Provident Financial Services, Inc.

Q2 2026

RESULTS PRESENTATION

Forward Looking Statements

Certain statements contained herein are “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995, Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. Such forward-looking statements may be identified by reference to a future period or periods, or by the use of forward-looking terminology, such as “may,” “will,” “believe,” “expect,” “estimate,” "project," "intend," “anticipate,” “continue,” or similar terms or variations on those terms, or the negative of those terms. Forward-looking statements are subject to numerous risks and uncertainties, including, but not limited to, those set forth in Item 1A of the Company's Annual Report on Form 10-K, as supplemented by its Quarterly Reports on Form 10-Q, and those related to the economic environment, particularly in the market areas in which the Company operates, inflation and unemployment, competitive products and pricing, real estate values, fiscal and monetary policies of the U.S. Government, tariffs, changes in accounting policies and practices that may be adopted by the regulatory agencies and the accounting standards setters, changes in government regulations affecting financial institutions, including regulatory fees and capital requirements, changes in prevailing interest rates, potential goodwill impairment, acquisitions and the integration of acquired businesses, credit risk management, asset-liability management, the financial and securities markets and the availability of and costs associated with sources of liquidity.

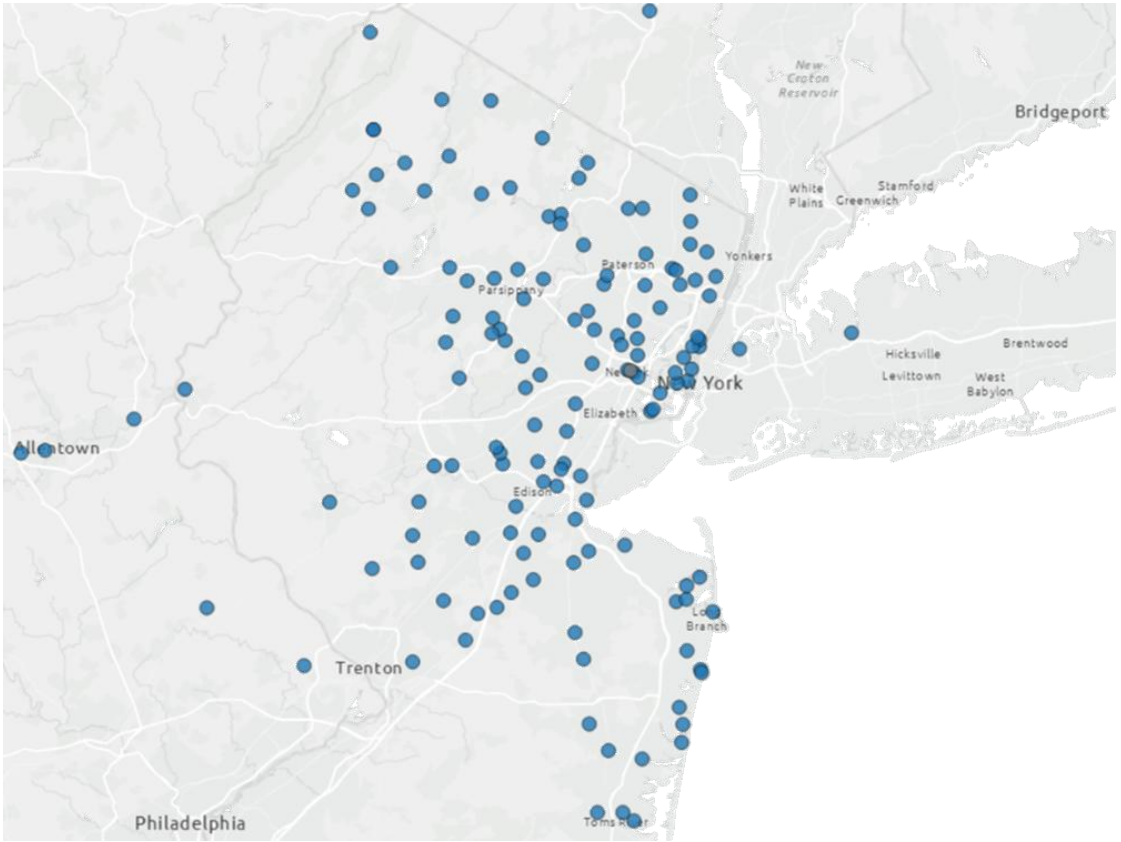
The Company cautions readers not to place undue reliance on any such forward-looking statements which speak only as of the date they are made. The Company advises readers that the factors listed above could affect the Company's financial performance and could cause the Company's actual results for future periods to differ materially from any opinions or statements expressed with respect to future periods in any current statements. The Company does not assume any duty, and does not undertake, to update any forward-looking statements to reflect events or circumstances after the date of this statement.

Provident Bank; Building a Premier Banking Franchise

Company Overview

- Founded in 1839, longest tenured bank headquartered in New Jersey
- 135 branches serving New Jersey, eastern Pennsylvania, and Orange, Queens, and Nassau Counties, New York
- Full-service commercial & consumer bank
- Strong capital, high asset quality, consistent results
- Diversified revenue stream from wealth management and insurance
- Quality earnings driven by earning asset growth, expanding margin, operational efficiency and strong credit quality
- Lakeland merger fully integrated and cost saves fully realized
- Continued focus on evolving digital channels and technology infrastructure

Geographic Overview



Total Assets	Total Loans	Total Deposits	PPNR ROAA	ROATCE	TCE	Wealth AUM	Q2 Insurance Rev
$25.7B	$20.0B	$19.5B	1.87%	16.22%	8.60%	$4.5B	$5.7MM

Provident Financial Services, Inc.

(1) See Appendix for a reconciliation of GAAP and non-GAAP financial measures.

Q2 2026 Core Financial Highlights

Key Metrics

$0.61
Core Diluted EPS

1.27%
Core ROAA

1.87%
Core PPNR ROAA

16.22%
Core ROATCE

Highlights

Expanding profitability metrics year-over-year, achieving a 1.27% core ROAA and 16.22% core ROATCE.

PPNR growth of $18.2 million, or 18.3% compared to the prior year quarter, resulting in a 1.87% core PPNR ROAA which expanded 23 bps compared to the prior year quarter.

Growth in net interest income and record non-interest income **drove revenues of $235 million**, average interest-earning assets increased $272 million, or 4.7% annualized from $23.1 billion in the previous quarter.

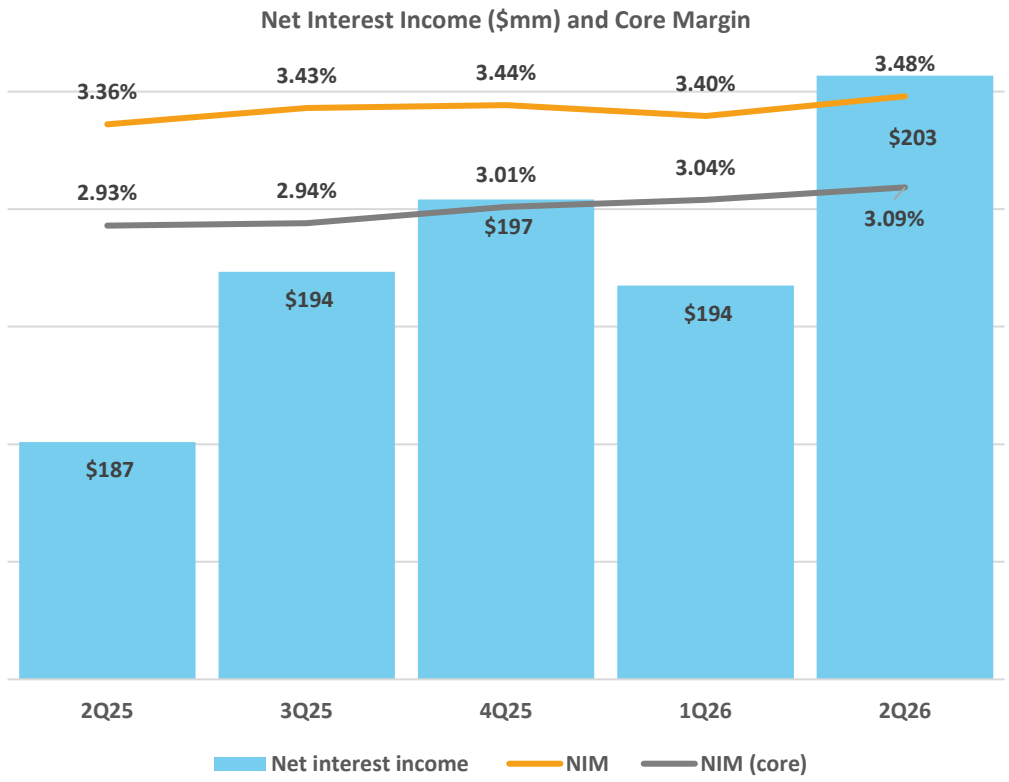
Strong loan growth activity continued, with total commercial loans increasing 9.9% QoQ annualized and our total loan pipeline remaining strong at a record $3.17 billion with a weighted average rate of 6.33%.

