

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d)
of the
Securities Exchange Act of 1934

Date of Report (date of earliest event reported): September 8, 2025



(Exact name of registrant as specified in its charter)
Customers Bancorp, Inc.

Pennsylvania
(State or other jurisdiction of
incorporation)

001-35542
(Commission File number)

27-2290659
(IRS Employer
Identification No.)

701 Reading Avenue
West Reading PA 19611
(Address of principal executive offices, including zip code)

(610) 933-2000
(Registrant's telephone number, including area code)

N/A
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligations of the registrant under any of the following provisions (see General Instructions A.2. below):

- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

<u>Title of each class</u>	Securities registered pursuant to Section 12(b) of the Act:	<u>Name of each exchange on which registered</u>
Voting Common Stock, par value \$1.00 per share	CUBI	New York Stock Exchange
Fixed-to-Floating Rate Non-Cumulative Perpetual Preferred Stock, Series F, par value \$1.00 per share	CUBI/PF	New York Stock Exchange
5.375% Subordinated Notes due 2034	CUBB	New York Stock Exchange

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter). Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 7.01 Regulation FD Disclosure.

A copy of the presentation that Customers Bancorp, Inc. (the “Company”) will use during its meetings with investors commencing September 8, 2025, is furnished as Exhibit 99.1 to this Current Report on Form 8-K and is incorporated herein by reference.

The information in this Current Report on Form 8-K, including Exhibit 99.1 attached hereto and incorporated by reference into Item 7.01, shall not be deemed “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities under that Section. Furthermore, such information, including the exhibit attached hereto, shall not be deemed incorporated by reference into any of the Company’s reports or filings with the SEC, whether made before or after the date hereof, except as expressly set forth by specific reference in such report or filing. The information in this Current Report on Form 8-K, including the exhibits attached hereto, shall not be deemed an admission as to the materiality of any information in this Current Report on Form 8-K that is required to be disclosed solely to satisfy the requirements of Regulation FD.

+++++

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits.

Exhibit	Description
Exhibit 99.1	Investor Presentation, dated September 2025

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned, hereunto duly authorized.

CUSTOMERS BANCORP, INC.

By: /s/ Andrew B. Sachs

Name: Andrew B. Sachs

Title: Executive Vice President - General Counsel and Corporate Secretary

Date: September 8, 2025

EXHIBIT INDEX

Exhibit	Description
Exhibit 99.1	Investor Presentation, dated September 2025



Let's take on tomorrow.

Fixed Income Investor Presentation
September 2025

Forward-Looking Statements



Let's take on tomorrow.

In addition to historical information, this presentation may contain "forward-looking statements" within the meaning of the "safe harbor" provisions of the Private Securities Litigation Reform Act of 1995. These forward-looking statements include statements with respect to Customers Bancorp, Inc.'s strategies, goals, beliefs, expectations, estimates, intentions, capital raising efforts, financial condition and results of operations, future performance and business. Statements preceded by, followed by, or that include the words "may," "could," "should," "pro forma," "looking forward," "would," "believe," "expect," "anticipate," "estimate," "intend," "plan," "project," or similar expressions generally indicate a forward-looking statement. These forward-looking statements involve risks and uncertainties that are subject to change based on various important factors (some of which, in whole or in part, are beyond Customers Bancorp, Inc.'s control). Numerous competitive, economic, regulatory, legal and technological events and factors, among others, could cause Customers Bancorp, Inc.'s financial performance to differ materially from the goals, plans, objectives, intentions and expectations expressed in such forward-looking statements, including: a continuation of the recent turmoil in the banking industry, responsive measures taken by us and regulatory authorities to mitigate and manage related risks, regulatory actions taken that address related issues and the costs and obligations associated therewith, such as the FDIC special assessments; the potential for negative consequences resulting from regulatory violations, investigations and examinations, including potential supervisory actions, the assessment of fines and penalties, the imposition of sanctions, the need to undertake remedial actions and possible damage to our reputation; effects of competition on deposit rates and growth, loan rates and growth and net interest margin; failure to identify and adequately and promptly address cybersecurity risks, including data breaches and cyberattacks; public health crises and pandemics and their effects on the economic and business environments in which we operate; geopolitical conditions, including acts or threats of terrorism, actions taken by the United States or other governments in response to acts or threats of terrorism and military conflicts, including the war between Russia and Ukraine and ongoing conflict in the Middle East, which could impact economic conditions in the United States; the impact that changes in the economy have on the performance of our loan and lease portfolio, the market value of our investment securities, the demand for our products and services and the availability of sources of funding; the effects of actions by the federal government, including the Board of Governors of the Federal Reserve System and other government agencies, that affect market interest rates and the money supply; the effects of changes in U.S. trade policies, including the imposition of tariffs and retaliatory tariffs on its trading partners; actions that we and our customers take in response to these developments and the effects such actions have on our operations, products, services and customer relationships; higher inflation and its impacts; the effects of changes in U.S. trade policies, including the imposition of tariffs and retaliatory tariffs on its trading partners; and the effects of any changes in accounting standards or policies. Customers Bancorp, Inc. cautions that the foregoing factors are not exclusive, and neither such factors nor any such forward-looking statement takes into account the impact of any future events. All forward-looking statements and information set forth herein are based on management's current beliefs and assumptions as of the date hereof and speak only as of the date they are made. For a more complete discussion of the assumptions, risks and uncertainties related to our business, you are encouraged to review Customers Bancorp, Inc.'s filings with the Securities and Exchange Commission, including its most recent annual report on Form 10-K for the year ended December 31, 2024, subsequently filed quarterly reports on Form 10-Q and current reports on Form 8-K, including any amendments thereto, that update or provide information in addition to the information included in the Form 10-K and Form 10-Q filings, if any. Customers Bancorp, Inc. does not undertake to update any forward-looking statement whether written or oral, that may be made from time to time by Customers Bancorp, Inc. or by or on behalf of Customers Bank, except as may be required under applicable law.



Forward-Looking Statements (Cont.)



Let's take on tomorrow.

This presentation has been prepared by Customers Bancorp solely for informational purposes and information contained herein constitutes confidential information and is provided to you on the condition that you will hold it in strict confidence and not reproduce, disclose, forward or distribute it to any third party in whole or in part without the prior written consent of the Customers Bancorp. This presentation shall not constitute an offer to sell or a solicitation of an offer to buy securities or an invitation or inducement to engage in investment activity nor shall there be any sale of securities in any jurisdiction in which such offer, solicitation or sale would be unlawful prior to registration or qualification of such securities under the securities law of any such jurisdiction. Customers Bancorp has an effective shelf registration statement (including a base prospectus) on file with the Securities and Exchange Commission (the "SEC"). Any offering of securities will be made only by means of a prospectus supplement and accompanying prospectus filed with the SEC. In the event Customers Bancorp proceeds with an offering, you may obtain a copy of the preliminary prospectus supplement and accompanying prospectus for the offering for free by visiting EDGAR on the SEC website at www.sec.gov. Alternatively, Customers Bancorp will arrange to send you the prospectus if you request it by contacting Carter Brown.

