

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**  
Washington, D.C. 20549

**FORM 8-K**

**CURRENT REPORT  
Pursuant to Section 13 or 15(d) of The Securities Exchange Act of 1934**

Date of Report (Date of earliest event reported): February 11, 2026

**BankUnited, Inc.**

(Exact name of registrant as specified in its charter)

**Delaware**  
(State of Incorporation)

**001-35039**  
(Commission File Number)

**27-0162450**  
(I.R.S. Employer Identification No.)

**14817 Oak Lane,**  
(Address of principal executive offices)

**Miami Lakes,**

**FL**

**33016**

(Zip Code)

(Registrant's telephone number, including area code): **(305) 569-2000**

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Class  
Common Stock, \$0.01 Par Value

Trading Symbol  
BKU

Name of Exchange on Which Registered  
New York Stock Exchange

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act

**Item 7.01 Regulation FD Disclosure.**

On February 11, 2026, BankUnited, Inc (the "Company") posted an investor presentation to its website that will be presented at the KBW Winter Financial Services Conference on Thursday, February 12, 2026. A copy of the presentation is attached hereto as Exhibit 99.1 and incorporated herein by reference. The Company expects to use or refer to this presentation, in whole or in part, in investor conferences and in conversations with investors, analysts and others. The presentation may be accessed through the Investor Relations page on BankUnited's website ([www.ir.bankunited.com](http://www.ir.bankunited.com)).

The information furnished pursuant to this Item 7.01, including Exhibit 99.1, shall not be deemed to be "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or otherwise subject to the liabilities of that section, and shall not be deemed incorporated by reference into any filing made by the Company under the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in any such filing.

**Item 9.01 Financial Statements and Exhibits**

(d) Exhibits

<u>Exhibit Number</u>	<u>Description</u>
<a href="#">99.1</a>	<a href="#">BankUnited Investor Presentation</a>

**SIGNATURE**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Dated: February 11, 2026

BANKUNITED, INC.

/s/ James G. Mackey

Name: James G. Mackey

Title: Chief Financial Officer

EXHIBIT INDEX

Exhibit  
Number

Description

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[99.1](#)

[BankUnited Investor Presentation](#)



A history of delivering shareholder value and positioned for growth

February 2026



This presentation contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 that reflect the current views of BankUnited, Inc. ("BankUnited," "BKU" or the "Company") with respect to, among other things, future events and financial performance, dividend payments and stock repurchases. The Company generally identifies forward-looking statements by terminology such as "outlook," "believes," "expects," "potential," "continues," "may," "will," "could," "should," "seeks," "approximately," "predicts," "intends," "plans," "estimates," "anticipates," "forecasts" or the negative version of those words or other comparable words. Any forward-looking statements contained in this presentation are based on the historical performance of the Company and its subsidiaries or on the Company's current plans, estimates and expectations. The inclusion of this forward-looking information should not be regarded as a representation by the Company that the future plans, estimates or expectations contemplated by the Company will be achieved. Such forward-looking statements are subject to various risks and uncertainties and assumptions, including (without limitation) those relating to the Company's operations, financial results, financial condition, business prospects, growth strategy and liquidity, including as impacted by external circumstances outside the Company's direct control, such as but not limited to adverse events or conditions impacting the financial services industry. If one or more of these or other risks or uncertainties materialize, or if the Company's underlying assumptions prove to be incorrect, the Company's actual results may vary materially from those indicated in these statements. These factors should not be construed as exhaustive. The Company does not undertake any obligation to publicly update or review any forward-looking statement, whether as a result of new information, future developments or otherwise. A number of important factors could cause actual results to differ materially from those indicated by the forward-looking statements. Information on these factors can be found in the Company's Annual Report on Form 10-K for the year ended December 31, 2024 and any subsequent Quarterly Report on Form 10-Q or Current Report on Form 8-K, which are available at the SEC's website ([www.sec.gov](http://www.sec.gov)).