Total non-maturity business deposits increased $123.0 million QoQ, while total municipal deposits decreased $228 million QoQ mainly due to seasonal outflows.

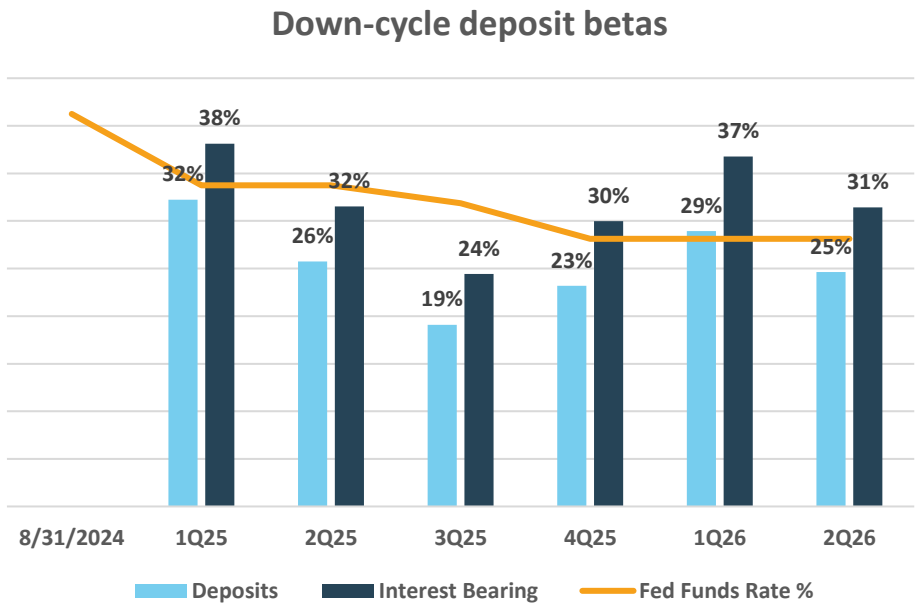
Capital ratios remain strong; TBV grew 2% to $16.42 QoQ & 12% YoY. Stock buybacks of 614,722 shares at an average cost of $21.09 per share. 2.2M shares remaining

(1) See Appendix for a reconciliation of GAAP and non-GAAP financial measures.

Expanding Core Net Interest Margin

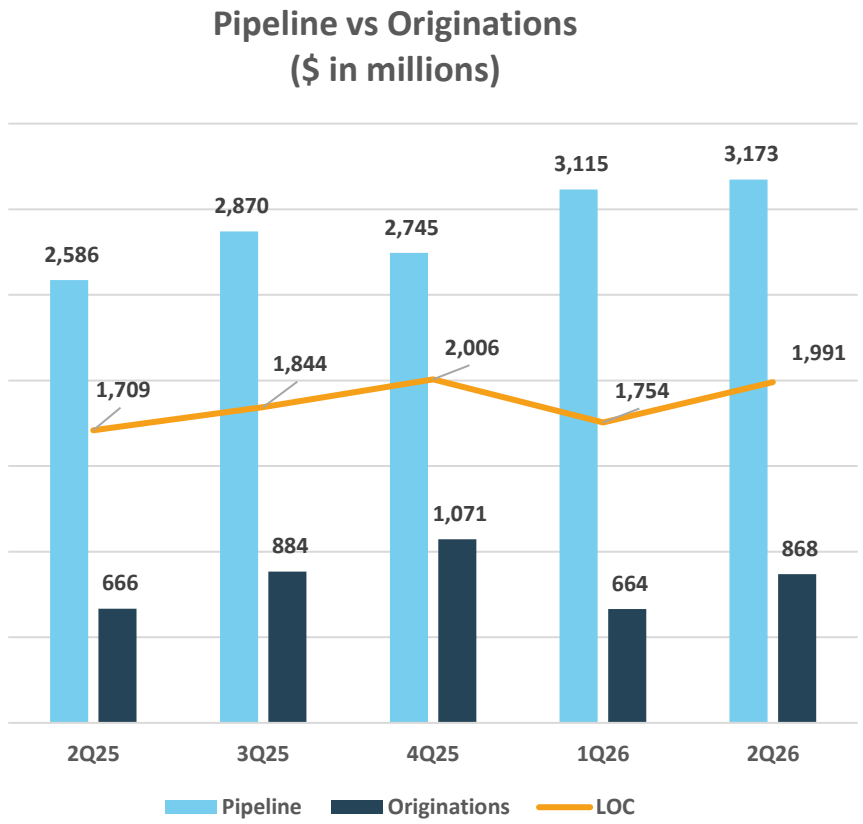


- Net interest income growth of 8% year-over-year benefited from higher net interest margin and earning assets.
- Favorable repricing of maturing loans contributed to core net interest margin expansion in Q2.
- We continue to manage deposit costs as we grow.



Sustained, Diverse Loan Growth

EOP HFI Loans– YoY				
($ in millions)	2Q26	1Q26	QoQ $ Growth	Annualized % Growth
C&I loans	$ 5,251	$ 4,967	$ 284	22.93%
CRE loans	7,502	7,424	78	4.21%
Construction loans	639	641	(2)	-1.25%
Multi-Family loans	3,807	3,724	83	8.94%
Mortgage Warehouse lines	314	334	(20)	-24.02%
Total Commercial Loans	**$ 17,513**	**$ 17,090**	**$ 423**	**9.93%**
Residential Mortgage	1,939	1,961	(22)	-4.50%
Consumer Loans	607	608	(1)	-0.66%
Total Gross Loans	**$ 20,059**	**$ 19,659**	**$ 400**	**8.16%**

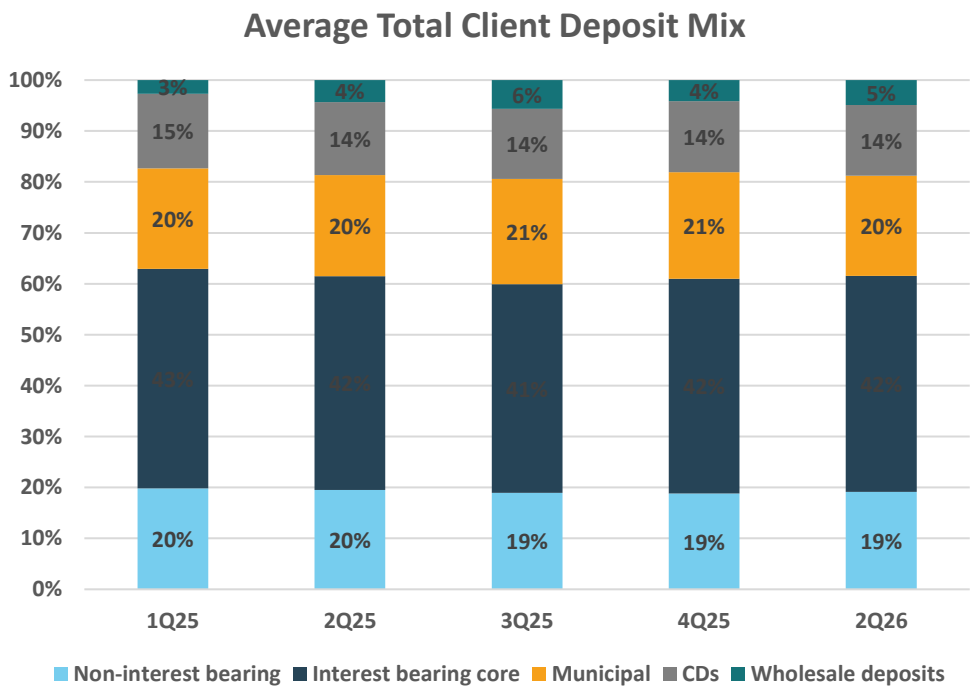


- The commercial lending team originated $696.9 million of new production in the second quarter of 2026, resulting in 9.9% net commercial annualized loan growth for the quarter. Pay-offs for the second quarter were $342.9 million, which compared to $221.2 million for the same period last year and $191.1 million in the prior quarter.
- C&I line utilization was 47.28% as of June 30, 2026, compared to 44.78% in the prior quarter.
- Total commercial pipeline of $3.17 billion as of June 30, 2026, compared to $3.11 billion in the prior quarter. The weighted average interest rate expanded to 6.33% for the quarter.

