

1 First
Resource
Bancorp, Inc.

Annual Shareholder's Meeting

May 7, 2026

CAUTIONARY NOTE REGARDING FORWARD LOOKING STATEMENTS

This presentation contains forward-looking information about First Resource that is intended to be covered by the safe harbor for forward-looking statements provided by the Private Securities Litigation Reform Act of 1995. Forward-looking statements are statements that are not historical facts. These statements can be identified by the use of forward-looking terminology such as “believe,” “expect,” “may,” “will,” “should,” “project,” “could,” “plan,” “goal,” “potential,” “pro forma,” “seek,” “intend,” or “anticipate” or the negative thereof or comparable terminology, and include discussions of strategy, financial projections, guidance and estimates, statements regarding plans, objectives, expectations or consequences of announced transactions, and statements about the future performance, operations, products and services. The First Resource cautions readers not to place undue reliance on these statements.

The business and operations of First Resource are subject to a variety of risks, uncertainties and other factors. Consequently, actual results and experience may materially differ from those contained in any forward-looking statements. Such risks, uncertainties and other factors that could cause actual results and experience to differ from those projected include, but are not limited to, the following: the impact of conditions in the capital markets or the economy generally, the effects of changes in law or regulation, including regulatory requirements or other actions mandated by the banking regulators, the credit quality of loans, the effect of changes in interest rates, potential declines in the value of the Bank’s assets and the effects of any resulting impairment charges, competition from other financial institutions, the adequacy of the Bank’s information technology systems, severe weather and natural disasters, and the nature and frequency of litigation and other similar proceedings to which First Resource or the Bank may become a party. First Resource makes no commitment to revise or update any forward-looking statements in order to reflect events or circumstances occurring or existing after the date any forward-looking statement is made.

First Resource Bancorp, Inc.

Holding company of First Resource Bank
Established in 2022

First Resource Bank

- Community bank based in Southeastern Pennsylvania
- \$817 million in assets at 12/31/25
- Established in 2005
- Operates 3 branches, 2 in Chester County and 1 in Delaware County
- Founder-led management team



Our Mission

We're on a mission to be the best.
The bank that everyone loves – our customers, our employees, our shareholders, and our communities.
When they do well, we do well. It's that simple.

Where Every Relationship Counts.™

Mission Driven Success

- Relationship based banking with customized solutions and award-winning customer satisfaction
- A culture that attracts, develops and retains top talent – driving consistent excellence
- Disciplined growth and efficient capital management to maximize shareholder returns
- Deep community engagement, including over \$4 million in lifetime charitable contributions.

Executive Management Team

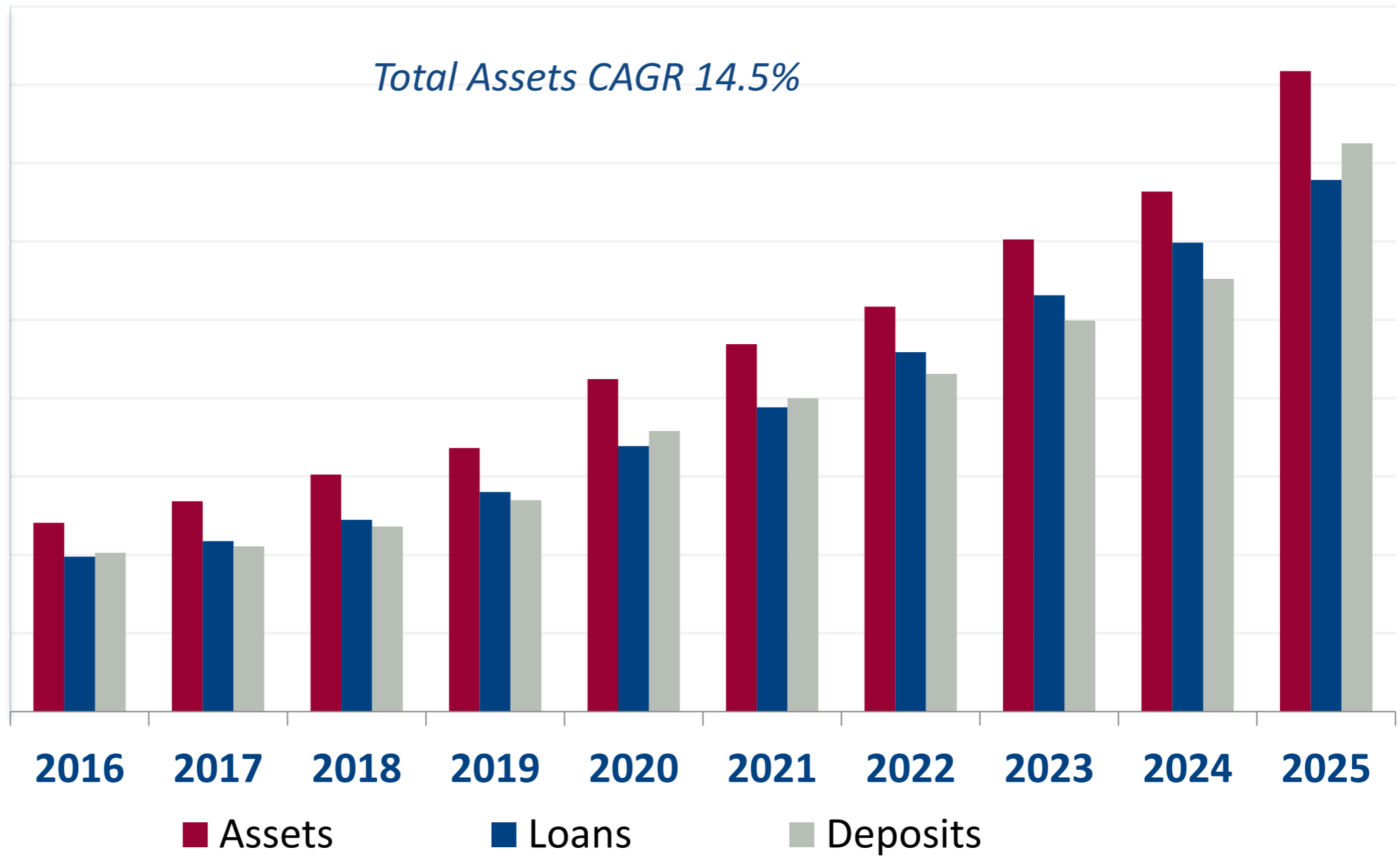
Name	Title	Years in Banking	Years with FRB
Lauren Ranalli	Co-Founder, President & CEO	24 years	21 years
Natalie Carrozza	EVP & Chief Risk Officer	44 years	21 years
Kristen Fries	EVP & Chief Financial Officer	26 years	11 years
Lee Herzer	EVP & Chief Lending Officer	21 years	8 years
Brian Jackson	EVP & Chief Information Officer	15 years	15 years
Jennifer MacMullen	EVP & Chief Retail Banking Officer	33 years	2 years
Bridget Moran	EVP & Chief Operating Officer	13 years	8 years
Frank Rothenberger	EVP & Chief Credit Officer	13 years	New hire

