Second Quarter 2026

Earnings Conference Call

July 28, 2026

Louis J. Torchio
President and Chief Executive Officer

T.K. Creal
Chief Credit Officer

Chad R. Wheeler
Treasurer

Douglas M. Schosser
Chief Financial Officer

Michael D. Perry
Corporate Development & Strategy
Investor Relations

Northwest
Bancshares, Inc.

Forward-looking Statements and Additional Information

The information contained in this presentation may contain forward-looking statements. When used or incorporated by reference in disclosure documents, the words "believe," "anticipate," "estimate," "expect," "project," "target," "goal" and similar expressions are intended to identify forward-looking statements within the meaning of section 27A of the Securities Act of 1933 and section 21E of the Securities Exchange Act of 1934. These forward-looking statements include but are not limited to: statements of our goals, intentions and expectations; statements regarding our financial condition and results of operations, including statements related to our earnings outlook; statements regarding our business plans, prospects, growth and operating strategies; statements regarding the quality of our loan and investment portfolios; and estimates of our risks and future costs and benefits. These forward-looking statements are based on current beliefs and expectations of our management and are inherently subject to significant business, economic and competitive uncertainties and contingencies, many of which are beyond our control. In addition, these forward-looking statements are subject to assumptions with respect to future business strategies and decisions that are subject to change. Such forward-looking statements are subject to certain risks, uncertainties and assumptions, including but not limited to the following: the possibility that any of the anticipated benefits of the merger with Penns Woods will not be realized or will not be realized within the expected time period; the effect of the merger on the combined company's customer and employee relationships and operating results; and other factors that may affect the results of operations and financial condition of the combined company; inflation and changes in the interest rate environment that reduce our margins, our loan origination, or the fair value of financial instruments; changes in asset quality, including increases in default rates on loans and higher levels of nonperforming loans and loan charge-offs generally; changes in laws, government regulations or supervision, examination and enforcement priorities affecting financial institutions, including as part of the regulatory reform agenda of the Trump administration, as well as changes in regulatory fees and capital requirements; changes in federal, state, or local tax laws and tax rates; general economic conditions, either nationally or in our market areas, that are different than expected, including inflationary or recessionary pressures or those related to changes in monetary, fiscal, regulatory, tariff and international trade policies of the U.S. government, including policies of the U.S. Department of Treasury and Board of Governors of the Federal Reserve System, and any related increases in compliance and other costs; trade disputes, barriers to trade or the emergence of trade restrictions and the resulting impacts on market volatility and global trade; growing fiscal deficits; potential recession or slowing of growth in the U.S., Europe and other regions; developments in the Middle East; adverse changes in the securities and credit markets; instability or breakdown in the financial services sector, including failures or rumors of failures of other depository institutions, along with actions taken by governmental agencies to address such turmoil; cyber-security concerns, including an interruption or breach in the security of our website or other information systems; technological changes that may be more difficult or expensive than expected; changes in liquidity, including the size and composition of our deposit portfolio, and the percentage of uninsured deposits in the portfolio; the ability of third-party providers to perform their obligations to us; competition among depository and other financial institutions, including with respect to deposit gathering, service charges and fees; our ability to enter new markets successfully and capitalize on growth opportunities; our ability to manage our internal growth and our ability to successfully integrate acquired entities, businesses or branch offices; changes in consumer spending, borrowing and savings habits; our ability to continue to increase and manage our commercial and personal loans; possible impairments of securities held by us, including those issued by government entities and government sponsored enterprises; changes in the value of our goodwill or other intangible assets; the impact of the economy on our loan portfolio (including cash flow and collateral values), investment portfolio, customers and capital market activities; our ability to receive regulatory approvals for proposed transactions or new lines of business; the effects of any federal government shutdown or the inability of the federal government to manage debt limits; changes in the financial performance and/or condition of our borrowers; the effect of changes in accounting policies and practices, as may be adopted by the regulatory agencies, as well as the Securities and Exchange Commission (the "SEC"), the Public Company Accounting Oversight Board, the Financial Accounting Standards Board ("FASB") and other accounting standard setters; changes in the level and direction of loan delinquencies and write-offs and changes in estimates of the adequacy of the allowance for credit losses; our ability to access cost-effective funding; the effect of global or national war, conflict, or terrorism; our ability to manage market risk, credit risk and operational risk; the disruption to local, regional, national and global economic activity caused by infectious disease outbreaks, and the significant impact that any such outbreaks may have on our growth, operations and earnings; the effects of natural disasters and extreme weather events; changes in our ability to continue to pay dividends, either at current rates or at all; our ability to retain key employees; and our compensation expense associated with equity allocated or awarded to our employees. Should one or more of these risks or uncertainties materialize, or should underlying assumptions prove incorrect, actual results may vary materially from those anticipated, estimated, expected or projected. These and other risk factors are more fully described in this presentation and in the Northwest Bancshares, Inc. (the "Company") Annual Report on Form 10-K for the year ended December 31, 2025 under the section entitled "Item 1A - Risk Factors," and from time to time in other filings made by the Company with the SEC. These forward-looking statements speak only at the date of the presentation. The Company expressly disclaims any obligation to publicly release any updates or revisions to reflect any change in the Company's expectations with regard to any change in events, conditions or circumstances on which any such statement is based.

Use of Non-GAAP Financial Measures

This presentation contains financial information determined by methods other than in accordance with accounting principles generally accepted in the United States of America ("GAAP"). Management uses these "non-GAAP" measures in its analysis of the Company's performance. Management believes these non-GAAP financial measures allow for better comparability of period-to-period operating performance. Additionally, the Company believes this information is utilized by regulators and market analysts to evaluate a company's financial condition and therefore, such information is useful to investors. These disclosures should not be viewed as a substitute for operating results determined in accordance with GAAP, nor are they necessarily comparable to non-GAAP performance measures that may be presented by other companies. See the end of this presentation for reconciliations of non-GAAP financial measures to the most directly comparable GAAP measures where applicable.

Northwest Bancshares At-A-Glance

For the quarter ended June 30, 2026

Northwest Bancshares, Inc.

