Investor Presentation

Fourth Quarter 2026

Financial Information as of September 30, 2026

About NBT Bancorp

Strategic Initiatives

Financial Performance

Appendix

Company Profile

83rd Largest Bank Holding Co.	
Headquarters	Norwich, NY
Founded	1856
Ticker	NASDAQ: NBTB
Market Cap [1]	$2.78 Billion
Branches	174
Employees	2,424
Institutional Ownership	69%
3 Mo. ADTV	346,800
52 Week H/L[1]	$54.50 / $39.45

NBTB

Nasdaq Global Select Market

FINANCIAL HIGHLIGHTS

ASSETS
$16.39 Billion

LOANS
$11.95 Billion

DEPOSITS
$13.59 Billion

NONINTEREST INCOME TO REVENUE[2]
27%

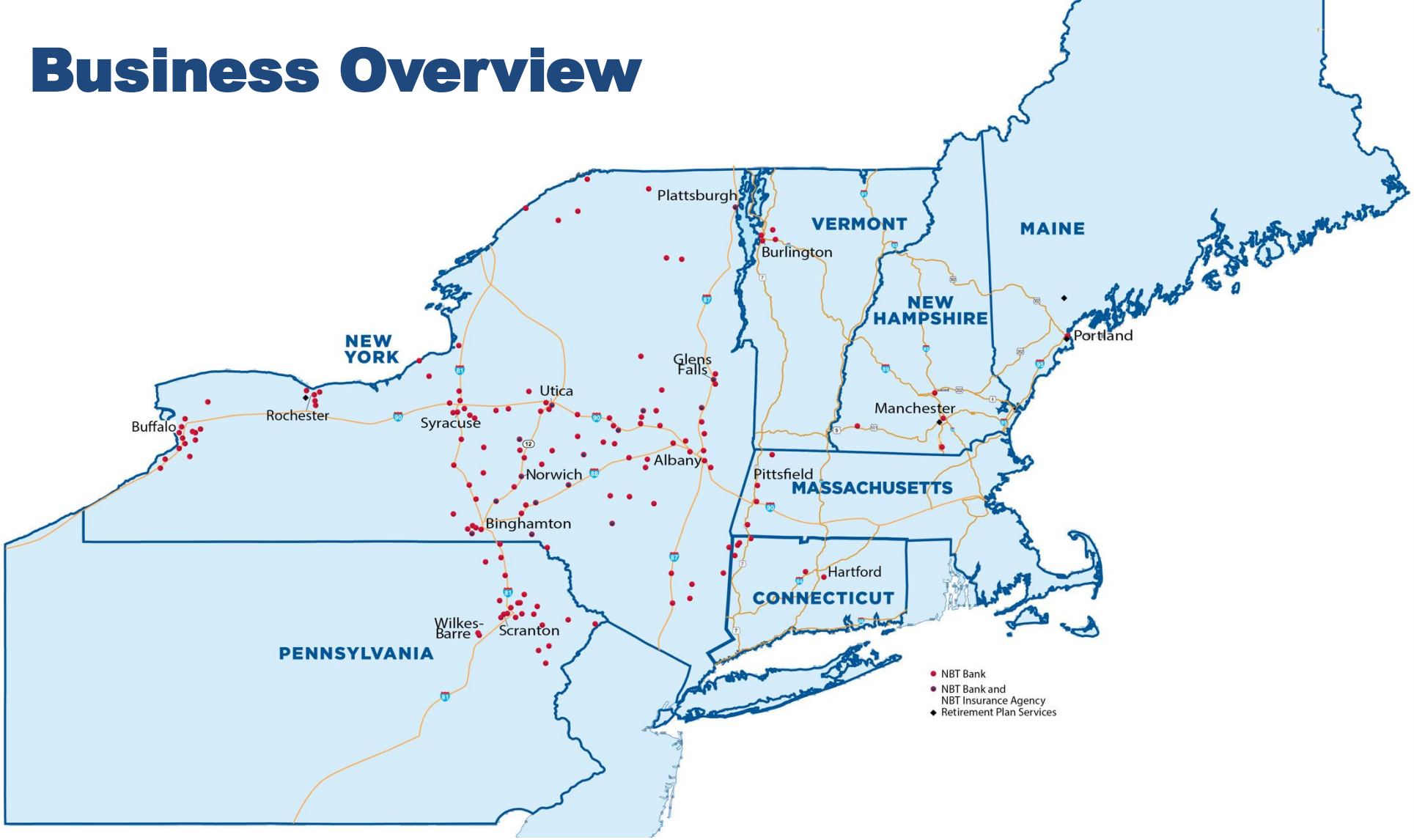
Wealth AUM/A[3]: $6.37 Billion / $12.67 Billion

EPIC RPS AUA[4]: $42.04 Billion

Data as of 09/30/2026 unless noted. Bank holding company ranking source: S&P Global Market Intelligence.

1. As of 11/02/2026.
2. Excludes gains/losses on sale of securities.
3. Assets under management and assets under administration in wealth management; excludes EPIC Retirement Plan Services.
4. Assets under administration in EPIC Retirement Plan Services.

Business Overview



RETAIL BANKING

- 174 Branches Across 7 States; 225 ATMs [1]
- Digital Banking

CONSUMER LENDING

- Home Lending
- Personal Lending
- Indirect Auto Lending

COMMERCIAL BANKING

- C&I and CRE Lending
- SBA Lending
- Business Banking
- Treasury Management
- Card and Payment Services

FEE BUSINESSES

- Retirement Plan Administration and Custody Services
- Business, Personal and Life Insurance
- Institutional Wealth Management
- Brokerage and Advisory Services
- Trust Services

1. As of 09/30/2026.

Key Highlights

- High-performing, community bank with **STRONG CAPITAL POSITION** and traditional bank business model
- Consistent track record of **ORGANIC GROWTH** selectively balanced with market and product expanding acquisitions
- **DIVERSE, GRANULAR DEPOSIT BASE** with dominant shares in “hometown” markets that support growth in more dynamic adjacent markets
- Conservative credit culture has produced **STRONG ASSET QUALITY** and minimized “through-the-cycle” losses
- **DIVERSIFIED FEE INCOME SOURCES**, including wealth management, retirement plan services and insurance
- **OPTIMIZING MARKET-LEADING TECHNOLOGY PLATFORMS** across business lines to continuously enhance and transform customer and employee experience and grow

Consistent Strength

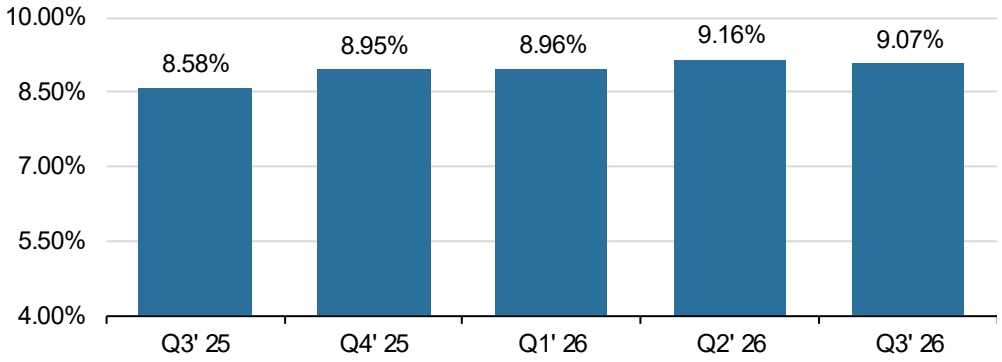
- Strong financial performance and capital position with $1.83 billion in total capital
- Highly diversified loan and deposit portfolios, conducting business in 7 northeastern states
- Diverse and granular deposit mix – $13.59 billion in deposits with average balance per account of $22,273
- Total deposits increased $87.2 million, or 0.6%, from December 31, 2025
- $5.22 billion of available liquidity sources

Current Credit Ratings from Kroll Bond Rating Agency(1)

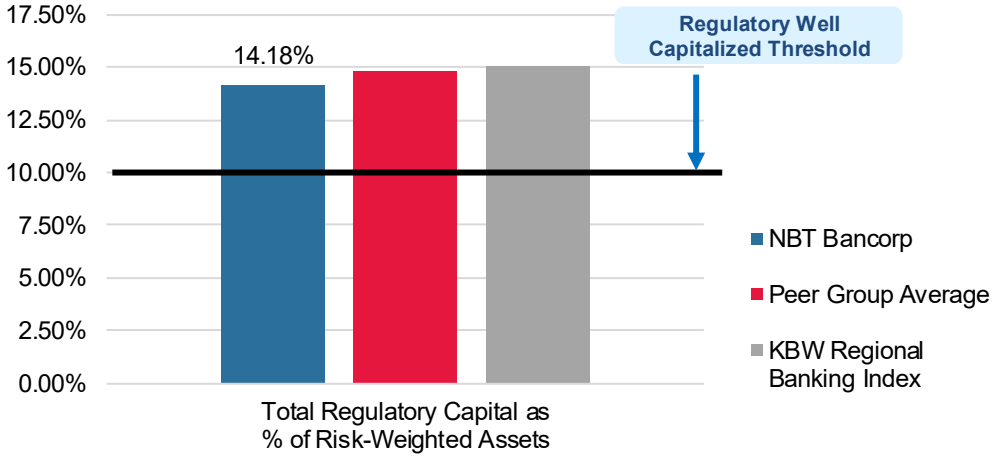
	NBT BANCORP	NBT BANK
Senior Unsecured Debt	BBB+	A-
Subordinated Debt	BBB	BBB+

1. Kroll Bond Rating Agency (KBRA) credit ratings affirmed as of 6/2/2026. Market considers ratings BBB and above investment grade.

Tangible Equity Ratio



Total Risk-Based Capital Ratio (2)



Data as of September 30, 2026, unless otherwise stated.
2. Data as of June 30, 2026.
Peer Data Source: S&P Global Market Intelligence; data as of the most recent available quarter.
Refer to appendix for Peer Group and reconciliation of Non-GAAP measures.

About NBT Bancorp

Strategic Initiatives

Financial Performance

Appendix

Our Strategic Initiatives

Execute Long-Term Growth Strategy

- Organic growth across all markets, business lines
- Opportunities include transformational investments in Upstate New York and New England build out
- Leverage market disruption
- Disciplined acquisitions

Grow and Augment Fee Businesses

- Continue to grow Retirement Plan Administration, Wealth Management and Insurance businesses
- Engage in opportunistic acquisitions

Customer-First Digital Mindset

- Continuously enhance experience we deliver to customers and employees
- Optimize market-leading platforms and continue to execute technology roadmap

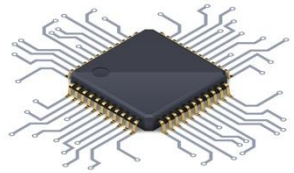
Supporting Historic Growth in Upstate New York

Well Positioned to Support Regional Growth

- More than 70 NBT Bank locations positioned through the markets connected by New York's semiconductor corridor
- Committed to helping the communities we serve benefit from historic growth opportunities
- NBT leaders actively involved in economic and workforce development initiatives
- Already supporting customers participating in the projects and economic activity driving regional growth

New York State has fostered a leading semiconductor and advanced manufacturing ecosystem through:

- **NY Creates** and the **Albany NanoTech Complex**, home to North America's most advanced publicly owned semiconductor research and development facility
- The nation's largest public university system and a highly educated workforce
- Stable and abundant energy and natural resources
- More than 4,700 acres of shovel-ready industrial sites supported by industry-leading incentive programs



Transformational Investments in Upstate New York

- Construction of the **Micron Technology Inc.** New York Megafab campus near Syracuse continues to advance following its January 2026 groundbreaking. First chip production is expected around 2030, while project-related activity is already supporting infrastructure development, housing initiatives and regional businesses.
- **GlobalFoundries** recently announced plans to add two semiconductor fabrication facilities at its campus in Saratoga County, further strengthening New York's semiconductor manufacturing capabilities and supporting continued investment across the state's supply chain.
- **Chobani** continues development of its $1.2 billion dairy processing facility in Rome, NY, supporting manufacturing growth and expanding demand for New York agricultural production.
- **Additional Regional Investment:** Construction activity continues on New York State's $2.25 billion I-81 modernization project, supporting infrastructure investment and long-term redevelopment in Central New York.

