

March 2023

Piper|Sandler Western Financial Services Conference



GBank Financial
Holdings Inc.

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Company Overview

- GBank Financial Holdings Inc., a bank holding company with \$679 million in assets as of December 31, 2022, conducts business through its wholly owned subsidiary, GBank
- Founded in 2007, the Bank operates two full-service commercial branches in Las Vegas, Nevada
- Leading national SBA presence – top 15 national SBA 7(a) lender by volume
- The Bank conducts business nationally through its SBA lending activities and its BankCard Services, LLC (“BCS”) partnership¹
- Provides general commercial banking services with an emphasis on serving the needs of small- and medium-sized businesses, high net worth individuals, professionals, and investors
- Offers a full complement of consumer deposit products and are focused on delivering a premium level of service



¹⁾ BCS is affiliated with the Company through common ownership by certain of our shareholders. Our relationship with BCS has been reviewed during examinations and third-party reviews. We know of no supervisory issues with our transactions with BCS.

GBank Financial Holdings Inc. Directors



Edward M. Nigro
Executive Chairman
GBank Financial Holdings
Inc. & GBank



A. Lee Finley
Director
Founder,
BrandFX Body Company



Charles W. Griege, Jr.
Director
Managing Partner,
Blue Lion Capital



William J. Hornbuckle IV
Director
CEO and President,
MGM Resorts International



Katie S. Lever
Director
Adjunct Professor
Boyd School of Law



Todd A. Nigro
Director
President,
Nigro Development LLC



James K. Sims
Director
Founder,
Silicon Valley Data Science
Former Chairman,
Airgain, Inc.



Alan C. Sklar
Director
Principal,
Sklar Williams PLLC



T. Ryan Sullivan
Director
President/CEO,
GBank Financial Holdings
Inc. & GBank



Michael C. Voinovich
Director
Executive Vice President,
ECHO Health, Inc.

GBank Directors



Edward M. Nigro
Executive Chairman
GBank Financial Holdings
Inc. & GBank



Dana A. Dwiggins Powell
Director
Managing Partner,
Solomon, Dwiggins and
Freer, Ltd.



Timothy P. Herbst
Director
President,
Terrible Herbst Inc.



Shelli L. Lowe
Director
Director of Client Services,
Integra Realty Resources -
Nevada



Troy R. Nelson
Director
President,
Mojave Electric



Todd A. Nigro
Director
President,
Nigro Development LLC



Alan C. Sklar
Director
Principal,
Sklar Williams PLLC



T. Ryan Sullivan
Director
President/CEO,
GBank Financial Holdings
Inc. & GBank



Michael C. Voinovich
Director
Executive Vice President,
ECHO Health, Inc.

Experienced and Invested Leadership Team



Edward M. Nigro
Executive Chairman
GBank Financial Holdings &
GBank

- Edward Nigro serves as the Executive Chairman of the Company and the Bank
- Founder and CEO of BankCard Services LLC ("BCS")
- President of Omega Industries, Inc., an investment management firm
- Founder of Nigro Associates, Inc. a Las Vegas-based construction firm
- Former Director of Western Alliance Bancorporation and BankWest of Nevada



T. Ryan Sullivan
President/CEO
GBank Financial Holdings &
GBank

- Ryan Sullivan serves as President and Chief Executive Officer of the Company and the Bank since 2013
- Founding Chief Financial Officer of the Bank
- Former Chief Financial Officer of Alliance Bank of Arizona
- Over 23 years of commercial banking experience



Jeffery E. Whicker
EVP/Chief Financial Officer
GBank Financial Holdings &
GBank

- Jeffery Whicker joined the Bank in April 2021 and serves as Treasurer of the Company and Executive Vice President and Chief Financial Officer of the Bank
- Prior to joining the Bank, Mr. Whicker has overseen the operations of all corporate financial systems, including mergers and acquisitions, SBA, mortgage and general accounting, profitability measurement, internal auditing and risk management
- Mr. Whicker also served as the Chief Financial Officer of several banks from across the country



Nancy M. DeCou
EVP/Chief SBA Officer
GBank

- Nancy DeCou joined the Bank in May 2015 and serves as Executive Vice President and Chief SBA Officer of the Bank
- Prior to joining the Bank, Ms. DeCou served as Chief Credit Officer of First Security Bank of Nevada, as Chief Credit Officer of Partners Bank of California in Mission Viejo, CA, and as Chief Credit Officer of Desert Community Bank in Victorville, California
- Over 36 years of commercial banking experience



David J. Fersdahl
EVP/Cards & Payments
GBank

- David Fersdahl joined the Bank in April 2020 and serves as the Executive Vice President of Cards & Payments for the Bank
- Prior to joining the Bank, Mr. Fersdahl served as President and Vice-Chairman of USAA Savings Bank in Las Vegas, NV
- Mr. Fersdahl has over 25 years of banking experience and has held various Risk Management roles at JPMorgan Chase, 1st Financial Bank USA, and USAA



Keith F. Jarvis
EVP/Chief Credit Officer
GBank

- Keith Jarvis joined the Bank in November 2015 and serves as Executive Vice President and Chief Credit Officer of the Bank
- Prior to joining the Bank, Mr. Jarvis served for 13 years as Senior Vice President for Bank of Nevada where he managed and originated a commercial real estate loan portfolio in excess of \$125 million
- Mr. Jarvis began his banking career in 1982



Shouvik Ray
**EVP/Chief Information &
Technology Officer**
GBank

- Shouvik Ray joined the Bank in March 2022 and serves as Executive Vice President and Chief Information & Technology Officer of the Bank
- Prior to joining the Bank, Mr. Ray served in leadership roles in the areas of Technology, FinTech, Payments, Cybersecurity, and Risk Management
- Over 20 years banking experience

Investment Highlights



Financial Snapshot

- CB Resource, Inc. recently recognized GBank as #5 out of 544 banks in its size peer group for the Bank's Q4 2022 financial performance
- In March 2022, S&P Capital IQ ranked GBank #6 best-performing U.S. community bank with assets under \$3 billion based on financial strength, growth, and credit quality criteria for 2021
- S&P Capital IQ has recognized GBank in its Top 100 Best-Performing Community Banks every year for each of the past 6 years
- OTCQX ranked GBFH #18 in its 2023 OTCQX Best 50 based on 2022 total return and average daily dollar volume growth. The list spans over 600 companies of all sizes, industries, and geographic regions, from well-capitalized US community banks to large cap global brands.

