FREEDOM FINANCIAL HOLDINGS, INC.

EMPOWERING DREAMS
INNOVATING BANKING

Presentation to Investors

Q2 2026 Update

August 3, 2026

Joseph J. Thomas
President & CEO

Scott B. Clark
SEVP & CFO

ENTREPRENEURIAL DNA • EXCEPTIONAL SERVICE • EASY-TO-USE TECHNOLOGY

freedom.bank

Disclosure

This presentation contains forward-looking statements, including our expectations with respect to future events that are subject to various risks and uncertainties. Factors that could cause actual results to differ materially from management's projections, forecasts, estimates, and expectations include: fluctuation in market rates of interest and loan and deposit pricing; general economic and financial market conditions, in the United States generally and particularly in the markets in which the Company operates and in which its loans are concentrated, including the effects of declines in real estate values, increases in unemployment levels, inflation, recessions and slowdowns in economic growth, including as a result of the impact of geopolitical conflicts, such as the war between Russia and Ukraine and the conflict in the Middle East; U.S. and global trade policies and changes, including the impact of the imposition of or changes in tariffs and trade barriers, adverse developments in the financial services industry such as the bank failures in 2023; maintenance and development of well-established and valued client relationships and referral source relationships; the adequacy or inadequacy of our allowance for credit losses; acquisition or loss of key production personnel; whether we realize the expected impact of our investments in technology and personnel; and the potential adverse effects of unusual and infrequently occurring events, such as weather-related disasters, wars, terrorist acts or public health events, and of governmental and societal responses thereto; these potential adverse effects may include, without limitation, adverse effects on the ability of the Company's borrowers to satisfy their obligations to the Company, on the value of collateral securing loans, on the demand for the Company's loans or its other products and services, on incidents of cyberattack and fraud, on the Company's liquidity or capital positions, on risks posed by reliance on third-party service providers, on other aspects of the Company's business operations and on financial markets and economic growth. The Company cautions readers that the list of factors above is not exclusive. The forward-looking statements are made as of the date of this release, and the Company may not undertake steps to update the forward-looking statements to reflect the impact of any circumstances or events that arise after the date the forward-looking statements are made. In addition, our past results of operations are not necessarily indicative of future performance.

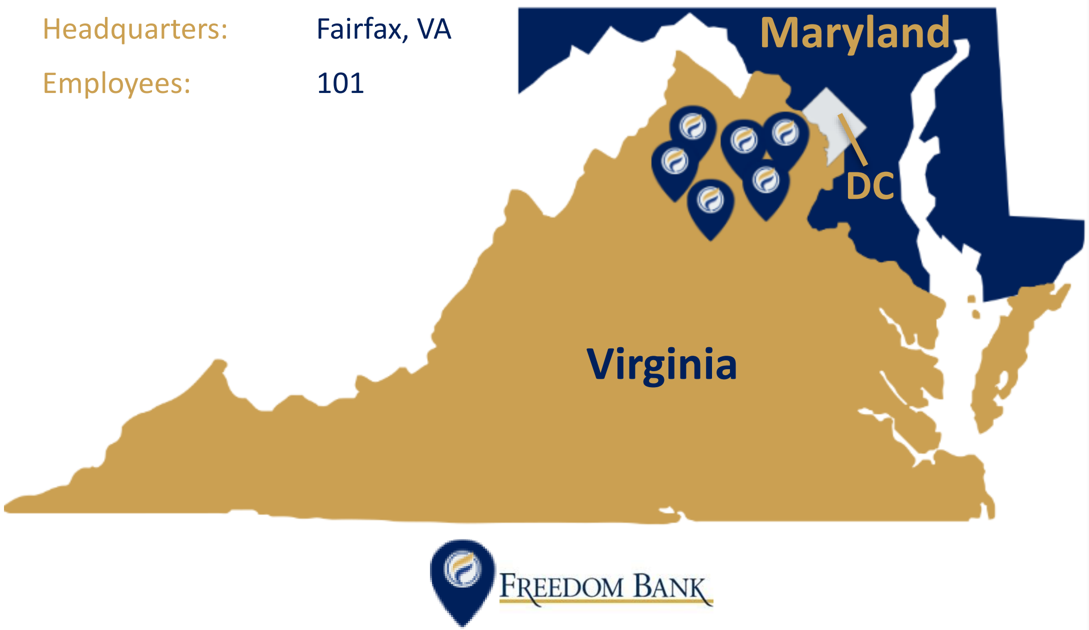
- Company Overview
- Business Model
- Financial Results for Q2 2026
- Investment Summary

Company Overview

Franchise Footprint

Corporate Information

Bank Established:	7/23/2001
Headquarters:	Fairfax, VA
Employees:	101



Highlights (6/30/26)

$1.04B Total Assets	$764M Total Loans
$875M Total Deposits	87.29% Loan to Deposit Ratio
164.36% CRE / Total Capital	14.63% Total Capital Ratio
$86.3M Market Capital	$12.20 Tangible Book Value per Share

Washington D.C. MSA Highlights

Highlights & Developments

- 6.4 million residents with > 1 million households earnings more than $100 thousand annually
- Headquarters of over 20 Fortune 500 companies
- Amazon headquarters in Arlington brought ~8k tech workers into the labor market
- Stability provided by significant federal government employment and related companies, i.e. defense, bio-tech, and engineering firms

Market Accolades

- **#6 Top U.S. Metros by Gross Regional Product**– *BEA (2023)*
- **#19 Ranked Global Startup Ecosystem** – *StartupBlink (2024)*
- **#8 Ranked Metro Area by Educational Attainment**– *Census Bureau (2023)*
- **#8 Most Competitive Financial Centers**– *Global Financial Centers Index (2023)*

D.C. MSA(1) Market Share (Banks <$5Bn)

2025 Rank	Institution (ST)	2025 Number of Branches	2025 Total Deposits In Market ($000)	2025 Total Market Share (%)
1	Capital Bancorp Inc. (MD)	4	2,276,757	10.3
2	John Marshall Bancorp Inc. (VA)	8	1,902,834	8.6
3	FVCBankcorp Inc. (VA)	7	1,871,647	8.4
4	MainStreet Bcshs (VA)	6	1,803,702	8.1
5	Chain Bridge Bancorp Inc. (VA)	1	1,294,664	5.8
6	Primis Financial Corp. (VA)	4	1,148,934	5.2
7	Eagle Financial Services Inc. (VA)	8	974,189	4.4
8	**Freedom Finl Holdings Inc. (VA)**	**5**	**919,211**	**4.1**
9	ODNB Financial Corporation (VA)	3	906,194	4.1
10	Presidential Holdings Inc. (VA)	11	902,168	4.1
11	Trustar Bank (VA)	6	858,532	3.9
12	Oak View Bankshares (VA)	4	644,606	2.9
13	Potomac Bancshares Inc. (WV)	6	640,256	2.9
14	City First Enterprises Inc. (DC)	1	615,129	2.8
15	National Capital Bancorp (DC)	4	614,195	2.8
16	LINKBANCORP Inc. (PA)	5	595,460	2.7
17	Virginia National Bkshs Corp. (VA)	7	594,243	2.7
18	IBW Financial Corp. (DC)	6	472,806	2.1
19	Woodsboro Bank (MD)	5	424,941	1.9
20	Community Heritage Finl Inc (MD)	4	398,451	1.8
21	JSB Financial Inc. (WV)	3	329,949	1.5
22	Founders Bank (DC)	2	305,207	1.4
23	Carter Bankshares (VA)	5	266,552	1.2
24	ACNB Corp. (PA)	4	253,267	1.1
25	First United Corp. (MD)	3	217,757	1.0
26	MVB Financial Corp (WV)	1	192,726	0.9
27	Hingham Instit. for Savings (MA)	1	184,786	0.8
28	PromiseOne Bancorp Inc. (GA)	2	129,174	0.6
29	First National Corp. (VA)	2	115,357	0.5
30	MetroCity Bankshares Inc. (GA)	2	100,257	0.5
31	Blue Ridge Bankshares Inc. (VA)	2	66,655	0.3
32	C&F Financial Corp. (VA)	2	53,297	0.2
33	Harbor Bankshares Corporation (MD)	1	48,622	0.2
34	Dickinson Financial Corp. II (MO)	1	41,661	0.2
35	Somerset Trust Holding Company (PA)	1	16,946	0.1
36	OP Bancorp (CA)	1	-	0.0
37	US Metro Bancorp Inc. (CA)	1	-	0.0
	Total For Institutions <$5B In MSA	**139**	**22,181,132**	**100.0**

