







Community Takes Root Here

SHAREHOLDER MEETING

May 19, 2026

POTOMAC BANCSHARES

Forward Looking Statements

Certain statements made in this document may constitute "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements are statements that include projections, predictions, expectations, or beliefs about events or results or otherwise are not statements of historical facts, such as statements about the Company's growth strategy and deployment of capital. Although the Company believes that its expectations with respect to such forward-looking statements are based upon reasonable assumptions within the bounds of its existing knowledge of its business and operations, there can be no assurance that actual results, performance, or achievements of the Company will not differ materially from those expressed or implied by such forward-looking statements. Factors that could cause actual results to differ from those discussed in such forward-looking statements include, but are not limited to, the following: (1) general economic conditions, especially in the communities and markets in which the Company conducts its business; (2) credit risk, including risk that negative credit quality trends may lead to a deterioration of asset quality, risk that our allowance for credit losses may not be sufficient to absorb actual losses in the Company's loan portfolio, and risk from concentrations in the Company's loan portfolio; (3) changes in the real estate market, including the value of collateral securing portions of the Company's loan portfolio; (4) changes in the interest rate environment; (5) operational risk, including cybersecurity risk and risk of fraud, data processing system failures, and network breaches; (6) changes in technology and increased competition, including competition from non-bank financial institutions; (7) changes in consumer preferences, spending and borrowing habits, demand for our products and services, and customers' performance and creditworthiness; (8) difficulty growing loan and deposit balances; (9) the Company's ability to effectively execute its business plan; (10) changes in regulations, laws, taxes, government policies, monetary policies and accounting policies affecting bank holding companies and their subsidiaries, including changes in deposit insurance premiums; (11) deterioration in the financial condition of the U.S. banking system may impact the valuations of investments the Company has made in the securities of other financial institutions; (12) regulatory enforcement actions and adverse legal actions; (13) difficulty attracting and retaining key employees; and (14) other economic, competitive, technological, operational, governmental, regulatory, and market factors affecting the Company's operations. The Company undertakes no obligation to publicly update or revise any forward-looking statements, whether because of new information, future events or otherwise, except as required by applicable law.

VIDEO



(Direct Video Link: https://vimeo.com/1117510848?share=copy&fl=sv&fe=ci)

Vision and Core Values

Vision

Potomac Bank is a high performing *presence* in the tri-state region of WV, MD and VA

The clear *Bank of Choice* for businesses and members of the community

Our Core Values

Integrity

Work in authentic, trustworthy ways to do the right thing every time, in all interactions, with our clients and colleagues

Client Commitment

Being in the moment, fully engaged and listening to our clients' needs to provide high quality products and services that simplify their financial lives

Teamwork

We are accountable to each other to be a collective WE, responsible to our vision, future, and success