NON-GAAP FINANCIAL MEASURES

This presentation includes financial information prepared in accordance with accounting principles generally accepted in the United States ("GAAP"). This presentation also includes non-GAAP financial information, which should be considered supplemental to, not a substitute for, or superior to, the financial measure calculated in accordance with GAAP. There are a number of limitations related to the use of these non-GAAP financial measures and their nearest GAAP equivalents. For example, Customers Bancorp's definitions of non-GAAP financial measures may differ from non-GAAP financial measures used by other companies. For reconciliations to the most directly comparable GAAP measure, see the appendix to this presentation.



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Today's Presenters:



Sam Sidhu



Vice Chair, President, &
Chief Executive Officer of Customers
Bank

13 Years at
CUBI

Incoming CEO of
Customers Bancorp, Inc.

- o Appointed President & CEO of Customers Bank July 2021
- o Joined the board of Customers Bancorp in 2012 and became a full-time officer of the Bank in early 2020
- o Prior to joining Customers Bank full-time, Sam Sidhu was the founder and CEO of Megalith Capital Management, a real estate focused private equity firm
- o Held various roles as an investor at Providence Equity Partners LLC and in investment banking with Goldman Sachs
- o Earned a BA from the Wharton School of Business and an MBA from the Harvard Business School



Mark McCollom



Chief Financial Officer of
Customers Bank

Chief Financial Officer of
Customers Bancorp, Inc.

35 Years of
experience in
finance,
strategy and
operations

- o Appointed CFO of Customers Bancorp in June 2025
- o Most recently served as CFO of Fulton Financial Corporation, a \$30 billion financial holding company headquartered in Lancaster, PA, and parent company of Fulton Bank
- o Prior to Fulton, spent 9 years in senior leadership at Griffin Financial Group, an investment banking and financial advisory firm, and served as the Chief Financial Officer of Sovereign Bancorp, Inc., the parent of Sovereign Bank, from 1996 through 2008
- o Earned a BS in Accounting from The Pennsylvania State University

Highly-Experienced Management Team

Jay Sidhu



Executive Chairman of Customers Bank 16 Years at CUBI

Chairman & Chief Executive Officer of Customers Bancorp, Inc.

- Founded Customers Bank in 2009. Jay Sidhu raised capital to take a controlling stake and rebuilt the Bank through non-core exits and a focus on strategic initiatives that have driven industry leading organic growth
- From 1989 to 2006, Mr. Sidhu was Chairman and CEO of Sovereign Bancorp, Inc growing the organization from an IPO value of \$12M to the 17th largest banking institution in the U.S., with a market cap approaching \$12B at the end of 2006
- After retirement from Sovereign, served as Chairman and CEO of Sidhu Advisors, LLC, a private equity and financial services consulting company
- In May 2010 he led investment into Atlantic Coast Financial Corp. in Jacksonville, Florida and was a member of its Board of Directors until its sale
- Earned an MBA from Wilkes University and is a graduate of Harvard Business School's Leadership Course

Sam Sidhu



Vice Chair, President & Chief Executive Officer of Customers Bank

13 Years at CUBI

Lyle Cunningham



EVP & Chief Banking Officer at Customers Bank

11.5 Years at CUBI

Phil Watkins



EVP & Head of Corporate Development and IR at Customers Bank

5.5 Years at CUBI

Mark McCollom



Chief Financial Officer of Customers Bank

35 Years of Industry Experience

Thomas Kasulka



EVP & Chief Credit Officer at Customers Bank

38 Years of Industry Experience

Nick Robinson



EVP & Chief Risk Officer of Customers Bank

25 Years of Industry Experience

Overview





**customers
bancorp**

Let's take on
tomorrow.

Fixed Income Investment Thesis

Customers, a digital-forward super-community bank



Diversified Tech-Forward Financial Institution



Years of Sustained Capital Levels Increases, now Simplifying Capital Structure



Enhanced Liquidity, Strong & Improved Asset Quality & Coverage Ratios



Significant Momentum in Balance Sheet Transformation



Durable NIM and Solid Operating Returns with Low-Rate Risk Profile



Organic Growth Story – both in Lending and Deposit Services



Exceptional Deposit Led Strategy funds a Diversified Loan Portfolio

1

Corporate and Specialized Banking

Serves sophisticated business customers

- Commercial Banking Teams
- Venture Banking
- Fund Finance
- Real Estate Specialty Finance
- Healthcare
- Financial Institutions Group (FIG)
- Equipment Finance
- Mortgage Finance

2

Digital Banking

Loan and deposit products delivered digitally

Commercial:

- Transaction Banking (Payments & Treasury Services, cubiX)
- Fintech Banking

Consumer:

- Personal Loans
- Checking & Savings

3

Community Banking

Serves small and medium sized businesses and individuals

- Regional Community C&I
- Multifamily and Investment CRE
- SBA
- Residential Mortgages

Net Promoter Score

Measuring business customer satisfaction and loyalty

73

Customers Bank



41

Banking Industry
Benchmark¹



Customers Bancorp, Inc.

NYSE: CUBI

Headquarters	West Reading, PA
FTE Employees	809
Total Assets	\$22.6B
Market Capitalization ²	\$2.4B
Total RB Capital Ratio	14.5%

Data as of 6/30/2025

1. The Qualtrics U.S. Banking Relational Net Promoter® Score (NPS®) benchmark is derived from Qualtrics' vast Customer Experience dataset. The dataset includes 2022-2023 anonymized results from 50+ U.S. banking organizations, covering 80+ separate relationship surveys, and encompassing 400,000 individual survey respondents.

2. Market data as of 9/4/25. Reflects the impact of \$172mm gross common equity raise priced on 9/3/25.

Customers Bank's 3 Core Tenets

Clear Strategic Direction 1

Place the Client at the Center of Everything We Do:

Aligning our Clients' objectives with our own allows us to successfully execute our strategic priorities.

1. **Deliver personal, high-touch** service through a **single point of contact** model
2. **Client-centric and entrepreneurial culture** continues to drive franchise value
3. **Differentiated platform** and unique culture consistently attract **top talent**



Key Financial Performance Drivers 2

Delivering Solid Financial Results:

CUBI has transformed itself into a **lower risk, more durable operating performance bank**



Strong Risk Management 3

Enhance the Bank's Risk Framework and Infrastructure:

Strategically enhancing our risk management infrastructure and compliance practices with a goal to **exceed expectations** and position risk management as a **competitive advantage**.

1. **The Right People**
2. **Strategic Technology**
3. **Strong Processes & Controls**

Implementation

Sustainability

Continued Investment in CUBI



Let's take on tomorrow.

