Provident Financial Services, Inc.

Q3 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.

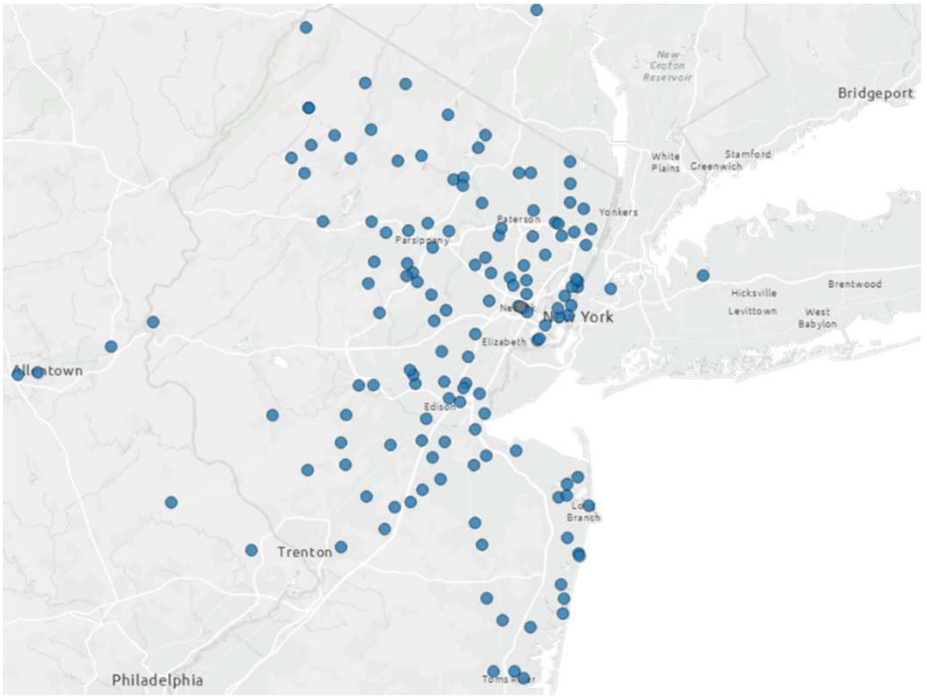
The Company cautions readers not to place undue reliance on any such forward-looking statements which speak only as of the date they are made. The Company advises readers that the factors listed above could affect the Company's financial performance and could cause the Company's actual results for future 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	Q3 Insurance Rev
$25.8B	$20.2B	$19.8B	1.85%	16.57%	8.40%	$4.4B	$5.1MM

Provident Financial Services, Inc.

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

Q3 2026 Core Financial Highlights

Key Metrics

$0.65
Core Diluted EPS

1.30%
Core ROAA

1.85%
Core PPNR ROAA

16.57%
Core ROATCE

Highlights

Expanding profitability metrics year-over-year, achieving a 1.30% core ROAA and 16.57% core ROATCE.

PPNR growth of $10.8 million, or 10.0% compared to the prior year quarter, resulting in a 1.85% core PPNR ROAA which expanded 9 bps compared to the prior year quarter.

Growth in record net interest income and non-interest income **drove revenues of $239 million**, average interest-earning assets increased $341 million, or 5.8% annualized

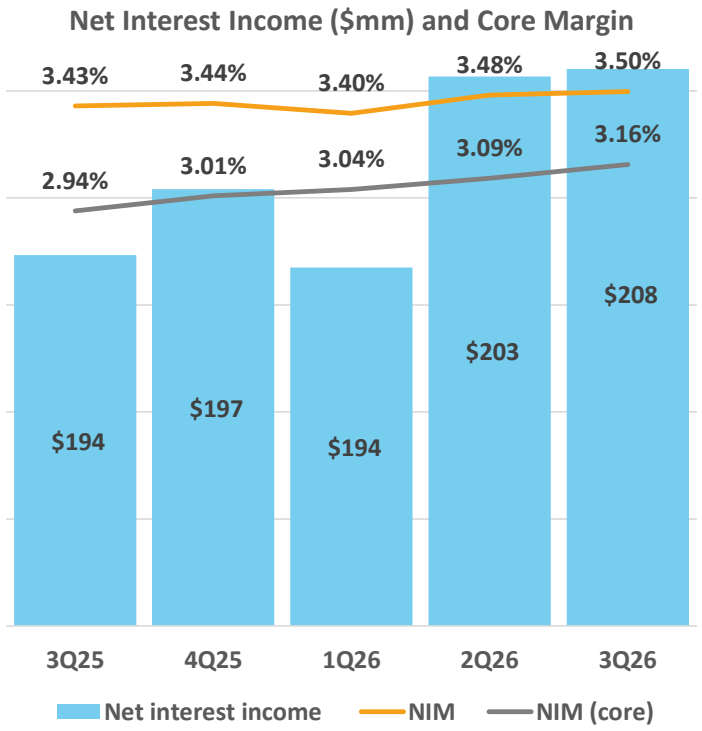
Strong loan growth activity continued, with total commercial loans increasing 3.4% QoQ annualized and our total loan pipeline remaining strong at $3.03 billion with a weighted average rate approaching 6.50%.

Total deposits grew over 5% QoQ annualized, driven primarily by expanding non-interest bearing, core business and municipal balances.

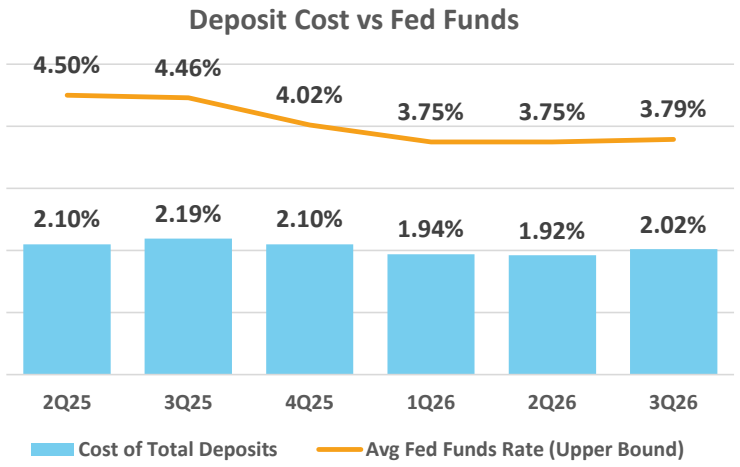
Capital ratios remain strong; TBV declined slightly to $16.16 QoQ and grew 6.8% YoY. Approximately 2.2 million shares remained eligible for repurchase.

