



Q1-2026 Earnings

April 23, 2026

Forward-Looking Statements



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Because forward-looking statements relate to future results and occurrences, they are subject to inherent and various uncertainties, risks, and changes in circumstances that are difficult to predict, may change over time, are based on management’s expectations and assumptions at the time the statements are made and are not guarantees of future results. Numerous risks and other factors, many of which are beyond management’s control, could cause actual results to differ materially from future results expressed or implied by such forward-looking statements. While there can be no assurance that any list of risks is complete, important risks and other factors that could cause actual results to differ materially from those contemplated by forward-looking statements include, but are not limited to: economic or business conditions in Texas, the United States or globally that impact TCBI or its customers; negative credit quality developments arising from the foregoing or other factors, including trade policies, geopolitical conflicts, inflation, including increased energy costs, unemployment rates and interest rates; TCBI’s ability to innovate, to anticipate the needs of our current and future customers and to manage increased or expanded competition from banks and other financial service providers in TCBI’s markets; TCBI’s ability to effectively manage its liquidity and maintain adequate regulatory capital to support its businesses; TCBI’s ability to pursue and execute upon growth plans, whether as a function of capital, liquidity or other limitations; TCBI’s ability to successfully execute its business strategy, including its strategic plan and developing and executing new lines of business, products and services; risks related to potential strategic acquisitions, including the risk that TCBI may not be able to consummate acquisitions on favorable terms, if at all, and the risk that TCBI may not realize the anticipated benefits from acquisitions; the extensive regulations to which TCBI is subject and its ability to comply with applicable governmental regulations, including legislative and regulatory changes; TCBI’s ability to effectively manage information technology systems, including third party vendors, cyber or data privacy incidents or other failures, outages, disruptions or security breaches; TCBI’s ability to use technology to provide products and services to its customers; risks related to the development and use of artificial intelligence; changes in interest rates, including the impact of interest rates on TCBI’s securities portfolio and funding costs, as well as related balance sheet implications stemming from the fair value of our assets and liabilities; the effectiveness of TCBI’s risk management processes strategies and monitoring; fluctuations in commercial and residential real estate values, especially as they relate to the value of collateral supporting TCBI’s loans; TCBI’s ability to manage any unexpected outflows of uninsured deposits and avoid selling investment securities or other assets at an unfavorable time or at a loss; adverse developments in the banking industry and the potential impact of such developments on customer confidence, liquidity and regulatory responses to these developments, including in the context of regulatory examinations and related findings and actions; negative press and social media attention with respect to the banking industry or TCBI, in particular; claims, litigation or regulatory investigations and actions that TCBI may become subject to; the failure to identify, attract and retain key personnel and other employees and to engage in adequate succession planning; severe weather, natural disasters, climate change, acts of war, terrorism, global or other geopolitical conflicts, or other external events, as well as related legislative and regulatory initiatives; and the risks and factors more fully described in TCBI’s most recent Annual Report on Form 10-K, Quarterly Reports on Form 10-Q and other documents and filings with the SEC. The information contained in this communication speaks only as of its date. Except to the extent required by applicable law or regulation, we disclaim any obligation to update such factors or to publicly announce the results of any revisions to any of the forward-looking statements included herein to reflect future events or developments.

Q1 2026 Highlights (Compared to Q1 2025¹)

Record high in the history of the Firm



Net Income to Common (\$mm)

GAAP
\$69.5
+\$26.7 or +63%

Adjusted²
\$70.5
+\$27.8 or +65%

PPNR³ (\$mm)

GAAP
\$110.4
+\$33.0 or +43%

Adjusted²
\$111.8
+\$34.4 or +44%

Capital

Common Equity / Total Assets
9.87%
-11bps

Tangible Common Equity / Tangible Assets⁴
9.87%
-10bps

Net Interest Margin

3.43%
+24bps

Fee Income From Areas of Focus (\$mm)

Investment Banking, Private Wealth, and Treasury Product Fees⁵

\$58.8
+\$21.8 or +59%

Book Value per Share

Book Value per Share
\$75.71
+\$7.71 or 11%

Tangible Book Value per Share⁶
\$75.67
+\$7.70 or 11%

Financial Results

- Adjusted earnings per share² grew \$0.66 or 72% YoY to \$1.58
- Q1 2026 adjusted return on average assets² of 0.97%, a 36bps improvement YoY, reflecting continued earnings momentum with adjusted pre-provision net revenue^{2, 3} up 44% to \$111.8mm
- Fee income from areas of focus increased \$21.8mm or 59% YoY to \$58.8mm, driven by record fee income across investment banking and trading, treasury product fees⁵, and wealth fees

Balance Sheet & Capital

- Tangible book value per share⁶ grew 11% YoY to \$75.67, an all-time high for the Firm
- Commercial loan balances increased \$1.2bn or 10% YoY, supporting total loan growth of \$2.8bn
- Repurchased \$75mm or 770 thousand shares in Q1 2026 at a weighted average price of approximately 127% of prior month tangible book value per share⁶

Credit Quality

- Total ACL as a percentage of LHI of 1.32% and 1.81% when excluding mortgage finance
- Quarterly net charge-offs totaled \$17.4mm or 30bps of average LHI
- Criticized loans as a percentage of total LHI declined 6bps QoQ to 2.58% while migration trends continue as expected

Q1 2026 Key Metrics

	GAAP	Adjusted ²
EPS	\$1.56 +\$0.64 or 70%	\$1.58 +\$0.66 or 72%
ROAA	0.95% +34bps	0.97% +36bps
ROACE	8.4% +279bps	8.5% +292bps
ROATCE ⁷	8.4% +278bps	8.5% +291bps
Efficiency Ratio ⁸	65.9% -646bps	65.5% -689bps

Financial Performance // Income Statement



Financial Highlights (\$mm)	2025	Adjusted (Non-GAAP ²) 2025	Q1 2025	Q4 2025	Adjusted (Non-GAAP ²) Q4 2025	Q1 2026	Adjusted (Non-GAAP ²) Q1 2026
	Net Interest Income	1,028.6	1,028.6	\$236.0	267.4	267.4	\$254.7
Non-Interest Revenue	227.1	229.0	44.4	60.0	60.0	69.3	69.3
Total Revenue	1,255.8	1,257.7	280.5	327.5	327.5	324.0	324.0
Non-Interest Expense	768.1	768.9	203.0	184.2	186.4	213.6	212.2
PPNR ³	487.7	488.8	77.5	143.3	141.0	110.4	111.8
Provision for Credit Losses	55.0	55.0	17.0	11.0	11.0	16.0	16.0
Income Tax Expense	102.5	102.7	13.4	31.6	31.1	20.6	21.0
Net Income	330.2	331.0	47.0	100.7	98.9	73.8	74.8
Preferred Stock Dividends	17.3	17.3	4.3	4.3	4.3	4.3	4.3
Net Income to Common	313.0	313.8	42.7	96.3	94.6	69.5	70.5