Strategic Direction

- 1 [Maintain strong capital base, liquidity and credit quality](#)
- 2 [Continue deposit transformation and grow loan portfolio](#)
- 3 [Grow net interest income](#) led by interest expense reduction combined with franchise enhancing loan growth
- 4 [Strengthen risk management platform](#) through continued enhancements across people, process and technology
- 5 [Operational excellence](#) with revenue and expense initiatives utilized to reinvest into the franchise
- 6 [Client-centric culture](#) resulting in high client satisfaction rates

Q2 2025 Highlights



Financial Highlights - GAAP

Q2'25	Q2'25 (vs. Q1'25)		
Highlights	Capital	Balance Sheet	Credit
Earnings \$55.8M (1.09% ROA)	12.1% vs. 11.7% CET1 Ratio	\$22.6B +1% Total Assets	0.27% +1 bps NPA Ratio
Loans/Deposits 81%	8.6% vs. 8.6% Leverage Ratio	\$15.4B +2% Total Loans and Leases	\$28.4M -35% NPLs
Noninterest Bearing Deposits / Total Deposits 28.9%	7.9% vs. 7.7% TCE / TA²	\$19.0B +0% Total Deposits	518% vs. 324% Reserves to NPLs

1. Reflects the impact of \$172mm gross common equity raise priced on 9/3/25 and assumes the redemption of outstanding Customers Bancorp Series F Preferred Stock.
 2. Non-GAAP measure, refer to appendix for reconciliation, ROA on an annualized basis for the 2nd Quarter.

Financial Highlights – Core

Q2'25	Q2'25 (vs. Q1'25)		
Highlights	Capital	Balance Sheet	Credit
Core Earnings^{1,2} \$58.1M (1.10% ROA) ^{1,2}	12.1% vs. 11.7% CET1 Ratio	\$22.6B +1% Total Assets	0.27% +1 bps NPA Ratio
Loans/Deposits 81%	8.6% vs. 8.6% Leverage Ratio	\$15.4B +2% Total Loans and Leases	\$28.4M -35% NPLs
Noninterest Bearing Deposits / Total Deposits 28.9%	7.9% vs. 7.7% TCE / TA²	\$19.0B +0% Total Deposits	518% vs. 324% Reserves to NPLs

1. Excludes loss on redemption of preferred stock of \$1.9 million, pre-tax losses on investment securities of \$1.8 million, loan program termination fees of \$1.0 million and unrealized gain on loans held for sale of \$0.3 million.
 2. Non-GAAP measure, refer to appendix for reconciliation, ROA on an annualized basis for the 2nd Quarter.
 3. Reflects the impact of \$172mm gross common equity raise priced on 9/3/25 and assumes the redemption of outstanding Customers Bancorp Series F Preferred Stock.

Deposit Transformation: Continual Improvement in Deposit Composition

Total Deposits

\$ billions

- New banking teams hired since Q2'23 continued deposit gathering momentum with approximately \$300 million of growth in the quarter
- Reduced brokered deposits by more than an estimated \$350 million QoQ or \$1 billion in the last 12 months
- Continue to recruit top banking talent, 5 new teams joining this year



Industry-Leading Long-Term Deposit Growth Trend

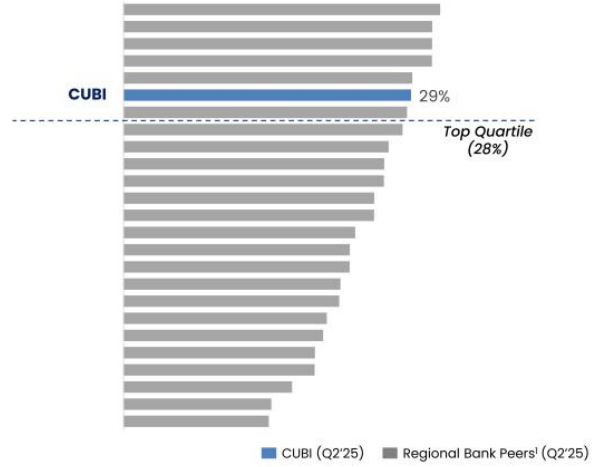
\$ billions



Noninterest-Bearing Deposit Composition

percent

- Noninterest-bearing deposits increased to \$5.5Bn or 29% of total deposits, now standing at the top quartile of peer banks¹



¹ 2025 Proxy Peers; Excludes SASR due to recent acquisition by AUB.

Exceptional Deposit Led Strategy

Deposit Transformation Led by New Banking Teams¹ and cubiX Client Deposits

Key Trends in Deposits

Product Mix Shift (Q2'25 vs. Q4'22)

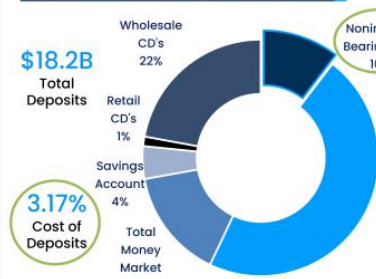
- Since Q4'22, \$3.6 billion decrease in interest-bearing DDA & \$2.1 billion decrease in wholesale deposits, replaced with:
 - \$3.6 billion in cubiX clients² & new team NIB deposits
 - \$2.0 billion in new team interest-bearing deposits
- Rates have gone up and come down 100bps from Q4'22 to Q2'25, demonstrating that the 32bps reduction in deposit costs is driven by deposit profile enhancement
- cubiX**: our real-time payment platform for institutional clients transacting in the digital assets ecosystem is delivering above modeled deposit growth (see page 15 for more)

Deposit Transformation Led by New Banking Teams and cubiX Clients

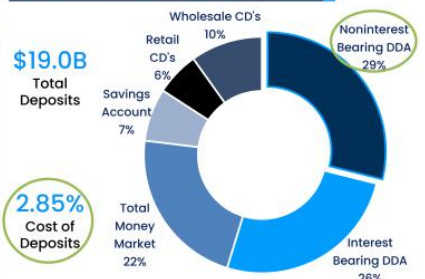
\$ billions



Q4'22 – Deposit Composition



Q2'25 – Deposit Composition



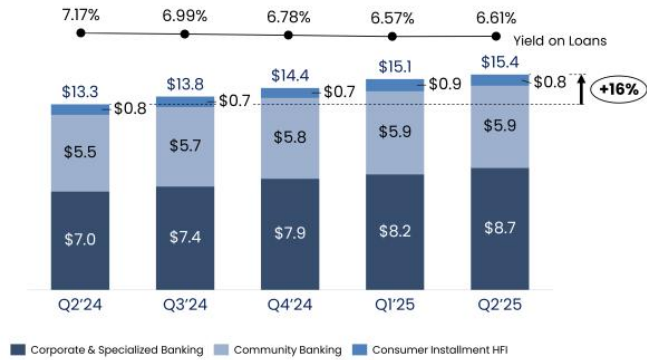
1. Includes commercial banking teams hired since Q2'23; Q1'23 included existing venture banking team.
2. Only digital assets deposits of cubiX clients are NIB.