2025 Highlights

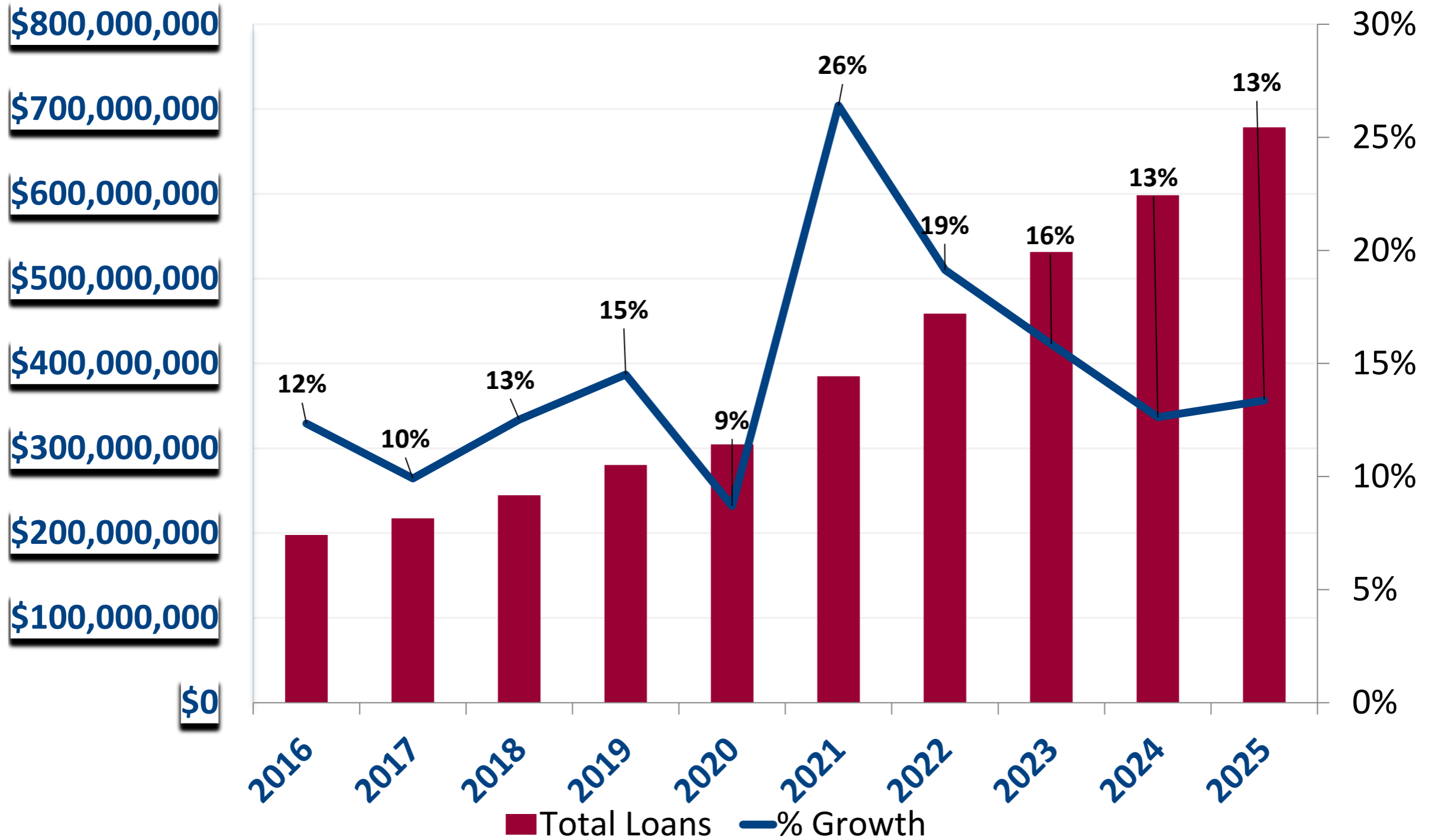
- Net income reached \$8.2 million, a 54% increase over the prior year
- Book value per share grew 17%
- Total assets grew 23%
- Return on average assets 1.17%
- Return on average equity 14.99%
- Issued \$8 million in subordinated debt

Balance Sheet Growth

\$900,000,000
 \$800,000,000
 \$700,000,000
 \$600,000,000
 \$500,000,000
 \$400,000,000
 \$300,000,000
 \$200,000,000
 \$100,000,000
 \$0



Loan Growth (excluding PPP)



