

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): April 13, 2026

**FB FINANCIAL CORPORATION**

(Exact name of registrant as specified in its charter)

**Tennessee**  
(State or other jurisdiction  
of incorporation)

**001-37875**  
(Commission File Number)

**62-1216058**  
(IRS Employer  
Identification Number)

**1221 Broadway, Suite 1300**  
**Nashville, Tennessee 37203**  
(Address of principal executive offices) (Zip Code)

**(615) 564-1212**  
(Registrant's telephone number, including area code)

**Not Applicable**  
(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 obligation of the registrant under any of the following provisions ( see General Instruction 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))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock, \$1.00 par value	FBK	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 2.02. Results of Operations and Financial Condition.**

On April 13, 2026, FB Financial Corporation (“*FB Financial*”) issued a press release announcing its financial results for the first quarter ended March 31, 2026 (the “*Earnings Release*”). A copy of the Earnings Release is furnished as Exhibit 99.1 to this current report on Form 8-K (this “*Report*”).

**Item 7.01. Regulation FD Disclosure.**

On April 14, 2026, FB Financial will host a conference call to discuss financial results for the quarter ended March 31, 2026.

On April 13, 2026, FB Financial made available on its website (investors.firstbankonline.com) supplemental financial information for the first quarter ended March 31, 2026 (the “*Financial Supplement*”) and an earnings release presentation (the “*Earnings Presentation*”) containing additional information about FB Financial’s financial results for the quarter ended March 31, 2026.

Copies of the Financial Supplement and the Earnings Presentation are furnished as Exhibit 99.2 and Exhibit 99.3, respectively, to this Report.

The information contained in this Report, including Exhibit 99.1, Exhibit 99.2 and Exhibit 99.3 furnished herewith, shall not be deemed “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the “*Exchange Act*”), or otherwise subject to the liabilities under that section, nor shall it be deemed incorporated by reference into any registration statement or other documents pursuant to the Securities Act of 1933, as amended, or into any filing or other document pursuant to the Exchange Act, except as shall be expressly set forth by specific reference in such filing.

**Item 9.01. Financial Statements and Exhibits.**

<u>Exhibit Number</u>	<u>Description of Exhibit</u>
<a href="#">99.1</a>	<a href="#">Earnings Release issued April 13, 2026</a>
<a href="#">99.2</a>	<a href="#">Financial Supplement for the quarter ended March 31, 2026</a>
<a href="#">99.3</a>	<a href="#">Earnings Presentation dated April 14, 2026</a>
104	Cover Page Interactive Data File (formatted as inline XBRL document)

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**SIGNATURES**

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.

**FB FINANCIAL CORPORATION**

By: /s/ Michael M. Mettee  
Michael M. Mettee  
Chief Financial Officer & Chief Operating Officer  
(Principal Financial Officer)

Date: April 13, 2026



**FB Financial Corporation Reports First Quarter 2026 Financial Results**  
**Reports Q1 Diluted EPS of \$1.10, Adjusted Diluted EPS\* of \$1.12**

NASHVILLE, TENNESSEE—April 13, 2026—FB Financial Corporation (the “Company”) (NYSE: FBK), parent company of FirstBank, reported net income of \$57.5 million, or \$1.10 per diluted common share, for the first quarter of 2026, compared to \$1.07 in the previous quarter and \$0.84 in the first quarter of last year. Adjusted net income\* was \$58.3 million, or \$1.12 per diluted common share, compared to \$1.16 in the previous quarter and \$0.85 in the first quarter of last year.

The Company ended the first quarter of 2026 with loans held for investment (“HFI”) of \$12.50 billion compared to \$12.38 billion at the end of the previous quarter and \$9.77 billion at the end of the first quarter of last year. Deposits were \$14.08 billion as of March 31, 2026, compared to \$13.91 billion as of December 31, 2025, and \$11.20 billion as of March 31, 2025. Net interest margin (“NIM”) was 3.94% for the first quarter of 2026, compared to 3.98% in the prior quarter and 3.55% in the first quarter of 2025. The Company ended the quarter with book value per common share of \$38.39 and tangible book value per common share\* of \$31.00.

President and Chief Executive Officer, Christopher T. Holmes stated, “We began the year with a recognition that speaks directly to who we are, being named the top bank for customer satisfaction and trust in the South Central Region by J.D. Power. That honor reinforces our customer-focused model and validates a cornerstone of how we measure success. We also delivered solid financial results in the quarter, with strong returns and loan and deposit growth that gained momentum in the back half of the period. When you have the highest level of endorsement from your customers about their satisfaction and you combine that with top-tier financial performance and one of the best geographies in the country, we believe we have a very compelling formula for creating value for our shareholders today and over the long term.”

(dollars in thousands, except share data)				Annualized		
	Mar 2026	Dec 2025	Mar 2025	Mar 26/ Dec 25 % Change	Mar 26 / Mar 25 % Change	
<b>Balance Sheet Highlights</b>						
Investment securities, at fair value	\$ 1,498,547	\$ 1,459,734	\$ 1,580,720	10.8 %	(5.20) %	
Loans held for sale	231,359	201,076	172,770	61.1 %	33.9 %	
Loans HFI	12,503,815	12,383,626	9,771,536	3.94 %	28.0 %	
Allowance for credit losses on loans HFI	(186,324)	(185,983)	(150,531)	0.74 %	23.8 %	
Total assets	16,468,439	16,300,292	13,136,449	4.18 %	25.4 %	
Interest-bearing deposits (non-brokered)	10,838,139	10,649,932	8,623,636	7.17 %	25.7 %	
Brokered deposits	574,216	625,634	414,428	(33.3) %	38.6 %	
Noninterest-bearing deposits	2,664,480	2,634,395	2,163,934	4.63 %	23.1 %	
Total deposits	14,076,835	13,909,961	11,201,998	4.87 %	25.7 %	
Borrowings	213,188	212,764	168,944	0.81 %	26.2 %	
Allowance for credit losses on unfunded commitments	15,398	16,196	6,493	(20.0) %	137.1 %	
Total common shareholders' equity	1,973,873	1,948,165	1,601,962	5.35 %	23.2 %	
Book value per common share	\$ 38.39	\$ 37.64	\$ 34.44	8.08 %	11.5 %	
Tangible book value per common share*	\$ 31.00	\$ 30.27	\$ 29.12	9.78 %	6.46 %	
Total common shareholders' equity to total assets	12.0 %	12.0 %	12.2 %			
Tangible common equity to tangible assets*	9.91 %	9.84 %	10.5 %			

\*Non-GAAP financial measure: A reconciliation of non-GAAP measures to the most directly comparable GAAP measure is included in the Company's First Quarter 2026 Financial Supplement.

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	Three Months Ended		
	Mar 2026	Dec 2025	Mar 2025
<i>(dollars in thousands, except share data)</i>			
<b>Statement of Income Highlights</b>			
Net interest income	\$ 145,965	\$ 149,804	\$ 107,641
<i>NIM (tax-equivalent basis)</i>	3.94 %	3.98 %	3.55 %
Noninterest income	\$ 26,375	\$ 28,795	\$ 23,032
<i>Loss on sales or write-downs of premises and equipment, other real estate owned and other assets, net</i>	\$ (320)	\$ (131)	\$ (625)
<i>Cash life insurance benefit</i>	\$ 763	\$ 1,148	\$ —
Total revenue	\$ 172,340	\$ 178,599	\$ 130,673
Noninterest expense	\$ 95,164	\$ 107,548	\$ 79,549
<i>Severance costs</i>	\$ —	\$ 1,395	\$ —
<i>Loss on lease terminations and other branch closure costs</i>	\$ 5	\$ 12	\$ —
<i>Certain nonrecurring charitable contributions</i>	\$ —	\$ 1,130	\$ —
<i>Merger and integration costs</i>	\$ 1,447	\$ 4,611	\$ 401
<i>Efficiency ratio</i>	55.2 %	60.2 %	60.9 %
<i>Adjusted efficiency ratio*</i>	54.3 %	56.3 %	59.9 %
Pre-tax, pre-provision net revenue	\$ 77,176	\$ 71,051	\$ 51,124
<i>Adjusted pre-tax, pre-provision net revenue*</i>	\$ 78,184	\$ 77,118	\$ 52,134
Provisions for credit losses	\$ 3,024	\$ 1,232	\$ 2,292
<i>Net charge-offs ratio</i>	0.11 %	0.05 %	0.14 %
Net income applicable to FB Financial Corporation	\$ 57,526	\$ 56,977	\$ 39,361
Diluted earnings per common share	\$ 1.10	\$ 1.07	\$ 0.84
<i>Effective tax rate</i>	22.4 %	18.4 %	19.4 %
Adjusted net income*	\$ 58,271	\$ 61,494	\$ 40,108
<i>Adjusted diluted earnings per common share*</i>	\$ 1.12	\$ 1.16	\$ 0.85
Weighted average number of shares outstanding - fully diluted	52,203,469	53,074,753	47,024,211
<b>Returns on averages:</b>			
Return on average total assets ("ROAA")	1.43 %	1.40 %	1.21 %
<i>Adjusted*</i>	1.45 %	1.51 %	1.23 %
Return on average shareholders' equity	11.9 %	11.6 %	10.1 %
Return on average tangible common equity ("ROATCE")*	14.7 %	14.4 %	11.9 %
<i>Adjusted*</i>	15.3 %	15.9 %	12.3 %

\*Non-GAAP financial measure: A reconciliation of non-GAAP measures to the most directly comparable GAAP measure is included in the Company's First Quarter 2026 Financial Supplement.

**Balance Sheet and Net Interest Margin**

The Company reported loans HFI of \$12.50 billion at the end of the first quarter of 2026, compared to \$12.38 billion at the end of the prior quarter. The contractual yield on loans HFI decreased to 6.22% for the first quarter of 2026 from 6.34% for the previous quarter. Net growth in loans was attributable to increases of \$57.3 million in commercial and industrial loans, \$32.7 million in consumer and other loans, \$25.1 million in commercial real estate loans and \$16.5 million in residential real estate loans offset by a \$11.4 million decline in construction loans.

The Company reported total deposits of \$14.08 billion at the end of the first quarter compared to \$13.91 billion at the end of the fourth quarter of 2025. Total cost of deposits decreased to 2.27% during the first quarter compared to 2.40% in the fourth quarter of 2025. The cost of interest-bearing deposits decreased to 2.80% from 2.99% in the previous quarter. Lower costs were driven primarily by the continued pass-through of prior federal funds rate reductions, reducing indexed deposit costs and lowering rates across the broader interest-bearing deposit base. Noninterest-bearing deposits were \$2.66 billion at the end of the quarter compared to \$2.63 billion at the end of the fourth quarter of 2025.

The Company reported net interest income on a tax-equivalent basis of \$146.8 million for the first quarter of 2026, down from \$150.6 million in the prior quarter. NIM decreased to 3.94% for the first quarter of 2026 from 3.98% for the previous quarter, driven primarily by lower yields on interest-earning assets following the late fourth quarter of 2025 federal funds rate reduction, partially offset by lower funding costs. Net accretion from purchase accounting adjustments impacted margin by 17 basis points in the first quarter of 2026.

Holmes continued, "We had measured balance sheet growth in the first quarter, led by broad-based loan production and continued deposit expansion. While asset yields moderated following recent rate cuts, disciplined pricing and lower funding costs helped offset that pressure. Our deposit mix and repricing momentum position us well as we move through the year, and we remain focused on consistent, profitable growth."

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**Noninterest Income**

Adjusted noninterest income\* was \$25.9 million for the first quarter of 2026, compared to \$27.7 million and \$23.6 million for the prior quarter and first quarter of 2025, respectively.

Mortgage banking income was \$12.3 million in the first quarter of 2026, compared to \$13.5 million in the prior quarter and \$12.4 million in the first quarter of 2025.

**Noninterest Expense**

Adjusted noninterest expense\* during the first quarter of 2026 was \$93.7 million compared to \$100.4 million for the prior quarter and \$79.1 million for the first quarter of 2025. The decrease reflects lower performance-based compensation in the first quarter, as incentive expense was elevated in the fourth quarter due to higher levels of performance-based compensation. During the first quarter of 2026, the Company's adjusted efficiency ratio\* was 54.3%, compared to 56.3% in the previous quarter and 59.9% in the first quarter of 2025.

Chief Financial Officer Michael Mettee commented, "We continued to build operating leverage in the first quarter as expense levels normalized and efficiency improved. Incentive and personnel costs returned to expected levels following elevated fourth quarter expense related to long-term equity incentives. As volumes grow and we continue to focus on operating scale, we are well positioned to drive incremental profitability and stronger returns over time."

**Credit Quality**

In the first quarter, the Company recorded provision expense of \$3.8 million related to loans HFI and a provision reversal of \$0.8 million associated with unfunded loan commitments. At the end of the first quarter of 2026, the Company had an allowance for credit losses on loans HFI of \$186.3 million, representing 1.49% of loans HFI compared to \$186.0 million, or 1.50% of loans HFI, at the end of the prior quarter.

The Company had net charge-offs of \$3.5 million in the first quarter of 2026, representing annualized net charge-offs of 0.11% of average loans HFI, compared to 0.05% in the prior quarter and 0.14% in the first quarter of 2025.

The Company's nonperforming loans HFI as a percentage of total loans HFI decreased slightly to 0.96% as of the end of the first quarter of 2026, compared to 0.97% in the prior quarter and 0.79% in the first quarter of 2025. Nonperforming assets as a percentage of total assets were relatively stable at 0.98% as of the end of the first quarter of 2026, compared to 0.97% at the end of the prior quarter and 0.84% as of the end of the first quarter of 2025.

Holmes commented, "Our credit quality remained sound during the quarter, supported by stable asset quality metrics. While net charge-offs increased modestly, they remain at relatively low levels and consistent with our expectations. We ended the quarter with an allowance for credit losses that reflects the risk profile of the portfolio given the current economic outlook and our proactive approach to risk management as we continue to support growth."

**Capital**

The Company maintained its strong capital position in the first quarter, resulting in a preliminary total risk-based capital ratio of 13.4%, preliminary common equity tier 1 ratio of 11.5% and tangible common equity to tangible assets ratio\* of 9.91%. The Company repurchased 426,983 shares during the quarter.

Holmes continued, "We ended the quarter with a strong capital position, highlighted by tangible common equity of 9.91%, which provides us significant capital flexibility. That strength allows us to support organic growth, pursue strategic opportunities, and return capital to shareholders through share repurchases when appropriate. We are committed to deploying capital in ways that create long-term value while maintaining a prudent risk profile."

**Summary**

Holmes finalized, "The first quarter marked a solid start to the year, with a reassuring vote of confidence from our clients, disciplined balance sheet growth, improving efficiency, stable credit quality, and a solid capital position. Looking forward, we see active pipelines across our markets and remain optimistic about economic conditions in our footprint. With multiple avenues for growth and capital deployment, we are confident in our ability to continue delivering top-tier returns for our shareholders."

\*Non-GAAP financial measure: A reconciliation of non-GAAP measures to the most directly comparable GAAP measure is included in the Company's First Quarter 2026 Financial Supplement.

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#### **WEBCAST AND CONFERENCE CALL INFORMATION**

FB Financial Corporation will host a conference call to discuss the Company's financial results on April 14, 2026, at 8:00 a.m. (Central Time). To listen to the call, participants should dial 1-877-883-0383 (confirmation code 8131060) approximately 10 minutes prior to the call. A telephonic replay will be available approximately two hours after the call through April 21, 2026, by dialing 1-855-669-9658 and entering confirmation code 1063916.

A live online broadcast of the Company's quarterly conference call will be available online at <https://event.choruscall.com/mediaframe/webcast.html?webcastid=4Tu7dtR8>. An online replay will be available on the Company's website approximately two hours after the conclusion of the call and will remain available for 12 months.

#### **ABOUT FB FINANCIAL CORPORATION**

FB Financial Corporation (NYSE: FBK) is a financial holding company headquartered in Nashville, Tennessee. FB Financial Corporation operates through its wholly owned banking subsidiary, FirstBank, in Tennessee, Kentucky, Alabama, and Georgia. FB Financial Corporation has approximately \$16.5 billion in total assets and operates 90 full-service bank branches across its footprint.

#### **MEDIA CONTACT:**

Keith Hancock  
404-310-2368  
[keith.hancock@firstbankonline.com](mailto:keith.hancock@firstbankonline.com)  
[www.firstbankonline.com](http://www.firstbankonline.com)

#### **FINANCIAL CONTACT:**

Michael Mettee  
615-435-0952  
[mmettee@firstbankonline.com](mailto:mmettee@firstbankonline.com)  
[investorrelations@firstbankonline.com](mailto:investorrelations@firstbankonline.com)

#### **SUPPLEMENTAL FINANCIAL INFORMATION AND EARNINGS PRESENTATION**

Investors are encouraged to review this Earnings Release in conjunction with the First Quarter 2026 Financial Supplement and Earnings Presentation posted on the Company's website, which can be found at <https://investors.firstbankonline.com>. This Earnings Release, the First Quarter 2026 Financial Supplement and the Earnings Presentation are also included with a Current Report on Form 8-K that the Company furnished to the U.S. Securities and Exchange Commission ("SEC") on April 13, 2026.

#### **FORWARD-LOOKING STATEMENTS**

Certain statements contained in this Earnings Release that are not historical in nature may be considered forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These forward-looking statements include, without limitation, statements regarding the Company's future plans, results, strategies, and expectations, including expectations around changing economic markets. These statements can generally be identified by the use of the words and phrases "may," "will," "should," "could," "would," "goal," "plan," "potential," "estimate," "project," "believe," "intend," "anticipate," "expect," "target," "aim," "predict," "continue," "seek," and other variations of such words and phrases and similar expressions. These forward-looking statements are not historical facts, and are based upon management's current expectations, estimates, and projections, many of which, by their nature, are inherently uncertain and beyond the Company's control. The inclusion of these forward-looking statements should not be regarded as a representation by the Company or any other person that such expectations, estimates, and projections will be achieved. Accordingly, the Company cautions shareholders and investors that any such forward-looking statements are not guarantees of future performance and are subject to risks, assumptions, and uncertainties that are difficult to predict. Actual results may prove to be materially different from the results expressed or implied by the forward-looking statements. A number of factors could cause actual results to differ materially from those contemplated by the forward-looking statements including, without limitation, (1) current and future economic conditions, including the effects of inflation, interest rate fluctuations, changes in the economy or global supply chain, supply-demand imbalances affecting local real estate prices, and high unemployment rates in the local or regional economies in which the Company operates and/or the US economy generally, (2) changes or the lack of changes in government interest rate policies and the associated impact on the Company's business, net interest margin, and mortgage operations, (3) increased competition for deposits, (4) changes in the quality or composition of the Company's loan or investment portfolios, including adverse developments in borrower industries or in the repayment ability of individual borrowers or issuers of investment securities, or the impact of interest rates on the value of our investment securities portfolio, (5) any deterioration in commercial real estate market fundamentals, (6) the Company's ability to identify potential candidates for, consummate, and achieve synergies from acquisitions, including risks that cost savings and other synergies from completed or future mergers may not be realized (or may be less than or delayed from expectations), challenges in integrating acquired businesses, disruptions to customer, employee, or other relationships, diversion of management attention, and the ability to effectively manage larger or more complex operations post-transaction; (7) the Company's ability to manage any unexpected outflows of uninsured deposits and avoid selling investment securities or other assets at an unfavorable time or at a loss, (8) the Company's ability to successfully execute its various business strategies, (9) changes in state and federal legislation, regulations or policies applicable to banks and other financial service providers, including legislative developments,

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(10) the effectiveness of the Company's controls and procedures to detect, prevent, mitigate and otherwise manage the risk of fraud or misconduct by internal or external parties, including attempted physical-security and cybersecurity attacks, denial-of-service attacks, hacking, phishing, social-engineering attacks, malware intrusion, data-corruption attempts, system breaches, identity theft, ransomware attacks, environmental conditions, and intentional acts of destruction, (11) the Company's dependence on information technology systems of third party service providers and the risk of systems failures, interruptions, or breaches of security, (12) the impact, extent and timing of technological changes, (13) concentrations of credit or deposit exposure, (14) the impact of natural disasters, pandemics, acts of war or terrorism, or other catastrophic events, (15) events giving rise to international or regional political instability, including the broader impacts of such events on financial markets and/or global macroeconomic environments, and/or (16) general competitive, economic, political, and market conditions. Further information regarding the Company and factors which could affect the forward-looking statements contained herein can be found in the Company's Annual Report on Form 10-K for the fiscal year ended December 31, 2025, and in any of the Company's subsequent filings with the SEC. Many of these factors are beyond the Company's ability to control or predict. If one or more events related to these or other risks or uncertainties materialize, or if the underlying assumptions prove to be incorrect, actual results may differ materially from the forward-looking statements. Accordingly, shareholders and investors should not place undue reliance on any such forward-looking statements. Any forward-looking statement speaks only as of the date of this Earnings Release, and the Company undertakes no obligation to publicly update or review any forward-looking statement, whether as a result of new information, future developments or otherwise, except as required by law. New risks and uncertainties may emerge from time to time, and it is not possible for the Company to predict their occurrence or how they will affect the Company.

