September 18, 2023

Janney Community Bank Forum

GBank Financial Holdings Inc.

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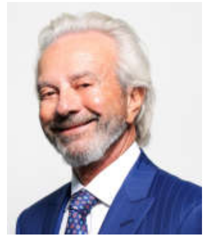
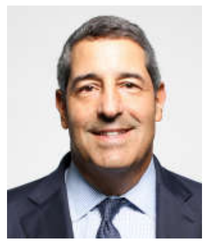
GBank Financial Holdings Inc. Directors



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
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CEO and President,
MGM Resorts International

Katie S. Lever
Director
General Counsel / Chief Privacy Off / Corp Secretary
Great Canadian Gaming Corporation

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President,
Nigro Development LLC

James K. Sims
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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

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Managing Partner,
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(Retired) Former Director of Client Services,
Integra Realty Resources - Nevada

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Director
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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 24 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

Tara A. Campbell
EVP/Chief Operating Officer
GBank

- Tara Campbell joined the Bank in April 2023 and serves as Executive Vice President and Chief Operating Officer of the Bank
- Prior to joining the Bank, Ms. Campbell served as Director of Operations at Dallas Capital Bank
- Over 24 years of operational experience in Banking, working across various functions, including SBA Lending, Deposit Operations, Retail Branch, Loan Operations, Client Services, Treasury Management, and Product implementation

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 37 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 26 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

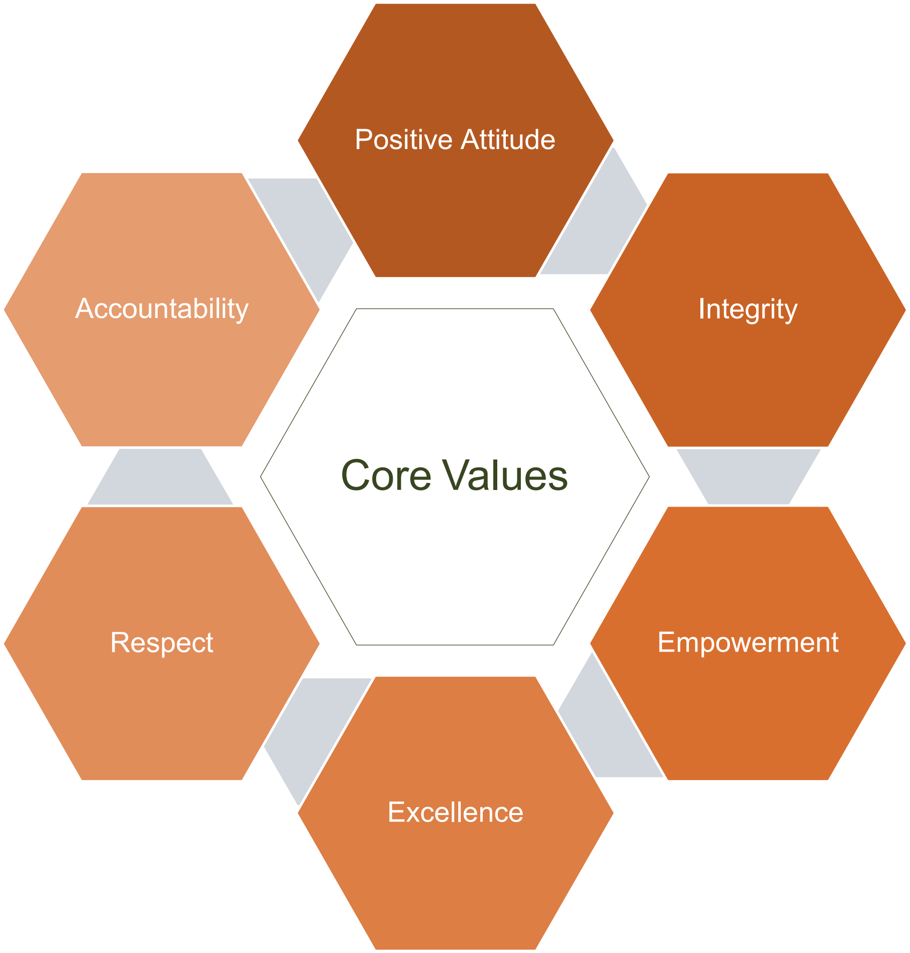
- Keith Jarvis joined the Bank in November 2015 and serves as Executive Vice President and Chief Credit Officer of the Bank
- Prior to joining the Bank, Mr. Jarvis served for 13 years as Senior Vice President for Bank of Nevada where he managed and originated a commercial real estate loan portfolio in 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 EVP 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 21 years banking experience

Company Overview

- GBank Financial Holdings Inc., a bank holding company with $684.9 million in assets as of June 30, 2023, conducts business through its wholly owned subsidiary, GBank
- Founded in 2007, the Bank operates two full-service commercial branches in Las Vegas, Nevada
- Conducts business nationally through its SBA lending activities - leading national SBA presence – top 20 national SBA 7(a) lender by volume
- Establishes relationships with national gaming companies, skills games companies, and payments & wallet provider companies through its partnership with BankCard Services, LLC (“BCS”) [1]
- Provides 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 business and consumer deposit products and is 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.

