cbb Bancorp

2Q 2026

Overview and Financial Results

Forward Looking Statements & Additional Disclosures

This news release contains a number of forward-looking statements. These statements may be identified by the use of words such as "anticipate," "believe," "continue," "could," "estimate," "expect," "intend," "likely," "may," "outlook," "plan," "potential," "predict," "project," "should," "will," "would" and similar terms and phrases, including references to assumptions. Forward-looking statements are based upon various assumptions and analyses made by the Company in light of management's experience and its perception of historical trends, current conditions and expected future developments, as well as other factors it believes are appropriate under the circumstances. These statements are not guaranties of future performance and are subject to risks, uncertainties and other factors (many of which are beyond the Company's control) that could cause actual results to differ materially from future results expressed or implied by such forward-looking statements. You should not place undue reliance on such statements. Factors that could affect our results include, without limitation, the following: the timing and occurrence or non-occurrence of events may be subject to circumstances beyond the Company's control; increases in competitive pressure among financial institutions or from non-financial institutions may occur; changes in the interest rate environment may reduce interest margins; changes in deposit flows, loan demand or real estate values may adversely affect the business of the Company and the Bank; significant increases in loan losses may occur; the possibility that changes in accounting principles, policies or guidelines may cause the Company's financial condition to be perceived differently; changes in corporate and/or individual income tax laws may adversely affect the Company's financial condition or results of operations; general economic conditions, either nationally or locally in some or all areas in which the Company conducts business, the effects of the COVID-19 pandemic, and of other widespread outbreaks of disease or pandemics, together with related impacts on general economic conditions, including adverse impacts on our customers' ability to make timely payments on their loans from us, reduced fee income due to reduced loan origination activity, reductions in or absence of gains on loan sales due to uncertainty in the loan sale market, and increased operating expense due to required changes in how we conduct our business may adversely affect us; conditions in the securities markets or the banking industry may be less favorable than the Company currently anticipates; legislation or regulatory changes may adversely affect the Company's business; technological changes may be more difficult or expensive to implement or accommodate than the Company anticipates; there may be failures or breaches of information technology security systems; success or consummation of new business initiatives may be more difficult or expensive than the Company anticipates; or litigation or matters before regulatory agencies, whether currently existing or commencing in the future, may delay the occurrence or non-occurrence of events longer than the Company anticipates. The Company undertakes no obligation to revise any forward-looking statement contained herein to reflect any future events or circumstances, except to the extent required by law.

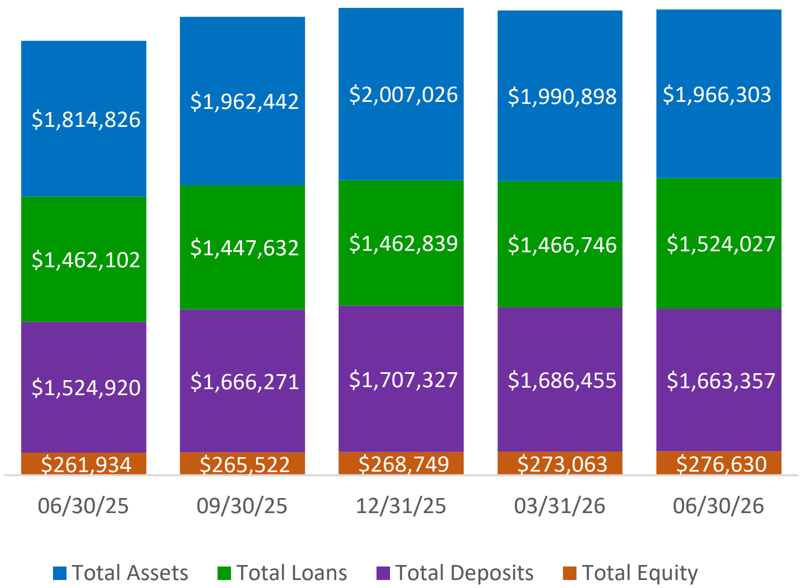
Balance Sheet Highlights

($ In thousands)