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

Expanding Core Net Interest Margin

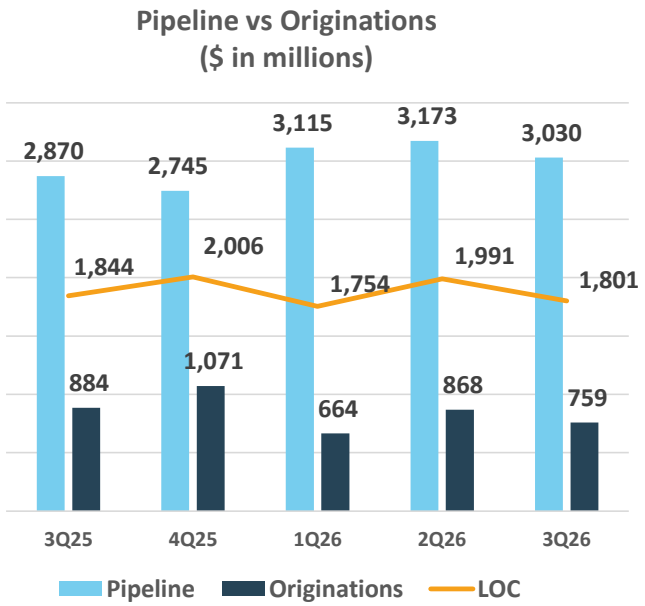


- Net interest income growth of 7% year-over-year benefited from higher net interest margin and earning assets.
- Favorable repricing of maturing loans contributed to core net interest margin expansion in Q3.
- We continue to manage deposit costs as we grow.



Sustained, Diverse Loan Growth

EOP HFI Loans– YoY				
($ in millions)	3Q26	2Q26	QoQ $ Growth	Annualized % Growth
C&I loans	$ 5,237	$ 5,251	$ (14)	-1.06%
CRE loans	7,605	7,502	103	5.45%
Construction loans	695	639	56	34.77%
Multi-Family loans	3,842	3,807	35	3.65%
Mortgage Warehouse lines	283	314	(31)	-39.17%
Total Commercial Loans	**$ 17,662**	**$ 17,513**	**$ 149**	**3.38%**
Residential Mortgage	1,911	1,939	(28)	-5.73%
Consumer Loans	611	607	4	2.61%
Total Gross Loans	**$ 20,184**	**$ 20,059**	**$ 125**	**2.47%**

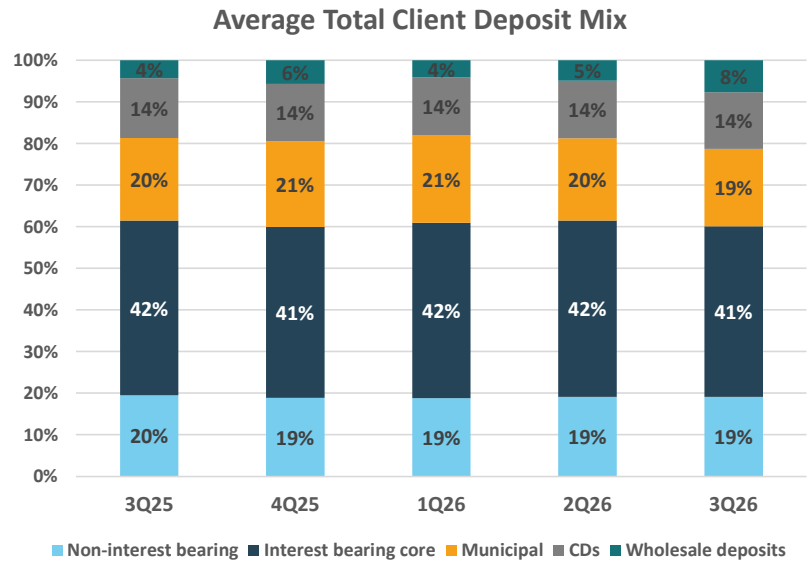


- The commercial lending team originated $546.6 million of new production in the third quarter of 2026, resulting in 3.3% net commercial annualized loan growth for the quarter. Pay-offs for the third quarter were $268.4 million, which compared to $348.5 million for the same period last year and $342.9 million in the prior quarter.
- C&I line utilization was 43.46% as of September 30, 2026, compared to 47.28% in the prior quarter.
- Total loan pipeline of $3.03 billion as of September 30, 2026, with a weighted average interest rate approaching 6.50%, compared to a total loan pipeline of $3.09 billion for the prior quarter.

Granular and Relationship Focused Funding Model

EOP Deposits by Product– YoY				
($ in millions)	3Q26	2Q26	QoQ $ Growth	Annualized % Growth
Non-interest bearing	$ 3,831	$ 3,777	$ 54	5.68%
Interest bearing core	8,187	8,146	41	1.98%
Municipal	3,679	3,566	113	12.56%
CDs	2,755	2,688	67	9.90%
Wholesale deposits*	1,355	1,368	(13)	-3.77%
Total deposits	**$ 19,807**	**$ 19,545**	**262**	**5.31%**

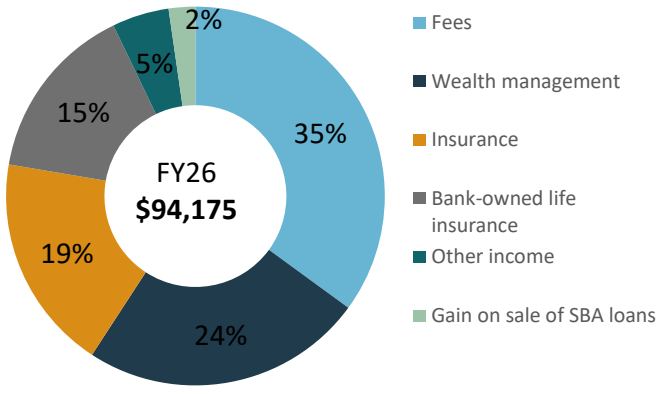
- The average cost of deposits, including non-interest-bearing deposits, increased 10 basis points to 2.02% for the quarter ended September 30, 2026 compared to June 30, 2026.
- Total core business deposits increased $212.0 million or 13.73% annualized for the quarter ended September 30, 2026.
- Municipal deposits increased $113 million or 12.56% annualized for the quarter ended September 30, 2026.