Key Financial Metrics (as of December 31, 2022)

(all figures reported in \$ millions unless otherwise noted)

Balance Sheet

Total Assets	\$678.7
Total Deposits	\$555.4
Total Loans	\$405.4
Loan/Deposits (%)	73.0%

Capital - (Bank Level)

Total Tangible Equity	\$102.6
TCE/TA (%)	15.1%

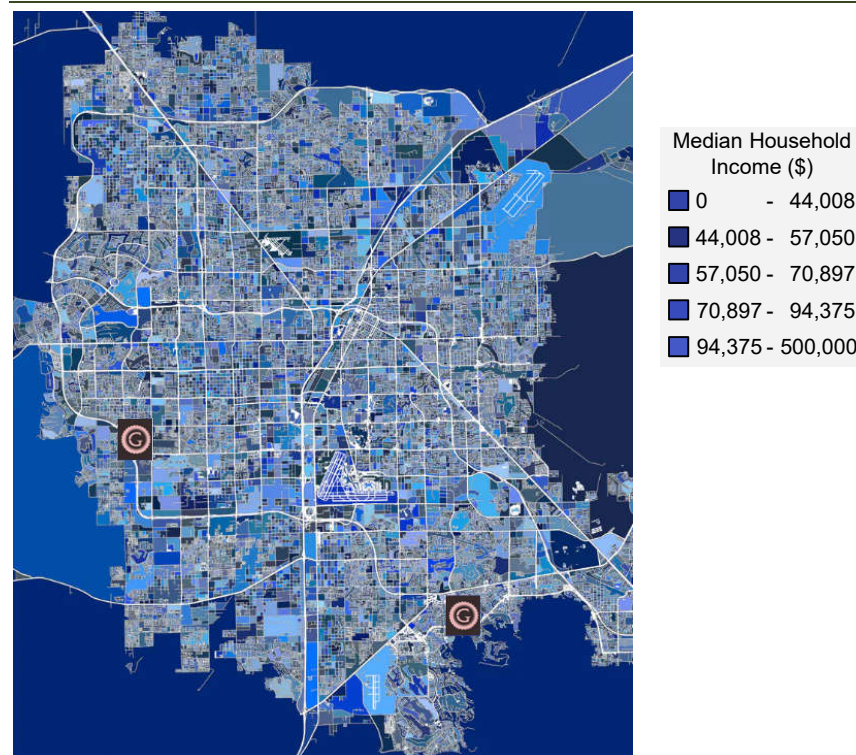
Profitability

ROAA (%)	1.7%
ROATCE (%)	13.4%
2022 NIM (%) - (Bank Level)	4.28%
Q4 2022 NIM (%) - (Bank Level)	5.45%
Efficiency Ratio (%)	63.1%

Credit Quality

NPA/Assets	0.09%
LLRs/Gross Loans	1.67%
NCOs/Average Loans	0.17%

Geographic Footprint



Source: Company Financials; S&P Capital IQ Pro; OTCQX Markets

Regional Banking Overview

Regional Banking Growth Strategy

- Fostering relationships for direct business and referrals
- Expanding further into Nevada, California, Utah, and Arizona
- Adding top professionals in the industry to gain a further competitive edge
- Building the Bank's brand through advertising and marketing
- Growing specialty banking lines including Trust Services

Robust Expansion Opportunities



SBA Lending Overview

Overview

- The Bank offers SBA and U.S. Department of Agriculture (USDA) loans across the national government guaranteed lending program to certain industries and customers both in-market and out-of-market
- The Bank generally sells off the guaranteed portion of the loans while retaining the right to service the loan that is sold
- GBank is recognized as one of the most active SBA lenders in the country
- #1 for hotel SBA loans by SBALenders.com
- #14 by the SBA in the list of most active SBA 7(a) lenders by volume
- Loans in 39 states
- Despite that volume, the Bank is very discerning with the hotel projects that it underwrites, demanding national flag operators and conservative requirements
- The Bank's SBA capability has flourished under the leadership of Nancy DeCou, and will continue to expand as the Bank recruits top lenders in attractive markets

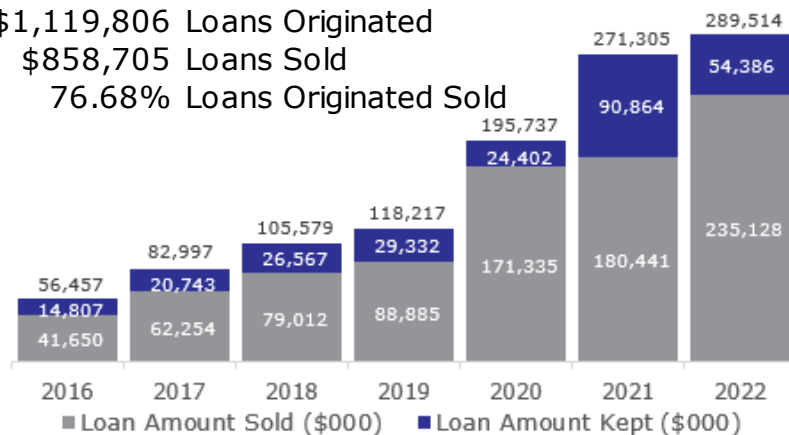
#	Most Active SBA 7(a) Lenders as of SBA FYE 09/30/2022	Approval Count	Approval Amount (\$MM)
1	Live Oak Banking Company (NC)	1,157	1,696.5
2	New tek Small Business Finance, Inc. (NY)	1,677	1,013.0
3	The Huntington National Bank (OH)	5,675	997.8
4	Celtic Bank Corporation (UT)	707	646.1
5	Byline Bank (IL)	350	422.6
6	Readycap Lending, LLC (NJ)	807	408.7
7	Wells Fargo Bank, National Association (SD)	1,933	395.9
8	BayFirst National Bank (FL)	974	328.1
9	KeyBank National Association (OH)	803	314.1
10	Cadence Bank (MS)	906	301.3
11	Enterprise Bank & Trust (MO)	232	286.9
12	Harvest Small Business Finance, LLC (CA)	237	269.7
13	TD Bank, National Association (DE)	2,093	243.5
14	GBank (formerly Bank of George) (NV)	99	242.6
15	Commonwealth Business Bank (CA)	191	229.6
16	First Bank of the Lake (MO)	173	227.7
17	U.S. Bank, National Association (OH)	1,907	222.3
18	Manufacturers and Traders Trust Company (	1,440	203.8
19	Bank of America, National Association (SC)	506	201.1
20	Berkshire Bank (MA)	193	200.8

SBA 7(a) Originations Since 2016

\$1,119,806 Loans Originated

\$858,705 Loans Sold

76.68% Loans Originated Sold



GAAP Gain on Sale (%)



Note: List ranked by lending volume SBA FYE year-to-date as of September 30, 2022
Source: U.S. Small Business Administration; SBALenders.com

