



EARNINGS PRESENTATION

FIRST QUARTER 2026

2026

Cautionary Notice Regarding Forward-Looking Statements

This presentation contains “forward-looking statements” within the meaning, and protections, of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended, including, without limitation, statements about future financial and operating results, cost savings, enhanced revenues, economic and seasonal conditions in the Company’s markets, and improvements or impacts to reported earnings that may be realized from cost controls, tax law changes, conversion of preferred shares into common shares, new initiatives and for integration of banks (including Villages Bancorporation, Inc.) that the Company has acquired, or expects to acquire, as well as statements with respect to Seacoast’s objectives, strategic plans, expectations and intentions and other statements that are not historical facts. Actual results may differ from those set forth in the forward-looking statements.

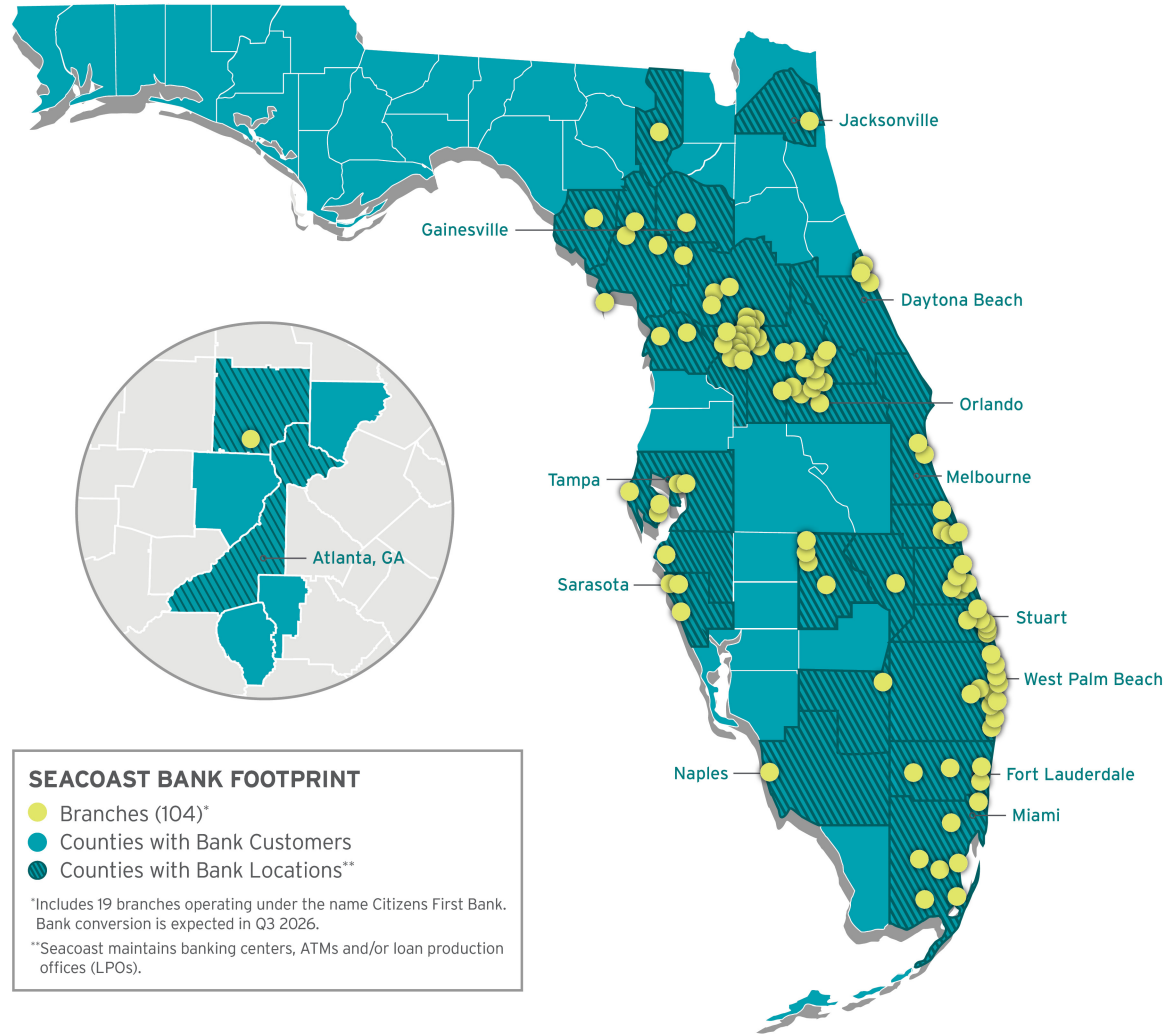
Forward-looking statements include statements with respect to the Company’s beliefs, plans, objectives, goals, expectations, anticipations, assumptions, estimates and intentions about future performance and involve known and unknown risks, uncertainties and other factors, which may be beyond the Company’s control, and which may cause the actual results, performance or achievements of Seacoast Banking Corporation of Florida (“Seacoast” or the “Company”) or its wholly-owned banking subsidiary, Seacoast National Bank (“Seacoast Bank”), to be materially different from results, performance or achievements expressed or implied by such forward-looking statements. The Company undertakes no obligation to update any forward-looking statements, whether as a result of new information, future events or otherwise, except as required by law.

All statements other than statements of historical fact could be forward-looking statements. You can identify these forward-looking statements through the use of words such as “may”, “will”, “anticipate”, “assume”, “should”, “support”, “indicate”, “would”, “believe”, “contemplate”, “expect”, “estimate”, “continue”, “further”, “plan”, “point to”, “project”, “could”, “intend”, “target” or other similar words and expressions of the future. Forward-looking statements also include statements relating to expectations regarding net interest income, net interest margin, loan growth, deposit growth and mix, credit quality, noninterest income and expense, capital levels and liquidity. These forward-looking statements may not be realized due to a variety of factors, including, without limitation: the impact of current and future economic and market conditions generally (including seasonality) and in the financial services industry, nationally and within Seacoast’s primary market areas, including the effects of continued inflationary pressures, changes in interest rates, tariffs or trade wars (including reduced consumer spending), slowdowns in economic growth, and the potential for high unemployment rates, as well as the financial stress on borrowers and changes to customer and client behavior and credit risk as a result of the foregoing; potential impacts of adverse developments in the banking industry, or as encountered by other financial institutions that adversely affect Seacoast, and including impacts on customer confidence, deposit outflows, liquidity and the regulatory response thereto (including increases in the cost of our deposit insurance assessments), the Company’s ability to effectively manage its liquidity risk and any growth plans, and the availability of capital and funding; governmental monetary and fiscal policies, including interest rate policies of the Board of Governors of the Federal Reserve, as well as risks related to legislative, tax and regulatory changes, including those that impact the money supply and inflation; the risks of continued changes in interest rates on the level and composition of deposits (as well as the cost of, and competition for, deposits), loan demand, liquidity and the values of loan collateral, securities, and interest rate sensitive assets and liabilities; interest rate risks (including the impacts of interest rates on macroeconomic conditions, and on our net interest income), sensitivities and the shape of the yield curve; changes in accounting policies, rules and practices; changes in retail distribution strategies, customer preferences and behavior generally and as a result of economic factors, including heightened or persistent inflation; changes in borrower credit risks and payment behaviors, and changes in the availability and cost of credit and capital in the financial markets; changes in the prices, values and sales volumes of residential and commercial real estate, especially as they relate to the value of collateral supporting the Company’s loans; the Company’s concentration in commercial real estate loans and in real estate collateral in Florida; Seacoast’s ability to comply with any regulatory requirements and the risk that the regulatory environment may not be conducive to or may prohibit or delay the consummation of future mergers and/or business combinations, may increase the length of time and amount of resources required to consummate such transactions, and may reduce the anticipated benefit; inaccuracies or other failures from the use of models, including the failure of assumptions and

estimates (including with respect to our financial statements), as well as differences in, and changes to, economic, market and credit conditions; the impact on the valuation of Seacoast’s investments due to market volatility or counterparty payment risk, as well as the effect of a decline in stock market prices on our fee income from our wealth management business; statutory and regulatory dividend restrictions; increases in regulatory capital requirements for banking organizations generally; the risks of mergers, acquisitions and divestitures, including Seacoast’s ability to continue to identify acquisition targets, successfully acquire and integrate desirable financial institutions and realize expected revenues and revenue synergies, and limit deposit, customer and employee attrition; changes in technology or products that may be more difficult, costly, or less effective than anticipated; the timely development and acceptance of new products and services as well as risks (including reputational and litigation) attendant thereto, and perceived overall value of these products and services by users; risks associated with the development and use of artificial intelligence; the Company’s ability to identify and address increased cybersecurity risks, including those impacting vendors and other third parties which may be exacerbated by developments in generative artificial intelligence; fraud or misconduct by internal or external parties, which Seacoast may not be able to prevent, detect or mitigate; inability of Seacoast’s risk management framework to manage risks associated with the Company’s business; dependence on key suppliers or vendors to obtain equipment or services for the business on acceptable terms; reduction in or the termination of Seacoast’s ability to use the online- or mobile-based platform that is critical to the Company’s business growth strategy; the effects of war or other conflicts, regime change, civil unrest, acts of terrorism, natural disasters, including hurricanes in the Company’s footprint, health emergencies, epidemics or pandemics, or other catastrophic events that may affect general economic conditions and/or increase costs, including, but not limited to, property and casualty and other insurance costs; Seacoast’s ability to maintain adequate internal controls over financial reporting; potential or actual claims, damages, penalties, fines, costs, unexpected outcomes and reputational damage resulting from new, existing, pending or future litigation, regulatory proceedings and enforcement actions; the risks that deferred tax assets could be reduced if estimates of future taxable income from the Company’s operations and tax planning strategies are less than currently estimated, the results of tax audit findings, challenges to our tax positions, or adverse changes or interpretations of tax laws; the effects of competition (including the inability to grow, or attrition of deposits, customers, and employees) from other commercial banks, thrifts, mortgage banking firms, consumer finance companies, credit unions, non-bank financial technology providers, securities brokerage firms, insurance companies, private credit funds, money market and other mutual funds and other financial institutions; the failure of assumptions underlying the establishment of reserves for expected credit losses; impairment of our goodwill or other intangible assets, risks related to, and the costs associated with, environmental, social and governance matters (“ESG”) and anti-ESG matters, including the scope and pace of related rulemaking activity and disclosure requirements and potential litigation and enforcement; legislative, regulatory or supervisory actions related to so-called “de-banking,” including any new prohibitions, requirements or enforcement priorities that could affect customer relationships, compliance obligations, or operational practices; government actions or inactions, including a deterioration of the credit rating for U.S. long-term sovereign debt, actions that the U.S. government may take to avoid exceeding the debt ceiling, and uncertainties surrounding the federal budget and economic policy, including the impact of tariffs and trade policies; the risk that balance sheet, revenue growth, and loan growth expectations may differ from actual results; and other factors and risks described herein and under “Risk Factors” in any of the Company’s subsequent reports filed with the SEC and available on its website at www.sec.gov.

