

September 2025 Investor Presentation



AMERIS BANCORP

Cautionary Statements

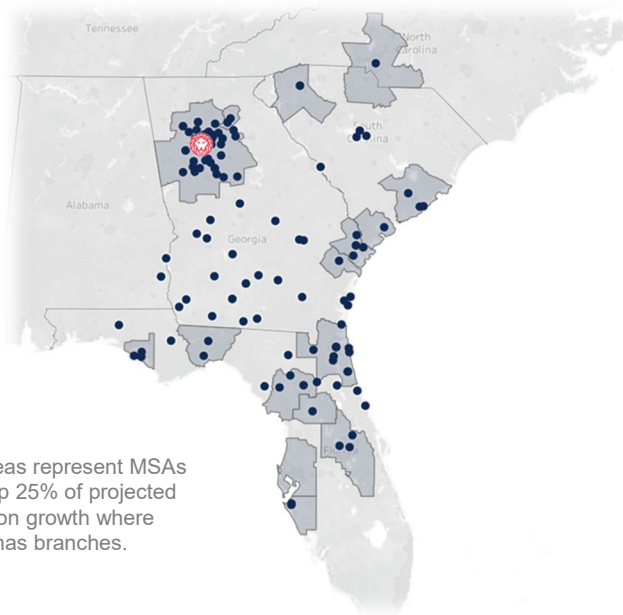
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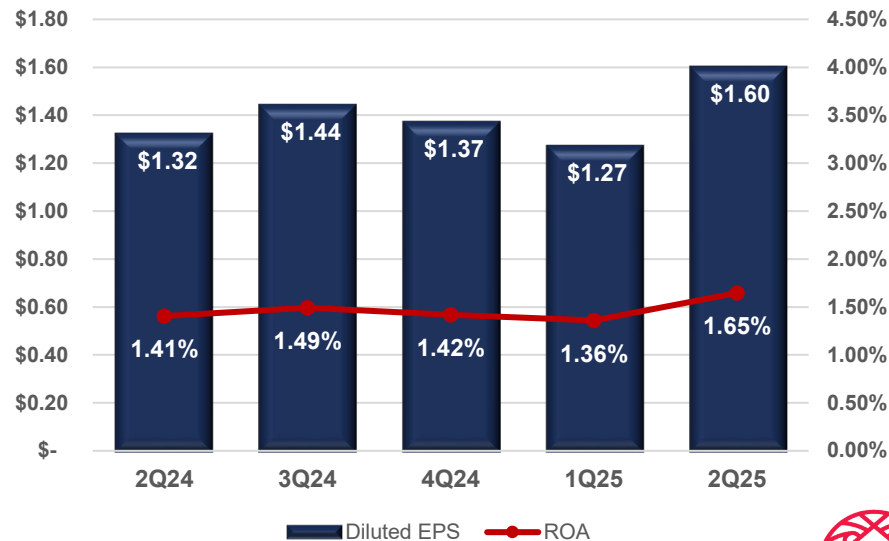
Ameris Profile

Investment Rationale

- Top of peer financial results with culture of discipline – credit, liquidity, expense control, capital
- Diversified loan portfolio among geographies and product lines
- *Scarcity value* in strong Southeast markets projected to grow faster than the national average⁽¹⁾
- Stable deposit base with 31.0% noninterest-bearing deposits
- Experienced executive team with skills and leadership to continue to grow organically
- Focus on shareholder value with 15% annualized tangible book value growth over the last five years



Strong History of Earnings



Why Ameris?

Leading Industry Performance

31.0%
NIB Deposits

1.65%
ROA

15.8%
ROTCE⁽¹⁾

3.77%
Net Interest
Margin

51.6%
Efficiency Ratio

23%
Fees to
Revenue

1.62%
Allowance for
Credit Losses

13.0%
CET1 Ratio

11.1%
TCE/TA Ratio⁽¹⁾

15%
5-yr TBV⁽¹⁾
CAGR

1.7x
National Growth
Markets⁽²⁾

Disciplined and
Focused Mgmt
Team

1 – Considered Non-GAAP measures – See reconciliation of GAAP to Non-GAAP measures in Appendix

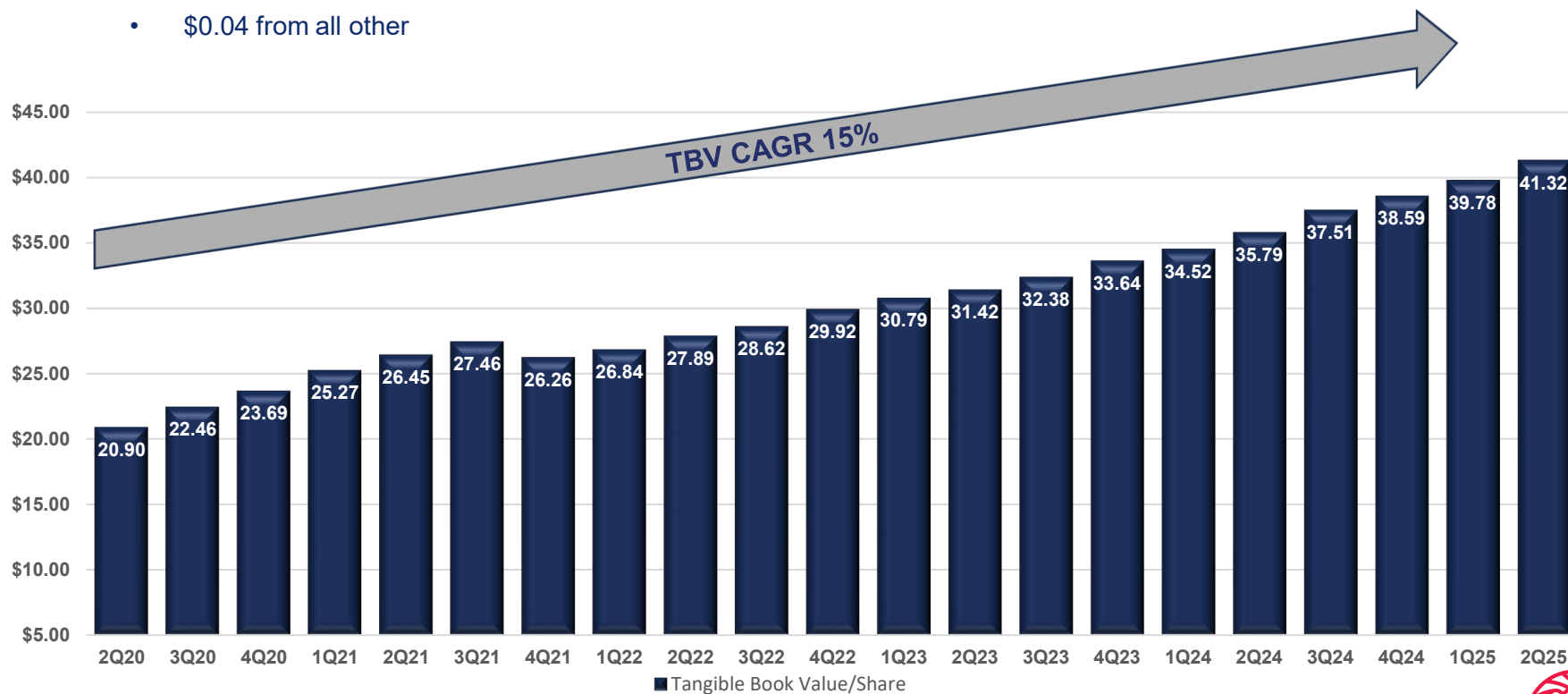
2 – Ameris Southeast Markets projected to grow approximately 1.7x the national average over the next five years per census data obtained from S&P Global Market Intelligence



Delivering Shareholder Value

Tangible Book Value Growth

- Management remains laser focused on growing shareholder value
- Over the past five year, TBV⁽¹⁾ has grown by 15% annualized
- TBV⁽¹⁾ increased \$1.54 per share in 2Q25:
 - \$1.40 from retained earnings
 - \$0.10 from impact of AOCI
 - \$0.04 from all other



1 – Considered Non-GAAP measures – See reconciliation of GAAP to Non-GAAP measures in Appendix



