OUR COMPANY

Soundness | Profitability | Growth

Largest Regional Bank Headquartered in the Lower Mid-Atlantic

HIGHLIGHTS[1]

$38.1 Billion
Assets

$28.7 Billion
Loans

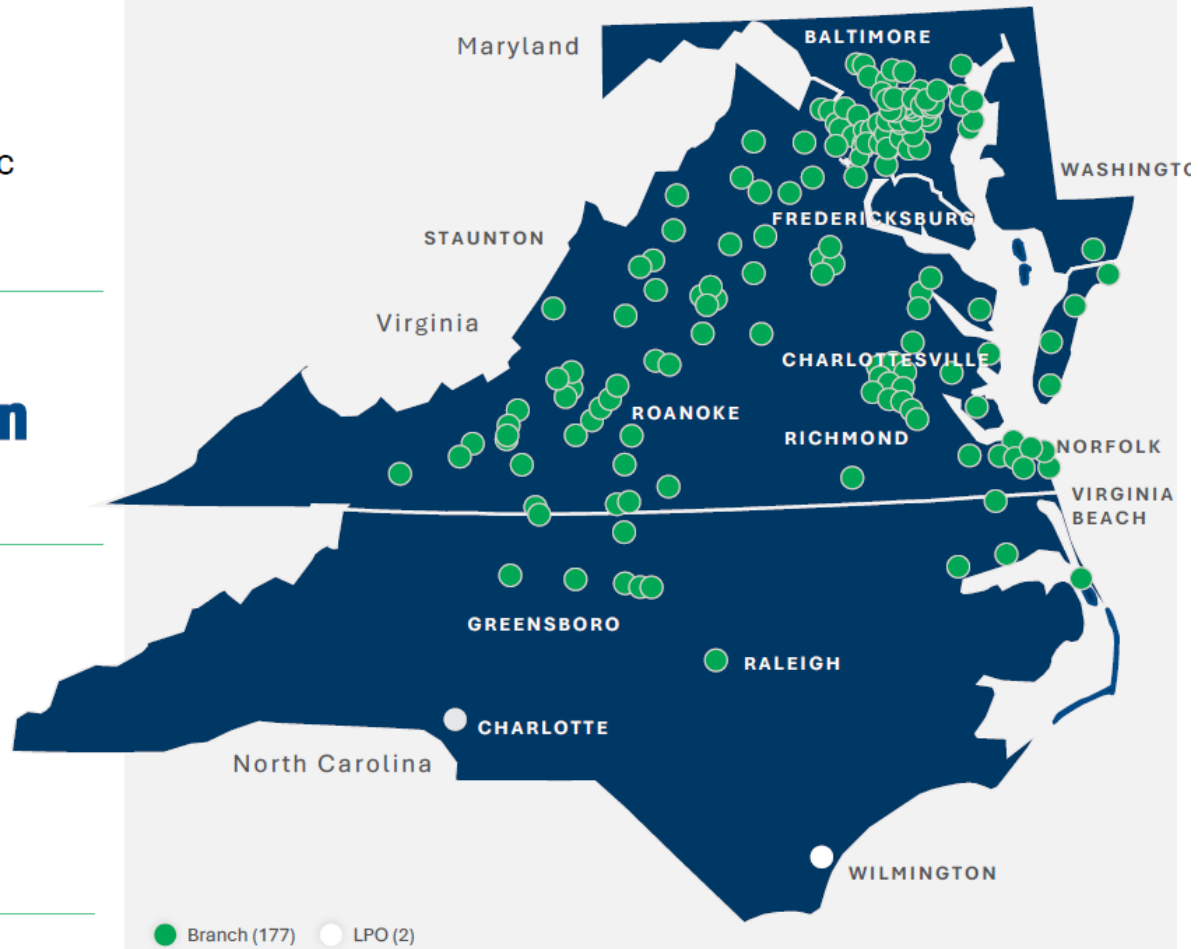
$30.5 Billion
Deposits

177
branches across **Virginia, North Carolina** and **Maryland** footprint

#1
largest regional bank in lower **Mid-Atlantic, Maryland** and **Virginia**[2,3]

$6.0 Billion
Market Capitalization

MID-ATLANTIC PRESENCE



1. Assets, Loans, Deposits, and Branch Count are as of June 30, 2026. Market Cap as of July 20, 2026.
2. Based on deposit market share as of June 30, 2025. Regional market: Delaware, Maryland, New Jersey, Pennsylvania, Virginia, Washington, D.C., and West Virginia
3. Regional banks defined as U.S. Banks with <$100 Billion in assets