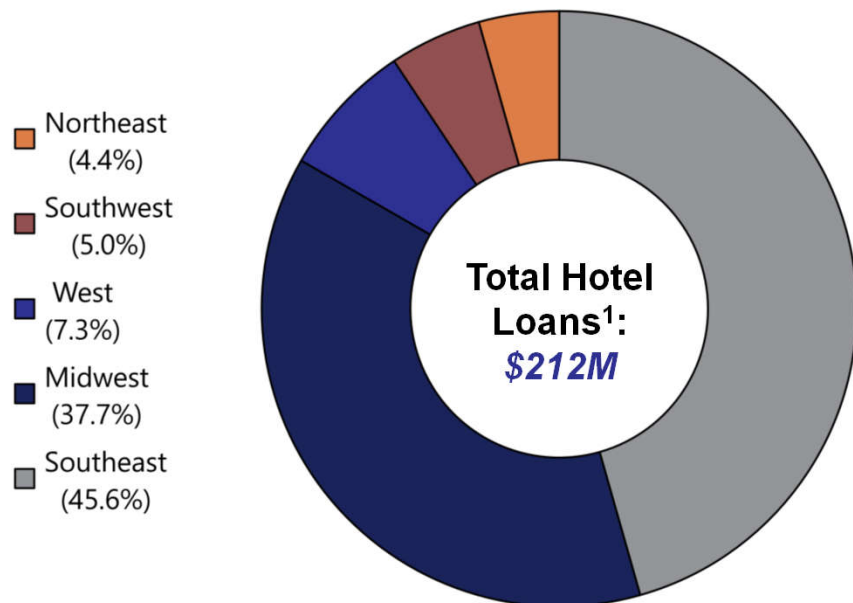
SBA Lending - Hotel Portfolio Summary

Diversified Accommodation Portfolio

- The Bank has been a top national SBA 7(a) Hotel/Motel lender for each of the past three years. The Bank maintains strong national relationships and has established itself as the premier government guaranteed lender within the industry
- With its strong credit analysis and deep industry knowledge, the Bank has experienced very strong portfolio performance
- The majority of the Bank's hotel portfolio is comprised of limited-service and roadside hotels which have performed relatively well during the COVID-19 pandemic compared to their select-service, full-service, and resort competitors

	Q4 '22
Weighted Loan-To-Value	69.70%
Weighted Average Debt Service Coverage Ratio	2.29
Weighted Average Cap Rate	9.32%
Weighted Average Breakeven Occupancy	31.64%

Hotel Portfolio by Region



Hotel Flagship	# of Loans Under Flag (actual)	Net Current Balance (\$)	Available Balance (\$)	Commitment Amount (\$)	% of Hotel Portfolio (%)
	44	29,717,626	-	29,717,626	13.8
	32	13,784,688	-	13,784,688	6.4
	27	12,156,267	-	12,156,267	5.6
	21	9,100,699	-	9,100,699	4.2
	19	15,662,523	-	15,662,523	7.3
	19	13,274,154	-	13,274,154	6.2
	16	9,513,175	207,052	9,720,227	4.5
	15	9,347,566	-	9,347,566	4.3
	14	5,014,382	-	5,014,382	2.3
	13	13,296,772	322,130	13,618,902	6.3
All Other Flags	114	72,528,982	3,257,439	75,786,421	35.2
Independent	12	8,194,798	-	8,194,798	3.8
Total Hotel Loans	334	211,591,633	3,786,620	215,378,254	100

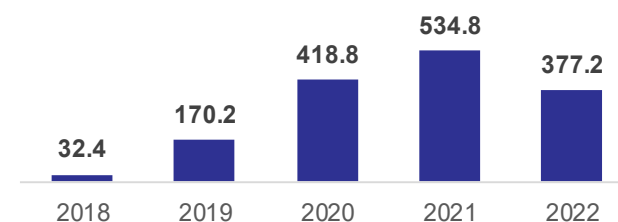
1) Consists of \$209 million of hotel CRE loans and \$3 million of additional accommodation loans

Gaming FinTech Overview

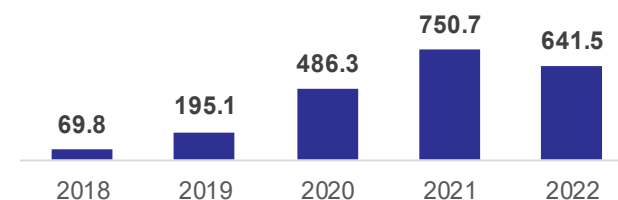
Significant Generator of Fee Income and Deposits

- The gaming ecosystem includes: Commercial and Tribal Casinos; Sports and iGaming; e-Sports and Daily Fantasy; and State Lotteries.
- Digitization of the US gaming ecosystem is a \$300 - \$400 billion TAM.
- GBank/BCS contract includes prepaid cards and pooled-player program accounts – PPA's *Powered by PIMS™*
- Sightline/BCS/GBank provide the only currently approved cashless casino programs live in Nevada – Resorts World & Boyd.
- JPMorgan Chase is the acquirer for Sightline prepaid cards.
- \$2.2 billion in payment loads processed since operational launch in 2016.
- Credit Card launch in Q2 2023 ~ approximately 1.0 million existing consumer records.

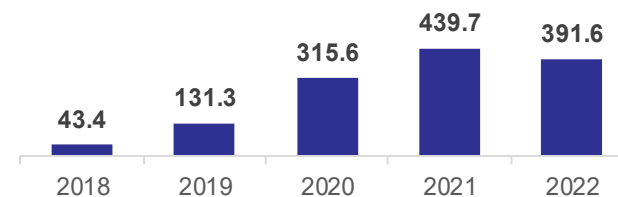
Activity Trends (000s)⁽¹⁾



■ End of Month Active Accounts (000s)



■ All Load Amounts (\$M)



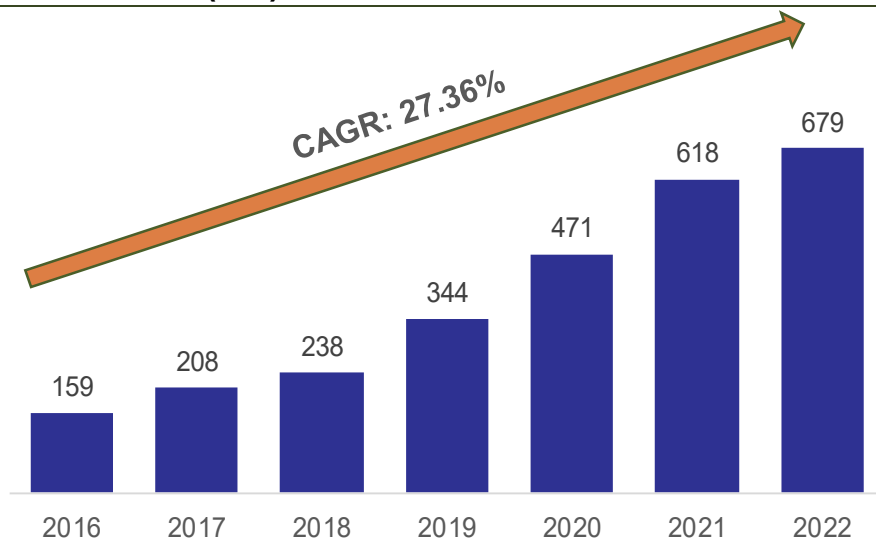
■ GBank Gaming FinTech Revenue (\$000s)