These are Greater Philadelphia's fastest-growing banks by real estate lending

1 First Resource Bancorp, Inc.

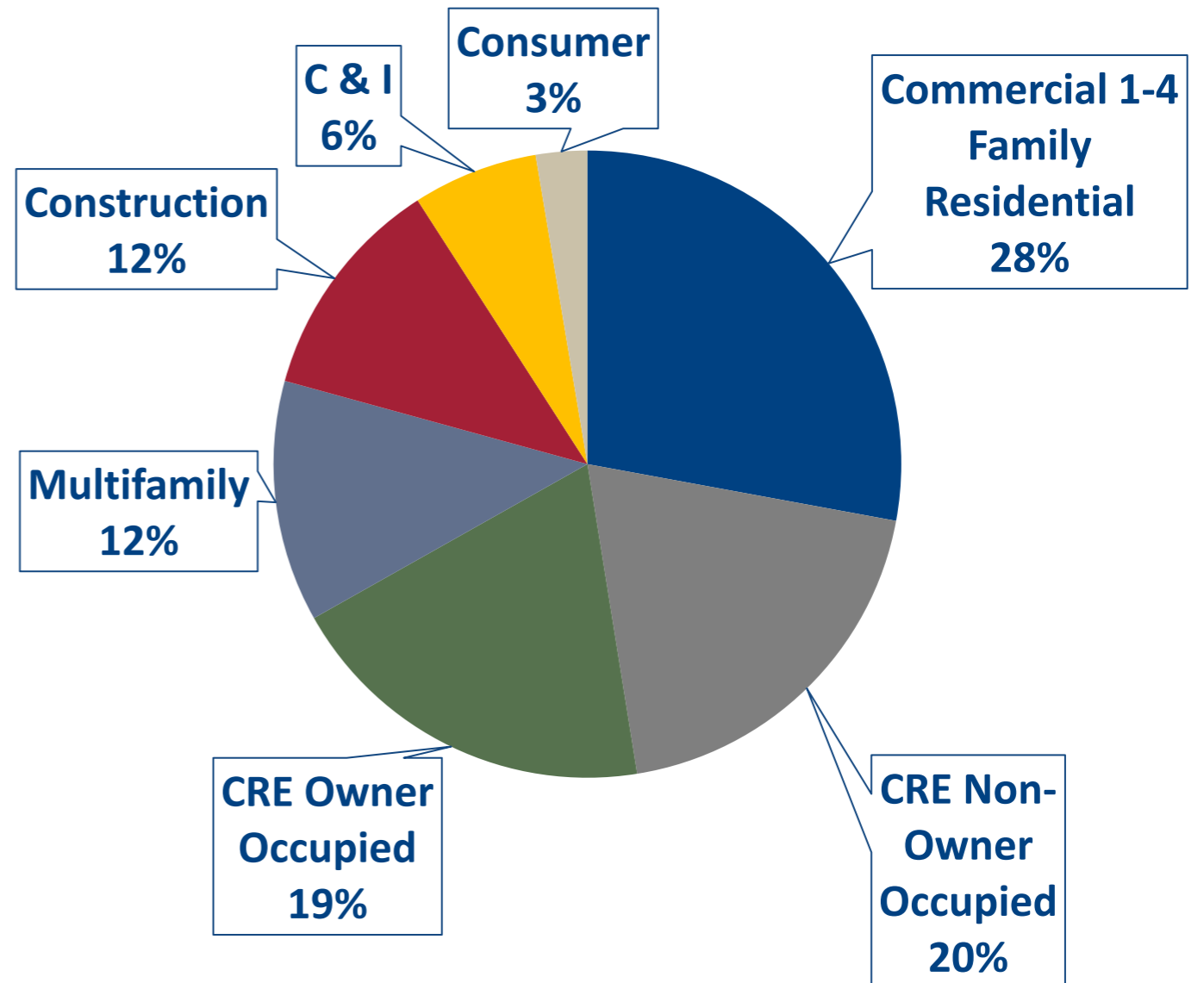
Ranked by Year-over-year change (%)

Locally Researched by: Todd Romero, Data Reporter Jan 29, 2026, 3:00pm EST
Revised: Jan 30, 2026, 10:40am EST

NAME WEBSITE	ADDRESS PHONE	TOTAL REAL ESTATE LOAN PORTFOLIO			YEAR-OVER-YEAR CHANGE (\$)	NET LOANS (2025-Q3)	MOST RECENT LOCAL DEPOSITS (2025-Q2)
		YEAR-OVER-YEAR CHANGE (%)	2025-Q3	2024-Q3			
1 HYPERION BANK hyperionbank.com	199 W. Girard Ave. Philadelphia, PA 19123 215-789-4200	25.46%	\$402.91 million	\$321.15 million	\$81.77 million	\$441.39 million	\$205.4 million
2 ASIAN BANK theasianbank.com	1008 Arch St. Philadelphia, PA 19107 215-829-1278	22.92%	\$476.03 million	\$387.26 million	\$88.77 million	\$481.98 million	\$440.43 million
3 TD BANK USA N.A. td.com	2035 Limestone Rd. Wilmington, DE 19808 888-751-9000	19.55%	\$150.86 million	\$126.19 million	\$24.67 million	\$8.01 billion	\$27.97 billion
4 CUSTOMERS BANK customersbank.com	99 Bridge St. Phoenixville, PA 19460 610-933-2000	18.3%	\$6.13 billion	\$5.18 billion	\$948.23 million	\$16.15 billion	\$489.61 million
5 FIRST RESOURCE BANK firstresourcebank.com	800 N. Pottstown Pike Exton, PA 19341 610-363-9400	13%	\$609.64 million	\$539.52 million	\$70.12 million	\$650.63 million	\$600.69 million

Loan Portfolio Mix at 12/31/25

Categories	Amounts (in thousands)
Commercial 1-4 Family Residential	\$189,267
CRE Non-Owner Occupied	\$132,773
CRE Owner Occupied	\$131,382
Multifamily	\$84,441
Construction	\$78,877
C&I	\$43,770
Consumer	\$17,946
Total	\$678,456



