

Banks & Thrifts

Price:	\$30.19
Price Target:	\$34.00
52-Week Range:	\$21.80 - \$31.51
Market Cap (MM):	\$284
Shr.O/S-Diluted (mm):	9.4
Average Daily Volume:	83,730
Dividend (Quarter):	\$0.16
Yield:	2.2%
Tang Book Value:	\$19.88
Price/Tangible Book:	1.52x

FYE: Dec	2025A	2026E	2027E
EPS - non-GAAP	\$2.59A	\$2.94E	\$3.14E
Adjusted: Prior EPS - non-GAAP		\$2.97	\$3.22
Adjusted: P/E non-GAAP Ratio:	11.7x	10.3x	9.6x

Quarterly EPS - non-GAAP Adjusted:			
Q1	\$0.51A	\$0.72A	--
Q2	\$0.67A	\$0.70E	--
Q3	\$0.67A	\$0.75E	--
Q4	\$0.69A	\$0.76E	--
EPS - non-GAAP Adjusted	\$2.59A	\$2.94E	\$3.14E

First Community Corporation is a ~\$2.3B in Assets holding company (inclusive of SGBG deal 1-8-26) for First Community Bank, a local community bank based in the Midlands of South Carolina. First Community is a full-service commercial bank offering deposit/loan products and services, residential mortgage lending, and financial planning/investment advisory services for businesses and consumers. First Community serves customers in the Midlands, Aiken, Upstate, and Piedmont Regions of South Carolina, as well as Sandy Springs and Augusta, GA.



April 29, 2026

First Community Corporation (FCCO) - BUY

Reiterate Buy; Profitability Poised To Expand; Focused On Capturing Revenue Synergies From SGBG Acquisition

PORTFOLIO MANAGER BRIEF

EPS Estimates. We are lowering our 2026 and 2027 EPS to \$2.94 and \$3.14, respectively. Our revised EPS outlook reflects lower Net Interest Income, driven by a lower NIM impacted by lower Purchase accounting assumption.

Key priorities heading into remainder of 2026 are capturing expense and revenue synergies from SGBG acquisition (see below). Capital is rebuilding post deal (TCE ~8% TCE at 1Q) given improved profitability profile.

Reiterate Buy. Remain Bullish on FCCO story given its attractive valuation (9x 2026 EPS & 135% of Fwd. TBV) juxtaposed against its above peer growth rate and improving profitability profile. ROAA is forecast to expand to ~1.20% by late 2026 from ~1% today aided by an improving revenue outlook and benefits from its SGBG deal. Franchise value remains high given FCCO's attractive geographic footprint, superior deposit base, and best in class credit quality.

ANALYST NOTES

- Near-term focus is integrating SGBG following the March core conversion, with cost saves set to drive positive operating leverage. Revenue priorities include: (1) adding commercial lending talent in Sandy Springs MSA to augment SGBG's SBA expertise, (2) cross-selling FCCO's wealth / mortgage products into SGBG's footprint, and (3) scaling SGBG's SBA platform across its legacy markets. SBA leads were previously referred to non-bank lenders.
- Balance Sheet Well Positioned to Support Growth. FCCO is well positioned following SGBG deal with ~\$60M of on balance sheet liquidity which allows for continued flexibility to fund loan growth and for them to remain disciplined with deposit pricing and managing funding costs. AEA growth is expected to trail loan growth in 2026 given opportunity to further remix AEA and improve B-S efficiency.
- Core NIM Biased Higher After 1Q Purchase Accounting Drag. Core NIM (ex. PAA) should continue expanding on (1) fixed-rate loan repricing, (2) redeployment of excess liquidity and securities cash flows into loans/securities, and (3) upper-single-digit loan growth booked at rates above portfolio yields. Deposit costs should be stable absent Fed action, with FCCO patient on repricing legacy Signature deposits. The 1Q26 \$437K purchase accounting amortization headwind (-8 bps; after the final rate mark flipped to a slight premium from a slight discount) should wane to ~\$350K over the balance of 2026, subject to prepayments.

