



Third Quarter 2026

Earnings Call Presentation

October 21, 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") including WesBanco's Form 10-Q for the quarters ended March 31, 2026 and June 30, 2026, 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 under "Risk Factors" in Part I, Item 1A and in our other reports filed with the SEC. 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.

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. 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. Reconciliations of non-GAAP financial measures to the most directly comparable GAAP financial measures are included in the tables at the end of this presentation.

Strong Annualized Loan Growth and Solid Efficiency Ratio

- Generated annualized loan growth of 8.7% over the sequential quarter and 5.1% year-over-year as organic growth more than offset higher commercial real estate (“CRE”) payoffs of approximately \$370 million, which negatively impacted loan growth by roughly 1%
- Continued momentum in targeted expansion markets of Tennessee and South Florida, with Nashville and South Florida generating organic loan growth of more than \$400 million
- Average loan to deposit ratio of 90.8% continues to provide capacity for additional loan growth, as loan growth leads deposit growth in our expansion markets
- Net interest margin increased by 7 basis points year-over-year to 3.60%, primarily driven by lower funding costs
- Achieved record fee income levels across service charges on deposits, digital banking, and treasury management, and generated \$2.8 million in new commercial swap revenue
- Maintained a solid efficiency ratio of 52% due to a company-wide focus on driving positive operating leverage (non-GAAP)
- Disciplined growth strategy delivered year-to-date adjusted earnings per diluted share of \$2.72, an increase of 6.7% year-over-year (non-GAAP)
- WesBanco Bank earned its ninth consecutive “Outstanding” Community Reinvestment Act Rating from the FDIC, an impressive span covering 25 years
- Recently recognized as one of the World’s Top Performing Banks by Forbes

Adjusted Net Income Available to Common Shareholders and Earnings per Diluted Share⁽¹⁾
\$85.8 million; \$0.89/share

Total Loan Growth
+8.7% QoQ annualized
+5.1% YoY

Net Interest Margin
+7bp YoY

Efficiency Ratio⁽¹⁾
52.2%

Return on Average Tangible Common Equity⁽¹⁾
16.2%

CET1 Capital Ratio
10.6%

Q3 2026 Financial and Operational Highlights

Key Metrics

	Quarter Ending	H / (L)	H / (L)	Year-to-Date	H / (L)
	9/30/2026	9/30/2025	6/30/2026	9/30/2026	9/30/2025
Return on Average Assets ⁽¹⁾⁽²⁾	1.22%	(8bp)	(8bp)	1.27%	7bp
PTPP Return on Average Assets ⁽¹⁾⁽²⁾	1.74%	5bp	(12bp)	1.76%	13bp
Return on Average Equity ⁽¹⁾⁽²⁾	8.21%	(95bp)	(50bp)	8.53%	10bp
PTPP Return on Average Equity ⁽¹⁾⁽²⁾	11.73%	(15bp)	(73bp)	11.85%	37bp
Return on Average Tangible Common Equity ⁽¹⁾⁽²⁾	16.18%	(285bp)	(110bp)	16.93%	(13bp)
PTPP Return on Average Tangible Common Equity ⁽¹⁾⁽²⁾	22.95%	(170bp)	(162bp)	23.40%	27bp
Tangible Book Value per Share (\$) ⁽¹⁾	\$22.73	6.8%	(1.1%)	\$22.73	6.8%
Efficiency Ratio ⁽¹⁾⁽²⁾	52.16%	(4bp)	99bp	51.94%	(140bp)
Net Interest Margin	3.60%	7bp	(3bp)	3.60%	10bp
Average Loans to Average Deposits	90.80%	139bp	191bp	89.58%	16bp
Non-Performing Assets to Total Assets	0.62%	27bp	9bp	0.62%	27bp
Net Loan Charge-offs to Average Loans (annualized)	0.21%	2bp	19bp	0.13%	1bp

