September 2024

GBank Financial Holdings Inc.

Private Placement of Common Stock

Forward-Looking Statements

This confidential presentation contains forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended, some of which can be identified by the use of words such as “will,” “assume,” “estimate,” “project,” “believe,” “intend,” “anticipate,” “plan,” “seek,” “expect” and words of similar meaning. These forward-looking statements include, but are not limited to: statements of our goals, intentions and expectations; statements regarding our business plans, initiatives, prospects, growth and operating strategies; statements regarding the quality of our loan and investment portfolios; pro forma and projected financial information, including regarding the potential impact of the proposed private offering; and estimates of our risks and future costs and benefits.

These forward-looking statements are based on current beliefs and expectations of our management, are based on reasonable assumptions within the bounds of our management’s existing knowledge of our business and operations, and are inherently subject to significant business, economic and competitive risks, uncertainties and contingencies, many of which are beyond our control. In addition, these forward-looking statements are subject to assumptions with respect to future business strategies and decisions that are subject to change. The beliefs, expectations and assumptions on which the forward-looking statements are based, although considered reasonable at the time such statements were made, may ultimately prove to be incorrect, which could cause actual results to be materially different. Further, all pro forma or projected financial information contained in this confidential presentation is for illustrative and informational purposes only and may not reflect actual results. The preparation of pro forma or projected financial information, and the estimates underlying such information, are inherently uncertain. The inclusion of pro forma or projected financial information should not be regarded as a representation that the projected results will be achieved.

The following factors, among others, could cause actual results to differ materially from the anticipated results, projections, or other expectations expressed in or implied by the forward-looking statements or our historical performance: general economic conditions, either nationally or in our market areas, that are worse than expected; our ability to access cost-effective funding; competition among depository and other financial institutions; inflation and changes in the interest rate environment that reduce our margins or reduce the fair value of financial instruments; the rate of delinquencies and amounts of loans charged-off; fluctuations in real estate values and both residential and commercial real estate market conditions; adverse changes in the securities markets; changes in laws or government regulations or policies affecting financial institutions, including changes in regulatory fees and capital requirements; our ability to maintain and manage our available liquidity; our ability to enter new markets successfully and capitalize on growth opportunities; our ability to execute our strategic initiatives and capitalize on strategic opportunities; our ability to successfully introduce new products and services, enter new markets, and capitalize on growth opportunities; our ability to successfully integrate into our operations any assets, liabilities, customers, systems and management personnel we may acquire and our ability to realize related revenue synergies and cost savings within expected time frames, and any goodwill charges related thereto; our ability to retain our existing customers; changes in consumer spending, borrowing and savings habits; changes in accounting policies and practices, as may be adopted by the bank regulatory agencies and the Financial Accounting Standards Board; changes in our organization, compensation and benefit plans; changes in the quality or composition of our loan or investment portfolios; a breach in security of our information systems, including the occurrence of a cyber incident or a deficiency in cyber security; technological changes that may be more difficult or expensive than expected; the failure to attract and retain skilled people; and the fiscal and monetary policies of the federal government and its agencies.

Because of these and other uncertainties, our actual future results may be materially different from the results indicated or implied by these forward-looking statements or our historical performance. We undertake no obligation to update or revise any forward-looking statement, or any projected or pro forma financial information, whether as a result of new information, future events or otherwise, except as may be required by law. Potential investors are cautioned not to place undue reliance on any forward-looking statement, including any pro forma or projected financial information.

GBank Financial Holdings Inc.

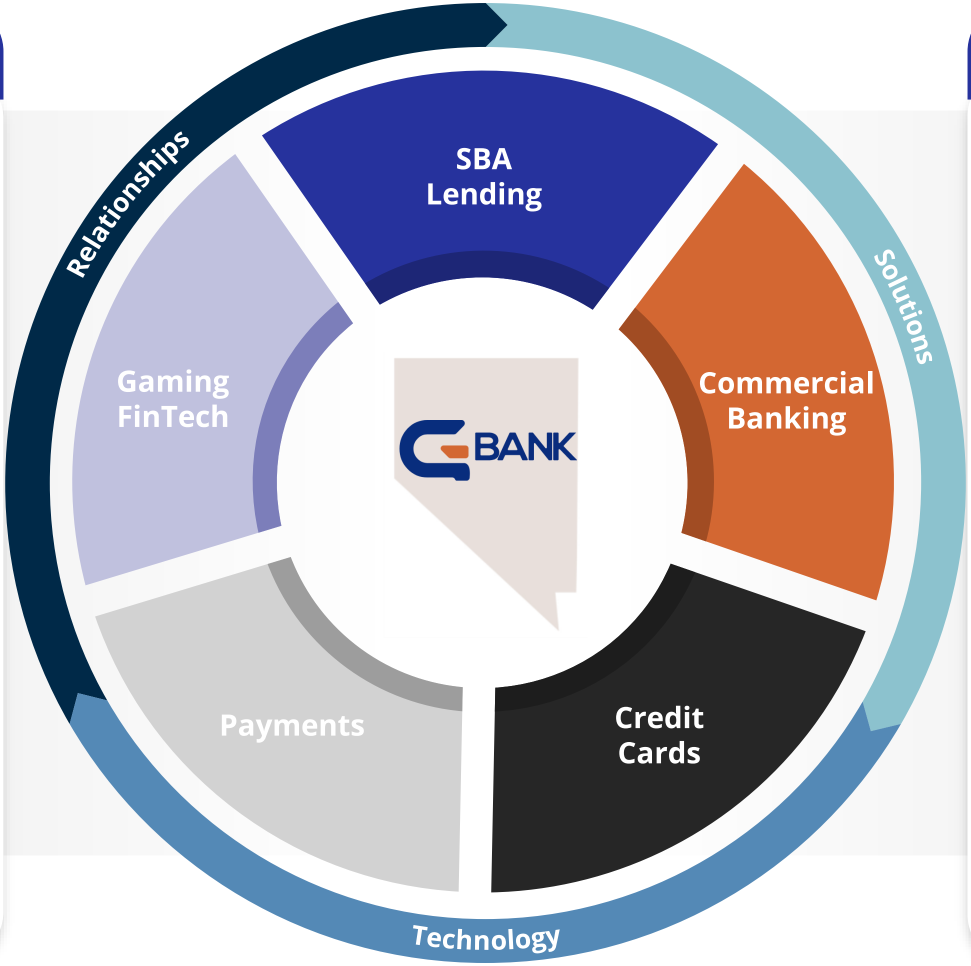
Financial Highlights (3 months ended 6/30/24)

$1.0B
Total assets

4.82%
Net interest margin

1.98%
Core ROAA(1)

18.3%
Core ROAE(1)



Industry-Leading Growth (6/30/23 – 6/30/24)

77%(2)
Total loans

52%
Total deposits

101%
Pre-tax income

104%
Net income

(1) Core net income excludes after-tax non-recurring expenses of approximately $212 thousand related to the Company's non-voting equity investment in BCS
(2) The Company repurchased ~$153 million of SBA loans converting from floating to fixed rates from July 1, 2023 to March 31, 2024

Key Differentiators

Consistent Profitability

GBFH has consistently demonstrated best-in-class profitability with **core return on average assets** between **1.53% and 2.04%** since 2017

