

3Q 2026 Earnings Presentation

October 22, 2026



VALUE PROPOSITION



\$70B
Assets

\$58B
Deposits

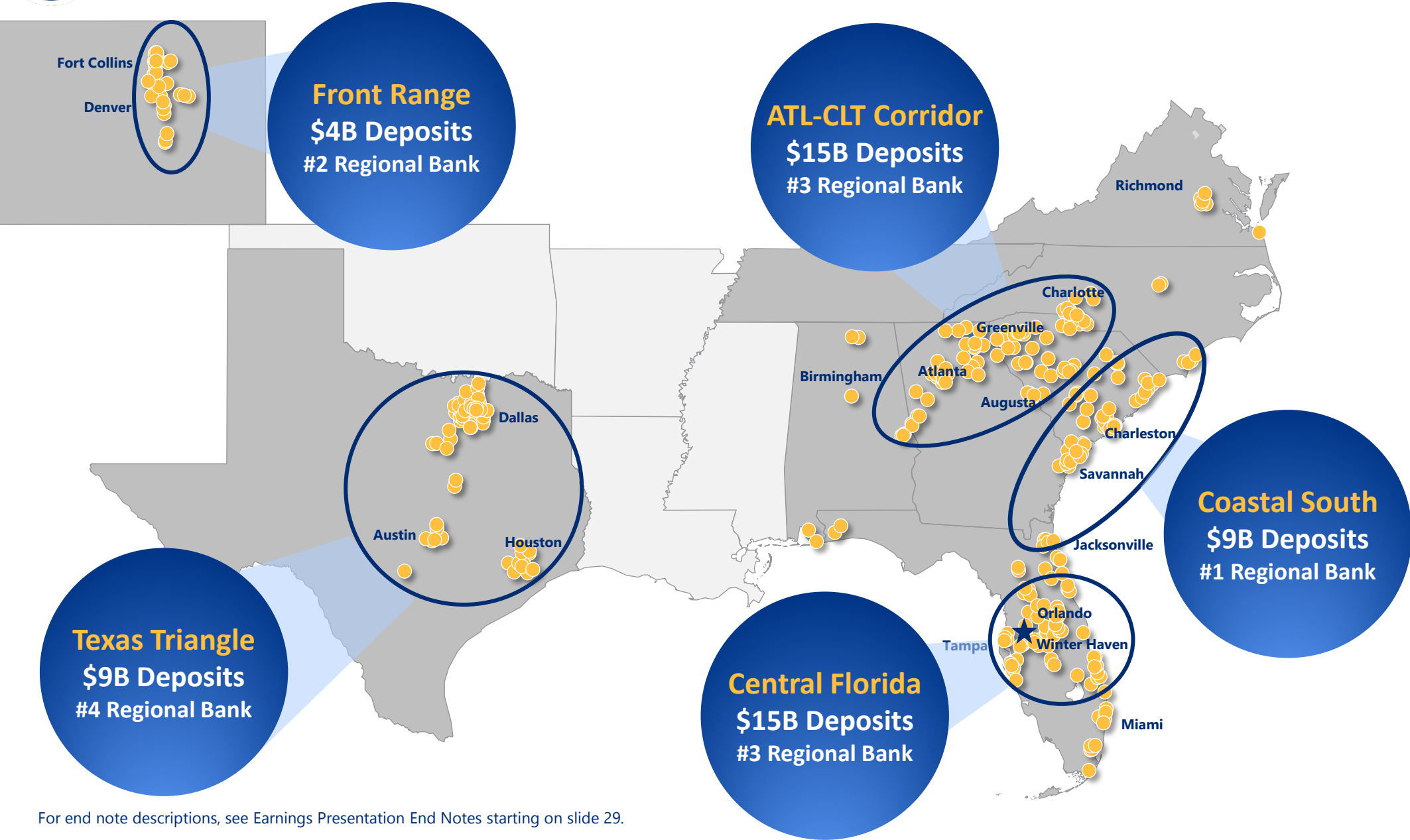
\$10B
Market Cap

344
Branch Locations

6,000+
Team Members



1 PREMIER DEPOSIT FRANCHISE⁽¹⁾



\$58B
Deposits

1.4M
Deposit
Accounts

\$41K
Average
Balance

1.80%
Cost of
Deposits

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

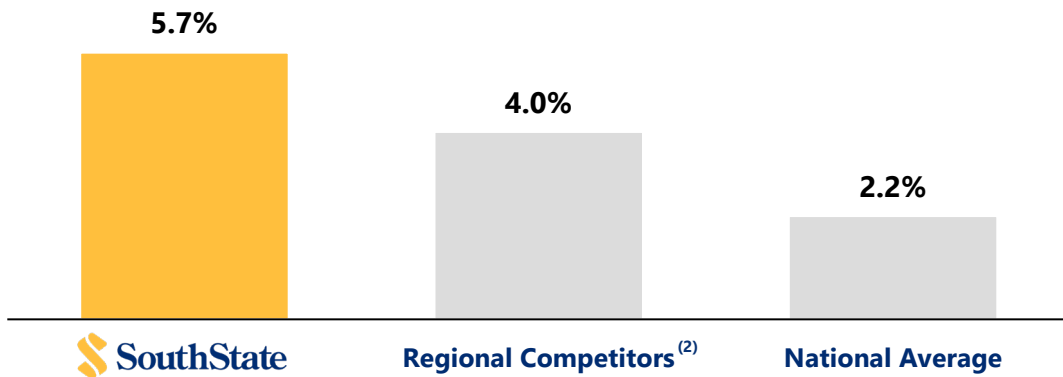


2 OPERATING IN THE BEST GROWTH MARKETS

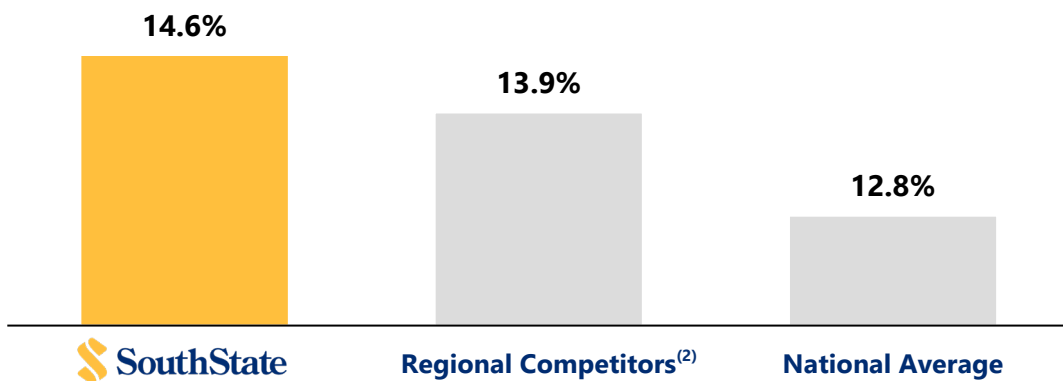


Leading Growth Characteristics...

Projected Population Growth⁽¹⁾

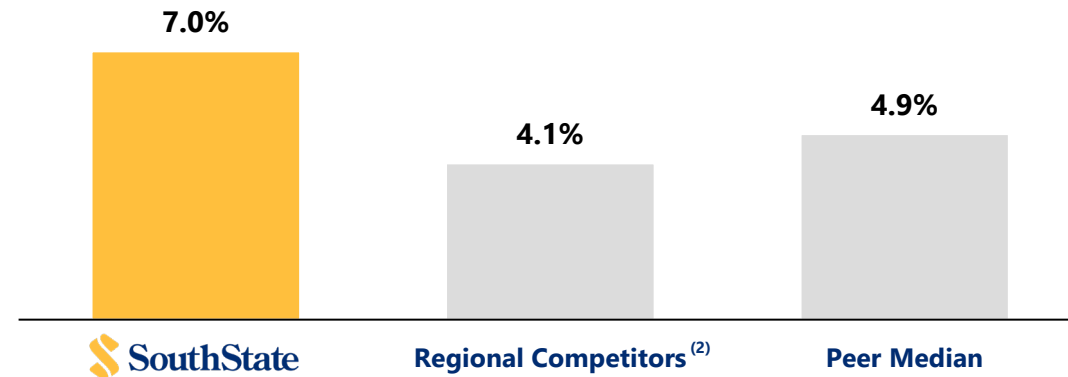


Projected HHI Growth⁽¹⁾

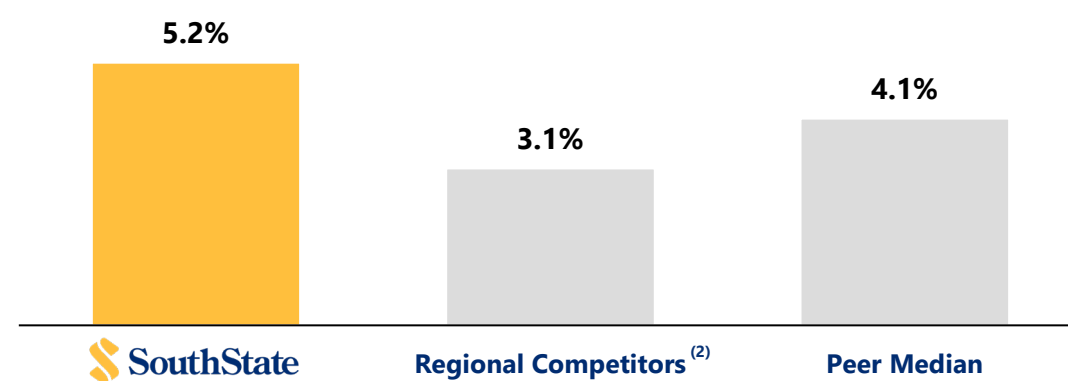


... Support Superior Growth

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



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





3 LOCAL LEADERSHIP MODEL DRIVING DURABLE RESULTS



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.

