

1 First
Resource
Bancorp, Inc.

Virtual Investor Conference

March 26, 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.

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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.

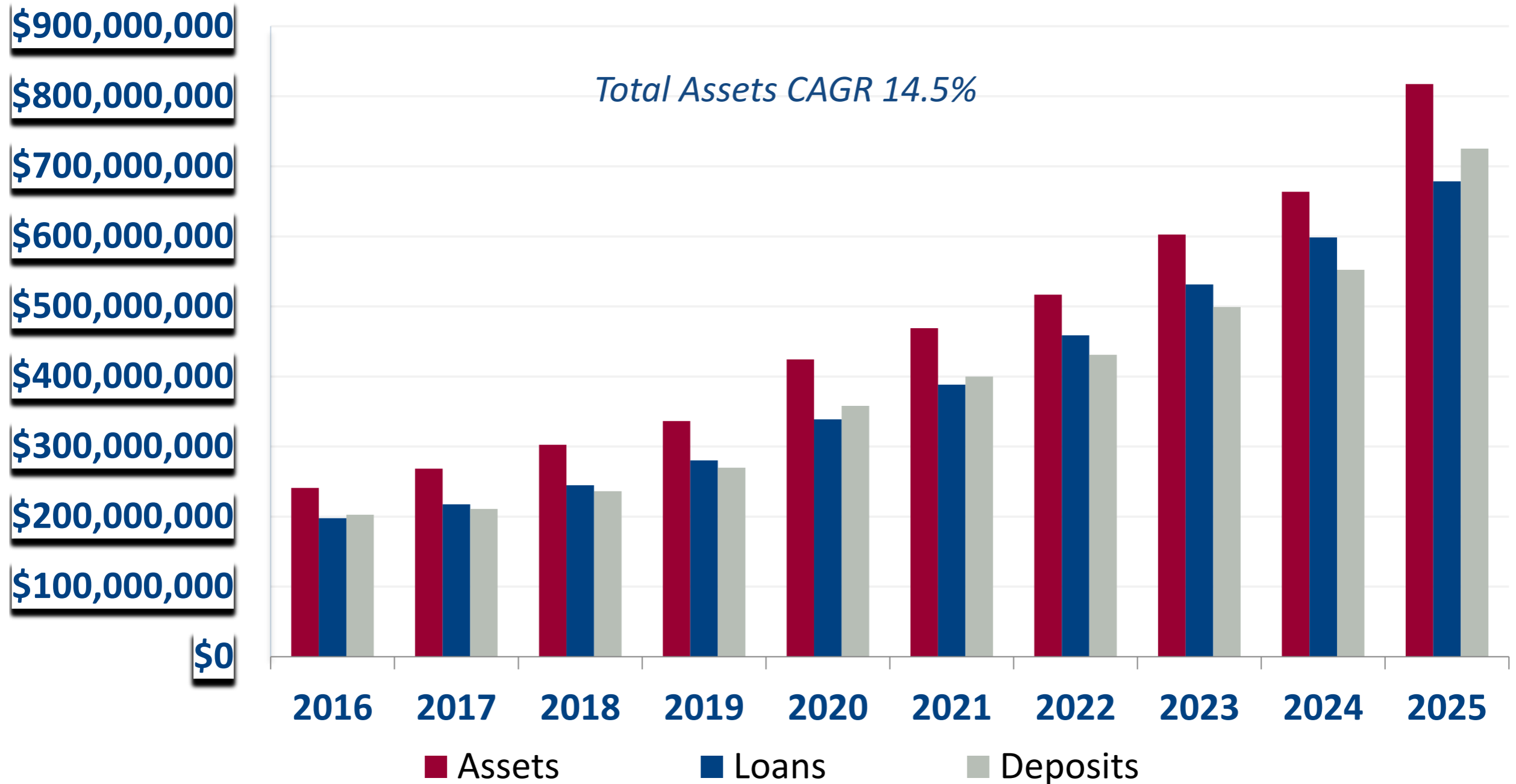
