



A history of delivering shareholder value and positioned for growth

February 2026



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The premier Florida-focused commercial bank with national reach

4Q25 COMPANY HIGHLIGHTS



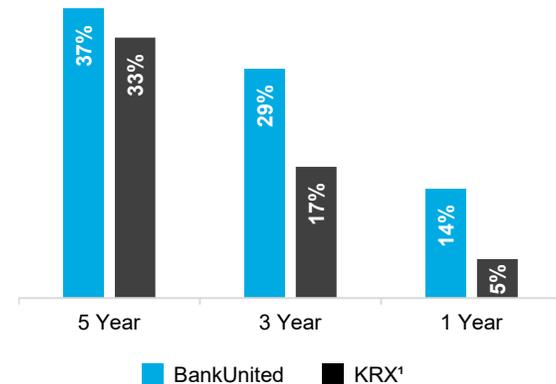
FRANCHISE GROWTH (YoY)



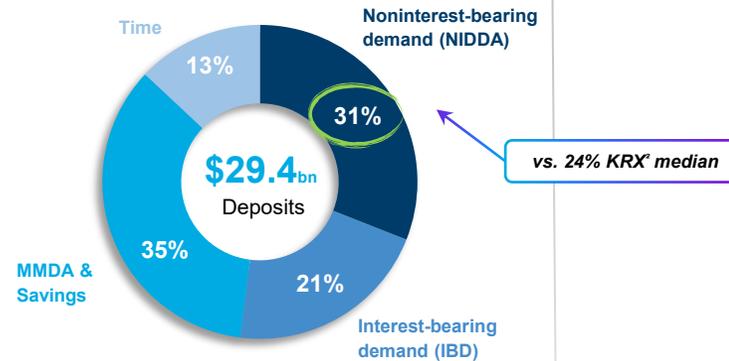
CONSERVATIVE BALANCE SHEET



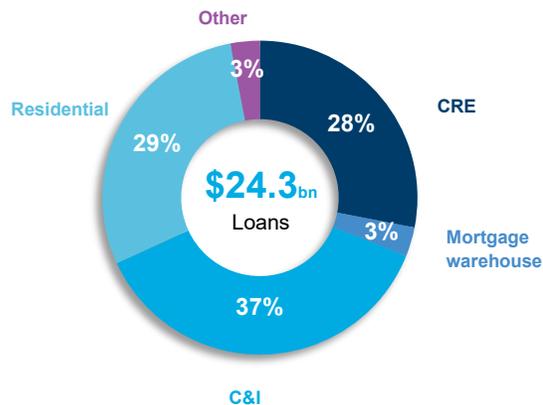
COMPELLING SHARE PRICE PERFORMANCE



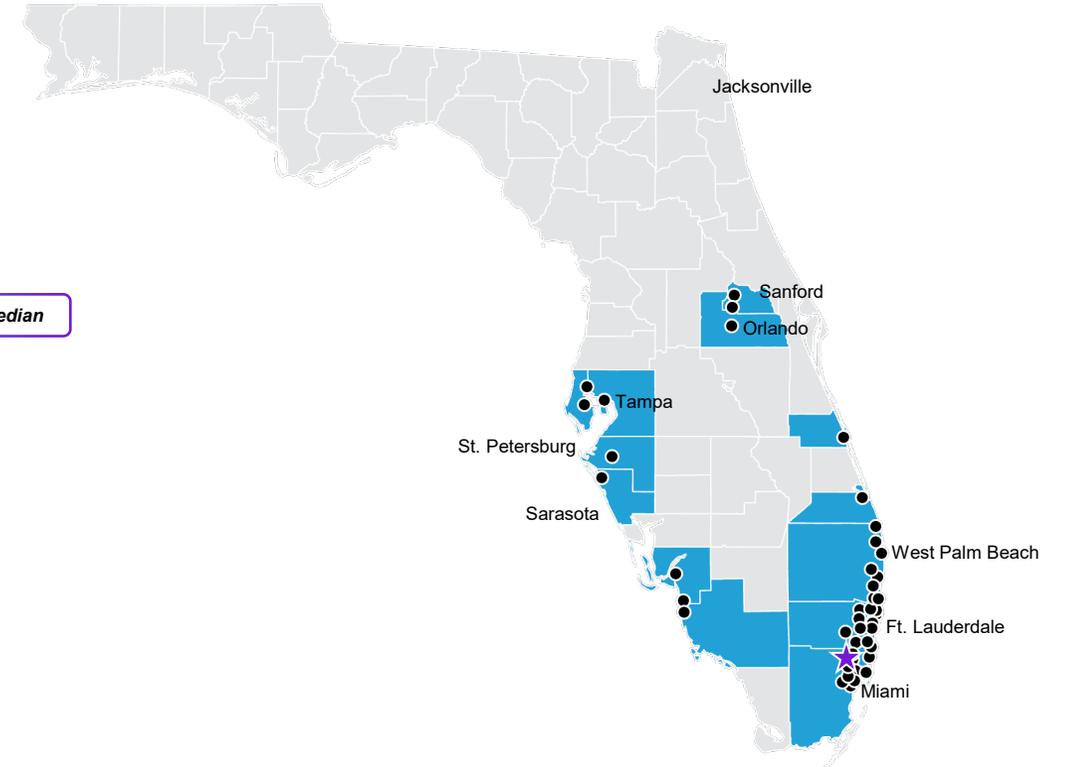
4Q25 DEPOSIT COMPOSITION



4Q25 LOAN COMPOSITION



● Florida branches (49) ○ Branches outside of Florida (6) ★ Headquarters (Miami Lakes, FL)



#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 Florida²

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).

¹ Reflects median Nasdaq Regional Banking Index constituents as of market date. ² Regional bank includes banks with \$10bn – \$100bn in total assets; South Florida includes Miami-Dade, Palm Beach and Broward counties.

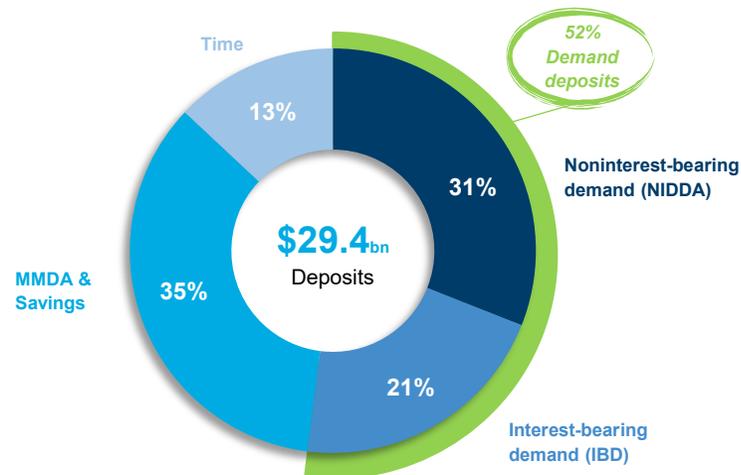
Diverse Deposit Base Built on Core Relationships