All written or oral forward-looking statements attributable to us are expressly qualified in their entirety by this cautionary notice, including, without limitation, those risks and uncertainties described in the Company’s annual report on Form 10-K for the year ended December 31, 2025 and in other periodic reports that the Company files with the SEC. Such reports are available upon request from the Company, or from the Securities and Exchange Commission, including through the SEC’s Internet website at www.sec.gov.

Valuable Footprint with Strong Capital and Liquidity



- Sustained, strong presence in Florida’s most attractive markets and recent expansion into the greater Atlanta market
- #15 Florida market share
 - #1 Florida-based bank in Orlando MSA
 - #1 Florida-based bank in Palm Beach, Highlands, and 10 other counties
 - #1 overall market share in Port St. Lucie MSA and Wildwood-The Villages MSA
- Strong capital and liquidity supporting further organic growth and opportunistic acquisitions
 - 14.6%¹ Tier 1 capital ratio
 - 76% loan-to-deposit ratio

¹Estimated

First Quarter 2026 Highlights

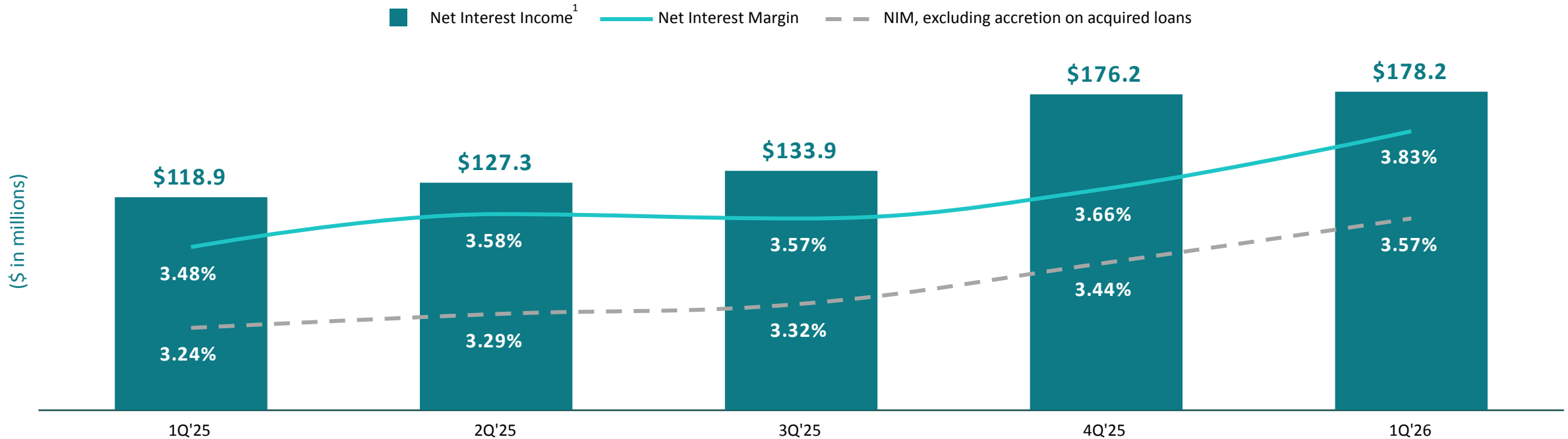
- Net income of \$31.9 million, or \$0.29 per diluted share, included a \$39.5 million loss from a strategic repositioning of AFS securities, which contributed to the 24 basis point increase in yield on securities during the quarter.
- Adjusted net income¹ of \$67.8 million, or \$0.62 per diluted share, increased 42%, from the prior quarter and 111%, from the prior year quarter.
- 7% annualized organic deposit growth, including growth in noninterest-bearing deposits of 29% annualized.
- Cost of deposits declined 13 basis points to 1.54%.
- Net interest margin grew 17 basis points to 3.83%. Excluding accretion on acquired loans, net interest margin expanded 13 basis points to 3.57%.

- Continued improvement in profitability metrics. Return on average assets and return on average tangible shareholders' equity were 0.62% and 8.51%, respectively. Adjusted return on average assets¹ was 1.31% and adjusted return on average tangible shareholders' equity¹ was 16.26%, compared to 0.89% and 11.96%, respectively, in the prior quarter.
- Repurchased 317,628 shares of common stock during the quarter, taking advantage of constructive market conditions and leveraging our strong capital position.
- Strong capital position, with a Tier 1 capital ratio of 14.6%² and a tangible equity to tangible assets ratio of 9.2%.

¹Non-GAAP measure, see "Explanation of Certain Unaudited Non-GAAP Financial Measures" for more information and a reconciliation to GAAP.

²Estimated

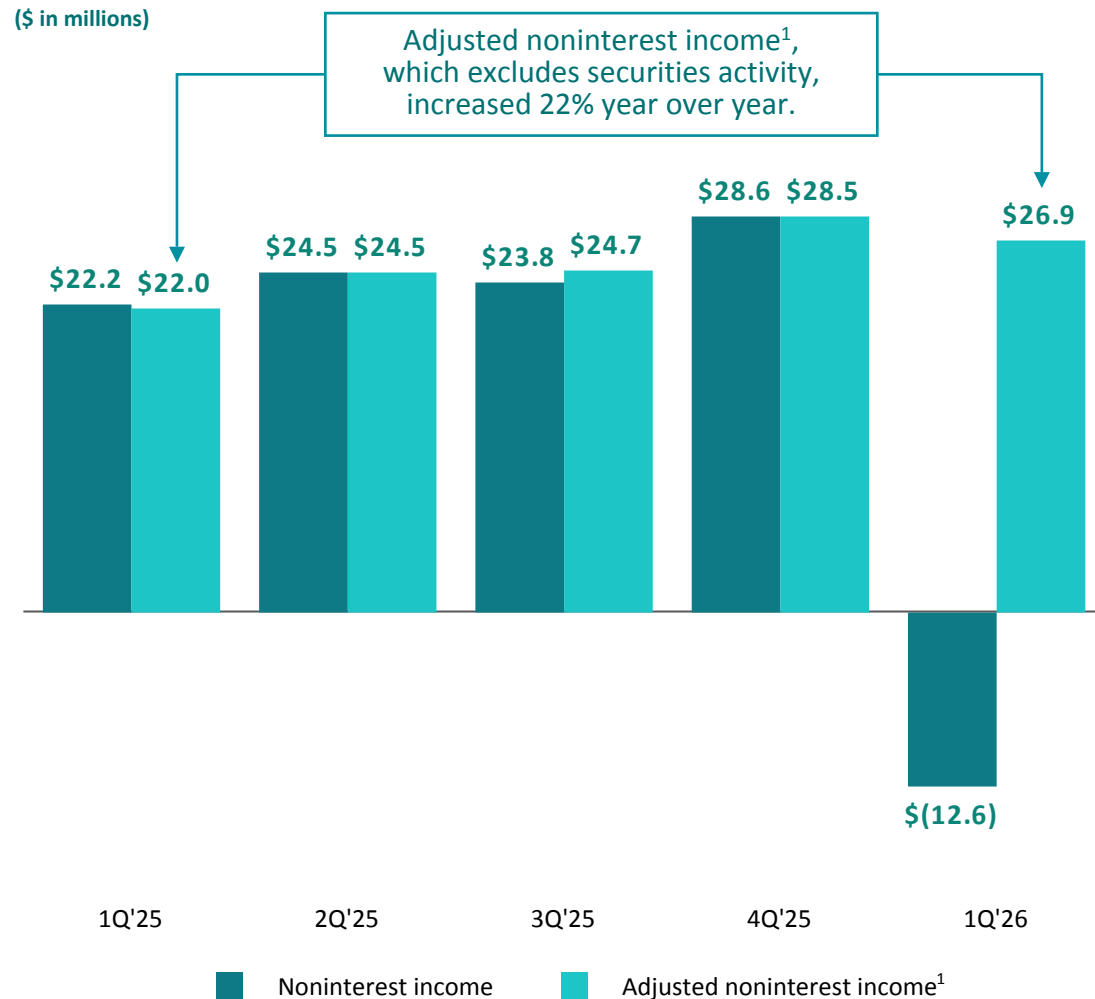
Net Interest Income and Net Interest Margin



- Net interest income¹ totaled \$178.2 million, an increase of \$1.9 million, or 1%, from the prior quarter.
- Net interest margin increased 17 basis points to 3.83% and, excluding the effect of accretion on acquired loans, net interest margin expanded 13 basis points to 3.57%.
- Securities yields increased 24 basis points to 4.37%, benefiting from the securities repositioning executed during the quarter.
- Loan yields decreased six basis points from the prior quarter to 5.96%. Excluding the effect of accretion on acquired loans, yields decreased 11 basis points to 5.57%.
- The cost of deposits declined 13 basis points to 1.54% and cost of funds decreased nine basis points to 1.71%.

¹Calculated on a fully taxable equivalent basis using amortized cost.

Noninterest Income



Noninterest loss of \$12.6 million included \$39.5 million of securities losses. Adjusted noninterest income decreased \$1.6 million, or 6%, from the prior quarter to \$26.9 million. Changes included:

Service charges on deposits totaled \$6.9 million, an increase of \$0.4 million, or 7%, from the prior quarter resulting from growth in customer relationships.

Wealth management income totaled \$5.8 million, an increase of \$0.2 million, or 4%, from the prior quarter. Assets under management have grown 33% year over year. The wealth management division has continued to deliver significant growth, adding \$125 million in new organic assets under management in the first quarter of 2026, partially offset by financial market volatility.

