

The Bancorp Investor Presentation

April 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, but not limited to the words “estimate,” “project,” “plan,” “believe,” “expect,” “anticipate,” “intend,” “may,” “will,” “could,” “continue” or the negative thereof and similar terms or expressions. Forward-looking statements include, but are not limited to, statements regarding our anticipated 2026 and 2027 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

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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, lending and platform solutions, we help propel our client's success, while delivering value to the investors we serve, the communities where we operate and the employees who enable our mutual success.



Fintech
Solutions



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



APEX
2030

15% - 30%+ Annualized
EPS Growth

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

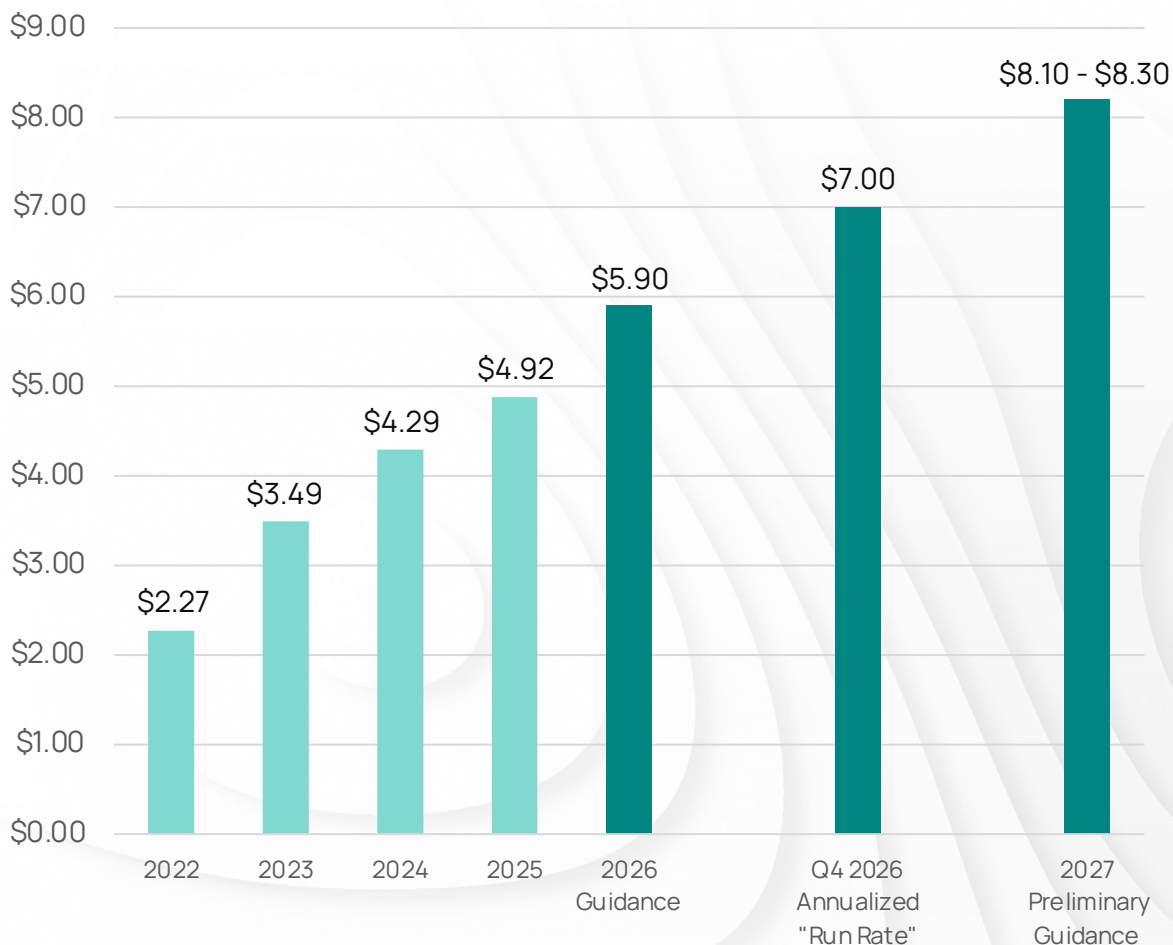
5%-15%+
Incremental

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%+ Increase 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 ² 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)
Total capital returned (\$mm, via share buybacks)	\$785	
% of Shares repurchased	30%	
		~100% Seek to return ~100% of net income to shareholders