- Loan Growth and Repricing to Drive NIM Expansion. Three NIM levers are visible over the balance of 2026: (1) ~\$215M of loans (~14% of total) repricing from ~6.05% into new/renewal yields in the low-6.40s, (2) ~\$45M of bond portfolio runoff over the next nine months deployable into higher-yielding loans or securities, and (3) ~\$60M of excess on-balance-sheet liquidity available to fund loan growth. SGBG's healthy loan pipelines give FCCO a clear path to deploy this liquidity.
- Fee Inc. Drivers: Mortgage, Wealth, and New SBA Engine. We are maintaining our FY26 fee income outlook of ~\$21M. On mortgage, we model ~\$110M in sales (vs. \$115M in 2025) at a ~2.75% gain-on-sale margin, yielding ~\$3.0M in revenue, with upside if FCCO successfully adds MLO talent. Wealth management remains the steadiest grower — revenues increased 22% in 2025 as AUM rose \$244M to a record \$1.2B at 4Q25 — and we model low-double-digit fee growth in 2026. The newest lever is SBA business: FCCO received Preferred Lender status on 4-10-26, positioning this line to scale meaningfully, and we model ~\$50M of production over the balance of 2026 at a ~9% gain-on-sale margin, yielding \$3M +revenue on sold production.
- Positive Operating Leverage Expected To Continue in 2026. The bulk of the cost savings from SGBG are expected to be realized in 2Q following March conversion. Our full year expense outlook of \$63.5M represents ~4.5% legacy FCCO growth along with the impact of SGBG. We expect production-related commission to ramp as SBA business scales in coming quarters. Core Efficiency ratio is slated to improve ~250bp in 2026 to ~63% driven by higher revenues (NIM/Fees) and increased scale from SGBG deal.
- Credit narrative remains positive, with management seeing no meaningful weakness across the footprint. NPAs are <\$1M (5 bps of loans + OREO), and criticized/classified ratios are low at 0.63%/0.26% of loans (5%/2% of Tier 1 + reserves). Solid reserves and rising PPNR (+40% in 2026 with SGBG) provide ample cushion against incremental losses. We model a modest uptick in NCOs in 2026 as credit normalizes, with reserve coverage holding stable absent macro deterioration.

Brean Research Rating: "BUY"