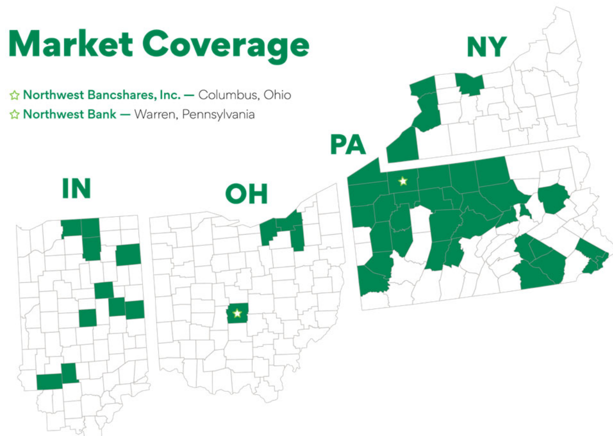
FOUNDED	FINANCIAL CENTERS[1]
1896	151

TOTAL ASSETS	TOTAL LOANS	TOTAL DEPOSITS	NIM*
$17.2B	$13.2B	$14.2B	3.75%

ROA	ROE	ROTCE	Diluted EPS
1.27%	11.20%	14.94%	$0.36
Adjusted ROA*	Adjusted ROE*	Adjusted ROTCE*	Adjusted Diluted EPS*
1.28%	11.26%	15.03%	$0.37

Market Coverage

☆ Northwest Bancshares, Inc. — Columbus, Ohio
☆ Northwest Bank — Warren, Pennsylvania



* Non-GAAP financial measure; See "Use of non-GAAP Financial Measures" and Non-GAAP reconciliations herein. | (1) Total Financial Centers as of June 30th 2026 does not include the additional financial center opened after quarter end

2Q 2026 Highlights

Northwest Bancshares, Inc.

Balance Sheet Management

+$148 MM

2Q26 Avg. C&I Loan Growth

+32.2%

YOY Avg. C&I Loan Growth

Growth in national verticals drove continued C&I momentum

Net Income Growth

$54 MM

2Q26 Net Income (A Record Quarter)

+59%

YOY Net Income Growth

Increased earning assets, net interest income performance and expense management drove record net income

Net Interest Income

3.75%

2Q26 NIM*

+23%

YOY Net Interest Income Growth

Net interest margin* grew 5bps QoQ benefiting from higher securities yields and lower cost of deposits

Returns and Efficiency

	(ROAA)	(ROTCE)*
	1.27%	**14.94%**
Adjusted*	**1.28%**	**15.03%**

2Q26 Returns

		Adjusted*
	57.6%	**56.2%**

2Q26 Efficiency Ratios

Record net income in 2Q drove strong return metrics leading to improved efficiency performance

* Non-GAAP financial measure; See "Use of non-GAAP Financial Measures" and Non-GAAP reconciliations herein.

2Q 2026 Highlights

Summary Comments

- Net interest income grew $4 million or 3.1% QoQ with net interest margin* improving to 3.75% benefiting from growth in average earning balances, increased securities portfolio yields, and a decrease in cost of deposits
- Revenue of $181.2 million in 2Q26 represented a 3.5% increase QoQ due to higher interest earning assets and noninterest income performance representing a 20.5% increase YoY
- Achieved significant positive operating leverage of 330 bps in 2Q26 driven by continued focus on expense management discipline
- Adjusted efficiency ratio* of 56.2% in 2Q26 improved by 158 bps QoQ

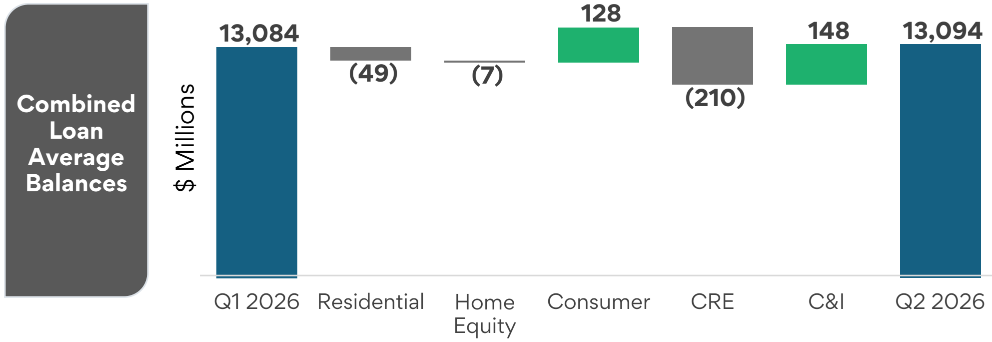
METRIC	2Q26	QoQΔ	YoYΔ
EPS	$.36	$.02	$.10
Adjusted EPS*	$.37	$.02	$.07
Net Interest Income	$146.9	3.1%	23.0%
Noninterest Income	$34.2	5.1%	10.6%
Revenue	$181.2	3.5%	20.5%
Noninterest Expense	$104.3	0.2%	6.9%
Pre-Tax Pre-Provision Net Revenue* as Adjusted(1)	$77.3	7.9%	30.8%
Provision for Credit Losses	$6.6	51.9%	-24.1%
CET1 Ratio**	12.2%	-3 bps	-97 bps
Efficiency Ratio	57.6%	-187 bps	-730 bps
Adjusted Efficiency Ratio*	56.2%	-158 bps	-418 bps
ROTCE*	14.94%	35 bps	416 bps
ROTCE Adj.*	15.03%	31 bps	281 bps
TBV per Common Share*	$9.88	$0.16	$0.03

*** Non-GAAP financial measure; See "Use of non-GAAP Financial Measures" and Non-GAAP reconciliations herein. | ** Capital information presented herein is based on estimates and subject to change pending the Company's filing of its regulatory reports | (1) As Adjusted for merger and restructuring costs.**

Loan Balances

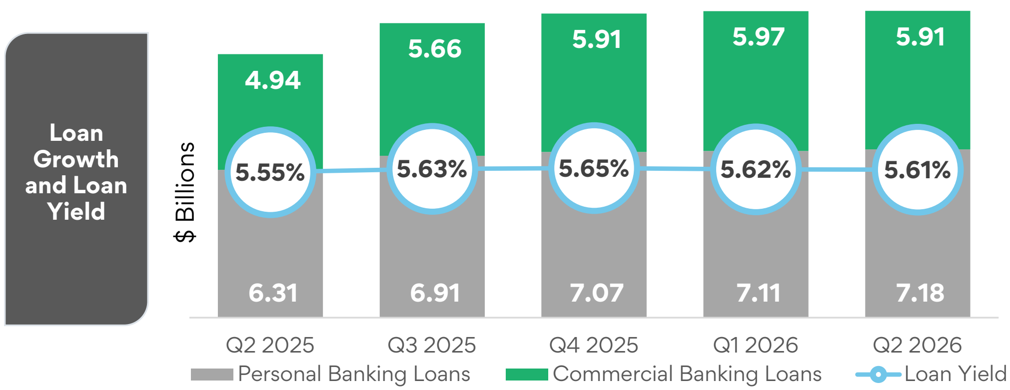
Summary Comments

- Total loans grew $174 million in 2Q26 with average loans growing $10 million QoQ
- Average C&I loans increased $148 million, or 5.6% QoQ and $678 million, or 32.2% YoY driven by continued growth in the new verticals and in other commercial loan portfolios
- Total loans yield was relatively stable at 5.61% down 1 bps QoQ