(1) Washington-Arlington-Alexandria, D.C.-VA-MD-WV MSA
Note: Deposit market data as of June 30, 2025
Source: S&P Capital IQ Pro; Bureau of Economic Analysis DC Chamber of Commerce; Fortune Media IP Limited; The Washington Post

Executive Management

Joseph J. Thomas – President and CEO - Mr. Thomas was appointed in August 2018. He was previously President and CEO of Bay Bancorp (NASDAQ: BYBK), a community bank with $700 million in total assets based in Columbia, Maryland, before its successful sale to Old Line Bancshares. He was formerly Managing Director of Hovde Private Equity Advisors and had a distinguished 20+ year banking career with Wachovia Corporation, most recently as Managing Director and Head of Financial Institutions Investment Banking. Mr. Thomas holds a BA from the University of Virginia and an MBA from Fuqua School of Business at Duke University.

Shaun E. Murphy – Senior Executive Vice President & Chief Operating Officer and Chief Risk Officer- Mr. Murphy has over 25 years of national and international experience in financial services leadership. He was most recently SEVP and Chief Credit & Risk Officer at City First Bank in Washington DC since 2015. Prior to that, he served as Chief Risk Officer of H Bancorp where he was responsible for all risk and compliance activities and served on the Board of Directors of Bay Bancorp and its bank subsidiary, Bay Bank. Prior to H Bancorp, Mr. Murphy served as Managing Director of Hovde Private Equity Advisors, LLC.

Scott B. Clark – Senior Executive Vice President & Chief Financial Officer - Scott Clark brings over 20 years of community banking experience and financial leadership to his role, reinforcing the bank's commitment to client service, community support, and sustainable growth. He has held key positions including Treasurer at Sandy Spring Bank and EagleBank, where he led financial strategy, regulatory compliance, and capital management. His expertise in financial operations and focus on long-term value make him well-equipped to guide Freedom through continued growth in a dynamic economic landscape.

Victoria S. Loucks - Executive Vice President & Head of Deposit Products - Ms. Loucks began her career at First National Bank of Maryland, a predecessor to M&T Bank. In her 25-year banking career she has held numerous positions in commercial banking including relationship management, treasury management and training. Ms. Loucks has held producer and leadership positions at several local and national banks and most recently led the Not-for-Profit and GovCon treasury efforts for Capital One Bank. She holds a bachelor's degree in Finance from Virginia Tech and attended post graduate studies in International Finance at Johns Hopkins University.

Richard A. Hutchison - Executive Vice President & Chief Mortgage Officer - Mr. Hutchison was previously with Virginia Heritage Bank, which was successfully sold to Eagle Bank in October 2014, as a Senior Executive Officer and the Chief Mortgage Officer responsible for all mortgage loan production and first trust mortgage origination. Prior to Virginia Heritage Bank, Hutchison was a Senior Executive Officer with Community Bank of Northern Virginia, which was sold to Mercantile and PNC. Hutchison is a native of Western Fairfax County and has been in local community banking for 42 years.

Florante Santos - Executive Vice President & Chief Technology Officer – Mr. Santos brings over 35 years of multidisciplinary expertise in Information Technology to the executive leadership team. Throughout his career, Mr. Santos has specialized in aligning complex technical infrastructure with organizational strategy to drive long-term value and operational resilience. His leadership is defined by a unique breadth of experience across highly regulated sectors. Before entering the banking industry, he spent 17 years managing critical systems for city government water reclamation, followed by four years overseeing technology initiatives within the healthcare insurance sector.

Erin Moore - Executive Vice President & Head of Loan Operations – Ms. Moore has more than three decades of banking experience and has built an extensive background in loan operations, credit administration, and regulatory relations. She oversees the bank's operational functions and acts as a primary liaison with regulatory authorities and external auditors. Prior to her current role, Erin held multiple leadership positions at Freedom Bank, Sandy Spring Bank, and Potomac Bank of Virginia, where she played key roles in merger integrations, loan portfolio administration, and process development. A graduate of George Mason University with a degree in Public Administration

Board of Directors

H. Jason Gold - Chairman - Mr. Gold has served as a director of the Bank since May 2003. Mr. Gold has served as a bankruptcy trustee for more than 25 years and has more than 30 years experience in complex restructuring and insolvency matters in various industries. He also serves as a bankruptcy examiner and federal and state-appointed receiver. Mr. Gold served as a partner with Nelson Mullins Riley & Scarborough LLP's Washington D.C. office, where he focused his practice on bankruptcy, financial restructuring, and liquidations. He also served as partner with the Firm of Wiley Rein LLP, McLean, Virginia from 2002 until 2014.

John T. Rohrback - Vice Chairman - Mr. Rohrback has served as a director of the Bank since August 2004 and served as Chief Executive Officer from 2004 to 2011. He was hired in 2001 as Executive Vice President and Senior Lending Officer. Mr. Rohrback was President and Chief Executive Officer, as well as a director of Heritage Bank from 1996 until 1999. Prior to this, Mr. Rohrback was Executive Vice President, as well as a director of Hallmark Bank and Trust until its acquisition by F & M National Corporation in 1996.

Cynthia Carter Atwater - Ms. Atwater has served as a director of the Bank since 2003. Ms. Atwater is a Principal of Digital Benefit Advisors, Reston, Virginia and was formerly President and Chief Executive Officer of CCA Consulting, Inc., Reston, Virginia. Ms. Atwater served on the Advisory Board of the Bank as both Chairman and Vice Chairman until 2003.

Joseph M. English III – Mr. English III has over thirty years of experience as a Certified Public Accountant, registered investment advisor, and personal financial specialist. Joe began his accounting career in 1988 and became a partner at Burdette Smith and Bish LLC in 1998 and now serves as partner at PBMares LLP. Mr. English's focus is on financial reporting, audits, reviews, compilations, tax planning, and compliance for individuals and businesses. He earned a Bachelor of Science in Accounting from Wheeling Jesuit University in Wheeling, West Virginia.

Brandon C. Park - Mr. Park has served as a director of the Bank since April 2018. He founded Superlative Technologies, Inc. (SuprTEK) in 1996 and lead the company as CEO, managing the corporate direction and strategy until it was acquired by PCI Federal, the 8(a) Federal Government contracting enterprise owned by the Poarch Creek Indians (PCI) in April 2025. He earned a Bachelor of Science in Finance from Virginia Tech.

