Exhibit 99.2

OceanFirst Financial Corp.

3Q 2025 Earnings Release Supplement[1]

October 2025

[1] The 3Q 2025 Earnings Release Supplement should be read in conjunction with the Earnings Release furnished as Exhibit 99.1 to the Form 8-K filed with the SEC on October 22, 2025.

Legal Disclaimer

FORWARD LOOKING STATEMENTS.

In addition to historical information, this presentation contains certain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, which are based on certain assumptions and describe future plans, financial results, strategies and expectations of the Company. These forward-looking statements are generally identified by use of the words "believe," "expect," "intend," "anticipate," "estimate," "project," "will," "should," "may," "view," "opportunity," "potential," or similar expressions or expressions of confidence. The Company's ability to predict results or the actual effect of future plans or strategies is inherently uncertain. Factors which could have a material adverse effect on the operations of the Company and its subsidiaries include, but are not limited to: changes in interest rates, inflation, general economic conditions, including potential recessionary conditions, levels of unemployment in the Company's lending area, real estate market values in the Company's lending area, potential goodwill impairment, natural disasters, potential increases to flood insurance premiums, the current or anticipated impact of military conflict, terrorism or other geopolitical events, the imposition of tariffs or other domestic or international governmental policies and retaliatory responses, the effects of the federal government shutdown, the level of prepayments on loans and mortgage-backed securities, legislative/regulatory changes, 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, the quality or composition of the loan or investment portfolios, demand for loan products, deposit flows, the availability of low-cost funding, changes in liquidity, including the size and composition of the Company's deposit portfolio and the percentage of uninsured deposits in the portfolio, changes in capital management and balance sheet strategies and the ability to successfully implement such strategies, competition, demand for financial services in the Company's market area, changes in investor sentiment and consumer spending, borrowing and saving habits, changes in accounting principles, a failure in or breach of the Company's operational or security systems or infrastructure, including cyberattacks, the failure to maintain current technologies, failure to retain or attract employees, the impact of pandemics on our operations and financial results and those of our customers and the Bank's ability to successfully integrate acquired operations. These risks and uncertainties are further discussed in the Company's Annual Report on Form 10-K for the year ended December 31, 2024, under Item 1A - Risk Factors and elsewhere, and subsequent securities filings and should be considered in evaluating forward-looking statements and undue reliance should not be placed on such statements. The Company does not undertake, and specifically disclaims any obligation, to publicly release the result of any revisions which may be made to any forward-looking statements to reflect events or circumstances after the date of such statements or to reflect the occurrence of anticipated or unanticipated events.

NON-GAAP FINANCIAL INFORMATION.

This presentation contains certain non-GAAP (generally accepted accounting principles) measures. These non-GAAP measures, as calculated by the Company, are not necessarily comparable to similarly titled measures reported by other companies. Additionally, these non-GAAP measures are not measures of financial performance or liquidity under GAAP and should not be considered alternatives to the Company's other financial information determined under GAAP. See reconciliations of certain non-GAAP measures included at the end of this presentation and in the Company's Earnings Release furnished as Exhibit 99.1 to the Form 8-K as filed with the SEC on October 22, 2025.

MARKET AND INDUSTRY DATA.

This presentation references certain market, industry and demographic data, forecasts and other statistical information. We have obtained this data, forecasts and information from various independent, third-party industry sources and publications. Nothing in the data, forecasts or information used or derived from third-party sources should be construed as advice. Some data and other information are also based on our good faith estimates, which are derived from our review of industry publications and surveys and independent sources. We believe that these sources and estimates are reliable but have not independently verified them. Statements as to our market position are based on market data currently available to us. These estimates involve inherent risks and uncertainties and are based on assumptions that are subject to change.

Overview of OceanFirst

Corporate Overview and Market Data

Ticker	OCFC (NASDAQ)
HQ	Red Bank, NJ
Branch Network	40 branches; 9 commercial banking centers
Core Markets	New Jersey, New York City, Greater Philadelphia
Expansion Markets	Boston, Northern Virginia, and Baltimore

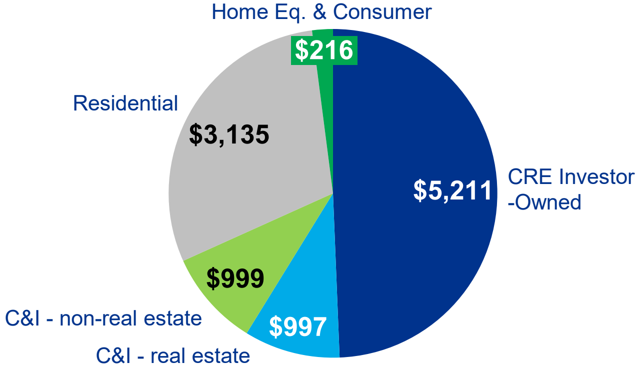
Balance Sheet and Capital (Q3-25)

Assets	$14.3 billion
Net Loans	$10.5 billion
Deposits	$10.4 billion
Non-performing Loans / Loans(1)	0.34%
Tang. Equity / Tang. Assets(2)	8.1%
CET1 Ratio (3)	10.6%

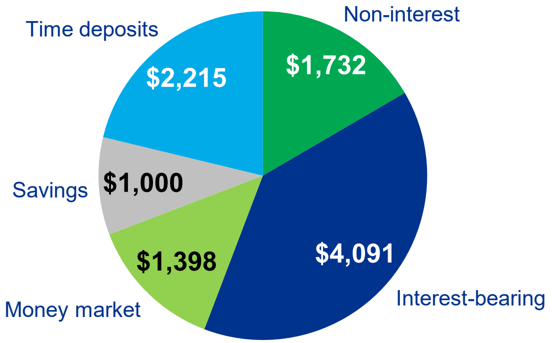
Core Profitability (Q3-25)(2)

Net Income	$20.3 million
EPS	$0.36
Net Interest Margin (%)(4)	2.89%
Efficiency Ratio (%)	70.3%
ROAA (%)	0.60%
ROTCE (%)	7.19%

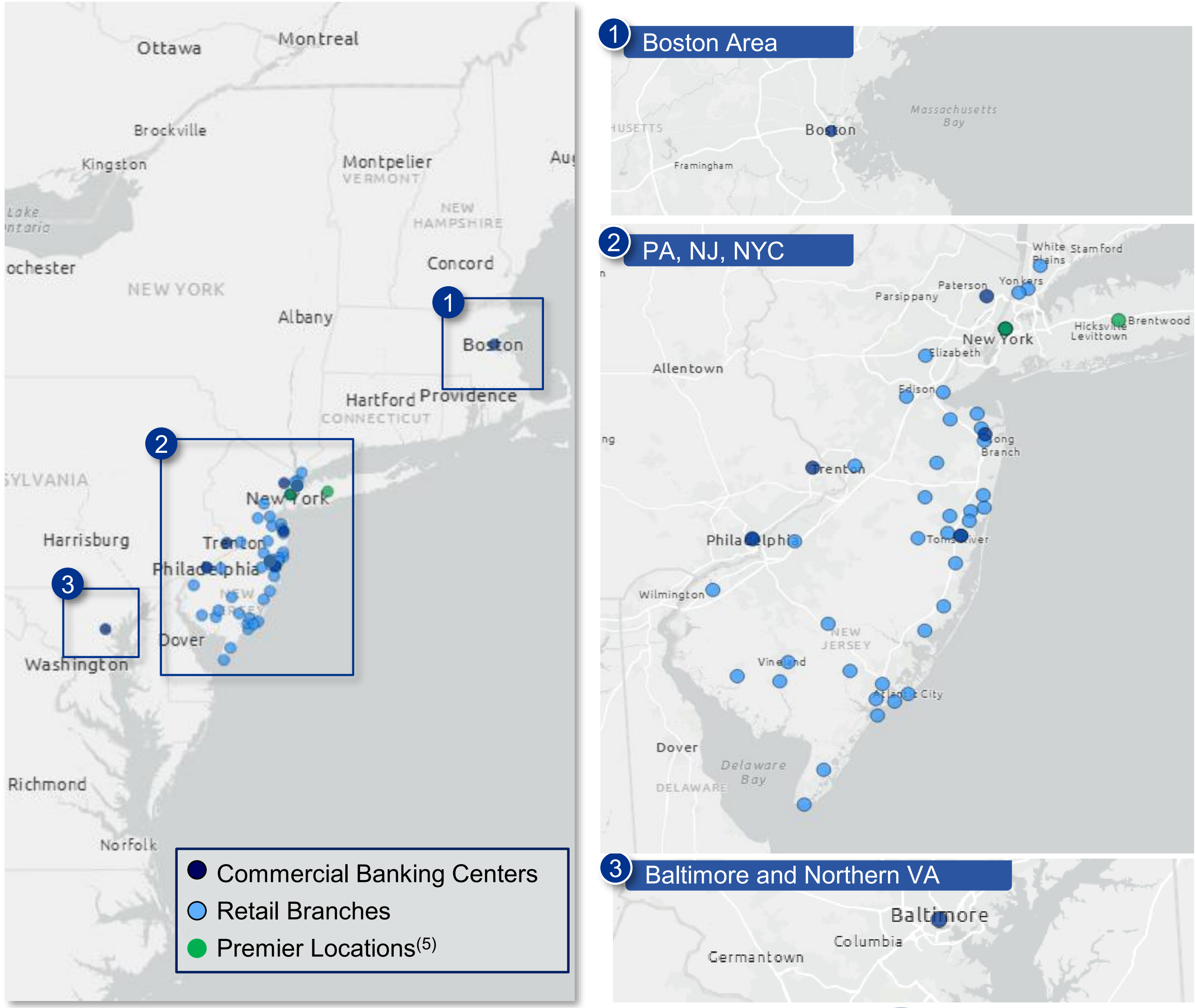
Q3-25 Loan Portfolio ($'millions)



Q3-25 Deposit Base ($'millions)



Tailored Footprint Across Key Markets



Note: All data presented is as of September 30, 2025.
(1) PCD loans are not included in these metrics.
(2) For non-GAAP financial measures, please refer to the "Non-GAAP Reconciliations" in the Appendix for a reconciliation to GAAP financial information.
(3) Q3-25 CET1 Ratio – Preliminary Estimate.
(4) Core NIM excludes purchase accounting and prepayment fee income.
(5) See details on slide 11.

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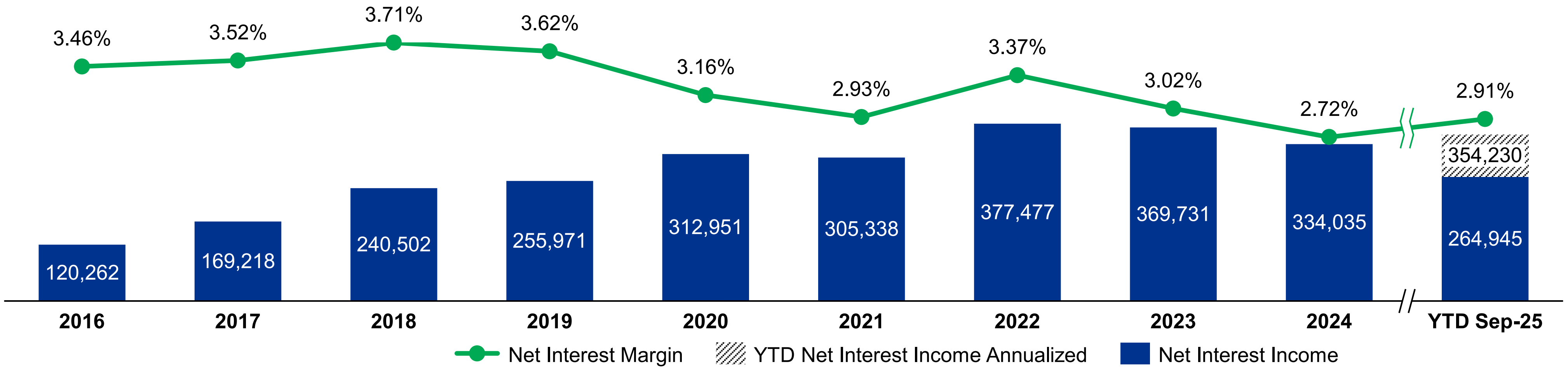
Proven Historical Net Interest Income and Loan Growth