Note: PTPP = pre-tax, pre-provision

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

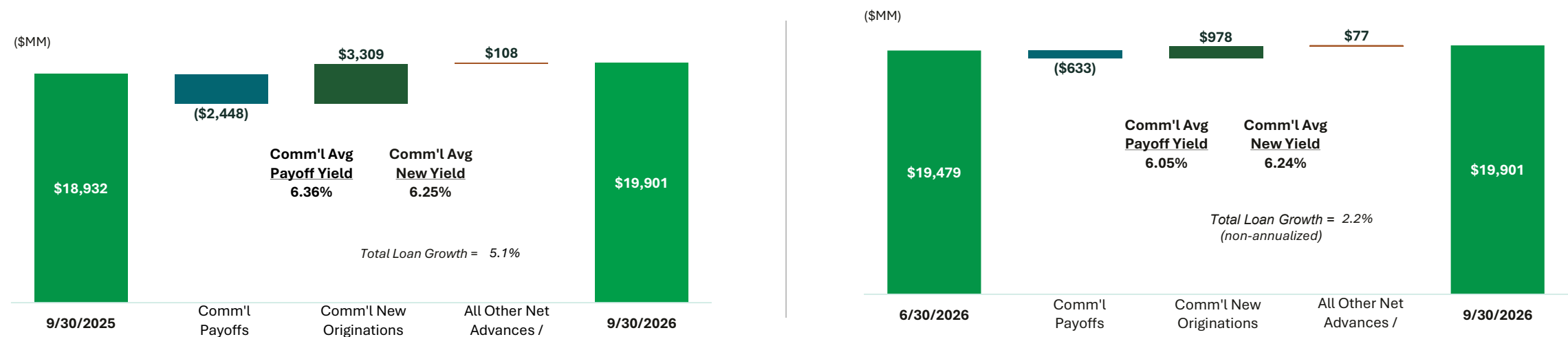
(2) Excludes restructuring and merger-related expenses and/or day 1 provision for credit losses on acquired loans



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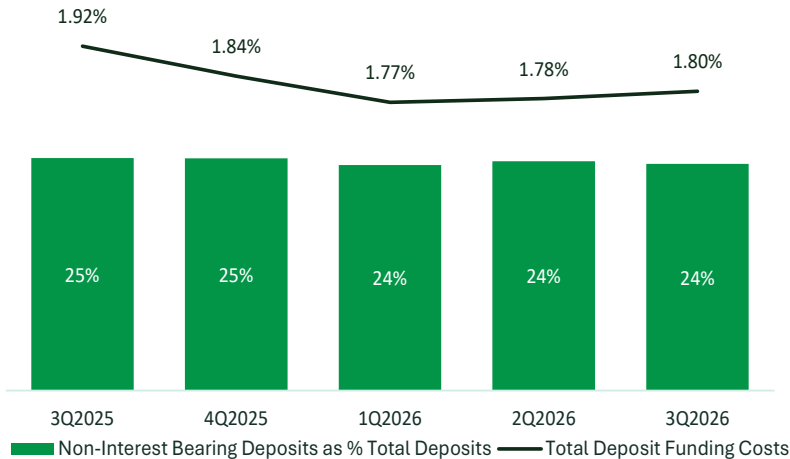
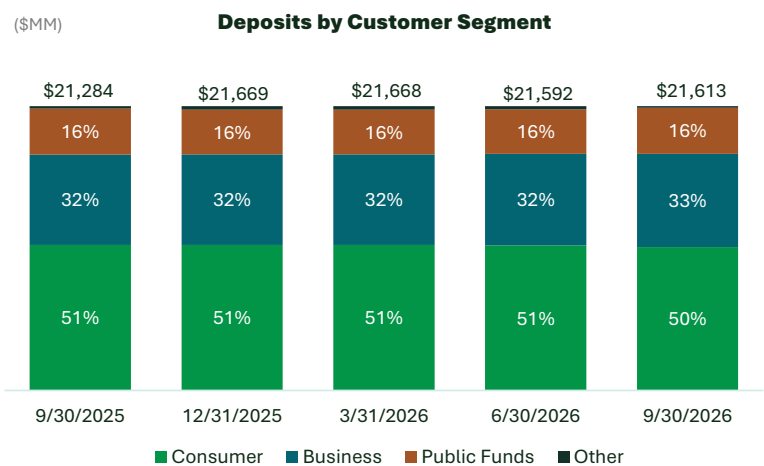
Strong Annualized Loan Growth that Outpaced CRE Payoffs

- Total loans of \$19.9 billion increased \$1.0 billion, or 5.1%, YoY and \$422 million, or 8.7% annualized, QoQ, driven by commercial, residential, and home equity lending
- CRE loan payoffs remained elevated and totaled approximately \$370 million for the third quarter of 2026, or nearly \$1.5 billion through the last twelve months, which negatively impacted loan growth by approximately 1%
- Commercial loan pipeline \$1.8 billion, as of 9/30/2026
 - 50+% of pipeline from loan production offices and PFC markets
 - Florida pipeline contributed approximately \$240 million
- C&I line utilization was approximately 37% for Q3 2026