18 71®

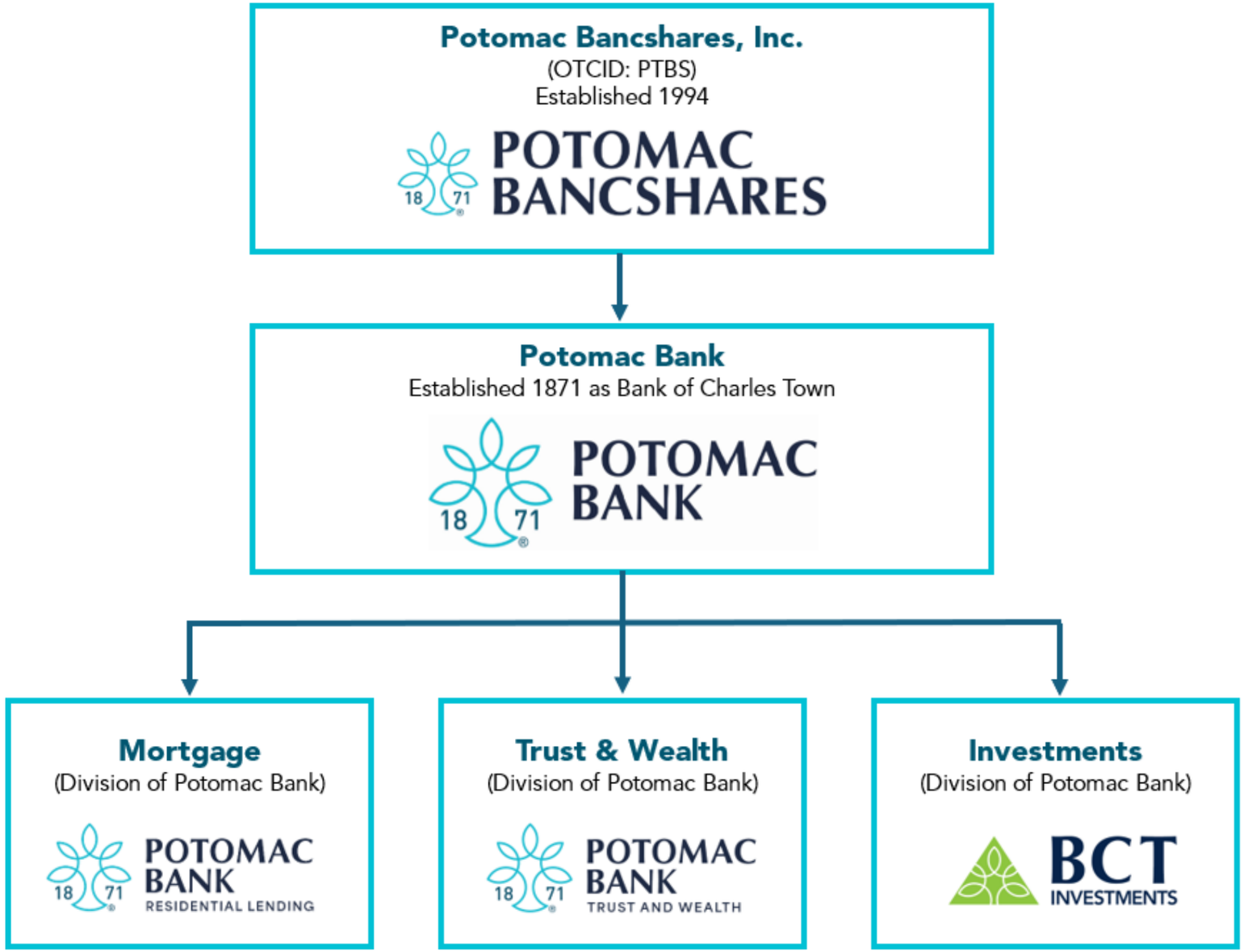
Community Takes Root Here

Growth

Provide opportunities for our colleagues to feel well-prepared, confident, and able to grow their career with Potomac Bank

Community Focus

We live our founding principle, "neighbors helping neighbors," growing our communities through time, talent, and support


Potomac Bancshares, Inc.
(OTCID: PTBS)
Established 1994
POTOMAC BANCSHARES
Potomac Bank
Established 1871 as Bank of Charles Town
POTOMAC BANK
Mortgage
(Division of Potomac Bank)
POTOMAC BANK
RESIDENTIAL LENDING
Trust & Wealth
(Division of Potomac Bank)
POTOMAC BANK
TRUST AND WEALTH
Investments
(Division of Potomac Bank)
BCT
INVESTMENTS

Local Recognition

LoudounNow
LOUDOUN'S FAVORITE
2025
WINNER

AMERICAN BANKER
2025 Best Banks to Work For

2025 Best OF THE BEST
READERS CHOICE AWARDS
The Journal
Winner

LOUDOUN CHAMBER
BE MORE. TOGETHER.
COMMUNITY LEADERSHIP AWARDS
2025 LARGE BUSINESS
FINALIST

BCT-Bank of Charles Town
www.bauerfinancial.com
Awarded September 2025
RATED 5-STARS BY BAUER

Clients Are Our Ambassadors



There is no greater compliment than your referral.



BCTCares Foundation



Proud to Support our Non-Profit Partners:

- Berkeley County Backpack Program
- Community Combined Ministries (Kidz Power Pacs)
- HARC (Micah's Backpack)
- Loudoun Education Foundation (Fueled)

Potomac Bank 2025 Volunteer Hours:

940 Hours at 53 Organizations

TOTAL BCTCARES FOUNDATION SUPPORT

$104,000 Raised in 2025

Since Inception: $509,000

Company Overview

Strategic Objectives

Human Capital

Be the “Employer of Choice” with Our Culture of “Collective We Made Up of Responsible Me’s”



Market Share

Increase Market Share in All Current Markets



Geographic Expansion

Expand and diversify into new growth markets.



