



1st Quarter 2026 Earnings Presentation

April 22, 2026

EagleBankCorp.com



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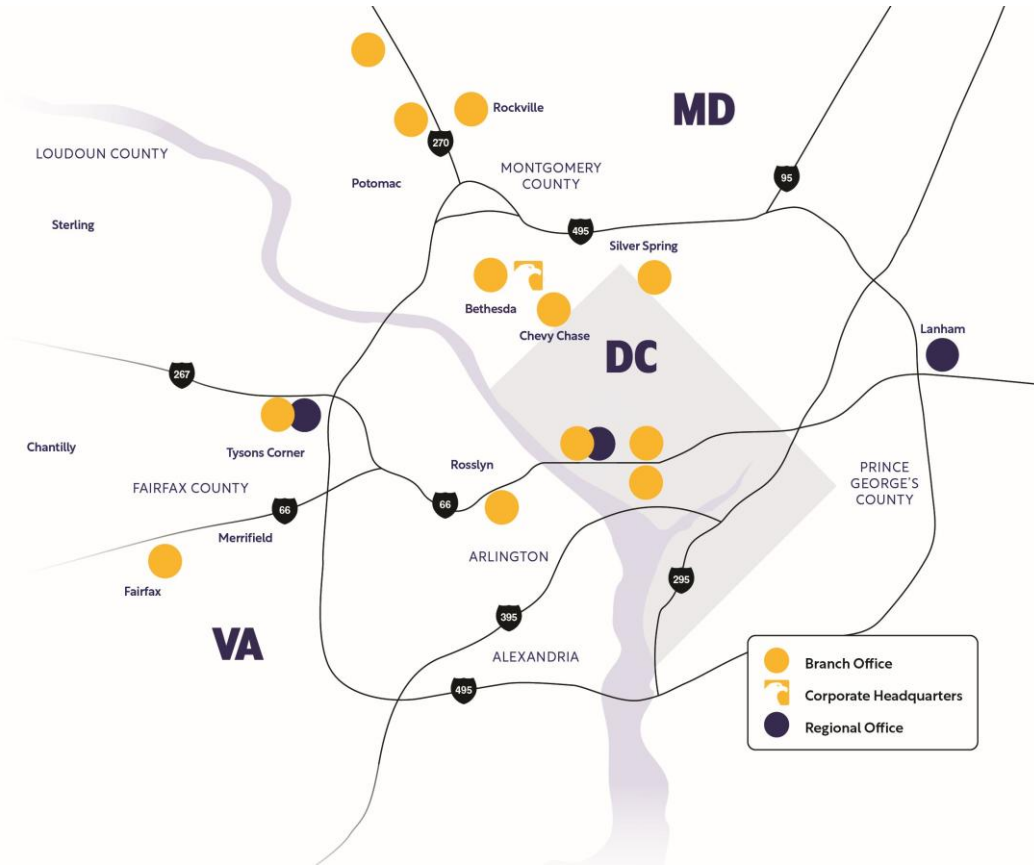
Forward Looking Statements

This presentation contains forward looking statements within the meaning of the Securities and Exchange Act of 1934, as amended, including statements of goals, intentions, and expectations as to future trends, plans, events or results of Company operations and policies and regarding general economic conditions. In some cases, forward-looking statements can be identified by use of words such as “may,” “will,” “anticipates,” “believes,” “expects,” “plans,” “strategy”, “estimates,” “potential,” “continue,” “should,” and similar words or phrases. These statements are based upon current and anticipated economic conditions, nationally and in the Company’s market, interest rates and interest rate policy, competitive factors and other conditions which by their nature, are not susceptible to accurate forecast and are subject to significant uncertainty. For details on factors that could affect these expectations, see the risk factors and other cautionary language included in the Company’s Annual Report on Form 10-K for the year ended December 31, 2024, and other periodic and current reports filed with the SEC. Because of these uncertainties and the assumptions on which this discussion and the forward-looking statements are based, actual future operations and results in the future may differ materially from those indicated herein. Readers are cautioned against placing undue reliance on any such forward-looking statements. The Company’s past results are not necessarily indicative of future performance. The Company does not undertake to publicly revise or update forward-looking statements in this presentation to reflect events or circumstances that arise after the date of this presentation, except as may be required under applicable law. This presentation was delivered digitally. The Company makes no representation that subsequent to delivery of the presentation it was not altered. For more information about the Company, please refer to www.eaglebankcorp.com and go to the **Investor Relations** tab.

Our outlook consists of forward-looking statements that are not historical factors or statements of current conditions but instead represent only our beliefs regarding future events, many of which, by their nature, are inherently uncertain and outside our control. We may be unable to achieve the results reflected in our outlook due to the risks described in our periodic and current reports filed with the SEC, including the risk factors in our Annual Report on Form 10-K for the year ended December 31, 2025, as well as the following factors: the impact of the interest rate environment on business activity levels; declines in credit quality due to changes in the interest rate environment or changes in general economic, political, social and health conditions in the United States in general and in the local economies in which we conduct operations; our management of risks inherent in our real estate loan portfolio, including valuation risk, and the risk of a prolonged downturn in the real estate market; our management of liquidity risks; our funding profile, including the cost of our deposits and the impact of our funding costs on the competitiveness of our loan offerings; our ability to compete with other lenders, including non-bank lenders; the effects of monetary, fiscal and trade policies, including federal government spending and the impact of tariffs, the economic impact of an extended government shutdown; and the development of competitive new products and services.

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Attractive Washington DC Footprint



One-of-a-kind Market

The Washington DC metro area represents a robust and diverse economy, supported by a dynamic mix of public and private sector activity. The region's foundation includes globally recognized educational institutions, a thriving private sector with growing technology innovation, and a strong tourism base.

Attractive Demographics

Household income in our markets is well above the national average and that of all Mid-Atlantic states.

Advantageous Competitive Landscape

Eagle is one of the largest community banks headquartered in the Washington DC metro area and ranked 3rd by deposits in the DC MSA for banks with less than \$100 billion in assets.

1 - Source: FDIC Deposit Market Share Reports - Summary of Deposits

Eagle at a Glance

Total Assets \$9.95 billion	Total Loans \$6.9 billion	Total Deposits \$8.6 billion	Tangible Common Equity \$1.1 billion ¹
Shares Outstanding (at close March 31, 2026) 30,494,659	Market Capitalization (at close April 21, 2026) \$949 million ²	Tangible Book Value per Common Share \$37.56 ¹	
Institutional Ownership 83%	Member of Russell 2000 Yes	Member of S&P SmallCap 600 Yes	

Note: Financial data as of March 31, 2026 unless otherwise noted.

¹ - Equity was \$1.1 billion and book value was \$37.56 per share. Please refer to the Non-GAAP reconciliation in the appendix.

² - Based on April 21, 2026 closing price of \$27.46 per share and March 31, 2026 shares outstanding.

Core Strengths Supporting Long-Term Performance

- **Best-in-Class Capital Levels**
 - CET1 Ratio = 13.80% Top third of all bank holding companies with \$10 billion in assets or more.
 - TCE / TA¹ = 11.51%
 - ACL / Gross Loans = 2.12% and ACL / Performing Office Loans = 7.39%
- **Long-term Strategy to Improve Operating Pre-Provision, Net Revenue (“PPNR”) Across All Interest Rate Environments**
 - Reposition loan mix to drive operating deposit growth, lower funding costs, and expand fee income.
- **Disciplined Cost Structure**
 - Our cost structure is designed to remain disciplined and efficient, allowing us to support core banking operations, enhance profitability, and continue investing in key control functions such as risk management and compliance.
 - Branch-light, efficient operator.
 - Noninterest Expense / Average Assets² = 1.79%
 - Efficiency Ratio = 63.80%
- **Strong Liquidity and Funding Position**
 - Liquidity risk management is central to our strategy.
 - \$4.3 billion in combined on-balance sheet liquidity³ and available borrowing capacity as of quarter-end, significantly exceeding our \$2.2 billion in uninsured deposits and providing a coverage ratio of 196%.
 - This strong liquidity profile positions Eagle to respond proactively to market shifts and support our strategy to grow C&I lending.
 - While uninsured deposits represent only 26% of total, the entire deposit base maintains a weighted average relationship with EagleBank of over 8 years.
- **Capitalizing on Our Desirable Geography**
 - The DMV has a robust and diverse economy including education, healthcare, technology, and defense sectors.
 - Access to a population with high household incomes, leading to more significant deposit base.

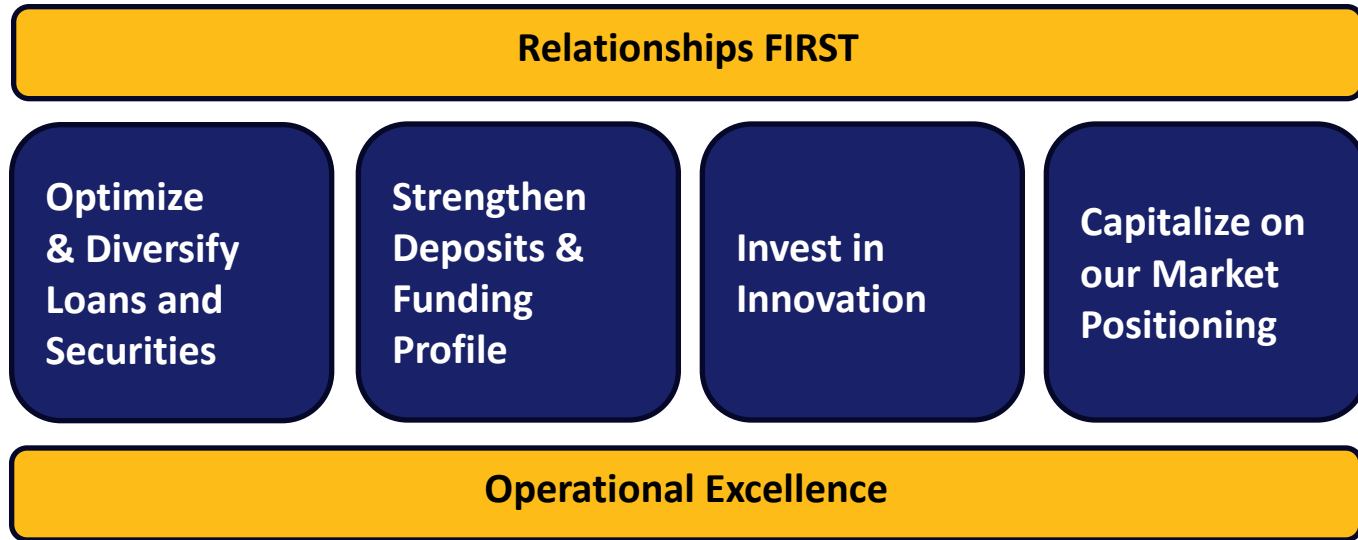
NOTE: Data at or for the quarter ended March 31, 2026

1 - Please refer to the Non-GAAP reconciliation in the appendix.

2 - Calculated based on annualized first quarter results.

3 - Includes cash and cash equivalents.

Strategic Initiatives to Enhance Profitability



Optimize & Diversify Loans and Securities - Expand and rebalance the loan and securities portfolio to drive sustainable growth by focusing on business relationships and C&I lending while increasing fee income.

Strengthen Deposits & Funding Profile - Build a resilient core deposit funding base through targeted sales, marketing efforts, and strategic alignment.

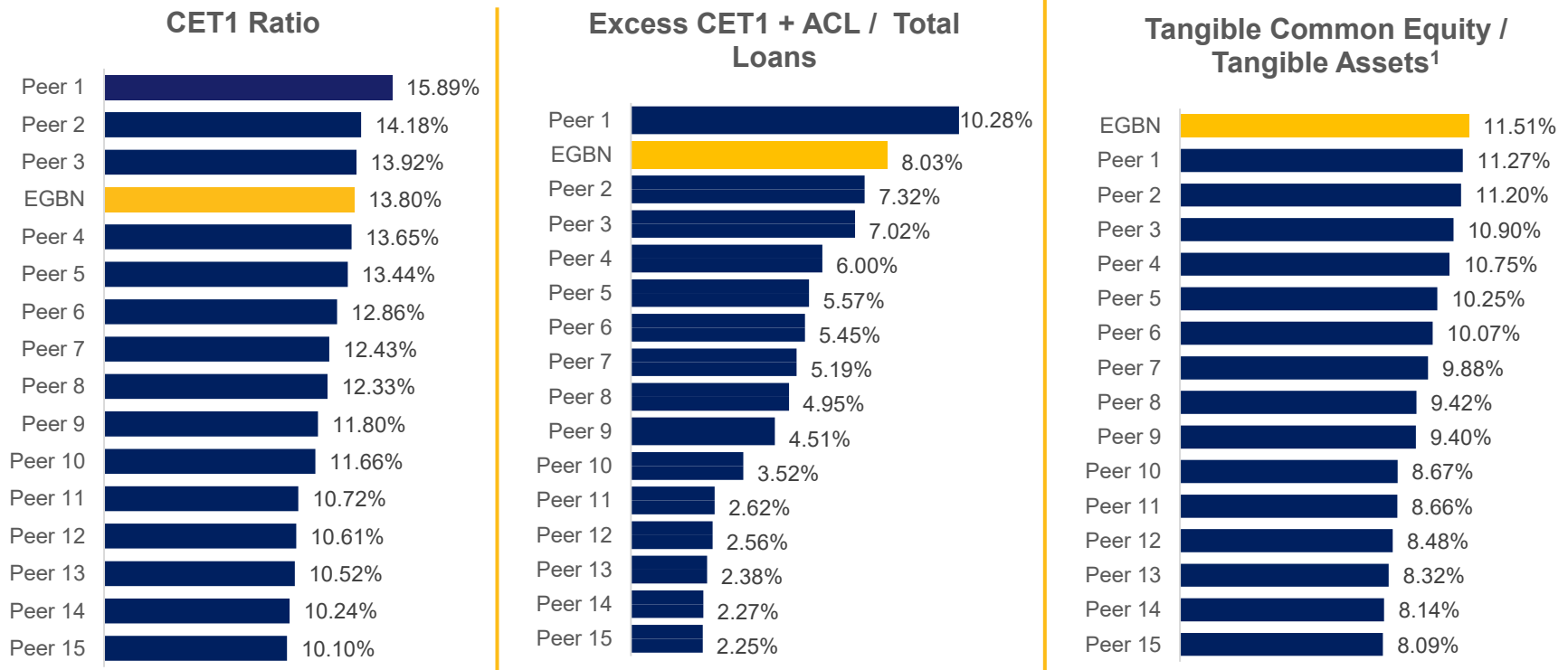
Invest in Innovation - Continue EagleBank's transformation through current innovative initiatives and accelerate strategic investments in talent, technology, and partnerships that drive innovation, efficiency, and long-term growth.