Continuing to transform our deposit mix



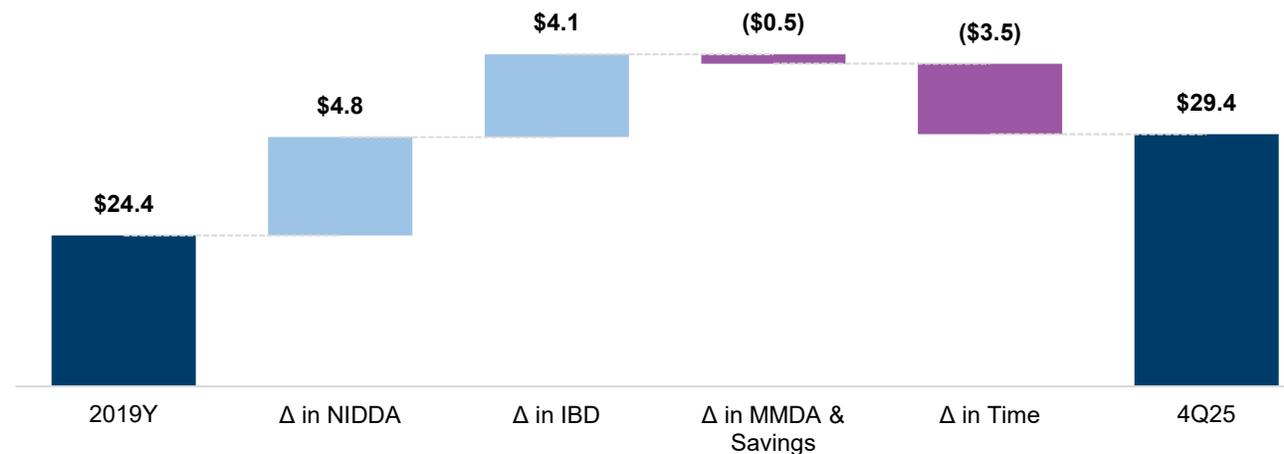
DEPOSITS BY PRODUCT

December 31, 2025



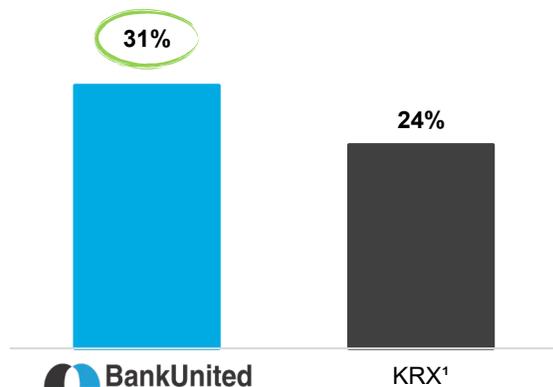
STRENGTHEN AND DIVERSIFIED OUR DEPOSIT BASE SINCE 2019

Deposit portfolio FY2019 to FY2025 | \$ in billions



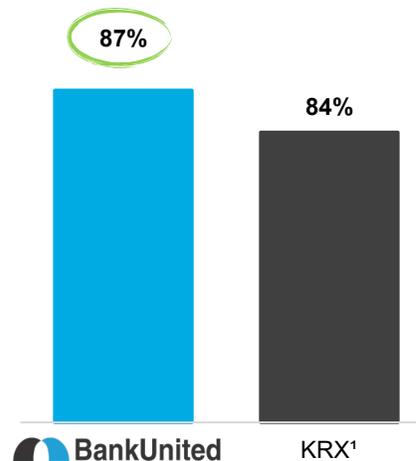
NIDDA MIX RELATIVE TO KRX

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.

