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

September 18, 2026
Date of Report (date of earliest event reported)

Burke & Herbert Financial Services Corp.
(Exact name of registrant as specified in its charter)

Virginia	001-41633	92-0289417
(State or other jurisdiction of incorporation)	(Commission File Number)	(I.R.S. Employer Identification No.)

100 S. Fairfax Street
Alexandria, VA 22314
(Address of principal executive offices and zip code)

(703) 666-3555
(Registrant’s telephone number, including area code)

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:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock, par value $0.50	BHRB	The Nasdaq Stock Market LLC

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 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

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 Disclosures.

Attached as Exhibit 99.1 is a presentation containing information that certain members of Burke & Herbert Financial Services Corp. (the "Company") management will use during meetings with investors, analysts, and other interested parties to assist their understanding of the Company from time to time during the third quarter of 2026. Other presentations and related materials will be made available as they are presented.

The information in this Item 7.01 of this Current Report on Form 8-K, including Exhibit 99.1 attached hereto, is being furnished and shall not be deemed "filed" for the 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, nor shall it be deemed subject to the requirements of amended Item 10 of Regulation S-K, nor shall it be deemed incorporated by reference into any filing of the Company under the Securities Act of 1933, as amended, or the Exchange Act, whether made before or after the date hereof, regardless of any general incorporation language in such filing. The furnishing of this information hereby shall not be deemed an admission as to the materiality of any such information.

Item 9.01 Financial Statements and Exhibits.

(d) The following exhibits are being filed herewith:

Exhibit No.	Description
99.1	Burke & Herbert Financial Services Corp. investor presentation
104	Cover Page Interactive Data File – the cover page iXBRL tags are embedded within the Inline XBRL document

SIGNATURE

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

Burke & Herbert Financial Services Corp.

Date: September 18, 2026

By:	/s/ Kirtan Parikh
Name:	Kirtan Parikh
Title:	Executive Vice President, CFO

Exhibit 99.1

Burke & Herbert Financial Services Corp.

Fixed Income Investor Presentation

September 2026

Burke & Herbert Financial Services Corp.

Forward-Looking Statements

This presentation contains statements that Burke & Herbert Financial Services Corp. (the "Company") believes are, or may be considered to be, "forward-looking statements," within the meaning of
Litigation Reform Act of 1995, Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended, with respect to the beliefs, goals, intentions
the Company regarding matters such as the Company's merger with LINKBANCORP, Inc. ("LNKB") and the expected cost savings, synergies, returns, and other anticipated benefits from the integratio
earnings, earnings per share, loan production, asset quality, and capital levels, among other matters; estimates of the future costs and benefits of the actions the Company may take; assessments
loans; assessments of interest rate and other market risks; ability to achieve the Company's financial and other strategic goals; and other statements that are not historical facts.

Forward-looking statements are neither historical facts nor assurances of future performance. Instead, they are based on current beliefs, expectations, or assumptions regarding the future of the busin
strategies, operational results, and other future conditions of the Company. All statements other than statements of historical fact included in this presentation regarding the prospects of the Comp
Company's prospects, plans, financial position, or business strategy may constitute forward-looking statements. In addition, forward-looking statements generally can be identified by the use of forwar
as "plans," "expects" or "does not expect," "is expected," "look forward to," "budget," "scheduled," "estimates," "forecasts," "will continue," "intends," "the intent of," "have the potential," "an
anticipate," "believes," "should," "should not," or variations of such words and phrases that indicate that certain actions, events, or results "may," "could," "would," "might," or "will," "be taken," "occu
or the negative of these terms or variations of them or similar terms. Additionally, forward–looking statements speak only as of the date they are made; the Company does not assume any duty, doe
specifically disclaims any obligation to update such forward–looking statements, whether written or oral, that may be made from time to time, whether because of new information, future events, or
required by law. Furthermore, because forward–looking statements are subject to assumptions and uncertainties, actual results or future events could differ, possibly materially, from those indicated
forward-looking statements because of a variety of factors, many of which are beyond the control of the Company. Further, factors identified herein are not necessarily all of the factors that could
actual results, performance or achievements to differ materially from those expressed in or implied by any of the forward-looking statements. Other factors, including unknown or unpredictable factors
Company. Accordingly, you should consider all of these risks, uncertainties and other factors carefully in evaluating all such forward-looking statements made by the Company and not place undue
looking statements. The risks and uncertainties that could cause actual results to differ from those described in the forward-looking statements include, but are not limited to, the following: th
anticipated benefits of the merger with LNKB (the "LNKB Merger") will not be realized when expected or at all, including as a result of the impact of, or problems arising from (if any), the integration of t
as a result of the strength of the economy and competitive factors in the areas where the Company does business; costs or difficulties associated with newly developed or acquired operations; th
Company may be unable to achieve expected synergies and operating efficiencies of the LNKB Merger within the expected timeframes or at all and to successfully integrate LNKB's operations and th
that the integration of LNKB may be more difficult, time-consuming or costly than expected; revenues following the LNKB Merger may be lower than expected; the Company's success in executing i
strategies and managing the risks involved in the foregoing; risks related to the potential impact of global macroeconomic conditions and changes in general economic, political and market factors on th
or the Company's operations generally (either nationally or locally in the areas in which the Company conducts, or will conduct, business), including inflation, changes in interest rates, market vo
fluctuations, and changes in federal government policies and practices, including the impact with respect to spending on industries concentrated in the Company's market area, as well as the impa
markets the Company serves; increased competition; changes in consumer confidence and demand for financial services, including changes in consumer borrowing, repayment, investment, and deposit
asset quality and credit risk; our ability to control costs and expenses; adverse developments in borrower industries or declines in real estate values; changes in and compliance with federal and state
that pertain to our business and capital levels; our ability to raise capital as needed; the impact, extent and timing of technological changes; the effects of any cybersecurity breaches or events; the dev
artificial intelligence ("AI") in business processes, services, and products, including emerging external focus among regulators and other officials related to risks in connection with the developme
potential adverse effects of unusual and infrequently occurring events, such as weather-related disasters, terrorist acts, geopolitical conflicts and tensions, or public health events (such as pandemics),
and societal responses thereto; and the other factors discussed in the "Risk Factors" and "Management's Discussion and Analysis of Financial Condition and Results of Operations" section of the Compan
Form 10–K for the year ended December 31, 2025.

Burke & Herbert
Financial Services Corp.

Disclaimer

This presentation is not an offer to sell securities, and the Company is not soliciting an offer to buy securities in any jurisdiction where such offer or sale is not perm
Securities and Exchange Commission ("SEC"), the Federal Deposit Insurance Corporation ("FDIC"), nor any state securities commission has passed upon the accura
this presentation. Any representation to the contrary is a criminal offense. Except as otherwise indicated, this presentation speaks as of the date hereof.

Certain information contained in this presentation relates to or is based on publications and other data obtained from third-party sources. While the Company bel
party sources to be reliable as of the date of this presentation, the Company has not independently verified, and makes no representation as to the adequacy, fair
completeness of, any information obtained from third-party sources. The delivery of this presentation shall not, under any circumstances, create any implication th
no change in the affairs of the Company after the date hereof.

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Non-GAAP Financial Measures

This presentation contains certain financial measures determined by methods other than in accordance with accounting principles generally accepted in the United S
("GAAP"). Management uses these non-GAAP financial measures to assess the performance of the Company's core business and the strength of its capital positi
believes that these non-GAAP financial measures provide meaningful additional information about the Company to assist investors in evaluating operating results, f
and capitalization. The non-GAAP financial measures should be considered as additional views of the way the Company's financial measures are affected by signi
credit costs and other factors. These non-GAAP financial measures should not be considered as a substitute for operating results determined in accordance with GAA
comparable to other similarly titled measures of other companies. For a reconciliation of the non-GAAP financial measures used herein to the most directly com
measures prepared in accordance with GAAP, see the appendix to this presentation.

Burke&Herbert
Financial Services Corp.

