Second Quarter 2026
Earnings Conference Call

7/21/2026

Important cautionary statement about forward-looking statements

This presentation contains forward-looking statements within the meaning of section 27A of the Securities Act of 1933, as amended, and section 21E of the Securities Exchange Act of 1934, as amended. Forward-looking statements that we may make include statements regarding our expectations of our performance and financial condition, balance sheet and revenue growth, the provision for credit losses, capital levels, deposits (including growth, pricing, and betas), investment portfolio, other sources of liquidity, loan growth expectations, management's predictions about charge-offs for loans, the impact of current and future economic conditions, including 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, inflationary pressures, increasing insurance costs, fluctuations in interest rates, including the impact of changes in interest rates on our financial projections, models and guidance and slowdowns in economic growth, as well as the financial stress on borrowers as a result of the foregoing, general economic business conditions in our local markets, Federal Reserve action with respect to interest rates, the effects of war or other conflicts, acts of terrorism, climate change, the impact of natural or man-made disasters, the adequacy of our enterprise risk management framework, potential claims, damages, penalties, fines and reputational damage resulting from pending or future litigation, regulatory proceedings, assessments, and enforcement actions, as well as the impact of negative developments affecting the banking industry and the resulting media coverage; the timing, benefits, costs and synergies of the merger with One Florida Bank, as well as statements regarding the potential impact of current or future business combinations on our performance and financial condition, including our ability to successfully identify acquisition targets and to successfully integrate the businesses, success of revenue-generating and cost reduction initiatives, the potential impact of third-party business combinations in our footprint on our performance and financial condition, the effectiveness of derivative financial instruments and hedging activities to manage risks, projected tax rates, increased cybersecurity risks, including potential business disruptions or financial losses, and the impact of artificial intelligence on our business operations, the adequacy of our internal controls over financial and non-financial reporting, the impact of changes in U.S. laws or policies, including those related to credit card interest rates, the financial impact of regulatory requirements and tax reform legislation, deposit trends, credit quality trends, net interest margin trends, future expense levels, future profitability, supplemental disclosure items, improvements in expense to revenue (efficiency) ratio, purchase accounting impacts and expected returns. Also, any statement that does not describe historical or current facts is a forward-looking statement. These statements often include the words "believes," "expects," "anticipates," "estimates," "intends," "plans," "forecast," "goals," "targets," "initiatives," "focus," "potentially," "probably," "projects," "outlook," or similar expressions or future conditional verbs such as "may," "will," "should," "would," and "could." Forward-looking statements are based upon the current beliefs and expectations of management and on information currently available to management. Our statements speak as of the date hereof, and we do not assume any obligation to update these statements or to update the reasons why actual results could differ from those contained in such statements in light of new information or future events.

Forward-looking statements are subject to significant risks and uncertainties. Any forward-looking statement made in this presentation is subject to the safe harbor protections set forth in the Private Securities Litigation Reform Act of 1995. Investors are cautioned against placing undue reliance on such statements. Actual results may differ materially from those set forth in the forward-looking statements. Additional factors that could cause actual results to differ materially from those described in the forward-looking statements can be found in Part I, "Item 1A. Risk Factors" in our Annual Report on Form 10-K for the year ended December 31, 2025, and in other periodic reports that we file with the SEC.

Non-GAAP Reconciliations & Glossary of Terms

Throughout this presentation we may use non-GAAP numbers to supplement the evaluation of our performance. The items noted below with an asterisk, "*", are considered non-GAAP. These non-GAAP financial measures should not be considered alternatives to GAAP-basis financial statements, and other bank holding companies may define or calculate these non-GAAP measures or similar measures differently. Reconciliations of those non-GAAP measures to the comparable GAAP measure are included in the appendix to this presentation. The earnings release, financial tables and supporting slide presentation can be found on the company's Investor Relations website at investors.hancockwhitney.com.

- ABL – Asset Based Lending
- ACL – Allowance for credit losses
- AEA – Average Earning Assets
- AFS – Available for sale securities
- Annualized – Calculated to reflect a rate based on a full year
- AOCI – Accumulated other comprehensive income
- ARM – Adjustable Rate Mortgage
- B – Dollars in billions
- Beta – repricing based on a change in market rates
- BOLI – Bank-owned life insurance
- bps – basis points
- Brokered Deposits – deposits obtained directly or indirectly through a deposit broker typically offering higher interest rates
- C&D – Construction and land development loans
- CD – Certificate of deposit
- CET1 – Common Equity Tier 1 Ratio
- CF – Cash flow
- CMBS – Commercial mortgage-backed securities
- CMO – Collateralized mortgage obligations
- CRE – Commercial real estate
- CSO – Corporate strategic objective
- DDA – Noninterest-bearing demand deposit accounts
- *Efficiency ratio – noninterest expense to total net interest (TE) and noninterest income, excluding amortization of purchased intangibles and other supplemental disclosure items
- EOP – End of period
- EPS – Earnings per share
- Fed – Federal Reserve Bank
- FF – Federal Funds
- FHLB – Federal Home Loan Bank
- FRB-DW – Federal Reserve Bank Discount Window
- Free Securities – market value of unencumbered investment securities owned by the bank
- FTE – Full time equivalent
- FV – Fair Value
- FY – Full Year
- HFS – Held for sale
- HTM – Held to maturity securities
- IB – Interest-bearing
- ICRE – Income-producing commercial real estate
- ICS – Insured Cash Sweep
- IRR – Interest rate risk
- Line Utilization - represents the used portion of a revolving line resulting in a funded balance for a given portfolio; credit cards, construction loans (commercial and residential), and consumer lines of credit are excluded from the calculation
- Linked-quarter (LQ) – current quarter compared to previous quarter
- LOC – Line of credit
- LQA – Linked-quarter annualized
- M&A – Mergers and acquisitions
- MM – Dollars in millions
- MMDA – Money market demand account
- MMDDYY – Month Day Year
- MSA – Metropolitan Statistical Area
- Munis – Municipal obligations
- NII – Net interest income
- *NIM – Net interest margin (TE)
- OCI – Other comprehensive income
- OFA – Other foreclosed assets
- O/N – Overnight Funds
- ORE – Other real estate
- PF – Public Funds
- *PPNR and *Adjusted PPNR – Pre-provision net revenue, defined as net income excluding provision expense and income tax expense, plus the taxable equivalent adjustment; adjusted PPNR is PPNR excluding supplemental disclosure items; also known as adjusted leverage
- P/TBVPS – Price per tangible book value per share
- P/2026E Core EPS – Price per 2026 estimate core earnings per share
- Repo – Customer repurchase agreements
- RMBS – Residential mortgage-backed securities
- ROA – Return on average assets
- ROTCE – Return on tangible common equity
- RWA – Risk Weighted Assets
- SBA – Small Business Administration
- SBIC – Small business investment company
- SNC – Shared national credit
- SOFR – Secured Overnight Financing Rate
- S2 – Slower growth, downside scenario
- *Supplemental disclosure items – certain items that are outside of our principal business and/or are not indicative of forward-looking trends; these items are presented below GAAP financial data and excluded from certain adjusted ratios and metrics
- TBV – Tangible book value
- TCE – Tangible common equity ratio (common shareholders' equity less intangible assets divided by total assets less intangible assets)
- *TE – Taxable equivalent (calculated using the current statutory federal tax rate)
- XHYY – Half Year
- XQYY – Quarter Year
- Y-o-Y – Year over year

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Corporate Profile

$36.3 billion in Total Assets

$24.6 billion in Total Loans

$29.6 billion in Total Deposits

13.18% CET1 Ratio*

9.78% TCE Ratio

$6.0 billion in Market Cap

182
banking locations

226
ATMs

Baa2
Moody’s
Long-term issuer rating;
stable outlook

Approximately 3,700 (FTE)
employees corporate-wide

BBB
S&P
Long-term issuer rating;
positive outlook

*Most recent quarter-end regulatory capital ratios preliminary until finalization of our regulatory filings
As of June 30, 2026

How we do business

Our Mission.
Each day, we reaffirm our mission to help people achieve their financial goals and dreams.

Our Purpose.
We work hard to create opportunities for people and the communities we serve, our purpose for doing what we do.

Our Promise to Associates.
We honor and respect associates with a heartfelt promise: You can grow. You have a voice. You are important.

Our core values.

Honor & Integrity
We proudly bear a figurative badge symbolizing our steady commitment to do the right thing for the people who depend on and trust us.

Strength & Stability
We maintain strong capital and solid business practices to anchor the company's financial soundness and offer clients safe harbor for their hard-earned money.

Commitment to Service
With a steadfast pledge to five-star excellence, we strive to deliver exceptional service to our clients and communities every day.

Teamwork
We embrace the importance of collaboration and work together with people, communities, and each other to empower success in the hometowns we serve.

Personal Responsibility
Each of us carries the long-burning light of accountability that leads us to go above and beyond our best.

HWC Strong and Stable for More Than 125 Years

- Strength to manage through challenging economic environments
- Density in resilient deposit markets
- Stable, seasoned, diversified deposits; ability to organically grow deposits
- Near top quartile capital levels including all unrealized losses
- Ability to return capital through dividend increases and share repurchase program
- Commitment to maintaining a de-risked balance sheet
- Robust ACL
- Proven ability to proactively manage expenses
- Technology investments improve client experience and enhance efficiencies
- Exceptional, dedicated, committed team of associates

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One Florida Bank Transaction Overview

Transaction Consideration & Valuation	▸ Total consideration of $377.6 million cash for all outstanding common shares and options ▸ P / TBVPS= 200% ▸ P / 2026E Core EPS = 14.4x ▸ Franchise premium / core deposits = 11.8%
Transaction Assumptions	▸ Cost Savings: 40%, or $15.8 million, phased in at 100% in 2027 ▸ One-time Merger Expenses: $30 million pre-tax ▸ Gross Credit Mark: 1.47%, or $24.6 million, resulting in a net credit mark of $11.1 million; no CECL double count ▸ Loan Rate Mark: 1.0% mark down on loans ▸ Core Deposit Intangible: 3.0% of non-time deposits ▸ Revenue synergies are expected, but not modeled
Projected Financial Results	▸ TBV earnback of approximately four years; consistent with stock buyback ▸ EPS accretion in the high single digits ▸ CET-1 ratio at close of 11.4% and TCE of 8.6%
Personnel	▸ Rick Pullum, One Florida Bank President and CEO, to lead the Orlando, Jacksonville, and Florida Panhandle markets ▸ Retention agreements in place for other key employees
Required Approvals and Expected Closing	▸ Obtained required regulatory approvals and OFB Bancshares, Inc. shareholder approval ▸ August 1 expected closing
OFB 6/30/26 Results	▸ Loans of $1.7 billion ▸ Deposits of $1.8 billion ▸ Pre-tax operating earnings of $16.7 million for 1H26

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Second Quarter 2026 Highlights