**J.D.
Power**

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.

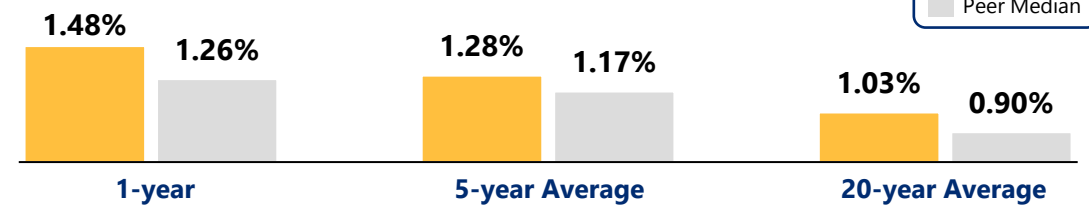


Recognized as a top-decile performer (86% engagement) in the Financial Services benchmark for employee engagement, compared to approximately 150 other financial services organizations who use CultureAmp.

Leading Long-Term Operating Results⁽¹⁾

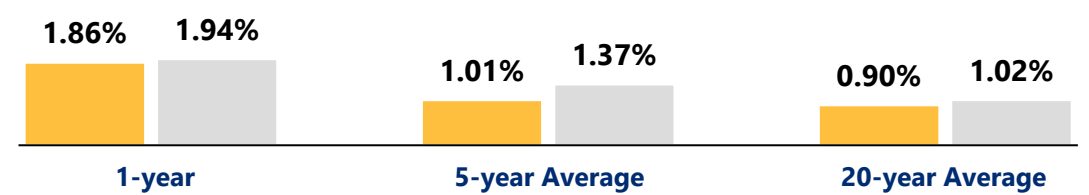
Sustained Superior Profitability ...

Adjusted ROAA (non-GAAP)⁽²⁾



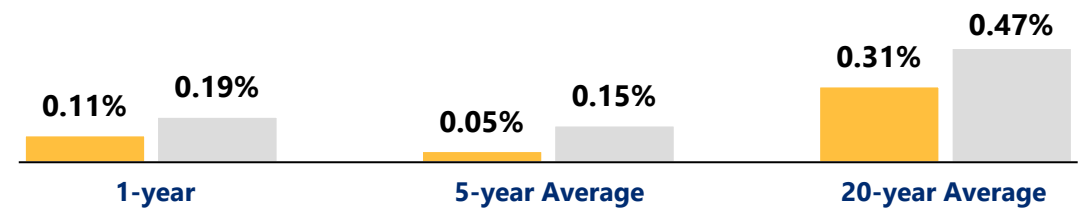
...With Consistently Low Funding Costs vs. Peers...

Cost of Deposits



...And Superior Credit

NCOs / Avg. Loans⁽³⁾



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

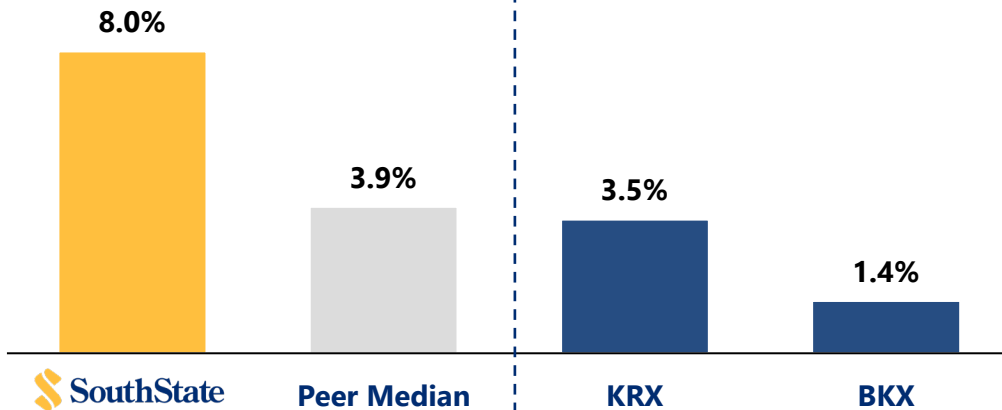


4 LONG-TERM TRACK RECORD OF SHAREHOLDER VALUE CREATION

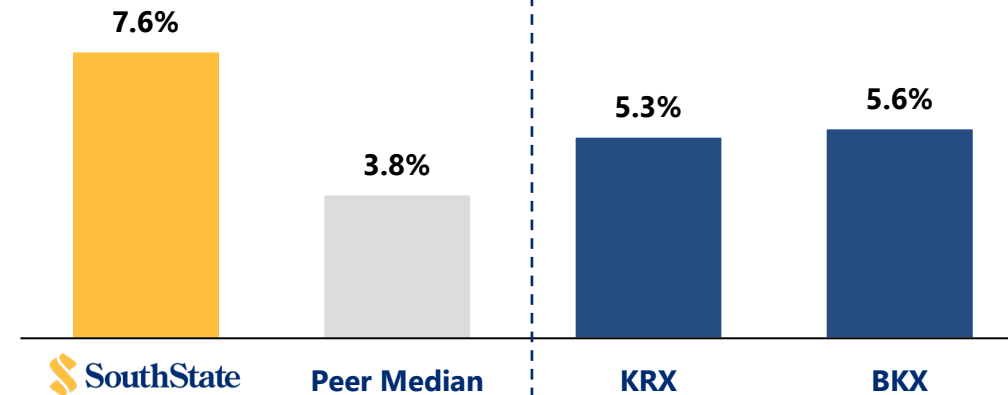


Track Record of Profitable & Prudent Growth

EPS CAGR – Last 20 Years

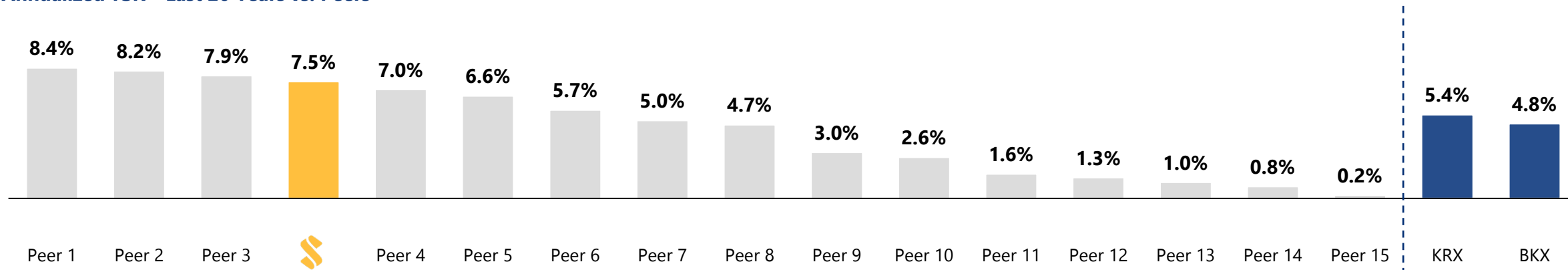


TBVPS CAGR – Last 20 Years



Total Shareholder Returns

Annualized TSR – Last 20 Years vs. Peers



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



Expanding sales force



Driving meaningful balance sheet growth



Share repurchases supported by robust earnings



Leveraging AI to drive speed and scale

Quarterly Results





✓ **ROA of 1.29%***

✓ **Loans increased \$1.2 billion, or 9%***

✓ **Deposits increased \$1.3 billion, or 9%***

✓ **Stable credit with net charge-offs of 9 bps***

✓ **Repurchased 250,000 shares**

✓ **Tangible Book Value per Share (Non-GAAP)⁽⁴⁾ increased 7% year over year**

Net Income

PPNR

EPS (Diluted)

ROA*

ROATCE*

NIM (non-TE/TE)*

Accretion on Acquired Loans

Efficiency Ratio

CET 1 Ratio

3Q26

Reported^(†)

