



First Quarter 2026

Earnings Call Presentation

April 22, 2026

Forward-Looking Statements and Non-GAAP Financial Measures

Forward-looking statements in this report relating to WesBanco's plans, strategies, objectives, expectations, intentions and adequacy of resources, are made pursuant to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. The information contained in this report should be read in conjunction with WesBanco's Form 10-K for the year ended December 31, 2025 and documents subsequently filed by WesBanco with the Securities and Exchange Commission ("SEC"), which are available at the SEC's website, www.sec.gov or at WesBanco's website, www.WesBanco.com. Investors are cautioned that forward-looking statements, which are not historical fact, involve risks and uncertainties, including those detailed in WesBanco's most recent Annual Report on Form 10-K filed with the SEC under "Risk Factors" in Part I, Item 1A. Such statements are subject to important factors that could cause actual results to differ materially from those contemplated by such statements, including, without limitation, changes in interest rates, spreads on earning assets and interest-bearing liabilities, and associated interest rate sensitivity; sources of liquidity available to WesBanco and its related subsidiary operations; potential future credit losses and the credit risk of commercial, real estate, and consumer loan customers and their borrowing activities; actions of the Federal Reserve Board, the Federal Deposit Insurance Corporation, the Consumer Financial Protection Bureau, the SEC, the Financial Institution Regulatory Authority, the Municipal Securities Rulemaking Board, the Securities Investors Protection Corporation, and other regulatory bodies; potential legislative and federal and state regulatory actions and reform, including, without limitation, the impact of the implementation of the Dodd-Frank Act; adverse decisions of federal and state courts; fraud, scams and schemes of third parties; cyber-security breaches; competitive conditions in the financial services industry; rapidly changing technology affecting financial services; marketability of debt instruments and corresponding impact on fair value adjustments; and/or other external developments materially impacting WesBanco's operational and financial performance. WesBanco does not assume any duty to update forward-looking statements.

While forward-looking statements reflect our good-faith beliefs, they are not guarantees of future performance. All forward-looking statements are necessarily only estimates of future results. Accordingly, actual results may differ materially from those expressed in or contemplated by the particular forward-looking statement, and, therefore, you are cautioned not to place undue reliance on such statements. Further, any forward-looking statement speaks only as of the date on which it is made, and we undertake no obligation to update any forward-looking statement to reflect events or circumstances after the date on which the statement is made or to reflect the occurrence of unanticipated events or circumstances, except as required by applicable law.

Statements in this presentation with respect to the benefits of the merger between WesBanco and Premier, the parties' plans, obligations, expectations, and intentions, and the statements with respect to accretion, earn back of tangible book value, tangible book value dilution and internal rate of return, constitute forward-looking statements as defined by federal securities laws. Such statements are subject to numerous assumptions, risks, and uncertainties. Actual results could differ materially from those contained or implied by such statements for a variety of factors including: changes in economic conditions; movements in interest rates; competitive pressures on product pricing and services; success and timing of other business strategies; the nature, extent, and timing of governmental actions and reforms; extended disruption of vital infrastructure; and other factors described in WesBanco's 2025 Annual Report on Form 10-K and documents subsequently filed by WesBanco with the SEC.

In addition to the results of operations presented in accordance with Generally Accepted Accounting Principles (GAAP), WesBanco's management uses, and this presentation contains or references, certain non-GAAP financial measures, such as pre-tax pre-provision income, tangible common equity/tangible assets; net income excluding after-tax restructuring and merger-related expenses and excluding after-tax day one provision for credit losses on acquired loans; efficiency ratio; return on average assets; and return on average tangible equity. WesBanco believes these financial measures provide information useful to investors in understanding our operational performance and business and performance trends which facilitate comparisons with the performance of others in the financial services industry. Although WesBanco believes that these non-GAAP financial measures enhance investors' understanding of WesBanco's business and performance, these non-GAAP financial measures should not be considered an alternative to GAAP. The non-GAAP financial measures contained therein should be read in conjunction with the audited financial statements and analysis as presented in the Annual Report on Form 10-K as well as the unaudited financial statements and analyses as presented in the Quarterly Reports on Forms 10-Q for WesBanco and its subsidiaries, as well as other filings that the company has made with the SEC.

Strong YoY Increase in EPS; Improved NIM 22bp YoY

- GAAP EPS of \$0.88 but, when excluding merger and restructuring costs, EPS⁽¹⁾ was \$0.91 and increased 38% compared to the prior year and 8% from the sequential quarter
- Achieved or exceeded year one financial targets outlined in the PFC acquisition model⁽²⁾, 1.3% return on average assets, a 10.7% CET1 ratio, and tangible book value per share of \$22.45⁽¹⁾
- Advanced organic growth model with commercial banking expansion into high-growth South Florida markets
- Increased NIM 22bp YoY to 3.57%, driven by lower funding costs and higher earning asset yields
- Improved efficiency ratio nearly 4 percentage points YoY to 52.5%, primarily due to expense synergies from the PFC acquisition and the focus on positive operating leverage
- Executed next phase of financial center optimization with planned closure of 10 financial centers in May
- Built record commercial loan pipeline of \$1.6 billion
- Increased total deposits 1.8% YoY on an organic basis to \$21.7 billion; flat compared to the fourth quarter
- Increased total loans 2.2% YoY as organic growth more than offset higher CRE payoffs of \$340 million
 - Elevated payoffs impacted YoY loan growth by 1.4%