Executive Management Team

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

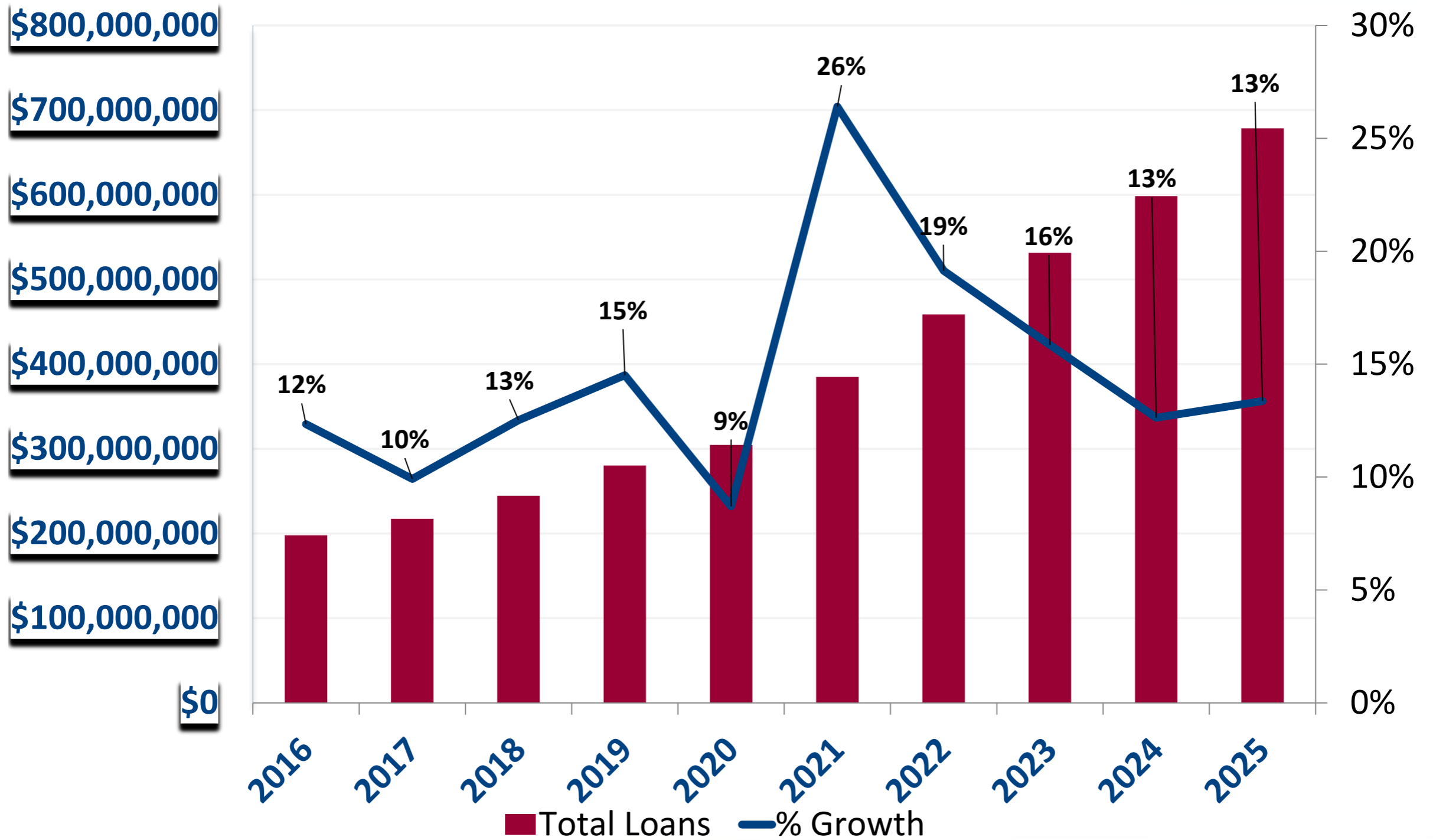
2025 Highlights

- 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

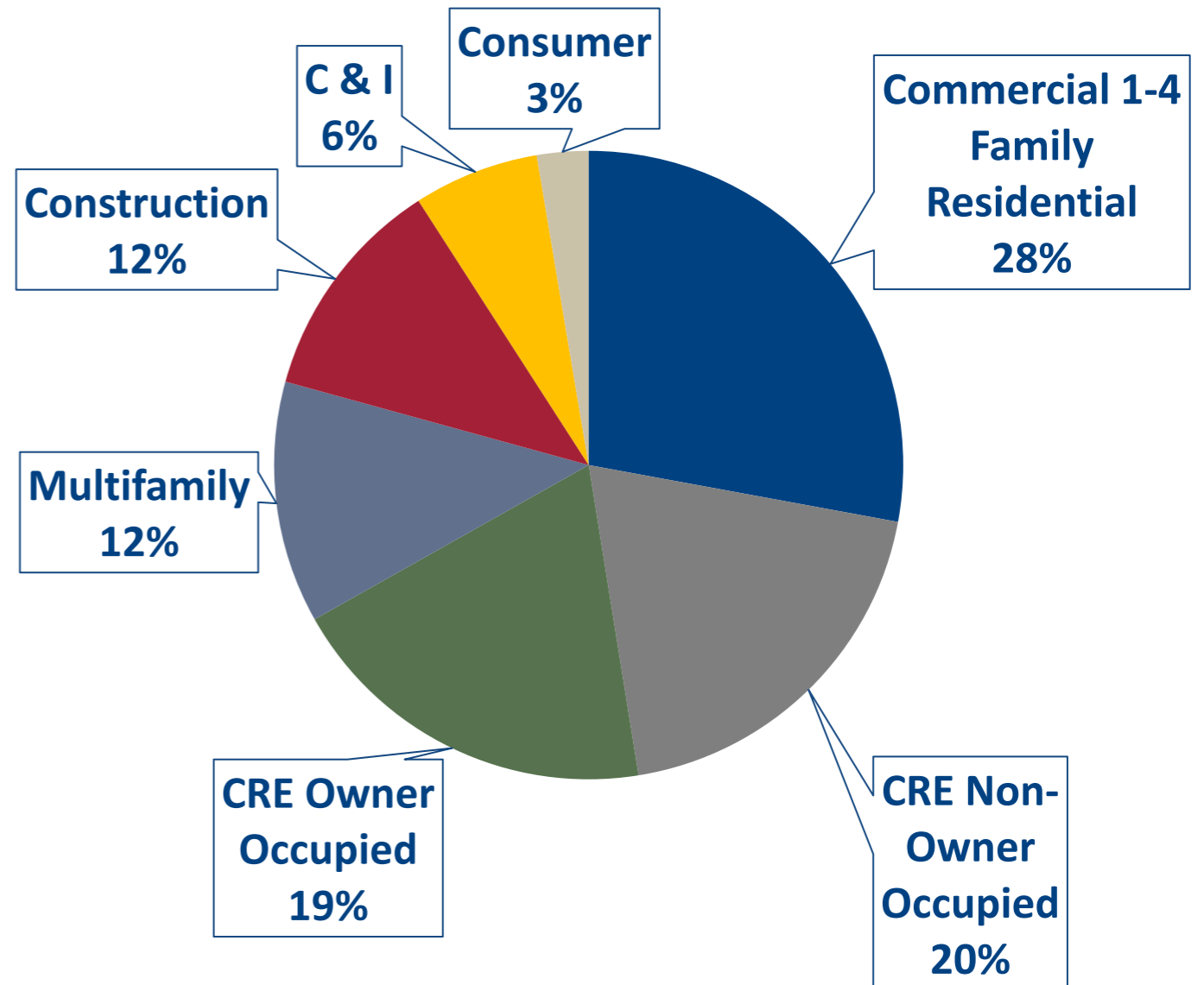


Loan Growth (excluding PPP)