LOAN MIX CHANGE

$ IN MILLIONS		2Q26 VS 1Q26		2Q26 VS 2Q25	
AVERAGE BALANCES	**2Q26**	**CHANGE $**	**CHANGE %**	**CHANGE $**	**CHANGE %**
Residential mortgage	**3,030**	-49	-1.6%	-61	-2.0%
Home equity	**1,494**	-7	-0.5%	348	30.4%
Consumer	**2,658**	128	5.1%	585	28.2%
Commercial real estate	**3,132**	-210	-6.3%	295	10.4%
Commercial & industrial	**2,780**	148	5.6%	678	32.2%
Total Loans	**13,094**	**10**	**0.1%**	**1,845**	**16.4%**

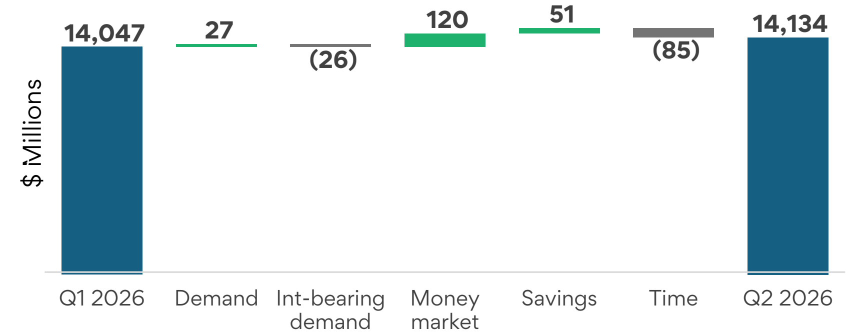


Deposit Balances

Summary Comments

- Deposit balances remained strong as average total deposits grew by $87 million QoQ benefiting from growth in money market and savings accounts
- Cost of deposits decreased for the third consecutive quarter to 1.43%; down 5 bps QoQ, benefiting from proactive management of the overall portfolio
- 34% of the CD portfolio matured in 2Q26 at a weighted-average rate of 3.40% and new volumes at lower rates drove an overall decline in CD costs

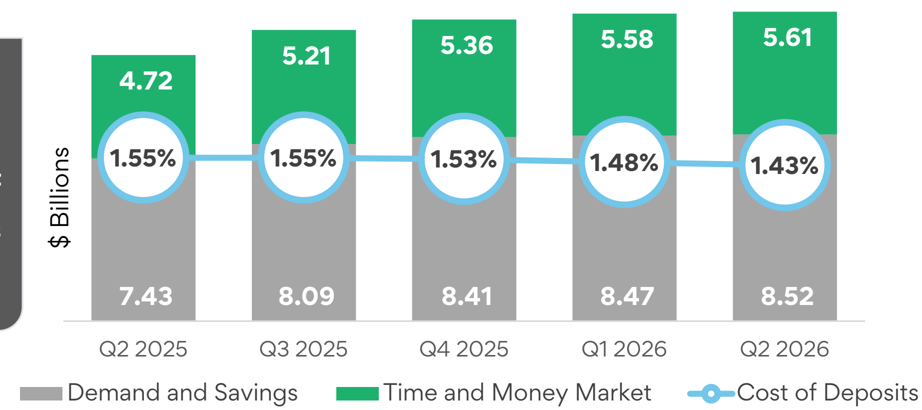
Change in Deposit Mix



DEPOSIT MIX CHANGE

$ IN MILLIONS		2Q26 VS 1Q26		2Q26 VS 2Q25	
AVERAGE BALANCES	2Q26	CHANGE $	CHANGE %	CHANGE $	CHANGE %
Demand	**3,102**	27	0.9%	490	18.8
Interest-bearing demand	**2,974**	-26	-0.9%	364	14.0%
Money market	**2,729**	120	4.6%	608	28.7%
Savings	**2,447**	51	2.1%	235	10.6%
Time	**2,882**	-85	-2.9%	283	10.9%
Total Deposits	**14,134**	**87**	**0.6%**	**1,980**	**16.3%**

