

2025 Corporate Social Responsibility (CSR) Report



Atlantic Union Bank

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 across Virginia, Maryland, North Carolina and Washington D.C.

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

It is always with great pride that we share this report highlighting the efforts and achievements of the past year in supporting our communities. The content reflects our unwavering commitment to making a positive impact and fostering meaningful connections with the people and organizations around us. We invite you to explore the report and share in our enthusiasm about the progress made.

Our values of Caring, Courageous and Committed are certainly a north star for our efforts. 2025 saw a notable expansion of Atlantic Union Bank into new geographies, thus extending our community impact to areas that had not previously benefited from our support. From volunteer programs and educational workshops to charitable contributions and local collaborations, we work to address the evolving needs of our communities and look for ways to create opportunities for growth, empowerment and confidence.

Supporting the community is not only a responsibility, but also a privilege. This sentiment and dedication are pervasive across the bank. The stories and milestones captured within this report show the steadfast efforts and passion of our Teammates and partners. Together, we have made a meaningful difference, and we remain committed to our communities in the years ahead.

Thank you for your continued trust and support. We are humbled and grateful to serve our region and look forward to an even brighter future.

Best,

John C. Asbury
Chief Executive Officer
Atlantic Union Bank

Maria Tedesco
President and Chief Operating Officer
Atlantic Union Bank



HOW WE SUPPORT

Our Community

AUB is committed to making a positive impact in the communities we serve. 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](#)

2025 CSR REPORT

About

This report details AUB's focus on being a responsible corporation that makes a positive impact on our community. This report includes details about our commitment to the environment, social responsibility and strong governance. We are proud to highlight our commitment to making the communities around us better and more resilient.

[Learn More](#)



HOW WE SUPPORT

Responsible Business & Corporate Governance

As a company, Atlantic Union Bank is committed to responsible business conduct and ethical, transparent governance. We demonstrate this commitment through our sound marketing practices, providing customer-centric care, seeking to mitigate cybersecurity risk and investing in Teammate learning.

[Learn More](#)

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](#)



Cautionary Information and Forward-Looking Statements

The information provided in this report reflects Atlantic Union Bankshares Corporation's (the "Company") approach to corporate social responsibility related matters as of the date of publication and is subject to change without notice. Our approach to inclusion of disclosures in this report is different from disclosures included in mandatory regulatory reporting, including under U.S. Securities and Exchange Commission ("SEC") regulations, if applicable. Any inclusion of information in this report is not an indication that the subject or information is material to us for SEC reporting purposes or any other purposes, including any investment or voting decision with respect to Company securities. This report is intended to highlight some of the work of the Company in the areas of corporate social responsibility. It is not comprehensive or necessarily representative of all of our activities in those areas.

This report contains certain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, including, without limitation, statements relating to our plans, expectations, efforts, programs, goals, projections, and statements that include other projections, predictions, expectations or beliefs about future events or results or otherwise are not statements of historical fact. Such forward-looking statements are based on certain assumptions as of the time they are made, and are inherently subject to known and unknown risks, uncertainties, and other factors, some of which cannot be predicted or quantified, that may cause actual results, performance, or achievements to be materially different from those expressed or implied by such forward-looking statements. Forward-looking statements are often characterized by the use of qualified words (and their derivatives) such as "expect," "seek to," "strive to," "anticipate," "vision," "committed," "believe," "intend," "estimate," "continue," "plan," "project," "target," "goal," "will," "may," "view," "potential," or words of similar meaning or other statements concerning opinions of judgment of the Company and our management about future events. Although we believe that our expectations with respect to forward-looking statements are based upon reasonable assumptions within the bounds of our existing knowledge of our business and operations, there can be no assurance that actual future results, performance, or achievements of, or trends affecting, us will not differ materially from any projected future results, performance, achievements or trends expressed or implied by such forward-looking statements. Actual future results, performance, achievements or trends may differ materially from those anticipated depending on a variety of factors, including, but not limited to: 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, inflation, an increase in unemployment levels, U.S. fiscal debt budget and tax matters, U.S. government shutdowns, 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 or in the financial services sector; competitive pressures on product pricing and services; success, impact, and timing of our business strategies; legislative or regulatory changes and requirements, including changes impacting the rulemaking, supervision, examination and enforcement priorities of the federal banking agencies; monetary, fiscal and regulatory policies of the U.S. government; potential claims, damages, and fines related to litigation or government actions; technological risks and developments, and cyber threats, attacks, or events; and data quality and availability. Please also refer to such other factors as discussed throughout 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, 2025, and related disclosures in other filings, which have been filed with the SEC and are available on the SEC's website at www.sec.gov. All risk factors and uncertainties described herein and therein should be considered in evaluating forward-looking statements, and all the forward-looking statements are expressly qualified by the cautionary statements contained or referred to herein and therein. Readers are cautioned not to rely too heavily on forward-looking statements, which speak only as of the date they are made. We do not intend or assume any obligation to update, revise or clarify any forward-looking statements, whether as a result of new information, future events or otherwise, except as required by law.

No reports, documents or websites that are cited or referenced to in this report shall be deemed to form any part of this report. Information contained in this report that has been obtained from third-party sources, including those publicly available, is believed to be reliable, but no representation or warranty is made by the Company as to the quality, completeness, accuracy, fitness for a particular purpose or non-infringement of such information. Sources of third-party information referred to herein retain all rights with respect to such data and use of such data by the Company herein shall not be deemed to grant a license to any third party.

This report was published on March 10, 2026.

Who We Are

Our Core Values will be our guide.

In 2026, Atlantic Union Bank celebrates 124 years of service to our community. We are committed to living our core values now and for the next 124 years.



CARING

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



COURAGEOUS

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



COMMITTED

Driven to help our clients, Teammates and Atlantic Union Bank succeed by doing what is right and being accountable for our actions.

Culture and Inclusion

By embracing a diversity of thought and experiences, we treat everyone with respect. From our community involvement and charitable giving to our Teammate hiring, retention strategies and daily interactions, Culture & Inclusion is woven into every aspect of how we approach our business.

2025 Highlights (\$bn)

\$37.6 ASSETS

\$27.8 LOANS

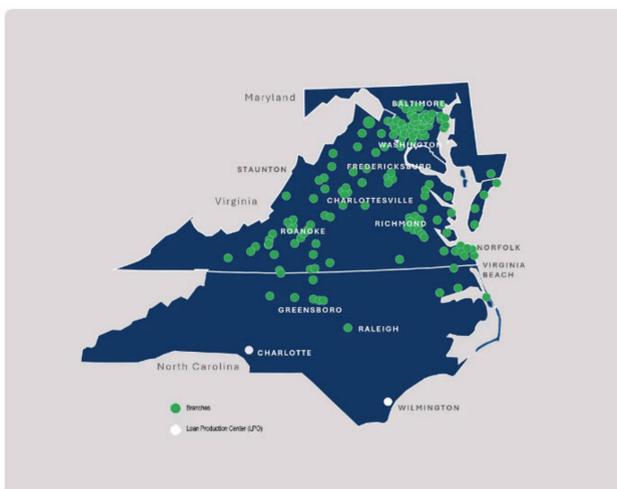
\$30.5 DEPOSITS

\$5.7 MARKET CAP

As of December 31, 2025, AUB operated 178 branches across the Virginia, North Carolina, Maryland and Washington D.C. footprint. 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

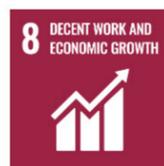
Assets, Loans, Deposits and Branch Count are as of December 31, 2025. Market Cap as of January 21, 2026.



United Nations Sustainable Development Goals

Atlantic Union Bank 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. Atlantic Union Bank is particularly aligned with and focused on 8 of these 17 goals.

By working to achieve these goals, Atlantic Union Bank 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 some of the accolades we have been honored with.



John Asbury, CEO
Virginia Business's Power 50 List 2025
Virginia 500 Power List 2025-2026
Virginia Business Person of the Year 2025



Maria Tedesco, President & COO
American Banker's Most Powerful Women in Banking: Women to Watch 2025



Clare Miller, Chief Human Resources Officer
Virginia Business Women in Leadership 2025
Top 100 Human Resources Professionals & Top 100 Human Resource Teams 2025



Nathalia D. Artus, SVP, Director of Community Development & Reinvestment
ABA Foundation Community Commitment Award 2025



Top Workplaces 2025



Forbes 2025 America's Best Companies to Work For and Invest In



Richmond Times-Dispatch Best Bank 2025
(7 time winner)



Virginia Talent + Opportunity Partnership Top Employer for Interns 2025

Cautionary Information and Forward-Looking Statements

The information provided in this report reflects Atlantic Union Bankshares Corporation's (the "Company") approach to corporate social responsibility related matters as of the date of publication and is subject to change without notice. Our approach to inclusion of disclosures in this report is different from disclosures included in mandatory regulatory reporting, including under U.S. Securities and Exchange Commission ("SEC") regulations, if applicable. Any inclusion of information in this report is not an indication that the subject or information is material to us for SEC reporting purposes or any other purposes, including any investment or voting decision with respect to Company securities. This report is intended to highlight some of the work of the Company in the areas of corporate social responsibility. It is not comprehensive or necessarily representative of all of our activities in those areas.