History of Consistent Performance

5 Year Performance Metrics

	2020	2021	2022	2023	2024	2020 – 2024 (5 Year) Average	YTD 2Q25
ROA	1.36%	1.73%	1.47%	1.06%	1.38%	1.40%	1.51%
ROTCE ⁽¹⁾	17.2%	20.6%	17.8%	12.2%	14.4%	16.5%	14.5%
Net Interest Margin	3.70%	3.32%	3.76%	3.61%	3.56%	3.59%	3.75%
Net Interest Income Growth ⁽²⁾	26.2%	2.8%	22.2%	4.2%	1.7%	11.4%	9.8%
Efficiency Ratio	55.2%	54.9%	51.7%	53.7%	53.2%	53.7%	52.2%
Fees/Revenue	41.2%	35.8%	26.2%	22.5%	25.7%	30.3%	22.7%
NIB Deposits/Total Deposits	36.3%	39.5%	40.7%	31.3%	29.9%	35.6%	31.0%
CET1 Ratio	11.1%	10.5%	9.9%	11.2%	12.7%	11.1%	13.0%
TCE Ratio ⁽¹⁾	8.5%	8.0%	8.7%	9.6%	10.6%	9.1%	11.1%
CRE Concentration	251%	291%	292%	282%	268%	277%	261%
Allowance for Credit Losses/Total Loans	1.38%	1.06%	1.04%	1.52%	1.63%	1.32%	1.62%
Net Charge Offs/Total Loans ⁽³⁾	0.31%	0.04%	0.08%	0.25%	0.19%	0.17%	0.16%

1 – Considered Non-GAAP measures – See reconciliation of GAAP to Non-GAAP measures in Appendix

2 – Growth rate calculated from comparable prior period

3 – Annualized for interim periods



2Q 2025 Operating Highlights

- Net income of \$109.8 million, or \$1.60 per diluted share
- Return on average assets ("ROA") of 1.65%
- Return on average tangible common equity ⁽¹⁾ ("ROTCE") of 15.82%
- Tangible book value⁽¹⁾ growth of \$1.54 per share, or 15.5% annualized, to \$41.32 at June 30, 2025
- TCE ratio⁽¹⁾ of 11.09%, compared with 9.72% one year ago
- Net interest margin (TE) expansion of 4bps to 3.77%
- Efficiency ratio improved to 51.63%
- Total revenue increased \$14.9 million, or 20.9% annualized, from 1Q25
- Growth in average earnings assets of \$564.3 million, or 9.3% annualized
- Loan growth of \$335 million, or 6.5% annualized
- Noninterest-bearing deposits remain strong at 31.0% of total deposits at June 30, 2025
- Annualized net charge-offs improved to 0.14% of average total loans

¹ – Considered Non-GAAP measures – See reconciliation of GAAP to Non-GAAP measures in Appendix



2Q 2025 Financial Highlights

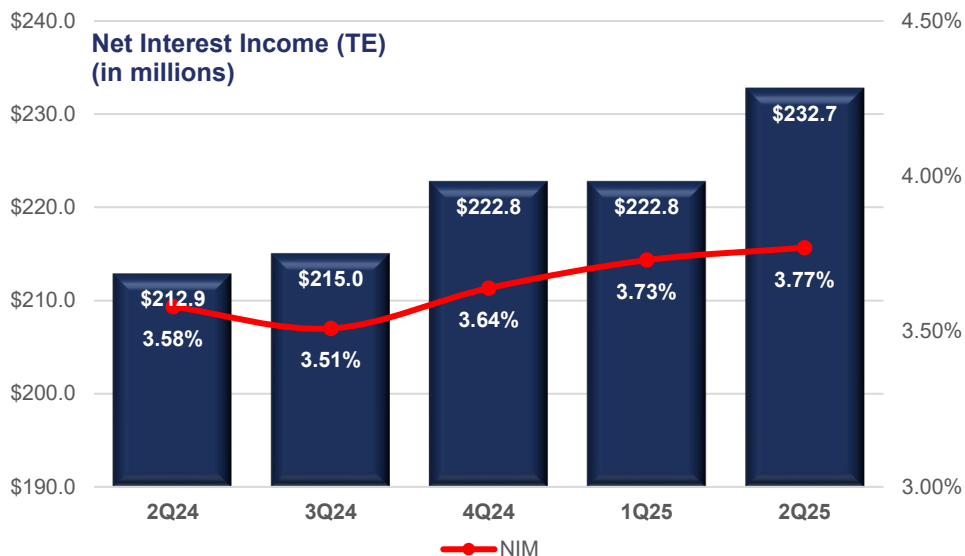
(dollars in thousands, except per share data)

	Quarter to Date Results					Year To Date Results		
	2Q25	1Q25	Change	2Q24	Change	2025	2024	Change
Net Income	\$109,834	\$ 87,935	25%	\$ 90,785	21%	\$ 197,769	\$ 165,097	20%
Adjusted Net Income ⁽¹⁾	\$109,444	\$ 88,044	24%	\$ 80,763	36%	\$ 197,488	\$ 156,375	26%
Net Income Per Diluted Share	\$ 1.60	\$ 1.27	26%	\$ 1.32	21%	\$ 2.87	\$ 2.39	20%
Adjusted Net Income Per Share ⁽¹⁾	\$ 1.59	\$ 1.28	24%	\$ 1.17	36%	\$ 2.87	\$ 2.27	26%
Return on Assets	1.65%	1.36%	21%	1.41%	17%	1.51%	1.30%	16%
Adjusted Return on Assets ⁽¹⁾	1.64%	1.36%	21%	1.25%	31%	1.50%	1.23%	22%
Return on Equity	11.40%	9.39%	21%	10.34%	10%	10.41%	9.49%	10%
Return on TCE ⁽¹⁾	15.82%	13.14%	20%	15.00%	5%	14.50%	13.85%	5%
Adjusted Return on TCE ⁽¹⁾	15.76%	13.16%	20%	13.35%	18%	14.48%	13.12%	10%
Efficiency Ratio	51.63%	52.83%	-2%	51.68%	0%	52.22%	53.54%	-2%
Adjusted Efficiency Ratio ⁽¹⁾	51.58%	52.62%	-2%	55.00%	-6%	52.09%	54.79%	-5%
Net Interest Margin	3.77%	3.73%	1%	3.58%	5%	3.75%	3.54%	6%

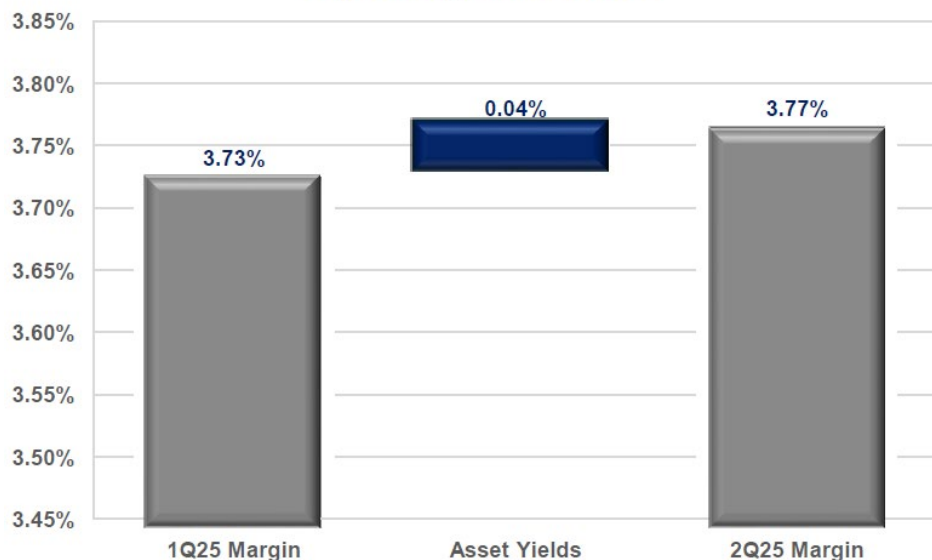
1 – Considered Non-GAAP measures – See reconciliation of GAAP to Non-GAAP measures in Appendix