3Q25

**Reported /
Adjusted^(†)**

\$ 224

\$ 311

\$ 2.30

1.29%

16.60%

3.77% / 3.78%

\$27

52%

11.1%

\$ 247 / \$ 263

\$ 326 / \$ 347

\$ 2.42 / \$ 2.58

1.49% / 1.59%

19.62% / 20.81%

4.05% / 4.06%

\$83

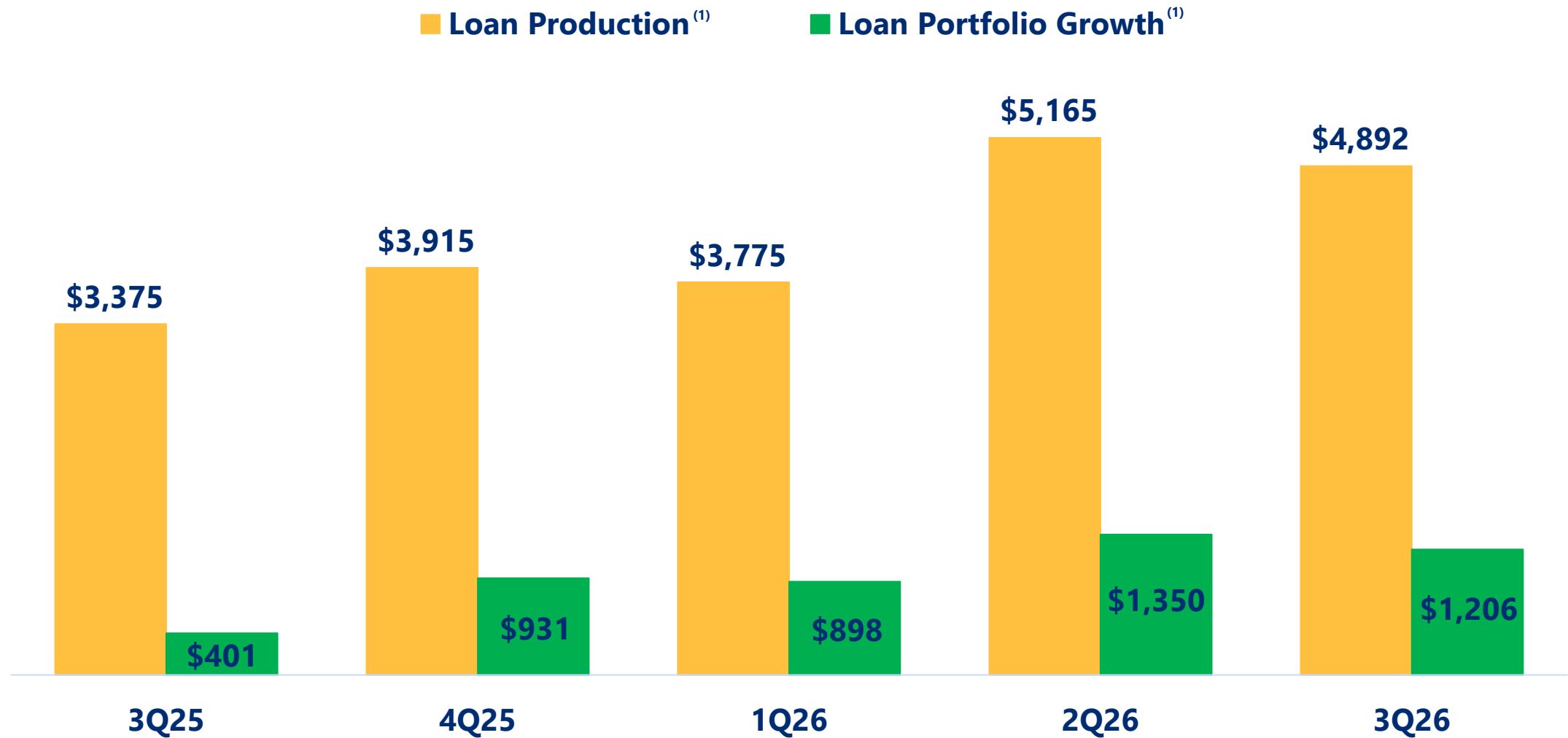
50% / 47%

11.5%

Dollars in millions, except per share data, or as otherwise noted

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

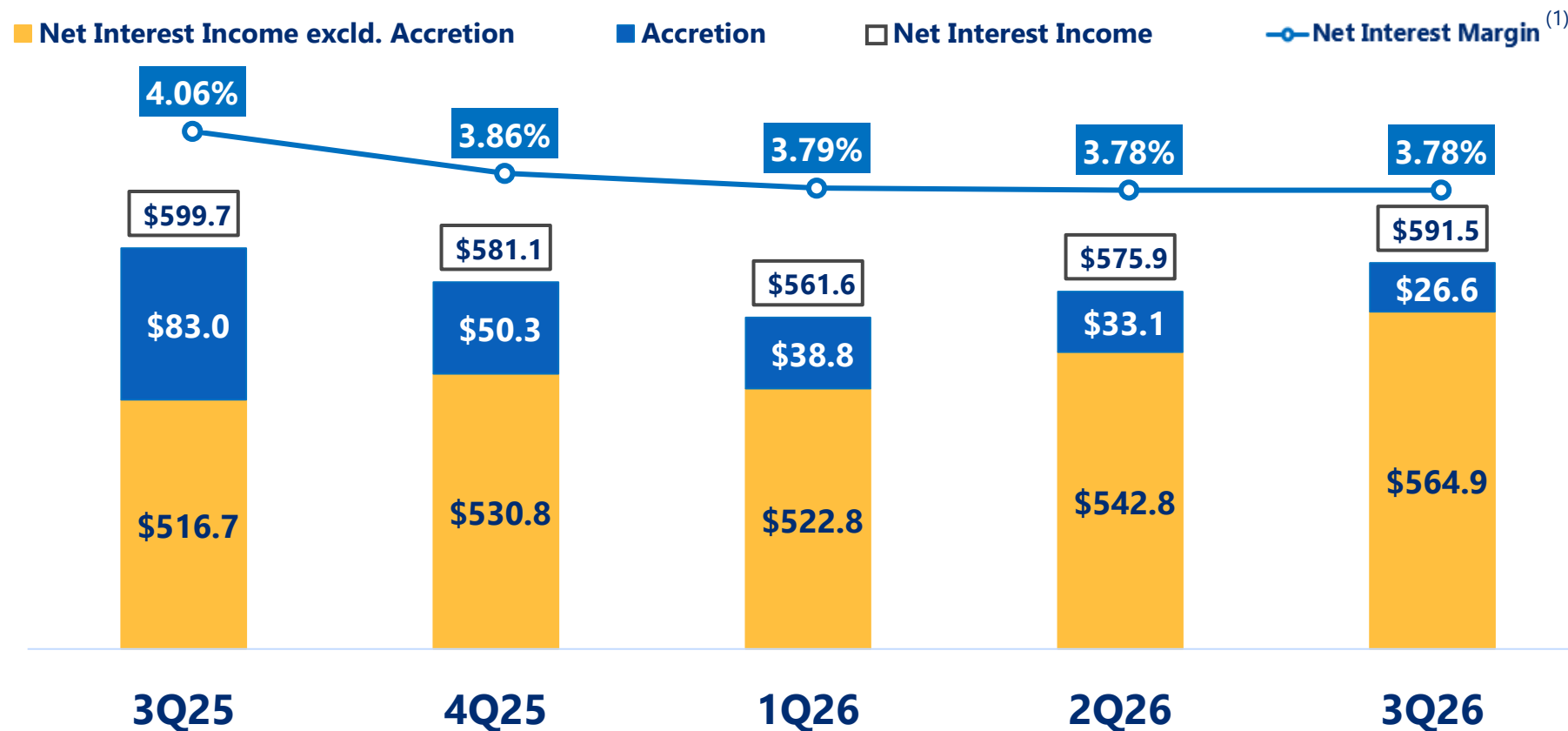
LOAN PRODUCTION AND NET LOAN GROWTH TREND



Dollars in millions

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

NET INTEREST MARGIN⁽¹⁾



Net Impact of Purchase Accounting

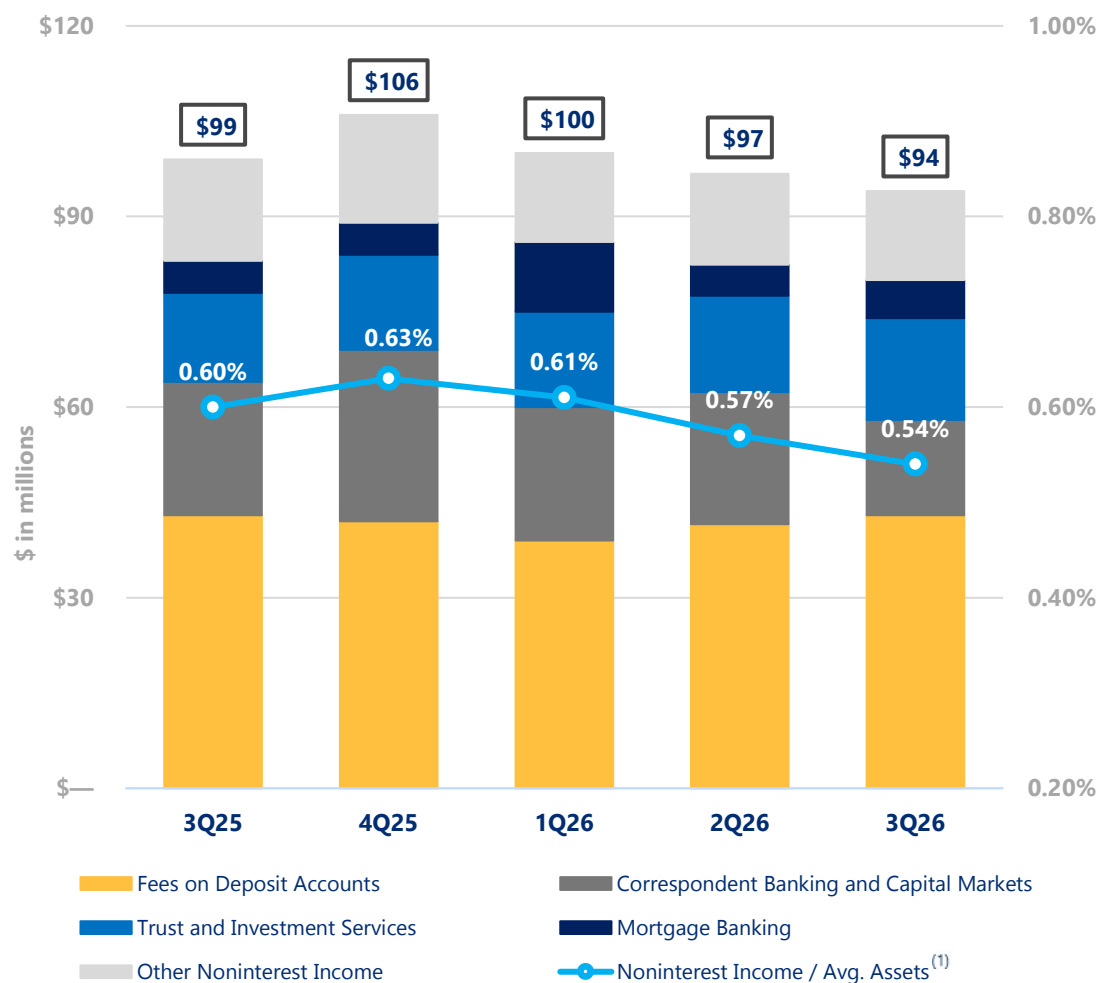
Accretion income	\$83	\$50	\$39	\$33	\$27
CDI amortization	(23)	(23)	(21)	(21)	(21)
Net Impact	\$60	\$27	\$18	\$12	\$6

