

# **First Community Corporation (FCCO)**

Neutral

1Q21 Earnings Review; Maintain Neutral Rating

### CONCLUSION

**Updating Estimates; Maintain Neutral Rating -** We are raising our 2021/22E's to \$1.90/\$1.84 (from \$1.87/\$1.72) on lower expected credit costs and a larger projected balance sheet. Our PTPP earnings are expanding marginally from our previous estimates, but most of the change is coming from the lower credit costs. The biggest driver of near-term upside to estimates would likely come from better than expected loan growth - which we are estimating at  $\sim$ 6% in 2021 and 8% in 2022. There is no change to our Neutral rating (or PT) as we wait to see the shakeout in the shares from the upcoming Russell reconstitution. Click here for our first look note.

- **Growth Outlook** EOP HFI grew by 3.9% as commercial paydowns held back q/ q growth, but much of the net-growth occurred late in the quarter which should help avg. balances in 2Q. While growth may not have reached management's expectations this quarter, the team was generally pleased with production levels of ~\$40M and an improving pipeline heading into 2Q. FCCO is still confident in being able to generate mid/high single-digit growth over the long-term given its position in tertiary markets like Greenville, SC, which have benefited from recent migration trends and a more effective reopening. We are modeling for loan growth of ~7% for the rest of '21 and before ticking up to 8% in '22.
- NIM Ex-PPP Set to Move Lower as New Loans Dilute Avg Yield The GAAP NIM fell by 8 bps q/q largely due to lower than expected PPP income (\$0.7M vs our \$1.2M est) and weaker loan yields. The NIM ex-PPP fell by 12 bps as loan yields declined by 14 bps q/q to 4.46%, while 3 bps of relief in the cost of deposits provided a slight offset. We continue to think the NIM ex-PPP will bleed down from here as FCCO adds new loans around 4% and additions to the securities book come on at lower rates, while the bank is getting closer to the floor on deposit costs. We are modeling for the NIM ex-PPP to decline to slightly from here, while the GAAP NIM stays in the low 3.20%'s.
- Mortgage Inefficiencies Addressed- Mortgage banking income fell by 38% q/q on a 2.32% GoS margin as the bank continued to work through operational issues within this segment. It sounds like these issues should be ironed out now, and FCCO is hopeful that the GoS margin will recover to the 3.25% range soon.
- FCCO Would Like to Grow into LLR Following a quarter with just \$0.2M in LLP and essentially zero NCOs, the LLR ex-PPP now sits at 1.31%. The bank would ideally like to grow into the dollar amount that they have already set aside from the reserve, but management did note that it could release some of its COVID-specific reserve if qualitative factors continue to show improvement.

# RISKS TO ACHIEVEMENT OF PT & RECOMMENDATION

Include higher-than-anticipated credit costs, a capital raise, and a longer recession.

# **COMPANY DESCRIPTION**

First Community is a \$1.5B-in-asset bank based in the Columbia, SC. MSA.

YEAR		EARNINGS PER SHARE (US\$)											
ILAK	Mar	Jun	Sep	Dec	FY	FY P/E							
2020A	0.24	0.30	0.29	0.46	1.29	14.8x							
2021E	0.42A	0.53	0.50	0.45	1.90	10.0x							
2022E	0.41	0.45	0.47	0.51	1.84	10.4x							

## PRICE: US\$19.05 TARGET: US\$21.00

Our price target assumes the shares will trade at ~1.2x year-out TBVPS and implies ~12x our

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Changes	Previous	Current
Rating	_	Neutral
Price Tgt	_	US\$21.00
FY21E EPS	US\$1.87	US\$1.90
FY22E EPS	US\$1.72	US\$1.84
Market Cap. (mil)		US\$142.1
Book Value/Share		US\$17.63
Tang. Book/Share		\$15.55
Price/Book		108%
Price/Tang.Book		123%
52-Week High / Low	US\$22.0	0 / US\$12.23
Avg Daily Vol (000)		21
Div Yield		2.52%
Total Assets (\$mil)		1,395
Shares Out (mil)		7.5
Div (ann)		US\$0.48
Avg Daily Vol (raw)		21,395.0
Fiscal Year End		Dec



