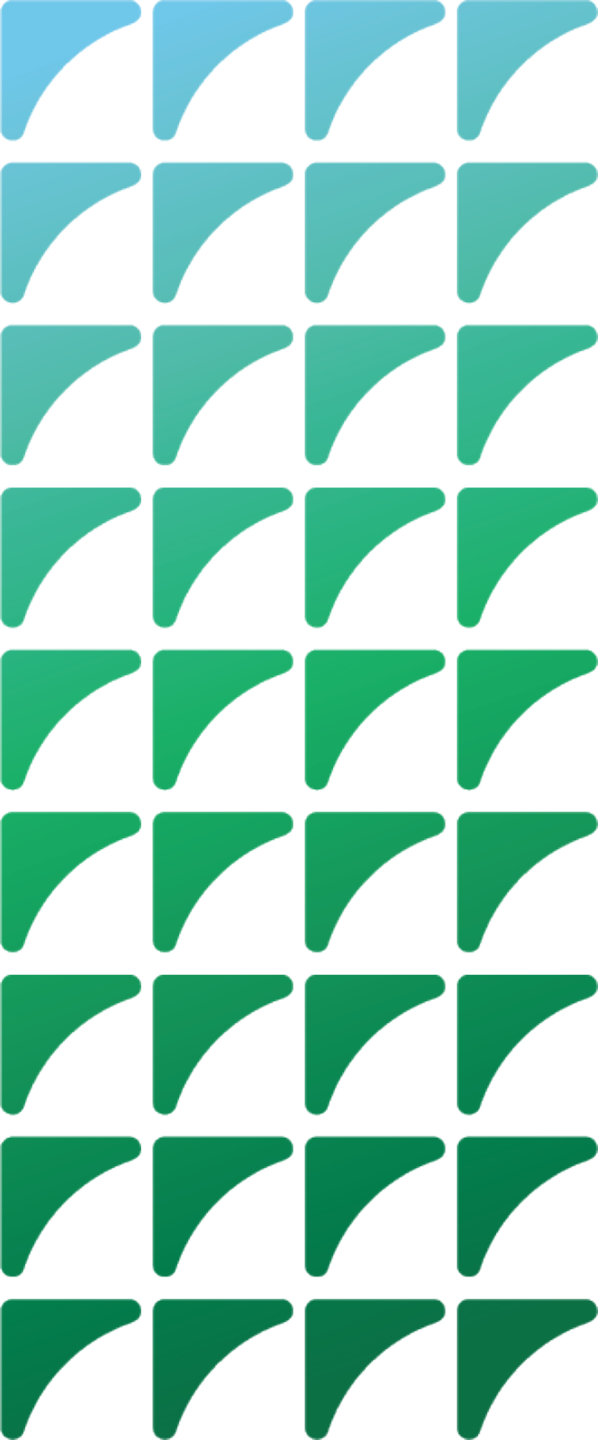




Third Quarter 2026

Earnings Conference Call
October 27, 2026

Louis J. Torchio
President and Chief Executive Officer

T.K. Creal
Chief Credit Officer

Douglas M. Schosser
Chief Financial Officer

Michael D. Perry
Corporate Development & Strategy
Investor Relations

Forward-looking Statements and Additional Information

The information contained in this presentation may contain forward-looking statements. The words “believe,” “anticipate,” “estimate,” “expect,” “project,” “target,” “goal” and similar expressions are examples of language 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 regarding our goals, intentions and expectations; our financial condition and results of operations, including statements related to our earnings outlook; future dividend payments; statements regarding our business plans, prospects, growth, customers, investments and operating strategies; 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, assumptions, and other important factors, including but not limited to the following: 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; volatility in fuel prices and the resulting macroeconomic impacts; 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 and increased risks due to artificial intelligence; 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, geopolitical uncertainty, 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 our Annual Report on Form 10-K for the year ended December 31, 2025, including under the section entitled “Item 1A - Risk Factors,” and in subsequent filings made by us with the SEC. These forward-looking statements speak only as of the date of this presentation. We expressly disclaim any obligation to publicly release any updates or revisions to reflect any change in our expectations with regard to any change in events, conditions or circumstances on which any such statement is based, unless required by law.

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

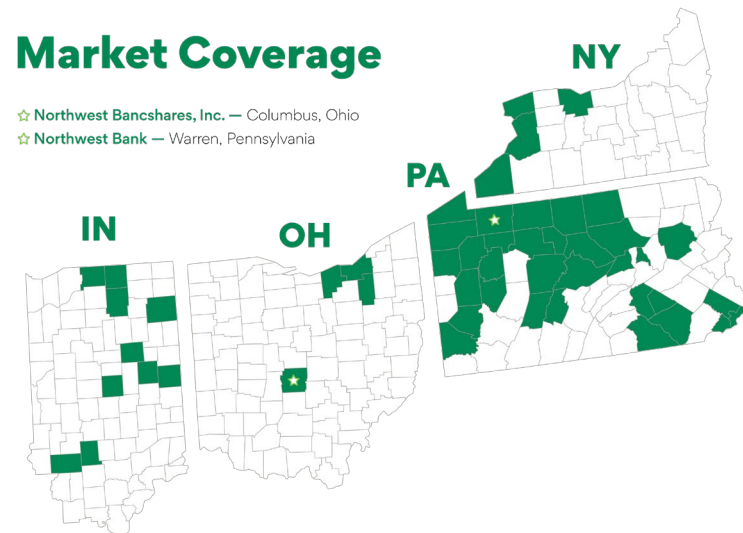
For the quarter ended September 30, 2026

FOUNDED
1896

FINANCIAL CENTERS
153

Market Coverage

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



TOTAL ASSETS
\$17.3B

TOTAL LOANS
\$13.4B

TOTAL DEPOSITS
\$14.3B

NIM*
3.70%

ROA
1.18%

ROE
10.42%

ROTCE
13.86%

Diluted EPS
\$0.34

Adjusted ROA*
1.18%

Adjusted ROE*
10.45%

Adjusted ROTCE*
13.91%

Adjusted Diluted EPS*
\$0.35



Balance Sheet Management

+\$201 MM

3Q26 Avg. C&I Loan Growth

+30.8%

YOY Avg. C&I Loan Growth

Growth in national verticals and middle market drove momentum in the commercial loan portfolios

Revenue Growth

\$185 MM

3Q26 Revenue (A Record Quarter)

+9.9%

YOY Revenue Growth

Record net interest income performance and strong noninterest income drove record revenue

Net interest Income

\$149 MM

3Q26 Net Interest Income (A Record Quarter)

+9.5%

YOY Net Interest Income Growth

Net interest income benefited from increased earning assets and higher securities yields

Returns and Efficiency

(ROAA) 1.18% (ROTCE)* 13.86%

Adjusted* 1.18% Adjusted* 13.91%
3Q26 Returns

Adjusted* 58.9% 57.8%

3Q26 Efficiency Ratios

Record revenue in 3Q drove strong return metrics and efficiency performance

3Q 2026 Highlights

Summary Comments

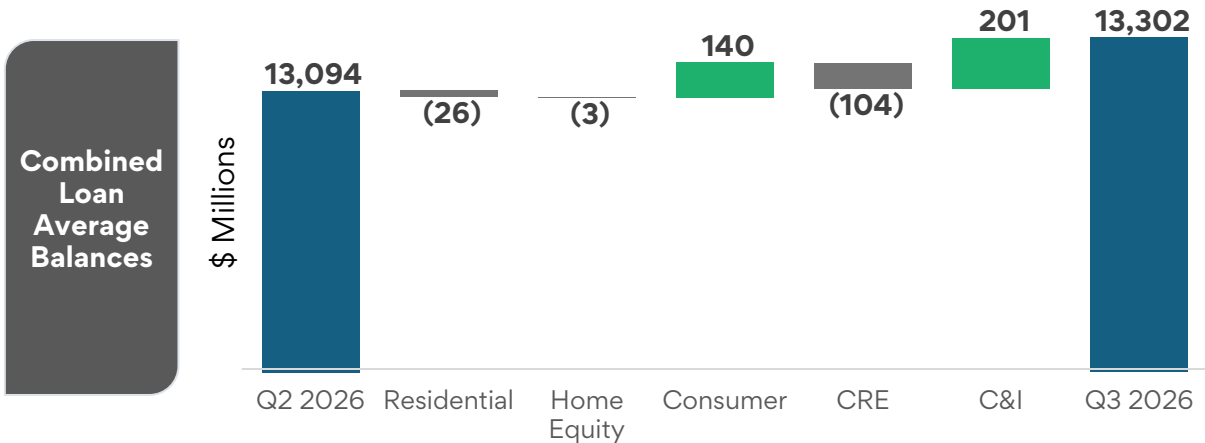
- Net interest income grew \$2 million or 1.4% QoQ benefiting from growth in average earning balances and increased securities portfolio yields
- Revenue of \$184.9 million in 3Q26 represented a 2.0% increase QoQ due to higher net interest income resulting from interest earning asset growth and strong noninterest income performance
- Noninterest income improved by 5.0% QoQ and 11.6% YoY benefiting from an increase in service charges and fees and an increase in trust and other financial services income