Mortgage banking income totaled \$2.2 million, a decrease of \$0.9 million, or 30%, from the prior quarter, largely the result of volatility associated with the value of mortgage servicing rights acquired from VBI, which contributed \$0.6 million to the decrease. Underlying mortgage volumes and pipelines remain strong.

Insurance agency income totaled \$1.8 million, an increase of \$0.6 million, or 50%, from the prior quarter, reflecting typical seasonal contingency payments collected annually.

Other income totaled \$5.6 million, a decrease of \$1.5 million, or 21%, from the prior quarter. The decrease from the prior quarter reflects lower gains on SBIC investments.

¹Calculated Non-GAAP measure, see "Explanation of Certain Unaudited Non-GAAP Financial Measures" for more information and a reconciliation to GAAP.

Growth in Wealth Management

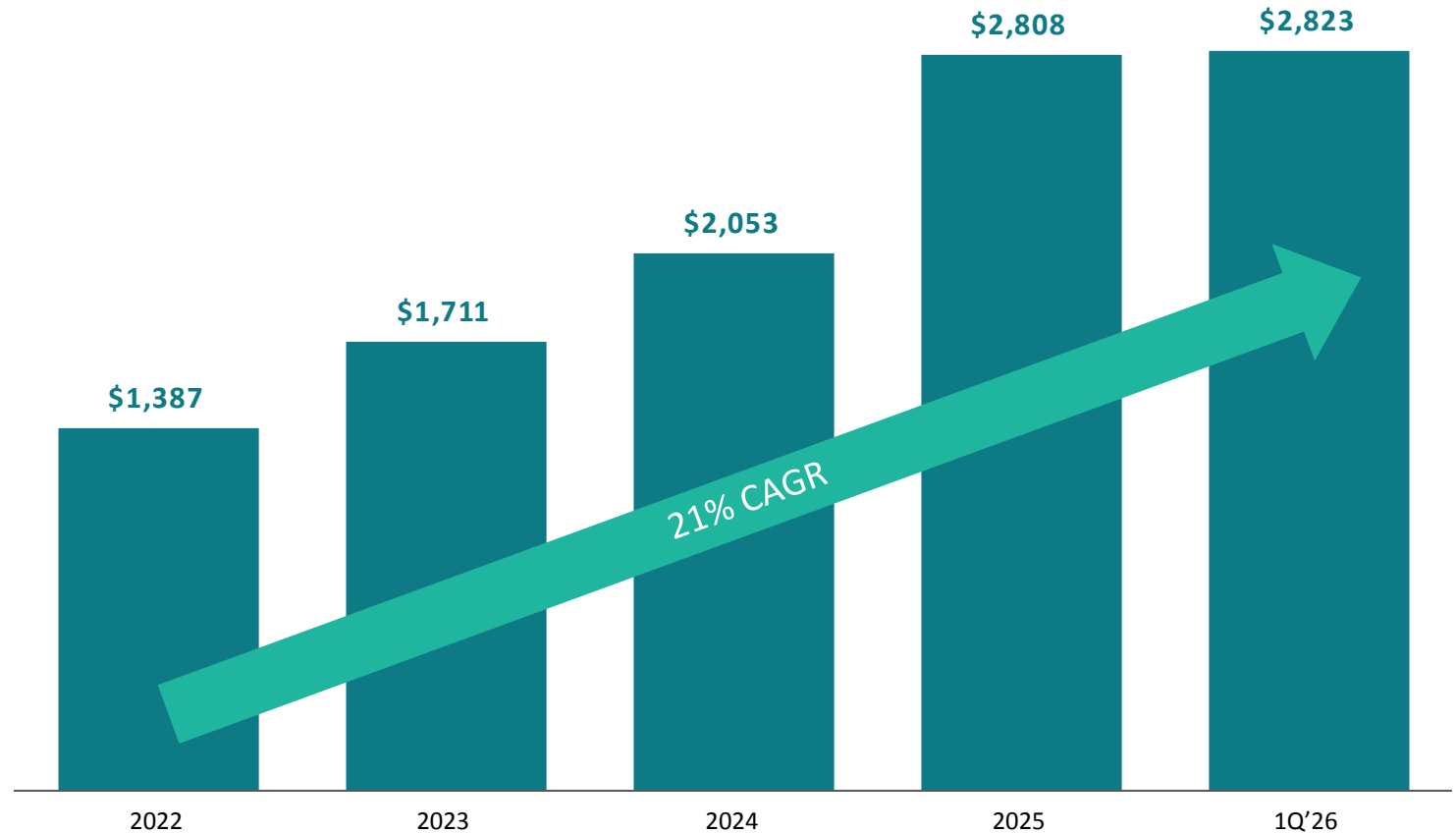
Assets under management totaled \$2.8 billion at March 31, 2026, increasing 33% year-over-year.

The wealth management division has continued its growth trajectory, adding \$125 million in new assets under management in 2026. With a consistent focus on delivering exceptional value, this division continues to be a key growth driver in customer relationships.

Growth in new AUM in the first quarter of 2026 was partially offset by financial market volatility.

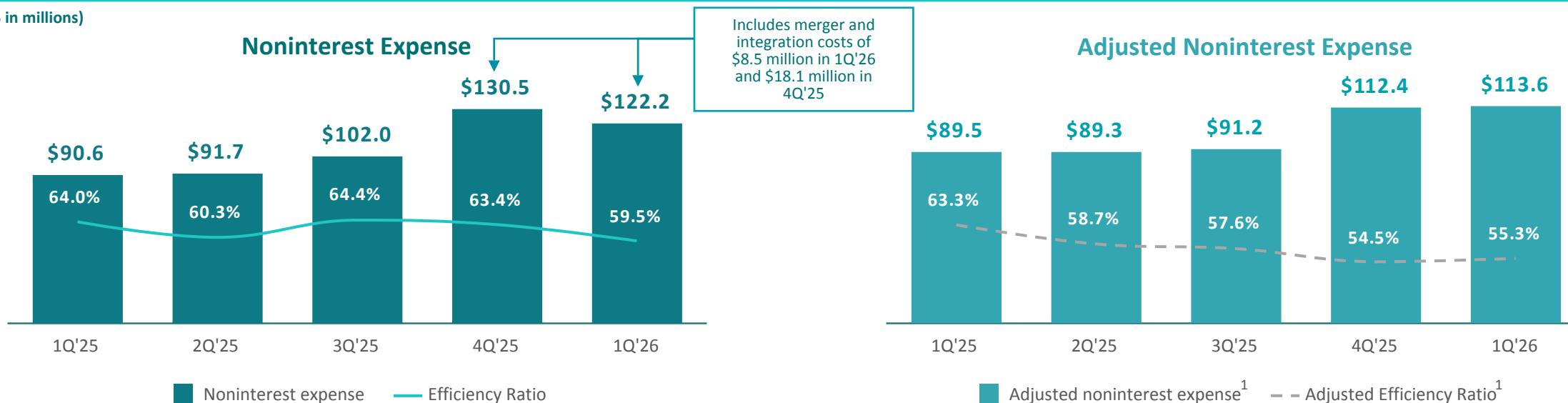
Since 2022, assets under management have increased at a compound annual growth rate (“CAGR”) of 21%.

Assets Under Management End-of-Period (\$ in millions)



Noninterest Expense

(\$ in millions)



- Salaries and employee benefits totaled \$62.6 million, an increase of \$0.2 million, from the prior quarter and an increase of \$11.5 million, or 23%, from the prior year quarter. The year over year increase reflects continued expansion of the footprint, including through bank acquisitions.
- Outsourced data processing costs totaled \$12.0 million, an increase of \$0.7 million, or 7%, from the prior quarter and an increase of \$3.5 million, or 41%, from the prior year quarter. The increases reflect higher transaction volume and growth in customers, including from bank acquisitions.
- Occupancy costs totaled \$9.2 million, a decrease of \$0.1 million, or 1%, compared to the prior quarter and an increase of \$1.9 million, or 26%, from the prior year quarter. The year over year increase is primarily the result of growth in the Company's footprint, including through bank acquisitions.
- Legal and professional fees totaled \$3.2 million, an increase of \$1.1 million, or 51%, compared to the prior quarter and an increase of \$0.4 million, or 16%, from the prior year quarter. The increases are largely associated with the timing of various projects.
- Amortization of intangibles totaled \$10.1 million, a decrease of \$0.3 million, or 3%, from the prior quarter and an increase of \$4.8 million, or 90%, from the prior year quarter. The increase from the prior year quarter reflects the addition of core deposit intangible assets from bank acquisitions in 2025.

¹Calculated Non-GAAP measure, see "Explanation of Certain Unaudited Non-GAAP Financial Measures" for more information and a reconciliation to GAAP.

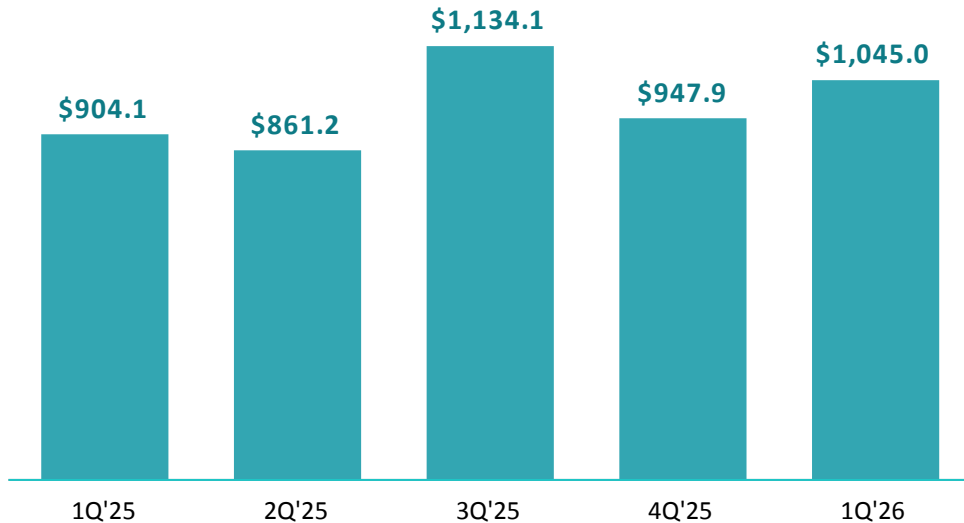
Disciplined Loan Growth Supported by a Strong Pipeline

Loans outstanding modestly increased from the prior quarter, reflecting strong production largely offset by higher payoffs.