Investment Highlights

- Commercial Banking and National SBA Lines
- High Growth FinTech & Payment Opportunities
- Experienced and Invested Board & Management (48% ownership)
- Strong Credit Culture and Pristine Asset Quality
- Outstanding Profitability and Financial Performance
- Robust Capital and Liquidity Positions

Company & Financial Snapshot

- CB Resource, Inc. recently recognized GBank as #12 out of 543 banks in its size peer group for the Bank's Q1 2023 financial performance.
- ICBA (Independent Banker) rated GBank as #19 Best-Performing Banks 2023 for bank's ranging from $300M-$1B in assets.
- 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.
- Janney Montgomery Scott LLC rated GBFH as #7 of Top 30, a ranking of 512 public banking companies based on YTD 2023 stock performance.

Key Financial Metrics (as of June 30, 2023)

(all figures reported in $ millions unless otherwise noted)

Balance Sheet	
Total Assets	$684.9
Total Deposits	$552.5
Total Loans	$454.3
Loan/Deposits (%)	82.2%
Capital - *(Bank Level)*	
Total Tangible Equity	$108.9
TCE/TA (%)	15.9%
Profitability	
ROAA (%)	1.7%
ROATCE (%)	12.6%
2023 NIM (%) - *(Bank Level)*	5.85%
Efficiency Ratio (%)	68.4%
Credit Quality	
NPA/Assets	1.04%
ACL/Gross Loans	1.56%
NCOs/ Average Loans	0.50%

Geographic Footprint

- 2 Commercial Branch Locations in NV
- Employees in 23 States, and growing
- Loans in 40 States
- Gaming FinTech Clients & Consumers in all 50 States

Source: Company Financials

Core Commercial Banking

Commercial Banking Growth Strategy

- Expanding deposit and lending commercial business
- 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
- Growing specialty banking lines including Professional Banking and Trust Services

Robust Expansion Opportunities

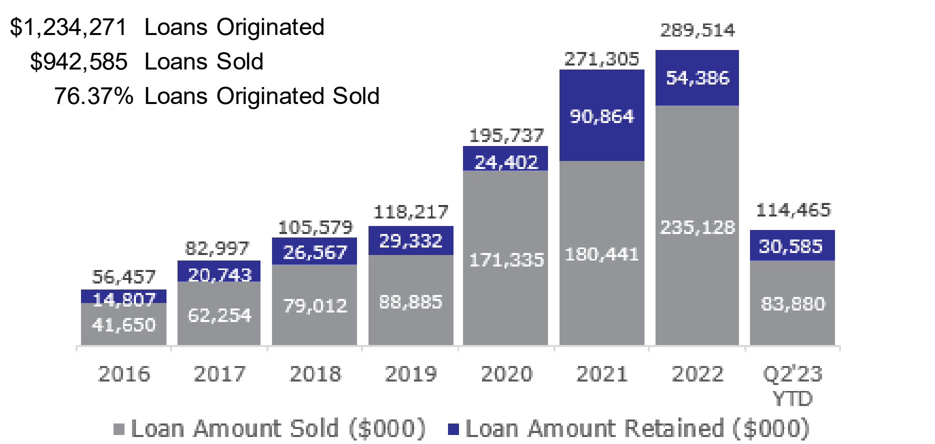
SBA Lending Overview

Overview

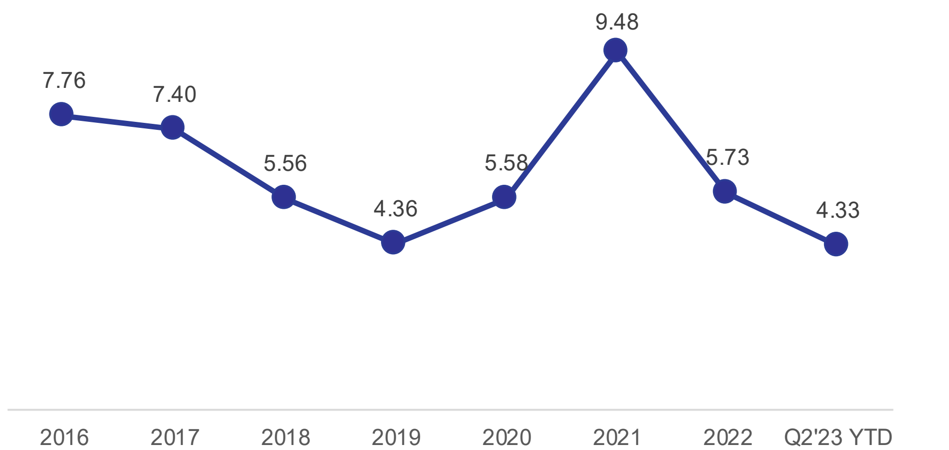
- The Bank offers SBA and U.S. Department of Agriculture (USDA) loans across the national government guaranteed lending program to certain industries and customers both in-market and out-of-market
- The Bank has historically sold off the guaranteed portion of the loans while retaining the right to service 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 40 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	Newtek 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 (NY)	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