- Net income totaled $127.0 million, or $1.55 per diluted share, compared to $47.4 million, or $0.57 per diluted share in 1Q26
  - There were no supplemental disclosure items in 2Q26; 1Q26 results include a pretax charge of ($98.6) million, or $0.95 per share, of a supplemental disclosure item related to a net loss on securities portfolio restructure
- Adjusted Pre-Provision Net Revenue (PPNR)* totaled $178.1 million, up $5.2 million, or 3% from the prior quarter
- Loans increased $588 million, or 10% LQA (Slide 9)
- Deposits increased $548 million, or 8% LQA (Slide 11)
- Criticized commercial loans decreased and nonaccrual loans were virtually flat (Slide 12)
- ACL coverage solid at 1.42% (Slide 13)
- NIM of 3.56%, up 1 bp from the prior quarter (Slide 15)
- CET1 ratio estimated at 13.18%, down 11 bps linked-quarter; TCE ratio at 9.78%, down 15 bps linked-quarter; total risk-based capital estimated at 14.97%, down 13 bps linked-quarter (Slide 19)
- Efficiency ratio* of 55.31%, compared to 55.43% in the prior quarter

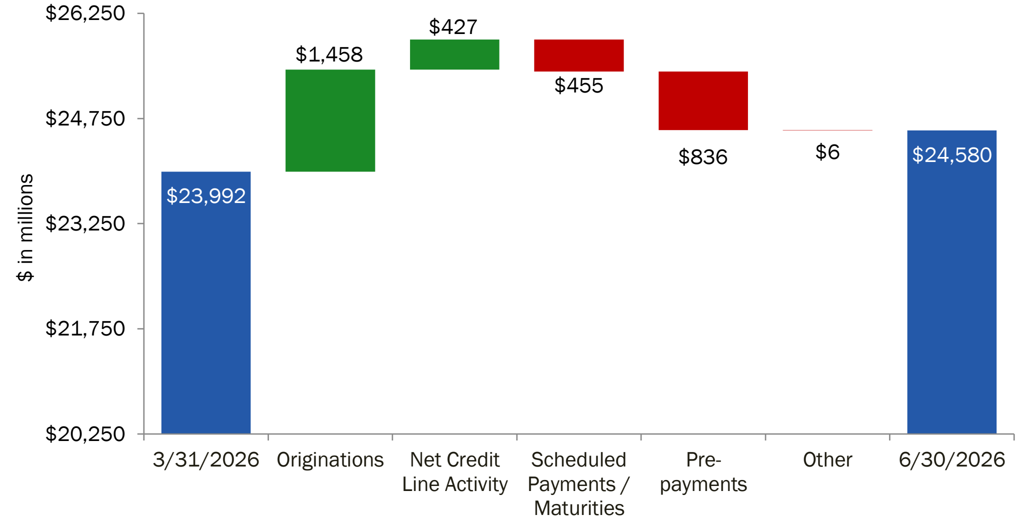
($s in millions; except per share data)	2Q26	1Q26	2Q25
Net income	$127.0	$47.4	$113.5
Provision for credit losses	$13.8	$13.2	$14.9
Supplemental disclosure items	---	$98.6	$5.9
Earnings per share – diluted (EPS)	$1.55	$0.57	$1.32
Adjusted EPS*	$1.55	$1.52	$1.37
Return on Assets (%) (ROA)	1.42	0.54	1.32
Adjusted ROA (%)*	1.42	1.43	1.37
Return on Tangible Common Equity (%) (ROTCE)	14.84	5.54	13.71
Adjusted ROTCE (%)*	14.84	14.64	14.27
Net Interest Margin (TE) (%)	3.56	3.55	3.49
Net Charge-offs (%)	0.16	0.19	0.31
CET1 Ratio (%)**	13.18	13.29	13.97
Tangible Common Equity (%)	9.78	9.93	9.84
Adjusted Pre-Provision Net Revenue (TE)*	$178.1	$172.9	$167.9
Efficiency Ratio (%)*	55.31	55.43	54.91

*Non-GAAP measure: See appendix for non-GAAP reconciliation
**Most recent quarter-end regulatory capital ratios preliminary until finalization of our regulatory filings

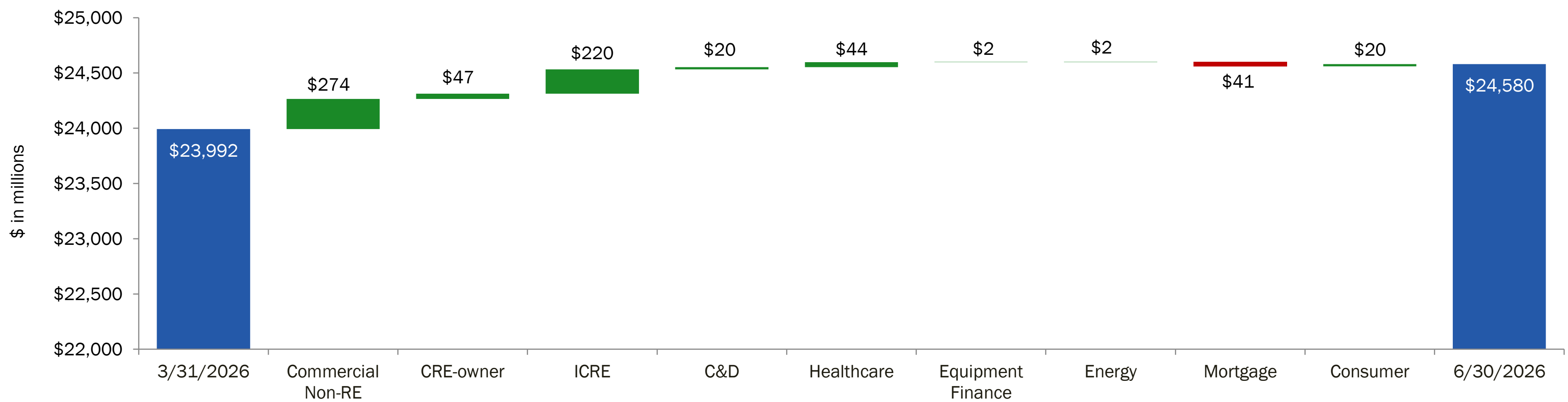
Loan Growth Driven By Seasonally Strong Production

- Loans totaled $24.6 billion, up $588 million, or 10% LQA
  - Growth driven primarily by an increase in C&I lending, Healthcare and Commercial Real Estate across multiple products
  - 2Q26 originations of $1.5 billion and seasonally higher net credit line activity of $0.4 billion were partially offset by prepayments of $0.8 billion and scheduled payments / maturities of $0.5 billion
  - Line utilization of 41.1%, compared to 40.7% in the prior quarter
- For 2026, we expect year-over-year mid-single digit EOP loan growth, excluding OFB

Quarter-Over-Quarter Waterfall by Activity Type



Quarter-Over-Quarter Waterfall by Product



Loan Portfolio Composition Diversified and De-Risked

- Loan portfolio diverse across a number of segments and industries
- Conservative underwriting in both type and structure
- Underwriting efforts focused on resilient industries and on full-service client relationships
  - Business banking and consumer loans provide depository relationships and favorable yields
- SNC Loans totaled $2.4 billion at 6/30/26, 9.6% of total loans, up from $2.1 billion, or 8.8% of loans, at 3/31/26
- For additional details on ICRE loans, refer to slide 24 in the appendix

Total Loans ($s in millions)	Outstanding	% of Total Loans	Commitment
Commercial non-RE (C&I)	$7,677	31.2%	$ 13,797
CRE – owner	2,793	11.4%	2,945
ICRE	4,030	16.4%	4,181
C&D	1,164	4.7%	2,464
Healthcare (1)	1,995	8.1%	2,379
Equipment Finance	1,486	6.1%	1,486
Energy	178	0.7%	281
Total Commercial	$19,323	78.6%	$27,533
Mortgage	3,909	15.9%	3,909
Consumer	1,348	5.5%	3,320
Total Loans	$24,580	100.0%	$34,762
For Information Purposes Only (included in categories above)			
Retail (C&I and CRE)	$2,183	8.9%	$2,526
Hospitality (C&I and CRE)	$1,386	5.6%	$1,591
Office – ICRE	$727	3.0%	$746
Office – owner	$911	3.7%	$955
Multifamily – ICRE	$1,257	5.1%	$1,271
Multifamily – C&D	$447	1.8%	$1,125

As of June 30, 2026
(1) $667 million of healthcare loans outstanding are C&I, $514 million are CRE-Owner, $572 million are ICRE, and $242 million are C&D

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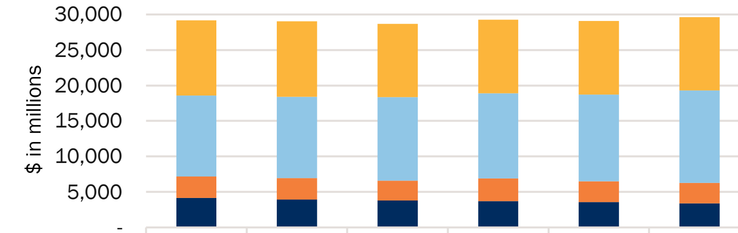
Strong Deposit Growth Linked Quarter

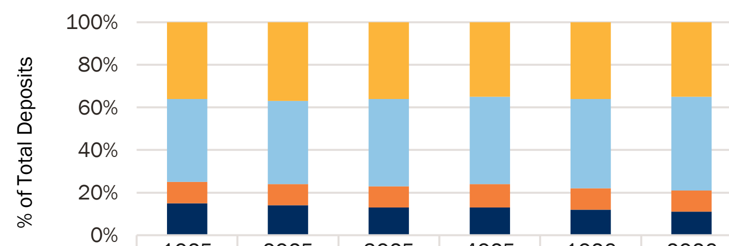
- Total deposits of $29.6 billion, up $548 million, or 8% LQA
  - Noninterest-bearing DDA, virtually flat linked-quarter
    - DDA as a % of total deposits was 35% in 2Q26, compared to 36% in 1Q26
  - Increase of $786 million in interest-bearing transaction and savings due to competitive products and pricing
  - Decrease in interest-bearing public funds of $57 million driven by seasonal outflows
  - Retail time deposits decreased $173 million driven by maturities and repricing
  - For additional details on deposit composition refer to slide 27

EOP Deposits Mix ($)



	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26
DDA	10,615	10,639	10,305	10,375	10,345	10,337
IB Transaction & Savings	11,400	11,481	11,759	11,982	12,243	13,029
IB Public Funds	3,005	2,986	2,800	3,217	2,937	2,880
Retail Time Deposits	4,175	3,941	3,796	3,706	3,557	3,384
Brokered Deposits	-	-	-	-	-	-
Total	29,195	29,047	28,660	29,280	29,082	29,630

EOP Deposits Mix (%)



	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26
DDA	36%	37%	36%	35%	36%	35%
IB Transaction & Savings	39%	39%	41%	41%	42%	44%
IB Public Funds	10%	10%	10%	11%	10%	10%
Retail Time Deposits	15%	14%	13%	13%	12%	11%
Brokered Deposits	0%	0%	0%	0%	0%	0%
Total	100%	100%	100%	100%	100%	100%

