



**April 29, 2026**

# 1Q 2026 Financial Results



## Forward Looking Statements

Certain statements contained in this presentation that are not historical facts may constitute 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, and are intended to be covered by the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. The Company may also make forward-looking statements in other documents it files with the Securities and Exchange Commission ("SEC"), in our annual reports to shareholders, in press releases and other written materials, and in oral statements made by our officers, directors or employees. You can identify forward looking statements by the use of the words "believe," "expect," "anticipate," "intend," "estimate," "assume," "outlook," "will," "should," and other expressions that predict or indicate future events and trends and which do not relate to historical matters, including statements regarding the Company's business, credit quality, financial condition, liquidity and results of operations. Forward-looking statements may differ, possibly materially, from what is included in this press release due to factors and future developments that are uncertain and beyond the scope of the Company's control. These include, but are not limited to, changes in interest rates; general economic conditions (including the impact of ongoing armed conflicts, tariffs, inflation, and concerns about liquidity) on a national basis or in the local markets in which the Company operates; turbulence in the capital and debt markets; competitive pressures from other financial institutions; changes in consumer behavior due to changing political, business and economic conditions, or legislative or regulatory initiatives; changes in the value of securities and other assets in the Company's investment portfolio; increases in loan and lease default and charge-off rates; the adequacy of allowances for loan and lease losses; decreases in deposit levels that necessitate increases in borrowing to fund loans and investments; operational risks including, but not limited to, cybersecurity incidents, fraud, natural disasters, and future pandemics; changes in regulation; the possibility that future credit losses may be higher than currently expected due to changes in economic assumptions and adverse economic developments; the risk that goodwill and intangibles recorded in the Company's financial statements will become impaired; and changes in assumptions used in making such forward-looking statements.

Forward-looking statements involve risks and uncertainties which are difficult to predict. The Company's actual results could differ materially from those projected in the forward-looking statements as a result of, among others, the risks outlined in the Company's Annual Report on Form 10-K, as updated by its Quarterly Reports on Form 10-Q and other filings submitted to the SEC. The Company does not undertake any obligation to update any forward-looking statement to reflect circumstances or events that occur after the date the forward-looking statements are made.

### Non-GAAP

In addition to financial measures presented in accordance with U.S. generally accepted accounting principles ("GAAP"), this presentation contains certain non-GAAP financial measures, including, without limitation, operating earnings, and the ratios of tangible common equity to tangible assets. The presentation of non-GAAP financial information is not intended to be considered in isolation or as a substitute for any measure prepared in accordance with GAAP. **Please see the Earnings Release for certain Non-GAAP reconciliations.**



**\$0.70** <sup>(1)</sup>

Quarterly Operating EPS

**\$0.3225**

Quarterly Dividend Per Share

**\$0.55**

Quarterly GAAP EPS

- Total assets of \$22.2 billion.
- Margin of 3.78%.
- 1Q includes pretax, one-time costs of \$13.0 million associated with the Merger.
- All merger costs related to the Merger have been fully realized – no further expenses expected.
- Successfully completed the system conversion in February, with announced synergies fully realized going forward.
- Board authorizes \$50 million stock buyback pending regulatory approval.

### Improved Operating Performance excluding full cost savings.

- 1Q ROA of 1.01% and ROTE of 11.24%<sup>(1)</sup>.

### Fortress Balance Sheet / Asset Quality

- Loans to Deposits of 98%.
- NPA's to total assets of 0.68%.
- Reserve to Loans coverage of 1.36%.
- Total Risk Based Capital of 13.3% and Tangible Common Equity (TCE) of 9.1%.

(1) See page 5 and our Press Release for details.

# Summary Income Statement

\$m, except per share amts	Linked Quarter (LQ)				Year over Year (YoY)		
	1Q26	4Q25	Δ	%Δ	1Q25	Δ	%Δ
Net interest income	\$ 190.8	\$ 199.7	\$ (8.9)	-4%	\$ 85.8	\$ 105.0	122%
Noninterest income	23.9	25.9	(2.0)	-8%	5.7	18.2	320%
Security gains (losses)	-	-	-	-	-	-	-
Total Revenue	214.7	225.6	(10.9)	-5%	91.5	123.2	135%
Noninterest expense	119.5	119.1	0.4	0%	57.6	61.9	107%
Amortization of intangibles	8.3	8.8	(0.5)	-5%	1.4	6.9	495%
Restructuring/Merger exp.	13.0	14.4	(1.4)	-10%	1.0	12.0	1203%
Pretax, Preprov. Net Rev.	73.9	83.3	(9.4)	-11%	31.5	42.4	135%
Provision for credit losses	7.9	8.1	(0.2)	-2%	6.0	1.9	32%
Pretax income	66.0	75.2	(9.2)	-12%	25.5	40.5	159%
Provision for taxes	19.7	21.8	(2.1)	-9%	6.4	13.3	208%
Net Income	\$ 46.2	\$ 53.4	\$ (7.2)	-13%	\$ 19.1	\$ 27.1	142%
<b>EPS</b>	<b>\$ 0.55</b>	<b>\$ 0.64</b>	<b>\$ (0.09)</b>	<b>-14%</b>	<b>\$ 0.21</b>	<b>\$ 0.34</b>	<b>162%</b>
Avg diluted shares (000s)	83,903	83,878	25	0%	89,568	(5,665)	-6%
Return on Assets	0.84%	0.94%	-0.10%		0.66%	0.18%	
Return on Tangible Equity	9.30%	11.19%	-1.89%		7.82%	1.48%	
Net Interest Margin	3.78%	3.82%	-0.04%		3.22%	0.56%	
Efficiency Ratio	65.58%	63.09%	2.49%		65.60%	-0.02%	

Net Income of \$46.2 million or \$0.55 per share.

Net interest income declined \$8.9 million from prior quarter due to lower average earning assets and slightly lower net interest margin.

Noninterest income declined \$2.0 million from prior quarter primarily driven by decreases in deposit fees and lower gain on sales of loans.

Noninterest expense increased \$0.4 million from prior quarter due to higher seasonal costs and true up of FDIC expense.

Provision for credit losses decreased \$0.2 million from prior quarter.