Earnings Per Share¹ (diluted)



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 \$8.10-\$8.30 in 2027. Key assumptions:

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

1) 2026, Q4 2026 run rate and 2027 guidance range assumes achievement of management's key initiatives, including critical pieces of the Apex 2030 strategic plan. The range for 2027 is generally consistent with the previous target while recognizing that the timing of new product and program launches can be subject to partner timelines.

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

\$186B

Gross dollar volume¹
(GDV)

50mm+

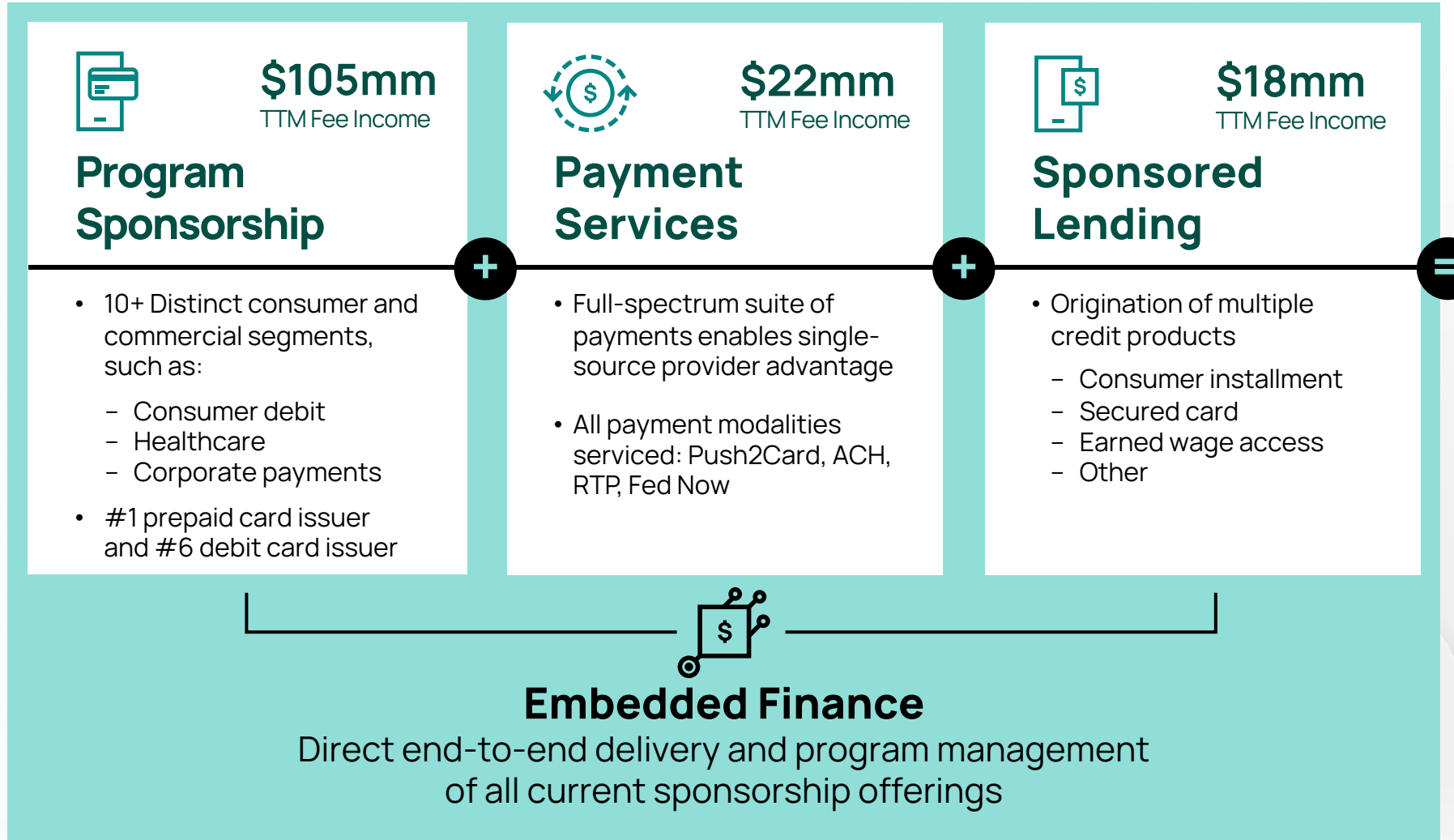
Active Accounts²

40+

Fintech Partners²

Fintech Solutions

Product overview



\$7.8B

Deposits¹
(93% total bank deposits)

\$145mm

Fee Income²

1.64%

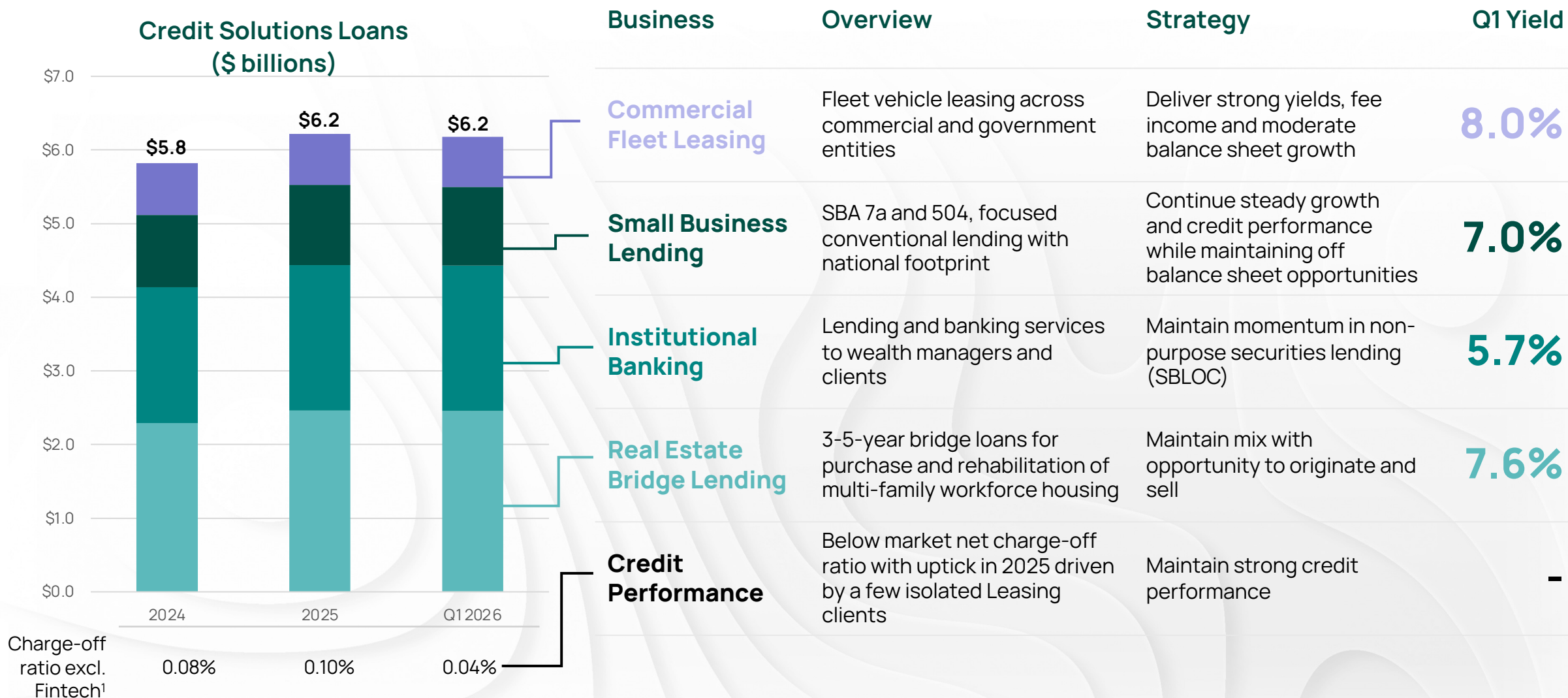
Cost of Deposits¹

\$1.65B

Total Loans³
(21% of total bank loans)

