

THE BANCORP INVESTOR PRESENTATION

JULY 2025



FORWARD LOOKING STATEMENTS & OTHER DISCLOSURES

Statements in this presentation regarding The Bancorp, Inc.'s ("The Bancorp") business, that are not historical facts, are "forward-looking statements." These statements may be identified by the use of forward-looking terminology, including the words "intend," "may," "believe," "will," "expect," "look," "anticipate," "plan," "estimate," "continue," or similar words. Forward-looking statements include but are not limited to, statements regarding our anticipated 2025 results, future profitability and growth, share repurchases, and our ability to achieve long-term financial targets. These forward-looking statements relate to our current assumptions, projections, and expectations about our business and future events, including current expectations about important economic and political factors, among other factors, and are subject to risks and uncertainties, which could cause the actual results, events, or achievements to differ materially from those set forth in or implied by the forward-looking statements and related assumptions. Factors that could cause results to differ from those expressed in the forward-looking statements also include, but are not limited to, the risks and uncertainties referenced or described in The Bancorp's filings with the Securities and Exchange Commission, including the "Risk Factors" and

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DELIVERING STRONG FINANCIAL PERFORMANCE

SUSTAINED PERFORMANCE

The Bancorp is continuing to deliver high quality financial performance

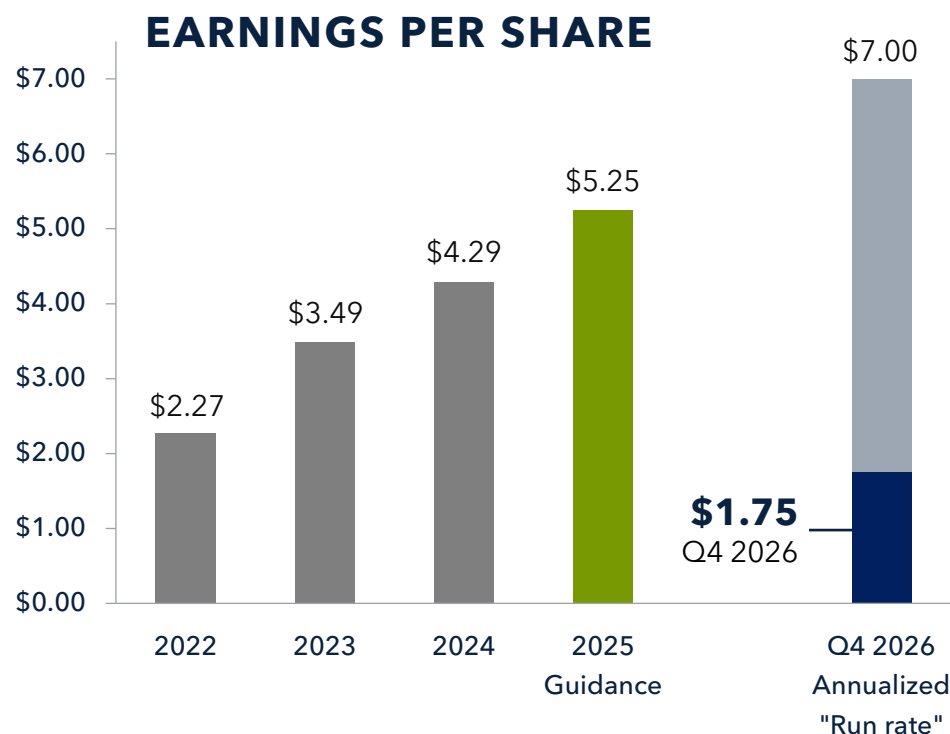
KEY FINANCIAL METRICS		2022	2023	2024	Q2 YTD 2025	
PROFITABILITY	ROE	19%	26%	27%	29%	Capitalized on interest rate environment
	ROA	1.8%	2.6%	2.7%	2.6%	
SCALABLE PLATFORM	EFFICIENCY RATIO ¹	48%	41%	40%	41%	Platform delivering operating leverage

¹Please see Appendix slide 31 for calculation of efficiency ratio.

DELIVERING STRONG FINANCIAL PERFORMANCE

GUIDANCE

We are maintaining our 2025¹ guidance of \$5.25 per share and establishing a goal of \$1.75 per share by Q4 2026, which represents a run rate of \$7.00 per share