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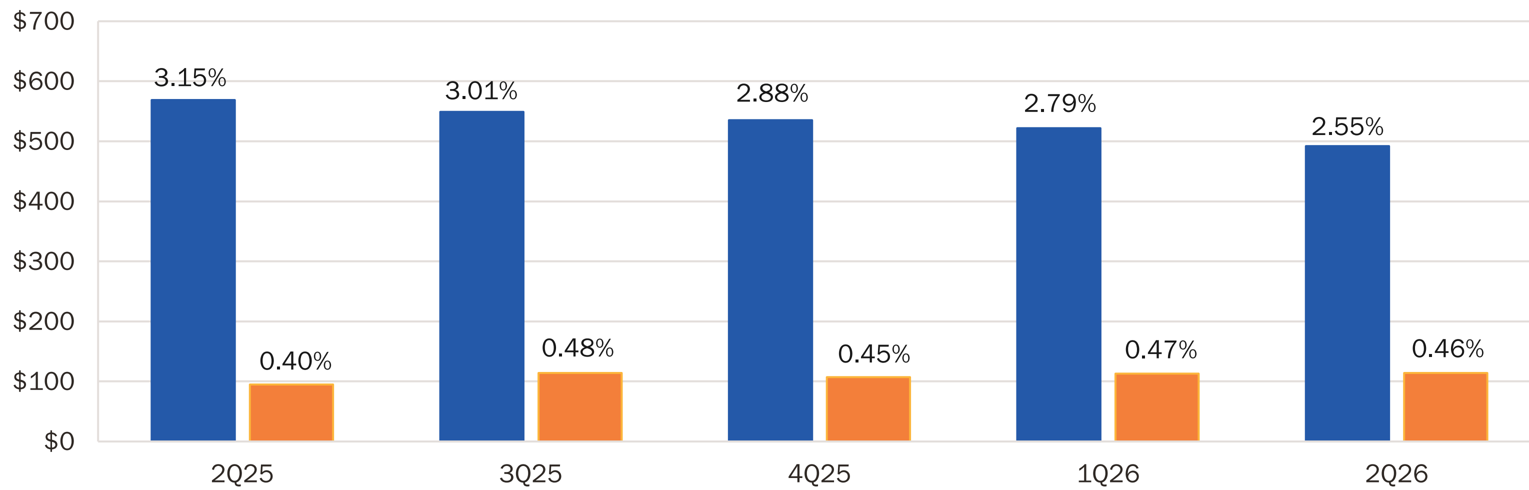
Continued Resilient Asset Quality



	2Q25	3Q25	4Q25	1Q26	2Q26
Total Loans	$23,462	$23,597	$23,958	$23,992	$24,580
Total Commercial Loans	18,057	18,234	18,601	18,714	19,323
Criticized Commercial Loans	569	549	535	522	492
Nonaccrual Loans	95	114	107	113	114

$ in millions

- Criticized commercial loans totaled $492 million, or 2.55% of total commercial loans, at June 30, 2026, down $30 million from $522 million, or 2.79% of total commercial loans, in the prior quarter
- Nonaccrual loans totaled $114 million, or 0.46% of total loans, at June 30, 2026, compared to $113 million, or 0.47% of total loans, in the prior quarter
- Expect criticized and nonaccrual levels to compare well to peers
- Not experiencing broad signs of weakness among any industry, collateral type, or geography

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Maintained Solid Reserves

- Provision for the second quarter of 2026 of $13.8 million, reflects $9.4 million of net charge-offs and a reserve build of $4.4 million
  - Quarter-end reserve coverage solid at 1.42%
- Weighting applied to Moody's June 2026 economic scenarios was 50% Baseline and 50% slower growth (S2), compared to a 40% Baseline and 60% S2 weighting in the first quarter of 2026
  - Current-quarter forecasts better reflect the potential downside impacts of international conflict, and we determined that a return to the 50% Baseline / 50% S2 weighting was appropriate.

	Net Charge-offs		Reserve Build / (Release)		Total Provision	
($s in millions)	2Q26	1Q26	2Q26	1Q26	2Q26	1Q26
Commercial	$6.6	$7.4	$4.0	$4.6	$10.6	$12.0
Mortgage	0.1	0.2	0.7	(1.3)	0.8	(1.1)
Consumer	2.7	3.5	(0.3)	(1.2)	2.4	2.3
Total	$9.4	$11.1	$4.4	$2.1	$13.8	$13.2

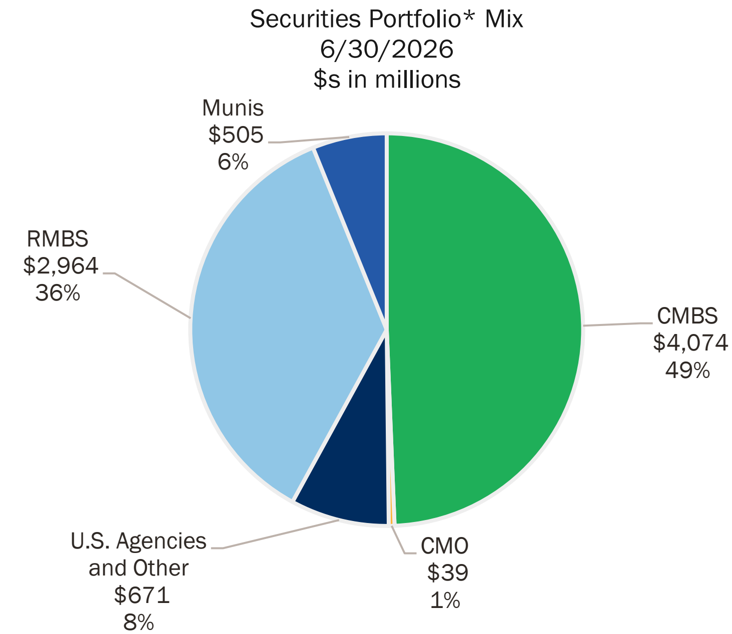
	6/30/2026		3/31/2026	
Portfolio ($ in millions)	Amount	% of Loan and Leases Outstanding	Amount	% of Loan and Leases Outstanding
Commercial	$247	1.28%	$246	1.31%
Mortgage	42	1.08%	41	1.05%
Consumer	24	1.73%	24	1.79%
Allowance for Loan and Lease Losses (ALLL)	$313	1.27%	$311	1.30%
Reserve for Unfunded Lending Commitments	35	–	33	–
Allowance for Credit Losses (ACL)	$348	1.42%	$344	1.43%

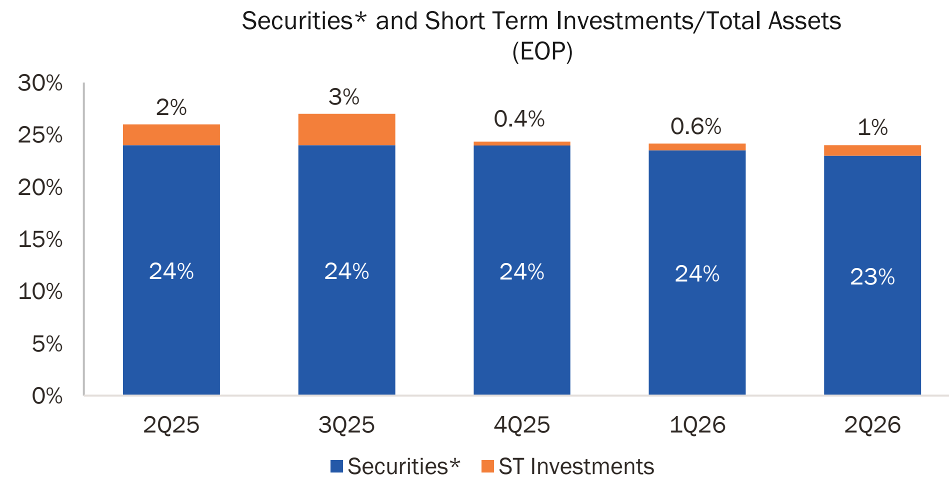
Portfolio Restructuring Drives Yield Increase

- Securities portfolio* totaled $8.3 billion at 6/30/2026, down $109 million linked-quarter
- 77% AFS, 23% HTM at 6/30/2026
- $359 million in notional FV hedges are designated on $388 million in bonds, or 6% of AFS securities; these FV hedges provide flexibility to reposition and/or reprice the hedged assets in a changing rate environment
- Yield 3.35%, up 12 bps primarily due to full quarter impact of portfolio restructure activity in January and partial reinvestments of monthly principal cash flow
- Premium amortization totaled $4.6 million, down $0.9 million linked-quarter
- Effective duration 4.1 at 6/30/2026, unchanged from prior quarter
- Net unrealized losses on securities portfolio impacted by Treasury yields:

$ in millions	Net Unrealized Loss 6/30/2026	Net Unrealized Loss 3/31/2026
AFS	($335)	($311)
HTM	($130)	($125)
Total	($465)	($436)