¹ Reflects median Nasdaq Regional Banking Index constituents as of market date

Our Lending Model

Commercially-focused regional bank with national presence



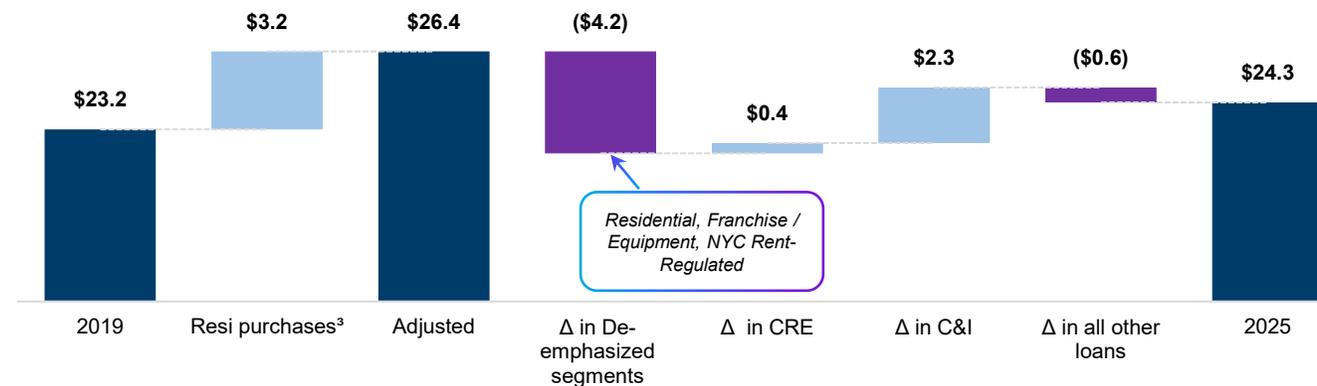
LOANS BY BUSINESS LINE

December 31, 2025



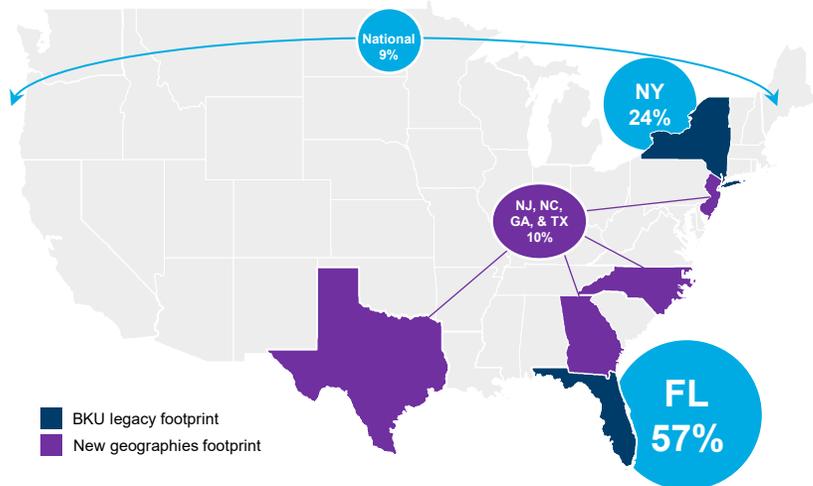
LOAN PORTFOLIO GROWTH AND DIVERSIFICATION SINCE 2019

Loan portfolio FY2019 to FY2025 | \$ in billions



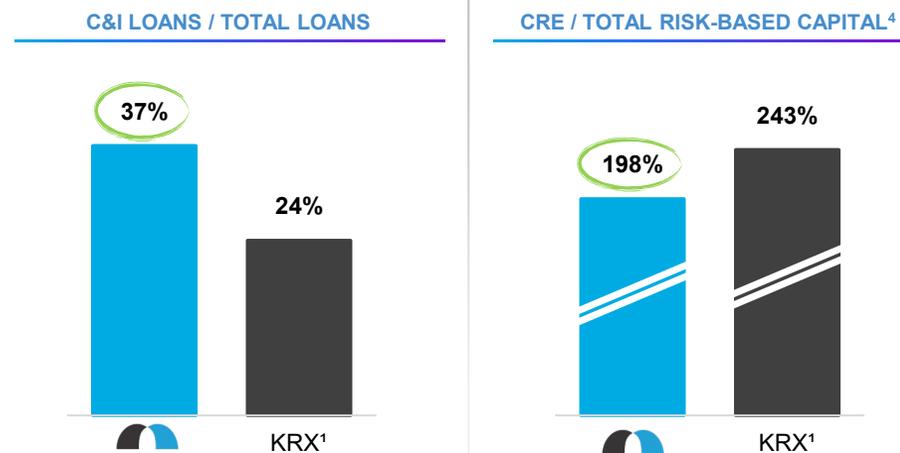
OUR CORE LENDING FOOTPRINT²

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.

¹ Reflects median Nasdaq Regional Banking Index constituents as of market date. ² Excludes residential and mortgage warehouse lending. ³ Reflects residential loan purchases made from 2020–2022. ⁴ 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).

Overview of Long-term Value Drivers

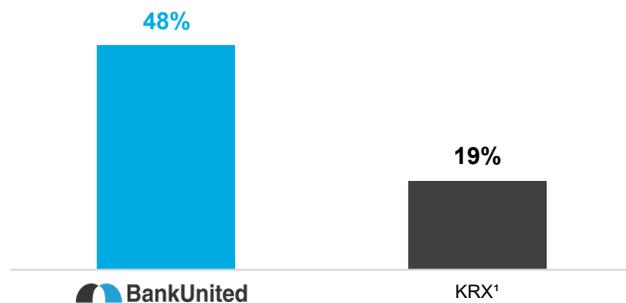
Well positioned for continued growth



POSITIONED FOR GROWTH RELATIVE TO KRX

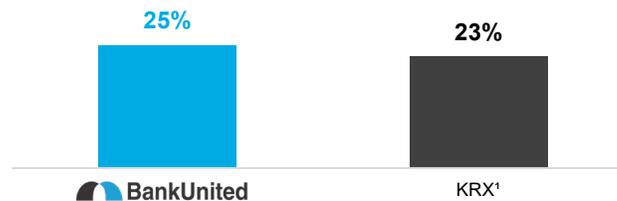
DELIVERED STRONG EARNINGS GROWTH

Diluted EPS growth (FY2023 – FY2025)



