2Q 2026
Earnings Presentation

July 24, 2026

SouthState

VALUE PROPOSITION

1
Premier Deposit Franchise
Regional bank leader with scale

2
Operating in the Best Growth Markets
Shoot where the ducks are flying

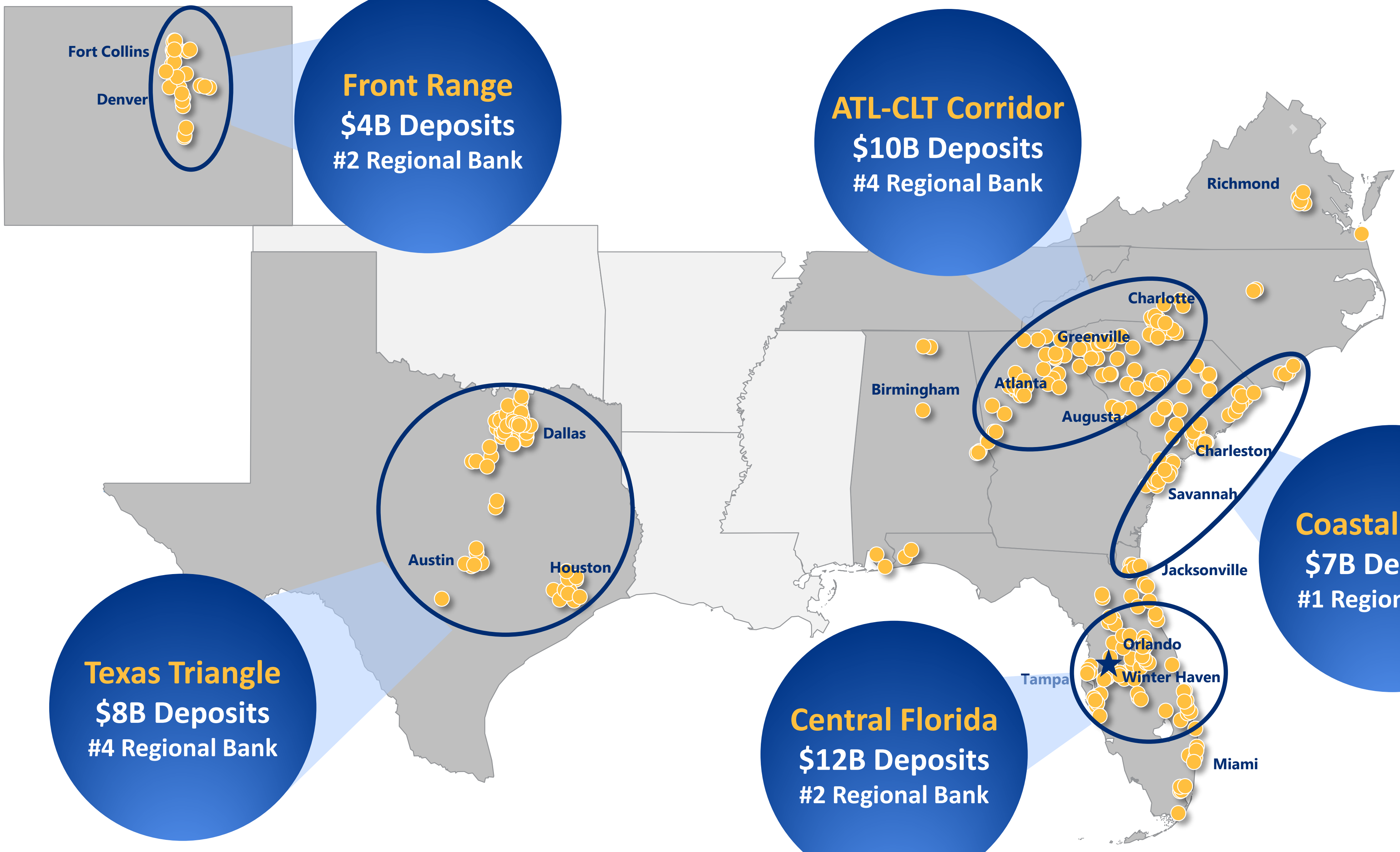
3
Local Leadership Model Driving Durable Results
Above peer results over the short, medium, and long-term

4
Long-Term Track Record of Shareholder Value Creation
Top quartile TSR through 20 years of cycles

$69B	$56B	$10B	344	6,000+
Assets	Deposits	Market Cap	Branch Locations	Team Members

For end note descriptions, see Earnings Presentation End Notes starting on slide 29.

1 PREMIER DEPOSIT FRANCHISE[1]



Front Range
$4B Deposits
#2 Regional Bank

ATL-CLT Corridor
$10B Deposits
#4 Regional Bank

Coastal South
$7B Deposits
#1 Regional Bank

Texas Triangle
$8B Deposits
#4 Regional Bank

Central Florida
$12B Deposits
#2 Regional Bank

$56B
Deposits

1.4M
Deposit Accounts

$40K
Average Balance

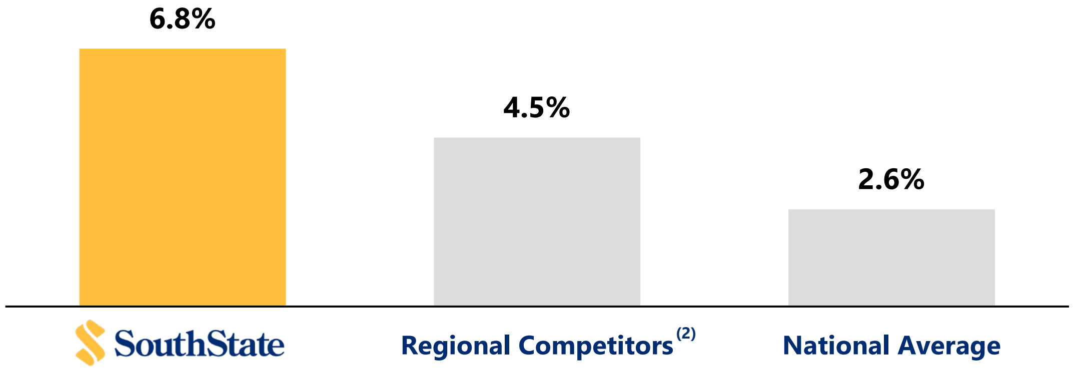
1.76%
Cost of Deposits

For end note descriptions, see Earnings Presentation End Notes starting on slide 29.

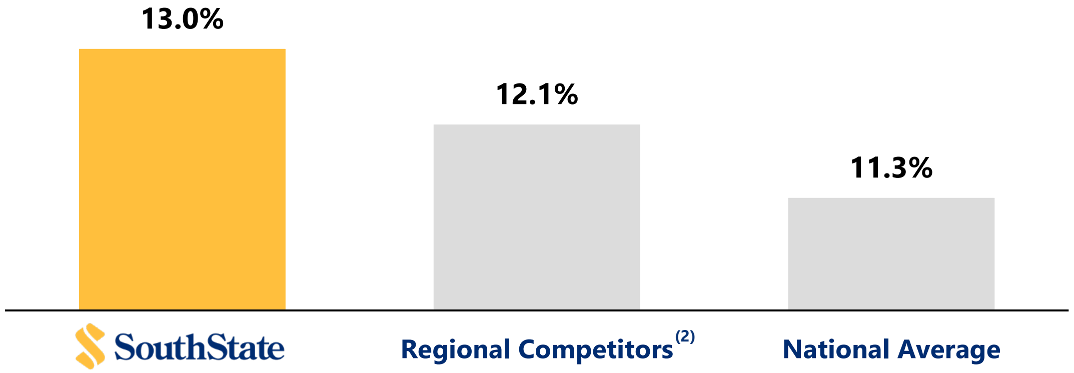
2 OPERATING IN THE BEST GROWTH MARKETS

Leading Growth Characteristics…

Projected Population Growth[1]

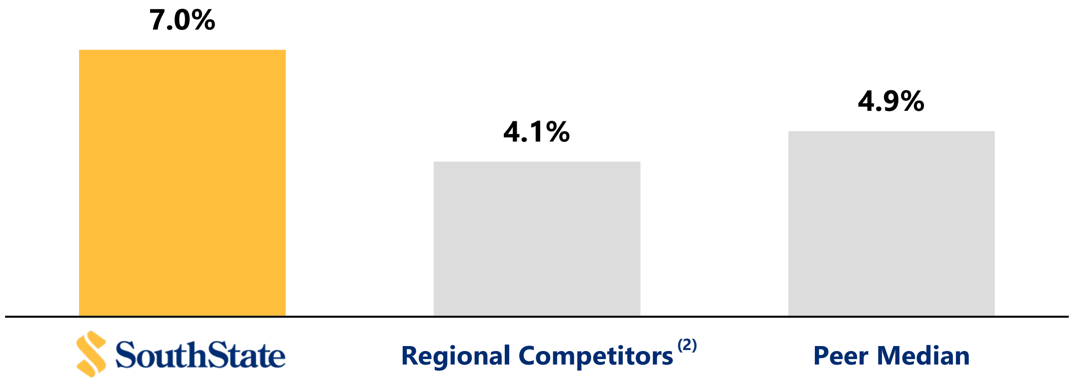


Projected HHI Growth[1]

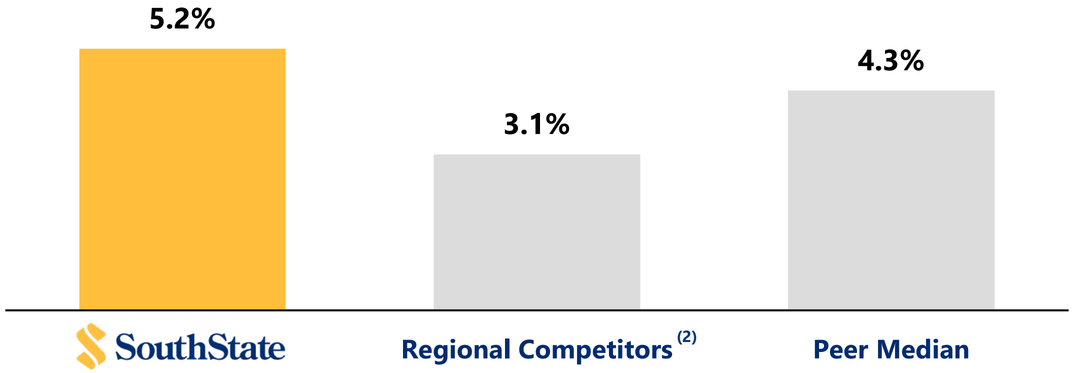


… Support Superior Growth

Loans per Share CAGR – Last 5 Years (non-GAAP)[3]



Deposits per Share CAGR – Last 5 Years (non-GAAP)[3]



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Local Leadership Model

- 21 division presidents provide localized decision-making driving tailored client outcomes
- Incentive system structured to drive P&L alignment
- Bankers are empowered to make decisions based on local market knowledge
- Average consumer relationship is 10+ years
- Top-performing bank in employee engagement and client satisfaction

Recognized as a top-quartile performer in commercial banking client experience, achieving a Coalition Greenwich Net Promoter Score of 64, surpassing the top-quartile threshold of 60 among large U.S. banks.