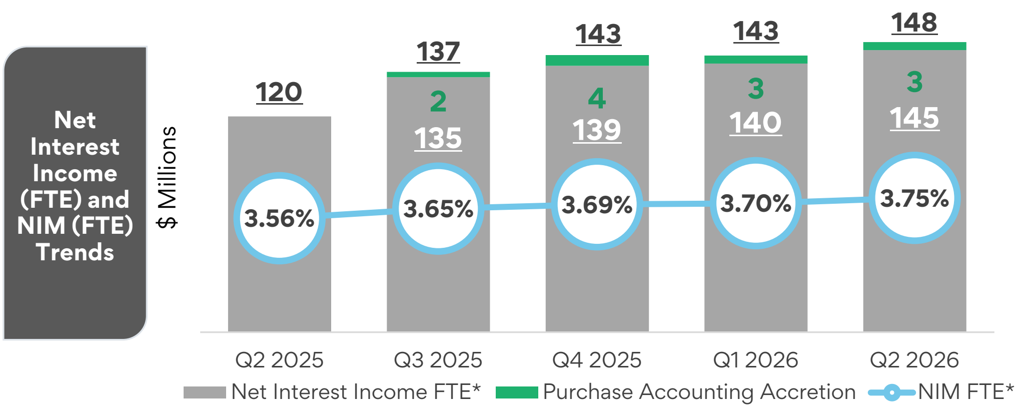
Deposit Growth and Cost of Deposits

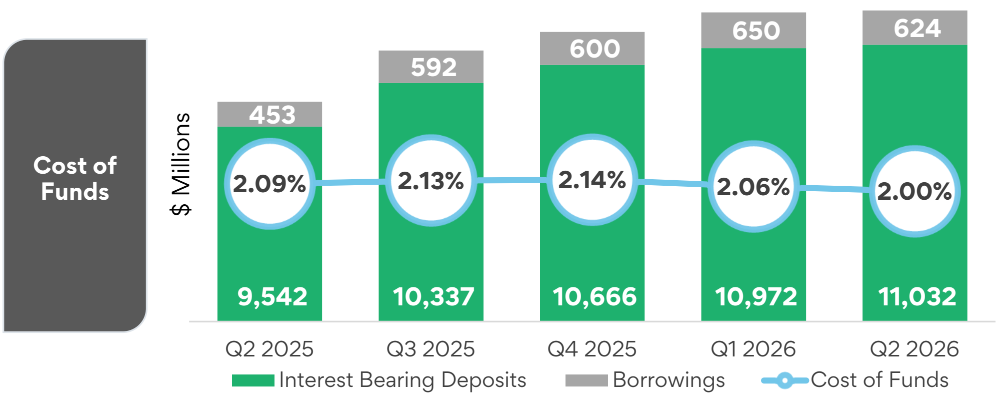


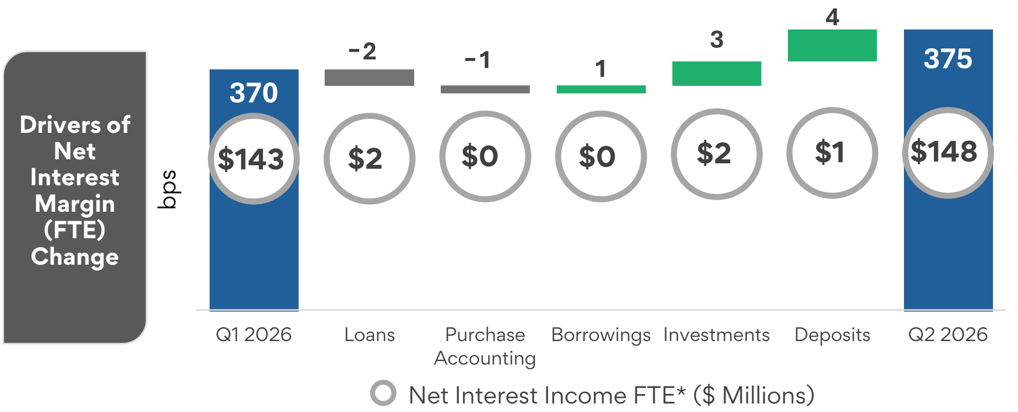
Net Interest Margin

Summary Comments

- Net interest margin increased 5 bps to 3.75% in 2Q26
    - Net interest income grew $4.5 million QoQ
- Securities portfolio yields continued to increase as cash flows reinvested at higher yields than the current portfolio and grew the portfolio in 2Q26
- Cost of funds decreased 6 bps to 2.00%, benefiting from proactive management of the overall portfolio







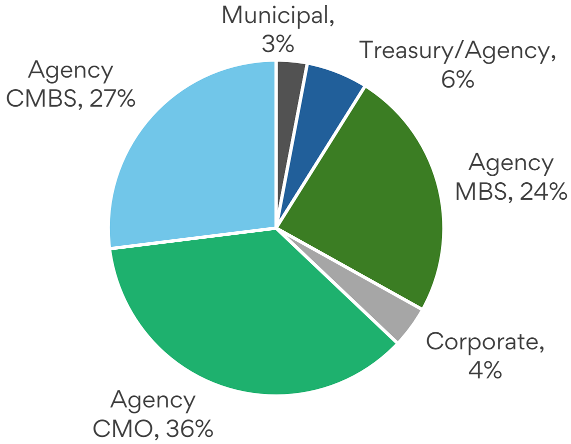
* Non-GAAP financial measure; See "Use of non-GAAP Financial Measures" and Non-GAAP reconciliations herein.

Securities Portfolio

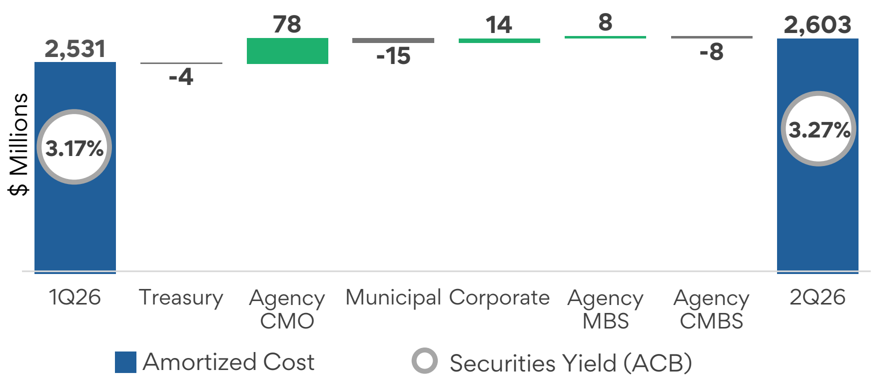
Summary Comments

- New securities purchases were consistent with the current composition of the portfolio and continue to strengthen an already strong source of liquidity
- Portfolio yield continues to increase as new purchases come on at higher yields than the runoff portfolio; yield increased 10 bps to 3.27% in the quarter
- 24% of the portfolio is HTM to protect tangible common equity

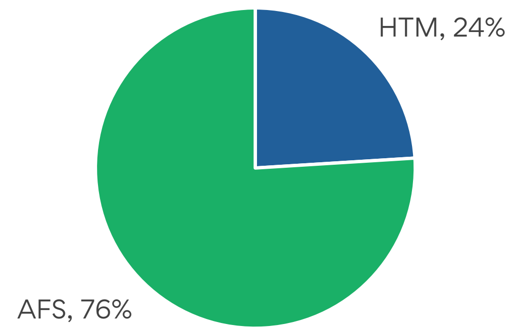
Securities Portfolio



Securities Portfolio QoQ Change



Securities Classification



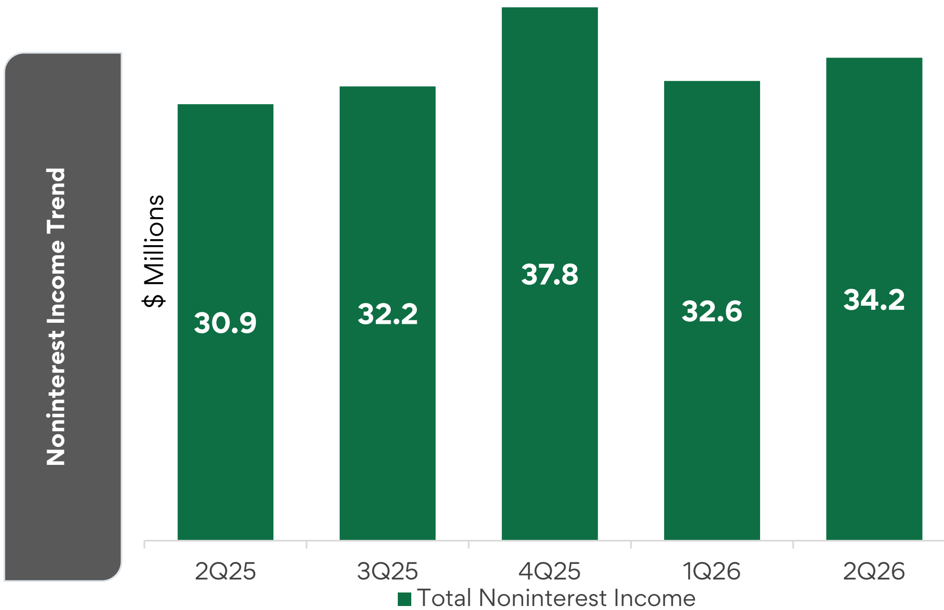
Noninterest Income

Northwest Bancshares, Inc.