This report contains certain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, including, without limitation, statements relating to our plans, expectations, efforts, programs, goals, projections, and statements that include other projections, predictions, expectations or beliefs about future events or results or otherwise are not statements of historical fact. Such forward-looking statements are based on certain assumptions as of the time they are made, and are inherently subject to known and unknown risks, uncertainties, and other factors, some of which cannot be predicted or quantified, that may cause actual results, performance, or achievements to be materially different from those expressed or implied by such forward-looking statements. Forward-looking statements are often characterized by the use of qualified words (and their derivatives) such as "expect," "seek to," "strive to," "anticipate," "vision," "committed," "believe," "intend," "estimate," "continue," "plan," "project," "target," "goal," "will," "may," "view," "potential," or words of similar meaning or other statements concerning opinions of judgment of the Company and our management about future events. Although we believe that our expectations with respect to forward-looking statements are based upon reasonable assumptions within the bounds of our existing knowledge of our business and operations, there can be no assurance that actual future results, performance, or achievements of, or trends affecting, us will not differ materially from any projected future results, performance, achievements or trends expressed or implied by such forward-looking statements. Actual future results, performance, achievements or trends may differ materially from historical results or those anticipated depending on a variety of factors, including, but not limited to: 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, inflation, an increase in unemployment levels, U.S. fiscal debt budget and tax matters, U.S. government shutdowns, 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 or in the financial services sector; competitive pressures on product pricing and services; success, impact, and timing of our business strategies; legislative or regulatory changes and requirements, including changes impacting the rulemaking, supervision, examination and enforcement priorities of the federal banking agencies; monetary, fiscal and regulatory policies of the U.S. government; potential claims, damages, and fines related to litigation or government actions; technological risks and developments, and cyber threats, attacks, or events; and data quality and availability. Please also refer to such other factors as discussed throughout 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, 2025, and related disclosures in other filings, which have been filed with the SEC and are available on the SEC's website at www.sec.gov. All risk factors and uncertainties described herein and therein should be considered in evaluating forward-looking statements, and all the forward-looking statements are expressly qualified by the cautionary statements contained or referred to herein and therein. Readers are cautioned not to rely too heavily on forward-looking statements, which speak only as of the date they are made. We do not intend or assume any obligation to update, revise or clarify any forward-looking statements, whether as a result of new information, future events or otherwise, except as required by law.

No reports, documents or websites that are cited or referenced to in this report shall be deemed to form any part of this report. Information contained in this report that has been obtained from third-party sources, including those publicly available, is believed to be reliable, but no representation or warranty is made by the Company as to the quality, completeness, accuracy, fitness for a particular purpose or non-infringement of such information. Sources of third-party information referred to herein retain all rights with respect to such data and use of such data by the Company herein shall not be deemed to grant a license to any third party.

This report was published on March 10, 2026.

Quick Links

- About
- Social
- Environment
- Governance

Contact Us

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



Our Community



Financial Inclusion

Increasing access to financial tools and education so individuals can better navigate their financial lives.



Community Involvement

Focused on being a good corporate partner that makes a positive difference in our community.



Culture & Wellness

Our culture is enriched through our commitment to inclusion, which cultivates a sense of belonging for all Teammates.

Community Goals

Atlantic Union Bank 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.



Cautionary Information and Forward-Looking Statements

The information provided in this report reflects Atlantic Union Bankshares Corporation's (the "Company") approach to corporate social responsibility related matters as of the date of publication and is subject to change without notice. Our approach to inclusion of disclosures in this report is different from disclosures included in mandatory regulatory reporting, including under U.S. Securities and Exchange Commission ("SEC") regulations, if applicable. Any inclusion of information in this report is not an indication that the subject or information is material to us for SEC reporting purposes or any other purposes, including any investment or voting decision with respect to Company securities. This report is intended to highlight some of the work of the Company in the areas of corporate social responsibility. It is not comprehensive or necessarily representative of all of our activities in those areas.

This report contains certain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, including, without limitation, statements relating to our plans, expectations, efforts, programs, goals, projections, and statements that include other projections, predictions, expectations or beliefs about future events or results or otherwise are not statements of historical fact. Such forward-looking statements are based on certain assumptions as of the time they are made, and are inherently subject to known and unknown risks, uncertainties, and other factors, some of which cannot be predicted or quantified, that may cause actual results, performance, or achievements to be materially different from those expressed or implied by such forward-looking statements. Forward-looking statements are often characterized by the use of qualified words (and their derivatives) such as "expect," "seek to," "strive to," "anticipate," "vision," "committed," "believe," "intend," "estimate," "continue," "plan," "project," "target," "goal," "will," "may," "view," "potential," or words of similar meaning or other statements concerning opinions of judgment of the Company and our management about future events. Although we believe that our expectations with respect to forward-looking statements are based upon reasonable assumptions within the bounds of our existing knowledge of our business and operations, there can be no assurance that actual future results, performance, or achievements of, or trends affecting, us will not differ materially from any projected future results, performance, achievements or trends expressed or implied by such forward-looking statements. Actual future results, performance, achievements or trends may differ materially from historical results or those anticipated depending on a variety of factors, including, but not limited to: 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, inflation, an increase in unemployment levels, U.S. fiscal debt budget and tax matters, U.S. government shutdowns, 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 or in the financial services sector; competitive pressures on product pricing and services; success, impact, and timing of our business strategies; legislative or regulatory changes and requirements, including changes impacting the rulemaking, supervision, examination and enforcement priorities of the federal banking agencies; monetary, fiscal and regulatory policies of the U.S. government; potential claims, damages, and fines related to litigation or government actions; technological risks and developments, and cyber threats, attacks, or events; and data quality and availability. Please also refer to such other factors as discussed throughout 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, 2025, and related disclosures in other filings, which have been filed with the SEC and are available on the SEC's website at www.sec.gov. All risk factors and uncertainties described herein and therein should be considered in evaluating forward-looking statements, and all the forward-looking statements are expressly qualified by the cautionary statements contained or referred to herein and therein. Readers are cautioned not to rely too heavily on forward-looking statements, which speak only as of the date they are made. We do not intend or assume any obligation to update, revise or clarify any forward-looking statements, whether as a result of new information, future events or otherwise, except as required by law.

No reports, documents or websites that are cited or referenced to in this report shall be deemed to form any part of this report. Information contained in this report that has been obtained from third-party sources, including those publicly available, is believed to be reliable, but no representation or warranty is made by the Company as to the quality, completeness, accuracy, fitness for a particular purpose or non-infringement of such information. Sources of third-party information referred to herein retain all rights with respect to such data and use of such data by the Company herein shall not be deemed to grant a license to any third party.

This report was published on March 10, 2026.

Quick Links

- [About](#)
- [Social](#)
- [Environment](#)
- [Governance](#)

Contact Us

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



Financial Inclusion

Home | CSR | Social | Financial Inclusion

Accessible Banking Solutions

We are committed to increasing people's access to financial tools by ensuring our products are designed with affordability in mind for the communities we serve. This helps people access financial freedom for themselves and their families. Our Steps Toward Achieving Results (STAR) program is designed to make owning a home an affordable reality. This year, through our STAR program, we helped 334 families reach their goals of homeownership or home improvement.

Since 2022, our PRISM Checking/Savings accounts have been Bank On certified, meeting standards for safe, low-cost financial products. These accounts offer a low minimum opening deposit, a low monthly maintenance fee, no overdrafts, free branch access and functionalities like Bill Pay and Online Banking.

To further support financial access, [PRISM accounts](#) come with waived fees for our youngest and senior customers. Additionally, we offer [Thank U Checking](#), a low-cost account option for military personnel, educators, healthcare professionals and first responders.



Round Up Savings

In 2024 we introduced [Round-Up Savings](#) – an easy way for people to save. Round-Up Savings rounds up every transaction made with a debit card to the nearest whole dollar and moves the extra into a savings account. This helps customers automatically save small amounts that can really add up over time. Last year, our customers collectively "rounded up" and moved \$1.375 million to savings accounts.

Opening Doors to Homeownership

We believe that owning a home shouldn't be out of reach—especially for those working hard to achieve it. That's why we are committed to providing down payment assistance, affordable loan options and community-focused lending to help individuals and families turn their homeownership dreams into reality.

In 2025 alone, we:

- Provided \$835,000 in down payment assistance to support 64 homebuyers, making homeownership more accessible.
- Helped 230 first-time buyers secure financing, guiding them through the process with personalized support.
- Funded over \$47.4 million mortgages in low-to-moderate income (LMI) areas and underserved communities, increasing access to housing opportunities.