Granular and Relationship Focused Funding Model

EOP Deposits by Product– YoY				
($ in millions)	2Q26	1Q26	QoQ $ Growth	Annualized % Growth
Non-interest bearing	$ 3,777	$ 3,695	$ 82	8.89%
Interest bearing core	8,146	8,188	(42)	-2.04%
Municipal	3,566	3,794	(228)	-24.11%
CDs	2,688	2,673	15	2.24%
Wholesale deposits*	1,368	751	618	330.11%
Total deposits	**$ 19,545**	**$19,100**	**445**	**9.34%**

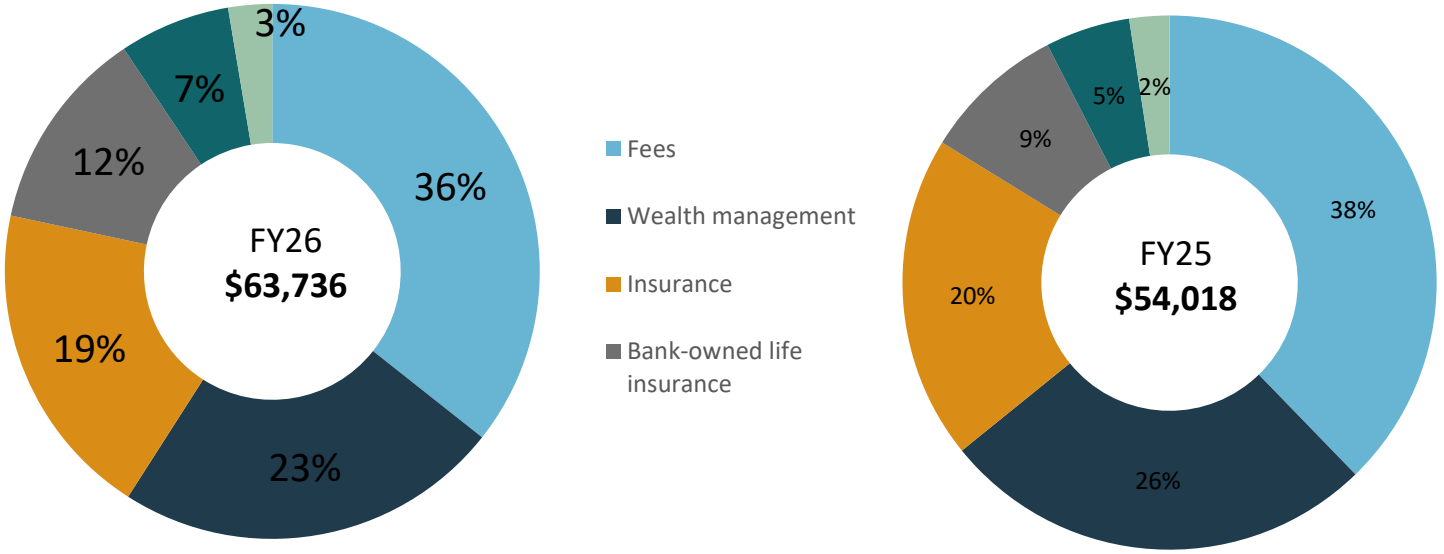
- The average cost of deposits, including non-interest-bearing deposits, decreased 2 basis points to 1.92% for the quarter ended June 30, 2026 compared to March 31, 2026.
- Wholesale deposits increased $618 million, while municipal deposits decreased $228 million.
- Total non-interest-bearing core business deposits increased $96 million or 15.0% annualized for the quarter ended June 30, 2026.



*Includes Brokered Deposits and Swap Collateral

Emphasis on Growing Fee Income

($ in thousands)	QTD Jun-26	QTD Mar-26	QTD QoQ $ Growth	QTD Jun-25	YTD Jun-26	YTD Jun-25	YTD YoY $ Growth
Fees	$ 12,259	$ 10,464	$ 1,795	$ 10,736	$ 22,722	$ 20,391	$ 2,331
Wealth management	7,517	7,402	115	6,948	14,920	14,275	645
Insurance	5,446	6,850	(1,404)	4,942	12,296	10,593	1,703
Bank-owned life insurance	3,798	4,034	(236)	2,585	7,833	4,678	3,155
Other income	2,317	1,958	359	647	4,275	2,771	1,504
Gain on sale of SBA loans	945	745	200	1,217	1,690	1,310	380
Total non-int. income*	**$ 32,282**	**$ 31,453**	**$ 829**	**$ 27,075**	**$ 63,736**	**$ 54,018**	**$ 9,718**

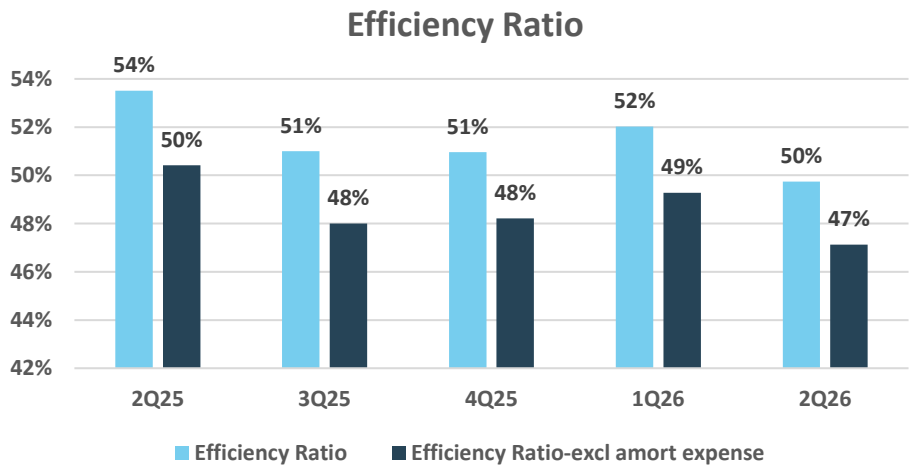


- Beacon Trust remains highly focused on growth and retention.
- Insurance agency income grew $1.7 million year over year, due to increased contingency commission income, strong retention and new business activity.
- SBA loan sales increased compared to the prior quarter and year-over-year, the bank continues to have a strong pipeline for additional loan sales for the remainder of 2026.

*Excludes net gains on securities

Focus on Sustained Positive Operating Leverage

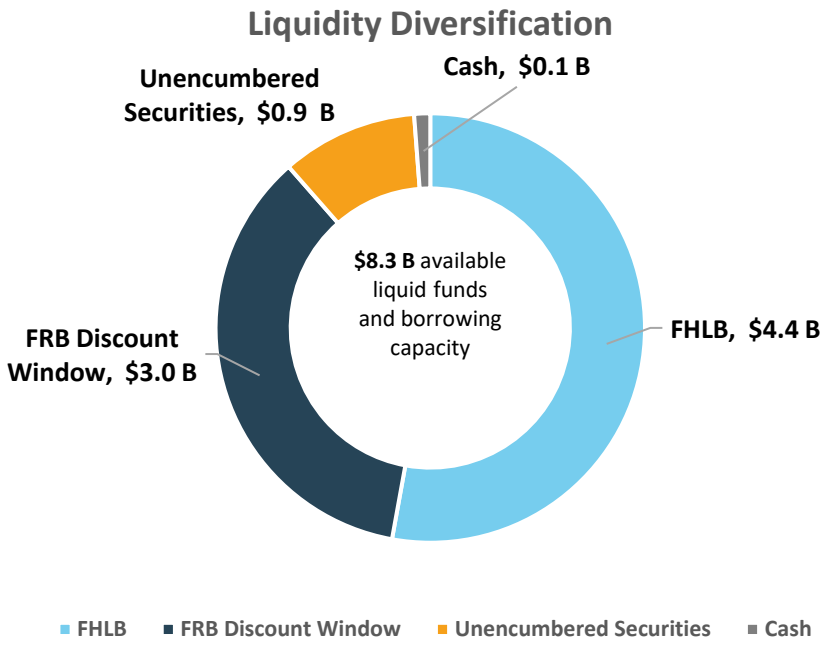
Non-interest expense					
($ in thousands)	2Q25	3Q25	4Q25	1Q26	2Q26
Compensation and employee benefits	$ 63,249	$ 63,202	$ 64,316	$ 66,196	$ 67,289
Net occupancy expense	13,011	12,773	13,078	14,985	12,464
Data processing expense	9,599	9,102	9,110	9,646	9,388
Amortization of intangibles	9,497	9,497	8,578	8,563	8,559
Core systems conversion expense	-	-	-	-	1,508
Other non-interest expense	19,258	18,518	19,608	17,751	20,050
Total non-interest expense	**$ 114,614**	**$ 113,092**	**$ 114,690**	**$ 117,141**	**$ 119,258**



