



JUNE 2022

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# INVESTOR PRESENTATION



# DISCLAIMER

## "Safe Harbor" Statement Under the Private Securities Litigation Reform Act of 1995

This presentation contains forward-looking statements made pursuant to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. These forward-looking statements reflect the current views of FinWise Bancorp ("FinWise," "we," "us," or the "Company") with respect to, among other things, future events and its financial performance. These statements are often, but not always, made through the use of words or phrases such as "may," "might," "should," "could," "predict," "potential," "believe," "will likely result," "expect," "continue," "will," "anticipate," "seek," "estimate," "intend," "plan," "project," "projection," "forecast," "budget," "goal," "target," "would," "aim" and "outlook," or the negative version of those words or other comparable words or phrases of a future or forward-looking nature. These forward-looking statements are not historical facts, and are based on current expectations, estimates and projections about the Company's industry and management's beliefs and certain assumptions made by management, many of which, by their nature, are inherently uncertain and beyond the Company's control. The inclusion of these forward-looking statements should not be regarded as a representation by the Company or any other person that such expectations, estimates and projections will be achieved. Accordingly, the Company cautions you that any such forward-looking statements are not guarantees of future performance and are subject to risks, assumptions and uncertainties that are difficult to predict. Although the Company believes that the expectations reflected in these forward-looking statements are reasonable as of the date made, actual results may prove to be materially different from the results expressed or implied by the forward-looking statements.

There are or will be important factors that could cause the Company's actual results to differ materially from those indicated in these forward-looking statements, including, but not limited to, the following: (a) conditions relating to the Covid-19 pandemic, including the severity and duration of the associated economic slowdown either nationally or in the Company's market areas, and the response of governmental authorities to the Covid-19 pandemic and the Company's participation in Covid-19-related government programs such as the PPP; (b) system failure or cybersecurity breaches of the Company's network security; (c) the success of the financial technology industry, the development and acceptance of which is subject to a high degree of uncertainty, as well as the continued evolution of the regulation of this industry; (d) the Company's ability to keep pace with rapid technological changes in the industry or implement new technology effectively; (e) the Company's reliance on third-party service providers for core systems support, informational website hosting, internet services, online account opening and other processing services; (f) general economic conditions, either nationally or in the Company's market areas (including interest rate environment, government economic and monetary policies, the strength of global financial markets and inflation and deflation), that impact the financial services industry and/or the Company's business; (g) increased competition in the financial services industry, particularly from regional and national institutions and other companies that offer banking services; (h) the Company's ability to measure and manage its credit risk effectively and the potential deterioration of the business and economic conditions in the Company's primary market areas; (i) the adequacy of the Company's risk management framework; (j) the adequacy of the Company's allowance for loan losses; (k) the financial soundness of other financial institutions; (l) new lines of business or new products and services; (m) changes in SBA rules, regulations and loan products, including specifically the Section 7(a) program, changes in SBA standard operating procedures or changes to the status of the Bank as an SBA Preferred Lender; (n) changes in the value of collateral securing the Company's loans; (o) possible increases in the Company's levels of nonperforming assets; (p) potential losses from loan defaults and nonperformance on loans; (q) the Company's ability to protect its intellectual property and the risks it faces with respect to claims and litigation initiated against the Company; (r) the inability of small- and medium-sized businesses to whom the Company lends to weather adverse business conditions and repay loans; (s) the Company's ability to implement aspects of its growth strategy and to sustain its historic rate of growth; (t) the Company's ability to continue to originate, sell and retain loans, including through its Strategic Programs; (u) the concentration of the Company's lending and depositor relationships through Strategic Programs in the financial technology industry generally; (v) the Company's ability to attract additional merchants and retain and grow its existing merchant relationships; (w) interest rate risk associated with the Company's business, including sensitivity of its interest earning assets and interest-bearing liabilities to interest rates, and the impact to its earnings from changes in interest rates; (x) the effectiveness of the Company's internal control over financial reporting and its ability to remediate any future material weakness in its internal control over financial reporting; (y) potential exposure to fraud, negligence, computer theft and cyber-crime and other disruptions in the Company's computer systems relating to its development and use of new technology platforms; (z) the Company's dependence on its management team and changes in management composition; (aa) the sufficiency of the Company's capital, including sources of capital and the extent to which it may be required to raise additional capital to meet its goals; (bb) compliance with laws and regulations, supervisory actions, the Dodd-Frank Act, the Regulatory Relief Act, capital requirements, the Bank Secrecy Act, anti-money laundering laws, predatory lending laws, and other statutes and regulations; (cc) changes in the laws, rules, regulations, interpretations or policies relating to financial institutions, accounting, tax, trade, monetary and fiscal matters; (dd) the Company's ability to maintain a strong core deposit base or other low-cost funding sources; (ee) results of examinations of the Company by the Company's regulators, including the possibility that its regulators may, among other things, require the Company to increase its allowance for loan losses or to write-down assets; (ff) the Company's involvement from time to time in legal proceedings, examinations and remedial actions by regulators; (gg) further government intervention in the U.S. financial system; (hh) the ability of the Company's Strategic Program service providers to comply with regulatory regimes, including laws and regulations applicable to consumer credit transactions, and the Company's ability to adequately oversee and monitor its Strategic Program service providers; (ii) the Company's ability to maintain and grow its relationships with its Strategic Program service providers; (jj) natural disasters and adverse weather, acts of terrorism, pandemics, an outbreak of hostilities or other international or domestic calamities, and other matters beyond the Company's control; (kk) future equity and debt issuances; and (ll) other factors listed from time to time in the Company's filings with the Securities and Exchange Commission, including, without limitation, its Annual Report on Form 10-K for the year ended December 31, 2021 and subsequent reports on Form 10-Q and Form 8-K.



# DISCLAIMER

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## **Market and industry data**

This presentation includes estimates regarding market and industry data. Unless otherwise indicated, information concerning our industry and the markets in which we operate, including our general expectations, market position, market opportunity, and market size, are based on our management's knowledge and experience in the markets in which we operate, together with currently available information obtained from various sources, including publicly available information, industry reports and publications, surveys, our clients, trade and business organizations and other contacts in the markets in which we operate. Certain information is based on management estimates, which have been derived from third-party sources, as well as data from our internal research. In presenting this information, we have made certain assumptions that we believe to be reasonable based on such data and other similar sources and on our knowledge of, and our experience to date in, the markets in which we operate. While we believe the estimated market and industry data included in this presentation are generally reliable, such information, which is derived in part from management's estimates and beliefs, is inherently uncertain and imprecise.

## **Non-GAAP financial measures**

Some of the financial measures included in this presentation are not measures of financial performance recognized by generally accepted accounting principles in the United States ("GAAP"). These non-GAAP financial measures are "tangible shareholders' equity," "tangible book value per share," and "efficiency ratio." Our management uses these non-GAAP financial measures in its analysis of our performance. We believe these non-GAAP financial measures provide useful information to management and investors that is supplementary to our financial condition, results of operations and cash flows computed in accordance with GAAP; however, we acknowledge that our non-GAAP financial measures have a number of limitations. As such, you should not view these measures as a substitute for results determined in accordance with GAAP, and they are not necessarily comparable to non-GAAP financial measures that other companies use. A reconciliation of such non-GAAP financial measures to the most closely related GAAP financial measures is included in the Appendix to this presentation.

## **Trademarks**

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## LEADERSHIP TEAM

### Over 120 Years of Combined Banking Experience



**Kent Landvatter**  
CEO / President

Mr. Landvatter joined FinWise and its wholly-owned Utah state-chartered banking subsidiary, FinWise Bank (the "Bank"), in September 2010 as the President and Chief Executive Officer. Mr. Landvatter has over 40 years of financial services and banking experience, including experience with distressed banks and serving as the president of two de novo banks, Comenity Capital Bank and Goldman Sachs Bank, USA.



**Javvis Jacobson**  
CFO / EVP

Mr. Jacobson joined the Bank in March 2015 as the Executive Vice President and Chief Financial Officer. Mr. Jacobson has over 20 years of financial services experience, including at Deloitte, where he served for several years managing audits of financial institutions. Mr. Jacobson also served for several years as the Chief Financial Officer of Beehive Credit Union.



