November 2024

GBank Financial Holdings Inc.

2024 Hovde Group Financial Services Conference

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These forward-looking statements are based on current beliefs and expectations of our management, are based on reasonable assumptions within the bounds of our management’s existing knowledge of our business and operations, and are inherently subject to significant business, economic and competitive risks, uncertainties and contingencies, many of which are beyond our control. In addition, these forward-looking statements are subject to assumptions with respect to future business strategies and decisions that are subject to change. The beliefs, expectations and assumptions on which the forward-looking statements are based, although considered reasonable at the time such statements were made, may ultimately prove to be incorrect, which could cause actual results to be materially different. Further, all pro forma or projected financial information contained in this confidential presentation is for illustrative and informational purposes only and may not reflect actual results. The preparation of pro forma or projected financial information, and the estimates underlying such information, are inherently uncertain. The inclusion of pro forma or projected financial information should not be regarded as a representation that the projected results will be achieved.

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GBank Financial Holdings Inc.

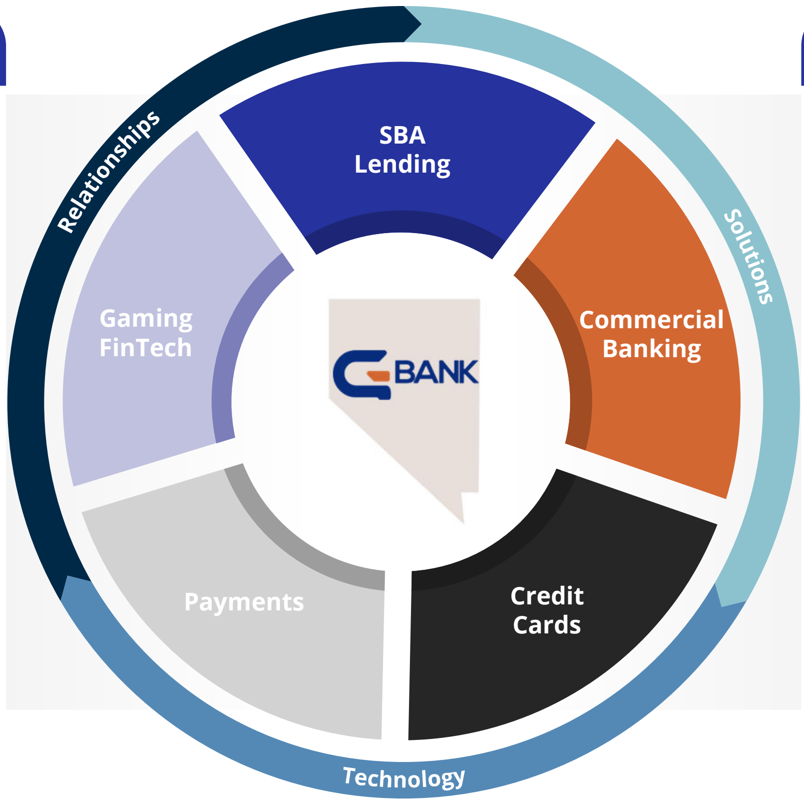
Financial Highlights (3 months ended 09/30/24)

$1.05B
Total assets

5.00%
Net interest margin

1.96%
Core ROAA[1]

17.29%
Core ROAE[1]



Industry-Leading Growth (09/30/23 – 09/30/24)

62%[2]
Total loans

49%
Total deposits

89%
YTD Pre-tax income

81%
YTD Net income

(1) Core net income excludes after-tax non-recurring expenses of approximately $212 thousand related to the Company's non-voting equity investment in BCS
(2) The Company repurchased ~$153 million of SBA loans converting from floating to fixed rates from July 1, 2023, to March 31, 2024

Key Differentiators

Consistent Profitability

GBFH has consistently demonstrated superior profitability with **core return on average assets** between **1.53% and 2.04%** since 2018

Leading National SBA Business & Regional Commercial Banking Franchise

GBFH is a **top originator of SBA 7(a) credits and the leading originator of hotel SBA loans** in the country which generates significant earnings power

Gaming Fintech Presents a Significant Growth Opportunity for Core Deposits and Fee Income

GBFH has partnered with BankCard Services LLC and positioned itself as a **market leader in the Gaming FinTech space**, creating a strong potential for **future growth** and providing an attractive source of **low-cost deposits**

Experienced Management Team & Board of Directors

GBFH is led by a **seasoned and experienced management team** with a deep understanding of the Las Vegas market, gaming industry, technology and the SBA market

Credit Card

The **GBank Visa Signature® card** targets prime and super-prime consumers offering **cash rewards** on gaming transactions & is entering into **8 marketing & referral agreements.** Quarterly transaction volume **increased from $1.1 million to $13.9 million** from Q1 2024 to Q3 2024

Customer-Centric Approach

Focused on delivering exceptional customer service and tailored financial solutions, GBFH has built a **loyal customer base**

GBank Financial Holdings Inc. Directors

Edward M. Nigro
Executive Chairman
GBank Financial Holdings Inc. and 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 Officer / Corp. Secretary,
Great Canadian Gaming Corporation

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Vice Chairman
GBank Financial Holdings Inc. and GBank , President, Nigro Development LLC

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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. and GBank

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

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Vice Chairman
GBank Financial Holdings Inc. and GBank, President, Nigro Development LLC

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

Shelli L. Lowe
Director
(Retired) Former Director of Client Services, Integra Realty Resources - Nevada

Alan C. Sklar
Director
Principal, Sklar Williams PLLC

Experienced and Invested Leadership Team

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Executive Chairman

T. RYAN SULLIVAN
President / CEO

JEFFERY E. WHICKER
EVP / Chief Financial Officer

TARA A. CAMPBELL
EVP / Chief Operating Officer

NANCY M. DECOU
EVP / Chief SBA Officer

DAVID J. FERSDAHL
EVP / Cards and Payments

KEITH F. JARVIS
EVP / Chief Credit Officer

SCOT M. LEVINE
EVP / Chief Risk Officer

SHOUVIK K. RAY
EVP / Chief Information and Technology Officer

GBank Financial Holdings Inc.