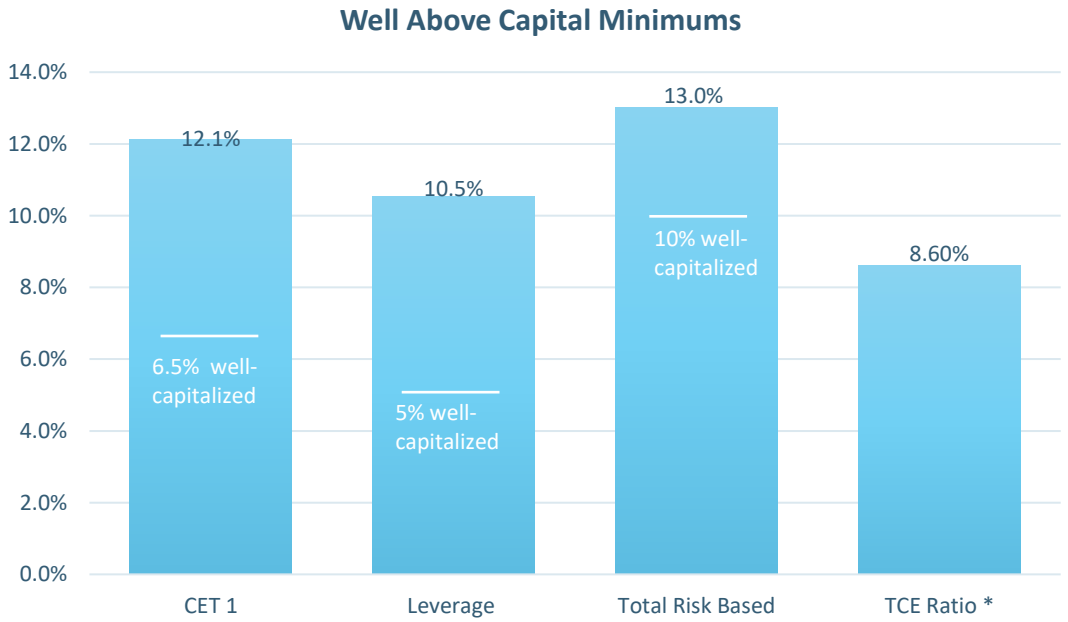
- Compensation and benefits expense increased $1.1 million to $67.3 million for the three months ended June 30, 2026, compared to $66.2 million for the trailing quarter, primarily attributable to:
  - an increase in severance expense
  - Partially offset by a decrease in stock award expense as a result of additional stock forfeitures
  - Remain focused on driving positive operating leverage, and optimizing our non-interest expense alongside investments for future growth

Maintaining Strong Balance Sheet

- **Stable insured deposit base, brokered deposits only 6.5% of total deposits as of June 30, 2026**
- **Total insured and collateralized deposits as of 06/30/26, totaled $13.7B or 70.1% of our total deposit portfolio**



- **Strong regulatory capital ratios at bank and holding company, comfortably above well-capitalized ratios**
- **Additional 2Q26 ratios:**
  - 399.7% Adjusted CRE Concentration Ratio
  - 24% Construction Concentration Ratio
  - Payout ratio of 40.0% QTD, inclusive of dividends and buybacks

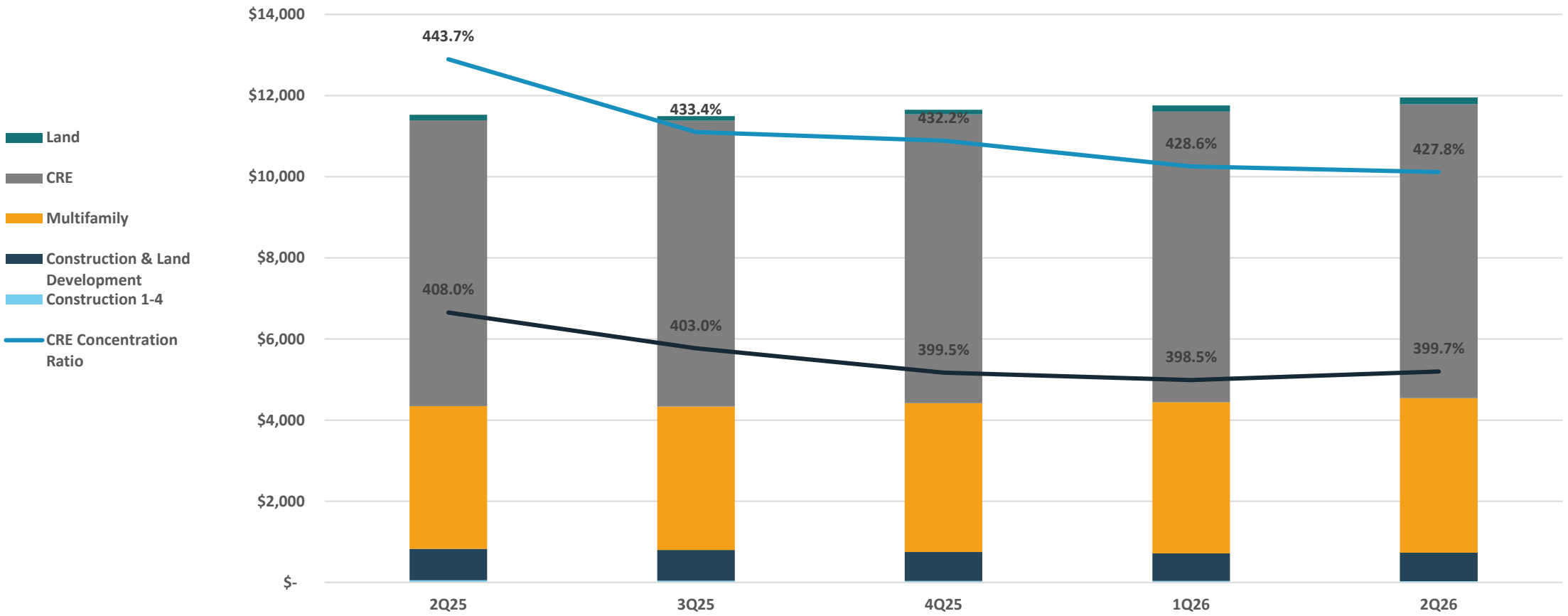


Provident Financial Services, Inc.

*** TCE Ratio is calculated at holding company level**

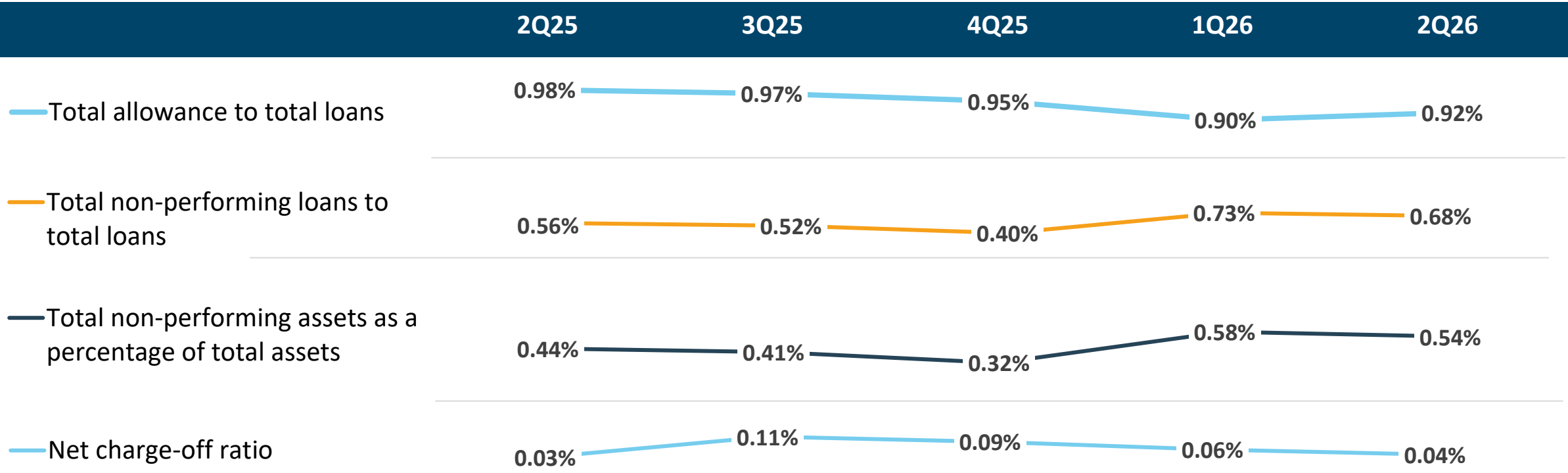
Managing CRE Concentration Lower

($ in thousands)



