

2024 Corporate Social Responsibility (CSR) Report



Atlantic Union Bankshares Corporation (NYSE: AUB) is the holding company for Atlantic Union Bank, the largest regional bank by deposits headquartered in Virginia. Atlantic Union Bank offers a wide range of financial services to commercial, business and personal banking customers through its branches and ATMs located throughout Virginia and portions of Maryland and North Carolina.

In this report, references to "AUB," "we," "us" and "our" refer to Atlantic Union Bankshares Corporation and its direct and indirect subsidiaries, including Atlantic Union Bank.

A Message from John Asbury, CEO, and Maria Tedesco, President & COO

At Atlantic Union Bank, we believe our commitment to our customers extends beyond meeting their service needs – we also work to make a positive impact in the communities we serve. We continuously strive to be a force for good throughout our footprint.

Caring. Courageous. Committed. These values guide everything we do. This report highlights how we've lived those values in 2024, working to earn the trust placed in us and fostering meaningful change in the communities we call home.

With a footprint spanning Virginia, Maryland and North Carolina, we understand the importance of maintaining our local connection. Each community we serve has unique needs, and we embrace the dedication this requires. In 2024, our Teammates contributed 12,942 volunteer hours to causes they are passionate about – each hour representing their commitment to making a difference.

We are humbled by the trust our customers place in us as a company that listens, cares and strives to deliver on its promises. While this overview shares highlights of the work we've done, it only scratches the surface of the passion and dedication our Teammates bring to improving lives. Thank you for being a part of our journey, and we look forward to achieving even more together in 2025.

Best,

John C. Asbury
Chief Executive Officer
Atlantic Union Bank

Maria Tedesco
President and Chief Operating Officer
Atlantic Union Bank



2024 CSR REPORT

About

This report details AUB's focus on being a responsible corporation that makes a positive impact on our community. In this report are details about our commitment to the environment, to social responsibility and to strong governance.

[Learn More](#)



HOW WE SUPPORT

Our Community

AUB is committed to making a positive impact on the community. We are focused on increasing financial accessibility, to helping those around us and to fostering a workplace culture where everyone feels welcome.

- [Financial Inclusion](#)
- [Community Involvement](#)
- [Culture & Wellness](#)



HOW WE SUPPORT

The Environment

AUB has taken steps to become a greener, more environmentally friendly organization. We recognize the role we play in protecting and preserving the environment for future generations. We're dedicated to being good stewards of our environment and have initiated steps to ensure we are actively making changes now and into the future.

[Learn More](#)

HOW WE SUPPORT

Responsible Business & Corporate Governance

As a company, AUB is committed to responsible business conduct and ethical, transparent governance. Some of the ways we express these commitments are through our responsible marketing practices, providing customer-centric care, seeking to mitigate cybersecurity risk and investing in Teammate learning.

[Learn More](#)