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



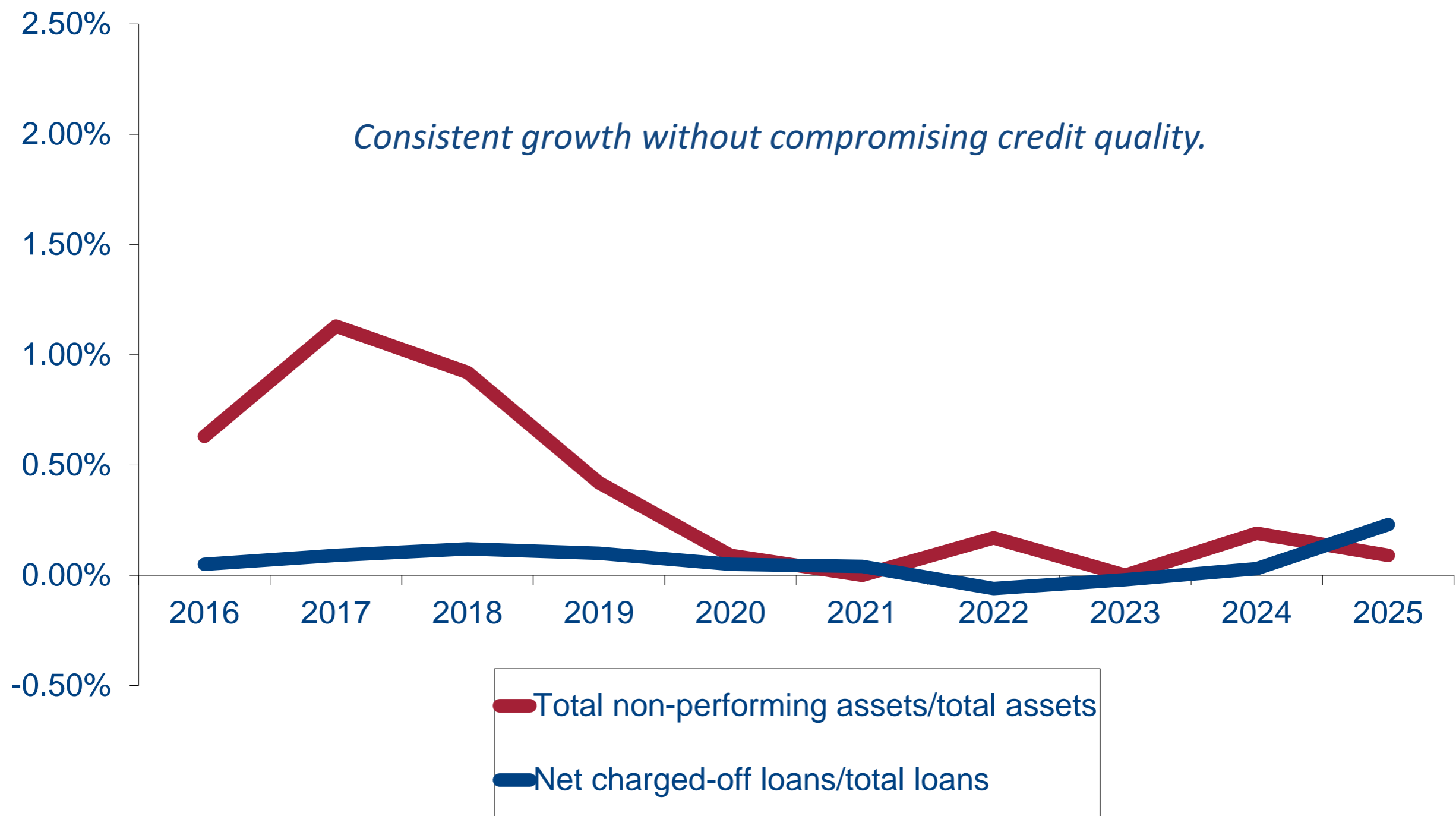
CRE Concentration at 12/31/25

	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%

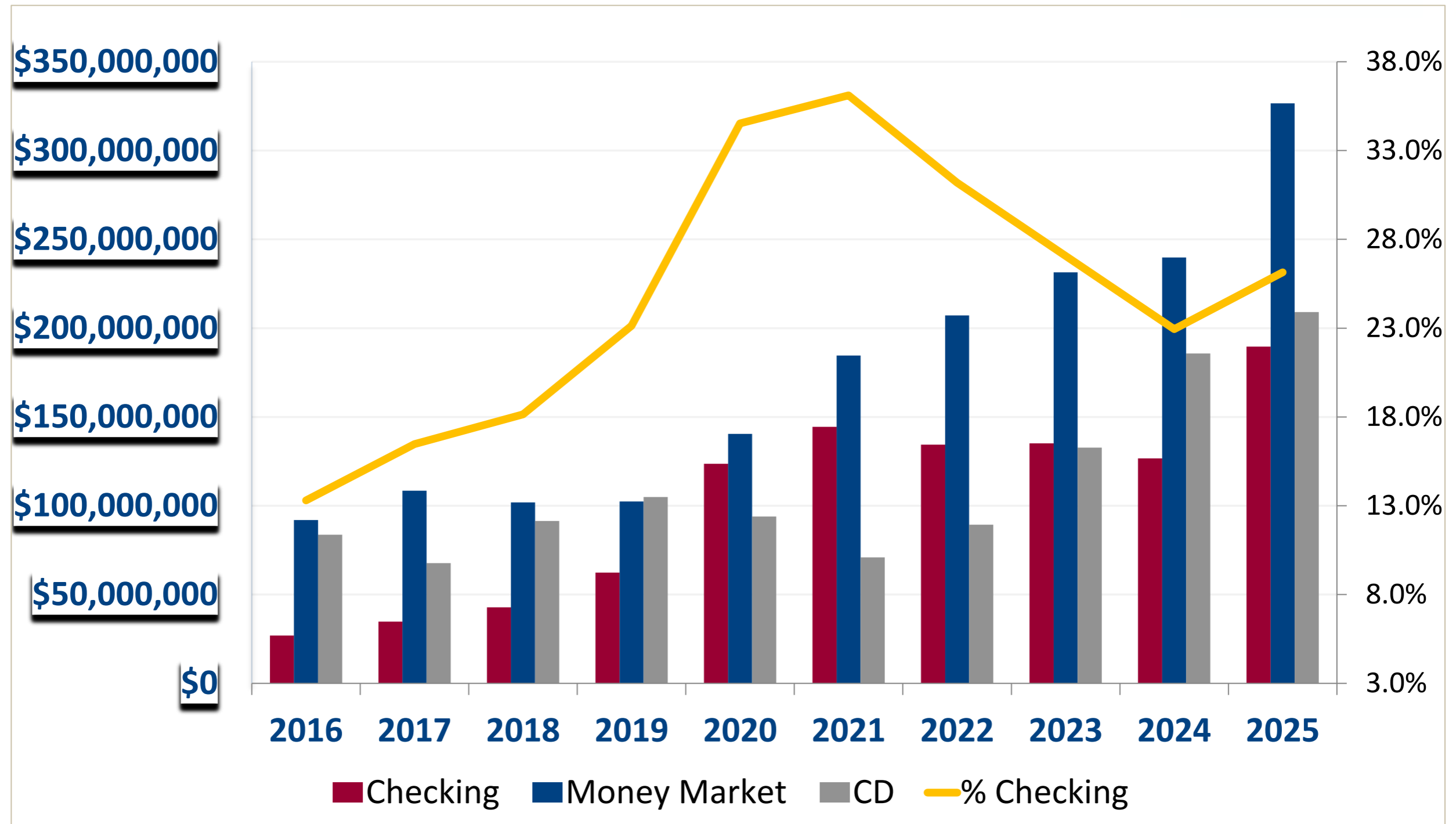
CRE Non-Owner Occupied:			
Retail	\$44,623	63.8%	6.6%
Industrial/Warehouse	\$40,838	58.3%	6.0%
Flex	\$15,045	21.5%	2.2%
Office	\$10,177	14.5%	1.5%
Other	\$22,090	31.6%	3.3%
Total	\$132,773	189.7%	19.6%

