

The Bancorp Investor Presentation

January 2026



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 2026, 2027 and 2028 results, including earnings per share accretion, future growth, profitability, productivity and efficiency, the expansion, expected timelines and implementation of our Fintech initiatives and revenue streams, the possible benefits of our platform restructuring and adoption of AI tools, and share repurchases. 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 "Management's Discussion and Analysis of Financial Condition and Results of Operations" sections of the Company's Annual Report on Form 10-K, as amended, for the fiscal year ended December 31, 2024 and other documents that the Company files from time to time with the Securities and Exchange Commission. The Bancorp does not undertake any duty to publicly revise or update forward-looking statements in this presentation to reflect events or circumstances that arise after the date of this presentation

■ **This presentation contains information regarding financial results** that is calculated and presented on the basis of methodologies other than in accordance with accounting principles generally accepted in the United States ("GAAP"), such as those identified in the Appendix. Any non-GAAP financial measures used in this presentation are in addition to, and should not be considered superior to, or a substitute for, financial statements prepared in accordance with GAAP. Non-GAAP financial measures are subject to significant inherent limitations. The non-GAAP measures presented herein may not be comparable to similar non-GAAP measures presented by other companies.

■ **This presentation includes market, industry and economic data** that was obtained from various publicly available sources and other sources believed by the Company to be true. Although the Company believes it to be reliable, the Company has not independently verified any of the data from third party sources referred to in this presentation or analyzed or verified the underlying reports relied upon or referred to by such sources, or ascertained the underlying economic and other assumptions relied upon by such sources. The Company believes that its market, industry, and economic data is accurate and that its estimates and assumptions are reasonable, but there can be no assurance as to the accuracy or completeness thereof.

Past performance is not indicative nor a guarantee of future results.

Copies of the documents filed by The Bancorp with the SEC are available free of charge from the website of the SEC at www.sec.gov as well as on The Bancorp's website at www.thebancorp.com

Company Overview

We are defining the future of banking. Through our dynamic portfolio of payment and lending solutions, we help propel our clients to where they want to be, all while delivering value to the investors we serve, the communities where we operate and the employees who enable our mutual success.



Fintech
Solutions



The Bancorp™



Credit
Solutions

Our Vision

**Fostering prosperity
through the perpetual
transformation
of banking**

Latest Nilson¹ rankings:

#1

U.S. Issuer of
Prepaid cards

#6

Debit and prepaid
issuer volume

Business Model and Strategy

Leading fintech sponsor bank combined with specialized lending across our Credit Solutions businesses



Financial Performance Expectations

APEX 2030 strategic plan outlines the path to magnify our strong baseline earnings and deliver the financial performance of a fintech focused financial institution



Annual EPS Growth (strategy)

Established:

Maintain and grow sponsor bank market leadership, continue Credit Solutions businesses on and off-balance sheet, and seek to return ~100% of Net Income to shareholders annually

10%-15%

Incremental:

Launch Embedded Finance, transform balance sheet into fintech dominated mix and monetize core competencies where able

5%-15%+

Incremental

Key Financial Metrics and Long-term Strategy

Key Metric	2022	2023	2024	2025	Performance		Long-term strategy
Return on equity	19%	26%	27%	29%	> 2.5x banks ¹ and driven by growing Fintech Solutions and Credit Solutions	50%+	Increasing profitability through shift to Fintech dominated company with a bank
Return on assets	1.8%	2.6%	2.7%	2.5%	Increasingly productive use of balance sheet and operating platform, increased fee revenue & decrease in efficiency ratio	4.0%+	Maximize productive use of assets and manage risk
Capital Return 4-Year Cumulative Metrics							
Capital returned as % of Net income				102%	Capital management is an integral part of The Bancorp's strategy including managing to an asset cap of \$10B (per FRB Reg II, Durbin)	~100%	Seek to return ~100% of net income to shareholders
Total capital returned (\$mm, via share buybacks)				\$785			
% of Shares repurchased				30%			

Earnings Per Share¹ (diluted)



© The Bancorp | Investor Presentation, January 2026

We are focused on the Q4 2026 run-rate as the inflection point where key initiatives accelerate our growth and set us on the path to achieving our Apex 2030 plan:

\$7.00 run rate in Q4 2026 and \$8.25 in 2027 key assumptions

- Fintech revenue growth from new partnerships, credit sponsorship and embedded finance
- Share buybacks driven by core earnings
- Reallocation or reduction in resources where appropriate
- Efficiency and productivity gains through the use of AI tools and scalable operational platform

1) 2026, Q4 2026 run rate and 2027 guidance assumes achievement of management's key goals, including critical pieces of the Apex 2030 strategic plan

Fintech Solutions Overview

Experienced fintech experts who combine urgency with rigor, leveraging technology, industry knowledge, creative expertise and regulatory acumen to partner with fintech innovators.