Performance Metrics	2025	2025	Q1 2025	Q4 2025	Q4 2025	Q1 2026	Q1 2026
Return on Average Assets	1.04%	1.04%	0.61%	1.22%	1.20%	0.95%	0.97%
PPNR ³ / Average Assets	1.53%	1.54%	1.01%	1.74%	1.72%	1.43%	1.45%
Efficiency Ratio ⁸	61.2%	61.1%	72.4%	56.2%	56.9%	65.9%	65.5%
Return on Average Common Equity	9.6%	9.6%	5.6%	11.2%	11.0%	8.4%	8.5%
Earnings Per Share	\$6.79	\$6.80	\$0.92	\$2.12	\$2.08	\$1.56	\$1.58

Non-GAAP ² Adjustments (\$mm)	2025
Non-Interest Income	227.1
Loss on AFS Debt Securities Sale	1.9
Non-Interest Income, Adj.	229.0
Non-Interest Expense	768.1
FDIC Special Assessment	2.2
Restructuring Expenses	(1.4)
Non-Interest Expense, Adj.	768.9

Non-GAAP ² Adjustments (\$mm)	Q4 2025	Q1 2026
Non-Interest Expense	184.2	213.6
FDIC Special Assessment	2.2	0.0
Restructuring Expenses	0.0	(1.4)
Non-Interest Expense, Adj.	186.4	212.2

Financial Performance // Quarterly Balance Sheet Highlights



Balance Sheet Highlights (\$mm) Ending Balances					
	Q1 2025	Q4 2025	Q1 2026	QoQ	YoY
Assets					
Cash and Equivalents	3,802	2,099	2,957	41%	(22%)
Debt & Equity Securities	4,531	4,723	4,673	(1%)	3%
Commercial Loans	11,327	12,164	12,499	3%	10%
CRE Loans	5,807	5,379	5,287	(2%)	(9%)
Consumer Loans	520	434	431	(1%)	(17%)
Mortgage Finance Loans	4,726	6,064	6,962	15%	47%
Total LHI	22,380	24,040	25,180	5%	13%
Allowance for Credit Losses on Loans	(278)	(271)	(270)	(0%)	(3%)
Total Assets	31,376	31,540	33,486	6%	7%

	Q1 2025	Q4 2025	Q1 2026	QoQ	YoY
Liabilities					
Non-Interest Bearing Deposits	7,875	6,959	7,635	10%	(3%)
Interest Bearing Deposits	18,178	19,490	20,882	7%	15%
Total Deposits	26,053	26,449	28,517	8%	9%
Short-Term Borrowings	750	330	0	(100%)	(100%)
Total Liabilities	27,946	27,909	29,880	7%	7%
Equity					
Common Equity, Excl. AOCI	3,266	3,396	3,393	(0%)	4%
AOCI	(136)	(65)	(87)	34%	(36%)
Total Shareholder's Equity	3,430	3,631	3,606	(1%)	5%
Common Shares Outstanding	46,024,933	44,253,688	43,671,305	(1%)	(5%)

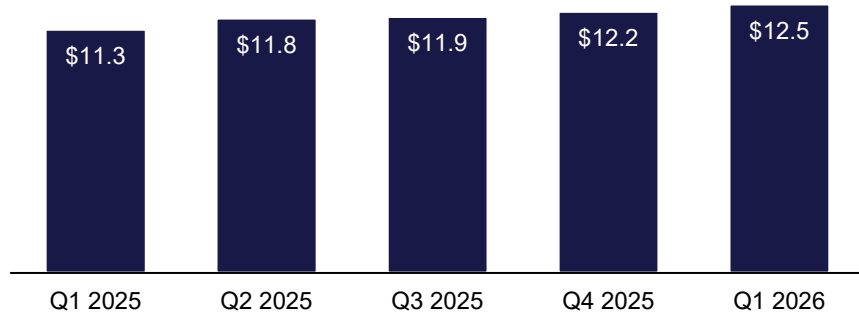
Performance Metrics	Q1 2025	Q4 2025	Q1 2026
Cash & Securities % of Assets	27%	22%	23%
Commercial Loans % of Total LHI	51%	51%	50%
Total Allowance for Credit Losses (\$mm)	(332)	(333)	(331)
Total ACL / Total LHI	1.48%	1.38%	1.32%

	Q1 2025	Q4 2025	Q1 2026
Total LHI % of Deposits	86%	91%	88%
Non-Interest Bearing % of Deposits	30%	26%	27%
Book Value Per Share	\$68.00	\$75.28	\$75.71
Tangible Book Value Per Share ⁶	\$67.97	\$75.25	\$75.67

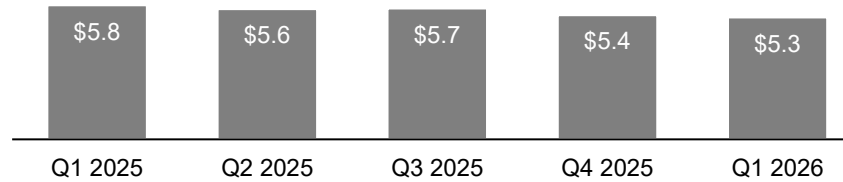
Loan Portfolio Composition



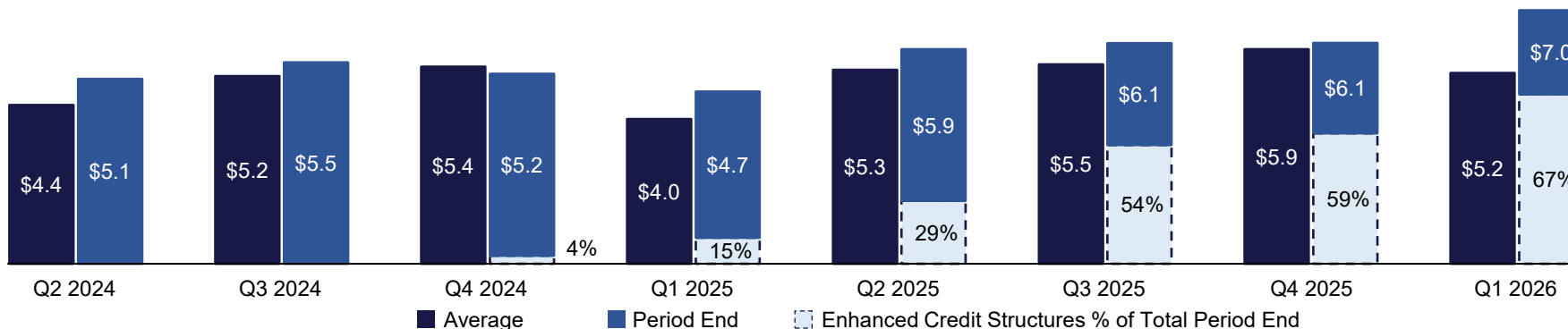
Commercial Loans (\$bn)