Company and Financial Snapshot

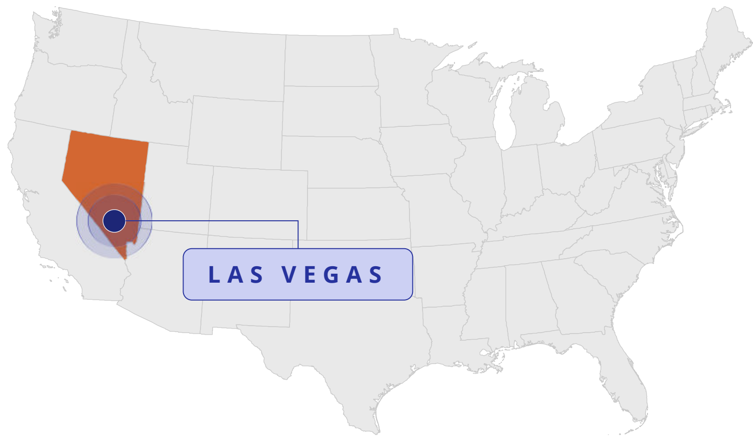
- For the second consecutive year, OTCQX ranked GBFH in its 2024 OTCQX Best 50 based on prior year total return and average daily dollar volume growth. The list spans over 600 companies of all sizes, industries, and geographic regions, from well-capitalized U.S. community banks to large cap global brands
- 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 by serving the needs of small- and medium-sized businesses, high net worth individuals, professionals, and investors

KEY FINANCIAL METRICS (AS OF SEPTEMBER 30, 2024)

(all figures reported in $ millions unless otherwise noted)

Balance sheet	
Total assets	$1,048.0
Total deposits	$883.5
Gross loans	$847.6
Loan / deposits (%)	95.9%
Capital	
Total tangible equity	$116.4
TCE / TA (%)	11.1%
Profitability - YTD 2024	
ROAA (%)	1.82%
ROATCE (%)	16.6%
NIM (%)	4.89%
Efficiency ratio (%)	59.2%
Credit quality	
NPA / assets, excl. govt guaranteed	0.15%
ACL / gross loans, excl. govt guaranteed	1.36%
NCO / average loans (YTD annualized)	0.00%

GEOGRAPHIC FOOTPRINT



- 2 commercial branch locations in Nevada
- Loans in 40 states
- Employees in 20 states, and growing
- Gaming FinTech clients and consumers in all 50 states

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

Timeline and Notable Events

GBank Financial Holdings Inc.

Total Assets Over Time ($M)

March 2020
$18.5M Private Placement of Common Stock

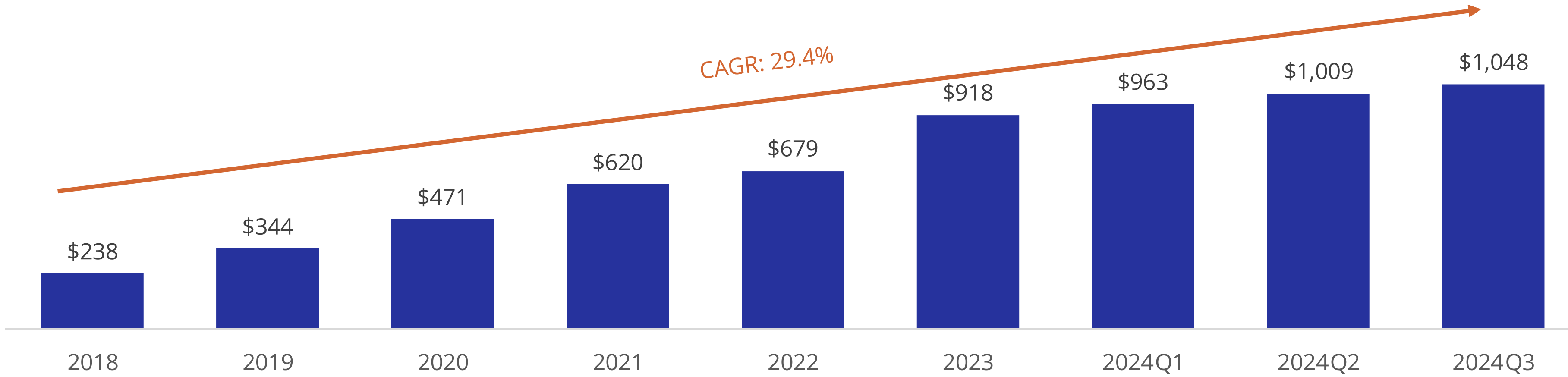
December 2020
$6.5M Subordinated Notes Issuance

December 2021
$20.0M Subordinated Notes Issuance

December 2023
Announced proposed acquisition of Bankcard Services, LLC

June 2024
$3.3M investment in BCS for 32.99% non-controlling

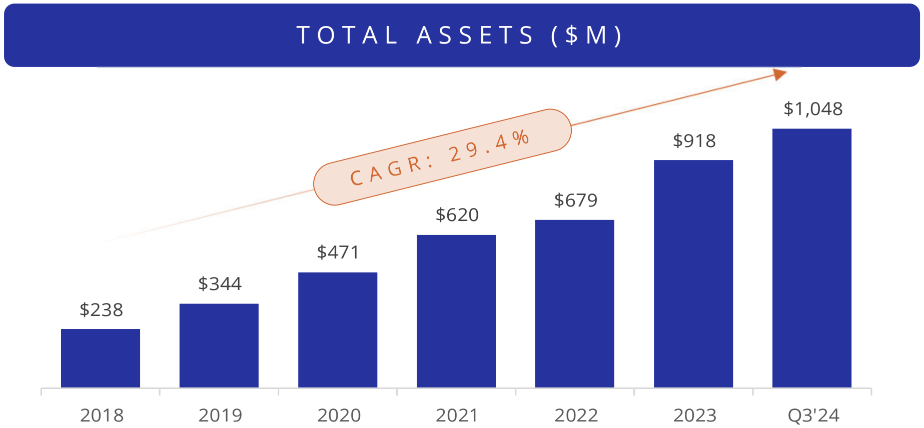
October 2024
$20.0M Private Placement of Common Stock