Program Sponsorship

Debit, credit, and prepaid card issuing for fintechs



Payment Services

Real-time, end-to-end payment processing including ACH, Fed Now, Push to Card, products



Sponsored Lending

Full range of lending programs including earned wage access, installment, and others with a suite of customizable options

Key Statistics

\$1T+

Total payment volume¹

\$178B

Gross dollar volume¹ (GDV)

50mm+

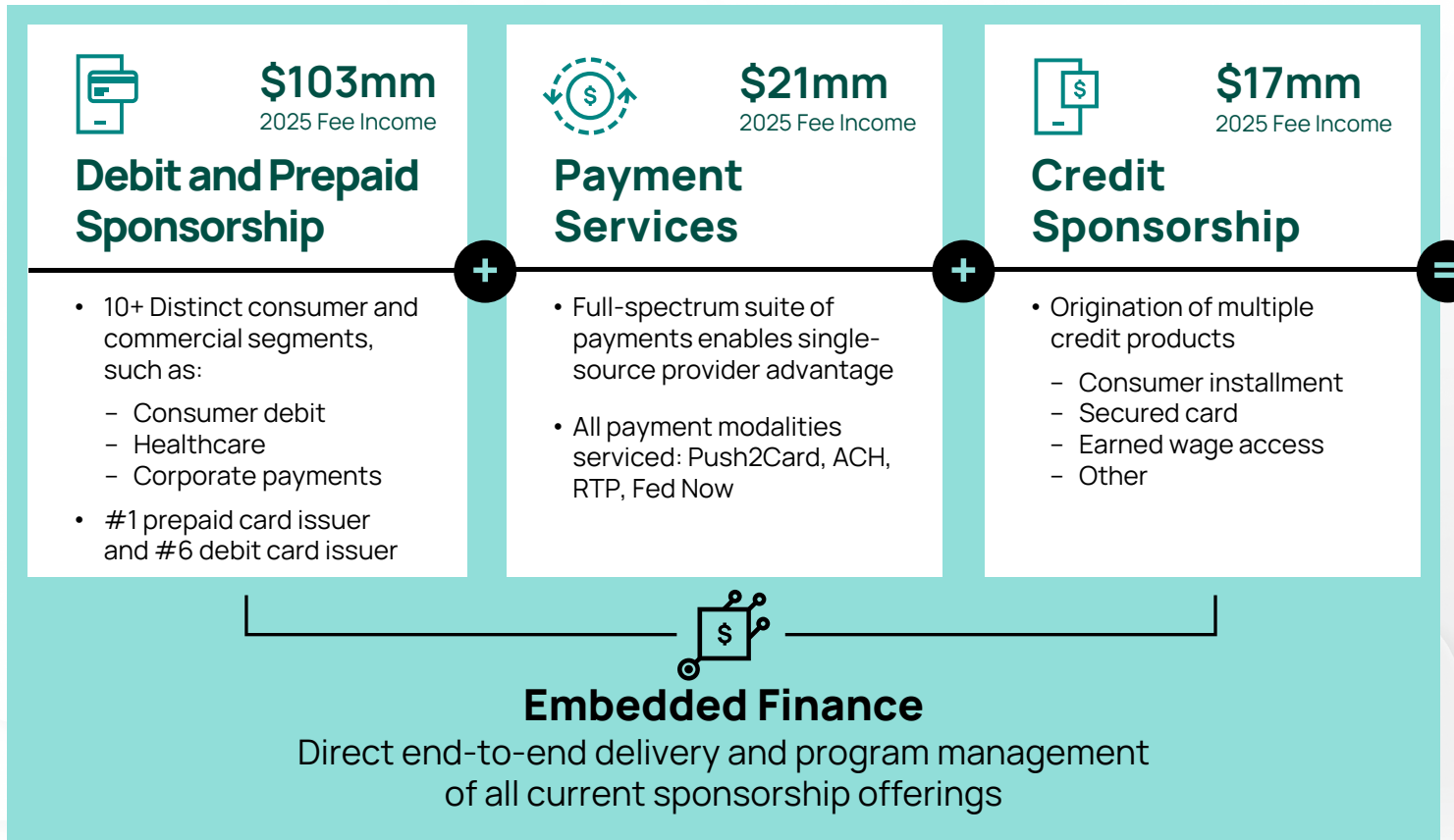
Active Accounts²

40+

Fintech Partners²

Fintech Solutions

Product overview



\$7.2B

Deposits¹
(95% total bank deposits)