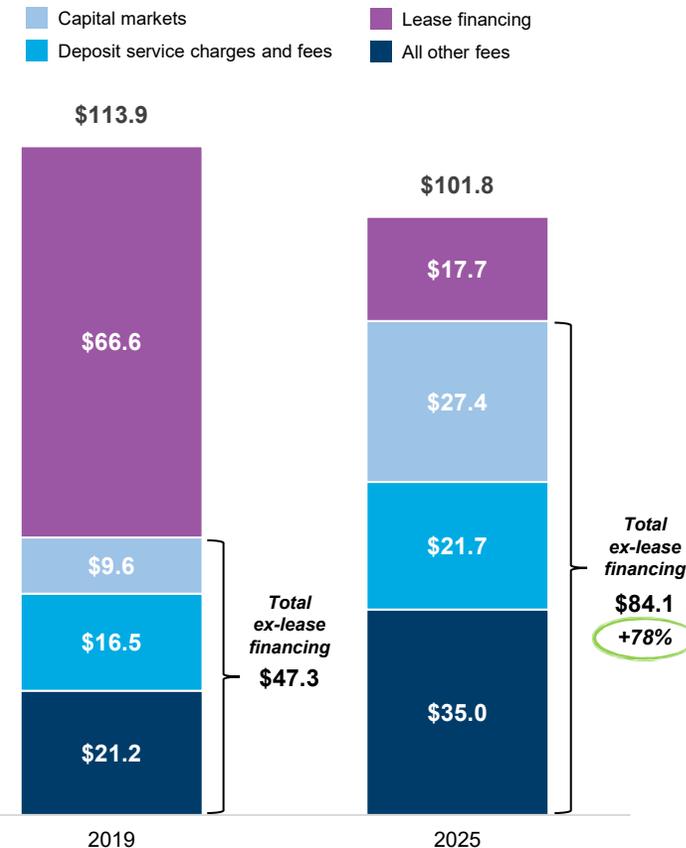
RETURNED CAPITAL TO SHAREHOLDERS

Book value per share + cumulative dividends² growth (FY2023 – FY2025)



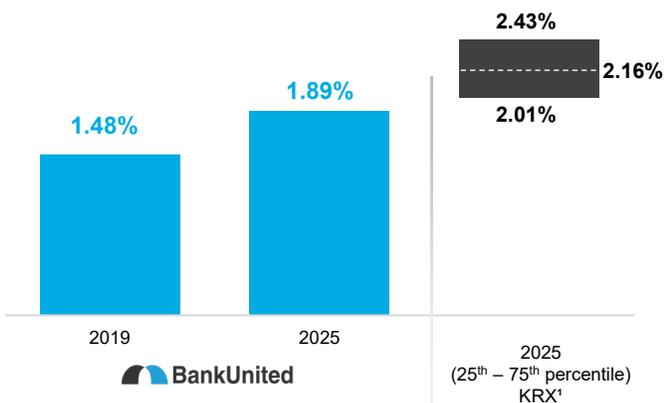
DIVERSIFIED OUR CORE FEE REVENUE MIX³

FY2019 vs. FY2025 | \$mm



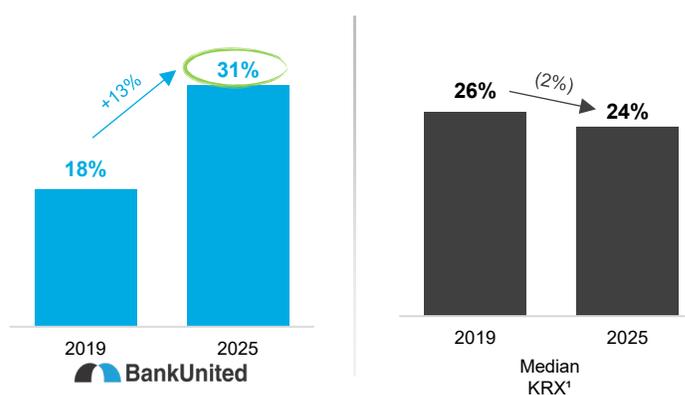
MAINTAINED DISCIPLINED EXPENSE MANAGEMENT

Noninterest expense / average assets (FY2019 vs FY2025)



IMPROVED OUR DEPOSIT MIX

NIDDA deposits / total deposits (FY2019 vs. FY2025)

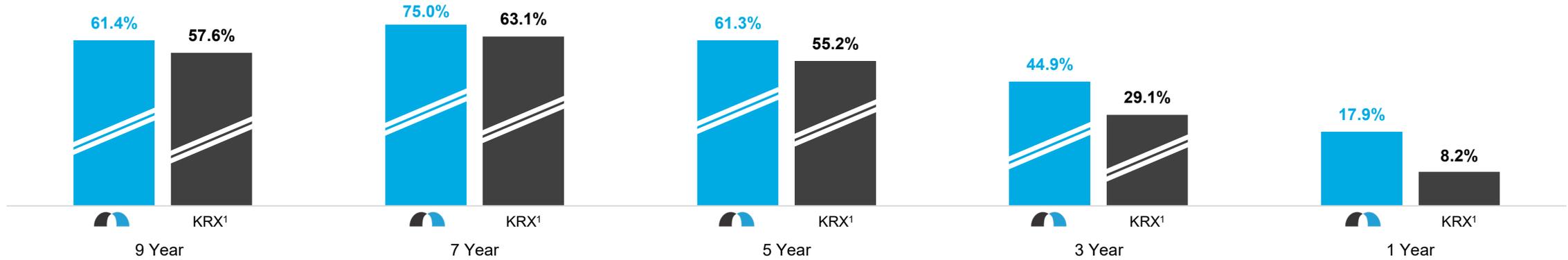


Source: Company documents; S&P Global Market Intelligence; Note: Financial data as of December 31, 2025; Market data as of January 30, 2026.

