

First Community Corporation (FCCO)

Neutral

2Q21 Earnings Review; Maintain Neutral Rating

CONCLUSION

Updating Estimates; Maintain Neutral Rating - We are lowering our 2021/22E's to \$1.87/\$1.75 (from \$1.90/\$1.84) on lower NIM and fee expectations. Our PTPP earnings are expanding marginally from our previous estimates, but most of the change is coming from the lower credit costs. The biggest driver of near-term upside to estimates would likely come from better than expected loan growth - which we are estimating at ~8% in 2021 and 10% in 2022. We are maintaining our \$21 PT and Neutral rating. Our PT is still 1.2x TBVPS, which implies ~12x our 2022E. FCCO remains a steady, profitable bank in attractive markets, but we simply do not see any sizable catalyst today to move the shares meaningfully higher. Ultimately, the ability to re-mix the balance sheet remains the key, and some sort of acquisition may be necessary to move the needle on that front.

Click here for our first look note.

- **Growth Outlook** EOP HFI growth of 13.3% LQA easily outpaced our expectations, but management was hesitant to commit to anything above a high-single digit growth target due to uncertainty around CRE paydowns. To be fair, paydowns have been lumpy in the past for FCCO and it likely makes sense to remain conservative on growth outlook for now. That said, the loan pipeline remains strong, production was up ~\$20M q/q to \$61.1M, and we think FCCO is positioned in business-friendly markets that will continue to benefit from population inflows (Greenville, SC particularly). We are now modeling for loan growth to approximate a 7.5% rate in 2H21 before increasing to a 10% level in '22.
- NIM Ex-PPP Set to Move Lower as New Loans Dilute Avg Yield The NIM ex-PPP fell by 5 bps to 3.11% as the AEA mix worsened slightly on the bank's recent securities investments and loan yields fell by 8 bps q/q to 4.38%. 5 bps of relief in the cost of deposits provided a slight offset. It sounds like the NIM ex-PPP will continue to be pressured lower from here as new loan yields come on at or below ~4%, while the bank plans on buying more short-term securities if loan demand proves insufficient to soak up excess liquidity. Additionally, FCCO is getting closer to the floor on deposit costs. We are modeling for the NIM to decline to be steady in 2021 as PPP fees run-out, but decline in 2022 to 3.20% for the full-year.
- Jump in Past Dues Not A Significant Concern A \$0.2M LLP and 5 bps of NCOs led the LLR to down to 1.28%. Loans 90 days past due did increase to \$4.2M due to one relationship, but management noted that this was paying as agreed as of 7/6/21. FCCO sees no real loss content here as the project is currently cash flowing sufficiently to service the interest. We do not see this influencing the LLR, and expect FCCO to grow into its LLR over time.

RISKS TO ACHIEVEMENT OF PT & RECOMMENDATION

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

COMPANY DESCRIPTION

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

YEAR	EARNINGS PER SHARE (US\$)										
ILAK	Mar	Jun	Sep	Dec	FY	FY P/E					
2020A	0.24	0.30	0.29	0.46	1.29	16.0x					
2021E	0.42A	0.49A	0.50	0.46	1.87	11.0x					
2022E	0.40	0.44	0.44	0.47	1.75	11.8x					

PRICE: US\$20.59 TARGET: US\$21.00

Our price target assumes the shares will trade at ~1.2x year-out TBVPS and implies ~12x our 2022E.

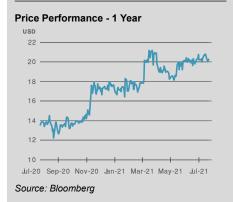
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Changes Rating	Previous	Current Neutral
Price Tgt	_	US\$21.00
FY21E EPS	US\$1.90	US\$1.87
FY22E EPS	US\$1.84	US\$1.75
Market Cap. (mil)		US\$153.6
Book Value/Share		US\$18.29
Tang. Book/Share		\$16.22
Price/Book		113%
Price/Tang.Book		127%
52-Week High / Low	US\$22.0	0 / US\$12.23
Avg Daily Vol (000)		37
Div Yield		2.33%
Total Assets (\$mil)		1,515
Shares Out (mil)		7.5
Div (ann)		US\$0.48
Fiscal Year End		Dec