Summary Comments

- Noninterest income increased by $1.6 million or 5.1% QoQ, driven by an increase in trust and other fund services income due to growth in our wealth management business
- Noninterest income increased $3.3 million or 10.6% YoY, benefiting from an increase in service charges and fees and an increase in trust and other financial services income

$ IN THOUSANDS		2Q26 VS 1Q26		2Q26 VS 2Q25	
NONINTEREST INCOME	**2Q26**	**CHANGE $**	**CHANGE %**	**CHANGE $**	**CHANGE %**
Service charges and fees	**16,908**	-210	-1.2%	1,111	7.0%
Trust and other financial services	**9,449**	831	9.6%	1,501	18.9%
Other operating income	**3,548**	340	10.6%	-72	-2.0%
Gain on sale of SBA loans	**1,217**	31	2.6%	398	48.6%
Bank-owned life insurance	**2,013**	-29	-1.4%	592	41.7%
Mortgage banking income	**738**	409	124.3%	-337	-31.3%
Gain on real estate owned, net	**20**	-50	-71.4%	-238	-92.2%
Gain on sale of investments	**336**	325	(NM)	336	(NM)
Total Noninterest Income	**34,229**	**1,647**	**5.1%**	**3,291**	**10.6%**



Noninterest Expense

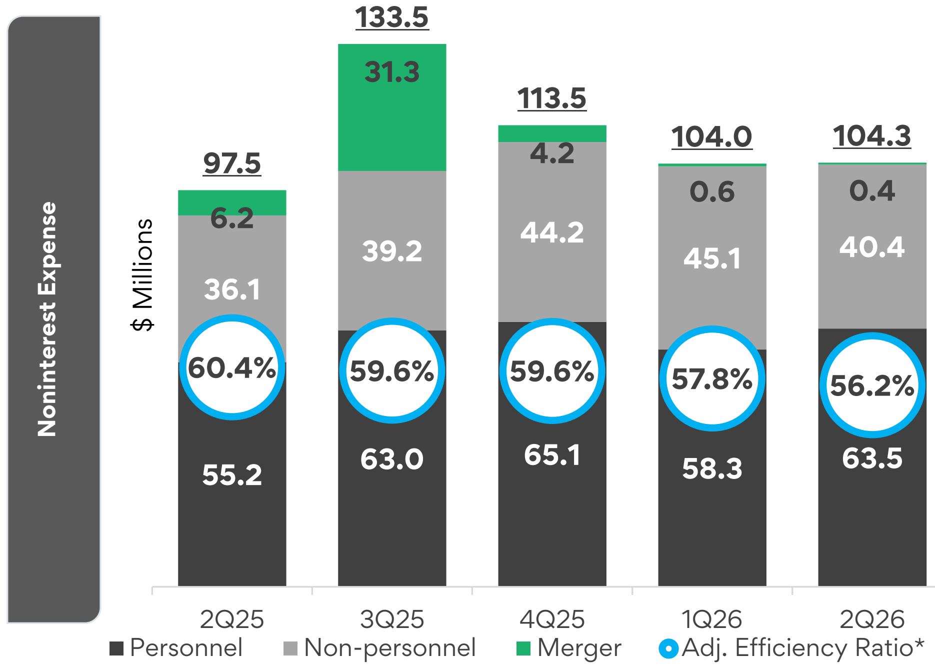
Summary Comments

- Noninterest expense of $104.3 million in 2Q26 remained flat benefiting from a decrease in non-personnel expenses including a $3.2 million decrease in FDIC insurance premiums
- Adjusted efficiency ratio* was 56.2% in 2Q26 the fourth consecutive quarter of improvement highlighting the continued focus on expense management over the last year

$ IN THOUSANDS		2Q26 VS 1Q26		2Q26 VS 2Q25	
NONINTEREST EXPENSE	**2Q26**	**CHANGE $**	**CHANGE %**	**CHANGE $**	**CHANGE %**
Compensation and employee benefits	**63,476**	5,146	8.8%	8,263	15.0%
Processing expenses	**16,948**	142	0.8%	3,975	30.6%
Premises and occupancy costs	**8,494**	-1,369	-13.9%	1,372	19.3%
Office operations	**3,660**	-215	-5.5%	750	25.8%
Professional services	**3,490**	-33	-0.9%	-500	-12.5%
Federal deposit insurance premiums	**-291**	-3,186	-110.1%	-2,587	-112.7%
Marketing expenses	**2,362**	694	41.6%	-656	-21.7%
Merger, asset disposition and restructuring expense	**426**	-205	-32.5%	-5,818	-93.2%
Other	**5,718**	-729	-11.3%	1,944	51.5%
Total Noninterest Expense	**104,283**	**245**	**0.2%**	**6,743**	**6.9%**

Expense Mix and Efficiency Trend

	2Q25	3Q25	4Q25	1Q26	2Q26
Efficiency Ratio	64.86%	79.38%	63.09%	59.43%	57.56%
Adjusted Efficiency Ratio*	60.42%	59.63%	59.57%	57.82%	56.24%



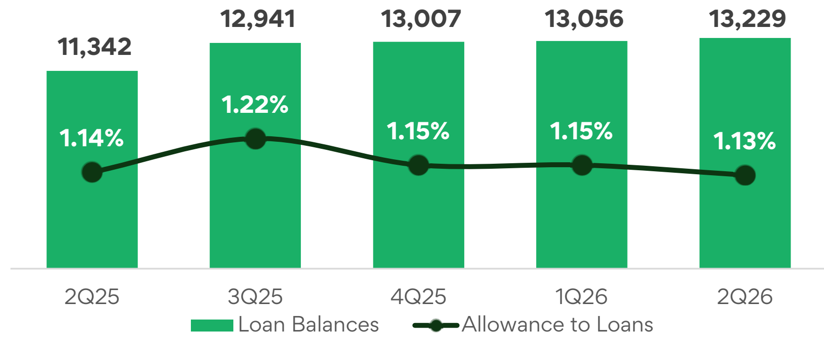
*** Non-GAAP financial measure; See "Use of non-GAAP Financial Measures" and Non-GAAP reconciliations herein.**