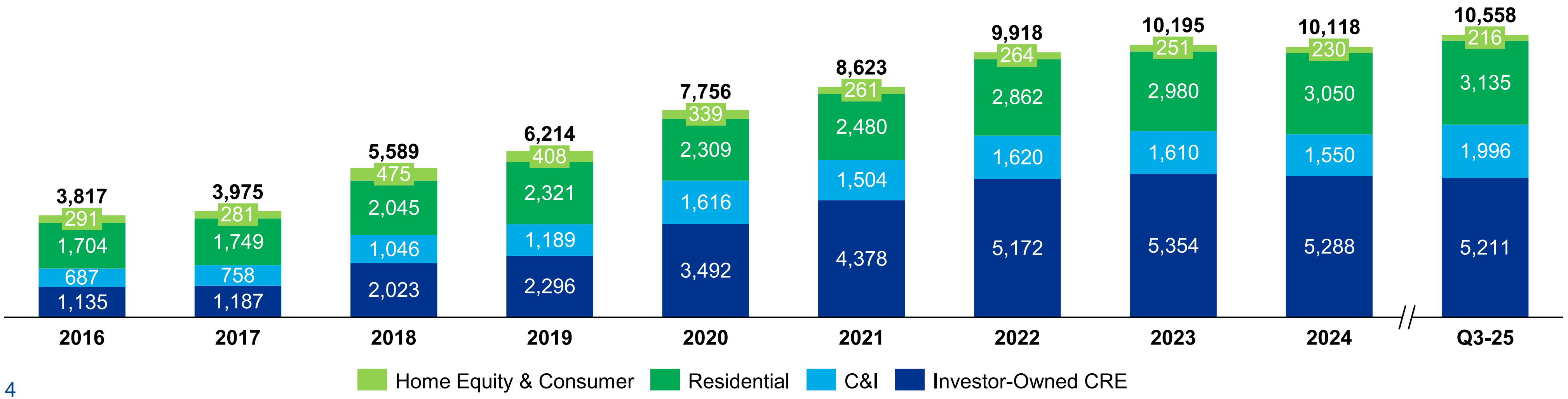
Net Interest Income Growth ($'thousands)



13%

Net Interest Income CAGR

Significant Growth in Commercial Loan Portfolio ($'millions)



13%

C&I CAGR

19%

Investor-Owned CRE CAGR

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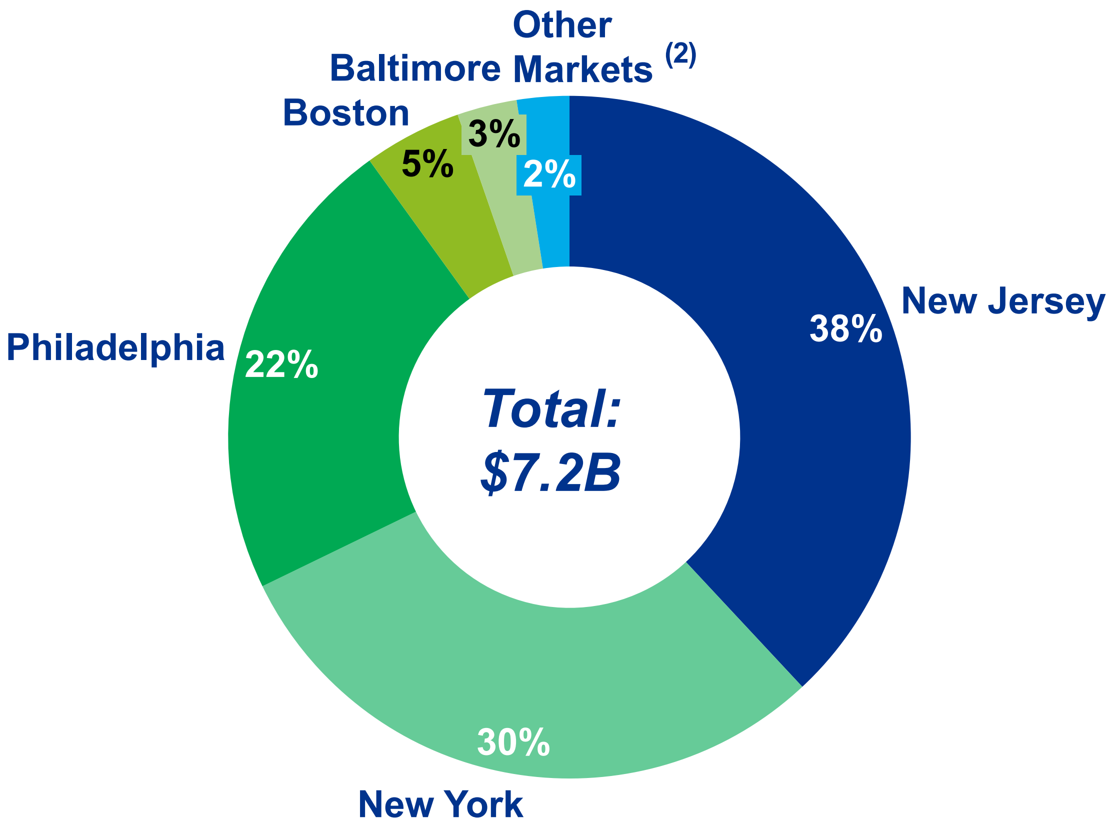
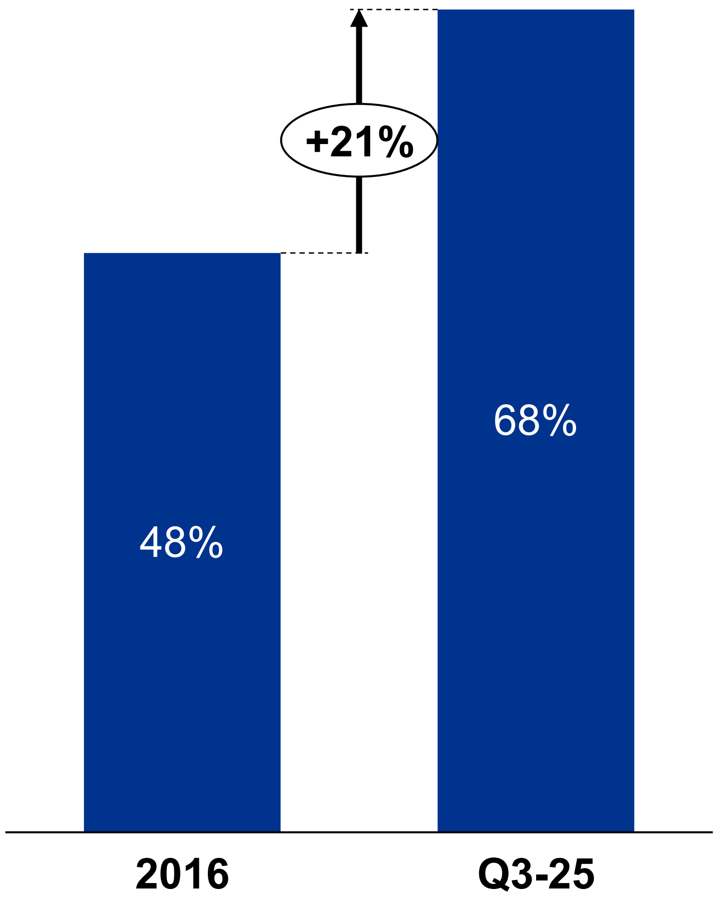
Successful Commercial Loan Growth and Geographic Diversification

Commercial Loans by Geography[1] as of Q3-25



Emphasis on Commercial

(Commercial % of Loan Portfolio)



Increase of $5.4B in commercial loans since 2016

(1) Based on location the loan is managed.
(2) Other includes Washington DC, Northern Virginia, Pittsburgh and Columbus.

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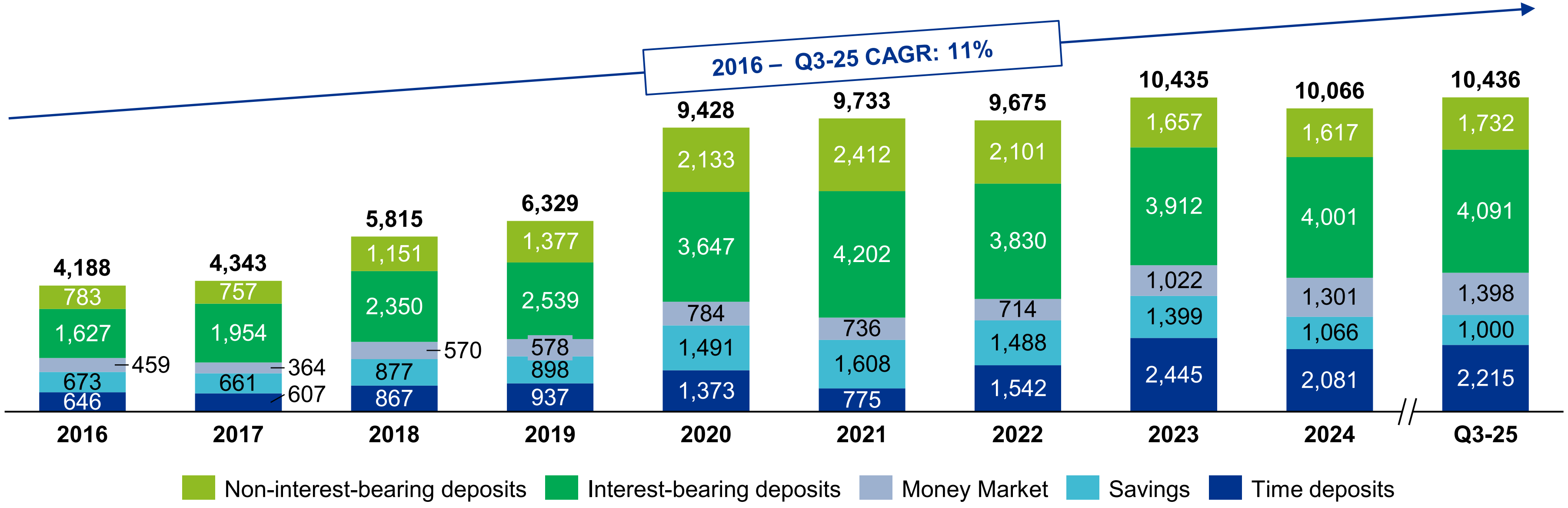
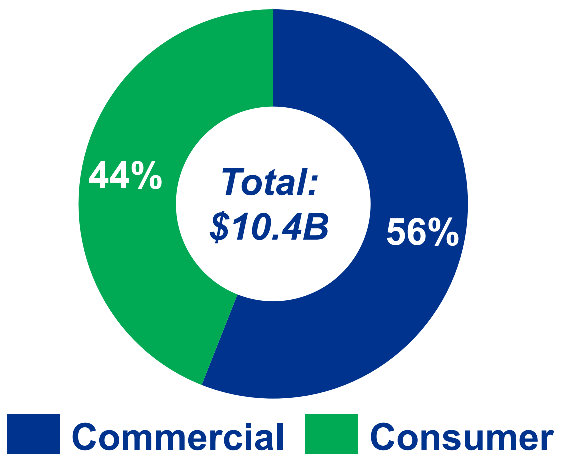
Balanced Approach to Deposit Pricing and Growth

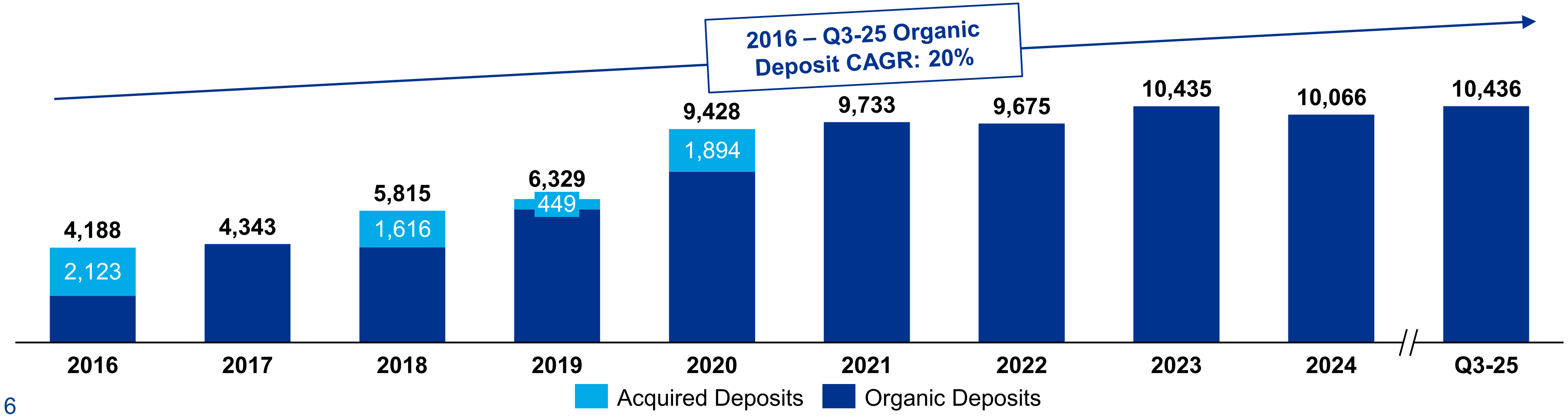
Deposit Composition ($'millions)



Deposit Stratification



Organic Deposit Growth ($'millions)



