



**KBW Winter Financial Services Conference
February 12, 2026**

Forward-Looking Statements

Certain statements of other than historical fact that are contained in this press release and in other written materials, documents and oral statements issued by or on behalf of the Company may be considered to be “forward-looking statements” within the meaning of and subject to the safe harbor protections of the Private Securities Litigation Reform Act of 1995. These forward-looking statements are not guarantees of future performance, nor should they be relied upon as representing management’s views as of any subsequent date. These statements may include words such as “expect,” “estimate,” “project,” “anticipate,” “appear,” “believe,” “could,” “should,” “may,” “might,” “will,” “would,” “seek,” “intend,” “probability,” “risk,” “goal,” “target,” “objective,” “plans,” “potential,” and similar expressions. Forward-looking statements are statements with respect to the Company’s beliefs, plans, expectations, objectives, goals, anticipations, assumptions, estimates, intentions and future performance and are subject to significant known and unknown risks and uncertainties, which could cause the Company’s actual results to differ materially from the results discussed in the forward-looking statements. For example, trends in asset quality, capital, liquidity, the Company’s ability to sell nonperforming assets, expense reductions, planned operational efficiencies and earnings from growth and certain market risk disclosures, including the impact of interest rates and our expectations regarding rate changes, tax reform, inflation, tariffs, the impacts related to or resulting from other economic factors are based upon information presently available to management and are dependent on choices about key model characteristics and assumptions and are subject to various limitations. By their nature, certain of the market risk disclosures are only estimates and could be materially different from what actually occurs in the future. Accordingly, our results could materially differ from those that have been estimated. The most significant factors that could cause future results to differ materially from those anticipated by our forward-looking statements include: general economic conditions in our markets, including the ongoing impact of higher inflation levels, interest rate fluctuations, including the impact of changes in interest rates on our financial projections, models and guidance, as well as the effects of declines in the real estate market, tariffs or trade wars (including reduced consumer spending, lower economic growth or recession, reduced demand for U.S. exports, disruptions to supply chains, and decreased demand for other banking products and services), high unemployment and increasing insurance costs, as well as the financial stress to borrowers as a result of the foregoing, all of which could impact economic growth and could cause a reduction in financial transactions and business activities, including decreased deposits and reduced loan originations, and our ability to manage liquidity in a rapidly changing and unpredictable market; the extensive regulations the Company is subject to and legislative and regulatory changes; the Company’s ability to successfully execute its business strategy; the Company’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 its markets; the Company’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; the Company’s ability to use technology to provide products and services to its customers; 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 the Company, in particular; claims, litigation or regulatory investigations and actions that the Company may become subject to; the failure to identify, attract and retain key personnel and other employees and to engage in adequate succession planning; the Company’s recent executive transition; and the additional risks included in the Company’s Annual Report on Form 10-K for the year ended December 31, 2024, under “Part I - Item 1. Forward Looking Information” and “Part I - Item 1A. Risk Factors” and in the Company’s other filings with the Securities and Exchange Commission. The Company disclaims any obligation to update any factors or to announce publicly the result of revisions to any of the forward-looking statements included herein to reflect future events or developments.

Key Management Team

Keith Donahoe, *President and Chief Executive Officer*

- Has served as President of the Company since 2024
- Previously served as Regional President, Central Texas from 2022-2024
- Over 30 years of experience in the banking and financial services industry

Julie Shamburger, *Chief Financial Officer*

- Chief Accounting Officer of Southside Bank from 2011-2016
- Over 40 years with Southside

Curtis Burchard, *Chief Lending Officer*

- Prior to Southside, served as Head of Commercial Real Estate at another Texas public bank
- Over 40 years of experience in the banking and financial services industry

TL Arnold, *Chief Credit Officer*

- Board member of William Mann Community Development Corporation
- 10 years with Southside and over 35 years of experience in the banking and financial services industry

Mitchell Craddock, *Chief Operations Officer*

- EVP and Associate Chief Operations Officer from 2024-2025
- Over 20 years in the banking and financial services industry

Suni Davis, *Chief Treasury Officer*

- Chief Risk Officer of Southside from 2016-2024
- 25 years with Southside

Southside Snapshot

Company Overview

- Founded in 1960 with headquarters in Tyler, TX
- Community-focused financial institution
- Offers a broad range of consumer, commercial and mortgage banking services, as well as private banking, wealth management and trust services, and brokerage services
- Awarded one of the "Best Banks to Work For" in 2025, for the fourth consecutive year, by American Banker
- Diversified branch footprint consisting of 53 branches, 12 of which are located in grocery stores
- 781 Full-Time Equivalent Employees
- Insider ownership equal to 3.53%⁽¹⁾
- Experienced Management Team, each with over 20 years of experience in Banking
- Strong asset quality, with NPA to Total Assets of 0.45%

(1) Source: Bloomberg as of 2/1/2026

(2) See Non-GAAP Reconciliation

(3) Calculated on a fully taxable-equivalent basis (FTE)

Financial Highlights (\$mm)

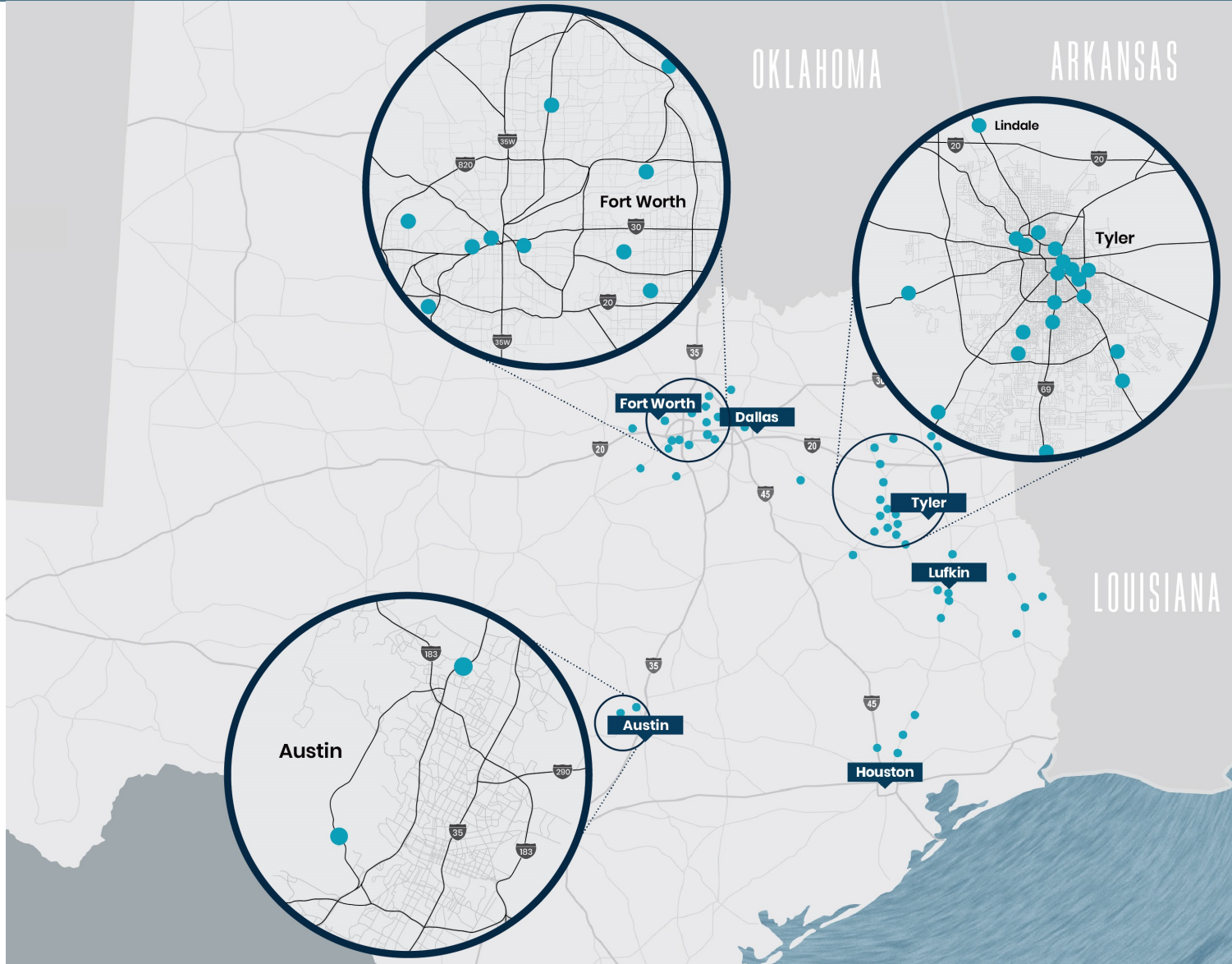
	As of and for the Years Ended December 31,	
	2024	2025
Balance Sheet		
Total Assets	\$ 8,517	\$ 8,515
Total Loan (EX HFS)	4,662	4,818
Total Deposits	6,654	6,865
Total Equity	812	848
Profitability		
ROAA	1.06 %	0.83 %
ROATCE ⁽²⁾	14.92	11.22
Net Interest Margin ⁽²⁾⁽³⁾	2.88	2.93
Efficiency Ratio ⁽²⁾⁽³⁾	53.52	53.48
Capital		
TCE/TA ⁽²⁾	7.33 %	7.77 %
Common Equity Tier 1 Ratio	13.04	12.87
Tier 1 Risk-Based Ratio	14.07	13.88
Total Risk-Based Ratio	16.49	18.54
Leverage Ratio	9.67	9.72
Asset Quality		
NPAs/Loans and Oreo	0.08 %	0.79 %
NCOs/Avg Loans	0.04	0.06
Reserve/ Total Loans	0.96	0.94
Reserve/NPLs	1,408.35	118.70
Per Common Share		
Tangible Book Value ⁽²⁾	\$ 20.05	\$ 21.72
Diluted Earnings	2.91	2.29