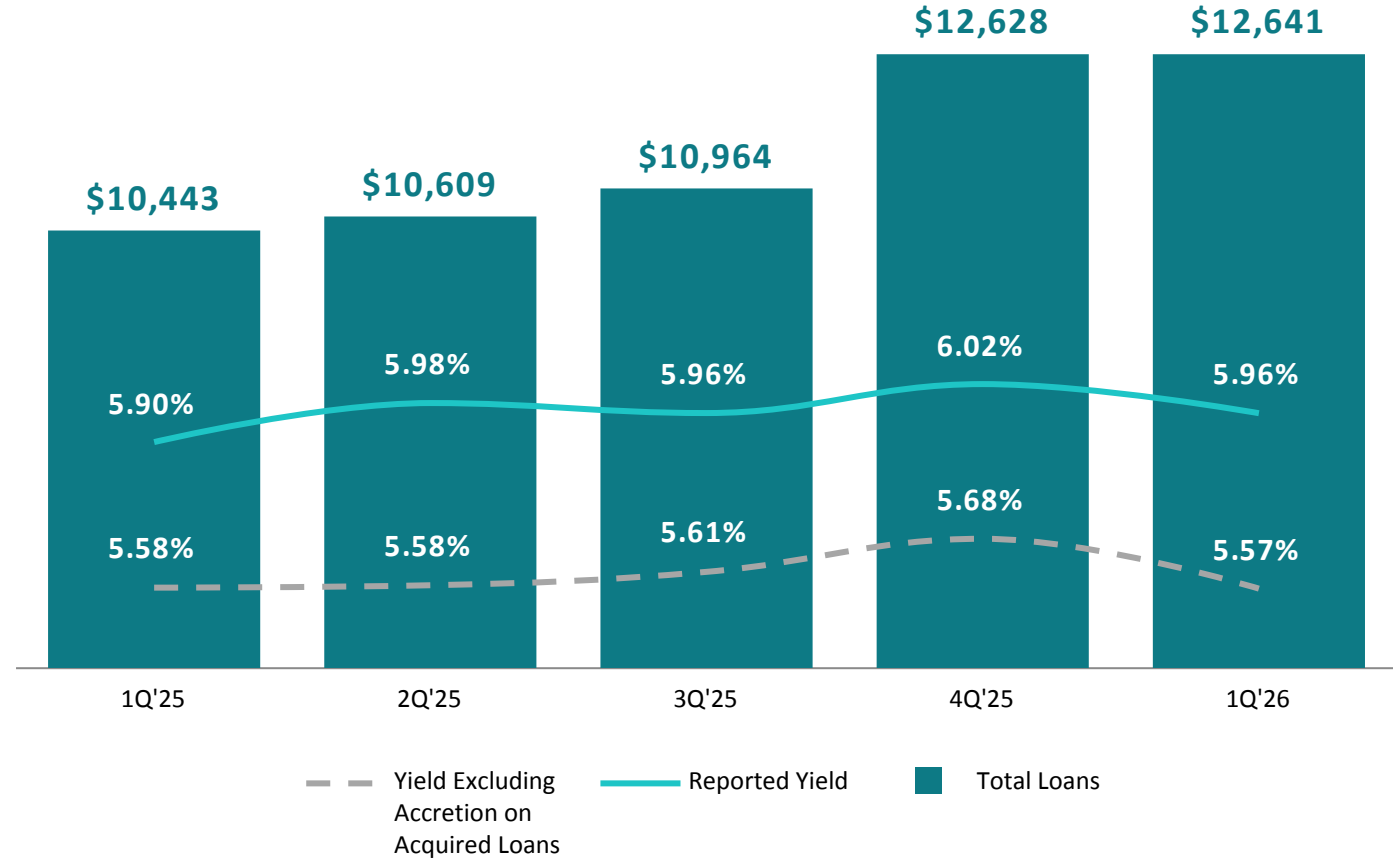
Loan payoffs totaled \$530.5 million during the first quarter of 2026, representing an increase of \$289.4 million, or 120%, from \$241.1 million during the prior year quarter.

The commercial pipeline exceeded \$1 billion at March 31, 2026.

Commercial Loan Pipeline (\$ in millions)

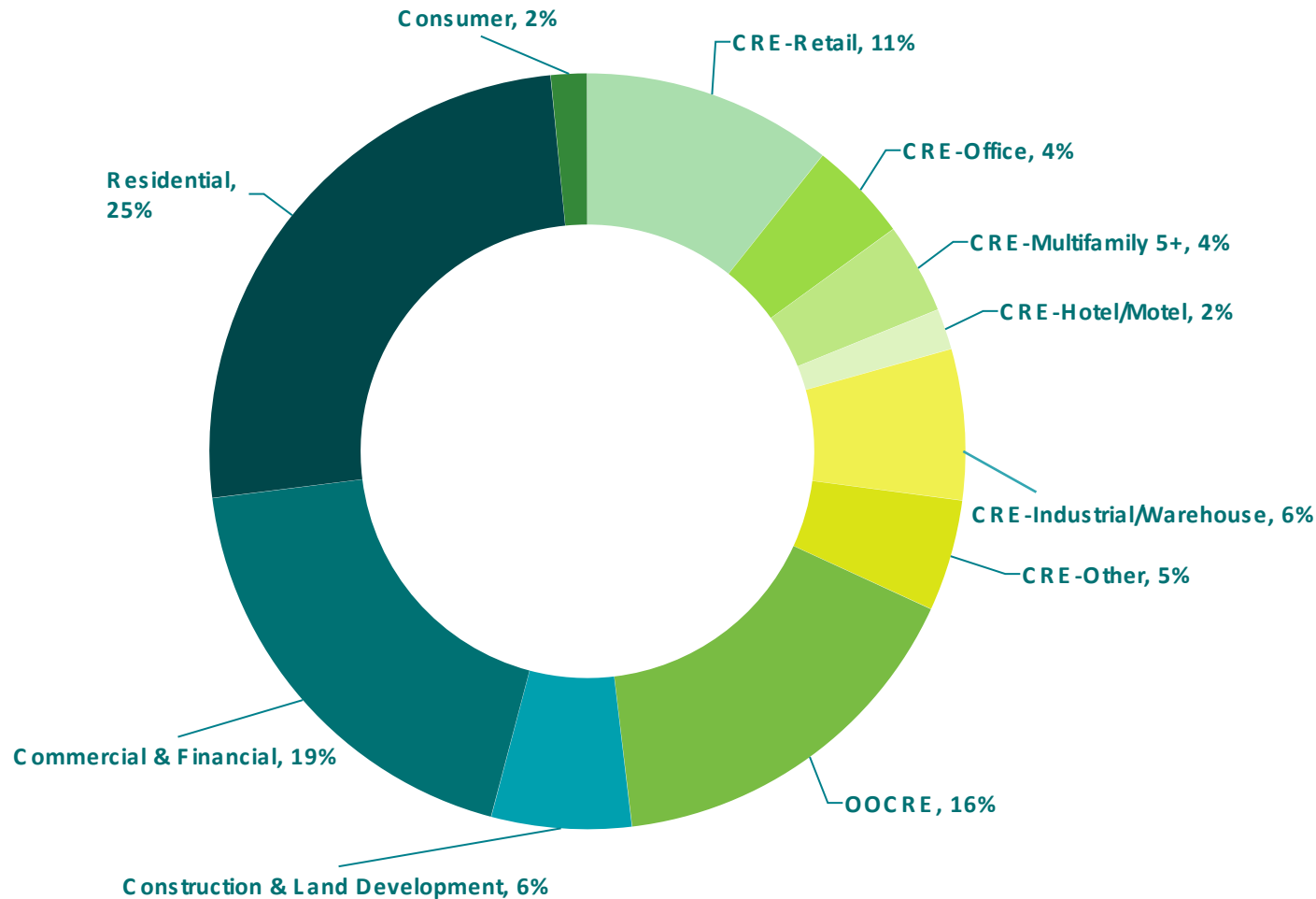


Total Loans End-of-Period (\$ in millions)



Loan Portfolio Mix

At March 31, 2026



Seacoast's lending strategy results in a diverse and granular loan portfolio. Seacoast's average loan size is \$439 thousand and the average commercial loan size is \$1.0 million.

Portfolio diversification in terms of asset mix, industry, and loan type has been a critical element of the Company's lending strategy. Exposures across industries and collateral types are broadly distributed.

Construction and land development and commercial real estate loans, as defined in regulatory guidance, represent 33% and 211%, respectively, of total consolidated risk-based capital¹.

¹Estimated

Allowance for Credit Losses and Purchase Discount

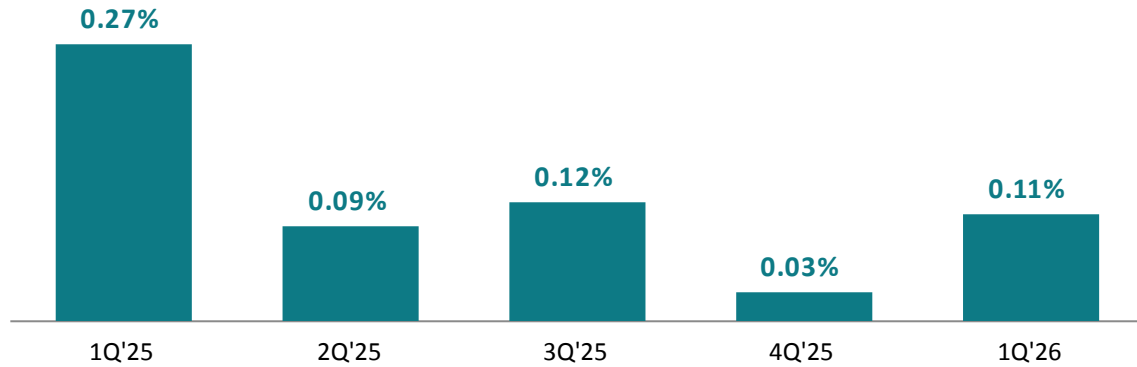
(\$ in millions)	Loans Outstanding	Allowance for Credit Losses	% of Loans Outstanding	Purchase Discount	% of Loans Outstanding
Construction and Land Development	\$ 745	\$ 9	1.21 %	\$ 3	0.40 %
Owner Occupied Commercial Real Estate	2,022	19	0.94	15	0.74
Commercial Real Estate	4,178	55	1.32	57	1.36
Residential Real Estate	3,163	52	1.64	43	1.36
Commercial & Financial	2,353	34	1.44	19	0.81
Consumer	180	7	3.89	1	0.56
Total	\$ 12,641	\$ 176	1.39 %	\$ 138	1.09 %

- The total allowance for credit losses was \$176 million as of March 31, 2026, a decline of 1% compared to December 31, 2025.
- The \$138 million remaining unrecognized discount on acquired loans represents 1.09% of total loans.
- The reserve for unfunded commitments was \$7 million at March 31, 2026 and is reflected in Other liabilities.