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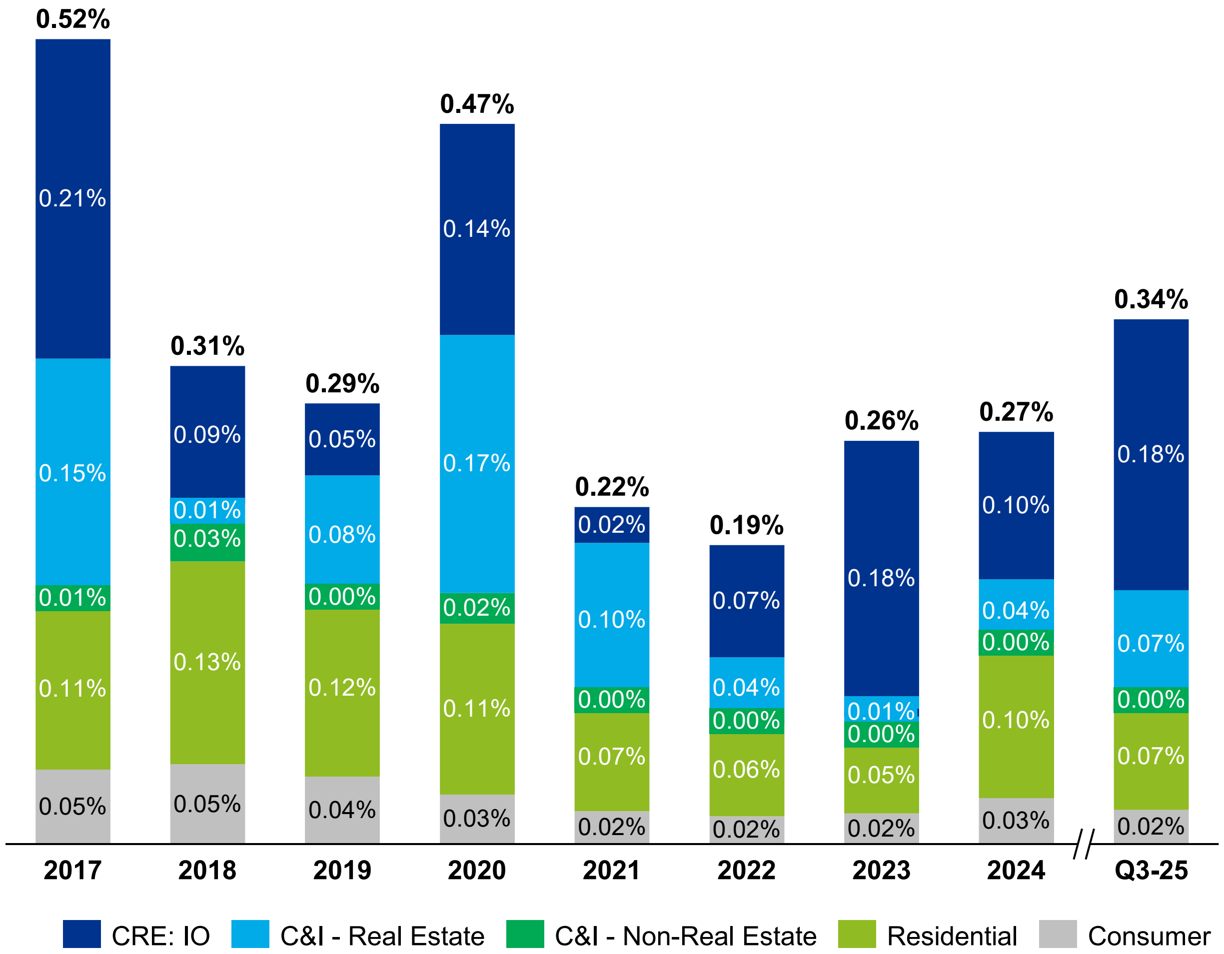
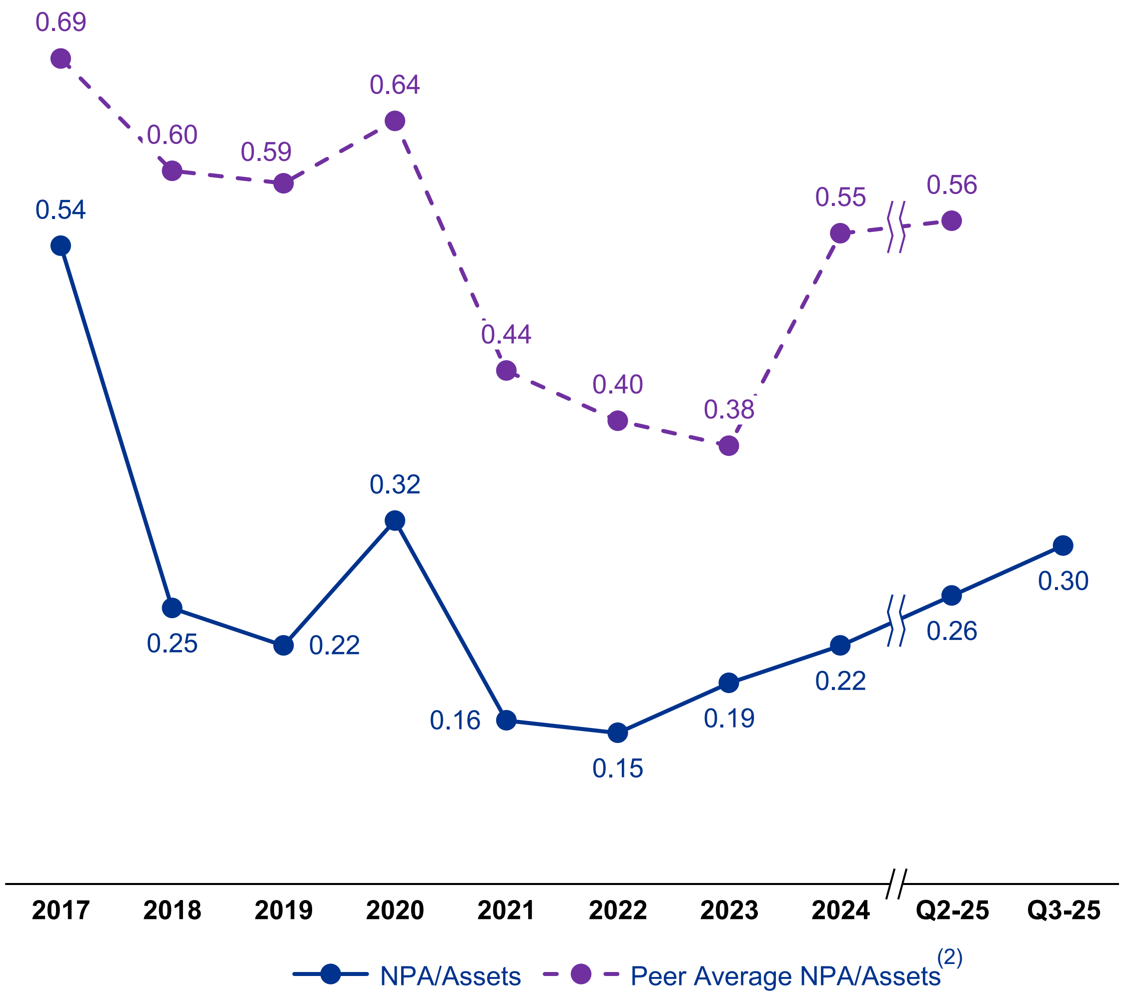
Conservative Credit Risk Profile

Non-performing Loans by Type as % of Loans(1)



Continued Focus on Credit Risk(1)



(1) PCD loans are not included in these metrics. Refer to the “Asset Quality” section in the Earnings Release for additional information.
(2) Peer reporting is on a one quarter lag.

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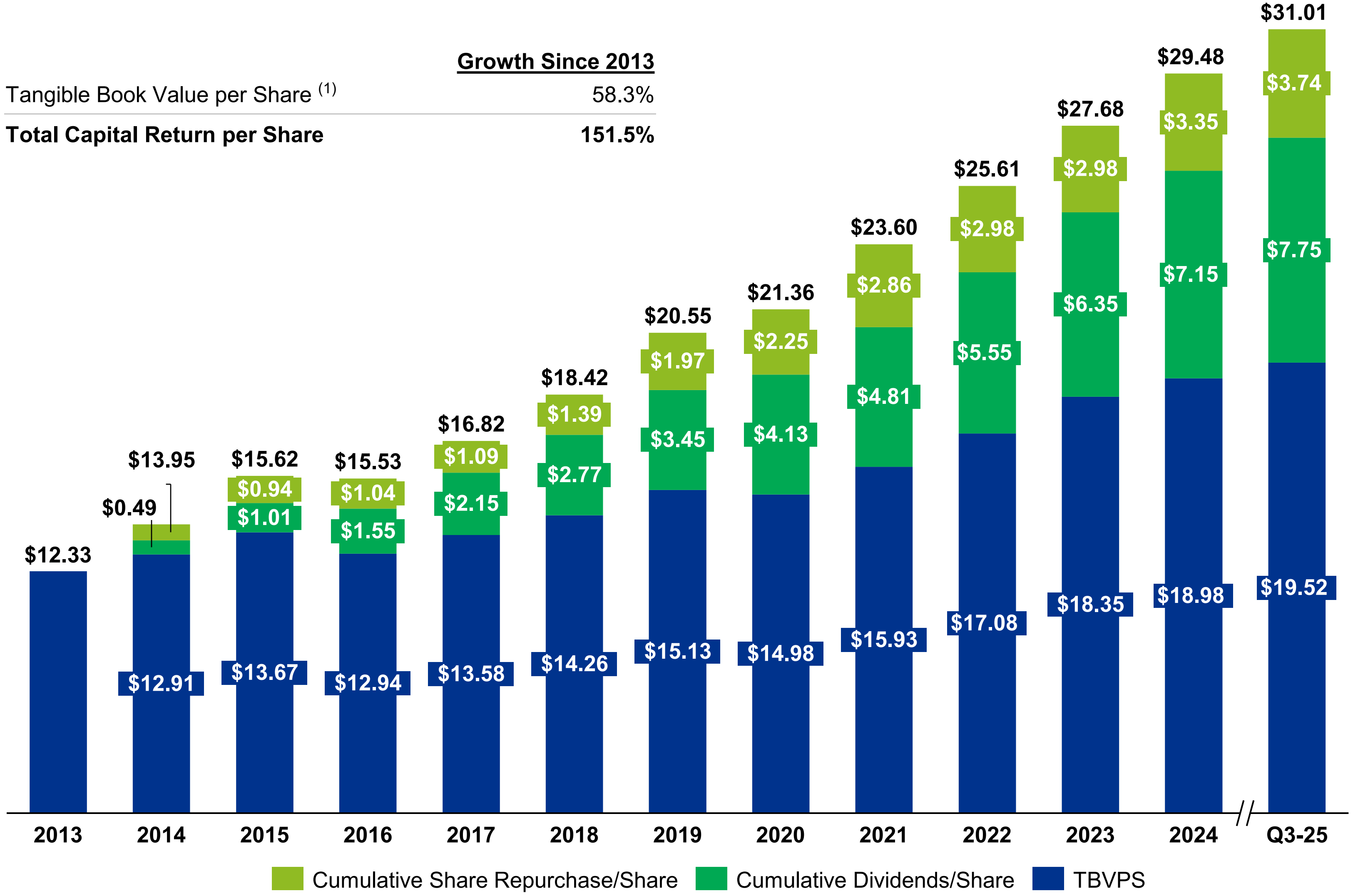
Business Model Strength Driving Significant Capital Return

	Growth Since 2013
Tangible Book Value per Share [1]	58.3%
Total Capital Return per Share	**151.5%**



The growth in TBV per common share[1] (TBVPS) is attributed to:

- Minimally dilutive and strategic acquisitions including in critical new markets
- Stable and competitive dividend
  - 115th consecutive quarter
- Historical target Payout Ratio of 30% to 50%

(1) For non-GAAP financial measures, please refer to the "Non-GAAP Reconciliations" in the Appendix for a reconciliation to GAAP financial information.

Quarterly Earnings Update

Q3-25 Financial Highlights

Financial Highlights

$0.36 Core Diluted EPS(1)	**$91 million** Net Interest Income	**0.60%** Core ROAA(1)
7.19% Core ROTCE(1)	**$0.54** Core PTPP Diluted EPS(1)	**10.6%** CET1 Ratio(2)

- Total loans increased $373 million (or 14% annualized), including $219 million of commercial and industrial loan growth. The commercial loan pipeline remained robust at $711 million and will help drive continued growth in Q4-25.
- Deposits, excluding brokered deposit run-off of $118 million, increased $321 million from the linked quarter showing continued strength in funding.
- Premier Banking(3) teams (hired in April) have contributed $242 million of deposits – an increase of $127 million from the linked quarter – at a weighted average cost of 2.64%. Based on performance and pipeline to date, we remain optimistic on the trajectory of the Premier Bank's growth.
- We announced the strategic decision to outsource our residential loan originations and title business platforms. This will drive an anticipated annual expense savings of approximately $14 million offset in part by a reduction of residential loan sales in 2026. One-time costs associated with this initiative totaled $4 million in Q3-25 and approximately $8 million in Q4-25.

