



3Q21 Earnings Presentation



October 28, 2021

Forward Looking Statements

This presentation contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Such statements are not historical facts and include expressions about management's confidence and strategies and management's expectations about our business, new and existing programs and products, acquisitions, relationships, opportunities, taxation, technology, market conditions and economic expectations, including the potential effects of the COVID-19 pandemic on our businesses and financial results and conditions. These statements may be identified by such forward-looking terminology as "should," "expect," "believe," "view," "opportunity," "allow," "continues," "reflects," "typically," "usually," "anticipate," or similar statements or variations of such terms. Such forward-looking statements involve certain risks and uncertainties. Actual results may differ materially from such forward-looking statements. Factors that may cause actual results to differ materially from those contemplated by such forward-looking statements include, but are not limited to: failure to obtain shareholder or regulatory approval for the acquisition of Bank Leumi USA (Bank Leumi) on the anticipated terms and within the anticipated timeframe; the inability to realize expected cost savings and synergies from The Westchester Bank Holding Corporation (Westchester) and Bank Leumi acquisitions in amounts or in the timeframe anticipated; costs or difficulties relating to Westchester and Bank Leumi integration matters might be greater than expected; the inability to retain customers and qualified employees of Westchester and Bank Leumi; changes in estimates of non-recurring charges related to the Westchester and Bank Leumi acquisitions; the continued impact of COVID-19 on the U.S. and global economies, including business disruptions, reductions in employment and an increase in business failures, specifically among our clients; the continued impact of COVID-19 on our employees and our ability to provide services to our customers and respond to their needs as more cases of COVID-19 may arise in our primary markets; the impact of forbearances or deferrals we are required or agree to as a result of customer requests and/or government actions, including, but not limited to our potential inability to recover fully deferred payments from the borrower or the collateral; the risks related to the discontinuation of the London Interbank Offered Rate and other reference rates, including increased expenses and litigation and the effectiveness of hedging strategies; damage verdicts or settlements or restrictions related to existing or potential class action litigation or individual litigation arising from claims of violations of laws or regulations, contractual claims, breach of fiduciary responsibility, negligence, fraud, environmental laws, patent or trademark infringement, employment related claims, and other matters; a prolonged downturn in the economy, mainly in New Jersey, New York, Florida and Alabama, as well as an unexpected decline in commercial real estate values within our market areas; higher or lower than expected income tax expense or tax rates, including increases or decreases resulting from changes in uncertain tax position liabilities, tax laws, regulations and case law; the inability to grow customer deposits to keep pace with loan growth; a material change in our allowance for credit losses under CECL due to forecasted economic conditions and/or unexpected credit deterioration in our loan and investment portfolios; the need to supplement debt or equity capital to maintain or exceed internal capital thresholds; greater than expected technology related costs due to, among other factors, prolonged or failed implementations, additional project staffing and obsolescence caused by continuous and rapid market innovations; the loss of or decrease in lower-cost funding sources within our deposit base, including our inability to achieve deposit retention targets under Valley's branch transformation strategy; cyber-attacks, ransomware attacks, computer viruses or other malware that may breach the security of our websites or other systems to obtain unauthorized access to confidential information, destroy data, disable or degrade service, or sabotage our systems; results of examinations by the Office of the Comptroller of the Currency (OCC), the Federal Reserve Bank (FRB), the Consumer Financial Protection Bureau (CFPB) and other regulatory authorities, including the possibility that any such regulatory authority may, among other things, require us to increase our allowance for credit losses, write-down assets, reimburse customers, change the way we do business, or limit or eliminate certain other banking activities; our inability or determination not to pay dividends at current levels, or at all, because of inadequate earnings, regulatory restrictions or limitations, changes in our capital requirements or a decision to increase capital by retaining more earnings; unanticipated loan delinquencies, loss of collateral, decreased service revenues, and other potential negative effects on our business caused by severe weather, the COVID-19 pandemic or other external events; and unexpected significant declines in the loan portfolio due to the lack of economic expansion, increased competition, large prepayments, changes in regulatory lending guidance or other factors. A detailed discussion of factors that could affect our results is included in our SEC filings, including the "Risk Factors" section of our Annual Report on Form 10-K for the year ended December 31, 2020 and our Quarterly Report on Form 10-Q for the three months ended June 30, 2021. We undertake no duty to update any forward-looking statement to conform the statement to actual results or changes in our expectations. Although we believe that the expectations reflected in the forward-looking statements are reasonable, we cannot guarantee future results, levels of activity, performance or achievements.



3Q 2021 Highlights

	Reported			Adjusted ¹		
	3Q21	2Q21	3Q20	3Q21	2Q21	3Q20
Net Income (\$mm)	\$122.6	\$120.5	\$102.4	\$124.7	\$126.6	\$104.2
Return on Average Assets <i>Annualized</i>	1.18%	1.17%	0.99%	1.20%	1.23%	1.01%
Return on Average Assets, ex. PPP ¹ <i>Annualized</i>	1.09%	1.04%	0.94%	1.11%	1.10%	0.96%
Efficiency Ratio	50.9%	50.0%	48.2%	49.2%	46.6%	46.6%
Diluted Earnings Per Share	\$0.29	\$0.29	\$0.25	\$0.30	\$0.30	\$0.25
Pre-Provision Net Revenue ² (\$mm)	\$168.5	\$172.1	\$172.2	\$174.2	\$183.6	\$177.4
PPNR / Average Assets ² <i>Annualized</i>	1.62%	1.67%	1.67%	1.68%	1.78%	1.72%

➤ **Year-Over-Year Quarterly Adjusted Diluted EPS Growth of 20%**

➤ **Annualized non-PPP Loan Growth of Approximately 8.0%**

➤ **Funding Enhancements Support NIM Stability Despite Elevated Cash Balance**

¹ Please refer to the Non-GAAP Disclosure Reconciliation on pages 14 – 18

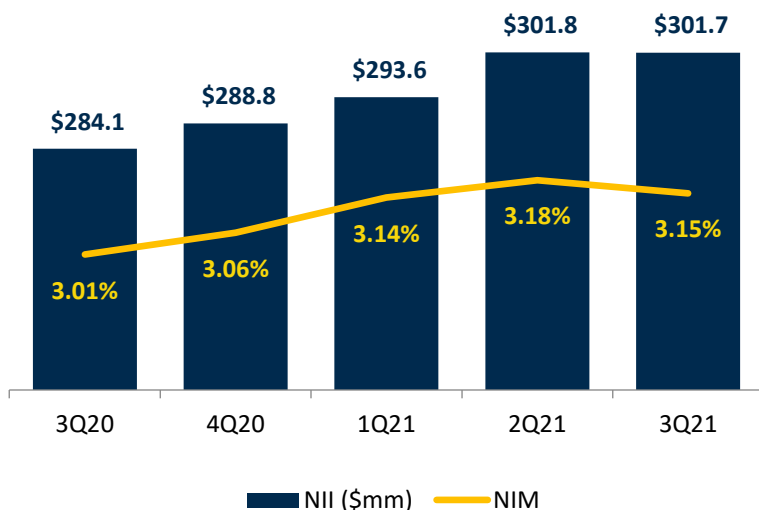
² Pre-provision net revenue equals net interest income plus total non-interest income less total non-interest expense; PPNR / Avg. Assets is presented on an annualized basis; Please refer to the Non-GAAP Disclosure Reconciliation on pages 14 - 17