Strong Asset Quality

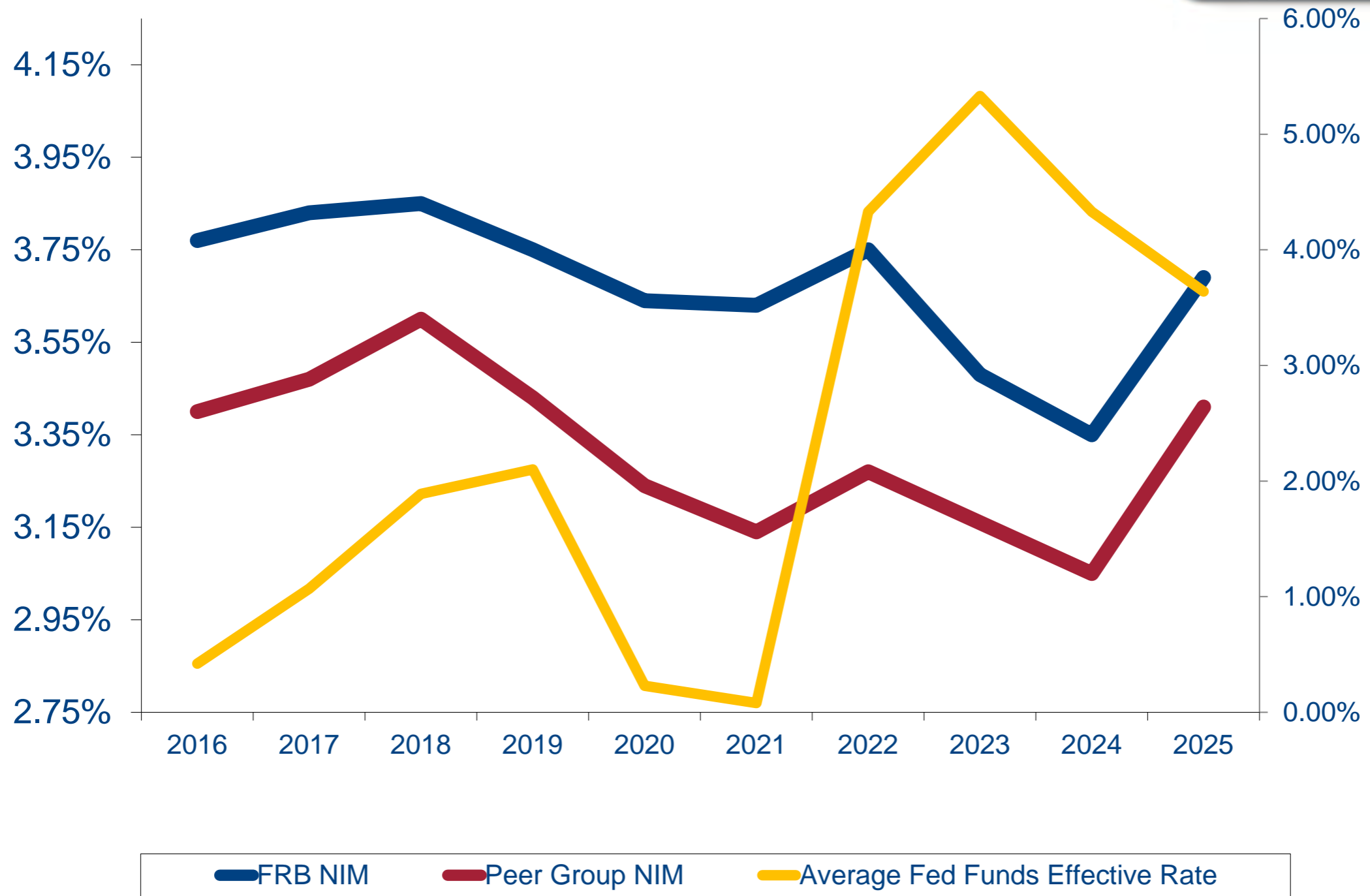
Consistent growth without compromising credit quality.