Disciplined Acquirer & Proven Integrator

We employ a strategic and selective acquisition strategy that focuses high-value partners to enhance our existing franchise. NBTB has completed 14 acquisitions, including 3 banks and 12 fee-based businesses, since 2013.

EVANS BANK®

- **Completed May 2025** – 8 months from announcement
- Added $2.22 billion in assets and 18 branches
- Expanded presence into Upstate New York's two largest markets by population: Buffalo and Rochester

Salisbury Bank

- **Completed August 2023** – 9 months from announcement
- Added $1.6 billion in assets and 13 branches
- Added attractive, complementary markets in Northwest Connecticut, Western Massachusetts, and New York's Hudson Valley
- Well-established wealth management

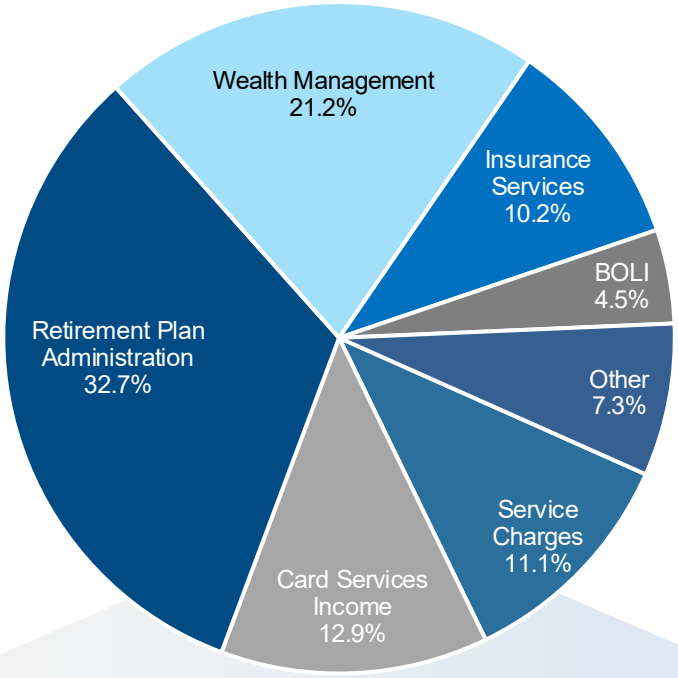
Retirement Plan Services Acquisition Highlights

Diversify Revenue, Expand Capabilities and Build Scale

Year	Entity Acquired
2024	**PACO, Inc.** | West Des Moines, IA
2023	**Retirement Direct, LLC** | Cornelius, NC
2022	**Cleveland Hauswirth Investment Management** | Milwaukee, WI
2020	**Alliance Benefit Group of Illinois, Inc.** | Peoria, IL

Focus on Fee-Based Businesses

Q3 2026 Fee Income Composition[1] (%)

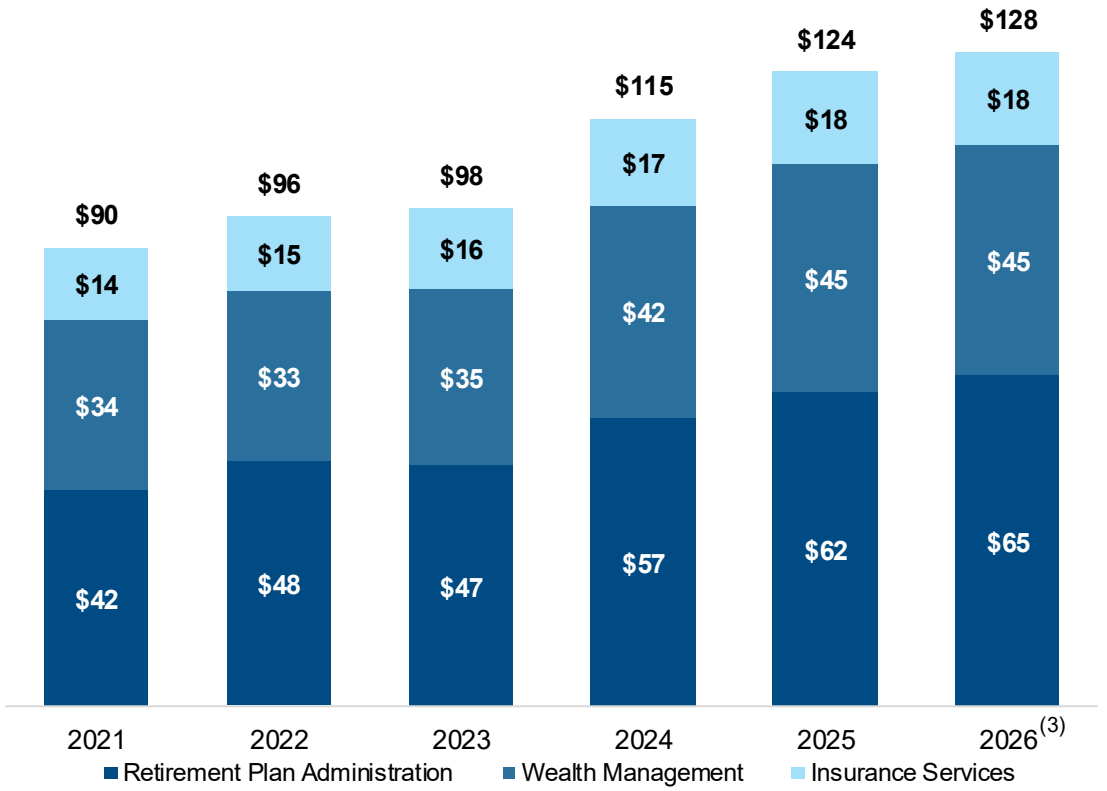


$52.9 Million
Total Noninterest Q3 Income[1]

27%
YTD Noninterest Income to Total Revenue[1]
(compared to peer median at 18%)

Key Fee Revenue Verticals Over Time[2]

($ in million)

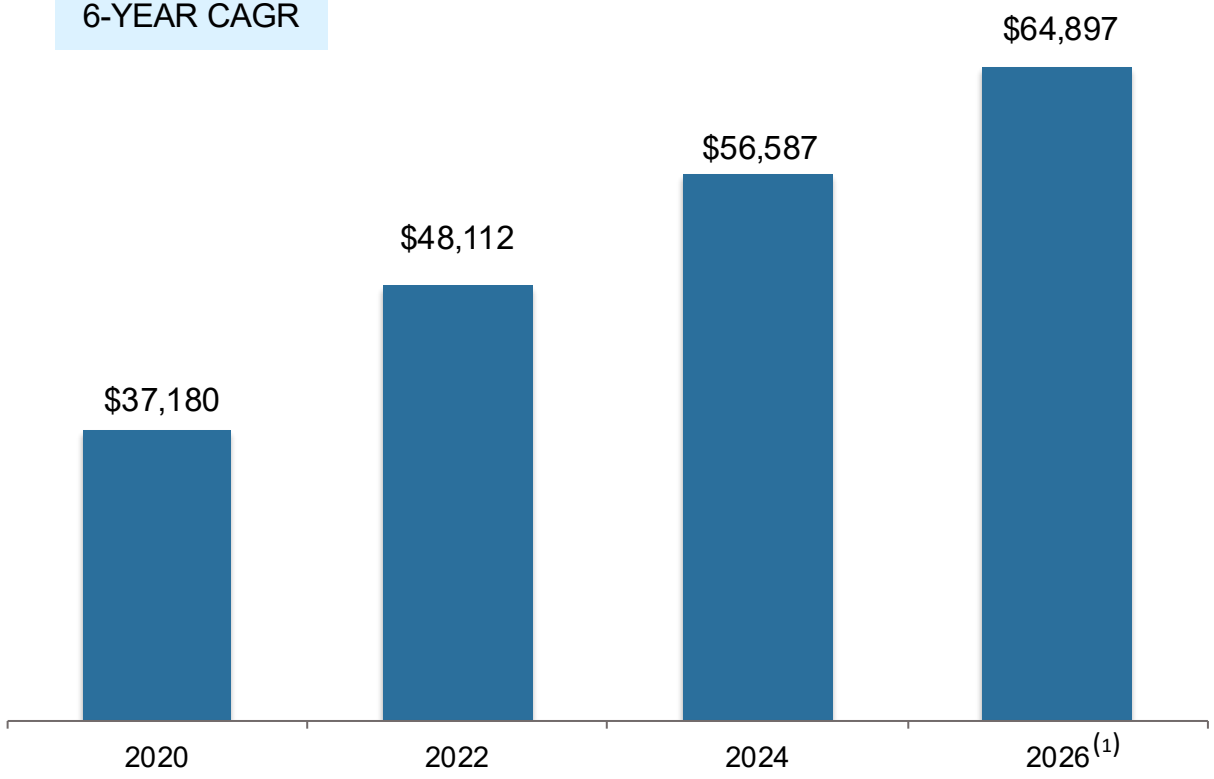


Source for Peer Data: S&P Global Market Intelligence; data as of the most recent available quarter; refer to appendix for Peer Group. | Note: Numbers may not foot due to rounding.
1. Excludes gains/losses on sale of securities. | 2. Does not represent all fee income. | 3. Trailing four quarters.

National Benefits Administration Firm

Revenues
($ in thousands)

10%
6-YEAR CAGR



1. Trailing four quarters

EPIC Retirement Plan Services

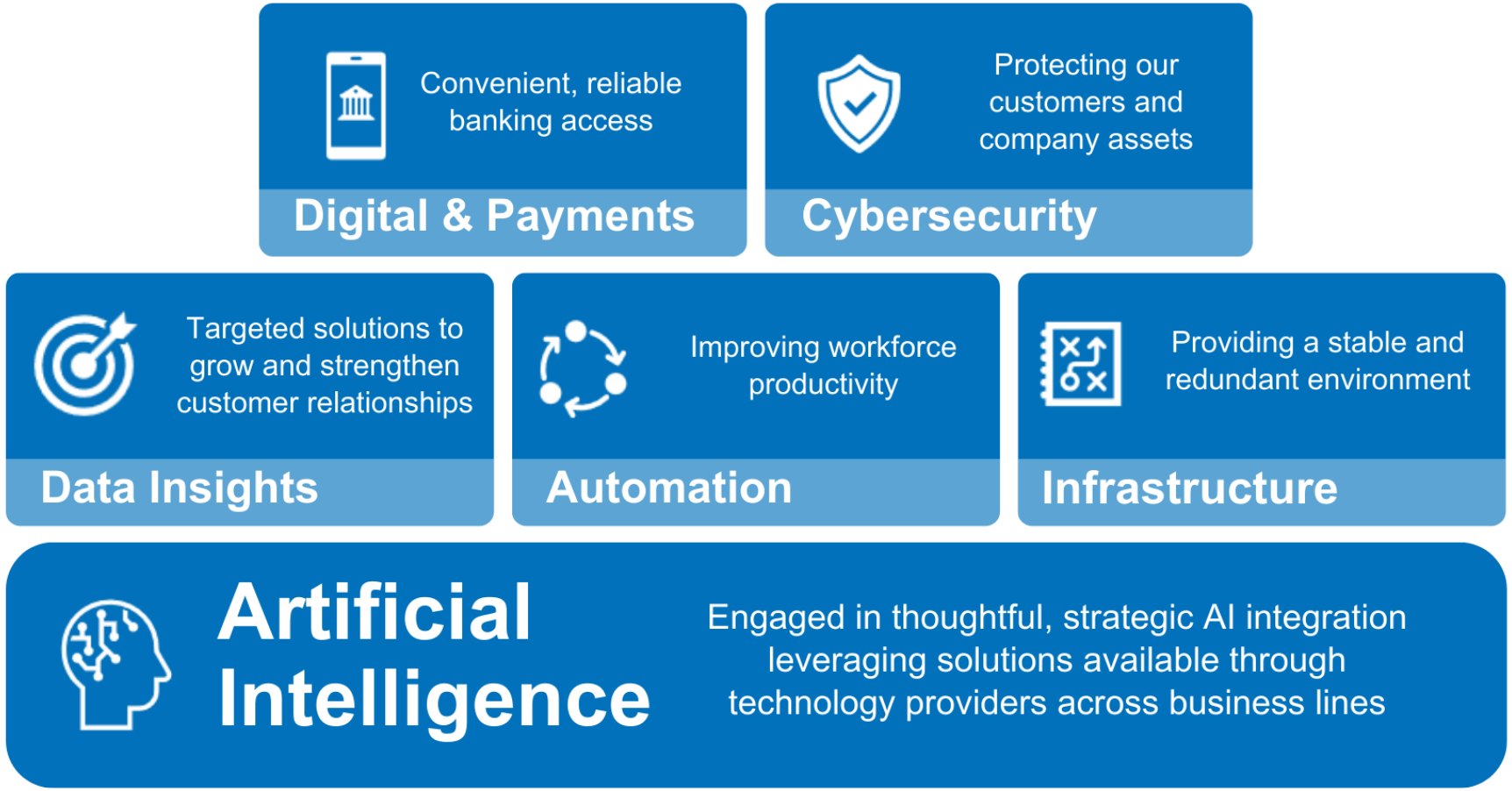
"Helping America Retire"