Loan to Deposit Ratio Continues to Provide Capacity for Loan Growth

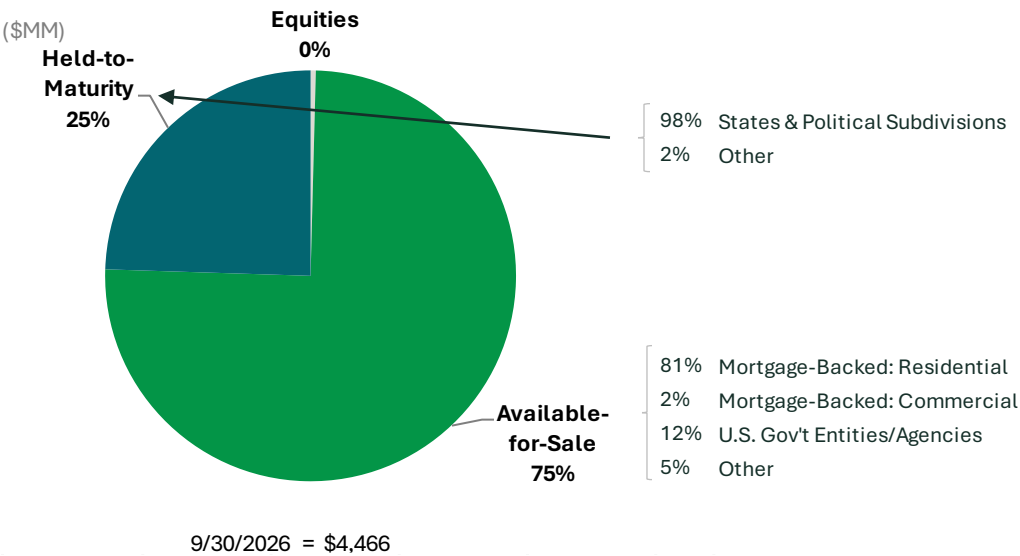
- Loan growth intentionally leads deposit growth in our expansion markets
- Total deposits increased \$328 million, or 1.5%, YoY to \$21.6 billion, driven by demand deposits, money market, and savings account growth which more than offset the intentional run-off of \$423 million of higher cost certificates of deposit
- Total demand deposits continued to represent 50% of total deposits
- Distribution: consumer 50%, business 33%, and public funds, which are separately collateralized, 16%
- Average loans to average deposits were 90.8%, providing continued capacity to fund loan growth



(\$MM)	9/30/2026
Total Deposits	\$ 21,613
Total Deposit Accounts (000s)	713
Average Deposit Size (\$000s)	\$ 30
Uninsured Deposits	\$ 7,181
less: Collateralized Municipal Deposits	(2,293)
Adjusted Uninsured Deposits	\$ 4,888
Uninsured Deposits as % of Total Deposits	
Before Exclusions	33.2%
After Exclusions	22.6%

Securities Represent 16% of Total Assets

- Weighted average yield = 3.33% [vs. 3.20% last year]
- Weighted average duration = 4.5
- Total unrealized securities losses (after-tax):
 - Available for Sale (“AFS”) = \$243MM
 - Held to Maturity (“HTM”)⁽²⁾ = \$131MM



(\$MM)	9/30/2026
Tangible Common Equity ⁽¹⁾	\$ 2,182
HTM Securities Unrealized Losses	(131)
Adjusted Tangible Common Equity	\$ 2,051
Tangible Assets ⁽¹⁾	\$ 26,789
HTM Securities Unrealized Losses	(131)
Adjusted Tangible Assets	\$ 26,658

Tangible Common Equity to Tangible Assets ⁽¹⁾ 8.15%

Adjusted Tangible Common Equity to Tangible Assets 7.70%

(\$MM)	9/30/2026
Common Equity Tier 1 Capital (CET 1)	\$ 2,395
AFS+HTM Net Unrealized Losses (after-tax)	\$ (374)
Unrealized Losses as % of CET 1	15.6%

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%

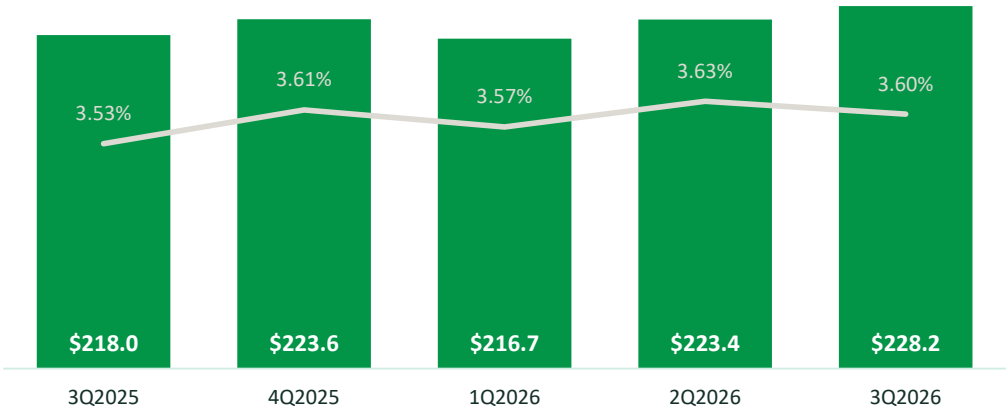
(1) Non-GAAP measure – please see reconciliation in appendix