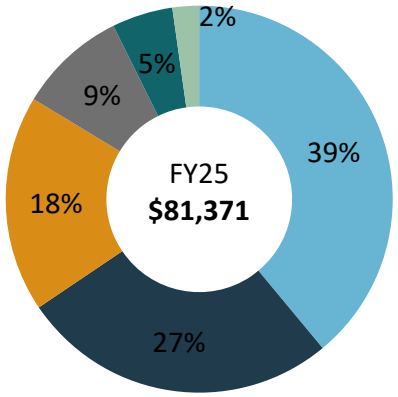


*Includes Brokered Deposits and Swap Collateral

Emphasis on Growing Fee Income

QTD					
($ in thousands)	3Q26	2Q26	QoQ $ Growth	3Q25	QoQ $ Growth
Fees	$ 10,286	$ 12,259	$ (1,973)	$ 11,336	$ (1,050)
Wealth management	7,825	7,517	308	7,349	476
Insurance	4,737	5,672	(935)	3,934	803
Bank-owned life insurance	6,479	3,798	2,681	2,662	3,817
Other income	662	2,091	(1,429)	1,559	(897)
Gain on sale of SBA loans	450	945	(495)	512	(62)
Total non-int. income*	**$ 30,439**	**$ 32,282**	**$ (1,843)**	**$ 27,352**	**$ 3,087**



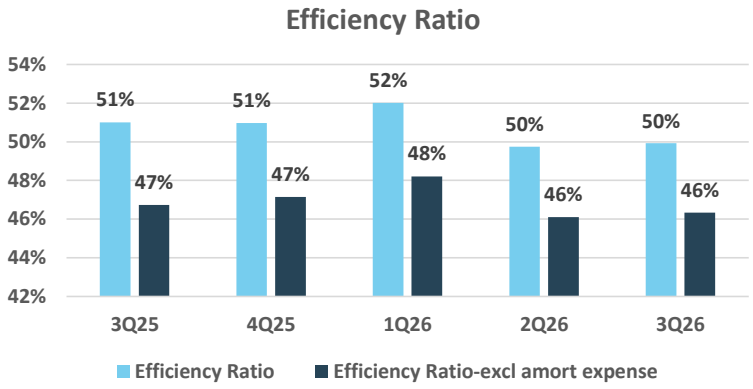


- Beacon Trust remains highly focused on growth and retention.
- Insurance agency income grew $803,000 this quarter compared to the prior year quarter, due to strong retention and new business activity.
- The bank continues to have a strong pipeline for additional SBA loan sales for the remainder of 2026.

*Excludes net gains on securities

Focus on Sustained Positive Operating Leverage

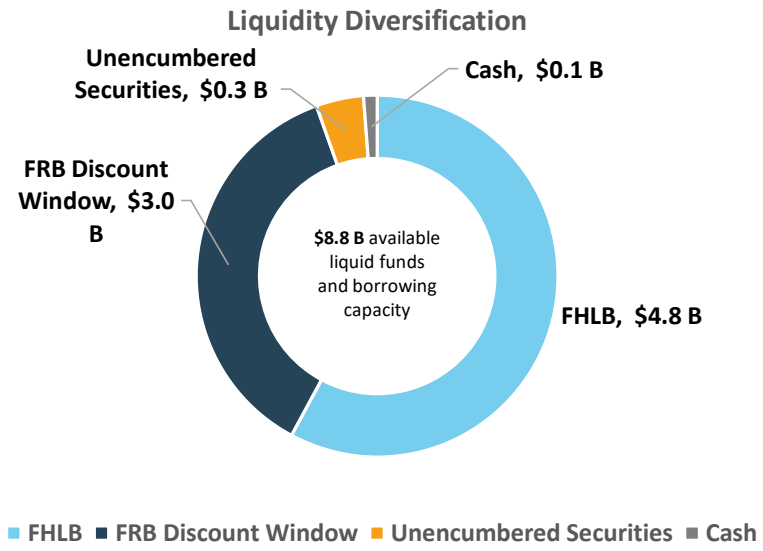
Non-interest expense					
($ in thousands)	3Q25	4Q25	1Q26	2Q26	3Q26
Compensation and employee benefits	$ 63,202	$ 64,316	$ 66,196	$ 67,289	$ 67,958
Net occupancy expense	12,773	13,078	14,985	12,464	13,160
Data processing expense	9,102	9,110	9,646	9,388	10,369
Amortization of intangibles	9,497	8,578	8,563	8,559	8,563
Core systems conversion expense	-	-	-	1,508	3,661
Loss on extinguishment of debt	-	-	-	-	17,501
Other non-interest expense	18,518	19,608	17,751	20,050	19,469
Total non-interest expense	**$ 113,092**	**$ 114,690**	**$ 117,141**	**$ 119,258**	**$ 140,681**



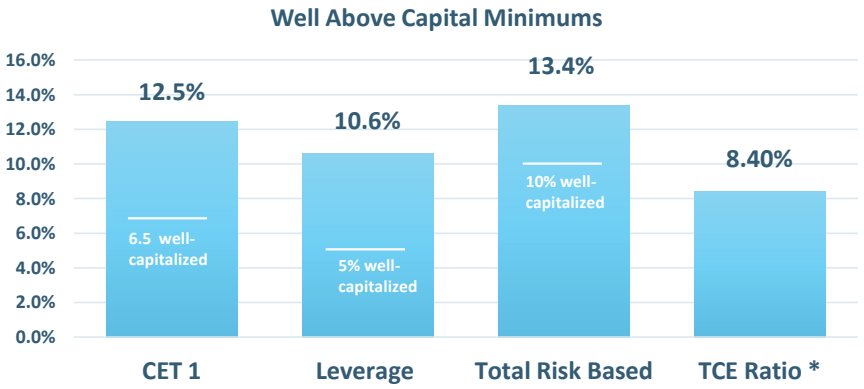
- Total non-interest expense increased $21.4 million to $140.7 million for the three months ended September 30, 2026, which was primarily attributable to:
  - A $17.5 million one-time loss on extinguishment of debt due to the accelerated amortization of purchase accounting adjustments
  - a $2.2 million QoQ increase related to costs associated with our ongoing core system conversion
- We 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 6.1% of total deposits as of September 30, 2026**
- **Total insured and collateralized deposits as of 09/30/26, totaled $13.7B or 69.4% of our total deposit portfolio**



- **Strong regulatory capital ratios at bank and holding company, comfortably above well-capitalized ratios**
- **Additional 3Q26 ratios:**
  - 399.4% Adjusted CRE Concentration Ratio
  - 26% Construction Concentration Ratio
  - Payout ratio of 45.0% QTD, inclusive of dividends and buybacks

