CVB Financial Corp.

July 2026

Forward Looking Statements

CAUTIONARY NOTE REGARDING FORWARD-LOOKING STATEMENTS

This presentation contains forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended, which are intended to be covered by the safe harbor for "forward-looking statements" provided by the Private Securities Litigation Reform Act of 1995. These statements are based on the current beliefs and expectations of the management of CVB Financial Corp. and Citizens Business Bank (collectively, the "Company") and are subject to significant risks and uncertainties that could cause actual results or performance to differ materially from those projected. Words such as "will likely result", "aims", "anticipates", "believes", "could", "estimates", "expects", "hopes", "intends", "may", "plans", "projects", "seeks", "should", "will," "strategy", "possibility", and variations of these words and similar expressions help to identify these forward-looking statements, which involve risks and uncertainties that could cause actual results or performance to differ materially from those projected. These forward-looking statements are based on management's current expectations and beliefs concerning future developments and their potential effects on the Company including, without limitation, plans, strategies, goals and statements about the Company's outlook regarding revenue and asset growth, financial performance and profitability, capital and liquidity levels, loan and deposit levels, growth and retention, yields and returns, loan diversification and credit management, stockholder value creation, tax rates, the impact of business, economic, or political developments, the impact of monetary, fiscal and trade policies, and the impact of acquisitions we have made or may make, including our recent acquisition of Heritage Commerce Corp and its wholly-owned banking subsidiary, Heritage Bank of Commerce (collectively "Heritage"). Such statements involve inherent risks and uncertainties, many of which are difficult to predict and are generally beyond the control of the Company, and there can be no assurance that future developments affecting the Company will be the same as those anticipated by management. The Company cautions readers that a number of important factors, in addition to those set forth below, could cause actual results to differ materially from those expressed in, or implied or projected by, such forward-looking statements.

General risks and uncertainties include, but are not limited to, the following: the strength of the United States economy and the strength of the local economies in which we conduct business; the effects of, and changes in, immigration, trade, tariff, monetary, and fiscal policies and laws, including interest rate policies of the Board of Governors of the Federal Reserve System; inflation/deflation, interest rate, market and monetary fluctuations; the effects of acquisitions we have made or may make, including, without limitation, the failure to achieve the expected efficiencies and financial results from such acquisitions; the timely development of competitive new products and services, and the acceptance of these products and services by potential and existing customers; the impact of changes in financial services policies, laws, and regulations, including those concerning banking, taxes, securities and insurance, and the application thereof by regulatory agencies; changes in the scope and cost of FDIC insurance; the effectiveness of our risk management framework and quantitative models; changes in the level of our nonperforming assets and charge-offs; the effect of changes in accounting policies and practices or accounting standards, as may be adopted from time-to-time by bank regulatory agencies, the U.S. Securities and Exchange Commission ("SEC"), the Public Company Accounting Oversight Board, the Financial Accounting Standards Board or other accounting standards setters; possible credit related impairments or declines in the fair value of loans and securities held by us; possible impairment charges to goodwill, including any impairment that may result from increased volatility in our stock price; changes in consumer or business spending, borrowing and savings habits; the effects of our lack of a diversified loan portfolio, including the risks of geographic and industry concentrations; periodic fluctuations in commercial or residential real estate prices or values; our ability to attract or retain deposits (including low cost deposits) or to access government or private lending facilities and other sources of liquidity; the possibility that we may reduce or discontinue the payment of dividends on our common stock; changes in the financial performance and/or condition of our borrowers or depositors; changes in the competitive environment among financial and bank holding companies and other financial service providers; technological changes, including the adoption of artificial intelligence, in banking and financial services; the use, reliability and accuracy of the financial models and data on which we rely; systemic or non-systemic bank failures or crises; geopolitical conditions, including acts or threats of terrorism, actions taken by the United States or other governments in response to acts or threats of terrorism, and/or military conflicts, which could impact business and economic conditions in the United States and abroad; catastrophic events or natural disasters, including earthquakes, drought, climate change or extreme weather events that may affect our assets, communications or computer services, customers, employees or third party vendors; public health crises and pandemics, and their effects on the economic and business environments in which we operate, including on our asset credit quality, business operations, and employees, as well as the impact on general economic and financial market conditions; cybersecurity threats and fraud and the costs of defending against them, including the costs of compliance with legislation or regulations to combat fraud and cybersecurity threats; our ability to recruit and retain key executives, board members and other employees, and our ability to comply with federal and state employment laws and regulations; ongoing or unanticipated regulatory or legal proceedings or outcomes; risks associated with our recently completed merger with Heritage, including difficulties and delays in integrating or retaining Heritage's business, key personnel and customers, and achieving anticipated synergies, cost savings enhanced geographic coverage, deposit attrition, customer or employee loss, and/or revenue loss as a result of the merger; and our ability to manage the risks involved in the foregoing.

Additional factors that could cause actual results to differ materially from those expressed in the forward-looking statements are discussed in the Company's 2025 Annual Report on Form 10-K filed with the SEC and available at the SEC's website (http://www.sec.gov).

The Company does not undertake, and specifically disclaims any obligation, to update any forward-looking statements to reflect occurrences or unanticipated events or circumstances after the date of such statements, except as required by law. Any statements about future operating results, such as those concerning accretion and dilution to the Company's earnings, equity, or shareholder returns, are for illustrative purposes only, are not forecasts, and actual results may differ.

Non-GAAP Financial Measures — Certain financial information provided in this earnings release has not been prepared in accordance with U.S. generally accepted accounting principles ("GAAP") and is presented on a non-GAAP basis. Investors and analysts should refer to the reconciliations included in this earnings release and should consider the Company's non-GAAP measures in addition to, not as a substitute for or as superior to, measures prepared in accordance with GAAP. These non-GAAP measures may or may not be comparable to similarly titled measures used by other companies.

CVB Financial Corp.

California's Top Performing Business Bank

Founded 1974

Total Assets ≈ $21 Billion
Total Deposits ≈ $16 Billion
Total Equity ≈ $3.6 Billion
Market Value ≈ $4 Billion

- Business Banking Focused
- Presence in all California's major economic markets
- Relationship driven model - *Top 25% Target Customer*
- Highly Experienced Management Team
- Consistent Track Record of Earnings and Shareholder returns
  - 197 Consecutive Quarters of Profitability
  - 147 Consecutive Quarters of Cash Dividends
- Financial Strength
  - Superior Asset Quality
  - Industry leading low cost-deposits
  - Efficient Operating Model
  - Highly Capitalized
  - BBB+ FITCH Rating
- Proven / disciplined acquirer
  - 8 Whole bank acquisitions since 2007

Bank Accomplishments

- Forbes, Best Banks in America (2016 – 2026)*
- Ranked #1 Forbes, Best Banks in America (2016, 2020, 2021, 2023)
- Ranked in S&P Global Market Intelligence's Top 50 2025 Public Banks
- Rated by S&P Global among the Top Three Large US banks by deposit franchise**
- Bauer Financial Report
  - Five Star Superior Rating
    - 69 Consecutive Quarters

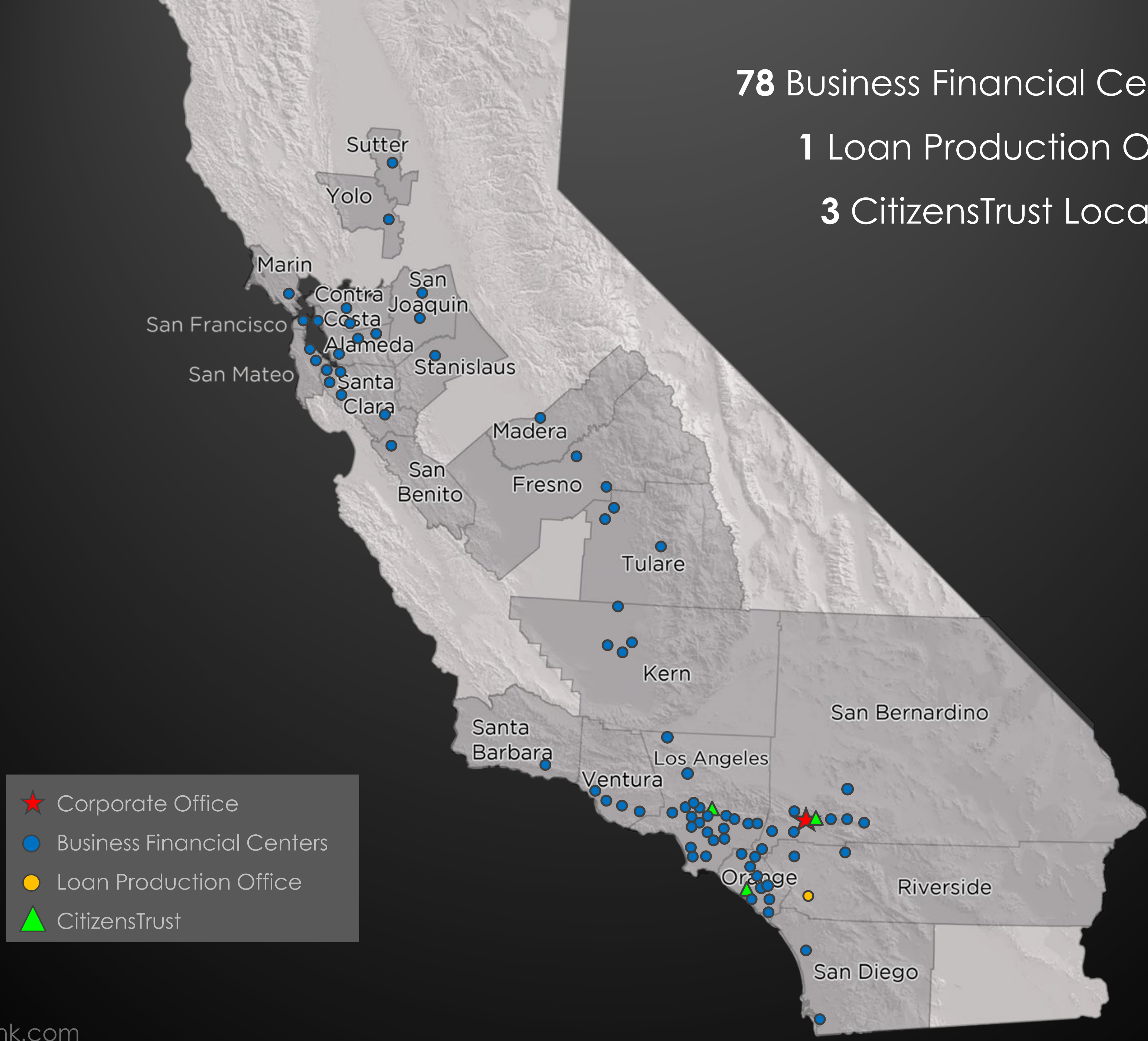
* Not eligible for rankings in 2018

** Source: S&P Global Ranking of Large US Banks by Deposit Franchise as of December 2025
CVB Financial Corp. is the holding company for Citizens Business Bank, National Association

78 Business Financial Centers

1 Loan Production Office

3 CitizensTrust Locations



cbbank.com

Our Vision and Mission

Our Vision: Citizens Business Bank will strive to become the premier financial services company operating throughout the state of California, servicing the comprehensive financial needs of successful small to medium sized businesses and their owners.

Our Mission: The mission of Citizens Business Bank is to achieve superior performance and rank in the top ten percent of all financial institutions in the nation in return on equity and return on assets. This will be achieved by delivering the finest in financial products and services through relationship banking commitments with businesses and professionals throughout the state of California. It will be supported by an unqualified commitment to our five core values of financial strength, superior people, customer focus, cost-effective operation, and having fun.

Our Core Values

Customer Focus

Superior People

Cost-Effective Operation

Financial Strength

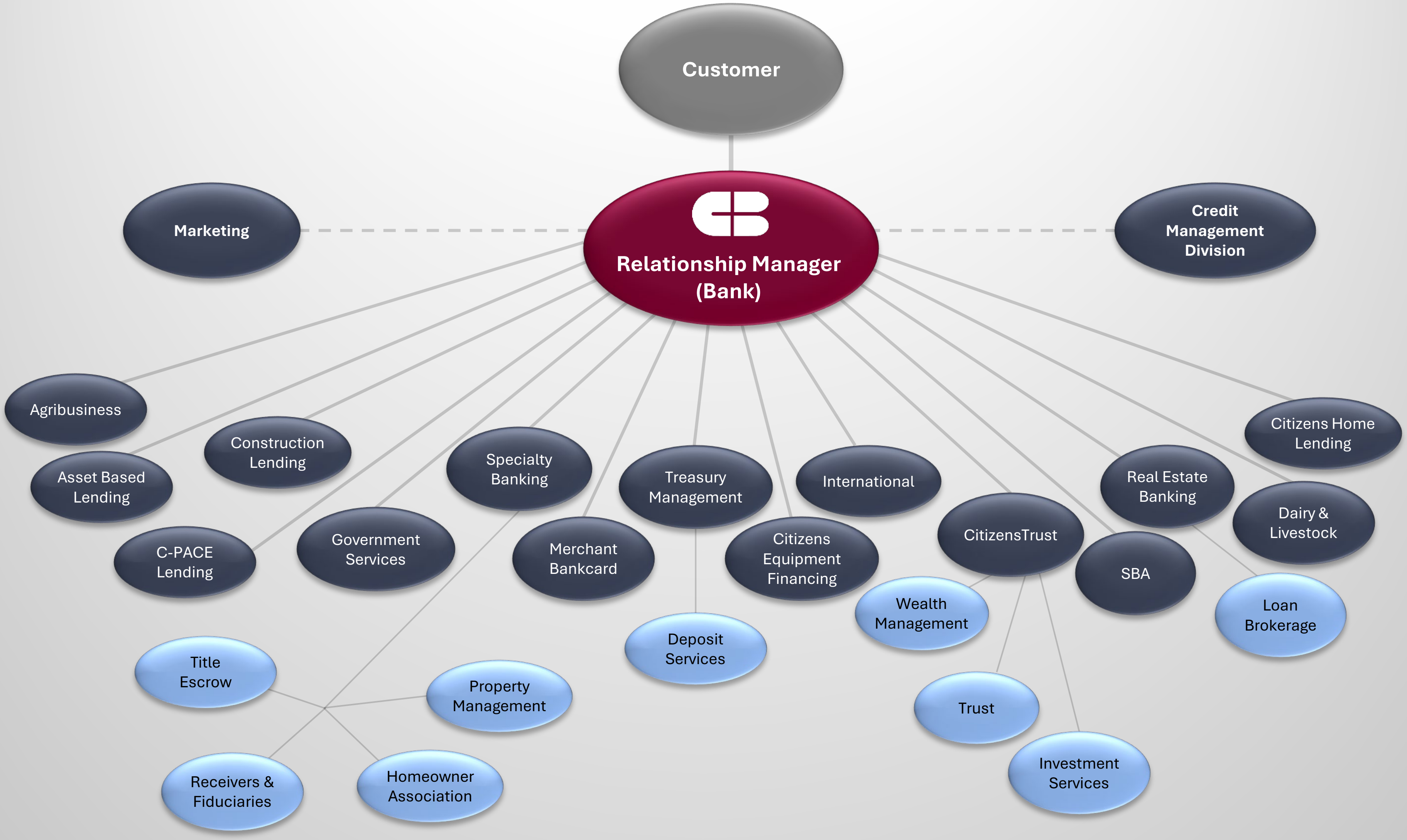
Having Fun

Target Customer – Top 25%

Top 25% privately-held and/or family-owned businesses throughout California

- Annual revenues of $1-300 million
- Full relationship banking
- Build long-term relationships