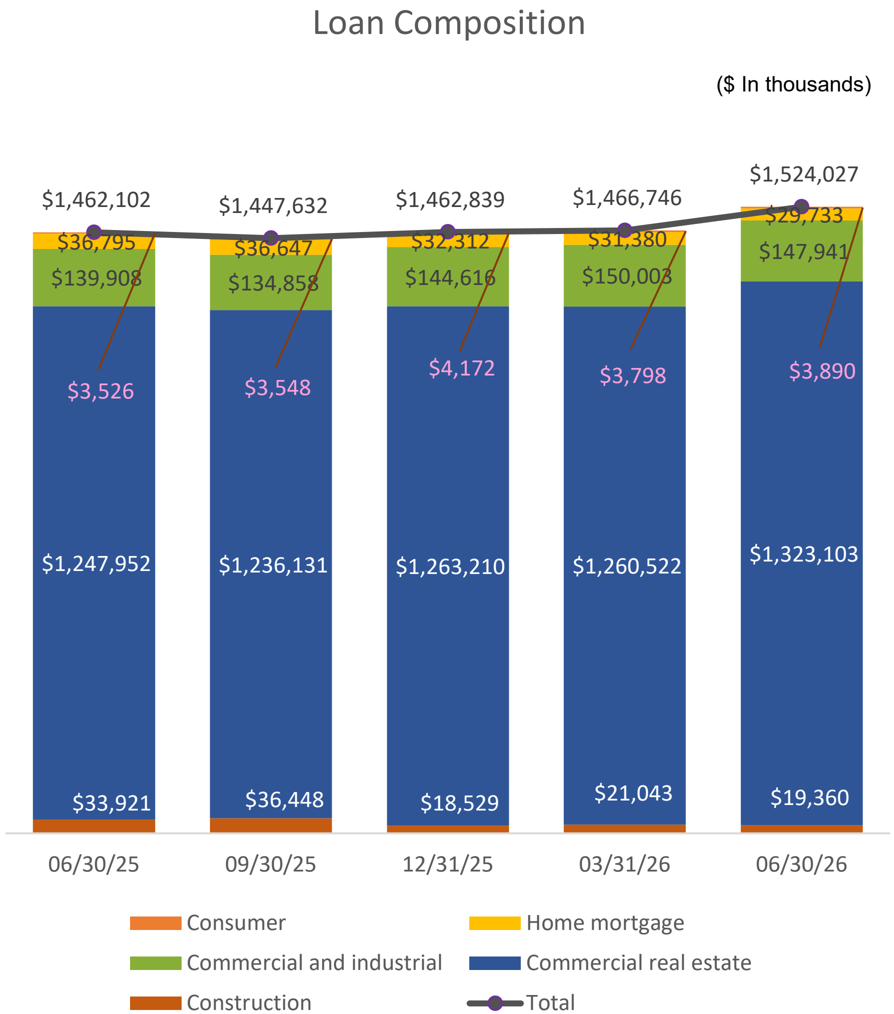
	06/30/25	09/30/25	12/31/25	03/31/26	06/30/26
Total Assets	$1,814,826	$1,962,442	$2,007,026	$1,990,898	$1,966,303
Loans Receivable[1]	1,462,102	1,447,632	1,462,839	1,466,746	1,524,027
Core Deposits	999,254	1,094,934	1,138,644	1,134,431	1,117,774
Total Deposits	1,524,920	1,666,271	1,707,327	1,686,455	1,663,357
Total Equity	261,934	265,522	268,749	273,063	276,630
TE/Tangible Asset	14.32%	13.43%	13.29%	13.61%	13.97%
Total RBC Ratio	20.13%	20.46%	20.22%	20.47%	19.94%

[1] Includes loans held-for-sale

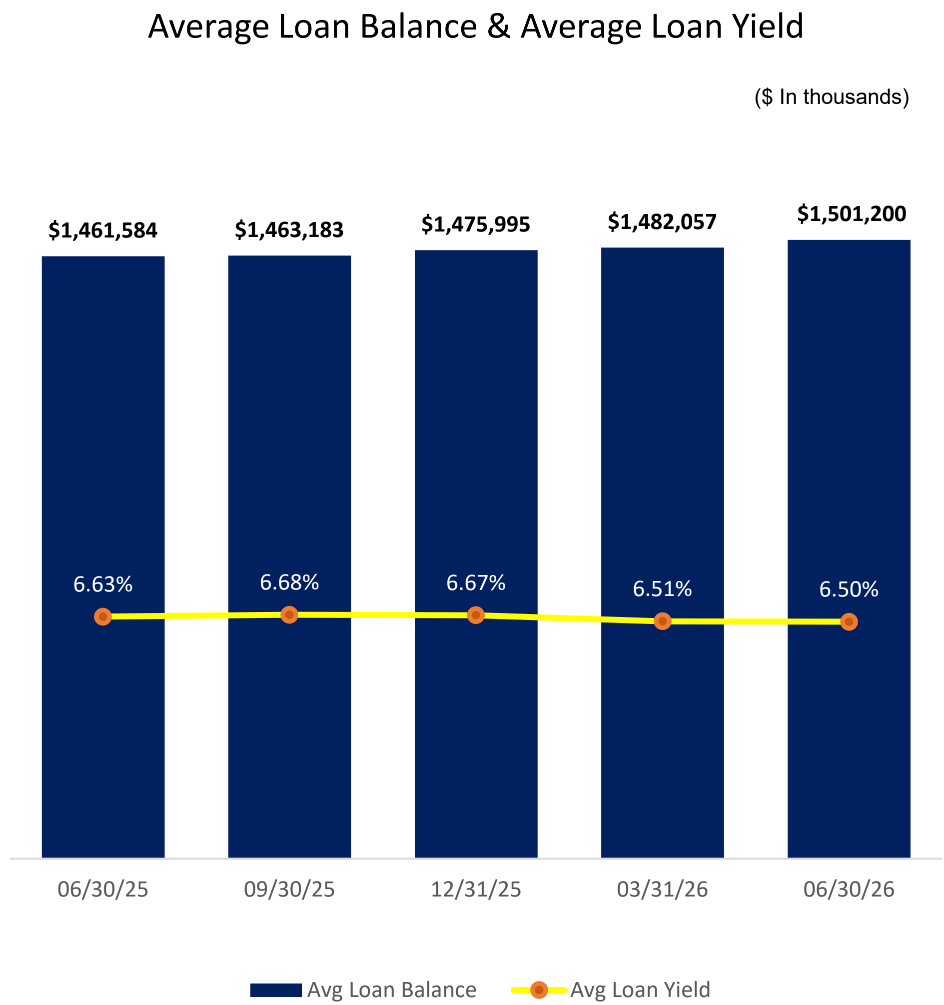
($ In thousands)