Credit Solutions Overview

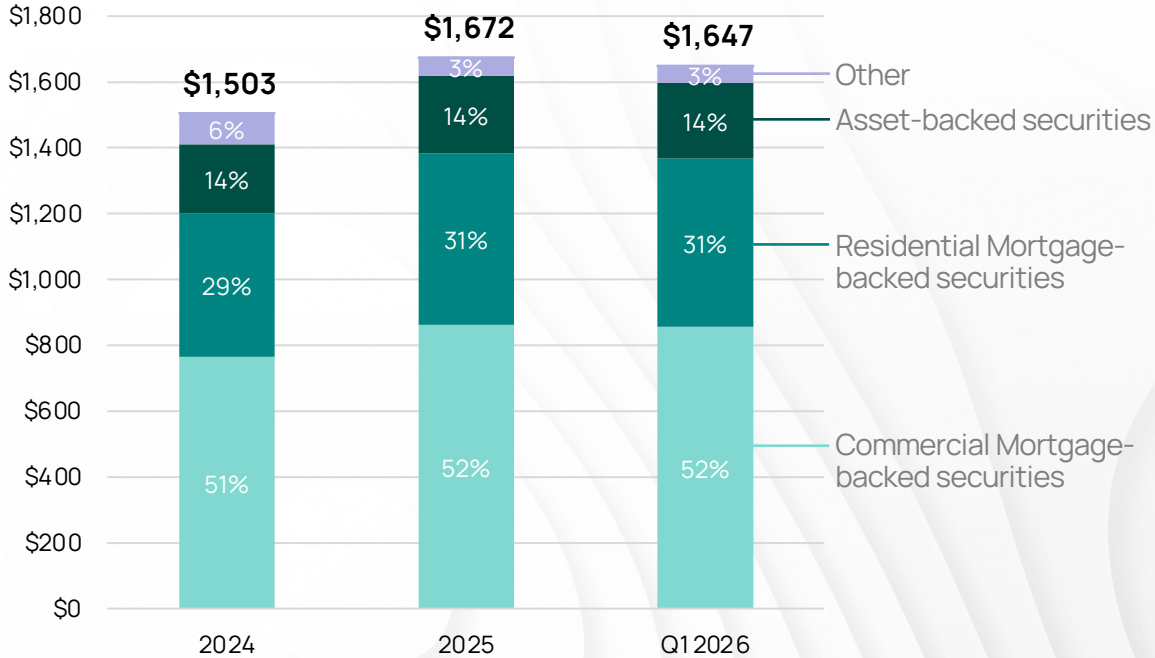
Balance mix and interest rates



Securities Portfolio

Carefully crafted portfolio focused on fixed rates with a 4.6 year duration¹

Fair Value (\$ millions)



Yield	5.0%	5.2%	4.8%
% Total Assets	17%	18%	17%
Agency % Total	82%	83%	83%
% Fixed	83%	84%	85%