Executive Leadership

David Boyle
Chairman & Chief Executive Officer

- Chairman since January 2023, Chief Executive Officer since 2020
- President & Chief Operating Officer (2019 – 2020)
- Executive VP & Chief Financial Officer, Orrstown Bank (2012 – 2019)
- Executive roles at PNC / National City (2005 – 2012)

Roy Halyama
President

- President since July 2026
- Executive VP & Chief Financial Officer (2021 – 2026)
- Chief Financial Officer, PNC Capital Finance (2019 – 2021)
- 30+ years of experience in the banking industry

Kirtan Parikh
EVP, Chief Financial Officer

- Chief Financial Officer since July 2026
- Director of Strategy (2024 – 2026)
- Chief Accounting Officer (2021 – 2024)
- 20+ years of accounting and finance experience, including fellowship at the OCC

Cedar Hintelmann
EVP, Chief Credit Officer

- Chief Credit Officer since March 2025
- Executive VP, Credit Officer (Mid-Atlantic), M&T Bank (2022 – 2025)
- Senior Credit Officer, M&T Bank (2012 – 2022)
- 25+ years of credit experience in the financial services industry

Geoff Boyle
EVP, Chief Investment Officer

- Chief Investment Officer since September 2025
- Treasurer (2023 – 2025)
- Senior Investment Officer (2021 – 2023)
- Associate Director, Hedge Accounting, Chatham Financial (2018 – 2021)

Company Overview

Burke&Herbert
Financial Services Corp.

Overview

174 Years Providing Service Beyond Expectations

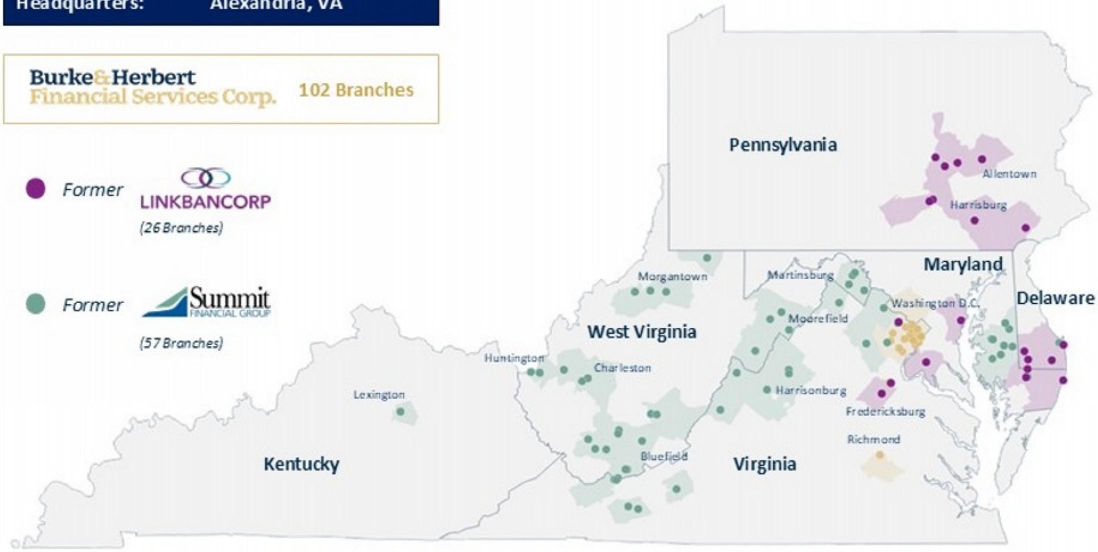
More than 100 locations across 6 states

Headquarters: Alexandria, VA

Burke&Herbert Financial Services Corp. 102 Branches

Former LINKBANCORP (26 Branches)

Former Summit Financial Group (57 Branches)



Total Asse
$11.0 Billio

Market Ca
$1.5 Billio

Total Gross L
$8.0 Billio

Total Depo
$9.0 Billio

Return on Averag Adjusted
0.37% / 1.5

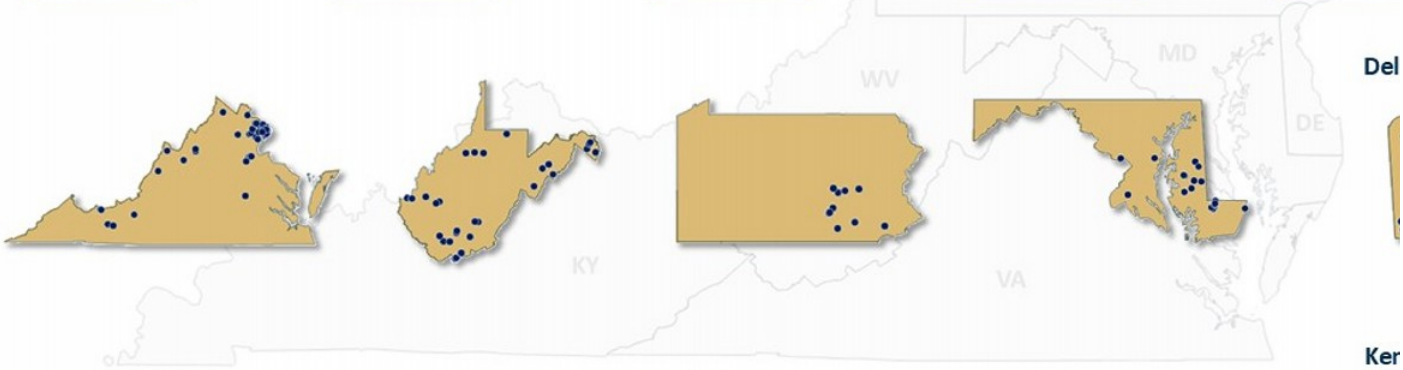
Return on Average Co / Adjuste
3.53% / 14.2

Burke&Herbert® Financial Services Corp.

Market Data Source: S&P Capital IQ Pro and FactSet; Market data as of September 2, 2026; Branch Counts as of the time of the closing of each a closed branches. Financial results as of or for the quarter ended June 30, 2026; Returns are annualized. (1) Please refer to the appendix for a re GAAP financial measure to the most directly comparable GAAP measure.

Diverse Deposit Base Across Attractive Markets

Virginia	West Virginia	Pennsylvania	Maryland	O
Branches: 42	*Branches: 28*	*Branches: 8*	*Branches: 18*	*Branches: 6*
Deposits: $4.1bn	*Deposits: $2.3bn*	*Deposits: $1.2bn*	*Deposits: $908mm*	*Deposits: $340*



Key Demographic Highlights

	Virginia		West Virginia		Pennsylvania		Maryland
Total Market Deposits	$326.8bn	Total Market Deposits	$47.0bn	Total Market Deposits	$543.2bn	Total Market Deposits	$199.8bn
2031 Median HHI	$110.6k	2031 Median HHI	$72.0k	2031 Median HHI	$91.7k	2031 Median HHI	$116.7k
2026 – 2031 HHI Growth	10.81%	2026 – 2031 HHI Growth	9.75%	2026 – 2031 HHI Growth	10.91%	2026 – 2031 HHI Growth	8.94%

Burke & Herbert
Financial Services Corp.

Market Data Source: S&P Capital IQ Pro; Deposit market share and demographic data as of June 30, 2025.

Core Values

Driven by our values, we endeavor to be your quintessential community bank — delivering service beyond expectations

Serve & Lead *We are dedicated to serving our customers and our teams, leading with quiet confidence and integrity to inspire the trust of all those we serve.*	**Deliver M** *We're driven to go abo continually innovating on how we deliver th experiences and ou those we se*
Elevate Everyone *We embrace our differences and respect everyone's unique contributions. We seek to empower individuals through our actions and words because we believe that when one succeeds, we all succeed.*	**Always Inv** *We take ownership an for our work and are long-term success of colleagues, and co*

Burke & Herbert
Financial Services Corp.