Loan Trends



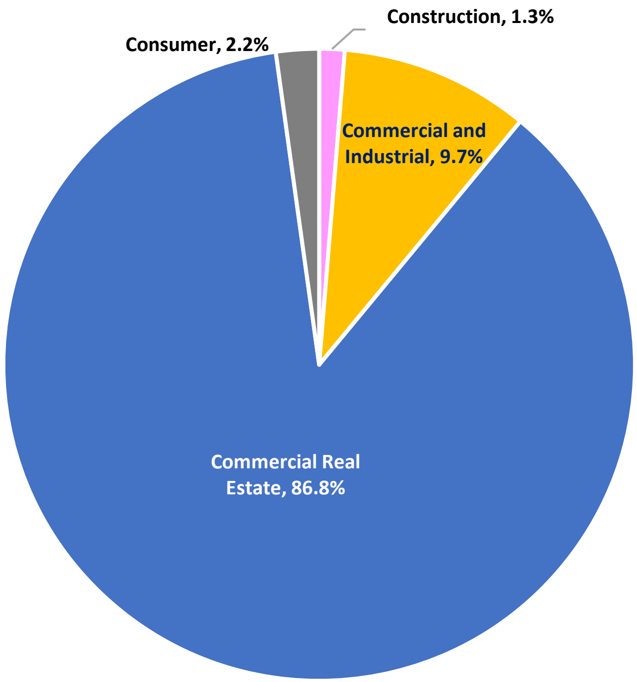
Loan Composition
($ In thousands)
$1,462,102
$1,447,632
$1,462,839
$1,466,746
$1,524,027
$36,795
$36,647
$32,312
$31,380
$29,733
$139,908
$134,858
$144,616
$150,003
$147,941
$3,526
$3,548
$4,172
$3,798
$3,890
$1,247,952
$1,236,131
$1,263,210
$1,260,522
$1,323,103
$33,921
$36,448
$18,529
$21,043
$19,360
06/30/25
09/30/25
12/31/25
03/31/26
06/30/26
Consumer
Home mortgage
Commercial and industrial
Commercial real estate
Construction
Total



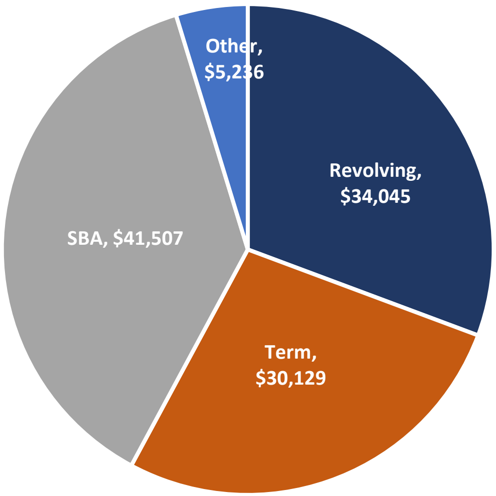
Average Loan Balance & Average Loan Yield
($ In thousands)
$1,461,584
$1,463,183
$1,475,995
$1,482,057
$1,501,200
6.63%
6.68%
6.67%
6.51%
6.50%
06/30/25
09/30/25
12/31/25
03/31/26
06/30/26
Avg Loan Balance
Avg Loan Yield

Loan Composition

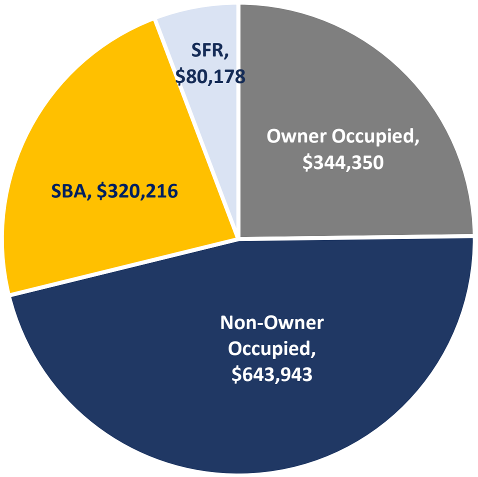
Total Gross Loan Composition



Total C&I Loan Composition



Total CRE Loan Composition



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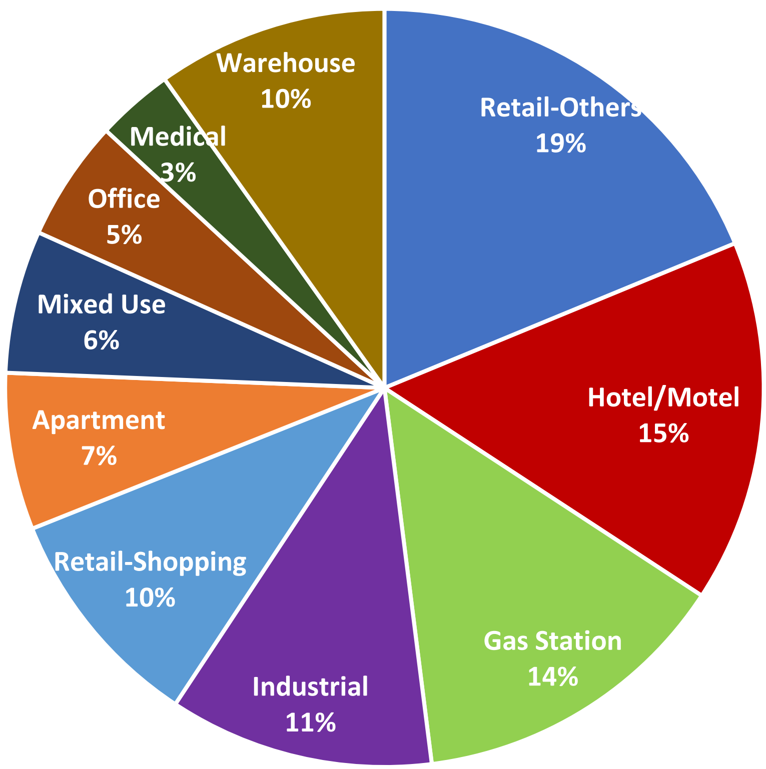
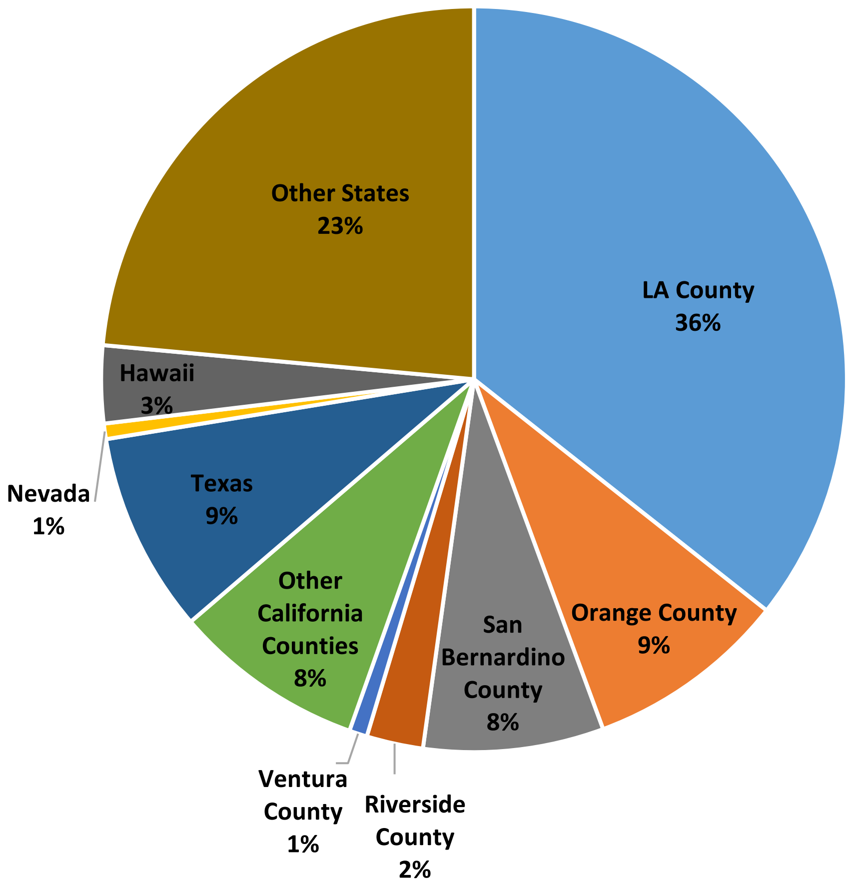
* Based on collateral type