Over 375,000 Plan Participants Nationwide

- Customized Consulting, Recordkeeping, Actuarial and Administrative Services for All Types of Retirement Plans
- Deep Partnerships with Clients Across 50 States, Including Retirement Plan Advisors, Banks and TPAs
- Proprietary Customer Experience Delivery Platform Driving Adoption and Satisfaction
- Acquisition Activity Provides Revenue Growth, Client Diversification and Expands Capabilities and Geography

Enterprise Technology

NBT's comprehensive Technology Roadmap is a **customer and employee-focused** plan designed to deliver technology-enabled solutions that **enhance experience** while fostering **profitability** and **growth**.



About NBT Bancorp

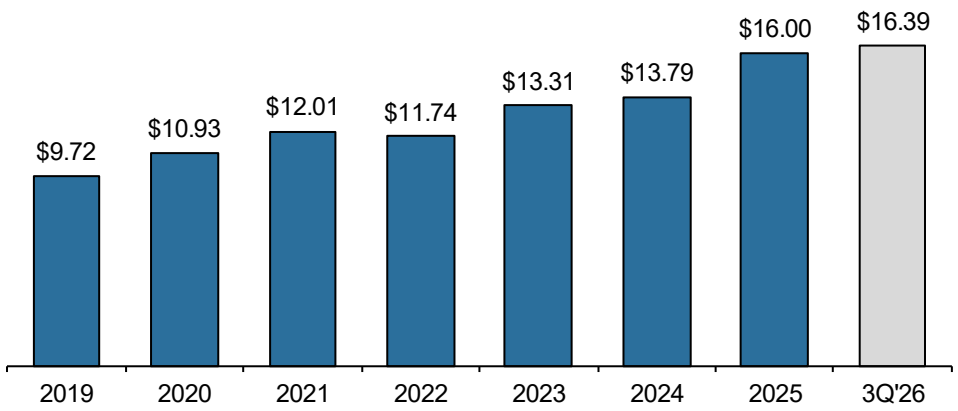
Strategic Initiatives

Financial Performance

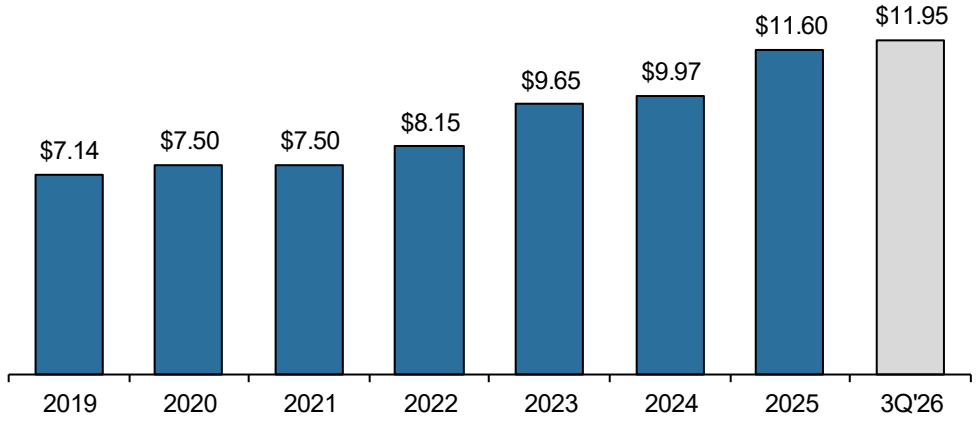
Appendix

Track Record of Consistent Growth

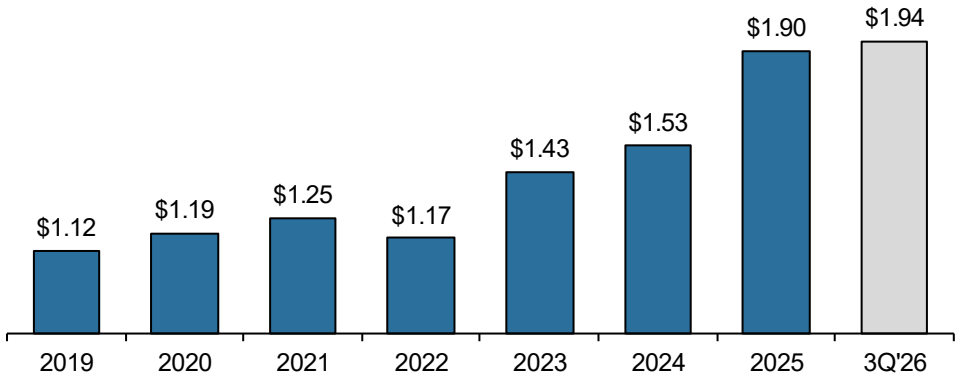
Total Assets
($ in billion)



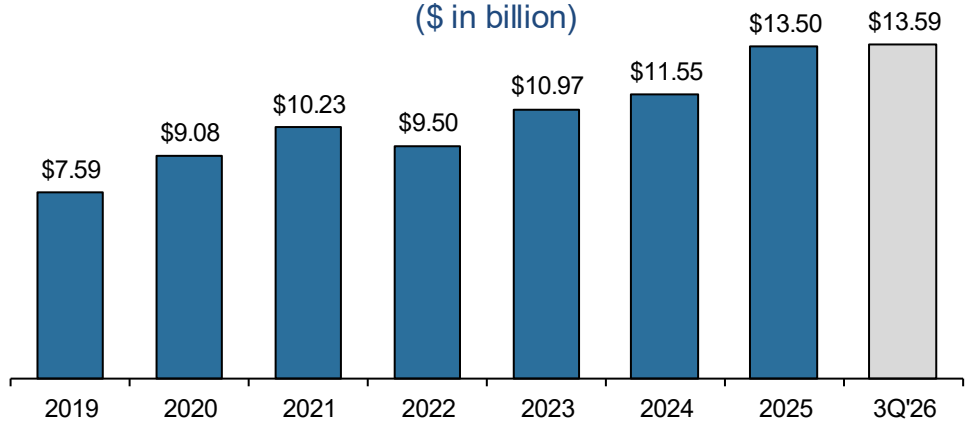
Gross Loans
($ in billion)



Shareholders Equity
($ in billion)

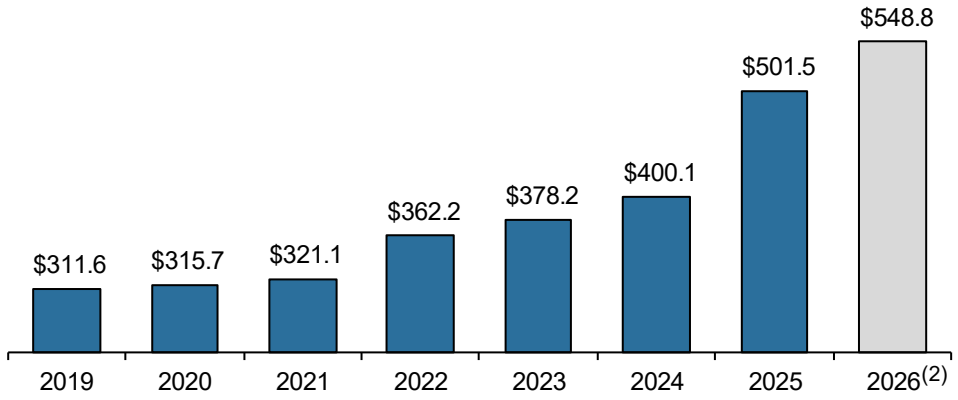


Deposits
($ in billion)

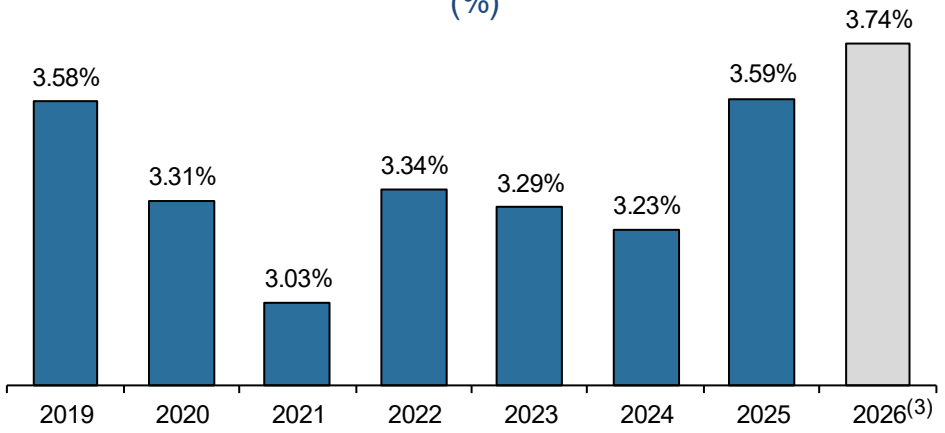


Strong & Stable Profitability

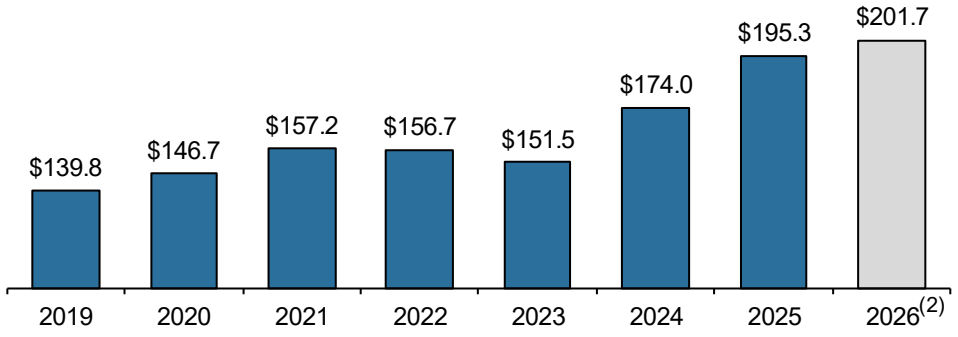
Net Interest Income
($ in million)



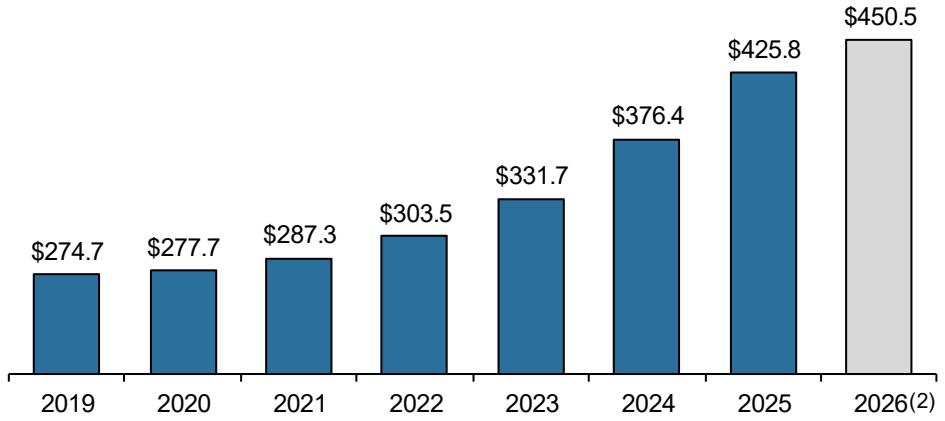
Net Interest Margin FTE
(%)



Fee Income(1)
($ in million)



Adjusted Noninterest Expense
($ in million)



Note: Refer to appendix for reconciliation of Non-GAAP measures. | 1. Excludes gains/losses on sale of securities and equity investments. | 2. Trailing four quarters. | 3. Annualized.