Our Value Proposition

Unmatched Legacy & Reputation	• Oldest continuously operated bank in Virginia with 170+ years of trust • Multi-generational customer relationships, deeply embedded in the community • Publicly traded, yet maintain a family-owned culture with a long-term view
Strong & Consistent Financial Performance	• Well-capitalized and resilient with low earnings volatility across economic cycles • Moderate risk profile with a fortress balance sheet • Stable deposit base with loyal customer retention • Our goal is to consistently deliver top quartile returns relative to our peers
Market Leadership in a High-Growth Region	• Headquartered in historic Alexandria, VA, a prime location in the D.C. metro area • Strong presence in Northern VA's affluent, high-income markets • Organic and inorganic growth opportunities exist for deeper market penetration
Community Banking with a Competitive Edge	• Relationship-driven banking model vs. larger impersonal regional and super-regional banks • Fast, local decision-making for businesses and individuals • Longstanding trust gives us a competitive edge in our markets • Seasoned management team with large bank experience

Future Growth and In
Three Pillars of our Str

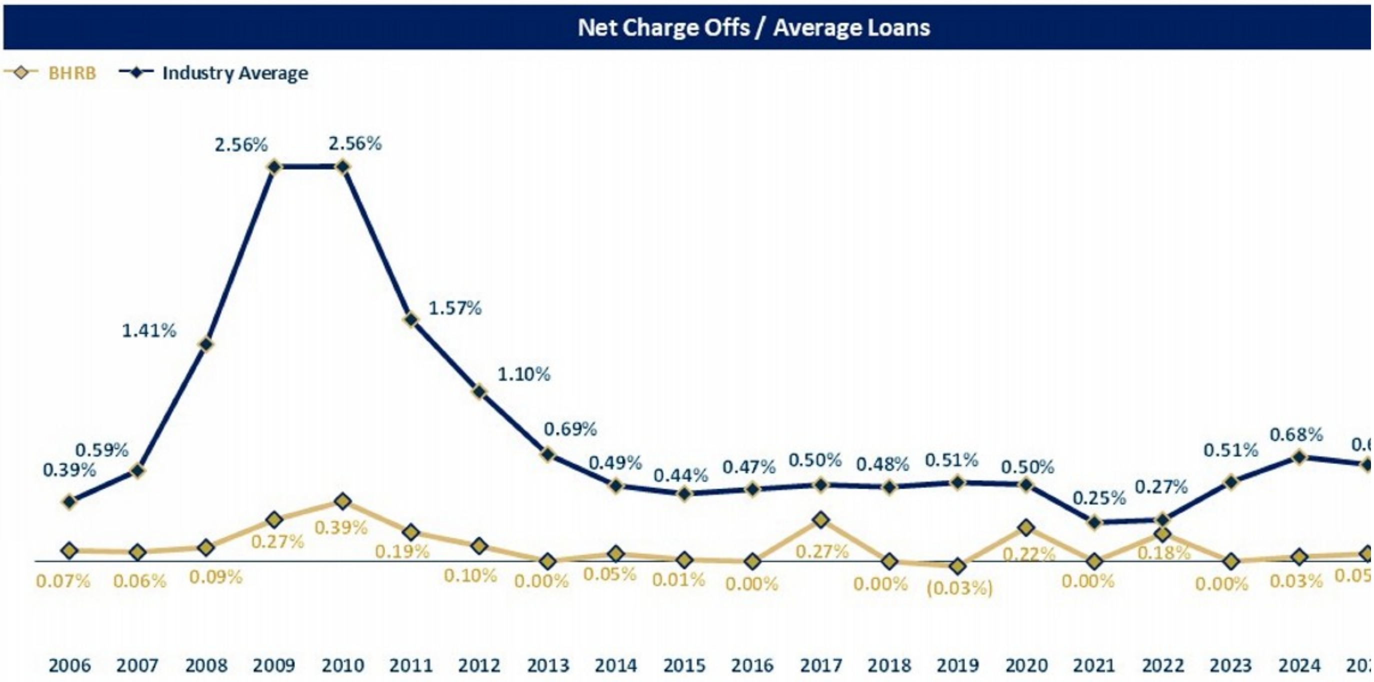
Continue to M
Expand Our Tru
Relationshi

Expand Existing
Pursue New
Opportu

Deliver our Fu
Market Expecte
Servic

Burke&Herbert
Financial Services Corp.

Historical Net Charge-Offs



Burke&Herbert® Financial Services Corp.

Market Data Source: S&P Capital IQ Pro, Federal Reserve Bank of St. Louis (Federal Reserve Economic Data - FRED), Federal Deposit Insurance C
Financial data as of respective quarter ended; Industry average includes all FDIC-Insured Institutions; BHRB data per bank level regulatory filing
unavailable. (1) 2026 YTD data for the six month period ended June 30, 2026.

Financial Overview

Burke&Herbert
Financial Services Corp.

2Q2026 At a Glance

Highlights

$9.3 million
Net Income to Common

$37.5 million
Operating Net Income[1]

$0.50
Diluted Earnings per Share

$2.03
Adjusted Diluted Earnings per Share[1]

4.06%
Net Interest Margin

4.15%
FTE Net Interest Margin[1]

1.18%
Allowance Coverage Ratio

14.42%
Total Risk-Based Capital Ratio

Operating Net Income[1]

($ in thousands, except for per share data)	June 30, 2026	March 31, 2026
	3 months ended	*3 months ended*
Net income applicable to common shares	$ 9,257	$ 27,124
Addback significant items (tax effected):		
Merger-related expenses	28,221	1,114
Total significant items	28,221	1,114
Operating net income[1]	$ 37,478	$ 28,238
Weighted average dilutive shares	18,499,030	15,131,481
Adjusted diluted EPS[1]	$ 2.03	$ 1.87
Non-interest expense	$ 98,506	$ 51,381
Remove significant items:		
Merger-related expenses	32,387	1,410
Total significant items	32,387	1,410
Adjusted non-interest expense[1]	$ 61,119	$ 49,971

Loan to Depos
89.2%

Brokered Dep
1.3%

Efficiency Ratio
87.5%

Effic

Book Valu
$59.10 per comm

Tangible Book
$49.23 per comm

Financial results as of or for the quarter ended June 30, 2026, unless indicated otherwise. (1) Please refer to the appendix for a reconciliation o measure to the most directly comparable GAAP measure.

LINKBANCORP Merger Overview

Transaction Overview

Announced December 18, 2025
Closed May 1, 2026

Structure	100% common stock; 0.1350x per LNKB share
Consideration at Close	$329.7 million fully diluted transaction value
Attractive Financial Metrics	Provided meaningful EPS accretion while building on our peer leading profitability
Enhanced Scale	Leverages our infrastructure build and $10B asset threshold preparedness with limited Durbin impact

Impacts at a Glance

- Created an ~$11B[1] Mid-Atlantic community bank with a growing regional footprint
- Deepened the Company's presence in existing markets while expanding into demographi culturally consistent Pennsylvania markets

Burke&Herbert Financial Services Corp.
+
LINKBANCORP

(1) Financial results as of the quarter ended June 30, 2026.

LNKB Announcement Estimates vs. 2Q2026 Actual

(in millions) unless otherwise noted	Forecasted at Announcement[1]	Reported as of June 30, 2026
Accretable loan rate mark	$35.7	$55.4
Core deposit intangible	45.1	48.2
Time deposit mark	0.2	0.2
Subordinated-debt mark	(3.5)	0.5
Goodwill creation	105.6	82.1
Leverage ratio	9.7%	11.1%
Common equity tier 1 ratio	11.4%	11.8%
Tier 1 capital ratio	11.7%	12.1%
Total capital ratio	13.9%	14.4%

- Accretable loan rate mark came in at million versus $35.7 million, driven by changes; remaining marks largely in-li initial modeling
- Tangible book value dilution of 7.5%; book value per share[2] of $49.23 and t common equity / tangible assets ratic
- Stronger capital ratios than modeled of announcement
- Goodwill of $82.1 million is $23.5 mill the $105.6 million modeled, primarily lower ending BHRB stock price at clos

Burke&Herbert Financial Services Corp.

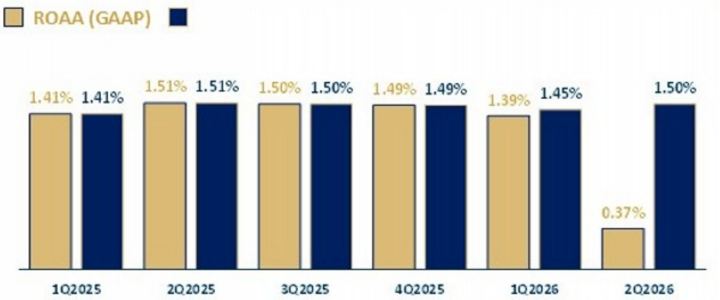
(1) Estimated at December 18, 2025, assuming June 30, 2026, closing date. (2) Please refer to the appendix for a reconciliation of the non-GAA most directly comparable GAAP measure.

Balance Sheet Highlights ($ in millions)

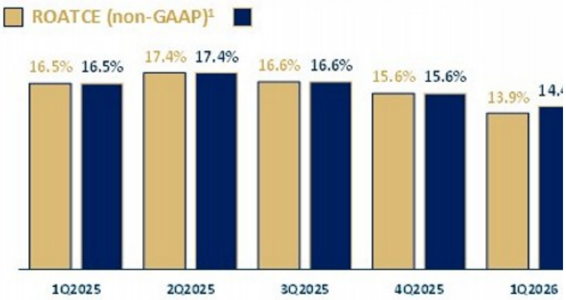
Burke&Herbert® Financial Services Corp.

