Investor Presentation

July 27, 2026

Forward Looking Statements

This report may contain forward-looking statements. When used or incorporated by reference in disclosure documents, the words "may", "will", "could", "should", "would", "believe", "anticipate", "plan", "estimate", "expect", "project", "target", and "goal", the negative of these terms and other similar expressions are intended to identify forward-looking statements, but are not the exclusive mean of identifying such statements, within the meaning of Section 27A of the Securities Act of 1933 and Section 21E of the Securities Exchange Act of 1934. These forward-looking statements may include but are not limited to: statements of goals, intentions and expectations; statements regarding our business plans, prospects, growth and operating strategies; statements regarding the quality, growth and composition of loan, investment and deposit portfolios; statements regarding our financial performance, financial condition and liquidity; and estimates of our risks and future credit provision and non-interest expenses. These forward-looking statements are based on current beliefs and expectations and are subject to significant business, economic and competitive uncertainties and contingencies, many of which are beyond our control. In addition, these forward-looking statements are subject to certain risks, uncertainties and assumptions with respect to future business strategies and decisions that are subject to change. Certain of these risks, uncertainties and assumptions are set forth below:

- Operating, legal and regulatory risks;
- Economic, political and competitive forces;
- General economic conditions, either nationally or in our market areas, which are worse than expected, including as a result of employment levels and labor shortages, and the effect of a potential recession or slowed economic growth caused by supply chain disruptions or otherwise;
- Legislative, regulatory and accounting changes, including increased assessments by the Federal Deposit Insurance Corporation and changes in the income tax laws and regulations;
- Monetary and fiscal policies of the U.S. government, including policies of the U.S. Treasury and the Board of Governors of the Federal Reserve System;
- Demand for our financial products and services in our market area;
- Major catastrophes such as earthquakes, floods or other natural or human disasters and infectious disease outbreaks, the related disruption to local, regional and global economic activity and financial markets, and the impact that any of the foregoing may have on us and our customers and other constituencies;
- Inflation or volatility in interest rates that reduce our margins and yields, the fair value of financial instruments or our level of loan originations or prepayments on loans we have made and make or the sale of loans or other assets and/or lead to higher operating costs and higher costs to retain or attract deposits;
- The imposition of tariffs or other domestic or international governmental policies and any retaliatory responses;
- The impact of a potential federal government shutdown;
- Fluctuations in real estate values in our market area;
- A failure to maintain adequate levels of capital and liquidity to support our operations;
- The availability of capital;
- The composition and credit quality of our loan and investment portfolios;
- Changes in the level and direction of loan delinquencies, classified and criticized loans and charge-offs and changes in estimates of the adequacy of the allowance for credit losses;

Forward Looking Statements (continued)

- Changes in the economic assumptions or methodology utilized to calculate the allowance for credit losses;
- Our ability to access cost-effective funding;
- Changes in liquidity, including the size and composition of our deposit portfolio and the percentage of uninsured deposits in the portfolio.Our ability to implement our business strategies;
- Our ability to manage market risk, credit risk, interest rate risk and operational risk;
- Timing and amount of revenue and expenditures;
- Adverse changes in the securities markets;
- The impact of any military conflict, terrorist act or other geopolitical acts;
- Our ability to enter new markets successfully and capitalize on growth opportunities;
- Competition for loans, deposits and employees;
- System failures or cyber-security breaches of our information technology infrastructure and those of our third-party service providers;
- The failure to maintain current technologies and/or to successfully implement future information technology enhancements;
- Changes in investor sentiment or consumer spending, borrowing or savings behavior;
- Our ability to attract and retain key employees;
- Other risks and uncertainties, including those occurring in the U.S. and international financial systems; and
- The risk that our analysis of these risks and forces could be incorrect and/or that the strategies developed to address them could be unsuccessful.

Should one or more of these risks or uncertainties materialize, or should underlying assumptions prove incorrect, actual results may vary materially from those anticipated, estimated, expected or projected. These forward-looking statements speak only as of the date of the report. Univest Financial Corporation (the "Corporation") expressly disclaims any obligation to publicly release any updates or revisions to reflect any change in the Corporation's expectations with regard to any change in events, conditions or circumstances on which any such statement is based, unless otherwise required by law.

These forward-looking statements speak only as of the date of this presentation. We expressly disclaim any obligation to publicly release any updates or revisions to reflect any change in our expectations with regard to any change in events, conditions or circumstances on which any such statement is based, unless otherwise required by law.

Numbers in this presentation may not sum due to rounding.

Non-GAAP Financial Measures

This presentation contains financial information determined by methods other than in accordance with accounting principles generally accepted in the United States of America (“GAAP”). These non-GAAP measures include tangible common equity, average tangible common equity, tangible assets, average assets excluding Paycheck Protection Program loans ("PPP"), total loans excluding PPP, average interest earning assets excluding excess liquidity and PPP, net interest income (tax equivalent), core net interest income, reported net interest margin (tax equivalent), core net interest margin, tax equivalent revenue, core tax equivalent revenue, core pre-tax pre-provision income less net charge-offs (“PTPP-NCO”), and core noninterest expense and core noninterest expense excluding PA shares tax. Management uses these “non-GAAP” measures in its analysis of the Corporation’s performance. Management believes these non-GAAP financial measures allow for better comparability of period to period operating performance. Additionally, the Corporation believes this information is utilized by regulators and market analysts to evaluate a company’s financial condition and therefore, such information is useful to investors. Non-GAAP financial measures have inherent limitations, are not uniformly applied and are not audited. Because non-GAAP financial measures are not standardized, it may not be possible to compare these financial measures with other companies’ non-GAAP financial measures having the same or similar names. These disclosures should not be viewed as a substitute for operating results determined in accordance with GAAP, nor are they necessarily comparable to non-GAAP performance measures that may be presented by other companies. A reconciliation of the non-GAAP measures used in this presentation to the most directly comparable GAAP measures is provided in the Appendix to this presentation.

COMPANY OVERVIEW

CELEBRATING 150 YEARS

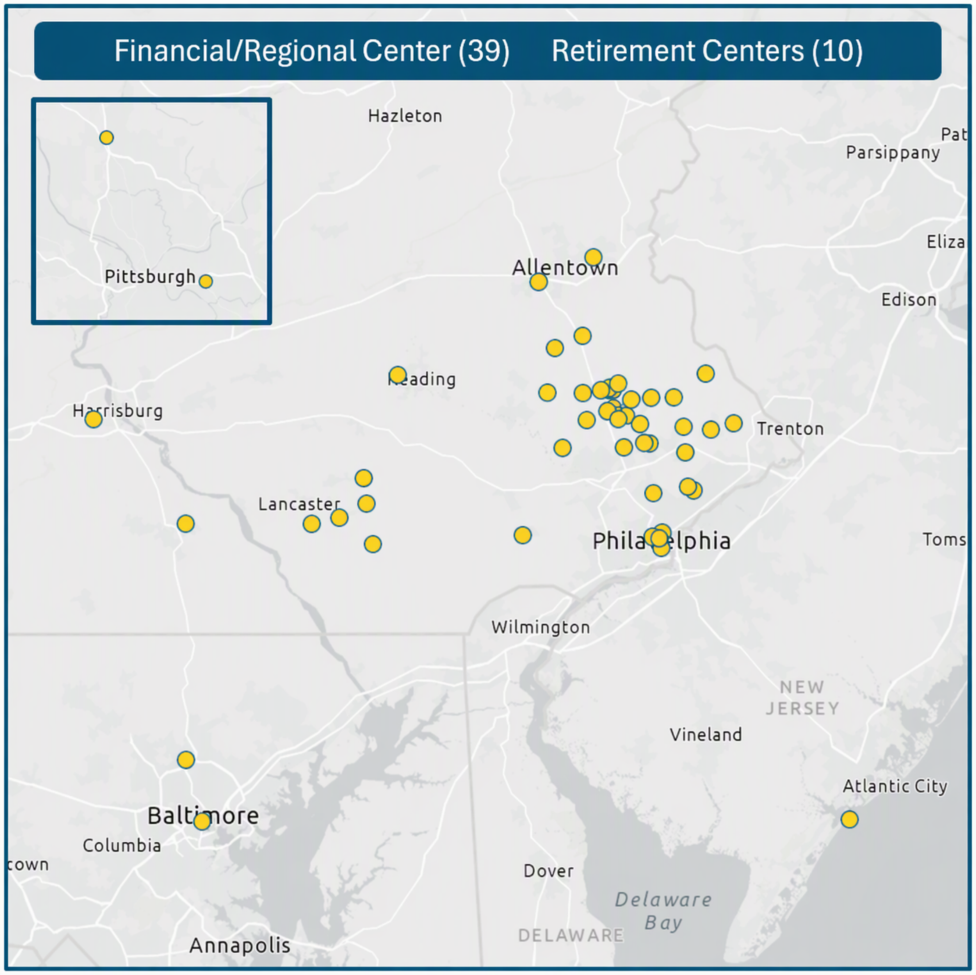
UNIVEST®

BANKING | INSURANCE | INVESTMENTS

Univest Company Overview

Key Franchise Highlights

- $8.2B bank headquartered in Souderton, PA
- Bank founded in 1876 and has expanded its core markets throughout Pennsylvania, Southern New Jersey and Baltimore
- 8th largest bank headquartered in PA[1]
- Experienced management team with a focus on increasing operating leverage



Key Business Lines

Core Banking	**$7.0B Loans**	**$6.9B Deposits**
Wealth and Trust	**$6.2B AUM/AUS**	
Insurance	**$233M Annual Premiums**	

1. By total assets as of March 31, 2026
Source: S&P Capital IQ Pro

UVSP by the Numbers

8th Largest Diversified Financial Institution Headquartered in PA[3]

5.7% 5-yr CAGR
Organic Loan Growth w/ Exceptional Asset Quality

5.4% 5-yr CAGR
Organic Core Deposit Growth

8.9%[1] 5-yr CAGR
Core PTPP-NCO[2] Growth

7.9% 5-yr CAGR
TBV/Share[2] growth

1st
Largest Bank-owned Insurance Agency in PA[3]

~25% - 30%
Fee Income Business Revenue/Total Revenue

2nd
Largest Bank-owned Wealth Management business in PA[3]

1. 5-year CAGR is calculated by comparing YTD Q2 2021 Core PTPP-NCO[2] to YTD Q2 2026 Core PTPP-NCO[2]
2. This is a non-GAAP financial measure. Refer to the Appendix for reconciliation
3. UVSP Ranking based on YTD March 31, 2026, Insurance and Wealth Management revenues from banks headquartered in Pennsylvania. Largest Financial Institution by total assets as of March 31, 2026

Deposits and Liquidity Highlights (As of June 30, 2026)

Committed borrowing capacity of $3.7 billion ($2.4 billion available[1])

Uncommitted funding sources of $422.0 million

Brokered deposits totaled $578.6 million or 7.1% of total assets. Additional available liquidity from brokered deposits totals $1.1 billion[2]

Estimated unprotected deposits totaled $1.7 billion[3] or 24.6% of total deposits

Noninterest-bearing deposits represent 21.1% of total deposits

Prudently managed investment portfolio:

~ 6% of total assets

Unrealized loss ~ 4%[4] of equity[5]

1. Reflects usage of $125.0 million of FHLB advances and $1.1 billion of letters of credit used to collateralize public fund deposits
2. Brokered Deposit policy limit allows for a maximum of 20% of assets
3. Excludes insured, collateralized and internal accounts
4. Includes AFS and HTM investments
5. Excludes AOCI impact of unrealized losses on AFS investments

Executive Leadership Team

Name	Age	Tenure (yrs) with Univest	Title
Jeffrey M. Schweitzer	53	18	Chairman, President and CEO, Univest Financial Corporation
Michael S. Keim	58	17	Chief Operating Officer, Univest Financial Corporation and President, Univest Bank and Trust Co.
Brian J. Richardson	43	10	Chief Financial Officer
Megan D. Santana	51	10	Chief Risk Officer and General Counsel
Patrick C. McCormick	49	4	Chief Commercial Banking Officer
John T. Haurin	61	10	President, Commercial Banking, East Penn and NJ Division
Thomas J. Jordan	58	10	President, Commercial Banking, Central PA Division
Christopher M. Trombetta	56	4	President, Commercial Banking, Western PA Division
Matthew L. Cohen	43	4	President, Commercial Banking, Maryland Division
Ryan S. Crouthamel	47	9	Managing Director of Commercial Real Estate
Ronald R. Flaherty	59	17	President, Univest Insurance, LLC
David W. Geibel	53	12	President, Girard (Univest Wealth Management Division)
Mark T. Kelly	58	11	President, Univest Capital, Inc.
Brian E. Grzebin	54	8	President, Mortgage Banking Division
Eric W. Conner	55	20	Chief Technology Officer
Henry Noh	52	0	Chief Data Officer (joined Univest in September 2025)
M. Theresa Fosko	56	22	Director of Human Resources
Briana Dona	45	25	President, Consumer Services
Joseph A. Pensabene	59	3	Managing Director of Operations
Neil D. McHugh	45	2	Managing Director, Deposit Strategy & Program
Eleni S. Monios	62	3	Chief Credit Officer

2026 Strategy

Balance Sheet Optimization

- Maintain net interest margin with peer competitive metrics
- Execute a diversified deposit sourcing strategy
- Manage loan growth focusing on full relationship customers and prioritizing comprehensive relationships
- Explore opportunities to sell on-balance mortgage loans when economic conditions permit

Improve Operating Leverage

- Leverage investments in technology and process enhancements to drive efficiencies
- Increase use of digital properties
- Execute on transition to Unified Wealth Platform

Growth In Non-Interest Income Businesses

- Prioritize sustainable growth in non-interest income businesses as these businesses are less capital and liquidity intensive

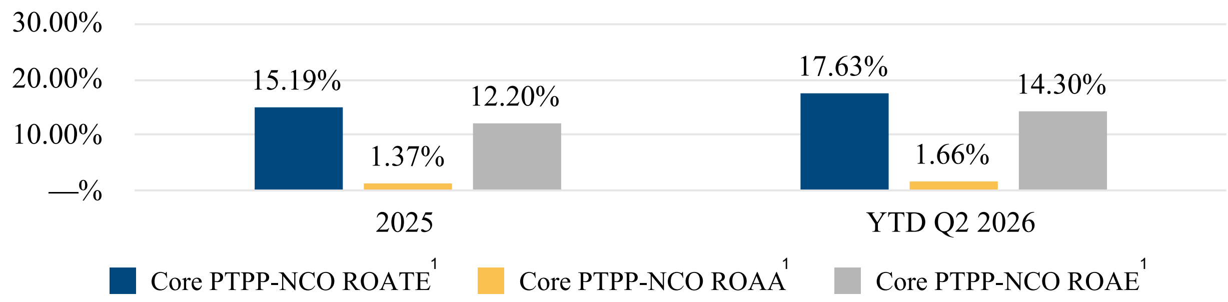
Attractive Investment Opportunity

"Super-Community Bank" Headquartered in attractive Southeastern Pennsylvania market

Diversified lines of business and revenue streams (i.e. Noninterest Income represents ~25% - 30% of total revenue)

Opportunity and ability to scale and obtain operating leverage

Strong Earnings Performance



Current Valuation

11.4x Projected 2027 EPS[2,3]

1.6x Tangible Book Value per Share[1,2]

1. This is a non-GAAP financial measure. Refer to the Appendix for reconciliation
2. Based on price of $44.11 (represents average closing price from 7/20/26 - 7/24/26)
3. Based on analyst average consensus of $3.86 EPS for 2027 (KBW projection of $3.96 as of July 23rd, Piper projection of $3.75 as of May 4th, and Stephens projection of $3.86 as of May 8th)