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(\$'s in millions, except per share amounts) FCCO	\$ 1.44		6 0.24	\$ 0.30	¢ 0.20	¢ 0.46	\$ 1.20		¢ 0.42	\$ 0.49	ė n sn	¢ 0.46	\$ 1.87		¢ n 4n	\$ 0.44	¢ 0.44		odated: 7/2:	-,
rcco	2019	%∆	\$ 0.24 1Q20	2Q20	3Q20	4Q20	2020	%∆		2Q21A	3Q21E	4Q21E	2021E	%∆	1Q22E	2Q22E	3Q22E	4Q22E	2022E	%∆
Income Statement																				
Net Interest Income	36.85	3%	9.42	9.74	10.18	10.69	40.02	9%	10.57	11.09	11.28	11.05	43.98	10%	10.69	10.89	11.12	11.23	43.93	0%
FTE adjustment	0.36	-22%	0.08	0.10	0.11	0.10	0.39	8%	0.11	0.12	0.12	0.12	0.47	22%	0.12	0.12	0.12	0.12	0.48	2%
Net Interest Income (FTE)	37.21	3%	9.50	9.85	10.28	10.79	40.41	9%	10.68	11.22	11.40	11.17	44.46	10%	10.81	11.01	11.24	11.35	44.41	0%
Loan Loss Provision	0.14	-60%	1.08	1.25	1.06	0.28	3.66	2535%	0.18	0.17	0.37	0.33	1.04	-72%	0.34	0.50	0.53	0.32	1.68	61%
Net Income After LLP	37.07	3%	8.42	8.60	9.22	10.51	36.75	-1%	10.50	11.05	11.03	10.84	43.42	18%	10.47	10.52	10.71	11.03	42.73	-2%
Operating Revenue	49.09	4%	12.42	13.23	13.58	14.39	53.63	9%	13.89	14.63	14.96	14.64	58.12	8%	14.27	14.68	14.92	15.04	58.91	1%
Deposit Service Charges	1.65	-7%	0.40	0.21	0.24	0.27	1.12	-32%	0.25	0.21	0.23	0.23	0.92	-18%	0.19	0.25	0.26	0.25	0.95	4%
Mortgage Banking Income	4.56	17%	0.98	1.57	1.40	1.60	5.56	22%	0.99	1.14	1.15	1.00	4.28	-23%	0.95	1.20	1.12	1.05	4.32	1%
Wealth Management	2.02	20%	0.63	0.67	0.67	0.74	2.72	35%	0.88	0.96	1.03	1.07	3.94	45%	1.14	1.05	1.09	1.14	4.42	12%
Other income Core Fee Income	3.66 11.89	1% 8%	0.91 2.92	0.93 3.4	0.98 3.3	0.99 3.6	3.81 13.21	4% 11%	1.11 3.2	1.11 3.4	1.14 3.6	1.17 3.5	4.52 13.66	18% 3%	1.19 3.5	1.17 3.7	1.21 3.7	1.24 3.7	4.81 14.50	6% 6%
Securities gains Non-recurring income	0.14 -0.29	-140% -1288%	0.00	0.00	0.10 0.45	0.00	0.10 0.46	-27% -261%	0.00	0.00	0.00	0.00	0.00	-100% -83%	0.00	0.00	0.00	0.00	0.00	NA -100%
Total Fee Income	11.74	10%	2.93	3.39	3.85	3.60	13.77	17%	3.30	3.42	3.56	3.47	13.74	0%	3.46	3.67	3.68	3.69	14.50	6%
Calada and analysis have the	24.26	00/		- 04	6.00	c 45	24.02	420/	5.00	5.05	5.00		22.04	00/	6.47		6.20		2475	40/
Salaries and employee benefits Occupancy and Equipment	21.26 4.19	9% 8%	5.65 0.96	5.84 0.98	6.09 1.05	6.45 0.95	24.03 3.95	13% -6%	5.96 1.01	5.95 1.07	5.98 1.08	6.02 1.08	23.91 4.24	0% 8%	6.17 1.10	6.11 1.13	6.20 1.15	6.27 1.16	24.75 4.55	4% 7%
Marketing	1.12	21%	0.35	0.25	0.34	0.10	1.04	-6%	0.40	0.31	0.42	0.36	1.49	43%	0.38	0.32	0.35	0.33	1.39	-7%
FDIC	0.29	-23%	0.04	0.09	0.14	0.14	0.40	41%	0.17	0.15	0.15	0.15	0.61	50%	0.15	0.15	0.15	0.15	0.59	-3%
CDI Amortization Other Non-Interest Expense	0.52 7.39	-7% 9%	0.11 1.89	0.10 1.84	0.10 1.92	0.07 1.90	0.36 7.55	-31% 2%	0.06 1.92	0.05 2.11	0.05 2.02	0.05 2.08	0.22 8.13	-41% 8%	0.05 2.14	0.06 2.17	0.06 2.18	0.06 2.21	0.22 8.70	4% 7%
Non credit expense	34.77	9%	9.00	9.09	9.64	9.60	37.33	7%	9.51	9.64	9.70	9.75	38.60	3%	10.00	9.93	10.09	10.18	40.19	4%
OREO costs	0.08	-17%	0.04	0.04	0.08	0.05	0.20	148%	0.03	0.06	0.06	0.06	0.19	-3%	0.06	0.06	0.06	0.06	0.22	13%
Core Non-interest Expense	34.85	8%	9.04	9.13	9.71	9.65	37.53	8%	9.54	9.69	9.76	9.80	38.79	3%	10.06	9.99	10.14	10.23	40.41	4%
Non-recurring expense Total Non-interest Expense	-0.23 34.62	NA 8%	0.00 9.04	0.00 9.13	0.00 9.71	0.00 9.65	0.00 37.53	-100% 8%	0.00 9.54	0.19 9.88	0.00 9.76	0.00 9.80	0.19 38.98	NA 4%	0.00 10.06	0.00 9.99	0.00 10.14	0.00 10.23	0.00 40.41	-100% 4%
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Efficiency Ratio	71.0%		72.8%	69.0%	71.5%	67.0%	70.0%		68.7%	66.2%	65.3%	67.0%	66.7%		70.5%	68.0%	68.0%	68.0%	68.6%	
Net non-recurring items	0.1	-125%	0.0	0.0	0.6	0.0	0.6	588%	0.1	-0.2	0.0	0.0	-0.1	-120%	0.0	0.0	0.0	0.0	0.0	-100%
Pre-tax, pre-provision income	14.25	-5%	3.38	4.10	3.87	4.74	16.09	13%	4.35	4.94	5.20	4.84	19.33	20%	4.21	4.69	4.78	4.81	18.50	-4%
Pre-tax, pre-credit costs income	14.33	-5%	3.41	4.14	3.95	4.79	16.29	14%	4.38	5.00	5.25	4.89	19.52	20%	4.27	4.75	4.84	4.86	18.72	-4%
Operating Income	14.11	-4%	2.30	2.85	2.81	4.47	12.43	-12%	4.18	4.77	4.83	4.51	18.29	47%	3.87	4.20	4.25	4.49	16.82	-8%
Pretax Income	13.83	-4%	2.23	2.75	3.25	4.47	12.43	-12%	4.15	4.77	4.71	4.31	17.70	41%	3.75	4.20	4.23	4.49	16.34	-8%
Total Tax Expense	2,86	6%	0.44	0.53	0.60	0.93	2.50	-13%	0.89	0.92	0.97	0.90	3.69	48%	0.77	0.84	0.85	0.90	3.37	-9%
Effective Tax Rate	20.7%	7%	19.6%	19.4%	18.4%	21.3%	19.8%	-4%	21.5%	20.6%	20.6%	20.6%	20.8%	5%	20.6%	20.6%	20.6%	20.6%	20.6%	-1%
Net Income before Extraordinary	10.97	-2%	1.79	2.22	2.65	3.44	10.10	-8%	3.26	3.54	3.74	3.48	14.02	39%	2.98	3.24	3.28	3.47	12.97	-7%
Net Income	10.97	-2%	1.79	2.22	2.65	3.44	10.10	-8%	3.26	3.54	3.74	3.48	14.02	39%	2.98	3.24	3.28	3.47	12.97	-7%
Preferred Dividends (& accretion) Net Income to Common	0.0 10.97	NA -2%	0.00 1.79	0.0 2.22	0.0 2.65	0.0 3,44	0.0 10.10	NA -8%	0.0 3.26	0.0 3.54	0.0 3.74	0.0 3.48	0.0 14.02	NA 39%	2.98	0.0 3,24	0.0 3.28	0.0 3.47	0.0 12.97	-7%
Core Net Income	10.91	-5%	1.79	2.22	2.20	3.44	9.65	-12%	3.19	3.69	3.74	3.48	14.10	46%	2.98	3.24	3.28	3.47	12.97	-8%
						3.44		-12%	3.19	3.69	3.74									-8%
Per Share Information Avg Diluted Shares (mil)		-5% -2%	1.79 7.5	7.5	7.5	7.5	9.65 7.5	-1%	7.5	7.5	7.5	7.5		46% 1%	2.98 7.5		7.4		7.4	-2%
Core Net Income Per Share Information Avg Diluted Shares (mil) EOP Shares	7.6 7.4	-5%	7.5 7.5	7.5 7.5	7.5 7.5	7.5 7.5	7.5 7.5		7.5 7.5	7.5 7.5	7.5 7.5	7.5 7.5	7.5 7.5	46%	7.5 7.5	7.4 7.4	7.4 7.4	7.3 7.3	7.4 7.3	
Core Net Income Per Share Information Avg Diluted Shares (mil) EOP Shares Est. (buyback) / issuance	7.6 7.4 -0.2	-5% -2%	7.5 7.5 0.0	7.5 7.5 0.0	7.5 7.5 0.0	7.5 7.5 0.0	7.5 7.5 0.1	-1%	7.5 7.5 0.0	7.5 7.5 0.0	7.5 7.5 0.0	7.5 7.5 0.0	7.5 7.5 0.0	46% 1%	7.5 7.5 -0.1	7.4 7.4 -0.1	7.4 7.4 -0.1	7.3 7.3 -0.1	7.4 7.3 -0.2	-2%
Core Net Income Per Share Information Avg Diluted Shares (mil) EOP Shares	7.6 7.4	-5% -2%	7.5 7.5	7.5 7.5	7.5 7.5	7.5 7.5	7.5 7.5	-1%	7.5 7.5	7.5 7.5	7.5 7.5	7.5 7.5	7.5 7.5	46% 1%	7.5 7.5	7.4 7.4	7.4 7.4	7.3 7.3	7.4 7.3	-2%
Core Net Income Per Share Information Aug Diluted Shares (mil) EOP Shares Est. (buyback) / issuance Est. price/share Total \$'s of Capital	7.6 7.4 -0.2 0.0 \$0.00	-5% -2% -3%	7.5 7.5 0.0 0.0 \$0.00	7.5 7.5 0.0 0.0 \$0.00	7.5 7.5 0.0 0.0 \$0.00	7.5 7.5 0.0 14.5 \$0.00	7.5 7.5 0.1 3.6 \$0.00	-1% 1%	7.5 7.5 0.0 0.0 \$0.00	7.5 7.5 0.0 18.8 -\$0.27	7.5 7.5 0.0 17.5 \$0.00	7.5 7.5 0.0 18.5 \$0.00	7.5 7.5 0.0 13.7 -\$0.27	1% 1%	7.5 7.5 -0.1 20.5 -\$1.03	7.4 7.4 -0.1 21.0 -\$1.05	7.4 7.4 -0.1 22.0 -\$1.10	7.3 7.3 -0.1 22.5 -\$1.13	7.4 7.3 -0.2 21.5 -\$4.30	-2% -3%
Core Net Income Per Share Information Avg Diluted Shares (mil) EOP Shares Est. (pupback) / issuance Est. price/share Total \$5 of Capital Reported EPS	7.6 7.4 -0.2 0.0 \$0.00 \$ 1.45	-5% -2% -3%	7.5 7.5 0.0 0.0 \$0.00	7.5 7.5 0.0 0.0 \$0.00	7.5 7.5 0.0 0.0 \$0.00 \$ 0.35	7.5 7.5 0.0 14.5 \$0.00 \$ 0.46	7.5 7.5 0.1 3.6 \$0.00 \$ 1.35	-1% 1% -7%	7.5 7.5 0.0 0.0 \$0.00	7.5 7.5 0.0 18.8 -\$0.27	7.5 7.5 0.0 17.5 \$0.00 \$ 0.50	7.5 7.5 0.0 18.5 \$0.00 \$ 0.46	7.5 7.5 0.0 13.7 -\$0.27	46% 1% 1%	7.5 7.5 -0.1 20.5 -\$1.03	7.4 7.4 -0.1 21.0 -\$1.05	7.4 7.4 -0.1 22.0 -\$1.10	7.3 7.3 -0.1 22.5 -\$1.13 \$ 0.47	7.4 7.3 -0.2 21.5 -\$4.30 \$ 1.75	-2% -3%
Core Net Income Per Share Information Any Diluted Shares (mil) EOP Shares Est. Duyback) / ssuance Est. price/share Total \$\$'s of Capital Reported EPS Core EPS	7.6 7.4 -0.2 0.0 \$0.00	-5% -2% -3%	7.5 7.5 0.0 0.0 \$0.00	7.5 7.5 0.0 0.0 \$0.00	7.5 7.5 0.0 0.0 \$0.00	7.5 7.5 0.0 14.5 \$0.00	7.5 7.5 0.1 3.6 \$0.00	-1% 1%	7.5 7.5 0.0 0.0 \$0.00	7.5 7.5 0.0 18.8 -\$0.27	7.5 7.5 0.0 17.5 \$0.00	7.5 7.5 0.0 18.5 \$0.00	7.5 7.5 0.0 13.7 -\$0.27	1% 1%	7.5 7.5 -0.1 20.5 -\$1.03	7.4 7.4 -0.1 21.0 -\$1.05	7.4 7.4 -0.1 22.0 -\$1.10	7.3 7.3 -0.1 22.5 -\$1.13	7.4 7.3 -0.2 21.5 -\$4.30	-2% -3%
Core Net Income Per Share Information Avg Diluted Shares (mil) EOP Shares Est. (pupback) / issuance Est. price/share Total \$5 of Capital Reported EPS	7.6 7.4 -0.2 0.0 \$0.00 \$ 1.45 \$ 1.44	-5% -2% -3%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.24	7.5 7.5 0.0 0.0 \$0.00 \$ 0.30 \$ 0.30	7.5 7.5 0.0 0.0 \$0.00 \$ 0.35	7.5 7.5 0.0 14.5 \$0.00 \$ 0.46	7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29	-1% 1% -7%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.43	7.5 7.5 0.0 18.8 -\$0.27 \$ 0.47 \$ 0.49	7.5 7.5 0.0 17.5 \$0.00 \$ 0.50	7.5 7.5 0.0 18.5 \$0.00 \$ 0.46	7.5 7.5 0.0 13.7 -\$0.27 \$ 1.86 \$ 1.87	46% 1% 1%	7.5 7.5 -0.1 20.5 -\$1.03 \$ 0.40	7.4 7.4 -0.1 21.0 -\$1.05 \$ 0.44	7.4 7.4 -0.1 22.0 -\$1.10 \$ 0.44 \$ 0.44	7.3 7.3 -0.1 22.5 -\$1.13 \$ 0.47	7.4 7.3 -0.2 21.5 -\$4.30 \$ 1.75 \$ 1.75	-2% -3%
