



After the Merger

CCBN Directors Roundtable

WEST COAST
COMMUNITY BANCORP



West Coast Community Bank



Largest community bank headquartered in California's Central Coast region; founded in Santa Cruz in 2004



212 full-time equivalent employees as of March 31, 2026



\$2.9 billion in assets as of March 31, 2026



West Coast Community Bancorp was established as the Bank's holding company in Q3 2023



Ten branches across four counties: Monterey, San Luis Obispo, Santa Clara and Santa Cruz



Business Model

Focus on Small-to-Middle Market Businesses

Branch Network

10 Full-service Branches

Client Base

Diverse and Stable

Capital Position

Significantly Exceed Levels to be "Well-capitalized"

Earnings Power

Very Strong

Real Estate Lending



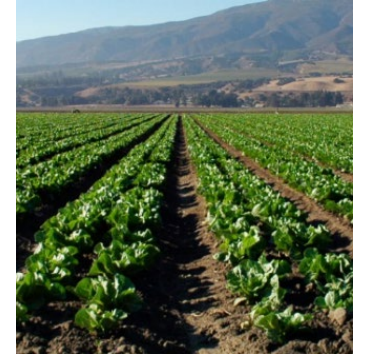
Lines of Credit



SBA Lending



Agricultural Lending



Q1 2026 Consolidated Financial Results

Balance Sheet Strength

\$2.895 Billion
Total Assets

\$2.219 Billion
Total Loans

\$2.474 Billion
Total Deposits

\$325.3 Million
Tangible Common Equity

Consistent Profitability

\$34.1 Million
Q1 Net Interest Income

\$15.0 Million
Q1 Net Income

\$1.43⁽¹⁾
Q1 Diluted Earnings Per Share

Strong Earnings Metrics

2.12%
Q1 ROAA

19.75%
Q1 ROATCE

5.11%
Q1 Net Interest Margin, Taxable Equivalent

43.59%⁽²⁾
Q1 Efficiency Ratio

Healthy Credit Quality

0.62%
Nonperforming Assets/Assets

0.49%
Nonaccrual Loans/Loans

1.56%
ACL/Gross Loans

0.63%⁽³⁾
Annualized Q1 Net Charge-offs
(recoveries)/Avg. Loans

⁽¹⁾ The earnings in Q1 2026 reflected these pre-tax impact: a \$912 thousand gain on sale of non-core residential loans acquired in the 1st Capital Bancorp merger as well as a \$368 thousand special dividend on FHLB stock.

⁽²⁾ The efficiency ratio in Q1 2026 reflected a \$912 thousand gain on sale of non-core residential loans acquired in the 1st Capital Bancorp merger, as well as a \$368 thousand special dividend on FHLB stock.

⁽³⁾ Q1 2026 reflected the charge-off of the previously established specific reserve of \$3.2 million on a land development loan that was foreclosed and transferred to other real estate owned. Excluding that charge-off, the annualized net charge-offs to average loans would be 0.04%.

Merger with 1st Capital Bancorp

(October 1, 2024)

Consideration Structure	<ul style="list-style-type: none"> 0.36 shares of WCCB stock for each 1CAP share 100% stock consideration
Geographic Footprint and Market Share	<ul style="list-style-type: none"> Expanded WCCB's existing Monterey County presence and into San Luis Obispo County Combined institution is the largest community bank by deposit market share in Santa Cruz County and second largest in Monterey County

Assumption / Metric	Actual	Originally Modeled
Deal Value	<ul style="list-style-type: none"> \$81MM 118% of target TBV 	<ul style="list-style-type: none"> \$63MM 97% of target TBV
Ownership	<ul style="list-style-type: none"> 80% WCCB 20% 1CAP 	<ul style="list-style-type: none"> 80% WCCB 20% 1CAP
TBV Dilution	<ul style="list-style-type: none"> (10%) 	<ul style="list-style-type: none"> (12%)
TBV Earnback	<ul style="list-style-type: none"> ~2.2 years 	<ul style="list-style-type: none"> ~2.5 years
Cost Saves	<ul style="list-style-type: none"> ~45% 	<ul style="list-style-type: none"> 45%
EPS Accretion	<ul style="list-style-type: none"> ~20% 	<ul style="list-style-type: none"> ~20%

Rebranding



Merger with 1st Capital Bancorp

Largest

Successes

- Deal economics as planned
- Client retention within expectation
- Board integration
- Ability to pursue larger loan deals
- Community engagement

Biggest

Challenges

- 1CAP employee retention
- Loan pricing determination
- Lower loan margins in the newer footprints than core market
- WCCB executive turnover



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