Significant Sightline/Play+ Program Clients

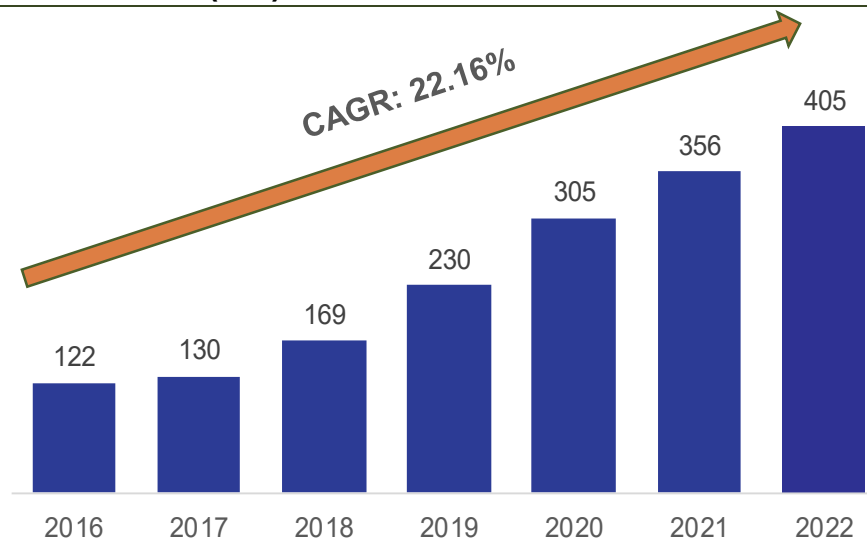


Compelling Balance Sheet Growth

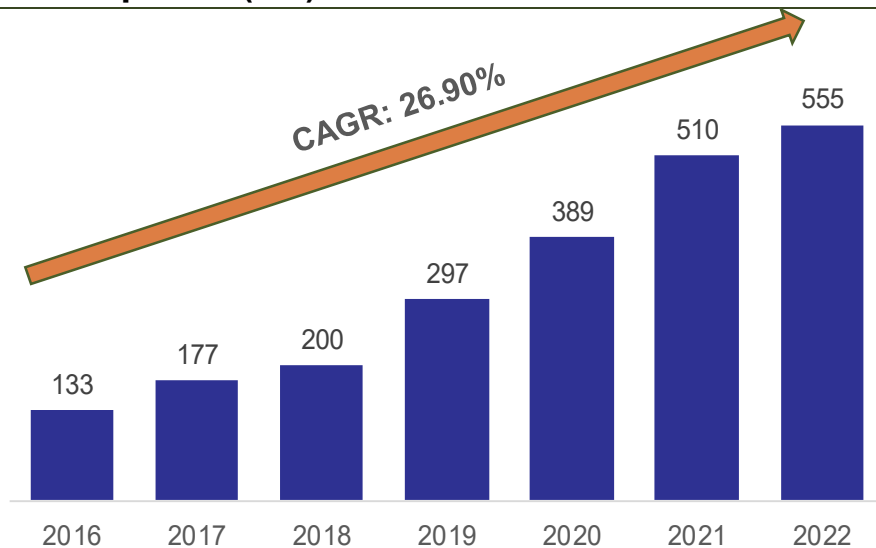
Total Assets (\$M)



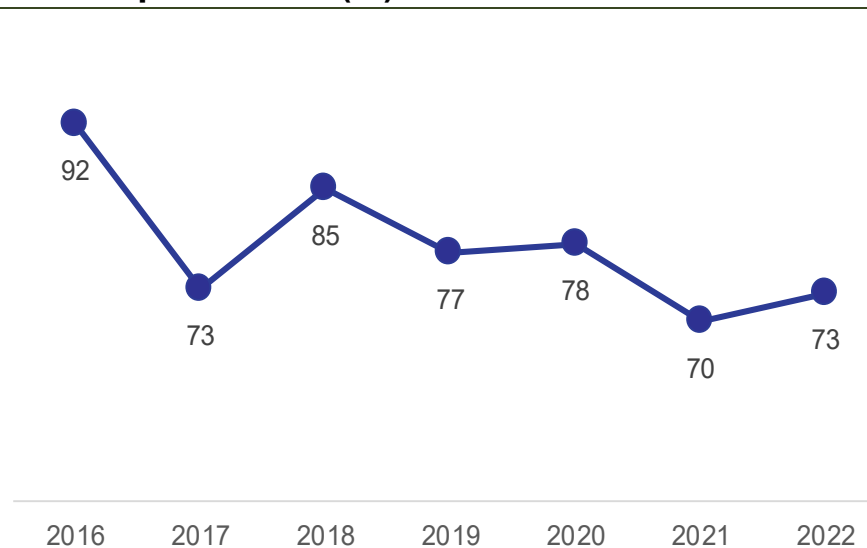
Total Loans (\$M)



Total Deposits (\$M)

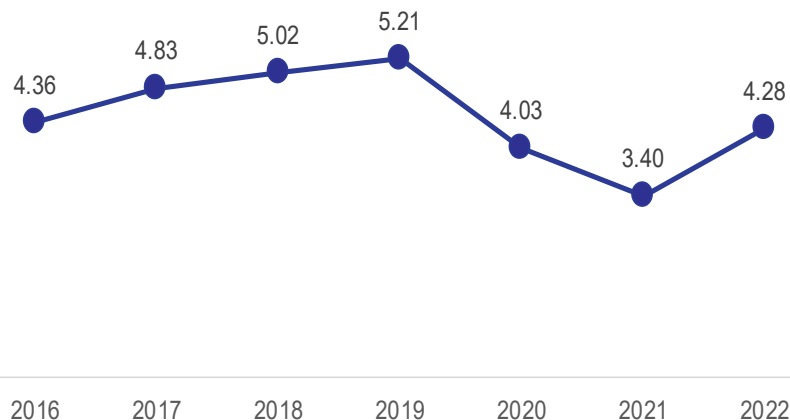


Loan/Deposit Ratio (%)