Profitability Metrics

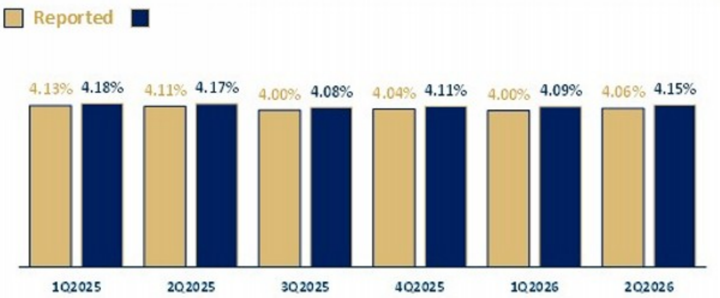
Return on Average Assets



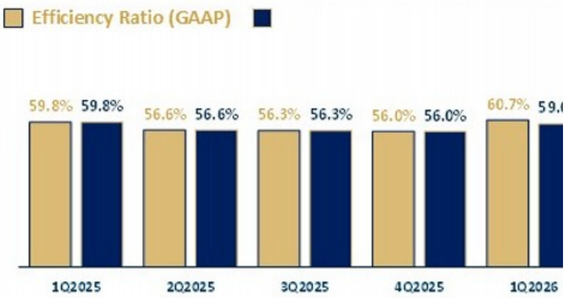
Return on Average Tangible Common Eq



Net Interest Margin



Efficiency Ratio



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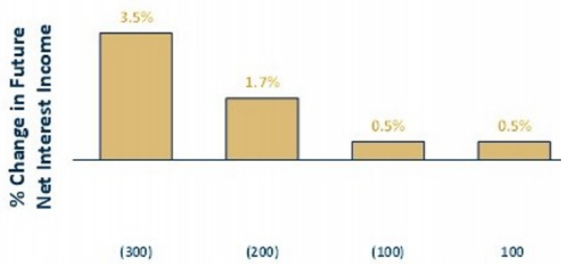
Financial Services Corp.

Quarterly data for three months ended. (1) Please refer to the appendix for a reconciliation of the non-GAAP financial measure to the most dir
measure. (2) Excludes merger related expenses.

Net Interest Income ($ in millions)

Net Interest Income

2Q2026 Interest Rate Sensitivity



Yield on Loans and Cost of Deposits

2Q2026 Highlights

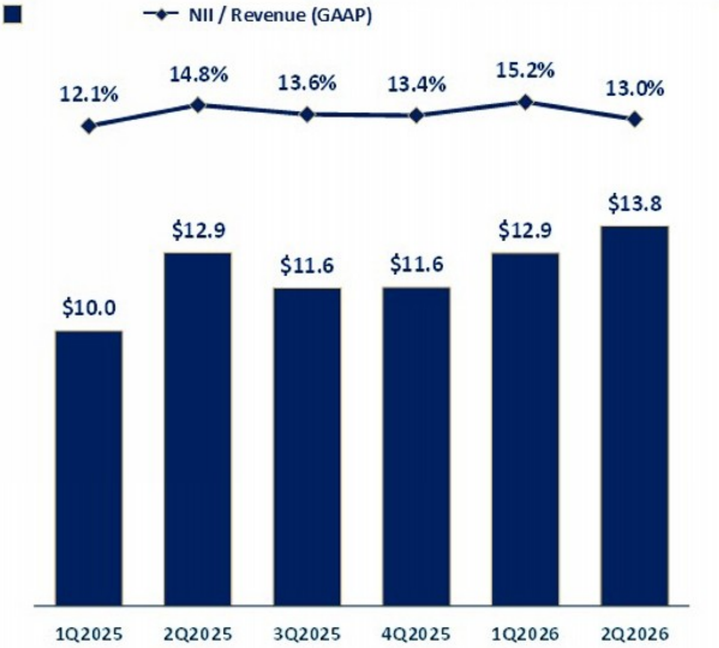
- Net interest income increased $21.2 million QoQ to $93.(primarily reflecting the addition of LNKB, with higher inte partially offset by increased funding costs
- FTE net interest margin[1] expanded 6 bps QoQ to 4.15%, b the acquired asset base and higher securities yields, parti lower loan yields and higher funding costs
- Purchase-accounting accretion contributed 34 bps to 2Q2 versus 31 bps in 1Q2026

Burke&Herbert® Financial Services Corp.

(1) Please refer to the appendix for a reconciliation of the non-GAAP financial measure to the most directly comparable GAAP measure.

Non-Interest Income

Non-Interest Income ($ in millions)



2Q2026 Composition

2Q2026 Highlights

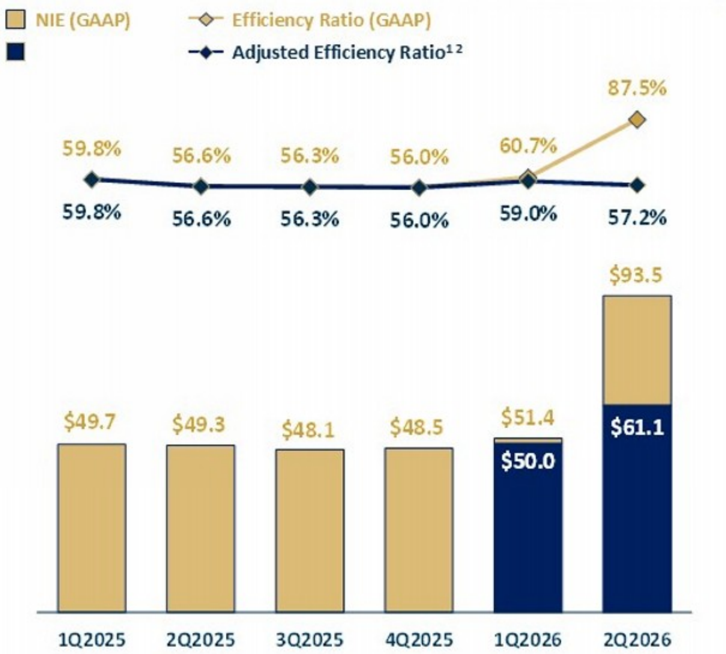
- Non-interest income increased approximately $1.0 millio million, driven by company-owned life insurance income, revenue and other income
- On a year-to-date basis, non-interest income increased 1 million, reflecting the LNKB merger and the wealth mana acquisition
- 2Q2026 includes a $1.9 million net loss on securities sale this loss was related to the repositioning of the LNKB por connection with the merger

Burke&Herbert® Financial Services Corp.

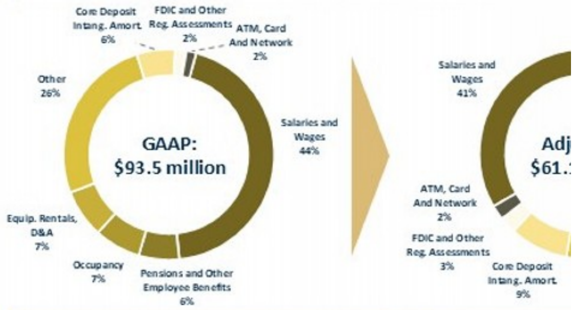
(1) Includes net loss on securities recognized during the second quarter of 2026 of $1.9 million.

Non-Interest Expense

Non-Interest Expense ($ in millions)



2Q2026 Composition



2Q2026 Highlights

- Reported non-interest expense of $93.5 million includes $3
merger-related expense; adjusted non-interest expense[1] wa
- Excluding merger-related items, adjusted non-interest expe
million and the adjusted efficiency ratio[1] improved to 57.2%
in 1Q2026
- Salaries and wages increased $20.1 million year over year to
primarily due to the LNKB transaction
- Systems and operational integration was completed in June
3Q2026 the first quarter reflecting a fully converted operati

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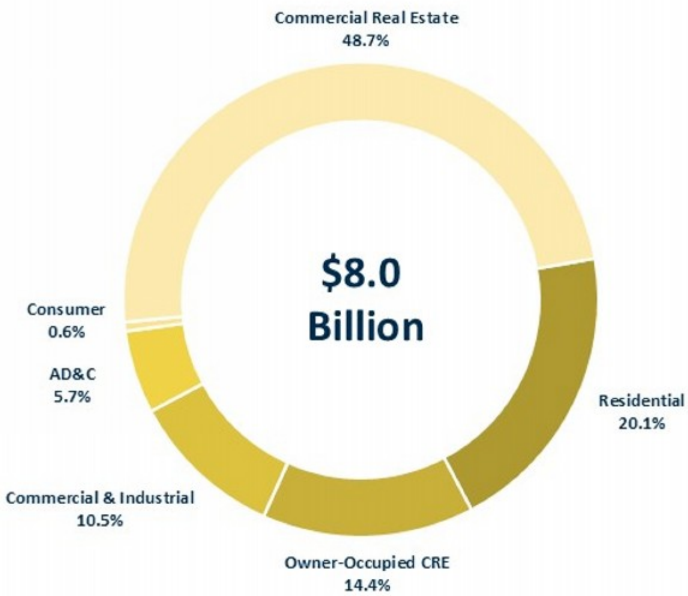
(1) Please refer to the appendix for a reconciliation of the non-GAAP financial measure to the most directly comparable GAAP measure. (2) Ex
expenses.