The Company qualifies all forward-looking statements by these cautionary statements.

**GAAP RECONCILIATION AND USE OF NON-GAAP FINANCIAL MEASURES**

This Earnings Release contains certain financial measures that are not measures recognized under U.S. generally accepted accounting principles ("GAAP") and therefore are considered non-GAAP financial measures. These non-GAAP financial measures may include, without limitation, adjusted net income, adjusted diluted earnings per common share, adjusted pre-tax pre-provision net revenue, consolidated adjusted revenue, consolidated adjusted and segment noninterest expense and consolidated adjusted noninterest income, consolidated adjusted efficiency ratio (tax-equivalent basis), and adjusted return on average assets and equity. Each of these non-GAAP metrics excludes certain income and expense items that the Company's management considers to be adjusted in nature. The Company refers to these non-GAAP measures as adjusted measures. Also, the Company presents tangible assets, tangible common equity, tangible book value per common share, tangible common equity to tangible assets, return on average tangible common equity, and adjusted return on average tangible common equity. Each of these non-GAAP metrics excludes the impact of goodwill and other intangibles.

The Company's management uses these non-GAAP financial measures in their analysis of the Company's performance, financial condition and the efficiency of its operations as management believes such measures facilitate period-to-period comparisons and provide meaningful indications of its operating performance as they eliminate both gains and charges that management views as non-recurring or not indicative of operating performance. Management believes that these non-GAAP financial measures provide a greater understanding of ongoing operations and enhance comparability of results with prior periods as well as demonstrate the effects of significant non-adjusted gains and charges in the current and prior periods. The Company's management also believes that investors find these non-GAAP financial measures useful as they assist investors in understanding the Company's underlying operating performance and in the analysis of ongoing operating trends. In addition, because intangible assets such as goodwill and the other items excluded each vary extensively from company to company, the Company believes that the presentation of this information allows investors to more easily compare the Company's results to the results of other companies. However, the non-GAAP financial measures discussed herein should not be considered in isolation or as a substitute for the most directly comparable or other financial measures calculated in accordance with GAAP. Moreover, the manner in which the Company calculates the non-GAAP financial measures discussed herein may differ from that of other companies reporting measures with similar names. Investors should understand how such other banking organizations calculate their financial measures with names similar to the non-GAAP financial measures the Company has discussed herein when comparing such non-GAAP financial measures.

A reconciliation of these measures to the most directly comparable GAAP financial measures is included in the Company's First Quarter 2026 Financial Supplement, which is available at <https://investors.firstbankonline.com>.

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Financial Summary and Key Metrics  
(Unaudited)  
(dollars in thousands, except share data)

	As of or for the Three Months Ended					
	Mar 2026		Dec 2025		Mar 2025	
<b>Selected Balance Sheet Data</b>						
Cash and cash equivalents	\$	1,157,763	\$	1,155,895	\$	794,706
Investment securities, at fair value		1,498,547		1,459,734		1,580,720
Loans held for sale		231,359		201,076		172,770
Loans HFI		12,503,815		12,383,626		9,771,536
Allowance for credit losses on loans HFI		(186,324)		(185,983)		(150,531)
Total assets		16,468,439		16,300,292		13,136,449
Interest-bearing deposits (non-brokered)		10,838,139		10,649,932		8,623,636
Brokered deposits		574,216		625,634		414,428
Noninterest-bearing deposits		2,664,480		2,634,395		2,163,934
Total deposits		14,076,835		13,909,961		11,201,998
Borrowings		213,188		212,764		168,944
Allowance for credit losses on unfunded commitments		15,398		16,196		6,493
Total common shareholders' equity		1,973,873		1,948,165		1,601,962
<b>Selected Statement of Income Data</b>						
Total interest income	\$	225,350	\$	235,238	\$	179,706
Total interest expense		79,385		85,434		72,065
Net interest income		145,965		149,804		107,641
Total noninterest income		26,375		28,795		23,032
Total noninterest expense		95,164		107,548		79,549
Earnings before income taxes and provisions for credit losses		77,176		71,051		51,124
Provisions for credit losses		3,024		1,232		2,292
Income tax expense		16,626		12,834		9,471
Net income applicable to noncontrolling interest		—		8		—
Net income applicable to FB Financial Corporation	\$	57,526	\$	56,977	\$	39,361
Net interest income (tax-equivalent basis)		146,774		150,642		108,427
Adjusted net income*	\$	58,271	\$	61,494	\$	40,108
Adjusted pre-tax, pre-provision net revenue*	\$	78,184	\$	77,118	\$	52,134
<b>Per Common Share</b>						
Diluted net income	\$	1.10	\$	1.07	\$	0.84
Adjusted diluted net income*		1.12		1.16		0.85
Book value		38.39		37.64		34.44
Tangible book value*		31.00		30.27		29.12
Weighted average number of shares outstanding - fully diluted		52,203,469		53,074,753		47,024,211
Period-end number of shares		51,418,024		51,752,401		46,514,547
<b>Selected Ratios</b>						
Return on average:						
Assets		1.43 %		1.40 %		1.21 %
Shareholders' equity		11.9 %		11.6 %		10.1 %
Tangible common equity*		14.7 %		14.4 %		11.9 %
Efficiency ratio		55.2 %		60.2 %		60.9 %
Adjusted efficiency ratio (tax-equivalent basis)*		54.3 %		56.3 %		59.9 %
Loans HFI to deposit ratio		88.8 %		89.0 %		87.2 %
Noninterest-bearing deposits to total deposits		18.9 %		18.9 %		19.3 %
Net interest margin (tax-equivalent basis)		3.94 %		3.98 %		3.55 %
Yield on interest-earning assets		6.07 %		6.23 %		5.91 %
Cost of interest-bearing liabilities		2.83 %		3.02 %		3.16 %
Cost of total deposits		2.27 %		2.40 %		2.54 %
<b>Credit Quality Ratios</b>						
Allowance for credit losses on loans HFI as a percentage of loans HFI		1.49 %		1.50 %		1.54 %
Annualized net charge-offs as a percentage of average loans HFI		0.11 %		0.05 %		0.14 %
Nonperforming loans HFI as a percentage of loans HFI		0.96 %		0.97 %		0.79 %
Nonperforming assets as a percentage of total assets		0.98 %		0.97 %		0.84 %
<b>Preliminary Capital Ratios (consolidated)</b>						
Total common shareholders' equity to assets		12.0 %		12.0 %		12.2 %
Tangible common equity to tangible assets*		9.91 %		9.84 %		10.5 %
Tier 1 leverage		10.4 %		10.3 %		11.4 %
Tier 1 risk-based capital		11.5 %		11.4 %		13.1 %
Total risk-based capital		13.4 %		13.2 %		15.2 %
Common equity Tier 1		11.5 %		11.4 %		12.8 %

\*Non-GAAP financial measure; A reconciliation of non-GAAP measures to the most directly comparable GAAP measure is included in the Company's First Quarter 2026 Financial Supplement.

-END-

 **Financial Corporation**

**First Quarter 2026  
Financial Supplement**

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#### Use of non-GAAP Financial Measures

This Financial Supplement contains certain financial measures that are not measures recognized under U.S. generally accepted accounting principles ("GAAP") and therefore are considered non-GAAP financial measures. These non-GAAP financial measures may include, without limitation, adjusted net income, adjusted diluted earnings per common share, adjusted pre-tax pre-provision net revenue, consolidated and segment adjusted revenue, consolidated and segment adjusted noninterest expense and adjusted noninterest income, consolidated and segment adjusted efficiency ratio (tax-equivalent basis), adjusted return on average assets and equity, and adjusted pre-tax pre-provision return on average assets. Each of these non-GAAP metrics excludes certain income and expense items that the Company's management considers to be adjusted in nature. The Company refers to these non-GAAP measures as adjusted measures. Also, the Company presents tangible assets, tangible common equity, tangible book value per common share, tangible common equity to tangible assets, on-balance sheet liquidity to tangible assets, return on average tangible common equity, and adjusted return on average tangible common equity. Each of these non-GAAP metrics excludes the impact of goodwill and other intangibles.

The Company's management uses these non-GAAP financial measures in their analysis of the Company's performance, financial condition and the efficiency of its operations as management believes such measures facilitate period-to-period comparisons and provide meaningful indications of its operating performance as they eliminate both gains and charges that management views as non-recurring or not indicative of operating performance. Management believes that these non-GAAP financial measures provide a greater understanding of ongoing operations and enhance comparability of results with prior periods as well as demonstrate the effects of significant non-adjusted gains and charges in the current and prior periods. The Company's management also believes that investors find these non-GAAP financial measures useful as they assist investors in understanding the Company's underlying operating performance and in the analysis of ongoing operating trends. In addition, because intangible assets such as goodwill and the other items excluded each vary extensively from company to company, the Company believes that the presentation of this information allows investors to more easily compare the Company's results to the results of other companies. However, the non-GAAP financial measures discussed herein should not be considered in isolation or as a substitute for the most directly comparable or other financial measures calculated in accordance with GAAP. Moreover, the manner in which the Company calculates the non-GAAP financial measures discussed herein may differ from that of other companies reporting measures with similar names. Investors should understand how such other banking organizations calculate their financial measures with names similar to the non-GAAP financial measures the Company has discussed herein when comparing such non-GAAP financial measures. See the corresponding non-GAAP reconciliation tables below in this Financial Supplement for additional discussion and reconciliation of these measures to the most directly comparable GAAP financial measures.

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**Financial Summary and Key Metrics**  
(Unaudited)  
(Dollars in Thousands, Except Share Data)

	As of or for the Three Months Ended				
	Mar 2026	Dec 2025	Sep 2025	Jun 2025	Mar 2025
<b>Selected Balance Sheet Data</b>					
Cash and cash equivalents	\$ 1,157,763	\$ 1,155,895	\$ 1,280,033	\$ 1,165,729	\$ 794,706
Investment securities, at fair value	1,498,547	1,459,734	1,428,401	1,337,565	1,580,720
Loans held for sale	231,359	201,076	167,449	144,212	172,770
Loans HFI	12,503,815	12,383,626	12,297,600	9,874,282	9,771,536
Allowance for credit losses on loans HFI	(186,324)	(185,983)	(184,993)	(148,948)	(150,531)
Total assets	16,468,439	16,300,292	16,236,459	13,354,238	13,136,449
Interest-bearing deposits (non-brokered)	10,838,139	10,649,932	10,634,555	8,692,848	8,623,636
Brokered deposits	574,216	625,634	487,765	518,719	414,428
Noninterest-bearing deposits	2,664,480	2,634,395	2,690,635	2,191,903	2,163,934
Total deposits	14,076,835	13,909,961	13,812,955	11,403,470	11,201,998
Borrowings	213,188	212,764	213,638	164,485	168,944
Allowance for credit losses on unfunded commitments	15,398	16,196	17,392	12,932	6,493
Total common shareholders' equity	1,973,873	1,948,165	1,978,043	1,611,130	1,601,962
<b>Selected Statement of Income Data</b>					
Total interest income	\$ 225,350	\$ 235,238	\$ 236,898	\$ 182,084	\$ 179,706
Total interest expense	79,385	85,434	89,658	70,669	72,065
Net interest income	145,965	149,804	147,240	111,415	107,641
Total noninterest income (loss)	26,375	28,795	26,635	(34,552)	23,032
Total noninterest expense	95,164	107,548	109,856	81,261	79,549
Earnings (losses) before income taxes and provisions for credit losses	77,176	71,051	64,019	(4,398)	51,124
Provisions for credit losses	3,024	1,232	34,417	5,337	2,292
Income tax expense (benefit)	16,626	12,834	6,227	(12,652)	9,471
Net income applicable to noncontrolling interest	—	8	—	8	—
Net income applicable to FB Financial Corporation	\$ 57,526	\$ 56,977	\$ 23,375	\$ 2,909	\$ 39,361
Net interest income (tax-equivalent basis)	\$ 146,774	\$ 150,642	\$ 148,088	\$ 112,236	\$ 108,427
Adjusted net income*	\$ 58,271	\$ 61,494	\$ 57,606	\$ 40,821	\$ 40,108
Adjusted pre-tax, pre-provision net revenue*	\$ 78,184	\$ 77,118	\$ 80,980	\$ 58,649	\$ 52,134
<b>Per Common Share</b>					
Diluted net income	\$ 1.10	\$ 1.07	\$ 0.43	\$ 0.06	\$ 0.84
Adjusted diluted net income*	1.12	1.16	1.07	0.88	0.85
Book value	38.39	37.64	37.00	35.17	34.44
Tangible book value*	31.00	30.27	29.83	29.78	29.12
Weighted average number of shares outstanding - fully diluted	52,203,469	53,074,753	53,957,062	46,179,090	47,024,211
Period-end number of shares	51,418,024	51,752,401	53,456,522	45,807,689	46,514,547
<b>Selected Ratios</b>					
Return on average:					
Assets	1.43 %	1.40 %	0.58 %	0.09 %	1.21 %
Shareholders' equity	11.9 %	11.6 %	4.69 %	0.74 %	10.1 %
Tangible common equity*	14.7 %	14.4 %	5.82 %	0.87 %	11.9 %
Efficiency ratio	55.2 %	60.2 %	63.2 %	105.7 %	60.9 %
Adjusted efficiency ratio (tax-equivalent basis)*	54.3 %	56.3 %	53.3 %	56.9 %	59.9 %
Loans HFI to deposit ratio	88.8 %	89.0 %	89.0 %	86.6 %	87.2 %
Noninterest-bearing deposits to total deposits	18.9 %	18.9 %	19.5 %	19.2 %	19.3 %
Net interest margin (NIM) (tax-equivalent basis)	3.94 %	3.98 %	3.95 %	3.68 %	3.55 %
Yield on interest-earning assets	6.07 %	6.23 %	6.35 %	5.99 %	5.91 %
Cost of interest-bearing liabilities	2.83 %	3.02 %	3.21 %	3.13 %	3.16 %
Cost of total deposits	2.27 %	2.40 %	2.53 %	2.48 %	2.54 %
<b>Credit Quality Ratios</b>					
Allowance for credit losses on loans HFI as a percentage of loans HFI	1.49 %	1.50 %	1.50 %	1.51 %	1.54 %
Annualized net charge-offs as a percentage of average loans HFI	0.11 %	0.05 %	0.05 %	0.02 %	0.14 %
Nonperforming loans HFI as a percentage of loans HFI	0.96 %	0.97 %	0.94 %	0.97 %	0.79 %
Nonperforming assets as a percentage of total assets	0.98 %	0.97 %	0.89 %	0.92 %	0.84 %
<b>Preliminary Capital Ratios (consolidated)</b>					
Total common shareholders' equity to assets	12.0 %	12.0 %	12.2 %	12.1 %	12.2 %
Tangible common equity to tangible assets*	9.91 %	9.84 %	10.1 %	10.4 %	10.5 %
Tier 1 leverage	10.4 %	10.3 %	10.6 %	11.3 %	11.4 %
Tier 1 risk-based capital	11.5 %	11.4 %	11.7 %	12.6 %	13.1 %
Total risk-based capital	13.4 %	13.2 %	13.6 %	14.7 %	15.2 %
Common equity Tier 1	11.5 %	11.4 %	11.7 %	12.3 %	12.8 %

\*Non-GAAP financial measure. See "Use of non-GAAP Financial Measures" and Non-GAAP reconciliations herein.

**Consolidated Statements of Income**  
**(Unaudited)**  
*(Dollars in Thousands, Except Share Data)*

	Three Months Ended					Mar 2026 vs. Dec 2025	Mar 2026 vs. Mar 2025
	Mar 2026	Dec 2025	Sep 2025	Jun 2025	Mar 2025	Percent variance	Percent variance
Interest income:							
Interest and fees on loans	\$ 201,257	\$ 209,734	\$ 209,307	\$ 159,697	\$ 153,185	(4.04)%	31.4 %
Interest on investment securities							
Taxable	13,575	14,380	14,395	14,661	14,471	(5.60)%	(6.19)%
Tax-exempt	1,054	1,058	1,058	1,036	1,033	(0.38)%	2.03 %
Other	9,464	10,066	12,138	6,690	11,017	(5.98)%	(14.1)%
Total interest income	225,350	235,238	236,898	182,084	179,706	(4.20)%	25.4 %
Interest expense:							
Deposits	77,878	83,813	86,577	68,568	70,249	(7.08)%	10.9 %
Borrowings	1,507	1,621	3,081	2,101	1,816	(7.03)%	(17.0)%
Total interest expense	79,385	85,434	89,658	70,669	72,065	(7.08)%	10.2 %
Net interest income	145,965	149,804	147,240	111,415	107,641	(2.56)%	35.6 %
Provision for (reversal of) credit losses on loans HFI	3,822	2,428	29,957	(1,102)	1,906	57.4 %	100.5 %
(Reversal of) provision for credit losses on unfunded commitments	(798)	(1,196)	4,460	6,439	386	(33.3)%	(306.7)%
Net interest income after provisions for credit losses	142,941	148,572	112,823	106,078	105,349	(3.79)%	35.7 %
Noninterest income:							
Mortgage banking income	12,253	13,505	13,484	13,029	12,426	(9.27)%	(1.39)%
Service charges on deposit accounts	4,376	4,184	4,049	3,392	3,479	4.59 %	25.8 %
Investment services and trust income	4,348	4,473	4,227	3,922	3,711	(2.79)%	17.2 %
ATM and interchange fees	2,977	3,146	3,388	2,878	2,677	(5.37)%	11.2 %
Gain (loss) from securities, net	1	64	12	(60,549)	16	(98.4)%	(93.8)%
(Loss) gain on sales or write-downs of premises and equipment, other real estate owned and other assets, net	(320)	(131)	(646)	236	(625)	144.3 %	(48.8)%
Other income	2,740	3,554	2,121	2,540	1,348	(22.9)%	103.3 %
Total noninterest income (loss)	26,375	28,795	26,635	(34,552)	23,032	(8.40)%	14.5 %
Total revenue	172,340	178,599	173,875	76,863	130,673	(3.50)%	31.9 %
Noninterest expenses:							
Salaries, commissions and employee benefits	57,348	63,529	59,210	46,631	48,351	(9.73)%	18.6 %
Occupancy and equipment expense	7,476	7,239	7,539	6,710	6,597	3.27 %	13.3 %
Data processing	2,454	2,809	2,457	2,161	2,313	(12.6)%	6.10 %
Advertising	2,148	2,464	2,453	2,178	2,487	(12.8)%	(13.6)%
Legal and professional fees	1,980	2,503	1,227	2,426	1,992	(20.9)%	(0.60)%
Amortization of core deposits and other intangibles	1,869	1,932	2,079	631	656	(3.26)%	184.9 %
Merger and integration costs	1,447	4,611	16,057	2,734	401	(68.6)%	260.8 %
Other expense	20,442	22,461	18,834	17,790	16,752	(8.99)%	22.0 %
Total noninterest expense	95,164	107,548	109,856	81,261	79,549	(11.5)%	19.6 %
Income (loss) before income taxes	74,152	69,819	29,602	(9,735)	48,832	6.21 %	51.9 %
Income tax expense (benefit)	16,626	12,834	6,227	(12,652)	9,471	29.5 %	75.5 %
Net income applicable to FB Financial Corporation and noncontrolling interest	57,526	56,985	23,375	2,917	39,361	0.95 %	46.1 %
Net income applicable to noncontrolling interest	—	8	—	8	—	(100.0)%	— %
Net income applicable to FB Financial Corporation	\$ 57,526	\$ 56,977	\$ 23,375	\$ 2,909	\$ 39,361	0.96 %	46.1 %
Weighted average common shares outstanding:							
Basic	51,724,458	52,621,950	53,627,997	45,946,428	46,674,698	(1.71)%	10.8 %
Fully diluted	52,203,469	53,074,753	53,957,062	46,179,090	47,024,211	(1.64)%	11.0 %
Earnings per common share:							
Basic	\$ 1.11	\$ 1.08	\$ 0.44	\$ 0.06	\$ 0.84	2.78 %	32.1 %
Fully diluted	1.10	1.07	0.43	0.06	0.84	2.80 %	31.0 %
Fully diluted - adjusted*	1.12	1.16	1.07	0.88	0.85	(3.45)%	31.8 %

\*Non-GAAP financial measure; See "Use of non-GAAP Financial Measures" and Non-GAAP reconciliations herein.