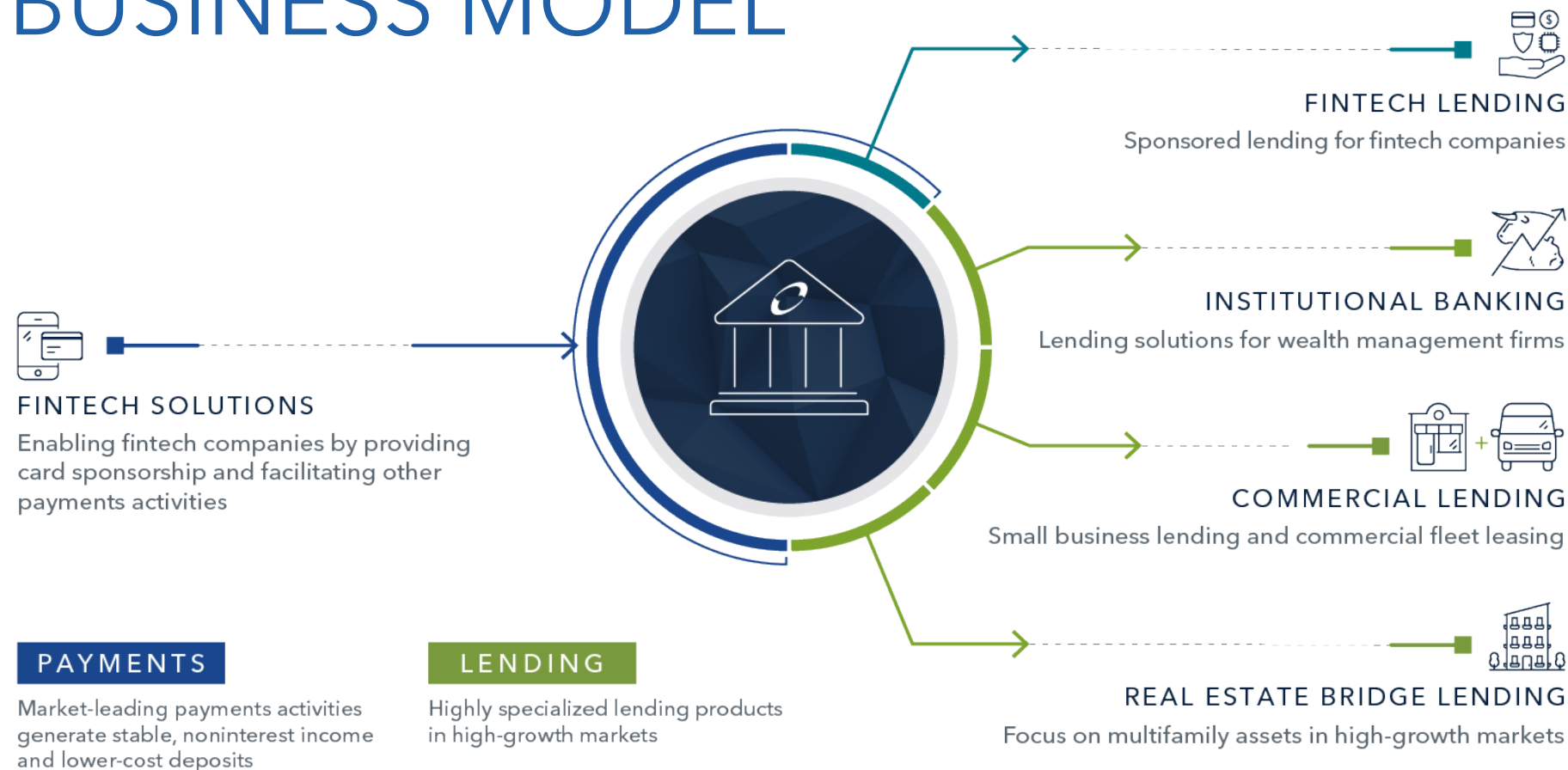
PATHWAYS TO ACHIEVING \$7.00 RUN RATE

- ✓ **Fintech Revenue Growth** across new partnerships, products and services
- ✓ **Share Buybacks** driven by core earnings and planned \$200M Senior Notes issuance in Q3 2025
- ✓ **Reallocation or Reduction in Resources** where appropriate

¹2025 guidance assumes achievement of management's strategic goals as described elsewhere in this presentation and other budgetary goals.

FINTECH SOLUTIONS
GENERATES
NON-INTEREST
INCOME AND
ATTRACTS
**STABLE, LOWER-
COST DEPOSITS**
DEPLOYED INTO
**ASSETS IN
SPECIALIZED
MARKETS**

THE BANCORP BUSINESS MODEL



FINTECH LEADERSHIP

FINTECH ECOSYSTEM

Enabling fintech companies by providing industry leading card issuing, payments facilitation and regulatory expertise to a diversified portfolio of clients



SPECIALIZED LENDING BUSINESS LINES

LENDING BUSINESSES

Core lending businesses are comprised of our specialized lending activities

CORE LENDING BUSINESSES AS OF Q2 2025

Real Estate Bridge Lending	\$2.2B
Institutional Banking	\$1.9B
Small Business	\$1.0B
Leasing	\$0.7B
Consumer Fintech Lending	\$0.7B

TOTAL \$6.5B

Established Operating Platform
Scalable technology, operations and sales
platforms across lending business to
support sustained growth

STRATEGIC OUTLOOK



Emphasize core business lines and add related products and enter adjacent markets



Remain positioned to capitalize on credit sponsorship opportunities



Maintain balance sheet flexibility as we approach \$10B in total assets

OUR 2030 STRATEGY

OVERVIEW

Our new 2030 strategy encompasses previous goals outlined in Vision 700 while adding new fintech opportunities



How can we build on our leading fintech partner bank model and specialized lending businesses?

EVALUATION FRAMEWORK

- + Build on our strengths
- + Create new opportunities
- + Sustain revenue growth
- + Enhance profitability

BEING MINDFUL OF:

Averting substantial event-risk

Keeping the balance sheet under \$10B

Avoiding potential regulatory issues



APEX

2030

Our 2030 plan comprises new opportunities identified across various strategic pathways:

1

PROVIDE NEW FINTECH SERVICES

- Niche program management
- Embedded Finance

*Without competing with our partners

2

MONETIZE CORE COMPETENCIES

- Regulatory services
- Middle-office technologies

3

SUPPORT FINTECH LENDING

- Diversified holdings across many programs with significant distribution of assets

LONG-TERM FINANCIAL TARGETS¹

TOTAL REVENUE
>\$1 Billion

ROE
>40%

ROA
>4.0%

LEVERAGE
>10%

¹Long term guidance assumes achievement of management’s long-term strategic plan as described elsewhere in this presentation, impact of realized and expected interest rate movement, and other budgetary goals.