Strong Net Interest Margin



2Q25 Margin Attribution



Spread Income and Margin

- Net interest margin improved 4bps to 3.77% in the second quarter of 2025
- Net interest income (TE) grew by \$10.0 million in 2Q25
 - Interest income (TE) increased \$13.9 million
 - Interest expense increased \$3.9 million
- Average earning assets increased 9.3% annualized

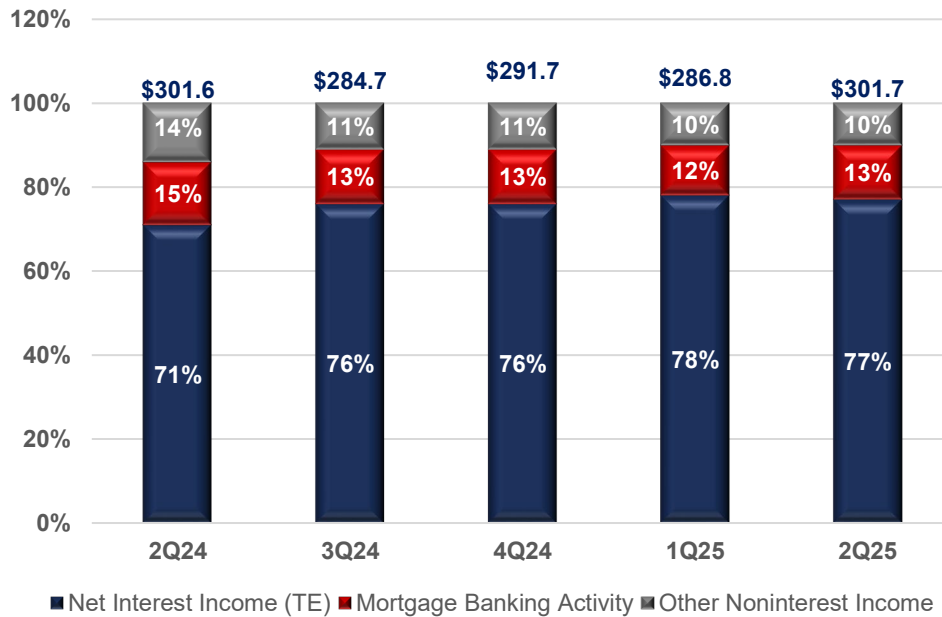
Interest Rate Sensitivity

- Asset sensitivity continues near neutrality in preparation for further potential FOMC rate changes:
 - -0.7% asset sensitivity in -100bps
 - -0.4% asset sensitivity in -50bps
 - +0.4% asset sensitivity in +50bps
 - +0.8% asset sensitivity in +100bps
- Approximately \$11.5 billion of total loans reprice within one year through either maturities or floating rate indices

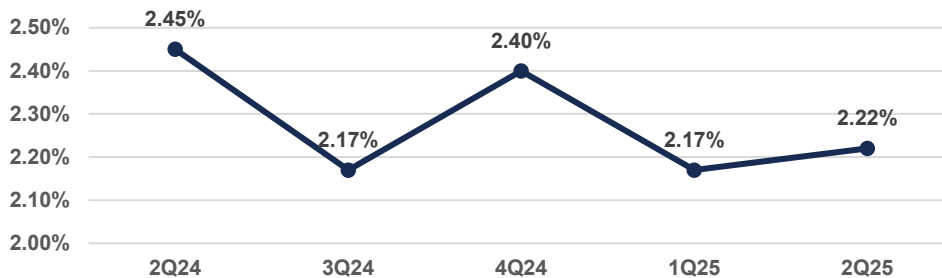


Diversified Revenue Stream

Revenue Sources (Tax-Equivalent)
(in millions)



Mortgage Gain on Sale Margin



Strong Revenue Stream

- Strong revenue base of net interest income from core banking division and lines of business
- Additional revenue provided by our diversified lines of business

Mortgage Banking Activity

- Mortgage banking activity represented 13% of total revenue in 2Q25
- Purchase business represented 83% in 2Q25 due to strong core relationships with builders and realtors
- Gain on sale margin improved to 2.22% in 2Q25 from 2.17% in 1Q25

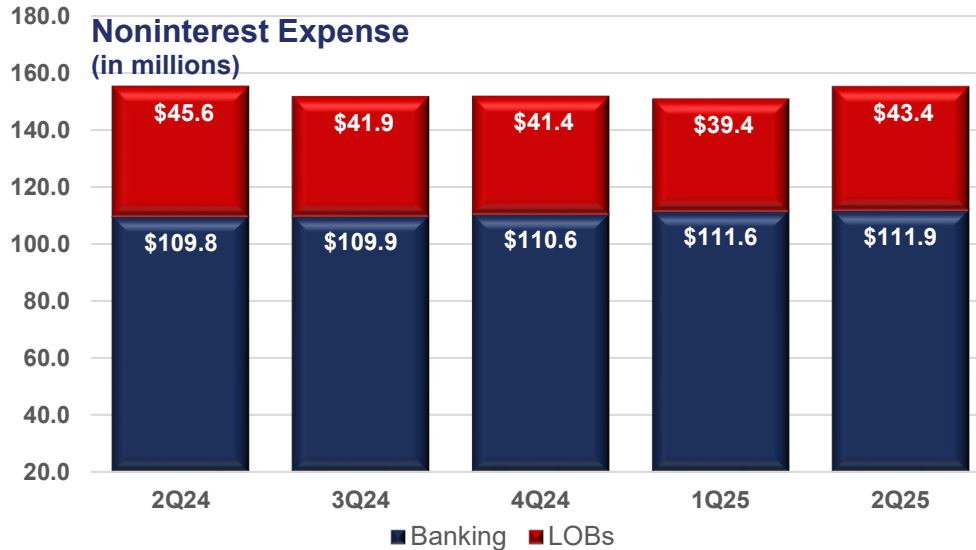
Other Noninterest Income

- Other Noninterest Income includes:
 - Fee income from equipment finance
 - Gains on sale of SBA loans
 - BOLI income

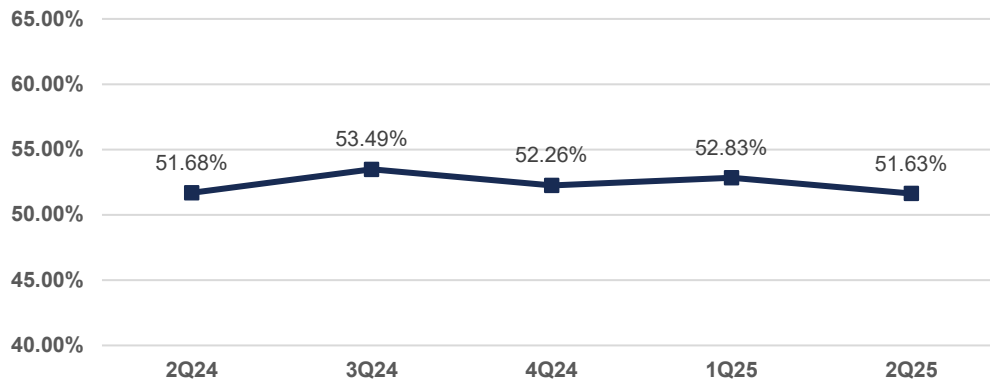


Disciplined Expense Control

Noninterest Expense and Efficiency Ratio



Efficiency Ratio



Expense Highlights

- Management continues to deliver high performing operating efficiency
- Efficiency ratio of 51.63% in 2Q25
 - 120bps improvement compared with 52.83% in 1Q25
 - 5bps improvement compared with 51.68% in 2Q24
- Total expenses increased \$4.2 million in 2Q25 compared with 1Q25:
 - Increase of approximately \$2.7 million of salaries and employee benefits primarily due to variable mortgage incentives tied to production
 - Occupancy and equipment costs increased approximately \$700,000, and advertising and marketing expenses increased approximately \$900,000