Liquidity

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

\$7.8B

Deposits from Fintech Solutions²

93%

Fintech Solutions deposits % of total deposits²

94%

Insured deposits (% of total)³

\$3.0B

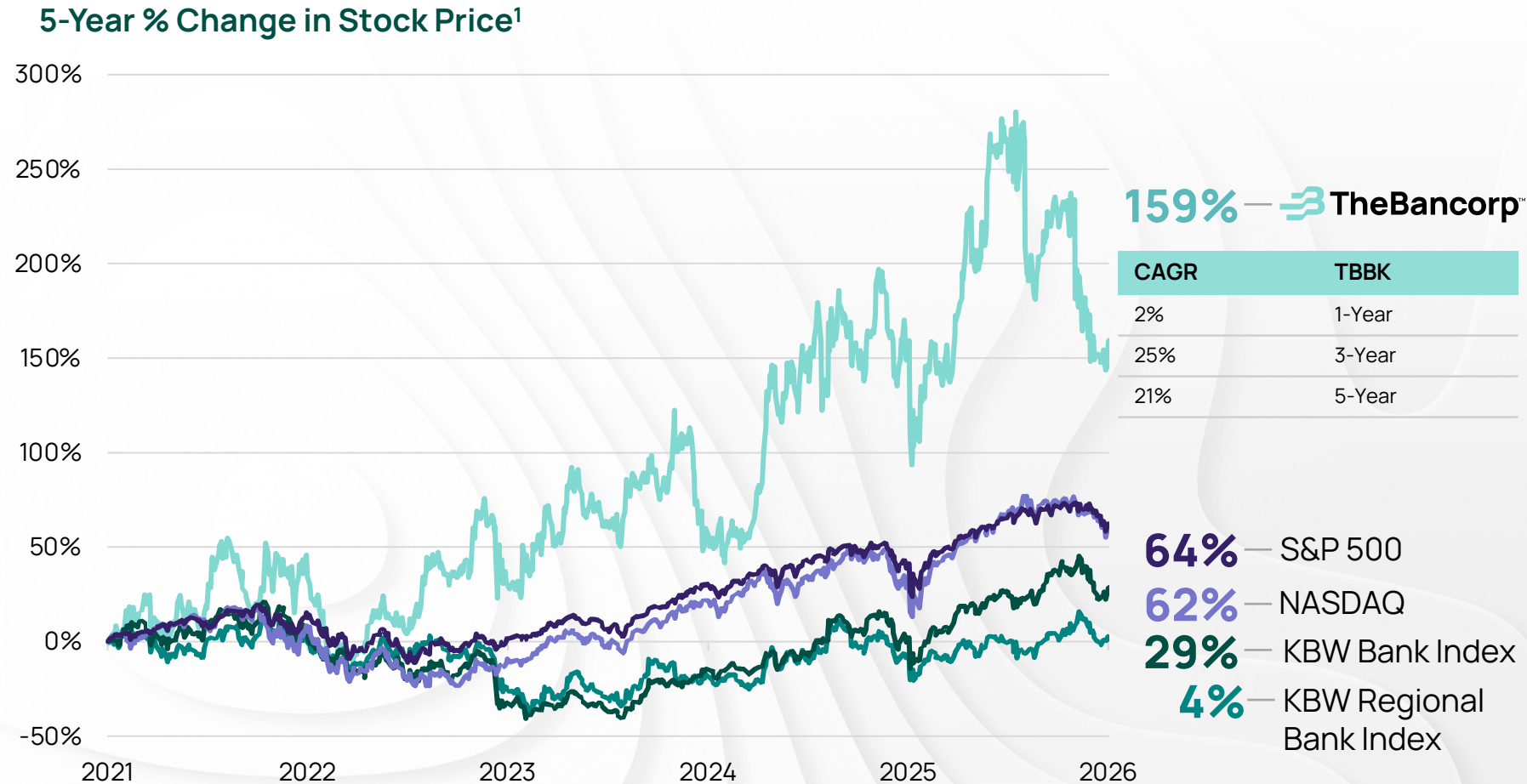
Unused lines across FHLB and FED³

\$1.3B

Net deposits swept off balance sheet³

Stock Performance vs Market Benchmarks