CRE Loan Stratification

Composition By Property Type *



Composition By Location*



* Based on collateral type

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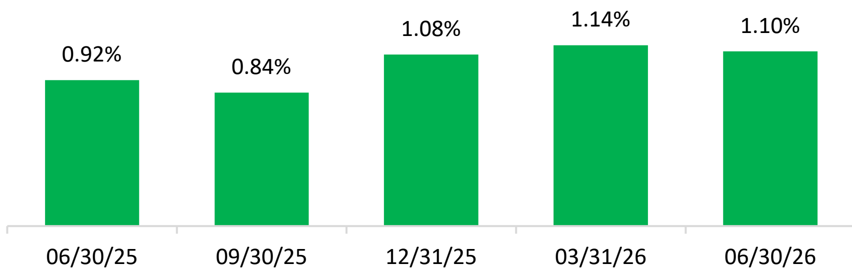
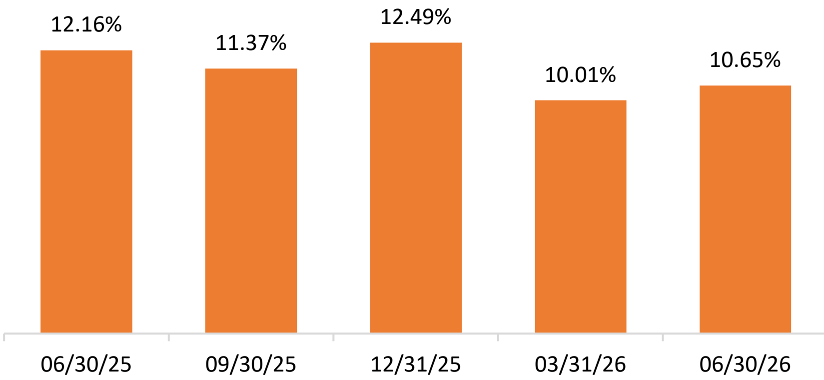
Asset Quality Trends