Leading National SBA Business & Regional Commercial Banking Franchise

GBFH is a **top originator of SBA 7a credits and the leading originator of hotel SBA loans** in the country which generates significant earnings power

Gaming Fintech Presents a Significant Growth Opportunity for Core Deposits and Fee Income

GBFH has partnered with BankCard Services and positioned itself as a **market leader in the Gaming FinTech space**, creating a strong potential for **future growth** and providing an attractive source of **low-cost deposits**

Experienced Management Team & Board of Directors

GBFH is led by a **seasoned and experienced management team** with a deep understanding of the Las Vegas market, gaming industry, technology and the SBA market

Credit Card

The **GBank Visa Signature card** targets prime and super-prime consumers offering **cash rewards** on gaming transactions & is entering into **several marketing & referral agreements.** Quarterly transaction volume **increased from ~$1 million to over $7 million** from Q1 2024 to Q2 2024

Customer-Centric Approach

Focused on delivering exceptional customer service and tailored financial solutions, GBFH has built a **loyal customer base**

GBank Financial Holdings Inc. Directors

Edward M. Nigro
Executive Chairman
GBank Financial Holdings Inc. and GBank

A. Lee Finley
Director
Founder, BrandFX Body Company

Charles W. Griege, Jr.
Director
Managing Partner, Blue Lion Capital

William J. Hornbuckle IV
Director
CEO and President, MGM Resorts International

Katie S. Lever
Director
General Counsel / Chief Privacy Officer / Corp. Secretary Great Canadian Gaming Corporation

Todd A. Nigro
Director
President, Nigro Development LLC

James K. Sims
Director
Founder, Silicon Valley Data Science
Former Chairman, Airgain, Inc.

Alan C. Sklar
Director
Principal, Sklar Williams PLLC

T. Ryan Sullivan
Director
President/CEO, GBank Financial Holdings Inc. and GBank

Michael C. Voinovich
Director
Executive Vice President, ECHO Health, Inc.

GBank Directors

Edward M. Nigro
Executive Chairman
GBank Financial Holdings Inc. and GBank

Dana A. Dwiggins Powell
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Managing Partner, Solomon, Dwiggins and Freer, Ltd.

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Director
President, Terrible Herbst Inc.

Shelli L. Lowe
Director
(Retired) Former Director of Client Services, Integra Realty Resources - Nevada

Troy R. Nelson
Director
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Todd A. Nigro
Director
President, Nigro Development LLC

Alan C. Sklar
Director
Principal, Sklar Williams PLLC

T. Ryan Sullivan
Director
President / CEO, GBank Financial Holdings Inc. and GBank

Michael C. Voinovich
Director
Executive Vice President, ECHO Health, Inc.

Experienced and Invested Leadership Team

GBank Financial Holdings Inc.

EDWARD M. NIGRO
Executive Chairman

T. RYAN SULLIVAN
President / CEO

JEFFERY E. WHICKER
EVP / Chief Financial Officer

TARA A. CAMPBELL
EVP / Chief Operating Officer

NANCY M. DECOU
EVP / Chief SBA Officer

DAVID J. FERSDAHL
EVP / Cards and Payments

KEITH F. JARVIS
EVP / Chief Credit Officer

SCOT M. LEVINE
EVP / Chief Risk Officer

SHOUVIK K. RAY
EVP / Chief Information and Technology Officer

Company and Financial Snapshot

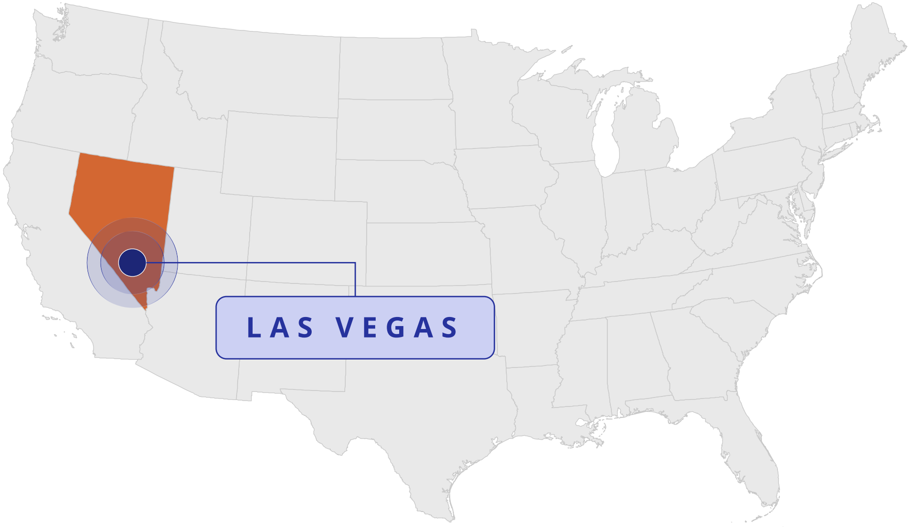
- CB Resource, Inc. recently recognized GBank as #20 out of 539 banks in its size peer group for its Q1 2024 financial performance
- For the second consecutive year, OTCQX ranked GBFH in its 2024 OTCQX Best 50 based on prior year total return and average daily dollar volume growth. The list spans over 600 companies of all sizes, industries, and geographic regions, from well-capitalized U.S. community banks to large cap global brands
- Conducts business nationally through its SBA lending activities - leading national SBA presence – top 20 national SBA 7(a) lender by volume
- Establishes relationships with national gaming companies, skills games companies, and payments & wallet provider companies through its partnership with BankCard Services, LLC ("BCS")(1)
- Provides commercial banking services by serving the needs of small- and medium-sized businesses, high net worth individuals, professionals, and investors

KEY FINANCIAL METRICS (AS OF JUNE 30, 2024)

(all figures reported in $ millions unless otherwise noted)

Balance sheet	
Total assets	$1,009.4
Total deposits	$840.4
Total loans	$813.3
Loan / deposits (%)	96.8%
Capital	
Total tangible equity	$110.9
TCE / TA (%)	11.0%
Profitability – YTD 2024	
ROAA (%)	1.74%
ROATCE (%)	16.1%
NIM (%)	4.83%
Efficiency ratio (%)	61.0%
Credit quality	
NPAs / assets, excl. govt guaranteed	0.22%
ACL / gross loans, excl. govt guaranteed	1.31%
NCOs / average loans	0.01%

GEOGRAPHIC FOOTPRINT



- 2 commercial branch locations in Nevada
- Loans in 41 states
- Employees in 20 states, and growing
- Gaming FinTech clients and consumers in all 50 states

(1) BCS is affiliated with the Company through common ownership by certain of our shareholders. Our relationship with BCS has been reviewed during examinations and third-party reviews. We know of no supervisory issues with our transactions with BCS
Source: Company Financials

Timeline and Notable Events

Total Assets Over Time ($M)