Operational Excellence

Optimize processes to consistently achieve excellence across the organization

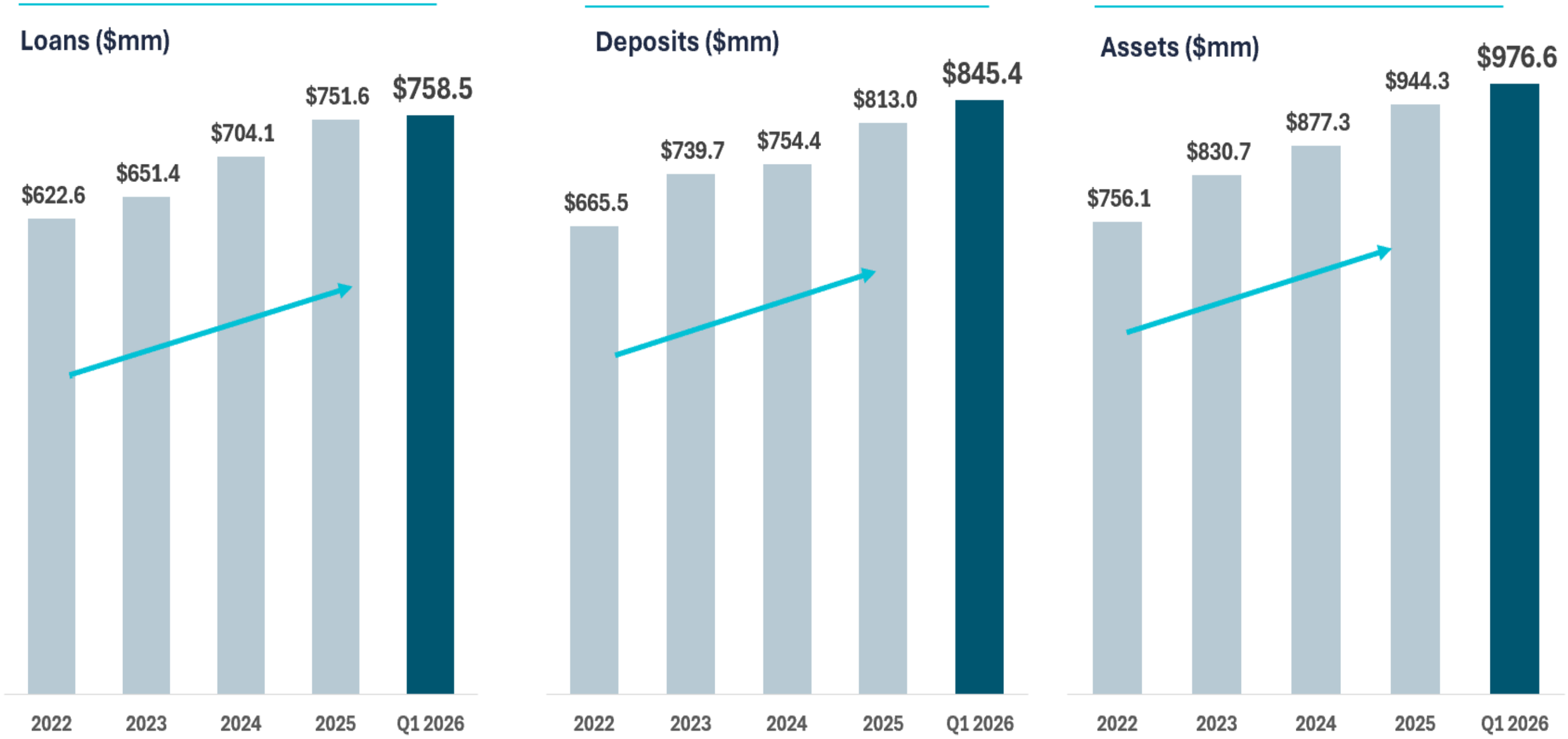


Profitability

Deliver shareholder value through execution of Strategic Plan

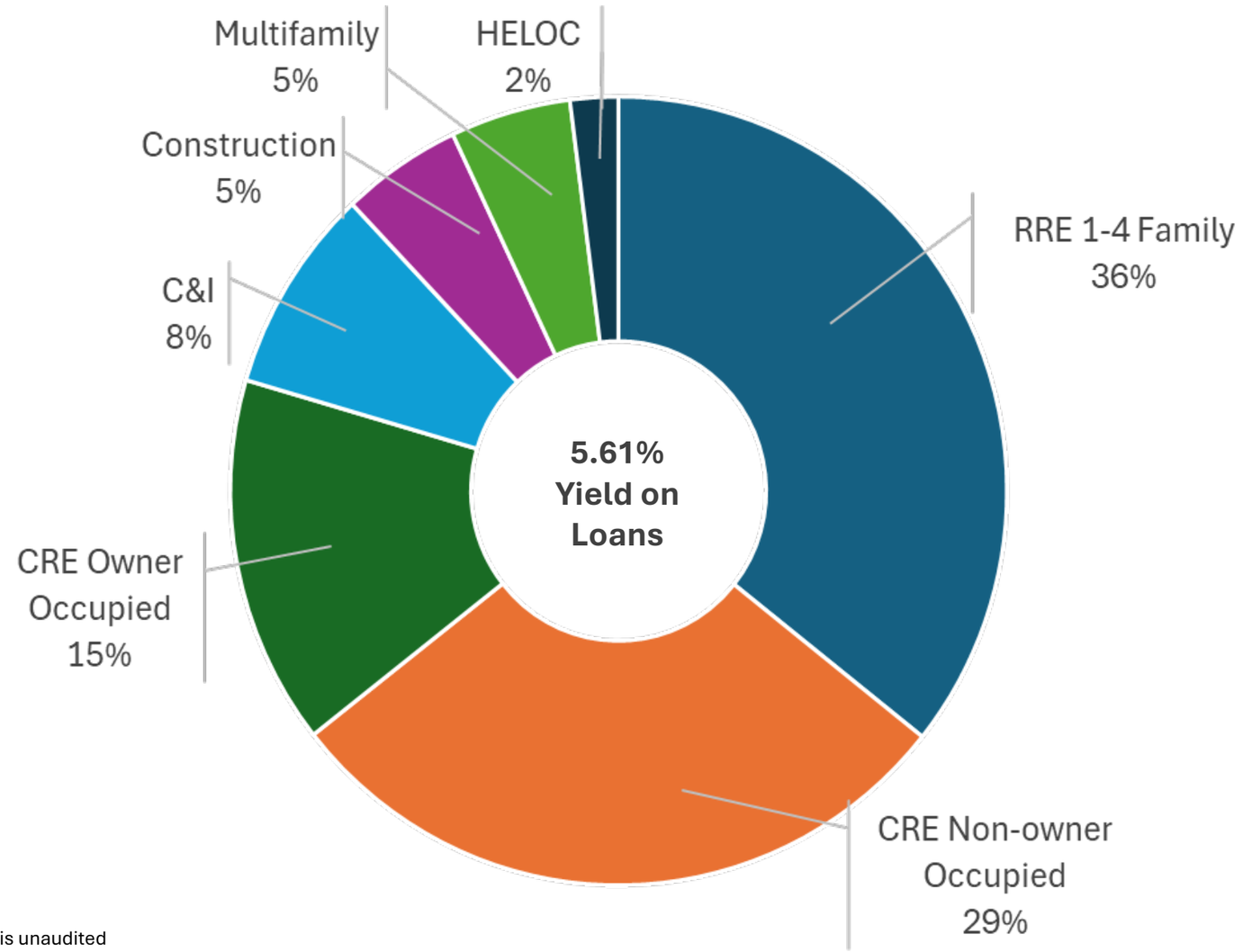


Q1 2026 Results – Balance Sheet Growth



Data as of December 31 each respective year. 2026 financial information is unaudited.