Pretax 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

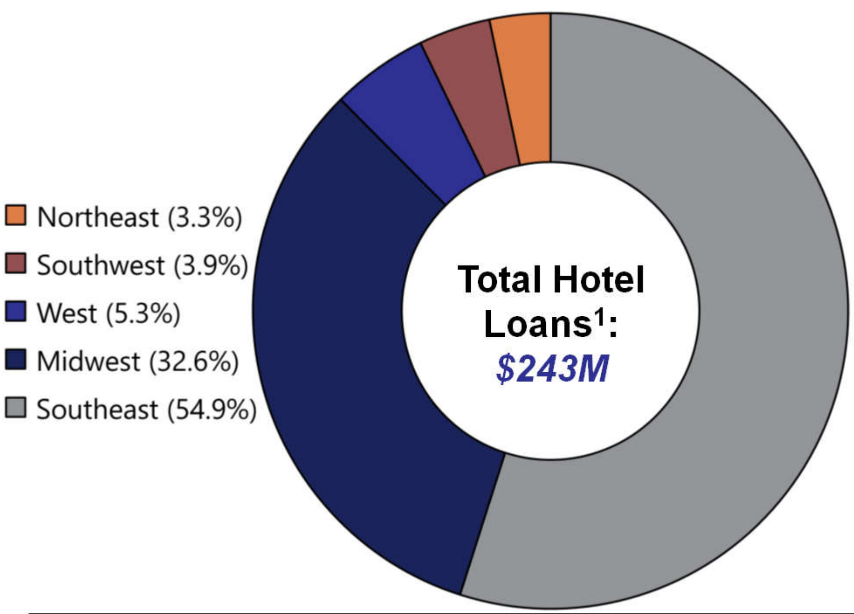
SBA Lending - Hotel Portfolio Summary

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 performed well during the COVID-19 pandemic compared to their select-service, full-service, and resort competitors

	Q2 '23
Weighted Loan-To-Value	70.27%
Weighted Average Debt Service Coverage Ratio	2.23
Weighted Average Cap Rate	9.30%
Weighted Average Breakeven Occupancy	34.16%

Hotel Portfolio by Region



Hotel Flagship	# of Loans Under Flag (actual)	Net Current Balance ($)	Available Balance ($)	Commitment Amount ($)	% of Hotel Portfolio (%)
Quality Inn & Suites	48	34,658,198	-	34,658,198	14.3
Super 8 by Wyndham	31	13,324,804	-	13,324,804	5.5
Days Inn	28	13,229,761	-	13,229,761	5.4
Comfort Inn & Suites	22	18,296,954	-	18,296,954	7.5
Red Roof Inn	19	7,964,719	-	7,964,719	3.3
Baymont Inn & Suites	18	14,262,551	194,439	14,456,990	6.0
6	17	13,078,502	171,112	13,249,614	5.5
Best Western	15	9,288,284	-	9,288,284	3.8
Econo Lodge	14	5,544,694	-	5,544,694	2.3
La Quinta Inns & Suites	13	13,242,314	227,653	13,469,967	5.5
All Other Flags	106	88,824,790	1,285,665	90,110,455	37.1
Independent	12	9,349,899	-	9,349,899	3.8
Total Hotel Loans	343	241,065,471	1,878,869	242,944,340	100.0

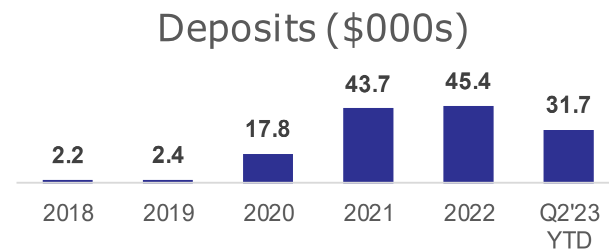
1) Consists of $240 million of hotel CRE loans and $3 million of additional accommodation loans

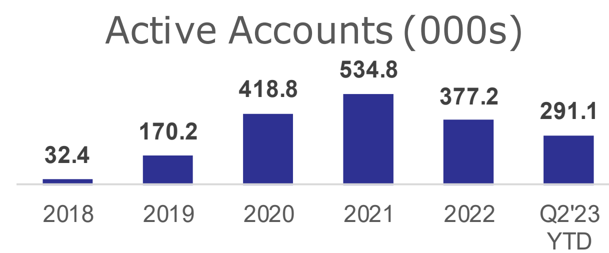
Gaming FinTech Overview

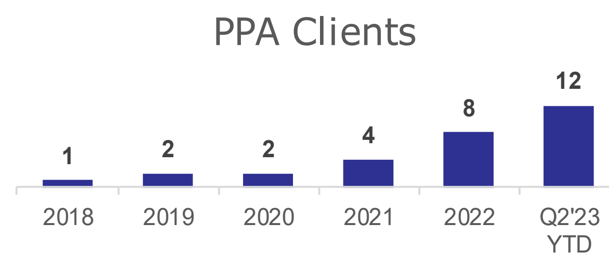
Significant Deposit Generator

- The gaming ecosystem includes: Commercial and Tribal Casinos; Sports and iGaming; e-Sports and Daily Fantasy; and State Lotteries.
- GBank/BCS contract includes prepaid cards, pooled-player program accounts – PPA's *Powered by PIMS™*, and gaming company acquiring and transactional accounts.
- $2.5 billion in payment loads processed since operational launch in 2016.
- Current gaming company acquiring and transactional accounts approximately $50 million.
- Issuer of Discover, MasterCard, and Visa prepaid cards.
- GBank Visa Signature® Credit Card launched in Q2 2023 – approved for gaming merchant codes.