Core Net Income Per Share Information Any Diluted Shares (mil) EOP Shares Est. (Duyback) / issuance Est. price/share Total 5's of Capital Reported EPS Core EPS EOF EPS growth rate (%)	7.6 7.4 -0.2 0.0 \$0.00 \$ 1.45 \$ 1.44 -3.3%	-5% -2% -3% -1% -3%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.24 \$ 0.24	7.5 7.5 0.0 0.0 \$0.00 \$ 0.30 \$ 0.30 96% 0.0x	7.5 7.5 0.0 0.0 \$0.00 \$ 0.35 \$ 0.29	7.5 7.5 0.0 14.5 \$0.00 \$ 0.46 \$ 0.46	9.65 7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3%	-1% 1% -7%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42 -29%	7.5 7.5 0.0 18.8 -\$0.27 \$ 0.47 \$ 0.49 61%	7.5 7.5 0.0 17.5 \$0.00 \$ 0.50 \$ 0.50	7.5 7.5 0.0 18.5 \$0.00 \$ 0.46 \$ 0.46	7.5 7.5 0.0 13.7 -\$0.27 \$ 1.86 \$ 1.87 45.2%	1% 1% 1% 38% 45%	7.5 7.5 -0.1 20.5 -\$1.03 \$ 0.40 \$ 0.40	7.4 7.4 -0.1 21.0 -\$1.05 \$ 0.44 \$ 0.44	7.4 7.4 -0.1 22.0 -\$1.10 \$ 0.44 \$ 0.44	7.3 7.3 -0.1 22.5 -\$1.13 \$ 0.47 \$ 0.47	7.4 7.3 -0.2 21.5 -\$4.30 \$ 1.75 \$ 1.75	-2% -3% -6% -7%
Core Net Income Per Share Information Any Diluted Shares (mil) EOP Shares Est. (Duybock) / issuance Est. price/share Total 5's of Capital Reported EPS Core EPS EFS growth rate (%) P/E Ratio LTM Book Value per share Tangible Book Value per share	7.6 7.4 -0.2 0.0 \$0.00 \$ 1.45 \$ 1.44 -3.3% 0.0x \$ 16.16 \$ 13.99	-5% -2% -3% -1% -3% NA 10% 11%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.24 \$ 0.24 -144% 0.0x \$ 16.70 \$ 14.55	7.5 7.5 0.0 0.0 \$0.00 \$ 0.30 \$ 0.30 96% 0.0x \$17.47 \$15.35	7.5 7.5 0.0 0.0 \$0.00 \$ 0.35 \$ 0.29 -4% 0.0x	7.5 7.5 0.0 14.5 \$0.00 \$ 0.46 \$ 0.46 222% 0.0x \$ 18.18 \$ 16.08	9.65 7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08	-1% 1% -7% -10% NA 13%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x \$ 17.63 \$ 15.55	7.5 7.5 0.0 18.8 -\$0.27 \$ 0.47 \$ 0.49 61% 0.0x \$18.29 \$16.22	7.5 7.5 0.0 17.5 \$0.00 \$ 0.50 \$ 0.50 5% 0.0x \$ 18.67 \$ 16.60	7.5 7.5 0.0 18.5 \$0.00 \$ 0.46 \$ 0.46 -27% 0.0x	7.5 7.5 0.0 13.7 -\$0.27 \$ 1.86 \$ 1.87 45.2% 0.0x \$ 19.01 \$ 16.94	46% 1% 1% 38% 45%	7.5 7.5 -0.1 20.5 -\$1.03 \$ 0.40 \$ 0.40 -55% 0.0x	7.4 7.4 -0.1 21.0 -\$1.05 \$ 0.44 \$ 0.44 37% 0.0x	7.4 7.4 -0.1 22.0 -\$1.10 \$ 0.44 \$ 0.44	7.3 7.3 -0.1 22.5 -\$1.13 \$ 0.47 \$ 0.47 26% 0.0x	7.4 7.3 -0.2 21.5 -\$4.30 \$ 1.75 \$ 1.75 -6.6% 0.0x \$ 20.22 \$ 18.10	-2% -3% -6% -7% NA 6%
Core Net Income Per Share Information Any Diluted Shares (mil) EOP Shares Est. (buyback) / issuance Est. price/share Total 5's of Capital Reported EPS EPS growth rate (%) P/E Ratio LTM Book Value per share	7.6 7.4 -0.2 0.0 \$0.00 \$ 1.45 \$ 1.44 -3.3% 0.0x \$ 16.16	-5% -2% -3% -1% -3% NA	7.5 7.5 0.0 0.0 \$0.00 \$ 0.24 5 0.24 -144% 0.0x	7.5 7.5 0.0 0.0 \$0.00 \$ 0.30 \$ 0.30 96% 0.0x	7.5 7.5 0.0 0.0 \$0.00 \$ 0.35 \$ 0.29 -4% 0.0x \$ 17.78	7.5 7.5 0.0 14.5 \$0.00 \$ 0.46 \$ 0.46 222% 0.0x \$ 18.18	9.65 7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18	-1% 1% -7% -10% NA	7.5 7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x	7.5 7.5 0.0 18.8 -\$0.27 \$ 0.47 \$ 0.49 61% 0.0x	7.5 7.5 0.0 17.5 \$0.00 \$ 0.50 \$ 0.50 5% 0.0x \$ 18.67	7.5 7.5 0.0 18.5 \$0.00 \$ 0.46 \$ 0.46 -27% 0.0x \$ 19.01	7.5 7.5 0.0 13.7 -\$0.27 \$ 1.86 \$ 1.87 45.2% 0.0x \$ 19.01	46% 1% 1% 38% 45%	7.5 7.5 -0.1 20.5 -\$1.03 \$ 0.40 \$ 0.40 -55% 0.0x	7.4 7.4 -0.1 21.0 -\$1.05 \$ 0.44 \$ 0.44 37% 0.0x	7.4 7.4 -0.1 22.0 -\$1.10 \$ 0.44 \$ 0.44	7.3 7.3 -0.1 22.5 -\$1.13 \$ 0.47 \$ 0.47 26% 0.0x \$ 20.22	7.4 7.3 -0.2 21.5 -\$4.30 \$ 1.75 \$ 1.75 -6.6% 0.0x \$ 20.22	-2% -3% -6% -7%
Core Net Income Per Share Information Any Gilluted Shares (mill) EOP Shares Est. (Duybock) / Issuance Est. price/share Total 5's of Capital Reported EPS Core EPS EFS growth rate (%) P/E Ratio LTM Book Value per share Tangible Book Value per share	7.6 7.4 -0.2 0.0 \$0.00 \$ 1.45 \$ 1.44 -3.3% 0.0x \$ 16.16 \$ 13.99	-5% -2% -3% -1% -3% NA 10% 11%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.24 \$ 0.24 -144% 0.0x \$16.70 \$14.55	7.5 7.5 0.0 0.0 \$0.00 \$ 0.30 \$ 0.30 96% 0.0x \$ 17.47 \$ 15.35	7.5 7.5 0.0 0.0 \$0.00 \$ 0.35 \$ 0.29 -4% 0.0x \$ 17.78 \$ 15.67	7.5 7.5 0.0 14.5 \$0.00 \$ 0.46 \$ 0.46 222% 0.0x \$ 18.18 \$ 16.08	9.65 7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08	-1% 1% -7% -10% NA 13%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x \$ 17.63 \$ 15.55 -13%	7.5 7.5 0.0 18.8 -\$0.27 \$ 0.47 \$ 0.49 61% 0.0x \$18.29 \$16.22	7.5 7.5 0.0 17.5 \$0.00 \$ 0.50 \$ 0.50 5% 0.0x \$ 18.67 \$ 16.60	7.5 7.5 0.0 18.5 \$0.00 \$ 0.46 \$ 0.46 -27% 0.0x \$ 19.01 \$ 16.94	7.5 7.5 0.0 13.7 -\$0.27 \$ 1.86 \$ 1.87 45.2% 0.0x \$ 19.01 \$ 16.94	46% 1% 1% 38% 45% NA 5%	7.5 7.5 7.5 -0.1 20.5 -\$1.03 \$ 0.40 5 0.40 -55% 0.0x \$ 19.28 \$ 17.19	7.4 7.4 -0.1 21.0 -\$1.05 \$ 0.44 \$ 0.44 37% 0.0x \$ 19.58 \$ 17.49	3.28 7.4 7.4 -0.1 22.0 -\$1.10 \$ 0.44 \$ 0.0x \$ 19.89 \$ 17.78	7.3 7.3 -0.1 22.5 -\$1.13 \$ 0.47 \$ 0.47 26% 0.0x \$ 20.22 \$ 18.10	7.4 7.3 -0.2 21.5 -\$4.30 \$ 1.75 \$ 1.75 -6.6% 0.0x \$ 20.22 \$ 18.10	-2% -3% -6% -7% NA 6%
Core Net Income Per Share Information Any Diluted Shares (mill) 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 TBV Growth (%)	7.6 7.4 -0.2 0.0 \$0.00 \$ 1.45 \$ 1.44 -3.3% 0.0x \$ 16.16 \$ 13.99 11.5%	-5% -2% -3% -1% -3% NA 10% NA	7.5 7.5 0.0 0.0 \$0.00 \$ 0.24 \$ 0.24 -144% 0.0x \$16.70 \$14.55	7.5 7.5 0.0 0.0 \$0.00 \$ 0.30 \$ 0.30 96% 0.0x \$ 17.47 \$ 15.35	7.5 7.5 0.0 0.0 \$0.00 \$ 0.35 \$ 0.29 -4% 0.0x \$ 17.78 8%	7.5 7.5 0.00 14.5 \$0.00 \$ 0.46 \$ 0.46 222% 0.0x \$ 18.18 \$ 16.08	9.65 7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9%	-1% 1% -7% -10% NA 13% NA	7.5 7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x \$ 17.63 \$ 15.55 -13%	7.5 7.5 0.0 18.8 -\$0.27 \$ 0.47 \$ 0.49 61% 0.0x \$18.29 \$16.22	7.5 7.5 0.0 17.5 \$0.00 \$ 0.50 \$ 0.50 5% 0.0x \$ 18.67 \$ 16.60	3.48 7.5 7.5 0.0 18.5 \$0.00 \$ 0.46 -27% 0.0x \$ 19.01 \$ 16.94	7.5 7.5 0.0 13.7 -\$0.27 \$ 1.86 \$ 1.87 45.2% 0.0x \$ 19.01 \$ 16.94 5.4%	46% 1% 1% 38% 45% NA 5% NA	7.5 7.5 7.5 -0.1 20.5 -\$1.03 \$ 0.40 5 0.40 -55% 0.0x \$ 19.28 \$ 17.19	7.4 7.4 -0.1 21.0 -\$1.05 \$ 0.44 37% 0.0x \$ 19.58 \$ 17.49	3.28 7.4 7.4 -0.1 22.0 -\$1.10 \$ 0.44 8% 0.0x \$ 19.89 \$ 17.78	3.47 7.3 7.3 -0.1 22.5 -\$1.13 \$ 0.47 26% 0.0x \$ 20.22 \$ 18.10 7%	7.4 7.3 -0.2 21.5 -\$4.30 \$ 1.75 -6.6% 0.0x \$ 20.22 \$ 18.10 6.9%	-2% -3% -6% -7% NA 6% 7%
Core Net Income Per Share Information Aug Diluted Shares (mil) EOP Shares Est. (Duyback) / Issuance Est. price/share Total \$'s of Capital Reported EPS Core EPS FPS growth rate (%) P/E Ratio LTM Book Value per share Tangible The Core of t	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	-5% -2% -3% -1% -3% NA 10% NA 13%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.24 \$ 0.24 -144% 0.0x \$ 16.70 \$ 14.55 16%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.30 \$ 0.30 96% 0.0x \$ 17.47 \$ 15.35 22% \$ 0.12	7.5 7.5 0.0 0.0 \$0.00 \$ 0.35 \$ 0.29 -4% 0.0x \$ 17.78 \$ 15.67 8% \$ 0.12	7.5 7.5 0.0 14.5 \$0.00 \$ 0.46 222% 0.0x \$18.18 \$16.08 10% \$ 0.12	9.65 7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 129 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% \$ 0.48	-1% 1% -7% -10% NA 13% NA 7%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x \$ 17.63 \$ 15.55 -13% \$ 0.12	7.5 7.5 0.0 18.8 -\$0.27 \$ 0.47 \$ 0.49 61% 0.0x \$18.29 \$16.22 17% \$ 0.12	7.5 7.5 0.0 17.5 \$0.00 \$ 0.50 \$ 0.50 5% 0.0x \$ 18.67 \$ \$16.60 9% \$ 0.12	3.48 7.5 7.5 0.0 18.5 \$0.00 \$ 0.46 \$ 0.46 -27% 0.0x \$ 19.01 \$ 16.94 8% \$ 0.12 26%	7.5 7.5 0.0 13.7 -\$0.27 \$ 1.86 \$ 1.87 45.2% 0.0x \$ 19.01 \$ 16.94 \$ 0.48	46% 1% 1% 38% 45% NA 5% NA 0% -31%	7.5 7.5 -0.1 20.5 -\$1.03 \$ 0.40 \$ 0.40 -55% 0.0x \$ 19.28 \$ 17.19 6%	7.4 7.4 -0.1 21.0 -\$1.05 \$ 0.44 \$ 0.0x \$ 19.58 \$ 17.49 7% \$ 0.12	3.28 7.4 7.4 -0.1 22.0 -\$1.10 \$ 0.44 8% 0.0x \$19.89 \$17.78 7% \$ 0.12 27%	3.47 7.3 7.3 -0.1 22.5 -\$1.13 \$ 0.47 26% 0.0x \$ 20.22 \$ 18.10 7% \$ 0.12 25%	7.4 7.3 -0.2 21.5 -\$4.30 \$ 1.75 \$ 1.75 -6.6% 0.0x \$ 20.22 \$ 18.10 6.9% \$ 0.48	-2% -3% -6% -7% NA -6% -7% NA
Core Net Income Per Share Information Avg Diluted Shares (mil) EDP Shares Est. (Duybock) / issuance Est. price/share Total 5's of Capital Reported EPS Core EPS FPS growth rate (%) P/E Ratio LTM Book Value per share Tangible Book Value per share Tay Growth (%) Dividend Payout Ratio (%) Performance Ratios Return on Average Assets	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%	-5% -2% -3% -1% -3% NA 10% NA 11% NA	7.5 7.5 0.0 0.0 \$0.00 \$ 0.24 \$ 0.24 -144% 0.0x \$ 16.75 16% \$ 0.12 5 0%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.30 \$ 0.30 96% 0.0x \$ 17.47 \$ 15.35 22% 40%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.35 \$ 0.29 -4% 0.0x \$ 17.78 \$ 15.67 8% \$ 0.12 41%	7.5 7.5 0.0 14.5 \$0.00 \$ 0.46 \$ 0.46 222% 0.0x \$ 18.18 \$ 16.08 10% \$ 0.12 26%	9.65 7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% \$ 0.48 37%	-1% 1% -7% -10% NA 13% NA 15% NA 7% 19%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x \$17.63 \$15.55 -13% \$ 0.12 28%	7.5 7.5 0.0 18.8 -\$0.27 \$ 0.47 \$ 0.49 61% 0.0x \$ 18.29 \$ 16.22 17% \$ 0.12 25%	7.5 7.5 0.0 17.5 \$0.00 \$17.5 \$0.00 \$0.50 \$0.50 \$0.0x \$18.67 \$16.60 9% \$0.12 24%	3.48 7.5 7.5 0.0 18.5 \$0.00 \$ 0.46 -27% 0.0x \$ 19.01 \$ 16.94 8% \$ 0.12 26%	7.5 7.5 0.0 13.7 -\$0.27 \$ 1.86 \$ 1.87 45.2% 0.0x \$ 19.01 \$ 16.94 5.4% \$ 0.48 26%	46% 1% 1% 38% 45% NA 5% NA 0% -31%	7.5 7.5 -0.1 20.5 -\$1.03 \$ 0.40 -55% 0.0x \$ 19.19 6% \$ 0.12 30%	7.4 7.4 -0.1 21.0 -\$1.05 \$ 0.44 37% 0.0x \$19.58 \$17.49 7% \$ 0.12 28%	3.28 7.4 7.4 -0.1 22.0 -\$1.10 \$ 0.44 8% 0.0x \$ 19.89 \$ 17.78 7% \$ 0.12 27%	3.47 7.3 7.3 -0.1 22.5 -\$1.13 \$ 0.47 26% 0.0x \$ 20.22 \$ 18.10 7% \$ 0.12 25%	12.97 7.4 7.3 -0.2 2.1 5.4.30 5.1.75 -6.6% 0.02 5.125 5.125 5.125 -6.6% 5.0.48 27%	-2% -3% -6% -7% NA 6% -7% NA
