2,887</u>
Net Revenue:					
FFB Payments- Sub-ISO Merchants	104	(40)	(157)	(147)	19
FFB Payments - Direct Merchants	123	31	(140)	(161)	1,049
FFB Payments Net Revenue	<u>227</u>	<u>(9)</u>	<u>(297)</u>	<u>(308)</u>	<u>1,068</u>
Net Merchant Services Income:	\$ 1,559	\$ 1,179	\$ 1,042	\$ 1,629	\$ 3,722

* ISO Partnership Sponsorship is recognized net of expense in Merchant Services Income. FFB Payments revenues are recognized gross in Merchant Services Income and Merchant Services expenses are recognized in Non-Interest Expense.



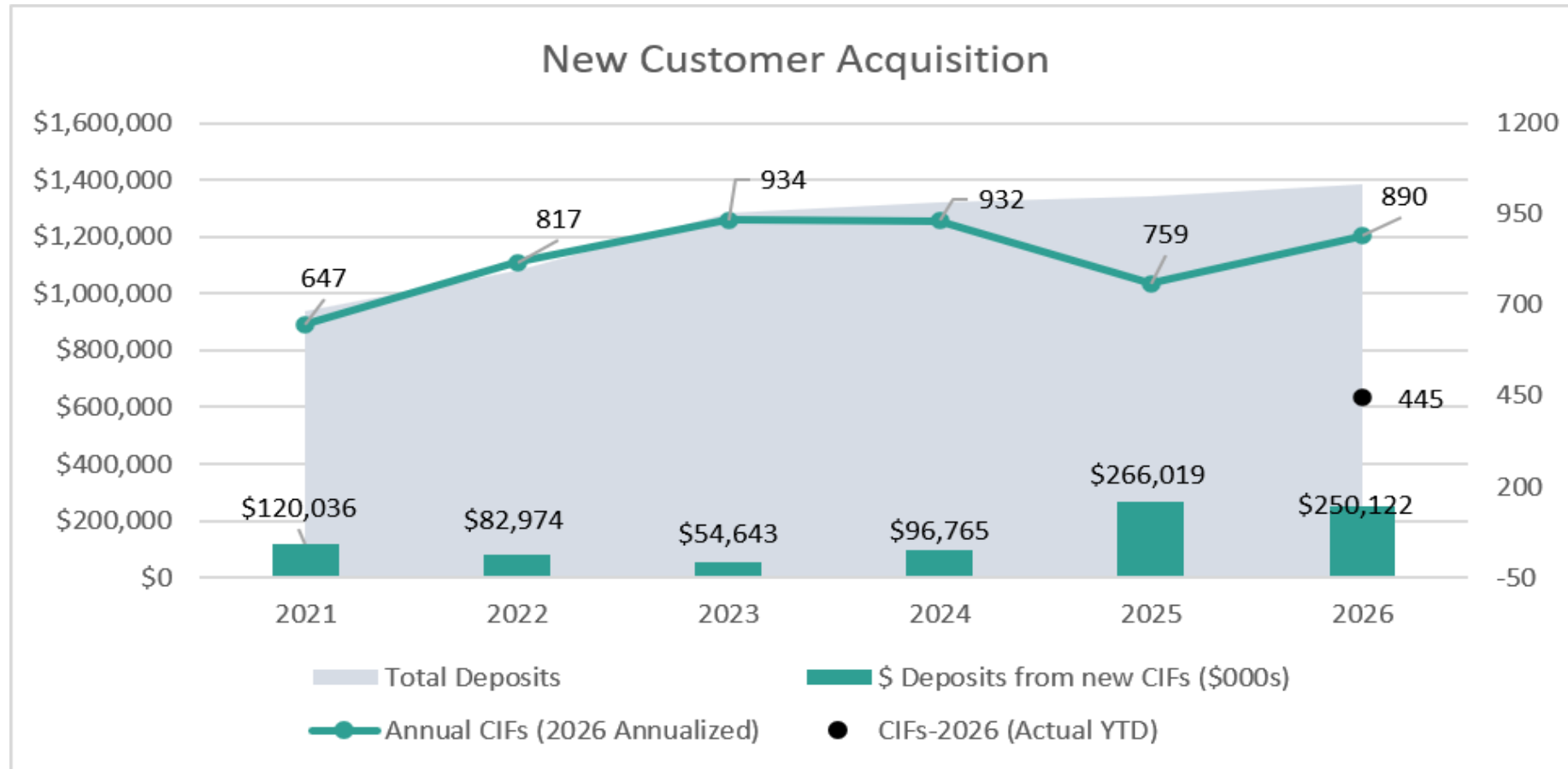
Deposit Mix

- Low-cost deposit franchise with 52.48% of funds in non- interest checking (NIB).
 - 9.8% of NIB balances are in Bank-controlled accounts primarily for Merchant processing.
- Cost of interest-bearing deposits of was 2.90% in Q2-2026, 2.83% in Q1-2026, and 2.81% in Q2-2025.
- Cost to fund earning assets was 1.28% in Q2-2026, 1.22% in Q1-2026, and 1.09% in Q2-2025.
- Excluding Bank-controlled deposits, the 10 largest deposit relationships total \$226.3 million, or 16.3% of total deposits.
- Wholesale deposits, which primarily consist of brokered CDs and ICS one-way buy deposits, totaled \$156.8 million in Q2-2026, compared \$143.3 million in Q1-2026. Wholesale funding carried a weighted average rate of 3.95% and 4.01% at Q2-2026 and Q1-2026, respectively.
- Excluding Bank-controlled deposits, the average non-maturity deposit account balance is \$140,000.
- Compound annual growth over 5 years:
 - 9.1% total deposits
 - 4.6% for non-interest-bearing deposits



Deposit Mix (continued)

- New customer relationships (CIFs) established YTD in 2026 are 445. These new relationships have generated \$250.12 million in new relationship deposit balances during the year. We have intentionally prioritized the quality and depth of new customer relationships over headline CIF growth, focusing on higher-value, better-fit clients that generate stronger, more sustainable deposit balances and annuity fee income.



Regional Expansion Strategy

- The Company has continued its regional expansion by adding a receivables financing team which utilizes a third-party platform, Business Manager, to efficiently manage this unique business line. The Business Manager product line is led by a senior business leader and a support team acquired late in 2025. They have a nationwide approach while also supporting the core bank commercial lenders in cross-selling this product.
- The regions are represented by two regional heads in the Central Valley, one in Northern California, and two in Southern California.
- FFB Bank is exploring opportunities to expand its team and presence across the greater Los Angeles, Orange County, and Inland Empire areas. Renewed bank M&A activity is creating opportunities for both customer and talent acquisition.