Sheila K. Stabile – Ms. Stabile is a motivational speaker and author. She has a proven record of relationship centered leadership, business development, and community engagement. She is the author of ConnectionYou! Build, Strengthen, and PRofit by Making Connections in Work, Life, and Self and founder of ConnectionYou, LLC, where she works with leaders and teams to strengthen communication, performance, and organization culture. She served as President of the Capital Speakers Club of Washington, DC and has held multiple board positions within the organization. She also served as Vice President of the Light of Healing Hope Foundation supporting charitable initiatives benefiting individuals and families in need.

Pierre A. Abushacra – Mr. Abushacra is the Founder of Kapa Capital, a private investment company specializing in commercial real estate. He is also a Founder of Firehook Bakery, the leading maker of artisan baked crackers sold in natural food stores and supermarkets throughout the United States. He previously served on the board of Bay Bank in Columbia, MD. He is a member of YPO and the SFA (Specialty Food Association) and is currently the Chair of the Board of the SFA, a 75-year-old industry trade organization serving over 4000 food maker members from around the country. Mr. Abushacra earned his B.S. in Finance from George Washington University.

Purnachandra Dokku – Mr. Dokku is the President and CEO of Pioneer Corporate Services, Inc, in Ashburn, VA. Pioneer is a recognized leader in cybersecurity, delivering AI-driven solutions to Defense and Intelligence customers. Mr. Dokku is also the founder of DSP Real Estate Capital, which focuses on value-add multifamily acquisitions in the Southeastern United States. DSP has over $300 million in total assets under management with ownership of more than 1,500 multifamily units. Mr. Dokku serves as Board Member of Ashbrook Commercial Office Condos and as a Director of the Sri Venkateswara Lotus Temple in Fairfax, Virginia.

Joseph J. Thomas – President and CEO – For bio see Executive Management slide

FREEDOM FINANCIAL HOLDINGS INC.

PURPOSE

Freedom Bank empowers our clients to achieve their dreams by providing innovative business, personal, and mortgage banking solutions.

MISSION

We are dedicated to helping our individual and business clients achieve their financial goals through our experienced bankers, quick decisions, flexible solutions, innovative technology, and responsive service that allow us to be the client's primary relationship bank served their way.

VISION

To make a lasting impact in the Northern Virginia region by empowering our clients with entrepreneurial solutions, easy-to-use technology and exceptional service, providing meaningful career opportunities for colleagues, investing in the communities we serve, and driving strong returns for our shareholders.

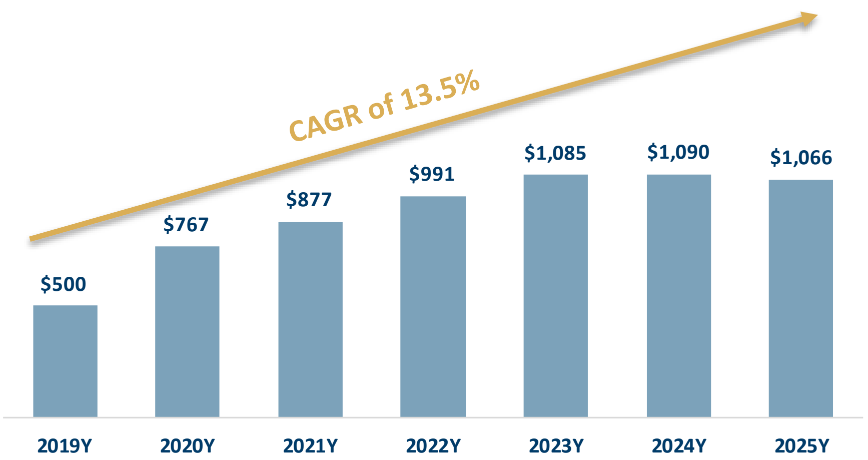
VALUES

Freedom Bank's innovative approach to banking starts with **IDEAS** based upon a keen understanding of client needs and market opportunities.

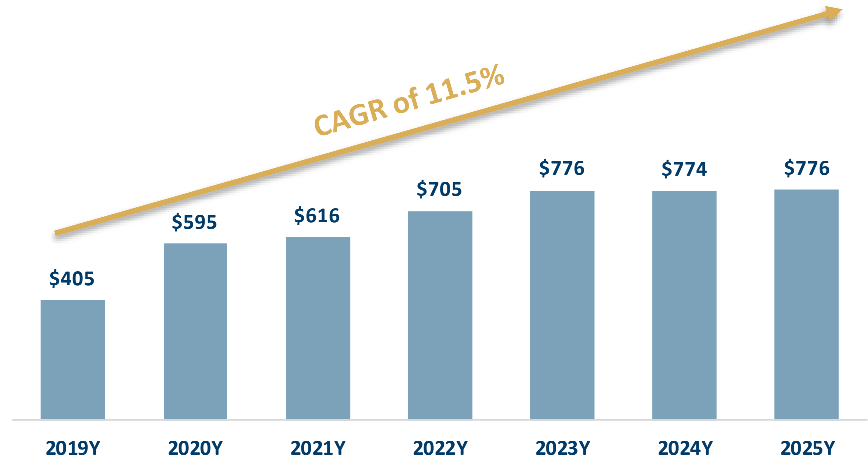
- **I**nnovation – Exhaust all options and take smart risks
- **D**iscipline – Take action with unwavering integrity
- **E**xperience – Deliver exceptional customer outcomes
- **A**ttitude – Build relationships through teamwork and respect
- **S**ervice – Participate in our communities and industries

Organic Growth

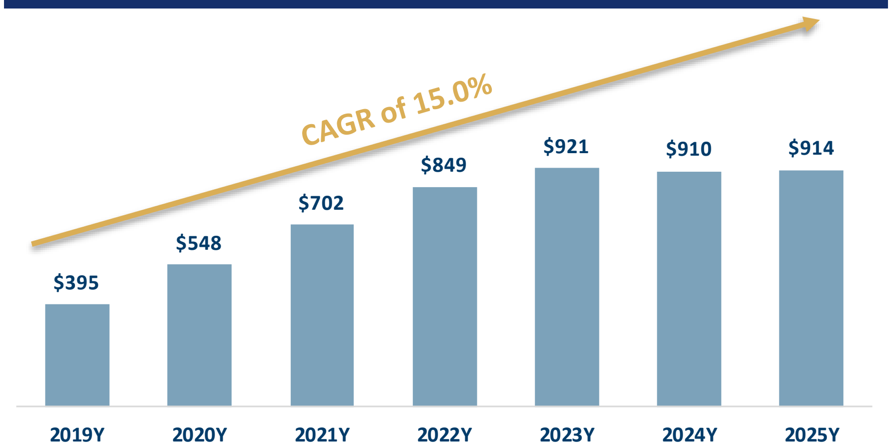
Total Assets ($M)



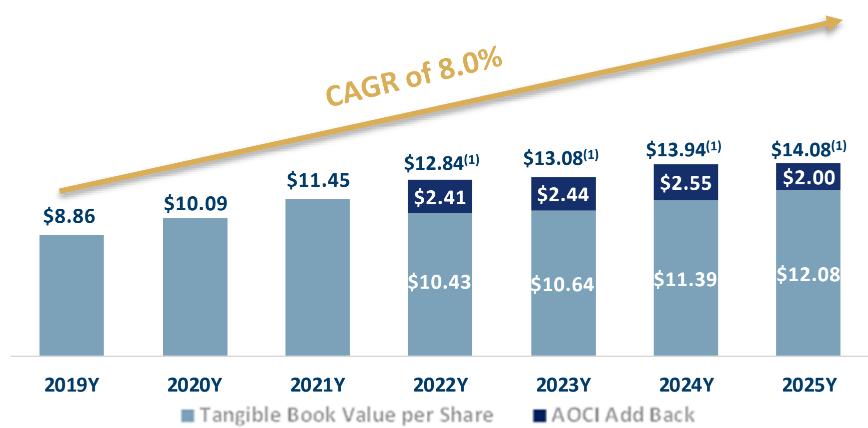
Gross Loans ($M)