# Operating Earnings – GAAP versus non-GAAP

\$m, except per share amts	1Q26		
	GAAP	Non-Core	Operating
Net interest income	\$ 190.8	\$ -	\$ 190.8
Noninterest income	23.9	-	23.9
Security gains (losses)	-	-	-
Total Revenue	214.7	-	214.7
Noninterest expense	119.5	-	119.5
Amortization of intangibles	8.3	-	8.3
Merger expense	13.0	(13.0)	-
<b>Pretax, Preprov. Net Rev.</b>	<b>73.9</b>	<b>13.0</b>	<b>86.9</b>
Provision for credit losses	7.9	-	7.9
Pretax income	66.0	13.0	79.0
Provision for taxes	19.7	0.9	20.6
<b>Net Income</b>	<b>\$ 46.2</b>	<b>\$ 12.1</b>	<b>\$ 58.4</b>
<b>EPS</b>	<b>\$ 0.55</b>	<b>\$ 0.14</b>	<b>\$ 0.70</b>
Avg diluted shares (000s)	83,903	83,903	83,903
Return on Assets	0.84%		1.01%
Return on Tangible Equity	9.30%		11.24%
Net Interest Margin	3.78%		3.78%
Efficiency Ratio	65.58%		59.52%

1Q Operating Earnings of \$0.70 excludes merger charges.

Tax rate utilized was 26.1%, consistent with rate forecasted for remainder of 2026.

No further merger charges expected.

# Margin – Yields and Costs

\$ millions	1Q26			Prior Quarter			LQΔ			Purchase Accounting*	
	Avg Bal	Interest	Yield	Avg Bal	Interest	Yield	Avg Bal	Interest	Yield	Interest	Yield
Loans	\$ 17,975	\$ 267.9	5.96%	\$ 18,205	\$ 286.9	6.30%	\$ (230)	\$ (19.0)	-0.34%	\$ 9.3	0.21%
Investments & earning cash	2,648	26.1	3.94%	2,727	27.4	4.03%	(79)	(1.3)	-0.09%	4.3	0.65%
Interest Earning Assets	\$ 20,623	\$ 294.0	5.70%	\$ 20,932	\$ 314.3	6.01%	\$ (309)	\$ (20.3)	-0.31%	\$ 13.6	0.26%
Interest bearing deposits	14,681	\$ 93.1	2.57%	14,822	\$ 102.4	2.74%	\$ (141)	\$ (9.3)	-0.17%	\$ 1.1	0.03%
Borrowings	702	8.6	4.87%	844	10.4	4.82%	(142)	(1.8)	0.05%	0.3	0.17%
Interest Bearing Liabilities	\$ 15,383	\$ 101.6	2.68%	\$ 15,666	\$ 112.8	2.86%	\$ (283)	\$ (11.2)	-0.18%	\$ 1.4	0.04%
Net interest spread			3.02%			3.15%			-0.13%		0.23%
<b>Net interest income, TEB / Margin</b>	<b>\$ 192.4</b>		<b>3.78%</b>	<b>\$ 201.5</b>		<b>3.82%</b>	<b>\$ (9.1)</b>		<b>-0.04%</b>	<b>\$ 12.2</b>	<b>0.24%</b>
LESS: Tax Equivalent Basis (TEB) Adj.		1.6			1.8			(0.2)		-	
Net Interest Income		\$ 190.8			\$ 199.7			\$ (8.9)		\$ 12.2	

\* quarterly accretion / amortization of interest rate marks.

Rate Environment	3/31/2025	6/30/2025	9/30/2025	12/31/2025	3/31/2026	LQ Chg	YoY Chg	
Fed Funds (upper)	4.50%	4.50%	4.25%	3.75%	<b>3.75%</b>	0.00%	-0.75%	
SOFR	4.41%	4.45%	4.24%	3.87%	<b>3.68%</b>	-0.19%	-0.73%	
2Y Treasury	3.89%	3.72%	3.60%	3.47%	<b>3.79%</b>	0.32%	-0.10%	
5Y Treasury	3.96%	3.79%	3.74%	3.73%	<b>3.92%</b>	0.19%	-0.04%	
10Y Treasury	4.23%	4.24%	4.16%	4.18%	<b>4.30%</b>	0.12%	0.07%	

# Summary Balance Sheet

\$m, except per share amts	Linked Quarter (LQ)			Year over Year (YoY)		
	1Q26	4Q25	Δ	1Q25	Δ	%Δ
Gross Loans, investment	\$ 17,924	\$ 18,030	\$ (106)	\$ 9,643	\$ 8,281	86%
Allowance for loan losses	(244)	(253)	9	(124)	(120)	97%
Net Loans	17,680	17,777	(97)	9,519	8,161	86%
Securities	1,719	1,688	31	882	837	95%
Cash & equivalents	1,113	2,042	(929)	358	755	211%
Intangibles	537	541	(4)	257	280	109%
Other assets & Loans, HFS	1,180	1,172	8	504	676	134%
<b>Total Assets</b>	<b>\$ 22,228</b>	<b>\$ 23,220</b>	<b>\$ (992)</b>	<b>\$ 11,520</b>	<b>\$ 10,708</b>	<b>93%</b>
Deposits	\$ 18,292	\$ 19,515	\$ (1,223)	\$ 8,911	\$ 9,381	105%
Borrowings	1,073	788	285	1,156	(83)	-7%
Reserve for unfunded loans	17	14	3	5	12	231%
Other Liabilities	341	407	(66)	208	133	64%
<b>Total Liabilities</b>	<b>19,723</b>	<b>20,724</b>	<b>(1,001)</b>	<b>10,280</b>	<b>9,443</b>	<b>92%</b>
Stockholders' Equity	2,505	2,496	9	1,240	1,265	102%
<b>Total Liabilities &amp; Equity</b>	<b>\$ 22,228</b>	<b>\$ 23,220</b>	<b>\$ (992)</b>	<b>\$ 11,520</b>	<b>\$ 10,708</b>	<b>93%</b>
TBV per share	\$ 23.48	\$ 23.32	\$ 0.16	\$ 11.03	\$ 12.45	113%
Actual shares outstanding (000)	83,816	83,816	0	89,105	(5,289)	-6%
Tang. Equity / Tang. Assets	9.07%	8.62%	0.45%	8.73%	0.34%	
Loans / Deposits	97.99%	92.39%	5.60%	108.21%	-10.22%	
ALLL / Gross Loans	1.36%	1.40%	-0.04%	1.29%	0.07%	

Total assets declined \$992 million driven by lower loan balances and point-in-time payroll fulfillment deposits impacting cash equivalents.

Total loans declined in the quarter reflecting runoff in commercial real estate and consumer loans.

Deposits declined primarily due to payroll fulfillment deposits and brokered deposits.

Core customer deposits declined \$265 million due primarily to seasonal tax payments and commercial flows.