Dollars in millions

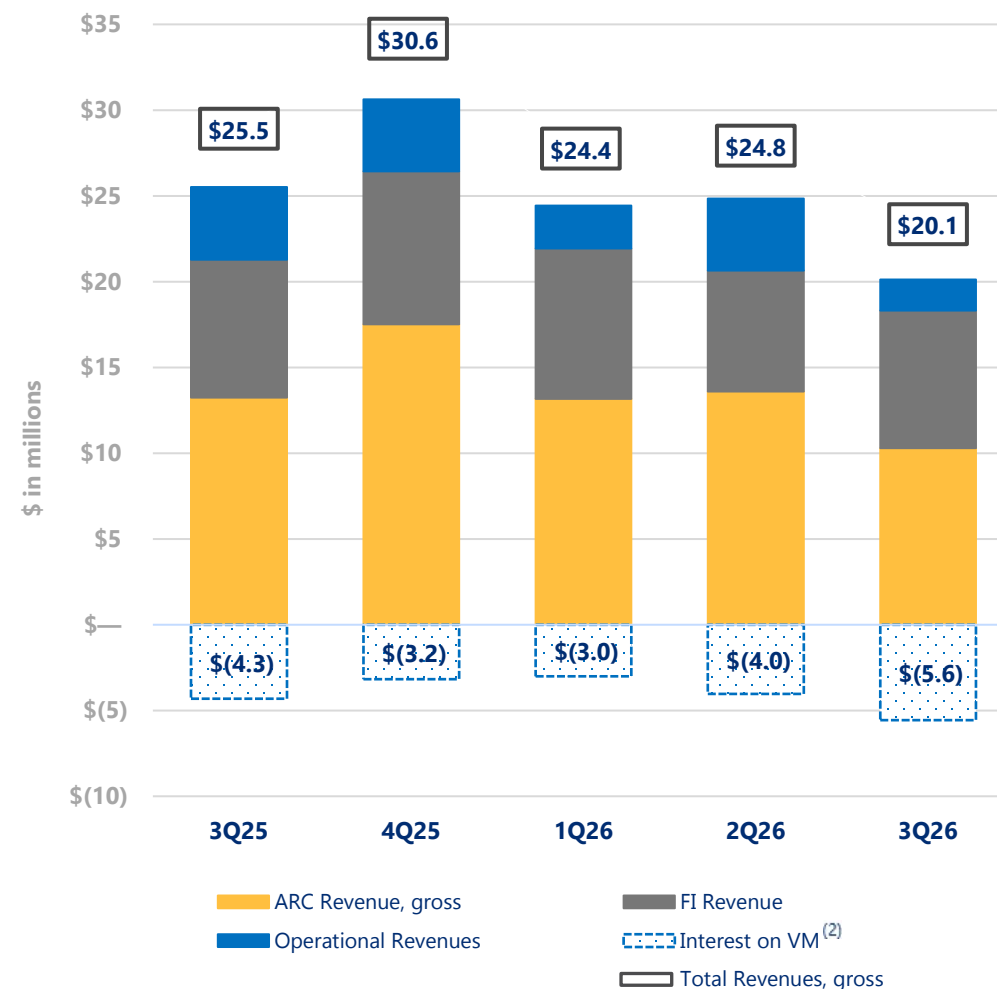
For end note descriptions, see Earnings Presentation End Notes starting on slide 29.



Noninterest Income



Correspondent Revenue Breakout



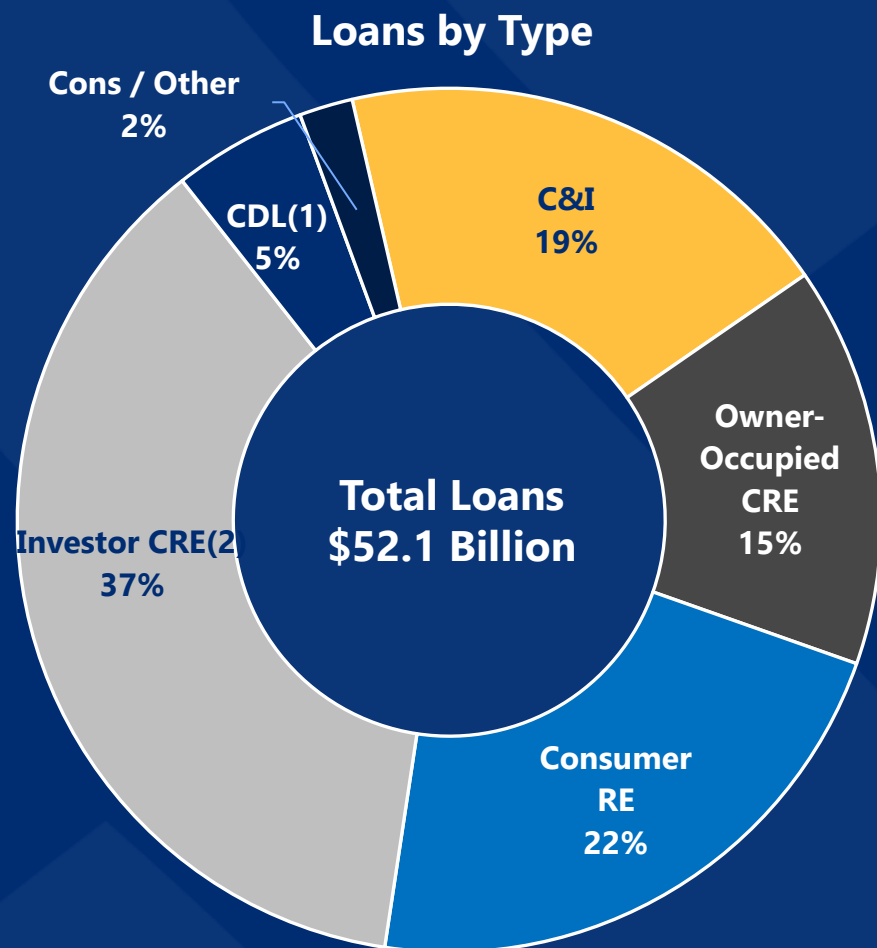
Amounts may not total due to rounding.

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Balance Sheet



TOTAL LOAN PORTFOLIO

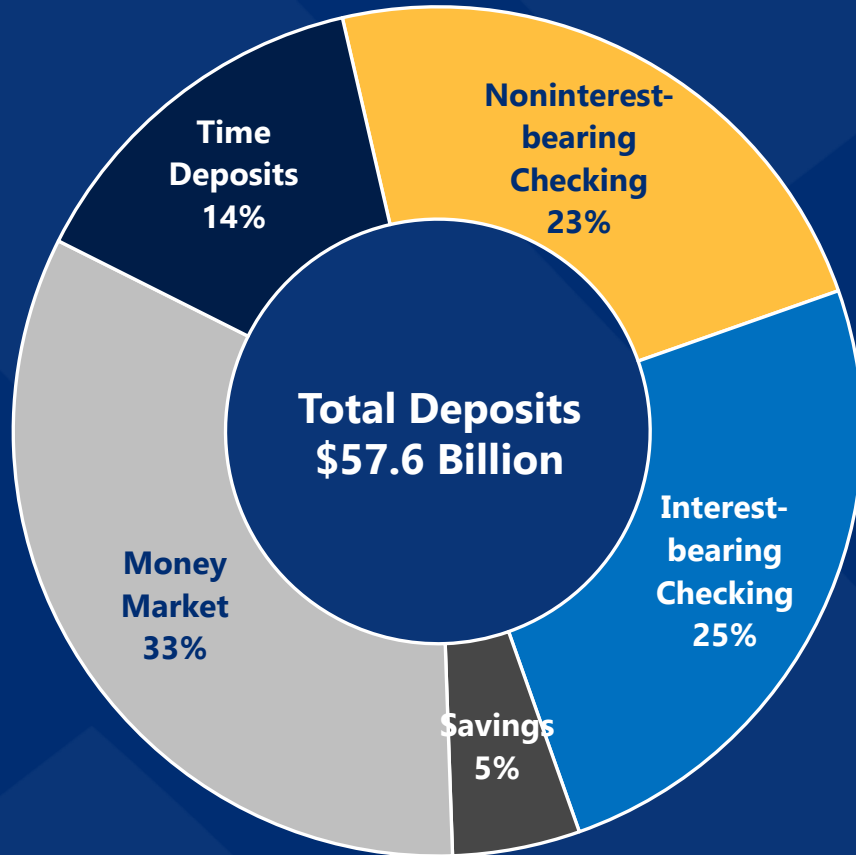


Loan Type	No. of Loans	Balance	Avg. Loan Balance
Investor CRE	11,016	\$ 19.1B	\$ 1,731,600
Consumer RE	51,344	11.3B	220,900
C & I	22,782	9.8B	430,500
Owner-Occupied CRE	8,765	8.0B	907,200
Constr., Dev. & Land	3,404	2.9B	857,000
Cons / Other	44,236	1.0B	21,600
Total	141,547	\$ 52.1B	\$ 367,700