Relationship Banking Strategy



Acquisition of Heritage Bank of Commerce

Expands Presence into Desirable Bay Area Markets

- Addition of 16 Business Financial Centers

Attractive Financial Returns

- IRR = 20%
- EPS Accretion = 13%
- ROAA =1.50%
- ROATCE =17%

Strongly Aligned Business Models

- NPA ratio .08%
- Business deposits = 83% of total deposits

Merger Announcement
December 17, 2025

Shareholders Approval
March 26, 2026

Regulatory Approval
April 1, 2026

Legal Close Date
April 17, 2026

Core System Conversion
June 22, 2026

187 days from announcement to systems conversion

CVBF’s Acquisition Strategy

Target Banks:

- ✓ $3 billion to $10 billion in assets
- ✓ In-market and adjacent markets
- ✓ Customer base that predominately aligns with CBB’s target customers

Disciplined Approach to M&A:

- ✓ Rigorous due diligence: across credit, deposit pricing, and all banking functions
- ✓ Extensive review and analysis of expenses and cost saves
- ✓ Disciplined valuation and financial targets: <10% dilution; earn back period <2.5 years; IRR > 17%
- ✓ Extensive integration planning and history of delivering timely and successful integrations

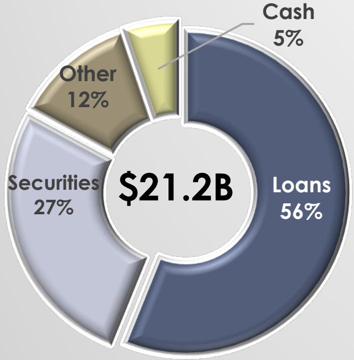
Fair Value Acquired Heritage Assets & Liabilities- 4/17/26

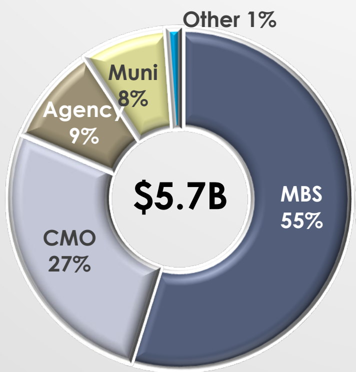
($ in Millions)	Acquired April 17, 2026	Re-structure	Post-Restructure
Total Cash and Cash Equivalents	$ 548	$ 815	$ 1,364
Total Investment Securities	1,016	(488)	528
Loans held for sale	327	(327)	-
PCD Loans	99	-	99
PSL Loans	3,053	-	3,053
ACL	(47)	-	(47)
Net Loans	$ 3,432	$ (327)	$ 3,105
Goodwill	334	-	334
CDI	117	-	117
Other Assets	291	-	291
Total Assets	$ 5,739	$ -	$ 5,739
Noninterest bearing deposits	$ 1,224	$ -	$ 1,224
Interest bearing deposits	3,528	-	3,528
Total Deposits	4,752	-	4,752
Subordinate Debt	39	-	39
Other Liabilities	103	-	103
Total Liabilities	$ 4,894	$ -	$ 4,894
Net Assets	**$ 845**	**$ -**	**$ 845**

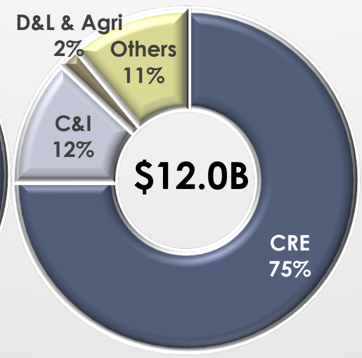
CVBF Balance Sheet Profile

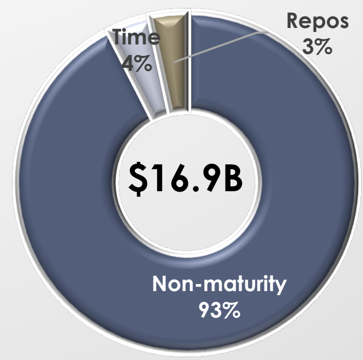
June 30, 2026

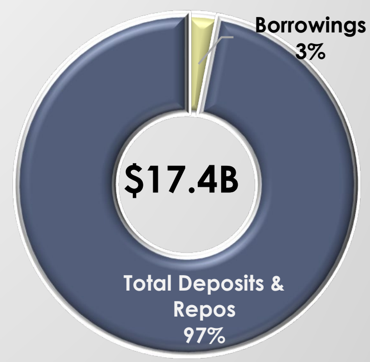
Assets	Securities	Loans	Deposits & Repos	Funding











Capital Ratios as of June 30, 2026

TCE	Tier 1 Leverage	CET1	Tier 1 RBC	Total RBC
9.8%	11.7%	14.7%	14.7%	15.8%

Q2 2026 Financial Highlights

Profitability	• *Core Net Income = $73.4 million* • $31.4 million acquisition expense • $4.25 million Provision for unfunded loan commitments • Net Interest Margin = 3.72% • Efficiency Ratio = 63.75%/ Adjusted Efficiency Ratio = 43.88%*
Income Statement	• Net Income = $48.3 million / EPS = $0.29 • Pretax Pre Provision Income* = $65.0 million • Net Interest Income = $162.4 million • No provision for credit loss • Heritage FV discount accretion = $2.7 million • Heritage CDI amortization = $2.8 million
Balance Sheet	• Total Assets > $21 billion • Organic loan growth = $477 million • Avg. Noninterest deposits > 52% of Total Deposits • Cost of deposits and customer repos = 0.86%
Asset Quality	• NPA/TA = 0.08% (NPA = $16.8 million) • Classified loans = $110 million or 0.91% of total loans • ACL = $127 million / 1.05% of total loans
Capital	• CET1 Ratio = 14.7% • Total Risk-Based Ratio = 15.8% • Tangible Common Equity Ratio = 9.8%

* See Non-GAAP Reconciliation

Selected Ratios

		2023	2024	2025	Q2'25	Q1'26	Q2'26
Performance	ROATCE*	18.48%	14.95%	14.28%	14.08%	13.38%	10.85%
	NIM	3.31%	3.09%	3.36%	3.31%	3.44%	3.72%
	Cost of Deposits	0.41%	0.88%	0.85%	0.84%	0.78%	0.83%
	Cost of Funds	0.83%	1.32%	1.03%	1.03%	0.97%	0.96%
	Efficiency Ratio	42.00%	46.55%	46.03%	45.55%	45.84%	63.75%**
	NIE % Avg. Assets	1.41%	1.45%	1.57%	1.52%	1.58%	2.31%
Credit Quality	NPA % Total Assets	0.13%	0.31%	0.03%	0.17%	0.04%	0.08%
	Net Charge-Offs (Recoveries) to Avg. Loans	0.00%	0.04%	0.00%	0.00%	0.00%	0.00%
Capital	CET1 Ratio	14.6%	16.2%	15.9%	16.5%	16.3%	14.7%
	Total Risk-Based Capital Ratio	15.5%	17.1%	16.7%	17.3%	17.1%	15.8%

* See Non-GAAP Reconciliation

** Adjusted efficiency ratio = 43.88%. See Non-GAAP Reconciliation

Selected Highlights

Income Statement

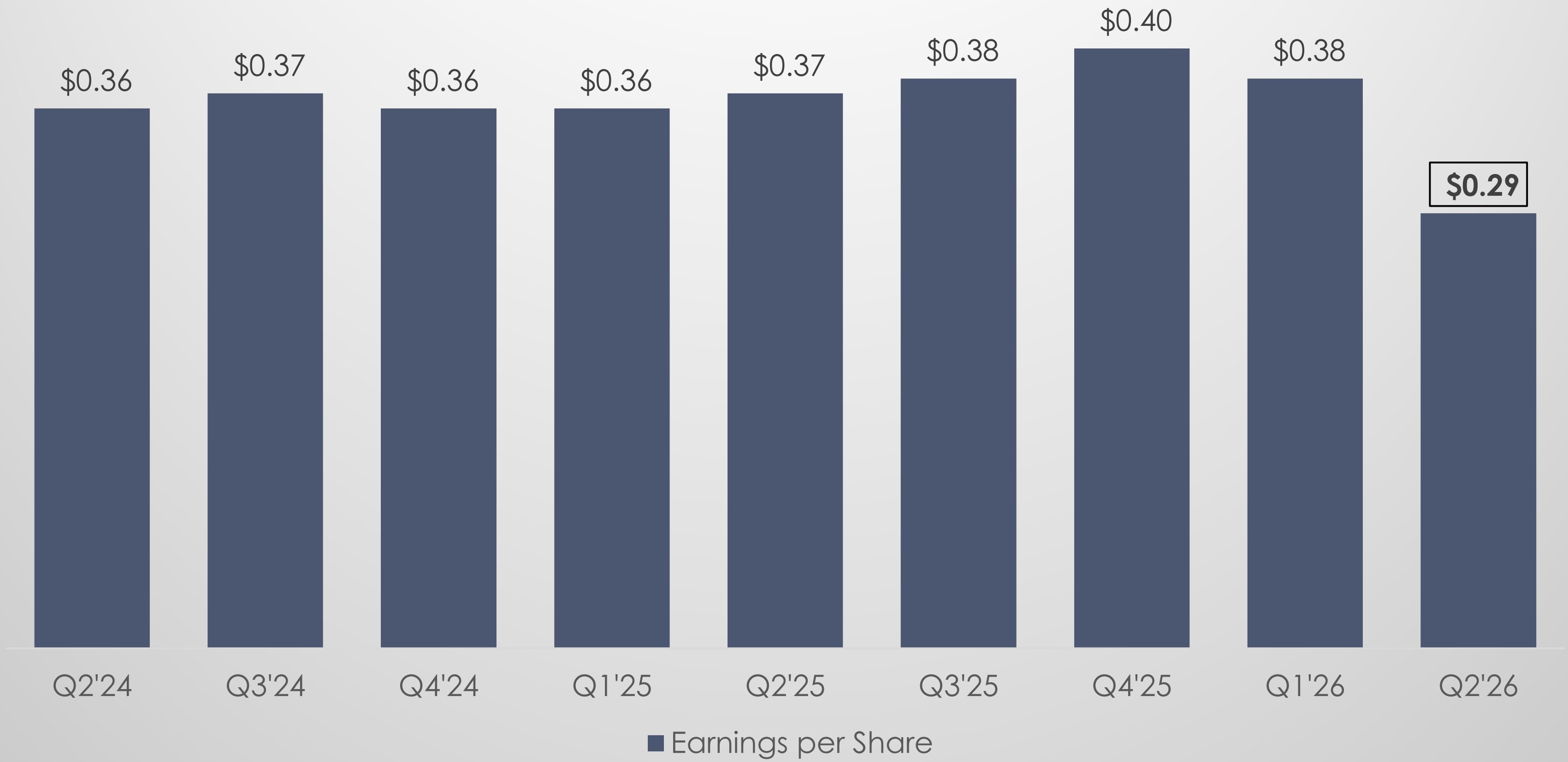
($ in Thousands)	Q2'25	Q1'26	Q2'26
Net Interest Income	$ 111,608	$ 117,840	$ 162,415
Noninterest Income	14,744	14,279	17,010
Noninterest Expense, excluding Acquisition Related Expenses & Provision for Unfunded Loan Commitments	57,557	58,939	78,728
Acquisition Related Expenses	—	1,129	31,400
Provision for Unfunded Loan Commitments	—	500	4,250
Total Noninterest Expense	57,557	60,568	114,378
Pretax-Pre Provision Income	68,795	71,551	65,047
Provision for Credit Losses	—	3,000	—
Earnings before Income Taxes	68,795	68,551	65,047
Net Income	$ 50,564	$ 51,002	$ 48,261
Diluted earnings per common share	$ 0.37	$ 0.38	$ 0.29

Selected Highlights

Average Balance Sheet	($ in Thousands)	Q2'25	Q1'26	Q2'26
	Average Cash & Cash Equivalents	$ 486,741	$ 425,164	$ 836,751
	Average Loans	8,354,898	8,624,604	11,548,138
	Average Total Securities	4,847,415	4,921,215	5,270,895
	Average Noninterest-bearing Deposits	7,051,702	6,894,427	8,123,844
	Average Total Deposits & Customer Repurchase Agreements	12,184,159	12,478,207	16,088,781
	Average Borrowings	508,159	500,000	416,288
	Loan-to-deposit	70.76%	72.26%	74.39%
	Noninterest-bearing deposits/Total Deposits	59.72%	57.76%	52.33%

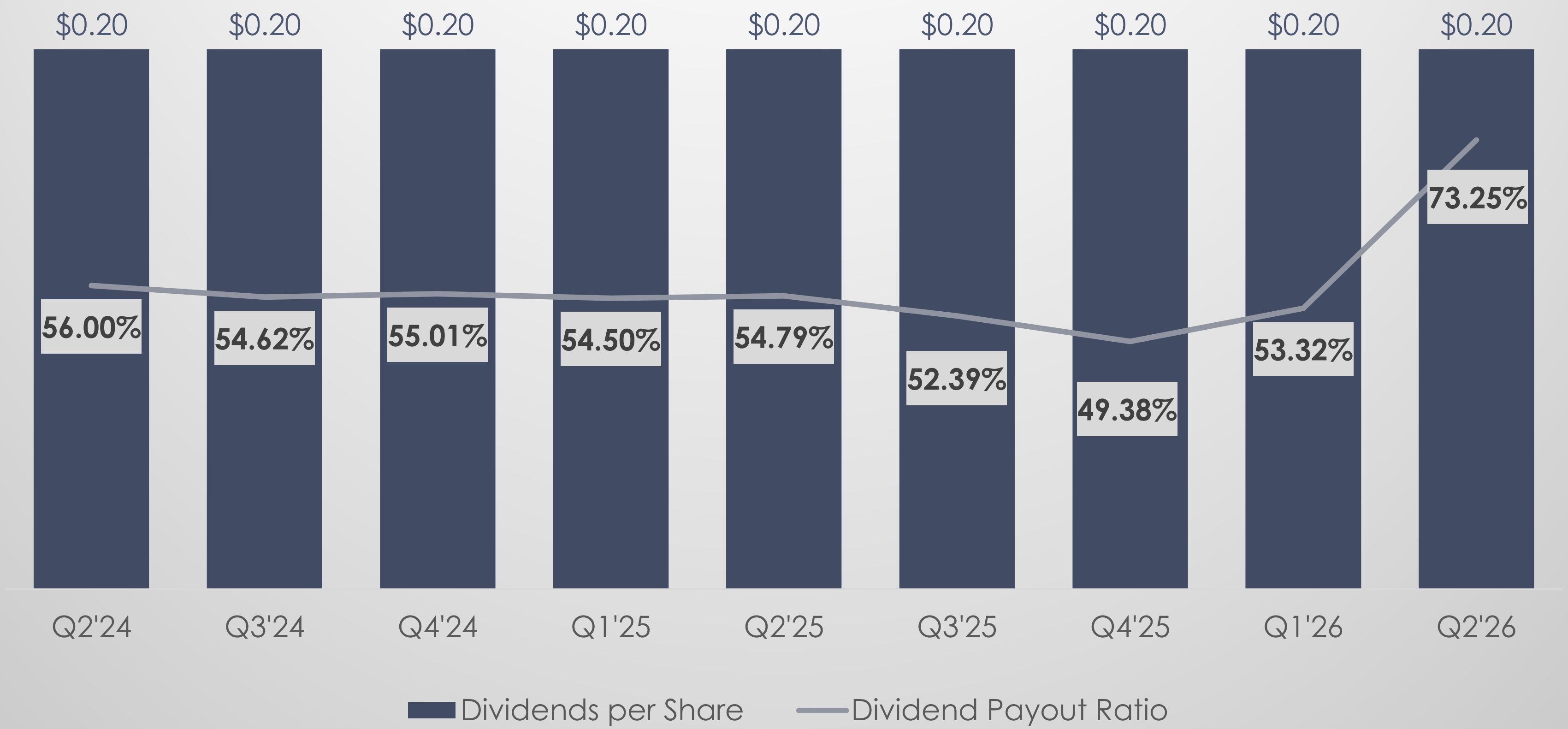
Earnings Per Share

197 Consecutive Quarters
or 49+ Years



Dividends – 147 Consecutive Quarters

147 Consecutive Quarters
More than 36 years of
consecutive cash dividends



- Dividend payout ratio calculated on per share basis.