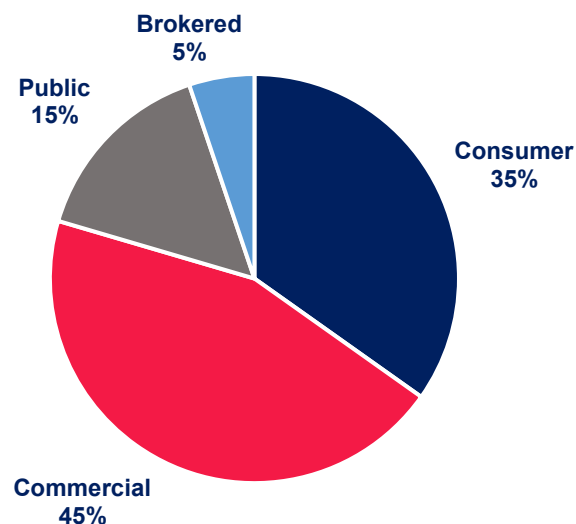
Strong Core Deposit Base

Deposits by Product Type

<u>Deposit Type</u>	<u>Balance (in 000s)</u>	<u>% of Total</u>	<u>Count</u>	<u>Average per account</u>
NIB	\$ 6,800,519	31.0%	311,427	\$ 21,837
NOW	4,038,284	18.4%	42,435	95,164
MMDA	6,847,686	31.2%	32,984	207,606
Savings	760,093	3.5%	63,629	11,946
CD	3,486,093	15.9%	38,966	89,465
Total	\$ 21,932,675	100%	489,441	\$ 44,812

Deposits by Customer

2Q25



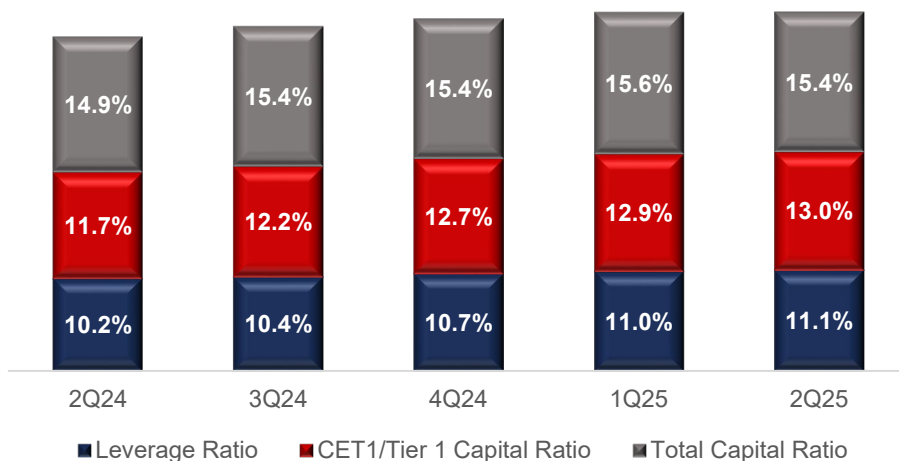
2Q25 Highlights

- Total deposits increased \$20.3 million, or 0.4% annualized, during 2Q25:
 - Seasonal outflows of public funds totaled \$77.1 million
 - Brokered CDs increased \$81.8 million, and represent only 5% of total deposits
 - Remaining (non-brokered, non-public fund) deposits increased \$15.6 million
- Noninterest-bearing deposits remained strong at 31.0% of total deposits, an increase from 30.8% at March 31, 2025

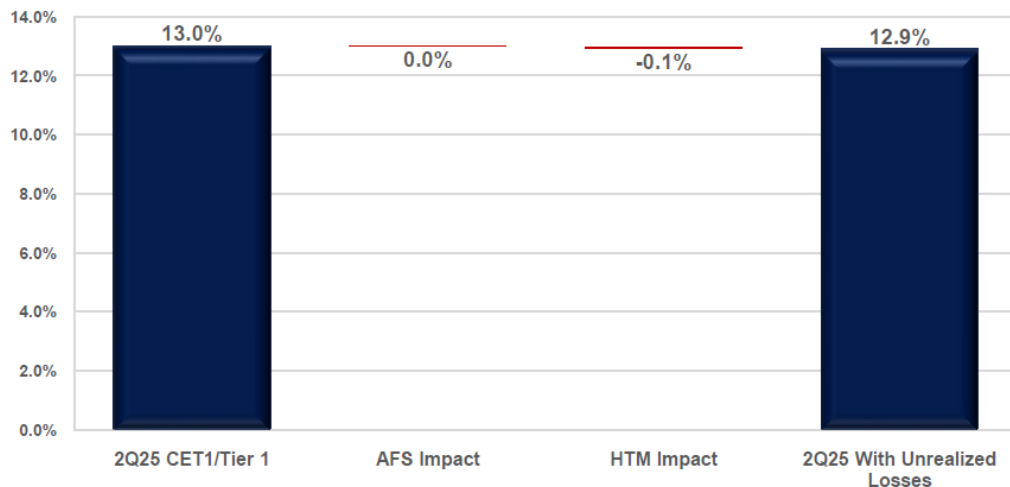


Capital Strength

Strong Capital Base



Minimal unrealized losses



Capital Highlights

- The Company is well capitalized with minimal unrealized losses in the investment portfolio
- Repurchased 212,472 shares during the quarter for a total of \$12.8 million; approximately \$72.2 million remains available to purchase under the current plan
- TCE ratio of 11.1% and CET1 ratio of 13.0% are strong and above peer levels
- Earnings expected to add between 25 - 35 basis points to capital each quarter assuming flat balance sheet
- In July, Ameris announced the redemption of \$74 million of subordinated debt at the bank level due 2030, on September 1, 2025; this debt currently bears interest at 8.22%
- One additional subordinated debt issuance totaling \$110 million converts to the variable rate period and becomes callable on October 1, 2025