**Consolidated Balance Sheets**  
**(Unaudited)**  
*(Dollars in Thousands)*

	As of					Annualized	Mar 2026
	Mar 2026	Dec 2025	Sep 2025	Jun 2025	Mar 2025	vs. Dec 2025	vs. Mar 2025
						Percent variance	Percent variance
<b>ASSETS</b>							
Cash and due from banks	\$ 159,883	\$ 196,213	\$ 154,286	\$ 143,317	\$ 149,607	(75.1)%	6.87 %
Federal funds sold and reverse repurchase agreements	199,009	213,391	283,451	352,124	109,982	(27.3)%	80.9 %
Interest-bearing deposits in financial institutions	798,871	746,291	842,296	670,288	535,117	28.6 %	49.3 %
Cash and cash equivalents	1,157,763	1,155,895	1,280,033	1,165,729	794,706	0.66 %	45.7 %
Investments:							
Available-for-sale debt securities, at fair value	1,498,547	1,459,579	1,426,951	1,337,565	1,580,720	10.8 %	(5.20)%
Equity securities, at fair value	—	155	1,450	—	—	(100.0)%	— %
Restricted equity securities, at cost	79,458	79,046	36,231	33,626	32,234	2.11 %	146.5 %
Loans held for sale	231,359	201,076	167,449	144,212	172,770	61.1 %	33.9 %
Loans held for investment	12,503,815	12,383,626	12,297,600	9,874,282	9,771,536	3.94 %	28.0 %
Less: allowance for credit losses on loans HFI	186,324	185,983	184,993	148,948	150,531	0.74 %	23.8 %
Net loans held for investment	12,317,491	12,197,643	12,112,607	9,725,334	9,621,005	3.98 %	28.0 %
Premises and equipment, net	181,268	182,370	183,595	147,243	146,272	(2.45)%	23.9 %
Other real estate owned, net	6,449	6,009	4,466	2,998	3,326	29.7 %	93.9 %
Operating lease right-of-use assets	48,223	49,249	51,035	47,764	47,381	(8.45)%	1.78 %
Interest receivable	59,837	58,565	60,755	50,386	51,268	8.81 %	16.7 %
Mortgage servicing rights, at fair value	147,344	148,795	149,840	153,464	156,379	(3.95)%	(5.78)%
Goodwill	350,353	350,353	350,353	242,561	242,561	— %	44.4 %
Core deposit and other intangibles, net	29,415	31,284	33,216	4,475	5,106	(24.2)%	476.1 %
Bank-owned life insurance	110,484	111,865	113,374	72,686	72,400	(5.01)%	52.6 %
Other assets	250,448	268,408	265,104	226,195	210,321	(27.1)%	19.1 %
Total assets	\$ 16,468,439	\$ 16,300,292	\$ 16,236,459	\$ 13,354,238	\$ 13,136,449	4.18 %	25.4 %
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>							
<b>Liabilities:</b>							
Deposits							
Noninterest-bearing	\$ 2,664,480	\$ 2,634,395	\$ 2,690,635	\$ 2,191,903	\$ 2,163,934	4.63 %	23.1 %
Interest-bearing checking	2,642,713	2,651,369	2,458,625	2,325,551	2,776,958	(1.32)%	(4.83)%
Money market and savings	5,886,370	5,969,640	5,968,094	4,645,552	4,482,908	(5.66)%	31.3 %
Customer time deposits	2,309,056	2,028,923	2,206,790	1,721,745	1,363,770	56.0 %	69.3 %
Brokered and internet time deposits	574,216	625,634	488,811	518,719	414,428	(33.3)%	38.6 %
Total deposits	14,076,835	13,909,961	13,812,955	11,403,470	11,201,998	4.87 %	25.7 %
Borrowings	213,188	212,764	213,638	164,485	168,944	0.81 %	26.2 %
Operating lease liabilities	59,106	60,556	62,664	59,289	59,174	(9.71)%	(0.11)%
Accrued expenses and other liabilities	145,344	168,753	169,066	115,771	104,278	(56.3)%	39.4 %
Total liabilities	14,494,473	14,352,034	14,258,323	11,743,015	11,534,394	4.02 %	25.7 %
<b>Shareholders' equity:</b>							
Common stock, \$1 par value	51,418	51,752	53,457	45,808	46,515	(2.62)%	10.5 %
Additional paid-in capital	1,064,619	1,082,344	1,163,164	822,548	854,715	(6.64)%	24.6 %
Retained earnings	893,095	846,620	799,900	786,785	792,685	22.3 %	12.7 %
Accumulated other comprehensive loss, net	(35,259)	(32,551)	(38,478)	(44,011)	(91,953)	33.7 %	(61.7)%
Total common shareholders' equity	1,973,873	1,948,165	1,978,043	1,611,130	1,601,962	5.35 %	23.2 %
Noncontrolling interest	93	93	93	93	93	— %	— %
Total equity	1,973,966	1,948,258	1,978,136	1,611,223	1,602,055	5.35 %	23.2 %
Total liabilities and shareholders' equity	\$ 16,468,439	\$ 16,300,292	\$ 16,236,459	\$ 13,354,238	\$ 13,136,449	4.18 %	25.4 %

**Average Balance and Interest Yield/Rate Analysis**  
(Unaudited)  
(Dollars in Thousands)

	Three Months Ended					
	March 31, 2026			December 31, 2025		
	Average balances	Interest income/ expense	Average yield/ rate	Average balances	Interest income/ expense	Average yield/ rate
<b>Interest-earning assets:</b>						
Loans HFI <sup>(a)</sup>	\$ 12,415,278	\$ 199,145	6.51 %	\$ 12,368,964	\$ 207,140	6.64 %
Mortgage loans held for sale	171,452	2,550	6.03 %	169,422	3,059	7.16 %
Investment securities:						
Taxable	1,378,627	13,575	3.99 %	1,346,232	14,380	4.24 %
Tax-exempt <sup>(b)</sup>	168,658	1,425	3.43 %	169,355	1,431	3.35 %
Total investment securities <sup>(b)</sup>	1,547,285	15,000	3.93 %	1,515,587	15,811	4.14 %
Federal funds sold and reverse repurchase agreements	207,809	2,021	3.94 %	238,393	2,426	4.04 %
Interest-bearing deposits with other financial institutions	698,672	6,337	3.68 %	693,612	6,800	3.89 %
Restricted equity securities, at cost	79,257	1,106	5.66 %	49,029	840	6.80 %
Total interest-earning assets <sup>(b)</sup>	15,119,753	226,159	6.07 %	15,035,007	236,076	6.23 %
<b>Noninterest-earning assets:</b>						
Cash and due from banks	147,305			137,536		
Allowance for credit losses on loans HFI	(188,214)			(185,526)		
Other assets <sup>(c)(d)</sup>	1,179,428			1,164,178		
Total noninterest-earning assets	1,138,519			1,116,188		
Total assets	\$ 16,258,272			\$ 16,151,195		
<b>Interest-bearing liabilities:</b>						
Interest-bearing deposits:						
Interest-bearing checking	\$ 2,628,330	\$ 12,348	1.91 %	\$ 2,379,679	\$ 11,538	1.92 %
Money market	5,471,973	39,871	2.96 %	5,609,158	46,018	3.25 %
Savings deposits	447,380	656	0.59 %	417,110	419	0.40 %
Customer time deposits	2,116,914	19,000	3.64 %	2,088,577	19,561	3.72 %
Brokered and internet time deposits	604,764	6,003	4.03 %	608,136	6,277	4.10 %
Time deposits	2,721,678	25,003	3.73 %	2,696,713	25,838	3.80 %
Total interest-bearing deposits	11,269,361	77,878	2.80 %	11,102,660	83,813	2.99 %
<b>Other interest-bearing liabilities:</b>						
Securities sold under agreements to repurchase and federal funds purchased	12,554	16	0.52 %	12,473	31	0.99 %
Federal Home Loan Bank advances	—	—	— %	—	—	— %
Subordinated debt	83,798	1,486	7.19 %	83,458	1,491	7.09 %
Other borrowings	1,118	5	1.81 %	929	99	4.23 %
Total other interest-bearing liabilities	97,470	1,507	6.27 %	105,227	1,621	6.11 %
Total interest-bearing liabilities	11,366,831	79,385	2.83 %	11,207,887	85,434	3.02 %
<b>Noninterest-bearing liabilities:</b>						
Demand deposits	2,652,462			2,733,207		
Other liabilities <sup>(e)</sup>	273,009			253,375		
Total noninterest-bearing liabilities	2,925,471			2,986,582		
Total liabilities	14,292,302			14,194,469		
Total common shareholders' equity	1,965,877			1,956,633		
Noncontrolling interest	93			93		
Total equity	1,965,970			1,956,726		
Total liabilities and shareholders' equity	\$ 16,258,272			\$ 16,151,195		
Net interest income <sup>(b)</sup>		\$ 146,774			\$ 150,642	
Interest rate spread <sup>(b)</sup>			3.24 %			3.21 %
Net interest margin <sup>(b)(e)</sup>			3.94 %			3.98 %
Cost of total deposits			2.27 %			2.40 %
Average interest-earning assets to average interest-bearing liabilities			133.0 %			134.1 %
Tax-equivalent adjustment	\$ 809			\$ 838		
<b>Loans HFI yield components:</b>						
Contractual interest rate <sup>(b)</sup>		\$ 190,529	6.22 %		\$ 197,683	6.34 %
Origination and other loan fee income		2,148	0.07 %		2,633	0.08 %
Accretion on purchased loans		6,297	0.21 %		6,406	0.21 %
Nonaccrual interest		171	0.01 %		418	0.01 %
Total loans HFI yield		\$ 199,145	6.51 %		\$ 207,140	6.64 %

(a) Average balances of nonaccrual loans and overdrafts are included in average loan balances.

(b) Includes tax-equivalent adjustment using combined federal and blended state statutory income tax rate of 26.06%.

(c) Includes average net unrealized losses on investment securities available for sale of \$43,443 and \$51,415 for the three months ended March 31, 2026 and December 31, 2025, respectively.

(d) Includes average of optional rights to repurchase government guaranteed GNMA mortgage loans previously sold that have become past due greater than 90 days of \$31,982 and 23,208 for the three months ended March 31, 2026 and December 31, 2025, respectively.

(e) The NIM is calculated by dividing annualized net interest income, on a tax-equivalent basis, by average total interest earning assets.

**Average Balance and Interest Yield/Rate Analysis (continued)**  
(Unaudited)  
(Dollars in Thousands)

	Three Months Ended								
	September 30, 2025			June 30, 2025			March 31, 2025		
	Average balances	Interest income/ expense	Average yield/ rate	Average balances	Interest income/ expense	Average yield/ rate	Average balances	Interest income/ expense	Average yield/ rate
<b>Interest-earning assets:</b>									
Loans HFI <sup>(a)(b)</sup>	\$ 12,189,401	\$ 207,423	6.75 %	\$ 9,840,932	\$ 157,964	6.44 %	\$ 9,621,057	\$ 152,174	6.41 %
Mortgage loans held for sale	162,205	2,359	5.77 %	126,072	2,189	6.96 %	93,944	1,433	6.19 %
Investment securities:									
Taxable	1,304,894	14,395	4.38 %	1,534,895	14,661	3.83 %	1,541,868	14,471	3.81 %
Tax-exempt <sup>(b)</sup>	169,523	1,431	3.35 %	167,675	1,401	3.35 %	167,958	1,397	3.37 %
Total investment securities <sup>(b)</sup>	1,474,417	15,826	4.26 %	1,702,570	16,062	3.78 %	1,709,826	15,868	3.76 %
Federal funds sold and reverse repurchase agreements	331,029	3,966	4.75 %	113,252	1,256	4.45 %	123,390	1,374	4.52 %
Interest-bearing deposits with other financial institutions	671,634	7,340	4.34 %	426,073	4,733	4.46 %	811,216	8,902	4.45 %
Restricted equity securities, at cost	36,907	832	8.94 %	35,623	701	7.89 %	32,493	741	9.25 %
Total interest-earning assets <sup>(b)</sup>	14,865,593	237,746	6.35 %	12,244,522	182,905	5.99 %	12,391,926	180,492	5.91 %
<b>Noninterest-earning assets:</b>									
Cash and due from banks	139,226			115,717			123,158		
Allowance for credit losses on loans HFI	(181,973)			(151,586)			(152,234)		
Other assets <sup>(c)(d)</sup>	1,184,942			823,837			844,119		
Total noninterest-earning assets	1,142,195			787,968			815,043		
Total assets	\$ 16,007,788			\$ 13,032,490			\$ 13,206,969		
<b>Interest-bearing liabilities:</b>									
Interest-bearing deposits:									
Interest-bearing checking	\$ 2,331,589	\$ 12,383	2.11 %	\$ 2,521,239	\$ 15,870	2.52 %	\$ 2,840,211	\$ 18,267	2.61 %
Money market	5,561,538	49,019	3.50 %	4,115,987	34,957	3.41 %	4,083,754	34,360	3.41 %
Savings deposits	406,787	248	0.24 %	352,307	98	0.11 %	353,865	66	0.08 %
Customer time deposits	1,997,905	18,965	3.77 %	1,404,368	12,454	3.56 %	1,373,045	12,702	3.75 %
Brokered and internet time deposits	560,127	5,962	4.22 %	481,686	5,189	4.32 %	443,923	4,854	4.43 %
Time deposits	2,558,032	24,927	3.87 %	1,886,054	17,643	3.75 %	1,816,968	17,556	3.92 %
Total interest-bearing deposits	10,857,946	86,577	3.16 %	8,875,587	68,568	3.10 %	9,094,798	70,249	3.13 %
Other interest-bearing liabilities:									
Securities sold under agreements to repurchase and federal funds purchased	13,144	31	0.94 %	11,107	26	0.94 %	11,046	6	0.22 %
Federal Home Loan Bank advances	15,217	172	4.48 %	23,077	258	4.48 %	—	—	— %
Subordinated debt	180,805	2,872	6.30 %	130,851	1,813	5.56 %	130,755	1,804	5.60 %
Other borrowings	1,168	6	2.04 %	2,294	4	0.70 %	1,220	6	1.99 %
Total other interest-bearing liabilities	210,334	3,081	5.81 %	167,329	2,101	5.04 %	143,021	1,816	5.15 %
Total interest-bearing liabilities	11,068,280	89,658	3.21 %	9,042,916	70,669	3.13 %	9,237,819	72,065	3.16 %
<b>Noninterest-bearing liabilities:</b>									
Demand deposits	2,724,898			2,206,305			2,134,924		
Other liabilities <sup>(e)</sup>	236,732			200,077			250,175		
Total noninterest-bearing liabilities	2,961,630			2,406,382			2,385,099		
Total liabilities	14,029,910			11,449,298			11,622,918		
Total common shareholders' equity	1,977,785			1,583,099			1,583,958		
Noncontrolling interest	93			93			93		
Total equity	1,977,878			1,583,192			1,584,051		
Total liabilities and shareholders' equity	\$ 16,007,788			\$ 13,032,490			\$ 13,206,969		
Net interest income <sup>(b)</sup>		\$ 148,088		\$ 112,236			\$ 108,427		
Interest rate spread <sup>(b)</sup>			3.14 %			2.86 %			2.75 %
Net interest margin <sup>(b)(e)</sup>			3.95 %			3.68 %			3.55 %
Cost of total deposits			2.53 %			2.48 %			2.54 %
Average interest-earning assets to average interest-bearing liabilities			134.3 %			135.4 %			134.1 %
Tax-equivalent adjustment	\$ 848			\$ 821			\$ 786		
<b>Loans HFI yield components:</b>									
Contractual interest rate <sup>(b)</sup>	\$ 198,320		6.45 %	\$ 155,697		6.34 %	\$ 149,819		6.31 %
Origination and other loan fee income	1,575		0.05 %	1,945		0.08 %	1,797		0.08 %
Accretion (amortization) on purchased loans	7,025		0.23 %	(62)		— %	2		— %
Nonaccrual interest	503		0.02 %	384		0.02 %	556		0.02 %
Total loans HFI yield	\$ 207,423		6.75 %	\$ 157,964		6.44 %	\$ 152,174		6.41 %

(a) Average balances of nonaccrual loans and overdrafts are included in average loan balances.

(b) Includes tax-equivalent adjustment using combined federal and blended state statutory income tax rate of 26.06%.

(c) Includes average net unrealized losses on investment securities available for sale of \$64,781, \$128,818 and \$132,262 for the three months ended September 30, 2025, June 30, 2025 and March 31, 2025, respectively.

(d) Includes average of optional rights to repurchase government guaranteed GNMA mortgage loans previously sold that have become past due greater than 90 days of \$21,645, \$25,159 and \$30,731 for the three months ended September 30, 2025, June 30, 2025 and March 31, 2025, respectively.

(e) The NIM is calculated by dividing annualized net interest income, on a tax-equivalent basis, by average total interest earning assets.

**Investments and Other Sources of Liquidity**  
(Unaudited)  
(Dollars in Thousands)

	As of														
	Mar 2026		Dec 2025		Sep 2025		Jun 2025		Mar 2025						
<b>Investment securities, at fair value</b>															
Available-for-sale debt securities:															
U.S. government agency securities	\$	713,910	48 %	\$	670,088	46 %	\$	653,197	46 %	\$	642,264	48 %	\$	602,942	38 %
Mortgage-backed securities - residential		599,180	40 %		602,320	41 %		587,587	41 %		541,343	40 %		816,556	52 %
Mortgage-backed securities - commercial		10,632	1 %		10,678	1 %		10,681	1 %		8,752	1 %		14,828	1 %
Municipal securities		166,033	11 %		168,370	12 %		165,411	12 %		144,228	11 %		145,396	9 %
Treasury securities		7,092	—%		7,125	—%		7,080	—%		—	—%		—	—%
Corporate securities		1,700	—%		998	—%		2,995	—%		978	—%		998	—%
Total available-for-sale debt securities		1,498,547	100 %		1,459,579	100 %		1,426,951	100 %		1,337,565	100 %		1,580,720	100 %
Equity securities, at fair value		—	—%		155	—%		1,450	—%		—	—%		—	—%
Total investment securities, at fair value	\$	1,498,547	100 %	\$	1,459,734	100 %	\$	1,428,401	100 %	\$	1,337,565	100 %	\$	1,580,720	100 %
Investment securities to total assets		9.10 %		8.96 %		8.80 %		10.0 %			12.0 %			—%	
Unrealized loss on available-for-sale debt securities		(51,495)		(47,887)		(55,890)		(63,262)			(128,173)			—%	
<b>Sources of liquidity</b>															
Current on-balance sheet:															
Cash and cash equivalents	\$	1,157,763	65 %	\$	1,155,895	64 %	\$	1,280,033	68 %	\$	1,165,729	68 %	\$	794,706	53 %
Unpledged available-for-sale debt securities		637,182	35 %		649,000	36 %		608,716	32 %		547,354	32 %		703,117	47 %
Equity securities, at fair value		—	—%		155	—%		1,450	—%		—	—%		—	—%
Total on-balance sheet liquidity	\$	1,794,945	100 %	\$	1,805,050	100 %	\$	1,890,199	100 %	\$	1,713,083	100 %	\$	1,497,823	100 %
Available sources of liquidity:															
Unsecured borrowing capacity <sup>(a)</sup>	\$	4,021,984	47 %	\$	3,915,314	47 %	\$	4,018,822	52 %	\$	3,325,751	48 %	\$	3,369,107	48 %
FHLB remaining borrowing capacity		2,213,251	26 %		2,214,796	26 %		1,551,283	20 %		1,481,376	21 %		1,476,688	21 %
Federal Reserve discount window		2,319,521	27 %		2,268,599	27 %		2,196,785	28 %		2,119,018	31 %		2,134,448	31 %
Total available sources of liquidity	\$	8,554,756	100 %	\$	8,398,709	100 %	\$	7,766,890	100 %	\$	6,926,145	100 %	\$	6,980,243	100 %
On-balance sheet liquidity as a percentage of total assets		10.9 %		11.1 %		11.6 %		12.8 %			11.4 %			—%	
On-balance sheet liquidity as a percentage of total tangible assets*		11.2 %		11.3 %		11.9 %		13.1 %			11.6 %			—%	
On-balance sheet liquidity and available sources of liquidity as a percentage of estimated uninsured and uncollateralized deposits <sup>(b)</sup>		255.0 %		264.8 %		245.0 %		289.5 %			283.4 %			—%	

(a) Includes capacity available per internal policy in the form of brokered deposits and unsecured lines of credit.  
(b) Amounts are shown on a fully consolidated basis and exclude deposits of affiliates that are eliminated in consolidation.  
\*Non-GAAP financial measure; See "Use of non-GAAP Financial Measures" and Non-GAAP reconciliations herein.

