# **First Community Corporation (FCCO)**

Neutral

Solid 2Q and Encouraging Credit Trends, but Economic Uncertainty an Overhang

## CONCLUSION

Reported EPS: \$0.30 | Core: \$0.30 | Consensus: \$0.19 | PSC: \$0.19

FCCO Reports Solid 2Q20 Results - FCCO reported a solid beat to expectations as the LLR build was lower than expected and NCOs remained at 0 bps in the qtr. Additionally, the bank was able to grow loans by 10.7% LQA, ex PPP, which is a notable outperformance relative to peers. This loan growth and overall AEA growth led NII higher even in spite of a lower NIM - down 17 bps to 3.38%. While we see this as a solid qtr, we are still somewhat weary on the 1.16% LLR - even as deferred loans have declined from ~27% of loans to 14.4% of loans and second deferrals are minimal to date. We are maintaining our Neutral rating as we wait to see a path to a better AEA mix and more clarity around eventual losses.

• **Updating Estimates** - We are increasing our 2020E to \$1.19 (from \$0.98) on the 2Q beat and expectations for NCOs to remain low through year-end. We are also increasing our 2021E to \$1.04 (from \$1.02) on higher PPP income and better mortgage; offset by rising expected NCOs. Our \$15 PT remains ~1x TBVPS.

FCCO Quarterly Performance Summary

Per Share Data	2Q19	3Q19	4Q19	1Q20	2Q20E	2Q20A	Change Y/Y	versus Q/Q		EPS A PSC vs. Actual 2Q20		2 % Δ 220 Actual	
EPS (Reported) EPS (Core) Book Value Per Share Tang. Bk. Value Per Share Avg Diluted Shares	\$0.37 <b>\$0.36</b> \$15.64 <b>\$13.46</b> 7.7	\$0.39 <b>\$0.38</b> \$16.03 <b>\$13.84</b> <b>7.5</b>	\$0.36 <b>\$0.37</b> \$16.16 <b>\$13.99</b> 7.5	\$0.24 \$0.24 \$16.70 \$14.55 7.5	\$0.19 \$0.19 \$16.77 \$14.62 7.5	\$0.30 \$0.30 \$17.47 \$15.35 7.5	-18.9% -16.7% 11.7% 14.0% -3.0%	25.0% 25.0% 4.6% 5.5% 0.0%		0.00	-20.8% -20.8% 0.4% 0.5% 0.0%	25.0% 25.0% 4.6% 5.5% 0.0%	
Income Statement (\$M) Revenues (Core) Net Interest Income Fee Revenue (Core) Expenses (Core) OREO costs Operating Income Non-Core Items Provision Net Chargeoffs Effective Tax Rate Net Income (Reported) Net Income (Core)	12.2 9.2 3.0 8.6 0.0 3.6 0.2 0.0 0.0 21.1% 2.9 2.8	12.5 9.4 3.1 8.8 0.0 3.6 0.1 0.0 (0.2) 20.6% 2.9 2.8	12.6 9.4 3.2 9.0 0.0 3.6 (0.1) - (0.1) 21.2% 2.7 2.8	12.4 9.5 2.9 9.0 0.0 2.3 0.0 1.1 0.0 19.6% 1.8 1.8	12.8 9.6 3.1 8.9 0.0 1.9 - 1.9 0.3 21.0% 1.4 1.4	13.2 9.8 3.4 9.1 0.0 2.9 - 1.3 0.0 19.4% 2.2 2.2	8.1% 6.9% 11.9% 5.5% 100.0% -20.6% NA 12400.0% NA (178) -22.9% -19.3%	6.5% 3.7% 16.1% 1.0% 0.0% 23.9% NA 15.7% 0.0% (27) 24.0%	bp	0.05 0.02 0.03 (0.02) (0.00) 0.10 - 0.07	3.0% 1.6% 7.5% -0.7% 0.0% -16.1% NA 74.1% NA	6.5% 3.7% 16.1% 1.0% 0.0% 23.9% NA 15.7% NA 24.0%	
Profitability PTPP ROA ROA ROE NIM Efficiency Ratio	1.31% 1.00% 9.4% 3.67% 70.6%	1.30% 1.01% 9.6% 3.65% 70.7%	1.25% 0.96% 9.3% 3.56% 71.3%	1.16% 0.61% 5.8% 3.55% 72.8%	1.27% 0.46% 4.5% 3.49% 70.2%	1.30% 0.70% 7.0% 3.38% 69.0%	(1) (30) (239) (29) (161)	14 9 120 (17) (379)	bp bp bp bp		11 (15) (133) (6) (259)	14 b 9 b 120 b (17) b (379) b	p p p
Balance Sheet <sup>1</sup> (\$M) Avg. Earning Assets Avg. HFI Loans EOP HFI Loans Avg. Securities Total Deposits Loan/Deposit Ratio TCE Ratio	1,005 729 727 250 937 78.8% 9.20%	1,022 740 735 255 949 78.9% 9.21%	1,052 748 737 273 988 77.3% 9.02%	1,077 754 750 286 987 77.7% 9.29%	1,112 747 745 289 1,004 75.1% 9.00%	1,171 793 770 295 1,119 74.8% 8.78%	16.5% 8.8% 5.9% 17.8% 19.4% (404) (42)	34.9% 20.9% 10.7% 12.0% 53.6% (294) (51)	bp bp		12.8% -3.4% -2.5% 4.0% 7.0% (268) (29)	34.9% 20.9% 10.7% 12.0% 53.6% -294 b	
Credit Quality NPAs / Lns + OREO (%) NPAs+90s / Lns & ORE NCO/Avg Loans LLR Release per share LLR / Loans (%)  Growth rates are annualized.	0.82% 0.82% 0.00% (0.00) 0.88%	0.74% 0.75% -0.09% (0.03) 0.89%	0.72% 0.72% -0.04% (0.01) 0.90%	0.63% 0.65% 0.00% (0.14) 1.03%	0.59% 0.61% 0.14% (0.22) 1.25%	0.57% 0.57% 0.00% (0.17) 1.16%	(25) (25) - (0.17) 28	(6) (8) - (0.03) 13	bp bp bp		(4) (4) 14 (0.08) 22	(6) b (8) b - b (0.03)	op p

# 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 \$1.2B-in-asset bank based in the Columbia, SC. MSA.

YEAR	EARNINGS PER SHARE (US\$)												
ILAK	Mar	Jun	Sep	Dec	FY	FY P/E							
2019A	0.33	0.36	0.38	0.38	1.44	9.6x							
2020E	0.24A	0.30A	0.34	0.31	1.19	11.6x							
2021E	0.22	0.27	0.28	0.27	1.04	13.3x							

## PRICE: US\$13.84 TARGET: US\$15.00

~1x TBVPS, which implies 14.5x our 2021E FPS

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Changes	Previous	Current
Rating	_	Neutral
Price Tgt	_	US\$15.00
FY20E EPS	US\$0.98	US\$1.19
FY21E EPS	US\$1.02	US\$1.04
Market Cap. (mil)		US\$103.2
Book Value/Share		US\$17.47
Tang. Book/Share		\$15.35
Price/Book		79%
Price/Tang.Book		90%
52-Week High / Low	US\$22.0	00 / US\$12.51
Avg Daily Vol (000)		31
Div Yield		3.47%
Total Assets (\$mil)		1,325
Shares Out (mil)		7.5
Div (ann)		US\$0.48
Fiscal Year End		Dec



Source: Bloomberg

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NIM, ex PPP, Should Stabilize From Here

The reported NIM was 3.38% in 2Q20, down 17 bps q/q, but we think that future compression will be minimal through 2021. There will be some upward spikes as the PPP loans are forgiven, but we think that the GAAP NIM can remain in the mid/high- 3.30%'s otherwise. That said, the bank does not have much room to take deposit costs lower from here - at 28 bps today; whereas loan and securities yields will steadily move lower over time.

Loan Growth of 10.7% Ex PPP a Surprising Strength While most banks we have seen report so far this qtr have seen loans shrink ex PPP, FCCO still saw 10.7% LQA growth in 2Q20. Production was near the highest it has been in years and the bank also benefited from a slowdown in paydown activity. The largest driver of the \$19M+ q/q net growth was \$13M in O.O. CRE. We do not expect growth through year-end to remain this strong, but the bank does believe that it will be able to continue to deliver some net growth. We are modeling for low-single digit in 2H20.

Credit Metrics Remain Promising and Deferrals Have Declined Rapidly

FCCO reported 0 bps of NCOs in the qtr and NPAs remain only 57 bps of loans, including TDRs. FCCO is not required to comply with CECL, but its 1.16% LLR (ex PPP) actually appears to be higher than most of its smaller bank peers. That said, we do not expect to have real visibility into loss content until 4Q20 or 1Q21, and thus, we think that a continued build of the LLR is likely. Still, our belief is that over time FCCO will be proved to be well-reserved, and we are highly encouraged by the fact that deferrals have declined from 26.9% of loans at the peak to only 14.4% (\$100.6M) at 7/16/20. Management seemed confident in its borrowers' desire and ability to resuming paying its loans in the near-term. Finally, we do think that FCCO has an advantage in terms of the complexion of its credit exposure - with small business owners having a much more vested interest in preserving their businesses/buildings at all costs. We hope to get some more clarity and confirmation around our beliefs in the FCCO credit book by year-end as we think this could be an attractive investment opportunity at that time.

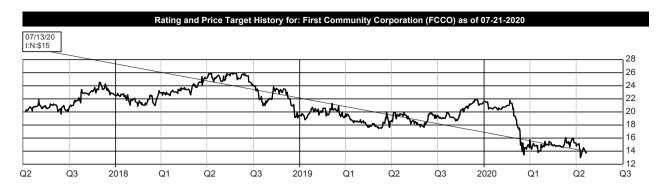
Piper Sandler Companies First Community Corporation (\$'s in millions, except per share amounts)