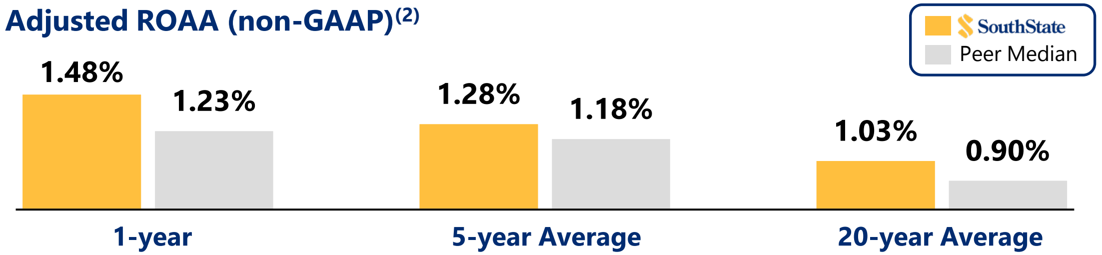
Recognized as a top-quartile leader in consumer banking client experience, earning a J.D. Power Net Promoter Score of 49, exceeding the top-quartile threshold of 46 among the Top 50 largest U.S. banks by assets.

Recognized as a top-decile performer (86% engagement) in the Financial Services benchmark for employee engagement, compared to approximately 150 other financial services organizations who use CultureAmp.

Leading Long-Term Operating Results[1]

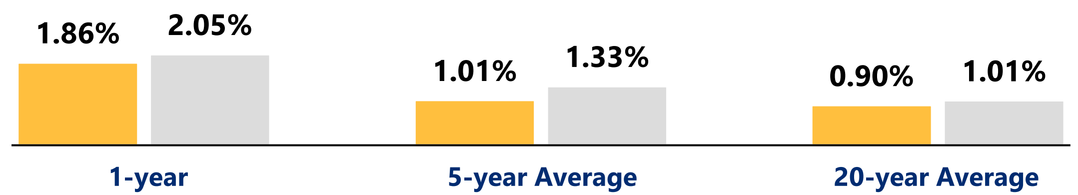
Sustained Superior Profitability ...

Adjusted ROAA (non-GAAP)[2]



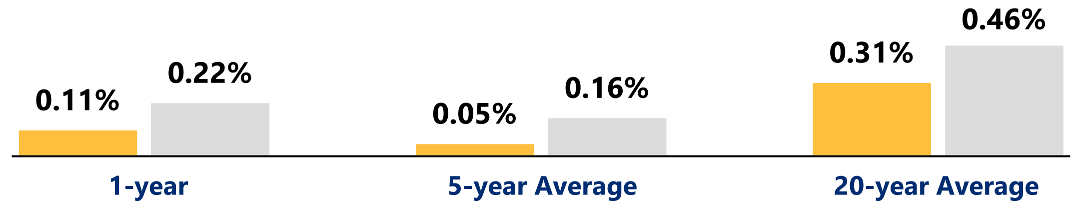
...With Consistently Low Funding Costs vs. Peers...

Cost of Deposits



...And Superior Credit

NCOs / Avg. Loans[3]



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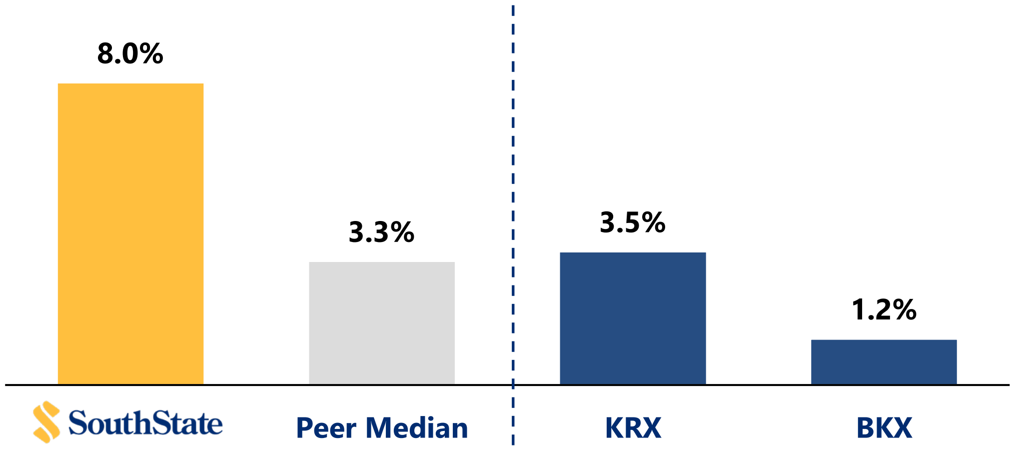
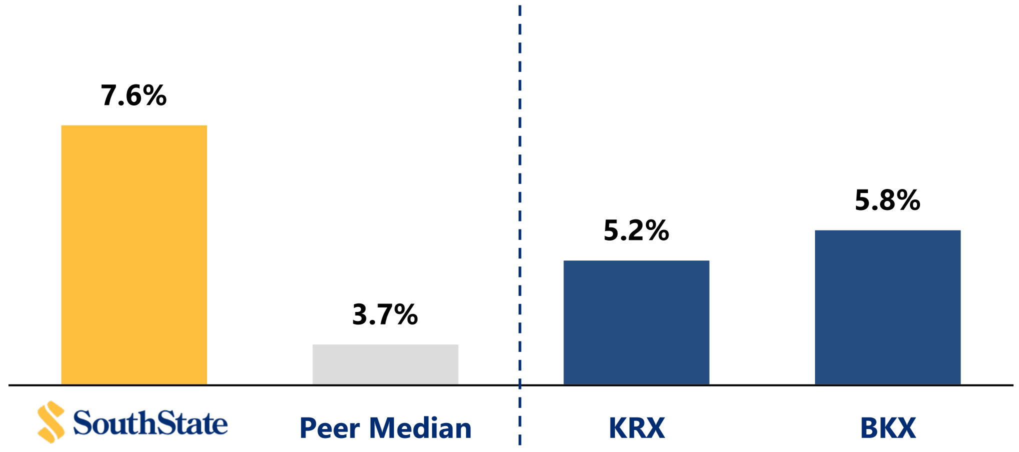
Track Record of Profitable & Prudent Growth

EPS CAGR – Last 20 Years

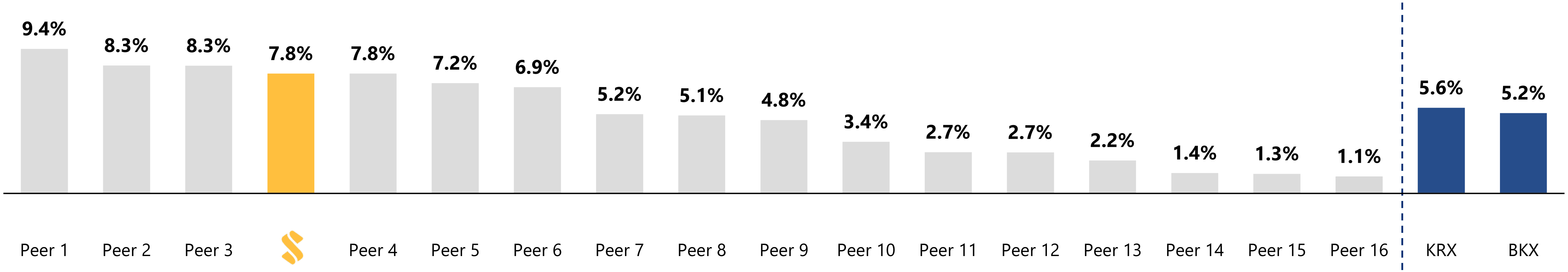


TBVPS CAGR – Last 20 Years



Total Shareholder Returns

Annualized TSR – Last 20 Years vs. Peers



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2026 FOCUS

Expanding sales force

Driving meaningful balance sheet growth

Share repurchases supported by robust earnings

Leveraging AI to drive speed and scale

Quarterly Results

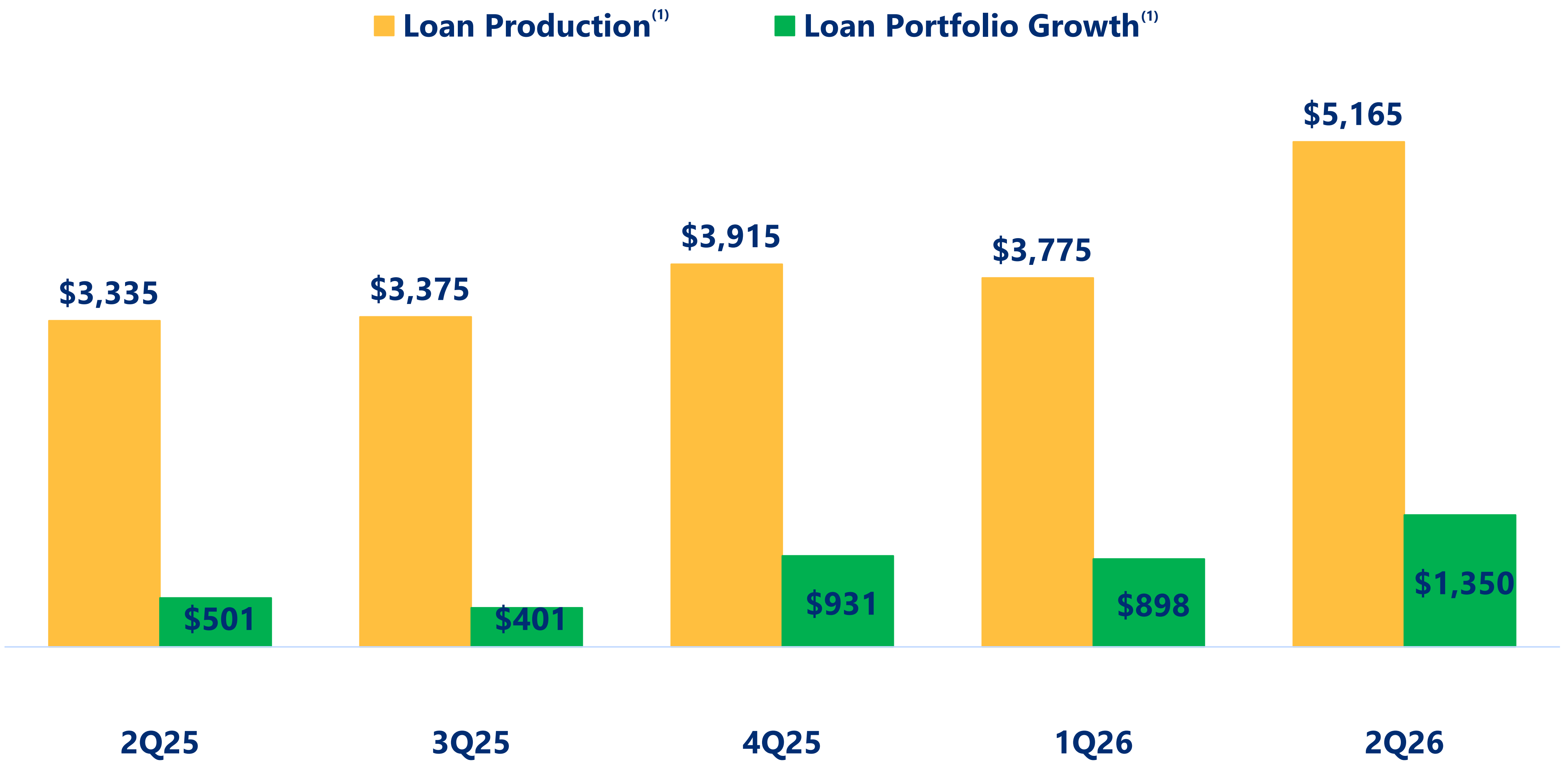
2Q26 QUARTERLY HIGHLIGHTS[1]