METRIC	3Q26	QoQΔ	YoYΔ
EPS	\$0.34	-\$0.02	\$0.32
Adjusted EPS*	\$0.35	-\$0.02	\$0.06
Net Interest Income	\$149.0	1.4%	9.5%
Noninterest Income	\$35.9	5.0%	11.6%
Revenue	\$184.9	2.0%	9.9%
Noninterest Expense	\$109.0	4.5%	-18.4%
Pre-Tax Pre-Provision Net Revenue* as Adjusted ⁽¹⁾	\$76.1	-1.5%	15.5%
Provision for Credit Losses	\$9.1	37.4%	-70.8% ⁽²⁾
CET1 Ratio**	12.2%	-4 bps	-9 bps
Efficiency Ratio	58.9%	138 bps	-2044 bps
Adjusted Efficiency Ratio*	57.8%	155 bps	-184 bps
ROTCE*	13.86%	-108 bps	[NM]
ROTCE Adj.*	13.91%	-112 bps	241 bps
TBV per Common Share*	\$9.65	-\$0.23	\$0.28

Loan Balances

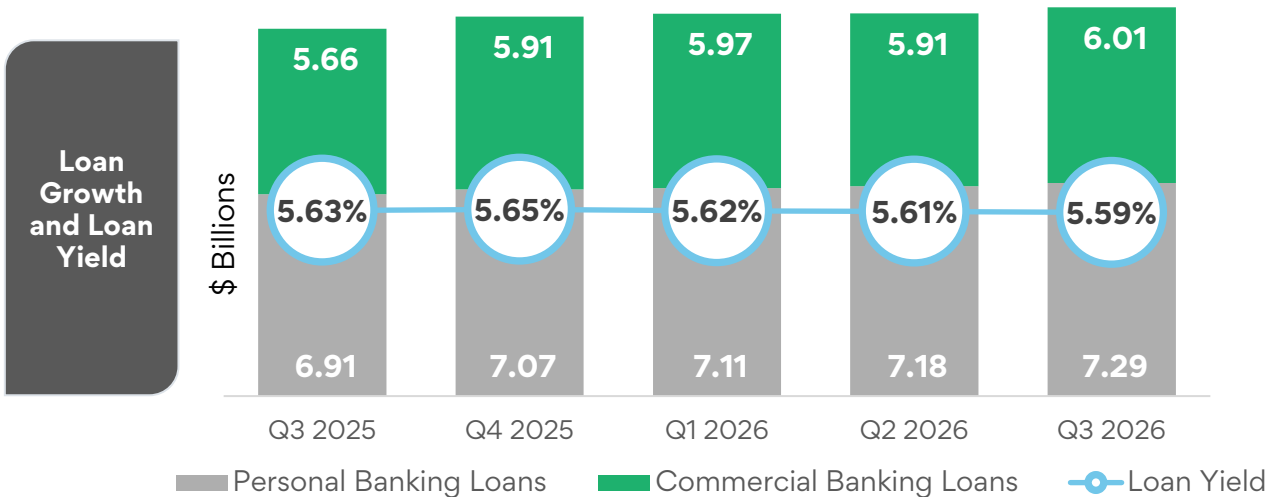
Summary Comments

- Total loans grew \$164 million in 3Q26 representing a 5% annualized growth rate with average loans growing \$208 million QoQ
- Average C&I loans increased \$201 million, or 7.2% QoQ and \$702 million, or 30.8% YoY driven by continued growth in the new verticals and the middle market portfolio
- Total loan yield was relatively stable at 5.59% down 2 bps QoQ



LOAN MIX CHANGE

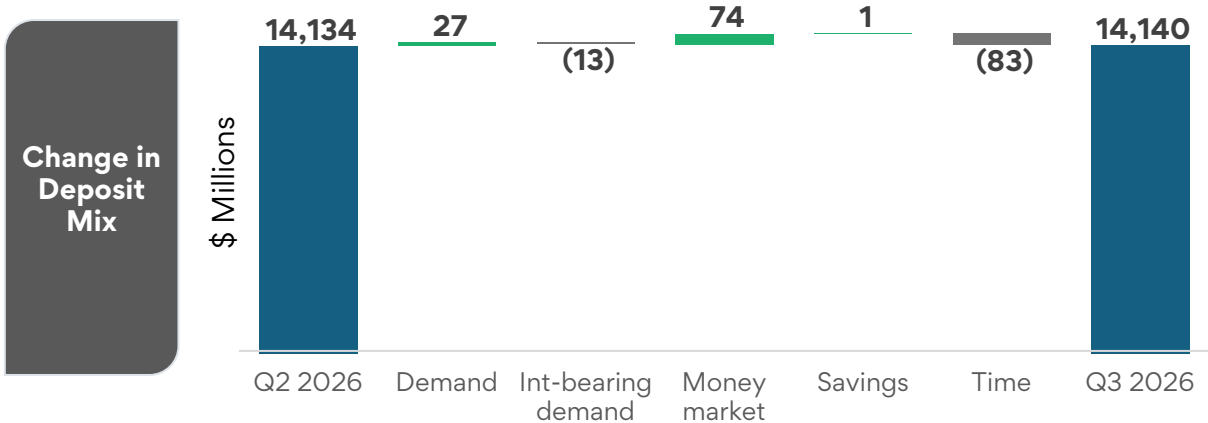
\$ IN MILLIONS		3Q26 VS 2Q26		3Q26 VS 3Q25	
AVERAGE BALANCES	3Q26	CHANGE \$	CHANGE %	CHANGE \$	CHANGE %
Residential mortgage	3,004	-26	-0.9%	-156	-4.9%
Home equity	1,491	-3	-0.2%	69	4.9%
Consumer	2,798	140	5.3%	468	20.1%
Commercial real estate	3,028	-104	-3.3%	-350	-10.4%
Commercial & industrial	2,981	201	7.2%	702	30.8%
Total Loans	13,302	208	1.6%	733	5.8%



Deposit Balances

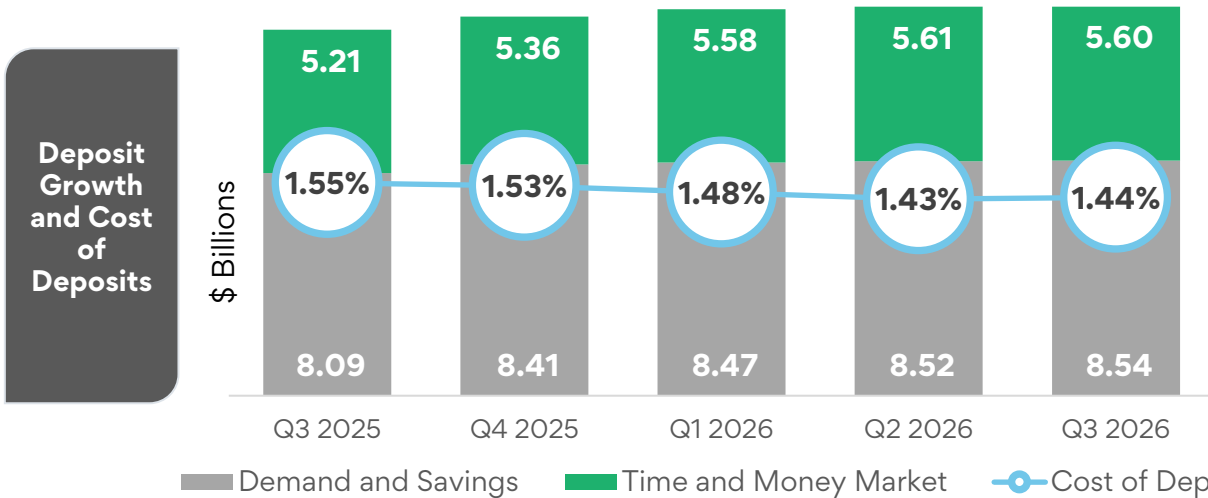
Summary Comments

- Total deposits grew \$113 million in 3Q26 with average deposits growing \$6 million QoQ and \$844 million YoY
- Cost of deposits remained stable for the third quarter, increasing to 1.44%; up 1 bp QoQ, benefiting from proactive management of the overall portfolio
- 37% of the CD portfolio matured in 3Q26 at a weighted-average rate of 3.10%, while new volumes came on at weighted-average cost of 2.97%