\$141mm

Fee Income²

1.71%

Cost of Deposits¹

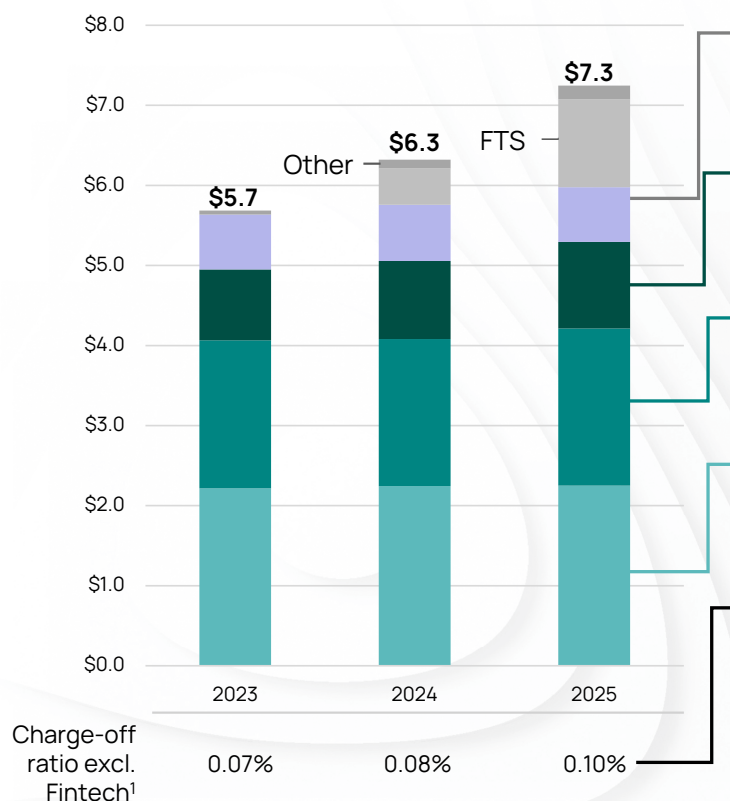
\$1.1B

Total Loans³
(15% of total bank loans)

Credit Solutions Overview

Balance mix and interest rates

Total Loans (\$ billions)



Business

Overview

Strategy

Q4 Yield

Commercial Fleet Leasing

Fleet vehicle leasing across commercial and government entities

Deliver strong yields, fee income and moderate balance sheet growth

8.0%

Small Business Lending

SBA 7a and 504, focused conventional lending with national footprint

Continue steady growth and credit performance while maintaining off balance sheet opportunities

7.2%

Institutional Banking

Lending and banking services to wealth managers and clients

Maintain momentum in non-purpose securities lending (SBLOC)

6.1%

Real Estate Bridge Lending

3-5-year bridge loans for purchase and rehabilitation of multi-family workforce housing

Maintain mix with opportunity to originate and sell

8.0%

Credit Performance

Below market net charge-off ratio with uptick in 2025 driven by a few isolated Leasing clients

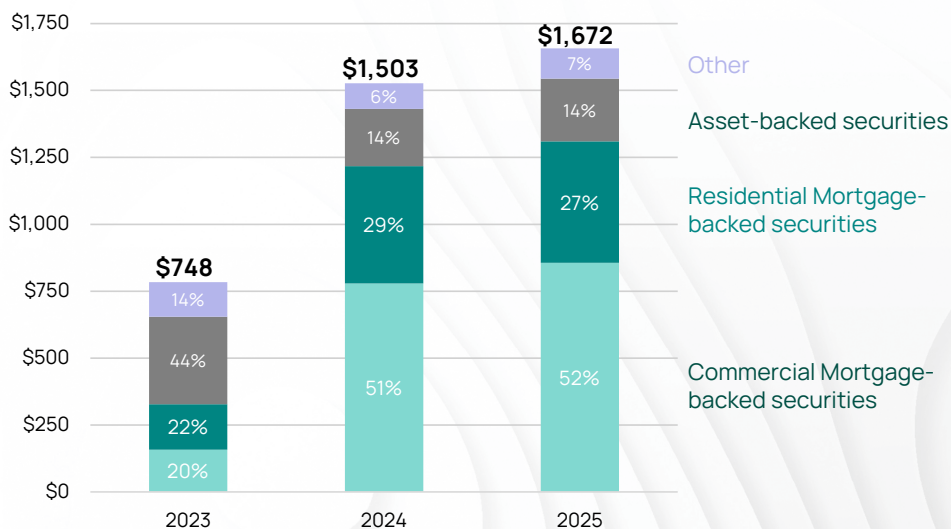
Maintain strong credit performance

-

Securities Portfolio

Carefully crafted portfolio focused on fixed rates and shorter duration (4.7 years¹)