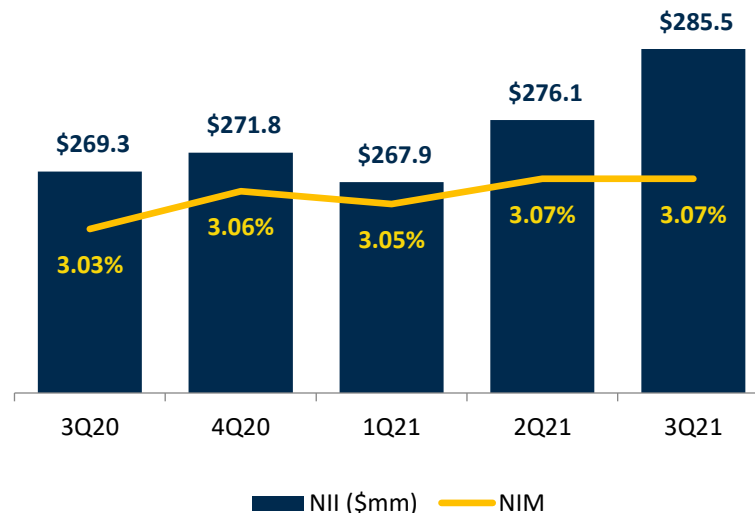
SLIDE 4

Net Interest Margin and PPP Impact

Reported Net Interest Income and Margin



Net Interest Income and Margin Ex-PPP



- Resilient Net Interest Margin and Net Interest Income despite reduction in PPP Income
- PPP balances have declined to \$874mm from a peak of \$2.4bn in 1Q21
- As of 3Q21, remaining unearned loan fees related to PPP were approximately \$28mm
- Cash balance remains elevated despite significant loan growth during the quarter
- Continued reduction in deposit costs and replacement of time deposits with lower-cost transaction balances

Net Interest Income Analysis	3Q20	4Q20	1Q21	2Q21	3Q21
Net Interest Income (FTE)	284.1	288.8	293.6	301.8	301.7
PPP Impact	(14.8)	(17.0)	(25.7)	(25.7)	(16.3)
NII ex PPP	269.3	271.8	267.9	276.1	285.5

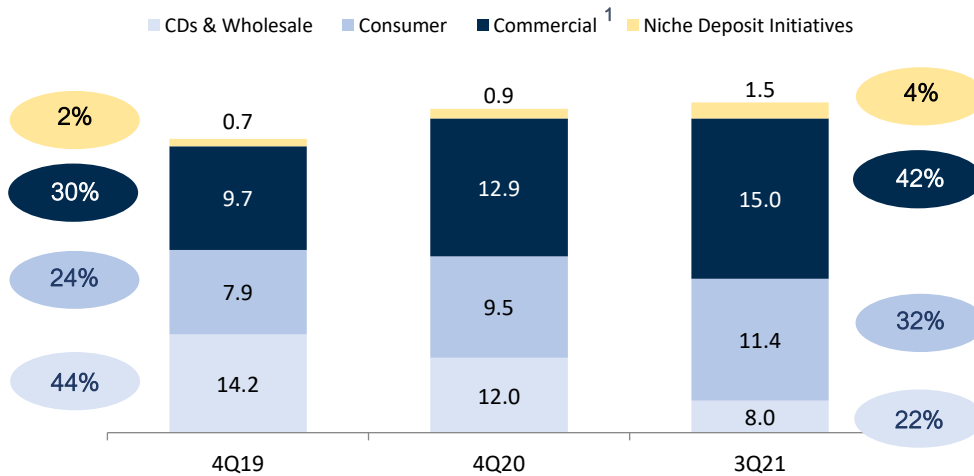
Earning Asset Analysis	3Q20	4Q20	1Q21	2Q21	3Q21
Avg. Earning Assets	37,768	37,807	37,386	37,907	38,333
PPP Impact	(2,247)	(2,250)	(2,235)	(1,986)	(1,134)
Earning Assets ex PPP	35,520	35,557	35,152	35,922	37,198

NIM Analysis	3Q20	4Q20	1Q21	2Q21	3Q21
NII ex PPP (FTE)	269.3	271.8	267.9	276.1	285.5
Earning Assets ex PPP	35,520	35,557	35,152	35,922	37,198
NIM ex PPP (FTE)	3.03%	3.06%	3.05%	3.07%	3.07%