For many, purchasing a home is one of the most significant financial steps they will take. Whether it's a young family buying their first home, a long-time renter finally achieving homeownership or a community member finding stability in an affordable home, we are here to offer qualified buyers the financial resources and guidance needed to make it happen.

Community Lending Specialists (CLS) serve as a bridge between Atlantic Union Bank and the communities that need financial access the most. The CLS team's mission is to extend banking services, products and financial education to low to moderate income (LMI) neighborhoods and other under resourced areas, providing individuals and families with the tools to build long-term financial stability.

The CLS team works closely with community organizations, housing partners and local businesses to bring financial guidance directly into the neighborhoods they serve. The team has a strong focus on supporting first time homebuyers, offering education on the homebuying process, credit readiness, budgeting and long term financial planning. CLS provides personalized support to help potential homebuyers strengthen their financial profile—whether through improving credit, building healthier financial habits or better understanding the steps that lead to sustainable homeownership.

Through this relationship driven approach, CLS helps expand responsible access to capital, supports financial empowerment and increases opportunities for homeownership and economic mobility in the communities that need it most.

Helping when times are tough

When unexpected challenges affect our communities or our customers, Atlantic Union Bank stands ready to respond with compassion and practical solutions. Throughout 2025, the Mortgage Assistance Center (MAC) supported more than 650 homeowners facing financial hardship. At its core, MAC serves homeowners experiencing unexpected challenges—such as job loss, medical emergencies or the passing of a loved one. By offering customized solutions like loan modifications, forbearances and alternative options, MAC has helped numerous families avoid foreclosure and find a path forward. In 2025 alone, these efforts restructured or deferred more than \$16 million in mortgage obligations, enabling families to remain in their homes.

Our commitment was especially evident during the 2025 federal government shutdown, when many families and businesses experienced heightened financial strain. In response, Atlantic Union Bank implemented a month-to-month payment deferral program for mortgages, HELOCs, HELOANs and Tranches, administered primarily through MAC. Several departments throughout the bank also assisted in waiving late and other fees to ease additional strain. These efforts protected borrowers' credit standing and provided critical relief to more than 130 clients.

Banzai Financial Education Program

Learning about money is an eye-opener and door-opener to future success. That's why Atlantic Union Bank sponsors Banzai, an online financial education platform, giving educators, students and community members free access to fun, easy to follow lessons right on their smartphone or computer.

Since partnering with Banzai, AUB has been able to help more than **42,000 students** and **885 educators** in our service areas to become better prepared for a successful financial future.

Many options exist for financial education teaching materials. Unfortunately, most of the options available do not engage students with interesting and relevant material that is based on the real world. The Banzai Financial Literacy Program teaches proven principles through real life scenarios in an interactive virtual environment. Students are able to work at their own learning pace. Representatives from Atlantic Union Bank have also made themselves available to provide in-class support to students working through the program.

In addition to teaching financial skills in the classroom, we believe it's never too late to begin your financial journey. With online platforms making learning more accessible than ever, financial education is within reach for all ages. As part of our ongoing commitment to the communities we serve, empowering individuals through financial literacy is a top priority. Our goal is to support schools, teachers, students and community members in building stronger financial futures.

[Visit Banzai](#)

2025 Banzai Numbers:

- ✓ 173 Sponsored Schools
- ✓ 14,740 Workbooks Ordered
- ✓ 84 New Teachers
- ✓ 3,748 Total Student Sign-Ups
- ✓ 10,150 Student Logins
- ✓ 8,680 Hours Spent
- ✓ 56% Average Pre-Test Score
- ✓ 80% Average Post-Test Score

Accessible Banking Solutions

Solutions Banking

[Solutions Banking](#) is a financial wellness program for businesses as a no-cost component of their employee benefits package. Atlantic Union Bank provides the companies' employees with special banking rewards and tailored financial education through one-to-one consultation, tailored seminars, webinars and our on-demand financial education platform with Banzai.

In 2025, our Solutions Banking team made a measurable impact:

- 377 companies participated in the program.
- 290 site visits were conducted to deliver tailored support directly to businesses.
- 154 financial education events were hosted to help employees at all levels enhance their financial well-being.
- Over 1,800 were reached with financial education.
- 938 hours volunteered.

Through Solutions Banking, Atlantic Union Bank is:

- making financial education accessible to workplaces throughout the bank's footprint
- addressing the unique needs of employees from entry level to the C-suite
- reducing a top workforce pain point of attracting and retaining talent with our added employee financial wellness benefit.

We want businesses to have the tools to empower their teams with financial education. We believe in equipping employees with the knowledge and tools they need to thrive financially.

Teammates pictured: Cheryl Kirby, Vanessa Sungalo, Jennifer Huffman, Tonya Young



Small business loans make an impact

We are committed to strengthening our business ecosystem by providing small businesses with the financing they need to grow, create jobs and drive economic success. In 2025, Atlantic Union Bank was the top SBA 7a lender for a bank that is headquartered in Virginia, with over \$45 million in loans. We are committed to helping businesses across our communities thrive.

As a Preferred SBA Lender, our experienced Relationship Managers guide business owners through the benefits of SBA 7a, 504 and Express loans, helping them select the financing options for their unique needs. From navigating documentation and approvals to structuring loan terms that align with their goals, we are dedicated to making the lending process seamless.

Beyond our SBA lending, our in-branch business loans play an equally vital role in fostering thriving local economies. Smaller-dollar loans often serve as the first spark that helps entrepreneurs launch, stabilize or expand their operations—whether that's purchasing essential equipment, hiring their first employee or managing seasonal cash flow. By offering personalized guidance and relationship-based lending, our branch teams ensure that even modest investments can create a meaningful, measurable impact for the businesses and communities we serve. In 2025, our branch network supported 84 small businesses with loans totaling \$3.47 million.

Pictured: AUB Head of SBA Lending John Young with SBA Chief Linda Reilly and Business Finance Group (BFG) Chair, Scot Browning.



Business Support & Community Impact

Atlantic Union Bank is committed to helping bring business visions to life while strengthening the communities we serve. We work alongside local businesses to help them build on their success and take their companies to the next level with a financial partner they can trust.

Our team of 29 Business Bankers and 4 Team Leaders are dedicated to supporting small businesses across our footprint. In 2025, we funded more than **\$108,743,609** in loans and connected **678 clients** with our trusted Atlantic Union Bank partners. These efforts reflect our commitment to fostering economic growth, expanding opportunity, and empowering entrepreneurs to thrive.

Our responsibility to the community extends beyond banking. We reinvested more than **\$200,000** back into our business communities through donations, sponsorships and memberships—supporting organizations and initiatives that strengthen local economies and contribute to long term community prosperity.

Atlantic Union Bank remains focused on helping ensure a thriving future for the businesses and communities we proudly serve.



A Trusted Partner

At Atlantic Union Bank, we are deeply committed to understanding the needs of women and minority owned businesses and equipping them with the tools, resources and support needed to thrive. Through strong affinity partnerships across our communities, we participate in workshops, seminars, and networking opportunities designed to promote education, financial empowerment and business development. Our dedicated team of Bankers works closely with entrepreneurs to help them make informed financial decisions and confidently pursue their business goals.

In 2025, we partnered with 17 women and minority organizations through donations, sponsorships and memberships. Our team attended, volunteered at, and facilitated more than 35 meetings and events focused on financial literacy for small business owners. We also responded to over 128 inquiries from entrepreneurs seeking guidance through our Women and Minority Business Banking website.

We remain committed to being a trusted partner and advocate for the businesses we serve—today and in the years ahead.

Teammates pictured: Brenda Highman, Katrice Howard, Angela Sadsad and Neddal Abu-Taa



Our Customer: Heba's Health Foods

Walk into Heba's Health Foods & Elwazeer Market, and you'll know you've stepped into a community meeting place. With the owner, Ebram Ibrahim, often working the counter, he greets his regular customers by name.

As Ebram looks to expand throughout Virginia, Maryland and beyond, his Atlantic Union Bank Relationship Manager, Paul Reilly, is with him every step of the way. Ebram loves that he has a bank where his business is a priority. As Ebram says, "It's more than a business relationship – it feels like a partnership. Paul is always available, supportive and treats us like part of the Atlantic Union Bank family." That personal connection has helped him expand his business to a second and third location.