(1) For non-GAAP financial measures, please refer to the "Non-GAAP Reconciliations" in the Appendix for a reconciliation to GAAP financial information
(2) Q3-25 CET1 Ratio – Preliminary Estimate.
(3) See details on slide 11

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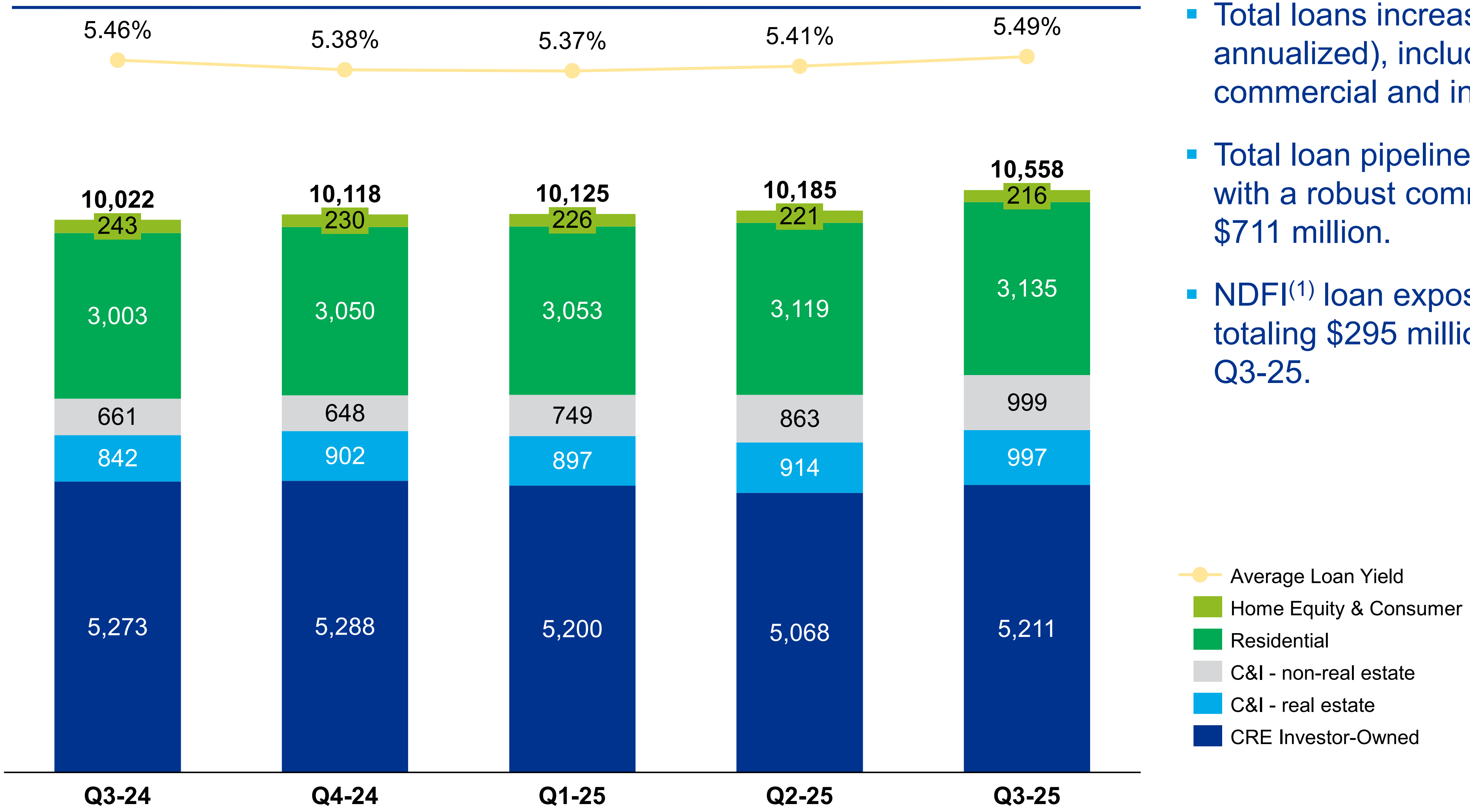
Premier Bank Update

Performance To Date	▪ **9 Teams** hired and onboarded, totaling **36 FTEs**. ▪ **$242 million of deposits** through 9/30/25 at a **weighted average cost of 2.64%**. ▪ Added **+1,100 new accounts** across **~300 relationships**. ▪ Target **$500 million** in deposits in 2025.
Multi-Year Aspiration Goals	▪ Teams to achieve their full run-rate in **2 to 3 years**. ▪ Target deposits of **$2 to $3 billion by end of 2027**.
Business Model	▪ Relationship driven, **team-based approach** to service, resulting in superior high-touch client experience. ▪ Differentiated **Commercial Organic Deposit Channel** leveraging our existing infrastructure and products.
Strategic Deployment of Funding Channel	▪ Reduce wholesale funding and higher cost retail deposits in the near term. ▪ Create meaningful margin and profitability expansion through a stable low-cost deposit vertical supporting future C&I growth.
Geography and Reach	▪ New York City – Expanding existing Midtown, NY branch and adding non-retail space. ▪ Long Island – New commercial banking center in Melville, NY. ▪ Westchester – Leveraging existing Scarsdale, NY full-service branch.

Loan Portfolio Trends

Moderated Loan Growth in the Portfolio ($'millions)



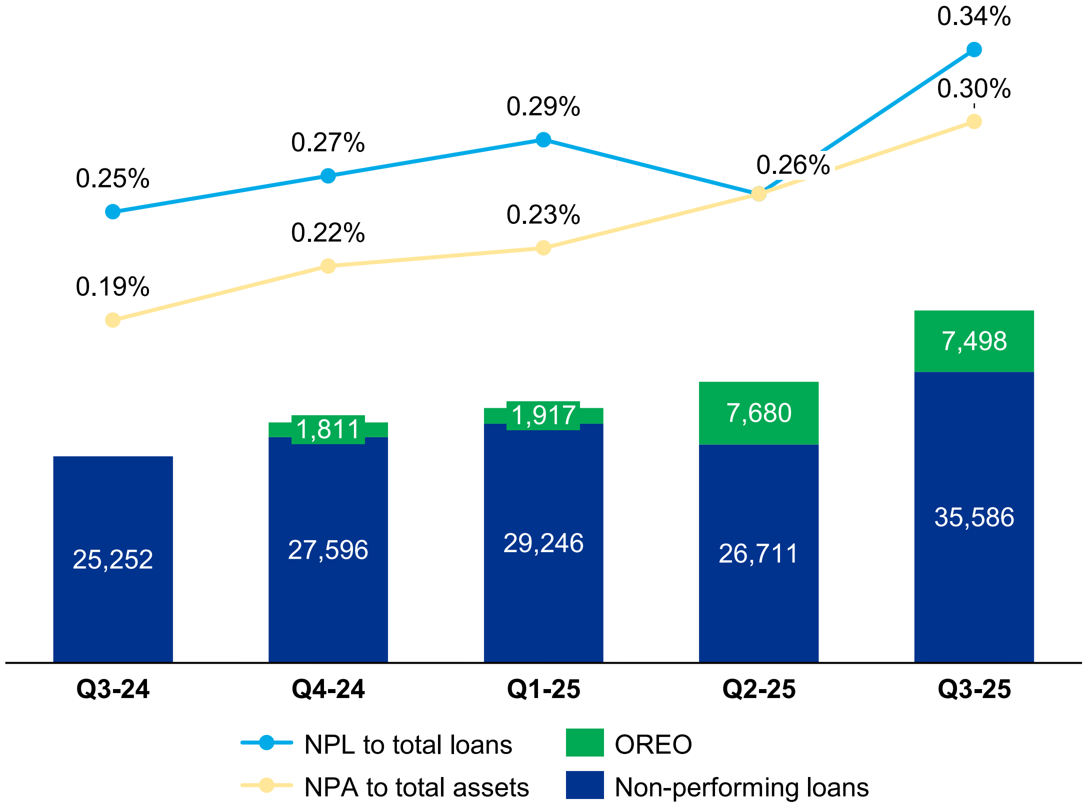
- Total loans increased $373 million (or 14% annualized), including $219 million of commercial and industrial loan growth.
- Total loan pipeline at Q3-25 is $864 million with a robust commercial loan pipeline of $711 million.
- NDFI(1) loan exposure remains minimal, totaling $295 million (or 3% of total loans) at Q3-25.

(1) Non-Depository Financial Institution

Quarterly Credit Trends (1 of 2)

Strong asset quality trends driven by prudent growth and strong credit risk management

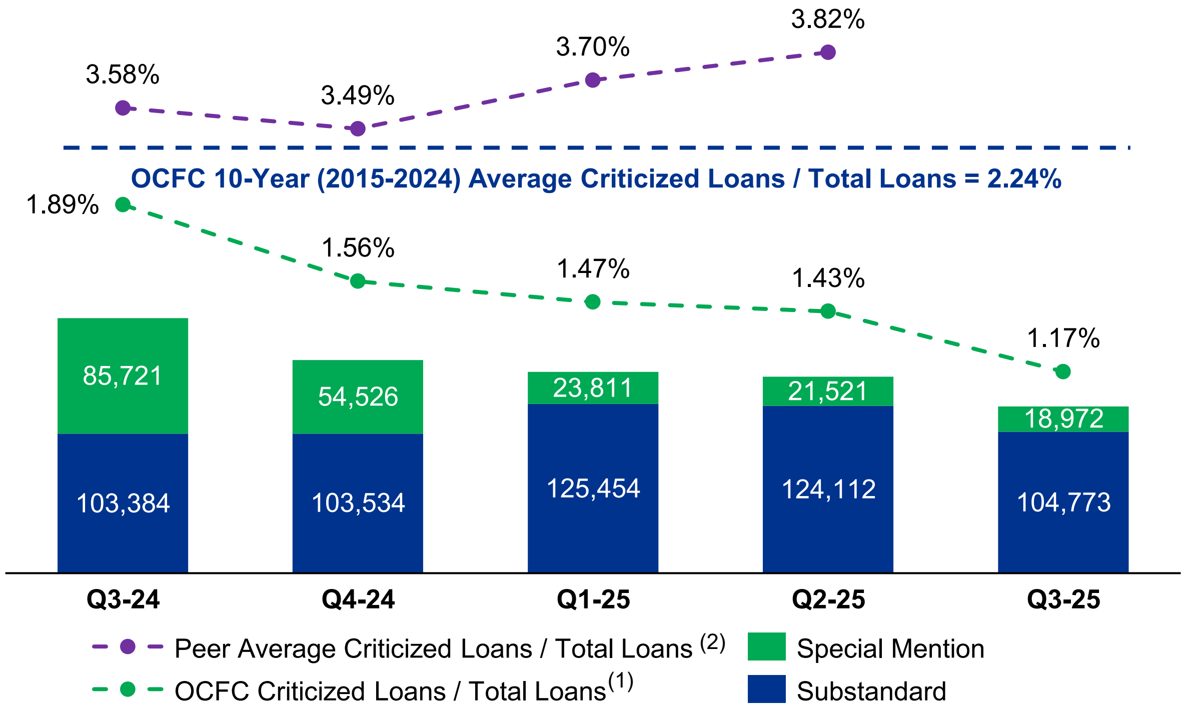
Non-Performing Loans and Assets ($'000)[1]



(1) PCD loans are not included in these metrics. Refer to Asset Quality section in the Earnings Release for additional information.

Special Mention and Substandard Loans ($'000)

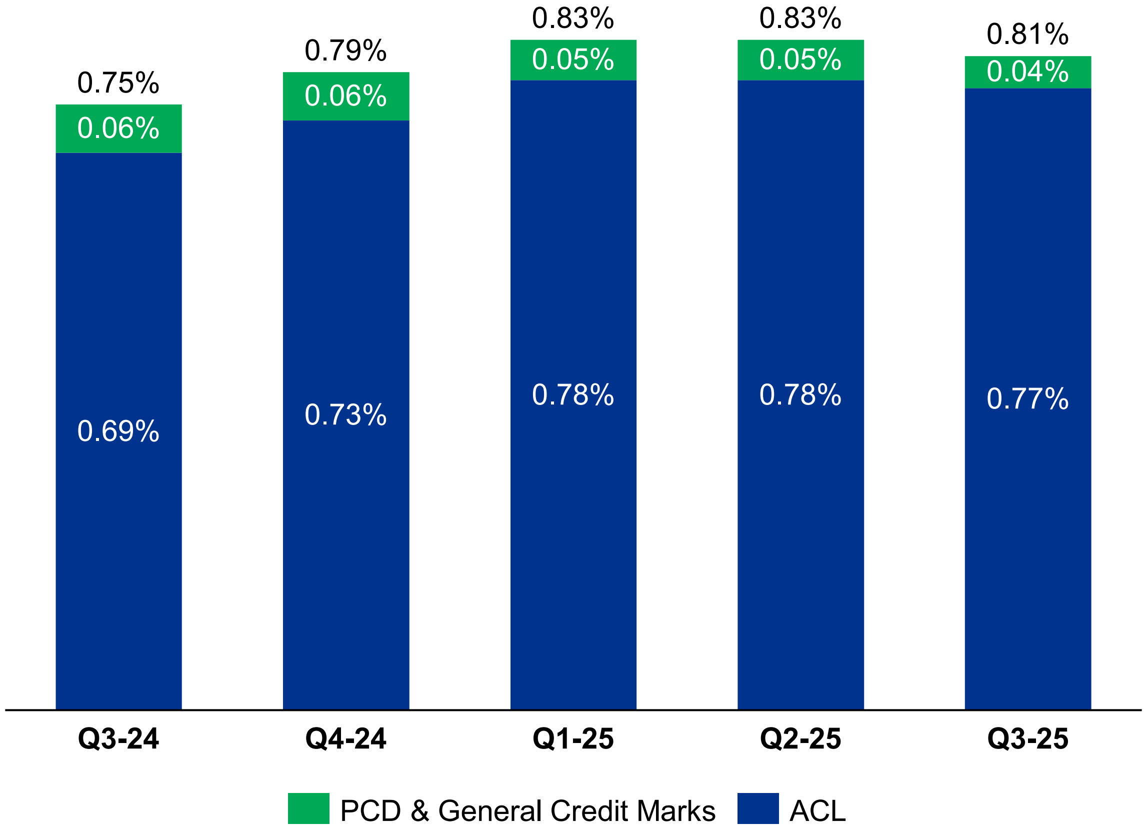
Criticized loans as a % of total loans remain low at 1.17% as of Q3-25 compared to 2.06% as of Q4-19 (pre-pandemic).