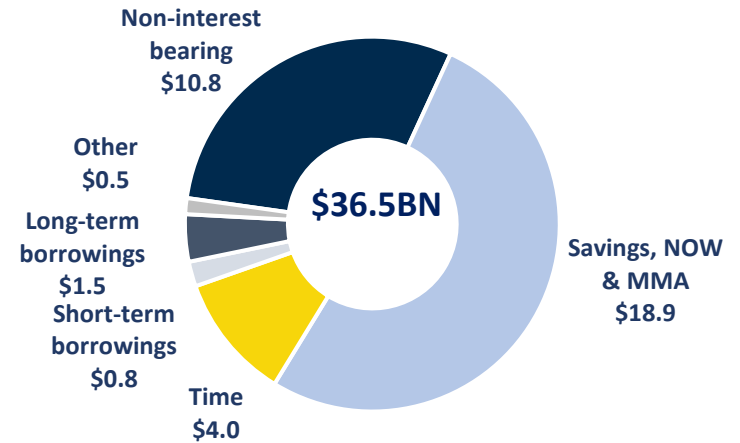


Deposits, Funding & Liquidity

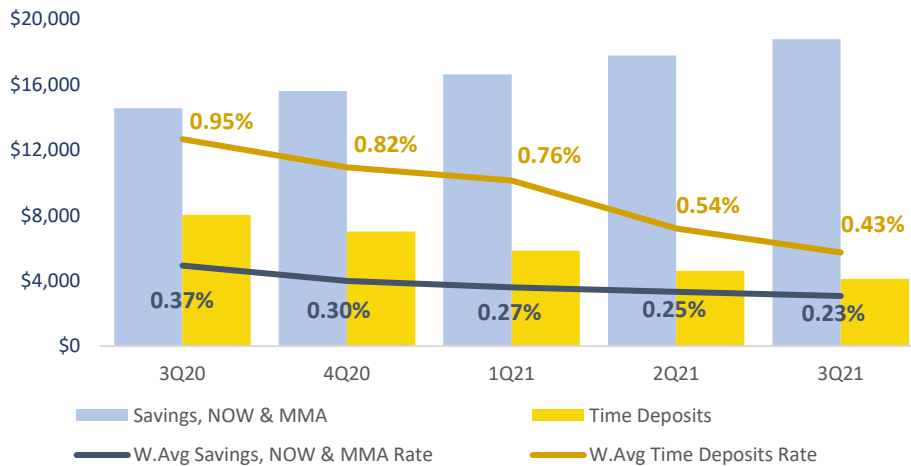
3Q21 Funding Trends (Deposits & Borrowings, \$bn)



Total Liabilities 9/30/2021 ²



Avg. Deposit Balance (\$MM) and Rate (%) Trends



- Cost of total deposits declined 3bp to 0.18% from 0.21% in 2Q21
- Well-funded balance sheet to support strong loan originations
- Continued transition from time deposits to non-interest and lower-cost transaction balances

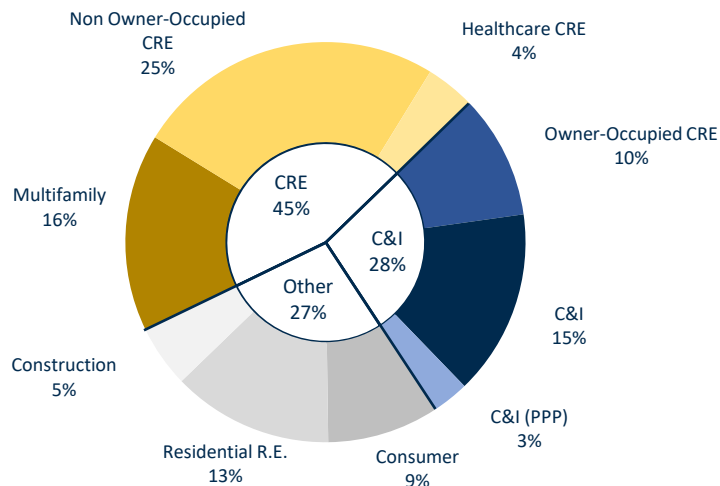
¹ Commercial includes government deposit balances
² Includes junior subordinated debt within long-term borrowings. Totals may not sum due to rounding.



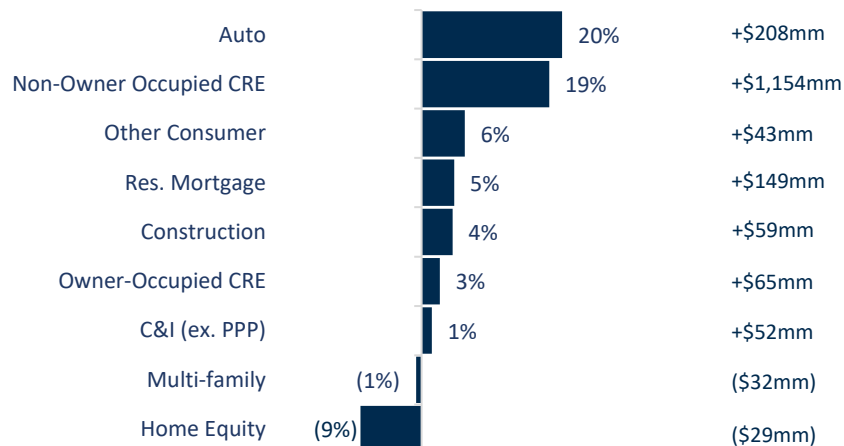
SLIDE 6

Loans & Loan Growth

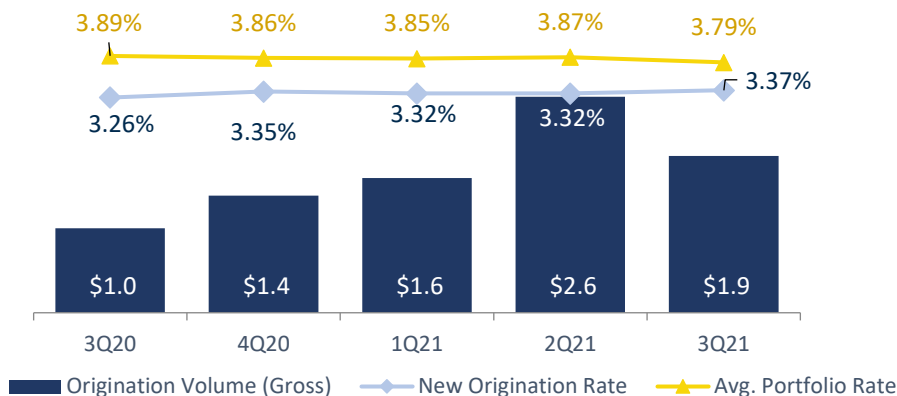
3Q21 Loan Composition ¹



3Q21 YTD Annualized Loan Growth ¹



New Loan Originations (\$bn) / Yields (%) vs Portfolio Yields (%) ²



- ▶ Quarterly annualized non-PPP loan growth: +8.0%
- ▶ YTD annualized non-PPP loan growth: +7.4%
- ▶ Loan growth well-diversified across geographies and asset classes
- ▶ Loan origination yields improved marginally and spreads remain wide from a historical perspective

¹ Loan classifications according to call report schedule which may not correspond to classification outlined in earnings release