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

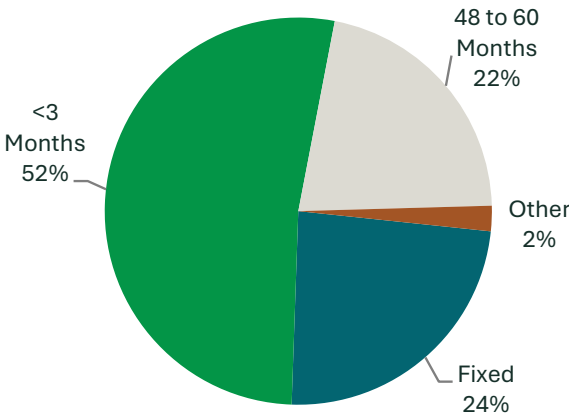
Loan Growth and Higher Securities Yields Driving Higher Net Interest Income

- Q3 2026 net interest income increased \$10.2 million YoY to \$226.9 million driven by loan growth, upward loan repricing, and higher securities yields
- Q3 2026 NIM of 3.60% improved 7 bp YoY primarily due to lower funding costs and was flat on a sequential quarter basis when excluding the 3 bp of accelerated mark accretion from acquired loan payoffs during the second quarter
- Deposit funding costs, including non-interest bearing deposits, were 180 bp and decreased 12 bp YoY and increased just 2 bp QoQ
- Period end FHLB borrowings of \$2.0 billion increased \$675 million YoY as loan growth outpaced deposit growth, reflecting accelerating growth in targeted expansion markets
 - As of 9/30/2026, 92% have 2026 maturities, with an average rate of 4.12%

FTE Net Interest Income (\$MM) & Net Interest Margin (%)



3Q2026 Commercial Loan Repricing Frequency



Record Fee Income Levels Across Multiple Categories

	Quarter Ending	% H / (L)	% H / (L)
(\$000s)	9/30/2026	9/30/2025	6/30/2026
Trust fees	\$9,666	7.6%	(1.7%)
Service charges on deposits	12,263	9.9%	6.2%
Digital banking income	7,476	2.1%	0.9%
Net swap fee & valuation income	4,857	50.3%	54.9%
Net securities brokerage revenue	3,267	10.3%	(11.0%)
Bank-owned life insurance	4,311	14.5%	(0.1%)
Mortgage banking income	123	(93.5%)	(88.3%)
Net securities gains/(losses)	(151)	(112.5%)	(109.2%)
Net gains/(losses) on OREO & other assets	194	(41.0%)	(90.5%)
<u>Other income</u>	<u>3,860</u>	<u>(3.4%)</u>	<u>(57.1%)</u>
Total non-interest income	\$45,866	2.2%	(14.5%)

- Non-interest income increased 2.2% YoY due primarily to higher net swap and valuation income, service charges on deposits, and trust fees
- Achieved record fee income levels across service charges on deposits, digital banking, and treasury management
- Gross swap fees were \$2.8 million, compared to \$3.2 million last year
- Swap fair market valuation adjustment was \$2.1 million, compared to a negligible gain in the prior year period
- Service charges on deposits increased due to an increase in monthly fees that took effect during June 2026, as well as increased general spending and higher transaction volumes
- Trust fees increased year-over-year due to higher assets under management, which increased 5.1% to \$8.1 billion
- Mortgage banking income decreased year-over-year due to more mortgage volume retained in the loan portfolio

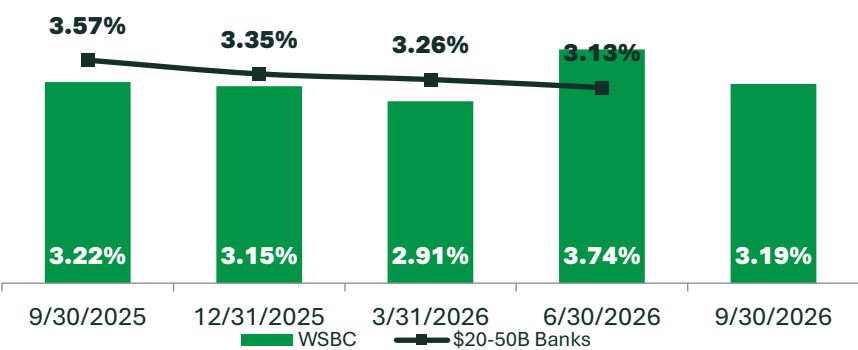
Expenses Reflect Expansion Markets and Discretionary Cost Control

	Quarter Ending	% H / (L)	% H / (L)
(\$000s)	9/30/2026	9/30/2025	6/30/2026
Salaries and wages	\$69,079	14.0%	4.0%
Employee benefits	14,853	(17.7%)	(22.4%)
Net occupancy	7,927	(10.1%)	0.8%
Equipment and software	15,613	(4.3%)	(0.2%)
Marketing	4,965	66.7%	118.6%
FDIC insurance	4,631	(20.4%)	11.1%
Amortization of intangible assets	7,122	(15.5%)	(0.3%)
<u>Other operating expenses</u>	<u>25,947</u>	<u>8.9%</u>	<u>2.0%</u>
Sub-total non-interest expense	\$150,137	3.7%	1.4%
<u>Restructuring & merger-related</u>	<u>730</u>	<u>(93.6%)</u>	<u>(27.2%)</u>
Total non-interest expense	\$150,867	(3.4%)	1.2%