# Loans and Deposits

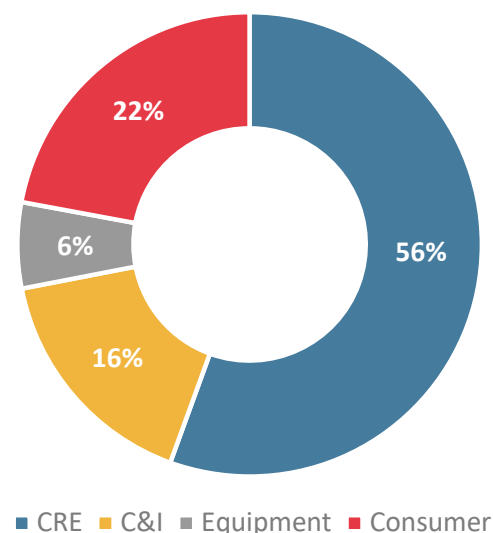
	\$ millions	Linked Quarter (LQ)		
		1Q26	4Q25	Δ
<b>LOANS</b>	CRE	\$ 9,957	\$10,012	\$ (55)
	Commercial	2,938	2,785	153
	Equipment Finance	1,074	1,163	(89)
	Consumer	3,955	4,070	(115)
	<b>Total Loans</b>	<b>\$ 17,924</b>	<b>\$18,030</b>	<b>\$ (106)</b>

<b>DEPOSITS</b>	Demand deposits	\$ 3,861	\$ 4,032	\$ (171)
	NOW	1,521	1,446	75
	Savings	3,089	2,954	135
	Money market	4,393	4,626	(233)
	CDs	4,086	4,157	(71)
	Payroll deposits	1,214	1,890	(676)
	Brokered deposits	129	410	(281)
	<b>Total Deposits</b>	<b>\$ 18,292</b>	<b>\$19,515</b>	<b>\$ (1,223)</b>

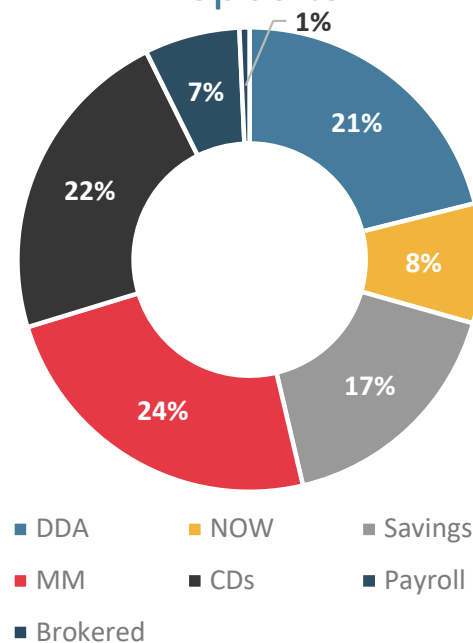
Customer deposits\* \$ 16,949 \$17,215 \$ (266)

\*Excludes Payroll and Brokered deposits

## Loans



## Deposits



# \$0.3225

## Quarterly Dividend Per Share

46% payout based on 1Q'26  
Operating EPS

# 4.3%

## Current Dividend Yield\*\*

\*\* Based on annual dividend of  
\$1.29 and stock price of \$30.00  
(close 03/31/26)

# 327%

ICRE / Total RBC

# 26%

Construction / Total RBC

## Capital Strength

	preliminary estimates*	Regulatory BASEL III Requirements		Beacon Board Policy Limits		Capital in Excess of "Well Capitalized"	
		Minimum	"Well Capitalized"	Policy Minimums	Operating Targets	Regulatory Capital Buffer %	Regulatory Capital Buffer \$
\$ millions	<b>Mar-26</b>						
Tier 1 Common / RWA	<b>11.2%</b>	≥ 4.5%	≥ <b>6.5%</b>	≥ 7.5%	≥ 8.0%	<b>4.7%</b>	\$ <b>863.4</b>
Tier 1 / RWA	<b>11.4%</b>	≥ 6.0%	≥ <b>8.0%</b>	≥ 9.0%	≥ 9.5%	<b>3.4%</b>	\$ <b>620.4</b>
Total Risk Based Capital	<b>13.3%</b>	≥ 8.0%	≥ <b>10.0%</b>	≥ 11.0%	≥ 11.5%	<b>3.3%</b>	\$ <b>597.0</b>
Leverage Ratio	<b>9.6%</b>	≥ 5.0%	≥ <b>5.0%</b>	≥ 6.0%	≥ 6.5%	<b>4.6%</b>	\$ <b>995.0</b>

\* Regulatory capital ratios are preliminary estimates and may differ from numbers calculated in final Regulatory filings.

The Board of Directors announced a dividend of \$0.3225 per share payable May 29, 2026 to stockholders of record on May 15, 2026. In addition, the Board approved a \$50 million stock buyback program.

# Outlook

## FORWARD LOOKING

<b>Loans</b>	Expect loan growth to be in the low single digits for the remainder of the year driven by strong C&I lending. Dependent on economic activity.
<b>Margin</b>	The net interest margin is expected to stabilize in the range of 3.80%. Accretion from the purchase accounting will be in the range of \$12 million per quarter and will fluctuate due to prepayment activity.
<b>Credit</b>	Credit costs are expected to trend lower and range from \$5-9 million per qtr.
<b>Fees</b>	Modest fee income growth in the mid-single digits is anticipated.
<b>Expenses</b>	The core system conversion occurred in February 2026 and is on target to meet original operating expense targets in 2Q26. No additional merger related charges are expected for the remainder of 2026.
<b>Taxes</b>	The effective tax rate is currently estimated in the range of 26% for the remainder of 2026.

Our current Base Case does not factor potential rate cuts in 2026.