**Loan Portfolio**  
**(Unaudited)**  
*(Dollars in Thousands)*

	As of									
	Mar 2026	% of Total	Dec 2025	% of Total	Sep 2025	% of Total	Jun 2025	% of Total	Mar 2025	% of Total
<b>Loan portfolio</b>										
Commercial and industrial	\$ 2,239,228	18 %	\$ 2,181,935	18 %	\$ 2,155,105	17 %	\$ 1,788,911	18 %	\$ 1,782,981	18 %
Construction	1,177,082	9 %	1,188,494	10 %	1,195,392	10 %	1,022,678	10 %	1,022,299	10 %
Residential real estate:										
1-to-4 family mortgage	1,856,308	15 %	1,838,122	15 %	1,852,626	15 %	1,660,696	17 %	1,632,574	17 %
Residential line of credit	768,190	6 %	741,309	6 %	707,303	6 %	641,433	7 %	613,868	6 %
Multi-family mortgage	716,795	6 %	745,360	6 %	736,424	6 %	587,254	6 %	648,326	7 %
Commercial real estate:										
Owner-occupied	2,204,731	18 %	2,148,870	17 %	2,124,920	17 %	1,370,123	14 %	1,356,007	14 %
Non-owner occupied	2,869,759	23 %	2,900,499	23 %	2,890,233	24 %	2,198,689	22 %	2,153,825	22 %
Consumer and other	671,722	5 %	639,037	5 %	635,597	5 %	604,498	6 %	561,656	6 %
Total loans HFI	\$ 12,503,815	100 %	\$ 12,383,626	100 %	\$ 12,297,600	100 %	\$ 9,874,282	100 %	\$ 9,771,536	100 %
<i>Percentage of loans HFI portfolio with floating interest rates</i>		52.3 %		52.2 %		51.5 %		49.6 %		49.7 %
<i>Percentage of loans HFI portfolio with floating interest rates that mature after one year</i>		49.0 %		49.3 %		48.0 %		45.2 %		44.4 %
<b>Loans by market<sup>(a)</sup></b>										
Metropolitan	\$ 5,642,300	45 %	\$ 5,812,055	47 %	\$ 5,828,109	48 %	\$ 4,964,113	50 %	\$ 5,005,392	51 %
Community	3,055,745	25 %	2,893,961	23 %	2,876,244	23 %	1,380,561	14 %	1,367,412	14 %
Specialty lending and other	3,805,770	30 %	3,677,610	30 %	3,593,247	29 %	3,529,608	36 %	3,398,732	35 %
Total	\$ 12,503,815	100 %	\$ 12,383,626	100 %	\$ 12,297,600	100 %	\$ 9,874,282	100 %	\$ 9,771,536	100 %
<b>Unfunded loan commitments</b>										
Commercial and industrial	\$ 1,465,835	45 %	\$ 1,464,207	45 %	\$ 1,451,366	46 %	\$ 1,396,533	49 %	\$ 1,349,491	48 %
Construction	730,199	23 %	704,781	22 %	731,742	23 %	535,669	19 %	540,992	19 %
Residential real estate:										
1-to-4 family mortgage	14,427	— %	16,942	1 %	5,581	— %	3,545	— %	5,094	— %
Residential line of credit	837,761	26 %	828,042	26 %	808,961	25 %	745,570	26 %	743,413	27 %
Multi-family mortgage	8,145	— %	6,698	— %	6,665	— %	4,260	— %	9,586	— %
Commercial real estate:										
Owner-occupied	97,430	3 %	92,265	3 %	96,287	3 %	86,135	3 %	68,566	3 %
Non-owner occupied	59,417	2 %	65,037	2 %	68,293	2 %	67,974	2 %	63,948	2 %
Consumer and other	23,763	1 %	20,530	1 %	21,480	1 %	21,999	1 %	14,547	1 %
Total unfunded loans HFI	\$ 3,236,977	100 %	\$ 3,198,502	100 %	\$ 3,190,375	100 %	\$ 2,861,685	100 %	\$ 2,795,637	100 %

(a) Prior period amounts have been recast to reflect updated definitions of market categories.

**Asset Quality**  
**As of or for the Three Months Ended**  
**(Unaudited)**  
*(Dollars in Thousands)*

	As of or for the Three Months Ended				
	Mar 2026	Dec 2025	Sep 2025	Jun 2025	Mar 2025
<b>Allowance for credit losses on loans HFI roll forward summary</b>					
Allowance for credit losses on loans HFI at the beginning of the period	\$ 185,983	\$ 184,993	\$ 148,948	\$ 150,531	\$ 151,942
Charge-offs	(4,033)	(1,818)	(1,709)	(1,454)	(3,893)
Recoveries	552	380	279	973	576
Impact of change in accounting estimate for current expected credit losses	—	—	—	(6,848)	—
Provision for credit losses on loans HFI	3,822	2,428	29,957	5,746	1,906
Initial allowance on acquired loans with credit deterioration	—	—	7,518	—	—
Allowance for credit losses on loans HFI at the end of the period	<u>\$ 186,324</u>	<u>\$ 185,983</u>	<u>\$ 184,993</u>	<u>\$ 148,948</u>	<u>\$ 150,531</u>
Allowance for credit losses on loans HFI as a percentage of loans HFI	1.49 %	1.50 %	1.50 %	1.51 %	1.54 %
Allowance for credit losses on unfunded commitments	\$ 15,398	\$ 16,196	\$ 17,392	\$ 12,932	\$ 6,493
<b>Charge-offs</b>					
Commercial and industrial	\$ (2,168)	\$ (65)	\$ (100)	\$ (70)	\$ (2,901)
Construction	(204)	—	(399)	—	—
Residential real estate:					
1-to-4 family mortgage	(405)	(368)	(322)	(433)	(3)
Residential line of credit	(23)	—	—	—	—
Commercial real estate:					
Owner occupied	—	—	—	—	(17)
Consumer and other	(1,233)	(1,385)	(888)	(951)	(972)
Total charge-offs	<u>(4,033)</u>	<u>(1,818)</u>	<u>(1,709)</u>	<u>(1,454)</u>	<u>(3,893)</u>
<b>Recoveries</b>					
Commercial and industrial	101	159	12	173	42
Construction	25	—	—	—	—
Residential real estate:					
1-to-4 family mortgage	8	13	6	11	9
Residential line of credit	—	—	11	1	—
Commercial real estate:					
Owner occupied	13	8	4	9	21
Non-owner occupied	—	—	—	528	1
Consumer and other	405	200	246	251	503
Total recoveries	<u>552</u>	<u>380</u>	<u>279</u>	<u>973</u>	<u>576</u>
Net charge-offs	<u>\$ (3,481)</u>	<u>\$ (1,438)</u>	<u>\$ (1,430)</u>	<u>\$ (481)</u>	<u>\$ (3,317)</u>
Annualized net charge-offs as a percentage of average loans HFI	0.11 %	0.05 %	0.05 %	0.02 %	0.14 %
<b>Nonperforming assets</b>					
Loans past due 90 days or more and accruing interest	\$ 27,185	\$ 32,751	\$ 26,311	\$ 21,962	\$ 28,422
Nonaccrual loans	92,289	87,721	89,448	73,950	48,738
Total nonperforming loans HFI	<u>119,474</u>	<u>120,472</u>	<u>115,759</u>	<u>95,912</u>	<u>77,160</u>
Mortgage loans held for sale <sup>(a)</sup>	32,590	28,102	21,660	20,977	27,152
Other real estate owned	6,449	6,009	4,466	2,998	3,326
Other repossessed assets	3,518	3,564	3,314	3,151	2,791
Total nonperforming assets	<u>\$ 162,031</u>	<u>\$ 158,147</u>	<u>\$ 145,199</u>	<u>\$ 123,038</u>	<u>\$ 110,429</u>
Total nonperforming loans HFI as a percentage of loans HFI	0.96 %	0.97 %	0.94 %	0.97 %	0.79 %
Total nonperforming assets as a percentage of total assets	0.98 %	0.97 %	0.89 %	0.92 %	0.84 %
Total nonaccrual loans as a percentage of loans HFI	0.74 %	0.71 %	0.73 %	0.75 %	0.50 %

(a) Represents optional right to repurchase government guaranteed GNMA mortgage loans previously sold that have become past due greater than 90 days.

**Selected Deposit Data  
(Unaudited)**  
(Dollars in Thousands)

	As of														
	Mar 2026		Dec 2025		Sep 2025		Jun 2025		Mar 2025						
<b>Deposits by market<sup>(a)</sup></b>															
Metropolitan	\$	6,304,307	45 %	\$	6,020,095	43 %	\$	5,766,856	42 %	\$	5,359,974	47 %	\$	5,390,434	48 %
Community		6,741,452	48 %		6,926,897	50 %		6,822,736	49 %		4,713,637	42 %		4,819,665	43 %
Brokered/wholesale		574,216	4 %		625,634	5 %		487,765	4 %		518,719	4 %		414,428	4 %
Escrow and other <sup>(b)</sup>		456,860	3 %		337,335	2 %		735,598	5 %		811,140	7 %		577,471	5 %
<b>Total</b>	<b>\$</b>	<b>14,076,835</b>	<b>100 %</b>	<b>\$</b>	<b>13,909,961</b>	<b>100 %</b>	<b>\$</b>	<b>13,812,955</b>	<b>100 %</b>	<b>\$</b>	<b>11,403,470</b>	<b>100 %</b>	<b>\$</b>	<b>11,201,998</b>	<b>100 %</b>
<b>Deposits by customer segment</b>															
Consumer	\$	6,060,115	43 %	\$	6,063,015	44 %	\$	5,966,458	43 %	\$	4,772,582	42 %	\$	4,868,544	43 %
Commercial		6,155,874	44 %		6,162,221	44 %		6,045,418	44 %		4,835,968	42 %		4,695,923	42 %
Public		1,860,846	13 %		1,684,725	12 %		1,801,079	13 %		1,794,920	16 %		1,637,531	15 %
<b>Total</b>	<b>\$</b>	<b>14,076,835</b>	<b>100 %</b>	<b>\$</b>	<b>13,909,961</b>	<b>100 %</b>	<b>\$</b>	<b>13,812,955</b>	<b>100 %</b>	<b>\$</b>	<b>11,403,470</b>	<b>100 %</b>	<b>\$</b>	<b>11,201,998</b>	<b>100 %</b>
Estimated insured or collateralized deposits	\$	10,017,773		\$	9,825,599		\$	9,871,337		\$	8,418,783		\$	8,210,241	
Estimated uninsured and uncollateralized deposits <sup>(c)</sup>	\$	4,059,062		\$	4,084,362		\$	3,941,618		\$	2,984,687		\$	2,991,757	
Estimated uninsured and uncollateralized deposits as a % of total deposits <sup>(c)</sup>		28.8 %			29.4 %			28.5 %			26.2 %			26.7 %	

(a) Prior period amounts have been recast to reflect updated definitions of market categories.  
(b) Includes deposits related to escrow balances from mortgage and specialty lending servicing portfolios and treasury/other deposits.  
(c) Amounts are shown on a fully consolidated basis and exclude deposits of affiliates that are eliminated in consolidation.

**Preliminary Capital Ratios**  
(Unaudited)  
(Dollars in Thousands)

<b>Computation of Tangible Common Equity to Tangible Assets:</b>	<b>March 31, 2026</b>	<b>December 31, 2025</b>
<b>Total Common Shareholders' Equity</b>	<b>\$ 1,973,873</b>	<b>\$ 1,948,165</b>
Less:		
Goodwill	350,353	350,353
Other intangibles	29,415	31,284
<b>Tangible Common Equity</b>	<b>\$ 1,594,105</b>	<b>\$ 1,566,528</b>
<b>Total Assets</b>	<b>\$ 16,468,439</b>	<b>\$ 16,300,292</b>
Less:		
Goodwill	350,353	350,353
Other intangibles	29,415	31,284
<b>Tangible Assets</b>	<b>\$ 16,088,671</b>	<b>\$ 15,918,655</b>
<b>Preliminary Total Risk-Weighted Assets</b>	<b>\$ 14,362,816</b>	<b>\$ 14,253,337</b>
<b>Total Common Equity to Total Assets</b>	<b>12.0 %</b>	<b>12.0 %</b>
<b>Tangible Common Equity to Tangible Assets*</b>	<b>9.91 %</b>	<b>9.84 %</b>
	<b>March 31, 2026</b>	<b>December 31, 2025</b>
<b>Preliminary Regulatory Capital:</b>		
Common Equity Tier 1 Capital	\$ 1,656,459	\$ 1,625,952
Tier 1 Capital	1,656,459	1,625,952
Total Capital	1,920,244	1,888,051
<b>Preliminary Regulatory Capital Ratios:</b>		
Common Equity Tier 1	11.5 %	11.4 %
Tier 1 Risk-Based	11.5 %	11.4 %
Total Risk-Based	13.4 %	13.2 %
Tier 1 Leverage	10.4 %	10.3 %

\*Non-GAAP financial measure; See "Use of non-GAAP Financial Measures" and Non-GAAP reconciliations herein.

**Segment Data  
(Unaudited)**  
(Dollars in Thousands)

	As of or for the Three Months Ended				
	Mar 2026	Dec 2025	Sep 2025	Jun 2025	Mar 2025
<b>Banking segment</b>					
Interest income	\$ 223,418	\$ 233,202	\$ 236,073	\$ 180,960	\$ 178,915
Interest expense	80,296	86,637	91,214	72,051	73,156
Net interest income	\$ 143,122	\$ 146,565	\$ 144,859	\$ 108,909	\$ 105,759
Provisions for credit losses	1,987	796	34,070	582	2,189
Noninterest income (loss)	13,962	15,207	13,078	(47,720)	10,660
Salaries, commissions and employee benefits	49,364	55,928	51,441	38,635	41,469
Merger and integration costs	1,447	4,611	16,057	2,734	401
Other noninterest expense	30,765	33,017	29,471	25,961	25,039
Pre-tax net contribution (loss) after allocations	\$ 73,521	\$ 67,420	\$ 26,898	\$ (6,723)	\$ 47,321
Total assets	\$ 15,703,248	\$ 15,623,962	\$ 15,598,629	\$ 12,736,830	\$ 12,490,097
Efficiency ratio	51.9 %	57.8 %	61.4 %	110.0 %	57.5 %
Adjusted efficiency ratio*	50.9 %	53.5 %	50.6 %	52.8 %	56.5 %
<b>Mortgage segment</b>					
Interest income	\$ 1,932	\$ 2,036	\$ 825	\$ 1,124	\$ 791
Interest expense	(911)	(1,203)	(1,556)	(1,382)	(1,091)
Net interest income	\$ 2,843	\$ 3,239	\$ 2,381	\$ 2,506	\$ 1,882
Provisions for loan losses	1,037	436	347	4,755	103
Mortgage banking income	12,253	13,505	13,484	13,029	12,426
Other noninterest income (loss)	160	83	73	139	(54)
Salaries, commissions and employee benefits	7,984	7,601	7,769	7,996	6,882
Other noninterest expense	5,604	6,391	5,118	5,935	5,758
Pre-tax net contribution (loss) after allocations	\$ 631	\$ 2,399	\$ 2,704	\$ (3,012)	\$ 1,511
Total assets	\$ 765,191	\$ 676,330	\$ 637,830	\$ 617,408	\$ 646,352
Efficiency ratio	89.1 %	83.2 %	80.9 %	88.9 %	88.7 %
Adjusted efficiency ratio*	89.6 %	83.2 %	80.9 %	89.1 %	87.9 %
Interest rate lock commitments volume	\$ 490,265	\$ 385,516	\$ 432,149	\$ 456,720	\$ 381,777
Interest rate lock commitments pipeline (period end)	\$ 133,669	\$ 86,586	\$ 128,961	\$ 127,004	\$ 118,200
Mortgage loan sales	\$ 295,123	\$ 336,085	\$ 343,450	\$ 391,061	\$ 222,805
Gains and fees from origination and sale of mortgage loans held for sale	\$ 8,517	\$ 9,976	\$ 9,237	\$ 11,200	\$ 5,602
Net change in fair value of loans held for sale, derivatives, and other	1,008	(57)	801	(876)	2,816
Mortgage servicing income	6,580	6,668	6,836	6,936	7,077
Change in fair value of mortgage servicing rights, net of hedging	(3,852)	(3,082)	(3,390)	(4,231)	(3,069)
Total mortgage banking income	\$ 12,253	\$ 13,505	\$ 13,484	\$ 13,029	\$ 12,426
Mortgage sale margin <sup>(a)</sup>	2.89 %	2.97 %	2.69 %	2.86 %	2.51 %

\*Non-GAAP financial measure. See "Use of non-GAAP Financial Measures" and Non-GAAP reconciliations herein.

(a) Calculated by dividing gains and fees from origination and sale of mortgage loans held for sale by total mortgage sales.

**Non-GAAP Reconciliations**  
**(Unaudited)**  
*(Dollars in Thousands, Except Share Data)*

Adjusted net income	Three Months Ended				
	Mar 2026	Dec 2025	Sep 2025	Jun 2025	Mar 2025
<b>Income (loss) before income taxes</b>	\$ 74,152	\$ 69,819	\$ 29,602	\$ (9,735)	\$ 48,832
Less gain (loss) from securities, net	1	64	12	(60,549)	16
Less (loss) gain on sales or write-downs of premises and equipment, other real estate owned and other assets, net	(320)	(131)	(646)	236	(625)
Less cash life insurance benefit	763	1,148	—	—	—
Plus initial provision for credit losses on acquired loans and unfunded commitments	—	—	28,366	—	—
Plus early retirement and severance costs	—	1,395	—	—	—
Plus loss on lease terminations and other branch closure costs	5	12	270	—	—
Plus certain nonrecurring charitable contributions	—	1,130	—	—	—
Plus merger and integration costs	1,447	4,611	16,057	2,734	401
<b>Adjusted pre-tax net income</b>	<b>75,160</b>	<b>75,886</b>	<b>74,929</b>	<b>53,312</b>	<b>49,842</b>
Less income tax expense, adjusted for items above <sup>(a)</sup>	16,889	14,392	17,323	3,778	9,734
Plus income tax benefit <sup>(b)</sup>	—	—	—	(8,713)	—
<b>Adjusted net income</b>	<b>\$ 58,271</b>	<b>\$ 61,494</b>	<b>\$ 57,606</b>	<b>\$ 40,821</b>	<b>\$ 40,108</b>
Weighted average common shares outstanding - fully diluted	52,203,469	53,074,753	53,957,062	46,179,090	47,024,211
<b>Adjusted diluted earnings per common share</b>					
Diluted earnings per common share	\$ 1.10	\$ 1.07	\$ 0.43	\$ 0.06	\$ 0.84
<b>Adjusted diluted earnings per common share</b>	<b>\$ 1.12</b>	<b>\$ 1.16</b>	<b>\$ 1.07</b>	<b>\$ 0.88</b>	<b>\$ 0.85</b>

(a) Adjusted items calculated using the combined federal and blended state statutory income tax rate of 26.06% for all periods, excluding nondeductible items for merger and integration costs  
(b) Represents a non-recurring tax benefit recorded during the three months ended June 30, 2025 due to the expiration of the statute of limitations with respect to an amended income tax return.