Net Income Available to Common Shareholders and Diluted EPS⁽¹⁾

\$87.3 million; \$0.91/share

Net Interest Margin

+22 bp YoY

Total Loan Growth

+2.2% YoY or +3.6%, excluding CRE payoff headwind

Total Deposit Growth

+1.8% YoY; flat QoQ

Criticized and Classified Loans to Total Loans

2.91%

CET1 Capital Ratio

10.67%

Q1 2026 Financial and Operational Highlights

Key Metrics

	Quarter Ending		
	3/31/2026	H / (L) 3/31/2025	H / (L) 12/31/2025
Return on Average Assets ⁽¹⁾⁽²⁾	1.29%	33bp	12bp
PTPP Return on Average Assets ⁽¹⁾⁽²⁾	1.68%	20bp	(7bp)
Return on Average Equity ⁽¹⁾⁽²⁾	8.67%	222bp	82bp
PTPP Return on Average Equity ⁽¹⁾⁽²⁾	11.34%	136bp	(42bp)
Return on Average Tangible Common Equity ⁽¹⁾⁽²⁾	17.37%	481bp	98bp
PTPP Return on Average Tangible Common Equity ⁽¹⁾⁽²⁾	22.68%	346bp	(161bp)
<hr/>			
Tangible Book Value per Share (\$) ⁽¹⁾	\$22.45	11.9%	2.0%
Efficiency Ratio ⁽¹⁾⁽²⁾	52.54%	(382bp)	92bp
Net Interest Margin	3.57%	22bp	(4bp)
Average Loans to Average Deposits	89.05%	(27bp)	27bp
Non-Performing Assets to Total Assets	0.53%	23bp	20bp
Net Loan Charge-offs to Average Loans (annualized)	0.16%	8bp	10bp

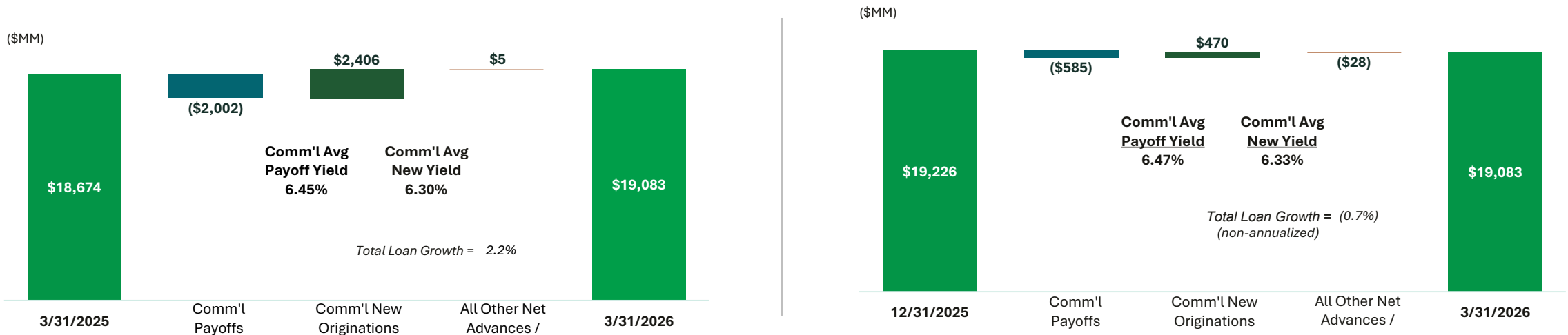
Note: PTPP = pre-tax, pre-provision

(1) Non-GAAP measure – please see reconciliation in appendix

(2) Excludes restructuring and merger-related expenses and/or day 1 provision for credit losses on acquired loans

Organic Growth Model Intact – Impacted by Elevated CRE Payoffs

- Total loans increased \$400 million, or 2.2%, YoY to \$19.1 billion, driven by commercial and home equity lending
- CRE loan payoffs remained elevated and totaled \$340 million for the first quarter of 2026, consistent with the elevated quarterly levels incurred during the second half of 2025
 - The increase in payoffs negatively impacted YoY loan growth by approximately 1.4%
- Commercial loan pipeline a record \$1.6 billion, as of 3/31/2026
 - 50% of pipeline from PFC markets and loan production offices
 - Initial Florida pipeline adds an additional \$30 million
- C&I line utilization was approximately 37% for Q1 2026



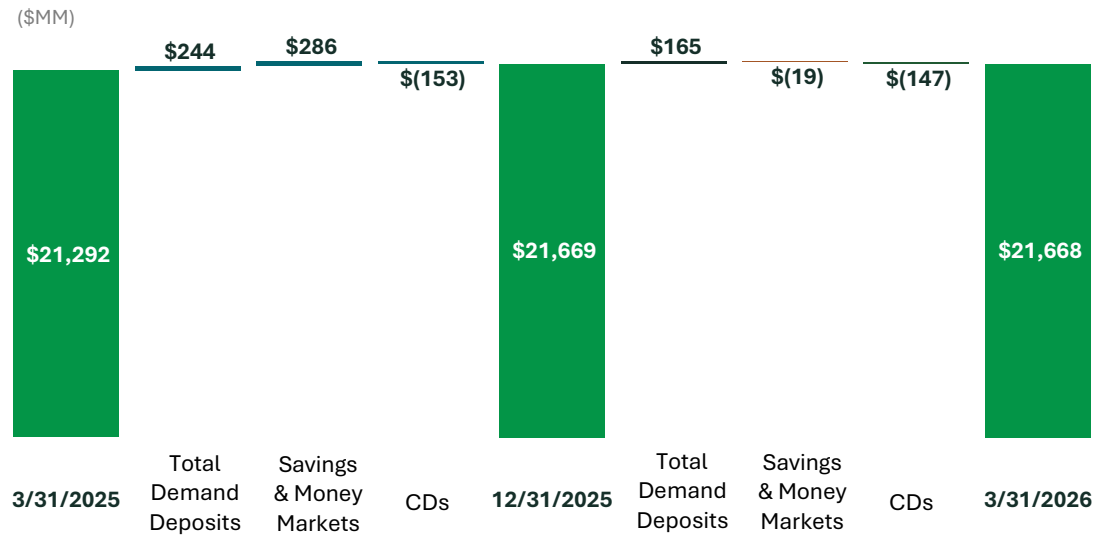
5 Note: commercial payoffs and new originations and associated yields (in charts above); C&I = Commercial & Industrial