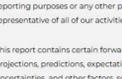
[Read More](#)

Fair Banking and Lending

This report contains certain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, including, without limitation, statements relating to our plans, expectations, efforts, programs, goals, projections, and statements that include other projections, predictions, expectations or beliefs about future events or results or otherwise are not statements of historical fact. Such forward-looking statements are based on certain assumptions as of the time they are made, and are inherently subject to known and unknown risks, uncertainties, and other factors, some of which cannot be predicted or quantified, that may cause actual results, performance, or achievements to be materially different from those expressed or implied by such forward-looking statements. Forward-looking statements are often characterized by the use of qualified words (and their derivatives) such as "expect," "seek to," "strive to," "anticipate," "vision," "committed," "believe," "intend," "estimate," "continue," "plan," "project," "target," "goal," "may," "will," "view," "potential," or words of similar meaning or other statements concerning opinions of judgment of the Company and our management about future events. Although we believe that our expectations with respect to forward-looking statements are based upon reasonable assumptions within the bounds of our existing knowledge of our business and operations, there can be no assurance that actual future results, performance, or achievements of, or trends affecting, us will not differ materially from any projected future results, performance, achievements or trends expressed or implied by such forward-looking statements. Actual future results, performance, achievements or trends may differ materially from historical results or those anticipated depending on a variety of factors, including, but not limited to: 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, inflation, an increase in unemployment levels, U.S. fiscal debt budget and tax matters, U.S. government shutdowns, 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 or in the financial services sector; competitive pressures on product pricing and services; success, impact, and timing of our business strategies; legislative or regulatory changes and requirements, including changes impacting the rulemaking, supervision, examination and enforcement priorities of the federal banking agencies; monetary, fiscal and regulatory policies of the U.S. government; potential claims, damages, and fines related to litigation or government actions; technological risks and developments, and cyber threats, attacks, or events; and data quality and availability. Please also refer to such other factors as discussed throughout 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, 2025, and related disclosures in other filings, which have been filed with the SEC and are available on the SEC's website at www.sec.gov. All risk factors and uncertainties described herein and therein should be considered in evaluating forward-looking statements, and all the forward-looking statements are expressly qualified by the cautionary statements contained or referred to herein and therein. Readers are cautioned not to rely too heavily on forward-looking statements, which speak only as of the date they are made. We do not intend or assume any obligation to update, revise or clarify any forward-looking statements, whether as a result of new information, future events or otherwise, except as required by law.

No reports, documents or websites that are cited or referenced to in this report shall be deemed to form any part of this report. Information contained in this report that has been obtained from third-party sources, including those publicly available, is believed to be reliable, but no representation or warranty is made by the Company as to the quality, completeness, accuracy, fitness for a particular purpose or non-infringement of such information. Sources of third-party information referred to herein retain all rights with respect to such data and use of such data by the Company herein shall not be deemed to grant a license to any third party.

This report was published on March 10, 2026.



Atlantic Union Bank, located in Atlantic 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.

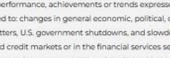


Quick Links

- About
- Social
- Environment
- Governance

Contact Us

Customer Care: [800-990-4628](tel:800-990-4628)
 Mon-Fri: 7am - 8pm ET | Sat: 7am - 5pm ET
 Routing number: 051403164
 NMLS number: 551889



© 2026 Atlantic Union Bank



Community Involvement

Home | CSR | Social | Community Involvement



AUB continues to demonstrate our commitment to communities.

We're proud to show our support and to be a responsible corporate partner for the world around us. It is important that we give back to the communities around us to make them stronger, because when our communities are thriving, so are we.

Volunteerism

In 2025, **1,280 AUB Teammates dedicated 16,722 hours to volunteering, supporting 935 community-based organizations** that are making a meaningful impact. Each hour represents a cause close to a Teammate's heart and reflects our shared commitment to enriching the lives of the people and communities we serve.

Through hands-on service, our Teammates are helping local nonprofits, schools and organizations thrive—strengthening our communities and making a lasting difference where it matters most.



Month of Caring

In November 2025, Atlantic Union Bank launched our inaugural Month of Caring—a bank-wide initiative encouraging Teammates to support their local communities through volunteer service and charitable giving.

Throughout the month, Teammates contributed nearly 1,550 volunteer hours, which Atlantic Union Bank matched through the Dollars for Doers program with a \$5,800 donation to United Way affiliates. Additionally, 556 Teammates participated in the myGiving Spree, directing \$13,780 in incentive dollars to CRA-qualified nonprofit organizations across our footprint.

We also partnered with the American Heart Association to host a Nation of Lifesavers lunch and learn. Teammates gained hands-on training on when and how to administer life-saving CPR and use an AED, empowering them with skills that make a difference both at work and in the community.

A key highlight of our Month of Caring was the Sandwich Showdown, supporting Ronald McDonald House Charities (RMHC) and the families they serve. Volunteers purchased fresh ingredients, teamed up across six RMHC locations in North Carolina, Virginia, Washington, D.C. and Maryland and raced to assemble as many sandwiches as possible in two minutes. This spirited competition produced 379 lunches for RMHC families, with the RMHC Southwest Virginia team leading the pack with 47 sandwiches in just two minutes!

Together, Atlantic Union Bank Teammates showed what it truly means to live our values—Caring, Committed, and Courageous—and created a ripple effect of service that will continue to carry us forward.



AUB's Annual Volunteer Awards

We recognize the outstanding service of our Teammates with AUB's Annual Volunteer Awards. Our 2025 winners are: Vashon Noel, Emerging Community Impact Maker; Amy Ripley Baker, Commitment to Community Award; Gregory Godsey, Leadership Award; and Lauren Whited, Volunteer of the Year.

Teammates pictured: John Asbury, Amy Ripley Baker, Vashon Noel, Lauren Whited, Gregory Godsey, Maria Tedesco



2025 Volunteer of the Year — Lauren Whited

Each year, the Volunteer of the Year Award recognizes a Teammate who generously dedicates their time, compassion, and talents to strengthening our communities. In 2025, we were proud to celebrate Lauren Whited, whose unwavering commitment to service truly embodies what it means to live our values every day.

Lauren devotes much of her volunteer work to the faith community and early childhood learning—two areas she feels deeply connected to. For her, these spaces offer opportunities to support and uplift individuals from their earliest years, creating a foundation of care, stability and belonging. They fuel her drive to serve with intention and compassion.

"I truly root myself in thankfulness for all that I have and part of that is the ability to give to others. Serving others is a core tenet of who I am, and it is important to me that I live that out with purposeful action as often as possible."

Building a workforce for tomorrow

Atlantic Union Bank is committed to cultivating the next generation of banking talent by creating meaningful pathways into the financial industry.

The Enterprise Internship Program is designed to attract and develop future banking professionals by providing meaningful, hands-on experience across key lines of business. Interns gain direct exposure to our operations while participating in curated professional development and community engagement opportunities. As a modern, evolving program, intern roles adapt each year based on the needs of hosting business units, ensuring students receive a broad, inclusive, and well-rounded introduction to the finance industry - creating space for the next generation of finance professionals.

We also sponsor fellowships with the Virginia Bankers Association. The Fellows Program provides students from Virginia's community colleges with hands-on banking experience, professional development and opportunities to engage with leaders across the financial industry. In addition to gaining valuable career insights, Fellows collectively completed over 900 hours of community service this year—demonstrating a deep commitment to both their education and their communities.

Our Future Impact Makers Grant addresses a critical gap in workforce development by funding paid internships at nonprofits and community organizations that primarily serve low- to moderate-income populations. In 2025, we awarded 50 grants to organizations across North Carolina, Virginia, Washington, D.C., and Maryland. These grants provide vital support to organizations as they carry out their missions while also empowering students—who might otherwise be unable to accept an unpaid position—to gain valuable professional experience, participate in development sessions led by Atlantic Union Bank, and take meaningful steps toward their careers.

Beyond our college-level programs, we are committed to providing early career exposure for youth. To introduce younger students to the many career pathways within the financial sector, we partner with schools, after-school programs such as Boys and Girls Clubs, and large-scale career fairs like Mission Tomorrow—a regional event that engages nearly 12,000 eighth-grade students each year. Through guest speakers, interactive games, and reading activities, students explore high-demand fields and begin making informed decisions about their educational and career pathways.



Investments & Philanthropy

Serving our neighbors with financial education and economic empowerment is essential to the commitment we have to our communities. Therefore, our funding priorities are programs that focus on financial education, workforce development and safe and affordable housing.

Our Communities

In 2025, we donated over \$4.5 million to 791 community-based organizations supporting local causes and initiatives through sponsorships and grants that strengthen the communities we serve.

Our top giving priorities are grants and donations to community-based organizations that fund activities that provide community members with access to a safe and affordable place to call home, create and provide economic development opportunities and deliver programming that brings financial education to our communities to prepare people for healthier financial lives.

myGiving

AUB matches up to \$500 a year per Teammate when they give to community based non-profit organization meeting our myGiving guidelines.

In 2025, our program guidelines widened nationally—expanding our charitable impact between Teammate giving and AUB matching over \$170,000 was distributed to causes important to our Teammates - a 13% increase over 2024.

Suter Street Housing Development

Atlantic Union Bank's commitment to strengthening our communities comes to life through partnerships that make a meaningful, lasting impact. One recent example is the four-year journey supporting the development of 21 much-needed affordable housing units in Harrisonburg, Virginia.

What began as a conversation in the office of Teammate Erik Govoni grew into a collaborative, multi-department effort: Consumer Banking assisting with business accounts and personal lines of credit for guarantors, Wholesale Banking providing construction financing and Mortgage supporting prospective buyers—this project reflects the power of cross-bank partnership.