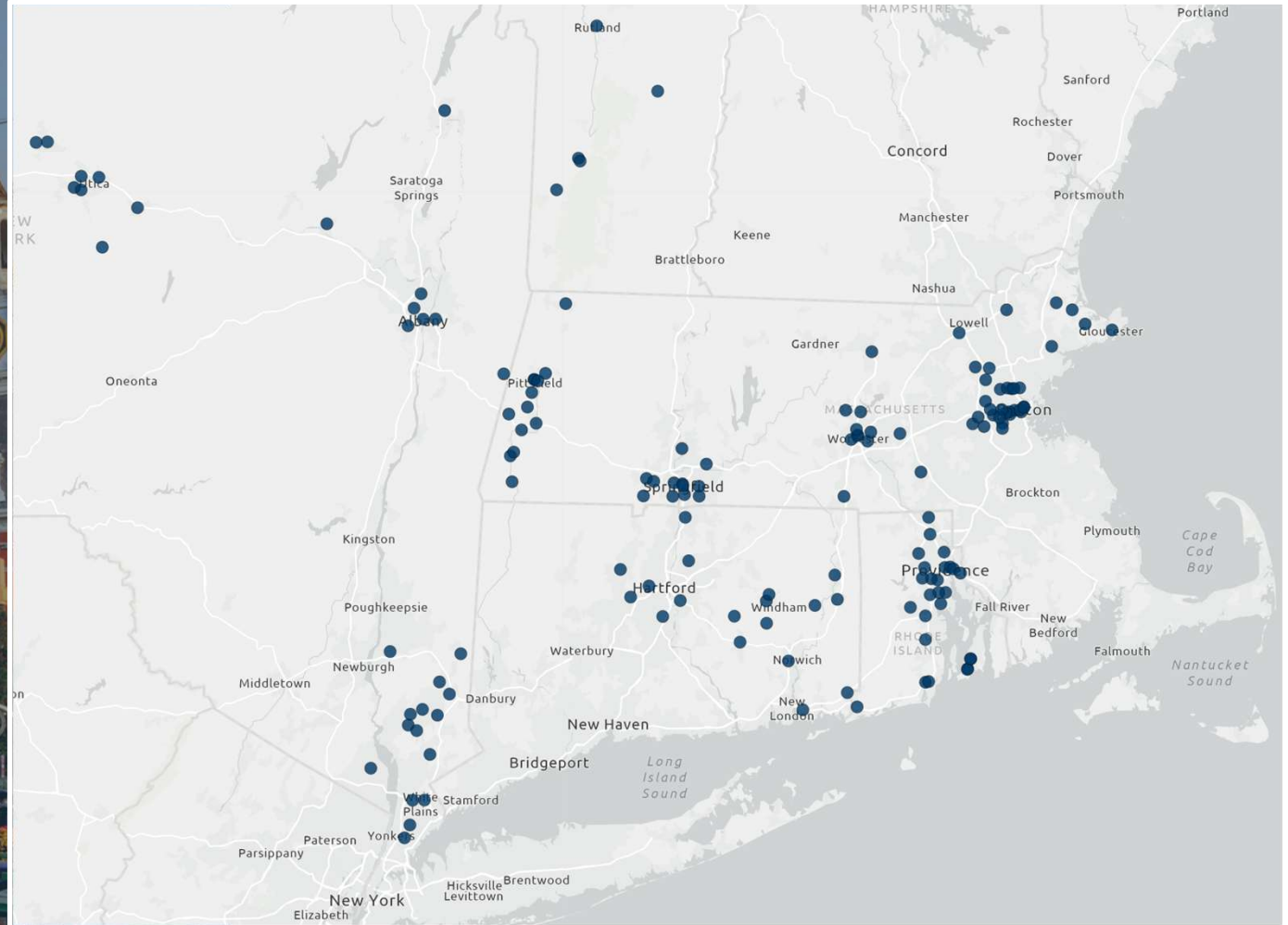
The regional economy continues to perform well however, higher longer-term interest rates and uncertainty has materially slowed investment activity and loan demand.

COST SYNERGIES AT ANNOUNCEMENT: (12/16/24 merger presentation: page 29)	2026	
	Pretax	After tax*
Combined Operating Expense	\$ 546.8	\$ 410.1
Cost Savings @ 12.6%	(68.9)	(51.7)
Branding costs \$10.8 / 10y deprec.	1.1	0.8
Proforma Operating Expense	<b>\$ 479.0</b>	\$ 359.2
Quarterly run rate - 2Q 2026	<b>\$ 119.8</b>	\$ 89.8

\* Effective tax rate 25%.

# APPENDIX

NYSE: BBT



# Non Performing Assets and Net Charge Offs

	Linked Quarter (LQ)			Year over Year (YoY)	
	1Q26	4Q25	Δ	1Q25	Δ
<b>Non Performing Assets (NPAs), in millions</b>					
CRE	\$ 78.1	\$ 45.3	\$ 32.8	\$ 17.4	\$ 60.7
C&I	61.3	59.4	1.9	40.4	20.9
Consumer	9.2	9.4	(0.2)	5.3	3.9
Total Non Performing Loans (NPLs)	148.6	114.1	34.5	63.1	85.5
Other real estate owned	-	-	-	0.7	(0.7)
Other repossessed assets	2.6	2.6	-	0.2	2.4
Total NPAs	\$ 151.2	\$ 116.7	\$ 34.5	\$ 64.0	\$ 87.2
NPLs / Total Loans	0.83%	0.63%	0.20%	0.65%	0.18%
NPAs / Total Assets	0.68%	0.50%	0.18%	0.56%	0.12%
<b>Net Charge Offs (NCOs), in millions</b>					
CRE loans	\$ 7.0	\$ 6.6	\$ 0.4	\$ -	\$ 7.0
C&I loans	6.6	2.8	3.8	7.6	(1.0)
Consumer loans	(0.1)	(0.4)	0.3	-	(0.1)
Total Net Charge Offs	\$ 13.5	\$ 9.0	\$ 4.5	\$ 7.6	\$ 5.9
NCOs / Avg. Loans (annualized)	0.30%	0.20%	0.10%	0.31%	-0.01%

Non-accrual loans increased by \$34.5MM, largely driven by two larger CRE credits - an \$18MM office loan in Boston, and two multifamily rent-controlled loans totaling \$9MM in the Bronx, NY.

Net Charge-offs increased QoQ by \$4.5MM, largely driven by a charge-off taken on a Boston office loan that was fully reserved for in prior quarters.

C&I NCO's primarily driven by charge-offs taken on two loans; an SBA loan and an Eastern Funding industrial laundry relationship. Both charge offs were fully reserved for.

Amounts as presented may differ slightly from the Company's Earnings Release due to rounding to foot schedules presented.

# Major Loan Segments with Industry Breakdown

## 1Q26

**\$7,937**

### Investment CRE 44%

	Perm	Constr	Total	%
MultiFamily	\$ 2,147	\$ 293	\$ 2,440	31%
Retail	1,352	9	1,361	17%
Restaurant	137	-	137	2%
Office	1,006	43	1,049	13%
Industrial	1,051	39	1,090	14%
Hospitality	519	23	542	7%
Healthcare	411	51	462	6%
Lab	182	16	198	2%
Other	519	139	658	8%
<b>Total</b>	<b>\$ 7,324</b>	<b>\$ 613</b>	<b>\$ 7,937</b>	<b>100%</b>

Owner Occupied CRE included in Commercial and Equipment Finance

**\$3,720**

### Commercial Core 21%

NAICS	Total	%
Food & Lodging	\$ 513	14%
RE Agent / Broker	506	14%
Health and Social	427	12%
Manufacturing	425	11%
Professional	390	11%
Retail	341	9%
Finance and Ins	313	8%
Wholesale Trade	227	6%
Arts, Entertainment	222	6%
Other Services	196	5%
Construction	128	3%
Trans / Warehouse	32	1%
<b>Total</b>	<b>\$ 3,720</b>	<b>100%</b>

**\$2,312**

### Specialty Lending 13%

Vertical	Total	%
ABL	\$ 782	34%
EF Core	933	40%
EF Vehicle	166	7%
EF Macrolease	141	6%
44BC	273	12%
Firestone	17	1%
<b>Total</b>	<b>\$ 2,312</b>	<b>100%</b>

EF Vehicle, EF Macrolease, and Firestone have discontinued new originations.