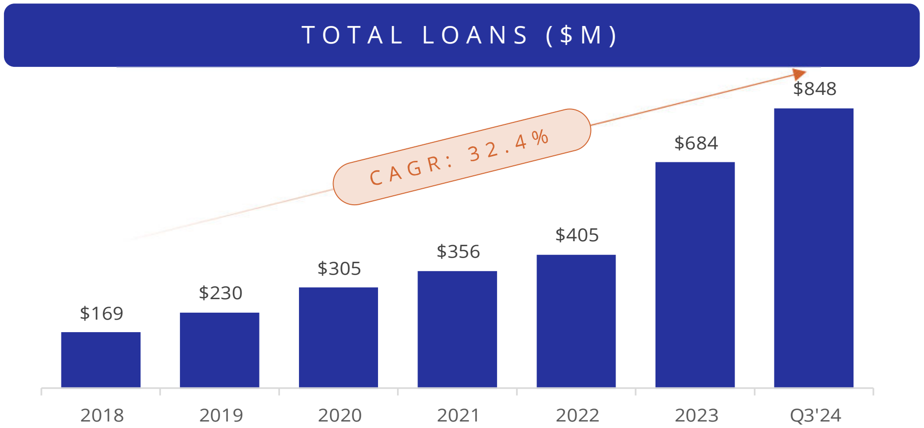


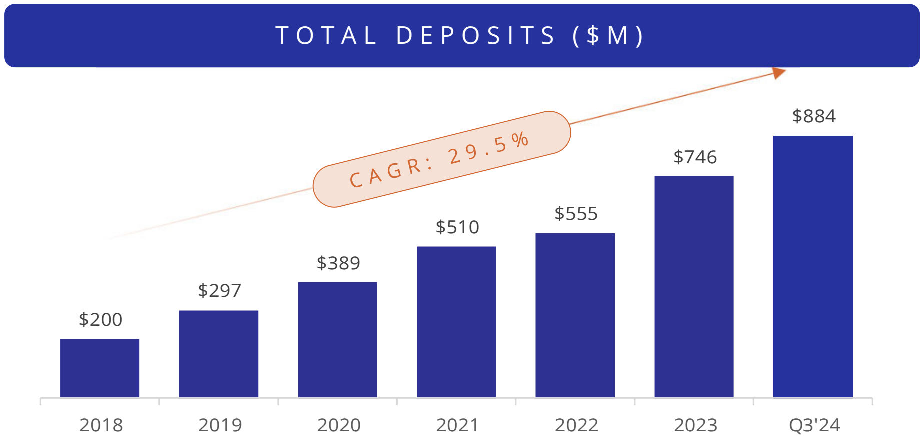
	2018	2019	2020	2021	2022	2023	2024Q1	2024Q2	2024Q3
Core ROAA [2]	1.96%	1.88%	1.74%	2.04%	1.77%	1.53%	1.58%	1.98%	1.96%
Core ROAE [2]	14.70%	14.30%	12.00%	15.90%	14.20%	12.00%	14.60%	18.30%	17.29%
TBVPS	$3.79	$4.45	$5.30	$6.19	$6.84	$7.72	$8.00	$8.49	$8.91
EPS	$0.52	$0.54	$0.56	$0.85	$0.84	$0.84	$1.12[1]	$1.26[1]	$1.33[1]

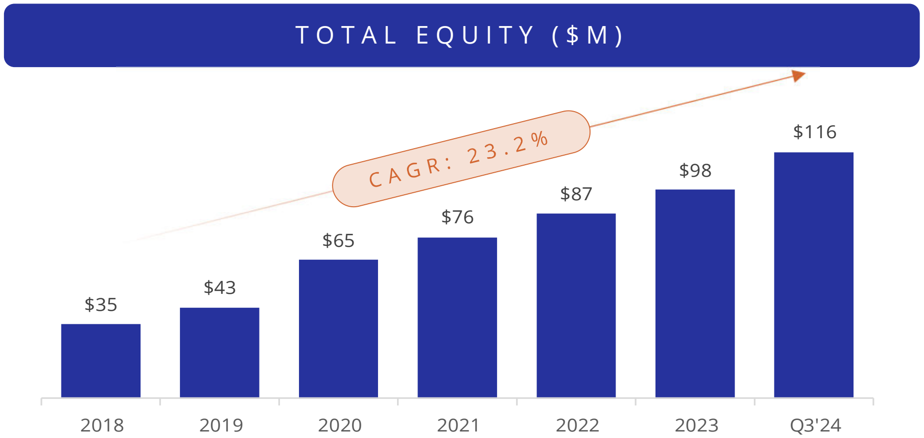
Note: Data shown on a consolidated basis where available; otherwise shown at the bank level
(1) Annualized
(2) Core net income for Q2'24 excludes after-tax non-recurring expenses of approximately $212 thousand related to the Company's non-voting equity investment in BCS. All other quarterly metrics are calculated using GAAP net income.
Source: S&P Capital IQ Pro