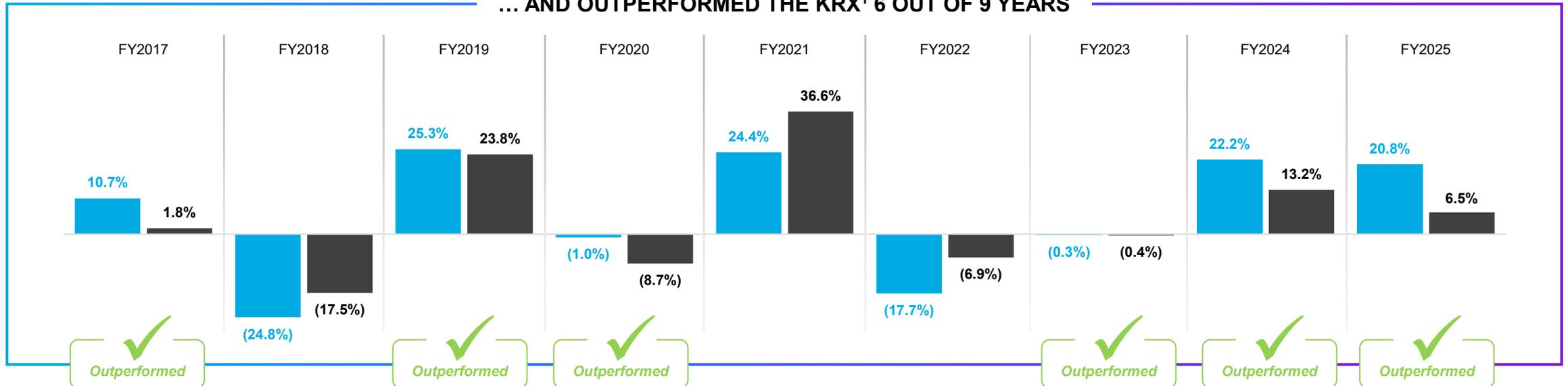
¹ Reflects median Nasdaq Regional Banking Index constituents as of market date. ² Cumulative dividends over time period. ³ Excludes \$33.3 million and \$3.8 million of gains on sale for 2019 and 2025, respectively.

BANKUNITED OUTPERFORMS THE KRX¹ ON TOTAL SHAREHOLDER RETURN...

As of January 30, 2026



... AND OUTPERFORMED THE KRX¹ 6 OUT OF 9 YEARS



Source: S&P Global Market Intelligence; Note: "FY" denotes full year.

¹ Reflects median Nasdaq Regional Banking Index constituents as of market date.