Total Deposits ($M)



Tangible Book Value Per Share



(1) Excludes negative AOCI Impact

Business Model

Commercial Banking

- Seasoned team of 9 Commercial Bankers and Portfolio Managers
- Broad focus across the C&I, Industry Verticals, SBA Lending and Commercial Real Estate markets
- Strong business banking franchise with C&I loans representing 23% of total loans as of June 30, 2026

Community Banking

- Rational branch network with six branches across Northern Virginia market
- Strong core deposits with non-interest deposits comprising 16% of total deposits as of June 30, 2026
- Uninsured deposits to total deposits low at 24.9%

Treasury Services

- Robust Treasury Management team of 5 and Payment solutions on Apiture and Fiserv platforms
- Merchant Services offered through a strategic partnership with Fiserv/First Data
- Business Credit Cards offered through a strategic partnership with Elan Financial Services

Mortgage Banking

- Experienced team of 12 mortgage loan officers and dedicated Operations team in Chantilly
- Generated residential loan production of $54 million with average loan size of $482 thousand in the second quarter of 2026
- Extensive product offering driving purchase volume, including VA, FHA, VHDA, and USDA mortgages

Technology Enabled

FREEDOM FINANCIAL HOLDINGS INC.

Business Banking

- Monday.com - Customer Relationship Management
- Elan – Corporate Credit Card
- First Data/Clover – Merchant Services
- Industry Insight – Vertical IQ

Commercial Banking

- BizEquity – Business Valuation
- Weiland Account Analysis – Commercial Account Analysis
- Finastra/CreditQuest – Digital LOS
- Fiserv – Core Provider

Personal Banking

- Apiture – Online Banking
- Zelle – P2P Payments
- SavyMoney – Financial Wellness Platform
- Investifi – Digital Investing Solution

Mortgage Banking

- Encompass – Digital Platform
- SimpleNexus – Mobile Enabled
- Optimum Blue – Secondary Market Pricing

Risk Management

- SRA WatchTower Enterprise Risk
- ProfitFit (PCBB) – Customer Profitability
- N Contracts – Compliance Management
- Verafin – SBA | AML Compliance

Government Contracting

Innovation Industries

Non-Profit

Commercial Real Estate

FREEDOM FINANCIAL HOLDINGS INC.

The Freedom Bank Foundation has engaged with Latino Economic Development Center (LEDC) to administer the NOVA Freedom Fund, which provides financing and technical assistance to underserved entrepreneurs and families. The Fund has already made a meaningful difference for local business owners and through continued support, we look forward to helping many more in our area. To date, the Foundation has raised over $500,000 for the NOVA Freedom Fund that has served twenty talented and deserving entrepreneurs. These companies, in turn, now employ over 170 people in our community. More recently, the Foundation launched a new initiative: the Freedom Down Payment Assistance (DPA) Program administered by LEDC to help individuals and families who can afford monthly mortgage payments but struggle to save for a down payment or closing costs finally be able to purchase a home. In the first half of 2026, we made ten DPA grants totaling $75,000 helping people achieve homeownership, the cornerstone of financial stability.

Examples of Companies We Have Assisted Through the NOVA Freedom Fund:

- Secure Tech 360
- Leuro Handmade
- RealtyTek
- Just Math Tutoring Co.
- Evolve – A Behavioral Health Center
- RDM Builders LLC
- The Cleaning Authority – Clean Homes. Clean Earth.
- A Touch of Serenity
- Abbai Home Health Care, LLC
- Advance Design & Manufacturing Corp.
- Vibrante Jewelry
- Red Top Cab

FREEDOM FINANCIAL HOLDINGS INC.

- Opened new Tysons Branch and relocated Corporate Headquarters
- Celebrated the bank's 25th Anniversary on July 23rd.
- Added three new Directors to the FDVA Board of Directors
- Deployed $100 thousand for homeownership counseling and Down Payment Assistance Grants in partnership with the LEDC
- Launched InvestiFi to invest from Freedom Checking product
- New Follow Me to Freedom CD raised $15MM in local core deposits
- Received Preferred Lender Status from SBA 7(a) Working Capital Pilot Program
- Recognized as Medium Sized Business of the Year by Greater Reston Chamber of Commerce

Financial Results for Q2 2026

Income Statement History - GAAP – As Reported ($ in thousands, except per share data)	Twelve Months Ended Dec 31, 2024	Twelve Months Ended Dec 31, 2025	Quarter Ended Jun 30, 2025	Quarter Ended Mar 31, 2026	Quarter Ended Jun 30, 2026
Net Interest Income (before provision)	$25,258	$28,041	$6,876	$6,895	$6,979
Provision/(Recovery) for Loan Losses	($664)	$8,412	$689	$59	$539
Non-Interest Income	$4,815	$4,893	$1,312	$1,411	$1,658
Non-Interest Expense	$25,138	$24,315	$6,352	$6,802	$7,745 *
*(*includes $668 thousand of OREO write down)*					
Pre-Provision, Pre-tax Net Income	$4,935	$8,619	$1,836	$1,504	$892
Pre-tax Net Income	$5,599	$207	$1,148	$1,446	$354
After-tax Net Income	$4,710	$374	$800	$1,160	$290
Basic EPS	$0.64	$0.05	$0.11	$0.16	$0.04
ROAA	0.43%	0.04%	0.29%	0.44%	0.11%
ROAE	5.93%	0.44%	3.97%	5.77%	1.38%