Loan Portfolio: Diversified Loan Growth Across The Franchise

Loans – HFI

\$ billions

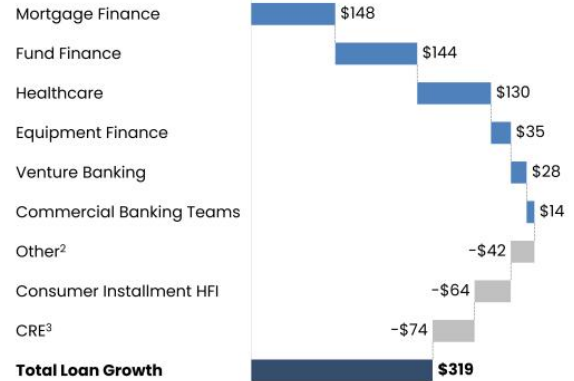
- HFI loan growth of \$319 million QoQ or 8% annualized
- 16% YoY HFI loan growth led by corporate and specialized banking verticals
- Strong pipeline diversified across business units creating continued opportunity for growth with holistic relationships



QoQ Loan Growth¹ by Verticals

\$ millions

- Top growth verticals included mortgage finance, fund finance, healthcare, equipment finance, and venture banking
- Diversified loan growth focused on adding franchise value



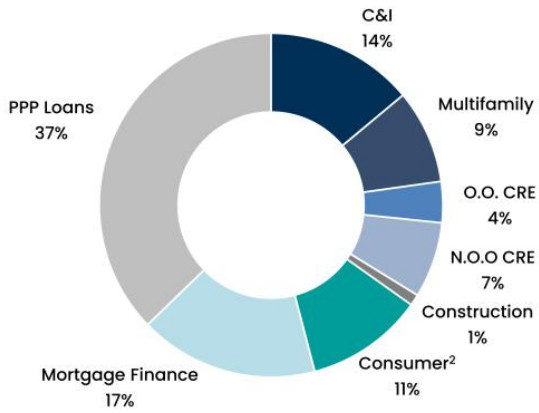
1. HFI loan growth.
 2. Includes Regional Community Banking C&I, Real Estate Specialty Finance, Mortgages, SBA, Financial Institution Group, PPP.
 3. Includes Investment CRE, Construction, and Multifamily.

Loan Portfolio: Aligned with a Tech-Forward Model

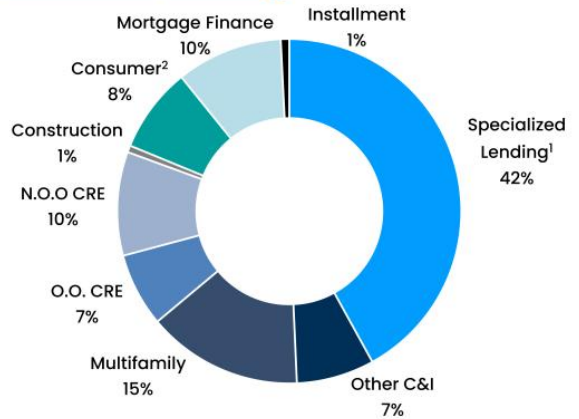
Key Trends in Lending Activity

- Measured growth since 2021 in its specialized lending¹ vertical, focused on adding franchise value and building a resilient, tech-forward banking model
- Emphasis on strategic de-risking across its lending activities, reducing exposures to higher-risk categories like construction and development and consumer

6/30/2021 – Loan Composition



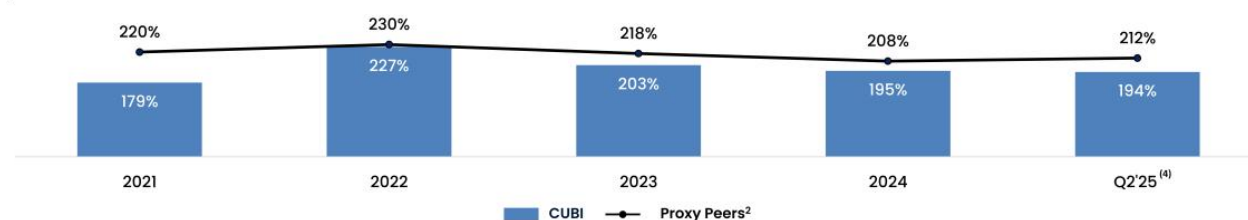
6/30/2025 – Loan Composition



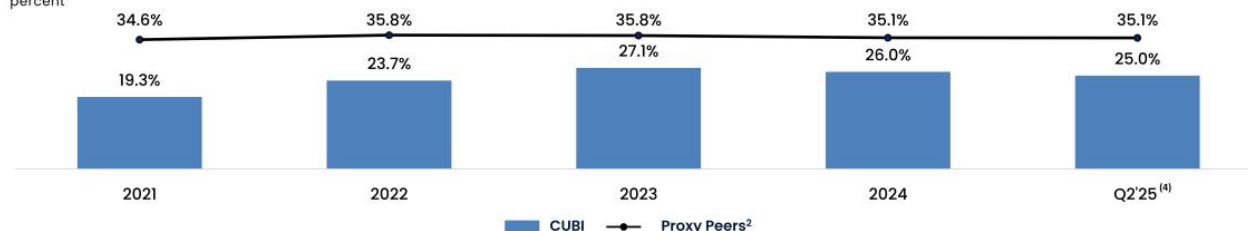
1. Includes fund finance, real estate specialty finance, technology and venture, healthcare, financial institutions group, and equipment finance loans.
2. Includes residential real estate, manufactured housing and installment loans.

Concentration Analysis

Regulatory CRE / TRBC¹ percent



Construction & NOO CRE³ / Loans-HFI percent

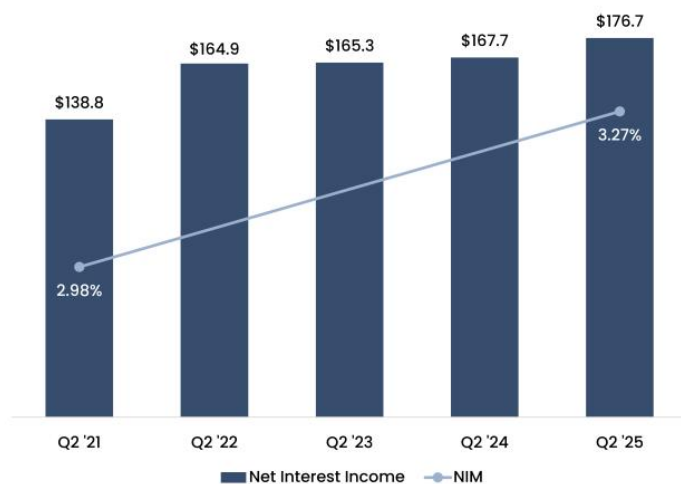


1. Excludes owner-occupied CRE per regulatory definition.
2. 2025 Proxy Peers: Excludes SASR due to recent acquisition by AUB.
3. Non-Owner-Occupied CRE breakout per regulatory definition.
4. Figures exclude impacts of the recent equity offering.