Markets of Operation

	# of Branches	Background and Highlights
East Texas	25	<ul style="list-style-type: none"> • Founded in 1960 in Tyler, TX • Leading deposit market share (39%) in Smith County • Tyler metropolitan area population of approximately 240,000
Dallas – Fort Worth	15	<ul style="list-style-type: none"> • Acquired Fort Worth Bancshares, Inc. (\$129m in Assets) in 2007 and OmniAmerican Bancorp, Inc. (\$1.4b in Assets) in 2014 • Expanded footprint with a Loan Production Office in Dallas January 2024 • #1 largest MSA in Texas and #4 in U.S. • 21 Fortune 500 Companies
Southeast Texas	10	<ul style="list-style-type: none"> • Acquired Diboll State Bancshares, Inc. (\$1.0b in Assets) in 2017 • Leading deposit market share (26%) in Angelina County • Lufkin metropolitan area population of approximately 90,000
Austin	2	<ul style="list-style-type: none"> • Expanded footprint to Austin with LPO acquired through Fort Worth Bancshares, Inc. transaction in 2007, became a full service branch in 2011 • #4 largest MSA in Texas
Houston	1	<ul style="list-style-type: none"> • #2 largest MSA in Texas and #5 in the US • 26 Fortune 500 Companies

Geographic Footprint

Geographic Footprint consists of 53 branches in Texas, including 12 grocery store branches



Goals for 2026

- Maintain asset quality
- Continue focus on consistent customer experience across all markets and delivery channels
- Increase net-interest income through organic loan & non-maturity deposit growth
- Increase non-interest income through metro market expansion of wealth management services
- Identify potential acquisition targets
- Further enhance digital/technology strategies specifically related to operational efficiencies

Financial Results Three Months Ended

	December 31, 2025		December 31, 2024		%Chg.
Net Income (in thousands)	\$	20,987	\$	21,786	(3.67)%
EPS (diluted)	\$	0.70	\$	0.71	(1.41)%
ROAE		9.85 %		10.54 %	
ROAA		0.99 %		1.03 %	
Efficiency Ratio (FTE) ⁽¹⁾		52.28 %		54.00 %	

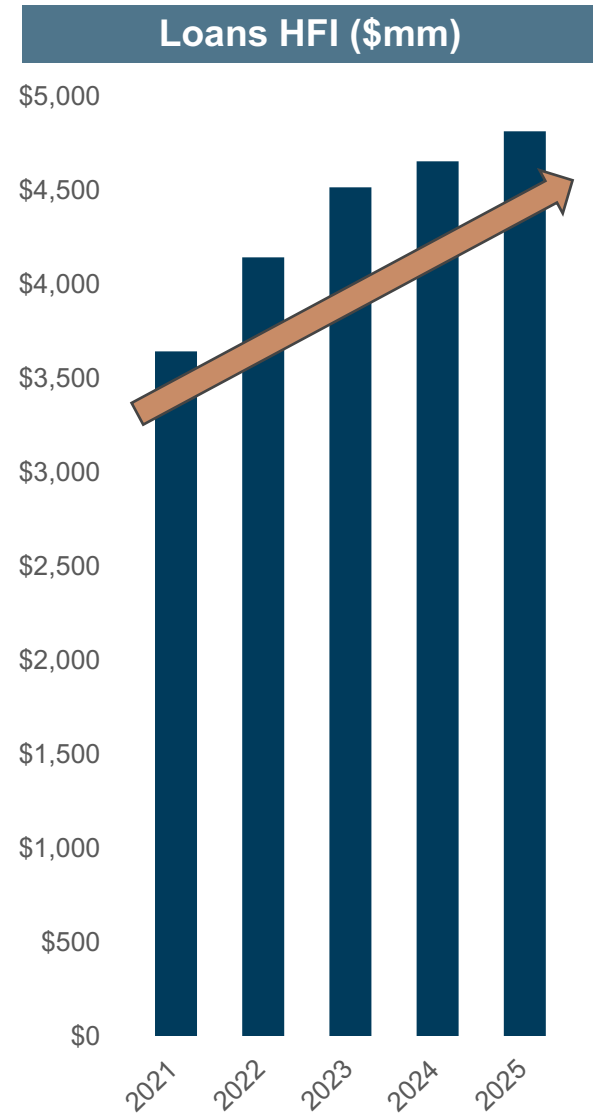
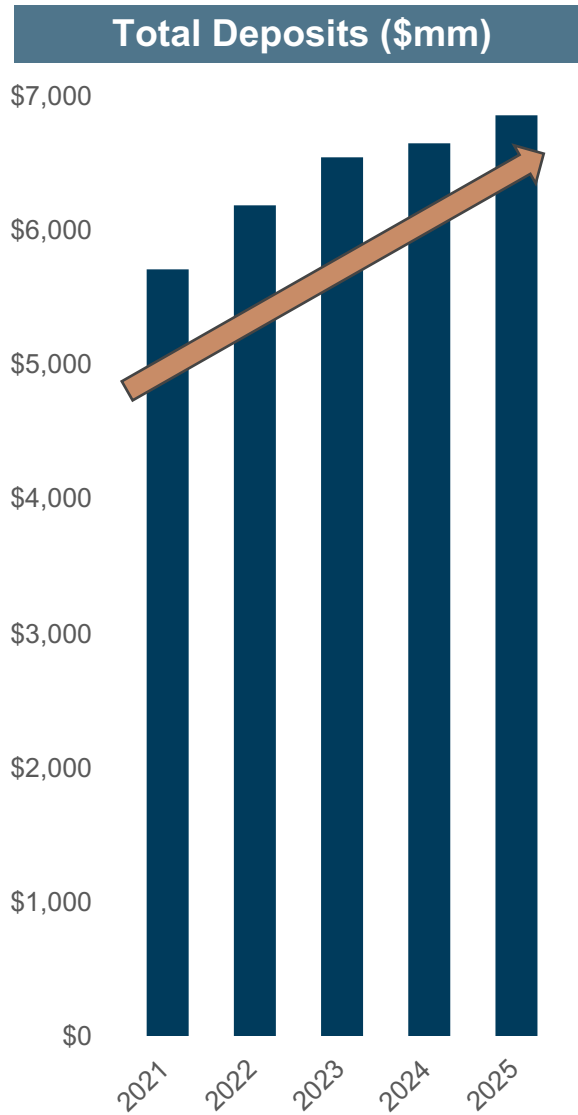
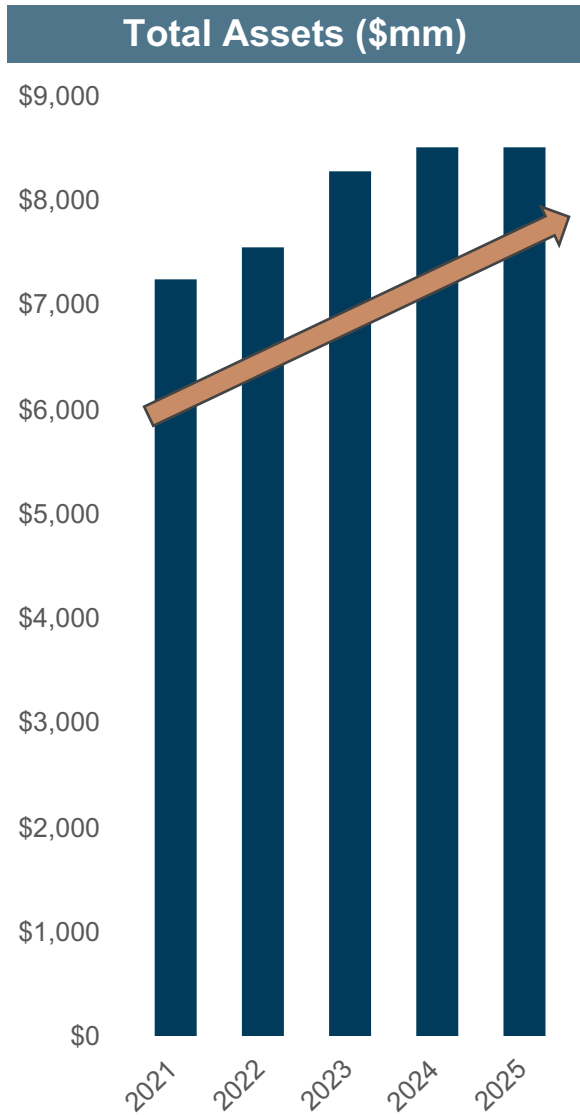
(1) Calculated on a fully taxable-equivalent basis (FTE). See Non-GAAP Reconciliation.