Capitalize on our Market Positioning - Leverage EagleBank's brand, Relationships FIRST culture, and regional strength to increase satisfaction, retention, and value with focus on targeted C&I growth, enhancements to Business Banking, and proactive maintenance of CRE.

Eagle – Capital Levels vs. Peers

Strong Capital

- Capital ratios are high relative to peers
- Excess CET1 (9%) plus reserves provides a superior level of coverage when measured against our peers



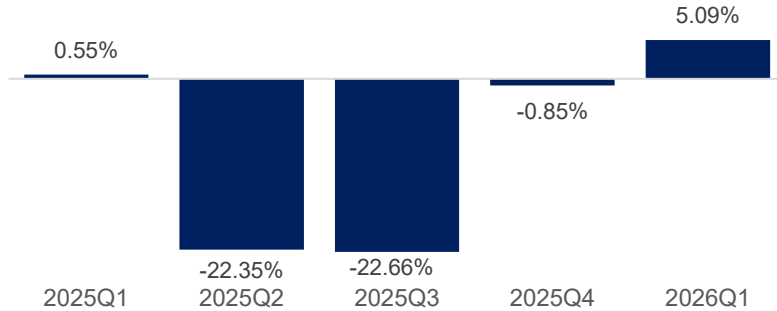
1-Please refer to the Non-GAAP reconciliation and footnotes in the appendices.

Peers are those used in the proxy for the May 2026 annual meeting. Proxy Peers are AMTB, AUB, BUSE, BY, CNOB, CVBF, DCOM, FFIC, INDB, OCFC, PFS, STEL, TMP, UBSI, WSFS and data is as of December 31, 2025. EGBN is as of March 31, 2026.

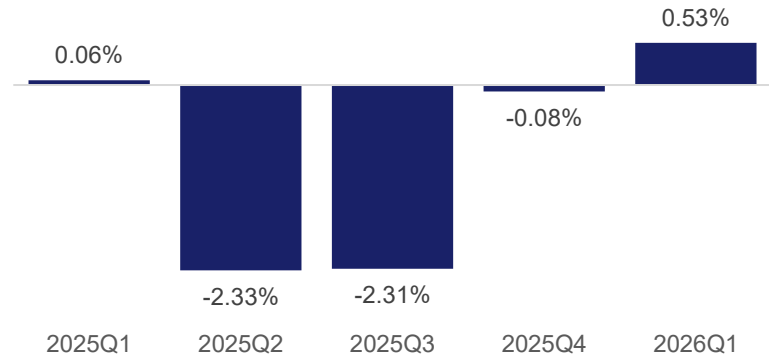
Source: S&P Capital IQ Pro and company filings.

Performance Measures

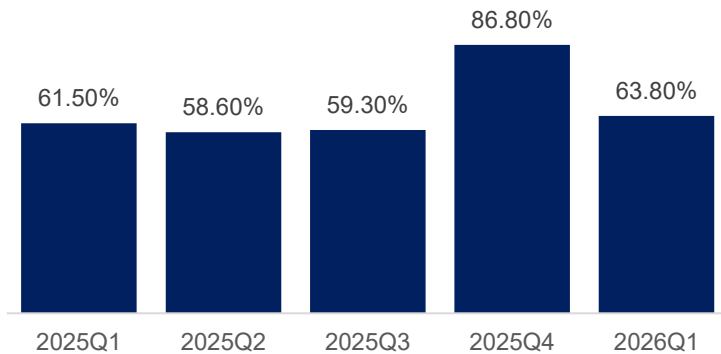
Return on Average Tangible Common Equity¹



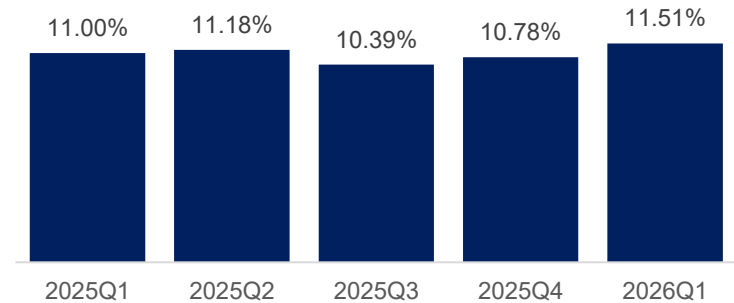
Return on Average Assets



Efficiency Ratio¹



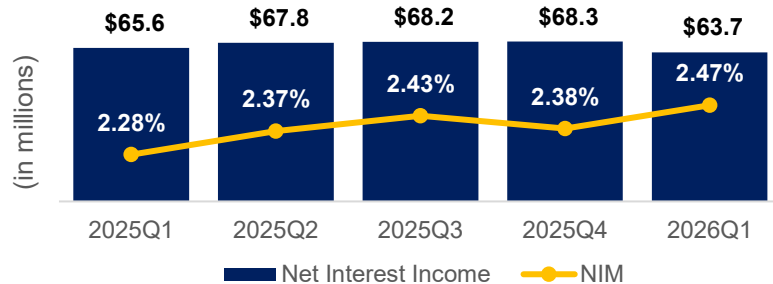
Tangible Common Equity/Tangible Assets¹



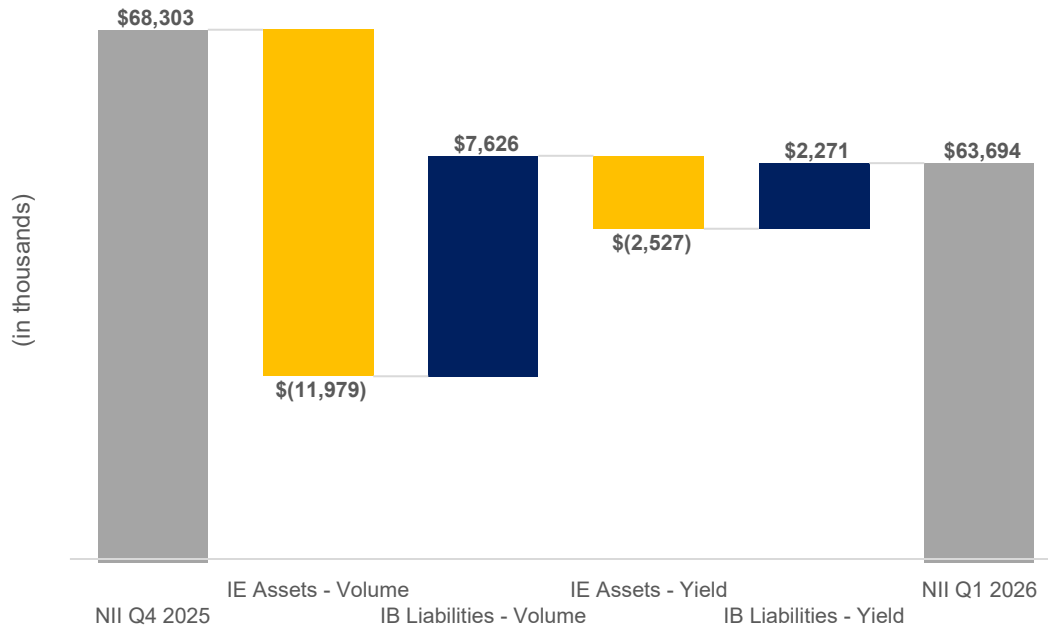
¹Please refer to the Non-GAAP reconciliation and footnotes in the appendices. Return on Average Assets are annualized. For the periods above, return on average common equity was 0.55% in 2025Q1, (22.35%) in 2025Q2, (22.66%) in 2025Q3, and (0.85%) in 2025Q4, common equity to assets was 11.02% in 2024Q4, 11.00% in 2025Q1, 11.18% in 2025Q2, 10.39% in 2025Q3, and 10.78% in 2025Q4; and efficiency ratio was 59.50% in 2024Q4, 61.50% in 2025Q1, 58.60% in 2025Q2, 59.30% in 2025Q3, and 86.80% in 2025Q4.

Net Interest Income

Net Interest Income & Margin



Net Interest Income Rate/Volume Analysis



NII and NIM Increase

Net Interest Income

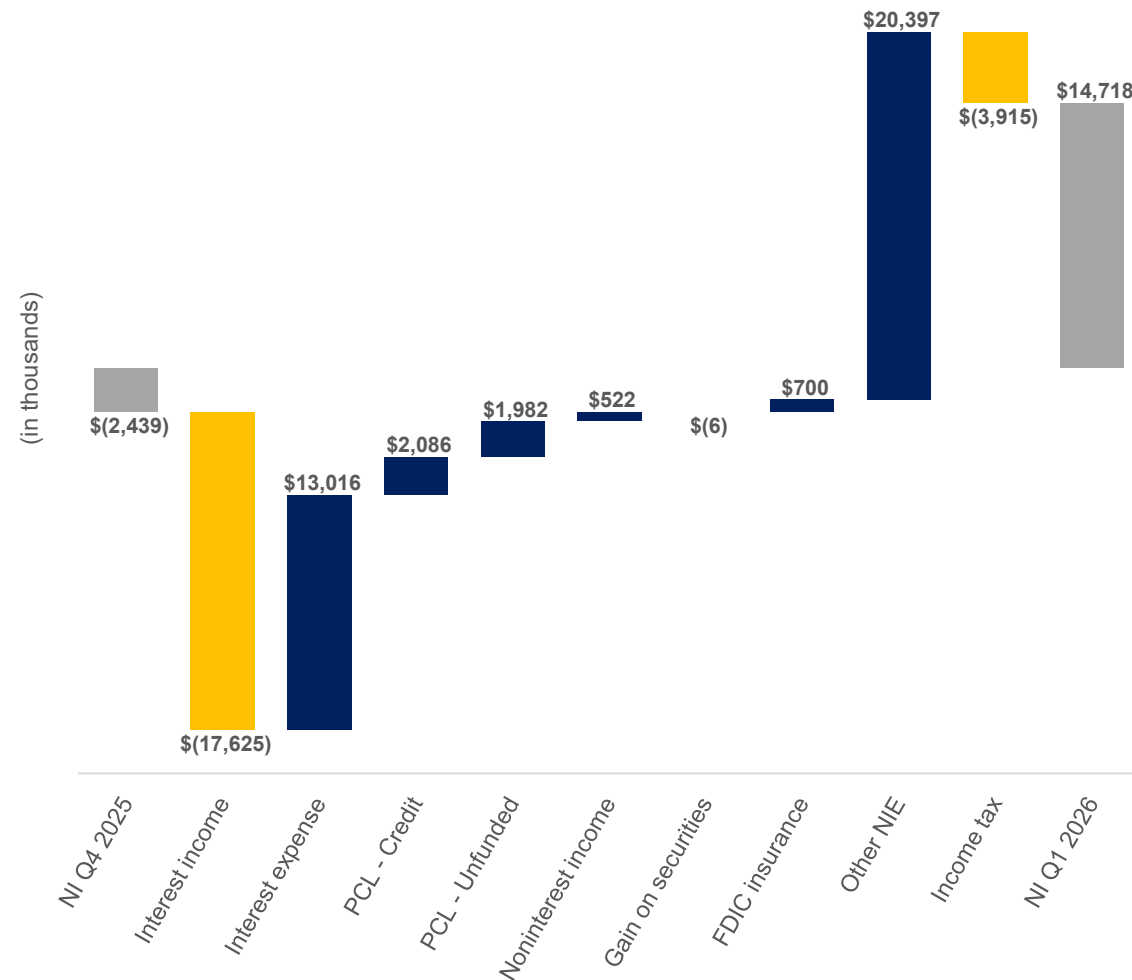
- Net interest income decreased \$4.6 million quarter over quarter partially driven by declining average interest-earning balances, lower yields and fewer days in the quarter.
- Interest income decreased \$17.6 million due to accelerated loan payoffs as well as a reduction in cash and due from balances during the quarter.
- Interest expense decreased \$13.0 million, driven by a decline in higher cost brokered deposits.

Margin

- The net interest margin ("NIM") increased to 2.47% for the first quarter 2026, compared to 2.38% for the prior quarter, driven by improved funding mix as core deposit inflows and reduced brokered deposit usage lowered cost of funds. This improvement was partially offset by lower interest income from declines in cash and loan volume.
- Management expects cash flows from the investment portfolio of \$195 million to be selectively redeployed into higher yielding assets in the latter half of 2026.

Net Income – Summary

Drivers of Net Income Change



Net Income Drivers

Net Interest Income

Net interest income decreased by \$4.6 million, primarily driven by accelerated loan payoffs as well as a reduction in cash and due from balances during the quarter. This lower interest income was offset by lower interest expense from a decline in higher cost brokered deposits. Two fewer days in the first quarter of 2026 also contributed to lower net interest income compared to the prior quarter.

Provision for Credit Losses (“PCL”)

Provision for credit losses was \$13.4 million for the first quarter of 2026, compared to \$15.5 million for the prior quarter. The decrease was primarily driven by a reduction in the overall ACL reserve associated with the CECL model calculation. There was a reversal in the reserve for unfunded commitments of \$1.8 million for the first quarter of 2026 compared to a provision of \$203 thousand the prior quarter.

Noninterest Income

Noninterest income increased \$0.5 million driven by gains on loan sales in the first quarter offset by a decrease in other income related to SBIC and OREO gains from the prior quarter.

Noninterest Expense

Noninterest expense decreased by \$21.1 million primarily due to \$14.7 million decrease in loan disposition expenses and \$10 million decrease in legal provision expense.