SUMMARY FINANCIAL HIGHLIGHTS

CELEBRATING 150 YEARS

UNIVEST®
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YTD 2026 Results

Earnings

Reported Earnings: $50.0 million
$1.79 per Share

Core PTPP-NCO[1]: $67.4 million

Reported ROAA: 1.23%
Core PTPP-NCO ROAA[1]: 1.66%

Reported ROATE[1]: 13.09%
Core PTPP-NCO ROATE[1]: 17.63%

Loans & Deposits

Annualized Loan Growth: 3.6%

Annualized Deposit Contraction: 4.4%

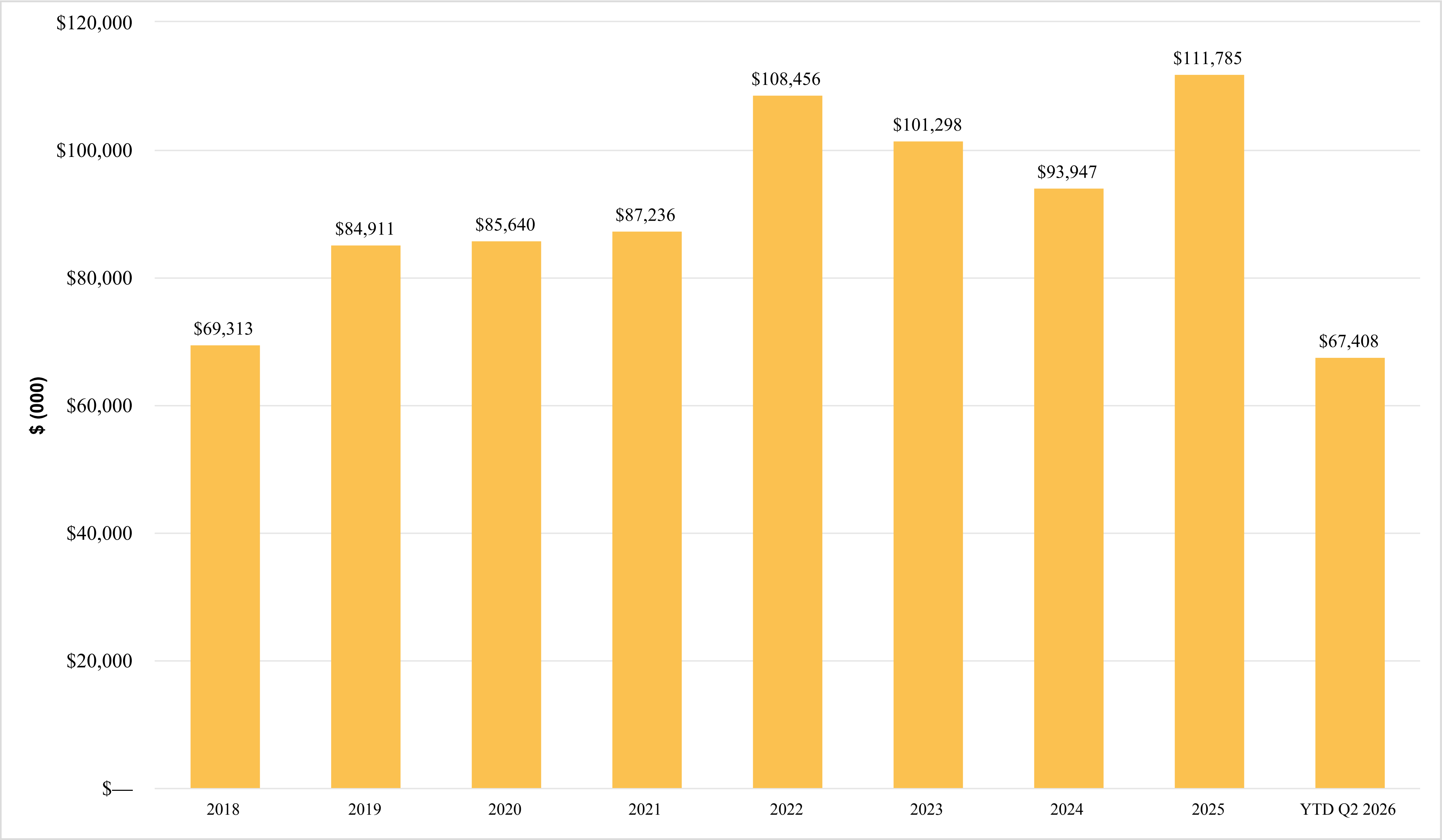
Average Loan to Deposit Ratio: 101.4%

Key Ratios

Net Interest Margin (tax-equivalent)[1]	Core Efficiency Ratio[1,2]	Non-Performing Assets to Total Assets	Tangible Common Equity to Tangible Assets[1]	Common Equity Tier 1 Ratio (%)
3.41%	57.5%	0.77%	9.68%	11.19%

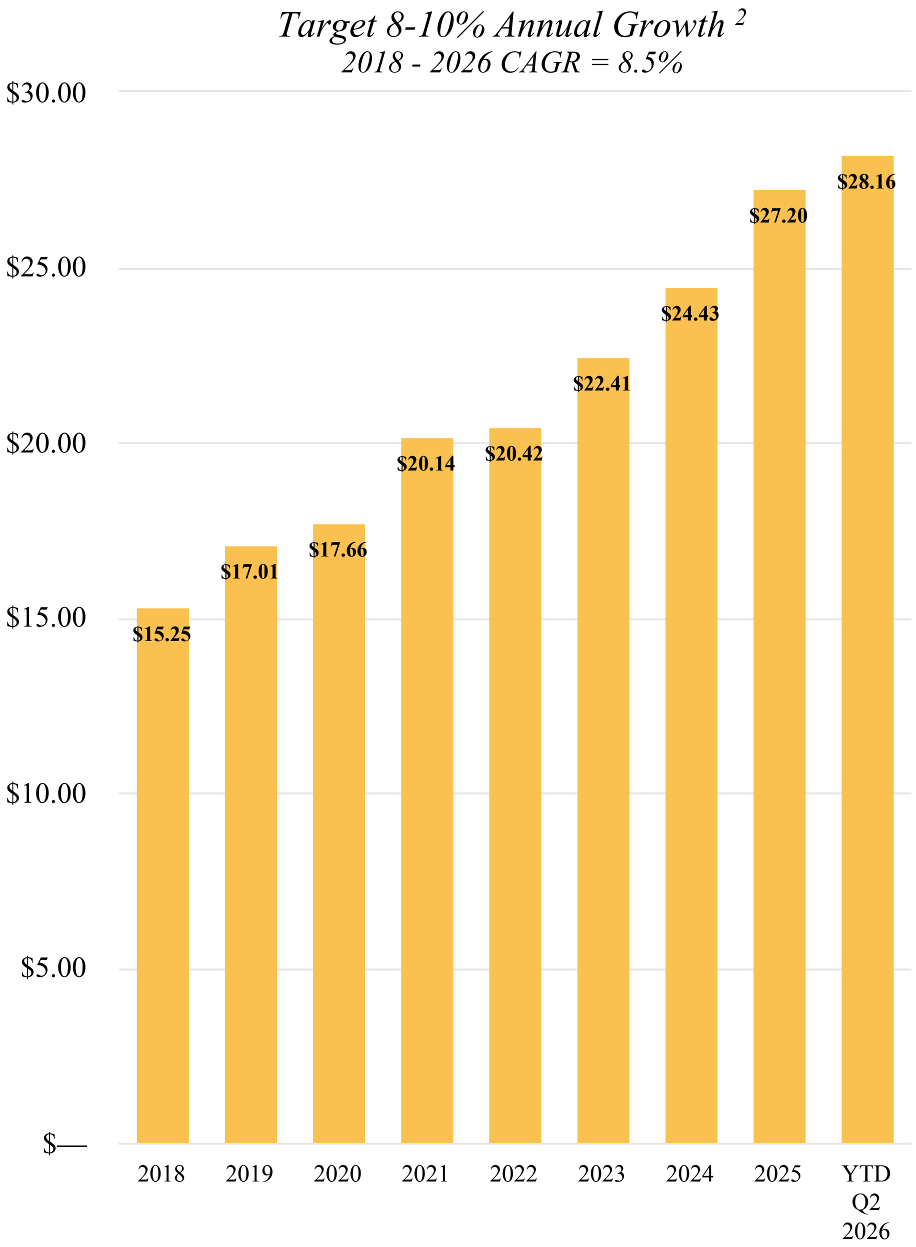
1. This is a non-GAAP financial measure. Refer to the Appendix for reconciliation
2. Core Efficiency Ratio (Core Noninterest Expense Excluding PA Shares Tax/Core Tax Equivalent Revenue)

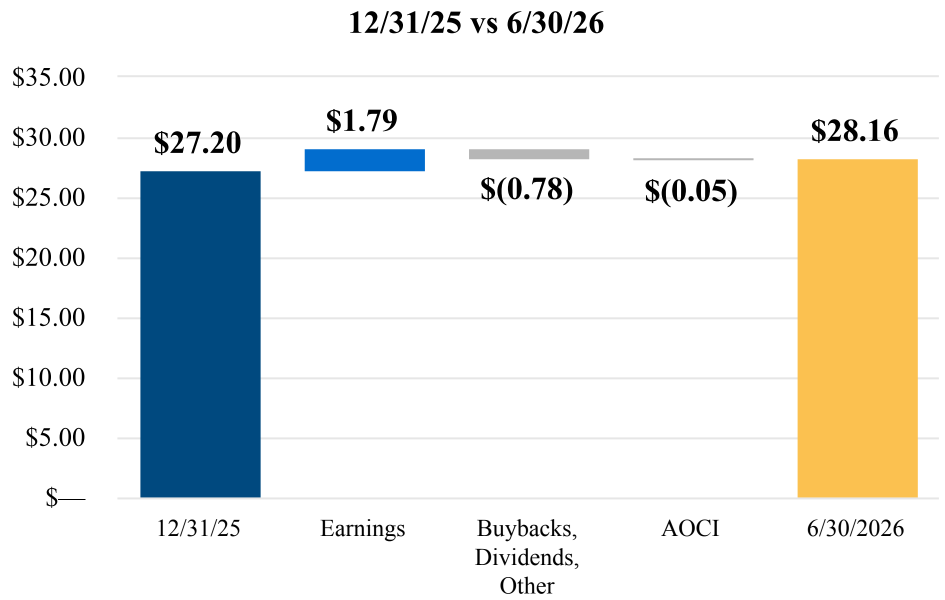
Core PTPP-NCO[1]

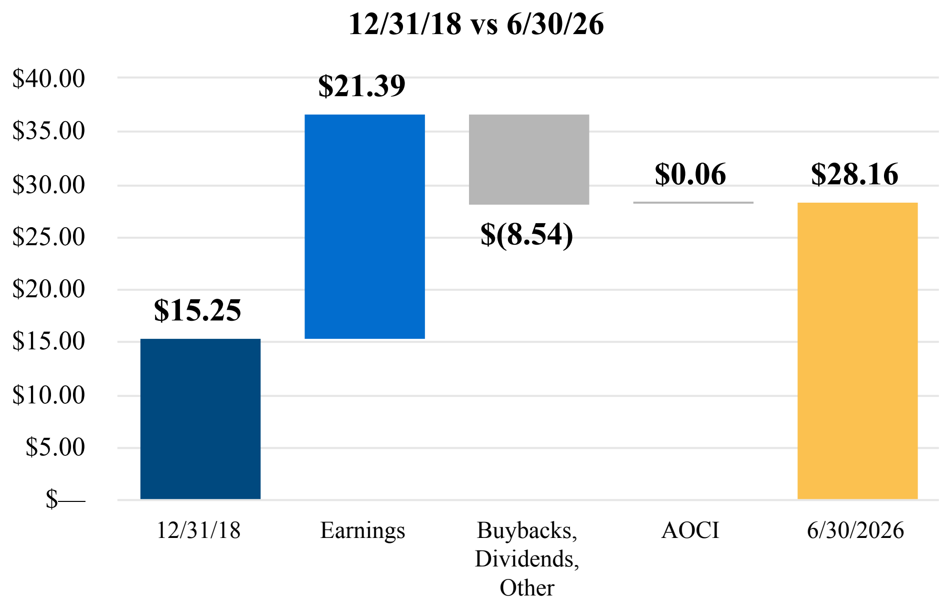


1. This is a non-GAAP financial measure. Refer to the Appendix for reconciliation

Tangible Book Value Per Share[1]



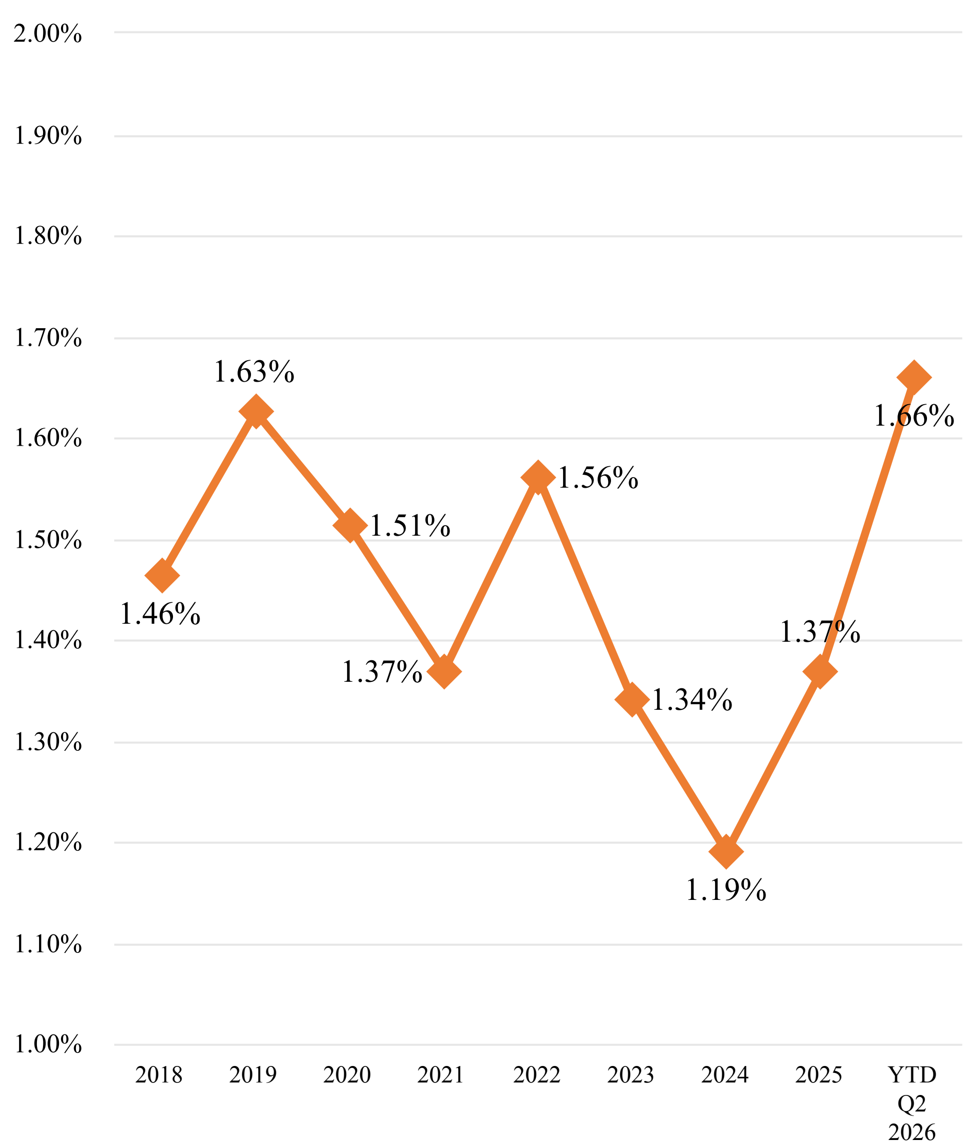




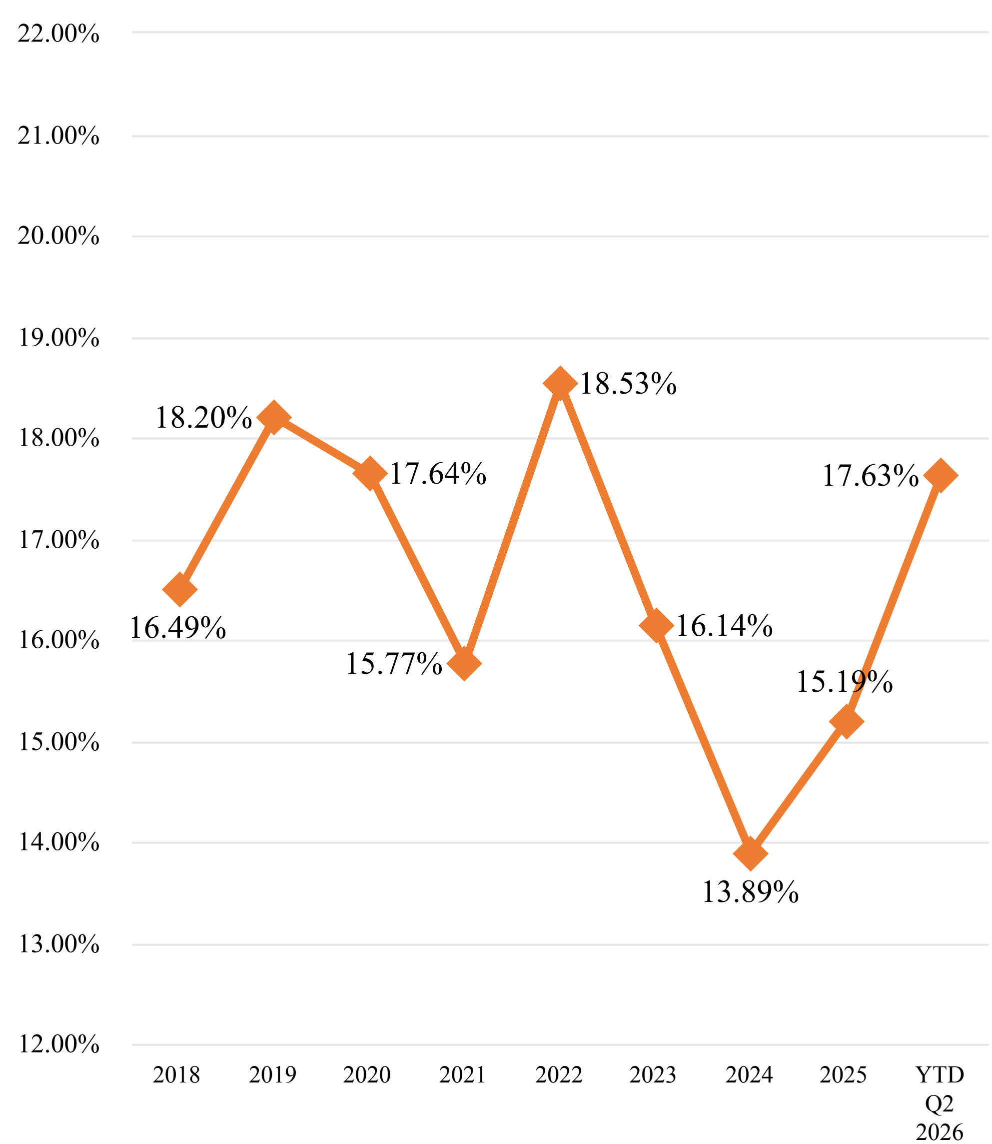
1. This is a non-GAAP financial measure. Refer to the Appendix for reconciliation
2. Assumes no Wealth Management or Insurance acquisitions