Fair value (\$ millions)



Yield	5.1%	5.0%	5.2%
% Total Assets	10%	17%	18%
Agency % Total	53%	82%	83%
% Fixed	48%	83%	84%

© The Bancorp | Investor Presentation, January 2026

Liquidity

Largely comprised of granular, transaction related deposits with significant unused borrowing capacity

\$7.2B Deposits from Fintech Solutions²

95% Fintech Solutions deposits % of total deposits²

94% Insured deposits (% of total)³

\$3.2B Unused lines across FHLB and FED³

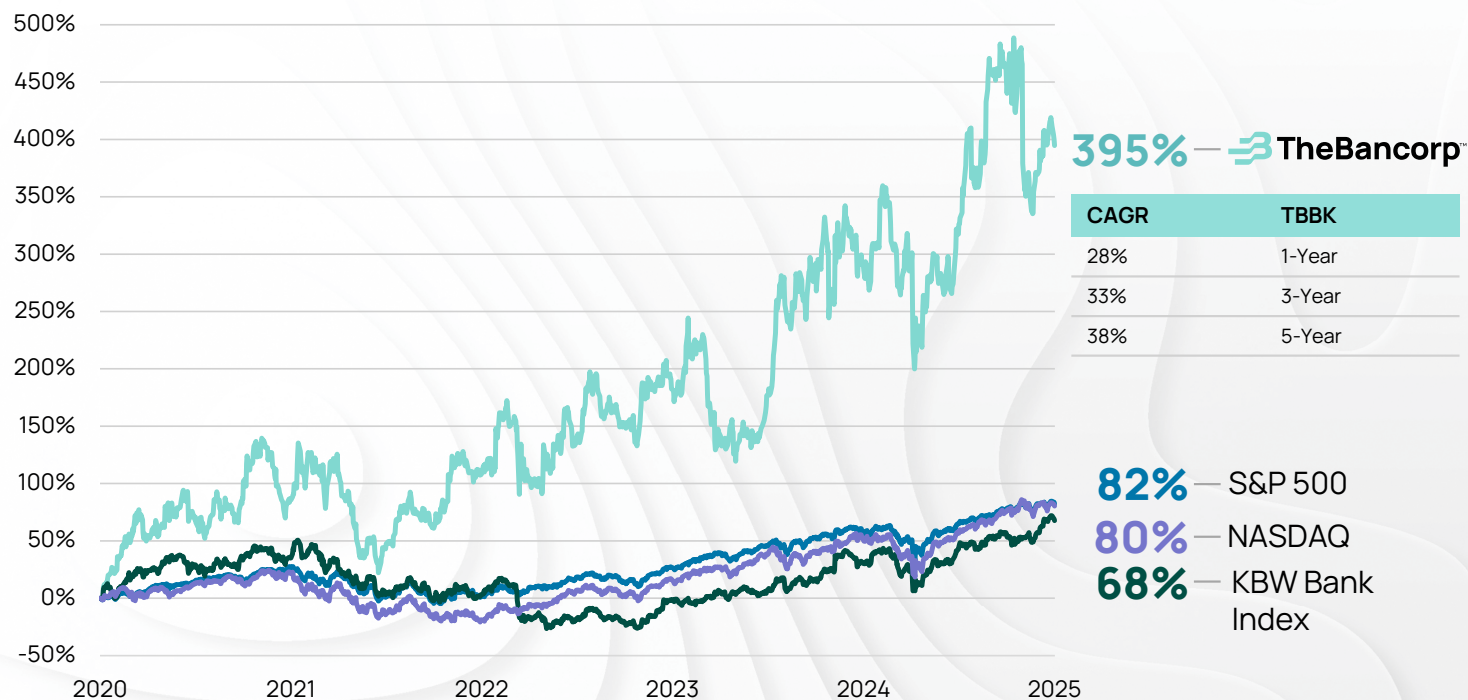
\$0.4B Net deposits swept off balance sheet³

1) Modified duration Q4 2025 . 2) Q4 2025 average.
3) Year end 2025.

Stock Performance vs Market Benchmarks

The Bancorp, S&P 500 and NASDAQ Banks indices

5-Year % Change in Stock Price



The Bancorp
has significantly
outperformed
both broad
market indices
and the KBW
Nasdaq bank
index since year
end 2020