The effort came full circle when Erik volunteered alongside Central Valley Habitat for Humanity to finish the final units on Suter Street. These homes mark an important milestone in the shared mission to create safe, affordable housing opportunities for local families.

This project exemplifies how we live our values: by showing up, working together and investing in brighter futures for the communities we serve.



Community Development Loans and Investments

We recognize that affordable housing and community revitalization are essential to building stronger, more resilient communities. That's why we are committed to making impactful Community Reinvestment Act investments that create opportunities for individuals, families and businesses across our footprint.

Our 2025 Impact:

- \$269 million in community development loans across 40 projects, supporting initiatives that drive economic growth, affordable housing development and revitalization efforts.
- \$82 million invested in affordable housing, expanding access to safe and stable homes for low-to-moderate-income individuals and families.
- \$31 million in investments for small business financing, providing entrepreneurs with resources to create or retain jobs, providing entrepreneurs with resources to keep their business strong.

Through these strategic investments, we are funding projects that create more affordable housing, support small businesses and revitalize neighborhoods. Every dollar we invest reflects our deep commitment to strengthening communities and making economic opportunities more accessible.

We don't just invest in projects—we invest in people, neighborhoods and a brighter future for the communities we serve.



Inclusive Sourcing Statement

We are committed to establishing and maintaining supplier relationships that deliver the highest level of service, quality and value. We know having a variety of suppliers is important in developing innovative business solutions and delivering the best value and service to customers and the overall community. We seek to develop networks of capable suppliers, not only to meet our own sourcing needs but to enable these businesses to become pillars of the industries and communities where they operate.

Community Reinvestment Act

In 2025, Atlantic Union Bank maintained a satisfactory Community Reinvestment Act (CRA) rating which reflects our ongoing commitment to meeting the credit, investment and service needs of the communities we serve.

[Learn more about our CRA efforts](#)

Cautionary Information and Forward-Looking Statements

The information provided in this report reflects Atlantic Union Bankshares Corporation's (the "Company") approach to corporate social responsibility related matters as of the date of publication and is subject to change without notice. Our approach to inclusion of disclosures in this report is different from disclosures included in mandatory regulatory reporting, including under U.S. Securities and Exchange Commission ("SEC") regulations, if applicable. Any inclusion of information in this report is not an indication that the subject or information is material to us for SEC reporting purposes or any other purposes, including any investment or voting decision with respect to Company securities. This report is intended to highlight some of the work of the Company in the areas of corporate social responsibility. It is not comprehensive or necessarily representative of all of our activities in these areas.

This report contains certain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, including, without limitation, statements relating to our plans, expectations, efforts, programs, goals, projections, and statements that include other projections, predictions, expectations or beliefs about future events or results or otherwise are not statements of historical fact. Such forward-looking statements are based on certain assumptions as of the time they are made, and are inherently subject to known and unknown risks, uncertainties, and other factors, some of which cannot be predicted or quantified, that may cause actual results, performance, or achievements to be materially different from those expressed or implied by such forward-looking statements. Forward-looking statements are often characterized by the use of qualified words (and their derivatives) such as "expect," "seek to," "strive to," "anticipate," "vision," "committed," "believe," "intend," "estimate," "continue," "plan," "project," "target," "goal," "will," "may," "view," "potential," or words of similar meaning or other statements concerning opinions of judgment of the Company and our management about future events. Although we believe that our expectations with respect to forward-looking statements are based upon reasonable assumptions within the bounds of our existing knowledge of our business and operations, there can be no assurance that actual future results, performance, or achievements of, or trends affecting, us will not differ materially from any projected future results, performance, achievements or trends expressed or implied by such forward-looking statements. Actual future results, performance, achievements or trends may differ materially from historical results or those anticipated depending on a variety of factors, including, but not limited to: 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, inflation, an increase in unemployment levels, U.S. fiscal debt budget and tax matters, U.S. government shutdowns, 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 or in the financial services sector; competitive pressures on product pricing and services; success, impact, and timing of our business strategies; legislative or regulatory changes and requirements, including changes impacting the rulemaking, supervision, examination and enforcement priorities of the federal banking agencies; monetary, fiscal and regulatory policies of the U.S. government; potential claims, damages, and fines related to litigation or government actions; technological risks and developments, and cyber threats, attacks, or events; and data quality and availability. Please also refer to such other factors as discussed and regulatory 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, 2025, and related disclosures in other filings, which have been filed with the SEC and are available on the SEC's website at www.sec.gov. All risk factors and uncertainties described herein and therein should be considered in evaluating forward-looking statements, and all the forward-looking statements are expressly qualified by the cautionary statements contained or referred to herein and therein. Readers are cautioned not to rely too heavily on forward-looking statements, which speak only as of the date they are made. We do not intend or assume any obligation to update, revise or clarify any forward-looking statements, whether as a result of new information, future events or otherwise, except as required by law.

No reports, documents or websites that are cited or referenced to in this report shall be deemed to form any part of this report or information contained in this report that has been obtained from third-party sources, including those publicly available, is believed to be reliable, and no representation or warranty is made by the Company as to the quality, completeness, accuracy, fitness for a particular purpose or non-infringement of such information. Sources of third-party information referred to herein retain all rights with respect to such data and use of such data by the Company herein shall not be deemed to grant a license to any third party.

This report was published on March 10, 2026.



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.



Quick Links

- About
- Social
- Environment
- Governance

Contact Us

Customer Care: 800-990-4828
 Mon-Fri: 7am - 8pm ET | Sat: 7am - 5pm ET
 Routing number: 051403164
 NMLS number: 551889



© 2026 Atlantic Union Bank



Culture & Wellness

Home | CSR | Social | Culture & Wellness

BRIDGE Council

Building Respect and Inclusion While Driving Greater Engagement (BRIDGE)

The BRIDGE Council is a group of 23 dedicated Teammates representing diverse perspectives and experiences across Atlantic Union Bank's footprint. This team plays a critical role in fostering an inclusive, engaged and high performing workplace culture.



Bridge Council anchored by our Workplace Vision Statement:

"Atlantic Union Bank embraces diversity of thought and experience to better serve our stakeholders and achieve our purpose. We commit to cultivating a welcoming workplace where Teammate and customer perspectives are valued and respected."

The BRIDGE Council advances initiatives that reinforce belonging, respect and organizational alignment with our core values of **Caring, Courageous, and Committed**.

Role of BRIDGE Council Members

BRIDGE Council Members:

- Serve as brand ambassadors for Atlantic Union Bank.
- Champion workplace inclusion and strengthen Atlantic Union Bank's position as an employer of choice.
- Model our core values - Caring, Courageous and Committed, in all interactions.
- Foster inclusion across the bank's footprint making visible and meaningful contributions to an inclusive culture.
- Support Teammates as influencers of culture and inclusion particularly through organizational change.



BRIDGE Council Initiatives

The BRIDGE Council drives initiatives that:

- Advance Community Reinvestment Act (CRA) goals through supporting volunteer partnerships with external organizations and other culture & inclusion groups.
- Promote inclusive people-centered programs that help Teammates feel respected, valued and supported.
- Engage individuals with lived experiences to enhance organizational understanding and strengthen internal connections.
- Elevate inclusive observances and deliver webinars focused on well being and workplace civility.
- Support the work and development of Teammate Resource Groups.



Teammate Experience Advocates (TEA)

The Teammate Experience Advocates (TEA) represent a cross functional group of 38 Teammates from all levels and lines of business. Their purpose is to elevate the Teammate experience and strengthen workplace culture by serving as advisors on issues and initiatives that matter most to our workforce.

During their tenure, TEA Members gather and share Teammate insights, identify opportunities for improvement and collaborate with senior leaders and Executive Sponsors to drive solutions aligned with TEA's three cultural pillars.

TEA Pillars

Our well being

Our overall emotional well-being at work.

Our resources

The tools we utilize to perform our tasks.

Our workspace

The physical environment in which we work.



TEA Members

- Communicate regularly within their departments to share TEA updates and gather input prior to meetings.
- Act as champions of Atlantic Union Bank's core values.
- Develop and support programs, actions and events that enhance the Teammate experience.
- Focus on enterprise wide solutions that benefit all Teammates.
- Provide feedback as sounding boards, pilot groups, or focus groups for initiatives impacting the workplace.
- Contribute to special projects related to workplace enhancements and organizational changes.



Teammate Resource Groups

Teammate Resource Groups (TRGs) are voluntary, employee-led organizations that foster a sense of community, provide support and create a more inclusive experience for all Teammates.

In 2025, AUB's TRGs saw significant growth in membership and participation as they continued to strengthen connections, support Teammates and make a meaningful impact. Early in the year, we launched our seventh TRG, expanding opportunities for engagement and inclusion.

From honoring veterans and promoting disability awareness to championing a great place to work for all, our TRGs provide spaces where Teammates can connect, grow and make a difference—both within Atlantic Union Bank and in the communities we serve.