Core PTPP- NCO ROAA[1] & ROTE[1]

Core PTPP-NCO ROAA[1]

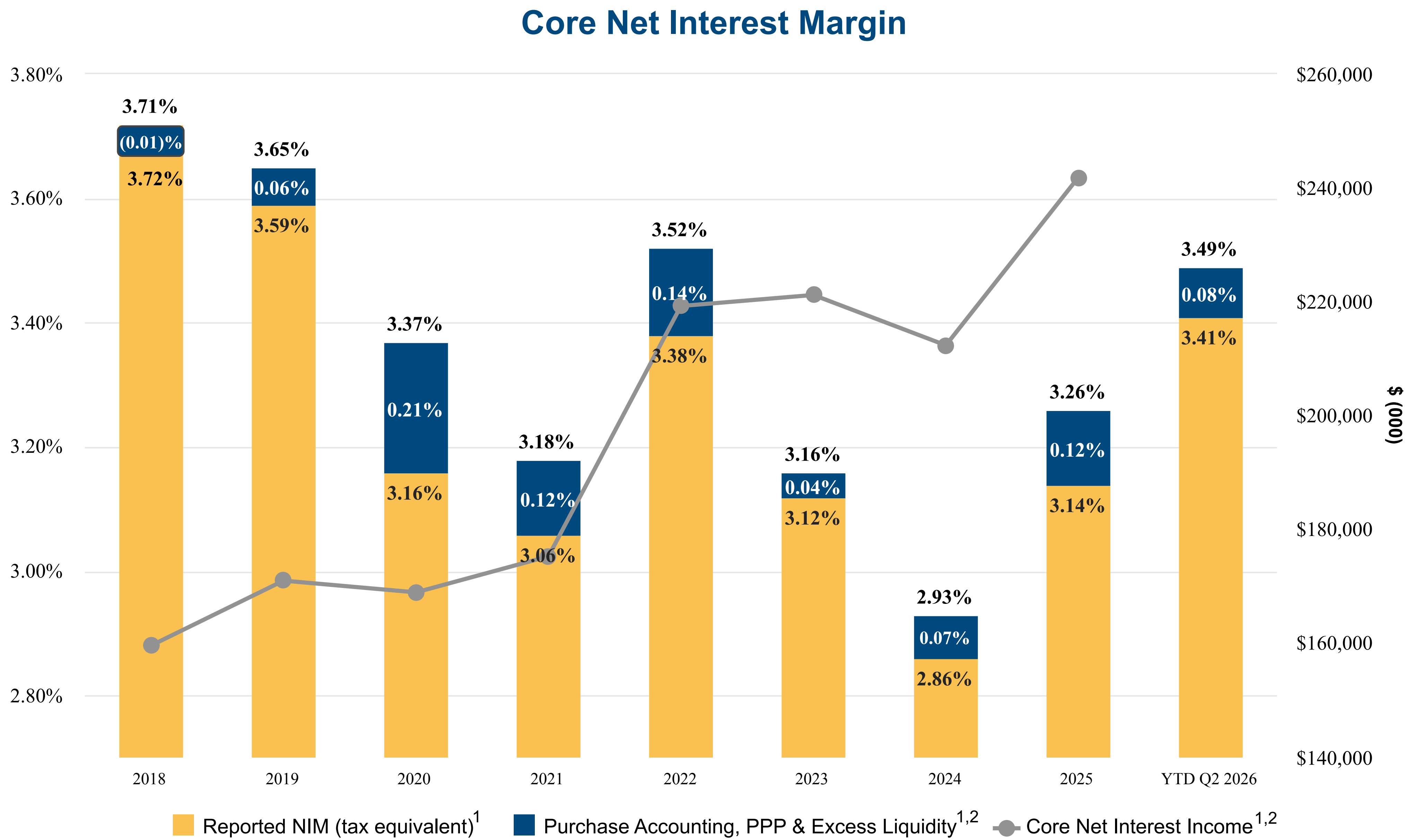


Core PTPP-NCO ROTE[1]



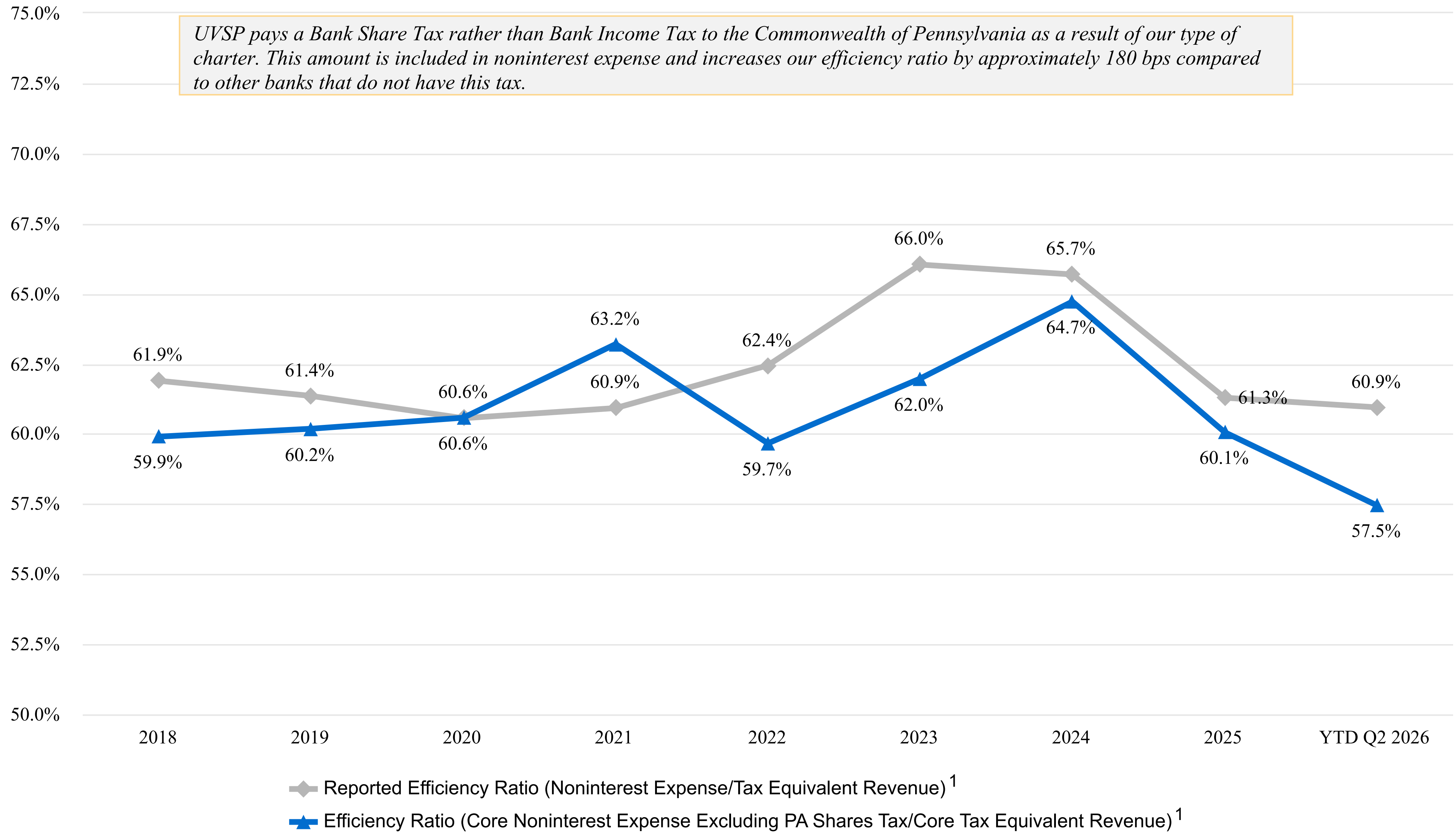
1. This is a non-GAAP financial measure. Refer to the Appendix for reconciliation

Net Interest Income & Net Interest Margin



1. These are non-GAAP financial measures. Refer to the Appendix for reconciliation
2. Excess liquidity is defined by Management as Interest Earning Deposits with Other Banks greater than $40 million

Efficiency Ratio

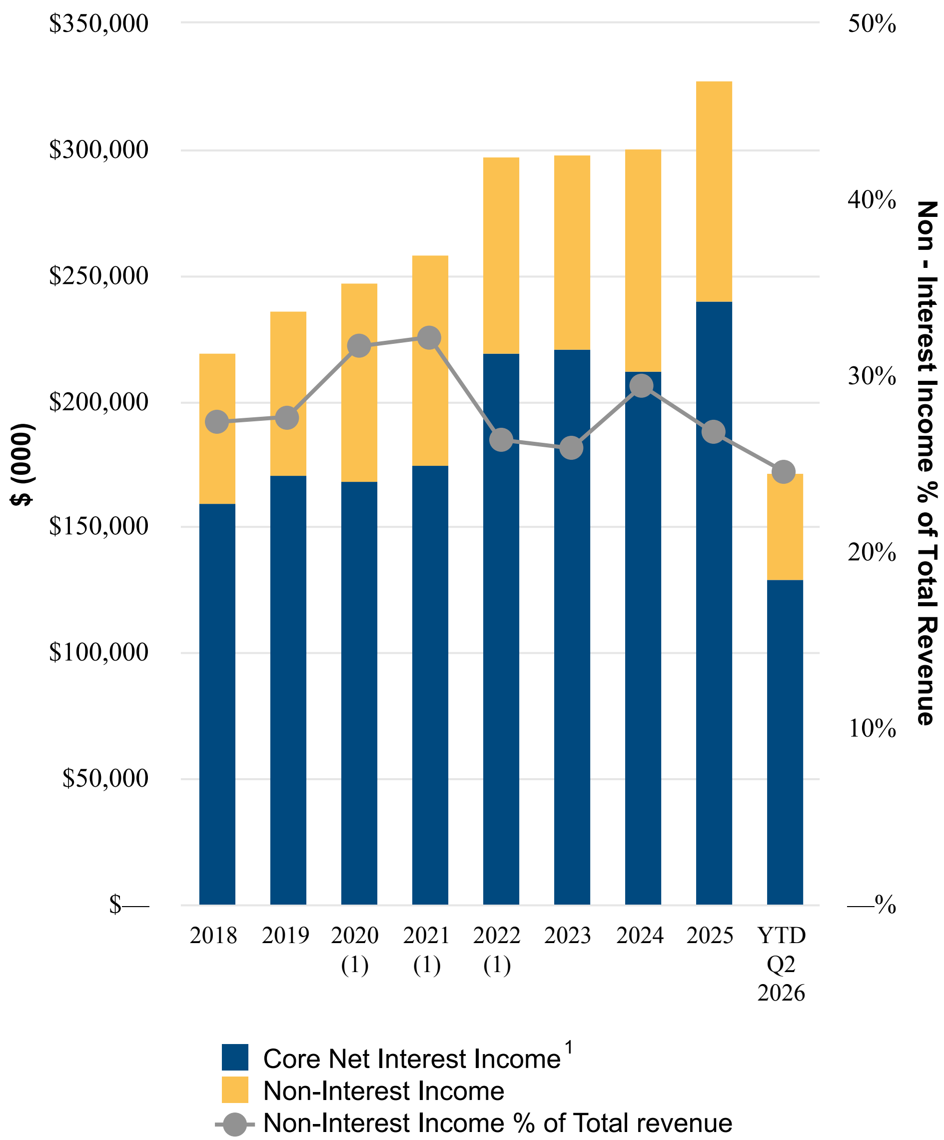


UVSP's effective tax rate would be approximately 400 bps higher if the Bank Shares Tax was included in income tax expense.

1. This is a non-GAAP financial measure. Refer to the Appendix for reconciliation

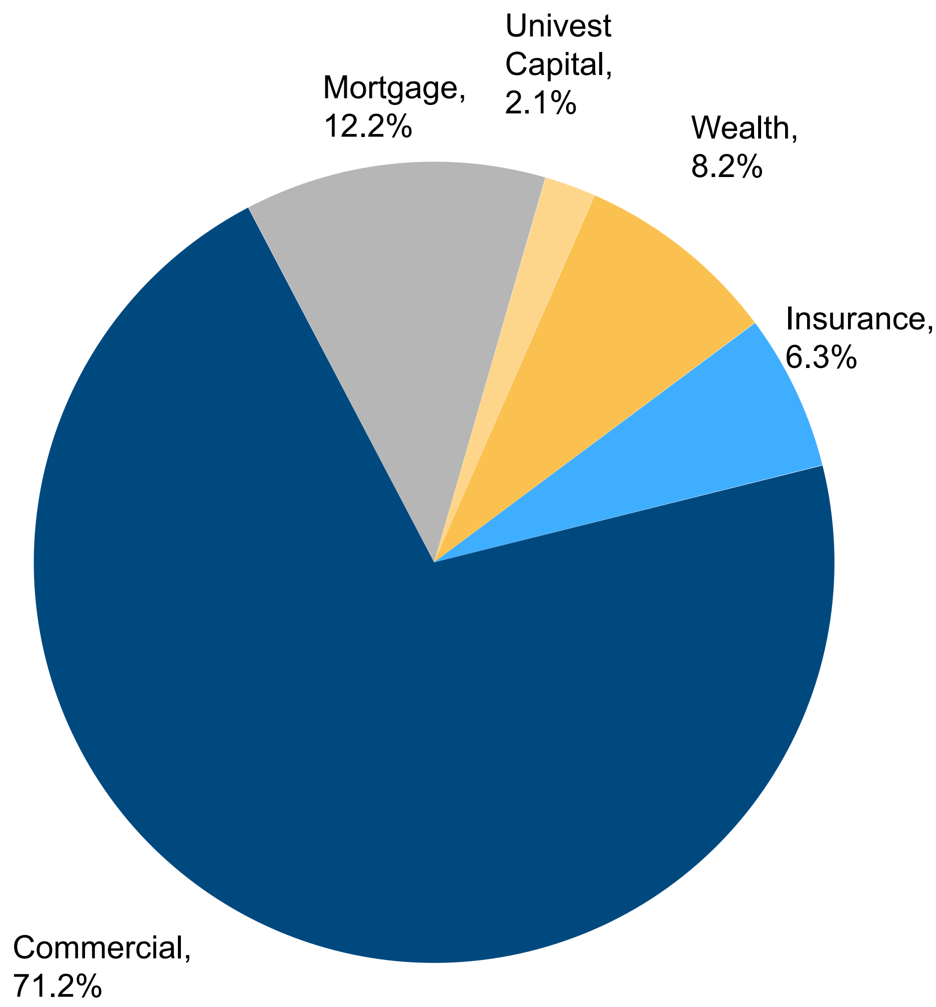
Revenue

Revenue



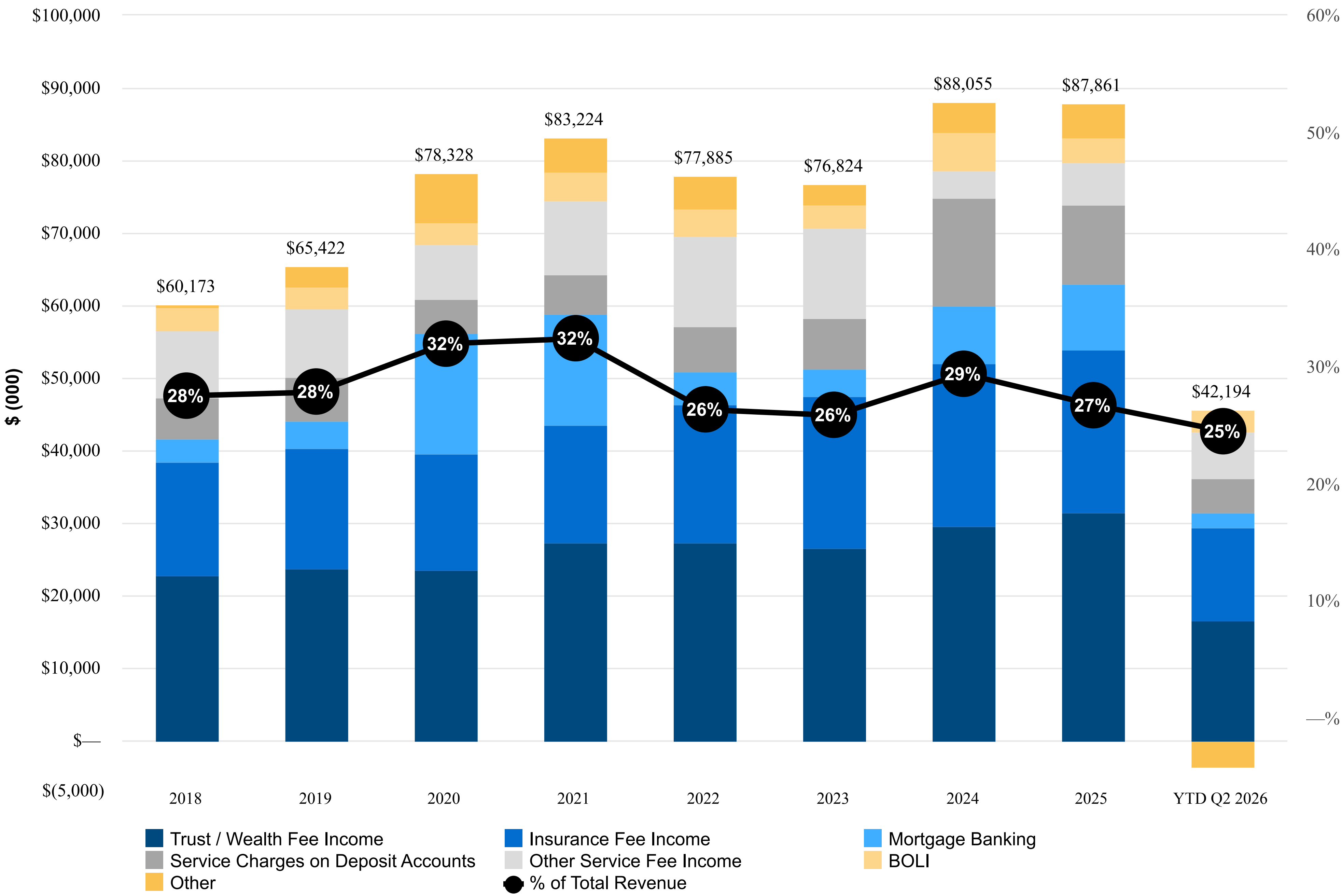
Revenue = Net Interest Income + Noninterest Income