Capital Ratios Q1 vs Q2 & Buyback

	Q1 26	Q2 26
CET 1 Ratio	16.3%	14.7%
TCE Ratio*	10.5%	9.8%
Tangible Book Value Per Share	$11.42	$11.07

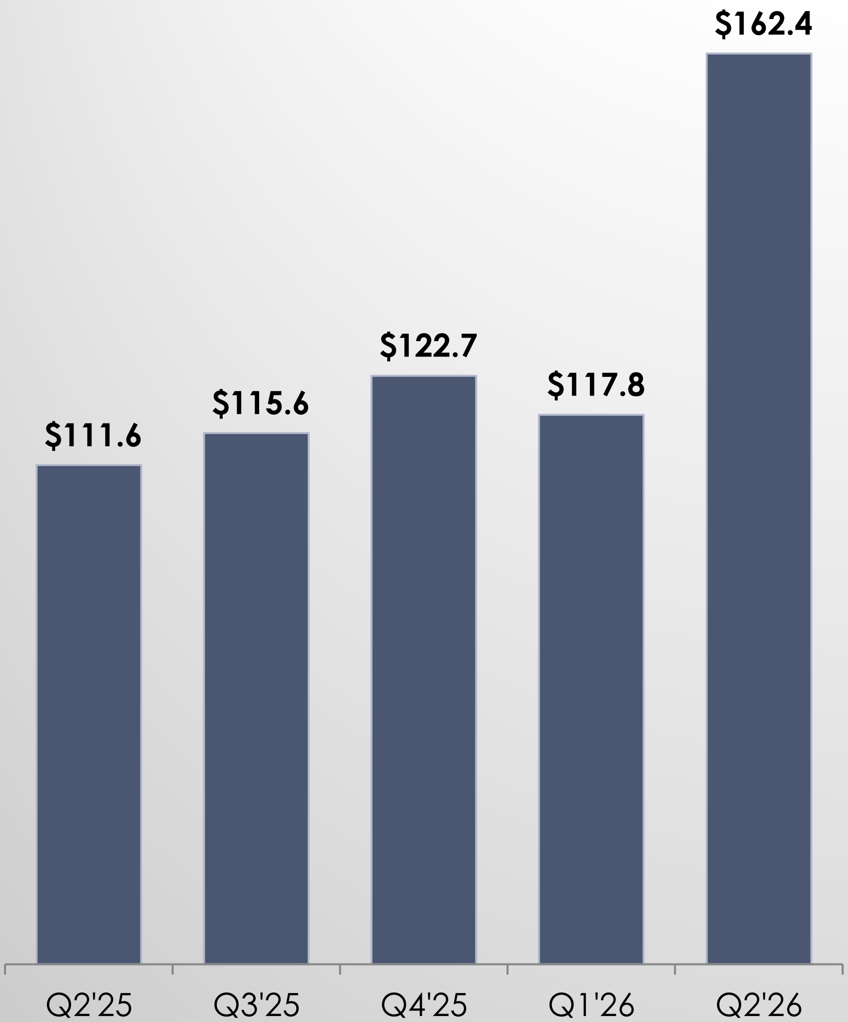
- **Board authorized Repurchase program up to 15 Million Shares – June 15, 2026**
- **Impact of Heritage Acquisition and Share Repurchase Program on CVBF Common Stock through 7/21/26**

	Common Shares Outstanding	Common Stock
	(in thousands)	
Balance at 03/31/2026	135,791	$ 1,221,938
Heritage issued	40,621	840,173
Shares repurchased	(409)	(8,881)
Other stock based transactions	330	3,494
Balance at 7/21/2026	**176,094**	**$2,056,724**

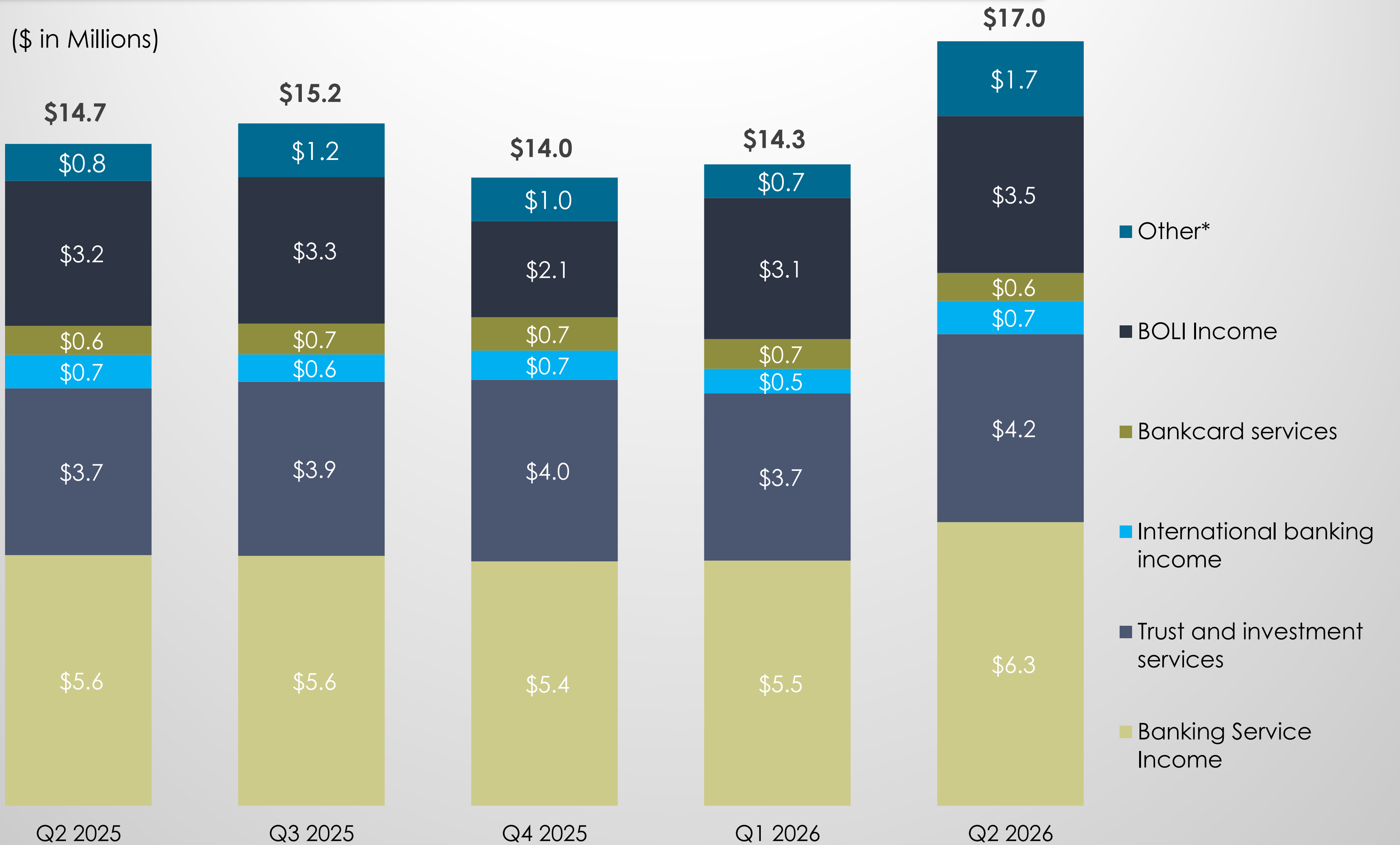
* See Non-GAAP Reconciliation

Net Interest Income and NIM

($ in Millions)



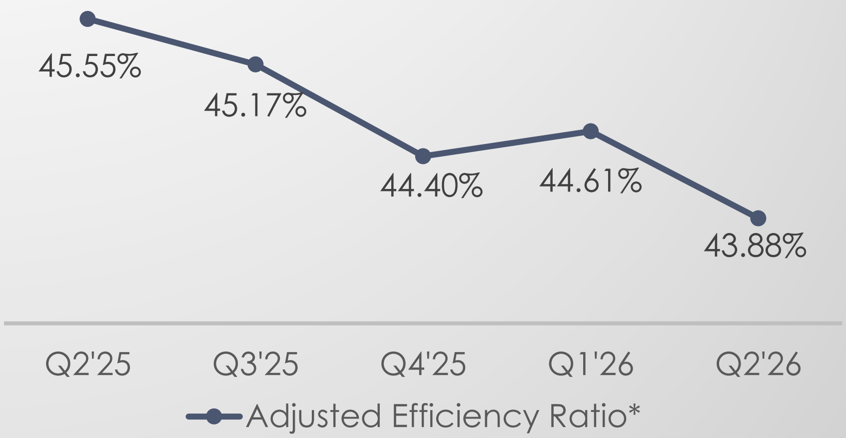
Noninterest Income



* Q3-2025 Other excludes $8.2MM loss on sale of AFS securities and $6.0MM legal settlement received. Q4-2025 excludes $2.8MM loss on sale of AFS Securities.

Noninterest Expense

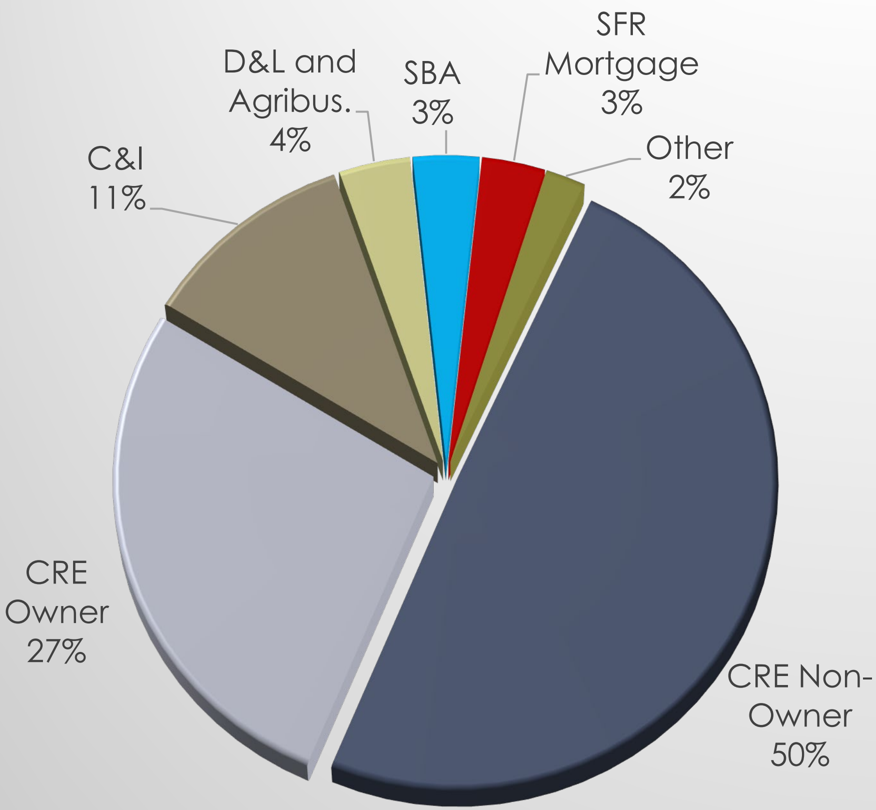
($ in Thousands)	Q2'26	Q1'26	QoQ
Salaries and employee benefits	$ 46,568	$ 37,461	$ 9,107
Occupancy and equipment	8,293	6,075	2,218
Professional services	3,250	2,518	732
Computer software & telecommunications expense	6,883	4,853	2,030
Amortization of intangible assets	3,577	850	2,727
Provision for Unfunded Loan Commitments	4,250	500	3,750
Acquisition related expenses	31,400	1,129	30,271
Other	10,157	7,182	2,975
Total noninterest expense	**$ 114,378**	**$ 60,568**	**$ 53,810**



* See Non-GAAP Reconciliation

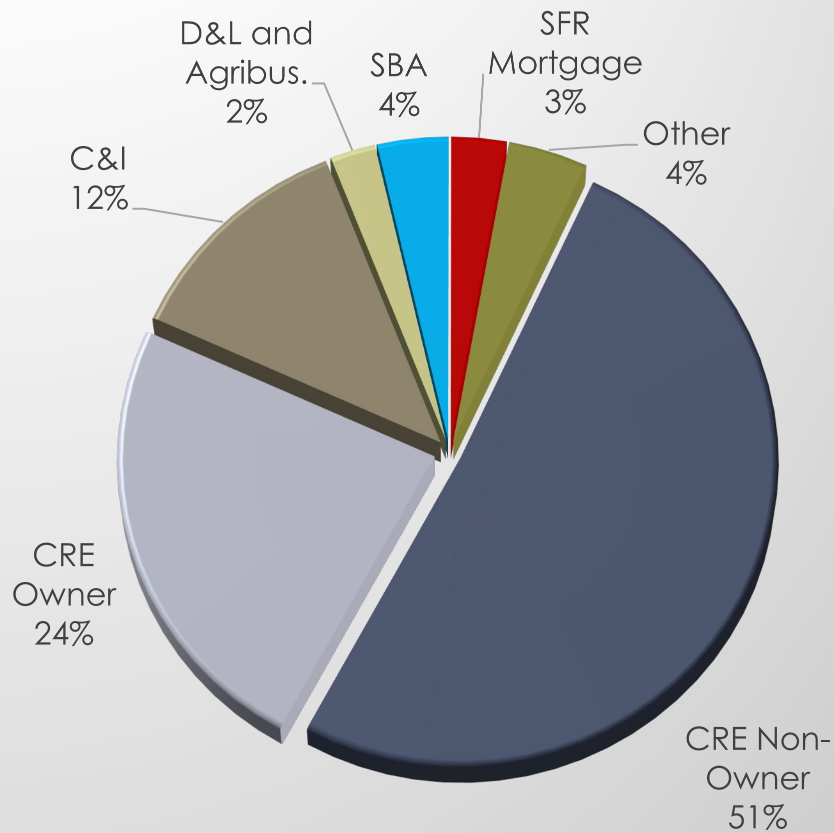
Loans by Type – Q1 vs Q2

3/31/2026



Average Coupon: **5.14%**

6/30/2026



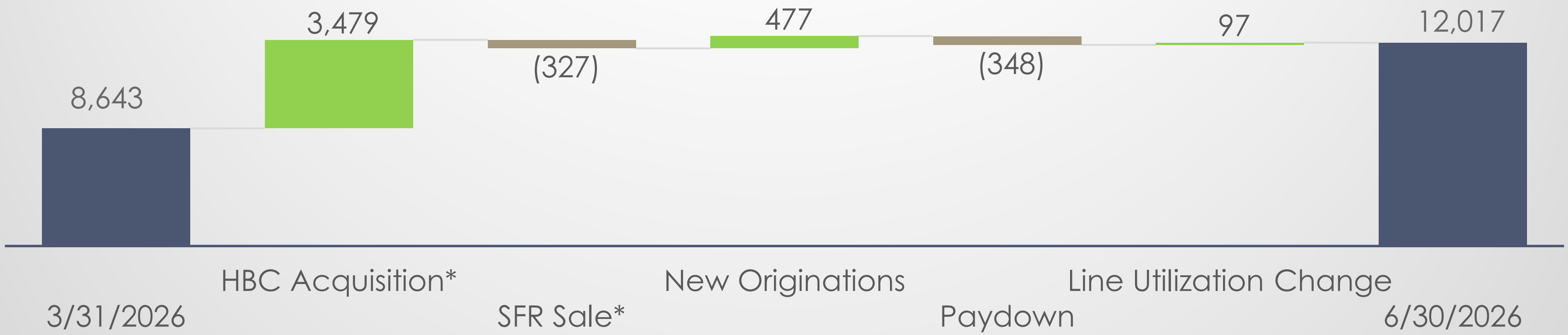
Average Coupon: **5.37%**

Note: Weighted average coupon excludes loan fees and purchase accounting accretion.