Q1 2026 Total Deposits

Deposit Growth Remained Solid

- Total deposits increased \$376 million, or 1.8%, YoY to \$21.7 billion, driven by demand deposits and savings account growth which more than offset the intentional run-off of \$300 million of higher cost certificates of deposit
- Total demand deposits continued to represent 50% of total deposits
- Distribution: consumer 52% and business 32% (note: public funds, which are separately collateralized, 16%)
- Average loans to average deposits were 89.1%, providing continued capacity to fund loan growth

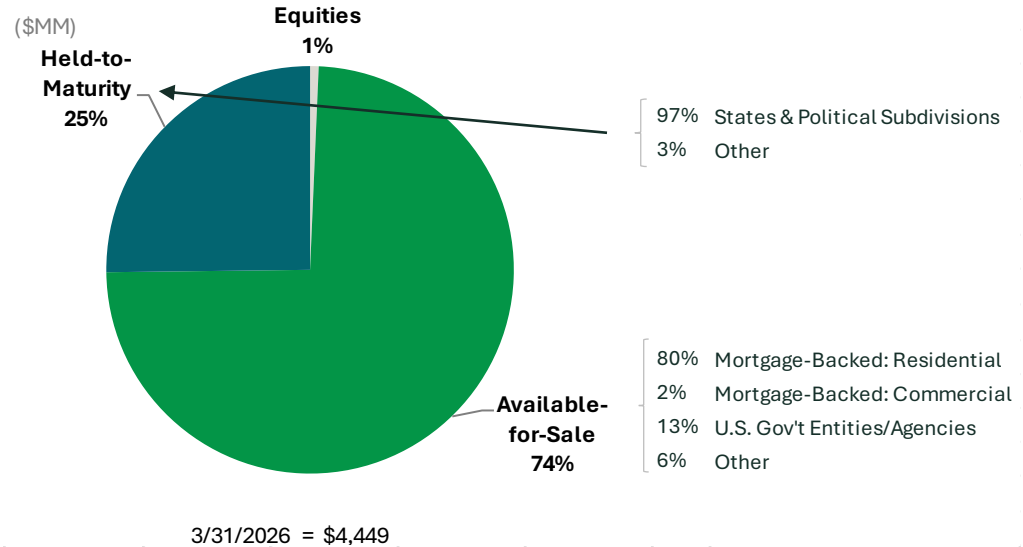
(\$MM)		3/31/2026
	Total Deposits	\$ 21,668
	<u>Total Deposit Accounts (000s)</u>	<u>722</u>
	Average Deposit Size (\$000s)	\$ 30
	Uninsured Deposits	\$ 7,031
	<u>less: Collateralized Municipal Deposits</u>	<u>(2,381)</u>
	Adjusted Uninsured Deposits	\$ 4,650
	<u>Uninsured Deposits as % of Total Deposits</u>	
	Before Exclusions	32.4%
	After Exclusions	21.5%



Q1 2026 Total Securities

Securities Represent 16% of Total Assets

- Tangible common equity to tangible assets ratio⁽¹⁾ of 8.37%
- Weighted average yield 3.28% vs. 2.86% last year
- Weighted average duration 4.3
- Total unrealized securities losses (after-tax):
 - Available for Sale (“AFS”) = \$155MM
 - Held to Maturity (“HTM”)⁽²⁾ = \$84MM



(\$MM)	3/31/2026
Tangible Common Equity ⁽¹⁾	\$ 2,158
<u>HTM Securities Unrealized Losses</u>	<u>(84)</u>
Adjusted Tangible Common Equity	\$ 2,074
Tangible Assets ⁽¹⁾	\$ 25,794
<u>HTM Securities Unrealized Losses</u>	<u>(84)</u>
Adjusted Tangible Assets	\$ 25,710

Tangible Common Equity to Tangible Assets⁽¹⁾ 8.37%

Adjusted Tangible Common Equity to Tangible Assets 8.07%

(\$MM)	3/31/2026
Common Equity Tier 1 Capital (CET 1)	\$ 2,279
AFS+HTM Net Unrealized Losses (after-tax)	\$ (239)
Unrealized Losses as % of CET 1	10.5%

Note: securities chart excludes allowance for credit losses for HTM securities; weighted average yields have been calculated on a taxable-equivalent basis using the federal statutory rate of 21%; after-tax unrealized losses have been calculated using the Other Comprehensive Income (“OCI”) tax rate of ~23%