**Non-GAAP Reconciliations (continued)**  
**(Unaudited)**  
*(Dollars in Thousands, Except Share Data)*

	Three Months Ended				
	Mar 2026	Dec 2025	Sep 2025	Jun 2025	Mar 2025
<b>Adjusted pre-tax pre-provision net revenue</b>					
<b>Income (loss) before income taxes</b>	\$ 74,152	\$ 69,819	\$ 29,602	\$ (9,735)	\$ 48,832
Plus provisions for credit losses	3,024	1,232	34,417	5,337	2,292
<b>Pre-tax pre-provision net revenue</b>	<b>77,176</b>	<b>71,051</b>	<b>64,019</b>	<b>(4,398)</b>	<b>51,124</b>
Less gain (loss) from securities, net	1	64	12	(60,549)	16
Less (loss) gain on sales or write-downs of premises and equipment, other real estate owned and other assets, net	(320)	(131)	(646)	236	(625)
Less cash life insurance benefit	763	1,148	—	—	—
Plus early retirement and severance costs	—	1,395	—	—	—
Plus loss on lease terminations and other branch closure costs	5	12	270	—	—
Plus certain nonrecurring charitable contributions	—	1,130	—	—	—
Plus merger and integration costs	1,447	4,611	16,057	2,734	401
<b>Adjusted pre-tax pre-provision net revenue</b>	<b>\$ 78,184</b>	<b>\$ 77,118</b>	<b>\$ 80,980</b>	<b>\$ 58,649</b>	<b>\$ 52,134</b>

	Three Months Ended				
	Mar 2026	Dec 2025	Sep 2025	Jun 2025	Mar 2025
<b>Adjusted tangible net income</b>					
<b>Income (loss) before income taxes</b>	\$ 74,152	\$ 69,819	\$ 29,602	\$ (9,735)	\$ 48,832
Plus amortization of core deposit and other intangibles	1,869	1,932	2,079	631	656
Less gain (loss) from securities, net	1	64	12	(60,549)	16
Less (loss) gain on sales or write-downs of premises and equipment, other real estate owned and other assets, net	(320)	(131)	(646)	236	(625)
Less cash life insurance benefit	763	1,148	—	—	—
Plus initial provision for credit losses on acquired loans and unfunded commitments	—	—	28,366	—	—
Plus early retirement and severance costs	—	1,395	—	—	—
Plus loss on lease terminations and other branch closure costs	5	12	270	—	—
Plus certain nonrecurring charitable contributions	—	1,130	—	—	—
Plus merger and integration costs	1,447	4,611	16,057	2,734	401
Less income tax expense, adjusted for items above <sup>(a)</sup>	17,376	14,895	17,864	3,942	9,905
Plus income tax benefit <sup>(b)</sup>	—	—	—	(8,713)	—
<b>Adjusted tangible net income</b>	<b>\$ 59,653</b>	<b>\$ 62,923</b>	<b>\$ 59,144</b>	<b>\$ 41,288</b>	<b>\$ 40,593</b>

(a) Adjusted items calculated using the combined federal and blended state statutory income tax rate of 26.06% for all periods, excluding nondeductible items for merger and integration costs.  
(b) Represents a non-recurring tax benefit recorded during the three months ended June 30, 2025 due to the expiration of the statute of limitations with respect to an amended income tax return.

**Non-GAAP Reconciliations (continued)**  
**(Unaudited)**  
*(Dollars in Thousands)*

<b>Adjusted efficiency ratio (tax-equivalent basis)</b>	<b>Three Months Ended</b>									
	<b>Mar 2026</b>		<b>Dec 2025</b>		<b>Sep 2025</b>		<b>Jun 2025</b>		<b>Mar 2025</b>	
Total noninterest expense	\$	95,164	\$	107,548	\$	109,856	\$	81,261	\$	79,549
Less early retirement and severance costs		—		1,395		—		—		—
Less loss on lease terminations and other branch closure costs		5		12		270		—		—
Less certain nonrecurring charitable contributions		—		1,130		—		—		—
Less merger and integration costs		1,447		4,611		16,057		2,734		401
<b>Adjusted noninterest expense</b>	\$	<b>93,712</b>	\$	<b>100,400</b>	\$	<b>93,529</b>	\$	<b>78,527</b>	\$	<b>79,148</b>
Net interest income	\$	145,965	\$	149,804	\$	147,240	\$	111,415	\$	107,641
Net interest income (tax-equivalent basis)		146,774		150,642		148,088		112,236		108,427
Total noninterest income (loss)		26,375		28,795		26,635		(34,552)		23,032
Less gain (loss) from securities, net		1		64		12		(60,549)		16
Less (loss) gain on sales or write-downs of premises and equipment, other real estate owned and other assets, net		(320)		(131)		(646)		236		(625)
Less cash life insurance benefit		763		1,148		—		—		—
<b>Adjusted noninterest income</b>		<b>25,931</b>		<b>27,714</b>		<b>27,269</b>		<b>25,761</b>		<b>23,641</b>
Total revenue	\$	172,340	\$	178,599	\$	173,875	\$	76,863	\$	130,673
<b>Adjusted revenue (tax-equivalent basis)</b>	\$	<b>172,705</b>	\$	<b>178,356</b>	\$	<b>175,357</b>	\$	<b>137,997</b>	\$	<b>132,068</b>
Efficiency ratio		55.2%		60.2%		63.2%		105.7%		60.9%
<b>Adjusted efficiency ratio (tax-equivalent basis)</b>		<b>54.3%</b>		<b>56.3%</b>		<b>53.3%</b>		<b>56.9%</b>		<b>59.9%</b>

**Non-GAAP Reconciliations (continued)**  
**(Unaudited)**  
*(Dollars in Thousands)*

	Three Months Ended				
	Mar 2026	Dec 2025	Sep 2025	Jun 2025	Mar 2025
<b>Banking segment adjusted efficiency ratio (tax-equivalent)</b>					
Banking segment noninterest expense	\$ 81,576	\$ 93,556	\$ 96,969	\$ 67,330	\$ 66,909
Less early retirement and severance costs	—	1,395	—	—	—
Less loss on lease terminations and other branch closure costs	5	12	270	—	—
Less certain nonrecurring charitable contributions	—	1,130	—	—	—
Less merger and integration costs	1,447	4,611	16,057	2,734	401
<b>Banking segment adjusted noninterest expense</b>	<b>\$ 80,124</b>	<b>\$ 86,408</b>	<b>\$ 80,642</b>	<b>\$ 64,596</b>	<b>\$ 66,508</b>
Banking segment net interest income	\$ 143,122	\$ 146,565	\$ 144,859	\$ 108,909	\$ 105,759
Banking segment net interest income (tax-equivalent basis)	143,931	147,403	145,707	109,730	106,545
Banking segment noninterest income (loss)	13,962	15,207	13,078	(47,720)	10,660
Less gain (loss) from securities, net	1	64	12	(60,549)	16
Less cash life insurance benefit	763	1,148	—	—	—
Less loss on sales or write-downs of premises and equipment, other real estate owned and other assets, net	(409)	(131)	(646)	203	(497)
<b>Banking segment adjusted noninterest income</b>	<b>13,607</b>	<b>14,126</b>	<b>13,712</b>	<b>12,626</b>	<b>11,141</b>
Banking segment total revenue	\$ 157,084	\$ 161,772	\$ 157,937	\$ 61,189	\$ 116,419
<b>Banking segment total adjusted revenue (tax-equivalent basis)</b>	<b>\$ 157,538</b>	<b>\$ 161,529</b>	<b>\$ 159,419</b>	<b>\$ 122,356</b>	<b>\$ 117,686</b>
Banking segment efficiency ratio	51.9%	57.8%	61.4%	110.0%	57.5%
<b>Banking segment adjusted efficiency ratio (tax-equivalent basis)</b>	<b>50.9%</b>	<b>53.5%</b>	<b>50.6%</b>	<b>52.8%</b>	<b>56.5%</b>

**Non-GAAP Reconciliations (continued)**  
**Unaudited**  
*(Dollars in Thousands)*

	Three Months Ended					
	Mar 2026	Dec 2025	Sep 2025	Jun 2025	Mar 2025	
<b>Mortgage segment adjusted efficiency ratio (tax-equivalent)</b>						
Mortgage segment noninterest expense	\$ 13,588	\$ 13,992	\$ 12,887	\$ 13,931	\$ 12,640	
<b>Mortgage segment adjusted noninterest expense</b>	<b>\$ 13,588</b>	<b>\$ 13,992</b>	<b>\$ 12,887</b>	<b>\$ 13,931</b>	<b>\$ 12,640</b>	
Mortgage segment net interest income	\$ 2,843	\$ 3,239	\$ 2,381	\$ 2,506	\$ 1,882	
Mortgage segment noninterest income	12,413	13,588	13,557	13,168	12,372	
Less gain (loss) on sales or write-downs of premises and equipment, other real estate owned and other assets, net	89	—	—	33	(128)	
<b>Mortgage segment adjusted noninterest income</b>	<b>12,324</b>	<b>13,588</b>	<b>13,557</b>	<b>13,135</b>	<b>12,500</b>	
Mortgage segment total revenue	\$ 15,256	\$ 16,827	\$ 15,938	\$ 15,674	\$ 14,254	
<b>Mortgage segment adjusted total revenue</b>	<b>\$ 15,167</b>	<b>\$ 16,827</b>	<b>\$ 15,938</b>	<b>\$ 15,641</b>	<b>\$ 14,382</b>	
Mortgage segment efficiency ratio	89.1%	83.2%	80.9%	88.9%	88.7%	
<b>Mortgage segment adjusted efficiency ratio (tax-equivalent basis)</b>	<b>89.6%</b>	<b>83.2%</b>	<b>80.9%</b>	<b>89.1%</b>	<b>87.9%</b>	

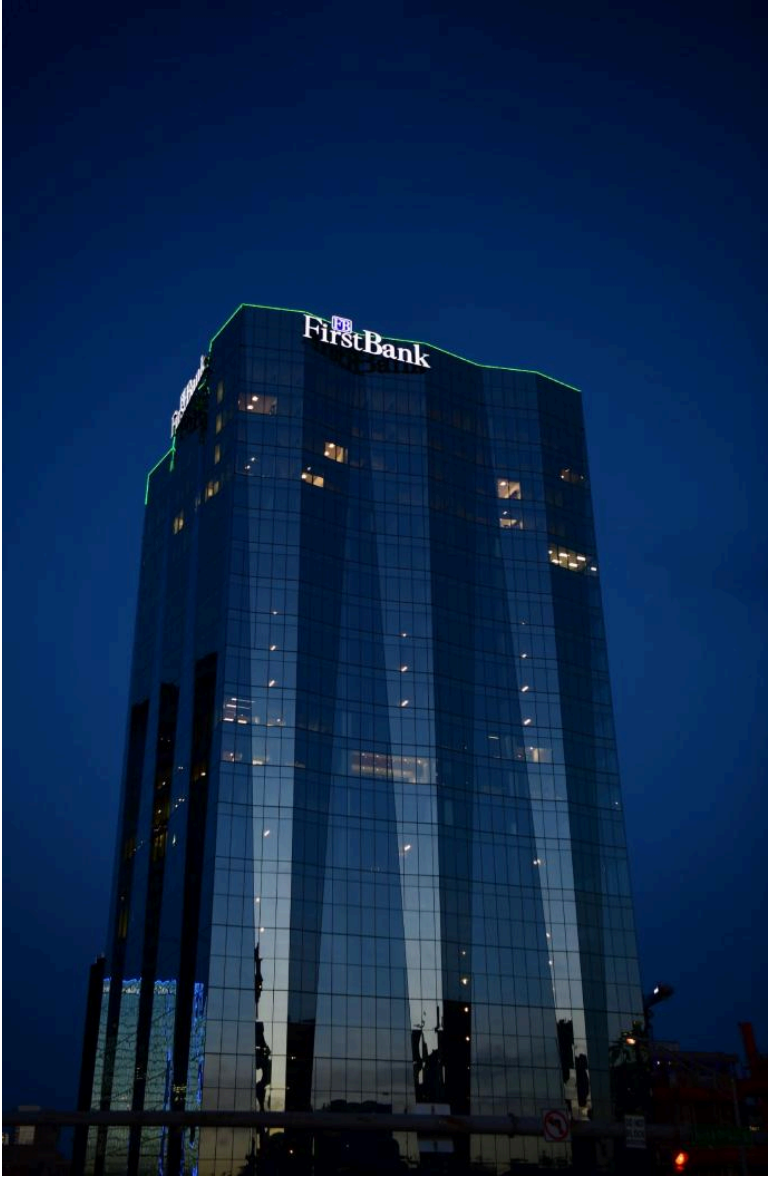
**Non-GAAP Reconciliations (continued)**  
**(Unaudited)**  
*(Dollars in Thousands, Except Share Data)*

Tangible assets, common equity and related measures	As of				
	Mar 2026	Dec 2025	Sep 2025	Jun 2025	Mar 2025
<b>Tangible assets</b>					
Total assets	\$ 16,468,439	\$ 16,300,292	\$ 16,236,459	\$ 13,354,238	\$ 13,136,449
Less goodwill	350,353	350,353	350,353	242,561	242,561
Less intangibles, net	29,415	31,284	33,216	4,475	5,106
<b>Tangible assets</b>	<b>\$ 16,088,671</b>	<b>\$ 15,918,655</b>	<b>\$ 15,852,890</b>	<b>\$ 13,107,202</b>	<b>\$ 12,888,782</b>
<b>Tangible common equity</b>					
Total common shareholders' equity	\$ 1,973,873	\$ 1,948,165	\$ 1,978,043	\$ 1,611,130	\$ 1,601,962
Less goodwill	350,353	350,353	350,353	242,561	242,561
Less intangibles, net	29,415	31,284	33,216	4,475	5,106
<b>Tangible common equity</b>	<b>\$ 1,594,105</b>	<b>\$ 1,566,528</b>	<b>\$ 1,594,474</b>	<b>\$ 1,364,094</b>	<b>\$ 1,354,295</b>
Common shares outstanding	51,418,024	51,752,401	53,456,522	45,807,689	46,514,547
Book value per common share	\$ 38.39	\$ 37.64	\$ 37.00	\$ 35.17	\$ 34.44
<b>Tangible book value per common share</b>	<b>\$ 31.00</b>	<b>\$ 30.27</b>	<b>\$ 29.83</b>	<b>\$ 29.78</b>	<b>\$ 29.12</b>
Total common shareholders' equity to total assets	12.0%	12.0%	12.2%	12.1%	12.2%
<b>Tangible common equity to tangible assets</b>	<b>9.91%</b>	<b>9.84%</b>	<b>10.1%</b>	<b>10.4%</b>	<b>10.5%</b>
<b>On-balance sheet liquidity:</b>					
Cash and cash equivalents	\$ 1,157,763	\$ 1,155,895	\$ 1,280,033	\$ 1,165,729	\$ 794,706
Unpledged securities	637,182	649,000	608,716	547,354	703,117
Equity securities, at fair value	—	155	1,450	—	—
Total on-balance sheet liquidity	<b>\$ 1,794,945</b>	<b>\$ 1,805,050</b>	<b>\$ 1,890,199</b>	<b>\$ 1,713,083</b>	<b>\$ 1,497,823</b>
On-balance sheet liquidity as a percentage of total assets	10.9%	11.1%	11.6%	12.8%	11.4%
<b>On-balance sheet liquidity as a percentage of total tangible assets</b>	<b>11.2%</b>	<b>11.3%</b>	<b>11.9%</b>	<b>13.1%</b>	<b>11.6%</b>

**Non-GAAP Reconciliations (continued)**  
(Unaudited)  
(Dollars in Thousands)

Adjusted return on average tangible common equity and related measures	Three Months Ended				
	Mar 2026	Dec 2025	Sep 2025	Jun 2025	Mar 2025
Average common shareholders' equity	\$ 1,965,877	\$ 1,956,633	\$ 1,977,785	\$ 1,583,099	\$ 1,583,958
Less average goodwill	350,353	350,353	350,355	242,561	242,561
Less average intangibles, net	30,394	32,301	34,983	4,791	5,426
<b>Average tangible common equity</b>	<b>\$ 1,585,130</b>	<b>\$ 1,573,979</b>	<b>\$ 1,592,447</b>	<b>\$ 1,335,747</b>	<b>\$ 1,335,971</b>
Net income	\$ 57,526	\$ 56,977	\$ 23,375	\$ 2,909	\$ 39,361
Return on average common equity	11.9%	11.6%	4.69%	0.74%	10.1%
<b>Return on average tangible common equity</b>	<b>14.7%</b>	<b>14.4%</b>	<b>5.82%</b>	<b>0.87%</b>	<b>11.9%</b>
Adjusted tangible net income	\$ 59,653	\$ 62,923	\$ 59,144	\$ 41,288	\$ 40,593
<b>Adjusted return on average tangible common equity</b>	<b>15.3%</b>	<b>15.9%</b>	<b>14.7%</b>	<b>12.4%</b>	<b>12.3%</b>

Adjusted return on average assets, common equity and related measures	Three Months Ended				
	Mar 2026	Dec 2025	Sep 2025	Jun 2025	Mar 2025
Net income	\$ 57,526	\$ 56,977	\$ 23,375	\$ 2,909	\$ 39,361
Average assets	16,258,272	16,151,195	16,007,788	13,032,490	13,206,969
Average common equity	1,965,877	1,956,633	1,977,785	1,583,099	1,583,958
Return on average assets	1.43%	1.40%	0.58%	0.09%	1.21%
Return on average common equity	11.9%	11.6%	4.69%	0.74%	10.1%
Adjusted net income	\$ 58,271	\$ 61,494	\$ 57,606	\$ 40,821	\$ 40,108
<b>Adjusted return on average assets</b>	<b>1.45%</b>	<b>1.51%</b>	<b>1.43%</b>	<b>1.26%</b>	<b>1.23%</b>
<b>Adjusted return on average common equity</b>	<b>12.0%</b>	<b>12.5%</b>	<b>11.6%</b>	<b>10.3%</b>	<b>10.3%</b>
Adjusted pre-tax pre-provision net income	\$ 78,184	\$ 77,118	\$ 80,980	\$ 58,649	\$ 52,134
<b>Adjusted pre-tax pre-provision return on average assets</b>	<b>1.95%</b>	<b>1.89%</b>	<b>2.01%</b>	<b>1.81%</b>	<b>1.60%</b>



 **Financial Corporation**

**2026 First Quarter  
Earnings Presentation**

*April 14, 2026*

Certain statements contained in this Presentation that are not historical in nature may be considered forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These forward-looking statements include, without limitation, statements regarding the Company's future plans, results, strategies, and expectations, including expectations around changing economic markets. These statements can generally be identified by the use of the words and phrases "may," "will," "should," "could," "would," "goal," "plan," "potential," "estimate," "project," "believe," "intend," "anticipate," "expect," "target," "aim," "predict," "continue," "seek," and other variations of such words and phrases and similar expressions. These forward-looking statements are not historical facts, and are based upon management's current expectations, estimates, and projections, many of which, by their nature, are inherently uncertain and beyond the Company's control. The inclusion of these forward-looking statements should not be regarded as a representation by the Company or any other person that such expectations, estimates, and projections will be achieved. Accordingly, the Company cautions shareholders and investors that any such forward-looking statements are not guarantees of future performance and are subject to risks, assumptions, and uncertainties that are difficult to predict. Actual results may prove to be materially different from the results expressed or implied by the forward-looking statements. A number of factors could cause actual results to differ materially from those contemplated by the forward-looking statements including, without limitation, (1) current and future economic conditions, including the effects of inflation, interest rate fluctuations, changes in the economy or global supply chain, supply-demand imbalances affecting local real estate prices, and high unemployment rates in the local or regional economies in which the Company operates and/or the US economy generally, (2) changes or the lack of changes in government interest rate policies and the associated impact on the Company's business, net interest margin, and mortgage operations, (3) increased competition for deposits, (4) changes in the quality or composition of the Company's loan or investment portfolios, including adverse developments in borrower industries or in the repayment ability of individual borrowers or issuers of investment securities, or the impact of interest rates on the value of our investment securities portfolio, (5) any deterioration in commercial real estate market fundamentals, (6) the Company's ability to identify potential candidates for, consummate, and achieve synergies from acquisitions, including risks that cost savings and other synergies from completed or future mergers may not be realized (or may be less than or delayed from expectations), challenges in integrating acquired businesses, disruptions to customer, employee, or other relationships, diversion of management attention, and the ability to effectively manage larger or more complex operations post-transaction; (7) the Company's ability to manage any unexpected outflows of uninsured deposits and avoid selling investment securities or other assets at an unfavorable time or at a loss, (8) the Company's ability to successfully execute its various business strategies, (9) changes in state and federal legislation, regulations or policies applicable to banks and other financial service providers, including legislative developments, (10) the effectiveness of the Company's controls and procedures to detect, prevent, mitigate and otherwise manage the risk of fraud or misconduct by internal or external parties, including attempted physical-security and cybersecurity attacks, denial-of-service attacks, hacking, phishing, social-engineering attacks, malware intrusion, data-corruption attempts, system breaches, identity theft, ransomware attacks, environmental conditions, and intentional acts of destruction, (11) the Company's dependence on information technology systems of third party service providers and the risk of systems failures, interruptions, or breaches of security, (12) the impact, extent and timing of technological changes, (13) concentrations of credit or deposit exposure, (14) the impact of natural disasters, pandemics, acts of war or terrorism, or other catastrophic events, (15) events giving rise to international or regional political instability, including the broader impacts of such events on financial markets and/or global macroeconomic environments, and/or (16) general competitive, economic, political, and market conditions. Further information regarding the Company and factors which could affect the forward-looking statements contained herein can be found in the Company's Annual Report on Form 10-K for the fiscal year ended December 31, 2025, and in any of the Company's subsequent filings with the SEC. Many of these factors are beyond the Company's ability to control or predict. If one or more events related to these or other risks or uncertainties materialize, or if the underlying assumptions prove to be incorrect, actual results may differ materially from the forward-looking statements. Accordingly, shareholders and investors should not place undue reliance on any such forward-looking statements. Any forward-looking statement speaks only as of the date of this Presentation, and the Company undertakes no obligation to publicly update or review any forward-looking statement, whether as a result of new information, future developments or otherwise, except as required by law. New risks and uncertainties may emerge from time to time, and it is not possible for the Company to predict their occurrence or how they will affect the Company.