- ✓ **ROA of 1.36%***
- ✓ **Loans increased $1.4 billion, or 11%***
- ✓ **Deposits increased $474 million, or 3%***
- ✓ **Stable credit with net charge-offs of 6 bps***
- ✓ **Repurchased 1 million shares**
- ✓ **Tangible Book Value per Share (Non-GAAP)[4] increased 13% year over year**

	2Q26 Reported[†]	2Q25 Reported / Adjusted[†]
Net Income	**$ 230**	$ 215 / $ 234
PPNR	**$ 315**	$ 290 / $ 314
EPS (Diluted)	**$ 2.35**	$ 2.11 / $ 2.30
ROA*	**1.36%**	1.34% / 1.45%
ROATCE*	**17.62%**	18.17% / 19.61%
NIM (non-TE/TE)*	**3.78%**	4.02%
Efficiency Ratio	**50%**	53% / 49%
CET 1 Ratio	**11.1%**	11.2%

Dollars in millions, except per share data

For end note descriptions, see Earnings Presentation End Notes starting on slide 29.



Dollars in millions

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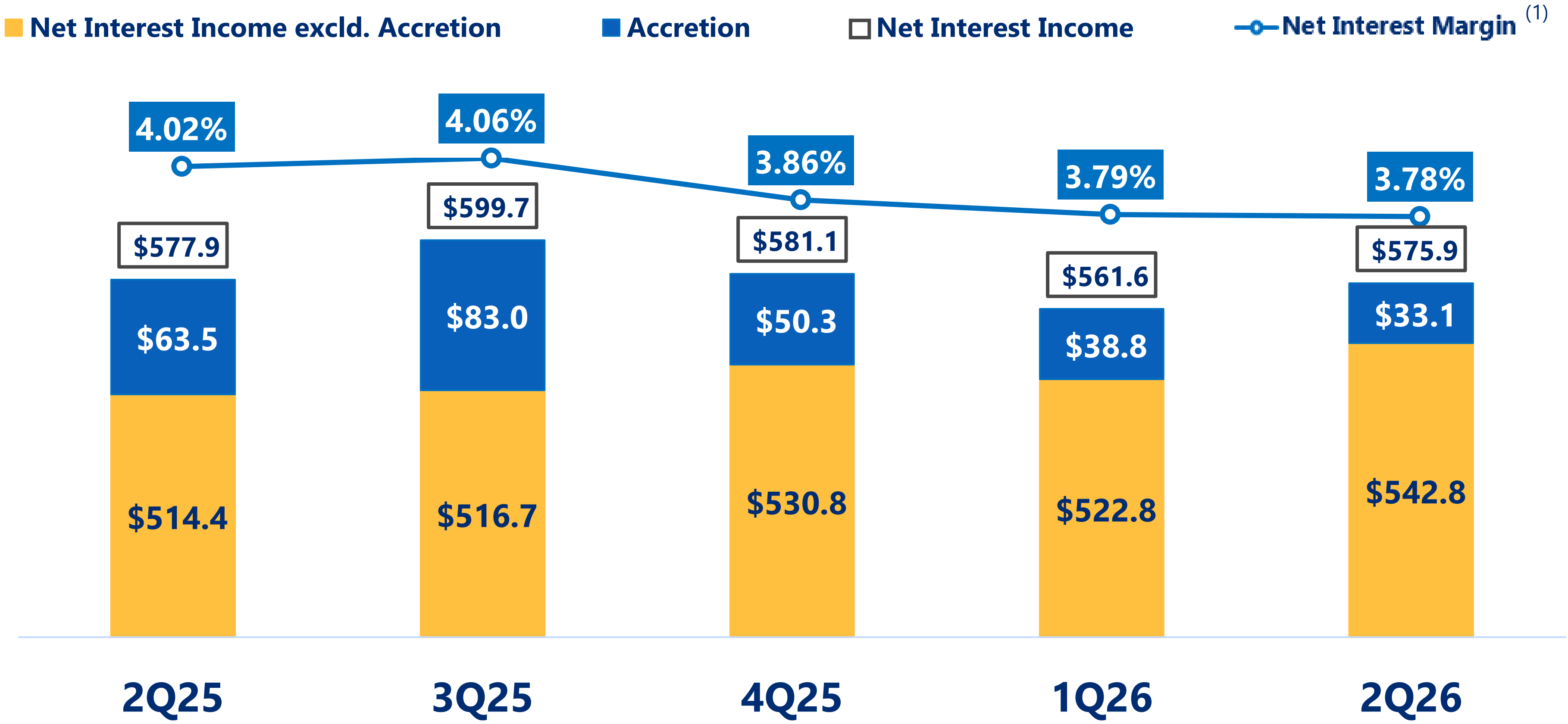
NET INTEREST MARGIN[1]



Net Impact of Purchase Accounting

	2Q25	3Q25	4Q25	1Q26	2Q26
Accretion income	$64	$83	$50	$39	$33
CDI amortization	(24)	(23)	(23)	(21)	(21)
Net Impact	$39	$60	$27	$18	$12

Dollars in millions

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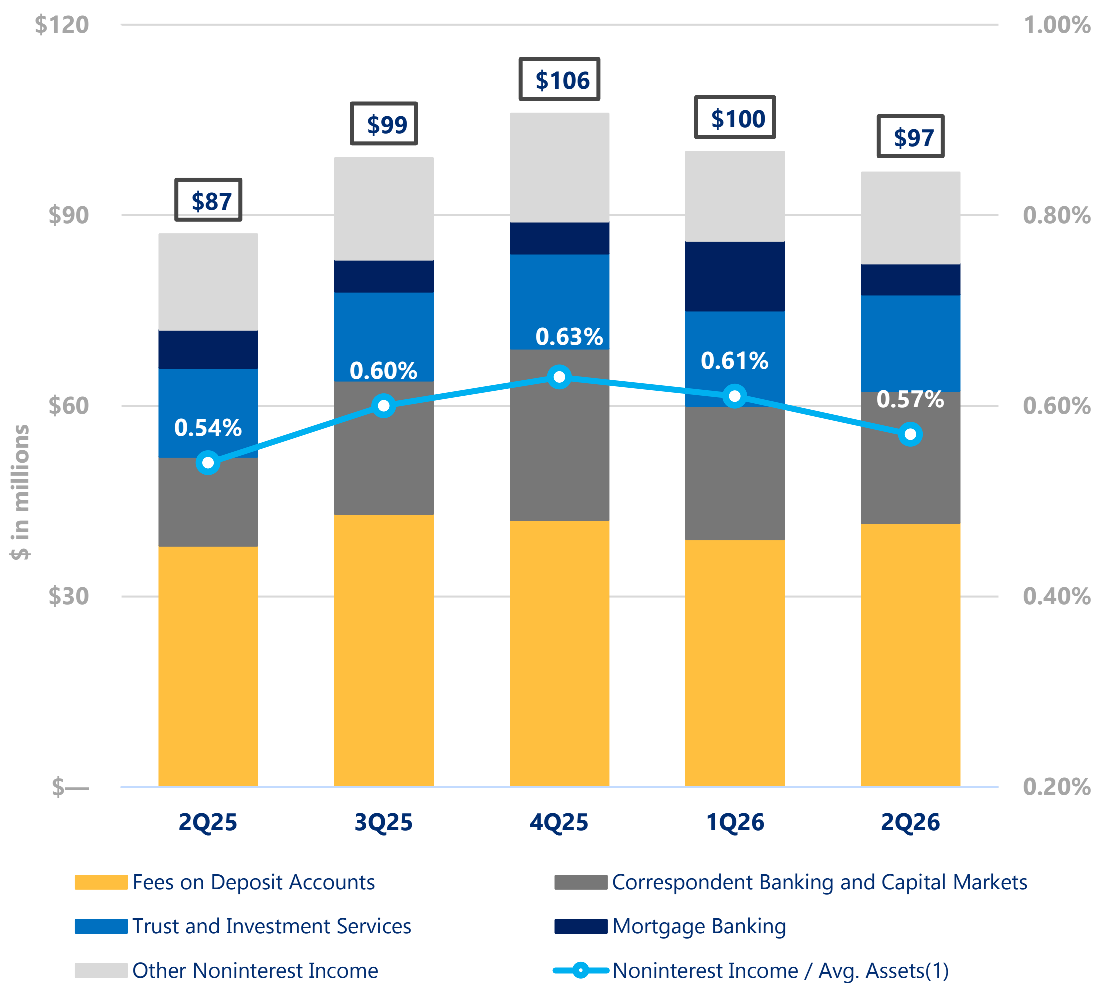
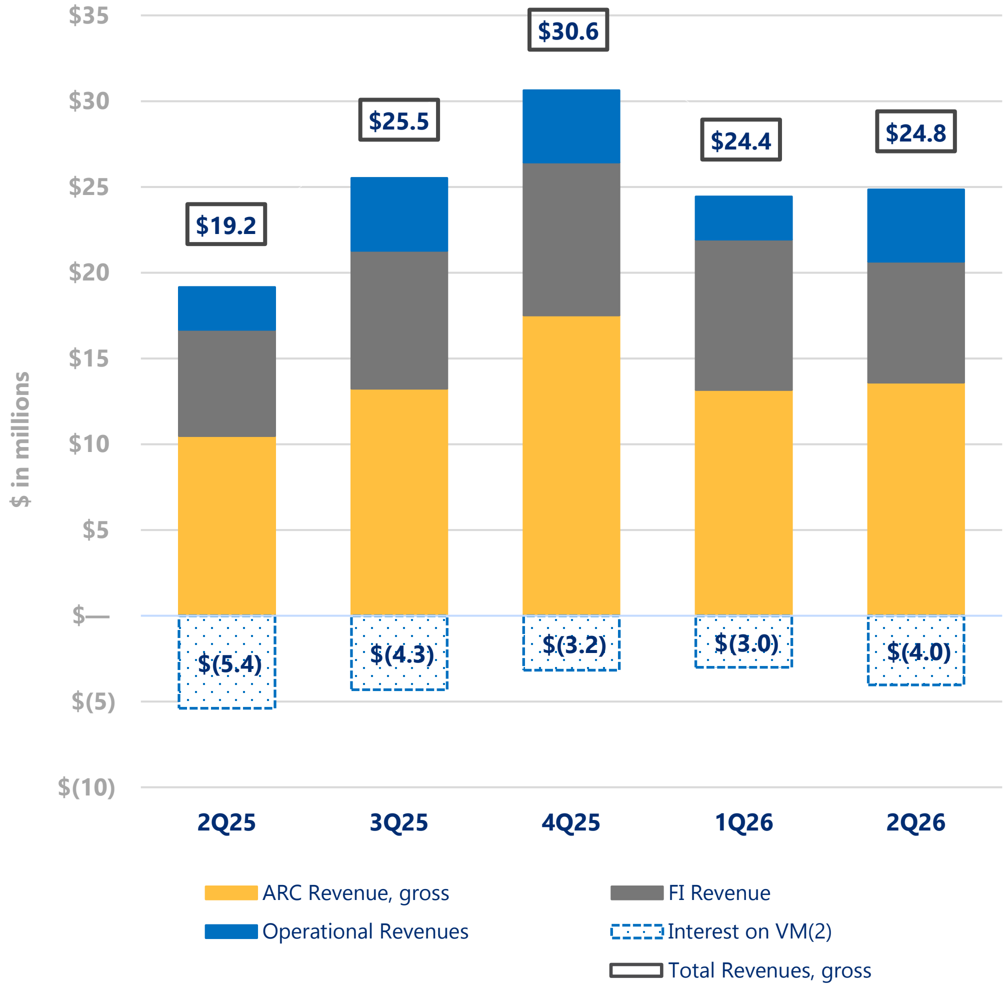
NONINTEREST INCOME