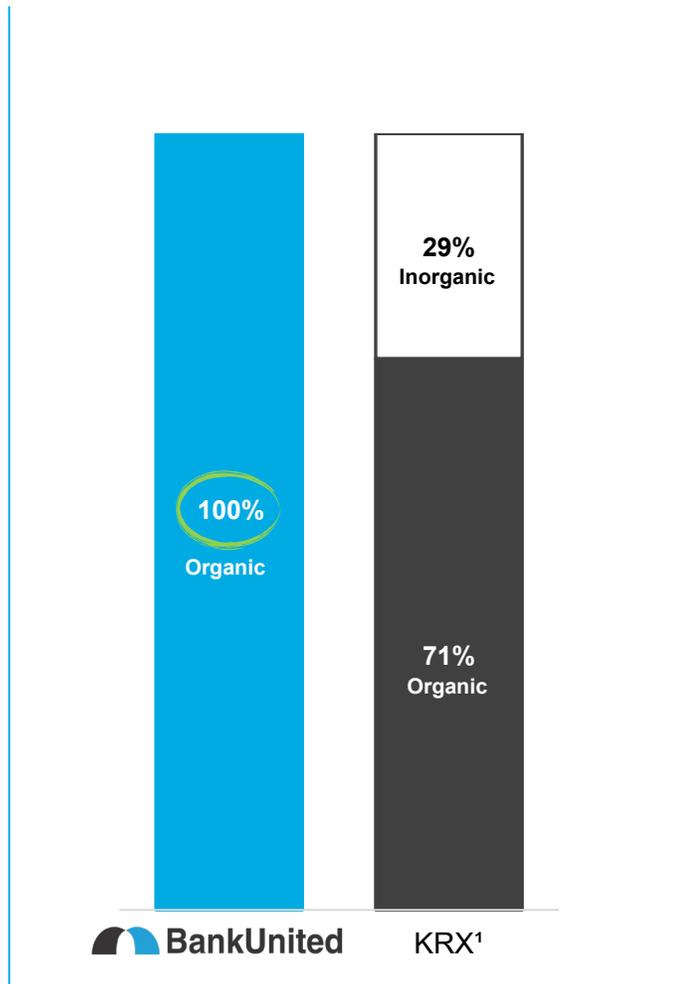
BankUnited is an Organic Growth Story

Industry performance metrics impacted by acquisitions over the last 10 years



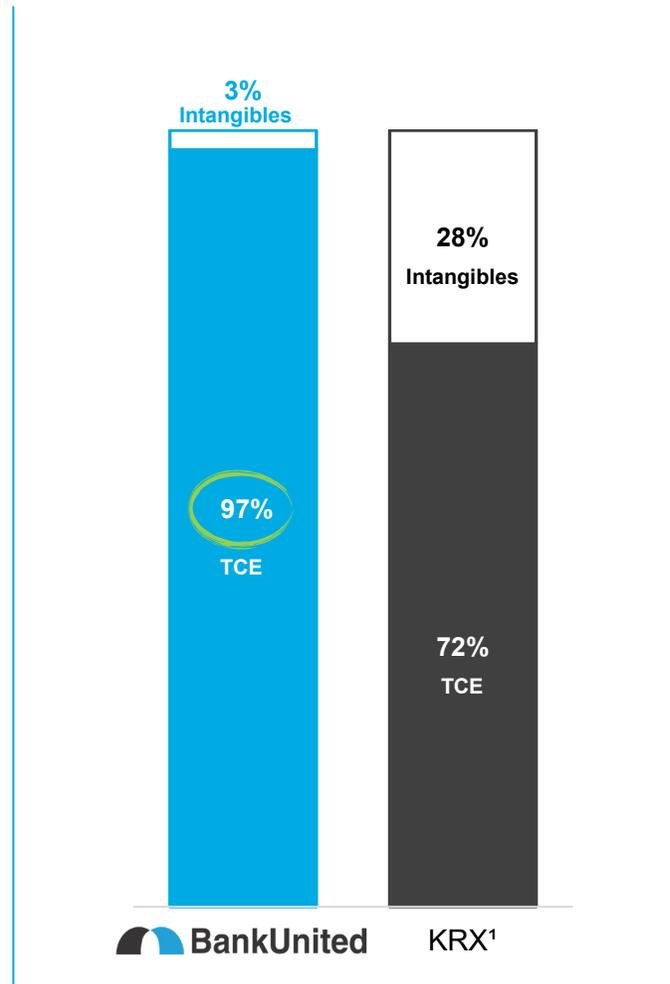
