

June 7, 2023

GBank Financial Holdings Inc. CCBN's Directors Roundtable 2023

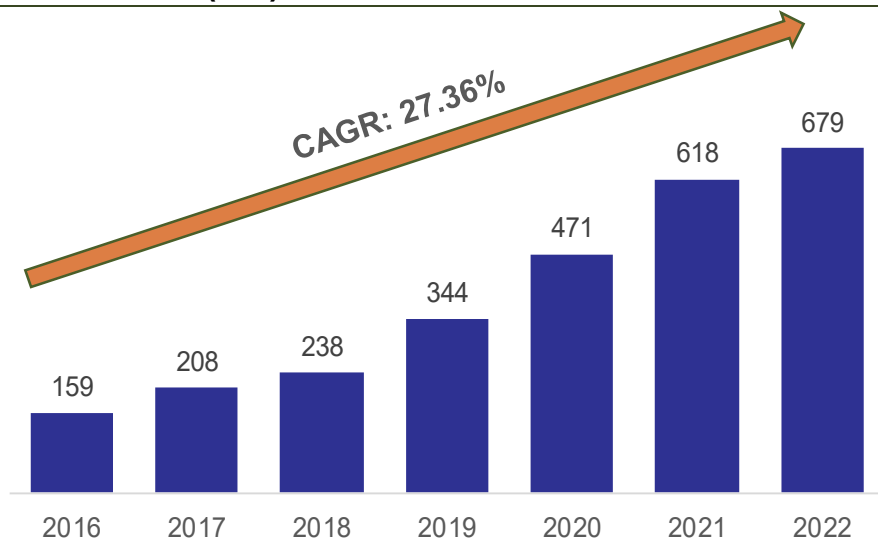


GBank Financial
Holdings Inc.