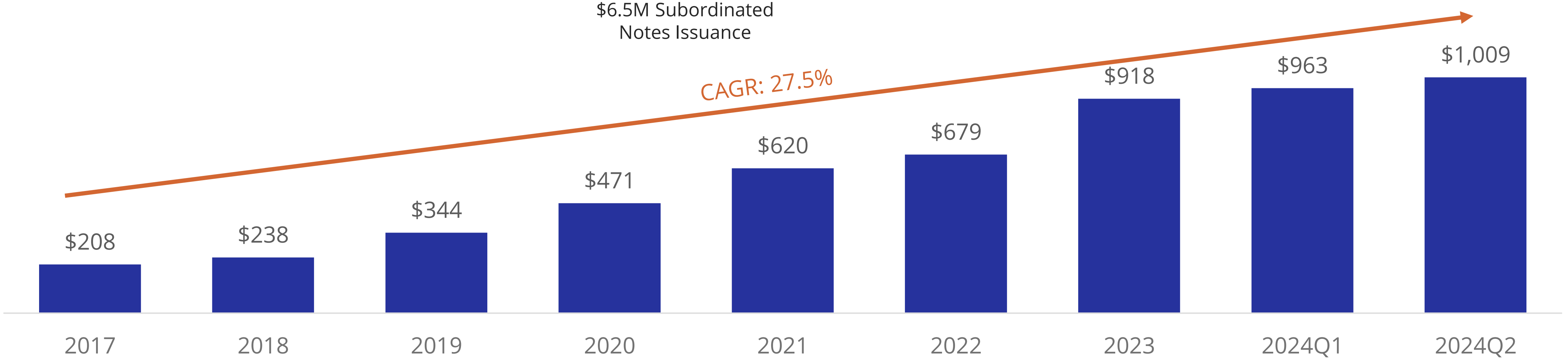
March 2020
$18.5M Private Placement of Common Stock

December 2020
$6.5M Subordinated Notes Issuance

December 2021
$20.0M Subordinated Notes Issuance

December 2023
Announced proposed acquisition of Bankcard Services, LLC

June 2024
$3.3M investment in BCS for 32.99% non-controlling

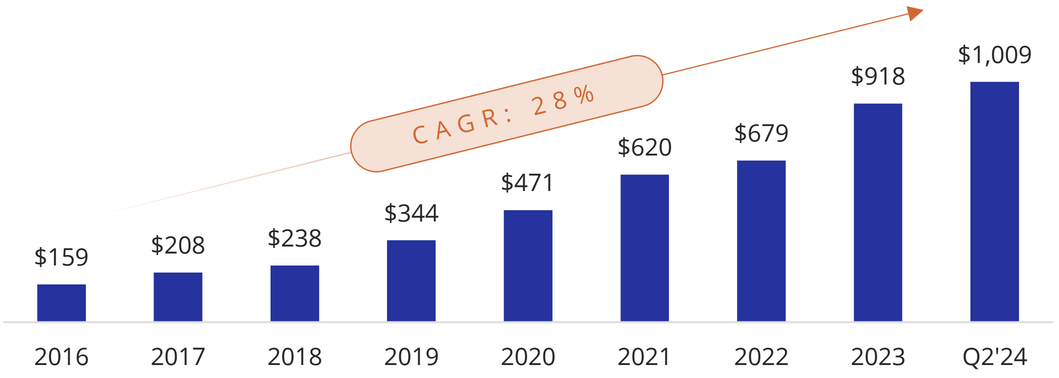


	2017	2018	2019	2020	2021	2022	2023	2024Q1	2024Q2	**CAGR**
Core ROAA	1.58%	1.96%	1.88%	1.74%	2.04%	1.77%	1.53%	1.58%	1.98%	
Core ROAE	10.4%	14.7%	14.3%	12.0%	15.9%	14.2%	12.0%	14.6%	18.3%	
TBVPS	$3.35	$3.79	$4.45	$5.30	$6.19	$6.84	$7.72	$8.00	$8.49	15.4%
EPS	$0.54	$0.52	$0.54	$0.56	$0.85	$0.84	$0.84	$1.12(1)	$1.40(1)	15.8%

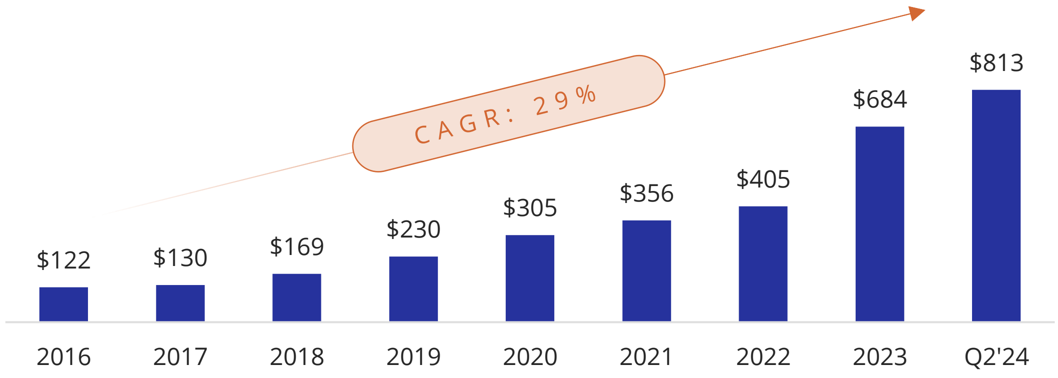
Note: Data shown on a consolidated basis where available; otherwise shown at the bank level
(1) Annualized
Source: S&P Capital IQ Pro

Compelling Balance Sheet Growth

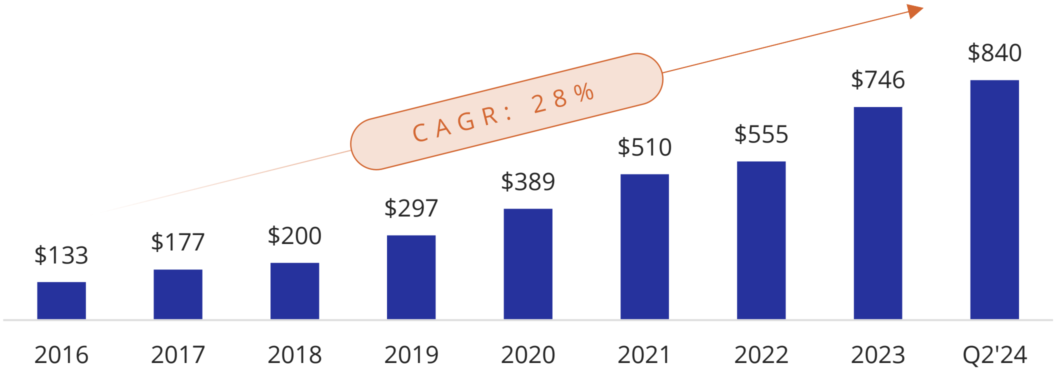
TOTAL ASSETS ($M)



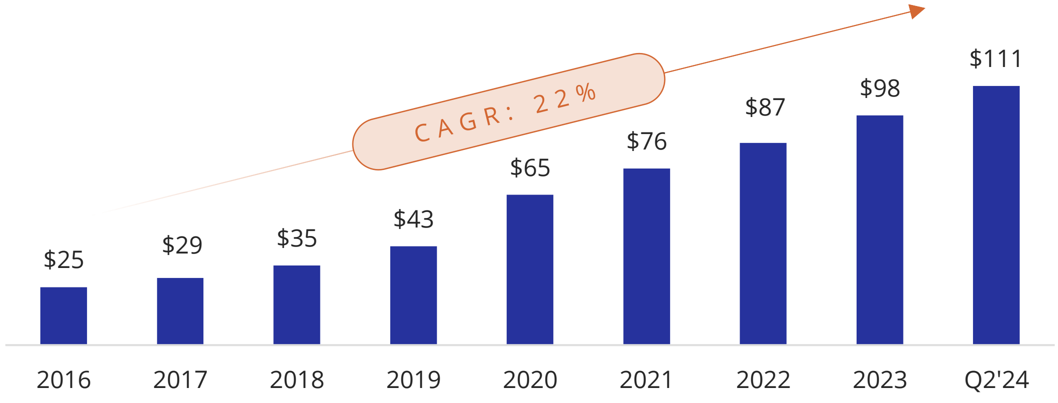
TOTAL LOANS ($M)



