Exhibit 99.2

3rd Quarter 2026 Financial Review

CENTRAL BANCOMPANY

October | 2026









Central Bancompany

Legal Disclaimer

This presentation may contain forward-looking statements within the meaning of, and intended to be covered by, the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. You should not place undue reliance on forward-looking statements because they are subject to numerous uncertainties and factors relating to our operations and business, all of which are difficult to predict and many of which are beyond our control. Forward-looking statements include information concerning our possible or assumed future results of operations, including descriptions of our business strategy. These forward-looking statements are generally identified by the use of forward-looking terminology, including the terms “anticipate,” “believe,” “could,” “estimate,” “expect,” “intend,” “may,” “plan,” “potential,” “predict,” “project,” “should,” “target,” “will,” “would” and, in each case, their negative or other variations or comparable terminology and expressions. All statements other than statements of historical facts contained in this presentation are forward-looking statements. We have based the forward-looking statements contained herein on our current expectations and projections about future events and trends that we believe may affect our business, financial condition, results of operations and prospects. The outcome of the events described in these forward-looking statements is subject to risks, uncertainties and other factors described in “Cautionary Note Regarding Forward-Looking Statements,” Part I Item 1A - "Risk Factors" and Part II Item 7 - "Management's Discussion and Analysis of Financial Condition and Results of Operations" in the Company's 2025 Annual Report on Form 10-K. Moreover, we operate in a very competitive and rapidly changing environment. New risks and uncertainties emerge from time to time, and it is not possible for us to predict all risks and uncertainties that could have an impact on the forward-looking statements. The forward-looking statements relate only to events as of the date on which the statements are made. Our statements should not be read to indicate that we have conducted an exhaustive inquiry into, or review of, all potentially available relevant information. These forward-looking statements are not guarantees of future performance and involve certain risks, uncertainties, and assumptions which are difficult to predict with regard to timing, extent, likelihood and degree of occurrence. Therefore, actual results and outcomes may materially differ from what is expected, implied or forecasted in such forward-looking statements. These forward-looking statements are inherently uncertain and you are cautioned not to unduly rely upon these statements. We undertake no obligation to update any forward-looking statements made in this presentation to reflect events or circumstances after the date of this presentation or to reflect new information or the occurrence of unanticipated events, except as required by law.

This presentation includes certain non-GAAP financial measures. This information supplements the results that are reported according to generally accepted accounting principles in the United States (“GAAP”) and should not be viewed in isolation from, or as a substitute for, GAAP results. The differences between the non-GAAP financial measures and the nearest comparable GAAP financial measures are reconciled later in this presentation. We are presenting these non-GAAP financial measures because we believe, when taken collectively, they may be helpful to investors because they provide consistency and comparability with past financial performance by excluding certain items that may not be indicative of our business, results of operations or outlook. Please see Appendix for a reconciliation of the non-GAAP measures to the comparable GAAP measures.

Within this presentation, we reference certain industry and sector information and statistics. We have obtained this information and these statistics from various independent, third-party sources. Nothing in the data used or derived from third-party sources should be construed as advice. Some data and other information are also based on our good faith estimates, which are derived from our review of internal surveys and independent sources. We believe that these external sources and estimates are reliable, but we have not independently verified them. Statements as to our market position are based on market data currently available to us. Although we are not aware of any misstatements regarding the demographic, economic, employment, industry and trade association data presented herein, these estimates involve inherent risks and uncertainties and are based on assumptions that are subject to change.

3Q26 Financial Highlights

Net Income of $116.2 million EPS of $0.48 ROAA of 2.27%	CET1 ratio of 29.1% Excess capital[1] of $8.28 per share	NIM of 4.48% Fee income ratio of 23.4% Efficiency ratio of 45.9%

Income Statement

- Net interest income of $218.9 million; FTE NIM of 4.51%[2]
- Noninterest income of $66.8 million; fee income ratio of 23.4%
- Noninterest expense of $131.0 million; FTE efficiency ratio of 45.4%[2]

Balance Sheet

- EOP loans of $11.7 billion, 0.5% growth from prior quarter
- EOP deposits of $15.3 billion, 4% growth from prior year quarter
- EOP Cash + Securities[3] to total assets of 38%

Capital

- TBV of $14.58[2] per share
- Total excess capital[1] of $2.0 billion, or $8.28 per share
- Executed $3.8 million of our $100 million share repurchase authorization in Q3'26 at an average price of $31.02

Notes:
1. Excess capital measured as the amount of capital above our long-term CET1 target of 13.5%
2. Non-GAAP number. Please see non-GAAP reconciliation in Appendix
3. Includes Short-term earning assets

Income Statement Summary

($MM, unless otherwise stated)	Quarter Ended Q3'26	Q2'26	Q3'25	% Change QoQ	YoY
Interest Income	$267.1	$260.4	$248.8	2.6 %	7.4 %
Interest Expense	48.3	47.6	49.9	1.3 %	(3.3)%
Net Interest Income	**218.9**	**212.8**	**198.9**	**2.9 %**	**10.0 %**
Provision for Credit Losses	4.0	3.5	3.4	14.2 %	19.4 %
Net Interest Income After Provision for Credit Losses	**214.8**	**209.2**	**195.5**	**2.7 %**	**9.9 %**
Noninterest Income	66.8	69.6	57.1	(4.0)%	17.0 %
Noninterest Expense	131.0	131.4	126.9	(0.3)%	3.2 %
Earnings Before Income Taxes	150.6	147.5	125.6	2.2 %	19.9 %
Net Income	**116.2**	**113.8**	**97.1**	**2.2 %**	**19.7 %**
Investment securities (gains), net of taxes[1]	(0.2)	(0.5)	5.3	(62.7)%	NM
Adjusted Net Income[2]	**$116.1**	**$113.3**	**$102.4**	**2.4 %**	**13.4 %**
Earnings Per Share - diluted	**$0.48**	**$0.47**	**$0.44**	**2.2 %**	**9.9 %**

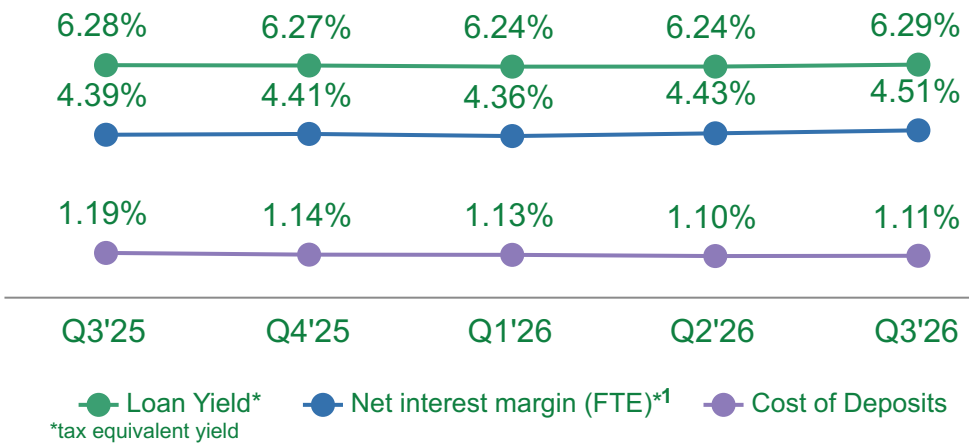
Highlights:

- Net Income of $116.2MM, an increase of 19.7% or 13.4% on an adjusted basis from the prior year quarter.
- Net interest income increased $20.0MM or 10.0% from the prior year quarter. Please see slide 5 for further information.
- Noninterest income increased $9.7MM or 17.0% compared to the prior year quarter. On an adjusted basis, noninterest income increased $2.6MM or 4.0%. Please see slide 6 for further information.