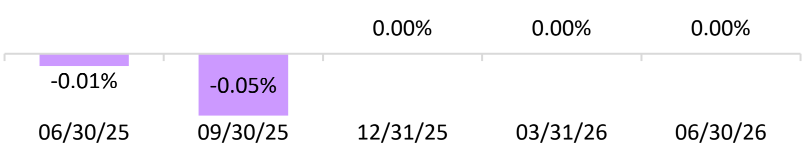
Nonperforming Assets[1] / Total Assets



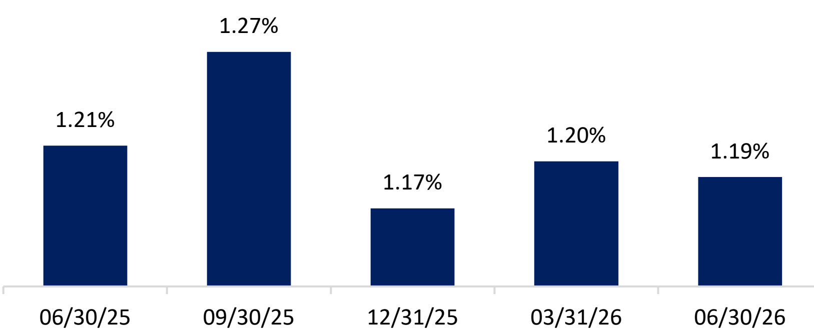
Classified Assets[1] / Capital



Net Charge-Offs / Avg Loans



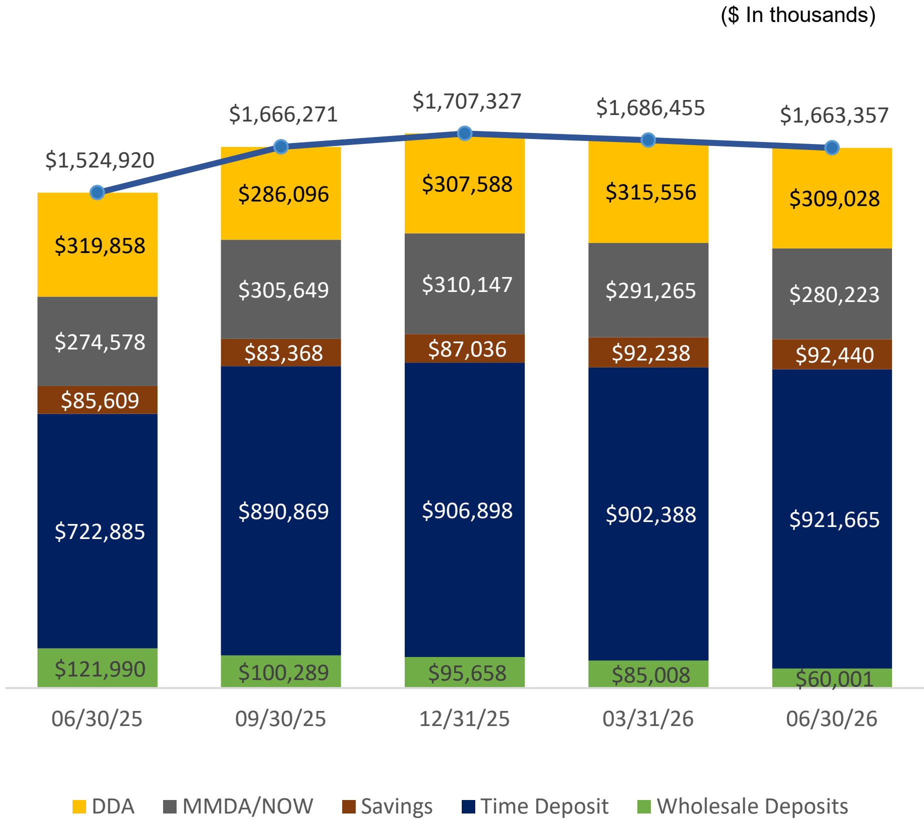
Allowance for Credit Loss / Loans Held for Investment