Continued Strong Asset Quality Trends

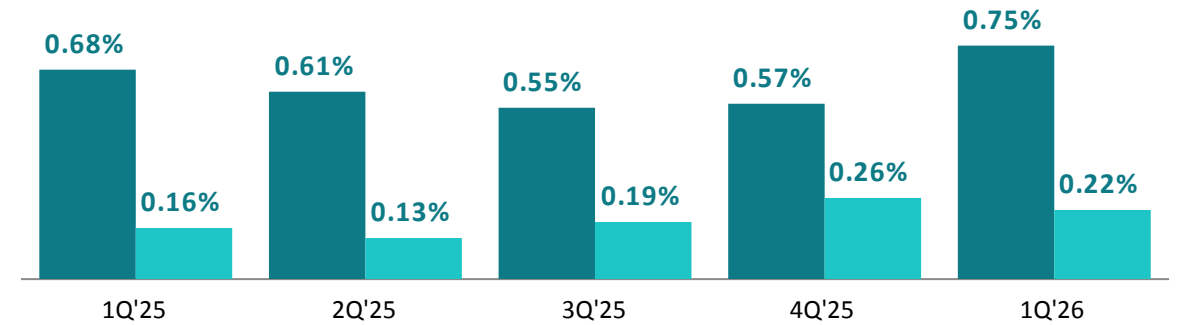
Net Charge-Offs

■ NCO/Average Loans



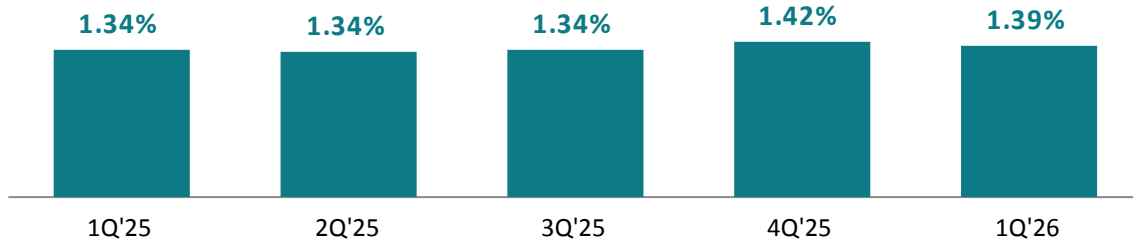
Nonperforming Loans

■ NPL/Total Loans ■ Accruing Past Due / Total Loans



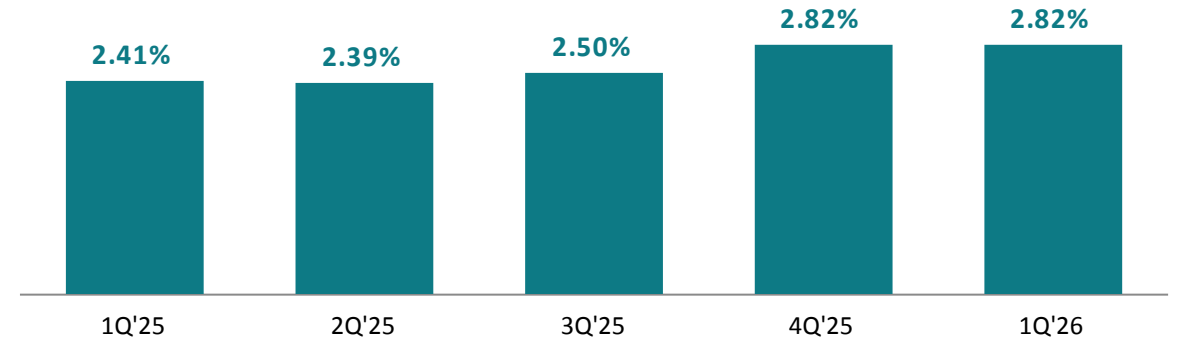
Allowance for Credit Losses

■ ACL/Total Loans



Criticized and Classified Loans

■ Criticized and Classified Loans / Total Loans

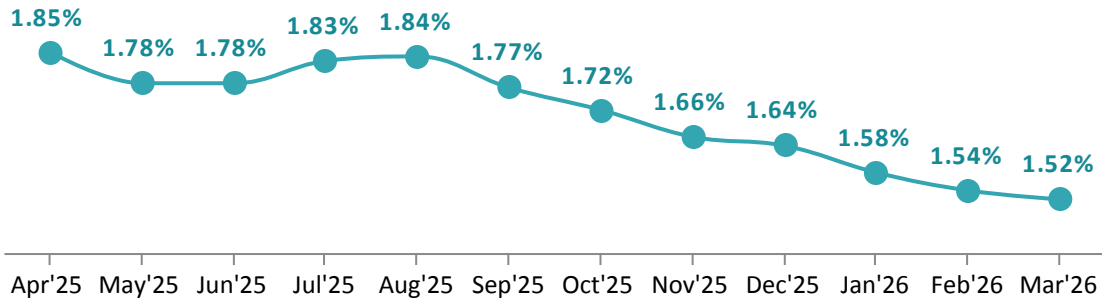


Well-Managed Deposit Costs

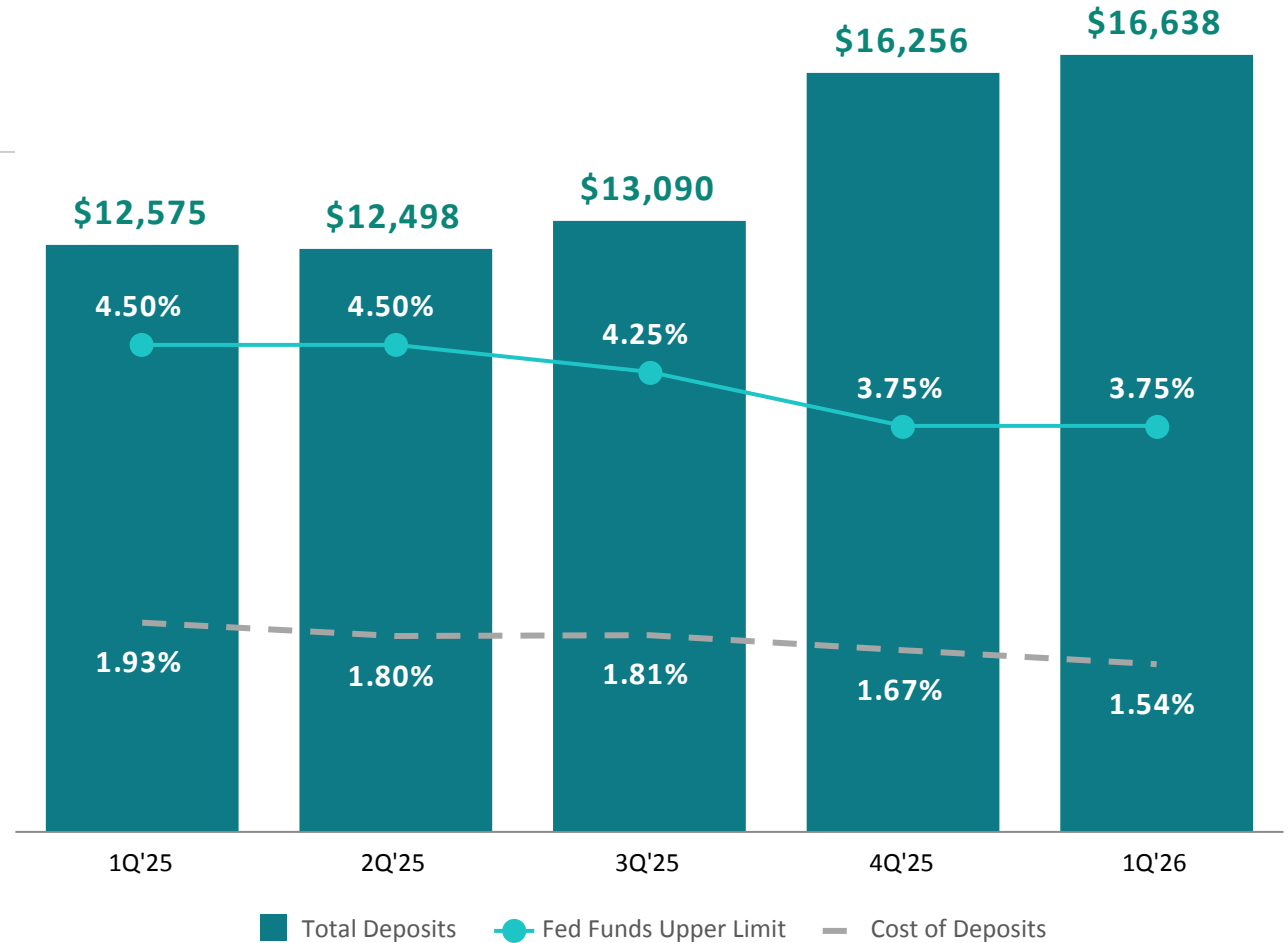
Deposits increased \$381.6 million, or 9.5% annualized, during the first quarter of 2026. Excluding brokered deposits, organic deposit growth was 7% annualized. Growth in noninterest-bearing deposits was 29% annualized.

Continued focus on organic growth and relationship-based funding. The addition of commercial talent onboarding new relationships, in combination with our innovative analytics platform, supports a well-diversified, low-cost deposit portfolio.

