



FOR IMMEDIATE RELEASE

POTOMAC BANCSHARES, INC. DECLARES QUARTERLY CASH DIVIDEND

Charles Town, WV, July 16, 2025 / PR Newswire / – The Board of Directors of Potomac Bancshares, Inc. (the "Company") (OTCID:PTBS), the holding company for Bank of Charles Town (BCT), also known as The Community's Bank, declared at their July Board meeting a quarterly cash dividend of \$0.13 per share. The dividend is for all shareholders of record on July 31, 2025, and will be paid on August 7, 2025.

About the Company

Founded in 1871, BCT - Bank of Charles Town, also known as The Community's Bank, is a wholly owned subsidiary of Potomac Bancshares, Inc. (OTC:PTBS). With approximately \$896 million in assets as of March 31, 2025, the Company conducts operations through its main office, an additional eight branch offices, and two loan production offices. BCT's offices are located in Jefferson and Berkeley Counties (WV), Washington County (MD), and Loudoun and Stafford Counties (VA). The Bank offers commercial lines and term loans, residential and commercial construction loans, commercial real estate loans, agricultural loans, and government contractor loans. The Bank is also a Small Business Administration (SBA) Preferred Lender. The Residential Lending division offers secondary market and portfolio mortgage loans, one-time close construction to perm loans, as well as home equity loans and lines of credit. For over 70 years, BCT Wealth Advisors has provided caring and personalized trust services, growing into a premier financial management, investment strategies, and estate services provider. The Bank also provides convenient online and mobile banking for individuals, businesses, and local governments plus free access to over 55,000 ATMs through the Allpoint® network plus another approximately 675 free access ATMs through another partnership. BCT was voted WINNER in the *LoudounNow* 2024 Loudoun's Favorite readers' poll in four categories: Bank, Mortgage Company, Banker, and Financial Planner. BCT was voted a "Best of the Best" winner in the 2024 *Martinsburg Journal-News* Readers' Choice Awards in three categories: Bank, Loan Services, and Financial Planning. In 2023, *American Banker* selected BCT as a "Top 200 Community Bank," an annual listing of the best performing banks in the United States with assets under \$2 billion. Since 2019, the Bank has been named a "Best Banks To Work For" by *American Banker* five times.

The Company's shares are quoted on the OTCID marketplace under the symbol "PTBS." Individuals may purchase shares under the symbol "PTBS" by contacting Shane Bell, EVP and CFO, at sbell@mybct.bank, or through one's personal broker. For more information about Potomac Bancshares, Inc., and the Bank, please visit our website at www.mybct.bank.

Media Contacts

Alice P. Frazier
President & CEO
Potomac Bancshares, Inc. & BCT
304-728-2431

M. Shane Bell
Executive Vice President & CFO
Potomac Bancshares, Inc. & BCT
304-728-2434

###