* Excluding unrealized losses and FV hedges adjustment





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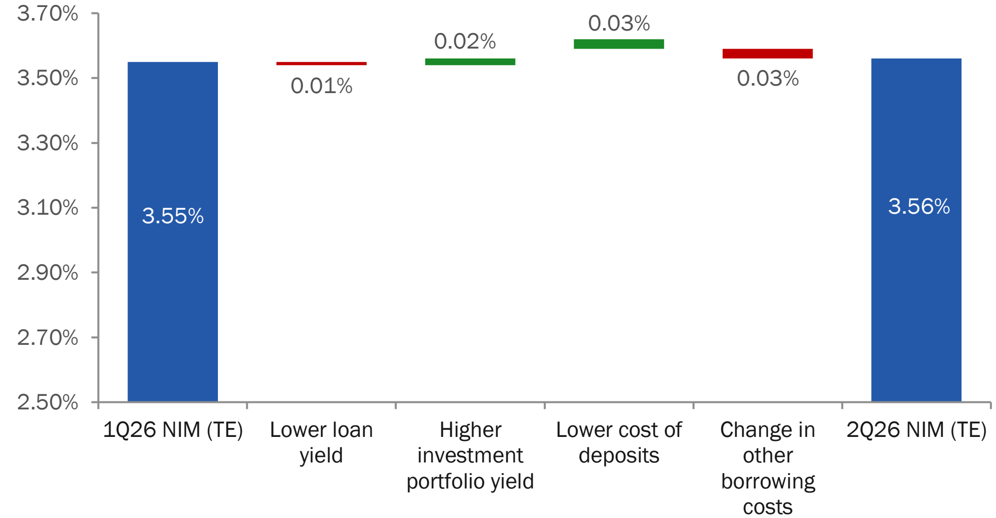
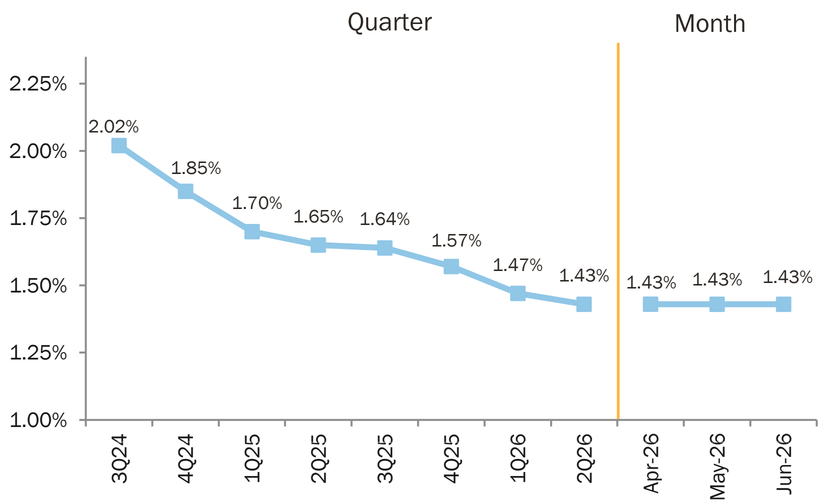
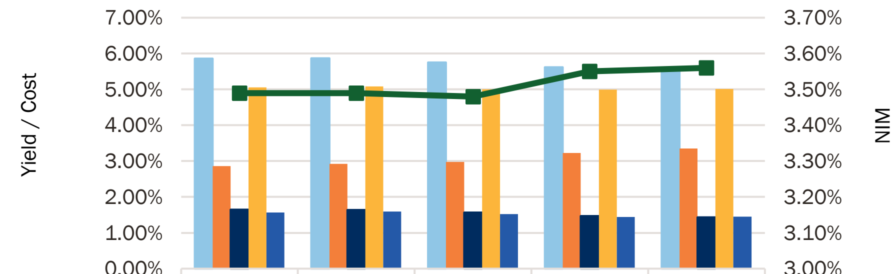
NIM Up Linked-Quarter

- 2Q26 NIM 3.56%, up 1 bp from 1Q26
  - NIM 3.55% for the month of June 2026
- NII (TE) of $295.2 million, up $7.7 million, or 3%, compared to $287.6 million in the prior quarter
  - Increase in NII primarily driven by a higher investment portfolio yield following the recent securities portfolio restructuring and lower cost of deposits, partially offset by an unfavorable borrowing mix
- Expect flat to modest NIM expansion in 2H26
  - Assumes a flat rate environment for 2H26



Cost of Deposits





	2Q25	3Q25	4Q25	1Q26	2Q26
Loan Yield	5.86%	5.87%	5.75%	5.62%	5.60%
Securities Yield	2.86%	2.92%	2.98%	3.23%	3.35%
Cost of Deposits	1.65%	1.64%	1.57%	1.47%	1.43%
AEA Yield	5.06%	5.08%	5.00%	4.99%	5.01%
Cost of Funds	1.57%	1.59%	1.52%	1.44%	1.45%
NIM	3.49%	3.49%	3.48%	3.55%	3.56%

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Key IRR Metrics

Loans

- Loans totaled $24.6 billion at June 30, 2026
  - 40% fixed, 60% variable (includes hybrid ARMs)
    - 75% of variable loans tied to SOFR
    - 22% of variable loans tied to Wall Street Journal Prime
    - 3% of variable loans tied to other indices
- Approximately 4% ($600 million) of the variable rate loan portfolio will strike their index floors at or above a Fed Funds equivalent rate of 2% with a cumulative amount of 26% ($3.5 billion) hitting floor strikes at or above Fed Funds level of 1%

Swaps/Hedges (See slide 31 for more information)

- $1.8 billion of spot and forward-starting receive fixed/pay 1-month SOFR swaps designated as cash flow hedges on the balance sheet; extends loan duration
- $359 million of pay fixed/receive Fed Effective swaps designated as fair value hedges on $388 million of securities; provides OCI protection and flexibility to reposition and/or reprice the hedged assets in a changing rate environment
- During 2Q26, two additional cash flow hedges were executed

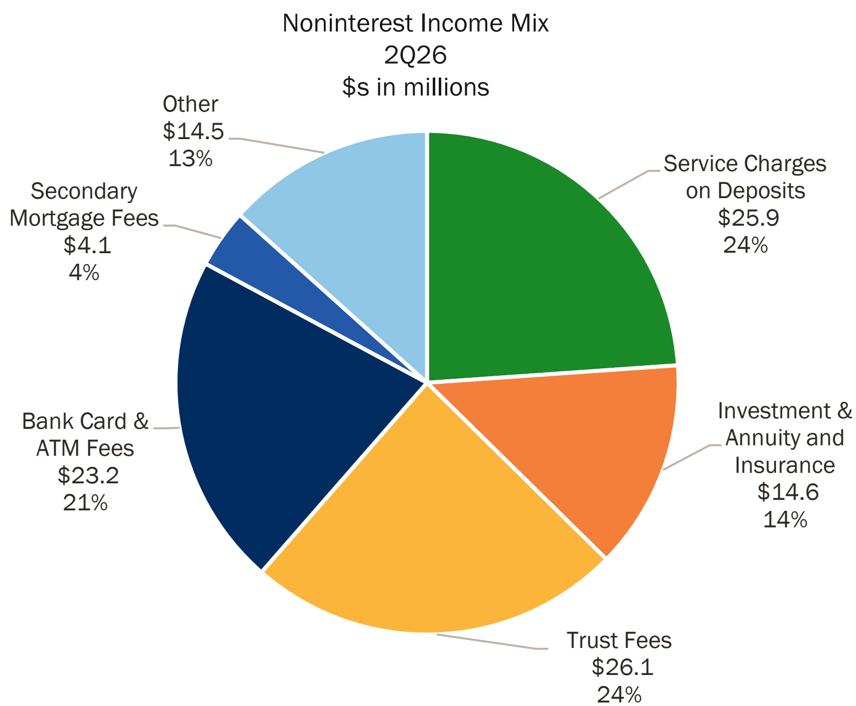
Deposits

- Deposits totaled $29.6 billion at June 30, 2026
- 79% of deposits are MMDA (excludes PF), savings, or DDA

Cycle-to-date Rate Betas

	Historical Cycles			Current Cycle
	Rates up (4Q15-2Q19)	Rates Down (2Q19-4Q20)	Rates Up (1Q22-2Q24)	Rates Down (2Q24-2Q26)
Total Deposit Betas	29%	31%	37%	32%
IB Deposit Betas	44%	45%	58%	53%
Loan Betas	48%	38%	49%	36%

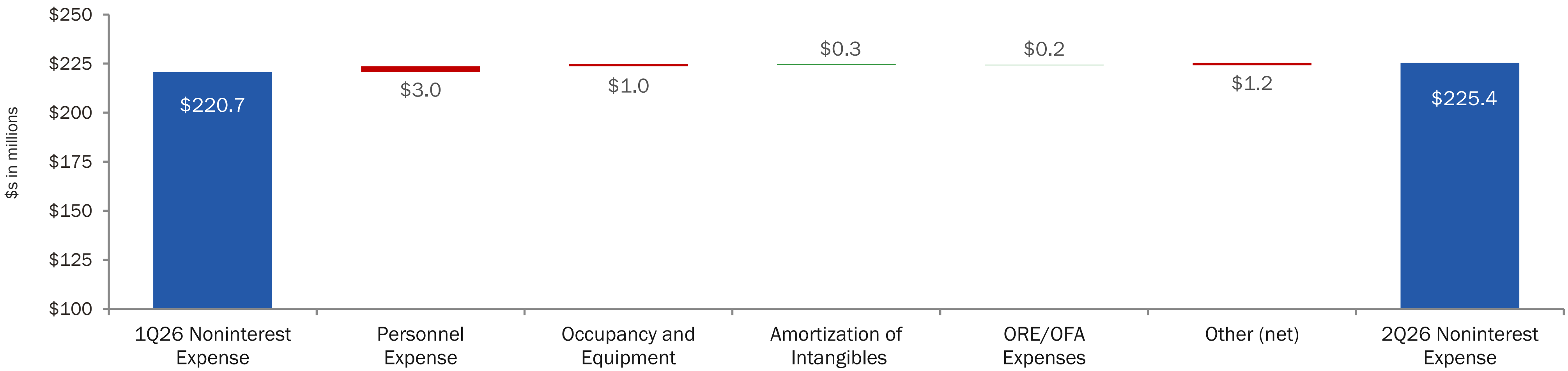
Fee Income Growth

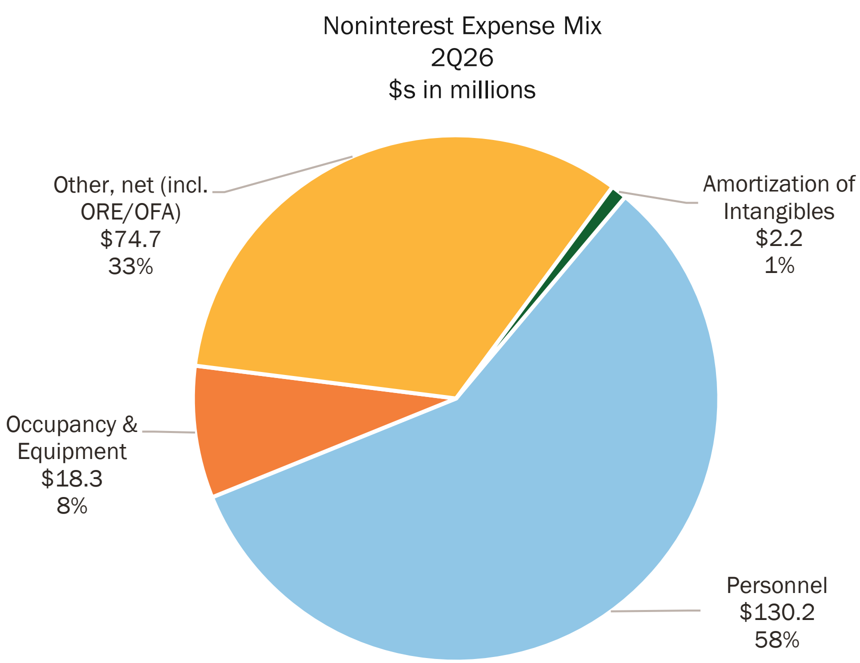


- Noninterest income totaled $108.4 million, up $100.9 million linked-quarter; 2Q26 noninterest income up $2.3 million, or 2%, compared to 1Q26 adjusted* noninterest income
  - There were no supplemental disclosure items in 2Q26; 1Q26 included a $98.6 million net loss from bond portfolio restructuring in other noninterest income (supplemental disclosure item)
- Increase in investment and annuity income and insurance due to seasonally higher activity
- Increase in trust fees due to annual collection of tax preparation fees
- Decrease in other noninterest income related to lower syndication fees and SBIC income