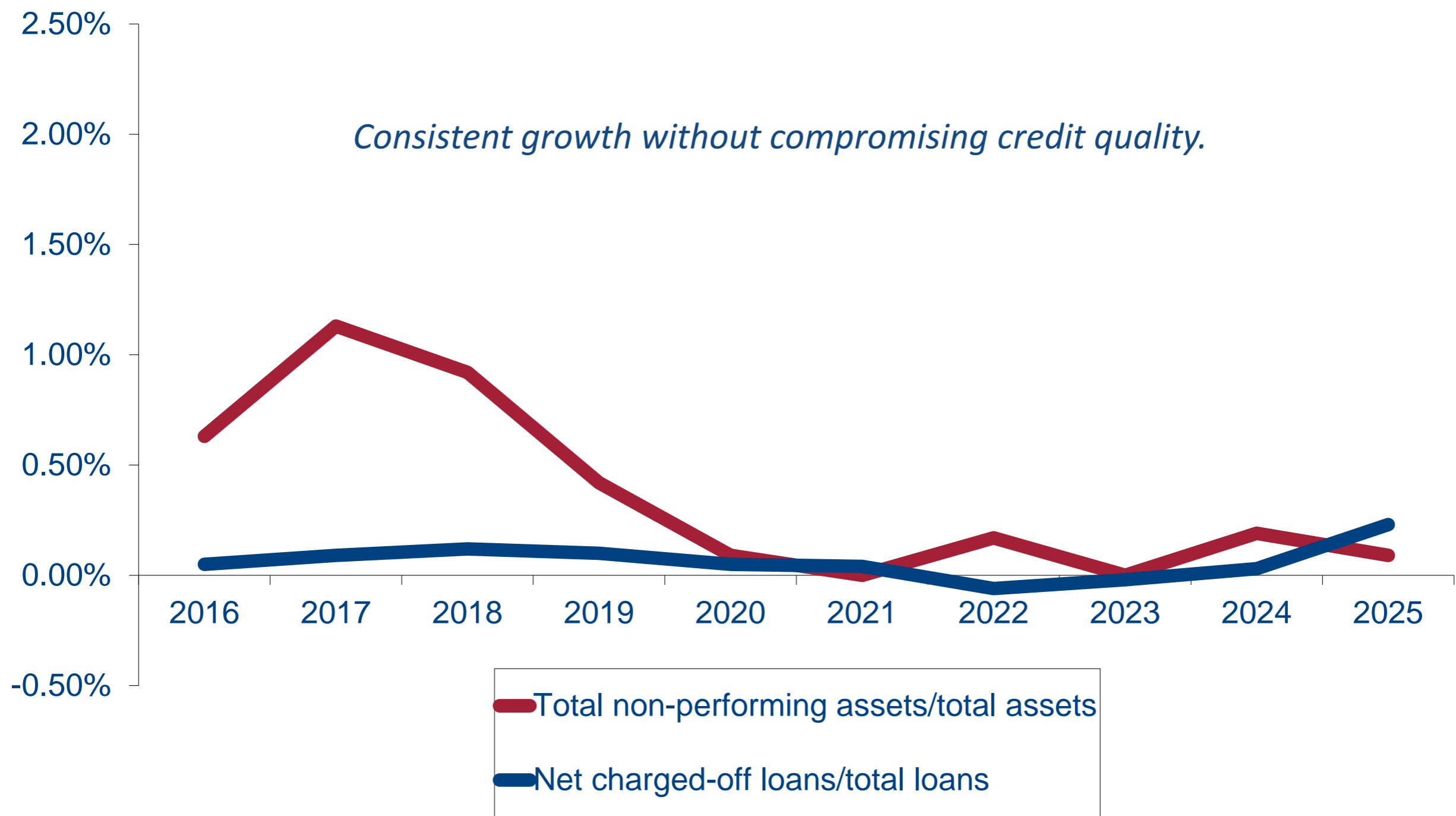
CRE Concentration at 12/31/25

	Amounts (in thousands)	% of Total RBC	% of Total Portfolio
Construction	\$78,877	112.7%	11.6%
Multifamily	\$84,441	120.6%	12.4%
CRE Non-Owner Occupied	\$132,773	189.7%	19.6%
Total Commercial Real Estate (CRE)	\$296,091	423.0%	43.6%

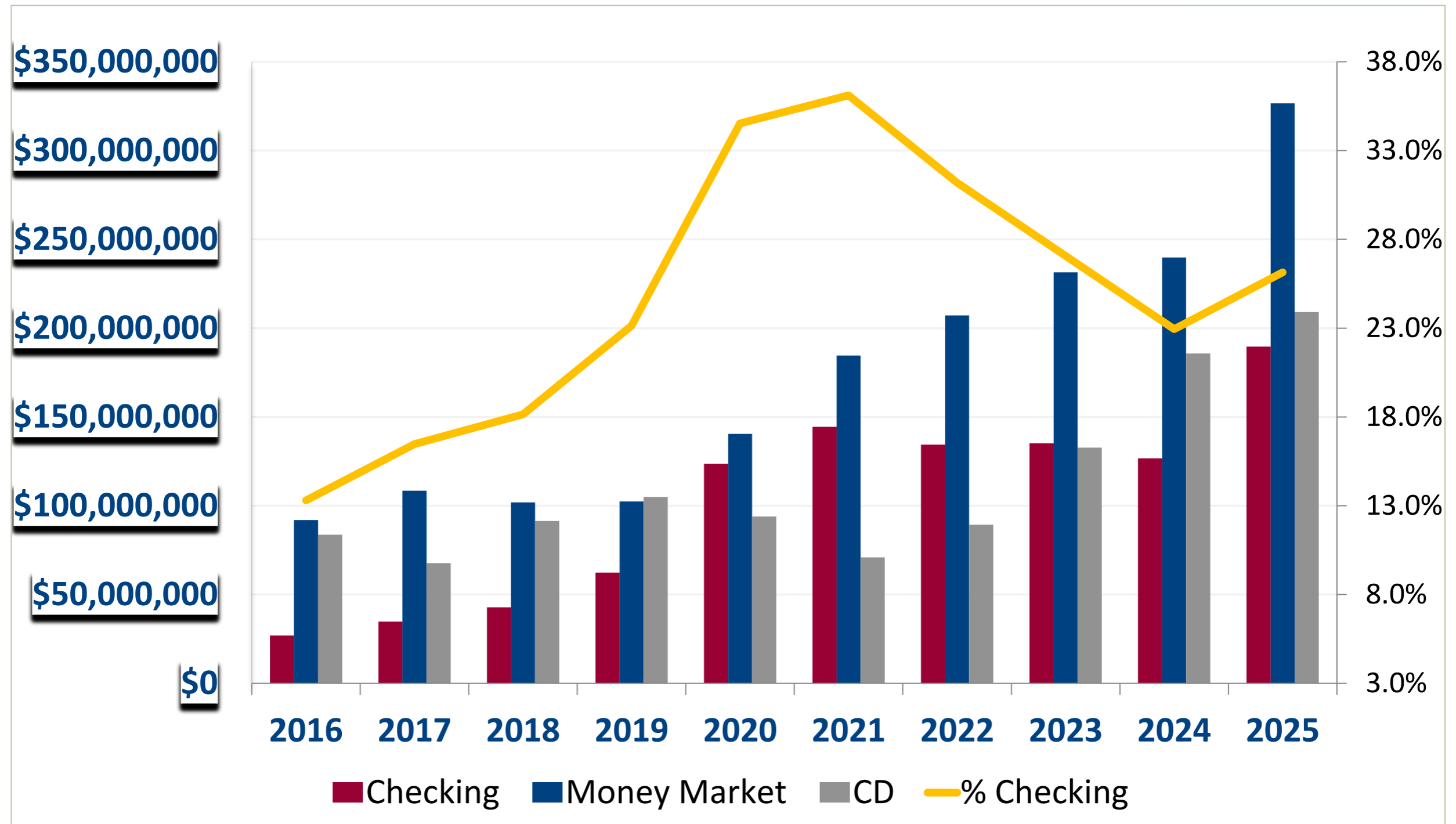
CRE Non-Owner Occupied:			
Retail	\$44,623	63.8%	6.6%
Industrial/Warehouse	\$40,838	58.3%	6.0%
Flex	\$15,045	21.5%	2.2%
Office	\$10,177	14.5%	1.5%
Other	\$22,090	31.6%	3.3%
Total	\$132,773	189.7%	19.6%