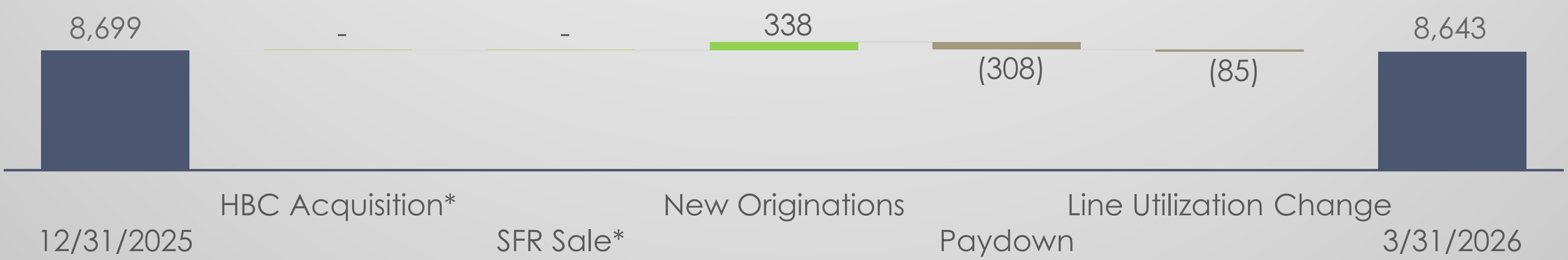
Loan Growth – Q1 vs Q2

($ in Millions)

2026 Q2 Loan Portfolio Change

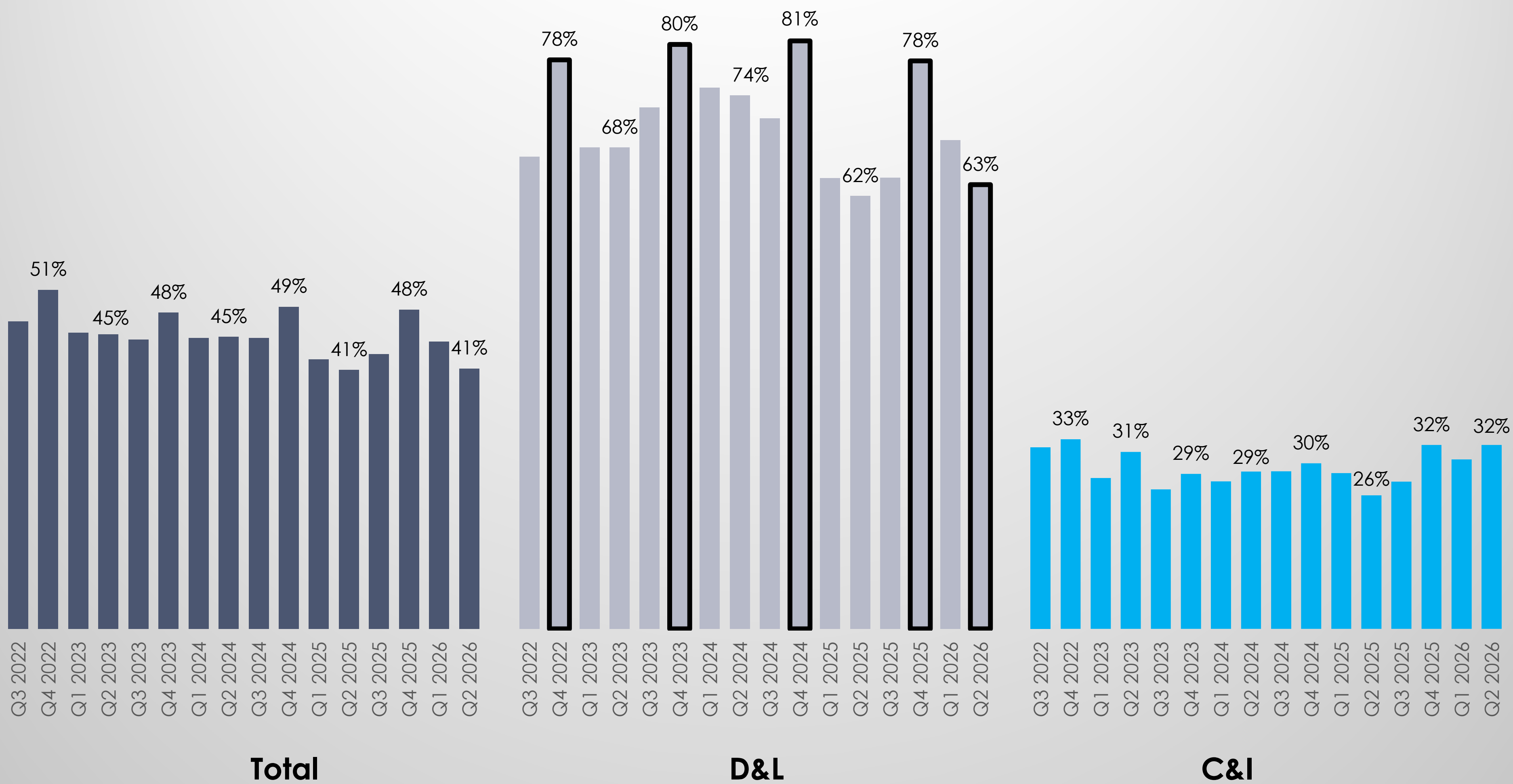


2026 Q1 Loan Portfolio Change

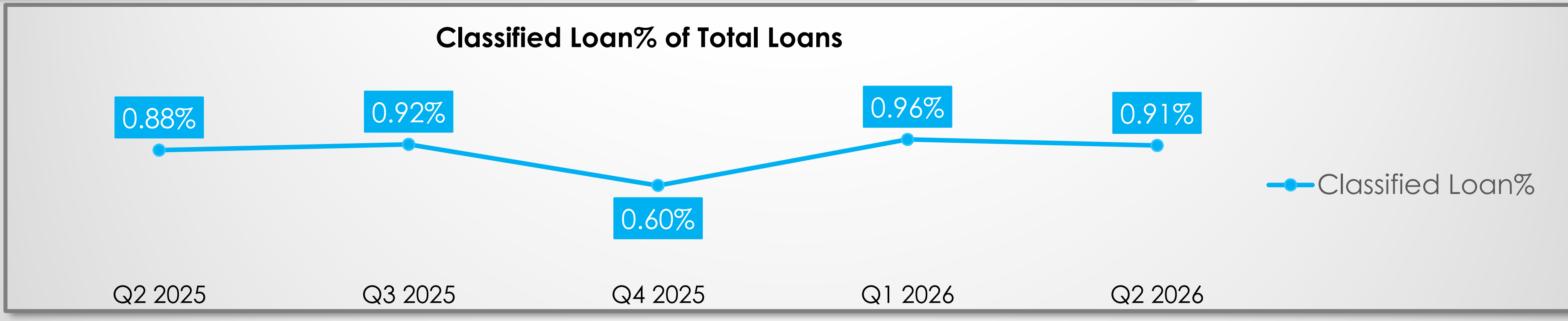


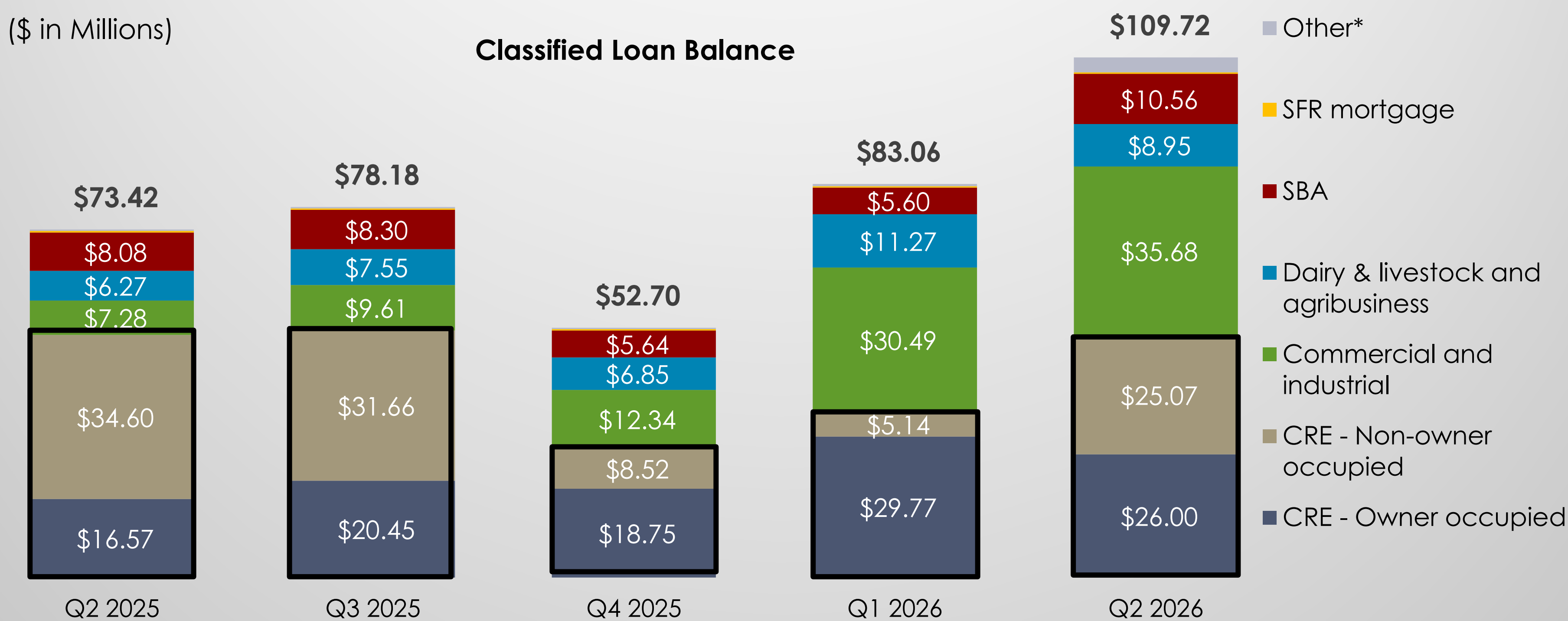
* Fair Value as of 4/17/2026

Line Utilization Trends



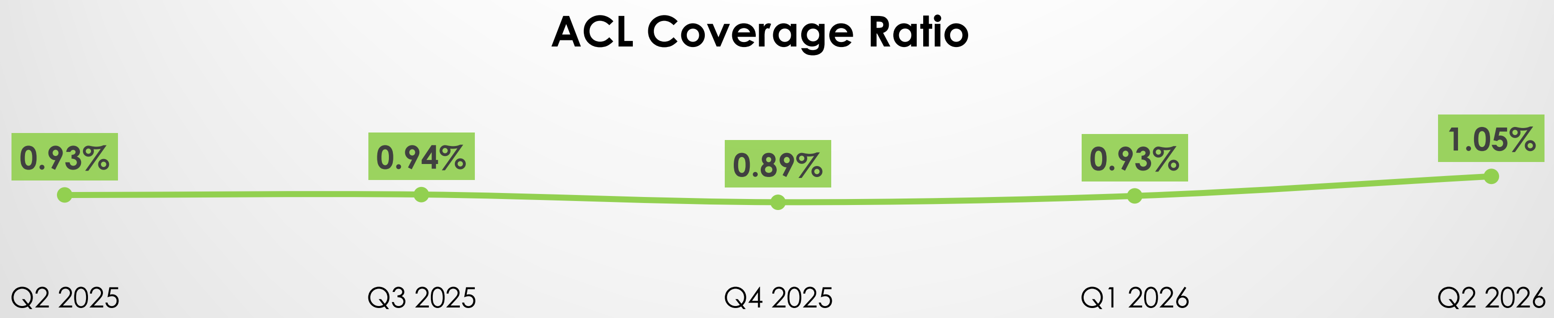
Classified Loan Trend



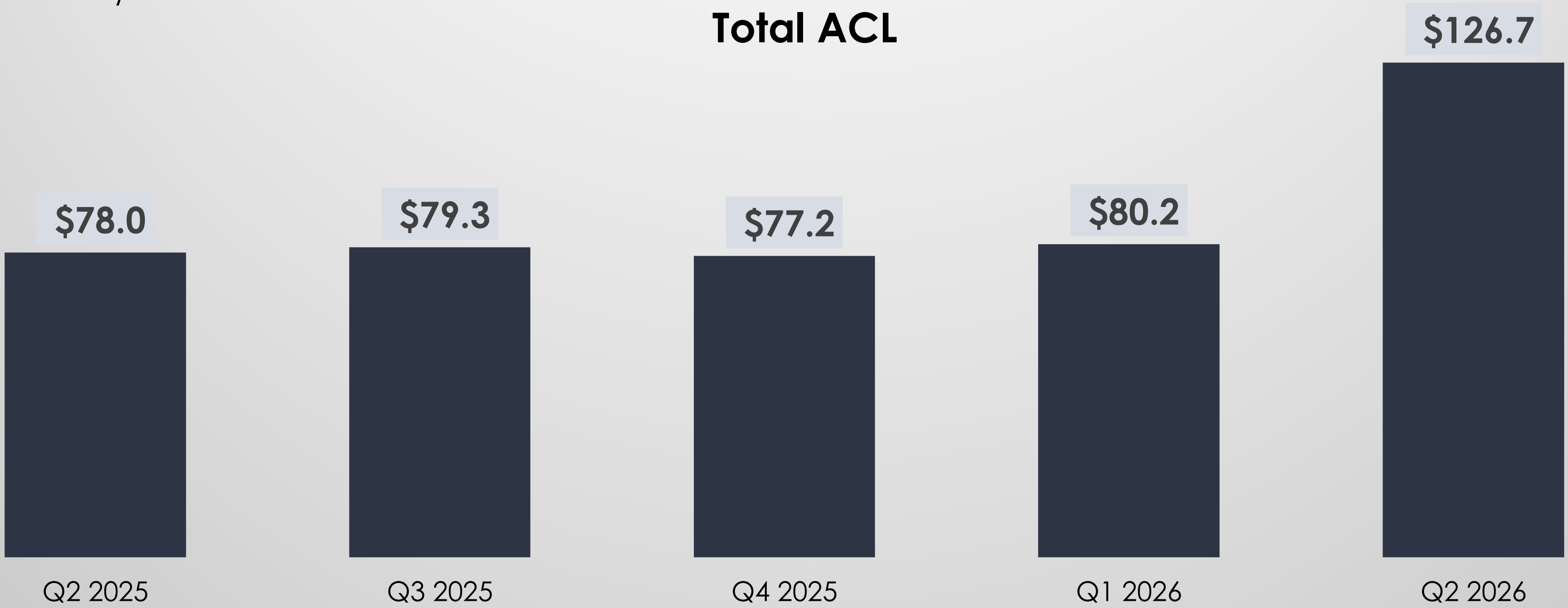


*Other includes other loan segments that are not listed above, including Construction, Consumer and other loans.