The Company qualifies all forward-looking statements by these cautionary statements.

This Presentation contains certain financial measures that are not measures recognized under U.S. generally accepted accounting principles ("GAAP") and therefore are considered non-GAAP financial measures. These non-GAAP financial measures may include, without limitation, adjusted net income, adjusted diluted earnings per common share, adjusted pre-tax pre-provision net revenue, consolidated and segment adjusted revenue, consolidated and segment adjusted noninterest expense and adjusted noninterest income, consolidated and segment adjusted efficiency ratio (tax-equivalent basis), adjusted return on average assets and equity, and adjusted pre-tax pre-provision return on average assets. Each of these non-GAAP metrics excludes certain income and expense items that the Company's management considers to be adjusted in nature. The Company refers to these non-GAAP measures as adjusted measures. Also, the Company presents tangible assets, tangible common equity, tangible book value per common share, tangible common equity to tangible assets, on-balance sheet liquidity to tangible assets, return on average tangible common equity, and adjusted return on average tangible common equity. Each of these non-GAAP metrics excludes the impact of goodwill and other intangibles.

The Company's management uses these non-GAAP financial measures in their analysis of the Company's performance, financial condition and the efficiency of its operations as management believes such measures facilitate period-to-period comparisons and provide meaningful indications of its operating performance as they eliminate both gains and charges that management views as non-recurring or not indicative of operating performance. Management believes that these non-GAAP financial measures provide a greater understanding of ongoing operations and enhance comparability of results with prior periods as well as demonstrate the effects of significant non-adjusted gains and charges in the current and prior periods. The Company's management also believes that investors find these non-GAAP financial measures useful as they assist investors in understanding the Company's underlying operating performance and in the analysis of ongoing operating trends. In addition, because intangible assets such as goodwill and the other items excluded each vary extensively from company to company, the Company believes that the presentation of this information allows investors to more easily compare the Company's results to the results of other companies. However, the non-GAAP financial measures discussed herein should not be considered in isolation or as a substitute for the most directly comparable or other financial measures calculated in accordance with GAAP. Moreover, the manner in which the Company calculates the non-GAAP financial measures discussed herein may differ from that of other companies reporting measures with similar names. Investors should understand how such other banking organizations calculate their financial measures with names similar to the non-GAAP financial measures the Company has discussed herein when comparing such non-GAAP financial measures. See the corresponding non-GAAP reconciliation tables below in this Presentation for additional discussion and reconciliation of these measures to the most directly comparable GAAP financial measures.



- ✓ FirstBank ranked **#1 for Retail Banking Customer Satisfaction** in the South Central Region
- ✓ This award highlights FirstBank’s **core values** by ranking the Company as **#1 in ....**



About the award:

- JD Power 2026 Retail Banking Satisfaction Study<sup>SM</sup>
- Feedback received from +100,000 retail banking customers across the U.S.
- Measures satisfaction across multiple core dimensions of the banking experience
- For JD Power 2026 award information, visit [jdpower.com/awards](https://www.jdpower.com/awards)

*“For our customers’ feedback to result in us ranking #1 is a significant honor. It demonstrates that our approach of pairing the latest in financial products and capabilities with a century of hometown heart truly sets the FirstBank experience apart.”*

Christopher Holmes, President and CEO

## Earnings

- Net income of \$57.5 million or \$58.3 million *(adjusted)*<sup>1</sup>
- Softer revenue on the shorter quarter & full impact of prior quarter rate cuts
- Lower expenses drive increased operating leverage
- Pre-tax pre-provision net revenue up ~8.5% or ~1.4% *(adjusted)*<sup>1</sup>
- Returns remain strong → ROATCE<sup>1</sup> 14.7% or 15.3% *(adjusted)*<sup>1</sup>

## Balance Sheet

- Loans HFI balances up ~4% annualized
- Deposit balances up ~5% annualized
- Momentum building with pipeline growth back half of 1Q

## Credit

- ACL coverage ratio of 1.49%
- Annualized net charge-offs of 0.11%

## Capital

- Opportunistic share repurchase activity driven by late-quarter market volatility
- Capital position remains strong –
  - Tangible Common Equity to Tangible Assets<sup>1</sup> of 9.91%
  - CET 1 Ratio 11.5% and Total Risk-Based Capital 13.4% *(preliminary)*

### Key highlights

	<u>Reported</u>	<u>Adjusted</u> <sup>1</sup>
Diluted earnings per common share	\$ 1.10	\$ 1.12
Pre-Tax Pre-Provision Net Revenue (\$mm)	\$ 77.2	\$ 78.2
Net interest margin (tax-equivalent basis)	3.94%	3.94%
Efficiency Ratio	55.2%	54.3%
Return on average assets	1.43%	1.45%
Return on average tangible common equity <sup>1</sup>	14.7%	15.3%

<sup>1</sup> Non-GAAP financial measure; See "Use of non-GAAP Financial Measures" and Non-GAAP reconciliations herein.

\$ in thousands, except per share data	Quarter ended			\$ Change from	
	1Q26	4Q25	1Q25	4Q25	1Q25
Total Revenue	172,340	178,599	130,673	(6,259)	41,667
Provision for credit losses	3,024	1,232	2,292	1,792	732
Noninterest Expense	95,164	107,548	79,549	(12,384)	15,615
Pre-tax income	74,152	69,819	48,832	4,333	25,320
Income tax expense	16,626	12,834	9,471	3,792	7,155
Noncontrolling Interest	-	8	-	(8)	-
<b>Net income</b>	<b>57,526</b>	<b>56,977</b>	<b>39,361</b>	<b>549</b>	<b>18,165</b>
Total non-gaap adjustments <sup>1</sup>	745	4,517	747	(3,772)	(2)
Adjusted net income <sup>2</sup>	58,271	61,494	40,108	(3,223)	18,163
Diluted earnings per share	\$ 1.10	\$ 1.07	\$ 0.84	\$ 0.03	\$ 0.26
Adjusted diluted earnings per share <sup>2</sup>	\$ 1.12	\$ 1.16	\$ 0.85	(\$ 0.04)	\$ 0.27

Non-GAAP Reconciliation	1Q26
\$ in thousands	
<b>Income before income taxes</b>	<b>74,152</b>
Plus merger and integration costs	1,447
Less cash life insurance benefit	763
Less loss on sales or write-downs of premises and equipment, other real estate owned and other assets, net	(320)
Plus other items, net	4
Less income tax expense, adj for items above	16,889
<b>Adjusted Net Income<sup>2</sup></b>	<b>58,271</b>
Net Income	57,526
Total non-gaap adjustments <sup>1</sup>	745

- Pre-tax income up ~6% in 1Q 26
- Fewer days in the quarter drives a seasonal decline in Net Interest Income (NII)
- Higher provision expense due to reserve build back on balance sheet growth and economic uncertainty
- Expenses decreased in the quarter –
  - Lower personnel costs including moderating performance-based incentive expense
  - Lower merger and integration costs – no future costs expected from SSBK transaction

## Earnings per Share

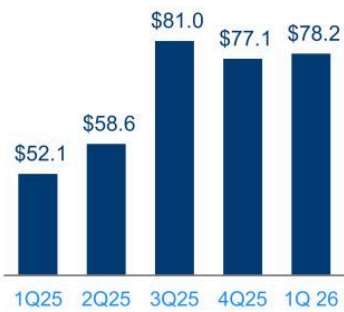


## Book Value per Share



## Adjusted PPNR<sup>1</sup>

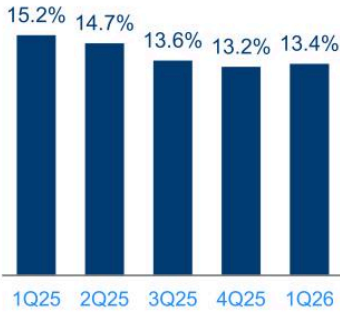
(in millions)



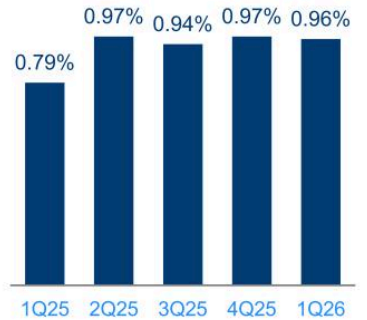
## Adjusted ROATCE<sup>1</sup>



## Total RBC Ratio<sup>2</sup>



## NPLs / Total Loans HFI



<sup>1</sup> Non-GAAP financial measure; See "Use of non-GAAP Financial Measures" and Non-GAAP reconciliations herein. <sup>2</sup> 1Q26 calculation is preliminary and subject to change.

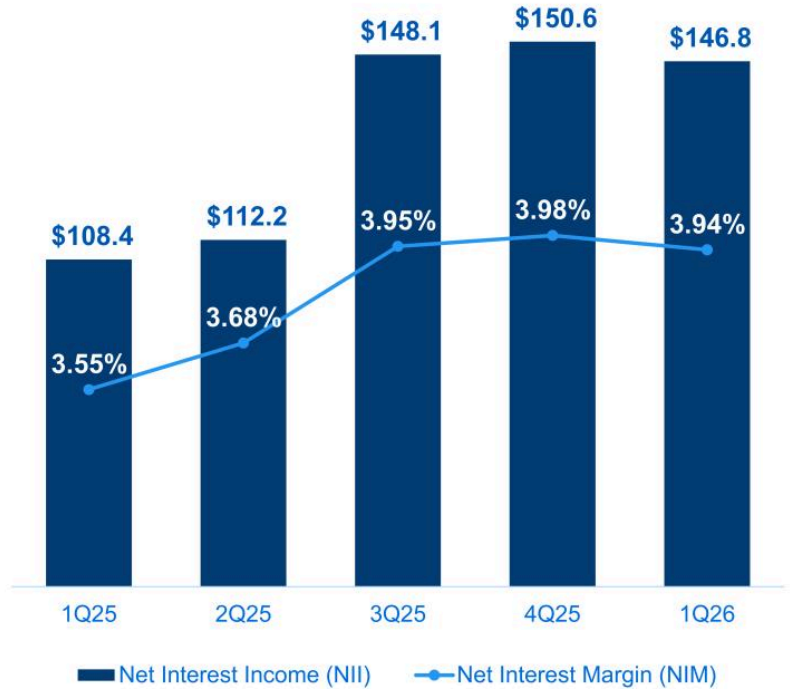
### Highlights

- NII lower in the quarter driven by day count and the first full quarter's impact of 4Q benchmark interest rate cuts
- Net interest margin (NIM) impacted by lower loan yields and the larger balance sheet
- Accretion on purchased loans contributed ~\$6.3 million or 17 bps to NIM in 1Q

### Net Interest Income Rollforward (\$ in thousands)

4Q25 Net Interest Income	150,642
Impact of loan & deposit rate changes	81
Impact of loan volume changes	771
Impact of deposit volume changes	(657)
Impact of rate & volume change on cash	(668)
Impact of day count	(3,257)
Impact of all other changes	(139)
<b>1Q26 Net Interest Income</b>	<b>146,774</b>

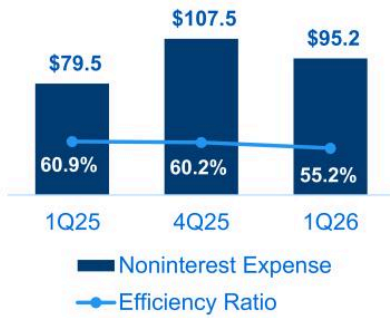
### FTE NII / NIM Trend (\$ millions)



## Noninterest Income (\$ millions)



## Noninterest Expense (\$ millions)



## Adj. Noninterest Expense<sup>1</sup> (\$ millions)



## Highlights

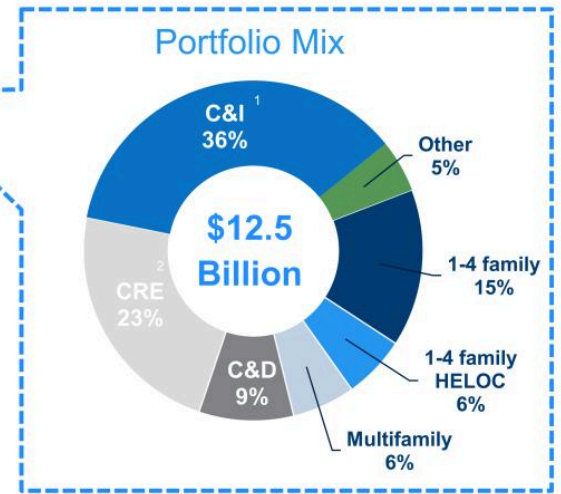
### Noninterest income:

- Day count impacts core fees such as mortgage, atm/interchange, etc.
- Mortgage income down ~\$1.3 mm, partially due to increased market volatility and uncertainty
- Decrease in BOLI income of ~\$400k, as 4Q included a non-recurring benefit payment
- Service charges and swap fees up during the quarter

### Noninterest expense:

- Personnel costs down with a return to normalized incentive levels
- Lower merger & integration costs in the period – with no further costs expected
- Decreases also noted in Legal & Professional, Data Processing, and Marketing

Loans HFI / Total Yield  
(\$ billions)



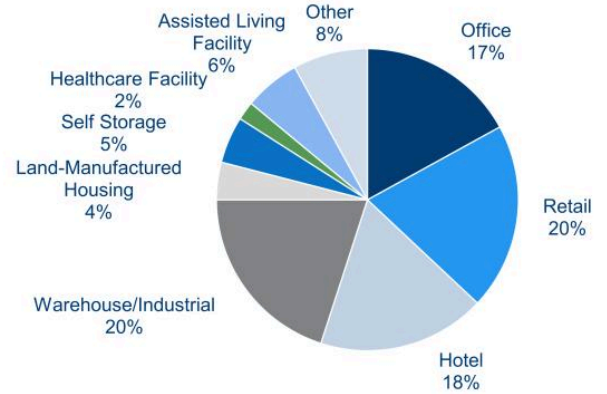
- Ending Loan HFI balances were \$12.5 billion, up \$120 million in the quarter or ~4% annualized
- Key growth categories include –
  - Commercial & Industrial loans up \$57mm
  - CRE Owner-Occupied loans up \$56mm
  - Resi Mortgage loans & HELOCs up \$18mm and \$27mm, respectively
- Lower loan yields a result of repricing of variable rate loans into lower overall benchmark interest rates during the period

<sup>1</sup> C&I includes owner-occupied CRE. <sup>2</sup> Excludes owner-occupied CRE.  
Note: Loan yield shown above includes a tax-equivalent adjustment using combined federal and blended state statutory income tax rate of 26.06%.

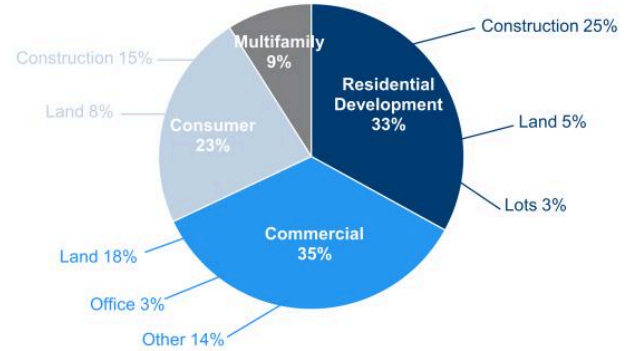
## C&I<sup>1</sup> Exposure by Industry (\$ millions)

Industry	C&I	CRE-OO	Total	% of Total
Real estate rental and leasing	\$313	\$269	\$582	13%
Retail trade	115	406	521	12%
Manufacturing	251	258	509	12%
Other services (except public administration)	76	274	350	8%
Finance and insurance	307	18	325	7%
Health care and social assistance	54	227	281	6%
Wholesale trade	183	94	277	6%
Accommodation and food services	74	198	272	6%
Construction	174	90	264	6%
Information <sup>3</sup>	181	13	194	4%
Transportation and warehousing	104	87	191	4%
Professional, scientific and technical services	118	65	183	4%
Arts, entertainment and recreation	64	64	128	3%
Administrative and support and waste management and remediation services	73	37	110	3%
Other	152	105	257	6%
<b>Total</b>	<b>\$2,239</b>	<b>\$2,205</b>	<b>\$4,444</b>	<b>100%</b>

## CRE<sup>2</sup> exposure by type



## C&D exposure by type



Note: Data as of March 31, 2026. <sup>1</sup> C&I includes owner-occupied CRE. <sup>2</sup> Excludes owner-occupied CRE. <sup>3</sup> Includes certain "assignment of catalog" lending which pertains to a security interest in a borrower's intellectual property, at FirstBank this most notably applies to music catalogs.

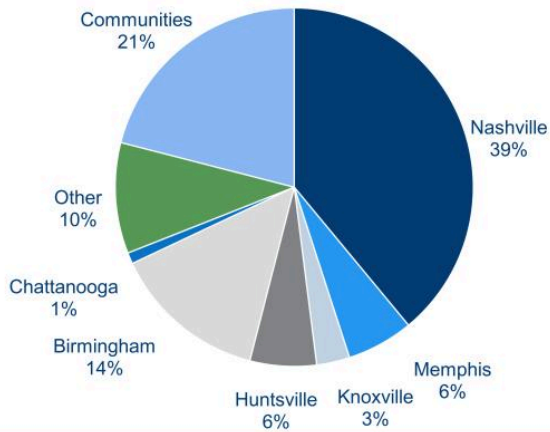
**Office loans as of 1Q26 –**

- Represent ~4% of total Loans HFI population
- 99% of portfolio is pass rated and current
- 16% of portfolio matures by year-end 2026
- 52% fixed rate & 48% floating rate
- Continuous monitoring of office loans greater than \$2 million shows minimal concerns
- Projects generally characterized by 25-30% cash equity requirement, loan to value maximums of 70%-75% at origination, and requests for guarantors

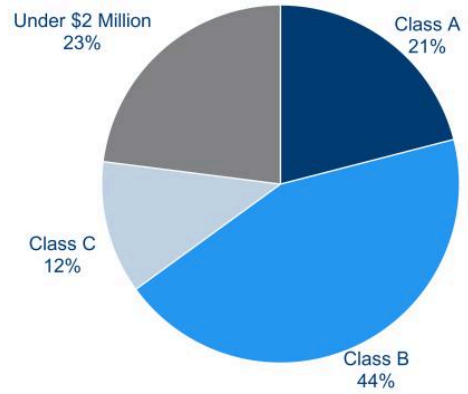
**Credit detail by class**

Class	Outstanding (\$mm)	Avg. Balance (\$mm)	Wtd. Avg. LTV	Wtd. Avg. Occupancy
Class A > \$2 million	\$108.4	\$7.2	57.5%	93.0%
Class B > \$2 million	227.7	5.6	63.5%	80.3%
Class C > \$2 million	64.9	5.9	64.3%	83.5%
<b>Total &gt; \$2 million</b>	<b>\$401.0</b>	<b>\$6.0</b>	<b>62.0%</b>	<b>84.3%</b>
Total < \$2 million	121.4	0.6	N/A	N/A
<b>Total Office</b>	<b>\$522.4</b>	<b>\$1.9</b>	<b>N/A</b>	<b>N/A</b>

**Geographic exposure**

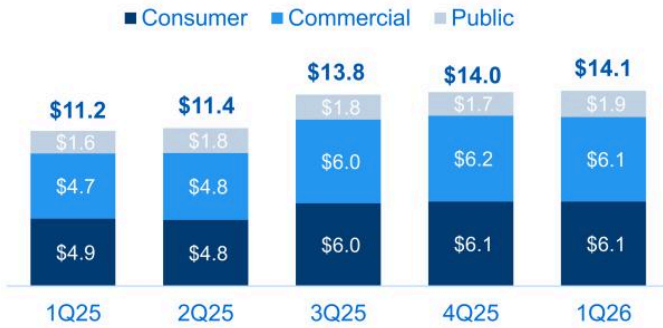


**Exposure by class**



Note: Data as of March 31, 2026. Data is only non-owner occupied CRE & C&D loans. Data excludes medical office buildings.