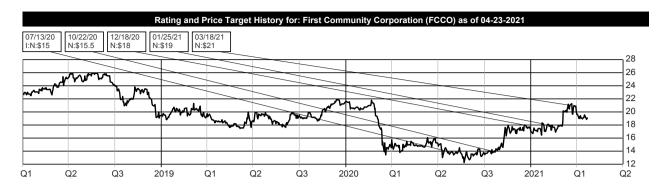
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(\$'s in millions, except per share amounts)	ć 1 44		6 024	ć 0.30	ć 0.30		ć 1 20		ć 0.43	6 053		6 0 45	ć 1 00		ć 0.44	ć 0.45	ć 0.47		pdated: 4/2	26/2021
FCCO	\$ 1.44 2019	%∆	\$ 0.24 1Q20	\$ 0.30 2Q20	\$ 0.29 3Q20	\$ 0.46 4Q20	\$ 1.29 2020	%∆	\$ 0.42 1Q21A	\$ 0.53 2Q21E	\$ 0.50 3Q21E	\$ 0.45 4Q21E	\$ 1.90 2021E	%∆	\$ 0.41 1Q22E	\$ 0.45 2Q22E	\$ 0.47 3Q22E	\$ 0.51 4Q22E	\$ 1.84 2022E	%∆
Income Statement																				
Net Interest Income	36.85	3%	9.42	9.74	10.18	10.69	40.02	9%	10.57	10.99	10.97	10.73	43.26	8%	10.32	10.42	10.75	10.81	42.30	-2%
FTE adjustment	0.36	-22%	0.08	0.10	0.11	0.10	0.39	8%	0.11	0.11	0.11	0.11	0.43	10%	0.11	0.11	0.11	0.11	0.42	-1%
Net Interest Income (FTE)	37.21	3%	9.50	9.85	10.28	10.79	40.41	9%	10.68	11.10	11.08	10.84	43.69	8%	10.42	10.53	10.85	10.92	42.72	-2%
Loan Loss Provision	0.14	-60%	1.08 8.42	1.25	1.06	0.28	3.66	2535%	0.18	0.27	0.53	0.54	1.51	-59%	0.31	0.36	0.47	0.13	1.28	-15%
Net Income After LLP	37.07	3%	8.42	8.60	9.22	10.51	36.75	-1%	10.50	10.83	10.55	10.30	42.18	15%	10.11	10.17	10.38	10.79	41.45	-2%
Operating Revenue	49.09	4%	12.42	13.23	13.58	14.39	53.63	9%	13.89	14.74	14.71	14.32	57.67	8%	13.88	14.33	14.69	14.58	57.47	0%
Deposit Service Charges	1.65	-7%	0.40	0.21	0.24	0.27	1.12	-32%	0.25	0.29	0.32	0.31	1.17	5%	0.26	0.34	0.36	0.35	1.30	11%
Mortgage Banking Income Wealth Management	4.56 2.02	17% 20%	0.98 0.63	1.57 0.67	1.40 0.67	1.60 0.74	5.56 2.72	22% 35%	0.99 0.88	1.50 0.83	1.38 0.88	1.18 0.92	5.05 3.51	-9% 29%	1.10 1.01	1.45 0.93	1.40 0.97	1.15 1.02	5.10 3.93	1% 12%
Other income	3.66	20%	0.63	0.67	0.67	0.74	3.81	35% 4%	1.11	1.02	1.05	1.07	4.25	11%	1.01	1.08	1.11	1.02	3.93 4.42	4%
Core Fee Income	11.89	8%	2.92	3.4	3.3	3.6	13.21	11%	3.2	3.6	3.6	3.5	13.98	6%	3.5	3.8	3.8	3.7	14.75	6%
Securities gains	0.14	-140%	0.00	0.00	0.10	0.00	0.10	-27%	0.00	0.00	0.00	0.00	0.00	-100%	0.00	0.00	0.00	0.00	0.00	NA
Non-recurring income	-0.29	-1288%	0.01	0.00	0.45	0.00	0.46	-261%	0.08	0.00	0.00	0.00	0.08	-83%	0.00	0.00	0.00	0.00	0.00	-100%
Total Fee Income	11.74	10%	2.93	3.39	3.85	3.60	13.77	17%	3.30	3.64	3.63	3.49	14.06	2%	3.46	3.80	3.83	3.66	14.75	5%
Salaries and employee benefits	21.26	9%	5.65	5.84	6.09	6.45	24.03	13%	5.96	5.93	6.01	6.05	23.96	0%	6.20	6.14	6.23	6.30	24.88	4%
Occupancy and Equipment	4.19	8%	0.96	0.98	1.05	0.95	3.95	-6%	1.01	1.06	1.07	1.07	4.19	6%	1.09	1.11	1.13	1.14	4.47	7%
Marketing FDIC	1.12 0.29	21% -23%	0.35	0.25	0.34	0.10 0.14	1.04 0.40	-6% 41%	0.40 0.17	0.18 0.17	0.26 0.17	0.36 0.17	1.19 0.68	15% 68%	0.27 0.17	0.30 0.17	0.28 0.17	0.16 0.17	1.01 0.68	-16% 1%
CDI Amortization	0.52	-7%	0.11	0.10	0.10	0.07	0.36	-31%	0.06	0.06	0.06	0.06	0.23	-36%	0.06	0.06	0.06	0.06	0.25	7%
Other Non-Interest Expense	7.39	9%	1.89	1.84	1.92	1.90	7.55	2%	1.92	1.96	2.00	2.06	7.93	5%	2.12	2.14	2.15	2.18	8.59	8%
Non credit expense OREO costs	34.77 0.08	9% -17%	9.00 0.04	9.09 0.04	9.64 0.08	9.60 0.05	37.33 0.20	<b>7%</b> 148%	9.51 0.03	9.35 0.03	9.56 0.03	9.77 0.03	38.19 0.12	<b>2%</b> -42%	9.91 0.03	9.93 0.03	10.03 0.03	10.01 0.03	39.89 0.12	<b>4%</b> 0%
Core Non-interest Expense	34.85	-17%	9.04	9.13	9.71	9.65	37.53	148% 8%	9.54	9.38	9.59	9.80	38.31	-42% <b>2%</b>	9.94	9.96	10.06	10.04	40.00	4%
Non-recurring expense	-0.23	NA	0.00	0.00	0.00	0.00	0.00	-100%	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00	0.00	0.00	NA
Total Non-interest Expense	34.62	8%	9.04	9.13	9.71	9.65	37.53	8%	9.54	9.38	9.59	9.80	38.31	2%	9.94	9.96	10.06	10.04	40.00	4%
Efficiency Ratio	71.0%		72.8%	69.0%	71.5%	67.0%	70.0%		68.7%	63.6%	65.2%	68.4%	66.4%		71.6%	69.5%	68.5%	68.9%	69.6%	
Net non-recurring items	0.1	-125%	0.0	0.0	0.6	0.0	0.6	588%	0.1	0.0	0.0	0.0	0.1	-86%	0.0	0.0	0.0	0.0	0.0	-100%
Pre-tax, pre-provision income Pre-tax, pre-credit costs income	14.25 14.33	-5% -5%	3.38 3.41	4.10 4.14	3.87 3.95	4.74 4.79	16.09 16.29	13% 14%	4.35 4.38	5.36 5.39	5.12 5.15	4.53 4.56	19.36 19.48	20% 20%	3.94 3.97	4.37	4.62 4.65	4.54 4.57	17.47 17.59	-10% -10%
Operating Income Pretax Income	14.11 13.83	-4% -1%	2.30 2.23	2.85 2.75	2.81 3.25	4.47 4.36	12.43 12.60	-12% -9%	4.18 4.15	5.09 4.99	4.59 4.48	3.99 3.89	17.85 17.50	44% 39%	3.63 3.52	4.01 3.90	4.15 4.04	4.41 4.30	16.19 15.77	-9% -10%
Total Tax Expense Effective Tax Rate	2.86 20.7%	6% 7%	0.44 19.6%	0.53 19.4%	0.60 18.4%	0.93 21.3%	2.50 19.8%	-13% -4%	0.89 21.5%	1.06 21.2%	0.95 21.2%	0.82 21.2%	3.72 21.3%	<b>49%</b> 7%	0.75 21.2%	0.83 21.2%	0.86 21.2%	0.91 21.2%	3.34 21.2%	- <b>10%</b> 0%
Net Income before Extraordinary	10.97	-2%	1.79	2.22	2.65	3.44	10.10	-8%	3.26	3.93	3.53	3.06	13.78	36%	2.77	3.07	3.19	3.39	12.43	-10%
Net Income	10.97	-2%	1.79	2.22	2.65	3.44	10.10	-8%	3.26	3.93	3.53	3.06	13.78	36%	2.77	3.07	3.19	3.39	12.43	-10%
Preferred Dividends (& accretion)  Net Income to Common	0.0 10.97	NA -2%	0.00 1.79	0.0 2.22	0.0 <b>2.65</b>	0.0 3,44	0.0 10.10	NA -8%	0.0 <b>3.26</b>	3.93	0.0 3.53	0.0 3.06	0.0 13.78	NA 36%	2.77	3.07	0.0 3.19	0.0 3.39	0.0 12.43	-10%
			2.73								3.53			3070						-9%
Core Net Income	10.91	-5%	1.79	2.22	2.20	3.44	9.65	-12%	3.19	3.93	3.33	3.06	13.72	42%	2.77	3.07	3.19	3.39	12.43	-376
<u> </u>	10.91	-5%	1.79	2.22	2.20	3.44	9.65	-12%	3.19	3.93	3.33	3.06	13.72	42%	2.77	3.07	3.19	3.39	12.43	-376
Per Share Information Avg Diluted Shares (mil)	7.6	-5% -2%	7.5	7.5	7.5	7.5	7.5	-12%	<b>3.19</b> 7.5	7.4	7.1	6.9	7.2	<b>42%</b> -4%	6.8	6.8	6.7	6.7	6.7	-6%
Per Share Information  Any Diluted Shares (mil)  EOP Shares	7.6 7.4		7.5 7.5	7.5 7.5	7.5 7.5	7.5 7.5	7.5 7.5		7.5 7.5	7.4 7.4	7.1 7.1	6.9 6.9	7.2 6.9		6.8 6.8	6.8 6.8	6.7 6.7	6.7 6.7	6.7 6.7	
Per Share Information  Any Diluted Shares (mil)  EOP Shares  Est. (buyback) / issuance	7.6	-2%	7.5	7.5	7.5	7.5	7.5	-1%	7.5	7.4	7.1	6.9	7.2	-4%	6.8	6.8	6.7	6.7	6.7	-6%
Per Share Information  Any Diluted Shares (mil)  EOP Shares	7.6 7.4 -0.2	-2%	7.5 7.5 0.0	7.5 7.5 0.0	7.5 7.5 0.0	7.5 7.5 0.0	7.5 7.5 0.1	-1%	7.5 7.5 0.0	7.4 7.4 -0.2	7.1 7.1 -0.3	6.9 6.9 -0.2	7.2 6.9 -0.7	-4%	6.8 6.8 -0.1	6.8 6.8 -0.1	6.7 6.7 -0.1	6.7 6.7 -0.1	6.7 6.7 -0.2	-6%
Per Share Information Avg Diluted Shares (mil) EOP Shares Ett. (buyback) / issuance Ett. pircl:/share Total 5's of Capital	7.6 7.4 -0.2 0.0 \$0.00	-2% -3%	7.5 7.5 0.0 0.0 \$0.00	7.5 7.5 0.0 0.0 \$0.00	7.5 7.5 0.0 0.0 \$0.00	7.5 7.5 0.0 14.5 \$0.00	7.5 7.5 0.1 3.6 \$0.00	-1% 1%	7.5 7.5 0.0 0.0 \$0.00	7.4 7.4 -0.2 18.8 -\$2.81	7.1 7.1 -0.3 17.5 -\$5.25	6.9 -0.2 18.5 -\$3.70	7.2 6.9 -0.7 13.7 -\$11.76	-4% -8%	6.8 6.8 -0.1 20.5 -\$1.03	6.8 -0.1 21.0 -\$1.05	6.7 6.7 -0.1 22.0 -\$1.10	6.7 6.7 -0.1 22.5 -\$1.13	6.7 6.7 -0.2 21.5 -\$4.30	-6%
Per Share Information Avg Diluted Shares (mil) EOP Shares Est. (buybock) / issuance Est. pr/cc/share Total 5's of Capital  Reported EPS	7.6 7.4 -0.2 0.0 \$0.00	-2% -3%	7.5 7.5 0.0 0.0 \$0.00	7.5 7.5 0.0 0.0 \$0.00	7.5 7.5 0.0 0.0 \$0.00	7.5 7.5 0.0 14.5 \$0.00 \$ 0.46	7.5 7.5 0.1 3.6 \$0.00 \$ 1.35	-1% 1% -7%	7.5 7.5 0.0 0.0 \$0.00	7.4 7.4 -0.2 18.8 -\$2.81 \$ 0.53	7.1 7.1 -0.3 17.5 -\$5.25	6.9 -0.2 18.5 -\$3.70 \$ 0.45	7.2 6.9 -0.7 13.7 -\$11.76	-4% -8% 42%	6.8 6.8 -0.1 20.5 -\$1.03	6.8 6.8 -0.1 21.0 -\$1.05	6.7 6.7 -0.1 22.0 -\$1.10 \$ 0.47	6.7 6.7 -0.1 22.5 -\$1.13 \$ 0.51	6.7 6.7 -0.2 21.5 -\$4.30 \$ 1.84	-6% -3%
Per Share Information Any Diluted Shares (mil) EOP Shares Est. (Duyback) / issuance Est. pirkc/share Total 5's of Capital  Reported EPS Core EPS	7.6 7.4 -0.2 0.0 \$0.00	-2% -3%	7.5 7.5 0.0 0.0 \$0.00	7.5 7.5 0.0 0.0 \$0.00	7.5 7.5 0.0 0.0 \$0.00	7.5 7.5 0.0 14.5 \$0.00	7.5 7.5 0.1 3.6 \$0.00	-1% 1%	7.5 7.5 0.0 0.0 \$0.00	7.4 7.4 -0.2 18.8 -\$2.81	7.1 7.1 -0.3 17.5 -\$5.25	6.9 -0.2 18.5 -\$3.70	7.2 6.9 -0.7 13.7 -\$11.76	-4% -8%	6.8 6.8 -0.1 20.5 -\$1.03	6.8 -0.1 21.0 -\$1.05	6.7 6.7 -0.1 22.0 -\$1.10	6.7 6.7 -0.1 22.5 -\$1.13	6.7 6.7 -0.2 21.5 -\$4.30	-6%
Per Share Information Avg Diluted Shares (mil) EOP Shares Est. (buybock) / issuance Est. pr/cc/share Total 5's of Capital  Reported EPS	7.6 7.4 -0.2 0.0 \$0.00 \$ 1.45 \$ 1.44	-2% -3%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.24	7.5 7.5 0.0 0.0 \$0.00 \$ 0.30 \$ 0.30	7.5 7.5 0.0 0.0 \$0.00 \$ 0.35	7.5 7.5 0.0 14.5 \$0.00 \$ 0.46	7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29	-1% 1% -7%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.43	7.4 7.4 -0.2 18.8 -\$2.81 \$ 0.53	7.1 7.1 -0.3 17.5 -\$5.25 \$ 0.50	6.9 6.9 -0.2 18.5 -\$3.70 \$ 0.45	7.2 6.9 -0.7 13.7 -\$11.76 \$ 1.91 \$ 1.90	-4% -8% 42%	6.8 6.8 -0.1 20.5 -\$1.03 \$ 0.41	6.8 6.8 -0.1 21.0 -\$1.05 \$ 0.45	6.7 6.7 -0.1 22.0 -\$1.10 \$ 0.47	6.7 6.7 -0.1 22.5 -\$1.13 \$ 0.51 \$ 0.51	6.7 6.7 -0.2 21.5 -\$4.30 \$ 1.84 \$ 1.84	-6% -3%
Per Share Information Avg Diluted Shares (mil) EOP Shares Ett. (buyback) / issuance Ett. pircl/share Total 5's of Capital  Reported EPS EOG EPS EFS growth rate (%)	7.6 7.4 -0.2 0.0 \$0.00 \$ 1.45 \$ 1.44 -3.3%	-2% -3% -1% -3%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.24 \$ 0.24	7.5 7.5 0.0 0.0 \$0.00 \$ 0.30 \$ 0.30	7.5 7.5 0.0 0.0 \$0.00 \$ 0.35 \$ 0.29	7.5 7.5 0.0 14.5 \$0.00 \$ 0.46 \$ 0.46	7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3%	-1% 1% -7% -10%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42	7.4 7.4 -0.2 18.8 -\$2.81 \$ 0.53 \$ 0.53	7.1 7.1 -0.3 17.5 -\$5.25 \$ 0.50 \$ 0.50	6.9 6.9 -0.2 18.5 -\$3.70 \$ 0.45 \$ 0.45	7.2 6.9 -0.7 13.7 -\$11.76 \$ 1.91 \$ 1.90 47.6%	-4% -8% 42% 48%	6.8 6.8 -0.1 20.5 -\$1.03 \$ 0.41 \$ 0.41	6.8 6.8 -0.1 21.0 -\$1.05 \$ 0.45 \$ 0.45	6.7 6.7 -0.1 22.0 -\$1.10 \$ 0.47 \$ 0.47	6.7 6.7 -0.1 22.5 -\$1.13 \$ 0.51 \$ 0.51	6.7 6.7 -0.2 21.5 -\$4.30 \$ 1.84 \$ 1.84	-6% -3% -4% -3%
Per Share Information Avg Diluted Shares (mil) EOP Shares Ett. (buyback) / issuance Ett. pircl/share Total 5's of Capital  Reported EPS EPS growth rate (%) P/E Ratio LTM	7.6 7.4 -0.2 0.0 \$0.00 \$ 1.45 \$ 1.44 -3.3% 0.0x	-2% -3% -1% -3% NA 10%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.24 5 0.24 -144% 0.0x \$ 16.70 \$ 14.55	7.5 7.5 0.0 0.0 \$0.00 \$ 0.30 \$ 0.30 96% 0.0x	7.5 7.5 0.0 0.0 \$0.00 \$ 0.35 \$ 0.29 -4% 0.0x	7.5 7.5 0.0 14.5 \$0.00 \$ 0.46 \$ 0.46 222% 0.0x	7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x	-1% 1% -7% -10%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x \$17.63 \$15.55	7.4 7.4 -0.2 18.8 -\$2.81 \$ 0.53 \$ 0.53 102% 0.0x	7.1 7.1 -0.3 17.5 -\$5.25 \$ 0.50 \$ 0.50 -25% 0.0x	6.9 6.9 -0.2 18.5 -\$3.70 \$ 0.45 \$ 0.45 -43% 0.0x	7.2 6.9 -0.7 13.7 -\$11.76 \$ 1.91 \$ 1.90 47.6% 0.0x	-4% -8% 42% 48% NA 3%	6.8 6.8 -0.1 20.5 -\$1.03 \$ 0.41 \$ 0.41 -35% 0.0x	6.8 6.8 -0.1 21.0 -\$1.05 \$ 0.45 \$ 0.45 46% 0.0x	6.7 6.7 -0.1 22.0 -\$1.10 \$ 0.47 \$ 0.47 18% 0.0x	6.7 6.7 -0.1 22.5 -\$1.13 \$ 0.51 \$ 0.51 29% 0.0x	6.7 6.7 -0.2 21.5 -\$4.30 \$ 1.84 \$ 1.84 -3.2% 0.0x	-6% -3% -4% -3% NA 7%
Per Share Information Ang Diluted Shares (mil) EOP Shares Est. (buybock) / issuance Est. pircl/share Total 'S' of Capital  Reported EPS Core EPS EPS growth rate (%) P/E Ratio LTM Book Value per share	7.6 7.4 -0.2 0.0 \$0.00 \$ 1.45 \$ 1.44 -3.3% 0.0x	-2% -3% -1% -3% NA	7.5 7.5 0.0 0.0 \$0.00 \$ 0.24 \$ 0.24 -144% 0.0x	7.5 7.5 0.0 0.0 \$0.00 \$ 0.30 \$ 0.30 96% 0.0x	7.5 7.5 0.0 \$0.00 \$0.00 \$ 0.35 \$ 0.29 -4% 0.0x \$ 17.78	7.5 7.5 0.0 14.5 \$0.00 \$ 0.46 \$ 0.46 222% 0.0x \$ 18.18	7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18	-1% 1% -7% -10% NA	7.5 7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x	7.4 7.4 -0.2 18.8 -\$2.81 \$ 0.53 \$ 0.53 102% 0.0x	7.1 7.1 -0.3 17.5 -\$5.25 \$ 0.50 \$ 0.50 -25% 0.0x \$ 18.42	6.9 6.9 -0.2 18.5 -\$3.70 \$ 0.45 \$ 0.45 -43% 0.0x \$ 18.75	7.2 6.9 -0.7 13.7 -\$11.76 \$ 1.91 \$ 1.90 47.6% 0.0x \$ 18.75	-4% -8% 42% 48%	6.8 6.8 -0.1 20.5 -\$1.03 \$ 0.41 \$ 0.41 -35% 0.0x \$ 19.02	6.8 6.8 -0.1 21.0 -\$1.05 \$ 0.45 \$ 0.45 46% 0.0x \$ 19.34	6.7 6.7 -0.1 22.0 -\$1.10 \$ 0.47 \$ 0.47 18% 0.0x \$ 19.67	6.7 6.7 -0.1 22.5 -\$1.13 \$ 0.51 \$ 0.51 29% 0.0x \$ 20.04	6.7 6.7 -0.2 21.5 -\$4.30 \$ 1.84 \$ 1.84 -3.2% 0.0x \$ 20.04	-6% -3% -4% -3%
Per Share Information Ang Diluted Shares (mil) EOP Shares Est. (buybock) / issuance Est. price/share Total \$\$ s of Capital  Reported EPS Core EPS EPS growth rate (%) P/P Ratio LTM Book Value per share Tangible Book Value per share	7.6 7.4 -0.2 0.0 \$0.00 \$ 1.45 \$ 1.44 -3.3% 0.0x \$ 16.16 \$ 13.99 11.5% \$ 0.45	-2% -3% -1% -3% NA 10% NA	7.5 7.5 0.0 0.0 \$0.00 \$0.00 \$ 0.24 \$ 0.24 -144% 0.0x \$ 16.70 \$ 14.55 16% \$ 0.12	7.5 7.5 0.0 0.0 \$0.00 \$ 0.30 \$ 0.30 96% 0.0x \$ 17.47 \$ 15.35 22% \$ 0.12	7.5 7.5 0.0 0.0 \$0.00 \$ 0.35 \$ 0.29 -4% 0.0x \$ 17.78 \$ 15.67 8% \$ 0.12	7.5 7.5 0.0 14.5 \$0.00 \$ 0.46 \$ 0.46 222% 0.0x \$ 18.18 \$ 16.08	7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% \$ 0.48	-1% 1% -7% -10% NA 13% NA 7%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x \$ 17.63 \$ 15.55 -13% \$ 0.12	7.4 7.4 -0.2 18.8 -\$2.81 \$ 0.53 \$ 0.53 102% 0.0x \$18.02 \$ 15.90 9% \$ 0.12	7.1 7.1 -0.3 17.5 -\$5.25 \$ 0.50 -25% 0.0x \$ 18.42 \$ 16.21 8%	6.9 -0.2 18.5 -\$3.70 \$ 0.45 \$ 0.45 -43% 0.0x \$ 18.75 \$ 16.47 6% \$ 0.12	7.2 6.9 -0.7 13.7 -511.76 \$ 1.91 \$ 1.90 47.6% 0.0x \$ 18.75 \$ 16.47 2.4%	-4% -8% 42% 48% NA 3% 2% NA	6.8 6.8 -0.1 20.5 -\$1.03 \$ 0.41 -35% 0.0x \$ 19.02 \$ 16.73 6% \$ 0.12	6.8 6.8 -0.1 21.0 -\$1.05 \$ 0.45 \$ 0.45 46% 0.0x \$19.34 \$17.03 7% \$ 0.12	6.7 6.7 -0.1 22.0 -\$1.10 \$ 0.47 \$ 0.47 18% 0.0x \$ 19.67 \$ 17.35 7%	6.7 6.7 -0.1 22.5 -\$1.13 \$ 0.51 29% 0.0x \$ 20.04 \$ 17.70 8% \$ 0.12	6.7 6.7 -0.2 -2.5 -54.30 \$ 1.84 -3.2% -0.0x \$ 20.04 \$ 17.70 -7.5%	-6% -3% -4% -3% NA 7% NA
Per Share Information Any Diluted Shares (mil) EOP Shares Est. (huyback) / issuance Est. pirke/share Total S's of Capital  Reported EPS Core EPS EPS growth rate (%) P/E Ratio LTM Book Value per share Tangible Book Value per share TBV Growth (%)	7.6 7.4 -0.2 0.0 \$0.00 \$ 1.45 \$ 1.44 -3.3% 0.0x \$ 16.16 \$ 13.99	-2% -3% -1% -3% NA 10% NA	7.5 7.5 0.0 0.0 \$0.00 \$ 0.24 \$ 0.24 -144% 0.0x \$ 16.70 \$ 14.55	7.5 7.5 0.0 0.0 \$0.00 \$ 0.30 \$ 0.30 96% 0.0x \$ 17.47 \$ 15.35	7.5 7.5 0.0 0.0 \$0.00 \$0.00 \$ 0.35 \$ 0.29 -4% 0.0x \$17.78 \$\$15.67	7.5 7.5 0.0 14.5 \$0.00 \$ 0.46 \$ 0.46 222% 0.0x \$ 18.18 \$ 16.08	7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 129 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9%	-1% 1% -7% -10% NA 13% NA	7.5 7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x \$17.63 \$15.55	7.4 7.4 -0.2 18.8 -\$2.81 \$ 0.53 \$ 0.53 102% 0.0x \$\$18.02 \$\$15.90	7.1 7.1 -0.3 17.5 -\$5.25 \$ 0.50 \$ 0.50 -25% 0.0x \$ 18.42 \$ 16.21	6.9 6.9 -0.2 18.5 -\$3.70 \$ 0.45 \$ 0.45 -43% 0.0x \$ 18.75 \$ 16.47	7.2 6.9 -0.7 13.7 -\$11.76 \$ 1.91 \$ 1.90 47.6% 0.0x \$ 18.75 \$ 16.47 2.4%	-4% -8% 42% 48% NA 3% NA	6.8 6.8 -0.1 20.5 -\$1.03 \$ 0.41 -35% 0.0x \$ 19.02 \$ 16.73	6.8 6.8 -0.1 21.0 -\$1.05 \$ 0.45 \$ 0.45 46% 0.0x \$19.34 \$17.03	6.7 6.7 -0.1 22.0 -\$1.10 \$ 0.47 18% 0.0x \$ 19.67 \$ 17.35	6.7 6.7 -0.1 22.5 -\$1.13 \$ 0.51 \$ 0.51 29% 0.0x \$ 20.04 \$ 17.70	6.7 6.7 -0.2 21.5 -\$4.30 \$ 1.84 \$ 1.84 -3.2% 0.0x \$ 20.04 \$ 17.70 7.5%	-6% -3% -4% -3% NA 7% NA
Per Share Information Ang Diluted Shares (mil) EOP Shares Est. (buybock) / issuance Est. pirice/share Total 5's of Capital  Reported EPS Core EPS EPS growth rate (%) PPC Ratio LTM  Book Value per share Tangible Book Value per share TEV Growth (%) Dividend Payout Ratio (%) Performance Ratios	7.6 7.4 -0.2 0.0 \$0.00 \$ 1.45 \$ 1.44 -3.3% 0.0x \$ 16.16 \$ 13.99 11.5% \$ 0.45 31%	-2% -3%  -1% -3%  NA 10% NA 13% NA	7.5 7.5 0.0 0.0 \$0.00 \$ 0.24 \$ 0.24 -144% 0.0x \$ 16.70 \$ 14.55 16% \$ 0.12 50%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.30 \$ 0.30 \$ 0.30 \$ 17.47 \$ 15.35 22% \$ 0.12 40%	7.5 7.5 0.0 0.0 \$0.00 \$0.00 \$ 0.35 \$ 0.29 -4% 0.0x \$ 17.78 \$ 15.67 8% \$ 0.12 41%	7.5 7.5 0.0 14.5 \$0.00 \$ 0.46 222% 0.0x \$ 18.18 \$ 16.08 10% \$ 0.12 26%	7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% \$ 0.48 37%	-1% 1% -7% -10% NA 13% NA 13% 19%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x \$ 17.63 \$ 15.55 -13% \$ 0.12 28%	7.4 7.4 -0.2 18.8 -\$2.81 \$ 0.53 \$ 0.53 102% 0.0x \$ 18.02 \$ 15.90 9% \$ 0.12 23%	7.1 7.1 -0.3 17.5 -\$5.25 \$ 0.50 -25% 0.0x \$ 18.42 \$ 16.21 8% \$ 0.12 24%	6.9 6.9 -0.2 18.5 -\$3.70 \$ 0.45 \$ 0.45 -43% 0.0x \$ 18.75 \$ 16.47 6% \$ 0.12 27%	7.2 6.9 -0.7 13.7 -\$11.76 \$ 1.91 \$ 1.90 47.6% 0.0x \$ 18.75 \$ 16.47 2.4% \$ 0.48 25%	-4% -8% 42% 48% NA 3% 2% NA 0% -32%	6.8 6.8 -0.1 20.5 -\$1.03 \$ 0.41 5 0.41 -35% 0.0x \$19.02 \$16.73 6% \$ 0.12 30%	6.8 6.8 -0.1 21.0 -\$1.05 \$ 0.45 \$ 0.45 46% 0.0x \$ 19.34 \$ 17.03 7% \$ 0.12 26%	6.7 6.7 -0.1 22.0 -\$1.10 \$ 0.47 \$ 0.47 18% 0.0x \$ 19.67 \$ 17.35 7% \$ 0.12 25%	6.7 6.7 -0.1 22.5 -\$1.13 \$ 0.51 \$ 0.51 29% 0.0x \$ 20.04 \$ 17.70 8% \$ 0.12 24%	6.7 6.7 -0.2 21.5 -\$4.30 \$ 1.84 -3.2% -0.0x \$ 20.04 \$ 17.70 -7.5% \$ 0.48 26%	-6% -3%  -4% -3%  NA 7% NA 0% 3%
Per Share Information Ang Diluted Shares (mil) EOP Shares Est. (buybock) / issuance Est. price/share Total \$\forall s\ \text{orgate} org	7.6 7.4 -0.2 0.0 \$0.00 \$ 1.45 \$ 1.44 -3.3% 0.0% \$ 16.16 \$ 13.99 11.5% \$ 0.45 31%	-2% -3%  -1% -3%  NA 10%  11% NA 16%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.24 \$ 0.24 -144% 0.0x \$ 16.70 \$ 14.55 16% \$ 0.12 50%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.30 \$ 0.30 96% 0.0x \$ 17.47 \$ 15.35 22% \$ 0.12 40%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.35 \$ 0.29 -4% 0.0x \$ 17.78 \$ 15.67 8% \$ 0.12 41%	7.5 7.5 0.0 14.5 \$0.00 \$ 0.46 \$ 0.46 222% 0.0x \$ 18.18 \$ 16.08 10% \$ 0.12 26%	7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 129 -10.3% 0.0% \$ 18.18 \$ 16.08 14.9% \$ 0.48 37%	-1% 1% -7% -10% NA 13% NA 7% 19%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x \$ 17.63 \$ 15.55 -13% \$ 0.12 28%	7.4 7.4 -0.2 18.8 -\$2.81 \$ 0.53 \$ 0.53 102% 0.0x \$ 18.02 \$ 15.90 9% \$ 0.12 23%	7.1 7.1 -0.3 17.5 -\$5.25 \$ 0.50 \$ 0.50 -25% 0.0x \$ 18.42 \$ 16.21 8% \$ 0.12 24%	6.9 6.9 -0.2 18.5 -\$3.70 \$ 0.45 \$ 0.45 -43% 0.0x \$ 18.75 \$ 16.47 6% \$ 0.12 27%	7.2 6.9 -0.7 13.7 -511.76 \$ 1.91 \$ 1.90 47.6% 0.0x \$ 18.75 \$ 16.47 2.4% \$ 0.48 25%	-4% -8% 42% 48% NA 3% 2% NA 0% -32%	6.8 6.8 -0.1 20.5 -\$1.03 \$ 0.41 -35% 0.0x \$ 19.02 \$ 16.73 6% \$ 0.12 30%	6.8 6.8 -0.1 21.0 -\$1.05 \$ 0.45 \$ 0.45 46% 0.0x \$ 19.34 \$ 17.03 7% \$ 0.12 26%	6.7 6.7 -0.1 22.0 -\$1.10 \$ 0.47 \$ 0.47 18% 0.0x \$ 19.67 \$ 17.35 7% \$ 0.12 25%	6.7 6.7 -0.1 22.5 -\$1.13 \$ 0.51 29% 0.0x \$ 20.04 \$ 17.70 8% \$ 0.12 24%	6.7 6.7 -0.2 21.5 -\$4.30 \$ 1.84 3.2% 0.0x \$ 20.04 \$ 17.70 7.5% \$ 0.48 26%	-6% -3%  -4% -3%  NA 7% NA 0% 3%
Per Share Information Ang Diluted Shares (mil) EOP Shares Est. (Duybock) / issuance Est. pirce/share Total 5's of Capital  Reported EPS Core EPS EPS growth rate (%) P/E Ratio LTM Book Value per share Tangible Book Value per share Return on Average Assets Return on Average Common Equity	7.6 7.4 -0.2 0.0 \$0.00 \$ 1.45 \$ 1.44 -3.3% 0.0x \$ 16.16 \$ 13.99 11.5% \$ 0.45 31%	-2% -3%  -1% -3%  NA 10% NA 13% NA	7.5 7.5 0.0 0.0 \$0.00 \$ 0.24 \$ 0.24 -144% 0.0x \$ 16.70 \$ 14.55 16% \$ 0.12 50%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.30 \$ 0.30 \$ 0.30 \$ 17.47 \$ 15.35 22% \$ 0.12 40%	7.5 7.5 0.0 0.0 \$0.00 \$0.00 \$ 0.35 \$ 0.29 -4% 0.0x \$ 17.78 \$ 15.67 8% \$ 0.12 41%	7.5 7.5 0.0 14.5 \$0.00 \$ 0.46 222% 0.0x \$ 18.18 \$ 16.08 10% \$ 0.12 26%	7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% \$ 0.48 37%	-1% 1% -7% -10% NA 13% NA 13% 19%	7.5 7.5 0.0 0.0 \$0.00 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x \$17.63 \$ 15.55 -13% \$ 0.12 28%	7.4 7.4 -0.2 18.8 -\$2.81 \$ 0.53 \$ 0.53 102% 0.0x \$ 18.02 \$ 15.90 9% \$ 0.12 23%	7.1 7.1 -0.3 17.5 -\$5.25 \$ 0.50 -25% 0.0x \$ 18.42 \$ 16.21 8% \$ 0.12 24%	6.9 6.9 -0.2 18.5 -\$3.70 \$ 0.45 \$ 0.45 -43% 0.0x \$ 18.75 \$ 16.47 6% \$ 0.12 27%	7.2 6.9 -0.7 13.7 -\$11.76 \$ 1.91 \$ 1.90 47.6% 0.0x \$ 18.75 \$ 16.47 2.4% \$ 0.48 25%	-4% -8% 42% 48% NA 3% 2% NA 0% -32%	6.8 6.8 -0.1 20.5 -\$1.03 \$ 0.41 5 0.41 -35% 0.0x \$19.02 \$16.73 6% \$ 0.12 30%	6.8 6.8 -0.1 21.0 -\$1.05 \$ 0.45 46% 0.0x \$ 19.34 \$ 17.03 7% \$ 0.12 26%	6.7 6.7 -0.1 22.0 -\$1.10 \$ 0.47 \$ 0.47 18% 0.0x \$ 19.67 \$ 17.35 7% \$ 0.12 25% 0.86% 9.35%	6.7 6.7 -0.1 22.5 -\$1.13 \$ 0.51 \$ 0.51 29% 0.0x \$ 20.04 \$ 17.70 8% \$ 0.12 24%	6.7 6.7 -0.2 21.5 -\$4.30 \$ 1.84 -3.2% -0.0x \$ 20.04 \$ 17.70 -7.5% \$ 0.48 26%	-6% -3%  -4% -3%  NA 7% NA 0% 3% -9% -10%