Commercial Real Estate Loans (\$bn)



Mortgage Finance Loans (\$bn)

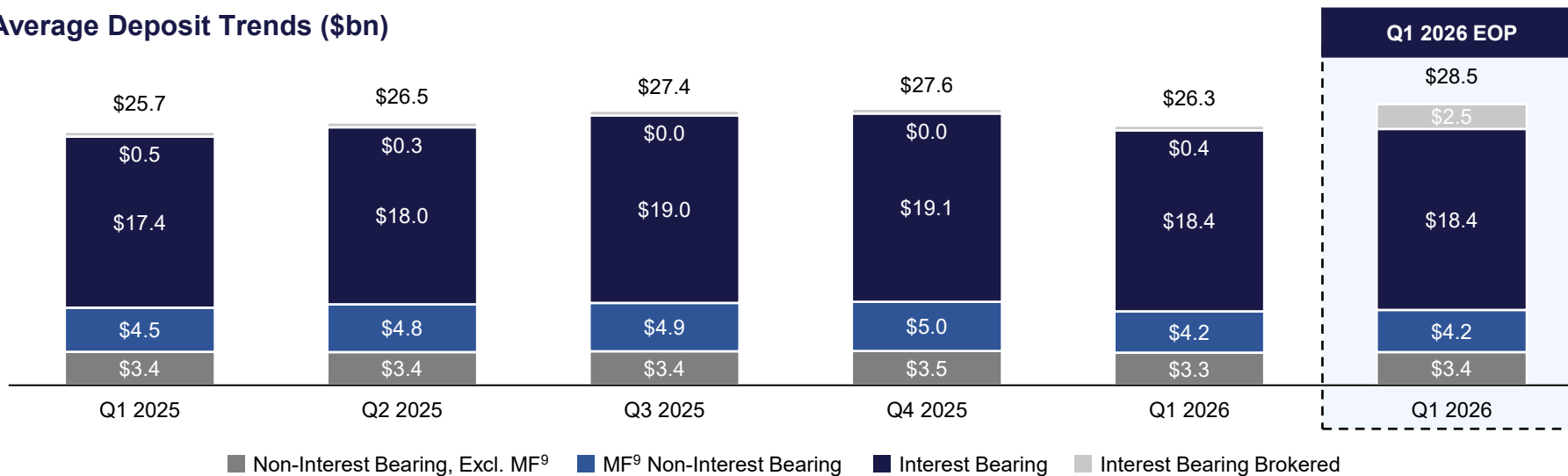


- **Total LHI** increased \$2.8bn or 13% YoY to \$25.2bn, supported by continued commercial loan growth and higher mortgage finance balances
- **Ending period commercial loans** increased \$1.2bn or 10% YoY to \$12.5bn
 - Growth driven by continued success winning new client relationships; C&I commitments up \$2.8bn or 14% YoY
- **Commercial real estate loans** declined modestly to \$5.3bn, down \$91mm or 2% QoQ
- **Average mortgage finance loans** declined 11% QoQ to \$5.2bn during the seasonally slower Q1
 - Period end balances were 33% higher than average balances in Q1 2026 as the industry enters a seasonally strong mortgage origination period
 - Enhanced credit structures represented 67% of period end balances, compared to 15% in Q1 last year, resulting in a current blended risk weighting of 53% on MF⁹ loans
 - Credits in the enhanced structures at quarter end carry a blended 30% risk weight



Deposit and Funding Composition

Average Deposit Trends (\$bn)

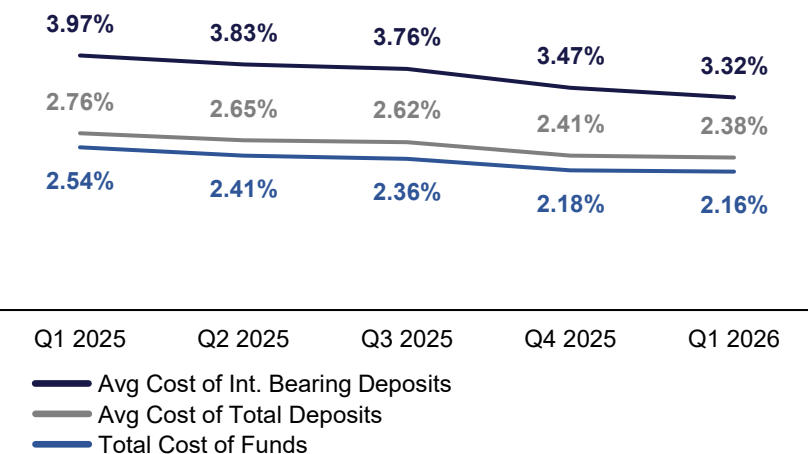


- Period end total deposit balances increased \$2.5bn or 9% YoY
- Ending non-interest bearing deposits, excl. MF⁹ deposits increased for the second straight quarter, growing \$76mm, now up \$309mm, or 10% since Q3 2025
- Average MF⁹ non-interest bearing deposits declined to \$4.2bn QoQ, coupled with the seasonal decline in average MF⁹ loans resulted in an improvement in the self-funding ratio to 80%
 - The multi-year focus on deliberately managing the self-funding ratio continued with a year over year improvement from 113% in Q1 2025
 - The majority of MF⁹ non-interest bearing deposits are compensated through relationship pricing which results in application of an interest credit to either the client's mortgage finance or commercial loan yield
 - The periodic assessment of interest credit allocation resulted in a change during Q1 of 2026; 70% of interest credits were applied to mortgage finance loans, compared to 60% in prior periods
- Average cost of interest bearing deposits declined by 15bps to 3.32%
 - Cumulative beta of 75% since the beginning of the easing cycle

Mortgage Finance Self Funding Ratio

	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	YoY Change
Average MF ⁹ Non-Interest Bearing Deposits (\$bn)	\$4.5	\$4.8	\$4.9	\$5.0	\$4.2	(\$0.3)
Average MF ⁹ Loans (\$bn)	\$4.0	\$5.3	\$5.5	\$5.9	\$5.2	\$1.3
MF⁹ Self Funding Ratio	113%	91%	90%	85%	80%	(33%)