Results Overview Q3 2026

HIGHLIGHTS[1]

Balance Sheet

- Average total interest-earning assets grew 2.3% from Q3 2025
- Loans grew 3.0% in the first nine months of 2026
- Core deposits grew 2.6% in the first nine months of 2026[4]
- Tangible equity ratio was 9.07%[2]

Earnings & Capital

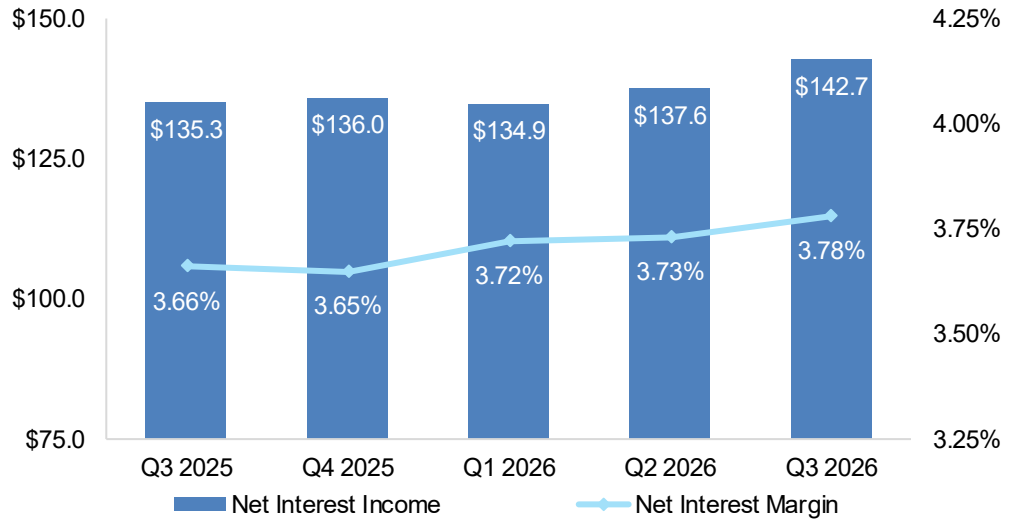
- Reported and operating net income[2] of $58.0 million and operating diluted earnings per share[2] of $1.11
  - Operating ROAA[2] of 1.41%
  - Operating ROTCE[2] of 16.53%
- Net interest margin[2][3] up 5 bps to 3.78%
- Tangible book value per share[2] at $27.75, up 8.8% from the third quarter 2025

($ in millions except per share data)	Q3 2026	Change Q2 2026	Change Q3 2025	% Change Q2 2026	% Change Q3 2025
Period End Balance Sheet					
Total loans	$ 11,948.5	$ 74.4	$ 353.4	0.6%	3.0%
Total deposits	13,586.4	49.1	(74.5)	0.4%	(0.5%)
Income Statement					
FTE net interest income[2]	$ 142.7	$ 5.2	$ 7.5	3.8%	5.5%
Net income	58.0	5.0	3.6	9.4%	6.5%
Earnings per share, diluted	**1.11**	**0.09**	**0.08**	**8.8%**	**7.8%**
Performance Ratios					
Net interest margin[2][3]	3.78%	0.05%	0.12%	1.3%	3.3%
ROAA[3]	1.41%	0.09%	0.06%	6.8%	4.4%
ROATCE[2][3]	16.54%	0.89%	(0.81%)	5.7%	(4.7%)
NCOs/ Avg loans (%)[3]	0.14%	(0.01%)	(0.01%)	(6.7%)	(6.7%)
Operating Results					
Net income[2]	$ 58.0	$ 5.1	$ 2.7	9.6%	4.8%
Earnings per share, diluted[2]	**1.11**	**0.10**	**0.06**	**9.9%**	**5.7%**
ROAA[2][3]	1.41%	0.09%	0.04%	6.8%	2.9%
ROATCE[2][3]	16.53%	0.92%	(1.08%)	5.9%	(6.1%)
Capital					
Tangible book value per share[2]	$ 27.75	$ 0.04	$ 2.24	0.1%	8.8%
Tangible equity ratio[2]	9.07%	(0.09%)	0.49%	(1.0%)	5.7%
Leverage ratio	9.99%	0.14%	0.65%	1.4%	7.0%
Common equity tier 1 capital ratio	12.43%	0.19%	0.63%	1.6%	5.3%
Tier 1 capital ratio	12.43%	0.19%	0.63%	1.6%	5.3%
Total risk-based capital ratio	14.36%	0.18%	0.39%	1.3%	2.8%

1. Comparison to Q2 2026 unless otherwise stated. | 2. Non-GAAP measure; refer to appendix for reconciliation of Non-GAAP measures. | 3. Annualized. | 4. Core deposits exclude time deposits accounts.

Net Interest Income & Net Interest Margin

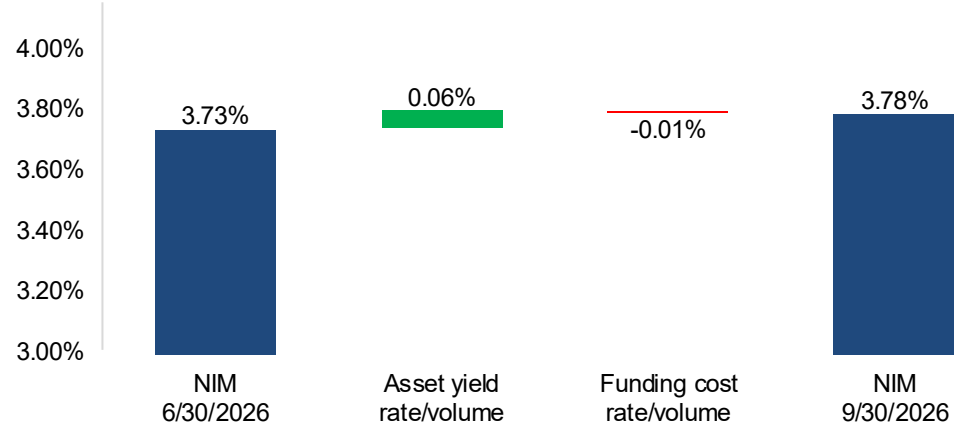
Net Interest Income ($ in millions) **& Net Interest Margin** (%)



HIGHLIGHTS(1)

- Net interest income increased $5.2 million to $142.7 million
  - Driven by organic loan growth and one additional day in the third quarter of 2026
  - Higher earning asset yields partially offset by an increase in funding costs
  - Net accretion of acquired loans and borrowings was $7.3 million up $1.5 million from the prior quarter
- Net interest margin increased 5 bps to 3.78%
  - Interest-earning asset yields increased 6 bps with loan yields up 5 bps
  - Total cost of funds increased 1 bp to 1.42%

Q3 2026 Net Interest Margin



Year 1 Interest Rate Sensitivity	
	Net Interest Income
Change in Interest Rates	**% Change from Base**
Up 200 bps	0.43%
Up 100 bps	0.49%
Down 100 bps	(0.41)%
Down 200 bps	(0.27)%

Net Interest Income and annualized Net Interest Margin are shown on a fully tax equivalent basis, which is a Non-GAAP measure; refer to appendix for reconciliation of Non-GAAP measures.
1. Comparison to Q2 2026 unless otherwise stated.

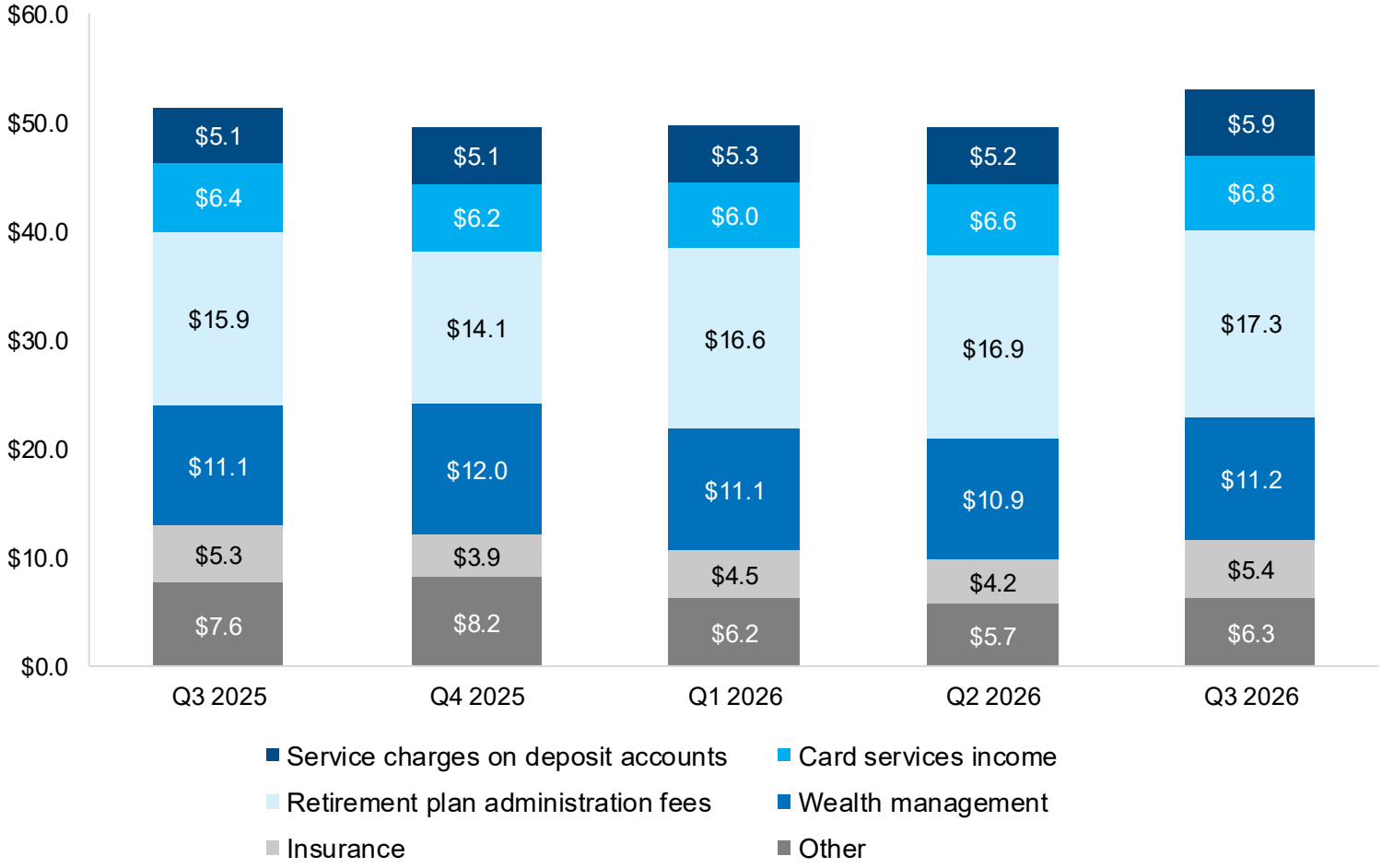
Noninterest Income

HIGHLIGHTS[1] [2]

- $52.9 million in noninterest income
- Noninterest income increased $1.5 million or 2.9% from Q3 2025 with:
  - Retirement plan administration fees up $1.4 million
  - Service charges on deposit accounts up $0.8 million
  - Card services income up $0.4 million
  - Bank owned life insurance income down $0.8 million
- Noninterest income to total revenue was 27% (above peer levels)

Noninterest Income Trend[2]

($ in millions)



Peer Source Data: S&P Global Market Intelligence. | Refer to appendix for Peer Group. | 1. Comparison to Q2 2026 unless otherwise stated. | 2. Excludes net securities gains (losses).