Caution Regarding Forward-Looking Statements

This report contains certain forward-looking statements, including, but not limited to, certain plans, expectations, goals, projections, and statements, which are not historical facts and are subject to numerous assumptions, risks, and uncertainties. Statements that do not describe historical or current facts, including statements about beliefs and expectations, are forward-looking statements. Forward-looking statements may be identified by words such as "expect," "seek to," "strive to," "anticipate," "vision," "committed," "believe," "intend," "estimate," "continue," "plan," "target," "goal," or similar expressions, or future or conditional verbs such as will, might, should, would, could, or similar variations. The forward-looking statements are intended to be subject to the safe harbor provided by Section 27A of the Securities Act of 1933, Section 21E of the Securities Exchange Act of 1934, and the Private Securities Litigation Reform Act of 1995. While there is no assurance that any list of risks and uncertainties or risk factors is complete, below are certain factors which could cause actual results to differ materially from those contained or implied in the forward-looking statements: changes in general economic, political, or industry conditions particularly in the markets in which we operate and which our loans are concentrated, including the effects of declines in real estate values, an increase in unemployment levels and slowdowns in economic growth; changes in market interest rates and their related impact on macroeconomic conditions, customer and client behavior, our funding costs, and our loan and securities portfolio; volatility and disruptions in capital and credit markets; inflation and its impact on economic growth and customer and client behavior; competitive pressures on product pricing and services; success, impact, and timing of our business strategies; the nature, extent, timing, and results of governmental actions, examinations, reviews, reforms, regulations, and interpretations; potential claims, damages, and fines related to litigation or government actions; cybersecurity risks and the vulnerability of our network and online banking portals, and the systems of parties with whom we contract, to unauthorized access, computer viruses, phishing schemes, spam attacks, human error, and other security breaches that could adversely affect or disrupt our business and financial performance or reputation; and the adverse effects of events beyond our control that may have a destabilizing effect on financial markets and the economy, such as epidemics and pandemics, war or terrorist activities, essential utility outages, deterioration in the global economy, instability in the credit markets, disruptions in our customers' supply chains or disruption in transportation. Additional factors that could cause results to differ materially from those described above can be found in Part I, Item 1A, "Risk Factors" and Part II, Item 7, "Management's Discussion and Analysis of Financial Condition and Results of Operations" of our Annual Report on Form 10-K for the year ended December 31, 2024, and in our subsequent Securities and Exchange Commission ("SEC") filings, which are on file with the SEC and available on the SEC's website at <http://www.sec.gov>. All forward-looking statements speak only as of the date they are made and are based on information available at that time. We do not assume any obligation to update forward-looking statements to reflect circumstances or events that occur after the date the forward-looking statements were made or to reflect the occurrence of unanticipated events except as required by federal securities laws. As forward-looking statements involve significant risks and uncertainties, caution should be exercised against placing undue reliance on such statements.

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Contact Us

Customer Care: [800-990-4828](tel:800-990-4828)
 Mon-Fri: 7am - 8pm | Sat: 7am - 5pm
 Routing number: 051403164
 NMLS number: 551889



Who We Are

Our Core Values will be our guide.

In 2025, Atlantic Union Bank celebrates 123 years of service to our community. We are committed to living our core values now and for the next 123 years.



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.

Inclusion and Belonging

We are committed to fostering, cultivating and preserving a culture of inclusion and belonging that welcomes varied backgrounds and experiences. We believe that the collective sum of the individual differences, life experiences, knowledge, inventiveness, innovation, self-expression, unique capabilities and talent that our Teammates invest in their work represents a significant part of not only our culture, but our reputation and achievement. We strive to foster a culture and workplace that, among other things, is inclusive and welcoming, treats everyone with respect and dignity, promotes people on their merits and encourages different ways of thinking, ideas, perspective and values. We have a dedicated council of Teammates, co-chaired by our Chief Executive Officer and our Chief Human Resources Officer, that is comprised of a cross-functional group of Teammates from varied backgrounds and experiences, and that helps manage our efforts to create a more inclusive workplace.