AS OF DECEMBER 2025
Employee Total
3,064 Full-time Teammates

Emerge Program

Sustaining and building on a successful four years, our Emerge Program, an enterprise-wide program focusing on self-development and career exploration, continued with great success. Through Emerge, Teammates from across the organization are encouraged to apply for the program with manager support and are selected based on their ability to demonstrate initiative and professional growth. In 2025, 37 Teammates participated in the program which is an investment in the professional development of these Teammates in a variety of ways:

- Improve their public speaking skills.
- Interact with senior leaders in the bank.
- Create a compelling personal brand.
- Gain insights through assessments.
- Broaden their exposure to other lines of business.

Executive Leadership Acceleration Program (ELAP)

Atlantic Union Bank's Executive Leadership Acceleration Program (ELAP) is an enterprise-wide development experience designed to challenge, inspire and elevate our next generation of executive level talent to prepare them to drive enterprise impact. The program reflects our commitment to cultivating internal talent and building a strong pipeline of leaders who can guide our long-term strategy and uphold our values.

In the 2024-2025 inaugural program, 21 leaders graduated, marking a meaningful investment in developing our talent.

Participants engaged in development experiences designed to:

- Accelerate readiness for expanded and next-level roles.
- Build leadership bench strength and enterprise capabilities.
- Strengthen cross-functional influence and stakeholder leadership.
- Deepen enterprise proficiency to drive innovation and strategic decisions.
- Elevate emotional intelligence and leadership effectiveness.
- Build meaningful relationships and networks across the organization (e.g., mentorship, coaching, and board exposure).

Tuition Reimbursement

Atlantic Union Bank encourages and supports all Teammates in the development of their professional skills and reimburses eligible tuition expenses up to \$5,000 annually for graduate level programs and \$3,000 annually for undergraduate level programs. In 2025, we provided \$64,000 in tuition assistance for our Teammates.

Bank School Programs

For more than four decades, our Bank School programs have supported the professional growth of Teammates across the organization. These programs provide opportunities to deepen banking knowledge, strengthen leadership capabilities and broaden exposure to key areas of our industry. In 2025, 44 Teammates participated in various bank school programs, with twenty-two completing their respective programs.

Teammates attended a variety of external banking schools, including:

- Consumer Bankers Association (CBA) Executive Banking School
- American Bankers Association (ABA) Stonier Graduate School of Banking
- Graduate School of Banking at Louisiana State University (LSU)
- Virginia Bankers Association (VBA) School of Bank Management
- North Carolina School of Banking
- Maryland Banking School

Together, these programs underscore Atlantic Union Bank's commitment to cultivating strong, capable leaders who will help shape the future of our organization and the communities we serve.



Workplace Wellness

myWellbeing

We elevate our wellness program through myWellbeing. The myWellbeing Program, powered by Personify Health, offers fun challenges, helpful content, engaging social options and tools to encourage making wellness a priority for all.

Teammates have an opportunity to earn points by taking charge of their health by watching health and wellness videos, staying on track with annual preventive checkups, participating in financial wellness tasks and community service activities, tracking/maintaining good sleep habits, motivating other Teammates and by participating in many other types of wellbeing activities. Activities include healthy habit challenges, pet challenges and journeys. myWellbeing allows participants to convert their daily activities into steps should Teammates have mobility issues. **In 2025, Teammates logged over 4 billion steps!**

The points earned are converted to Rewards Cash that can be redeemed for major retailer gift cards or merchandise in the Personify Health store. **In 2025, \$965,250 in rewards were paid out through Personify Health**

Cautionary Information and Forward-Looking Statements

The information provided in this report reflects Atlantic Union Bankshares Corporation's (the "Company") approach to corporate social responsibility related matters as of the date of publication and is subject to change without notice. Our approach to inclusion of disclosures in this report is different from disclosures included in mandatory regulatory reporting, including under U.S. Securities and Exchange Commission ("SEC") regulations, if applicable. Any inclusion of information in this report is not an indication that the subject or information is material to us for SEC reporting purposes or any other purposes, including any investment or voting decision with respect to Company securities. This report is intended to highlight some of the work of the Company in the areas of corporate social responsibility. It is not comprehensive or necessarily representative of all of our activities in those areas.

This report contains certain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, including, without limitation, statements based on their plans, expectations, efforts, programs, goals, projections, and statements that include other projections, predictions, expectations or beliefs about future events or results or otherwise are not statements of historical fact. Such forward-looking statements are based on certain assumptions as of the time they are made, and are inherently subject to known and unknown risks, uncertainties, and other factors, some of which cannot be predicted or quantified, that may cause actual results, performance, or achievements to be materially different from those expressed or implied by such forward-looking statements. Forward-looking statements are often characterized by the use of qualified words (and their derivatives) such as "expect," "seek to," "strive to," "anticipate," "vision," "committed," "believe," "intend," "estimate," "continue," "plan," "project," "target," "goal," "will," "may," "view," "potential," or words of similar meaning or other statements concerning opinions of judgment of the Company and our management about future events. Although we believe that our expectations with respect to forward-looking statements are based upon reasonable assumptions within the bounds of our existing knowledge of our business and operations, there can be no assurance that actual future results, performance, or achievements of, or trends affecting, us will not differ materially from any projected future results, performance, achievements or trends expressed or implied by such forward-looking statements. Actual future results, performance, achievements or trends may differ materially from historical results or those anticipated depending on a variety of factors, including, but not limited to: 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, inflation, an increase in unemployment levels, U.S. fiscal debt budget and tax matters, U.S. government shutdowns, 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 or in the financial services sector; competitive pressures on product pricing and services; success, impact, and timing of our business strategies; legislative and regulatory changes and requirements, including changes impacting the rulemaking, supervision, examination and enforcement priorities of the federal banking agencies, monetary, fiscal and regulatory policies of the U.S. government; potential claims, damages, and fines related to litigation or government actions; technological risks and developments, and cyber threats, attacks, or events; and data quality and availability. Please also refer to such other factors as discussed throughout 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, 2025, and related disclosures in other filings, which have been filed with the SEC and are available on the SEC's website at www.sec.gov. All risk factors and uncertainties described herein and therein should be considered in our annual forward-looking statements, and all the forward-looking statements are expressly qualified by the cautionary statements contained or referred to herein and therein. Readers are cautioned not to rely too heavily on forward-looking statements, which speak only as of the date they are made. We do not intend or assume any obligation to update, revise or clarify any forward-looking statements, whether as a result of new information, future events or otherwise, except as required by law.

No reports, documents or websites that are cited or referenced to in this report shall be deemed to form any part of this report. Information contained in this report that has been obtained from third-party sources, including those publicly available, is believed to be reliable, but no representation or warranty is made by the Company as to the quality, completeness, accuracy, fitness for a particular purpose or non-infringement of such information. Sources of third-party information referred to herein retain all rights with respect to such data and use of such data by the Company herein shall not be deemed to grant a license to any third party.

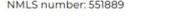
This report was published on March 10, 2026.

Quick Links

- About
- Social
- Environment
- Governance

Contact Us

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



Environment



Committed to sustainability and lessening our environmental impact.

We recognize the importance of protecting the environment and improving the world for generations to come. We have initiated steps to become a greener, more environmentally conscious organization.

Green Vibes Program

The Green Vibes program continues to drive Atlantic Union Bank's commitment to environmental stewardship by reducing operational impact and expanding opportunities for Teammates to engage in environmental learning, service and sustainable practices. Since launching in 2023, the program has focused on practical, measurable improvements—partnering with vendors to refine purchasing, eliminate unnecessary plastics and identify opportunities to conserve natural resources.

Atlantic Union Bank continues to reduce energy consumption through the GridPoint Energy Management System, now deployed across 87 branch locations. In 2025, this system helped achieve a 25% average reduction in energy use, saving 500 kW of power—an emissions reduction equivalent to the carbon sequestration of more than 440 acres of forest in one year. Additional efforts include offering recycling services at all corporate office locations, reducing single use plastics and prioritizing sustainable office equipment and supplies when feasible. Atlantic Union Bank also donates phased out equipment and furniture to partner organizations and businesses whenever possible, extending the life of usable materials and reducing the volume of waste sent to landfills.

In 2025, Green Vibes also created meaningful opportunities for Teammate engagement through a week-long Earth Week celebration. More than 130 Teammates participated in environmental education sessions led by the Chesapeake Bay Foundation and Virginia Master Gardeners, joined a Green Vibes Bingo challenge and attended Atlantic Union Bank Eco Fest, which featured eight Richmond-area organizations focused on environmental stewardship.

The largest Earth Week initiative—the Green Vibes Professional Clothing Drives—spanned nine locations and collected more than 1,500 items. These donations support individuals seeking stable employment while diverting textiles from landfills. With the average American discarding approximately 81 pounds of clothing each year, the initiative delivered measurable benefits for both people and the planet.

"The thoughtful contribution from Atlantic Union Bank has made a meaningful impact on the lives of our students, allowing them to step into interviews, networking events and professional environments with greater confidence and a sense of pride. Your commitment to student success reflects the very best of what community partnership should look like."

