



FinWise at a Glance¹

NASDAQ: FINW

ROAA: 2.1%

ROAE: 8.3% (currently negatively impacted by high capital levels)

Total Assets: \$683M (+23.0% Y/Y)

TBV p/sh: \$12.90 (+7.1% Y/Y)

¹ Data as of September 30, 2024

website: investors.finwisebancorp.com

CORPORATE PROFILE

- **FinWise provides comprehensive Banking and Payments solutions** to fintech brands through its existing API-driven platforms.
- **2024 is a key expansion year for the Company**, as it diversifies its business model by launching Payments (MoneyRails™) and BIN Sponsorship offerings.
- **Through its compliance oversight and risk management-first culture**, FinWise is well positioned to guide fintechs through a rigorous process to facilitate regulatory compliance.

DIFFERENTIATED BUSINESS MODEL

- **Trusted banking and payments solutions** provider to fintech brands
- **Resilient and profitable** model with compelling growth opportunities
- **Compliance oversight** and risk management-first culture
- **Lower risk loan portfolio**: 46.4% of Tot. Portfolio is SBA Guaranteed & Strategic Program HFS; HFS loans typically cash-collateralized and held for less than one week
- **Well capitalized** significantly above federal regulatory standards
- **Highly experienced team** with proven track record

Key Existing Businesses:

- **Strategic Program Lending.** Scalable API-driven infrastructure powering deposit, lending and payments programs for leading fintech brands
- **Lending.** SBA 7(a), Owner Occupied Real Estate, Leasing lending programs provide flexibility for disciplined balance sheet growth
- **Launch Credit Enhanced Balance Sheet.** Provides opportunity to generate prudent asset growth and interest income

2024 IS AN EXPANSION YEAR: COMPREHENSIVE BANKING & PAYMENTS SOLUTIONS OFFERING

Launch Payments (MoneyRails™) and BIN Sponsorship offerings. Provides an opportunity to diversify current business model and drive further growth.

Benefits Expected to Include:

- Revenue:** expand and diversify sources of revenue
- Deposits:** diversify deposit composition; reduce costs of funds
- Credit Quality:** increase percentage of Prime loans
- Profitability:** outsourced solutions enhance operating leverage vs traditional model



SELECT FINTECH BRANDS WE SUPPORT

YTD, we have announced four¹ new Strategic Lending Programs and one new Payments program, driven partly by the strength of our enhanced multi-product platform



¹ Subsequent to 3Q24, we signed an agreement with a strategic lending program. We have not yet formally announced this program as it is still in its piloting stage but anticipate providing more details in upcoming quarters.

FINWISE IN THE NEWS



Nasdaq Interview with our CEO - video

[FinWise Bancorp Reports Third Quarter 2024 Results](#)

[FinWise Bancorp Announces Strategic Lending Program with PowerPay](#)

[FinWise Bancorp Reports Second Quarter 2024 Results](#)

[FinWise Bancorp Ranked #2 in American Banker's Annual List of Top-Performing Publicly Traded Banks With Under \\$2 Billion of Assets](#)

[FinWise Bancorp Announces Strategic Lending Program with Plannery to Provide Debt Consolidation Loans to Healthcare Professionals](#)

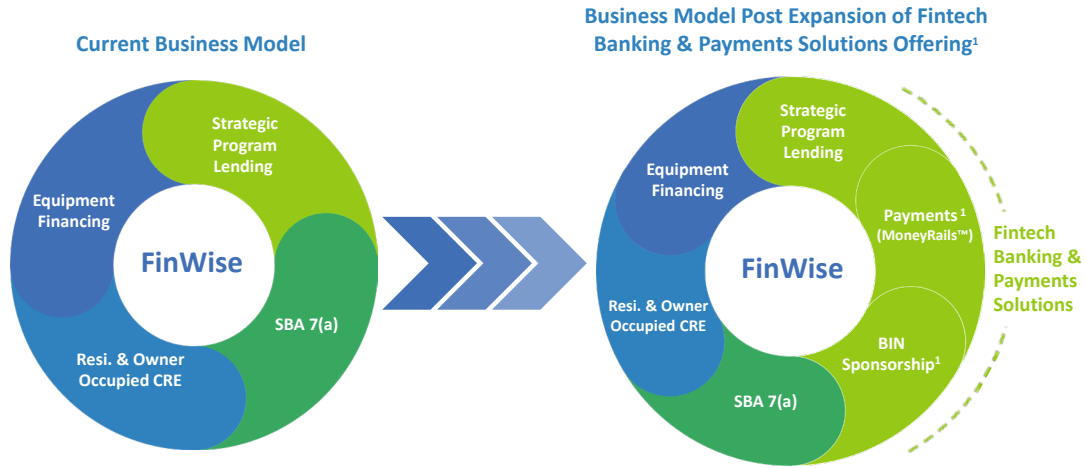
[FinWise Bancorp Reports First Quarter 2024 Results - FinWise BanCorp](#)