Core Net Income Per Share Information Ang Diluted Shares (mill) EOP Shares Est. (buyback) / issuance Est. price/share Total \$'s of Capital Reported EPS Core EPS EPS growth rate (%) P/R Ratio LTM Book Value per share Tangible Book Value per share Tany Growth (%) Dividend Dividend Payout Ratio (%) Performance Ratios Return on Average Assets Return on Average Common Equity	7.6 7.4 -0.2 0.0 \$0.00 \$ 1.45 \$ 1.44 -3.3% 0.0x \$ 16.15 \$ 13.99 11.5% \$ 0.45 31%	-5% -2% -3% -1% -3% NA 10% NA 13% -13% -3%	7.5 7.5 0.0 0.0 \$0.00 \$0.00 \$0.24 5 0.24 -144% 0.0x \$16.70 \$14.55 16% \$ 0.12 50%	7.5 7.5 0.0 \$0.00 \$0.00 \$ 0.30 \$ 0.30 96% 0.0x \$ 17.47 \$ 15.35 22% \$ 0.12 40% 0.70% 7.03%	7.5 7.5 0.0 0.0 \$0.00 \$0.00 \$ 0.35 \$ 0.29 -4% 0.0x \$ 17.78 \$ 15.67 8% \$ 0.12 41%	7.5 7.5 0.0 14.5 \$0.00 \$ 0.46 \$ 0.46 222% 0.0x \$ 18.18 \$ 16.08 10% \$ 0.12 26%	9.65 7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 129 -10.3% 0.0x \$ 18.08 14.9% \$ 0.48 37%	-1% 1% -7% -10% NA 13% NA 15% NA -24% -20%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x \$ 17.63 \$ 15.55 -13% \$ 0.12 28%	7.5 7.5 0.0 18.8 -\$0.27 \$ 0.47 \$ 0.49 61% 0.0x \$18.29 \$ 16.22 17% \$ 0.12 25% 0.98% 10.95%	7.5 7.5 0.0 17.5 \$0.00 \$ 0.50 \$ 0.50 \$ 0.50 \$ \$ 0.50 \$ \$ 0.40 \$ \$ 0.12 \$ 24% 0.98% 10.74%	3.48 7.5 7.5 0.00 18.5 \$0.00 \$ 0.46 \$ 0.46 -27% 0.0x \$ 19.01 \$ 16.94 8% \$ 0.12 26% 0.92% 9.82%	7.5 7.5 0.0 13.7 -50.27 \$ 1.86 \$ 1.87 45.2% 0.0x \$ 19.01 \$ 16.94 5.4% \$ 0.48 26%	46% 1% 1% 38% 45% NA 5% NA 0% -31%	7.5 7.5 -0.1 20.5 -\$1.03 \$ 0.40 -55% 0.0x \$ 19.28 \$ 17.19 6% \$ 0.12 30%	7.4 7.4 -0.1 21.0 -\$1.05 \$ 0.44 37% 0.0x \$ 19.58 \$ 17.49 7% 0.12 28%	3.28 7.4 7.4 -0.1 22.0 -\$1.10 \$ 0.44 8% 0.0x \$ 19.89 \$ 17.78 7% \$ 0.12 27%	3.47 7.3 7.3 -0.1 122.5 -\$1.13 \$ 0.47 26% 0.0x \$ 20.22 \$ 18.10 7% \$ 0.12 25% 0.91% 9.44%	7.4 7.3 -0.2 21.5 -54.30 \$ 1.75 -6.6% 0.0x \$ 20.22 \$ 18.10 6.9% \$ 0.48 27%	-2% -3% -6% -7% NA 6% -7% NA -6% -7% -12%
Core Net Income Per Share Information Any Diluted Shares (mill) EOP Shares Est. (buyback) / 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 Tay Growth (%) Dividend Payout Ratio (%) Performance Ratios Return on Average Assets Return on Average Assets Return on Average Assets Return on Average Common Equity Return on Tangible Common Equity	7.6 7.4 -0.2 0.0 \$0.00 \$ 1.45 \$ 1.44 -3.3% 0.0x \$ 16.16 \$ 13.99 11.5% \$ 0.45 31%	-5% -2% -3% -1% -3% NA 10% NA 13% -8% -13% -33%	7.5 7.5 7.5 0.0 0.0 \$0.00 \$0.00 \$0.24 14.45 0.0x \$16.70 \$14.55 16% \$0.12 50% 0.61% 5.83% 6.63%	2.22 7.5 7.5 0.0 0.0 \$0.00 \$ 0.30 \$ 0.30 96% 0.0x \$ 17.47 \$ 15.35 22% \$ 0.12 40% 0.70% 7.03% 7.76%	7.5 7.5 0.0 \$0.00 \$0.00 \$ 0.35 \$ 0.29 -4% 0.0x \$ 17.78 \$ 15.67 8% \$ 0.12 41%	7.5 7.5 0.0 14.5 \$0.00 \$ 0.46 \$ 0.46 222% 0.0x \$18.18 \$ 16.08 10% \$ 0.12 26% 0.98% 10.26%	7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 129 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% \$ 0.48 37%	-1% 1% -7% -10% NA 13% NA 7% 19% -24% -24% -24%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x \$ 17.63 \$ 15.55 -13% \$ 0.12 28%	7.5 7.5 0.0 18.8 -\$0.27 \$ 0.47 \$ 0.49 61% 0.0x \$18.29 \$ 16.22 17% 0.98% 10.95% 12.11%	7.5 7.5 0.0 17.5 \$0.00 \$ 0.50 \$ 0.50 \$ 0.50 \$ 18.67 \$ 16.60 9% \$ 0.12 24% 0.98% 10.74% 11.85%	3.48 7.5 7.5 0.00 18.5 \$0.00 \$ 0.46 \$ 0.46 -27% 0.0x \$ 19.01 \$ 16.94 8% \$ 0.12 26% 0.92% 9.82% 10.81%	7.5 7.5 0.0 13.7 -\$0.27 \$ 1.86 \$ 1.87 45.2% 0.0x \$ 19.01 \$ 16.94 5.4% \$ 0.48 26%	46% 1% 1% 38% 45% NA 5% 5% NA 0% -31% 37% 37% 38%	7.5 7.5 -0.1 20.5 -\$1.03 \$ 0.40 5 0.40 -55% 0.0x \$ 19.28 \$ 17.19 6% \$ 0.12 30% 0.81% 8.53% 9.38%	7.4 7.4 7.1 21.0 -\$1.05 \$ 0.44 37% 0.0x \$ 19.58 \$ 17.49 7% \$ 0.12 28% 0.87% 9.08% 9.98%	3.28 7.4 7.4 -0.1 22.0 -\$1.10 \$ 0.44 8% 0.0x \$ 19.89 \$ 17.78 7% \$ 0.12 27% 0.87% 9.02% 9.91%	3.47 7.3 7.3 -0.1 22.5 -\$1.13 \$ 0.47 26% 0.0x \$ 20.22 \$ 18.10 7% \$ 0.12 25% 0.91% 9.44% 10.36%	12.97 7.4 7.3 -0.2 21.5 -\$4.30 \$ 1.75 \$ 1.75 -6.6% 0.0x \$ 20.22 \$ 18.10 6.9% \$ 0.48 27%	-2% -3% -6% -7% NA -6% 7% NA -9% -12%
Core Net Income Per Share Information Any Diluted Shares (mil) EOP Shares Est. (Duybock) / ssuance Est. price/share Total 5's of Capital Reported EPS Core EPS FPS growth rate (%) P/E Ratio 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	7.6 7.4 -0.2 0.0 \$0.00 \$1.45 \$1.44 -3.3% 0.05 \$16.16 \$13.99 11.5% \$0.48 0.98% 9.33% 10.48%	-5% -2% -3% -1% -3% NA 10% NA 13% -13% -3%	7.5 7.5 0.0 0.0 \$0.02 \$0.24 -144% 0.0x \$16.75 16% \$0.12 50%	2.22 7.5 7.5 0.0 0.0 \$0.00 \$ 0.30 \$ 0.30 \$ 17.47 \$ 15.35 22% \$ 0.12 40% 7.03% 7.76% 4.1	7.5 7.5 0.0 0.0 \$0.00 \$ 0.35 \$ 0.29 -4% 0.0x \$ 17.78 \$ 15.67 8% \$ 0.12 41% 0.655% 7.46% 3.9	7.5 7.5 0.0 14.5 \$0.00 \$ 0.46 222% 0.0x \$ 18.18 \$ 16.08 10% \$ 0.12 26% 10.26% 11.34%	9.65 7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% \$ 0.4% 7.49% 8.00% 16.1	-1% 1% -7% -10% NA 13% NA 13% -24% -24% 13%	7.5 7.5 0.0 \$0.00 \$0.43 \$ 0.42 -29% 0.0x \$17.63 \$15.55 -13% \$ 0.12 28% 0.90% 9.56% 11.07%	7.5 7.5 0.0 18.8 -\$0.27 \$ 0.47 \$ 0.49 61% 0.0x \$18.29 \$ 16.22 17% \$ 0.12 25% 0.98% 10.95% 12.11%	7.5 7.5 0.0 17.5 \$0.00 \$ 0.50 \$ 0.50 5% 0.0x \$ 18.67 \$ 16.60 9% \$ 0.12 24% 10.74% 11.85%	3.48 7.5 7.5 0.00 18.5 \$0.46 \$ 0.46 -27% 0.0x \$ 19.01 \$ 16.94 8% \$ 0.12 26% 0.92% 9.82% 10.81%	7.5 7.5 0.0 13.7 -\$0.27 \$ 1.86 \$ 1.87 45.2% 0.0x \$ 19.01 \$ 16.94 5 .4% \$ 0.95% 10.27% 11.04%	1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1	7.5 7.5 7.5 -0.1 20.5 -\$1.03 \$ 0.40 -55% 0.0x \$ 19.28 \$ 17.19 6% \$ 0.12 30% 0.81% 8.53% 9.38% 4.2	3.24 7.4 7.4 -0.1 21.0 -\$1.05 \$ 0.44 37% 0.0x \$ 19.58 \$ 17.49 7% \$ 0.12 28% 0.87% 9.08% 9.98% 4.7	3.28 7.4 7.4 -0.1 22.0 -\$1.10 \$ 0.44 \$ 0.0x \$ 19.89 \$ 17.78 7% \$ 0.12 27% 0.87% 9.02% 9.91% 4.8	3.47 7.3 7.3 -0.1 22.5 -\$1.13 \$ 0.47 26% 0.0x \$ 20.22 \$ 18.10 7% \$ 0.12 25% 0.91% 9.44% 10.36% 4.8	7.4 7.3 -0.2 21.5 -\$4.30 \$ 1.75 -6.6% 0.0x \$ 20.22 \$ 18.10 6.9% \$ 0.87% 9.02%	-2% -3% -6% -7% NA 6% -7% NA -9% -12% -4%
Core Net Income Per Share Information Ang Diluted Shares (mill) EOP Shares Est. (buyback) / issuance Est. price/share Total \$'s of Capital Reported EPS Core EPS EPS growth rate (%) P/E Ratio LTM Book Value per share Tany Growth (%) Dividend Payout Ratio (%) Performance Ratios Return on Average Assets Return on Average Common Equity Return on Tangible Common Equity Return on Tangible Common Equity	7.6 7.4 -0.2 0.0 \$0.00 \$ 1.45 \$ 1.44 -3.3% 0.0x \$ 16.16 \$ 13.99 11.5% \$ 0.45 31%	-5% -2% -3% -1% -3% NA 10% NA 13% -8% -13% -33%	7.5 7.5 7.5 0.0 0.0 \$0.00 \$0.00 \$0.24 14.45 0.0x \$16.70 \$14.55 16% \$0.12 50% 0.61% 5.83% 6.63%	2.22 7.5 7.5 0.0 0.0 \$0.00 \$ 0.30 \$ 0.30 96% 0.0x \$ 17.47 \$ 15.35 22% \$ 0.12 40% 0.70% 7.03% 7.76%	7.5 7.5 0.0 \$0.00 \$0.00 \$ 0.35 \$ 0.29 -4% 0.0x \$ 17.78 \$ 15.67 8% \$ 0.12 41%	7.5 7.5 0.0 14.5 \$0.00 \$ 0.46 \$ 0.46 222% 0.0x \$18.18 \$ 16.08 10% \$ 0.12 26% 0.98% 10.26%	7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 129 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% \$ 0.48 37%	-1% 1% -7% -10% NA 13% NA 7% 19% -24% -24% -24%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x \$ 17.63 \$ 15.55 -13% \$ 0.12 28%	7.5 7.5 0.0 18.8 -\$0.27 \$ 0.47 \$ 0.49 61% 0.0x \$18.29 \$ 16.22 17% 0.98% 10.95% 12.11%	7.5 7.5 0.0 17.5 \$0.00 \$ 0.50 \$ 0.50 \$ 0.50 \$ 18.67 \$ 16.60 9% \$ 0.12 24% 0.98% 10.74% 11.85%	3.48 7.5 7.5 0.00 18.5 \$0.00 \$ 0.46 \$ 0.46 -27% 0.0x \$ 19.01 \$ 16.94 8% \$ 0.12 26% 0.92% 9.82% 10.81%	7.5 7.5 0.0 13.7 -\$0.27 \$ 1.86 \$ 1.87 45.2% 0.0x \$ 19.01 \$ 16.94 5.4% \$ 0.48 26%	46% 1% 1% 38% 45% NA 5% 5% NA 0% -31% 37% 37% 38%	7.5 7.5 -0.1 20.5 -\$1.03 \$ 0.40 5 0.40 -55% 0.0x \$ 19.28 \$ 17.19 6% \$ 0.12 30% 0.81% 8.53% 9.38%	7.4 7.4 7.1 21.0 -\$1.05 \$ 0.44 37% 0.0x \$ 19.58 \$ 17.49 7% \$ 0.12 28% 0.87% 9.08% 9.98%	3.28 7.4 7.4 -0.1 22.0 -\$1.10 \$ 0.44 8% 0.0x \$ 19.89 \$ 17.78 7% \$ 0.12 27% 0.87% 9.02% 9.91%	3.47 7.3 7.3 -0.1 22.5 -\$1.13 \$ 0.47 26% 0.0x \$ 20.22 \$ 18.10 7% \$ 0.12 25% 0.91% 9.44% 10.36%	12.97 7.4 7.3 -0.2 21.5 -\$4.30 \$ 1.75 \$ 1.75 -6.6% 0.0x \$ 20.22 \$ 18.10 6.9% \$ 0.48 27%	-2% -3% -6% -7% NA -6% 7% NA -9% -12%