Enhanced Profitability: Continued Margin Expansion in the Quarter

Net Interest Income & Net Interest Margin

\$ millions, percent



Key Highlights

- 29 Basis Points of NIM Expansion Since June 2021, with margins stabilizing at elevated levels
- \$2.0+ billion high quality deposit pipeline driving opportunity to remix less strategic funding
- Robust loan pipeline to be converted to support interest income regardless of the rate environment

Enhanced Profitability: Peer-Leading Efficiency While Investing In Our Business

Core Non-Interest Expense¹

\$ millions

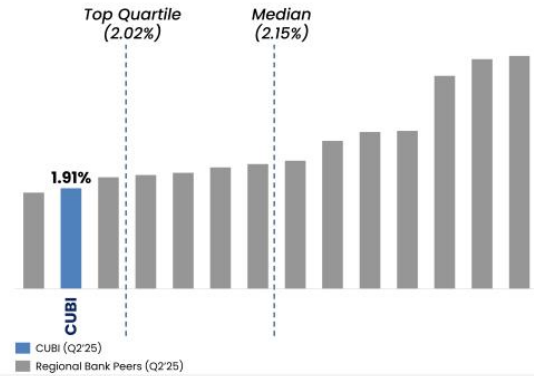
- Strong core efficiency ratio¹ while continuing to invest in the franchise
- Third consecutive quarterly decline in core efficiency ratio¹ as positive operating leverage achieved



Non-Interest Expense / Average Assets

percent

- CUBI's non-interest expense as percent of average assets is the top quartile among regional bank peers²



1. Non-GAAP measure, refer to appendix for reconciliation.
2. 2025 proxy peers that have reported earnings data before July 24, 2025.

Credit Risk Management

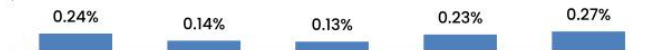


Credit Metrics Remain Stable

Q2 '21 Q2 '22 Q2 '23 Q2 '24 Q2 '25

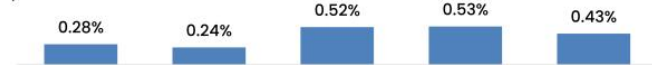
NPAs % of Total Assets

percent



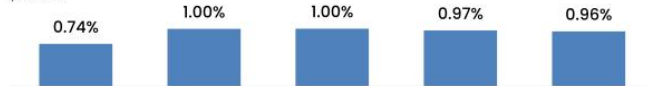
NCOs % of Average Loans²

percent



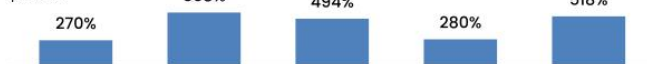
LLR % of Gross Loans

percent



LLR % of Nonperforming Loans

percent



NPAs % of Total Assets

Q2'25, percent



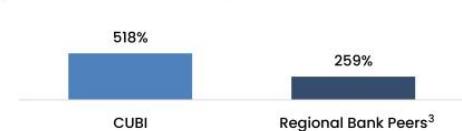
CRE % of Loans-HFI

percent



LLR % of Nonperforming Loans

percent



1. 2025 proxy peers that have reported earnings data before July 24, 2025.
2. Figures shown represent last twelve months 'LTM' data.
3. As of Q2'25; 2025 proxy peers.

Allowance for Credit Losses for Loans and Leases

	June 30, 2025			March 31, 2025		
	Amortized Cost ⁽¹⁾	Allowance for Credit Losses	Lifetime Loss Rate ⁽²⁾	Amortized Cost	Allowance for Credit Losses	Lifetime Loss Rate ⁽³⁾
(\$ in thousands)						
Loans and Leases Receivable:						
Commercial:						
Commercial and Industrial, including Specialized Lending	\$ 7,581,855	\$ 36,262	0.48 %	\$ 7,244,462	\$ 30,584	0.42 %
Multifamily	2,247,282	20,864	0.93 %	2,322,123	18,790	0.81 %
Commercial Real Estate Owner Occupied	1,065,006	12,514	1.18 %	1,139,126	10,780	0.95 %
Commercial Real Estate Non-Owner Occupied	1,497,385	20,679	1.38 %	1,438,906	18,058	1.25 %
Construction	98,626	2,160	2.19 %	154,647	1,264	0.82 %
Total Commercial Loans and Leases Receivable	\$ 12,490,154	\$ 92,479	0.74 %	\$ 12,299,264	\$ 79,476	0.65 %
Consumer:						
Residential Real Estate	\$ 520,570	\$ 6,331	1.22 %	\$ 496,772	\$ 6,163	1.24 %
Manufacturing Housing	30,287	3,721	12.29 %	31,775	3,800	11.96 %
Installment	678,818	44,887	6.61 %	728,009	51,637	7.09 %
Total Consumer Loans Receivable	\$ 1,229,675	\$ 54,939	4.47 %	\$ 1,256,556	\$ 61,600	4.90 %
Total Loans and Leases Receivable	\$ 13,719,829	\$ 147,418	1.07 %	\$ 13,555,820	\$ 141,076	1.04 %

1. Excludes mortgage finance and installment reported at fair value, loans held for sale.
2. Utilized Moody's June 2025 baseline and adverse forecast scenario with qualitative adjustments for Q2'25 provision for credit losses.
3. Utilized Moody's March 2025 baseline and adverse forecast scenario with qualitative adjustments for Q1'25 provision for credit losses.

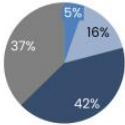
Consumer Installment Loans – Portfolio Credit Metrics

Weighted average life of ~2.3 years

FICO Score¹

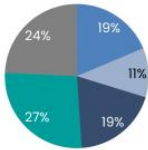
Average FICO Score¹ ~739

660-679 700-749
680-699 750+



Geography

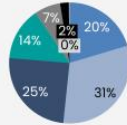
West Southeast
Southwest Northeast
Midwest



Debt to Income Ratio¹

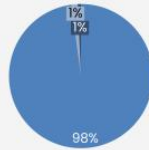
Average DTI¹ ~20%

0-9.99% 40-49.99%
10-19.99% > 50%
20-29.99% Unknown
30-39.99%



Profession

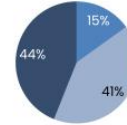
Non COVID-19 Impacted Segments
Non-Professional
Retail & Restaurants



Borrower Income

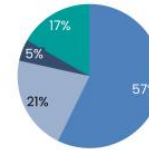
Average Borrower Income ~\$106k

<\$50K >\$100K
\$50K-\$100K



Purpose

Personal Loan Home Improvement
Specialty Student Loan

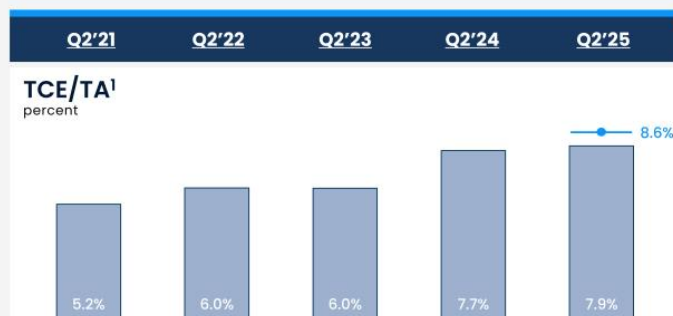


Note: Data as of June 30, 2025; includes consumer installment HFS loans.
1. DTI and FICO scores as of time of origination.