Strong Asset Quality

Consistent growth without compromising credit quality.



Deposit Growth



PHILADELPHIA BUSINESS JOURNAL

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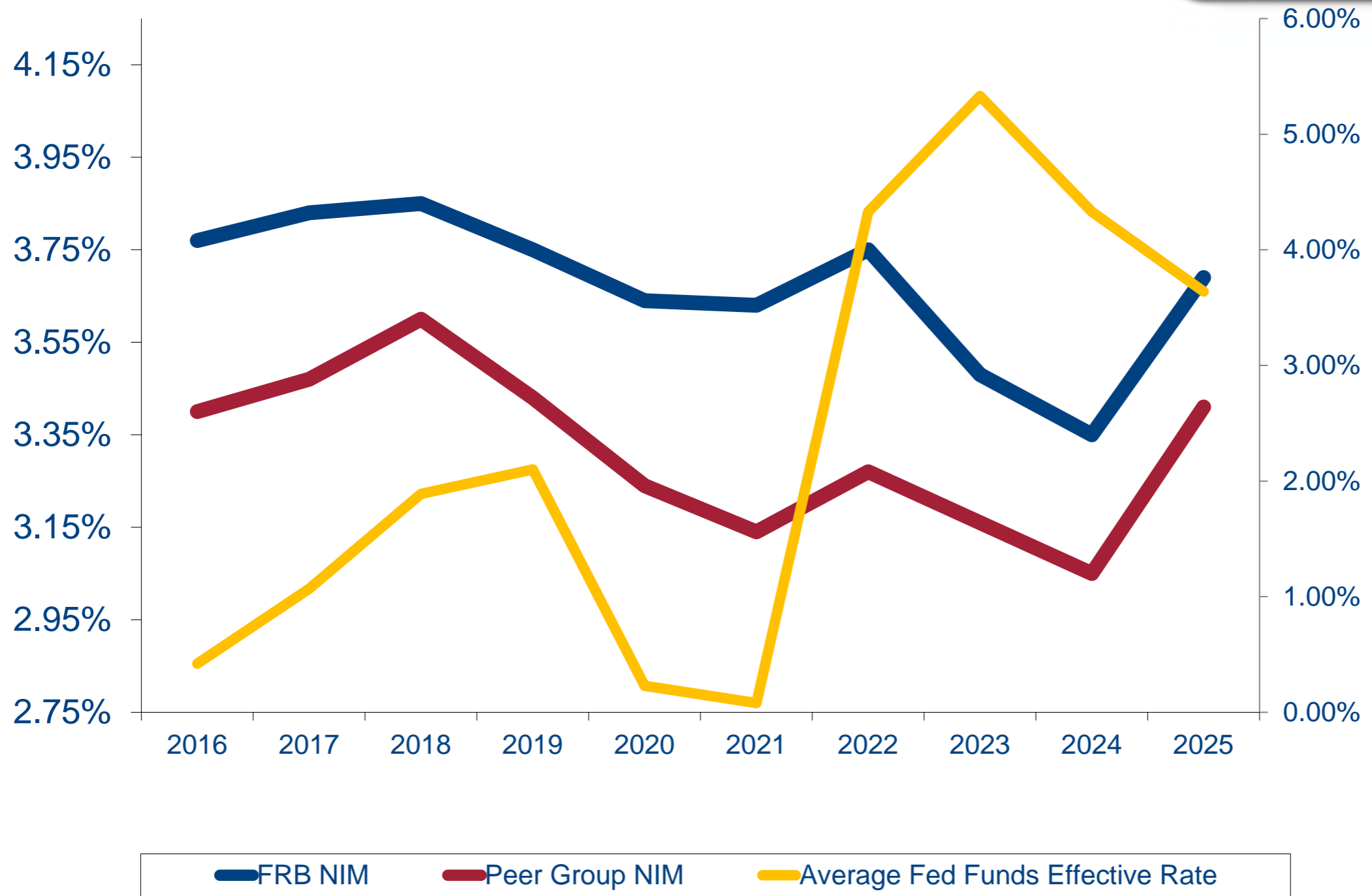
These are the 38 fastest-growing banks in Greater Philadelphia

Ranked by Year-over-year change (%)

Locally Researched by: Todd Romero, Data Reporter Apr 16, 2026, 3:00pm EDT
Revised: Apr 16, 2026, 3:20pm EDT