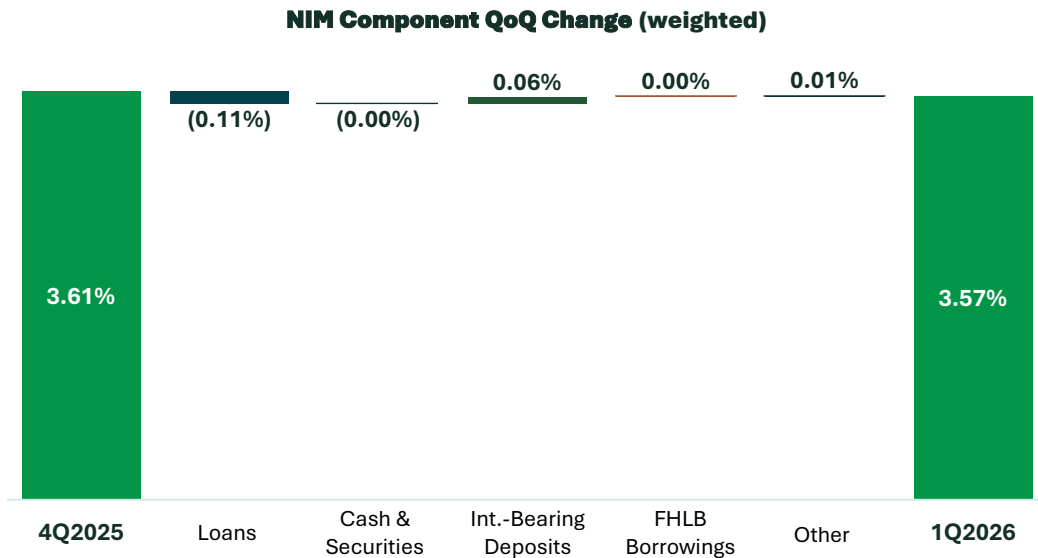
(1) Non-GAAP measure – please see reconciliation in appendix

(2) HTM losses not recognized in accumulated other comprehensive income

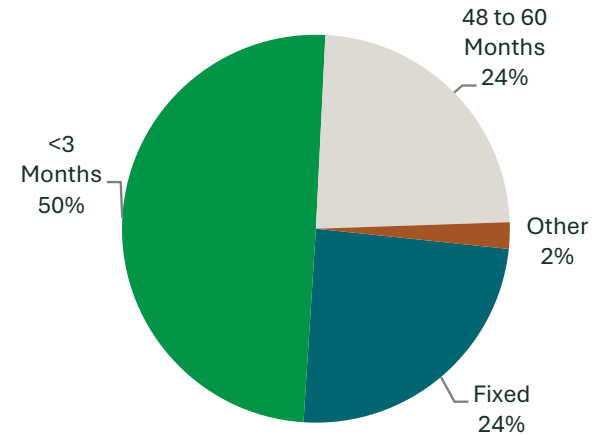
Q1 2026 Net Interest Margin (NIM)

NIM Benefiting from Management of Funding Costs and Loan Growth

- Q1 2026 NIM of 3.57% improved 22 bp YoY, through a combination of lower funding costs and higher securities yields
- NIM decreased 4 bp on a sequential quarter basis due to lower net loan growth, as well as modestly higher seasonal deposit contraction in the first two months of the quarter which fully recovered by quarter-end
- Deposit funding costs, including non-interest bearing deposits, were 177 bp and decreased 11 bp YoY and 7 bp QoQ
- Average FHLB borrowings of \$1.2 billion had a weighted average cost of 3.97% which decreased 55 bp YoY and 34 bp QoQ
 - Of the \$1.0 billion of borrowings at 3/31/2026, approximately 95% have 2026 maturities, with an average rate of 3.92%



1Q2026 Commercial Loan Repricing Frequency



Fee Income Increased \$7.2 Million, or 20.7%, Year-Over-Year

	Quarter Ending	% H / (L)	
	3/31/2026	3/31/2025	12/31/2025
(\$000s)			
Trust fees	\$10,442	20.1%	7.2%
Service charges on deposits	10,961	27.6%	(1.8%)
Digital banking income	6,599	22.1%	2.8%
Net swap fee & valuation (loss)/income	1,062	10.5%	(73.2%)
Net securities brokerage revenue	3,472	28.5%	22.4%
Bank-owned life insurance	3,811	11.2%	(14.5%)
Mortgage banking income	919	(19.4%)	16.2%
Net securities gains/(losses)	(13)	95.9%	(101.2%)
Net gains/(losses) on OREO & other assets	546	<i>nm</i>	(166.3%)
<u>Other income</u>	<u>4,032</u>	<u>(1.8%)</u>	<u>10.6%</u>
Total non-interest income	\$41,831	20.7%	(3.3%)

- Non-interest income increased 20.7% YoY due primarily to the acquisition of PFC, which occurred on February 28, 2025, which increased the size of our customer base and wealth management assets managed, as well as organic growth
- Service charges on deposits and digital banking fees reflect increased general spending and higher transaction volumes from our larger customer base, and organic growth from our treasury management products and services
- Reflecting record asset levels, trust fees and securities brokerage revenue increased due to the addition of PFC wealth clients, market value appreciation, and organic growth
 - Trust and Investment Services assets under management increased 12% YoY to \$7.8 billion
 - Broker-dealer securities account values (including annuities) increased 9% YoY to \$2.6 billion
- Gross swap fees were \$1.2 million, compared to \$2.0 million in the prior year
 - Fair market valuation losses were \$0.1 million, compared to \$1.0 million last year