**\$3,955**

### Retail 22%

Call Code	Total	%
Resi 1st Mtg	\$ 3,141	79%
Resi Jr Mtg	27	1%
Resi Heloc	656	17%
Consumer	131	3%
<b>Total</b>	<b>\$ 3,955</b>	<b>100%</b>

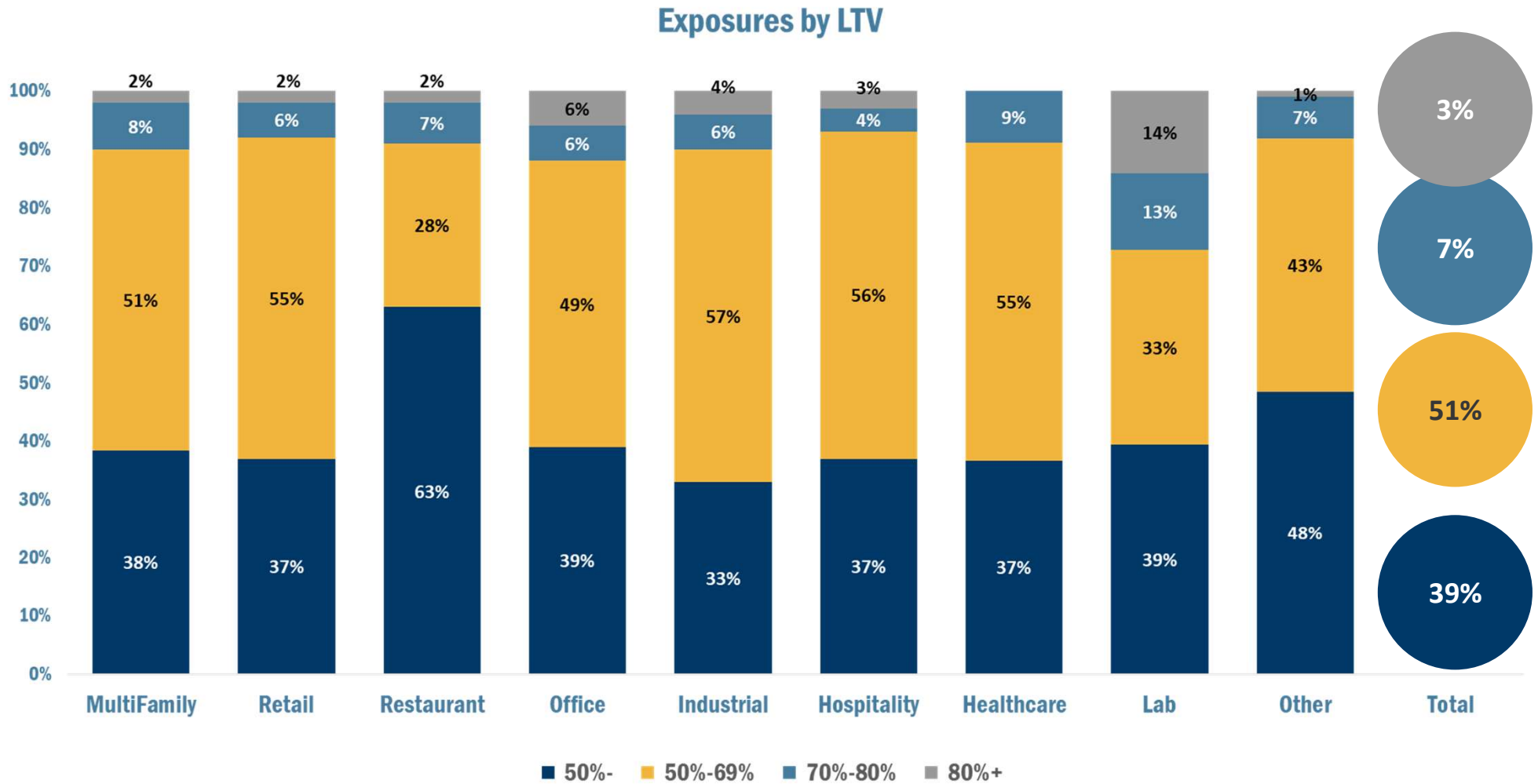
**Total Loans Outstanding: \$ 17,924**

Balances shown are loan book balances, net of acquisition marks.