Notes:
Columns may not sum due to rounding differences
1. Effective marginal tax rate of 23.84% used for all periods
2. Non-GAAP number. Please see non-GAAP reconciliation in Appendix

Net Interest Income

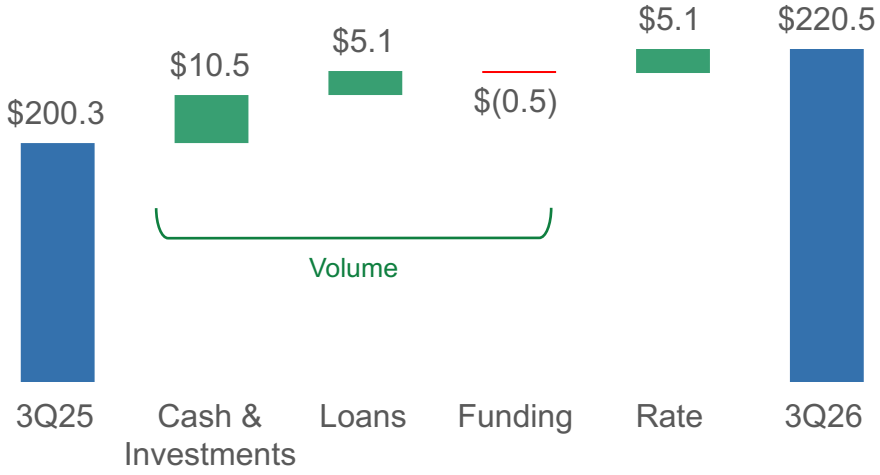
Quarterly Yield Trends



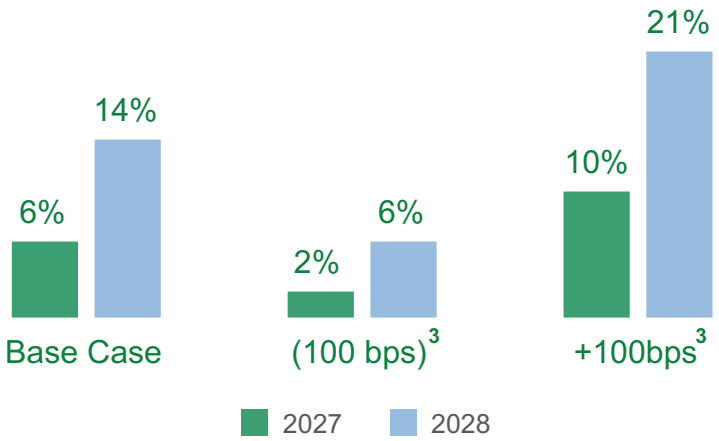
Highlights:

- Net interest income (FTE)[1] of $220.5MM for Q3'26 representing an increase of 10.1% YoY
- Average earning assets increased 7.1% YoY, driven by deposit growth and higher capital
- Q3'26 impact of the securities repositioning completed prior quarter contributed approximately $1.0MM of incremental net interest income and enhanced net interest margin by 2 bps
- Fixed-rate principal roll-off: Loans - ~$700MM @ 6.0% in Q4'26 and ~$2.2B @ 6.0% in 2027; Securities - ~$200MM @ 4.2% in Q4'26 and ~$1.1B @ 4.3% in 2027

Net Interest Income (FTE)[1] YoY Waterfall ($MM)



Estimated Change in Net Interest Income Assuming Static Balance Sheet Relative to Q3'26 YTD Annualized[2]



Notes:
1. Non-GAAP number. Please see non-GAAP reconciliation in Appendix
2. Based on standard September 30, 2026 IRR model using September 30, 2026 rates; flows calculated relative to base case scenario; assumes static balance sheet and rates
3. Estimated impact on net interest income from immediate parallel shifts in both short-term and long-term interest rates at the specified levels

Noninterest Income

($MM)	Quarter-Ended Q3'26	Q2'26	Q3'25	% Change QoQ	YoY
Wealth management services	$23.6	$23.2	$20.2	1.6 %	16.7 %
Payment services revenue	17.8	18.3	17.1	(2.5)%	4.0 %
Service charges and commissions	15.4	14.8	15.0	4.5 %	3.3 %
Mortgage banking revenues, net	8.8	10.6	10.3	(16.9)%	(14.3)%
Other income	0.9	2.0	1.4	(56.6)%	(36.2)%
Adjusted noninterest income[1]	**$66.6**	**$68.9**	**$64.0**	**(3.4)%**	**4.0 %**
Investment securities gains (losses), net	0.2	0.6	(6.9)	(62.8)%	NM
Total noninterest income	**$66.8**	**$69.6**	**$57.1**	**(4.0)%**	**17.0 %**
Assets under advice ($B)	*$17.5*	*$17.3*	*$15.4*	*1.5 %*	*13.8 %*
Payment services transaction volume ($B)	*$1.9*	*$1.9*	*$1.8*	*1.3 %*	*6.4 %*
Payment services transaction count (MM)	*36.9*	*36.4*	*35.7*	*1.3 %*	*3.5 %*

Highlights:

- Total noninterest income of $66.8MM for Q3'26, an increase of $9.7MM, or 17.0%, compared to the prior year quarter; adjusted noninterest income of $66.6MM, reflecting 4.0% growth YoY
- Wealth management fees increased $3.4MM, or 16.7% YoY, supported by growth in assets under advice of 13.8% to $17.5 billion
- Mortgage banking revenue totaled $8.8MM in the third quarter of 2026, decreasing $1.8MM, or 16.9%, from the prior quarter and 14.3%, from the prior year quarter, primarily due to lower origination volumes in the higher interest rate environment
- Fee income ratio of 23.4% for Q3'26, compared to 22.3% in the prior year quarter

Notes:
Columns may not sum due to rounding differences
1. Non-GAAP number. Please see non-GAAP reconciliation in Appendix

Noninterest Expense

($MM)	Quarter-Ended Q3'26	Q2'26	Q3'25	% Change QoQ	YoY
Salaries and employee benefits	$80.0	$80.0	$75.3	- %	6.3 %
Net occupancy and equipment	12.5	12.4	12.7	0.8 %	(2.0)%
Computer software and maintenance	5.7	5.5	6.0	3.7 %	(5.6)%
Marketing and business development	4.9	5.3	4.8	(6.4)%	2.5 %
Legal and professional fees	5.3	5.6	6.1	(5.3)%	(13.9)%
Bankcard processing fees	8.4	8.3	8.0	1.4 %	4.2 %
Other expenses	14.2	14.3	13.9	(0.9)%	2.3 %
Total noninterest expense	**$131.0**	**$131.4**	**$126.9**	**(0.3)%**	**3.2 %**
Memo: # of Full Time Equivalent Employees	*2,921*	*2,971*	*2,911*		

Highlights:

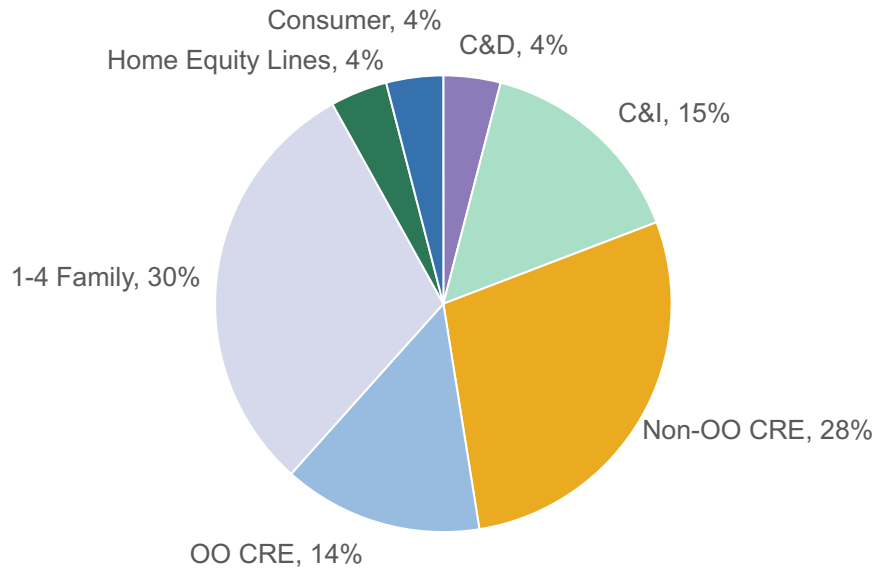
- Total noninterest expense of $131.0MM for Q3'26, a decrease of $0.4MM, or 0.3% QoQ, and an increase of $4.0MM, or 3.2% YoY
- Salary and employee benefits was $80.0MM, unchanged from the prior quarter, and increased $4.7MM, or 6.3% YoY, reflecting merit increases and higher performance-based compensation. Lower FTE employees reflect seasonal summer hires in the prior quarter
- Legal and professional fees decreased $0.3MM, or 5.3% QoQ and $0.9MM, or 13.9% YoY, reflecting lower technology consulting costs relative to both the prior quarter and prior year quarter
- Efficiency ratio (FTE)[1] improved to 45.4%, compared with 46.1% in the prior quarter and 47.7% in the prior year quarter

Notes:
Columns may not sum due to rounding differences
1. Non-GAAP number. Please see non-GAAP reconciliation in Appendix

Loan Portfolio

	Period-End Balances			% Change	
Dollars in millions	Q3'26	Q2'26	Q3'25	QoQ	YoY
Construction & development	$517	$570	$535	(9.2)%	(3.3)%
Commercial, financial & agricultural	1,782	1,800	1,736	(1.0)%	2.6 %
Non-owner-occupied CRE	3,341	3,249	3,156	2.8 %	5.8 %
Owner-occupied CRE	1,615	1,596	1,583	1.2 %	2.0 %
Commercial real estate	4,956	4,845	4,740	2.3 %	4.6 %
Total commercial loans	7,255	7,215	7,011	0.6 %	3.5 %
Residential mortgage loans	3,496	3,475	3,251	0.6 %	7.5 %
Home equity lines of credit	457	433	391	5.4 %	16.8 %
Consumer credit card	100	98	93	2.4 %	8.2 %
Other consumer loans	429	462	588	(7.1)%	(27.0)%
Total consumer loans	4,483	4,469	4,323	0.3 %	3.7 %
Total unpaid principal balance	11,737	11,684	11,333	0.5 %	3.6 %
Add: Unearned income	(10)	(10)	(10)	(4.2)%	(2.2)%
Loans held for investment	**$11,727**	**$11,674**	**$11,323**	**0.5 %**	**3.6 %**

Loan Portfolio Breakdown (%)



Highlights:

- Total loans held for investment reached $11.7 billion, with continued quarterly growth
- Loan growth remained strong at 0.8% from the prior quarter and 5.2% YoY, excluding the intentional reduction in other consumer loans
- Commercial loan growth continued during the quarter, supported by stabilized CRE activity, which more than offset declining construction balances, while payoff activity remained modest
- Consumer loan growth remained concentrated in targeted segments, led by strong mortgage production despite a challenging operating environment, while continued rebalancing of the consumer installment portfolio moderated overall growth

Notes:
Columns may not sum due to rounding differences

Deposit Portfolio

Dollars in millions	Q3'26 Period-End	Q3'26 Average Balance	Q3'26 Cost[1]	Q2'26 Period-End	Q2'26 Average Balance	Q2'26 Cost[1]	Q3'25 Period-End	Q3'25 Average Balance	Q3'25 Cost[1]	Average Balance % Change QoQ	Average Balance % Change YoY
Noninterest-bearing	$5,653	$5,561		$5,570	$5,502		$5,318	$5,238		1.1 %	6.2 %
Savings and interest-bearing demand	8,159	8,295	1.55 %	8,263	8,279	1.51 %	7,767	7,788	1.56 %	0.2 %	6.5 %
Time	1,504	1,520	2.74 %	1,544	1,573	2.78 %	1,704	1,709	3.13 %	(3.4)%	(11.1)%
Total	**$15,316**	**$15,377**	**1.11 %**	**$15,378**	**$15,354**	**1.10 %**	**$14,789**	**$14,735**	**1.19 %**	**0.1 %**	**4.4 %**

Dollars in millions	Q3'26 Period-End	Q3'26 Average Balance	Q3'26 Cost[1]	Q2'26 Period-End	Q2'26 Average Balance	Q2'26 Cost[1]	Q3'25 Period-End	Q3'25 Average Balance	Q3'25 Cost[1]	Average Balance % Change QoQ	Average Balance % Change YoY
Commercial[2]	$5,450	$5,404	0.90 %	$5,285	$5,257	0.89 %	$5,059	$4,987	0.93 %	2.8 %	8.3 %
Consumer	7,938	7,938	0.90 %	7,987	7,985	0.89 %	7,798	7,758	0.97 %	(0.6)%	2.3 %
Public Funds	1,928	2,034	2.47 %	2,106	2,111	2.43 %	1,932	1,990	2.66 %	(3.6)%	2.2 %
Total Deposits	**$15,316**	**$15,377**	**1.11 %**	**$15,378**	**$15,354**	**1.10 %**	**$14,789**	**$14,735**	**1.19 %**	**0.1 %**	**4.4 %**

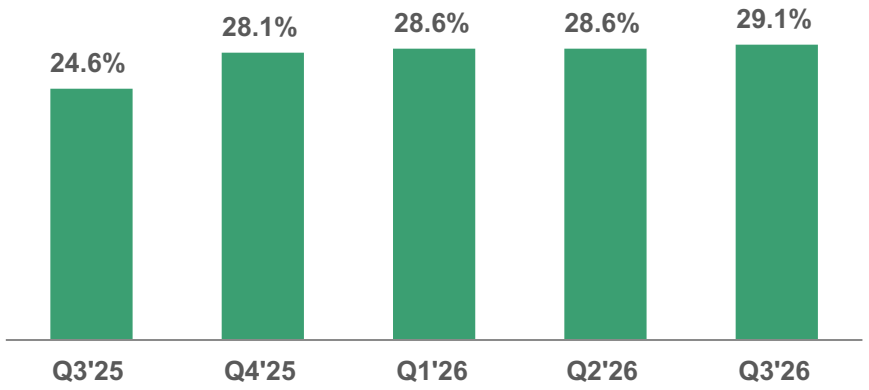
Highlights:

- Total average deposits grew to $15.4 billion, up 4.4% YoY
- Average noninterest-bearing deposits grew 1.1% QoQ and 6.2% YoY, reflecting continued customer engagement and franchise strength, and NIB deposits represented 36% of average balances for the quarter
- Deposit pricing remained disciplined, with the cost of total deposits at 1.11%, down from the prior year and stable with the linked quarter
- Core deposits remained a key competitive advantage, with 90% of EOP total deposits in non-time accounts
- Uninsured & uncollateralized deposits (excluding intercompany accounts) represent 21.8% of EOP total deposits