| (\$'s in millions, except per share amounts) FCCO   | \$ 1.49   |   |  |   
  |  | \$ 0.37   | \$ 1.44   | 117   
  |  |   | \$ 0.34   
  |   | \$ 1.19   | 17.   |   |  
  |  | \$ 0.27   | pdated 7/2<br>\$ 1.04   
  | 117  |
|---|---|---|--
--	--	---
---	--	---
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--		
	2018	%∆
  | 3Q19   | 4Q19  | 2019  | %∆  
  | 1Q20   | 2Q20  | 3Q20E   
  | 4Q20E   | 2020E   | %∆  | 1Q21E   | 2Q21E  
  | 3Q21E  | 4Q21E   | 2021E   
  | %∆   |
| Income Statement Net Interest Income  | 35.75   | 22%   | 9.02   | 9.12  
  | 9.35   | 9.36  | 36.85   | 3%  
  | 9.42   | 9.74  | 10.04   
  | 9.85  | 39.05   | 6%  | 9.37  | 9.38   
  | 9.50   | 9.53  | 37.77   
  | -3%  |
| FTE adjustment  | 0.46  | -46%  | 0.11   | 0.10  
  | 0.08   | 0.08  | 0.36  | -22%  
  | 0.08   | 0.10  | 0.10  
  | 0.10  | 0.38  | 7%  | 0.10  | 0.10   
  | 0.10   | 0.10  | 0.40  
  | -3%<br>5%  |
| Net Interest Income (FTE)   | 36.21   | 20%   | 9.13   | 9.21  
  | 9.43   | 9.44  | 37.21   | 3%  
  | 9.50   | 9.85  | 10.14   
  | 9.95  | 39.43   | 6%  | 9.47  | 9.48   
  | 9.61   | 9.63  | 38.18   
  | -3%  |
| Loan Loss Provision   | 0.35  | -35%  | 0.11   | 0.01  
  | 0.03   | 0.00  | 0.14  | -60%  
  | 1.08   | 1.25  | 1.02  
  | 0.76  | 4.11  | 2860%   | 0.84  | 0.82   
  | 0.75   | 0.54  | 2.95  
  | -28%   |
| Net Income After LLP  | 35.87   | 21%   | 9.03   | 9.20  
  | 9.40   | 9.44  | 37.07   | 3%  
  | 8.42   | 8.60  | 9.12  
  | 9.18  | 35.32   | -5%   | 8.63  | 8.66   
  | 8.86   | 9.09  | 35.23   
  | 0%   |
| Operating Revenue   | 47.17   | 19%   | 11.67  | 12.24   
  | 12.54  | 12.65   | 49.09   | 4%  
  | 12.42  | 13.23   | 13.40   
  | 13.13   | 52.17   | 6%  | 12.56   | 12.97  
  | 13.09  | 12.89   | 51.51   
  | -1%  |
| Deposit Service Charges   | 1.77  | 19%   | 0.41   | 0.38  
  | 0.42   | 0.44  | 1.65  | -7%   
  | 0.40   | 0.21  | 0.26  
  | 0.31  | 1.18  | -28%  | 0.34  | 0.34   
  | 0.38   | 0.37  | 1.44  
  | 22%  |
| Mortgage Banking Income   | 3.90  | 3%  | 0.84   | 1.24  
  | 1.25   | 1.22  | 4.56  | 17%   
  | 0.98   | 1.57  | 1.35  
  | 1.18  | 5.08  | 12%   | 1.05  | 1.40   
  | 1.30   | 1.05  | 4.80  
  | -6%  |
| Wealth Management   | 1.68  | 30%   | 0.44   | 0.49  
  | 0.51   | 0.59  | 2.02  | 20%   
  | 0.63   | 0.67  | 0.70  
  | 0.72  | 2.73  | 35%   | 0.68  | 0.74   
  | 0.77   | 0.77  | 2.96  
  | 9%   |
| Other income  Core Fee Income   | 3.62<br>10.96   | 25%<br><b>16%</b>   | 0.85<br><b>2.54</b>  | 0.92<br><b>3.03</b>   
  | 0.93<br><b>3.11</b>  | 0.97<br><b>3.21</b>   | 3.66<br>11.89   | 1%<br>8%  
  | 0.91<br><b>2.92</b>  | 0.93<br><b>3.4</b>  | 0.93  
  | 0.97<br>3.2   | 3.75<br>12.74   | 2%<br><b>7%</b>   | 1.02<br>3.1   | 1.01<br>3.5  
  | 1.04<br>3.5  | 1.07<br>3.3   | 4.14<br>13.33   
  | 10%<br>5%  |
  |  |   |   |   
  |  |   |   
  |   |   |   |   |  
  |  |   |   
  |  |
| Securities gains Non-recurring income   | -0.34<br>0.02   | -186%<br>-111%  | -0.03<br>0.00  | 0.16  
  | 0.00   | 0.00<br>-0.28   | 0.14<br>-0.29   | -140%<br>-1288%   
  | 0.00   | 0.00  | 0.00  
  | 0.00  | 0.00<br>0.01  | -100%<br>-102%  | 0.00  | 0.00   
  | 0.00   | 0.00  | 0.00  
  | NA<br>-100%  |
| Total Fee Income  | 10.64   | 10%   | 2.51   | 3.19  
  | 3.11   | 2.93  | 11.74   | 10%   
  | 2.93   | 3.39  | 3.25  
  | 3.18  | 12.75   | 9%  | 3.09  | 3.49   
  | 3.49   | 3.26  | 13.33   
  | 5%   |
| Salaries and employee benefits  | 19.52   | 15%   | 5.17   | 5.21  
  | 5.47   | 5.42  | 21.26   | 9%  
  | 5.65   | 5.84  | 5.72  
  | 5.78  | 23.00   | 8%  | 5.92  | 5.90   
  | 5.98   | 6.04  | 23.85   
  | 4%   |
| Occupancy and Equipment   | 3.89  | -1%   | 1.04   | 1.04  
  | 1.07   | 1.04  | 4.19  | 8%  
  | 0.96   | 0.98  | 1.00  
  | 1.01  | 3.94  | -6%   | 1.03  | 1.05   
  | 1.07   | 1.08  | 4.23  
  | 7%   |
| Marketing   | 0.92  | 2%  | 0.18   | 0.43  
  | 0.16   | 0.35  | 1.12  | 21%   
  | 0.35   | 0.25  | 0.30  
  | 0.34  | 1.24  | 11%   | 0.34  | 0.29   
  | 0.35   | 0.35  | 1.33  
  | 7%   |
| FDIC<br>CDI Amortization  | 0.38<br>0.56  | 20%<br>64%  | 0.07<br>0.13   | 0.07  
  | 0.07   | 0.07  | 0.29<br>0.52  | -23%<br>-7%   
  | 0.04   | 0.09  | 0.09  
  | 0.09  | 0.31<br>0.42  | 7%<br>-20%  | 0.09  | 0.09<br>0.11   
  | 0.09   | 0.09<br>0.12  | 0.35<br>0.46  
  | 15%<br>10%   |
| Other Non-Interest Expense  | 6.76  | 20%   | 1.70   | 1.74  
  | 1.94   | 2.00  | 7.39  | 9%  
  | 1.89   | 1.84  | 1.88  
  | 1.93  | 7.54  | 2%  | 1.98  | 2.02   
  | 2.03   | 2.08  | 8.09  
  | 7%   |
| Non credit expense  | 32.03   | 14%   | 8.29   | 8.62  
  | 8.84   | 9.01  | 34.77   | 9%  
  | 9.00   | 9.09  | 9.09  
  | 9.25  | 36.44   | 5%  | 9.47  | 9.46   
  | 9.63   | 9.75  | 38.31   
  | 5%   |
| OREO costs  Core Non-interest Expense   | 0.10<br><b>32.12</b>  | 133%<br>14%   | 0.03<br>8.32   | 0.02<br>8.64  
  | 0.03<br><b>8.87</b>  | 0.00<br><b>9.01</b>   | 0.08<br><b>34.85</b>  | -17%<br><b>8%</b>   
  | 0.04<br>9.04   | 0.04<br>9.13  | 0.04<br>9.13  
  | 0.04<br>9.29  | 0.16<br><b>36.60</b>  | 91%<br>5%   | 0.04<br>9.51  | 0.04<br>9.50   
  | 0.04<br>9.67   | 0.04<br>9.79  | 0.16<br><b>38.47</b>  
  | 3%<br><b>5%</b>  |
| Non-recurring expense   | 0.00  | -100%   | 0.00   | 0.00  
  | -0.08  | -0.15   | -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   |
| Total Non-interest Expense  | 32.12   | 9%  | 8.32   | 8.64  
  | 8.79   | 8.86  | 34.62   | 8%  
  | 9.04   | 9.13  | 9.13  
  | 9.29  | 36.60   | 6%  | 9.51  | 9.50   
  | 9.67   | 9.79  | 38.47   
  | 5%   |
| Efficiency Ratio  | 68.1%   |   | 71.3%  | 70.6%   
  | 70.7%  | 71.3%   | 71.0%   |   
  | 72.8%  | 69.0%   | 68.2%   
  | 70.8%   | 70.1%   |   | 75.7%   | 73.2%  
  | 73.8%  | 75.9%   | 74.7%   
  |  |
| Expense / Average Assets  | 2.97%   |   | 3.09%  | 3.13%   
  | 3.13%  | 3.10%   | 3.12%   |   
  | 3.08%  | 2.89%   | 2.74%   
  | 2.82%   | 2.87%   |   | 2.99%   | 2.98%  
  | 3.00%  | 3.01%   | 2.99%   
  |  |
| Net non-recurring items   | -0.3  | -70%  | 0.0  | 0.2   
  | 0.1  | -0.1  | 0.1   | -125%   
  | 0.0  | 0.0   | 0.0   
  | 0.0   | 0.0   | -93%  | 0.0   | 0.0  
  | 0.0  | 0.0   | 0.00  
  | -100%  |
|   | 45.05   | 200/  | 2.2  | 2.0   
  | 2.7  |   | 4435  | F0/   
  | 2.20   | 4.40  | 4.20  
  |   | 45.57   | 00/   | 2.05  | 2.47   
  | 2.42   | 2.40  | 42.04   
  | 4.00/  |
| Pre-tax, pre-provision income Pre-tax, pre-credit costs income  | 15.05<br>15.15  | 30%<br>30%  | 3.3<br>3.4   | 3.6<br>3.6  
  | 3.7<br>3.7   | 3.6<br>3.6  | 14.25<br>14.33  | -5%<br>-5%  
  | 3.38<br>3.41   | 4.10<br>4.14  | 4.26<br>4.30  
  | 3.83<br>3.87  | 15.57<br>15.73  | 9%<br>10%   | 3.05<br>3.09  | 3.47<br>3.51   
  | 3.43<br>3.47   | 3.10<br>3.14  | 13.04<br>13.20  
  | -16%<br>-16%   |
  |  |   |   |   
  |  |   |   
  |   |   |   |   |  
  |  |   |   
  |  |
| Operating Income Pretax Income  | 14.71<br>13.92  | 33%<br>52%  | 3.2<br>3.1   | 3.6<br>3.7  
  | 3.6<br>3.7   | 3.6<br>3.4  | 14.11<br>13.83  | -4%<br>-1%  
  | 2.30<br>2.23   | 2.85<br>2.75  | 3.24<br>3.13  
  | 3.07<br>2.97  | 11.46<br>11.08  | -19%<br>-20%  | 2.21<br>2.11  | 2.65<br>2.55   
  | 2.68<br>2.58   | 2.56<br>2.46  | 10.10<br>9.69   
  | -12%<br>-13%   |
| Total Tax Expense   | 2.69  | -19%  | 0.61   | 0.77  
  | 0.75   | 0.73  | 2.86  | 6%  
  | 0.44   | 0.53  | 0.63  
  | 0.62  | 2,22  | -22%  | 0.44  | 0.54   
  | 0.55   | 0.53  | 2.05  
  | -8%  |
| Effective Tax Rate  | 19.3%   | -47%  | 19.5%  | 21.1%   
  | 20.6%  | 21.2%   | 20.7%   | 7%  
  | 19.6%  | 19.4%   | 20.0%   
  | 21.0%   | 20.0%   | -22%  | 20.7%   | 21.0%  
  | 21.2%  | 21.5%   | 21.1%   
  | 5%   |
| Net Income before Extraordinary   | 11.23   | 127%  | 2.50   | 2.88  
  | 2.90   | 2.70  | 10.97   | -2%   
  | 1.79   | 2.22  | 2.51  
  | 2.34  | 8.86  | -19%  | 1.67  | 2.02   
  | 2.03   | 1.93  | 7.6   
  | -14%   |
| Extraordinary Items   | 0.0   | NA  | 0.0  |   
  |  | 0.0   | 0.0   |   
  |  |   | 0.0   
  |   |   | NA  | 0.0   |  
  |  | 0.0   |   
  | NA   |
|   |   |   |  | 0.0   
  | 0.0  |   |   | NA<br>20/   
  | 0.0  | 0.0   |   
  | 0.0   | 0.0   |   |   | 0.0  
  | 0.0  |   | 0.0   
  |  |
| Net Income Preferred Dividends (& accretion)  | 11.23<br>0.0  | 127%<br>NA  | 2.50<br>0.0  | 2.88  
  | 2.90<br>0.0  | 2.70<br>0.0   | 10.97<br>0.0  | -2%<br>NA   
  | 0.0<br>1.79<br>0.00  | 2.22<br>0.0   | 2.51<br>0.0   
  | 2.34<br>0.0   | 8.86<br>0.0   | -19%<br>NA  | 1.67<br>0.0   | 2.02<br>0.0  
  | 2.03   | 1.93<br>0.0   | 7.65<br>0.0   
  | -14%<br>NA   |
| Net Income<br>Preferred Dividends (& accretion)<br>Net Income to Common   | 11.23<br>0.0<br>11.23   | 127%<br>NA<br><b>127</b> %  | 2.50<br>0.0<br><b>2.50</b>   | 2.88<br>0.0<br><b>2.88</b>  
  | 2.90<br>0.0<br><b>2.90</b>   | 2.70<br>0.0<br><b>2.70</b>  | 10.97<br>0.0<br><b>10.97</b>  | -2%<br>NA<br>- <b>2</b> %   
  | 1.79<br>0.00<br><b>1.79</b>  | 2.22<br>0.0<br>2.22   | 2.51<br>0.0<br>2.51   
  | 2.34<br>0.0<br>2.34   | 8.86<br>0.0<br>8.86   | -19%<br>NA<br>- <b>19</b> %   | 1.67<br>0.0<br>1.67   | 2.02<br>0.0<br>2.02  
  | 2.03<br>0.0<br>2.03  | 1.93<br>0.0<br>1.93   | 7.65<br>0.0<br><b>7.65</b>  
  | -14%<br>NA<br>-14%   |
| Net Income<br>Preferred Dividends (& accretion)   | 11.23<br>0.0  | 127%<br>NA  | 2.50<br>0.0  | 2.88<br>0.0   
  | 2.90<br>0.0  | 2.70<br>0.0   | 10.97<br>0.0  | -2%<br>NA   
  | 1.79<br>0.00   | 2.22<br>0.0   | 2.51<br>0.0   
  | 2.34<br>0.0   | 8.86<br>0.0   | -19%<br>NA  | 1.67<br>0.0   | 2.02   
  | 2.03<br>0.0  | 1.93<br>0.0   | 7.65<br>0.0   
  | -14%<br>NA   |
| Net Income Preferred Dividends (& accretion)  Net Income to Common  Core Net Income Per Share Information   | 11.23<br>0.0<br>11.23<br>11.49  | 127%<br>NA<br>127%<br>25%   | 2.50<br>0.0<br><b>2.50</b><br><b>2.52</b>  | 2.88<br>0.0<br>2.88<br>2.75   
  | 2.90<br>0.0<br>2.90<br>2.84  | 2.70<br>0.0<br><b>2.70</b><br><b>2.80</b>   | 10.97<br>0.0<br>10.97<br>10.91  | -2%<br>NA<br>-2%<br>-5%   
  | 1.79<br>0.00<br>1.79<br>1.79   | 2.22<br>0.0<br>2.22<br>2.22   | 2.51<br>0.0<br>2.51<br>2.51   
  | 2.34<br>0.0<br>2.34<br>2.34   | 8.86<br>0.0<br>8.86<br>8.86   | -19%<br>NA<br>-19%<br>-19%  | 1.67<br>0.0<br>1.67<br>1.67   | 2.02<br>0.0<br>2.02<br>2.02  
  | 2.03<br>0.0<br>2.03<br>2.03  | 1.93<br>0.0<br>1.93<br>1.93   | 7.65<br>0.0<br>7.65<br>7.65   
  | -14%<br>NA<br>-14%<br>-14%   |
| Net Income<br>Preferred Dividends (& accretion)<br>Net Income to Common<br>Core Net Income  | 11.23<br>0.0<br>11.23   | 127%<br>NA<br><b>127</b> %  | 2.50<br>0.0<br><b>2.50</b>   | 2.88<br>0.0<br><b>2.88</b>  
  | 2.90<br>0.0<br><b>2.90</b>   | 2.70<br>0.0<br><b>2.70</b>  | 10.97<br>0.0<br><b>10.97</b>  | -2%<br>NA<br>- <b>2</b> %   
  | 1.79<br>0.00<br><b>1.79</b>  | 2.22<br>0.0<br>2.22   | 2.51<br>0.0<br>2.51   
  | 2.34<br>0.0<br>2.34   | 8.86<br>0.0<br>8.86   | -19%<br>NA<br>- <b>19</b> %   | 1.67<br>0.0<br>1.67   | 2.02<br>0.0<br>2.02  
  | 2.03<br>0.0<br>2.03  | 1.93<br>0.0<br>1.93   | 7.65<br>0.0<br><b>7.65</b>  
  | -14%<br>NA<br>-14%   |
| Net Income Preferred Dividends (& accretion)  Net Income to Common Core Net Income  Per Share Information Avg Diluted Shares (mil) EOP Shares Est. (buyback) / issuance   | 11.23<br>0.0<br>11.23<br>11.49<br>7.7<br>7.6<br>0.1   | 127%<br>NA<br>127%<br>25%   | 2.50<br>0.0<br>2.50<br>2.52<br>7.7<br>7.7<br>0.0   | 2.88<br>0.0<br>2.88<br>2.75<br>7.7<br>7.5<br>-0.2   
  | 2.90<br>0.0<br>2.90<br>2.84<br>7.5<br>7.4<br>-0.1  | 2.70<br>0.0<br>2.70<br>2.80<br>7.5<br>7.4<br>0.0  | 10.97<br>0.0<br>10.97<br>10.91<br>7.6<br>7.4<br>-0.2  | -2%<br>NA<br>-2%<br>-5%   
  | 1.79<br>0.00<br>1.79<br>1.79<br>7.5<br>7.5   | 2.22<br>0.0<br>2.22<br>2.22<br>7.5<br>7.5<br>0.0  | 2.51<br>0.0<br>2.51<br>2.51<br>7.5<br>7.5<br>0.0  
  | 2.34<br>2.34<br>2.34<br>7.5<br>7.5<br>0.0   | 8.86<br>0.0<br>8.86<br>8.86<br>7.5<br>7.5   | -19%<br>NA<br>-19%<br>-19%  | 1.67<br>0.0<br>1.67<br>1.67<br>7.4<br>7.4<br>0.0  | 2.02<br>0.0<br>2.02<br>2.02<br>7.4<br>7.4<br>-0.1  
  | 2.03<br>0.0<br>2.03<br>2.03<br>7.3<br>7.3<br>-0.1  | 1.93<br>0.0<br>1.93<br>1.93<br>7.3<br>7.3<br>-0.1   | 7.65<br>0.0<br>7.65<br>7.65<br>7.3<br>7.3<br>-0.2   
  | -14%<br>NA<br>-14%<br>-14%   |
| Net Income Preferred Dividends (& accretion)  Net Income to Common Core Net Income Per Share Information Avg Diluted Shares (mil) EOP Shares Est. (buybock) / issuance Est. price/share   | 11.23<br>0.0<br>11.23<br>11.49<br>7.7<br>7.6<br>0.1<br>0.0  | 127%<br>NA<br>127%<br>25%   | 2.50<br>0.0<br>2.50<br>2.52<br>7.7<br>7.7<br>0.0<br>0.0  | 2.88<br>0.0<br>2.88<br>2.75<br>7.7<br>7.5<br>-0.2<br>0.0  
  | 2.90<br>0.0<br>2.90<br>2.84<br>7.5<br>7.4<br>-0.1<br>0.0   | 2.70<br>0.0<br>2.70<br>2.80<br>7.5<br>7.4<br>0.0<br>0.0   | 10.97<br>0.0<br>10.97<br>10.91<br>7.6<br>7.4<br>-0.2<br>0.0   | -2%<br>NA<br>-2%<br>-5%   
  | 1.79<br>0.00<br>1.79<br>1.79<br>7.5<br>7.5<br>0.0  | 2.22<br>0.0<br>2.22<br>2.22<br>7.5<br>7.5<br>0.0  | 2.51<br>0.0<br>2.51<br>2.51<br>7.5<br>7.5<br>0.0<br>0.0   
  | 2.34<br>2.34<br>2.34<br>7.5<br>7.5<br>0.0<br>0.0  | 8.86<br>0.0<br>8.86<br>8.86<br>7.5<br>7.5<br>0.0  | -19%<br>NA<br>-19%<br>-19%  | 1.67<br>0.0<br>1.67<br>1.67<br>7.4<br>7.4<br>0.0  | 2.02<br>0.0<br>2.02<br>2.02<br>7.4<br>7.4<br>-0.1<br>18.5  
  | 2.03<br>0.0<br>2.03<br>2.03<br>7.3<br>7.3<br>-0.1<br>19.0  | 1.93<br>0.0<br>1.93<br>1.93<br>7.3<br>7.3<br>-0.1<br>19.5   | 7.65<br>0.0<br>7.65<br>7.65<br>7.3<br>7.3<br>-0.2<br>18.8   
  | -14%<br>NA<br>-14%<br>-14%   |
| Net Income Preferred Dividends (& accretion)  Net Income to Common Core Net Income  Per Share Information Avg Diluted Shares (mil) EOP Shares Est. (buyback) / issuance   | 11.23<br>0.0<br>11.23<br>11.49<br>7.7<br>7.6<br>0.1   | 127%<br>NA<br>127%<br>25%   | 2.50<br>0.0<br>2.50<br>2.52<br>7.7<br>7.7<br>0.0   | 2.88<br>0.0<br>2.88<br>2.75<br>7.7<br>7.5<br>-0.2   
  | 2.90<br>0.0<br>2.90<br>2.84<br>7.5<br>7.4<br>-0.1  | 2.70<br>0.0<br>2.70<br>2.80<br>7.5<br>7.4<br>0.0  | 10.97<br>0.0<br>10.97<br>10.91<br>7.6<br>7.4<br>-0.2  | -2%<br>NA<br>-2%<br>-5%   
  | 1.79<br>0.00<br>1.79<br>1.79<br>7.5<br>7.5   | 2.22<br>0.0<br>2.22<br>2.22<br>7.5<br>7.5<br>0.0  | 2.51<br>0.0<br>2.51<br>2.51<br>7.5<br>7.5<br>0.0  
  | 2.34<br>2.34<br>2.34<br>7.5<br>7.5<br>0.0   | 8.86<br>0.0<br>8.86<br>8.86<br>7.5<br>7.5   | -19%<br>NA<br>-19%<br>-19%  | 1.67<br>0.0<br>1.67<br>1.67<br>7.4<br>7.4<br>0.0  | 2.02<br>0.0<br>2.02<br>2.02<br>7.4<br>7.4<br>-0.1  
  | 2.03<br>0.0<br>2.03<br>2.03<br>7.3<br>7.3<br>-0.1  | 1.93<br>0.0<br>1.93<br>1.93<br>7.3<br>7.3<br>-0.1   | 7.65<br>0.0<br>7.65<br>7.65<br>7.3<br>7.3<br>-0.2   
  | -14%<br>NA<br>-14%<br>-14%   |
| Net Income Preferred Dividends (& accretion)  Net Income to Common Core Net Income Per Share Information Aug Diluted Shares (mill) EOP Shares Est. (buybook) / issuance Est. price/phare Total 5's of Capital  Reported EPS   | 11.23<br>0.0<br>11.23<br>11.49<br>7.7<br>7.6<br>0.1<br>0.0<br>\$0.00  | 127%<br>NA<br>127%<br>25%<br>11%<br>1%  | 2.50<br>0.0<br>2.50<br>2.52<br>7.7<br>7.7<br>0.0<br>0.0<br>\$0.00  | 2.88<br>0.0<br>2.88<br>2.75<br>7.7<br>7.5<br>-0.2<br>0.0<br>\$0.00  
  | 2.90<br>0.0<br>2.90<br>2.84<br>7.5<br>7.4<br>-0.1<br>0.0<br>\$0.00   | 2.70<br>0.0<br>2.70<br>2.80<br>7.5<br>7.4<br>0.0<br>0.0<br>\$0.00   | 10.97<br>0.0<br>10.97<br>10.91<br>7.6<br>7.4<br>-0.2<br>0.0<br>\$0.00   | -2%<br>NA<br>-2%<br>-5%<br>-2%<br>-3%   
  | 1.79<br>0.00<br>1.79<br>1.79<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00   | 2.22<br>0.0<br>2.22<br>2.22<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00   | 2.51<br>0.0<br>2.51<br>2.51<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00   
  | 2.34<br>0.0<br>2.34<br>2.34<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00   | 8.86<br>0.0<br>8.86<br>8.86<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00   | -19%<br>NA<br>-19%<br>-19%<br>-2%<br>1%   | 1.67<br>0.0<br>1.67<br>1.67<br>7.4<br>7.4<br>0.0<br>18.0<br>-\$0.72   | 2.02<br>0.0<br>2.02<br>2.02<br>7.4<br>7.4<br>-0.1<br>18.5<br>-\$1.11   
  | 2.03<br>0.0<br>2.03<br>2.03<br>7.3<br>7.3<br>-0.1<br>19.0<br>-\$0.95   | 1.93<br>0.0<br>1.93<br>1.93<br>7.3<br>7.3<br>-0.1<br>19.5<br>-\$0.98  | 7.65<br>0.0<br>7.65<br>7.65<br>7.3<br>7.3<br>-0.2<br>18.8<br>-\$3.76  
  | -14%<br>NA<br>-14%<br>-14%<br>-2%<br>-3%   |
| Net Income Preferred Dividends (& accretion)  Net Income to Common Core Net Income Per Share Information Avg Diluted Shares (mill) EOP Shares Est. (buybock! / issuance Est. price/share Total \$'s of Capital  Reported EPS Core EPS   | 11.23<br>0.0<br>11.23<br>11.49<br>7.7<br>7.6<br>0.1<br>0.0<br>\$0.00<br>\$ 1.45<br>\$ 1.49  | 127%<br>NA<br>127%<br>25%   | 2.50<br>0.0<br>2.50<br>2.52<br>7.7<br>7.7<br>0.0<br>0.0<br>\$0.00<br>\$ 0.32   | 2.88<br>0.0<br>2.88<br>2.75<br>7.7<br>7.5<br>-0.2<br>0.0<br>\$0.00<br>\$ 0.37<br>\$ 0.36  
  | 2.90<br>0.0<br>2.90<br>2.84<br>7.5<br>7.4<br>-0.1<br>0.0<br>\$0.00   | 2.70<br>0.0<br>2.70<br>2.80<br>7.5<br>7.4<br>0.0<br>0.0<br>\$0.00<br>\$ 0.36<br>\$ 0.37   | 10.97<br>0.0<br>10.97<br>10.91<br>7.6<br>7.4<br>-0.2<br>0.0<br>\$0.00<br>\$1.45   | -2%<br>NA<br>-2%<br>-5%   
  | 1.79<br>0.00<br>1.79<br>1.79<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$ 0.24  | 2.22<br>0.0<br>2.22<br>2.22<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$ 0.30<br>5 0.30  | 2.51<br>0.0<br>2.51<br>2.51<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$ 0.34  
  | 2.34<br>0.0<br>2.34<br>2.34<br>7.5<br>7.5<br>0.0<br>\$0.00<br>\$0.00  | 8.86<br>0.0<br>8.86<br>8.86<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$1.19   | -19%<br>NA<br>-19%<br>-19%<br>-2%   | 1.67<br>0.0<br>1.67<br>1.67<br>7.4<br>7.4<br>0.0<br>18.0<br>-\$0.72<br>\$ 0.22  | 2.02<br>0.0<br>2.02<br>2.02<br>7.4<br>7.4<br>-0.1<br>18.5<br>-\$1.11<br>\$ 0.27  
  | 2.03<br>0.0<br>2.03<br>2.03<br>7.3<br>7.3<br>-0.1<br>19.0<br>-\$0.95<br>\$ 0.28<br>\$ 0.28   | 1.93<br>0.0<br>1.93<br>1.93<br>7.3<br>-0.1<br>19.5<br>-\$0.98<br>\$ 0.27<br>\$ 0.27   | 7.65<br>0.0<br>7.65<br>7.65<br>7.3<br>7.3<br>-0.2<br>18.8<br>-\$3.76<br>\$ 1.04   
  | -14%<br>NA<br>-14%<br>-14%<br>-2%<br>-3%   |
| Net Income Preferred Dividends (& accretion)  Net Income to Common Core Net Income Per Share Information Aug Diluted Shares (mill) EOP Shares Est. (buybook) / issuance Est. price/phare Total 5's of Capital  Reported EPS   | 11.23<br>0.0<br>11.23<br>11.49<br>7.7<br>7.6<br>0.1<br>0.0<br>\$0.00  | 127%<br>NA<br>127%<br>25%<br>11%<br>1%  | 2.50<br>0.0<br>2.50<br>2.52<br>7.7<br>7.7<br>0.0<br>0.0<br>\$0.00  | 2.88<br>0.0<br>2.88<br>2.75<br>7.7<br>7.5<br>-0.2<br>0.0<br>\$0.00  
  | 2.90<br>0.0<br>2.90<br>2.84<br>7.5<br>7.4<br>-0.1<br>0.0<br>\$0.00   | 2.70<br>0.0<br>2.70<br>2.80<br>7.5<br>7.4<br>0.0<br>0.0<br>\$0.00   | 10.97<br>0.0<br>10.97<br>10.91<br>7.6<br>7.4<br>-0.2<br>0.0<br>\$0.00   | -2%<br>NA<br>-2%<br>-5%<br>-2%<br>-3%   
  | 1.79<br>0.00<br>1.79<br>1.79<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00   | 2.22<br>0.0<br>2.22<br>2.22<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00   | 2.51<br>0.0<br>2.51<br>2.51<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00   
  | 2.34<br>0.0<br>2.34<br>2.34<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00   | 8.86<br>0.0<br>8.86<br>8.86<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00   | -19%<br>NA<br>-19%<br>-19%<br>-2%<br>1%   | 1.67<br>0.0<br>1.67<br>1.67<br>7.4<br>7.4<br>0.0<br>18.0<br>-\$0.72   | 2.02<br>0.0<br>2.02<br>2.02<br>7.4<br>7.4<br>-0.1<br>18.5<br>-\$1.11   
  | 2.03<br>0.0<br>2.03<br>2.03<br>7.3<br>7.3<br>-0.1<br>19.0<br>-\$0.95   | 1.93<br>0.0<br>1.93<br>1.93<br>7.3<br>7.3<br>-0.1<br>19.5<br>-\$0.98  | 7.65<br>0.0<br>7.65<br>7.65<br>7.3<br>7.3<br>-0.2<br>18.8<br>-\$3.76  
  | -14%<br>NA<br>-14%<br>-14%<br>-2%<br>-3%   |
| Net Income Preferred Dividends (& accretion)  Net Income to Common Core Net Income Per Share Information  Aug Diluted Shares (mil) EOP Shares Est. (how/book! / issuance Est. price/share Total 5's of Capital  Reported EPS Core EPS EPS growth rate (%) P/E Ratio LTM   | 11.23<br>0.0<br>11.23<br>11.49<br>7.7<br>7.6<br>0.1<br>0.0<br>\$0.00<br>\$ 1.45<br>\$ 1.49<br>12.8%<br>0.0x   | 127%<br>NA<br>127%<br>25%<br>11%<br>1%<br>105%<br>13%   | 2.50<br>0.0<br>2.50<br>2.52<br>7.7<br>7.7<br>0.0<br>\$0.00<br>\$0.00<br>\$0.32<br>\$ 0.33<br>-57%  | 2.88<br>0.0<br>2.88<br>2.75<br>7.7<br>7.5<br>-0.2<br>0.0<br>\$0.00<br>\$ 0.37<br>\$ 0.36<br>39%<br>0.0x   
  | 2.90<br>0.0<br>2.90<br>2.84<br>7.5<br>7.4<br>-0.1<br>0.0<br>\$0.00<br>\$ 0.39<br>\$ 0.38<br>25%<br>0.0x  | 2.70<br>0.0<br>2.70<br>2.80<br>7.5<br>7.4<br>0.0<br>\$0.00<br>\$ 0.36<br>\$ 0.37<br>-6%   | 10.97<br>0.0<br>10.97<br>10.91<br>7.6<br>7.4<br>-0.2<br>0.0<br>\$0.00<br>\$1.45<br>\$1.44<br>-3.3%<br>0.0x  | -2%<br>NA<br>-2%<br>-5%<br>-3%<br>-1%<br>-3%  
  | 1.79<br>0.00<br>1.79<br>1.79<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$0.24<br>\$0.24<br>-144%<br>0.0x  | 2.22<br>0.0<br>2.22<br>2.22<br>7.5<br>7.5<br>0.0<br>\$0.00<br>\$ 0.30<br>96%<br>0.0x  | 2.51<br>0.0<br>2.51<br>2.51<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$ 0.34<br>\$ 0.34<br>52%<br>0.0x  
  | 2.34<br>0.0<br>2.34<br>2.34<br>7.5<br>7.5<br>0.0<br>\$0.00<br>\$ 0.31<br>-26%<br>0.0x   | 8.86<br>0.0<br>8.86<br>8.86<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$1.19<br>\$119<br>-17.4%<br>0.0x  | -19%<br>NA<br>-19%<br>-19%<br>-2%<br>1%<br>-18%<br>-17%   | 1.67<br>0.0<br>1.67<br>1.67<br>7.4<br>7.4<br>0.0<br>-\$0.72<br>\$ 0.22<br>\$ 0.22<br>-113%<br>0.0x  | 2.02<br>0.0<br>2.02<br>2.02<br>7.4<br>7.4<br>-0.1<br>18.5<br>-\$1.11<br>\$ 0.27<br>87%<br>0.0x   
  | 2.03<br>0.0<br>2.03<br>2.03<br>7.3<br>7.3<br>-0.1<br>19.0<br>-\$0.95<br>\$ 0.28<br>6%<br>0.0x  | 1.93<br>0.0<br>1.93<br>1.93<br>7.3<br>7.3<br>-0.1<br>19.5<br>-\$0.98<br>\$ 0.27<br>\$ 0.27<br>-17%<br>0.0x  | 7.65<br>0.0<br>7.65<br>7.65<br>7.3<br>7.3<br>-0.2<br>18.8<br>-\$3.76<br>\$ 1.04<br>-12.2%<br>0.0x   
  | -14%<br>NA<br>-14%<br>-14%<br>-2%<br>-3%<br>-12%<br>NA   |