*Non-GAAP measure: See appendix for non-GAAP reconciliation

Expense Growth Related to Merit Increases and New Hires





- Noninterest expense totaled $225.4 million, up $4.7 million, or 2% linked-quarter, from 1Q26 noninterest expense of $220.7 million
- Personnel expenses increased $3.0 million, or 2% linked-quarter, due to annual merit increases and impact of new hires
- Hired 15 net new bankers in 2Q26; 42 net new bankers hired 1H26

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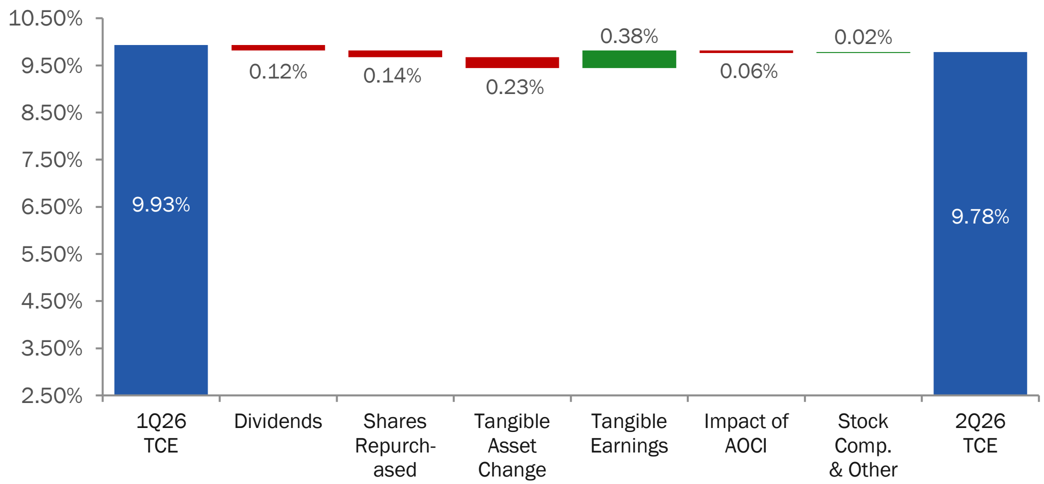
Capital Deployed Through Organic Growth and Buybacks

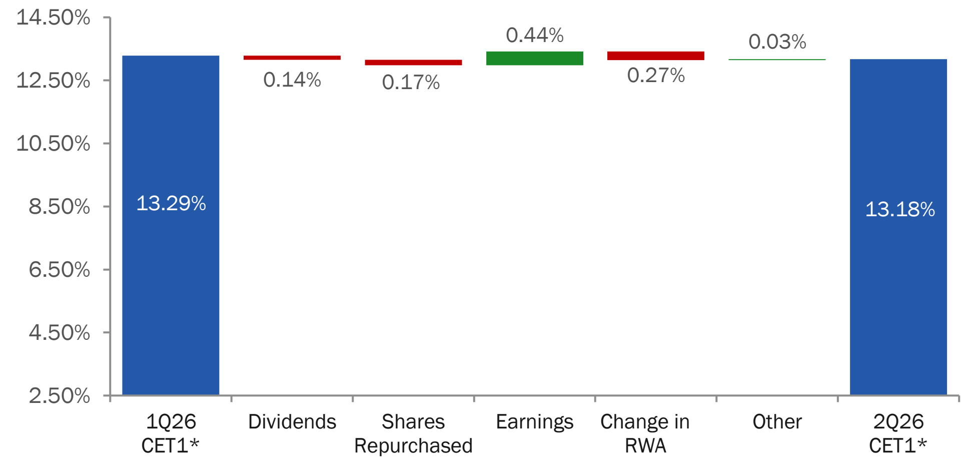
- CET1 ratio estimated at 13.18%, down 11 bps linked-quarter
- Leverage (Tier 1) ratio estimated at 10.87%, down 2 bps linked-quarter
- TCE ratio 9.78%, down 15 bps linked-quarter
- Total risk-based capital ratio estimated at 14.97%, down 13 bps linked-quarter
- 712,966 shares of company common stock repurchased during 2Q26 at an average price of $68.28 per share; 2 million shares remaining under existing 5% (approximately 4.1 million shares) buyback authority through December 31, 2026

	Tangible Common Equity Ratio	Leverage Ratio	CET1 Ratio and Tier 1 Risked-Based Capital Ratio	Total Risk-Based Capital Ratio
June 30, 2026*	9.78%	10.87%	13.18%	14.97%
March 31, 2026	9.93%	10.89%	13.29%	15.10%
December 31, 2025	10.06%	11.17%	13.65%	15.45%
September 30, 2025	10.01%	11.46%	14.09%	15.92%
June 30, 2025	9.84%	11.35%	13.97%	15.82%

TCE Ratio 9.78%



CET1 Ratio 13.18%



*Most recent quarter-end regulatory capital ratios preliminary until finalization of our regulatory filings

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2026 Forward Guidance

	2Q26 Actual	FY 2026 Outlook: Excluding OFB	FY 2026 Outlook: Including OFB (assumes August 1 close and excludes one-time acquisition costs)
Loans (EOP), compared to 2025 EOP levels	$24.6B	Up mid single digits	Up low double digits
Deposits (EOP), compared to 2025 EOP levels	$29.6B	Up mid single digits[3]	Up low double digits
Net Interest Income (te)[2], compared to FY25	$295.2MM	Up between 5.5% - 6.5%[3]	Up between 8% - 9%
Net Interest Margin (te)[2]	3.56%	Flat to modest NIM expansion 2H26	Flat to modest NIM expansion 2H26
Net charge-offs	0.16%	0.15% - 0.25%	0.15% - 0.25%
Adjusted Noninterest Income[1], compared to FY25	$108.4MM	Up between 6% - 7%[3]	Up between 6% - 7%
Adjusted Noninterest Expense[1], compared to FY25	$225.4MM	Up between 5.5% - 6.5%[3]	Up between 7.5% - 8.5%
Adjusted Pre-Provision, Net Revenue (PPNR)[1], compared to FY25	$178.1MM	Up between 5.5% - 6.5%[3]	Up between 7% - 8%
Effective Tax Rate	21.7%	Approximately 21.0% - 21.5%[3]	Approximately 21.0% - 21.5%
Efficiency Ratio[1]	55.31%	Expect to maintain efficiency ratio below 55%	Expect to maintain efficiency ratio below 55%

Corporate Strategic Objectives (CSOs) Long-term operating objectives reviewed/updated annually (assumes fed funds at approximately 3.25% for 2028)	3 Year Objective (4Q28)	2Q26 Actual
ROA	≥ 1.50%	1.42%
TCE	9.00 - 9.50%	9.78%
ROTCE	≥ 15%	14.84%
Efficiency Ratio[1]	≤ 55%	55.31%

(1) Refer to appendix for non-GAAP reconciliations
(2) Guidance based on flat rate environment 2H26
(3) Changed from prior quarter

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Appendix and Non-GAAP Reconciliations

Summary Balance Sheet ($ in millions)

2Q26	1Q26	2Q25	Change LQ	Change Prior Year		YTD 2026	YTD 2025	Change Y-o-Y
					EOP Balance Sheet			
24,580.2	23,991.8	23,461.7	588.4	1,118.5	Loans	24,580.2	23,461.7	1,118.5
7,891.4	8,028.0	7,868.0	(136.6)	23.4	Securities	7,891.4	7,868.0	23.4
33,039.5	32,306.7	31,965.1	732.8	1,074.4	Earning assets	33,039.5	31,965.1	1,074.4
36,346.0	35,542.1	35,212.7	803.9	1,133.3	Total assets	36,346.0	35,212.7	1,133.3
29,629.8	29,082.1	29,046.6	547.7	583.2	Deposits	29,629.8	29,046.6	583.2
1,571.0	1,360.5	1,044.9	210.5	526.1	Short-term borrowings	1,571.0	1,044.9	526.1
31,901.9	31,122.5	30,847.3	779.4	1,054.6	Total liabilities	31,901.9	30,847.3	1,054.6
4,444.1	4,419.6	4,365.4	24.5	78.7	Stockholders' equity	4,444.1	4,365.4	78.7

					Avg Balance Sheet			
24,339.9	23,966.0	23,249.2	373.9	1,090.7	Loans	24,154.0	23,159.4	994.6
8,285.6	8,265.7	8,271.8	19.9	13.8	Securities (1)	8,275.7	8,256.7	19.0
33,205.8	32,698.8	32,081.1	507.0	1,124.7	Average earning assets	32,953.7	32,052.7	901.0
35,881.5	35,420.1	34,527.3	461.4	1,354.2	Total assets	35,652.1	34,441.9	1,210.2
28,780.9	28,834.7	28,649.9	(53.8)	131.0	Deposits	28,807.7	28,700.9	106.8
1,982.1	1,428.2	853.7	553.9	1,128.4	Short-term borrowings	1,706.6	745.3	961.3
31,460.7	30,958.3	30,243.0	502.4	1,217.7	Total liabilities	31,210.9	30,208.1	1,002.8
4,420.8	4,461.8	4,284.3	(41.0)	136.5	Stockholders' equity	4,441.2	4,233.8	207.4

5.60%	5.62%	5.86%	-2 bps	-26 bps	Loan yield	5.61%	5.85%	-24 bps
3.35%	3.23%	2.86%	12 bps	49 bps	Securities yield	3.29%	2.82%	47 bps
2.20%	2.25%	2.58%	-5 bps	-38 bps	Cost of IB deposits	2.23%	2.60%	-37 bps
82.96%	82.50%	80.77%	46 bps	219 bps	Loan/Deposit ratio - EOP	82.96%	80.77%	219 bps

(1) Average securities excludes unrealized gain/(loss)