ORGANIC ASSET COMPOSITION (%)

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



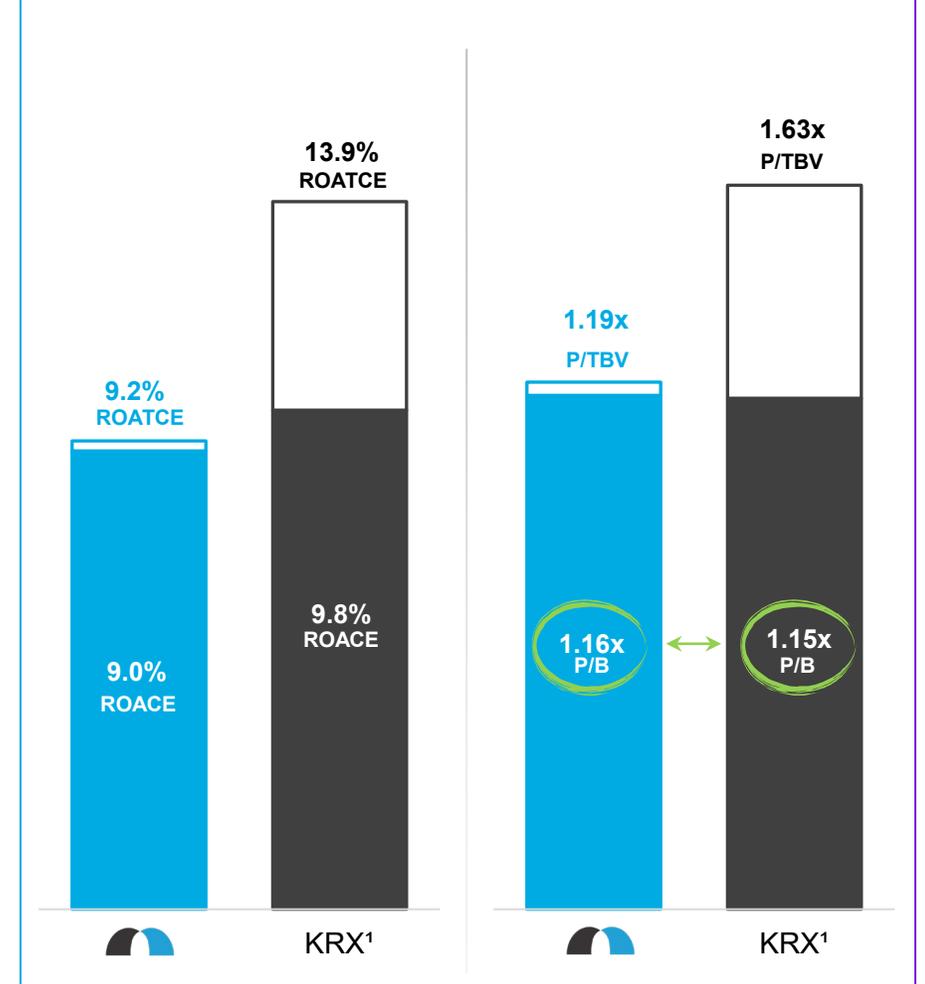
COMMON CAPITAL COMPOSITION (%)