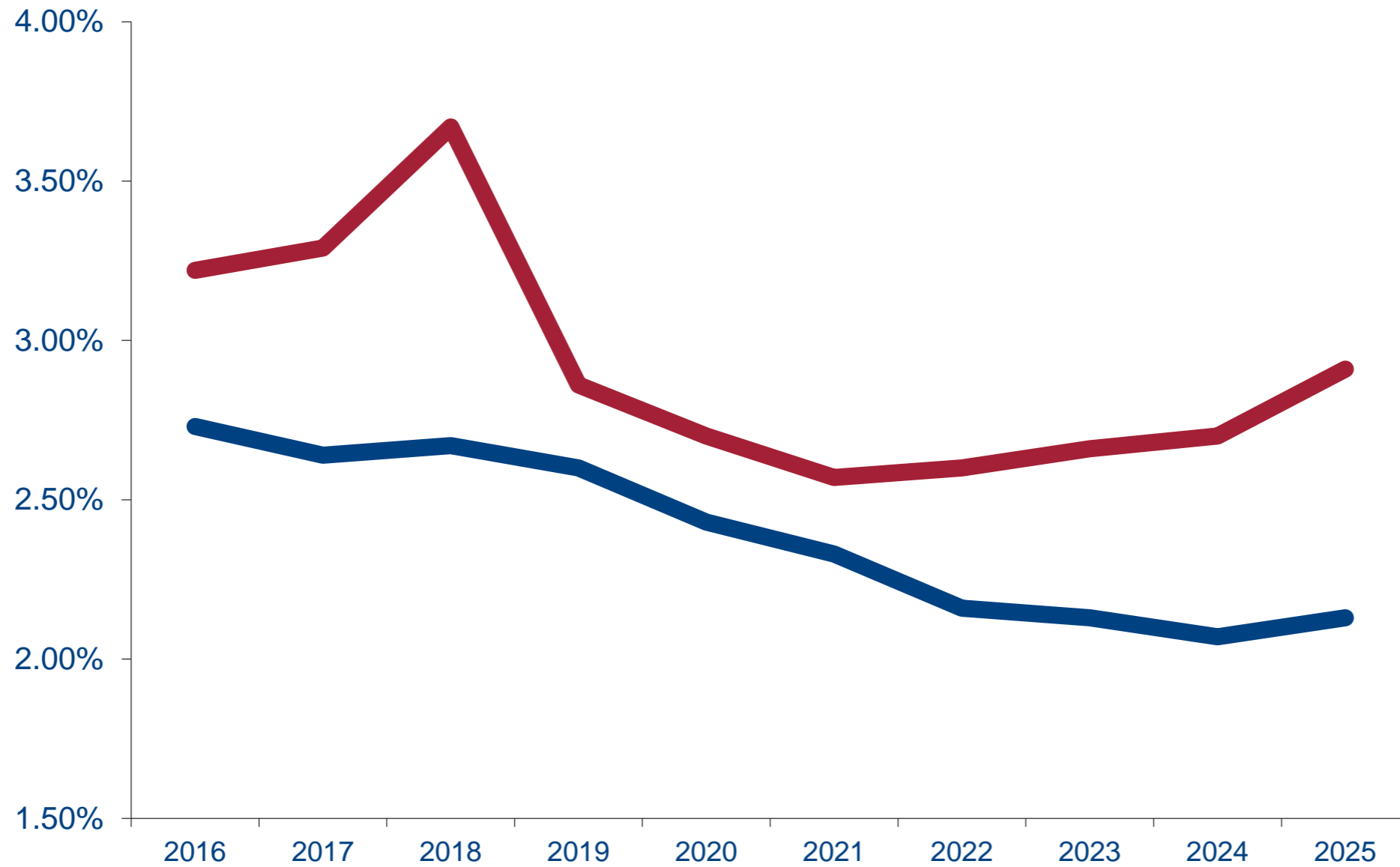
COMPANY NAME	LOCATION CONTACT INFO	TOTAL DEPOSITS			NET LOANS (2025-Q4)	PHILADELPHIA AREA DEPOSITS (2025-Q2)	
		<u>YEAR-OVER-YEAR CHANGE (%)</u>	2025-Q4	2024-Q4			<u>YEAR-OVER- YEAR CHANGE (\$)</u>
1 HYPERION BANK hyperionbank.com	199 W. Girard Ave. Philadelphia, Pa. 19123 215-789-4200	41.96%	\$460.98 million	\$324.72 million	\$136.27 million	\$448.1 million	\$205.4 million
2 FIRST RESOURCE BANK firstresourcebank.com	800 N. Pottstown Pike Exton, Pa. 19341 610-363-9400	31.94%	\$730.17 million	\$553.41 million	\$176.76 million	\$673.48 million	\$600.69 million
3 ASIAN BANK theasianbank.com	1008 Arch St. Philadelphia, Pa. 19107 215-829-1278	20.64%	\$479.89 million	\$397.8 million	\$82.09 million	\$493.42 million	\$440.43 million

Net Interest Margin



Note: Prior to 2019 Peer Group was PA Banks with Assets \$100M to \$300M; Peer Group for 2019-25 is PA Banks with Assets \$100M to \$1B.