Funding Costs



Net Interest Income Sensitivity

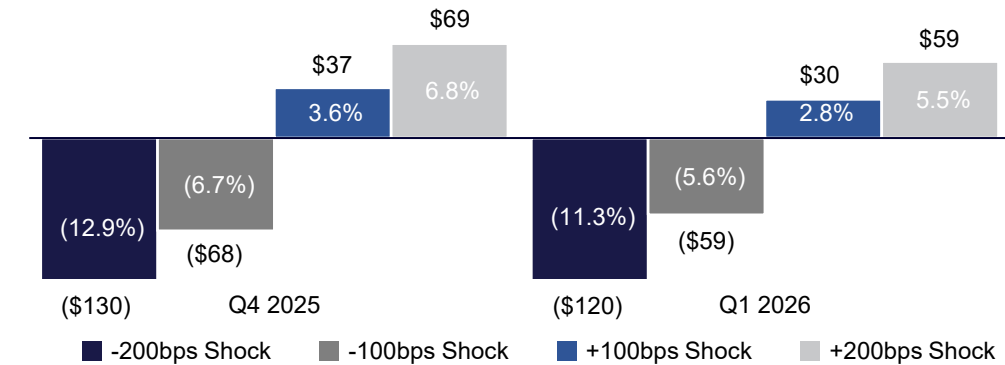


Standard Model Assumptions¹⁰

100bp & 200bp Parallel Shocks

- **Loan Balances:** Static
- **Deposit Balances:** Static
- **Loan Spreads:** Current Levels
- **Up Scenario Int. Bearing Deposit Beta:** ~80%
- **Down Scenario Int. Bearing Deposit Beta:** ~60%
- **Investment Portfolio:** Ratio held constant

Net Interest Income Sensitivity – Static Balance Sheet (\$mm)



Base NII¹¹ \$1,009mm \$1,062mm

Cash Flow Hedging Profile

	Average Notional Balance (\$bn)	Receive Rate
Q1 2026	1.9	3.45%
Q2 2026	2.2	3.46%
Q3 2026	2.2	3.46%
Q4 2026	2.2	3.46%
Q1 2027	2.2	3.46%
Q2 2027	2.2	3.46%
Q3 2027	2.0	3.43%

Earning Assets Profile (Average)

	Q4 2025		Q1 2026	
	Balance (\$mm)	Yield	Balance (\$mm)	Yield
Interest Bearing Cash and Equivalents	\$2,994	3.95%	\$2,420	3.60%
Debt & Equity Securities	4,629	3.98%	4,635	4.30%
Loans Held for Sale	0	0.00%	3	0.00%
LHI Excl. Mortgage Finance LHI	18,177	6.70%	18,172	6.64%
Mortgage Finance LHI	5,891	4.13%	5,239	3.99%
ACL on Loans	(278)	--	(268)	--
Earning Assets	\$31,414	5.61%	\$30,201	5.63%

- 94% of LHI excl. mortgage finance LHI is variable rate
 - \$1bn of loans are fixed rate with 10% maturing or repricing in the next 12 months
- Added \$500mm of 2 year receive-fixed swaps with a weighted average receive rate of 3.45% against 1-month SOFR during the quarter
 - \$100mm effective March 1st while \$400mm became effective April 1st

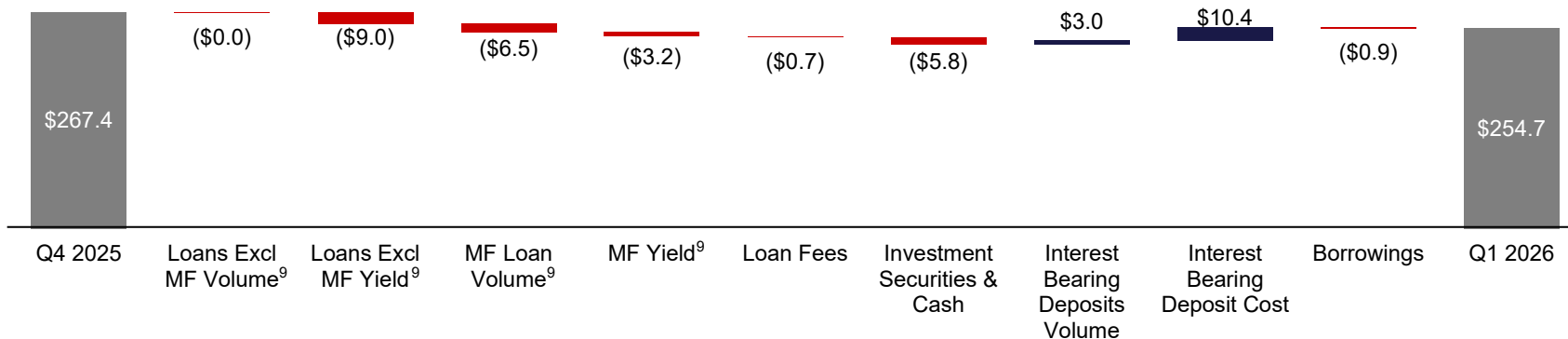
Impacts of Mortgage Finance

- Mortgage finance LHI represents 22% of the average total LHI portfolio with the majority tied to 1-month SOFR
 - The average SOFR rate for the quarter declined by 24bps compared to last quarter
- Given the current outlook and observed seasonality, the average mortgage finance self funding ratio is expected to be between 70-80% in the medium term
- Firm's overall net interest income sensitivity (per the chart above) is inclusive of mortgage finance NII impact on a flat balance sheet and does not account for changes in mortgage finance loan volumes in either a lower or higher rate environment



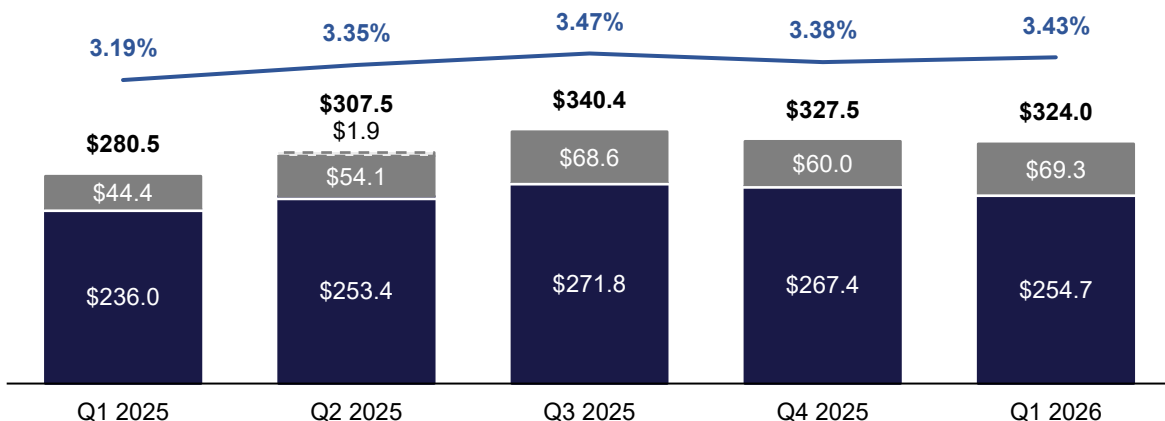
Q1-2026 Earnings Overview

Net Interest Income (\$mm)