Deposit Growth

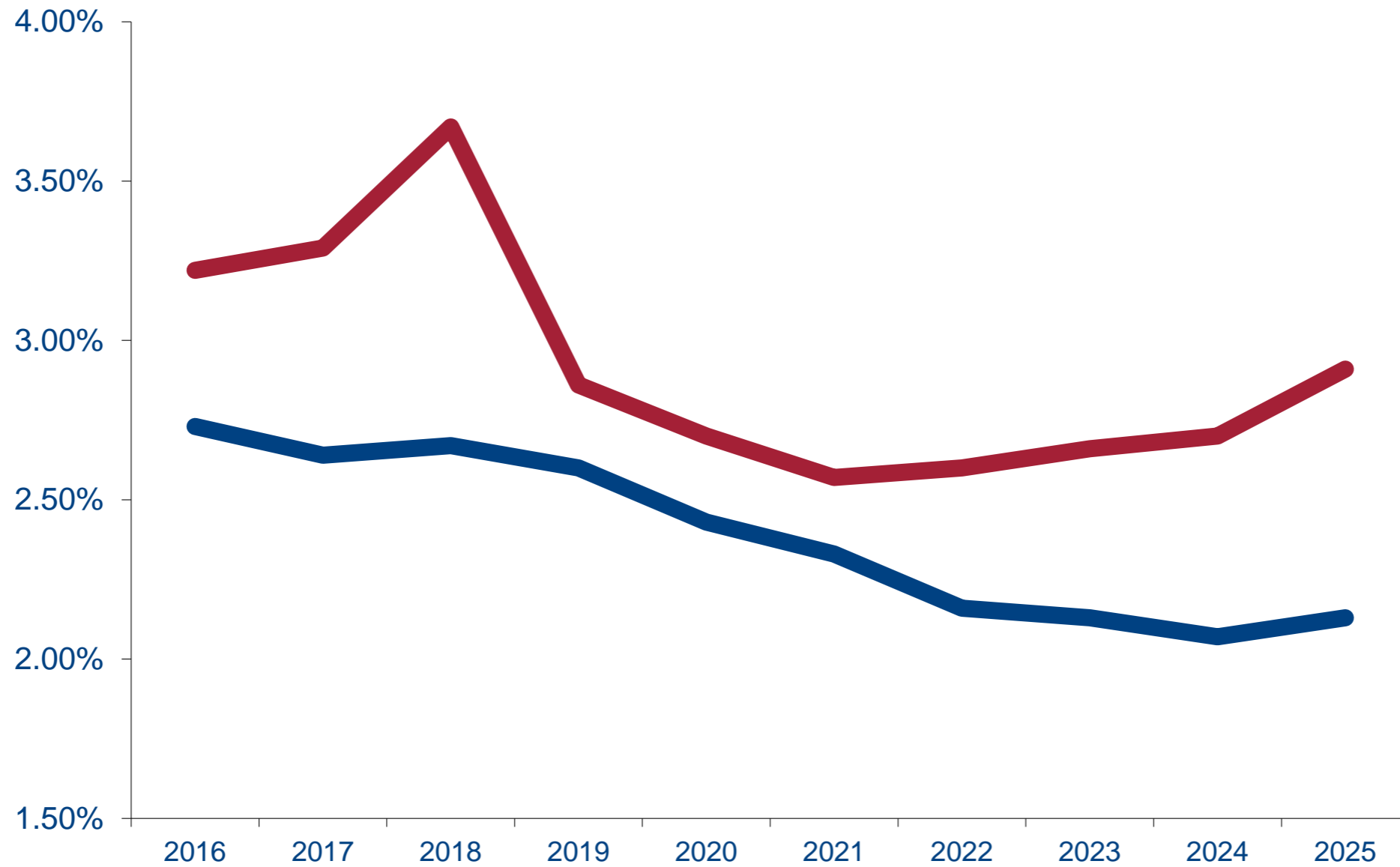


Net Interest Margin



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.