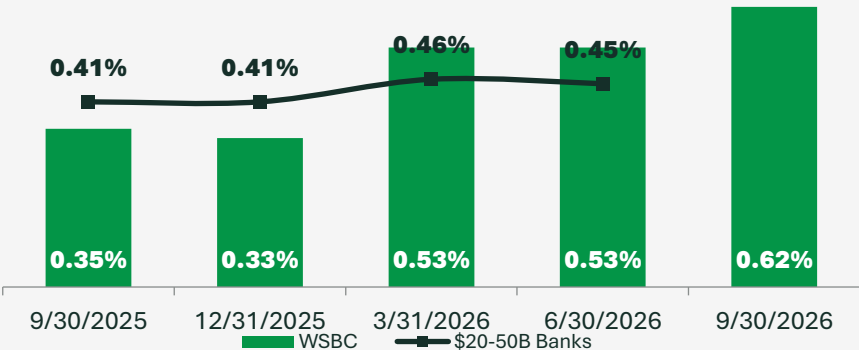
- Non-interest expense, excluding merger and restructuring charges⁽¹⁾, increased 3.7% YoY primarily due to higher salaries and wages offset by discretionary expense management
- Salaries and wages increased due to hiring efforts in Florida and Nashville during the second quarter, and mid-year merit increases
- Marketing expense increased in support of our new expansion markets
- FDIC insurance expense decreased due to a lower assessment rate associated with our improved financial ratios
- Amortization of intangible assets, which was consistent with the last couple two quarters, decreased year-over-year due to the core deposit intangible asset that was created from the acquisition of PFC in the prior year
- Employee benefits decreased year-over-year due primarily to lower healthcare claims and lower deferred compensation expense
- Restructuring and merger-related expenses decreased year-over-year, as the prior year period included costs associated with the closing of the PFC acquisition

Solid and Comparable Asset Quality Measures

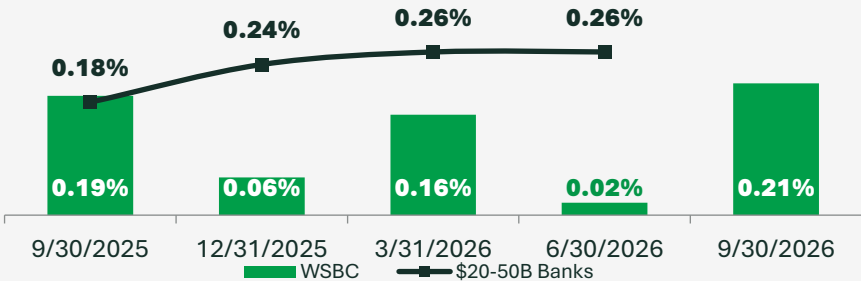
Criticized & Classified Loans as % of Total Loans



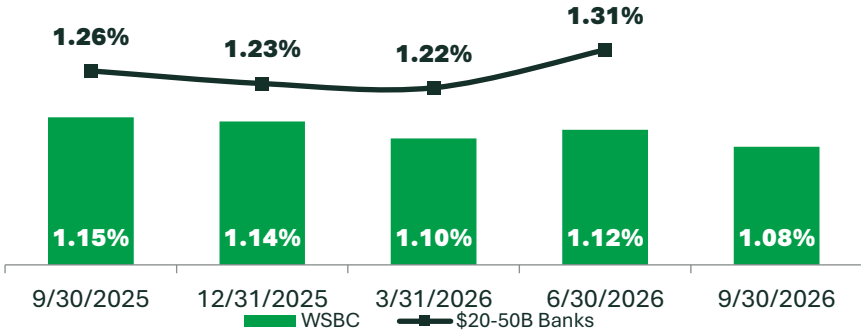
Non-Performing Assets as % of Total Assets