Noninterest Expense

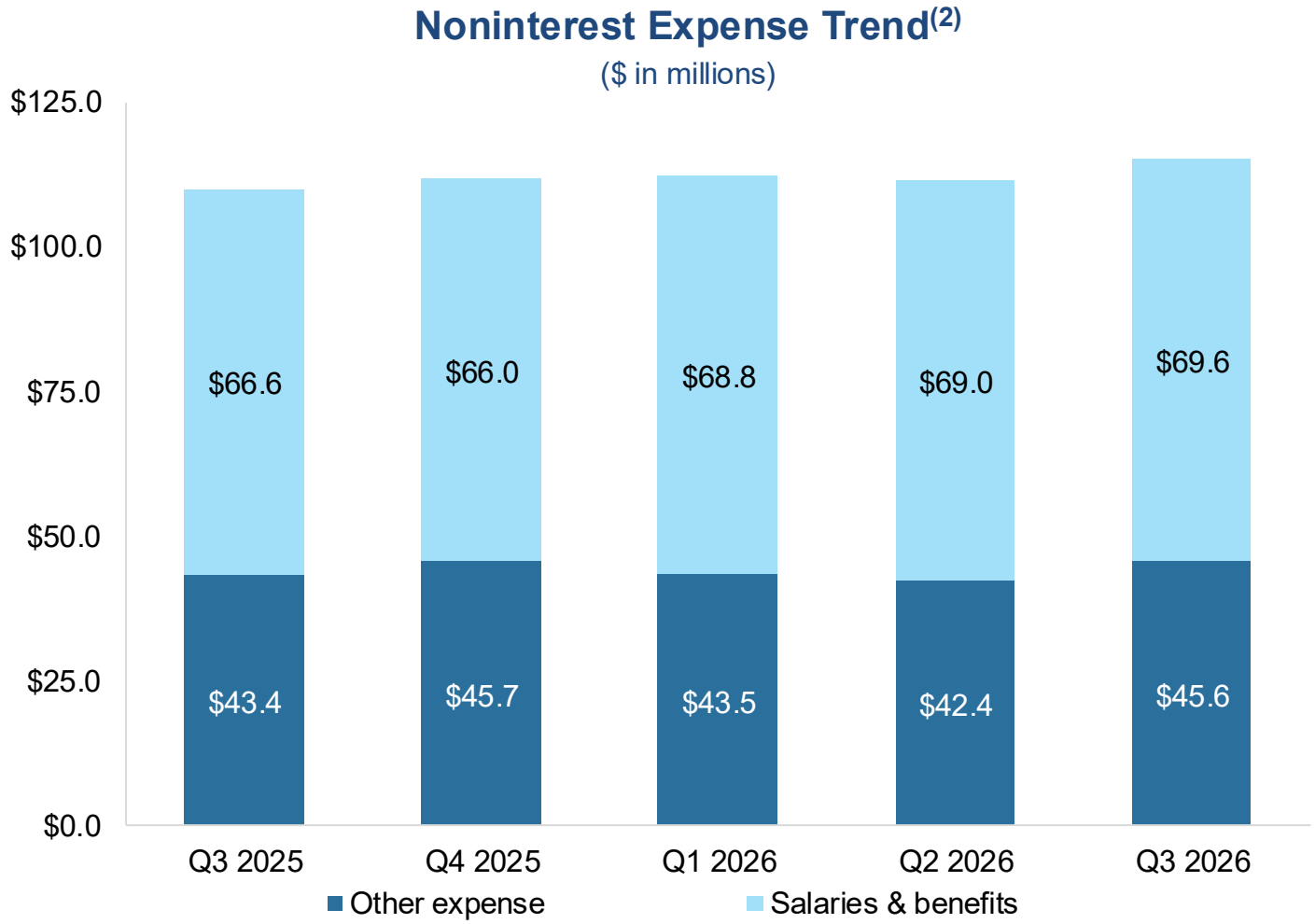
HIGHLIGHTS[1]

Salaries & Benefits

- Increased $0.6 million driven by one additional payroll day and higher incentive compensation expenses, which were partially offset by lower medical expenses and lower payroll taxes

Other Expenses

- Reserve for unfunded loan commitments increased $0.5 million
- Other expenses increased driven by an increase in activity-based costs



1. Comparisons to Q2 2026 unless otherwise stated. | 2. Other expense excludes acquisition of $1.1 million for Q3 2025.

Capital Strength

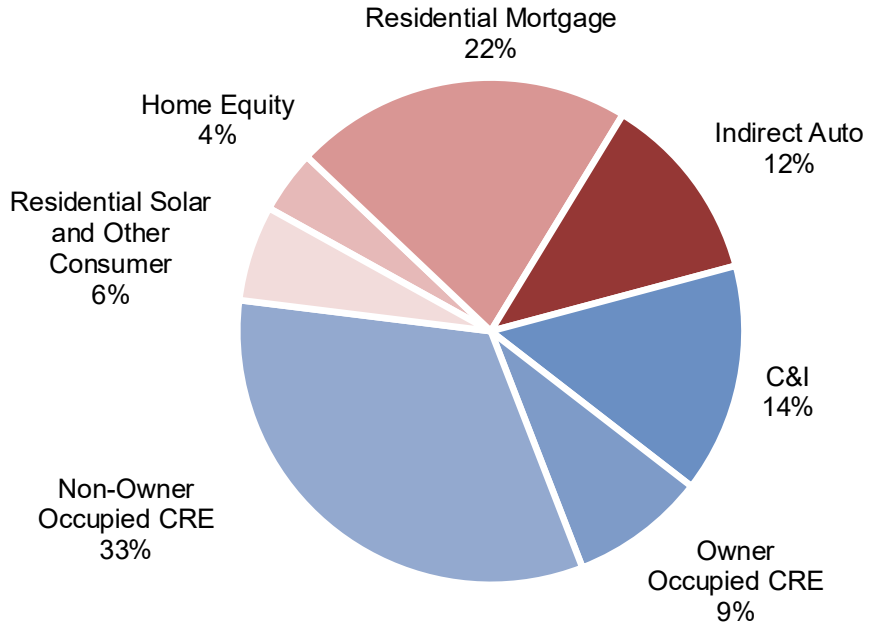
Regulatory Capital Ratios	NBT 09/30/2026	Regulatory Well Capitalized Level
Tier 1 Leverage	9.99%	5.00%
Total Risk-Based Capital	14.36%	10.00%

Q4 2026 dividend of $0.40 per share – 8.1% increase

14th consecutive year of annual dividend increases in 2026

Loans

Total Loans
$11.95 billion

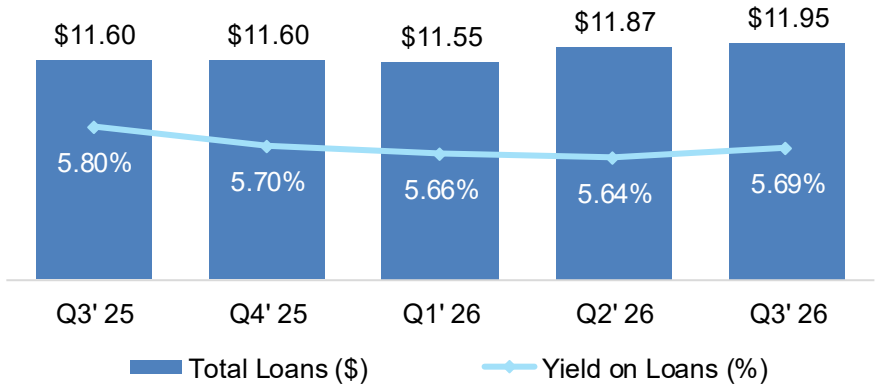


Quarterly Loan Yields		
Line of Business	**Portfolio**	**New Origination(2)**
Commercial	6.18%	6.41%
Indirect Auto	5.76%	5.51%
Residential Mortgage	4.70%	6.02%

HIGHLIGHTS(1)

- Loans increased $350.4 million, or 3.0% from December 31, 2025
  - Total commercial loans increased $234 million to $6.70 billion
  - Total consumer loans increased $116 million to $5.24 billion
- Loan Mix: Commercial 56% / Consumer 44%
- 57% Fixed and 43% Adjustable / Floating
  - $2.7 billion in variable rate loans

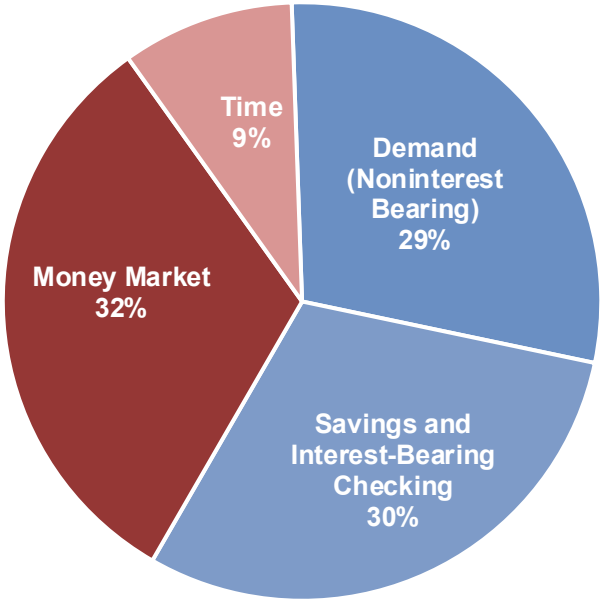
Yield on Loans (%) / Total Loans ($ in billions)



1. Comparison to Q2 2026 unless otherwise stated. | 2. New origination yields for the third quarter of 2026.

Deposits

Total Deposits
$13.59 billion



Cost of Interest-Bearing Deposits	
Savings and Interest-Bearing Checking	0.74%
Money Market	2.66%
Time	2.64%
Total Interest-Bearing	**1.85%**

HIGHLIGHTS(1)

- Cost of total deposits of 1.32%, down 1 bp
- Total cost of funds was 1.42%, up 1 bp
- Period end deposits increased $87.2 million, or 0.6%, from December 31, 2025
- No and low-cost deposits were 59% of total deposits with a cost of 38 bps
- Total deposits represented 96% of funding
- Loan to deposit ratio of 87.9%

Diverse & Granular Deposit Mix

Deposit Mix	Balance as of September 30, 2026	Number of Accounts	Average Balance per Account
Consumer	$ 6.70 billion	520,289	$ 12,869
Commercial(2)	$ 6.89 billion	89,705	$ 76,817
Total	**$ 13.59 billion**	**609,994**	**$ 22,273**

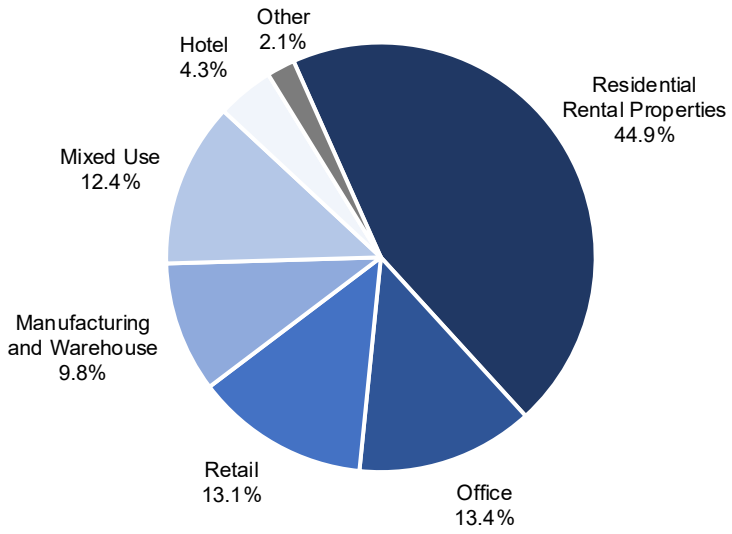
1. Comparison to Q2 2026 unless otherwise stated. | 2. Includes commercial, business banking and municipal customers.