Loan Portfolio and Asset Quality

Burke&Herbert Financial Services Corp.

Loan Portfolio as of 2Q2026

2Q2026 Composition



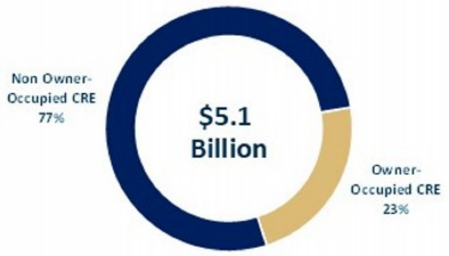
2Q2026 Highlights

- Originations of new relationship-based commitm $333.0 million
- The commercial real estate (CRE) portfolio is well across asset classes:
  - Regulatory CRE as a percentage of Bank total r capital was 335% as of June 30, 2026
- In line with our overall strategy, we are focused o commercial & industrial loan growth and greater granularity
- Approximately 50% of the loan portfolio is fixed r

Burke&Herbert®
Financial Services Corp.

CRE Portfolio as of 2Q2026

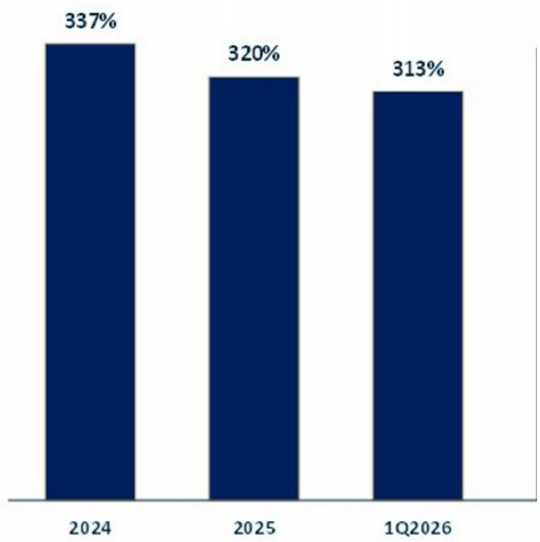
2Q2026 CRE Composition by Type



2Q2026 CRE Composition by Geography[1]

State	Total ($ in 000s)	
Virginia	$1,995,293	39.5 %
Maryland	$1,105,677	21.9
Pennsylvania	$691,329	13.7
West Virginia	$417,537	8.3
District of Columbia	$289,961	5.7
Other	$551,339	10.9
Total	$5,051,136	100 %

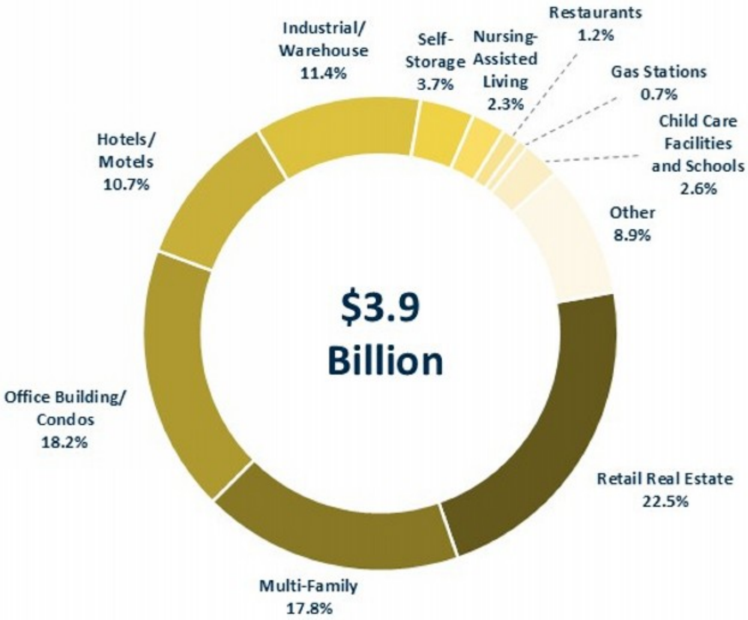
Regulatory CRE / Bank Total Risk Based Ca



(1) Excludes Acquisition, Development & Construction ("AD&C"). (2) Excludes owner-occupied CRE per regulatory definition.

Non Owner-Occupied CRE Portfolio as of 2Q2026

2Q2026 Non Owner-Occupied CRE Composition by Class



2Q2026 Non Owner-Occupied CRE Composition b

State	Total ($ in 000s)
Virginia	$1,603,689
Maryland	$808,317
Pennsylvania	$492,061
West Virginia	$293,981
District of Columbia	$287,258
Other	$413,081
Total	**$3,898,387**

Burke&Herbert Financial Services Corp.

Excludes AD&C.

Office & Multi-Family Portfolios as of 2Q2026

Non Owner-Occupied Office CRE by Geography

Multi-Family by Geography

Key Portfolio Metrics	Non Owner-Occupied Office	Multi-Famil
% of Total Gross Loans / % of Non Owner-Occupied CRE	8.8% / 18.2%	8.7% / 17.8%
Number of Loans / Average Loan Size	372 / $1.9 million	411 / $1.7 milli
Weighted Average LTV	69.0%	64.4%
Fixed / Floating Rate Mix	54.6% / 45.4%	52.9% / 47.1%
% Maturing Within 12 Months	13.1%	10.2%
Nonaccrual (% of Balance)	0.02%	0.60%

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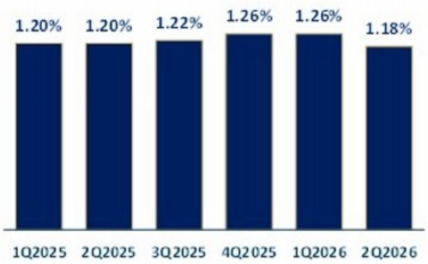
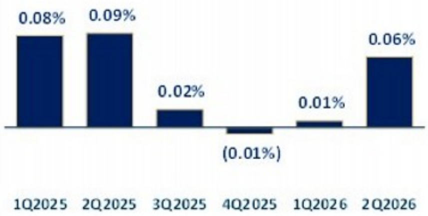
Excludes AD&C and owner-occupied commercial real estate.

Asset Quality Trends

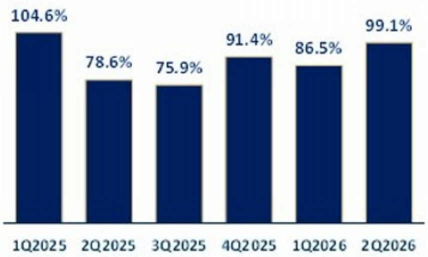
Allowance Coverage Ratio



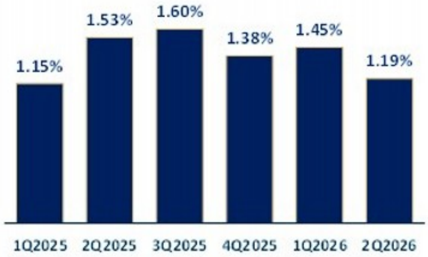
NCOs / Average Loans (annualized)



Allowance for Credit Losses / NPLs



NPLs / Total Loans



Credit Management

- Excluding loans acquired from LNKB, d
  declined ~$68 million from 1Q2026 an
  accrual loans declined by ~$2 million
- Our ongoing, proactive credit risk miti
  have delivered strong outcomes for th
- Credit risk management is embedded i
  culture and in our decision-making pro
  - Managed through specific policies a
  - Measured and evaluated against ou
    and credit concentration limits
  - Reported, along with specific mitiga
    to management and the Board of Di
    our governance structure
- Loan reviews include ongoing monitori
  that involve additional stress testing of
  movements and collateral performanc