Activity Trends (000s)[1]



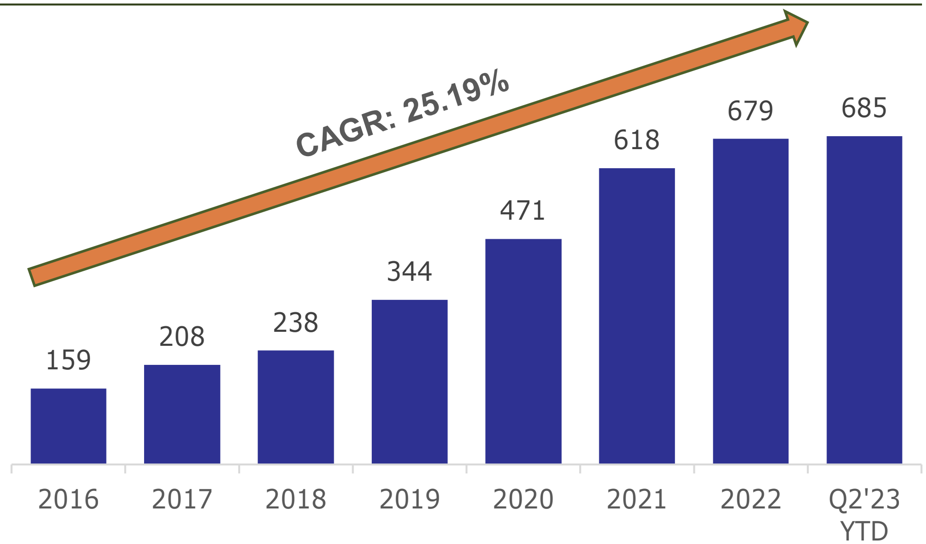




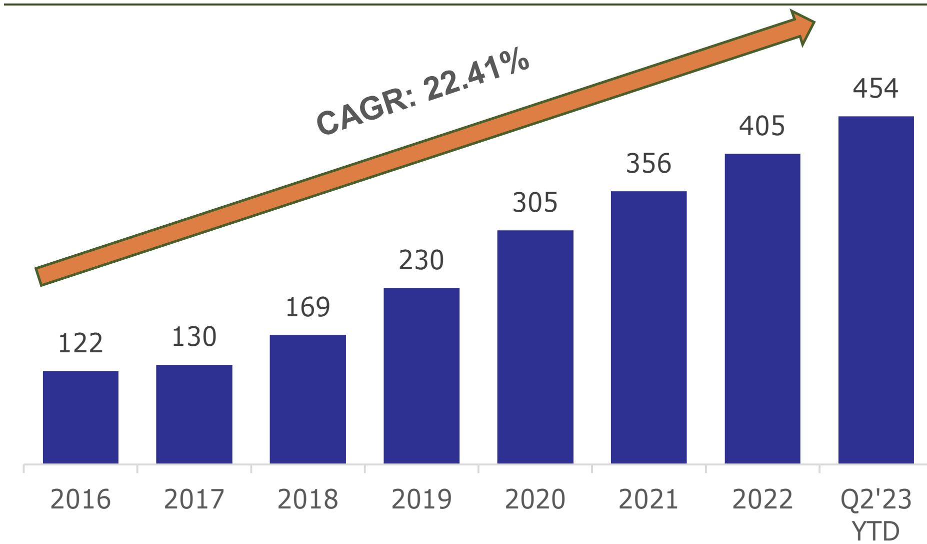
Significant Program Clients

Compelling Balance Sheet Growth

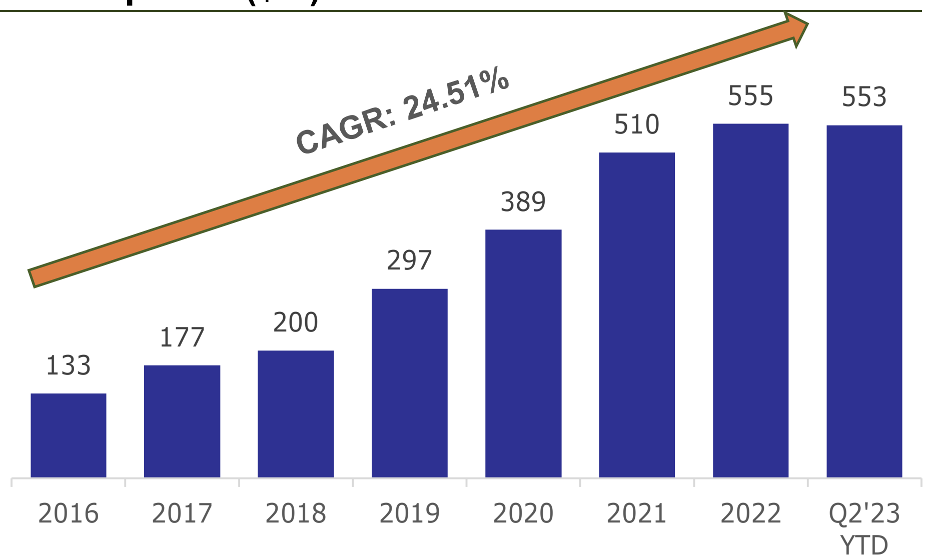
Total Assets ($M)



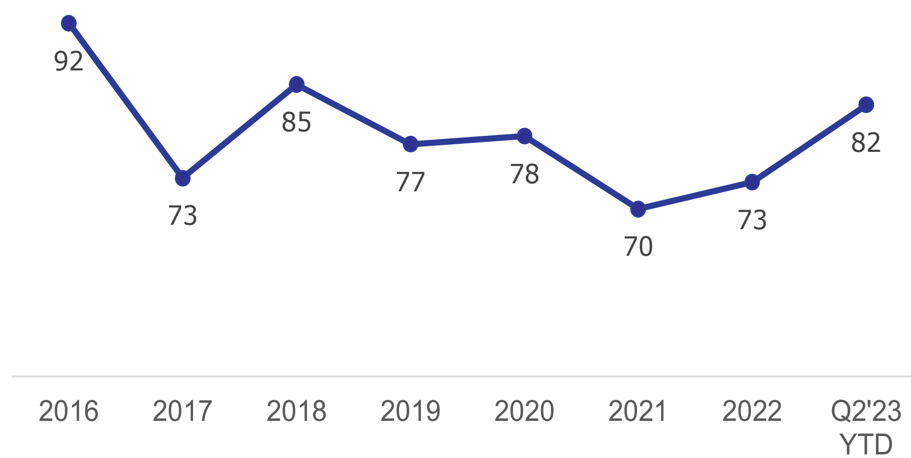
Total Loans ($M)