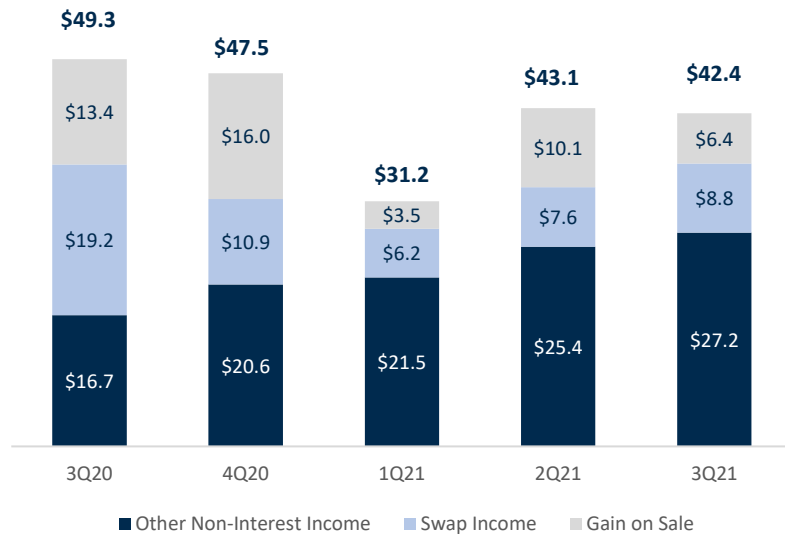
² Origination volume and new origination rate excludes PPP originations



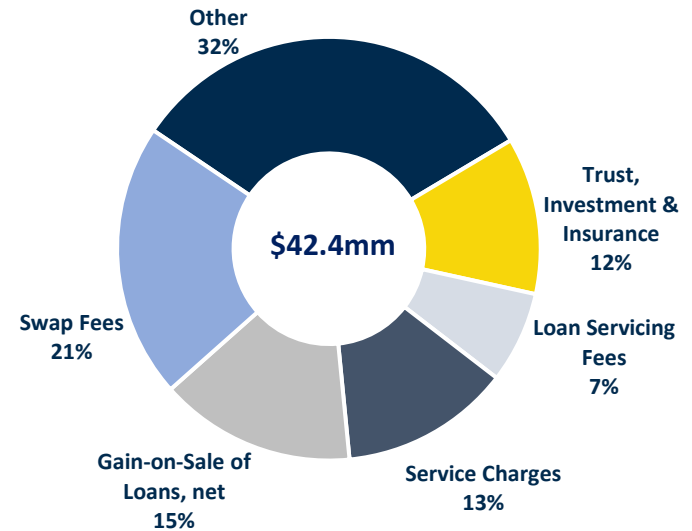
SLIDE 7

Fee Income

Non-Interest Income (\$mm)



3Q21 Non-Interest Income (\$mm)

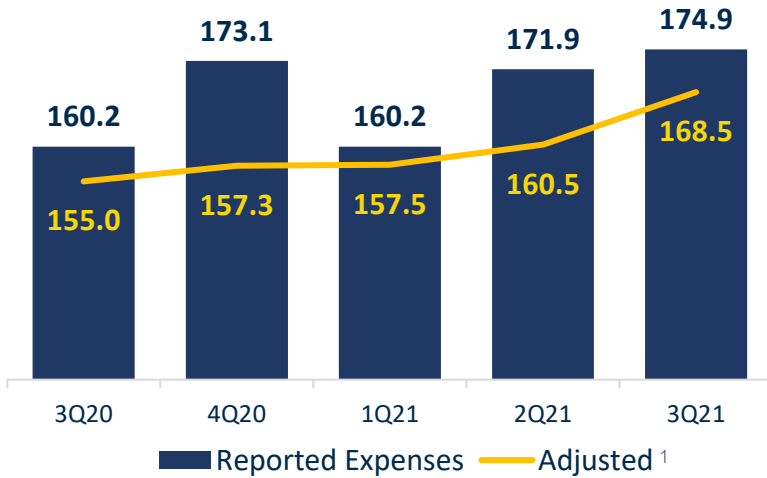


- Lower gain on loan sale income largely offset by higher swap income and increases in less volatile “other” non-interest income lines
- Continue to explore and execute on opportunities to enhance revenue diversity and non-interest income consistency

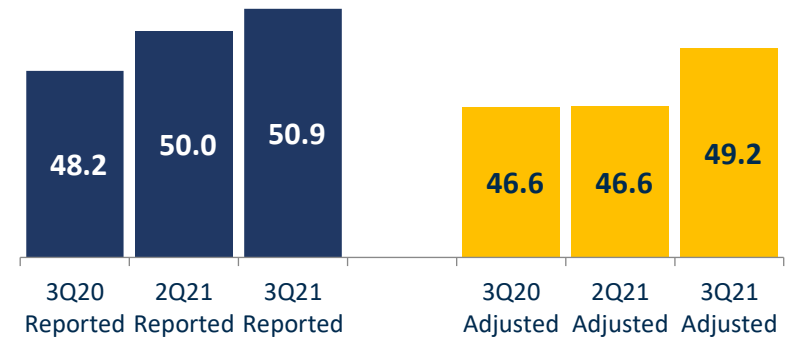


Non-Interest Expense

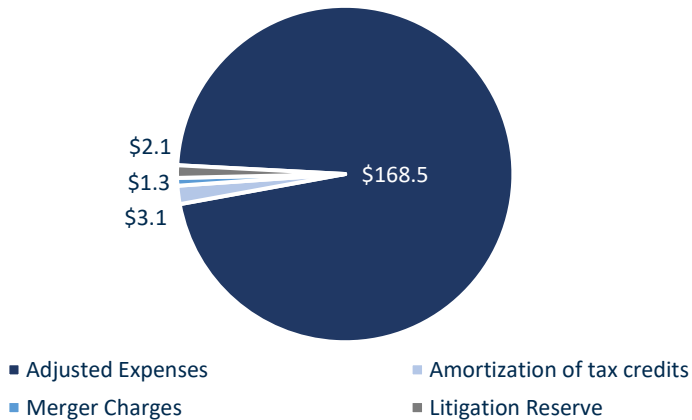
5 Quarter Operating Expense Trends (\$ in millions)