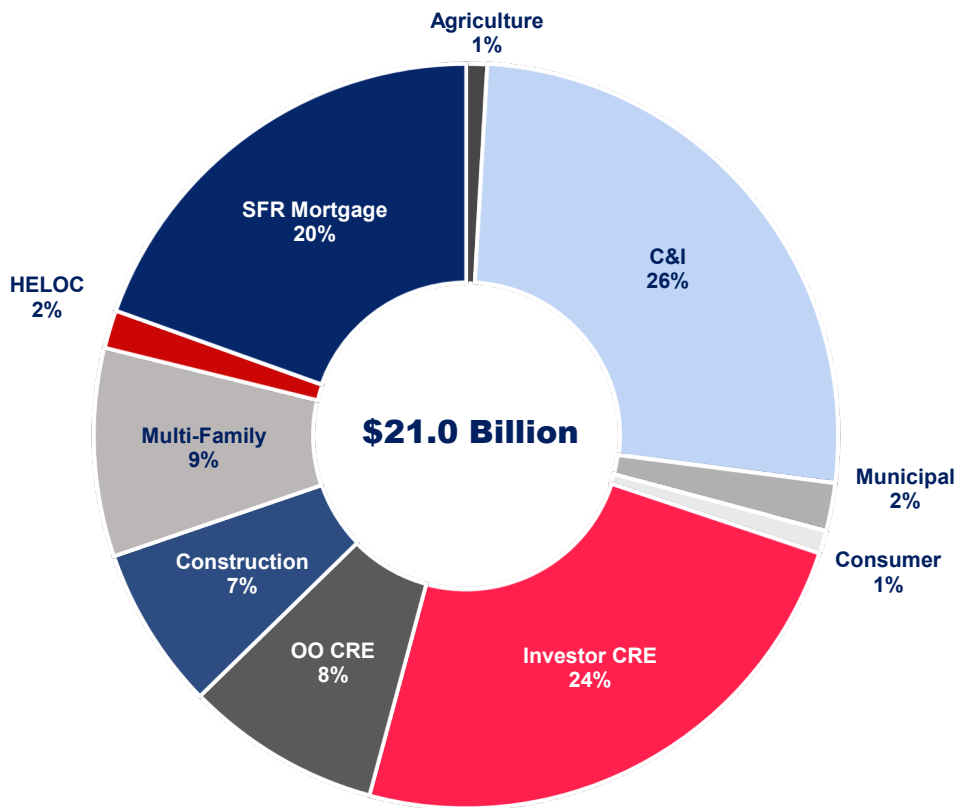
Loan Diversification and Credit Quality



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Diversified Loan Portfolio

2Q25 Loan Portfolio



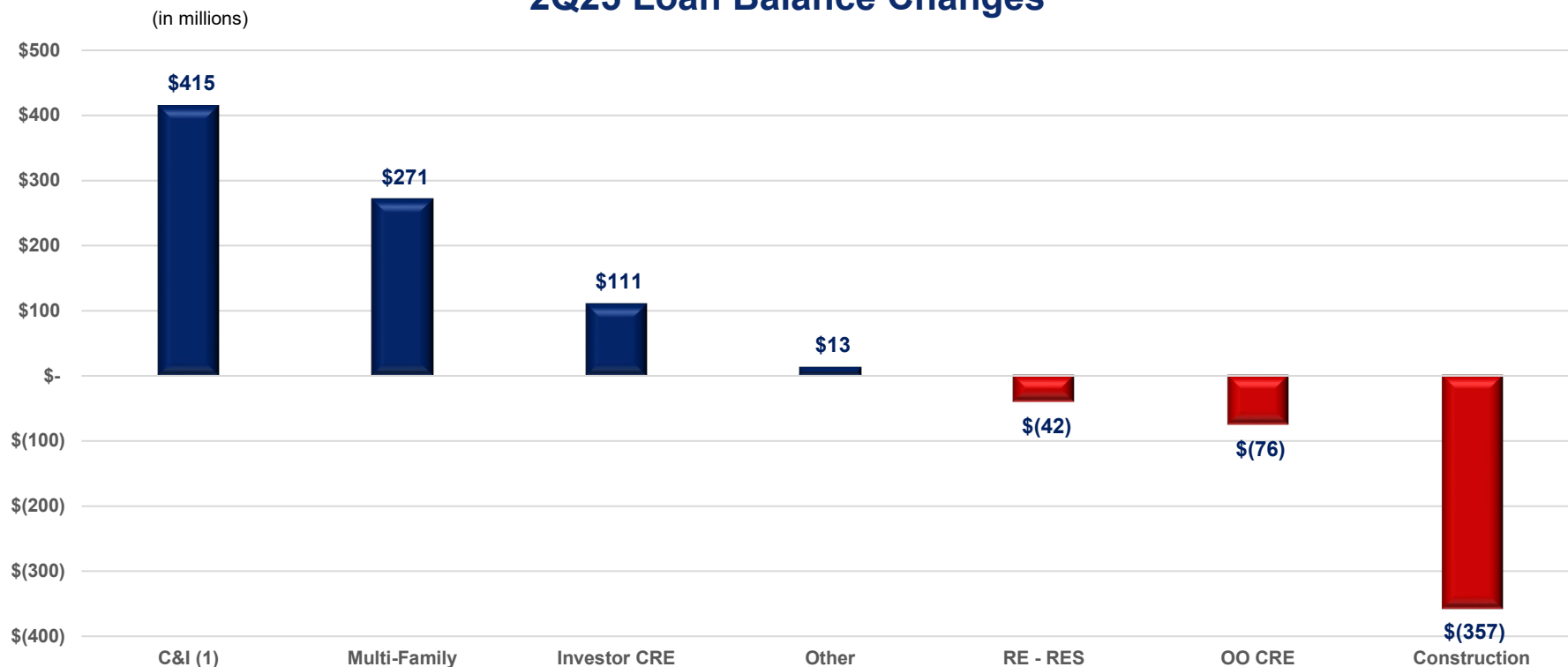
Portfolio Highlights

- Loan portfolio is well diversified across loan types and geographies and managed by a seasoned credit staff
 - Portfolio is spread across over 155,000 loans with an average size of ~\$135,000
- Asset quality metrics remain stable and better than historical averages
- CRE and C&D concentrations were 261% and 45%, respectively, compared with 261% and 57%, respectively, at 1Q25
- Non-owner-occupied office loans totaled \$1.36 billion at 2Q25, or 6.5% of total loans
- Allowance for Credit Losses (ACL) on loans is 1.62% of total loans
- Limited exposure to non-mortgage consumer loans and HELOCs



Loan Balance Changes

2Q25 Loan Balance Changes

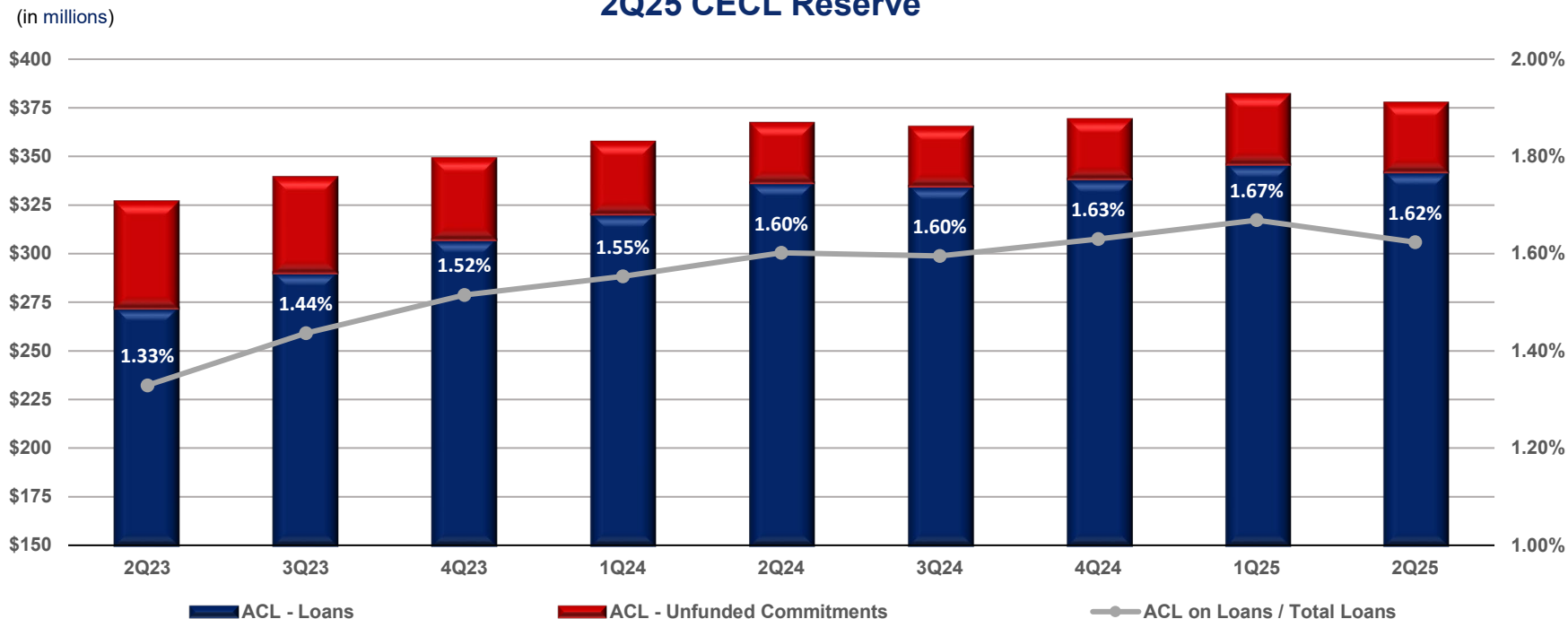


- Loan balances increased \$335 million, or 6.5% annualized, during 2Q25
 - Increases in C&I were largely attributable to fundings of mortgage warehouse lines and premium finance loans
 - Decline in construction is the result of multi-family projects moving to term financing in 2Q25
- 2Q25 exhibited the highest production levels since 2022
 - 28.5% increase from 1Q25
 - 15.7% increase from 2Q24



Allowance for Credit Losses

2Q25 CECL Reserve



(dollars in millions)

2Q25 Allowance Coverage	Outstanding Balance	ACL	% ACL
Gross Loans	\$ 21,041.5	\$ 341.6	1.62%
Unfunded Commitments	\$ 4,016.5	\$ 35.5	0.89%