Revenue[2] by Line of Business (YTD Q2 2026)



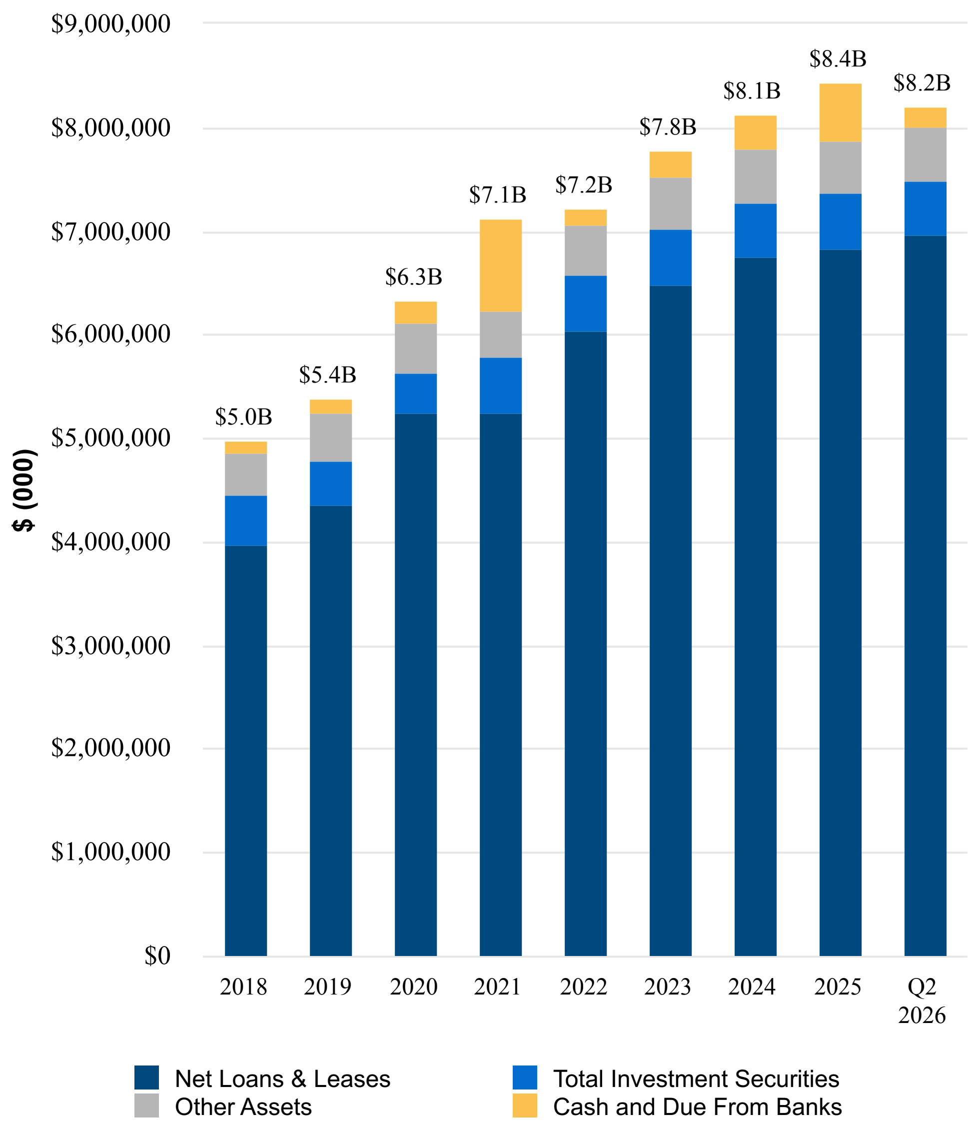
1. This is a non-GAAP financial measure. Refer to the Appendix for reconciliation
2. Net Interest Income included in revenue excludes Funds Transfer Pricing (“FTP”)

Fee Income

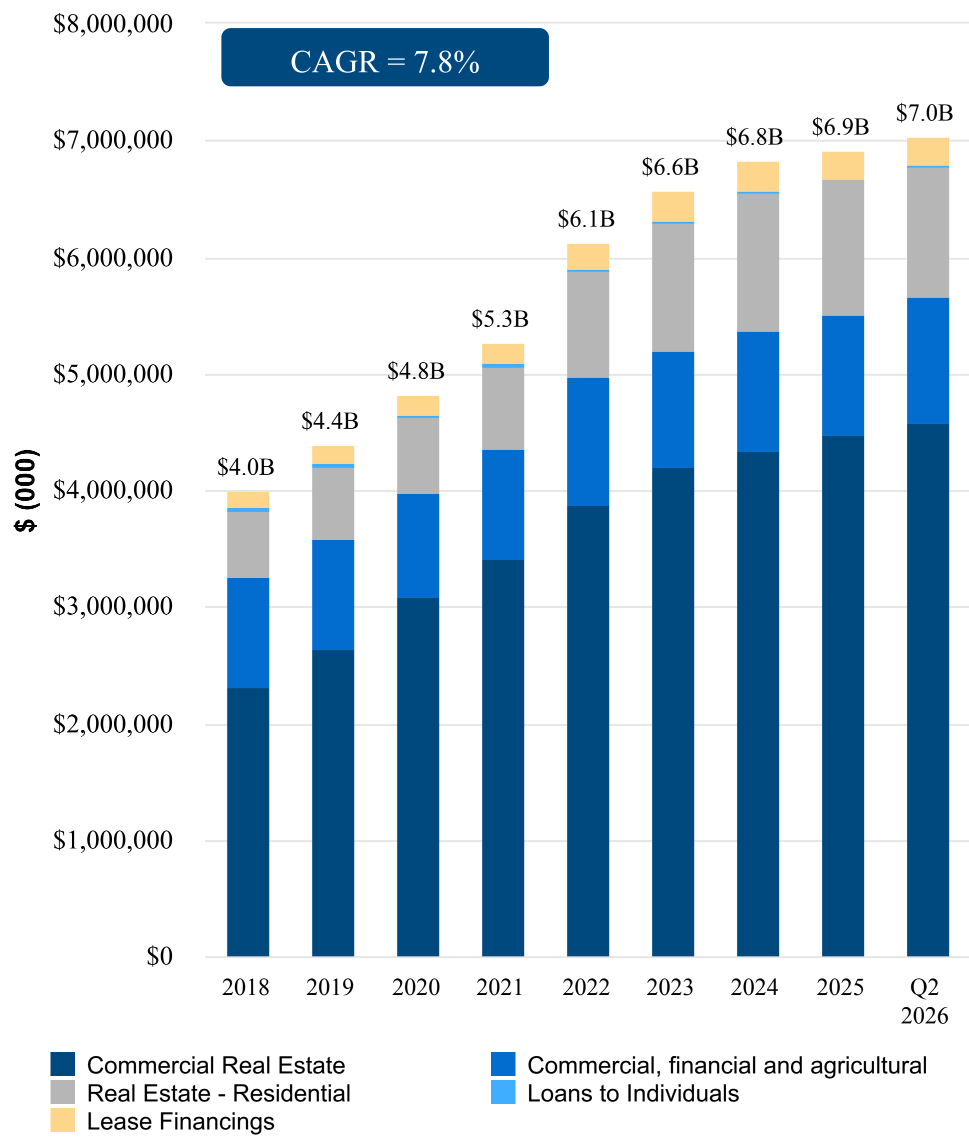

$100,000
$90,000
$80,000
$70,000
$60,000
$50,000
$40,000
$30,000
$20,000
$10,000
$—
$(5,000)
$ (000)
60%
50%
40%
30%
20%
10%
—%
$60,173
$65,422
$78,328
$83,224
$77,885
$76,824
$88,055
$87,861
$42,194
28%
28%
32%
32%
26%
26%
29%
27%
25%
2018
2019
2020
2021
2022
2023
2024
2025
YTD Q2 2026
Trust / Wealth Fee Income
Insurance Fee Income
Mortgage Banking
Service Charges on Deposit Accounts
Other Service Fee Income
BOLI
Other
% of Total Revenue

Assets and Loans

Assets



Loans by Segment (excluding PPP)

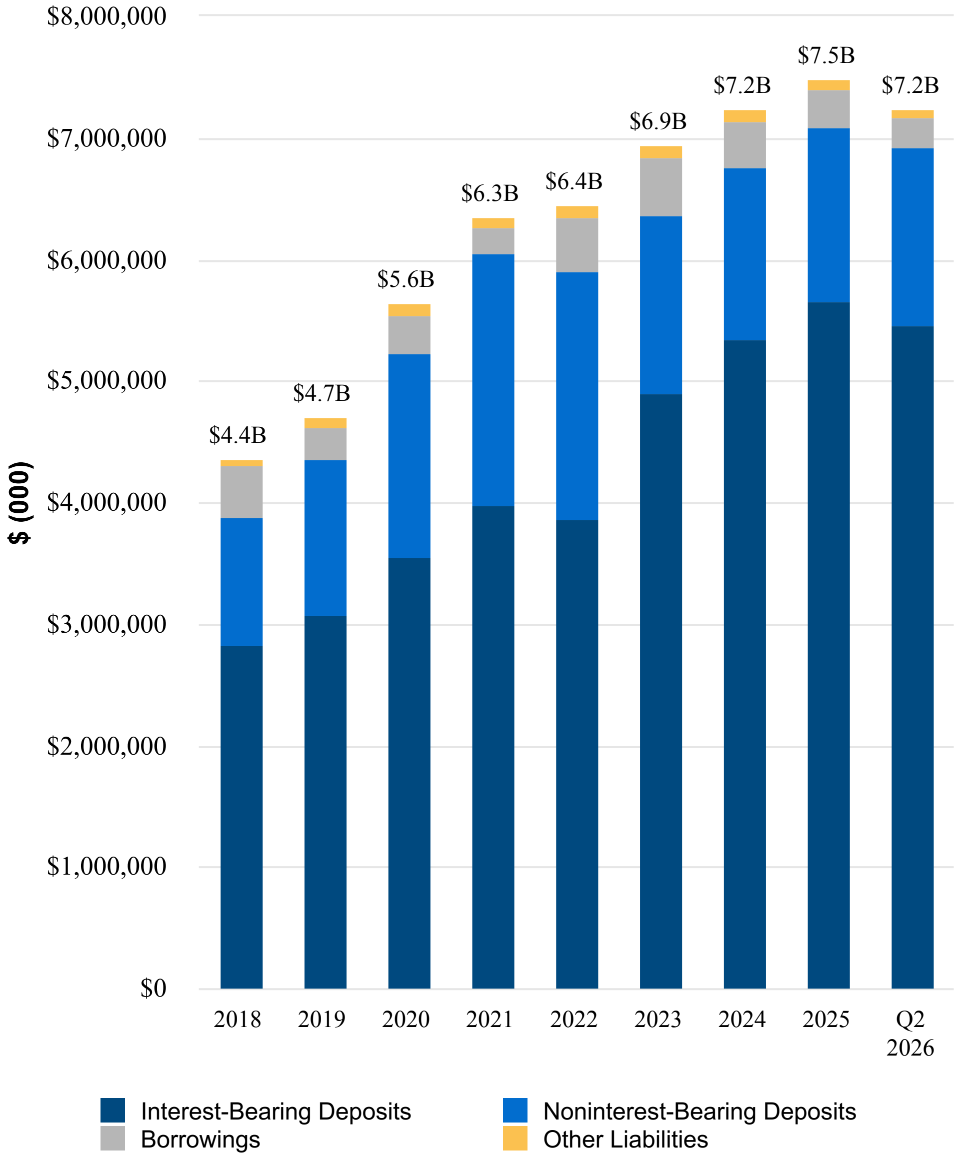


Assets Excluding PPP[1] Loans: 2020 = $5.9B, 2021 = $7.1B and 2022 = $7.2B

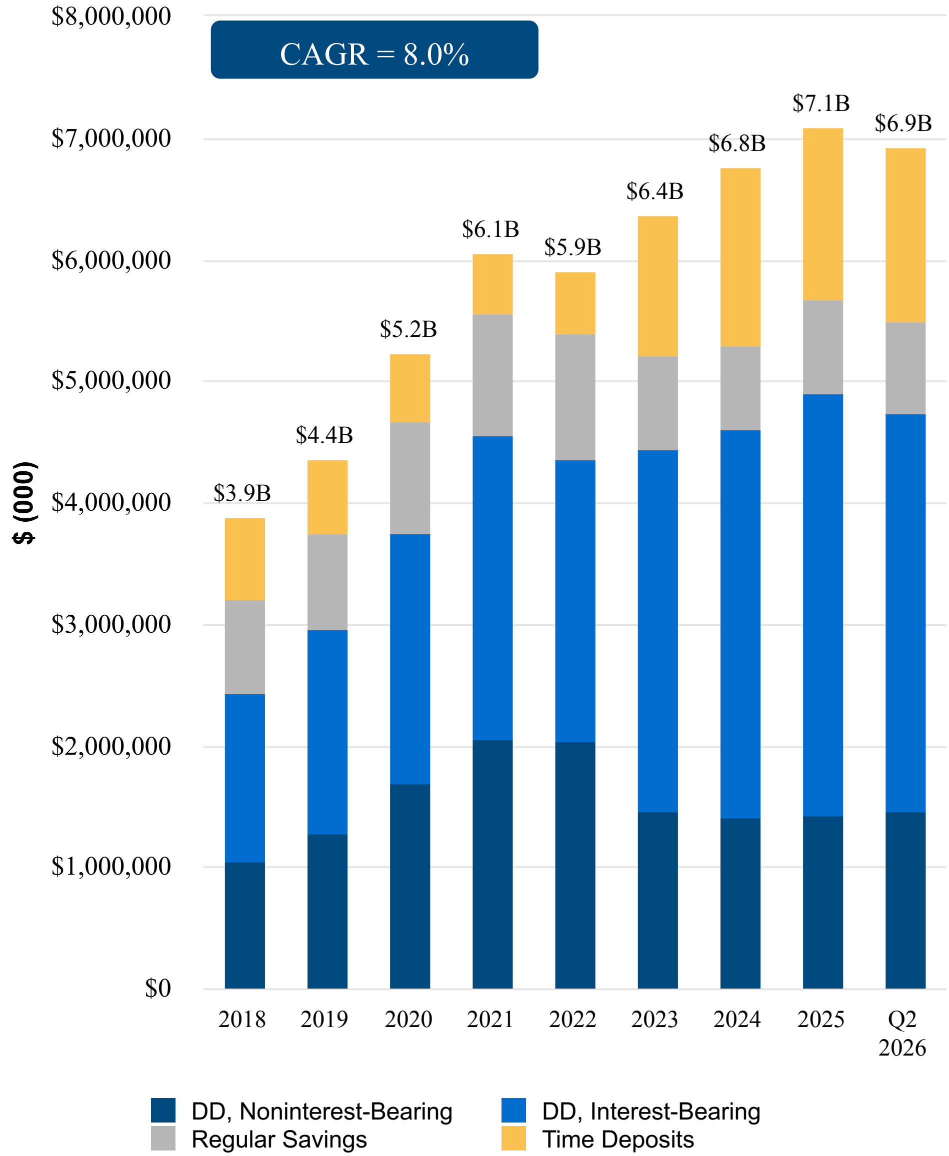
1. This is a non-GAAP financial measure. Refer to the Appendix for reconciliation