Per Share Information Ang Diluted Shares (mil) EOP Shares Est. (Duybock) / issuance EPS growth rate (%) PPF Ratio LTM Book Value per share Tangible Book Value per share Tally Growth (%) Dividend Payout Ratio (%) Performance Ratios Return on Average Assets Return on Average Common Equity Return on Arange Common Equity Return on Tangible Common Equity	7.6 7.4 -0.2 0.0 \$0.00 \$ 1.45 -3.3% 0.0x \$ 16.13 \$ 13.99 11.5% \$ 0.45 31%	-2% -3%  -1% -3%  NA 10% NA 13% -8% -13%	7.5 7.5 7.5 0.0 0.0 \$0.00 \$0.024 \$0.24 -144% 0.0x \$16.70 \$14.55 16% \$0.12 50%	7.5 7.5 0.0 0.0 \$0.00 \$0.30 \$ 0.30 96% 0.0x \$ 17.47 \$ 15.35 22% \$ 0.12 40%  0.70% 7.03% 7.76%	7.5 7.5 0.0 0.0 \$0.00 \$0.00 \$ 0.35 \$ 0.29 -4% 0.0x \$ 17.78 \$ 15.67 8% \$ 0.12 41%  0.65% 6.65% 7.46%	7.5 7.5 0.0 14.5 \$0.00 \$ 0.46 \$ 0.46 222% 0.0x \$ 18.18 \$ 16.08 10% \$ 0.12 26% 0.98% 10.26% 11.34%	7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 129 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% \$ 0.48 37%	-1% 1% -7% -10% NA 13% NA 7% 19% -24% -24%	7.5 7.5 0.0 0.0 \$0.00 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x \$17.63 \$ 15.55 -13% \$ 0.12 28%  0.90% 9.56% 11.07%	7.4 7.4 -0.2 18.8 -\$2.81 \$ 0.53 \$ 0.53 102% 0.0x \$18.02 \$15.90 9% 1.06% 11.60% 13.44%	7.1 7.1 -0.3 17.5 -\$5.25 \$ 0.50 \$ 0.50 -25% 0.0x \$ 18.42 \$ 16.21 8% \$ 0.12 24% 0.94% 10.52% 12.22%	6.9 6.9 -0.2 18.5 -\$3.70 \$ 0.45 5 0.45 -43% 0.0x \$ 18.75 \$ 16.47 6% 0.83% 9.22% 10.73%	7.2 6.9 -0.7 13.7 -\$11.76 \$ 1.91 47.6% 0.0x \$ 18.75 \$ 1.647 2.4% \$ 0.48 25%	-4% -8%  42% 48%  NA 3% 2% NA 0% -32%  25% 37% 51%	6.8 6.8 -0.1 20.5 -\$1.03 \$ 0.41 -35% 0.0x \$ 19.02 \$ 16.73 6% 0.77% 8.48% 9.86%	6.8 6.8 -0.1 21.0 -\$1.05 \$ 0.45 46% 0.0x \$19.34 \$17.03 7% \$ 0.12 26% 0.85% 9.21% 10.69%	6.7 6.7 -0.1 22.0 -\$1.10 \$ 0.47 18% 0.0x \$ 19.67 \$ 17.35 7% \$ 0.12 25% 0.86% 9.35% 10.84%	6.7 6.7 -0.1 22.5 -\$1.13 \$ 0.51 \$ 0.51 29% 0.0x \$ 20.04 \$ 17.70 8% \$ 0.12 24% 0.91% 9.84% 11.39%	6.7 6.7 -0.2 21.5 -\$4.30 \$ 1.84 -3.2% 0.0x \$ 20.0x \$ 17.70 7.5% \$ 0.48 26%	-6% -3%  -4% -3%  NA 7% NA 0% 3% -9% -10% -13%
Per Share Information Ang Diluted Shares (mil) EOP Shares Est. (Duybock) / issuance Est. pirce/share Total 5's of Capital  Reported EPS Core EPS EPS growth rate (%) P/E Ratio LTM Book Value per share Tangible Book Value per share Return on Average Assets Return on Average Common Equity	7.6 7.4 -0.2 0.0 \$0.00 \$ 1.45 \$ 1.44 -3.3% 0.0x \$ 16.16 \$ 13.99 11.5% \$ 0.45 31%	-2% -3%  -1% -3%  NA 10%  NA 16%  -8% -13%	7.5 7.5 0.0 0.0 90.00 \$ 0.24 5 0.24 -144% 0.0x \$ 16.70 \$ 14.55 16% \$ 0.12 50%	7.5 7.5 0.0 0.0 \$0.00 \$0.30 \$ 0.30 96% 0.0x \$ 17.47 \$ 15.35 22% \$ 0.12 40% 0.70% 7.03%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.35 \$ 0.29 -4% 0.0x \$ 11.78 \$ 15.67 8% \$ 0.12 41%	7.5 7.5 0.0 14.5 \$0.00 \$ 0.46 \$ 0.46 222% 0.0x \$ 18.18 \$ 16.08 10% \$ 0.12 26%	7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 129 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% \$ 0.48 37%	-1% 1% -7% -10% NA 13% NA 15% NA -24% -20%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x \$ 17.63 \$ 15.55 -13% \$ 0.12 28%	7.4 7.4 -0.2 18.8 -\$2.81 \$ 0.53 \$ 0.53 102% 0.0x \$ 18.02 \$ 15.90 9% \$ 0.12 23%	7.1 7.1 -0.3 17.5 -\$5.25 \$ 0.50 \$ 0.50 -25% 0.0x \$ 18.42 \$ 16.21 8% \$ 0.12 24%	6.9 6.9 -0.2 18.5 -\$3.70 \$ 0.45 \$ 0.45 -43% 0.0x \$ 18.75 \$ 16.47 6% \$ 0.12 27%	7.2 6.9 -0.7 13.7 -\$11.76 \$ 1.91 \$ 1.90 47.6% 0.6% \$ 18.75 \$ 16.47 2.4% \$ 0.48 25%	-4% -8%  42% 48%  NA 3% -32%  0% -32%  25% 37%	6.8 6.8 -0.1 20.5 -\$1.03 \$ 0.41 -35% 0.0x \$ 19.02 \$ 16.73 6% \$ 0.12 30%	6.8 6.8 -0.1 21.0 -\$1.05 \$ 0.45 46% 0.0x \$ 19.34 \$ 17.03 7% \$ 0.12 26%	6.7 6.7 -0.1 22.0 -\$1.10 \$ 0.47 \$ 0.47 18% 0.0x \$ 19.67 \$ 17.35 7% \$ 0.12 25% 0.86% 9.35%	6.7 6.7 -0.1 22.5 -\$1.13 \$ 0.51 \$ 0.51 29% 0.0x \$ 20.04 \$ 17.70 8% \$ 0.12 24%	6.7 6.7 -0.2 21.5 -\$4.30 \$ 1.84 \$ 1.84 -3.2% 0.0x \$ 20.04 \$ 17.70 7.5% \$ 0.48 26%	-6% -3%  -4% -3%  NA 7% NA 0% 3%
Per Share Information Ang Diluted Shares (mil) EOP Shares Est. (buybock) / issuance Est. price/share Total \$\$'s of Capital\$  Reported EPS EOP'S growth rate (%) P/E Ratio LTM Book Value per share Tangible Book Value per share Tangible Book Value per share Tangible Common Equity PTPP Income	7.6 7.4 -0.2 0.0 \$0.00 \$ 1.43 -3.3% 0.0x \$ 16.16 \$ 13.99 11.5% \$ 0.45 3.3% 10.98% 9.33% 10.48%	-2% -3%  -1% -3%  NA 10% NA 13% -8% -13%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.24 \$ 0.24 -144% 0.0x \$ 16.70 \$ 14.55 16% \$ 0.12 50%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.30 \$ 0.30 \$ 0.30 96% 0.0x \$ 17.47 \$15.35 22% \$ 0.12 40% 7.03% 7.76%	7.5 7.5 0.0 0.0 \$0.00 \$0.00 \$ 0.35 \$ 0.29 -4% 0.0x \$ 17.78 \$ 15.67 8% \$ 0.12 41% 0.65% 6.65% 7.46%	7.5 7.5 0.0 14.5 \$0.00 \$ 0.46 \$ 0.46 222% 0.0x \$ 18.18 \$ 16.08 10% \$ 0.12 26%  0.98% 10.26% 11.34%	7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% \$ 0.74% 7.49% 8.00%	-1% 1% -7% -10% NA 13% NA 7% 19% -24% -24% 13%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x \$17.63 \$15.55 -13% \$ 0.12 28% 0.90% 9.56% 11.07%	7.4 7.4 -0.2 18.8 -\$2.81 \$ 0.53 \$ 0.53 102% 0.0x \$ 18.02 \$ 15.90 9% \$ 0.12 23% 1.06% 11.60% 13.44%	7.1 7.1 -0.3 17.5 -\$5.25 \$ 0.50 \$ 0.50 -25% 0.0x \$ 18.42 \$ 16.21 8% \$ 0.12 24%	6.9 6.9 -0.2 18.5 -\$3.70 \$ 0.45 \$ 0.45 -43% 0.0x \$ 18.75 \$ 16.47 6% \$ 0.12 27% 0.83% 9.22% 10.73%	7.2 6.9 -0.7 13.7 -\$1.71 \$ 1.91 \$ 1.90 47.6% 0.0x \$ 18.75 \$ 16.47 2.4% \$ 0.48 2.5% 0.93% 10.23% 10.23%	-4% -8% 42% 48% NA 3% NA 0% -32% 25% 37% 51%	6.8 6.8 -0.1 20.5 -\$1.03 \$ 0.41 -35% 0.0x \$ 19.02 \$ 16.73 6% \$ 0.12 30% 0.77% 8.48% 9.86%	6.8 6.8 -0.1 21.0 -\$1.05 \$ 0.45 \$ 0.45 46% 0.0x \$ 19.34 \$ 17.03 7% \$ 0.12 26% 0.85% 9.21% 4.4	6.7 6.7 -0.1 22.0 -\$1.10 \$ 0.47 18% 0.0x \$ 19.67 \$ 17.35 7% \$ 0.12 25% 0.86% 9.35% 10.84%	6.7 6.7 -0.1 22.5 -\$1.13 \$ 0.51 29% 0.0x \$ 20.04 \$ 17.70 8% \$ 0.12 24% 0.91% 9.84% 11.39%	6.7 6.7 -0.2 21.5 -54.30 \$ 1.84 3.2% 0.0x \$ 20.04 \$ 17.70 7.5% \$ 0.48 26% 0.85% 9.23% 10.55 10.7	-6% -3%  -4% -3%  NA 7% NA 0% 3% -10% -13%
Per Share Information Ang Diluted Shares (mil) EOP Shares Est. (Duybock) / Issuance Total S's of Capital  Reported EPS Core EPS EPS growth rate (%) PPF Ratio LTM Book Value per share Tangible Common Equity Per Grown on Tangible Common Equity PTPP Income PTPP Income PTPP Income PTPP Income PTPP PROA	7.6 7.4 -0.2 0.0 \$0.00 \$ 1.45 \$ 1.44 -3.3% 0.0x \$ 13.59 11.5% \$ 0.45 31% 0.98% 9.33% 10.48%	-2% -3% -1% -3% NA 10% NA 13% 16% -8% -13% -5%	7.5 7.5 0.0 0.0 \$0.00 \$0.024 5 0.24 -144% 0.0x \$16.70 \$14.55 16% \$ 0.12 50% 0.61% 5.83% 6.63% 3.44 0.45	7.5 7.5 0.0 0.0 \$0.00 \$ 0.30 \$ 0.30 96% 0.0x \$ 17.47 \$ 15.35 22% \$ 0.12 40% 0.70% 7.03% 7.76% 4.1 0.55	7.5 7.5 0.0 0.0 \$0.00 \$ 0.35 \$ 0.29 -4% 0.0x \$ 17.78 \$ 15.67 8% \$ 0.12 41%  0.65% 6.65% 7.46% 3.9 0.52	7.5. 7.5 0.0 14.5 0.0 14.5 0.46 222% 0.0x \$ 18.18 \$ 16.08 10% \$ 0.12 26% 10.26% 4.7 0.63	7.5 7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 1.85 \$ 16.08 14.9% \$ 0.48 37%  0.74% 7.49% 8.00%	-1% 1% 1% -7% NA 13% NA 15% NA 15% 15% 15% 15% 15% 15% 15% 15% 15% 15%	7.5 7.5 0.0 0.0 \$0.00 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x \$17.63 \$15.55 -13% \$ 0.12 28% 0.90% 9.56% 11.07% 4.4 0.58	7.4 7.4 -0.2 18.8 -\$2.81 \$ 0.53 \$ 0.53 102% 0.0x \$18.02 \$15.90 9% \$ 0.12 23% 11.60% 13.44% 5.4 0.73	7.1 7.1 -0.3 17.5 -\$5.25 \$ 0.50 -25% 0.0x \$ 18.42 24% 0.94% 10.52% 10.52% 5.1 0.72	6.9 6.9 -0.2 18.5 -\$3.70 \$ 0.45 \$ 0.45 -43% 0.0x \$ 18.75 \$ 16.47 6% \$ 0.12 27%  0.83% 9.22% 10.73% 4.5 0.66	7.2 6.9 -0.7 13.7 -\$11.76 \$ 1.91 47.6% 0.0x \$ 18.75 \$ 16.47 2.4% \$ 0.48 25%  0.93% 10.23% 12.12%	-4% -8% 42% 48% NA 3% -32% 51% 51%	6.8 6.8 -0.1 20.5 -\$1.03 \$ 0.41 5 0.41 -35% 0.0x \$ 19.02 \$ 16.73 6% \$ 0.12 30% 0.77% 8.48% 9.86% 3.9 0.58	6.8 6.8 -0.1 21.0 -\$1.05 \$ 0.45 \$ 0.45 46% 0.0x \$ 19.34 \$ 17.03 7% \$ 0.12 26% 0.85% 9.21% 10.69%	6.7 6.7 -0.1 22.0 -\$1.10 \$ 0.47 18% 0.0x \$ 19.67 7% \$ 0.12 25% 0.86% 9.35% 10.86% 4.66	6.7 6.7 -0.1 22.5 -\$1.13 \$ 0.51 29% 0.0x \$ 20.04 \$ 17.70 8% \$ 0.12 24% 0.91% 9.84% 11.39%	6.7 6.7 -0.2 21.5 -\$4.30 5 1.84 5 1.84 -3.2% -0.0x \$ 20.04 \$ 17.70 7.5% \$ 0.48 26% -0.85% 9.23% 10.52%	-6% -3% -4% NA 7% NA 0% 3% -10% -113%
Per Share Information Ang Diluted Shares (mil) EOP Shares Est. (buybock) / Issuance Est. pirce/share Total \$'s of Capital  Reported EPS EPS growth rate (%) P/F Ratio LTM Book Value per share Tangible Book Value per share Tangible Book Value per share Tangible Rook Value per share Tangible Rook Value per share Tangible Rook Value per share Tangible Book Value per share Tangible Common Equity PPP Income Ratios Return on Average Assets Return on Average Common Equity PTPP Income PTPP Income / Shr PTPP ROA Net Interest Margin, FTE Avg Earning Asset Vield	7.6 7.4 -0.2 0.0 5.0.00 5 1.45 5 1.44 -3.36 0.0x 5 16.16 5 13.99 11.5% 5 0.45 31% 0.98% 9.33% 10.484 1.28% 1.28%	-2% -3% NA NA 10% NA 13% NA 14% -33% NA 15% -33% NA 15% -33% NA 15% -33% -33% -33% -33% -33% -33% -33% -3	7.5 7.5 7.5 0.0 0.0 \$0.00 \$0.00 \$0.24 5 0.24 -144% 0.0x \$16.70 \$14.55 16% \$0.12 50%  0.61% 5.83% 6.63% 3.4 0.45 1.16% 3.55%	7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5	7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5	7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5	7.5 7.5 7.5 0.1 3.6 9.0.0 9 1.35 9 1.29 -10.3% 0.0x 9 18.18 9 16.08 14.9% 5 0.48 37% 0.74% 7.49% 8.00% 16.1 2.15 1.24% 3.72%	-1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1	7.5 7.5 7.5 7.5 7.5 7.5 7.6 0.0 0.0 0.0 50.00 8 0.42 0.0x 8 11.07% 0.90% 0.90% 0.12 2.8% 0.12 2.8% 0.12 2.8%	7.4 7.4 -0.2 18.8 -52.81 5 0.53 102% 0.0x 518.02 23% 11.66% 13.44% 5.4 0.73 1.44% 5.4 3.31% 3.31%	7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1	6.9 6.9 -0.2 18.5 -53.70 5 0.45 5 0.45 6% 5 10.12 27% 4.5 0.83% 9.22% 10.73% 4.5 0.666 1.22%	7.2 6.9 -0.7 13.7 -511.76 \$ 1.91 \$ 1.90 47.6% 0.0x \$ 18.75 \$ 16.47 2.4% \$ 0.48 25% 0.93% 10.23% 12.12% 19.4 2.69 1.32% 3.27%	-4% -8% 42% 48% NA 3% 2% NA 0% -32% 51% 25% 6% -3% -7%	6.8 6.8 -0.1 20.5 -\$1.03 5 0.41 5 0.41 5 0.42 0.0x 5 19.02 5 16.73 6% 5 0.12 30% 0.77% 9.86% 3.99 0.58 1.10%	6.8 6.8 6.8 6.8 6.8 6.8 6.8 6.8 6.8 6.8	6.7 6.7 -0.1 22.0 -\$1.10 \$ 0.47 \$ 0.47 18% 0.0x \$ 19.67 7% \$ 0.12 25% 0.86% 0.99 1.25%	6.7 6.7 6.7 9.1 22.5 5.1.13 \$ 0.51 29% 8% \$ 0.52 24% 9.84% 11.39% 4.5 0.688 4.5 0.688 3.24% 3.24%	6.7 6.7 -0.2 21.5 54.30 5 1.84 5 1.84 -3.2% 0.0x 5 20.04 5 17.70 7.5% 5 0.48 26% 0.85% 9.23% 10.52% 17.52 2.59 1.19%	-6% -3% -4% -3% -4% -3% -10% -13% -11% -2% -2%
Per Share Information Ang Diluted Shares (mil) EOP Shares Est. (Duybock) / issuance EPS growth rate (%) PPF Ratio LTM Book Value per share Tangible Book Value per	7.6 7.4 -0.2 0.0 5.0.00 5 1.45 5 1.44 -3.3% 0.5 5 16.16 5 13.99 11.5% 5 0.45 5 0.48% 10.48% 14.2 1.88 1.28% 3.65% 4.22%	-2% -3% NA 10% NA 115% NA 146% -43% -43% -43% 44% 44%	7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5	7.5 7.5 0.0 0.0 \$0.00 \$0.00 \$0.00 \$5.030 96% 0.0x \$17.47 \$215.35 \$22% \$0.12 40%  0.70% 4.11 0.55 1.30% 3.318% 3.77%	7.5 7.5 0.0 0.0 50.00 \$ 0.35 \$ 0.29 0.0x \$ 17.78 \$ 15.67 8% 0.65% 6.65% 7.46% 3.9 0.52 1.14%	7.5 7.5.5 7.5.5 7.5.5 7.5.5 7.5.5 7.5.5 7.5.5 7.5.5 7.5.5 7.5.5 7.5 7	7.5 7.5 7.5 0.1 3.6 \$0.00 \$ 135 \$ 129 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% 8.00% 8.00% 16.1 2.15 1.24% 3.37% 3.37%	-1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1	7.5 7.0 0.0 0.0 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.42 \$0	7.4 7.4 -0.2 18.8 -52.81 \$ 0.53 102% 0.0x 518.02 518.02 518.02 23% 11.60% 11.60% 13.44% 5.73 1.44% 3.31% 3.52%	7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1	6.9 6.9 -0.2 18.5 -53.70 5 0.45 5 0.45 5 0.45 5 0.64 6 0.0x 5 18.75 6 0.12 27% 0.83% 9.22% 0.666 1.22% 3.26% 3.44% 0.24%	7.2 6.9 -0.7 13.7 -511.76 \$ 1.91 \$ 1.90 47.6% 0.00 \$ 18.75 \$ 16.47 2.4% \$ 0.48 25% 10.23% 12.12% 19.4 2.69 1.32% 3.27% 3.27%	-4% -8% 42% 48% NA 0% -32% 51% 51% 6% -34% -43%	6.8 6.8 -0.1 20.5 -51.03 5 0.41 -35% 0.00 5 19.02 5 16.73 6% 5 0.12 30% 0.77% 8.48% 9.86% 3.99 6.10% 3.22% 3.22% 3.22%	6.8 6.8 -0.1 21.0 5 0.45 5 0.45 46% 0.0x 519.34 57% 9.21% 10.69% 4.4 4.4 0.65 1.21% 3.22% 3.39% 0.23% 0.23% 0.23%	6.7 -6.7 -0.1 -22.0 -51.10 \$ 0.47 18% 0.0x \$ 19.67 7% \$ 0.12 25% 0.86% 9.35% 10.86% 9.35%	6.7 6.7 -0.1 22.5 -51.13 \$ 0.51 \$ 0.51 29% 0.0x \$ 20.04 \$ 17.70 8% 0.91% 0.91% 0.91% 0.68 1.22%	6.7 6.7 -0.2 21.5 -\$4.30 5 1.84 -3.2% 0.0x \$ 20.04 5 17.70 7.5% \$ 0.48 26% 10.52% 17.52 1.19% 11.9% 11.9%	-6% -3% NA 7% NA 0% -10% -13% -10% -2% -16%
Per Share Information  Ang Diluted Shares (mil) EOP Shares Est. (buybock) / issuance Est. price/share Total \$\$ of Capital  Reported EPS EPS growth rate (%) PPF Ratio LTM  Book Value per share Tangible Angible Share Tangible Book Value per share Tangible Book Value per share Tangible Common Equity Performance Ratios Return on Average Assets Return on Average Assets Return on Average Common Equity PTPP Income PTPP Income / Shr PTPP ROA  Net Interest Margin, FTE Avg Earning Asset Yield Cost of Interest Bearing Labilities Fee Income / Operating Revenue	7.6 7.4 -0.2 0.0 \$0.00 \$ 1.45 \$ 1.44 -3.3% \$ 16.16 \$ 13.99 11.5% \$ 0.45 31%  0.98% 9.33% 10.48% 9.33% 10.48% 4.22% 0.80% 4.22% 0.80% 24.2%	-2% -3% NA NA 10% NA 13% NA 14% -33% NA 15% -33% NA 15% -33% NA 15% -33% -33% -33% -33% -33% -33% -33% -3	7.5 7.5 0.0 0.0 0.0 5 0.24 1.44% 0.5 16.70 5 14.55 16% 5 0.12 5 0	7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5	7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5	7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5	7.5 7.5 7.5 7.5 0.1 3.6 9.000 § 1.35 § 1.29 -10.3% 0.0% § 18.18 § 16.08 14.9%  \$ 0.48 37%  0.74% 7.49% 8.00% 16.1 2.15 1.24% 3.37% 3.72% 0.47% 24.6%	-1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1	7.5 7.5 0.0 0.0 0.0 50.00 \$ 0.43 \$ 0.42 -29% \$ 0.12 28% 0.90% 4.4 0.58 3.23% 3.43% 0.29%	7.4 7.4 -0.2 18.8 -\$2.81 \$ 0.53 102% 0.0x \$ 11.06% \$ 0.12 23% 1.1.66% 13.44% 5.4 0.4 0.4 0.4 0.4 0.4 0.4 0.4 0.4 0.4 0	7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1	6.9 6.9 -0.2 18.5 -\$3.70 0.0x \$18.75 0.0x \$18.75 \$16.47 6% \$0.12 27% 4.5 9.22% 4.5 9.22% 3.26% 3.46% 3.46% 3.46% 3.46%	7.2 6.9 -0.7 -511.7 5 1.91 5 1.90 47.6% 0.0x 5 18.75 5 16.47 2.4% \$ 0.48 25% 0.93% 10.23% 12.12% 2.69 1.32% 3.27% 3.47% 0.27%	-4% -8% 42% 48% NA 3% 2% NA 0% -32% 51% 25% 6% -3% -7%	6.8 6.8 -0.1 20.5 5.10.3 \$ 0.41 \$ 0.41 \$ 0.42 \$ 0.4	6.8 6.8 6.8 6.8 6.8 6.9 6.1 6.1 6.1 6.1 6.1 6.1 6.1 6.1 6.1 6.1	6.7 6.7 6.7 -0.1 22.0 -\$1.10 8 0.47 18% 0.0x \$19.67 7% \$ 0.12 25% 0.86% 9.35% 10.84% 4.6 0.69 1.25%	6.7 6.7 6.7 -0.1 22.5 -\$1.13 \$ 0.51 29% 0.0x \$ 20.04 \$ 17.70 9.84% 11.39% 4.5 0.68 1.22% 3.24% 3.24%	6.7 6.7 -0.2 -2.1.30 \$ 1.84 \$ 1.84 -3.2% 0.0x \$ 20.04 \$ 17.70 \$ 0.48 26% 0.85% 9.23% 10.52% 17.5 2.59 1.19% 3.24% 0.23% 1.25%	-6% -3% -4% -3% -4% -3% -10% -13% -11% -2% -2%
Per Share Information Ang Diluted Shares (mil) EOP Shares Est. (Duybock) / issuance EPS growth rate (%) PPF Ratio LTM Book Value per share Tangible Book Value per	7.6 7.4 -0.2 0.0 5.0.00 5 1.45 5 1.44 -3.3% 0.5 5 16.16 5 13.99 11.5% 5 0.45 5 0.48% 10.48% 14.2 1.88 1.28% 3.65% 4.22%	-2% -3% NA 10% NA 115% NA 146% -43% -43% -43% 44% 44%	7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5	7.5 7.5 0.0 0.0 \$0.00 \$0.00 \$0.00 \$5.030 96% 0.0x \$17.47 \$22% \$5.124 40%  0.70% 7.03% 7.76% 4.1 0.55 1.30% 3.318% 3.77%	7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5	7.5 7.5.5 7.5.5 7.5.5 7.5.5 7.5.5 7.5.5 7.5.5 7.5.5 7.5.5 7.5.5 7.5 7	7.5 7.5 7.5 0.1 3.6 \$0.00 \$ 135 \$ 129 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% 8.00% 8.00% 16.1 2.15 1.24% 3.37% 3.37%	-1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1	7.5 7.0 0.0 0.0 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.42 \$0	7.4 7.4 -0.2 18.8 -52.81 \$ 0.53 102% 0.0x 518.02 518.02 518.02 23% 11.60% 11.60% 13.44% 5.73 1.44% 3.31% 3.52%	7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1	6.9 6.9 -0.2 18.5 -53.70 5 0.45 5 0.45 5 0.45 5 0.64 6 0.0x 5 18.75 6 0.12 27% 0.83% 9.22% 0.666 1.22% 3.26% 3.44% 0.24%	7.2 6.9 -0.7 13.7 -511.76 \$ 1.91 \$ 1.90 47.6% 0.00 \$ 18.75 \$ 16.47 2.4% \$ 0.48 25% 10.23% 12.12% 19.4 2.69 1.32% 3.27% 3.27%	-4% -8% 42% 48% NA 0% -32% 51% 51% 6% -34% -43%	6.8 6.8 -0.1 20.5 -51.03 5 0.41 -35% 0.00 5 19.02 5 16.73 6% 5 0.12 30% 0.77% 8.48% 9.86% 3.99 6.10% 3.22% 3.22% 3.22%	6.8 6.8 -0.1 21.0 0.0 5 9.0.45 5 0.45 5 0.45 5 0.45 5 0.45 5 0.45 5 0.00 5 19.34 65% 0.00 5 19.34 65% 0.12 26% 0.65 1.21% 0.65% 0.22% 26.5% 1.05% 0.23% 26.5% 1.05%	6.7 -6.7 -0.1 -22.0 -51.10 \$ 0.47 18% 0.0x \$ 19.67 7% \$ 0.12 25% 0.86% 9.35% 10.86% 9.35%	6.7 6.7 -0.1 22.5 -51.13 \$ 0.51 \$ 0.51 29% 0.0x \$ 20.04 \$ 17.70 8% 0.91% 0.91% 0.91% 0.68 1.22%	6.7 6.7 -0.2 21.5 -\$4.30 5 1.84 -3.2% 0.0x \$ 20.04 5 17.70 7.5% \$ 0.48 26% 10.52% 17.52 1.19% 11.9% 11.9%	-6% -3% NA 7% NA 0% -10% -13% -10% -2% -16%
Per Share Information Ang Diluted Shares (mil) EOP Shares Est. (Duybock) / issuance Est. pixel/share Total 5's of Capital  Reported EPS Core EPS EPS growth rate (%) P/E Ratio LTM Book Value per share Tangible Book Va	7.6 7.4 -0.2 0.0 5.0.00 5.1.45 5.1.44 -3.3% 0.0x 5.16.16 5.13.99 11.5% 5.0.45 31% 0.98% 9.33% 10.48% 14.2 1.88 1.28% 3.65% 4.22% 0.80% 24.2% 1.07%	-2% -3% -1% -3% -1% -3% -13% -13% -13% -5% -9% -9% -4% -4%	7.5 7.5 0.0 0.0 0.0 5 0.24 5 0.24 1.144% 5 0.12 5 0.12 5 0.12 5 0.12 5 0.12 5 0.12 5 0.12 1.1455 1.16% 0.45 1.16% 0.45 1.16%	7.5 7.5 0.0 0.0 0.0 0.0 \$ 0.30 96% 0.0x \$ 17.47 \$ 15.35 22% 40% 0.70% 7.03% 7.76% 4.1 0.55 1.30% 3.38% 0.47% 0.47% 0.47%	7.5 7.5 0.0 0.0 0.0 \$ 0.35 \$ 0.29 -4% 0.0x \$ 11.78 8% \$ 0.12 41% 0.65% 6.65% 7.46% 0.52 1.14% 0.33 0.33 0.34 0.34 0.35 0.35 0.35	7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5	7.5 7.5 7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% \$ 0.48 3.7%  0.74% 7.49% 8.00% 16.1 2.15 1.24% 3.37% 24.6% 1.02%	-1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1	7.5 7.5 0.0 0.0 0.0 0.0 5 0.42 -29% 0.0x 5 1.63 \$15.55 -13% \$ 0.12 28% 0.90% 0.58% 1.23% 0.29% 2.3.2%	7.4 7.4 -0.2 18.8 -52.81 102% 0.0x 5 0.53 102% 9% \$ 0.12 23% 1.16% 1.16% 1.16% 1.44% 0.73 1.44% 0.73 1.44% 0.73 1.44%	7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1	6.9 6.9 -0.2 18.5 -53.70 5 0.45 5 0.45 5 0.45 5 16.47 6% 5 11.2 27% 0.83% 9.22% 10.73% 0.66 1.22%	7.2 6.9 -0.7 13.7 511.76 5 1.91 5 1.90 47.6% 0.0x 5 18.75 5 16.47 2.4% 5 0.48 25% 10.23% 12.12% 19.49 10.23% 12.12% 19.49 10.23% 12.12% 19.49 10.23% 12.12%	-4% -8% 42% 48% NA 3% -32% 51% 6% -34% -34% -34% -34% -34% -2%	6.8 6.8 -0.1 20.5 -5.0.41 5 0.41 -35% 0.00 5 19.02 5 16.73 6% 5 0.12 30% 0.58 1.10% 0.23% 24.9% 0.23% 24.9%	6.8 6.8 -0.1 21.0 21.0 0.5 5 0.45 5 0.45 5 0.45 5 19.34 517.03 7% \$ 0.12 26% 0.5 1.21% 0.65 1.21% 0.23	6.7 6.7 -0.1 22.0 0.0 5 0.47 18% 0.0 5 19.67 5 17.35 7% 5 0.12 25% 0.86% 9.35% 0.69 1.25% 0.69 1.25%	6.7 6.7 6.7 -0.1 22.5 -51.13 \$ 0.51 5 0.51 29% 0.0x \$ 20.04 \$ 17.70 0.91% 4.5 0.68 11.39% 4.5 0.68 1.22% 2.3 3.24%	6.7 6.7 -0.2 21.5 -\$4.30 5 1.84 3.2% 0.0x \$ 20.04 5 17.70 7.5% 9.23% 10.52% 10.52% 11.9% 3.23% 3.40% 25.7%	-6% -3% NA 7% NA 0% 3% -10% -110% -4% -9% -115% -2% -16% 6%
Per Share Information  Ang Diluted Shares (mil)  EOP Shares  Est. (Duybock) / issuance  Est. pircs/share  Total 'S' of Capital  Reported EPS  Core EPS  EPS growth rate (%)  P/F Ratio LTM  Book Value per share  Tangible Total (%)  Performance Ratios  Return on Average Assets  Return on Average Common Equity  Return on Average Assets  Return on Average Assets  Return on Average Assets  Return on Average Sasets  Return on Average Sasets  Enter interest Margin, FTE  Ang Earning Asset Wield  Cost of interest Bearing Labilities  Fee Income / Operating Revenue  Fee Income / Average Assets  Effective Tax Rate (FTE)  Statutor Tax Rate  Quarterly Growth Rates	7.6 7.4 -0.2 0.0 5.0.00 5 1.45 5 1.44 -3.3% 0.0x 5 16.16 5 13.99 11.5% 5 0.45 31% 0.98% 9.33% 10.48% 1.28% 4.22% 0.80% 24.2% 1.8% 20.7% 35.0%	-2% -3% -1% -1% -1% -1% -1% -1% -1% -1% -13% -13	7.5 7.5 0.0 0.0 0.0 5 0.24 5 0.24 1.44% 0.0x 5 16.70 5 14.55 16.70 5 50% 0.61% 5.83% 6.63% 0.45 1.16% 0.45 1.16% 0.45 1.10% 0.45 1.00% 0.69% 0.45 1.00% 0.45 0.45 1.00% 0.45 1.00% 0.45 1.00% 0.45 1.00% 0.45 1.00% 0.45 1.00% 0.45 1.00% 0.45 1.00% 0.45 1.00% 0.45 1.00% 0.45 1.00% 0.45 1.0	7.5 7.5 7.5 0.0 0.0 0.00 5 0.30 96% 0.0x 517.47 515.35 22% 40% 0.70% 7.03% 7.76% 4.1 0.55 1.30% 1.37% 0.47% 1.94%	7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5	7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5	7.5 7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% \$ 0.48 37%  0.74% 7.49% 8.00% 16.1 2.15 1.24% 0.47% 24.6% 1.02% 19.8% 35.0%	-1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1	7.5 7.5 0.0 0.00 \$0.00 \$ 0.43 \$ 0.42 -29% \$ 0.12 28%  0.90% 0.95% 4.4 0.58 1.23% 4.23% 0.29% 0.215% 3.23% 0.29% 3.23% 0.29% 3.23% 0.29% 3.33% 3.23% 0.29% 3.35%	7.4 -0.2 18.8 -7.4 -0.2 18.8 -7.4 -0.2 18.8 -7.4 -0.2 18.8 -7.6 -7.6 -7.6 -7.6 -7.6 -7.6 -7.6 -7.6	7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.2 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5	6.9 6.9 -0.2 18.5; 53.70 \$ 0.45 \$ 0.45 \$ 0.0x \$ 18.75 \$ 0.66 6% \$ 0.12 27% 0.68 10.73% 4.56 0.66 1.22% 2.33 2.60% 2.43% 0.24% 2.43% 0.24% 2.43% 0.24% 2.43% 0.24% 2.43% 0.24% 2.43% 0.24% 2.43% 0.24% 2.43% 0.24% 2.43% 0.24% 2.43% 0.24% 2.43% 0.24% 2.43% 0.24%	7.2 6.9 -0.7 13.7 -511.76 \$ 1.91 \$ 1.90 47.6% 0.0x \$ 18.75 \$ 16.47 2.4% 10.23% 10.23% 12.12% 19.4 2.69 1.32% 3.27% 0.27% 24.2% 0.5% 12.3%	-4% -8% 42% 48% NA 3% -2% NA 25% 51% 51% 51% -3% -7% -43% -2%	6.8 6.8 -0.1 20.5 51.0 20.5 51.0 32 50.41 5 0.41 5 0.42 30% 5 0.12 30% 5 0.12 30% 3.22% 3.39% 24.9% 0.96% 24.9% 0.96%	6.8 6.8 -0.1 21.0 0.0 5 9.0.45 5 0.45 5 0.45 5 0.45 5 0.45 5 0.45 5 0.00 5 19.34 65% 0.00 5 19.34 65% 0.12 26% 0.65 1.21% 0.65% 0.22% 26.5% 1.05% 0.23% 26.5% 1.05%	6.7 -6.7 -0.1 -22.0 -0.0 \$ 0.47 18% 5 0.47 18% 5 0.47 7% \$ 0.12 25% 0.86% 9.35% 10.86% 9.35% 4.6 0.69 1.25%	6.7 6.7 -0.1 22.5 -0.5 1 5 0.5 1 29% 8% 5 0.12 24% 0.91% 9.84% 1.22% 1.23% 1.24% 0.92% 1.24% 1.25% 1.2	6.7 6.7 -0.2 21.5 -54.30 5 1.84 3.2% 0.0x \$ 20.04 5 17.70 7.5% 9 0.48 26% 9.23% 10.52% 9.23% 10.52% 9.23% 10.52% 9.23% 10.52% 9.23% 10.52% 9.23% 10.52% 9.23% 10.52% 9.23% 10.52% 9.23% 10.52% 9.23% 10.52% 9.23% 10.52% 9.23% 10.52% 10.	-6% -3% -4% -3% -3% -3% -4% -9% -10% -13% -11% -2% -6% -6%