Capital Perspective



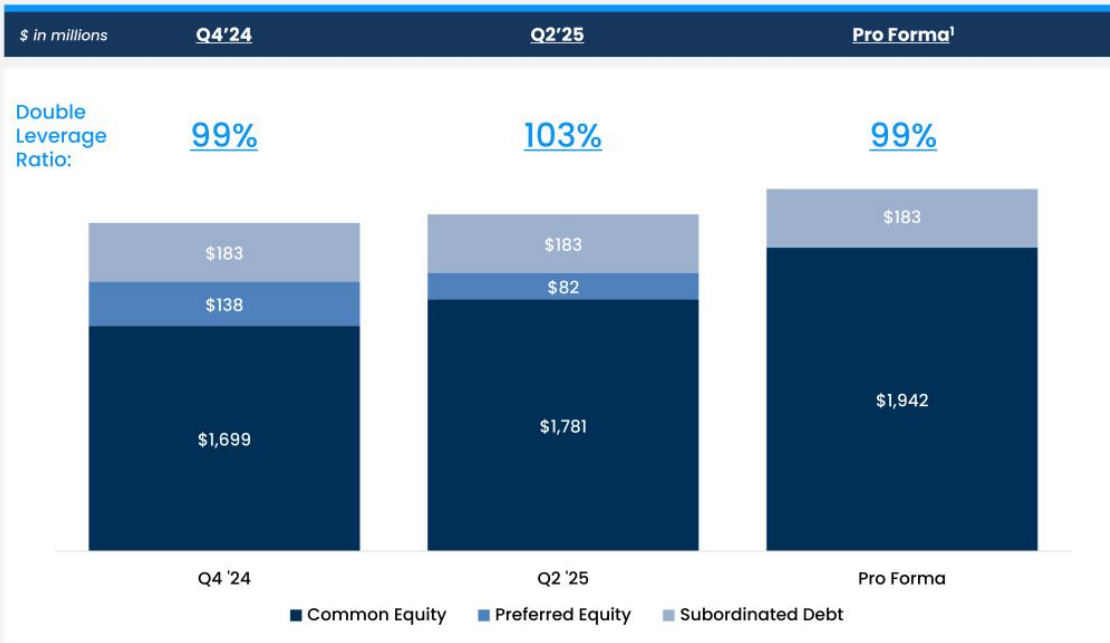
Strong Capital Levels Provide Significant Flexibility



■ CUBI ● CUBI Pro Forma²

1. Non-GAAP measure, refer to appendix for reconciliation.
2. Reflects the impact of \$172mm gross common equity raise priced on 9/3/25 and assumes the redemption of outstanding Customers Bancorp Series F Preferred Stock.

Evolving Capital Stack



1. Reflects the impact of \$172mm gross common equity raise priced on 9/3/25 and assumes the redemption of outstanding Customers Bancorp Series F Preferred Stock.

Liquidity



Robust Liquidity Position

Immediately Available Liquidity

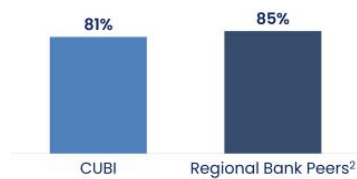
\$ billions



- Immediately available liquidity to uninsured deposits¹ of 150%
- Total overall liquidity of \$9.7 billion as of Q2'25

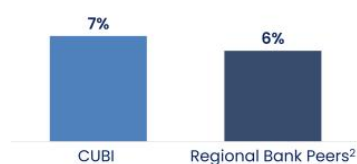
Loans-HFI to Deposits

Q1'25, percent



Borrowings % of Total Liabilities

Q2'25, percent



1. Uninsured deposits (estimate) of \$7.4 billion to be reported on the Bank's call report, less deposits of \$1.6 billion collateralized by standby letters of credit from the FHLB and from our affiliates of \$116.0 million.
2. 2025 proxy peers that have reported earnings data before July 24, 2025.

Ample Sources of Liquidity

Liquidity Sources (\$000's)	2Q 25	1Q 25	QoQ Change
Cash and Cash Equivalents	\$3,503,511	\$3,428,691	\$74,821
FHLB Available Borrowing Capacity	\$919,835	\$1,235,992	(\$316,157)
FRB Available Borrowing Capacity	\$4,134,678	\$3,986,593	\$148,085
Investments (MV AFS + HTM)			
Agency & Non-Agency MBS & CMO	\$1,741,455	\$1,714,380	\$27,075
Corporates	\$366,207	\$482,361	(\$116,153)
ABS ¹	\$592,030	\$765,858	(\$173,828)
Other AFS	\$30,840	\$33,118	(\$2,278)
Less: Pledged Securities HTM & AFS	(\$1,615,219)	(\$1,673,361)	\$58,142
Net Unpledged Securities	\$1,115,313	\$1,322,355	(\$207,042)
	\$9,673,337	\$9,973,631	(\$300,294)

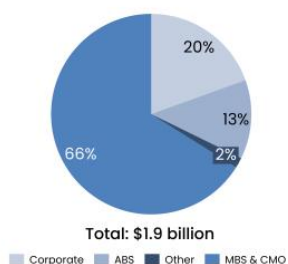
1. Includes CLOs.

Securities Portfolio Characteristics

Investment Securities – AFS

percent, Q2'25

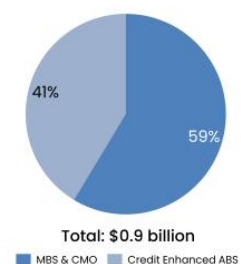
- Spot yield: 5.78%
- Effective duration: 3.0 years
- Floating rate securities: ~23%
- Credit rating: 64% AAA with only 2% at BB



Investment Securities – HTM

percent, Q2'25

- Spot yield: 3.79%
- Effective duration: 4.2 years
- Floating rate securities: 29%
- Credit rating: 54% AAA with no rated securities non-investment graded
- ABS: \$0.3 billion of credit enhanced asset backed securities



Appendix



Historical Interest Coverage

(dollars shown in thousands)

	Fiscal Year Ended,			Three Months Ended,
	2022	2023	2024	6/30/25
Double Leverage				
Bank-Level Equity	\$1,502,917	\$1,707,832	\$1,826,227	\$1,924,174
Consolidated Equity	1,402,961	1,638,394	1,836,683	1,863,558
Double Leverage	107%	104%	99%	103%
Earnings:				
Income From Continuing Operations Before Taxes	\$291,297	\$330,740	\$224,373	\$78,902
(+) Borrowings Interest (inc. TruPS & Existing Sub Debt)	35,414	103,474	70,118	17,253
Earnings (Before Corporate Debt Interest)	\$326,711	\$434,214	\$294,491	\$96,155
(+) Interest on Deposits	226,239	576,437	603,312	134,045
Earnings (Before Corporate Debt & Deposit Interest)	\$552,950	\$1,010,651	\$897,803	\$230,200
Interest Expense:				
(+) Borrowings Interest (inc. TruPS & Existing Sub Debt)	\$35,414	\$103,474	\$70,118	\$17,253
Interest Expense, Excluding Interest on Deposits	\$35,414	\$103,474	\$70,118	\$17,253
(+) Interest on Deposits	226,239	576,437	603,312	134,045
Interest Expense, Including Interest on Deposits	\$261,653	\$679,911	\$673,430	\$151,298
Interest Coverage (Ex. Deposit Interest Expense) - A / C	9.2 x	4.2 x	4.2 x	5.6 x
Interest Coverage (Inc. Deposit Interest Expense) - B / D	2.1 x	1.5 x	1.3 x	1.5 x