FINTECH SOLUTIONS: DEPOSIT & FEE GENERATION



ENABLING LEADING FINTECH COMPANIES

DEBIT PROGRAM MANAGERS (CHALLENGER BANKS)



- Provides physical and virtual card issuing
- Maintains deposit balances on cards
- Facilitates payments into the card networks as the sponsoring bank
- Established risk and compliance function is highly scalable

PREPAID/STORED VALUE PROGRAM MANAGERS

- Government
- Employer Benefits
- Corporate Disbursements
- Payroll
- Gift



26%
% TOTAL BANK REVENUE
Q2 YTD 2025¹

18%
GROSS DOLLAR VOLUME
GROWTH
Q2 2025 VS Q2 2024

¹Includes non-interest income from prepaid and debit card issuance plus ACH, card and other payments processing fees, and consumer credit fintech fees.

²Nilson Report, April 2025.

SCALABLE PLATFORM



ESTABLISHED OPERATING PLATFORM

- Infrastructure in place to support significant growth
- Long-term relationships with multiple processors enable efficient onboarding
- Continued technology investments without changes to expense base



REGULATORY EXPERTISE

- Financial Crimes Risk Management program with deep experience across payments ecosystem
- Customized risk and compliance tools specific to the Fintech Industry



OTHER PAYMENTS OFFERINGS

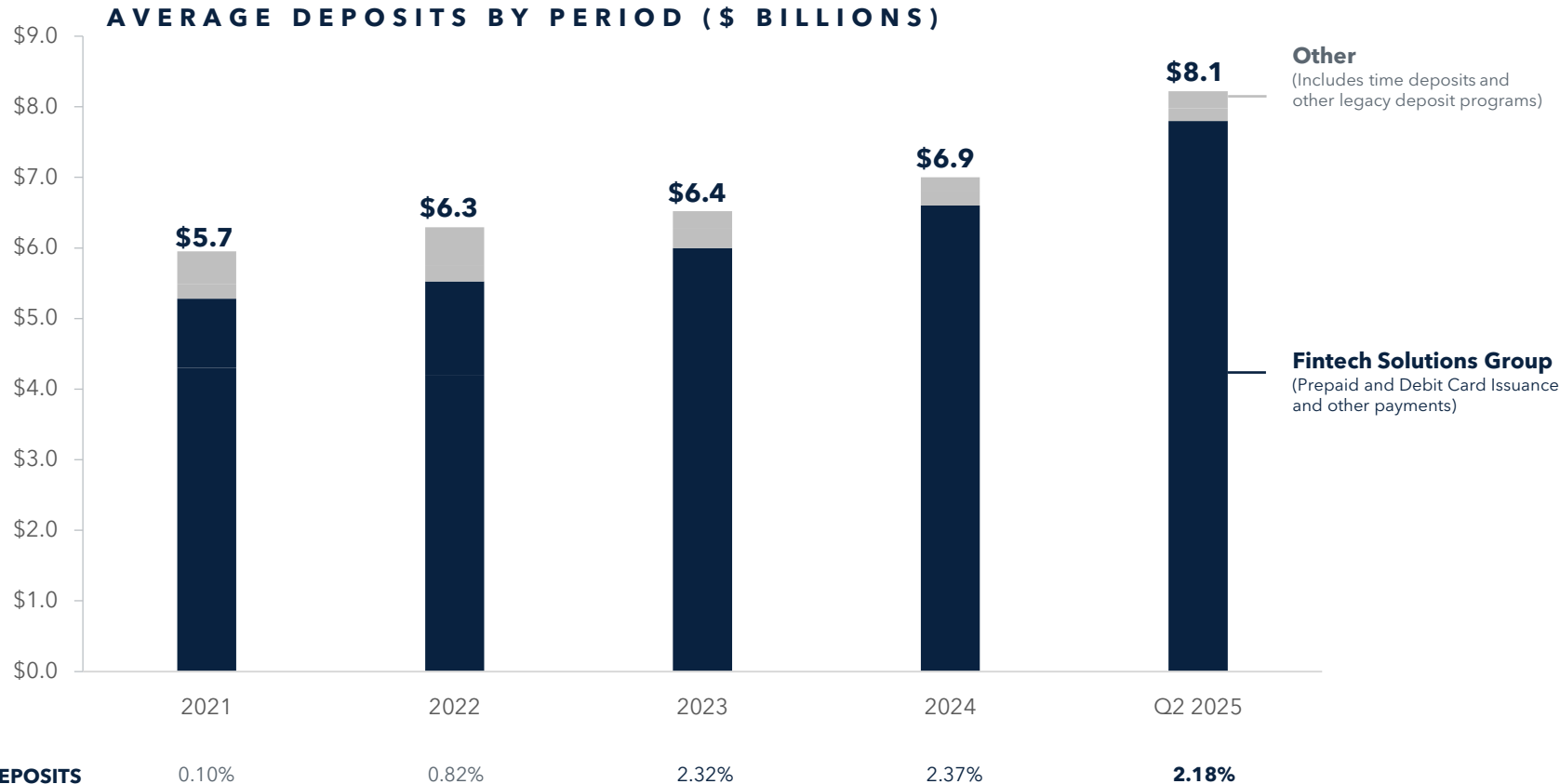
- Rapid Funds instant payment transfer product
- Potential to capitalize on credit-linked payments opportunities
- Additional payments services include ACH processing for third parties

INNOVATIVE SOLUTIONS

Our platform supports a wide variety of strategic fintech partners through our established processor relationships, regulatory expertise, and suite of other payments products

FINTECH SOLUTIONS: STABLE, LOWER-COST DEPOSIT GENERATOR

DEPOSIT GROWTH FROM FINTECH BUSINESS



HIGHLIGHTS

- Stable, lower-cost deposit base anchored by contractual, multi-year relationships in our Fintech Solutions business
- Fintech Solutions growth driven by increased transactional volume due to electronic banking migration and the addition of new partners