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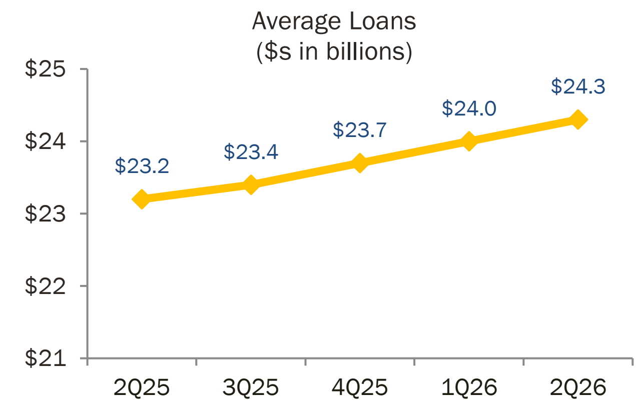
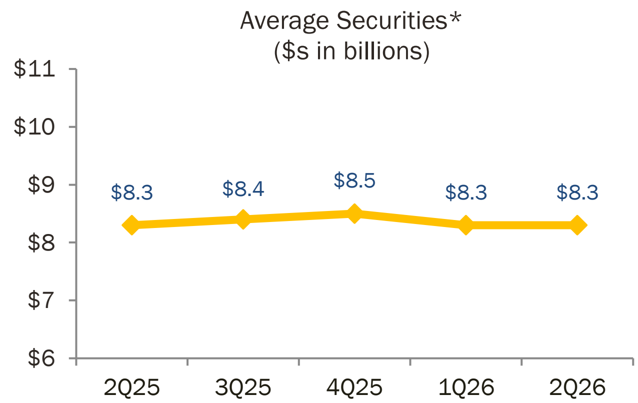
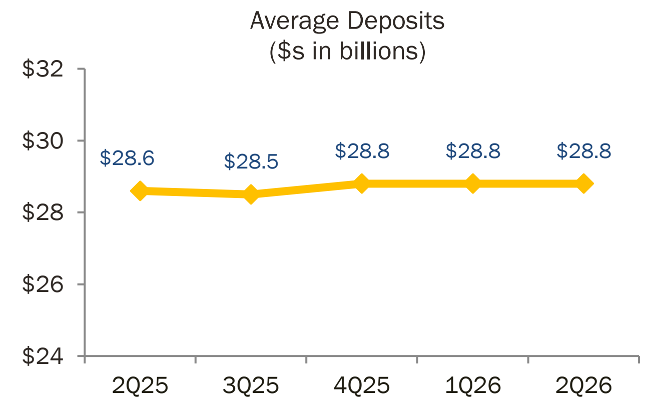
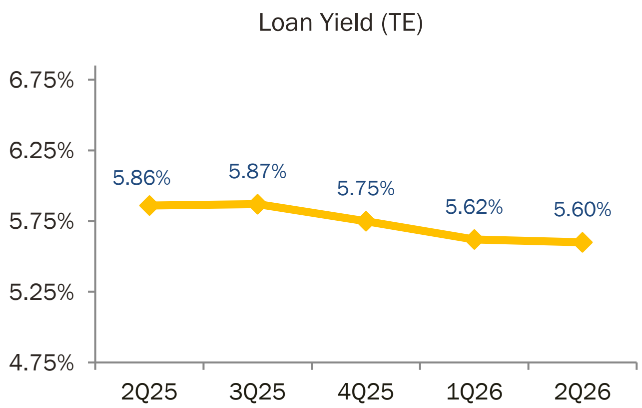
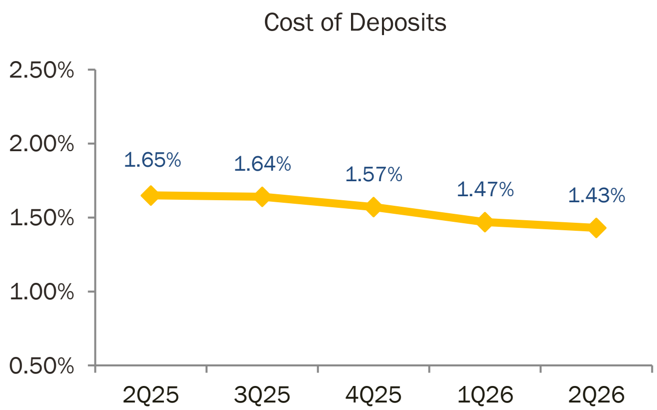
Balance Sheet Summary

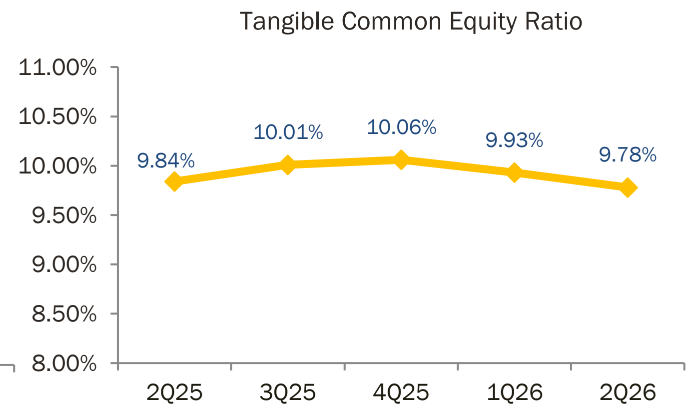












	2Q25	3Q25	4Q25	1Q26	2Q26
Average Loans ($MM)	23,249	23,426	23,716	23,966	24,340
Average Total Securities* ($MM)	8,272	8,384	8,484	8,266	8,286
Average Deposits ($MM)	28,650	28,492	28,817	28,835	28,781
Loan Yield (TE)	5.86%	5.87%	5.75%	5.62%	5.60%
Cost of Deposits	1.65%	1.64%	1.57%	1.47%	1.43%
Tangible Common Equity Ratio	9.84%	10.01%	10.06%	9.93%	9.78%

* Average securities excludes unrealized gain/(loss)

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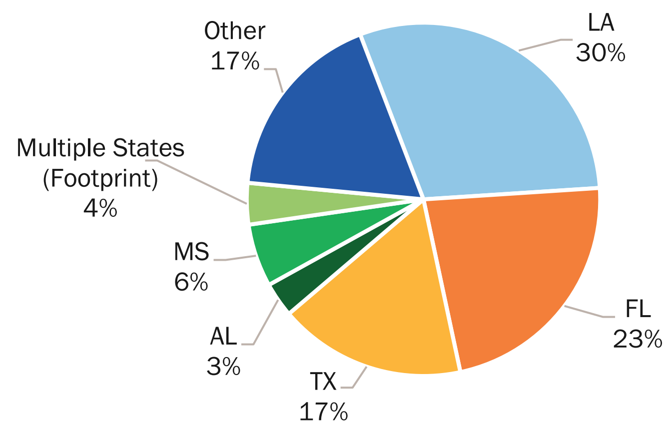
ICRE Segmentation Detail and Key Metrics

- ICRE loan portfolio is diversified by asset class, industry and geographic region
- ICRE 19% of total loans and includes a variety of collateral types
- Office-ICRE exposure low at only 3.0% of total loans
  - Office buildings tend to be more mid-rise
  - Approximately 36% of office-ICRE exposure has medical-related tenants
  - Approximately 89% of office exposure is located within our 5-state footprint (AL, FL, LA, MS, TX)
  - 89% of office-ICRE portfolio (by loan count) has exposure of $5 million or less
  - 90% of office-ICRE exposure has some level of guarantor support (corporate, personal, or both)
- Multifamily – ICRE and C&D exposure diverse
  - No rent stabilized properties
  - Approximately 71% of multifamily exposure is located within our 5-state footprint (AL, FL, LA, MS, TX)
  - 99% of multifamily (ICRE and C&D) exposure has some level of guarantor support (corporate, personal, or both)

Total Loans ($s in millions)	Outstanding	% of Total Loans	Commitment
Multifamily	$1,257	5.1%	$1,271
Retail	807	3.3%	830
Office	727	2.9%	746
Industrial	654	2.7%	744
Healthcare related properties	464	1.9%	496
Hospitality[1]	428	1.7%	428
Other	191	0.8%	196
Other land loans	59	0.2%	60
1-4 family residential construction	16	0.1%	16
Total ICRE Loans[2]	$4,603	18.7%	$4,787

As of June 30, 2026
[1] Includes hotel, motel and restaurants
[2] Includes ICRE and $572 million healthcare loans outstanding; healthcare loans outstanding primarily included in healthcare related properties, office, and other collateral categories

ICRE Exposure (%) by State
6/30/2026



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EOP Loan Repricing and Maturity

($s in millions)	Repricing/Maturity Term [1]							Rate Structure	
	3 months or less	4-12 months	1-3 Years	3-5 Years	5-15 Years	Over 15 Years	Total Loans (EOP)	Variable Rate	Fixed Rate
Commercial Non-RE	$6,295	$375	$849	$1,433	$965	$44	$9,961	$6,407	$3,554
CRE-Owner	1,151	123	298	608	1,159	15	3,354	1,136	2,218
CRE- income producing	3,320	117	365	555	243	3	4,603	3,292	1,311
Construction and land development	1,097	29	63	93	82	41	1,405	1,087	318
Total Commercial	$11,863	$644	$1,575	$2,689	$2,449	$103	$19,323	$11,922	$7,401
Residential mortgages	51	146	127	316	1,316	1,953	3,909	1,612	2,297
Consumer	1,201	48	36	44	15	4	1,348	1,207	141
Total Loans	$13,115	$838	$1,738	$3,049	$3,780	$2,060	$24,580	$14,741	$9,839
% of Total	54%	3%	7%	13%	15%	8%	100%	60%	40%
Weighted Average Rate	6.22%	5.21%	5.78%	5.64%	4.49%	4.73%	5.70%	5.94%	5.32%

[1] Based on maturity date for fixed rate loans

- 87% of variable rate loans reprice in three months or less
- $1.0 billion of variable rate mortgages, or 7% of total variable rate loans, reprice in 5 to 15 years

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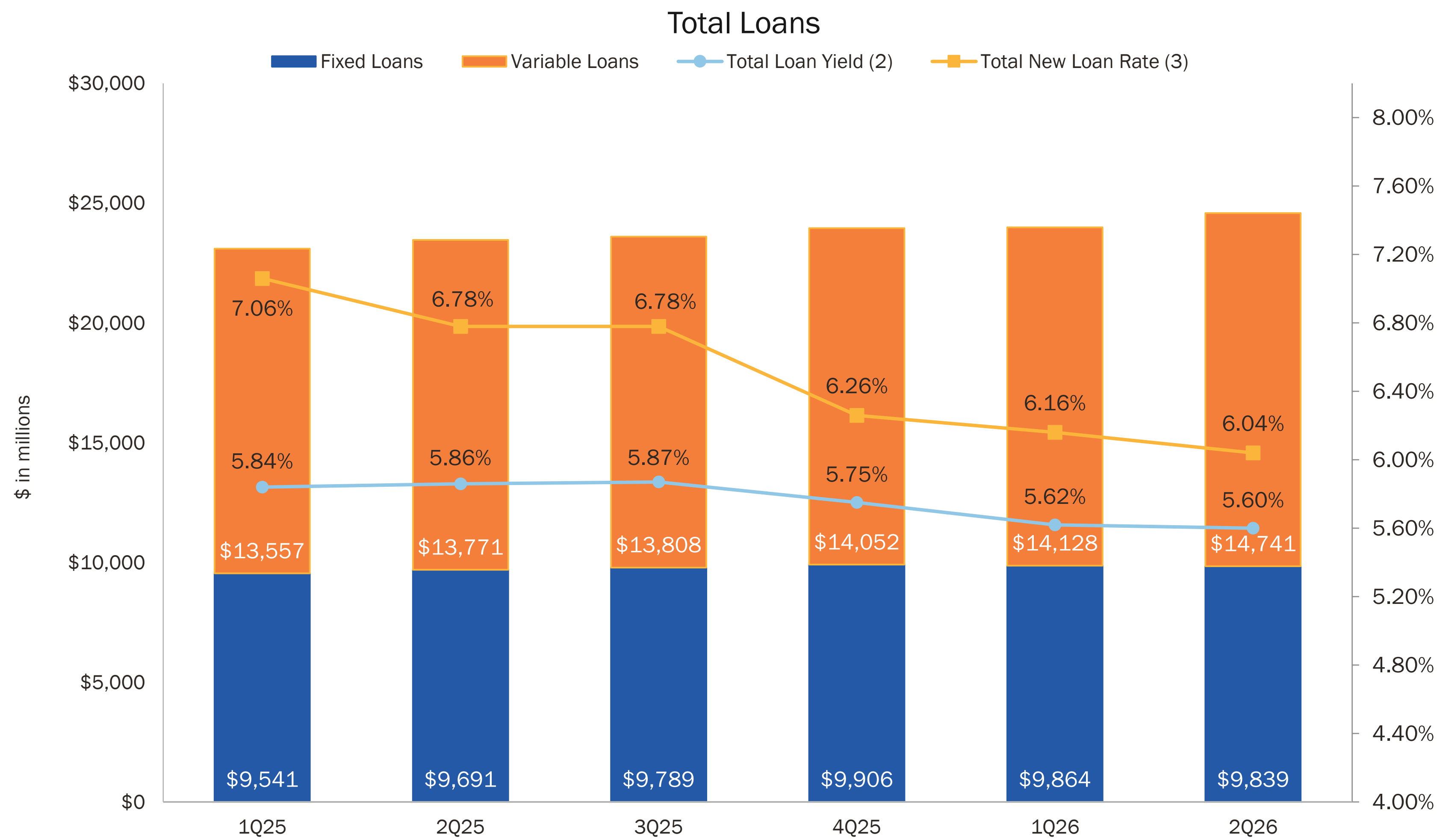
Total Loan Rates and Yield Trends