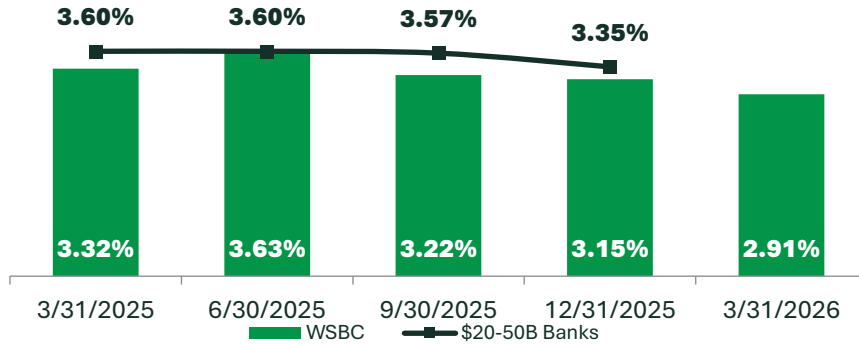
Expenses Declined \$1.4 Million Sequentially Due to Cost Control

	Quarter Ending	% H / (L)	% H / (L)
(\$000s)	3/31/2026	3/31/2025	12/31/2025
Salaries and wages	\$63,964	31.7%	3.7%
Employee benefits	17,611	35.8%	2.7%
Net occupancy	8,529	9.7%	0.1%
Equipment and software	15,678	20.1%	(2.7%)
Marketing	1,526	(35.9%)	(42.1%)
FDIC insurance	4,784	14.3%	(11.6%)
Amortization of intangible assets	7,160	69.5%	(0.8%)
<u>Other operating expenses</u>	<u>23,740</u>	<u>14.2%</u>	<u>(7.6%)</u>
Sub-total non-interest expense	\$142,992	25.5%	(1.0%)
<u>Restructuring & merger-related</u>	<u>3,713</u>	<u>(81.4%)</u>	<u>6.6%</u>
Total non-interest expense	\$146,705	9.5%	(0.8%)

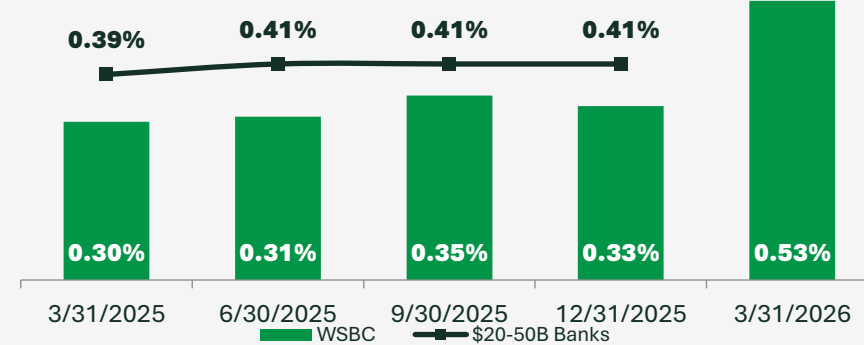
- Non-interest expense, excluding merger and restructuring charges, decreased sequentially primarily from control of marketing and other costs
- Non-interest expense, excluding merger and restructuring charges, increased 25.5% YoY due to the addition of the PFC expense, which was only in the expense base for one month in the prior year period
- Salaries and wages and employee benefits expense increased due to a full quarter of staffing
- Amortization of intangible assets increased due to the core deposit intangible asset that was created from the acquisition of PFC
- Equipment and software, which has been in a consistent range the last several quarters, increased YoY due to the acquisition of PFC
- Restructuring and merger-related expenses are primarily related to costs associated with the 10 financial centers that are planned to close during May

Favorable Asset Quality Measures Compared to Peer Bank Group

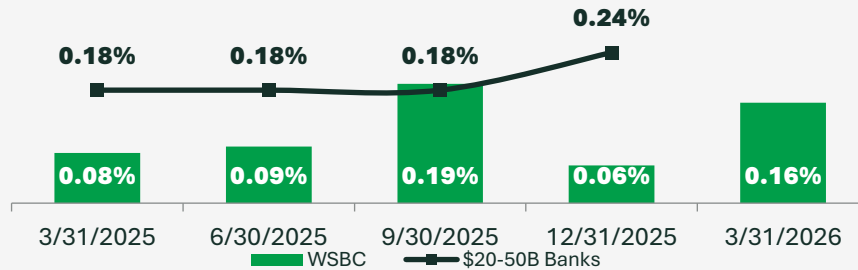
Criticized & Classified Loans as % of Total Loans



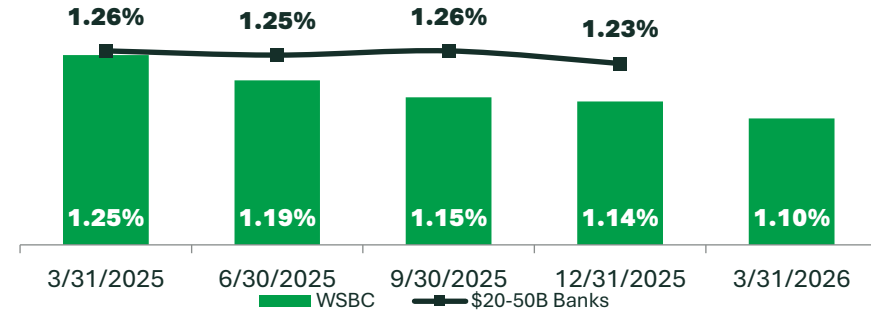
Non-Performing Assets as % of Total Assets