Financial Results Year ended

	December 31, 2025	December 31, 2024	%Chg.
Net Income (in thousands)	\$ 69,220	\$ 88,494	(21.78)%
EPS (diluted)	\$ 2.29	\$ 2.91	(21.31)%
ROAE	8.40 %	11.03 %	
ROAA	0.83 %	1.06 %	
Efficiency Ratio (FTE) ⁽¹⁾	53.48 %	53.52 %	

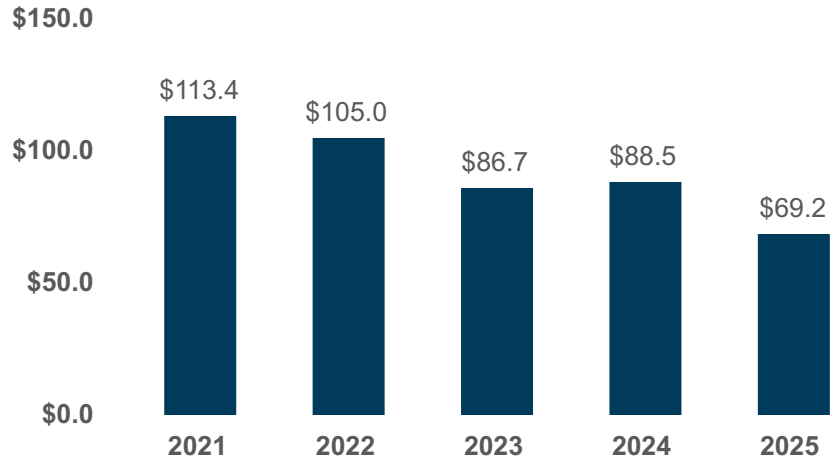
(1) Calculated on a fully taxable-equivalent basis (FTE). See Non-GAAP Reconciliation.

Balance Sheet Growth

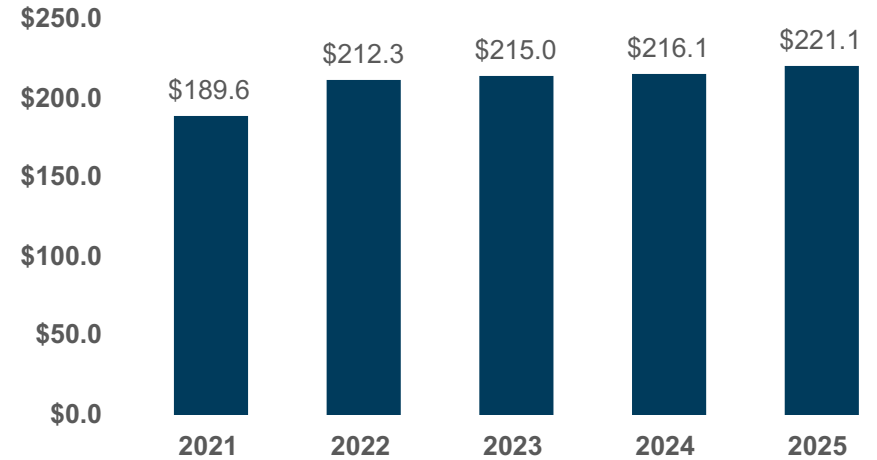


Profitability

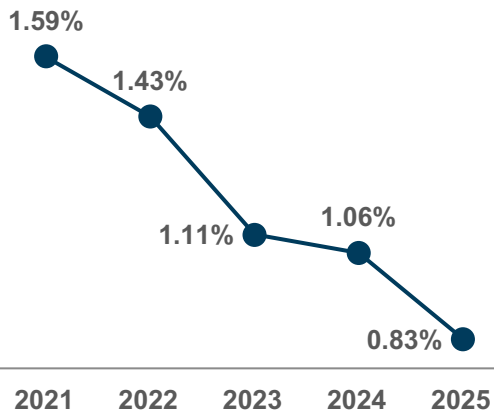
Net Income (\$mm)



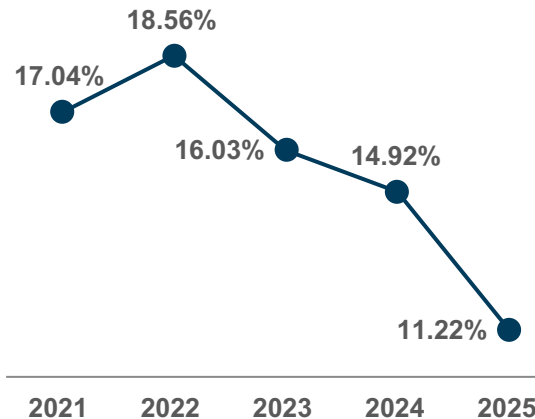
Net Interest Income (\$mm)



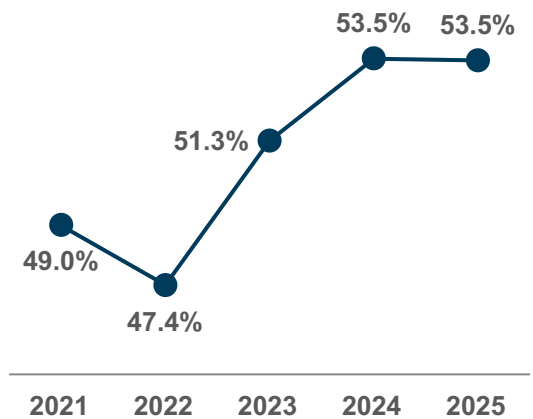
ROAA



ROATCE⁽¹⁾

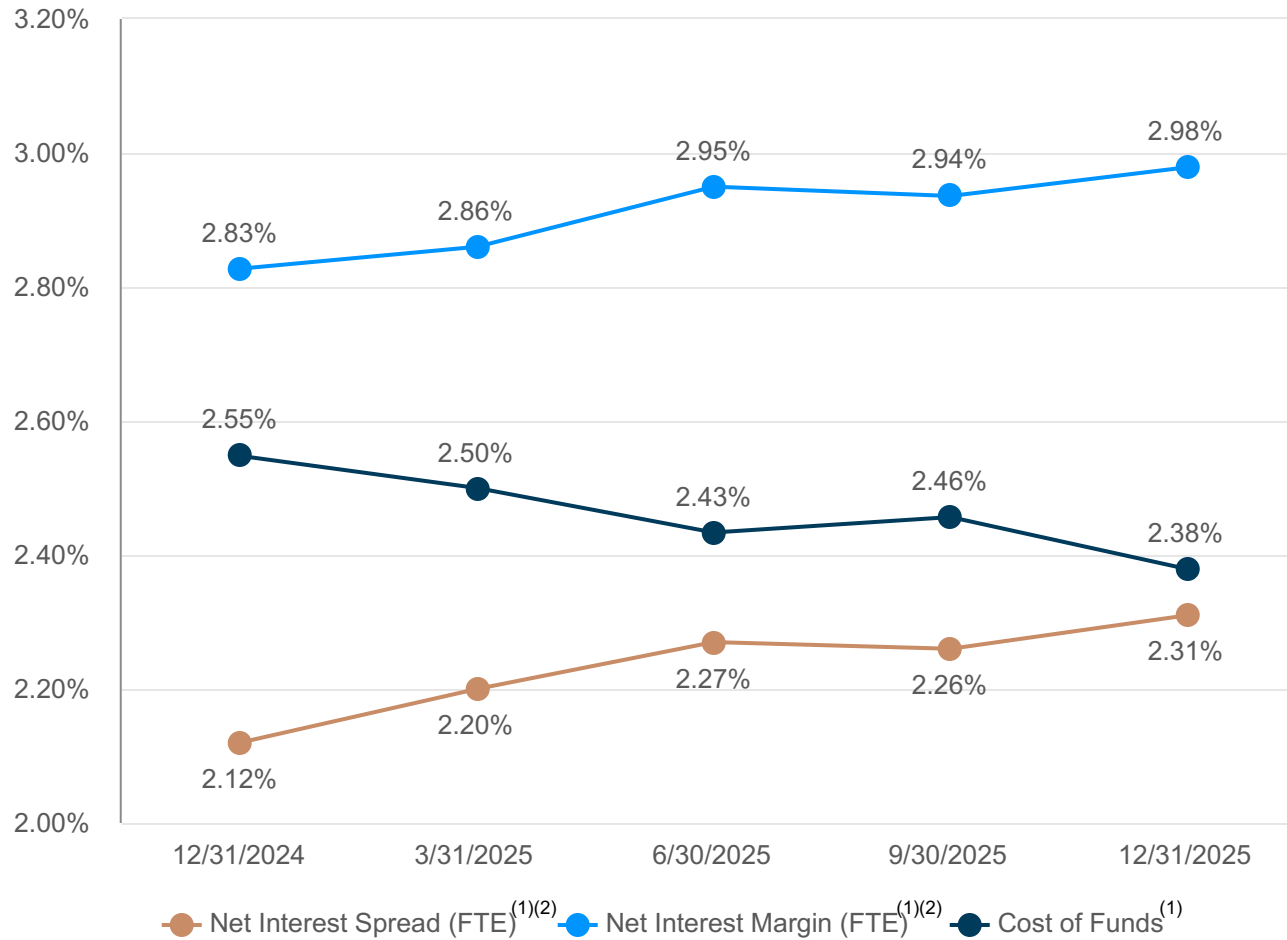


Efficiency Ratio (FTE)⁽¹⁾



(1) Calculated on a fully taxable-equivalent basis (FTE). See Non-GAAP Reconciliation.