DEPOSIT MIX CHANGE

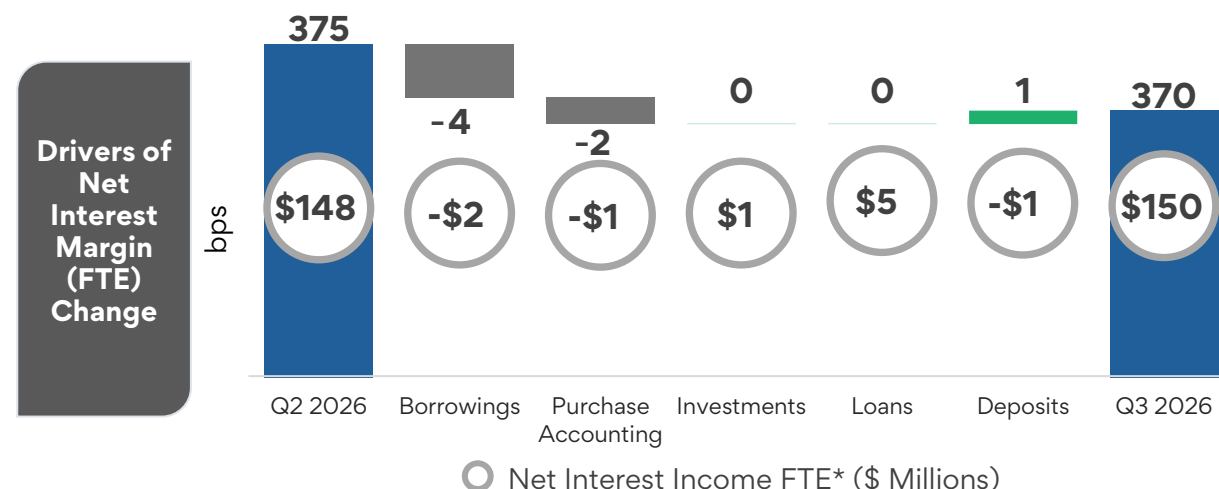
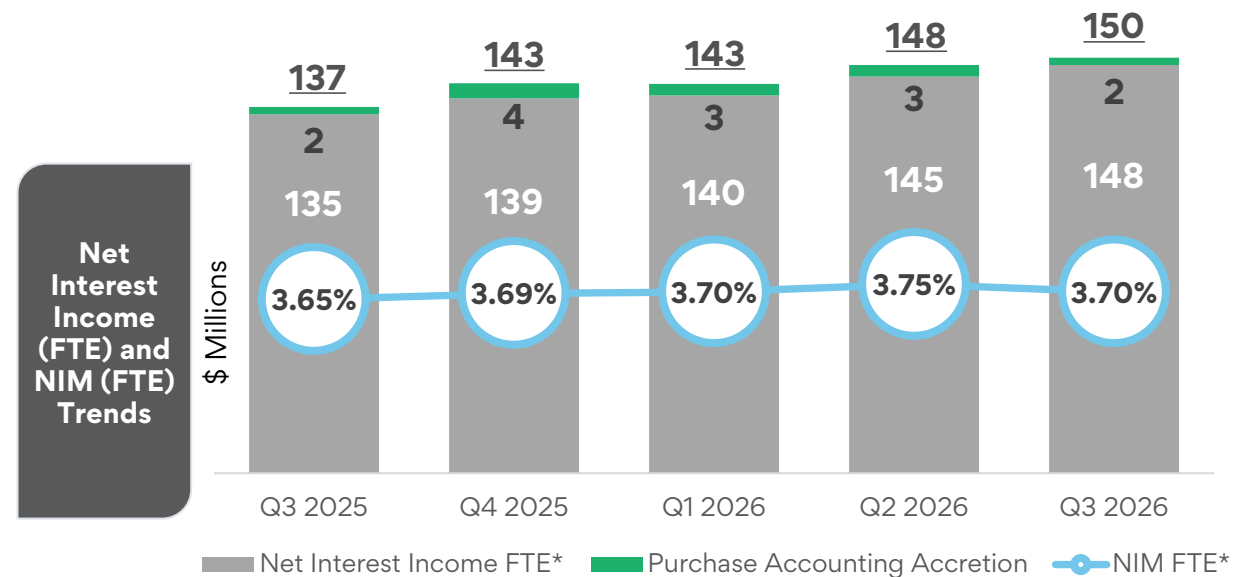
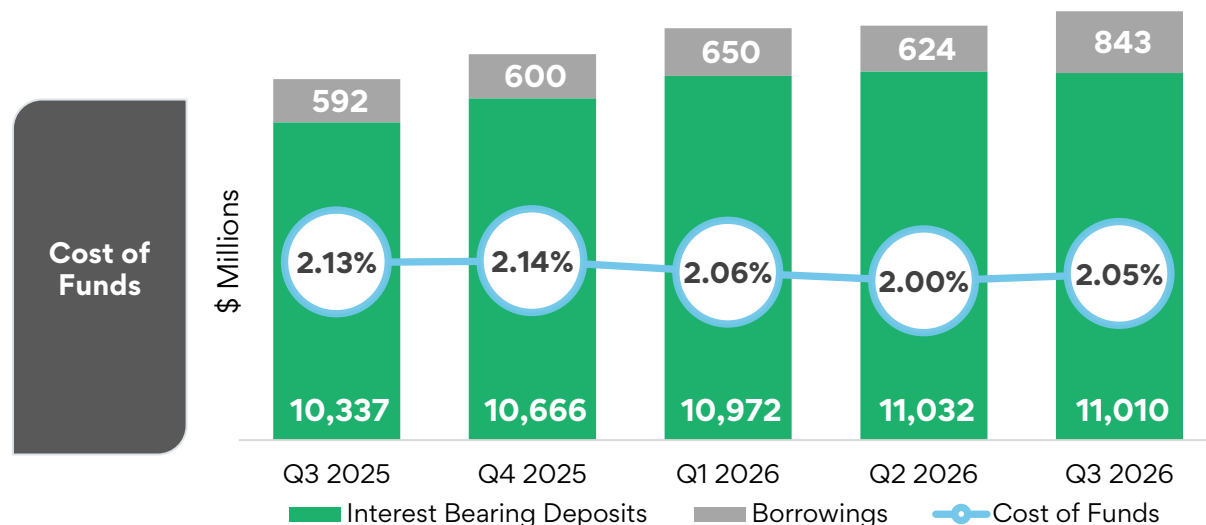
\$ IN MILLIONS		3Q26 VS 2Q26		3Q26 VS 3Q25	
AVERAGE BALANCES	3Q26	CHANGE \$	CHANGE %	CHANGE \$	CHANGE %
Demand	3,129	27	0.9%	169	5.7%
Interest-bearing demand	2,961	-13	-0.4%	179	6.4%
Money market	2,803	74	2.7%	411	17.2%
Savings	2,448	1	0.0%	105	4.5%
Time	2,799	-83	-2.9%	-20	-0.7%
Total Deposits	14,140	6	0.0%	844	6.3%