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



Deposits by Type



Granular, Low-cost Core Deposit Base

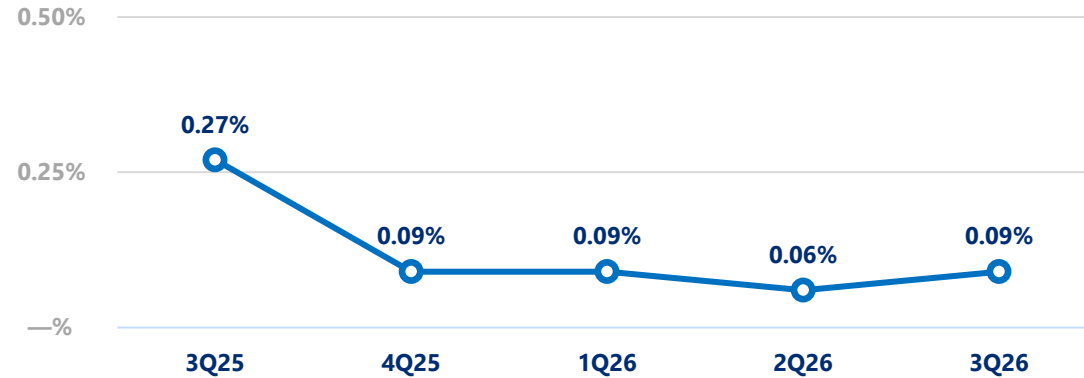
- 1.4 million total deposit accounts
 - ~1.1M consumer accounts with \$18K average balance and over 10-year average relationship
 - ~0.3M commercial accounts with \$119K average balance and ~8-year average relationship
- 64% commercial, 36% consumer deposits by balance

Credit

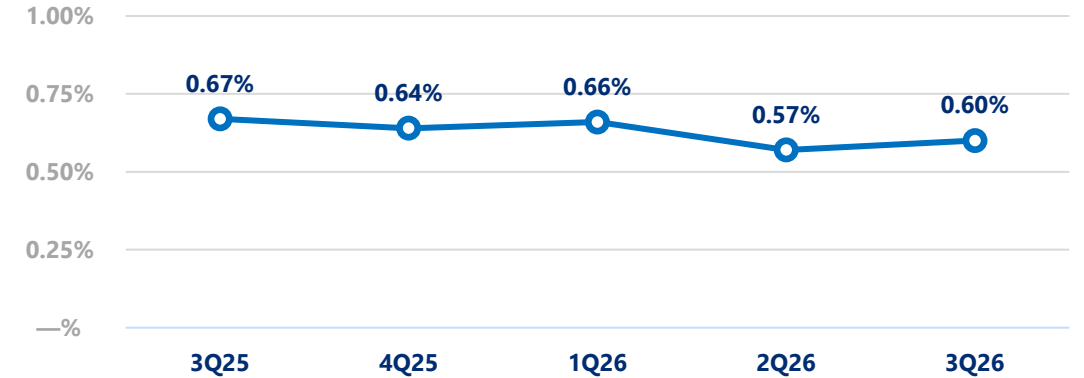




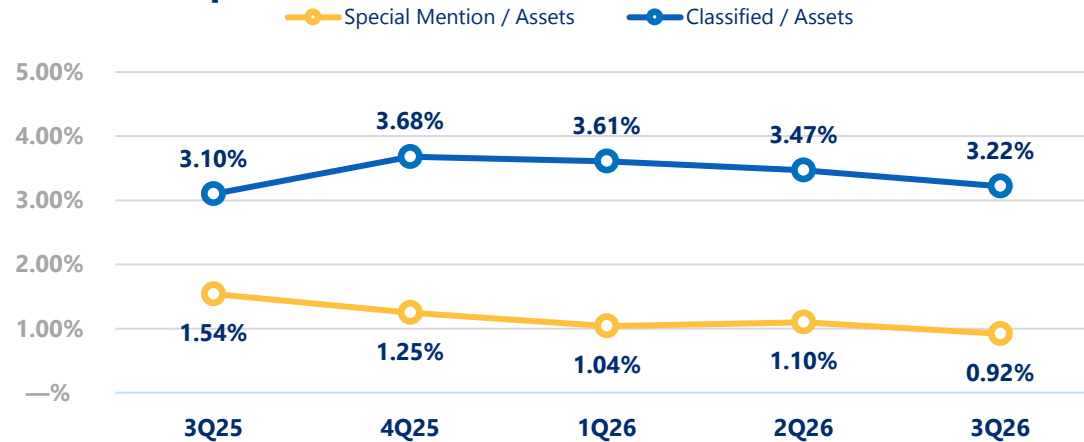
Net Charge-Offs to Loans



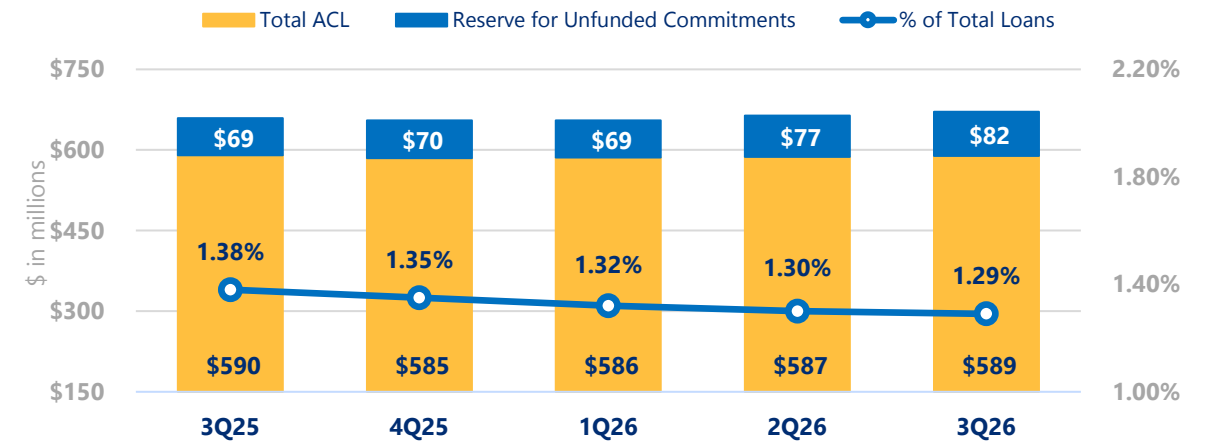
Nonperforming Assets to Loans & OREO



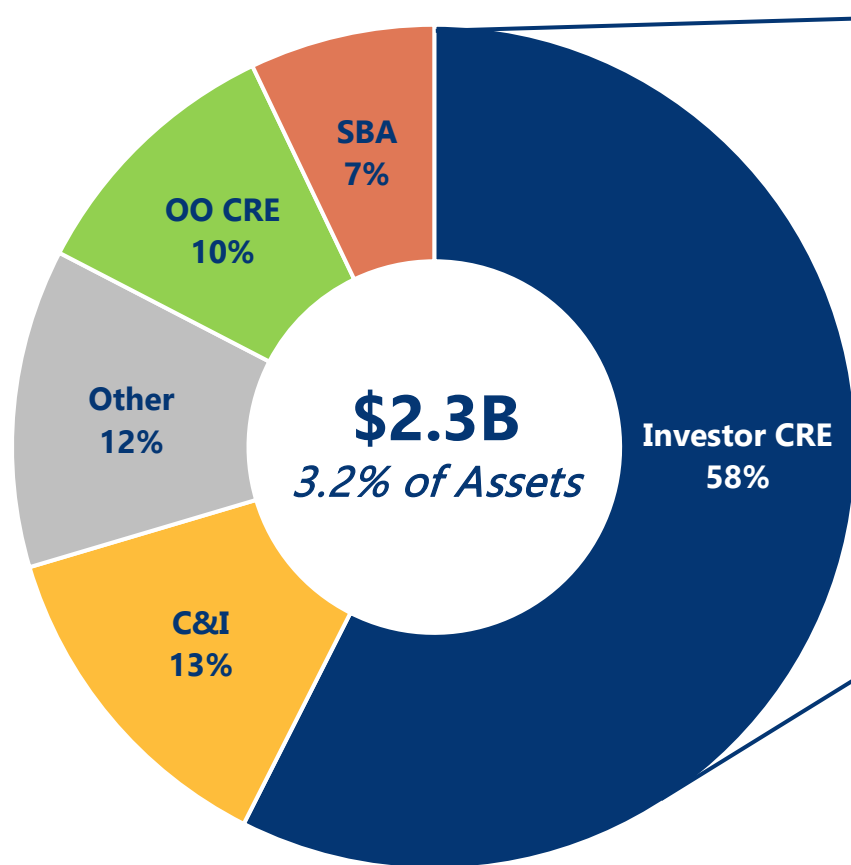
Special Mention & Classified Asset Trends