2026 Outlook

Key Drivers	2025 Full Year Actual (Basis)	Current 2026 Growth Assumption ¹	Implied 2026 Full Year Range	1Q 2026 Actual & Tracking	Notes
Balance Sheet²					
Average deposits	\$10,590	4-7% decrease ³	\$9,849 - \$10,166	\$9,652 Below Range	
Average loans	\$7,338	4-6% decrease	\$6,898 - \$7,045	\$7,112 Above Range	
Average earning assets	\$11,965	6-9% decrease	\$10,889- \$11,247	\$10,457 Below Range	
Income Statement²					
Net interest margin	2.37%	Target Rate	2.60% - 2.80%	2.47% Below Range	Q1 NIM impacted by ~3bps due to interest income reversal with transfer to non-accrual
Noninterest income	\$29.3	15-25% growth	\$33.7 - \$36.6	12.7 (1Q) On Track	Current 2026 outlook growth assumption excludes \$3.6 million gain on sale in 1Q 2026
Noninterest expense	\$200.7	0-4% decrease	\$192.7 - \$200.7	48.7 On Track	Current 2026 outlook growth assumption excludes the \$14.7 million loan disposition expense and the \$10.0 million legal provision expense from 4Q 2025
Period effective tax rate	29.6%	Target Rate	8-13%	8% On Low-End	Outlook revised from prior 12-16%. Q1 at low end of updated range

¹ – The Current 2026 Growth Assumption is based off the 2025 Full Year Actual (Basis) column.

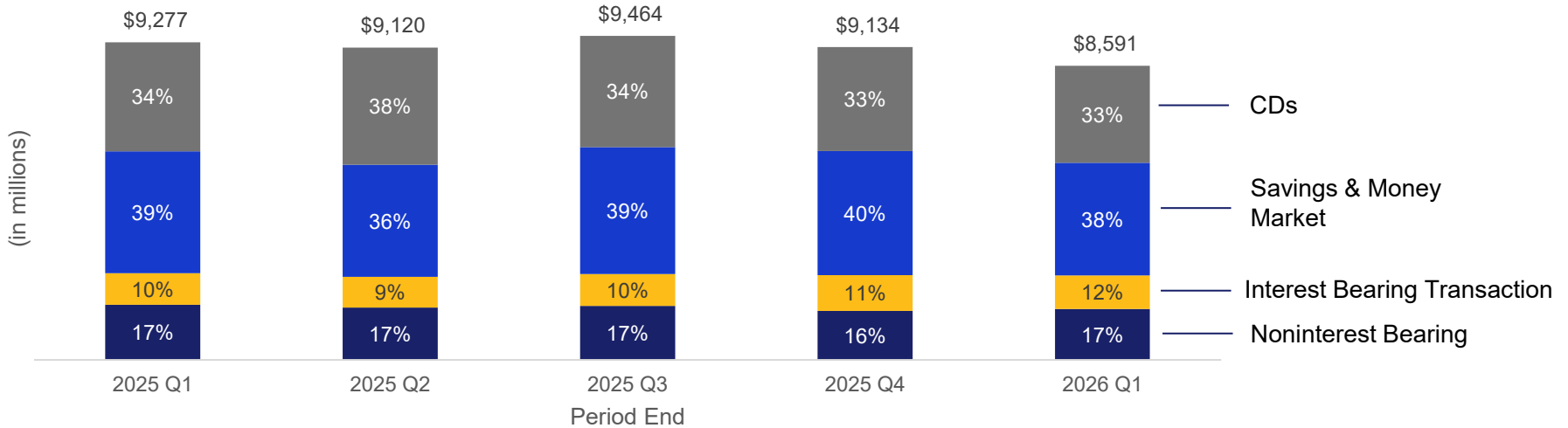
² – All figures in millions.

³ – The decline in deposits is reflective of further managing down of brokered deposit balances.

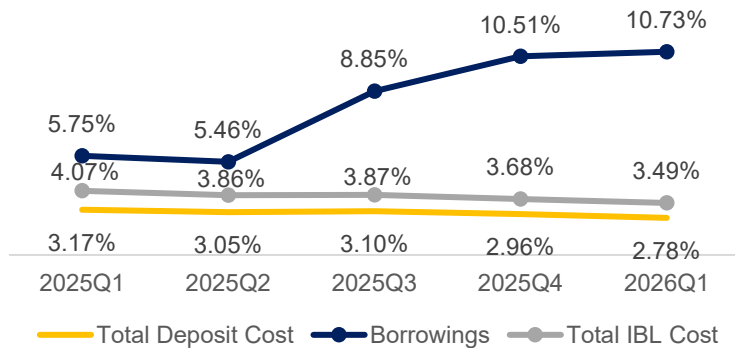
Other Notes: Excludes loans held for sale. 2026 Outlook represents forward-looking statements and are not guarantees of future performance and are subject to risks, assumptions and uncertainties that are difficult to predict. Please see "Forward Looking Statements" on page 2.

Deposit Mix and Trend

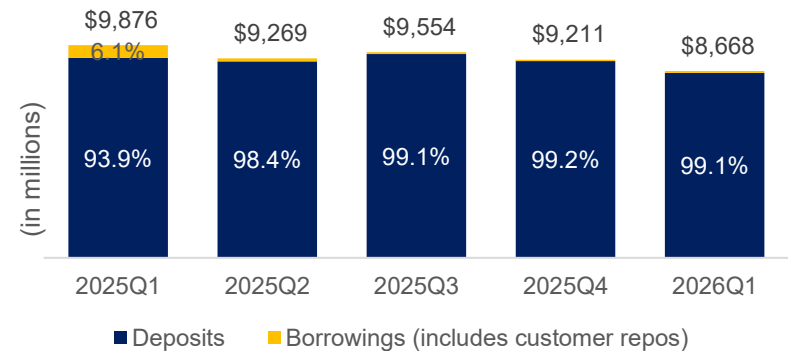
Total Period End Deposits down \$685.8 million YoY



Cost Analysis

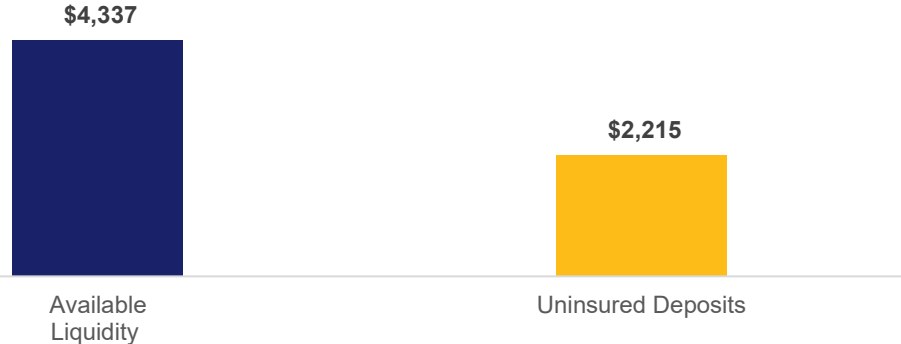


Deposits & Borrowings



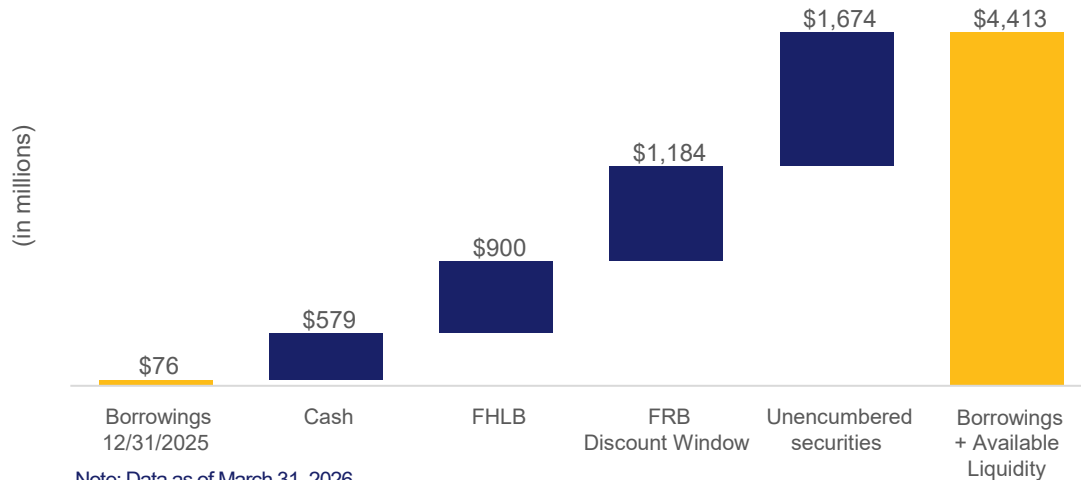
Funding & Liquidity

Robust Liquidity Coverage of Uninsured Deposits



Our available liquidity of \$4.3 billion covers uninsured deposits of \$2.2 billion by more than 195%.

Significant Available Liquidity



Note: Data as of March 31, 2026

Funding & Liquidity Summary

Deposits

Average deposits decreased \$840.5 million for the quarter primarily attributable to lower balances in savings and money market accounts compared to the previous quarter.

The long-term strategy for deposits is to increase core deposits and reduce reliance on wholesale funding. Quarter-over-quarter, period end brokered deposit balances decreased \$412.7 million.

Borrowings

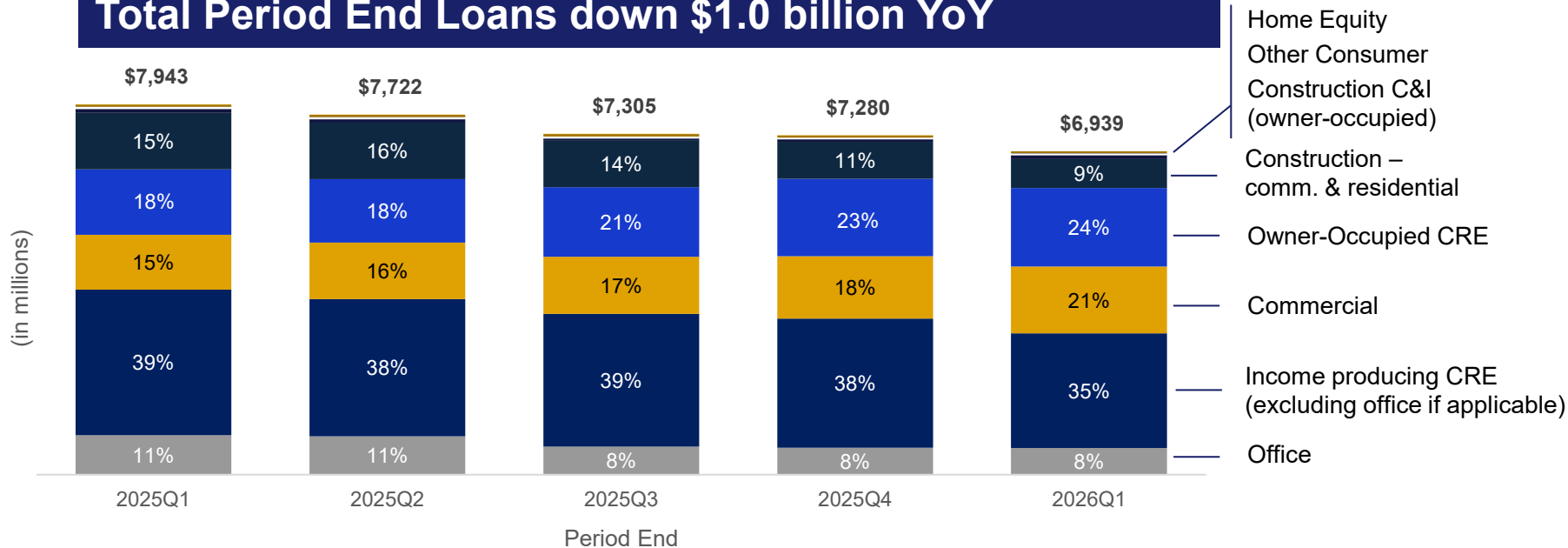
Other short-term borrowings were \$0 at March 31, 2026, representing no change from the prior quarter-end.

Ample Access to Liquidity

Available liquidity from the FHLB, FRB Discount Window, cash and unencumbered securities is over \$4.3 billion.

Loan Mix and Trend

Total Period End Loans down \$1.0 billion YoY

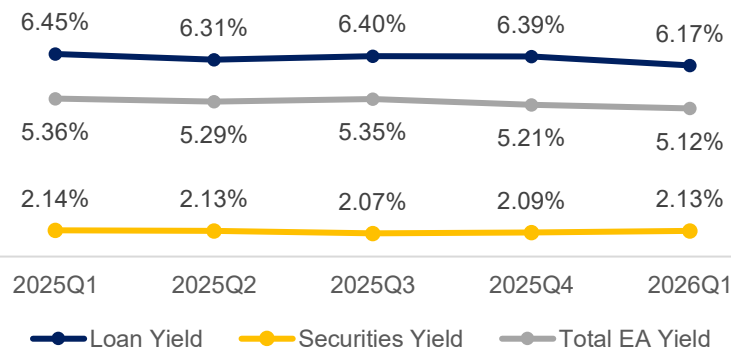


Income Producing CRE by Type - 03/31/2026

<i>\$ in millions</i>	Balance	% of Loans
Office & Office Condo	\$574	8%
Multifamily	\$761	11%
Retail	\$267	4%
Hotel/Motel	\$411	6%
Mixed Use	\$178	3%
Industrial	\$147	2%
Single/1-4 Family & Res. Condo	\$76	1%
Other	\$617	9%
Total	\$3,030	44%

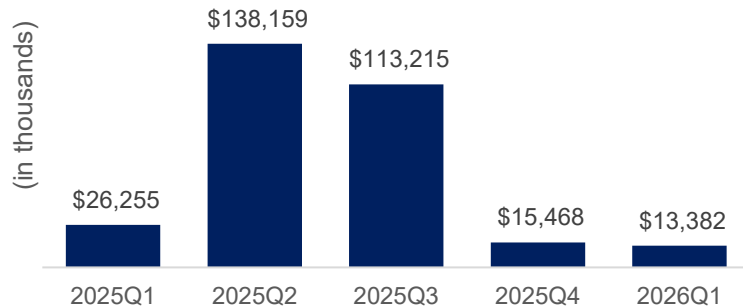
Note: Excludes loans held for sale.