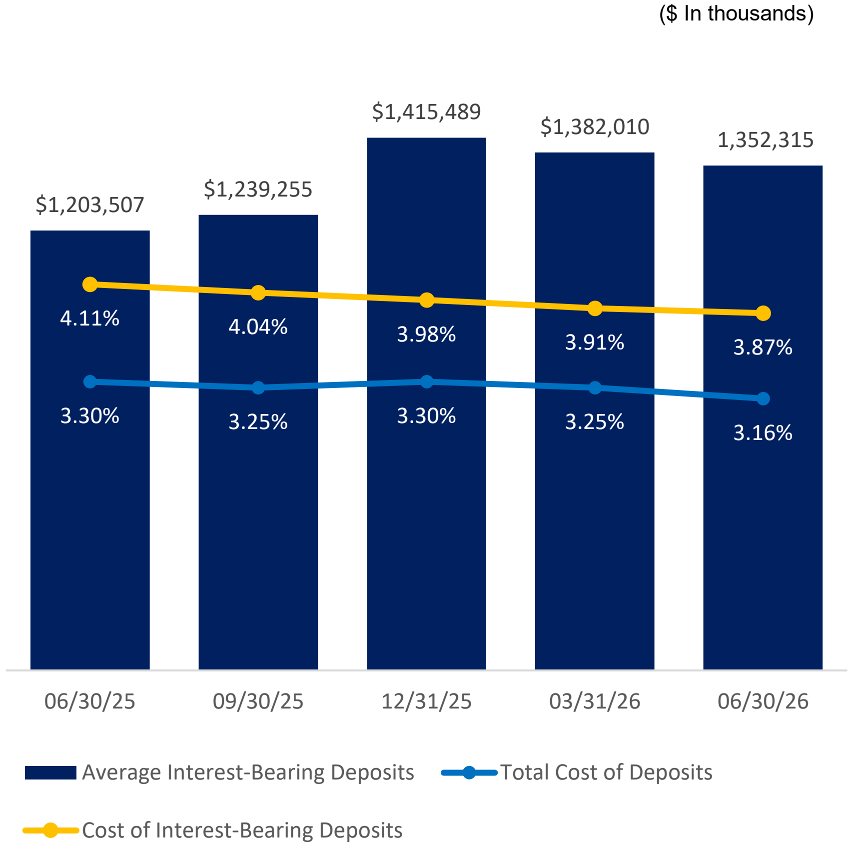
cbb Bancorp [1] Net of SBA guaranty

Deposit Trends

Deposit Composition



Average Interest-Bearing Deposits & Cost of Deposits



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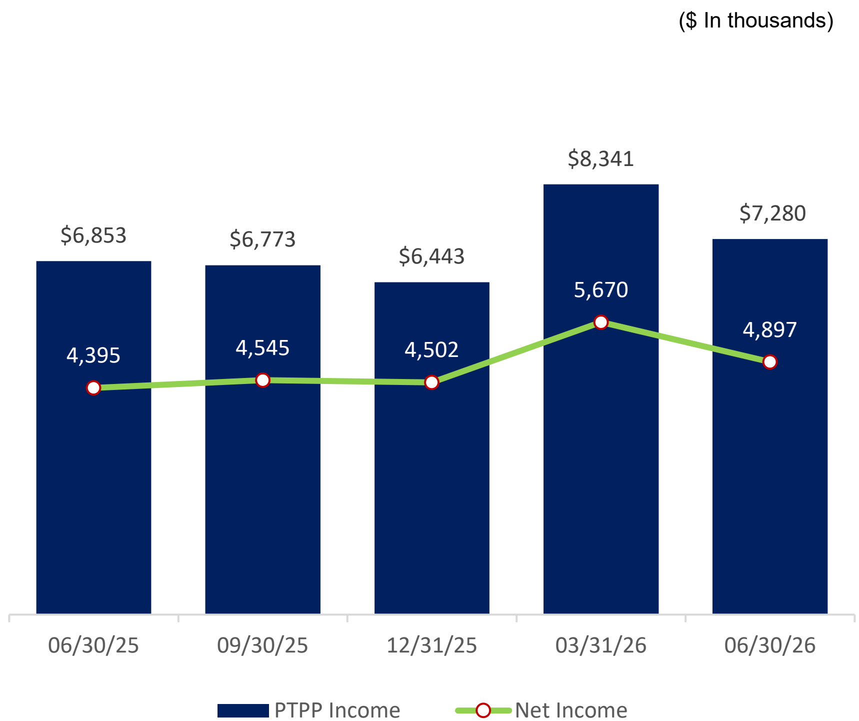
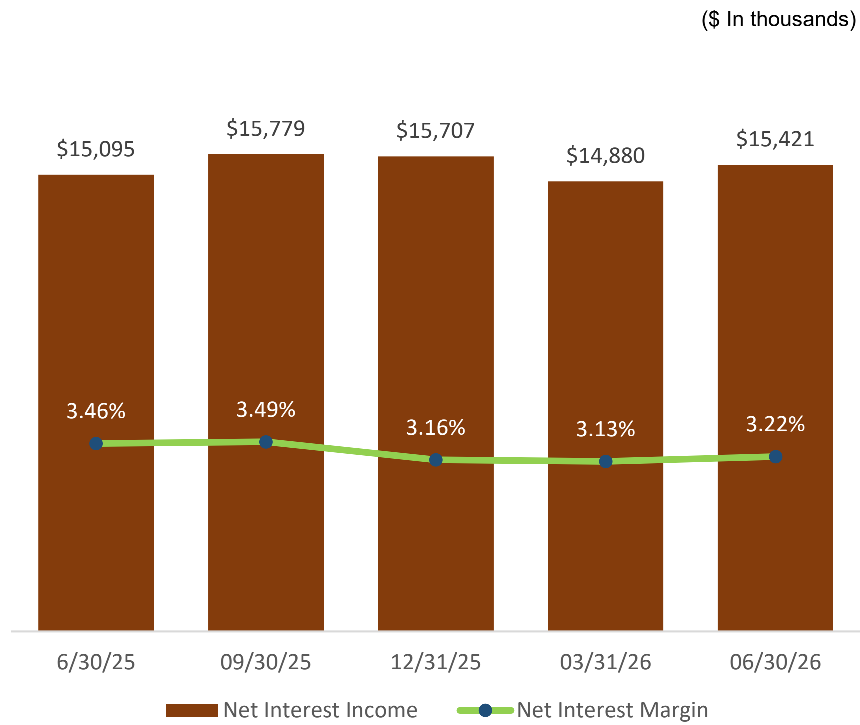
Pre-Tax Pre-Provision (PTPP) Income, Net Income, Net Interest Income (NII), and Net Interest Margin (NIM)

PTPP Income & Net Income



- PTPP income for the second quarter 2026 decreased by $1.1 million Q-o-Q, primarily due to a higher noninterest expense.
- Net income for the second quarter 2026 also decreased by $773 thousand from the prior quarter, reflecting a higher noninterest expense and lower noninterest income, partially offset by higher net interest income.

Net Interest Income[1] & Net Interest Margin[1]

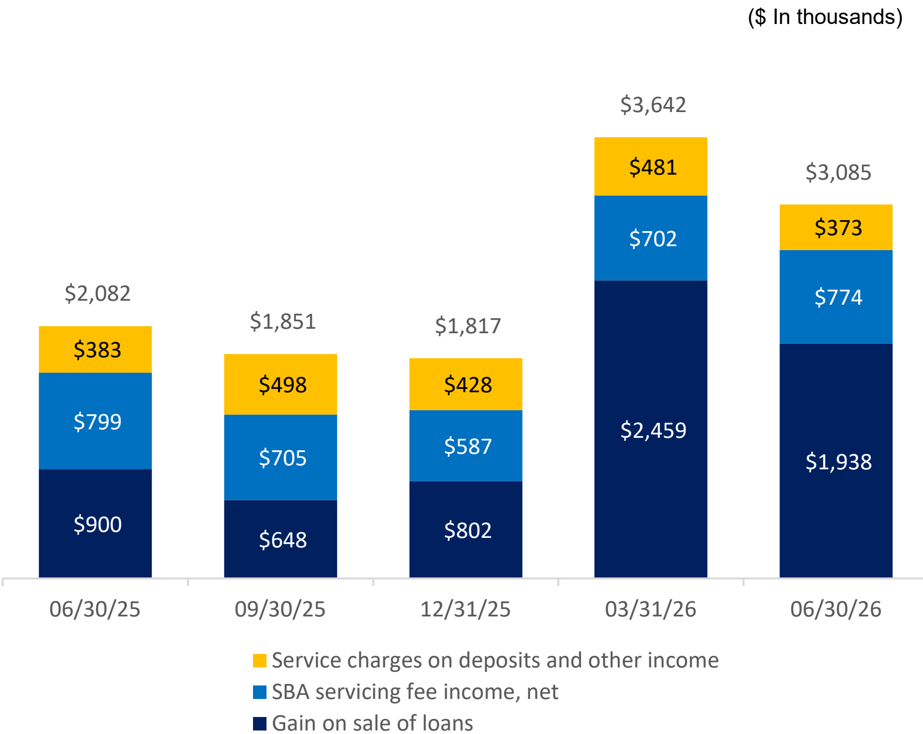


- NII for the second quarter 2026 increased by $541 thousand Q-o-Q, primarily driven by a decrease in costs on interest-bearing deposits outpacing the decrease in yields on interest earning assets and having one more day in the quarter.
- NIM for the second quarter 2026 increased to 3.22% from 3.13%, primarily driven by 9 basis points reduction in the cost of deposits.