	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26
Total Loan Rate(1) - Fixed	5.04%	5.17%	5.24%	5.28%	5.28%	5.32%
Total Loan Rate(1) - Variable	6.60%	6.58%	6.52%	6.15%	6.00%	5.94%

(1) Loan rates represent weighted average coupon rate at end of period
(2) Total loan yield includes impact of cash flow hedges
(3) New Loan rates represent weighted average coupon rate in the month of origination or first funded balance

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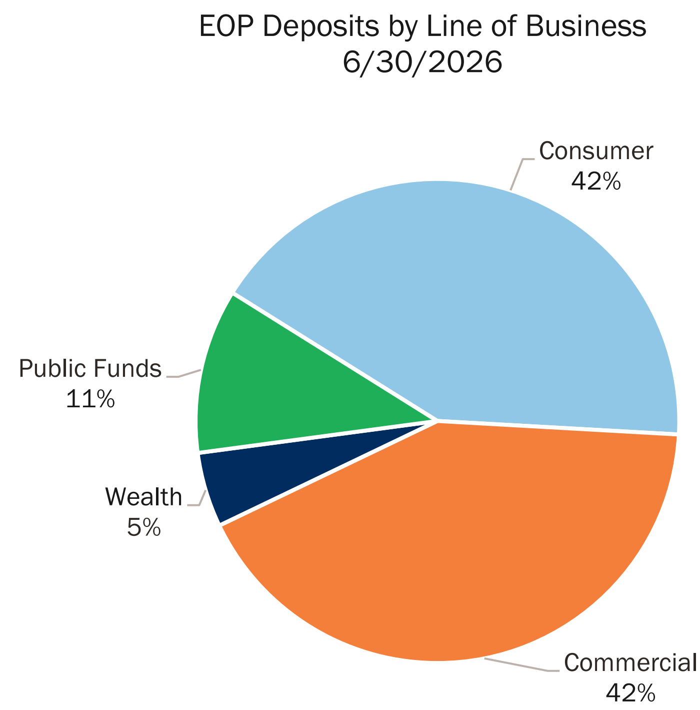
Maintaining a Seasoned, Stable, Diversified Deposit Base

- DDA as a % of total deposits remains strong at 35% at June 30, 2026
- Uninsured deposits (adjusted for collateralized public funds) were 41.8% at June 30, 2026, compared to 39.2% at March 31, 2026
  - The Insured Cash Sweep (ICS) product is available to clients as a way to secure deposits above FDIC limits; balances at June 30, 2026 were $263 million, down from $327 million at March 31, 2026
  - Repurchase (Repo) agreements are another way for clients to secure deposits; balances at June 30, 2026 were $621 million, compared to $660 million at March 31, 2026
- Consumer clients comprise 42% of total deposits (47% including wealth), while commercial clients comprise 42%
- There were no brokered time deposits at June 30, 2026 or March 31, 2026



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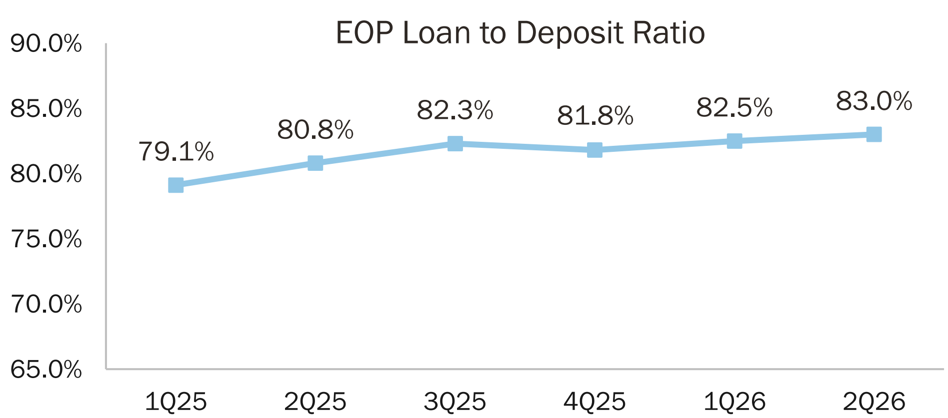
Strong Liquidity Position; Multiple Sources of Funding Available

- Currently have approximately $20.5 billion in internal and external sources of liquidity if needed
- Approximately $18.5 billion in remaining net liquidity available at June 30, 2026
- There were no brokered time deposits at June 30, 2026 or March 31, 2026

At June 30, 2026 $ in millions	Total Sources	Amount Used	Net Availability
Internal Sources			
Free Securities	$4,567	$ —	$4,467
External Sources			
FHLB*	6,826	1,993	4,833
FRB-DW	3,407	—	3,407
Brokered Deposits	4,445	—	4,445
Overnight Fed Funds LOCs	1,209	—	1,209
Total Available Sources of Funding	$20,454	$1,993	$18,461

* Amount used includes letters of credit (off balance-sheet)



At June 30, 2026 $ in millions	
Cash and O/N	$ 1,087
Cash and O/N as a % of Assets	3.0%
Cash and O/N + Net Availability	$ 19,548
Uninsured Deposits excl. PF Deposits	$ 12,373
Cash and O/N + Net Availability to Adj. Uninsured deposits	157.99%

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Summary Income Statement ($ in millions, except for per share data)

2Q26	1Q26	2Q25	Change LQ	Change Prior Year		YTD 2026	YTD 2025	Change Y-o-Y
295.2	287.6	279.5	7.6	15.7	Net interest income (TE)	582.8	552.2	30.6
13.8	13.2	14.9	0.6	(1.1)	Provision for credit losses	26.9	25.4	1.5
108.4	7.5	98.5	100.9	9.8	Noninterest income	115.8	193.3	(77.5)
225.4	220.7	216.0	4.7	9.4	Noninterest expense	446.2	421.0	25.2
162.2	58.7	144.6	103.5	17.6	Income before income tax	220.9	293.8	(72.9)
35.2	11.3	31.0	23.9	4.2	Income tax expense	46.5	60.7	(14.2)
127.0	47.4	113.5	79.6	13.5	Net income	174.4	233.0	(58.6)
178.1	172.9	167.9	5.2	10.2	Adjusted PPNR (TE)*	351.0	330.4	20.6

127.0	47.4	113.5	79.6	13.5	Net income	174.4	233.0	(58.6)
(0.3)	(0.2)	(0.5)	(0.1)	0.2	Net Income allocated to participating securities	(0.5)	(1.0)	0.5
126.6	47.2	113.0	79.4	13.6	Net Income available to common shareholders	173.9	232.0	(58.1)
81.5	82.3	85.9	(0.8)	(4.4)	Weighted average common shares - diluted (millions)	81.9	86.2	(4.3)
1.55	0.57	1.32	0.98	0.23	EPS - diluted	2.12	2.69	(0.57)

3.56%	3.55%	3.49%	1 bps	7 bps	NIM (TE)	3.55%	3.46%	9 bps
1.42%	0.54%	1.32%	88 bps	10 bps	ROA	0.99%	1.36%	-37 bps
11.52%	4.31%	10.63%	721 bps	89 bps	ROE	7.92%	11.10%	-318 bps
55.31%	55.43%	54.91%	-12 bps	40 bps	Efficiency ratio*	55.37%	55.06%	31 bps