Note: At September 30, 2025, of the Special Mention loans and Substandard loans represented above, 76.6% and 71.4% were current on payments, respectively.
(1) OCFC criticized loans exclude OREO.
(2) Peer data is on a one quarter lag.

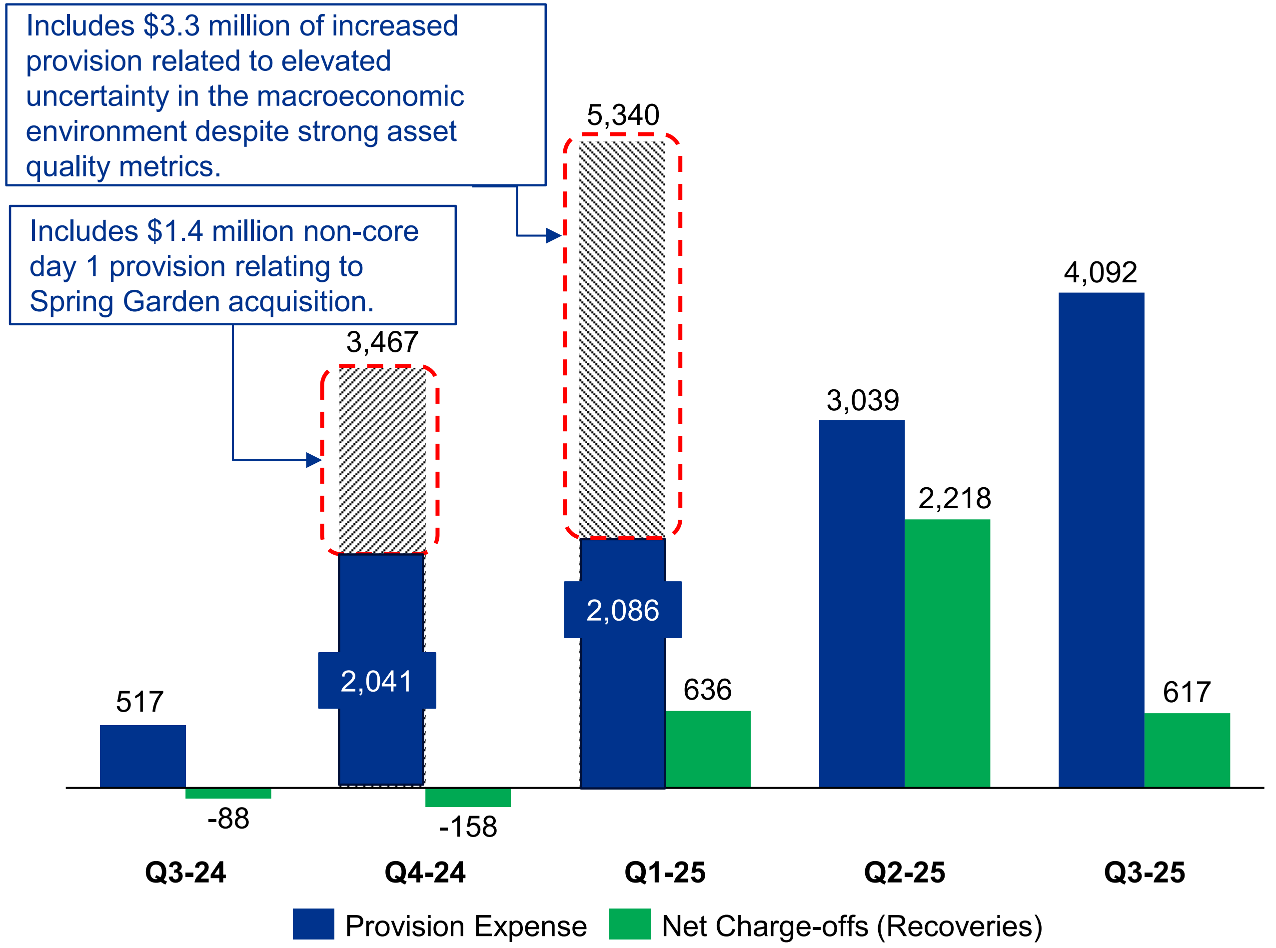
Quarterly Credit Trends (2 of 2)

Loan Allowance for Credit Losses (ACL) Plus PCD & General Credit Marks / Total Loans



Note: The allowance for credit losses plus the unamortized credit and PCD marks amounted to $85.6 million, or 0.81% of total loans at Q3-25, as compared to $84.2 million, or 0.83% of total loans at Q2-25.

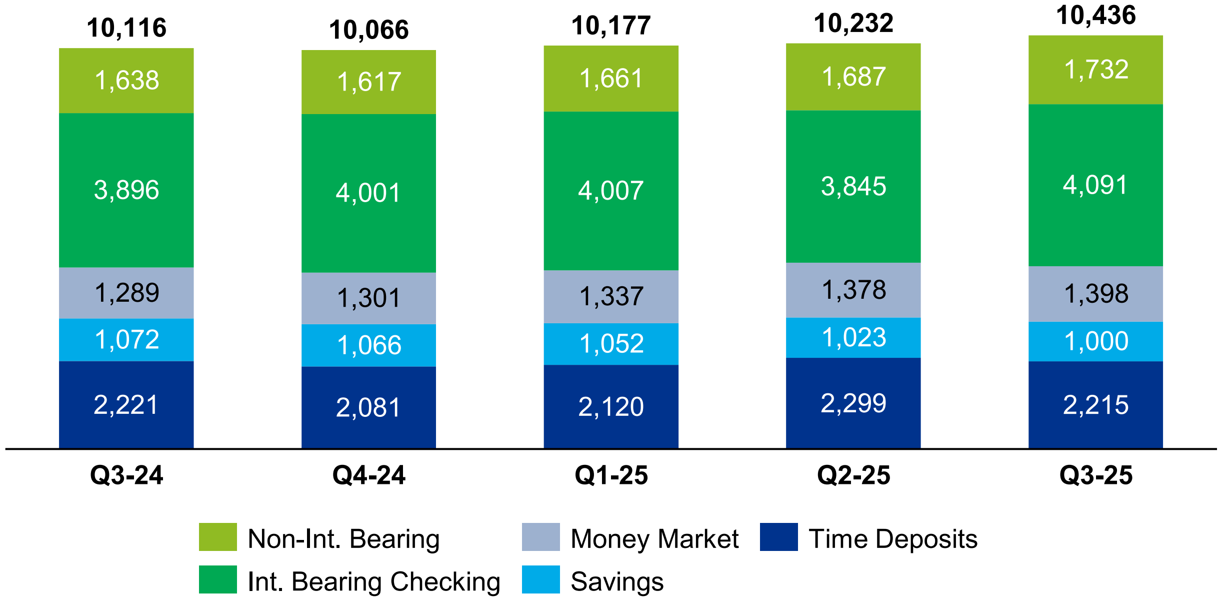
NCOs / (Recoveries) and Provision for Credit Loss Expense ($'thousands)



Note: Q2-25 charge-offs primarily relate to two commercial relationships of $1.6 million and $445K for NPL sale.

Deposit Trends

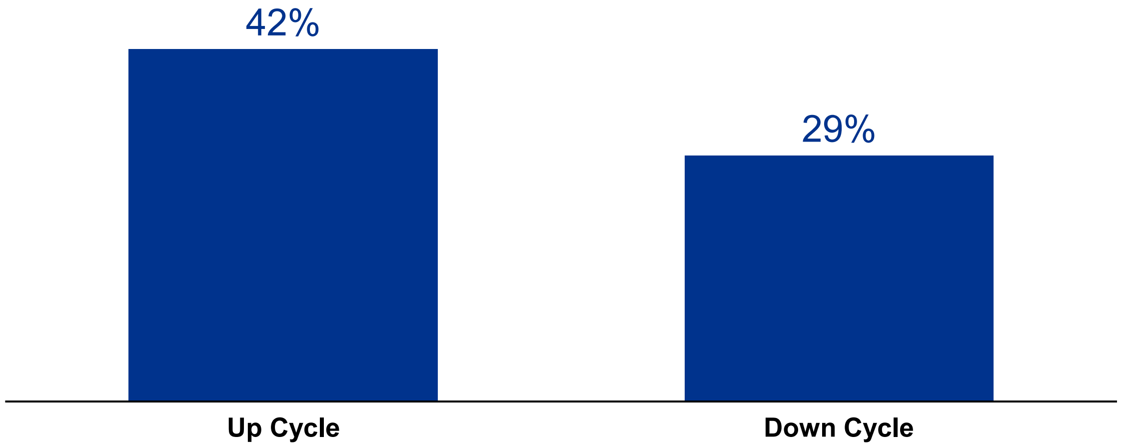
Deposit Mix Remains Stable ($'millions)



- Deposits increased by $204 million (or 2.0%), driven by an increase in non-maturity deposits of $287 million (or 3.6%) from the prior quarter.
- The decrease in time deposits was primarily driven by brokered CD run-off of $118 million.
- We expect Q4-25 deposit growth to be in line with loan growth with a modest increase to deposit costs relating to net deposit growth targets being priced above current rates.

Cost of Deposits						
	Spot					Avg
Type of Account	**Q3-24**	**Q4-24**	**Q1-25**	**Q2-25**	**Q3-25**	**Q3-25**
Int. Bearing Checking	2.27%	2.11%	2.04%	2.02%	2.08%	2.11%
Money Market	3.37%	3.00%	2.83%	2.94%	2.75%	2.92%
Savings	0.81%	0.72%	0.67%	0.66%	0.63%	0.66%
Time Deposits	4.47%	4.18%	3.75%	3.75%	3.74%	3.73%
Total (incl. non-int. bearing)	**2.38%**	**2.17%**	**2.03%**	**2.07%**	**2.04%**	**2.06%**

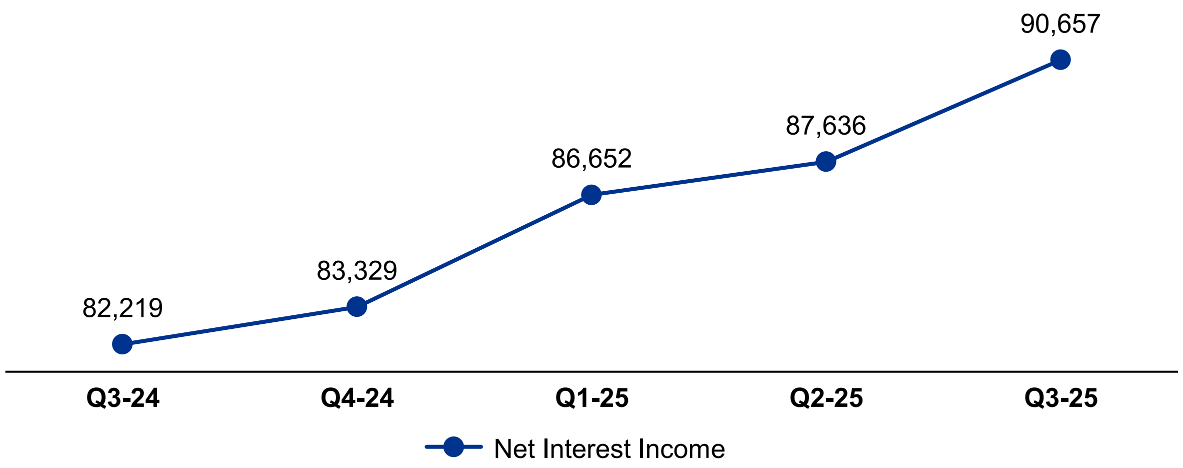
Deposit Beta(1)