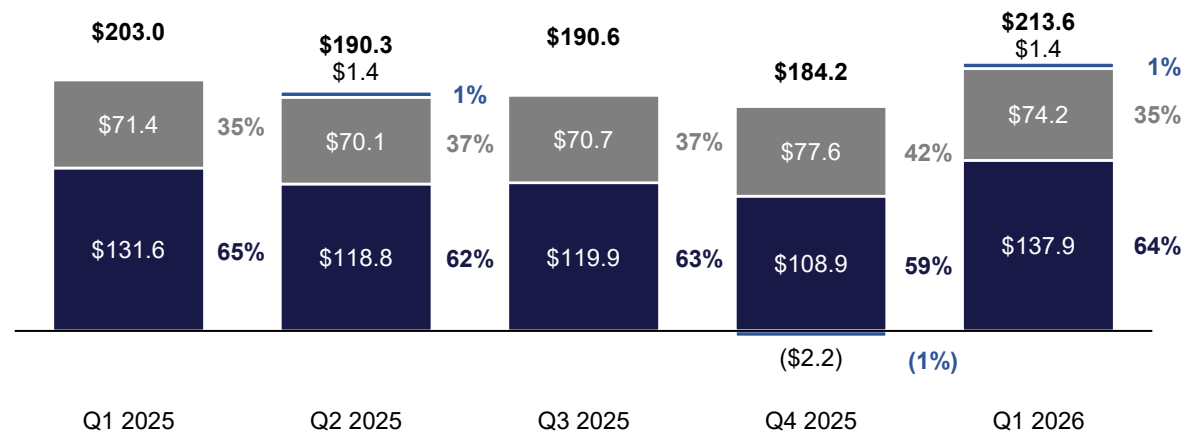


- Net interest income declined \$12.7mm QoQ from seasonal mortgage finance factors and anticipated loan repricing which was partially offset by deposit repricing
- Non-interest income increased \$24.8mm or 56% YoY to \$69.3mm
- Quarterly adjusted non-interest expense² increased \$25.7mm QoQ to \$212.2mm, impacted by incentive accrual resets and other seasonal payroll and compensation expenses
 - Other seasonal payroll and compensation expense was approx. \$17mm in Q1 2026 compared to \$14mm in Q1 of last year

Total Revenue (\$mm)



Non-Interest Expense (\$mm)



■ Net Interest Income
 ■ Non-Interest Income
 ■ Non-Recurring Items²
 — Net Interest Margin

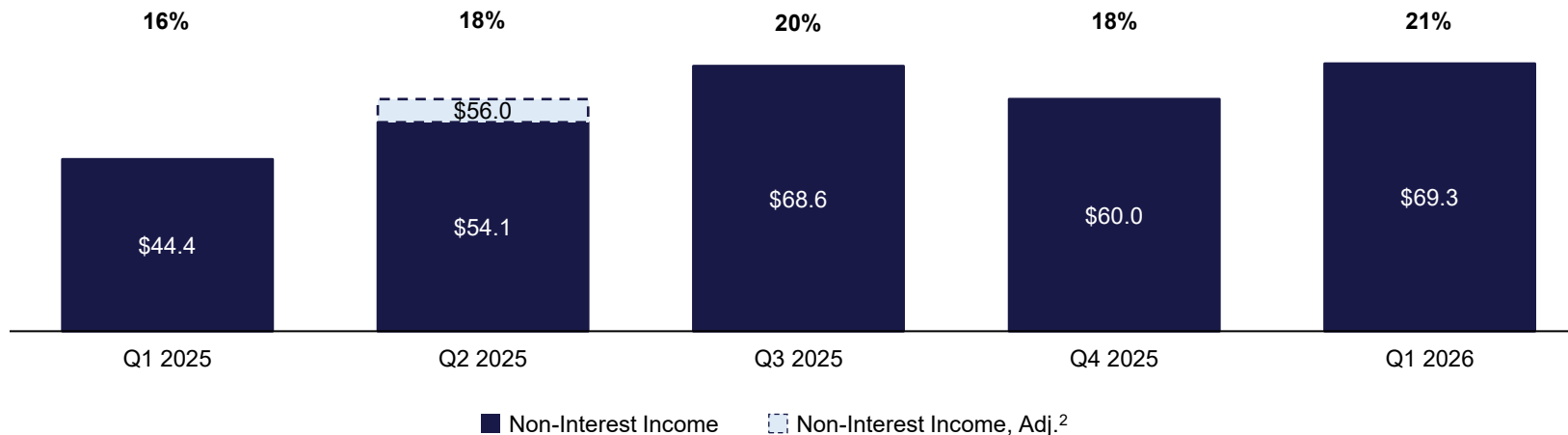
■ Salaries & Benefits
 ■ Other NIE
 ■ Non-Recurring Items²

Non-Interest Income

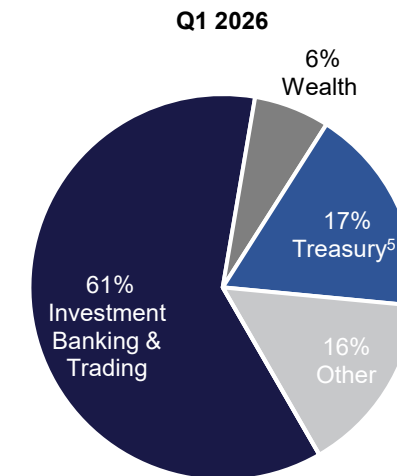


Non-Interest Income (\$mm)