**The premier Florida-focused commercial bank with national reach**

**4Q25 COMPANY HIGHLIGHTS**

**\$35.0<sub>bn</sub>** Assets     **\$3.5<sub>bn</sub>** Market cap.     **3.06%** NIM     **0.78%** ROAA

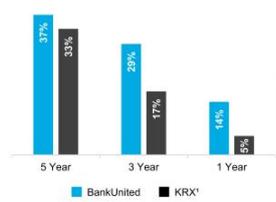
**FRANCHISE GROWTH (YoY)**

**+20%** NIDDA growth     **+15%** Diluted EPS growth

**CONSERVATIVE BALANCE SHEET**

**83%** Loans / deposits     **12.3%** CET1 ratio

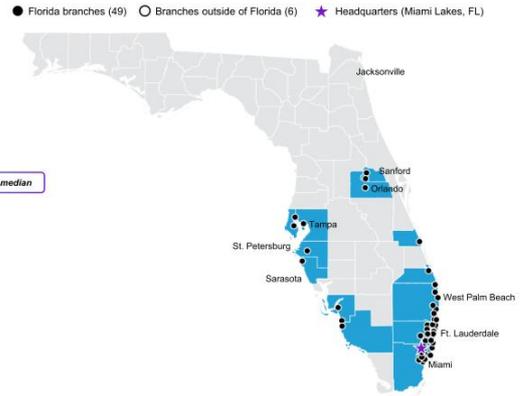
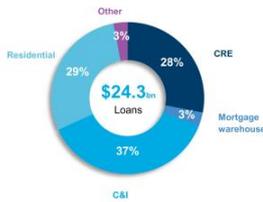
**COMPELLING SHARE PRICE PERFORMANCE**



**4Q25 DEPOSIT COMPOSITION**



**4Q25 LOAN COMPOSITION**



**#1**

Largest bank by assets headquartered in South Florida

**74%**

Percent of total deposits are in Florida

**2nd**

Largest regional bank by deposits in South Florida\*

Source: Company filings, FactSet, FDIC, S&P Global Market Intelligence; Note: Financial data as of December 31, 2025; Market data as of January 30, 2026; Branch data as of June 30, 2025 (per FDIC filings).  
\* Reflects median Nasdaq Regional Banking Index constituents as of market date. \* Regional bank includes banks with \$10bn – \$100bn in total assets; South Florida includes Miami-Dade, Palm Beach and Broward counties.

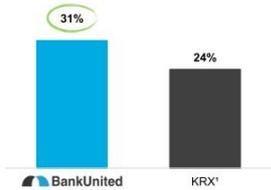
**DEPOSITS BY PRODUCT**  
December 31, 2025



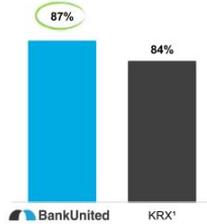
**STRENGTHEN AND DIVERSIFIED OUR DEPOSIT BASE SINCE 2019**  
Deposit portfolio FY2019 to FY2025 | \$ in billions



**NIDDA MIX RELATIVE TO KRX**  
NIDDA / total deposits, as of December 31, 2025



**CORE DEPOSITS RELATIVE TO KRX**  
Non-time deposits / total deposits, as of December 31, 2025



**Expectations for 2026 & Beyond**

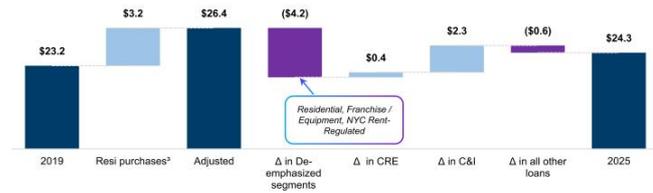
- Operational account opening remains our #1 strategic priority
- Target annual double digit NIDDA growth, consistent with recent performance
- Continue shifting the funding mix toward stable, relationship-based core deposits
- Leverage treasury, FX, and API enabled payments to acquire and retain commercial deposits across key segments
- Invest in digital onboarding, AI, and automation to accelerate deposit acquisition

Source: Company documents; Note: Financial data as of December 31, 2025; Market data as of January 30, 2026.  
<sup>1</sup> Reflects median Nasdaq Regional Banking Index constituents as of market date