| Net Income Preferred Dividends (& accretion)  Net Income to Common Core Net Income Per Share Information  Aug Diluted Shares (mil) EOP Shares Est. (helphock! / issuance Est. price/share Total 5's of Capital  Reported EPS Core EPS EPS growth rate (%)   | 11.23<br>0.0<br>11.23<br>11.49<br>7.7<br>7.6<br>0.1<br>0.0<br>\$0.00<br>\$ 1.45<br>\$ 1.49<br>12.8%   | 127%<br>NA<br>127%<br>25%<br>11%<br>1%<br>105%  | 2.50<br>0.0<br>2.50<br>2.52<br>7.7<br>7.7<br>0.0<br>0.0<br>\$0.00<br>\$ 0.32<br>\$ 0.33<br>-57%  | 2.88<br>0.0<br>2.88<br>2.75<br>7.7<br>7.5<br>-0.2<br>0.0<br>\$0.00<br>\$ 0.37<br>\$ 0.36<br>39%<br>0.0x<br>\$ 15.64   
  | 2.90<br>0.0<br>2.90<br>2.84<br>7.5<br>7.4<br>-0.1<br>0.0<br>\$0.00<br>\$ 0.39<br>\$ 0.38<br>25%<br>0.0x  | 2.70<br>0.0<br>2.70<br>2.80<br>7.5<br>7.4<br>0.0<br>0.0<br>\$0.00<br>\$ 0.36<br>\$ 0.37   | 10.97<br>0.0<br>10.97<br>10.91<br>7.6<br>7.4<br>-0.2<br>0.0<br>\$0.00<br>\$1.45<br>\$1.44<br>-3.3%  | -2%<br>NA<br>-2%<br>-5%<br>-3%  
  | 1.79<br>0.00<br>1.79<br>1.79<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$ 0.24<br>\$ 0.24<br>-144%  | 2.22<br>0.0<br>2.22<br>2.22<br>7.5<br>7.5<br>0.0<br>\$0.00<br>\$0.30<br>\$0.30<br>96%<br>0.0x<br>\$17.47  | 2.51<br>0.0<br>2.51<br>2.51<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$ 0.34<br>\$ 0.34<br>52%  
  | 2.34<br>0.0<br>2.34<br>2.34<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$ 0.31<br>5 0.31  | 8.86<br>0.0<br>8.86<br>8.86<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$1.19<br>\$1.19<br>-17.4%   | -19%<br>NA<br>-19%<br>-19%<br>-2%<br>1%<br>-18%   | 1.67<br>0.0<br>1.67<br>1.67<br>7.4<br>0.0<br>18.0<br>-\$0.72<br>\$ 0.22<br>\$ 0.22<br>-113%<br>0.0x<br>\$ 17.98   | 2.02<br>0.0<br>2.02<br>2.02<br>7.4<br>7.4<br>-0.1<br>18.5<br>-\$1.11<br>\$ 0.27<br>\$ 0.27<br>87%<br>0.0x<br>\$ 18.13  
  | 2.03<br>0.0<br>2.03<br>2.03<br>7.3<br>7.3<br>-0.1<br>19.0<br>-\$0.95<br>\$ 0.28<br>6%<br>0.0x  | 1.93<br>0.0<br>1.93<br>1.93<br>7.3<br>7.3<br>-0.1<br>19.5<br>-\$0.98<br>\$ 0.27<br>5 0.27   | 7.65<br>0.0<br>7.65<br>7.65<br>7.3<br>7.3<br>-0.2<br>18.8<br>-\$3.76<br>\$ 1.04<br>\$ 1.04  
  | -14%<br>NA<br>-14%<br>-14%<br>-2%<br>-3%   |
| Net Income Preferred Dividends (& accretion)  Net Income to Common Core Net Income Per Share Information Ave Information Ave Diluted Shares (mill) EOP Shares Est. (buybootk) / issuance Est. price/plance Total 5's of Capital  Reported EPS Core EPS PS growth rate (%) P/F Ratio LTM Book Value per share  | 11.23<br>0.0<br>11.23<br>11.49<br>7.7<br>7.6<br>0.1<br>0.0<br>\$0.00<br>\$1.45<br>\$1.49<br>12.8%<br>0.0x   | 127%<br>NA<br>127%<br>25%<br>11%<br>1%<br>105%<br>13%   | 2.50<br>0.0<br>2.50<br>2.52<br>7.7<br>7.7<br>0.0<br>0.0<br>\$0.00<br>\$ 0.32<br>\$ 0.33<br>-57%<br>0.0x<br>\$ 15.19  | 2.88<br>0.0<br>2.88<br>2.75<br>7.7<br>7.5<br>-0.2<br>0.0<br>\$0.00<br>\$ 0.37<br>\$ 0.36<br>39%<br>0.0x<br>\$ 15.64   
  | 2.90<br>0.0<br>2.90<br>2.84<br>7.5<br>7.4<br>-0.1<br>0.0<br>\$0.00<br>\$ 0.39<br>\$ 0.38<br>25%<br>0.0x<br>\$ 16.03  | 2.70<br>0.0<br>2.70<br>2.80<br>7.5<br>7.4<br>0.0<br>\$0.00<br>\$ 0.36<br>\$ 0.37<br>-6%<br>0.0x   | 10.97<br>0.0<br>10.97<br>10.91<br>7.6<br>7.4<br>-0.2<br>0.0<br>\$0.00<br>\$1.45<br>\$1.44<br>-3.3%<br>0.0x  | -2% NA -2% -5% -2% -3% -1% NA 10%   
  | 1.79<br>0.00<br>1.79<br>1.79<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$0.00<br>\$0.24<br>\$0.24<br>-144%<br>0.0x<br>\$16.70   | 2.22<br>0.0<br>2.22<br>2.22<br>7.5<br>7.5<br>0.0<br>\$0.00<br>\$0.30<br>\$0.30<br>96%<br>0.0x<br>\$17.47  | 2.51<br>0.0<br>2.51<br>2.51<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$ 0.34<br>\$ 0.34<br>52%<br>0.0x<br>\$ 17.69   
  | 2.34<br>0.0<br>2.34<br>2.34<br>7.5<br>7.5<br>0.0<br>\$0.00<br>\$0.00<br>\$ 0.31<br>5 0.31<br>-26%<br>0.0x<br>\$ 17.88   | 8.86<br>0.0<br>8.86<br>8.86<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$1.19<br>-17.4%<br>0.0x<br>\$17.88  | -19%<br>NA<br>-19%<br>-19%<br>-2%<br>1%<br>-18%<br>-17%<br>NA   | 1.67<br>0.0<br>1.67<br>1.67<br>7.4<br>7.4<br>0.0<br>18.0<br>-\$0.72<br>\$ 0.22<br>-113%<br>0.0x<br>\$ 17.98   | 2.02<br>0.0<br>2.02<br>2.02<br>7.4<br>7.4<br>-0.1<br>18.5<br>-\$1.11<br>\$ 0.27<br>\$ 0.27<br>87%<br>0.0x<br>\$ 18.13  
  | 2.03<br>0.0<br>2.03<br>2.03<br>7.3<br>-0.1<br>19.0<br>-\$0.95<br>\$ 0.28<br>\$ 0.28<br>6%<br>0.0x<br>\$ 18.28  | 1.93<br>0.0<br>1.93<br>1.93<br>7.3<br>7.3<br>-0.1<br>19.5<br>-\$0.98<br>\$ 0.27<br>\$ 0.27<br>-17%<br>0.0x<br>\$ 18.42  | 7.65<br>0.0<br>7.65<br>7.65<br>7.3<br>7.3<br>-0.2<br>18.8<br>-\$3.76<br>\$ 1.04<br>\$ 1.04<br>-12.2%<br>0.0x<br>\$ 18.42  
  | -14%<br>NA<br>-14%<br>-14%<br>-2%<br>-3%<br>-12%<br>NA<br>3%   |
| Net Income Preferred Dividends (& accretion)  Net Income to Common Core Net Income Per Share Information Avg Diluted Shares (mil) EOP Shares Est. (Purphosk) / Issuance Est. price/share Total 5's of Capital  Reported EPS Core EPS EPS growth rate (%) P/R Ratio LTM Book Value per share Tangible Book Value per share Tangible Book Value per share   | 11.23<br>0.0<br>11.23<br>11.49<br>7.7<br>7.6<br>0.1<br>0.0<br>\$0.00<br>\$ 1.45<br>\$ 1.49<br>12.8%<br>0.0x<br>\$ 14.73<br>\$ 12.55<br>7.6%   | 127%<br>NA<br>127%<br>25%<br>11%<br>1%<br>105%<br>13%<br>NA<br>6%   | 2.50<br>0.0<br>2.50<br>2.52<br>7.7<br>7.7<br>0.0<br>0.0<br>\$0.00<br>\$ 0.32<br>\$ 0.33<br>-57%<br>0.0x<br>\$ 15.19<br>\$ 13.04  | 2.88<br>0.0<br>2.88<br>2.75<br>7.7<br>7.5<br>-0.2<br>0.0<br>\$0.00<br>\$ 0.37<br>\$ 0.36<br>39%<br>0.0x<br>\$ 15.64<br>\$ 13.46<br>13%  
  | 2.90<br>0.0<br>2.90<br>2.84<br>7.5<br>7.4<br>-0.1<br>0.0<br>\$0.00<br>\$ 0.39<br>\$ 0.38<br>25%<br>0.0x<br>\$ 16.03<br>\$ 13.84  | 2.70<br>0.0<br>2.70<br>2.80<br>7.5<br>7.4<br>0.0<br>\$0.00<br>\$0.00<br>\$ 0.36<br>\$ 0.37<br>-6%<br>0.0x<br>\$ 16.16<br>\$ 13.99   | 10.97<br>0.0<br>10.97<br>10.91<br>7.6<br>7.4<br>-0.2<br>0.0<br>\$0.00<br>\$1.45<br>\$1.44<br>-3.3%<br>0.0x<br>\$16.16<br>\$13.99  | -2% NA -2% -5% -2% -3% -1% -3% NA 10% 11%   
  | 1.79<br>0.00<br>1.79<br>1.79<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$0.00<br>\$0.24<br>1.44%<br>0.0x<br>\$16.70<br>\$14.55  | 2.22<br>0.0<br>2.22<br>2.22<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$ 0.30<br>\$ 0.30<br>96%<br>0.0x<br>\$ 17.47<br>\$ 15.35<br>22%   | 2.51<br>0.0<br>2.51<br>2.51<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$0.34<br>\$ 0.34<br>52%<br>0.0x<br>\$ 17.69<br>\$ 15.56   
  | 2.34<br>0.0<br>2.34<br>2.34<br>7.5<br>7.5<br>0.0<br>\$0.00<br>\$0.00<br>\$ 0.31<br>5 0.31<br>-26%<br>0.0x<br>\$ 17.88<br>\$ 15.76   | 8.86<br>0.0<br>8.86<br>8.86<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$1.19<br>-17.4%<br>0.0x<br>\$17.88<br>\$15.76   | -19%<br>NA<br>-19%<br>-19%<br>1%<br>1%<br>-18%<br>-17%<br>NA<br>11%   | 1.67<br>0.0<br>1.67<br>1.67<br>7.4<br>7.4<br>0.0<br>18.0<br>-\$0.72<br>\$ 0.22<br>\$ 0.22<br>-113%<br>0.0x<br>\$ 17.98<br>\$ 15.85  | 2.02<br>0.0<br>2.02<br>2.02<br>7.4<br>7.4<br>-0.1<br>18.5<br>-\$1.11<br>\$ 0.27<br>\$ 0.27<br>87%<br>0.0x<br>\$ 18.13<br>\$ 15.98<br>3%  
  | 2.03<br>0.0<br>2.03<br>2.03<br>7.3<br>7.3<br>-0.1<br>19.0<br>-\$0.95<br>\$ 0.28<br>\$ 0.0x<br>\$ 18.28<br>\$ 16.12<br>3%   | 1.93<br>0.0<br>1.93<br>1.93<br>7.3<br>-0.1<br>19.5<br>-\$0.98<br>\$ 0.27<br>\$ 0.27<br>-17%<br>0.0x<br>\$ 18.42<br>\$ 16.24   | 7.65<br>0.0<br>7.65<br>7.65<br>7.3<br>7.3<br>-0.2<br>18.8<br>-\$3.76<br>\$ 1.04<br>-12.2%<br>0.0x<br>\$ 18.42<br>\$ 16.24   
  | -14%<br>NA<br>-14%<br>-14%<br>-2%<br>-3%<br>-12%<br>NA<br>3%<br>3%   |
| Net Income Preferred Dividends (& accretion)  Net Income to Common Core Net Income Per Share Information Avg Diluted Shares (mil) EOP Shares Est. (Purphosk) / Issuance Est. price/share Total \$5 of Capital  Reported EPS Core EPS EPS growth rate (%) P/R Ratio LTM Book Value per share Tangible Book Value per share Tary Growth (%)   | 11.23<br>0.0<br>11.23<br>11.49<br>7.7<br>7.6<br>0.1<br>0.0<br>\$0.00<br>\$ 1.45<br>\$ 1.49<br>12.8%<br>0.0x<br>\$ 14.73<br>\$ 12.55<br>7.6%   | 127%<br>NA<br>127%<br>25%<br>11%<br>1%<br>105%<br>13%<br>NA   | 2.50<br>0.0<br>2.50<br>2.52<br>7.7<br>7.7<br>0.0<br>0.0<br>\$0.00<br>\$ 0.32<br>\$ 0.33<br>-57%<br>0.0x<br>\$ 15.19<br>\$ 13.04  | 2.88<br>0.0<br>2.88<br>2.75<br>7.7<br>7.5<br>-0.2<br>0.0<br>\$0.00<br>\$ 0.37<br>\$ 0.36<br>39%<br>0.0x<br>\$ 15.64<br>\$ 13.46   
  | 2.90<br>0.0<br>2.90<br>2.84<br>7.5<br>7.4<br>-0.1<br>0.0<br>\$0.00<br>\$ 0.39<br>\$ 0.38<br>25%<br>0.0x<br>\$ 16.03<br>\$ 13.84  | 2.70<br>0.0<br>2.70<br>2.80<br>7.5<br>7.4<br>0.0<br>\$0.00<br>\$ 0.36<br>\$ 0.37<br>-6%<br>0.0x<br>\$ 16.16<br>\$ 13.99   | 10.97<br>0.0<br>10.97<br>10.91<br>7.6<br>7.4<br>-0.2<br>0.0<br>\$0.00<br>\$ 1.45<br>\$ 1.44<br>-3.3%<br>0.0x<br>\$ 16.16<br>\$ 13.99<br>11.5%   | -2% NA -2% -5% -2% -3% -1% -3% NA 10% NA  
  | 1.79<br>0.00<br>1.79<br>1.79<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$0.00<br>\$0.24<br>1.44%<br>0.0x<br>\$16.70<br>\$14.55  | 2.22<br>0.0<br>2.22<br>2.22<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$ 0.30<br>\$ 0.30<br>96%<br>0.0x<br>\$ 17.47<br>\$ 15.35<br>22%   | 2.51<br>0.0<br>2.51<br>2.51<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$ 0.34<br>\$ 0.34<br>52%<br>0.0x<br>\$ 17.69<br>\$ 15.56   
  | 2.34<br>0.0<br>2.34<br>2.34<br>7.5<br>7.5<br>0.0<br>\$0.00<br>\$0.00<br>\$ 0.31<br>-26%<br>0.0x<br>\$ 15.76<br>5%   | 8.86<br>0.0<br>8.86<br>8.86<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$ 1.19<br>-17.4%<br>0.0x<br>\$ 17.88<br>\$ 15.76<br>12.6%   | -19%<br>NA<br>-19%<br>-19%<br>-2%<br>1%<br>-18%<br>-17%<br>NA   | 1.67<br>0.0<br>1.67<br>1.67<br>7.4<br>7.4<br>0.0<br>18.0<br>-\$0.72<br>\$ 0.22<br>\$ 0.22<br>-113%<br>0.0x<br>\$ 17.98<br>\$ 15.85  | 2.02<br>0.0<br>2.02<br>2.02<br>7.4<br>7.4<br>-0.1<br>18.5<br>-\$1.11<br>\$ 0.27<br>\$ 0.27<br>87%<br>0.0x<br>\$ 18.13<br>\$ 15.98<br>3%  
  | 2.03<br>0.0<br>2.03<br>2.03<br>7.3<br>7.3<br>-0.1<br>19.0<br>-\$0.95<br>\$ 0.28<br>\$ 0.0x<br>\$ 18.28<br>\$ 16.12<br>3%   | 1.93<br>0.0<br>1.93<br>1.93<br>7.3<br>-0.1<br>19.5<br>-\$0.98<br>\$ 0.27<br>\$ 0.27<br>-17%<br>0.0x<br>\$ 18.42<br>\$ 16.24   | 7.65<br>0.0<br>7.65<br>7.65<br>7.65<br>7.3<br>7.3<br>-0.2<br>18.8<br>-\$3.76<br>\$ 1.04<br>-12.2%<br>0.0x<br>\$ 18.42<br>\$ 16.24<br>3.1%   
  | -14%<br>NA<br>-14%<br>-14%<br>-2%<br>-3%<br>-12%<br>NA<br>3%<br>NA   |
| Net Income Preferred Dividends (& accretion)  Net Income to Common Core Net Income Per Share Information Aug Diluted Shares (mil) EOP Shares Est. (buyback) / issuance Est. price/shore Total 5's of Capital  Reported EPS Core EPS FORWITH THE STATE (%) P/E Ratio LTM Book Value per share Tangible Book Value per share  | 11.23<br>0.0<br>11.23<br>11.49<br>7.7<br>7.6<br>0.1<br>0.0<br>\$0.00<br>\$ 1.45<br>\$ 1.49<br>12.8%<br>0.0x<br>\$ 14.73<br>\$ 12.55<br>\$ 7.6%  | 127%<br>NA<br>127%<br>25%<br>11%<br>1%<br>105%<br>13%<br>NA<br>6%<br>8%<br>NA   | 2.50<br>0.0<br>2.50<br>2.52<br>7.7<br>7.7<br>0.0<br>0.0<br>\$0.00<br>\$ 0.32<br>\$ 0.33<br>-57%<br>0.0x<br>\$ 15.19<br>\$ 13.04<br>16%<br>\$ 0.11  | 2.88<br>0.0<br>2.88<br>2.75<br>7.7<br>7.5<br>-0.2<br>0.0<br>\$0.00<br>\$ 0.37<br>\$ 0.36<br>39%<br>0.0x<br>\$ 15.64<br>\$ 13.46<br>13%<br>\$ 0.11   
  | 2.90<br>0.0<br>2.94<br>2.84<br>7.5<br>7.4<br>-0.1<br>0.0<br>\$0.00<br>\$ 0.39<br>\$ 0.38<br>25%<br>0.0x<br>\$ 16.03<br>\$ 13.84<br>11%   | 2.70<br>0.0<br>2.70<br>2.80<br>7.5<br>7.4<br>0.0<br>\$0.00<br>\$0.00<br>\$ 0.36<br>\$ 0.37<br>-6%<br>0.0x<br>\$ 16.16<br>\$ 13.99<br>4%<br>\$ 0.12  | 10.97<br>0.0<br>10.97<br>10.91<br>7.6<br>7.4<br>-0.2<br>0.0<br>\$0.00<br>\$ 1.45<br>\$ 1.44<br>-3.3%<br>0.0x<br>\$ 16.16<br>\$ 13.99<br>11.5%<br>\$ 0.45  | -2% NA -2% -5% -2% -3% -3% NA 10% NA 13%  
  | 1.79<br>0.00<br>1.79<br>1.79<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$ 0.24<br>\$ 0.24<br>-144%<br>0.0x<br>\$ 16.70<br>\$ 14.55<br>16%   | 2.22<br>0.0<br>2.22<br>2.22<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$ 0.30<br>\$ 0.30<br>96%<br>0.0x<br>\$ 17.47<br>\$ 15.35<br>22%<br>\$ 0.12  | 2.51<br>0.0<br>2.51<br>2.51<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$ 0.34<br>\$ 0.34<br>52%<br>0.0x<br>\$ 17.69<br>\$ 15.56<br>6%<br>\$ 0.12  
  | 2.34<br>0.0<br>2.34<br>2.34<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$ 0.31<br>5 0.31<br>-26%<br>0.0x<br>\$ 17.88<br>\$ 15.76<br>5%  | 8.86<br>0.0<br>8.86<br>8.86<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$ 1.19<br>5 1.19<br>-17.4%<br>0.0x<br>\$ 17.88<br>\$ 15.76<br>12.6%   | -19% NA -19% -19% -2% 1% -18% -17% NA 11% NA 7%   | 1.67<br>0.0<br>1.67<br>1.67<br>7.4<br>7.4<br>0.0<br>18.0<br>-\$0.72<br>\$ 0.22<br>\$ 0.22<br>-113%<br>0.0x<br>\$ 17.98<br>\$ 15.85<br>2%  | 2.02<br>0.0<br>2.02<br>2.02<br>7.4<br>7.4<br>-0.1<br>18.5<br>-51.11<br>\$ 0.27<br>\$ 0.27<br>8 7%<br>0.0x<br>\$ 18.13<br>\$ 15.98<br>3%  
  | 2.03<br>0.0<br>2.03<br>2.03<br>7.3<br>7.3<br>-0.1<br>19.0<br>-\$0.95<br>\$ 0.28<br>\$ 0.0x<br>\$ 18.28<br>\$ 16.12<br>3%<br>\$ 0.12  | 1.93<br>0.0<br>1.93<br>1.93<br>7.3<br>-0.1<br>19.5<br>-\$0.98<br>\$ 0.27<br>\$ 0.27<br>-17%<br>0.0x<br>\$ 18.42<br>\$ 16.24<br>3%<br>\$ 0.12  | 7.65<br>0.0<br>7.65<br>7.65<br>7.3<br>7.3<br>-0.2<br>18.8<br>-\$3.76<br>\$ 1.04<br>-12.2%<br>0.00x<br>\$ 18.42<br>\$ 16.24<br>3.1%  
  | -14% NA -14% -14% -14% -12% -12% -12% NA -12% NA -14% -14%   |
| Net Income Preferred Dividends (& accretion)  Net Income to Common Core Net Income Per Share Information Aug Diluted Shares (mil) EOP Shares Est. (buybock) / issuance Est. price/share Total \$'s of Capital  Reported EPS Core EPS EPS growth rate (%) P/E Ratio LTM Book Value per share Tauglible Book Value per share Tauglible Book Value per share Tauglible T | 11.23<br>11.49<br>7.7<br>7.6<br>0.1<br>0.0<br>\$0.00<br>\$ 1.45<br>\$ 1.49<br>12.8%<br>0.0x<br>\$ 14.73<br>\$ 12.5%<br>\$ 0.0x<br>\$ 1.47.3<br>\$ 1.25%<br>\$ 1.2 | 127%<br>NA<br>127%<br>25%<br>11%<br>1%<br>105%<br>13%<br>NA<br>6%<br>8%<br>NA   | 2.50<br>0.0<br>2.50<br>2.52<br>7.7<br>7.7<br>0.0<br>0.0<br>\$0.00<br>\$ 0.32<br>\$ 0.33<br>-57%<br>0.0x<br>\$ 15.19<br>\$ 13.04<br>16%<br>\$ 0.94%   | 2.88<br>0.0<br>2.88<br>2.75<br>7.7<br>7.5<br>-0.2<br>0.0<br>\$0.00<br>\$ 0.36<br>39%<br>0.0x<br>\$ 13.46<br>13%<br>\$ 0.11<br>31%  | 2.90<br>0.0<br>2.90<br>2.84<br>7.5<br>7.4<br>-0.1<br>0.0<br>\$0.00<br>\$ 0.39<br>\$ 0.38<br>25%<br>0.0x<br>\$ 16.03<br>\$ 13.84<br>11%<br>\$ 0.11<br>29%   | 2.70<br>0.0<br>2.70<br>2.80<br>7.5<br>7.4<br>0.0<br>0.0<br>\$ 0.36<br>\$ 0.37<br>-6%<br>0.0x<br>\$ 16.16<br>\$ 13.99<br>4%<br>\$ 0.12<br>32%  | 10.97<br>0.0<br>10.97<br>10.91<br>7.6<br>7.4<br>-0.2<br>0.0<br>50.00<br>5 1.45<br>5 1.44<br>-3.3%<br>0.5<br>11.5%<br>5 0.45<br>31%  | -2% NA -2% -5% -3% -3% -1% -3% NA 11% NA 13% 16% -8%   | 1.79<br>0.00<br>1.79<br>1.79<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$ 0.24<br>144%<br>0.0x<br>\$ 16.70<br>\$ 14.55<br>16%<br>\$ 0.24  | 2.22<br>0.0<br>2.22<br>2.22<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$ 0.30<br>96%<br>0.0x<br>\$ 17.47<br>\$ 15.35<br>22%<br>\$ 0.12<br>40%  | 2.51<br>0.0<br>2.51<br>2.51<br>7.5<br>7.5<br>0.0<br>\$0.00<br>\$0.00<br>\$ 0.34<br>\$ 0.34<br>52%<br>0.0x<br>\$ 17.69<br>\$ 15.56<br>6%<br>\$ 0.12<br>36%  | 2.34<br>0.0<br>2.34<br>2.34<br>7.5<br>7.5<br>0.0<br>\$0.00<br>\$ 0.31<br>5 0.31<br>-26%<br>0.0x<br>\$ 17.88<br>\$ 15.76<br>5%<br>\$ 0.12<br>38%   | 8.86<br>0.0<br>8.86<br>8.86<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$1.19<br>\$1.19<br>-17.4%<br>0.0x<br>\$17.88<br>\$15.76<br>12.6%<br>\$0.48<br>40%   | -19% NA -19% -19% -19% -19% -18% -17% NA -111% NA -113% NA -7% -29% -29% -29%   | 1.67<br>0.0<br>1.67<br>1.67<br>1.67<br>7.4<br>7.4<br>0.0<br>18.0<br>-\$0.72<br>\$ 0.22<br>-113%<br>0.0x<br>\$ 17.98<br>\$ 15.85<br>2%<br>\$ 0.53%   | 2.02<br>0.0<br>2.02<br>2.02<br>7.4<br>7.4<br>-0.1<br>18.5<br>-\$1.11<br>\$ 0.27<br>87%<br>0.0x<br>\$ 18.13<br>\$ 15.98<br>3%<br>\$ 0.12<br>44%  | 2.03<br>0.0<br>2.03<br>2.03<br>7.3<br>7.3<br>-0.1<br>19.0<br>-\$0.95<br>\$ 0.28<br>\$ 0.28<br>6%<br>0.0x<br>\$ 18.28<br>\$ 16.12<br>3%<br>\$ 0.12<br>43%   | 1.93<br>0.0<br>1.93<br>1.93<br>7.3<br>7.3<br>-0.1<br>19.5<br>-\$0.98<br>\$ 0.27<br>\$ 0.27<br>-17%<br>0.0x<br>\$ 18.42<br>\$ 16.24<br>3%<br>\$ 0.12<br>45%  | 7.65<br>0.0<br>7.65<br>7.65<br>7.65<br>7.3<br>-0.2<br>18.8<br>-\$3.76<br>\$ 1.04<br>-12.2%<br>0.05<br>\$ 1.842<br>\$ 16.24<br>3.1%<br>\$ 0.48<br>46%   | -14% NA -14% -14% -2% -3% -12% -12% NA 3% NA 0% 14%  |
| Net Income Preferred Dividends (& accretion)  Net Income to Common Core Net Income Per Share Information Aug Diluted Shares (mil) EOP Shares Est. (buyback) / issuance Est. price/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 Tangible Book Value per share Tangible Book Value per share Dividend Payout Ratio (%)  Performance Ratios Return on Average Common Equity  | 11.23<br>0.0<br>11.23<br>11.49<br>7.7<br>7.6<br>0.1<br>0.0<br>\$0.00<br>\$ 1.45<br>\$ 1.49<br>12.8%<br>0.0x<br>\$ 14.73<br>\$ 12.55<br>7.6%<br>\$ 0.40<br>27%   | 127% NA 127% 25% 11% 1% 105% 13% NA 6% 8% NA \$ 0.08 -4%  | 2.50<br>0.0<br>2.50<br>2.52<br>7.7<br>7.7<br>0.0<br>0.0<br>\$0.00<br>\$0.32<br>\$0.33<br>-57%<br>0.0x<br>\$15.19<br>\$13.04<br>16%<br>\$0.11<br>34%  | 2.88<br>2.75<br>7.7<br>7.5<br>-0.2<br>0.0<br>\$0.00<br>\$ 0.37<br>\$ 0.36<br>39%<br>0.0x<br>\$ 15.64<br>\$ 13.46<br>13%<br>\$ 0.11<br>31%   
  | 2.90<br>0.00<br>2.90<br>2.84<br>7.5<br>7.4<br>-0.1<br>0.0<br>\$0.00<br>\$ 0.39<br>\$ 0.38<br>25%<br>0.0x<br>\$ 16.03<br>\$ 13.84<br>11%<br>\$ 0.11<br>29%  | 2.70<br>0.0<br>2.70<br>2.80<br>7.5<br>7.4<br>0.0<br>\$0.00<br>\$ 0.36<br>\$ 0.37<br>-6%<br>0.0x<br>\$ 16.16<br>\$ 13.99<br>4%<br>\$ 0.12<br>32%   | 10.97<br>0.0<br>10.97<br>10.91<br>7.6<br>7.4<br>-0.2<br>0.0<br>\$0.00<br>\$ 1.45<br>\$ 1.44<br>-3.3%<br>0.0x<br>\$ 16.16<br>\$ 13.99<br>11.5%<br>\$ 0.45<br>31%   | -2% NA -2% -5% -3% -1% NA 10% NA 13% 16% -8% -13%   
  | 1.79 0.00 1.79 1.79 1.79 7.5 7.5 0.0 0.0 \$0.00 \$0.24 \$0.24 -144% 0.0x \$16.75 16% \$0.12 50%  | 2.22<br>0.0<br>2.22<br>2.22<br>7.5<br>7.5<br>0.0<br>0.0<br>\$ 0.30<br>\$ 0.30<br>\$ 0.30<br>\$ 17.47<br>\$ 15.35<br>22%<br>\$ 0.12<br>40%   | 2.51<br>0.0<br>2.51<br>2.51<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$ 0.34<br>\$ 0.34<br>52%<br>0.0x<br>\$ 17.69<br>\$ 15.56<br>6%<br>\$ 0.12<br>36%<br>7.58%   
  | 2.34 2.34 7.5 7.5 0.0 \$0.00 \$0.00 \$ 0.31 \$ 0.31 \$ 1.7.88 \$ 15.76 \$ 5% \$ 0.12 38%  | 8.86<br>0.00<br>8.86<br>8.86<br>7.5<br>7.5<br>0.0<br>0.00<br>\$ 1.19<br>5 1.19<br>-17.4%<br>0.0x<br>\$ 17.88<br>\$ 15.76<br>12.6%<br>\$ 0.48<br>40%   | -19% NA -19% -19% -19% NA -19% NA -19% NA -17% NA -17% NA -12% NA -7% -29% -26% -26% -26%   | 1.67<br>0.0<br>1.67<br>1.67<br>7.4<br>0.0<br>18.0<br>-\$0.72<br>\$ 0.22<br>5 0.22<br>-113%<br>0.0x<br>\$ 17.98<br>\$ 15.85<br>2%<br>\$ 0.12<br>53%<br>5.09%   | 2.02<br>0.0<br>2.02<br>2.02<br>7.4<br>7.4<br>-0.1<br>18.5<br>-51.11<br>\$ 0.27<br>\$ 0.27<br>87%<br>0.0x<br>\$ 18.13<br>\$ 15.98<br>3%<br>\$ 0.12<br>44%   
  | 2.03<br>0.0<br>2.03<br>2.03<br>7.3<br>7.3<br>-0.1<br>19.0<br>-50.95<br>\$ 0.28<br>\$ 0.28<br>6%<br>0.0x<br>\$ 18.28<br>\$ 16.12<br>3%<br>\$ 0.12<br>43%<br>0.63%<br>6.04%  | 1.93<br>0.0<br>1.93<br>1.93<br>7.3<br>7.3<br>-0.1<br>19.5<br>-\$0.98<br>\$ 0.27<br>\$ 0.27<br>-17%<br>0.0x<br>\$ 18.42<br>3%<br>\$ 0.12<br>45%  | 7.65<br>0.0<br>7.65<br>7.65<br>7.65<br>7.3<br>7.3<br>-0.2<br>18.8<br>\$-\$3.76<br>\$ 1.04<br>-12.2%<br>0.0x<br>\$ 16.24<br>3.1%<br>\$ 0.48<br>46%   
  | -14% NA -14% -14% -14% -14% -14% -14% -12% NA -12% NA -14% -14% -14% -14% -14% -14% -14% -14%  |
| Net Income Preferred Dividends (& accretion)  Net Income to Common Core Net Income Per Share Information Aug Diluted Shares (mill) EOP Shares Est. (buyback) / issuance Est. prieciphore 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 Tangible Book Value per share Tangible Rook Value per share Tangible Rook Value per share Reported EPS Core EPS EPS growth rate (%) P/E Ratio LTM Book Value per share Tangible Book Value per share Tangible Rook Value per share Return on Average Common Equity Return on Tangible Common Equity   | 11.23<br>0.0<br>11.23<br>11.49<br>7.7<br>7.6<br>0.1<br>0.0<br>\$0.00<br>\$ 1.45<br>\$ 1.49<br>12.8%<br>0.0x<br>\$ 14.73<br>\$ 12.55<br>7.6%<br>\$ 0.40<br>27%   | 127% NAA 127% 25% 25% 25% 25% 25% 11% 1% 105% NA 6% 8% NA 66% 8% 0.4% 25% 25% 25% 25% 25% 25% 25% 25% 25% 25                        | 2.50<br>0.00<br>2.50<br>2.52<br>7.7<br>7.7<br>0.0<br>0.0<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$1.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00 | 2.88<br>0.00<br>2.88<br>2.75<br>7.7<br>7.5<br>-0.2<br>0.00<br>\$ 0.37<br>\$ 0.36<br>39%<br>0.0x<br>\$ 15.64<br>\$ 13.46<br>13%<br>\$ 0.11<br>31%  
  | 2.90<br>0.00<br>2.90<br>2.84<br>7.5<br>7.4<br>-0.1<br>0.00<br>\$0.00<br>\$ 0.39<br>\$ 0.38<br>25%<br>0.0x<br>\$ 16.03<br>\$ 13.84<br>11%<br>\$ 0.11<br>29%   | 2.70<br>0.0<br>2.70<br>2.80<br>7.5<br>7.4<br>0.0<br>\$0.00<br>\$ 0.36<br>\$ 0.37<br>-6%<br>0.0x<br>\$ 16.16<br>\$ 13.99<br>\$ 0.12<br>32%   | 10.97<br>0.0<br>10.97<br>10.91<br>7.6<br>7.4<br>-0.2<br>0.0<br>\$0.00<br>\$ 1.45<br>\$ 1.44<br>-3.3%<br>0.0x<br>\$ 16.16<br>\$ 13.99<br>\$ 5 0.45<br>31%  | -2% NA A -2% -3% -3% NA NA 11% NA 13% NA -13% NA 15%  
  | 1.79<br>0.00<br>1.79<br>1.79<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$0.24<br>144%<br>0.0x<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70<br>\$16.70 | 2.22<br>0.0<br>2.22<br>2.22<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$ 0.30<br>\$ 0.30<br>96%<br>0.0x<br>\$ 17.47<br>\$ 15.35<br>22%<br>\$ 0.12<br>40%<br>7.03%<br>7.76%   | 2.51<br>0.00<br>2.51<br>2.51<br>7.5<br>7.5<br>7.5<br>0.0<br>0.0<br>50.00<br>\$0.00<br>\$ 0.34<br>\$ 0.34<br>\$ 0.34<br>\$ 17.69<br>\$ 15.56<br>6%<br>\$ 0.12<br>3.6%  
  | 2.34<br>0.00<br>2.34<br>2.34<br>7.5<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$ 0.31<br>\$ 0.31<br>\$ 0.31<br>\$ 0.5<br>5<br>\$ 0.5<br>5<br>\$ 0.5<br>5<br>\$ 0.7<br>5<br>8<br>0.0<br>0.0<br>0.0<br>0.0<br>0.0<br>0.0<br>0.0<br>0.0<br>0.0<br>0   | 8.86<br>0.00<br>8.86<br>8.86<br>7.5<br>7.5<br>0.0<br>0.00<br>\$ 1.19<br>5 1.19<br>-17.4%<br>0.0x<br>\$ 17.88<br>\$ 15.76<br>\$ 0.48<br>40%  | -19% NA A -19% -19% 1% NA NA NA NA NA NA NA -29% -26% -28%  | 1.67<br>0.0<br>1.67<br>1.67<br>7.4<br>0.0<br>18.0<br>-\$0.72<br>\$ 0.22<br>\$ 0.22<br>-113%<br>0.0x<br>\$ 17.98<br>\$ 15.85<br>2%<br>\$ 0.12<br>53%<br>5 0.53%<br>5 0.99%<br>5 0.74%  | 2.02<br>0.0<br>2.02<br>2.02<br>7.4<br>-0.1<br>18.5<br>-51.11<br>\$ 0.27<br>\$ 0.27<br>87%<br>0.0x<br>\$ 18.13<br>\$ 15.98<br>3%<br>\$ 0.12<br>44%  