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Funding and Liquidity

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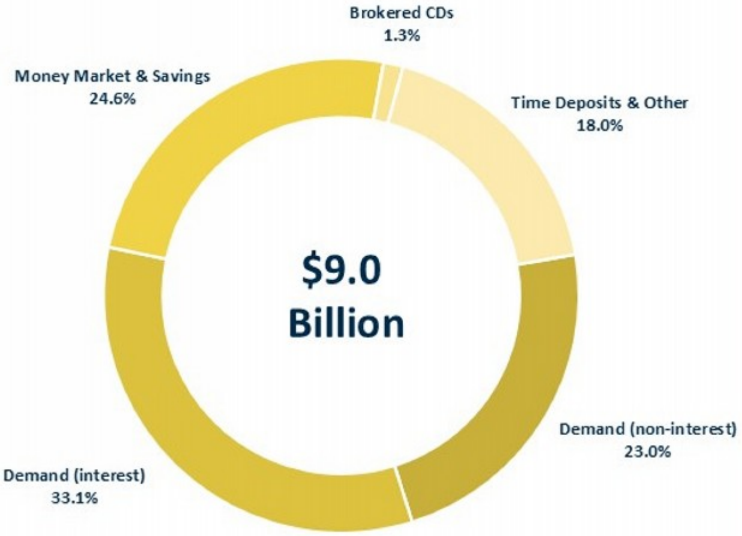
Deposit Portfolio as of 2Q2026



Approximately 82% of total deposits are retail-oriented

Category
Demand (non-interest bearing)
Demand (interest bearing)
Money Market & Savings
Brokered CDs & Time Deposits
Total Interest-Bearing Deposits
Total Deposits

2Q2026 Highlights

- Loan-to-deposit ratio of 89.2%
- Brokered deposits totaled $120.7 million, representing or deposits
- Stress tests are performed on liquidity and capital on a qu
- We believe we have ample liquidity to withstand significa

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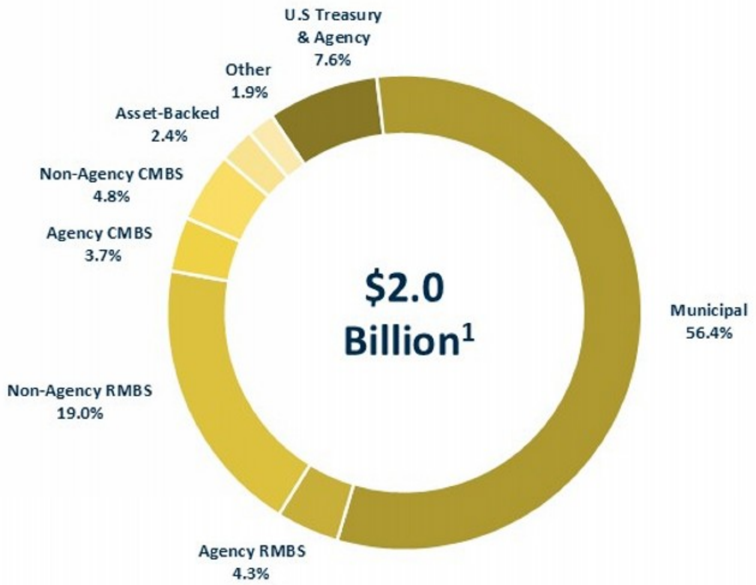
Securities Portfolio as of 2Q2026



Category	Net Unrealized Losses ($ in 000s)	Amortized ($ in 000
Municipal	$ 49,887	$ 1,15
U.S. Treasury & Agency	9,427	15
Non-Agency RMBS	8,258	38
Agency RMBS	2,731	8
Agency CMBS	1,004	7
Non-Agency CMBS	1,901	9
Asset-Backed	469	4
Other	561	3
	$ 74,238	**$ 2,03**

2Q2026 Highlights

- Portfolio duration is approximately 4.4 years
- Securities representing 68% of the unrealized loss position hav duration of approximately 5.5 years
- Unrealized losses are the result of the interest rate environme
- Majority of non-agency CMBS and ABS are equity enhanced th and credit support
- Unrealized losses (net of taxes) impact book value by $2.84 pe

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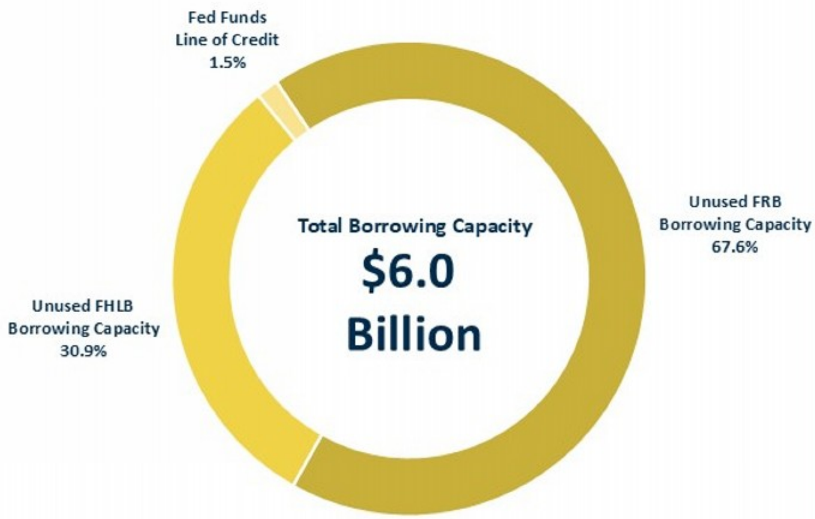
(1) Composition shown at fair value.

Liquidity Position as of 2Q2026



2Q2026 Highlights

- Total available borrowing capacity of $6.0 billion as o 2026
- Other sources of contingent liquidity include brokere capacity, unencumbered securities, cash, overnight f over collateralized securities, and other investments
- Available borrowing capacity represented approxima total deposits and 1.9x coverage of uninsured depos 2026
- Robust liquidity profile is expected to position us to f growth while maintaining a conservative approach t interest rate risk

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Capital Position

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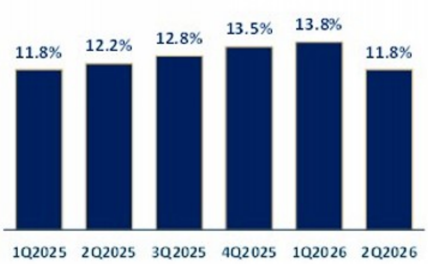
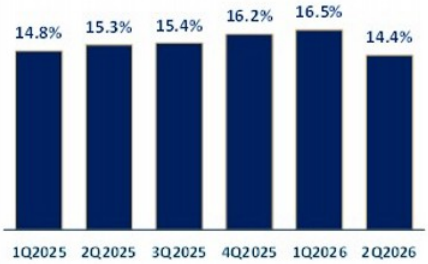
Capital Ratio Trends

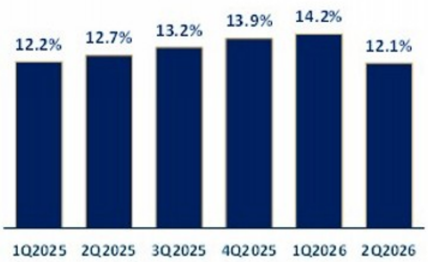
Common Equity Tier 1 Ratio



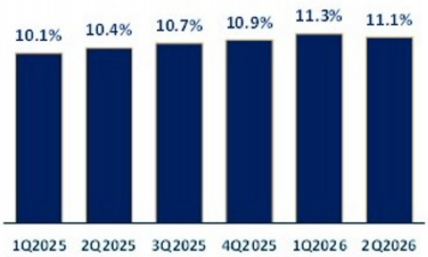
Total Capital Ratio



Tier 1 Capital Ratio



Leverage Ratio



Capital Management

- We take a forward-looking, disciplined capital management that emphasizes a adjusted returns over the long-term
- Our capital management priorities incl
  - Supporting customers
  - Funding business investments
  - Maintaining appropriate capital in li conditions and regulatory expectatio
  - Returning excess capital to sharehol
- Modeled stress scenarios include evalu impact of deposit shocks, interest rate general balance sheet repositioning
- Stress scenarios result in capital levels well-capitalized levels