FINTECH SOLUTIONS: STABLE, LOWER-COST DEPOSIT GENERATOR

STABLE DEPOSITS & SIGNIFICANT BALANCE SHEET LIQUIDITY

ESTIMATED INSURED VS OTHER UNINSURED DEPOSITS

	June 30, 2025
Insured	94%
Low balance accounts	3%
Other uninsured	3%
Total deposits	100%

SUMMARY OF CREDIT LINES AVAILABLE

	June 30, 2025
	(Dollars in millions)
Federal Reserve Bank	\$ 2,050
Federal Home Loan Bank	1,028
Total lines of credit available	\$ 3,078

STRONG POSITIONING

Our deposit base is primarily comprised of granular, small balance, FDIC insured accounts and we maintain significant borrowing capacity on our credit lines

94% INSURED DEPOSITS

Primarily consist of low balance accounts

LOANS, LEASES & SUPPORTING COLLATERAL



KEY CONSIDERATIONS FOR LENDING GROWTH

**MANAGE
CREDIT RISK**
TO DESIRED LEVELS

**OPTIMIZE NET
INTEREST MARGIN**
AND MONITOR
INTEREST RATE
SENSITIVITY

**EXPAND FINTECH
LENDING** WITH KEY
CLIENTS

**MAINTAIN
FLEXIBILITY**
AS WE APPROACH
\$10B TOTAL ASSETS



Building an asset mix that drives earnings and profitability while maintaining desired credit and interest rate risk characteristics

STRATEGIC OUTLOOK

Optimize balance sheet and continue to capitalize on fintech lending opportunities

LOANS & LEASES

LOAN PORTFOLIO OVERVIEW

BUSINESS LINE	BALANCE SHEET CATEGORY	06/30/2025 PRINCIPAL BALANCE (\$ MILLIONS)	% OF TOTAL PORTFOLIO
Real Estate Bridge Lending	Multifamily - commercial real estate (A)	\$ 2,209	33%
	Hospitality - commercial real estate	19	<1%
	Retail - commercial real estate	12	<1%
	Other	9	<1%
	Total	2,249	33%
Institutional Banking	Securities-backed lines of credit (SBLOC) (B)	1,087	16%
	Insurance-backed lines of credit (IBLOC) (C)	514	8%
	Advisor Financing	272	4%
	Total	1,873	28%
Small Business Lending	U.S. government guaranteed portion of SBA loans (D)	397	6%
	Commercial mortgage SBA (E)	382	6%
	Non-guaranteed portion of U.S. gov't guaranteed 7(a) loans	117	2%
	Non-SBA small business loans	116	2%
	Construction SBA	18	<1%
	Other	4	<1%
	Total	1,034	16%
Commercial Fleet Leasing	Leasing (F)	698	10%
Fintech Solutions Group	Consumer fintech (G)	681	10%
Other	Other	170	3%
Total principal		\$ 6,705	100%

LOAN COLLATERAL VALUES SUPPORTED BY:

- A. Comprised of workforce apartment buildings in carefully selected areas
- B. SBLOC loans are backed by marketable securities with nominal credit losses
- C. IBLOC loans are backed by the cash value of life insurance policies with nominal credit losses
- D. Portion of small business loans fully guaranteed by the U.S. government
- E. 50%-60% loan to value ratios at origination
- F. Recourse to vehicles
- G. Consists of secured credit cards & other short-term extensions of credit

LOANS & LEASES: REAL ESTATE BRIDGE LENDING

COMMERCIAL REAL ESTATE BRIDGE LENDING



Real Estate Bridge Lending

BUSINESS OVERVIEW:

- Resumed floating rate bridge lending business in Q3 2021
- Lending focus on workforce apartment buildings in carefully selected markets

COMMERCIAL REAL ESTATE LOANS BY TYPE (\$MILLIONS)

06/30/2025

TYPE	# LOANS	BALANCE	ORIGINATION DATE LTV ¹	WEIGHTED AVG INTEREST RATE	% TOTAL
Multifamily (apartments)	179	\$ 2,209	69%	8.5%	98%
Hospitality (hotels and lodging)	1	19	66%	9.8%	<1%
Retail	2	12	72%	8.2%	<1%
Other	2	9	71%	5.0%	<1%
Total	184	\$ 2,249	70%	8.5%	100%

PORTFOLIO ATTRIBUTES

- Vast majority of loans are apartment buildings including all the top 30 exposures
- Loans originated prior to Q3 2021 will continue to be accounted for at fair value
- Loans originated in 2021 and after will be held for investment and use the Current Expected Credit Loss (CECL) methodology

¹In addition to "as is" origination date appraisals, on which the weighted average origination date LTVs are based, third party appraisers also estimated "as stabilized" values, which represents additional potential collateral value as rehabilitation progresses, and units are released at stabilized rental rates, may provide even greater protection.