Net Interest Margin

Summary Comments

- Net interest margin decreased 5 bps to 3.70% in 3Q26
 - Net interest income grew \$2.0 million QoQ
- Borrowings increased QoQ resulting in 4 bps of negative impact to net interest margin QoQ impacted by the redemption of sub-debt in 3Q26 which was a net benefit to borrowing costs
- Purchase accounting accretion decreased QoQ
- Securities portfolio yields continued to increase as cash flows reinvested at higher yields than the current portfolio
- Cost of funds increased 5 bps to 2.05%

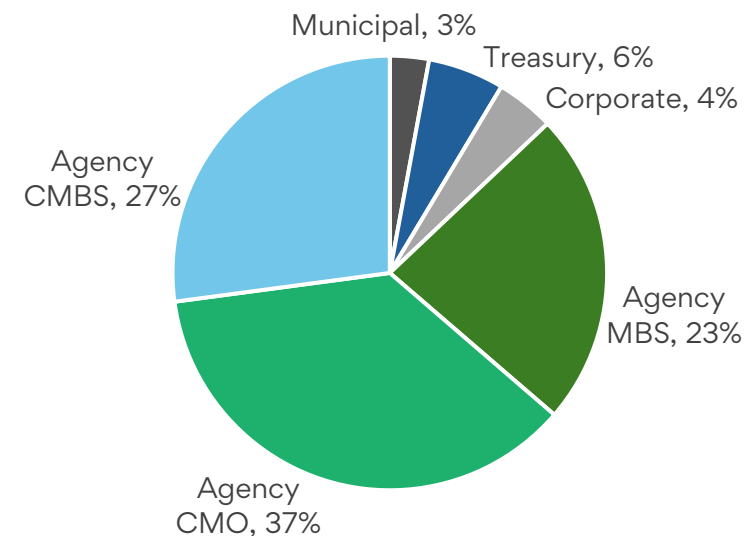


Securities Portfolio

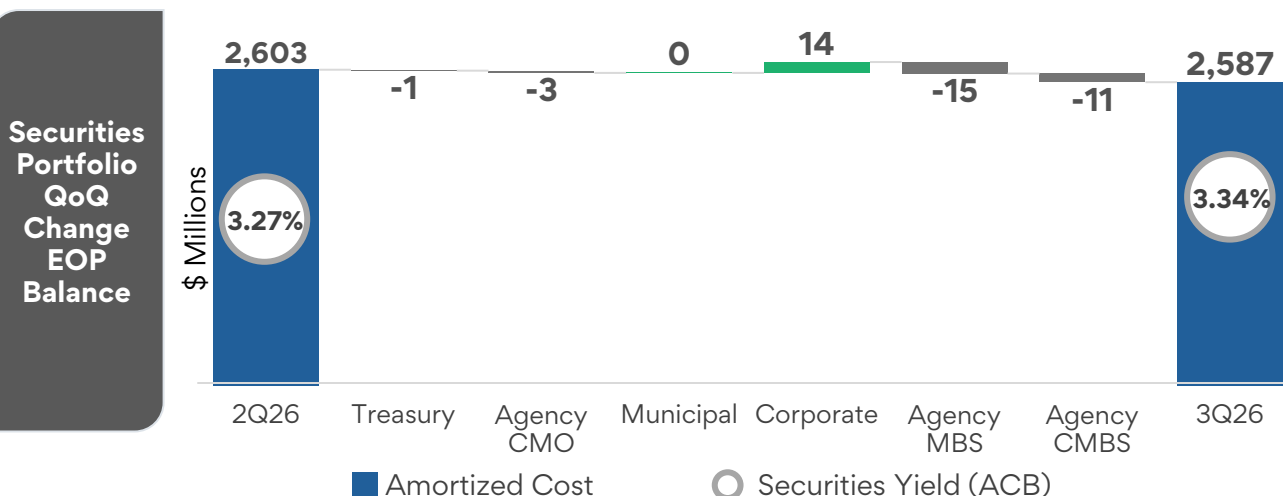
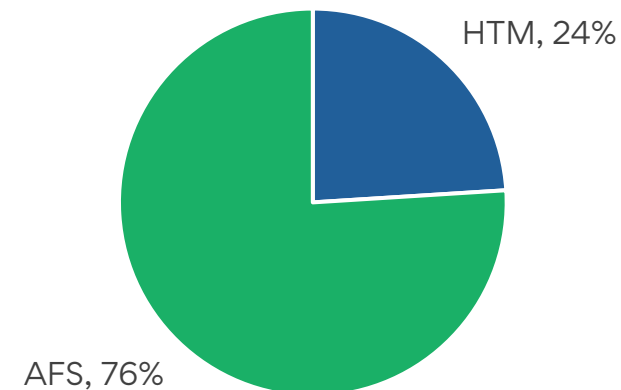
Summary Comments

- 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 7 bps to 3.34% in the quarter
- 24% of the portfolio is HTM to protect tangible common equity
- While earnings benefited from the higher-rate environment, rising interest rates during 3Q26 negatively impacted AOCI through additional unrealized losses on the securities portfolio, consistent with industry-wide trends

Securities Portfolio



Securities Classification

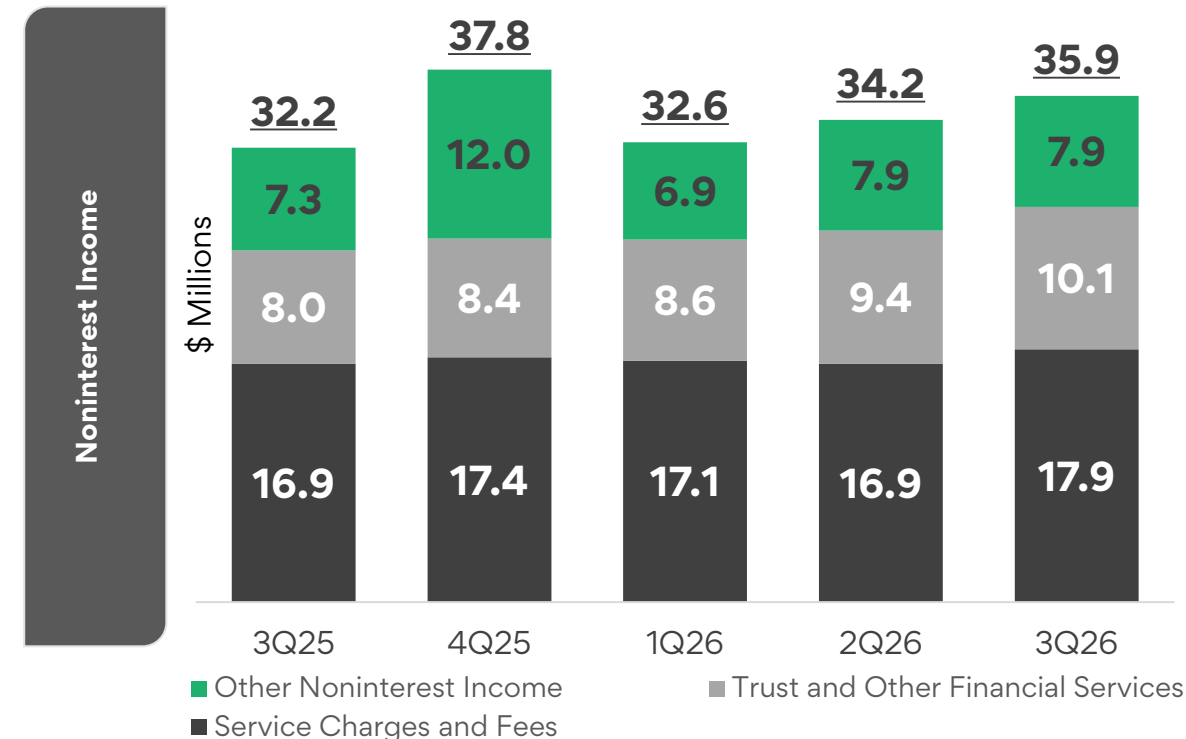


Noninterest Income

Summary Comments

- Noninterest income increased by \$1.7 million or 5.0% QoQ, driven by service charges and fees and an increase in trust and other fund services income as the wealth management business continues to grow
- Noninterest income increased \$3.7 million or 11.6% YoY, benefiting from an increase in service charges and fees and an increase in trust and other financial services income