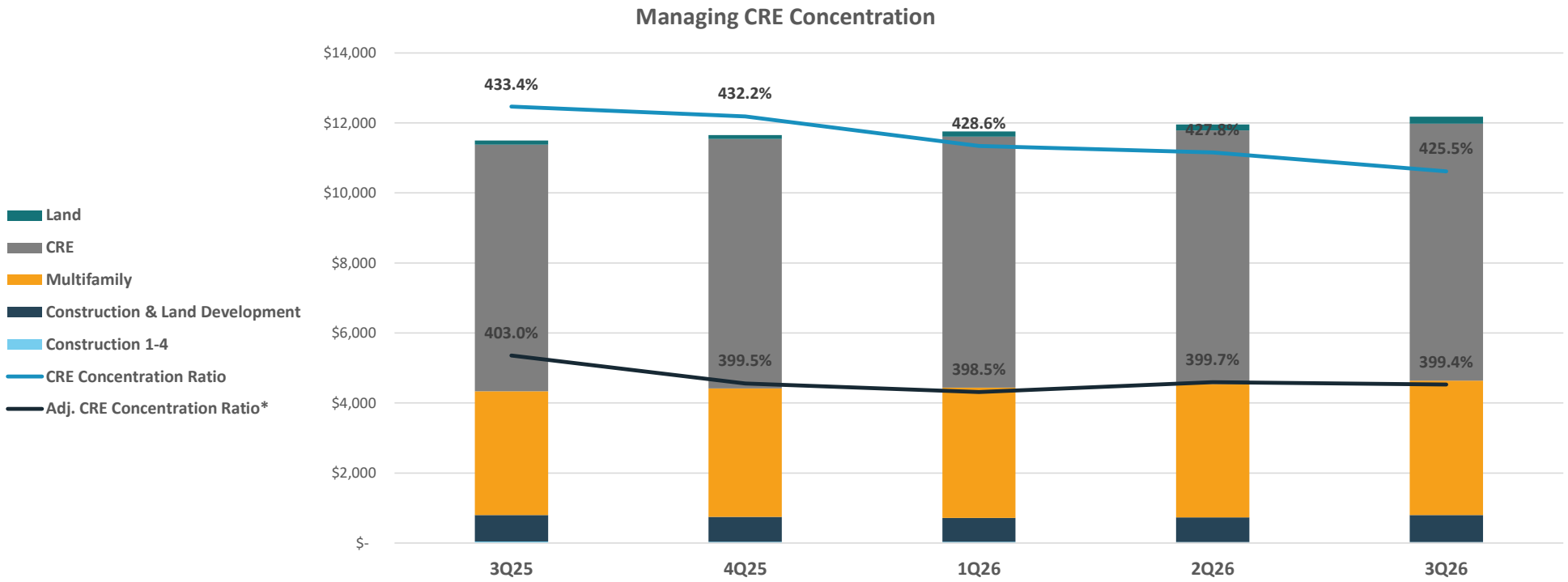


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*** TCE Ratio is calculated at holding company level**

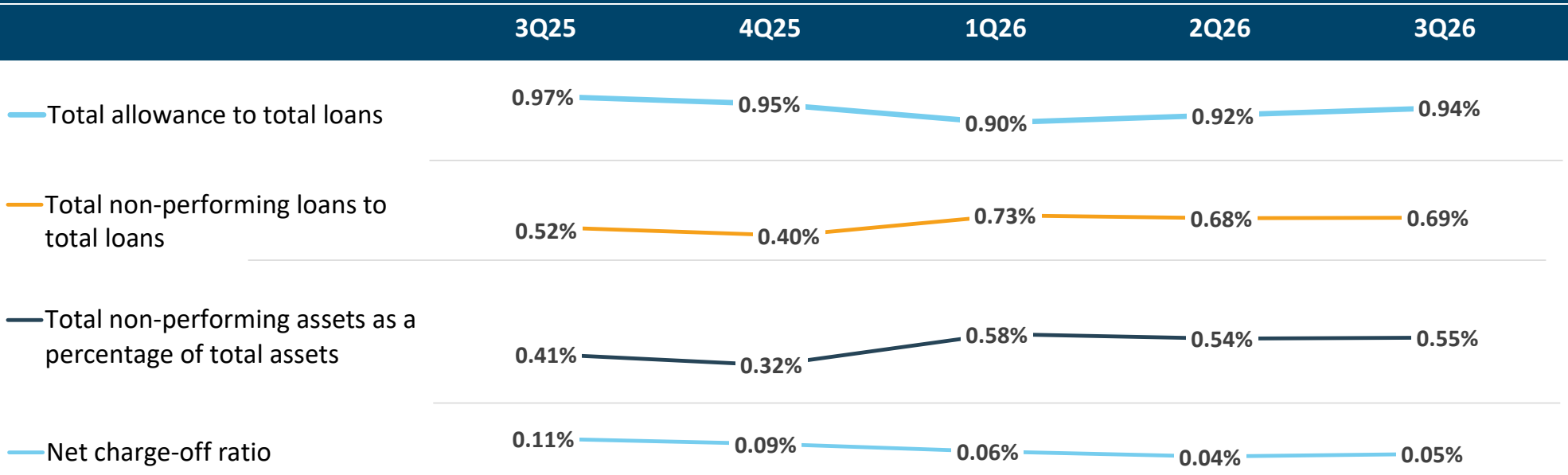
Managing CRE Concentration Lower

($ in thousands)



*Excludes purchase accounting amounts

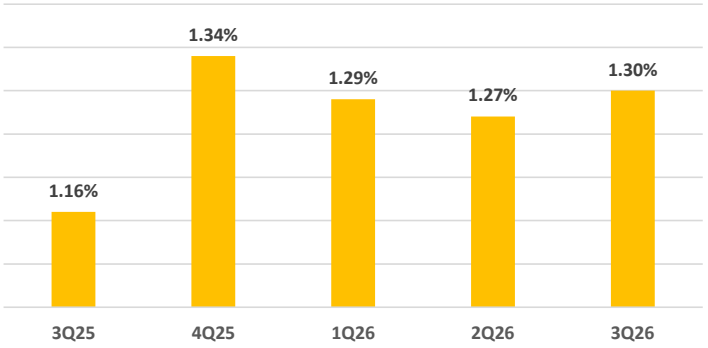
Consistently Strong Credit Metrics



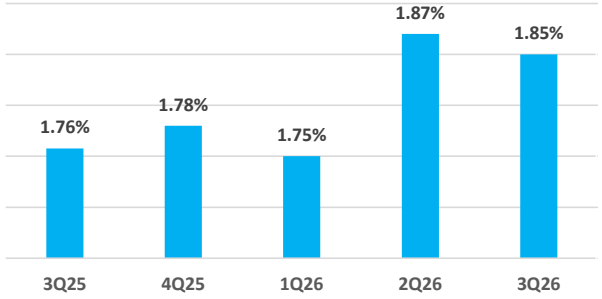
- Non-performing loans increased $3.2 million to $140.1 million compared to the prior quarter, while total accruing past-due loans increased $900,000 to $22.4 million. Within past-due loans, total commercial past-due loan decreased $3.8 million to $2.4 million.
- Total net charge-offs of $2.4 million for the quarter represented an annualized 0.05% of loans.