Compelling Balance Sheet Growth





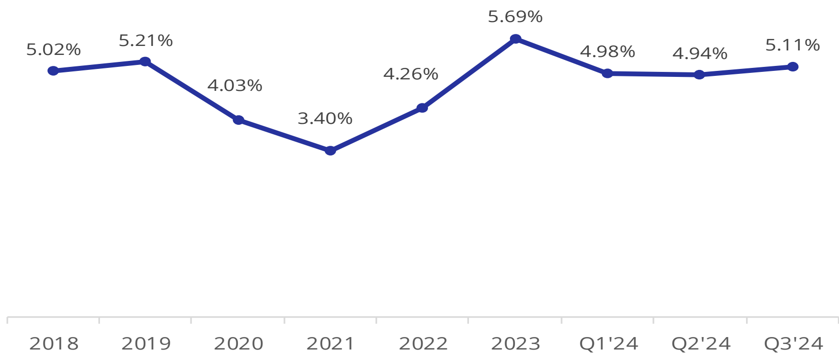




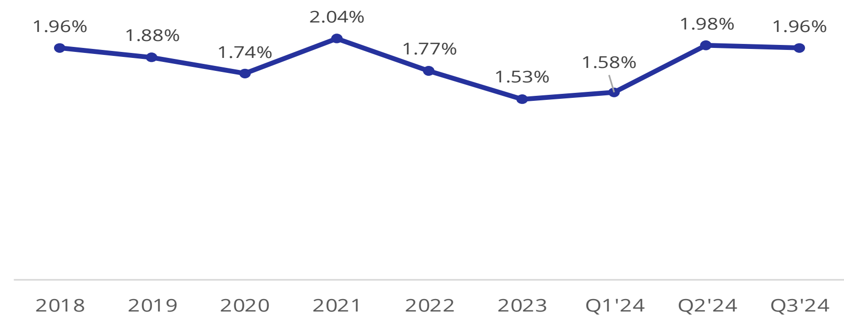
Source: S&P Capital IQ Pro; Company Financials

Financial Performance Trends

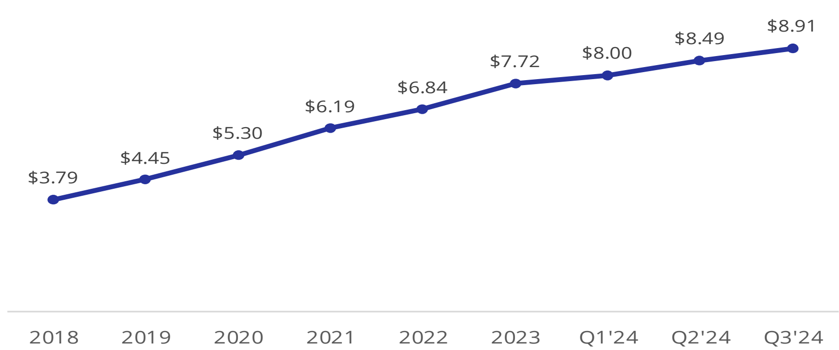
NET INTEREST MARGIN – BANK



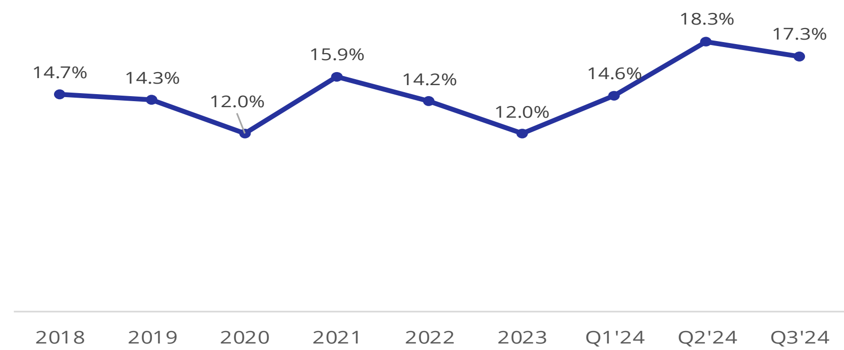
CORE ROAA



TANGIBLE BOOK VALUE PER SHARE



CORE ROAE

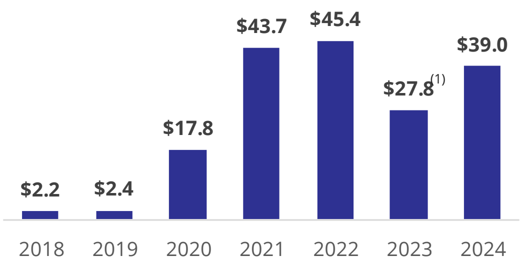


Source: S&P Capital IQ Pro; Company Financials

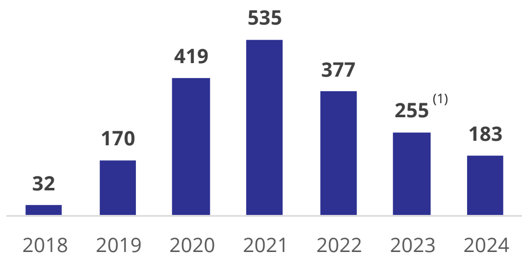
Gaming FinTech Overview

ACTIVITY TRENDS (000S)

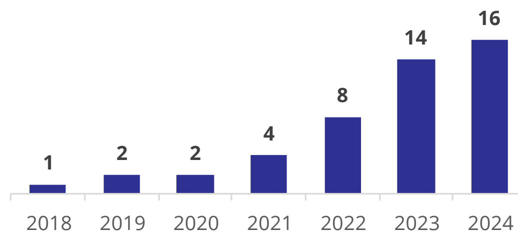
DEPOSITS ($M)



ACTIVE ACCOUNTS (000S)



PPA CLIENTS



INTEGRAL 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 Accounts (PPAs) **Powered by PIMS™**, Pooled Consumer Accounts (CPAs) **Powered by CIMS™**, and gaming company acquiring and transactional accounts
- Over $2.5 billion in payment loads processed since operational launch in 2016
- Gaming company acquiring and transactional accounts average approximately $30-$50 million
- Issuer of Discover, MasterCard, and Visa prepaid cards
- GBank Visa Signature® Credit Card – soft-launched in Q2 2023 – approved for gaming merchant codes

SELECT PROGRAM CLIENTS

MGM Resorts International · Boyd Gaming · Pala Interactive · PokerStars · NYRA · SugarHouse Casino · Hard Rock Hotel & Casino · DraftKings · Westgate Resorts · Ocean Resort Casino Atlantic City · William Hill Casino · Caesars Entertainment