Per Share Information Ang Diluted Shares (mil) EOP Shares Est. (buybock) / issuance Est. pricyshare Total \$5 of Capital  Reported EPS ESP growth rate (%) P/E Ratio LTM  Book Value per share Tangible Book Value per share Tangible Rook Value per share Tangible Book Value per share Tangible Book Value per share Tangible Common Equity Pry Growth (%) Dividend Payout Ratio (%)  Per formance Ratios Return on Average Assets Return on Average Assets Return on Average Common Equity PTPP Income PTPP Income / Shr PTPP ROA  Net Interest Margin, FTE Avg Earning Asset Yield Cost of Interest Bearing Liabilities Fee Income / Average Assets Effective Tax Rate (FTE) Statutory Tax Rate  Quarterly Growth Rates Average HFL Loan Growth	7.6 7.4 -0.2 0.0 5.0.0 \$ 1.45 5 1.44 -3.3% 0.0x \$ 16.16 \$ 31%  5 0.45 31%  0.98% 9.33% 10.48% 4.22% 0.80% 4.22% 0.80% 4.22% 0.80% 35.0%	-2% -3% -1% -1% -1% -1% -1% -1% -1% -1% -13% -13	7.5 7.5 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	7.5 7.5 7.5 0.0 0.0 0.0 5 0.30 5 0.30 5 0.30 5 0.30 5 0.30 5 0.30 5 0.30 5 0.30 5 0.30 5 0.30 6 0.0x 5 17.47 4 0.0x 5 17.47 0.70% 4.1 0.55 1.30% 4.1 0.55 1.30% 1.30	7.5 7.5 0.0 0.0 0.0 5 0.35 5 0.29 -4% 5 15.67 8% 5 0.12 41% 0.65% 7.46% 3.9 0.52 1.14% 3.28% 3.28% 3.28% 3.28% 3.35% 4.3% 4.3% 4.3% 4.3% 4.3% 4.3% 4.3% 4.3	7.5.5 7.5.5 7.5.0.0 14.5.5 5.0.46 5.0.46 5.0.62 5.0.46 5.0.62 10% 5.0.12 2.6% 4.7 0.63 1.36% 4.7 0.34% 25.0% 1.34% 1.34% 4.7 0.34% 25.0% 1.35% 1.3	7.5 7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% \$ 0.48 37%  0.74% 7.49% 8.09% 16.1 2.15 1.24% 3.37% 3.72% 0.47%	-1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1	7.5 7.5 0.0 0.0 0.0 0.0 0.0 0.0 5 0.43 5 0.42 -29% 0.0x 5 17.63 5 13.53 5 13.55 -13% 5 0.12 2.8% 0.90% 4.4 0.58 3.23% 3.43% 0.50 3.23% 3.43% 2.21.5% 3.50%	7.4 7.4 -0.2 18.8 1-2.81 5 0.53 5 0.53 5 0.53 5 0.53 5 0.53 5 0.53 5 0.53 5 0.53 1.66% 7.54 0.73 3.31% 3.52% 0.98% 24.7% 0.98% 7.5%	7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1	6.9 6.9 -0.2 18.5 5-33.70 \$ 0.45 \$ 0.45 \$ 0.00 \$ 18.75 \$ 0.12 27% 0.83% 9.22% 10.73% 4.5 0.66 1.22% 3.26% 3.26% 3.34% 9.	7.2 6.9 0.7 13.7 511.76 \$ 1.91 \$ 1.90 47.6% 0.0x \$ 18.75 \$ 16.47 2.4% \$ 0.93% 10.23% 12.12% 3.27% 3.47% 0.27% 3.47% 0.27% 3.47% 0.27% 3.5.0%	-4% -8% 42% 48% NA 3% -2% NA 25% 51% 51% 51% -3% -7% -43% -2%	6.8 6.8 -0.1 -0.1 -0.1 -0.1 -0.1 -0.1 -0.1 -0.1	6.8 6.8 -0.1 2.1 5.0 6.8 6.8 6.8 6.8 6.8 6.8 6.8 6.8 6.8 6.8	6.7 6.7 6.7 6.7 6.7 6.7 9.1 18% 9.2 9.3 9.3 9.3 9.3 9.4 9.3 9.3 9.3 9.3 9.3 9.3 9.3 9.3	6.7 6.7 -0.1 22.5 -51.13 \$ 0.51 \$ 0.51 \$ 0.51 \$ 0.00 \$ 20.04 \$ 17.70 8% 0.91% 0.91% 11.39% 4.5 0.68 1.22% 3.24% 3.24% 3.24% 3.5 0.22% 25.1% 0.98% 3.5 0.22% 3.02%	6.7 6.7 -0.2 -5.4.30 \$ 1.84 -3.2% -0.0x \$ 20.04 \$ 17.5% \$ 0.48 -26% -0.85% -9.23% -10.52% -1.19% -0.25% -1.19% -0.25% -0.	-6% -3% -4% -33% -10% -10% -13% -11% -10% -11% -11% -10% -11% -10% -10
Per Share Information  Ang Diluted Shares (mil)  EOP Shares  Est. (buybock) / issuance  Est. pirics/share  Total \$'s of Capital  Reported EPS  EPS growth rate (%)  P/F Ratio LTM  Book Value per share  Tangible Common Equity  Performance Ratios  Return on Average Assets  Return on Average Common Equity  PTPP ROCO  Net Interest Margin, FTE  Ang Earning Asset Yield  Cost of Interest Bearing Labilities  Fee Income / Operating Revenue  Fee Income / Average Assets  Effective Tax Rate (FTE)  Statutory Tax Rate  Quarterly Growth Rates  Average HFI Loan Growth  EOP HFI Loan Growth	7.6 7.4 -0.2 0.0 5.0.00 5 1.45 5 1.44 -3.3% 0.0x 5 16.16 5 13.99 11.5% \$ 0.45 31% 0.98% 9.33% 10.48% 1.28% 1.28% 1.28% 1.28% 1.28% 1.78% 1	-2% -3% -1% -1% -1% -1% -1% -1% -1% -1% -13% -13	7.5 7.5 0.0 0.0 0.0 5 0.24 5 0.24 1.44% 0.0x 5 16.70 5 14.55 16.70 5 50% 0.61% 5.83% 6.63% 0.45 1.16% 0.45 1.16% 0.45 1.10% 0.45 1.00% 0.69% 0.45 1.00% 0.45 0.45 1.00% 0.45 1.00% 0.45 1.00% 0.45 1.00% 0.45 1.00% 0.45 1.00% 0.45 1.00% 0.45 1.00% 0.45 1.00% 0.45 1.00% 0.45 1.00% 0.45 1.0	7.5 7.5 0.0 0.0 \$0.00 \$0.30 96% 0.0x \$17.47 \$15.35 \$22% \$0.12 40%  0.70% 7.03% 7.76% 3.37% 4.1 0.55 1.30% 1.07% 1.9.4% 3.5.0%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.35 \$ 0.29 -4% \$ 15.67 \$ 15.67  0.65% 6.65% 7.46% 0.52 1.14% 0.88% 0.88% 0.88% 0.88% 0.88% 0.88% 0.88% 0.88% 0.88% 0.88%	7.5, 7.5, 7.5, 7.5, 7.5, 7.5, 7.5, 7.5,	7.5 7.5 7.5 7.5 0.1 3.6 5.0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% \$ 0.48 37%  0.74% 7.49% 8.00% 16.1 2.15 1.24% 1.24% 1.24% 1.24% 1.24% 1.24% 1.28% 1.29% 1	-1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1	7.5 7.5 0.0 0.0 50.00 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x \$ 17.63 \$ 15.55 0.12 28% 0.90% 9.56% 11.07% 0.95% 12.3% 0.91% 0.29% 0.91% 0.215% 0.33.3% 0.29%	7.4 -7.4 -7.2 -7.8 -7.2 -	7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1	6.9 6.9 -0.2 18.5 5-3.70 \$ 0.45 \$ 0.45 \$ 0.45 \$ 0.45 6% \$ 0.12 27% 0.83% 9.22% 10.73% 4.5 0.66 1.22% 0.64 0.24% 0.	7.2 6.9 -0.7 13.7 -511.76 \$ 1.91 \$ 1.90 47.6% 0.0x \$ 18.75 \$ 16.47 2.4% \$ 0.48 25% 0.93% 10.23% 12.12% 12.44 2.69 1.32% 3.27% 0.95% 21.3% 3.50% 5.8% 6.2%	-4% -8% 42% 48% NA 3% -2% NA 25% 51% 51% 51% -3% -7% -43% -2%	6.8 6.8 6.8 6.8 6.8 6.8 6.8 6.8 6.8 6.8	6.8 6.8 6.8 6.8 6.8 6.8 6.8 6.8 6.8 6.8	6.7 6.7 6.7 6.7 6.7 6.7 6.7 6.7	6.7 6.7 -0.1 22.5 -51.13 \$ 0.51 29% 0.0x \$ 20.04 \$ 17.70 0.91% 9.84% 11.39% 4.5 0.68 1.22% 0.98% 21.2% 0.98% 21.2%	6.7 6.7 6.7 0.2 21.5 54.30 5 1.84 5 1.84 3.2% 0.0x 5 20.04 5 17.70 7.5% 5 0.48 26% 0.85% 9.23% 10.52% 12.59 1.19% 0.23% 1.19% 0.23% 1.19% 1.25% 1.19% 1.25% 1.19% 1.25% 1.19% 1.25% 1.19% 1.25%	-6% -3% -4% -33% -10% -10% -13% -11% -10% -11% -11% -10% -11% -10% -10
Per Share Information Ang Diluted Shares (mil) EOP Shares Est. (buybock) / issuance Est. pricyshare Total \$5 of Capital  Reported EPS ESP growth rate (%) P/E Ratio LTM  Book Value per share Tangible Book Value per share Tangible Rook Value per share Tangible Book Value per share Tangible Book Value per share Tangible Common Equity Pry Growth (%) Dividend Payout Ratio (%)  Per formance Ratios Return on Average Assets Return on Average Assets Return on Average Common Equity PTPP Income PTPP Income / Shr PTPP ROA  Net Interest Margin, FTE Avg Earning Asset Yield Cost of Interest Bearing Liabilities Fee Income / Average Assets Effective Tax Rate (FTE) Statutory Tax Rate  Quarterly Growth Rates Average HFL Loan Growth	7.6 7.4 -0.2 0.0 5.0.0 \$ 1.45 5 1.44 -3.3% 0.0x \$ 16.16 \$ 31%  5 0.45 31%  0.98% 9.33% 10.48% 4.22% 0.80% 4.22% 0.80% 4.22% 0.80% 35.0%	-2% -3% -1% -1% -1% -1% -1% -1% -1% -1% -13% -13	7.5 7.5 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	7.5 7.5 7.5 0.0 0.0 0.0 5 0.30 5 0.30 5 0.30 5 0.30 5 0.30 5 0.30 5 0.30 5 0.30 5 0.30 5 0.30 6 0.0x 5 17.47 4 0.0x 5 17.47 0.70% 4.1 0.55 1.30% 4.1 0.55 1.30% 1.30	7.5 7.5 0.0 0.0 0.0 5 0.35 5 0.29 -4% 5 15.67 8% 5 0.12 41% 0.65% 7.46% 3.9 0.52 1.14% 3.28% 3.28% 3.28% 3.28% 3.35% 4.3% 4.3% 4.3% 4.3% 4.3% 4.3% 4.3% 4.3	7.5.5 7.5.5 7.5.0.0 14.5.5 5.0.46 5.0.46 5.0.62 5.0.46 5.0.62 10% 5.0.12 2.6% 4.7 0.63 1.36% 4.7 0.34% 25.0% 1.34% 1.34% 4.7 0.34% 25.0% 1.35% 1.3	7.5 7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% \$ 0.48 37%  0.74% 7.49% 8.09% 16.1 2.15 1.24% 3.37% 3.72% 0.47%	-1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1	7.5 7.5 0.0 0.0 0.0 0.0 0.0 0.0 5 0.43 5 0.42 -29% 0.0x 5 17.63 5 13.53 5 13.55 -13% 5 0.12 2.8% 0.90% 4.4 0.58 3.23% 3.43% 0.50 3.23% 3.43% 2.21.5% 3.50%	7.4 7.4 -0.2 18.8 1-2.81 5 0.53 5 0.53 5 0.53 5 0.53 5 0.53 5 0.53 5 0.53 5 0.53 1.66% 7.54 0.73 3.31% 3.52% 0.98% 24.7% 0.98% 7.5%	7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1	6.9 6.9 -0.2 18.5 5-33.70 \$ 0.45 \$ 0.45 \$ 0.00 \$ 18.75 \$ 0.12 27% 0.83% 9.22% 10.73% 4.5 0.66 1.22% 3.26% 3.26% 3.34% 9.	7.2 6.9 0.7 13.7 511.76 \$ 1.91 \$ 1.90 47.6% 0.0x \$ 18.75 \$ 16.47 2.4% \$ 0.93% 10.23% 12.12% 3.27% 3.47% 0.27% 3.47% 0.27% 3.47% 0.27% 3.5.0%	-4% -8% 42% 48% NA 3% -2% NA 25% 51% 51% 51% -3% -7% -43% -2%	6.8 6.8 -0.1 -0.1 -0.1 -0.1 -0.1 -0.1 -0.1 -0.1	6.8 6.8 -0.1 2.1 5.0 6.8 6.8 6.8 6.8 6.8 6.8 6.8 6.8 6.8 6.8	6.7 6.7 6.7 6.7 6.7 6.7 9.1 18% 9.2 9.3 9.3 9.3 9.3 9.4 9.3 9.3 9.3 9.3 9.3 9.3 9.3 9.3	6.7 6.7 -0.1 22.5 -51.13 \$ 0.51 \$ 0.51 \$ 0.51 \$ 0.00 \$ 20.04 \$ 17.70 8% 0.91% 0.91% 11.39% 4.5 0.68 1.22% 3.24% 3.24% 3.24% 3.5 0.22% 25.1% 0.98% 3.5 0.22% 3.02%	6.7 6.7 -0.2 -5.4.30 \$ 1.84 -3.2% -0.0x \$ 20.04 \$ 17.5% \$ 0.48 -26% -0.85% -9.23% -10.52% -1.19% -0.25% -1.19% -0.25% -0.	-6% -3% -4% -33% -10% -10% -13% -11% -10% -11% -11% -10% -11% -10% -10
Per Share Information Ang Diluted Shares (mil) EOP Shares Est, Dubock) / Issuance Est, price/share Total \$\$'s of Capital  Reported EPS Core EPS EPS growth nate (%) P/E Ratio LTM  Book Value per share Tangible Book Value per share TaV Growth (%) Dividend Payout Ratio (%) Performance Ratios Return on Average Assets Return on Average Common Equity Return on Tangible Common Equity PTPP Income FTPP Income / Shr FTPP ROA  Net Interest Margin, FTE Ang Earning Asset Vield Cost of Interest Bearing Usabilities Fee Income / Operating Revenue Fee Income / Average Assets Effective Tax Rate (FTE) Statutory Tax Rate  Quarterly Growth Rates Average Hall Loan Growth EOP HFL Loan Growth Average Earling Assets	7.6 7.4 -0.2 0.0 \$0.00 \$ 1.45 \$ 1.44 -3.3% 0.0x \$ 16.16 \$ 5 13.99 11.5% \$ 0.45 33% 14.2 1.88 1.28% 4.22% 4.22% 1.07% 35.0%	-2% -3% -1% -1% -1% -1% -1% -1% -1% -1% -13% -13	7.5 7.5 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	7.5 7.5 7.5 0.0 0.0 0.00 5 0.30 96% 96% 90.0x 517.47 22% 5 0.12 40% 4.1 0.55 3.38% 4.1 0.55 3.38% 1.07% 1.0	7.5 7.5 7.5 0.0 0.0 0.0 5.0.35 5.0.29 4-% 0.0x 517.78 8% 5.0.12 41% 0.65% 6.65% 6.65% 7.46% 3.28% 3.38% 24.3% 24.3% 3.38% 24.3% 3.38% 24.3% 3.38% 24.3% 3.38	7.5.5 0.0 14.5.5 0.0 222% 5.0.00 5.0.46 5.0.46 5.0.46 5.0.46 1.0.26% 10.26% 10.26% 11.34% 4.7 0.63 1.36% 25.0% 21.3% 25.0% 10.34% 21.3% 25.0%	7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 5 16.08 14.9% \$ 0.48 37%  0.74% 7.49% 8.00% 16.1 2.15 1.24% 24.6% 1.02% 1.24.6% 1.24.6% 1.24.6% 1.28.35 3.37% 24.6% 1.28.35 3.37%	-1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1	7.5 7.5 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	7.4 7.4 -0.2 18.8 -52.81 5 0.53 5 0.53 5 0.53 5 0.53 5 0.53 5 0.53 5 0.53 1.69% 1.69% 1.69% 1.44% 1.44% 1.333% 1.44% 1.44% 1.333% 1.44% 1.45% 1.44% 1.45% 1.44% 1.45% 1.	7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1	6.9 6.9 -0.2 -1.5 -5.3.70 5 0.45 5 0.45 -43% -6% 5 0.12 27% -1.22	7.2 6.9 -0.7 13.7 511.76 5 1.91 5 1.90 47.6% 0.0x 5 18.75 5 16.47 2.4% 5 0.48 25% 0.93% 10.23% 12.12% 19.4 2.69 1.32% 3.27% 3.27% 3.27% 2.4.2% 0.5% 6.2% 2.13% 5.8% 6.2% 11.4%	-4% -8% 42% 48% NA 3% -2% NA 25% 51% 51% 51% -3% -7% -43% -2%	6.8 6.8 -0.1 2 -	6.8 6.8 -0.1 2 -	6.7 6.7 6.7 6.7 6.7 6.7 6.7 6.7 6.7 6.7	6.7 6.7 6.7 -0.1 29% 0.51 3 0.51 29% 5 0.0x 5 20.04 5 17/70 8% 5 0.12 24% 4.5 9.4 9.4 9.4 9.4 9.4 9.4 9.4 9.4 9.4 9.4	6.7 6.7 -0.2 21.5 -\$4.30 \$ 1.84 3.2% 0.0x \$ 20.04 \$ 17.70 0.85% 9.23% 10.52% 17.5 2.59 1.19% 3.23% 3.40% 0.25% 9.23% 1.19% 3.23% 3.2	-6% -3% -4% -3% -3% -3% -4% -9% -10% -13% -11% -2% -6% -6%
Per Share Information Ang Diluted Shares (mil) EOP Shares Est. (buybock) / Issuance Est. price/share Total \$\$ of Capital  Reported EPS EPS growth rate (%) P/F Ratio LTM Book Value per share Tangible Ratio (%)  Performance Ratios Return on Average Assets Return on Average Assets Return on Average Common Equity PTPP Income PTPP Income / Shr PTPP ROA  Ang Earning Asset Vield Cost of Interest Bearing Labilities Fee Income / Operating Revenue Fee Income / Operating Revenue Fee Income / Average Assets Effective Tax Rate (FE) Statutory Tax Rate  Quarterly Growth Rates Average Har Loan Growth EOP HFI Loan Growth Average Carring Assets EOP HFI Loan Growth Average Earning Assets Average Tell Eponsits	7.6 7.4 -0.2 0.0 \$1.45 \$1.44 -3.3% 0.0x \$16.16 \$13.99 11.5% \$0.45 31%  0.98% 9.33% 10.48% 9.33% 10.48% 4.22% 0.80% 4.22% 1.07% 35.0%	-2% -3% -1% -1% -1% -1% -1% -1% -1% -1% -13% -13	7.5 7.5 0.0 0.0 0.00 5.0.24 5.0.24 0.0x 5.14455 0.0x 5.1455 0.0x 5.1455 0.61% 5.83% 6.63% 4.03% 4.03% 4.03% 4.03% 5.069%	7.5 7.5 7.5 0.0 50.00 \$0.00 \$ 0.30 96% \$ 17.47 \$ 15.35 \$ 0.12 40% 0.70% 7.03% 7.76% 4.1 0.55 1.30% 3.38% 3.37% 0.47% 3.10	7.5 7.5 7.5 0.0 50.00 \$0.00 \$ 0.35 \$ 0.29 -4% \$ 115.67 0.65% 6.65% 7.46% 6.65% 7.46% 3.128% 3.	7.5. 7.5 0.0 0.14.5. 5.0 0.0 14.5. 5.0 0.0 0.0 \$ 0.46 \$ 0.46 \$ 0.46 \$ 0.00 \$ 0.00 \$ 18.18 \$ 16.08 \$ 0.12 26% \$ 0.12 26% \$ 0.12 3.31% \$ 0.12 26% \$ 0.13 5.5 0.34% \$ 0.34% \$ 10.36\% \$ 10.36\% \$ 10.36\% \$ 10.36\% \$ 10.36\% \$ 10.	7.5 7.5 7.5 7.5 0.1 3.6 5.0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% \$ 0.48 37%  14.9% \$ 0.74% 7.49% 8.00% 16.1 2.15 1.24% 3.72% 0.47% 24.6% 1.02% 19.8%	-1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1	7.5 7.5 0.0 0.0 50.00 \$0.00 \$ 0.43 \$ 0.42 -29% 0.00 \$ 15.63 \$ 15.55 \$ 15.55  0.90% 9.56% 11.07% 4.4 0.58 1.23% 3.23% 3.23% 3.23% 3.23% 3.25% 3.5%	7.4 7.4 -0.2 1.62 1.62 1.62 1.62 1.62 1.66 1.	7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1	6.9 6.9 -0.2 18.5 5.3.70 \$ 0.45 \$ 0.45 6% \$ 18.75 5 16.47 0.83% 9.22% 10.73% 4.5 0.66 3.44% 0.24	7.2 6.9 -0.7 13.7 -511.76 \$ 1.91 \$ 1.90 47.6% 0.0x \$ 18.75 \$ 16.47 2.4% \$ 0.48 25%  0.93% 10.23% 12.12% 2.69 1.32% 0.95% 24.2% 0.95% 21.3% 0.95% 21.3%	-4% -8% 42% 48% NA 3% -2% NA 25% 51% 51% 51% -3% -7% -43% -2%	6.8 6.8 6.8 6.8 6.8 6.8 6.8 6.8 6.8 6.8	6.8 6.8 -0.1 21:00 0.0x 519.34 46% 517.03 7% 5 0.12 26% 0.25 4.25 4.25 4.25 4.25 4.25 4.25 4.25 4	6.7 -0.1 -22.0 5 0.47 -18% 5 0.47 18% 5 0.47 18% 5 0.47 -18% 5 0.47 -18%	6.7 6.7 6.7 6.7 6.7 6.7 6.7 6.7	6.7 6.7 -0.2 2.1.5 54.30 \$ 1.84 5 1.84 -3.2% 0.00 \$ 20.04 5 17.70 7.5% \$ 0.48 26% 0.85% 9.23% 10.52% 1.15% 3.23% 1.01% 2.57% 2.57% 1.01% 2	-6% -3% -4% -3% -3% -3% -4% -9% -10% -13% -11% -2% -6% -6%
Per Share Information Ang Diluted Shares (mil) EOP Shares Est. (buybock) / issuance Est. pricyshare Total \$\$'s of Capital  Reported EPS EYS growth rate (%) P/R Ratio LTM  Book Value per share Tangible Common Equity Return on Average Assets Return on Average Assets Return on Average Assets Average Interest Bearing Liabilities Fee Income / Operating Revenue Fee Income / Average Assets Effective Tax Rate (FE) Statutory Tax Rate  Uuarterly Growth Rates Average Tarla Daposits Total Assets Net Interest Income (FTE) Non-interest Income	7.6 7.4 -0.2 0.0 5.0.0 5.1.45 5.1.44 -3.3% 5.16.16 5.13.9 11.5% 5.0.45 31% 0.98% 9.33% 10.48% 14.2 1.88 1.28% 4.22% 0.80% 24.2% 1.07% 2.5% 3.5.0%	-2% -3% -1% -1% -1% -1% -1% -1% -1% -1% -13% -13	7.5 7.5 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	7.5 7.5 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	7.5 7.5 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	7.5. 7.5. 0.0 14.5. 5.0.0 14.5. 5.0.0 0.0 14.5. 5.0.0 0.0 14.5. 5.0.0 0.0 14.5. 10.0 10.0 10.0 10.0 10.0 10.0 10.0 1	7.5 7.5 7.5 7.5 7.5 0.1 3.6 5.0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.9% \$ 0.48 37%  0.74% 7.49% 8.00% 16.1 2.15 1.24% 0.47% 2.4.6% 1.02% 19.8% 35.0%	-1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1	7.5 7.5 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	7.4 7.4 -0.2 1.6 7.4 -0.2 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0	7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1	6.9 6.9 -0.2 18.5 5.3.70 \$ 0.45 \$ 0.45 -43% 6% \$ 0.12 27% 0.83% 9.22% 10.73% 0.45% 0.24% 0.24% 3.26% 3.26% 3.26% 3.26% 3.26% 3.26% 3.50% 5.0%	7.2 6.9 -0.7 -511.7 -511.7 5 1.91 5 1.90 47.6% 0.0x 5 18.75 5 16.47 2.4% 5 0.48 25% 0.93% 10.23% 12.12% 0.93% 12.12% 0.95% 12.12% 0.95% 13.24% 0.95% 13.27% 13.47% 0.27% 13.50%	-4% -8% 42% 48% NA 3% -2% NA 25% 51% 51% 51% -3% -7% -43% -2%	6.8 6.8 6.8 6.8 6.8 6.8 6.8 6.8 6.8 6.8	6.8 6.8 -0.1 21:00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	6.7 6.7 6.7 6.7 6.7 6.7 6.7 6.7 6.7 6.7	6.7 6.7 6.7 6.7 6.7 6.7 6.7 6.7	6.7 6.7 6.7 -0.2 2.5 5.4.30 \$ 1.84 3.2% 0.0x \$ 20.04 \$ 17.75 \$ 0.48 26% 0.85% 9.23% 10.52% 3.24% 0.32% 1.19% 3.24% 3.24% 0.03 25.7% 1.19% 3.25% 3.20%	-6% -3% -4% -3% -3% -3% -4% -9% -10% -13% -11% -2% -6% -6%
Per Share Information Ang Diluted Shares (mil) EOP Shares Est. (Duybock) / issuance Est. pinc/share Total \$'s of Capital  Reported EPS Core EPS EPS growth rate (%) PPE Ratio LTM Book Value per share Tangible Total Common Equity Performance Ratios Return on Average Assets Return on Average Assets Return on Average Common Equity PTPP Income PTPP Income PTPP Income PTPP Income / Shr PTPP ROA Net Interest Margin, FTE Aug Earning Asset Wield Cost of Interest Bearing Liabilities Fee Income / Average Assets Effective Tax Rate (FTE) Statutory Tax Rate  Quarterly Growth Rates Average HFI Loan Growth Average Earning Assets Net Interest Income (FTE) Net Interest Income (FTE)	7.6 7.4 -0.2 0.0 5.0.00 5.1.45 5.1.44 -3.3% 0.0x 5.16.16 5.13.59 11.5% 5.0.45 31% 0.98% 9.33% 10.48% 4.22% 0.80% 24.2% 1.888 2.2% 7.1% 2.6% 3.8% 2.2% 7.2% 2.8%	-2% -3% -1% -1% -1% -1% -1% -1% -1% -1% -13% -13	7.5 7.5 0.0 0.0 0.0 5 0.24 5 0.24 1.144% 5 0.12 50% 0.61% 5.83% 6.63% 3.4 4.03% 0.69% 2.3.5% 0.69% 1.16% 0.5% 1.16% 0.5% 1.00%	7.5 7.5 7.5 0.0 0.0 0.00 \$ 0.30 \$ 0.30 \$ 0.30 \$ 17.47 \$ 15.35 25.4 40% 0.70% 7.03% 7.76% 4.11 0.55 1.30% 1.30% 1.07% 0.47% 25.66% 1.07% 1.0	7.5 7.5 0.0 0.0 0.00 \$0.00 \$ 0.35 \$ 0.29 -4% \$ 17.78 \$ 15.67 \$ 14%  0.65% 6.65% 7.46% 0.39 0.52 1.14% 0.38% 0.38% 0.38% 0.38% 0.38% 0.38% 0.38% 0.38% 0.38% 0.38% 0.38% 0.38% 0.39% 0.12 1.14%	7.5 (1.0 m) 7.5 (1	7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5	-1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1	7.5 7.5 0.0 0.0 \$0.00 \$0.00 \$ 0.43 \$ 0.42 -29% \$ 0.58 \$ 1.55 \$ 0.12 28%  0.90% 9.56% 11.07% 4.4 0.58 1.23% 0.29% 23.23% 0.91% 21.5% 35.0%	7.4 -7.4 -7.2 -7.8 -7.4 -7.2 -7.8 -7.5 -7.8 -7.8 -7.8 -7.8 -7.8 -7.8 -7.8 -7.8	7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1 7.1	6.9 6.9 -0.2 18.5 5-3.70 5 0.45 5 0.45 5 0.45 6% 5 0.12 27% 0.66 6.122% 0.63% 0.24%	7.2 6.9 -0.7 13.7 511.76 5 1.91 5 1.90 47.6% 0.0x 5 18.75 5 16.47 2.4% 10.23% 12.12% 19.4 2.69 1.32% 2.69 1.32% 2.7% 2.4.2% 0.27% 2.4.2%	-4% -8% 42% 48% NA 3% -2% NA 25% 51% 51% 51% -3% -7% -43% -2%	6.8 6.8 -0.1 20.5 5.10.3 5 0.41 5 0.41 -33% 5 0.41 5 0.42 30% 5 0.12 30% 0.23% 2.23% 0.23% 2.23% 0.25% 5.55% 5.55% -2.65% 1.19% -16% 6.88% 0.28% 0.28% 0.29% 2.28% 0.28% 0.28% 0.28% 0.29% 2.28% 0.28% 0.28% 0.28% 0.29% 2.28% 0.28% 0.28% 0.29% 2.28% 0.28% 0.28% 0.29% 2.28% 0.29% 0.29% 2.28% 0.29% 0.29% 2.28% 0.29%	6.8 6.8 -0.1 21:0 0.0x 519.34 45% 9.21% 10.65% 1.21% 0.85 45% 9.21% 10.65% 1.21% 0.85% 0.32 26.5% 0.85% 0.90% 0.33% 0.33% 0.35.0% 8.0% 0.04% 45% 44%	6.7 6.7 6.7 6.7 6.7 6.7 6.7 6.7	6.7 -6.7 -0.1 -22.5 -51.13 S 0.51 S 0.51 S 0.51 S 0.51 S 0.51 S 0.7 S 0.7 S 0.12 24% 0.98% 0.22% 21.2% 35.0% 6.5% 3.34% 0.98% 1.25% 6.5% 3.34% 0.98% 1.25% 1.3	6.7 6.7 6.7 -0.2 21.5 -\$4.30 5 1.84 3.2% 0.0x \$ 20.04 5 17.70 7.5% 9 0.48 26% 9.23% 10.52% 17.59 1.19% 3.23% 0.23% 10.52% 11.52% 11.96 3.340% 25.76% 10.10%	-6% -3% NA 7% NA 0% 3% -10% -13% -10% -11% -6%