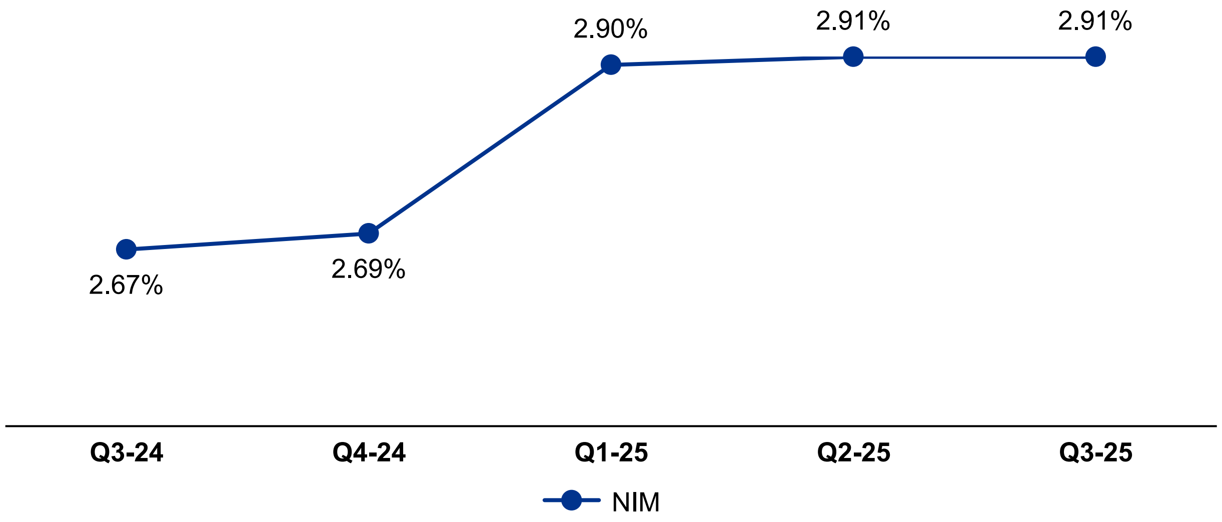
(1) Deposit beta is calculated as the increase in rate paid on total deposits per quarter divided by the incremental increase in the fed funds rate since January 1, 2022. Up cycle is the period from January 1, 2022 to June 30, 2024. The down cycle is from July 1, 2024 to September 30, 2025.

Net Interest Income and Net Interest Margin Trends

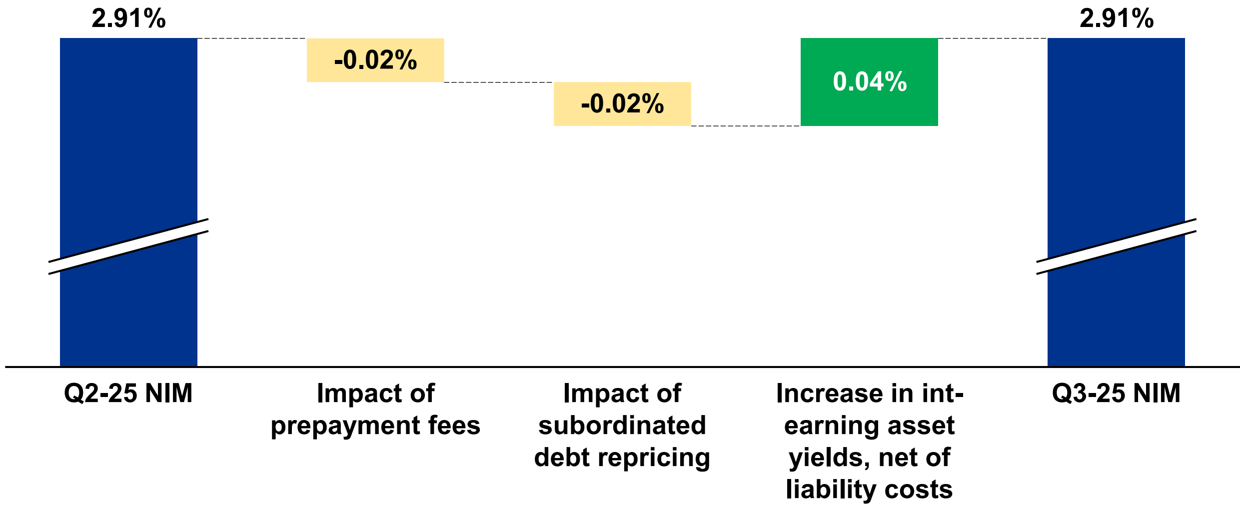
Net Interest Income ($'000)



Net Interest Margin



NIM Bridge



Tailwinds

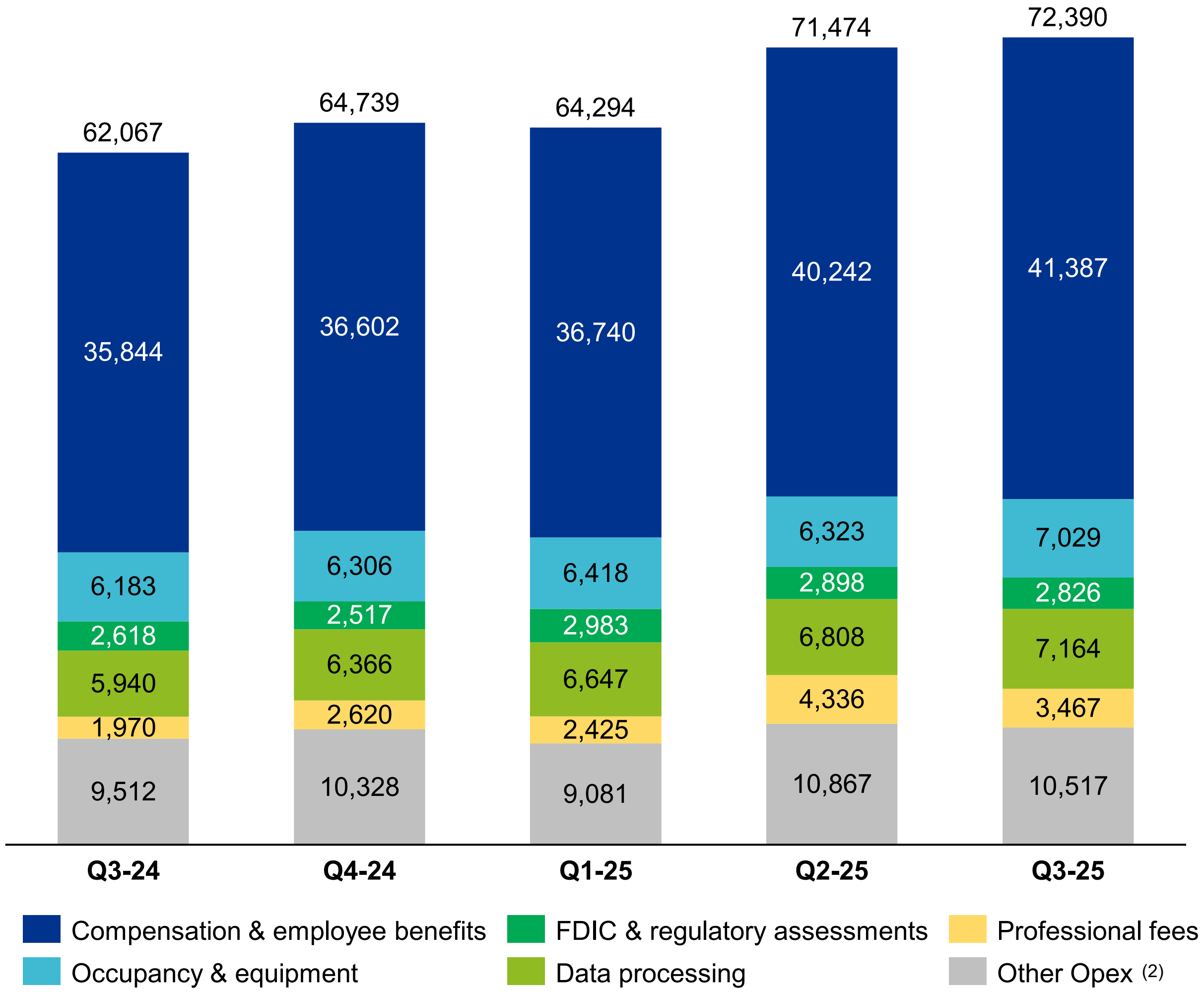
- Continued growth in lower cost deposits from the Premier Bank teams.

Headwinds

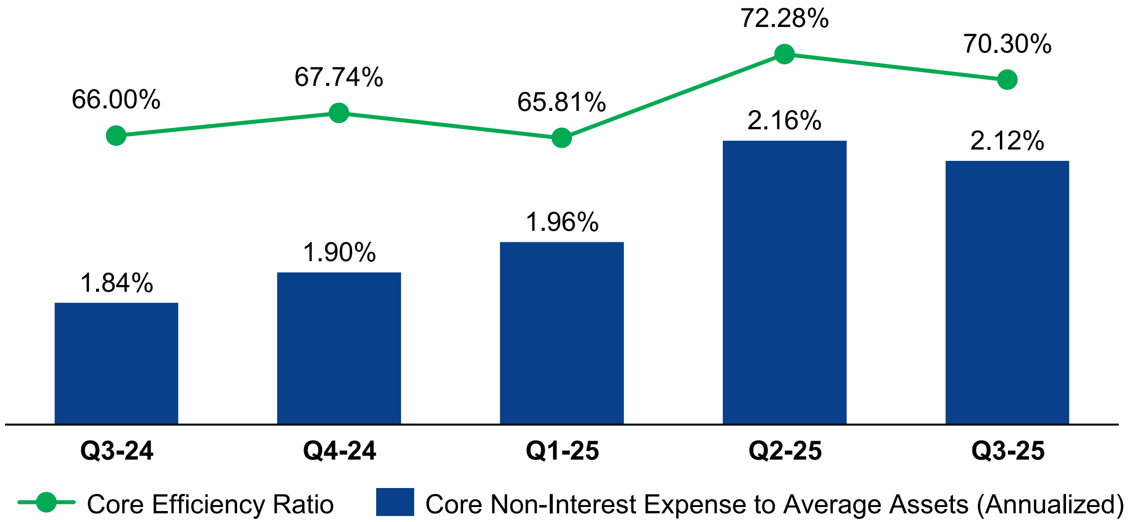
- Competitive market environment as peers compete on rate for quality credit.

Expense Discipline and Focused Investment

Core Non-Interest Expense[1] ($'000)



Core Efficiency Ratio[1]

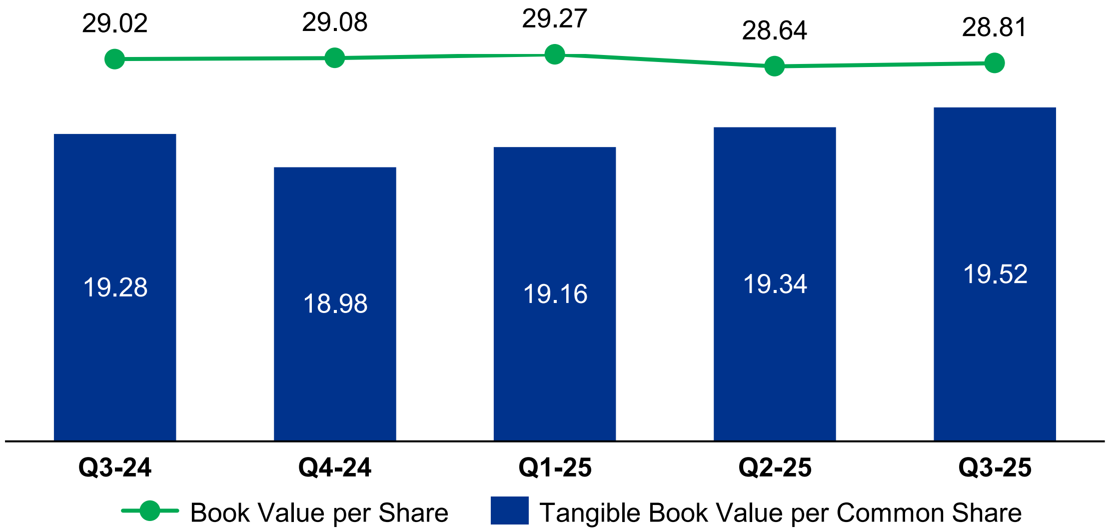


- Q3-25 core non-interest expenses increased by $0.9 million (or 1%) from the linked quarter driven primarily by a full quarter of compensation and occupancy expenses related to recent commercial hires.