Total Deposits ($M)



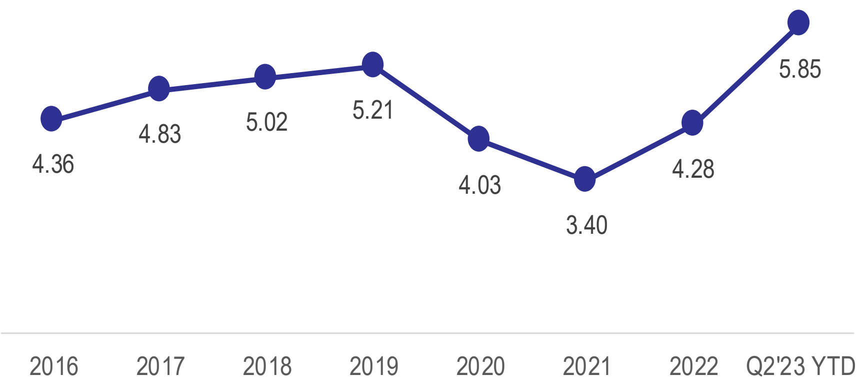
Loan/Deposit Ratio (%)



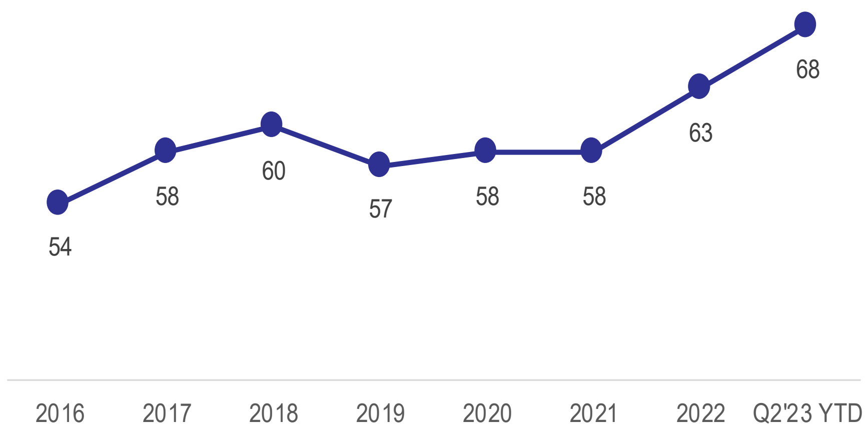
Source: Company Financials

Financial Performance Trends

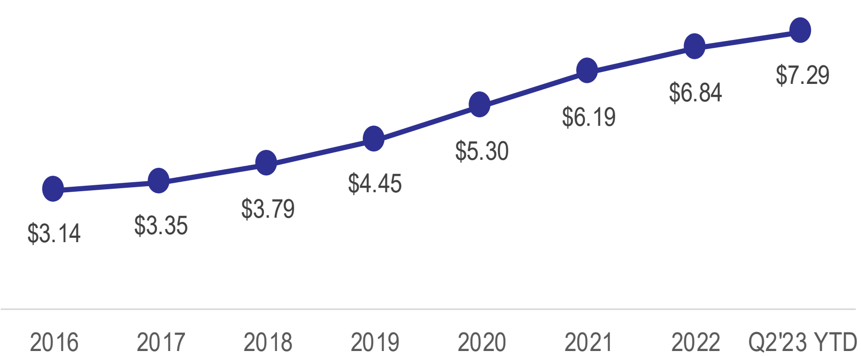
Net Interest Margin – *Bank* – (%)



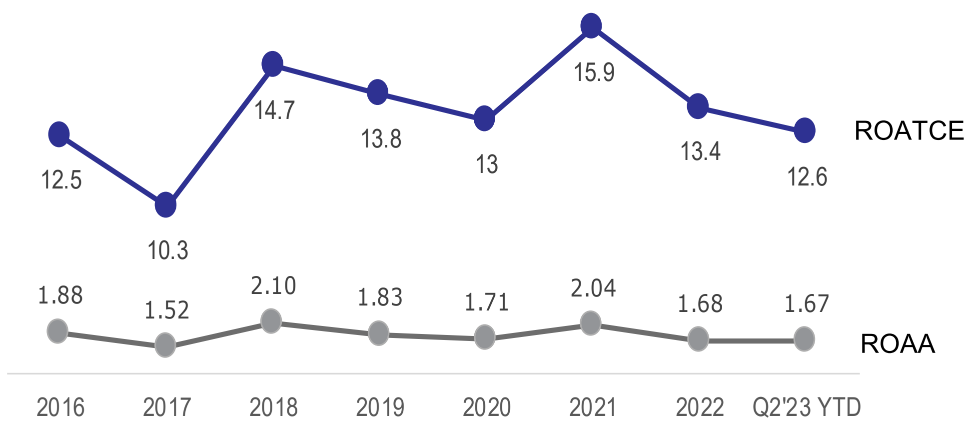
Efficiency Ratio (%)