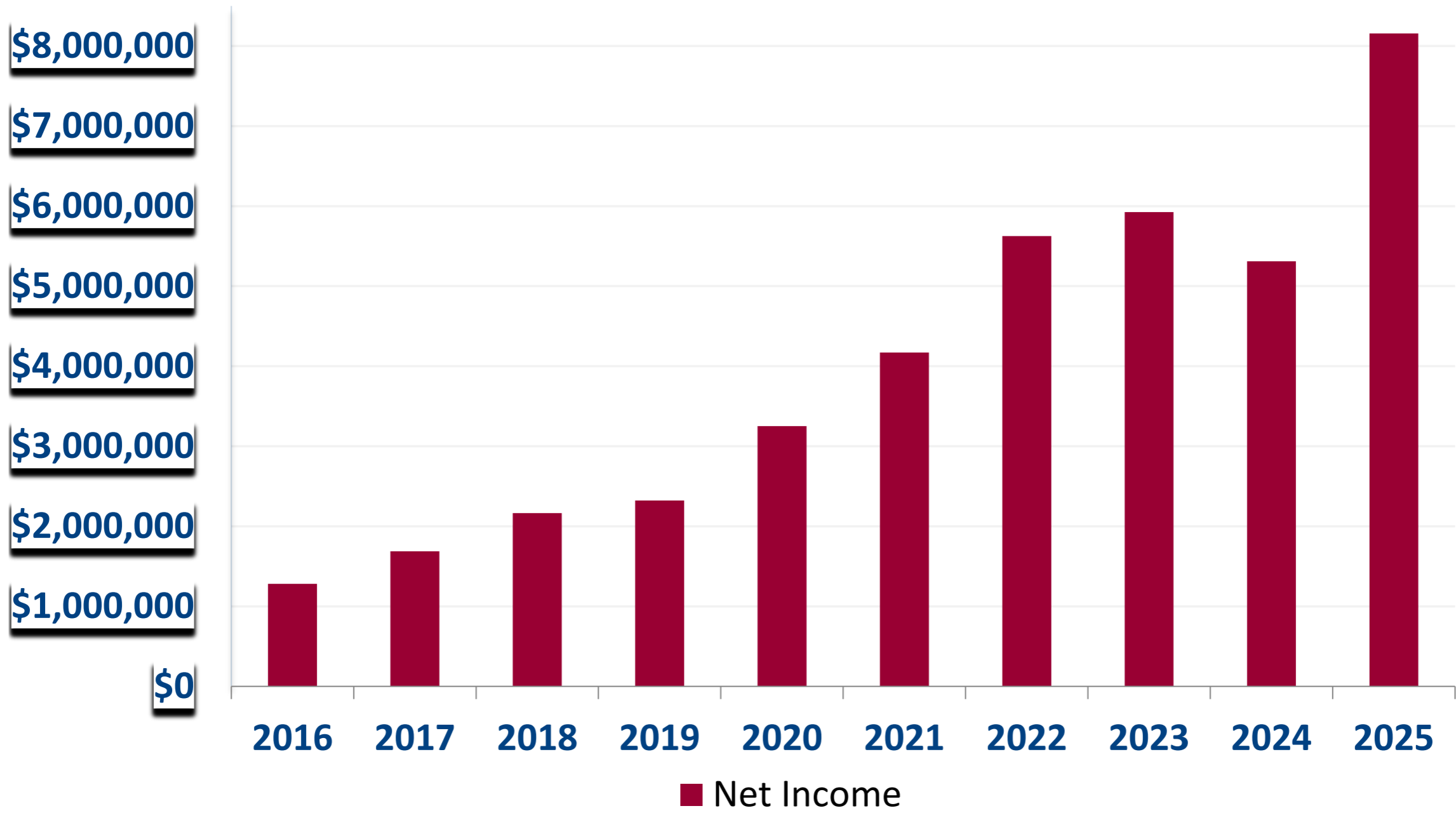
Overhead Expense Control



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.