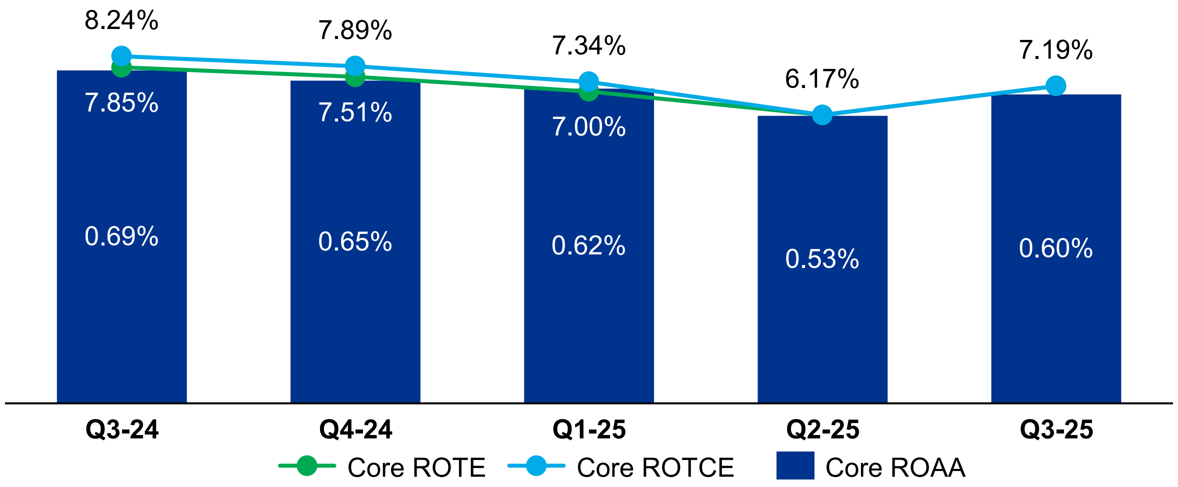
(1) For non-GAAP financial measures, please refer to the "Non-GAAP Reconciliations" in the Appendix for a reconciliation to GAAP financial information.
(2) Other Opex includes marketing, check card processing, amortization of intangibles, and other expenses.

Generating Consistent Returns

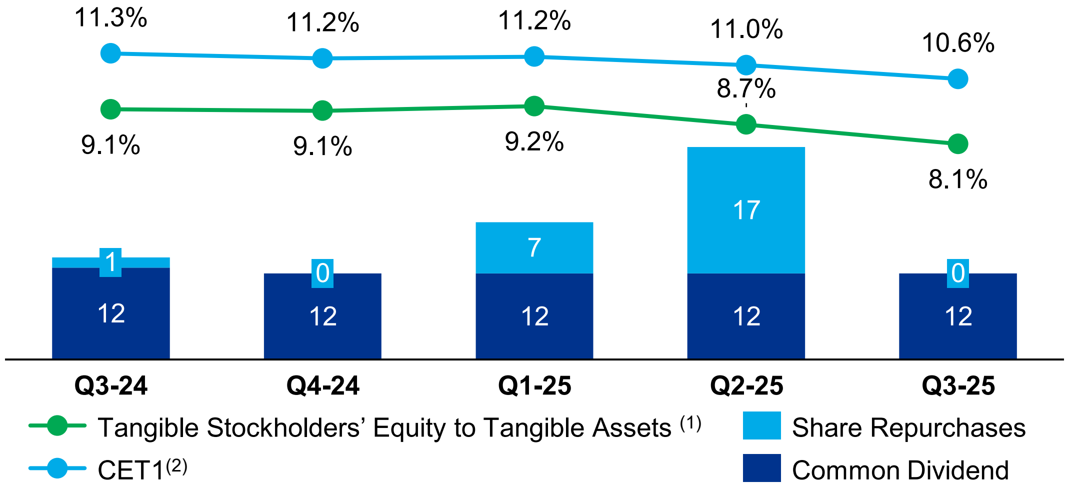
Book Value and Tangible Book Value per Common Share[1] ($)



Core ROAA[1], ROTE[1], and ROTCE[1]



Capital Management ($'millions)



- Capital remains strong and above "well capitalized" levels.
- Tangible book value per common share increased $0.24 or 1% from the same quarter last year.

(1) For non-GAAP financial measures, please refer to the "Non-GAAP Reconciliations" in the Appendix for a reconciliation to GAAP financial information.
(2) Q3-25 CET1 Ratio – Preliminary Estimate.

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Management Q4-25 Outlook

	Outlook	Comments
Loans	2-3% growth sequentially	• Expecting continued steady growth, subject to unanticipated payoffs and supported by our strong pipeline. • Growth will be predominately driven by C&I with muted growth on CRE and Construction. • Credit expected to remain benign.
Deposits	Consistent with loan growth	• Maintain loan-to-deposit ratio ~100%.
Net Interest Income	Modest decline to NIM%	• Modest decline to NIM % driven by net deposit growth targets priced above current rates with NIM expansion expected to return in Q1-26. • Subject to expected growth and interest rate trends, we expect net interest income dollars to grow in-line with loans. • Two rate cuts modeled in Q4-25 totaling 50 bps.
Other Income	$8 to $9 million	• Subject to loan swap activity and growth in services charges.
Operating Expenses	$70 to $71 million	• Excludes one-time charges from the outsourcing of residential and title platforms of approximately $8 million in Q4-25.
Capital	Strong CET1 ratio (>10.5%)	• Sufficient capital to fund near-term growth.

Management 2026 Outlook

	Outlook	Comments
Loans	7-9% growth	• Expecting continued steady growth, subject to unanticipated payoffs and supported by our strong pipeline. • Growth will be driven by C&I verticals offset by run-off on the Residential portfolio. • Credit is expected to remain benign.
Deposits	Consistent with loan growth	• Maintain loan-to-deposit ratio ~100%.
Net Interest Income	> 3.00% NIM	• Subject to expected growth and interest rate trends, we expect net interest income dollars to grow in-line with loans. • Three rate cuts (25 bps each) modeled through the year with a terminal rate of 3.00%.
Other Income	$25 to $35 million	• Levels reduced year-over-year related to the outsourcing of residential and title platforms.
Operating Expenses	$275 to $285 million	• Reflects the impact of savings from the outsourcing of our residential and title platforms. • Includes anticipated inflationary increases relate to compensation and contractual vendor increases.
Capital	Strong CET1 ratio (>10.5%)	• Continuing to explore ways to optimize capital in relation to loan growth.

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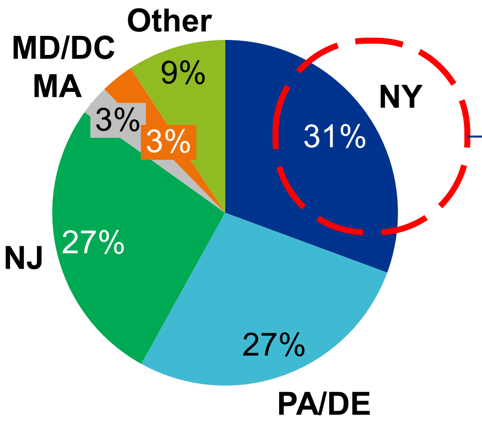
Appendix

Diversified CRE Portfolio with Conservative Risk Profile

CRE Investor-Owned - Collateral Details				
$'millions	CRE: Investor-Owned	% of Total	WA LTV (%)	WA DSCR (x)
Office	1,035	22.5%	55.0%	1.80x
Retail	1,044	22.7%	52.4%	1.91x
Multi-Family	879	19.1%	61.3%	1.64x
Industrial / Warehouse	755	16.4%	46.0%	2.11x
Hospitality	180	3.9%	46.8%	1.87x
Other [1]	702	15.3%	45.1%	1.33x
CRE: Investor-Owned	**4,595**	**100.0%**	**52.3%**	**1.78x**
Construction	616			
CRE IO and Construction Total	**5,211**			

CRE Investor-Owned Portfolio by Geography[3]



Limited underlying concentration exposure:

- NYC rent-regulated[2] multi-family: $30.4 million
- NYC Office Central Business District (CBD): $7.0 million

- ***Underlying collateral is diversified.***
- ***Low concentration in the Multi-Family portfolio***, which represents 6% of total assets.
- ***Maturity wall is modest and has a minimal impact:*** Our CRE Investor-Owned maturity wall, totaling $833 million (or 8% of total loans), is set to mature in 2025 and 2026 with weighted average rates of 5.41% and 4.35%, for each respective cohort. The impact of repriced loans to-date has been benign.

CRE Investor-Owned - Maturity Wall					
	Balance	Weighted Average			% of
Maturity Year	($'millions)	Rate (%)	LTV (%)	DSCR (x)	Loans
2025	226	5.41%	49.4%	1.92x	2.14%
2026	607	4.35%	53.9%	2.04x	5.75%
Total	**833**	**4.64%**	**52.7%**	**2.01x**	**7.89%**

Notes:
- All data represents CRE Investor-Owned balances, excluding purchase accounting marks and Construction as of September 30, 2025, unless otherwise noted.
- WA rate includes borrower fixed-rate exposure for loans with swap contracts and excludes any benefit from back-to-back rate swaps
- WA LTV represents the weighted average of loan balances as of September 30, 2025 divided by their most recent appraisal value, which is generally obtained at the time of origination.
- WA DSCR represents the weighted average of net operating income on the property before debt service divided by the loan's respective annual debt service based on the most recent credit review of the borrower.

Footnotes:

(1) Other includes underlying co-operatives, single purpose, stores and some living units / mixed use, investor-owned 1-4 family, land / development, and other.
(2) Rent-regulated multi-family is defined as buildings with >50% rent-regulated units.
(3) Based on location of collateral.

Conservative Risk Profile of CRE IO Office & Construction

CRE Investor-Owned: Office + Construction

$'millions	Balance	% of Office	% of Total Loans	WA LTV (%)	WA DSCR (x)
General Office	507	49.0%	4.8%	49.9%	1.87x
Life Sciences & Medical	271	26.2%	2.6%	55.7%	1.83x
Credit Tenant	257	24.8%	2.4%	64.5%	1.62x
Office	**1,035**	**100.0%**	**9.8%**	**55.0%**	**1.80x**
Construction (all property segments)	616		5.8%		
Office + Construction	**1,651**		**15.6%**		

CRE Investor-Owned: Office + Construction CBD Bifurcation

$'millions	Balance	% of Total	% of CBD
MA	45	2.7%	38.1%
NJ	42	2.6%	35.5%
PA	24	1.5%	20.5%
NY	7	0.4%	5.9%
Central Business District	**119**	**7.2%**	**100.0%**
Non Central Business District	1,532	92.8%	
Office + Construction	**1,651**	**100.0%**	

Central Business District (CBD): Office + Construction

$'millions	Balance	% of Total	WA LTV (%)	WA DSCR (x)
Credit Tenant	42	35.5%	59.0%	2.12x
General Office	35	29.1%	53.1%	2.15x
Life Sciences & Medical	42	35.3%	48.2%	1.34x
CBD - Office & Construction	**119**	**100.0%**	**53.5%**	**1.85x**

Portfolio Highlights

- **97% of Office & Construction** loans are pass-rated (not classified or criticized).
- **93% of Office & Construction** loans are classified as non-Central Business District loans.
- CBD loans comprise < 1% of total assets and have a weighted average LTV of 53.5% and weighted average DSCR of 1.85x.
- Office portfolio is primarily secured by small properties with 72% of the portfolio secured by properties of 300K SF or smaller.
- The average loan size of the office portfolio is $4.7 million with **45%** of the portfolio **under $1 million** and **79% under $5 million**.

In the above tables, Construction consists of all property segments (e.g., co-op, hospitality, industrial / warehouse, etc.)

Notes:
- All data represents CRE Investor-Owned balances, excluding purchase accounting marks and Construction as of September 30, 2025, unless otherwise noted.
- WA LTV represents the weighted average of loan balances as of September 30, 2025 divided by their most recent appraisal value, which is generally obtained at the time of origination.
- WA DSCR represents the weighted average of net operating income on the property before debt service divided by the loan's respective annual debt service based on the most recent credit review of the borrower.

