

Atlantic Union Bankshares

The Largest Regional Bank in Mid-Atlantic, Maryland and Virginia⁽¹⁾

\$38B

Assets⁽²⁾

\$30B

Loans⁽²⁾

\$32B

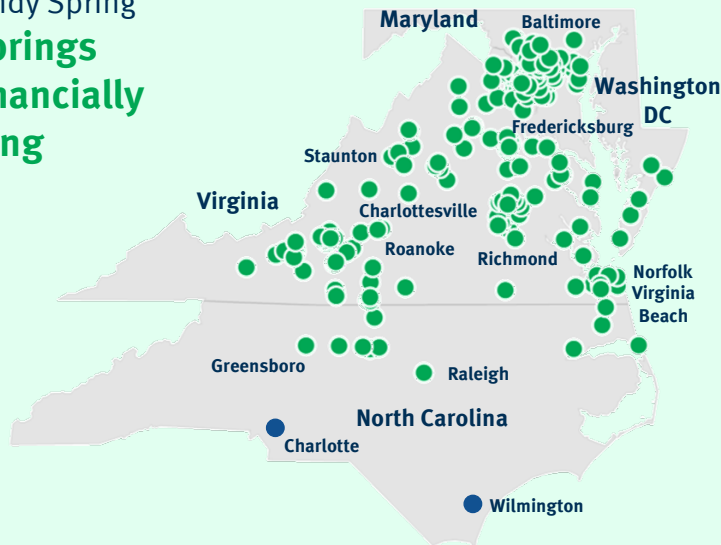
Deposits⁽²⁾

\$4.4B

Market Cap

183 branches across Virginia, North Carolina, and Maryland footprint

Acquisition of Sandy Spring Bancorp, Inc. **brings scale and is financially compelling**



● NYSE: AUB (183)

● LPO (2)

WEST COAST COMMUNITY BANCORP

The Largest Community Bank on California's Central Coast

\$2.7B

Assets

\$2.1B

Loans

\$2.3B

Deposits

\$439M

Market Cap

#1 largest community bank in on California's Central Coast, with branches in Santa Cruz, Monterey, San Luis Obispo, and Santa Clara Counties

15% deposit market share in Santa Cruz County

Reinforced community commitment through **recent merger with 1st Capital**



● OTCQX: WCCB (10)

Source: S&P Global, FactSet, and Investor Presentations. Financial data as of or for the quarter ending 3/31/2025. Market data as of 5/12/2025.

(1) Regional market: Delaware, Maryland, New Jersey, Pennsylvania, Virginia, Washington DC, and West Virginia.

(2) Pro forma for AUB's recently closed acquisition of Sandy Spring Bancorp, Inc. and does not include purchase accounting adjustments.



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