Yield Analysis

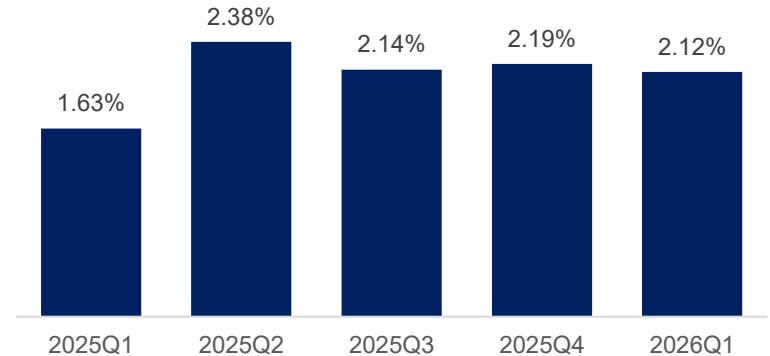


Asset Quality Metrics

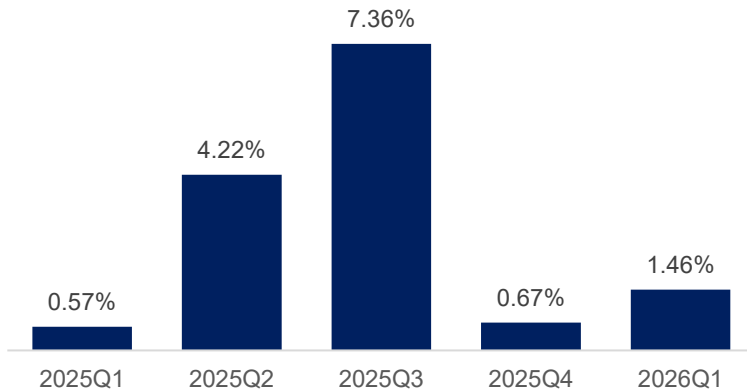
Provision for Credit Losses



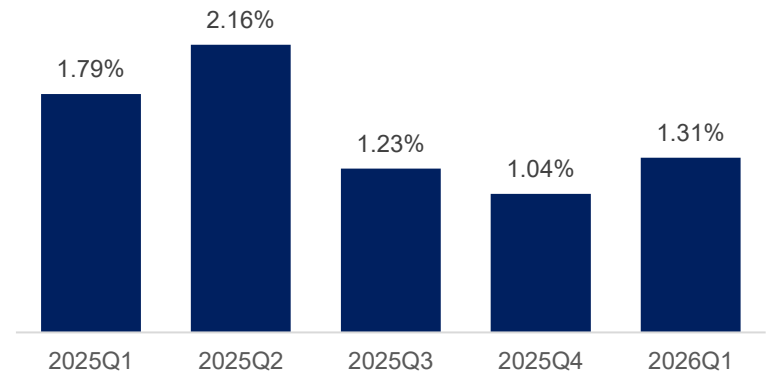
Allowance for Credit Losses / Loans HFI



NCO / Average Loans¹



NPAs^{1,2} / Assets

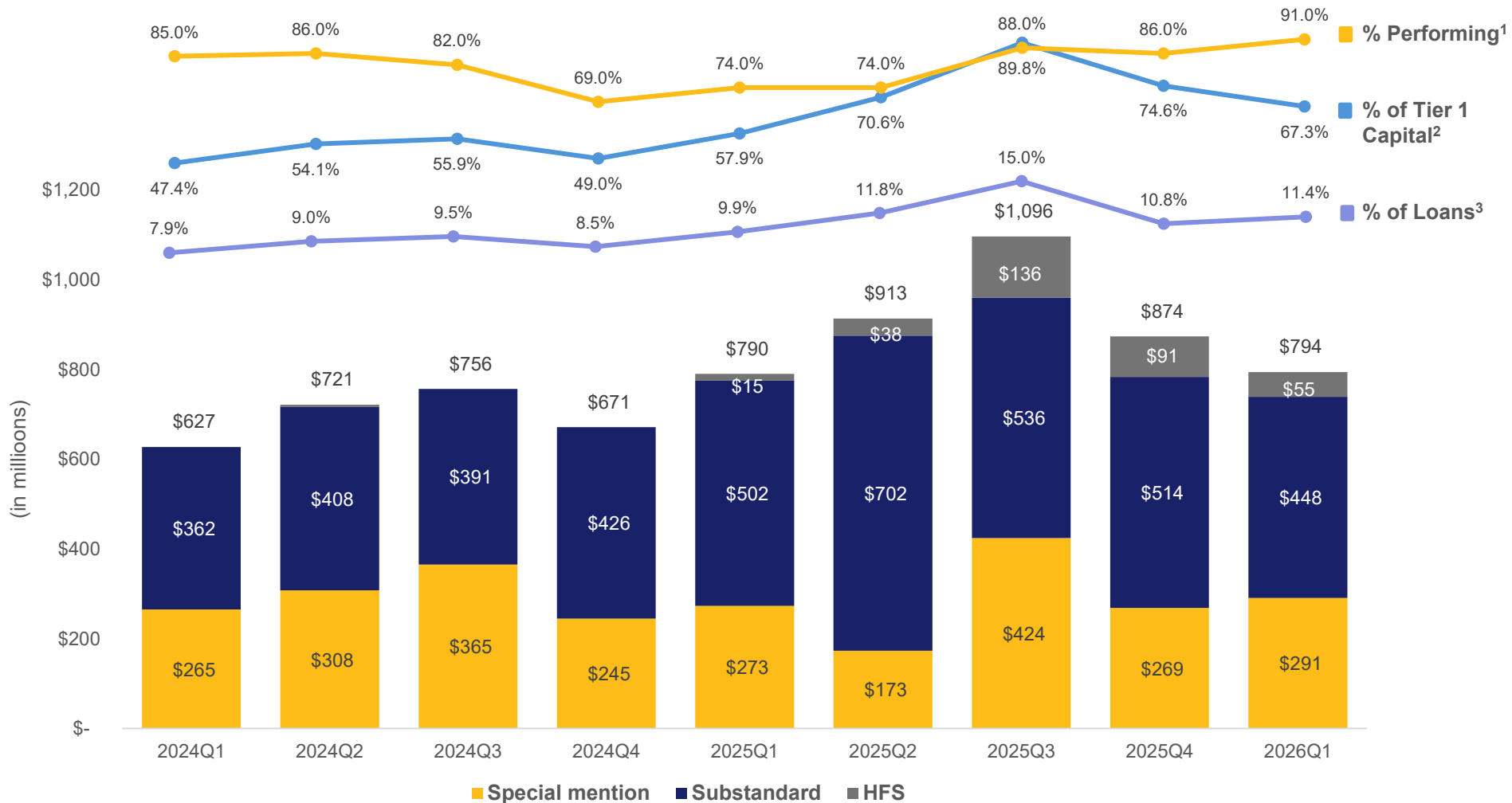


1-Excludes loans held for sale.

2-Non-performing assets ("NPAs") include loans 90 days past due and still accruing.

Charts for Allowance for Credit Losses and NPAs are as of period end. Net Charge Offs ("NCO") are annualized for periods of less than a year.

Criticized and Classified Trend



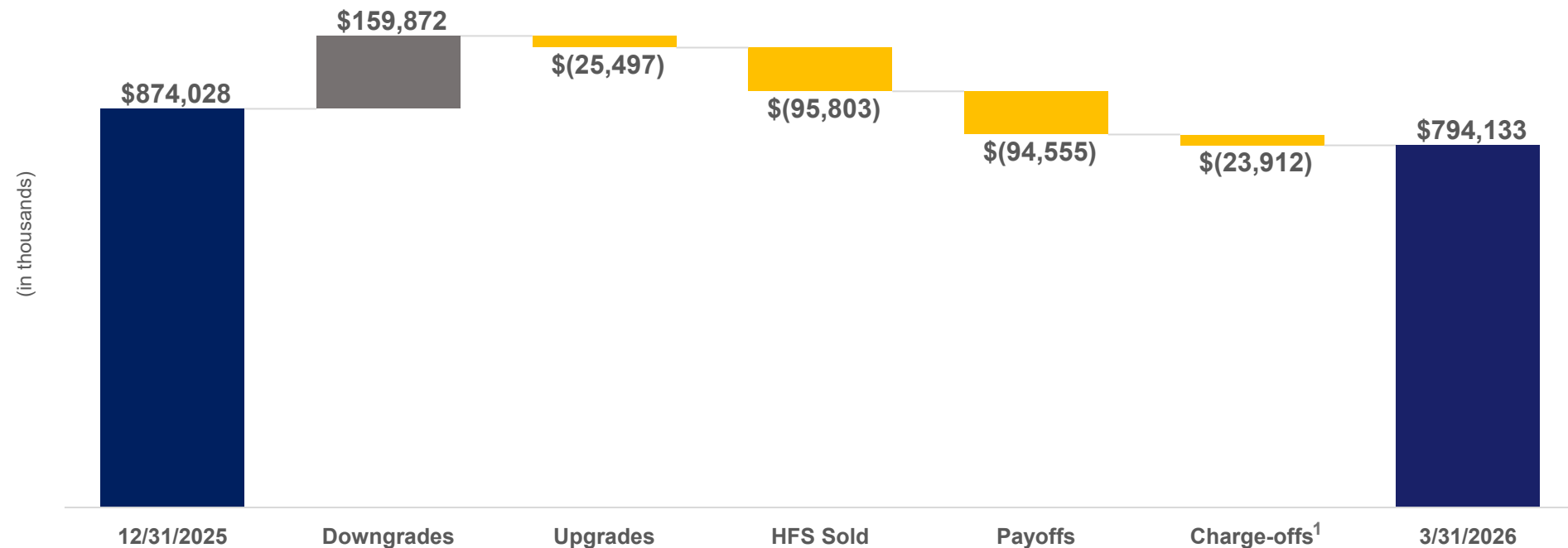
1 – Percent performing is calculated by summing performing criticized & classified loans and dividing by the full criticized and classified portfolio balance.

2 – Percent of Tier 1 capital is calculated by summing all criticized & classified loans and HFS loans that are designated as either criticized or classified and dividing by Tier 1 capital.

3 – Percent of loans is calculated by summing all criticized & classified and HFS loans that are designated as either criticized or classified and dividing by period end HFI loans outstanding.

Criticized and Classified Changes

Criticized and Classified Migration



Trends

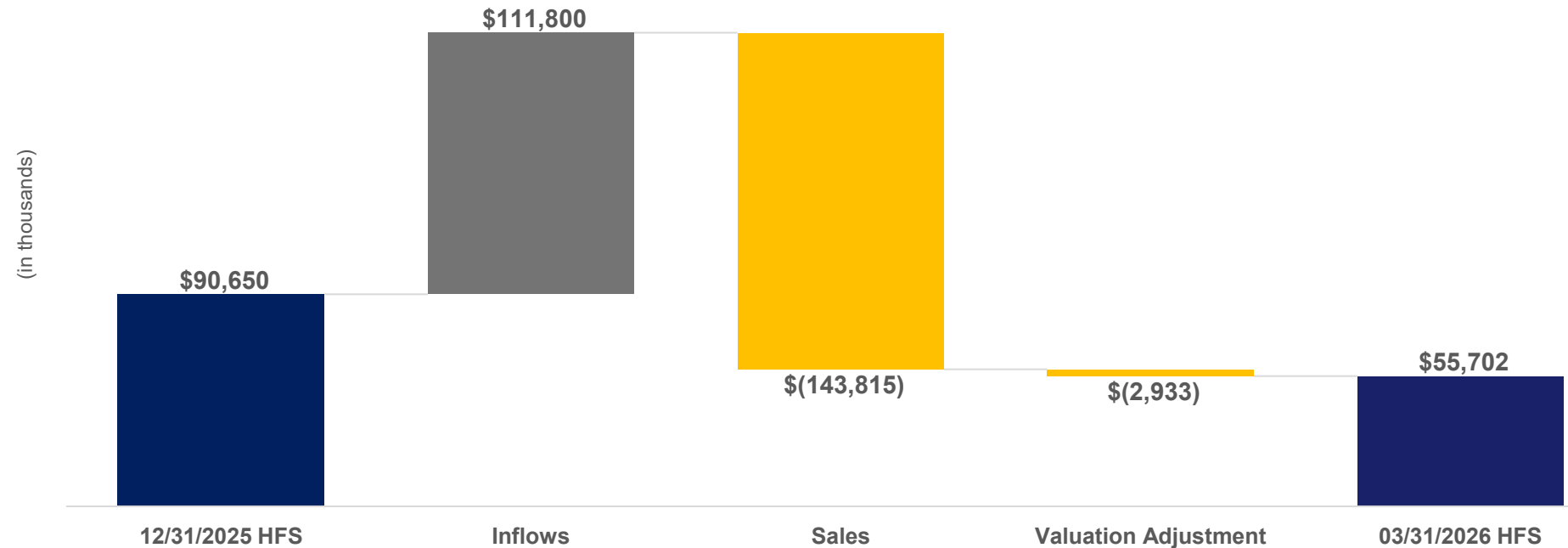
- Criticized and classified trends continued to decline in the first quarter of 2026 marked by a \$44.5 and \$79.4 million decrease for HFI and for HFI and HFS collectively.
- Since the third quarter of balance of \$1.1 billion, there has been a reduction of 25.6% or \$302.3 million placing the Bank close to level with period end balances from a year prior.

¹– Includes valuation allowance

Note: Includes held for sale loans

Held for Sale Changes

HFS Migration



Trends

- Inflows during the quarter included three new relationships, which also enabled the strategic exit of a fourth relationship.
- Of the \$55.7 million held for sale at March 31, 2026, 99% has executed contracts.

Office Loan Portfolio Detail

Inc Producing Office Holdings Declined \$275.6 million Year-over-Year

As of March 31, 2026

Class Type ¹	\$ in millions		As a % of CRE Office		
	Balance (in millions)	# of Loans	Avg. Size (in millions)	Criticized and Classified	In Central Business District of DC
Owner Occupied Office	\$169.6	84	\$2.0	1%	
Income Producing Office	573.5	55	10.4	13%	
Total CRE Office	\$743.1	139	\$5.3	14%	
Income Producing Office					
Class A	\$338.6	15	\$22.6	\$61.7	10.4%
Class B	225.5	33	6.8	33.1	0.0%
Class C	9.4	7	1.3	0.0	0.0%
Total Income Producing Office	\$573.5	55	\$10.4	\$94.8	10.4%

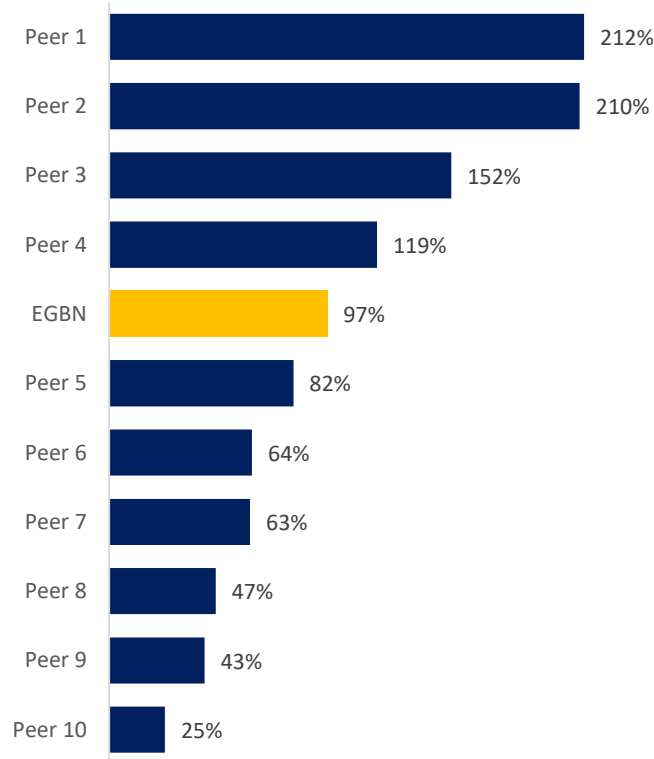
1 - Class Type is determined based on the latest appraisal designation.