Favorable Core Performance Trends

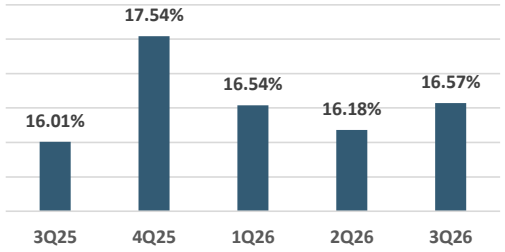
Adjusted ROAA [1]
(Annualized Core /average assets)



Core PPNR ROAA [1]
(Annualized Core 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

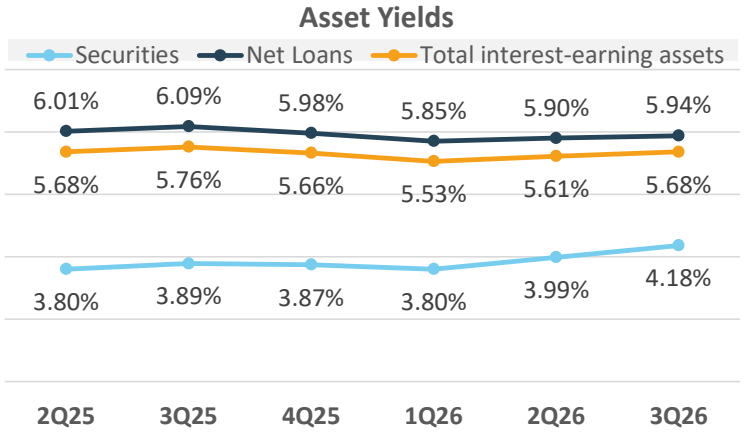
Loans	• 2026: 5-6% annualized loan growth
Deposits	• 2026: 5-6% annualized deposit growth
Borrowings	• 2026: Balances expected to fluctuate based on loan, deposit and securities cash flows
Net Interest Margin	• 2026: 3.45-3.50% reported and 1-2 bps of core margin expansion in the 4th quarter
Asset Quality	• Current strong asset quality metrics, provision driven by growth and economic forecast with expected charge-off ratio of 5 to 10 bps for 2026
Non-interest Income	• 2026: $29 million in the 4th quarter
Non-interest Expense	• 2026: operating expense between $118 and $120 Million* for the 4th quarter, operating expense ratio target ~1.85% and efficiency ratio ~50.0%

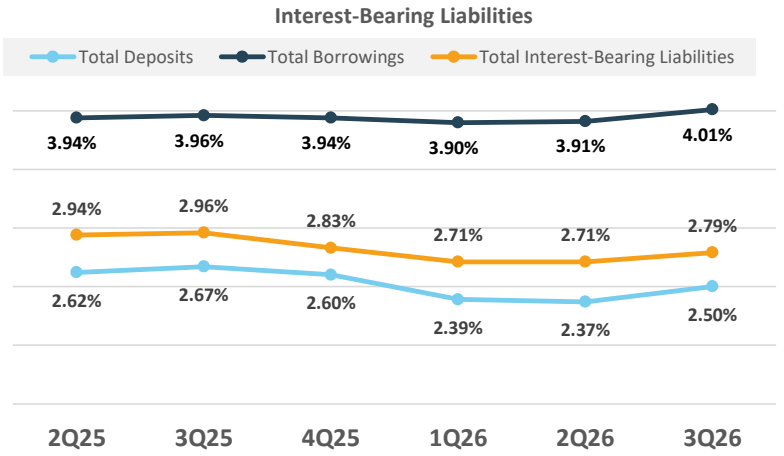
* This excludes non-recurring systems conversion costs.

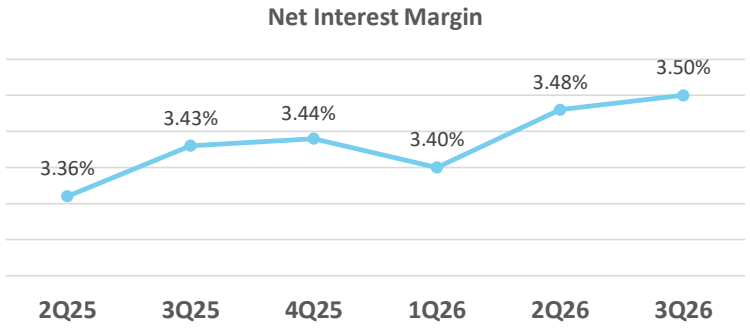
APPENDIX

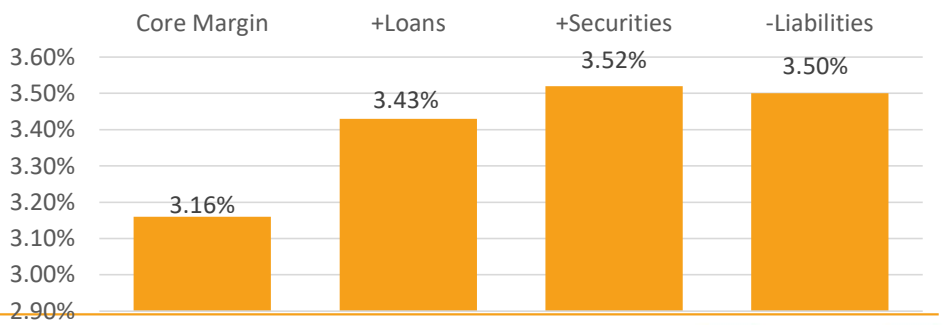
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Net Interest Margin Analysis









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Focus on Growing Wealth Management Business