AS OF DECEMBER 31, 2024

2024 Highlights (\$bn)

\$24.6 ASSETS

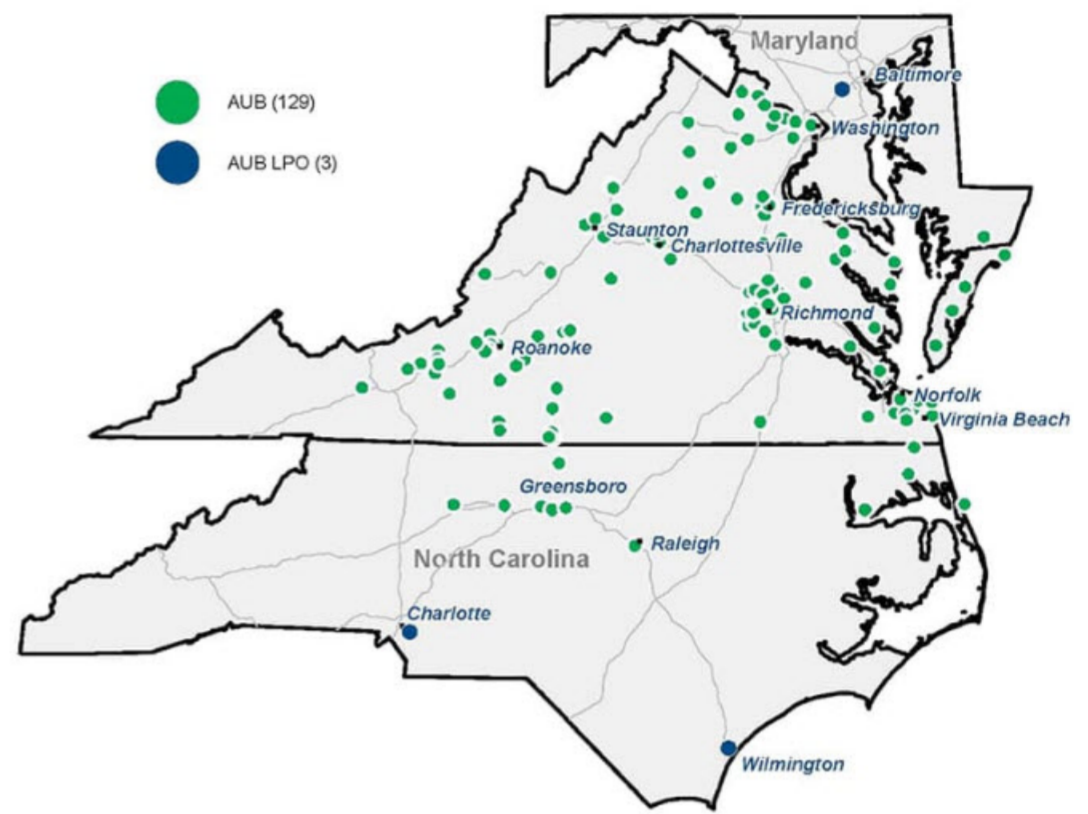
\$18.5 LOANS

\$20.4 DEPOSITS

\$3.4 MARKET CAP

As of December 31, 2024, AUB operated 129 branches throughout Virginia, and portions of Maryland and North Carolina. Certain non-bank financial service affiliates include:

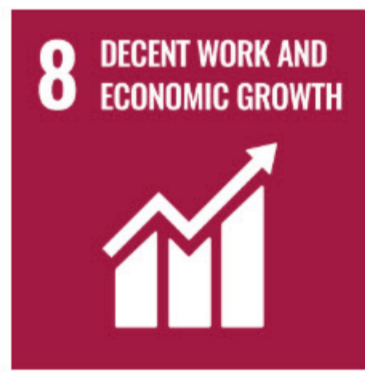
- Atlantic Union Equipment Finance Inc., which offers equipment financing
- Atlantic Union Financial Consultants LLC, which provides brokerage services



United Nations Sustainable Development Goals

AUB supports the [United Nations Sustainable Development Goals](#). These goals provide a shared blueprint for peace and prosperity for people and the planet, now and into the future. AUB is particularly aligned with and focused on 8 of these 17 goals.

By working to achieve these goals, AUB joins the mission to improve the world and our communities.



Honored to be Recognized

As we work to support our communities and live our values, we are humbled by the awards given to both Atlantic Union Bank and its leaders. Check out the awards we have been honored with.



John Asbury, CEO
Virginia Business's Power 50 List 2024



Maria Tedesco, President & COO
YWCA Richmond Outstanding Women Award Winner 2024
OnCon Icon Top 10 COO Award 2024
American Banker's Most Powerful Women in Banking:
Women to Watch 2024



Nathalia D. Artus, SVP, Director of Community Development & Reinvestment
BizSense RVA Power Women 2024



Newsweek: Most Trustworthy Companies in America 2024



Richmond Times-Dispatch Best Bank 2024
(6 time winner)



Forbes 2024 Best-In-State Banks



Virginia Chamber of Commerce
Top Virginia Employers for Interns 2024



Top Workplaces 2023 & 2024

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Atlantic Union Bank, located in Virginia and beyond, offers a wide range of financial solutions including checking accounts, savings accounts, business loans and more. Bank online or visit one of our conveniently located branches or ATMs today.

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