Allowance for Credit Losses

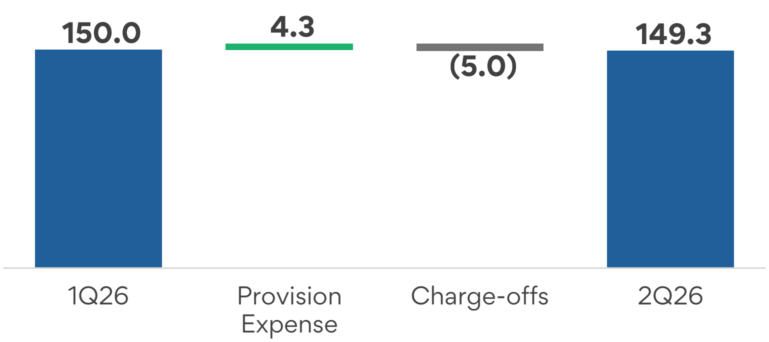
Summary Comments

- Overall ACL coverage was relatively stable at 1.13%, down 2 bps from 1Q26
- Quarterly annualized net charge-offs of 15 bps in 2Q26 were below full year guidance levels
- The total provision for credit losses for the quarter ended 2Q26 was $4.3 million primarily driven by growth in our commercial lending portfolio

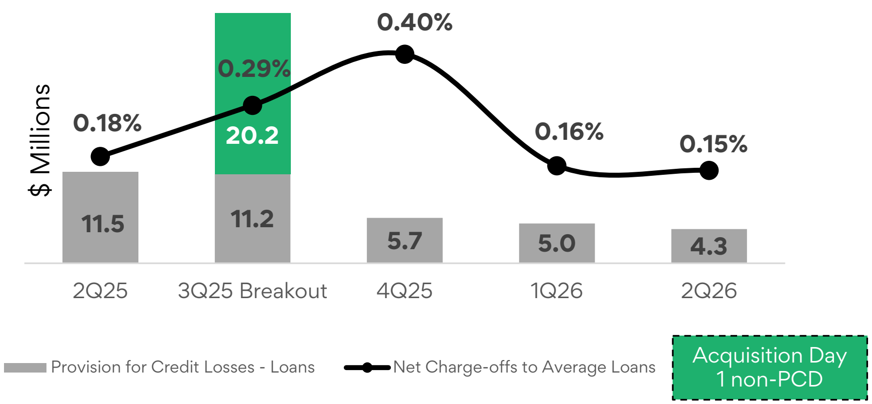
Total Loans and Allowance Coverage



Allowance QoQ Change



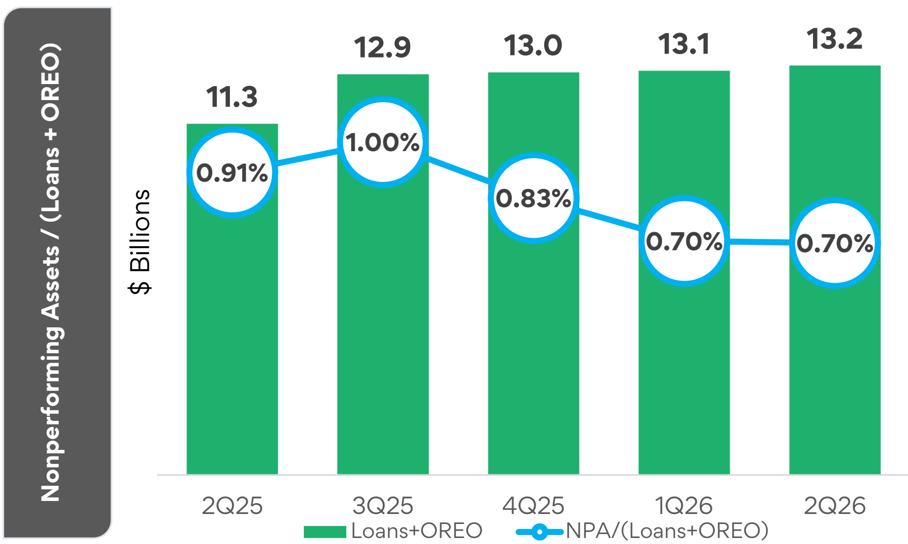
Net Charge-offs and Provision

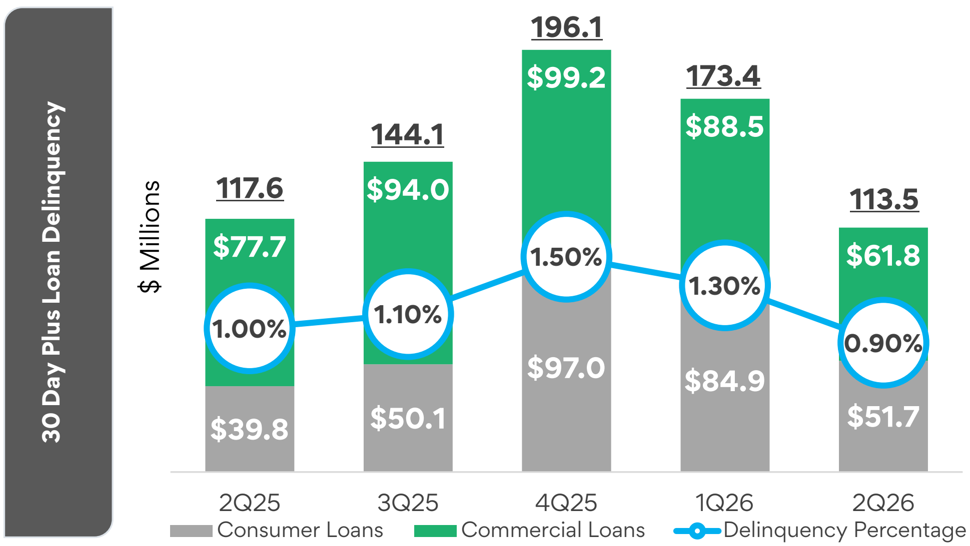


Credit Quality

Summary Comments

- Total delinquency decreased from 1.30% to 0.90% QoQ, primarily as a result of the 30 day month effect on the mortgage portfolio and payoffs in the healthcare portfolio.
- NPAs remained relatively flat QoQ while 90 day plus delinquency increased from 0.34% to 0.49% QoQ mostly due to specific commercial loans in the workout phase.