Liabilities and Deposits

Liabilities

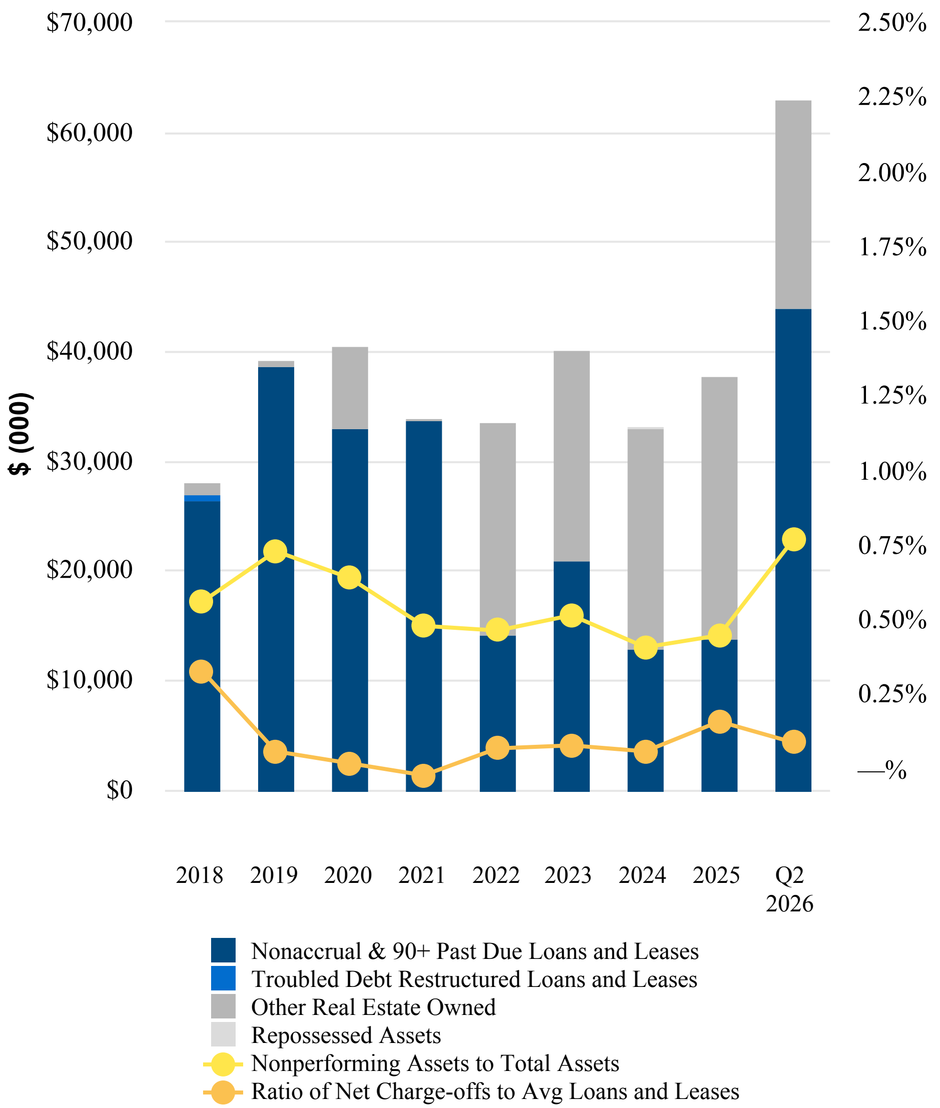


Deposits

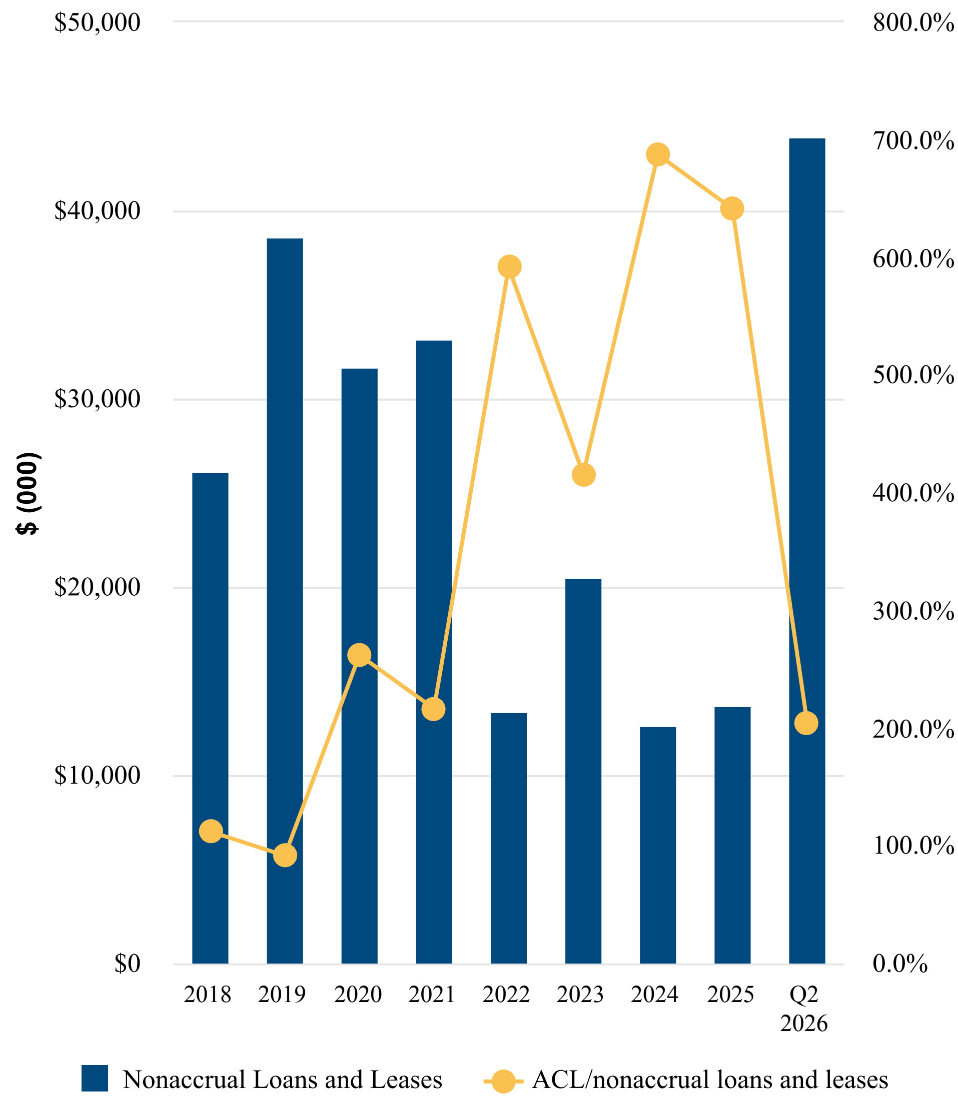


Asset Quality

Nonperforming Assets

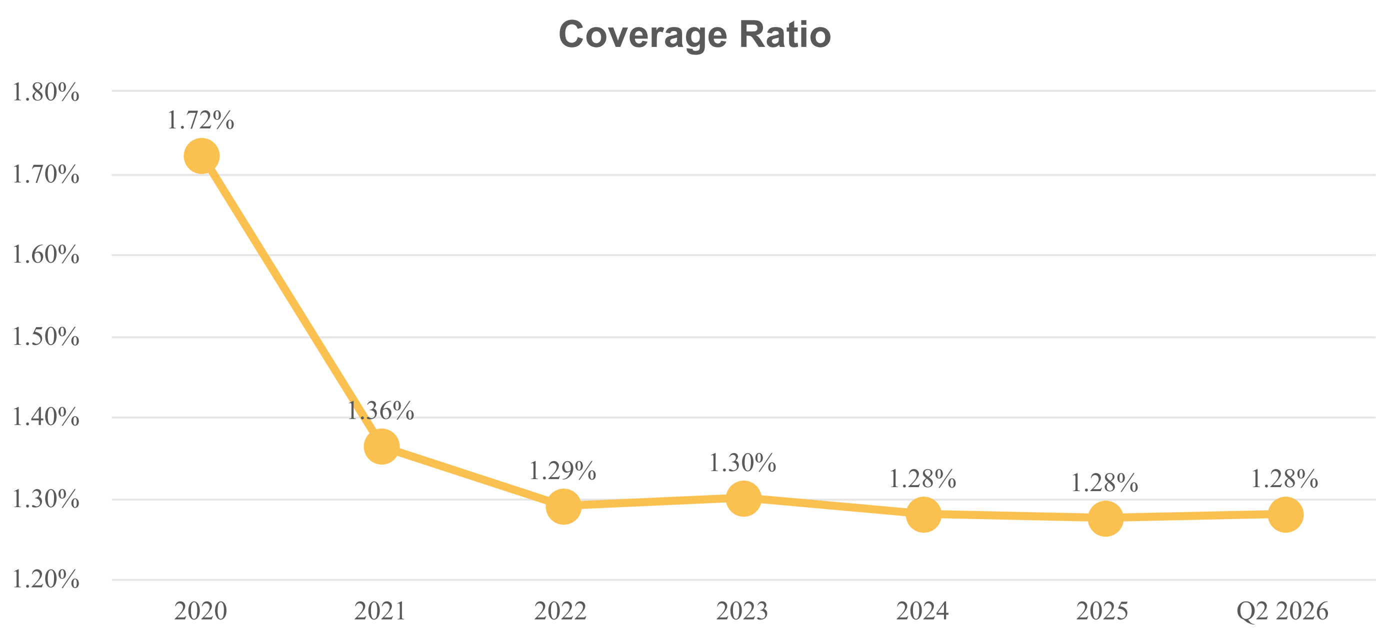


Nonaccrual Loans & Leases



Current Expected Credit Loss (CECL)[1]

$ (000)		2020	2021	2022	2023	2024	2025	YTD Q2 2026
Beginning of year Loan and Lease Reserve		35,331	83,044	71,924	79,004	85,387	87,091	88,165
Impact of adoption of CECL		12,922	—	—	—	—	—	—
Loan Growth and changes in economic related assumptions		36,317	(10,546)	4,327	7,360	1,545	(5) $	(6,113)
Changes in Specific Reserves		3,122	(361)	6,648	4,420	3,961	12,195 $	11,110
Net Charge-offs		(4,648)	(213)	(3,895)	(5,397)	(3,802)	(11,118)	(3,195)
End of year Loan and Lease Reserve	$	83,044 $	71,924 $	79,004 $	85,387 $	87,091 $	88,165 $	89,967



1. Reflects the current expected credit loss for loans and leases only; excludes the current expected credit loss for investment securities and unfunded commitments

LIQUIDITY AND CAPITAL

CELEBRATING 150 YEARS

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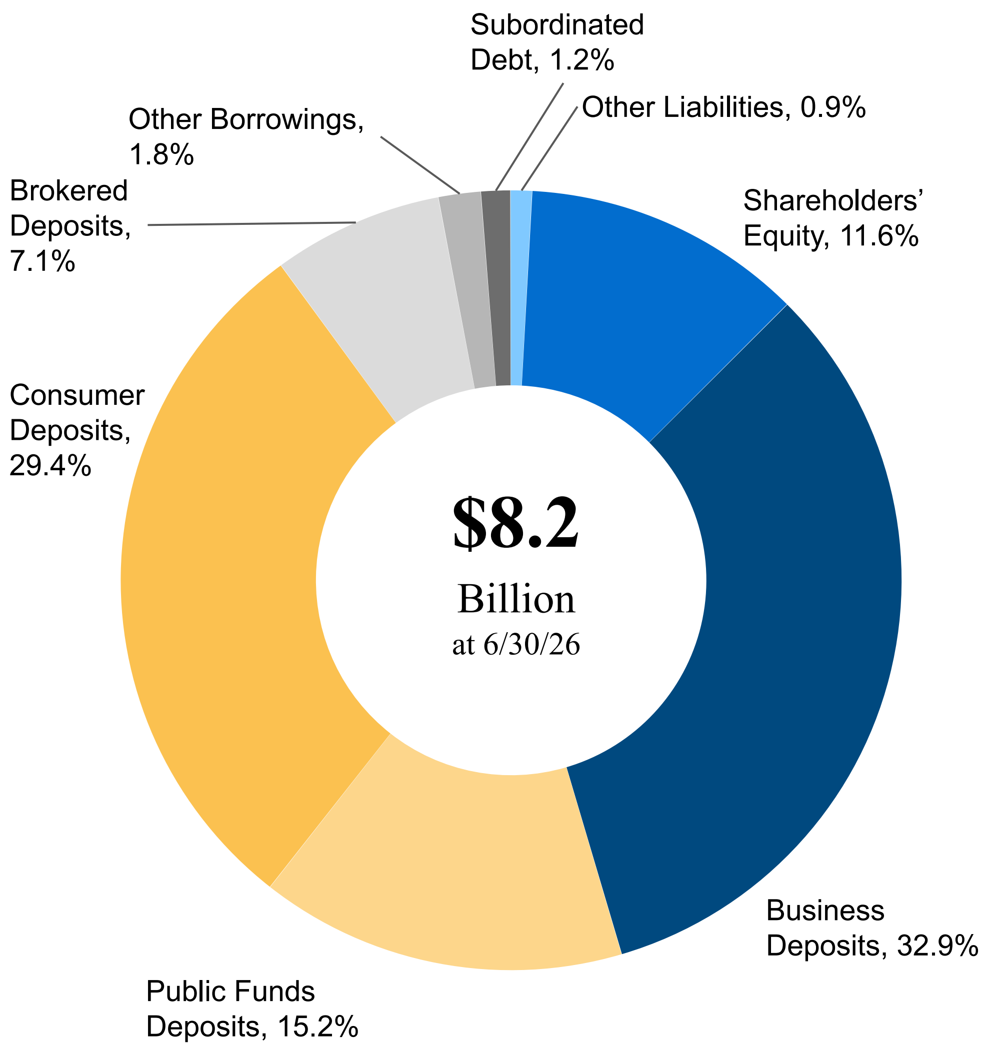
Liquidity and Capital

Liabilities & Shareholders’ Equity



Borrowing Sources – as of 6/30/26

	Balance	Unused
FHLB - Pittsburgh*	$ 125.0	$ 2,011.0
Federal Fund Lines (8 Lenders)**	—	422.0
FRB - Philadelphia	—	421.8
Univest Financial Corp. LOC ***	—	10.0
Total	$ 125.0	$ 2,864.8

*FHLB remaining capacity is less outstanding letters of credit and advances

**Uncommitted lines ranging from $15mm to $125mm

*** Holding Company Line of Credit with 3rd Party Financial Institution

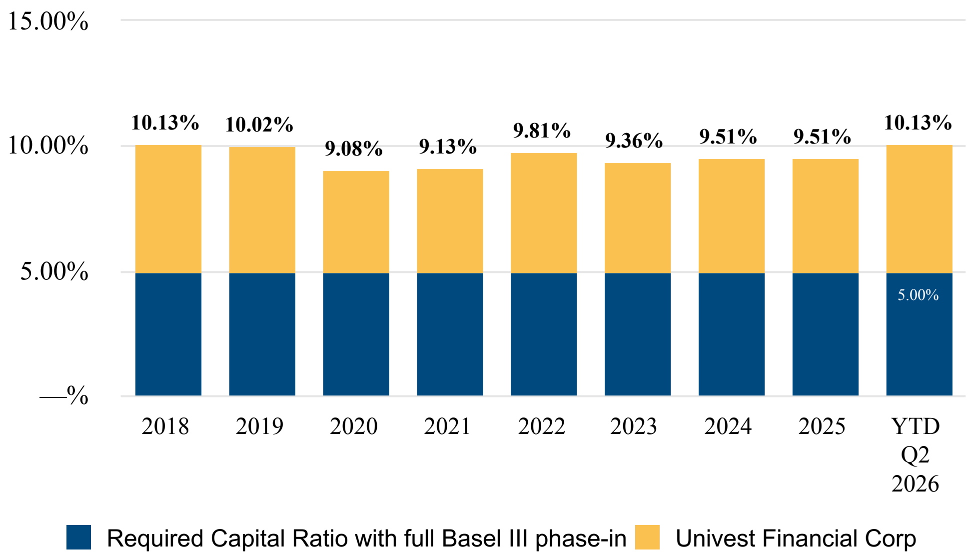
Wholesale Term Funding Maturities – as of 6/30/26

Period	Amount
2026	100.0
2027	172.5
2028	196.5
2029	120.1
2030	10.0
Total	$ 599.1