\$ IN THOUSANDS		3Q26 VS 2Q26		3Q26 VS 3Q25	
NONINTEREST INCOME	3Q26	CHANGE \$	CHANGE %	CHANGE \$	CHANGE %
Service charges and fees	17,935	1,027	6.1%	1,024	6.1%
Trust and other financial services	10,108	659	7.0%	2,068	25.7%
Other operating income	3,590	42	1.2%	-394	-9.9%
Gain on sale of SBA loans	1,081	-136	-11.2%	740	217.0%
Bank-owned life insurance	2,222	209	10.4%	471	26.9%
Mortgage banking income	363	-375	-50.8%	-640	-63.8%
Gain on real estate owned, net	315	295	(NM)	183	138.6%
Gain on sale of investments	313	-23	-6.8%	277	(NM)
Total Noninterest Income	35,927	1,698	5.0%	3,729	11.6%



Noninterest Expense

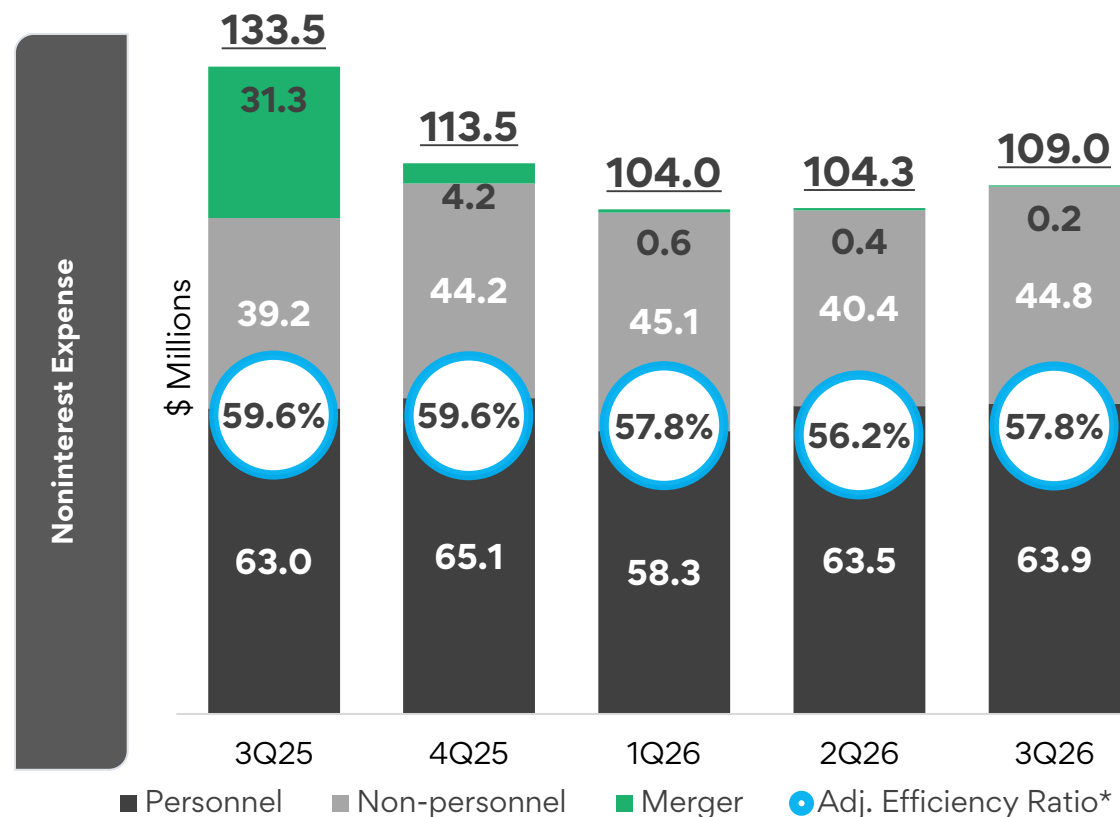
Summary Comments

- Noninterest expense of \$109 million in 3Q26 increased by \$4.7 million QoQ
- Non-personnel expense increased by \$4 million due to an increase of \$3 million in FDIC insurance premium expense for 3Q26, as the prior quarter included a benefit related to prior period assessment rate changes
- Adjusted efficiency ratio* was 57.8% in 3Q26, down 184 bps YoY, highlighting the continued focus on expense management over the last year

\$ IN THOUSANDS		3Q26 VS 2Q26		3Q26 VS 3Q25	
NONINTEREST EXPENSE	3Q26	CHANGE \$	CHANGE %	CHANGE \$	CHANGE %
Compensation and employee benefits	63,931	455	0.7%	917	1.5%
Processing expenses	17,452	504	3.0%	2,380	15.8%
Premises and occupancy costs	8,943	449	5.3%	1,236	16.0%
Office operations	3,651	-9	-0.2%	156	4.5%
Professional services	3,094	-396	-11.3%	84	2.8%
Federal deposit insurance premiums	3,169	3,460	-1189.0%	-192	-5.7%
Marketing expenses	2,662	300	12.7%	730	37.8%
Merger, asset disposition and restructuring expense	238	-188	-44.1%	-31,022	-99.2%
Other	5,831	113	2.0%	1,184	25.5%
Total Noninterest Expense	108,971	4,688	4.5%	-24,527	-18.4%

Expense Mix and Efficiency Trend

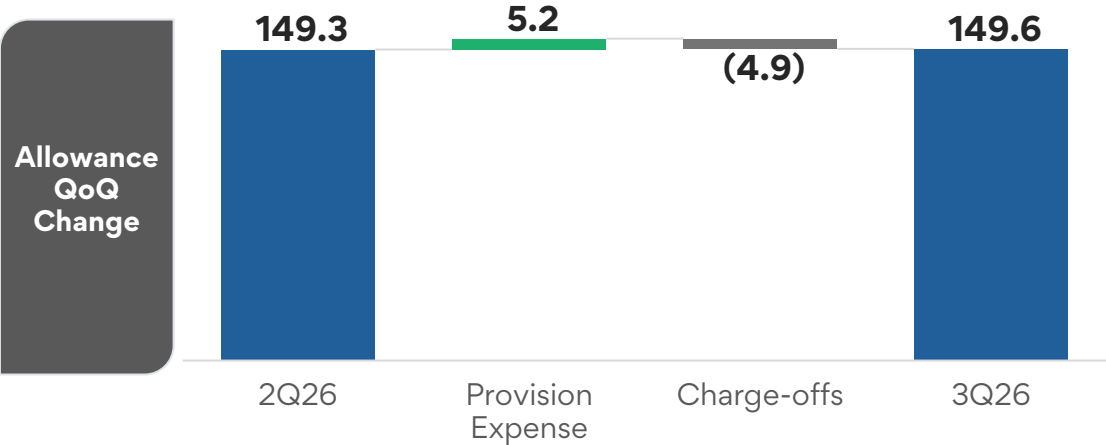
	3Q25	4Q25	1Q26	2Q26	3Q26
Efficiency Ratio	79.38%	63.09%	59.43%	57.56%	58.94%
Adj. Efficiency Ratio*	59.63%	59.57%	57.82%	56.24%	57.79%