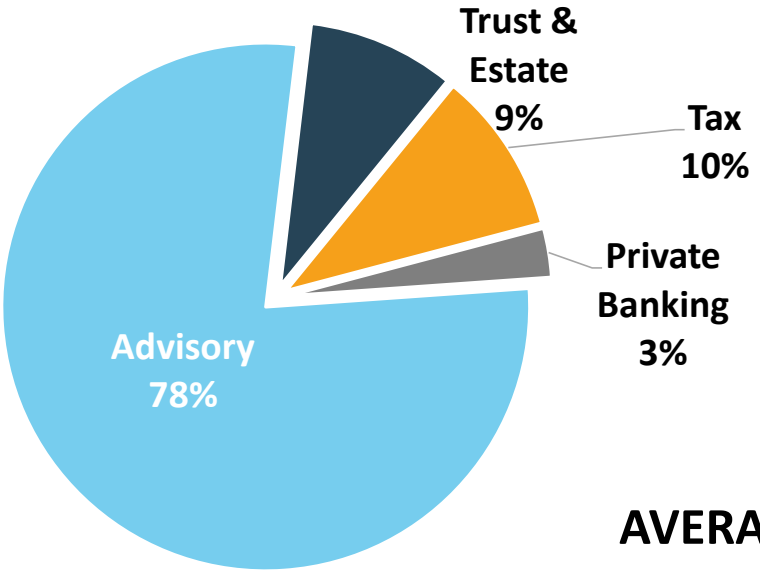
AVERAGE CLIENT SIZE

$4,300,000

145 Provident Bank households are also Beacon clients

2026 Q3 Total Revenue

Advisory	$ 18,371,000
Trust & Estate	$ 2,032,000
Mutual Fund	$ 2,349,000
Interest Income *	$ 743,000
Total	**$ 23,495,000**



$4.4 Billion AUM
For 1,039 family relationships

AVERAGE FEE
70 bps

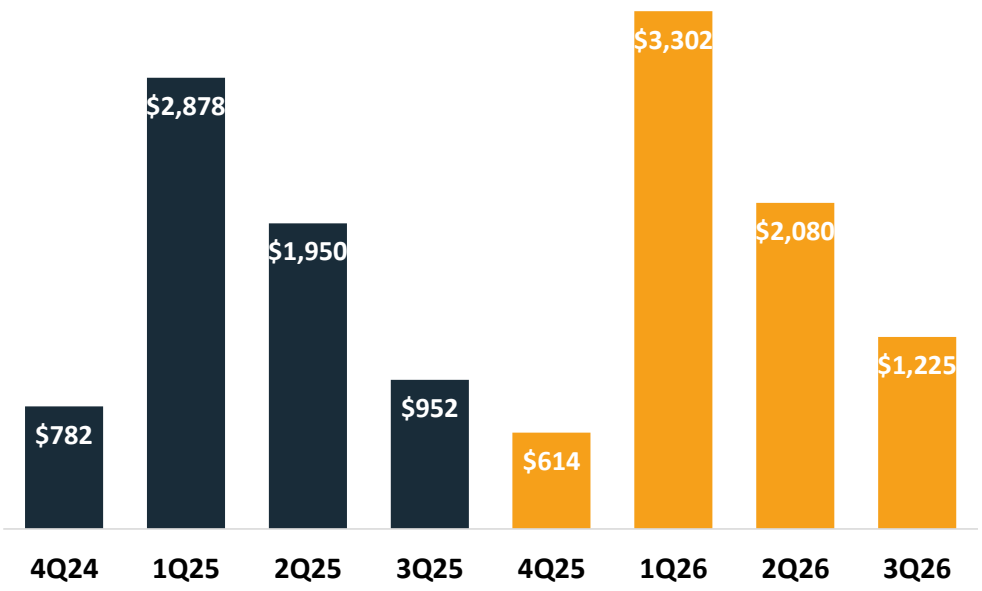
EBITDA & NET INCOME (in thousands)

EBITDA (FQ2026)	**$ 8,517**
Net Income (FQ2026)	**$ 2,981**

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

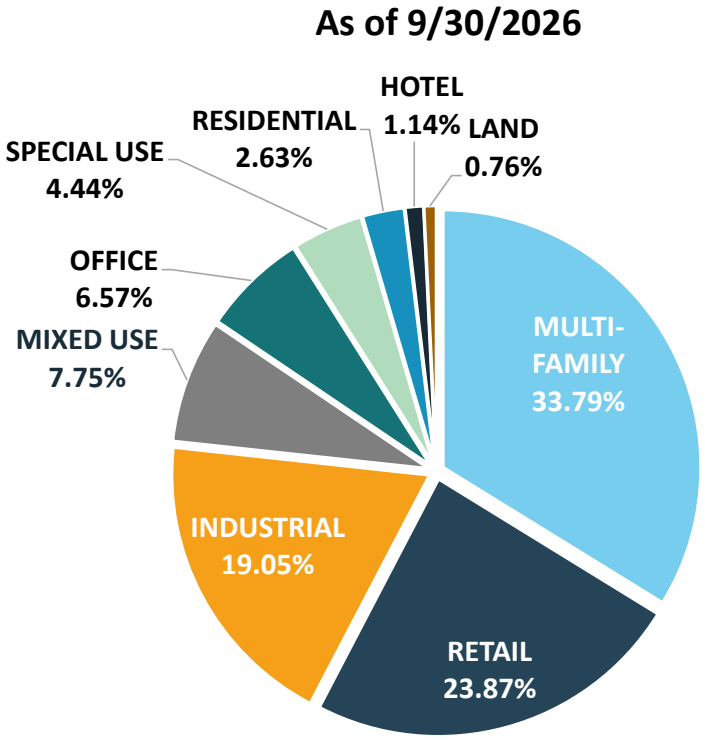
Provident Protection Plus, Inc.

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 20% current quarter versus prior year quarter.

CRE Type Composition



Portfolio Characteristics

10 Largest CRE Loans	3.85% of CRE Investment Portfolio
10 Largest CRE Loans	2.14% of Total Loan Portfolio
Average Loan Size Outstanding	$2.53 Million

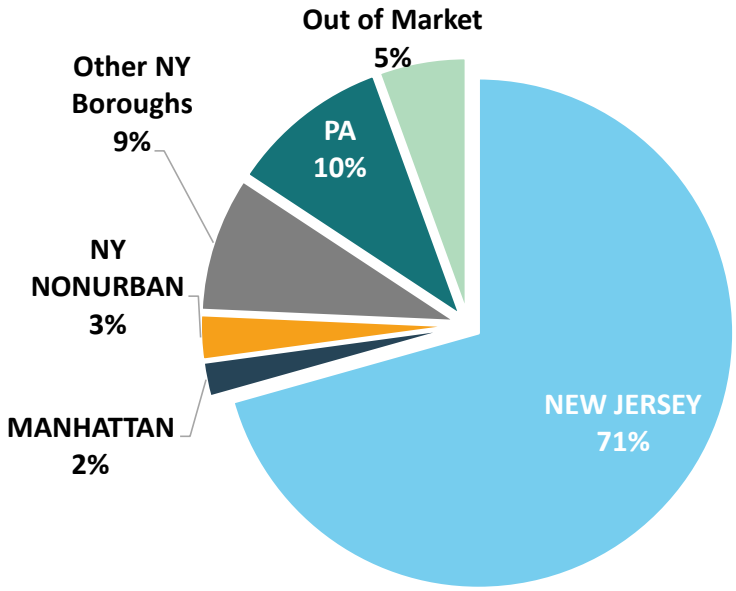
Total CRE Investment Portfolio = $11.3 Billion*

*Excludes Purchase Accounting Adjustments and Construction Loans

CRE Office Composition

Total CRE Office Portfolio = $745.7 million*

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



Maturity or Reprice by Year	
2026	$52.3
2027	$109.1
2028	$123.9
2029	$60.1
2030	$93.2
2031 AND BEYOND	$306.6
Total	**$745.2M**

No significant central business district exposure

Provident Financial Services, Inc.