LOANS & LEASES: INSTITUTIONAL BANKING

INSTITUTIONAL BANKING



LENDING AND BANKING SERVICES FOR WEALTH MANAGERS

BUSINESS OVERVIEW:

- Automated loan application platform, Talea, provides industry-leading speed and delivery
- Securities-backed lines of credit provide fast and flexible liquidity for investment portfolios
- Insurance-backed lines of credit provide fast and flexible borrowing against the cash value of life insurance
- Advisor Finance product provides capital to transitioning financial advisors to facilitate M&A, debt restructuring, and the development of succession plans
- Deposit accounts for wealth management clients
- Nominal historical credit losses

STRATEGIC OUTLOOK:

- Regain momentum across SBLOC, IBLOC and Advisor Finance products
- Evaluate new lending opportunities in adjacent markets
- Market dynamics support business model:
 - Advisors shifting from large broker/dealers to independent platforms
 - Sector shift to fee-based accounts
 - Emergence of new wealth management providers



\$1.9_B

Q2 2025 PORTFOLIO
SIZE

6.2%

06/30/2025
EST. YIELD

The Bancorp's business model allows us to build banking solutions to "spec" without competing directly with our partner firms. We do not have any associated asset managers, proprietary advisory programs, or related programs. Our singular focus is to help our partner firms stay competitive in the marketplace and to grow and retain assets

**ALWAYS A PARTNER,
NEVER A COMPETITOR®**

LOANS & LEASES: INSTITUTIONAL BANKING LOAN PORTFOLIO

PRIMARILY COMPRISED OF SECURITIES & CASH VALUE LIFE INSURANCE LENDING

INSTITUTIONAL BANKING LOANS (\$MILLIONS) 06/30/2025

LOAN TYPE	PRINCIPAL BALANCE	% OF PORTFOLIO
Securities-backed lines of credit (SBLOC)	\$ 1,087	58%
Insurance-backed lines of credit (IBLOC)	514	27%
Advisor Financing	272	15%
Total	\$ 1,873	100%

TOP 10 SBLOC LOANS (\$MILLIONS) 06/30/2025

PRINCIPAL BALANCE	% PRINCIPAL TO COLLATERAL
\$ 10	34%
9	17%
8	84%
8	12%
8	47%
8	19%
7	31%
7	20%
6	4%
6	38%
Total \$ 77	31%

PORTFOLIO ATTRIBUTES

SECURITIES-BACKED LINES OF CREDIT

- Nominal historical credit losses
- Underwriting standards of generally 50% to equities and 80% or more to fixed income securities

INSURANCE-BACKED LINES OF CREDIT

- Nominal historical credit losses
- Loans backed by the cash value of insurance policies

LOANS & LEASES: **SMALL BUSINESS LENDING**

SMALL BUSINESS LENDING



SBA AND OTHER SMALL BUSINESS LENDING

BUSINESS OVERVIEW:

- Established a distinct platform within the fragmented SBA market
 - National portfolio approach allows pricing and client flexibility
 - Solid credit performance demonstrated over time
 - Client segment strategy tailored by market

STRATEGIC OUTLOOK:

- Continue delivering growth within existing small business lending platform while entering new verticals and growing the SBAlliance®
- SBAlliance® program provides lending support to banks and financial institutions who need SBA lending capabilities through products such as:
 - Wholesale loan purchases
 - Vertical focus with expansion of funeral home lending program



\$1,034_M

Q2 2025 PORTFOLIO
SIZE

7.3%

06/30/2025
EST. YIELD

~\$700_K

AVERAGE
7(a) LOAN SIZE

LOANS & LEASES: **STRONG COLLATERAL & GOVERNMENT GUARANTEES**

SMALL BUSINESS LENDING

SMALL BUSINESS LOANS BY TYPE¹ (\$MILLIONS)
06/30/2025

TYPE	SBL COMMERCIAL MORTGAGE	SBL CONSTRUCTION	SBL NON-REAL ESTATE	TOTAL
Hotels (except casino hotels) and motels	\$ 88	\$ -	\$ -	\$ 88
Funeral homes and funeral services	44	-	38	82
Full-service restaurants	31	2	3	36
Child day care services	25	-	3	28
Car washes	11	11	-	22
Homes for the elderly	16	-	-	16
Gasoline stations with convenience stores	15	-	-	15
Outpatient mental health and substance abuse centers	15	-	-	15
General line grocery merchant wholesalers	13	-	-	13
Fitness and recreational sports centers	8	-	2	10
Plumbing, heating, and air-conditioning companies	9	-	1	10
Nursing care facilities	9	-	-	9
Caterers	9	-	-	9
Offices of lawyers	9	-	-	9
Other	230	7	34	271
Total	\$ 532	\$ 20	\$ 81	\$ 633

SMALL BUSINESS LOANS BY STATE¹ (\$MILLIONS)
06/30/2025

STATE	SBL COMMERCIAL MORTGAGE	SBL CONSTRUCTION	SBL NON-REAL ESTATE	TOTAL
California	\$ 141	\$ 6	\$ 6	\$ 153
Florida	83	7	4	94
North Carolina	44	-	4	48
New York	41	-	3	44
Texas	29	4	6	39
New Jersey	31	-	7	38
Pennsylvania	19	-	13	32
Georgia	25	3	2	30
Other States	119	-	36	155
Total	\$ 532	\$ 20	\$ 81	\$ 633

PORTFOLIO ATTRIBUTES

TYPE DISTRIBUTION

- Diverse product mix
- Commercial mortgage and construction are generally originated with 50%-60% LTV's

GEOGRAPHIC DISTRIBUTION

- Diverse geographic mix
- Largest concentration in California representing 24% of total

¹Excludes the government guaranteed portion of SBA 7(a) loans and PPP loans.