*Excludes purchase accounting amounts

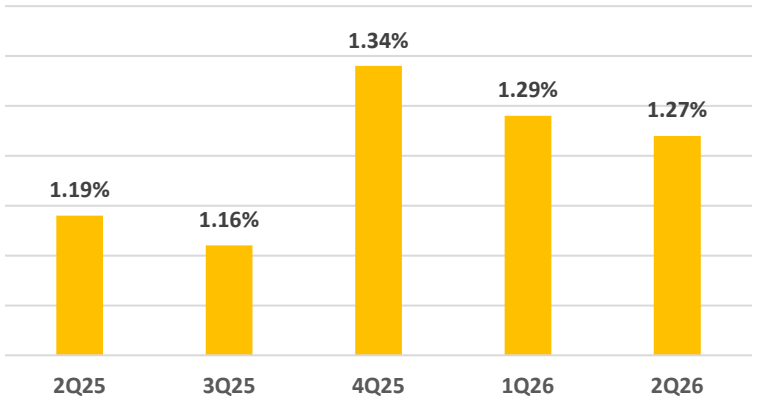
Consistently Strong Credit Metrics



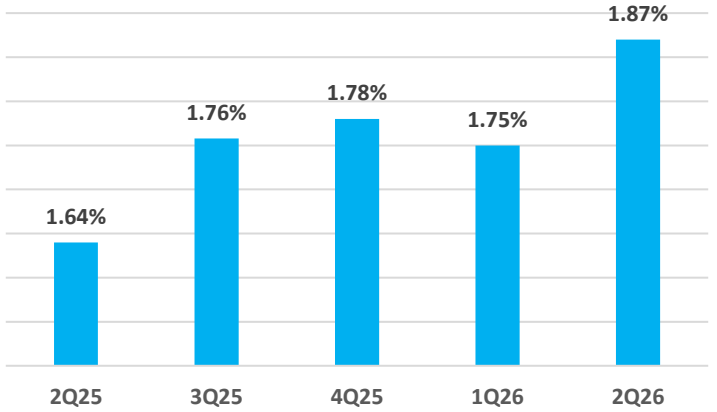
- Non-performing loans decreased $6.0 million to $136.9 million compared to the prior quarter, while total accruing past-due loans decreased $17.6 million to $21.5 million.
- Total net charge-offs of $1.9 million for the quarter represented an annualized 0.04% of loans.

Favorable Core Performance Trends

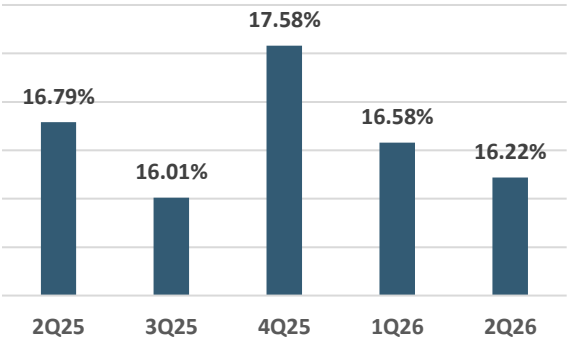
Core ROAA [1] (Annualized Core net income /average assets)



Core PPNR ROAA [1] (Annualized Core net income PPNR /average assets)



Core ROATCE [1] (Annualized Core net income /average tangible stockholders' equity)



Provident Financial Services, Inc.

[1] See Appendix for a reconciliation of GAAP and non-GAAP financial measures.

2026 Guidance

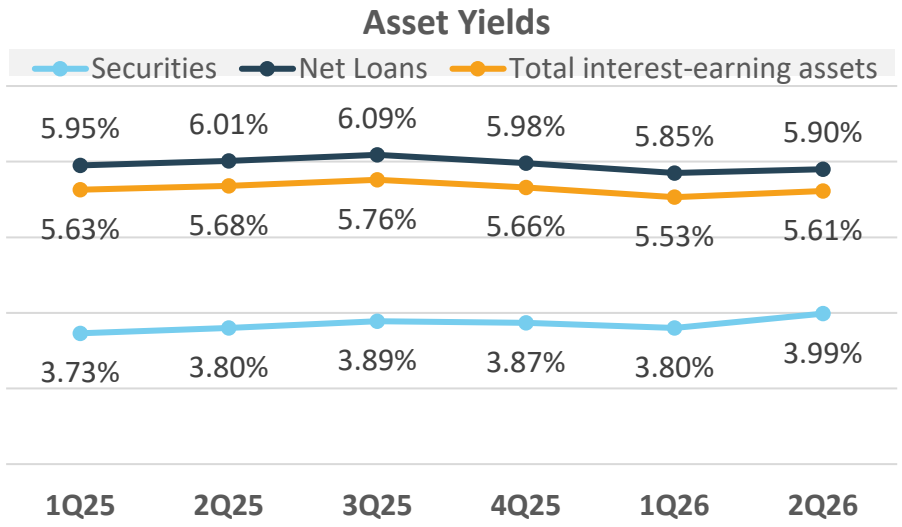
Loans	• 2026: 5-6% annualized loan growth
Deposits	• 2026: 5-6% annualized deposit growth
Borrowings	• 2026: Balances expected to fluctuate based on loan, deposit and securities cash flows
Net Interest Margin	• 2026: 3.45-3.50% reported and 1-2 bps of core margin expansion per quarter in second half of 2026
Asset Quality	• Current strong asset quality metrics, provision driven by growth and economic forecast with expected charge-off ratio of 10 to 15 bps for 2026
Non-interest Income	• 2026: $29 million per quarter in second half of 2026
Non-interest Expense	• 2026: operating expense quarterly run rate between $117 and $119 Million*, operating expense ratio target ~1.87% and efficiency ratio ~51.0%

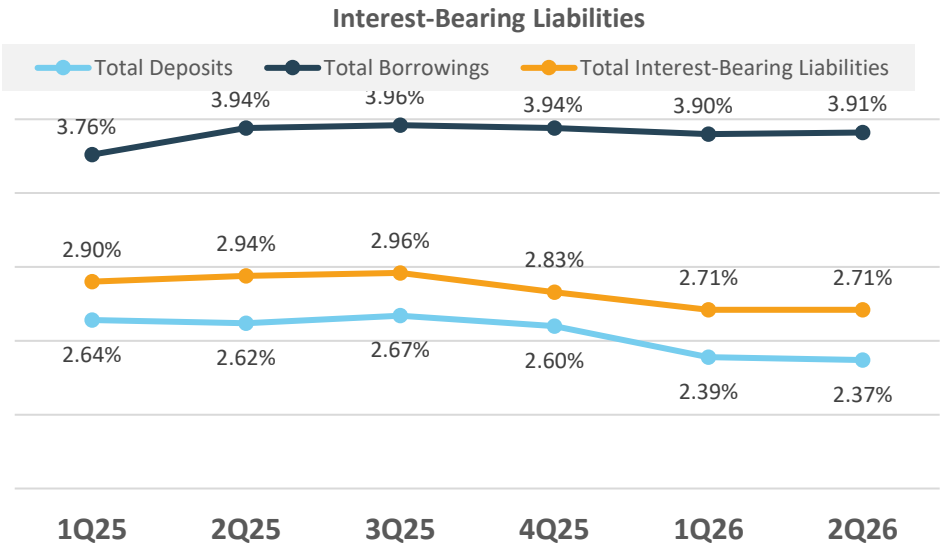
* This excludes non-recurring systems conversion costs.

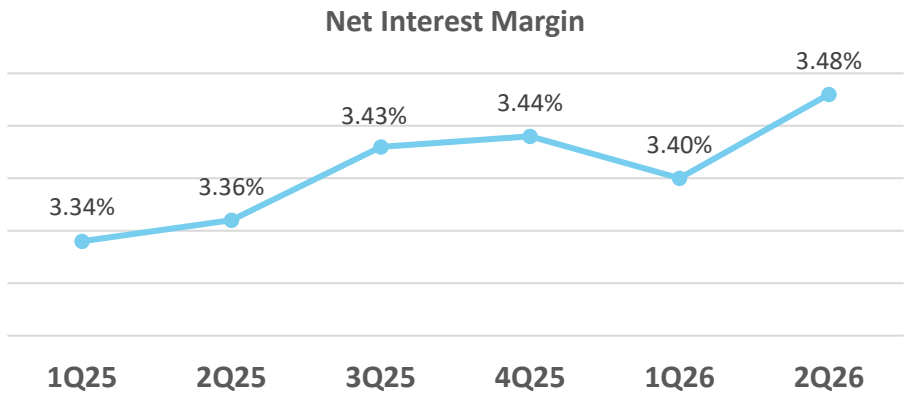
Appendix

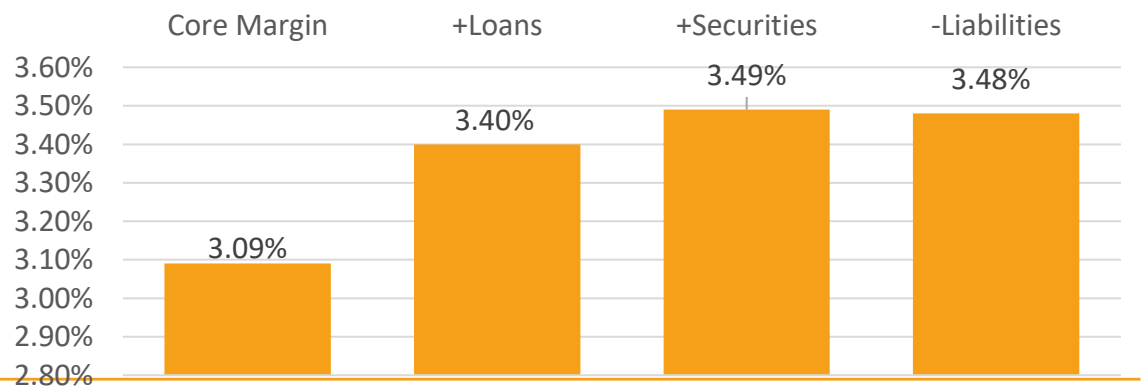
Provident Financial Services, Inc.