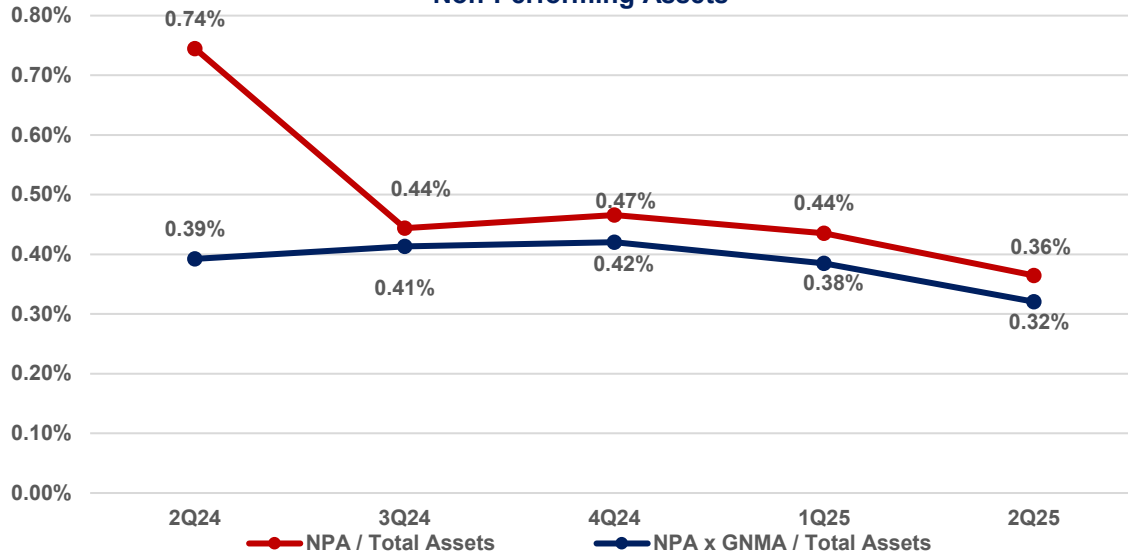
Reserve Summary

- The ACL on loans totaled \$341.6 million, or 1.62%, at 2Q25
- During 2Q25, the Company recorded provision expense of \$2.8 million
- The June economic forecasts used in the ACL model were equally weighted between the baseline and S2 adverse scenarios



NPA / Charge-Off Trend

Non-Performing Assets

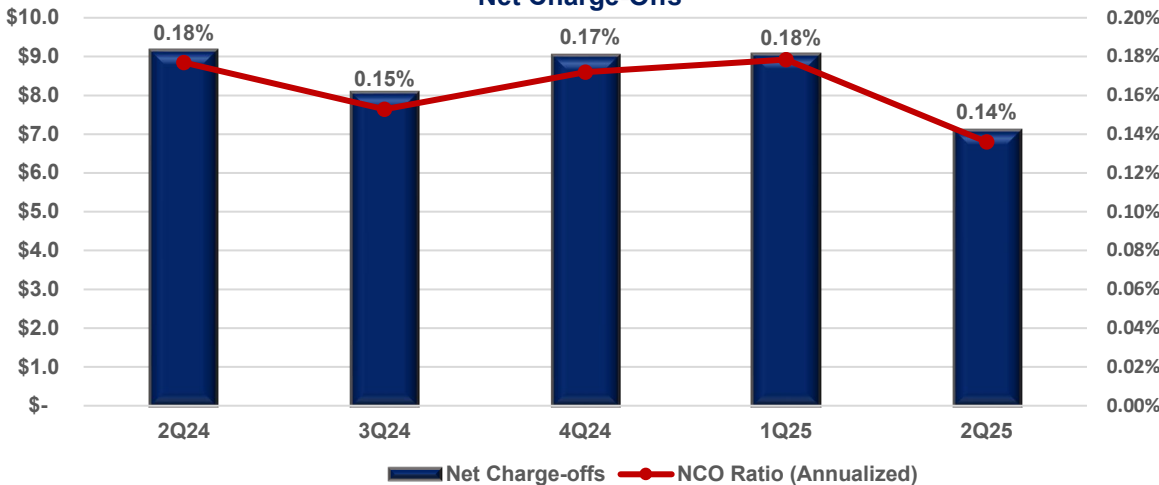


Credit Summary

- NPAs, as a percentage of total assets, were 0.36% at 2Q25, compared with 0.44% at 1Q25 due to a decrease in non-performing mortgage and commercial loans
- NPAs net of GNMA mortgages, as a percentage of total assets, were 0.32% at 2Q25 compared with 0.38% at 1Q25
- Government guaranteed mortgages represent 24.3% of all NPAs
- Net charge-offs totaled \$7.1 million, or 0.14% annualized, in 2Q25

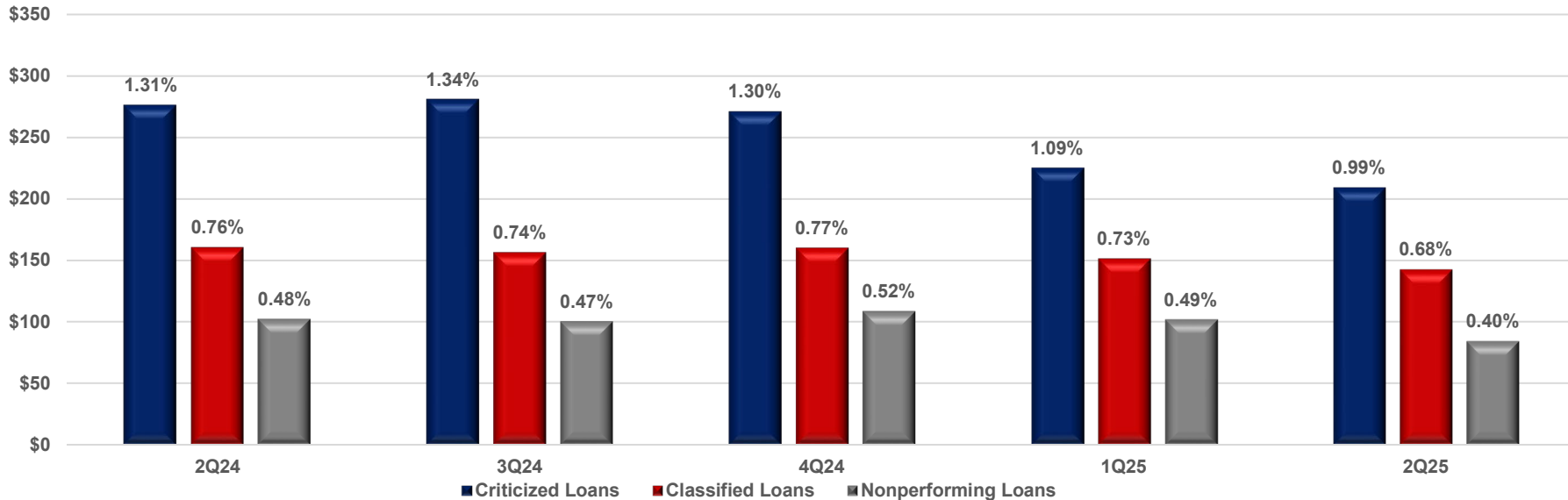
(\$ in millions)

Net Charge-Offs



Problem Loan Trends

(in millions)



Note: Criticized, Classified and Nonperforming loan totals exclude GNMA-guaranteed loans. Ratios expressed as a percentage of total loans net of GNMA-backed mortgage loans.

Highlights

- Total criticized loans (including special mention), excluding GNMA-guaranteed mortgage loans, decreased \$15.8 million, or 7.0%, in 2Q25
- Classified loans, excluding GNMA-guaranteed mortgage loans, decreased \$8.7 million, or 5.8%, in 2Q25
- Nonperforming loans, excluding GNMA-guaranteed mortgage loans, decreased \$17.5 million, or 17.3%, in 2Q25
- The largest component of classified and nonperforming loans at 2Q25 was residential mortgages including government guaranteed

	%
Criticized ACL Coverage	164%
Classified ACL Coverage	240%
NPL ACL Coverage	408%