Tangible Book Value Per Share ($)



ROAA (%) and ROATCE (%)



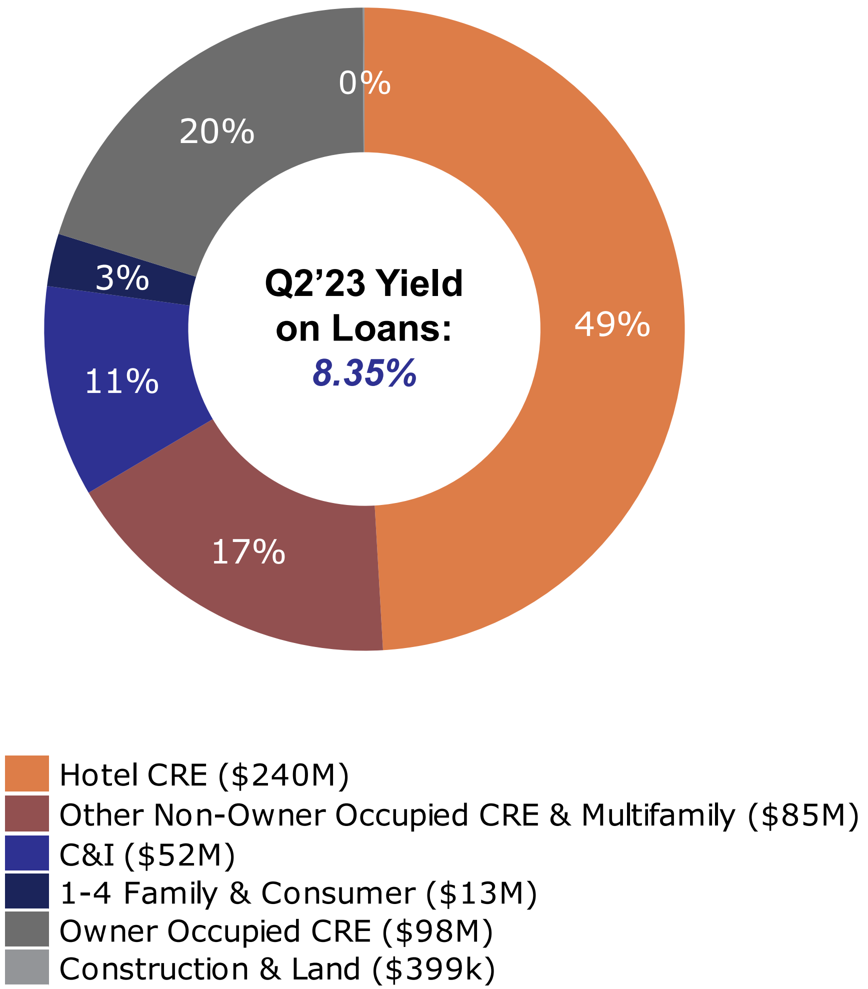
Source: Company Financials

Loan Portfolio Summary

Overview

- Hotel CRE loan portfolio of $240 million as of June 30, 2023, representing 49% of total loans
- Top 20 relationships represent ~$166 million or ~34% of total loans as of June 30, 2023
- 40% of loan commitments in Nevada, 14% in North Carolina, 8% in California; 5% in Ohio; remainder distributed across 36 states
- Low office exposure – less than $25 million – approximately 5% of total loans
- ADC loans less than $400 thousand – 0.08% of total loans

Loan Portfolio

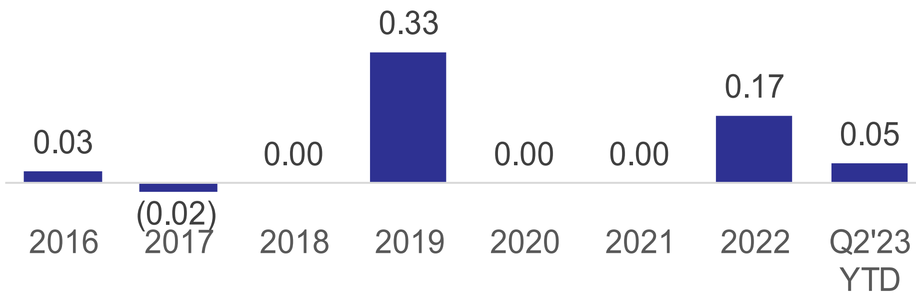


Asset Quality Trends

Overview

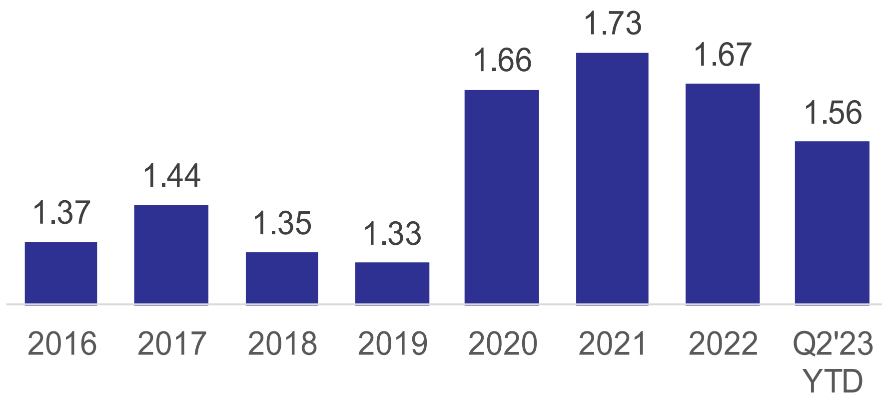
- Prudent risk management philosophy with a disciplined approach to credit underwriting
- Less than $750k in total charge-offs since 2020
- ACL / total loans net of PPP and government guarantees was 1.76% as of June 30, 2023
- Majority of current NPAs comprised of 2 loan relationships – government guaranteed & CRE secured