Commercial Portfolio Detail

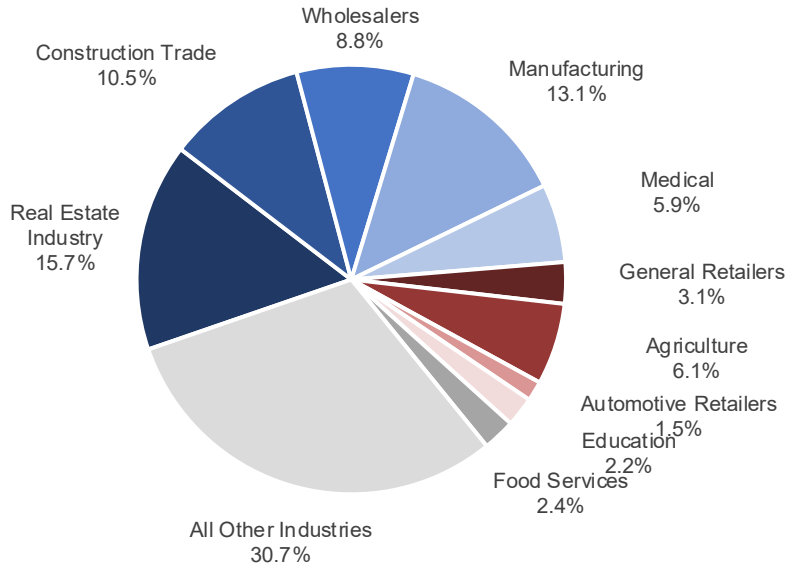
Commercial Loan Portfolio
$6.70 billion

Non-Owner Occupied CRE ($3.92 billion)

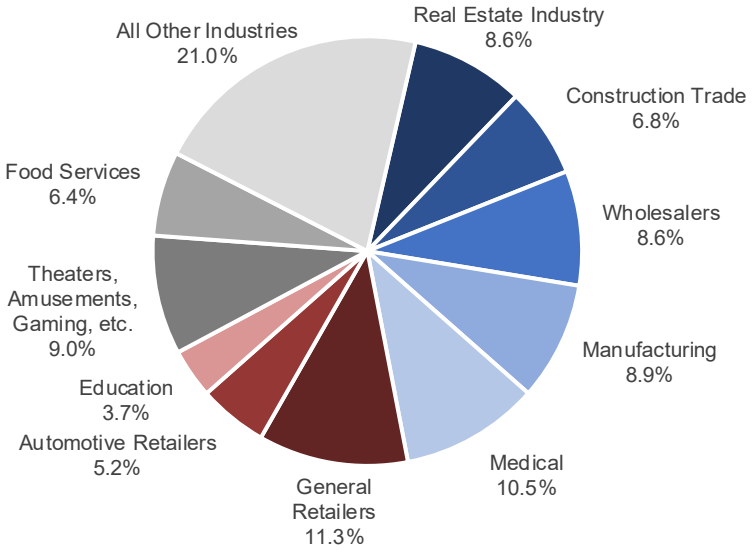
Non-Owner Occupied CRE to Capital was 214.1%



Commercial & Industrial ($1.75 billion)

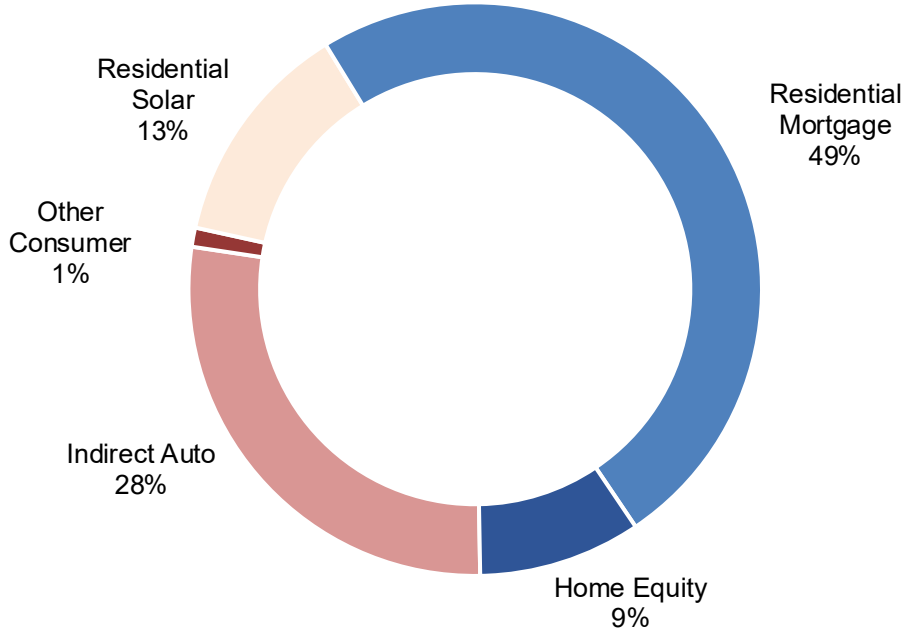


Owner Occupied CRE ($1.03 billion)



Consumer & Residential Portfolio Detail

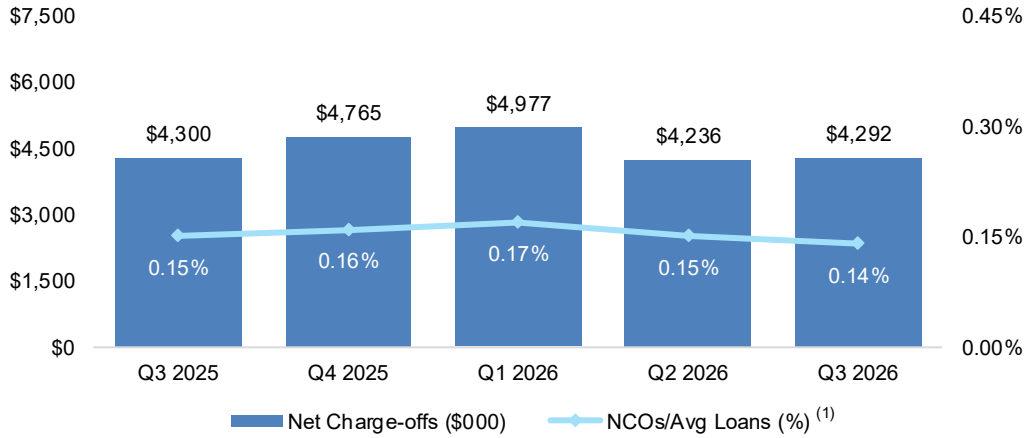
Consumer Lending Portfolio
$5.24 billion



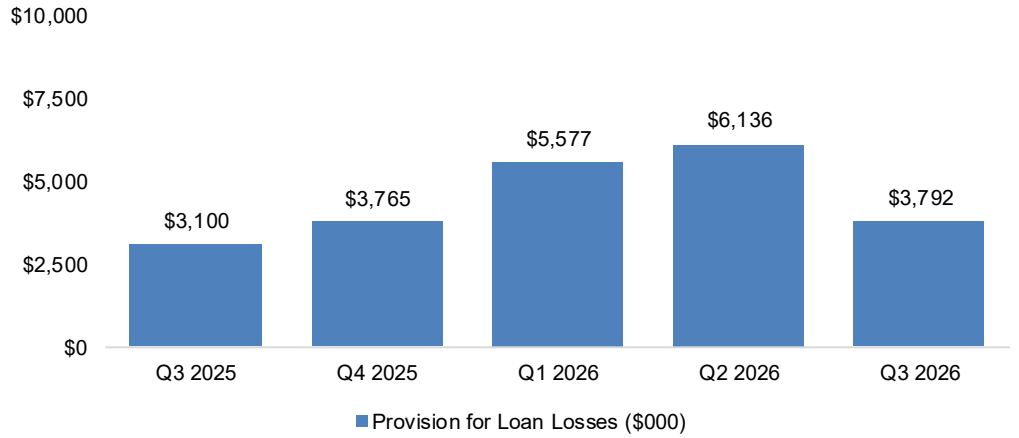
Category	Consumer Lending Portfolio Metrics				
	Total Outstandings ($000s)	# of Accounts	Average Balance	Weighted Average FICO	Average DTI
Residential Mortgage	$ 2,584,169	15,886	$ 162,670	764	35
Indirect Auto	$ 1,449,719	64,791	$ 22,375	767	33
Residential Solar	$ 671,865	23,672	$ 28,382	761	35
Home Equity	$ 481,142	12,592	$ 38,210	785	33
Other Consumer	$ 56,740	28,917	$ 1,962	755	30

Asset Quality

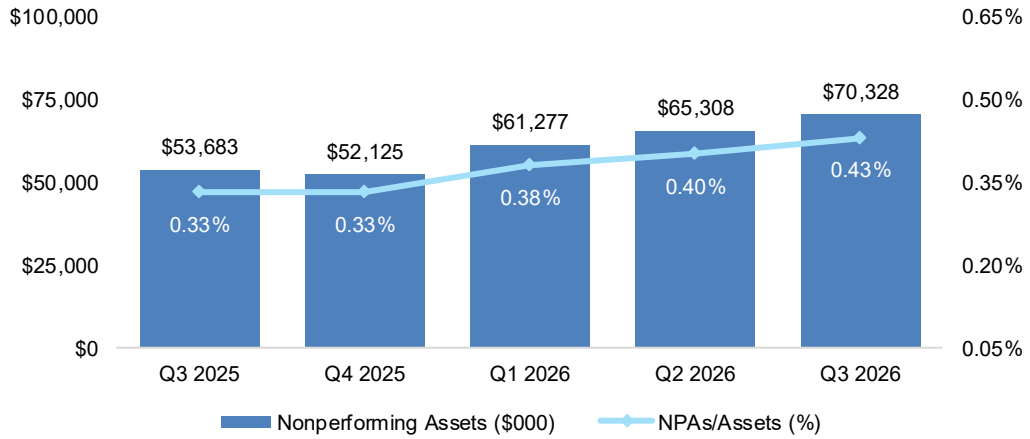
Net Charge-Offs



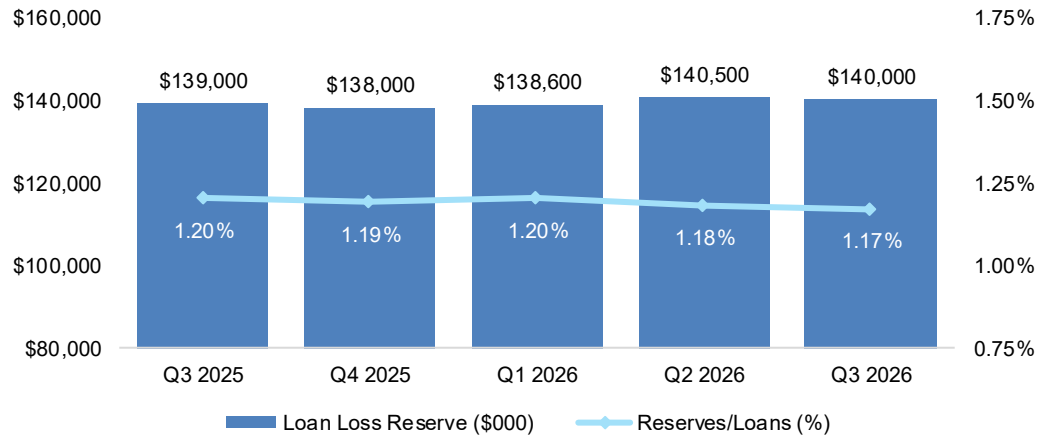
Provision for Loan Losses(2)



Nonperforming Assets(3)



Loan Loss Reserves



1. Annualized. | 2. Excluding provision for loan losses on non-PCD loans. | 3. Nonperforming assets include nonaccrual loans, loans ninety days past due and still accruing and other real estate owned.