[FinWise Sweats Small Stuff to Make BaaS Work \(thefinancialbrand.com\)](#)

[A closer look at FinWise Bank and Earnest's alliance to expand student loan financing - Tearsheet](#)

2024 EXPANSION OF FINTECH BANKING & PAYMENTS SOLUTIONS OFFERING

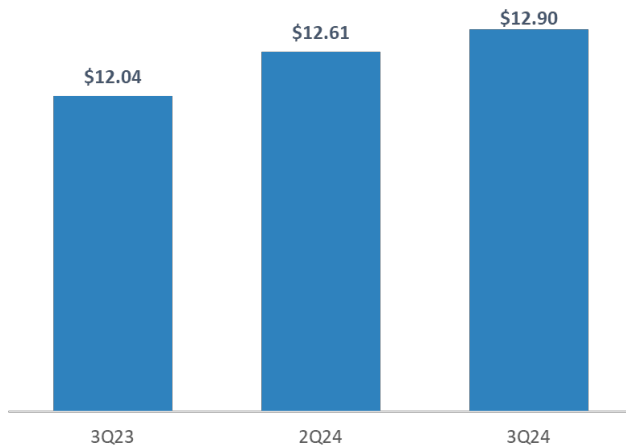
Launch of Payments (MoneyRails™) and BIN Sponsorship Enhances Ability to Scale and Drive Growth



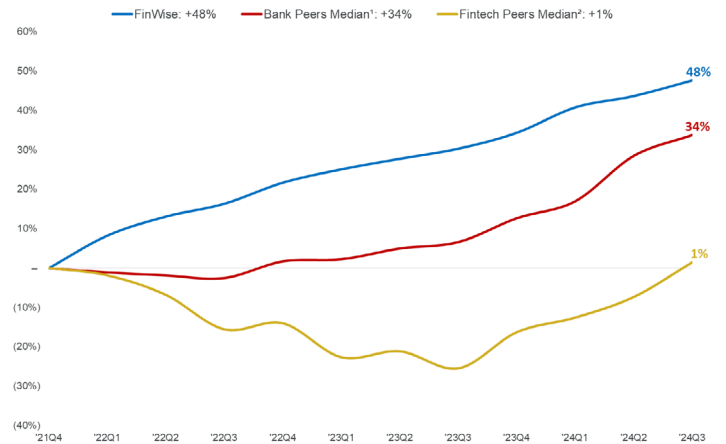
¹Payments (MoneyRails™) and Bank Identification Number (BIN) Sponsorship are under development. Note: "Fintech Banking Solutions" is used to describe our target market within the banking as a service ecosystem

TBV GROWTH HAS BEEN A WIN FOR SHAREHOLDERS

Tangible Book Value Per Share (Non-GAAP)¹



Indexed Change in TBV Since FINW IPO (4Q21) vs Select Bank and Fintech Peers²

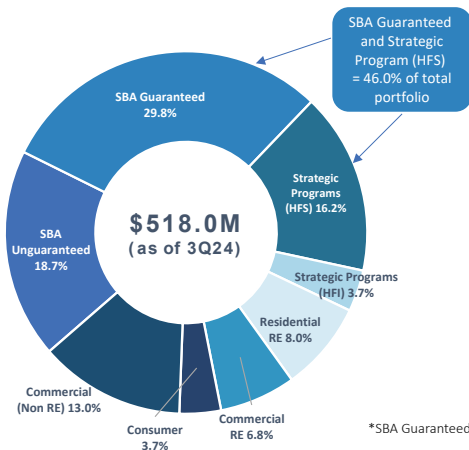


¹ See Appendix at end of investor presentation for full description of metric and Non-GAAP reconciliation. Amounts are as of the end of each respective period. [Link: Investor Presentation](#)

² Bank Peers defined as: Oregon Bancorp, Inc., Quaint Oak Bancorp, Inc., University Bancorp, Inc., BayFirst Financial Corp., Fentura Financial, Inc., CF Bankshares Inc., Meridian Corporation, Coastal Financial Corporation, Capital Bancorp, Inc., FS Bancorp, Inc., Blue Ridge Bankshares, Inc., First Internet Bancorp, Nicolet Bankshares, Inc., Triumph Financial, Inc., Live Oak Bankshares, Inc., Merchants Bancorp, The Bancorp, Inc., Cross River Bank, Metropolitan Bank Holding Corp., Capital Community Bank. Fintech Peers defined as Atlanticus Holdings Corporation, Oportun Financial Corporation, Enova International, Inc., LendingClub Corporation, Pathward Financial, Inc. Note: Bank level Call Report financial data used where holding company consolidated financials unavailable. Source: S&P Capital IQ Pro

DIVERSIFIED AND LOWER RISK LOAN PORTFOLIO

Note: 46.0% of Tot. Portfolio is SBA Guaranteed* & Strategic Program HFS; HFS loans typically cash-collateralized and held for less than one week



*SBA Guaranteed loans are guaranteed by U.S Small Business Admin

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