Diversified Low Risk Loan Portfolio



Non-Performing Assets / Assets 0.03%

>30 Days Past Due Loans Accruing / Total Loans 0.23%

Information is unaudited
As of March 31, 2026

Building Local Economies with SBA

MainSpring
CYBERSECURITY • IT SERVICES • AUTOMATION

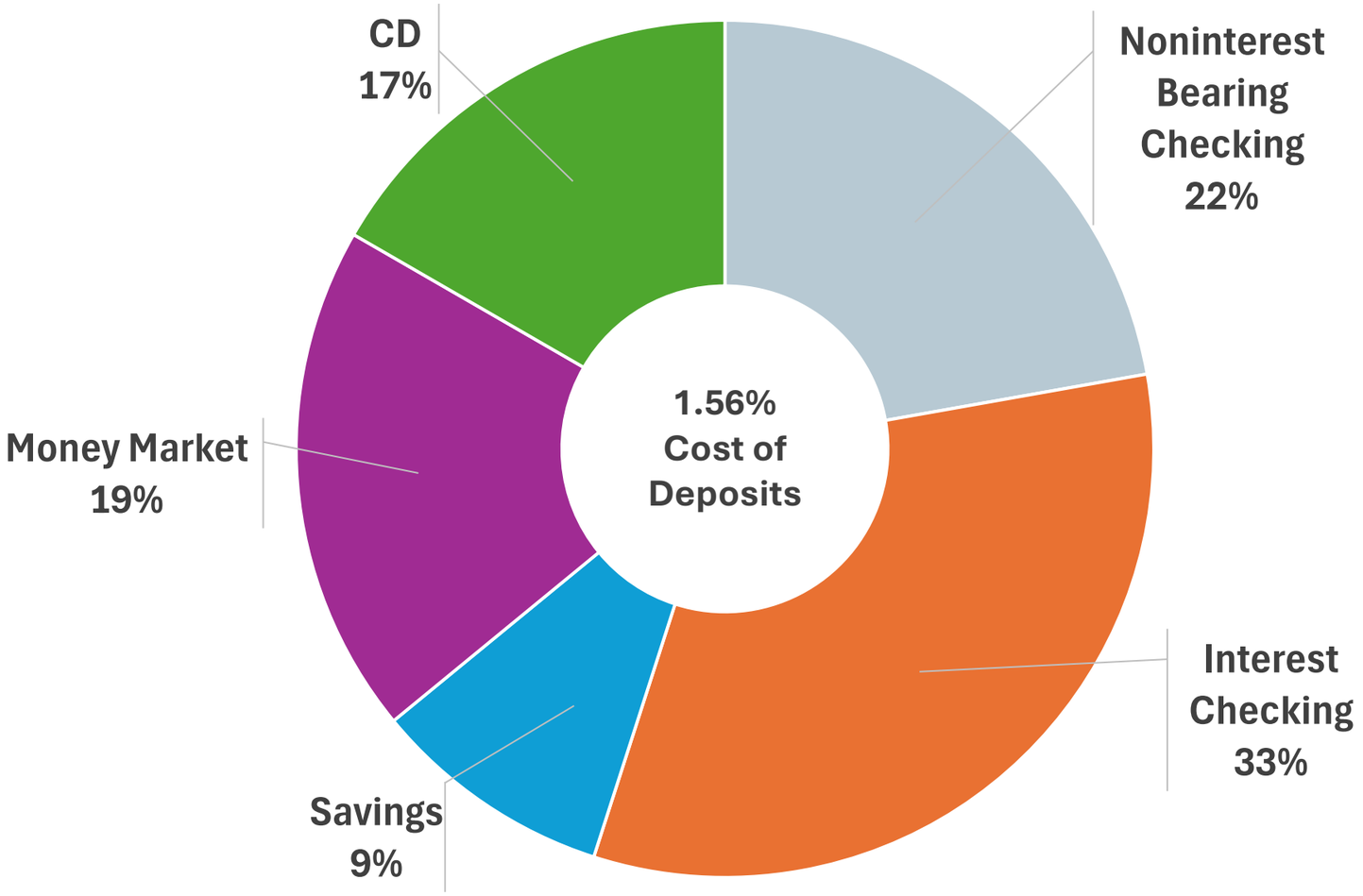
SUNRISE
LANDSCAPE + DESIGN

NOTHING bundt CAKES



Small Business Administration Guaranteed Loans
West Virginia's First Preferred Lender