**LOANS BY BUSINESS LINE**  
December 31, 2025



**LOAN PORTFOLIO GROWTH AND DIVERSIFICATION SINCE 2019**  
Loan portfolio FY2019 to FY2025 | \$ in billions



**OUR CORE LENDING FOOTPRINT<sup>2</sup>**  
Loan distribution by geography, as of December 31, 2025



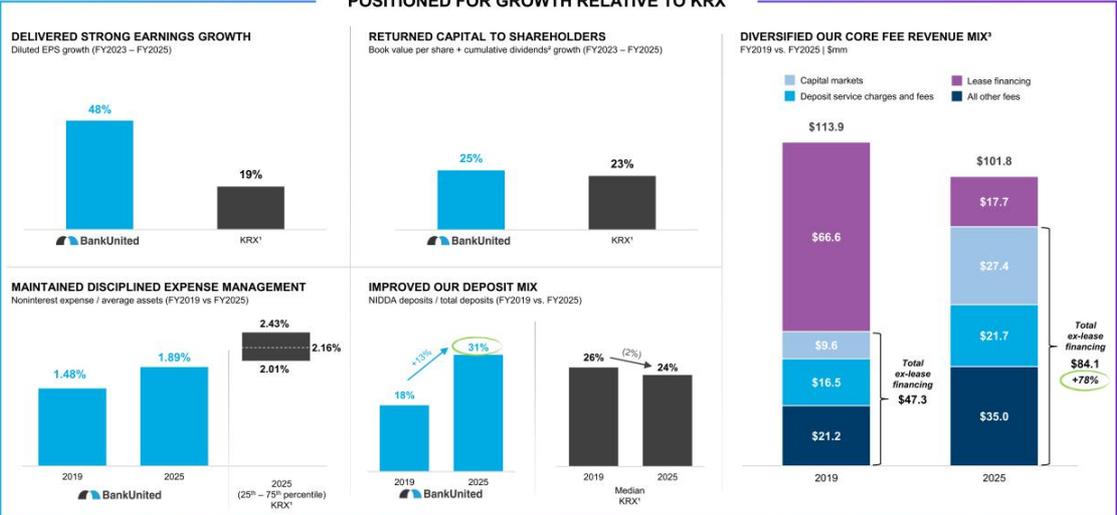
**C&I LOAN MIX AND CRE CONCENTRATION RELATIVE TO KRX**  
December 31, 2025



- Expectations for 2026 & Beyond**
- Expand geographic reach to capture lending opportunities with superior risk adjusted returns
  - De-emphasize residential and subsidiary portfolios; redeploy to higher yielding commercial lending solutions
  - Deepen specialty lending verticals, prioritizing balanced deposit plus credit relationships
  - Accelerate loan growth via targeted hiring, capability build outs, and priority market expansion

Source: Company documents; Note: Financial data as of December 31, 2025; Market data as of January 30, 2026.  
<sup>1</sup> Reflects median Nasdaq Regional Banking Index constituents as of market date. <sup>2</sup> Excludes residential and mortgage warehouse lending. <sup>3</sup> Reflects residential loan purchases made from 2020-2022. <sup>4</sup> Commercial real estate loans as defined in the regulatory agencies guidance on commercial real estate (CRE) as a percent of risk-based capital (bank-level).

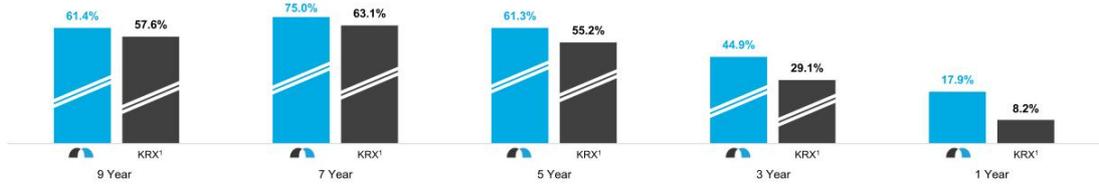
POSITIONED FOR GROWTH RELATIVE TO KRX



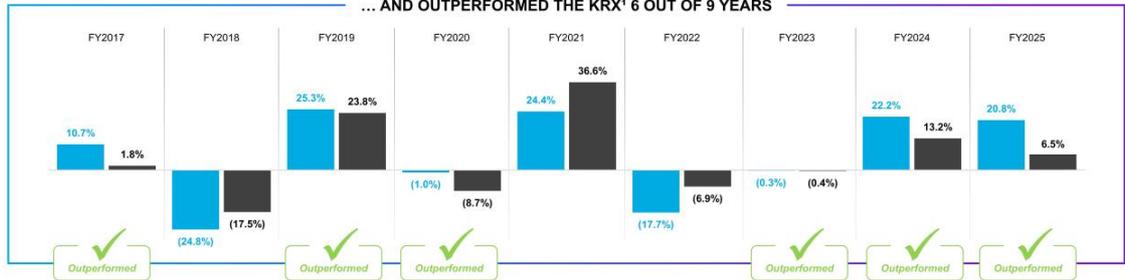
Source: Company documents; S&P Global Market Intelligence; Note: Financial data as of December 31, 2025; Market data as of January 30, 2026.  
<sup>1</sup> Reflects median Nasdaq Regional Banking Index constituents as of market date. <sup>2</sup> Cumulative dividends over time period. <sup>3</sup> Excludes \$33.3 million and \$3.8 million of gains on sale for 2019 and 2025, respectively.