Net Charge-Offs as % of Average Loans (Annualized)



Allowance for Credit Losses as % of Total Loans

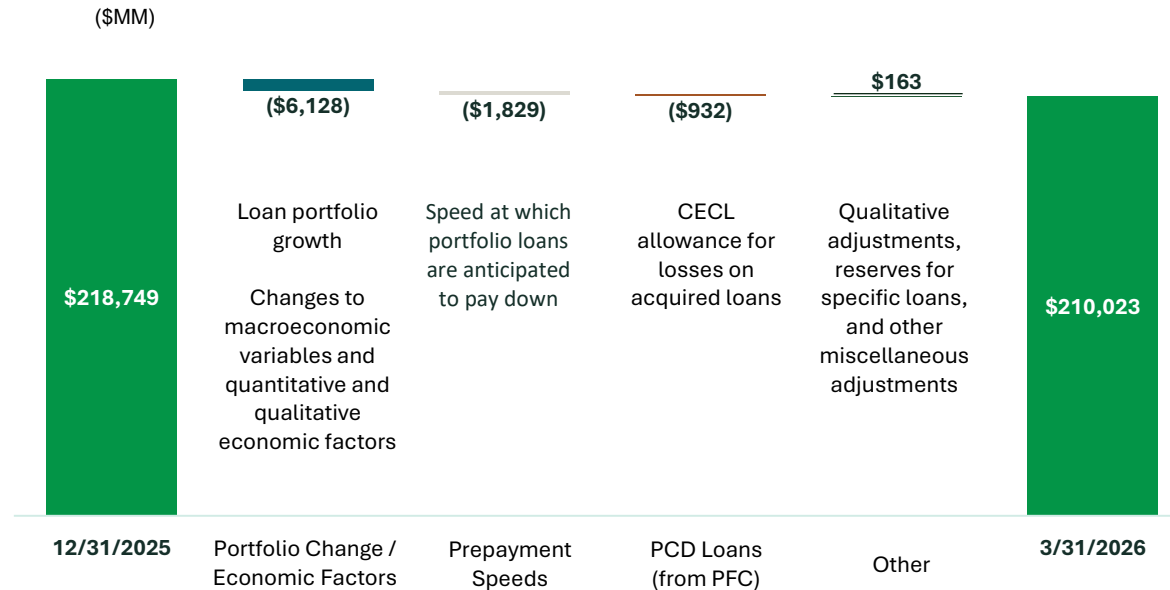


11 Note: financial data as of quarter ending for dates specified; peer bank group includes all U.S. banks with total assets of \$20B to \$50B (excluding FINN) from S&P Capital IQ (as of 4/14/2026) and represent simple averages except criticized & classified loans as % of total loans and allowance for credit losses as % of total loans which are weighted averages

Q1 2026 Current Expected Credit Loss (CECL)

Allowance Coverage Ratio of 1.10%

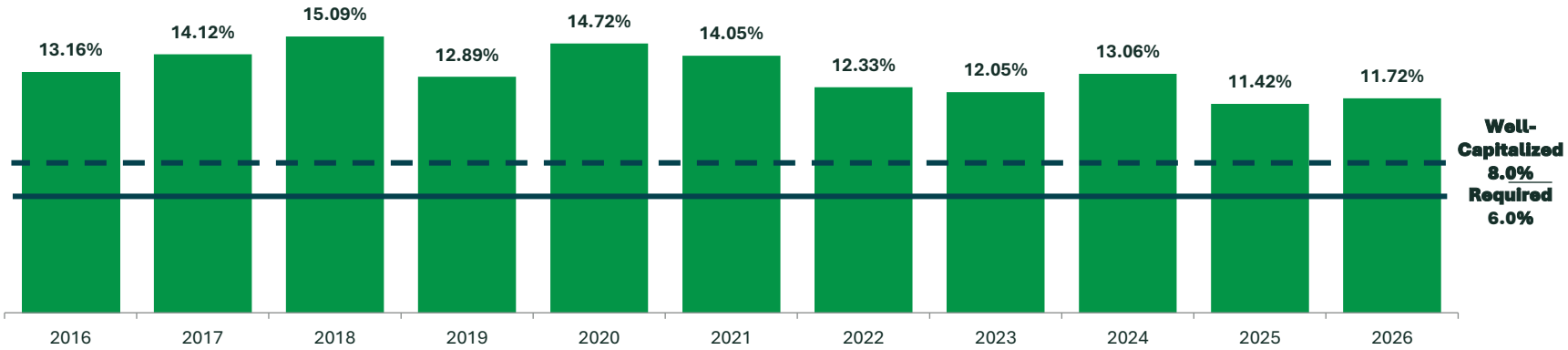
- The allowance for credit losses on loans was \$210.0 million at 3/31/2026, which provided a coverage ratio of 1.10%
 - Excluded from the allowance for credit losses and the related coverage ratio is a remaining unaccreted discount on purchased loans from acquisitions representing 1.51% of total portfolio loans
- The first quarter provision for credit losses was negative primarily due to lower loan balances and higher prepayment speeds
- Non-Depository Financial Institution (NDFI) exposure <\$55 million
- No exposure to technology and software firms or data centers and related infrastructure projects