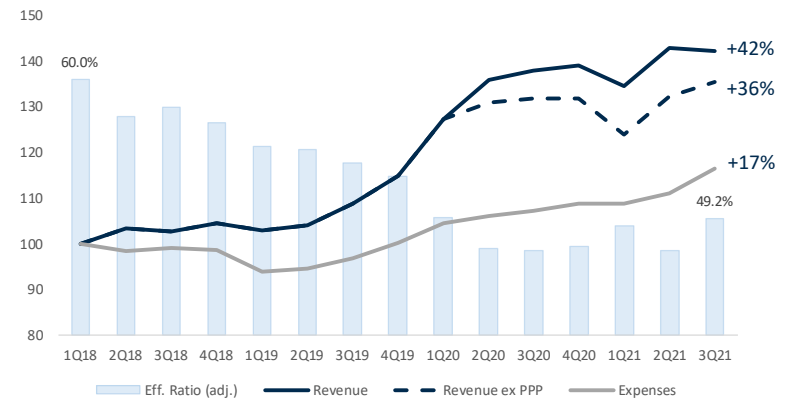
Efficiency Ratio (%) ¹



3Q21 Operating Expenses (\$, in millions) ¹



Positive Operating Leverage, as Adjusted ^{1,2}



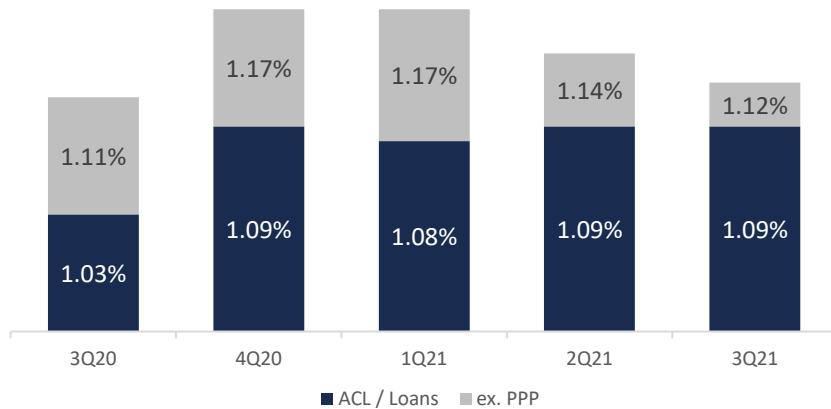
¹Refer to the appendix on pages 14 – 18 regarding non-GAAP financial measures. Sums may be inconsistent due to rounding.

²Indexed to 100 as of 1Q18

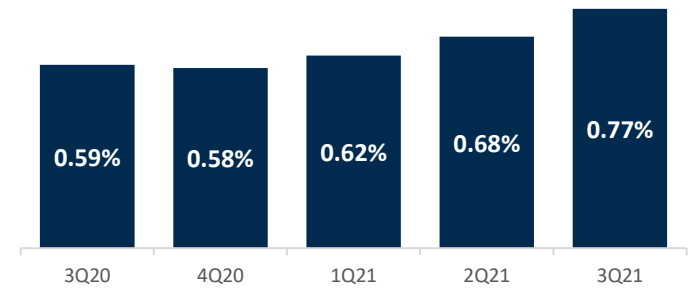


Asset Quality

Allowance for Credit Losses for Loans / Total Loans



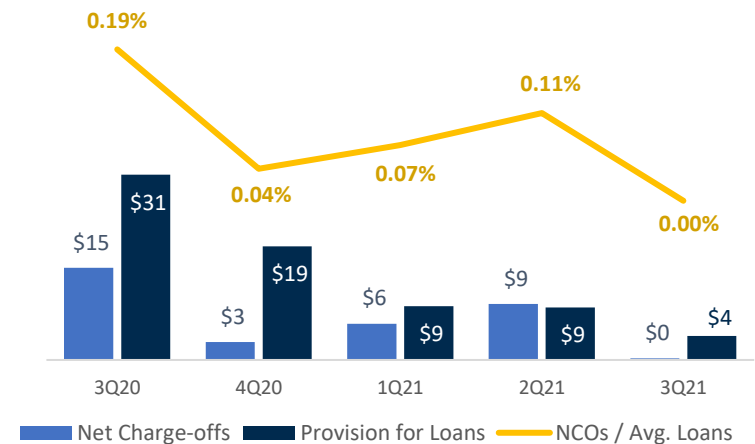
Non-Accrual Loans / Total Loans



ACL by Loan Segment

<i>\$ in millions</i>	9/30/2021 Balance (\$mm)	Percent of Loans
Commercial & Industrial	\$103.9	1.84%
Real Estate – Construction	\$21.5	1.19%
Real Estate – Commercial	\$178.2	0.99%
Real Estate – Residential	\$24.7	0.57%
Home Equity	\$4.1	1.02%
Auto & Other Consumer	\$10.1	0.40%
Allowance for Loan Losses	\$342.5	1.05%
Allowance for Unfunded	\$14.4	--
Total Allowance for Credit Losses	\$356.9	1.09%

Net Charge-offs & Provision (\$mm)



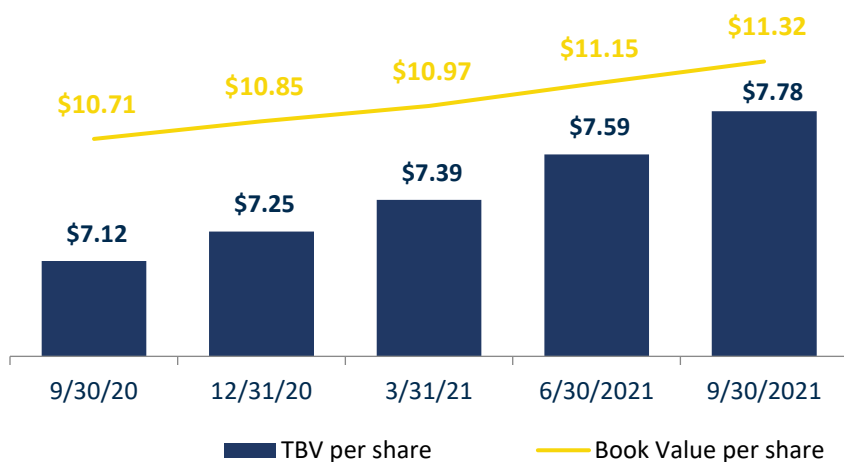


SLIDE 10

Equity & Capitalization

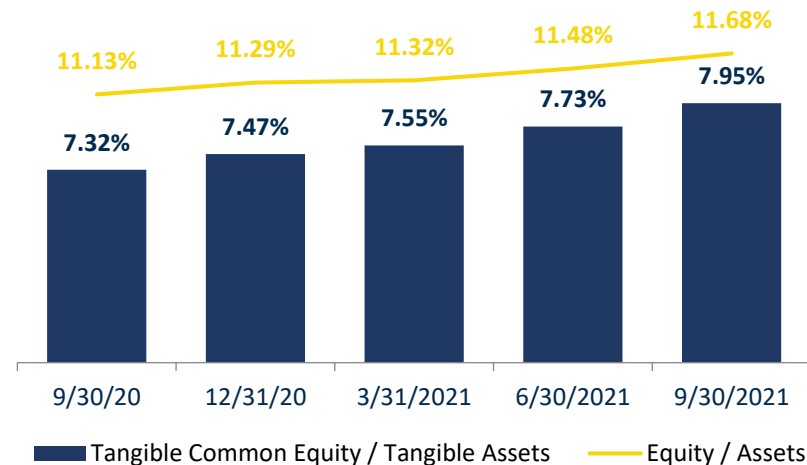
Book Value and Tangible Book Value per Share ¹