CONSUMER & BUSINESS BANKING

North Carolina Expansion Strategy

Our initial focus will be in Raleigh and Wilmington, with plans to open highly visible locations targeting attractive submarkets combined with AUB branded ATMs at high-traffic retailers paired with expanded commercial, wealth and mortgage teams

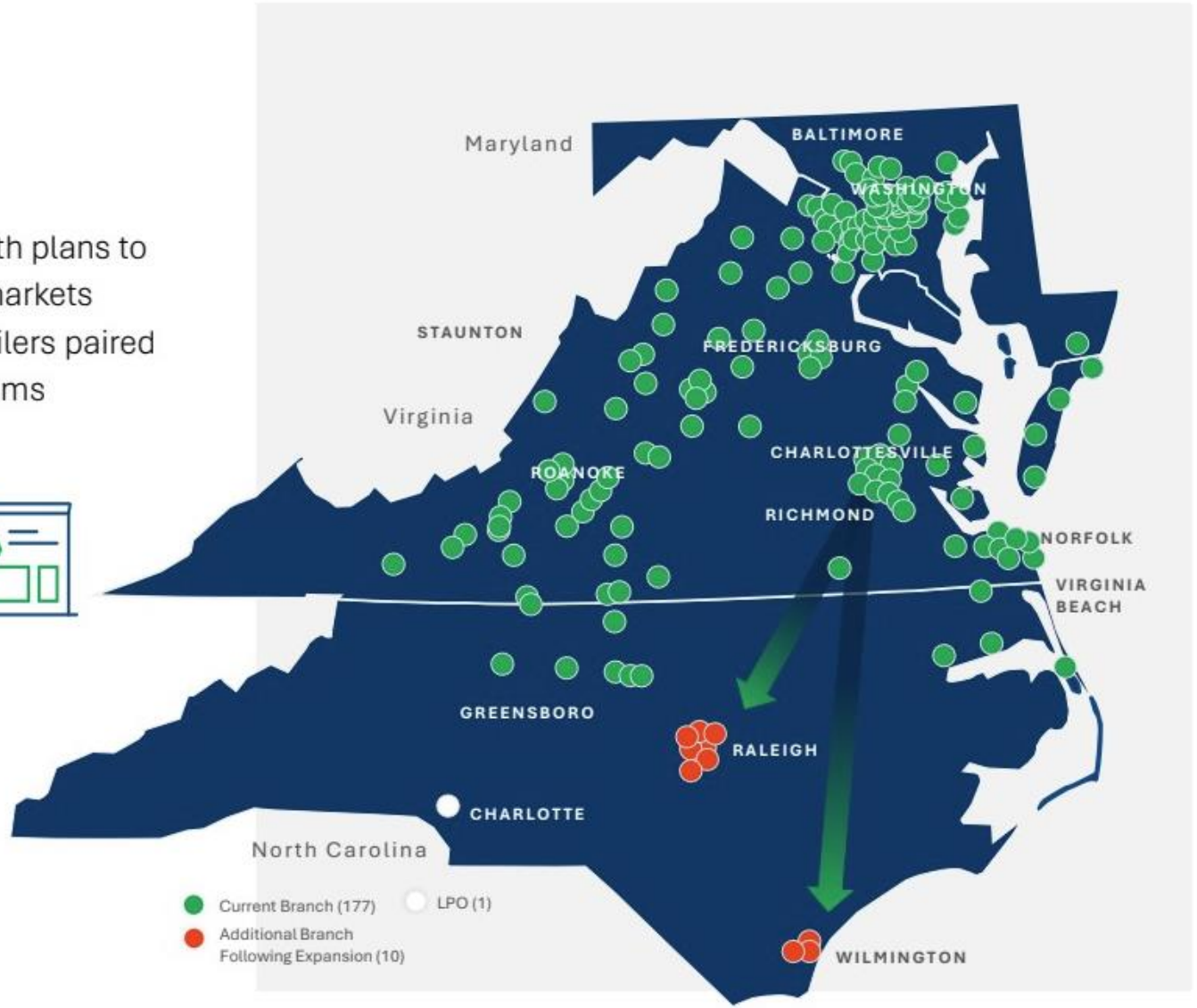
10 New Branches Planned Over Next 3 Years



7
Raleigh Branches

3
Wilmington Branches

86
Off-Site ATMs



Atlantic Union Bankshares

Atlantic Union Bank

Our Core Values are the Foundation



CARING

Working together toward common goals, acting with kindness, respect, and a genuine concern for others.

COURAGEOUS

Speaking openly, honestly, and accepting our challenges and mistakes as opportunities to learn and grow.

COMMITTED

Driven to help our clients, Teammates, and company succeed, doing what is right and accountable for our actions.