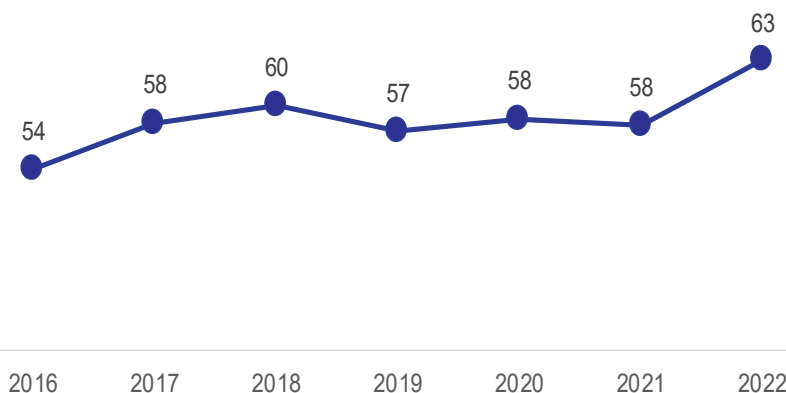


Financial Performance Trends

Net Interest Margin (%)

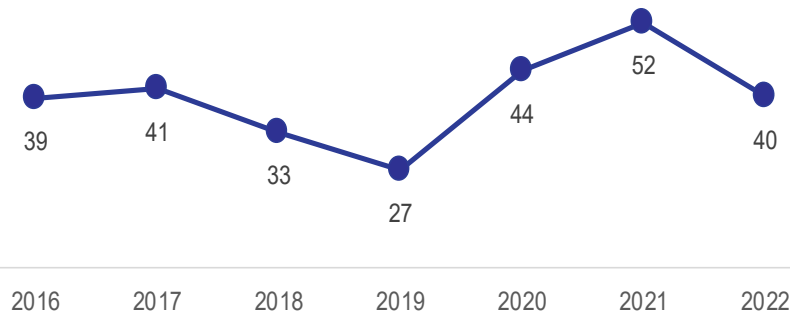


Efficiency Ratio (%)

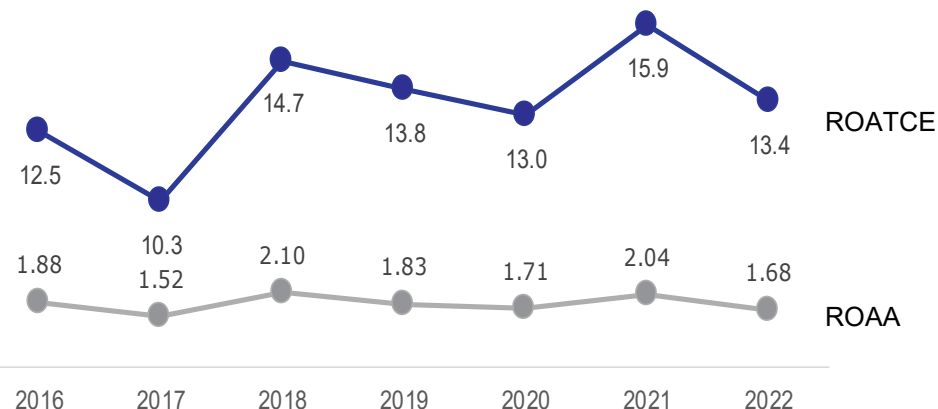


Non-Interest Income / Total Revenue (%)

2022 Non-Interest Income of \$16.5 million, consisting of \$13.5 million in Gain on Sale of loans, \$1.3 million of loan servicing income, and \$1.6 million of other income.



ROAA (%) and ROATCE (%)

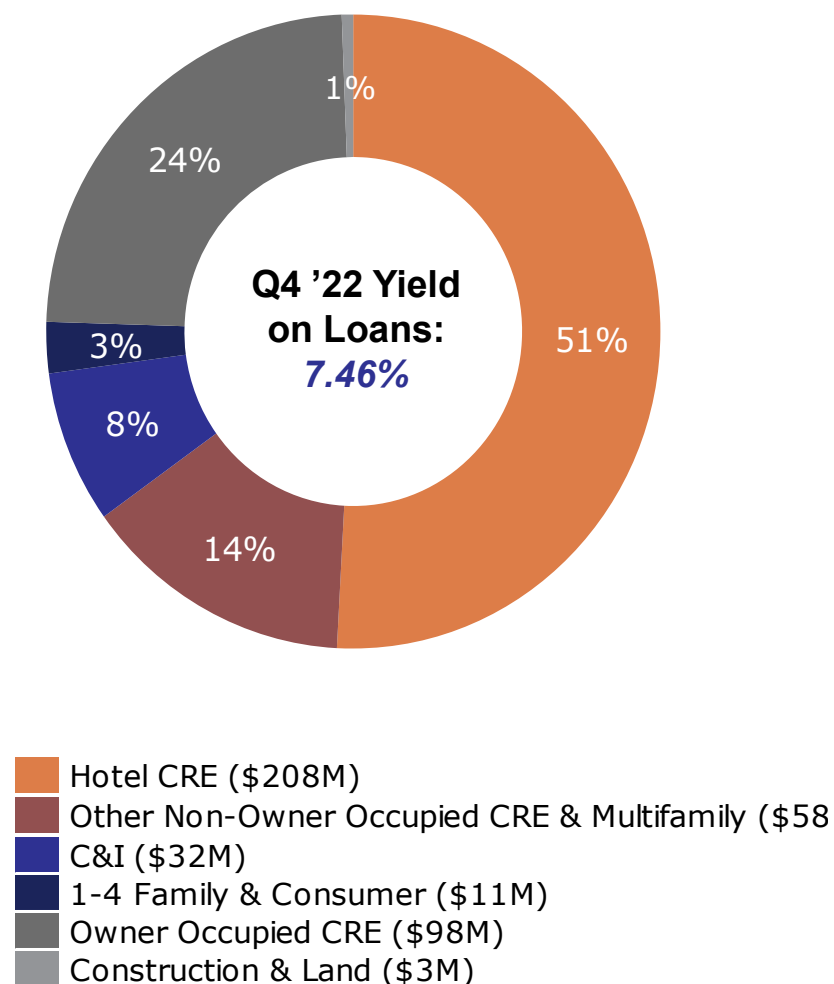


Loan Portfolio Summary

Overview

- Hotel CRE loan portfolio of \$208 million as of December 31, 2022, representing 51% of total loans
- Top 20 relationships represent ~\$134 million or ~33% of total loans as of December 31, 2022
- PPP loans outstanding of \$135,000 as of December 31, 2022
- 38% of loan commitments in Nevada, 11% in California, 10% in North Carolina; 5% in Ohio; remainder distributed across 35 states