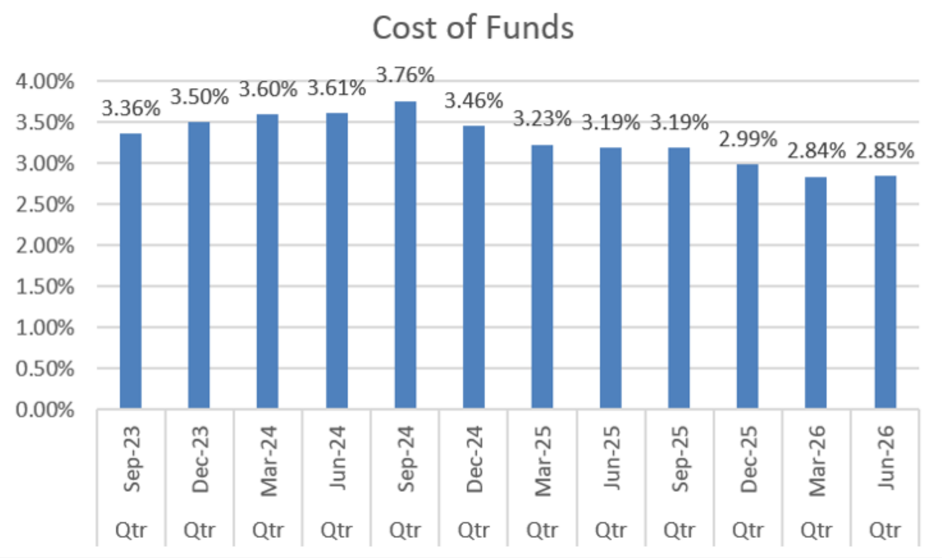
Balance Sheet

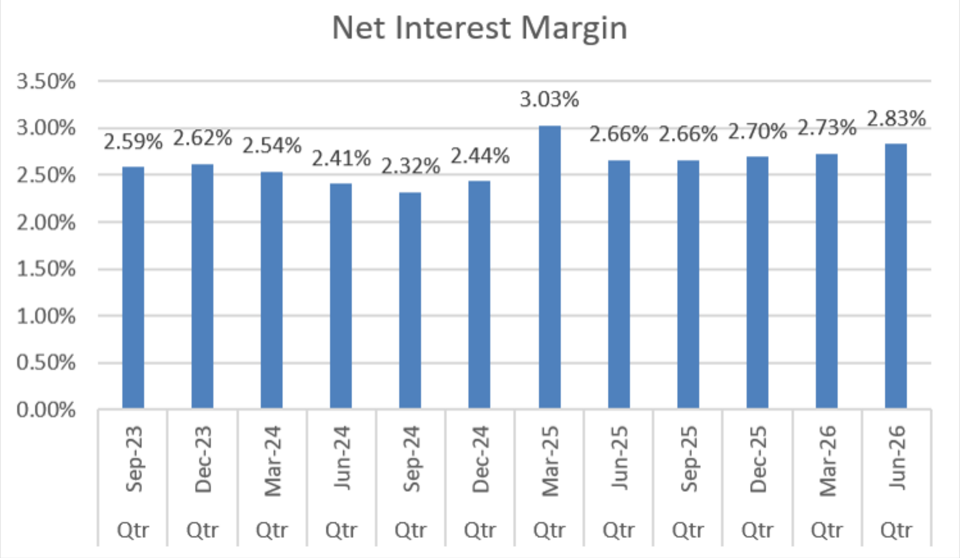
Balance Sheet History ($ in thousands, except per share data)				
	As of 31-Dec-24	As of 30-Jun-25	As of 31-Mar-26	As of 30-Jun-26
Assets				
Cash and Fed Balances	$28,690	$59,660	$38,173	$32,395
Investments	$236,253	$218,281	$179,563	$174,241
Total Loans	$773,862	$747,087	$783,017	$777,474
Allowance for Credit Losses	($6,535)	($7,188)	($7,696)	($8,059)
Other Assets	$58,218	$54,241	$59,769	$62,815
Total Assets	**$1,090,487**	**$1,072,082**	**$1,052,826**	**$1,038,866**
Liabilities				
Non-Interest-Bearing Deposits	$133,665	$126,922	$149,339	$142,064
Interest Checking Deposits	$122,952	$129,546	$129,651	$123,003
Savings and Money Market	$237,356	$316,533	$290,197	$285,914
Retail Time Deposits	$66,473	$60,484	$58,782	$64,899
Wholesale Deposits	$349,085	$284,759	$289,395	$258,943
Total Deposits	$909,531	$918,245	$917,364	$874,823
Borrowings	$85,011	$60,023	$40,061	$64,968
Other Liabilities	$14,506	$9,690	$11,152	$13,927
Total Liabilities	**$1,009,048**	**$987,958**	**$968,576**	**$953,718**
Equity				
Retained Earnings	$41,261	$44,080	$42,796	$43,086
Common Stock and Surplus	$58,419	$56,700	$56,099	$56,635
AOCI	($18,241)	($16,657)	($14,646)	($14,573)
Total Equity	$81,439	$84,124	$84,250	$85,148
Total Liabilities and Equity	**$1,090,487**	**$1,072,082**	**$1,052,826**	**$1,038,866**

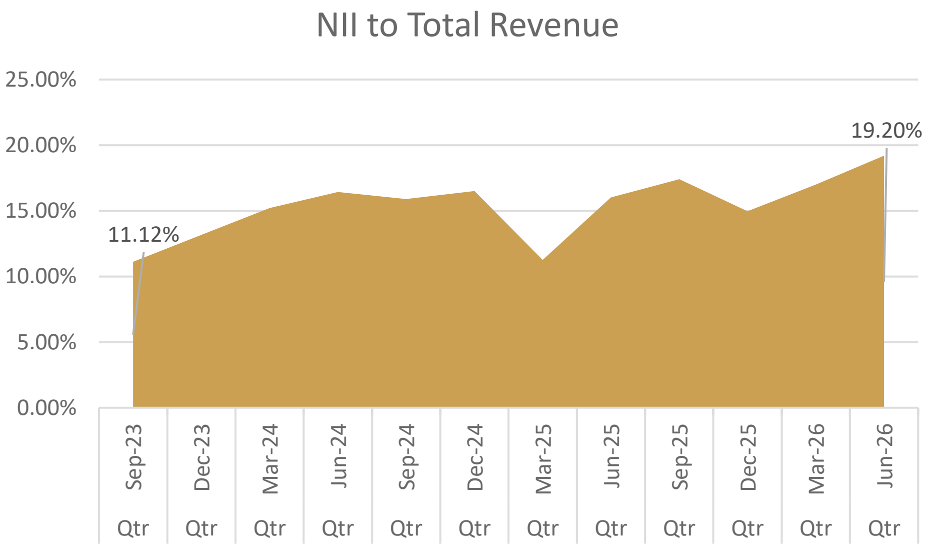
Financial Ratios

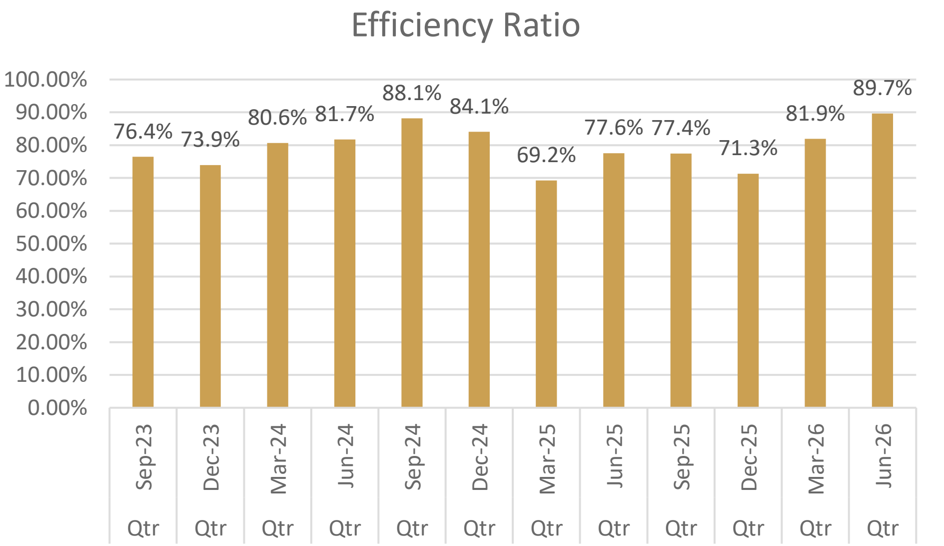
Selected Financial Data by Quarter Ended (Unaudited)					
	30-Jun-25	30-Sep-25	31-Dec-25	31-Mar-26	30-Jun-26
Liquidity					
Loans held-for-investment to Deposits	80.83%	86.72%	83.41%	84.04%	87.29%
Uninsured Deposits to Total Deposits	22.51%	24.51%	29.43%	27.11%	24.90%
Total Liquidity to Uninsured Deposits	167.83%	136.91%	130.31%	117.18%	118.71%
Total Liquidity to Unfunded Commitments, CDs and Borrowings maturing in next 30 days	252.65%	209.14%	251.78%	206.16%	166.82%
Available -for-Sale securities (as % of total securities)	90.87%	90.64%	86.52%	87.35%	86.51%
Capital					
Tangible Common Equity Ratio	7.85%	8.45%	7.91%	8.00%	8.20%
Tier 1 Leverage ratio (Bank Level)	10.66%	11.23%	11.05%	10.70%	11.06%
Common Equity Tier 1 ratio (Bank Level)	14.30%	14.64%	13.82%	13.50%	13.66%
Tier 1 Risk Based Capital ratio (Bank Level)	14.30%	14.64%	13.82%	13.50%	13.66%
Total Risk Based Capital ratio (Bank Level)	15.20%	15.53%	15.08%	14.42%	14.63%
Credit Quality					
Net Charge-offs to Average Loans	0.01%	0.13%	0.03%	0.81%	0.02%
Total Non-performing Loans to loans held-for-investment	1.45%	2.30%	3.51%	2.46%	3.32%
Total Non-performing Assets to Total Assets	0.98%	1.65%	2.51%	1.95%	2.57%
Allowance for Credit Losses to net loans held-for-investment	0.96%	0.96%	1.82%	1.00%	1.06%
Per Share Data					
Tangible Book Value	$12.01	$12.45	$12.05	$12.08	$12.20
Tangible Book Value (ex AOCI)	$14.39	$14.58	$14.08	$14.18	$14.29
Closing Price	$11.26	$11.56	$11.83	$11.90	$12.15
Book Value Multiple	94%	93%	98%	99%	100%
Weighted Average shares outstanding, diluted	7,140,491	7,184,688	7,183,791	7,174,318	7,124,543