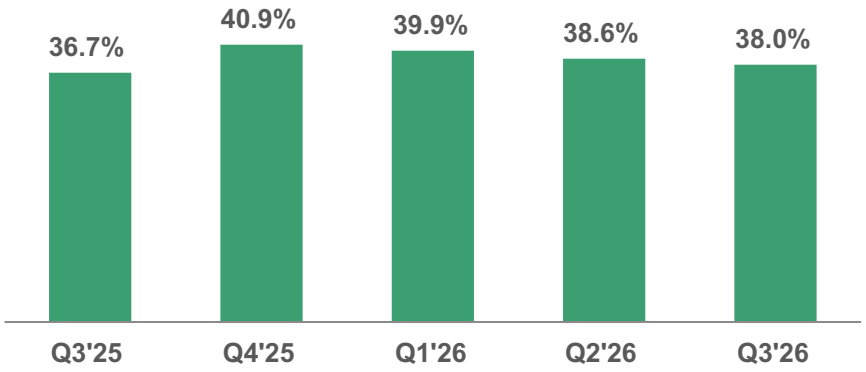
Notes:
Columns may not sum due to rounding differences
1. Deposit costs reflect quarterly figures on an annualized basis
2. Includes other corporate deposits and eliminations

Key Balance Sheet Ratios

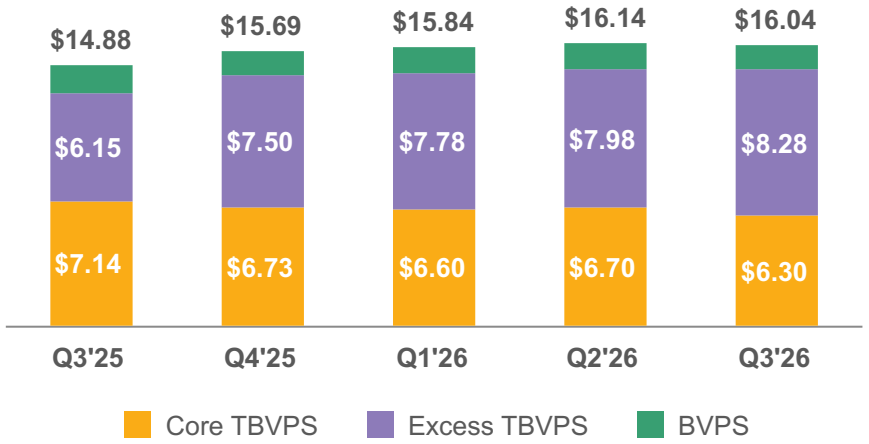
CET1



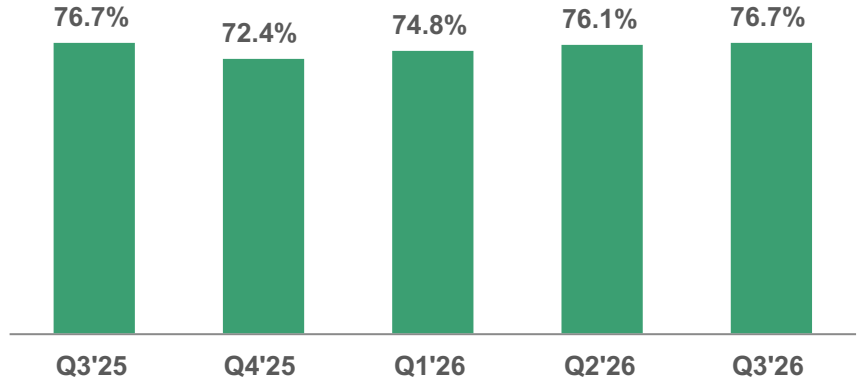
Cash + Securities / Total Assets



Components of Book Value Per Share[1]



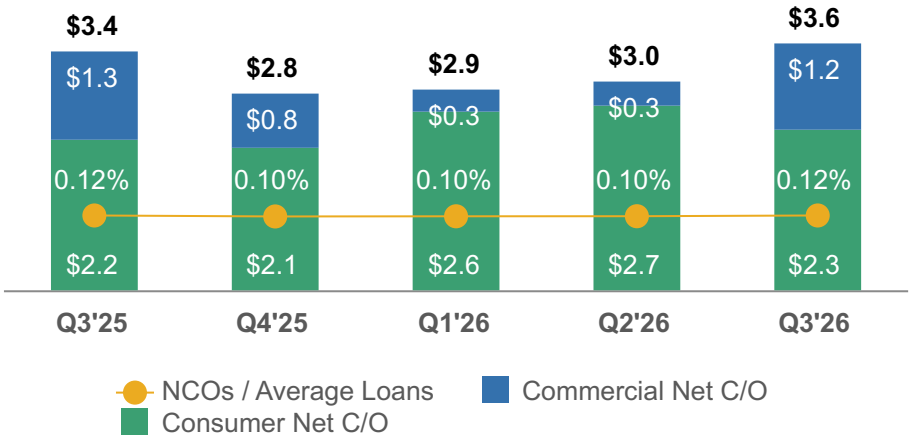
Period End Loans to Deposits



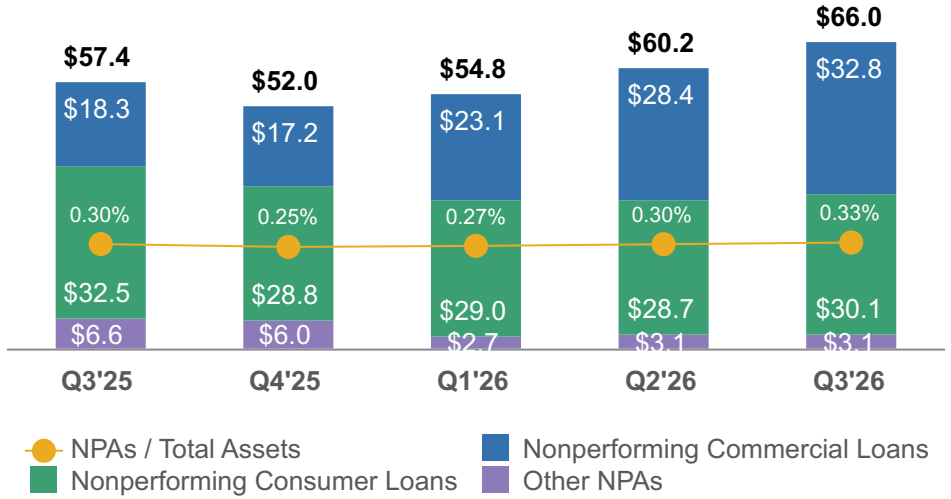
Notes:
Dollars in millions
1. Core TBVPS and Excess TBVPS are non-GAAP measures. See Appendix for non-GAAP reconciliation.