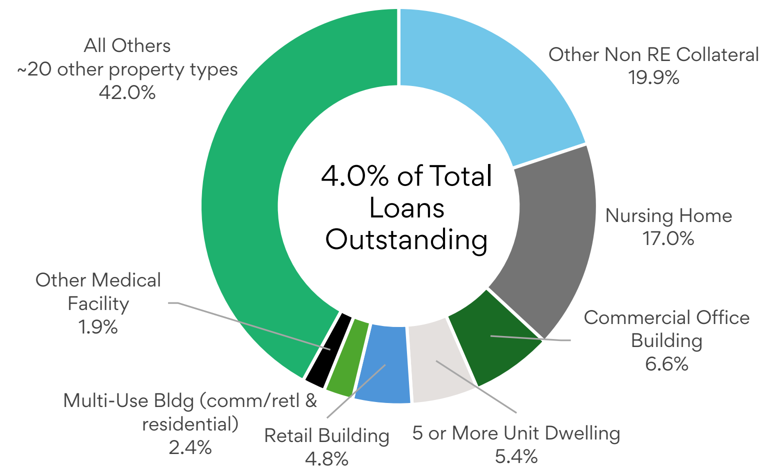
Credit Quality Breakdown

Northwest Bancshares, Inc.

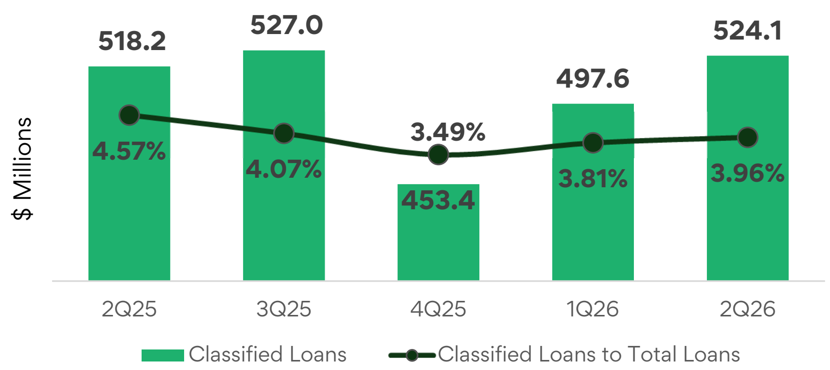
Summary Comments

- Classified “Other Non RE Collateral” loans decreased from 22.8% to 19.9%
- Classified “Nursing Home” exposure increased slightly from 16.6% to 17.0% as the repayment of a classified loan was offset by two downgrades
- Classified “5 or More Unit Dwelling” loans decreased from 9.8% to 5.4%

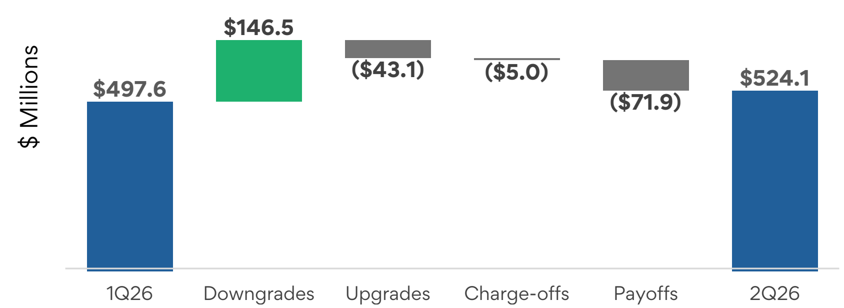
Classified Loans by Collateral Type



Classified Loans



Change in Classified Loans QoQ



2026 Outlook[1]

	2025 Baseline	FY2026 (vs. FY2025)	FY Outlook
Loan Balance EOP Deposit Balance EOP	$13.0 Billion $13.9 Billion	Loan Growth: Low to Mid single digits Deposit Growth: Low single digits	Unchanged
Revenue	$655 Million	$710 Million - $730 Million	Middle
Net Interest Margin (FTE)*	3.69%	Low 370s bps	373 bps – 375 bps
Noninterest Income	$129.3 Million	$125 Million – $130 Million	High end
Noninterest Expense* (ex. Merger)	$393.5 Million	$420 Million - $430 Million	Middle
Net Charge-offs	$29.5 Million	20 bps – 27 bps	Low to Middle
Tax Rate	~23%	~23%	~24

* Non-GAAP financial measure; See "Use of non-GAAP Financial Measures" and Non-GAAP reconciliations herein | (1) The reconciliation with respect to forward-looking non-GAAP measures is expected to be consistent with actual non-GAAP reconciliations included in the appendix

Non-GAAP Reconciliation 1

	Quarter ended		
	June 30, 2026	March 31, 2026	June 30, 2025
Reconciliation of net income to adjusted net income:			
Net income (GAAP)	$ 53,546	50,536	33,675
Non-GAAP adjustments			
Add: merger, asset disposition and restructuring expense	426	631	6,244
Less: tax benefit of non-GAAP adjustments	(119)	(177)	(1,748)
Adjusted net income (non-GAAP)	$ 53,853	50,990	38,171
Diluted earnings per share (GAAP)	$ 0.36	0.34	0.26
Diluted adjusted earnings per share (non-GAAP)	$ 0.37	0.35	0.30
Average equity	$ 1,918,135	1,887,742	1,635,966
Average assets	16,863,639	16,832,777	14,468,197
Annualized return on average equity (GAAP)	11.20 %	10.86 %	8.26 %
Annualized return on average assets (GAAP)	1.27 %	1.22 %	0.93 %
Annualized return on average equity, excluding merger, asset disposition and restructuring expense, net of tax (non-GAAP)	11.26 %	10.95 %	9.36 %
Annualized return on average assets, excluding merger, asset disposition and restructuring expense, net of tax (non-GAAP)	1.28 %	1.23 %	1.06 %

* Dollars in thousands, except per share amounts

Non-GAAP Reconciliation 2

	June 30, 2026	March 31, 2026	June 30, 2025
Tangible common equity to assets			
Total shareholders' equity	$ 1,927,407	1,904,307	1,642,068
Less: goodwill and intangible assets	(480,309)	(481,808)	(382,894)
Tangible common equity	$ 1,447,098	1,422,499	1,259,174
Total assets	$ 17,207,139	16,907,049	14,485,107
Less: goodwill and intangible assets	(480,309)	(481,808)	(382,894)
Tangible assets	$ 16,726,830	16,425,241	14,102,213
Tangible common equity to tangible assets	8.65 %	8.66 %	8.93 %
Tangible book value per share			
Tangible common equity	$ 1,447,098	1,422,499	1,259,174
Common shares outstanding	146,396,520	146,302,025	127,842,403
Tangible book value per share	9.88	9.72	9.85
Per-tax pre-provision net revenue			
Net interest income	$ 146,938	142,482	119,444
Noninterest income	34,229	32,582	30,938
Noninterest expense	(104,283)	(104,038)	(97,540)
Add back: asset disposition and restructuring expense	426	631	6,244
Per-tax pre-provision net revenue	$ 76,884	71,657	59,086