Term Investor CRE

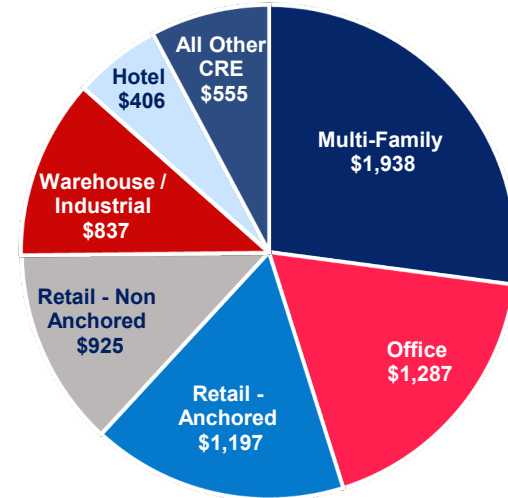
Investor CRE

Outstanding	\$6.97 B
Unfunded	\$0.18 B
Total Committed Exposure	\$7.15 B
Average Loan Size	\$3.96 M
Allowance Coverage	1.51%
PD Ratio	0.05%
NPL Ratio	0.06%
Criticized Ratio	0.96%
Criticized ACL Coverage	157%
Average LTV ⁽¹⁾	58%
Average DSC ⁽¹⁾	1.61

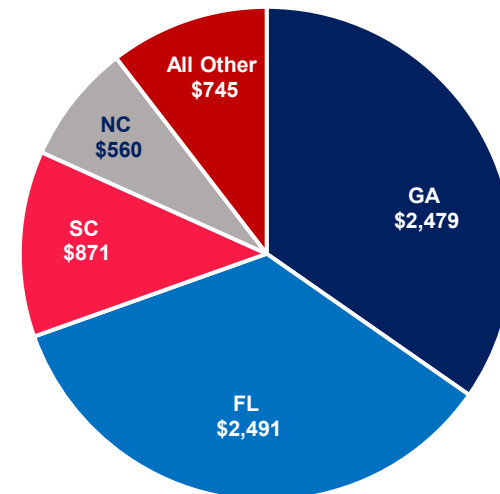
Highlights

- Past dues for investor CRE loans were 0.05% and NPLs 0.06% at 2Q25
- Investor CRE portfolio is well diversified with over 80% of CRE loans located in MSAs in the Bank's footprint, which exhibit population growth forecasts exceeding the national average

Investor CRE by Property Type



Investor CRE by Property Location



Office Portfolio

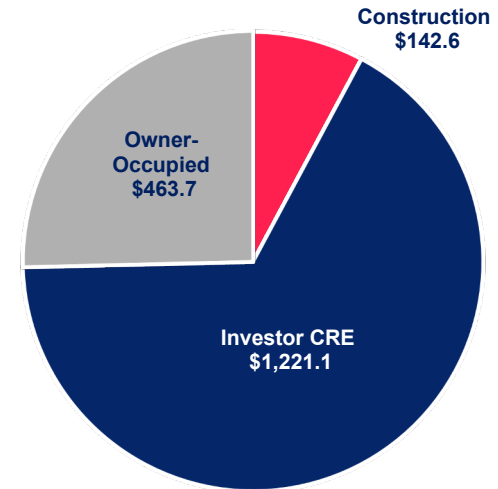
Investor Office

Outstanding	\$1.36 B
Unfunded	\$0.13 B
Total Committed Exposure	\$1.49 B
Average Loan Size	\$3.65 M
Allowance Coverage	3.81%
PD Ratio	0.00%
NPL Ratio	0.00%
Criticized Ratio	2.28%
Criticized ACL Coverage	167%
Average LTV ⁽¹⁾	58%
Average DSC ⁽¹⁾	1.61
Class A & Medical ⁽¹⁾	71%

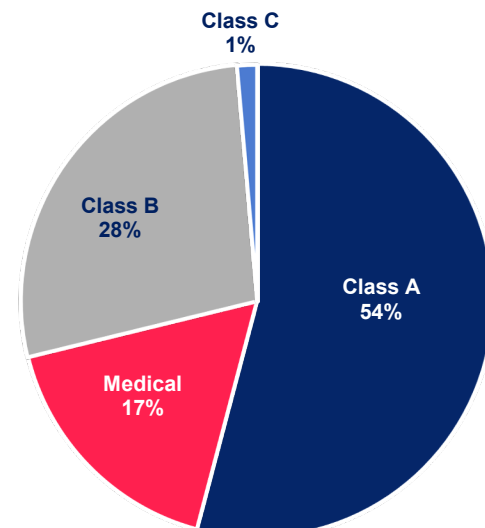
Highlights

- There were no past due and nonperforming loans within the investor office portfolio at 2Q25

Total Office Portfolio by Loan Type



Investor Office Portfolio by Property Class



Appendix

Reconciliation of GAAP to Non-GAAP Measures

(dollars in thousands)

	Quarter to Date			Year to Date	
	2Q25	1Q25	2Q24	2025	2024
Net Income	\$ 109,834	\$ 87,935	\$ 90,785	\$ 197,769	\$ 165,097
Adjustment items					
Gain on sale of MSR	(356)	14	(4,713)	(342)	(4,713)
Gain on conversion of Visa Class B-1 stock	-	-	(12,554)	-	(12,554)
Gain on BOLI proceeds	-	(11)	(466)	(11)	(1,464)
FDIC special assessment	(138)	138	(895)	-	2,014
Tax effect of adjustment items	104	(32)	3,814	72	3,203
After tax adjustment items	(390)	109	(14,814)	(281)	(13,514)
Tax expense attributable to BOLI restructuring	-	-	4,792	-	4,792
Adjusted Net Income	\$ 109,444	\$ 88,044	\$ 80,763	\$ 197,488	\$ 156,375
Weighted average number of shares - diluted	68,796,577	69,030,331	69,013,834	68,912,750	69,010,010
Net income per diluted share	\$ 1.60	\$ 1.27	\$ 1.32	\$ 2.87	\$ 2.39
Adjusted net income per diluted share	\$ 1.59	\$ 1.28	\$ 1.17	\$ 2.87	\$ 2.27
Average assets	26,757,322	26,229,423	25,954,808	26,494,831	25,624,948
Return on average assets	1.65%	1.36%	1.41%	1.51%	1.30%
Adjusted return on average assets	1.64%	1.36%	1.25%	1.50%	1.23%
Average common equity	3,865,031	3,798,149	3,530,869	3,831,775	3,496,870
Average tangible common equity	2,784,819	2,713,847	2,433,958	2,749,529	2,397,751
Return on average common equity	11.40%	9.39%	10.34%	10.41%	9.49%
Return on average tangible common equity	15.82%	13.14%	15.00%	14.50%	13.85%
Adjusted return on average tangible common equity	15.76%	13.16%	13.35%	14.48%	13.12%



Reconciliation of GAAP to Non-GAAP Measures

(dollars in thousands)	Quarter to Date					Year to Date	
	2Q25	1Q25	4Q24	3Q24	2Q24	2025	2024
Adjusted Noninterest Expense							
Total noninterest expense	\$ 155,260	\$ 151,034	\$ 151,949	\$ 151,777	\$ 155,357	\$ 306,294	\$ 304,068
Adjustment items:							
FDIC special assessment	138	(138)	559	-	895	-	(2,014)
Natural disaster expenses	-	-	(400)	(150)	-	-	-
Gain on sale of premises	-	-	(1,203)	-	-	-	-
Adjusted noninterest expense	<u>\$ 155,398</u>	<u>\$ 150,896</u>	<u>\$ 150,905</u>	<u>\$ 151,627</u>	<u>\$ 156,252</u>	<u>\$ 306,294</u>	<u>\$ 302,054</u>
Total Revenue							
Net interest income	\$ 231,813	\$ 221,839	\$ 221,821	\$ 214,060	\$ 211,921	\$ 453,652	\$ 413,309
Noninterest income	68,911	64,023	68,959	69,709	88,711	132,934	154,589
Total revenue	<u>\$ 300,724</u>	<u>\$ 285,862</u>	<u>\$ 290,780</u>	<u>\$ 283,769</u>	<u>\$ 300,632</u>	<u>\$ 586,586</u>	<u>\$ 567,898</u>
Adjusted Total Revenue							
Net interest income (TE)	\$ 232,741	\$ 222,767	\$ 222,773	\$ 215,028	\$ 212,881	\$ 455,508	\$ 415,219
Noninterest income	68,911	64,023	68,959	69,709	88,711	132,934	154,589
Total revenue (TE)	<u>\$ 301,652</u>	<u>\$ 286,790</u>	<u>\$ 291,732</u>	<u>\$ 284,737</u>	<u>\$ 301,592</u>	<u>\$ 588,442</u>	<u>\$ 569,808</u>
Adjustment items:							
(Gain) loss on securities	-	(40)	16	8	(12,335)	(40)	(12,328)
Gain on BOLI proceeds	-	(11)	-	-	(466)	(11)	(1,464)
Gain on sale of mortgage servicing rights	(356)	14	(536)	(5,245)	(4,713)	(342)	(4,713)
Adjusted total revenue (TE)	<u>\$ 301,296</u>	<u>\$ 286,753</u>	<u>\$ 291,212</u>	<u>\$ 279,500</u>	<u>\$ 284,078</u>	<u>\$ 588,049</u>	<u>\$ 551,303</u>
Efficiency ratio	51.63%	52.83%	52.26%	53.49%	51.68%	52.22%	53.54%
Adjusted efficiency ratio (TE)	51.58%	52.62%	51.82%	54.25%	55.00%	52.09%	54.79%