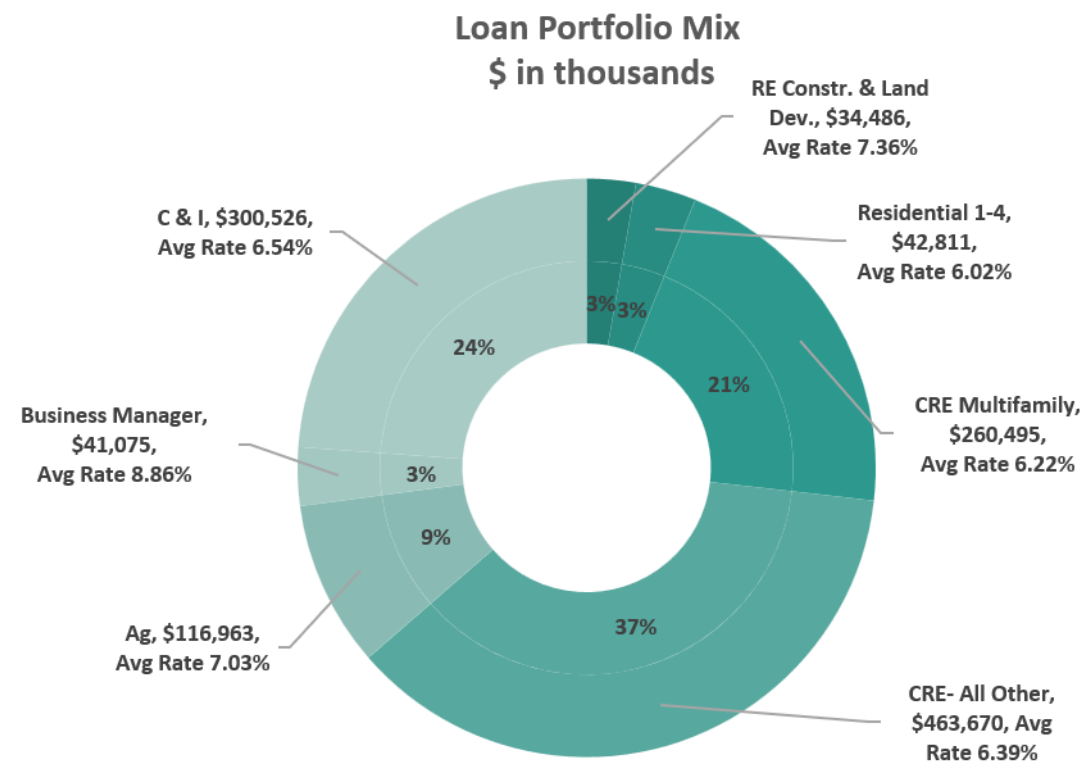
Regional Loan Balances as of June 30, 2026									
Central California	Northern California	Southern California	SBA	Wholesale Multifamily	Total				
\$ 792,642	\$ 23,139	106,656	\$ 126,562	\$ 211,703	\$ 1,260,702				

Regional Deposit Balances as of June 30, 2026									
Central California	Northern California	Southern California	Merchant Services	Wholesale Funding	Total				
\$ 956,631	\$ 39,848	126,608	\$ 102,466	\$ 159,033	\$ 1,384,586				



Loan Mix

- Diversified loan portfolio.
- Total loans \$1.26 billion at June 30, 2026.
- \$63.0 million, or 5.00%, with US Govt. guarantee.
- Delinquent loans: 0.24% of total loans.
- Non-performing assets to total assets: 2.74%.
- Yield on average loans 6.56% in Q2-2026 compared to 6.55% at Q1-2026.
- Compound annual growth over 4.50 years excluding PPP loans 13.0%