COMMERCIAL FLEET LEASING



FLEET LEASING SOLUTIONS

BUSINESS OVERVIEW:

- Niche provider of vehicle leasing solutions
 - Focus on smaller fleets (less than 150 vehicles)
 - Direct lessor (The Bancorp Bank, N.A. sources opportunities directly and provides value-add services such as outfitting police cars)
 - Historical acquisitions of small leasing companies have contributed to growth
- Mix of commercial (~80%), government agencies and educational institutions (~20%)

STRATEGIC OUTLOOK:

- Continue enhancing platform and growing balances
 - Enhanced sales process and support functions
 - Pursuing technology enhancements to scale business with efficiency
- Constantly evaluating organic and inorganic growth opportunities in the vehicle space



\$698M

Q2 2025 PORTFOLIO
SIZE



8.2%

06/30/2025
EST. YIELD

LOANS & LEASES: COMMERCIAL FLEET LEASING PORTFOLIO

COMMERCIAL FLEET LEASING

DIRECT LEASE FINANCING BY TYPE (\$MILLIONS) 06/30/2025

TYPE	BALANCE	TOTAL
Construction	\$ 127	18%
Government agencies and public institutions	127	18%
Real estate and rental and leasing	98	14%
Waste management and remediation services	92	13%
Health care and social assistance	29	4%
Other services (except public administration)	25	4%
Professional, scientific, and technical services	23	3%
Wholesale trade	18	3%
General freight trucking	16	2%
Transit and other transportation	12	2%
Finance and insurance	12	2%
Arts, entertainment, and recreation	11	2%
Other and non-classified	108	15%
Total	\$ 698	100%

DIRECT LEASE FINANCING BY STATE (\$MILLIONS) 06/30/2025

STATE	BALANCE	TOTAL
Florida	\$ 121	17%
New York	59	9%
Utah	51	7%
Connecticut	49	7%
California	45	6%
Pennsylvania	43	6%
North Carolina	38	5%
Maryland	36	5%
New Jersey	34	5%
Texas	22	3%
Idaho	16	2%
Georgia	15	2%
Washington	14	2%
Alabama	13	2%
Ohio	13	2%
Other states	129	20%
Total	\$ 698	100%

PORTFOLIO ATTRIBUTES

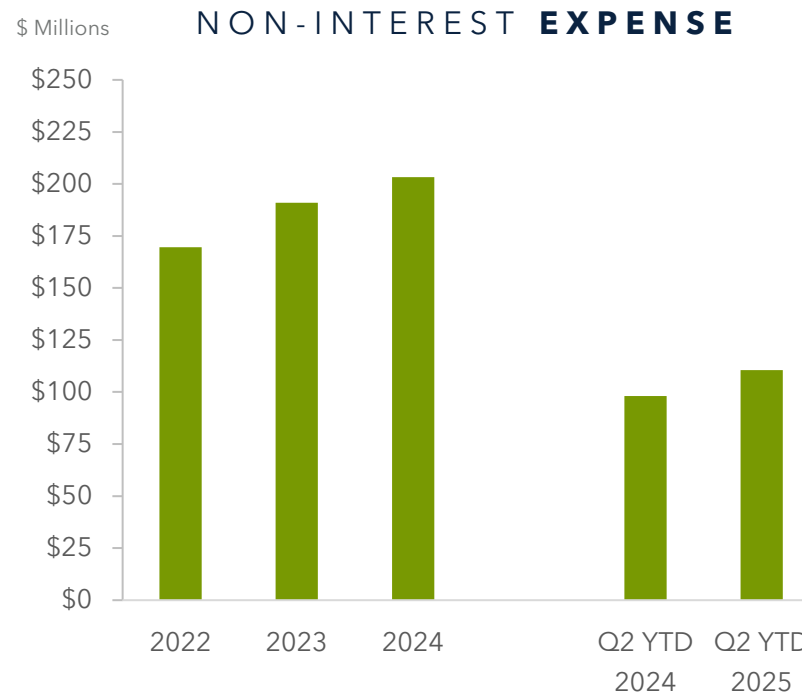
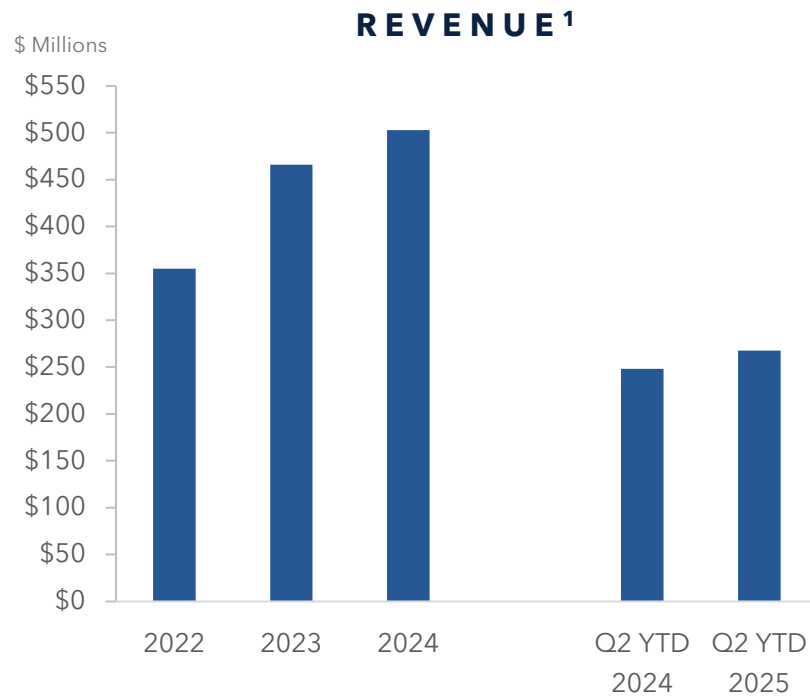
- Largest concentration is construction and government sectors
- Of the \$698M total portfolio, \$644M are vehicle leases with the remaining \$54M comprised of equipment leases