Asset Quality

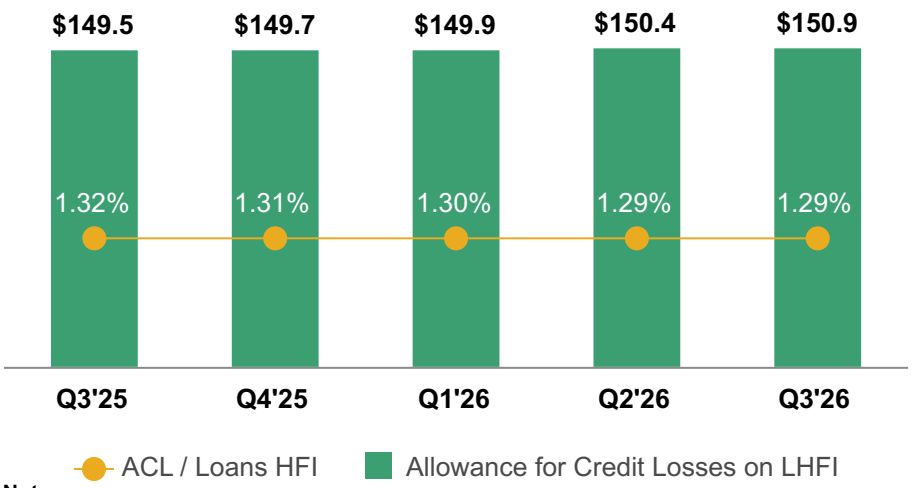
Net Charge-Offs / Average Loans[1]



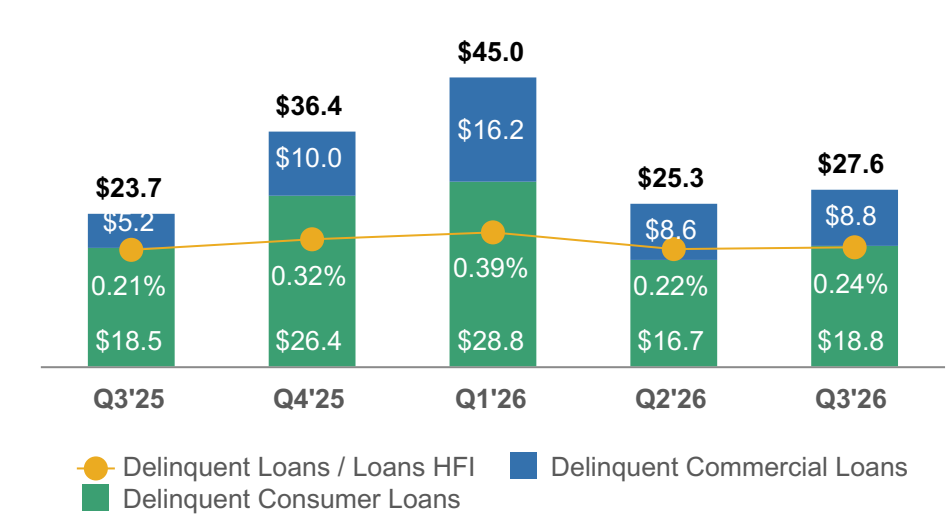
Nonperforming Assets / Total Assets[2]



Allowance for Credit Losses



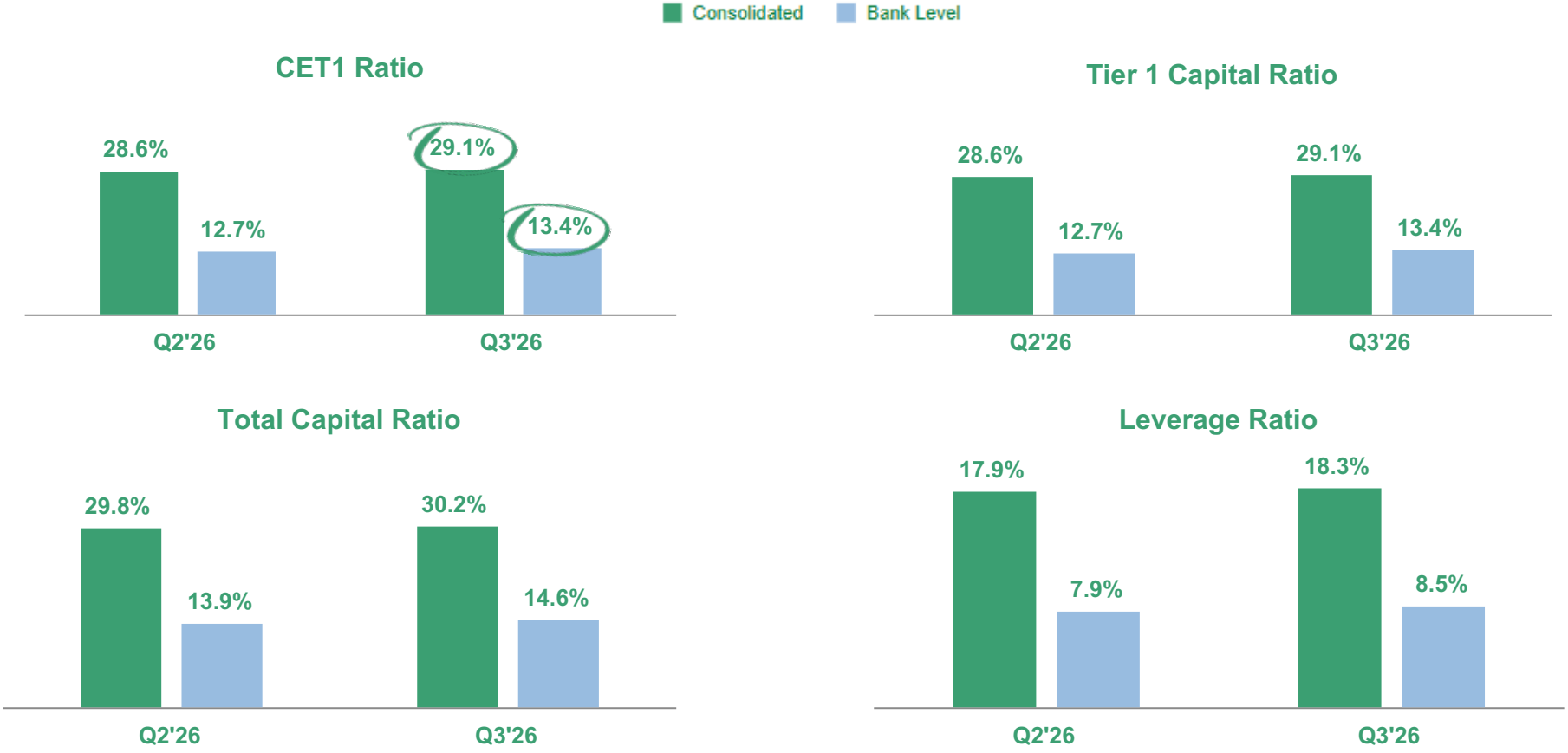
Delinquencies[3]



Notes:
Dollars in millions
1. Quarterly metrics shown on an annualized basis
2. Other NPAs include foreclosed and other repossessed assets
3. Delinquencies represent accruing loans ≥ 30 days past due

Capital Position

Consolidated and Bank Level Capital Ratios



Highlights:

- Excess capital of $2.0 billion measured as the amount above our long term CET1 target of 13.5%
- Excess capital of $8.28 per share