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



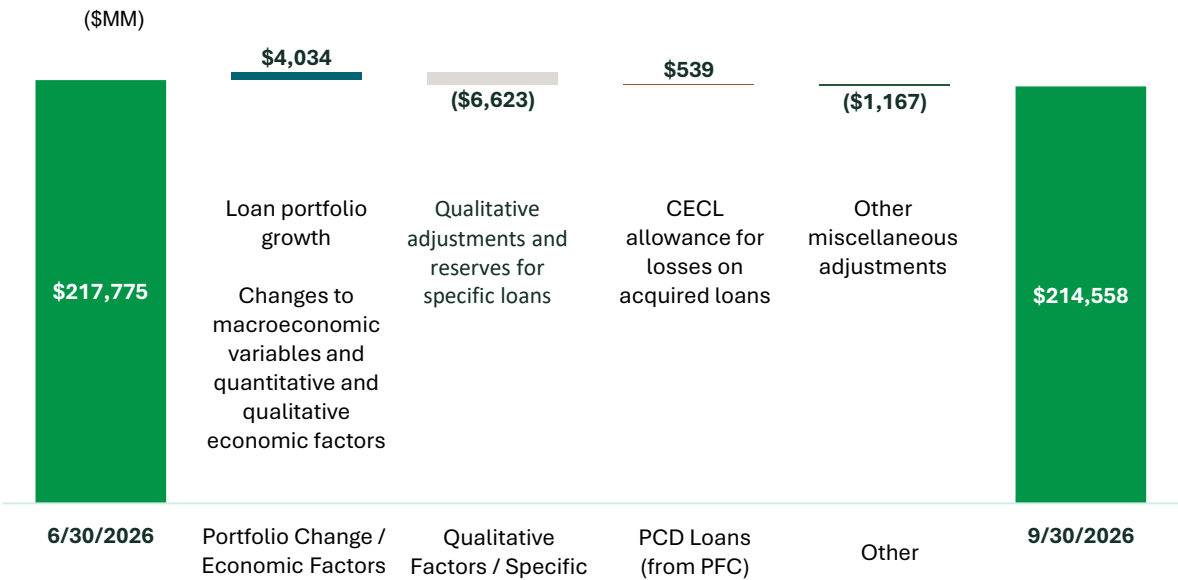
Allowance for Credit Losses as % of Total Loans



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 from S&P Capital IQ (as of 10/15/2026) 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

Allowance Coverage Ratio of 1.08%

- The allowance for credit losses on loans was \$214.6 million at 9/30/2026, which provided a coverage ratio of 1.08%
 - Excluded from the allowance for credit losses and the related coverage ratio is a remaining unaccreted discount on purchased loans from acquisitions representing 1.31% of total portfolio loans
- The third quarter provision for credit losses of \$8.7 million is primarily due to higher loan balances and the charge-off of one commercial credit that was previously fully reserved
- Non-Depository Financial Institution (NDFI) exposure <\$55 million
- No direct exposure to technology and software firms or data centers and related infrastructure projects



Capital Ratios Above Both Regulatory and Well-Capitalized Levels



- Strong regulatory capital ratios significantly above both regulatory requirements and well-capitalized levels, with favorable tangible equity levels compared to peers
- CET1 ratio within WesBanco’s targeted range of 10.5-11.0%
- ~4.5 million shares available for repurchase (as of 9/30/2026)⁽¹⁾
- Reflecting strong loan growth, no shares repurchased during Q3 2026

13 Note: financial data as of quarter ending 12/31; current year data as of 9/30/2026; 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 4MM share repurchase authorization that was approved by WesBanco’s Board of Directors on May 20, 2026 and the remainder of the authorization approved on February 24, 2022

Appendix



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

(\$000s)	Quarter Ending			Year-to-Date	
	9/30/2026	6/30/2026	9/30/2025	9/30/2026	9/30/2025
Income before Provision for Income Taxes	\$113,215	\$117,523	\$103,310	\$342,162	\$164,618
<u>Provision for Credit Losses</u>	<u>8,661</u>	<u>9,185</u>	<u>2,082</u>	<u>16,949</u>	<u>74,183</u>
Pre-Tax, Pre-Provision Income ("PTPP")	\$121,876	\$126,708	\$105,392	\$359,111	\$238,801
<u>Restructuring and Merger-Related Expenses</u>	<u>730</u>	<u>1,003</u>	<u>11,383</u>	<u>5,446</u>	<u>72,449</u>
PTPP (excluding restructuring and merger-related expense)	\$122,606	\$127,711	\$116,775	\$364,557	\$311,250
PTPP (excluding restructuring and merger-related expense)	\$122,606	\$127,711	\$116,775	\$364,557	\$311,250
Average Total Assets	<u>28,020,200</u>	<u>27,514,390</u>	<u>27,419,726</u>	<u>27,690,197</u>	<u>25,457,359</u>
PTPP Return on Average Assets	1.74%	1.86%	1.69%	1.76%	1.63%
PTPP (excluding restructuring and merger-related expense)	\$122,606	\$127,711	\$116,775	\$364,557	\$311,250
<u>Amortization of Intangibles</u>	<u>7,122</u>	<u>7,141</u>	<u>8,425</u>	<u>21,423</u>	<u>21,853</u>
PTPP before Amortization of Intangibles (excluding restructuring and merger-related expense)	\$129,728	\$134,852	\$125,200	\$385,980	\$333,103
Average Total Shareholders' Equity	<u>4,146,309</u>	<u>4,110,881</u>	<u>3,898,142</u>	<u>4,114,821</u>	<u>3,625,333</u>
<u>Average Goodwill and Other Intangibles (net of deferred tax liability)</u>	<u>(1,679,643)</u>	<u>(1,685,204)</u>	<u>(1,704,105)</u>	<u>(1,685,292)</u>	<u>(1,543,552)</u>
Average Tangible Equity	<u>\$2,466,666</u>	<u>\$2,425,677</u>	<u>\$2,194,037</u>	<u>\$2,429,529</u>	<u>\$2,081,781</u>
<u>Average Preferred Shareholder's Equity</u>	<u>(224,187)</u>	<u>(224,187)</u>	<u>(178,708)</u>	<u>(224,187)</u>	<u>(156,018)</u>
Average Tangible Common Equity	\$2,242,479	\$2,201,490	\$2,015,329	\$2,205,342	\$1,925,763
PTPP Return on Average Tangible Equity	20.87%	22.30%	22.64%	21.24%	21.39%
PTPP Return on Average Tangible Common Equity	22.95%	24.57%	24.65%	23.40%	23.13%