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

¹ Reflects median Nasdaq Regional Banking Index constituents as of market date.

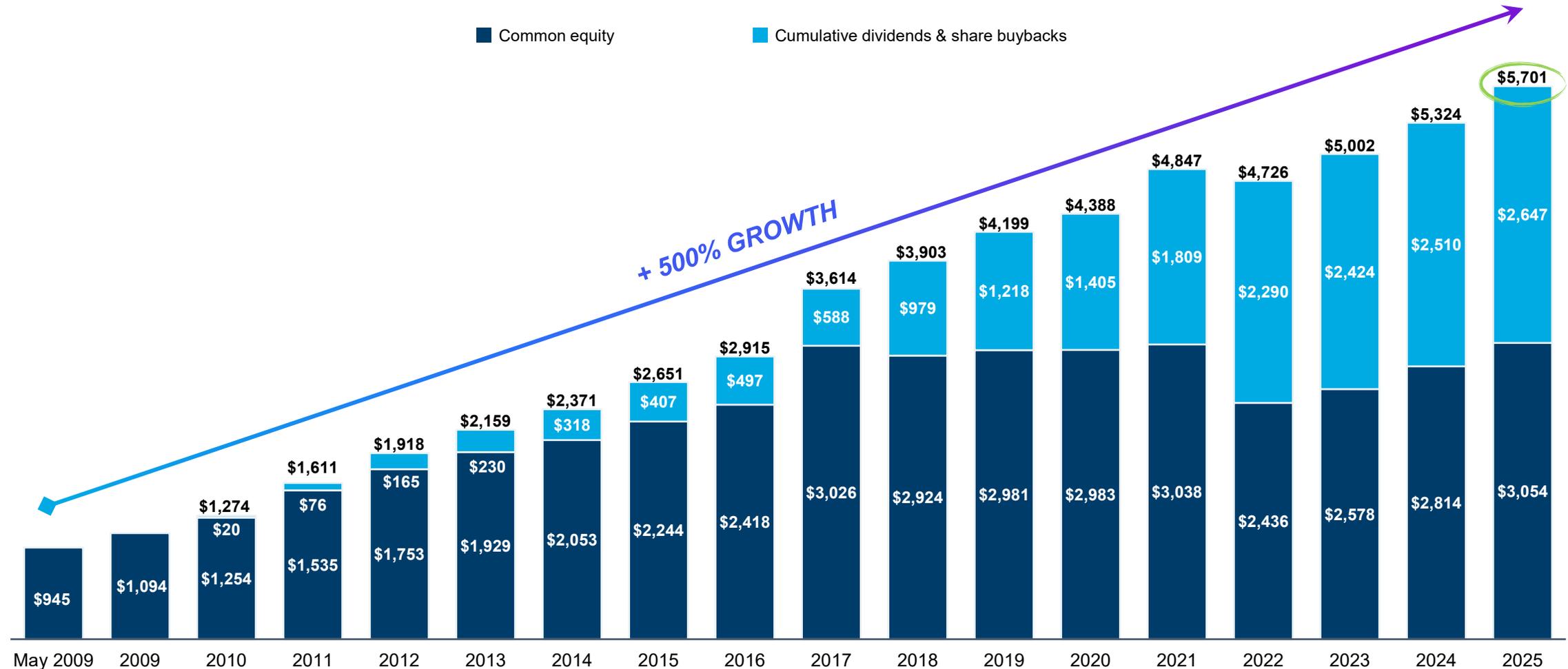
Shareholder Value Creation

Delivering ~28% annualized capital growth since our inception



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.