Capital Stewardship

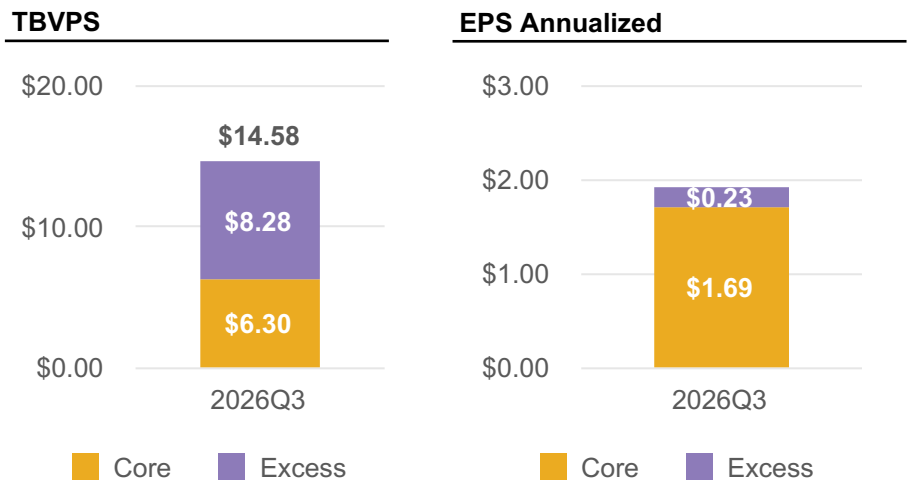
Excess Capital is a Strategic Asset

- Over half of our capital is excess, but we estimate it produces just ~12% of our net income
- Excess capital is held at the holding company and is available for rapid deployment
- Potential value of deploying excess capital and standard valuation methodologies support a higher valuation, consistent with our performance versus our high-performing peer group[1]

Proven Capital Allocation Over Long-Term

- Continuous exploration of attractive ROIC acquisitions, which would drive net income and ROTCE higher
- Increased regular quarterly dividend by 118% in early 2026 to a mid-20s payout ratio
- Share repurchase program that we believe takes advantage of increased secondary liquidity from pre-IPO non-affiliated shares and attractive prices

Core vs. Excess: Per Share Components[2]



Core vs. Excess: Returns and Valuation Components[2]

	ROTCE	Illustrative Implied Valuation: $ for $ on Excess	Illustrative Implied Valuation: Deployed @13% Gross ROIC[3]
Excess	2.8%	Assumed 1x TBVPS	~1.8x TBVPS when deployed
Core[1]	25.6%	Implied ~13-14x EPS	Implied ~10x EPS

ROTCE will increase as we invest excess capital

Notes:

1. Core bank P/E multiple reflects 9/30/26 closing stock price less excess TBVPS to a 13.5% CET1 ratio divided by annualized MRQ EPS less implied EPS on average excess capital using an opportunity cost of tax-effected daily average IORB for the quarter. High-performing peers include CFR, CBSH, GBCI, CBU, FFIN and BANF.
2. TBVPS and ROTCE are non-GAAP measures. See Appendix for non-GAAP reconciliations.
3. Illustrative deployed value of current excess TBVPS at a 13% gross ROIC and CBC's MRQ capital-normalized P/E multiple.

Appendix

Central Bancompany
Strong roots. Endless possibilities.™

Balance Sheet Summary

($MM, unless otherwise stated)	Quarter Ended			% Change	
	Q3'26	Q2'26	Q3'25	QoQ	YoY
Interest-Bearing Cash and Bank Deposits	$752	$769	$1,030	(2.2)%	(26.9)%
Investment Securities	6,926	7,072	6,018	(2.1)%	15.1 %
Gross Loans	11,727	11,674	11,323	0.5 %	3.6 %
Total Assets	**20,226**	**20,295**	**19,184**	**(0.3)%**	**5.4 %**
Total Deposits	**15,316**	**15,378**	**14,789**	**(0.4)%**	**3.6 %**
Fed Funds Purchased & Customer Repurchases	932	913	959	2.1 %	(2.8)%
Total Customer Funds	16,248	16,291	15,748	(0.3)%	3.2 %
Total Liabilities	**16,387**	**16,429**	**15,899**	**(0.3)%**	**3.1 %**
Total Stockholders' Equity	**$3,839**	**$3,866**	**$3,284**	**(0.7)%**	**16.9 %**
Tangible Book Value Per Share ($)[1]	**$14.58**	**$14.68**	**$13.29**	**(0.7)%**	**9.7 %**

Notes:
Columns may not sum due to rounding differences
1. Non-GAAP number. Please see non-GAAP reconciliation in Appendix

Central Bancompany's History & Overview

1902
Creation of Central Bank

1933
During the Great Depression, made loan to the State of Missouri to assist with making payroll and paying other expenses



1966
Early adopter of computerized banking, with installation of IBM mainframe

1969
Renamed The Central Trust Bank

1973
Expanded into St. Louis, Missouri



1980
First Automated Teller Machine (ATM)

1993
Added Our 50th Location

1998
Launched Internet Banking

2001-2007
Midwest expansion into Oklahoma and Kansas



2008
New Family Leadership



2017
Expanded into the State of Colorado



2019
Completed Acquisitions of Liberty Bancorp and Platte County Bancshares (Kansas City MSA)

2022
Expanded into the State of Florida



2023
Named "Best Customer Service Bank" by Newsweek

Present
1 of only 2 banks named to Top 50 of Forbes Magazine's "America's Best Banks" every year since 2009



Founded in 1902 by the great-grandfather of our Executive Chairman, Bryan Cook and currently ~$20Bn super-community bank with operations primarily in MO, KS, OK, and CO

Industry leading profitability and growth, with a ~10% earnings CAGR since 1972

Driven by a traditional, yet highly diversified and advanced, community banking business model and a consistent culture, represented by our slogan, "Strong Roots, Endless Possibilities"

Recognized as the #9 Best Bank by Forbes in 2026 and is only one of two banks that has been in the Top 50 every year since 2009

Our Vision & Culture

To Become a Leading Financial Services Provider in Each Community We Serve

Customer Centric

- Grown the number of households served by an average of 3% per year since 2016 and high Net Promoter Score ("NPS") of 74[1]
- Average ~14 years customer tenure[2]

Community Aligned

- Engaged participation from employees in local communities
- 29,000+ community service hours in 2025, or approximately 10 hours per employee

Committed to the Long-Term

- Continuous reinvestment into our business
- Current modernization project intended to provide real-time API-based capabilities

Collaborative to Succeed

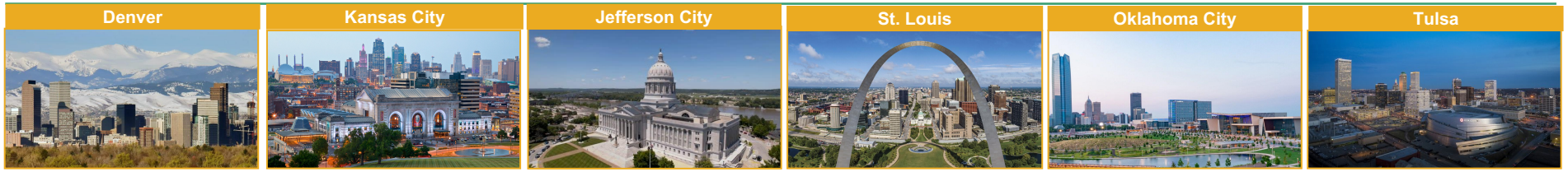
- Maintain community banking model led by experienced leaders
- Continued collaboration and alignment embodied in the "Central Code"