NCOs/Avg. Loans (%)



NPAs/Total Assets (%)

ACL / Total Loans (%)

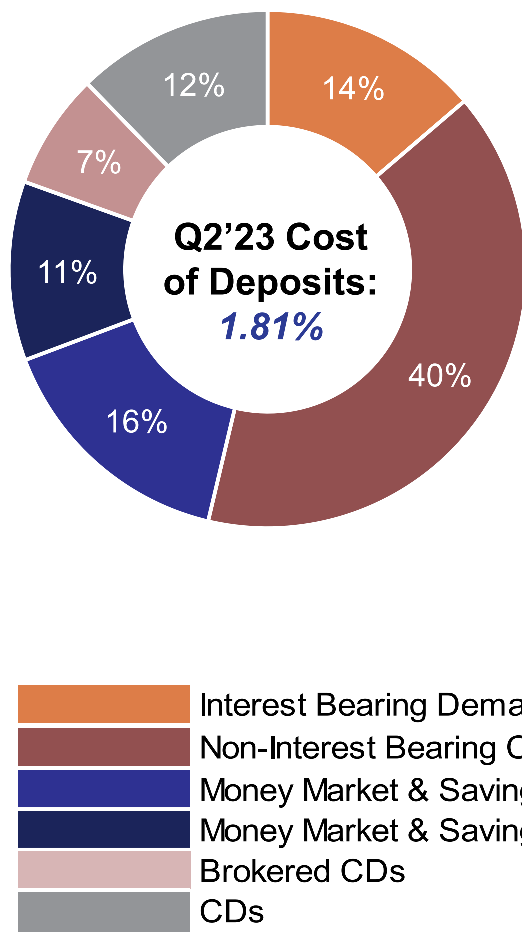


Attractive Low-Cost Core Deposit Base

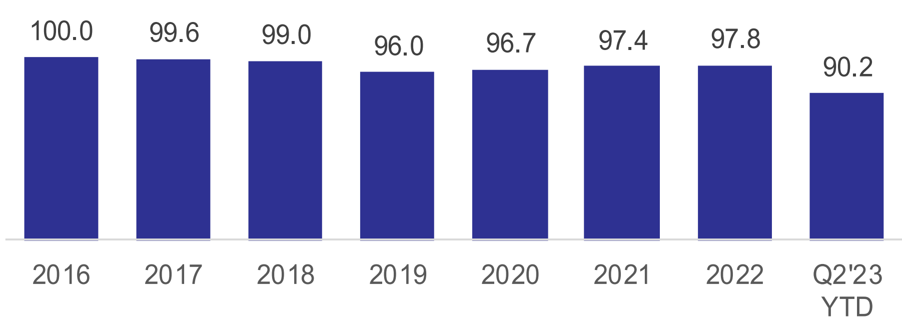
Overview

- Strong deposit base with "sticky" funding – core deposits of $498.4 million, which represents 90.21% of total deposits[1]
- Low cost of funding of 1.48% YTD
  - Small- and medium-sized business relationships are a source of non-interest-bearing deposits
  - Non-interest-bearing deposits comprise 40% of total deposits
- Top 20 depositors represent $221.5 million or ~39% of total deposits as of June 30, 2023

Deposit Composition



Core Deposits / Total Deposits (%)