All data in millions (except as otherwise noted), as of 6/30/26

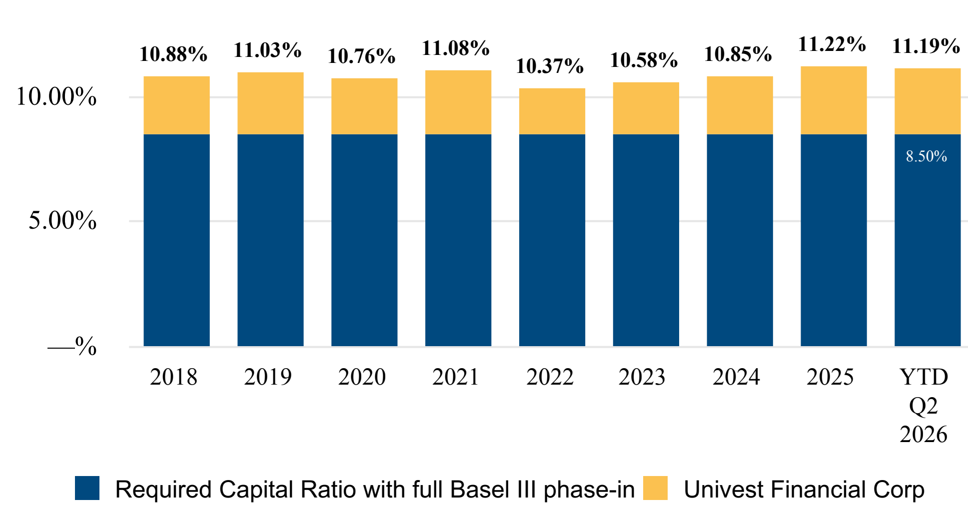
Strong Capital Ratios Provide for Operating Flexibility

Tier 1 (Leverage)

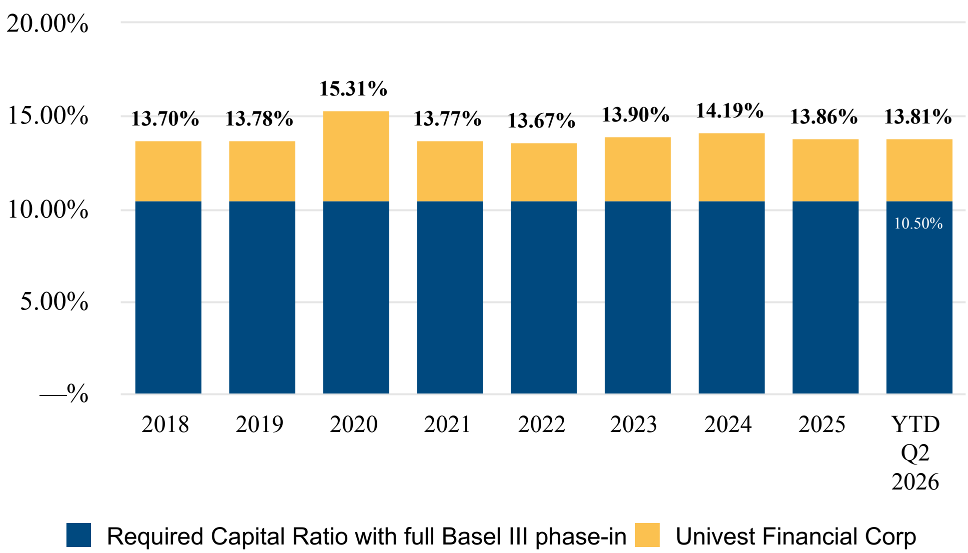


Tier 1 (Common/RBC)

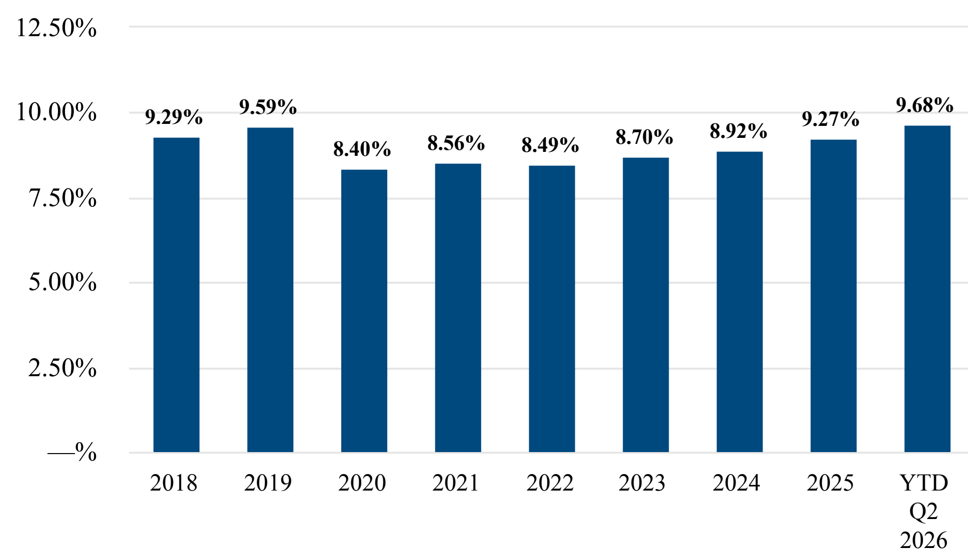
Tier 1 and Common Equity Tier 1 Capital Ratios are the same.



Total (RBC)



Tangible Common Equity to Tangible Assets[1]



1. This is a non-GAAP financial measure. Refer to the Appendix for reconciliation

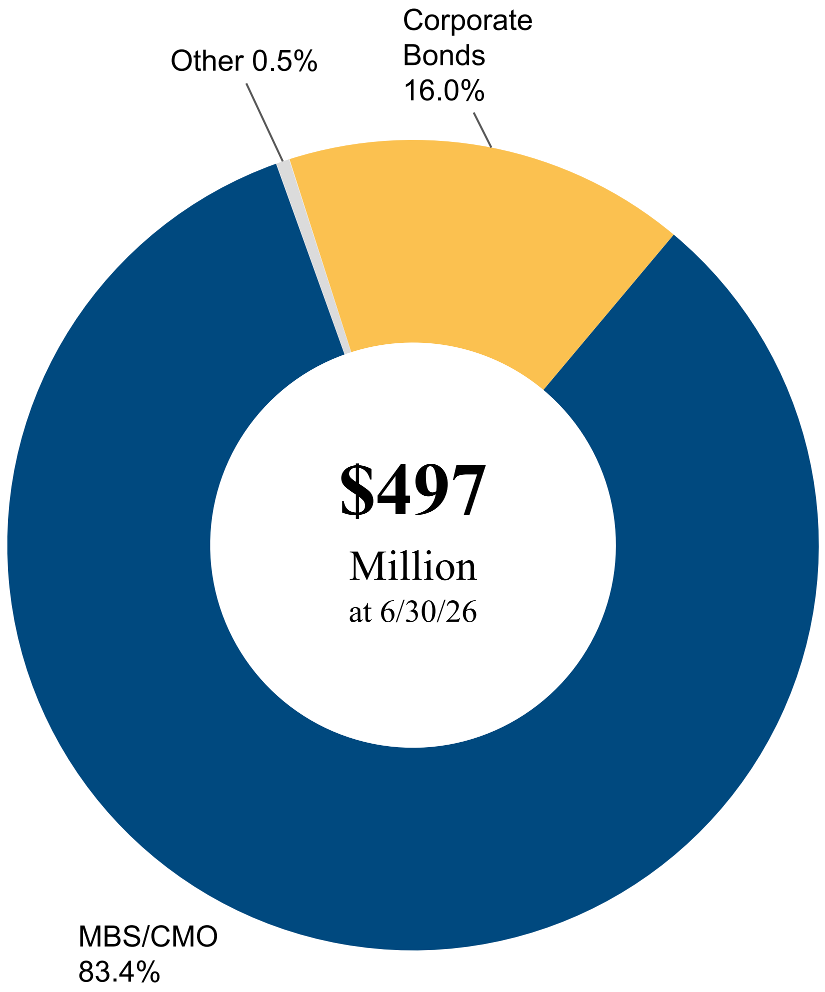
Largest Deposit Relationships[1] – As of 6/30/26

Deposits Rank	Type	Balance $ (000)
1	Bus/Corp	100,248
2	Bus/Corp	62,402
3	Public Funds	56,813
4	Public Funds	49,775
5	Bus/Corp	48,594
6	Public Funds	45,013
7	Bus/Corp	40,886
8	Bus/Corp	36,754
9	Bus/Corp	36,130
10	Public Funds	33,569
11	Public Funds	33,471
12	Bus/Corp	30,835
13	Public Funds	29,944
14	Public Funds	28,014
15	Public Funds	27,423
16	Public Funds	27,315
17	Public Funds	26,460
18	Public Funds	24,497
19	Public Funds	23,628
20	Public Funds	23,014

1. Excludes Brokered Deposits and CDs

Investments as of 6/30/2026

Investment Portfolio



Corporate Bond Ratings

Corporate Bonds 06/30/26 (in millions)	
Moody's Rating	Fair Value
Aa2	0.9
Aa3	1.5
A1	41.0
A2	14.9
A3	16.5
N/A	5.0
Total	$79.8

LOAN PORTFOLIO DETAIL AND CREDIT OVERVIEW

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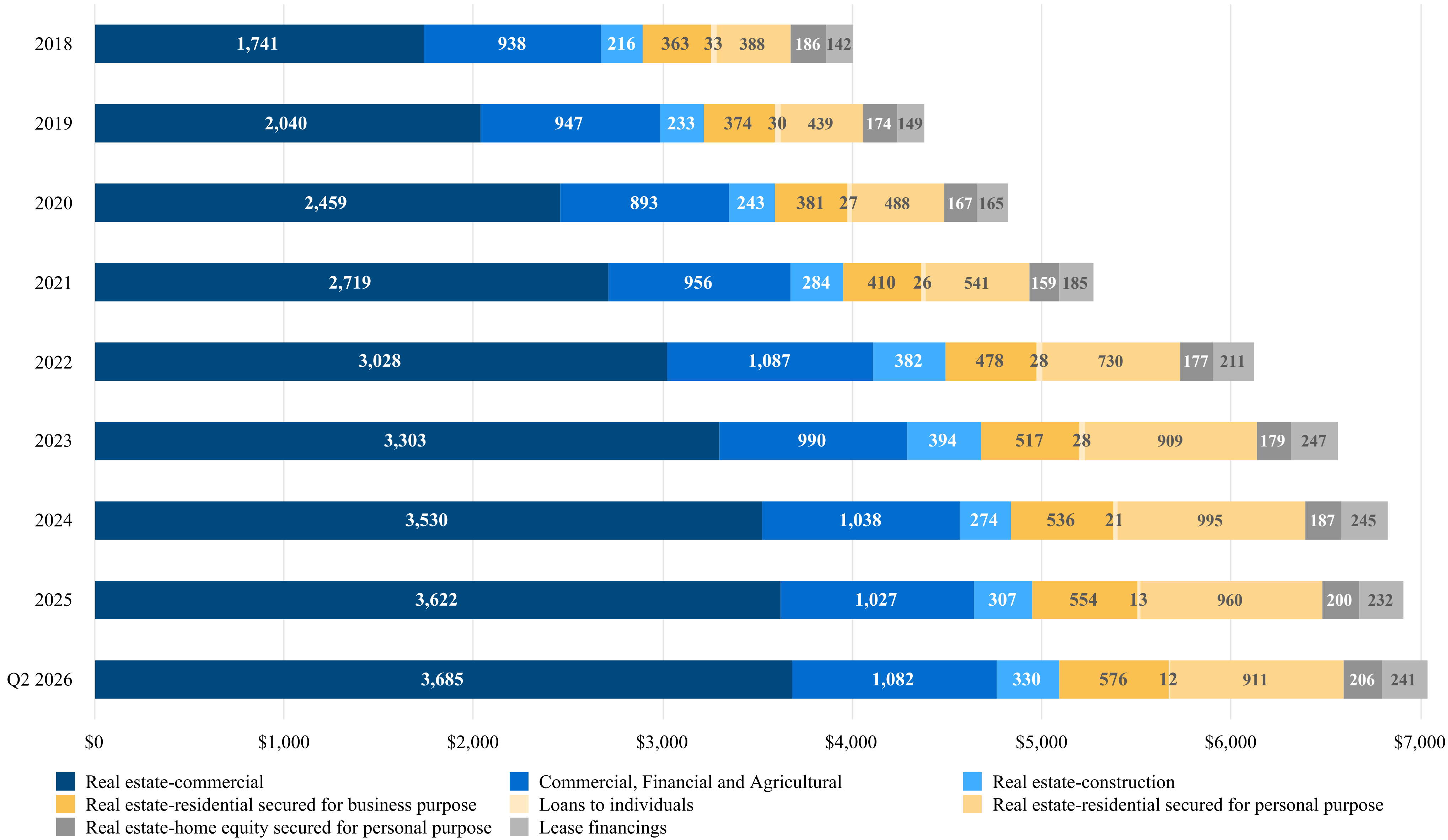
Loan & Lease Detail



All data in millions, as of December 31 except for 2026 (6/30)
2020 - 2022 Total Loans excludes PPP[1]

1. This is a non-GAAP financial measure. Refer to the Appendix for reconciliation

Largest Loan Exposures – As of 6/30/26

Commercial Real Estate and Residential Real Estate Secured for Business Purposes
$4,591M | Avg Loan Size $624K

Rank	Loan Type/Industry	Risk Rating	Exposure $ (000)	Geography
1	Repair and Maintenance	Pass	$ 45,276	Central PA
2	Continuing Care Retirement Community	Pass	$ 44,719	New Jersey
3	Hotels & Motels (Accommodation)	Pass	$ 43,166	Southeastern PA
4	Highway, Street & Bridge Construction / Quarry	Pass	$ 42,080	Southeastern PA
5	New Car Dealers	Pass	$ 40,599	Southeastern PA
6	CRE - Multi-family	Pass	$ 40,587	New Jersey
7	CRE - Mixed-Use	Pass	$ 38,165	Southeastern PA
8	Continuing Care Retirement Community	Pass	$ 38,000	Virginia
9	CRE - Retail	Pass	$ 35,179	Southeastern PA
10	New Car Dealers	Pass	$ 34,084	Southeastern PA

Commercial & Industrial
$1,082M | Avg Loan Size $348K

Rank	Loan Type/Industry	Risk Rating	Exposure $ (000)	Geography
1	Private Equity & Special Purpose Entities	Pass	$ 46,500	Southeastern PA
2	Motor Vehicle and Parts Dealers	Pass	$ 44,397	Southeastern PA
3	Private Equity & Special Purpose Entities	Pass	$ 38,500	Southeastern PA
4	Highway, Street & Bridge Construction / Land Subdivision	Pass	$ 37,174	Southeastern PA
5	Merchant Wholesalers, Durable Goods	Pass	$ 35,788	Southeastern PA
6	Securities & Other Financial Investments	Pass	$ 35,000	Maryland
7	Real Estate Credit	Pass	$ 31,246	Southeastern PA
8	Real Estate Credit	Pass	$ 30,500	Southeastern PA
9	Private Equity & Special Purpose Entities	Pass	$ 30,000	New York
10	Real Estate Credit	Pass	$ 30,000	New Jersey

Equipment Finance
$241M | Avg Balance per Account $47K

Rank	Loan Type/Industry	Risk Rating	Exposure $ (000)	Geography
1	School District	---N/A---	$ 2,145	Pennsylvania
2	School District		$ 1,428	Pennsylvania
3	School District		$ 1,129	New Jersey
4	School District		$ 1,083	Pennsylvania
5	School District		$ 1,039	Pennsylvania
6	School District		$ 892	New Jersey
7	School District		$ 847	New Jersey
8	School District		$ 845	New Jersey
9	School District		$ 835	New Jersey
10	Transportation		$ 828	Pennsylvania

Consumer Loans
$1,152M | Avg Loan Size $444K (Res Mtg) / $67K (HE) / $10K (Cons)

Rank	Loan Type/Industry	Risk Rating	Exposure $ (000)	Geography
1	1-4 Family Residential 10yr ARM	---N/A---	$ 5,942	Florida
2	1-4 Family Residential 10yr ARM		$ 5,775	Connecticut
3	1-4 Family Residential 10yr ARM		$ 3,847	New Jersey
4	1-4 Family Residential 15yr ARM		$ 3,610	Connecticut
5	1-4 Family Residential 10yr ARM		$ 3,091	Pennsylvania
6	1-4 Family Residential 10yr ARM		$ 3,000	Florida
7	1-4 Family Residential 10yr ARM		$ 2,988	New Jersey
8	1-4 Family Residential 10yr ARM		$ 2,950	New Jersey
9	1-4 Family Residential 10yr ARM		$ 2,922	Florida
10	1-4 Family Residential 7yr ARM		$ 2,906	Pennsylvania