ACL Trend

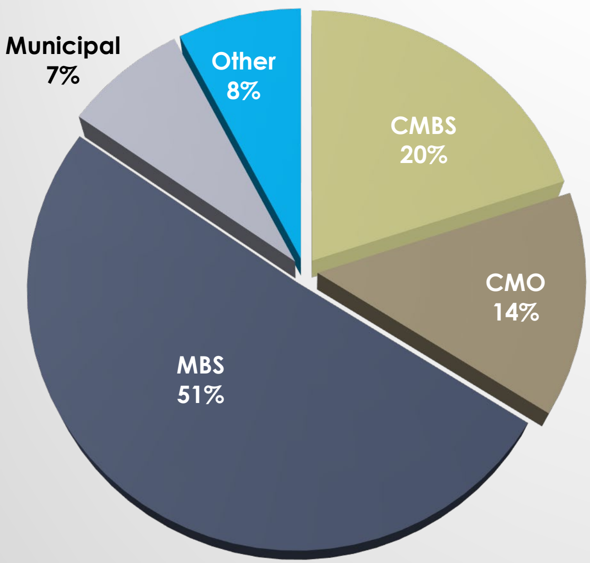


($ in Millions)



Investment Portfolio

Investment Portfolio Mix - Q2’26[1]



- Q2 Enhancements -

Retained approx. $500 million in high-quality, liquid assets with stable cash flows upon closing April 2026 acquisition of Heritage Bank

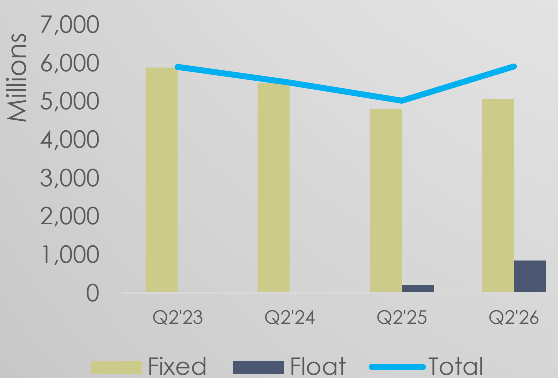
Added $500 million in additional investments during Q2 2026 lowering asset duration & improving yield. [New Investments W/Avg Yield: 4.7%, W/Avg Eff. Dur: 2.34 Years]

Investment Portfolio Impact:

Portfolio	Book Yield [2]	Eff. Duration
3/31/26	2.47%	4.69 Years
6/30/26	2.82%	4.54 Years
Change	0.35%	-0.15 Years

1. The portfolio composition is based on par value.
2. $362 million municipal tax-exempt book yields not adjusted for after-tax equivalency.

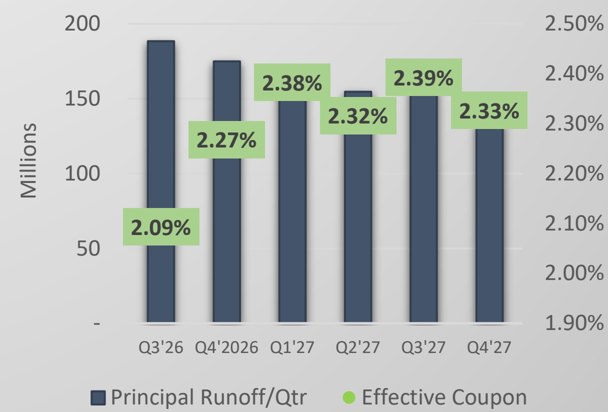
Increased Investment in Floating Rate Assets



Market Value Sensitivity Q2'23 vs. Q2'26

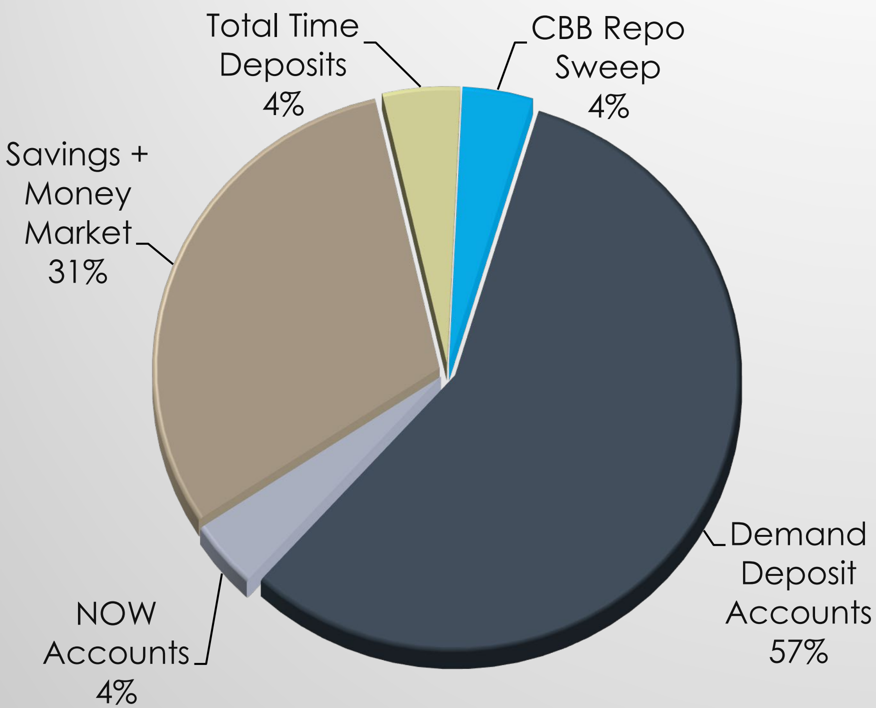
	-300	-200	-100	Base	100	200	300
6/30/2023	11.0%	11.6%	6.1%	0.0%	-5.9%	-11.6%	-16.5%
6/30/2026	12.4%	8.4%	4.3%	0.0%	-4.6%	-9.2%	-13.7%

Principal Runoff & Effective Coupon

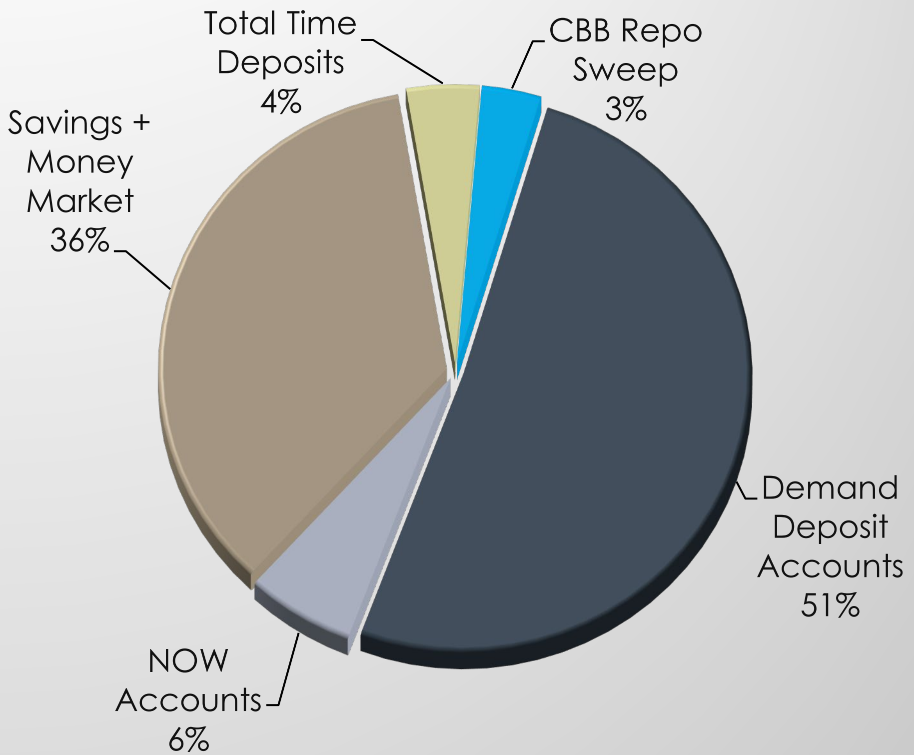


Deposit & Customer Repurchase Agreements

3/31/2026	6/30/2026
March Total Deposits: **$12,439**	June Total Deposits: **$16,852**

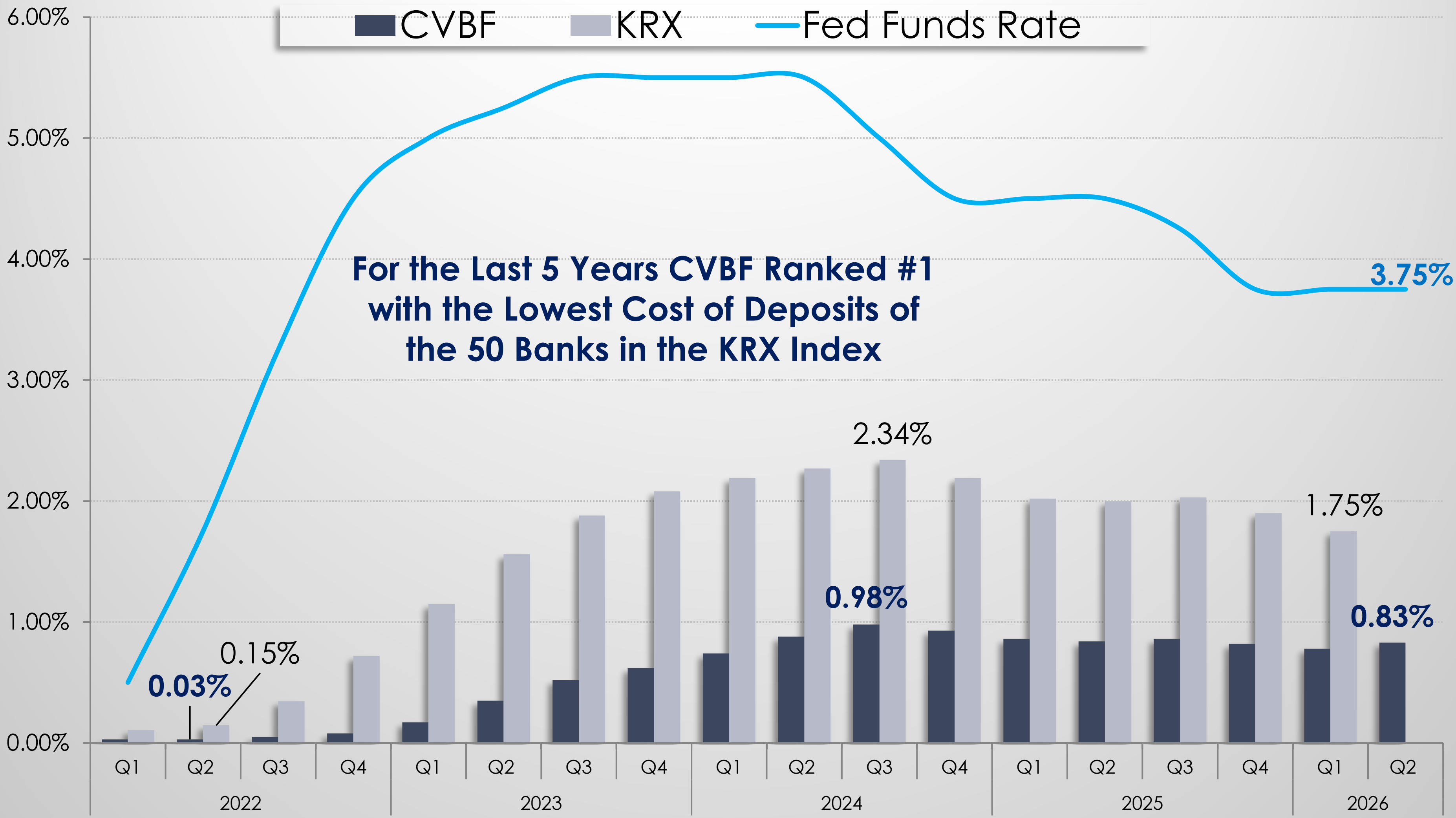


March Cost of Deposits & Repo:
0.81%



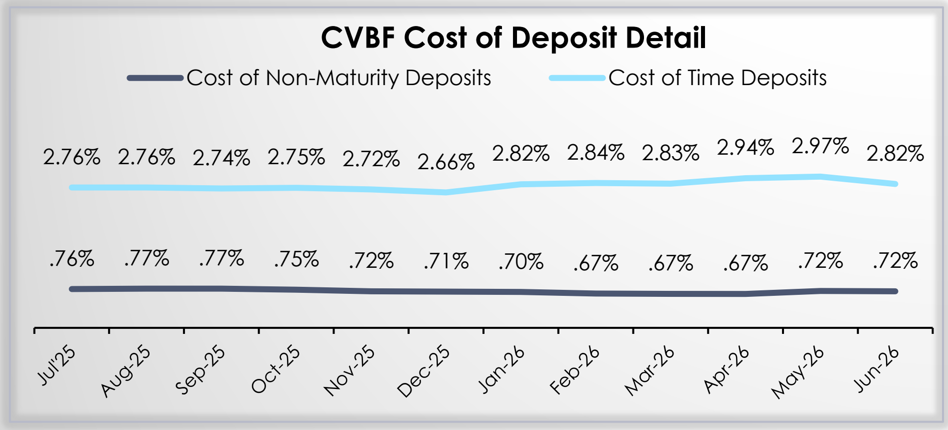
June Cost of Deposits & Repo:
0.86%

Cost of Deposits

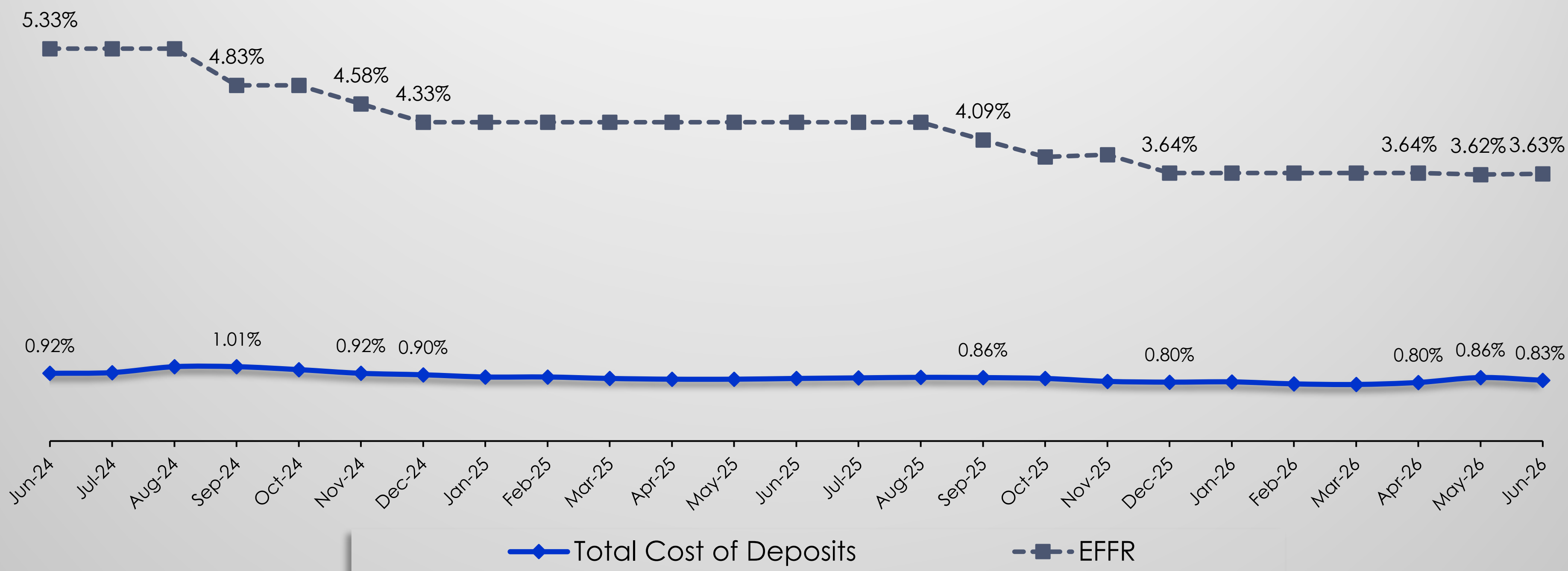


Source: As calculated by S&P Capital IQ. Unweighted Average NASDAQ Regional Banking Index KRX (50 Banks)