Note: Select Program Clients represents BCS's current client list and should not be interpreted as an endorsement of any specific product or service
(1) MCC gaming code changes & Oregon State Lottery wind down

How GBank Manages Risk

Recent disruption amongst banks providing services to FinTech partners creates significant opportunities for growth

Product Design

- Prepaid Access Accounts service customers that participate in gaming / entertainment venues as well as general consumers
- All FinTech Consumer Programs are in Bank Owned & Controlled Program, Settlement & Reserve Accounts
- No comingling of funds with full control by the bank
- FDIC insurance to each consumer account
- Where required, GBank is a party to the FinTech/BCS Agreement

Third-Party Risk Management

- Comprehensive vendor due diligence on each partner and continued monitoring thereafter
- Weekly meetings with each FinTech client
- Bank assumes primary role for AML, KYC and Fraud at the consumer account level with continued monitoring
- Bank provides and manages full consumer protection

Custody

- Bank has full custody of consumer funds loaded instantly from the application to a consumer prepaid access account at GBank, which remains on account until the customer processes a transaction
- Daily reconciliation and direct control of settlement reserves

Bank Secrecy Act / Anti- Money Laundering

- GBank's BSA/AML process and procedures have been established and tested through several exam cycles and are designed to protect our customers, partners and company from the risks of fraud, money laundering, terrorist financing and other illicit activity

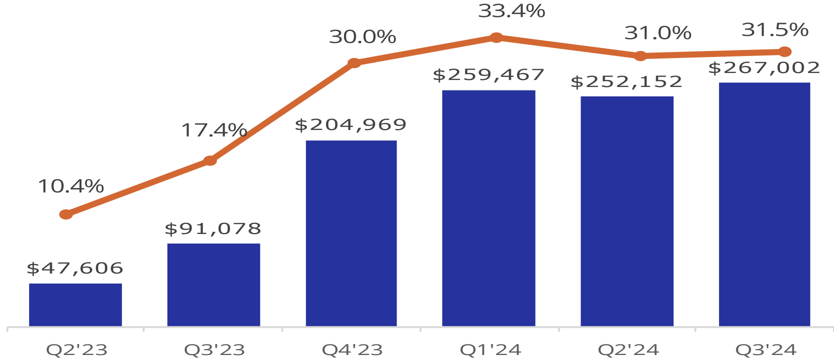
GBank is not a BaaS Bank

SBA Lending Overview

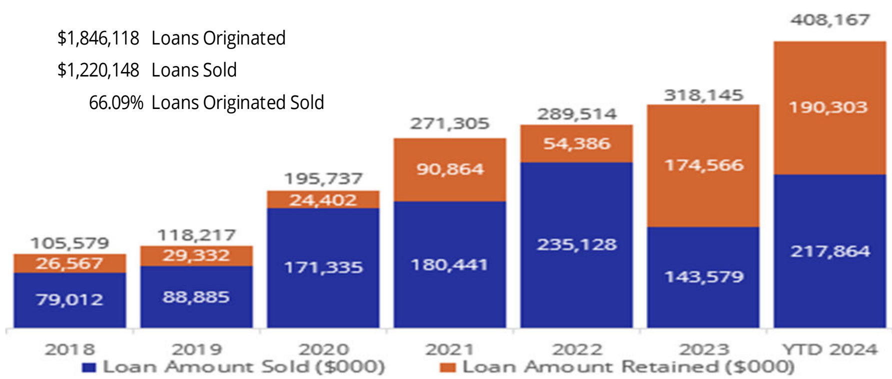
OVERVIEW

- GBank offers SBA and USDA guaranteed loans nationwide
- GBank is recognized as one of the most active SBA lenders in the country
  - #14 SBA 7(a) – FYE 09/30/24
  - #17 SBA 7(a) – current
  - #1 for hotel SBA loans by SBALenders.com - current
- Despite that volume, GBank is highly discerning with the hotel projects that it underwrites, demanding national flag operators and conservative requirements
- GBank's SBA capability has flourished under the leadership of Nancy DeCou, and will continue to expand as GBank recruits top lenders in attractive markets

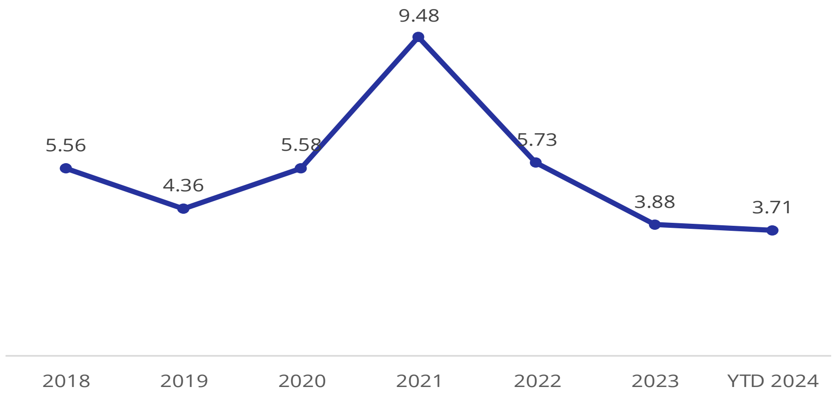
GUARANTEED LOANS ($000'S AND % OF GROSS LOANS)



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, 2024
Source: U.S. Small Business Administration; SBALenders.com