Strong Capital Position

Capital Ratios Above Both Regulatory and Well-Capitalized Levels

Tier 1 Risk-Based Capital Ratio



Common Equity Tier 1 Capital Ratio (CET 1)



- Strong regulatory capital ratios significantly above both regulatory requirements and well-capitalized levels, with favorable tangible equity levels compared to peers
- ~0.9 million shares continue to remain for repurchase (as of 3/31/2026)⁽¹⁾
 - No shares repurchased on the open market during Q1 2026

Note: financial data as of quarter ending 12/31; current year data as of 3/31/2026; WSBC adopted Current Expected Credit Losses (“CECL”) accounting standard on 1/1/2020; in conjunction with the PFC acquisition, WSBC raised \$200MM of common equity on 8/1/2024 to support future growth and issued \$1B of common equity on the 2/28/2025 closing; on 9/10/2025, raised \$230MM of Series B preferred stock to primarily redeem the Series A preferred stock and \$50MM of acquired PFC sub-debt
 (1) Under the existing share repurchase authorization that was approved on February 24, 2022 by WesBanco’s Board of Directors



Reconciliation

Pre-Tax, Pre-Provision Income (PTPP) and Ratios

(\$000s)	Quarter Ending		
	3/31/2026	12/31/2025	3/31/2025
Income/(Loss) before (Benefit)/Provision for Income Taxes	\$111,424	\$114,620	(\$9,665)
<u>Provision for Credit Losses</u>	<u>(897)</u>	<u>3,059</u>	<u>68,883</u>
Pre-Tax, Pre-Provision Income ("PTPP")	\$110,527	\$117,679	\$59,218
<u>Restructuring and Merger-Related Expenses</u>	<u>3,713</u>	<u>3,483</u>	<u>20,010</u>
PTPP (excluding restructuring and merger-related expense)	\$114,240	\$121,162	\$79,228
PTPP (excluding restructuring and merger-related expense)	\$114,240	\$121,162	\$79,228
Average Total Assets	<u>27,530,620</u>	<u>27,481,963</u>	<u>21,658,352</u>
PTPP Return on Average Assets	1.68%	1.75%	1.48%
PTPP (excluding restructuring and merger-related expense)	\$114,240	\$121,162	\$79,228
<u>Amortization of Intangibles</u>	<u>7,160</u>	<u>7,217</u>	<u>4,223</u>
PTPP before Amortization of Intangibles (excluding restructuring and merger-related expense)	\$121,400	\$128,379	\$83,451
Average Total Shareholders' Equity	<u>4,086,617</u>	<u>4,088,456</u>	<u>3,218,639</u>
<u>Average Goodwill and Other Intangibles (net of deferred tax liability)</u>	<u>(1,691,156)</u>	<u>(1,700,188)</u>	<u>(1,312,855)</u>
Average Tangible Equity	<u>\$2,395,461</u>	<u>\$2,388,268</u>	<u>\$1,905,784</u>
<u>Average Preferred Shareholder's Equity</u>	<u>(224,187)</u>	<u>(291,740)</u>	<u>(144,484)</u>
Average Tangible Common Equity	\$2,171,274	\$2,096,528	\$1,761,300
PTPP Return on Average Tangible Equity	20.55%	21.33%	17.76%
PTPP Return on Average Tangible Common Equity	22.68%	24.29%	19.22%

Reconciliation

Net Income and Diluted Earnings per Share (EPS)

(\$000s, except earnings per share)	Quarter Ending		
	3/31/2026	12/31/2025	3/31/2025
Net Income/(Loss) Available to Common Shareholders	\$84,395	\$78,162	(\$11,523)
Restructuring and Merger-Related Expenses (net of tax)	2,933	2,752	15,808
<u>Day 1 Provision for Credit Losses on Acquired Loans</u> (net of tax)	<u>0</u>	<u>0</u>	<u>46,926</u>
Net Income Available to Common Shareholders (excluding restructuring and merger-related expense and day 1 provision for credit losses on acquired loans)	\$87,328	\$80,914	\$51,211
Net Income/(Loss) Available to Common Shareholders per Diluted Share (\$)	\$0.88	\$0.81	(\$0.15)
Restructuring and Merger-Related Expense (net of tax)	0.03	0.03	0.21
<u>Day 1 Provision for Credit Losses on Acquired Loans</u> (net of tax)	<u>0.00</u>	<u>0.00</u>	<u>0.60</u>
Net Income Available to Common Shareholders per Diluted Share (\$) (excluding restructuring and merger-related expense and day 1 provision for credit losses on acquired loans)	\$0.91	\$0.84	\$0.66
Average Common Shares Outstanding – Diluted (000s)	96,309	96,227	77,021

Reconciliation

Tangible Book Value per Share

(\$000s, except shares and per share data)	Quarter Ending		
	3/31/2026	12/31/2025	3/31/2025
Total Shareholders' Equity	\$4,070,608	\$4,031,913	\$3,781,579
Goodwill & Other Intangible Assets (net of deferred tax liability)	(1,688,098)	(1,693,755)	(1,718,048)
<u>Preferred Shareholders' Equity</u>	<u>(224,187)</u>	<u>(224,187)</u>	<u>(144,484)</u>
Tangible Common Equity (period end)	\$2,158,323	\$2,113,971	\$1,919,047
<u>Common Shares Outstanding (period end) (000s)</u>	<u>96.134</u>	<u>96.068</u>	<u>95.672</u>
Tangible Book Value per Share (\$)	\$22.45	\$22.01	\$20.06