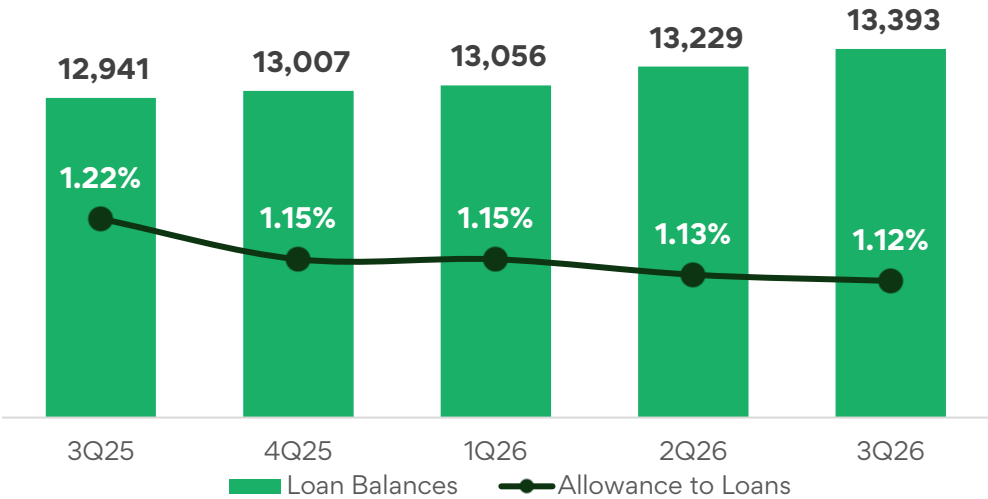
Allowance for Credit Losses

Summary Comments

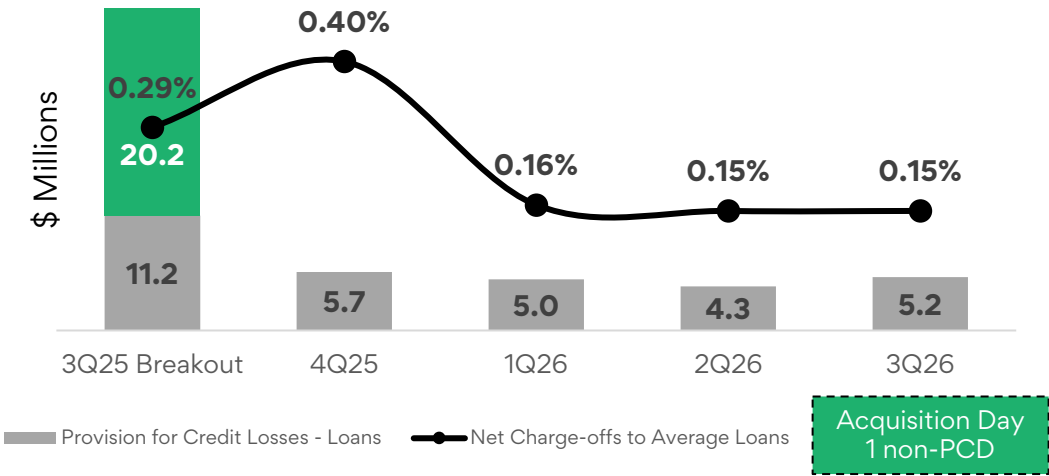
- Overall ACL coverage was relatively stable at 1.12%, down 1 bp from 2Q26
- Quarterly annualized net charge-offs of 15 bps in 3Q26 were below full year guidance levels
- The total provision for credit losses for the quarter ended 3Q26 was \$5.2 million primarily driven by growth in our commercial lending portfolio



Total Loans and Allowance Coverage



Net Charge-offs and Provision

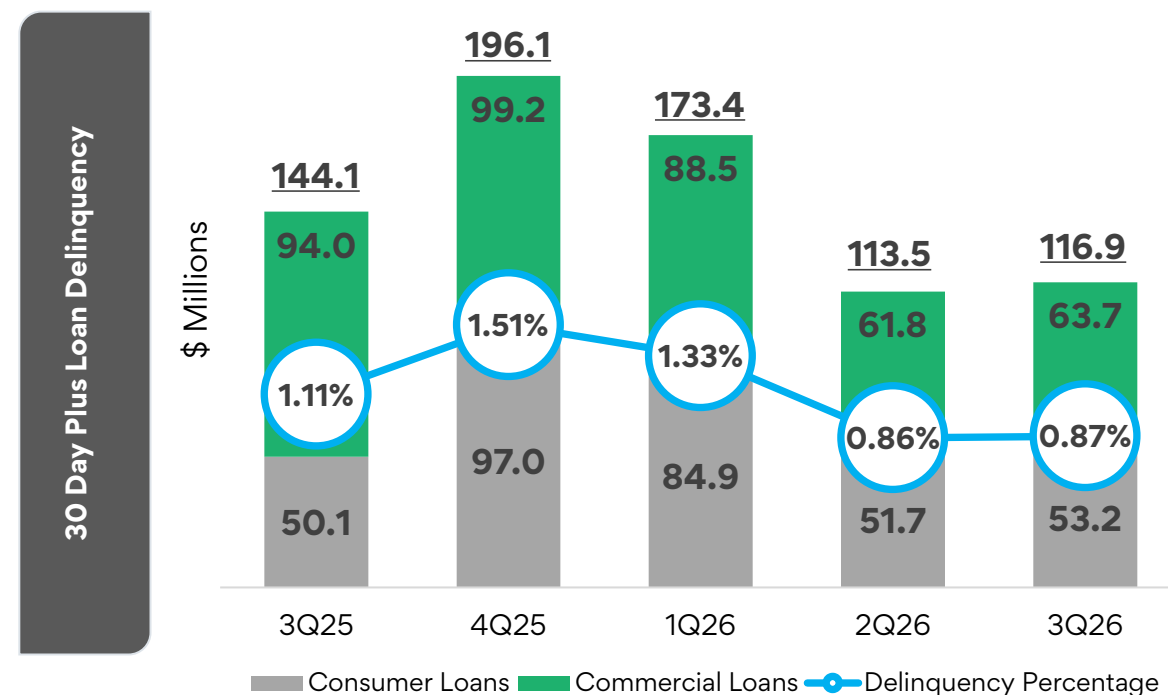
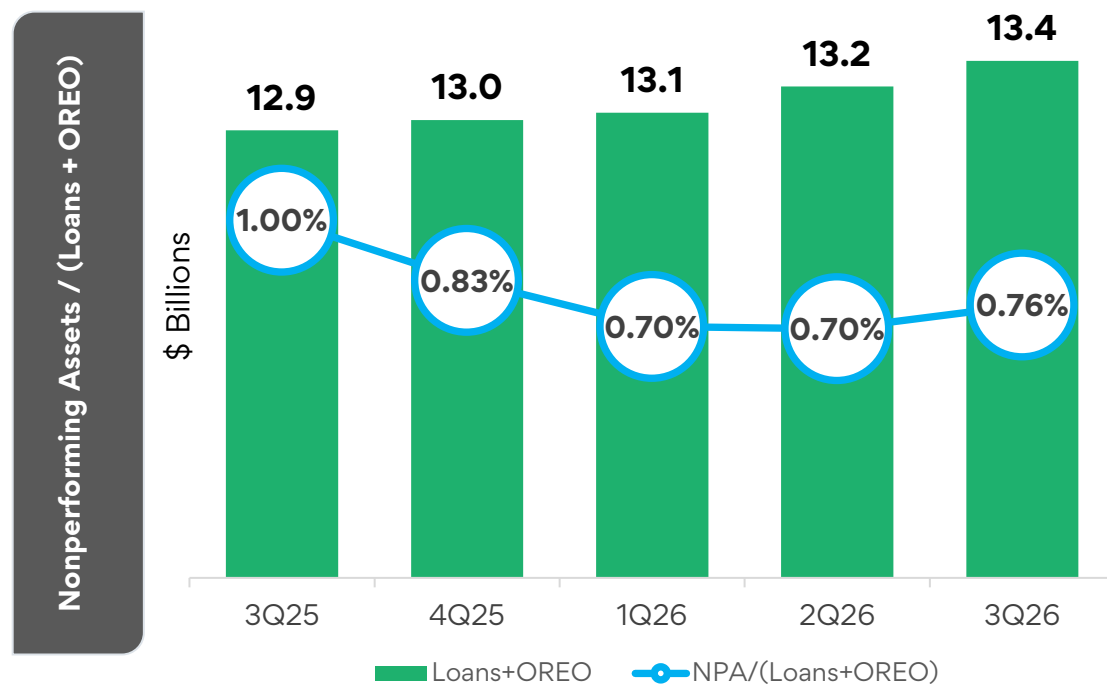