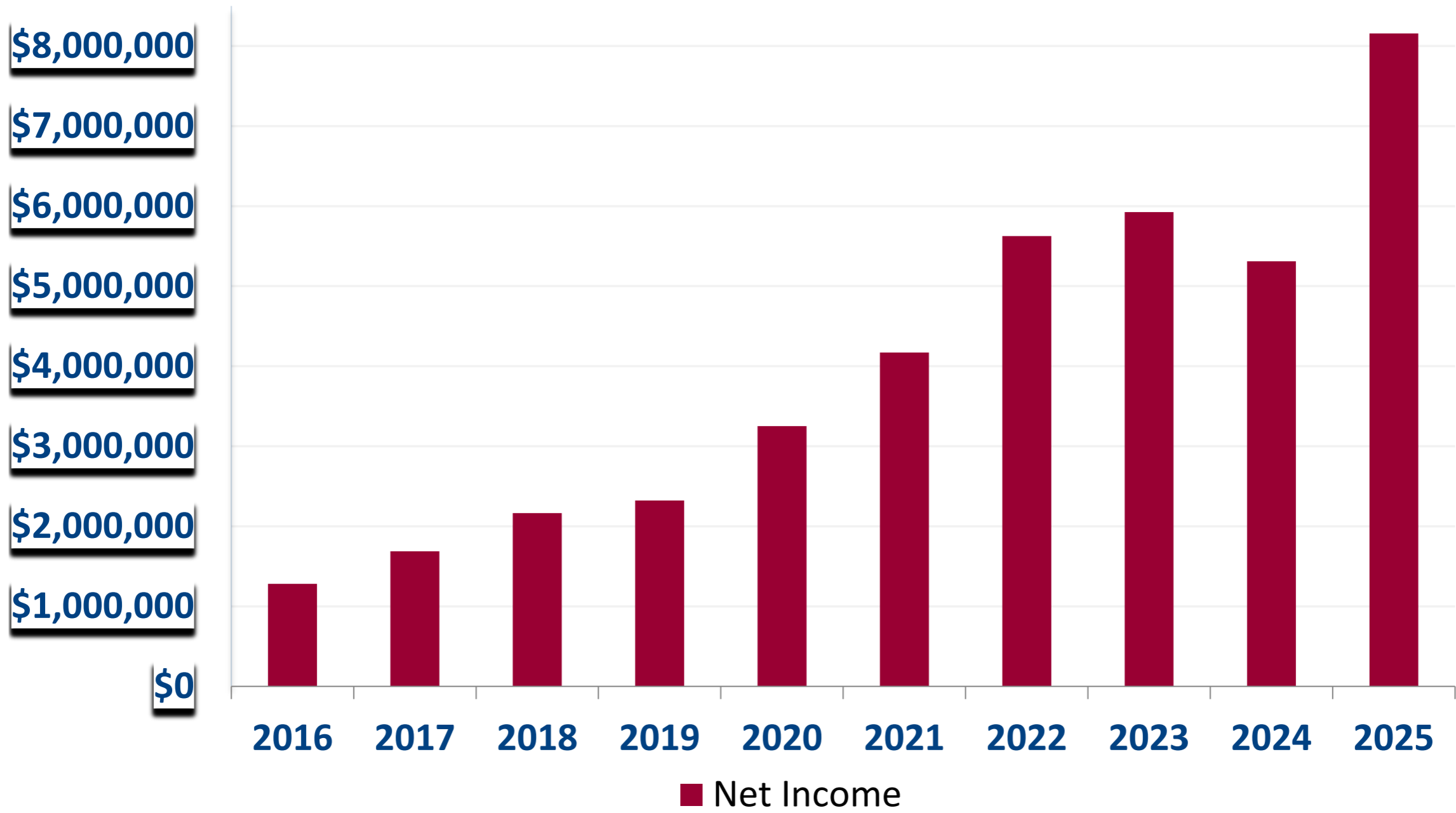
Overhead Expense Control



FRB Overhead/Average Assets Peer Group Overhead/Average Assets

Note: Prior to 2019 Peer Group was PA Banks with Assets \$100M to \$300M; Peer Group for 2019-25 is PA Banks with Assets \$100M to \$1B.

Net Income



2025 PA Banks Performance

Rank	Company Name	City	Total Assets	Net Interest Rank	Non-Int Income Rank	Non-Int Expense Rank	Efficiency Rank	NPA's Rank	Asset Quality Rank	ROA Rank	ROE Rank	Average of Rankings
1	Ps Bank	Wyalusing	640,858	19	36	34	9	19	22	5	3	18.4
2	First National Bank & Trust Cor	Newtown	1,142,322	55	32	40	32	1	8	31	5	25.5
3	American Bank	Allentown	1,077,045	69	51	8	4	21	17	15	21	25.8
4	Philadelphia Trust Company, The	Philadelphia	27,529	76	1	111	49	1	1	1	2	30.3
5	Fidelity Deposit And Discount B	Dunmore	2,747,949	72	26	29	31	28	15	33	15	31.1
6	First National Bank Of Pennsylv	Greenville	50,018,001	56	35	20	12	32	33	21	48	32.1
7	First Resource Bank	Exton	817,306	18	86	34	23	25	40	26	8	32.5

Banks of Pennsylvania Q4 2025

Ranked by Overall Performance



2025 Northeast Banks Ranking

Best-performing US community banks of 2025 in the Northeast under \$10B in assets

Based on financials for the year ended Dec. 31, 2025

Ranking metrics (%)

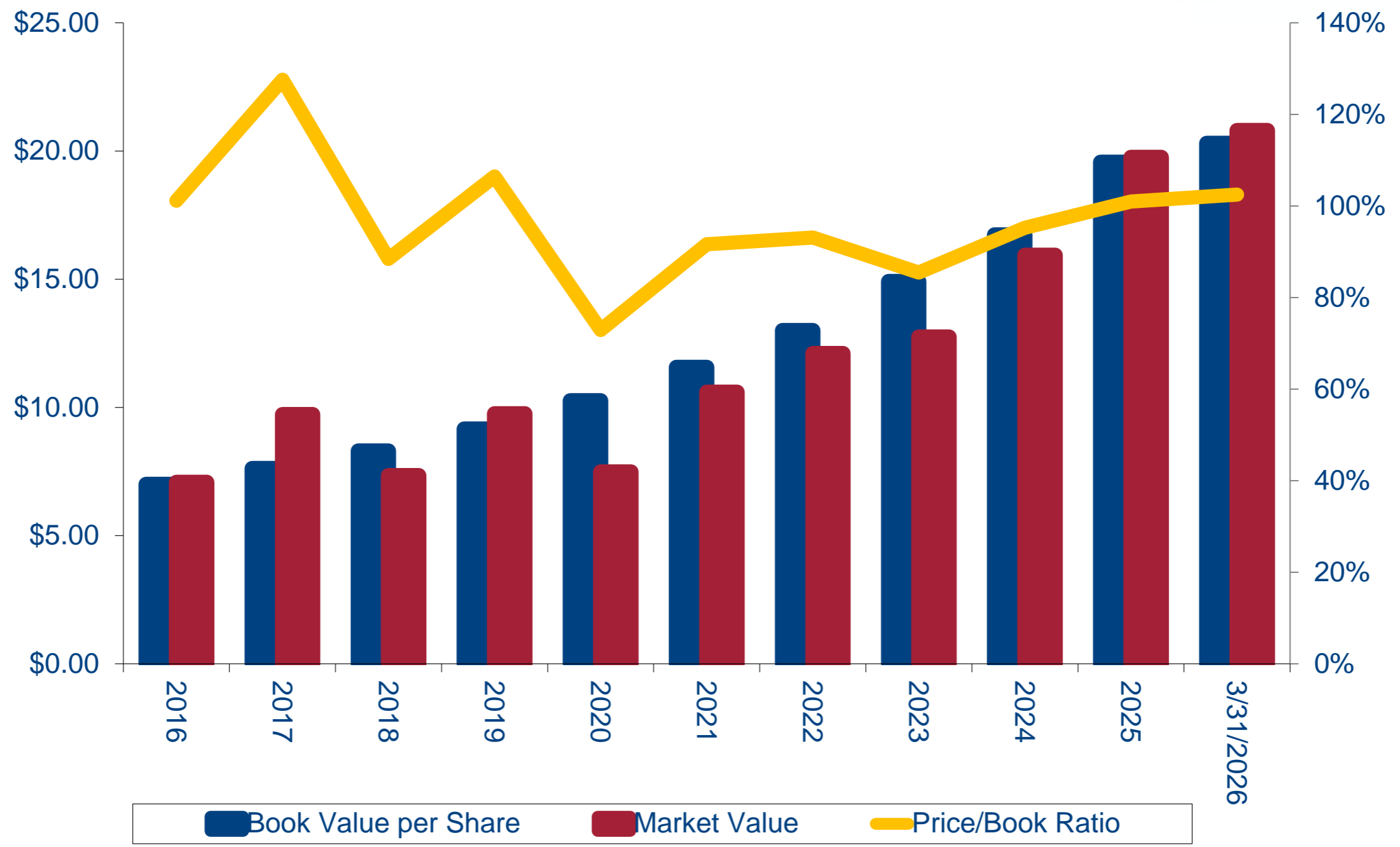
Rank	Company (top-level ticker)	City, state/territory	Total assets (\$M)	ROAA before tax and extra ¹	Net interest margin	Efficiency ratio	3-year avg. operating revenue change	8-quarter avg. deposit change	NPAs & NCOs/ 90+ PD/ total assets	avg. loans & leases	Adj. tangible common equity/ tangible assets ²
47	First Resource Bank (FRSB)	Exton, PA	817.3	1.53	3.77	56.98	13.5	4.9	0.09	0.23	8.31
Top 50 median				1.99	4.18	53.42	11.8	1.9	0.49	0.02	13.55
Median for all 391 banks				0.84	3.17	73.44	4.5	1.0	0.49	0.01	9.88