About NBT Bancorp

Strategic Initiatives

Financial Performance

Appendix

Performance to Peer Group

Performance Ratios %	June 30,2026 NBTB	Peer Median	Peer Average
Core ROAE[1][2]	11.36%	10.95%	11.04%
Core ROATCE[1][2]	15.46%	15.09%	15.37%
Net Interest Margin[1]	3.73%	3.65%	3.69%
Fee Income / Revenue[3]	26.78%	16.92%	17.44%
Loans / Deposits	87.71%	91.76%	91.28%

Market Ratios	September 30, 2026 NBTB	Peer Median	Peer Average
Price / EPS (x)	12.14	11.14	12.23
Price / TBV (%)[1]	180.76%	156.53%	160.56%
Current Dividend Yield (%)	3.19%	3.30%	3.47%

Data Source: S&P Global Market Intelligence as of the most recent quarter. Refer to appendix for Peer Group.
Note: Peer data pro forma for recently announced acquisitions.
1. Refer to appendix for reconciliation of Non-GAAP measures.
2. Core Income excludes extraordinary items, non-recurring items, amortization of intangibles & goodwill impairment and gains/losses on sale of securities.
3. Excludes gains / losses on sale of securities.

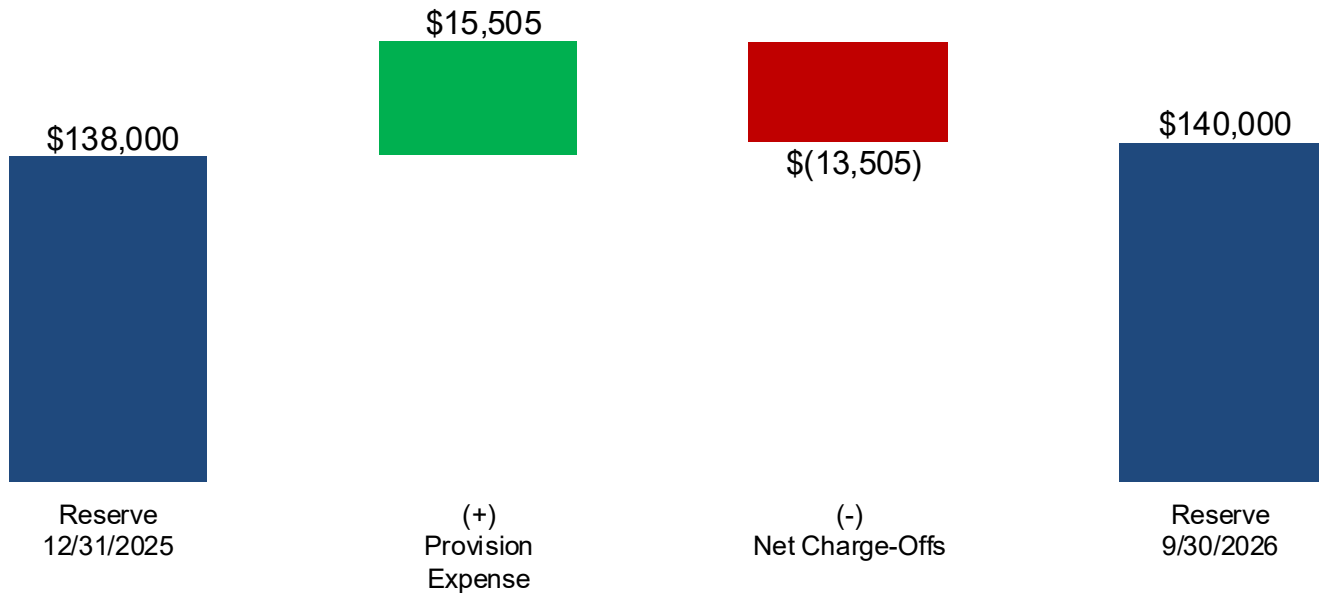
Loan Loss Reserve (CECL)

Reserve / Loans by Segment

Loan Type	9/30/2025	12/31/2025	3/31/2026	6/30/2026	9/30/2026
Commercial & Industrial	0.81%	0.76%	0.89%	0.85%	0.92%
Commercial Real Estate	1.13%	1.06%	1.05%	1.06%	1.01%
Residential Mortgage and Home Equity	1.05%	1.06%	0.99%	0.99%	1.00%
Auto	0.70%	0.68%	0.70%	0.70%	0.70%
Residential Solar and Other Consumer	3.62%	4.09%	4.39%	4.39%	4.44%
Total	**1.20%**	**1.19%**	**1.20%**	**1.18%**	**1.17%**

Loan Loss Reserve Activity

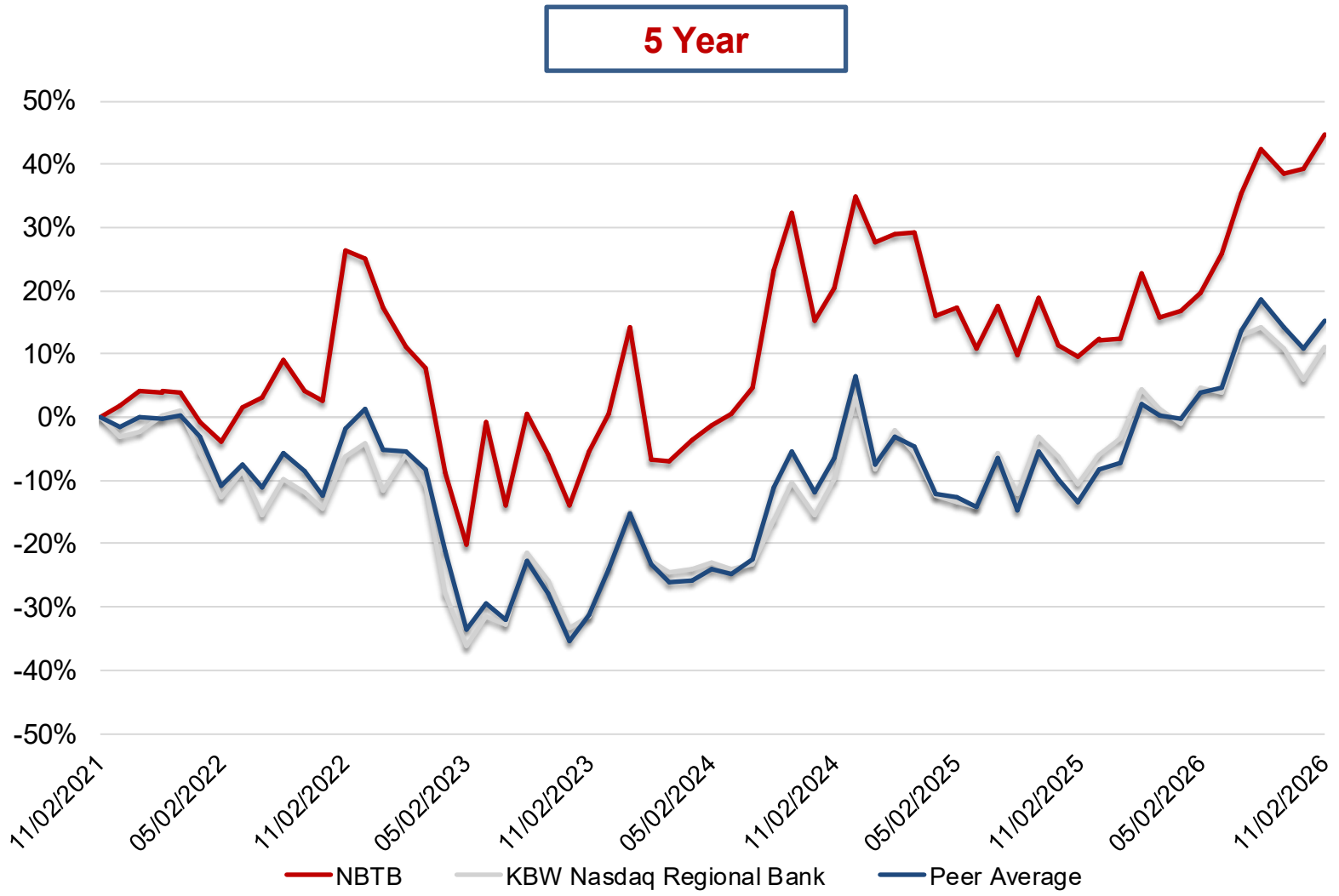
($ in thousands)



NBT Stock Performance

November 2, 2026

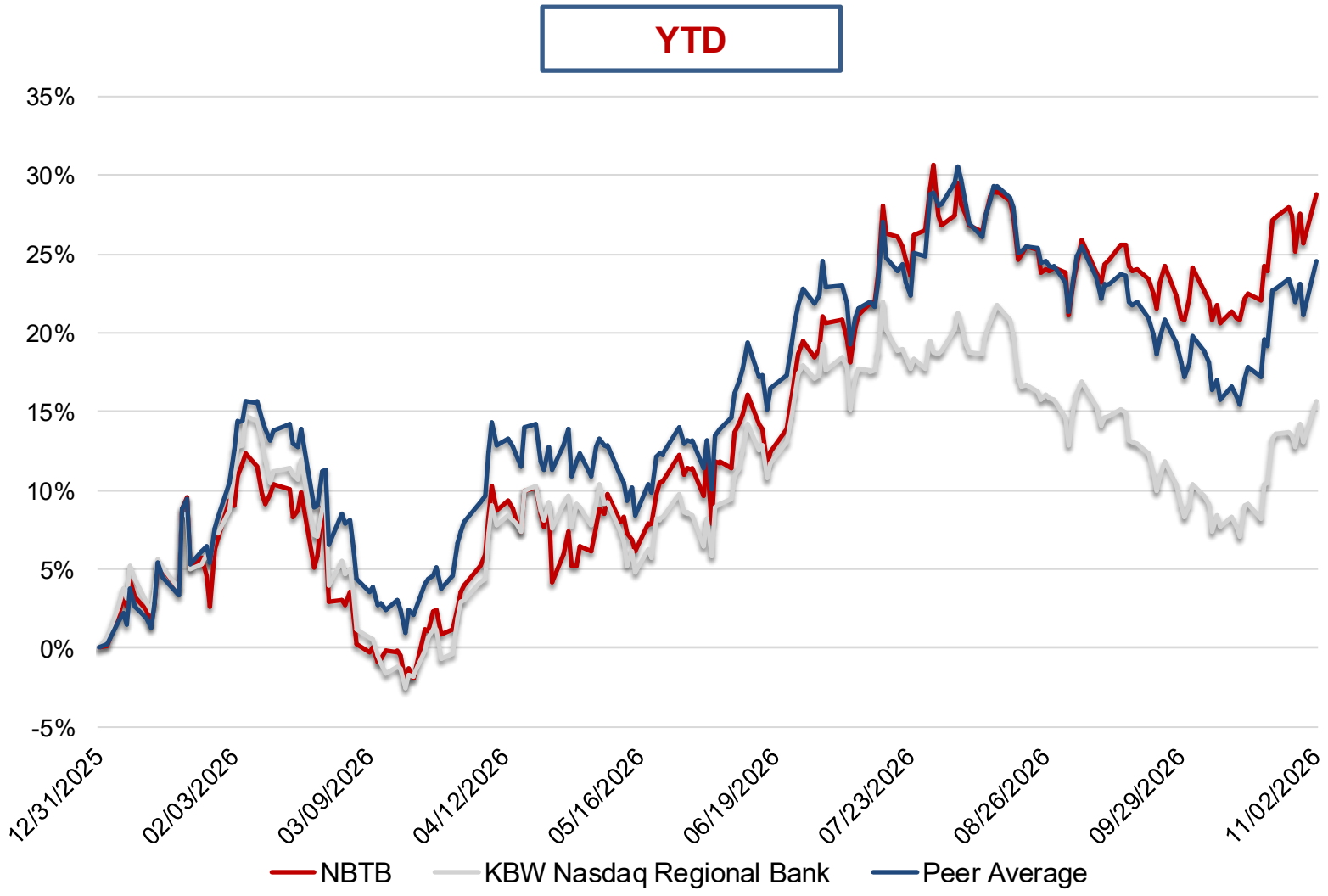
- NBTB, 45%
- Peer Average, 15%
- KBW Nasdaq Regional Bank, 11%