Core Net Income Per Share Information Ang Diluted Shares (mill) EOP Shares Est. (buyback) / issuance Est. price/share Total \$'s of Capital Reported EPS Core EPS EPS growth rate (%) P/R Rato LTM Book Value per share Tangible Book Value per share Tay Growth (%) Dividend Payout Ratio (%) Performance Ratios Return on Average Assets. Return on Average Common Equity Return on Tangible Common Equity FTPP Income	7.6 7.4 -0.2 0.0 50.00 \$ 1.44 -3.3% 0.0x \$ 1.44 -3.3% 11.5% \$ 0.98% 9.33% 10.48% 14.2 1.88 1.28%	-5% -2% -3% -1% -3% NA 10% NA 13% -13% -13% -5% -9%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.24 \$ 0.24 -144% 0.0x \$16.70 \$14.55 16% \$ 0.12 50% 0.61% 5.83% 6.63% 3.44 0.45 1.16%	7.55 7.5 0.0 0.00 \$ 0.30 \$ 0.30 \$ 6% 0.0x \$ 17.47 \$ 15.35 22% \$ 0.12 40% 0.70% 7.03% 7.16% 4.1 0.55 1.30%	7.5 7.5 0.0 0.0 0.0 \$0.00 \$0.00 \$0.00 \$0.00 \$1.7.8 \$\frac{515.67}{45} 8\frac{1}{45} 0.65\frac{5}{41}\frac{1}{45} 0.65\frac{1}{45} 0.52 1.14\frac{1}{41}	7.5 7.5 7.5 7.5 9.000 14.5 \$0.00 \$ 0.46 \$ 0.46 \$ 0.00 10.00 10.26% 10.26% 10.26% 4.7 0.63 1.36%	9.65 7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08 \$ 0.48 37% 0.74% 7.49% 8.00% 16.1 2.15 1.24%	-1% 1% 1% -7% NA 13% NA 15% NA 15% NA 15% 15% 15% -24% -24% 13% 15% -3%	7.5 7.5 0.0 0.0 \$0.00 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x \$ 17.63 \$ 15.55 -13% \$ 0.12 28% 0.90% 4.4 0.58 1.23%	7.5 7.5 0.0 18.8 -\$0.27 \$ 0.47 \$ 0.49 61% 0.0x \$18.29 \$ 16.22 17% \$ 0.12 25% 0.98% 10.95% 12.11%	7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5	7.5 7.5 0.0 18.5 \$0.46 6.0 0.0 \$1.0 0.0 \$1.0 0.0 \$19.01 0.0 \$1.0 0.0 \$19.01 0.0 \$10.0	7.5 7.5 0.0 13.7 -\$0.27 \$ 186 \$ 187 45.2% 0.0x 5 18.91 5 16.94 5.4% 5 0.48 26% 10.27% 11.04% 19.3 2.57 1.30%	1% 1% 1% 1% 45% NA 5% NA 0% -31% 27% 37% 38% 20% 19% 5%	7.5 7.5 -0.1 20.5 -5.10.3 \$ 0.40 -55% 0.0x \$ 19.28 \$ 17.19 6% \$ 0.12 30% 0.81% 8.53% 9.38% 4.2 0.56 1.15%	7.4 7.4 -0.1 21.0 -51.05 \$ 0.44 37% 0.0x \$ 19.58 \$ 17.49 7% \$ 0.12 28% 0.87% 9.08% 4.7 0.63 1.27%	7.4 -0.1 -22.0 -51.10 S 0.44 S 0.44 S 0.0x S 19.89 S 17.78 -7% 0.0x S 19.89 0.0x S 19.89 0.0x S 19.89 4.8 0.65 1.26%	7.3 7.3 -0.1 22.5 -51.13 5 0.47 2.6% 0.0x 5 20.22 518.10 7.3 9.44% 10.36% 4.8 0.66 1.26%	7.4 7.3 -0.2 21.5 -\$4.30 \$ 1.75 -6.6% 0.0x \$ 20.22 \$ 18.10 6.9% \$ 0.48 27% 0.87% 9.02% 9.76% 18.5 2.50 1.24%	-2% -3% -6% -7% NA 6% 7% NA 0% -7% -12% -44% -3% -5%
Core Net Income Per Share Information Any Diluted Shares (mill) EOP Shares Est. (Duybock) / issuance Est. price/share Total 5's of Capital Reported EPS Core EPS FPS growth rate (%) P/E Ratio 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 Income PTPP Income PTPP Income Share TESS Net Interest Margin, FTE	7.6 7.4 -0.2 0.0 50.00 5 1.45 5 1.44 -3.3% 0.0x 5 1.45 5 13.99 11.5% 5 0.45 31% 0.98% 9.33% 1.4.2 1.88 1.28% 3.65%	-5% -2% -3% -1% -3% NA 13% NA 13% -13% -5% -9%	7.5 7.5 0.0 0.0 \$0.24 5 0.24 -144% 0.0x \$16.70 \$14.55 16% \$0.12 \$50%	7.5 7.5 0.0 0.0 0.0 5 0.30 \$ 0.30 \$ 0.30 \$ 17.47 \$ 17.47 \$ 22% \$ 0.12 \$ 40% 0.70% 7.03% 7.76% 4.15 6.13 6.13 6.13 6.13 6.13 6.13 6.13 6.13	7.5 7.5 0.0 0.0 0.0 0.0 0.0 \$ 0.35 \$ 0.29 -4% 0.0x \$ 17.78 8% \$ 0.12 41% 0.65% 6.65% 7.46% 3.9 0.52 1.14%	7.5 7.5 0.0 14.5 \$0.00 \$ 0.46 \$ 0.46 222% 0.5 \$18.18 \$ 16.08 10% \$ 0.12 26% 4.7 0.98% 4.7 4.7 3.36% 4.7 3.36% 4.7 4.7 4.7 4.7 4.7 4.7 4.7 4.7 4.7 4.7	9.65 7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.20 \$ 1.8.18 \$ 16.08 14.9% \$ 0.48 37.49% 0.74% 7.49% 16.1 2.15 1.24% 3.337%	-1% 1% 1% -7% -10% NA 13% NA 15% 15% 14% -20% -24% -24% -3% -3% -8%	7.5 7.5 7.5 0.0 0.0 \$0.00 \$0.43 5 0.42 -29% 0.0x \$17.63 \$15.55 -13% \$ 0.12 28% 0.90% 9.56% 11.07% 4.4 0.58 1.23%	7.5 7.5 7.5 0.0 18.8 -\$0.27 \$ 0.47 61% 0.0x \$18.29 17% \$ 0.12 25% 0.98% 10.95% 12.11% 4.9 0.66 1.31%	7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5	7.5, 7.5, 0.0 18.5, 50.00 \$ 0.46 6 -27% 6 0.0 x 5 19.01 \$ 16.94 8% \$ 0.12 266% 0.28 26	14.10 7.5 7.5 0.0 13.7 -\$0.27 \$ 1.86 \$ 1.87 45.2% 0.0x \$ 1.9.01 \$ 16.94 5.4% \$ 0.48 2.5% 0.95% 10.27% 11.04% 11.04%	1% 1% 1% 1% 45% NA 5% NA 0% -31% 27% 37% 38% 20% 5%	7.5 7.5 -0.1 20.5 -\$1.03 \$ 0.40 -55% 0.0x \$ 19.28 \$17.19 6% 0.81% 8.53% 9.38% 4.2 0.56 1.15% 3.19%	7.4 -0.1 -21.0 -0.5 -5.0.5 -5.0.44 -0.1 -3.7% -0.0x -5.1.05 -5.0.44 -7% -5.0.44 -3.7% -0.8% -7% -0.8% -0.12 -2.8%	7.4 -0.1 -22.0 -51.10 -51.10 -51.10 -51.10 -51.10 -51.10 -51.10 -51.10 -51.10 -51.10 -51.10 -51.10 -51.10 -51.10 -51.10 -51.10 -61.10 -	7.3 7.3 7.3 -0.1 22.5 -51.13 \$ 0.47 \$ 0.47 5 0.47 7% 0.0x \$ 20.22 518.10 7% \$ 0.12 25% 0.91% 9.44% 10.36% 1.26% 3.20%	7.4 7.3 -0.2 21.5 -\$4.30 \$ 1.75 -6.6% 0.0x \$ 5 1.75 -6.6% 2.0x \$ 18.10 6.9% \$ 0.48 27% 0.87% 9.02% 18.5 2.50 1.24%	-2% -3% -6% -7% NA -6% 7% NA -2% -12% -12% -4% -3% -5%
Core Net Income Per Share Information Ang Diluted Shares (mill) EOP Shares Est. (buyback) / issuance Est. price/share Total \$'s of Capital Reported EPS Core EPS EPS growth rate (%) P/R Rato LTM Book Value per share Tangible Book Value per share Tay Growth (%) Dividend Payout Ratio (%) Performance Ratios Return on Average Assets. Return on Average Common Equity Return on Tangible Common Equity FTPP Income	7.6 7.4 -0.2 0.0 50.00 \$ 1.44 -3.3% 0.0x \$ 1.44 -3.3% 11.5% \$ 0.98% 9.33% 10.48% 14.2 1.88 1.28%	-5% -2% -3% -1% -3% NA 10% NA 13% -13% -13% -5% -9%	7.5 7.5 0.0 0.0 \$0.00 \$ 0.24 \$ 0.24 -144% 0.0x \$16.70 \$14.55 16% \$ 0.12 50% 0.61% 5.83% 6.63% 3.44 0.45 1.16%	7.55 7.5 0.0 0.00 \$ 0.30 \$ 0.30 \$ 6% 0.0x \$ 17.47 \$ 15.35 22% \$ 0.12 40% 0.70% 7.03% 7.16% 4.1 0.55 1.30%	7.5 7.5 0.0 0.0 0.0 \$0.00 \$0.00 \$0.00 \$0.00 \$1.7.8 \$\frac{515.67}{45} 8\frac{1}{45} 0.65\frac{5}{41}\frac{1}{45} 0.65\frac{1}{45} 0.52 1.14\frac{1}{41}	7.5 7.5 7.5 7.5 9.000 14.5 \$0.00 \$ 0.46 \$ 0.46 \$ 0.00 10.00 10.26% 10.26% 10.26% 4.7 0.63 1.36%	9.65 7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08 \$ 0.48 37% 0.74% 7.49% 8.00% 16.1 2.15 1.24%	-1% 1% 1% -7% NA 13% NA 15% NA 15% NA 15% 15% 15% -24% -24% 13% 15% -3%	7.5 7.5 0.0 0.0 \$0.00 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x \$ 17.63 \$ 15.55 -13% \$ 0.12 28% 0.90% 4.4 0.58 1.23%	7.5 7.5 0.0 18.8 -\$0.27 \$ 0.47 \$ 0.49 61% 0.0x \$18.29 \$ 16.22 17% \$ 0.12 25% 0.98% 10.95% 12.11%	7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5	7.5 7.5 0.0 18.5 \$0.46 6.0 0.0 \$1.0 0.0 \$1.0 0.0 \$19.01 0.0 \$1.0 0.0 \$19.01 0.0 \$10.0	7.5 7.5 0.0 13.7 -\$0.27 \$ 186 \$ 187 45.2% 0.0x 5 18.91 5 16.94 5.4% 5 0.48 26% 10.27% 11.04% 19.3 2.57 1.30%	1% 1% 1% 1% 45% NA 5% NA 0% -31% 27% 37% 38% 20% 19% 5%	7.5 7.5 -0.1 20.5 -5.10.3 \$ 0.40 -55% 0.0x \$ 19.28 \$ 17.19 6% \$ 0.12 30% 0.81% 8.53% 9.38% 4.2 0.56 1.15%	7.4 7.4 -0.1 21.0 -51.05 \$ 0.44 37% 0.0x \$ 19.58 \$ 17.49 7% \$ 0.12 28% 0.87% 9.08% 4.7 0.63 1.27%	7.4 -0.1 -22.0 -51.10 S 0.44 S 0.44 S 0.0x S 19.89 S 17.78 -7% 0.0x S 19.89 0.0x S 19.89 0.0x S 19.89 4.8 0.65 1.26%	7.3 7.3 -0.1 22.5 -51.13 5 0.47 2.6% 0.0x 5 20.22 518.10 7.3 9.44% 10.36% 4.8 0.66 1.26%	7.4 7.3 -0.2 21.5 -\$4.30 \$ 1.75 -6.6% 0.0x \$ 20.22 \$ 18.10 6.9% \$ 0.48 27% 0.87% 9.02% 9.76% 18.5 2.50 1.24%	-2% -3% -6% -7% NA 6% 7% NA 0% -7% -12% -44% -3% -5%
Core Net Income Per Share Information Aug Diluted Shares (mil) EOP Shares Est. (Duybock) / Issuance Est. PickyShare Total S's of Capital Reported EPS Core EPS Per Sgrowth rate (%) P/E Ratio 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 Pet PPP Income PTPP Income / Shr PTPP ROA Aug Earning Asset Vield Avg Earning Asset Vield	7.6 7.4 -0.2 0.0 50.00 \$ 1.45 \$ 1.45 -3.3% 0.0x \$ 16.16 \$ 1.3% \$ 0.98% 9.33% 10.48% 12.8% 1.28%	-5% -2% -3% -3% -3% -3% -19, -3% -3% -10, -11, -11, -11, -11, -11, -11, -11,	7.5 7.5 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	7.5 7.5 0.0 50.00 50.00 50.00 50.00 50.00 50.00 50.00 517.47 515.35 22% 6 0.12 40% 4.1 0.70% 4.1 0.55 1.30%	7.5 7.5 0.0 0.0 0.0 \$ 0.35 \$ 0.29 -4% 0.0x \$17.78 \$8% \$ 0.12 41% 0.55% 0.65% 3.9 0.52 1.14%	7.5 7.5 7.5 9.00 14.5 \$0.06 \$ 0.46 \$ 0.46 \$ 0.00 \$ 18.18 \$ 10% \$ 0.12 26% 10.26% 11.34% 4.7 0.63 13.36% 3.31% 3.354%	9.65 7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% \$ 0.48 37% 0.74% 7.49% 8.00% 16.11 2.15 1.243 3.37%	-1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1	7.5 7.5 7.5 0.0 0.0 0.0 \$0.43 \$ 0.42 -29% 0.0x \$17.63 \$15.55 -13% \$ 0.12 28% 0.90% 4.4 0.58 1.23% 4.3 3.23%	7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.6 7.6 7.7 7.7 7.7 7 7 7 7 7 7 7 7 7 7	7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5	7.5 7.5 0.0 18.5 0.46 8.5 0.46 8.8 % 1.12 2.6 % 10.81 % 4.8 0.64 4.8 0.64 1.28 % 3.22 % 3.37 % 3.37 %	14.10 7.5 7.5 0.0 13.7 -50.27 \$ 1.86 \$ 1.87 45.2% 0.0x \$ 19.01 \$ 16.94 26% 0.95% 10.27% 11.04% 11.30% 3.257 1.30%	1% 1% 1% 138 45% NA 5% 5% NA 0% -31% 27% 38% 20% 19% 5%	7.5 7.5 -0.1 2.5 0.40 5 0.40 5 0.40 5 0.40 5 0.40 6 0.12 30% 6 0.12 30% 6 0.12 30% 6 0.13 5 0.13 5 0.14 6 0.15 6 0.12 30% 6 0.13 5 0.15 6 0.15	7.4 7.4 -0.1 -0.1 -0.5 -0.00 -	7.4 -0.1 -22.0 -0.00 -5.1.10 -5.0.44 -5.0.44 -6.1 -6.0.00 -6.00 -6.0	7.3 7.3 7.3 -0.1 22.5 -0.1 22.5 -0.0 5 0.0 5 0.0 5 0.0 2 5 18.10 7 6 0.0 6 10.36% 4.8 0.666 1.26% 3.20% 3.32%	12.97 7.4 7.3 -0.2 21.5 -\$4.30 \$ 1.75 -6.6% 0.0x \$ 20.2 \$ 18.10 6.9% \$ 0.48 27% 0.87% 9.02% 9.76% 18.5 2.50 1.24% 3.33%	-2% -3% -6% -7% NA 6% -7% NA 0% -7% -12% -12% -4% -3% -5%