Reconciliation

Efficiency Ratio

(\$000s)	Quarter Ending		
	3/31/2026	12/31/2025	3/31/2025
Non-Interest Expense	\$146,705	\$147,888	\$133,966
Amortization of Intangibles	(7,160)	(7,217)	(4,223)
<u>Restructuring & Merger-Related Expense</u>	<u>(3,713)</u>	<u>(3,483)</u>	<u>(20,010)</u>
Non-Interest Expense (excluding amortization of intangibles and restructuring and merger-related expense)	\$135,832	\$137,188	\$109,733
Net Interest Income (FTE-basis)	\$216,683	\$223,590	\$159,723
Non-Interest Income, excluding net securities gains/(losses)	<u>41,844</u>	<u>42,193</u>	<u>34,983</u>
Total Income	\$258,527	\$265,783	\$194,706
Efficiency Ratio	52.54%	51.62%	56.36%

Reconciliation

Return on Average Assets

(\$000s)	Quarter Ending		
	3/31/2026	12/31/2025	3/31/2025
Net Income/(Loss) Available to Common Shareholders	\$84,395	\$78,162	(\$11,523)
Day 1 Provision for Credit Losses on Acquired Loans (net of tax)	\$0	\$0	\$46,926
<u>Restructuring and Merger-Related Expenses (net of tax)</u>	<u>2,933</u>	<u>2,752</u>	<u>15,808</u>
Net Income Available to Common Shareholders (excluding restructuring and merger-related expense and day 1 provision for credit losses on acquired loans)	\$87,328	\$80,914	\$51,211
Average Total Assets	\$27,530,620	\$27,481,963	\$21,658,352
Return on Average Assets ⁽¹⁾	1.24%	1.13%	(0.22%)
Return on Average Assets (excluding restructuring and merger-related expense and day 1 provision for credit losses on acquired loans) ⁽¹⁾	1.29%	1.17%	0.96%

Reconciliation

Return on Average Tangible Common Equity

(\$000s)	Quarter Ending		
	3/31/2026	12/31/2025	3/31/2025
Net Income/(Loss) Available to Common Shareholders	\$84,395	\$78,162	(\$11,523)
<u>Amortization of Intangibles (tax effected at 21%)</u>	<u>5,656</u>	<u>5,701</u>	<u>3,336</u>
Net (Loss)/Income Available to Common Shareholders before Amortization of Intangibles	\$90,051	\$83,863	(\$8,187)
Day 1 Provision for Credit Losses on Acquired Loans (net of tax)	\$0	\$0	\$46,926
<u>Restructuring and Merger-Related Expenses (net of tax)</u>	<u>2,933</u>	<u>2,752</u>	<u>15,808</u>
Net Income Available to Common Shareholders before Amortization of Intangibles (excluding restructuring and merger-related expense and day 1 provision for credit losses on acquired loans)	\$92,984	\$86,615	\$54,547
Average Total Shareholders' Equity	\$4,086,617	\$4,088,456	\$3,218,639
<u>Average Goodwill and Other Intangibles (net of deferred tax liability)</u>	<u>(1,691,156)</u>	<u>(1,700,188)</u>	<u>(1,312,855)</u>
Average Tangible Equity	\$2,395,461	\$2,388,268	\$1,905,784
<u>Average Preferred Shareholder's Equity</u>	<u>(224,187)</u>	<u>(291,740)</u>	<u>(144,484)</u>
Average Tangible Common Equity	\$2,171,274	\$2,096,528	\$1,761,300
Return on Average Tangible Equity ⁽¹⁾	15.25%	13.93%	(1.74%)
Return on Average Tangible Equity (excluding restructuring and merger-related expense and day 1 provision for credit losses on acquired loans) ⁽¹⁾	15.74%	14.39%	11.61%
Return on Average Tangible Common Equity ⁽¹⁾	16.82%	15.87%	(1.89%)
Return on Average Tangible Common Equity (excluding restructuring and merger-related expense and day 1 provision for credit losses on acquired loans) ⁽¹⁾	17.37%	16.39%	12.56%

Reconciliation

Tangible Common Equity to Tangible Assets

(\$000s)	Period Ending				
	3/31/2025	6/30/2025	9/30/2025	12/31/2025	3/31/2026
Total Shareholders' Equity	\$3,781,579	\$3,819,220	\$4,116,527	\$4,031,913	\$4,070,608
Goodwill and Other Intangible Assets (net of deferred tax liability)	(1,718,048)	(1,709,001)	(1,702,916)	(1,693,755)	(1,688,098)
Preferred Shareholders' Equity	(144,484)	(144,484)	(368,867)	(224,187)	(224,187)
Tangible Common Equity	\$1,919,047	\$1,965,735	\$2,044,744	\$2,113,971	\$2,158,323
Total Assets	\$27,412,383	\$27,571,576	\$27,518,042	\$27,696,333	\$27,482,455
Goodwill and Other Intangible Assets (net of deferred tax liability)	(1,718,048)	(1,709,001)	(1,702,916)	(1,693,755)	(1,688,098)
Tangible Assets	\$25,694,335	\$25,862,575	\$25,815,126	\$26,002,578	\$25,794,357
Tangible Common Equity to Tangible Assets	7.47%	7.60%	7.92%	8.13%	8.37%



First Quarter 2026 Earnings Call Presentation