Loan Mix (continued) Allowance of Credit Loss

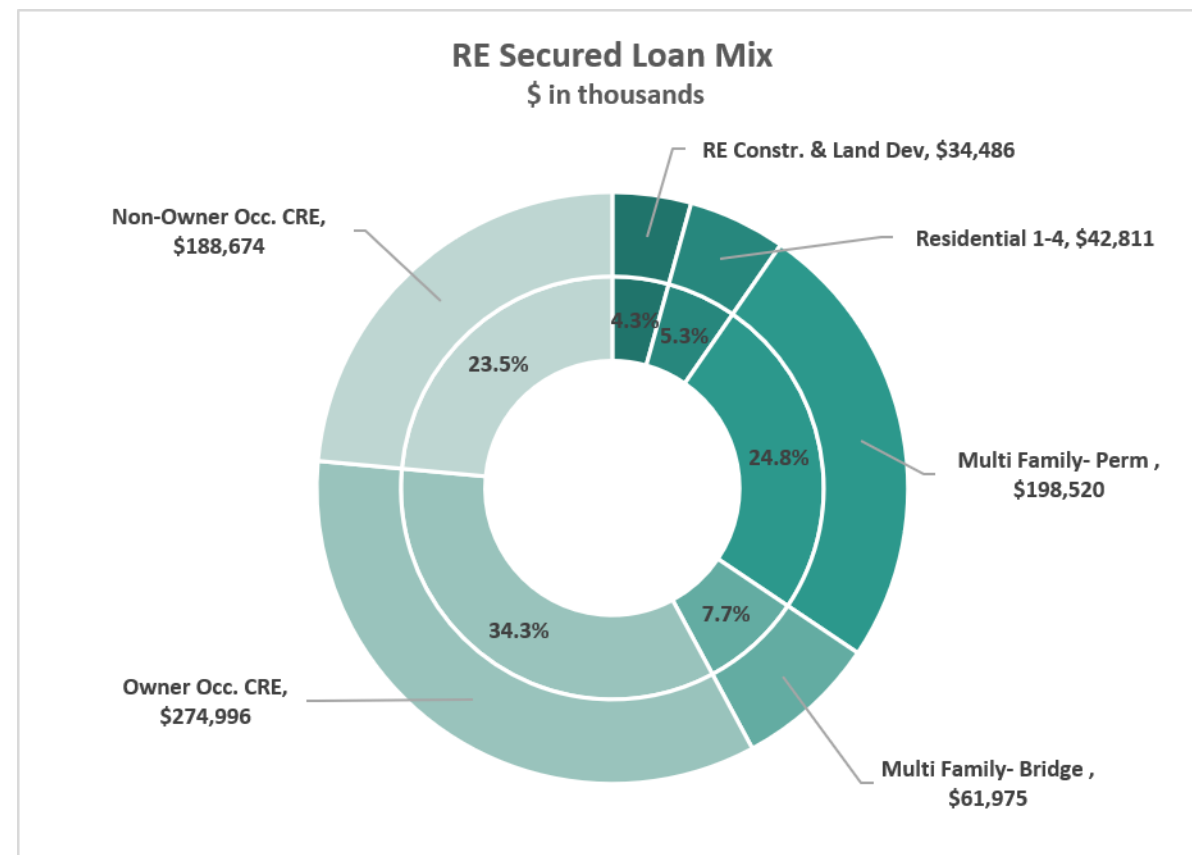
- Net charge-offs were \$1.3 million year-to-date for 2026.
- ACL to Total Loans was 1.40% as of Q2-2026 and Q1-2026.
- As of Q2-2026, individually analyzed loan reserves totaled \$8.29 million and pooled loan reserves totaled \$9.35 million, compared to \$6.00 million and \$10.90 million as of Q1-2026, respectively.

Q2 2026	Beginning Balance	Charge-offs	Recoveries	Provision (Benefit)	Ending Balance
Commercial & Industrial	9,887	(1,296)	16	669	9,276
Commercial Real Estate:					
Multifamily	2,841	-	-	1,138	3,979
CRE owner- occupied	1,175	-	-	112	1,287
CRE non-owner occupied	1,609	-	-	(178)	1,431
Land & Construction	582	-	-	83	665
Residential Real Estate	676	-	-	17	693
Agriculture	229	-	-	80	309
Consumer	-	-	-	-	-
Allowance for credit losses on loans	16,999	(1,296)	16	1,921	17,640



Loan Mix (continued) Breakdown of CRE Loans

- Loans secured by real estate represent 63.6% of the total loan portfolio
- Within CRE loans the largest segment is Multi Family with 23.8% or \$260.5 million. Multi Family loans are primarily originated by our SoCal lending group and are placed in portfolio and sold to generate non-interest income. Multi Family includes permanent financing loans and short-term bridge loans.
- Bridge financing is offered for modest transitional projects of multi-family properties so owners can stabilize the property at current market rents to maximize NOI and market value for permanent financing. Typical uses of this financing are for moderate property and unit rehab, primarily deferred maintenance items.
 - Bridge loans are short-term (24 months or less), conservatively underwritten with minimum global DSCR requirement of 1.25:1, minimum verified liquidity requirement of 125% of rehab budget + interest expense, and recourse to owners with 25%+ ownership.



Loan Mix (continued) Portfolio Monitoring

FFB's portfolio monitoring process includes a quarterly TransUnion credit score pull on all guarantors. In addition to credit score monitoring, personal revolving line of credit usage trends are monitored.