Reconciliation of Non-GAAP Measures – Unaudited

Customers believes that the non-GAAP measurements disclosed within this document are useful for investors, regulators, management and others to evaluate our core results of operations and financial condition relative to other financial institutions. These non-GAAP financial measures are frequently used by securities analysts, investors, and other interested parties in the evaluation of companies in Customers' industry. These non-GAAP financial measures exclude from corresponding GAAP measures the impact of certain elements that we do not believe are representative of our ongoing financial results, which we believe enhance an overall understanding of our performance and increases comparability of our period to period results. Investors should consider our performance and financial condition as reported under GAAP and all other relevant information when assessing our performance or financial condition. The non-GAAP measures presented are not necessarily comparable to non-GAAP measures that may be presented by other financial institutions. Although non-GAAP financial measures are frequently used in the evaluation of a company, they have limitations as analytical tools and should not be considered in isolation or as a substitute for analysis of our results of operations or financial condition as reported under GAAP.

The following tables present reconciliations of GAAP to non-GAAP measures disclosed within this document.

Reconciliation of Non-GAAP Measures – Unaudited (Contd.)

Core Earnings and Adjusted Core Earnings – Customers Bancorp

	Q2 2025		Q1 2025		Q4 2024		Q3 2024		Q2 2024		Six Months Ended June 30,			
	2025		2025		2024		2024		2024		2025		2024	
	USD	Per share	USD	Per share	USD	Per share	USD	Per share	USD	Per share	USD	Per share	USD	Per share
(dollars in thousands, except per share data)														
GAAP net income to common shareholders	\$ 55,946	\$ 1.73	\$ 9,523	\$ 0.29	\$ 23,266	\$ 0.71	\$ 42,937	\$ 1.31	\$ 54,300	\$ 1.66	\$ 65,369	\$ 2.02	\$ 100,226	\$ 3.06
Reconciling items (after tax):														
Severance expense	—	—	—	—	1,198	0.04	540	0.02	1,928	0.06	—	—	1,928	0.06
Impairment loss on debt securities	—	—	39,875	1.23	—	—	—	—	—	—	39,875	1.23	—	—
(Gains) losses on investment securities	1,388	0.04	(124)	(0.00)	20,035	0.62	(322)	(0.01)	561	0.02	1,264	0.04	618	0.02
Derivative credit valuation adjustment	—	—	210	0.01	(306)	(0.01)	185	0.01	(44)	(0.00)	210	0.01	125	0.00
Legal settlement	—	—	—	—	157	0.00	—	—	—	—	—	—	—	—
Unrealized (gain) loss on loans held for sale	(223)	(0.01)	518	0.02	110	0.00	498	0.02	—	—	295	0.01	—	—
Loss on redemption of preferred stock	1,908	0.06	—	—	—	—	—	—	—	—	1,908	0.06	—	—
FDIC special assessment	—	—	—	—	—	—	—	—	138	0.00	—	—	518	0.02
Unrealized (gain) on equity method investments	—	—	—	—	(292)	(0.01)	—	—	(8,316)	(0.25)	—	—	(8,316)	(0.25)
Loan program termination fees	(772)	(0.02)	—	—	—	—	—	—	—	—	(772)	(0.02)	—	—
Core earnings	\$ 58,147	\$ 1.80	\$ 50,002	\$ 1.54	\$ 44,168	\$ 1.36	\$ 43,838	\$ 1.34	\$ 48,567	\$ 1.49	\$ 108,149	\$ 3.33	\$ 95,099	\$ 2.90
One-time non-interest expense items recorded in 2024 (after-tax):														
Deposit servicing fees prior to 2024	—	—	—	—	—	—	—	—	—	—	—	—	5,405	0.16
FDIC premiums prior to 2024	—	—	—	—	—	—	—	—	—	—	—	—	3,200	0.10
Non-income taxes prior to 2024	—	—	—	—	—	—	(2,457)	(0.07)	—	—	—	—	—	—
Total one-time non-interest expense items	—	—	—	—	—	—	(2,457)	(0.07)	—	—	—	—	8,605	0.26
Adjusted core earnings (adjusted for one-time non-interest expense items)	\$ 58,147	\$ 1.80	\$ 50,002	\$ 1.54	\$ 44,168	\$ 1.36	\$ 41,381	\$ 1.26	\$ 48,567	\$ 1.49	\$ 108,149	\$ 3.33	\$ 103,704	\$ 3.16

Reconciliation of Non-GAAP Measures – Unaudited (Contd.)

Core Return on Average Assets and Adjusted Core Return on Average Assets – Customers Bancorp

(dollars in thousands except per share data)

(dollars in thousands except per share data)	Q2 2025		Q1 2025		Q4 2024		Q3 2024		Q2 2024		Six Months Ended June 30,			
	2025		2025		2024		2024		2024		2024			
GAAP net income	\$	60,939	\$	12,912	\$	26,915	\$	46,743	\$	58,085	\$	73,851	\$	107,811
Reconciling items (after tax):														
Severance expense		—		—		1,198		540		1,928		—		1,928
Impairment loss on debt securities		—		39,875		—		—		—		39,875		—
Legal settlement		—		—		157		—		—		—		—
(Gains) losses on investment securities		1,388		(124)		20,035		(322)		561		1,264		618
Derivative credit valuation adjustment		—		210		(306)		185		(44)		210		125
Unrealized (gain) loss on loans held for sale		(223)		518		110		498		—		295		—
FDIC special assessment		—		—		—		—		138		—		518
Unrealized (gain) on equity method investments		—		—		(292)		—		(8,316)		—		(8,316)
Loan program termination fees		(772)		—		—		—		—		(772)		—
Core net income	\$	61,332	\$	53,391	\$	47,817	\$	47,644	\$	52,352	\$	114,723	\$	102,684
One-time non-interest expense items recorded in 2024 (after-tax):														
Deposit servicing fees prior to 2024		—		—		—		—		—		—		5,405
FDIC premiums prior to 2024		—		—		—		—		—		—		3,200
Non-income taxes prior to 2024		—		—		—		(2,457)		—		—		—
Total one-time non-interest expense items		—		—		—		(2,457)		—		—		8,605
Core net income adjusted for one-time non-interest expense items	\$	61,332	\$	53,391	\$	47,817	\$	45,187	\$	52,352	\$	114,723	\$	111,289
Average total assets	\$	22,362,989	\$	22,314,963	\$	22,179,970	\$	21,230,404	\$	20,985,203	\$	22,339,108	\$	21,160,216
Core return on average assets		1.10 %		0.97 %		0.86 %		0.89 %		1.00 %		1.04 %		0.98 %
Adjusted core return on average assets (adjusted for one-time non-interest expense items.)		1.10 %		0.97 %		0.86 %		0.85 %		1.00 %		1.04 %		1.06 %

Reconciliation of Non-GAAP Measures – Unaudited (Contd.)