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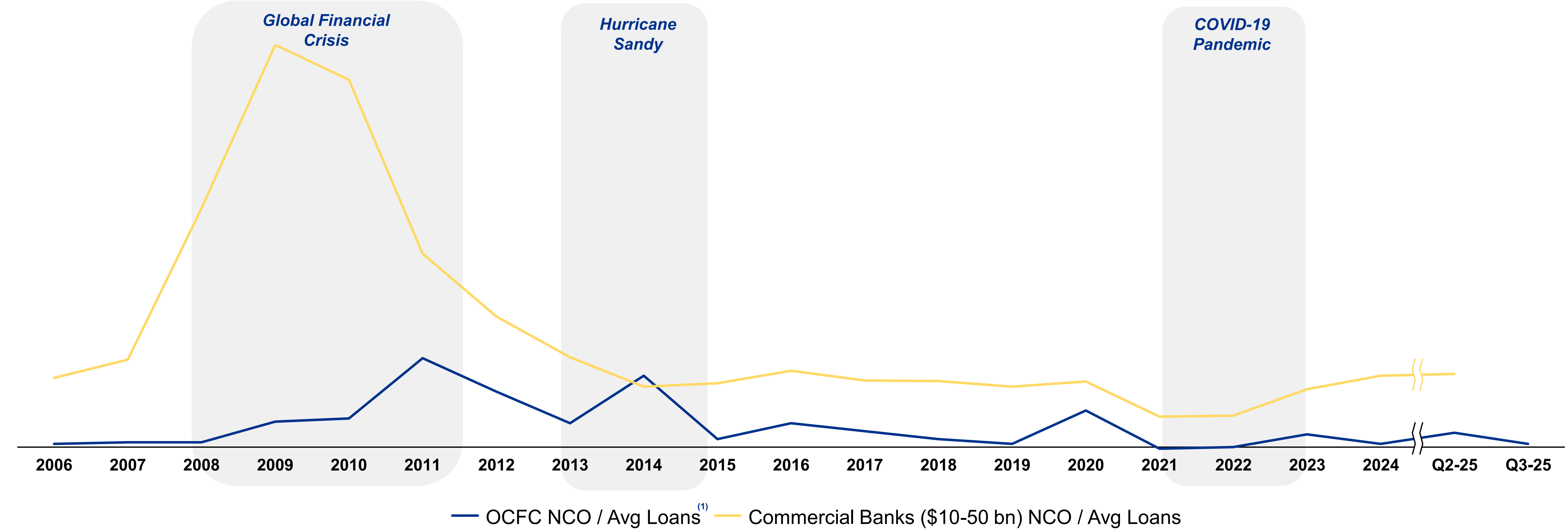
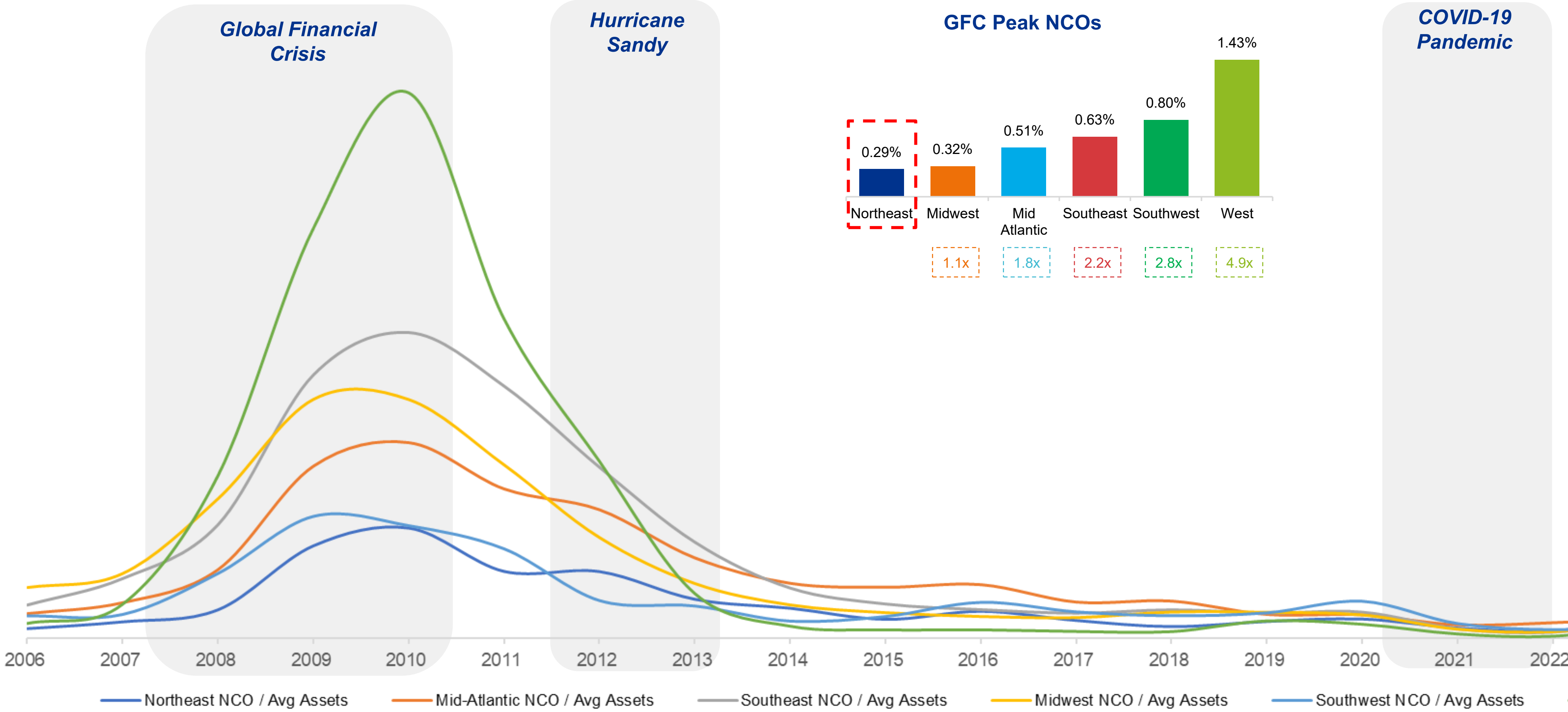
Track Record of Strong Credit Performance



- From 2006 to Q3-25, inclusive of the Global Financial Crisis, Hurricane Sandy, and the COVID-19 Pandemic, OCFC's NCO to average loans totaled 13 bps per year compared to 71 bps for all commercial banks between $10 - $50 billion in assets.
- From 2006 to Q3-25, peak net charge-offs to average loans for OCFC totaled 56 bps in 2011. Peak charge-offs for commercial banks between $10 - $50 billion in assets were 253 bps in 2009.

Source: S&P Global.
Note: Commercial bank reporting is on a one quarter lag.
(1) Any period with net recoveries is denoted as 0% NCO / Avg Loans in the graph.

Northeast Outperforms Through Credit Cycles…

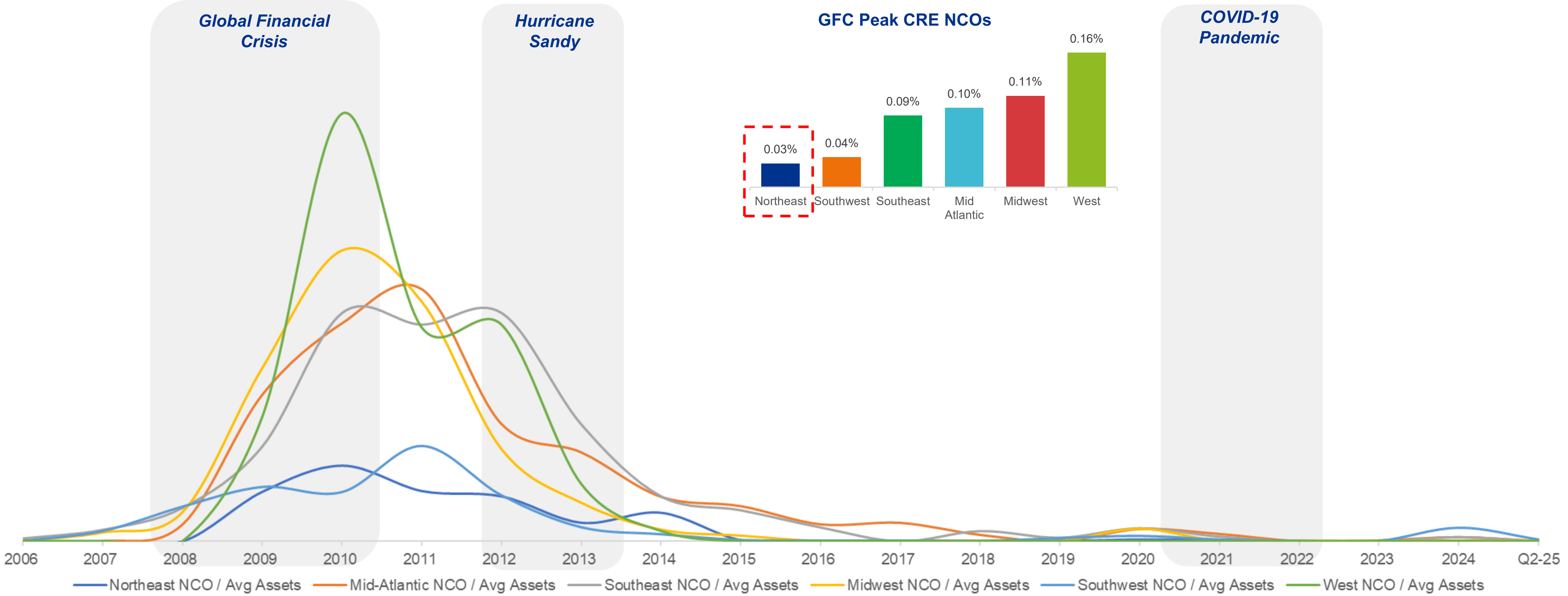


Q2-25	
Northeast	0.07%
Mid Atlantic	0.08%
Southeast	0.09%
Midwest	0.08%
Southwest	0.04%
West	0.05%

- Historically, net charge-offs for Northeastern headquartered banks have greatly outperformed major exchange traded U.S. banks headquartered in other regions
- Median net charge-offs / average assets for Northeastern banks averaged 20 bps during the Global Financial Crisis compared to 50 bps for other regions.

Source: S&P Global.
Note: Commercial bank reporting is on a one quarter lag.

…With a Similar Story in Commercial Real Estate Portfolios



- Northeastern banks' CRE portfolio net charge-offs have also historically outperformed major exchange traded banks in other regions
- Median CRE net charge-offs / average assets for Northeastern banks averaged 2 bps during the Global Financial Crisis compared to 6 bps for other regions

Source: S&P Global.
Note: Commercial bank reporting is on a one quarter lag.

Non-GAAP Reconciliations (1 of 2)

Non-GAAP Reconciliation					
	For the Three Months Ended				
	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024
Core Earnings:					
Net income available to common stockholders **(GAAP)**	$ 17,330	$ 16,200	$ 20,505	$ 20,905	$ 24,112
Adjustments to exclude the impact of non-recurring and non-core items:					
Spring Garden opening provision for credit losses	-	-	-	1,426	-
Net loss (gain) on equity investments	7	(488)	(205)	5	(1,420)
Net gain on sale of trust business	-	-	-	-	(1,438)
Restructuring charges	4,147	-	-	-	-
FDIC special assessment release	(210)	-	-	-	-
Merger related expenses	-	-	-	110	1,669
Income tax (benefit) expense on items	(926)	115	49	(388)	270
Loss on redemption of preferred stock	-	1,842	-	-	-
Core earnings **(Non-GAAP)**	**$ 20,348**	**$ 17,669**	**$ 20,349**	**$ 22,058**	**$ 23,193**
Income tax expense	5,156	5,771	6,808	5,083	7,464
Provision for credit losses	4,092	3,039	5,340	3,467	517
Less: non-core provision for credit losses	-	-	-	1,426	-
Less: income tax (benefit) expense on non-core items	(926)	115	49	(388)	270
Core earnings PTPP **(Non-GAAP)**	**$ 30,522**	**$ 26,364**	**$ 32,448**	**$ 29,570**	**$ 30,904**
Core earnings diluted earnings per share	$ 0.36	$ 0.31	$ 0.35	$ 0.38	$ 0.39
Core earnings PTPP diluted earnings per share	$ 0.54	$ 0.46	$ 0.56	$ 0.51	$ 0.53
Core Ratios (Annualized):					
Return on average assets	0.60%	0.53%	0.62%	0.65%	0.69%
Return on average tangible stockholders’ equity	7.19	6.17	7.00	7.51	7.85
Return on average tangible common equity	7.19	6.17	7.34	7.89	8.24
Efficiency ratio	70.30	72.28	65.81	67.74	66.00

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Non-GAAP Reconciliations (2 of 2)

Non-GAAP Reconciliation					
	For the Three Months Ended				
	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024
Tangible Equity:					
Total stockholders' equity	$ 1,653,427	$ 1,643,680	$ 1,709,117	$ 1,702,757	$ 1,694,508
Less:					
Goodwill	523,308	523,308	523,308	523,308	506,146
Intangibles	9,934	10,834	11,740	12,680	7,056
Tangible stockholders' equity	1,120,185	1,109,538	1,174,069	1,166,769	1,181,306
Less:					
Preferred stock	-	-	55,527	55,527	55,527
Tangible common equity	**$ 1,120,185**	**$ 1,109,538**	**$ 1,118,542**	**$ 1,111,242**	**$ 1,125,779**
Tangible Assets:					
Total Assets	$ 14,324,664	$ 13,327,847	$ 13,309,278	$ 13,421,247	$ 13,488,483
Less:					
Goodwill	523,308	523,308	523,308	523,308	506,146
Intangibles	9,934	10,834	11,740	12,680	7,056
Tangible Assets	**$ 13,791,422**	**$ 12,793,705**	**$ 12,774,230**	**$ 12,885,259**	**$ 12,975,281**
Tangible stockholders' equity to tangible assets	8.12%	8.67%	9.19%	9.06%	9.10%
Tangible common equity to tangible assets	8.12%	8.67%	8.76%	8.62%	8.68%