Loan Portfolio

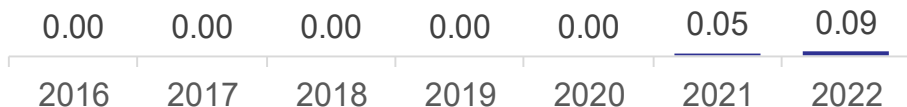


Asset Quality Trends

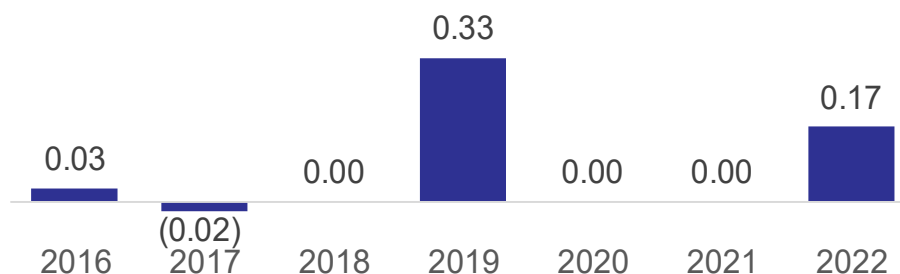
Overview

- Prudent risk management philosophy with a disciplined approach to credit underwriting
- Less than \$650k in total charge-offs since 2020
- ALLL / total loans net of PPP and government guarantees was 1.84% as of December 31, 2022
- 1 loan relationship in non-accrual status as of December 31, 2022; government guaranteed

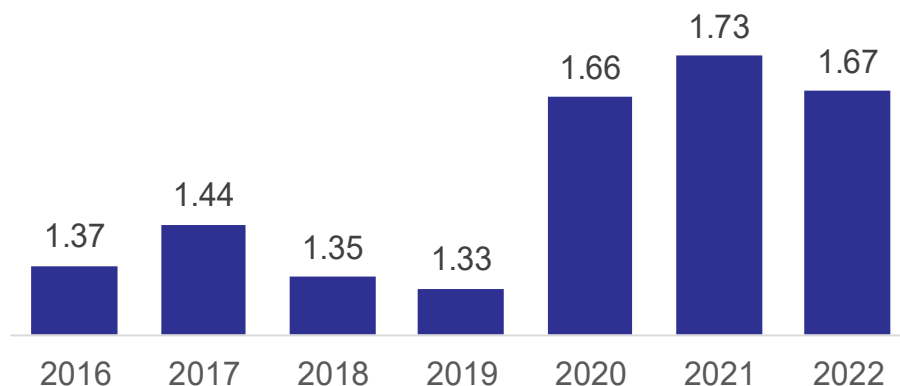
NPA's/Total Assets (%)



NCOs/Avg. Loans (%)



ALLL / Total Loans (%)

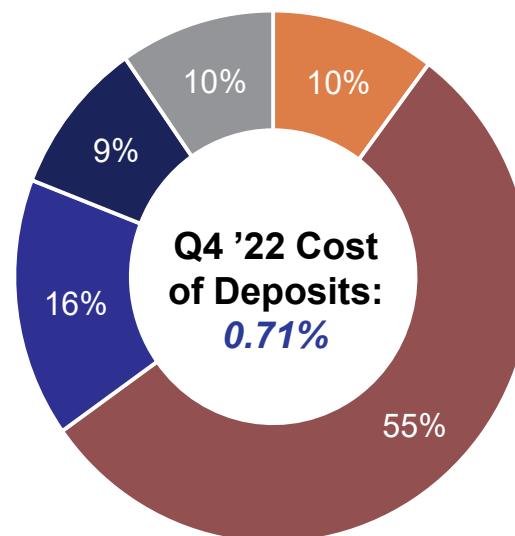


Attractive Low-Cost Core Deposit Base

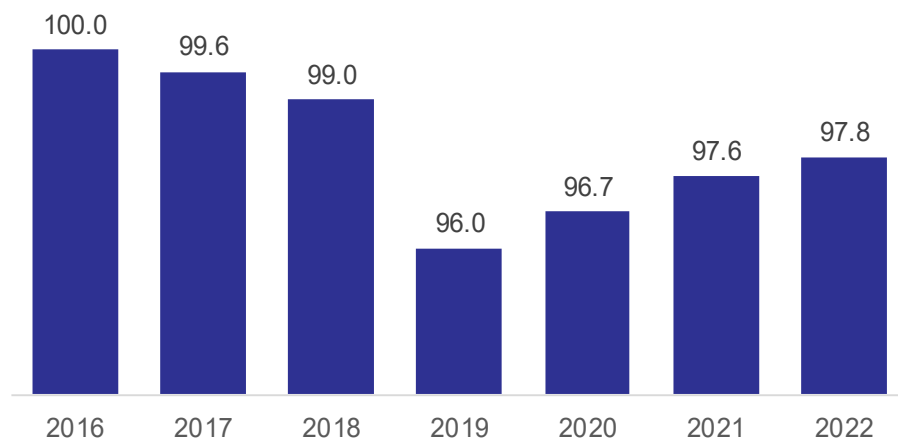
Overview

- Strong deposit base with “sticky” funding – core deposits of \$543 million, which represents 97.84% of total deposits¹
- Low cost of deposits of 0.64% as of December 31, 2022
 - Small- and medium-sized business relationships are a source of non-interest-bearing deposits
 - Non-interest-bearing deposits comprise 55% of total deposits
- Top 20 depositors represent \$227.2 million or ~40% of total deposits as of December 31, 2022