Noninterest Income



Correspondent Revenue Breakout



Dollars in millions; Amounts may not total due to rounding.

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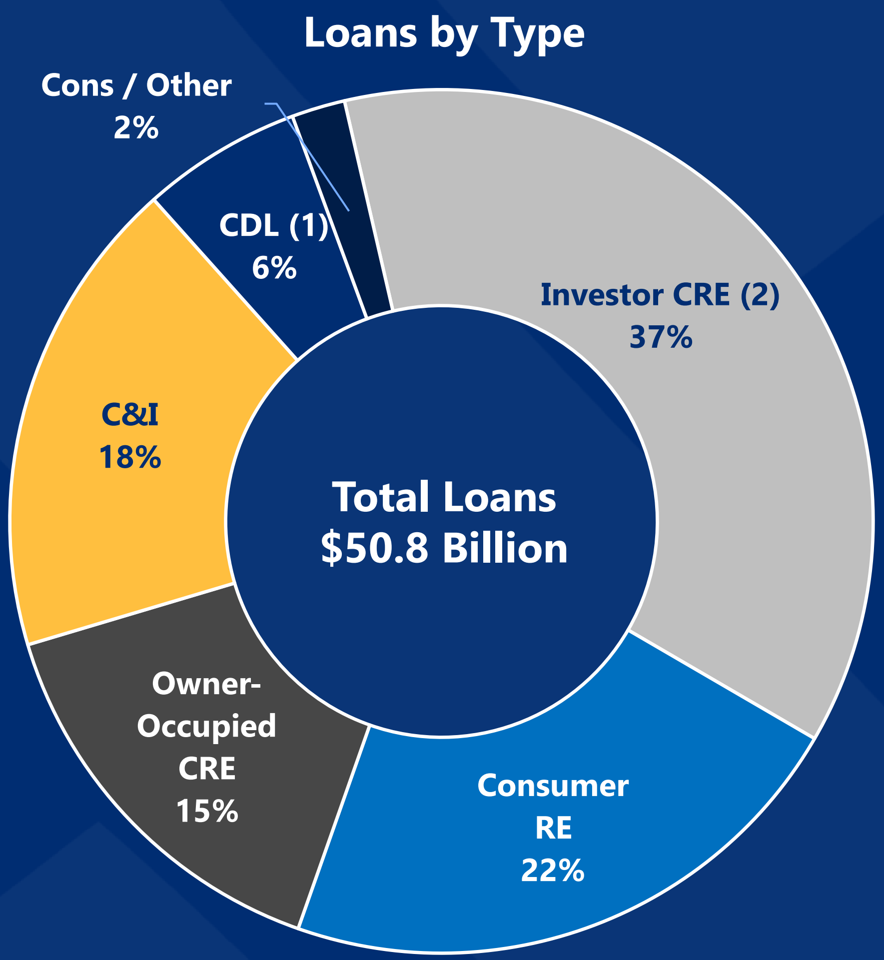
Balance Sheet

TOTAL LOAN PORTFOLIO



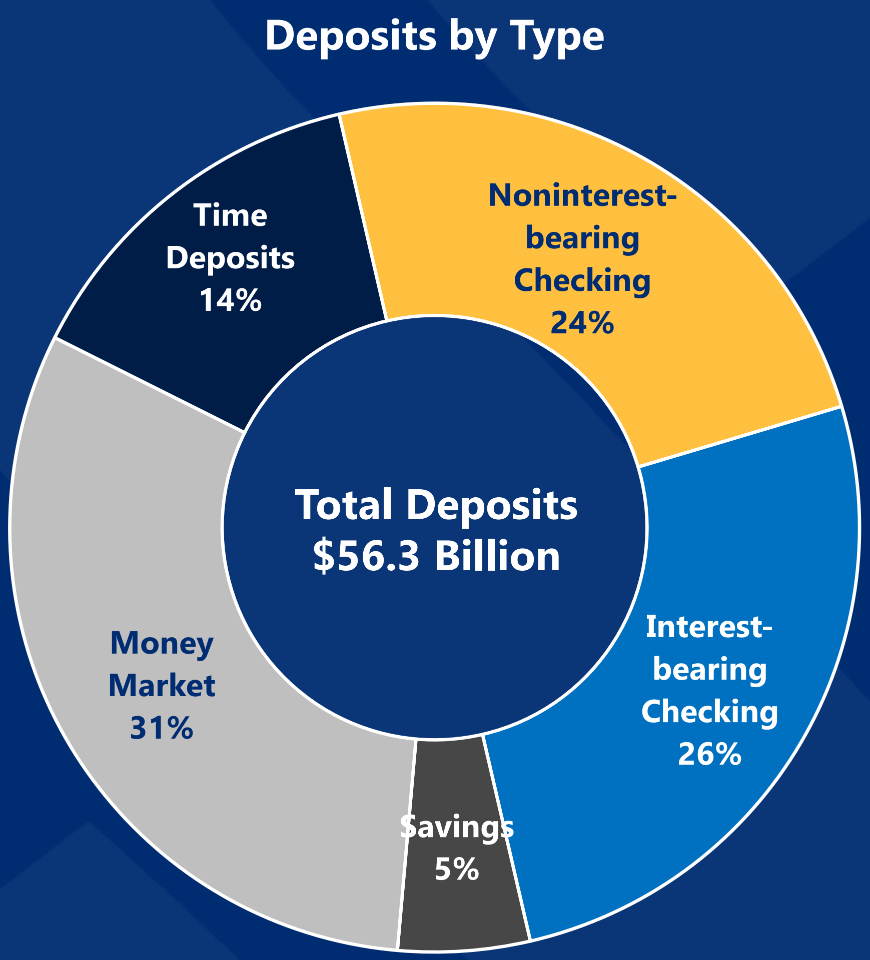
Loan Type	No. of Loans	Balance	Avg. Loan Balance
Investor CRE	11,134	$ 18.7B	$ 1,675,600
Consumer RE	50,988	11.0B	216,400
Owner-Occupied CRE	8,810	7.9B	891,300
C & I	22,625	9.4B	414,500
Constr., Dev. & Land	3,494	3.0B	853,700
Cons / Other	44,896	0.9B	21,000
Total	**141,947**	**$ 50.8B**	**$ 358,200**

Data as of June 30, 2026

Loan portfolio balances, average balances or percentage exclude loans held for sale; Amounts may not total due to rounding.

For end note descriptions, see Earnings Presentation End Notes starting on slide 29.

PREMIUM DEPOSIT FRANCHISE



Data as of June 30, 2026

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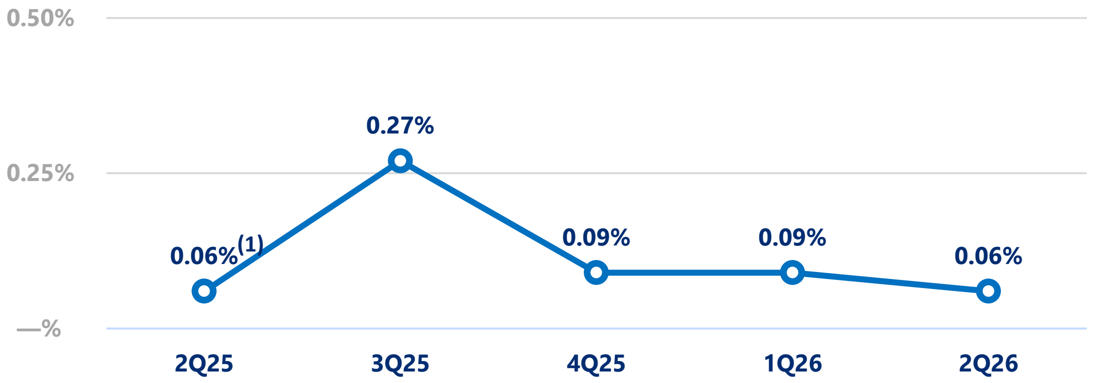
Granular, Low-cost Core Deposit Base

- 1.4 million total deposit accounts
  - ~1.1M consumer accounts with $18K average balance and over 10-year average relationship
  - ~0.3M commercial accounts with $118K average balance and ~8-year average relationship
- 63% commercial, 37% consumer deposits by balance