## Deposits by customer segment (\$billions)



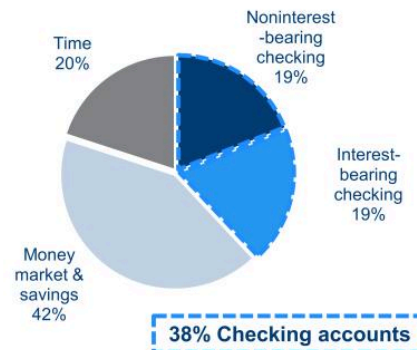
## Highlights

- Deposit balances ended at \$14.1 billion, up \$167 million or ~5% annualized
- Customer deposits up ~3% annualized – led by growth in CDs, Savings, and seasonal Public Funds
- 4Q deposit repricing drove decline in cost of funds and led to declines in rate-sensitive money market balances

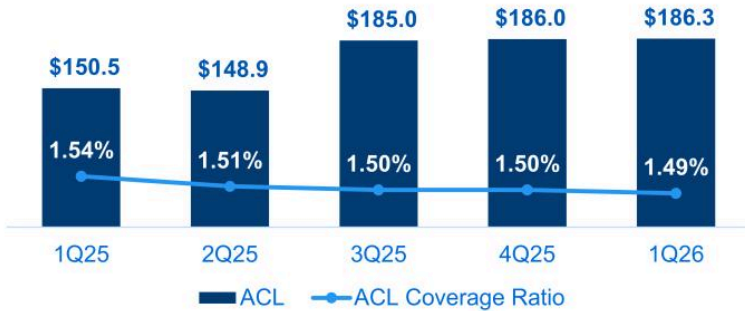
## Cost of deposits



## 1Q26 Deposit composition



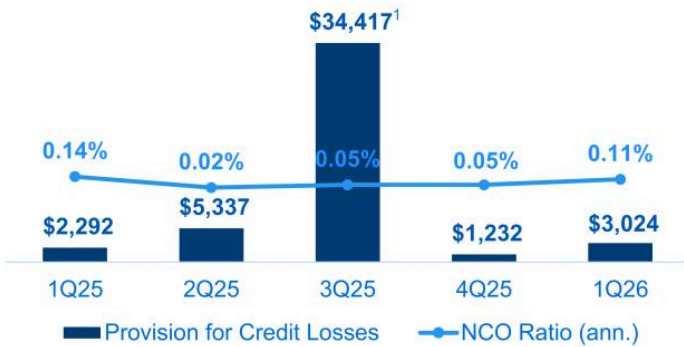
Allowance for Credit Losses & Coverage Ratio  
(\$ millions)



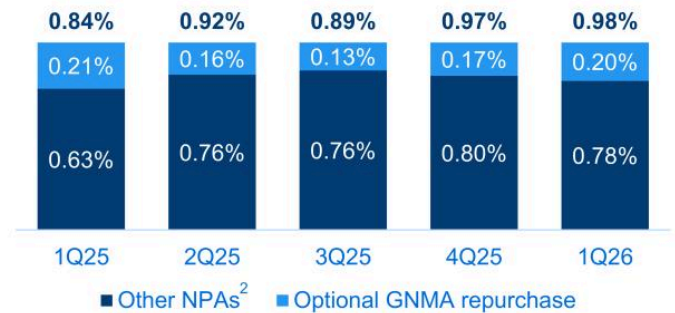
### Highlights

- Higher charge-off levels during the quarter a result of unique borrower situations, not broader economic themes
- Underlying credit quality remains solid with stable nonperforming loan and asset ratios
- Reserve levels remain adequate and relatively stable

Provision for Credit Losses & Net Charge Offs  
(\$ thousands)



Nonperforming Assets / Total Assets



<sup>1</sup>3Q25 provision expense includes the impact of day one provision for non-PCD acquired loans and unfunded commitments.

<sup>2</sup>Includes other real estate owned and repossessed assets—see page 13 of the 1Q26 Financial Supplement.

- In 1Q equities and broader markets were noticeably more volatile due to geopolitical events and a sharp increase in oil prices
- Economic forecasts include consideration of these events at varying levels
- Certain macro economic forecast variables were still improved compared to the 4Q outlook
- 1.49% ACL coverage ratio at period end

### Key forecast inputs<sup>1</sup>

	2Q26	3Q26	4Q26	1Q27
National Unemployment Rate	4.5	4.5	4.5	4.5
CRE Price Index	1.4	1.4	1.4	1.4
National Housing Price Index	0.15	0.69	0.23	-0.01
Prime Rate	6.1	5.9	5.6	5.6

### ACL on loans HFI / Loans HFI by category



<sup>1</sup> Source: Moody's "March 2026 U.S. Macroeconomic Outlook Baseline Scenario", with the exception of the National Housing Price Index which also incorporates components of the Mortgage Bankers Association Mortgage Finance Forecast.

## Capital Position

	1Q25	4Q25	1Q26
Shareholder's Equity/Assets	12.2%	12.0%	12.0%
TCE/TA <sup>1</sup>	10.5%	9.84%	9.91%
Common Equity Tier 1 <sup>2</sup>	12.8%	11.4%	11.5%
Tier 1 Risk-Based <sup>2</sup>	13.1%	11.4%	11.5%
Total Risk-Based <sup>2</sup>	15.2%	13.2%	13.4%
<i>AOCI Adjusted Ratios:<sup>1,2</sup></i>			
Adj. Common Equity Tier 1			11.3%
Adj. Total Risk-Based			13.2%

## Simple Capital Structure



## On-balance sheet liquidity (\$mm)



- Capital and liquidity levels remain strong and well-above required regulatory thresholds
- Executed ~\$22 million in share buy backs in 1Q 26
- Securities portfolio makes up 9% of total assets and does not include any HTM securities
- 1Q26 available sources of liquidity –
  - \$1.8 billion on-balance sheet
  - \$8.6 billion total other sources<sup>3</sup>

<sup>1</sup> Non-GAAP financial measure; See "Use of non-GAAP Financial Measures" and Non-GAAP reconciliations herein. <sup>2</sup> 1Q26 calculation is preliminary and subject to change. <sup>3</sup> Includes capacity from internal policy and does not include loans held at the REIT that could be pledged for additional capacity.

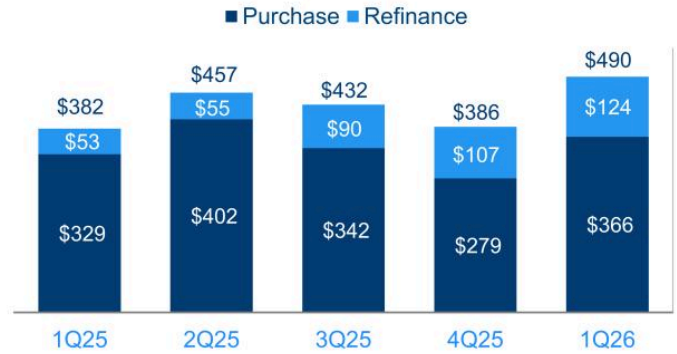
## Highlights

- Mortgage segment pre-tax net contribution of \$631 thousand
- Rate lock activity up in the quarter including ~\$134 million in pipeline at quarter end
- Economic uncertainty set in during the back half of the quarter slowing deal flow and close timelines, leading to lower segment revenue

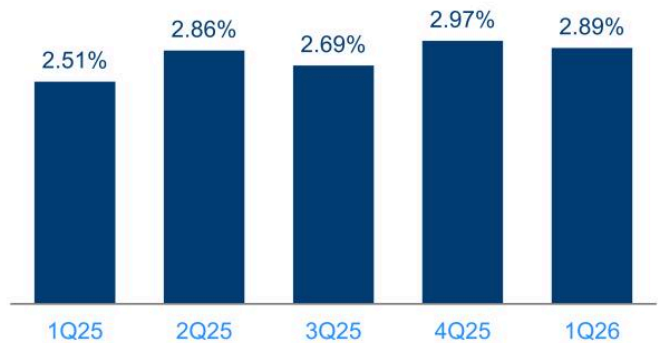
## Mortgage Banking Segment (\$ thousands)

	1Q25	4Q25	1Q26
Total Revenue	\$ 14,254	\$ 16,827	\$ 15,256
Provision for loan losses	103	436	1,037
Noninterest expense	12,640	13,992	13,588
Pre-tax net contribution after allocations	1,511	2,399	631
Total Assets	646,352	676,330	765,191
Efficiency Ratio	88.7%	83.2%	89.1%
Core Efficiency Ratio <sup>1</sup>	87.9%	83.2%	89.6%

## Interest rate lock commitment volume (\$mm)



## Mortgage gain on sale margin



<sup>1</sup> Non-GAAP financial measure; See "Use of non-GAAP Financial Measures" and Non-GAAP reconciliations herein.

Appendix

## GAAP reconciliations and use of non-GAAP financial measures

### Adjusted net income and diluted earnings per share

<i>(dollars in thousands, except for share data)</i>	Three Months Ended				
	Mar 2026	Dec 2025	Sep 2025	Jun 2025	Mar 2025
<b>Income before income taxes</b>	\$ 74,152	\$ 69,819	\$ 29,602	\$ (9,735)	\$ 48,832
Less gain (loss) from securities, net	1	64	12	(60,549)	16
Less (loss) gain on sales or write-downs of premises and equipment, other real estate owned and other assets, net	(320)	(131)	(646)	236	(625)
Less cash life insurance benefit	763	1,148	—	—	—
Plus initial provision for credit losses on acquired loans and unfunded commitments	—	—	28,366	—	—
Plus early retirement and severance costs	—	1,395	—	—	—
Plus loss on lease terminations and other branch closure costs	5	12	270	—	—
Plus certain nonrecurring charitable contributions	—	1,130	—	—	—
Plus merger and integration costs	1,447	4,611	16,057	2,734	401
<b>Adjusted pre-tax net income</b>	<b>75,160</b>	<b>75,886</b>	<b>74,929</b>	<b>53,312</b>	<b>49,842</b>
Income tax expense, adjusted for items above	16,889	14,392	17,323	3,778	9,734
Plus income tax benefit	\$ —	\$ —	\$ —	\$ (8,713)	\$ —
<b>Adjusted net income</b>	<b>\$ 58,271</b>	<b>\$ 61,494</b>	<b>\$ 57,606</b>	<b>\$ 40,821</b>	<b>\$ 40,108</b>
Weighted average common shares outstanding - fully diluted	52,203,469	53,074,753	53,957,062	46,179,090	47,024,211
<b>Adjusted diluted earnings per common share</b>					
Diluted earnings per common share	\$ 1.10	\$ 1.07	\$ 0.43	\$ 0.06	\$ 0.84
<b>Adjusted diluted earnings per common share</b>	<b>\$ 1.12</b>	<b>\$ 1.16</b>	<b>\$ 1.07</b>	<b>\$ 0.88</b>	<b>\$ 0.85</b>

## GAAP reconciliations and use of non-GAAP financial measures

### Adjusted net income and diluted earnings per share

<i>(dollars in thousands, except for share data)</i>	YTD 2026	Year Ended			
		2025	2024	2023	2022
<b>Income before income taxes</b>	\$ 74,152	\$ 138,518	\$ 146,670	\$ 150,292	\$ 159,574
Less gain (loss) from securities, net	1	(60,457)	(56,378)	(13,973)	(376)
Less loss on sales or write-downs of premises and equipment, other real estate owned and other assets, net	(320)	(1,166)	(2,167)	(27)	(265)
Less cash life insurance benefit	763	1,148	2,057	—	—
Less loss from changes in fair value of commercial loans held for sale	—	—	—	(2,114)	(5,133)
Plus initial provision for credit losses on acquired loans and unfunded commitments	—	28,366	—	—	—
Plus early retirement, severance and other costs	—	1,395	1,478	8,449	—
Plus loss (gain) on lease terminations and other branch closure costs	5	282	—	1,770	(18)
Plus FDIC special assessment	—	—	500	1,788	—
Plus merger and integration costs	1,447	23,803	—	—	—
Plus mortgage restructuring and offering expense	—	—	—	—	12,458
Plus certain nonrecurring charitable contributions	—	1,130	—	—	—
<b>Adjusted pre-tax net income</b>	<b>75,160</b>	<b>253,969</b>	<b>205,136</b>	<b>178,413</b>	<b>177,788</b>
Income tax expense, adjusted for items above	16,889	45,227	45,855	37,380	39,750
Plus income tax benefit	—	(8,713)	—	—	—
<b>Adjusted net income</b>	<b>\$ 58,271</b>	<b>\$ 200,029</b>	<b>\$ 159,281</b>	<b>\$ 141,033</b>	<b>\$ 138,038</b>
Weighted average common shares outstanding - fully diluted	52,203,469	50,070,121	46,872,625	46,822,792	47,239,791
<b>Adjusted diluted earnings per common share</b>					
Diluted earnings per common share	\$ 1.10	\$ 2.45	\$ 2.48	\$ 2.57	\$ 2.64
<b>Adjusted diluted earnings per common share</b>	<b>\$ 1.12</b>	<b>\$ 3.99</b>	<b>\$ 3.40</b>	<b>\$ 3.01</b>	<b>\$ 2.92</b>

## GAAP reconciliations and use of non-GAAP financial measures

### Adjusted pre-tax pre-provision net revenue

<i>(dollars in thousands)</i>	Three Months Ended				
	Mar 2026	Dec 2025	Sep 2025	Jun 2025	Mar 2025
<b>Income before income taxes</b>	\$ 74,152	\$ 69,819	\$ 29,602	\$ (9,735)	\$ 48,832
Plus provisions for credit losses	3,024	1,232	34,417	5,337	2,292
<b>Pre-tax pre-provision net revenue</b>	<b>77,176</b>	<b>71,051</b>	<b>64,019</b>	<b>(4,398)</b>	<b>51,124</b>
Less gain (loss) from securities, net	1	64	12	(60,549)	16
Less (loss) gain on sales or write-downs of premises and equipment, other real estate owned and other assets, net	(320)	(131)	(646)	236	(625)
Less cash life insurance benefit	763	1,148	—	—	—
Plus early retirement and severance costs	—	1,395	—	—	—
Plus loss on lease terminations and other branch closure costs	5	12	270	—	—
Plus certain nonrecurring charitable contributions	—	1,130	—	—	—
Plus merger and integration costs	1,447	4,611	16,057	2,734	401
<b>Adjusted pre-tax pre-provision net revenue</b>	<b>\$ 78,184</b>	<b>\$ 77,118</b>	<b>\$ 80,980</b>	<b>\$ 58,649</b>	<b>\$ 52,134</b>

## GAAP reconciliations and use of non-GAAP financial measures

### Adjusted pre-tax pre-provision net revenue

<i>(dollars in thousands)</i>	YTD 2026	Year Ended			
		2025	2024	2023	2022
<b>Income before income taxes</b>	\$ 74,152	\$ 138,518	\$ 146,670	\$ 150,292	\$ 159,574
Plus provisions for credit losses	3,024	43,278	12,004	2,539	18,982
<b>Pre-tax pre-provision net revenue</b>	77,176	181,796	158,674	152,831	178,556
Less (loss) gain from securities, net	1	(60,457)	(56,378)	(13,973)	(376)
Less (loss) gain on sales or write-downs of premises and equipment, other real estate owned and other assets, net	(320)	(1,166)	(2,167)	(27)	(265)
Less cash life insurance benefit	763	1,148	2,057	—	—
Less loss from changes in fair value of commercial loans held for sale	—	—	—	(2,114)	(5,133)
Plus early retirement, severance and other costs	—	1,395	1,478	8,449	—
Plus loss (gain) on lease terminations and other branch closure costs	5	282	—	1,770	(18)
Plus FDIC special assessment	—	—	500	1,788	—
Plus merger and integration costs	1,447	23,803	—	—	—
Plus mortgage restructuring and offering expense	—	—	—	—	12,458
Plus certain nonrecurring charitable contributions	—	1,130	—	—	—
<b>Adjusted pre-tax pre-provision net revenue</b>	\$ 78,184	\$ 268,881	\$ 217,140	\$ 180,952	\$ 196,770

## GAAP reconciliations and use of non-GAAP financial measures

### Adjusted tangible net income

<i>(dollars in thousands)</i>	Three Months Ended				
	Mar 2026	Dec 2025	Sep 2025	Jun 2025	Mar 2025
<b>Income before income taxes</b>	\$ 74,152	\$ 69,819	\$ 29,602	\$ (9,735)	\$ 48,832
Plus amortization of core deposit and other intangibles	1,869	1,932	2,079	631	656
Less gain (loss) from securities, net	1	64	12	(60,549)	16
Less (loss) gain on sales or write-downs of premises and equipment, other real estate owned and other assets, net	(320)	(131)	(646)	236	(625)
Less cash life insurance benefit	763	1,148	—	—	—
Plus initial provision for credit losses on acquired loans and unfunded commitments	—	—	28,366	—	—
Plus early retirement and severance costs	—	1,395	—	—	—
Plus loss on lease terminations and other branch closure costs	5	12	270	—	—
Plus certain nonrecurring charitable contributions	—	1,130	—	—	—
Plus merger and integration costs	1,447	4,611	16,057	2,734	401
Less income tax expense, adjusted for items above	17,376	14,895	17,864	3,942	9,905
Plus income tax benefit	\$ —	\$ —	\$ —	\$ (8,713)	\$ —
<b>Adjusted tangible net income</b>	<b>\$ 59,653</b>	<b>\$ 62,923</b>	<b>\$ 59,144</b>	<b>\$ 41,288</b>	<b>\$ 40,593</b>

## GAAP reconciliations and use of non-GAAP financial measures

### Adjusted tangible net income

<i>(dollars in thousands)</i>	YTD 2026	Year Ended			
		2025	2024	2023	2022
<b>Income before income taxes</b>	\$ 74,152	\$ 138,518	\$ 146,670	\$ 150,292	\$ 159,574
Plus amortization of core deposit and other intangibles	1,869	5,298	2,947	3,659	4,585
Less (loss) gain from securities, net	1	(60,457)	(56,378)	(13,973)	(376)
Less (loss) gain on sales or write-downs of premises and equipment, other real estate owned and other assets, net	(320)	(1,166)	(2,167)	(27)	(265)
Less cash life insurance benefit	763	1,148	2,057	—	—
Less (loss) gain from changes in fair value of commercial loans held for sale	—	—	—	(2,114)	(5,133)
Plus initial provision for credit losses on acquired loans and unfunded commitments	—	28,366	—	—	—
Plus early retirement, severance and other costs	—	1,395	1,478	8,449	—
Plus loss (gain) on lease terminations and other branch closure costs	5	282	—	1,770	(18)
Plus FDIC special assessment	—	—	500	1,788	—
Plus merger and integration costs	1,447	23,803	—	—	—
Plus mortgage restructuring and offering expense	—	—	—	—	12,458
Plus certain nonrecurring charitable contributions	—	1,130	—	—	—
Less income tax expense, adjusted for items above	17,376	46,606	46,623	38,334	40,944
Plus income tax benefit	\$ —	\$ (8,713)	\$ —	\$ —	\$ —
<b>Adjusted tangible net income</b>	<b>\$ 59,653</b>	<b>\$ 203,948</b>	<b>\$ 161,460</b>	<b>\$ 143,738</b>	<b>\$ 141,429</b>