cbb Bancorp [1] Amounts calculated on a fully taxable equivalent basis using the current statutory tax rate

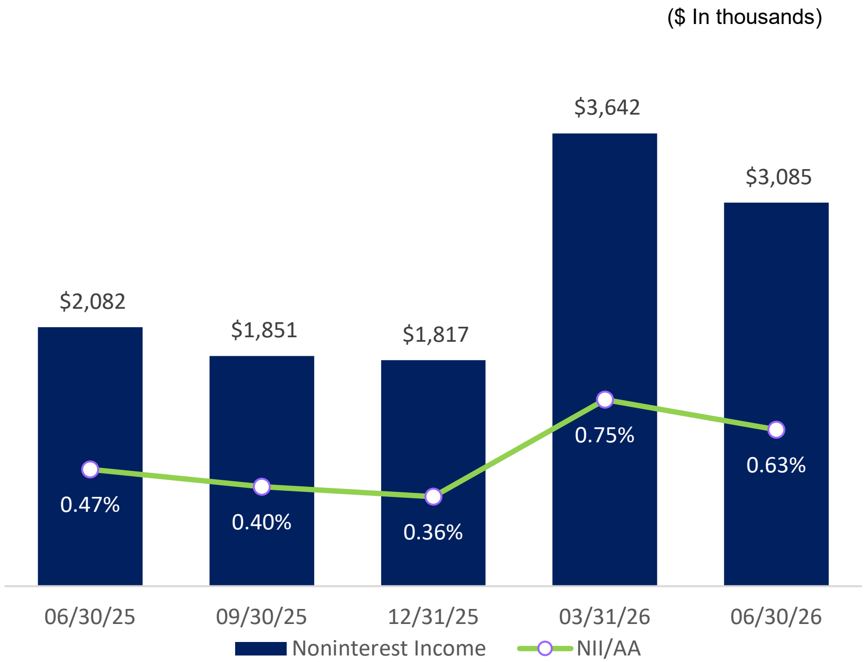
Noninterest Income and NII/AA

Noninterest Income



❖ Noninterest income for the second quarter 2026 decreased by $557 thousand Q-o-Q, primarily driven by a $521 thousand decrease in gain on the sale of SBA loans.

Noninterest Income & NII/AA[1]



❖ NII/AA for the second quarter 2026 decreased by 0.12% Q-o-Q, driven by a $557 thousand, or 15.3%, decrease in noninterest income, partially offset by a $4.5 million, or 0.2%, decrease in average assets compared to the prior quarter.

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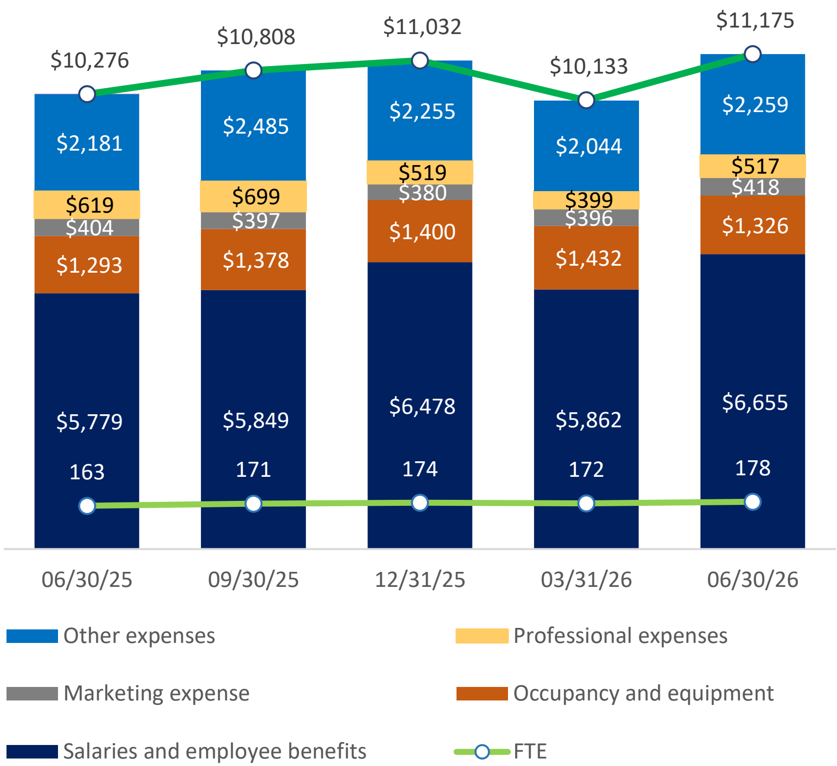
[1] NII/AA = Noninterest income as a percentage of average assets