TOTAL DEPOSITS ($M)



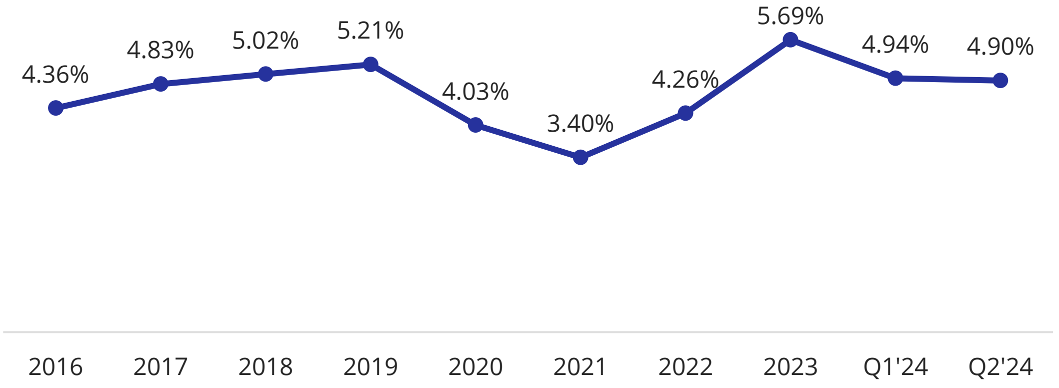
TOTAL EQUITY ($M)



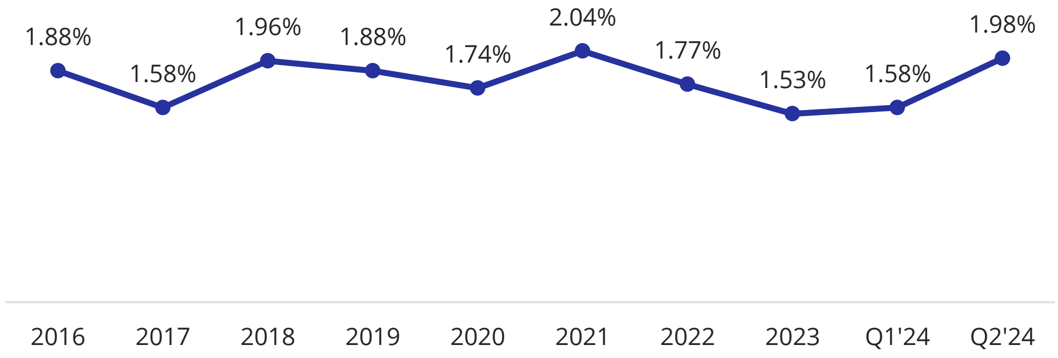
Source: S&P Capital IQ Pro; Company Financials

Financial Performance Trends

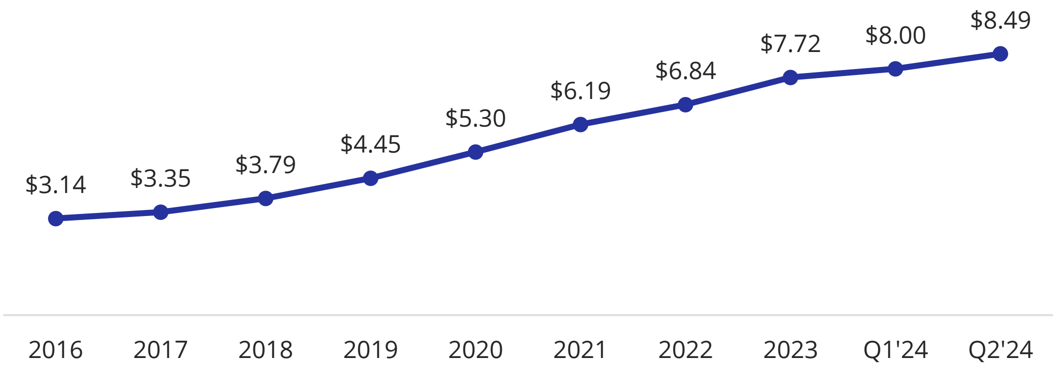
NET INTEREST MARGIN – BANK



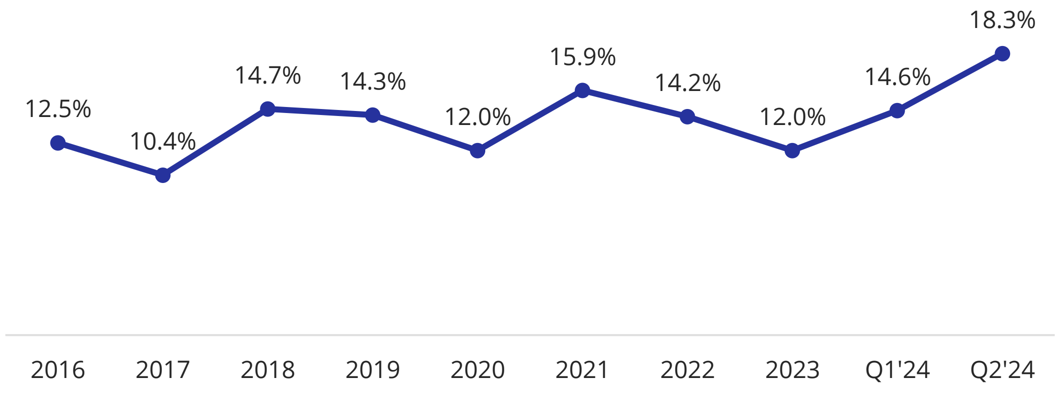
CORE ROAA



TANGIBLE BOOK VALUE PER SHARE



CORE ROAE

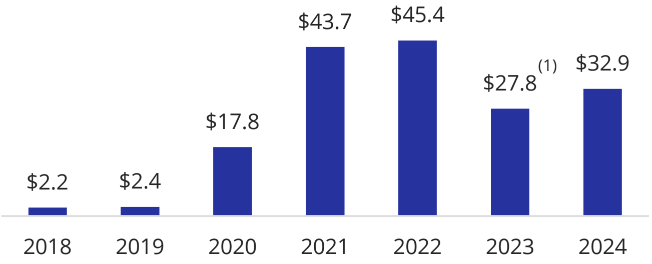


Source: S&P Capital IQ Pro; Company Financials

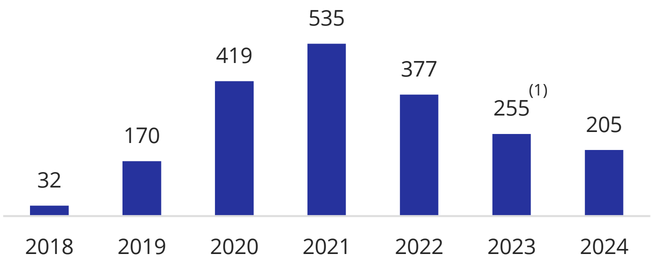
Gaming FinTech Overview

ACTIVITY TRENDS (000S)