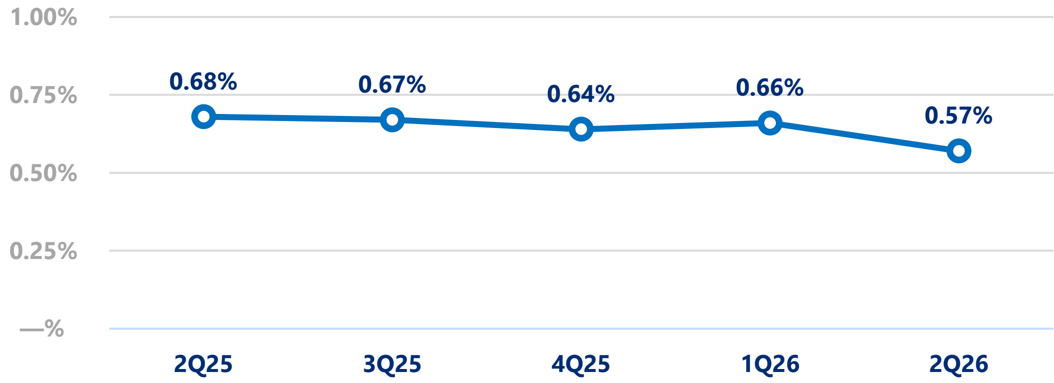
Credit

ASSET QUALITY METRICS & LOAN LOSS RESERVE

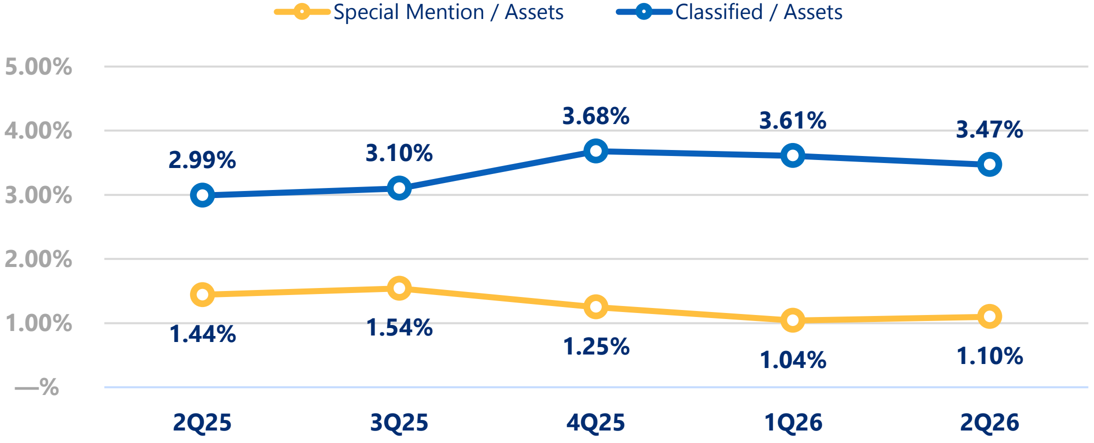
Net Charge-Offs to Loans



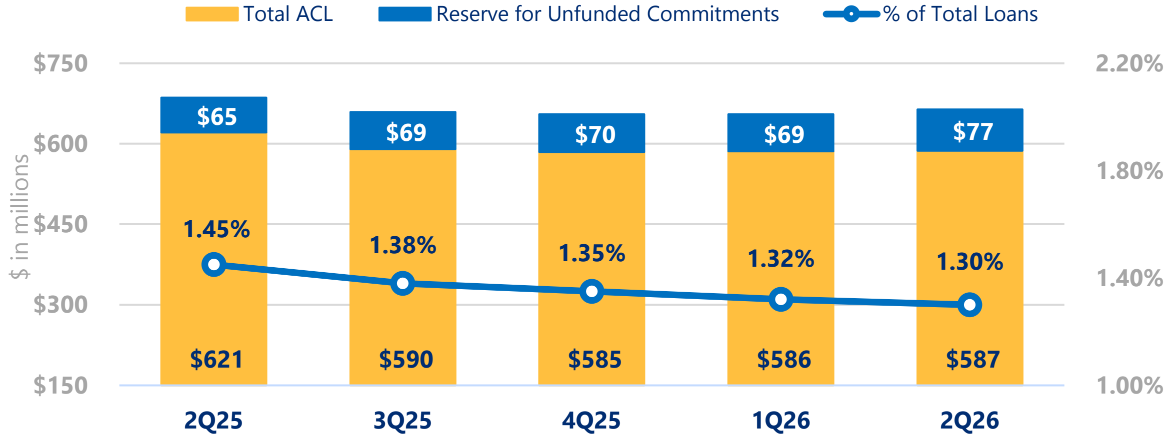
Nonperforming Assets to Loans & OREO



Special Mention & Classified Asset Trends



Total ACL[2] plus Reserve for Unfunded Commitments



Dollars in millions

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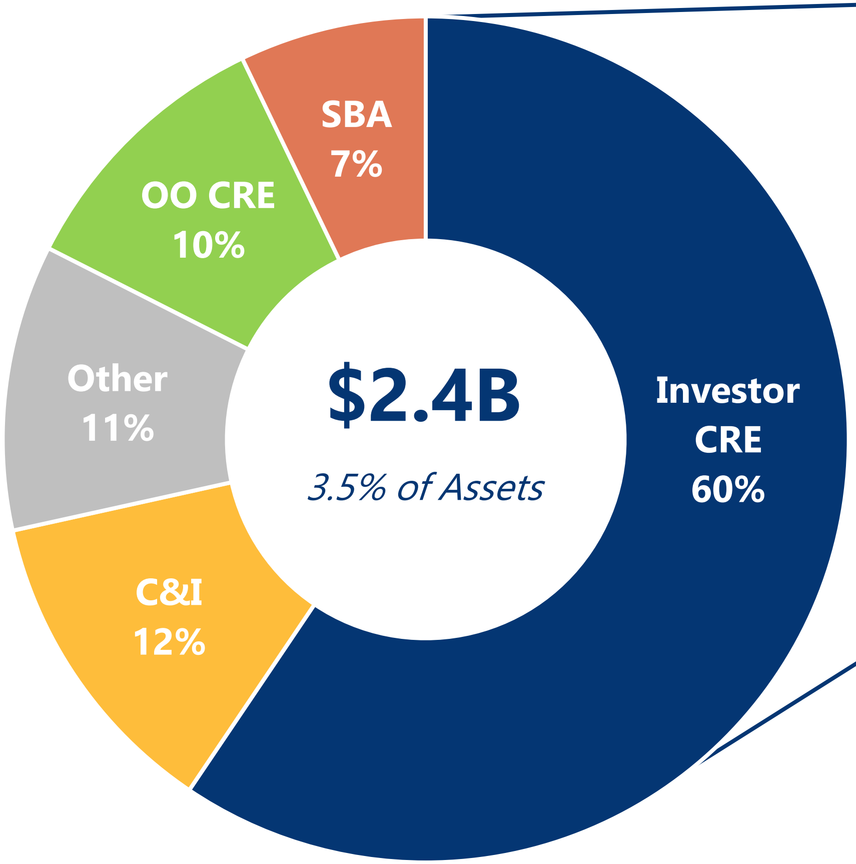


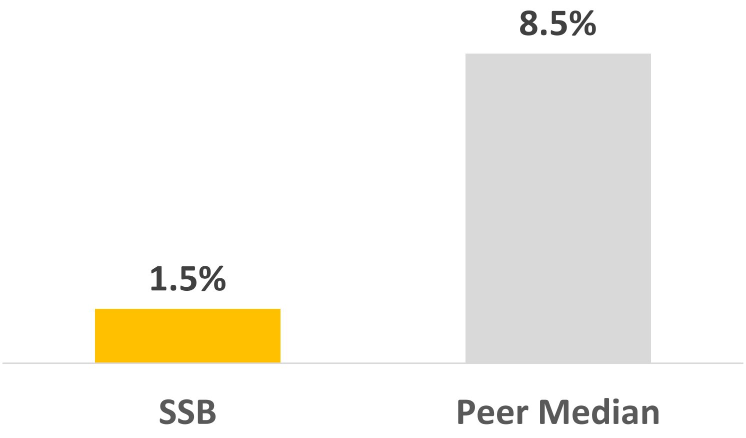
Investor CRE	$M	Wtd Avg LTV[(1)]	% Current
Multifamily	$797	55%	99.5%
Warehouse/Industrial	$173	55%	100.0%
Office	$112	68%	98.8%
Retail	$93	55%	95.8%
Self Storage	$80	56%	100.0%
Other	$168	53%	98.7%
Total	**$1,423**	**55%**	**99.2%**

- **Investor CRE:** WA LTV of 55% with >99% current; average balance of $6.0M
- **OOCRE:** WA LTV of 54% with >91% current; average balance of $1.0M
- **C&I:** >89% current; average balance of $0.5M
- 89% of classified loans are accruing, 98% of which are current

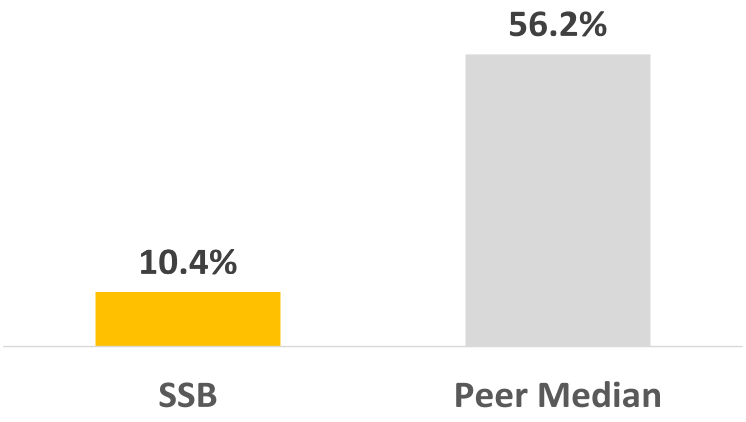
For end note descriptions, see Earnings Presentation End Notes starting on slide 29.