9% year-over-year tangible book value growth



Equity Capitalization Level ¹

\$0.9BN PPP loans reduce TCE / TA by ~18 bp in 3Q21



Holding Company Capital Ratios	9/30/20	6/30/21	9/30/21	Year-over-Year Change
Tier 1 Leverage	7.89	8.49	8.63	+74bp
Common Equity Tier 1	9.71	10.04	10.06	+35bp
Tier 1 Risk-Based	10.42	10.73	10.73	+31bp
Total Risk-Based	12.37	13.36	13.24	+87bp

¹Please refer to the Non-GAAP Disclosure Reconciliation on pages 14 - 17

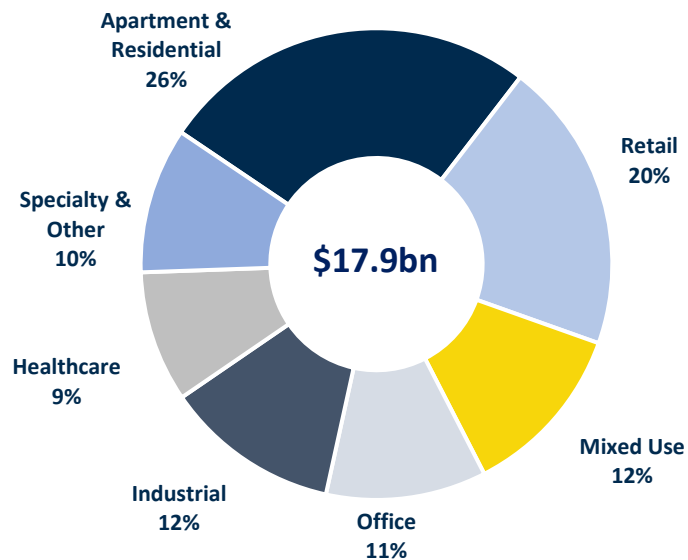


Appendix

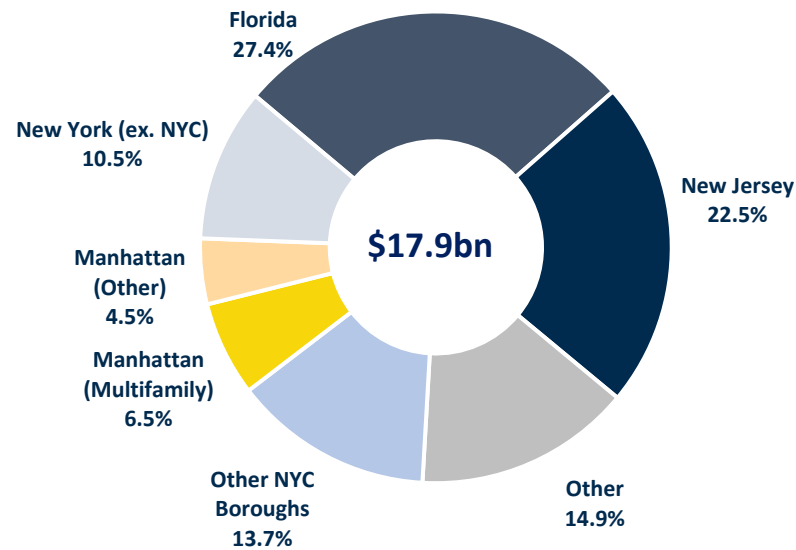


CRE Detail as of 9/30/2021

Portfolio by Collateral Type



Portfolio by Geography



Geography	Outstanding (\$BN)	% of Total	Wtd. Avg. LTV	Wtd. Avg. DSCR
Florida	\$4.9	27.4%	62%	1.81x
New Jersey	\$4.0	22.5%	60%	1.90x
Other	\$2.7	14.9%	64%	1.83x
Other NYC Boroughs	\$2.4	13.7%	52%	1.43x
Manhattan	\$2.0	11.0%	34% (49% ex Co-Ops)	1.71x
New York (ex. NYC)	\$1.9	10.5%	55%	1.59x
Total	\$17.9	100.0%	57%	1.75x

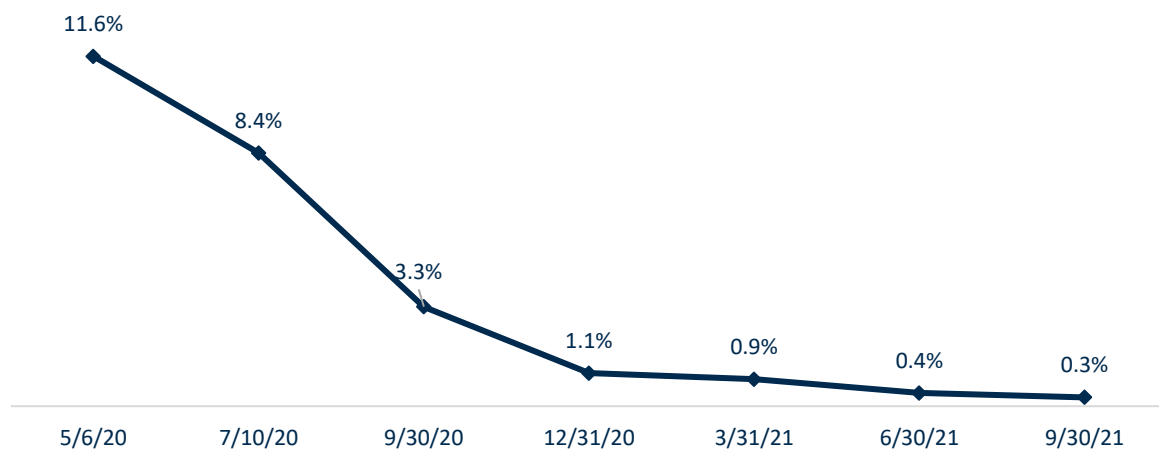


SLIDE 13

Outstanding Loan Deferrals

	3Q21 Balance (\$MM)	Deferral Information as of 9/30/2021	
		Active Deferral (\$MM)	Active Deferral / 3Q21 Loan Balance
Commercial Loans & Leases	\$25,352	\$79	0.3%
Residential & Home Equity ¹	\$4,735	\$18	0.4%
Auto & Other Consumer	\$2,520	\$2	0.1%
Total	\$32,607	\$99	0.3%

Active Deferrals / Total Loans



Totals may not sum due to rounding. Initial deferral period not to exceed 180 days.