Quarterly Yield & Cost Trends

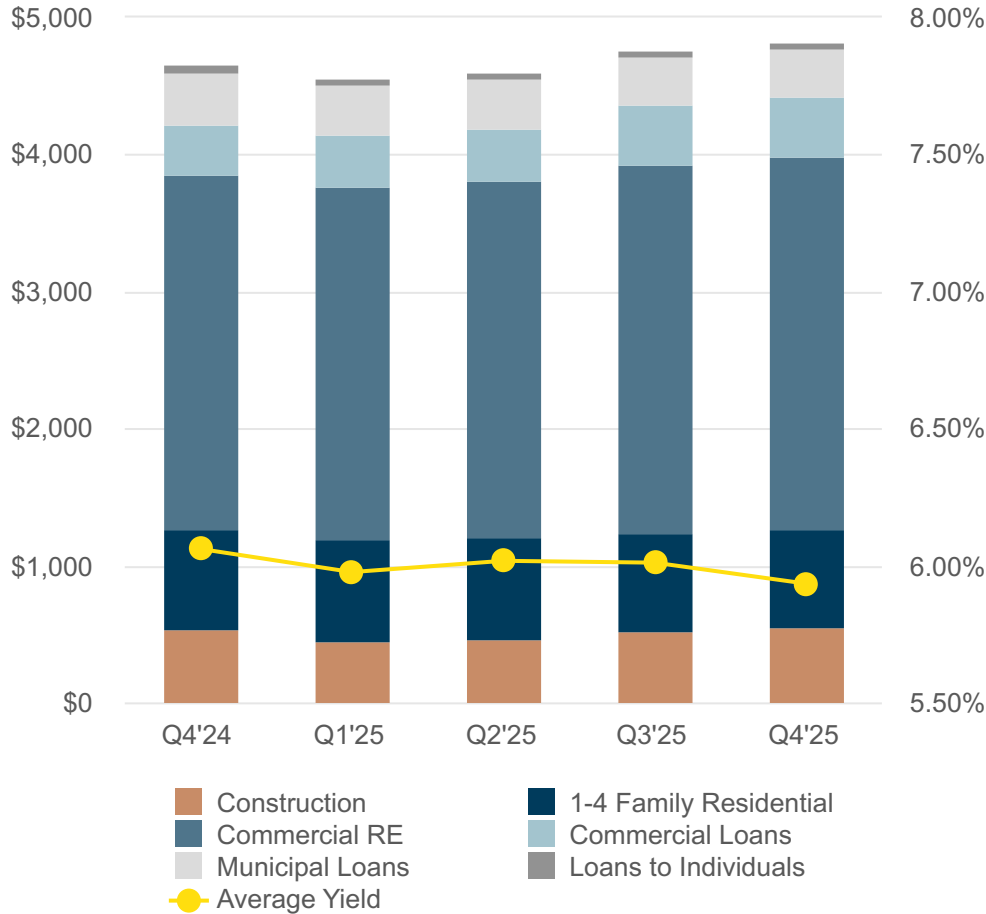


(1) Annualized

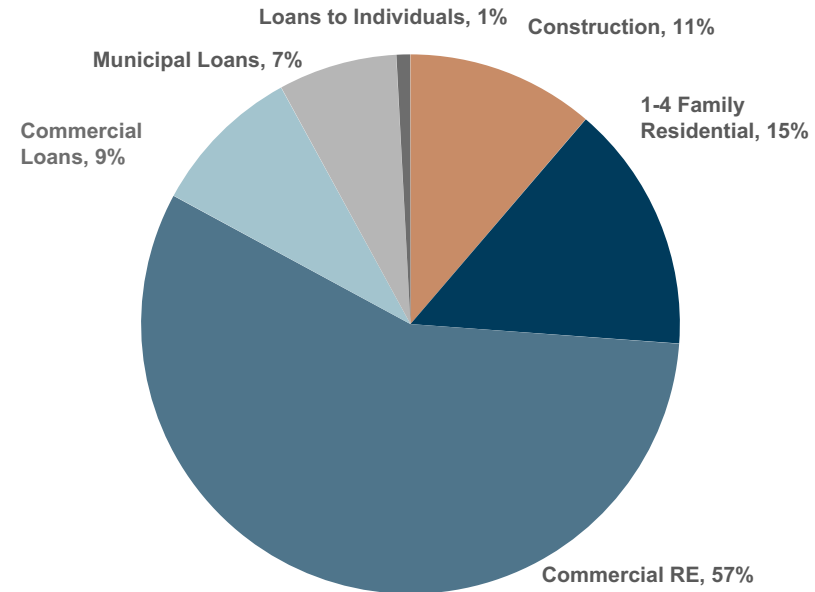
(2) Calculated on a fully taxable-equivalent basis (FTE), a non-GAAP measure. See non-GAAP reconciliation.

Loan Portfolio

Loan Balances



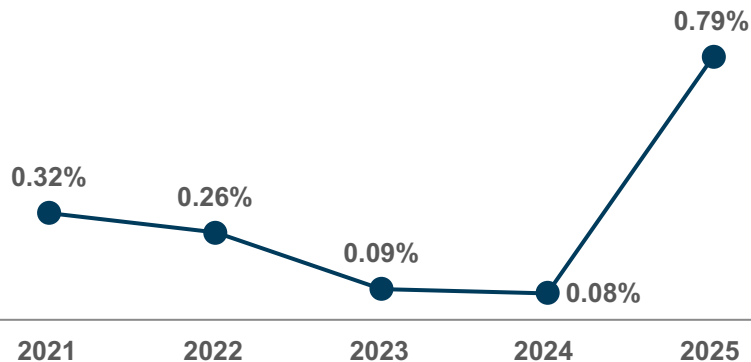
Loans 12/31/2025



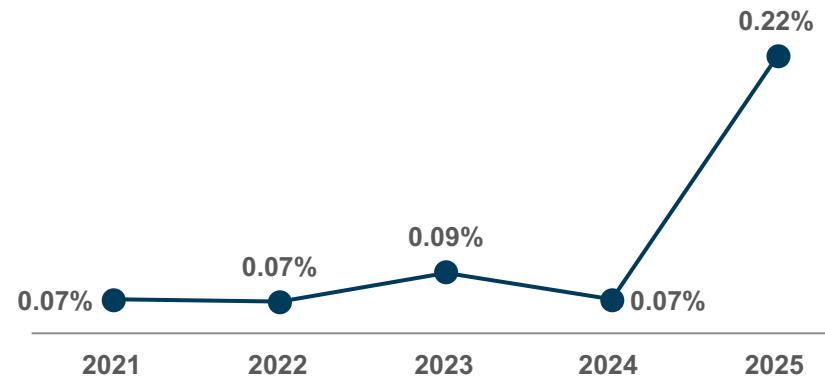
Loan Type	\$mm	%
Real Estate Loans (RE):		
Construction	\$ 548	11 %
1-4 Family Residential	724	15 %
Commercial RE	2,713	57 %
Commercial Loans	445	9 %
Municipal Loans	347	7 %
Loans to Individuals	41	1 %
Total	\$ 4,818	100 %

