

The Bancorp Launches Finetics®, Its Bank-Led Embedded Finance Solution

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Strategic expansion of the Fintech Solutions capabilities builds on expansive fintech experience and established scale

WILMINGTON, Del.--(BUSINESS WIRE)-- The Bancorp, Inc. (NASDAQ: TBBK), through its wholly owned subsidiary, The Bancorp Bank, N.A., today announced the launch of Finetics®, The Bancorp's embedded finance solution. The bank-led solution leverages The Bancorp's Fintech Solutions capabilities, building on its Program Sponsorship and Payment Services experiences to help nonbank organizations integrate financial services into their current digital experiences.

At its core, the solution brings together flexible technology, comprehensive program management and compliance expertise. A central technology integration hub offers our Finetics clients the option to use a prebuilt configuration for faster deployment or select modules tailored to their desired experience. The Bancorp can manage end-to-end program management or support clients by embedding its application programming interfaces (APIs).

"The launch of Finetics marks another significant step in The Bancorp's transformation and the execution of APEX 2030, our long-term strategic plan," said Ryan Harris, EVP, Head of Fintech Solutions at The Bancorp. "We continue to invest in technology and expand the capabilities at the center of our fintech-focused strategy. By applying our fintech experience and established scale to embedded finance, we are positioning The Bancorp for the next phase of technology-driven banking transformation."

Built on The Bancorp's proven banking-as-a-service infrastructure, Finetics is designed to accelerate speed to market without requiring clients to create and manage a complex system of integrations and partners. A dedicated

partner team supports implementation and ongoing program management. Initial capabilities include instant payouts, prepaid cards, digital wallets and built-in financial tools.

“Our experience across Program Sponsorship, Payment Services and Fintech Lending gives us a strong foundation for delivering a bank-led embedded finance solution,” said Joshua Pro, Chief Product Officer for Fintech Solutions at The Bancorp. “With Finetics, we are extending that expertise through a flexible solution that pairs technology choice with experienced support from implementation through ongoing growth.”

Designed for nonbank organizations, Finetics can support gig and workforce products, marketplace and payroll platforms, business-to-business disbursement providers and other digital businesses. The solution is backed by The Bancorp’s established fintech infrastructure.

Additional information is available at <http://thebancorp.com/embedded-finance>.

About The Bancorp

The Bancorp, Inc. (NASDAQ: TBBK), through its subsidiary, The Bancorp Bank, N.A., is defining the future of banking. As one of the first banks to embrace fintech, The Bancorp has been a driving force behind the industry’s evolution, serving as an essential financial enabler of fintech innovation for more than 25 years. Led by its **Fintech Solutions** business, the company delivers a dynamic portfolio of payment and lending solutions that empowers its clients to turn bold ideas into real-world success.

Ranked by the Nilson Report as the No. 1 issuer of prepaid cards in the U.S. and among the top 10 debit card issuers nationally, The Bancorp provides credit solutions through its **Institutional Banking, Fleet Management Services**, and **Real Estate Bridge Lending** businesses. Across every line of business, The Bancorp fosters prosperity through the perpetual transformation of banking and aims to drive growth for its clients, investors, employees, and the communities it serves.

For more information, visit thebancorp.com.

Forward-Looking Statements

Statements in this press release that are not historical facts are “forward-looking statements” within the meaning of Section 21E of the Securities Exchange Act of 1934, as amended, and Section 27A of the Securities Act of 1933, as amended. Forward-looking statements provide management’s current expectations of future events based on certain assumptions and include any statement that does not directly relate to any historical or current fact. Sentences containing words such as “believe,” “intend,” “plan,” “may,” “expect,” “should,” “could,” “anticipate,”

“estimate,” “predict,” “project,” or their negatives, or other similar expressions of a future or forward-looking nature generally should be considered forward-looking statements. While the Company considers these expectations and assumptions to be reasonable, they are inherently subject to significant business, economic, competitive, regulatory, and other risks and uncertainties, most of which are difficult to predict and many of which are beyond the Company’s control. The Company undertakes no obligation to review or update any forward-looking statements, whether as a result of new information, future events or otherwise, unless required by law.

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