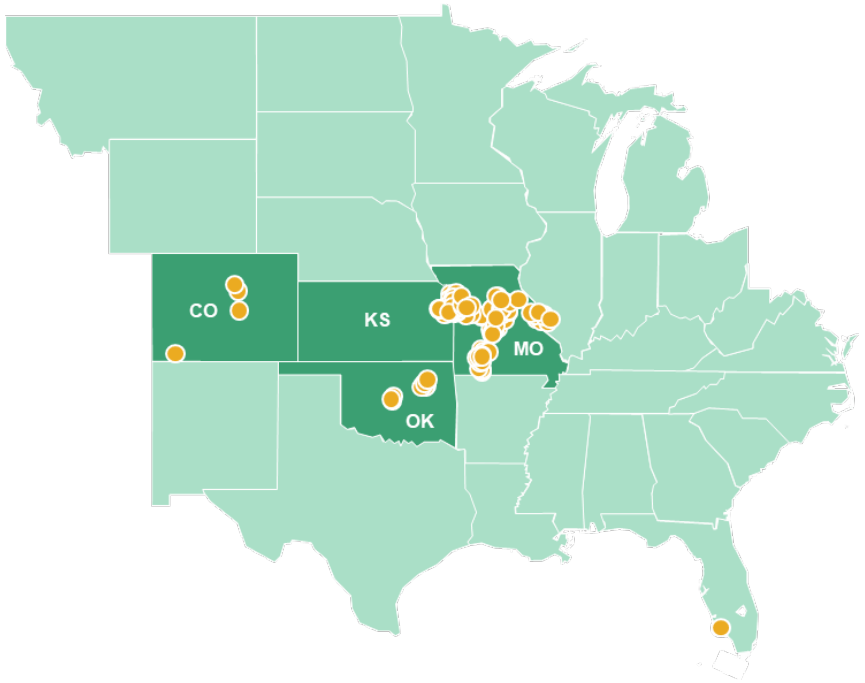
Notes:
1. Net Promoter Score represents Central Bancompany's latest available figure for Consumer, Commercial and Wealth businesses weighted by number of responses on our most recent customer survey
2. As of December 31, 2025
3. S&P Global Market Intelligence as of June 30, 2026

Strong Roots, Endless Possibilities

Community Bank Service Model with Best-in-Class Products and Services



Dollars in millions	Total Deposits 9/30/2026	Total Loans 9/30/2026	Return on Average Assets "ROAA" (%)[1] 3Q2026	Net Promoter Score[2] (#)	Employee Satisfaction[3] (%)
Missouri Markets:					
Jefferson City	3,257	1,437	2.20 %	78	80 %
Kansas City	3,223	2,060	2.09 %	73	73 %
Columbia	2,569	1,705	2.60 %	74	82 %
St. Louis	1,896	2,000	2.17 %	79	88 %
Springfield	1,605	1,249	2.44 %	72	79 %
Lake of the Ozarks	985	626	2.59 %	77	85 %
Branson	414	322	2.43 %	71	77 %
Sedalia	398	265	2.75 %	69	78 %
Warrensburg	319	182	1.76 %	64	82 %
Other Primary Markets:					
Oklahoma	368	973	1.76 %	76	73 %
Colorado	277	755	0.75 %	79	77 %
Consolidated [1]	**15,316**	**11,745**	**2.27 %**	**74**	**79 %**



Notes:

1. ROAA for three months ended September 30, 2026 presented on an annualized basis. Consolidated deposits and loans do not foot to 11 primary market areas due to deposits in our Other Markets.
2. NPS figures are based on most recent annual customer survey and weighted by number of responses for Consumer, Commercial and Wealth lines of business (in the case of Commercial, figure is based on responses from customers who consider the Bank to be their primary financial services provider).
3. Employee satisfaction figures represent share of employees who would recommend working at the bank based on most recent annual employee survey.

Central Bancompany
Strong roots. Endless possibilities.™

Reconciliation of Certain Non-GAAP Metrics

Interest income (FTE), net interest income (FTE) and net interest margin (FTE)

		Q3 FY26	Q2 FY26	Q3 FY25
		(dollars in thousands, except share and per share data)		
Interest income		$ 267,106	$ 260,424	$ 248,775
Add: Tax-equivalent adjustment [1]		1,619	1,580	1,436
Interest income (FTE) (non-GAAP)		$ 268,725	$ 262,004	$ 250,211
Net interest income	*{a}*	$ 218,856	$ 212,784	$ 198,872
Add: Tax-equivalent adjustment [1]		1,619	1,580	1,436
Net interest income (FTE) (non-GAAP)	*{b}*	$ 220,475	$ 214,364	$ 200,308
Average interest-earning assets	*{c}*	$ 19,386,222	$ 19,404,610	$ 18,092,760
Net interest margin [2]	***{a ÷ c}***	**4.48 %**	**4.40 %**	**4.36 %**
Net interest margin (FTE) (non-GAAP) [2]	***{b ÷ c}***	**4.51 %**	**4.43 %**	**4.39 %**

[1] Effective marginal tax rate of 23.84% used for all periods.

[2] Ratios for the quarters are presented on an annualized basis.

Reconciliation of Certain Non-GAAP Metrics

Tangible noninterest expense, adjusted total revenue (FTE) and efficiency ratio (FTE)

		Q3 FY26	Q2 FY26	Q3 FY25
		(dollars in thousands, except share and per share data)		
Net interest income		$ 218,856	$ 212,784	$ 198,872
Noninterest income		66,800	69,555	57,070
Total revenue	*{a}*	285,656	282,339	255,942
Less: Loss on sale of consumer lease portfolio		—	—	—
Less: Investment securities (losses) gains, net		229	616	(6,920)
Add: Tax equivalent adjustment [1]		1,619	1,580	1,436
Adjusted total revenue (FTE) (non-GAAP)	*{b}*	$ 287,046	$ 283,303	$ 264,298
Noninterest expense	*{c}*	$ 130,979	$ 131,354	$ 126,945
Less: Amortization of intangible assets		559	804	807
Tangible noninterest expense (non-GAAP)	*{d}*	$ 130,420	$ 130,550	$ 126,138
Efficiency ratio	***{c ÷ a}***	**45.9 %**	**46.5 %**	**49.6 %**
Efficiency ratio (FTE) (non-GAAP)	***{d ÷ b}***	**45.4 %**	**46.1 %**	**47.7 %**

[1] Effective marginal tax rate of 23.84% used for all periods.

Reconciliation of Certain Non-GAAP Metrics

Tangible common equity, tangible book value per share and tangible common equity to tangible assets

		Q3 FY26	Q2 FY26	Q3 FY25
		(dollars in thousands, except share and per share data)		
Total stockholders' equity	*{a}*	$ 3,838,726	$ 3,865,761	$ 3,284,414
Less: Goodwill and other intangible assets		349,495	350,055	352,470
Tangible common equity (non-GAAP)	*{b}*	$ 3,489,231	$ 3,515,706	$ 2,931,944
Total shares of Class A common stock outstanding	*{c}*	239,382	239,505	220,665
Book value per share	***{a ÷ c}***	**$ 16.04**	**$ 16.14**	**$ 14.88**
Tangible book value per share (non-GAAP)	***{b ÷ c}***	**$ 14.58**	**$ 14.68**	**$ 13.29**
Total assets	*{d}*	$ 20,225,657	$ 20,294,827	$ 19,183,605
Less: Goodwill and other intangible assets		349,495	350,055	352,470
Tangible assets (non-GAAP)	*{e}*	$ 19,876,162	$ 19,944,772	$ 18,831,135
Total stockholders' equity to total assets	***{a ÷ d}***	**19.0 %**	**19.0 %**	**17.1 %**
Tangible common equity to tangible assets (non-GAAP)	***{b ÷ e}***	**17.6 %**	**17.6 %**	**15.6 %**

Reconciliation of Certain Non-GAAP Metrics

Excess tangible common equity, excess tangible book value per share and core tangible book value per share