Reconciliation of GAAP to Non-GAAP Measures

(dollars in thousands)	Quarter to Date				
	2Q25	1Q25	4Q24	3Q24	2Q24
Total shareholders' equity	\$ 3,917,678	\$ 3,823,802	\$ 3,751,522	\$ 3,681,368	\$ 3,566,614
Less:					
Goodwill	1,015,646	1,015,646	1,015,646	1,015,646	1,015,646
Other intangibles, net	62,582	66,658	70,761	74,941	79,120
Total tangible shareholders' equity	<u>\$ 2,839,450</u>	<u>\$ 2,741,498</u>	<u>\$ 2,665,115</u>	<u>\$ 2,590,781</u>	<u>\$ 2,471,848</u>
Period end number of shares	68,711,043	68,910,924	69,068,609	69,067,019	69,066,573
Book value per share (period end)	\$ 57.02	\$ 55.49	\$ 54.32	\$ 53.30	\$ 51.64
Tangible book value per share (period end)	\$ 41.32	\$ 39.78	\$ 38.59	\$ 37.51	\$ 35.79
Total assets	\$ 26,680,153	\$ 26,514,940	\$ 26,262,050	\$ 26,399,782	\$ 26,520,728
Less:					
Goodwill	1,015,646	1,015,646	1,015,646	1,015,646	1,015,646
Other intangibles, net	62,582	66,658	70,761	74,941	79,120
Total tangible assets	<u>\$ 25,601,925</u>	<u>\$ 25,432,636</u>	<u>\$ 25,175,643</u>	<u>\$ 25,309,195</u>	<u>\$ 25,425,962</u>
Equity to Assets	14.68%	14.42%	14.28%	13.94%	13.45%
Tangible Common Equity to Tangible Assets	11.09%	10.78%	10.59%	10.24%	9.72%



Reconciliation of GAAP to Non-GAAP Measures

(dollars in thousands)	2020	2021	2022	2023	2024
Return on Tangible Common Equity					
Net Income	\$ 261,988	\$ 376,913	\$ 346,540	\$ 269,105	\$ 358,685
Average common equity	2,531,419	2,827,669	3,083,081	3,313,361	3,583,390
Average tangible common equity	1,520,303	1,826,433	1,947,222	2,200,883	2,488,588
Return on average common equity	10.3%	13.3%	11.2%	8.1%	10.0%
Return on average tangible common equity	17.2%	20.6%	17.8%	12.2%	14.4%

(dollars in thousands)	2020	2021	2022	2023	2024
Total shareholders' equity	\$ 2,647,088	\$ 2,966,451	\$ 3,197,400	\$ 3,426,747	\$ 3,751,522
Less:					
Goodwill	928,005	1,012,620	1,015,646	1,015,646	1,015,646
Other intangibles, net	71,974	125,938	106,194	87,949	70,761
Total tangible shareholders' equity	<u>\$ 1,647,109</u>	<u>\$ 1,827,893</u>	<u>\$ 2,075,560</u>	<u>\$ 2,323,152</u>	<u>\$ 2,665,115</u>
Total assets	\$ 20,438,638	\$ 23,858,321	\$ 25,053,286	\$ 25,203,699	\$ 26,262,050
Less:					
Goodwill	928,005	1,012,620	1,015,646	1,015,646	1,015,646
Other intangibles, net	71,974	125,938	106,194	87,949	70,761
Total tangible assets	<u>\$ 19,438,659</u>	<u>\$ 22,719,763</u>	<u>\$ 23,931,446</u>	<u>\$ 24,100,104</u>	<u>\$ 25,175,643</u>
Equity to Assets	13.0%	12.4%	12.8%	13.6%	14.3%
Tangible Common Equity to Tangible Assets	8.5%	8.0%	8.7%	9.6%	10.6%



Reconciliation of GAAP to Non-GAAP Measures

(dollars in thousands)

	2Q25	1Q25	4Q24	3Q24	2Q24	As of		2Q23	1Q23	4Q22	
						1Q24	4Q23				
Total shareholders' equity	\$ 3,917,678	\$ 3,823,802	\$ 3,751,522	\$ 3,681,368	\$ 3,566,614	\$ 3,484,738	\$ 3,426,747	\$ 3,347,069	\$ 3,284,630	\$ 3,253,195	\$ 3,197,400
Less:											
Goodwill	1,015,646	1,015,646	1,015,646	1,015,646	1,015,646	1,015,646	1,015,646	1,015,646	1,015,646	1,015,646	1,015,646
Other intangibles, net	62,582	66,658	70,761	74,941	79,120	83,527	87,949	92,375	96,800	101,488	106,194
Total tangible shareholders' equity	<u>\$ 2,839,450</u>	<u>\$ 2,741,498</u>	<u>\$ 2,665,115</u>	<u>\$ 2,590,781</u>	<u>\$ 2,471,848</u>	<u>\$ 2,385,565</u>	<u>\$ 2,323,152</u>	<u>\$ 2,239,048</u>	<u>\$ 2,172,184</u>	<u>\$ 2,136,061</u>	<u>\$ 2,075,560</u>
Period end number of shares	68,711,043	68,910,924	69,068,609	69,067,019	69,066,573	69,115,263	69,053,341	69,138,461	69,139,783	69,373,863	69,369,050
Book value per share (period end)	\$ 57.02	\$ 55.49	\$ 54.32	\$ 53.30	\$ 51.64	\$ 50.42	\$ 49.62	\$ 48.41	\$ 47.51	\$ 46.89	\$ 46.09
Tangible book value per share (period end)	\$ 41.32	\$ 39.78	\$ 38.59	\$ 37.51	\$ 35.79	\$ 34.52	\$ 33.64	\$ 32.38	\$ 31.42	\$ 30.79	\$ 29.92

	3Q22		2Q22		1Q22		4Q21		3Q21		2Q21		1Q21		4Q20		3Q20		2Q20	
Total shareholders' equity	\$ 3,119,070	\$ 3,073,376	\$ 3,007,159	\$ 2,966,451	\$ 2,900,770	\$ 2,837,004	\$ 2,757,596	\$ 2,647,088	\$ 2,564,683	\$ 2,460,130										
Less:																				
Goodwill	1,023,071	1,023,056	1,022,345	1,012,620	928,005	928,005	928,005	928,005	928,005	928,005										
Other intangibles, net	110,903	115,613	120,757	125,938	60,396	63,783	67,848	71,974	76,164	80,354										
Total tangible shareholders' equity	<u>\$ 1,985,096</u>	<u>\$ 1,934,707</u>	<u>\$ 1,864,057</u>	<u>\$ 1,827,893</u>	<u>\$ 1,912,369</u>	<u>\$ 1,845,216</u>	<u>\$ 1,761,743</u>	<u>\$ 1,647,109</u>	<u>\$ 1,560,514</u>	<u>\$ 1,451,771</u>										
Period end number of shares	69,352,709	69,360,461	69,439,084	69,609,228	69,635,435	69,767,209	69,713,426	69,541,481	69,490,546	69,461,968										
Book value per share (period end)	\$ 44.97	\$ 44.31	\$ 43.31	\$ 42.62	\$ 41.66	\$ 40.66	\$ 39.56	\$ 38.06	\$ 36.91	\$ 35.42										
Tangible book value per share (period end)	\$ 28.62	\$ 27.89	\$ 26.84	\$ 26.26	\$ 27.46	\$ 26.45	\$ 25.27	\$ 23.69	\$ 22.46	\$ 20.90										