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FCCO	\$ 1.44		\$ 0.24 \$	0.30	\$ 0.29	\$ 0.46	\$ 1.29		\$ 0.42	\$ 0.53	\$ 0.50	\$ 0.45	\$ 1.90		\$ 0.41	\$ 0.45	\$ 0.47		pdated: 4/2 \$ 1.84	
	2019	%∆				4Q20						4Q21E			1Q22E				2022E	%∆
Balance Sheet Ratios																				
Loans / Deposits	78.66%	5%	76.56%	72.66%	68.90%	68.00%	71.28%	-9%	65.94%	63.63%	64.98%	66.12%	65.16%	-9%	67.53%	68.92%	70.29%	70.73%	69.37%	6%
Avg Loans / Avg Earning Assets	72.20%	3%	68.89%	65.77%	62.74%	61.96%	64.65%	-10%	59.49%	60.34%	61.94%	63.71%	61.36%	-5%	64.92%	66.28%	67.20%	67.87%	66.57%	9%
Avg. Earning Assets / Assets	91.25%	0%			92.83%	93.17%	92.50%	1%	93.30%	90.15%	90.08%	89.68%	90.78%	-2%	90.24%	90.33%	90.72%	90.33%	90.41%	0%
Securities / Avg Earning Assets	25.29%	-9%			24.02%	24.85%	25.10%	-1%	27.88%	27.59%	27.34%	27.08%	27.47%	9%	26.94%	26.42%	25.75%	25.26%	26.09%	-5%
Avg. Equity / Avg Assets	10.48%	5%		10.00%	9.79%	9.57%	9.94%	-5%	9.45%	9.10%	8.96%	8.96%	9.11%	-8%	9.12%	9.22%	9.23%	9.23%	9.20%	1%
TCE (%)	9.02%	1%	9.29%	8.78%	8.60%	8.74%	8.74%	-3%	7.92%	7.94%	7.81%	7.85%	7.85%	-10%	7.95%	8.03%	7.98%	8.05%	8.05%	3%
Estimated Excess Capital (7% TCE tgt.)	\$11.74	19%	\$15.06	\$10.17	\$8.14	\$10.21	\$10.21	-13%	-\$1.16	-\$0.83	-\$2.73	-\$2.16	-\$2.16	-121%	-\$0.67	\$0.44	-\$0.24	\$0.71	\$0.71	-133%
Tier 1 Leverage Ratio	9.97%		9.91%	9.31%	8.95%	8.84%	8.84%		8.73%											
Tier 1 Risk-Based Capital Ratio	13.47%			13.02%	12.97%	12.83%	12.83%		13.13%											
Total Capital Ratio	14.26%		14.25%	14.03%	14.08%	13.94%	13.94%		14.26%											
Tier 1 Common Ratio	13.47%		13.35%	13.02%	12.97%	12.83%	12.83%		13.13%											
Average Balance Sheet																				
HFI Loans	\$ 735	7%	\$ 742 \$	770	\$ 783	\$ 804	\$ 775	5%	\$ 797	\$ 812	\$ 830	\$ 840	\$ 820	6%	\$ 852	\$ 869	\$ 893	\$ 908	\$ 880	7%
HFS Loans	\$ -	NA	\$ 12 9			\$ 41	\$ 27.8	NA				\$ 27	\$ 28.3	2%				\$ 26	\$ 25.1	-11%
PPP Loans	\$ -	NA			\$ 49	\$ 48	\$ 32	NA	\$ 56		\$ 41	\$ 25	\$ 45	39%	\$ 13	\$ 5		\$ -	\$ 4	-90%
Total Loans	\$ 735		\$ 754 \$	825		\$ 893	\$ 835			\$ 893		\$ 893	\$ 893	7%	\$ 890		\$ 919	\$ 933	\$ 910	2%
Total Loans (ex. PPP)	\$ 735	7%	\$ 754 \$	793	\$ 819	\$ 845	\$ 803	9%	\$ 831	\$ 837	\$ 857	\$ 867	\$ 848	6%	\$ 877	\$ 894	\$ 919	\$ 933	\$ 906	7%
Securities	\$ 258	-5%	\$ 286 \$	295	\$ 300	\$ 322	\$ 301	17%	\$ 373	\$ 371	\$ 366	\$ 357	\$ 367	22%	\$ 354	\$ 347	\$ 342	\$ 338	\$ 345	-6%
Other Earning Assets	\$ 26	10%	\$ 37 9	51 5	\$ 81	\$ 82	\$ 63	146%	\$ 79	\$ 81	\$ 76	\$ 69	\$ 76	21%	\$ 69	\$ 67	\$ 68	\$ 66	\$ 67	-12%
Earning Assets	\$ 1,018	4%	\$ 1,077	1,171	\$ 1,249	\$ 1,297	\$ 1,198	18%	\$ 1,339	\$ 1,345	\$ 1,340	\$ 1,319	\$ 1,336	11%	\$ 1,313	\$ 1,311	\$ 1,329	\$ 1,337	\$ 1,323	-1%
Non-int Assets	\$ 98	2%	\$ 99 \$			\$ 95	\$ 97	-1%	\$ 96	\$ 147	\$ 148	\$ 152	\$ 136	40%			\$ 136	\$ 143	\$ 140	3%
Assets	\$ 1,116	4%	\$ 1,176	1,269	\$ 1,345	\$ 1,392	\$ 1,296	16%	\$ 1,435	\$ 1,492	\$ 1,487	\$ 1,471	\$ 1,471	14%	\$ 1,455	\$ 1,452	\$ 1,465	\$ 1,480	\$ 1,463	-1%
Non-interest Bearing Deposits	\$ 264	8%	\$ 282 9	349	\$ 368	\$ 377	\$ 344	30%	\$ 390	\$ 396	\$ 384	\$ 388	\$ 389	13%	\$ 378	\$ 387	\$ 407	S 411	\$ 396	2%
Interest Bearing Deposits	\$ 671		\$ 688 \$		\$ 769		\$ 743					\$ 883	\$ 868	17%			1	\$ 872	\$ 873	1%
Total Deposits	\$ 935	2%				\$ 1,182	\$ 1,087		,			\$ 1,271	\$ 1,258					\$ 1,283	\$ 1,269	1%
Other Borrowings	\$ 52		\$ 70 \$	69	\$ 63	\$ 64	\$ 67	27%	\$ 78	\$ 71	\$ 66	\$ 57	\$ 68	2%	\$ 50	\$ 47	\$ 50	\$ 51	\$ 50	-27%
Interest Bearing Liabilities	\$ 723		\$ 758 \$	780	\$ 833	\$ 869	\$ 810		\$ 896		\$ 959	\$ 940	\$ 936		\$ 934	\$ 921	\$ 913	\$ 923	\$ 923	-1%
Other Liabilities	\$ 12		\$ 13 \$			,	\$ 13					\$ 11	\$ 11	-14%				\$ 9	\$ 10	-16%
Total Liabilities	\$ 999	3%	\$ 1,053	1,142	\$ 1,213	\$ 1,259	\$ 1,167	17%	\$ 1,300	\$ 1,356	\$ 1,354	\$ 1,339	\$ 1,337	15%	\$ 1,322	\$ 1,318	\$ 1,330	\$ 1,344	\$ 1,328	-1%
Average Preferred Equity	s -	NA	s - s	s - :	\$ -	\$ -	ς .	NA	Ś-	s -	s -	s -	s -	NA	s -	s -	s -	s -	s -	NA
Average Common Equity	\$ 117		\$ 123 \$				\$ 129			\$ 136			\$ 134			\$ 134			\$ 135	0%
Average Total Equity	\$ 117	9%	\$ 123 \$		\$ 132		\$ 129	10%				\$ 132	\$ 134	4%			\$ 135		\$ 135	0%
EOP Balance Sheet				_																
Cash and Equivalents	\$ 48	48%	\$ 49 5	5 93 5	\$ 124	\$ 65	\$ 65	36%	\$ 67	\$ 69	\$ 64	\$ 57	\$ 57	-12%	\$ 52	\$ 49	\$ 50	\$ 49	\$ 49	-15%
HFI Loans	\$ 737		\$ 750 9				\$ 797					\$ 846	\$ 846	-12%				\$ 914	\$ 914	-15%
HFS Loans	\$ 11	246%	\$ 12 5		,	\$ 45	\$ 45					\$ 27	\$ 27	-41%				\$ 25	\$ 25	-5%
PPP Loans	š -		Š - S			\$ 47	\$ 47					\$ 17	\$ 17	-64%	5 8		1 1	š -	š -	-100%
Total Loans	\$ 748	4%	\$ 761 \$	851	\$ 882	\$ 889	\$ 889	19%	\$ 893	\$ 893	\$ 897	\$ 890	\$ 890	0%	\$ 890	\$ 901	\$ 925	\$ 939	\$ 939	6%
` Total Loans (ex. PPP)	\$ 748	4%	\$ 761 \$	803	\$ 832	\$ 842	\$ 842	13%	\$ 828	\$ 844	\$ 863	\$ 873	\$ 873	4%	\$ 881	\$ 900	\$ 925	\$ 939	\$ 939	8%
Securities and other investments	\$ 289	13%	\$ 291 \$	298	\$ 296	\$ 362	\$ 362	25%	\$ 408	\$ 405	\$ 400	\$ 390	\$ 390	8%	\$ 384	\$ 376	\$ 372	\$ 367	\$ 367	-6%
Intangible Assets	\$ 16	-3%	\$ 16 5	\$ 16	\$ 16	\$ 16	\$ 16	-2%	\$ 16	\$ 16	\$ 16	\$ 16	\$ 16	-1%	\$ 16	\$ 16	\$ 16	\$ 16	\$ 16	0%
Other Real Estate Owned	\$ 1.4		\$ 1 5		\$ 1		\$ 1.2	-15%				\$ 1	\$ 1.0				,	\$ 1	\$ 0.9	-10%
Other Assets	\$ 75		\$ 74 \$				\$ 73					\$ 115	\$ 115	0.07.				\$ 123	\$ 123	7%
Assets	\$ 1,170					, ,	\$ 1,395					\$ 1,458	\$ 1,458					\$ 1,484	\$ 1,484	2%
Tangible Assets	\$ 1,154	7%	\$ 1,169	\$ 1,309	\$ 1,366	\$ 1,380	\$ 1,380	20%	\$ 1,477	\$ 1,476	\$ 1,468	\$ 1,442	\$ 1,442	5%	\$ 1,435	\$ 1,437	\$ 1,461	\$ 1,468	\$ 1,468	2%
Deposits	\$ 988	7%	\$ 987 5	\$ 1,119	\$ 1,174	\$ 1,189	\$ 1,189	20%	\$ 1,271	\$ 1,279	\$ 1,275	\$ 1,267	\$ 1,267	6%	\$ 1,257	\$ 1,265	\$ 1,276	\$ 1,290	\$ 1,290	2%
Borrowings	\$ 48	12%	\$ 61 9	61	\$ 62	\$ 56	\$ 56	15%	\$ 75	\$ 66	\$ 65	\$ 49	\$ 49	-12%	\$ 51	\$ 43	\$ 56	\$ 46	\$ 46	-6%
Other liabilities	\$ 13		\$ 13 \$			\$ 14	\$ 14	3%	,			\$ 13	\$ 13	-5%				\$ 13	\$ 13	0%
Liabilities	\$ 1,050	7%	\$ 1,061	1,194	\$ 1,249	\$ 1,259	\$ 1,259	20%	\$ 1,360	\$ 1,358	\$ 1,353	\$ 1,329	\$ 1,329	6%	\$ 1,321	\$ 1,322	\$ 1,345	\$ 1,350	\$ 1,350	2%
Preferred Equity	s -	NA	s - s	1	s - :	\$ -	s -	NA	s -	s -	s -	s -	s -	NA	s -	s -	s -	s -	s -	NA
Common Equity	\$ 120	7%	\$ 125 \$	131	\$ 133	\$ 136	\$ 136	13%	\$ 133	\$ 133	\$ 130	\$ 129	\$ 129	-5%					\$ 134	4%
Total Equity	\$ 120	7%												-5%	\$ 130	\$ 131		\$ 134		
Tangible Equity	\$ 104		\$ 125 \$	131 :	\$ 133	\$ 136	\$ 136	13%	\$ 133			\$ 129	\$ 129	-5% -5%			\$ 132	\$ 134 \$ 134	\$ 134	4%
Tangible Common Equity		9%	\$ 109 \$	115	\$ 117	\$ 121	\$ 121	16%	\$ 117	\$ 133 \$ 117	\$ 130 \$ 115	\$ 129 \$ 113	\$ 129 \$ 113	-5% -6%	\$ 130 \$ 114	\$ 131 \$ 115	\$ 132 \$ 132 \$ 117	\$ 134 \$ 118	\$ 134 \$ 118	4%
8	\$ 104	9%	\$ 109 \$	115		\$ 121	\$ 121	16%	\$ 117	\$ 133	\$ 130 \$ 115	\$ 129 \$ 113	\$ 129	-5% -6%	\$ 130 \$ 114	\$ 131	\$ 132 \$ 132 \$ 117	\$ 134 \$ 118	\$ 134	
Credit Quality Ratios		9%	\$ 109 \$	115	\$ 117	\$ 121	\$ 121	16%	\$ 117	\$ 133 \$ 117	\$ 130 \$ 115	\$ 129 \$ 113	\$ 129 \$ 113	-5% -6%	\$ 130 \$ 114	\$ 131 \$ 115	\$ 132 \$ 132 \$ 117	\$ 134 \$ 118	\$ 134 \$ 118	4%
Credit Quality Ratios Loan Loss Reserve	\$ 104	9% 9% 6%	\$ 109 \$ \$ 109 \$	8.9	\$ 117	\$ 121 \$ 121 10.4	\$ 121 \$ 121	16% 16% 57%	\$ 117 \$ 117 10.6	\$ 133 \$ 117 \$ 117 10.5	\$ 130 \$ 115 \$ 115 10.6	\$ 129 \$ 113 \$ 113	\$ 129 \$ 113 \$ 113	-5% -6% -6%	\$ 130 \$ 114 \$ 114 10.6	\$ 131 \$ 115 \$ 115 \$ 115	\$ 132 \$ 132 \$ 117 \$ 117	\$ 134 \$ 118 \$ 118 10.5	\$ 134 \$ 118 \$ 118	4% 4% -1%
Credit Quality Ratios Loan Loss Reserve LLR / Loans (%) ex PPP	\$ 104 6.6 0.90%	9% 9% 6% 3%	\$ 109 \$ \$ 109 \$ 7.7 1.03%	8.9 1.16%	\$ 117 \$ 117 10.1 1.27%	\$ 121 \$ 121 10.4 1.30%	\$ 121 \$ 121 10.4 1.30%	16% 16% 57% 45%	\$ 117 \$ 117 10.6 1.31%	\$ 133 \$ 117 \$ 117 10.5 1.29%	\$ 130 \$ 115 \$ 115 10.6 1.27%	\$ 129 \$ 113 \$ 113 10.7 1.26%	\$ 129 \$ 113 \$ 113 10.7 1.26%	-5% -6% -6% 3% -3%	\$ 130 \$ 114 \$ 114 \$ 10.6 1.24%	\$ 131 \$ 115 \$ 115 \$ 115	\$ 132 \$ 132 \$ 117 \$ 117 10.7 1.19%	\$ 134 \$ 118 \$ 118 \$ 10.5 1.15%	\$ 134 \$ 118 \$ 118 \$ 118	4% 4% -1% -9%
Credit Quality Ratios Loan Loss Reserve LLR / Loans (%) ex PPP Change in Reserve	\$ 104 6.6 0.90% 0.4	9% 9% 6% 3% -22%	\$ 109 \$ \$ 109 \$ 7.7 1.03% 1.1	8.9 1.16% 1.2	\$ 117 \$ 117 10.1 1.27% 1.2	\$ 121 \$ 121 10.4 1.30% 0.3	\$ 121 \$ 121 10.4 1.30% 3.8	16% 16% 57% 45% 934%	\$ 117 \$ 117 10.6 1.31% 0.2	\$ 133 \$ 117 \$ 117 10.5 1.29% 0.0	\$ 130 \$ 115 \$ 115 10.6 1.27% 0.1	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.0	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.3	-5% -6% -6% -3% -3%	\$ 130 \$ 114 \$ 114 \$ 10.6 1.24% 0.0	\$ 131 \$ 115 \$ 115 \$ 10.7 1.22% 0.0	\$ 132 \$ 132 \$ 117 \$ 117 10.7 1.19% 0.0	\$ 134 \$ 118 \$ 118 10.5 1.15% -0.2	\$ 134 \$ 118 \$ 118 \$ 118 10.5 1.15% -0.2	4% 4% -1% -9% -157%
Credit Quality Ratios Loan Loss Reserve LLR / Loans (%) ex PPP Change in Reserve LLR Release per share	\$ 104 6.6 0.90% 0.4 (\$0.05)	9% 9% 6% 3% -22% -21%	7.7 1.03% 1.1 \$ (0.14)	8.9 1.16% 1.2 \$ (0.17)	\$ 117 \$ 117 10.1 1.27% 1.2 \$ (0.16)	\$ 121 \$ 121 10.4 1.30% 0.3 \$ (0.04)	\$ 121 \$ 121 10.4 1.30% 3.8 (\$0.50)	16% 16% 57% 45% 934% 949%	\$ 117 \$ 117 10.6 1.31% 0.2 \$ (0.02)	\$ 133 \$ 117 \$ 117 10.5 1.29% 0.0 \$ 0.00	\$ 130 \$ 115 \$ 115 10.6 1.27% 0.1 \$ (0.01)	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.0 \$ (0.01)	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.3 (\$0.04)	-5% -6% -6% -3% -3% -93%	\$ 130 \$ 114 \$ 114 10.6 1.24% 0.0 \$ 0.00	\$ 131 \$ 115 \$ 115 \$ 115 10.7 1.22% 0.0 \$ (0.01)	\$ 132 \$ 132 \$ 117 \$ 117 10.7 1.19% 0.0 \$ (0.00)	\$ 134 \$ 118 \$ 118 \$ 10.5 1.15% -0.2 \$ 0.03	\$ 134 \$ 118 \$ 118 \$ 118 10.5 1.15% -0.2 \$0.02	-1% -9% -157% -160%
Credit Quality Ratios Loan Loss Reserve LLF, Loans (%) ex PPP Change in Reserve LLR Release per share Net Charge Offs	\$ 104 6.6 0.90% 0.4 (\$0.05) -0.2	9% 9% 6% 3% -22% -21% 86%	\$ 109 \$ \$ 109 \$ 7.7 1.03% 1.1 \$ (0.14) \$	8.9 1.16% 1.2 \$ (0.17)	\$ 117 \$ 117 10.1 1.27% 1.2 \$ (0.16) -0.1	\$ 121 \$ 121 10.4 1.30% 0.3 \$ (0.04)	\$ 121 \$ 121 10.4 1.30% 3.8 (\$0.50) -0.1	16% 16% 57% 45% 934% 949% -47%	\$ 117 \$ 117 10.6 1.31% 0.2 \$ (0.02)	\$ 133 \$ 117 \$ 117 10.5 1.29% 0.0 \$ 0.00	\$ 130 \$ 115 \$ 115 10.6 1.27% 0.1 \$ (0.01)	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.0 \$ (0.01)	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.3 (\$0.04) 1.2	-5% -6% -6% -3% -93% -92% -1127%	\$ 130 \$ 114 \$ 114 10.6 1.24% 0.0 \$ 0.00	\$ 131 \$ 115 \$ 115 10.7 1.22% 0.0 \$ (0.01)	\$ 132 \$ 132 \$ 117 \$ 117 10.7 1.19% 0.0 \$ (0.00)	\$ 134 \$ 118 \$ 118 \$ 10.5 1.15% -0.2 \$ 0.03 0.3	\$ 134 \$ 118 \$ 118 \$ 118 10.5 1.15% -0.2 \$0.02 1.4	-1% -9% -157% -160% 16%
Credit Quality Ratios Loan Loss Reserve LLR / Loans (%) ex PPP Change in Reserve LLR Release per share Net Charge Offs NCOs / Avg Loans (%) annualized	6.6 0.90% 0.4 (\$0.05) -0.2 -0.03%	9% 9% 6% 3% -22% -21% 86% 74%	\$ 109 \$ \$ 109 \$ 7.7 1.03% 1.1 \$ (0.14) \$ 0.0 0.00%	8.9 1.16% 1.2 \$ (0.17) 0.0 0.00%	\$ 117 \$ 117 10.1 1.27% 1.2 \$ (0.16) -0.1 -0.06%	\$ 121 \$ 121 10.4 1.30% 0.3 \$ (0.04) 0.0 -0.01%	\$ 121 \$ 121 10.4 1.30% 3.8 (\$0.50) -0.1 -0.02%	16% 16% 57% 45% 934% 949% -47% -49%	\$ 117 \$ 117 10.6 1.31% 0.2 \$ (0.02) 0.0 0.00%	\$ 133 \$ 117 \$ 117 10.5 1.29% 0.0 \$ 0.00 0.3 0.14%	\$ 130 \$ 115 \$ 115 10.6 1.27% 0.1 \$ (0.01) 0.5 0.22%	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.0 \$ (0.01) 0.5 0.23%	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.3 (\$0.04) 1.2 0.15%	-5% -6% -6% -3% -93% -92% -1127% -1071%	\$ 130 \$ 114 \$ 114 10.6 1.24% 0.0 \$ 0.00 0.3 0.16%	\$ 131 \$ 115 \$ 115 10.7 1.22% 0.0 \$ (0.01) 0.3 0.15%	\$ 132 \$ 132 \$ 117 \$ 117 10.7 1.19% 0.0 \$ (0.00) 0.5 0.20%	\$ 134 \$ 118 \$ 118 10.5 1.15% -0.2 \$ 0.03 0.3 0.14%	\$ 134 \$ 118 \$ 118 \$ 118 10.5 1.15% -0.2 \$0.02 1.4 0.16%	-1% -9% -157% -160% 16% 8%
Credit Quality Ratios  Loan Loss Reserve  LIR / Loans (%) ex PPP  Change in Reserve  LIR Release per share  Net Charge Offs  NCOs / Avg Loans (%) annualized  Provision	6.6 0.90% 0.4 (\$0.05) -0.2 -0.03% 0.1	9% 9% 6% 3% -22% -21% 86% 74% -60%	\$ 109 \$ \$ 109 \$ \$ \$ 109 \$ \$ \$ 109 \$ \$ \$ \$ \$ 109 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	8.9 1.16% 1.2 \$ (0.17) 0.0 0.00% 1.3	\$ 117 \$ 117 10.1 1.27% 1.2 \$ (0.16) -0.1 -0.06% 1.1	\$ 121 \$ 121 10.4 1.30% 0.3 \$ (0.04) 0.0 -0.01%	\$ 121 \$ 121 10.4 1.30% 3.8 (\$0.50) -0.1 -0.02% 3.7	16% 16% 57% 45% 934% 949% -47% -49% 2535%	\$ 117 \$ 117 10.6 1.31% 0.2 \$ (0.02) 0.0 0.00% 0.2	\$ 133 \$ 117 \$ 117 10.5 1.29% 0.0 \$ 0.00 0.3 0.14% 0.3	\$ 130 \$ 115 \$ 115 \$ 115 10.6 1.27% 0.1 \$ (0.01) 0.5 0.22% 0.5	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.0 \$ (0.01) 0.5 0.23%	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.3 (\$0.04) 1.2 0.15% 1.5	-5% -6% -6% 3% -3% -93% -92% -1127% -1071% -59%	\$ 130 \$ 114 \$ 114 10.6 1.24% 0.0 \$ 0.00 0.3 0.16% 0.3	\$ 131 \$ 115 \$ 115 \$ 115 10.7 1.22% 0.0 \$ (0.01) 0.3 0.15% 0.4	\$ 132 \$ 132 \$ 117 \$ 117 10.7 1.19% 0.0 \$ (0.00) 0.5 0.20% 0.5	\$ 134 \$ 118 \$ 118 \$ 10.5 1.15% -0.2 \$ 0.03 0.3 0.14% 0.1	\$ 134 \$ 118 \$ 118 \$ 118 10.5 1.15% -0.2 \$0.02 1.4 0.16% 1.3	-1% -9% -157% -160% 16% 8% -15%
Credit Quality Ratios  Loan Loss Reserve  LLR / Loans (%) ex PPP  Change in Reserve  LLR Release per share  NCC Arge Offs  NCOs / Avg Loans (%) annualized  Provision  Excess Provision	\$ 104 6.6 0.90% 0.4 (\$0.05) -0.2 -0.03% 0.1 0.4	9% 9% 6% 3% -22% -21% 86% 74% -60% -22%	\$ 109 \$ \$ 109 \$ 7.7 1.03% 1.1 \$ (0.14) \$ 0.0 0.00%	8.9 1.16% 1.2 \$ (0.17) 0.0 0.00% 1.3 1.2	\$ 117 \$ 117 10.1 1.27% 1.2 \$ (0.16) -0.1 -0.06% 1.1 1.2	\$ 121 \$ 121 10.4 1.30% 0.3 \$ (0.04) 0.0 -0.01% 0.3	\$ 121 \$ 121 10.4 1.30% 3.8 (\$0.50) -0.1 -0.02%	16% 16% 57% 45% 934% 949% -47% -49% 2535% 939%	\$ 117 \$ 117 10.6 1.31% 0.2 \$ (0.02) 0.0 0.00%	\$ 133 \$ 117 \$ 117 10.5 1.29% 0.0 \$ 0.00 0.3 0.14% 0.3 0.0	\$ 130 \$ 115 \$ 115 10.6 1.27% 0.1 \$ (0.01) 0.5 0.22% 0.5 0.1	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.0 \$ (0.01) 0.5 0.23% 0.5	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.3 (\$0.04) 1.2 0.15%	-5% -6% -6% 3% -3% -93% -92% -1127% -1071% -59% -93%	\$ 130 \$ 114 \$ 114 10.6 1.24% 0.0 \$ 0.00 0.3 0.16% 0.3	\$ 131 \$ 115 \$ 115 \$ 115 10.7 1.22% 0.0 \$ (0.01) 0.3 0.15% 0.4 0.0	\$ 132 \$ 132 \$ 117 \$ 117 10.7 1.19% 0.0 \$ (0.00) 0.5 0.20% 0.5 0.0	\$ 134 \$ 118 \$ 118 \$ 10.5 1.15% -0.2 \$ 0.03 0.14% 0.1 -0.2	\$ 134 \$ 118 \$ 118 \$ 118 10.5 1.15% -0.2 \$0.02 1.4 0.16%	-1% -9% -157% -160% 16% 8% -15% -156%
Credit Quality Ratios  Loan Loss Reserve  LIR / Loans (%) ex PPP  Change in Reserve  LIR Release per share  Net Charge Offs  NCOs / Avg Loans (%) annualized  Provision	6.6 0.90% 0.4 (\$0.05) -0.2 -0.03% 0.1	9% 9% 6% 3% -22% -21% 86% 74% -60%	\$ 109 \$ \$ 109 \$ \$ \$ 109 \$ \$ \$ 109 \$ \$ \$ \$ 109 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	8.9 1.16% 1.2 \$ (0.17) 0.0 0.00% 1.3	\$ 117 \$ 117 10.1 1.27% 1.2 \$ (0.16) -0.1 -0.06% 1.1	\$ 121 \$ 121 10.4 1.30% 0.3 \$ (0.04) 0.0 -0.01%	\$ 121 \$ 121 10.4 1.30% 3.8 (\$0.50) -0.1 -0.02% 3.7 3.8	16% 16% 57% 45% 934% 949% -47% -49% 2535%	\$ 117 \$ 117 10.6 1.31% 0.2 \$ (0.02) 0.0 0.00% 0.2 0.2	\$ 133 \$ 117 \$ 117 10.5 1.29% 0.0 \$ 0.00 0.3 0.14% 0.3	\$ 130 \$ 115 \$ 115 \$ 115 10.6 1.27% 0.1 \$ (0.01) 0.5 0.22% 0.5	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.0 \$ (0.01) 0.5 0.23%	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.3 (\$0.04) 1.2 0.15% 1.5 0.3	-5% -6% -6% 3% -3% -93% -92% -1127% -1071% -59%	\$ 130 \$ 114 \$ 114 10.6 1.24% 0.0 \$ 0.00 0.3 0.16% 0.3	\$ 131 \$ 115 \$ 115 \$ 115 10.7 1.22% 0.0 \$ (0.01) 0.3 0.15% 0.4	\$ 132 \$ 132 \$ 117 \$ 117 10.7 1.19% 0.0 \$ (0.00) 0.5 0.20% 0.5	\$ 134 \$ 118 \$ 118 \$ 10.5 1.15% -0.2 \$ 0.03 0.3 0.14% 0.1	\$ 134 \$ 118 \$ 118 \$ 118 10.5 1.15% -0.2 \$0.02 1.4 0.16% 1.3 -0.2	-1% -9% -157% -160% 16% 8% -15%
Credit Quality Ratios  Loan Loss Reserve  LLR / Loans (%) ex PPP  Change in Reserve  LLR Release per share  NCOs / Avg Loans (%) annualized  Provision  Excess Provision  LLP / Avg Loans  Nonaccrual Loans	\$ 104 6.6 0.90% 0.4 (\$0.05) -0.2 -0.03% 0.1 0.4	9% 9% 6% 3% -22% -21% 86% 74% -60% -22%	\$ 109 \$ \$ 109 \$ \$ \$ 109 \$ \$ \$ 109 \$ \$ \$ \$ 109 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	8.9 1.16% 1.2 \$ (0.17) 0.0 0.00% 1.3 1.2 0.61%	\$ 117 \$ 117 10.1 1.27% 1.2 \$ (0.16) -0.1 -0.06% 1.1 1.2 0.49%	\$ 121 \$ 121 10.4 1.30% 0.3 \$ (0.04) 0.0 -0.01% 0.3	\$ 121 \$ 121 10.4 1.30% 3.8 (\$0.50) -0.1 -0.02% 3.7 3.8	16% 16% 57% 45% 934% 949% -47% -49% 2535% 939%	\$ 117 \$ 117 10.6 1.31% 0.2 \$ (0.02) 0.0 0.00% 0.2 0.2	\$ 133 \$ 117 \$ 117 10.5 1.29% 0.0 \$ 0.00 0.3 0.14% 0.3 0.0 0.12%	\$ 130 \$ 115 \$ 115 \$ 115 10.6 1.27% 0.1 \$ (0.01) 0.5 0.22% 0.5 0.1 0.23%	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.0 \$ (0.01) 0.5 0.23% 0.5	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.3 (\$0.04) 1.2 0.15% 1.5 0.3	-5% -6% -6% 3% -3% -93% -92% -1127% -1071% -59% -93%	\$ 130 \$ 114 \$ 114 10.6 1.24% 0.0 \$ 0.00 0.3 0.16% 0.3 0.0 0.14%	\$ 131 \$ 115 \$ 115 \$ 115 10.7 1.22% 0.0 \$ (0.01) 0.3 0.15% 0.4 0.0 0.16%	\$ 132 \$ 132 \$ 117 \$ 117 10.7 1.19% 0.0 \$ (0.00) 0.5 0.20% 0.5 0.0 0.20%	\$ 134 \$ 118 \$ 118 \$ 10.5 1.15% -0.2 \$ 0.03 0.14% 0.1 -0.2	\$ 134 \$ 118 \$ 118 \$ 118 10.5 1.15% -0.2 \$0.02 1.4 0.16% 1.3 -0.2	-1% -9% -157% -160% 16% 8% -15% -156%
Credit Quality Ratios  Loan Loss Reserve  LLR / Loans (%) ex PPP  Change in Reserve  LLR Release per share  Net Charge Offs  NCOs / Avg Loans (%) annualized  Provision  Excess Provision  LLP / Avg Loans  Nonaccrual Loans  TDRS	\$ 104 6.6 0.90% 0.4 (\$0.05) -0.2 -0.03% 0.1 0.4 0.02% 2.3 1.7	9% 9% 6% 3% -22% -21% 86% 74% -60% -22% -63%	\$ 109 \$ \$ 109 \$ \$ 109 \$ \$ \$ 109 \$ \$ \$ 109 \$ \$ \$ \$ 109 \$ \$ \$ \$ \$ 109 \$ \$ \$ \$ 1.03% \$ \$ 1.1 \$ \$ (0.14) \$ \$ 0.00% \$ 1.1 \$ 1.1 \$ 0.57% \$ \$ 1.7 \$ 1.6	8.9 1.16% 1.2 \$ (0.17) 0.0 0.00% 1.3 1.2 0.61%	\$ 117 \$ 117 10.1 1.27% 1.2 \$ (0.16) -0.1 -0.06% 1.1 1.2 0.49%	\$ 121 \$ 121 10.4 1.30% 0.3 \$ (0.04) 0.0 -0.01% 0.3 0.3 0.12% 4.6 1.6	\$ 121 \$ 121 10.4 1.30% 3.8 (\$0.50) -0.1 -0.02% 3.7 3.8 0.44% 4.6 1.6	16% 16% 57% 45% 934% 949% -47% 2535% 939% 2221% 96% -7%	\$ 117 \$ 117 10.6 1.31% 0.2 \$ (0.02) 0.0 0.00% 0.2 0.2 0.08% 4.5 1.5	\$ 133 \$ 117 \$ 117 10.5 1.29% 0.0 \$ 0.00 0.3 0.14% 0.0 0.12% 4.5 1.5	\$ 130 \$ 115 \$ 115 \$ 115 10.6 1.27% 0.1 \$ (0.01) 0.5 0.22% 0.5 0.1 0.23%	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.0 \$ (0.01) 0.5 0.23% 0.5 0.0 0.24%	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.3 (\$0.04) 1.2 0.15% 0.3 0.17%	-5% -6% -6% -3% -93% -92% -1127% -1071% -593% -61% -5% -6%	\$ 130 \$ 114 \$ 114 10.6 1.24% 0.0 \$ 0.00 0.3 0.16% 0.3 0.0 0.14% 4.3 1.4	\$ 131 \$ 115 \$ 115 \$ 115 10.7 1.22% 0.0 \$ (0.01) 0.3 0.15% 0.4 0.0 0.16% 4.2 1.4	\$ 132 \$ 132 \$ 117 \$ 117 10.7 1.19% 0.0 \$ (0.00) 0.5 0.20% 0.5 0.00	\$ 134 \$ 118 \$ 118 \$ 118 10.5 1.15% -0.2 \$ 0.03 0.14% 0.1 -0.2 0.05% 4.1 1.4	\$ 134 \$ 118 \$ 118 \$ 118 10.5 1.15% -0.2 \$0.02 1.4 0.16% 1.3 -0.2 0.14%	-1% -9% -157% -160% 16% -8% -156% -17% -5% -5%