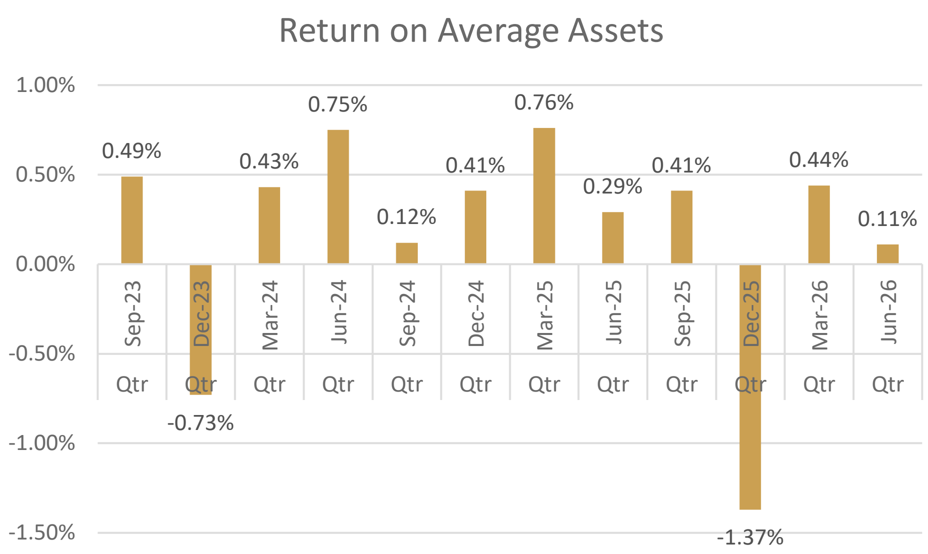
Operating Performance

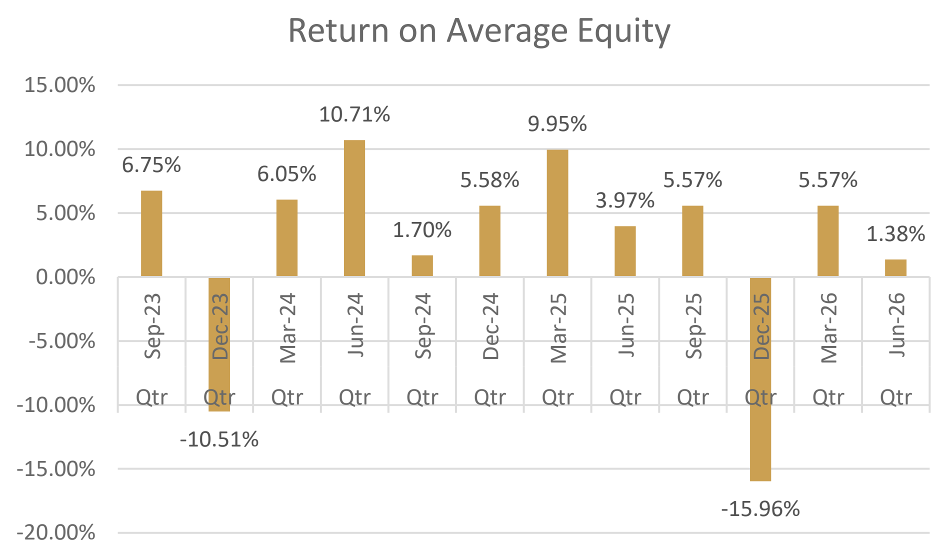


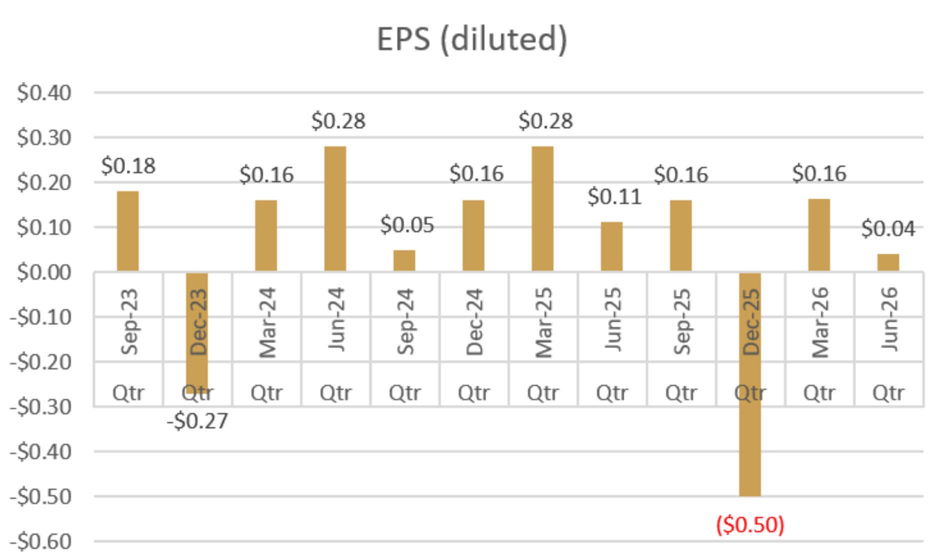


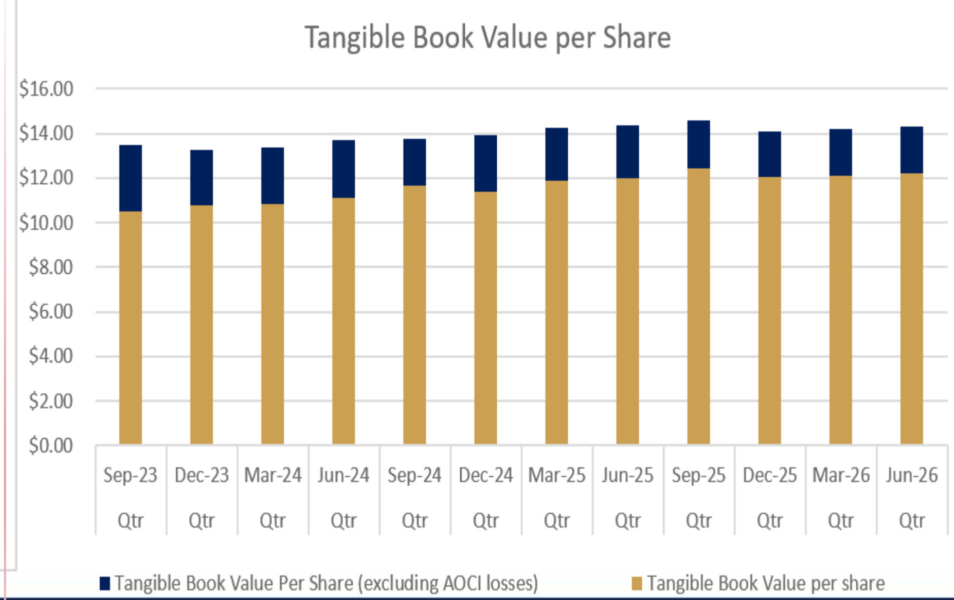




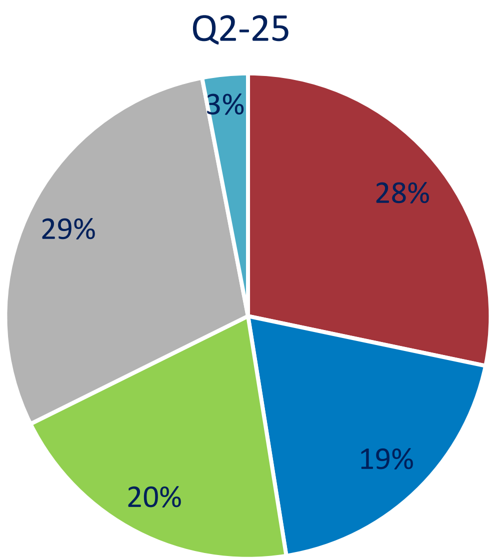

Return on Average Assets
1.00%
0.50%
0.00%
-0.50%
-1.00%
-1.50%
0.49%
-0.73%
0.43%
0.75%
0.12%
0.41%
0.76%
0.29%
0.41%
-1.37%
0.44%
0.11%
Sep-23 Qtr
Dec-23 Qtr
Mar-24 Qtr
Jun-24 Qtr
Sep-24 Qtr
Dec-24 Qtr
Mar-25 Qtr
Jun-25 Qtr
Sep-25 Qtr
Dec-25 Qtr
Mar-26 Qtr
Jun-26 Qtr

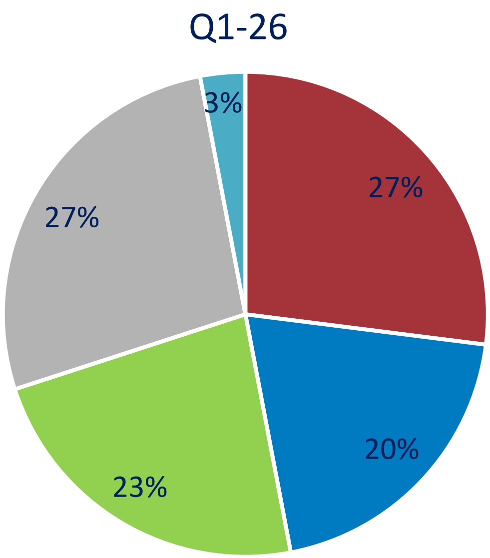

Return on Average Equity
15.00%
10.00%
5.00%
0.00%
-5.00%
-10.00%
-15.00%
-20.00%
6.75%
-10.51%
6.05%
10.71%
1.70%
5.58%
9.95%
3.97%
5.57%
-15.96%
5.57%
1.38%
Sep-23 Qtr
Dec-23 Qtr
Mar-24 Qtr