Price Target: \$34.00

Implied Gain/Loss versus Current Price: 23.9%

2026 Outlook

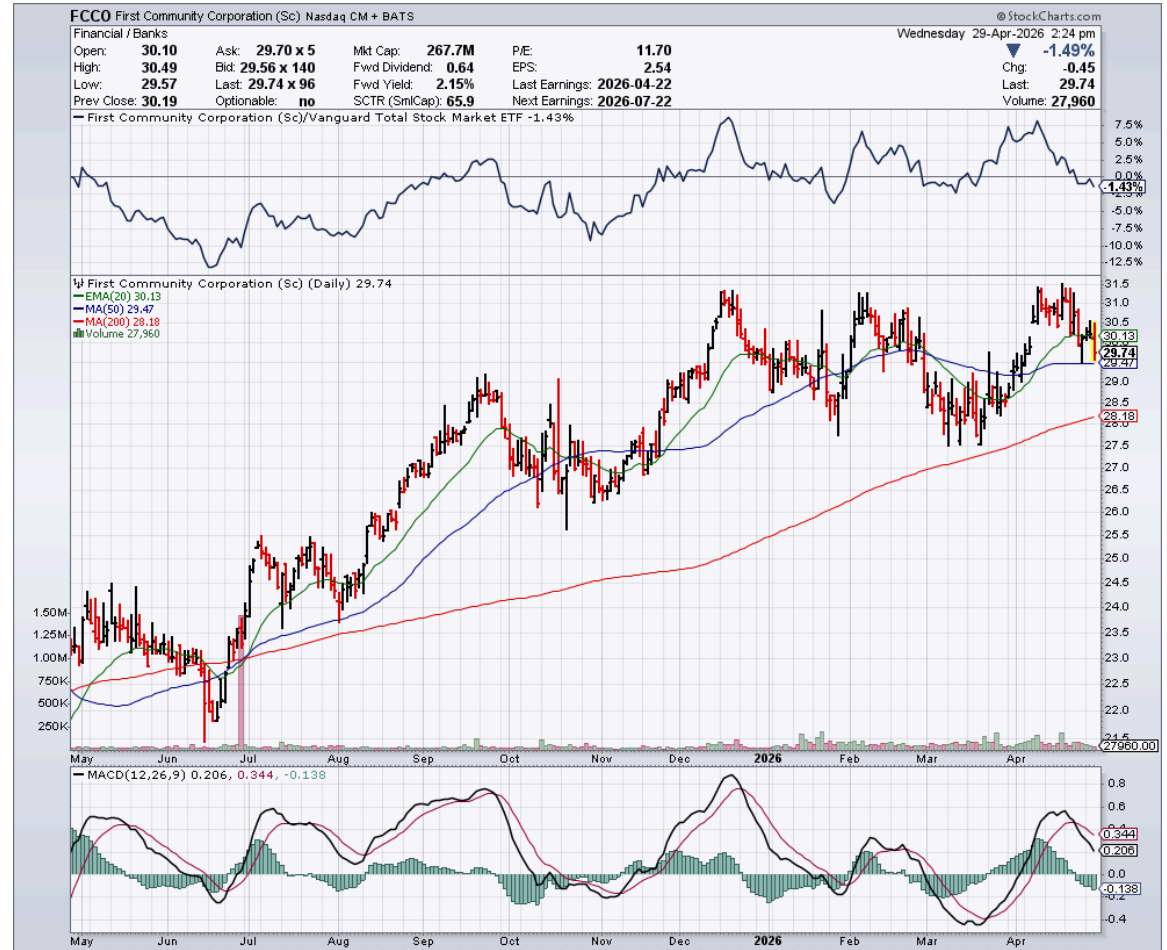
2026 EPS	\$2.94	11.4x	\$33.36
Cash Dividends	\$0.64	1.0x	<u>\$0.64</u>
			\$34.00

Tang. Book 12/26 \$21.66 1.57x \$34.00

Source: Brean Research & Forward Estimates

Deposit Premium Analysis

	Current	Dec-25	Dec-26
Market-Cap	194.3	200.2	206.2
TCE in \$\$	152.6	152.6	203.5
Total Deposits	1,749.5	1,749.5	2,094.7
CORE Deposits	1,444.2	1,444.2	1,729.0
Premium - Total	2.4%	2.7%	0.1%
Premium - CORE	2.9%	3.3%	0.2%



Background and Risks

First Community Corporation stock trades on The NASDAQ Capital Market under the symbol "FCCO" and is the holding company for First Community Bank, a local community bank based in the Midlands of South Carolina. First Community Bank is a full-service commercial bank offering deposit and loan products and services, residential mortgage lending and financial planning/investment advisory services for businesses and consumers. First Community serves customers in the Midlands, Aiken, Upstate and Piedmont Regions of South Carolina as well as Augusta, Georgia. For more information, visit www.firstcommunitysc.com.

We see primary risks to include (1) integration of acquisitions; (2) negative impact from persistently low or rapidly changing interest rates and/or a flattening yield curve; and (3) potential for rising credit costs in light of further growth in unemployment.