Diversified Deposit Portfolio

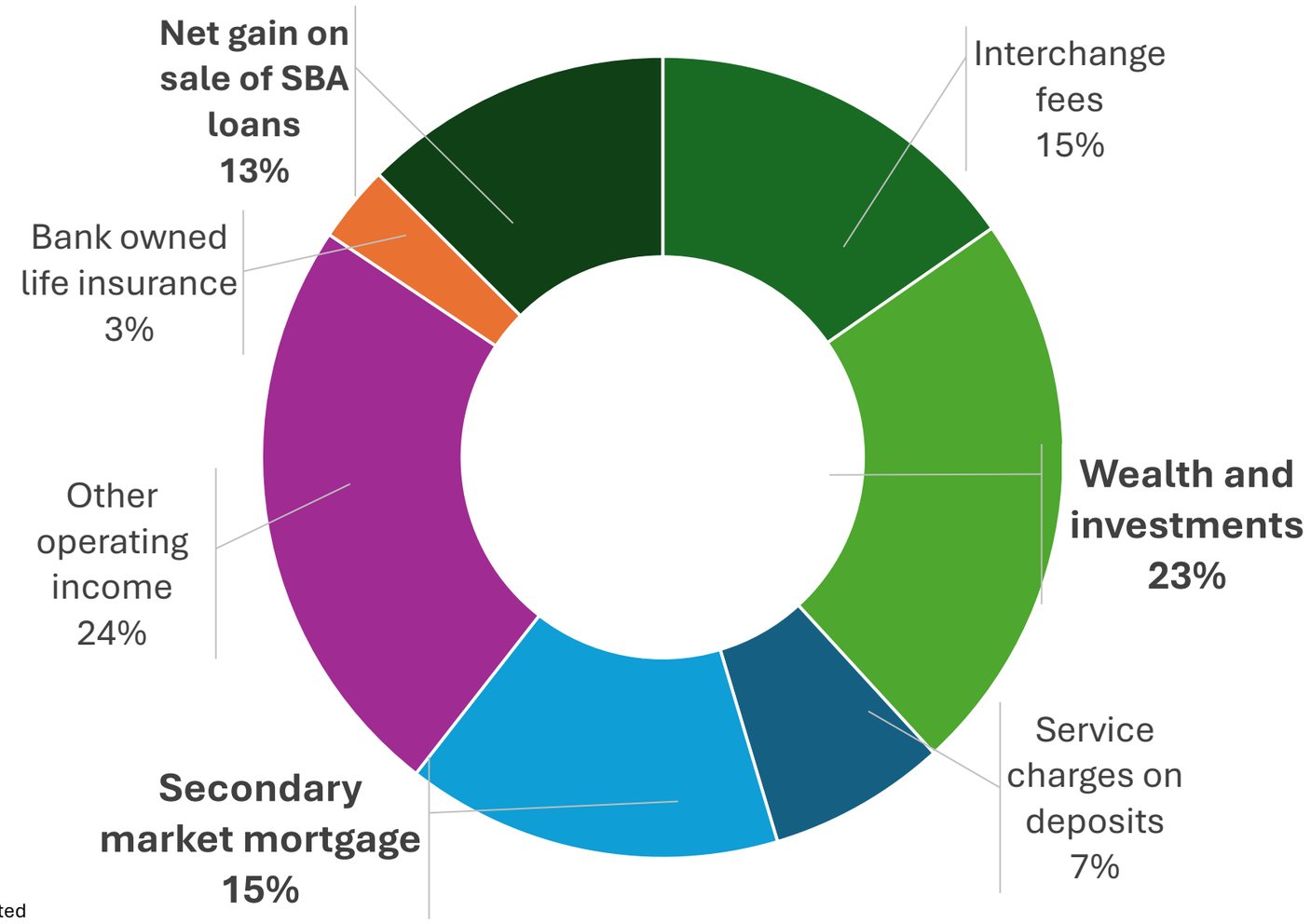


Our Secret is Relationship Pricing

Reward Our Clients with the Best Pricing