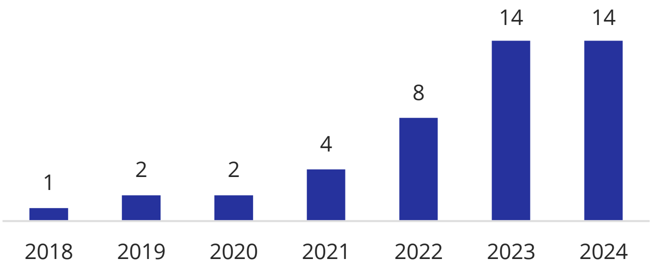
DEPOSITS ($M)



ACTIVE ACCOUNTS (000S)



PPA CLIENTS



INTEGRAL DEPOSIT GENERATOR

- The gaming ecosystem includes: Commercial and Tribal Casinos; Sports and iGaming; e-Sports and Daily Fantasy; and State Lotteries
- GBank / BCS contract includes prepaid cards, Pooled Player Accounts (PPAs) **Powered by PIMS™**, Pooled Consumer Accounts (CPAs) **Powered by CIMS™**, and gaming company acquiring and transactional accounts
- Over $2.5 billion in payment loads processed since operational launch in 2016
- Gaming company acquiring and transactional accounts average approximately $30-$50 million
- Issuer of Discover, MasterCard, and Visa prepaid cards
- GBank Visa Signature® Credit Card – soft-launched in Q2 2023 – approved for gaming merchant codes

SELECT PROGRAM CLIENTS

MGM Resorts International · Boyd Gaming · Pala Interactive · PokerStars · NYRA · Sugar House Casino · Hard Rock Hotel & Casino · DraftKings · Westgate Resorts · Ocean Resort Casino Atlantic City · William Hill Casino · Caesars Entertainment

Note: Select Program Clients represents BCS's current client list and should not be interpreted as an endorsement of any specific product or service
(1) MCC gaming code changes & Oregon State Lottery wind down

How GBank Manages Risk

Recent disruption amongst banks providing services to FinTech partners creates significant opportunities for growth

Product Design

- Prepaid Access Accounts service customers that participate in gaming / entertainment venues as well as general consumers
- All FinTech Consumer Programs are in Bank Owned & Controlled Program, Settlement & Reserve Accounts
- No comingling of funds with full control by the bank
- FDIC insurance to each consumer account
- Where required, GBank is a party to the FinTech/BCS Agreement

Third-Party Risk Management

- Comprehensive vendor due diligence on each partner and continued monitoring thereafter
- Weekly meetings with each FinTech client
- Bank assumes primary role for AML, KYC and Fraud at the consumer account level with continued monitoring
- Bank provides and manages full consumer protection

Custody

- Bank has full custody of consumer funds loaded instantly from the application to a consumer prepaid access account at GBank, which remains on account until the customer processes a transaction
- Daily reconciliation and direct control of settlement reserves

Bank Secrecy Act / Anti- Money Laundering

- GBank's BSA/AML process and procedures have been established and tested through several exam cycles and are designed to protect our customers, partners and company from the risks of fraud, money laundering, terrorist financing and other illicit activity

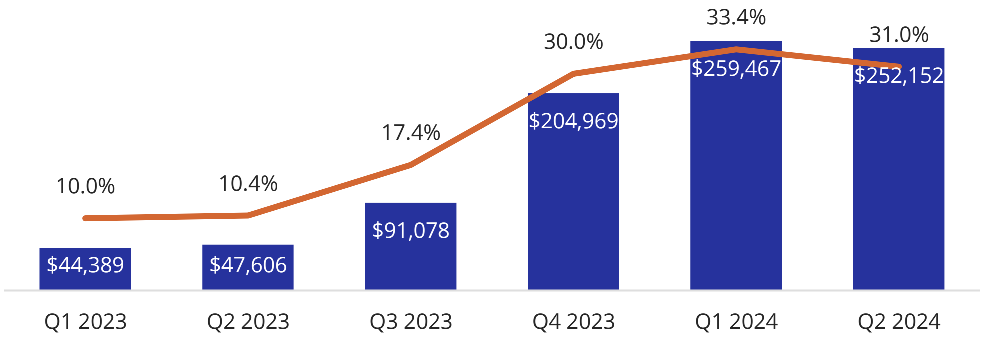
GBank is not a BaaS Bank

SBA Lending Overview

OVERVIEW

- GBank offers SBA and USDA guaranteed loans nationwide
- GBank is recognized as one of the most active SBA lenders in the country
  - #22 SBA 7(a) – FYE 09/30/23
  - #13 SBA 7(a) – current
  - #1 for hotel SBA loans by SBALenders.com - current
- Despite that volume, GBank is highly discerning with the hotel projects that it underwrites, demanding national flag operators and conservative requirements
- GBank's SBA capability has flourished under the leadership of Nancy DeCou, and will continue to expand as GBank recruits top lenders in attractive markets

GUARANTEED LOANS ($000'S AND % OF GROSS LOANS)

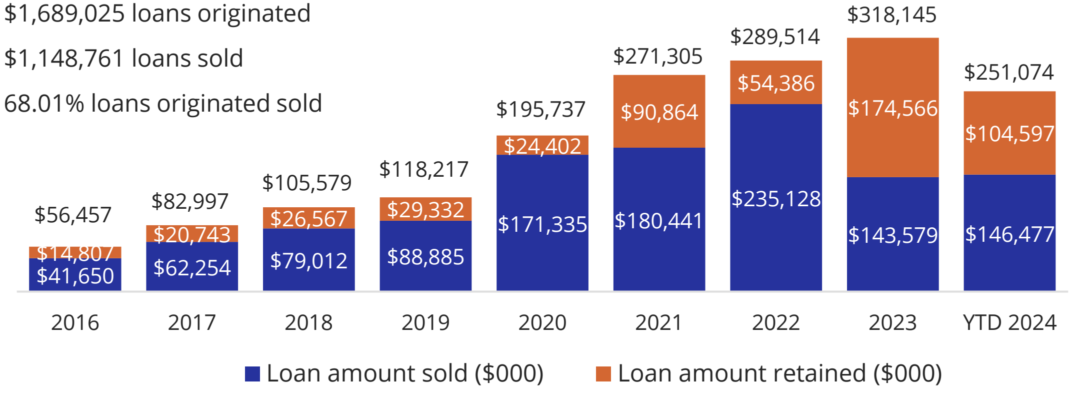


SBA 7(A) ORIGINATIONS SINCE 2016

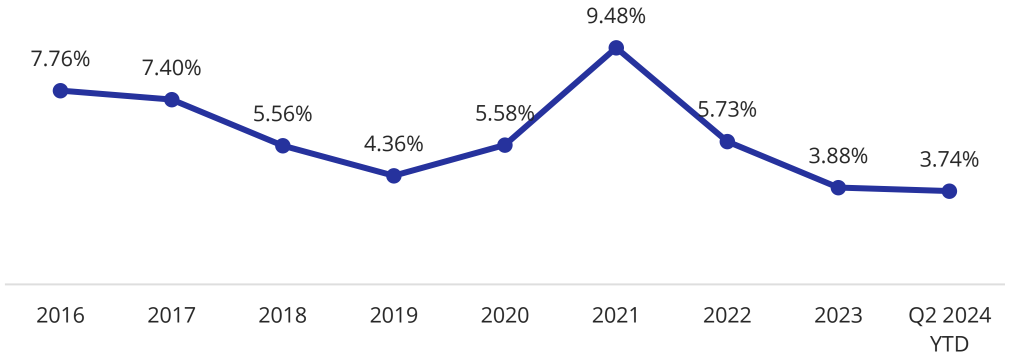
$1,689,025 loans originated

$1,148,761 loans sold

68.01% loans originated sold



PRETAX GAAP GAIN ON SALE (%)