  | 2.03<br>0.0<br>2.03<br>2.03<br>7.3<br>-0.1<br>19.0<br>-\$0.95<br>\$ 0.28<br>\$ 0.0x<br>\$ 18.28<br>\$ 0.0x<br>\$ 18.28<br>\$ 0.0x<br>\$ 0.10<br>\$ 0.00<br>\$ 0.  | 1.93<br>0.00<br>1.93<br>1.93<br>7.3<br>7.3<br>-0.1<br>19.5<br>-50.98<br>\$ 0.27<br>\$ 0.27<br>-1.7%<br>\$ 0.12<br>45%<br>0.60%<br>5.74%<br>6.47%  | 7.65<br>0.00<br>7.65<br>7.65<br>7.65<br>7.3<br>7.3<br>-0.2<br>18.8<br>-\$3.76<br>\$ 1.04<br>-12.2%<br>0.0x<br>\$ 16.24<br>3.1%<br>\$ 0.48<br>46%   | -14% NA -14% -14% -14% -14% -14% -14% -14% -14%   
  |
| Net Income Preferred Dividends (& accretion)  Net Income to Common Core Net Income Per Share Information  Avg Diluted Shares (mil) EOP Shares Est, (kwybock) / issuance Est price/share Total 5's of Capital  Reported EPS  EOF Sprowth rate (%) P/E Ratio LTM Book Value per share Tangible Book Value per share TBV Growth (%) Dividend Dividend Payout Ratio (%) Performance Ratios Return on Average Assets Return on Average Common Equity PTPP Income   | 11.23<br>11.49<br>7.7<br>7.6<br>0.1<br>0.0<br>\$0.00<br>\$1.45<br>\$1.49<br>12.8%<br>0.0x<br>\$ 1.47<br>\$ 1.25<br>7.6%<br>\$ 0.40<br>27%<br>10.72%<br>10.72%<br>11.98%   | 127% NA 127% 25% 11% 105% 13% NA 6% 8% NA 5 0.08 -4% 15% 30% 30%  | 2.50<br>0.00<br>2.50<br>2.52<br>7.7<br>7.7<br>0.0<br>0.0<br>\$ 0.32<br>\$ 0.33<br>-57%<br>0.0x<br>\$ 15.19<br>\$ 13.04<br>16%<br>\$ 0.11<br>34%<br>0.94%<br>8.98%<br>10.22%  | 2.88<br>.0.0<br>2.88<br>2.75<br>7.7<br>7.5<br>-0.2<br>.0.0<br>5.03<br>5.036<br>5.037<br>5.036<br>5.13.46<br>1.31%<br>5.011<br>3.11%   
  | 2.90<br>0.0<br>2.90<br>2.84<br>7.5<br>7.4<br>-0.1<br>0.0<br>0.00<br>\$ 0.39<br>\$ 0.39<br>\$ 13.84<br>111%<br>\$ 0.11<br>29%   | 2.70<br>0.00<br>2.70<br>2.80<br>7.5<br>7.4<br>0.0<br>0.0<br>\$0.00<br>\$ 0.36<br>\$ 0.37<br>-6%<br>\$ 16.16<br>\$ 13.99<br>4%<br>\$ 0.12<br>32%<br>10.66%<br>9.28%  | 10.97<br>0.0 10.97<br>10.91<br>7.6<br>7.4<br>-0.2<br>0.0<br>\$0.00<br>\$ 1.44<br>-3.3%<br>0.0x<br>\$ 1.44<br>-3.3%<br>0.0x<br>\$ 15.14<br>\$ 13.99<br>11.5%<br>\$ 0.45<br>31%<br>0.98%<br>9.33%<br>10.48%   | -2% NA -2% -5% -3% -3% NA -13% NA 13% -13% -13% -13% -13% -13% -13% -13%  
  | 1.79 0.00 1.79 1.79 1.79 1.79 1.79 1.79 7.5 0.0 0.00 \$0.00 \$ 0.24 \$ 0.24 -144% 0.0x \$ 16.70 \$ 14.55 16% \$ 0.12 50% 0.61% 5.83% 6.65% 3.4   | 2.22<br>0.22<br>2.22<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.30<br>\$0.30<br>\$0.30<br>\$17.47<br>\$15.35<br>22%<br>\$0.12<br>40%<br>0.70%<br>7.03%<br>7.76%   | 2.51<br>0.00<br>2.51<br>2.51<br>7.5<br>7.5<br>0.0<br>0.0<br>\$ 0.34<br>\$ 0.34<br>\$ 0.34<br>\$ 17.69<br>\$ 15.56<br>6%<br>\$ 0.12<br>3.6%  
  | 2.34<br>2.34<br>2.34<br>7.5<br>7.5<br>0.0<br>0.0<br>\$ 0.31<br>\$ 0.31<br>-26%<br>0.0x<br>\$ 17.88<br>\$ 15.76<br>\$ 0.12<br>38%<br>0.71%<br>7.90%  | 8.86<br>0.0<br>8.86<br>8.86<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$1.19<br>-17.4%<br>0.0x<br>\$1.56<br>\$2.6%<br>\$3.15.76<br>12.6%<br>\$4.0%<br>0.70%<br>6.88%<br>15.6   | -19% NA A -19% -19% 1% -19% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% NA 11% NA 7% 29% 1% 26% -28% 9% 9%                                       | 1.67<br>0.0<br>1.67<br>1.67<br>7.4<br>0.0<br>18.0<br>-\$0.72<br>\$ 0.22<br>-113%<br>0.0x<br>\$ 17.98<br>\$ 15.85<br>2%<br>\$ 0.12<br>53%<br>5.3%<br>5.53%<br>5.74%  | 2.02<br>0.0<br>7.4<br>-0.1<br>18.5<br>-51.11<br>\$ 0.27<br>87%<br>0.0x<br>\$ 18.13<br>3 \$ 15.98<br>3 3%<br>\$ 0.12<br>44%   
  | 2.03<br>.00<br>2.03<br>2.03<br>7.3<br>-0.1<br>19.0<br>50.95<br>5 0.28<br>6%<br>0.0x<br>5 18.28<br>5 0.12<br>43%  | 1.93<br>.0.0<br>1.93<br>1.93<br>7.3<br>-0.1<br>19.5<br>5.0.27<br>-17%<br>0.0x<br>5 18.42<br>5 16.24<br>3%<br>5 0.12<br>45%  | 7.65<br>0.0<br>7.65<br>7.65<br>7.3<br>7.3<br>-0.2<br>18.8<br>-\$3.76<br>\$ 1.04<br>-12.2%<br>0.0x<br>\$ 1.04<br>-12.2%<br>5 1.624<br>3.1%<br>\$ 0.48<br>46%   
  | -14% NA A -14% -14% -14% -14% -14% -14% -12% NA A 3% NA O% 14% -14% -14% -14% -16% -16% -16%   |
| Net Income Preferred Dividends (& accretion)  Net Income to Common Core Net Income Per Share Information  Avg Diluted Shares (mill) EOP Shares Est. (huybock) / issuance Est. price/share Total 5's of Capital  Reported EPS  Core EPS EPS growth rate (%) P/R Radio LTM Book Value per share Tangible Book Value per share TBV Growth (%) Dividend Payout Ratio (%)  Performance Ratios Return on Average Assets Return on Average Common Equity PTPP Income  PTPP ROA   | 11.23<br>11.49<br>7.7<br>7.6<br>0.1<br>0.0<br>\$0.00<br>\$1.49<br>12.8%<br>0.0x<br>\$1.49<br>12.8%<br>0.0x<br>\$ 1.49<br>12.8%<br>10.72%<br>\$ 1.49<br>10.72%<br>10.72%<br>10.72%<br>11.98%   | 127% NA 127% 25% 11% 105% 13% NA 6% 8% NA 6% 3% 15% 30% 13%   | 2.50<br>0.00<br>2.50<br>2.52<br>7.7<br>7.7<br>0.0<br>0.0<br>\$0.00<br>\$ 0.33<br>-57%<br>0.0x<br>\$ 15.19<br>\$ 13.04<br>16%<br>\$ 0.11<br>34%<br>0.94%<br>8.98%<br>10.22%<br>3.3<br>1.25%   | 2.88 0.00 2.88 2.75 7.7 7.5 -0.2 0.50.00 \$0.00 \$0.037 \$0.036 \$1.346 1.33% 1.00% 9.42% 10.93% 3.6 1.31%  
  | 2.90 2.90 2.84  7.5 7.4 -0.1 0.0 50.00 \$0.00 \$0.39 \$0.39 \$0.38 \$13.84 11% 1.01% 2.99% 1.30%   | 2.70<br>0.00<br>2.70<br>2.80<br>7.5<br>7.4<br>0.0<br>0.0<br>0.0<br>5 0.36<br>\$ 0.37<br>-6%<br>0.0x<br>\$ 16.16<br>\$ 13.99<br>4%<br>\$ 0.12<br>32%<br>10.66%   | 10.97<br>10.97<br>10.91<br>7.6<br>7.4<br>-0.2<br>0.0<br>\$0.00<br>\$ 1.44<br>-3.3%<br>0.0x<br>\$ 1.44<br>-3.3%<br>11.5%<br>\$ 0.45<br>31%<br>0.98%<br>9.33%<br>10.48%   | -2% NA -2% -5% -3% NA -13% NA 113% 16% -8% -9%  
  | 1.79 0.00 1.79 1.79 1.79 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.  | 2.22 2.22 2.22 2.22 2.23 7.5 7.5 0.0 \$0.00 \$0.00 \$0.30   | 2.51<br>0.00<br>2.51<br>2.51<br>7.5<br>7.5<br>0.0<br>0.0<br>0.0<br>50.00<br>5 0.34<br>5 0.34<br>5 0.34<br>5 0.34<br>6 6%<br>6 0.12<br>3.6%<br>0.75%<br>8 0.12<br>3.6%<br>0.75%<br>8 0.12<br>3.66%<br>0.75%<br>8 0.12<br>3.66%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.75%<br>0.7  
  | 2.34<br>0.00<br>2.34<br>2.34<br>7.5<br>7.5<br>0.0<br>0.00<br>5.031<br>5.031<br>-26%<br>0.0x<br>5.17.88<br>5.15.76<br>5.5%<br>5.0.12<br>3.8%<br>7.90%<br>7.90%   | 8.86<br>0.00<br>8.86<br>8.86<br>7.5<br>7.5<br>0.0<br>0.0<br>\$1.00<br>\$1.19<br>-17.4%<br>0.0x<br>\$1.56<br>12.6%<br>\$0.48<br>40%<br>6.88%<br>15.76  | -19% NA -19% -19% -19% -19% -19% -19% -19% -19%   | 1.67 0.00 1.67 1.67 1.67 1.67 1.67 1.67 1.67 1.67   | 2.02<br>0.0<br>7.4<br>7.4<br>-0.1<br>18.5<br>-\$1.11<br>\$ 0.27<br>\$ 0.27<br>87%<br>0.0x<br>\$ 18.13<br>3 \$ 15.98<br>3 %<br>0.63%<br>6.63%<br>6.63%<br>6.85%   
  | 2.03<br>.0.0<br>2.03<br>2.03<br>7.3<br>-0.1<br>19.0<br>5.0.95<br>5.0.28<br>6%<br>0.0x<br>5 18.28<br>5 0.12<br>43%<br>0.63%<br>6.64%<br>6.64%<br>6.81%<br>3.4   | 1.93<br>.0.0<br>1.93<br>1.93<br>7.3<br>-0.1<br>19.5<br>5.0.27<br>-17%<br>0.0x<br>5 18.42<br>5 16.24<br>3%<br>5 0.12<br>45%  | 7.65<br>0.0<br>7.65<br>7.65<br>7.3<br>7.3<br>-0.2<br>18.8<br>-\$3.76<br>\$ 1.04<br>-12.2%<br>0.0x<br>\$ 1.04<br>-12.2%<br>0.0x<br>\$ 1.04<br>-12.2%<br>0.0x<br>\$ 1.04<br>-12.2%<br>0.0x<br>5 1.04<br>-12.2%<br>0.0x<br>0.0x<br>0.0x<br>0.0x<br>0.0x<br>0.0x<br>0.0x<br>0.0   
  | -14% NA -14% -12% NA -12% NA -12% NA -14% -14% -14% -14% -14% -14% -14% -14%   |
| Net Income Preferred Dividends (& accretion)  Net Income to Common Core Net Income  Per Share Information  Aug Diluted Shares (mil) EOP Shares Est. (buyback) / issuance Est. price/share Total 5's of Capital  Reported EPS Core EPS FOR The Share (%) P/E Ratio LTM  Book Value per share Tangible Book Value per share Targible Book Value per share Targible Book Value per share Targible That (%) Performance Ratios Return on Average Assets Return on Average Common Equity Pert on Aperican Common Equity Pert on Tangible Common Equity Pert PROA  Net Interest Margin, FTE   | 11.23<br>10.03<br>11.49<br>7.7<br>7.6<br>0.1<br>0.0<br>\$0.00<br>\$ 1.45<br>\$ 1.49<br>12.8%<br>0.0x<br>\$ 14.73<br>\$ 1.25<br>7.6%<br>\$ 0.40<br>27%<br>10.72%<br>11.98%<br>10.72%<br>11.98%   | 127% NA 127% 25% 11% 105% 13% NA 6% 8% NA 5 0.08 -4% 15% 30% 30%  | 2.50 0.00 2.50 2.52 2.52 2.52 2.52 2.52  | 2.88 2.75 7.7 7.5 -0.2 0.0 50.00 \$ 0.37 8.0 36 13% \$ 0.11 31% \$ 0.11 31% \$ 0.36 6.131% \$ 3.67%   
  | 2.90 0.0 0.0 2.90 2.84   | 2.70<br>0.00<br>2.70<br>2.80<br>7.5<br>7.4<br>0.0<br>0.0<br>\$ 0.36<br>\$ 0.36<br>\$ 0.37<br>-6%<br>0.0x<br>\$ 16.16<br>\$ 13.99<br>4 \$ 0.12<br>32%<br>10.66%<br>3.66<br>1.25%   | 10.97<br>0.07<br>10.91<br>10.91<br>7.6<br>7.4<br>-0.2<br>0.0<br>\$0.00<br>\$1.45<br>\$1.44<br>0.0x<br>\$16.16<br>\$13.99<br>11.5%<br>\$0.45<br>33%<br>9.33%<br>10.48%<br>9.33%<br>10.48%  | -2% NA -2% -5% -2% -3% -2% -3% -1% -1.1%
-1.1% - | 1.79 0.00 1.79 1.79 1.79 1.79 1.79 1.79 1.75 1.75 0.00 50.00 50.00 5 0.24 1.44% 0.0x 5 16.70 5 14.55 1.5% 5 0.12 50% 1.65% 3.3% 4 1.16% 3.35%  | 2.22<br>2.22<br>2.22<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.30<br>\$ 0.30<br>\$ 0.30<br>96%<br>0.0x<br>\$ 17.47<br>\$ 15.35<br>22%<br>\$ 0.12<br>40%<br>0.70%<br>7.03%<br>7.76%<br>4.1  | 2.51<br>0.00<br>2.51<br>2.51<br>7.5<br>7.5<br>0.0<br>0.0<br>\$ 0.34<br>\$ 0.34<br>\$ 0.34<br>\$ 17.69<br>\$ 15.56<br>6%<br>\$ 0.12<br>3.6%  
  | 2.34<br>2.34<br>2.34<br>7.5<br>7.5<br>0.0<br>0.0<br>\$ 0.31<br>\$ 0.31<br>-26%<br>0.0x<br>\$ 17.88<br>\$ 15.76<br>\$ 0.12<br>38%<br>0.71%<br>7.90%  | 8.86<br>0.00<br>8.86<br>8.86<br>7.5<br>7.5<br>0.0<br>0.00<br>\$ 1.19<br>\$ 1.19<br>-17.4%<br>0.0x<br>\$ 17.88<br>\$ 15.76<br>12.6%<br>\$ 0.48<br>40%<br>0.70%<br>6.88%<br>7.51%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%<br>1.6%   | -19% NA -19% -19% -19% -19% -19% -19% -19% -19%   | 1.67<br>0.0<br>1.67<br>1.67<br>7.4<br>0.0<br>18.0<br>-\$0.72<br>\$ 0.22<br>5 0.22<br>-113%<br>0.0x<br>\$ 17.98<br>\$ 15.85<br>2%<br>\$ 0.12<br>53%<br>5.53%<br>5.53%<br>5.74%   | 2.02<br>0.0<br>7.4<br>-0.1<br>18.5<br>-51.11<br>\$ 0.27<br>87%<br>0.0x<br>\$ 18.13<br>3 \$ 15.98<br>3 3%<br>\$ 0.12<br>44%   
  | 2.03<br>.00<br>2.03<br>2.03<br>7.3<br>-0.1<br>19.0<br>50.95<br>5 0.28<br>6%<br>0.0x<br>5 18.28<br>5 0.12<br>43%  | 1.93<br>.0.0<br>1.93<br>1.93<br>1.93<br>7.3<br>-0.1<br>1.1<br>2.5<br>5.5.99<br>8 0.27<br>5 0.27<br>1.7%<br>5 0.12<br>45%<br>0.60%<br>5.74%<br>6.47%<br>0.60%<br>5.74%<br>6.47%  | 7.65<br>0.00<br>7.65<br>7.65<br>7.3<br>7.3<br>-0.2<br>18.8<br>-\$3.76<br>\$ 1.04<br>\$ 1.04<br>-12.2%<br>0.0x<br>\$ 18.42<br>\$ 16.24<br>3.1%<br>\$ 0.60%<br>5.74%<br>6.46%   
  | -14% NAA -14% -14% -14% -14% -12% NAA -14% -12% NAA -14% -14% -14% -14% -14% -14% -16% -16% -16% -16% NAA -14% -16% NAA -14% -16% -16% -16% -16% -16% NAA -14% -16% -16% -16% -16% -16% -16% -16% -16  |
| Net Income Preferred Dividends (& accretion)  Net Income to Common Core Net Income Per Share Information  Avg Diluted Shares (mill) EOP Shares Est. (huybock) / issuance Est. price/share Total 5's of Capital  Reported EPS  Core EPS EPS growth rate (%) P/R Radio LTM Book Value per share Tangible Book Value per share TBV Growth (%) Dividend Payout Ratio (%)  Performance Ratios Return on Average Assets Return on Average Common Equity PTPP Income  PTPP ROA   | 11.23<br>11.49<br>7.7<br>7.6<br>0.1<br>0.0<br>\$0.00<br>\$1.49<br>12.8%<br>0.0x<br>\$1.49<br>12.8%<br>0.0x<br>\$ 1.49<br>12.8%<br>10.72%<br>\$ 1.49<br>10.72%<br>10.72%<br>10.72%<br>11.98%   | 127% NA A 127% 25% 111% 105% 13% NA A 6% 8% NA A 5 0.08 4-4% 15% 30% 13% 55%  | 2.50<br>0.00<br>2.50<br>2.52<br>7.7<br>7.7<br>0.0<br>0.0<br>\$0.00<br>\$ 0.33<br>-57%<br>0.0x<br>\$ 15.19<br>\$ 13.04<br>16%<br>\$ 0.11<br>34%<br>0.94%<br>8.98%<br>10.22%<br>3.3<br>1.25%   | 2.88 0.00 2.88 2.75 7.7 7.5 -0.2 0.50.00 \$0.00 \$0.037 \$0.036 \$1.346 1.33% 1.00% 9.42% 10.93% 3.6 1.31%  
  | 2.90 2.90 2.84  7.5 7.4 -0.1 0.0 50.00 \$0.00 \$0.39 \$0.39 \$0.38 \$13.84 11% 1.01% 2.99% 1.30%   | 2.70<br>0.00<br>2.70<br>2.80<br>7.5<br>7.4<br>0.0<br>0.0<br>0.0<br>5 0.36<br>\$ 0.37<br>-6%<br>0.0x<br>\$ 16.16<br>\$ 13.99<br>4%<br>\$ 0.12<br>32%<br>10.66%   | 10.97<br>10.97<br>10.91<br>7.6<br>7.4<br>-0.2<br>0.0<br>\$0.00<br>\$ 1.44<br>-3.3%<br>0.0x<br>\$ 1.44<br>-3.3%<br>11.5%<br>\$ 0.45<br>31%<br>0.98%<br>9.33%<br>10.48%   | -2% NA -2% -5% -3% NA -13% NA 113% 16% -8% -9%  
  | 1.79 0.00 1.79 1.79 1.79 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.  | 2.22<br>0.00<br>2.22<br>2.22<br>7.5<br>7.5<br>7.5<br>0.00<br>50.00<br>\$ 0.30<br>96%<br>0.0x<br>\$ 17.47<br>\$ 15.35<br>22%<br>\$ 0.12<br>40%<br>0.070%<br>7.03%<br>7.03%<br>7.03%<br>7.03%<br>7.03%<br>8 1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03  | 2.51<br>0.00<br>2.51<br>2.51<br>7.5<br>7.5<br>0.00<br>50.00<br>\$ 0.34<br>\$ 0.34<br>\$ 0.34<br>\$ 0.34<br>\$ 0.34<br>6%<br>6%<br>6%<br>6 0.75%<br>7.58%<br>8.56%<br>4.3<br>1.28%   
  | 2.34<br>0.00<br>2.34<br>2.34<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$ 0.31<br>\$ 0.31<br>5 0.31<br>5 0.31<br>5 0.31<br>5 0.31<br>7.78<br>8 0.12<br>38%<br>0.71%<br>7.91%<br>0.71%<br>7.91%<br>0.71%<br>7.91%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0.71%<br>0. | 8.86<br>0.00<br>8.86<br>8.86<br>7.5<br>7.5<br>0.0<br>0.0<br>\$1.00<br>\$1.19<br>-17.4%<br>0.0x<br>\$1.56<br>12.6%<br>\$0.48<br>40%<br>6.88%<br>15.76  | -19% NA -19% -19% -19% -19% -19% -19% -19% -19%   | 1.67 1.67 1.67 1.67 1.67 1.67 1.67 1.67   | 2.02<br>0.0<br>7.4<br>7.4<br>-0.1<br>1.5<br>5 0.27<br>5 1.11<br>5 0.27<br>5 0.27<br>87%<br>5 0.12<br>44%<br>0.63%<br>6.07%<br>6.85%<br>1.09%   
  | 2.03<br>.00<br>2.03<br>2.03<br>7.3<br>7.3<br>-0.1<br>5.0.95<br>5 0.28<br>6%<br>0.0x<br>5 18.28<br>5 0.12<br>43%<br>0.63%<br>6.04%<br>6.04%<br>3.34<br>1.06%  | 1.93<br>.0.0<br>1.93<br>1.93<br>7.3<br>-0.1<br>19.5<br>5.0.27<br>-17%<br>0.0x<br>5 18.42<br>5 16.24<br>3%<br>5 0.12<br>45%  | 7.65<br>0.0<br>7.65<br>7.65<br>7.3<br>7.3<br>-0.2<br>18.8<br>-\$3.76<br>\$ 1.04<br>-12.2%<br>0.0x<br>\$ 1.04<br>-12.2%<br>0.0x<br>\$ 1.04<br>-12.2%<br>0.0x<br>\$ 1.04<br>-12.2%<br>0.0x<br>5 1.04<br>-12.2%<br>0.0x<br>0.0x<br>0.0x<br>0.0x<br>0.0x<br>0.0x<br>0.0x<br>0.0   
  | -14% NA -14% -14% -14% -14% -12% NA -14% -14% -14% -14% -14% -14% -14% -16% -17% -2%   |
| Net Income Preferred Dividends (& accretion)  Net Income to Common Core Net Income  Per Share Information Aug Diluted Shares (mill) EOP Shares Est. (buyback) / issuance Est. price/share Total 5's of Capital  Reported EPS Core EPS  FOR PER STOWN THE (%) P/E Ratio LTM Book Value per share Tangible Book Value per share Tangible Book Value per share Tangible August (%) Performance Ratios Return on Average Assets Return on Average Common Equity PTPP Income PTPP ROA  Net Interest Margin, FTE Aug Earning Asset Yield Cost of Interest Bearing Liabilities Fee Income / Operating Revenue  | 11.23<br>10.03<br>11.49<br>7.7<br>7.6<br>0.1<br>0.0<br>\$0.00<br>\$ 1.45<br>\$ 1.49<br>12.8%<br>0.0x<br>\$ 14.73<br>\$ 12.58<br>\$ 12.55<br>\$ 12.55  | 127% NA 127% 25% 11% 15% NA 15% NA NA 15% 30% 13% 15% 7% 7% 7%  | 2.50 0.00 0.00 0.00 0.00 0.00 0.00 0.00  | 2.88 2.75 7.7 7.5 -0.2 9.0 0.0 0.8 8 0.37 5 0.36 9.39% 0.00 \$ 15.64 9.42% 1.33% \$ 0.11 331%  | 2.90 0.00 2.84 7.5 7.4 -0.1 0.50.00 \$0.00 \$0.00 \$0.39 \$0.38 113% \$0.31 \$1.384 111% \$0.011 2.9% 1.30% 4.24.8% 4.24.8%  | 2.70<br>0.00<br>2.70<br>2.80<br>7.5, 7.4<br>0.0<br>\$0.00<br>\$0.00<br>\$ 0.36<br>\$ 0.37<br>-6%<br>\$ 0.12<br>32%<br>0.96%<br>9.28%<br>10.66%<br>4.99%<br>4.99%<br>4.90%<br>4.90%<br>4.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.70%<br>5.7      | 10.97<br>10.97<br>10.91<br>7.6<br>7.4<br>-0.2<br>0.0<br>\$0.00<br>\$ 1.45<br>\$ 1.44<br>-3.3%<br>0.0x<br>\$ 16.16<br>\$ 13.99<br>11.5%<br>\$ 0.45<br>31%<br>9.33%<br>10.48%<br>14.2<br>1.28%<br>4.22%<br>0.80<br>4.22%<br>4.22%<br>4.22%  | -2% A A A A A A A A A A A A A A A A A A A  | 1.79 0.00 1.79 1.79 1.79 1.79 1.79 1.79 1.75 7.5 0.0 0.0 50.00 5 0.24 1.44% 5 0.24 1.66% 5 0.12 50% 1.66% 5 0.12 50% 1.66% 5 0.33 5.35% 4.03% 4.   | 2.22 2.22 2.22 7.5 7.5 0.0 50.00 \$0.30 \$0.  | 2.51<br>.0.0<br>2.51<br>2.51<br>7.5<br>7.5<br>0.0<br>\$0.00<br>\$ 0.34<br>\$ 0.34<br>\$ 0.34<br>\$ 0.36<br>\$ 0.36<br>\$ 0.36<br>\$ 0.36<br>\$ 0.32<br>3.66<br>\$ 0.12<br>3.66<br>\$ 0.12<br>3.66<br>5 0.12<br>5 0.   | 2.34 0.0 2.34 2.34 2.34 2.34 2.34 2.34 2.34 2.34  | 8.86 0.86 8.86 8.86 7.5 7.5 0.0 0.0 \$0.00 \$ 1.19 -17.4% 0.0x \$ 17.88 \$ 15.76 \$ 0.48 40%  7.51 15.6 1.23% 3.46% 3.81% 0.50% 24.4%   | -19% NA -19% -19% -19% -19% -19% -19% -18% -17% NA -11% -13% NA -7% -29% -26% -28% -9% -4% -4% -10% -10% -10% -10% -10% -10% -10% -10 | 1.67<br>1.67<br>1.67<br>1.67<br>7.4<br>7.4<br>0.00<br>50.72<br>\$ 0.22<br>1113%<br>\$ 15.85<br>\$ 15.85<br>\$ 5.53%<br>\$ 5.53%<br>\$ 5.53%<br>\$ 5.53%   | 2.02<br>0.00<br>7.4<br>7.4<br>-0.1<br>18.5<br>-\$1.11<br>18.5<br>-\$1.11<br>18.5<br>-\$1.11<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00   | 2.03   2.03   2.03   2.03   7.3   7.3   -0.1   1.0   6%   0.0x   \$\$ 18.28   0.0x   \$\$ 18.28   0.04   43%   0.63%   6.04%   6.81%   1.06%   3.39%   3.69%   0.39%   3.66%   3.66%   3.6   | 1.93<br>0.00<br>1.93<br>1.93<br>7.3<br>7.3<br>-0.1<br>19.5<br>-\$0.98<br>\$ 0.27<br>\$ 0.27<br>0.00<br>\$ 18.42<br>45%<br>0.60%<br>5.74%<br>6.47%<br>0.36%<br>3.38%   | 7.65<br>0.00<br>7.65<br>7.65<br>7.3<br>7.3<br>-0.2<br>18.8<br>-\$3.76<br>\$ 1.04<br>-12.2%<br>0.0x<br>\$ 18.42<br>\$ 16.48<br>46%<br>5 .0.48<br>46%<br>13.0%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1 | -14% NA -14% -14% -12% NA -12% NA -12% NA -14% NA -14% -14% -14% -14% -14% -14% -14% -14%  |
| Net Income Preferred Dividends (& accretion)  Net Income to Common Core Net Income Per Share Information  Avg Diluted Shares (mil) EOP Shares Est. (Ruybock) / issuance Est. price/share Total 5's of Capital  Reported EPS  Core EPS EPS growth rate (%) P/R Ratio LTM Book Value per share Tangible Book Value per share Tangible Book Value per share Tangible Work Value per share Tangible More Name Tangible Sock Value per share Reported EPS  Return on Average Assets Return on Average Common Equity PTPP Income PTPP ROA Net Interest Margin, FTE Net Earning Asset Yield Cost of Interest Bearing Liabilities Fee Income / Operating Revenue Fee Income / Average Assets  | 11.23<br>11.49<br>7.7<br>7.6<br>0.1<br>0.0<br>\$0.00<br>\$ 1.45<br>\$ 1.49<br>12.8%<br>0.0x<br>\$ 14.73<br>\$ 12.5%<br>\$ 0.0<br>\$ 0.40<br>27%<br>10.72%<br>11.98%<br>0.0,2%<br>11.98%<br>0.0,36%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>10.10%<br>1   | 127% NA 127% 25% 117% 127% 127% 127% 127% 13% 13% NA 6% 8% NA 5 0.08 30% 15% 30% 13% 55% 77% 29% 129% 129% 129% 129% 129% 129% 129% | 2.50 0.00 2.52 7.7 7.7 7.7 0.0 0.00 50.00 50.00 515.19 513.04 16% 5 0.11 34% 0.94% 3.98% 3.1.25% 3.73% 4.28% 4.28%   | 2.88 2.75 7.7 7.5 -0.2 0.0 50.00 \$0.37 8.037 8.036 13% \$0.01 31% 1.00% 9.42% 10.93% 6.131%  
  | 2.90 0.00 2.90 2.84 7.5 7.4 -0.1 0.0 50.00 \$0.39 2.5% 0.0x 111% \$0.11 2.9% 1.01% 9.60% 1.36% 4.24% 4.24%   | 2.70<br>0.0<br>2.70<br>2.80<br>7.5<br>7.4<br>0.0<br>50.00<br>\$ 0.36<br>\$ 0.37<br>-6%<br>\$ 13.99<br>4%<br>5 0.12<br>3.26<br>0.96%<br>4.09%<br>4.09%<br>4.09%  | 10.97<br>0.97<br>10.91<br>7.6<br>7.4<br>-0.2<br>0.0<br>\$0.00<br>\$ 1.44<br>-3.3%<br>0.0x<br>\$ 16.16<br>\$ 13.99<br>11.5%<br>\$ 0.98%<br>9.33%<br>10.48%<br>4.22%<br>4.22%   | -2% NA  
  | 1.79 0.00 1.79 1.79 1.79 1.79 1.79 1.79 1.75 7.5 7.5 0.0 0.0 0.00 \$ 0.24 1.44% 0.0c \$ 16.70 \$ 14.55 16% \$ 0.12 5.00% 1.16% 1.1   | 2.22<br>0.00<br>2.22<br>2.22<br>7.5<br>7.5<br>7.5<br>0.0<br>0.0<br>50.00<br>\$ 0.30<br>96%<br>0.0x<br>\$ 1.747<br>\$ 15.35<br>22%<br>\$ 0.12<br>40%<br>0.70%<br>7.03%<br>7.76%<br>4.1<br>1.30%<br>3.38%<br>3.30%  | 2.51<br>.0.0<br>2.51<br>2.51<br>7.5<br>7.5<br>7.5<br>0.0<br>50.00<br>\$ 0.34<br>\$ 0.34<br>\$ 0.34<br>\$ 0.34<br>\$ 0.34<br>\$ 0.75%<br>8 0.12<br>3.66%<br>4.3<br>1.28%   
  | 2.34<br>2.34<br>2.34<br>7.5<br>7.5<br>7.5<br>0.0<br>50.00<br>\$ 0.31<br>1.26%<br>0.5<br>\$ 0.31<br>5 0.31<br>5 0.31<br>7.5<br>5 0.31<br>1.76%<br>0.0<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%<br>1.74%  | 8.86<br>0.00<br>8.86<br>8.86<br>7.5<br>7.5<br>0.0<br>0.0<br>\$ 1.19<br>-17.4%<br>0.0x<br>\$ 15.76<br>12.6%<br>\$ 0.48<br>40%<br>0.70%<br>6.88%<br>7.55<br>15.66<br>1.23%<br>3.46%<br>3.84%<br>3.84%   | -19% NA 1-19% -19% -19% -19% -19% -19% -19% -19   | 1.67<br>1.67<br>1.67<br>1.67<br>1.67<br>7.4<br>7.4<br>0.0<br>18.0<br>0.0<br>50.72<br>113%<br>0.0<br>5 0.22<br>113%<br>0.0<br>5 0.22<br>113%<br>0.0<br>5 0.22<br>113%<br>0.0<br>5 0.22<br>113%<br>0.0<br>5 0.22<br>113%<br>0.0<br>0.0<br>0.0<br>0.0<br>0.0<br>0.0<br>0.0<br>0.   | 2.02<br>0.00<br>7.4<br>7.4<br>7.4<br>7.4<br>18.5<br>-\$1.11<br>8 0.27<br>87%<br>0.0x<br>\$ 18.13<br>8 15.98<br>3.00<br>6.07%<br>6.85%<br>6.07%<br>6.85%<br>1.09%   
  | 2.03 2.03 2.03 2.03 2.03 7.3 7.3 7.3 -0.1 19.0 19.0 50.95 \$ 0.28 \$ 0.28 \$ 5 0.28 \$ 0.00 \$ \$ 18.28 \$ 16.12 3% 0.63% 6.81% 3.4 1.06% 3.39%  | 1.93<br>.0.0<br>1.93<br>1.93<br>7.3<br>7.3<br>-0.1<br>1.93<br>5.50.98<br>5 0.27<br>5.0.28<br>5 16.24<br>3%<br>6.47%<br>3.1<br>0.60%<br>6.47%<br>3.38%<br>6.47%  | 7.65 0.0 7.65 7.65 7.65 7.3 7.3 -0.2 18.8 -\$3.76 \$ 1.04 -12.2% 0.0x \$ 18.24 -3.1% \$ 0.48 46% 0.60% 5.74% 6.46% 0.10.2% 3.39% 3.66% 0.39%  
  | -14% NA A -14% -14% NA A -2% -21% -12% NA A -14% NA A -14% NA A -2.6% -12% NA A -14% NA -2.6% -1.7% -1.6% -1.7% -2.6% -2.1% -2.1% -2.1% -2.1% -2.1% -2.1% -2.1% NA -2.1% NA -2.1% -2 |
| Net Income Preferred Dividends (& accretion)  Net Income to Common Core Net Income  Per Share Information Aug Diluted Shares (mill) EOP Shares Est. (buyback) / issuance Est. price/share Total 5's of Capital  Reported EPS Core EPS  FOR PER STOWN THE (%) P/E Ratio LTM Book Value per share Tangible Book Value per share Tangible Book Value per share Tangible August (%) Performance Ratios Return on Average Assets Return on Average Common Equity PTPP Income PTPP ROA  Net Interest Margin, FTE Aug Earning Asset Yield Cost of Interest Bearing Liabilities Fee Income / Operating Revenue  | 11.23<br>11.49<br>7.7<br>7.6<br>0.1<br>0.0<br>\$0.00<br>\$ 1.49<br>12.8%<br>0.0x<br>\$ 1.49<br>12.8%<br>0.0x<br>\$ 1.49<br>12.8%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.7  | 127% NA 127% 25% 117% 118% 105% 138 NA 6% 8% NA 134 5 0.08 13% 15% 15% 29% 29% 22%  | 2.50 0.00 0.00 0.00 0.00 0.00 0.00 0.00  | 2.88 0.0 2.88 2.75 7.7 7.5 -0.2 0.0 50.00 \$ 0.30 39% 0.00 \$ 1.31% \$ 0.11 31% \$ 0.11