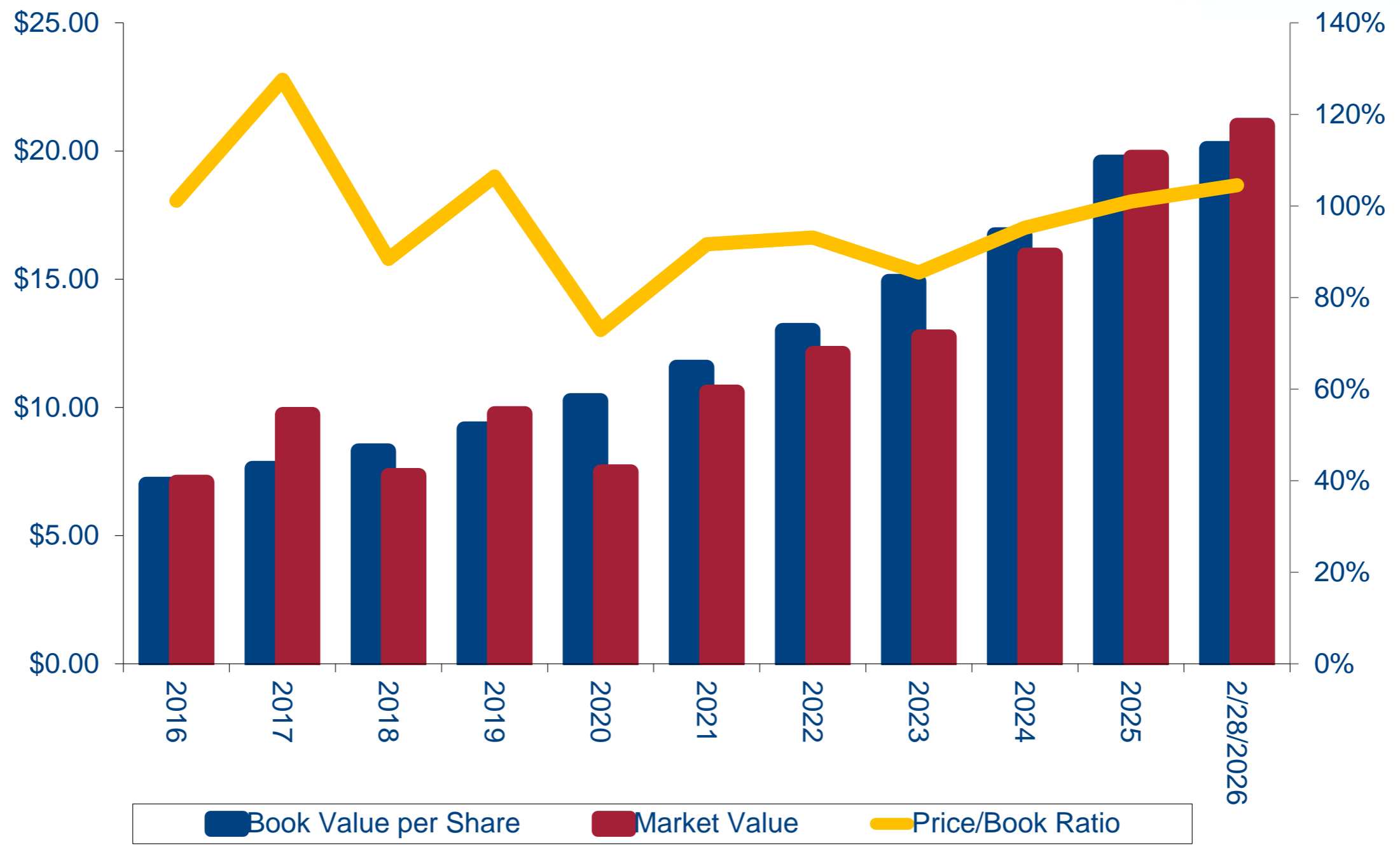
Net Income



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

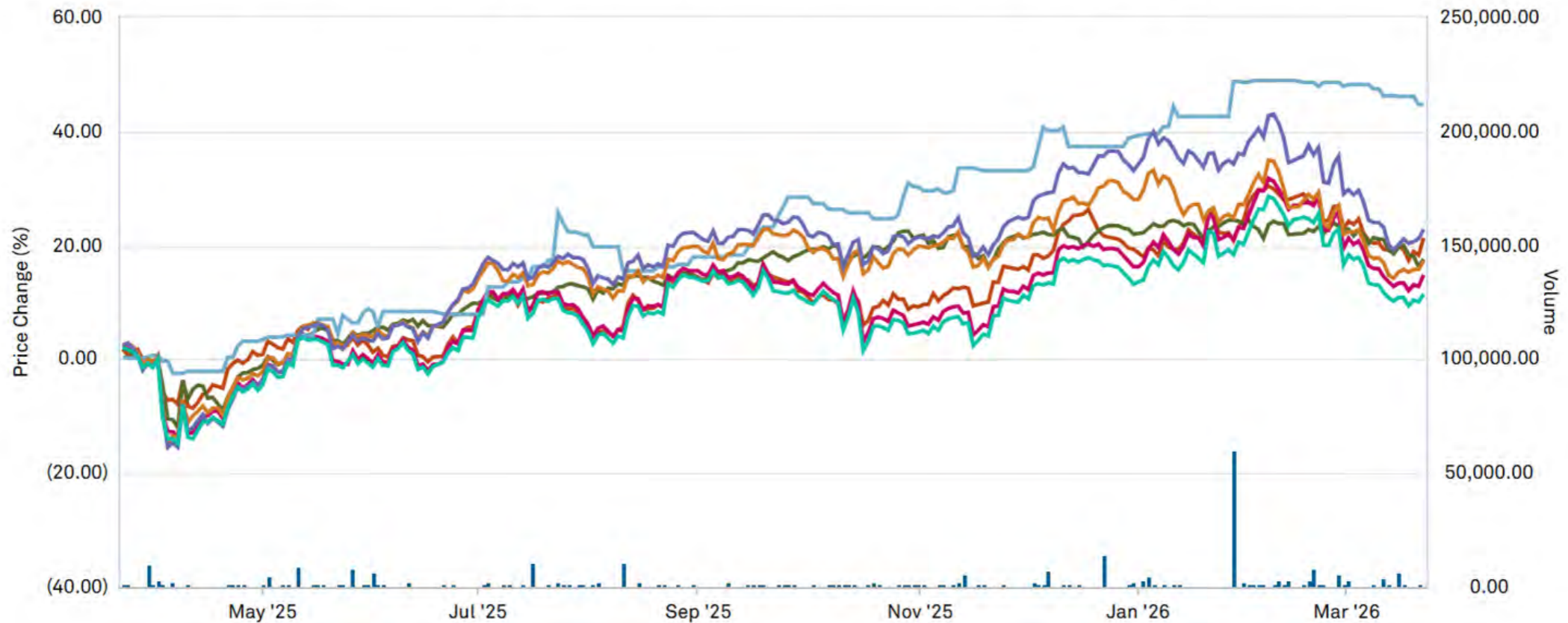


Common Stock Performance



First Resource Bancorp, Inc. | STOCK CHART

CREATE CHART Period: Custom 03/24/2025 ↔ 03/23/2026 ABS % Stock Chart



- S&P United States BMI Banks Index-Index Value (Daily): 17.27%
- KBW Nasdaq Bank Index Price Return-Index Value (Daily): 22.83%
- KRE-Share Price (Daily): 11.44%
- FRSB-Volume (Daily): 1,083.00
- Dow Jones U.S. Micro Cap Banks Index Total Return-Index Value (Daily): 21.29%
- S&P 500 Total Return-Index Value (Daily): 17.58%
- S&P United States SmallCap Banks (Industry Group) Index USD Total Return-Index Value (Daily): 14.80%
- FRSB-Share Price (Daily): 44.72%

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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