% of Total Revenue, Adj.²



Non-Interest Income Composition



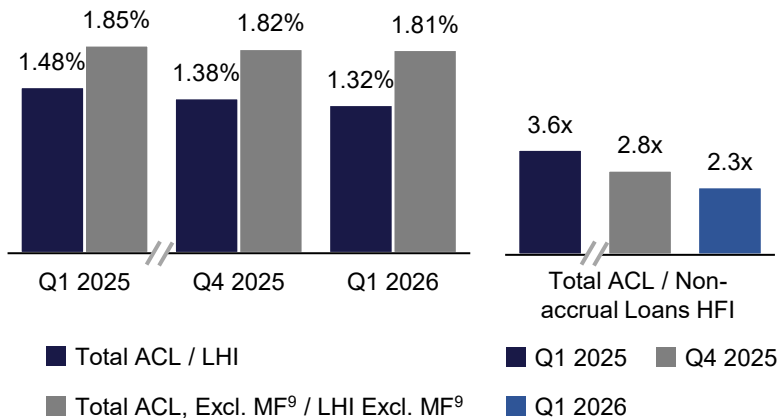
	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	YoY Growth
Assets Under Management ¹² (\$bn)	\$3.8	\$4.1	\$4.2	\$4.2	\$4.4	16%
Wealth Management & Trust Fee Income (\$mm)	\$4.0	\$3.7	\$4.0	\$4.2	\$4.4	11%
Treasury Product Fees ⁵ (\$mm)	\$10.6	\$11.6	\$11.1	\$11.1	\$12.1	14%
Investment Banking & Trading Income (\$mm)	\$22.4	\$32.0	\$41.2	\$36.0	\$42.3	89%
Income from Areas of Focus (\$mm)	\$37.0	\$47.3	\$56.3	\$51.3	\$58.8	59%

- Non-interest income increased \$24.8mm or 56% YoY to \$69.3mm, representing 21% of total revenue compared to 16% in Q1 2025
- Fee income from areas of focus reached a record \$58.8mm, reflecting the deepening of client relationships across the Firm's full suite of capabilities
- Investment banking and trading income of \$42.3mm, a record high, driven by broad based contributions across our offerings
- Treasury product fees⁵ increased 14% YoY to a record high, as clients continue to ramp volumes and expand their product use
- Wealth management fees grew 11% YoY to a record \$4.4mm, supported by AUM growth of 16% YoY

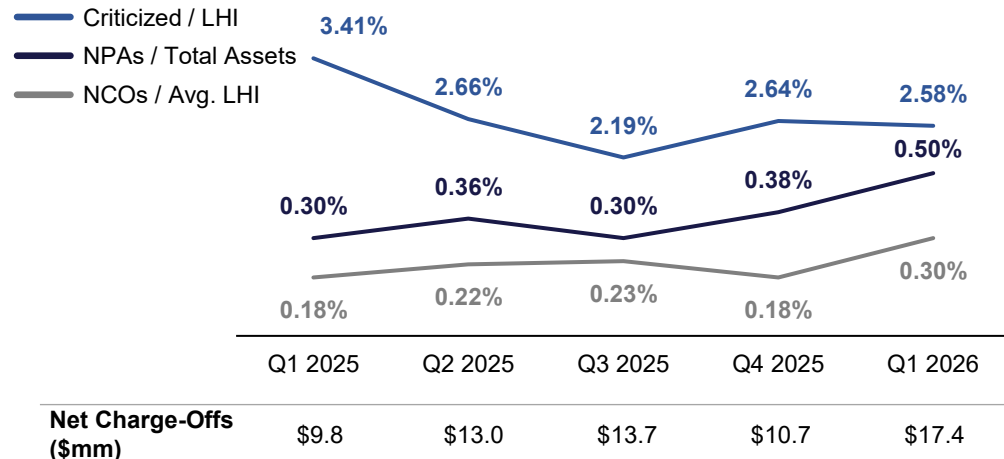
Asset Quality Trends



Allowance for Credit Loss Reserve Ratios

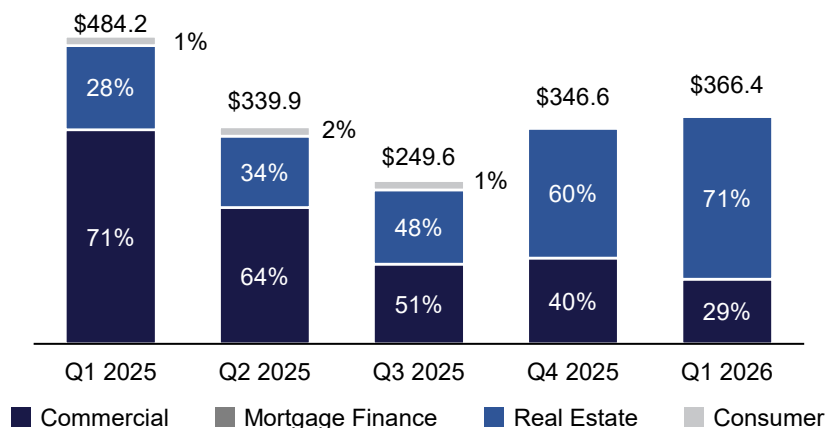


Asset Quality Ratios

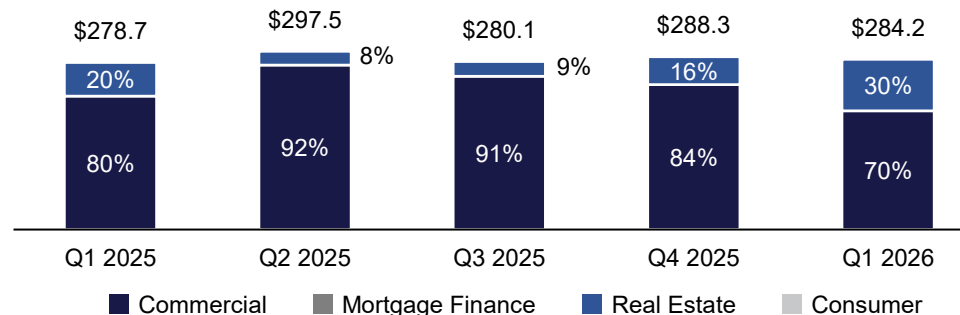


- Total ACL of \$331.5mm
- Total ACL, excl. MF⁹ increased \$2.3mm QoQ to \$328.9mm
 - Total ACL, excl. MF⁹ to LHI, excl. MF⁹ is in the top decile among Peers¹³
 - Total ACL to LHI ratio
- \$17.4mm of quarterly net charge-offs, 0.30% of average LHI, primarily related to previously identified problem credits
- Quarterly provision expense as a percentage of average LHI of 28bps
 - Quarterly provision expense as a percentage of average LHI excl. MF⁹ of 36bps
- Criticized LHI declined \$112mm or 15% YoY, with the percentage of total LHI declining 83bps to 2.58%
 - Criticized loans increased \$15.7mm or 2% linked quarter
 - Non-performing assets represented 50 basis points of total assets at quarter-end, with the \$28 million QoQ increase driven by several credits across diversified industries

Special Mention Composition (\$mm)