# Investment CRE Loan to Value (LTV)

1Q26

Non-Owner Occupied CRE and Multifamily Exposures at March 31, 2026

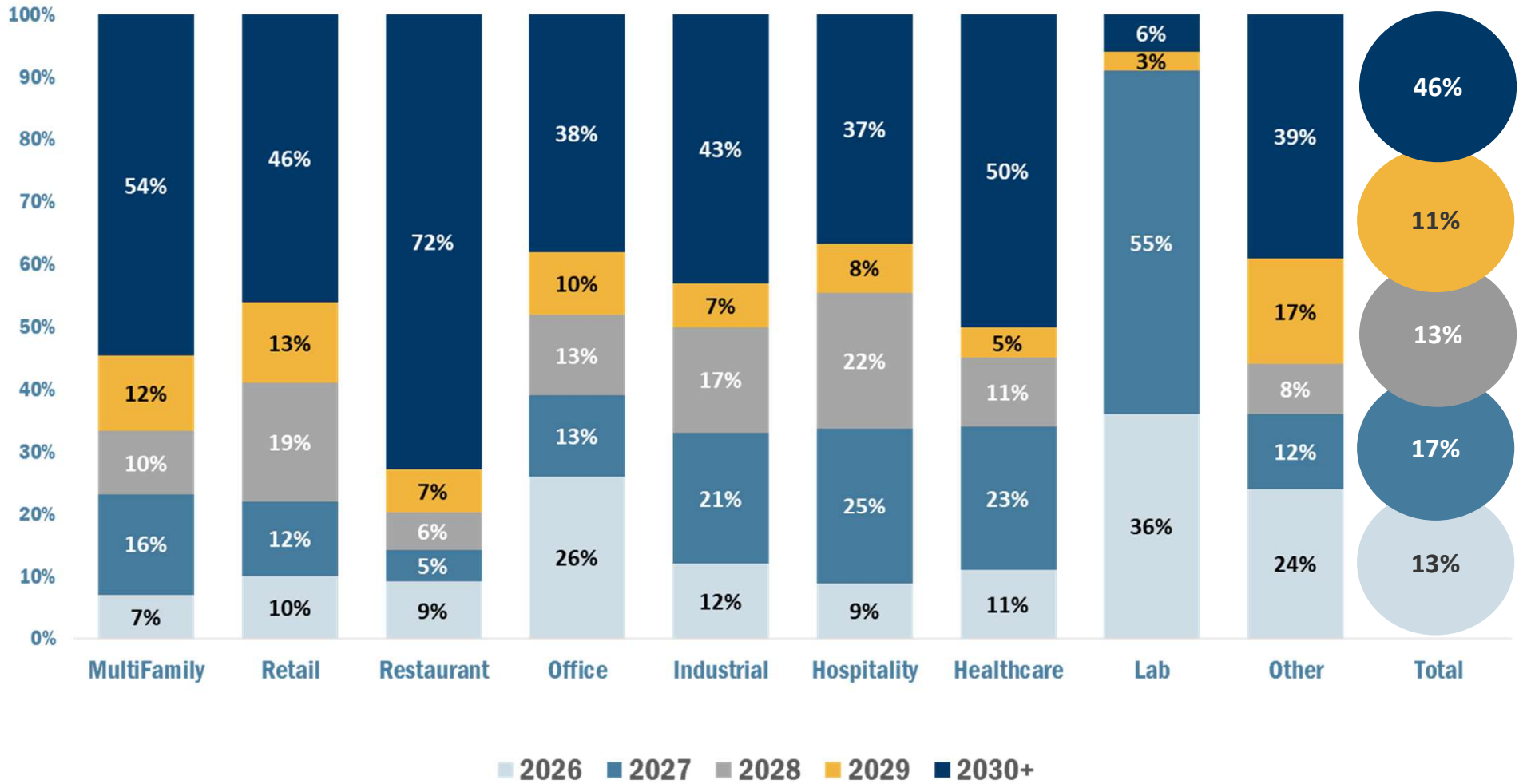


# Investment CRE by Maturity

1Q26

Non-Owner Occupied CRE and Multifamily Exposures at March 31, 2026

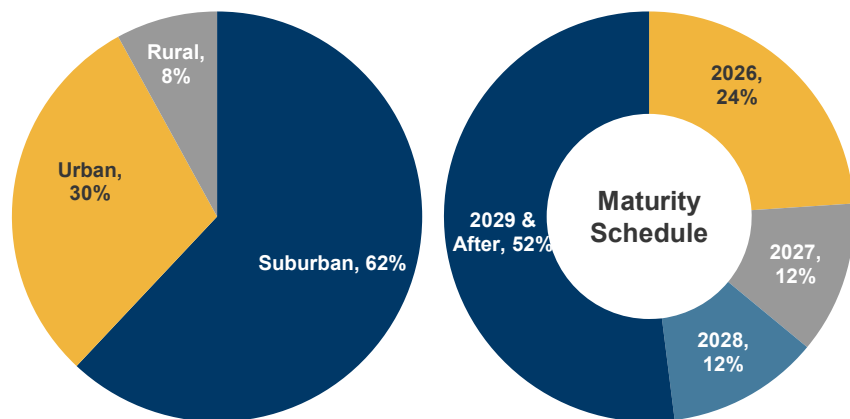
### Exposures by Maturity



# Office Portfolio, includes Construction

1Q26

## Office Portfolio & Asset Quality



*~98% of portfolio is within footprint and 62% is Suburban*

*Majority of portfolio (~64%) matures after 2027*

(\$ in millions)	1Q26 Portfolio		Criticized	Non-Accrual
	\$	Avg Size	\$	\$
Class A	\$ 473.7	\$ 6.7	\$ 91.5	\$ 8.7
Class B	\$ 615.5	\$ 1.7	\$ 99.8	\$ 33.7
Class C	\$ 68.2	\$ 1.7	\$ 1.0	\$ 0.9
	<b>\$ 1,157.5</b>	<b>\$ 2.5</b>	<b>\$ 192.3</b>	<b>\$ 43.2</b>

## Office Portfolio Metrics

- Office CRE portfolio totals ~\$1.2B or 6.5% of Total Loans.
- Continue to manage the risk of the portfolio with NPLs of ~3.7% and NCOs of ~\$6.9MM in 1Q26, which was fully reserved.
- No meaningful exposure to any major metropolitan areas other than Boston, which represents ~18% of the portfolio, roughly half of which would be considered CBD (Commercial Business District) or CBD adjacent.
- Majority of portfolio (~53%) is Class B Office space.
- Weighted Average Loan-to-Value is ~55%.
- Weighted Average Debt Service Coverage is ~1.5x.
- Top 20 loans are ~38% of the total CRE Office portfolio

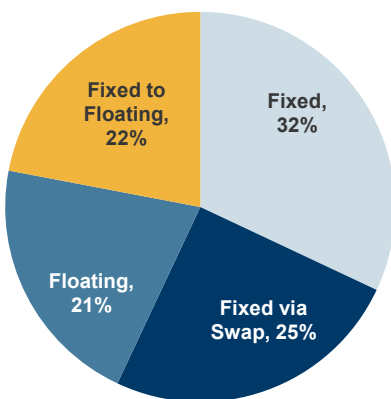
(\$ in millions)	1Q26		4Q25	
	\$	%	\$	%
CRE Office: Construction	\$ 43.0	4%	\$ 41.9	4%
CRE Office: Owner Occupied	\$ 108.3	9%	\$ 109.8	9%
CRE Office: Non-Owner Occupied	\$1,006.1	87%	\$1,013.1	87%
<b>Total CRE Office</b>	<b>\$1,157.5</b>	<b>100%</b>	<b>\$1,164.8</b>	<b>100%</b>