*Excludes Purchase Accounting and Construction Loans

CRE Investment Portfolio by Property Type*

As of 9/30/26
($ in thousands)

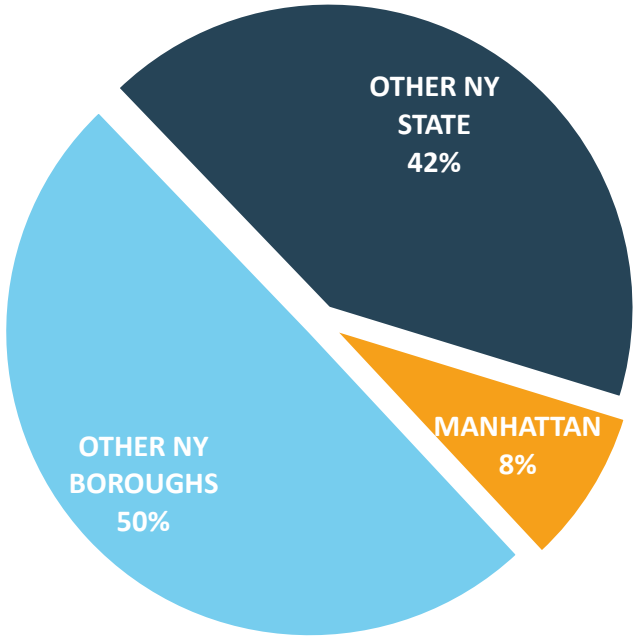
PROPERTY TYPE	COUNT	$ OUTSTANDING	% OUTSTANDING	WARR
MULTI	1,051	3,833,660	33.79%	3.50
RET	879	2,708,143	23.87%	3.45
INDUS	568	2,160,871	19.05%	3.59
MIXED	677	879,297	7.75%	3.64
OFF	394	745,198	6.57%	3.70
SUP	194	503,265	4.44%	3.65
RESID	679	298,357	2.63%	3.67
HTL	26	129,383	1.14%	3.81
LAND	21	85,813	0.76%	4.21
TOTAL PORTFOLIO	**4,489**	**11,343,989**	**100.00%**	**3.55**

Provident Financial Services, Inc.

*Excludes Purchase Accounting and Construction Loans

Multi-family Composition (NY and Rent Stabilized sectors)

Total NY Multi-family Loans = $642.4 Million



Total multi-family loan portfolio: $3.84 Billion

- Of the total, 102 Loans on multi-family properties in the five boroughs of NYC, aggregate outstanding $373.1 million, with an average loan size of $3.7 million.

Rent stabilized loan portfolio: <0.93% of total loan portfolio

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

Multi-family balances by origination Year:

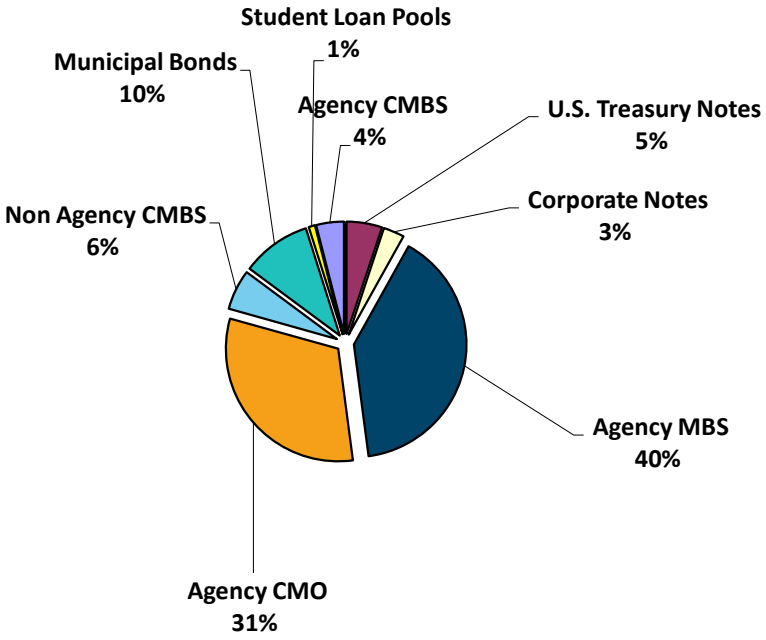
- NY 2026 loans: $80.4 MM
- NY 2025 loans: $140.0 MM
- NY 2024 loans: $37.2 MM
- NY 2023 loans: $112.4 MM
- NY 2022 loans: $93.6 MM
- NY 2021 and prior loans: $191.2 MM

- 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 = $3.54 Billion



- As of September 30, 2026, the portfolio had a modified duration of 4.2 years and weighted average life of 5.3 years
- As of September 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		
	3Q26	**2Q26**	**3Q25**
Net Income	$ 69,159	$ 78,147	$ 71,720
Loss on extinguishment of debt	17,501	-	-
Executive severance expense	-	864	-
Core system conversion expense	3,661	1,508	-
Loss on discontinued operations	465	-	-
Less: income tax expense	(6,508)	(714)	-
Core net income	$ 84,278	$ 79,805	$ 71,720
Add: Amortization of intangibles (net of tax)	5,986	5,984	6,639
Core net income, net of intangibles	$ 90,264	$ 85,789	$ 78,359
Average assets	$ 25,646,047	$ 25,297,616	$ 24,518,290
Average stockholders' equity	$ 2,923,086	$ 2,897,547	$ 2,738,414
Average tangible stockholders' equity	$ 2,160,972	$ 2,126,974	$ 1,941,625
Core Adjusted ROAA	1.30%	1.27%	1.16%
Core Adjusted ROAE	11.44%	11.05%	10.39%
Core Adjusted ROATCE	16.57%	16.18%	16.01%

Provident Financial Services, Inc.