MINIMAL EXPOSURE TO NDFIs – 2Q26

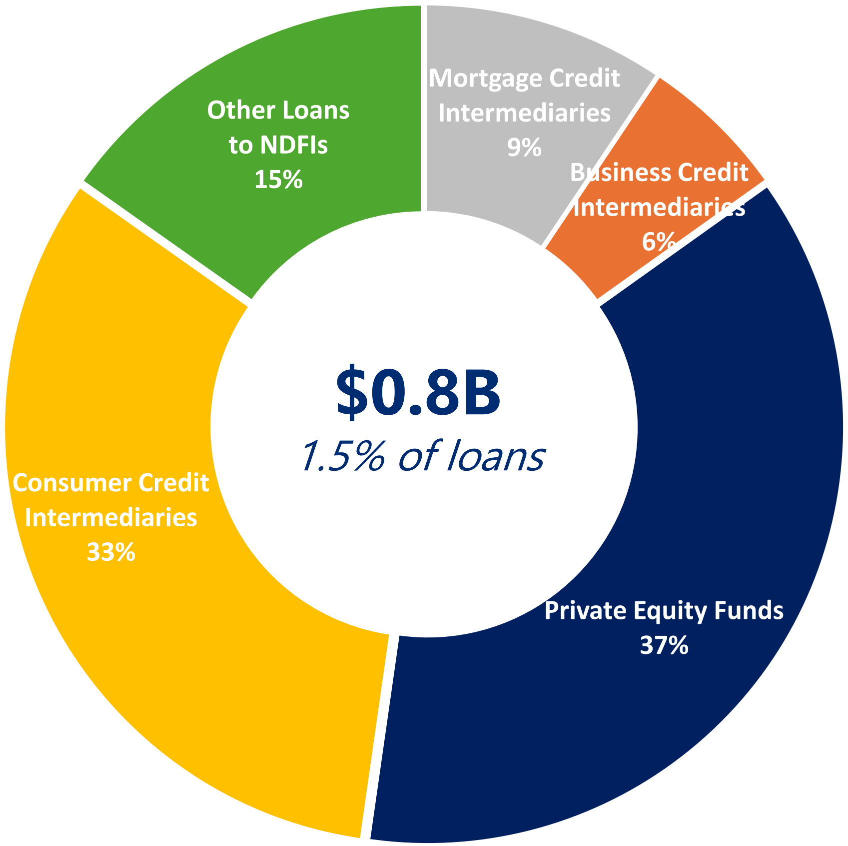
NDFI % of Total Loans



NDFI % of Total Capital



- 2nd lowest NDFI exposure of 16 peers in terms of total loans and total capital
- Private Equity portfolio consists of capital call lines: 100% bank underwritten, 50% average advance rate
- Consumer credit intermediaries are primarily in-market consumer finance companies
- Business credit intermediaries are primarily equipment finance and leasing
- Other Loans to NDFIs are primarily Insurance and Wealth Management



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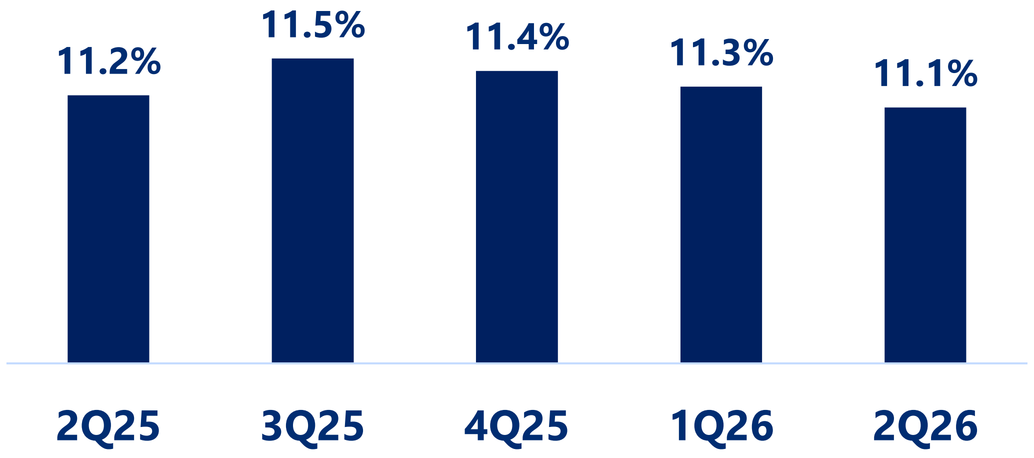
Capital

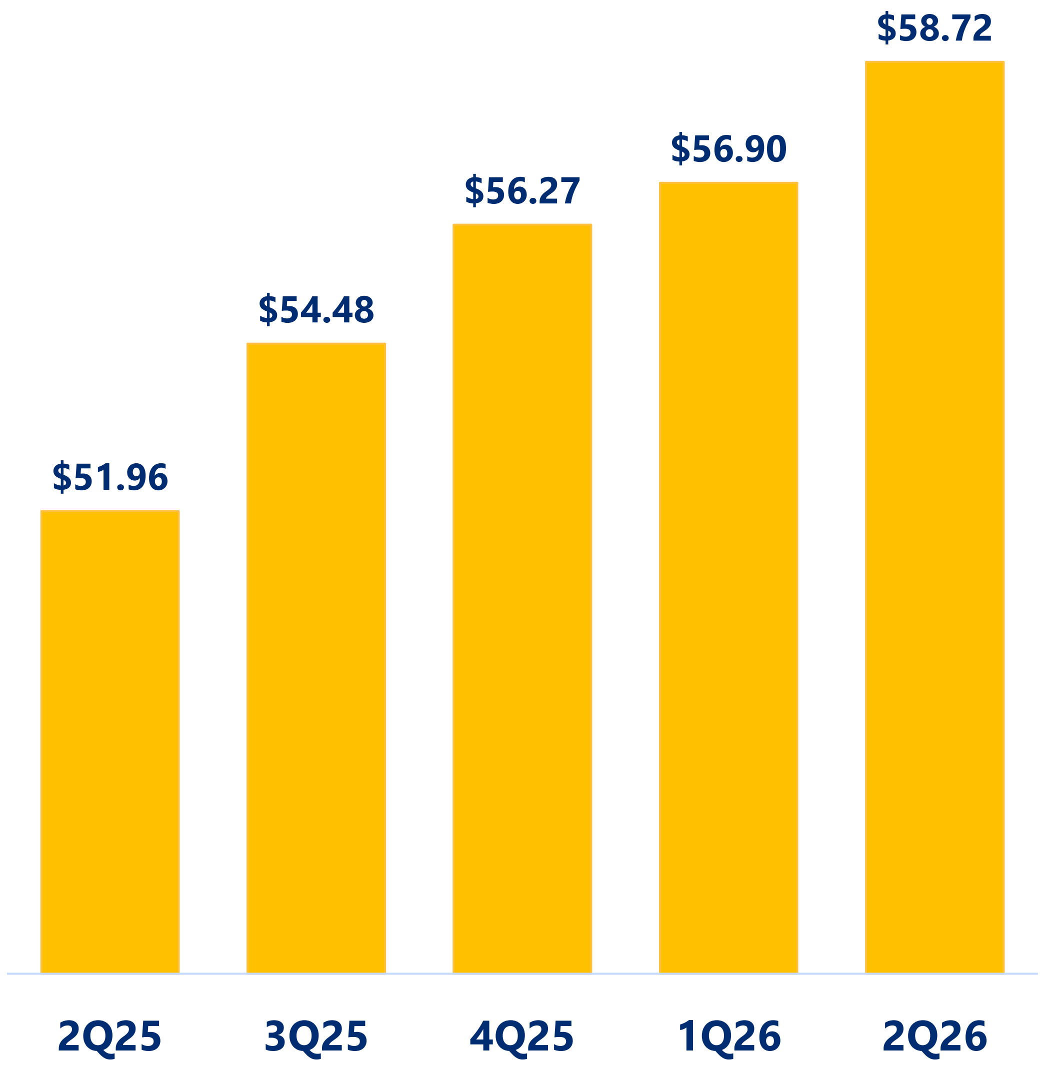
Key Highlights Since 2Q25

- LTM net payout of 75%
- 4.8% of shares repurchased
- 11% increase in dividend to $0.60 per share
  - Additional 10% increase to $0.66 per share, effective with the August 14, 2026 dividend payment
- 13% growth in tangible book value per share[(2)]

CET1 Ratio[(1)]



Tangible Book Value per Share[(2)]



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Appendix

CORE VALUES

LOCAL MARKET LEADERSHIP

Our business model supports the unique character of the communities we serve and encourages decision making by the banker that is closest to the customer.

LONG-TERM HORIZON

We think and act like owners and measure success over entire economic cycles. We prioritize soundness before short-term profitability and growth.

REMARKABLE EXPERIENCES

We will make our customers' lives better by anticipating their needs and responding with a sense of urgency. Each of us has the freedom, authority and responsibility to do the right thing for our customers.

MEANINGFUL AND LASTING RELATIONSHIPS

We communicate with candor and transparency. The relationship is more valuable than the transaction.

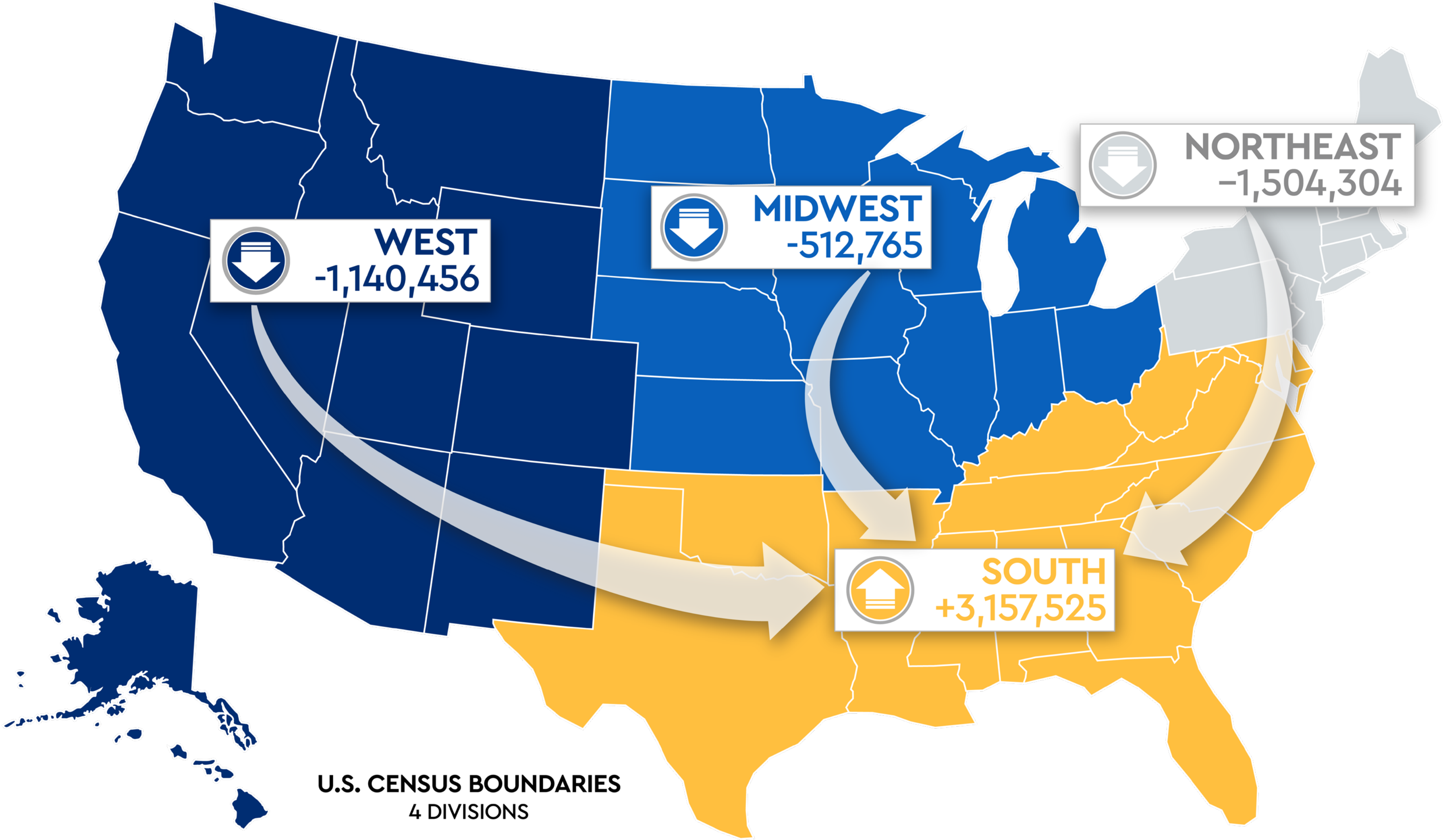
GREATER PURPOSE

We enable our team members to pursue their ultimate purpose in life—their personal faith, their family, their service to community.