Core Net Income Per Share Information Ang Diluted Shares (mill) EOP Shares Est. (Buyback) / issuance Est. price/share Total \$'s of Capital Reported EPS Core EPS EPS growth rate (%) P/F Ratio LTM Book Value per share Tangible Book Value per share Tay Growth (%) Dividend Payout Ratio (%) Performance Ratios Return on Average Assets Return on Average Common Equity Return on Tangible Common Equity PTPP Income PTPP Income PTPP Income / Shr PTPP ROA Net Interest Margin, FTE Ang Earning Asset Vield Cost of Interest Bearing Liabilities Fee Income / Operating Revenue	7.6 7.4 -0.2 0.0 50.00 5 1.45 -3.3% 0.0x 5 15.15 5 1.44 -3.3% 10.48% 10.48% 14.2 1.88 1.28% 3.65% 4.22% 4.20% 1.07%	-5% -2% -3% -1% -3% -1% -3% -1% -3% -1% -3% -13% -1	7.5 7.5 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	7.5 7.5 0.0 0.0 \$0.30 \$0.30 \$0.30 \$0.30 \$0.30 \$1.30 \$0.30 \$1	7.5 7.5 0.0 0.0 50.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$17.78 \$% \$15.67 8% \$0.12 41% \$0.55% 6.55% \$0.29 \$1.14% \$0.52 \$1.14% \$0.52 \$1.35% \$0.	7.5 7.5 7.5 9.0.0 14.5 9.0.0 9.0.0 9.0.0 10.0 9.0.0 10.2 10.2 10.2 10.2 10.3 10.3 10.3 10.3 10.3 10.3 10.3 10.3	9.65 7.5 7.5 0.1 3.6 \$0.00 \$ \$1.29 -10.3% 0.0x \$ \$18.18 \$16.08 14.9% \$0.48 37% 8.00% 16.1 2.15 1.24% 3.37% 3.72% 4.6% 1.02%	-1% 1% 1% -7% -7% NA 13% NA 13% NA 15% -24% 15% -3% -44% -41% 2%	7.5 7.5 0.0 0.0 0.00 5 0.42 5 0.42 -29% 0.00x 5 17.63 5 15.55 -13% 0.90% 9.56% 11.07% 4.4 0.58 1.23% 3.323% 3.43% 0.29% 2.32.6%	7.5 0.0 18.8 7.5 0.0 18.8 6.47 5 0.49 61% 0.0x 5 0.49 516.22 17% \$ 0.12 25% 0.98% 10.95% 12.11% 4.9 0.66 1.31% 3.20% 0.24% 2.3.4%	7.5 7.5 0.0 17.5 7.5 0.0 17.5 5.0 5.0 5.0 5.0 5.0 5.0 5.0 5.0 5.0 5	7.5 7.5 0.0 18.5 50.00 \$ 0.46 \$ 0.18.5 \$ 0.40 \$ 5 0.46 \$ 0.27	14.10 7.5 7.5 0.0 13.7 -\$0.27 \$ 1.86 \$ 187 45.2% 0.0x \$ 19.01 \$ 16.94 5.4% \$ 0.48 26% 10.27% 11.04% 19.3 2.57 1.30% 3.22% 3.39% 0.24% 23.5% 0.95%	1% 1% 1% 38% 45% NA 5% NA 5% 31% 27% 37% 38% 20% 19% 54.	7.5 7.5 7.5 9.10 9.10 9.10 9.10 9.10 9.10 9.10 9.10	3.24 7.4 7.4 7.4 -0.1 21.0 -\$1.05 \$ 0.44 8 0.43 9.08% 9.98% 0.12 28% 0.87% 9.98% 0.12 28% 0.12 28%	3.28 7.4 7.4 -0.1 22.0 -\$1.10 \$ 0.44 8% 0.0x \$19.89 9.91% \$ 0.12 27% 0.87% 9.02% 9.91% 4.86 0.65 1.26% 0.12 2.76%	7.3 7.3 7.3 7.3 9.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1	12.97 7.4 7.3 -0.2 21.5 -\$4.30 \$ 1.75 -6.6% 0.0x \$ 20.22 \$ 18.10 6.9% \$ 0.48 27% 0.87% 9.02% 9.76% 18.5 2.50 1.24% 3.30% 3.30% 3.10%	-2% -3% -6% -7% NA 0% -7% -9% -12% -4% -3% -5% -20% -20%
Core Net Income Per Share Information Any Diluted Shares (mil) EOP Shares Est. (Duybock) / issuance Est. Picu/Share Total 5's of Capital Reported EPS Core EPS Forowth rate (%) P/E Ratio 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 FTPP Income Share Share Share Ang Earning Asset Yield Oxed Timerest Margin, FTE Ang Earning Asset Yield Oxed Timerest Earning Liabilities Fee Income / Operating Revenue	7.6 7.4 -0.2 0.0 \$0.00 \$1.45 \$1.45 \$1.49 \$1.5% \$0.45 \$1.88 1.28% 3.65% 4.22% 4.22% 1.07% 20.7%	-5% -2% -3% -3% -3% -3% -3% -3% -3% -3% -3% -3	7.5 7.5 0.0 0.0 S0.00 \$0.24 4.344% 0.0x \$16.70 \$14.55 \$16.9 \$0.24 \$1.16% \$0.12\$ \$1.16% \$0.12\$ \$1.16%	7.5 7.5 0.0 0.0 S0.00 \$ 0.30 \$	7.5 7.5 7.5 0.0 0.0 \$0.00 \$0.00 \$0.00 \$0.00 \$17.78 \$15.67 8% 0.12 41% \$0.52 1.14% \$0.52 1.14%	7.5. 7.5. 7.5. 7.5. 7.5. 7.5. 7.5. 7.5.	9.65 7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.03% 0.0x \$ 1.80 \$ 14.9% \$ 0.48 37% 0.74% 7.49% 16.1 2.15 1.24% 0.47% 0.47% 0.47% 0.47% 0.47%	-1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1	7.5 7.5 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	7.5 7.5 7.5 0.0 18.8 5.0.27 5.0.47 5.0.49 5.0.67 5.0.49 5.0.62 1.7% 0.98% 12.11% 4.9 0.66 1.31% 3.20% 3.32% 3.20% 3.32% 2.24% 2.34% 2.34% 2.34% 2.34% 2.34%	7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5	7.5 7.5 0.00 18.5 50.00 5 0.46 5 0.46 5 0.46 5 0.46 5 0.46 19.5 16.94 8 10.81%	14.10 7.5 7.5 0.0 13.7 -\$0.27 \$ 1.86 \$ 1.87 45.2% 0.0x \$ 1.894 5.4% \$ 0.48 26.9% 10.27% 11.04% 11.04% 11.04% 12.57 1.30% 3.22% 3.39% 0.24% 0.24% 0.25% 0.92% 0.92% 0.92%	1% 1% 1% 45% NA 5% NA 0% -31% 27% 37% 38% 20% -9% -9% -5%	7.5 7.5 7.5 9.103 8 9.40 9.5 9.40 9.5 9.40 9.5 9.40 9.5 9.40 9.5 9.40 9.5 9.40 9.5 9.3 9.3 9.3 9.3 9.3 9.3 9.3 9.3 9.3 9.3	3.24 7.4 7.4 7.4 -0.1 2.51.05 \$ 0.44 5 0.44 5 0.44 7.6 7.6 7.7 8 9.087 7.8 9.087 4.7 0.63 3.20% 3.34% 4.7 0.63 3.20% 3.34% 2.50% 3.019%	7.4 7.4 7.4 7.4 7.4 7.5 7.4 7.4 7.4 7.4 7.4 7.4 7.4 7.4 7.4 7.4	7.3 7.3 7.3 0.1 2.1 2.5 5.1.3 5 0.47 2.6% 0.6% 0.7% 5 20.22 5.18.10 0.91% 9.44% 10.36% 4.8 0.66 1.26% 3.20% 3.34% 0.66% 3.245% 0.96%	7.4 7.3 -0.2 21.5 -\$4.30 \$ 1.75 \$ 1.75 \$ -6.6% 0.0x \$ 20.22 \$ 18.10 6.9% \$ 0.48 27% 0.87% 9.02% 18.5 2.50 1.24% 3.20% 3.33% 0.19% 24.6% 0.97% 24.6%	-2% -3% -6% -7% NA 6% -7% NA 0% -2% -12% -4% -3% -3% -2% -5% -1% -20% -5% -1% -20% -5% -1% -1% -1% -1% -1% -1% -1% -1% -1% -1
Core Net Income Per Share Information Any Diluted Shares (mil) EOP Shares Est. (Puyback) / issuance Est. Picuybare Total 5's of Capital Reported EPS Core EPS PF Strowth rate (%) P/E Ratio LTM Book Value per share Tangible Book Value per share TBV Growth (%) Dividend Payout Ratio (K) Performance Ratios Return on Average Assets Return on Average Common Equity PTPP Income / Shr PTPP Income / Shr PTPP ROA Net Interest Margin, FTE Ang Earning Asset Yield Cost of Interest Bearing Liabilities Fee Income / Average Assets Effective Tax Rate (FTE) Statutory Tax Rate	7.6 7.4 -0.2 0.0 50.00 5 1.45 -3.3% 0.0x 5 15.15 5 1.44 -3.3% 10.48% 10.48% 14.2 1.88 1.28% 3.65% 4.22% 4.20% 1.07%	-5% -2% -3% -1% -3% -1% -3% -1% -3% -1% -3% -13% -1	7.5 7.5 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	7.5 7.5 0.0 0.0 \$0.30 \$0.30 \$0.30 \$0.30 \$0.30 \$1	7.5 7.5 0.0 0.0 50.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$17.78 \$% \$15.67 8% \$0.12 41% \$0.55% 6.55% \$0.29 \$1.14% \$0.52 \$1.14% \$0.52 \$1.35% \$0.	7.5 7.5 7.5 9.0.0 14.5 9.0.0 9.0.0 9.0.0 10.0 9.0.0 10.2 10.2 10.2 10.2 10.3 10.3 10.3 10.3 10.3 10.3 10.3 10.3	9.65 7.5 7.5 0.1 3.6 \$0.00 \$ \$1.29 -10.3% 0.0x \$ \$18.18 \$16.08 14.9% \$0.48 37% 8.00% 16.1 2.15 1.24% 3.37% 3.72% 4.6% 1.02%	-1% 1% 1% -7% -7% NA 13% NA 13% NA 15% -24% 15% -3% -44% -41% 2%	7.5 7.5 0.0 0.0 0.00 5 0.42 5 0.42 -29% 0.00x 5 17.63 5 15.55 -13% 0.90% 9.56% 11.07% 4.4 0.58 1.23% 3.323% 3.43% 0.29% 2.32.6%	7.5 0.0 18.8 7.5 0.0 18.8 6.47 5 0.49 61% 0.0x 5 0.49 516.22 17% \$ 0.12 25% 0.98% 10.95% 12.11% 4.9 0.66 1.31% 3.20% 0.24% 2.3.4%	7.5 7.5 0.0 17.5 7.5 0.0 17.5 5.0 5.0 5.0 5.0 5.0 5.0 5.0 5.0 5.0 5	7.5 7.5 0.0 18.5 50.00 \$ 0.46 \$ 0.18.5 \$ 0.40 \$ 5 0.46 \$ 0.27	14.10 7.5 7.5 0.0 13.7 -\$0.27 \$ 1.86 \$ 187 45.2% 0.0x \$ 19.01 \$ 16.94 5.4% \$ 0.48 26% 10.27% 11.04% 19.3 2.57 1.30% 3.22% 3.39% 0.24% 23.5% 0.95%	1% 1% 1% 38% 45% NA 5% NA 5% 31% 27% 37% 38% 20% 19% 54.	7.5 7.5 7.5 9.10 9.10 9.10 9.10 9.10 9.10 9.10 9.10	3.24 7.4 7.4 7.4 -0.1 21.0 -\$1.05 \$ 0.44 8 0.43 9.08% 9.98% 0.12 28% 0.87% 9.98% 0.12 28% 0.12 28%	3.28 7.4 7.4 -0.1 22.0 -\$1.10 \$ 0.44 8% 0.0x \$19.89 9.91% \$ 0.12 27% 0.87% 9.02% 9.91% 4.86 0.65 1.26% 0.12 2.76%	7.3 7.3 7.3 7.3 9.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1	12.97 7.4 7.3 -0.2 21.5 -\$4.30 \$ 1.75 -6.6% 0.0x \$ 20.22 \$ 18.10 6.9% \$ 0.48 27% 0.87% 9.02% 9.76% 18.5 2.50 1.24% 3.30% 3.30% 3.10%	-2% -3% -6% -7% NA 0% -7% -9% -12% -4% -3% -5% -20% -20%