Jun-24 Qtr
Sep-24 Qtr
Dec-24 Qtr
Mar-25 Qtr
Jun-25 Qtr
Sep-25 Qtr
Dec-25 Qtr
Mar-26 Qtr
Jun-26 Qtr

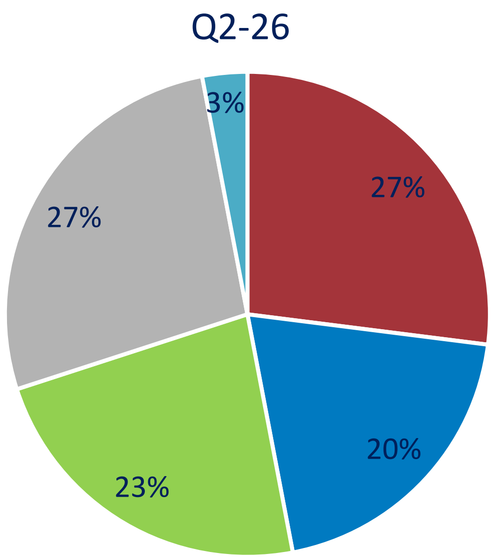

EPS (diluted)
$0.40
$0.30
$0.20
$0.10
$0.00
-$0.10
-$0.20
-$0.30
-$0.40
-$0.50
-$0.60
$0.18
-$0.27
$0.16
$0.28
$0.05
$0.16
$0.28
$0.11
$0.16
($0.50)
$0.16
$0.04
Sep-23 Qtr
Dec-23 Qtr
Mar-24 Qtr
Jun-24 Qtr
Sep-24 Qtr
Dec-24 Qtr
Mar-25 Qtr
Jun-25 Qtr
Sep-25 Qtr
Dec-25 Qtr
Mar-26 Qtr
Jun-26 Qtr


Tangible Book Value per Share
$16.00
$14.00
$12.00
$10.00
$8.00
$6.00
$4.00
$2.00
$0.00
Sep-23 Qtr
Dec-23 Qtr
Mar-24 Qtr
Jun-24 Qtr
Sep-24 Qtr
Dec-24 Qtr
Mar-25 Qtr
Jun-25 Qtr
Sep-25 Qtr
Dec-25 Qtr
Mar-26 Qtr
Jun-26 Qtr
Tangible Book Value Per Share (excluding AOCI losses)
Tangible Book Value per share