NBT Stock Performance

November 2, 2026

- NBTB, 29%
- Peer Average, 25%
- KBW Nasdaq Regional Bank, 16%



Peer Group

Name	HQ City	State	Ticker
Beacon Financial Corporation	Boston	MA	BBT
Camden National Corporation	Camden	ME	CAC
CNB Financial Corporation	Clearfield	PA	CCNE
Community Financial System, Inc.	Syracuse	NY	CBU
ConnectOne Bancorp, Inc.	Englewood	NJ	CNOB
Dime Community Bancshares, Inc.	Hauppauge	NY	DCOM
Eastern Bankshares, Inc.	Boston	MA	EBC
First Busey Corporation	Leawood	KS	BUSE
First Commonwealth Financial Corporation	Indiana	PA	FCF
First Financial Bancorp.	Cincinnati	OH	FFBC
First Merchants Corporation	Muncie	IN	FRME
Fulton Financial Corporation	Lancaster	PA	FULT
Independent Bank Corp.	Rockland	MA	INDB
Northwest Bancshares, Inc.	Columbus	OH	NWBI
OceanFirst Financial Corp.	Red Bank	NJ	OCFC
Park National Corporation	Newark	OH	PRK
Peoples Bancorp Inc.	Marietta	OH	PEBO
Provident Financial Services, Inc.	Jersey City	NJ	PFS
S&T Bancorp, Inc.	Indiana	PA	STBA
Tompkins Financial Corporation	Ithaca	NY	TMP
WesBanco, Inc.	Wheeling	WV	WSBC

External Recognition

Coalition Greenwich Awards 2026 Best Bank

- Best Bank – Satisfaction with RM for Small Business Banking in the U.S. (Northeast)
- Best Bank – Satisfaction in Cash Management for Small Business Banking in the U.S. (Northeast)

America's Best Regional Banks 2026 – Newsweek – Plant-A Insights Group

Voted one of Forbes World's Best Banks

- Recognized as a Forbes World's Best Bank 5 times in 6 years (2019 to 2024)
- Named to Forbes America's Best Banks list for 2025

Gold Cigna Healthy Workforce Designation '25

Forbes America's Best-In-State Employers powered by statista 2025

BEST 2026 Companies to Work For – BusinessNH Magazine

2026 Best Places to Work in Vermont

Best Places to Work HBJ in Connecticut 2026 Awards

Ranked One of the CNY Business Journal Best Places to Work 2025

Albany Business Review BPtW 2025 Best Places to Work

Reconciliation of Non-GAAP Measures

(Dollars in Thousands)	Q3 2026	Q2 2026	Q3 2025
Net Income	$ 58,028	$ 53,030	$ 54,471
Amortization of Intangible Assets (Net of Tax)	2,267	2,393	2,572
Net Income, Excluding Intangibles Amortization	$ 60,295	$ 55,423	$ 57,043
Average Tangible Common Equity	$ 1,446,149	$ 1,420,780	$ 1,304,322
Return on Average Tangible Common Equity[1]	**16.54%**	**15.65%**	**17.35%**

(Dollars in Thousands, Except Per Share Data)	Q3 2026	Q2 2026	Q3 2025
Net Income	$ 58,028	$ 53,030	$ 54,471
Acquisition Expenses	-	-	1,125
Securities (Gains) Losses	(62)	(175)	2
Adjustments to Net Income	$ (62)	$ (175)	$ 1,127
Adjustments to Net Income (Net of Tax)	$ (47)	$ (134)	$ 851
Operating Net Income	**$ 57,981**	**$ 52,896**	**$ 55,322**
Operating Diluted Earnings Per Share	**$ 1.11**	**$ 1.01**	**$ 1.05**
Operating Return on Average Assets[1]	**1.41%**	**1.32%**	**1.37%**
Operating Return on Average Tangible Common Equity[1]	**16.53%**	**15.61%**	**17,61%**

1. Annualized.

Reconciliation of Non-GAAP Measures

(Dollars in Thousands)	Q3 2026	Q2 2026	Q1 2026	Q4 2025	Q3 2025
Net Interest Income	142,084	$ 136,963	$ 134,348	$ 135,440	$ 134,663
FTE Adjustment	660	614	578	581	594
Net Interest Income, Tax Equivalent	$ 142,744	$ 137,577	$ 134,926	$ 136,021	$ 135,257
Average Total Interest Earning Assets	$ 14,978,237	$ 14,804,621	$ 14,694,823	$ 14,768,404	$ 14,643,524
Net Interest Margin, Tax Equivalent[1]	**3.78%**	**3.73%**	**3.72%**	**3.65%**	**3.66%**

(Dollars in Thousands, Except Per Share Data)	Q3 2026	Q2 2026	Q1 2026	Q4 2025	Q3 2025
Total Stockholder's Equity	$ 1,942,479	$ 1,943,919	$ 1,914,397	$ 1,896,216	$ 1,853,146
Goodwill and Other Intangibles	(501,373)	(504,395)	(507,586)	(510,934)	(515,090)
Tangible Common Equity	$ 1,441,106	$ 1,439,524	$ 1,406,811	$ 1,385,282	$ 1,338,056
Total Assets	$ 16,393,701	$ 16,214,957	$ 16,204,406	$ 15,995,121	$ 16,112,584
Goodwill and Other Intangibles	(501,373)	(504,395)	(507,586)	(510,934)	(515,090)
Tangible Assets	$ 15,892,328	$ 15,710,562	$ 15,696,820	$ 15,484,187	$ 15,597,494
Tangible Common Equity to Tangible Assets	**9.07%**	**9.16%**	**8.96%**	**8.95%**	**8.58%**
Common Shares Outstanding	51,940,582	51,954,984			52,448,654
Book Value Per Share	**$ 37.40**	**$ 37.42**			**$35.33**
Tangible Book Value Per Share	**$ 27.75**	**$ 27.71**			**$25.51**

1. Annualized.

Reconciliation of Non-GAAP Measures

(Dollars in Thousands)	2026 - YTD	2025	2024	2023	2022	2021	2020	2019
Net Interest Income	$ 413,395	$ 501,546	$ 400,122	$ 378,219	$ 362,190	$ 321,088	$ 315,678	$ 311,555
FTE Adjustment	1,852	2,466	2,574	2,034	1,304	1,191	1,301	1,667
Net Interest Income, Tax Equivalent	$ 415,247	$ 504,012	$ 402,696	$ 380,253	$ 363,494	$ 322,279	$ 316,979	$ 313,222
Average Total Interest Earning Assets	$ 14,826,932	$ 14,025,247	$ 12,449,064	$ 11,570,283	$ 10,898,871	$ 10,631,890	$ 9,571,777	$ 8,739,258
Net Interest Margin, Tax Equivalent[1]	**3.74%**	**3.59%**	**3.23%**	**3.29%**	**3.34%**	**3.03%**	**3.31%**	**3.58%**

(Dollars in Thousands)	2026 - LTM	2025	2024	2023	2022	2021	2020	2019
Noninterest Expense	$ 450,522	$ 445,341	$ 377,881	$ 341,664	$ 304,465	$ 287,281	$ 277,733	$ 274,734
Acquisition Expenses	-	(19,526)	(1,531)	(9,978)	(967)	-	-	-
Adjusted Noninterest Expense	**$ 450,522**	**$ 425,815**	**$ 376,350**	**$ 331,686**	**$ 303,498**	**$ 287,281**	**$277,733**	**$274,734**

1. Annualized.

Reconciliation of Non-GAAP Measures

(Dollars in Thousands)	2026 – YTD[4]
Net Income	$ 104,172
Securities (Gains) (Net of Tax)[1]	(487)
Amortization of Intangibles (Net of Tax)[1]	5,166
Core Net Income[2]	$ 108,851
Average Stockholders' Equity	$ 1,916,116
Average Tangible Equity[3]	$ 1,408,491
Core Return on Average Equity[2]	**11.36%**
Core Return on Average Tangible Common Equity[2]	**15.46%**

1. Balance per S&P Global Market Intelligence, utilizes a 21% statutory tax rate.
2. Calculation per S&P Global Market Intelligence.
3. Balance per S&P Global Market Intelligence.
4. Data as of 06/30/2026.

Forward-Looking Statements

This presentation contains forward-looking statements, as defined in the Private Securities Litigation Reform Act of 1995. These statements may be identified by the use of phrases such as “anticipate,” “believe,” “expect,” “forecasts,” “projects,” “will,” “can,” “would,” “should,” “could,” “may,” or other similar terms. There are a number of factors, many of which are beyond the Company’s control, that could cause actual results to differ materially from those contemplated by any forward-looking statements. Factors that may cause actual results to differ materially from those contemplated by such forward-looking statements include, among others, the following possibilities: (1) local, regional, national and international economic conditions, including actual or potential stress in the banking industry, and the impact they may have on the Company and its customers, and the Company’s assessment of that impact; (2) changes in the level of nonperforming assets and charge-offs; (3) changes in estimates of future reserve requirements based upon the periodic review thereof under relevant regulatory and accounting requirements; (4) the effects of and changes in trade and monetary and fiscal policies and laws, including the interest rate policies of the Federal Reserve Board (“FRB”) and international trade disputes (including threatened or implemented tariffs imposed by the U.S. and threatened or implemented tariffs imposed by foreign countries in retaliation); (5) inflation, interest rate, securities market and monetary fluctuations; (6) political instability; (7) acts of war, including international military conflicts, or terrorism; (8) the timely development and acceptance of new products and services and the perceived overall value of these products and services by users; (9) changes in consumer spending, borrowing and saving habits; (10) changes in the financial performance and/or condition of the Company’s borrowers; (11) technological changes; (12) acquisition and integration of acquired businesses; (13) the ability to increase market share and control expenses; (14) changes in the competitive environment among financial holding companies; (15) the effect of changes in laws and regulations (including laws and regulations concerning taxes, banking, securities and insurance) with which the Company and its subsidiaries must comply, including those under the Dodd-Frank Act, and the Economic Growth, Regulatory Relief, and Consumer Protection Act of 2018; (16) the effect of changes in accounting policies and practices, as may be adopted by the regulatory agencies, as well as the Public Company Accounting Oversight Board, the Financial Accounting Standards Board and other accounting standard setters; (17) changes in the Company’s organization, compensation and benefit plans; (18) the costs and effects of legal and regulatory developments, including the resolution of legal proceedings or regulatory or other governmental inquiries, and the results of regulatory examinations or reviews; (19) greater than expected costs or difficulties related to the integration of new products and lines of business; and (20) the Company’s success at managing the risks involved in the foregoing items.

The Company cautions readers not to place undue reliance on any forward-looking statements, which speak only as of the date on which they are made, and advises readers that various factors, including, but not limited to, those described above and other factors discussed in the Company’s annual and quarterly reports previously filed with the SEC, could affect the Company’s financial performance and could cause the Company’s actual results or circumstances for future periods to differ materially from those anticipated or projected.

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