Information is unaudited
As of March 31, 2026

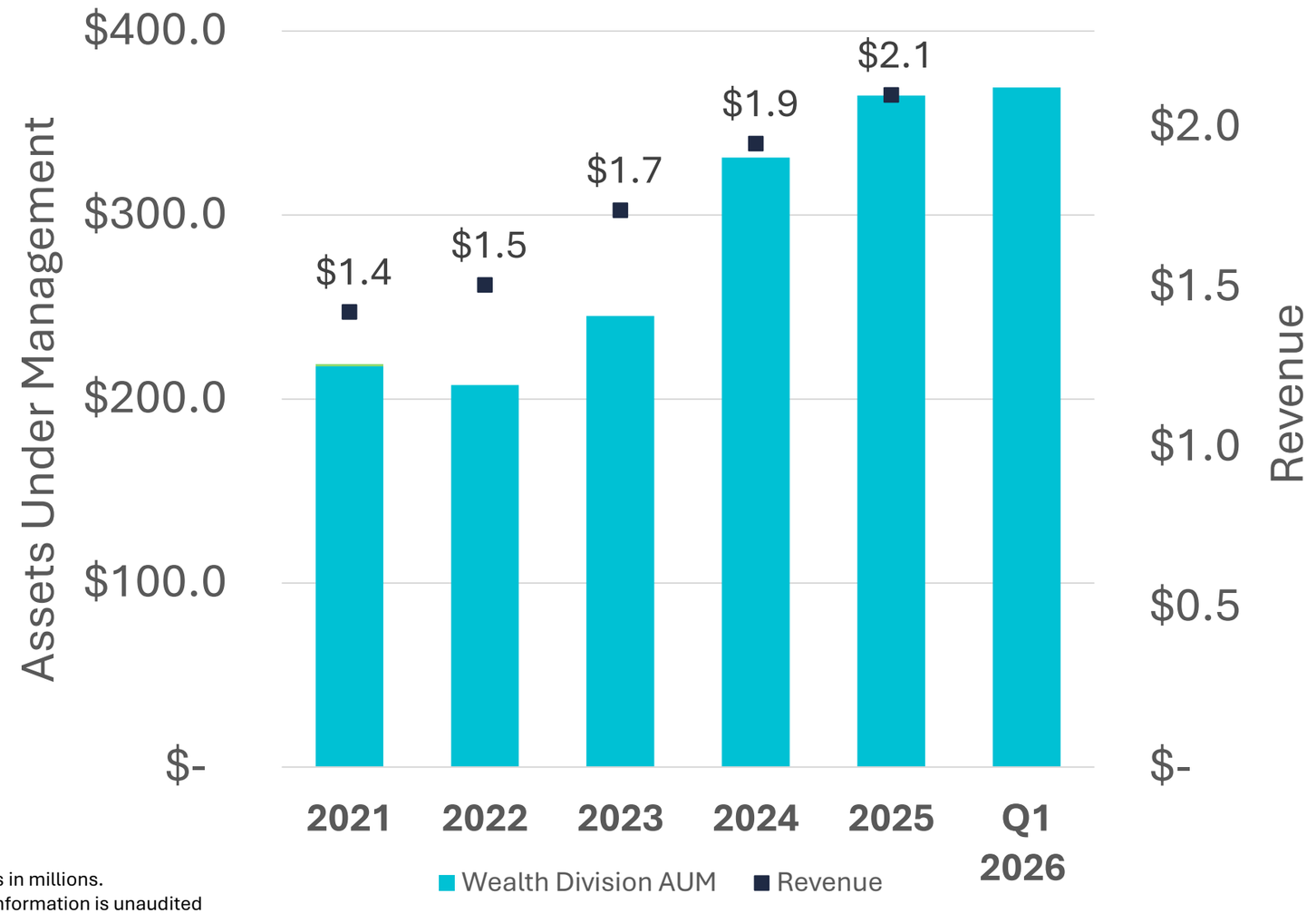
Growth in Non-Interest Income (Q1 2026)