# Investment CRE Maturity and Repricing

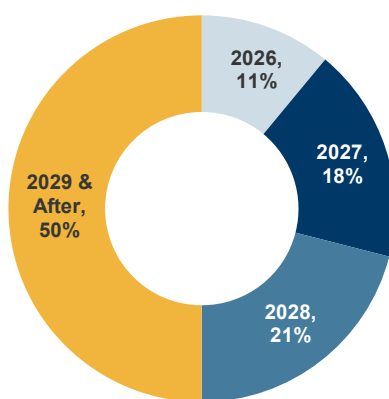
## excludes Construction

1Q26

Rate Type

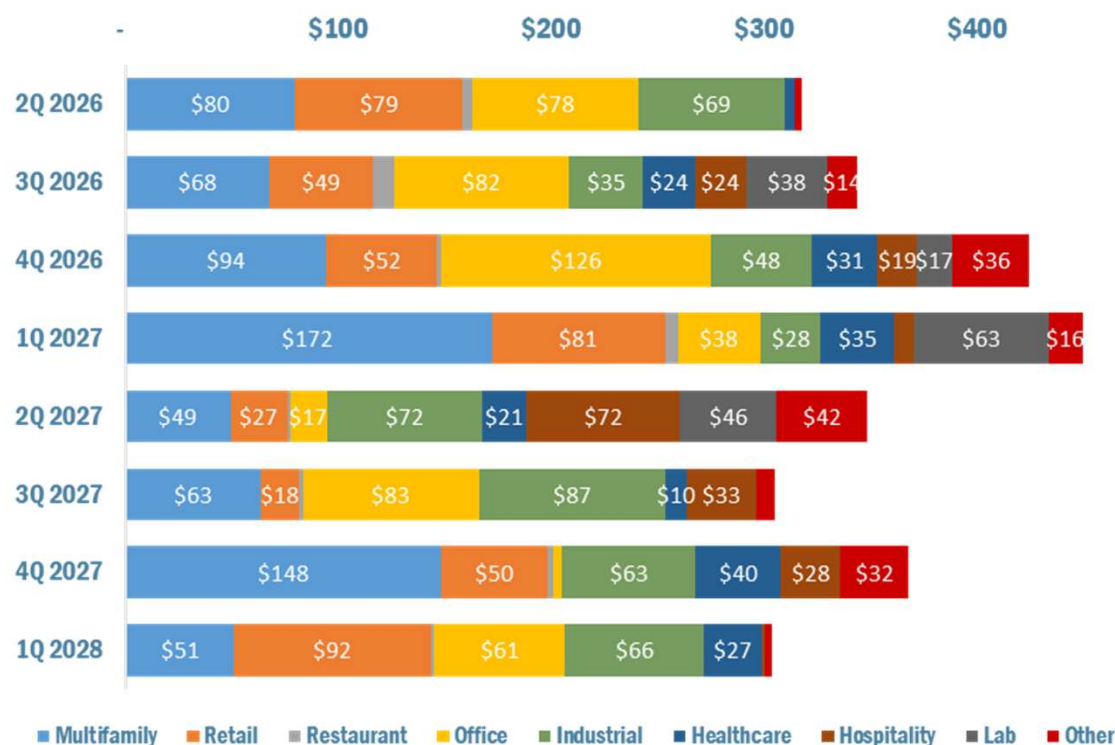


Maturity / Repricing



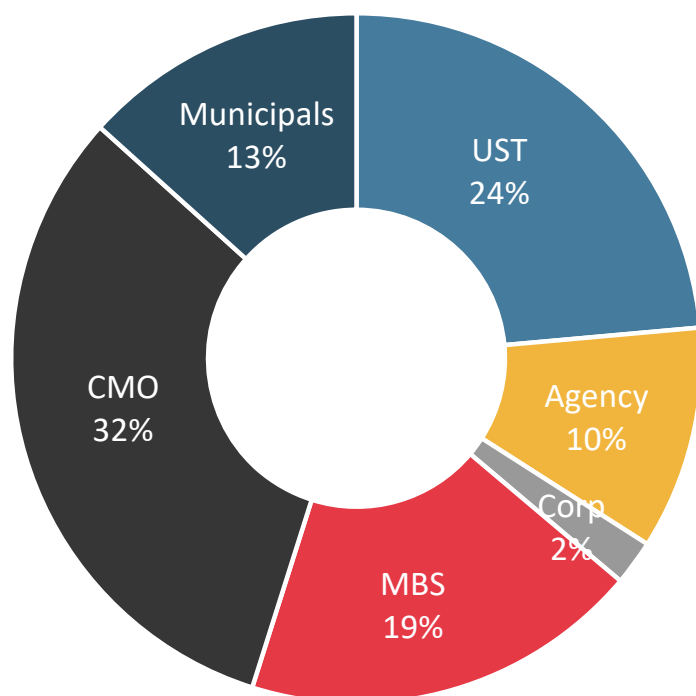
- Majority of repricing risk is centered within the Fixed to Floating repricing schedule. Potential refinance risk may be experienced at maturity.
- \$2.8B of the \$7.3B portfolio will mature or reprice within 24 months.
- Well balanced maturity / repricing profile and rate type profile.
- 2Q 2026 maturities or reprices represents \$261MM of maturities, and \$51MM in repricing; of which ~14% are Criticized due to one Industrial credit. The allowance for this loan is based upon current market valuations.

Mature or Reprice, Next 24 Months



# Securities Portfolio

1Q26



\$ in millions	Current Par	Book Value	Fair Value	Unreal. G/L	Book Yield	Duration
U.S. Treasuries	\$ 420	\$ 419	\$ 405	\$ (14)	2.81%	2.2
Agency Debentures	189	193	180	(12)	2.60%	3.0
Corp Bonds	37	35	36	1	6.03%	0.7
Agency MBS	366	332	322	(10)	3.78%	5.3
Agency CMO	642	556	546	(10)	4.26%	5.7
Municipals/Other	251	226	229	3	5.11%	6.4
<b>Total</b>	<b>\$ 1,906</b>	<b>\$ 1,761</b>	<b>\$ 1,719</b>	<b>\$ (43)</b>	<b>3.79%</b>	<b>4.5</b>

Highly liquid, risk averse securities portfolio with prudent duration and minimal extension risk. The entire investment portfolio is classified as Available for Sale.