FINANCIAL REVIEW



FINANCIAL REVIEW: EARNINGS AND PROFITABILITY

REVENUE GROWTH HAS EXCEEDED EXPENSE GROWTH SINCE 2022



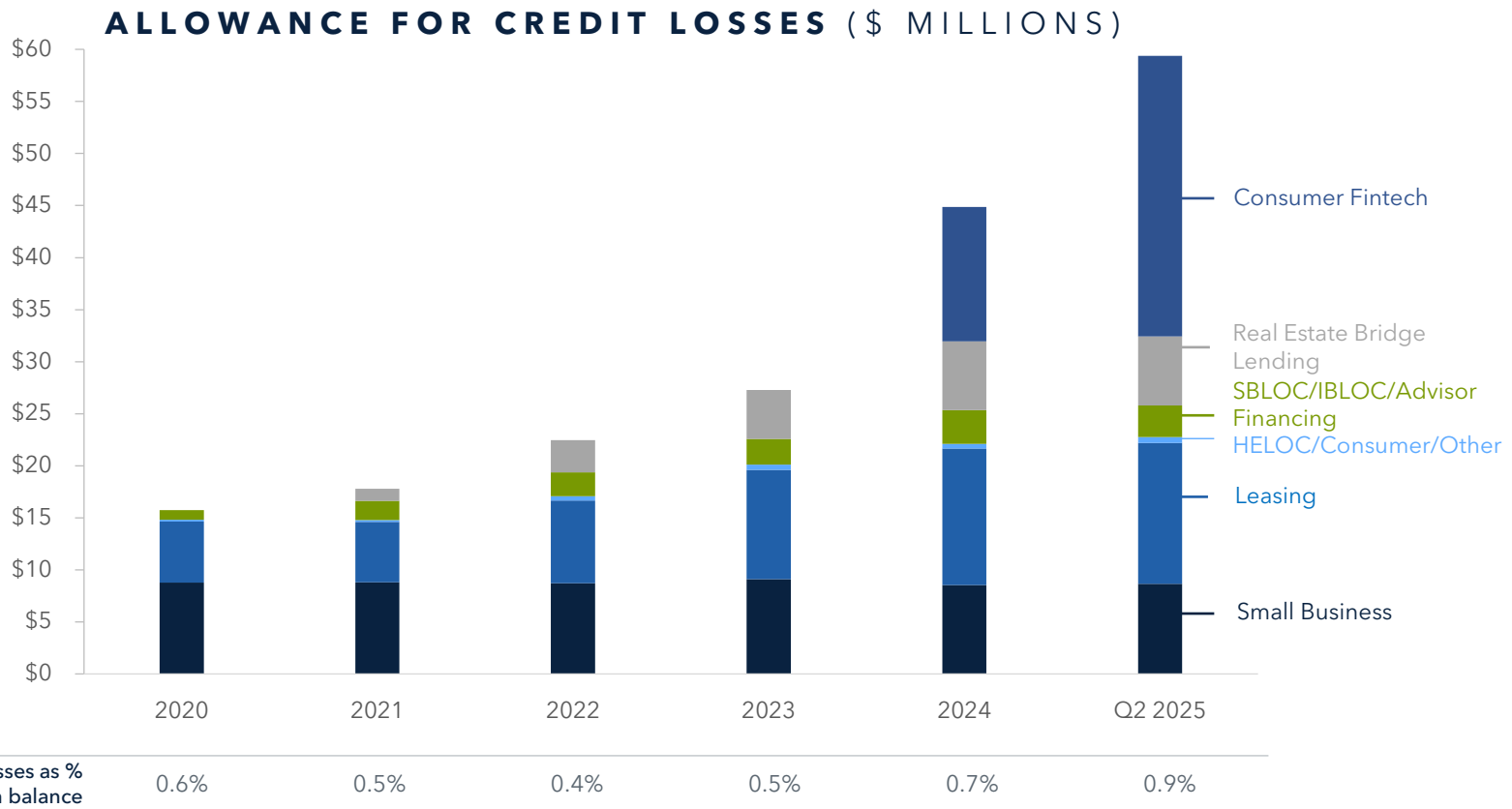
HIGHLIGHTS

- Revenue increases reflected normalized interest rate environment and growth in fintech revenues
- Greater ratio of non-interest income to total assets compared to peers²

¹Revenue includes net interest income and non-interest income. Excludes consumer fintech loan credit enhancement income. Please see Appendix slide 31 for reconciliation.

²Non-interest income as percentage of average assets ranks in top 5% of the uniform bank performance report peer group through Q1 2025.