Mix and Risk Rating Trend of Total Income Producing CRE



Note: Excludes loans held for sale.

Excess CET1+ACL/ Inc Producing Office Loans

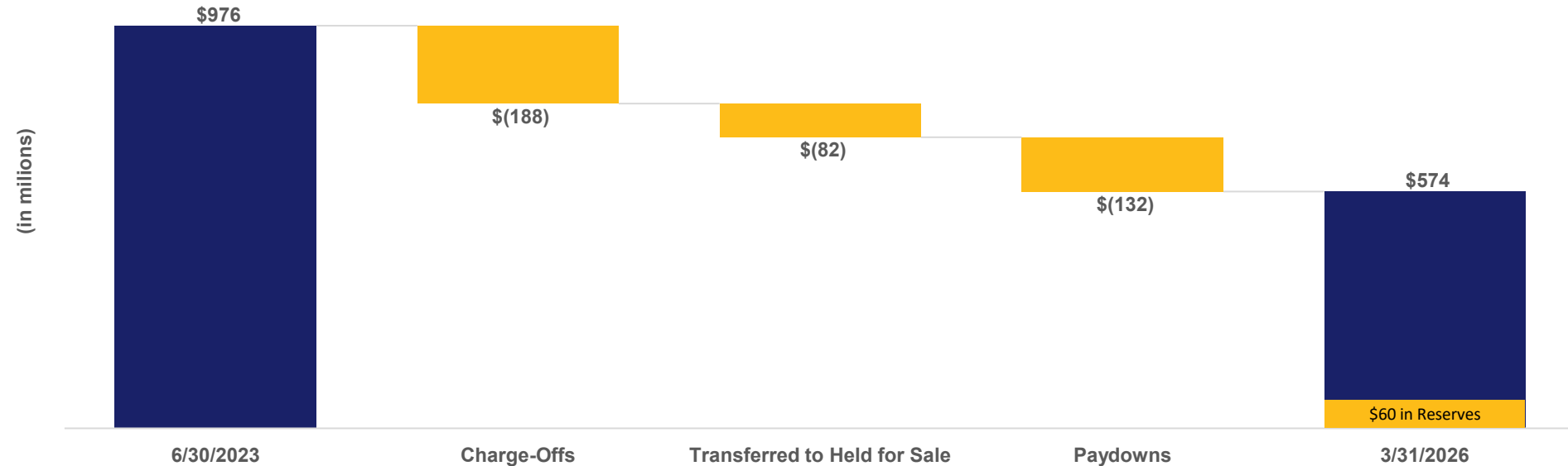


Note: Proxy Peers are AMTB, AUB, BUSE, BY, CNOB, CVBF, DCOM, FFIC, INDB, OCFC, PFS, STEL, TMP, UBSI, WSFS and data is as of December 31, 2025. Peer data only shown if CRE Income Producing Office was disclosed. EGBN is as of March 31, 2026.

Source: S&P Capital IQ Pro and company filings.

Inc Producing Office Credit Risk Identification and Reduction

Income-Producing Office Portfolio Reduction Drivers



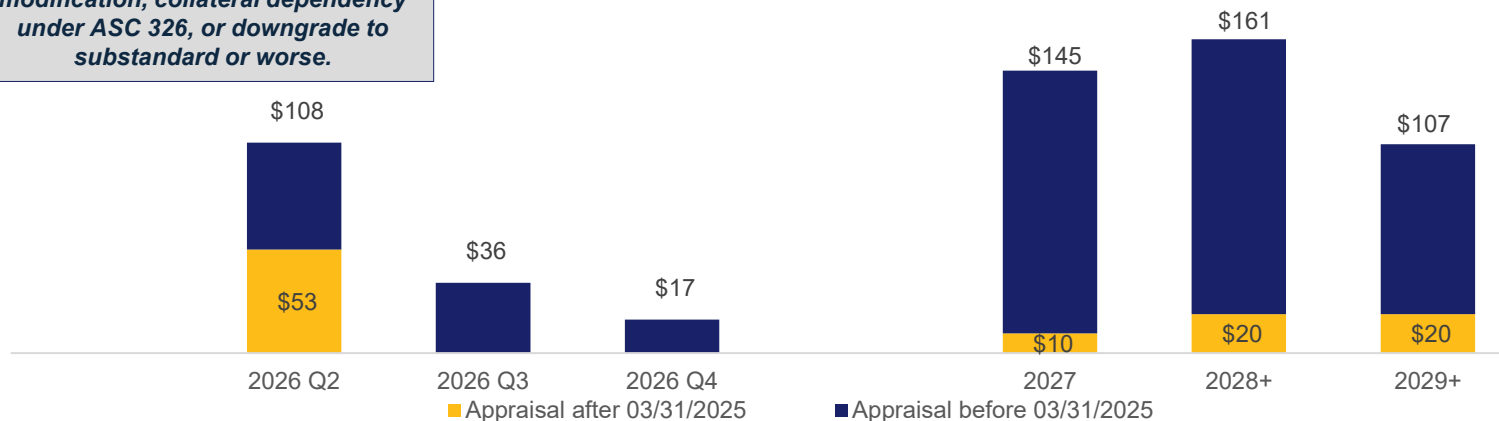
- Cycle to date charge offs, transfers to held for sale, paydowns, and existing office reserves represent 47.3% of June 30, 2023 outstanding balance.
- We actively managed our income-producing office portfolio, reducing exposure to \$574 million, or 8% of total loans. We maintain disciplined oversight through ongoing portfolio management, including quarterly reviews of all pass-rated office loans greater than \$5 million.
- 83.5% of income producing office loans were rated pass at March 31, 2026.

Note: Data as of March 31, 2026.

Office Loan Portfolio: Income Producing Detail

Refresh of appraisal values is triggered on upcoming maturity or modification, collateral dependency under ASC 326, or downgrade to substandard or worse.

CRE Office - Maturity Schedule



Maturity Year	Balance (\$ millions)	% of Inc Producing Office	Cumulative %	Weighted LTV ¹	Weighted DSCR ²	Outstanding Balance PSF
2026	161.3	28.1%	28.1%	61	1.2	161
2027	144.5	25.2%	53.3%	53	1.2	190
2028	160.8	28.0%	81.4%	66	1.5	221
2029+	106.9	18.6%	100.0%	82	1.5	325
	<u>\$573.5</u>	<u>100.0%</u>		<u>53</u>	<u>1.1</u>	<u>\$184</u>

(\$000s)	Office Balance	% of Office Loans	# of Loans	Median Loan Size	Average Loan Size
Risk Weighting					
Substandard	\$83,920	14.6%	5	\$18,502	\$16,784
Special Mention	10,843	1.9%	1	10,843	10,843
Pass	478,747	83.5%	49	3,954	9,770
Total	\$573,510	100.0%	55	\$6,263	\$10,427

Performing Office ACL Coverage is 7.39% at 03/31/26.

No Exposure to Class B Central Business District Office.

3 Income Producing Office Loans with Substandard Risk Ratings are on Nonaccrual for a Total Balance of \$53.8 million out of Total NPAs of \$130.8 million.

1 – LTV is a factor considered in loan underwriting and periodic portfolio monitoring. LTVs are based on most recently appraised value, which do not necessarily reflect current market conditions. There can be no assurance the Company would be able to realize the appraised value in the event of foreclosure. LTV does not necessarily indicate current collateral levels.

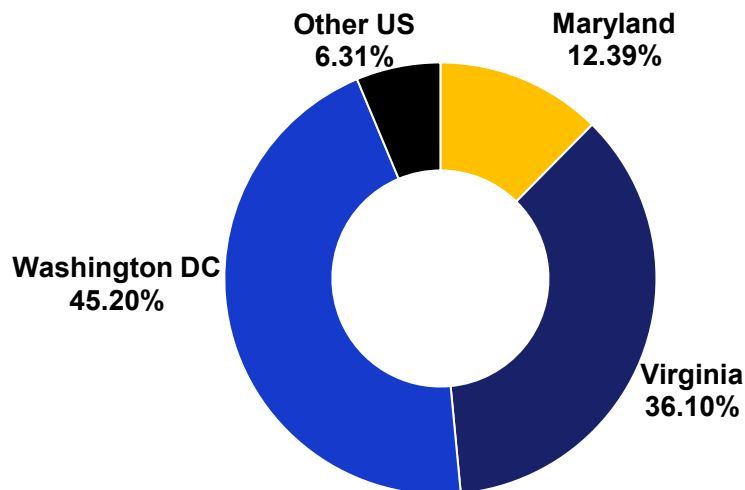
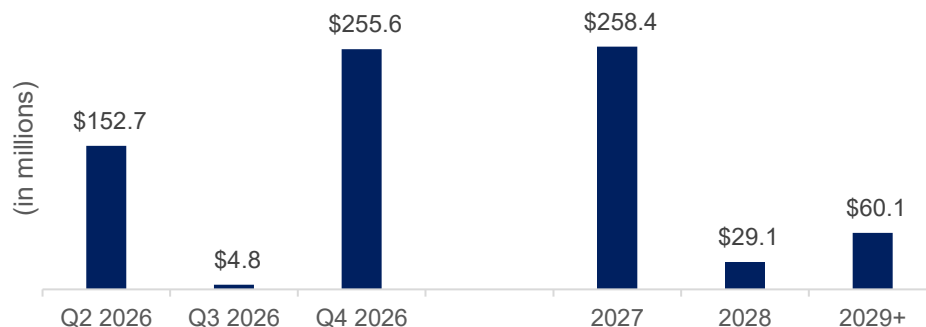
2 - DSCR is calculated based on contractual principal and interest payments and only considers cash flow from primary sources of repayment.

Note: Excludes loans held for sale.

Multifamily Loan Portfolio: Income Producing Detail

(\$ in millions)	% of Inc Producing Multi-Family	
Total CRE Balance	\$760.8	
# of Loans	37	
Avg Size	20.6	
Median Size	11.5	
Pass	\$560	73.6%
Criticized & Classified	\$201	26.4%
Non-Accrual %	1%	
Weighted LTV¹	59	
Weighted DSCR²	1.1	
Weighted Debt Yield³	5.9	
Weighted Risk Rating	5263	
Geography		
Maryland	\$94	12.4%
Virginia	\$275	36.1%
Washington DC	\$344	45.2%
Other US	\$48	6.3%
Total	\$760.8	100%

Inc Producing Multi-Family - Maturity Schedule



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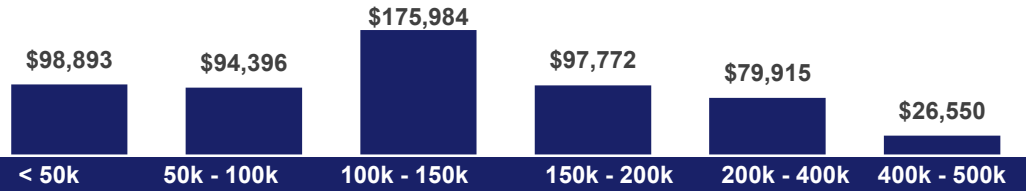
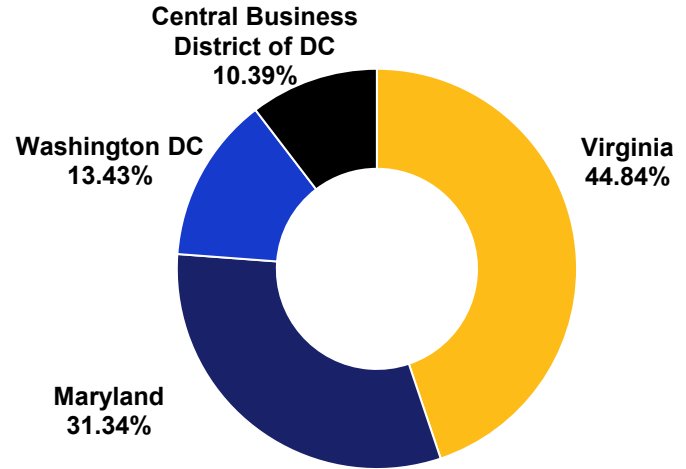
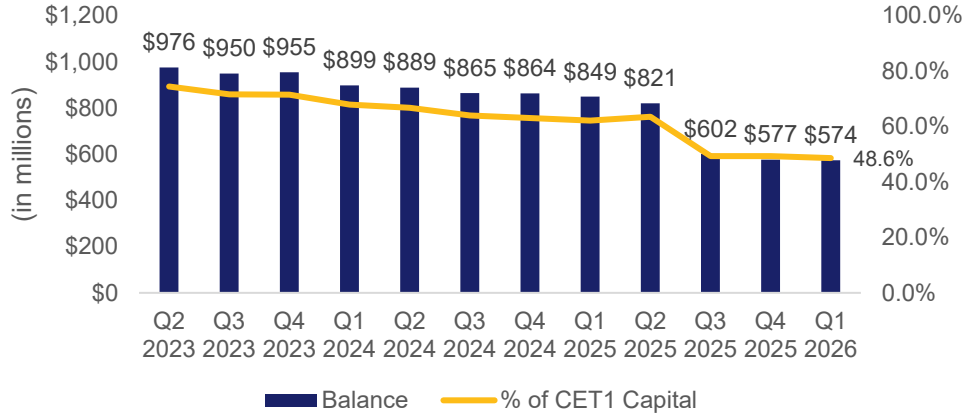
2 - DSCR is calculated based on contractual principal and interest payments and only considers cash flow from primary sources of repayment.