Note: List ranked by lending volume SBA FYE year-to-date as of September 30, 2023
Source: U.S. Small Business Administration; SBALenders.com

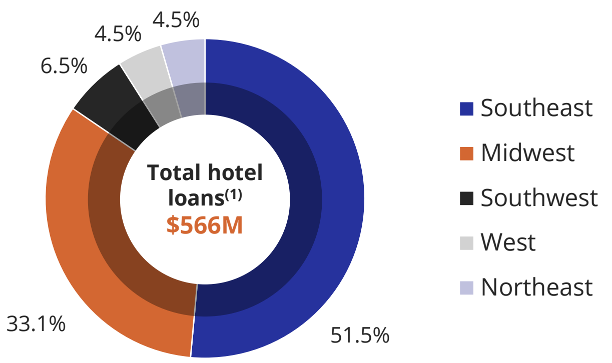
SBA Lending - Hotel Portfolio Summary

DIVERSIFIED ACCOMMODATION PORTFOLIO

- GBank has been a top national SBA 7(a) hotel / motel lender for each of the past four years. GBank maintains strong national relationships and has established itself as the premier government guaranteed lender within the industry
- With its strong credit analysis and deep industry knowledge, GBank has experienced very strong portfolio performance
- The majority of GBank's hotel portfolio is composed of limited-service and roadside hotels which performed well during the COVID-19 pandemic compared to their select-service, full-service, and resort competitors

	Q2 2024
Weighted loan-to-value	68.54%
Weighted average debt service coverage ratio	2.13
Weighted average cap rate	9.27%
Weighted average breakeven occupancy	39.57%

HOTEL PORTFOLIO BY REGION



Hotel flagship	Number of loans under flag (actual)	Net current balance	Available balance	Commitment amount	Percent of hotel portfolio
Quality	54	$67,454,977	-	$67,454,977	11.9%
Super 8	31	$29,771,006	$70,991	$29,841,997	5.3%
Comfort	27	$43,200,609	-	$43,200,609	7.6%
Days Inn	26	$25,655,974	-	$25,655,974	4.5%
Baymont Inn & Suites	22	$32,312,202	-	$32,312,202	5.7%
Red Roof	17	$17,746,620	-	$17,746,620	4.1%
Rodeway Inn & Suites	16	$13,774,162	-	$13,774,162	3.1%
La Quinta Inns & Suites	15	$53,330,610	$2,776,069	$56,106,679	2.4%
6	14	$15,620,605	-	$15,620,605	9.9%
All other flags	150	$236,362,634	$4,591,941	$240,954,575	44.3%
Independent	22	$23,385,796	-	$23,385,796	1.1%
Total hotel loans	394	$558,615,195	$7,439,001	$566,054,195	100.0%

(1) Consists of $563M of hotel CRE loans and $3M of additional accommodation loans

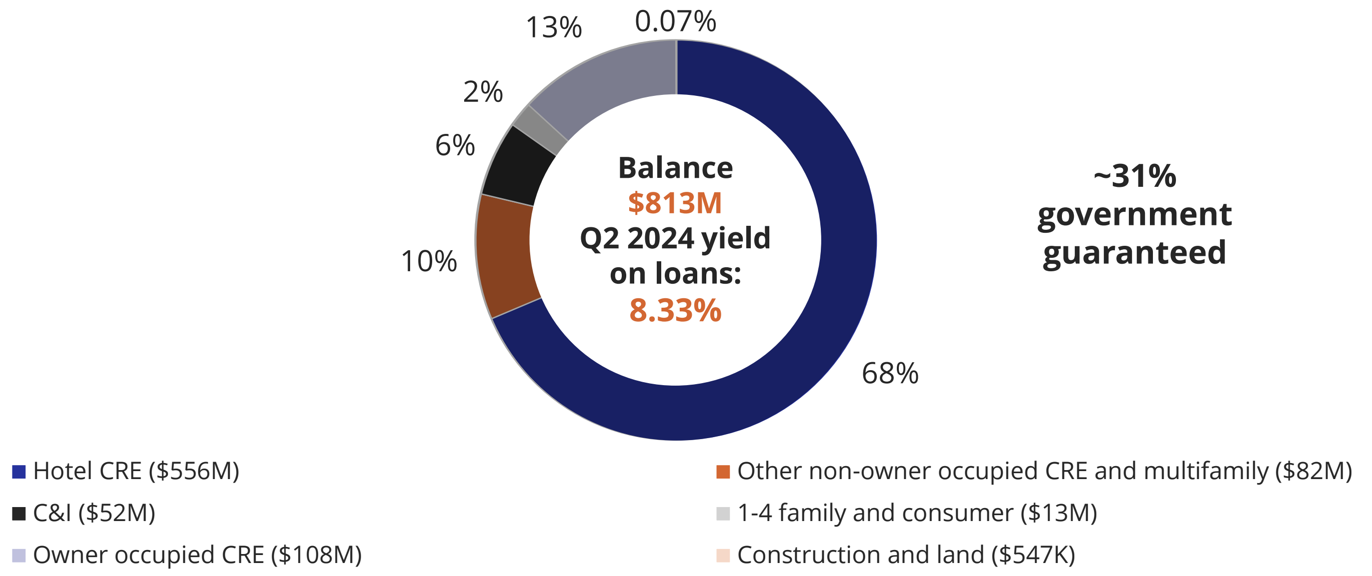
GBank Financial Holdings Inc.

Loan Portfolio Summary

OVERVIEW

- Top 10 relationships represent ~$117 million or ~14.4% of total loans as of June 30, 2024
- 26% of loan commitments in Nevada, 15% in North Carolina, 6% in California; 6% in Indiana; remainder distributed across 37 states
- Low office exposure – less than $23 million – approximately 3.0% of total loans
- Acquisition, development, and construction loans less than $550 thousand – 0.07% of total loans

LOAN PORTFOLIO



~31% government guaranteed

TOP LENDING RELATIONSHIPS

Borrower Ranking	Total Commitment	Current Balance	Product Types
Borrower 1	$23,374,165	$23,324,165	CRE OO & Commercial Revolving
Borrower 2	$19,779,431	$19,589,207	CRE NOO & Commercial Revolving
Borrower 3	$13,121,933	$10,086,522	CRE OO & Commercial Revolving
Borrower 4	$12,947,342	$11,817,342	CRE, Commercial, & Consumer
Borrower 5	$11,585,646	$11,585,646	CRE NOO
Borrower 6	$10,832,148	$10,832,148	CRE, Commercial, & 1-4 Residential
Borrower 7	$10,250,000	$8,465,513	CRE NOO
Borrower 8	$9,999,990	$2,799,990	Commercial Non-Revolving
Borrower 9	$9,902,404	$9,902,404	CRE NOO & SBA
Borrower 10	$8,775,762	$8,775,762	CRE NOO & SBA
Total 10 Loans at 6/30/24	**$130,568,822**	**$117,178,700**	
Total Gross Loans at 6/30/24	**$862,057,255**	**$813,346,000**	
Top 10 as a % of Total	**15.1%**	**14.4%**	