S&P Capital IQ **PRO**

Capital

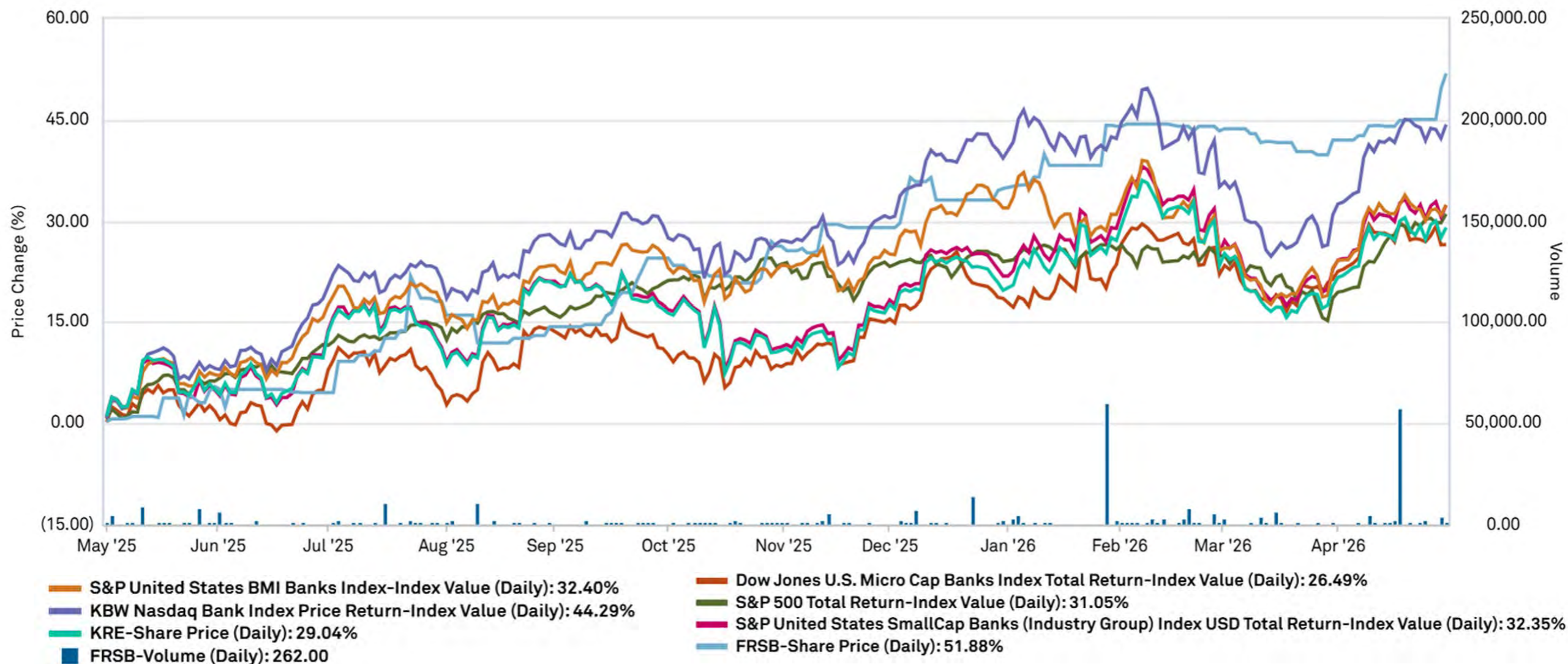
- Quarterly cash dividend program implemented in February 2026
- Consistent book value per share growth: 17% in 2025 and 12% in 2024
- Redeemed \$6 million in Subordinated Debt at the Bank and issued \$8 million in Subordinated Debt at the Holding Company in December 2025
- Nine 5% stock dividends have been paid to date
- Common stock trades on the OTCQX marketplace (ticker: FRSB)
- Stock repurchase program authorized in August 2024
 - Purchased 107,491 shares 2024 – 2025
 - Program expired in July 2025

Book Value vs. Market Value



Common Stock Performance

First Resource Bancorp, Inc. | STOCK CHART



Q1 2026 Results

- Most profitable quarter in our history - \$2.5 million
- EPS grew 46% over prior year first quarter
- Return on average equity 16.64%
- Return on average assets 1.24%
- Book value per share increased 4% to \$20.30
- Paid first quarterly dividend of \$0.02 per common share
- Loans grew 4% during the quarter
- Net interest margin expanded 3 basis points over the prior quarter to 3.80%

2026 and Beyond

- Continued organic growth supported by strong loan and deposit pipelines
- Net interest margin supported by disciplined pricing and scheduled repricing of approximately 12% of the loan portfolio during 2026
- No planned physical branch expansion-focused on efficiency and market density
- Disciplined investment in technology and AI to enhance efficiency, manage risk and improve the client experience

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