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Appendix

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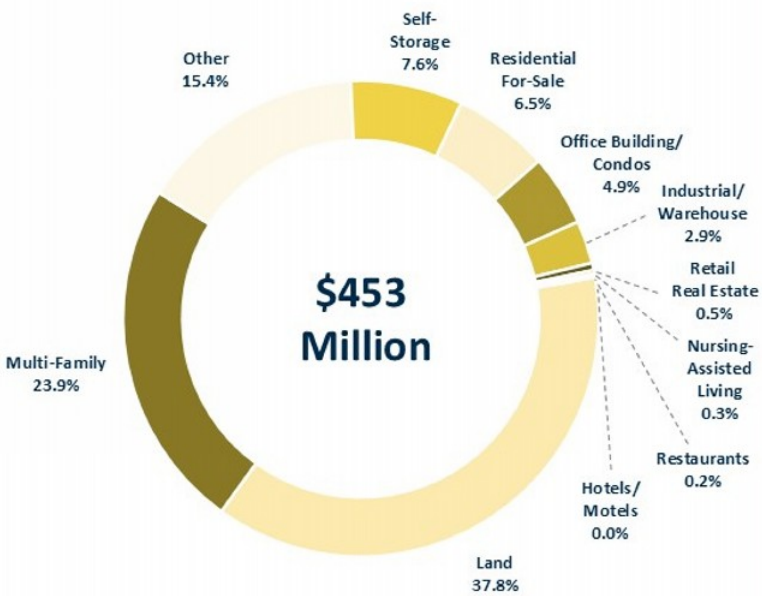
Acquisition, Development & Construction Portfolio as of 2Q2026

2Q2026 Composition by Class



2Q2026 Composition by Geography

State	Total ($ in 000s)
Virginia	$159,659
Maryland	$86,427
Pennsylvania	$40,941
West Virginia	$37,163
District of Columbia	$31,274
Other	$97,174
Total	**$452,638**

Kroll Bond Rating Agency and Outstanding Debt & Preferred Summ

As of September 16, 2026	KBRA
Burke & Herbert Financial Services Corp.	
Senior Unsecured Debt	BBB
Subordinated Debt	BBB-
Short-Term Debt	K3
Outlook	Positive

As of September 16, 2026	KBRA
Burke & Herbert Bank & Trust Company	
Deposit	BBB+
Senior Unsecured Debt	BBB+
Subordinated Debt	BBB
Short-Term Debt	K2
Outlook	Positive

$20.0M of 2030 Sub Notes (10NC5) receiving 80% Tier 2 capital treatment given remaining time to maturity

$18.1M of 2030 Sub Notes receiving 80% Tier 2 capital treatment given remaining time to maturity

$4.5M of 2028 Sub Notes receiving 20% Tier 2 capital treatment given remaining time to maturity

Debt and Hybrid Securities Profile

Issue	Entity	Rank	Maturity	Call	Amount ($000)[1]	Front-End Coupon	Back-End Coupon
Subordinated Debt							
2031 Sub Notes (10NC5)	HoldCo	Subordinated	12/1/2031	12/1/2026	75,000	3.250%	3M SOFR + 230 b
2032 Sub Notes (10NC5)	HoldCo	Subordinated	4/15/2032	4/15/2027	20,000	4.500%	3M SOFR + 203 b
2030 Sub Notes (10NC5)	HoldCo	Subordinated	10/1/2030	Callable	20,000	5.000%	3M SOFR + 475 b
2030 Sub Notes	HoldCo	Subordinated	7/1/2030	Callable	18,050	6.000%	3M SOFR + 590 b
2028 Sub Notes	HoldCo	Subordinated	4/1/2028	Callable	4,500	6.875%	Fixed to maturi
Total Sub Debt					**137,550**		
Trust Preferred Capital Securities							
SFG Capital Trust I	HoldCo	Jr. Subordinated	–	Callable	3,500	–	3M SOFR + 345 b
SFG Capital Trust II	HoldCo	Jr. Subordinated	–	Callable	7,500	–	3M SOFR + 280 b
SFG Capital Trust III	HoldCo	Jr. Subordinated	–	Callable	8,000	–	3M SOFR + 145 b
Total Trust Preferred					**19,000**		
Preferred Stock							
Series 2021 Preferred	HoldCo	Preferred Stock	Perpetual	Callable	15,000	6.000%[3]	–

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Rating disclaimer: An explanation of the significance of ratings may be obtained from the rating agency. Generally, rating agencies base their ra and information, and such of their own investigations, studies and assumptions, as they deem appropriate. Ratings should be evaluated indep ratings of other securities. A credit rating of a security is not a recommendation to buy, sell or hold securities and may be subject to review, re reduction or withdrawal at any time by the assigning rating agency. No report of any rating agency is incorporated by reference herein. (1) Sho liquidation preference as applicable and not at carrying value. (2) Coupon rate subject to change; Three-month SOFR of 3.646% per Federal Re of September 16, 2026. (3) 6.000% dividend shown as coupon rate.

Appendix: Income Statement and Per Share Information

Income Statement ($ in 000s)	June 30, 2026	March 31, 2026	Dec. 31, 2025	Sept. 30, 2025	June 30, 2025
Interest income	$ 136,987	$ 105,456	$ 111,140	$ 111,209	$ 111,858
Interest expense	43,945	33,613	36,218	37,439	37,625
Noninterest income	13,849	12,853	11,625	11,585	12,877
Total revenue	106,891	84,696	86,547	85,355	87,110
Noninterest expense	93,506	51,381	48,500	48,092	49,305
Pretax, pre-provision earnings	13,385	33,315	38,047	37,263	37,805
Provision for (recapture of) credit loss	1,379	12	136	262	624
Income (loss) before income taxes	12,006	33,303	37,911	37,001	37,181
Income tax expense (benefit)	2,524	5,954	7,667	7,037	7,284
Net income (loss)	9,482	27,349	30,244	29,964	29,897
Preferred stock dividends	225	225	225	225	225
Net income (loss) applicable to common shares	$ 9,257	$ 27,124	$ 30,019	$ 29,739	$ 29,672

Per common share information					
Basic earnings	$ 0.50	$ 1.80	$ 2.00	$ 1.98	$ 1.98
Diluted earnings	0.50	1.79	1.98	1.97	1.97
Cash dividends	0.55	0.55	0.55	0.55	0.55
Book value	59.10	56.77	56.18	54.02	51.28
Tangible book value (non-GAAP)	49.23	51.83	51.13	48.72	45.73

Appendix: Balance Sheet Trends

Balance sheet (at period end), $ in 000s	June 30, 2026	March 31, 2026	Dec. 31, 2025	Sept. 30, 2025	June 30, 2025
Assets	$ 10,991,300	$ 7,927,711	$ 7,920,626	$ 7,889,037	$ 8,053,084
Average interest-earning assets	9,198,632	7,279,297	7,363,743	7,308,536	7,248,238
Gross Loans HFI	7,999,765	5,404,667	5,387,676	5,559,479	5,590,457
Loans (net)	7,905,295	5,336,712	5,319,853	5,491,875	5,523,201
Securities, available-for-sale, at fair value	1,963,038	1,826,037	1,615,954	1,598,407	1,522,611
Intangible assets	80,754	38,063	41,747	45,431	49,114
Goodwill	118,345	36,253	34,149	34,149	34,149
Non-interest bearing deposits	2,058,076	1,367,050	1,336,380	1,358,250	1,363,617
Interest-bearing deposits	6,910,006	4,965,215	5,067,561	5,053,802	5,027,357
Deposits, total	8,968,082	6,332,265	6,403,941	6,412,052	6,390,974
Brokered deposits	120,677	3,431	64,410	124,386	132,098
Uninsured deposits	3,157,531	2,060,145	2,057,873	2,022,739	1,963,566
Short-term borrowings	525,000	525,000	450,000	450,000	650,000
Subordinated debt, net	152,183	88,841	87,490	86,110	114,692
Unused borrowing capacity	5,971,283	4,683,943	4,556,923	4,153,137	4,075,313
Total equity	1,202,179	864,504	854,649	822,231	780,018
Total common equity	1,191,766	854,091	844,236	811,818	769,605
Accumulated other comprehensive income (loss)	(59,637)	(69,002)	(58,960)	(68,454)	(87,854)
Net Unrealized Gains and Losses on AFS Securities	(57,246)	(66,157)	(54,857)	(63,800)	(83,576)
Per common share information					
Impact of Net Unrealized Losses on Book Value	$ 2.84	4.40	3.65	4.25	5.57

Appendix: 2026 Q2 Non-Interest Expense Composition

The following table sets forth the various components of our non-interest expense for the quarter ended June 30, 2026

		June 30, 2026	
Non-Interest expense ($ in 000s)		**Unadjusted**	**Merger-Related Charges**
Salaries and Wages		41,378	16,349
Pensions and Other Employee Benefits		5,787	–
Occupancy		6,654	1,600
Equipment Rentals, Depreciation and Amortization		6,934	2,024
ATM, Card and Network		1,389	–
Core Deposit Intangible Amortization		5,530	–
FDIC and Other Reg. Assessments		1,576	–
Other		24,258	12,414
Total Non-Interest Expense	**$**	**93,506**	**32,387**

Appendix: Notes on Non-GAAP Financial Measures

Total Common Equity, Tangible Book Value, & Tangible Assets: Tangible common equity measures are capital adequacy metrics that may to the Company, as well as analysts and investors, in assessing the Company's use of equity and in facilitating comparisons with peers. believes that these non-GAAP financial measures are valuable indicators of a financial institution's capital strength since they eliminate in from shareholders' equity and retain the effect of accumulated other comprehensive income/(loss) in shareholders' equity.