31% \$ 0.11 31%  | 2.90 0.00 2.90 2.84 7.5 7.4 0.1 0.0 \$0.00   | 2.70<br>0.00<br>2.80<br>7.55<br>7.4<br>0.0<br>\$0.00<br>\$ 0.36<br>\$ 0.37<br>-6-%<br>0.0x<br>\$ 16.16<br>\$ 13.99<br>9.28%<br>10.66%<br>3.56%<br>3.56%<br>4.09%<br>0.77%<br>25.4%  | 10.97<br>10.97<br>10.91<br>7.6<br>7.4<br>-0.2<br>0.0<br>\$0.00<br>\$ 1.44<br>-3.3%<br>0.0x<br>\$ 1.44<br>-3.3%<br>11.5%<br>\$ 0.45<br>31%<br>0.98%<br>9.33%<br>10.48%<br>14.2<br>1.28%<br>0.80%<br>24.22%<br>0.80%<br>24.22%<br>0.80%<br>24.22%<br>0.80%<br>24.22%<br>0.80%<br>24.22%<br>0.80%<br>24.22%<br>0.80%<br>24.22%<br>0.80%<br>24.22%<br>0.80%<br>24.22%<br>0.80%<br>24.22%<br>0.80%<br>24.22%<br>0.80%<br>24.22%<br>0.80%<br>24.22%<br>0.80%<br>24.22%<br>0.80%<br>24.22%<br>0.80%<br>24.22%<br>0.80%<br>24.22%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%<br>0.80%       | -2% -2% -2% -2% -2% -2% -2% -2% -2% -3% -2% -2% -3% -2% -2% -3% -2% -2% -3% -2% -2% -2% -3% -2% -2% -2% -2% -2% -2% -2% -2% -2% -2   
   | 1.79 0.00 1.79 1.79 1.79 1.79 1.79 1.79 1.75 7.5 7.5 0.00 50.00 \$ 0.24 -144% 0.0x \$ 0.24 1.16% \$ 0.12 5.06.3% 0.61% 0.63% 0.63% 0.63% 0.66% 0.355% 0.66% 0.65% 0.66% 0.6  | 2.22<br>0.0<br>2.22<br>2.22<br>2.22<br>7.5<br>7.5<br>7.5<br>0.0<br>0.0<br>\$0.00<br>\$0.00<br>\$0.30<br>96%<br>0.0x<br>\$1.47<br>\$11.47<br>\$11.43<br>\$11.47<br>\$11.43<br>\$11.47<br>\$11.43<br>\$11.47<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$11.43<br>\$ | 2.51<br>.0.0<br>2.51<br>2.51<br>7.5<br>7.5<br>7.5<br>0.0<br>0.0<br>50.00<br>\$ 0.34<br>52%<br>0.0x<br>\$ 1.36<br>6%<br>\$ 1.75%<br>7.58%<br>6%<br>4.3<br>1.28%<br>0.42%<br>0.42%<br>0.42%<br>0.42%<br>0.42%  
   | 2.34<br>0.00<br>2.34<br>2.34<br>7.5<br>7.5<br>0.00<br>\$0.00<br>\$ 0.31<br>2.60<br>5 0.50<br>5 0.50<br>5 0.50<br>6 0.50<br>6 0.50<br>6 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    | 8.86<br>0.00<br>8.86<br>8.86<br>7.5<br>7.5<br>0.0<br>0.0<br>5 1.19<br>-17.4%<br>0.0x<br>\$ 15.76<br>12.6%<br>\$ 0.48<br>40%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23%<br>-1.23% | -19% NA -19% -19% -19% -19% -19% -19% -19% -19%   | 1.67<br>1.67<br>1.67<br>1.67<br>1.67<br>1.67<br>1.67<br>1.67  | 2.02<br>0.00<br>7.4<br>7.4<br>7.4<br>-0.1<br>18.5<br>-51.11<br>8 5 0.27<br>87%<br>0.0x<br>5 1.19<br>3 5 1.598<br>3 18.13<br>5 1.598<br>3 3.5<br>1.09%<br>3 3.5<br>1.09%<br>3 3.66%<br>0.40%<br>0.40%  
   | 2.03<br>0.0<br>2.03<br>2.03<br>7.3<br>7.3<br>7.3<br>9.0<br>1.1<br>19.0<br>9.0,95<br>5 0.28<br>6%<br>0.0x<br>5 0.28<br>5 16.12<br>3%<br>1.06%<br>3.39%<br>4.1<br>1.06%  | 1.93<br>0.00<br>1.93<br>1.93<br>1.93<br>2.3<br>7.3<br>7.3<br>7.3<br>0.1<br>1.95<br>5.50,98<br>8 0.27<br>-17%<br>0.0x<br>5 0.22<br>5 16.24<br>3%<br>0.60%<br>5.74%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.47%<br>6.4 | 7.65 0.0 7.65 7.65 7.65 7.3 7.3 -0.2 18.8 -\$3.76 \$ 1.04 -12.2% 0.0x \$ 1.04 -12.2% 5 16.24 3.1% \$ 0.48 46% 0.60% 5.74% 6.46% 13.0 1.02% 3.39% 25.9% 25.9% 25.9% 1.04%   
   | -14% NA -14% -14% -12% NA -14% -12% NA -14% -14% -14% -14% -14% -14% -14% -15% -12% -14% -15% -15% -15% -15% -15% -15% -15% -15  |
| Net Income Preferred Dividends (& accretion)  Net Income to Common Core Net Income Per Share Information Aug Diluted Shares (mil) EOP Shares Est. (buyback) / issuance Est. price/share Total 5's of Capital  Reported EPS Core EPS FORWITH THE (%) P/E Radio LTM  Book Value per share Tangible Book Value per share Targible Common Equity Performance Ratios Return on Average Assets Return on Average Common Equity PTPP Income PTPP ROA  Net Interest Margin, FTE Aug Earning Asset Yield Cost of Interest Bearing Liabilities Fee Income / Operating Revenue Fee Income / Operating Revenue Fee Income / Average Assets  | 11.23<br>10.03<br>11.49<br>7.7<br>7.6<br>0.1<br>0.0<br>\$0.00<br>\$ 1.45<br>\$ 1.49<br>12.8%<br>0.0x<br>\$ 14.73<br>\$ 1.25<br>7.6%<br>\$ 0.40<br>27%<br>10.72%<br>11.98%<br>10.72%<br>11.98%<br>10.72%<br>11.98%<br>10.72%<br>11.98%<br>10.72%<br>11.98%<br>10.72%<br>11.98%<br>10.72%<br>11.98%<br>10.72%<br>11.98%<br>10.72%<br>11.98%<br>10.72%<br>11.98%<br>10.72%<br>11.98%<br>10.72%<br>11.98%<br>10.72%<br>11.98%<br>10.72%<br>11.98%<br>10.72%<br>11.98%<br>10.72%<br>11.98%<br>10.72%<br>11.98%<br>10.72%<br>11.98%<br>10.72%<br>11.98%<br>10.72%<br>11.98%<br>10.72%<br>11.98%<br>10.72%<br>11.98%<br>10.72%<br>11.98%<br>10.72%<br>11.98%<br>10.72%<br>11.98%<br>10.72%<br>11.98%<br>10.72%<br>11.98%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72  | 127% NA 127% 127% 125% 115% 13% 105% 13% NA 15% NA 15% NA 15% 13% 15% 13% 15% 14% 15% 14% 15% 15% 15% 15% 15% 15% 15% 15% 15% 15    | 2.50 0.00 2.50 2.52 7.7 7.7 7.7 0.0 0.0 50.00 5 0.33 5.57  0.00 5 15.19 0.4% 8.98% 10.22% 3.33 3.1.25% 3.73% 4.28% 21.7% 0.94% 21.7% 0.94%   | 2.88 2.75 7.7 7.5 -0.2 9.0 0.0 \$0.30 \$0.37 \$0.36 13.3% \$0.00 \$1.564 \$1.31% \$0.11 31% \$0.11
31% \$0.11 31% \$0.11 31% \$0.11 31% \$0.11 31% \$0.11 31% \$0.11 31% \$0.11 31% \$0.11 31% \$0.11 31% \$0.11 31% \$0.11 31% \$   | 2.90 0.00 2.84 7.5 7.4 -0.1 0.0 \$0.00 \$0.00 \$0.39 0.00 \$1.603 \$1.603 \$1.101% 9.60% 10.387 1.30% 4.24% 4.248% 1.10%   | 2.70<br>0.0<br>2.80<br>7.5<br>7.4<br>0.0<br>\$0.00<br>\$0.00<br>\$0.36<br>6.7<br>6.7<br>9.28%<br>10.616<br>\$13.99<br>4%<br>\$0.12<br>32%<br>0.05<br>0.0<br>0.0<br>0.0<br>0.0<br>0.0<br>0.0<br>0.0<br>0.0<br>0.   | 10.97<br>0.0<br>10.97<br>10.91<br>7.6<br>7.4<br>-0.2<br>0.0<br>50.00<br>\$ 1.45<br>\$ 1.39<br>11.5%<br>\$ 0.45<br>3.3%<br>9.33%<br>10.48%<br>9.33%<br>10.48%<br>9.33%<br>10.48%<br>9.33%<br>10.48%<br>9.33%<br>10.48%<br>9.33%  | -2% A A A A A A A A A A A A A A A A A A A   
  | 1.79 0.00 1.79 1.79 1.79 1.79 1.79 1.79 1.75 7.5 7.5 0.0 0.0 50.00 \$ 0.24 1.44% 0.0x \$ 16.70 \$ 0.5 16.5% 0.24 1.16% \$ 0.12 50% 1.00% 0.00 \$ 1.00% 0.00\$ \$ 1.00% 0.00\$ \$ 1.00% 0.00\$ \$ 1.00% 0.00\$ \$ 1.00% 0.00\$ \$ 1.0   | 2.22 2.22 2.22 7.5 7.5 7.5 0.0 0.0 50.00 \$0.30 96% 0.0x \$17.47 \$15.35 22% \$0.12 40%  0.70% 7.03% 7.76% 1.130% 3.38% 3.70% 4.1 1.30%   | 2.51<br>.0.0<br>2.51<br>2.51<br>7.5<br>7.5<br>0.0<br>50.00<br>\$0.00<br>\$17.69<br>0.00<br>\$17.69<br>0.00<br>\$17.69<br>0.05<br>517.69<br>0.05<br>517.69<br>0.05<br>3.6%<br>0.05<br>3.6%<br>0.05<br>0.05<br>0.05<br>0.05<br>0.05<br>0.05<br>0.05<br>0.0   | 2.34 0.0 2.33 4.0 0.0 2.34 4.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.  
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 | 7.65<br>0.07<br>7.65<br>7.65<br>7.3<br>7.3<br>-0.2<br>18.8<br>-\$3.76<br>\$ 1.04<br>\$ 1.04<br>-12.2%<br>0.0x<br>\$ 18.42<br>\$ 16.24<br>3.1%<br>\$ 0.60%<br>5.74%<br>6.46%<br>13.0<br>1.02%<br>3.39%<br>3.66%<br>0.39%<br>25.9%<br>1.04%<br>21.1%  
  | -14% NA A -14% -12% NA -12% NA -12% NA -14% -14% -14% -14% -14% -14% -14% -14%   |
| Net Income Preferred Dividends (& accretion)  Net Income to Common Core Net Income Per Share Information Aug Diluted Shares (mil) EOP Shares Est. (buybock) / issuance Est. price/share Total \$'s of Capital  Reported EPS Core EPS EPS growth rate (%) P/E Radio LTM Book Value per share Tangible Book Value per share Tangible Book Value per share TBV Growth (%) Dividend Payout Ratio (%) Performance Ratios Return on Average Assets Return on Average Common Equity PTPP Income PTPP ROA Net Interest Margin, FTE Avg Earning Asset Yield Cost of Interest Bearing Liabilities Fee Income / Operating Revenue Fee Income / Average Assets Effective Tax Rate (FTE) Statutory Tax Rates Quarterly Growth Rates Average HFI Loan Growth   | 11.23<br>11.49<br>7.7<br>7.6<br>0.1<br>0.0<br>\$0.00<br>\$ 1.45<br>\$ 1.49<br>12.8%<br>0.0x<br>\$ 14.73<br>\$ 12.5<br>7.6%<br>\$ 0.40<br>27%<br>10.72%<br>11.98%<br>0.5<br>14.98<br>10.72%<br>11.85%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%  | 127% NA 127% 127% 125% 115% 13% 105% 13% NA 15% NA 15% NA 15% 13% 15% 13% 15% 14% 15% 14% 15% 15% 15% 15% 15% 15% 15% 15% 15% 15    | 2.50 0.00 0.00 2.50 2.52 0.00 0.00 0.00  | 2.88 0.0 2.88 2.75 7.7 7.5 -0.2 0.0 50.00 \$0.37 39% 0.0x \$15.64 \$13.96 \$0.11 31% \$1.00% 9.42% 10.93 3.6 1.31% \$2.4.7% 4.27% \$4.27%
\$4.27% \$4.2                        | 2.90 0.00 2.84 7.5 7.4 -0.1 0.0 50.00 \$0.39 2.5% 0.0x \$16.03 \$2.5% 0.0x \$1.10% \$0.90% 1.01% 9.60% 9.60  | 2.70<br>0.0<br>2.70<br>2.80<br>7.5<br>7.4<br>0.0<br>50.00<br>\$ 0.36<br>\$ 13.99<br>4%<br>\$ 0.12<br>32%<br>0.96%<br>9.28%<br>10.66%<br>1.25%<br>4.09<br>0.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>1   | 10.97<br>0.97<br>10.91<br>7.6<br>7.4<br>-0.2<br>0.0<br>\$0.00<br>\$ 1.44<br>-3.3%<br>0.0x<br>\$ 16.16<br>\$ 1.39<br>11.5%<br>\$ 0.45<br>31%<br>0.98%<br>9.33%<br>10.48%<br>4.22<br>1.28%<br>4.22<br>1.28%<br>4.20%<br>0.80%<br>24.2%<br>1.07%<br>35.0%  | -2% A A A A A A A A A A A A A A A A A A A  
   | 1.79 0.00 1.79 1.79 1.79 1.79 1.79 1.79 1.75 7.5 0.0 0.0 50.00 5 0.24 1.44% 0.0x 5 16.70 0.0 1.61% 5.83% 6.63% 1.16% 1.1   | 2.22 2.22 2.22 2.22 2.22 2.22 2.22 2.2  | 2.51<br>0.00<br>2.51<br>2.51<br>7.5<br>7.5<br>0.00<br>\$0.00<br>\$0.34<br>50.00<br>\$17.69<br>6%<br>\$17.69<br>6%<br>6%<br>4.3<br>1.28%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%   
   | 2.34<br>0.0<br>2.34<br>2.34<br>7.5<br>7.5<br>0.0<br>0.0<br>\$ 0.31<br>-26%<br>0.0x<br>\$ 17.88<br>\$ 15.76<br>5%<br>\$ 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  | -14% NA A-14% -14% -14% NA A-14% -14% -14% -14% -14% -14% -14% -14%  |
| Net Income Preferred Dividends (& accretion)  Net Income to Common Core Net Income  Net Income to Common Core Net Income Per Share Information  Aug Diluted Shares (mil) EOP Shares Est. [buyback] / issuance Est. price/share Total 5's of Capital  Reported EPS Core EPS  FOR PER STOWN THE (%) P/E Ratio LTM  Book Value per share Tangible B  | 11.23<br>11.39<br>11.49<br>7.7<br>7.6<br>0.1<br>0.0<br>\$0.00<br>\$ 1.45<br>\$ 1.49<br>12.8%<br>0.0x<br>\$ 14.73<br>\$ 12.55<br>7.6%<br>\$ 0.40<br>27%<br>10.72%<br>11.98%<br>0.55%<br>4.09%<br>0.55%<br>4.09%<br>0.55%<br>1.49%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.2%<br>1.    | 127% NA 127% 127% 125% 115% 13% 105% 13% NA 15% NA 15% NA 15% 13% 15% 13% 15% 14% 15% 14% 15% 15% 15% 15% 15% 15% 15% 15% 15% 15    | 2.50 0.00 0.00 0.00 0.00 0.00 0.00 0.00  | 2.88 0.0 2.88 2.75 7.7 7.5 -0.2 9.0 0.0 50.00 \$0.37 \$ 0.36 39% 0.00 \$15.64 5.13.66 1.31% 9.42% 1.00% 9.42% 1.10% 4.27% 4  | 2.90 0.00 2.84 7.5 7.4 -0.1 0.50.00 \$0.00 \$0.00 \$0.00 \$0.39 \$0.38 \$1.384 111% \$0.011 2.9% 1.01% 9.60% 1.01% 9.60% 1.01% 3.65% 4.24% 4.24% 3.5.0%  | 2.70<br>0.0<br>2.80<br>7.5<br>7.4<br>0.0<br>\$0.00<br>\$0.00<br>\$0.36<br>65<br>13.99<br>0.95%<br>9.28%<br>10.66%<br>4.99%<br>4.99%<br>4.95%<br>4.95%<br>4.95%<br>4.95%<br>4.95%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%<br>4.15%      | 10.97 0.07 10.91 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%  0.98% 9.33% 10.48% 14.2 1.28% 4.22% 4.07% 35.0%  | -2% A A A A A A A A A A A A A A A A A A A  | 1.79 0.00 1.79 1.79 1.79 1.79 1.79 1.79 1.75 7.5 0.00 50.00 50.00 50.00 51.65 0.24 1.44% 5.83% 6.63% 4.03% 6.63% 4.03% 6.63% 4.03% 6.63% 4.03% 6.63% 5.00 1.00% 5.00% 5.00 1.00% 5.00 1.00% 5.00 1.00% 5.00 1.00% 5.00 1.00% 5.00 1.00% 5.00 1.00% 5.00 1.00% 5.00 1.00% 5.00 1.00% 5.00 1.00% 5.00 1.00% 5.00 1.00% 5.00 1.00% 5.00 1.00% 5.00 1.00% 5.00 1.00% 5.00 1.00% 5   | 2.22 0.00 2.22 2.22 7.5 7.5 7.5 0.0 0.00 \$5.0.30 \$    | 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2.02<br>0.00<br>7.4<br>7.4<br>-0.1<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>-51.11<br>18.5<br>18.5<br>18.5<br>18.5<br>18.5<br>18.5<br>18.5  | 2.03   2.03   2.03   2.03   2.03   7.3   7.3   7.3   9.1   9.1   9.1   9.2   9.2   9.3   9   | 1.93<br>0.00<br>1.93<br>1.93<br>1.93<br>7.3<br>7.3<br>-0.1<br>19.5<br>-50.98<br>5 0.27<br>5   | 7.65<br>0.0 7.65<br>7.65<br>7.65<br>7.3<br>7.3<br>-0.2<br>18.8<br>-\$3.76<br>\$ 1.04<br>-12.2%<br>0.0x<br>\$ 18.42<br>\$ 16.4<br>3.1%<br>\$ 0.48<br>46%<br>0.60%<br>5.74%<br>6.46%<br>13.0<br>1.02%<br>1.02%<br>1.02%<br>1.02%<br>1.02%<br>1.02%<br>1.02%<br>1.03%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%<br>1.04%   | -14% NA A-14% -14% -14% NA A-14% -14% -14% -14% -14% -14% -14% -14%  |
| Net Income Preferred Dividends (& accretion)  Net Income to Common Core Net Income Per Share Information Avg Diluted Shares (mil) EOP Shares Est. (buybock) / issuance Est. pirce/share Total \$'s of Capital  Reported EPS Core EPS Per growth rate (%) P/R Ratio LTM Book Value per share Tangible Book Value per share Targible Book Value per share Tay Growth (%) Dividend Payout Ratio (%) Performance Ratios Return on Average Assets Return on Average Common Equity Perturn on Average Common Equity PPP Income PTPP ROA Net Interest Margin, FTE Avg Earning Asset Yield Cost of Interest Bearing Liabilities Fee Income / Operating Revenue Fee Income / Average Assets Effective Tax Rate (FTE) Statutory Tax Rate Quarterly Growth Rates Average HFI Loan Growth   | 11.23<br>11.49<br>7.7<br>7.6<br>0.1<br>0.0<br>\$0.00<br>\$ 1.45<br>\$ 1.49<br>12.8%<br>0.0x<br>\$ 14.73<br>\$ 12.5<br>7.6%<br>\$ 0.40<br>27%<br>10.72%<br>11.98%<br>0.5<br>14.98<br>10.72%<br>11.85%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%<br>10.95%  | 127% NA 127% 127% 125% 115% 13% 105% 13% NA 15% NA 15% NA 15% 13% 15% 13% 15% 14% 15% 14% 15% 15% 15% 15% 15% 15% 15% 15% 15% 15    | 2.50 0.00 0.00 2.50 2.52 0.00 0.00 0.00  | 2.88 0.0 2.88 2.75 7.7 7.5 -0.2 0.0 50.00 \$0.37 39% 0.0x \$15.64 \$13.96 \$0.11 31% \$1.00% 9.42% 10.93 3.6 1.31% \$2.4.7% 4.27% \$4.27%
\$4.27% \$4.2                        | 2.90 0.00 2.84 7.5 7.4 -0.1 0.0 50.00 \$0.39 2.5% 0.0x \$16.03 \$2.5% 0.0x \$1.10% \$0.90% 1.01% 9.60% 9.60  | 2.70<br>0.0<br>2.70<br>2.80<br>7.5<br>7.4<br>0.0<br>50.00<br>\$ 0.36<br>\$ 13.99<br>4%<br>\$ 0.12<br>32%<br>0.96%<br>9.28%<br>10.66%<br>1.25%<br>4.09<br>0.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>10.00<br>1   | 10.97<br>0.97<br>10.91<br>7.6<br>7.4<br>-0.2<br>0.0<br>\$0.00<br>\$ 1.44<br>-3.3%<br>0.0x<br>\$ 16.16<br>\$ 1.39<br>11.5%<br>\$ 0.45<br>31%<br>0.98%<br>9.33%<br>10.48%<br>4.22<br>1.28%<br>4.22<br>1.28%<br>4.20%<br>0.80%<br>24.2%<br>1.07%<br>35.0%  | -2% A A A A A A A A A A A A A A A A A A A  
   | 1.79 0.00 1.79 1.79 1.79 1.79 1.79 1.79 1.75 7.5 0.0 0.0 50.00 5 0.24 1.44% 0.0x 5 16.70 0.0 1.61% 5.83% 6.63% 1.16% 1.1   | 2.22 2.22 2.22 2.22 2.22 2.22 2.22 2.2  | 2.51<br>0.00<br>2.51<br>2.51<br>7.5<br>7.5<br>0.00<br>\$0.00<br>\$0.34<br>50.00<br>\$17.69<br>6%<br>\$17.69<br>6%<br>6%<br>4.3<br>1.28%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%<br>3.36%   
                                     | 2.34<br>0.0<br>2.34<br>2.34<br>7.5<br>7.5<br>0.0<br>0.0<br>\$ 0.31<br>-26%<br>0.0x<br>\$ 17.88<br>\$ 15.76<br>5%<br>\$ 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| Net Income Preferred Dividends (& accretion)  Net Income to Common Core Net Income Per Share Information  Avg Diluted Shares (mil) EOP Shares Est. (twybock) / issuance Est. price/share Total 5's of Capital  Reported EPS  PS growth rate (%) P/R Radio LTM Book Value per share Tangible Book Value per share Tangible Book Value per share TBV Growth (%) Dividend Payout Ratio (%) Performance Ratios Return on Average Assets Return on Average Assets Return on Average Common Equity PTPP Income PTPP ROA Net Interest Margin, FTE Avg Earning Asset Yield Cost of Interest Bearing Liabilities Fee Income / Operating Revenue Fee Income / Average Assets Effective Tax Rate (FTE) Statutory Tax Rate  Quarterly Growth Rates Average Hil Loan Growth EAVERGE Earling Assets   | 11.23<br>11.49<br>7.7<br>7.6<br>0.1<br>0.0<br>\$0.00<br>\$ 1.49<br>12.8%<br>0.0x<br>\$ 1.49<br>12.8%<br>0.0x<br>\$ 1.49<br>12.8%<br>0.0x<br>\$ 1.49<br>12.8%<br>0.0x<br>\$ 1.49<br>12.8%<br>0.0x<br>\$ 1.49<br>12.8%<br>0.0x<br>13.7%<br>10.7%<br>10.7%<br>10.7%<br>10.7%<br>10.7%<br>10.7%<br>10.7%<br>10.7%<br>10.7%<br>10.7%<br>10.7%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.5%<br>10.   | 127% NA 127% 127% 125% 115% 13% 105% 13% NA 15% NA 15% NA 15% 13% 15% 13% 15% 14% 15% 14% 15% 15% 15% 15% 15% 15% 15% 15% 15% 15    | 2.50   | 2.88 2.75 7.7 7.5 - 0.2 0.0 50.00 \$0.37 7.5 0.2 0.0 \$0.00 \$0.37 13% \$0.36 131% \$0.42 7.8 0.84 5.13.46 1.31% \$0.41 1.00% 9.42% \$0.41 1.00% 9.42% \$0.41 1.10% 9.42% \$0.41 1.10% 9.42% \$0.41 1.10% 9.42% \$0.41 1.10% 9.42% \$0.41 1.10% 9.42% \$0.41 1.10% 9.42% \$0.41 1.10% 9.42% \$0.41 1.10% 9.42% \$0.41 1.10% 9.42% \$0.41 1.10% 9.42% \$0.41 1.10% 9.42% \$0.41 1.10% 9.42% \$0.41 1.10% 9.42% \$0.41 1.10% \$0.41
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| Net Income Preferred Dividends (& accretion)  Net Income to Common Core Net Income Per Share Information Aug Diluted Shares (mil) EOP Shares Est. (buyback) / issuance Est. price/share Total 5's of Capital Reported EPS Core EPS Per Sprowth rate (%) P/E Radio LTM Book Value per share Tangible Book Value per share Tangible Book Value per share Targible Book Value per  | 11.23<br>11.49<br>7.7<br>7.6<br>0.1<br>0.0<br>\$0.00<br>\$ 1.45<br>\$ 1.49<br>12.8%<br>0.0x<br>\$ 14.73<br>\$ 12.5\$<br>7.6%<br>\$ 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18.42<br>45%<br>0.60%<br>5.74%<br>6.47%<br>0.62%<br>0.38%<br>0.39%<br>25.39%<br>1.01%<br>0.39%<br>25.39%<br>1.01%<br>0.39%<br>25.39%<br>1.01%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%<br>1.03%   | 7.65 0.0 7.65 7.65 7.65 7.65 7.3 7.3 -0.2 18.8 -\$3.76 \$ 1.04 -1.2.2% 0.0x \$ 18.42 -1.2.2% 0.0x \$ 16.24 3.1% \$ 0.48 46% 0.60% 5.74% 6.46% 13.0 1.02% 3.39% 3.66% 0.39% 2.5.9% 1.04% 2.1.1% 35.0%   | -14% NA A-14% -14% -14% NA A-14% -14% -14% -14% -14% -14% -14% -14%  |
| Net Income Preferred Dividends (& accretion)  Net Income to Common Core Net Income Per Share Information  Aug Diluted Shares (mil) EOP Shares Est. (buybock) / issuance Est. pixe/share Total \$'s of Capital  Reported EPS  Core EPS EPS growth rate (%) P/E Ratio LTM Book Value per share Tangible Book Value per share Tangible Book Value per share Targible Book Value per share Targible Rook Value per share Tav Growth (%)  Dividend Payout Ratio (%)  Performance Ratios Return on Average Assets Return on Average Assets Return on Average Common Equity PTPP Income PTPP ROA  Net Interest Margin, FTE Aug Earning Asset Yield Cost of Interest Bearing Liabilities Fee Income / Operating Revenue Fee Income / Operating Revenue Fee Income / Overage Assets Effective Tax Rate (FTE) Statutory Tax Rate  Quarterly Growth Rates Average HFI Loan Growth Average Earning Assets Average IT Loan Growth Average Earning Assets Average Total Deposits Total Assets Non-interest Income (FTE) Non-interest Income   | 11.23<br>0.10.31<br>11.49<br>7.7<br>7.6<br>0.1<br>0.0<br>\$0.00<br>\$1.45<br>\$1.49<br>12.8%<br>0.0x<br>\$14.73<br>\$12.5%<br>\$0.40<br>27%<br>\$0.40<br>10.72%<br>11.98%<br>4.09%<br>4.09%<br>4.09%<br>12.3%<br>13.69%<br>13.69%<br>13.69%<br>13.69%<br>13.69%<br>13.69%<br>14.60%<br>15.60%<br>15.60%<br>15.60%<br>16.60%<br>16.60%<br>17.60%<br>17.60%<br>18.8%<br>18.8%<br>11.1%<br>14.60%<br>15.8%<br>15.8%<br>15.8%<br>15.8%<br>15.8%<br>15.8%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%<br>16.9%  | 127% NA 127% 127% 125% 115% 13% 105% 13% NA 15% NA 15% NA 15% 13% 15% 13% 15% 14% 15% 14% 15% 15% 15% 15% 15% 15% 15% 15% 15% 15    | 2.50 0.00 0.00 0.00 0.00 0.00 0.00 0.00  | 2.88 2.75 7.7 7.5 -0.2 0.0 50.00 \$0.37 7.5 0.36 39% 0.00 \$1.31% \$1.64 \$1.31% \$1.64 \$1.31% \$1.65 \$1.346 \$1.31% \$1.35 \$1.346 \$1.31% \$1.35 \$1.346 \$1.31% \$1.35 \$1.346 \$1.31% \$1.35 \$1.346 \$1.35 \$1.346 \$1.35 \$1.346 \$1.35
\$1.346 \$1.35 \$1.35 \$1.35 \$1.35 \$1.35 \$1.35 \$1.35 \$1.35 \$1.35 \$1.35 \$1.35 \$1.35 \$1.35 \$1.35 \$1.35 \$1.35 \$1.35 \$ | 2.90 0.00 2.84 7.5 7.4 -0.1 0.0 50.00 \$0.39 2.88 111% \$1.38 111% \$0.01 1.01% 9.60% 1.01% 3.65% 4.24% 4.64% 4.24% 6.2% 5.0%  | 2.70<br>0.0<br>2.70<br>2.80<br>7.5<br>7.4<br>0.0<br>0.0<br>\$0.36<br>\$13.99<br>0.96%<br>9.28%<br>10.56%<br>1.25%<br>3.56%<br>4.09%<br>1.25%<br>1.11%<br>1.21%<br>1.22%<br>1.22%<br>1.22%<br>1.22%<br>1.22%   | 10.97 0.00 10.97 10.91 1  | -2% A A A A A A A A A A A A A A A A A A A  
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| Net Income Preferred Dividends (& accretion)  Net Income to Common Core Net Income Per Share Information Any Diluted Shares (mil) EOP Shares Est. (haybook) / issuance Est. price/share Total \$3 of Capital  Reported EPS  Core EPS EPS growth rate (%) P/R Ratio LTM Book Value per share Tangible Book Value per share Tally Crowth (%) Dividend Payout Ratio (%) Performance Ratios Return on Average Common Equity Return on Average Common Equity PTPP Income PTPP RO. Net Interest Margin, FTE Aug Earning Asset Yield Cost of Interest Bearing Liabilities Fee Income / Operating Revenue Fee Income / Average Assets Effective Tax Rate (FTE) Statutory Tax Rate (FTE) Statutory Tax Rate (FTE) File Total Assets Average Earning Asset Average Earning Asset Net Interest Income (FTE)   | 11.23<br>0.0<br>11.23<br>11.49<br>7.7<br>7.6<br>0.1<br>0.0<br>\$0.00<br>\$ 1.48<br>12.8%<br>0.0x<br>\$ 1.49<br>12.8%<br>0.0x<br>\$ 1.49<br>12.8%<br>10.72%<br>\$ 0.40<br>27%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.72%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8%<br>10.8   | 127% NA 127% 127% 125% 115% 13% 105% 13% NA 15% NA 15% NA 15% 13% 15% 13% 15% 14% 15% 14% 15% 15% 15% 15% 15% 15% 15% 15% 15% 15    | 2.50 2.52 7.7 7.7 7.7 7.7 0.0 0.0 0.0 50.00 50.00 50.00 50.00 16% 50.00 16% 50.00 16% 50.00 16% 50.01 16% 50.01 10.22% 3.3 3.1.25% 0.76% 21.7% 0.04% 19.5% 35.0% 6.2% 6.2% 6.2% 1.5% 6.2% 6.2% 1.5% 6.2% 6.2% 6.2% 6.2% 6.2% 6.2% 6.2% 6.2   | 2.88 0.0 2.88 2.75 7.7 7.5 9.0 9.0 9.0 9.0 9.0 9.0 9.0 9.0 9.0 9.0   
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   | -14% NA A -14% -12% NA -12% NA -12% NA -14% -14% -14% -14% -14% -14% -14% -14%   |