Credit Quality Ratios  Loan Loss Reserve  LLR / Loans (%) ex PPP  Change in Reserve  LLR Release per share  Net Charge Offs  NCOs / Avg Loans (%) annualized  Provision  Excess Provision  LLP / Avg Loans  Nonaccrual Loans  TDRS  NPLS	\$ 104 6.6 0.90% 0.4 (\$0.05) -0.2 -0.03% 0.1 0.4 0.02% 2.3 1.7 4.00	9% 9% 6% 3% -22% -21% 86% 74% -60% -22% -63% -9% -9%	\$ 109 \$ \$ 109 \$ \$ 7.7 \$ 1.03% \$ 1.1 \$ \$ (0.14) \$ \$ 0.00% \$ 1.1 \$ 1.1 \$ 0.57% \$ 1.7 \$ 1.6 \$ 3.34	8.9 1.16% 1.2 \$ (0.17) 0.0 0.00% 1.3 1.2 0.61% 1.8 1.6 3.42	\$ 117 \$ 117 10.1 1.27% 1.2 \$ (0.16) -0.1 -0.06% 1.1 1.2 0.49% 1.7 1.6 3.22	\$ 121 \$ 121 10.4 1.30% 0.3 \$ (0.04) 0.0 -0.01% 0.3 0.3 0.12% 4.6 1.6 6.11	\$ 121 \$ 121 10.4 1.30% 3.8 (\$0.50) -0.1 -0.02% 3.7 3.8 0.44% 4.6 1.6 6.11	16% 16% 57% 45% 934% 949% -47% -49% 2535% 939% 2221% 96% -7% 53%	\$ 117 \$ 117 10.6 1.31% 0.2 \$ (0.02) 0.00% 0.2 0.2 0.08% 4.5 1.5 <b>6.04</b>	\$ 133 \$ 117 \$ 117 10.5 1.29% 0.0 \$ 0.00 0.3 0.14% 0.3 0.0 0.12% 4.5 1.5 5.96	\$ 130 \$ 115 \$ 115 10.6 1.27% 0.1 \$ (0.01) 0.5 0.22% 0.5 0.1 0.23% 4.4 1.5 5.88	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.0 \$ (0.01) 0.5 0.23% 0.5 0.0 0.24% 4.4 1.5 5.81	\$ 129 \$ 113 \$ 113 \$ 113 10.7 1.26% 0.3 (\$0.04) 1.2 0.15% 1.5 0.3 0.17% 4.4 1.5 5.81	-5% -6% -6% -3% -93% -92% -1127% -1071% -59% -61% -5% -6% -5%	\$ 130 \$ 114 \$ 114 10.6 1.24% 0.0 \$ 0.00 0.3 0.16% 0.3 0.0 0.14% 4.3 1.4 5.74	\$ 131 \$ 115 \$ 115 \$ 115 10.7 1.22% 0.0 \$ (0.01) 0.3 0.15% 0.4 0.0 0.16% 4.2 1.4 5.67	\$ 132 \$ 132 \$ 117 \$ 117 10.7 1.19% 0.0 \$ (0.00) 0.5 0.20% 4.2 1.4 5.60	\$ 134 \$ 118 \$ 118 10.5 1.15% -0.2 \$ 0.03 0.14% 0.1 -0.2 0.05% 4.1 1.4 5.53	\$ 134 \$ 118 \$ 118 \$ 118 10.5 1.15% -0.2 \$0.02 1.4 0.16% 1.3 -0.2 0.14% 4.1 1.4 5.53	-1% -9% -157% -160% 16% 8% -15% -156% -17% -5% -5%
Credit Quality Ratios  Loan Loss Reserve  LIR / Loans (%) ex PPP  Change in Reserve  LIR Release per share  NCOS / Avg Loans (%) annualized  Provision  Excess Provision  LLP / Avg Loans  Nonaccrual Loans  TDR:  NPLs  NPLs  NPLs  NPLs  NPLS / Loans (%)	\$ 104 6.6 0.99% 0.4 (\$0.05) -0.2 -0.03% 0.1 0.4 0.02% 2.3 1.7 4.00 0.53%	9% 9% 6% 3% -22% -21% 86% 74% -60% -22% -63% -9% -9% -9%	7.7 1.03% 1.11 \$ (0.14) 0.0 0.00% 1.1 1.1 0.57% 1.7 1.6 3.34 0.44%	8.9 1.16% 1.2 \$ (0.17) 0.00% 1.3 1.2 0.61% 1.8 1.6 3.42 0.40%	\$ 117 \$ 117 10.1 1.27% 1.2 \$ (0.16) -0.1 -0.06% 1.1 1.2 0.49% 1.7 1.6 3.22 0.37%	\$ 121 \$ 121 10.4 1.30% 0.3 \$ (0.04) 0.0 -0.01% 0.3 0.12% 4.6 1.6 6.11 0.69%	\$ 121 \$ 10.4 1.30% 3.8 (\$0.50) -0.1 -0.02% 3.7 3.8 0.44% 4.6 1.6 6.11 0.69%	16% 16% 57% 45% 934% 949% -47% -49% 2535% 939% 2221% 96% -7% 53% 29%	\$ 117 \$ 117 10.6 1.31% 0.2 \$ (0.02) 0.00% 0.2 0.2 0.28% 4.5 1.5 6.04 0.68%	\$ 133 \$ 117 \$ 117 10.5 1.29% 0.0 \$ 0.00 0.3 0.14% 0.3 0.0 0.12% 4.5 1.5 5.96 0.67%	\$ 130 \$ 115 \$ 115 10.6 1.27% 0.1 \$ (0.01) 0.5 0.22% 0.5 0.1 0.23% 4.4 1.5 5.88 0.66%	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.0 \$ (0.01) 0.5 0.23% 0.5 0.0 0.24% 4.4 1.5 5.81 0.65%	\$ 129 \$ 113 \$ 113 \$ 10.7 1.26% 0.3 (\$0.04) 1.2 0.15% 1.5 0.3 0.17% 4.4 1.5 5.81 0.65%	-5% -6% -6% -3% -93% -92% -1127% -1071% -59% -93% -61% -5% -5%	\$ 130 \$ 114 \$ 114 10.6 1.24% 0.0 \$ 0.00 0.3 0.16% 0.3 0.0 0.14% 4.3 1.4 5.74 0.64%	\$ 131 \$ 115 \$ 115 \$ 115 10.7 1.22% 0.0 \$ (0.01) 0.3 0.15% 0.4 0.0 0.16% 4.2 1.4 5.67 0.63%	\$ 132 \$ 132 \$ 117 \$ 117 10.7 1.19% 0.0 \$ (0.00) 0.5 0.20% 0.5 0.0 0.20% 4.2 1.4 5.60 0.61%	\$ 134 \$ 118 \$ 118 \$ 10.5 1.15% -0.2 \$ 0.03 0.14% 0.1 -0.2 0.05% 4.1 1.4 5.53 0.59%	\$ 134 \$ 118 \$ 118 \$ 118 10.5 1.15% -0.2 \$0.02 1.4 0.16% 1.3 -0.2 0.14% 4.1 1.4 5.53 0.59%	-1% -9% -157% -160% 16% 8% -15% -1566 -17% -5% -5% -10%
Credit Quality Ratios  Loan Loss Reserve  LLR (Loans (%) ex PPP  Change in Reserve  LLR Release per share  NCOS / Avg Loans (%) annualized  Provision  LLP / Avg Loans  Nonaccrual Loans  TORS  NPLS  NPLS / Loans (%)  OREO	\$ 104 6.6 0.90% 0.4 (\$0.05) -0.2 -0.03% 0.1 0.4 0.02% 2.3 1.7 4.00 0.53% 1.4	9% 9% 3% -22% -21% 86% 74% -60% -22% -63% -9% -9% -12% -3%	\$ 109 \$ \$ 109 \$ \$ 109 \$ \$ \$ 109 \$ \$ \$ 109 \$ \$ \$ \$ 109 \$ \$ \$ \$ \$ 109 \$ \$ \$ \$ \$ 109 \$ \$ \$ \$ \$ \$ 109 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	8.9 1.16% 1.16% 0.0 0.00% 1.3 1.2 0.61% 1.8 1.6 3.42 0.40%	\$ 117 \$ 117 10.1 1.27% 1.2 \$ (0.16) -0.1 -0.06% 1.1 1.2 0.49% 1.7 1.6 3.22 0.37%	\$ 121 \$ 121 10.4 1.30% 0.3 \$ (0.04) 0.0 -0.01% 0.3 0.12% 4.6 6.11 0.69% 1.2	\$ 121 \$ 121 10.4 1.30% 3.8 (\$0.50) -0.1 -0.02% 3.7 3.8 0.44% 4.6 1.6 6.11 0.69% 1.2	16% 16% 57% 45% 934% 949% -47% 2535% 939% 2221% 96% -7% 53% 29% -15%	\$ 117 \$ 117 10.6 1.31% 0.02 \$ (0.02) 0.0 0.00% 0.2 0.2 0.2 0.08% 4.5 1.5 6.04 0.68%	\$ 133 \$ 117 \$ 117 10.5 1.29% 0.0 \$ 0.00 0.3 0.14% 0.3 0.0 0.12% 4.5 1.5 5.96 0.67% 1.0	\$ 130 \$ 115 \$ 115 10.6 1.27% 0.1 \$ (0.01) 0.5 0.22% 0.5 0.1 0.23% 4.4 1.5 5.88 0.66%	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.0 \$ (0.01) 0.5 0.23% 0.5 0.0 0.24% 4.4 1.5 5.81 0.65% 1.0	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.3 (\$0.04) 1.2 0.15% 1.5 0.3 0.17% 4.4 1.5 5.81 0.65% 1.0	-5% -6% -6% -3% -93% -92% -1127% -1071% -59% -61% -5% -65% -5% -17%	\$ 130 \$ 114 \$ 114 10.6 1.24% 0.0 \$ 0.00 0.3 0.16% 0.3 0.0 0.14% 4.3 1.4 5.74 0.64% 1.0	\$ 131 \$ 115 \$ 115 \$ 115 10.7 1.22% 0.0 \$ (0.01) 0.3 0.15% 0.4 0.0 0.16% 4.2 1.4 5.67 0.63%	\$ 132 \$ 132 \$ 117 \$ 117 10.7 1.19% 0.0 \$ (0.00) 0.5 0.20% 4.2 1.4 5.60 0.61% 0.9	\$ 134 \$ 118 \$ 118	\$ 134 \$ 118 \$ 118 \$ 118 10.5 1.15% -0.2 \$0.02 1.4 0.16% 1.3 -0.2 0.14% 4.1 1.4 5.53 0.59% 0.9	4% 4% -1% -9% -157% -160% 16% 8% -155% -1766 -177 -5% -5% -10% -10%
Credit Quality Ratios  Loan Loss Reserve  LLR / Loans (%) ex PPP  Change in Reserve  LLR Release per share  Net Charge Offs  NCOs / Avg Loans (%) annualized  Provision  Excess Provision  LLP / Avg Loans  Nonaccrual Loans  TDRs  NPLs  NPLs  NPLs  NPLs  NPLS / Loans (%)  OREO  NPAs	\$ 104 6.6 0.90% 0.4 (\$0.05) -0.2 -0.03% 0.1 0.4 0.02% 2.3 1.7 4.00 0.53% 1.4 5.41	9% 9% 6% 3% -22% 66% 74% -60% -22% -63% -9% -9% -3% -7%	7.7 1.03% 1.1 5 (0.14) 0.0 0.00% 1.1 1.1 0.57% 1.7 1.6 3.34 0.4% 1.5 4.82	8.9 1.16% 2.5 (0.17) 0.0 0.00% 1.3 1.2 0.61% 1.8 1.6 3.42 0.40% 1.4	\$ 117 \$ 117 10.1 1.27% 1.2 \$ (0.16) -0.1 -0.06% 1.1 1.2 0.49% 1.7 1.6 3.22 0.37% 1.3	\$ 121 \$ 121 10.4 1.30% 0.3 \$ (0.04) 0.0 -0.01% 0.3 0.12% 4.6 1.6 6.11 0.69% 1.2 7.31	\$ 121 \$ 121 10.4 1.30% 3.8 (\$0.50) -0.1 -0.02% 3.7 3.8 0.44% 4.6 1.6 6.11 0.69% 1.2 7.31	16% 16% 57% 45% 934% 949% -47% -49% 2535% 939% 2221% 96% -7% 53% 29% -15% 35%	\$ 117 \$ 117 10.6 1.33% 0.2 \$ (0.02) 0.0 0.00% 0.2 0.2 0.08% 4.5 1.5 6.04 0.68% 1.1	\$ 133 \$ 117 \$ 117 10.5 1.29% 0.0 \$ 0.00 0.3 0.14% 0.3 0.0 0.12% 4.5 1.5 5.96 0.67% 1.0	\$ 130 \$ 115 \$ 115 10.6 1.27% 0.1 \$ (0.01) 0.5 0.22% 0.5 0.1 0.23% 4.4 1.5 5.88% 0.66%	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.0 \$ (0.01) 0.5 0.23% 0.5 0.0 0.24% 4.4 1.5 5.81 0.65% 1.0 6.81	\$ 129 \$ 113 \$ 113 10.7 1.26 0.3 (\$0.04) 1.2 0.15% 0.3 0.17% 4.4 1.5 5.81 0.65% 1.0 6.81	-5% -6% -6% -3% -93% -92% -1127% -1071% -59% -61% -5% -61% -5% -17% -7%	\$ 130 \$ 114 \$ 114 10.6 1.24% 0.0 \$ 0.00 0.3 0.16% 0.3 0.0 0.14% 4.3 1.4 5.74 0.64% 1.0 6.71	\$ 131 \$ 115 \$ 115 \$ 115 10.7 1.22% 0.0 \$ (0.01) 0.3 0.15% 0.4 0.0 0.16% 4.2 1.4 5.67 0.9 6.62	\$ 132 \$ 132 \$ 117 \$ 117 10.7 1.19% 0.0 \$ (0.00) 0.5 0.20% 4.2 1.4 5.60 0.61% 0.9 6.52	\$ 134 \$ 118 \$ 118 10.5 1.15% -0.2 \$ 0.03 0.14% 0.1 -0.2 0.05% 4.1 1.4 5.53 0.59% 0.9 6.43	\$ 134 \$ 118 \$ 118 \$ 118 \$ 118 \$ 118 \$ 10.5 1.15% -0.2 \$ 0.02 1.4 0.16% 1.3 -0.2 0.14% 4.1 1.4 5.53 0.59% 0.99 6.43	-1% -9% -157% -160% 16% -8% -15% -156% -17% -5% -5% -10% -10% -6%
Credit Quality Ratios  Loan Loss Reserve  LLR / Loans (%) ex PPP  Change in Reserve  LLR Release per share  Net Charge Offs  NCOS / Avg Loans (%) annualized  Provision  Excess Provision  LLP / Avg Loans  Nonaccrual Loans  Nonaccrual Loans  NPLS  NPLS  NPLS  NPLS / Loans (%)  OREO  NPAS  NPAS / Loans + OREO (%)	\$ 104 6.6 0.90% 0.4 (\$0.05) -0.2 -0.03% 0.1 0.4 0.02% 2.3 1.7 4.00 0.53% 1.4 5.41 0.72%	9% 9% 6% 3% -22% 60% -22% -63% -9% -9% -22% -3% -7% -11%	\$ 109 5 \$ 109 5 7.7 1.03% 1.1 \$ (0.14) 5 0.00% 1.1 1.1.1 0.57% 1.7 1.6 3.34 0.44% 1.5 4.82 0.63%	8.9 1.16% 1.2 \$ (0.17) 0.0 0.00% 1.3 1.2 0.61% 1.8 1.6 3.42 0.40% 1.4 4.87	10.1 1.27% 1.2 \$ (0.16) -0.1 -0.06% 1.1 1.2 0.49% 1.7 1.6 3.22 0.37% 1.3 4.54 0.51%	\$ 121 \$ 121 10.4 1.30% 0.3 \$ (0.04) 0.0 -0.01% 0.3 0.12% 4.6 1.6 6.11 0.69% 1.2 7.31	\$ 121 \$ 10.4 1.30% 3.8 (\$0.50) -0.1 -0.02% 3.7 3.8 0.44% 4.6 1.6 6.11 0.69% 1.2 7.31 0.82%	16% 16% 57% 45% 934% 949% -47% -49% 2535% 939% 2221% 96% -7% 53% 29% -15% 35% 14%	\$ 117 \$ 117 10.6 1.31% 0.2 \$ (0.02) 0.0 0.00% 0.2 0.2 0.2 0.8% 4.5 1.5 6.04 0.68% 1.1 7.11	\$ 133 \$ 117 \$ 117 10.5 1.29% 0.0 \$ 0.00 0.3 0.12% 4.5 1.5 5.96 0.67% 1.0 7.01 0.78%	\$ 130 \$ 115 \$ 115 10.6 1.27% 0.1 \$ (0.01) 0.5 0.23% 4.4 1.5 5.88 0.66% 1.0 6.91	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.0 \$ (0.01) 0.5 0.23% 0.5 0.0 0.24% 4.4 1.5 5.81 0.65% 1.0 6.81	\$ 129 \$ 113 \$ 113 10.7 1.26% (\$0.04) 1.2 0.15% 0.3 0.17% 4.4 1.5 5.81 0.65% 1.0 6.81 0.76%	-5% -6% -6% -3% -93% -92% -1127% -1071% -593% -61% -5% -5% -5% -7% -7%	\$ 130 \$ 114 \$ 114 10.6 1.24% 0.0 \$ 0.00 0.3 0.16% 0.3 0.0 0.14% 4.3 1.4 5.74 0.64% 1.0 6.71 0.75%	\$ 131 \$ 115 \$ 115 \$ 115 10.7 1.22% 0.0 \$ (0.01) 0.3 0.15% 0.4 0.0 0.16% 4.2 1.4 5.67 0.63% 0.9 6.662 0.73%	\$ 132 \$ 132 \$ 117 \$ 117 \$ 117 \$ 10.7 1.19% 0.0 \$ (0.00) 0.5 0.20% 0.5 0.20% 4.2 1.4 5.60 0.61% 0.9 6.52 0.70%	\$ 134 \$ 118 \$ 118 \$ 1.15 \$ -0.2 \$ 0.03 0.13 0.04 0.01 -0.2 0.05% 4.1 1.4 5.53 0.59% 0.643 0.68%	\$ 134 \$ 118 \$ 118 \$ 118 \$ 118 \$ 118 10.5 1.15% -0.2 \$ 50.02 1.4 0.16% 1.3 -0.2 0.14% 4.1 1.4, 5.53 0.59% 0.99 6.43 0.68%	-1% -9% -157% -160% 16% -8% -15% -156% -17% -5% -5% -00% -10% -6% -11%
Credit Quality Ratios  Loan Loss Reserve  LLR / Loans (%) ex PPP  Change in Reserve  LLR Release per share  Net Charge Offs  NCOs / Avg Loans (%) annualized  Provision  Excess Provision  LLP / Avg Loans  Nonaccrual Loans  TDRs  NPLs / Loans (%)  OREO  NPAs  NPAs / Loans + OREO (%)  90-days past due	5 104 6.6 0.90% 0.4 (\$0.05) -0.2 -0.03% 0.1 0.4 0.02% 2.3 1.7 4.00 0.53 1.7 4.00 0.53 1.7 4.00 0.53 0.1 0.4 0.00 0.1 0.4 0.00 0.1 0.1 0.00 0.1 0.00 0	9% 9% 9% 6% 3% -22% -21% 86% 74% -60% -63% -9% -9% -12% -3% -7% -7% -11% -100%	\$ 109 5 \$ 109 5 1.03% 1.1 \$ (0.14) 5 0.0 0.00% 1.1 1.1 0.57% 1.7 1.6 3.34 0.44% 1.5 4.82 0.63% 0.2	8.9 1.16 8.9 1.16 1.2 \$ (0.17) 0.0 0.00% 1.3 1.2 0.61% 1.8 1.6 3.42 0.40% 1.4 4.87 0.57% 0.0	10.1 1.27% 1.27 \$ (0.16) -0.1 -0.06% 1.1 1.2 0.49% 1.7 1.6 3.22 0.37% 1.3 4.54 0.51%	\$ 121 \$ 121 10.4 1.30% 0.3 \$ (0.04) 0.0 -0.01% 0.3 0.3 0.12% 4.6 6.11 0.69% 1.2 7.31 0.82%	\$ 121 \$ 10.4 1.30% 3.8 (\$0.50) -0.1 -0.02% 3.7 3.8 0.44% 4.6 1.6 6.11 0.69% 1.2 7.31 0.82% 1.3	16% 16% 57% 45% 934% -47% -49% 2535% 939% 2221% 96% -7% 53% 29% -15% 35% 14% NA	\$ 117 \$ 117 10.6 1.31% 0.2 \$ (0.02) 0.00% 0.2 0.2 0.2 0.8% 4.5 6.04 0.68% 1.1 7.11 0.80%	\$ 133 \$ 117 \$ 117 10.5 1.29% 0.0 \$ 0.00 0.14% 0.3 0.0 0.12% 4.5 1.5 5.96 0.67% 1.0 7.01 0.78%	\$ 130 \$ 115 \$ 115 \$ 115 10.6 1.27% 0.1 \$ (0.01) 0.5 0.22% 0.5 0.1 0.23% 4.4 1.5 5.88 0.66% 1.0 6.91 0.77%	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.0 \$ (0.01) 0.5 0.23% 0.5 0.0 0.24% 4.4 1.5 5.81 0.65% 1.0 6.81 0.76%	\$ 129 \$ 113 \$ 113 10.7 1.26 0.3 (\$0.04) 1.2 0.15% 0.3 0.17% 4.4 1.5 5.81 0.681 0.681 0.0	-5% -6% -6% -3% -93% -92% -1127% -1071% -593% -61% -5% -5% -5% -7% -7% -7%	\$ 130 \$ 114 \$ 114 10.6 1.24% 0.0 \$ 0.00 \$ 0.00 0.14% 4.3 1.4 5.74 0.64% 1.0 6.71 0.75% 0.0	\$ 131 \$ 115 \$ 115 \$ 115 10.7 1.22% 0.0 \$ (0.01) 0.3 0.15% 0.4 0.0 0.16% 4.2 1.4 5.67 0.63% 0.9 6.62 0.73%	\$ 132 \$ 132 \$ 137 \$ 117 10.7 1.19% (0.00) 0.5 0.20% 0.5 0.0 0.20% 4.2 1.4 0.9 6.52 0.70% 0.0	\$ 134 \$ 118 \$ 118 \$ 118 10.5 1.15% -0.2 \$ 0.03 0.14% 0.1 -0.2 0.05% 4.1 1.4 5.53 0.59% 0.9 6.43 0.68% 0.0	\$ 134 \$ 118 \$ 118 \$ 118 10.5 1.15% -0.2 \$0.02 1.4 0.16% -0.2 0.14% 4.1 1.4 5.53 0.59% 0.9 6.43 0.68%	-1% -9% -157% -160% 16% -15% -156% -17% -5% -5% -10% -10% -6% -11% NA
Credit Quality Ratios  Loan Loss Reserve  LLR / Loans (%) ex PPP  Change in Reserve  LLR Release per share  NCOS / Avg Loans (%) annualized  Provision  Excess Provision  LLP / Avg Loans  Nonaccrual Loans  TDRS  NPLS  NPLS  NPLS  NPLS  NPLS  NPLS  NPAS / Loans + OREO (%)  90-days past due  NPAS + 90 DPD	5 104 6.6 0.90% 0.4 (\$0.05) -0.2 -0.33% 0.1 0.4 0.02% 2.3 1.7 4.00 0.53% 1.4 1.41 0.72% 0.0 0.5,41	9% 9% 9% 6% 3% -22% 74% -60% -22% -63% -9% -9% -12% -3% -7% -11% -100% -8%	\$ 109 5 \$ 109 5 7.7 1.03% 1.1 \$ (0.14) 5 0.00% 1.1 1.1 1.1 0.57% 1.6 3.34 0.44% 1.5 4.82 0.63% 0.02 4.99	8.9 1.16% 1.2 \$ (0.17) 0.0 0.00% 1.3 1.2 0.61% 1.8 1.6 3.42 0.40% 1.4 4.87 0.57% 0.0 4.87	\$ 117 \$ 117 10.1 1.27% 1.2 \$ (0.16) -0.1 -0.06% 1.1 1.2 0.49% 1.7 1.6 3.22 0.37% 1.3 4.54 0.51%	\$ 121 \$ 121 10.4 1.30% 0.3 \$ (0.04) 0.0 -0.01% 0.3 0.12% 4.6 1.1 0.69% 1.2 7.31 0.82% 1.3	\$ 121 \$ 10.4 1.30% 3.8 (\$0.50) -0.1 -0.23 3.7 3.8 0.44% 4.6 1.6 6.11 0.69% 1.2 7.31 0.82% 1.3 8.57	16% 16% 57% 45% 934% -47% -49% 2535% 939% 2221% 96% -7% 29% -15% 35% 14% NA 59%	\$ 117 \$ 117 10.6 1.31% 0.2 \$ (0.02) 0.0 0.00% 6.2 0.2 0.28% 4.5 1.5 6.04 0.68% 1.1 7.11 0.80% 0.0	\$ 133 \$ 117 \$ 117 \$ 117 \$ 117 10.5 1.29% 0.0 \$ 0.00 0.3 0.14% 0.3 0.0 0.12% 4.5 1.5 5.96 0.67% 1.0 7.01 0.78% 0.0 7.01	\$ 130 \$ 115 \$ 115 \$ 115 10.6 1.27% 0.1 \$ (0.01) 0.5 0.22% 0.5 0.1 0.23% 4.4 1.5 5.88 0.66% 1.0 6.91 0.77%	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.0 \$ (0.01) 0.5 0.23% 0.5 0.0 0.24% 4.4 1.5 1.0.65% 1.0 6.81 0.76% 0.6%	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.3 (\$0.04) 1.2 0.15% 1.5 0.3 0.17% 4.4 1.5 5.81 0.65% 1.0 6.81	-5% -6% -6% -3% -93% -92% -1071% -59% -93% -61% -5% -6% -5% -17% -7% -7% -7% -70% -100% -21%	\$ 130 \$ 114 \$ 114 \$ 114 10.6 1.24% 0.0 \$ 0.00 0.3 0.16% 0.3 0.0 0.14% 4.3 1.4 5.74 0.64% 1.0 6.71 0.75% 0.0 6.71	\$ 131 \$ 115 \$ 115 \$ 115 10.7 1.22% 0.0 \$ (0.01) 0.3 0.15% 0.4 0.0 0.16% 4.2 1.4 5.67 0.9 6.62 0.73% 0.0 0.0 6.62	\$ 132 \$ 132 \$ 137 \$ 117 \$ 117 10.7 1.19% 0.5 0.20% 0.5 0.0 0.20% 4.2 1.4 5.60 0.61% 0.9 6.52 0.70% 0.9	\$ 134 \$ 118 \$ 118 \$ 118 10.5 1.15% -0.2 \$ 0.03 0.14% 0.1 -0.2 0.05% 4.1 1.4 5.59% 0.9 6.43 0.68% 0.0 0.6.43	\$ 134 \$ 118 \$ 118 10.5 1.15% -0.2 \$0.02 1.4 0.16% 1.3 -0.2 0.14% 4.1 1.4 5.53 0.59% 0.9 6.43 0.68% 0.0 6.63	-1% -9% -157% -160% 16% -8% -156% -17% -5% -5% -5% -10% -10% -6% -11% NA -6%
Credit Quality Ratios  Loan Loss Reserve  LLR / Loans (%) ex PPP  Change in Reserve  LLR Release per share  Net Charge Offs  NCOS / Avg Loans (%) annualized  Provision  Excess Provision  LLP / Avg Loans  Nonaccrual Loans  TDRs  NPLs / Loans (%)  OREO  NPAs  NPAs / Loans + OREO (%)  90-days past due	5 104 6.6 0.90% 0.4 (\$0.05) -0.2 -0.03% 0.1 0.4 0.02% 2.3 1.7 4.00 0.53 1.7 4.00 0.53 1.7 4.00 0.53 0.1 0.4 0.00 0.1 0.4 0.00 0.1 0.1 0.00 0.1 0.00 0	9% 9% 9% 6% 3% -22% -21% 86% 74% -60% -63% -9% -9% -12% -3% -7% -7% -11% -100%	\$ 109 5 \$ 109 5 1.03% 1.1 \$ (0.14) 5 0.0 0.00% 1.1 1.1 0.57% 1.7 1.6 3.34 0.44% 1.5 4.82 0.63% 0.2	8.9 1.16 8.9 1.16 1.2 \$ (0.17) 0.0 0.00% 1.3 1.2 0.61% 1.8 1.6 3.42 0.40% 1.4 4.87 0.57% 0.0	10.1 1.27% 1.27 \$ (0.16) -0.1 -0.06% 1.1 1.2 0.49% 1.7 1.6 3.22 0.37% 1.3 4.54 0.51%	\$ 121 \$ 121 10.4 1.30% 0.3 \$ (0.04) 0.0 -0.01% 0.3 0.3 0.12% 4.6 6.11 0.69% 1.2 7.31 0.82%	\$ 121 \$ 10.4 1.30% 3.8 (\$0.50) -0.1 -0.02% 3.7 3.8 0.44% 4.6 1.6 6.11 0.69% 1.2 7.31 0.82% 1.3	16% 16% 57% 45% 934% -47% -49% 2535% 939% 2221% 96% -7% 53% 29% -15% 35% 14% NA	\$ 117 \$ 117 10.6 1.31% 0.2 \$ (0.02) 0.00% 0.2 0.2 0.2 0.8% 4.5 6.04 0.68% 1.1 7.11 0.80%	\$ 133 \$ 117 \$ 117 10.5 1.29% 0.0 \$ 0.00 0.14% 0.3 0.0 0.12% 4.5 1.5 5.96 0.67% 1.0 7.01 0.78%	\$ 130 \$ 115 \$ 115 \$ 115 10.6 1.27% 0.1 \$ (0.01) 0.5 0.22% 0.5 0.1 0.23% 4.4 1.5 5.88 0.66% 1.0 6.91 0.77%	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.0 \$ (0.01) 0.5 0.23% 0.5 0.0 0.24% 4.4 1.5 5.81 0.65% 1.0 6.81 0.76%	\$ 129 \$ 113 \$ 113 10.7 1.26 0.3 (\$0.04) 1.2 0.15% 0.3 0.17% 4.4 1.5 5.81 0.681 0.681 0.0	-5% -6% -6% -3% -93% -92% -1127% -1071% -593% -61% -5% -5% -5% -7% -7% -7%	\$ 130 \$ 114 \$ 114 10.6 1.24% 0.0 \$ 0.00 \$ 0.00 0.14% 4.3 1.4 5.74 0.64% 1.0 6.71 0.75% 0.0	\$ 131 \$ 115 \$ 115 \$ 115 10.7 1.22% 0.0 \$ (0.01) 0.3 0.15% 0.4 0.0 0.16% 4.2 1.4 5.67 0.63% 0.9 6.62 0.73%	\$ 132 \$ 132 \$ 137 \$ 117 10.7 1.19% (0.00) 0.5 0.20% 0.5 0.0 0.20% 4.2 1.4 0.9 6.52 0.70% 0.0	\$ 134 \$ 118 \$ 118 \$ 118 10.5 1.15% -0.2 \$ 0.03 0.14% 0.1 -0.2 0.05% 4.1 1.4 5.53 0.59% 0.9 6.43 0.68% 0.0	\$ 134 \$ 118 \$ 118 \$ 118 10.5 1.15% -0.2 \$0.02 1.4 0.16% -0.2 0.14% 4.1 1.4 5.53 0.59% 0.9 6.43 0.68%	-1% -9% -157% -160% 16% -15% -156% -17% -5% -5% -10% -10% -6% -11% NA