12-Month Trend for Cost of Deposits



Deposits End-of-Period (\$ in millions)



Granular, Diverse and Relationship-Focused Customer Funding Base

The Company benefits from a granular deposit franchise, with the top ten depositors representing approximately 3% of total deposits.

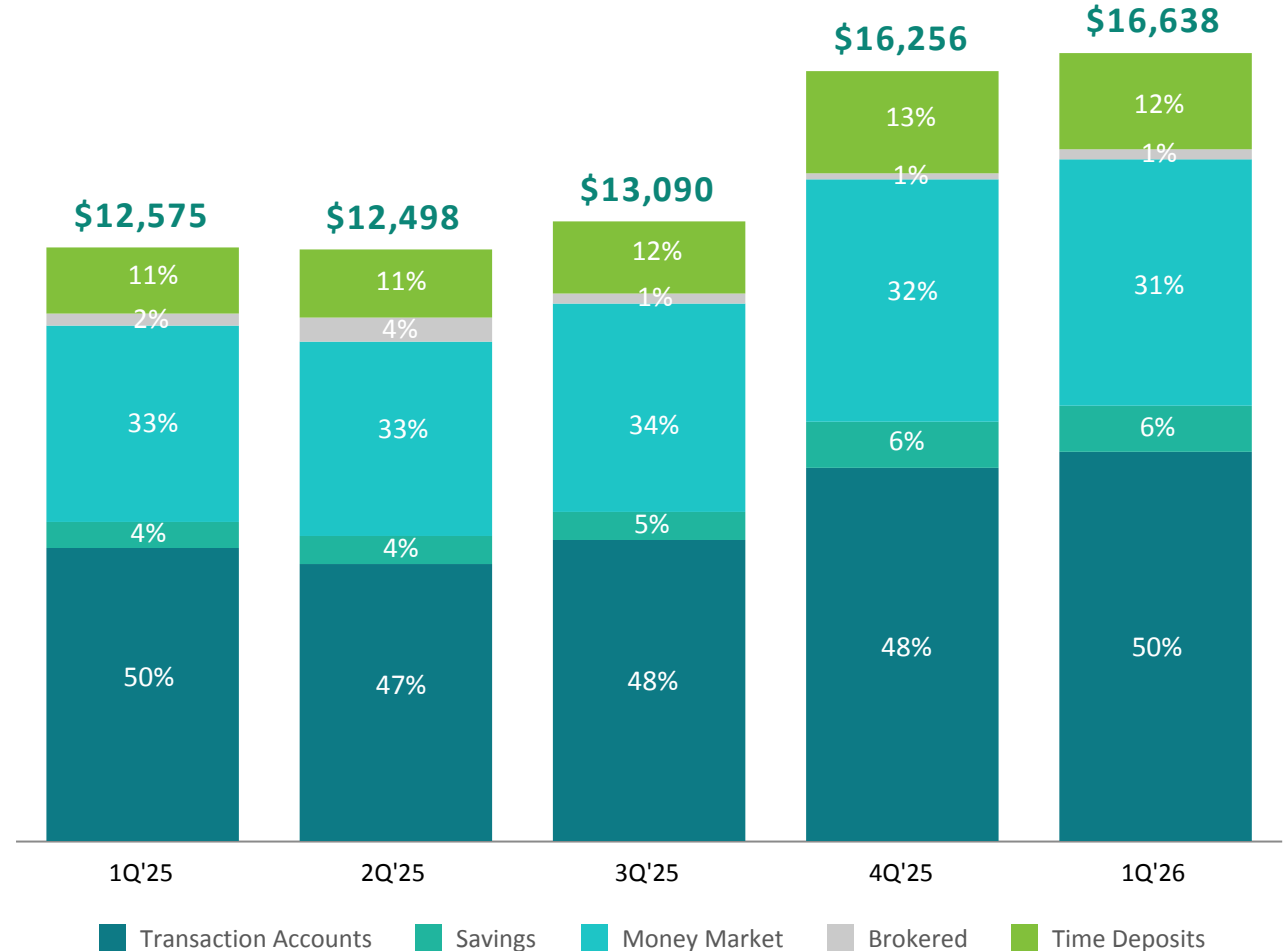
Customer transaction account balances represent 50% of total deposits.

Consumer deposits represent 49% of total deposits, with an average balance per account of \$27 thousand.

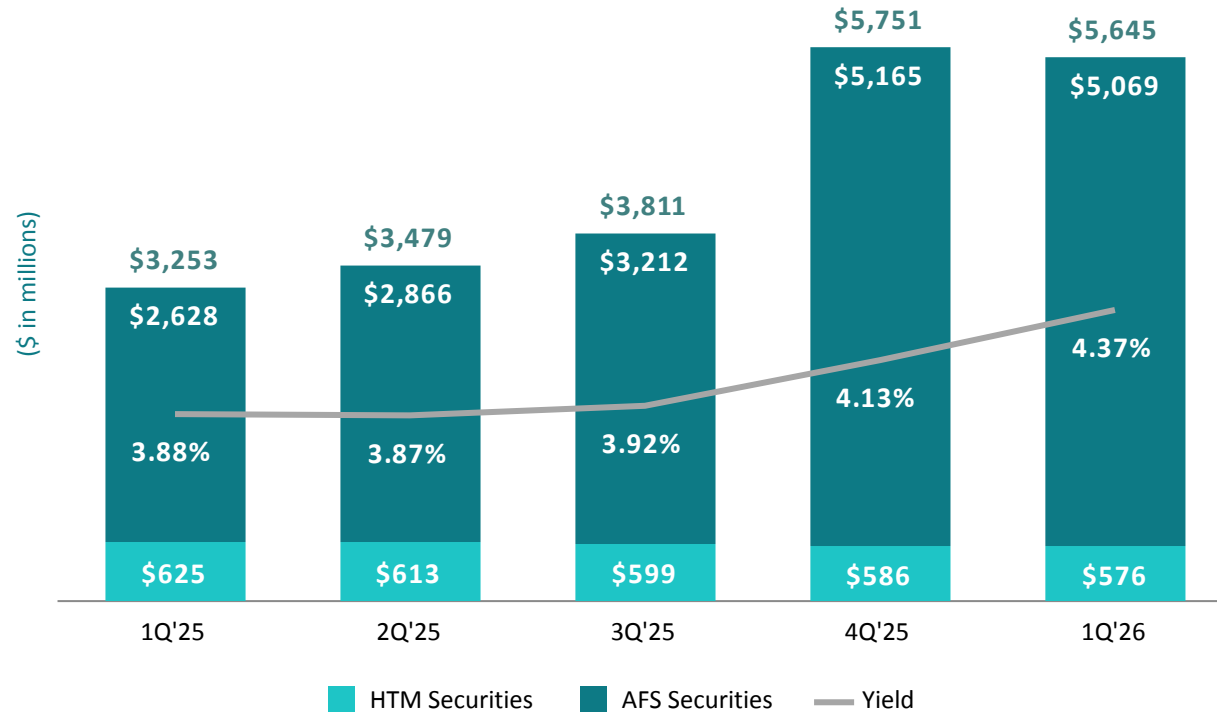
Business deposits represent 51% of total deposits, with an average balance per account of \$122 thousand.

The average customer tenure is 11 years.

Deposits End-of-Period (\$ in millions)



Investment Securities Performance and Composition



Net unrealized losses in the AFS portfolio increased during the first quarter of 2026 by \$2.5 million, driven by rate volatility during the period.

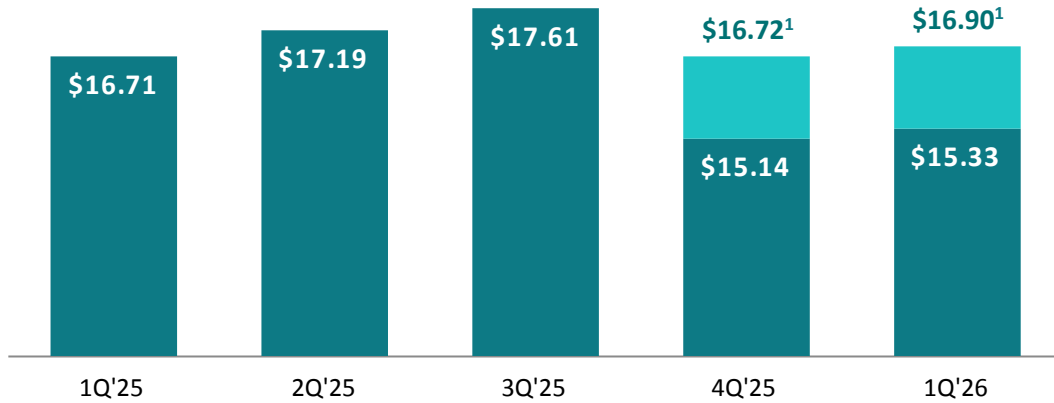
During the first quarter of 2026, the Company repositioned a portion of its AFS securities portfolio. Low-rate, long-duration securities were sold, resulting in a pre-tax loss of approximately \$39.5 million. These were sold in January while spreads were relatively tight, before long term rates moved higher. The proceeds of approximately \$277.0 million were reinvested in primarily agency mortgage-backed securities with an average taxable equivalent book yield of 4.8%.

Portfolio yields increased 24 basis points to 4.37% from 4.13% in the prior quarter, benefitting from the securities repositioning.