*Non-GAAP measure: see slides 32-34 for non-GAAP reconciliations

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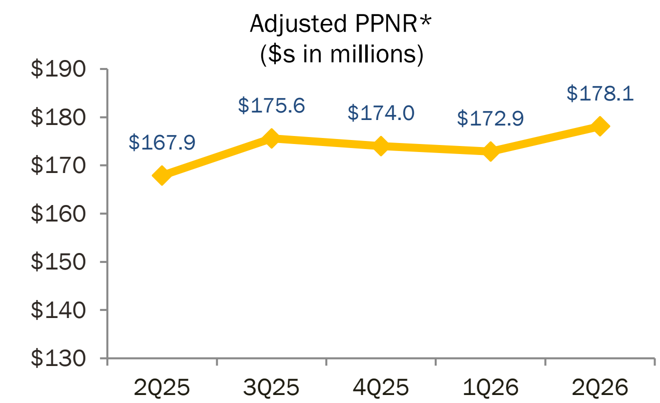
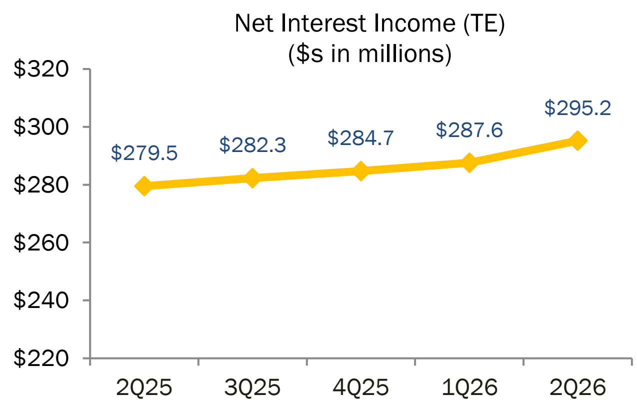
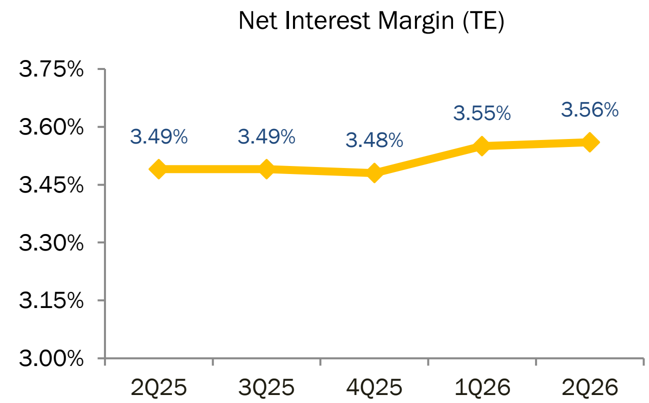
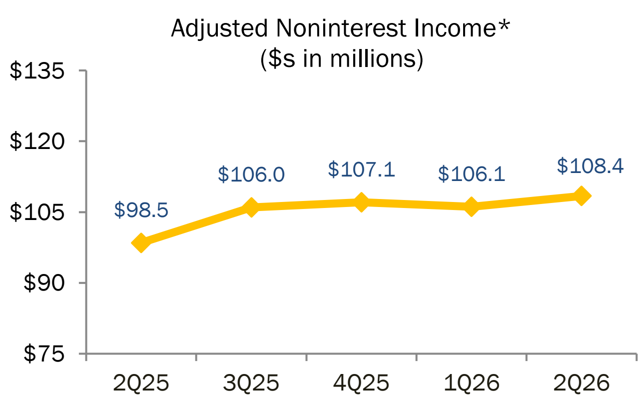
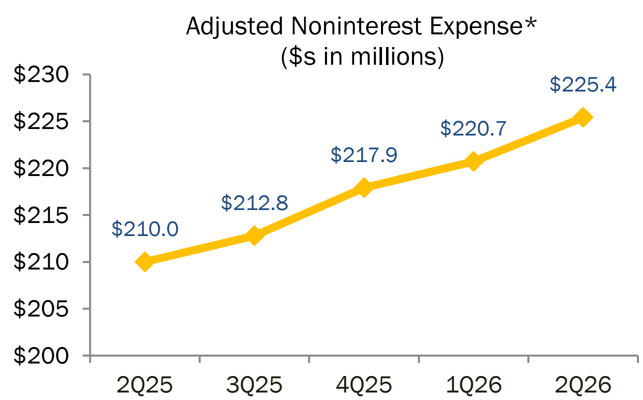
Income Statement Summary (as Adjusted*)

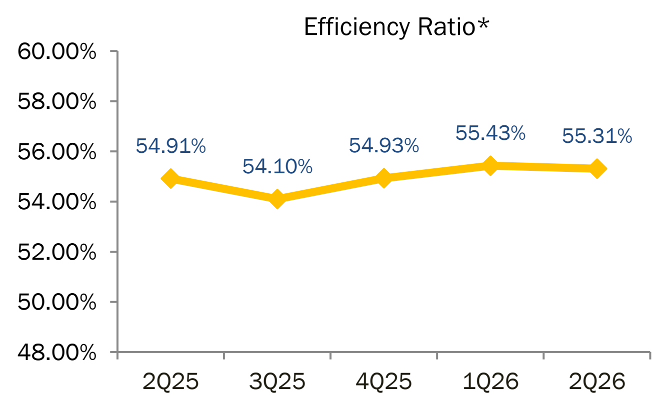












	2Q25	3Q25	4Q25	1Q26	2Q26
Adjusted PPNR (TE)* ($000)	167,911	175,557	173,956	172,895	178,139
Net Interest Income (TE) ($000)	279,455	282,309	284,675	287,566	295,225
Net Interest Margin (TE)	3.49%	3.49%	3.48%	3.55%	3.56%
Adjusted Noninterest Income* ($000)	98,524	106,001	107,131	106,077	108,350
Adjusted Noninterest Expense* ($000)	210,068	212,753	217,850	220,748	225,436
Efficiency Ratio*	54.91%	54.10%	54.93%	55.43%	55.31%

*Non-GAAP measure: see slides 32-34 for non-GAAP reconciliations

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Current Hedge Positions

Cash Flow (CF) Hedges

- Receive 276 bps versus paying 1-month SOFR on $1.8 billion
- Two additional hedges were executed while no terminations were made during the second quarter of 2026
- Total termination value on remaining active CF hedges is approximately ($23) million as of 6/30/2026
- Future maturities of existing CF hedges range from July 2026 through November 2030

Fair Value (FV) Hedges

- Pay an average fixed rate of 1.94% and receive variable rate at FF effective (resulting in these bonds being a variable rate of FF plus 41 bps)
- No FV hedges were terminated in 2Q26; however, one FV hedge became effective on 3/1/2026 and provided full quarter impact during 2Q26
- The $359 million of FV hedges reduced the duration (market price risk) from approximately 5.0 years to 1.0 year on $388 million in hedged securities
- $265 million of the $359 million in FV hedges have become effective and contribute to the total portfolio yield; the remaining FV hedge will become effective in July 2026
- Current termination value of FV hedges is approximately $27 million at 6/30/2026
- When FV hedges are terminated, the value of each hedge is an adjustment to the book value of the underlying security, thereby changing its current book yield and extending its duration

PPNR (TE) and Adjusted PPNR (TE) Reconciliation

	Three Months Ended					Six Months Ended	
(in thousands)	2Q26	1Q26	4Q25	3Q25	2Q25	YTD 2026	YTD 2025
Net Income (GAAP)	$126,961	$47,422	$125,572	$127,466	$113,531	$174,383	$233,035
Provision for credit losses	13,775	13,172	13,145	12,651	14,925	26,947	25,387
Income tax expense	35,190	11,305	32,734	32,869	31,048	46,495	60,719
Pre-provision net revenue	175,926	71,899	171,451	172,986	159,504	247,825	319,141
Taxable equivalent adjustment*	2,213	2,401	2,505	2,571	2,496	4,614	5,302
Pre-provision net revenue (TE)*	178,139	74,300	173,956	175,557	162,000	252,439	324,443
Adjustments from supplemental disclosure items							
Loss on securities portfolio restructure	—	98,595	—	—	—	98,595	—
Sabal Trust Company acquisition expense	—	—	—	—	5,911	—	5,911
Adjusted pre-provision net revenue (TE)*	$178,139	$172,895	$173,956	$175,557	$167,911	$351,034	$330,354

*Taxable equivalent (TE) amounts are calculated using a federal tax rate of 21%

Adjusted Noninterest Income and Adjusted Noninterest Expense

	Three Months Ended					Six Months Ended	
(in thousands)	2Q26	1Q26	4Q25	3Q25	2Q25	YTD 2026	YTD 2025
Noninterest income (GAAP)	$108,350	$7,482	$107,131	$106,001	$98,524	$115,832	$193,315
Adjustments from supplemental disclosures items							
Loss on securities portfolio restructure	—	98,595	—	—	—	98,595	—
Adjusted noninterest income	$108,350	$106,077	$107,131	$106,001	$98,524	$214,427	$193,315
Noninterest expense (GAAP)	$225,436	$220,748	$217,850	$212,753	$215,979	$446,184	$421,038
Adjustments from supplemental disclosures items							
Sabal Trust Company acquisition expense	—	—	—	—	(5,911)	—	(5,911)
Adjusted noninterest expense	$225,436	$220,748	$217,850	$212,753	$210,068	$446,184	$415,127

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Adjusted Efficiency Ratio Reconciliation

	Three Months Ended					Six Months Ended	
(in thousands)	2Q26	1Q26	4Q25	3Q25	2Q25	YTD 2026	YTD 2025
Net interest income	$293,012	$285,165	$282,170	$279,738	$276,959	$578,177	$546,864
Noninterest income	108,350	7,482	107,131	106,001	98,524	115,832	193,315
Total GAAP revenue	401,362	292,647	389,301	385,739	375,483	694,009	740,179
Taxable equivalent adjustment	2,213	2,401	2,505	2,571	2,496	4,614	5,302
Total revenue (TE)*	$403,575	$295,048	$391,806	$388,310	$377,979	$698,623	$745,481
Adjustments from supplemental disclosure items							
Loss on securities portfolio restructure	—	98,595	—	—	—	98,595	—
Adjusted total revenue (TE)* for efficiency	$403,575	$393,643	$391,806	$388,310	$377,979	$797,218	$745,481
GAAP Noninterest expense	$225,436	$220,748	$217,850	$212,753	$215,979	$446,184	$421,038
Amortization of Intangibles	(2,222)	(2,548)	(2,622)	(2,694)	(2,524)	(4,770)	(4,637)
Adjustments from supplemental disclosure items							
Sabal Acquisition Expense	—	—	—	—	(5,911)	—	(5,911)
Adjusted noninterest expense less amortization of intangibles	$223,214	$218,200	$215,228	$210,059	$207,544	$441,414	$410,490
Efficiency Ratio**	55.31%	55.43%	54.93%	54.10%	54.91%	55.37%	55.06%

*Taxable equivalent (TE) amounts are calculated using a federal tax rate of 21%

** The efficiency ratio is noninterest expense to total net interest income (TE) and noninterest income, excluding amortization of purchased intangibles and supplemental disclosure items noted above

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Adjusted Earnings Per Share – Diluted Reconciliation

	Three Months Ended		
(in thousands)	2Q26	1Q26	2Q25
Net Income (GAAP)	$126,961	$47,422	$113,531
Net income allocated to participating securities	(330)	(159)	(486)
Net income available to common shareholders	$126,631	$47,263	$113,045
Supplemental disclosure item, net of income tax*	--	77,890	4,670
Supplemental disclosure item allocated to participating securities	--	(260)	(20)
Adjusted net income allocated to participating securities	$126,631	$124,893	$117,695
Weighted average common shares – diluted	81,485	82,261	85,943
Earnings per share – diluted	$1.55	$0.57	$1.32
Adjusted earnings per share – diluted	$1.55	$1.52	$1.37

Adjusted Net Income, ROA, and ROTCE Reconciliation

	Three Months Ended		
(in thousands)	2Q26	1Q26	2Q25
Average total assets	$35,881,537	$35,420,096	$34,527,276
Average common stockholders' equity	$4,420,837	$4,461,827	$4,284,279
Average goodwill and other intangible assets	(988,701)	(991,166)	(961,675)
Average tangible common equity	$3,432,136	$3,470,661	$3,322,604
Net income (GAAP)	$126,961	$47,422	$113,531
Supplemental disclosure item, net of income tax*	--	77,890	4,670
Adjusted Net Income	$126,961	$125,312	$118,201
ROA	1.42%	0.54%	1.32%
Adjusted ROA	1.42%	1.43%	1.37%
ROTCE	14.84%	5.54%	13.71%
Adjusted ROTCE	14.84%	14.64%	14.27%

*Supplemental disclosure item, net of income tax impact calculated using federal tax rate of 21%

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Second Quarter 2026
Earnings Conference Call

7/21/2026