Noninterest Expense and NIE/AA

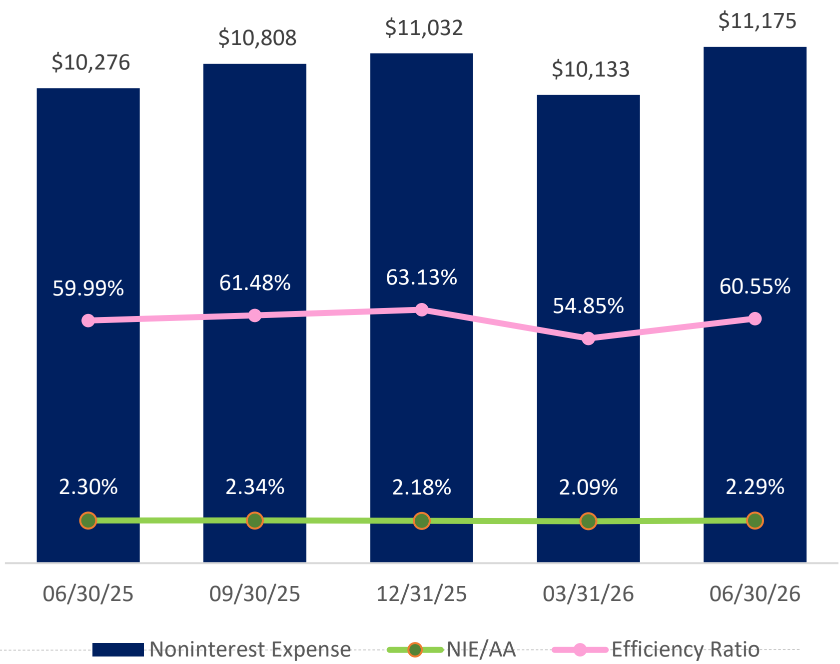
Noninterest Expense & FTE

($ In thousands)



Noninterest Expense, Efficiency Ratio & NIE/AA[1]

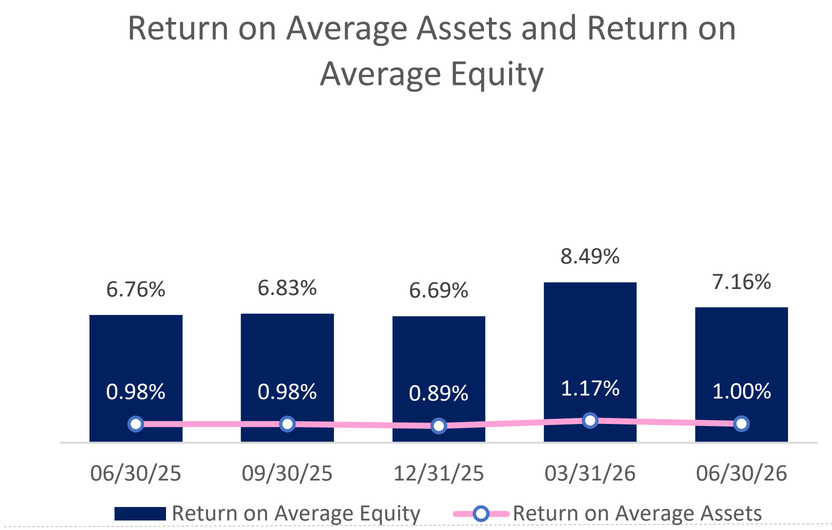
($ In thousands)

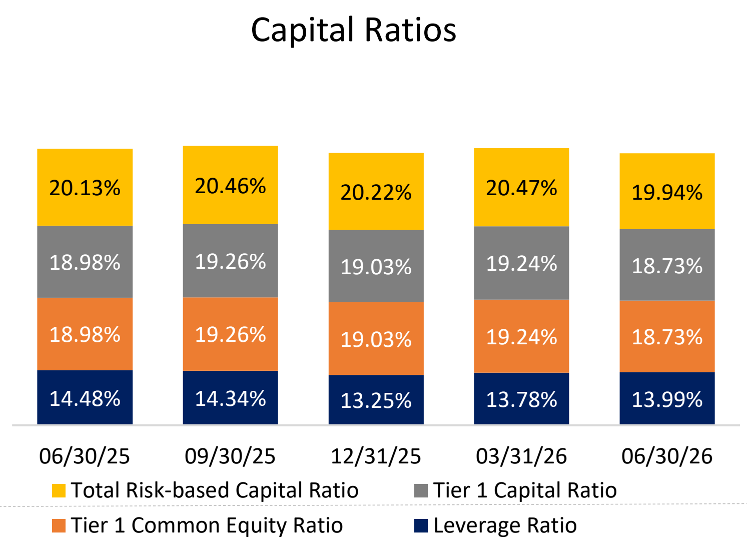


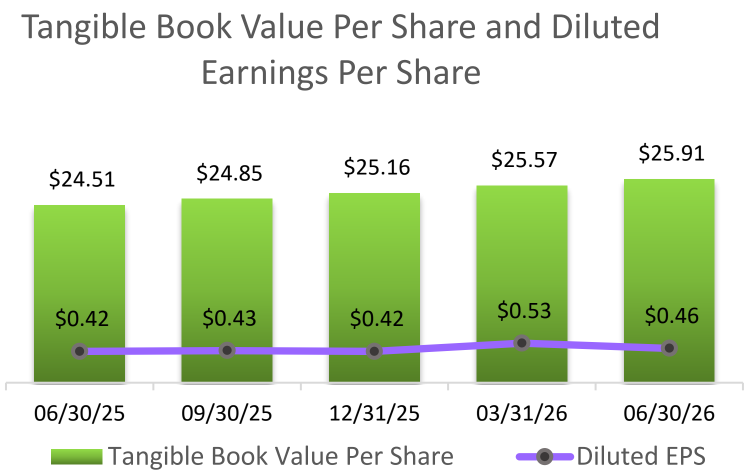
- Noninterest expenses for the second quarter 2026 were $11.2 million, compared to $10.1 million for the first quarter 2026 and $10.3 million for the second quarter 2025. The $1.0 million quarter-over-quarter increase was primarily driven by higher salaries and employee benefits costs of $793 thousand and other operating expenses of $215 thousand.

[1] NIE/AA = Noninterest expense as a percentage of average assets

Capital Trend







- Growing tangible book value per share of $25.91 up $0.34 per share, or 1.3%, compared to $25.57 in the first quarter 2026, and up $1.40 per share, or 5.7%, compared to $24.51 in the second quarter 2025.