Acquisition Day 1 non-PCD

Credit Quality

Summary Comments

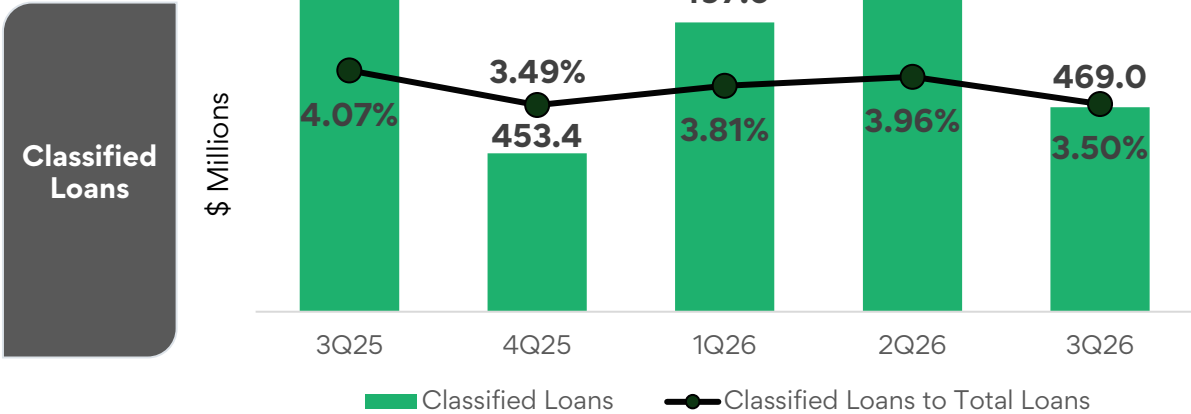
- Total delinquency remained flat QoQ, as increased delinquency in the SBA portfolio was offset by improved performance in the CRE portfolio
- NPAs increased to 0.76% in 3Q26 while 90 day plus delinquency decreased from 0.49% to 0.36% QoQ driven by improved performance in the regional and long-term health care portfolios including the effective resolution of loans in the work-out stage



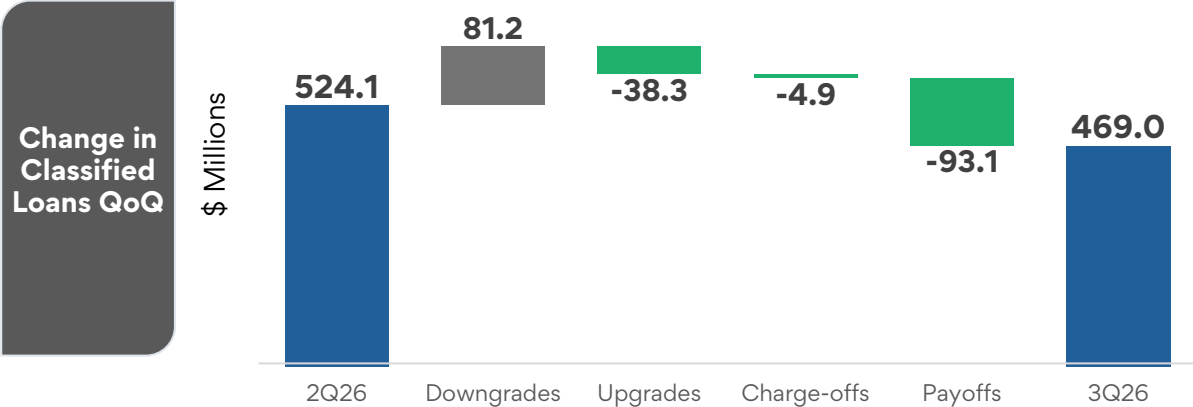
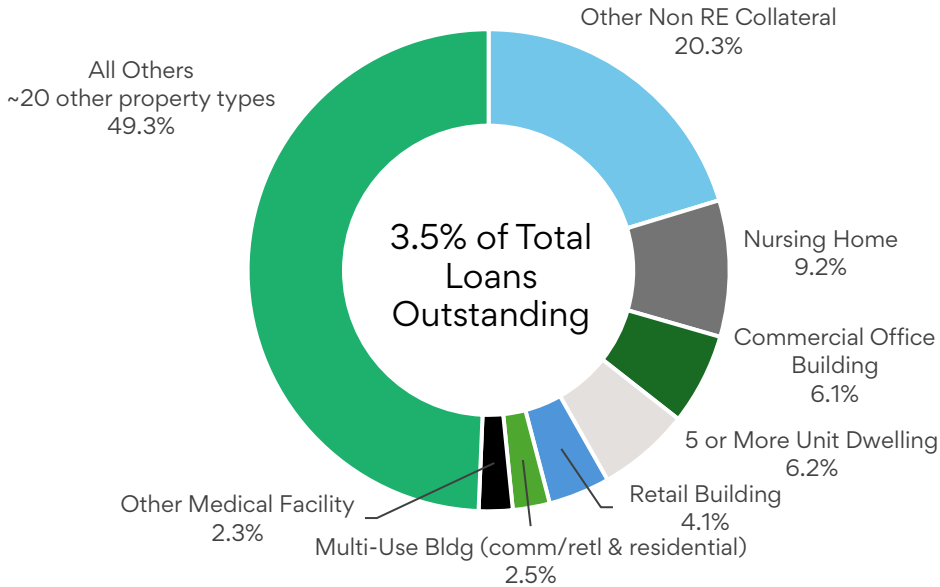
Credit Quality Breakdown

Summary Comments

- Total Classified Loans decreased to \$469 million representing 3.50% of total loans as of 3Q26 driven by payoffs and upgrades in the portfolio
- Classified Other Non RE Collateral remained relatively stable, increasing slightly from 19.9% in 2Q26 to 20.3% in 3Q26
- Classified Nursing Home exposure decreased from 17.0% in 2Q26 to 9.2% in 3Q26 including \$30 million in classified loans that were repaid during the quarter.



Classified Loans by Collateral Type



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	High
Net Interest Margin (FTE)*	3.69%	Low 370s bps	4Q26: 373 bps
Noninterest Income	\$129.3 Million	\$125 Million - \$130 Million	Exceed
Noninterest Expense* (ex. Merger)	\$393.5 Million	\$420 Million - \$430 Million	High
Net Charge-offs	\$29.5 Million	20 bps - 27 bps	Low
Tax Rate	~23%	~23%	~24%

Legend:

Revised 3Q FY
Outlook

Non-GAAP Reconciliation 1

	Quarter ended		
	September 30, 2026	June 30, 2026	September 30, 2025
Reconciliation of net income to adjusted net income:			
Net income (GAAP)	\$ 50,719	53,546	3,167
Non-GAAP adjustments			
Add: merger, asset disposition and restructuring expense	238	426	31,260
Add: CECL Day 1 non-PCD and unfunded provision expense	—	—	20,664
Less: tax benefit of non-GAAP adjustments	(67)	(119)	(14,539)
Adjusted net income (non-GAAP)	\$ 50,890	53,853	40,552
Diluted earnings per share (GAAP)	\$ 0.34	0.36	0.02
Diluted adjusted earnings per share (non-GAAP)	\$ 0.35	0.37	0.29
Average equity	\$ 1,931,345	1,918,135	1,809,395
Average assets	17,122,498	16,863,639	15,942,440
Annualized return on average equity (GAAP)	10.42 %	11.20 %	0.69 %
Annualized return on average assets (GAAP)	1.18 %	1.27 %	0.08 %
Annualized return on average equity, excluding merger, asset disposition and restructuring expense and CECL Day 1 non-PCD and unfunded provision expense, net of tax (non-GAAP)	10.45 %	11.26 %	8.89 %
Annualized return on average assets, excluding merger, asset disposition and restructuring expense and CECL Day 1 non-PCD and unfunded provision expense, net of tax (non-GAAP)	1.18 %	1.28 %	1.01 %