Cost of Deposits: Monthly Trends



CVBF Cost of Deposits vs. Effective Federal Funds Rate



Wholesale Funding

($ in Thousands)

		Q2'26
Unsecured Wholesale Funding		
Subordinated Debt:	**$**	**38,973**
	$	**38,973**

		Q2'26
Secured Wholesale Funding		
FHLB:	**$**	**500,000**
Total	**$**	**538,973**

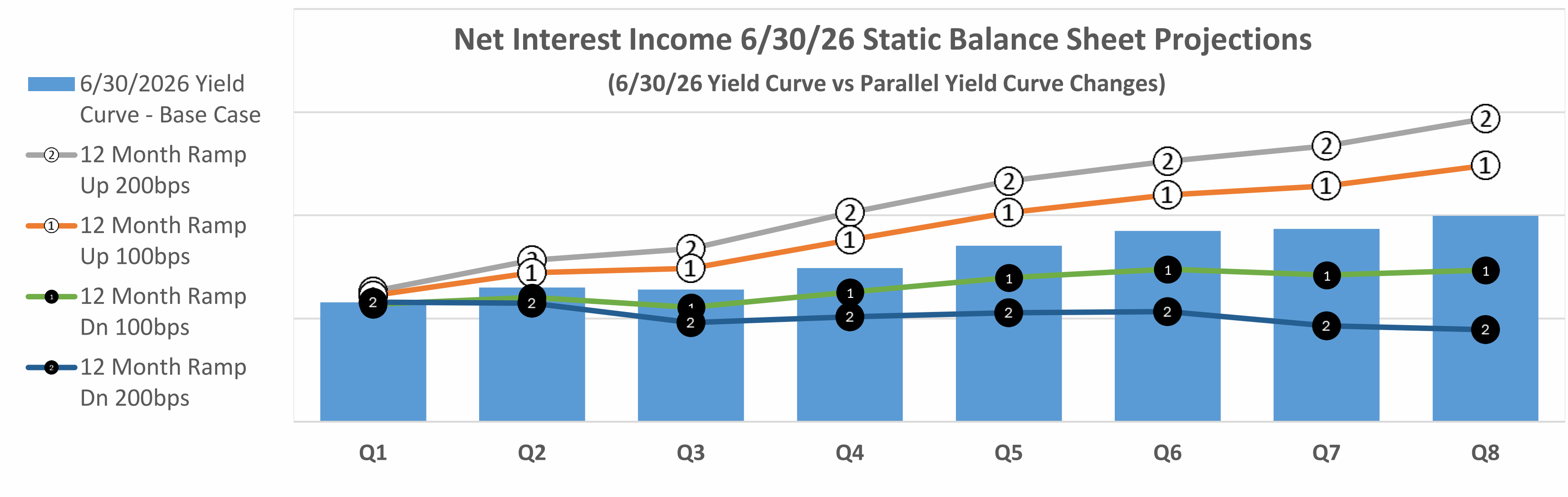
FV of $40 million 5% Fixed/Variable Subordinated debt redeemable May 2027 or anytime thereafter. 6/30/26 cost = 6.67%.

FHLB Borrowings

- $300 million in rolling 3-month advances identified as designated item for cash flow hedge. 6/30/26 cost = 4.46%*
- $200 million "putable" advances maturing 05/7/2027. 6/30/26 cost = 4.27%

* Includes cost of cash flow hedge

Interest Rate Risk



($ in Millions)	Year 1	Year 2
Rate Scenario (12 Month Ramp)	NII %Change to Base	NII %Change to Base
Up 200bps	3.56%	6.99%
Up 100bps	1.89%	3.64%
Dn 100bps	-1.18%	-3.81%
Dn 200bps	-2.08%	-8.11%

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Appendix & Non-GAAP Reconciliation

CRE by Collateral

($ in Millions)

Collateral Type	Balance	% of Owner Occupied	LTV at Origination	Avg. Size	Classified	Classified (Non-Owner)	Classified (Owner)
Industrial	$ 2,736	46%	49%	$ 1.73	$ 31.19	$ 10.63	$ 20.56
Office	1,458	26%	53%	1.76	11.83	10.05	1.78
Retail	1,415	12%	46%	1.74	3.75	3.75	0.00
Multi-Family	1,233	0%	48%	1.58	0.00	0.00	0.00
Other	726	57%	47%	1.48	1.05	0.00	1.05
Other RE Rental & Leasing	574	15%	48%	2.13	0.64	0.64	0.00
Medical	424	31%	56%	1.61	0.23	0.00	0.23
Farmland	418	99%	46%	1.51	2.38	0.00	2.38
Total	**$ 8,984**	**32%**	**49%**	**$ 1.69**	**$ 51.07**	**$ 25.07**	**$ 26.00**

CRE by Collateral and Origination

($ in Millions)

		Balance Distribution by Origination Year						Average OLTV By Origination Year					
Collateral Type	**Balance**	**2026**	**2025**	**2024**	**2023**	**2022**	**2021 or earlier**	**2026**	**2025**	**2024**	**2023**	**2022**	**2021 or earlier**
Industrial	$ 2,736	7%	11%	5%	7%	18%	52%	46%	46%	43%	42%	45%	52%
Office	1,458	7%	10%	4%	4%	19%	56%	47%	49%	49%	50%	53%	54%
Retail	1,415	7%	11%	6%	10%	18%	48%	43%	44%	39%	43%	45%	49%
Multi-Family	1,233	10%	9%	4%	9%	16%	52%	51%	46%	43%	45%	45%	50%
Other	726	6%	10%	6%	6%	11%	61%	49%	41%	55%	44%	48%	47%
Other RE Rental & Leasing	574	7%	12%	6%	9%	15%	51%	44%	46%	44%	49%	48%	48%
Medical	424	8%	16%	7%	3%	11%	55%	56%	54%	46%	47%	52%	59%
Farmland	418	9%	10%	8%	6%	14%	53%	49%	34%	38%	42%	50%	48%
Total	**$ 8,984**	**7%**	**11%**	**5%**	**7%**	**17%**	**53%**	**47%**	**46%**	**44%**	**44%**	**47%**	**51%**

CRE by Collateral and Loan Size

($ in Millions)

Loan Amount	Industrial	Office	Retail	Multi-Family	Other	Farmland	Medical	Other RE Rental and Leasing	Total
Greater than $20M	$ 24	$ 22	$ 0	$ 0	$ 0	$ 21	$ 22	$ 0	$ 89
$10M to $20M	152	155	109	96	0	51	35	50	648
$5M to $10M	587	352	244	185	167	73	61	144	1,813
$1M to $5M	1,631	746	863	746	442	208	249	325	5,210
Less than $1M	342	183	199	206	117	65	57	55	1,224
Total	**$ 2,736**	**$ 1,458**	**$ 1,415**	**$ 1,233**	**$ 726**	**$ 418**	**$ 424**	**$ 574**	**$ 8,984**

Loans – Maturity & Repricing

($ in Millions)

Balance Distribution by Maturity or Reset as of 06/30/2026

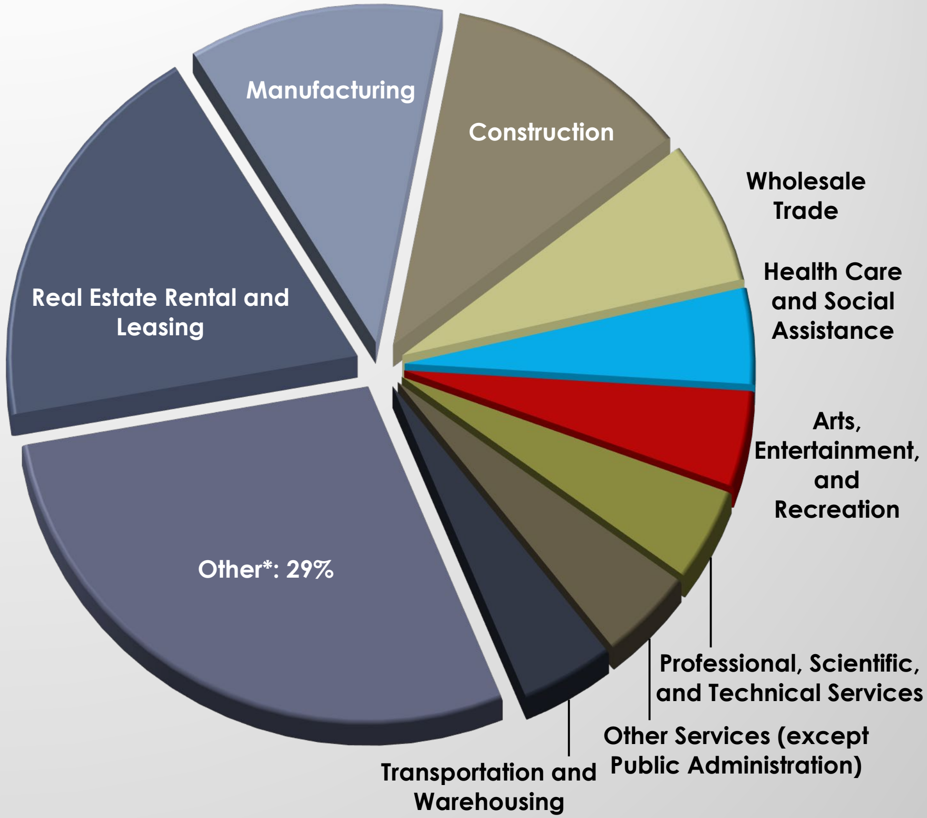
	Variable	Fixed / Adjustable					
Loan Type	≤ 1 Year	≤ 1 Year	1-3 Years	3-5 Years	5-10 Years	> 10 Years	Grand Total
Commercial real estate	$ 900	$ 586	$ 1,740	$ 2,731	$ 2,730	$ 297	$ 8,984
Commercial and industrial	837	70	182	191	177	22	1,479
Dairy & livestock and agribusiness	279	1	0	1	0	0	281
SBA	88	15	24	87	195	33	442
SFR mortgage	63	6	62	103	62	45	341
Other	387	18	15	13	11	46	490
Total Loans and Leases	**$ 2,554**	**$ 696**	**$ 2,023**	**$ 3,126**	**$ 3,175**	**$ 443**	**$ 12,017**
% of Total	21%	6%	17%	26%	26%	4%	100%
Weighted Avg. Coupon	**6.84%**	**4.55%**	**5.15%**	**5.27%**	**4.72%**	**4.56%**	**5.37%**

Note: Weighted average coupon excludes loan fees and purchase accounting accretions.

C&I by Industry

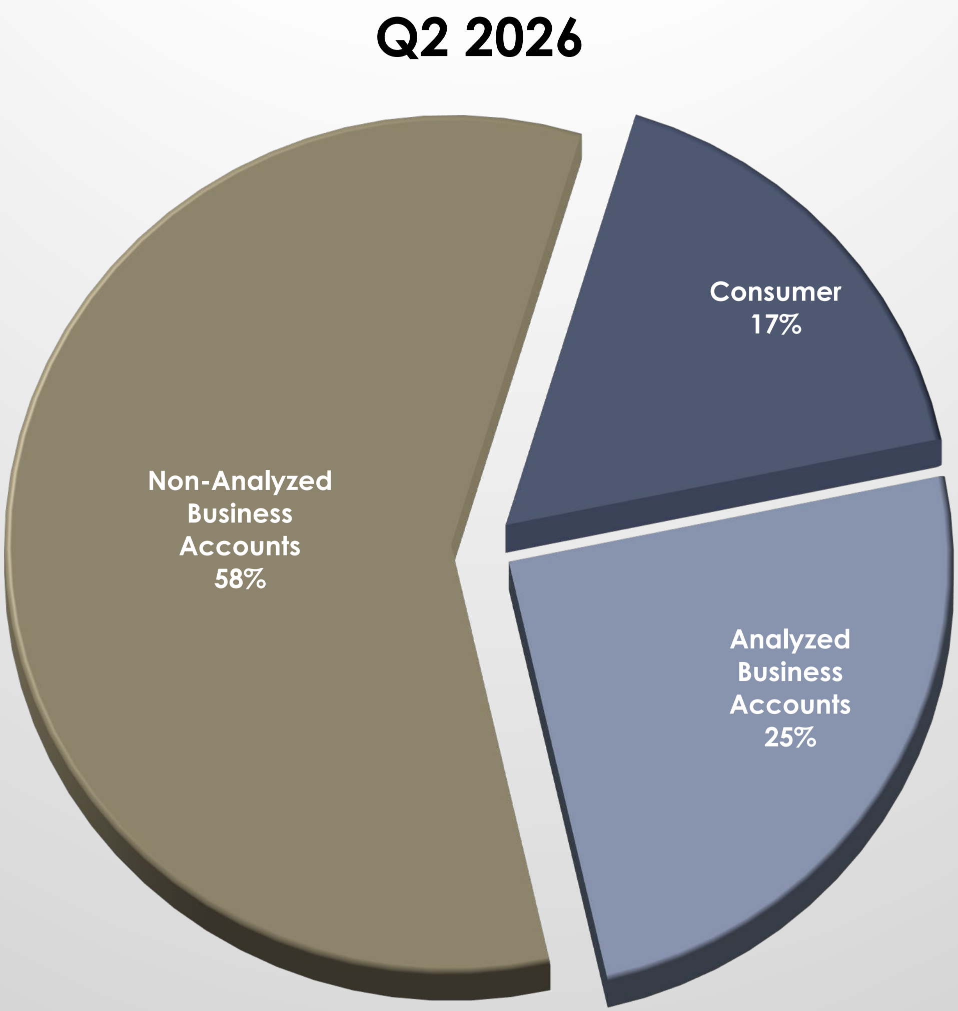
($ in Millions)

Industry	Balance	% of C&I Total	Classified
Real Estate Rental and Leasing	$ 282	19%	$ 6.81
Manufacturing	174	12%	15.32
Construction	169	11%	0.49
Wholesale Trade	102	7%	7.50
Health Care and Social Assistance	68	5%	0.92
Arts, Entertainment, and Recreation	68	5%	0.00
Professional, Scientific, and Technical Services	66	4%	0.00
Other Services (except Public Administration)	65	4%	0.00
Transportation and Warehousing	64	4%	4.56
Other*	421	29%	0.08
Total	**$ 1,479**	**100%**	**$ 35.68**