— Dr. Arifah N. Goodwin, Assistant Director of Employer Relations, Virginia State University



Smarter Services, Smaller Footprint



We remain committed to delivering an excellent customer experience while actively reducing our environmental footprint. A core part of this effort is expanding and promoting our digital service options, which significantly reduce the need for paper-based processes across the bank.

Today, more than half of our customers receive their statements electronically, eliminating the need for printed mailings and saving an estimated 750 trees each year. Many customers also open new accounts online, reducing the paperwork traditionally required in branches and lowering overall consumption of printed materials.

We also modernized our approach to customer communications by eliminating mass printed brochures and promotional materials in our branches and offices. Instead, we use a print on demand system, ensuring materials are produced only when needed and preventing unnecessary waste from outdated stock.

In addition to reducing paper use on the front end, we are also committed to responsible disposal practices. Through our secure shred program, we recycled 297.58 US short tons of paper, which equates to 5,059 trees saved. This reflects not only our focus on operational efficiency but also our broader commitment to environmental stewardship.

Green Investments:



Atlantic Union Bank supports our partners who wish to be more environmentally friendly. We make capital available to help businesses and communities implement green technology and accelerate the transition to a more sustainable future. In 2025, we provided \$29.4 million in financing for projects like photovoltaic electricity generation systems and electric school bus fleets.

In addition to project specific financing, Atlantic Union Bank manages a \$54.5 million Green Investment Portfolio dedicated to environmentally beneficial initiatives. This portfolio supports a wide array of sustainability efforts, including renewable energy development; energy efficient infrastructure upgrades; construction of high efficiency green buildings; sustainable water and wastewater management solutions; and investments in clean transportation and transit improvements.

Partner Highlight: Tech for Troops

Atlantic Union Bank's partnership with Tech for Troops illustrates how environmental sustainability, workforce development and community engagement can intersect to create meaningful impact. Tech for Troops is a nonprofit organization dedicated to empowering under-resourced Veterans and their families by providing lifelong digital skills through training, education and technology. They refurbish donated electronics and put them in the hands of veterans, helping bridge the digital divide while supporting successful transitions into civilian life.

Through this partnership, Atlantic Union Bank has diverted substantial volumes of electronic waste from landfills. In the past year alone, the bank donated technology valued at more than \$475,000. These refurbished devices help veterans access technology to reach their goals of educational attainment, financial security and career advancement.

Atlantic Union Bank's support extends well beyond equipment donations. In 2025, Tech for Troops was awarded a \$10,000 grant to further their mission and workforce development programs. Teammates across the organization also volunteer their time and expertise—ranging from Enterprise Technology team members assisting with refurbishment efforts and providing board leadership, to bankers delivering financial education workshops for program participants.

Together, Atlantic Union Bank and Tech for Troops demonstrate how thoughtful reuse of resources can reduce environmental impact while expanding opportunity—proving that sustainability efforts can deliver lasting change.



"The Atlantic Union Bank and Tech For Troops model for corporate partnership is a premier example of how a "social enterprise" strategy can solve both business and community challenges simultaneously. We both understand that decommissioned IT equipment isn't just e-waste; it's a career tool for a Veteran and a way to protect our environment simultaneously. ...This model is more than a sponsorship; it is a tactical alignment. It proves that when a corporation aligns its operational needs (secure data destruction and e-waste management) with a nonprofit's capabilities (refurbishment and Veteran training), the result is a lasting, measurable impact on both the planet and the people who served it."

- Mark Casper, Tech for Troops President & CEO

Environmental Goals

Atlantic Union Bank 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.



Cautionary Information and Forward-Looking Statements

The information provided in this report reflects Atlantic Union Bankshares Corporation's (the "Company") approach to corporate social responsibility related matters as of the date of publication and is subject to change without notice. Our approach to inclusion of disclosures in this report is different from disclosures included in mandatory regulatory reporting, including under U.S. Securities and Exchange Commission ("SEC") regulations, if applicable. Any inclusion of information in this report is not an indication that the subject or information is material to us for SEC reporting purposes or any other purposes, including any investment or voting decision with respect to Company securities. This report is intended to highlight some of the work of the Company in the areas of corporate social responsibility. It is not comprehensive or necessarily representative of all of our activities in those areas.

This report contains certain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, including, without limitation, statements relating to our plans, expectations, efforts, programs, goals, projections, and statements that include other projections, predictions, expectations or beliefs about future events or results or otherwise are not statements of historical fact. Such forward-looking statements are based on certain assumptions as of the time they are made, and are inherently subject to known and unknown risks, uncertainties, and other factors, some of which cannot be predicted or quantified, that may cause actual results, performance, or achievements to be materially different from those expressed or implied by such forward-looking statements. Forward-looking statements are often characterized by the use of qualified words (and their derivatives) such as "expect," "seek to," "strive to," "anticipate," "vision," "committed," "believe," "intend," "estimate," "continue," "plan," "project," "target," "goal," "will," "may," "view," "potential," or words of similar meaning or other statements concerning opinions of judgment of the Company and our management about future events. Although we believe that our expectations with respect to forward-looking statements are based upon reasonable assumptions within the bounds of our existing knowledge of our business and operations, there can be no assurance that actual future results, performance, or achievements of, or trends affecting, us will not differ materially from any projected future results, performance, achievements or trends expressed or implied by such forward-looking statements. Actual future results, performance, achievements or trends may differ materially from historical results or those anticipated depending on a variety of factors, including, but not limited to: 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, inflation, an increase in unemployment levels, U.S. fiscal debt budget and tax matters, U.S. government shutdowns, 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 or in the financial services sector; competitive pressures on product pricing and services; success, impact, and timing of our business strategies; legislative or regulatory changes and requirements, including changes impacting the rulemaking, supervision, examination and enforcement priorities of the federal banking agencies; monetary, fiscal and regulatory policies of the U.S. government; potential claims, damages, and fines related to litigation or government actions; technological risks and developments, and cyber threats, attacks, or events; and data quality and availability. Please also refer to such other factors as discussed throughout 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, 2025, and related disclosures in other filings, which have been filed with the SEC and are available on the SEC's website at www.sec.gov. All risk factors and uncertainties described herein and therein should be considered in evaluating forward-looking statements, and all the forward-looking statements are expressly qualified by the cautionary statements contained or referred to herein and therein. Readers are cautioned not to rely too heavily on forward-looking statements, which speak only as of the date they are made. We do not intend or assume any obligation to update, revise or clarify any forward-looking statements, whether as a result of new information, future events or otherwise, except as required by law.

No reports, documents or websites that are cited or referenced to in this report shall be deemed to form any part of this report. Information contained in this report that has been obtained from third-party sources, including those publicly available, is believed to be reliable, but no representation or warranty is made by the Company as to the quality, completeness, accuracy, fitness for a particular purpose or non-infringement of such information. Sources of third-party information referred to herein retain all rights with respect to such data and use of such data by the Company herein shall not be deemed to grant a license to any third party.

This report was published on March 10, 2026.

Responsible Business & Corporate Governance

A Message from Atlantic Union Bankshares Corporation Board Chair Ronald Tillett

2025 marked another exciting year for Atlantic Union Bank, and it has been a privilege to continue my service as Chairman of the Board of Directors of Atlantic Union Bankshares Corporation. I know that financial institutions carry a lot of responsibility to support the well-being of their communities and help them prosper. While Atlantic Union Bank has grown significantly since its founding in 1902, we have not lost sight of the importance of community and doing our part to help people and businesses thrive.

We have always worked to support local businesses, empower families and foster growth in our communities, and we have only strengthened this commitment in recent years. In 2025, Atlantic Union Bank was the top SBA 7a small business lender for a bank headquartered in Virginia. Additionally, Teammates across the bank were active in their communities in 2025, helping to expand access to financial education, provide affordable housing solutions and promote sustainable practices.

We know that the needs of our customers and communities are ever-changing, and we are constantly adjusting to meet those needs. What will never change is our commitment to be part of the fabric of our communities. 2025 was an impactful year for Atlantic Union Bank, and I am excited to keep this positive momentum going forward.

Warm regards,



Ronald Tillett
Atlantic Union Bankshares Corporation, Board Chair



Our Board

We believe that sound and effective corporate governance is the foundation on which to build our corporate culture and communicate our commitment to our core values. Our strong corporate governance policies and practices support our efforts to continue to enhance the value we create for our Teammates, shareholders, customers and communities. To learn more, [visit our Investor Relations page](#).