Organic Loan Mix







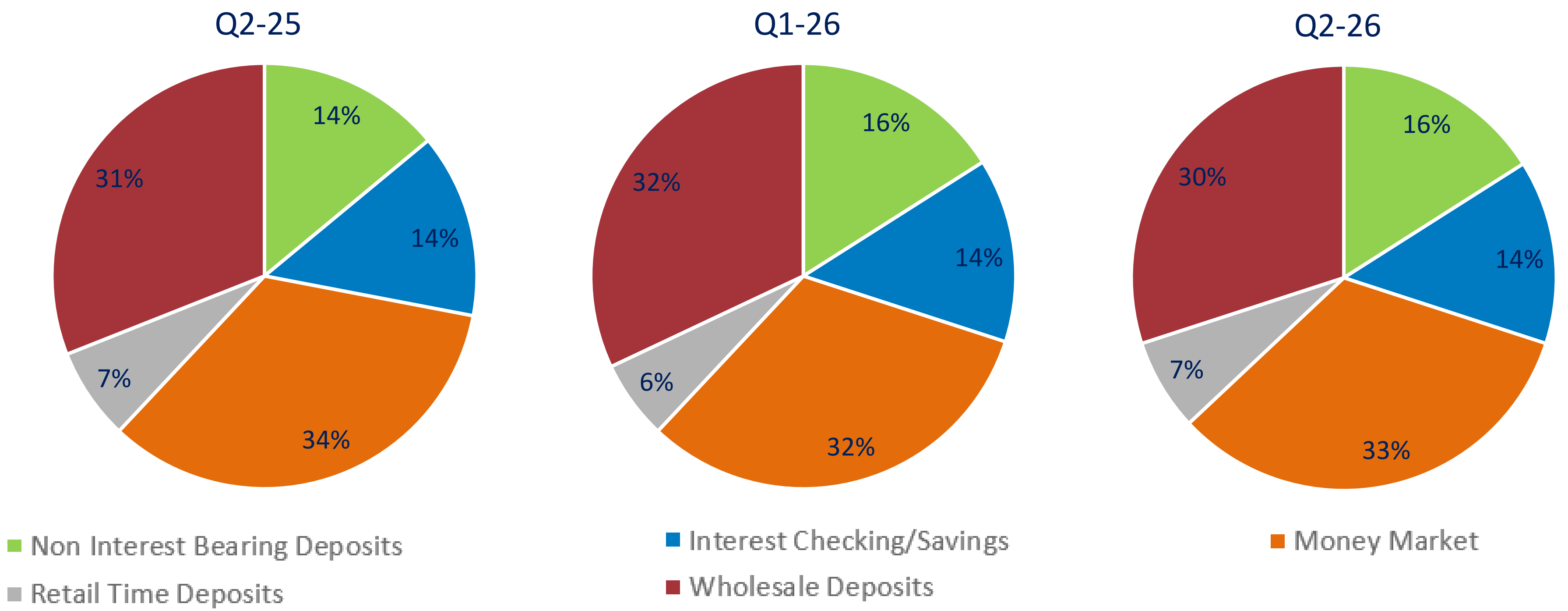
Loan Mix ($ in thousands)	
Non-Owner Occupied CRE	$212,522
Owner Occupied CRE	$142,328
C&I	$150,571
Residential Real Estate (incl Construction)	$217,951
Consumer	$22,942
Other Loans Less Unearned Interest Income	$0
Total Loans	$746,314
Total Loan Yield	**6.20%**
CRE / Total Capital	**168%**

Loan Mix ($ in thousands)	
Non-Owner Occupied CRE	$210,203
Owner Occupied CRE	$155,759
C&I	$174,846
Residential Real Estate (incl Construction)	$209,188
Consumer	$20,149
Other Loans Less Unearned Interest Income	$794
Total Loans	$770,939
Total Loan Yield	**5.97%**
CRE / Total Capital	**168%**

Loan Mix ($ in thousands)	
Non-Owner Occupied CRE	$206,152
Owner Occupied CRE	$155,229
C&I	$174,726
Residential Real Estate (incl Construction)	$203,797
Consumer	$22,701
Other Loans Less Unearned Interest Income	$1,057
Total Loans	$763,662
Total Loan Yield	**6.01%**
CRE / Total Capital	**164%**

Credit Quality Indicators

	Dec-25	Mar-26	Jun-26
Criticized Loans	**$32,387,232**	**$29,786,728**	**$22,474,560**
% Loans	*4.22%*	*3.80%*	*2.89%*
% Capital	*25.57%*	*23.75%*	*17.93%*
Classified Loans	$35,226,453	$34,997,287	$37,202,119
% Loans	*4.59%*	*4.47%*	*4.78%*
% Capital	*27.81%*	*27.91%*	*29.67%*
Total Watch List	$73,421,909	$64,784,015	$59,676,678
% Loans	*9.57%*	*8.27%*	*7.68%*
% Capital	*57.97%*	*51.66%*	*47.60%*
Total Loans	$766,836,512	$783,016,836	$777,474,279
Total Capital	$126,660,858	$124,147,442	$125,378,759
Nonaccrual Loans	$26,767,478	$19,245,000	$25,375,000
% Loans	*3.49%*	*2.46%*	*3.26%*
Nonaccrual Excluding SBA Guarantees	$17,638,795	$9,602,000	$16,070,000
% Loans	*2.30%*	*1.23%*	*2.07%*



Deposit Mix ($ in thousands)	
Non Interest Bearing Deposits	$126,922
Interest Checking/Savings	$129,546
Money Market	$316,533
Retail Time Deposits	$60,484
Wholesale Deposits	$284,759
Total Deposits	**$918,245**
Cost of Funds	**3.19%**
HFI Loans / Deposits	**80.83%**

Deposit Mix ($ in thousands)	
Non Interest Bearing Deposits	$149,339
Interest Checking/Savings	$129,651
Money Market	$290,197
Retail Time Deposits	$58,782
Wholesale Deposits	$289,395
Total Deposits	**$917,364**
Cost of Funds	**2.84%**
HFI Loans / Deposits	**84.04%**

Deposit Mix ($ in thousands)	
Non Interest Bearing Deposits	$142,064
Interest Checking/Savings	$123,003
Money Market	$285,914
Retail Time Deposits	$64,899
Wholesale Deposits	$258,943
Total Deposits	**$874,823**
Cost of Funds	**2.85%**
HFI Loans / Deposits	**87.29%**

Deposit Composition Trends

	25-Jun	25-Sep	25-Dec	26-Mar	26-Jun
Total Deposits	$918,245	$855,021	$914,264	$917,364	$874,823
Core Deposit Balances	$633,486	$633,207	$662,303	$627,969	$615,880
Core Deposit Percentage	68.99%	74.06%	72.44%	68.45%	70.40%
Uninsured Deposits	$206,731	$209,572	$236,218	$248,659	$217,797
Uninsured Deposits to Total Deposits	22.51%	24.51%	25.84%	27.11%	24.90%
Cost of Funds	3.19%	3.19%	2.99%	2.84%	2.85%

Investment Summary

Investment Highlights

Leading tech-enabled digital platform and streamlined branch structure to position the franchise for growth and profitability

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Highly experienced leadership with Joe Thomas as President & CEO since 2018 who is aligned with shareholders given his 6.7% ownership of the company's common stock

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Strategy to focus on entrepreneurs and small businesses with dedicated industry verticals driving high levels of C&I lending and non-interest demand deposits and low CRE/Capital ratio of 164%

History of strong, disciplined balance sheet growth and shareholder value creation – 5.5-year CAGR of 13.5% assets and 8.0% TBVPS excluding AOCI

Diversified business model with meaningful revenue contributions from Mortgage Banking, SBA and Treasury Services with Non-Interest Income representing 20.5% of total revenue.

Operates in highly attractive Washington D.C. area and Northern Virginia markets, with favorable demographics, growth profiles and opportunity for community banks to compete

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Strong bank capital position with CET1 ratio of 13.66% and total risk-based capital ratio of 14.63% and abundant liquidity with a low loan to deposit ratio of 87.3% as of June 30, 2026

Share price trades at 100% of tangible book value, and company has authorized an additional 200,500 shares under stock repurchase program.

Stock Price Performance Since Inception

Note: Market data as of July 27, 2026
Note: FDVA began trading in September 2004; KRE began trading in June 2006

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