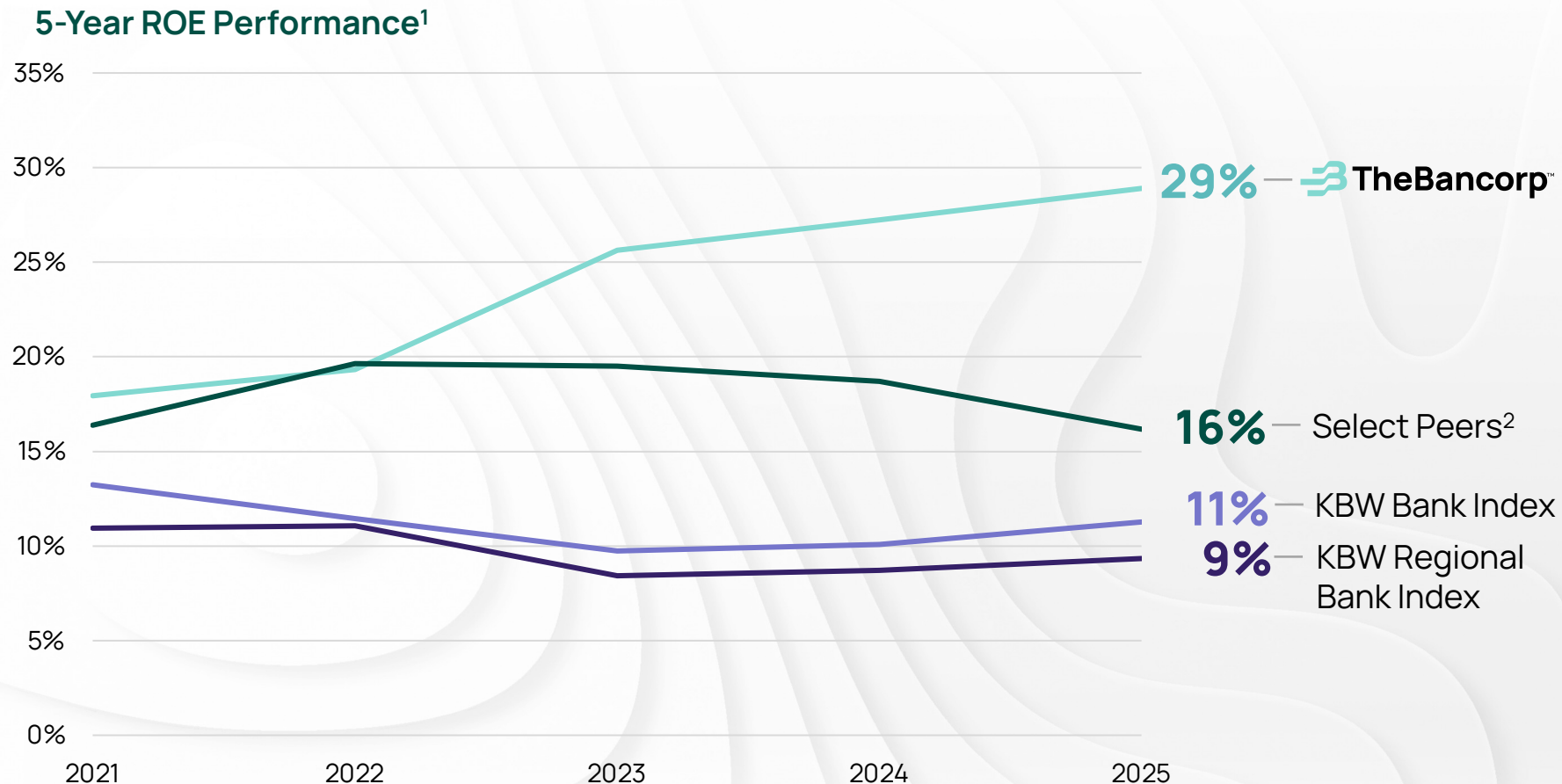
The Bancorp, S&P 500 and NASDAQ Banks indices



The Bancorp has significantly outperformed both broad market indices and the KBW Nasdaq bank index since Q1 2021

Return on Equity vs Market Benchmarks

The Bancorp, Select Peers, S&P 500 and NASDAQ Banks indices



The Bancorp
has significantly
increased its
profitability since
2021