stephen.scouten@psc.com

First Community Corporation (\$'s in millions, except per share amounts)			
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  |   |   |  |   
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   | pdated 7/2  |  |
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FCCO	\$ 1.49	97.4
   | \$ 0.38   |   | \$ 1.44   
  | 97 3  |   | ,   |  
  |   | \$ 1.19   | 97 A   |   
   | \$ 0.27   |   | \$ 0.27   
   | \$ 1.04   |  |
|  | 2018   | %∆  | 1Q19  | 2Q19   
   | 3Q19  | 4Q19  | 2019  
  | %∆  | 1Q20  | 2Q20  | 3Q20E  
  | 4Q20E   | 2020E   | %∆   | 1Q21E   
   | 2Q21E   | 3Q21E   | 4Q21E   
   | 2021E   | %∆   |
| Balance Sheet Ratios Loans / Deposits  | 75,00%   | 3%  | 79.68%  | 78.85%   
   | 78.86%  | 77.32%  | 78,66%  
  | 5%  | 77.75%  | 74.81%  | 69.08%   
  | 69.51%  | 72.59%  | -8%  | 72.42%  
   | 75.13%  | 75.97%  | 76.16%  
   | 74.91%  | 3%   |
| Avg Loans / Avg Earning Assets   | 69.95%   | 4%  | 72.88%  | 72.48%   
   | 72.41%  | 71.10%  | 72.20%  
  | 3%  | 69.96%  | 67.71%  | 66.34%   
  | 67.33%  | 67.80%  | -6%  | 68.63%  
   | 70.34%  | 71.05%  | 71.20%  
   | 70.30%  | 4%   |
| Avg. Earning Assets / Assets   | 91.13%   | -1%   | 91.20%  | 91.12%   
   | 91.27%  | 91.39%  | 91.25%  
  | 0%  | 91.57%  | 92.27%  | 88.06%   
  | 87.49%  | 89.78%  | -2%  | 88.18%  
   | 87.85%  | 87.88%  | 87.86%  
   | 87.94%  | -2%  |
| Securities / Avg Earning Assets<br>Avg. Equity / Avg Assets  | 27.69%<br>9.95%  | -10%<br>5%  | 25.36%<br>10.45%  | 24.90%<br>10.63%   
   | 24.93%<br>10.47%  | 25.95%<br>10.39%  | 25.29%<br>10.48%  
  | -9%<br>5%   | 26.58%<br>10.50%  | 25.18%<br>10.00%  | 25.67%<br>9.94%  
  | 26.25%<br>10.18%  | 25.91%<br>10.14%  | 2%<br>-3%  | 26.25%<br>10.36%  
   | 26.37%<br>10.43%  | 26.64%<br>10.42%  | 26.57%<br>10.37%  
   | 26.46%<br>10.40%  | 2%<br>2%   |
| TCE (%)  | 8.92%  | 4%  | 9.24%   | 9.20%  
   | 9.21%   | 9.02%   | 9.02%   
  | 1%  | 9.29%   | 8.78%   | 8.90%  
  | 9.26%   | 9.26%   | 3%   | 9.35%   
   | 9.38%   | 9.33%   | 9.30%   
   | 9.30%   | 0%   |
| Estimated Excess Capital (7% TCE tgt.)   | \$9.86   | 69%   | \$13.45   | \$13.14  
   | \$13.43   | \$11.74   | \$11.74   
  | 19%   | \$15.06   | \$10.17   | \$11.82  
  | \$16.05   | \$16.05   | 37%  | \$16.99   
   | \$17.36   | \$16.84   | \$16.52   
   | \$16.52   | 3%   |
| Tier 1 Leverage Ratio  | 9.98%  |   | 10.19%  | 10.19%   
   | 10.38%  | 9.97%   | 9.97%   
  |   | 9.91%   | 9.31%   |  
  |   |   |  |   
   |   |   |   
   |   |  |
| Tier 1 Risk-Based Capital Ratio  | 13.19%   |   | 13.30%  | 13.47%   
   | 13.79%  | 13.47%  | 13.47%  
  |   | 13.35%  | 13.02%  |  
  |   |   |  |   
   |   |   |   
   |   |  |
| Total Capital Ratio<br>Tier 1 Common Ratio   | 13.96%   |   | 13.30%  | 14.24%<br>13.47%   
   | 14.58%<br>13.79%  | 14.26%<br>13.47%  | 13.47%  
  |   | 13.35%  | 14.03%<br>13.02%  | |
  |   |   |  |   
   |   |   |   
   |   |  |
| Credit Metrics   |  |   |   |  
   |   |   |   
  |   |   |   |  
  |   |   |  |   
   |   |   |   
   |   |  |
| LLP / Loans  | 0.05%  | -45%  | 0.06%   | 0.00%  
   | 0.01%   | 0.00%   | 0.02%   
  | -63%  | 0.57%   | 0.61%   | 0.50%  
  | 0.38%   | 0.51%   | 2623%  | 0.43%   
   | 0.41%   | 0.37%   | 0.27%   
   | 0.37%   | -28%   |
| NCOs / Avg Loans   | -0.02%   | 92%   | 0.01%   | 0.00%  
   | -0.09%  | -0.04%  | -0.03%  
  | 74%   | 0.00%   | 0.00%   | 0.12%  
  | 0.30%   | 0.11%   | -451%  | 0.44%   
   | 0.42%   | 0.35%   | 0.31%   
   | 0.38%   | 253%   |
| Per share LLR Release<br>Reserve / Loans   | \$ (0.06)<br>0.87%   | -93%<br>-3%   | \$ (0.01)<br>0.88%  | \$ (0.00)  
   | \$ (0.03)   | \$ (0.01)   | \$ (0.05)   
  | -21%<br>3%  | \$ (0.14)<br>1.03%  | \$ (0.17)<br>1.16%  | \$ (0.11)<br>1.25%   
  | \$ (0.02)<br>1.28%  | \$ (0.44)<br>1.28%  | 817%<br>42%  | \$ 0.00<br>1.27%  
   | \$ 0.00<br>1.25%  | \$ (0.01)<br>1.24%  | \$ 0.01<br>1.22%  
   | \$ 0.01<br>1.22%  | -102%<br>-5%   |
| NPAs / Loans + OREO  | 0.81%  | -27%  | 0.84%   | 0.82%  
   | 0.74%   | 0.72%   | 0.72%   
  | -11%  | 0.63%   | 0.57%   | 0.56%  
  | 0.57%   | 0.57%   | -21%   | 0.56%   
   | 0.55%   | 0.53%   | 0.52%   
   | 0.52%   | -89  |
| NPA Coverage   | 106.7%   | 32%   | 104%  | 105%   
   | 117%  | 123%  | 122.5%  
  | 15%   | 154%  | 184%  | 203%   
  | 210%  | 210.4%  | 72%  | 214%  
   | 217%  | 222%  | 223%  
   | 223.2%  | 6%   | | |
| Average Balance Sheet  |  |   |   |  
   |   |   |   
  |   |   |   |  
  |   |   |  |   
   |   |   |   
   |   |  |
| HFI Loans  | \$ 686   | 19%   | \$ 724  | \$ 729   
   | \$ 740  | \$ 748  | \$ 735  
  | 7%  | \$ 754  | \$ 793  | \$ 774   
  | \$ 770  | \$ 773  | 5%   | \$ 777  
   | \$ 789  | \$ 799  | \$ 805  
   | \$ 792  | 39   |
| HFS Loans  | \$ -   | #DIV/0!   | \$ -  |  
   | \$ -  | \$ -  | \$ -  
  | #DIV/0!   |   |   |  
  | \$ -  | \$ -  | ,  | \$ -  
   |   |   | \$ -  
   | \$ -  | #DIV/0   |
| PPP Loans<br>Total Loans   | \$ -<br>\$ 686   | NA<br>19%   |   |  
   | \$ -<br>\$ 740  | \$ -<br>\$ 748  | \$ -<br>\$ 735  
  | NA<br>7%  |   |   |  
  | \$ 31<br>\$ 801   | \$ 26<br>\$ 799   |  |   
   |   |   | \$ 2<br>\$ 807  
   | \$ 7<br>\$ 799  | -739<br>09   |
| Total Loans (ex. PPP)  | \$ 686   | 19%   | \$724   | \$729  
   | \$740   | \$748   | \$ 735  
  | 7%  | \$754   | \$793   | \$774  
  | \$770   | \$ 773  | 5%   | \$777   
   | \$789   | \$799   |   
   | \$ 792  | 39   |
| Securities   | \$ 272   | 2%  | \$ 252  | \$ 250   
   | \$ 255  | \$ 273  | \$ 258  
  | -5%   | \$ 286  | \$ 295  | \$ 299   
  | \$ 300  | \$ 295  | 15%  | \$ 297  
   | \$ 296  | \$ 299  | \$ 300  
   | \$ 298  | 19   |
| Other Earning Assets   | \$ 23  |   |   |  
   |   | \$ 31   | \$ 26   
  | 10%   |   |   |  
  | \$ 43   | \$ 45   | 78%  |   
   |   |   | \$ 23   
   | \$ 29   | -359   |
| Earning Assets   | \$ 981<br>\$ 95  |   |   |  
   |   | \$ 1,052<br>\$ 99   | \$ 1,018<br>\$ 98   
  | 4%<br>2%  |   | \$ 1,171  |  
  | \$ 1,144<br>\$ 163  | \$ 1,140<br>\$ 130  |  |   
   |   |   | \$ 1,130<br>\$ 156  
   | \$ 1,127<br>\$ 155  | -19  |
| Non-int Assets<br>Assets   | \$ 95<br>\$ 1,077  |   | \$ 1,089  |  
   | ,   |   | \$ 98<br>\$ 1,116   
  |   | ,   | \$ 98<br>\$ 1,269   | |
  | \$ 1,307  | \$ 1,269  |  |   
   | \$ 155<br>\$ 1,277  |   |   
   | \$ 155<br>\$ 1,282  | 199  |
| Non-interest Bearing Deposits  | \$ 243   | 22%   |   |  
   |   | \$ 282  | \$ 264  
  | 8%  |   |   |  
  | \$ 350  | \$ 336  | 27%  |   
   |   |   | \$ 371  
   | \$ 358  |  |
| Interest Bearing Deposits  | \$ 672   | 14%   |   |  
   |   | \$ 686  | \$ 671  
  | 0%  |   |   |  
  | \$ 757  | \$ 728  | 9%   |   
   |   |   | \$ 685  
   | \$ 700  | 69<br>-49  |
| Total Deposits   | \$ 915   |   |   |  
   |   | \$ 968  | \$ 935  
  | 2%  | ,   |   |  
  | \$ 1,108  | \$ 1,064  | 14%  |   
   |   |   | \$ 1,057  
   | \$ 1,058  | -1%  |
| PPP Borrowings   | \$ -   |   |   |  
   |   | \$ -  | \$ -  
  | NA  |   |   |  
  | \$ -  | \$ -  | NA   |   
   |   |   | \$ -  
   | \$ -  | N/   |
| Other Borrowings<br>Interest Bearing Liabilities   | \$ 46<br>\$ 718  |   |   |  
   |   | \$ 51<br>\$ 737   | \$ 52<br>\$ 723   
  | 14%<br>1%   |   |   |  
  | \$ 52<br>\$ 809   | \$ 62<br>\$ 790   | 19%<br>9%  |   
   |   |   | \$ 81<br>\$ 766   
   | \$ 75<br>\$ 775   | 21%  |
| Other Liabilities  | \$ 8   |   | ,   |  
   |   | \$ 13   | \$ 12   
  | 45%   |   | ,   |  
  | \$ 15   | \$ 14   |  |   
   |   |   | \$ 15   
   | \$ 15   | 10%  |
| Total Liabilities  | \$ 969   | 14%   | \$ 976  | \$ 986   
   | \$ 1,003  | \$ 1,032  | \$ 999  
  | 3%  | \$ 1,053  | \$ 1,142  | \$ 1,193   
  | \$ 1,174  | \$ 1,141  | 14%  | \$ 1,151  
   | \$ 1,144  | \$ 1,146  | \$ 1,153  
   | \$ 1,148  | 1%   |
| Average Preferred Equity   | \$ -   | NA  | s -   | š -  
   | s -   | \$ -  | s -   
  | NA  | Š -   | s -   | <b>s</b> -   
  | s -   | \$ -  | NA   | s -   
   | s -   | š -   | s -   
   | Ś -   | N/   |
| Average Common Equity  | \$ 107   |   |   | \$ 117   
   |   | \$ 120  | \$ 117  
  | 9%  |   |   | ,  
  | \$ 133  | \$ 129  |  | ,   
   | ,   |   | \$ 133  
   | \$ 133  | 3%   |
| Average Total Equity   | \$ 107   | 21%   | \$ 114  | \$ 117   
   | \$ 117  | \$ 120  | \$ 117  
  | 9%  | \$ 123  | \$ 127  | \$ 132   
  | \$ 133  | \$ 129  | 10%  | \$ 133  
   | \$ 133  | \$ 133  | \$ 133  
   | \$ 133  | 3%   |
| EOP Balance Sheet  | \$ 32  |   | \$ 38   |  
   |   |   | \$ 48   
  | 101/  | \$ 49   |   |  
  |   |   | 94%  | \$ 82   
   |   |   | | |
   | 4   |  |
| Cash and Equivalents HFI Loans   | \$ 718   | 5%<br>11%   | +   |  
   |   | \$ 48   |   
  | 48%<br>3%   | *   |   |  
  | \$ 93   | \$ 93<br>\$ 774   |  |   
   |   |   | \$ 63   
   | \$ 63<br>\$ 808   | -32%<br>4%   |
|  |  |   |   | \$ /2/   
   | \$ 735  | \$ /3/  | \$ 737  
  |   | \$ 750  |   |  
  | \$ 774  |   | 5%   | \$ 780  
   | \$ 792  | \$ 802  | \$ 808  
   |   |  |
| HFS Loans  | \$ 3   | -37%  |   |  
   |   | \$ 737<br>\$ 11   | \$ 11   
  | 246%  | ,   |   |  
  | \$ 774  | \$ 33   | 196%   |   
   |   |   | \$ 808  
   | \$ 35   | 5%   |
| PPP Loans  | \$ 3   |   | \$ 7<br>\$ -  | \$ 9<br>\$ -   
   | \$ 11<br>\$ -   | \$ 11<br>\$ -   | \$ 11<br>\$ -   
  | 246%<br>NA  | \$ 12<br>\$ -   | \$ 33<br>\$ 48  | \$ 34<br>\$ 41   
  | \$ 33<br>\$ 21  | \$ 33<br>\$ 21  | 196%<br>NA   | \$ 31<br>\$ 10  
   | \$ 35<br>\$ 5   | \$ 35<br>\$ 2   | \$ 35<br>\$ 2   
   | \$ 35<br>\$ 2   | -90%   |
|  | \$ 3   | -37%<br>11%<br>11%  | \$ 7<br>\$ -<br>\$ 726  | \$ 9<br>\$ -<br>\$ 735   
   | \$ 11<br>\$ -<br>\$ 746   | \$ 11   |   
  | 246%  | \$ 12<br>\$ -<br>\$ 761   | \$ 33<br>\$ 48<br>\$ 851  | \$ 34<br>\$ 41<br>\$ 853   
  | \$ 33   | \$ 33   | 196%<br>NA<br>11%  | \$ 31<br>\$ 10<br>\$ 821  
   | \$ 35<br>\$ 5<br>\$ 832   | \$ 35<br>\$ 2<br>\$ 839   | \$ 35   
   | \$ 35   |  |
| PPP Loans<br>Total Loan:   | \$ 3   | 11%<br>11%<br>-10%  | \$ 7<br>\$ -<br>\$ 726<br>\$ 726  | \$ 9<br>\$ -<br>\$ 735<br>\$ 735   
   | \$ 11<br>\$ -<br>\$ 746<br>\$ 746   | \$ 11<br>\$ -<br>\$ 748   | \$ 11<br>\$ -<br>\$ 748   
  | 246%<br>NA<br>4%<br>4%<br>13%   | \$ 12<br>\$ -<br>\$ 761<br>\$ 761   | \$ 33<br>\$ 48<br>\$ 851<br>\$ 803  | \$ 34<br>\$ 41<br>\$ 853<br>\$ 812   
  | \$ 33<br>\$ 21<br>\$ 828  | \$ 33<br>\$ 21<br>\$ 828  | 196%<br>NA<br>11%  | \$ 31<br>\$ 10<br>\$ 821<br>\$ 811  
   | \$ 35<br>\$ 5<br>\$ 832<br>\$ 827   | \$ 35<br>\$ 2<br>\$ 839<br>\$ 837   | \$ 35<br>\$ 2<br>\$ 844   
   | \$ 35<br>\$ 2<br>\$ 844   | -90%<br>2%<br>4%<br>2%   |
| PPP Loans Total Loans Total Loans (ex. PPP) Securities and other investments Intangible Assets   | \$ 3<br>\$ \$ 722<br>\$ 722<br>\$ 256<br>\$ 17   | 11%<br>11%<br>-10%<br>-3%   | \$ 7<br>\$ -<br>\$ 726<br>\$ 726<br>\$ 249<br>\$ 17   | \$ 9<br>\$ -<br>\$ 735<br>\$ 735<br>\$ 252<br>\$ 16  
   | \$ 11<br>\$ -<br>\$ 746<br>\$ 746<br>\$ 267<br>\$ 16  | \$ 11<br>\$ -<br>\$ 748<br>\$ 748<br>\$ 289<br>\$ 16  | \$ 11<br>\$ -<br>\$ 748<br>\$ 748<br>\$ 289<br>\$ 16  
  | 246%<br>NA<br>4%<br>4%<br>13%<br>-3%  | \$ 12<br>\$ -<br>\$ 761<br>\$ 761<br>\$ 291<br>\$ 16  | \$ 33<br>\$ 48<br>\$ 851<br>\$ 803<br>\$ 298<br>\$ 16   | \$ 34<br>\$ 41<br>\$ 853<br>\$ 812<br>\$ 301<br>\$ 16  
  | \$ 33<br>\$ 21<br>\$ 828<br>\$ 807<br>\$ 302<br>\$ 16   | \$ 33<br>\$ 21<br>\$ 828<br>\$ 807<br>\$ 302<br>\$ 16   | 196%<br>NA<br>11%<br>8%<br>4%<br>-1%   | \$ 31<br>\$ 10<br>\$ 821<br>\$ 811<br>\$ 303<br>\$ 16   
   | \$ 35<br>\$ 5<br>\$ 832<br>\$ 827<br>\$ 302<br>\$ 16  | \$ 35<br>\$ 2<br>\$ 839<br>\$ 837<br>\$ 305<br>\$ 16  | \$ 35<br>\$ 2<br>\$ 844<br>\$ 842<br>\$ 306<br>\$ 16  
   | \$ 35<br>\$ 2<br>\$ 844<br>\$ 842<br>\$ 306<br>\$ 16  | -90%<br>2%<br>4%<br>2%<br>0%   |
| PPP Loans Total Loans (ex. PPP) Securities and other investments Intangible Assets Other Real Estate Owned   | \$ 3<br>\$ \$ 722<br>\$ 722<br>\$ 256<br>\$ 17<br>\$ 1.5   | 11%<br>11%<br>-10%<br>-3%<br>-25%   | \$ 7<br>\$ -<br>\$ 726<br>\$ 726<br>\$ 249<br>\$ 17<br>\$ 1   | \$ 9<br>\$ -<br>\$ 735<br>\$ 735<br>\$ 252<br>\$ 16<br>\$ 1  
   | \$ 11<br>\$ -<br>\$ 746<br>\$ 746<br>\$ 267<br>\$ 16<br>\$ 1  | \$ 11<br>\$ -<br>\$ 748<br>\$ 748<br>\$ 289<br>\$ 16<br>\$ 1  | \$ 11<br>\$ -<br>\$ 748<br>\$ 748<br>\$ 289<br>\$ 16<br>\$ 1.4  
  | 246%<br>NA<br>4%<br>4%<br>13%<br>-3%  | \$ 12<br>\$ -<br>\$ 761<br>\$ 761<br>\$ 291<br>\$ 16<br>\$ 1  | \$ 33<br>\$ 48<br>\$ 851<br>\$ 803<br>\$ 298<br>\$ 16<br>\$ 1   | \$ 34<br>\$ 41<br>\$ 853<br>\$ 812<br>\$ 301<br>\$ 16<br>\$ 1  
  | \$ 33<br>\$ 21<br>\$ 828<br>\$ 807<br>\$ 302<br>\$ 16<br>\$ 1   | \$ 33<br>\$ 21<br>\$ 828<br>\$ 807<br>\$ 302<br>\$ 16<br>\$ 1.4   | 196%<br>NA<br>11%<br>8%<br>4%<br>-1%<br>-2%  | \$ 31<br>\$ 10<br>\$ 821<br>\$ 811<br>\$ 303<br>\$ 16<br>\$ 1   
   | \$ 35<br>\$ 5<br>\$ 832<br>\$ 827<br>\$ 302<br>\$ 16<br>\$ 1  | \$ 35<br>\$ 2<br>\$ 839<br>\$ 837<br>\$ 305<br>\$ 16<br>\$ 1  | \$ 35<br>\$ 2<br>\$ 844<br>\$ 842<br>\$ 306<br>\$ 16<br>\$ 1  
   | \$ 35<br>\$ 2<br>\$ 844<br>\$ 842<br>\$ 306<br>\$ 16<br>\$ 1.2  | -90%<br>2%<br>4%<br>2%<br>0%<br>-10%   |
| PPP Loans Total Loans Total Loans (ex. PPP) Securities and other investments Intangible Assets   | \$ 3<br>\$ \$ 722<br>\$ 722<br>\$ 256<br>\$ 17   | 11%<br>11%<br>-10%<br>-3%<br>-25%<br>-2%  | \$ 7<br>\$ -<br>\$ 726<br>\$ 726<br>\$ 249<br>\$ 17<br>\$ 1   | \$ 9<br>\$ -<br>\$ 735<br>\$ 735<br>\$ 252<br>\$ 16<br>\$ 1<br>\$ 71   
   | \$ 11<br>\$ -<br>\$ 746<br>\$ 746<br>\$ 267<br>\$ 16<br>\$ 1<br>\$ 66   | \$ 11<br>\$ -<br>\$ 748<br>\$ 748<br>\$ 289<br>\$ 16<br>\$ 1<br>\$ 68   | \$ 11<br>\$ -<br>\$ 748<br>\$ 748<br>\$ 289<br>\$ 16  
  | 246%<br>NA<br>4%<br>4%<br>13%<br>-3%  | \$ 12<br>\$ -<br>\$ 761<br>\$ 761<br>\$ 291<br>\$ 16<br>\$ 1<br>\$ 66   | \$ 33<br>\$ 48<br>\$ 851<br>\$ 803<br>\$ 298<br>\$ 16<br>\$ 1   | \$ 34<br>\$ 41<br>\$ 853<br>\$ 812<br>\$ 301<br>\$ 16<br>\$ 1  
  | \$ 33<br>\$ 21<br>\$ 828<br>\$ 807<br>\$ 302<br>\$ 16   | \$ 33<br>\$ 21<br>\$ 828<br>\$ 807<br>\$ 302<br>\$ 16   | 196%<br>NA<br>11%<br>8%<br>4%<br>-1%<br>-2%  | \$ 31<br>\$ 10<br>\$ 821<br>\$ 811<br>\$ 303<br>\$ 16<br>\$ 1<br>\$ 65  
   | \$ 35<br>\$ 5<br>\$ 832<br>\$ 827<br>\$ 302<br>\$ 16<br>\$ 1  | \$ 35<br>\$ 2<br>\$ 839<br>\$ 837<br>\$ 305<br>\$ 16<br>\$ 1<br>\$ 70   | \$ 35<br>\$ 2<br>\$ 844<br>\$ 842<br>\$ 306<br>\$ 16<br>\$ 1<br>\$ 68   
   | \$ 35<br>\$ 2<br>\$ 844<br>\$ 842<br>\$ 306<br>\$ 16  | -90%<br>2%<br>4%<br>2%<br>0%<br>-10%   |
| PPP Loans Total Loans Total Loans (ex. PPP) Securities and other investments Intangible Assets Other Real Estate Owned Other Assets  | \$ 3<br>\$ \$ 722<br>\$ 722<br>\$ 256<br>\$ 17<br>\$ 1.5<br>\$ 64  | 11%<br>11%<br>-10%<br>-3%<br>-25%<br>-2%<br>4%  | \$ 7<br>\$ -<br>\$ 726<br>\$ 726<br>\$ 249<br>\$ 17<br>\$ 1<br>\$ 67  | \$ 9<br>\$ -<br>\$ 735<br>\$ 735<br>\$ 252<br>\$ 16<br>\$ 1<br>\$ 71<br>\$ 1,116   
   | \$ 11<br>\$ -<br>\$ 746<br>\$ 746<br>\$ 267<br>\$ 16<br>\$ 1<br>\$ 66<br>\$ 1,130   | \$ 11<br>\$ -<br>\$ 748<br>\$ 748<br>\$ 289<br>\$ 16<br>\$ 1<br>\$ 68   | \$ 11<br>\$ -<br>\$ 748<br>\$ 748<br>\$ 289<br>\$ 16<br>\$ 1.4<br>\$ 68   
  | 246%<br>NA<br>4%<br>4%<br>13%<br>-3%<br>-3%<br>7%   | \$ 12<br>\$ -<br>\$ 761<br>\$ 761<br>\$ 291<br>\$ 16<br>\$ 1<br>\$ 66<br>\$ 1,185   | \$ 33<br>\$ 48<br>\$ 851<br>\$ 803<br>\$ 298<br>\$ 16<br>\$ 1<br>\$ 57  | \$ 34<br>\$ 41<br>\$ 853<br>\$ 812<br>\$ 301<br>\$ 16<br>\$ 1<br>\$ 62<br>\$ 1,324   
  | \$ 33<br>\$ 21<br>\$ 828<br>\$ 807<br>\$ 302<br>\$ 16<br>\$ 1<br>\$ 60  | \$ 33<br>\$ 21<br>\$ 828<br>\$ 807<br>\$ 302<br>\$ 16<br>\$ 1.4<br>\$ 60  | 196%<br>NA<br>11%<br>8%<br>4%<br>-1%<br>-2%<br>-12%<br>10%   | \$ 31<br>\$ 10<br>\$ 821<br>\$ 811<br>\$ 303<br>\$ 16<br>\$ 1<br>\$ 65<br>\$ 1,279  
   | \$ 35<br>\$ 5<br>\$ 832<br>\$ 827<br>\$ 302<br>\$ 16<br>\$ 1<br>\$ 65   | \$ 35<br>\$ 2<br>\$ 839<br>\$ 837<br>\$ 305<br>\$ 16<br>\$ 1<br>\$ 70<br>\$ 1,284   | \$ 35<br>\$ 2<br>\$ 844<br>\$ 842<br>\$ 306<br>\$ 16<br>\$ 1<br>\$ 68<br>\$ 1,289   
   | \$ 35<br>\$ 2<br>\$ 844<br>\$ 842<br>\$ 306<br>\$ 16<br>\$ 1.2<br>\$ 68   | -90%<br>2%<br>4%<br>2%<br>0%<br>-10%<br>13%  |
| PPP Loans Total Loans (ex. PPP) Securities and other investments Intangible Assets Other Real Estate Owned Other Assets Assets   | \$ 722<br>\$ 722<br>\$ 256<br>\$ 17<br>\$ 1.5<br>\$ 64<br>\$ 1,092   | 11%<br>11%<br>-10%<br>-3%<br>-25%<br>-2%<br>4%  | \$ 7<br>\$ -<br>\$ 726<br>\$ 726<br>\$ 249<br>\$ 17<br>\$ 1<br>\$ 67<br>\$ 1,097<br>\$ 1,081  | \$ 9<br>\$ -<br>\$ 735<br>\$ 735<br>\$ 252<br>\$ 16<br>\$ 1<br>\$ 71<br>\$ 1,116<br>\$ 1,100   
   | \$ 11<br>\$ -<br>\$ 746<br>\$ 746<br>\$ 267<br>\$ 16<br>\$ 1<br>\$ 66<br>\$ 1,130<br>\$ 1,114   | \$ 11<br>\$ -<br>\$ 748<br>\$ 748<br>\$ 289<br>\$ 16<br>\$ 1<br>\$ 68<br>\$ 1,170   | \$ 11<br>\$ -<br>\$ 748<br>\$ 748<br>\$ 289<br>\$ 16<br>\$ 1.4<br>\$ 68<br>\$ 1,170   
  | 246%<br>NA<br>4%<br>4%<br>13%<br>-3%<br>-3%<br>7%   | \$ 12<br>\$ -<br>\$ 761<br>\$ 761<br>\$ 291<br>\$ 16<br>\$ 1<br>\$ 66<br>\$ 1,185<br>\$ 1,169   | \$ 33<br>\$ 48<br>\$ 851<br>\$ 803<br>\$ 298<br>\$ 16<br>\$ 1<br>\$ 57<br>\$ 1,325<br>\$ 1,309  | \$ 34<br>\$ 41<br>\$ 853<br>\$ 812<br>\$ 301<br>\$ 16<br>\$ 1<br>\$ 62<br>\$ 1,324<br>\$ 1,308   
  | \$ 33<br>\$ 21<br>\$ 828<br>\$ 807<br>\$ 302<br>\$ 16<br>\$ 1<br>\$ 60<br>\$ 1,290  | \$ 33<br>\$ 21<br>\$ 828<br>\$ 807<br>\$ 302<br>\$ 16<br>\$ 1.4<br>\$ 60<br>\$ 1,290  | 196%<br>NA<br>11%<br>8%<br>4%<br>-1%<br>-2%<br>-12%<br>10%   | \$ 31<br>\$ 10<br>\$ 821<br>\$ 811<br>\$ 303<br>\$ 16<br>\$ 1<br>\$ 65<br>\$ 1,279<br>\$ 1,263  
   | \$ 35<br>\$ 5<br>\$ 832<br>\$ 827<br>\$ 302<br>\$ 16<br>\$ 1<br>\$ 65<br>\$ 1,275<br>\$ 1,259   | \$ 35<br>\$ 2<br>\$ 839<br>\$ 837<br>\$ 305<br>\$ 16<br>\$ 1<br>\$ 70<br>\$ 1,284<br>\$ 1,268   | \$ 35<br>\$ 2<br>\$ 844<br>\$ 842<br>\$ 306<br>\$ 16<br>\$ 1<br>\$ 68<br>\$ 1,289   
   | \$ 35<br>\$ 2<br>\$ 844<br>\$ 842<br>\$ 306<br>\$ 16<br>\$ 1.2<br>\$ 68<br>\$ 1,289   | -90%<br>2%<br>4%<br>2%<br>0%<br>-10%<br>13%<br>0%  |
| PPP Loans Total Loans (ex. PPP) Securities and other investments Intangible Assets Other Real Estate Owned Other Assets Assets Tangible Assets Deposits PPP Borrowings   | \$ 722<br>\$ 722<br>\$ 256<br>\$ 17<br>\$ 1.5<br>\$ 64<br>\$ 1,092<br>\$ 1,075<br>\$ 926<br>\$ -   | 11%<br>11%<br>-10%<br>-3%<br>-25%<br>-2%<br>4%<br>4%<br>NA  | \$ 7<br>\$ -<br>\$ 726<br>\$ 726<br>\$ 249<br>\$ 17<br>\$ 1<br>\$ 67<br>\$ 1,081<br>\$ 920<br>\$ -  | \$ 9<br>\$ -<br>\$ 735<br>\$ 735<br>\$ 252<br>\$ 16<br>\$ 1<br>\$ 71<br>\$ 1,116<br>\$ 1,100<br>\$ 937<br>\$ -   
   | \$ 11<br>\$ -<br>\$ 746<br>\$ 746<br>\$ 267<br>\$ 16<br>\$ 1<br>\$ 66<br>\$ 1,130<br>\$ 1,114<br>\$ 949<br>\$ -   | \$ 11<br>\$ -<br>\$ 748<br>\$ 748<br>\$ 289<br>\$ 16<br>\$ 1<br>\$ 68<br>\$ 1,170<br>\$ 1,154<br>\$ 988<br>\$ -   | \$ 11<br>\$ -<br>\$ 748<br>\$ 748<br>\$ 289<br>\$ 16<br>\$ 1.4<br>\$ 68<br>\$ 1,170<br>\$ 1,154<br>\$ 988<br>\$ -   
  | 246%<br>NA<br>4%<br>4%<br>13%<br>-3%<br>-3%<br>7%<br>7%<br>7%<br>7%   | \$ 12<br>\$ -<br>\$ 761<br>\$ 761<br>\$ 291<br>\$ 16<br>\$ 1<br>\$ 66<br>\$ 1,185<br>\$ 1,169<br>\$ 987<br>\$ -   | \$ 33<br>\$ 48<br>\$ 851<br>\$ 803<br>\$ 298<br>\$ 16<br>\$ 1<br>\$ 57<br>\$ 1,309<br>\$ 1,119<br>\$ -  | \$ 34<br>\$ 41<br>\$ 853<br>\$ 812<br>\$ 301<br>\$ 16<br>\$ 1<br>\$ 62<br>\$ 1,324<br>\$ 1,308   
  | \$ 33<br>\$ 21<br>\$ 828<br>\$ 807<br>\$ 302<br>\$ 16<br>\$ 1<br>\$ 60<br>\$ 1,290<br>\$ 1,274<br>\$ -  | \$ 33<br>\$ 21<br>\$ 828<br>\$ 807<br>\$ 302<br>\$ 16<br>\$ 1.4<br>\$ 60<br>\$ 1,290<br>\$ 1,274<br>\$ 1,094<br>\$ -  | 196%<br>NA<br>11%<br>8%<br>4%<br>-1%<br>-2%<br>-12%<br>10%<br>10%<br>NA  | \$ 31<br>\$ 10<br>\$ 821<br>\$ 811<br>\$ 303<br>\$ 16<br>\$ 1<br>\$ 65<br>\$ 1,263<br>\$ 1,053<br>\$ -  
   | \$ 35<br>\$ 35<br>\$ 832<br>\$ 827<br>\$ 302<br>\$ 16<br>\$ 1<br>\$ 65<br>\$ 1,259<br>\$ 1,047<br>\$ -  | \$ 35<br>\$ 2<br>\$ 839<br>\$ 837<br>\$ 305<br>\$ 16<br>\$ 1<br>\$ 70<br>\$ 1,284<br>\$ 1,268<br>\$ 1,055<br>\$ -   | \$ 35<br>\$ 2<br>\$ 844<br>\$ 842<br>\$ 306<br>\$ 16<br>\$ 1<br>\$ 68<br>\$ 1,289<br>\$ 1,273<br>\$ 1,058<br>\$ -   
   | \$ 35<br>\$ 2<br>\$ 844<br>\$ 842<br>\$ 306<br>\$ 16<br>\$ 1.2<br>\$ 68<br>\$ 1,289<br>\$ 1,273<br>\$ 1,058<br>\$ -   | -90%<br>2%<br>4%<br>2%<br>0%<br>-10%<br>13%<br>0%<br>0%  |
| PPP Loans Total Loans (ex. PPP) Securities and other investments Intangible Assets Other Real Estate Owned Other Assets Assets Tangible Assets Deposits PPP Borrowings Borrowings  | \$ 722<br>\$ 722<br>\$ 256<br>\$ 17<br>\$ 1.5<br>\$ 64<br>\$ 1,092<br>\$ 1,075<br>\$ 926<br>\$ -<br>\$ 43  | 11%<br>11%<br>-10%<br>-3%<br>-25%<br>-2%<br>4%<br>4%<br>NA  | \$ 7<br>\$ -<br>\$ 726<br>\$ 726<br>\$ 249<br>\$ 17<br>\$ 1<br>\$ 67<br>\$ 1,097<br>\$ 1,081<br>\$ -<br>\$ 49   | \$ 9<br>\$ 735<br>\$ 735<br>\$ 252<br>\$ 16<br>\$ 71<br>\$ 1,116<br>\$ 1,100<br>\$ 937<br>\$ -<br>\$ 49  
   | \$ 11<br>\$ -<br>\$ 746<br>\$ 746<br>\$ 267<br>\$ 16<br>\$ 1,130<br>\$ 1,114<br>\$ 949<br>\$ -<br>\$ 50   | \$ 11<br>\$ -<br>\$ 748<br>\$ 748<br>\$ 289<br>\$ 16<br>\$ 1<br>\$ 68<br>\$ 1,170<br>\$ 1,154<br>\$ 988<br>\$ -<br>\$ 48  | \$ 11<br>\$ -<br>\$ 748<br>\$ 748<br>\$ 289<br>\$ 16<br>\$ 1.4<br>\$ 68<br>\$ 1,170<br>\$ 1,154<br>\$ 988<br>\$ -<br>\$ 48  
  | 246%<br>NA<br>4%<br>4%<br>13%<br>-3%<br>7%<br>7%<br>7%<br>7%<br>NA<br>12%   | \$ 12<br>\$ -<br>\$ 761<br>\$ 761<br>\$ 291<br>\$ 16<br>\$ 1<br>\$ 66<br>\$ 1,185<br>\$ 1,169<br>\$ 987<br>\$ -<br>\$ 61  | \$ 33<br>\$ 48<br>\$ 851<br>\$ 803<br>\$ 298<br>\$ 16<br>\$ 1<br>\$ 57<br>\$ 1,325<br>\$ 1,319<br>\$ -<br>\$ 61   | \$ 34<br>\$ 41<br>\$ 853<br>\$ 812<br>\$ 301<br>\$ 16<br>\$ 1<br>\$ 62<br>\$ 1,324<br>\$ 1,308<br>\$ 1,122<br>\$ 56  
  | \$ 33<br>\$ 21<br>\$ 828<br>\$ 807<br>\$ 302<br>\$ 16<br>\$ 1<br>\$ 60<br>\$ 1,290<br>\$ 1,274<br>\$ 5 1,094<br>\$ -<br>\$ 48   | \$ 33<br>\$ 21<br>\$ 828<br>\$ 807<br>\$ 302<br>\$ 16<br>\$ 1.4<br>\$ 60<br>\$ 1,290<br>\$ 1,274<br>\$ 1,094<br>\$ -<br>\$ 48   | 196%<br>NA<br>11%<br>8%<br>4%<br>-1%<br>-2%<br>-12%<br>10%<br>10%<br>NA<br>-2%   | \$ 31<br>\$ 10<br>\$ 821<br>\$ 811<br>\$ 303<br>\$ 16<br>\$ 1<br>\$ 65<br>\$ 1,263<br>\$ 1,053<br>\$ -<br>\$ 78   
   | \$ 35<br>\$ 832<br>\$ 827<br>\$ 302<br>\$ 16<br>\$ 1<br>\$ 65<br>\$ 1,275<br>\$ 1,259<br>\$ 1,047<br>\$ 79  | \$ 35<br>\$ 2<br>\$ 839<br>\$ 837<br>\$ 305<br>\$ 16<br>\$ 70<br>\$ 1,284<br>\$ 1,268<br>\$ 1,055<br>\$ 80  | \$ 35<br>\$ 2<br>\$ 844<br>\$ 842<br>\$ 306<br>\$ 16<br>\$ 1<br>\$ 68<br>\$ 1,289<br>\$ 1,273<br>\$ 1,058<br>\$ -<br>\$ 82  
   | \$ 35<br>\$ 2<br>\$ 844<br>\$ 842<br>\$ 306<br>\$ 16<br>\$ 1.2<br>\$ 68<br>\$ 1,289<br>\$ 1,273<br>\$ 1,058<br>\$ -<br>\$ 82  | -90% 2% 4% 2% 0% -10% 13% 0% -3% NA  |
| PPP Loans Total Loans (ex. PPP) Securities and other investments Intangible Assets Other Real Estate Owned Other Assets Assets Tangible Assets Deposits PPP Borrowings   | \$ 722<br>\$ 722<br>\$ 256<br>\$ 17<br>\$ 1.5<br>\$ 64<br>\$ 1,092<br>\$ 1,075<br>\$ 926<br>\$ -   | 11%<br>11%<br>-10%<br>-3%<br>-25%<br>-2%<br>4%<br>4%<br>NA<br>-11%<br>25%                                   | \$ 7<br>\$ -<br>\$ 726<br>\$ 726<br>\$ 249<br>\$ 17<br>\$ 1<br>\$ 67<br>\$ 1,097<br>\$ 1,081<br>\$ -<br>\$ 49<br>\$ 12  | \$ 9<br>\$ -<br>\$ 735<br>\$ 735<br>\$ 252<br>\$ 16<br>\$ 1<br>\$ 71<br>\$ 1,116<br>\$ 1,100<br>\$ 937<br>\$ -<br>\$ 49<br>\$ 12   
   | \$ 11<br>\$ -<br>\$ 746<br>\$ 746<br>\$ 267<br>\$ 16<br>\$ 1,130<br>\$ 1,114<br>\$ 949<br>\$ -<br>\$ 50   | \$ 11<br>\$ -<br>\$ 748<br>\$ 748<br>\$ 289<br>\$ 16<br>\$ 1<br>\$ 68<br>\$ 1,170<br>\$ 1,154<br>\$ 988<br>\$ -<br>\$ 48<br>\$ 13   | \$ 11<br>\$ -<br>\$ 748<br>\$ 748<br>\$ 289<br>\$ 16<br>\$ 1.4<br>\$ 68<br>\$ 1,170<br>\$ 1,154<br>\$ 988<br>\$ -   
  | 246%<br>NA<br>4%<br>4%<br>13%<br>-3%<br>-3%<br>7%<br>7%<br>7%<br>7%   | \$ 12<br>\$ -<br>\$ 761<br>\$ 761<br>\$ 291<br>\$ 16<br>\$ 1,185<br>\$ 1,169<br>\$ 987<br>\$ -<br>\$ 61<br>\$ 13  | \$ 33<br>\$ 48<br>\$ 851<br>\$ 803<br>\$ 298<br>\$ 16<br>\$ 1<br>\$ 57<br>\$ 1,325<br>\$ 1,319<br>\$ -<br>\$ 61   | \$ 34<br>\$ 41<br>\$ 853<br>\$ 812<br>\$ 301<br>\$ 16<br>\$ 1<br>\$ 62<br>\$ 1,324<br>\$ 1,308<br>\$ 1,122<br>\$ 56<br>\$ 15   
  | \$ 33<br>\$ 21<br>\$ 828<br>\$ 807<br>\$ 302<br>\$ 16<br>\$ 1<br>\$ 60<br>\$ 1,290<br>\$ 1,274<br>\$ -  | \$ 33<br>\$ 21<br>\$ 828<br>\$ 807<br>\$ 302<br>\$ 16<br>\$ 1.4<br>\$ 60<br>\$ 1,290<br>\$ 1,274<br>\$ 1,094<br>\$ -  | 196% NA 11% 8% 4% -1% -2% 10% 10% 10% NA -2% 8%  | \$ 31<br>\$ 10<br>\$ 821<br>\$ 811<br>\$ 303<br>\$ 16<br>\$ 1<br>\$ 65<br>\$ 1,279<br>\$ 1,263<br>\$ 78<br>\$ 15  
   | \$ 35<br>\$ 832<br>\$ 827<br>\$ 302<br>\$ 16<br>\$ 1<br>\$ 65<br>\$ 1,275<br>\$ 1,259<br>\$ 1,047<br>\$ 79  | \$ 35<br>\$ 2<br>\$ 839<br>\$ 837<br>\$ 305<br>\$ 16<br>\$ 70<br>\$ 1,284<br>\$ 1,268<br>\$ 1,055<br>\$ -<br>\$ 80<br>\$ 15   | \$ 35<br>\$ 2<br>\$ 844<br>\$ 842<br>\$ 306<br>\$ 16<br>\$ 1<br>\$ 68<br>\$ 1,289<br>\$ 1,273<br>\$ 1,058<br>\$ -   
   | \$ 35<br>\$ 2<br>\$ 844<br>\$ 842<br>\$ 306<br>\$ 16<br>\$ 1.2<br>\$ 68<br>\$ 1,289<br>\$ 1,273<br>\$ 1,058<br>\$ -   | -90% 2% 4% 2% 0% -10% 13% 0% -3% NA 72%  |
| PPP Loans  Total Loans (ex. PPP)  Securities and other investments Intangible Assets Other Real Estate Owned Other Assets Assets Tangible Assets Deposits PPP Borrowings Borrowings Other liabilities Liabilities  | \$ 3<br>\$ \$ 722<br>\$ 722<br>\$ 256<br>\$ 17<br>\$ 1.5<br>\$ 64<br>\$ 1,092<br>\$ 1,075<br>\$ 926<br>\$ -<br>\$ 43<br>\$ 10  | 11%<br>11%<br>-10%<br>-3%<br>-25%<br>-2%<br>4%<br>4%<br>NA<br>-11%<br>25%<br>4%                             | \$ 7<br>\$ -<br>\$ 726<br>\$ 726<br>\$ 249<br>\$ 17<br>\$ 1<br>\$ 67<br>\$ 1,097<br>\$ 1,081<br>\$ -<br>\$ 49<br>\$ 12  | \$ 9<br>\$ 735<br>\$ 735<br>\$ 735<br>\$ 16<br>\$ 16<br>\$ 1,116<br>\$ 1,100<br>\$ 937<br>\$ -<br>\$ 998   