Loan Portfolio Overview as of 6/30/26

Industry Description	Total Outstanding Balance $ (000)	% of Commercial Loan Portfolio
Animal Production	$ 440,916	7.8 %
CRE - Retail	426,394	7.5
CRE - Multi-family	393,126	6.9
CRE - 1-4 Family Residential Investment	279,515	4.9
Hotels & Motels (Accommodation)	268,482	4.7
CRE - Office	252,607	4.5
Specialty Trade Contractors	243,448	4.3
CRE - Industrial / Warehouse	215,638	3.8
Nursing and Residential Care Facilities	176,891	3.1
Homebuilding (tract developers, remodelers)	163,688	2.9
Crop Production	145,110	2.6
Merchant Wholesalers, Durable Goods	138,817	2.5
CRE - Mixed-Use - Commercial	121,993	2.2
Repair and Maintenance	121,737	2.1
Motor Vehicle and Parts Dealers	120,416	2.1
CRE - Mixed-Use - Residential	110,034	1.9
Wood Product Manufacturing	101,076	1.8
Nondepository Credit Intermediation and Related Activities	99,227	1.7
Administrative and Support Services	97,708	1.7
Food Services and Drinking Places	97,346	1.7
Education	91,845	1.6
Merchant Wholesalers, Nondurable Goods	88,338	1.6
Professional, Scientific, and Technical Services	85,432	1.5
Amusement, Gambling, and Recreation Industries	78,808	1.4
Fabricated Metal Product Manufacturing	75,975	1.3
Food Manufacturing	68,126	1.2
Personal and Laundry Services	67,103	1.2
Private Equity & Special Purpose Entities (except 52592)	65,968	1.2
Religious Organizations, Advocacy Groups	63,624	1.1
Machinery Manufacturing	62,643	1.1
Miniwarehouse / Self-Storage	$ 56,126	1.0
Nonresidential Building Contractors	$ 54,376	1.0
Industries with >$50 million in outstandings	**$ 4,872,533**	**85.9 %**
Industries with <$50 million in outstandings	$ 799,696	14.1 %
Total Commercial Loans	**$ 5,672,229**	**100.0 %**

Consumer Loans and Lease Financings	Total Outstanding Balance
Real Estate-Residential Secured for Personal Purpose	$ 911,116
Real Estate-Home Equity Secured for Personal Purpose	205,502
Loans to Individuals	12,342
Lease Financings	240,768
Total Consumer Loans and Lease Financings	**$ 1,369,728**
Total	**$ 7,041,957**

Credit Infrastructure

Approval Process

- Experienced credit team
- Conservative credit culture
- Centralized credit underwriting process
- Significant Management oversight via committee approvals for $10 million or greater

Line of Business

Owns Borrower Relationship
Business/Industry Expertise or Analysis
Transaction Structure
Negotiations
Term Sheet

RISK
Management Process

Credit / Risk

Owns Borrower Risk Assessment/Analysis
Portfolio Risk Assessment
Credit Risk Structure
Underwriting Process
Approval Sign-Off
Independent Loan Review

Shared Approval Process

Credit Overview

- Joint signature up to $10.0 million, then management level loan committee for the largest exposures
  - Itemized report of all closed loans of $500K or more reported weekly to Officers Loan Committee.
- Robust independent loan review process, using team based audits with risk based scope.
- Generally, lending is in Pennsylvania, Delaware, New Jersey and Maryland.
- Management of risk appetite through quarterly reporting to Enterprise Risk Management Committee of the Board ("ERM").
  - In-house commercial concentrations levels vs. policy limits, out of market lending report, largest commercial borrowers, regulatory concentrations vs. risk based capital, CRE regulatory guidance report.
- CRE portfolio trends and market analysis, with stress testing, presented annually to ERM Committee, meeting regulatory expectations for portfolio stress testing.
- Independent departments for appraisal and environmental report ordering, construction loan disbursement and monitoring.
- Chief Risk Officer reports directly to the Board of Directors.

LINE OF BUSINESS OVERVIEW

Commercial Banking

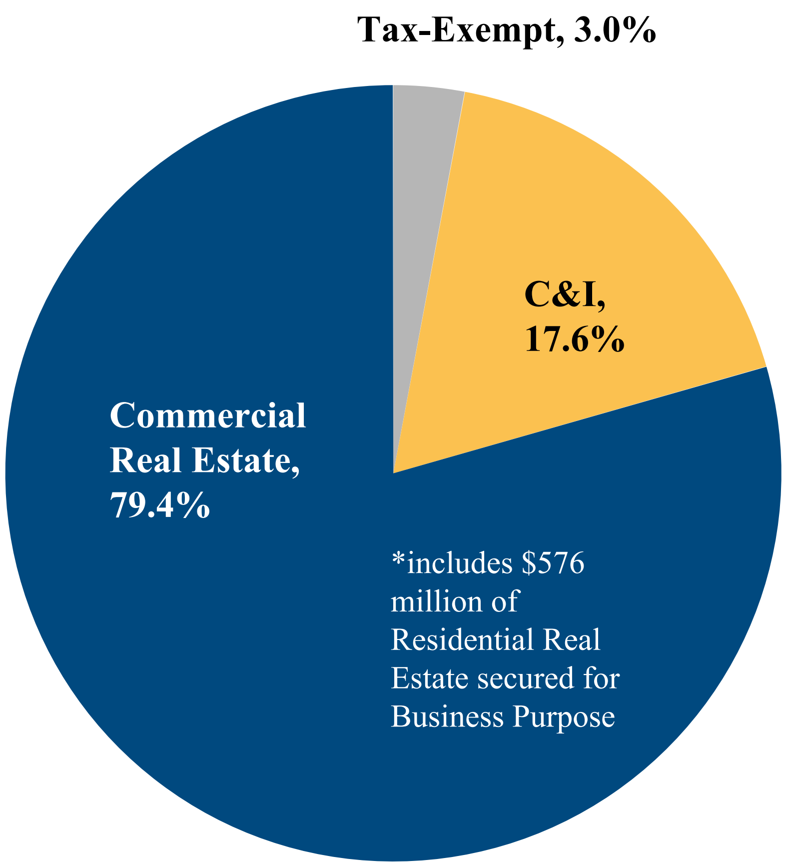
Highlights

- As of 6/30/26, 89 lenders, relationship managers and portfolio managers operating in four divisions established by geography:
  - East Penn and New Jersey: Bucks, Montgomery, Chester, Delaware, Berks, Philadelphia, Lehigh and Northampton counties in Pennsylvania and Cape May, Atlantic and Burlington counties in New Jersey
  - Central PA: Lancaster, York, Cumberland, Lebanon and Dauphin counties
  - Western PA: Allegheny, Beaver, Butler, Fayette, Washington and Westmoreland counties
  - Maryland: Baltimore, Baltimore City, Howard and Anne Arundel counties

- Average loan size as of 6/30/26
  - Commercial real estate - $624K
  - C&I - $348K
  - Tax-exempt - $1.0M

- Commercial customer base provides large opportunity for cross-sell of cash management (deposits), wealth management and insurance products and services

Commercial Loan Detail as of 6/30/26



$5.7 billion, represents 80.5% of loans

Consumer Banking

- 27 financial service centers located in Bucks, Lancaster, Lehigh, Montgomery, Northampton and Philadelphia counties in PA; also operating 12 Regional Centers (Deposit Taking) and 10 retirement centers in Bucks and Montgomery counties.
- Proactively addressed continued reduction in transactional volume by closing 23 financial centers and 4 retirement centers since September 2015; Reinvesting savings in our digital solutions and expanded operating footprint.
- Financial centers staffed by combination of personal bankers and tellers, providing both transaction and consultative services augmented by technology.
- Focused on creating seamless customer experience between in-person and digital.
- Growth strategy focused on obtaining consumer business from commercial customers and their employee base.

Note: Information above as of 6/30/26

Mortgage Banking

UNIVEST HOME LOANS

Highlights

- As of 6/30/26, 35 Loan Officers predominately operating in Bank's core footprint
- Primarily agency lender: FNMA, FHLMC, FHA, VA and USDA
  - FNMA and FHLMC eligible loans sold with servicing retained
  - GNMA issuer
  - FHA, VA and USDA loans currently sold primarily to correspondents with servicing released; we will be ramping up in-house securitization with servicing retained
  - Portfolio primarily non-conforming (size) hybrid ARMs
- $1.0 billion in loans serviced for others as of 6/30/26; $5.9 million in mortgage servicing rights
- Residential mortgages (includes home equity loans) on balance sheet of $1.1 billion or 15.9% of total loans as of 6/30/26

Residential Mortgage Originations

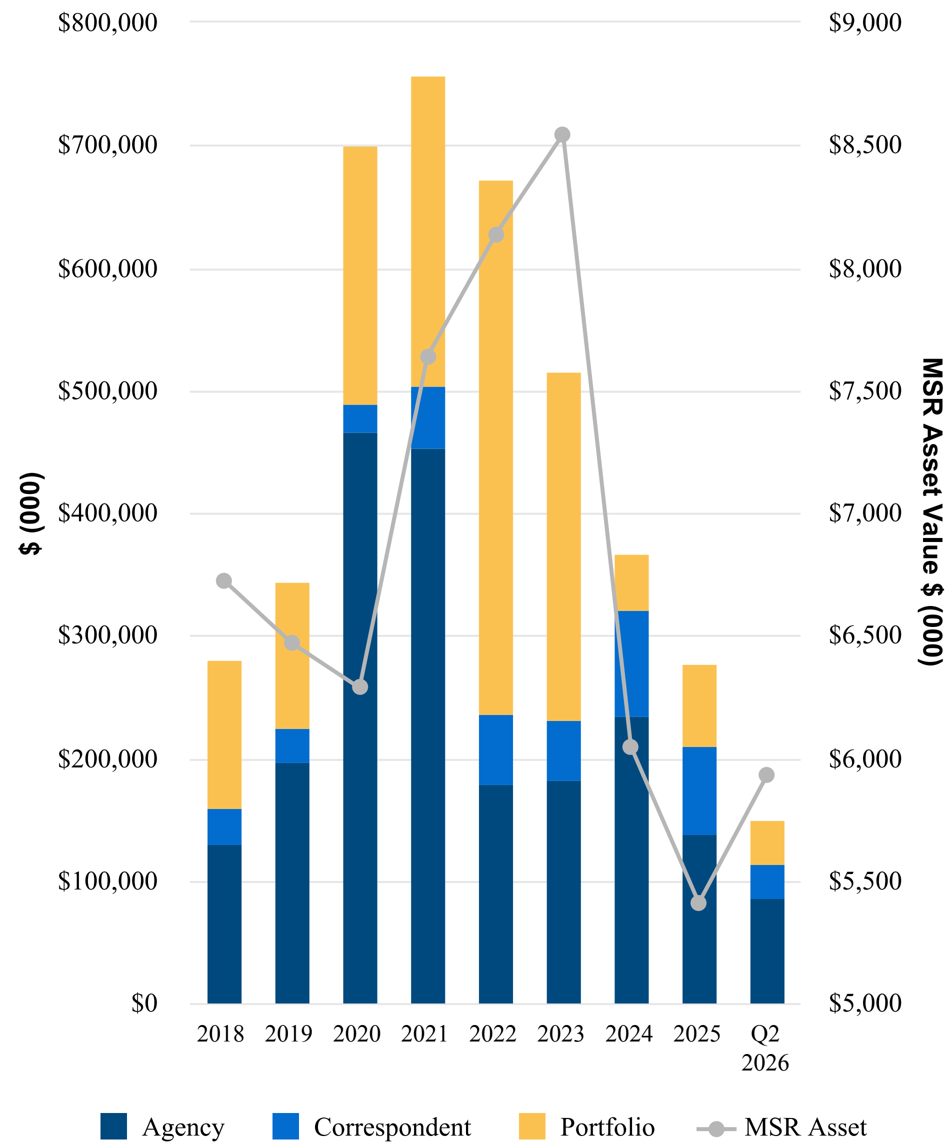


Chart data as of December 31 except for 2026 (6/30)

Univest Capital, Inc.

Highlights

- Equipment financing business with $241 million in lease receivables as of 6/30/26
    - Average lease origination size of ~$82K typically with four-year term
- Primary industries served: health care, education, automotive, golf/turf, C&I equipment and energy
- Trusted A/B Lending Partner: disciplined credit philosophy with rigorous due diligence and market expertise
    - Total delinquency rate under 1% as of 6/30/2026
- Manage residual risk by primarily using $1 buyout leases and equipment finance agreements (~$1.4 million of residuals as of 6/30/26)

Lease Financing

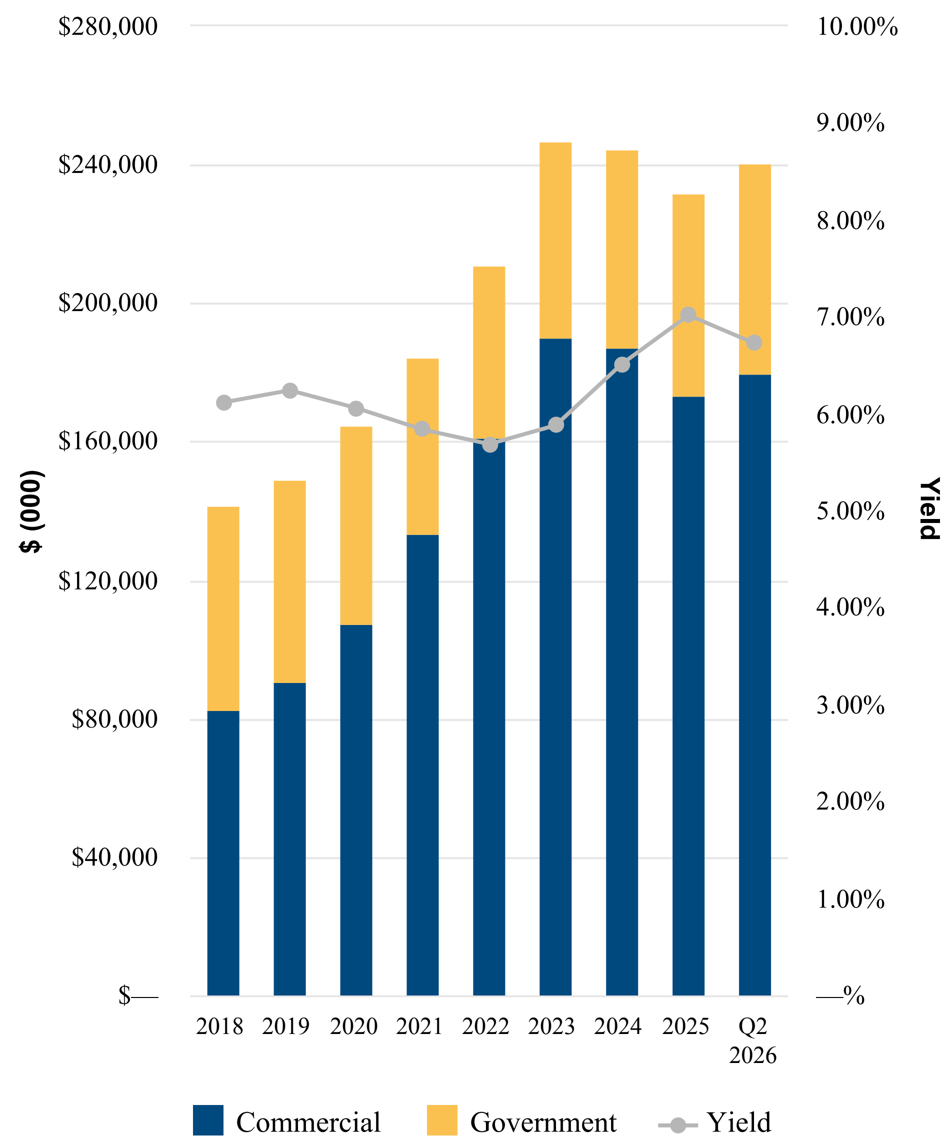


Chart data as of December 31 except for 2026 (6/30)

Wealth Management

Highlights

- Comprehensive wealth management platform including broker / dealer, municipal pension services, registered investment advisor, retirement plan services and trust
- The wealth management division operates under the Girard brand (i.e., Girard Advisory Services, LLC, Girard Benefits Group, LLC, Girard Pension Services, LLC, Girard Investment Services, LLC)
- Organic growth supplemented by acquisition
    - Trust powers obtained in 1928
    - Broker / Dealer acquired in 1999
    - Municipal pension operation acquired in 2008
    - Registered investment advisor, Girard Partners, acquired in 2014
- $6.2 billion in assets under management/ supervision at 6/30/26