FCCO Peer Comparison

Ticker	Company Name	State	Rating	Market Cap. (\$M)	Total Assets (\$000)	DDA %	Cost of Deposits	TCE Ratio	NPAs % of Loans+ORE	Core Deposit Premium	Price-to-T.Book	P/E 2026 EPS	P/E 2027 EPS	ROA Forecast in 2027	Loans-to-Deposits Ratio	
Peer Analysis:																
FCCO	First Cmnty Corp	SC	Buy	\$279	\$2,391,531	27	1.77	7.9	0.0%	5.1%	152	10.1x	9.3x	1.19	75%	
EFSC	Enterprise Finl	MO	Buy	\$2,114	\$17,227,828	33	1.50	9.0	1.4%	4.7%	143	10.4x	9.8x	1.19	81%	
SRCE	1st Source Corp	IN	Not Rated	\$1,743	\$9,113,429	23	1.81	13.2	1.1%	9.8%	150	10.7x	10.4x	1.76	98%	
MSBI	Midland States	IL	Not Rated	\$533	\$6,547,963	19	1.78	6.6	na	1.9%	125	8.1x	8.2x	1.03	80%	
BY	Byline Bncp Inc	IL	Buy	\$1,473	\$9,909,680	23	1.88	10.0	0.7%	8.9%	143	9.9x	9.8x	1.43	98%	
RBCA.A	Republic Bncp KY	KY	Not Rated	\$1,474	\$7,253,279	23	1.39	15.1	0.2%	7.0%	137	12.3x	12.0x	1.60	105%	
CASH	Pathward Finl Inc	SD	Not Rated	\$1,843	\$7,112,399	96	0.24	8.0	na	22.3%	350	10.0x	8.9x	2.64	78%	
HBNC	Horizon Bncp Inc	IN	Buy	\$921	\$6,564,216	21	1.48	8.4	0.7%	9.0%	175	8.6x	8.1x	1.65	92%	
LKFN	Lakeland Finl Corp	IN	Neutral	\$1,486	\$7,083,680	21	2.21	10.5	0.4%	14.2%	207	13.7x	13.2x	1.52	90%	
GSBC	Great Southern	MO	Neutral	\$734	\$5,687,322	19	1.65	11.0	0.2%	3.5%	120	11.9x	11.9x	1.02	99%	
CTBI	CommunityTrustBncp	KY	Buy	\$1,184	\$6,741,168	23	NA	12.1	0.2%	9.7%	150	10.7x	10.4x	1.59	91%	
PEBO	Peoples Bncp Inc	OH	Neutral	\$1,197	\$9,648,087	21	1.52	8.9	0.5%	7.2%	152	10.1x	9.2x	1.37	89%	
GABC	German Amer Bncp	IN	Neutral	\$1,628	\$8,382,458	28	1.43	9.6	0.5%	15.1%	211	11.4x	10.9x	1.67	84%	
						Median	23	1.52	9.5	0.5%	7.0%	143	10.5x	10.1x	1.55	90%