   | \$ 11<br>\$ -<br>\$ 746<br>\$ 746<br>\$ 267<br>\$ 16<br>\$ 16<br>\$ 1,114<br>\$ 949<br>\$ -<br>\$ 5 50<br>\$ 1,33<br>\$ 1,011   | \$ 11<br>\$ -<br>\$ 748<br>\$ 748<br>\$ 289<br>\$ 16<br>\$ 1,5<br>\$ 68<br>\$ 1,170<br>\$ 1,154<br>\$ 988<br>\$ -<br>\$ 48<br>\$ 1,3<br>\$ 1,050  | \$ 11<br>\$ -<br>\$ 748<br>\$ 748<br>\$ 289<br>\$ 16<br>\$ 1.4<br>\$ 68<br>\$ 1,170<br>\$ 1,154<br>\$ 988<br>\$ -<br>\$ 48<br>\$ 13   
  | 246% NA 4% 43% -3% -3% 7% 7% 7% NA 12% 29%  | \$ 12<br>\$ -<br>\$ 761<br>\$ 761<br>\$ 291<br>\$ 16<br>\$ 16<br>\$ 1,185<br>\$ 1,169<br>\$ 987<br>\$ -<br>\$ 61<br>\$ 13   | \$ 33<br>\$ 48<br>\$ 851<br>\$ 803<br>\$ 298<br>\$ 16<br>\$ 57<br>\$ 1,325<br>\$ 1,325<br>\$ 1,309<br>\$ 1,119<br>\$ 5<br>\$ 15<br>\$ 15  | \$ 34<br>\$ 41<br>\$ 853<br>\$ 812<br>\$ 301<br>\$ 16<br>\$ 1<br>\$ 6<br>\$ 1,324<br>\$ 1,308<br>\$ 1,122<br>\$ 5<br>\$ 1,192  
  | \$ 33<br>\$ 21<br>\$ 828<br>\$ 807<br>\$ 302<br>\$ 16<br>\$ 5 60<br>\$ 1,290<br>\$ 1,274<br>\$ 1,094<br>\$ 5 5<br>\$ 48<br>\$ 1,56  | \$ 33<br>\$ 21<br>\$ 828<br>\$ 807<br>\$ 302<br>\$ 1.4<br>\$ 60<br>\$ 1,290<br>\$ 1,274<br>\$ 1,094<br>\$ -<br>\$ 48<br>\$ 15   | 196% NA 11% 8% 4% -1% -2% -12% 10% 11% NA -2% 8% 10%   | \$ 31<br>\$ 10<br>\$ 821<br>\$ 811<br>\$ 303<br>\$ 16<br>\$ 1<br>\$ 65<br>\$ 1,279<br>\$ 1,263<br>\$ 1,053<br>\$ 5<br>\$ 1,53   
   | \$ 35<br>\$ 832<br>\$ 827<br>\$ 302<br>\$ 16<br>\$ 1<br>\$ 5<br>\$ 1,255<br>\$ 1,259<br>\$ 1,047<br>\$ -<br>\$ 75<br>\$ 15<br>\$ 1,141  | \$ 35<br>\$ 2<br>\$ 839<br>\$ 837<br>\$ 305<br>\$ 16<br>\$ 70<br>\$ 1,268<br>\$ 1,055<br>\$ -<br>\$ 8<br>\$ 15<br>\$ 15   | \$ 35<br>\$ 2<br>\$ 844<br>\$ 842<br>\$ 306<br>\$ 16<br>\$ 1<br>\$ 68<br>\$ 1,289<br>\$ 1,273<br>\$ 1,058<br>\$ -<br>\$ 82<br>\$ 15<br>\$ 155   
   | \$ 35<br>\$ 2<br>\$ 844<br>\$ 306<br>\$ 16<br>\$ 1.2<br>\$ 68<br>\$ 1,289<br>\$ 1,273<br>\$ 1,058<br>\$ 5<br>\$ 5   | -90%<br>2%<br>4%<br>2%<br>0%<br>-10%<br>13%<br>0%<br>0%<br>-3%<br>NA<br>72%<br>0%                              |
| PPP Loans  Total Loans (ex. PPP)  Securities and other investments Intangible Assets Other Real Estate Owned Other Assets Assets Tangible Assets Deposits PPP Borrowings Borrowings Other liabilities  | \$ 3<br>\$ \$ 722<br>\$ 722<br>\$ 256<br>\$ 17<br>\$ 1.5<br>\$ 64<br>\$ 1,092<br>\$ 1,075<br>\$ 926<br>\$ -<br>\$ 43<br>\$ 10  | 11%<br>11%<br>-10%<br>-3%<br>-25%<br>-2%<br>4%<br>4%<br>NA<br>-11%<br>25%                                   | \$ 7<br>\$ -<br>\$ 726<br>\$ 726<br>\$ 249<br>\$ 17<br>\$ 1<br>\$ 67<br>\$ 1,097<br>\$ 1,081<br>\$ -<br>\$ 49<br>\$ 12  | \$ 9<br>\$ 735<br>\$ 735<br>\$ 735<br>\$ 256<br>\$ 16<br>\$ 1,100<br>\$ 937<br>\$ -<br>\$ 49<br>\$ 12<br>\$ 998  
   | \$ 11<br>\$ -<br>\$ 746<br>\$ 746<br>\$ 746<br>\$ 16<br>\$ 16<br>\$ 1,130<br>\$ 1,114<br>\$ 949<br>\$ -<br>\$ 50<br>\$ 13<br>\$ 1,011<br>\$ -   | \$ 11<br>\$ -<br>\$ 748<br>\$ 748<br>\$ 289<br>\$ 16<br>\$ 1<br>\$ 68<br>\$ 1,170<br>\$ 1,154<br>\$ 988<br>\$ -<br>\$ 48<br>\$ 13   | \$ 11<br>\$ -<br>\$ 748<br>\$ 748<br>\$ 289<br>\$ 16<br>\$ 1.4<br>\$ 68<br>\$ 1,170<br>\$ 1,154<br>\$ 988<br>\$ -<br>\$ 48<br>\$ 13   
  | 246%<br>NA<br>4%<br>4%<br>13%<br>-3%<br>7%<br>7%<br>7%<br>7%<br>NA<br>12%<br>29%                                      | \$ 12<br>\$ -<br>\$ 761<br>\$ 761<br>\$ 291<br>\$ 291<br>\$ 66<br>\$ 1,185<br>\$ 1,169<br>\$ 987<br>\$ -<br>\$ 61<br>\$ 13<br>\$ 1,061<br>\$ -  | \$ 33<br>\$ 48<br>\$ 851<br>\$ 803<br>\$ 298<br>\$ 16<br>\$ 1<br>\$ 57<br>\$ 1,325<br>\$ 1,309<br>\$ 1,119<br>\$ 61<br>\$ 15<br>\$ 1,194  | \$ 34<br>\$ 41<br>\$ 853<br>\$ 812<br>\$ 301<br>\$ 16<br>\$ 1<br>\$ 6<br>\$ 1,324<br>\$ 1,308<br>\$ 1,122<br>\$ 5<br>\$ 56<br>\$ 15<br>\$ 1,192  
  | \$ 33<br>\$ 21<br>\$ 828<br>\$ 807<br>\$ 302<br>\$ 302<br>\$ 16<br>\$ 1<br>\$ 60<br>\$ 1,290<br>\$ 1,274<br>\$ 1,094<br>\$ -<br>\$ 5 1,156<br>\$ 5 1,156  | \$ 33<br>\$ 21<br>\$ 828<br>\$ 807<br>\$ 302<br>\$ 1.4<br>\$ 60<br>\$ 1,290<br>\$ 1,274<br>\$ 1,094<br>\$ -<br>\$ 48<br>\$ 15   | 196% NA 11% 8% 4% -1% -2% 10% 10% 11% NA -2% 8% 10% NA   | \$ 31<br>\$ 10<br>\$ 821<br>\$ 811<br>\$ 303<br>\$ 16<br>\$ 1<br>\$ 65<br>\$ 1,279<br>\$ 1,263<br>\$ 78<br>\$ 15  
   | \$ 35<br>\$ 832<br>\$ 827<br>\$ 302<br>\$ 16<br>\$ 16<br>\$ 15<br>\$ 65<br>\$ 1,275<br>\$ 1,259<br>\$ 1,047<br>\$ 79<br>\$ 15<br>\$ 1,141   | \$ 35<br>\$ 2<br>\$ 839<br>\$ 837<br>\$ 305<br>\$ 16<br>\$ 70<br>\$ 1,284<br>\$ 1,268<br>\$ 1,055<br>\$ -<br>\$ 80<br>\$ 15   | \$ 35<br>\$ 2<br>\$ 844<br>\$ 842<br>\$ 306<br>\$ 16<br>\$ 16<br>\$ 1289<br>\$ 1,273<br>\$ 1,058<br>\$ -<br>\$ 82<br>\$ 1,155<br>\$ -   
   | \$ 35<br>\$ 2<br>\$ 844<br>\$ 306<br>\$ 16<br>\$ 1.2<br>\$ 68<br>\$ 1,289<br>\$ 1,273<br>\$ 1,058<br>\$ 5<br>\$ 5   | -90% 2% 4% 2% 0% -10% 13% 0% -3% NA 72% 0% NA  |
| PPP Loans  Total Loans (ex. PPP)  Securities and other investments Intangible Assets Other Real Estate Owned Other Assets Assets Tangible Assets Deposits PPP Borrowings Borrowings Other liabilities Liabilities Preferred Equity Common Equity Total Equity  | \$ 3<br>\$ 722<br>\$ 722<br>\$ 256<br>\$ 1.7<br>\$ 1.5<br>\$ 64<br>\$ 1,075<br>\$ 926<br>\$ -<br>\$ 43<br>\$ 10<br>\$ 979<br>\$ -<br>\$ 112  | 11%<br>11%<br>-10%<br>-3%<br>-25%<br>-2%<br>4%<br>4%<br>NA<br>-11%<br>25%<br>4%<br>NA                       | \$ 7<br>\$ -<br>\$ 726<br>\$ 726<br>\$ 249<br>\$ 17<br>\$ 1<br>\$ 67<br>\$ 1,097<br>\$ 1,081<br>\$ -<br>\$ 49<br>\$ 121<br>\$ 981<br>\$ 116<br>\$ 116   | \$ 9<br>\$ 735<br>\$ 735<br>\$ 735<br>\$ 252<br>\$ 16<br>\$ 1,116<br>\$ 1,100<br>\$ 937<br>\$ -<br>\$ 998<br>\$ 12<br>\$ 998<br>\$ -<br>\$ 117<br>\$ 117   
   | \$ 11<br>\$ -<br>\$ 746<br>\$ 746<br>\$ 267<br>\$ 16<br>\$ 1,130<br>\$ 1,114<br>\$ 949<br>\$ -<br>\$ 5<br>\$ 1,30<br>\$ 1,111<br>\$ 5<br>\$ 1,20<br>\$ 1,2   | \$ 11<br>\$ -<br>\$ 748<br>\$ 748<br>\$ 168<br>\$ 11<br>\$ 68<br>\$ 1,170<br>\$ 1,154<br>\$ -<br>\$ 1,250<br>\$ 1,050<br>\$ -<br>\$ 120<br>\$ 120   | \$ 11<br>\$ - 8<br>\$ 748<br>\$ 289<br>\$ 16<br>\$ 1.4<br>\$ 68<br>\$ 1,170<br>\$ 1,154<br>\$ 988<br>\$ - 1<br>\$ 1<br>\$ 1,050<br>\$ 2,00<br>\$ 1,050<br>\$ 1,050<br>\$ 1,050   | 246% NA 4% 4% 13% -3% 7% 7% 7% NA 12% 29% NA 7% NA  | \$ 12<br>\$ -<br>\$ 761<br>\$ 291<br>\$ 16<br>\$ 291<br>\$ 16<br>\$ 1,185<br>\$ 1,169<br>\$ 987<br>\$ -<br>\$ 61<br>\$ 13<br>\$ 1,061<br>\$ 291<br>\$ 1,185<br>\$ 1,169   
   | \$ 33<br>\$ 48<br>\$ 851<br>\$ 803<br>\$ 298<br>\$ 16<br>\$ 57<br>\$ 1,325<br>\$ 1,325<br>\$ 1,309<br>\$ 1,119<br>\$ -<br>\$ 15<br>\$ 15<br>\$ 11<br>\$ 5<br>\$ 15<br>\$ 15<br>\$ 15<br>\$ 15   | \$ 34<br>\$ 41<br>\$ 853<br>\$ 853<br>\$ 16<br>\$ 16<br>\$ 1,324<br>\$ 1,308<br>\$ 1,122<br>\$ -<br>\$ 56<br>\$ 1,5<br>\$ 15<br>\$ 1,324<br>\$ 1,308  | \$ 33<br>\$ 21<br>\$ 828<br>\$ 807<br>\$ 302<br>\$ 16<br>\$ 1<br>\$ 60<br>\$ 1,290<br>\$ 1,274<br>\$ 1,094<br>\$ -<br>\$ 1,56<br>\$ 5<br>\$ 1,156<br>\$ 5<br>\$ 1,156   
   | \$ 33<br>\$ 21<br>\$ 828<br>\$ 828<br>\$ 807<br>\$ 302<br>\$ 16<br>\$ 1.4<br>\$ 60<br>\$ 1,290<br>\$ 1,274<br>\$ 1,094<br>\$<br>\$ 15<br>\$ 1,156<br>\$ 1,156<br>\$ 1,156   | 196% NA 11% 8% 4% 4% -1% -2% -12% 10% 10% 11% NA -2% 8% 10% NA 11%   | \$ 31<br>\$ 10<br>\$ 821<br>\$ 811<br>\$ 811<br>\$ 65<br>\$ 1,279<br>\$ 1,263<br>\$ 1,053<br>\$ -<br>\$ 1,53<br>\$ 5<br>\$ 1,45<br>\$ 5<br>\$ 1,34  | \$ 35<br>\$ 5<br>\$ 832<br>\$ 827<br>\$ 302<br>\$ 16<br>\$ 1<br>\$ 65<br>\$ 1,275<br>\$ 1,047<br>\$ -<br>\$ 15<br>\$ 15<br>\$ 11<br>\$ 134<br>\$ 134   
  | \$ 35<br>\$ 2<br>\$ 839<br>\$ 305<br>\$ 16<br>\$ 70<br>\$ 1,284<br>\$ 1,268<br>\$ 1,055<br>\$ -<br>\$ 15<br>\$ 1,150<br>\$ 1,150  | \$ 35<br>\$ 2<br>\$ 844<br>\$ 842<br>\$ 306<br>\$ 16<br>\$ 1<br>\$ 68<br>\$ 1,289<br>\$ 1,273<br>\$ 1,058<br>\$ -<br>\$ 2<br>\$ 15<br>\$ 5<br>\$ 14<br>\$ 5   | S 35 2 2 844 5 844 5 842 5 306 6 8 1.2 5 1.2 5 6 8 5 1.289 5 1.75 5 1.55 5 1.155 5 1.155 5 1.34 5 134  
  | -90% 2% 4% 2% 0% -10% 13% 0% 0% NA 72% 0% NA 0%  |
PPP Loans Total Loans (ex. PPP) Securities and other investments Intangible Assets Other Real Estate Owned Other Assets Assets Tangible Assets Deposits PPP Borrowings Borrowings Other liabilities Liabilities Preferred Equity Common Equity Total Equity Tangible Equity	\$ 3  \$ \$ 722  \$ 722  \$ 256  \$ 17  \$ 1.5  \$ 64  \$ 1,075  \$ 926  \$ -  \$ 43  \$ 10  \$ 979  \$ 12  \$ 112  \$ 112  \$ 196	11% 111% -10% -3% -25% -2% 4% 4% NA -11% 25% 4% NA 86%	\$ 7 \$ 7 \$ 726 \$ 726 \$ 249 \$ 17 \$ 17 \$ 67 \$ 1,097 \$ 1,081 \$ 920 \$ 12 \$ 981 \$ 12 \$ 981 \$ 16 \$ 116 \$ 116 \$ 116 \$ 100	\$ 9 \$ 7 \$ 735 \$ 252 \$ 16 \$ 1,116 \$ 1,100 \$ 937 \$ - \$ 49 \$ 12 \$ 998 \$ - \$ 117 \$ 117 \$ 117	\$ 11 \$ - \$ 746 \$ 746 \$ 267 \$ 16 \$ 16 \$ 1,130 \$ 1,114 \$ 949 \$ - \$ 50 \$ 13 \$ 1,011 \$ - \$ 119 \$ 119 \$ 119 \$ 103	\$ 11 \$ - \$ 748 \$ 748 \$ 289 \$ 16 \$ 1,170 \$ 1,154 \$ 988 \$ - \$ 48 \$ 13 \$ 1,050 \$ - \$ 120 \$ 120 \$ 104	\$ 11 \$ \$ 748 \$ 289 \$ 1,14 \$ 68 \$ 1,170 \$ 1,154 \$ 988 \$ \$ 48 \$ 1,350 \$ 1,050 \$	246% NA 4% 4% 13% -3% 7% 7% NA 12% 29% NA 12% 7% NA 9%	\$ 12 \$ - \$ 761 \$ 291 \$ 16 \$ 16 \$ 66 \$ 61 \$ 1,185 \$ 1,169 \$ 987 \$ - \$ 61 \$ 1,061 \$ 1,061	\$ 33 \$ 48 \$ 851 \$ 298 \$ 16 \$ 1 \$ 57 \$ 1,325 \$ 1,309 \$ 1,119 \$ - \$ 61 \$ 1,194 \$ - \$ 131 \$ 131 \$ 131 \$ 131 \$ 131	\$ 34 \$ 41 \$ 853 \$ 812 \$ 301 \$ 16 \$ 1 \$ 62 \$ 1,324 \$ 1,308 \$ 1,122 \$ 5 \$ 15 \$ 1,192 \$ 5 \$ 1,192 \$ 1,192	\$ 33 \$ 21 \$ 828 \$ 807 \$ 302 \$ 16 \$ 1 \$ 60 \$ 1,290 \$ 1,274 \$ - \$ 48 \$ 15 \$ 5 \$ 1,156 \$ 5 \$ 1,156	\$ 33 \$ 21 \$ 828 \$ 807 \$ 302 \$ 16 \$ 16 \$ 60 \$ 1,290 \$ 1,274 \$ 1,094 \$	196% NA 11% 8% 4% -1% -2% -12% 10% 10% NA -2% 8% 10% NA 11% NA 11% 13%	\$ 31 \$ 10 \$ 821 \$ 821 \$ 303 \$ 16 \$ 1 \$ 6 \$ 1 \$ 6 \$ 1,279 \$ 1,263 \$ 7,8 \$ 1,145 \$ 5 \$ 1,245 \$ 1,145 \$ 1	\$ 35 \$ 5 \$ 832 \$ 302 \$ 16 \$ 1 \$ 65 \$ 1,275 \$ 1,259 \$ 1,259 \$ 1,411 \$ 5 \$ 5 \$ 1,341 \$ 134 \$	\$ 35 \$ 2 \$ 839 \$ 305 \$ 16 \$ 1 \$ 70 \$ 1,268 \$ 1,055 \$ - \$ 80 \$ 1,55 \$ 1,150 \$ 1,150	\$ 35 \$ 2 \$ 844 \$ 842 \$ 306 \$ 16 \$ 1 \$ 68 \$ 1,289 \$ 1,273 \$ 1,058 \$ - \$ 82 \$ 15 \$ 1,155 \$ - \$ 134 \$ 134 \$ 118	\$ 35   2   844   5   844   5   842   5   306   5   1,2   5   68   5   1,273   5   1,058   5   1,155   1,155   1,15	-90% 2% 4% 2% 0% -10% 13% 0% -3% NA 72% 0% NA 0% 0%
PPP Loans Total Loans (ex. PPP) Securities and other investments Intangible Assets Other Real Estate Owned Other Assets Assets Tangible Assets Deposits PPP Borrowings Borrowings Other liabilities Liabilities Preferred Equity Common Equity Tangible Equity Tangible Equity Tangible Equity Tangible Equity	\$ 3  \$ \$ 722  \$ 722  \$ 256  \$ 17  \$ 1.5  \$ 64  \$ 1,075  \$ 926  \$ -  \$ 43  \$ 10  \$ 979  \$ 12  \$ 112  \$ 112  \$ 196	11% 11% -10% -3% -25% -2% 4% 4% NA -11% 25% 4% NA	\$ 7 \$ 7 \$ 726 \$ 726 \$ 249 \$ 17 \$ 17 \$ 67 \$ 1,097 \$ 1,081 \$ 920 \$ 12 \$ 981 \$ 12 \$ 981 \$ 16 \$ 116 \$ 116 \$ 116 \$ 100	\$ 9 \$ 7 \$ 735 \$ 252 \$ 16 \$ 1,116 \$ 1,100 \$ 937 \$ - \$ 49 \$ 12 \$ 998 \$ - \$ 117 \$ 117 \$ 117	\$ 11 \$ - \$ 746 \$ 746 \$ 267 \$ 16 \$ 16 \$ 1,130 \$ 1,114 \$ 949 \$ - \$ 50 \$ 13 \$ 1,011 \$ - \$ 119 \$ 119 \$ 119 \$ 103	\$ 11 \$ - \$ 748 \$ 748 \$ 168 \$ 11 \$ 68 \$ 1,170 \$ 1,154 \$ - \$ 1,250 \$ 1,050 \$ - \$ 120 \$ 120	\$ 11 \$ - 8 \$ 748 \$ 289 \$ 16 \$ 1.4 \$ 68 \$ 1,170 \$ 1,154 \$ 988 \$ - 1 \$ 1 \$ 1,050 \$ 2,00 \$ 1,050 \$ 1,050 \$ 1,050	246% NA 4% 4% 13% -3% 7% 7% 7% NA 12% 29% NA 7% NA	\$ 12 \$ - \$ 761 \$ 291 \$ 16 \$ 16 \$ 66 \$ 61 \$ 1,185 \$ 1,169 \$ 987 \$ - \$ 61 \$ 1,061 \$ 1,061	\$ 33 \$ 48 \$ 851 \$ 298 \$ 16 \$ 1 \$ 57 \$ 1,325 \$ 1,309 \$ 1,119 \$ - \$ 61 \$ 1,194 \$ - \$ 131 \$ 131 \$ 131 \$ 131 \$ 131	\$ 34 \$ 41 \$ 853 \$ 812 \$ 301 \$ 16 \$ 1 \$ 62 \$ 1,324 \$ 1,308 \$ 1,122 \$ 5 \$ 15 \$ 1,192 \$ 5 \$ 1,192 \$ 1,192	\$ 33 \$ 21 \$ 828 \$ 807 \$ 302 \$ 16 \$ 1 \$ 60 \$ 1,290 \$ 1,274 \$ 1,094 \$ - \$ 1,56 \$ 5 \$ 1,156 \$ 5 \$ 1,156	\$ 33 \$ 21 \$ 828 \$ 828 \$ 807 \$ 302 \$ 16 \$ 1.4 \$ 60 \$ 1,290 \$ 1,274 \$ 1,094 \$ \$ 15 \$ 1,156 \$ 1,156 \$ 1,156	196% NA 11% 8% 4% 4% -1% -2% -12% 10% 10% 11% NA -2% 8% 10% NA 11%	\$ 31 \$ 10 \$ 821 \$ 821 \$ 303 \$ 16 \$ 1 \$ 6 \$ 1 \$ 6 \$ 1 \$ 6 \$ 1,279 \$ 1,263 \$ 1,053 \$ 5 \$ 1,245 \$ 5 \$ 1,145 \$ 1,1	\$ 35 \$ 5 \$ 832 \$ 302 \$ 16 \$ 1 \$ 65 \$ 1,275 \$ 1,259 \$ 1,259 \$ 1,411 \$ 5 \$ 5 \$ 1,341 \$ 134 \$	\$ 35 \$ 2 \$ 839 \$ 305 \$ 16 \$ 1 \$ 70 \$ 1,268 \$ 1,055 \$ - \$ 80 \$ 1,55 \$ 1,150 \$ 1,150	\$ 35 \$ 2 \$ 844 \$ 842 \$ 306 \$ 16 \$ 1 \$ 68 \$ 1,289 \$ 1,273 \$ 1,058 \$ - \$ 2 \$ 15 \$ 5 \$ 14 \$ 5	S 35 2 2 844 5 844 5 842 5 306 6 8 1.2 5 1.2 5 6 8 5 1.289 5 1.75 5 1.55 5 1.155 5 1.155 5 1.34 5 134	-909 29 49 29 09 -109 133 09 09 -339 N/ 729 09 09 N/ 09 09
PPP Loans Total Loans (ex. PPP) Securities and other investments Intangible Assets Other Real Estate Owned Other Assets Assets Tangible Assets Deposits PPP Borrowings Borrowings Other liabilities Liabilities Preferred Equity Common Equity Total Equity Tangible Equity	\$ 3  \$ \$ 722  \$ 722  \$ 256  \$ 17  \$ 1.5  \$ 64  \$ 1,075  \$ 926  \$ -  \$ 43  \$ 10  \$ 979  \$ 12  \$ 112  \$ 112  \$ 196	11% 111% -10% -3% -25% -2% 4% 4% NA -11% 25% 4% NA 86%	\$ 7 \$ 7 \$ 726 \$ 726 \$ 249 \$ 17 \$ 17 \$ 67 \$ 1,097 \$ 1,081 \$ 920 \$ 12 \$ 981 \$ 12 \$ 981 \$ 16 \$ 116 \$ 116 \$ 116 \$ 100	\$ 9 \$ 7 \$ 735 \$ 252 \$ 16 \$ 1,116 \$ 1,100 \$ 937 \$ - \$ 49 \$ 12 \$ 998 \$ - \$ 117 \$ 117 \$ 117	\$ 11 \$ - \$ 746 \$ 746 \$ 267 \$ 16 \$ 16 \$ 1,130 \$ 1,114 \$ 949 \$ - \$ 50 \$ 13 \$ 1,011 \$ - \$ 119 \$ 119 \$ 119 \$ 103	\$ 11 \$ - \$ 748 \$ 748 \$ 289 \$ 16 \$ 1,170 \$ 1,154 \$ 988 \$ - \$ 48 \$ 13 \$ 1,050 \$ - \$ 120 \$ 120 \$ 104	\$ 11 \$ \$ 748 \$ 289 \$ 1,14 \$ 68 \$ 1,170 \$ 1,154 \$ 988 \$ \$ 48 \$ 1,350 \$ 1,050 \$	246% NA 4% 4% 13% -3% 7% 7% NA 12% 29% NA 12% 7% NA 9%	\$ 12 \$ - \$ 761 \$ 291 \$ 16 \$ 16 \$ 66 \$ 61 \$ 1,185 \$ 1,169 \$ 987 \$ - \$ 61 \$ 1,061 \$ 1,061	\$ 33 \$ 48 \$ 851 \$ 298 \$ 16 \$ 1 \$ 57 \$ 1,325 \$ 1,309 \$ 1,119 \$ - \$ 61 \$ 1,194 \$ - \$ 131 \$ 131 \$ 131 \$ 131 \$ 131	\$ 34 \$ 41 \$ 853 \$ 812 \$ 301 \$ 16 \$ 1 \$ 62 \$ 1,324 \$ 1,308 \$ 1,122 \$ 5 \$ 15 \$ 1,192 \$ 5 \$ 1,192 \$ 1,192	\$ 33 \$ 21 \$ 828 \$ 807 \$ 302 \$ 16 \$ 1 \$ 60 \$ 1,290 \$ 1,274 \$ - \$ 48 \$ 15 \$ 5 \$ 1,156 \$ 5 \$ 1,156	\$ 33 \$ 21 \$ 828 \$ 807 \$ 302 \$ 16 \$ 16 \$ 60 \$ 1,290 \$ 1,274 \$ 1,094 \$	196% NA 11% 8% 4% -1% -2% -12% 10% 10% NA -2% 8% 10% NA 11% NA 11% 13%	\$ 31 \$ 10 \$ 821 \$ 821 \$ 303 \$ 16 \$ 1 \$ 6 \$ 1 \$ 6 \$ 1,279 \$ 1,263 \$ 7,8 \$ 1,145 \$ 5 \$ 1,245 \$ 1,145 \$ 1	\$ 35 \$ 5 \$ 832 \$ 302 \$ 16 \$ 1 \$ 65 \$ 1,275 \$ 1,259 \$ 1,259 \$ 1,411 \$ 5 \$ 5 \$ 1,341 \$ 134 \$	\$ 35 \$ 2 \$ 839 \$ 305 \$ 16 \$ 1 \$ 70 \$ 1,268 \$ 1,055 \$ - \$ 80 \$ 1,55 \$ 1,150 \$ 1,150	\$ 35 \$ 2 \$ 844 \$ 842 \$ 306 \$ 16 \$ 1 \$ 68 \$ 1,289 \$ 1,273 \$ 1,058 \$ - \$ 82 \$ 15 \$ 1,155 \$ - \$ 134 \$ 134 \$ 118	\$ 35   2   844   5   844   5   842   5   306   5   1,2   5   68   5   1,273   5   1,058   5   1,155   1,155   1,15	-90% 29 4% 27 09 -100 133 09 07 -39 NA 729 09 09 09 09
PPP Loans Total Loans (ex. PPP) Securities and other investments Intangible Assets Other Real Estate Owned Other Assets Assets Tangible Assets Deposits PPP Borrowings Borrowings Other liabilities Liabilities Liabilities Preferred Equity Common Equity Total Equity Tangible Equity Tangible Common Equity Credit Quality Ratios	\$ 3 \$ 722 \$ 722 \$ 256 \$ 17 \$ 1.5 \$ 64 \$ 1,092 \$ 1,075 \$ 926 \$ 10 \$ 979 \$ 12 \$ 112 \$ 112 \$ 96 \$ 96	11% 11% -10% -3% -25% -2% 4% 4% NA -11% 25% 4% NA 6% 6% 8%	\$ 7 \$ - \$ 726 \$ 726 \$ 249 \$ 17 \$ 67 \$ 1,097 \$ 1,081 \$ 920 \$ - \$ 49 \$ 12 \$ 981 \$ 1 \$ 16 \$ 116 \$ 5 100 \$ 100	\$ 9 \$ - \$ 735 \$ 735 \$ 252 \$ 16 \$ 71 \$ 1,116 \$ 1,100 \$ 937 \$ 49 \$ 12 \$ 998 \$ - \$ 117 \$ 101 \$ 101	\$ 11 \$ - \$ 746 \$ 746 \$ 267 \$ 16 \$ 1 \$ 66 \$ 1,130 \$ 1,114 \$ 949 \$ 5 \$ 13 \$ 1,011 \$ - \$ 119 \$ 103 \$ 103	\$ 11 \$ - \$ 748 \$ 748 \$ 289 \$ 16 \$ 1 \$ 68 \$ 1,170 \$ 1,154 \$ 988 \$ 1 3 \$ 1,050 \$ 1 \$ 104 \$ 104	\$ 11 \$ \$ 748 \$ 748 \$ 16 \$ 16 \$ 16 \$ 1,170 \$ 1,154 \$ 988 \$ 1,050 \$ 120 \$ 120 \$ 120 \$ 104	246% NA 4% 4% 4% 4% 6 13% -3% 7% 7% 7% NA 12% 29% NA 12% 9% 9%	\$ 12 \$ - \$ 761 \$ 761 \$ 291 \$ 16 \$ 1,185 \$ 1,169 \$ 987 \$ 5 61 \$ 13 \$ 1,061 \$ 125 \$ 109 \$ 109	\$ 33 \$ 48 \$ 851 \$ 851 \$ 803 \$ 298 \$ 16 \$ 57 \$ 1,325 \$ 1,309 \$ 1,119 \$ 61 \$ 15 \$ 1,194 \$ 5 \$ 5 \$ 1,194 \$ 5 \$ 5 \$ 5 \$ 5 \$ 5 \$ 5 \$ 5 \$ 5 \$ 5 \$ 5	\$ 34 \$ 41 \$ 85 \$ 853 \$ 853 \$ 812 \$ 301 \$ 16 \$ 62 \$ 1,324 \$ 1,308 \$ 1,122 \$ 5 \$ 56 \$ 1,192 \$ 5 \$ 1,192 \$ 1,192	\$ 33 \$ 21 \$ 828 \$ 807 \$ 302 \$ 16 \$ 1 \$ 60 \$ 1,274 \$ 1,094 \$ 1,156 \$ 5 1,156 \$ 5 1,156 \$ 1,156	\$ 33 \$ 21 \$ 828 \$ 828 \$ 5 807 \$ 302 \$ 5 1,4 \$ 60 \$ 1,274 \$ 1,094 \$ 1,5 \$ 1,5 \$ 1,5 \$ 1,15 \$ 5	196% NA 11% 8% 4% -1% -2% 10% 10% NA -2% 8% 10% NA 11% 13% 13%	\$ 31 \$ 10 \$ 821 \$ 821 \$ 811 \$ 303 \$ 16 \$ 16 \$ 5, 1279 \$ 1,263 \$ 1,053 \$ 78 \$ 15 \$ 1,145 \$ 134 \$ 118 \$ 118	\$ 35 \$ 5 \$ 832 \$ 827 \$ 302 \$ 16 \$ 5 \$ 1,275 \$ 1,259 \$ 1,047 \$ 79 \$ 15 \$ 1,141 \$ 134 \$ 118 \$ 118	\$ 35 \$ 2 \$ 839 \$ 839 \$ 305 \$ 16 \$ 70 \$ 1,284 \$ 1,268 \$ 1,055 \$ 80 \$ 1,150 \$ 1,150 \$ 1,150 \$ 134 \$ 118 \$ 118	\$ 35 \$ 2 \$ 844 \$ 842 \$ 306 \$ 16 \$ 1 \$ 68 \$ 1,289 \$ 1,273 \$ 1,058 \$ - \$ 82 \$ 1,155 \$ 5 \$ 1,155 \$ 5 \$ 1,155 \$ 1,155	\$ 35 \$ 2 \$ 844 \$ 842 \$ 306 \$ 16 \$ 1.2 \$ 16 \$ 1,2 \$ 1,2	-909 29 49 29 00 -109 139 09 -39 NA 729 09 09 09 -119 -59
PPP Loans Total Loans (ex. PPP) Securities and other investments Intangible Assets Other Real Estate Owned Other Assets Assets Tangible Assets Deposits PPP Borrowings Other liabilities Liabilities Liabilities Preferred Equity Common Equity Total Equity Tangible Common Equity Tangible Common Equity Tangible Common Equity Credit Quality Ratios Liah Loss Reserve Lik / Loans (%) ex PPP Change in Reserve	\$ 3 \$ 722 \$ 722 \$ 725 \$ 256 \$ 17 \$ 1.5 \$ 64 \$ 1,092 \$ 1,075 \$ 926 \$ - \$ 43 \$ 10 \$ 979 \$ - \$ 112 \$ 96 \$ 96 \$ 96 \$ 96	11% -10% -3% -25% -2% -4% -4% -4% -11% -5% -4% -11% -6% -6% -6% -8% -8% -3% -92%	\$ 7 \$ - \$ 726 \$ 726 \$ 249 \$ 1 \$ 67 \$ 1,081 \$ 920 \$ - \$ 49 \$ 12 \$ 981 \$ - \$ 116 \$ 1100 \$ 100	\$ 9 \$ . \$ 735 \$ 735 \$ 252 \$ 1,100 \$ 1,100 \$ 937 \$ . \$ 12 \$ 998 \$ . \$ 117 \$ 101 \$ 101 \$ 101	\$ 11 \$ \$ 746 \$ 746 \$ 267 \$ 1,130 \$ 1,114 \$ 949 \$ - \$ 50 \$ 13 \$ 1,011 \$ 119 \$ 119 \$ 119 \$ 103 \$ 103	\$ 11 \$ 7 \$ 7 \$ 8 \$ 748 \$ 289 \$ 16 \$ 68 \$ 1,170 \$ 1,154 \$ 988 \$ 13 \$ 1,050 \$ 1 \$ 10 \$ 10	\$ 11 \$ 748 \$ 748 \$ 748 \$ 289 \$ 16 \$ 1.4 \$ 1,170 \$ 1,154 \$ 988 \$ 1,350 \$ 1,050 \$ 100 \$ 1	246% NA 4% 4% 13% -3% 7% 7% 7% NA 12% 29% 7% NA 7% 9% 9% 9% -22%	\$ 12 \$ - \$ 761 \$ 761 \$ 291 \$ 1 \$ 66 \$ 1,169 \$ 1,169 \$ 13 \$ 1,33 \$ 1,061 \$ 1,25 \$ 1,25	\$ 33 \$ 48 \$ 851 \$ 851 \$ 803 \$ 298 \$ 1 \$ 57 \$ 1,309 \$ 1,119 \$ - \$ 15 \$ 1,32 \$ 1,31 \$ 131 \$	\$ 34 \$ 41 \$ 883 \$ 853 \$ 812 \$ 301 \$ 62 \$ 132 \$ 1,308 \$ 1,122 \$ - \$ 56 \$ 1,52 \$ 15 \$ 1,32 \$ 1,192 \$ 132 \$ 117	\$ 33 \$ 21 \$ 807 \$ 302 \$ 16 \$ 60 \$ 1,290 \$ 1,274 \$ 1,094 \$ 1,59 \$ 1,156 \$ 1,156	\$ 33 \$ 21 \$ 21 \$ 828 \$ 807 \$ 302 \$ 16 \$ 1.4 \$ 60 \$ 1,290 \$ 1,274 \$ 5 1,274 \$ 15 \$ 1,56 \$ 1,156 \$ 1,156	196% NA 11% 8% 4% 4% -11% 10% 10% 10% NA 11% 13% 13% 50% 82%	\$ 31 \$ 10 \$ 821 \$ 821 \$ 811 \$ 303 \$ 16 \$ 1 1 \$ 65 \$ 1,263 \$ 1,263 \$ 1,553 \$ 1,553 \$ 1,145 \$ 134 \$ 134 \$ 134 \$ 134 \$ 138 \$ 138	\$ 35 \$ 5 \$ 832 \$ 832 \$ 827 \$ 302 \$ 5 1 \$ 65 \$ 1,275 \$ 1,259 \$ 1,241 \$ 15 \$ 1,241 \$ 15 \$ 1,25 \$ 1,25	\$ 35 \$ 2 \$ 839 \$ 837 \$ 305 \$ 105 \$ 1 \$ 70 \$ 1,268 \$ 1,268 \$ 1,055 \$ 1,55 \$ 15 \$ 1,150 \$ 134 \$ 118 \$ 118	\$ 35 844 5 842 5 306 6 5 16 6 8 1 18 5 128 9 1 18 5 118 5 118 9 1 122% -0.11	\$ 35 \$ 24 \$ 842 \$ 842 \$ 16 \$ 1.2 \$ 1.2 \$ 1.28 \$ 1.273 \$ 1.273 \$ 1.058 \$ 1.7273 \$ 1.55 \$ 1.155 \$ 1.155 \$ 1.155 \$ 1.18 \$ 1.	-90% 29 4% 29 6% -10% -10% -10% -10% -10% -10% -10% -10
PPP Loans Total Loan (ex. PPP) Securities and other investments Intangible Assets Other Real Estate Owned Other Assets Assets Tangible Assets Deposits PPP Borrowings Other liabilities Liabilities Preferred Equity Common Equity Total Equity Tangible Common Equity Tangible Common Equity Cerdit Quality Ratios Lan Loss Reserve LIR / Loans (%) ex PPP Change in Reserve LIR Release per share	\$ 3 \$ 722 \$ 722 \$ 722 \$ 256 \$ 1.5 \$ 64 \$ 1,092 \$ 1,075 \$ 926 \$ - \$ 43 \$ 10 \$ 979 \$ - \$ 112 \$ 112 \$ 96 \$ 96	11% -10% -3% -25% -4% -4% -11% -25%	\$ 7 \$ - \$ 726 \$ 726 \$ 726 \$ 1726 \$ 1726 \$ 1726 \$ 12 \$ 17 \$ 17 \$ 1,097 \$ 1,081 \$ 920 \$ - \$ 49 \$ 12 \$ 981 \$ 12 \$ 981 \$ 116 \$ 110 \$ 110	\$ 9 \$ . \$ 735 \$ 735 \$ 252 \$ 16 \$ 16 \$ 1,100 \$ 937 \$ . \$ 49 \$ 12 \$ 998 \$ . \$ 12 \$ 101 \$ 117 \$ 101 \$ 101 \$ 00.88% 0.00 \$ (0.00)	\$ 11 \$ 74 \$ 746 \$ 746 \$ 746 \$ 746 \$ 267 \$ 267 \$ 166 \$ 1,130 \$ 1,010 \$	\$ 11 \$ 7 \$ 748 \$ 748 \$ 289 \$ 289 \$ 1,170 \$ 1,154 \$ 68 \$ 1,170 \$ 1,154 \$ 2 \$ 3 \$ 3 \$ 3 \$ 3 \$ 3 \$ 3 \$ 3 \$ 3	\$ 11 \$	246% NA 4% 13% -3% -3% 7% 7% 7% NA 12% 29% 7% NA 6% 3% -22% -21%	\$ 12 \$ - \$ 761 \$ 761 \$ 291 \$ 16 \$ 16 \$ 1,185 \$ 1,169 \$ 987 \$ - \$ 61 \$ 13 \$ 1,061 \$ 125 \$ 109 \$ 1	\$ 33 \$ 48 \$ 851 \$ 851 \$ 803 \$ 298 \$ 15 \$ 17 \$ 1,119 \$ - \$ 1,119 \$ - \$ 1,119 \$ 5 \$ 1,119 \$ 5 \$ 1,119 \$ 5 \$ 1,119 \$ 115 \$	\$ 34 \$ 41 \$ 41 \$ 85 \$ 853 \$ 853 \$ 812 \$ 301 \$ 62 \$ 1,320 \$ 5,120 \$ 5,130 \$ 5,15 \$ 15 \$ 15 \$ 12 \$ 5 \$ 132 \$ 1	\$ 33 \$ 21 \$ 828 \$ 807 \$ 302 \$ 5 05 \$ 1,290 \$ 1,290 \$ 1,290 \$ 1,290 \$ 1,290 \$ 1,215 \$ 1,156 \$ 1	\$ 33 \$ 21 \$ 807 \$ 807 \$ 16 \$ 1.4 \$ 60 \$ 1,290 \$ 1,274 \$ 1,094 \$ 1,274 \$ 1,094 \$ 5 \$ 1,56 \$ 5 \$ 1,56 \$ 1,18 \$ 118 \$ 118 \$ 118	196% NA 11% 8% 4% -1% -1% 10% 10% 10% 10% NA -2% 8% 111% 113% NA 11% 113% 13% 13% 13% 13% 13% 13% 13% 13	\$ 31 \$ 10 \$ 81 \$ 821 \$ 831 \$ 303 \$ 5 6 \$ 1 \$ 65 \$ 1,263 \$ 1,263 \$ 1,263 \$ 1,263 \$ 5 1,263 \$ 5 1,263 \$ 5 1,263 \$ 5 1,263 \$ 1,26	\$ 35 \$ 5 \$ 832 \$ 832 \$ 827 \$ 302 \$ 15 \$ 65 \$ 1,275 \$ 1,275 \$ 1,259 \$ 1,047 \$ 79 \$ 15 \$ 1,141 \$ 5 \$ 134 \$ 118 \$ 118 \$ 118 \$ 118 \$ 118 \$ 125% \$ 0.00 \$	\$ 35 \$ 2 2 8 839 \$ 837 \$ 305 \$ 5 18 \$ 70 \$ 1,284 \$ 5 18 \$ 134 \$ 5 118 \$ 118 \$ 124 \$ 144 \$	\$ 35 \$ 2 \$ 844 \$ 842 \$ 306 \$ 5 \$ 1 \$ 68 \$ 1.289 \$ 5 .273 \$ 1.058 \$ 5 .75 \$ 1.25 \$ 5 .75 \$ 1.34 \$ 5 1.34 \$ 5 1.34 \$ 5 1.34 \$ 5 1.34 \$ 5 1.35 \$ 1.25 \$ 5 .75 \$ 1.34 \$ 5 1.34 \$ 5 1.35 \$ 5 .75 \$ 1.34 \$ 5 1.35 \$ 5 .75 \$ 1.34 \$ 5 1.35 \$ 5 .75 \$ 1.34 \$ 5 1.35 \$ 5 .75 \$ 1.34 \$ 5 1.35 \$ 1.35	\$ 35 \$ 2 \$ 2 \$ 844 \$ 5 842 \$ 5 16 \$ 1.2 \$ 6 \$ 68 \$ 1 6 \$ 5 1.2 \$ 7 \$ 6 \$ 6 \$ 1.2 \$ 6 \$ 6 \$ 1.2 \$ 6 \$ 6 \$ 1.2 \$ 6 \$ 6 \$ 1.2 \$ 6 \$ 6 \$ 1.2 \$ 6 \$ 6 \$ 1.2 \$ 6 \$ 6 \$ 1.2 \$ 6 \$ 6 \$ 1.2 \$ 6 \$ 6 \$ 1.2 \$ 6 \$ 6 \$ 1.2 \$ 6 \$ 6 \$ 6 \$ 1.2 \$ 6 \$ 6 \$ 6 \$ 6 \$ 6 \$ 6 \$ 6 \$ 6 \$ 6 \$	-90% 29 49 29 40 29 60 60 60 60 60 60 60 60 60 60 60 60 60
PPP Loans Total Loans (ex. PPP) Securities and other investments Intangible Assets Other Real Estate Owned Other Assets Assets Tangible Assets Deposits PPP Borrowings Other liabilities Liabilities Liabilities Preferred Equity Common Equity Total Equity Tangible Common Equity Tangible Common Equity Tangible Common Equity Credit Quality Ratios Liah Loss Reserve Lik / Loans (%) ex PPP Change in Reserve	\$ 3 \$ 722 \$ 722 \$ 725 \$ 256 \$ 17 \$ 1.5 \$ 64 \$ 1,092 \$ 1,075 \$ 926 \$ - \$ 43 \$ 10 \$ 979 \$ - \$ 112 \$ 96 \$ 96 \$ 96 \$ 96	11% -10% -3% -25% -2% -4% -4% -4% -11% -5% -4% -11% -6% -6% -6% -8% -8% -3% -92%	\$ 7 \$ - \$ 726 \$ 726 \$ 249 \$ 1 \$ 67 \$ 1,081 \$ 920 \$ - \$ 49 \$ 12 \$ 981 \$ - \$ 116 \$ 1100 \$ 100	\$ 9 \$ . \$ 735 \$ 735 \$ 252 \$ 1,100 \$ 1,100 \$ 937 \$ . \$ 12 \$ 998 \$ . \$ 117 \$ 101 \$ 101 \$ 101	\$ 11 \$ \$ 746 \$ 746 \$ 267 \$ 1,130 \$ 1,114 \$ 949 \$ \$ 50 \$ 13 \$ 1,011 \$ \$ 119 \$ 119 \$ 119 \$ 103 \$ 103	\$ 11 \$ 7 \$ 7 \$ 8 \$ 748 \$ 289 \$ 16 \$ 68 \$ 1,170 \$ 1,154 \$ 988 \$ 13 \$ 1,050 \$ 1 \$ 10 \$ 10	\$ 11 \$ 748 \$ 748 \$ 748 \$ 289 \$ 16 \$ 1.4 \$ 1,170 \$ 1,154 \$ 988 \$ 1,350 \$ 1,050 \$ 100 \$ 1	246% NA 4% 4% 13% -3% 7% 7% 7% NA 12% 29% 7% NA 7% 9% 9% 9% -22%	\$ 12 \$ - \$ 761 \$ 761 \$ 291 \$ 1 \$ 66 \$ 1,169 \$ 1,169 \$ 13 \$ 1,33 \$ 1,061 \$ 1,25 \$ 1,25	\$ 33 \$ 48 \$ 851 \$ 851 \$ 803 \$ 298 \$ 1 \$ 57 \$ 1,309 \$ 1,119 \$ - \$ 15 \$ 1,32 \$ 1,31 \$ 131 \$	\$ 34 \$ 41 \$ 883 \$ 853 \$ 812 \$ 301 \$ 62 \$ 132 \$ 1,308 \$ 1,122 \$ - \$ 56 \$ 1,52 \$ 15 \$ 1,32 \$ 1,192 \$ 132 \$ 117	\$ 33 \$ 21 \$ 807 \$ 302 \$ 16 \$ 60 \$ 1,290 \$ 1,274 \$ 1,094 \$ 1,59 \$ 1,156 \$ 1,156	\$ 33 \$ 21 \$ 21 \$ 828 \$ 807 \$ 302 \$ 16 \$ 1.4 \$ 60 \$ 1,290 \$ 1,274 \$ 5 1,274 \$ 15 \$ 1,56 \$ 1,156 \$ 1,156	196% NA 11% 8% 4% 4% -11% 10% 10% 10% NA 11% 13% 13% 50% 82%	\$ 31 \$ 10 \$ 821 \$ 821 \$ 811 \$ 303 \$ 16 \$ 1 1 \$ 65 \$ 1,263 \$ 1,263 \$ 1,553 \$ 1,553 \$ 1,145 \$ 134 \$ 134 \$ 134 \$ 134 \$ 138 \$ 138	\$ 35 \$ 5 \$ 832 \$ 832 \$ 827 \$ 302 \$ 5 1 \$ 65 \$ 1,275 \$ 1,259 \$ 1,241 \$ 15 \$ 1,241 \$ 15 \$ 1,25 \$ 1,25	\$ 35 \$ 2 \$ 839 \$ 837 \$ 305 \$ 105 \$ 1 \$ 70 \$ 1,268 \$ 1,268 \$ 1,055 \$ 1,505 \$ 15 \$ 1,150 \$ 134 \$ 118 \$ 118	\$ 35 844 5 842 5 306 6 5 16 6 8 1 18 5 128 9 1 18 5 118 5 118 9 1 122% -0.11	\$ 35 \$ 24 \$ 842 \$ 842 \$ 16 \$ 1.2 \$ 1.2 \$ 1.28 \$ 1.273 \$ 1.273 \$ 1.058 \$ 1.7273 \$ 1.55 \$ 1.155 \$ 1.155 \$ 1.155 \$ 1.18 \$ 1.	-909 29 49 29 29 09 -109 139 09 09 NA 729 09 09 N-109 09 09 -1029 -1029 2629