Deposit Composition



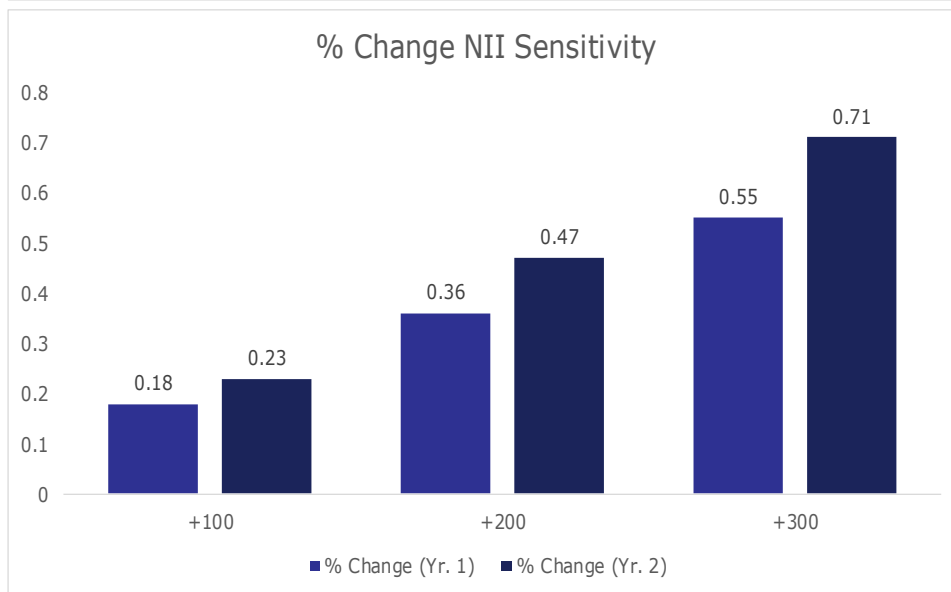
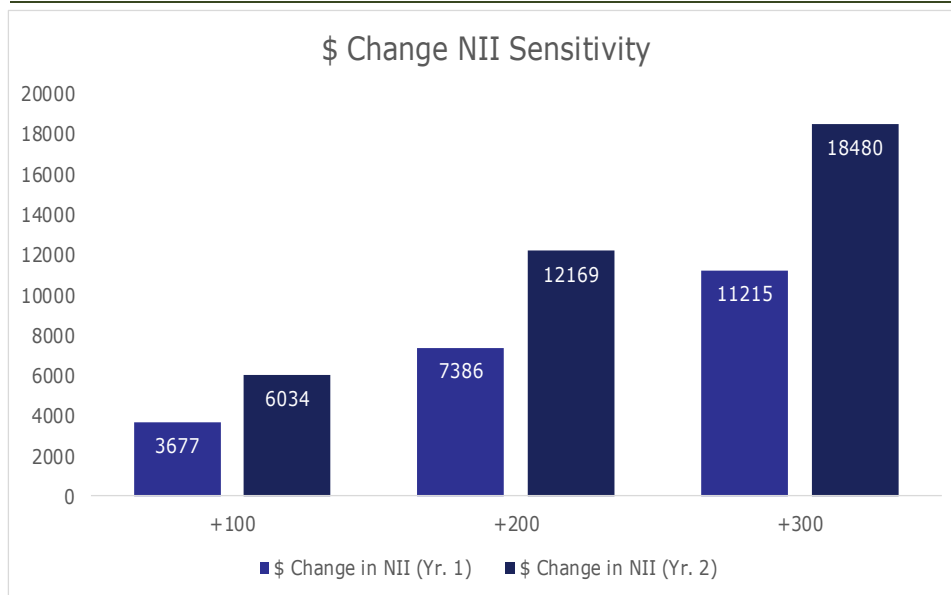
Core Deposits / Total Deposits (%)



1) Core deposits defined as total deposits less jumbo time deposits greater than \$250K

Investment Portfolio and Interest Rate Sensitivity

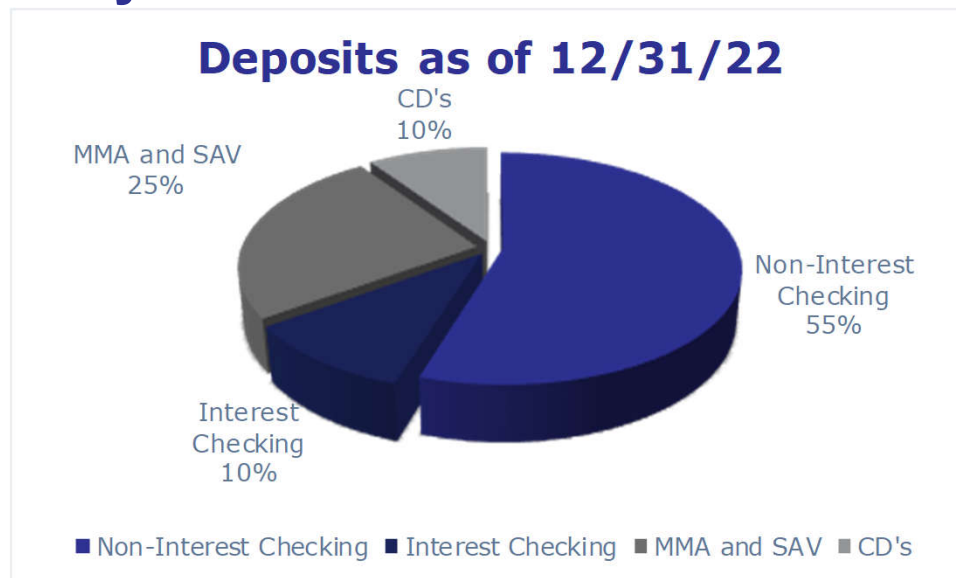
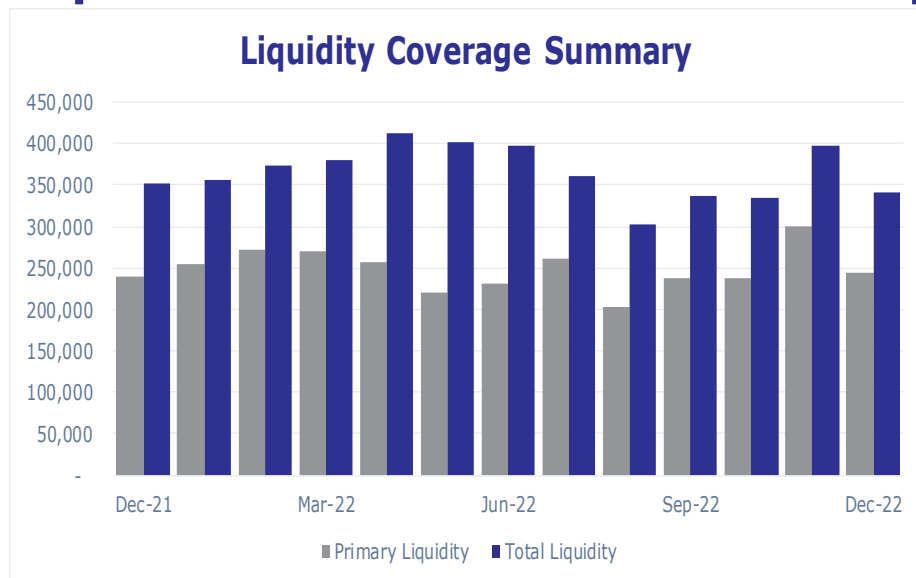
Interest Rate Sensitivity¹



- \$107.5 million in investment security portfolio as of December 31, 2022, \$104.5 million designated as Held-To-Maturity, which represents 97.2% of total investments
- \$136.4 million or 20% of total assets as of December 31, 2022, are held in cash or deposits at other institutions
- The Bank expects an 8% or \$2.5 million increase in NII for each 100 bps increase in rates
- The recent increase in interest rates has provided opportunity for the Bank to invest excess liquidity in secure assets and enhance profitability