Source: Brean Research, S&P Capital IQ

FCCO Snapshot						% Change		
	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	Y/Y	LQ
Earnings Per Share (EPS)	\$0.55	\$0.51	\$0.67	\$0.67	\$0.62	\$0.59	14.3%	-5.1%
Operating EPS	\$0.57	\$0.51	\$0.68	\$0.71	\$0.69	\$0.72	40.5%	5.1%
Tangible Book Value	\$16.93	\$17.56	\$18.28	\$19.06	\$19.84	\$19.88	13.2%	0.2%
Shares Outstanding EOP	\$7.64	\$7.68	\$7.69	\$7.69	\$7.69	\$9.40	22.3%	22.2%
Net Interest Income	\$13.86	\$14.39	\$15.32	\$15.99	\$16.31	\$18.37	27.7%	12.6%
Loan Loss Provision	\$0.24	\$0.44	(\$0.24)	\$0.20	\$0.37	\$0.19	-55.8%	-47.7%
Non-Interest Income	\$3.837	\$3.982	\$4.079	\$4.281	\$4.286	\$4.790	20.3%	11.8%
Securities Gains	\$0	\$0	\$0	\$0	\$0	\$0		
Non-Interest Expense	\$11.83	\$12.75	\$12.85	\$13.10	\$13.37	\$15.45	21.1%	15.5%
Net Income	\$4.23	\$4.00	\$5.19	\$5.19	\$4.83	\$5.50	37.6%	13.8%
Total Core Revenue	\$17.69	\$18.37	\$19.40	\$20.28	\$20.60	\$23.16	26.1%	12.4%
Total Core Fee Income	\$3.84	\$3.98	\$4.08	\$4.28	\$4.29	\$4.79	20.3%	11.8%
Core Expense	\$11.83	\$12.75	\$12.85	\$13.10	\$13.37	\$15.45	21.1%	15.5%
ROAA	0.90%	0.82%	1.04%	1.06%	1.03%	1.16%	42.4%	13.5%
ROATCE	13.09%	12.31%	15.18%	14.40%	12.81%	11.67%	-5.2%	-8.9%
Net Interest Margin	2.99%	3.12%	3.19%	3.26%	3.32%	3.35%	7.4%	0.9%
Core Efficiency Ratio	66.4%	68.9%	65.2%	64.2%	64.5%	65.9%	-4.4%	2.1%
Core Exp. / Avg. Assets	2.41%	2.56%	2.50%	2.54%	2.57%	2.61%	1.8%	1.5%
Total Loans	\$1,221	\$1,252	\$1,260	\$1,279	\$1,311	\$1,549	23.7%	18.2%
Intangibles	\$15.08	\$15.04	\$15.01	\$14.97	\$14.93	\$33.95	125.6%	127.4%
Total Deposits	\$1,676	\$1,726	\$1,754	\$1,771	\$1,750	\$2,048	18.7%	17.1%
Total Common Equity	\$144	\$150	\$156	\$162	\$168	\$221	47.3%	31.8%
Avg Assets	\$1,955	\$1,981	\$2,033	\$2,052	\$2,072	\$2,352	18.7%	13.5%
Avg Loans	\$1,212	\$1,239	\$1,263	\$1,281	\$1,303	\$1,511	22.0%	16.0%
Average Earning Assets	\$1,846	\$1,872	\$1,924	\$1,944	\$1,966	\$2,221	18.7%	13.0%
Avg Deposits	\$1,662	\$1,669	\$1,737	\$1,755	\$1,772	\$1,978	18.5%	11.6%
Loan / Deposit	72.8%	72.5%	71.8%	72.2%	74.9%	75.6%	4.3%	0.9%
TCE Ratio	6.66%	6.66%	6.92%	7.15%	7.47%	7.93%	18.9%	6.1%
Net Charge-offs	(\$0.03)	(\$0.01)	\$0.01	\$0.01	\$0.04	\$0.01	-145.5%	-87.5%
NPL's + 90 Days Past	\$0.32	\$0.23	\$0.34	\$1.17	\$0.21	\$1.06	366.5%	414.1%
OREO	\$0.54	\$0.44	\$0.19	\$0.19	\$0.17	\$0.17	-61.6%	0.0%
Total NPA's	\$0.8	\$0.7	\$0.5	\$0.9	\$0.4	\$0.9	29.6%	129.3%
NPA / (Loans + OREO)	0.07%	0.05%	0.04%	0.07%	0.03%	0.06%	4.8%	94.1%
Provision / Avg Loans	0.02%	0.04%	-0.02%	0.02%	0.03%	0.01%	-63.8%	-54.9%
Reserve / NPL + 90	4919%	6157%	4830%	1962%	6768%	2681%	-56.5%	-60.4%