**Jim Noone**  
CCO / EVP

Mr. Noone joined the Bank in February 2018 and was named Executive Vice President and Chief Credit Officer in June 2018. Mr. Noone has 20 years of financial services experience including commercial and investment banking as well as private equity. Prior to joining the Bank, Mr. Noone served as Executive Vice President of Prudent Lenders, an SBA service provider from 2012 to 2018.



**Dawn Cannon**  
COO / EVP

Ms. Cannon joined the Bank in March 2020 as the Senior Operating Officer and was named Executive Vice President and Chief Operating Officer in July 2020. Ms. Cannon has over 20 years of banking experience, including serving as the Executive Vice President of Operations of EnerBank, an industrial bank that focused on lending programs similar to our POS lending program, where she was instrumental in building it from 23 to 285 full time employees and from \$10 million to \$1.4 billion in total assets.



**Michael O'Brien**  
CCO / CRO / EVP

Mr. O'Brien joined the Bank in September 2021 as Executive Vice President, Chief Compliance and Risk Officer and Corporate Counsel. Mr. O'Brien has over 20 years of legal, compliance and risk management experience in financial services. Mr. O'Brien also previously served as Chief Compliance Officer of EnerBank USA, a Utah industrial bank. He is currently licensed to practice law in Utah and Washington, D.C.



## KEY INVESTMENT HIGHLIGHTS

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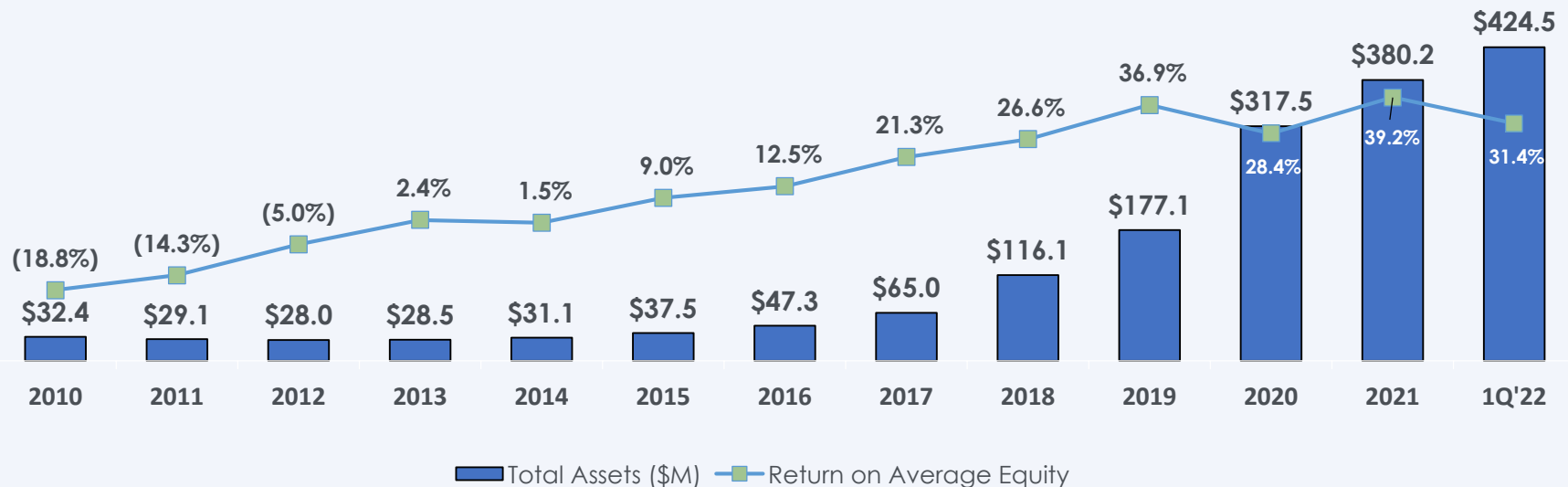




# EXCEPTIONALLY PROFITABLE GROWTH

## Q1 2022 Financial Highlights<sup>1</sup>

Total Assets:	\$424.5M
Net Income:	\$9.4M
ROAE:	31.4%
ROAA:	9.4%



1) Total assets as of December 31, 2020, December 31, 2021, and March 31, 2022, include approximately \$107.1 million, \$1.1 million, and \$1.0 million in PPP loans, respectively.  
Note: Annual period financial data represents the annual period ending December 31; we calculate our average equity for a year by dividing the sum of our total shareholder's equity balance as of the beginning of the relevant year and at the end of the relevant year and dividing by two. Quarterly period financial data represents the three month quarterly period; We calculate our average equity for a given reporting period by dividing (a) the sum of our total shareholder's equity balance as of the close of business (i) at the beginning of the relevant reporting period and (ii) at the ending of the relevant reporting period, by (b) two.



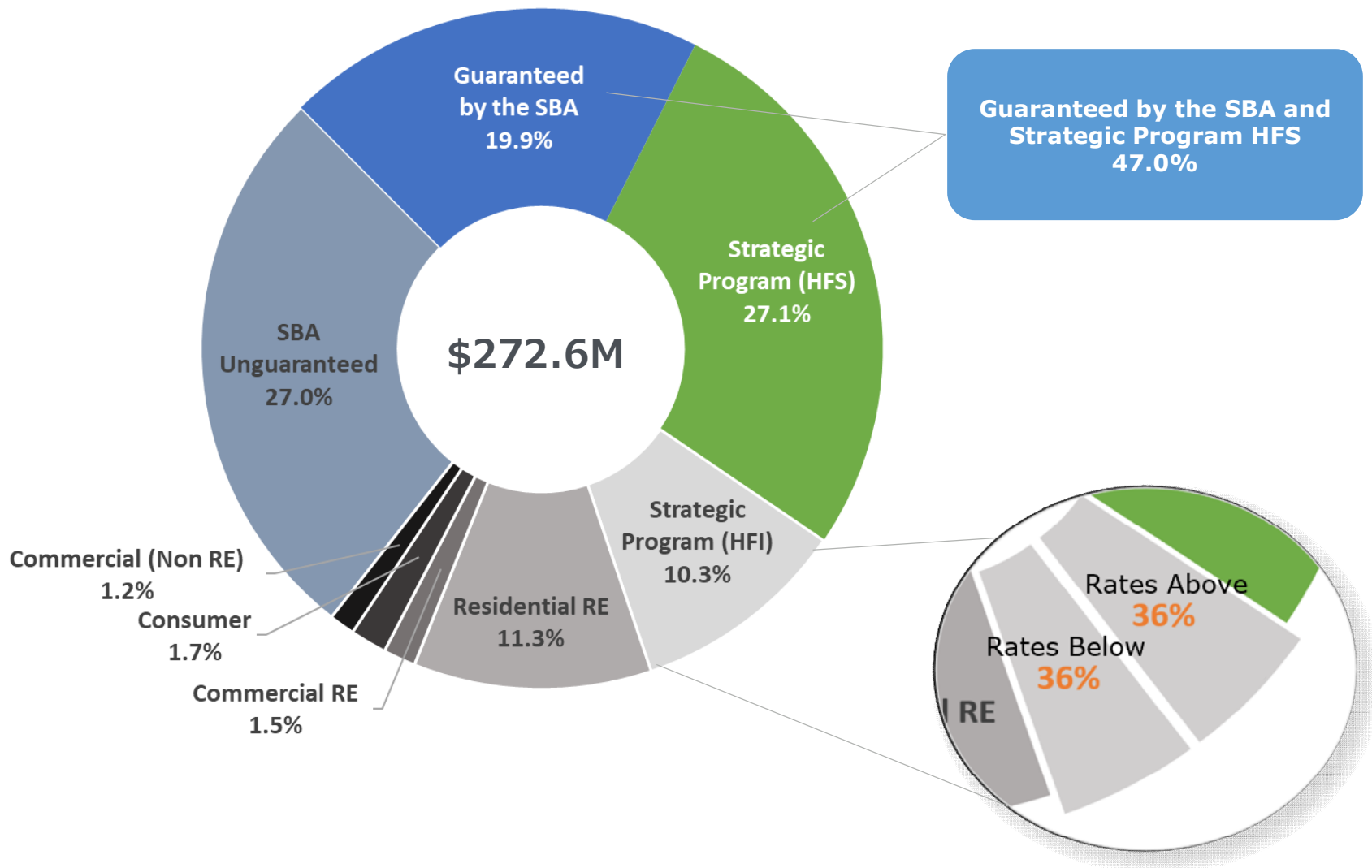
## DIVERSE BUSINESS LINES AND REVENUE STREAMS

Line of Business	1Q '22 Gross Revenue Contribution	Balance Sheet Strategy
Strategic Programs	71.7%	<ul style="list-style-type: none"><li>Strategic Program must have a reserve deposit account</li><li>Mostly originate to sell</li><li>Selective increase in HFI is part of long-term strategy</li></ul>
SBA 7(a) Lending	26.5%	<ul style="list-style-type: none"><li>Sell guaranteed portion at a premium</li><li>Expand SBA relationships to grow deposits and POS financing</li></ul>
Residential and Commercial Real Estate Lending	2.6%	<ul style="list-style-type: none"><li>Originate for investment</li></ul>
POS Lending Program	0.4%	<ul style="list-style-type: none"><li>Originate for investment</li></ul>

Note: Financial data is as of or for the quarter ending March 31, 2022. "Other", "Change in Fair Value on investment in BFG", and "SBA PPP" revenue not included in Revenue Contribution Breakdown.