¹ Reflects residential mortgage loans held in portfolio.



Non-GAAP Disclosure Reconciliation

(\$ in thousands, except for share data)

Adjusted net income available to common shareholders:

Net income, as reported	\$122,580	\$120,512	\$102,374
Add: Losses on extinguishment of debt (net of tax)	—	6,024	1,691
Add: (Gains) losses on available for sale and held to maturity securities transactions (net of tax) (a)	(565)	81	33
Add: Litigation reserves (net of tax) (b)	1,505	—	—
Add: Merger related expenses (net of tax) (b)	1,207	—	76
Net income, as adjusted	\$124,727	\$126,617	\$104,174
Dividends on preferred stock	3,172	3,172	3,172
Net income available to common shareholders, as adjusted	\$121,555	\$123,445	\$101,002

(a) Included in gains on securities transactions, net within other non-interest income

(b) Included in professional and legal fees, and other non-interest expense.

Adjusted per common share data:

Net income available to common shareholders, as adjusted	\$121,555	\$123,445	\$101,002
Average number of shares outstanding	406,824,160	405,963,209	403,833,469
Basic earnings, as adjusted	\$0.30	\$0.30	\$0.25
Average number of diluted shares outstanding	409,238,001	408,660,778	404,788,526
Diluted earnings, as adjusted	\$0.30	\$0.30	\$0.25

Adjusted annualized return on average tangible shareholders' equity:

Net income, as adjusted	\$124,727	\$126,617	\$104,174
Average shareholders' equity	4,794,843	4,708,797	4,530,671
Less: Average goodwill and other intangible assets	1,446,760	1,449,388	1,451,889
Average tangible shareholders' equity	3,348,083	3,259,409	3,078,782
Annualized return on average tangible shareholders' equity, as adjusted	14.90%	15.54%	13.53%

Adjusted annualized return on average assets:

Net income, as adjusted	\$124,727	\$126,617	\$104,174
Average assets	\$41,543,930	\$41,161,459	\$41,356,737
Annualized return on average assets, as adjusted	1.20%	1.23%	1.01%

Adjusted annualized return on average shareholders' equity:

Net income, as adjusted	\$124,727	\$126,617	\$104,174
Average shareholders' equity	4,794,843	4,708,797	\$4,530,397
Annualized return on average shareholders' equity, as adjusted	10.41%	10.76%	9.20%

Three Months Ended

	September 30, 2021	June 30, 2021	September 30, 2020
Net income, as reported	\$122,580	\$120,512	\$102,374
Add: Losses on extinguishment of debt (net of tax)	—	6,024	1,691
Add: (Gains) losses on available for sale and held to maturity securities transactions (net of tax) (a)	(565)	81	33
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Non-GAAP Disclosure Reconciliation

(\$ in thousands)

Annualized return on average tangible shareholders' equity:

	Three Months Ended		
	September 30, 2021	June 30, 2021	September 30, 2020
Net income, as reported	\$122,580	\$120,512	\$102,374
Average shareholders' equity	4,794,843	4,708,797	4,530,671
Less: Average goodwill and other intangible assets	1,446,760	1,449,388	1,451,889
Average tangible shareholders' equity	3,348,083	3,259,409	3,078,782
Annualized return on average tangible shareholders' equity	14.64%	14.79%	13.30%

Adjusted efficiency ratio:

Non-interest expense, as reported	\$174,922	\$171,893	\$160,185
Less: Loss on extinguishment of debt (pre-tax)	—	8,406	2,353
Less: Litigation reserve	2,100	—	—
Less: Merger-related expenses (pre-tax)	1,287	—	106
Less: Amortization of tax credit investments (pre-tax)	3,079	2,972	2,759
Non-interest expense, as adjusted	\$168,456	\$160,515	\$154,967
Net interest income	301,026	300,907	283,086
Non-interest income, as reported	42,431	43,126	49,272
Add: (Gains) losses on available for sale and held to maturity securities transactions, net (pre-tax)	(788)	113	46
Non-interest income, as adjusted	41,643	43,239	\$49,318
Gross operating income, as adjusted	\$342,669	\$344,146	\$332,404
Efficiency ratio, as adjusted	49.16%	46.64%	46.62%

Annualized pre-provision net revenue / average assets

Net interest income	301,026	300,907	283,086
Non-interest income, as reported	42,431	43,126	49,272
Less: Non-interest expense, as reported	174,922	171,893	160,185
Pre-provision net revenue	\$168,535	\$172,140	\$172,173
Average assets	\$41,543,930	\$41,161,459	\$41,356,737
Annualized pre-provision net revenue / average assets	1.62%	1.67%	1.67%

Annualized pre-provision net revenue / average assets, as adjusted

Net interest income	\$301,026	\$300,907	\$283,086
Non-interest income, as adjusted	41,643	43,239	49,318
Less: Non-interest expense, as adjusted	168,456	160,515	154,967
Pre-provision net revenue, as adjusted	\$174,213	\$183,631	\$177,437
Average assets	\$41,543,930	\$41,161,459	\$41,356,737
Annualized pre-provision net revenue / average assets, as adjusted	1.68%	1.78%	1.72%



Non-GAAP Disclosure Reconciliation

	Three Months Ended		
	September 30, 2021	June 30, 2021	September 30, 2020
(\$ in thousands)			
<u>Annualized return on average assets, excluding Paycheck Protection Program ("PPP"):</u>			
Net income, as reported	\$122,580	\$120,512	\$102,374
Less: PPP loan income (net of tax)	12,097	18,974	10,705
Net income, excluding PPP loan income	110,483	101,538	91,669
Average assets	\$41,543,930	\$41,161,459	\$41,356,737
Less: Average PPP loans	1,134,491	1,985,653	2,247,326
Average assets, excluding average PPP loans	40,409,439	39,175,806	39,109,411
Annualized return on average assets, excluding PPP	1.09%	1.04%	0.94%
<u>Adjusted annualized return on average assets, excluding Paycheck Protection Program ("PPP"):</u>			
Net income, as adjusted	\$124,727	\$126,617	\$104,174
Less: PPP loan income (net of tax)	12,097	18,974	10,705
Net income, as adjusted, excluding PPP loan income	112,630	107,643	93,469
Average assets, excluding average PPP loans	40,409,439	39,175,806	39,109,411
Annualized return on average assets, as adjusted, excluding PPP	1.11%	1.10%	0.96%