* Dollars in thousands, except per share amounts

Non-GAAP Reconciliation 3

	Quarter ended		
	June 30, 2026	March 31, 2026	June 30, 2025
Annualized return on average tangible common equity			
Net income	$ 53,546	50,536	33,675
Average shareholders' equity	1,918,135	1,887,742	1,635,966
Less: average goodwill and intangible assets	(481,022)	(483,240)	(383,152)
Average tangible common equity	$ 1,437,113	1,404,502	1,252,814
Annualized return on average tangible common equity	14.94 %	14.59 %	10.78 %
Annualized return on average tangible common equity - adjusted			
Adjusted net income (non-GAAP)	$ 53,853	50,990	38,171
Average tangible common equity	1,437,113	1,404,502	1,252,814
Annualized return on average tangible common equity - adjusted	15.03%	14.72%	12.22%

* Dollars in thousands, except per share amounts

Non-GAAP Reconciliation 4

	Quarter ended				
	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
Efficiency ratio, excluding gain on sale of investments, amortization and merger, asset disposition and restructuring expenses					
Noninterest expense	$ 104,283	104,038	113,521	133,498	97,540
Less: amortization expense	(2,166)	(2,189)	(2,257)	(1,974)	(436)
Less: merger, asset disposition and restructuring expenses	(426)	(631)	(4,160)	(31,260)	(6,244)
Noninterest expense, excluding amortization and merger, assets disposition and restructuring expenses	$ 101,691	101,218	107,104	100,264	90,860
Net interest income	$ 146,938	142,482	142,166	135,974	119,444
Noninterest income	34,229	32,582	37,777	32,198	30,938
Less: gain on the sale of investments	(336)	(11)	(142)	(36)	—
Net interest income plus noninterest income, excluding gain on sale of investments	$ 180,831	175,053	179,801	168,136	150,382
Efficiency ratio, excluding gain on sale of investments, amortization and merger, asset disposition and restructuring expenses	56.24 %	57.82 %	59.57 %	59.63 %	60.42 %
Net interest income fully tax equivalent (FTE)					
Net interest income	$ 146,938	142,482	142,166	135,974	119,444
Tax equivalent adjustment	835	866	1,035	970	878
Net interest income, (FTE)	$ 147,773	143,348	143,201	136,944	120,322

* Dollars in thousands, except per share amounts

Appendix

Northwest Bancshares, Inc.

Earning Asset & Funding Mix

Earning Asset Mix

Ending balances ($ Millions)	2Q26	Total %	Fixed %	Floating %	Periodic %
Securities	2,460	16%	97%	0%	3%
Residential mortgage	3,002	19%	94%	4%	2%
Home equity	1,497	10%	55%	45%	0%
Consumer	2,843	18%	98%	2%	0%
Commercial real estate	2,988	19%	17%	39%	44%
Commercial	2,899	18%	24%	73%	3%
Total	**15,689**	**100%**	**64%**	**26%**	**10%**

- The loan portfolio remains slightly asset sensitive with growth in floating rate commercial loans
- Consumer loans which are primarily vehicle loans are fixed but with shorter duration

Funding Mix

Ending balances ($ Millions)	2Q26	Total %	< 1 Year *	> 1 Year *
Demand	3,191	22%	100%	0%
Interest-bearing demand	2,923	20%	100%	0%
Money market	2,761	19%	100%	0%
Savings	2,459	17%	99%	1%
Time	2,828	19%	98%	2%
Borrowings	857	4%	70%	30%
Total	**15,019**	**100%**	**98%**	**2%**

**Interest rate reset period*

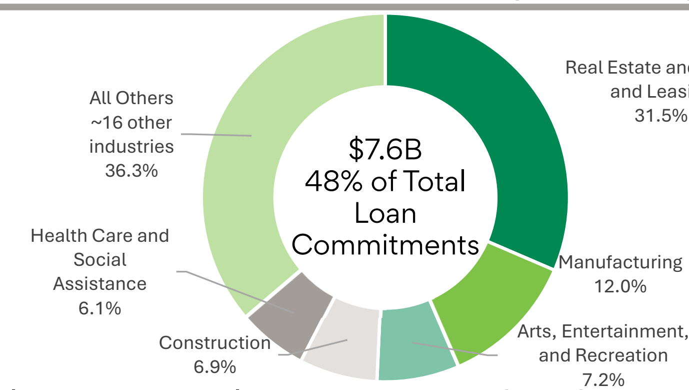
- Granular diversified deposit book, average balance of more than $19,800
- Customer deposits consist of over 716,000 accounts with an average tenure of more than 12.5 years
- Time deposits continue to have a very short duration

Commercial Loan Distribution & CRE Concentration

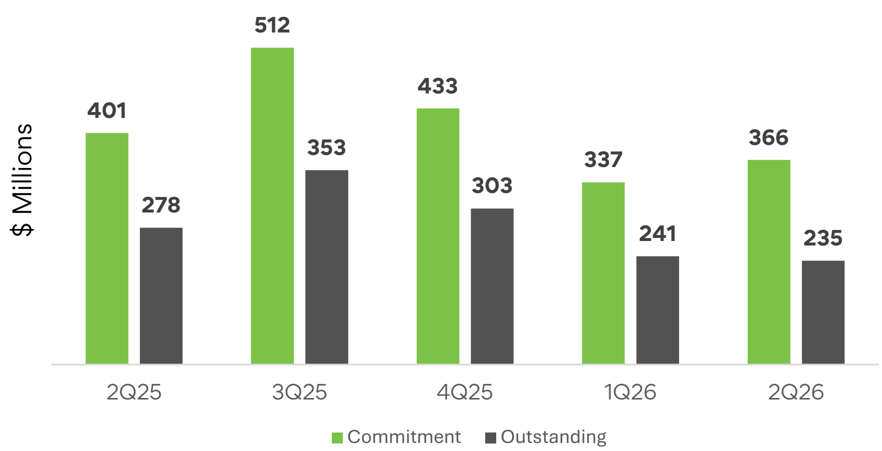
Summary Comments

- Commercial loan portfolio diversification remains a strength of our strategy, with Q2 loan growth driven largely by the specialty verticals
- Regulatory CRE concentration remains low at 121% of target Tier 1 + ACL (estimated), down slightly from prior quarter of 128%
- CRE lending is targeting stronger credit profiles and well-performing asset classes including industrial
- Under performing long term healthcare loans continue to pay off with limited losses incurred
- Q2 Nursing and Residential Care Facilities funded exposure of $233.5MM represented a further reduction from Q1

Commercial Commitments by Industry



Construction & Land Development Portfolio



Total Commercial Loan Outstanding by Property Type