Credit Quality Ratios  Loan Loss Reserve  LLR (Loans (%) ex PPP  Change in Reserve  LLR Release per share  NCOS / Avg Loans (%) annualized  Provision  LLP / Avg Loans  Nonaccrual Loans  TORS  NPLs  NPLs  NPLs / Loans (%)  OREO  NPAS  NPAS / Loans + OREO (%)  90-days past due  NPAS + 90 DPD / Loans + OREO (%)	\$ 104 6.6 0.90% 0.4 (\$0.05) -0.2 -0.03% 0.1 0.4 0.02% 2.3 1.7 4.00 0.53% 1.4 5.41 0.72% 0.0 5.541 0.72%	9% 9% 9% 6% 3% -22% -21% 86% 74% -60% -22% -63% -9% -9% -11% -7% -111% -100% -8% -11%	\$ 109 \$ \$ 109 \$ \$ 109 \$ \$ \$ 109 \$ \$ \$ 109 \$ \$ \$ \$ 109 \$ \$ \$ \$ \$ 109 \$ \$ \$ \$ \$ 109 \$ \$ \$ \$ \$ \$ 109 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	8.9 1.16% 1.2 \$ (0.17) 0.0 0.00% 1.3 1.2 0.61% 1.6 3.42 0.40% 1.4 4.87 0.57%	\$ 117 \$ 117 10.1 1.27% 1.2 \$ (0.16) -0.1 -0.06% 1.1 1.2 0.49% 1.7 1.6 3.22 0.37% 1.3 4.54 0.51% 0.3 4.87 0.55%	10.4 1.30% 3 (0.04) 0.0 0.12% 4.6 1.10 0.619 1.2 7.31 0.82% 1.3 8.57 0.96%	\$ 121 \$ 10.4 1.30% 3.8 (\$0.50) -0.1 -0.02% 4.6 6.11 0.69% 1.2 7.31 0.82% 1.3 8.57 0.96%	16% 16% 57% 45% 934% -47% -49% 2535% 939% 2221% 96% -7% 53% 29% -15% 14% NA 59% 33%	\$ 117 \$ 117 10.6 1.31% 0.2 \$ (0.02) 0.0 0.00% 0.2 0.2 0.28% 4.5 1.5 6.04 0.68% 1.1 1.1 0.80% 0.0 0.0	\$ 133 \$ 117 \$ 117 \$ 117 10.5 1.29% 0.0 \$ 0.00 0.3 0.14% 0.3 0.0 0.12% 4.5 1.5 5.96 0.67% 1.0 7.01 0.78%	\$ 130 \$ 115 \$ 115 \$ 115 10.6 1.27% 0.1 \$ (0.01) 0.5 0.22% 0.5 0.1 1.0 2.3% 4.4 1.5 5.88 0.66% 0.691 0.77%	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.0 \$ (0.01) 0.5 0.23% 4.4 1.5 5.81 0.65% 0.0 0.24%	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.3 (\$0.04) 1.2 0.15% 1.5 0.3 0.17% 4.4 1.5 5.81 0.65% 0.0 6.81 0.76%	-5% -6% -6% -3% -93% -93% -912% -1127% -59% -61% -55% -55% -7% -7% -70% -100% -21%	\$ 130 \$ 114 \$ 114 10.6 1.24% 0.0 \$ 0.00 0.3 0.16% 0.3 0.0 0.14% 4.3 1.4 5.74 0.64% 0.5 0.0 0.75%	\$ 131 \$ 115 \$ 115 \$ 115 10.7 1.22% 0.0 \$ (0.01) 0.3 0.15% 0.4 0.0 0.16% 4.2 1.4 5.67 0.63% 0.9 6.62 0.73%	\$ 132 \$ 132 \$ 117 \$ 117 \$ 117 10.7 1.19% 0.0 \$ (0.00) 0.5 0.20% 0.5 0.0 0.20% 4.2 1.4 5.60 0.61% 0.9 6.52 0.70% 0.0 0.5	\$ 134 \$ 118 \$ 118 \$ 118 10.5 1.15% -0.2 \$ 0.03 0.14% 0.1 -0.2 0.05% 4.1 1.4 5.53 0.59% 0.9 6.43 0.68%	\$ 134 \$ 118 \$ 118 10.5 1.15% -0.2 \$0.02 1.4 0.16% 1.3 -0.2 0.14% 4.1 1.4 5.53 0.59% 0.6 0.6 0.6 0.6 0.6 0.6 0.6 0.6 0.6 0.6	-1% -9% -157% -160% 16% -8% -15% -156% -17% -5% -5% -10% -10% -6% -11% NA -6% -11%
Credit Quality Ratios  Loan Loss Reserve  LIR / Loans (%) ex PPP  Change in Reserve  LIR Release per share  NCOS / Avg Loans (%) annualized  Provision  Excess Provision  LLP / Avg Loans  Nonaccrual Loans  TDR:  NPLs  NPLs  NPLs  NPLs  NPLS  NPAS / Loans (%)  ORD  NPAS / Loans + OREO (%)  90-days past due  NPAS + 90 DPD / Loans + OREO (%)  Past Dues	5 104  6.6 0.99% 0.4 (\$0.05) -0.2 -0.03% 0.1 0.1 1.7 4.00 0.53% 1.4 5.41 0.72% 0.476	9% 9% 9% 6% 3% -22% -21% 86% -22% -63% -9% -12% -3% -11% -110% -8% -111% -100% -8% -111% -100%	\$ 109 \$ \$ 109 \$ \$ \$ 109 \$ \$ \$ 109 \$ \$ \$ \$ 109 \$ \$ \$ \$ \$ 109 \$ \$ \$ \$ \$ 109 \$ \$ \$ \$ \$ \$ 109 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	8.9 1.16% 1.2 \$ (0.17) 0.00% 1.3 1.2 0.61% 1.8 1.6 3.42 0.40% 1.4 4.7 0.57% 0.0 4.87% 0.0 3	\$ 117 \$ 117 10.1 1.27% 1.2 \$ (0.16) -0.1 1.2 0.49% 1.7 1.6 3.22 0.37% 1.3 4.54 0.51% 0.3 4.87 0.55%	10.4 1.30% 0.3 \$ (0.04) 0.0 -0.01% 0.3 0.12% 4.6 6.11 0.69% 1.2 7.31 0.82% 1.3 8.57 0.96% 0.7	\$ 121 \$ 10.4 1.30% 3.8 (\$0.50) -0.1 1.0 2.0 3.7 3.8 0.44% 4.6 1.6 6.11 0.69% 1.2 7.31 0.82% 1.3 8.57	16% 16% 57% 45% 934% 949% -47% -2535% 939% 2221% 96% -7% 53% 29% -15% 35% NA 59% 34% NA 59% 34% NA	\$ 117 \$ 117 10.6 1.31% 0.2 \$ (0.02) 0.0 0.00% 0.2 0.2 0.2 0.08% 4.5 1.5 6.04 0.68% 1.1 7.11 0.80% 0.0 7.11%	\$ 133 \$ 117 \$ 117 10.5 1.29% 0.00 0.3 0.14% 0.3 0.0 0.12% 4.5 1.5 5.96 0.67% 0.0 7.01 0.78%	\$ 130 \$ 115 \$ 115 \$ 115 \$ 10.6 1.27% 0.5 0.22% 0.5 0.1 0.23% 4.4 1.5 5.88 8.0.66% 0.07% 0.0 6.91 0.77%	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.0 \$ (0.01) 0.5 0.23% 0.5 0.0 0.24% 1.0 6.81 0.65% 1.0 0.65% 0.0 0.0 0.24%	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.3 (\$0.04) 1.2 0.15% 1.5 0.3 0.17% 4.4 1.5 5.81 0.65% 1.0 6.81 0.76% 0.0 0.0	-5% -6% -6% -6% -93% -93% -93% -1127% -59% -61% -5% -5% -17% -7% -100% -21% -21% -21% -21% -21% -21% -21% -21	\$ 130 \$ 114 \$ 114 10.6 1.24% 0.0 0.3 0.16% 0.3 0.0 0.14% 4.3 1.4 1.0 6.71 0.75% 0.0 0.0 6.71	\$ 131 \$ 115 \$ 115 \$ 115 \$ 115 \$ 115 \$ 115 \$ 110.7 1.22% (0.0) 0.3 0.15% 0.4 4.0 0.0 0.16% 4.2 1.4 5.67 0.9 6.62 0.73% 0.0 0.0 6.62 0.73% 0.7	\$ 132 \$ 132 \$ 117 \$ 117 \$ 117 \$ 10.7 1.19% 0.0 \$ (0.00) 0.5 0.20% 0.5 0.0 0.20% 4.2 1.4 5.60 0.9 6.52 0.70% 0.0 0.5 0.0 0.5	\$ 134 \$ 118 \$ 118 \$ 118 \$ 10.5 1.15% -0.2 \$ 0.03 0.14% 0.1 -0.2 0.05% 4.1 1.4 5.53 0.59% 0.9 6.43 0.68% 0.0 6.43 0.68%	\$ 134 \$ 118 \$ 118 10.5 1.15% -0.2 \$0.02 1.4 0.16% 1.3 -0.2 0.14% 4.1 1.4 5.53 0.59% 0.9 0.9 0.0 6.43 0.68%	4% 4% -1% -9% -157% -160% 8% -15% -156% -17% -5% -5% -10% -6% -11% NA -6% -11%
Credit Quality Ratios  Loan Loss Reserve  LLR / Loans (%) ex PPP  Change in Reserve  LLR Release per share  Net Charge Offs  NCOS / Avg Loans (%) annualized  Provision  Excess Provision  LLP / Avg Loans  Nonaccrual Loans  TDRs  NPLs  NPLs / Loans (%)  OREO  NPAs  NPAs / Loans + OREO (%)  90-days past due  NPAs + 90 DPD / Loans + OREO (%)  Past Dues  Total NPAs + Past Dues	5 104  6.6 0.90% 0.4 (\$0.05) -0.2 -0.30% 0.1 0.4 0.02% 2.3 1.7 4.00 0.53% 5.41 0.72% 0.0 5.41 0.72%	9% 9% 9% 3% -22% -21% -66% -9% -9% -9% -12% -33% -7% -1100% -8% -111% -100% -8% -8% -8% -111% -100% -8% -8% -8% -8% -111% -110% -8% -8% -8% -111	\$ 109 \$ \$ 109 \$ \$ 7.7 \$ 1.03% \$ 1.1 \$ \$ (0.14) \$ \$ 0.0 \$ 0.00% \$ 1.1 \$ 1.1 \$ 0.57% \$ 1.6 \$ 3.34 \$ 0.44% \$ 1.5 \$ 4.82 \$ 0.63% \$ 0.7 \$ 5.7 \$ 0.74% \$ 4.5 \$ 1.5	8.9 1.16% 1.12 2.6 (0.17) 0.0 0.00% 1.3 1.2 0.61% 1.8 1.6 3.42 0.40% 1.4 4.87 0.57% 0.0 0.57% 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.	\$ 117 \$ 117 10.1 1.27% 1.2 \$ (0.16) -0.1 -0.06% 1.1 1.2 0.49% 1.7 1.6 3.22 0.37% 1.3 4.54 0.51% 0.3 4.87	\$ 121 \$ 121 10.4 1.30% 0.3 \$ (0.04) -0.01% 0.0 0.0 0.0 0.0 0.0 1.2 4.6 6.11 0.69% 1.2 7.31 0.82% 1.3 8.57 0.96% 0.7 9.7 9.7 9.7 9.7 9.7 9.7 9.7 9.7 9.7 9	\$ 121 \$ 10.4 1.30% 3.8 (\$0.50) -0.1 -0.02% 3.7 3.8 0.44% 4.6 1.6 6.11 0.69% 1.2 7.31 0.82% 1.3 8.57 0.96% 0.7 9.2	16% 16% 57% 45% 934% 949% -47% 939% 2221% 96% -7% 53% 14% NA 59% 33% AO 59% 34%	\$ 117 10.6 1.31% 0.2 \$ (0.02) 0.00% 0.2 0.08% 4.5 1.5 6.04 7.11 0.80% 0.0 7.11 0.80% 0.7 7.8 0.87%	\$\frac{1}{33}\$ \$\frac{1}{31}\$ \$\frac	\$ 130 \$ 115 \$ 10.6 1.27% 0.1 \$ (0.01) 0.5 0.22% 0.5 0.1 0.23% 4.4 1.5 5.88 0.66% 0.691 0.77% 0.77%	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.05 0.03 0.05 0.00 0.24% 4.4 1.5 5.81 0.076% 0.0 6.81 0.76% 0.77 7.2	\$ 129 \$ 113 \$ 113 \$ 10.7 1.26% 0.3 (\$0.04) 1.2 0.15% 1.5 0.3 0.17% 4.4 1.5 5.81 0.65% 0.0 0.0 6.81 0.76% 0.0 6.81	-5% -6% -6% -3% -93% -127% -1071% -59% -61% -5% -5% -5% -7% -7% -7100% -21% -21% -21% -21% -21% -21%	\$ 130 \$ 114 \$ 114 10.6 1.24% 0.0 0.0 0.3 0.16% 0.3 0.0 0.14% 4.3 1.4 5.74 0.64% 0.0 6.71 0.75% 0.0	\$ 131 \$ 115 10.7 1.22% 0.5 \$ (0.01) 0.3 0.15% 0.0 0.4 0.0 0.0 0.16% 4.2 1.4 4.5.67 0.9 6.62 0.73% 0.0 0.0 6.62 0.73% 0.0 0.0 0.0 6.62 0.73% 0.73	\$ 132 \$ 132 \$ 137 \$ 117 10.7 1.19% .00 0,5 0.00) 0.5 0.00% 0.020% 4.2 1.4 1.560 0.05 0.09 6.52 0.00% 6.52 0.00% 6.52 0.00% 6.52 0.00% 6.52 0.00% 6.52 0.00% 6.52 0.00% 6.52 0.00% 6.53 0.00	\$ 134 \$ 118 10.5 1.15% -0.2 \$ 0.03 0.3 0.14% -0.1 4.1 1.4 4.5.53 0.59% 0.68% 0.68% 0.68% 0.68% 7.1 0.75%	\$ 134 \$ 118 10.5 1.15% -0.2 \$0.02 1.4 0.16% 1.3 -0.2 0.14% 4.1 1.4 5.53 0.99 6.43 0.68% 0.0 6.63 0.68%	-1% -9% -157% -160% 16% 8% -156% -17% -5% -5% -10% -6% -11% NA -6% -11% 00% -5%
Credit Quality Ratios  Loan Loss Reserve  LLR (Loans (%) ex PPP  Change in Reserve  LLR Release per share  NCOS / Avg Loans (%) annualized  Provision  LLP / Avg Loans  Nonaccrual Loans  TDRS  NPLS  NPLS  NPLS / Loans (%)  OREO  NPAS  NPAS / Loans + OREO (%)  90-days past due  NPAS + 90 PDP / Loans + OREO (%)  Past Dues  Total NPAS + Past Dues  As a % of Loans + OREO  Classified Loans  Criticized Loans  Criticized Loans	5 104  6.6 0.90% 0.4 (\$0.05) -0.2 -0.03% 1.7 4.00 0.53% 1.7 4.00 0.53% 1.4 5.41 0.72% 0.72% 0.476 5.9 0.79% 4.7 9.6	9% 9% 9% 3% -22% -21% -60% -63% -9% -9% -12% -33% -7% -110% -83% -110% -24% -24% -24% -24% -24%	\$ 109 \$ \$ 109 \$ \$ 7.7 \$ 1.03% \$ 1.1 \$ (0.14) \$ \$ 0.00% \$ 1.1 \$ 1.1 \$ 0.57% \$ 1.6 \$ 3.34 \$ 0.44 \$ 0.45 \$ 0.65% \$ 0.7 \$ 5.7 \$ 0.74% \$ 4.82 \$ 4.92 \$ 4.99 \$ 0.65% \$ 0.7 \$ 5.7 \$ 0.74% \$ 4.8.4 \$ 1.9 \$ 0.9	\$ 115 ! \$ 115	10.1 1.27% 1.2 (0.49% 1.2 (0.49% 1.2 (0.49% 1.1 (1.6 (0.49%) 1.7 (0.49%) 1.7 (0.49%) 1.8 (0.49%) 1.9 (0.49%) 1.9 (0.49%) 1.0 (	\$ 121 10.4 1.30% 0.3 \$ (0.04) 0.0 0.0 0.012% 4.6 1.6 6.11 0.82% 1.2 7.31 0.82% 1.3 8.57 0.96% 9.2 1.04% 8.0 15.8	\$ 121 \$ 10.4 1.30% 3.8 (\$0.50) -0.1 1-0.02% 3.7 3.8 0.44% 4.6 1.1 0.69% 1.2 7.31 0.82% 0.7 9.2 1.3 8.57 0.7	16% 16% 45% 45% 45% 45% 45% 45% 45% 45% 47% 49% 2231% 96% -7% 53% 35% 35% 14% 59% 33% 459% 32% 77% 46% 64% 64% 64%	\$ 117 10.6 1.31% 0.2 \$ (0.02) 0.0 0.0 0.0 0.0 0.2 0.2 0.2 0.0 0.8 4.5 6.04 0.68% 1.1 7.11 0.80% 0.7 7.80 0.80	\$\\$ 133 \$\\$ 117 \$\] 10.5 \$\] 129% 0.0 \$\\$ 0.00 0.3 0.14% 0.3 0.14% 0.5 \$\] 6.67% 1.0 0.67% 1.0 0.701 0.78% 0.0 0.701 0.701 0.78%	\$ 130 \$ 115 10.6 1.27% 0.1 5 (0.01) 0.5 0.22% 0.5 0.1 0.23% 4.4 1.5 5.88 0.66% 1.0 0.77% 0.0 0.77% 0.0 0.9 1.0 0.0 0	10.7 1.26% 0.0 5 (0.01) 0.5 0.0 0.23% 0.5 0.0 0.24% 4.4 1.5 5.81 0.065% 0.0 6.81 0.76% 0.76% 0.76% 0.76%	\$ 129 \$ 113 \$ 113 \$ 10.7 1.26% 0.3 (\$0.04) 1.2 0.15% 1.5 0.3 0.17% 4.4 1.5 5.81 0.681 0.76% 0.0 6.81 0.76% 0.7 7.5 0.84% 7.2 14.3	-5% -6% -6% -3% -93% -1071% -1071% -59% -6% -5% -5% -5% -5% -5% -21% -21% -21% -100% -19% -19% -19%	\$ 130 \$ 114 10.6 1.24% 0.0 \$ 0.00 0.16% 0.3 0.16% 4.3 1.4 4.0 0.64% 1.0 0.75% 0.0 0.75% 0.77 4.0 0.75%	\$ 131 \$ 115 10.7 1.22% 0.0 \$ (0.01) 0.3 0.15% 0.4 0.0 0.16% 4.2 1.4 4.5 0.9 0.0 0.3 0.0 0.3 0.0 0.3 0.0 0.3 0.0 0.0	\$ 132 \$ 132 \$ 132 \$ 137 \$ 117 1.19% .00 0.5 (0.00) 0.5 (0.00) 0.5 (0.00) 0.5 (0.00) 0.5 (0.00) 0.5 (0.00) 0.5 (0.00) 0.00 0.00 0.00 0.00 0.00 0.00 0.0	\$ 134 \$ 118 10.5 1.15% -0.2 0.2 0.05% -0.14% -0.1 -0.2 0.05% -0.14% -0.1 -0.2 0.05% -0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.	\$ 134 \$ 118 10.5 1.15% -0.2 \$0.02 1.4 0.16% 1.3 -0.2 0.14% 4.1 1.4 5.53 0.59% 0.0 6.43 0.08 6.43 0.68% 0.7 7.1 10.76% 6.5	4%, 4%, 4%, 4%, 4%, 4%, 4%, 4%, 4%, 4%,
Credit Quality Ratios  Loan Loss Reserve  LLK (Loans (%) ex PPP  Change in Reserve  LLK Release per share  NCOS / Avg Loans (%) annualized  Provision  Excess Provision  LLP / Avg Loans  Nonaccrual Loans  Nonaccrual Loans  NPLS  NPLS  NPLS  NPLS  NPLS  NPLS (%)  OREO  NPAS / Loans + OREO (%)  90-days past due  NAS + 90 DPD / Loans + OREO (%)  Past Dues  Total NPAS + Past Dues  As a % of Loans + OREO  Classified Loans	5 104  6.6 0.90% 0.4 (\$0.05) -0.2 -0.3% 0.1 0.4 0.02% 2.3 1.7 4.00 0.53% 1.4 5.41 0.72% 0.0 5.41 0.72% 0.47 6.59 0.79 4.7	9% 9% 9% 3% -22% -21% -66% -9% -9% -9% -12% -33% -7% -1100% -8% -111% -100% -8% -8% -8% -111% -100% -8% -8% -8% -8% -111% -110% -8% -8% -8% -111	\$ 109 \$ \$ 109 \$ \$ 7.7 \$ 1.03% \$ 1.1 \$ \$ (0.14) \$ \$ 0.0 \$ 0.00% \$ 1.1 \$ 1.1 \$ 0.57% \$ 1.6 \$ 3.34 \$ 0.44% \$ 1.5 \$ 4.82 \$ 0.63% \$ 0.7 \$ 5.7 \$ 0.74% \$ 4.5 \$ 1.5	8.9 1.16% 1.12 2.6 (0.17) 0.0 0.00% 1.3 1.2 0.61% 1.8 1.6 3.42 0.40% 1.4 4.87 0.57% 0.0 0.57% 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.	10.1 1.27% 10.1 1.27% 10.1 1.27% 10.1 1.2 10.0 0.49% 1.7 1.6 3.22 10.37% 1.3 4.54 0.5 5.0 6.6 5.5 5.0 6.2% 5.1	\$ 121 \$ 121 10.4 1.30% 0.3 \$ (0.04) -0.01% 0.0 0.0 0.0 0.0 0.0 1.2 4.6 6.11 0.69% 1.2 7.31 0.82% 1.3 8.57 0.96% 0.7 9.7 9.7 9.7 9.7 9.7 9.7 9.7 9.7 9.7 9	\$ 121 \$ 121 10.4 1.30% 3.8 (S0.50) -0.1 -0.02% 3.7 3.8 0.44% 4.6 6.11 0.69% 1.2 7.31 1.3 8.57 0.96% 0.7 9.2	16% 16% 16% 16% 16% 16% 16% 16% 16% 16%	\$ 117 10.6 1.31% 0.2 \$ (0.02) 0.00% 0.2 0.08% 4.5 1.5 6.04 7.11 0.80% 0.0 7.11 0.80% 0.7 7.8 0.87%	\$\frac{1}{33}\$ \$\frac{1}{31}\$ \$\frac	10.6 1.27% 0.1 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.05 0.03 0.05 0.00 0.24% 4.4 1.5 5.81 0.076% 0.0 6.81 0.76% 0.77 7.2	\$ 129 \$ 113 \$ 113 10.7 1.26% 0.3 (\$0.04) 1.2 0.15% 1.5 0.3 0.17% 4.4 1.5 5.81 0.65% 0.06% 0.0 0.76% 0.0 0.76% 0.0 1.77%	-5% -6% -6% -3% -92% -1127% -61% -59 -6% -5% -6% -17% -100% -21% -0% -19% -19% -19% -19%	10.6 6 1.24% 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0	\$ 131 \$ 115 10.7 1.22% 0.5 \$ (0.01) 0.3 0.15% 0.0 0.4 0.0 0.0 0.16% 4.2 1.4 4.5.67 0.9 6.62 0.73% 0.0 0.0 6.62 0.73% 0.0 0.0 0.0 6.62 0.73% 0.73	\$ 132 \$ 132 \$ 137 \$ 117 10.7 1.19% .00 0,5 0.00) 0.5 0.00% 0.020% 4.2 1.4 1.560 0.05 0.09 6.52 0.00% 6.52 0.00% 6.52 0.00% 6.52 0.00% 6.52 0.00% 6.52 0.00% 6.52 0.00% 6.52 0.00% 6.53 0.00	\$ 134 \$ 118 10.5 1.15% -0.2 \$ 0.03 0.3 0.14% -0.1 4.1 1.4 4.5.53 0.59% 0.68% 0.68% 0.68% 0.68% 7.1 0.75%	\$ 134 \$ 118 10.5 1.15% -0.2 \$0.02 1.4 0.16% -0.2 0.14% 4.1 1.4 5.53 0.59% 0.9 6.43 0.68% 0.0 0.68% 0.0 0.68% 0.0 0.68% 0.0 0.6% 0.6% 0.6% 0.6% 0.6% 0.6% 0.6%	4% 4% -1% -9% -156% -166% -15% -156% -17% -5% -5% -5% -6% -10% -10% -6% -11% -6% -11% -6% -11% -6% -11% -6% -10% -10% -10% -10% -10% -10% -10% -10
Credit Quality Ratios  Loan Loss Reserve  LLF, Loans (%) ex PPP  Change in Reserve  LLF, Release per share  Net Charge Offs  NCOS / Avg Loans (%) annualized  Provision  LLP / Avg Loans  Nonaccrual Loans  TORS  NPLS  NPLS  NPLS  NPLS  NPLS  NPLS  NPLS  NPLS  NPAS / Loans + OREO (%)  90-days past due  NPAS + 90 DPD / Loans + OREO (%)  Past Dues  Total NPAS + Past Dues  As a % of Loans + OREO  Classified Loans  Criticized Loans  Criticized Loans	5 104  6.6 0.90% 0.4 (\$0.05) -0.2 -0.03% 1.7 4.00 0.53% 1.7 4.00 0.53% 1.4 5.41 0.72% 0.72% 0.476 5.9 0.79% 4.7 9.6	9% 9% 9% 3% -22% -21% -60% -63% -9% -9% -12% -33% -7% -110% -83% -110% -24% -24% -24% -24% -24%	\$ 109 \$ \$ 109 \$ \$ 7.7 \$ 1.03% \$ 1.1 \$ (0.14) \$ \$ 0.00% \$ 1.1 \$ 1.1 \$ 0.57% \$ 1.6 \$ 3.34 \$ 0.44 \$ 0.45 \$ 0.65% \$ 0.7 \$ 5.7 \$ 0.74% \$ 4.82 \$ 4.92 \$ 4.99 \$ 0.65% \$ 0.7 \$ 5.7 \$ 0.74% \$ 4.8.4 \$ 1.9 \$ 0.9	\$ 115 ! \$ 115	10.1 1.27% 1.2 (0.49% 1.2 (0.49% 1.2 (0.49% 1.1 (1.6 (0.49%) 1.7 (0.49%) 1.7 (0.49%) 1.8 (0.49%) 1.9 (0.49%) 1.9 (0.49%) 1.0 (	\$ 121 10.4 1.30% 0.3 \$ (0.04) 0.0 0.0 0.012% 4.6 1.6 6.11 0.82% 1.2 7.31 0.82% 1.3 8.57 0.96% 9.2 1.04% 8.0 15.8	\$ 121 \$ 10.4 1.30% 3.8 (\$0.50) -0.1 1-0.02% 3.7 3.8 0.44% 4.6 1.1 0.69% 1.2 7.31 0.82% 0.7 9.2 1.3 8.57 0.7	16% 16% 45% 45% 45% 45% 45% 45% 45% 45% 47% 49% 2231% 96% -7% 53% 35% 35% 14% 59% 33% 459% 32% 77% 46% 64% 64% 64%	\$ 117 10.6 1.31% 0.2 \$ (0.02) 0.0 0.0 0.0 0.0 0.2 0.2 0.2 0.0 0.8 4.5 6.04 0.68% 1.1 7.11 0.80% 0.7 7.80 0.80	\$\\$ 133 \$\\$ 117 \$\] 10.5 \$\] 129% 0.0 \$\\$ 0.00 0.3 0.14% 0.3 0.14% 0.5 \$\] 6.67% 1.0 0.67% 1.0 0.701 0.78% 0.0 0.701 0.701 0.78%	\$ 130 \$ 115 10.6 1.27% 0.1 5 (0.01) 0.5 0.22% 0.5 0.1 0.23% 4.4 1.5 5.88 0.66% 1.0 0.77% 0.0 0.77% 0.0 0.9 1.0 0.0 0	10.7 1.26% 0.0 5 (0.01) 0.5 0.0 0.23% 0.5 0.0 0.24% 4.4 1.5 5.81 0.065% 0.0 6.81 0.76% 0.76% 0.76% 0.76%	\$ 129 \$ 113 \$ 113 \$ 10.7 1.26% 0.3 (\$0.04) 1.2 0.15% 1.5 0.3 0.17% 4.4 1.5 5.81 0.681 0.76% 0.0 6.81 0.76% 0.7 7.5 0.84% 7.2 14.3	-5% -6% -6% -3% -93% -1071% -1071% -59% -6% -5% -5% -5% -5% -5% -21% -21% -21% -100% -19% -19% -19%	\$ 130 \$ 114 10.6 1.24% 0.0 \$ 0.00 0.16% 0.3 0.16% 4.3 1.4 4.0 0.64% 1.0 0.75% 0.0 0.75% 0.77 4.0 0.75%	\$ 131 \$ 115 10.7 1.22% 0.0 \$ (0.01) 0.3 0.15% 0.4 0.0 0.16% 4.2 1.4 4.5 0.9 0.0 0.3 0.0 0.3 0.0 0.3 0.0 0.3 0.0 0.0	\$ 132 \$ 132 \$ 132 \$ 137 \$ 117 1.19% .00 0.5 (0.00) 0.5 (0.00) 0.5 (0.00) 0.5 (0.00) 0.5 (0.00) 0.5 (0.00) 0.5 (0.00) 0.00 0.00 0.00 0.00 0.00 0.00 0.0	\$ 134 \$ 118 10.5 1.15% -0.2 0.2 0.05% -0.14% -0.1 -0.2 0.05% -0.14% -0.1 -0.2 0.05% -0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.	\$ 134 \$ 118 10.5 1.15% -0.2 \$0.02 1.4 0.16% 1.3 -0.2 0.14% 4.1 1.4 5.53 0.59% 0.0 6.43 0.08 6.43 0.68% 0.7 7.1 10.76% 6.5	4%, 4%, 4%, 4%, 4%, 4%, 4%, 4%, 4%, 4%,
Credit Quality Ratios  Loan Loss Reserve  LLR / Loans (%) ex PPP  Change in Reserve  LLR Release per share  Net Charge Offs  NCOS / Avg Loans (%) annualized  Provision  Excess Provision  LLP / Avg Loans  Nonaccrual Loans  TORS  NPLS  NPLS  NPLS / Loans (%)  OREO  NPAS  NPAS / Loans + OREO (%)  90-days past due  NPAS + 90 DPD / Loans + OREO (%)  Past Dues  Total NPAS + Past Dues  As a % of Loans + OREO  Classified Loans  Criticized Loans  Criticized Loans  Criticized Loans  Criticized Loans  Classified / Loans (%)	5 104  6.6 0.90% 0.4 (\$0.05) -0.2 -0.03% 0.1 0.4 0.02% 2.3 1.7 4.00 0.53% 1.4 0.72% 0.0 5.41 0.72% 0.476 5.9 0.79% 4.7 9.6 0.63%	9% 9% 9% 3% -22% -60% -22% -63% -9% -12% -3, -7, -11% -100% -11% -24% -26% -17% -5%	\$ 109 \$ \$ 109 \$ \$ 109 \$ \$ 109 \$ \$ \$ 109 \$ \$ \$ 109 \$ \$ \$ 109 \$ \$ \$ 109 \$ \$ \$ 109 \$ \$ 10	8.9 1.16% 1.2 2 (0.17) 0.0 0.0 0.0 1.3 1.2 0.61% 1.8 1.6 1.6 3.42 0.40% 1.4 4.87 0.57% 0.5	10.1 1.27% 1.2 5 1.17 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2	\$ 121 10.4 1.30% 0.3 \$ (0.04) 0.0 0.0 0.015% 4.6 1.6 6.11 0.82% 4.6 1.1 0.82% 1.2 7.31 0.82% 1.3 8.57 0.96% 0.9 1.04% 8.0 1.5.8 0.90%	\$ 121 \$ 10.4 1.30% 3.8 (\$0.50) -0.1 1 -0.02% 3.7 3.8 0.44% 4.6 1.6 6.11 0.69% 1.2 7.31 0.82% 0.7 9.2 1.3 8.57 0.7 9.2 1.04% 8.0 9.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1	16% 16% 45% 9349% -47% -499% 939% 2221% 96% -7% 53% 299% 14% NA 59% 33% 40% 32% 71% 40% 40% 40% 40% 40% 40% 40% 40% 40% 40	\$ 117 10.6 1.31% 0.2 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	\$ 133 \$ 117 10.5 1.29% 0.0 \$ 0.00 0.14% 0.3 0.14% 0.3 0.14% 0.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1	\$ 130 \$ 115 10.6 1.27% 0.1 5 (0.01) 0.5 0.22% 0.5 0.0 0.5 0.23% 4.4 1.5 5.88 8.0.66% 1.0 0.77% 0.0 0.5 0.9 1.0 0.77% 0.0 0.9 1.0 0.9 1.0 0.9 1.0 0.9 1.0 0.9 1.0 0.9 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0	10.7 1.26% 0.00 5 (0.01) 0.5 (0.01) 0.5 (0.01) 0.5 (0.01) 0.5 (0.01) 0.5 (0.01) 0.5 (0.01) 0.6.81 0.76% 0.7.5 (0.01) 0.6.81 0.76% 0.7.5 (0.84% 7.2.2 14.3 0.81%	\$ 129 \$ 113 \$ 113 \$ 10.7 1.26% 0.3 (\$0.04) 1.5 0.3 0.17% 4.4 1.5 5.81 0.65% 1.0 6.81 0.76% 0.0 0.7 7.5 0.84% 7.2 14.3 0.81%	-5% -66% -68% -3% -93% -1071% -1071% -59% -61% -5% -5% -5% -5% -5% -5% -21% -21% -21% -100% -19% -19% -10% -10%	\$ 130 \$ 114 10.6 1.24% 0.0 \$ 0.00 0.16% 0.3 0.16% 1.0 4.3 1.4 4.3 1.4 4.0 6.71 0.75% 0.0 6.71 0.75% 0.75%	\$ 131 \$ 115 10.7 1.22% 0.0 \$ (0.01) 0.3 0.15% 0.4 0.0 0.16% 4.2 1.4 4.5 0.9 6.62 0.73% 0.0 6.62 0.73% 0.0 0.666 0.73% 0.0 0.666 0.73% 0.0 0.666 0.73% 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.	\$ 132 \$ 132 \$ 132 \$ 137 \$ 117 1.19% 0.0 0.5 0.00 0.5 0.00 0.5 0.00 0.5 0.00 0.6 1.4 4.2 1.4 4.5 1.0 0.9 0.5 0.0 0.0 0.5 0.0 0.5 0.0 0.0 0.0 0.0	\$ 134 \$ 118 10.5 1.15% -0.2 \$ 0.03 0.14% -0.1 -0.2 0.05% -4.1 1.4.4 5.59% -0.05% -6.43 0.68% -0.75% -6.43 0.68% -0.75% -0.75% -0.75% -0.75% -0.75% -0.75%	\$ 134 \$ 118 10.5 1.15% -0.2 \$0.02 \$0.02 1.4 0.16% 4.1 1.4 5.53 0.59% 0.9 6.43 0.68% 0.0 6.43 0.7 7.1 0.76% 6.5 12.9 0.70%	4%, 4%, 4%, 4%, 4%, 4%, 4%, 4%, 4%, 4%,