ALLOWANCE FOR CREDIT LOSSES PRIMARILY REFLECTS OUR CHARGE-OFF HISTORY



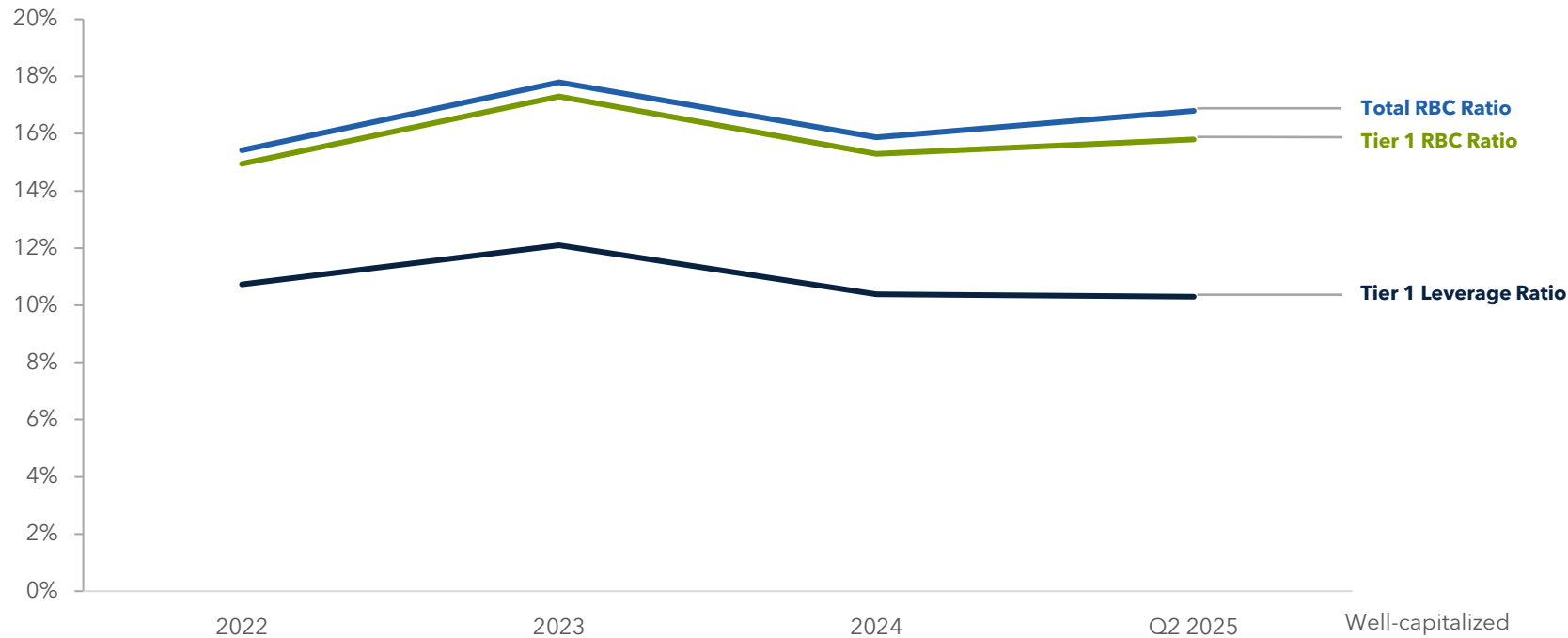
HIGHLIGHTS

- Increase in allowance driven by Consumer Fintech is entirely offset by credit enhancement recognized in non-interest income
- Nominal charge-offs for REBL, SBLOC, & IBLOC

FINANCIAL REVIEW: HISTORICAL CAPITAL POSITION

CAPITAL POSITION

THE BANCORP BANK, N.A. CAPITAL RATIOS



HIGHLIGHTS

- Completed \$75M common stock repurchase through Q2
- Planned common stock repurchase² of \$300M for remainder of 2025, subsequent to planned \$200M senior notes issuance
- Corporate governance requires periodic assessment of capital minimums
- Capital planning includes stress testing for unexpected conditions and events

¹Common Equity Tier 1 to risk weighted assets is identical to Tier 1 risk-based ratio and has a 6.5% well capitalized minimum.

²Common stock repurchase may be modified without notice at any time.

FINANCIAL REVIEW: EARNINGS AND PROFITABILITY

HISTORICAL PERFORMANCE AND LONG-TERM TARGETS

PERFORMANCE METRICS	2021	2022	2023	2024	Q2 YTD 2025	LONG-TERM TARGETS
ROE	17.9%	19.3%	25.6%	27.2%	28.6%	>40%
ROA	1.68%	1.81%	2.59%	2.71%	2.56%	>4.0%
EPS	\$1.88	\$2.27	\$3.49	\$4.29	\$2.46	↑
The Bancorp Bank, N.A. Leverage Ratio	10.9%	10.7%	12.4%	10.4%	10.3%	>10%
Total Assets	\$6.8B	\$7.9B	\$7.7B	\$8.7B	\$8.8B	<\$10B
Efficiency Ratio ¹	53%	48%	41%	40%	41%	↓

¹Please see Appendix slide 31 for calculation of efficiency ratio. Decreases in the efficiency ratio indicate greater efficiency, i.e., lower expenses vs. higher revenue.

APPENDIX



REVENUE & EFFICIENCY RATIO CALCULATIONS

(\$ millions)

The Bancorp	2021	2022	2023	2024	Q2 YTD 2024	Q2 YTD 2025
Net interest income	\$ 210,876	\$ 248,841	\$ 354,052	\$ 376,241	\$ 188,213	\$ 189,235
Non-interest income	104,749	105,683	112,094	157,514	60,104	167,385
Consumer fintech credit enhancement (subtract)	-	-	-	30,651	-	89,101
Adjusted non-interest income ¹	104,749	105,683	112,094	126,863	60,104	78,284
Total revenue¹	315,625	354,524	466,146	503,104	248,317	267,519
Non-interest expense	\$ 168,350	\$ 169,502	\$ 191,042	\$ 203,225	\$ 98,158	\$ 110,517
Efficiency Ratio ²	53%	48%	41%	40%	40%	41%
Payments non-interest income (Fintech Solutions business line)						
ACH, card, and other payment processing fees	\$ 7,526	\$ 8,935	\$ 9,822	\$ 14,596	\$ 5,964	\$ 10,694
Prepaid, debit card, and related fees	74,654	77,236	89,417	97,413	49,041	51,827
Consumer credit fintech fees	-	-	-	4,789	140	7,570
Total payments (Fintech Solutions) non-interest income ¹	\$ 82,180	\$ 86,171	\$ 99,239	\$ 116,798	\$ 55,145	\$ 70,091
% of Total revenue					22%	26%

¹Excludes consumer fintech loan credit enhancement income of \$89.1 million and \$30.7 million at June 30, 2025 and December 31, 2024, respectively.

²The efficiency ratio is calculated by dividing GAAP total non-interest expense by the total of GAAP net interest income and adjusted non-interest income. This ratio compares revenues generated with the amount of expense required to generate such revenues and may be used as one measure of overall efficiency.