# TOTAL LOAN PORTFOLIO BREAKDOWN AS OF MARCH 31, 2022

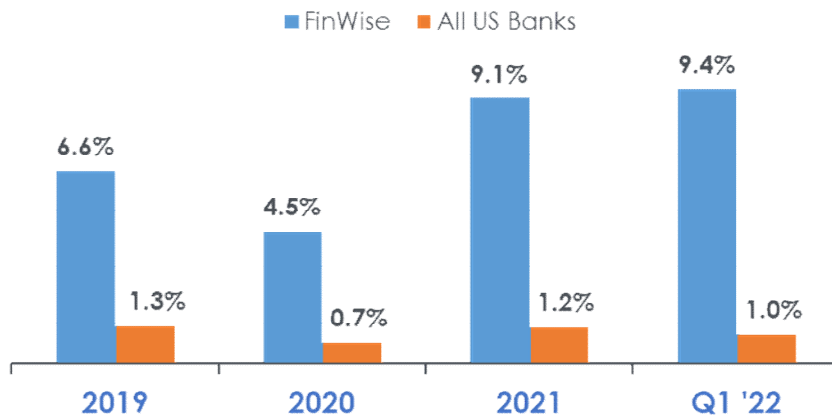




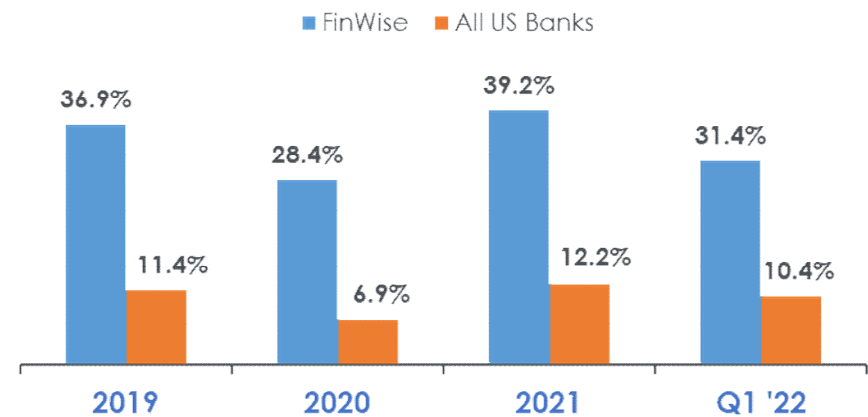


# TOP-TIER PROFITABILITY

## Return on Average Assets



## Return on Average Equity

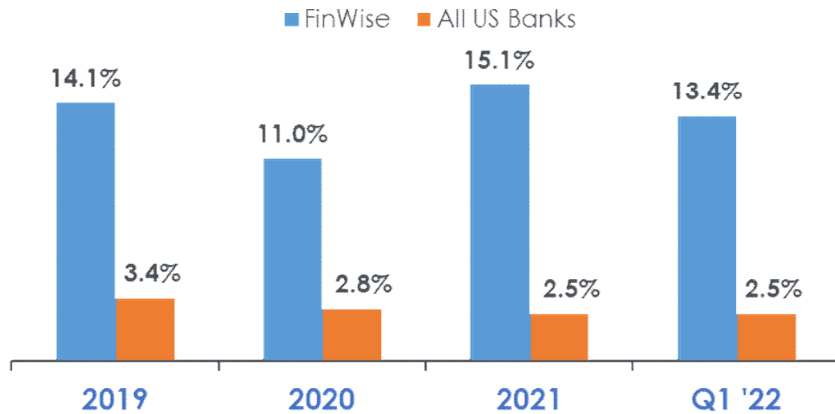


Note: According to the FDIC website, the data for all US Banks represents 5,177, 5,001, 4,839, and 4,796 banks for 2019, 2020, 2021, and March 31, 2022, respectively. Annual period financial data represents the annual period ending December 31. Q1 '22 financial data is as of or for the three-month period ending March 31, 2022. For ROAE and ROAA, we calculate our average assets and average equity for a given period by dividing the sum of our total asset balance or total shareholder's equity balance, as the case may be, as of the beginning of the relevant period and at the end of the relevant period, and dividing by two.

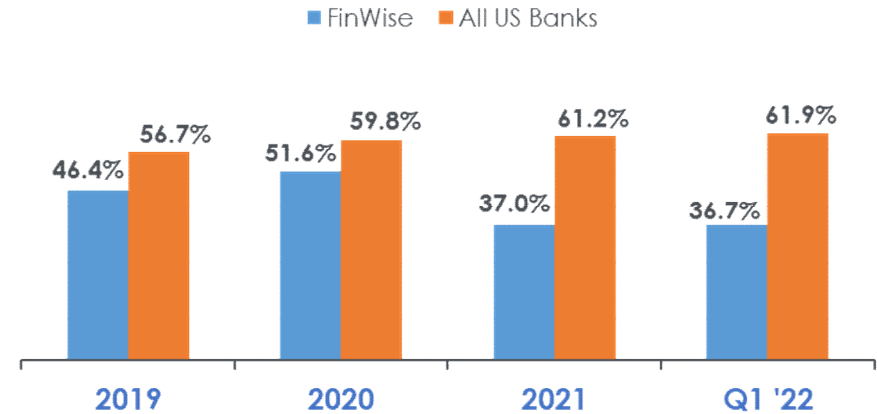


# PROFITABILITY METRICS COMPARE FAVORABLY TO ALL US BANKS

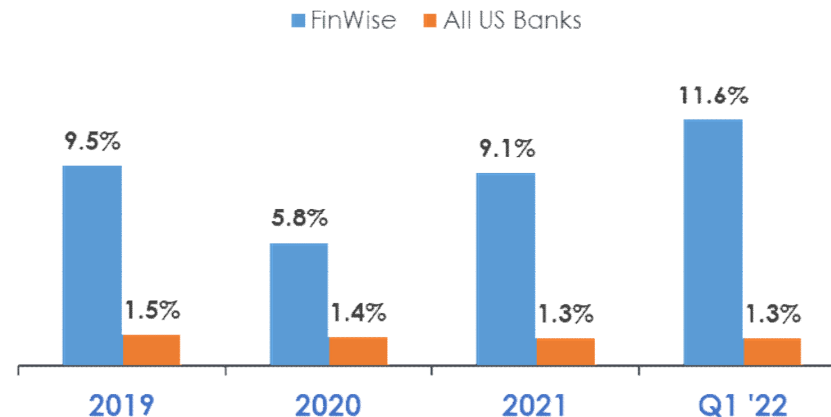
## Net Interest Margin



## Efficiency Ratio (Non-GAAP)



## Noninterest Income to Average Assets



Note: "Efficiency ratio" is defined as total noninterest expense divided by the sum of net interest income and noninterest income. We believe this measure is important as an indicator of productivity because it shows the amount of revenue generated for each dollar spent. Please see Appendix for GAAP to non-GAAP reconciliations. For Noninterest Income to Average Assets ratio, we calculate our average assets for a given period by dividing the sum of our total asset balance as of the beginning of the relevant period and at the end of the relevant period and dividing by two. According to the FDIC website, the data for all US Banks represents 5,177, 5,001, 4,839, and 4,796 banks for 2019, 2020, 2021, and March 31, 2022, respectively. Annual period financial data represents the annual period ending December 31. Q1 '22 financial data is as of or for the three-month period ending March 31, 2022.