PPP Loans Total Loan (ex. PPP) Securities and other investments Intangible Assets Other Real Estate Owned Other Assets Assets Tangible Assets Deposits PPP Borrowings Other liabilities Liabilities Preferred Equity Common Equity Total Equity Tangible Equity Tangible Gommon Equity  Credit Quality Ratios Loan Loss Reserve LLR / Loans (%) ex PPP Change in Reserve Net Charge Offs NCOS / Avg Loans (%) annualized Provision  Total Loans (%) ex PPP Change in Reserve Net Charge Offs NCOS / Avg Loans (%) annualized Provision	\$ 3 \$ 722 \$ 722 \$ 726 \$ 15 \$ 1.5 \$ 64 \$ 1,092 \$ 1,075 \$ 926 \$ - \$ 43 \$ 10 \$ 979 \$ - \$ 112 \$ 196 \$ 96 \$ 96	11% 11% 10% -3% 4% A% NA -11% NA 6% 6% 8% 8% -34% -32% -32% -32% -33% -33% -33% -33% -33	\$ 7 7 5 7 726 8 726 8 726 8 726 8 726 8 726 8 726 8 726 8 726 8 72 8 72	\$ 9 9 735 735 8 735 8 735 8 735 8 735 8 735 8 735 8 735 8 735 9 73	\$ 11 \$ 746 \$ 746 \$ 746 \$ 267 \$ 16 \$ 16 \$ 16 \$ 11 \$ 10 \$ 1,114 \$ 949 \$ 5 5 \$ 15 \$ 103 \$ 1,011 \$ 103 \$ 1,011 \$ 103 \$ 1,011 \$ 103 \$ 1,011 \$ 103 \$ 1	\$ 11 \$ 7 \$ 748 \$ 748 \$ 748 \$ 148 \$ 289 \$ 16 \$	\$ 11 \$	246% NA 4% 4% 13% -3% -7% 7% NA 12% 29% 9% -22% -221% 86% 64% -60%	\$ 12 \$ 761 \$ 761 \$ 761 \$ 761 \$ 16 \$ 16 \$ 16 \$ 16 \$ 1,185 \$ 1,1	\$ 33 \$ 48 \$ 803 \$ 5 85 \$ 803 \$ 5 96 \$ 11 \$ 17,325 \$ 13,325 \$ 13,325 \$ 1,194 \$ - \$ 13,195 \$ 13	\$ 34 \$ 41 \$ 81 \$ 853 \$ 853 \$ 853 \$ 812 \$ 301 \$ 16 \$ 16 \$ 16 \$ 17 \$ 1308 \$ 1,122 \$ 1,12	\$ 33 \$ 21 \$ 828 \$ 807 \$ 302 \$ 5 302 \$ 5 302 \$ 5 1,290 \$ 1,274 \$ 1,274 \$ 5 - 48 \$ 5 1,156 \$ 1,1	\$ 33 \$ 21 \$ 807 \$ 807 \$ 106 \$ 1.4 \$ 60 \$ 1,290 \$ 1,274 \$ 1,094 \$ 1,56 \$ 15 \$ 15 \$ 15 \$ 134 \$ 118 \$ 118 \$ 118 \$ 118 \$ 128% 3.3 \$ (50.44) 0.8 0.14 0.8 0.8 0.8	196% NA 11% 8% 4% 4% -2% -12% 10% 10% 10% 10% 13% 13% 13% 13% 13% 13% 13% 13% 13% 13	\$ 31 \$ 10 \$ 821 \$ 821 \$ 833 \$ 5 85 \$ 1 \$ 65 \$ 1 \$ 1,053 \$ 7 \$ 1,263 \$ 1,753 \$ 7 \$ 1,145 \$ 134 \$ 118 \$ 118 \$ 118 \$ 118 \$ 0,000 \$ 0,000	\$ 35 \$ 5 5 \$ 832 \$ 827 \$ 36 \$ 16 \$ 16 \$ 16 \$ 16 \$ 17 \$ 1,275 \$ 0,000 \$ 0	\$ 35 \$ 2 \$ 839 \$ 837 \$ 305 \$ 16 \$ 16 \$ 17 \$ 1,268 \$ 1,268 \$ 1,055 \$ 1,268 \$ 1,150 \$ 1,	\$ 35 \$ 2 844 \$ 842 \$ 306 \$ 16 \$ 16 \$ 1,273 \$ 1,058 \$ 5 1,273 \$ 1,058 \$ 5 1,273 \$ 1,058 \$ 5 1,273 \$ 1,155 \$ 1,1	\$ 35 \$ 2 \$ 2 \$ 844 \$ 5 842 \$ 5 1.2 \$ 6 \$ 16 \$ 1.2 \$ 5 68 \$ 1,273 \$ 5 1,058 \$ 5 . \$ 5 15 \$ 1.34 \$ 5 118 \$ 118	-90° 29 49 49 29 00 -109 139 00 07 -33 N/ 729 09 09 -119 -55 -1029 -1029 -2629 -2533 -289
PPP Loans Total Loan (ex. PPP) Securities and other investments Intangible Assets Other Real Estate Owned Other Assets Assets Tangible Assets Deposits PPP Borrowings Borrowings Other liabilities Liabilities Preferred Equity Common Equity Total Equity Tangible Common Equity Tangible Common Equity Tangible Security Tangible Equity Liabilities Liabilities Preferred Equity Common Equity Total Equity Tangible Common Equity Tangible Equity Langible Common Equity UR Release per share Net Charge Offs NCOS / Avg Loans (%) annualized Provision	\$ 3 \$ 722 \$ 722 \$ 722 \$ 256 \$ 17 \$ 1.5 \$ 64 \$ 1,092 \$ 1,075 \$ 926 \$ 1,075 \$ 926 \$ 1,075 \$ 122 \$ 112 \$ 96 \$ 96	11% -10% -3% -25% -4% -4% -4% -5% -4% -4% -5% -6% -6% -6% -6% -6% -6% -93% -1128% -93% -128% -93% -92% -93%	\$ 726 \$ 726 \$ 726 \$ 726 \$ 726 \$ 726 \$ 726 \$ 726 \$ 726 \$ 107 \$ 1,081 \$ 1,0	\$ 9 97 735 \$	\$ 11 \$ 7-6 \$ 7-6	\$ 11 \$ . 7 \$ . 748 \$ . 748 \$ . 748 \$ . 748 \$ . 748 \$ . 748 \$ . 748 \$ . 105 \$ . 105 \$ . 105 \$ . 1154 \$ . 988 \$ . 1,170 \$ . 1,154 \$ . 988 \$ . 13 \$ . 1,050 \$ . 104 \$ . 1	\$ 11 \$ 748 \$ 748 \$ 748 \$ 289 \$ 16 \$ 1.4 \$ 1,170 \$ 1,154 \$ 988 \$ 1,170 \$ 1,154 \$ 100 \$ 1	246% NA 4% 4% 4% 13% -3% -3% 7% 7% NA 12% 9% 9% 9% 64% 38% 65% 65% 66% 66% 66% 66% 66% 66% 66% 66	\$ 12 \$ 5	\$ 33 \$ 48 \$ 851 \$ 803 \$ 298 \$ 16 \$ 16 \$ 15 \$ 130 \$ 131 \$ 131	\$ 34 \$ 41 \$ 813 \$ 813 \$ 812 \$ 5 16 \$ 16 \$ 16 \$ 16 \$ 17 \$ 10 \$ 10 \$ 10 \$ 10 \$ 10 \$ 10 \$ 10 \$ 10	\$ 33 \$ 21 \$ 828 \$ 828 \$ 807 \$ 828 \$ 828 \$ 807 \$ 807 \$ 16 \$ 60 \$ 1.274 \$ 81.094 \$ 5 1.56 \$ 134 \$ 5 118	\$ 33 \$ \$ 21 \$ \$ 21 \$ \$ 21 \$ \$ 21 \$ \$ 21 \$ \$ 21 \$ \$ 21 \$ \$ 21 \$ \$ 21 \$ \$ 21 \$ \$ 21 \$ \$ 21 \$	196% NA 11% 8% 4% 4% 10% 10% 10% 10% 11% 8% 10% 10% 11% 13% 13% 13% 13% 82% 802% 802% 802% 802% 802% 802%	\$ 31 \$ 10 \$ 821 \$ 821 \$ 831 \$ 303 \$ 16 \$ 16 \$ 16 \$ 16 \$ 17 \$ 1,263 \$ 1,053 \$ 1,053 \$ 1,145 \$ 134 \$ 134 \$ 134 \$ 118 \$ 118	\$ 35 \$ 5 832 \$ 827 \$ 302 \$ 164 \$ 165 \$ 1,255 \$ 1,259 \$ 1,047 \$ 1,259 \$ 1,141 \$ 1,259 \$ 1,141 \$ 1,1	\$ 35 \$ 35 \$ 35 \$ 39 \$ 839 \$ 837 \$ 5 \$ 36 \$ 839 \$ 837 \$ 5 \$ 316 \$ 5 \$ 16 \$ 5 \$ 1 \$ 1 \$ 1 \$ 1 \$ 1 \$ 1 \$ 1 \$ 1 \$ 1	\$ 35 \$ 2 \$ 844 \$ 8 \$ 842 \$ 8 \$ 6 \$ 5 \$ 16 \$ 5 \$ 16 \$ 6 \$ 11 \$ 6 \$ 6 \$ 1 \$ 1 \$ 6 \$ 6 \$	\$ 35 \$ 2 \$ 844 \$ 8 842 \$ 306 \$ 16 \$ 1.2 \$ 6 \$ 18 \$ 1.2 \$ 5 \$ 1.058 \$ 5 \$ 1.273 \$ 5 \$ 1.058 \$ 5 \$ 1.155 \$ 1.155 \$ 1.165 \$ 118 \$	-90° 29' 49' 90' -10' 133' 09' 09' N/ 72' 09' 09' -1102' -1029' -1029' -263' -2102' -2102'
PPP Loans Total Loan (ex. PPP) Securities and other investments Intangible Assets Other Real Estate Owned Other Assets Assets Tangible Assets Deposits PPP Borrowings Other liabilities Liabilities Preferred Equity Common Equity Total Equity Tangible Equity Tangible Gommon Equity  Credit Quality Ratios Loan Loss Reserve LLR / Loans (%) ex PPP Change in Reserve Net Charge Offs NCOS / Avg Loans (%) annualized Provision  Total Loans (%) ex PPP Change in Reserve Net Charge Offs NCOS / Avg Loans (%) annualized Provision	\$ 3 \$ 722 \$ 722 \$ 726 \$ 15 \$ 1.5 \$ 64 \$ 1,092 \$ 1,075 \$ 926 \$ - \$ 43 \$ 10 \$ 979 \$ - \$ 112 \$ 196 \$ 96 \$ 96	11% -10% -3% -4% -4% -4% -4% -4% -4% -4% -4% -4% -4	\$ 7 7 5 7 726 8 726 8 726 8 726 8 726 8 726 8 726 8 726 8 726 8 72 8 72	\$ 9 9 735 735 8 735 8 735 8 735 8 735 8 735 8 735 8 735 8 735 9 73	\$ 11 \$ 746 \$ 746 \$ 746 \$ 267 \$ 16 \$ 16 \$ 16 \$ 11 \$ 10 \$ 1,114 \$ 949 \$ 5 5 \$ 15 \$ 103 \$ 1,011 \$ 103 \$ 1,011 \$ 103 \$ 1,011 \$ 103 \$ 1,011 \$ 103 \$ 1	\$ 11 \$ 7 \$ 748 \$ 748 \$ 748 \$ 148 \$ 289 \$ 16 \$	\$ 11 \$	246% NA 4% 4% 13% -3% -7% 7% NA 12% 29% 9% -22% -221% 86% 64% -60%	\$ 12 \$ 761 \$ 761 \$ 761 \$ 761 \$ 16 \$ 16 \$ 16 \$ 16 \$ 1,185 \$ 1,1	\$ 33 \$ 48 \$ 803 \$ 5 85 \$ 803 \$ 5 96 \$ 11 \$ 17,325 \$ 13,325 \$ 13,325 \$ 1,194 \$ - \$ 13,195 \$ 13	\$ 34 \$ 41 \$ 81 \$ 853 \$ 853 \$ 853 \$ 812 \$ 301 \$ 16 \$ 16 \$ 16 \$ 17 \$ 1308 \$ 1,122 \$ 1,12	\$ 33 \$ 21 \$ 828 \$ 807 \$ 302 \$ 5 302 \$ 5 302 \$ 5 1,290 \$ 1,274 \$ 1,274 \$ 5 - 48 \$ 5 1,156 \$ 1,1	\$ 33 \$ 21 \$ 807 \$ 807 \$ 106 \$ 1.4 \$ 60 \$ 1,290 \$ 1,274 \$ 1,094 \$ 1,56 \$ 15 \$ 15 \$ 15 \$ 134 \$ 118 \$ 118 \$ 118 \$ 118 \$ 128% 3.3 \$ (50.44) 0.8 0.14 0.8 0.8 0.8	196% NA 11% 8% 4% 4% -2% -12% 10% 10% 10% 10% 13% 13% 13% 13% 13% 13% 13% 13% 13% 13	\$ 31 \$ 10 \$ 821 \$ 821 \$ 833 \$ 5 85 \$ 1 \$ 65 \$ 1 \$ 1,053 \$ 7 \$ 1,263 \$ 1,753 \$ 7 \$ 1,145 \$ 134 \$ 118 \$ 118 \$ 118 \$ 118 \$ 0,000 \$ 0,000	\$ 35 \$ 5 5 \$ 832 \$ 827 \$ 36 \$ 16 \$ 16 \$ 16 \$ 16 \$ 17 \$ 1,275 \$ 0,000 \$ 0	\$ 35 \$ 2 \$ 839 \$ 837 \$ 305 \$ 16 \$ 16 \$ 17 \$ 1,268 \$ 1,268 \$ 1,055 \$ 1,268 \$ 1,150 \$ 1,	\$ 35 \$ 2 844 \$ 842 \$ 306 \$ 16 \$ 16 \$ 1,273 \$ 1,058 \$ 5 1,273 \$ 1,058 \$ 5 1,273 \$ 1,058 \$ 5 1,273 \$ 1,155 \$ 1,1	\$ 35 \$ 2 \$ 2 \$ 844 \$ 5 842 \$ 5 1.2 \$ 6 \$ 16 \$ 1.2 \$ 5 68 \$ 1,273 \$ 5 1,058 \$ 5 . \$ 5 15 \$ 1.34 \$ 5 118 \$ 118	-90° 29' 49' 90' -10' 133' 09' 09' N/ 72' 09' 09' -1102' -1029' -1029' -263' -2102' -2102'
PPP Loans Total Loan (ex. PPP) Securities and other investments Intangible Assets Other Real Estate Owned Other Assets Assets Assets Tangible Assets Deposits PPP Borrowings Borrowings Other labilities Liabilities Preferred Equity Common Equity Total Equity Tangible Tommon Equity   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 Excess Provision LIP / Avg Loans Nonaccrual Loans	\$ 3 \$ 722 \$ 722 \$ 722 \$ 256 \$ 17 \$ 1.5 \$ 64 \$ 1,092 \$ 1,075 \$ 926 \$ 26 \$ 9.6 \$ 10 \$ 979 \$ 1 \$ 112 \$ 96 \$ 96 \$ 96 \$ 96 \$ 96 \$ 0.3 0.87% 0.5 \$ (50.06) 0.1 0.3 0.5 0.05%	11% 11% 11% 11% 11% 11% 11% 11% 11% 11%	\$ 77 7 8 1.081 \$ 10 10 10 10 10 10 10 10 10 10 10 10 10	\$ 9 9 1 3 100 1 10	\$ 11   1   1   1   1   1   1   1   1   1	\$ 11 \$ 748 \$ 748 \$ 748 \$ 748 \$ 16 \$ 16 \$ 1 \$ 16 \$	\$ 11 \$	246% NA 4% 4% 13% 7% 7% 7% 12% 29% NA 12% 29% 7% 9% 6% 3% -22% -63% 66% 34% -60% -60% -60% -60% -60% -60% -60% -60	\$ 12 \$ 5 . 12 \$ 761 \$ 761 \$ 761 \$ 16 \$ 16 \$ 1,185 \$ 1,169 \$ 8 . 16 \$ 1,185 \$ 1,169 \$ 1,185 \$ 1,169 \$ 1,185 \$ 1,169 \$ 1,185 \$ 1	\$ 33 3 5 48 5 805 1 5	\$ 34 \$ 41 \$ 41 \$ 583 \$ 853 \$ 852 \$ 301 \$ 16 \$ 16 \$ 16 \$ 17 \$ 12 \$ 1,324 \$ 1,324 \$ 1,324 \$ 1,324 \$ 5,1324 \$ 5,1324 \$ 5,1324 \$ 1,525 \$ 1	\$ 33 33 5 828 5 807 6 828 6 807 6 828 6 807 6 828 6 807 6 828 6 807 6 828 6 82	\$ 33 \$ 21 \$ 22 \$ 807 \$ 302 \$ 16 \$ 1,4 \$ 60 \$ 1,290 \$ 1,290 \$ 1,274 \$ 5 \$ 48 \$ 15 \$ 11,156 \$ 1,156 \$ 134 \$ 118 \$ 11	196% NA 11% 8% 4% -1% -2% 10% 10% 11% NA -2% 8% 10% 11% 13% 13% 13% 2860% 8228623% -24%	\$ 31 \$ 10 \$ 811 \$ 811 \$ 811 \$ 811 \$ 811 \$ 16 \$ 16 \$ 16 \$ 16 \$ 16 \$ 17 \$ 1,053 \$ 1,053	\$ 35 \$ 5 5 \$ 832 \$ 827 \$ 16 \$ 16 \$ 1 10 \$ 1,259 \$ 1,259 \$ 1,047 \$ 1,047 \$ 1,259 \$ 1,047 \$	\$ 35 \$ 35 \$ 35 \$ 32 \$ 305 \$ 837 \$ 305 \$ 837 \$ 305 \$ 837 \$ 305 \$ 16 \$ 5 1 \$ 16 \$ 5 1 \$ 16 \$ 5 1 \$ 16 \$ 5 \$ 1 \$ 16 \$ 1 \$ 16 \$ 1 \$ 16 \$ 1 \$ 16 \$ 1 \$ 1	\$ 35 \$ 35 \$ 844 \$ 842 \$ 5 842 \$ 5 844 \$ 842 \$ 842 \$ 5 842 \$	\$ 35 \$ 2 \$ 842 \$ 306 \$ 16 \$ 1.2 \$ 68 \$ 1,289 \$ 1,289 \$ 1,289 \$ 1,275 \$ 5 1,155 \$ 15 \$ 118 \$ 118	-909 29 49 49 -109 -109 09 09 -33 09 09 09 09 -1029 -1029 2629 -289 -59
PPP Loans  Total Loan  Total Loans (ex. PPP)  Securities and other investments Intangible Assets Other Real Estate Owned Other Assets Assets Tangible Assets  Deposits PPP Borrowings Borrowings Other liabilities Liabilities Liabilities Preferred Equity Total Equity Tangible Equity Tangible Equity Tangible Equity Tangible in Equity Tangible in Exerce LIR / Loans (%) ex PPP Change in Reserve LIR / Loans (%) ex PPP Change in Reserve NCOs / Avg Loans (%) annualized Provision Excess Provision LLP / Avg Loans	\$ 3 \$ 722 \$ 722 \$ 722 \$ 256 \$ 17 \$ 1.5 \$ 64 \$ 1,092 \$ 1,075 \$ 979 \$ - \$ 43 \$ 10 \$ 979 \$ - \$ 112 \$ 112 \$ 112 \$ 96 \$ 96 \$ 96 \$ 96	11% 11% 11% 11% 11% 11% 11% 11% 11% 11%	\$ 726 \$ 726	\$ 937 \$ 100	\$ 11   5   11   5   746   5   746   5   746   5   746   5   746   5   746   5   746   7   7   7   7   7   7   7   7   7	\$ 11 \$ 7-48 \$ 7-	\$ 11 \$ 748 \$ 748 \$ 748 \$ 16 \$ 1.4 \$ 68 \$ 1,170 \$ 16 \$ 1.4 \$ 1,170 \$ 18 \$ 1,170 \$ 100 \$	246% NA 4% 4% 4% 4% 13% 13% 13% 7% 7% 7% 7% 7% 7% 7% 7% 7% 7% 7% 7% 7%	\$ 12 \$ 761 \$ 761 \$ 761 \$ 761 \$ 761 \$ 16 \$ 16 \$ 1 \$ 16 \$ 16	\$ 33 3 5 48 5 48 5 48 5 48 5 48 5 48 5 48	\$ 34 \$ 41 \$ 41 \$ 583 \$ 812 \$ 301 \$ 16 \$ 52 \$ 1,324 \$ 5,122 \$ 5,512 \$ 5,122 \$ 5,512 \$ 132 \$	\$ 33 3 3 5 828 877 8 828 877 8 828 877 8 828 878 87	\$ 33   \$ 218	196% NA 11% 8% 4% -1.1% -2.2% 10% 10% 10% 10% 10% 10% 10% 10% 8% 10% NA 11% 113% 13% 13% 22% 802% 4262% 802% 2623% 802% 2623% 802% 562% 802% 562% 802% 562% 802% 605% 802% 605% 802% 605% 802% 605% 805% 605% 805% 605% 805% 605% 805% 605% 805% 605% 805% 605% 805% 605% 805% 605% 805% 605% 805% 605% 805% 605% 605% 605% 605% 605% 605% 605% 6	\$ 31 \$ 10 \$ 811 \$ 811 \$ 811 \$ 811 \$ 61 \$ 5 811 \$ 15 \$ 16 \$ 1,053 \$ 1,053 \$ 1,263 \$ 1,2	\$ 35 \$ 82 \$ 827 \$ 827 \$ 106 \$ 10	\$ 35 \$ 35 \$ 839 \$ 837 \$ 837 \$ 837 \$ 837 \$ 837 \$ 837 \$ 837 \$ 837 \$ 837 \$ 70 \$ 12,84 \$ 83 \$ 1,055 \$ \$ . \$ 134 \$ 85 \$ 134 \$ 85 \$ 134 \$ 85 \$ 134 \$ 85 \$ 135 \$ 134 \$ 135 \$ 134 \$ 135 \$ 134 \$ 135 \$ 134 \$ 135 \$ 134 \$ 135 \$ 134 \$ 135 \$ 134 \$ 135 \$ 134 \$ 135 \$ 135 \$ 134 \$ 135 \$ 13	\$ 35 \$ 35 \$ 35 \$ 344 \$ 45 \$ 842 \$ 5 842 \$ 5 \$ 68 \$ 5 1.65 \$ 5 1.65 \$ 5 1.73 \$ 5 1.75 \$ 5 1.75 \$ 5 1.75 \$ 1.15 \$ 1.	\$ 35 \$ 5 844 \$ 842 \$ 842 \$ 842 \$ 842 \$ 842 \$ 842 \$ 842 \$ 944 \$ 842 \$ 944 \$ 842 \$ 944	-90% 29% 49 49 29% 09 1-10% 133 09 09 -33 NA 72% 09 09 -102% -102% -102% -26% 2533 -28% -55% -55% -55%
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PPP Loans Total Loan (ex. PPP) Securities and other investments Intangible Assets Other Real Estate Owned Other Assets Assets Assets Tangible Assets Deposits PPP Borrowings Borrowings Other liabilities Liabilities Liabilities Preferred Equity Common Equity Total Equity Tangible Equity Tangible Equity Tangible Equity Tangible Equity Elevation (%) ex PPP Change in Reserve LIR / Loans (%) ex PPP Change in Reserve LIR / Release per share Net Charge Offs NCOS / Avg Loans (%) annualized Provision Excess Provision LIP / Avg Loans Nonaccrual Loans TORS NPLS NPLS NPLS NPLS NPLS NPLS NPLS NPL	\$ 3 \$ 722 \$ 722 \$ 722 \$ 725 \$ 256 \$ 17 \$ 1.5 \$ 64 \$ 1,092 \$ 1,075 \$ 926 \$ - \$ 43 \$ 10 \$ 979 \$ - \$ 112 \$ 996 \$ 112 \$ 996 \$ 0.87% 0.87% 0.05%  6.3 0.87% 0.05%  6.3 0.85% 0.61% 1.5 0.05%	11% 11% 11% 11% 11% 11% 11% 11% 11% 11%	\$ 77 726 1726 1726 1726 1726 1726 1726 17	\$ 9 9 1 3 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	\$ 11   5   11   5   746   5   746   5   746   5   746   5   746   5   746   5   746	\$ 11 \$ 748 \$ 748 \$ 748 \$ 748 \$ 16 \$	\$ 11 \$	246% NA 4% 4% 4% 4% 13% -3% 7% 7% 7% 7% NA 12% 66% 33% 22% -21% 66% -60% -9% -9% -9% 12% -3% 7.7%	\$ 12 \$ 5 \$ 761 \$ 761 \$ 761 \$ 16 \$ 11 \$ 16 \$ 11 \$ 16 \$ 11 \$ 16 \$ 11,18 \$ 16 \$ 11,18 \$ 10,18 \$ 12,18 \$ 13,18 \$ 10,18 \$ 12,18 \$ 13,18 \$ 10,18 \$ 12,18 \$ 13,18 \$ 10,18 \$ 12,18 \$ 13,18 \$ 13,18	\$ 33 3 5 48 5 851 5 803 5 805 1 80 803 1 80 803 1 80 803 1 80 803 1 80 803 1 80 80 80 80 80 80 80 80 80 80 80 80 80	\$ 34 \$ 41 \$ 41 \$ 85 \$ 853 \$ 812 \$ 301 \$ 16 \$ 16 \$ 1 \$ 16 \$ 1,122 \$ 5 \$ 1,324 \$ 1,324 \$ 1,325 \$ 5 \$ 15 \$ 15 \$ 10 \$ 10 \$ 10 \$ 10 \$ 10 \$ 10 \$ 10 \$ 10	\$ 33 3 3 5 828 828 827 828 827 828 828 827 828 828	\$ 33 \$ 21 \$ 21 \$ 828 \$ 807 \$ 302 \$ 16 \$ 1.4 \$ 60 \$ 1,290 \$ 1,274 \$ 5 \$ 1,56 \$ 1,274 \$ 5 \$ 1,56 \$ 1,156 \$ 1,156 \$ 1,156 \$ 1,134 \$ 118 \$ 118	196% NA 11% 8% 4% -1% -2% 10% 10% 11% NA -2% 10% NA 11% 13% 13% 13% 2623% 421% -451% 2860% -451% 2860% -451% 2860% -451% -25% -25% -24% -5% -13%	\$ 31 \$ 10 \$ 811 \$ 811 \$ 811 \$ 811 \$ 811 \$ 16 \$ 16 \$ 16 \$ 16 \$ 16 \$ 1,053 \$ 1,0	\$ 35 \$ 5 5 \$ 832 \$ 827 \$ 16 \$ 10 \$ 1	\$ 35 \$ 35 \$ 35 \$ 37 \$ 839 \$ 305 \$ 837 \$ 305 \$ 837 \$ 305 \$ 16 \$ 5 1 \$ 10 \$ 5 1,268 \$ 5 1,268 \$ 5 1,268 \$ 5 1,268 \$ 5 1,268 \$ 5 1,268 \$ 5 1,269 \$ 5 1,248 \$ 5 1,248 \$ 5 1,248 \$ 5 1,248 \$ 5 1,250 \$ 1,250 \$ 5 1,250 \$ 1,250 \$ 1,250 \$ 1,250 \$ 1,250 \$ 1,250 \$ 1,25	\$ 35 \$ 35 \$ 844 \$ 842 \$ 5 842 \$ 5 842 \$ 6 842	\$ 35 \$ 2 \$ 2 \$ 842 \$ 842 \$ 842 \$ 842 \$ 845	-90% 29% 494 497 297 -100% 1337 N.N. 122 -20% 097 097 097 -1102 -2102 -2289 -1029 -55 -57 -79 -106
PPP Loans Total Loan Total Loans (ex. PPP) Securities and other investments Intangible Assets Other Real Estate Owned Other Assets Assets Assets Tangible Assets Deposits PPP Borrowings Other liabilities Liabilities Liabilities Preferred Equity Common Equity Total Equity Tangible Equity Tangible Equity Tangible Equity Tangible Fquity Tangible Tquity Tangible Fquity Tangible Tquity	\$ 3 \$ 722 \$ 722 \$ 722 \$ 256 \$ 17 \$ 1.5 \$ 64 \$ 1,092 \$ 1,075 \$ 926 \$ - \$ 43 \$ 10 \$ 979 \$ - \$ 112 \$ 96 \$ 96 \$ 0.5 \$ (50.06) -0.1 -0.02% 0.3 0.5 0.05%	11% 11% 11% 11% 11% 11% 11% 11% 11% 11%	\$ 770	\$ 9 97 135 110 110 110 110 110 110 110 110 110 11	\$ 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	\$ 11 \$ 7-48 \$ 11 \$ 5 \$ 7-48 \$ 5 7-48 \$ 5 7-48 \$ 5 7-48 \$ 5 7-48 \$ 5 7-48 \$ 5 7-48 \$ 7-	\$ 11 \$ . 748 \$ 748 \$ 748 \$ 289 \$ 16 \$ 1.4 \$ 68 \$ 1,170 \$ 1,170 \$ 1,170 \$ 1,170 \$ 1,050 \$ . 988 \$ . 3 \$ 1,050 \$ . 2 \$ 120 \$ 120 \$ 120 \$ 120 \$ 104 \$ 1	246% NA 4% 4% 4% 13% 1-3% 7% 7% 7% NA 12% 7% 9% 92% 22% 2-21% 66% 2-22% 6-63% -9% -9% -9% -9% -9% -9% -9% -9% -9% -9	\$ 12 \$ 5	\$ 33 3 3 5 48 5 48 5 5 48 5 16 5 17 17 17 17 17 17 17 17 17 17 17 17 17	\$ 34 \$ 41 \$ 85 \$ 853 \$ 812 \$ 301 \$ 16 \$ 5 62 \$ 1,324 \$ 5,1324 \$ 5,1324 \$ 5,1324 \$ 5,1324 \$ 5,1324 \$ 5,1324 \$ 5,1324 \$ 1,122 \$ 5,1324 \$ 11,122 \$ 11,125 \$ 11,	\$ 33 33 5 828 87 87 87 87 87 87 87 87 87 87 87 87 87	\$ 33 \$ \$ 21 \$ \$ 21 \$ \$ 21 \$ \$ 21 \$ \$ 21 \$ \$ 21 \$ \$ 21 \$ \$ 21 \$ \$ 21 \$ \$ 21 \$ \$ 21 \$ \$ 21 \$ \$ 21 \$ \$ 21 \$ \$ 21 \$ \$ 21 \$ \$ 21 \$ \$ 21 \$ 21 \$ \$ 21 \$ 2	196% NA 11% 8% 4% -12% 10% 10% NA 11% 13% 10% NA 11% 13% 10% 882% 802% 802% 817% -25% 6-6% -17% -25% 17% -25% 17% -25% 17% 17% 17% 17% 17% 17% 17% 17% 17% 17	\$ 31 \$ 10 \$ 811 \$ 811 \$ 811 \$ 811 \$ 5 81 \$ 16 \$ 5 16 \$ 12,29 \$ 1,29 \$ 5 15 \$ 1,145 \$ 118 \$ 118 \$ 118 \$ 118 \$ 0.00 \$ 0.00	\$ 35 \$ 5 5 \$ 832 \$ 822 \$ 16 \$ 10 \$ 1	\$ 35 \$ 35 \$ 839 \$ 837 \$ 839 \$ 837 \$	\$ 35 \$ 35 \$ 844 \$ 842 \$ 5 842 \$ 842	\$ 35 \$ \$ 844 \$ \$ 842 \$ \$ 842 \$ \$ 846 \$ \$ 842 \$	-909 29 49 49 29 09 133 09 07 133 N, N, 729 09 09 09 1-1029 2629 2539 -1029 -289 -59 -59 -79 -106
PPP Loans Total Loan Total Loans (ex. PPP) Securities and other investments Intangible Assets Other Real Estate Owned Other Assets Assets Tangible Assets Deposits PPP Borrowings Borrowings Other liabilities Liabilities Preferred Equity Common Equity Total Equity Total Equity Tangible Common Equity  Credit Quality Ratios Lan 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 NPAS (Loans + OREO (%) NPAS (ex TDRs) / Loans + OREO (%) NPAS (ex TDRs) / Loans + OREO (%) NPAS (ex TDRs) / Loans + OREO (%)	\$ 3 \$ 722 \$ 722 \$ 722 \$ 256 \$ 1.5 \$ 64 \$ 1,092 \$ 1,075 \$ 926 \$ - \$ 43 \$ 10 \$ 979 \$ - \$ 112 \$ 996 \$ 96 \$ - \$ 10 \$ 96 \$ - \$ 10 \$ 979 \$ - \$ 112 \$ 96 \$ 96 \$ 0.5 \$ 96 \$ 0.5 \$ 96 \$ 0.5 \$ 96 \$ 0.5 \$ 96 \$ 0.5 \$	11% 11% 11% 11% 11% 11% 11% 11% 11% 11%	\$ 77 726 726 726 726 726 726 726 726 726	\$ 9 98 \$ 100	\$ 11   1   1   1   1   1   1   1   1   1	\$ 11 \$ 748 \$ 748 \$ 748 \$ 748 \$ 748 \$ 748 \$ 16 \$ 16 \$ 1 \$ 16 \$ 1 \$ 1 \$ 1 \$ 1 \$ 1 \$ 1 \$ 1 \$ 1 \$ 1 \$ 1	\$ 11 \$	246% NA 4% 4% 4% 4% 13% -3% 7% 7% 7% 7% 7% 12% 29% NA 7% 9% 9% 9% -22% -211% 86% -60% -9% -9% -9% -11% -11%	\$ 12 \$ 5 \$ 761 \$ 761 \$ 16 \$ 16 \$ 1,185 \$ 1,169 \$ 9.7 \$ 165 \$ 1,185 \$ 1,169 \$ 9.7 \$ 165 \$ 125 \$ 125	\$ 33 \$ 48 \$ 5 48 \$ 5 803 \$ 851 \$ 803 \$ 851 \$ 803 \$ 805 \$ 16 \$ 5 17 \$ 5 1,325 \$ 1,309 \$ 5 \$ 5 131 \$ 5 135 \$ 135	\$ 34 \$ 41 \$ 41 \$ 58 \$ 853 \$ 853 \$ 853 \$ 301 \$ 16 \$ 5 1 \$ 16 \$ 1,324 \$ 1,324 \$ 1,324 \$ 1,324 \$ 1,324 \$ 5,132 \$ 5 1,122 \$ 5 5 5 \$ 132 \$ 5 132 \$ 100 \$	\$ 33 3 3 5 828 828 827 828 828 827 828 828 827 828 828	\$ 33 \$ 21 \$ 82 \$ 807 \$ 302 \$ 16 \$ 1,4 \$ 60 \$ 1,290 \$ 1,274 \$ 1,994 \$ . \$ 15 \$ 15 \$ 11,156 \$ 1	196% NA 11% 8% 4% 4% 12% 10% 10% 10% NA 11% 13% 13% 13% 13% 13% 2860% 2623% 2623% 2623% 21% 12% 13% 12% 12% 12% 12% 13% 13% 13% 13% 13% 13% 13% 13% 13% 13	\$ 31 \$ 10 \$ 811 \$ 811 \$ 811 \$ 811 \$ 811 \$ 16 \$ 16 \$ 1 \$ 16 \$ 1,053 \$ 1	\$ 35 \$ 35 \$ 832 \$ 827 \$ 16 \$ 16 \$ 11 \$ 16 \$ 12 \$ 16 \$ 12 \$ 16 \$ 12 \$ 16 \$ 12 \$ 16 \$ 12 \$ 16 \$ 12 \$ 16 \$ 16 \$ 17 \$ 10 \$ 10	\$ 35 \$ 35 \$ 32 \$ 839 \$ 837 \$ 8	\$ 35 \$ 35 \$ 844 \$ 842 \$	\$ 35 \$ 2 \$ 2 \$ 2 \$ 2 \$ 2 \$ 2 \$ 2 \$ 2 \$ 2 \$	-90° 29' 49' 29' 00' 133' 00' -10' 72' 72' 72' 72' 72' 72' 72' 72' 72' 72
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PPP Loans  Total Loan  Total Loans (ex. PPP)  Securities and other investments Intangible Assets  Other Real Estate Owned  Other Assets Assets Tangible Assets  Deposits PPP Borrowings Borrowings Other liabilities Liabilities Preferred Equity Common Equity Total Equity Tangible Equity Tangible Equity Tangible Equity Tangible Equity Tangible Equity Tangible Tequity Common Equity  Terdit Quality, Ratios Lan Loss Reserve LLR / Loans (%) ex PPP Change in Reserve LLR / Loans (%) annualized Provision Excess Provision LLP / Avg Loans LNP Avg Loans Nonaccrual Loans TDRs NPLs NPLs NPLs / Loans (%) NPAs (ex TDRs) NPAs (ex TDRs) NPAs + 90 DPD NPAs + 90 DPD / Loans + OREO (%) Past Dues Total NPAs + Past Dues  Total NPAs + Past Dues	\$ 3 \$ 722 \$ 722 \$ 722 \$ 725 \$ 256 \$ 17 \$ 1.5 \$ 64 \$ 1,092 \$ 1,075 \$ 926 \$ 926 \$ 10 \$ 979 \$ 10 \$ 112 \$ 112 \$ 96 \$ 10 \$ 979 \$ 10 \$ 112	11% 11% 11% 11% 11% 11% 11% 11% 11% 11%	\$ 77	\$ 9 90 13 100 100 100 100 100 100 100 100 100	\$ 11   1   1   1   1   1   1   1   1   1	\$ 11 \$ 748 \$ 748 \$ 748 \$ 748 \$ 748 \$ 748 \$ 748 \$ 166 \$ 16 \$ 1 \$ 16 \$ 16 \$ 1 \$ 16 \$ 1 \$ 16 \$ 1 \$ 16 \$ 1 \$ 1 \$ 10 \$ 1 \$ 10 \$ 1 \$ 10 \$ 1 \$ 10 \$ 1 \$ 10 \$ 1 \$ 10 \$ 1 \$ 10 \$ 10	\$ 11 \$	246% NA 4% 4% 4% 4% 13% -3% 7% 7% 7% 7% 80 NA 12% 9% 9% -21% 86% 3% -22% -21% 86% -9% -12% -11% -100% -11% -100% -24%	\$ 12 \$ 5 . \$ 761 \$ 761 \$ 761 \$ 16 \$ 16 \$ 1,185 \$ 16 \$ 1,185 \$ 1,169 \$ 5 . \$ 16 \$ 1,185 \$ 1,185	\$ 33 3 5 48 5 5 48 5 803 5 805 16 5 803 18 6 805 16 5 17 5 1,325 5 1,309 5 5 1,309 5 1 16% 6 17 10 10 10 10 10 10 10 10 10 10 10 10 10	\$ 34 \$ 41 \$ 41 \$ 58 \$ 853 \$ 853 \$ 852 \$ 301 \$ 16 \$ 5 1 \$ 16 \$ 5 1 \$ 122 \$ 5 1,324 \$ 1,324 \$ 5 1,325 \$ 5 1,322 \$ 5 1,324 \$ 5 1,325 \$ 5 15 \$ 5 15 \$ 5 15 \$ 5 15 \$ 5 15 \$ 1,122 \$ 5 1,222 \$ 1,2	\$ 33 33 5 828 828 827 828 828 827 828 828 827 828 828	\$ 33 \$ 21 \$ 82 \$ 807 \$ 302 \$ 16 \$ 1,4 \$ 60 \$ 1,290 \$ 1,274 \$ 5 \$ 48 \$ 15 \$ 15 \$ 11,156 \$ 1,156 \$ 1,156 \$ 1,156 \$ 1,128% \$ 134 \$ 118 \$ 118	196% NA 11% 8% 4% 45% 10% 10% 10% 11% NA 11% 13% 13% 13% 13% 2860% 2623% 2623% 21% 21% 21% NA 13% 21% 2960% 2623% 2623% 2623% 27% 25% 27% 27% 27% 27% 27% 27% 27% 27% 27% 27	\$ 31 \$ 10 \$ 811 \$ 811 \$ 811 \$ 811 \$ 16 \$ 16 \$ 16 \$ 16 \$ 17 \$ 1,053 \$ 1,053 \$ 1,053 \$ 1,053 \$ 1,053 \$ 1,053 \$ 1,145 \$ 118 \$ 118 \$ 118 \$ 118 \$ 118 \$ 118 \$ 118 \$ 120 \$ 1,053 \$ 1	\$ 35 \$ 832 \$ 827 \$ 827 \$ 16 \$ 16 \$ 11 \$ 16 \$ 12 \$ 16 \$ 11 \$ 10 \$ 1	\$ 35 \$ 35 \$ 32 \$ 839 \$ 837 \$ 8	\$ 35 \$ 844 \$ 842 \$	\$ 35 \$ 2 \$ 2 \$ 2 \$ 2 \$ 2 \$ 2 \$ 2 \$ 2 \$ 2 \$	-900 291 444 221 445 425 425 425 425 425 425 425 425 425
PPP Loans  Total Loan  Total Loans (ex. PPP)  Securities and other investments Intangible Assets Other Real Estate Owned Other Assets Assets Tangible Assets Deposits PPP Borrowings Other liabilities Liabilities Liabilities Liabilities Preferred Equity Common Equity Total Equity Total Equity Tangible Equity Tangible Common Equity Tangible Tomon Equity Tangible Tomon Equity Tangible Tomon Equity  Eredit Quality Ratios Liabilities Preferred Equity Common Equity Total Equity Tangible Tomon Equity Total Equity Tangible Tomon Equity  Eredit Quality Ratios Liabilities Non Loss Reserve Lit / Loans (%) ex PPP Change in Reserve Lit Release per share Net Charge Offs NCOs / Avg Loans (%) annualized Provision Excess Provision Lit / Avg Loans Nonaccrual Loans TDRs NPLs NPLs / Loans (%) NPAs (ex TDRs)	\$ 3 \$ 722 \$ 722 \$ 722 \$ 725 \$ 256 \$ 17 \$ 1.5 \$ 64 \$ 1,092 \$ 1,075 \$ 979 \$ - \$ 43 \$ 10 \$ 979 \$ - \$ 112 \$ 96 \$ 96 \$ 96 \$ 96 \$ 96 \$ 10.5 \$ 96 \$ 96 \$ 96 \$ 96 \$ 96 \$ 96 \$ 96 \$ 96	11% 11% 11% 11% 11% 11% 11% 11% 11% 11%	\$ 7.75 \$ 726	\$ 9 97 3 5 735 5 735 5 735 5 735 5 735 735 73	\$ 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	\$ 11 5 7-48 5 7-48 5 7-48 5 7-48 5 7-48 5 7-48 5 7-48 5 7-48 5 7-48 7 7-	\$ 11 \$ . 748 \$ 748 \$ 748 \$ 289 \$ 16 \$ 1.4 \$ 68 \$ 1,170 \$	246% NA 4% 4% 4% 13% -3% -3% -7% 7% NA 12% 9% 9% -21% 6% 3% -22% -63% -9% -11% -100% -8% -111%	\$ 12 \$ 5	\$ 33 3 5 48 8 5 5 48 8 5 851 8 6 8 9 8 9 16 8 9 16 9 16 9 16 9 16 9	\$ 34 \$ 41 \$ 41 \$ 5 \$ 853 \$ 853 \$ 852 \$ 852 \$ 301 \$ 5 \$ 62 \$ 5 3,324 \$ 5 \$ 15 \$ 5 \$ 1,122 \$ 5 \$ 5 \$ 1,122 \$ 5 \$ 17 \$ 10 \$ 10 \$ 10 \$ 10 \$ 10 \$ 10 \$ 10	\$ 33 33 33 58 28 87 7	\$ 33 \$ \$ 21 \$ \$ 21 \$ \$ 21 \$ \$ 21 \$ \$ 21 \$ \$ \$ 21 \$ \$ \$ 828 \$ \$ 807 \$ \$ 302 \$ \$ 16 \$ \$ 1.4 \$ \$ 60 \$ \$ 1.290 \$ \$ 1.6 \$ \$ 1.274 \$ \$ 1.994 \$ \$ 1.5 \$ 1.994 \$ \$ 1.5 \$ 1.994 \$ \$ 1.5 \$ 1.156 \$ \$ 1.5 \$ 1.156 \$ \$ 1.156 \$ \$ 1.156 \$ \$ 1.156 \$	196% NA 11% -5% 13% 12% 12% 12% 12% 12% 12% 12% 12% 12% 12	\$ 31 \$ 10 \$ 10 \$ 10 \$ 10 \$ 10 \$ 10 \$ 10	\$ 35 \$ 5 5 \$ 832 \$ 827 \$ 827 \$ 16 \$ 10 \$	\$ 35 \$ 35 \$ 837 \$ 839 \$ 837 \$	\$ 35 \$ 35 \$ 844 \$ 842 \$ 5 842 \$ 5 844 \$ 842 \$ 84	\$ 35 \$ \$ 844 \$ 842 \$ 842 \$ 842 \$ 842 \$ 845	-900 21 44 42 21 60 60 -100 60 -33 N. 72 60 60 60 -11 -102 -25 -31 -102 -55 -57 -106 -66 -88 -88 -80 60 60 -77
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## **IMPORTANT RESEARCH DISCLOSURES**



Created by: BlueMatrix

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]	487	58.39	158	32.44
HOLD [N]	330	39.57	58	17.58
SELL [UW]	17	2.04	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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The views expressed in this report accurately reflect my personal views about the subject company and the subject security. In addition, no part of my compensation was, is, or will be directly or indirectly related to the specific recommendations or views contained in this report.

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Time of dissemination: 22 July 2020 15:11EDT.



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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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