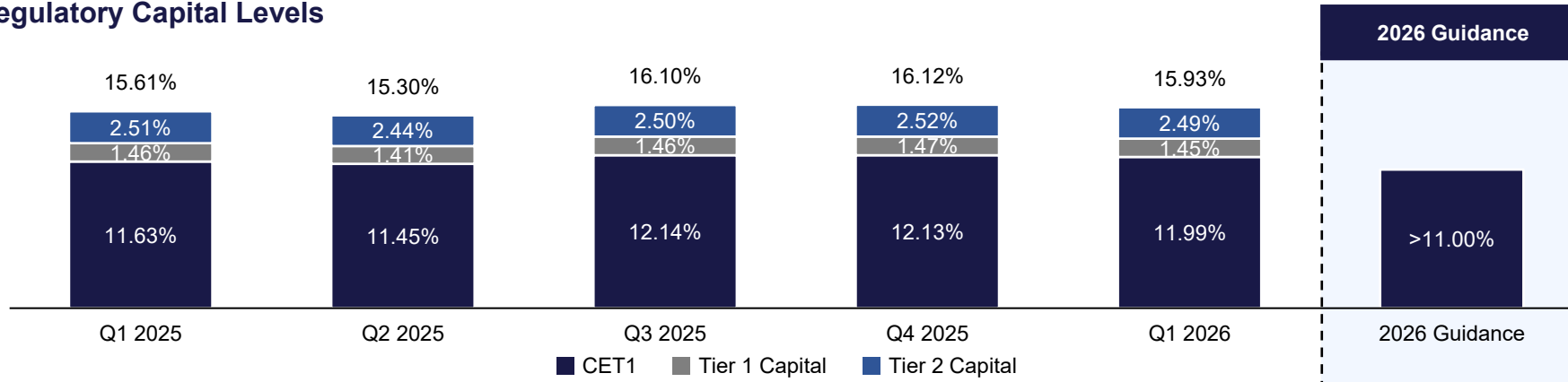
Substandard Composition (\$mm)



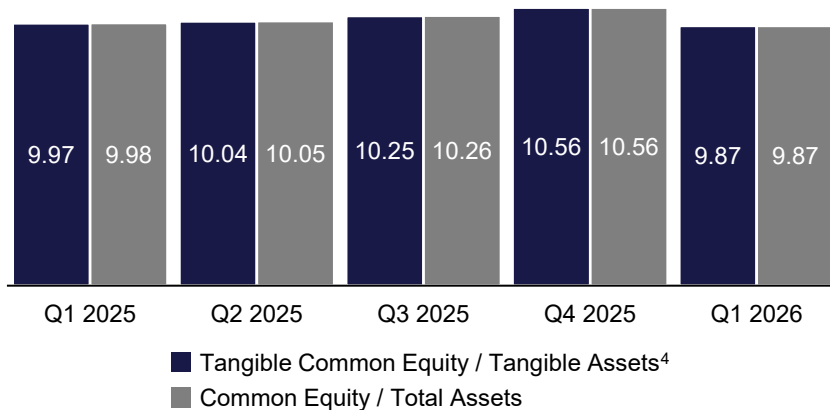
Capital Position and Trends



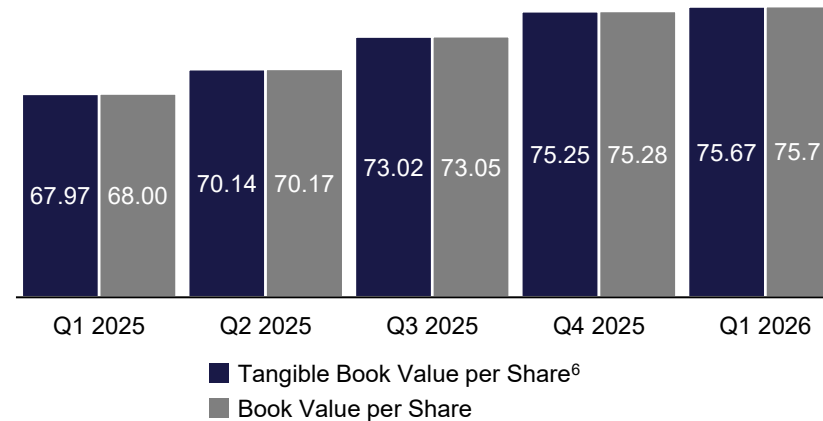
Regulatory Capital Levels



Tangible Common Equity / Tangible Assets⁴ (%)



Tangible Book Value per Share⁶ (\$)



Peer¹³ Tangible Common Equity / Tangible Assets⁴ (%)

8.25 8.46 8.55 8.73

Period End AOCI (\$mm)

(136) (113) (84) (65) (87)

AOCI per Share (\$)

(2.96) (2.47) (1.84) (1.46) (1.99)

- Regulatory capital ratios remain strong
- During the first quarter, the Firm issued \$400mm of fixed-to-floating rate senior notes at 5.30% due in 2032
 - Subsequently executed a \$400mm fair value hedge on the senior notes, effectively converting to a floating rate of SOFR + 197bps
 - The Firm expects to redeem \$375mm of holding company subordinated notes in the second quarter, utilizing proceeds from the senior note issuance
- Tangible common equity to tangible assets⁴ of 9.87%, an important characteristic of our financially resilient business model and a key metric as we manage the balance sheet through-cycle
- Tangible book value per share⁶ expanded \$7.70 or 11% YoY as a result of income generated and repurchase activity, offset by AOCI decline
 - TBVP⁶ of \$75.67 is an all-time high for the Firm**
- Repurchased 770 thousand shares in Q1 2026 for a total of \$75mm at a weighted average price of approximately 127% of prior month tangible book value per share⁶
 - \$125mm remaining on the 2026 authorization at the end of Q1

Full Year 2026 Guidance



	Full Year 2025 Adjusted (Non-GAAP ²)	Full Year 2026 Guidance
Total Revenue, Adjusted ²	\$1,257.7mm	Mid to high single-digit % growth
Non-Interest Expense, Adjusted ²	\$768.9mm	Mid single-digit % growth
Provision / Avg LHI, Excl. Mortgage Finance LHI	31bps	35bps - 40bps
CET1 Ratio	12.13%	>11%

Guidance Commentary

- Forward curve¹⁴ assumes 25bps cut in December with an exit rate of 3.50% at year end 2026
- Tax rate expected to be approximately 25% for the full year in 2026