Credit Score Trend Analysis														
Range	04.13.23	07.11.23	10.06.23	01.04.24	04.04.24	07.03.24	10.16.24	01.09.25	04.23.25	07.15.25	10.02.25	01.15.26	04.15.26	07.15.26
Excellent (781-850)	54.2%	54.4%	52.7%	52.5%	53.6%	51.0%	52.3%	52.3%	51.4%	52.3%	52.3%	51.7%	51.3%	52.1%
Good (720-780)	27.7%	27.4%	27.8%	27.2%	24.7%	26.7%	25.2%	25.3%	24.4%	26.0%	25.8%	24.9%	25.2%	24.2%
Fair (658-719)	13.4%	13.5%	13.4%	14.3%	15.2%	15.3%	15.0%	15.4%	15.8%	14.6%	13.6%	14.3%	14.3%	13.9%
Poor (601-657) (1)	2.3%	3.1%	3.7%	3.3%	3.8%	3.1%	3.3%	3.2%	4.5%	4.1%	4.0%	4.3%	3.9%	4.1%
Very Poor (300-600) (1)	1.3%	0.7%	0.8%	1.1%	1.2%	2.3%	2.8%	2.4%	3.0%	2.6%	3.1%	3.4%	3.8%	4.1%
Locked Score	1.1%	1.0%	1.6%	1.6%	1.6%	1.5%	1.4%	1.4%	1.0%	1.1%	1.2%	1.4%	1.5%	1.5%
Average Credit Score (1)	775.81	775.48	774.58	772.24	772.47	769.12	768.64	768.59	765.63	768.29	769.09	766.95	766.15	767.15
Sample Size	1044	1030	1214	1219	1253	1279	1347	1354	1028	1317	1340	1347	1351	1378

Revolving Balances Trends														
	04.13.23	07.11.23	10.06.23	01.04.24	04.04.24	07.03.24	10.16.24	01.09.25	04.23.25	07.15.25	10.02.25	01.15.26	04.15.26	07.15.26
Average RLOC Usage	\$ 12,482	\$ 13,617	\$ 13,819	\$ 15,316	\$ 15,520	\$ 16,332	\$ 16,569	\$ 17,714	\$ 19,005	\$ 17,680	\$ 17,538	\$ 18,560	\$ 18,762	\$ 18,271
Average Credit Limit	\$ 64,816	\$ 65,724	\$ 66,872	\$ 68,554	\$ 69,288	\$ 70,234	\$ 71,483	\$ 73,759	\$ 75,897	\$ 74,156	\$ 74,382	\$ 76,419	\$ 76,788	\$ 77,260
Average % Used	19.3%	20.7%	20.7%	22.3%	22.4%	23.3%	23.2%	24.0%	25.0%	23.8%	23.6%	24.3%	24.4%	23.6%

(1) Average credit score deterioration is the result of migration within subprime segments.



Loan Mix (continued) Non-Performing & Delinquent Loans

- For Q2-2026 non-performing loans totaled \$44.2 million or 2.74% of total assets. These non-performing loans include SBA loans which have a government guaranteed portion. Additionally, all non-performing loans were subject to individual loan allowance evaluation.
- For Q2-2026, 30+ days delinquent loans totaled \$3.0 million or 0.24% of total loans. The table below shows delinquent loans net of any government guarantee.

Non-Performing Loans:

Loan Type

	June 30, 2026 Balance	Govt. Guaranteed Amount	Individual Allowance	Potential Remaining Exposure	Secured by R/E Collateral
Commercial & Industrial	\$ 28,352	\$ 20,199	\$ 5,316	\$ 2,838	No
Commercial Real Estate:					
Multifamily	10,000	-	2,895	7,105	Yes
CRE owner- occupied	5,885	1,691	83	4,111	Yes
\$	44,237	\$ 21,890	\$ 8,294	\$ 14,054	

Delinquent Loans:

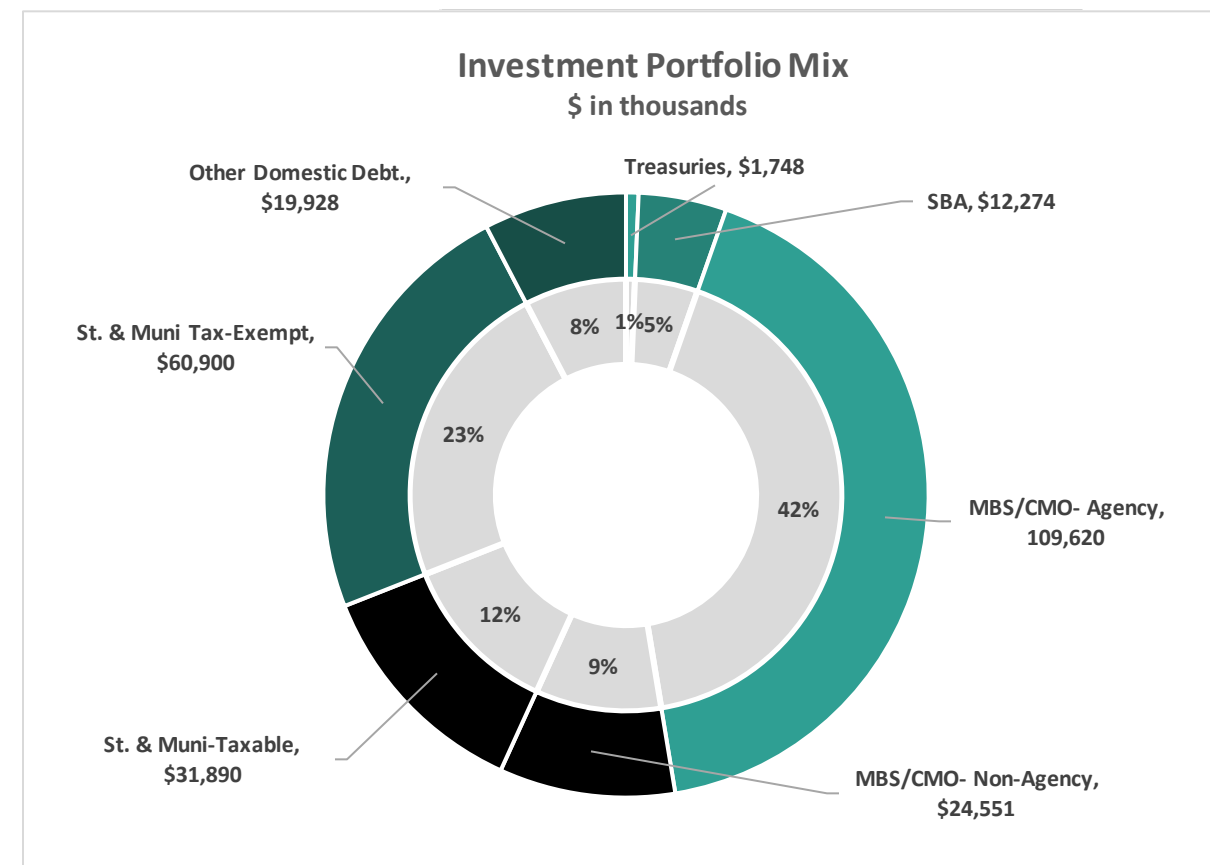
Loan Type

	June 30, 2026 Balance	Govt. Guaranteed Amount	Potential Remaining Exposure	Secured by R/E Collateral
Commercial & Industrial	\$ 2,299	\$ 45	\$ 2,254	No
Commercial Real Estate:				
CRE owner- occupied	480	432	48	Yes
CRE non-owner occupied	-	-	-	
Agriculture	186	186	-	
\$	2,965	\$ 663	\$ 2,302	



Investment Mix

- Balanced investment portfolio
- Total investments book value \$260.9 million at June 30, 2026. Held-to-Maturity securities represent 0.20% of the portfolio.
- Tax equivalent yield of 3.72% for Q2-2026.
- Effective duration of 6.15 years - balances are overall in an asset sensitive earning asset position.
- 6.5% (pre-tax) price decline in value due to market rate change, spreads, and changes in portfolio duration.
- At June 30, 2026, AOCI unrealized loss was \$12.7 million which represents 6.92% of total shareholder's equity.
- At June 30, 2026, \$114.2 million in securities were pledged to FHLB and \$105.5 million were pledged to Federal Reserve Bank for secured borrowing facilities.



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