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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:	**3Q25**	**4Q25**	**1Q26**	**2Q26**	**3Q26**
Net Income	$ 71,720	$ 83,431	$ 79,417	$ 78,147	$ 69,159
Add: provision for credit losses	7,044	(1,213)	(2,116)	9,334	5,240
Add: loss on extinguishment of debt	-	-	-	-	17,501
Add: Executive severance expense	-	-	-	864	-
Add: Core system conversion expense	-	-	-	1,508	3,661
Add: Loss on discontinued operations	-	-	-	-	465
Add: income tax expense	29,895	28,814	30,754	27,914	23,454
Core PPNR	**$ 108,659**	**$ 111,032**	**$ 108,055**	**$ 117,767**	**$ 119,480**
Annualized Core PPNR	$ 431,093	$ 440,507	$ 438,223	$ 472,362	$ 474,024
Average assets	$ 24,518,290	$ 24,775,214	$ 25,026,414	$ 25,297,616	$ 25,646,047
Core PPNR ROAA	**1.76%**	**1.78%**	**1.75%**	**1.87%**	**1.85%**
Core PPNR ROAE	**15.74%**	**15.68%**	**15.25%**	**16.30%**	**16.22%**
Core PPNR ROATCE	**22.20%**	**21.78%**	**20.93%**	**22.21%**	**21.94%**
Core Return on avg tangible equity					
Net income	$ 71,720	$ 83,431	$ 79,417	$ 78,147	$ 69,159
Add: amort of intangibles, net of tax	6,639	5,997	5,986	5,984	5,986
Add: loss on extinguishment of debt	-	-	-	-	17,501
Add: Executive severance expense	-	-	-	864	-
Add: Core system conversion expense	-	-	-	1,508	3,661
Add: Loss on discontinued operations	-	-	-	-	465
Less: income tax expense	-	-	-	(714)	(6,508)
Total adjusted net income (loss)	$ 78,359	$ 89,428	$ 85,403	$ 85,789	$ 90,264
Average stockholders' equity	$ 2,738,145	$ 2,810,166	$ 2,873,113	$ 2,897,562	$ 2,923,086
Less: avg intangible assets	796,789	787,715	779,138	770,573	762,114
Average tangible stockholders' equity	$ 1,941,356	$ 2,022,451	$ 2,093,975	$ 2,126,989	$ 2,160,972
ROATCE	**16.01%**	**17.54%**	**16.54%**	**16.18%**	**16.57%**
Tangible book value per share:					
Stockholder's equity	$ 2,766,766	$ 2,833,212	$ 2,862,869	$ 2,906,985	$ 2,864,491
Less: intangible assets	790,729	782,152	773,585	765,019	756,453
Tangible stockholder's equity	$ 1,976,037	$ 2,051,060	$ 2,089,284	$ 2,141,966	$ 2,108,038
Shares outstanding	130,621,757	130,619,949	130,311,569	130,423,051	130,420,025
Tangible BV per share	**$ 15.13**	**$ 15.70**	**$ 16.03**	**$ 16.42**	**$ 16.16**

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
	3Q26
Reported non-interest expense	$ 140,681
Adjustments to non-interest expense:	
Loss on extinguishment of debt	17,501
Core system conversion expense	3,661
Loss on discontinued operations	465
Adjusted non-interest expense	$ 119,054
Annualized adjusted non-interest expense	$ 472,334
Average Assets	25,646,047
Annualized adjusted non-interest expense/average assets	**1.84%**
	Three Months Ended
Efficiency Ratio Calculation	**3Q26**
Net Interest income	$ 208,008
Non-interest income	30,526
Adjustment to non-interest income:	
Loss on bond sale	(87)
Adjusted non-interest income	30,439
Total income	$ 238,447
Adjusted non-interest expense	$ 119,054
Efficiency ratio	**49.93%**
Less: Amortization of intangibles expense	$ (8,563)
Net Interest expense-adjusted	$ 110,491
Adjusted Efficiency ratio	**46.34%**

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				
	3Q26	**2Q26**	**1Q26**	**4Q25**	**3Q25**
Reported non-interest expense	$ 140,681	$ 119,258	$ 117,141	$ 114,690	$ 113,092
Adjustments to non-interest expense:					
Loss on extinguishment of debt	17,501	-	-	-	-
Core system conversion expense	3,661	1,508	-	-	-
Executive severance expense	-	864	-	-	-
Loss on discontinued operations	465	-	-	-	-
Adjusted non-interest expense	$ 119,054	$ 116,886	$ 117,141	$ 114,690	$ 113,092
Annualized adjusted non-interest expense	$ 472,334	$ 468,828	$ 475,072	$ 455,019	$ 448,680
Average Assets	25,646,047	25,297,616	25,026,414	24,775,214	24,518,290
Annualized adjusted non-interest expense/average assets	**1.84%**	**1.85%**	**1.90%**	**1.84%**	**1.83%**
Less Amortization of Intangible expense	$ (8,563)	$ (8,559)	$ (8,563)	$ (8,578)	$ (9,497)
Adjusted non-interest expense less amortization of intangible expense	$ 110,491	$ 108,327	$ 108,578	$ 106,112	$ 103,595
Annualized adjusted non-interest expense less amortization of intangible expense	$ 438,361	$ 434,498	$ 440,344	$ 420,987	$ 411,002
Average Assets less amortization of intangible assets	$ 24,883,933	$ 24,527,043	$ 24,247,326	$ 23,987,499	$ 23,720,501
Annualized adjusted non-interest expense/average assets less intangible assets	**1.76%**	**1.77%**	**1.82%**	**1.76%**	**1.73%**

	Three Months Ended				
Efficiency Ratio Calculation	**3Q26**	**2Q26**	**1Q26**	**4Q25**	**3Q25**
Net Interest income	$ 208,008	$ 202,680	$ 193,743	$ 197,411	$ 194,332
Non-interest income	30,526	31,973	31,453	28,311	27,419
Adjustment to non-interest income					
Net gain on securities transactions	(87)	309	-	(690)	(67)
Adjusted non-interest income	30,439	32,282	31,453	27,621	27,352
Total income	$ 238,447	$ 234,962	$ 225,196	$ 225,032	$ 221,684
Adjusted non-interest expense	$ 119,054	$ 116,886	$ 117,141	$ 114,690	$ 113,092
Efficiency ratio (adjusted non-interest expense/income)	**49.93%**	**49.75%**	**52.02%**	**50.97%**	**51.01%**
Less: Amortization of intangible expense	$ (8,563)	$ (8,559)	$ (8,563)	$ (8,578)	$ (9,497)
Adjusted non-interest expense less amortization of intangible expense	$ 110,491	$ 108,327	$ 108,578	$ 106,112	$ 103,595
Efficiency ratio (adjusted non-interest expense less amortization expense/income)	**46.34%**	**46.10%**	**48.21%**	**47.15%**	**46.73%**

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Q3 2026

RESULTS PRESENTATION

Provident Financial Services, Inc.