## UNIQUELY POSITIONED FOR SIGNIFICANT GROWTH AND PROFITABILITY

### Competitive Landscape



#### Traditional Banks

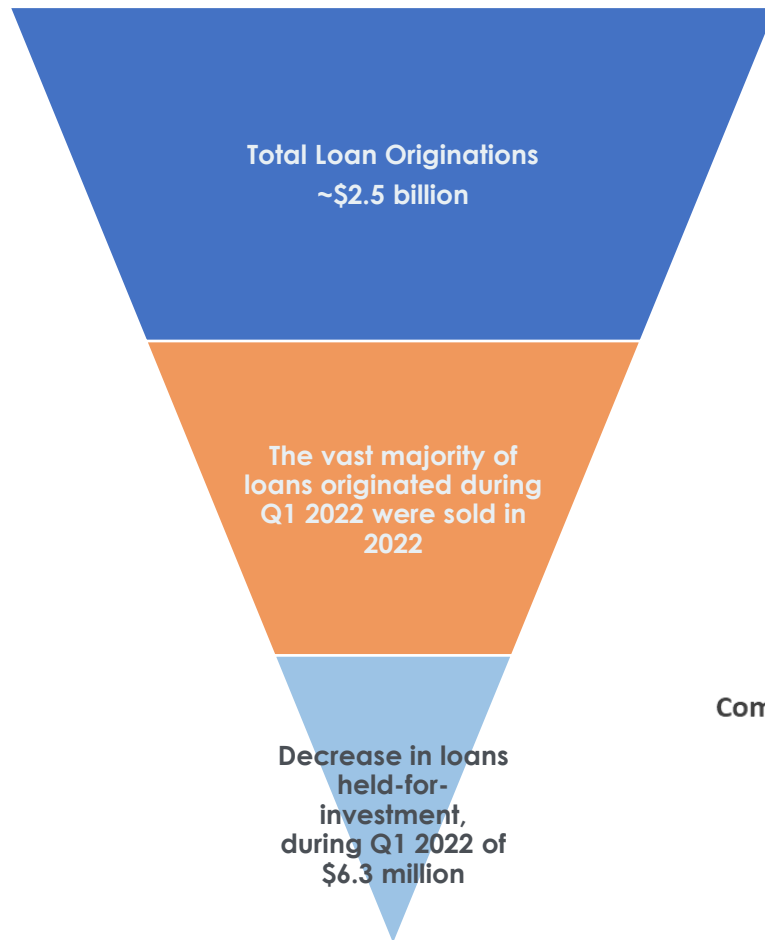
#### Nonbank Financial Services

Branch-Lite	✓	✗	✓
Low-Cost Funding	✓	✓	✗
Tech-Driven Banking Solutions	✓	✗	✗
Proprietary Data Analytics Platform	✓	✗	✗
Robust Underwriting & Risk Management	✓	✓	✗
Capital Efficient Business Model	✓	✗	✓
Nationwide Lending Platform	✓	✗	✓
Diversified Loan Portfolio / Revenue Streams	✓	✗	✓
Flexible and Cutting-Edge API	✓	✗	✗

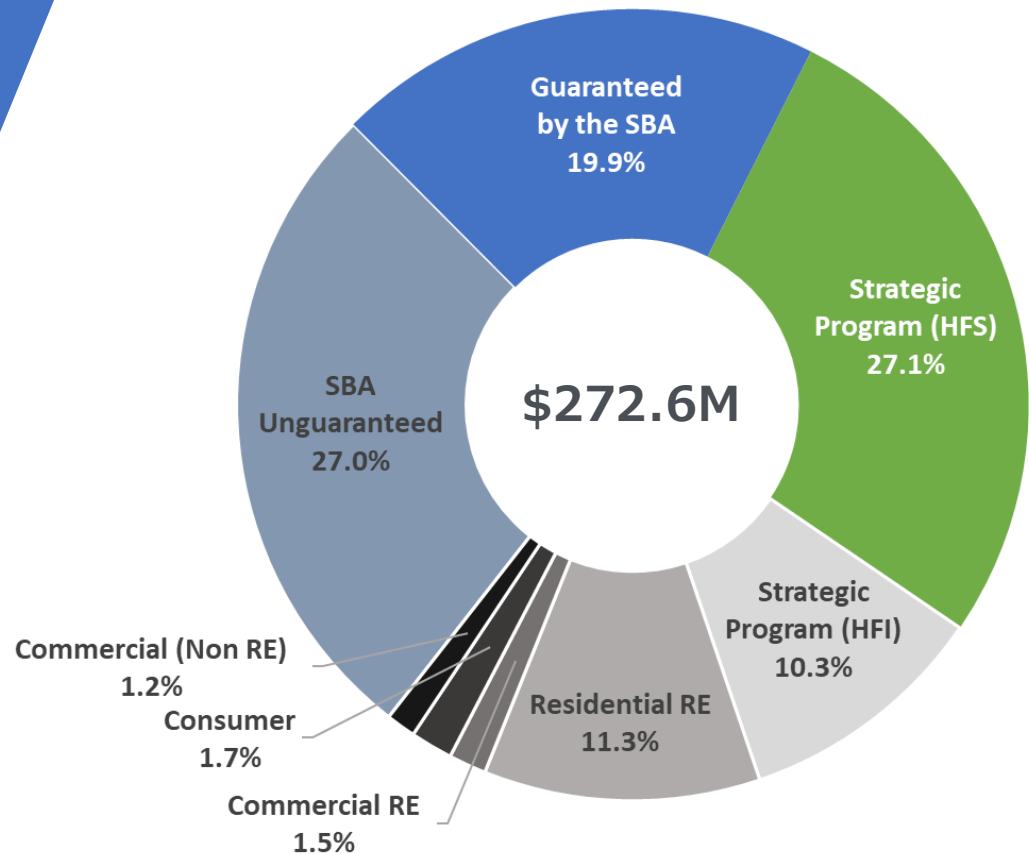


# RETAINED LOAN PORTFOLIO OVERVIEW

## 1Q '22 Loan Originations



## Loan Portfolio as of March 31, 2022



Note: Q1 '22 financial data is as of or for the three-month period ending March 31, 2022. Loans Guaranteed by the SBA include \$1.0 million of PPP loans as of March 31, 2022.



## STRATEGIC PROGRAMS - UNIQUE AND DIFFERENTIATED BUSINESS MODEL SETS FINWISE APART

### Business Line Differentiators

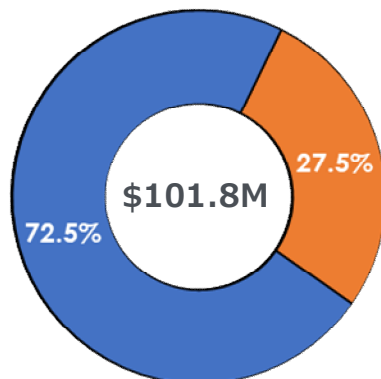
- Loan volume generated by origination service providers
- Strategic Program service providers serve as sub-servicers and perform typical primary servicing duties
- Each Strategic Program establishes a “reserve” deposit account with FinWise
- Extensive onboarding process and ongoing due diligence to confirm service providers adherence to compliance standards

### Revenue Model / Opportunities

Interest Income HFS
Interest Income HFI
Minimum program fees
Other Fees

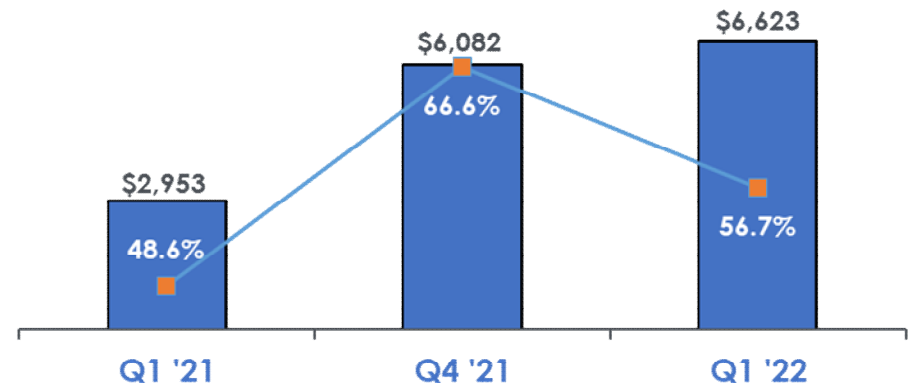
### 1Q '22 Strategic Program Loans on Balance Sheet