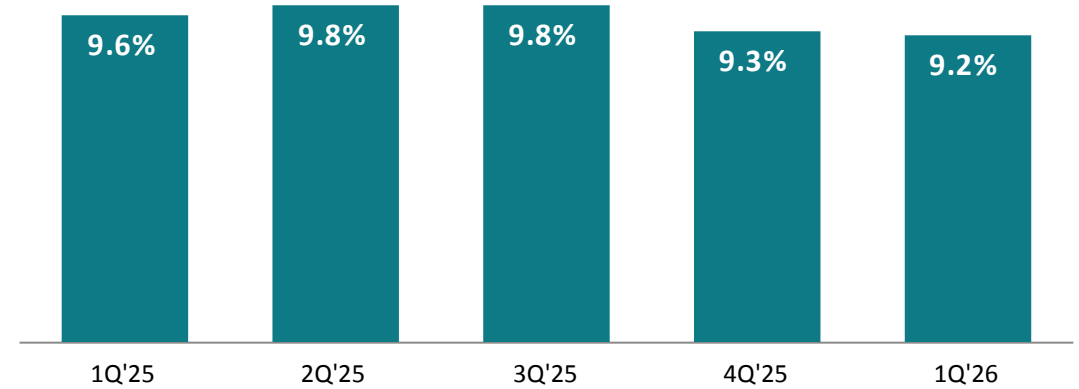
Net Unrealized Loss in Securities			
(\$ in millions)	3/31/2026	12/31/2025	Δ from 4Q'25
Total Available-for-Sale	\$ (104,198)	\$ (101,727)	\$ (2,471)
Total Held-to-Maturity	(98,449)	(96,618)	(1,831)
Total Securities	\$ (202,647)	\$ (198,345)	\$ (4,302)

Robust Capital Position Supporting a Fortress Balance Sheet

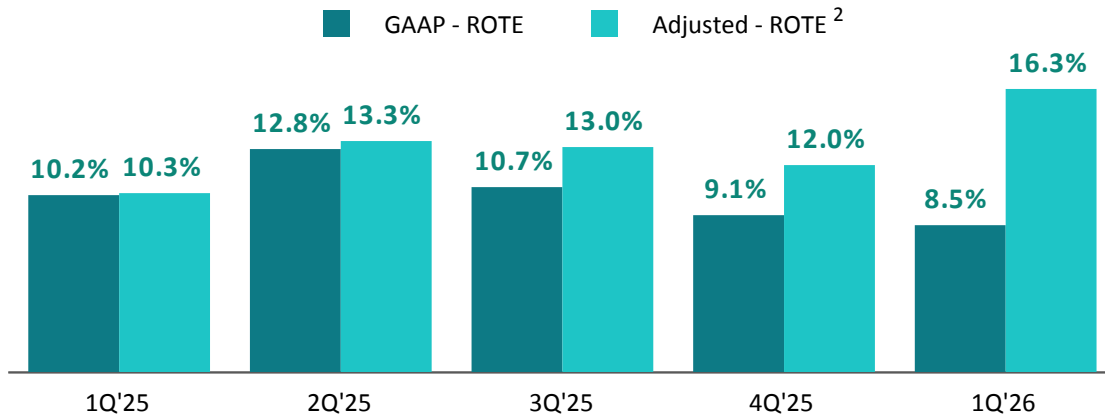
Tangible Book Value Per Share



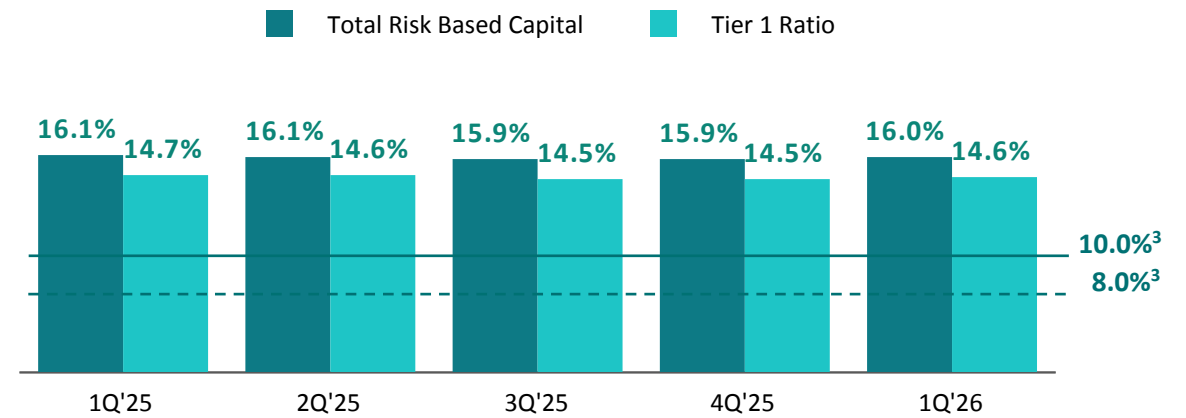
Tangible Equity / Tangible Assets



Return on Tangible Equity



Total Risk-Based and Tier 1 Capital⁴



¹Calculated treating all convertible preferred shares as common. Each 1/1000th preferred share is convertible to one common share on the date a holder of preferred stock transfers such share of preferred stock to a non-affiliate of the holder. The Company defines tangible equity as total shareholders' equity plus convertible preferred stock less intangible assets.

²Non-GAAP measure, see "Explanation of Certain Unaudited Non-GAAP Financial Measures" for more information and a reconciliation to GAAP.

³FDICIA defines well capitalized as 10.0% for total risk-based capital and 8.0% for Tier 1 ratio at a total Bank level.

⁴Current quarter ratios are estimated.

2026 Outlook

(\$ in millions except per share data)	2025 Actual	Previous 2026 Outlook	Current 2026 Outlook
Adjusted Revenue (fully taxable equivalent basis)	\$ 656	29% - 31% Growth	28% - 31% Growth
Adjusted Efficiency Ratio	58%	53% - 55%	53% - 55%
Adjusted Earnings Per Share-Diluted	\$ 1.84	\$2.48 - \$2.52	\$2.48 - \$2.52
Organic Loan Growth	9.4%	High Single Digit Growth	High Single Digit Growth
Organic Deposit Growth	1.2%	Low to Mid Single Digit Growth	Low to Mid Single Digit Growth
	4Q'25 Actual	Previous 4Q'26 Outlook	Current 4Q'26 Outlook
Adjusted ROA	0.89%	1.30%	1.30%
Adjusted ROTE	12.0%	16.0%	16.0%

Current Assumptions:

- No rate cuts in 2026 and the current forward curve
- Stable economic environment
- Includes the benefit of the securities repositioning executed in January 2026

Adjusted measures are non-GAAP measures, see "Explanation of Certain Unaudited Non-GAAP Financial Measures" for more information and a reconciliation to GAAP.

Previous guidance was issued January 29, 2026 in connection with Q4 2025 earnings release.

Appendix

Selected Acquisition-Related Impacts to Earnings

(\$ in millions, except per share amounts)	Quarterly Trend				
	1Q'26	4Q'25	3Q'25	2Q'25	1Q'25
Accretion on acquired loans	\$ 12.1	\$ 10.6	\$ 9.5	\$ 10.6	\$ 8.2
Amortization of intangibles	10.1	10.4	6.0	5.1	5.3
Accretion on acquired loans, net of amortization of intangibles	2.0	0.2	3.5	5.5	2.9
Tax effect	0.5	0.1	0.9	1.4	0.7
Accretion on acquired loans, net of amortization of intangibles, after taxes	\$ 1.5	\$ 0.1	\$ 2.6	\$ 4.1	\$ 2.2
Net per share impact	\$ 0.01	\$ —	\$ 0.03	\$ 0.05	\$ 0.03

- The impact of acquisition related fair value marks on loans and amortization of intangibles are largely offsetting, with a limited net effect on earnings that has continued to decline.
- Accretion on acquired loans of \$12.1 million, net of amortization of intangibles of \$10.1 million in Q1 2026 resulted in a \$0.01 impact to diluted earnings per share.

Recognition



3rd consecutive year



1st time winner



2nd consecutive year



6th consecutive year



1st time winner

Explanation of Certain Unaudited Non-GAAP Financial Measures

About Non-GAAP Financial Measures:

This presentation contains financial information determined by methods other than Generally Accepted Accounting Principles (“GAAP”). The financial highlights provide reconciliations between GAAP and adjusted financial measures including net income, noninterest income, noninterest expense, tax adjustments and other financial ratios. Management uses these non-GAAP financial measures in its analysis of the Company’s performance and believes these presentations provide useful supplemental information, and a clearer understanding of the Company’s performance. The Company believes the non-GAAP measures enhance investors’ understanding of the Company’s business and performance and if not provided would be requested by the investor community. These measures are also useful in understanding performance trends and facilitate comparisons with the performance of other financial institutions. The limitations associated with operating measures are the risk that persons might disagree as to the appropriateness of items comprising these measures and that different companies might define or calculate these measures differently. The Company provides reconciliations between GAAP and these non-GAAP measures. These disclosures should not be considered an alternative to GAAP.

Presentation of Non-GAAP Financial Measures:

Certain monetary amounts, percentages and other figures included in this report have been subject to rounding adjustments. Accordingly, figures shown as totals in certain tables may not be the arithmetic aggregation of the figures that precede them and the total of the four quarters may not be the arithmetic aggregation of the year-to-date value.

GAAP to Non-GAAP Reconciliation

<i>(Amounts in millions except per share data)</i>	Quarterly Trend				
	1Q'26	4Q'25	3Q'25	2Q'25	1Q'25
Net Income	\$ 31.9	\$ 34.3	\$ 36.5	\$ 42.7	\$ 31.5
Total noninterest (loss) income	(12.6)	28.6	23.8	24.5	22.2
Securities losses (gains), net	39.5	(0.1)	0.8	—	(0.2)
Total Adjusted Noninterest Income	26.9	28.5	24.7	24.5	22.0
Total noninterest expense	122.2	130.5	102.0	91.7	90.6
Merger and integration costs	(8.5)	(18.1)	(10.8)	(2.4)	(1.1)
Adjusted Noninterest Expense	113.6	112.4	91.2	89.3	89.5
Income Taxes	9.0	9.2	10.5	12.6	9.4
Tax effect of adjustments	12.2	4.6	3.0	0.6	0.2
Adjusted Income Taxes	21.2	13.8	13.4	13.2	9.6
Adjusted Net Income	67.8	47.7	45.2	44.5	32.1
Earnings per common share-diluted, as reported	0.29	0.31	0.42	0.50	0.37
Adjusted Earnings per Common Share-Diluted	\$ 0.62	\$ 0.44	\$ 0.52	\$ 0.52	\$ 0.38
Average common shares-diluted	97.8	97.8	87.4	85.5	85.4
Average preferred shares, treating all convertible preferred shares as common	11.3	11.3	—	—	—
Average common shares-diluted, treating all convertible preferred shares as common	109.1	109.0	87.4	85.5	85.4