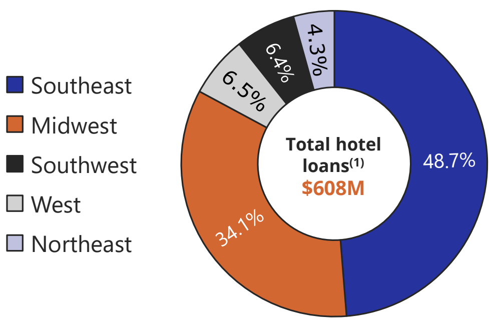
SBA Lending - Hotel Portfolio Summary

DIVERSIFIED ACCOMMODATION PORTFOLIO

- GBank has been a top national SBA 7(a) hotel / motel lender for each of the past four years. GBank 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, GBank has experienced very strong portfolio performance
- The majority of GBank's hotel portfolio is composed of limited-service and roadside hotels which performed well during the COVID-19 pandemic compared to their select-service, full-service, and resort competitors

	Q3 2024
Weighted loan-to-value	68.92%
Weighted average debt service coverage ratio	2.07
Weighted average cap rate	9.25%
Weighted average breakeven occupancy	42.00%

HOTEL PORTFOLIO BY REGION



Hotel flagship	Number of loans under flag (actual)	Net current balance	Available balance	Commitment amount	Percent of hotel portfolio
Quality Inn & Suites	56	$ 75,057,626	$ 200,000	$ 75,257,626	12.2%
Super 8	34	$ 30,797,424	$ 44,005	$ 30,841,429	5.0%
Days Inn	28	$ 27,990,784	$ -	$ 27,990,784	4.5%
Comfort Inn & Suites	26	$ 31,366,842	$ -	$ 31,366,842	5.1%
Red Roof Inn	20	$ 25,999,893	$ -	$ 25,999,893	4.2%
Baymont Inn & Suites	20	$ 24,918,095	$ -	$ 24,918,095	4.0%
Rodeway	18	$ 19,198,155	$ -	$ 19,198,155	3.1%
6	15	$ 15,909,272	$ -	$ 15,909,272	2.6%
La Quinta Inns & Suites	14	$ 49,099,587	$2,699,144	$ 51,798,731	8.4%
All other flags	165	$ 286,265,686	$5,010,196	$ 291,275,882	47.3%
Independent	18	$ 21,667,153	$ -	$ 21,667,153	3.5%
Total Hotel Loans	414	$ 608,270,517	$7,953,345	$ 616,223,862	100.0%

(1) Consists of $605M of hotel CRE loans and $3M of additional accommodation loans

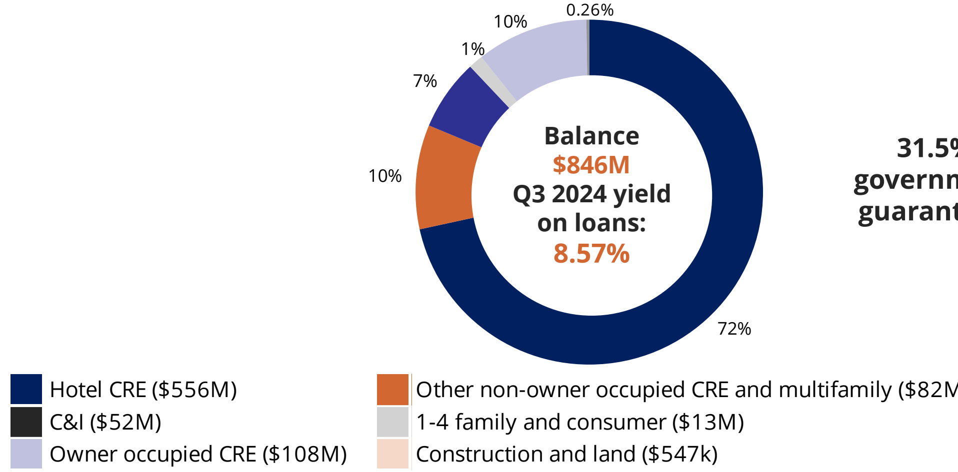
Loan Portfolio Summary

OVERVIEW

- Top 10 relationships represent ~$120 million or ~13.4% of total loans as of September 30, 2024
- 23% of loan commitments in Nevada, 16% in North Carolina, 7% in Ohio; 7% in California; remainder distributed across 36 states
- Low office exposure – less than $22 million – approximately 2.5% of total loans
- Acquisition, development, and construction loans less than $2.2 million – 0.26% of total loans

GBank Financial Holdings Inc.

LOAN PORTFOLIO



31.5% government guaranteed

TOP LENDING RELATIONSHIPS

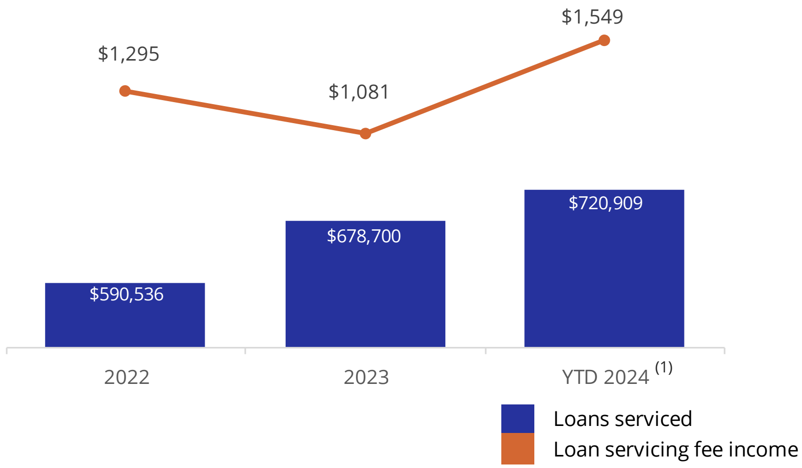
Borrower Ranking	Total Commitment	Current Balance	Product Types
Borrower 1	$ 24,727,173	$ 17,909,801	CRE NOO & Commercial Revolving
Borrower 2	$ 14,341,774	$ 12,306,363	CRE OO & Commercial Revolving
Borrower 3	$ 12,112,693	$ 11,492,693	CRE OO & NOO, Commercial & Consumer
Borrower 4	$ 11,511,732	$ 11,511,732	CRE NOO
Borrower 5	$ 10,586,314	$ 10,586,314	CRE OO, Commercial & 1-4 Residential
Borrower 6	$ 10,250,000	$ 9,100,681	CRE NOO
Borrower 7	$ 9,999,990	$ 2,799,990	Commercial Non-Revolving
Borrower 8	$ 9,874,317	$ 9,874,317	CRE NOO & SBA
Borrower 9	$ 8,746,934	$ 8,746,934	CRE NOO & SBA
Borrower 10	$ 8,644,618	$ 8,611,564	CRE OO & Commercial Revolving
Total 10 Loans at 09/30/24	**$ 120,795,545**	**$ 102,940,390**	
Total Gross Loans at 09/30/24	**$ 898,871,948**	**$ 846,117,409**	
Top 10 as a % of Total	**13.4%**	**12.2%**	