■ Retained (HFI)      ■ Held-For-Sale (HFS)



### Historical Strategic Program Fees

■ Strategic Program Fees (\$000s)      ■ % of Noninterest Income



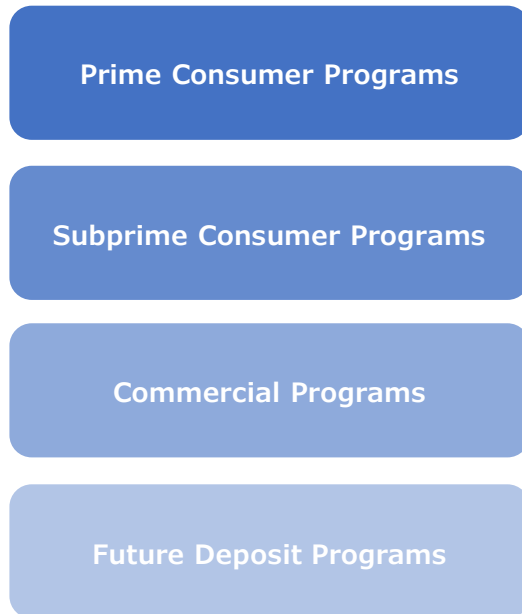
Note: Q1 '21 financial data is as of or for the three-month period ending March 31, 2021; Q4 '21 financial data is as of or for the three-month period ending December 31, 2021; Q1 '22 financial data is as of or for the three-month period ending March 31, 2022



# STRATEGY LEVERAGES UNIQUE POSITION AS ORIGINATING BANK

Scalable Lending Partner Strategy Supports Risk Diversification and Profitability

## Diverse Strategic Service Providers



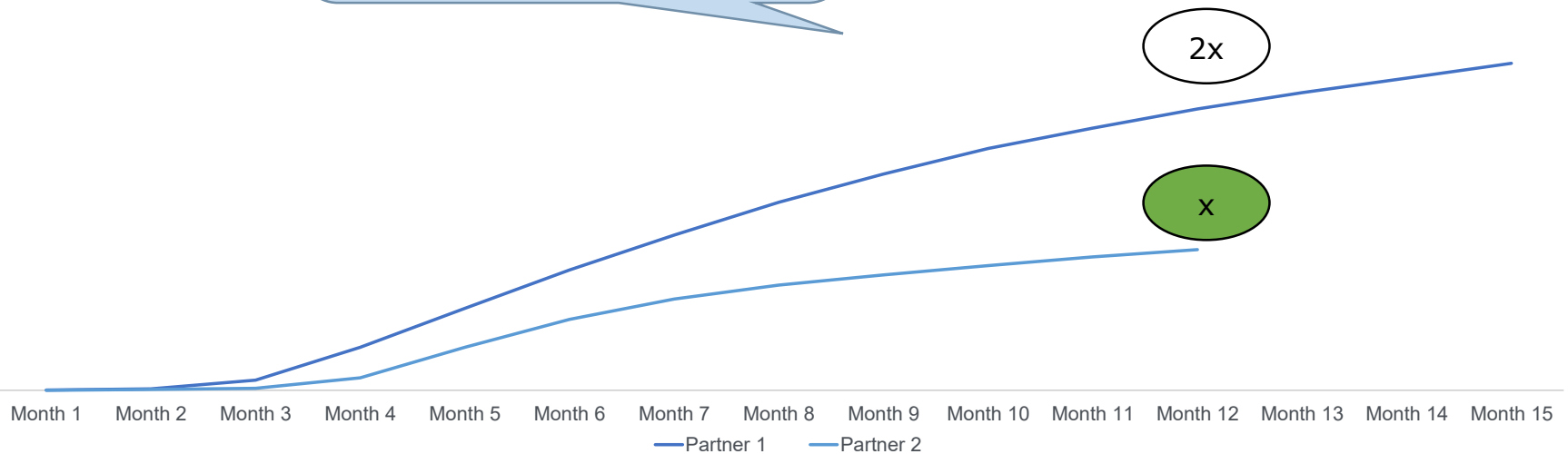
## Informs Strategy





## CASE STUDY – CUMULATIVE CHARGE-OFF CURVE BY PROGRAMS

**Data Informs Our Retention Decisions**



**Time on Books (months) by Vintage**

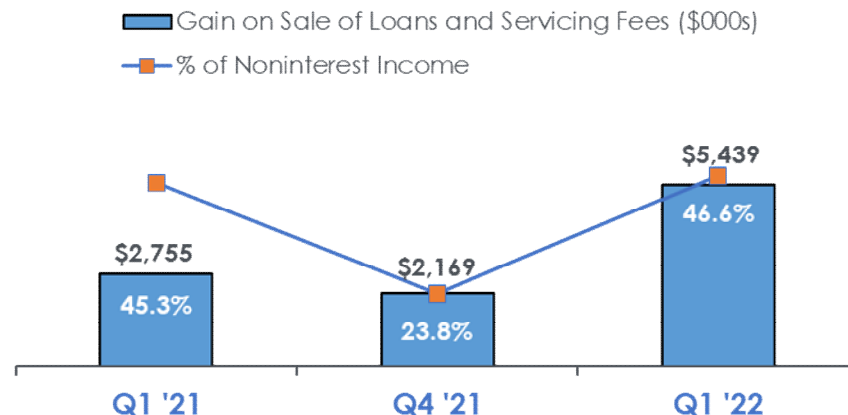


# SBA 7(A) LENDING OVERVIEW

## Business Line Differentiators

- Experienced management team
- Ability to analyze loan performance data
- Loan processing structure and ability to leverage relationship with Business Funding Group, LLC
- Strict underwriting, servicing and proactive collection policies

## Gain on Sale of Loans and SBA Loan Servicing Fees



## Revenue Model / Opportunities

**Sell SBA guaranteed portions at premiums**

**Retain all servicing rights and the unguaranteed portion**

**Potential to cross-sell SBA customers**

**Active participant in the PPP in 2020**  
(99% forgiven as of 1Q '22)

Note: Q1 '21 financial data is as of or for the three-month period ending March 31, 2021; Q4 '21 financial data is as of or for the three-month period ending December 31, 2021; Q1 '22 financial data is as of or for the three-month period ending March 31, 2022





# RESIDENTIAL AND COMMERCIAL REAL ESTATE LENDING OVERVIEW

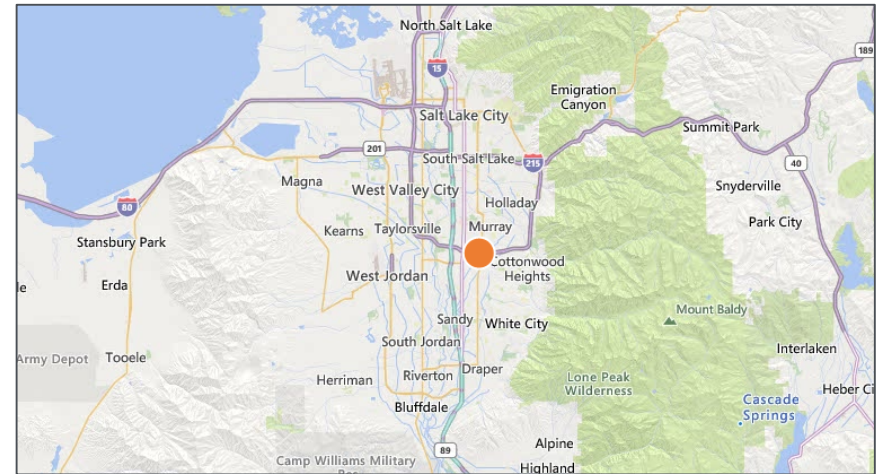
## Business Line Differentiators

**Focus on building a core deposit base**

**All loans held on balance sheet**

**High-touch, relationship banking approach**

## Branch Map



## Branch-based Consumer and Commercial Community Bank Offers Strategic Benefits to Broader FinWise Business Lines

### Strategic Benefits

- Significant source of deposits
- Historically stable and strong profitability

### Products Overview

- Consumer and commercial lending and deposit taking
- Construction lending with focus on single-family rental