# **IMPORTANT RESEARCH DISCLOSURES**



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Notes: The boxes on the Rating and Price Target History chart above indicate the date of the fundamental Equity Research Note, the rating and the price target. Each box represents a date on which an analyst made a change to a rating or price target, except for the first box, which may only represent the first Note written during the past three years.

Legend:

I: Initiating Coverage

R: Resuming Coverage

T: Transferring Coverage

D: Discontinuing Coverage

S: Suspending Coverage

OW: Overweight

N: Neutral

UW: Underweight NA: Not Available

UR: Under Review		"		
	Distribution of Ratings/IB Ser Piper Sandler	vices		
			IB Serv.	/Past 12 Mos.
Rating	Count	Percent	Count	Percent
BUY [OW]	583	63.58	212	36.36
HOLD [N]	327	35.66	63	19.27
SELL [UW]	7	0.76	0	0.00

Note: Distribution of Ratings/IB Services shows the number of companies currently covered by fundamental equity research in each rating category from which Piper Sandler and its affiliates received compensation for investment banking services within the past 12 months. FINRA rules require disclosure of which ratings most closely correspond with "buy," "hold," and "sell" recommendations. Piper Sandler ratings are not the equivalent of buy, hold or sell, but instead represent recommended relative weightings. Nevertheless, Overweight corresponds most closely with buy, Neutral with hold and Underweight with sell. See Stock Rating definitions below.

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Overweight (OW): Anticipated to outperform relative to the median of the group of stocks covered by the analyst.

Neutral (N): Anticipated to perform in line relative to the median of the group of stocks covered by the analyst.

Underweight (UW): Anticipated to underperform relative to the median of the group of stocks covered by the analyst.

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