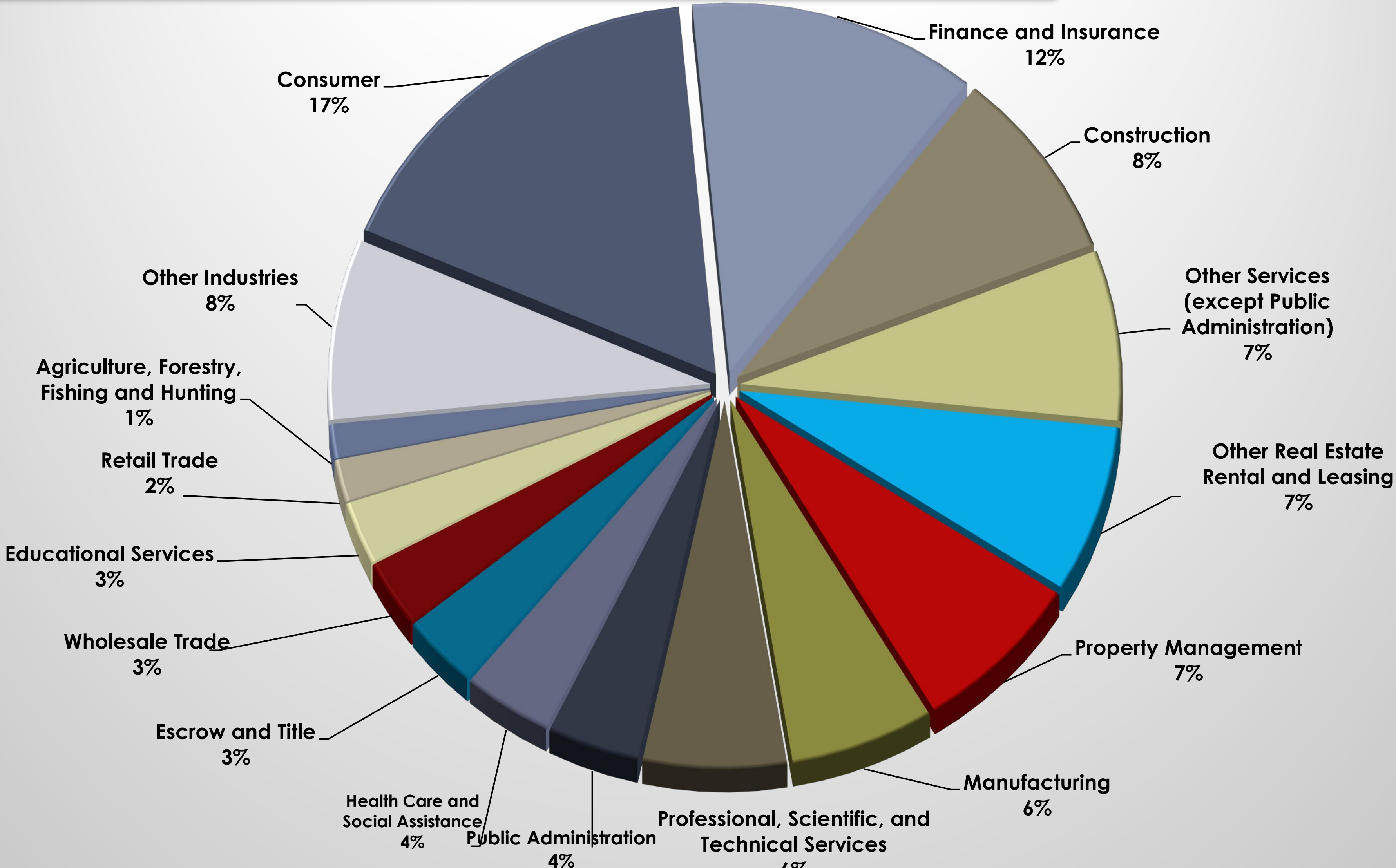


* Bayview Factoring business is classified under Other

Business vs Consumer Deposits

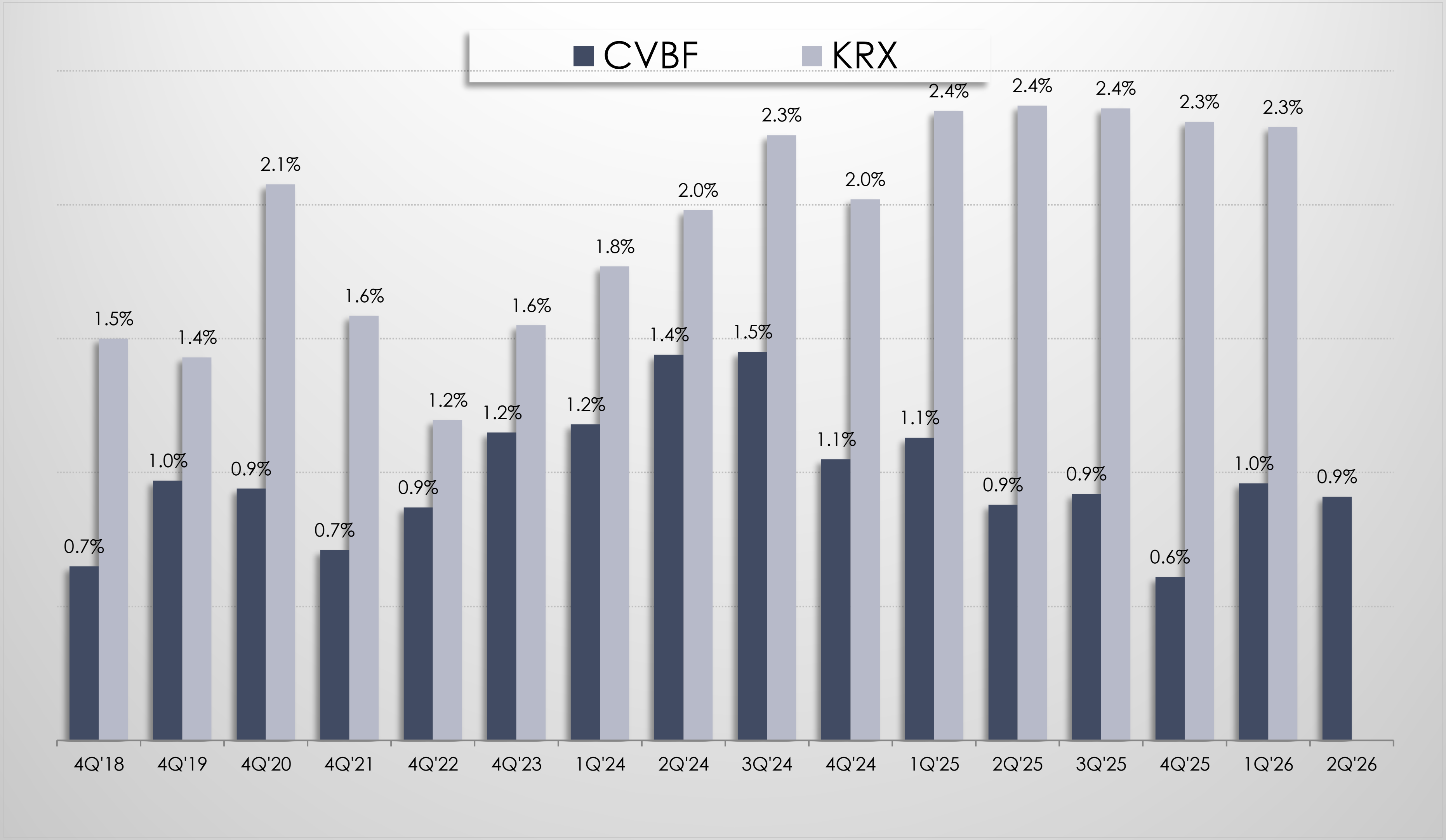


Diverse Deposit Base



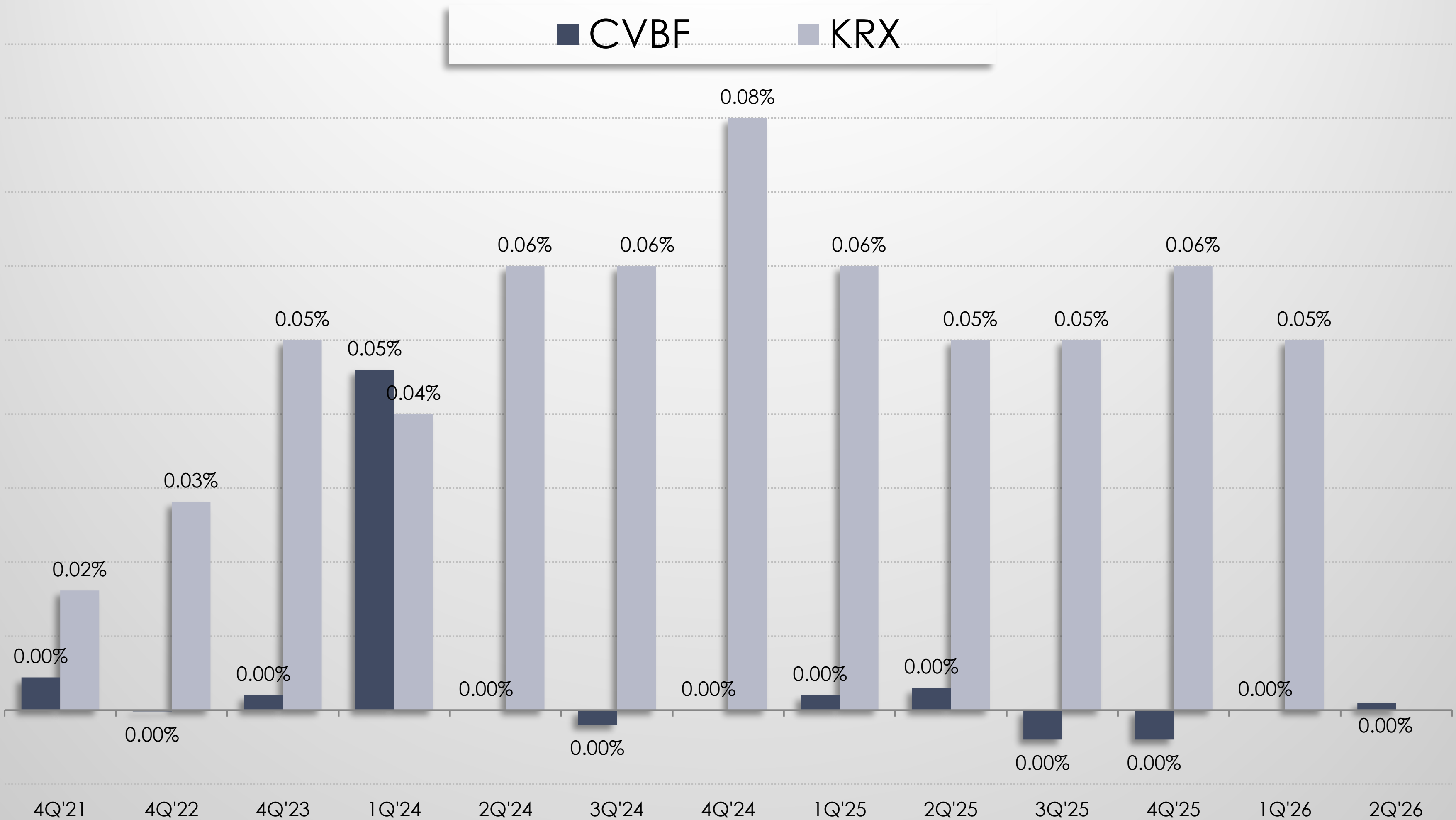
*Other Industries include various industries that represent less than 2%.

Classified Loans / Total Loans (%)



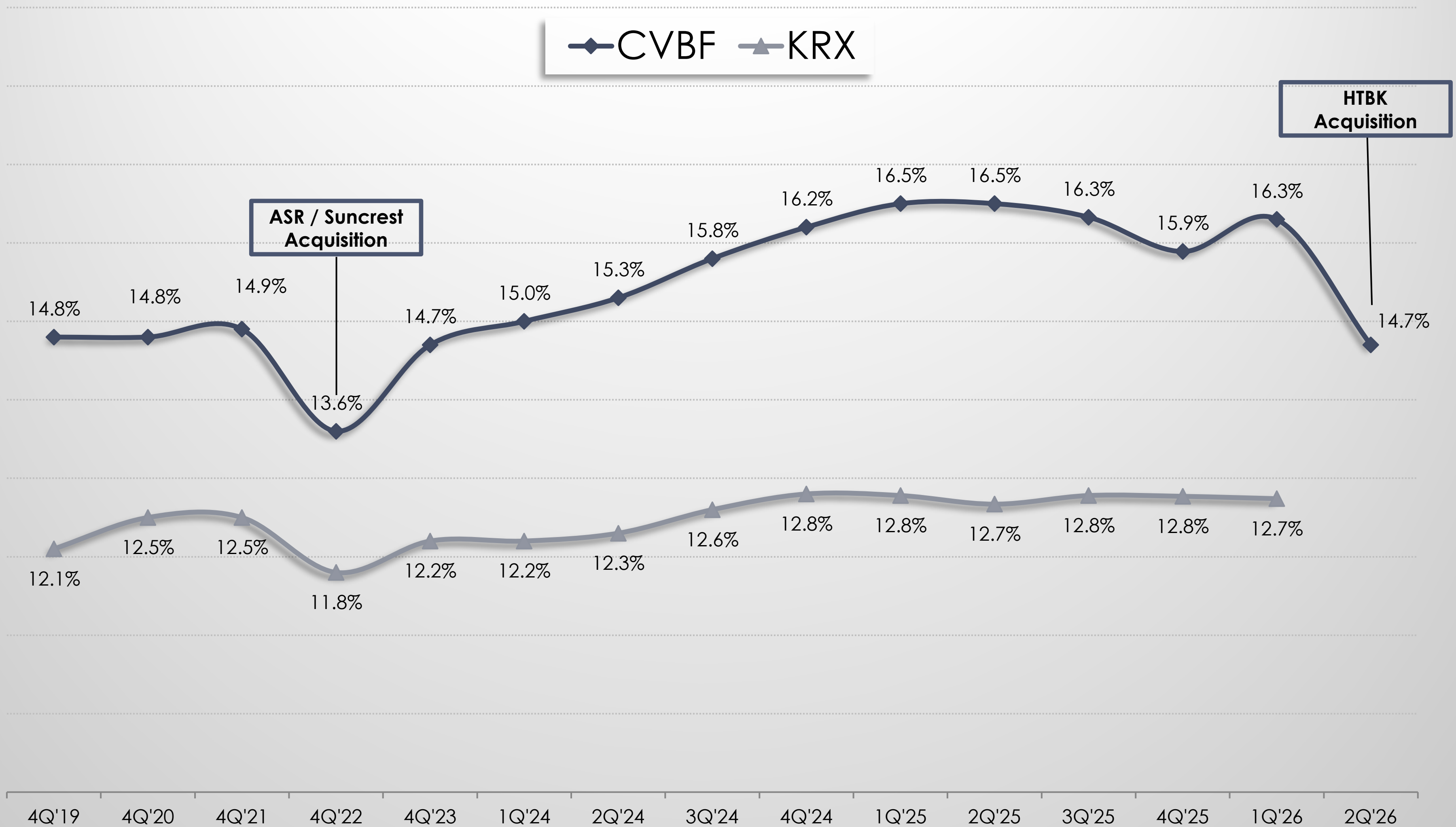
 * Source: S&P Capital IQ. Unweighted Average NASDAQ Regional Banking Index KRX

Net Charge-Offs / Average Loans (%)