Total ACL⁽¹⁾ plus Reserve for Unfunded Commitments



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

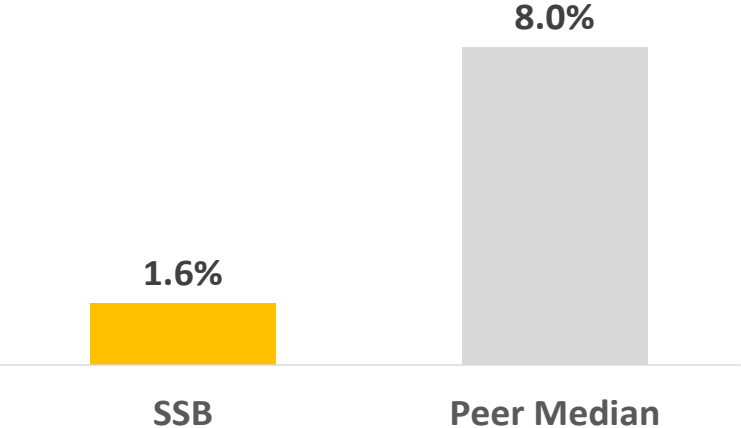


Investor CRE	\$M	Wtd Avg LTV ⁽¹⁾	% Current
Multifamily	\$758	55%	99.1%
Warehouse/Industrial	\$160	54%	99.8%
Retail	\$105	55%	87.6%
Office	\$95	68%	97.8%
Self Storage	\$83	55%	100.0%
Other	\$103	56%	98.8%
Total	\$1,304	56%	98.2%

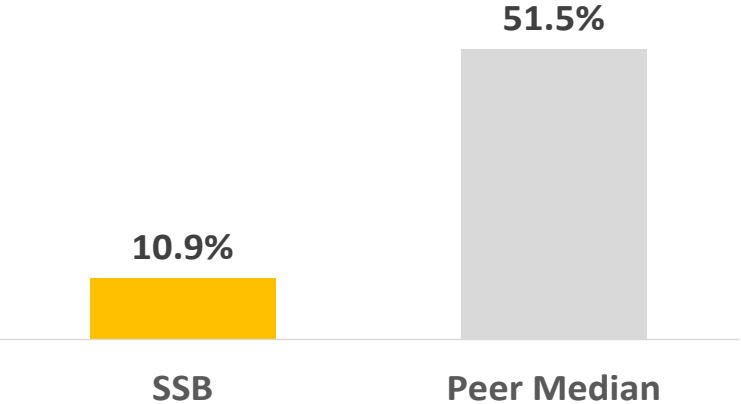
- **Investor CRE:** WA LTV of 56% with >98% current; average balance of \$6.0M
- **OOCRE:** WA LTV of 54% with >92% current; average balance of \$1.0M
- **C&I:** >84% current; average balance of \$0.5M
- 87% of classified loans are accruing, 97% of which are current



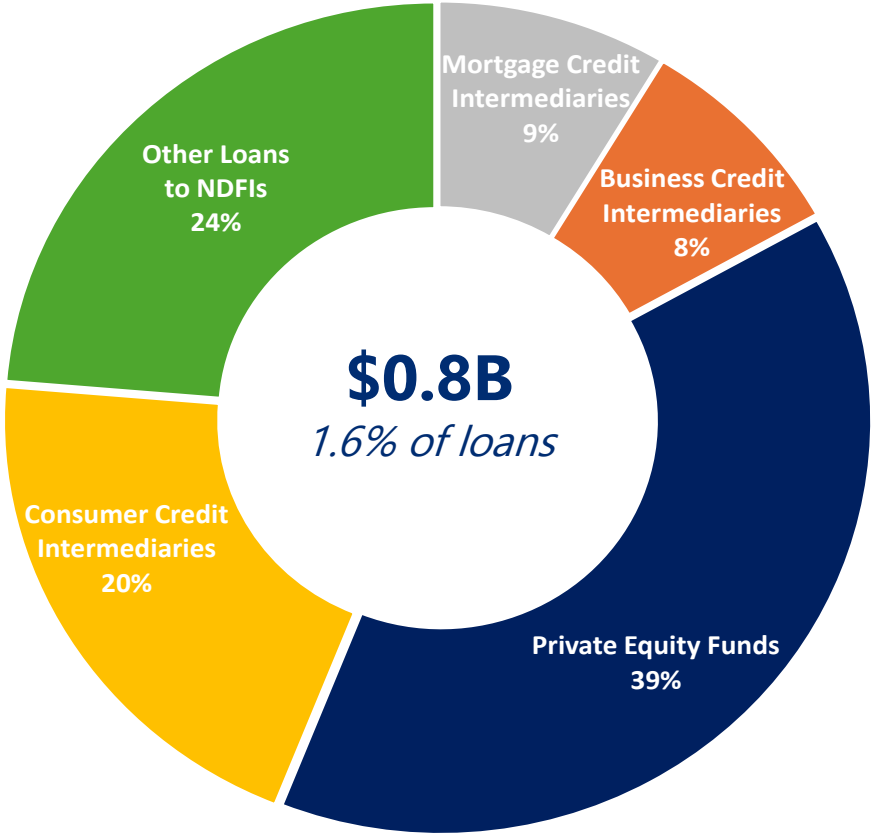
NDFI % of Total Loans



NDFI % of Total Capital



- 2nd lowest NDFI exposure among 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