Fee Income Business Lines are Driving Growth

Information is unaudited
As of March 31, 2026

Caring Wealth Advisory and Trust Services



Dollars in millions.
2026 information is unaudited

Comprehensive Financial Planning by Two Certified Financial Planners

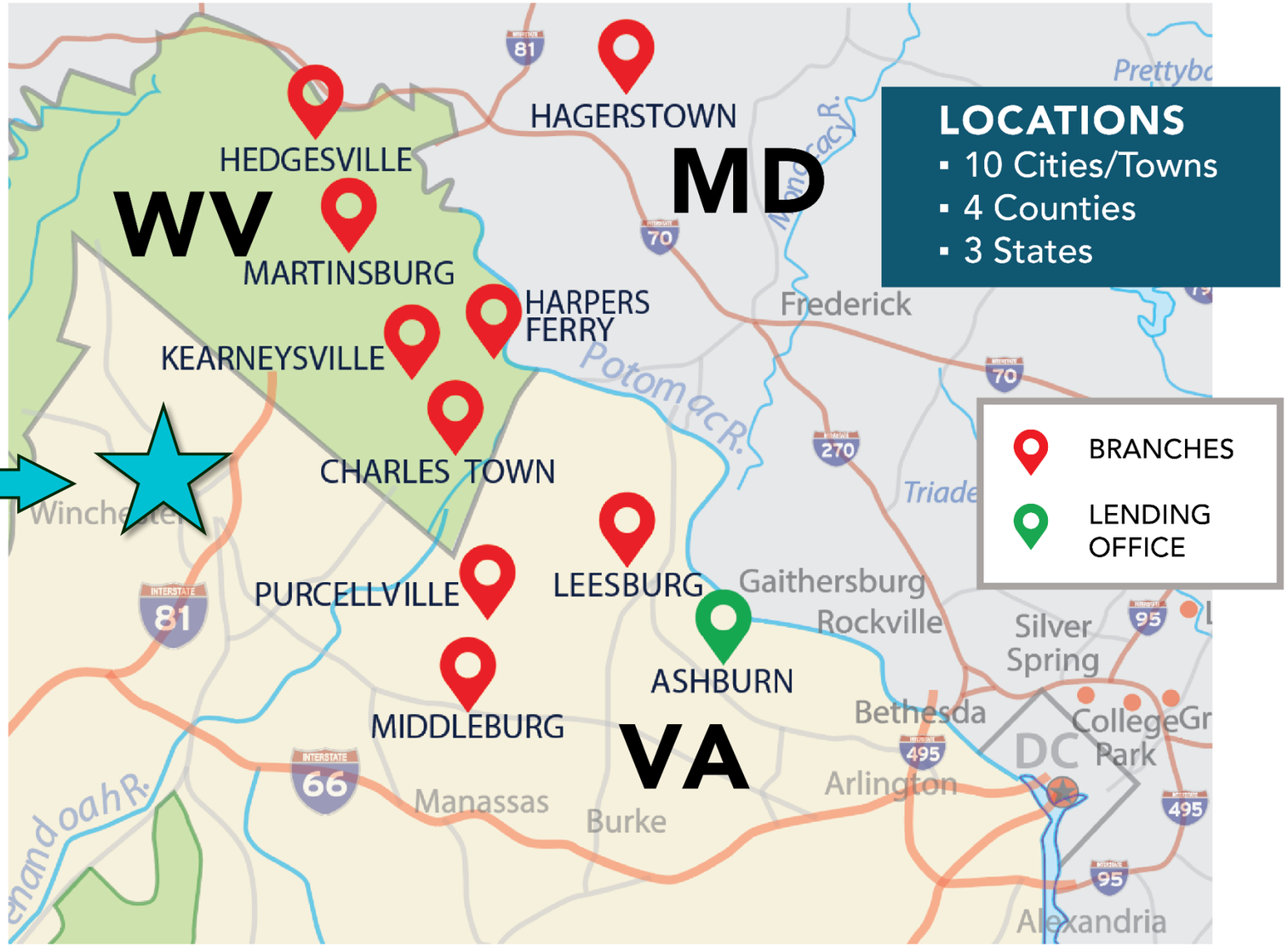
Award Winning Investment Advisory Practice