3 – Debt yield is calculated based on net operating income divided by the outstanding loan balance at March 31, 2026.

Appendix

Total CRE Office Loan Portfolio *(Excludes OOCRE & OO Construction)*

Trend in Balance and % of CET1 Capital



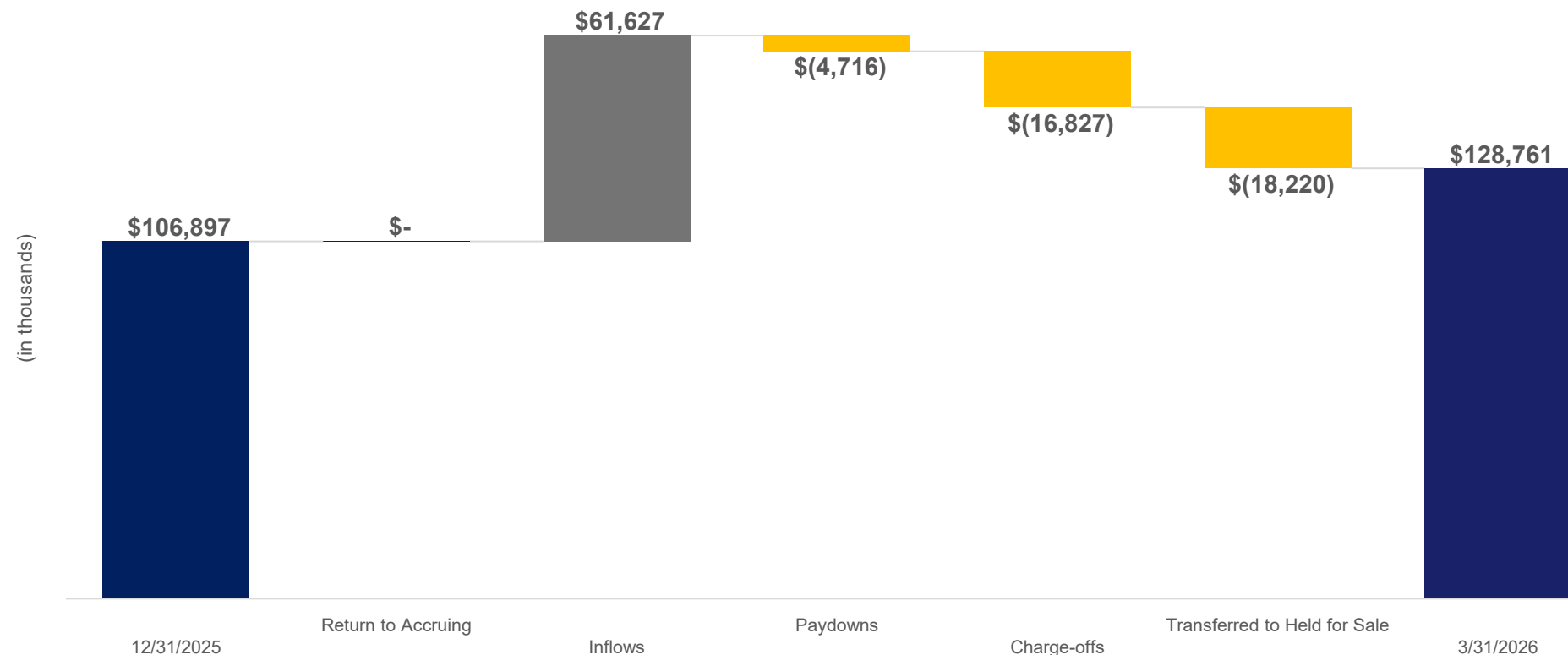
	< 50k	50k - 100k	100k - 150k	150k - 200k	200k - 400k	400k - 500k
# of Loans	27	11	10	3	2	2
Balance (\$000s)	\$98,893	\$94,396	\$175,984	\$97,772	\$79,915	\$26,550
Avg. Square Feet	21,537	66,887	129,210	175,578	347,391	451,201
Median Square Feet	19,776	66,746	130,492	166,512	347,391	451,201
Avg. Risk Rating ¹	Good	Good	Accept.	Accept.	Accept.	Excel.
Median Risk Rating	3,600	3,150	4,475	4,300	4,350	2,850
Avg. Loan Size (\$000s)	\$3,663	\$8,581	\$17,598	\$32,591	\$39,957	\$13,275
Median Loan Size (\$000s)	\$1,323	\$4,437	\$14,828	\$22,537	\$39,957	\$13,275

Note: Excludes loans held for sale.

1- Loan risk grade categories: 1000 – Prime, 2000 – Excellent (“Excel.”), 3000 – Good, 4000 – Acceptable (“Accept.”), 5000 – Acceptable with Risk (“AwR”), 6000 – Watch, 7000 – Other Assets Especially Mentioned (O.A.E.M.), 8000 – Substandard, 9000 – Doubtful, 9999 – Loss

Nonaccrual Loans

Drivers of Non-Accrual Loans Change



Credit Resolution Highlights

- Period end non-accrual loans increased by \$21.9 million quarter-over-quarter driven by inflows on four credit facilities.
- Of the \$26.0 million in net charge-offs for the quarter, \$16.8 million or 64.6% were classified as non-accrual.

Summary of Nonaccrual Relationships above \$5M

Loan	Purpose - Location	Balance (\$000s)	% Total NPLs
1	Office - Washington DC	\$36,545	28.4%
2	Office - Fairfax	18,502	14.4%
3	Multifamily - Washington DC	15,157	11.8%
4	UCC1 Blanket Lien - Baltimore	9,539	7.4%
5	Multifamily - Washington DC	7,423	5.8%
6	Land - Montgomery	7,200	5.6%
7	Residential Condo - Washington DC	6,483	5.0%
	All Other Nonaccrual Loans	\$27,991	21.7%
	Total Nonaccrual Loans	\$128,761	100.0%

Note: Data as of March 31, 2026 and excludes loans held for sale.

Summary of Classified and Criticized Loans above \$10M

Risk Rating	All Special Mention and Substandard Loans					Over \$10 million	
	# of Loans	03/31/2026 Balance	Average Size	Median Size	# of Loans	03/31/2026 Balance	% of Total
Special Mention Loans	29	\$290,827	\$10,029	\$3,149	10	\$259,289	89%
Substandard Loans	142	447,604	3,152	413	8	251,125	56%
Grand Total	171	\$738,431	\$4,318	\$538	18	\$510,414	

QoQ Δ

New
Upgrade
Downgrade

Loan #	Collateral Type	Loan Type	Location	Amount (\$000s)	Date of Maturity	Latest LTV ²	Appraised		Debt Service		Non Accrual (Yes, No)	Valuation Since 03/31/2025 (Yes, No)
							Value (\$000s)	Date of Appraisal	Coverage Ratio ³	Date of DSCR		
Special Mention Loans Over \$10 Million												
1	Storage Facility	CRE	Montgomery	\$56,196	8/10/2026	72%	\$77,700	7/27/2022	0.91	12/31/2025	No	No
2	Apartment Building	CRE	Prince George's	56,000	4/21/2026	90%	\$62,200	3/9/2026	0.62	12/31/2025	No	Yes
3	Apartment Building	CRE	Washington DC	43,043	10/27/2026	58%	\$74,000	9/30/2025	0.68	12/31/2025	No	Yes
4	Mixed Use: Predominantly Commercial ⁴	CRE	Montgomery	27,537	10/27/2026	52%	\$52,600	10/18/2021	0.76	12/31/2025	No	No
5	Education	CRE	Montgomery	16,500	1/10/2030	88%	\$18,800	11/4/2024	1.75	3/31/2026	No	No
6	Storage Facility	CRE	Anne Arundel	14,996	9/30/2026	77%	\$19,580	6/13/2022	0.23	12/31/2025	No	No
7	Industrial	C&I	Other US	12,400	2/26/2027				0.97	12/31/2025	No	No
8	Industrial	C&I	Other US	11,650	8/29/2028	33%	\$35,362	1/17/2024	0.97	12/31/2025	No	No
9	Office	CRE	Washington DC	10,844	5/10/2026	39%	\$27,550	3/25/2021	1.29	12/31/2025	No	No
10	Industrial	CRE	Anne Arundel	10,124	12/28/2026	53%	\$19,000	11/2/2022	1.00	12/31/2025	No	No
				\$259,289								

Substandard Loans Over \$10 Million												
1	Apartment Building	CRE	Montgomery	\$50,624	8/31/2031	75%	\$67,800	11/25/2025	0.80	9/30/2025	No	Yes
2	Apartment Building	CRE	Fairfax	48,667	5/28/2026	61%	\$79,300	1/6/2026	0.77	12/31/2025	No	Yes
3	Hotel/Motel	CRE	Arlington	46,373	4/5/2026	81%	\$57,500	3/2/2026	0.96	12/31/2025	No	Yes
4	Office	CRE	Washington DC	33,200	8/1/2030	74%	\$44,600	2/4/2026	1.01	9/30/2025	Yes #1	Yes
5	Office	CRE	Fairfax	22,274	6/25/2026	68%	\$32,600	5/29/2025	0.94	12/31/2025	No	Yes
6	Apartment Building	CRE	Washington DC	20,579	12/30/2026	72%	\$28,500	5/28/2025	0.11	12/31/2025	No	Yes
7	Office	CRE	Fairfax	18,502	2/28/2026	76%	\$24,300	9/5/2025	1.00	12/31/2025	Yes #2	Yes
8	Apartment Building	CRE	Washington DC	10,904	5/4/2027	57%	\$19,100	9/30/2025	1.00	12/31/2024	Yes #3	Yes
				\$251,125								

1 - Loan collateral is a project that is either recently completed and in lease up, not yet stabilized, under development, or in process of conversion

2 - LTV is a factor considered in loan underwriting and periodic portfolio monitoring. LTVs are based on most recently appraised value, which do not necessarily reflect current market conditions. There can be no assurance the Company would be able to realize the appraised value in the event of foreclosure. LTV does not necessarily indicate current collateral levels.

3 - Debt Service Coverage Ratio is calculated based on contractual principal and interest payments and only considers cash flow from primary sources of repayment.

Note: Excludes loans held for sale.