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

Capital

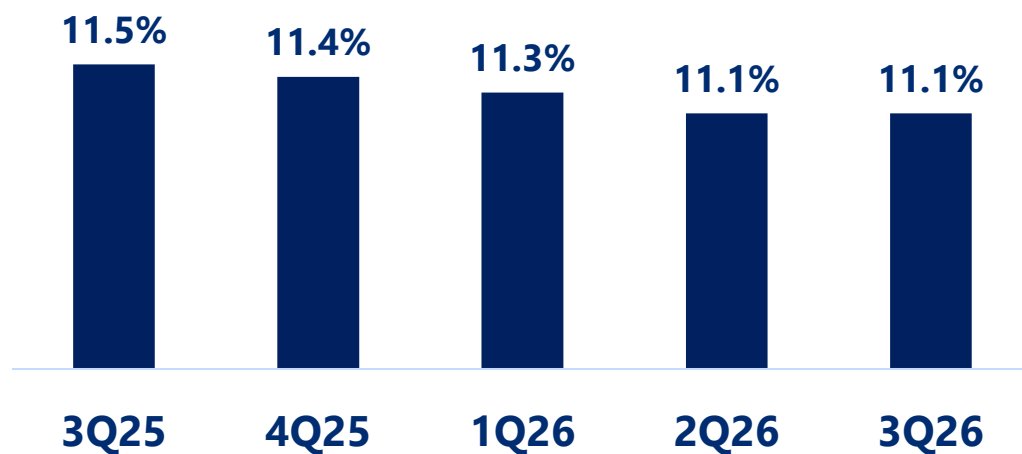




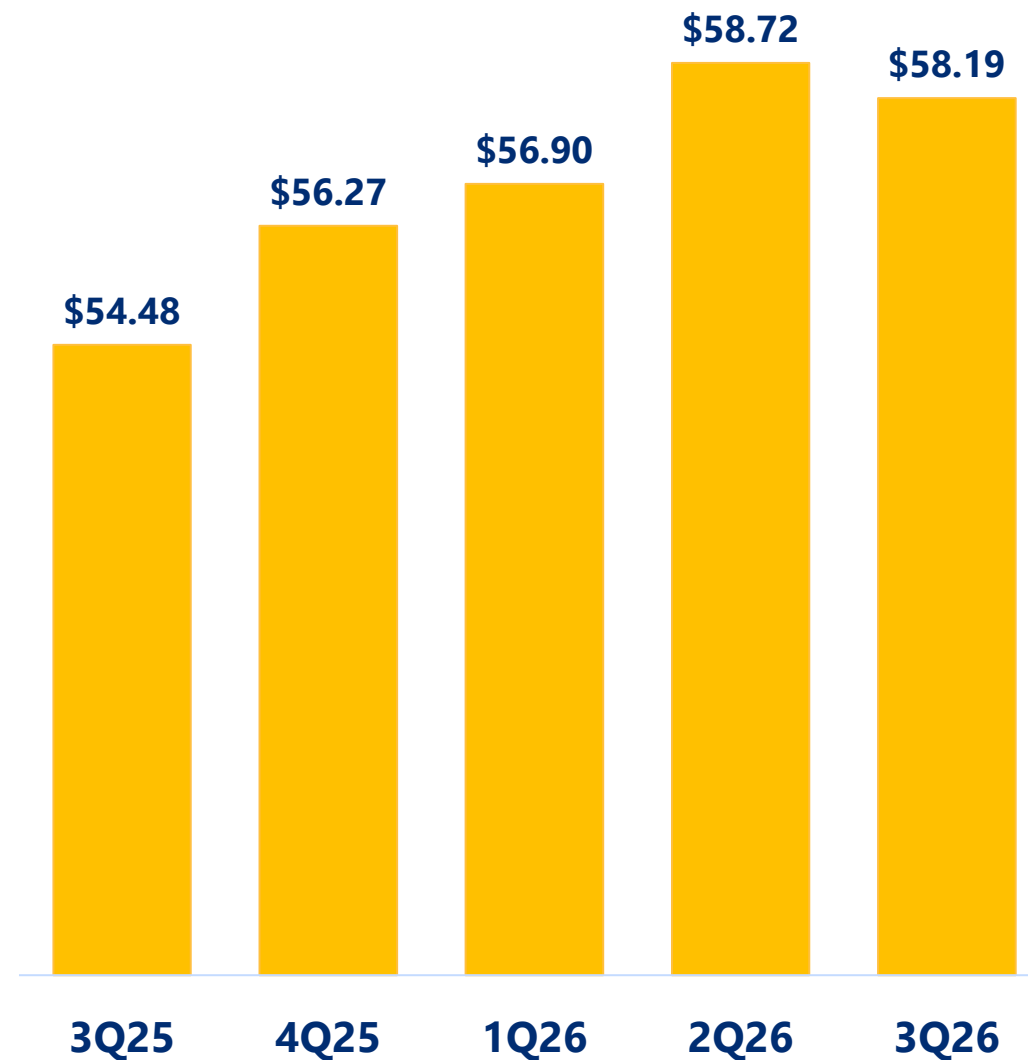
Key Highlights Since 3Q25

- ✓ LTM net payout of 75%
- ✓ 4.7% of shares repurchased
- ✓ 10% increase in dividend to \$0.66 per share
- ✓ 7% growth in tangible book value per share⁽²⁾

CET1 Ratio⁽¹⁾



Tangible Book Value per Share⁽²⁾



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.

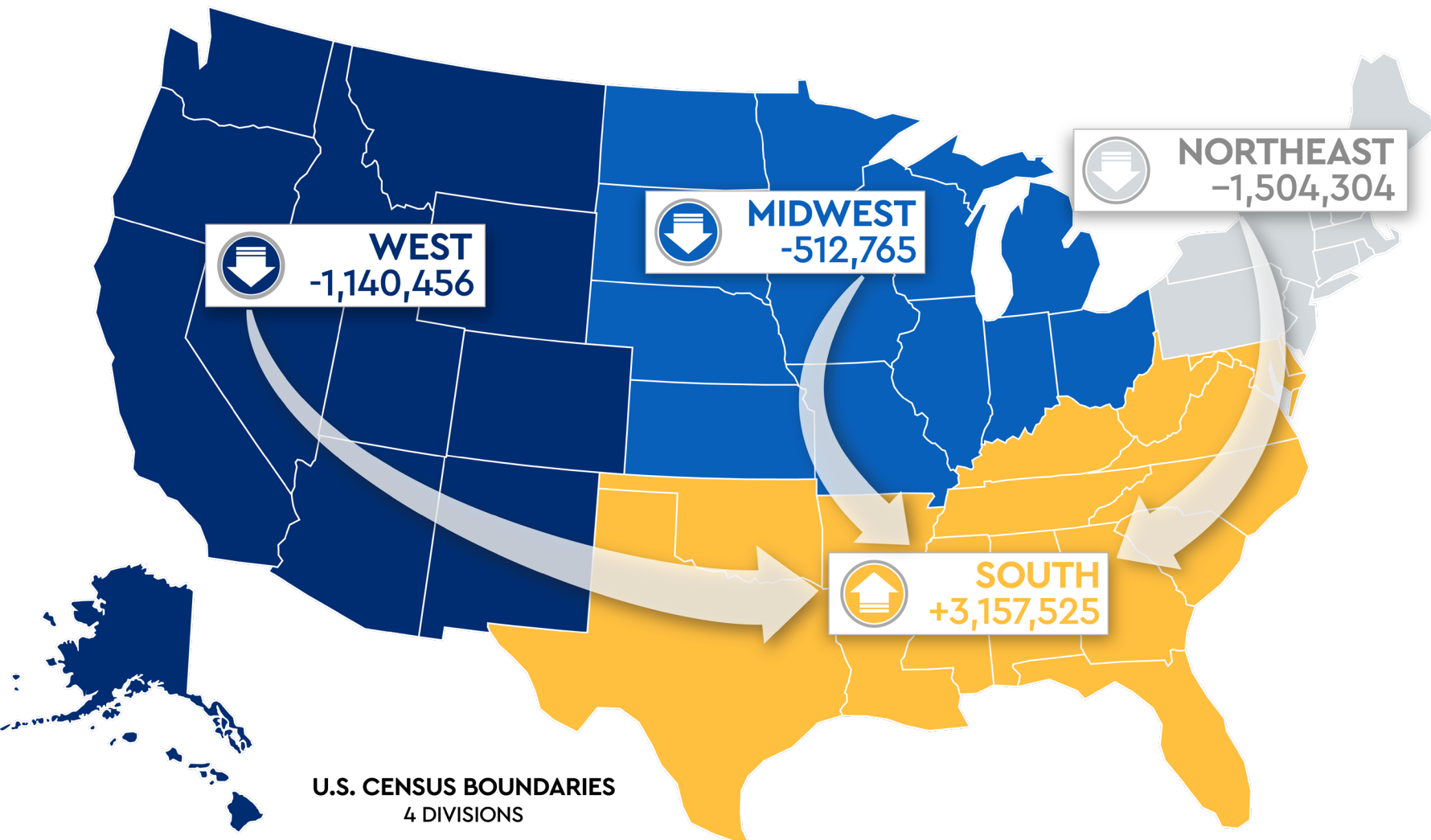
GUIDING PRINCIPLES



POPULATION MIGRATION TO THE SOUTH CONTINUES



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

AI at SouthState



GenAI Knowledge Assistant

- Chat interface for policy & procedure questions
- Launched in early 2025
- Integrated in daily workflow
- **1.8K+** average questions answered per day



Microsoft Copilot Adoption

- **4,200+** active users
- **16K+** 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 – **38%** reduction in response time
- Factoring Invoice Review – **20%** increase in accuracy & **75%** reduction in employee time allocation
- Wealth Management estate planning – **50%** reduction in fulfillment time



Customer Experience

Marketing:

- New AI-ready website with enhanced generative engine optimization (GEO)
- 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

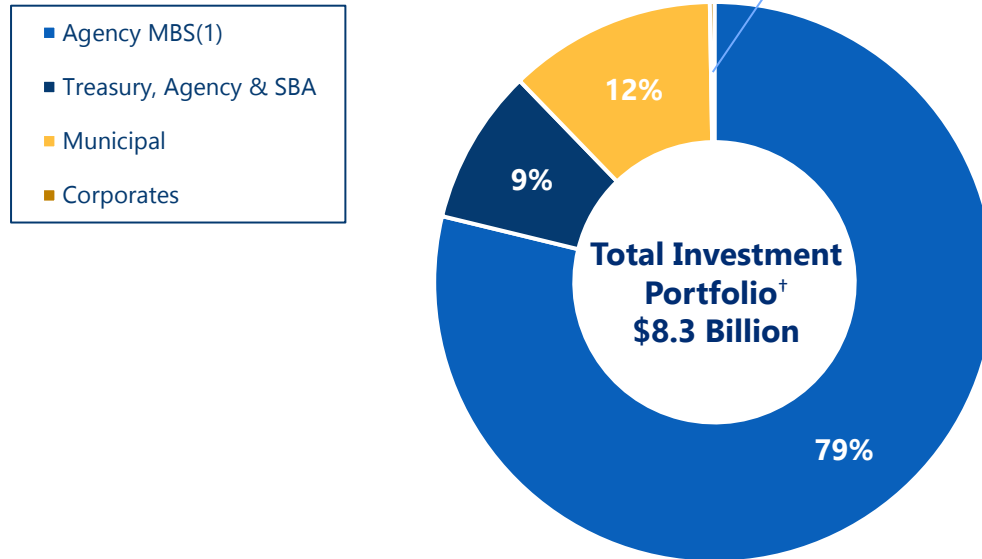


Experimentation

- Call prep for bankers (in pilot)
- Citizen agentic development
- Commercial loan onboarding
- Virtual call center agent
- New account & maintenance reviews
- Debit card disputes
- Consumer loan document preparation