Net Interest Margin Analysis









Focus on Growing Wealth Management Business

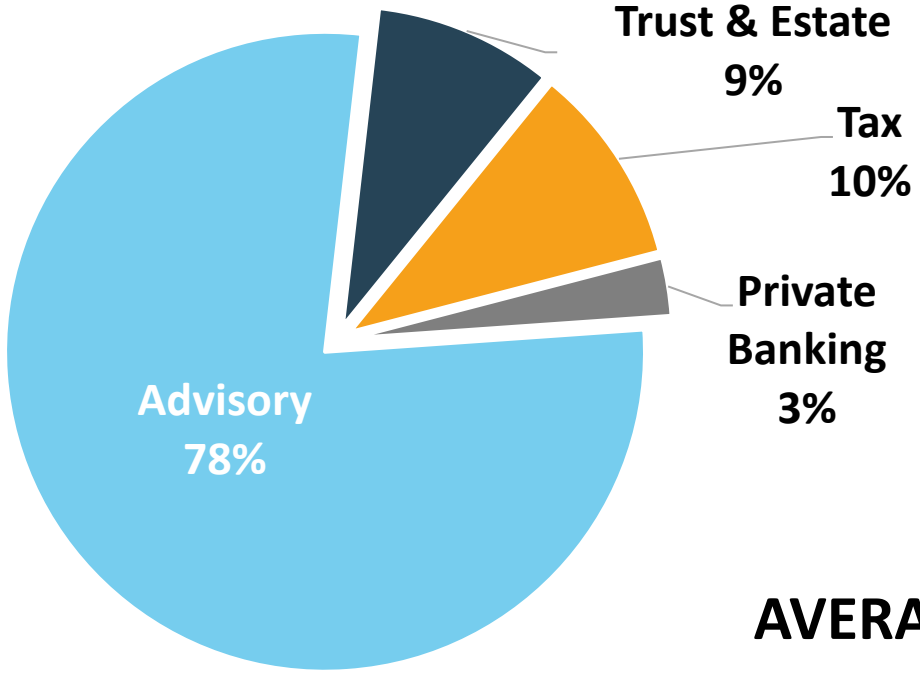
AVERAGE CLIENT SIZE

$4,000,000

145 Provident Bank households are also Beacon clients

2026 Q1 Total Revenue

Advisory	$	11,985,000
Trust & Estate	$	1,388,000
Tax	$	1,554,000
Interest Income *	$	453,000
Total	**$**	**15,380,000**



EBITDA & NET INCOME (in thousands)

EBITDA (FQ2026)	**$**	**4,641**
Net Income (FQ2026)	**$**	**1,194**

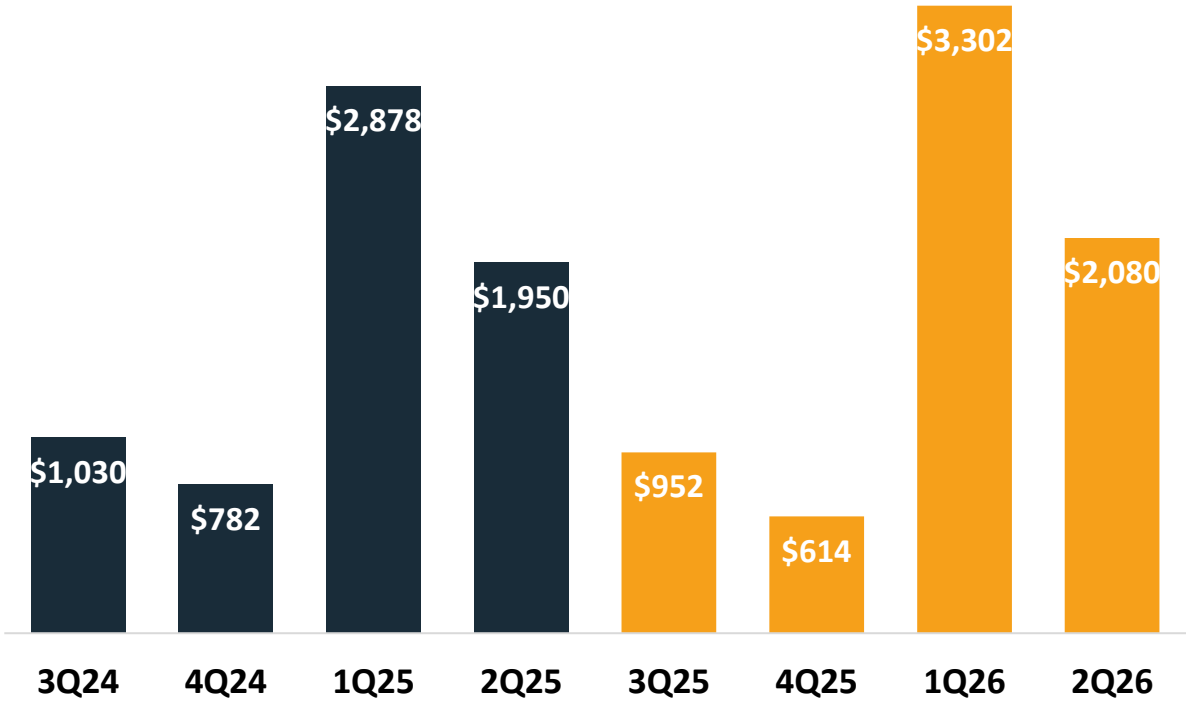
$4.5 Billion AUM
For 1,045 family relationships

AVERAGE FEE
70 bps

* Represents interest on lines of credit to Beacon clients, whose investment accounts are pledged as collateral.

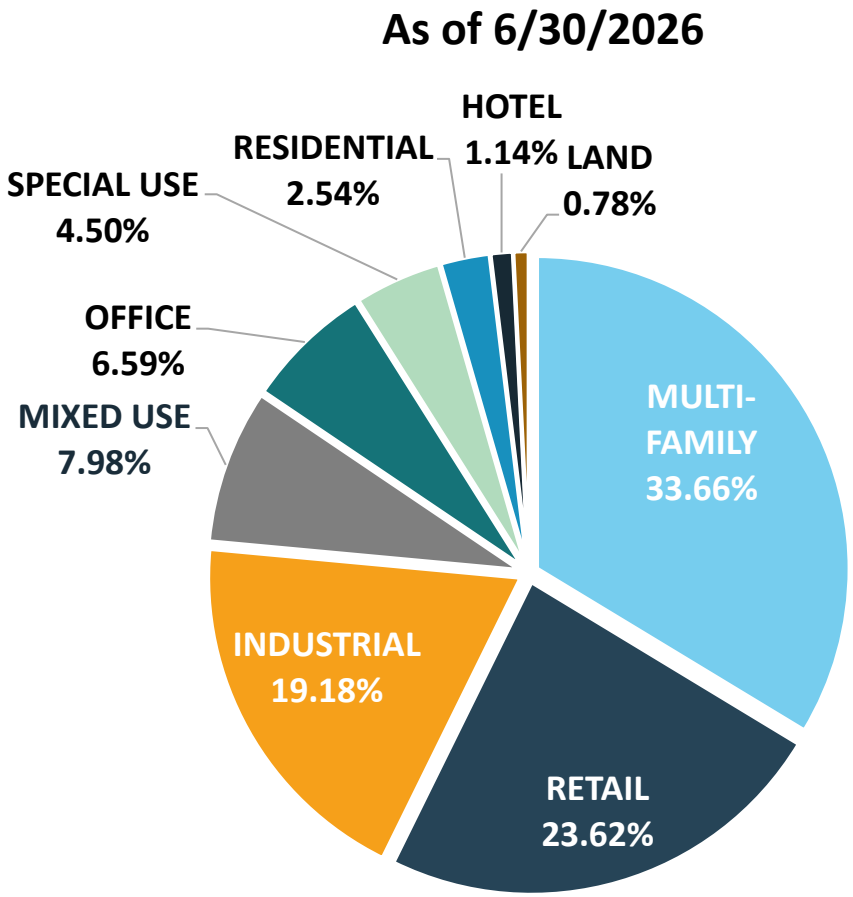
Provident Protection Plus, Inc.

Insurance Services Net Income Before Tax
($ in thousands)



- Provident Protection Plus, Inc. provides insurance agency services including business, personal and employee benefits insurance products.
- The insurance agency's primary source of revenue is commission income earned from the sale of business and personal property and casualty insurance coverage for its customers with various insurance companies.
- The insurance agency places property and casualty, life and health, and other coverage with about 40 different insurance carriers licensed in 43 states.
- Insurance agency total revenue grew 17% year over year.