GAAP to Non-GAAP Reconciliation

<i>(Amounts in millions except per share data)</i>	Quarterly Trend				
	1Q'26	4Q'25	3Q'25	2Q'25	1Q'25
Adjusted Noninterest Expense	\$ 113.6	\$ 112.4	\$ 91.2	\$ 89.3	\$ 89.5
Provision for credit losses on unfunded commitments	(0.2)	(0.8)	(0.2)	(0.2)	(0.2)
Other real estate owned expense and net (loss) gain on sale	(0.1)	—	0.3	—	(0.2)
Amortization of intangibles	(10.1)	(10.4)	(6.0)	(5.1)	(5.3)
Net Adjusted Noninterest Expense	103.3	101.2	85.4	84.0	83.8
Average tangible assets	\$ 19,699.3	\$ 19,976.9	\$ 15,658.7	\$ 15,004.8	\$ 14,594.0
Net Adjusted Noninterest Expense to Average Tangible Assets	2.13 %	2.01 %	2.16 %	2.25 %	2.33 %
Net Revenue	\$ 163.9	\$ 203.3	\$ 157.3	\$ 151.4	\$ 140.7
Total Adjustments to Net Revenue	39.5	(0.1)	0.8	—	(0.2)
Impact of FTE adjustment	1.7	1.6	0.4	0.4	0.3
Adjusted Net Revenue on a FTE basis	\$ 205.1	\$ 204.8	\$ 158.6	\$ 151.8	\$ 140.8
Adjusted Efficiency Ratio	55.31 %	54.50 %	57.63 %	58.74 %	63.30 %
Net Interest Income	\$ 176.5	\$ 174.6	\$ 133.5	\$ 126.9	\$ 118.5
Impact of FTE adjustment	1.7	1.6	0.4	0.4	0.3
Net Interest Income Including FTE adjustment	178.2	176.2	133.9	127.3	118.9
Total noninterest (loss) income	(12.6)	28.6	23.8	24.5	22.2
Total noninterest expense less provision for credit losses on unfunded commitments	122.0	129.7	101.8	91.6	90.4
Pre-Tax Pre-Provision Earnings	43.5	75.1	55.9	60.2	50.6
Total Adjustments to Noninterest (Loss) Income	39.5	(0.1)	0.8	—	(0.2)
Total Adjustments to Noninterest Expense including other real estate owned expense and net (loss) gain on sale	8.6	18.1	10.5	2.4	1.3
Adjusted Pre-Tax Pre-Provision Earnings	\$ 91.6	\$ 93.2	\$ 67.2	\$ 62.6	\$ 51.7

GAAP to Non-GAAP Reconciliation

<i>(Amounts in millions except per share data)</i>	Quarterly Trend				
	1Q'26	4Q'25	3Q'25	2Q'25	1Q'25
Average Assets	\$ 20,924.9	\$ 21,203.4	\$ 16,486.0	\$ 15,801.2	\$ 15,395.6
Less average goodwill and intangible assets	(1,225.6)	(1,226.5)	(827.3)	(796.4)	(801.7)
Average Tangible Assets	\$ 19,699.3	\$ 19,976.9	\$ 15,658.7	\$ 15,004.8	\$ 14,594.0
Return on Average Assets (ROA)	0.62 %	0.64 %	0.88 %	1.08 %	0.83 %
Impact of other adjustments for Adjusted Net Income	0.69	0.25	0.21	0.05	0.02
Adjusted ROA	1.31	0.89	1.09	1.13	0.85
ROA	0.62	0.64	0.88	1.08	0.83
Impact of removing average intangible assets and related amortization	0.19	0.19	0.16	0.16	0.15
Return on Average Tangible Assets (ROTA)	0.81	0.83	1.04	1.24	0.98
Impact of other adjustments for Adjusted Net Income	0.74	0.27	0.22	0.05	0.02
Adjusted ROTA	1.55	1.10	1.26	1.29	1.00
Return on Average Equity (ROE)	4.69	4.99	6.17	7.60	5.76
Impact of other adjustments for Adjusted Net Income	5.27	1.96	1.47	0.32	0.12
Adjusted ROE	9.96 %	6.95 %	7.64 %	7.92 %	5.88 %
Average Shareholders' Equity	\$ 2,760.7	\$ 2,724.2	\$ 2,345.2	\$ 2,252.2	\$ 2,215.0
Average convertible preferred stock	343.1	343.1	—	—	—
Less average goodwill and intangible assets	(1,225.6)	(1,226.5)	(827.3)	(796.4)	(801.7)
Average Tangible Equity	\$ 1,878.2	\$ 1,840.8	\$ 1,517.9	\$ 1,455.8	\$ 1,413.3
Return on Average Shareholders' Equity	4.69 %	4.99 %	6.17 %	7.60 %	5.76 %
Impact of adding convertible preferred stock and removing average intangible assets and related amortization	3.82	4.06	4.53	5.22	4.41
Return on Average Tangible Equity (ROTE)	8.51	9.05	10.70	12.82	10.17
Impact of other adjustments for Adjusted Net Income	7.75	2.91	2.28	0.49	0.18
Adjusted ROTE	16.26 %	11.96 %	12.98 %	13.31 %	10.35 %

GAAP to Non-GAAP Reconciliation

<i>(Amounts in millions except per share data)</i>	Quarterly Trend				
	1Q'26	4Q'25	3Q'25	2Q'25	1Q'25
Loan Interest Income ¹	\$ 186.2	\$ 187.9	\$ 162.3	\$ 157.5	\$ 151.0
Accretion on acquired loans	(12.1)	(10.6)	(9.5)	(10.6)	(8.2)
Loan interest income excluding accretion on acquired loans¹	\$ 174.1	\$ 177.3	\$ 152.8	\$ 146.9	\$ 142.8
Yield on Loans ¹	5.96 %	6.02 %	5.96 %	5.98 %	5.90 %
Impact of accretion on acquired loans	(0.39)	(0.34)	(0.35)	(0.40)	(0.32)
Yield on loans excluding accretion on acquired loans¹	5.57 %	5.68 %	5.61 %	5.58 %	5.58 %
Net Interest income ¹	\$ 178.2	\$ 176.2	\$ 133.9	\$ 127.3	\$ 118.9
Accretion on acquired loans	(12.1)	(10.6)	(9.5)	(10.6)	(8.2)
Net interest income excluding accretion on acquired loans¹	\$ 166.1	\$ 165.6	\$ 124.4	\$ 116.7	\$ 110.6
Net Interest Margin ¹	3.83 %	3.66 %	3.57 %	3.58 %	3.48 %
Impact of accretion on acquired loans	(0.26)	(0.22)	(0.25)	(0.29)	(0.24)
Net interest margin excluding accretion on acquired loans¹	3.57 %	3.44 %	3.32 %	3.29 %	3.24 %
Securities Interest Income ¹	\$ 61.3	\$ 57.9	\$ 36.0	\$ 32.5	\$ 29.4
Tax equivalent adjustment on securities	(1.2)	(1.1)	—	—	—
Securities interest income excluding tax equivalent adjustment¹	60.1	56.7	36.0	32.5	29.4
Loan Interest Income ¹	186.2	187.9	162.3	157.5	151.0
Tax equivalent adjustment on loans	(0.5)	(0.5)	(0.4)	(0.4)	(0.3)
Loan interest income excluding tax equivalent adjustment	185.7	187.4	161.9	157.1	150.6
Net Interest Income ¹	178.2	176.2	133.9	127.3	118.9
Tax equivalent adjustment on securities	(1.2)	(1.1)	—	—	—
Tax equivalent adjustment on loans	(0.5)	(0.5)	(0.4)	(0.4)	(0.3)
Net interest income excluding tax equivalent adjustment	\$ 176.5	\$ 174.6	\$ 133.5	\$ 126.9	\$ 118.5

¹On a fully taxable equivalent basis. All yields and rates have been computed using amortized cost.

GAAP to Non-GAAP Reconciliation

<i>(Amounts in millions except per share data)</i>	Quarterly Trend				
	1Q'26	4Q'25	3Q'25	2Q'25	1Q'25
Total Shareholders' Equity	\$ 2,717.7	\$ 2,712.7	\$ 2,378.1	\$ 2,271.6	\$ 2,229.7
Goodwill	(1,035.0)	(1,034.7)	(754.6)	(732.4)	(732.4)
Other intangible assets, net	(185.0)	(195.7)	(76.3)	(61.3)	(66.4)
Total Adjustments to Shareholders' Equity	(1,220.0)	(1,230.4)	(830.9)	(793.7)	(798.8)
Total Tangible Common Shareholders' Equity	1,497.7	1,482.2	1,547.2	1,477.8	1,431.0
Convertible preferred stock	343.1	343.1	—	—	—
Total Tangible Shareholders' Equity	\$ 1,840.8	\$ 1,825.3	\$ 1,547.2	\$ 1,477.8	\$ 1,431.0
Common stock, shares outstanding	97.7	97.9	87.9	85.9	85.6
Preferred stock ¹ , shares outstanding	11.3	11.3	—	—	—
Common stock, shares outstanding, treating all preferred shares as common	108.9	109.2	87.9	85.9	85.6
Tangible Book Value per Share	\$ 15.33	\$ 15.14	\$ 17.61	\$ 17.19	\$ 16.71
Tangible Book Value per Share, treating all preferred shares as common	16.90	16.72	17.61	17.19	16.71
Net income available to common shareholders	29.8	32.1	36.5	42.7	31.5
Less allocation of earnings to preferred stock-diluted	(1.2)	(1.4)	—	—	—
Net income available to common shareholders after allocation of earnings to preferred stock	\$ 28.6	\$ 30.7	\$ 36.5	\$ 42.7	\$ 31.5
Average common shares-diluted	97.8	97.8	87.4	85.5	85.4
Average preferred shares, treating all preferred shares as common	11.3	11.3	—	—	—
Average common shares-diluted, treating all preferred shares as common	109.1	109.0	87.4	85.5	85.4
Earnings per common share-diluted, as reported	\$ 0.29	\$ 0.31	\$ 0.42	\$ 0.50	\$ 0.37
Earnings per common share-diluted, treating all preferred shares as common	0.29	0.31	0.42	0.50	0.37

¹In the fourth quarter of 2025, non-voting convertible preferred shares were issued in connection with the VBI acquisition. Each 1/1000th preferred share is convertible to one common share on the date a holder of preferred stock.