Asset Quality Trends

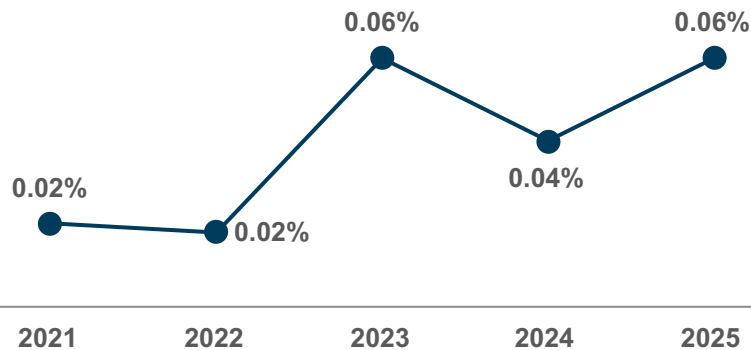
NPAs / Loans and OREO⁽¹⁾⁽²⁾



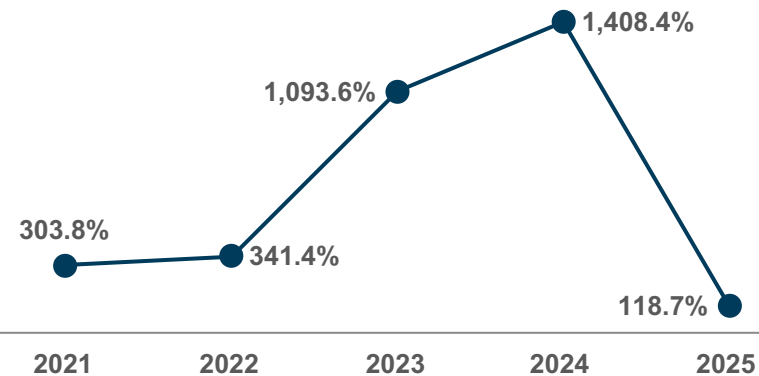
Nonaccrual Loans / Loans⁽¹⁾



NCOs / Average Loans



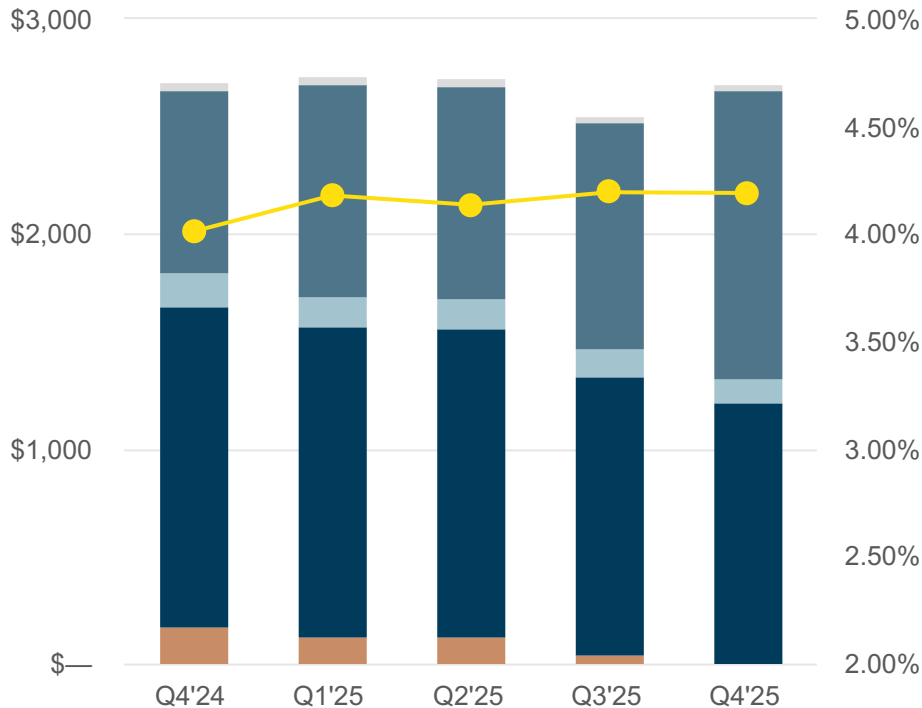
ALLL / NPLs⁽¹⁾



- (1) Pursuant to our adoption of ASU 2022-02, effective January 1, 2023, we prospectively discontinued the recognition and measurement guidance previously required on troubled debt restructures. As a result, non-performing loans (NPLs) beginning March 31, 2023 exclude any loan modifications that are performing but would have previously required disclosure as troubled debt restructures.
- (2) Nonperforming assets increased during 2025 primarily due to an increase of \$27.5 million in restructured loans due to an extension of maturity on a CRE loan to allow for an extended lease up period.

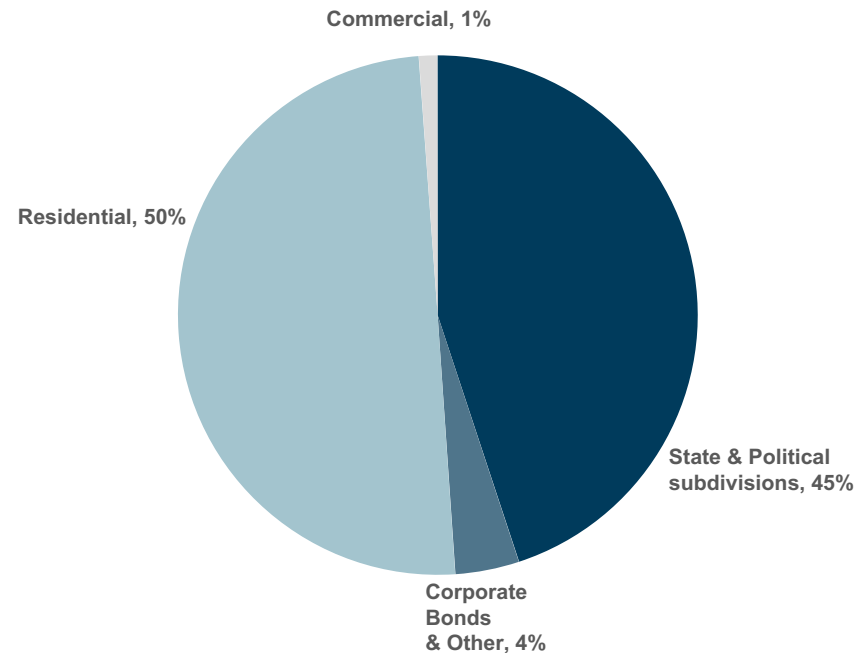
Securities Portfolio

Total Securities



- U.S. Treasury
- State and Political Subdivision
- Agency MBS Residential
- Corporate Bonds and Other
- Agency MBS Commercial
- Avg Yield

Securities 12/31/2025

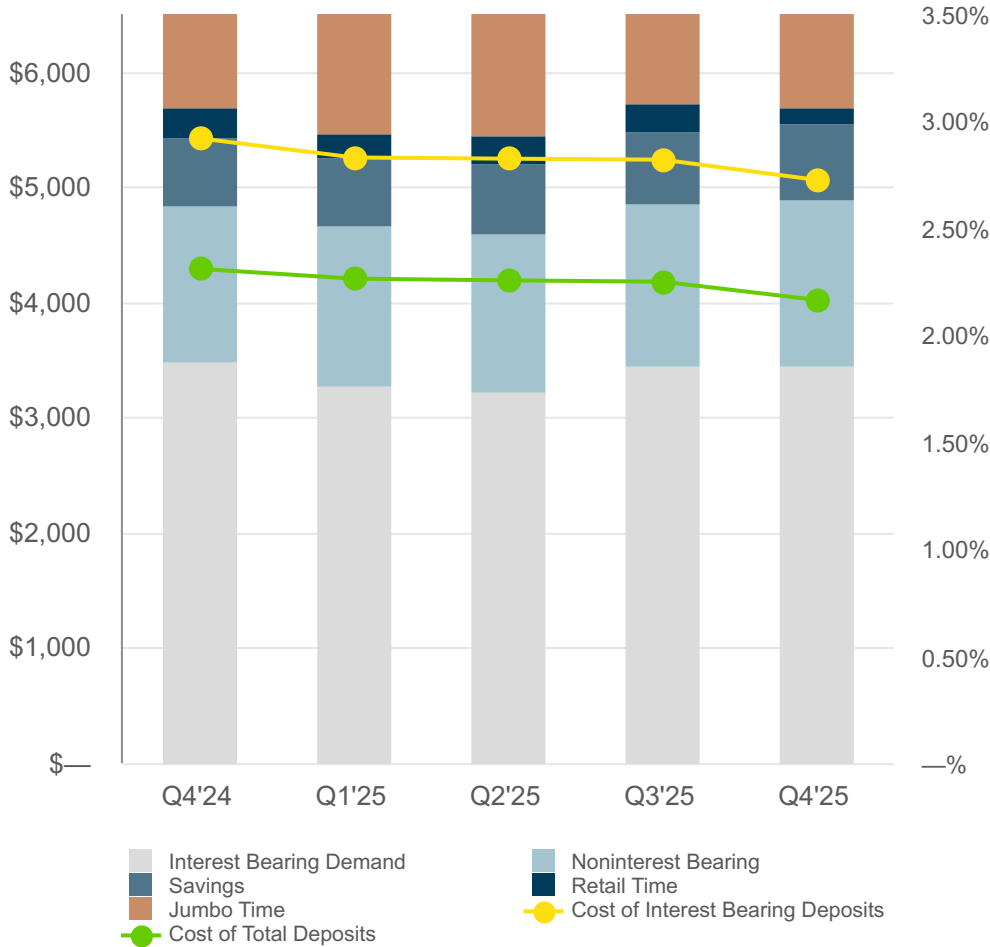


Securities (\$mm)	HTM ⁽¹⁾	AFS	Total	%
State & Political subdivisions	\$ 1,043	\$ 177	\$ 1,220	45 %
Corporate Bonds & Other	99	18	117	4 %
Residential	77	1,259	1,336	50 %
Commercial	29	2	31	1 %
Total	\$ 1,248	\$ 1,456	\$ 2,704	100 %