CRE Type Composition



Portfolio Characteristics

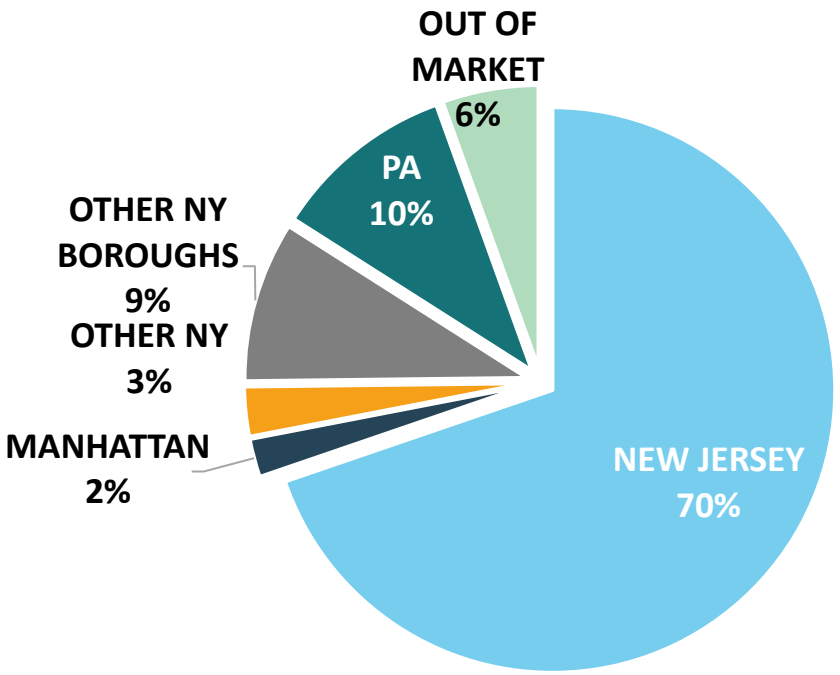
10 Largest CRE Loans	4.05% of CRE Investment Portfolio
10 Largest CRE Loans	2.27% of Total Loan Portfolio
Average Loan Size Outstanding	$2.48 Million

Total CRE Investment Portfolio = $11.4 Billion*

*Excludes Purchase Accounting Adjustments and Construction Loans

CRE Office Composition

Total CRE Office Portfolio = $752.4 million*



- Medical Office: approx. 35% of total office portfolio.

Maturity or Reprice by Year	
2026	$218.8
2027	$136.9
2028	$131.6
2029	$70.1
2030	$75.7
2031 AND BEYOND	$119.2
Total	**$752.4M**

No significant central business district exposure

*Excludes Purchase Accounting and Construction Loans

CRE Investment Portfolio by Property Type*

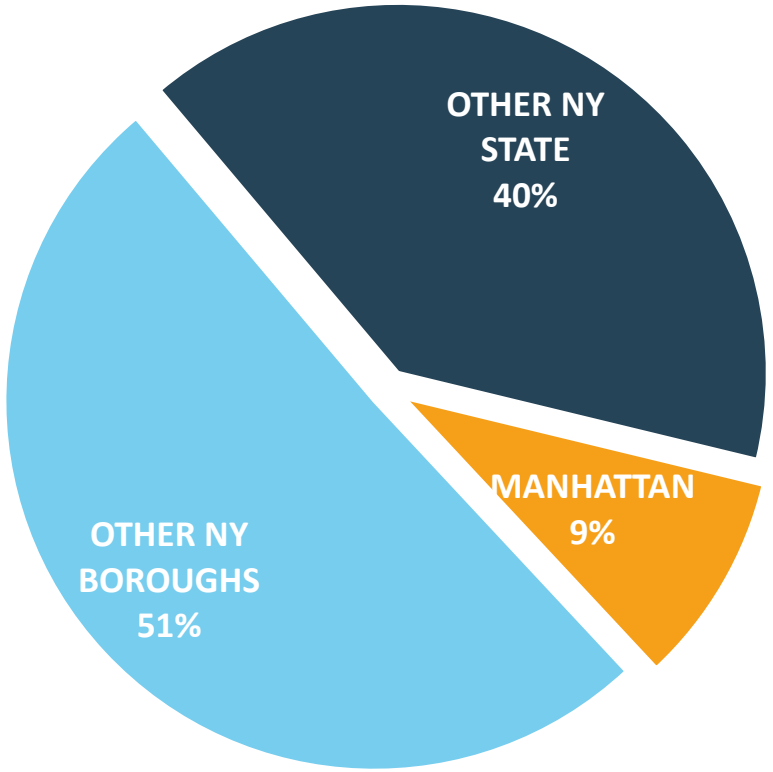
As of 6/30/26
($ in thousands)

PROPERTY TYPE	COUNT	$ OUTSTANDING	% OUTSTANDING	WARR
MULTI	1,068	3,842,980	33.66%	3.50
RET	885	2,697,026	23.62%	3.48
INDUS	580	2,190,000	19.18%	3.53
MIXED	694	911,405	7.98%	3.58
OFF	401	752,373	6.59%	3.68
SUP	203	513,330	4.50%	3.62
RESID	724	289,564	2.54%	3.74
HTL	26	130,355	1.14%	3.79
LAND	21	89,145	0.78%	4.34
TOTAL PORTFOLIO	**4,602**	**11,416,178**	**100.00%**	**3.54**

*Excludes Purchase Accounting and Construction Loans

Multi-family Composition (NY and Rent Stabilized sectors)

Total NY Multi-family Loans = $654.8 Million



Total multi-family loan portfolio: $3.84 Billion

- Of the total, 106 Loans on multi-family properties in the five boroughs of NYC, aggregate outstanding $386.3 million, with an average loan size of $3.6 million.

Rent stabilized loan portfolio: <0.98% of total loan portfolio

- All performing
- Largest loan: $40.7 million with 62% LTV and 1.49x DSCR

Multi-family balances by origination Year:

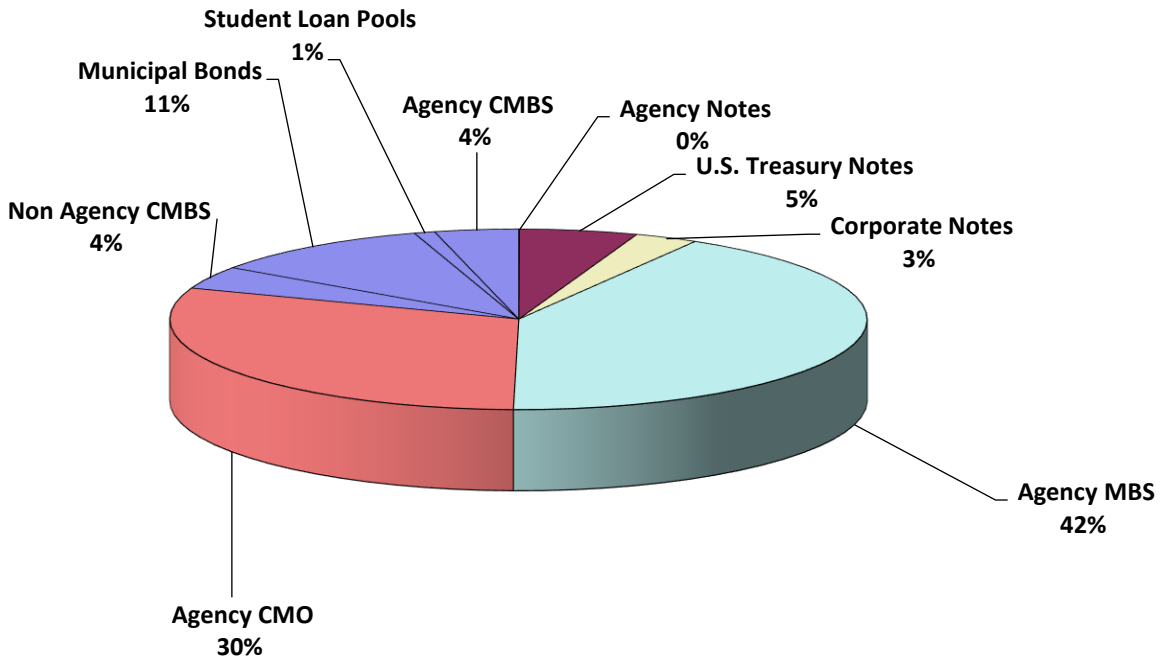
- NY 2026 loans: $80.4 MM
- NY 2025 loans: $140.0 MM
- NY 2024 loans: $37.2 MM
- NY 2023 loans: $112.4 MM
- NY 2022 loans: $93.6 MM
- NY 2021 and prior loans: $191.2 MM

- All Multi-family 2026 loans: $255.1 MM
- All Multi-family 2025 loans: $528.2 MM
- All Multi-family 2024 loans: $260.5 MM
- All Multi-family 2023 loans: $477.5 MM
- All Multi-family 2022 loans: $569.9 MM
- All Multi-family 2021 and prior loans: $1.75B

*Excludes Purchase Accounting Loans

Investment Portfolio

Total Investment Portfolio = $3.55 Billion



- As of June 30, 2026, the portfolio had a modified duration of 4.1 years and weighted average life of 5.0 years
- As of June 30, 2026, the allowance for credit losses on held to maturity securities totaled $22,000

Commitment You Can Count On.