4 - Mixed collateral commercial real estate

Top 25 Loans

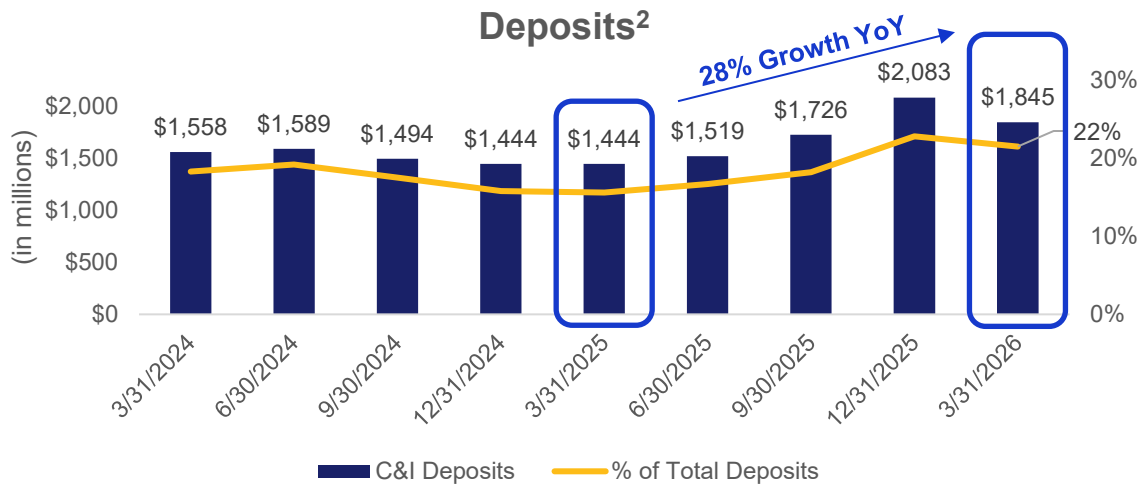
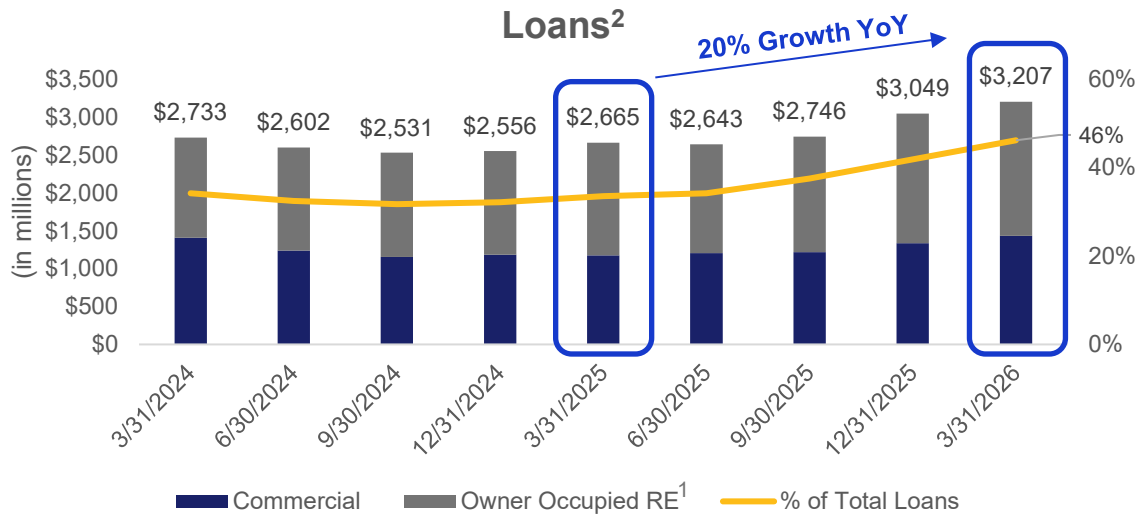
Collateral Type	Loan Type	Collateral Location	Balance (\$000s)	% Total Loans	Risk Rating	Maturity Date	Amount (\$000s)	Appraisal Date	Latest LTV ²	Rate (%)	Fixed / Variable	Non Accrual?	
1	Apartment Building with Retail/Commercial Space	Construction CRE	Montgomery	\$94,000	1.4%	Pass	12/23/2026	\$168,000	11/14/2022	56%	6.28	V	No
2	Apartment Building with Retail/Commercial Space	Construction CRE	Montgomery	88,497	1.3%	Pass	11/30/2026	\$151,000	05/09/2023	59%	6.67	V	No
3	Apartment Building	Income Producing CRE	Falls Church City	86,307	1.2%	Pass	12/23/2026	\$185,600	11/14/2022	47%	6.42	V	No
4	CCRC Skilled Nursing	Owner Occupied CRE	Prince George's	82,466	1.2%	Pass	12/31/2027	\$128,890	08/05/2021	64%	6.42	V	No
5	Data Center Income Producing	Construction CRE	Loudoun	75,000	1.1%	Pass	04/26/2026	\$138,696	03/07/2023	54%	6.67	V	No
6	CCRC Skilled Nursing	Owner Occupied CRE	Virginia Beach City	72,000	1.0%	Pass	10/30/2028	\$133,149	07/27/2025	54%	6.43	V	No
7	Health Care (Non CCRC)	C&I	Washington DC	65,826	0.9%	Pass	06/05/2026			6.31	V	No	
8	Mixed Use: Predominantly Residential ¹	Income Producing CRE	Washington DC	63,300	0.9%	Pass	09/06/2029	\$121,400	04/13/2022	52%	5.67	V	No
9	Mixed Use: Predominantly Commercial ¹	C&I	Other US	62,186	0.9%	Pass	08/31/2028			5.20	F	No	
10	Office	Income Producing CRE	Montgomery	60,000	0.9%	Pass	09/05/2028	\$75,200	12/31/2024	80%	6.00	F	No
11	Office	Income Producing CRE	Washington DC	59,566	0.9%	Pass	03/31/2028	\$108,000	11/08/2022	55%	5.50	F	No
12	Hotel Near Major University	Income Producing CRE	Prince George's	59,000	0.9%	Pass	04/01/2026	\$77,300	03/03/2025	76%	5.75	F	No
13	Storage Facility	Income Producing CRE	Montgomery	56,196	0.8%	Criticized	08/10/2026	\$77,700	07/27/2022	72%	5.54	V	No
14	Apartment Building	Construction CRE	Prince George's	56,000	0.8%	Criticized	04/21/2026	\$63,700	03/09/2026	88%	7.00	V	No
15	Education	Owner Occupied / C&I	Washington DC	53,845	0.8%	Pass	11/10/2052	\$64,050	09/06/2022	84%	3.70	V	No
16	CCRC Assisted-Living	Income Producing CRE	Washington DC	53,524	0.8%	Pass	12/29/2026	\$84,300	09/18/2023	64%	6.75	V	No
17	Apartment Building	Income Producing CRE	Chesterfield	53,183	0.8%	Pass	03/07/2027	\$110,000	02/10/2023	48%	6.67	V	No
18	Industrial	Construction CRE	Prince William	52,961	0.8%	Pass	11/30/2026	\$115,200	09/15/2022	46%	5.82	V	No
19	Hotel/Motel	Income Producing CRE	Washington DC	51,615	0.7%	Pass	09/17/2028	\$83,000	08/17/2018	62%	6.19	F	No
20	Apartment Building	Income Producing CRE	Montgomery	50,624	0.7%	Classified	08/31/2031	\$67,800	11/25/2025	75%	6.34	F	No
21	CCRC-Skilled Nursing	Owner Occupied CRE	Other US	50,000	0.7%	Pass	12/11/2027	\$83,333	10/16/2024	60%	8.20	V	No
22	SC-Skilled Nursing Uncovered	Owner Occupied CRE	Other US	50,000	0.7%	Pass	03/31/2029	\$78,031	01/19/2026	64%	6.17	V	No
23	Education	Owner Occupied / C&I	Washington DC	49,626	0.7%	Pass	12/01/2051	\$105,500	07/04/2022	47%	3.20	V	No
24	Real Estate Secured	C&I	Washington DC	49,194	0.7%	Pass	10/31/2027			6.62	V	No	
25	Multifamily	Income Producing CRE	Washington DC	49,000	0.7%	Pass	01/25/2027	\$91,400	10/22/2021	54%	6.00	V	No
Total			\$1,543,916	22.3%				Weighted Average	6.10				

1 – Mixed collateral commercial real estate

2 - LTV is a factor considered in loan underwriting and periodic portfolio monitoring. LTVs are based on most recently appraised value, which do not necessarily reflect current market conditions. There can be no assurance the Company would be able to realize the appraised value in the event of foreclosure. LTV does not necessarily indicate current collateral levels.

Note: Data as of March 31, 2026 and excludes loans held for sale.

Commercial & Industrial Summary



1 – Includes owner occupied construction

2 – End of period balances

Recent Growth

Since sharpening our focus on C&I in 4Q24, we've accelerated portfolio rotation toward higher-value, relationship-driven lending, with strong production and pipeline momentum.

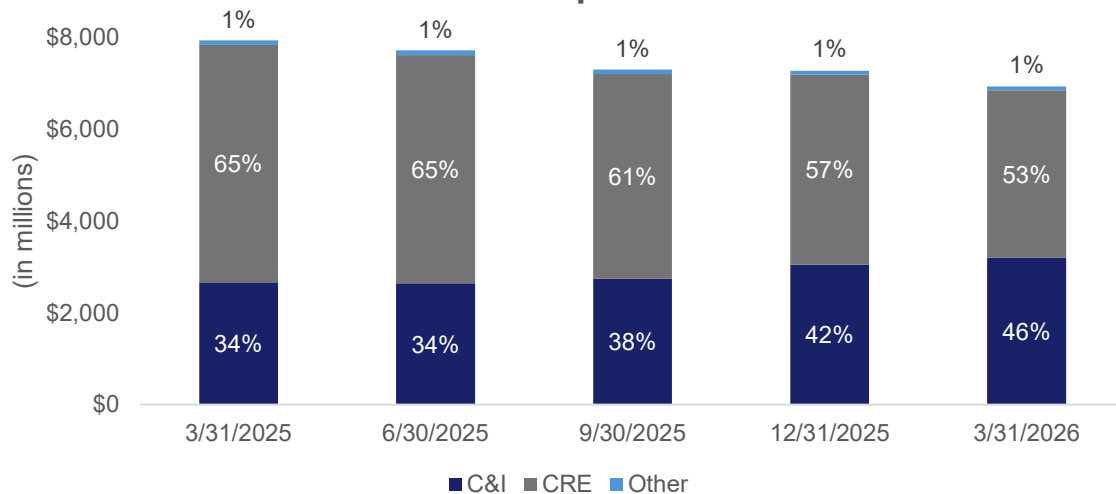
First Quarter Activity

Total C&I loans (including owner-occupied) increased \$157.7 million or 5.2%, reflecting our continued execution on our diversification strategy.

C&I deposits decreased \$238.0 million, or 11.4% linked quarter, primarily reflecting timing and mix dynamics rather than underlying relationship attrition. Importantly, C&I deposit penetration remains higher year-over-year and is expected to build as newer lending relationships season.

C&I and CRE Comparison

Loan Composition¹

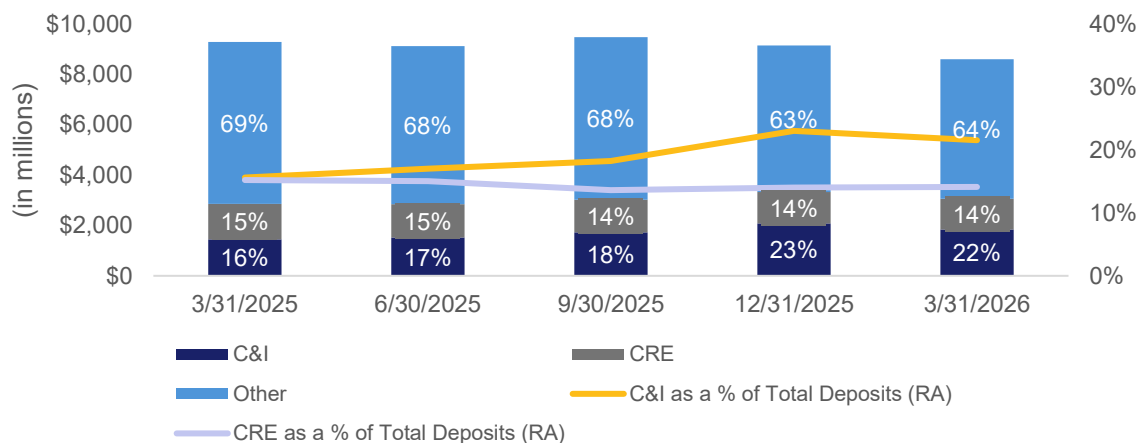


Loans

C&I and CRE account for 99% of the Bank's \$6.9 billion in loans HFI at 03/31/2026.

As of 03/31/2026, C&I loans have increased \$541.6 million YoY due to strong pipeline activity and additional emphasis on a diversified loan portfolio whereas CRE balances have dropped \$1.53 billion since 03/31/2025 and \$498.1 million since FY2025 largely due to a proactive credit management approach in response to valuation pressure in the industry.

Deposit Composition¹



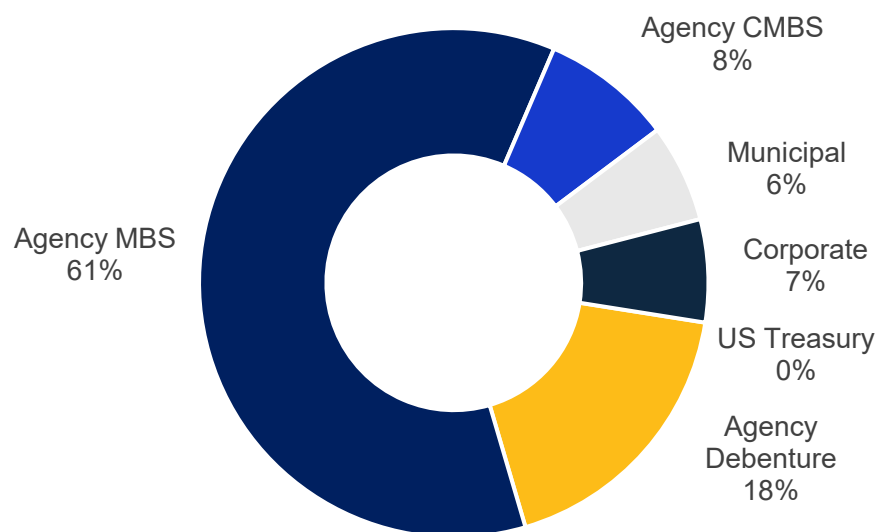
Deposits

C&I deposits have increased \$400.6 million YoY to 22% of the \$8.6 billion in total deposits at 03/31/2026 due to strong deal flow. Quarter-over-quarter C&I deposits were down \$238.0 million.

CRE deposits are down marginally QoQ as of 03/31/2026. Year-over-year CRE deposits decreased \$193.8 million to \$1.2 billion which accounts for 14% of total deposits compared to 15% at 03/31/2025.

¹ – End of period balances

Investment Portfolio



Investment Portfolio Strategy

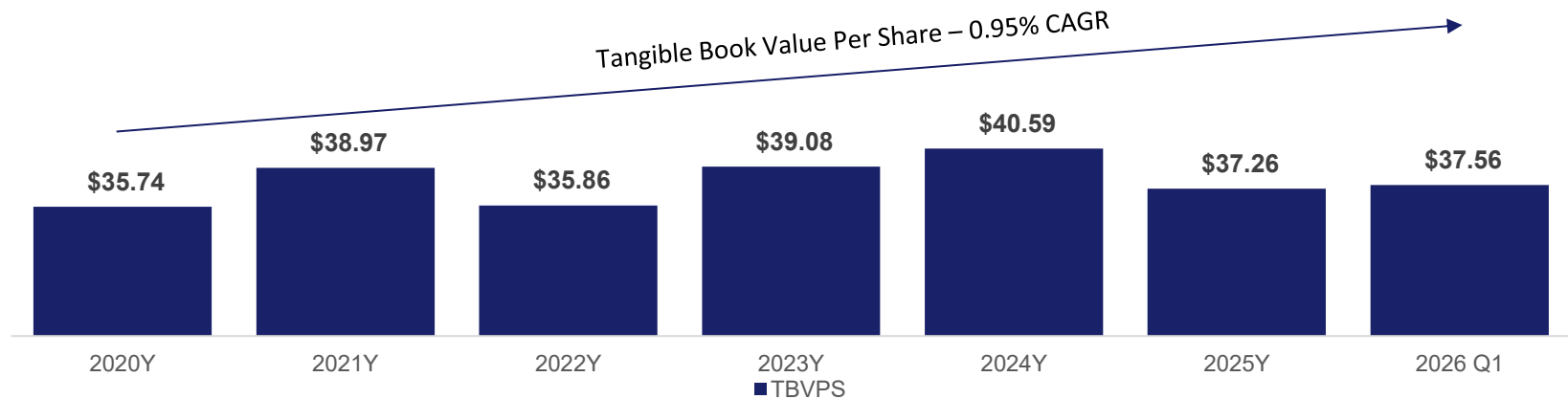
- Portfolio remains well-positioned to meet anticipated liquidity requirements.
- Projected cash flow (principal only, assuming unchanged interest rates):
 - 2026 - \$195 million
- Total securities balance decreased by \$60 million since 12/31/2025 driven by principal paydowns, maturities, and called securities.
- Cash flow from securities portfolio will be primarily used to pay down brokered funding for most of the year, with selective reinvestment occurring the latter part of the year.
- Unencumbered securities of \$1.67 billion available for pledging.

AFS / HTM as of March 31, 2026

Securities by Classification	Percent of Portfolio at Book	Projected	
		Book Yield	Reprice Term (years)
Securities AFS	53%	1.89%	3.7
Securities HTM	47%	2.03%	5.7
Total Securities	100%	1.96%	4.6

Note: Chart is as of period end on an amortized cost basis.