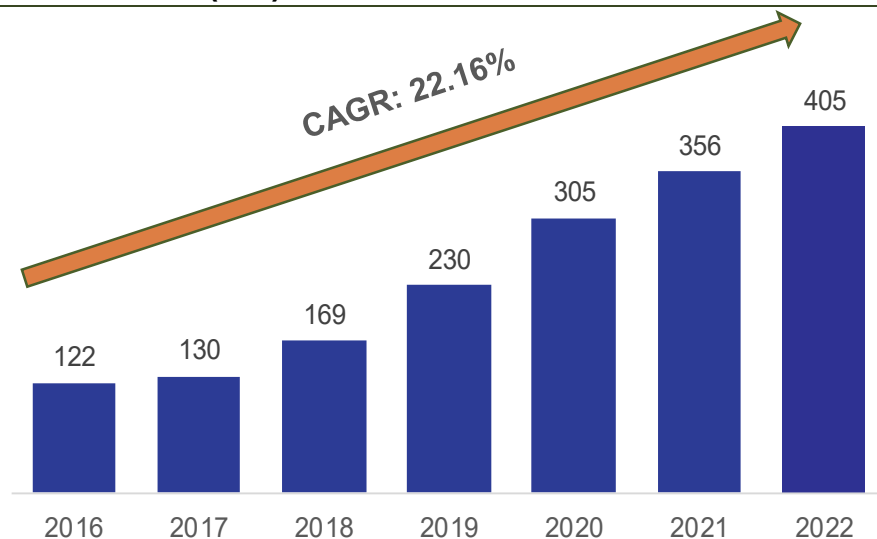


Compelling Balance Sheet Growth

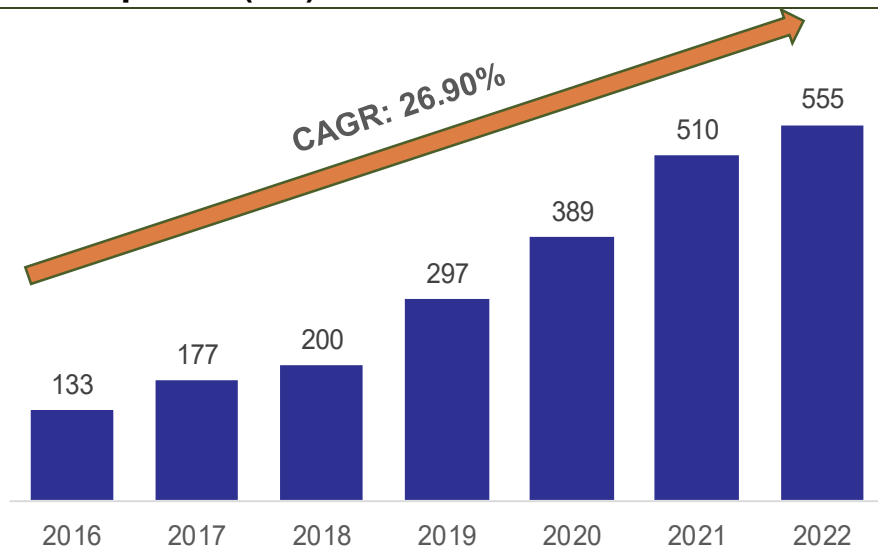
Total Assets (\$M)



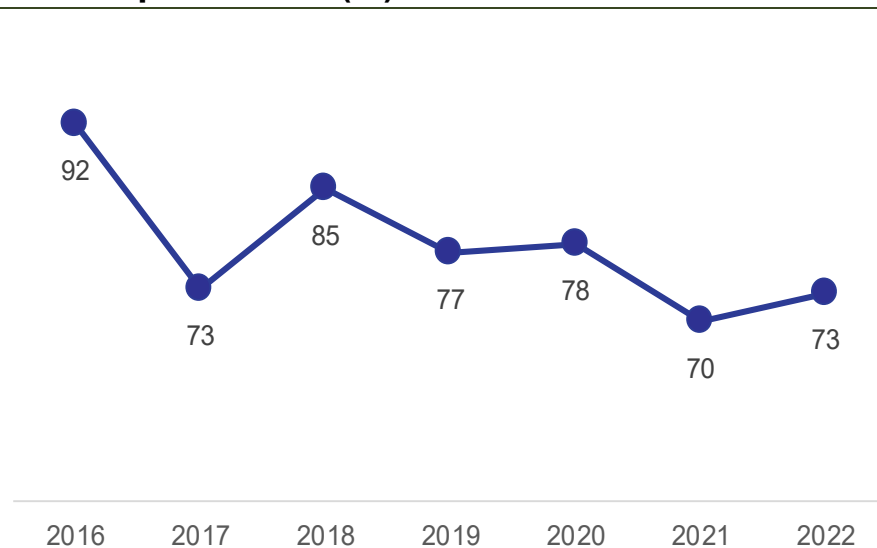
Total Loans (\$M)



Total Deposits (\$M)



Loan/Deposit Ratio (%)



Q1 2023 Highlights - Unaudited

Income Statement

(\$'s in 000's)	Q1 2023	Q1 2022		Change (%)
Net interest income	\$9,155	\$4,369	↑	109.54%
Net revenue	\$12,214	\$10,285	↑	18.76%
Noninterest expense	\$8,308	\$5,982	↑	38.88%
Net income	\$3,315	\$3,243	↑	2.22%
Efficiency ratio	68.02%	58.16%	↑	16.95%
Full-time employees	151	118	↑	27.97%
Net interest margin*	6.08%	3.12%	↑	94.87%
Total assets	\$685,244	\$626,362	↑	9.40%
Total equity	\$90,169	\$79,004	↑	14.13%
Equity / assets	13.16%	12.61%	↑	4.36%
Total book value per share	\$7.10	\$6.45	↑	10.08%
Earnings per share - diluted	\$0.26	\$0.25	↑	4.00%
Bank-level T1 leverage	15.97%	15.03%	↑	6.25%

*Calculated at Bank Level

2023 Highlights & The Year Ahead

- Q1 total new loan originations of \$87 million – largest Q1 ever
- Commercial (non-SBA) pipelines rapidly expanding since March 2023
- Exciting announcements and growth initiatives in Gaming Fintech partnerships – driving deposit and fee growth
- Continued strategic focus on core deposit generation
- GBank Visa Signature[®] Credit Card – Launching May 2023

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.

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
General Counsel / Chief
Privacy Off / Corp Secretary
Great Canadian Gaming
Corporation



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.

Thank You!