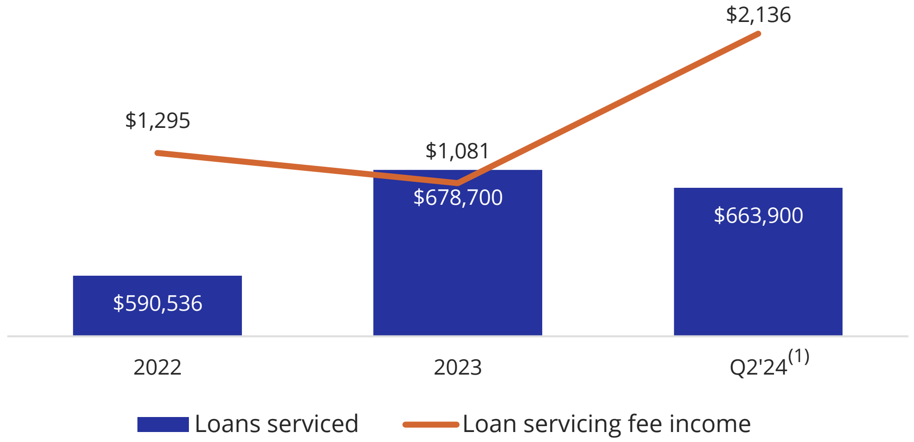
GBank Financial Holdings Inc.

Servicing Portfolio

SBA Loan Servicing

- GBank services the guaranteed portion of SBA and USDA loans sold to others
- $663.9 million in loans serviced for others
  - 2.0% servicing fee for USDA loans
  - 1.0% servicing fee for SBA loans
  - ~0.40% cost of servicing to GBank

SBA LOANS SERVICED AND INCOME ($000)



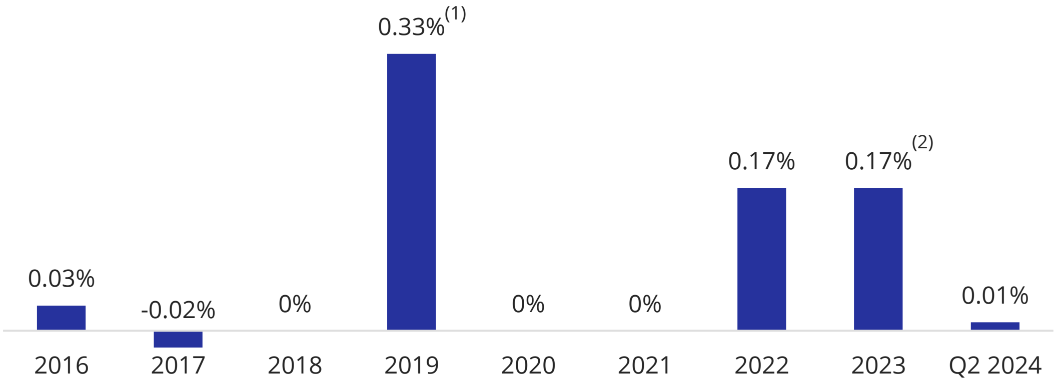
(1) Annualized

Asset Quality Trends

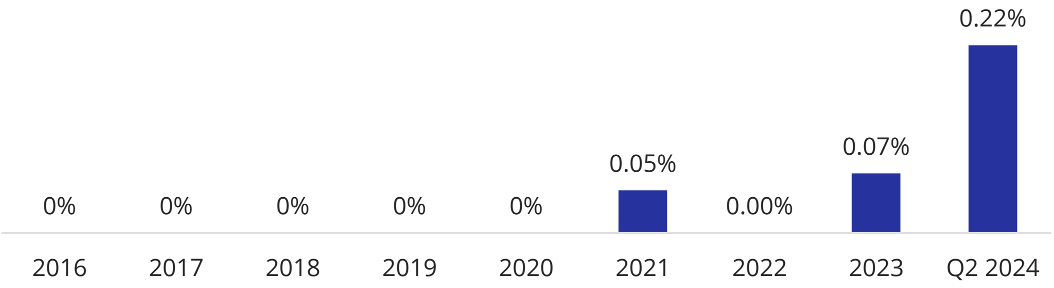
OVERVIEW

- Prudent risk management philosophy with a disciplined approach to credit underwriting
- Less than $1M in annual charge-offs every year since 2020
- ACL / total loans net of government guarantees was 1.31% as of June 30, 2024
- NPAs at June 30, 2024, primarily consist of three nonaccrual loans totaling $6.4 million, of which $5.4 million is guaranteed

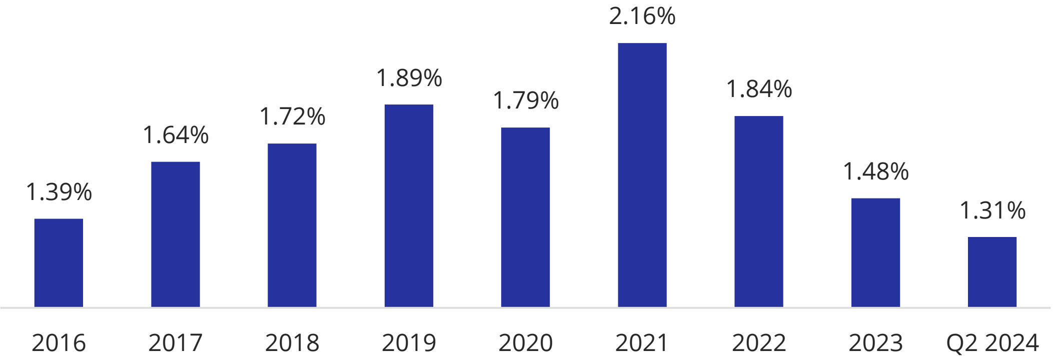
NCOs / AVERAGE LOANS



NPAS / TOTAL ASSETS (EXCL. GOVT GUARANTEED)



ACL / GROSS LOANS, EXCL. GUARANTEED



(1) NCOs related to C&I loans
(2) Includes a nonperforming loan that was sold at a sheriff's sale and a loan brought over to OREO and then subsequently sold