GUIDING PRINCIPLES

SouthState

U.S. Net Domestic Migration Since COVID: April 1, 2020 to July 1, 2025



Top 10 States Net Domestic Migration	
1. Florida	**890,348**
2. Texas	**812,735**
3. North Carolina	**476,921**
4. South Carolina	**379,062**
5. Tennessee	**292,727**
6. Arizona	282,626
7. Georgia	**232,849**
8. Alabama	**141,048**
9. Idaho	139,784
10. Oklahoma	107,244

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AI at SouthState

GenAI Knowledge Assistant

- Chat interface for policy & procedure questions
- Launched in early 2025
- Integrated in daily workflow
- **1.1K+** average questions answered per day

Microsoft Copilot Adoption

- **2,500+** premium users & **2,200+** active basic users
- **12K+** average prompts per day

Team Support:

- Weekly office hours
- Hands-on workshops
- Required & optional training

Internal Efficiencies

- Automated Credit Spreads ~**90%** performed by AI
- Code Development - **80%** of monthly code is AI-assisted
- BSA Sanctions Review
- Factoring Invoice Review – **20%** increase in accuracy & **75%** reduction in employee time allocation

Customer Experience

Marketing:

- New AI-ready website with enhanced search engine optimization (SEO)
- Increased personalization in customer outreach
- Content generation efficiencies

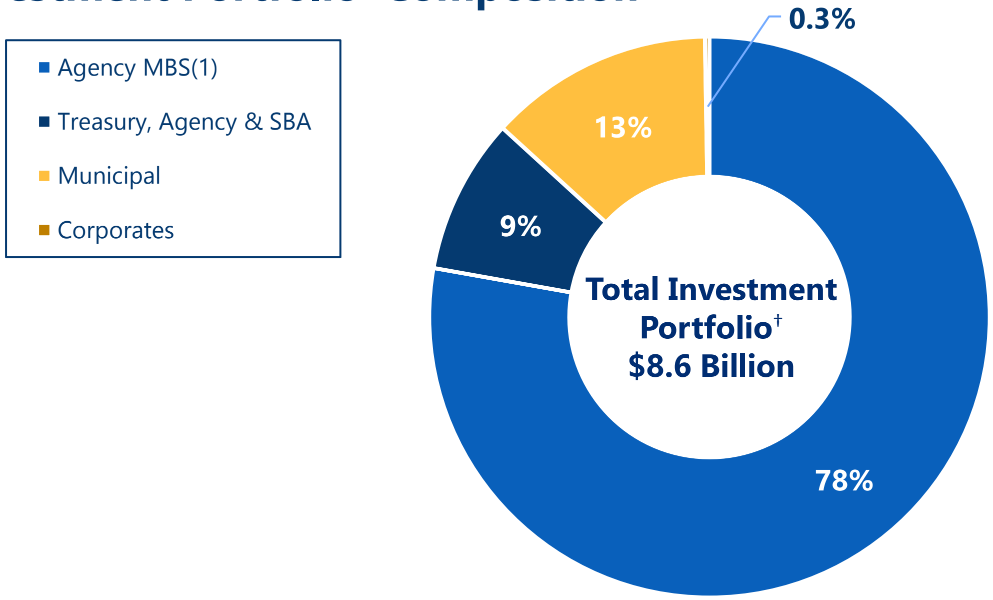
Call Center:

- Real-time reference material suggestions to agent during live calls
- Customer call sentiment monitoring
- Call quality checks & wrap-up
- Voice & call fraud detection

Experimentation

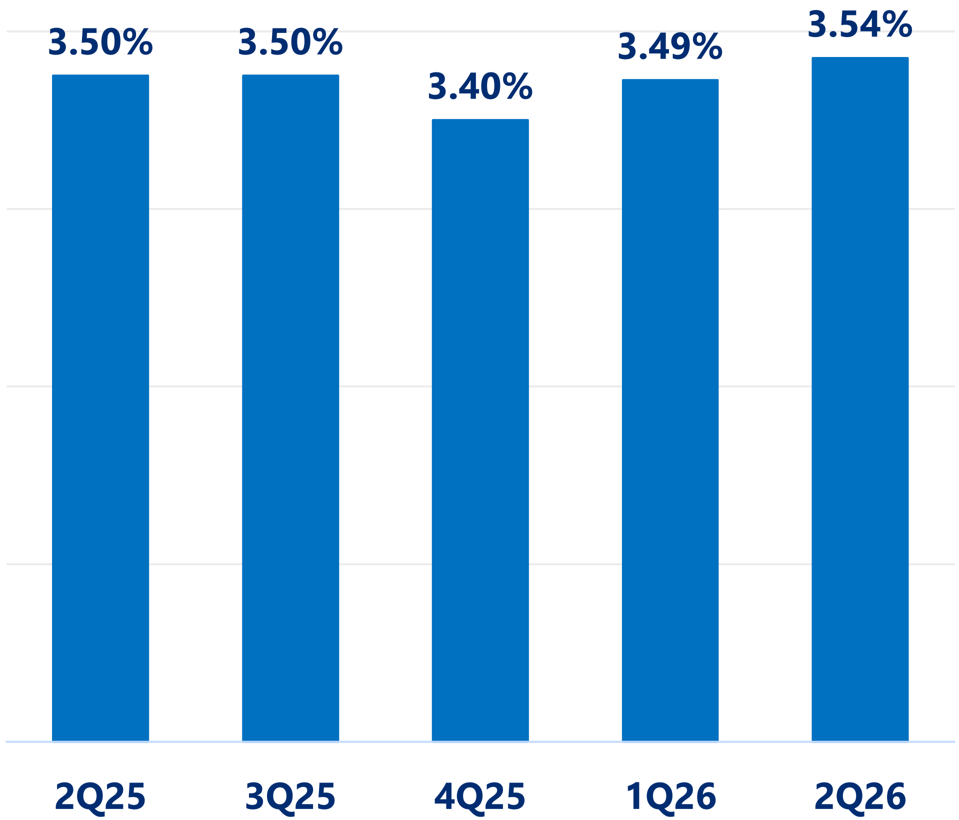
- Call prep for bankers
- Citizen agentic development
- Wealth Management estate planning
- Commercial loan onboarding
- Expanded self-service in call center

Investment Portfolio† Composition



Type	AFS Balance	AFS Duration (yrs)(3,4)	HTM Balance	HTM Duration (yrs)(4)
Agency MBS(1)	$4.9B	3.7	$1.8B	5.9
Municipal	1.1B	6.9	—	—
Treasury, Agency & SBA	0.5B	2.2	0.2B	5.3
Corporates	0.02B	0.4	—	—
Total	**$6.6B**	**4.1**	**$2.0B**	**5.8**

Investment Securities Yield(2)



Dollars in billions, unless otherwise noted; data as of June 30, 2026; Amounts may not total due to rounding.

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NON-GAAP RECONCILIATIONS (UNAUDITED)

Adjusted Net Income

	2Q25	2Q26
Net income (GAAP)	$ 215,224	**$ 230,022**
Plus:		
Merger, branch consolidation, severance related and other expense, net of tax	18,593	**—**
Adjusted Net Income (Non-GAAP)[1]	**$ 233,817**	**$ 230,022**

Adjusted EPS

	2Q25	2Q26
Diluted weighted-average common shares	101,845	**97,677**
Adjusted net income (non-GAAP)	$ 233,817	**$ 230,022**
Adjusted EPS, Diluted (Non-GAAP)	**$ 2.30**	**$ 2.35**

Net Interest Margin - Tax Equivalent (Non-GAAP) *

	2Q25	3Q25	4Q25	1Q26	2Q26
Net interest income (GAAP)	$ 577,948	$ 599,697	$ 581,115	$ 561,605	**$ 575,949**
Tax equivalent adjustments	672	718	800	760	**751**
Net interest income (tax equivalent) (Non-GAAP)	$ 578,620	$ 600,415	$ 581,915	$ 562,365	**$ 576,700**
Average interest earning assets	$ 57,710,001	$ 58,727,110	$ 59,872,113	$ 60,201,176	**$ 61,133,759**
Net Interest Margin - Tax Equivalent (Non-GAAP)	**4.02%**	**4.06%**	**3.86%**	**3.79%**	**3.78%**

PPNR, Adjusted (Non-GAAP)

	2Q25	2Q26
Net interest income (GAAP)	$ 577,948	**$ 575,949**
Plus: Noninterest income	86,817	**96,726**
Total revenue, adjusted (non-GAAP)	$ 664,765	**$ 672,675**
Less: Noninterest expense	375,061	**357,749**
PPNR (Non-GAAP)	$ 289,704	**$ 314,926**
Plus:		
Merger, branch consolidation, severance related and other expense [2]	24,379	**—**
Total adjustments	$ 24,379	**$ —**
PPNR, Adjusted (Non-GAAP)	**$ 314,083**	**$ 314,926**
Weighted average common shares outstanding, diluted	101,845	**97,677**
PPNR, Adjusted per Wgtd. Avg. CS Outstanding, Diluted (Non-GAAP)	**$ 3.08**	**$ 3.22**

Dollars in thousands, except for per share data

* Quarter-to-date tax equivalent net interest margin is annualized.

(1) Adjustments were applied consistently across all periods included in the 1 year, 5-year and 20-year averages.

(2) Includes pre-tax cyber incident reimbursement of $(3.6) million for the quarter ended June 30, 2025.