# POINT OF SALE LENDING PROGRAM OVERVIEW

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## Installment Loans Offer Growth Opportunities

### Product

- Unsecured Installment Loans
- Interest bearing and 0% Interest (3, 6, 12 or 24 months)

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### Strategic Goals

- Support small business revenue growth
- Profitably grow balance sheet

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### Merchant Details

- 50+ merchants across 16 states (and growing)
- Home improvement, spa, musical instruments and other

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### Tech-Focus

- Mix of FinView™ and “off-the-shelf” technology solutions

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### Growth Opportunities

- POS lending market is significant in size, presenting material upside for balance sheet expansion
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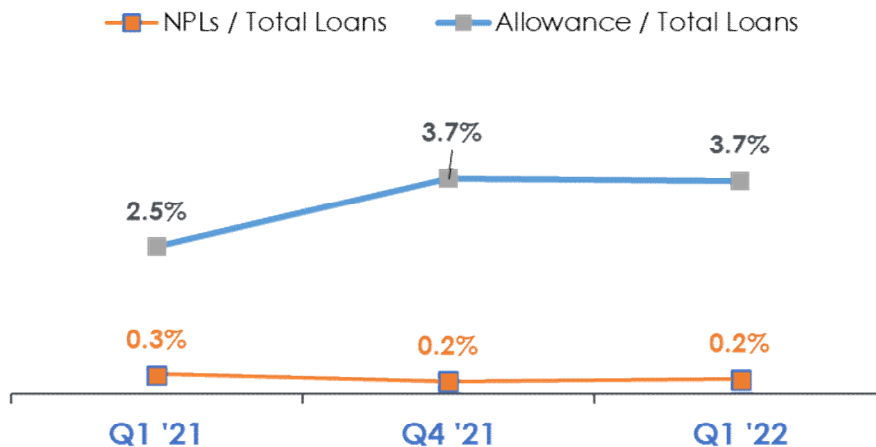


# HISTORICAL TRACK RECORD OF STRONG ASSET QUALITY

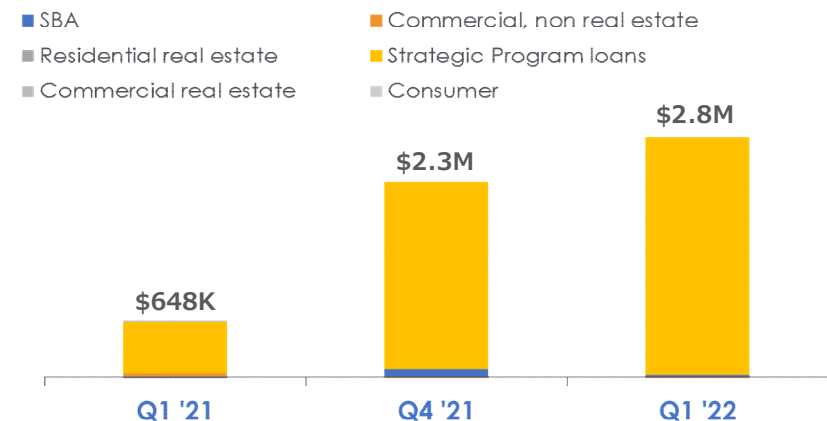
## Key Highlights

- Credit risk managed through combination of policy, data and pricing
- Disciplined underwriting has delivered historical track record of strong asset quality
- Allowance for Loan Losses / Total Loans was 3.7% as of March 31, 2022
  - Total Loans of \$272.6M includes \$54.2M of loans guaranteed by the SBA (19.9%) and \$73.8M of Strategic Program HFS loans (27.1%)
  - \$6.3M, or 63.3% of Total Allowance, allocated to Strategic Program loans as of March 31, 2022

## Allowance for Loan Losses and Nonperforming Loans / Total Loans



## Net Chargeoffs by Line of Business

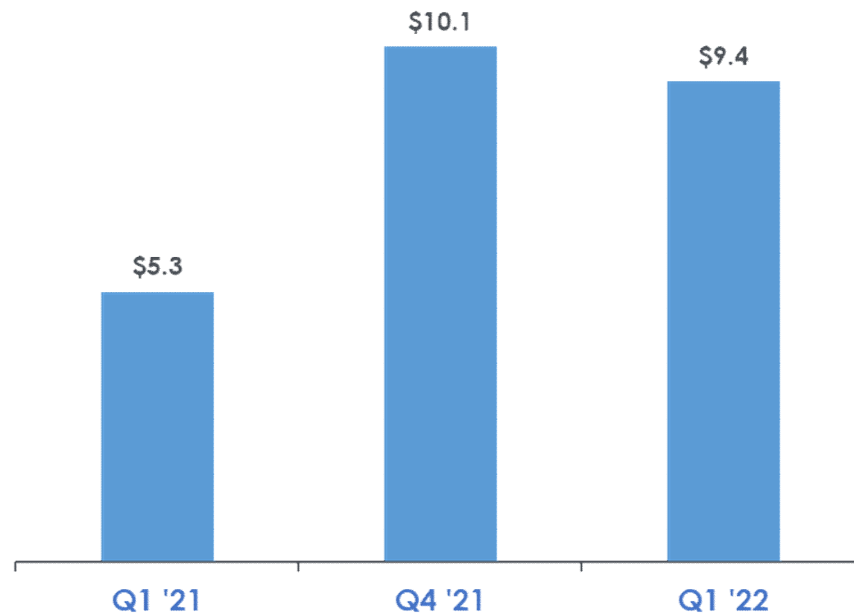


Note: Q1 '21 financial data is as of or for the three-month period ending March 31, 2021; Q4 '21 financial data is as of or for the three-month period ending December 31, 2021; Q1 '22 financial data is as of or for the three-month period ending March 31, 2022



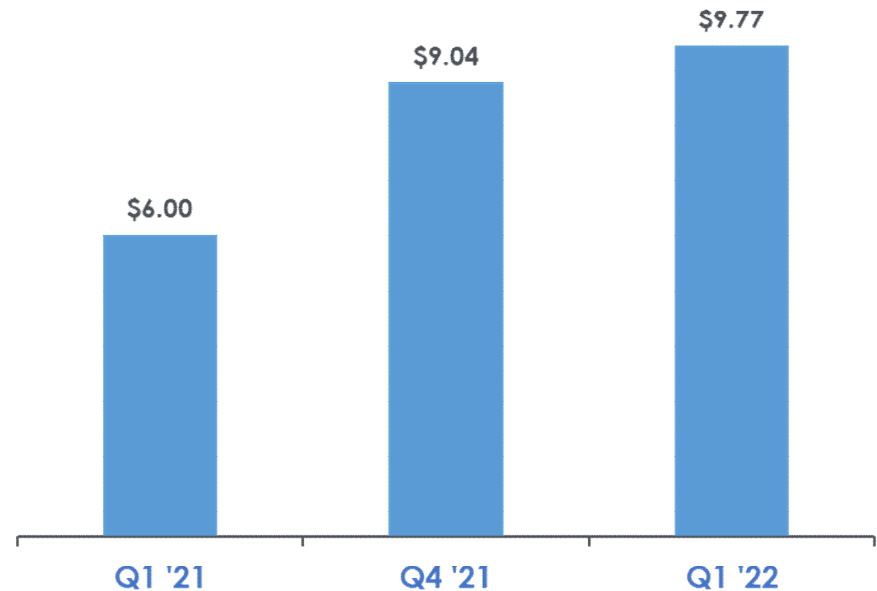
# SIGNIFICANT EARNINGS

## Net Income (\$M)



***Material earnings driven by revenue diversification via substantial increases in earning assets and origination volumes***