Non-GAAP Disclosure Reconciliation

	Three Months Ended							
	September 30, 2021	June 30, 2021	March 31, 2021	December 31, 2020	September 30, 2020	June 30, 2020	March 31, 2020	December 31, 2019
(\$ in thousands, except for share data)								
Net interest income	\$ 301,026	\$ 300,907	\$ 292,667	\$ 287,920	\$ 283,086	\$ 282,559	\$ 265,339	\$ 238,541
Non-interest income, as reported	42,431	43,126	31,233	47,533	49,272	44,830	41,397	38,094
Add: Net impairment losses on securities (pre-tax)	-	-	-	-	-	-	-	-
Add: Branch related asset impairment (pre-tax)	-	-	-	-	-	-	-	-
Add: (Gains) losses on available for sale and held to maturity securities transactions, net (pre-tax)	(788)	113	118	(651)	46	41	40	36
Less: Gain on the sale of Visa Class B shares (pre-tax)	-	-	-	-	-	-	-	-
Less: Gain on sale leaseback transaction (pre-tax)	-	-	-	-	-	-	-	-
Non-interest income, as adjusted	41,643	43,239	31,351	46,882	49,318	44,871	41,437	38,130
Gross revenue, as adjusted	342,669	344,146	324,018	334,802	332,404	327,430	306,776	276,671
Less: PPP Loan Income (pre-tax)	16,284	25,726	25,733	17,018	14,772	11,836	-	-
Gross revenue, as adjusted, excluding PPP	326,385	318,420	298,285	317,784	317,632	315,594	306,776	276,671
Non-interest expense, as reported	\$174,922	\$171,893	\$160,213	\$173,141	\$160,185	\$157,166	\$155,656	\$196,146
Less: Loss on extinguishment of debt (pre-tax)	-	8,406	-	9,683	2,353	-	-	31,995
Less: Severance expense (pre-tax)	-	-	-	2,072	-	-	-	-
Less: Litigation reserve	2,100	-	-	-	-	-	-	-
Less: Merger-related expenses (pre-tax)	1,287	-	-	133	106	366	1,302	15,110
Less: Amortization of tax credit investments (pre-tax)	3,079	2,972	2,744	3,932	2,759	3,416	3,228	3,971
Non-interest expense, as adjusted	168,456	160,515	157,469	157,321	154,967	153,384	151,126	145,070
Efficiency ratio, as adjusted	49.16%	46.64%	48.60%	46.99%	46.62%	46.84%	49.26%	52.43%

	Three Months Ended						
	September 30, 2019	June 30, 2019	March 31, 2019	December 31, 2018	September 30, 2018	June 30, 2018	March 31, 2018
(\$ in thousands, except for share data)							
Net interest income	\$ 220,625	\$ 220,234	\$ 218,648	\$ 222,053	\$ 216,800	\$ 210,752	\$ 207,598
Non-interest income, as reported	41,150	27,603	107,673	34,694	29,038	38,069	32,251
Add: Net impairment losses on securities (pre-tax)	-	2,928	-	-	-	-	-
Add: Branch related asset impairment (pre-tax)	-	-	-	-	1,821	-	-
Add: (Gains) losses on available for sale and held to maturity securities transactions, net (pre-tax)	93	(11)	32	1,462	79	36	765
Less: Gain on the sale of Visa Class B shares (pre-tax)	-	-	-	6,530	-	-	-
Less: Gain on sale leaseback transaction (pre-tax)	-	-	78,505	-	-	-	-
Non-interest income, as adjusted	41,243	30,520	29,200	29,626	30,938	38,105	33,016
Gross revenue, as adjusted	261,868	250,754	247,848	251,679	247,738	248,857	240,614
Less: PPP Loan Income (pre-tax)	-	-	-	-	-	-	-
Gross revenue, as adjusted, excluding PPP	261,868	250,754	247,848	251,679	247,738	248,857	240,614
Non-interest expense, as reported	\$145,877	\$141,737	\$147,795	\$153,712	\$151,681	\$149,916	\$173,752
Less: Loss on extinguishment of debt (pre-tax)	-	-	-	-	-	-	-
Less: Severance expense (pre-tax)	-	-	4,838	2,662	-	-	-
Less: Litigation reserve	-	-	-	-	1,684	-	10,500
Less: Merger-related expenses (pre-tax)	1,434	35	-	(635)	1,304	3,248	13,528
Less: Amortization of tax credit investments (pre-tax)	4,385	4,863	7,173	9,044	5,412	4,470	5,274
Non-interest expense, as adjusted	140,058	136,839	135,784	142,641	143,281	142,198	144,450
Efficiency ratio, as adjusted	53.48%	54.57%	54.79%	56.68%	57.84%	57.14%	60.03%



SLIDE 18

Non-GAAP Disclosure Reconciliation

(\$ in thousands, except for share data)

Tangible book value per common share:

	September 30, 2021	June 30, 2021	As of March 31, 2021	December 31, 2020	September 30, 2020
Common shares outstanding	407,313,664	406,083,790	405,797,538	403,858,998	403,878,744
Shareholders' equity	\$4,822,498	\$4,737,807	\$4,659,670	\$4,592,120	\$4,533,763
Less: Preferred Stock	209,691	209,691	209,691	209,691	209,691
Less: Goodwill and other intangible assets	1,444,967	1,447,965	1,450,414	1,452,891	1,449,282
Tangible common shareholders' equity	\$3,167,840	\$3,080,151	\$2,999,565	\$2,929,538	\$2,874,790
Tangible book value per common share	\$7.78	\$7.59	\$7.39	\$7.25	\$7.12
<u>Tangible common equity to tangible assets:</u>					
Tangible common shareholders' equity	\$3,167,840	\$3,080,151	\$2,999,565	\$2,929,538	\$2,874,790
Total assets	41,278,007	41,274,228	41,178,011	40,686,076	40,747,492
Less: Goodwill and other intangible assets	1,444,967	1,447,965	1,450,414	1,452,891	1,449,282
Tangible assets	\$39,833,040	\$39,826,263	\$39,727,597	\$39,233,185	\$39,298,210
Tangible common equity to tangible assets	7.95%	7.73%	7.55%	7.47%	7.32%



For More Information

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