Non-GAAP Reconciliation 2

	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025
Tangible common equity to assets					
Total shareholders' equity	\$ 1,892,234	1,927,407	1,904,307	1,890,424	1,855,736
Less: goodwill and intangible assets	(478,239)	(480,309)	(481,808)	(483,997)	(486,326)
Tangible common equity	<u>\$ 1,413,995</u>	<u>1,447,098</u>	<u>1,422,499</u>	<u>1,406,427</u>	<u>1,369,410</u>
Total assets	\$ 17,309,859	17,207,139	16,907,049	16,766,617	16,381,009
Less: goodwill and intangible assets	(478,239)	(480,309)	(481,808)	(483,997)	(486,326)
Tangible assets	<u>\$ 16,831,620</u>	<u>16,726,830</u>	<u>16,425,241</u>	<u>16,282,620</u>	<u>15,894,683</u>
Tangible common equity to tangible assets	8.40 %	8.65 %	8.66 %	8.64 %	8.62 %
Tangible book value per share					
Tangible common equity	\$ 1,413,995	1,447,098	1,422,499	1,406,427	1,369,410
Common shares outstanding	146,559,425	146,396,520	146,302,025	146,107,964	146,097,057
Tangible book value per share	9.65	9.88	9.72	9.63	9.37
Per-tax pre-provision net revenue					
Net interest income	\$ 148,950	146,938	142,482	142,166	135,974
Noninterest income	35,927	34,229	32,582	37,777	32,198
Noninterest expense	(108,971)	(104,283)	(104,038)	(113,521)	(133,498)
Add back: asset disposition and restructuring expense	238	426	631	4,160	31,260
Per-tax pre-provision net revenue	<u>\$ 76,144</u>	<u>77,310</u>	<u>71,657</u>	<u>70,582</u>	<u>65,934</u>

* Dollars in thousands, except per share amounts

	Quarter ended		
	September 30, 2026	June 30, 2026	September 30, 2025
Annualized return on average tangible common equity			
Net income	\$ 50,719	53,546	3,167
Average shareholders' equity	1,931,345	1,918,135	1,809,395
Less: average goodwill and intangible assets	(479,590)	(481,022)	(409,875)
Average tangible common equity	<u>\$ 1,451,755</u>	<u>1,437,113</u>	<u>1,399,520</u>
Annualized return on average tangible common equity	13.86 %	14.94 %	0.90 %
Annualized return on average tangible common equity - adjusted			
Adjusted net income (non-GAAP)	\$ 50,890	53,853	40,552
Average tangible common equity	1,451,755	1,437,113	1,399,520
Annualized return on average tangible common equity - adjusted	13.91%	15.03%	11.50%

Non-GAAP Reconciliation 4

	Quarter ended				
	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025
Efficiency ratio, excluding gain on sale of investments, amortization and merger, asset disposition and restructuring expenses					
Noninterest expense	\$ 108,971	104,283	104,038	113,521	133,498
Less: amortization expense	(2,070)	(2,166)	(2,189)	(2,257)	(1,974)
Less: merger, asset disposition and restructuring expenses	(238)	(426)	(631)	(4,160)	(31,260)
Noninterest expense, excluding amortization and merger, assets disposition and restructuring expenses	<u>\$ 106,663</u>	<u>101,691</u>	<u>101,218</u>	<u>107,104</u>	<u>100,264</u>
Net interest income	\$ 148,950	146,938	142,482	142,166	135,974
Noninterest income	35,927	34,229	32,582	37,777	32,198
Less: gain on the sale of investments	(313)	(336)	(11)	(142)	(36)
Net interest income plus noninterest income, excluding gain on sale of investments	<u>\$ 184,564</u>	<u>180,831</u>	<u>175,053</u>	<u>179,801</u>	<u>168,136</u>
Efficiency ratio, excluding gain on sale of investments, amortization and merger, asset disposition and restructuring expenses	57.79 %	56.24 %	57.82 %	59.57 %	59.63 %
Net interest income fully tax equivalent (FTE)					
Net interest income	\$ 148,950	146,938	142,482	142,166	135,974
Tax equivalent adjustment	840	835	866	1,035	970
Net interest income, (FTE)	<u>\$ 149,790</u>	<u>147,773</u>	<u>143,348</u>	<u>143,201</u>	<u>136,944</u>



Appendix





Earning Asset Mix

Distribution	Total %	Fixed %	Floating %	Periodic %
Securities	15%	97%	0%	3%
Residential mortgage	19%	94%	4%	2%
Home equity	9%	55%	45%	0%
Consumer	19%	98%	2%	0%
Commercial real estate	19%	17%	40%	43%
Commercial	19%	24%	74%	2%
Total	100%	64%	27%	9%

- 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

Distribution	Total %	< 1 Year *	> 1 Year *
Demand	21%	100%	0%
Interest-bearing demand	20%	100%	0%
Money market	19%	100%	0%
Savings	16%	99%	1%
Time	18%	95%	5%
Borrowings	6%	96%	6%
Total	100%	98%	2%

**Interest rate reset period*

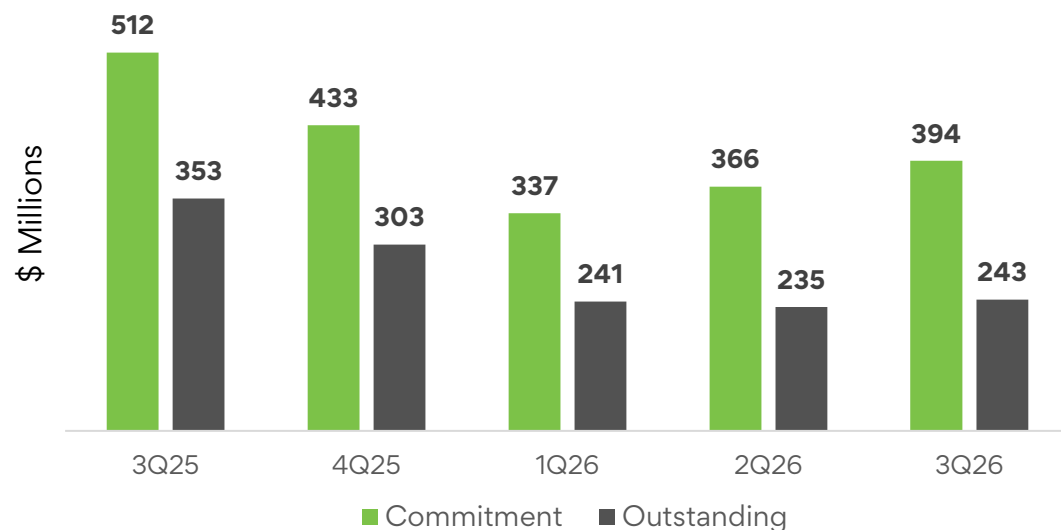
- Granular diversified deposit book, average balance of more than \$19,900
- Customer deposits consist of over 715,000 accounts with an average tenure of more than 12.6 years
- Time deposits continue to have a short duration



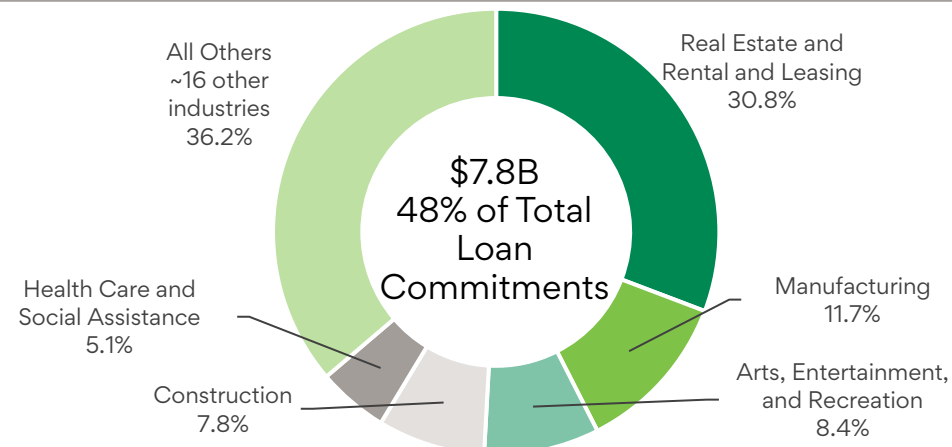
Summary Comments

- Commercial loan growth in 3Q26 was driven by multiple lines of business led by the specialty verticals and middle market
- Regulatory CRE concentration at 3Q26 is 126% (estimated) of target Tier 1 + ACL and remains well inside of policy thresholds. Increased commitments in the industrial and LIHTC sectors drove the growth in CRE lending.
- The CRE lending strategy continues to focus on stronger credit profiles and well-performing asset classes including the industrial and retail sectors
- 3Q26 Nursing and Residential Care Facilities outstanding balance of 182MM represented a 22% reduction from 2Q26

Construction & Land Development Portfolio



Commercial Commitments by Industry



Total Commercial Loan Outstanding by Property Type