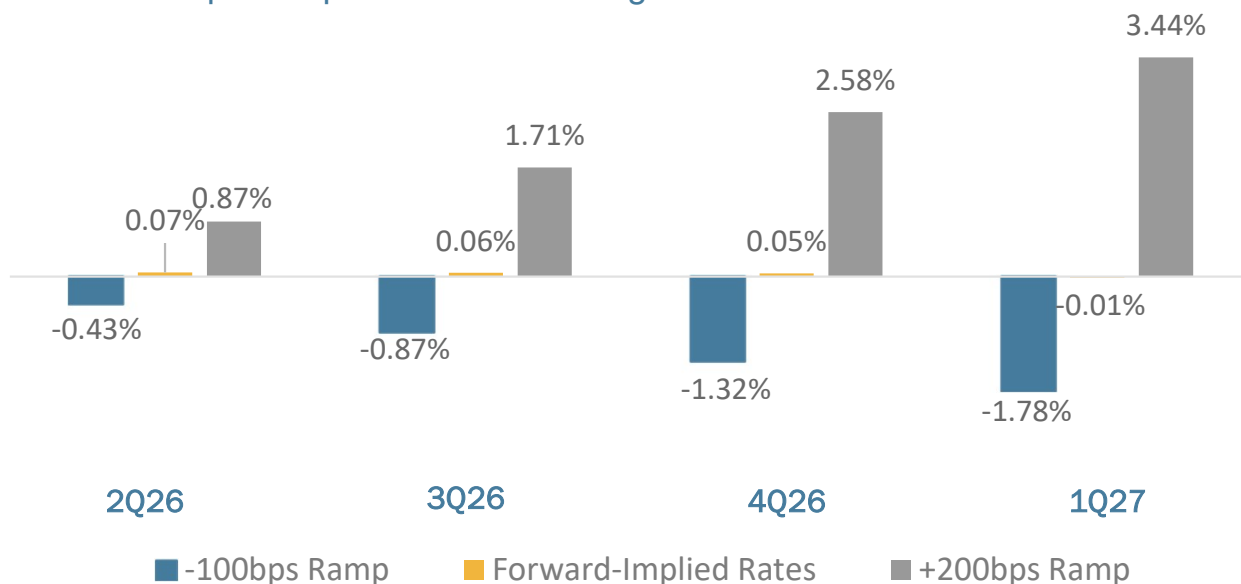
The after tax, mark to market on the portfolio is included in Accumulated Other Comprehensive Income in Stockholders' Equity. Total OCI represents a reduction in stockholders' equity of 1.2%.

# Interest Rate Risk

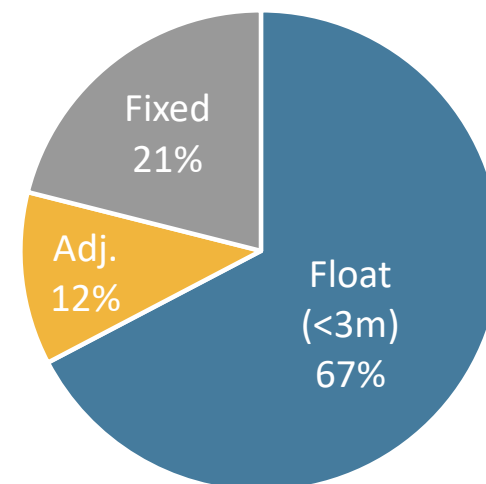
## 1Q26

### Cumulative Net Interest Income Change by Quarter

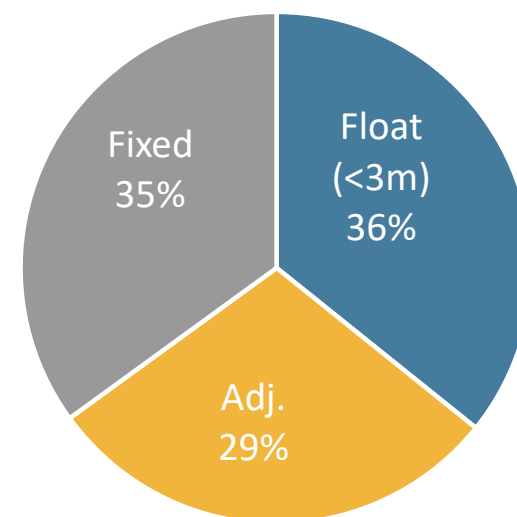
3/31/2026 Flat Balance Sheet, simulations reflect a product weighted down beta of ~55% on total interest bearing deposits. Excludes impact of purchase accounting.



Loan Originations, \$734 million, 6.28% coupon



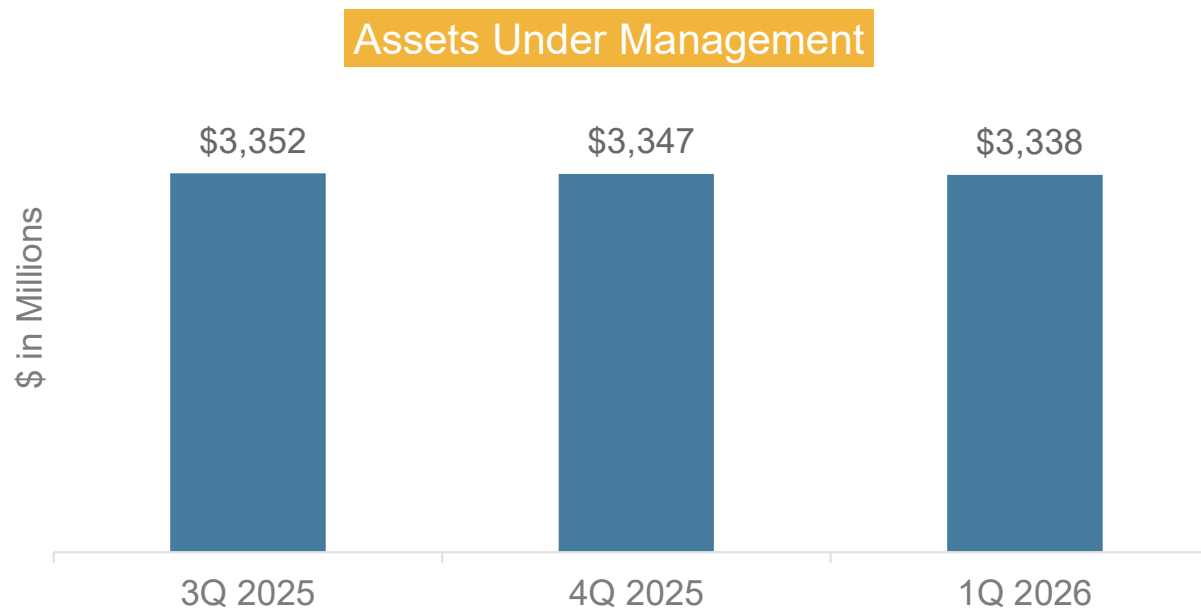
Total Loan Portfolio Mix – Duration 1.5



Accretion related to loan purchase accounting is held constant in each scenario. The impact of changes in loan prepayments on accretion is not reflected at this time.

Amounts as presented may differ slightly from the Company's Earnings Release due to rounding to foot schedules presented.

# Wealth Management



\$ thousands	Linked Quarter (LQ)			
	1Q26	4Q25	Δ	%Δ
Asset based revenue	\$ 4,061	\$ 3,928	\$ 133	3%
Other revenue:				
Insurance commission revenue	344	443	(99)	-22%
<b>Total reported revenue</b>	<b>\$ 4,405</b>	<b>\$ 4,371</b>	<b>34</b>	<b>1%</b>



# BeaconFinancial Corporation

**NYSE: BBT**