Corporate Responsibility Practices

Our Board actively oversees current and emerging corporate social responsibility matters, including environmental, social, and governance ("ESG") matters that are relevant to our business, operations, or that are otherwise pertinent to us and our shareholders, teammates, customers, communities and parties with whom we do business. The Nominating and Corporate Governance Committee of our Board is the primary committee responsible for monitoring, evaluating and overseeing the implementation of our corporate responsibility strategy. Our executive leadership, including Chief Executive Officer, Chief Financial Officer, General Counsel and Chief Human Resources Officer, establishes our corporate responsibility strategy. Our management level Corporate Responsibility Committee manages our corporate responsibility activities and makes recommendations to executive leadership on initiatives that support our corporate responsibility strategy. The Corporate Responsibility Committee also reports to the Nominating and Corporate Governance Committee, or the full Board, as appropriate, on developments in corporate responsibility and ESG, and on goals, strategies, opportunities, and risks with respect to our corporate responsibility activities. The Corporate Responsibility Committee convened four times in 2025.

We have established a risk program that includes elements of corporate responsibility as a component of our enterprise risk management framework. Risk in these areas is managed and reported periodically to management-level risk committee that fall under the purview of our Management Risk Committee and Board Risk Committee.

Committed to Responsible Marketing

Our marketing reflects our unwavering commitment to our customers, Teammates and communities. Marketing is a tool for connection, education and empowerment, and we hold ourselves accountable to the highest ethical standards in all we do.

Customer-Centric Approach

Our communications are designed to inform, inspire and empower customers to make confident financial decisions.

Transparency and Trust

We are dedicated to clear communication, and seek to ensure that all materials accurately represent our products and services.

Accessibility

We strive to reflect the diversity of the communities we serve in our marketing and ensure our services are accessible.

Community Focus

At the heart of our marketing is an effort to connect with our communities, fostering economic growth and stability.

Financial Well-being and Security

We handle customer data in a secure and ethical manner, and we advocate for financial literacy, sustainability, cybersecurity and fraud protection.

By upholding these principles, we seek to ensure that our marketing efforts drive business success and contribute meaningfully to the communities we serve. Our Marketing and Compliance teams work closely to ensure fair and responsible communications in service of our customers.

We work to ensure our marketing builds trust, drives positive change and strengthens our communities by aligning our efforts with ethical practices and shared values.

Marketing Purpose:

The Marketing team amplifies our brand, drives growth and deepens relationships to be a trusted partner for our customers, Teammates and communities.



Customer Care

AUB has been committed to delivering exceptional customer experiences through our dedicated Customer Experience Team. Our CX organization listens to our customers, learns from their feedback, and partners across the company to continuously improve the way we serve you.

Our program includes three core areas:

Office of the President

The Office of the President oversees our enterprise wide Complaints & Dissatisfactions Program and manages all incoming feedback from Regulatory bodies, Executive inquiries, Social Media, and Digital channels.

Every AUB teammate who interacts with customers uses our centralized system to document concerns and ensure issues are resolved quickly and thoroughly. We track and address each case according to strict Service Level Agreements (SLAs), ensuring customers receive timely support and clear communication.

Business Line Experience (BLE)

Our Business Line Experience team analyzes feedback from customer complaints, dissatisfactions, and surveys to uncover insights and opportunities for improvement. These insights help guide our executive leadership's priorities and shape enhancements across our products and services.

The BLE team also leads:

- Journey Mapping & Design Sessions: Collaborating with teams across the bank to identify pain points and redesign experiences that make banking easier and more intuitive.
- Customer Impact Analysis: Reviewing new or changing programs to ensure customer needs remain at the center of every decision we make.

Enterprise Incident Management

Our Enterprise Incident Management team monitors, centralizes, and manages events that may impact the customer experience. When issues arise, the team mobilizes quickly to resolve and remediate them, while providing timely communication to customers and teammates.

Their work includes:

- Swift issue response and resolution
- Root cause analysis to prevent recurring problems
- Proactive monitoring to identify potential issues before they affect customers

Privacy and Cybersecurity

We strive to protect the privacy and security of the sensitive information our customers entrust to our care. The cybersecurity threat environment is volatile and dynamic, requiring a robust framework to reduce and mitigate risk. We seek to mitigate cybersecurity risk and associated reputational and compliance risk by:

- Maintaining robust governance of our information security program through rigorous oversight from our Board of Directors, the Board-level Risk Committee and senior management.
- Conducting annual mandatory training for Teammates on information security and providing ongoing information security education and awareness (online training classes, mock phishing attacks and information security awareness materials).
- Implementing Board-approved governance and privacy policies with clear reporting requirements and accountability structures.
- Integrating security-by-design principles and rigorous encryption, maintaining the highest standards of data protection and privacy for our customer.
- Using independent third parties to perform penetration testing of our infrastructure to help us better understand the effectiveness of our controls and improve defenses, and to conduct independent assessments of our program for compliance with regulatory requirements and industry guidelines.
- Maintaining an incident response program intended to enable us to mitigate the impact of, and recover from, any cyberattacks and facilitate communication to internal and external stakeholders, as needed.

Teammates completed over 2,500 hours of security related learning in 2025



Teammate Learning

We are committed to investing in the growth and development of every Teammate – our people are our most important asset. To that end, we support a wide range of training opportunities, from development programs and courses to resources and materials – all designed to foster growth and development, enhance Teammate skill sets and prepare Teammates to be successful in their roles.

In addition to job-specific training opportunities, all Teammates must complete mandatory annual compliance courses in response to regulatory requirements and changes, including anti-money laundering practices, consumer financial protection practices and anti-bribery and fair advertising policies. Training is delivered in multiple modalities: e-learning, job aids, videos, instructor-led and on-the-job practice supported by certified mentors.

In 2025, our Teams completed **76,818 hours** of training, with 29,682 hours directly related to the Bank Secrecy Act (BSA) and compliance.

Cautionary Information and Forward-Looking Statements

The information provided in this report reflects Atlantic Union Bankshares Corporation's (the "Company") regulatory reporting, including to corporate social responsibility related matters as of the date of publication and is subject to change without notice. Our approach to inclusion of disclosures in this report is different from disclosures included in mandatory regulatory reporting, including under U.S. Securities and Exchange Commission ("SEC") regulations, if applicable. Any inclusion of information in this report is not an indication that the subject or information is material to us for SEC reporting purposes or any other purposes, including any investment or voting decision with respect to Company securities. This report is intended to highlight some of the work of the Company in the areas of corporate social responsibility. It is not comprehensive or necessarily representative of all of our activities in those areas.

This report contains certain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, including, without limitation, statements relating to our plans, expectations, efforts, programs, goals, projections, and statements that include other projections, predictions, expectations or beliefs about future events or results or otherwise are not statements of historical fact. Such forward-looking statements are based on certain assumptions as of the time they are made, and are inherently subject to known and unknown risks, uncertainties, and other factors, some of which cannot be predicted or quantified, that may cause actual results, performance, or achievements to be materially different from those expressed or implied by such forward-looking statements. Forward-looking statements are often characterized by the use of qualified words (and their derivatives) such as "expect," "seek to," "strive to," "anticipate," "vision," "committed," "believe," "intend," "estimate," "continue," "plan," "project," "target," "goal," "will," "may," "view," "potential," or words of similar meaning or other statements concerning opinions of judgment of the Company and our management about future events. Although we believe that our expectations with respect to forward-looking statements are based upon reasonable assumptions within the bounds of our existing knowledge of our business and operations, there can be no assurance that actual future results, performance, or achievements of, or trends affecting, us will not differ materially from any projected future results, performance, achievements or trends expressed or implied by such forward-looking statements. Actual future results, performance, achievements or trends may differ materially from historical results or those anticipated depending on a variety of factors, including, but not limited to: 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, inflation, an increase in unemployment levels, U.S. fiscal debt budget and tax; volatility, U.S. government shutdowns, 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; materiality and disruptions in capital and credit markets or in the financial services sector; competitive pressures on product pricing and services; success, impact, and timing of our business strategies; legislative or regulatory changes and requirements, including changes impacting the rulemaking, supervision, examination and enforcement modalities of the federal banking agencies; monetary, fiscal and regulatory policies of the U.S. government; potential claims, damages, and fines related to litigation or government actions; technological risks and developments, and cyber threats, attacks, or events; and data quality and availability. Please also refer to such other factors as discussed throughout 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, 2025, and related disclosures in other filings, which have been filed with the SEC and are available on the SEC's website at www.sec.gov. All risk factors and uncertainties described herein and therein should be considered in evaluating forward-looking statements, and all the forward-looking statements are expressly qualified by the cautionary statements contained or referred to herein and therein. Readers are cautioned not to rely too heavily on forward-looking statements, which speak only as of the date they are made. We do not intend or assume any obligation to update, revise or clarify any forward-looking statements, whether as a result of new information, future events or otherwise, except as required by law.

No reports, documents or websites that are cited or referenced to in this report shall be deemed to form any part of this report. Information contained in this report that has been obtained from third-party sources, including those publicly available, is believed to be reliable, but no representation or warranty is made by the Company as to the quality, completeness, accuracy, fitness for a particular purpose or non-infringement of such information. Sources of third-party information referred to herein retain all rights with respect to such data and use of such data by the Company herein shall not be deemed to grant a license to any third party.

This report was published on March 10, 2026.

Quick Links

- About
- Social
- Environment
- Governance

Contact Us

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