Our Vision.
A consistently high performing bank, committed to creating advocates for life.

Our Mission.
Commit ever day to deepen our emotional connections with our employees, customers, and the communities we serve by placing them at the center of all we do.

Our Pillars.
Employee Experience
Customer Experience
Guiding Principles

Guiding Principles

- **Act with Integrity**
- **Be Accountable**
- **Promote Teamwork**
- **Pursue Excellence**
- **Build for the Future**

Reconciliation of GAAP to Non-GAAP Financial Measures

($ in thousands, except per share data)

Reconciliation of GAAP to Non-GAAP Financial Measures			
($ in thousands, except per share data)			
Annualized Core Return on Average Assets, Equity and Tangible Equity			
	Three Months Ended		
	2Q26	**1Q26**	**2Q25**
Net Income	$ 78,147	$ 79,417	$ 71,981
Executive severance expense	864	$ -	$ -
Core system conversion expense	1,508	-	-
Less: income tax expense	(663)	-	-
Core net income	$ 79,856	$ 79,417	$ 71,981
Add: Amortization of intangibles (net of tax)	6,167	6,170	6,639
Core net income, net of intangibles	$ 86,023	$ 85,587	$ 78,620
Average assets	$ 25,297,616	$ 25,026,414	$ 24,349,808
Average stockholders' equity	$ 2,897,547	$ 2,873,113	$ 2,684,342
Average tangible stockholders' equity	$ 2,126,974	$ 2,093,975	$ 1,877,923
Core Adjusted ROAA	1.27%	1.29%	1.19%
Core Adjusted ROAE	11.05%	11.21%	10.76%
Core Adjusted ROATCE	16.22%	16.58%	16.79%

Provident Financial Services, Inc.

Note: The Company has presented the following non-GAAP (Generally Accepted Accounting Principles) financial measures because it believes that these measures provide useful and comparative information to assess trends in the Company's results of operations and financial condition. Presentation of these non-GAAP financial measures is consistent with how the Company evaluates its performance internally and these non-GAAP financial measures are frequently used by securities analysts, investors and other interested parties in the evaluation of companies in the Company's industry. Investors should recognize that the Company's presentation of these non-GAAP financial measures might not be comparable to similarly-titled measures of other companies. These non-GAAP financial measures should not be considered a substitute for GAAP basis measures and the Company strongly encourages a review of its consolidated financial statements in their entirety.

Reconciliation of GAAP to Non-GAAP Financial Measures

($ in thousands, except per share data)

Reconciliation of GAAP to Non-GAAP Financial Measures					
Core Pre-provision-net-revenue:	**2Q25**	**3Q25**	**4Q25**	**1Q26**	**2Q26**
Net Income	$ 71,981	$ 71,720	$ 83,431	$ 79,417	$ 78,147
Add: provision for credit losses	(2,888)	7,044	(1,213)	(2,116)	9,334
Add: income tax expense	30,462	29,895	28,814	30,754	27,914
Add: Executive severance expense	-	-	-	-	864
Add: Core system conversion expense	-	-	-	-	1,508
Core PPNR	**$ 99,555**	**$ 108,659**	**$ 111,032**	**$ 108,055**	**$ 117,767**
Annualized Core PPNR	$ 399,314	$ 431,093	$ 440,507	$ 438,223	$ 472,362
Average assets	$ 24,349,808	$ 24,524,825	$ 24,775,214	$ 25,026,414	$ 25,297,616
Core PPNR ROAA	**1.64%**	**1.76%**	**1.78%**	**1.75%**	**1.87%**
Core PPNR ROAE	**14.88%**	**15.74%**	**15.68%**	**15.25%**	**16.30%**
Core PPNR ROATCE	**21.26%**	**22.20%**	**21.78%**	**20.93%**	**22.21%**
Core Return on avg tangible equity					
Net income	$ 71,981	$ 71,720	$ 83,431	$ 79,417	$ 78,147
Add: amort of intangibles, net of tax	6,639	6,639	6,180	6,170	6,167
Add: Executive severance expense	-	-	-	-	864
Add: Core system conversion expense	-	-	-	-	1,508
Less: income tax expense	-	-	-	-	(663)
Total adjusted net income	**$ 78,620**	**$ 78,359**	**$ 89,611**	**$ 85,587**	**$ 86,023**
Average stockholders' equity	$ 2,684,342	$ 2,738,145	$ 2,810,166	$ 2,873,113	$ 2,897,547
Less: avg intangible assets	806,419	796,789	787,715	779,138	770,573
Average tangible stockholders' equity	$ 1,877,923	$ 1,941,356	$ 2,022,451	$ 2,093,975	$ 2,126,974
ROATCE	**16.79%**	**16.01%**	**17.58%**	**16.58%**	**16.22%**
Tangible book value per share:					
Stockholder's equity	$ 2,707,555	$ 2,766,766	$ 2,833,212	$ 2,862,869	$ 2,906,985
Less: intangible assets	800,232	790,729	782,152	773,585	765,019
Tangible stockholder's equity	$ 1,907,323	$ 1,976,037	$ 2,051,060	$ 2,089,284	$ 2,141,966
Shares outstanding	130,624,243	130,621,757	130,619,949	130,311,569	130,423,051
Tangible BV per share	**$ 14.60**	**$ 15.13**	**$ 15.70**	**$ 16.03**	**$ 16.42**

Provident Financial Services, Inc.

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Reconciliation of GAAP to Non-GAAP Financial Measures

($ in thousands, except per share data)

Annualized Core Non-Interest Expense to Average Assets	
	Three Months Ended
	2Q26
Reported non-interest expense	$ 119,258
Adjustments to non-interest expense:	
Executive severance expense	864
Core system conversion expense	1,508
Core non-interest expense	$ 116,886
Annualized core non-interest expense	$ 468,828
Average Assets	25,297,616
Annualized core non-interest expense/average assets	**1.85%**
	Three Months Ended
Efficiency Ratio Calculation	**2Q26**
Net Interest income	$ 202,680
Non-interest income	31,973
Adjustment to non-interest income:	
Loss on bond sale	309
Core non-interest income	32,282
Total income	$ 234,962
Core non-interest expense	$ 116,886
Core Efficiency ratio	**49.75%**
Amortization of intangibles impact (net of tax)	$ (6,167)
Core non-interest expense - adjusted	$ 110,719
Core Efficiency ratio excluding amortization of intangibles impact	**47.12%**

Provident Financial Services, Inc.

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Reconciliation of GAAP to Non-GAAP Financial Measures

($ in thousands, except per share data)

Annualized Adjusted Non-Interest Expense to Average Assets

	Three Months Ended				
	Q2 2026	Q1 2026	Q4 2025	Q3 2025	Q2 2025
Reported non-interest expense	$ 119,258				
Adjustments to non-interest expense:					
Executive severance expense	864	-	-	-	-
Core system conversion expense	1,508	-	-	-	-
Core non-interest expense	$ 116,886	$ 117,141	$ 114,690	$ 113,092	$ 114,614
Annualized core non-interest expense	$ 468,828	$ 475,072	$ 455,020	$ 448,680	$ 459,715
Average Assets	25,297,616	25,026,414	24,775,214	24,518,290	24,349,808
Annualized core non-interest expense/average assets	**1.85%**	**1.90%**	**1.84%**	**1.83%**	**1.89%**

	Three Months Ended				
Efficiency Ratio Calculation	Q2 2026	Q1 2026	Q4 2025	Q3 2025	Q2 2025
Net Interest income	$ 202,680	$ 193,743	$ 197,411	$ 194,332	$ 187,094
Non-interest income	31,973	31,453	28,311	27,419	27,075
Adjustment to non-interest income					
Net gain on securities transactions	309	-	(690)	-	
Core non-interest income	32,282	31,453	27,621	27,419	27,075
Total core income	$ 234,962	$ 225,196	$ 225,032	$ 221,751	$ 214,169
Adjusted non-interest expense	$ 116,886	$ 117,141	$ 114,690	$ 113,092	$ 114,614
Core Efficiency ratio	**49.75%**	**52.02%**	**50.97%**	**51.00%**	**53.52%**
Amortization of intangibles impact (net of tax)	$ (6,167)	$ (6,170)	$ (6,180)	$ (6,639)	$ (6,639)
Net non-interest expense-core	$ 110,719	$ 110,971	$ 108,510	$ 106,453	$ 107,975
Core Efficiency ratio excluding amortization of intangibles	**47.12%**	**49.28%**	**48.22%**	**48.01%**	**50.42%**

Provident Financial Services, Inc.

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Q2 2026

RESULTS PRESENTATION

Provident Financial Services, Inc.