Core Net Income Per Share Information Any Diluted Shares (mil) EOP Shares Est. (Buybock) / issuance Est. price/share Total \$'s of Capital Reported EPS Core EPS EPS growth rate (%) P/R Ratio LTM Book Value per share Tangbile Book Value per share Tay Growth (%) Dividend Payout Ratio (%) Performance Ratios Return on Average Common Equity Return on Average Common Equity Return on Average Common Equity PTPP Income PTPP Income PTPP Income / Shr PTPP ROA Net Interest Margin, FTE Ang Earning Asset Yield Cost of Interest Bearing Liabilities Fee Income / Operating Revenue Fee Income / Agrae Assets Effective Tax Rate (FTE) Statutory Tax Rate Quarterly Growth Rates	7.6 7.4 -0.2 0.0 50.00 5 1.43 -3.3% 0.0x 5 15.16 5 13.99 11.5% 5 0.45 31% 0.98% 9.33% 10.48% 14.2 1.88 1.28% 3.65% 4.22% 0.80% 24.2% 1.07% 20.7% 35.0%	-5% -2% -3% -3% -3% -3% -3% -3% -3% -3% -3% -3	7.5 7.5 0.0 0.0 0.0 0.0 0.0 0.0 0.2 4 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	7.5 7.5 0.0 0.0 50.00 50.00 96% 0.30 96% 0.00 \$0.30 96% 0.00 \$0.30 96% 0.00 \$0.30 9.00 96% 0.00 \$0.30 9.00 9.00 9.00 9.00 9.00 9.00 9.00	2.20 7.5 7.5 0.0 0.0 0.00 \$ 0.35 \$ 0.29 4% 0.0x \$ 11.78 8% \$ 0.12 41% 0.65% 6.65% 7.46% 0.52 1.14% 3.28% 0.38% 2.38% 0.38% 0.38% 0.12 4.14% 0.12 4.14% 0.15%	7.5 7.5 0.0 14.5 5 0.46 5 0.46 222% 0.0x 5 10.86 10% 5 11.134% 4.7 0.63 1.36% 3.31% 3.54% 0.24% 1.03% 3.55%	9.65 7.5 7.5 0.1 3.6 \$0.00 \$ 10.3% 0.0x \$ 18.18 \$ 16.08 14.9% \$ 0.48 37% 8.00% 16.1 2.15 1.24% 3.37% 0.47% 24.6% 1.02% 19.8% 35.0%	-1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1	7.5 7.5 0.0 0.0 0.0 5 0.43 5 0.42 -29% 0.0x 5 17.63 5 15.55 5 0.12 2 28% 0.90% 9.56% 11.07% 4.4 0.58 1.23% 0.29% 0.29% 0.29% 0.58 1.23%	7.5 0.0 18.8 5.0.27 5.0.47 5.0.49 61% 5.0.47 5.0.49 61% 6.0.8 10.95% 10.95% 12.11% 4.9 0.66 1.31% 3.20% 23.4% 20.6% 35.0%	7.5 7.5 7.5 9.00 17.5 9.00 \$ 0.50 \$ 0.50 \$ 0.50 \$ \$ 0.50 \$ \$ 18.67 \$ 18.67 24% 0.98% 10.74% 11.85% 0.69 1.36% 0.22% 23.8% 0.22% 23.8% 0.23% 0.35%	7.5 7.5 0.0 18.5 \$0.46 -27% \$0.00 \$0.46 -22% \$0.5 19.01 \$16.94 \$19.01 \$16.94 \$19.01 \$16.94 \$19.01 \$10.81% \$0.42 \$19.01 \$10.81% \$0.42 \$19.01 \$10.81% \$0.44 \$10.81% \$0.44 \$10.81% \$0.44 \$10.81%	14.10 7.5 7.5 0.0 13.7 -\$0.27 \$ 1.86 \$ 1.87 45.2% 0.0x \$ 19.01 \$ 16.94 5.4% \$ 0.48 26% 10.27% 11.04% 19.3 2.57 1.30% 3.22% 3.32% 3.32% 3.50%	1% 1% 1% 45% NA 5% NA 0% -31% 27% 37% 38% 20% -9% -9% -5%	7.5 7.5 7.5 9.103 8 9.40 9.5 9.40 9.5 9.40 9.5 9.40 9.5 9.40 9.5 9.40 9.5 9.40 9.5 9.3 9.3 9.3 9.3 9.3 9.3 9.3 9.3 9.3 9.3	3.24 7.4 7.4 -0.1 -51.05 \$ 0.44 37% 0.0x \$ 19.58 \$ 19.58 \$ 19.58 \$ 19.58 \$ 9.98% 4.7 0.63 1.27% 3.30% 3.34% 4.7 0.63 3.127% 3.05% 3.06	3.28 7.4 7.4 -0.1 -0.1 -0.5 -0.2 -0	3.47 7.3 7.3 -0.1 22.5 -\$1.13 \$ 0.47 5 0.47 7% \$ 0.00 \$ 20.22 5 18.10 0.91% 9.44% 0.66 1.26% 0.20 2.5% 0.12 2.5% 0.12 2.5% 0.12 2.5% 0.12 2.5% 0.12 2.5% 0.12 2.5% 0.12 2.5% 0.12 2.5% 0.13 0.14 0.15	12.97 7.4 7.3 -0.2 21.5 -\$4.30 \$ 1.75 -6.6% 0.0x \$ 20.22 \$ 18.10 6.9% \$ 0.48 27% 0.87% 9.02% 9.76% 18.5 2.50 1.24% 3.30% 3.33% 0.19% 24.67% 20.6% 35.0%	-2% -3% -6% -7% NA 6% -7% NA 0% -2% -12% -4% -3% -3% -2% -5% -1% -20% -5% -1% -20% -5% -1% -1% -1% -1% -1% -1% -1% -1% -1% -1
Core Net Income Per Share Information Any Diluted Shares (mil) EOP Shares Est. (Puyback) / issuance Est. Picuybare Total 5's of Capital Reported EPS Core EPS PF Strowth rate (%) P/E Ratio LTM Book Value per share Tangible Book Value per share TBV Growth (%) Dividend Payout Ratio (K) Performance Ratios Return on Average Assets Return on Average Common Equity PTPP Income / Shr PTPP Income / Shr PTPP ROA Net Interest Margin, FTE Ang Earning Asset Yield Cost of Interest Bearing Liabilities Fee Income / Average Assets Effective Tax Rate (FTE) Statutory Tax Rate	7.6 7.4 -0.2 0.0 \$0.00 \$1.45 \$1.45 \$1.49 \$1.5% \$0.45 \$1.88 1.28% 3.65% 4.22% 4.22% 1.07% 20.7%	-5% -2% -3% -3% -3% -3% -3% -3% -3% -3% -3% -3	7.5 7.5 0.0 0.0 S0.00 \$0.24 4.344% 0.0x \$16.70 \$14.55 \$16.9 \$0.24 \$1.16% \$0.12\$ \$1.16% \$0.12\$ \$1.16%	7.5 7.5 0.0 0.0 S0.00 \$ 0.30 \$	7.5 7.5 7.5 0.0 0.0 \$0.00 \$0.00 \$0.00 \$0.00 \$17.78 \$15.67 8% 0.12 41% \$0.52 1.14% \$0.52 1.14%	7.5. 7.5. 7.5. 7.5. 7.5. 7.5. 7.5. 7.5.	9.65 7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.03% 0.0x \$ 1.80 \$ 14.9% \$ 0.48 37% 0.74% 7.49% 16.1 2.15 1.24% 0.47% 0.47% 0.47% 0.47% 0.47%	-1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1	7.5 7.5 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	7.5 7.5 7.5 0.0 18.8 5.0.27 5.0.47 5.0.49 5.0.67 5.0.49 5.0.62 1.7% 0.98% 12.11% 4.9 0.66 1.31% 3.20% 3.32% 3.20% 3.32% 2.24% 2.34% 2.34% 2.34% 2.34% 2.34%	7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5	7.5 7.5 0.00 18.5 50.00 5 0.46 5 0.46 5 0.46 5 0.46 5 0.46 19.5 16.94 8 10.81%	14.10 7.5 7.5 0.0 13.7 -\$0.27 \$ 1.86 \$ 1.87 45.2% 0.0x \$ 1.894 5.4% \$ 0.48 26.9% 10.27% 11.04% 11.04% 11.04% 12.57 1.30% 3.22% 3.39% 0.24% 0.24% 0.25% 0.92% 0.92% 0.92%	1% 1% 1% 45% NA 5% NA 0% -31% 27% 37% 38% 20% -9% -9% -5%	7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5	3.24 7.4 7.4 7.4 -0.1 2.51.05 \$ 0.44 5 0.44 5 0.44 7.6 7.6 7.7 8 9.087 7.8 9.087 4.7 0.63 3.20% 3.34% 4.7 0.63 3.20% 3.34% 2.50% 3.019%	7.4 7.4 7.4 7.4 7.4 7.5 7.4 7.4 7.4 7.4 7.4 7.4 7.4 7.4 7.4 7.4	7.3 7.3 7.3 0.1 2.1 2.5 5.1.3 5 0.47 2.6% 0.6% 0.7% 5 20.22 5.18.10 0.91% 9.44% 10.36% 4.8 0.66 1.26% 3.20% 3.34% 0.66% 3.245% 0.96%	7.4 7.3 -0.2 21.5 -\$4.30 \$ 1.75 \$ 1.75 \$ -6.6% 0.0x \$ 20.22 \$ 18.10 6.9% \$ 0.48 27% 0.87% 9.02% 18.5 2.50 1.24% 3.20% 3.33% 0.19% 24.6% 0.97% 24.6%	-2% -3% -6% -7% NA 6% -7% NA 0% -2% -12% -4% -3% -3% -2% -5% -1% -20% -5% -1% -20% -5% -1% -1% -1% -1% -1% -1% -1% -1% -1% -1
Core Net Income Per Share Information Any Diluted Shares (mill) EOP Shares Est. (Duybock) / Issuance Est. price/share Total 5's of Capital Reported EPS Core EPS EFS growth rate (%) P/E Ratio 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 Return on Average Common Equity PTPP Income PTPP Income PTPP Income / Shr PTPP ROA Net Interest Margin, FTE Ang Earning Asset Vield Cost of Interest Bearing Labilities Fee Income / Operating Revenue Fee Income / Operating Feevenue Feevenue Feevenue Feevenue Guarterity (operation feevenue)	7.6 7.4 -0.2 0.0 50.00 5 1.45 5 1.44 -3.3% 0.0x 5 1.5% 5 1.45 5 1.3.99 11.5% 5 0.45 31% 10.48% 1.28% 4.22% 4.22% 4.22% 4.22% 4.22% 5.0% 7.13% 2.5% 3.65%	-5% -2% -3% -3% -3% -3% -3% -3% -3% -3% -3% -3	7.5 7.5 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	7.5 7.5 0.0 0.0 50.00 \$0.30 96% 0.0x 50.30 96% 0.0x 51.34 51.35 22% \$0.12 7.03% 7.76% 41.35 51.30% 1.30% 1.30% 1.35 5.6% 1.30% 15.3% 15.3% 15.3% 15.3% 15.3% 15.3% 15.3%	2.20 7.5 7.5 7.5 0.0 0.0 \$0.00 \$0.35 0.00 \$0.35 \$1.78 \$11.7	7.5 0.0 14.5 50.00 \$ 0.46 \$ 0.46 \$ 0.0x \$ 18.18 \$ 16.08 10% 0.98% 10.26% 11.34% 4.7 0.63 1.36% 3.51% 3.54% 25.0% 21.33% 25.0%	9.65 7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% \$ 0.48 377 0.74% 8.00% 16.1 2.15 1.24% 3.37% 3.72% 0.47% 24.6% 1.02% 1.03% 1.02% 1.03% 1.03% 1.03% 1.04% 1.05% 1.05%	-1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1	7.5 7.5 7.5 7.5 0.0 0.0 0.0 0.0 0.0 0.0 0.1 0.1	7.5 7.5 0.0 18.8 -\$0.27 \$ 0.47 \$ 0.49 0.0x 518.29 0.98% 10.95% 4.9 0.66 3.27% 2.25% 3.27% 2.26% 3.37% 3.27% 3.27% 3.27% 3.37%	7.5 7.5 0.00 17.5 50.00 \$ 0.50 \$ 0.50 \$ 0.50 5 0.50 0.0x \$ 0.50 17.5 5% 0.0x 5	3.48 7.5, 7.5, 0.00 18.5, 50.00 5 0.46, -27% 0.0x 5 0.12, 519.01 5 16.94 8% 5 0.12, 26% 4.8 4.8 4.8 4.8 4.8 4.8 4.8 4.8 4.8 4.8	14.10 7.5 7.5 0.0 13.7 -\$0.27 \$ 1.86 \$ 1.87 45.2% 0.0x \$ 1.894 5.4% \$ 0.48 26% 0.95% 11.04% 19.3 2.57 1.30% 3.22% 3.39% 0.24% 23.5% 0.28% 6.9% 6.9% 8.3% 15.0%	1% 1% 1% 45% NA 5% NA 0% -31% 27% 37% 38% 20% -9% -9% -5%	7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5	3.24 7.4 7.4 -0.1 -51.05 \$ 0.44 \$ 0.78 \$ 0.14 \$ 17.49 7% \$ 0.12 28% 0.87% 9.98% 4.7 0.63 3.20% 3.20% 3.20% 3.34% 3.20% 3.34% 3.30% 3.00% 3.	3.28 7.4 7.4 -0.1 -0.1 -0.5 -0.1 -0.0 -0.1 -0.0 -0	3.47 7.3 7.3 -0.1 22.5 -51.13 8 0.47 26% 0.0x 8 0.12 25% 4.8 4.8 4.8 10.36% 4.8 10.36% 4.8 3.20% 24.5% 26.5%	12.97 7.4 7.3 -0.2 21.5 -\$4.30 \$ 1.75 -6.6% 0.0x \$ 2.75 1.8.10 6.9% \$ 0.48 27% 0.87% 9.02% 9.76% 18.5 2.50 1.24% 3.33% 0.19% 24.6% 0.95% 9.6% 3.50%	-2% -3% -6% -7% NA 6% -7% NA 0% -2% -12% -4% -3% -3% -2% -5% -1% -20% -5% -1% -20% -5% -1% -1% -1% -1% -1% -1% -1% -1% -1% -1
Core Net Income Per Share Information Any Diluted Shares (mil) EOP Shares Est. (Puyback) / issuance Est. PickyShare Total 5's of Capital Reported EPS Core EPS PF Strowth rate (%) P/E Ratio LTM Book Value per share Tangible Book Value per share TBV Growth (%) Dividend Payout Ratio (K) Performance Ratios Return on Average Assets Return on Average Common Equity RETURN OF A Common Equity PTPP Income / Shr PTPP ROA Net Interest Margin, FTE Ang Earning Asset Vield Cost of Interest Bearing Liabilities Fee Income / Average Assets Effective Tax Rate (FTE) Statutory Tax Rate Quarragy Vareage Assets Coverage House (FTE) Coverage House (FTE) Coverage House (FTE) Statutory Tax Rate Quarragy FTE (Loan Growth EOP HFI Loan Growth Average Earning Assets Average Earning Assets Average Tax Incomposed Average Earning Assets Average Tax Incomposed Average Earning Assets Average Total Deposits	7.6 7.4 -0.2 0.0 \$0.00 \$1.45 \$1.45 \$1.45 \$1.39 11.5% \$0.45 31% 0.98% 9.33% 10.48% 4.22% 0.80% 4.22% 0.80% 4.21% 3.50%	-5% -2% -3% -3% -3% -3% -3% -3% -3% -3% -3% -3	7.5 7.5 0.0 0.0 \$0.00 \$0.24 4.04% 0.0x \$16.70 \$14.55 \$0.24 \$1.44% 0.0x \$16.70 \$14.55 \$16.50 \$1.65 \$1.6	7.5 7.5 0.0 0.0 \$0.00 \$0.30 \$0.30 \$0.30 \$0.30 \$17.47 \$15.3 \$15.35 \$12.2 \$15.35 \$15.35 \$1.30 \$1.3	2.20 7.5 7.5 0.0 0.0 0.00 \$0.00 \$0.35 \$0.29 4% 0.0x \$17.78 8% \$ 0.12 41% 0.65% 6.65% 6.65% 3.9 0.52 0.38 3.9 0.52 0.88 0	7.5. 