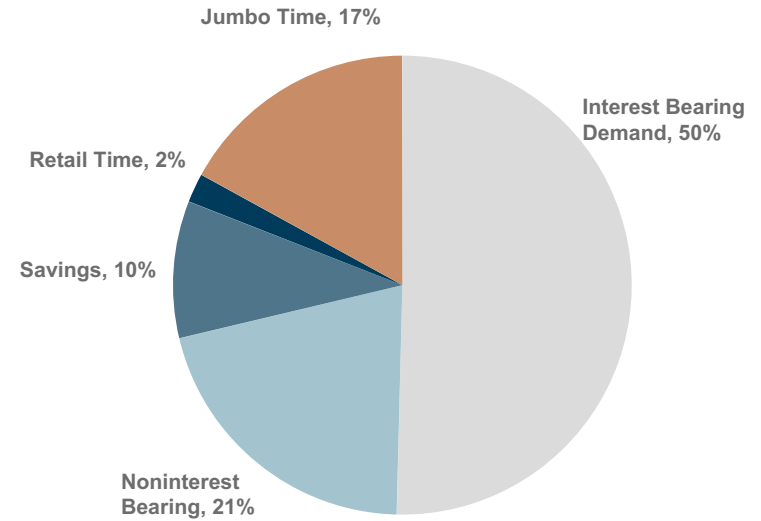
(1) Presented at Net Carrying Amount, which includes allowance for credit losses of \$25,000 for State and Political subdivisions.

Deposit Composition

Deposit Balances and Rates



Deposit Mix 12/31/2025



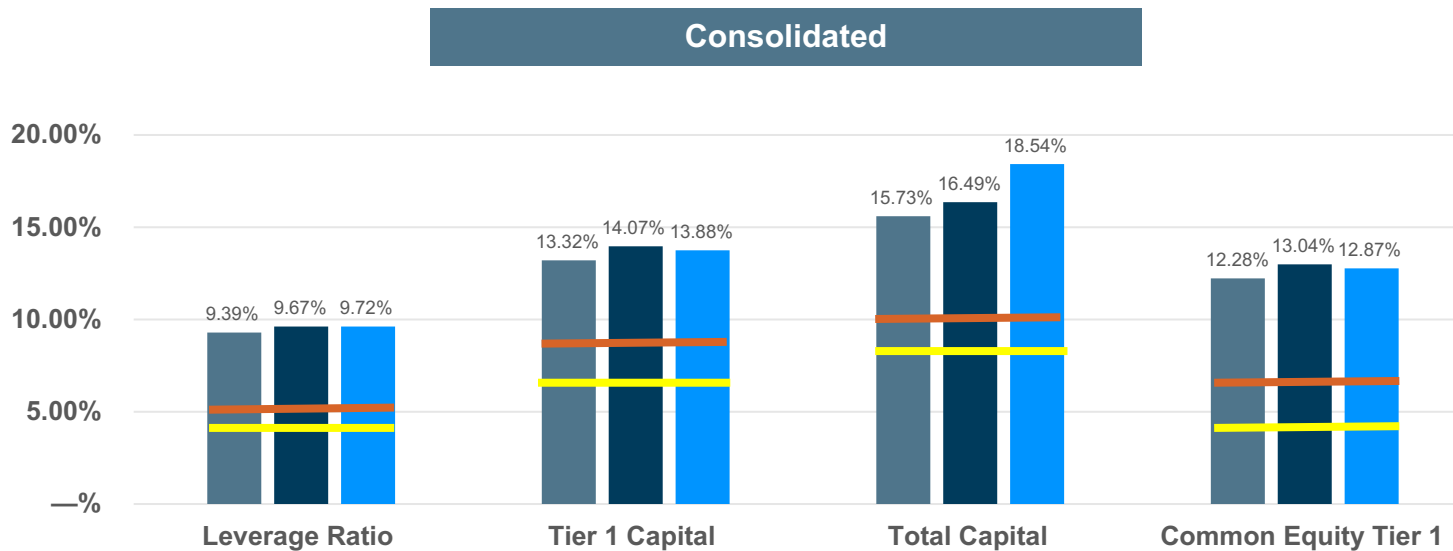
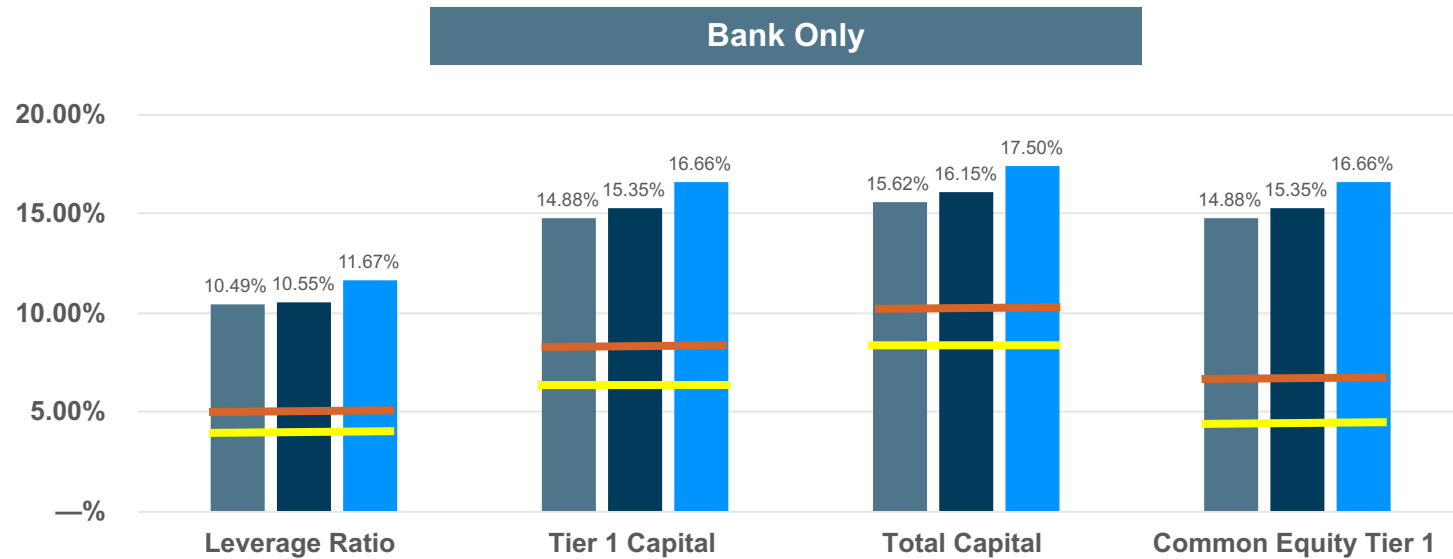
Deposits	\$ MM	%
Interest Bearing Demand	\$ 3,460	50 %
Noninterest Bearing	1,433	21 %
Savings	664	10 %
Retail Time	141	2 %
Jumbo Time	1,167	17 %
Total	\$ 6,865	100 %

Capital Resources and Liquidity

<i>As of December 31, 2025 (in thousands)</i>	Line of Credit	Borrowings	Total Available for Future Liquidity	Swapped
FHLB advances	\$ 2,665,052	\$ 211,136	\$ 2,453,916	\$ 210,000
Federal Reserve discount window	351,776	110,000	241,776	—
Correspondent bank lines of credit	80,000	—	80,000	—
Total liquidity lines	<u>\$ 3,096,828</u>	<u>\$ 321,136</u>	<u>\$ 2,775,692</u>	<u>\$ 210,000</u>

- Liquidity sources remain strong, with **\$2.78 billion** in liquidity lines available as of December 31, 2025.