1) As of 3Q'22

Capitalization and Sources of Liquidity



Funding and Sources of Liquidity at the Company

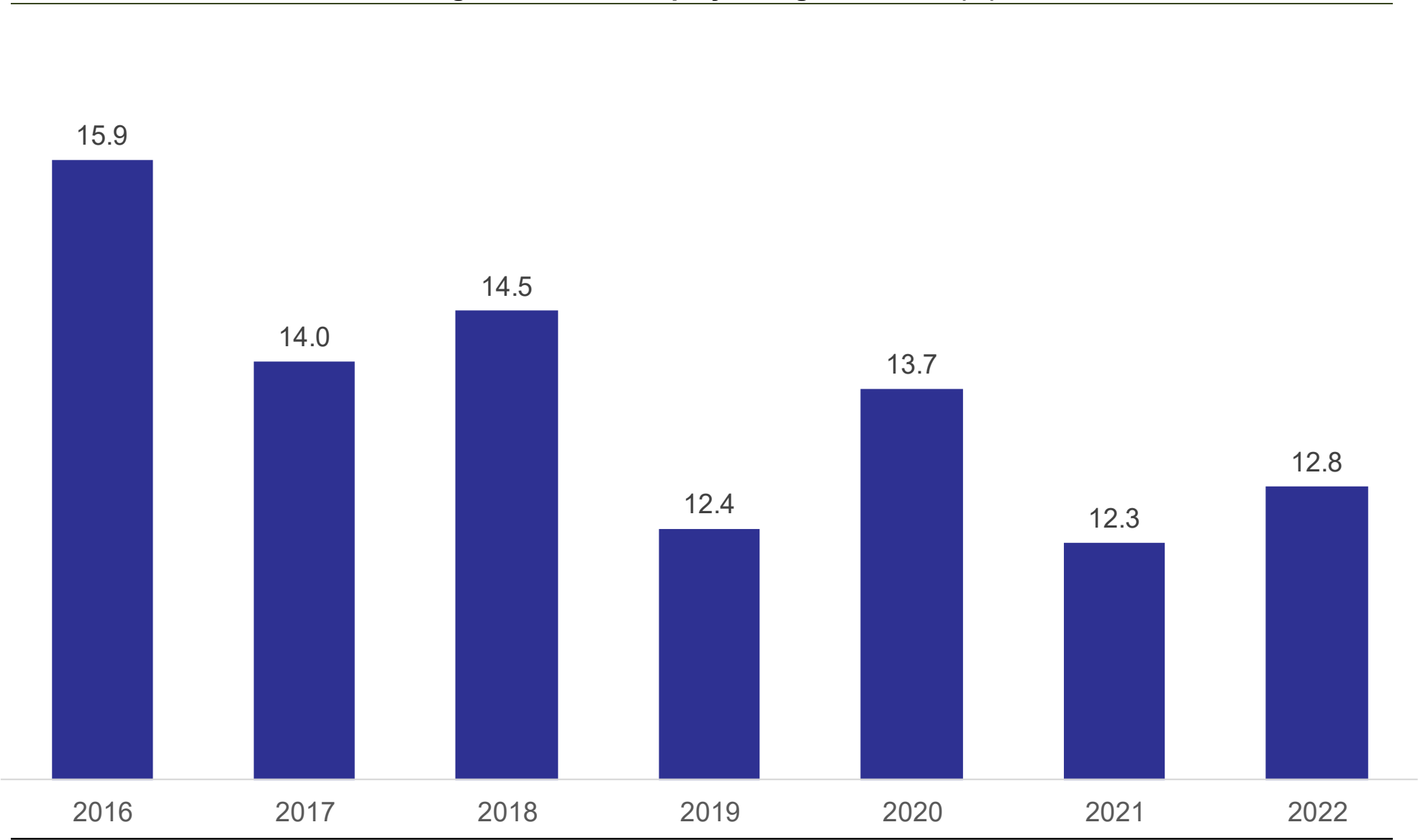
- \$136.4 million in cash or deposits at other institutions as of December 31, 2022
- \$6.5 million of 4.5% fixed-to-floating subordinated notes due 2031 issued at holding company on December 30, 2020
- \$20.0 million of 3.875% fixed-to-floating subordinated notes due 2031 issued at holding company on December 14, 2021
- No FHLB borrowings outstanding

Capital Deployment

- The Company currently does not pay a cash dividend
- The Company has no share repurchase plan currently in place

Capital Ratio

Tangible Common Equity / Tangible Assets (%)



Investment Highlights



Financial Highlights

GBank Financial Holdings Inc.		2016 ¹	2017	2018	2019	2020	2021	2022
Balance Sheet (\$000)	Total Assets	159,043	208,371	238,442	344,333	470,639	618,074	678,702
	Gross Loans	122,170	130,227	168,699	229,876	305,317	356,232	405,446
	Reserves	1,669	1,869	2,270	3,057	5,069	6,150	6,860
	Deposits	132,677	177,272	200,398	296,841	389,300	509,562	555,432
	Total Equity	25,318	29,162	34,516	42,700	64,617	75,795	86,795
	Common Equity	25,318	29,162	34,516	42,700	64,617	75,795	86,795
	Loans/Deposits (%)	92.1	73.5	84.2	77.4	78.4	69.9	73.0
Capital Ratios (%)	Total Equity/Assets	15.9	14.0	14.5	12.4	13.7	12.3	12.8
	Tangible Equity/Assets	15.9	14.0	14.5	12.4	13.7	12.3	12.8
	Common Equity/Assets	15.9	14.0	14.5	12.4	13.7	12.3	12.8
	Tangible Common Equity/Tangible Assets	15.9	14.0	14.5	12.4	13.7	12.3	12.8
	Bank-Level Leverage Ratio	14.1	14.2	13.6	12.2	14.0	15.7	14.7
Profitability (%)	Net Income	2,814	2,799	4,694	5,329	6,979	10,976	10,870
	ROAA	1.88	1.52	2.10	1.83	1.71	2.04	1.68
	ROAE	12.5	10.3	14.7	13.8	13.0	15.9	13.4
	ROATCE	12.5	10.3	14.7	13.8	13.0	15.9	13.4
	Net Interest Margin (<i>Bank</i>)	4.36	4.83	5.02	5.21	4.03	3.40	4.28
	Efficiency Ratio	54.4	58.1	59.5	57.4	58.4	57.9	63.1
Asset Quality (%)	NPAs/Assets	0.00	0.00	0.00	0.00	0.00	0.05	0.09
	NPAs-Ex-TDRs/Assets	0.00	0.00	0.00	0.00	0.00	0.05	0.09
	NPLs/Loans	0.00	0.00	0.00	0.00	0.00	0.08	0.00
	Texas Ratio	0.00	0.00	0.00	0.00	0.00	0.36	0.69
	NCOs/Average Loans	0.03	(0.02)	0.00	0.33	0.00	0.00	0.17
	Reserves/Gross Loans	1.37	1.44	1.35	1.33	1.66	1.73	1.67
	Reserves/NPLs	NM	NM	NM	NM	NM	19.22	11.47

1) Metrics and ratios for 2016 reflect the Bank prior to the formation of the holding company

Thank You!