## Tangible Book Value Per Share (Non-GAAP)



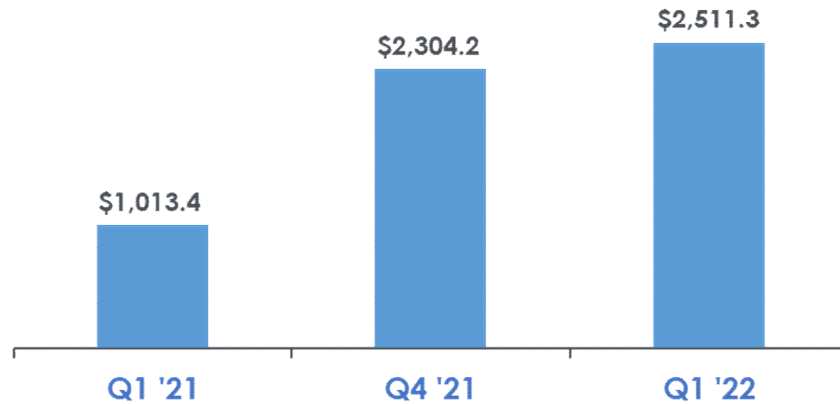
***History of significant, consistent tangible book value per share growth***

Note: "Tangible book value per share" is defined as book value per share less goodwill and other intangible assets, divided by the outstanding number of common shares at the end of each period. The most directly comparable GAAP financial measure is book value per share. We had no goodwill or other intangible assets as of any of the dates indicated. We have not considered loan servicing rights as an intangible asset for purposes of this calculation. As a result, tangible book value per share is the same as book value per share as of each of the dates indicated. Please see Appendix for GAAP to non-GAAP reconciliations. Q1 '21 financial data is as of or for the three-month period ending March 31, 2021; Q4 '21 financial data is as of or for the three-month period ending December 31, 2021; Q1 '22 financial data is as of or for the three-month period ending March 31, 2022.

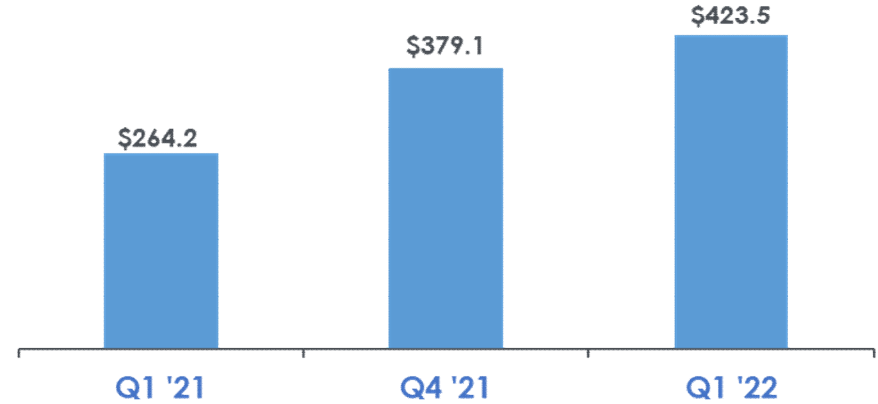


## SIGNIFICANT BALANCE SHEET GROWTH

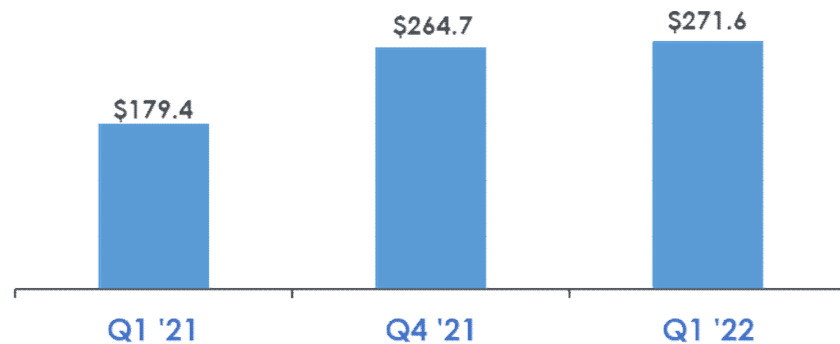
**Total Loan Originations (\$M)**



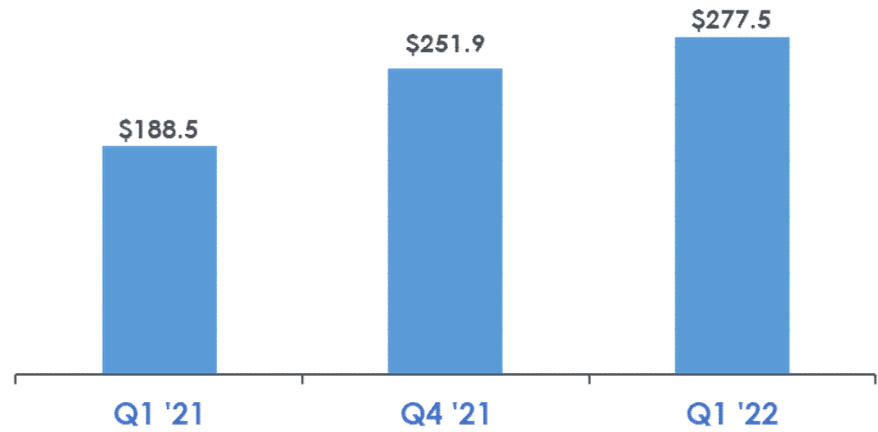
**Total Assets Ex. PPP (\$M)**



**Total Loans Outstanding Ex. PPP (\$M)**



**Total Deposits (\$M)**



Note: Q1 '21 financial data is as of or for the three-month period ending March 31, 2021; Q4 '21 financial data is as of or for the three-month period ending December 31, 2021; Q1 '22 financial data is as of or for the three-month period ending March 31, 2022



# DEPOSIT BASE

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## Core Deposit Strategy Commentary

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### **Branch Deposits**

- Significant source of deposits

### **Strategic Program Deposits**

- Reserve Accounts – historically highly correlated to origination volume
- Operating Accounts

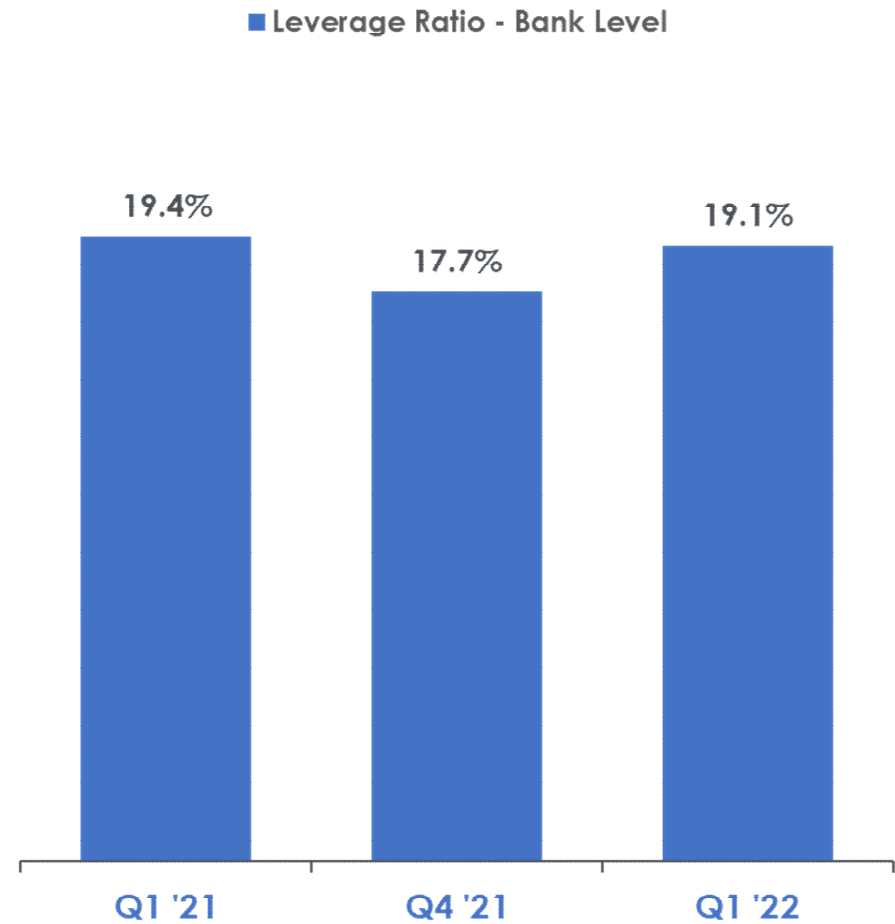
### **SBA 7(a) Deposit Program and Other**