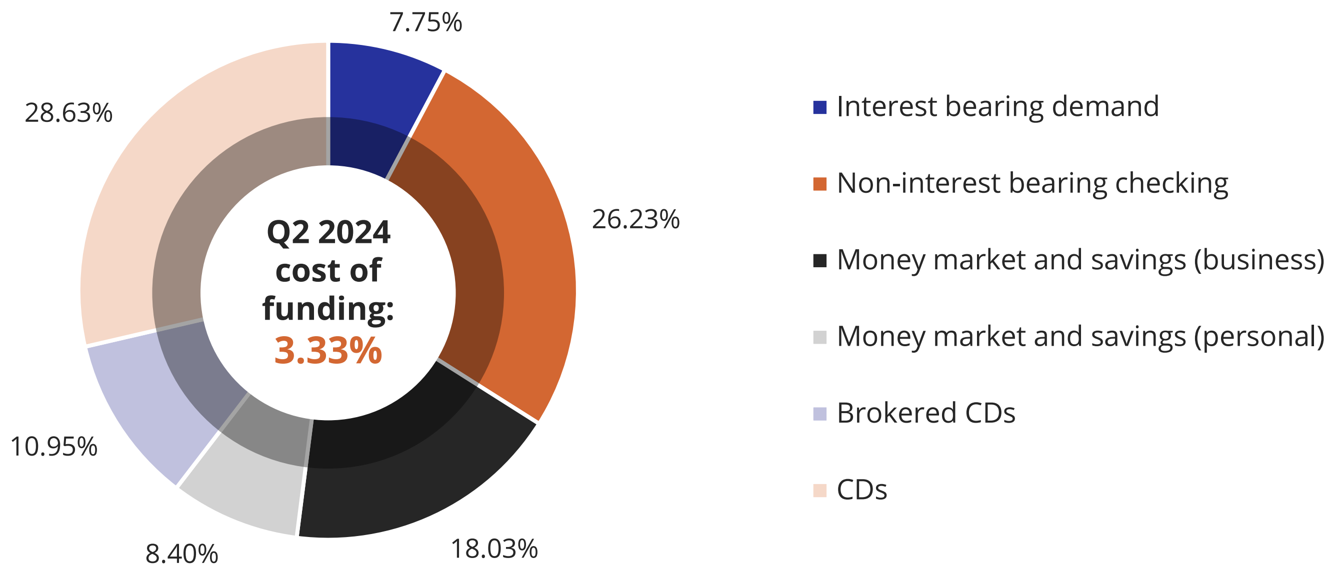
Attractive Low-cost Core Deposit Base

GBank Financial Holdings Inc.

OVERVIEW

- Strong deposit base with "sticky" funding – core deposits of $703.4 million, which represents 84% of total deposits(1)
- Stable cost of funding of 3.33% YTD
  - Small- and medium-sized business relationships are a source of non-interest-bearing deposits
  - Non-interest-bearing deposits comprise 26% of total deposits
  - Expected time deposit repricing of ~$177 million with an additional $40 million in callable brokered deposits available for repricing by March 31, 2025, resulting in an expected reduction in CD costs of 0.55% at current repricing rates
  - $32.4 million in average Gaming FinTech deposits for the quarter ending 6/30/24 with a weighted average cost of 1.39%

DEPOSIT COMPOSITION



(1) Core deposits are defined as total deposits less time deposits greater than $250K and brokered certificates of deposit

2Q24 Operating Results & Outlook

2Q24 Highlights

- Net income: **$4.7M (up 104% YoY)**
- YTD net income: **$8.4M (up 49% YoY)**
- Net interest margin of **4.82%** for the 3 months ended 6/30/24
- Efficiency ratio: **59%**
- YoY B/S growth: **47%**
- NPAs / Assets, excl. Govt Guaranteed: **0.22%**
- SBA Loan Originations of **$126.9M (up 73.1% YoY)**
- Gaming deposits: **$32.9M (up 18% YTD)**
- **$10M** in gaming transactions **processed** through GBank's Visa Signature® **Credit Card** as of July 11, 2024
- **Closed 32.99%** non-voting **investment in BCS** in an all-stock deal on June 26, 2024

2024 / 2025 Outlook

- Continued strong SBA origination growth, currently on pace for over $100 million per quarter
  - Currently selling 80% to 90% of originations into the secondary market to generate increased fee income and preserve balance sheet flexibility
- Net interest margin bottomed in the second quarter and is expected to expand with ~$177 million of time deposits maturing and an additional $40 million callable by March 31, 2025 with a weighted average rate of 5.22% and expected to reprice ~55 bps downward providing significant reduction in cost of funds
- Gaming/FinTech deposit growth expected to accelerate due to current disruption in the sector along with additional product releases and partnership
- Credit card volumes expected to increase resulting in significant gains to interchange income with relatively low corresponding growth in balances

Investment Highlights

GBANK

- Outstanding profitability and financial performance
- Experienced and invested board and management (46% ownership)
- Commercial banking and national SBA lines
- High growth FinTech and payment opportunities
- Strong credit culture and pristine asset quality
- Robust capital and liquidity positions

GBank Financial Holdings Inc.

SECTION

A

Appendix

Financial Highlights

GBank Financial Holdings Inc.		2017	2018	2019	2020	2021	2022	2023	Q2 2024 YTD
Balance Sheet	Total Assets ($M)	208.4	238.4	344.3	470.6	620.3	678.7	918.4	1,009.4
	Gross Loans ($M)	130.2	168.7	229.9	305.3	356.2	405.4	683.7	813.3
	Loan Loss Reserve ($M)	1.9	2.3	3.1	5.1	6.2	6.9	7.1	7.3
	Total Deposits ($M)	177.3	200.4	296.8	389.3	509.6	555.4	745.7	840.4
	Total Equity ($M)	29.2	34.5	42.7	64.6	75.8	86.8	98.4	110.9
	Total Common Equity ($M)	29.2	34.5	42.7	64.6	75.8	86.8	98.4	110.9
	Loans/Deposits (%)	73.5	84.2	77.4	78.4	69.9	73.0	91.7	96.8
Capital Ratios	Total Equity/Total Assets (%)	14.0	14.5	12.4	13.7	12.2	12.8	10.7	11.0
	Tangible Equity/Total Assets (%)	14.0	14.5	12.4	13.7	12.2	12.8	10.7	11.0
	Common Equity/Total Assets (%)	14.0	14.5	12.4	13.7	12.2	12.8	10.7	11.0
	TCE Ratio (%)	14.0	14.5	12.4	13.7	12.2	12.8	10.7	11.0
	Bank-Level Leverage Ratio (%)	14.2	13.6	12.2	14.0	15.7	15.1	14.1	12.9
Profitability	Net Income ($M)	2.8	4.7	5.3	7.0	11.0	10.9	10.9	8.4
	ROAA (%)	1.52	2.10	1.83	1.71	2.04	1.68	1.51	1.74
	ROAE (%)	10.3	14.7	13.8	13.0	15.9	13.4	11.8	16.1
	ROATCE (%)	10.3	14.7	13.8	13.0	15.9	13.4	11.8	16.1
	Bank-Level Net Interest Margin (%)	4.83	5.02	5.21	4.03	3.40	4.26	5.69	4.92
	Efficiency Ratio (%)	58.1	59.5	57.4	58.4	58.1	63.2	68.1	61.0
Asset Quality	NPAs/Assets (%)(1)	0.00	0.00	0.00	0.00	0.05	0.00	0.07	0.22
	NPLs/Loans (%)(1)	0.00	0.00	0.00	0.00	0.09	0.00	0.10	0.27
	Texas Ratio (%)(1)	0.00	0.00	0.00	0.00	0.39	0.00	4.06	1.87
	NCOs/Avg Loans (%)	(0.02)	(0.00)	0.33	0.00	0.00	0.17	0.17	0.01
	LLR/Gross Loans (%)(1)	1.64	1.72	1.89	1.79	2.16	1.84	1.48	1.31

(1) Excludes guaranteed portion of non-performing assets
Source: S&P Capital IQ Pro; Company Financials

GBank Financial Holdings Inc.

Thank You!