**BANKUNITED OUTPERFORMS THE KRX<sup>1</sup> ON TOTAL SHAREHOLDER RETURN...**

As of January 30, 2026



**... AND OUTPERFORMED THE KRX<sup>1</sup> 6 OUT OF 9 YEARS**



Source: S&P Global Market Intelligence; Note: "FY" denotes full year.  
<sup>1</sup> Reflects median Nasdaq Regional Banking Index constituents as of market date.

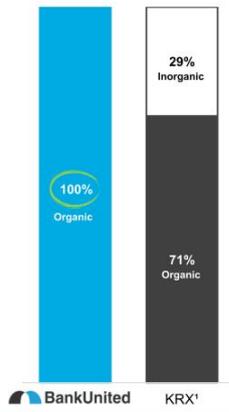
# BankUnited is an Organic Growth Story

Industry performance metrics impacted by acquisitions over the last 10 years



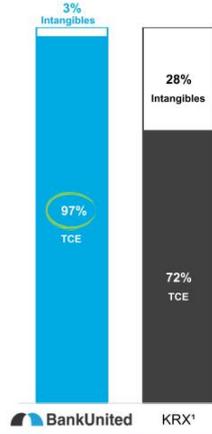
## ORGANIC ASSET COMPOSITION (%)

Cumulative acquired assets (10-years) relative to 4Q25 total assets



## COMMON CAPITAL COMPOSITION (%)

4Q25 tangible common equity relative to common equity



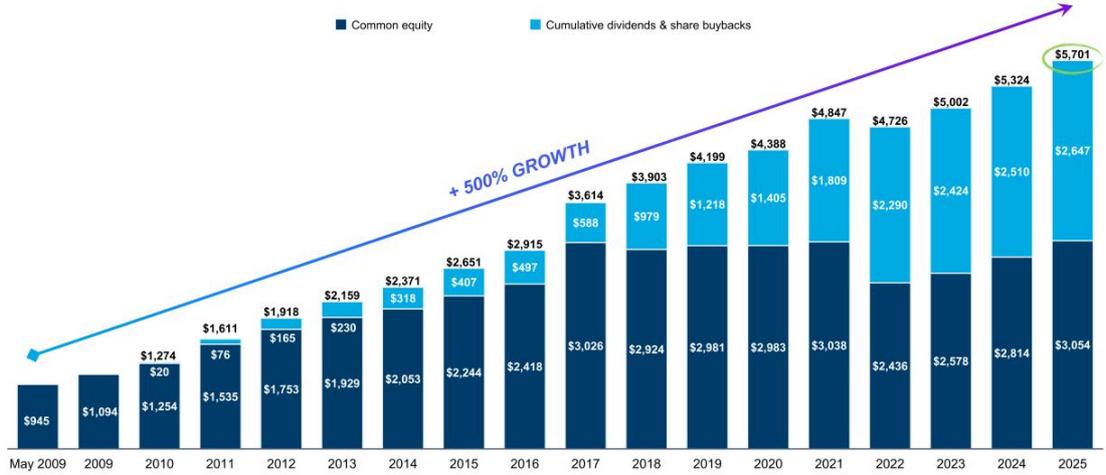
## RETURN ON EQUITY & VALUATION

FY2025 ROACE & ROATCE | Price / Book & Price / Tangible Book



Source: Company documents; S&P Global Market Intelligence; Note: Financial data as of December 31, 2025; Market data as of January 30, 2026  
<sup>1</sup> Reflects median Nasdaq Regional Banking Index constituents as of market date.

**SINCE OUR INCEPTION, WE HAVE RETURNED OVER \$2.6 BILLION TO SHAREHOLDERS THROUGH DIVIDENDS AND SHARE REPURCHASES ALONE**  
Cumulative capital returns (Common equity + dividends + share buybacks) | \$ in millions



Source: Company documents; Note: Financial data as of December 31, 2025.