## GAAP reconciliations and use of non-GAAP financial measures

### Adjusted total risk-based capital

<i>(dollars in thousands)</i>	<b>As of Mar 2026</b>
Common stock, related surplus and retained earnings	\$ 2,009,132
Less goodwill and disallowed intangibles, net of deferred tax liabilities and deferred tax assets arising from net operating loss tax credit carryforwards	352,673
Common Equity Tier 1 capital	\$ 1,656,459
Plus accumulated other comprehensive loss on available-for-sale securities	(35,259)
<b>Adjusted Common Equity Tier 1 capital</b>	<b>\$ 1,621,200</b>
Total Risk-Based capital	\$ 1,920,244
Plus accumulated other comprehensive loss on available-for-sale securities	(35,259)
<b>Adjusted Total Risk-Based capital</b>	<b>\$ 1,884,985</b>
Total risk-weighted assets	\$ 14,362,816
Less risk-weighted impact of available-for-sale securities	76,630
<b>Adjusted total risk-weighted assets</b>	<b>\$ 14,286,186</b>
Common Equity Tier 1 ratio	11.5%
<b>Adjusted Common Equity Tier 1 capital</b>	<b>11.3%</b>
Total Risk-Based capital	13.4%
<b>Adjusted Total Risk-Based capital</b>	<b>13.2%</b>

*Note: Capital ratios are at FB Financial Corporation and are preliminary.*

## GAAP reconciliations and use of non-GAAP financial measures

### Core efficiency ratio (tax-equivalent basis)

<i>(dollars in thousands)</i>	Three Months Ended				
	Mar 2026	Dec 2025	Sep 2025	Jun 2025	Mar 2025
Total noninterest expense	\$ 95,164	\$107,548	\$109,856	\$ 81,261	\$ 79,549
Less early retirement and severance costs	—	1,395	—	—	—
Less loss on lease terminations and other branch related costs	5	12	270	—	—
Less certain nonrecurring charitable contributions	—	1,130	—	—	—
Less merger and integration costs	1,447	4,611	16,057	2,734	401
<b>Adjusted noninterest expense</b>	<b>\$ 93,712</b>	<b>\$100,400</b>	<b>\$ 93,529</b>	<b>\$ 78,527</b>	<b>\$ 79,148</b>
Net interest income	\$145,965	\$149,804	\$147,240	\$111,415	\$107,641
Net interest income (tax-equivalent basis)	146,774	150,642	148,088	112,236	108,427
Total noninterest income (loss)	26,375	28,795	26,635	(34,552)	23,032
Less gain (loss) from securities, net	1	64	12	(60,549)	16
Less (loss) gain on sales or write-downs of premises and equipment, other real estate owned and other assets, net	(320)	(131)	(646)	236	(625)
Less cash life insurance benefit	763	1,148	—	—	—
Less loss from changes in fair value of commercial loans held for sale	—	—	—	—	—
Less loss on swap cancellation	—	—	—	—	—
<b>Adjusted noninterest income</b>	<b>25,931</b>	<b>27,714</b>	<b>27,269</b>	<b>25,761</b>	<b>23,641</b>
Total revenue	\$172,340	\$178,599	\$173,875	\$ 76,863	\$130,673
<b>Adjusted revenue (tax-equivalent basis)</b>	<b>\$172,705</b>	<b>\$178,356</b>	<b>\$175,357</b>	<b>\$137,997</b>	<b>\$132,068</b>
Efficiency ratio	55.2%	60.2%	63.2%	105.7%	60.9%
<b>Adjusted efficiency ratio (tax-equivalent basis)</b>	<b>54.3%</b>	<b>56.3%</b>	<b>53.3%</b>	<b>56.9%</b>	<b>59.9%</b>

## GAAP reconciliations and use of non-GAAP financial measures

### Core efficiency ratio (tax-equivalent basis)

<i>(dollars in thousands)</i>	YTD 2026	Year Ended			
		2025	2024	2023	2022
Total noninterest expense	\$ 95,164	\$378,214	\$296,899	\$324,929	\$348,346
Less early retirement, severance and other costs	—	1,395	1,478	8,449	—
Less loss (gain) on lease terminations and other branch related costs	5	282	—	1,770	(18)
Less certain nonrecurring charitable contributions	—	1,130	—	—	—
Less FDIC special assessment	—	—	500	1,788	—
Less merger and integration costs	1,447	23,803	—	—	—
<b>Adjusted noninterest expense</b>	<b>\$ 93,712</b>	<b>\$351,604</b>	<b>\$294,921</b>	<b>\$312,922</b>	<b>\$335,906</b>
Net interest income	\$145,965	\$516,100	\$416,503	\$407,217	\$412,235
Net interest income (tax-equivalent basis)	146,774	519,393	419,091	410,562	415,282
Total noninterest income	26,375	43,910	39,070	70,543	114,667
Less gain (loss) from securities, net	1	(60,457)	(56,378)	(13,973)	(376)
Less (loss) gain on sales or write-downs of premises and equipment, other real estate owned and other assets, net	(320)	(1,166)	(2,167)	(27)	(265)
Less cash life insurance benefit	763	1,148	2,057	—	—
Less loss from changes in fair value of commercial loans held for sale	—	—	—	(2,114)	(5,133)
Less loss on swap cancellation	—	—	—	—	—
<b>Adjusted noninterest income</b>	<b>25,931</b>	<b>104,385</b>	<b>95,558</b>	<b>86,657</b>	<b>120,441</b>
Total revenue	\$172,340	\$560,010	\$455,573	\$477,760	\$526,902
<b>Adjusted revenue (tax-equivalent basis)</b>	<b>\$172,705</b>	<b>\$623,778</b>	<b>\$514,649</b>	<b>\$497,219</b>	<b>\$535,723</b>
Efficiency ratio	55.2%	67.5%	65.2%	68.0%	66.1%
<b>Adjusted efficiency ratio (tax-equivalent basis)</b>	<b>54.3%</b>	<b>56.4%</b>	<b>57.3%</b>	<b>62.9%</b>	<b>62.7%</b>

## GAAP reconciliations and use of non-GAAP financial measures

### Banking segment core efficiency ratio (tax-equivalent basis)

<i>(dollars in thousands)</i>	Three Months Ended				
	Mar 2026	Dec 2025	Sep 2025	Jun 2025	Mar 2025
Banking segment noninterest expense	\$ 81,576	\$ 93,556	\$ 96,969	\$ 67,330	\$ 66,909
Less early retirement and severance costs	—	1,395	—	—	—
Less loss on lease terminations and other branch closure costs	5	12	270	—	—
Less certain nonrecurring charitable contributions	—	1,130	—	—	—
Less merger and integration costs	1,447	4,611	16,057	2,734	401
<b>Banking segment adjusted noninterest expense</b>	<b>\$ 80,124</b>	<b>\$ 86,408</b>	<b>\$ 80,642</b>	<b>\$ 64,596</b>	<b>\$ 66,508</b>
Banking segment net interest income	\$143,122	\$146,565	\$144,859	\$108,909	\$105,759
Banking segment net interest income (tax-equivalent basis)	143,931	147,403	145,707	109,730	106,545
Banking segment noninterest income (loss)	13,962	15,207	13,078	(47,720)	10,660
Less gain (loss) from securities, net	1	64	12	(60,549)	16
Less (loss) gain on sales or write-downs of premises and equipment, other real estate owned and other assets, net	(409)	(131)	(646)	203	(497)
Less cash life insurance benefit	763	1,148	—	—	—
<b>Banking segment adjusted noninterest income</b>	<b>13,607</b>	<b>14,126</b>	<b>13,712</b>	<b>12,626</b>	<b>11,141</b>
Banking segment total revenue	\$157,084	\$161,772	\$157,937	\$ 61,189	\$116,419
<b>Banking segment total adjusted revenue (tax-equivalent basis)</b>	<b>\$157,538</b>	<b>\$161,529</b>	<b>\$159,419</b>	<b>\$122,356</b>	<b>\$117,686</b>
Banking segment efficiency ratio	51.9%	57.8%	61.4%	110.0%	57.5%
<b>Banking segment adjusted efficiency ratio (tax-equivalent basis)</b>	<b>50.9%</b>	<b>53.5%</b>	<b>50.6%</b>	<b>52.8%</b>	<b>56.5%</b>

## GAAP reconciliations and use of non-GAAP financial measures

### Mortgage segment core efficiency ratio (tax-equivalent basis)

<i>(dollars in thousands)</i>	Three Months Ended				
	Mar 2026	Dec 2025	Sep 2025	Jun 2025	Mar 2025
Mortgage segment noninterest expense	\$ 13,588	\$ 13,992	\$ 12,887	\$ 13,931	\$ 12,640
<b>Mortgage segment adjusted noninterest expense</b>	<b>\$ 13,588</b>	<b>\$ 13,992</b>	<b>\$ 12,887</b>	<b>\$ 13,931</b>	<b>\$ 12,640</b>
Mortgage segment net interest income	\$ 2,843	\$ 3,239	\$ 2,381	\$ 2,506	\$ 1,882
Mortgage segment noninterest income	12,413	13,588	13,557	13,168	12,372
Less gain (loss) on sales or write-downs of premises and equipment, other real estate owned and other assets, net	89	—	—	33	(128)
<b>Mortgage segment adjusted noninterest income</b>	<b>12,324</b>	<b>13,588</b>	<b>13,557</b>	<b>13,135</b>	<b>12,500</b>
Mortgage segment total revenue	\$ 15,256	\$ 16,827	\$ 15,938	\$ 15,674	\$ 14,254
<b>Mortgage segment adjusted total revenue</b>	<b>\$ 15,167</b>	<b>\$ 16,827</b>	<b>\$ 15,938</b>	<b>\$ 15,641</b>	<b>\$ 14,382</b>
Mortgage segment efficiency ratio	89.1%	83.2%	80.9%	88.9%	88.7%
<b>Mortgage segment adjusted efficiency ratio (tax-equivalent basis)</b>	<b>89.6%</b>	<b>83.2%</b>	<b>80.9%</b>	<b>89.1%</b>	<b>87.9%</b>

## GAAP reconciliations and use of non-GAAP financial measures

### Tangible assets, common equity and related measures

<i>(dollars in thousands, except share data)</i>	As of				
	Mar 2026	Dec 2025	Sep 2025	Jun 2025	Mar 2025
<b>Tangible assets</b>					
Total assets	\$16,468,439	\$16,300,292	\$16,236,459	\$13,354,238	\$13,136,449
Less goodwill	350,353	350,353	350,353	242,561	242,561
Less intangibles, net	29,415	31,284	33,216	4,475	5,106
<b>Tangible assets</b>	<b>\$16,088,671</b>	<b>\$15,918,655</b>	<b>\$15,852,890</b>	<b>\$13,107,202</b>	<b>\$12,888,782</b>
<b>Tangible common equity</b>					
Total common shareholders' equity	\$ 1,973,873	\$ 1,948,165	\$ 1,978,043	\$ 1,611,130	\$ 1,601,962
Less goodwill	350,353	350,353	350,353	242,561	242,561
Less intangibles, net	29,415	31,284	33,216	4,475	5,106
<b>Tangible common equity</b>	<b>\$ 1,594,105</b>	<b>\$ 1,566,528</b>	<b>\$ 1,594,474</b>	<b>\$ 1,364,094</b>	<b>\$ 1,354,295</b>
Common shares outstanding	51,418,024	51,752,401	53,456,522	45,807,689	46,514,547
Book value per common share	\$ 38.39	\$ 37.64	\$ 37.00	\$ 35.17	\$ 34.44
<b>Tangible book value per common share</b>	<b>\$ 31.00</b>	<b>\$ 30.27</b>	<b>\$ 29.83</b>	<b>\$ 29.78</b>	<b>\$ 29.12</b>
Total common shareholders' equity to total assets	12.0%	12.0%	12.2%	12.1%	12.2%
<b>Tangible common equity to tangible assets</b>	<b>9.91%</b>	<b>9.84%</b>	<b>10.1%</b>	<b>10.4%</b>	<b>10.5%</b>
<b>On-balance sheet liquidity:</b>					
Cash and cash equivalents	\$ 1,157,763	\$ 1,155,895	\$ 1,280,033	\$ 1,165,729	\$ 794,706
Unpledged securities	637,182	649,000	608,716	547,354	703,117
Equity securities, at fair value	—	155	1,450	—	—
<b>Total on-balance sheet liquidity</b>	<b>\$ 1,794,945</b>	<b>\$ 1,805,050</b>	<b>\$ 1,890,199</b>	<b>\$ 1,713,083</b>	<b>\$ 1,497,823</b>
On-balance sheet liquidity as a percentage of total assets	10.9%	11.1%	11.6%	12.8%	11.4%
<b>On-balance sheet liquidity as a percentage of total tangible assets</b>	<b>11.2%</b>	<b>11.3%</b>	<b>11.9%</b>	<b>13.1%</b>	<b>11.6%</b>

## GAAP reconciliations and use of non-GAAP financial measures

### Tangible assets, common equity and related measures

<i>(dollars in thousands, except share data)</i>	As of the Year Ended				
	2025	2025	2024	2023	2022
<b>Tangible assets</b>					
Total assets	\$16,468,439	\$16,300,292	\$13,157,482	\$12,604,403	\$12,847,756
Less goodwill	350,353	350,353	242,561	242,561	242,561
Less intangibles, net	29,415	31,284	5,762	8,709	12,368
<b>Tangible assets</b>	<b>\$16,088,671</b>	<b>\$15,918,655</b>	<b>\$12,909,159</b>	<b>\$12,353,133</b>	<b>\$12,592,827</b>
<b>Tangible common equity</b>					
Total common shareholders' equity	\$ 1,973,873	\$ 1,948,165	\$ 1,567,538	\$ 1,454,794	\$ 1,325,425
Less goodwill	350,353	350,353	242,561	242,561	242,561
Less intangibles, net	29,415	31,284	5,762	8,709	12,368
<b>Tangible common equity</b>	<b>\$ 1,594,105</b>	<b>\$ 1,566,528</b>	<b>\$ 1,319,215</b>	<b>\$ 1,203,524</b>	<b>\$ 1,070,496</b>
Common shares outstanding	51,418,024	51,752,401	46,663,120	46,848,934	46,737,912
Book value per common share	\$ 38.39	\$ 37.64	\$ 33.59	\$ 31.05	\$ 28.36
<b>Tangible book value per common share</b>	<b>\$ 31.00</b>	<b>\$ 30.27</b>	<b>\$ 28.27</b>	<b>\$ 25.69</b>	<b>\$ 22.90</b>
Total common shareholders' equity to total assets	12.0%	12.0%	11.9%	11.5%	10.3%
<b>Tangible common equity to tangible assets</b>	<b>9.91%</b>	<b>9.84%</b>	<b>10.2%</b>	<b>9.74%</b>	<b>8.50%</b>

## GAAP reconciliations and use of non-GAAP financial measures

### Adjusted return on average tangible common equity and related measures

<i>(dollars in thousands)</i>	Three Months Ended				
	Mar 2026	Dec 2025	Sep 2025	Jun 2025	Mar 2025
Average common shareholders' equity	\$1,965,877	\$1,956,633	\$1,977,785	\$1,583,099	\$1,583,958
Less average goodwill	350,353	350,353	350,355	242,561	242,561
Less average intangibles, net	30,394	32,301	34,983	4,791	5,426
<b>Average tangible common equity</b>	<b>\$1,585,130</b>	<b>\$1,573,979</b>	<b>\$1,592,447</b>	<b>\$1,335,747</b>	<b>\$1,335,971</b>
Net income	\$ 57,526	\$ 56,977	\$ 23,375	\$ 2,909	\$ 39,361
Return on average common equity	11.9%	11.6%	4.69%	0.74%	10.1%
<b>Return on average tangible common equity</b>	<b>14.7%</b>	<b>14.4%</b>	<b>5.82%</b>	<b>0.87%</b>	<b>11.9%</b>
Adjusted tangible net income	\$ 59,653	\$ 62,923	\$ 59,144	\$ 41,288	\$ 40,593
<b>Adjusted return on average tangible common equity</b>	<b>15.3%</b>	<b>15.9%</b>	<b>14.7%</b>	<b>12.4%</b>	<b>12.3%</b>

## GAAP reconciliations and use of non-GAAP financial measures

### Adjusted return on average tangible common equity and related measures

<i>(dollars in thousands)</i>	Three Months Ended				
	Mar 2026	Dec 2025	Sep 2025	Jun 2025	Mar 2025
Net income	\$ 57,526	\$ 56,977	\$ 23,375	\$ 2,909	\$ 39,361
Average assets	16,258,272	16,151,195	16,007,788	13,032,490	13,206,969
Average common equity	1,965,877	1,956,633	1,977,785	1,583,099	1,583,958
Return on average assets	1.43%	1.40%	0.58%	0.09%	1.21%
Return on average common equity	11.9%	11.55%	4.69%	0.74%	10.1%
Adjusted net income	\$ 58,271	\$ 61,494	\$ 57,606	\$ 40,821	\$ 40,108
<b>Adjusted return on average assets</b>	<b>1.45%</b>	<b>1.51%</b>	<b>1.43%</b>	<b>1.26%</b>	<b>1.23%</b>
<b>Adjusted return on average common equity</b>	<b>12.0%</b>	<b>12.5%</b>	<b>11.6%</b>	<b>10.3%</b>	<b>10.3%</b>
Adjusted pre-tax pre-provision net revenue	\$ 78,184	\$ 77,118	\$ 80,980	\$ 58,649	\$ 52,134
<b>Adjusted pre-tax pre-provision return on average assets</b>	<b>1.95%</b>	<b>1.89%</b>	<b>2.01%</b>	<b>1.81%</b>	<b>1.60%</b>

## GAAP reconciliations and use of non-GAAP financial measures

### Adjusted return on average assets, common equity and related measures

<i>(dollars in thousands)</i>	YTD 2026	Year Ended			
		2025	2024	2023	2022
Average common shareholders' equity	\$1,965,877	\$1,776,945	\$1,505,739	\$1,374,831	\$1,349,583
Less average goodwill	350,353	296,901	242,561	242,561	242,561
Less average intangibles, net	30,394	19,492	7,177	10,922	14,573
<b>Average tangible common equity</b>	<b>\$1,585,130</b>	<b>\$1,460,552</b>	<b>\$1,256,001</b>	<b>\$1,121,348</b>	<b>\$1,092,449</b>
Net income	\$ 57,526	\$122,622	\$116,035	\$120,224	\$124,555
Return on average common equity	11.9%	6.90%	7.71%	8.74%	9.23%
<b>Return on average tangible common equity</b>	<b>14.7%</b>	<b>8.40%</b>	<b>9.24%</b>	<b>10.7%</b>	<b>11.4%</b>
Adjusted tangible net income	\$ 59,653	\$203,948	\$161,460	\$143,738	\$141,429
<b>Adjusted return on average tangible common equity</b>	<b>15.3%</b>	<b>14.0%</b>	<b>12.9%</b>	<b>12.8%</b>	<b>12.9%</b>

## GAAP reconciliations and use of non-GAAP financial measures

### Adjusted return on average assets, common equity and related measures

<i>(dollars in thousands)</i>	YTD 2026	Year Ended			
		2025	2024	2023	2022
Net income	\$ 57,526	\$122,622	\$116,035	\$120,224	\$124,555
Average assets	16,258,272	14,611,535	12,725,748	12,668,834	12,377,850
Average common equity	1,965,877	1,776,945	1,505,739	1,374,831	1,349,583
Return on average assets	1.43%	0.84%	0.91%	0.95%	1.01%
Return on average common equity	11.9%	6.90%	7.71%	8.74%	9.23%
Adjusted net income	\$ 58,271	\$200,029	\$159,281	\$141,033	\$138,038
<b>Adjusted return on average assets</b>	1.45%	1.37%	1.25%	1.11%	1.12%
<b>Adjusted return on average common equity</b>	12.0%	11.3%	10.6%	10.3%	10.2%
Adjusted pre-tax pre-provision net revenue	\$ 78,184	\$268,881	\$217,140	\$180,952	\$196,770
<b>Adjusted pre-tax pre-provision return on average assets</b>	1.95%	1.84%	1.71%	1.43%	1.59%