Reconciliation

Net Income and Diluted Earnings per Share (EPS)

(\$000s, except earnings per share)	Quarter Ending			Year-to-Date	
	9/30/2026	6/30/2026	9/30/2025	9/30/2026	9/30/2025
Net Income Available to Common Shareholders	\$85,265	\$88,437	\$81,042	\$258,096	\$124,401
Restructuring and Merger-Related Expenses (net of tax)	577	792	8,993	4,302	57,235
Day 1 Provision for Credit Losses on Acquired Loans (net of tax)	<u>0</u>	<u>0</u>	<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)	\$85,842	\$89,229	\$90,035	\$262,398	\$228,562
Net Income/(Loss) Available to Common Shareholders per Diluted Share (\$)	\$0.88	\$0.91	\$0.84	\$2.67	\$1.39
Restructuring and Merger-Related Expense (net of tax)	0.01	0.01	0.10	0.05	0.63
Day 1 Provision for Credit Losses on Acquired Loans (net of tax)	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.53</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)	\$0.89	\$0.92	\$0.94	\$2.72	\$2.55
Average Common Shares Outstanding – Diluted (000s)	96,633	96,704	96,117	96,548	89,719

Tangible Book Value per Share

(\$000s, except shares and per share data)	Quarter Ending			Year-to-Date	
	9/30/2026	6/30/2026	9/30/2025	9/30/2026	9/30/2025
Total Shareholders' Equity	\$4,083,124	\$4,109,685	\$4,116,527	\$4,083,124	\$4,116,527
Goodwill & Other Intangible Assets (net of deferred tax liability)	(1,676,830)	(1,682,457)	(1,702,916)	(1,676,830)	(1,702,916)
<u>Preferred Shareholders' Equity</u>	<u>(224,187)</u>	<u>(224,187)</u>	<u>(368,867)</u>	<u>(224,187)</u>	<u>(368,867)</u>
Tangible Common Equity (period end)	\$2,182,107	\$2,203,041	\$2,044,744	\$2,182,107	\$2,044,744
<u>Common Shares Outstanding</u> (period end) (000s)	<u>95,984</u>	<u>95,869</u>	<u>96,044</u>	<u>95,984</u>	<u>96,044</u>
Tangible Book Value per Share (\$)	\$22.73	\$22.98	\$21.29	\$22.73	\$21.29

Efficiency Ratio

(\$000s)	Quarter Ending			Year-to-Date	
	9/30/2026	6/30/2026	9/30/2025	9/30/2026	9/30/2025
Non-Interest Expense	\$150,867	\$149,086	\$156,188	\$446,656	\$476,689
Amortization of Intangibles	(7,122)	(7,141)	(8,245)	(21,423)	(21,853)
<u>Restructuring & Merger-Related Expense</u>	<u>(730)</u>	<u>(1,003)</u>	<u>(11,383)</u>	<u>(5,446)</u>	<u>(72,449)</u>
Non-Interest Expense (excluding amortization of intangibles and restructuring and merger-related expense)	\$143,015	\$140,942	\$136,560	\$419,787	\$382,387
Net Interest Income (FTE-basis)	\$228,164	\$223,447	\$217,963	\$668,293	\$595,682
Non-Interest Income, excluding net securities gains/(losses)	<u>46,017</u>	<u>51,988</u>	<u>43,654</u>	<u>139,848</u>	<u>121,184</u>
Total Income	\$274,181	\$275,435	\$261,617	\$808,141	\$716,866
Efficiency Ratio	52.16%	51.17%	52.20%	51.94%	53.34%