Capital Ratios



Well Capitalized

■ 2023

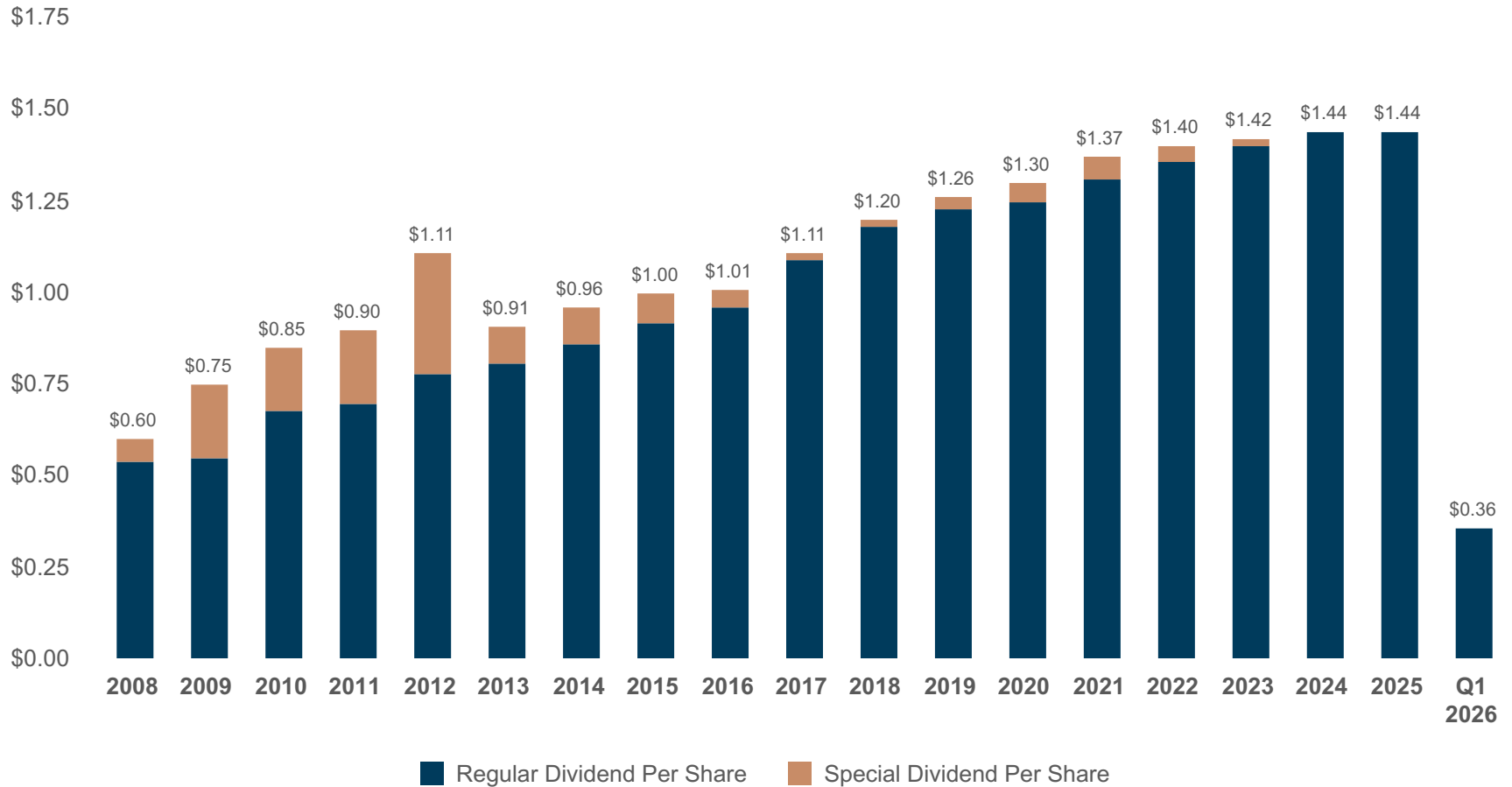
■ 2024

■ 2025

Capital Adequacy

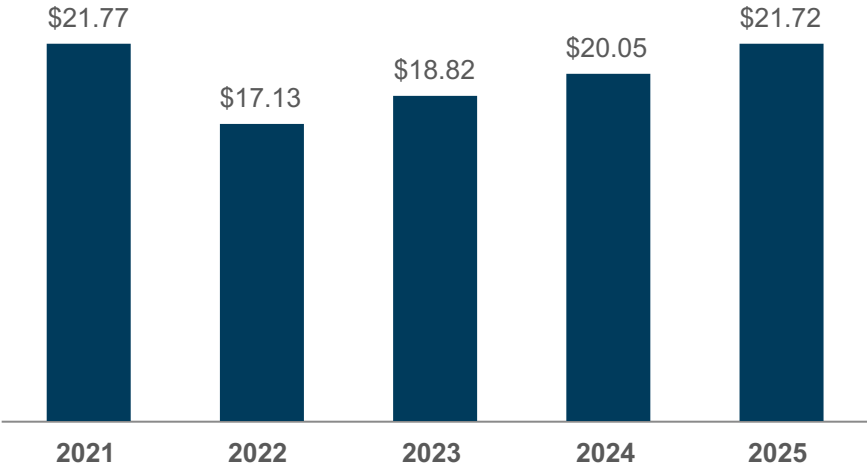
Dividends

- Southside has Paid a Cash Dividend Every Year Since 1970 and for 114 Consecutive Quarters
- Consistent Record of Dividend Increases

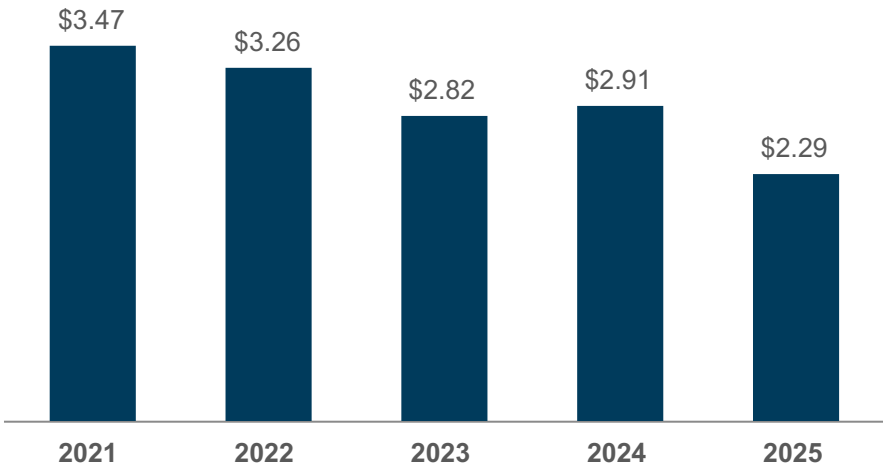


Shareholder Returns

Tangible Book Value per Common Share⁽¹⁾ (\$)



Diluted Earnings Per Common Share (\$)



(1) See Non-GAAP Reconciliation

Appendix

Non-GAAP Reconciliation

This presentation contains certain financial information determined by methods other than in accordance with accounting principles generally accepted in the United States (GAAP). These non-GAAP financial measures include return on average tangible common equity, tangible book value per common share, tangible common equity to tangible assets, efficiency ratio on a fully taxable-equivalent (FTE) basis, net interest income (FTE), net interest margin (FTE) and net interest spread (FTE).

In calculating return on average tangible common equity, Southside (i) adds back the after tax amortization expense to net income available to common shareholders and (ii) subtracts average intangible assets for the period from average shareholders' equity. In calculating tangible book value per common share, Southside subtracts intangible assets for the period from shareholders' equity. In calculating the ratio of tangible common equity to tangible assets, Southside subtracts intangible assets both from shareholders' equity and total assets at the end of the period. Management believes that the presentation of these measures excluding the impact of intangible assets provides useful supplemental information that is helpful in understanding Southside's financial condition and results of operations, as they provide a method to assess management's success in utilizing Southside's tangible capital as well as its capital strength. Management also believes that providing measures that exclude balances of intangible assets, which are subjective components of valuation, facilitates the comparison of Southside's performance with the performance of its peers. In addition, management believes that these are standard financial measures used in the banking industry to evaluate performance.

The efficiency ratio (FTE) is a non-GAAP measure that provides a measure of productivity in the banking industry. This ratio is calculated to measure the cost of generating one dollar of revenue. The ratio is designed to reflect the percentage of one dollar which must be expended to generate that dollar of revenue. We calculate this ratio by dividing noninterest expense, excluding amortization expense on intangibles and certain nonrecurring expense by the sum of net interest income (FTE) and noninterest income, excluding net gain (loss) on sale of securities available for sale and certain nonrecurring impairments. The most directly comparable financial measure calculated in accordance with GAAP is our efficiency ratio.

Net interest income (FTE) is a non-GAAP measure that adjusts for the tax-favored status of net interest income from certain loans and investments. We believe this measure to be the preferred industry measurement of net interest income and it enhances comparability of net interest income arising from taxable and tax-exempt sources. The most directly comparable financial measure calculated in accordance with GAAP is our net interest income. Net interest margin (FTE) is the ratio of net interest income (FTE) to average earning assets. The most directly comparable financial measure calculated in accordance with GAAP is our net interest margin. Net interest spread (FTE) is the difference in the average yield on average earning assets on a tax-equivalent basis and the average rate paid on average interest bearing liabilities. The most directly comparable financial measure calculated in accordance with GAAP is our net interest spread.

These non-GAAP financial measures are supplemental and are not a substitute for any analysis based on GAAP financial measures. Because not all companies use the same calculation of non-GAAP financial measures, this presentation may not be comparable to other similarly titled measures as calculated by other companies.