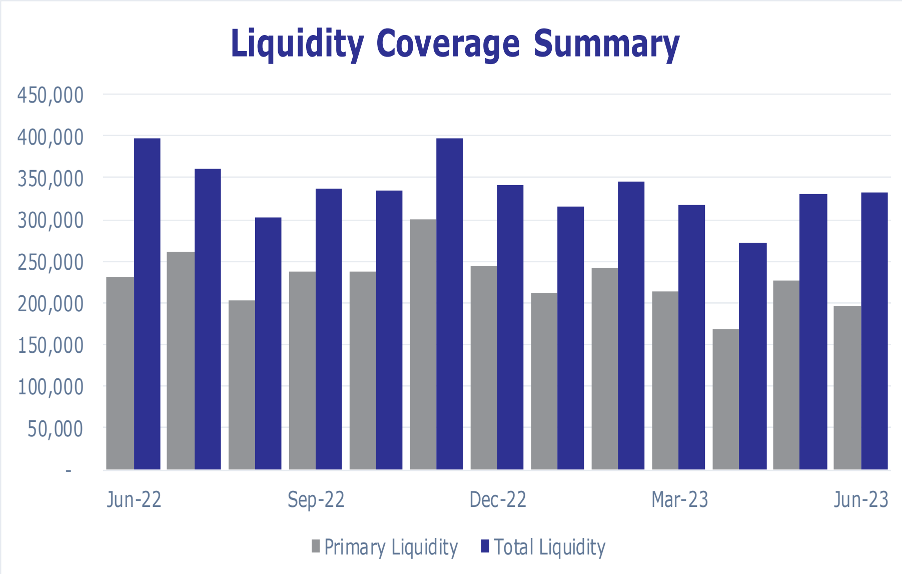


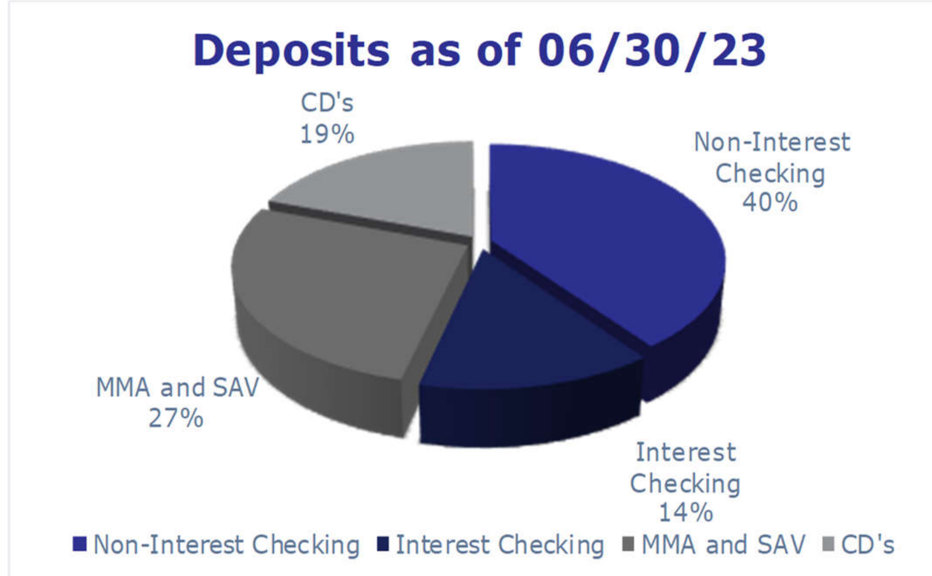
1) Core deposits defined as total deposits less jumbo time deposits greater than $250K

Interest Rate Sensitivity and Investment Portfolio

- Significant net interest margin expansion
  - Bank NIM Q2’23 – 5.54%
  - Bank NIM Q2’22 – 3.62%
- Short duration balance sheet and high levels of noninterest bearing deposits
- Balance Sheet Fair Value Premium
- 89% of securities GNMA floaters and UST of less than 2 years
- Q2’23 Investment Yield – 4.03%
  - 96th percentile

Capitalization and Sources of Liquidity





Funding and Sources of Liquidity at the Company

- $85.0 million in cash or deposits at other institutions as of June 30, 2023
- $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 or FRB borrowings outstanding

Capital Deployment

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

Investment Highlights

Financial Highlights

	GBank Financial Holdings Inc.	2016[1]	2017	2018	2019	2020	2021	2022	Q2'23 YTD
Balance Sheet ($000)	Total Assets	159,043	208,371	238,442	344,333	470,639	618,074	678,702	684,939
	Gross Loans	122,170	130,227	168,699	229,876	305,317	356,232	405,446	454,327
	Reserves	1,669	1,869	2,270	3,057	5,069	6,150	6,860	7,168
	Deposits	132,677	177,272	200,398	296,841	389,300	509,562	555,432	552,467
	Total Equity	25,318	29,162	34,516	42,700	64,617	75,795	86,795	92,625
	Common Equity	25,318	29,162	34,516	42,700	64,617	75,795	86,795	92,625
	Loans/Deposits (%)	92.1	73.5	84.2	77.4	78.4	69.9	73.0	82.2
Capital Ratios (%)	Total Equity/Assets	15.9	14.0	14.5	12.4	13.7	12.3	12.8	13.5
	Tangible Equity/Assets	15.9	14.0	14.5	12.4	13.7	12.3	12.8	13.5
	Common Equity/Assets	15.9	14.0	14.5	12.4	13.7	12.3	12.8	13.5
	Tangible Common Equity/Tangible Assets	15.9	14.0	14.5	12.4	13.7	12.3	12.8	13.5
	Bank-Level Leverage Ratio	14.1	14.2	13.6	12.2	14.0	15.7	14.7	15.7
Profitability (%)	Net Income	2,814	2,799	4,694	5,329	6,979	10,976	10,870	5,613
	ROAA	1.88	1.52	2.10	1.83	1.71	2.04	1.68	1.67
	ROAE	12.5	10.3	14.7	13.8	13.0	15.9	13.4	15.9
	ROATCE	12.5	10.3	14.7	13.8	13.0	15.9	13.4	15.9
	Net Interest Margin *(Bank)*	4.36	4.83	5.02	5.21	4.03	3.40	4.28	5.85
	Efficiency Ratio	54.4	58.1	59.5	57.4	58.4	57.9	63.1	68.4
Asset Quality (%)	NPAs/Assets	0.00	0.00	0.00	0.00	0.00	0.05	0.09	1.04
	NPLs/Loans	0.00	0.00	0.00	0.00	0.00	0.08	0.00	0.02
	Texas Ratio	0.00	0.00	0.00	0.00	0.00	0.36	0.69	6.54
	NCOs/Average Loans	0.03	(0.02)	0.00	0.33	0.00	0.00	0.17	0.05
	ACL/Gross Loans	1.37	1.44	1.35	1.33	1.66	1.73	1.67	1.56
	ACL/NPLs	NM	NM	NM	NM	NM	19.22	11.47	1.01

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

Thank You!