Core Return on Average Common Equity and Adjusted Core Return on Average Common Equity - Customers Bancorp

(dollars in thousands except per share data)

	Q2 2025	Q1 2025	Q4 2024	Q3 2024	Q2 2024	Six Months Ended June 30,	
						2025	2024
GAAP net income to common shareholders	\$ 55,846	\$ 9,523	\$ 23,266	\$ 42,937	\$ 54,300	\$ 65,369	\$ 100,226
Reconciling items (after tax):							
Severance expense	—	—	1,198	540	1,928	—	1,928
Impairment loss on debt securities	—	39,875	—	—	—	39,875	—
Legal settlement	—	—	157	—	—	—	—
(Gains) losses on investment securities	1,388	(124)	20,035	(322)	561	1,264	618
Derivative credit valuation adjustment	—	210	(306)	185	(44)	210	125
Loss on redemption of preferred stock	1,908	—	—	—	—	1,908	—
Unrealized (gain) loss on loans held for sale	(223)	518	110	498	—	295	—
FDIC special assessment	—	—	—	—	138	—	518
Unrealized (gain) on equity method investments	—	—	(292)	—	(8,316)	—	(8,316)
Loan program termination fees	(772)	—	—	—	—	(772)	—
Core earnings	\$ 58,147	\$ 50,002	\$ 44,168	\$ 43,838	\$ 48,567	\$ 108,149	\$ 95,099
One-time non-interest expense items recorded in 2024 (after-tax):							
Deposit servicing fees prior to 2024	—	—	—	—	—	—	5,405
FDIC premiums prior to 2024	—	—	—	—	—	—	3,200
Non-income taxes prior to 2024	—	—	—	(2,457)	—	—	—
Total one-time non-interest expense items	—	—	—	(2,457)	—	—	8,605
Adjusted core earnings (adjusted for one-time non-interest expense items)	\$ 58,147	\$ 50,002	\$ 44,168	\$ 41,381	\$ 48,567	\$ 108,149	\$ 103,704
Average total common shareholders' equity	\$ 1,751,037	\$ 1,730,910	\$ 1,683,838	\$ 1,636,242	\$ 1,576,595	\$ 1,741,029	\$ 1,552,903
Core return on average common equity	13.32 %	11.72 %	10.44 %	10.66 %	12.39 %	12.53 %	12.32 %
Adjusted core return on average common equity (adjusted for one-time non-interest expense items)	13.32 %	11.72 %	10.44 %	10.06 %	12.39 %	12.53 %	13.43 %

Reconciliation of Non-GAAP Measures – Unaudited (Contd.)

Core Efficiency Ratio and Adjusted Core Efficiency Ratio - Customers Bancorp

(dollars in thousands except per share data)

	Q2 2025	Q1 2025	Q4 2024	Q3 2024	Q2 2024	Six Months Ended June 30,	
						2025	2024
GAAP net interest income	\$ 176,703	\$ 167,446	\$ 167,821	\$ 158,545	\$ 167,653	\$ 344,149	\$ 328,038
GAAP non-interest income (loss)	\$ 29,606	\$ (24,490)	\$ (391)	\$ 8,557	\$ 31,037	\$ 5,116	\$ 52,268
(Gains) losses on investment securities	1,797	(160)	26,678	(394)	744	1,637	819
Derivative credit valuation adjustment	—	270	(407)	226	(56)	270	164
Unrealized (gain) on equity method investments	—	—	(389)	—	(11,041)	—	(11,041)
Unrealized (gain) loss on loans held for sale	(289)	667	147	607	—	378	—
Impairment loss on debt securities	—	51,319	—	—	—	51,319	—
Loan program termination fees	(1,000)	—	—	—	—	(1,000)	—
Core non-interest income	30,114	27,606	25,638	8,996	20,682	57,720	42,210
Core revenue	\$ 206,817	\$ 195,052	\$ 193,459	\$ 167,541	\$ 188,335	\$ 401,869	\$ 370,248
GAAP non-interest expense	\$ 106,626	\$ 102,771	\$ 110,375	\$ 104,018	\$ 103,452	\$ 209,397	\$ 202,621
Severance expense	—	—	(1,595)	(659)	(2,560)	—	(2,560)
FDIC special assessment	—	—	—	—	(183)	—	(683)
Legal settlement	—	—	(209)	—	—	—	—
Core non-interest expense	\$ 106,626	\$ 102,771	\$ 108,571	\$ 103,359	\$ 100,709	\$ 209,397	\$ 199,378
One-time non-interest expense items recorded in 2024:							
Deposit servicing fees prior to 2024	—	—	—	—	—	—	(7,106)
FDIC premiums prior to 2024	—	—	—	—	—	—	(4,208)
Non-income taxes prior to 2024	—	—	—	2,997	—	—	—
Total one-time non-interest expense items	—	—	—	2,997	—	—	(11,314)
Adjusted core non-interest expense	\$ 106,626	\$ 102,771	\$ 108,571	\$ 106,356	\$ 100,709	\$ 209,397	\$ 188,064
Core efficiency ratio ⁽¹⁾	51.56 %	52.69 %	56.12 %	61.69 %	53.47 %	52.11 %	53.85 %
Adjusted core efficiency ratio (adjusted for one-time non-interest expense items) ⁽²⁾	51.56 %	52.69 %	56.12 %	63.48 %	53.47 %	52.11 %	50.79 %

1. Core efficiency ratio calculated as non-interest expense divided by core revenue.

2. Adjusted core efficiency ratio calculated as adjusted core non-interest expense divided by core revenue.

Reconciliation of Non-GAAP Measures – Unaudited (Contd.)

Tangible Common Equity to Tangible Assets – Customers Bancorp

(dollars in thousands except per share data)

	Q2 2025	Q2 2024	Q2 2023	Q2 2022	Q2 2021
GAAP total shareholders' equity	\$ 1,863,558	\$ 1,746,865	\$ 1,456,652	\$ 1,353,390	\$ 1,250,729
Reconciling items:					
Preferred stock	(82,201)	(137,794)	(137,794)	(137,794)	(217,471)
Goodwill and other intangibles	(3,629)	(3,629)	(3,629)	(3,629)	(3,853)
Tangible common equity	\$ 1,777,728	\$ 1,605,442	\$ 1,315,229	\$ 1,211,967	\$ 1,029,405
GAAP Total assets	\$ 22,550,800	\$ 20,942,975	\$ 22,028,565	\$ 20,251,996	\$ 19,635,108
Reconciling items:					
Goodwill and other intangibles	(3,629)	(3,629)	(3,629)	(3,629)	(3,853)
Tangible assets	\$ 22,547,171	\$ 20,939,346	\$ 22,024,936	\$ 20,248,367	\$ 19,631,255
Tangible common equity to tangible assets	7.9 %	7.7 %	6.0 %	6.0 %	5.2 %