Non-GAAP Reconciliation (continued)

(dollars in thousands, except per share data)		As of and for the Three Months Ended,				
		12/31/2024	3/31/2025	6/30/2025	9/30/2025	12/31/2025
Net income available to common shareholders		\$ 21,786	\$ 21,507	\$ 21,813	\$ 4,913	\$ 20,987
Plus: After-tax amortization expense		196	176	157	136	117
Adjusted net income available to common shareholders	[a]	<u>\$ 21,982</u>	<u>\$ 21,683</u>	<u>\$ 21,970</u>	<u>\$ 5,049</u>	<u>\$ 21,104</u>
Average shareholders' equity		\$ 822,234	\$ 824,893	\$ 815,473	\$ 812,393	\$ 845,013
Less: Average intangible assets for the period		(203,020)	(202,784)	(202,569)	(202,380)	(202,217)
Average tangible shareholders' equity	[b]	<u>\$ 619,214</u>	<u>\$ 622,109</u>	<u>\$ 612,904</u>	<u>\$ 610,013</u>	<u>\$ 642,796</u>
Return on average tangible common equity (ROATCE)⁽¹⁾	[a]/[b]	14.12 %	14.14 %	14.38 %	3.28 %	13.03 %
Common equity at end of period		\$ 811,942	\$ 816,623	\$ 807,200	\$ 834,850	\$ 847,615
Less: Intangible assets at end of period		(202,870)	(202,647)	(202,449)	(202,277)	(202,128)
Tangible common shareholders' equity at end of period	[c]	<u>\$ 609,072</u>	<u>\$ 613,976</u>	<u>\$ 604,751</u>	<u>\$ 632,573</u>	<u>\$ 645,487</u>
Total assets at end of period		\$8,517,448	\$ 8,343,300	\$ 8,339,966	\$8,383,160	\$ 8,514,590
Less: Intangible assets at end of period		(202,870)	(202,647)	(202,449)	(202,277)	(202,128)
Tangible assets at end of period	[d]	<u>\$8,314,578</u>	<u>\$ 8,140,653</u>	<u>\$ 8,137,517</u>	<u>\$8,180,883</u>	<u>\$ 8,312,462</u>
Tangible common equity/tangible assets (TCE/TA)	[c]/[d]	7.33 %	7.54 %	7.43 %	7.73 %	7.77 %
Common shares outstanding at end of period	[e]	30,379	30,410	30,082	30,066	29,723
Tangible book value per common share	[c]/[e]	\$ 20.05	\$ 20.19	\$ 20.10	\$ 21.04	\$ 21.72
Net interest income (GAAP)		\$ 53,707	\$ 53,852	\$ 54,266	\$ 55,718	\$ 57,248
Tax equivalent adjustments:						
Loans		598	581	565	553	545
Tax-exempt investment securities		1,935	1,772	1,868	1,852	1,551
Net interest income (FTE)⁽²⁾		<u>56,240</u>	<u>56,205</u>	<u>56,699</u>	<u>58,123</u>	<u>59,344</u>
Plus: Noninterest income		12,281	10,223	12,145	(11,990)	5,578
Less: Nonrecurring income (loss)		(25)	554	—	24,395	7,066
Total Revenue	[g]	<u>\$ 68,496</u>	<u>\$ 66,982</u>	<u>\$ 68,844</u>	<u>\$ 70,528</u>	<u>\$ 71,988</u>
Noninterest expense		\$ 38,159	\$ 37,089	\$ 39,257	\$ 37,534	\$ 37,477
Less: Pre-tax amortization expense		(249)	(223)	(198)	(172)	(149)
Less: Nonrecurring expense		(919)	(1)	(2,090)	14	306
Adjusted noninterest expense	[f]	<u>\$ 36,991</u>	<u>\$ 36,865</u>	<u>\$ 36,969</u>	<u>\$ 37,376</u>	<u>\$ 37,634</u>
Average earning assets		\$7,913,371	\$ 7,958,424	\$ 7,709,799	\$7,854,552	\$ 7,904,101
Efficiency Ratio	[f]/[g]	56.08 %	57.04 %	55.67 %	54.87 %	53.85 %
Efficiency Ratio (FTE)⁽²⁾		54.00 %	55.04 %	53.70 %	52.99 %	52.28 %
Net interest margin⁽¹⁾		2.70 %	2.74 %	2.82 %	2.81 %	2.87 %
Net interest margin(FTE)⁽¹⁾⁽²⁾		2.83 %	2.86 %	2.95 %	2.94 %	2.98 %
Net interest spread⁽¹⁾		1.99 %	2.08 %	2.15 %	2.14 %	2.21 %
Net interest spread(FTE)⁽¹⁾⁽²⁾		2.12 %	2.20 %	2.27 %	2.26 %	2.31 %

(1) Annualized

(2) Fully taxable-equivalent (FTE)

Non-GAAP Reconciliation (continued)

		As of and for the Year Ended December 31,				
(dollars in thousands, except per share data)		2021	2022	2023	2024	2025
Net income available to common shareholders		\$ 113,401	\$ 105,020	\$ 86,692	\$ 88,494	\$ 69,220
Plus: After-tax amortization expense		2,251	1,796	1,341	925	586
Adjusted net income available to common shareholders	[a]	<u>\$ 115,652</u>	<u>\$ 106,816</u>	<u>\$ 88,033</u>	<u>\$ 89,419</u>	<u>\$ 69,806</u>
Average shareholders' equity		\$ 888,233	\$ 782,362	\$ 754,098	\$ 802,618	\$ 824,465
Less: Average intangible assets for the period		(209,463)	(206,889)	(204,887)	(203,448)	(202,486)
Average tangible shareholders' equity	[b]	<u>\$ 678,770</u>	<u>\$ 575,473</u>	<u>\$ 549,211</u>	<u>\$ 599,170</u>	<u>\$ 621,979</u>
Return on average tangible common equity (ROATCE)	[a]/[b]	17.04 %	18.56 %	16.03 %	14.92 %	11.22 %
Common equity at end of period		\$ 912,172	\$ 745,997	\$ 773,288	\$ 811,942	\$ 847,615
Less: Intangible assets at end of period		(208,011)	(205,738)	(204,041)	(202,870)	(202,128)
Tangible common shareholders' equity at end of period	[c]	<u>\$ 704,161</u>	<u>\$ 540,259</u>	<u>\$ 569,247</u>	<u>\$ 609,072</u>	<u>\$ 645,487</u>
Total assets at end of period		\$ 7,259,602	\$ 7,558,636	\$ 8,284,914	\$ 8,517,448	\$ 8,514,590
Less: Intangible assets at end of period		(208,011)	(205,738)	(204,041)	(202,870)	(202,128)
Tangible assets at end of period	[d]	<u>\$ 7,051,591</u>	<u>\$ 7,352,898</u>	<u>\$ 8,080,873</u>	<u>\$ 8,314,578</u>	<u>\$ 8,312,462</u>
Tangible common equity/tangible assets (TCE/TA)	[c]/[d]	9.99 %	7.35 %	7.04 %	7.33 %	7.77 %
Common shares outstanding at end of period	[e]	32,352	31,547	30,249	30,379	29,723
Tangible book value per common share	[c]/[e]	\$ 21.77	\$ 17.13	\$ 18.82	\$ 20.05	\$ 21.72
Net interest income (GAAP)		\$ 189,557	\$ 212,341	\$ 215,027	\$ 216,127	\$ 221,084
Tax equivalent adjustments:						
Loans		2,920	2,993	2,724	2,495	2,244
Tax-exempt investment securities		10,045	11,388	9,939	8,078	7,043
Net interest income (FTE)⁽¹⁾		<u>202,522</u>	<u>226,722</u>	<u>227,690</u>	<u>226,700</u>	<u>230,371</u>
Plus: Noninterest income		49,336	40,857	35,834	41,733	15,956
Less: Nonrecurring income (loss)		(3,862)	2,982	7,370	2,214	32,015
Total Revenue	[g]	<u>\$ 247,996</u>	<u>\$ 270,561</u>	<u>\$ 270,894</u>	<u>\$ 270,647</u>	<u>\$ 278,342</u>
Noninterest expense		\$ 125,030	\$ 130,326	\$ 140,578	\$ 147,137	\$ 151,357
Less: Pre-tax amortization expense		(2,849)	(2,273)	(1,697)	(1,171)	(742)
Less: Nonrecurring (expense) income		(580)	174	78	(1,119)	(1,771)
Adjusted noninterest expense	[f]	<u>\$ 121,601</u>	<u>\$ 128,227</u>	<u>\$ 138,959</u>	<u>\$ 144,847</u>	<u>\$ 148,844</u>
Average earning assets		\$ 6,402,554	\$ 6,822,667	\$ 7,361,199	\$ 7,875,096	\$ 7,856,564
Efficiency Ratio	[f]/[g]	51.74 %	50.05 %	53.81 %	55.69 %	55.32 %
Efficiency Ratio (FTE)⁽¹⁾		49.03 %	47.39 %	51.30 %	53.52 %	53.48 %
Net interest margin		2.96 %	3.11 %	2.92 %	2.74 %	2.81 %
Net interest margin(FTE)⁽¹⁾		3.16 %	3.32 %	3.09 %	2.88 %	2.93 %
Net interest spread		2.80 %	2.86 %	2.25 %	2.02 %	2.14 %
Net interest spread(FTE)⁽¹⁾		3.01 %	3.07 %	2.42 %	2.16 %	2.26 %

(1) Fully taxable-equivalent (FTE)



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