		Q3 FY26	Q2 FY26	Q1 FY26	Q4 FY25	Q3 FY25
		(dollars in thousands, except share and per share data)				
Total stockholders' equity	*{a}*	$ 3,838,726	$ 3,865,761	$ 3,798,326	$ 3,783,977	$ 3,284,414
Less: Goodwill and other intangible assets		349,495	350,055	350,859	351,664	352,470
Tangible common equity (non-GAAP)	*{b}*	$ 3,489,231	$ 3,515,706	$ 3,447,467	$ 3,432,313	$ 2,931,944
Total shares of Class A common stock outstanding	*{c}*	239,382	239,505	239,787	241,106	220,665
Book value per share	*{a ÷ c}*	$ 16.04	$ 16.14	$ 15.84	$ 15.69	$ 14.88
Tangible book value per share (non-GAAP)	*{b ÷ c}*	$ 14.58	$ 14.68	$ 14.38	$ 14.24	$ 13.29
Target common equity tier 1 ratio	*{d}*	13.5 %	13.5 %	13.5 %	13.5 %	13.5 %
Risk-weighted assets	*{e}*	$12,736,855	$12,632,810	$ 12,369,850	$12,403,247	$12,211,732
Target common equity tier 1 capital (non-GAAP)	*{f} = {d * e}*	$1,719,475	$1,705,429	$ 1,669,930	$1,674,438	$1,648,584
Actual common equity tier 1 capital	*{h}*	$3,701,132	$3,615,670	$ 3,535,765	$3,483,247	$3,004,815
Excess common equity tier 1 capital (non-GAAP)	*{i} = {h - f}*	$1,981,657	$1,910,241	$ 1,865,835	$1,808,809	$1,356,231
Excess tangible book value per share (non-GAAP)	*{i ÷ c}*	$ 8.28	$ 7.98	**$ 7.78**	$ 7.50	$ 6.15
Tangible book value per share (non-GAAP)	*{b ÷ c}*	$ 14.58	$ 14.68	$ 14.38	$ 14.24	$ 13.29
Less: Excess tangible book value per share (non-GAAP)	*{i ÷ c}*	$ 8.28	$ 7.98	$ 7.78	$ 7.50	$ 6.15
Core tangible book value per share (non-GAAP)		$ 6.30	$ 6.70	**$ 6.60**	$ 6.73	$ 7.14

Reconciliation of Certain Non-GAAP Metrics

Core earnings per share and excess earnings per share

		Q3 FY26
		(dollars in thousands, except share and per share data)
Adjusted net income (non-GAAP)		$ 116,067
Less: dividends on restricted shares		$ 81
Adjusted net income for EPS (non-GAAP)	*{a}*	$ 115,986
Weighted average diluted shares	*{b}*	239,550
Adjusted earnings per share - diluted (non-GAAP)	***{a ÷ b}***	**$ 0.48**
Average excess common equity tier 1 capital [1] (non-GAAP)	*{c}*	$ 1,945,949
Assumed % pre-tax interest on excess balances[2]	*{d}*	3.69 %
Annual pre-tax opportunity cost of excess capital (non-GAAP)	*{c * d}*	$ 71,767
Annual after-tax opportunity cost of excess capital[3] (non-GAAP)	*{e}*	$ 54,658
ROTCE on Excess Capital (non-GAAP)	*{e ÷ c}*	2.8%
Quarterly after-tax opportunity cost of excess capital[4] (non-GAAP)	*{f}*	$ 13,777
Excess earnings per share (non-GAAP)	***{f ÷ b}***	**$ 0.06**
Adjusted earnings per share - diluted	*{a ÷ b}*	$ 0.48
Less: Excess earnings per share	*{f ÷ b}*	$ 0.06
Core earnings per share (non-GAAP)		**$ 0.43**
Annualized earnings per share		$ 1.92
Annualized excess earnings per share		$ 0.23
Annualized core earnings per share		$ 1.69

[1]Simple average of current quarter and prior quarter.

[2]Daily average IORB rate for the quarter, source is stlouisfed.org

[3]Effective marginal tax rate of 23.84% used for all periods.

[4]Annual after-tax opportunity cost of excess capital divided by number of days in the year multiplied by days in the quarter.

Reconciliation of Certain Non-GAAP Metrics

Adjusted return on tangible common equity, core adjusted return on tangible common equity, and adjusted return on tangible common equity on excess capital

		Q3 FY26
		(dollars in thousands, except share and per share data)
Average excess common equity tier 1 capital [1] (non-GAAP)	*{a}*	$ 1,945,949
Assumed % pre-tax interest on excess balances[2]	*{b}*	3.69 %
Annual pre-tax opportunity cost of excess capital (non-GAAP)	*{a * b}*	$ 71,767
Annual after-tax opportunity cost of excess capital[3] (non-GAAP)	*{c}*	$ 54,658
ROTCE on Excess Capital (non-GAAP)	***{c ÷ a}***	**2.8%**
Adjusted net income (non-GAAP)		$ 116,067
Add: Amortization of intangible assets, net of taxes [3]		426
Adjusted tangible net income (non-GAAP)	*{d}*	$ 116,493
Average common equity		$ 3,888,891
Less: Average goodwill and other intangible assets		349,823
Average tangible common equity (non-GAAP)	*{e}*	$ 3,539,068
Adjusted return on average tangible common equity (non-GAAP)	***{d ÷ e}***	***13.1%***
Average tangible common equity (non-GAAP)		$ 3,539,068
Less: Average excess common equity tier 1 capital (non-GAAP)		1,945,949
Average core tangible common equity (non-GAAP)	*{f}*	$ 1,593,119
Adjusted tangible net income (non-GAAP)		$ 116,493
Less: Quarterly after-tax opportunity cost of excess capital[4] (non-GAAP)		13,777
Core adjusted tangible net income (non-GAAP)	*{g}*	$ 102,716
Core adjusted return on tangible common equity (non-GAAP)	***{g ÷ f}***	***25.6%***

[1]Simple average of current quarter and prior quarter.

[2]Daily average IORB rate for the quarter, source is stlouisfed.org

[3]Effective marginal tax rate of 23.84% used for all periods.

[4]Refer to Core earnings per share and excess earnings per share non-GAAP reconciliation on slide 23

Reconciliation of Certain Non-GAAP Metrics

Adjusted net income

		Q3 FY26	Q2 FY26	Q3 FY25
		(dollars in thousands, except share and per share data)		
Net income	*{a}*	$ 116,242	$ 113,773	$ 97,098
Add: Investment securities (losses) gains, net of taxes [1]	*{b}*	(175)	(469)	5,270
Adjusted net income (non-GAAP)	*{a} + {b}*	$ 116,067	$ 113,304	$ 102,368

[1] Effective marginal tax rate of 23.84% used for all periods.

Reconciliation of Certain Non-GAAP Metrics

Adjusted noninterest income, adjusted total revenue and adjusted fee income ratio

		Q3 FY26	Q2 FY26	Q3 FY25
		(dollars in thousands, except share and per share data)		
Noninterest income	*{a}*	$ 66,800	$ 69,555	$ 57,070
Less: Investment securities loss (gain)		229	616	(6,920)
Adjusted noninterest income (non-GAAP)	*{b}*	$ 66,571	$ 68,939	$ 63,990
Net interest income		$ 218,856	$ 212,784	$ 198,872
Noninterest income		66,800	69,555	57,070
Total revenue	*{c}*	285,656	282,339	255,942
Less: Investment securities loss (gain)		229	616	(6,920)
Adjusted total revenue (non-GAAP)	*{d}*	$ 285,427	$ 281,723	$ 262,862
Fee income ratio	***{a ÷ c}***	**23.4 %**	**24.6 %**	**22.3 %**
Adjusted fee income ratio (non-GAAP)	***{b ÷ d}***	**23.3 %**	**24.5 %**	**24.3 %**