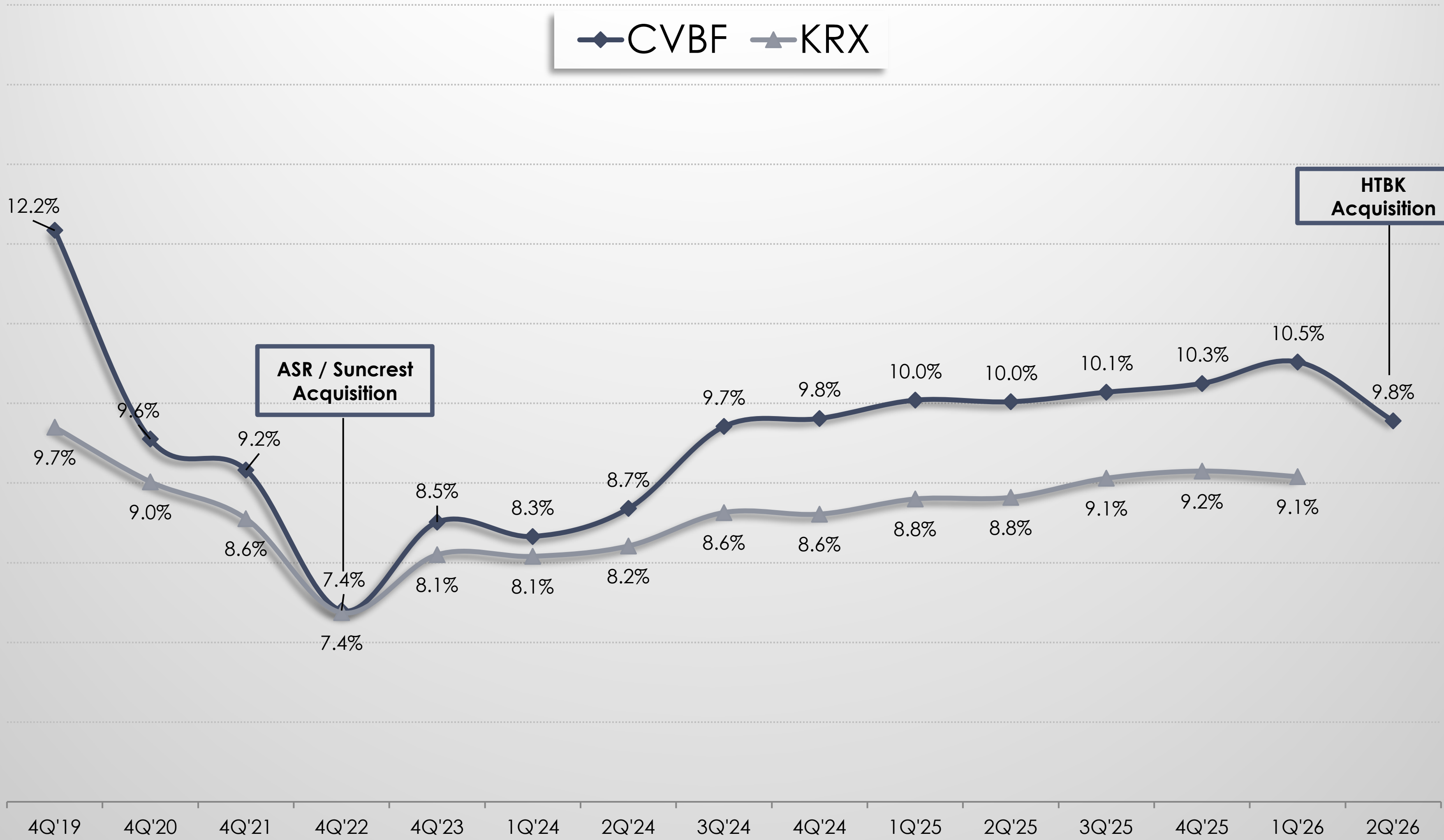
* Source: S&P Capital IQ. Unweighted Average NASDAQ Regional Banking Index KRX

CET1 Ratio Trend (%)



* Source: S&P Capital IQ. Unweighted Average NASDAQ Regional Banking Index KRX

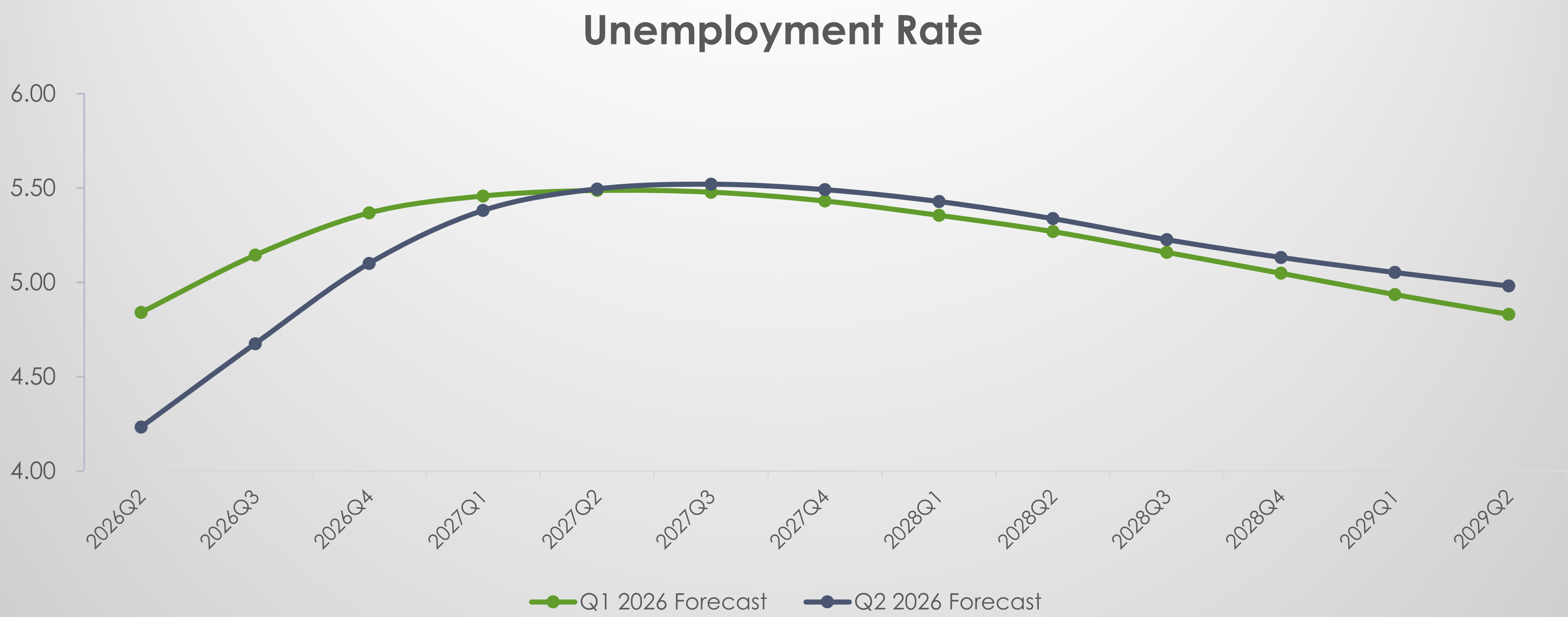
TCE Ratio Trend (%)



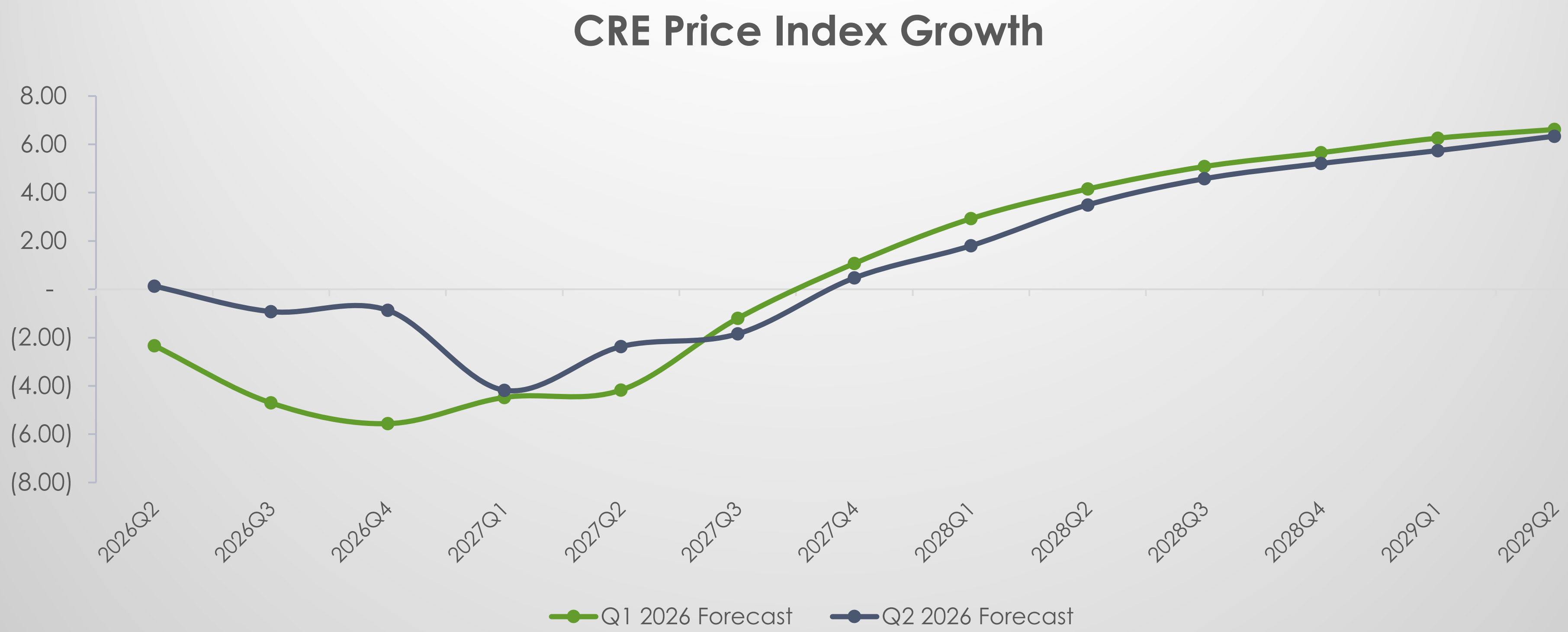
* Source: S&P Capital IQ. Unweighted Average NASDAQ Regional Banking Index KRX

Economic Forecast – GDP

Economic Forecast – Unemployment



Economic Forecast – CRE Price



Reconciliation of Return on Average Tangible Common Equity (Non-GAAP)

The return on average tangible common equity is a non-GAAP disclosure. We use certain non-GAAP financial measures to provide supplemental information regarding our performance. We believe that presenting the return on average tangible common equity provides additional clarity to the users of our financial statements.

	For the Year Ended December 31,				Three Months Ended		
	2022	2023	2024	2025	June 30, 2025	March 31, 2026	June 30, 2026
Net Income	$ 235,425	$ 221,435	$ 200,716	$ 209,298	$ 50,564	$ 51,002	$ 48,261
Add: Amortization of intangible assets	7,566	6,452	5,324	4,193	1,155	850	3,577
Less: Tax effect of amortization of intangible assets (1)	(2,237)	(1,907)	(1,574)	(1,240)	(341)	(247)	(1,040)
Tangible net income	$ 240,754	$ 225,980	$ 204,466	$ 212,251	$ 51,378	$ 51,605	$ 50,798
Average stockholders' equity	$ 2,066,463	$ 2,006,882	$ 2,145,665	$ 2,260,275	$ 2,237,948	$ 2,335,673	$ 3,019,704
Less: Average goodwill	(764,143)	(765,822)	(765,822)	(765,822)	(765,822)	(765,822)	(1,041,190)
Less: Average intangible assets	(25,376)	(18,434)	(12,571)	(7,748)	(8,232)	(5,341)	(100,373)
Average tangible common equity	$ 1,276,944	$ 1,222,626	$ 1,367,272	$ 1,486,705	$ 1,463,894	$ 1,564,510	$ 1,878,141
Return on average equity, annualized (2)	11.39%	11.03%	9.35%	9.26%	9.06%	8.86%	6.41%
Return on average tangible common equity, annualized (2)	18.85%	18.48%	14.95%	14.28%	14.08%	13.38%	10.85%

(1) Tax effected at respective statutory rates.
(2) Annualized where applicable.

Reconciliation of Adjusted Efficiency Ratio (Non-GAAP)

The adjusted efficiency ratio is a non-GAAP disclosure. We use certain non-GAAP financial measures to provide supplemental information regarding our performance. We believe that presenting the adjusted efficiency ratio provides additional clarity to the users of our financial statements.

	For the Year Ended December 31,				Three Months Ended		
	2022	2023	2024	2025	June 30, 2025	March 31, 2026	June 30, 2026
Total noninterest expense	$ 216,555	$ 229,886	$ 233,583	$ 237,265	$ 57,557	$ 60,568	$ 114,378
Less: (Recapture of) provision for unfunded loan commitments	—	(500)	(1,250)	2,000	—	500	4,250
Less: Acquisition related expenses	6,013	—	—	1,556	—	1,129	31,400
Adjusted noninterest expense	$ 210,542	$ 230,386	$ 234,833	$ 233,709	$ 57,557	$ 58,939	$ 78,728
Net interest income before provision for credit losses	$ 505,513	$ 487,990	$ 447,347	$ 460,287	$ 111,608	$ 117,840	$ 162,415
Add: total noninterest income	49,989	59,330	54,474	55,171	14,744	14,279	17,010
Total revenue	$ 555,502	$ 547,320	$ 501,821	$ 515,458	$ 126,352	$ 132,119	$ 179,425
Efficiency ratio	38.98%	42.00%	46.55%	46.03%	45.55%	45.84%	63.75%
Adjusted efficiency ratio, excluding provision for unfunded loan commitments and acquisition related expenses	37.90%	42.09%	46.80%	45.34%	45.55%	44.61%	43.88%

Reconciliation of Pretax Pre-Provision Income and Tangible Common Equity Ratio (Non-GAAP)

Pretax pre-provision income is a Non-GAAP financial measure that represents total revenue less noninterest expense and is calculated before provision for credit losses and income tax expense.

	For the Year Ended December 31,				Three Months Ended		
	2022	2023	2024	2025	June 30, 2025	March 31, 2026	June 30, 2026
Net Income	$ 235,425	$ 221,435	$ 200,716	$ 209,298	$ 50,564	$ 51,002	$ 48,261
Add: Provision for (recapture of) credit losses	10,600	2,000	(3,000)	(3,500)	-	3,000	-
Add: Income tax expense	92,922	93,999	70,522	72,395	18,231	17,549	16,786
Pretax pre-provision income	$ 338,947	$ 317,434	$ 268,238	$ 278,193	$ 68,795	$ 71,551	$ 65,047

The tangible common equity ratios are a Non-GAAP financial measures derived from GAAP-based amounts. The following is a reconciliation of tangible book value and tangible common equity in accordance with GAAP, as well as the calculation for tangible common equity ratio.

	For the Year Ended December 31,				Three Months Ended		
	2022	2023	2024	2025	June 30, 2025	March 31, 2026	June 30, 2026
Stockholders' equity	$ 1,948,517	$ 2,077,972	$ 2,186,316	$ 2,295,224	$ 2,240,322	$ 2,321,281	$ 3,169,689
Less: Goodwill	(765,822)	(765,822)	(765,822)	(765,822)	(765,822)	(765,822)	(1,099,936)
Less: Intangible assets	(21,742)	(15,291)	(9,967)	(5,774)	(7,657)	(4,924)	(117,927)
Tangible book value	$ 1,160,953	$ 1,296,859	$ 1,410,527	$ 1,523,628	$ 1,466,843	$ 1,550,535	$ 1,951,826
Total assets	$ 16,476,540	$ 16,020,993	$ 15,153,655	$ 15,631,054	$ 15,414,130	$ 15,507,580	$ 21,182,781
Less: Goodwill	(765,822)	(765,822)	(765,822)	(765,822)	(765,822)	(765,822)	(1,099,936)
Less: Intangible assets	(21,742)	(15,291)	(9,967)	(5,774)	(7,657)	(4,924)	(117,927)
Tangible assets	$ 15,688,976	$ 15,239,880	$ 14,377,866	$ 14,859,458	$ 14,640,651	$ 14,736,834	$ 19,964,918
Tangible common equity ratio	7.40%	8.51%	9.81%	10.25%	10.02%	10.52%	9.78%

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