	June 30, 2026	March 31, 2026	Dec. 31, 2025	Sept. 30, 2025	June 30, 2025	Ma
Common Shareholders' Equity	$ 1,191,766	$ 854,091	$ 844,236	$ 811,818	$ 769,605	$
Less: Goodwill and intangible assets, net	199,099	74,316	75,896	79,580	83,263	
Tangible common equity (non-GAAP)	992,667	779,775	768,340	732,238	686,342	
Shares outstanding at end of period	20,165,171	15,045,941	15,028,524	15,028,524	15,007,712	14,
Tangible book value per common share	$ 49.23	$ 51.83	$ 51.13	$ 48.72	$ 45.73	$
Total Assets	10,991,300	7,927,711	7,920,626	7,889,037	8,053,084	7,
Less: Goodwill and Intangible assets, net	199,099	74,316	75,896	79,580	83,263	
Tangible assets (non-GAAP)	$ 10,792,201	$ 7,853,395	$ 7,844,730	$ 7,809,457	$ 7,969,821	$ 7,

Appendix: Notes on Non-GAAP Financial Measures

Net Interest Margin: The interest income earned on certain earning assets is completely or partially exempt from federal income tax. As s exempt instruments typically yield lower returns than taxable investments. To provide more meaningful comparisons of net interest incor interest income on a fully taxable-equivalent (FTE) basis by increasing the interest income earned on tax-exempt assets to make it fully interest income earned on taxable investments. FTE net interest income is calculated by adding the tax benefit on certain financial interest whose interest is tax-exempt, to total interest income then subtracting total interest expense. Management believes FTE net interest incom practice in the banking industry, and when net interest income is adjusted on an FTE basis, yields on taxable, nontaxable, and partially tax comparable; however, the adjustment to an FTE basis has no impact on net income and this adjustment is not permitted under GAAP. F income is only used for calculating FTE net interest margin, which is calculated by annualizing FTE net interest income and then dividing earning assets.

	June 30, 2026	March 31, 2026	Dec. 31, 2025	Sept. 30, 2025	June 30, 2025	Mar
Net interest income	$ 93,042	$ 71,843	$ 74,922	$ 73,770	$ 74,233	$ 7
Taxable-equivalent adjustments	2,036	1,628	1,420	1,305	1,059	
Net interest income (Fully Taxable-Equivalent - FTE)	$ 95,078	$ 73,471	$ 76,342	$ 75,075	$ 75,292	$ 7
Average interest-earning assets	$ 9,198,632	$ 7,279,297	$ 7,363,743	$ 7,308,536	$ 7,248,238	$ 7,1
Net interest margin (non-GAAP)	4.15%	4.09%	4.11%	4.08%	4.17%	
Net interest margin	4.06%	4.00%	4.04%	4.00%	4.11%	

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Appendix: Notes on Non-GAAP Financial Measures

Return and Adjusted Return on Average Tangible Common Equity and Average Assets: In management's view, adjusted return on ave equity, return on average tangible common equity, adjusted return on average tangible common equity, and adjusted return on aver performance metrics that may be meaningful to the Company, as well as analysts and investors, in evaluating the Company's profitability ar deploying capital and assets and in facilitating comparisons with peers. These non-GAAP financial measures provide additional insight into underlying operating performance by focusing on returns generated from common equity, tangible common equity, and total assets, as a adjusted measures exclude the after-tax effect of one-time merger-related expenses, which management believes enhances pe comparability and provides a more representative view of the Company's ongoing earnings performance. Return on average tangible co measures further isolate performance attributable to tangible capital by excluding the impact of intangible assets, while return on average the Company's effectiveness in generating earnings from its overall asset base. Management believes these measures, when considerec alongside GAAP results, provide useful supplemental information for assessing profitability, capital efficiency, and operating trends.

(See table on next slide)

Appendix: Notes on Non-GAAP Financial Measures

	June 30, 2026	March 31, 2026	Dec. 31, 2025	Sept. 30, 2025	June 30, 2025
Average common shareholders' equity	$ 1,053,502	$ 861,274	$ 832,411	$ 782,577	$ 757,354
Average goodwill and other intangibles	(159,202)	(76,923)	(79,338)	(83,079)	(85,562)
Average deferred tax liabilities on goodwill and other intangibles	19,635	8,602	9,382	9,787	10,567
Average tangible common equity (non-GAAP)	$ 913,935	$ 792,953	$ 762,455	$ 709,285	$ 682,359
Average total assets	$ 10,010,483	$ 7,913,098	$ 7,979,528	$ 7,890,929	$ 7,864,185
Average goodwill and other intangibles	(159,202)	(76,923)	(79,338)	(83,079)	(85,562)
Average deferred tax liabilities on goodwill and other intangibles	19,635	8,602	9,382	9,787	10,567
Average tangible total assets (non-GAAP)	$ 9,870,916	$ 7,844,777	$ 7,909,572	$ 7,817,637	$ 7,789,190
Net income applicable to common shareholders	$ 9,257	$ 27,124	$ 30,019	$ 29,739	$ 29,672
Operating net income applicable to common shareholders (non-GAAP)	$ 37,478	$ 28,238	$ 30,019	$ 29,739	$ 29,672
Annualized return on average common equity	3.53%	12.77%	14.31%	15.08%	15.71%
Annualized adjusted return on average common equity (non-GAAP)	14.27	13.30	14.31	15.08	15.71
Annualized return on average tangible common equity (non-GAAP)	4.06	13.87	15.62	16.63	17.44
Annualized adjusted return on average tangible common equity (non-GAAP)	16.45	14.44	15.62	16.63	17.44
Annualized return on average assets	0.37	1.39	1.49	1.50	1.51
Annualized adjusted return on average assets (non-GAAP)	1.50	1.45	1.49	1.50	1.51

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Appendix: Notes on Non-GAAP Financial Measures

Operating net income, adjusted diluted EPS, and adjusted non-interest expense: Operating net income is a non-GAAP financial measure from net income adjusted for significant items. The Company believes that operating net income is useful in periods with certain significant merger-related expenses. The operating net income is more reflective of management's ability to grow the business and manage expenses. interest expense also removes these significant items, such as merger-related expenses. Management believes it represents a more no interest expense total for periods with such identified significant items.

	June 30, 2026	March 31, 2026	Dec. 31, 2025	Sept. 30, 2025	June 30, 2025	March 31, 2025
Net income applicable to common shares	$ 9,257	$ 27,124	$ 30,019	$ 29,739	$ 29,672	$ 26,976
Add back significant items (tax effected):						
Merger-related	28,221	1,114	-	-	-	-
Total significant items	28,221	1,114	-	-	-	-
Operating net income	**$ 37,478**	**$ 28,238**	**$ 30,019**	**$ 29,739**	**$ 29,672**	**$ 26,976**
Weighted average dilutive shares	18,499,030	15,131,481	15,139,792	15,112,413	15,023,807	15,026,376
Adjusted diluted EPS	**$ 2.03**	**$ 1.87**	**$ 1.98**	**$ 1.97**	**$ 1.97**	**$ 1.80**
Non-interest expense	$ 93,506	$ 51,381	$ 48,500	$ 48,092	$ 49,305	$ 49,664
Remove significant items:						
Merger-related	32,387	1,410	-	-	-	-
Total significant items	32,387	1,410	-	-	-	-
Adjusted non-interest expense	**$ 61,119**	**$ 49,971**	**$ 48,500**	**$ 48,092**	**$ 49,305**	**$ 49,664**
Efficiency ratio	87.48%	60.67%	56.04%	56.34%	56.60%	59.83%
Adjusted efficiency ratio (non-GAAP)	57.18	59.00	56.04	56.34	56.60	59.83

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