NON-GAAP RECONCILIATIONS (UNAUDITED)

Adjusted Return on Average Assets *

	2Q25	2Q26
Adjusted net income (non-GAAP)	$ 233,817	**$ 230,022**
Total average assets	64,550,881	**67,828,166**
Adjusted Return on Average Assets (Non-GAAP) *(1)	**1.45%**	**1.36%**

Return on Average Tangible Equity *

	2Q25	2Q26
Net income (GAAP)	$ 215,224	**$ 230,022**
Plus:		
Amortization of intangibles	24,048	**21,041**
Effective tax rate	24 %	**23 %**
Amortization of intangibles, net of tax	18,341	**16,187**
Net income plus after-tax amortization of intangibles (non-GAAP)	$ 233,565	**$ 246,209**
Average shareholders' common equity	$ 8,692,582	**$ 9,053,100**
Less: Average intangible assets	3,535,410	**3,447,492**
Average tangible common equity	$ 5,157,172	**$ 5,605,608**
Return on Average Tangible Common Equity (Non-GAAP) *	**18.17%**	**17.62%**

Adjusted Return on Average Tangible Common Equity *

	2Q25	2Q26
Adjusted net income (non-GAAP)	$ 233,817	**$ 230,022**
Plus: Amortization of intangibles, net of tax	18,341	**16,187**
Adjusted net income plus after-tax amortization of intangibles (non-GAAP)	$ 252,158	**$ 246,209**
Average tangible common equity	$ 5,157,172	**$ 5,605,608**
Adjusted Return on Average Tangible Common Equity (Non-GAAP) *	**19.61%**	**17.62%**

Tangible Book Value per Common Share

	2Q25	3Q25	4Q25	1Q26	2Q26
Shareholders' common equity	$ 8,801,134	$ 9,011,126	$ 9,059,108	$ 9,030,916	**$ 9,131,468**
Less: Intangible assets	3,527,517	3,503,949	3,480,385	3,458,745	**3,437,483**
Tangible shareholders' common equity	$ 5,273,617	$ 5,507,177	$ 5,578,723	$ 5,572,171	**$ 5,693,985**
Common shares issued and outstanding	101,498,000	101,089,231	99,138,204	97,937,653	**96,971,142**
Tangible Book Value per Common Share (Non-GAAP)	**$ 51.96**	**$ 54.48**	**$ 56.27**	**$ 56.90**	**$ 58.72**

Efficiency Ratio (Non-GAAP) & Adjusted Efficiency Ratio (Non-GAAP)

	2Q25	2Q26
Noninterest expense (GAAP)	$ 375,061	**$ 357,749**
Less: Amortization of intangible assets	24,048	**21,041**
Adjusted noninterest expense (non-GAAP)	$ 351,013	**$ 336,708**
Net interest income (GAAP)	$ 577,948	**$ 575,949**
Tax Equivalent ("TE") adjustments	672	**751**
Net interest income, TE (non-GAAP)	$ 578,620	**$ 576,700**
Noninterest income (GAAP)	$ 86,817	**$ 96,726**
Efficiency Ratio (Non-GAAP)	**53%**	**50%**
Noninterest income (GAAP)	$ 86,817	**$ 96,726**
Adjusted noninterest income (non-GAAP)	$ 86,817	**$ 96,726**
Noninterest expense (GAAP)	$ 375,061	**$ 357,749**
Less:		
Merger, branch consolidation, severance related and other expense (2)	24,379	**—**
Amortization of intangible assets	24,048	**21,041**
Total adjustments	$ 48,427	**$ 21,041**
Adjusted noninterest expense (non-GAAP)	$ 326,634	**$ 336,708**
Adjusted Efficiency Ratio (Non-GAAP)	**49%**	**50%**

Dollars and weighted average commons share outstanding in thousands except per share data

* Quarter-to-date return on average tangible common equity, adjusted return on average assets, and average tangible common equity are annualized.

(1) Adjustments were applied consistently across all periods included in the 1 year, 5-year and 20-year averages.

(2) Includes pre-tax cyber incident reimbursement of $(3.6) million for the quarter ended June 30, 2025.

EARNINGS PRESENTATION END NOTES

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Financial data as of June 30, 2026; Market data as of July 22, 2026

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(1) Source: S&P Global Market Intelligence, Company Filings; Depository data as of June 30, 2025 and includes major MSAs in each region.

Note: Regional bank market rank reflects U.S. banks <$250B assets as of March 31, 2026 with a $1B deposit cap per branch.

Slide 4 End Notes

Source: S&P Global Market Intelligence, Company Filings; Financial data as of December 31, 2025; Depository data as of June 30, 2025

Note: Peers as disclosed in the most recent proxy statement, excluding acquired companies (CADE, CMA, SNV)

(1) Projected growth shown as the percent growth 2026 – projected 2031 and reflects weighted average growth by MSA
(2) Regional competitors include top 10 ranked U.S. banks with <$250B assets in our states of operation as of March 31, 2026 based on a $1B deposit cap per branch.
(3) The compounded annual growth rates for loans and deposits per share for the Company and Peer Group were calculated with loans and deposits as the numerator and outstanding shares as the denominator as of the most recent quarter for each respective period as reported by S&P Global.

Slide 5 End Notes

Source: Coalition Greenwich Voice of the Client® – Commercial Banking, 2025., J.D. Power 2025 U.S. Retail Banking Satisfaction Study (NPS®), CultureAmp Benchmarks, 2025, and S&P Global Market Intelligence, Company Filings; Financial data as of December 31, 2025

Note: Peers as disclosed in the most recent proxy statement, excluding acquired companies (CADE, CMA, SNV)

(1) 1-year reflects 2025 annual results, 5-year average reflects average of 2021 – 2025 annual results, 20-year average reflects average of 2006 – 2025 annual results.
(2) Adjusted return excludes the impact of certain items, including but not limited to losses on sales of securities, gain on sale leaseback, net of transaction costs, PCL on non-PCD loans and unfunded commitments, FDIC special assessment, deferred tax asset remeasurement and merger, branch consolidation, severance related and other restructuring expenses, net of tax; See reconciliation of GAAP to Non-GAAP measures in Appendix; Peer adjusted return on average assets is a non GAAP financial measure derived from publicly disclosed peer information and reflects adjustments made by peer institutions, including but not limited to merger related costs, restructuring charges, and other items identified by peer management as affecting comparability. Peer adjusted results may not be comparable across companies due to differences in items adjusted, definitions, and methodologies. The Company has not independently calculated or audited peer adjustments.
(3) Excluding acquisition date charge-offs of $17.3 million and $39.4 million recorded during the quarters ended June 30, 2025 and March 31, 2025, respectively, in connection with the Independent merger, to conform with the Company’s charge-off policies and practice

Slide 6 End Notes

Source: S&P Global Market Intelligence, FactSet, Company Filings; Financial data as of December 31, 2025; Market data as of June 30,2026

Note: Peers as disclosed in the most recent proxy statement, excluding acquired companies (CADE, CMA, SNV); BKX index excludes trust and investment banks; TSR is calculated since June 30, 2006 and growth metrics are calculated based on December 31, 2005 financials.

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* : Annualized percentages
† : Where only one figures is presented, reported and adjusted results are equal or differences are not meaningful due to rounding; for adjusted results, see reconciliation of GAAP to Non-GAAP measures in Appendix.

(1) a. Adjusted earnings, adjusted return on average assets, and adjusted diluted EPS are non-GAAP measures and exclude the impact of merger, branch consolidation, severance related and other restructuring expenses, net of tax; Adjusted efficiency ratio is calculated by taking the noninterest expense excluding merger, branch consolidation and severance related expenses and amortization of intangible assets - See reconciliation of GAAP to Non-GAAP measures in Appendix.
b. Adjusted PPNR is a non-GAAP financial measure that excludes the impact merger, branch consolidation, severance related and other restructuring expenses - See reconciliation of GAAP to Non-GAAP measures in Appendix.
c. Tax equivalent NIM is a Non-GAAP financial measure - See reconciliation of GAAP to Non-GAAP measures in Appendix.
d. The tangible measures are non-GAAP measures and exclude the effect of period end or average balance of intangible assets. The tangible returns on common equity measures also add back the after-tax amortization of intangibles to GAAP basis net income; other adjusted figures presented are also Non-GAAP financial measures that exclude the impact of merger, branch consolidation, severance related and other restructuring expenses, net of tax - See reconciliation of GAAP to Non-GAAP measures in Appendix.

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(1) Preliminary; excludes loans held for sale; loan production indicates committed balance total; loan portfolio growth indicates quarter-over-quarter loan ending balance growth, excluding loans held for sale.

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(1) Tax equivalent NIM is a Non-GAAP financial measure - See reconciliation of GAAP to Non-GAAP measures in Appendix.

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(1) Annualized
(2) Interest on centrally-cleared variation margin (expense or income) is included in ARC revenue within Correspondent Banking and Capital Markets Income.

Slide 14 End Notes

(1) CDL includes residential construction, commercial construction, and all land development loans.
(2) Investor CRE includes nonowner-occupied CRE and other income producing property.

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(1) Excluding acquisition date charge-offs of $17.3 million recorded during the quarter ended June 30, 2025 in connection with the Independent merger, to conform with the Company’s charge-off policies and practices.
(2) Unamortized discount on acquired loans was $186 million, 219 million, $259 million, $310 million, and $393 million for the quarters ended June 30, 2026, March 31, 2026, December 31, 2025, September 30, 2025, and June 30, 2025, respectively.

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(1) Weighted average LTVs exclude loans on non-accrual.

EARNINGS PRESENTATION END NOTES

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Note: Peers as disclosed in the most recent proxy statement, excluding acquired companies (CADE, CMA, SNV)

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(1) Preliminary
(2) The tangible measures are non-GAAP measures and exclude the effect of period end intangible assets - See reconciliation of GAAP to Non-GAAP measures in Appendix.

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Sources: U.S. Census Bureau

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† Investment portfolio excludes non-marketable equity.
(1) MBS issued by U.S. government agencies or sponsored enterprises (commercial and residential collateral)
(2) Investment securities yield include non-marketable equity and trading securities.
(3) Excludes principal receivable balance as of June 30, 2026.
(4) Based on current book value

CAUTIONARY NOTE REGARDING FORWARD LOOKING STATEMENTS

This presentation contains forward looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These statements are based on the current beliefs and expectations of management of SouthState Bank Corporation ("SouthState") and are subject to significant risks and uncertainties. Actual results may differ materially from those set forth in the forward looking statements.

Factors that could cause SouthState's actual results to differ materially from those described in the forward looking statements are discussed in SouthState's Annual Report on Form 10 K for the year ended December 31, 2025, filed with the Securities and Exchange Commission and available on SouthState's website (https://southstatecorporation.q4ir.com/SEC-Filings/Documents/default.aspx), and on the Securities and Exchange Commission's website (www.sec.gov). SouthState undertakes no obligation to update any forward looking statements.

SouthState