Servicing Portfolio

SBA Loan Servicing

- GBank services the guaranteed portion of SBA and USDA loans sold to others
- $720.9 million in loans serviced for others
  - 2.0% servicing fee for USDA loans
  - 1.0% servicing fee for SBA loans
  - ~0.40% cost of servicing to GBank

SBA LOANS SERVICED AND INCOME ($000)



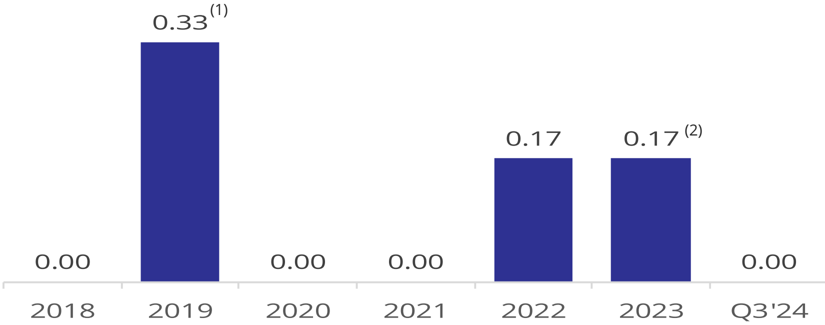
(1) Annualized

Asset Quality Trends

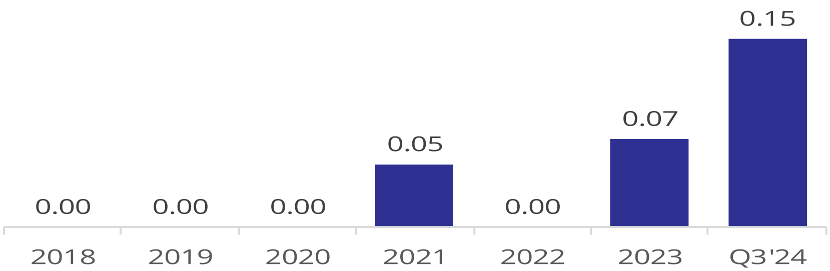
OVERVIEW

- Prudent risk management philosophy with a disciplined approach to credit underwriting
- Less than $1M in annual charge-offs every year since 2020
- ACL / total loans net of government guarantees was 1.36% as of September 30, 2024
- NPAs at September 30, 2024, primarily consist of five nonaccrual loans totaling $5.4 million, of which $3.8 million is guaranteed

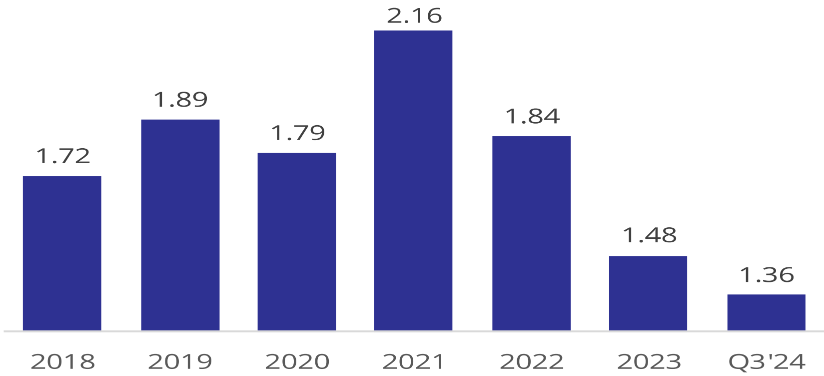
NCOs / AVERAGE LOANS



NPAS / TOTAL ASSETS (EXCL. GOVT GUARANTEED)



ACL / GROSS LOANS, EXCL. GUARANTEED



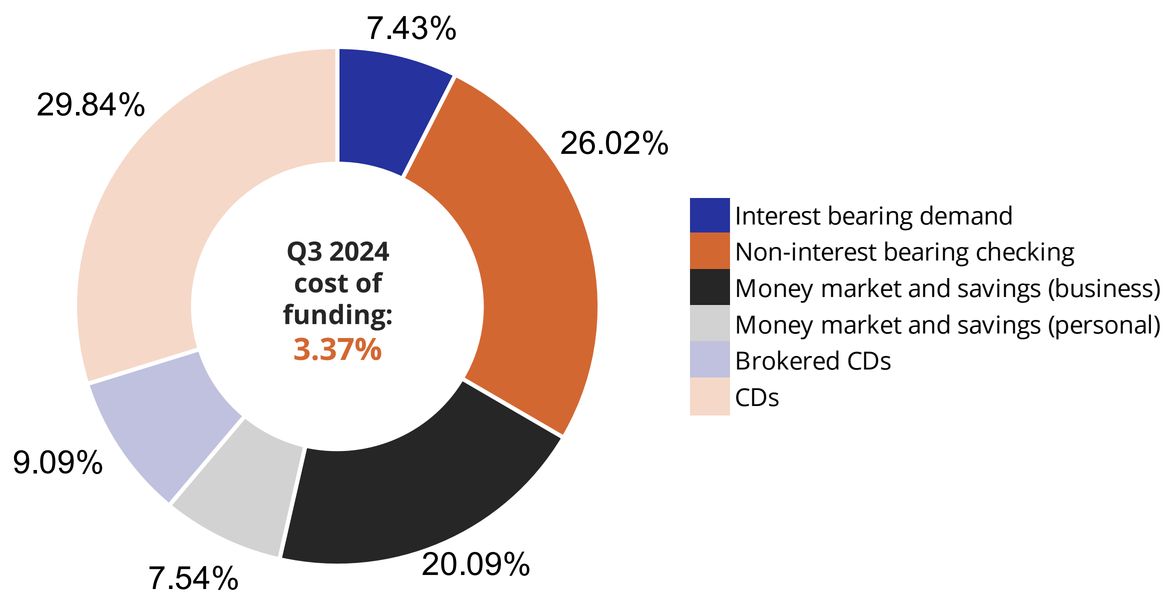
(1) NCOs related to C&I loans
(2) Includes a nonperforming loan that was sold at a sheriff's sale and a loan brought over to OREO and then subsequently sold