- Piloting a new deposit product targeting SBA 7(a) customers
- Exploring additional opportunities



## SIGNIFICANTLY WELL-CAPITALIZED

**FinWise Bancorp and FinWise Bank have consistently maintained regulatory capital ratios significantly above the federal “well-capitalized” regulatory standards**



Note: Q1 '21 financial data is as of or for the three-month period ending March 31, 2021; Q4 '21 financial data is as of or for the three-month period ending December 31, 2021; Q1 '22 financial data is as of or for the three-month period ending March 31, 2022; FinWise Bank has elected to opt into the Community Bank Leverage Ratio framework starting in 2020



## HIGHLY REGARDED PLATFORM

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### Selected Rankings

**Independent  
Banker**

**2021**

#1 best-performing  
between \$300M - \$1B

**AMERICAN BANKER**

**2021**

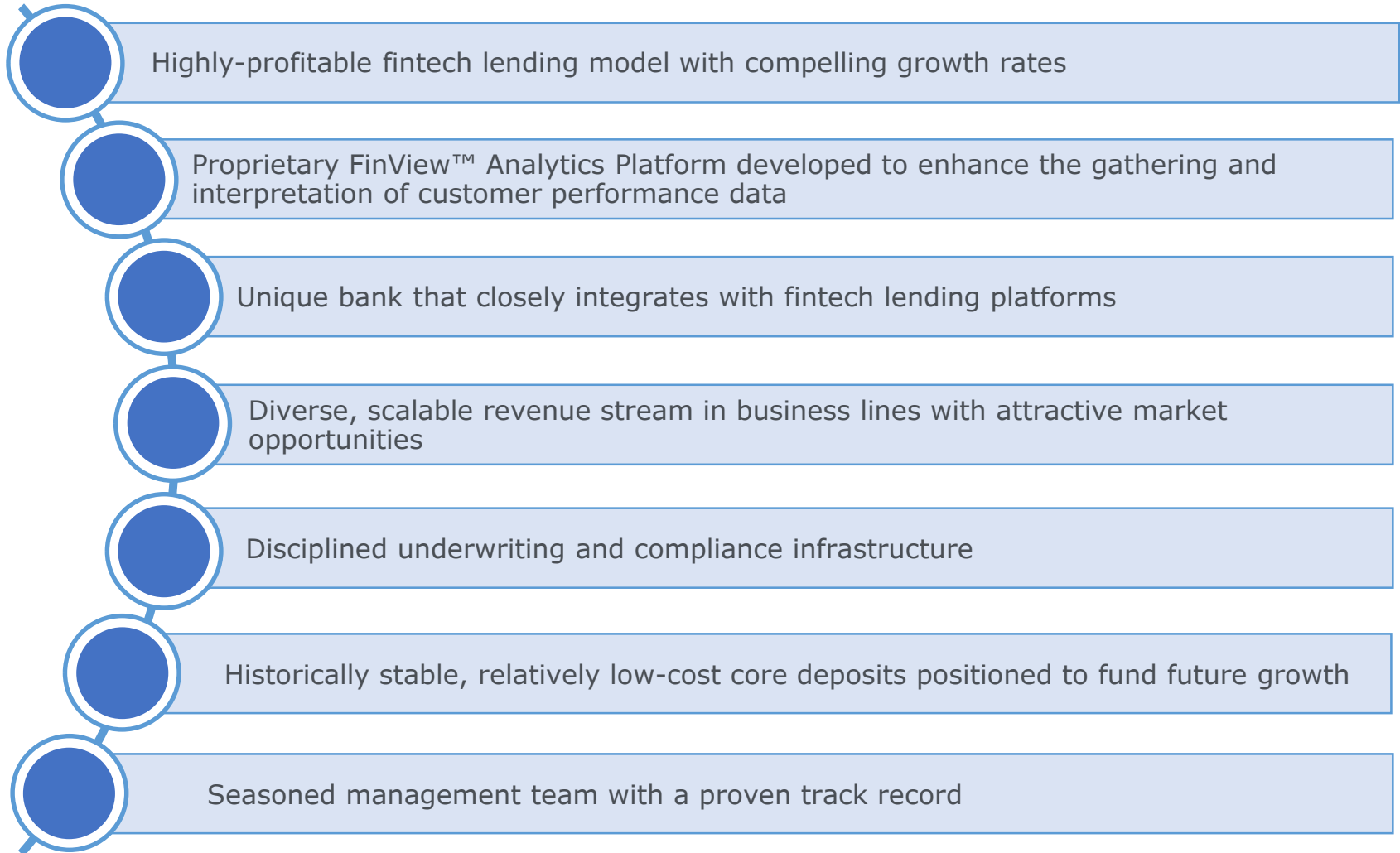
#2 best-performing  
under \$2B





## KEY INVESTMENT HIGHLIGHTS

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## **IV. Appendix**



# GAAP TO NON-GAAP RECONCILIATION

## Tangible Shareholders' Equity and Tangible Book Value Per Share

(\$ in thousands)	As of		
	March 31, 2021	December 31, 2021	March 31, 2022
Total shareholders' equity	\$52,310	\$115,442	\$124,955
Goodwill	-	-	-
Other intangibles	-	-	-
Less: total intangible assets	-	-	-
<b>Tangible shareholders' equity</b>	<b>\$52,310</b>	<b>\$115,442</b>	<b>\$124,955</b>
<b>Tangible book value per share</b>	<b>\$6.00</b>	<b>\$9.04</b>	<b>\$9.77</b>

## Efficiency Ratio

(\$ in thousands)	For the Three Month Period Ending		
	March 31, 2021	December 31, 2021	March 31, 2022
Noninterest expense	\$6,663	\$8,371	\$9,048
Net interest income	8,434	15,272	12,961
Noninterest income	6,079	9,129	11,682
Adjusted operating revenues	\$14,513	\$24,401	\$24,643
<b>Efficiency ratio</b>	<b>45.9%</b>	<b>34.3%</b>	<b>36.7%</b>

Note: "Tangible shareholders' equity" is defined as total shareholders' equity less goodwill and other intangible assets. The most directly comparable GAAP financial measure is total shareholders' equity. We had no goodwill or other intangible assets as of any of the dates indicated. We have not considered loan servicing rights as an intangible asset for purposes of this calculation. As a result, tangible shareholders' equity is the same as total shareholders' equity as of each of the dates indicated. Note: "Efficiency ratio" is defined as total noninterest expense divided by the sum of net interest income and noninterest income. We believe this measure is important as an indicator of productivity because it shows the amount of revenue generated for each dollar spent



## FINVIEW™ ANALYTICS PLATFORM: BUILDOUT DRIVES CONTINUED SCALE

- **2017:** Began using API to connect with Strategic Program service providers
- **2018:** FinView™ used to analyze retention of selected Strategic Program loans
- **2020:** Enhanced enterprise data warehouse to more efficiently capture loan origination and servicing data
- **2021:** Continued build out of FinView's™ business analytics module; building an updated version of its API

2016	2017	2018	2019	2020	2021	2022+
						Machine Learning and AI
						Business Intelligence Analytics
					Start Development API v2	Continued Development API v2
				Enterprise Data Warehouse	Enterprise Data Warehouse	Enterprise Data Warehouse
		Manual credit insights	Manual credit insights	Manual credit insights	Manual credit insights	Manual credit insights
	API v1	API v1	API v1	API v1	API v1	API v1
Strategic Program Service Providers: 1	Strategic Program Service Providers: 4	Strategic Program Service Providers: 7	Strategic Program Service Providers: 9	Strategic Program Service Providers: 8	Strategic Program Service Providers: 11+	Strategic Program Service Providers: 11+

***The compilation of millions of loan origination and servicing data points creates deep insights that drive more informed decision-making across asset classes, and enables more efficient product launches***

Near-term strategic priority; timing of product development dependent on a number of factors, including timing for new hires