Professional Trust Administration

Professional Estate Settlements

Geographic Expansion

Winchester, VA



Geographic Expansion

September 2026

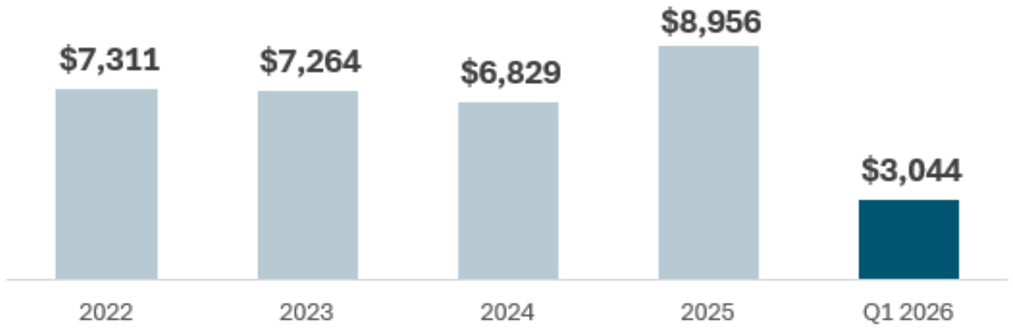
Full Branch Services



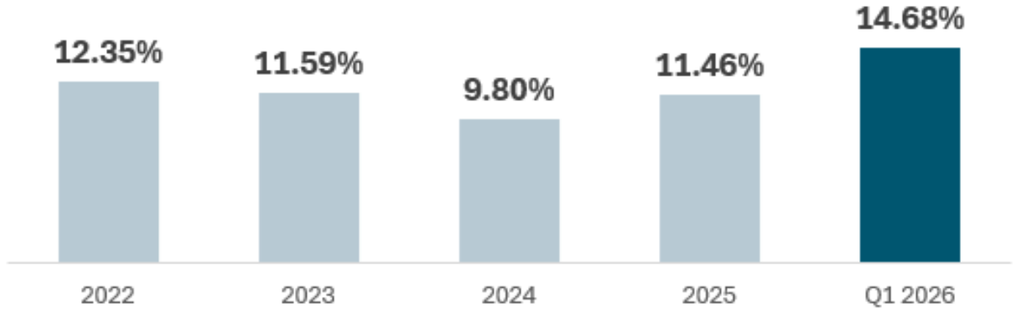
First Winchester Office

Q1 2026 Earnings & Profitability

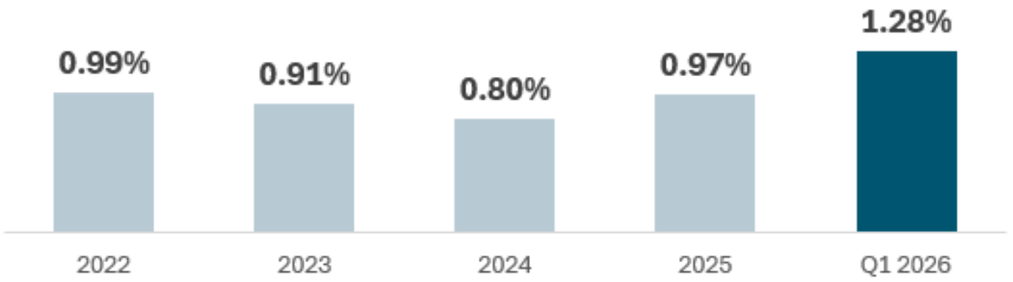
Net Income
(in thousands)



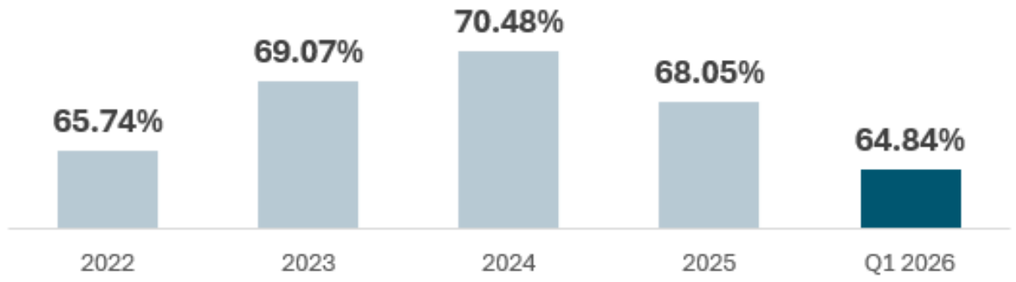
Return on Equity (ROE)
(%)



Return on Assets (ROA)
(%)



Efficiency Ratio
(%)



Data as of or for year ended December 31 for each respective year.
The 2026 financial information is unaudited.

Stock Price Appreciation



$21.99

PTBS Price as of May 14, 2026

$16.95

PTBS Price as of May 14, 2025

$14.44

PTBS Price as of May 14, 2024

Bringing Awareness to Our Story



2026 CEO Forum

FEBRUARY 4-5, 2026 | SCOTTSDALE, AZ

- Over 100 Banks Participated
- PTBS Was One of the Top 3 Most Requested Bank
- 17 Meetings with Interested Investors

OTC Markets

Banking Virtual Investor Conference

Alpine Banks of Colorado | Endeavor Bancorp | MVB FINANCIAL

First Resource Bancorp, Inc. | LEDYARD Financial Group | POTOMAC BANCSHARES

ClearTrust SHAREHOLDER SERVICES | Alliance ADVISORS

Local Ownership

THEN



672

NOW

Potomac Bancshares Reports 28% Increase in First Quarter Results

April 29, 2026

CHARLES TOWN, W.Va., April 29, 2026 /PRNewswire/ – Potomac Bancshares, Inc. (the "Company") (OTCID: PTBS), the bank holding company of Potomac Bank (the "Bank"), reported net income of $3.0 million, or $0.73 per basic and diluted common share, for the first quarter of 2026. This represents an increase of 28% from the fourth quarter of 2025 and 39% from the first quarter of 2025. Return on average assets was 1.28% and return on average equity was 14.68% for the quarter.

POTOMAC BANCSHARES

READ MORE

Potomac Bancshares Declares 15 Percent Increase to Quarterly Cash Dividend

April 22, 2026

Charles Town, WV, April 22, 2026 /PR Newswire/ - (OTCID:PTBS) – The Board of Directors of Potomac Bancshares, Inc., the bank holding company for Potomac Bank, declared at their April Board meeting a quarterly cash dividend on common stock of $0.15 per share, a 15% increase from the previous quarter's dividend of $0.13 share. The dividend was declared for all shareholders of record on May 7, 2026, and is payable on May 14, 2026.

"In recognition of our continued strong performance, the Board is pleased to provide shareholders a 15% increase in their dividend," stated Alice P. Frazier, President and CEO. "This increase underscores our focus on sustained shareholder returns."

POTOMAC BANCSHARES









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Thank you for your support

Questions?

Member FDIC
EQUAL HOUSING LENDER