Source: Brean Research, S&P Capital IQ

Earnings Model

					2025 Quarterly				2026 Quarterly			
	2024A	2025A	2026E	2027E	1Q25A	2Q25A	3Q25E	4Q25A	1Q26	2Q26E	3Q26E	4Q26E
Income Data: (\$ in Millions)												
Net Interest Income	\$52.0	\$62.0	\$79.0	\$85.1	\$14.4	\$15.3	\$16.0	\$16.3	\$18.4	\$19.5	\$20.3	\$20.8
Loan Loss Provision	\$0.8	\$0.770	\$1.693	\$2.28	\$0.4	(\$0.2)	\$0.2	\$0.4	\$0.2	\$0.50	\$0.50	\$0.50
Non-Interest Income	\$14.1	\$16.63	\$20.8	\$22.2	\$4.0	\$4.1	\$4.3	\$4.3	\$4.8	\$5.4	\$5.4	\$5.2
Gain/Loss on Loan Sales	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0
Gain/Loss on Securities	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0
One-Time Items	(\$0.1)	(\$0.9)	(\$1.6)	\$0.0	\$0.0	(\$0.1)	(\$0.4)	(\$0.5)	(\$1.6)	\$0.0	\$0.0	\$0.0
Non-Interest Expense	\$47.47	\$52.07	\$63.4	\$66.5	\$12.8	\$12.8	\$13.1	\$13.4	\$15.5	\$15.8	\$15.9	\$16.2
Pre-Tax Income	\$17.8	\$24.9	\$33.1	\$38.5	\$5.2	\$6.7	\$6.6	\$6.4	\$5.9	\$8.6	\$9.2	\$9.3
Taxes	\$3.8	\$5.7	\$6.7	\$8.9	\$1.2	\$1.5	\$1.4	\$1.6	\$0.4	\$2.0	\$2.1	\$2.2
Extraordinary Items	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0
Net Income	\$14.0	\$19.2	\$26.4	\$29.7	\$4.0	\$5.2	\$5.2	\$4.8	\$5.5	\$6.6	\$7.1	\$7.2
Preferred Dividend	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0
Net Income Avail. To Common	\$14.0	\$19.2	\$26.4	\$29.7	\$4.0	\$5.2	\$5.2	\$4.8	\$5.5	\$6.6	\$7.1	\$7.2
Avg. Shares O/S	\$7.7	\$7.8	\$9.4	\$9.4	\$7.8	\$7.8	\$7.8	\$7.8	\$9.3	\$9.44	\$9.4	\$9.4
Earnings Per Share (EPS)	\$1.81	\$2.47	\$2.80	\$3.14	\$0.51	\$0.67	\$0.67	\$0.62	\$0.59	\$0.70	\$0.75	\$0.76
Per Share Data:												
Reported Book Value	\$18.90	\$21.78	\$25.24	\$27.72	\$19.522	\$20.232	\$21.011	\$21.780	\$23.496	\$24.04	\$24.64	\$25.24
Tangible Book Value	\$16.93	\$19.84	\$21.66	\$24.18	\$17.56	\$18.28	\$19.06	\$19.84	\$19.88	\$20.44	\$21.04	\$21.66
Dividends	\$0.59	\$0.63	\$0.64	\$0.67	\$0.15	\$0.16	\$0.16	\$0.16	\$0.16	\$0.16	\$0.16	\$0.16
Pre-Tax, Pre-Provision EPS	\$2.43	\$3.42	\$3.86	\$4.32	\$0.723	\$0.842	\$0.922	\$0.928	\$0.825	\$0.96	\$1.03	\$1.04
CORE GAAP EPS	\$1.80	\$2.59	\$2.94	\$3.14	\$0.51	\$0.68	\$0.71	\$0.69	\$0.72	\$0.70	\$0.75	\$0.76
KEY Ratios:												
Net Interest Margin	2.91%	3.22%	3.49%	3.61%	3.12%	3.19%	3.26%	3.32%	3.35%	3.48%	3.53%	3.58%
Return on Avg Assets	0.74%	0.94%	1.10%	1.18%	0.82%	1.02%	1.00%	0.92%	0.95%	1.11%	1.17%	1.16%
Return on Avg Assets core	0.73%	0.99%	1.15%	1.18%	0.82%	1.04%	1.06%	1.03%	1.16%	1.11%	1.17%	1.16%
Return on Avg Equity	10.18%	12.36%	11.71%	11.94%	11.05%	13.68%	13.04%	11.65%	10.34%	11.87%	12.35%	12.14%
Ret. On Avg. Tang. Comm. Eq.	11.44%	13.69%	13.12%	13.80%	12.31%	15.18%	14.40%	12.81%	11.67%	14.00%	14.49%	14.18%
ROATCE core	11.40%	14.34%	13.74%	13.80%	\$0.123	\$0.154	\$0.152	\$0.142	\$0.143	14.00%	14.49%	14.18%
Pre-Tax Pre-Provision ROA	0.99%	1.31%	1.51%	1.63%	1.13%	1.29%	1.40%	1.40%	1.31%	1.52%	1.61%	1.61%
Efficiency Ratio	71.48%	66.01%	63.15%	61.61%	69.02%	65.84%	64.24%	64.32%	66.05%	62.95%	61.40%	61.64%
Overhead Ratio	2.50%	2.56%	2.64%	2.65%	2.57%	2.53%	2.55%	2.58%	2.63%	2.65%	2.63%	2.65%
TCE/TA	6.66%	7.47%	8.37%	8.98%	6.66%	6.92%	7.15%	7.47%	7.93%	8.08%	8.22%	8.37%
Period-End Balances: (\$ in Millions)												
Earning Assets	\$1,836	\$1,940	\$2,312	\$2,406	\$1,921	\$1,919	\$1,944	\$1,940	\$2,244	\$2,263	\$2,288	\$2,312
Total Assets	\$1,958	\$2,058	\$2,464	\$2,564	\$2,039	\$2,046	\$2,067	\$2,058	\$2,392	\$2,412	\$2,438	\$2,464
Gross Loans	\$1,221	\$1,311	\$1,632	\$1,762	\$1,252	\$1,260	\$1,279	\$1,311	\$1,549	\$1,576	\$1,604	\$1,632
Total Deposits	\$1,676	\$1,750	\$2,095	\$2,212	\$1,726	\$1,754	\$1,771	\$1,750	\$2,048	\$2,069	\$2,084	\$2,095
Intangibles	\$15	\$15	\$34	\$33	\$15	\$15	\$15	\$15	\$34	\$34	\$34	\$34
Total Common Equity	\$144	\$168	\$237	\$261	\$150	\$156	\$162	\$168	\$221	\$226	\$232	\$237