Tangible Book Value Per Share



Per share data is as of period end. Please refer to Non-GAAP reconciliation and footnotes in the appendices

Loan Portfolio - Details

\$ in millions										
Location	C&I	Owner Occupied CRE	Income Producing CRE	Owner Occupied Const.	CRE Construction	Land	Residential Mortgage	Consumer	TOTAL	% of Total Loans
Washington DC	\$264.7	\$393.9	\$1,032.3	\$2.9	\$95.2	\$30.6	\$12.1	\$12.9	\$1,844.6	26.6%
Suburban Washington										
Montgomery	154.1	215.5	435.3	17.1	193.7	6.4	4.7	19.6	1,046.4	15.1%
Fairfax	162.6	136.2	420.9	-	20.1	-	5.1	8.1	753.0	10.9%
Prince George's	58.5	277.7	196.4	0.8	86.1	-	-	1.1	620.6	8.9%
Loudoun	29.5	40.9	109.8	-	79.8	1.8	0.2	1.3	263.3	3.8%
Alexandria	26.4	22.9	86.5	-	15.0	-	1.2	0.1	152.1	2.2%
Prince William	4.5	19.8	74.0	0.1	53.0	-	-	0.4	151.8	2.2%
Arlington	15.7	0.3	69.4	-	2.4	-	1.3	1.8	90.9	1.3%
Frederick	3.4	1.6	44.9	-	-	-	0.3	0.3	50.5	0.7%
	454.7	714.9	1,437.2	18.0	450.1	8.2	12.8	32.7	3,128.6	45.1%
Other Maryland										
Anne Arundel	88.6	33.0	81.4	-	31.6	-	-	0.4	235.0	3.4%
Baltimore	128.7	93.2	12.1	-	-	-	-	-	234.0	3.4%
Howard	13.3	1.3	48.9	-	-	-	1.2	0.8	65.5	0.9%
Eastern Shore	7.4	7.7	42.5	-	-	-	0.3	-	57.9	0.8%
Charles	0.5	12.2	5.1	-	-	-	-	0.2	18.0	0.3%
Other MD	0.6	0.8	15.8	-	-	-	0.1	0.4	17.7	0.3%
	239.1	148.2	205.8	-	31.6	-	1.6	1.8	628.1	9.1%
Other Virginia										
Fauquier	-	-	2.7	-	-	-	-	-	2.7	0.0%
Other VA	53.4	119.5	247.1	-	-	-	0.1	-	420.1	6.1%
	53.4	119.5	249.8	-	-	-	0.1	-	422.8	6.1%
Other USA	421.0	365.5	105.1	10.9	1.0	1.3	9.1	0.6	914.5	13.2%
Total	\$1,432.9	\$1,742.0	\$3,030.2	\$31.8	\$577.9	\$40.1	\$35.7	\$48.0	\$6,938.6	100.0%
% of Total Loans	20.7%	25.1%	43.7%	0.5%	8.3%	0.6%	0.5%	0.7%	100.0%	

Note: Loan metrics not inclusive of deferrals, fees and other adjustments. Data as of March 31, 2026.

Loan Portfolio – Income Producing CRE

\$ in millions										
Location	Hotel/ Motel	Industrial	Mixed Use	Multi- family	Office	Retail	Single/1-4 Family & Res. Condo	Other	TOTAL	% of Total Loans
Washington DC	\$134.1	\$0.8	\$99.9	\$343.9	\$136.6	\$61.0	\$56.6	\$199.4	\$1,032.3	14.9%
Suburban Washington										
Montgomery	-	14.4	38.9	88.9	139.6	10.8	1.7	141.0	435.3	6.3%
Fairfax	34.9	0.5	1.0	135.7	164.4	31.1	2.0	51.3	420.9	6.1%
Prince George's	70.1	47.9	3.8	5.1	31.7	12.7	0.3	24.8	196.4	2.8%
Loudoun	-	31.4	0.5	-	14.8	1.8	0.2	61.1	109.8	1.6%
Alexandria	13.6	-	5.2	-	31.0	1.5	2.7	32.5	86.5	1.2%
Prince William	-	-	-	4.3	0.2	8.3	0.3	60.9	74.0	1.1%
Arlington	46.9	-	-	-	21.3	-	0.5	0.7	69.4	1.0%
Frederick	-	1.8	0.4	-	3.9	36.2	-	2.6	44.9	0.6%
	165.5	96.0	49.8	234.0	406.9	102.4	7.7	374.9	1,437.2	20.7%
Other Maryland										
Anne Arundel	30.2	-	-	-	1.6	49.5	-	0.1	81.4	1.2%
Baltimore	3.2	-	3.0	0.3	-	0.7	0.2	4.7	12.1	0.2%
Howard	29.6	5.9	-	-	2.9	4.0	1.6	4.9	48.9	0.7%
Eastern Shore	27.4	12.8	-	-	-	-	-	2.3	42.5	0.6%
Charles	-	5.1	-	-	-	-	-	-	5.1	0.1%
Other MD	-	15.5	-	-	-	0.3	-	-	15.8	0.2%
	90.4	39.3	3.0	0.3	4.5	54.5	1.8	12.0	205.8	3.0%
Other Virginia										
Fauquier	-	-	-	-	-	-	-	2.7	2.7	0.0%
Other VA	-	10.4	20.6	134.6	25.5	47.0	6.3	2.7	247.1	3.6%
	0.0	10.4	20.6	134.6	25.5	47.0	6.3	5.4	249.8	3.6%
Other USA	20.5	-	4.9	48.0	-	2.5	4.0	25.2	105.1	1.5%
Total	\$410.5	\$146.5	\$178.2	\$760.8	\$573.5	\$267.4	\$76.4	\$616.9	\$3,030.2	43.7%
% of Total	14%	5%	6%	25%	19%	9%	3%	20%	100%	

Note: Loan metrics not inclusive of deferrals, fees and other adjustments. Data as of March 31, 2026

Loan Portfolio – CRE Construction

\$ in millions

Location	Single & 1-4 Family	Multi family	Office	Hotel/Motel	Mixed Use	Retail	Residential Condo	Other	TOTAL	% of Total Loans
Washington DC	\$8.1	\$54.3	\$3.6	\$16.5	\$0.0	\$0.0	\$6.6	\$6.1	\$95.2	1.4%
Suburban Washington										
Montgomery	12.5	181.2	-	-	-	-	-	-	193.7	2.8%
Fairfax	8.6	-	-	-	10.0	1.5	-	-	20.1	0.3%
Prince George's	0.1	56.0	-	-	27.5	2.5	-	-	86.1	1.2%
Loudoun	2.1	-	-	-	2.3	-	0.5	74.9	79.8	1.2%
Alexandria	0.6	-	-	2.9	-	-	11.5	-	15.0	0.2%
Prince William	-	-	-	-	-	-	-	53.0	53.0	0.8%
Arlington	2.4	-	-	-	-	-	-	-	2.4	0.0%
Frederick	-	-	-	-	-	-	-	-	-	0.0%
	26.3	237.2	-	2.9	39.8	4.0	12.0	127.9	450.1	6.5%
Other Maryland										
Anne Arundel	-	-	-	-	-	-	6.5	25.1	31.6	0.5%
Baltimore	-	-	-	-	-	-	-	-	-	0.0%
Howard	-	-	-	-	-	-	-	-	-	0.0%
Eastern Shore	-	-	-	-	-	-	-	-	-	0.0%
Charles	-	-	-	-	-	-	-	-	-	0.0%
Other MD	-	-	-	-	-	-	-	-	-	0.0%
	-	-	-	-	-	-	6.5	25.1	31.6	0.5%
Other Virginia										
Fauquier	-	-	-	-	-	-	-	-	-	0.0%
Other VA	-	-	-	-	-	-	-	-	-	0.0%
	-	-	-	-	-	-	-	-	-	-
Other USA	-	-	-	-	-	-	-	1.0	1.0	0.0%
Total	\$34.4	\$291.5	\$3.6	\$19.4	\$39.8	4.0	\$25.1	\$160.1	\$577.9	8%
% of Total	6.0%	50.4%	0.6%	3.4%	6.9%	0.7%	4.3%	27.7%	100.0%	
Renovation	\$1.3	\$34.9	\$0.0	\$19.4	\$27.5	\$0.0	\$0.0	\$0.0	\$83.1	
Ground-Up	\$33.1	\$256.6	\$3.6	\$0.0	\$12.3	\$4.0	\$25.1	\$160.1	\$494.8	

Note: Loan metrics not inclusive of deferrals, fees and other adjustments. Data as of March 31, 2026.

Non-GAAP Reconciliation (Unaudited)

\$ in thousands, except per share data

	<u>As of Period End</u>				
	2025 Q1	2025 Q2	2025 Q3	2025 Q4	2026 Q1
<u>Tangible common equity</u>					
Common shareholders' equity	\$1,244,891	\$1,185,067	\$1,123,476	\$1,131,283	\$1,145,277
Less: Intangible assets	(11)	(9)	-	-	-
Tangible common equity	\$1,244,880	\$1,185,058	\$1,123,476	\$1,141,283	\$1,145,277
<u>Tangible common equity ratio</u>					
Total assets	\$11,317,361	\$10,601,331	\$10,815,502	\$10,497,203	\$9,954,281
Less: Intangible assets	(11)	(9)	-	-	-
Tangible assets	\$11,317,350	\$10,601,322	\$10,815,502	\$10,497,203	\$9,954,281
Tangible common equity ratio	11.00%	11.18%	10.39%	10.78%	11.51%
<u>Per Share Calculations</u>					
Book value	\$40.99	\$39.03	\$37.00	\$37.26	\$37.56
Less: Intangible book value	-	-	-	-	-
Tangible book value	\$40.99	\$39.03	\$37.00	\$37.59	\$37.56
Shares outstanding	30,368,843	30,364,983	30,366,555	30,359,632	30,494,659

\$ in thousands

	<u>For the Quarter</u>				
	2025 Q1	2025 Q2	2025 Q3	2025 Q4	2026 Q1
<u>Average tangible common equity</u>					
Average common shareholders equity	\$1,242,805	\$1,252,252	\$1,182,148	\$1,140,391	\$1,147,585
Less: Intangible assets	(14)	(11)	-	-	-
Average tangible common equity	\$1,242,791	\$1,252,241	\$1,182,148	\$1,140,511	\$1,147,585
<u>Return on avg. tangible common equity</u>					
Net Income	\$1,675	-\$69,775	-\$67,513	-\$2,439	\$14,718
Average tangible common equity	\$1,242,791	\$1,252,241	\$1,182,148	\$1,140,391	\$1,147,585
Return on avg. tangible common equity	0.55%	-22.35%	-22.66%	-0.85%	5.20%

Non-GAAP Reconciliation (Unaudited)

\$ in thousands

	2024 Q4	2025 Q1	2025 Q2	2025 Q3	2025 Q4	2026 Q1
Efficiency Ratio						
Net interest income	\$70,794	\$65,649	\$67,776	\$68,159	\$68,303	\$63,694
Noninterest income	4,067	8,207	6,414	2,495	12,192	12,708
Operating Revenue	\$74,861	\$73,856	\$74,190	\$70,654	\$80,495	\$76,402
Noninterest Expense	\$44,532	\$45,451	\$43,470	\$41,897	\$69,837	\$48,740
Efficiency Ratio	59.5%	61.5%	58.6%	59.3%	86.8%	63.8%

\$ in thousands

	2024 Q4	2025 Q1	2025 Q2	2025 Q3	2025 Q4	2026 Q1
Pre-Provision Net Revenue						
Net interest income	\$70,794	\$65,649	\$67,776	\$68,159	\$68,303	\$63,694
Non-interest income	4,067	8,207	6,414	2,495	12,192	12,708
Non-interest expense	(44,532)	(45,451)	(43,470)	(41,897)	(69,837)	(48,740)
Pre-Provision Net Revenue	30,329	28,405	30,720	28,757	10,658	27,662

\$ in thousands

	2024 Q4	2025 Q1	2025 Q2	2025 Q3	2025 Q4	2026 Q1	<u>Q of Q</u> Change
Total noninterest expense							
FDIC insurance	\$9,281	\$8,962	\$8,077	\$6,665	\$7,709	\$7,009	(\$700)
Other noninterest expense	35,251	36,489	35,393	35,232	62,128	41,031	(\$21,097)
Noninterest expense	\$44,532	\$45,451	\$43,470	\$41,897	\$69,837	\$48,740	(\$21,097)

Non-GAAP Reconciliation (unaudited)

Tangible common equity to tangible assets (the "tangible common equity ratio"), tangible book value per common share, tangible book value per common share excluding accumulated other comprehensive income ("AOCI"), and the return on average tangible common equity are non-GAAP financial measures derived from GAAP based amounts. The Company calculates the tangible common equity ratio by excluding the balance of intangible assets from common shareholders' equity and dividing by tangible assets. The Company calculates tangible book value per common share by dividing tangible common equity by common shares outstanding, as compared to book value per common share, which the Company calculates by dividing common shareholders' equity by common shares outstanding; to calculate the tangible book value per common share excluding the AOCI, tangible common equity is reduced by the loss on the AOCI before dividing by common shares outstanding. The Company calculates the annualized return on average tangible common equity ratio by dividing net income available to common shareholders by average tangible common equity which is calculated by excluding the average balance of intangible assets from the average common shareholders' equity. The Company considers this information important to shareholders as tangible equity is a measure that is consistent with the calculation of capital for bank regulatory purposes, which excludes intangible assets from the calculation of risk-based ratios and as such is useful for investors, regulators, management and others to evaluate capital adequacy and to compare against other financial institutions. The above table provides reconciliation of these financial measures defined by GAAP with non-GAAP financial measures.

Efficiency ratio is a non-GAAP measure calculated by dividing GAAP non-interest expense by the sum of GAAP net interest income and GAAP non-interest (loss) income. Management believes that reporting the non-GAAP efficiency ratio more closely measures its effectiveness of controlling operational activities. The table above shows the calculation of the efficiency ratio from these GAAP measures.

Adjusted PPNR excludes the impact of loan sales in its calculation to provide a clearer view of core operating performance. Management believes this adjusted measure better reflects underlying revenue trends and expense discipline by removing the volatility associated with nonrecurring or opportunistic balance sheet actions.

Forward-Looking Non-GAAP Financial Measures: From time to time we may discuss forward-looking non-GAAP financial measures, such as forward-looking estimates for expenses excluding FDIC deposit insurance assessments. We are unable to provide a reconciliation of forward-looking non-GAAP financial measures to their most directly comparable GAAP financial measures because we are unable to provide, without unreasonable effort, a meaningful or accurate calculation or estimation of amounts that would be necessary for the reconciliation due to the complexity and inherent difficulty in forecasting and quantifying future amounts. Such unavailable information could be significant to future results.