- Select awards received over the last three years

SCALING NEW HEIGHTS

The Community Reinvestment Act (CRA) serves as a trail marker along the way — clearly marking the path, keeping us accountable, and ensuring our efforts are both purposeful and compliant.

Community Impact Maker

Financial Inclusion



Providing financial education and accessible products and services to foster trust and growth.

Economic Development



Permanent job creation and business development, economic mobility through workforce and small business support.

Housing Stability



Access to quality and attainable housing, homelessness prevention, and housing counseling.

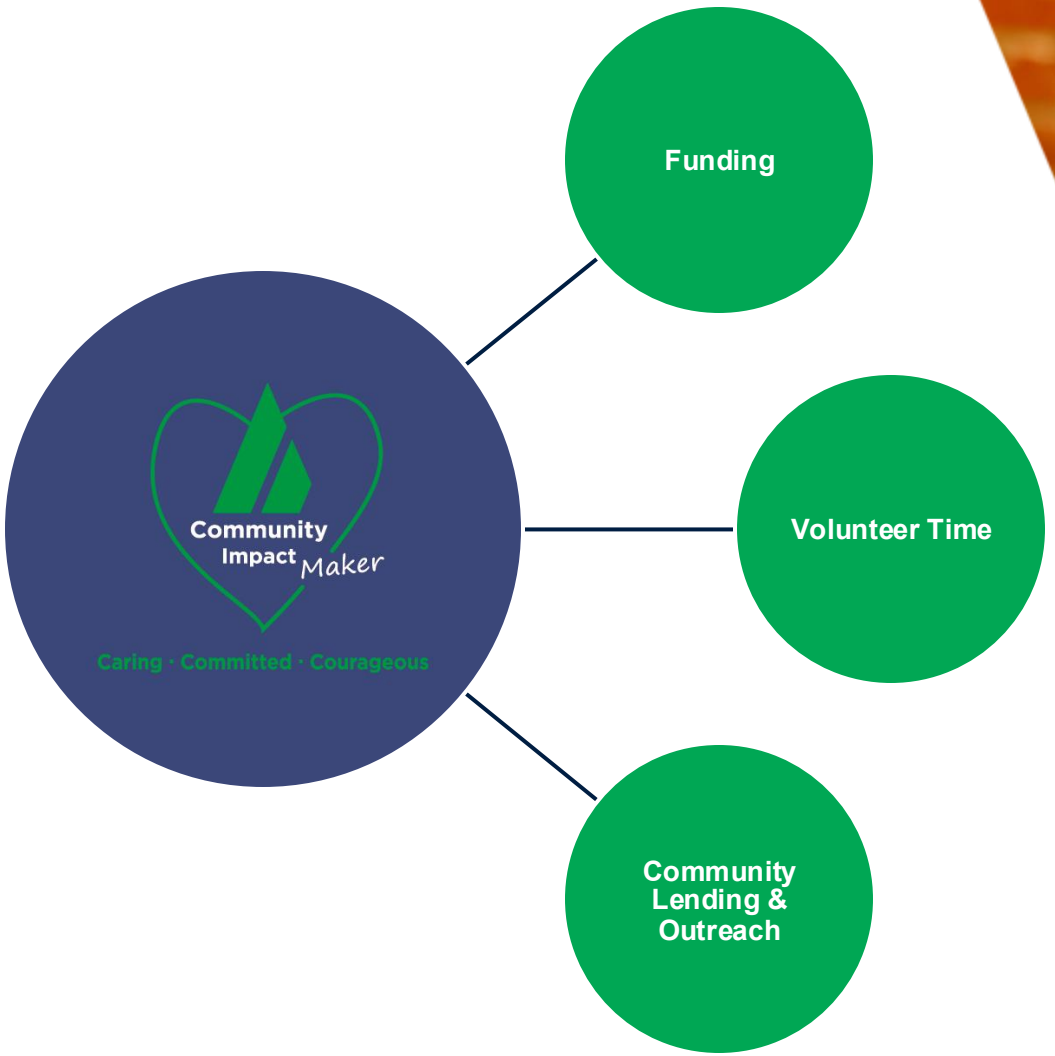
Strong Communities



Strengthening local networks and support systems to close the socio-economic divide and create a more connected, empowered, and resilient community.

Atlantic Union Bank®

CIT Programs





Atlantic Union Bank

Impact In Southern VA and Beyond



2026 YTD Contributions across Southside Virginia, Roanoke, Lynchburg, and Blacksburg-Christiansburg-Radford MSAs:

- **Over $175,000** in community giving through grants, sponsorships, and donations
- **1,500+ teammate volunteer hours** logged
- **200+ homebuyer education hours** delivered across our footprint to date