Source: Brean Research, S&P Capital IQ

IMPORTANT DISCLOSURES

Valuation and Risks

FCCO

Our valuation methodology takes into consideration the company's Price-to-Earnings and Price-to-Tangible Book Value ratios in comparison to a peer group. Our valuation is sensitive to changes in the macro environment, including but not limited to, interest rates, asset quality, and company-specific operations.

Risks include asset quality deterioration; changes in interest rates; sensitivity to economic conditions; acquisition and integration; regulatory reform; competitive pressures; loan concentration (CRE); estimates of fair value of certain assets/liabilities; the ability to attract/retain key personnel; adverse effects on IT systems; availability of sufficient sources of liquidity, funding, and capital; and CRE market conditions across the company's operating footprint.

Research Analyst Certification

I, Brian Martin, the Primarily Responsible Analyst for this research report, hereby certify that all of the views expressed in this research report accurately reflect my personal views about any and all of the subject securities or issuers. No part of my compensation was, is, or will be, directly or indirectly, related to the specific recommendations or views I expressed in this research report.

Brean Capital LLC ("Brean") Equity Research Disclosure Legend

Brean Capital LLC currently acts as a market maker in the securities of First Community Corporation.

If you would like to unsubscribe, please [click here](#).

Brean Capital LLC expects to receive or intends to seek compensation for investment banking services from First Community Corporation in the next three months.

The research analyst is compensated based on, in part, Brean Capital's profitability, which includes its investment banking revenues.

Definition of Ratings

BUY: Brean Capital LLC expects that the subject company will appreciate in value. Additionally, we expect that the subject company will outperform comparable companies within its sector.

NEUTRAL: Brean Capital LLC believes that the subject company is fairly valued and will perform in line with comparable companies within its sector. Investors may add to current positions on short-term weakness and sell on strength as the valuations or fundamentals become more or less attractive.

SELL: Brean Capital LLC expects that the subject company will likely decline in value and will underperform comparable companies within its sector.

EXTENDED REVIEW: Brean Capital LLC rating and/or price target have been temporarily suspended due to applicable regulations and/or Brean Capital management discretion. Previously published research reports, including ratings, price targets, and estimates, should no longer be relied upon when making investment decisions.

Price Charts



Brean Capital Ratings Distribution as of 2-1-2026

Rating	Count	Percent	IB Serv./Past 12 Mos.*	
			Count	Percent
BUY [B]	128	55.90	28	21.88
NEUTRAL [N]	101	44.10	16	15.84
SELL [S]	0	0.00	0	0.00
EXTENDED REVIEW [EXTRE]	0	0.00	0	0.00

*Percentages of each rating category where Brean Capital has performed Investment Banking services over the past 12 months.

Other Disclosures

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