Assets Under Management/Supervision

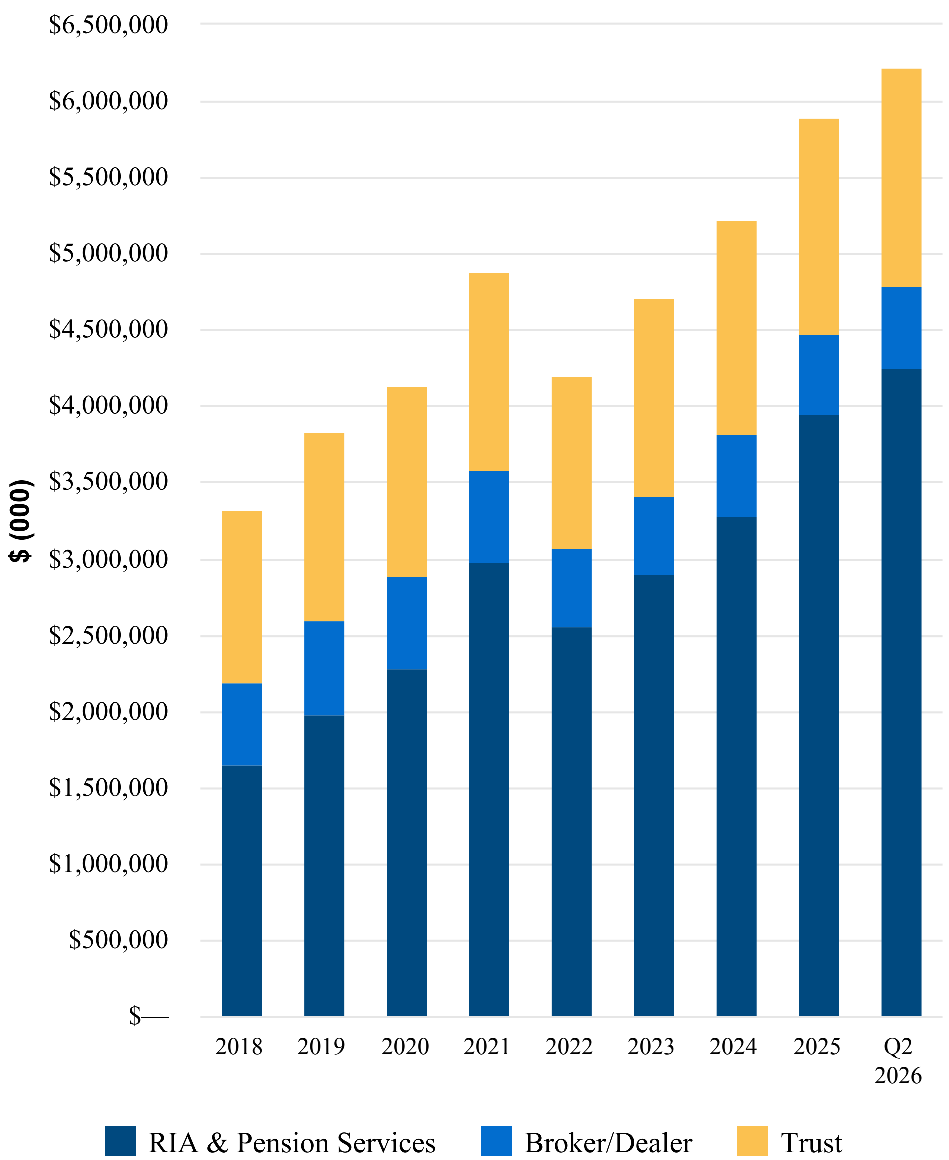


Chart data as of December 31 except for 2026 (6/30)

Insurance

Highlights

- Independent insurance agency with more than 60 carrier relationships as of 6/30/26
- Full service agency providing commercial and personal lines, employee benefits and HR consulting solutions
- Built via eight acquisitions beginning in 2000
- Agent for written premiums of $233 million as of 6/30/26

Agent Written Premiums

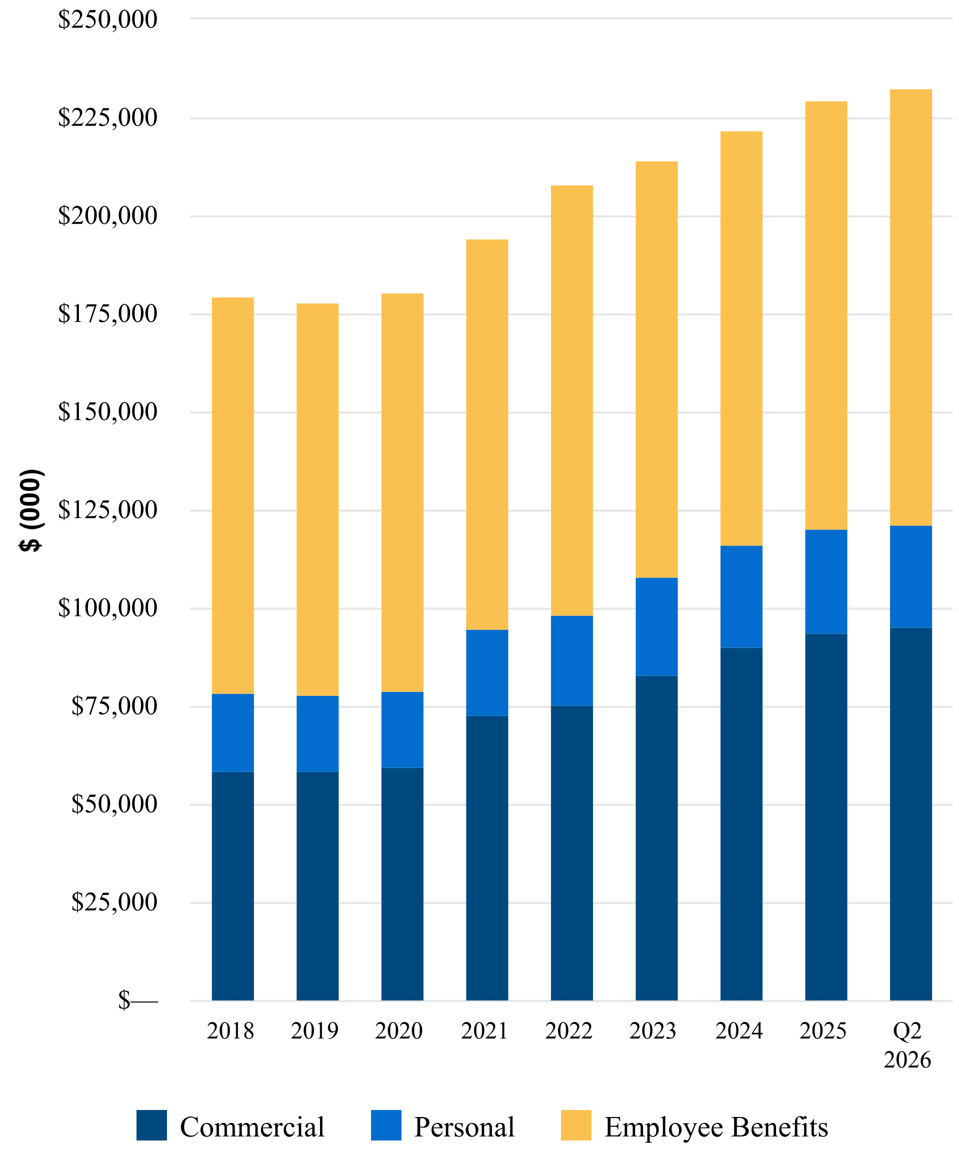


Chart data as of December 31 except for 2026 (6/30)

APPENDIX

(Non-GAAP Reconciliations)

CELEBRATING 150 YEARS

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BANKING | INSURANCE | INVESTMENTS

Appendix – Non-GAAP Reconciliations

$ (000)	2018	2019	2020	2021	2022	2023	2024	2025	YTD Q2 2026
1. Tangible Common Equity									
Shareholders' Equity	$ 624,133	$ 675,122	$ 692,472	$ 773,794	$ 776,500	$ 839,208	$ 887,301	$ 943,318	$ 954,253
Less: Goodwill	172,559	172,559	172,559	175,510	175,510	175,510	175,510	175,510	175,510
Less: Other Intangibles [1]	5,264	3,815	2,580	4,210	3,251	2,405	2,263	1,919	1,923
Tangible Common Equity	$ 446,310	$ 498,748	$ 517,333	$ 594,074	$ 597,739	$ 661,293	$ 709,528	$ 765,889	$ 776,820
Shares Outstanding	29,270,852	29,334,629	29,295,052	29,500,542	29,271,915	29,511,721	29,045,877	28,156,917	27,585,768
Tangible Book Value per Share	$15.25	$17.00	$17.66	$20.14	$20.42	$22.41	$24.43	$27.20	$28.16
2. Average Tangible Common Equity									
Average Shareholders' Equity	$ 612,197	$ 652,453	$ 668,201	$ 734,456	$ 771,499	$ 805,667	$ 858,019	$ 916,433	$ 950,693
Less: Average Goodwill	172,559	172,559	172,559	172,810	175,510	175,510	175,510	175,510	175,510
Less: Average Other Intangibles [1]	6,258	4,548	3,181	2,338	3,694	2,802	2,193	2,036	1,929
Average Tangible Common Equity	$ 433,380	$ 475,346	$ 492,461	$ 559,308	$ 592,295	$ 627,355	$ 680,316	$ 738,887	$ 773,254
3. Tangible Assets									
Total Assets	$ 4,984,347	$ 5,380,924	$ 6,336,496	$ 7,122,421	$ 7,222,016	$ 7,780,628	$ 8,128,417	$ 8,436,897	$ 8,202,992
Goodwill	(172,559)	(172,559)	(172,559)	(175,510)	(175,510)	(175,510)	(175,510)	(175,510)	(175,510)
Other Intangibles [2]	(5,265)	(3,658)	(2,580)	(4,210)	(3,251)	(2,405)	(2,263)	(1,919)	(1,923)
Tangible Assets	$ 4,806,523	$ 5,204,707	$ 6,161,357	$ 6,942,701	$ 7,043,255	$ 7,602,713	$ 7,950,644	$ 8,259,468	$ 8,025,559
4. Average Assets Excluding PPP									
Average Assets	$ 4,737,772	$ 5,224,583	$ 6,006,877	$ 6,655,443	$ 6,956,292	$ 7,557,058	$ 7,897,707	$ 8,171,555	$ 8,191,514
Less: Average PPP Loans	—	—	342,920	281,484	7,939	—	—	—	—
Average Assets Excluding PPP	$ 4,737,772	$ 5,224,583	$ 5,663,957	$ 6,373,959	$ 6,948,353	$ 7,557,058	$ 7,897,707	$ 8,171,555	$ 8,191,514
5. Total Loans excluding PPP									
Total Loans	$ 4,006,574	$ 4,386,836	$ 5,306,841	$ 5,310,017	$ 6,123,230	$ 6,567,214	$ 6,826,583	$ 6,914,804	$ 7,041,957
Less: PPP Loans	—	—	483,773	31,748	2,147	—	—	—	—
Total Loans excluding PPP	$ 4,006,574	$ 4,386,836	$ 4,823,068	$ 5,278,269	$ 6,121,083	$ 6,567,214	$ 6,826,583	$ 6,914,804	$ 7,041,957

1. Amount does not include mortgage servicing rights

Appendix – Non-GAAP Reconciliations (Continued)

$ (000)	2018	2019	2020	2021	2022	2023	2024	2025	YTD Q2 2026
6. Average Interest Earning Assets excluding Excess Liquidity and PPP Loans									
Average Interest Earning Assets	$ 4,321,322	$ 4,783,680	$ 5,594,910	$ 6,232,133	$ 6,520,116	$ 7,096,690	$ 7,433,260	$ 7,703,378	$ 7,723,149
Less: Average PPP Loans	—	—	342,920	281,484	7,939	—	—	—	—
Less: Average Excess Liquidity [1]	16,984	101,760	234,372	436,351	285,875	90,309	180,356	293,556	173,139
Avg Int Earning Assets excl. Excess Liq. & PPP	$ 4,304,338	$ 4,681,920	$ 5,017,618	$ 5,514,298	$ 6,226,302	$ 7,006,381	$ 7,252,904	$ 7,409,822	$ 7,550,010
7. Core Net Interest Income									
Net Interest Income	$ 158,062	$ 169,232	$ 174,361	$ 188,383	$ 218,297	$ 219,997	$ 211,170	$ 240,195	$ 129,613
Tax Equivalent Interest Income	2,649	2,594	2,466	2,128	1,915	1,199	1,173	1,657	970
Net Interest Income (Tax Equivalent)	$ 160,711	$ 171,826	$ 176,827	$ 190,511	$ 220,212	$ 221,196	$ 212,343	$ 241,852	$ 130,583
Less: Purchase Accounting Net Interest Income	1,037	760	(43)	145	131	—	—	—	—
Less: PPP Net Interest Income	—	—	7,862	15,032	797	—	—	—	—
Core Net Interest Income	$ 159,674	$ 171,066	$ 169,008	$ 175,334	$ 219,284	$ 221,196	$ 212,343	$ 241,852	$ 130,583
8. Reported Net Interest Margin (Tax Equivalent)									
Net Interest Income (Tax Equivalent) [2]	$ 160,711	$ 171,826	$ 176,827	$ 190,511	$ 220,212	$ 221,196	$ 212,343	$ 241,852	$ 263,330
Average Interest Earning Assets	$4,321,322	$4,783,680	$5,594,910	$6,232,133	$6,520,116	$7,096,690	$7,433,260	$7,703,378	$7,723,149
Reported Net Interest Margin (Tax Equivalent)	3.72 %	3.59 %	3.16 %	3.06 %	3.38 %	3.12 %	2.86 %	3.14 %	3.41 %
9. Core Net Interest Margin									
Core Net Interest Income [2]	$159,674	$171,066	$169,008	$175,334	$219,284	$221,196	$212,343	$241,852	$263,330
Avg Int Earning Assets excl. Excess Liq. & PPP	$4,304,338	$4,681,920	$5,017,618	$5,514,298	$6,226,302	$7,006,381	$7,252,904	$7,409,822	$7,550,010
Core Net Interest Margin	3.71 %	3.65 %	3.37 %	3.18 %	3.52 %	3.16 %	2.93 %	3.26 %	3.49 %
10. Core Tax Equivalent Revenue									
Total Revenue	$ 218,235	$ 234,654	$ 252,689	$ 271,607	$ 296,182	$ 296,821	$ 299,225	$ 328,056	$ 171,807
Plus: Tax Equivalent Adjustment	3,493	3,439	3,248	3,186	2,922	2,046	2,199	3,212	2,562
Tax Equivalent Revenue	$ 221,728	$ 238,093	$ 255,937	$ 274,793	$ 299,104	$ 298,867	$ 301,424	$ 331,268	$ 174,369
Less: BOLI Death Benefits (Tax Equivalent)	715	—	—	1,392	1,237	—	310	2,654	1,376
Less: Gain on Sale of MSRs	—	—	—	—	—	—	3,361	17	
Plus: OREO Valuation Adjustment	693	—	300	—	22	977	122	—	5,249
Less: PPP Net Interest Income	—	—	7,862	15,032	797	—	—	—	—
Core Tax Equivalent Revenue	$ 221,706	$ 238,093	$ 248,375	$ 258,369	$ 297,092	$ 299,844	$ 297,875	$ 328,596	$ 178,242

1. Excess liquidity is defined by Management as Interest Earning Deposits with Other Banks greater than $40 million
2. YTD Q2 2026 amount is annualized for purposes of the calculation.

Appendix – Non-GAAP Reconciliations (Continued)

$ (000)	2018	2019	2020	2021	2022	2023	2024	2025	YTD Q2 2026
11. Core Pre-Tax Pre-Provision Income less Net Charge-offs ("PTPP-NCO")									
Pre-Tax Income	$ 60,686	$ 80,053	$ 56,897	$ 114,330	$ 97,210	$ 88,689	$ 95,300	$ 113,350	$ 62,039
Plus: Provision for Credit Losses	20,310	8,511	40,794	(10,132)	12,198	10,770	5,933	11,667	3,975
Less: BOLI Death Benefits	446	—	—	1,101	977	—	245	2,097	1,087
Plus: Restructuring Charges	571	—	1,439	—	184	1,519	—	—	427
Less: Net Charge-offs	12,501	2,551	4,648	213	3,895	5,397	3,802	11,118	3,195
Less: FDIC Small Bank Assessment Credit	—	1,102	—	—	—	—	—	—	—
Less: PPP Activity	—	—	9,142	15,648	797	—	—	—	—
Less: Gain on Sale of MSRs	—	—	—	—	—	—	3,361	17	—
Plus: OREO Valuation Adjustment	693	—	300	—	22	977	122	—	5,249
Plus: Digital Transformation	—	—	—	—	3,806	1,558	—	—	—
Plus: Market Expansions	—	—	—	—	705	3,182	—	—	—
Core PTPP-NCO	$ 69,313	$ 84,911	$ 85,640	$ 87,236	$ 108,456	$ 101,298	$ 93,947	$ 111,785	$ 67,408
Plus: Intangible expense	2,166	1,595	1,216	979	1,293	938	694	469	185
Core PTPP-NCO excluding intangible expense	$ 71,479	$ 86,506	$ 86,856	$ 88,215	$ 109,749	$ 102,236	$ 94,641	$ 112,254	$ 67,593

$ (000)	2018	2019	2020	2021	2022	2023	2024	2025	YTD Q2 2026
12. Core Noninterest Expense & Core Noninterest Expense, excluding PA shares tax									
Noninterest expense	$ 137,239	$ 146,090	$ 154,998	$ 167,409	$ 186,774	$ 197,362	$ 197,992	$ 203,039	$ 105,793
Less: Restructuring costs	571	—	1,439	—	184	1,519	—	—	427
Plus: FDIC Small Bank Assessment Credit	—	1,102	—	—	—	—	—	—	—
Plus: Capitalized compensation for PPP Loans	—	—	1,280	616	—	—	—	—	—
Less: Digital transformation	—	—	—	—	3,806	1,558	—	—	—
Less: Market Expansions	—	—	—	—	705	4,025	—	—	—
Core Noninterest Expense	$ 136,668	$ 147,192	$ 154,839	$ 168,025	$ 182,079	$ 190,260	$ 197,992	$ 203,039	$ 105,366
Less: Bank Capital Stock Tax Expense	3,857	3,895	4,376	4,728	4,833	5,038	5,287	5,684	2,963
Core Noninterest Expense, excl PA shares tax	$ 132,811	$ 143,297	$ 150,463	$ 163,297	$ 177,246	$ 185,222	$ 192,705	$ 197,355	$ 102,403

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