Attractive Low-cost Core Deposit Base

OVERVIEW

- Strong deposit base with "sticky" funding – core deposits of $753.4 million, which represents 85% of total deposits[(1)]
- Stable cost of funding of 3.32% YTD
  - Small- and medium-sized business relationships are a source of non-interest-bearing deposits
  - Non-interest-bearing deposits comprise 26% of total deposits
  - $31.7 million in average Gaming FinTech deposits for the quarter ending 09/30/24 with a weighted average cost of 1.39%

DEPOSIT COMPOSITION



(1) Core deposits are defined as total deposits less time deposits greater than $250K and brokered certificates of deposit

GBank Financial Holdings Inc.

3Q24 Operating Results & Outlook

3Q24 Highlights

- Net income: **$5.0M (up 182% YoY)**
- YTD net income: **$13.4M (up 81% YoY)**
- Net interest margin of **5.00%** for the 3 months ended 09/30/24
- Efficiency ratio: **56%**
- YoY B/S growth: **44%**
- NPAs / Assets, excl. Govt Guaranteed: **0.15%**
- SBA Loan Originations of **$146.9M (up 81.2% YoY)**
- Gaming deposits: **$31.7M (up 9% YTD)**
- **$14M** in gaming transactions **processed** through GBank's Visa Signature® **Credit Card** in Q3'24

2024 / 2025 Outlook

- Continued strong SBA origination growth, currently on pace for over $100 million per quarter
  - Currently selling 80% to 90% of originations into the secondary market to generate increased fee income and preserve balance sheet flexibility
- Continued net interest margin expansion as $231 million of time deposits are maturing over the next twelve months with a weighted average rate of 5.13% and are expected to reprice downward providing a reduction in the cost of funds
- Gaming/FinTech deposit growth expected to accelerate due to current disruption in the sector along with additional product releases and partnership
- Credit card volumes expected to increase resulting in gains to interchange income with relatively low corresponding growth in balances

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Investment Highlights

GBANK

- Outstanding profitability and financial performance
- Experienced and invested board and management (46% ownership)
- Commercial banking and national SBA lines
- High growth FinTech and payment opportunities
- Strong credit culture and pristine asset quality
- Robust capital and liquidity positions

GBank Financial Holdings Inc.

Appendix

SECTION

A

GBank Financial Holdings Inc.

Financial Highlights

	GBank Financial Holdings Inc.	2018	2019	2020	2021	2022	2023	Q3 2024 YTD
Balance Sheet	Total Assets ($M)	238.4	344.3	470.6	620.3	678.7	918.4	1,048.0
	Gross Loans ($M)	168.7	229.9	305.3	356.2	405.4	683.7	847.6
	Loan Loss Reserve ($M)	2.3	3.1	5.1	6.2	6.9	7.1	7.9
	Total Deposits ($M)	200.4	296.8	389.3	509.6	555.4	745.7	883.5
	Total Equity ($M)	34.5	42.7	64.6	75.8	86.8	98.4	116.4
	Total Common Equity ($M)	34.5	42.7	64.6	75.8	86.8	98.4	116.4
	Loans/Deposits (%)	84.2	77.4	78.4	69.9	73	91.7	95.9
Capital Ratios	Total Equity/Total Assets (%)	14.5	12.4	13.7	12.2	12.8	10.7	11.1
	Tangible Equity/Total Assets (%)	14.5	12.4	13.7	12.2	12.8	10.7	11.1
	Common Equity/Total Assets (%)	14.5	12.4	13.7	12.2	12.8	10.7	11.1
	TCE Ratio (%)	14.5	12.4	13.7	12.2	12.8	10.7	11.1
	Bank-Level Leverage Ratio (%)	13.6	12.2	14	15.7	15.1	14.1	13.1
Profitability	Net Income ($M)	4.7	5.3	7	11	10.9	10.9	13.4
	ROAA (%)	2.1	1.83	1.71	2.04	1.68	1.51	1.82
	ROAE (%)	14.7	13.8	13	15.9	13.4	11.8	16.6
	ROATCE (%)	14.7	13.8	13	15.9	13.4	11.8	16.6
	Bank-Level Net Interest Margin *(%)*	5.02	5.21	4.03	3.4	4.26	5.69	5.01
	Efficiency Ratio (%)	59.5	57.4	58.4	58.1	63.2	68.1	59.2
Asset Quality	NPAs/Assets (%)[1]	0	0	0	0.05	0	0.17	0.15
	NPLs/Loans (%)[1]	0	0	0	0.09	0	0.23	0.19
	Texas Ratio (%)	0	0	0	0.39	0	4.06	4.33
	NCOs/Avg Loans (%)	0	0.33	0	0	0.17	0.17	0
	LLR/Gross Loans (%)[1]	1.72	1.89	1.79	2.16	1.84	1.48	1.36

(1) Excludes guaranteed portion of non-performing assets
Source: S&P Capital IQ Pro; Company Financials

GBank Financial Holdings Inc.

Thank You!