Appendix // Footnotes

1. Comparisons vs. Q1 2025 GAAP and adjusted metrics unless otherwise noted
2. See slide: Non-GAAP Reconciliation // Adjusted Earnings & Ratios
3. “PPNR” used as an abbreviation for Pre-Provision Net Revenue which is the sum of net interest income and non-interest income, less non-interest expense
4. Stockholders’ equity excluding preferred stock, less goodwill and intangibles, divided by total assets, less goodwill and intangibles
5. Includes service charges on deposit accounts, as well as fees related to our commercial card program, merchant transactions, and non-trading FX transactions, all of which are included in other non-interest income and totaled \$2.8mm, \$3.4mm, \$3.0mm, \$2.6mm, and \$2.9mm for Q1 2025, Q2 2025, Q3 2025, Q4 2025, and Q1 2026 respectively
6. Stockholders’ equity excluding preferred stock, less goodwill and intangibles, divided by shares outstanding at period end
7. See slide: Non-GAAP Reconciliation // Return on Average Tangible Common Equity (ROATCE)
8. Non-interest expense divided by the sum of net interest income and non-interest income
9. “MF” used as abbreviation for Mortgage Finance
10. Model assumptions are only for Q1 2026; See prior TCBI Earnings Materials for prior model assumptions
11. Baseline scenarios hold constant balances, market rates, and assumptions as of period end reporting
12. Assets Under Management includes non-discretionary brokerage assets that the Firm earns wealth management and trust fee income on
13. Major exchange traded US peer banks with \$20-100bn in total assets, excluding PR headquartered banks and merger targets; Source: S&P Capital IQ Pro; peer data as of Q4 2025
14. Forward curve as of March 15, 2026

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



ROATCE is a non-GAAP financial measure. ROATCE represents the measure of net income available to common shareholders as a percentage of average tangible common equity. ROATCE is used by management in assessing financial performance and use of equity. A reconciliation of ROATCE to the most directly comparable U.S. GAAP measure, ROACE, for all periods is presented below.

(\$mm, unless noted otherwise)	Q1 2025		Q1 2026		YoY Change	
	As Reported	Adjusted ¹	As Reported	Adjusted ¹	As Reported	Adjusted ¹
Net Income to Common	\$42.7	\$42.7	\$69.5	\$70.5	\$26.7	\$27.8
Average Common Equity	\$3,114.4	\$3,114.4	\$3,373.9	\$3,373.9	\$259.5	\$259.5
Less: Average Goodwill & Intangibles	1.5	1.5	1.5	1.5	0.0	0.0
Average Tangible Common Equity	\$3,112.9	\$3,112.9	\$3,372.4	\$3,372.4	\$259.5	\$259.5
ROACE	5.6%	5.6%	8.4%	8.5%	2.8%	2.9%
ROATCE	5.6%	5.6%	8.4%	8.5%	2.8%	2.9%

Non-GAAP Reconciliation // Adjusted Earnings & Ratios



Adjusted line items are non-GAAP financial measures that management believes aids in the discussion of results. A reconciliation of these adjusted items to the most directly comparable U.S. GAAP measures for all periods is presented below. Periods not presented below did not have adjustments.

	(\$mm, except per share)	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	YoY Change	FY 2025
	Net Interest Income	\$236.0	\$253.4	\$271.8	\$267.4	\$254.7	\$18.7	\$1,028.6
	Non-Interest Revenue	44.4	54.1	68.6	60.0	69.3	24.8	227.1
	Adjustments for Non-Recurring Items:							
	Loss on AFS Debt Securities Sale	-	1.9	-	-	-	-	1.9
	Non-Interest Revenue, Adjusted	44.4	56.0	68.6	60.0	69.3	24.8	229.0
	Total Revenue ¹	280.5	307.5	340.4	327.5	324.0	43.5	1,255.8
	Total Revenue, Adjusted ¹	280.5	309.4	340.4	327.5	324.0	43.5	1,257.7
	Non-Interest Expense	203.0	190.3	190.6	184.2	213.6	10.5	768.1
	Adjustments:							
	Restructuring Expense	-	(1.4)	-	-	(1.4)	(1.4)	(1.4)
	FDIC Special Assessment	-	-	-	2.2	-	-	2.2
	Non-Interest Expense, Adjusted	203.0	188.9	190.6	186.4	212.2	9.1	768.9
	PPNR ²	77.5	117.2	149.8	143.3	110.4	33.0	487.7
	PPNR, Adjusted ²	77.5	120.5	149.8	141.0	111.8	34.4	488.8
	Provision for Credit Losses	17.0	15.0	12.0	11.0	16.0	(1.0)	55.0
	Income Tax Expenses	13.4	24.9	32.6	31.6	20.6	7.2	102.5
	Tax Impact of Adjustments Above	-	0.8	-	(0.5)	0.3	0.3	0.2
	Income Tax Expenses, Adjusted	13.4	25.6	32.6	31.1	21.0	7.6	102.7
	Net Income ³	47.0	77.3	105.2	100.7	73.8	26.7	330.2
	Net Income, Adjusted ³	47.0	79.8	105.2	98.9	74.8	27.8	331.0
	Preferred Stock Dividends	4.3	4.3	4.3	4.3	4.3	-	17.3
	Net Income to Common ⁴	42.7	73.0	100.9	96.3	69.5	26.7	313.0
	Net Income to Common, Adjusted ⁴	42.7	75.5	100.9	94.6	70.5	27.8	313.8
	Average Assets	\$31,103.6	\$31,419.5	\$32,162.7	\$32,606.3	\$31,375.1	\$271.5	\$31,828.1
	Return on Average Assets	0.61%	0.99%	1.30%	1.22%	0.95%	0.34%	1.04%
	Return on Average Assets, Adjusted	0.61%	1.02%	1.30%	1.20%	0.97%	0.36%	1.04%
	PPNR ² / Average Assets	1.01%	1.50%	1.85%	1.74%	1.43%	0.42%	1.53%
	PPNR, Adjusted ² / Average Assets	1.01%	1.54%	1.85%	1.72%	1.45%	0.44%	1.54%
	Average Common Equity	\$3,114.4	\$3,195.0	\$3,324.2	\$3,420.0	\$3,373.9	\$259.5	\$3,264.4
	Return on Average Common Equity	5.56%	9.17%	12.04%	11.18%	8.35%	2.79%	9.59%
	Return on Average Common Equity, Adjusted	5.56%	9.48%	12.04%	10.98%	8.48%	2.92%	9.61%
	Diluted Common Shares	46,616,704	46,215,394	46,233,167	45,509,370	44,601,129	(2,015,575)	46,127,375
	Earnings per Share	\$0.92	\$1.58	\$2.18	\$2.12	\$1.56	\$0.64	\$6.79
	Earnings per Share, Adjusted	\$0.92	\$1.63	\$2.18	\$2.08	\$1.58	\$0.66	\$6.80
	Efficiency Ratio ⁵	72.4%	61.9%	56.0%	56.2%	65.9%	(6.5%)	61.2%
	Efficiency Ratio, Adjusted ⁵	72.4%	61.1%	56.0%	56.9%	65.5%	(6.9%)	61.1%