Return on Average Assets

(\$000s)	Quarter Ending			Year-to-Date	
	9/30/2026	6/30/2026	9/30/2025	9/30/2026	9/30/2025
Net Income Available to Common Shareholders	\$85,265	\$88,437	\$81,042	\$258,096	\$124,401
Day 1 Provision for Credit Losses on Acquired Loans (net of tax)	\$0	\$0	\$0	\$0	\$46,926
<u>Restructuring and Merger-Related Expenses (net of tax)</u>	<u>577</u>	<u>792</u>	<u>8,993</u>	<u>4,302</u>	<u>57,235</u>
Net Income Available to Common Shareholders (excluding restructuring and merger-related expense and day 1 provision for credit losses on acquired loans)	\$85,842	\$89,229	\$90,035	\$262,398	\$228,562
Average Total Shareholders' Equity	\$4,146,309	\$4,110,881	\$3,898,142	\$4,114,821	\$3,625,333
Return on Average Equity ⁽¹⁾	8.16%	8.63%	8.25%	8.39%	4.59%
Return on Average Equity (excluding restructuring and merger-related expense and day 1 provision for credit losses on acquired loans) ⁽¹⁾	8.21%	8.71%	9.16%	8.53%	8.43%

Return on Average Tangible Common Equity

(\$000s)	Quarter Ending			Year-to-Date	
	9/30/2026	6/30/2026	9/30/2025	9/30/2026	9/30/2025
Net Income Available to Common Shareholders	\$85,265	\$88,437	\$81,042	\$258,096	\$124,401
<u>Amortization of Intangibles (tax effected at 21%)</u>	<u>5,626</u>	<u>5,641</u>	<u>6,656</u>	<u>16,924</u>	<u>17,264</u>
Net (Loss)/Income Available to Common Shareholders before Amortization of Intangibles	\$90,891	\$94,078	\$87,698	\$275,020	\$141,665
Day 1 Provision for Credit Losses on Acquired Loans (net of tax)	\$0	\$0	\$0	\$0	\$46,926
<u>Restructuring and Merger-Related Expenses (net of tax)</u>	<u>577</u>	<u>792</u>	<u>8,993</u>	<u>4,302</u>	<u>57,235</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)	\$91,468	\$94,870	\$96,691	\$279,322	\$245,826
Average Total Shareholders' Equity	\$4,146,309	\$4,110,881	\$3,898,142	\$4,114,821	\$3,625,333
<u>Average Goodwill and Other Intangibles (net of deferred tax liability)</u>	<u>(1,679,643)</u>	<u>(1,685,204)</u>	<u>(1,704,105)</u>	<u>(1,685,292)</u>	<u>(1,543,552)</u>
Average Tangible Equity	\$2,466,666	\$2,425,677	\$2,194,037	\$2,429,529	\$2,081,781
<u>Average Preferred Shareholder's Equity</u>	<u>(224,187)</u>	<u>(224,187)</u>	<u>(178,708)</u>	<u>(224,187)</u>	<u>(156,018)</u>
Average Tangible Common Equity	\$2,242,479	\$2,201,490	\$2,015,329	\$2,205,342	\$1,925,764
Return on Average Tangible Equity ⁽¹⁾	14.62%	15.56%	15.86%	15.13%	9.10%
Return on Average Tangible Equity (excluding restructuring and merger-related expense and day 1 provision for credit losses on acquired loans) ⁽¹⁾	14.71%	15.69%	17.48%	15.37%	15.79%
Return on Average Tangible Common Equity ⁽¹⁾	16.08%	17.14%	17.26%	16.67%	9.84%
Return on Average Tangible Common Equity (excluding restructuring and merger-related expense and day 1 provision for credit losses on acquired loans) ⁽¹⁾	16.18%	17.28%	19.03%	16.93%	17.07%

Tangible Common Equity to Tangible Assets

(\$000s)	Period Ending				
	9/30/2025	12/31/2025	3/31/2026	6/30/2026	9/30/2026
Total Shareholders' Equity	\$4,116,527	\$4,031,913	\$4,070,608	\$4,109,685	\$4,083,124
Goodwill and Other Intangible Assets (net of deferred tax liability)	(1,702,916)	(1,693,755)	(1,688,098)	(1,682,457)	(1,676,830)
<u>Preferred Shareholders' Equity</u>	<u>(368,867)</u>	<u>(224,187)</u>	<u>(224,187)</u>	<u>(224,187)</u>	<u>(224,187)</u>
Tangible Common Equity	\$2,044,744	\$2,113,971	\$2,158,323	\$2,203,041	\$2,182,107
Total Assets	\$27,518,042	\$27,696,333	\$27,482,455	\$27,796,917	\$28,466,059
Goodwill and Other Intangible Assets (net of deferred tax liability)	<u>(1,702,916)</u>	<u>(1,693,755)</u>	<u>(1,688,098)</u>	<u>(1,682,457)</u>	<u>(1,676,830)</u>
Tangible Assets	\$25,815,126	\$26,002,578	\$25,794,357	\$26,114,460	\$26,789,229
Tangible Common Equity to Tangible Assets	7.92%	8.13%	8.37%	8.44%	8.15%