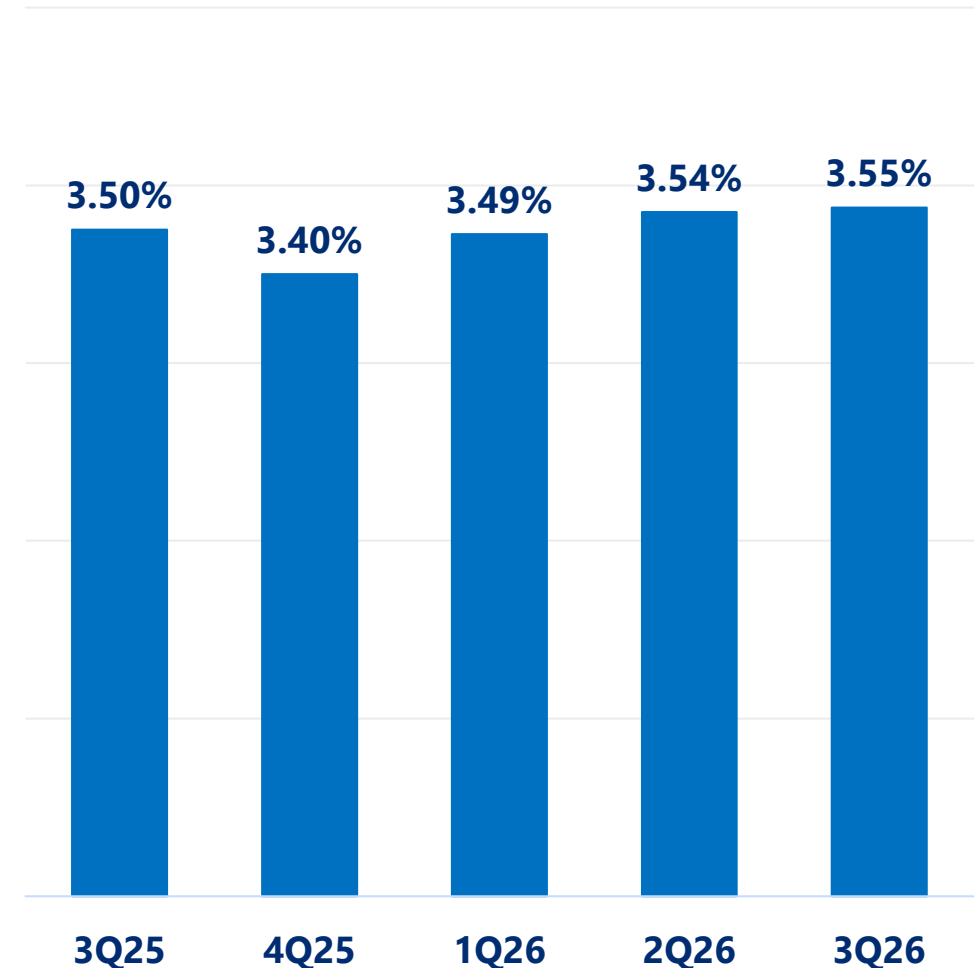


Investment Portfolio[†] Composition



Type	AFS		HTM	
	Balance	Duration (yrs) ^(3,4)	Balance	Duration (yrs) ⁽⁴⁾
Agency MBS ⁽¹⁾	\$4.8B	4.0	\$1.7B	6.0
Municipal	1.0B	8.6	—	—
Treasury, Agency & SBA	0.5B	2.4	0.2B	5.2
Corporates	0.02B	0.3	—	—
Total	\$6.4B	4.7	\$1.9B	5.9

Investment Securities Yield⁽²⁾



Dollars in billions, unless otherwise noted; data as of September 30, 2026; Amounts may not total due to rounding. For end note descriptions, see Earnings Presentation End Notes starting on slide 29.

NON-GAAP RECONCILIATIONS (UNAUDITED)



Adjusted Net Income

	3Q25	3Q26
Net income (GAAP)	\$ 246,641	\$ 223,798
Plus:		
Merger, branch consolidation, severance related and other expense, net of tax	16,032	—
Adjusted Net Income (Non-GAAP)⁽¹⁾	\$ 262,673	\$ 223,798

Adjusted EPS

	3Q25	3Q26
Diluted weighted-average common shares	101,735	97,429
Adjusted net income (non-GAAP)	\$ 262,673	\$ 223,798
Adjusted EPS, Diluted (Non-GAAP)	\$ 2.58	\$ 2.30

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

	3Q25	4Q25	1Q26	2Q26	3Q26
Net interest income (GAAP)	\$ 599,697	\$ 581,115	\$ 561,605	\$ 575,949	\$ 591,518
Tax equivalent adjustments	718	800	760	751	769
Net interest income (tax equivalent) (Non-GAAP)	\$ 600,415	\$ 581,915	\$ 562,365	\$ 576,700	\$ 592,287
Average interest earning assets	\$ 58,727,110	\$ 59,872,113	\$ 60,201,176	\$ 61,133,759	\$ 62,217,447
Net Interest Margin - Tax Equivalent (Non-GAAP)	4.06%	3.86%	3.79%	3.78%	3.78%

PPNR, Adjusted (Non-GAAP)

	3Q25	3Q26
Net interest income (GAAP)	\$ 599,697	\$ 591,518
Plus: Noninterest income	99,086	93,911
Total revenue, adjusted (non-GAAP)	\$ 698,783	\$ 685,429
Less: Noninterest expense	372,342	374,763
PPNR (Non-GAAP)	\$ 326,441	\$ 310,666
Plus:		
Merger, branch consolidation, severance related and other expense	20,889	—
Total adjustments	\$ 20,889	\$ —
PPNR, Adjusted (Non-GAAP)	\$ 347,330	\$ 310,666
Weighted average common shares outstanding, diluted	101,735	97,429
PPNR, Adjusted per Wgtd. Avg. CS Outstanding, Diluted (Non-GAAP)	\$ 3.41	\$ 3.19

Dollars in thousands, except 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.

NON-GAAP RECONCILIATIONS (UNAUDITED)



Adjusted Return on Average Assets *

	3Q25	3Q26
Adjusted net income (non-GAAP)	\$ 262,673	\$ 223,798
Total average assets	65,489,544	68,794,524
Adjusted Return on Average Assets (Non-GAAP) ⁽¹⁾	1.59%	1.29%

Return on Average Tangible Equity *

	3Q25	3Q26
Net income (GAAP)	\$ 246,641	\$ 223,798
Plus:		
Amortization of intangibles	23,426	20,628
Effective tax rate	23 %	23 %
Amortization of intangibles, net of tax	17,979	15,901
Net income plus after-tax amortization of intangibles (non-GAAP)	\$ 264,620	\$ 239,699
Average shareholders' common equity	\$ 8,867,408	\$ 9,154,347
Less: Average intangible assets	3,516,575	3,426,333
Average tangible common equity	\$ 5,350,833	\$ 5,728,014
Return on Average Tangible Common Equity (Non-GAAP) *	19.62%	16.60%

Adjusted Return on Average Tangible Common Equity *

	3Q25	3Q26
Adjusted net income (non-GAAP)	\$ 262,673	\$ 223,798
Plus: Amortization of intangibles, net of tax	17,979	15,901
Adjusted net income plus after-tax amortization of intangibles (non-GAAP)	\$ 280,652	\$ 239,699
Average tangible common equity	\$ 5,350,833	\$ 5,728,014
Adjusted Return on Average Tangible Common Equity (Non-GAAP) *	20.81%	16.60%

Tangible Book Value per Common Share

	3Q25	4Q25	1Q26	2Q26	3Q26
Shareholders' common equity	\$ 9,011,126	\$ 9,059,108	\$ 9,030,916	\$ 9,131,468	\$ 9,047,333
Less: Intangible assets	3,503,949	3,480,385	3,458,745	3,437,483	3,416,648
Tangible shareholders' common equity	\$ 5,507,177	\$ 5,578,723	\$ 5,572,171	\$ 5,693,985	\$ 5,630,685
Common shares issued and outstanding	101,089,231	99,138,204	97,937,653	96,971,142	96,757,601
Tangible Book Value per Common Share (Non-GAAP)	\$ 54.48	\$ 56.27	\$ 56.90	\$ 58.72	\$ 58.19

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

	3Q25	3Q26
Noninterest expense (GAAP)	\$ 372,342	\$ 374,763
Less: Amortization of intangible assets	23,426	20,628
Adjusted noninterest expense (non-GAAP)	\$ 348,916	\$ 354,135
Net interest income (GAAP)	\$ 599,697	\$ 591,518
Tax Equivalent ("TE") adjustments	718	769
Net interest income, TE (non-GAAP)	\$ 600,415	\$ 592,287
Noninterest income (GAAP)	\$ 99,086	\$ 93,911
Efficiency Ratio (Non-GAAP)	50%	52%
Noninterest income (GAAP)	\$ 99,086	\$ 93,911
Adjusted noninterest income (non-GAAP)	\$ 99,086	\$ 93,911
Noninterest expense (GAAP)	\$ 372,342	\$ 374,763
Less:		
Merger, branch consolidation, severance related and other expense	20,889	—
Amortization of intangible assets	23,426	20,628
Total adjustments	\$ 44,315	\$ 20,628
Adjusted noninterest expense (non-GAAP)	\$ 328,027	\$ 354,135
Adjusted Efficiency Ratio (Non-GAAP)	47%	52%

Dollars and weighted average common 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.



Slide 2 End Notes

Financial data as of September 30, 2026; Market data as of October 20, 2026

Slide 3 End Notes

(1) Source: S&P Global Market Intelligence, Company Filings; Depository data as of June 30, 2026 and includes all MSAs in each region.

Note: Regional bank market rank reflects U.S. banks <\$250B assets as of June 30, 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, 2026

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

- (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 December 31, 2025 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, WBS)

- (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 September 30, 2026

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



Slide 9 End Notes

- * : 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.

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Data as of September 30, 2026

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

- (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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Data as of September 30, 2026

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- (1) Unamortized discount on acquired loans was \$159 million, \$186 million, 219 million, \$259 million, and \$310 million for the quarters ended September 30, 2026, June 30, 2026, March 31, 2026, December 31, 2025, and September 30, 2025, respectively.

**Slide 18 End Notes**

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

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

Slide 21 End Notes

- (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

Slide 26 End Notes

- † 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 September 30, 2026.
- (4) Based on current book value



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.



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