7.5. 0.0. 14.5. 9.0.46 5.0.46 2222% 10% 5.16.08 1.0% 5.16.08 1.0.26% 0.98% 10.26% 1.34% 1.34% 1.35% 3.51% 3.51% 3.51% 1.36% 1.36% 1.36% 1.36% 1.36% 1.36% 1.36% 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%	9.65 7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 14.9% \$ 0.48 37% 0.74% 7.49% 8.00% 8.00% 8.00% 8.00% 16.1 2.15 1.24% 0.47% 3.37% 3.72% 0.47% 3.5.0%	-1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1	7.5 7.5 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	7.5 7.5 0.0 18.8 -\$0.27 5 0.49 61% 5 0.49 61% 5 0.12 25% 0.98% 10.95% 11.31% 3.37% 0.24% 3.37% 0.24% 3.50%	7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5	7.5 7.5 0.0 0.12 18.5 \$ 0.46 \$ 0.46 \$ 0.46 \$ 0.46 \$ 0.46 \$ 0.46 \$ 0.45 \$ 0.46 \$ 0.45 \$	14.10 7.5 7.5 0.0 13.7 -\$0.27 \$ 1.86 \$ 1.87 45.2% 0.0x \$ 19.01 \$ 16.94 2.6% 0.95% 10.27% 11.03% 2.57 1.30% 3.22% 3.39% 0.24% 3.25% 0.95% 3.20% 3.39% 0.24% 3.39% 0.24% 3.39% 0.24% 3.39% 0.25% 0.2	1% 1% 1% 45% NA 5% NA 0% -31% 27% 37% 38% 20% -9% -9% -5%	7.5 7.5 9.01 20.5 9.40 9.5 9.40 9.5 9.40 9.5 9.40 9.5 9.40 9.5 9.40 9.5 9.40 9.5 9.40 9.5 9.40 9.5 9.5 9.5 9.5 9.5 9.5 9.5 9.5 9.5 9.5	3.24 7.4 7.4 7.4 7.1 21.0 21.0 251.05 \$ 0.44 \$ 0.00 \$ 519.58 \$ 0.12 28% 4.7 0.63 3.34% 4.7 0.63 3.34% 4.7 0.63 3.35% 4.7 0.63 3.30% 4.7 0.63 3.30% 4.7 0.63 3.30% 4.7 0.63 3.30% 4.7 0.63 3.30% 4.7 0.63 3.30% 4.7 0.63 3.30% 4.7 0.63 3.30% 4.7 0.63 3.10% 4.7 0.63 4.7	3.28 7.4 7.4 7.4 -0.1 2.0 2.0 -\$1.10 \$ 0.44 8% 0.0x \$19.89 517.78 0.87% 9.02% 9.02% 9.02% 3.33% 0.19% 3.33% 0.19% 3.33% 0.19% 3.35% 0.19% 3.35% 0.19% 3.35% 0.19% 3.35%	7.3 7.3 7.3 7.3 7.3 7.3 7.3 7.3 7.3 7.3	12.97 7.4 7.3 -0.2 21.5 -\$4.30 \$ 1.75 -6.6% 0.0x \$ 20.25 \$ 18.10 6.9% \$ 0.48 27% 0.87% 9.02% 9.18.5 2.50 1.24% 3.20% 3.33% 0.19% 24.6% 0.97% 24.6% 35.0%	-2% -3% -6% -7% NA 6% -7% NA 0% -2% -12% -4% -3% -3% -2% -5% -1% -20% -5% -1% -20% -5% -1% -1% -1% -1% -1% -1% -1% -1% -1% -1
Core Net Income Per Share Information Any Diluted Shares (mill) EOP Shares Est. (Duybock) / Issuance Est. price/share Total 5's of Capital Reported EPS Core EPS EFS growth rate (%) P/E Ratio 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 Return on Average Common Equity PTPP Income PTPP Income PTPP Income / Shr PTPP ROA Net Interest Margin, FTE Ang Earning Asset Vield Cost of Interest Bearing Labilities Fee Income / Operating Revenue Fee Income / Operating Feevenue Feevenue Feevenue Feevenue Guarterity (operation feevenue)	7.6 7.4 -0.2 0.0 50.00 5 1.45 5 1.44 -3.3% 0.0x 5 1.5% 5 1.45 5 1.45 5 1.45 6 1.5% 6 0.45 31% 10.48% 1.2% 6.2% 6.2% 6.2% 6.2% 6.2% 6.2% 6.2% 6	-5% -2% -3% -3% -3% -3% -3% -3% -3% -3% -3% -3	7.5 7.5 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	7.5 7.5 0.0 0.0 50.00 \$0.30 96% 0.0x 50.30 96% 0.0x 51.34 51.35 22% \$0.12 7.03% 7.76% 41.35 51.30% 1.30% 1.30% 1.35 5.6% 1.30% 15.3% 15.3% 15.3% 15.3% 15.3% 15.3% 15.3%	2.20 7.5 7.5 7.5 0.0 0.0 \$0.00 \$0.35 0.00 \$0.35 \$1.78 \$11.7	7.5 0.0 14.5 50.00 \$ 0.46 \$ 0.46 \$ 0.0x \$ 18.18 \$ 16.08 10% 0.98% 10.26% 11.34% 4.7 0.63 1.36% 3.51% 3.54% 25.0% 21.33% 25.0%	9.65 7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% \$ 0.48 377 0.74% 8.00% 16.1 2.15 1.24% 3.37% 3.72% 0.47% 24.6% 1.02% 1.03% 1.02% 1.03% 1.03% 1.03% 1.04% 1.05% 1.05%	-1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1	7.5 7.5 7.5 7.5 0.0 0.0 0.0 0.0 0.0 0.0 0.1 0.1	7.5 7.5 0.0 18.8 -\$0.27 \$ 0.47 \$ 0.49 0.0x 518.29 0.98% 10.95% 4.9 0.66 3.27% 2.25% 3.27% 2.26% 3.37% 3.27% 3.27% 3.27% 3.37%	7.5 7.5 0.00 17.5 50.00 \$ 0.50 \$ 0.50 \$ 0.50 5 0.50 0.0x \$ 0.50 17.5 5% 0.0x 5	3.48 7.5, 7.5, 0.00 18.5, 50.00 5 0.46, -27% 0.0x 5 0.12, 516.94 8% 5 0.12, 26% 4.8 4.8 4.8 4.8 4.8 4.8 4.8 4.8 4.8 4.8	14.10 7.5 7.5 0.0 13.7 -\$0.27 \$ 1.86 \$ 1.87 45.2% 0.0x \$ 1.894 5.4% \$ 0.48 26% 0.95% 11.04% 19.3 2.57 1.30% 3.22% 3.39% 0.24% 23.5% 0.28% 6.9% 6.9% 8.3% 15.0%	1% 1% 1% 45% NA 5% NA 0% -31% 27% 37% 38% 20% -9% -9% -5%	7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5	3.24 7.4 7.4 -0.1 -51.05 \$ 0.44 \$ 0.78 \$ 0.14 \$ 17.49 7% \$ 0.12 28% 0.87% 9.98% 4.7 0.63 3.20% 3.20% 3.20% 3.34% 3.20% 3.34% 3.30% 3.00% 3.	3.28 7.4 7.4 -0.1 -0.1 -0.5 -0.1 -0.0 -0.1 -0.0 -0	3.47 7.3 7.3 -0.1 22.5 -51.13 8 0.47 26% 0.0x 8 0.12 25% 4.8 4.8 4.8 10.36% 4.8 10.36% 4.8 3.20% 24.5% 26.5%	12.97 7.4 7.3 -0.2 21.5 -\$4.30 \$ 1.75 -6.6% 0.0x \$ 2.75 1.8.10 6.9% \$ 0.48 27% 0.87% 9.02% 9.76% 18.5 2.50 1.24% 3.33% 0.19% 24.6% 0.95% 9.6% 3.50%	-2% -3% -6% -7% NA 6% -7% NA 0% -2% -12% -4% -3% -3% -2% -5% -1% -20% -5% -1% -20% -5% -1% -1% -1% -1% -1% -1% -1% -1% -1% -1
Core Net Income Per Share Information Any Diluted Shares (mil) EOP Shares Est. (Buyback) / iswance Est. price/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 Tay Growth (%) Dividend Payout Ratio (%) Performance Ratios Return on Average Assets Return on Average Common Equity Return on Areage Common Equity PTPP Income PTPP Income PTPP Income PTPP Income / Shr PTPP ROA Net Interest Bearing Liabilities Fee Income / Operating Revenue Fee Income / Operatin	7.6 7.4 -0.2 0.0 \$0.00 \$1.44 -3.3% 0.0x \$5 1.44 -3.3% 11.5% \$ 0.45 31% \$ 0.48% 12.8% 12.8% 1.28%	-5% -2% -3% -3% -3% -3% -3% -3% -3% -3% -3% -3	7.5 7.5 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	2.22 7.5 7.5 7.5 0.0 0.0 50.00 \$ 0.30 96% 0.0x \$ 1.30 \$ 0.47% 4.1 0.55 1.30% 4.1 0.55 1.30% 4.1 1.05 1.07%	2.20 7.5 7.5 7.5 0.0 0.0 \$0.30 \$0.35 \$1.7.8 \$15.67 8% \$0.12 41% 0.65% 7.46% 3.9 0.52 1.14% 3.28% 3.28% 3.38% 18.4% 3.53% 18.4% 3.53% 18.4% 18.4% 18.5% 18.4% 18.5% 18.4% 18.5% 18.4% 18.5% 18.4% 18.5% 18.4% 18.5%	7.5 7.5 0.0 14.5 5.0.0 5.0.46 5.0.46 5.0.46 5.0.46 5.0.46 10.26% 10.26% 10.26% 11.34% 4.7 0.63 1.36% 0.34% 21.3% 3.54% 0.34% 1.03% 1.0	9.65 7.5 7.5 0.1 3.6 50.00 8.10 1.03% 0.0x 14.9% 9.68 14.9% 14.9% 16.1 2.15 1.24% 3.37% 3.7% 3.7% 3.7% 3.7% 3.7% 3.5.0%	-1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1	7.5 7.5 0.0 0.0 0.0 5 0.43 5 0.42 -29% 0.0x 5 17.63 5 15.55 -13% 9.56% 11.07% 4.4 0.58 1.23% 0.29% 2.3.2% 0.91% 0.	7.5 0.0 18.8 7.5 0.0 18.8 5.0.27 5.0.47 5.0.49 61% 5.0.8 5.0.8 5.0.8 0.98% 10.95% 12.11% 4.9 0.66 1.31% 3.20% 23.4% 20.6% 35.0% 13.1% 13.3% 20.6% 25.6%	7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5	3.48 7.5, 7.5, 0.0 18.5 50.00 5 0.46 5 19.01 5 16.94 8% 5 0.12 26% 0.92% 0.92% 0.92% 10.81% 4.8 0.54 1.28% 0.64 1.28% 0.64 1.28% 0.64 1.28% 0.64 1.28% 0.64 1.28%	14.10 7.5 7.5 0.0 13.7 -\$0.27 \$ 1.86 \$ 1.87 45.2% 0.0x \$ 19.01 \$ 16.94 5.4% \$ 0.48 26% 10.27% 11.04% 19.3 2.57 1.30% 3.22% 2.83% 3.25% 0.24% 23.5% 0.28% 26.8% 35.0%	1% 1% 1% 45% NA 5% NA 0% -31% 27% 37% 38% 20% -9% -9% -5%	7.5 7.5 7.5 9.103 9.38% 9.38% 4.2 9.56 1.15% 2.6.5% 2.6.6.6.5% 6.5.6.6.6.5% 6.5.6.6.5% 6.5.6.6.5% 6.5.6.6.5% 6.5.6.6.5% 6.5.6.6.6.5% 6.5.6.6.5% 6.5.6.6.5% 6.5.6.6.6.5% 6.5.6.6.6.5% 6.5.6.6.6.5% 6.5.6.6.6.6.6.6.6.6.6.6.6.6.6.6.6.6.6.6	3.24 7.4 7.4 7.4 -0.1 -2.1.05 \$0.44 \$1.05 \$0.45 \$1.05 \$0.42 28% \$0.12 28% \$0.12 28% \$0.12 28% \$0.12 28% \$0.12 28% \$0.12 28% \$0.12 28% \$0.13 \$0.	3.28 7.4 7.4 -0.1 -0.1 -0.5 -0.2 -0	3.47 7.3 7.3 -0.1 -22.5 -51.13 5 0.47 26% 0.0x 5 0.12 25% 5 0.22 25% 0.91% 0.91% 0.91% 0.36% 0.36% 0.00 0.00%	7.4 7.3 -0.2 21.5 -\$4.30 \$ 1.75 -6.6% 0.0x \$ 20.22 \$ 18.10 6.9% \$ 0.48 27% 0.87% 9.02% 9.76% 18.5 2.50 1.24% 3.320% 3.320% 3.20% 3.50% 9.6% 9.6% 9.6% 9.6% 9.6% 9.6% 9.6% 9.6	-2% -3% -6% -7% NA 6% -7% NA 0% -2% -12% -4% -3% -3% -2% -5% -1% -20% -5% -1% -20% -5% -1% -1% -1% -1% -1% -1% -1% -1% -1% -1
Core Net Income Per Share Information Any Diluted Shares (mil) EOP Shares Est. (Buyback) / issuance Est. price/share Total 5's of Capital Reported EPS Core EPS Core EPS For Syrowth rate (%) P/E Ratio LTM Book Value per share Tangible Book Value per share TBV Growth (%) Dividend Payout Ratio (K) Performance Ratios Return on Average Assets Return on Average Common Equity PTPP Income FTPP Income FTPP Income / Shr FTPP ROA Net Interest Margin, FTE Ang Earning Asset Yield Cost of Interest Bearing Liabilities Fee Income / Average Assets Ffee Income / Average Assets Geffective Tax Rate (FE) Statutory Tax Rate Querage If I Loan Growth Average Total Deposits Total Assets Net Interest Income (FTE) Non-interest Income	7.6 7.4 -0.2 0.0 \$0.00 \$1.45 \$1.45 \$1.49 -3.3% 0.0x \$16.16 \$1.399 11.5% \$0.45 31,88 1.28% 4.22% 4.22% 0.80% 4.22% 1.07% 35.0%	-5% -2% -3% -3% -3% -3% -3% -3% -3% -3% -3% -3	7.5 7.5 0.0 0.0 S0.00 \$0.24 4.344% 0.0x \$16.70 \$14.55 \$16% \$0.24 \$1.45 \$1.65 \$	7.5 7.5 0.0 0.0 \$0.00 \$0	2.20 7.5 7.5 7.5 0.0 0.00 \$0.00 \$0.35 \$0.29 45% 0.0x \$17.78 8% \$ 0.12 41% 0.65% 6.65% 3.9 0.52 24.3% 0.98% 3.28% 3.28% 3.28% 3.35% 6.65% 7.56% 3.9 0.98% 3.14% 3.28% 3.15% 3.15% 3.	7.5. 7.5. 0.0. 14.5. 5.0.06 5.0.46 5.0.46 2222% 5.18.18 5.16.08 0.98% 10.26% 0.98% 11.34% 4.7 0.63 3.31% 3.54% 0.24% 3.5.0% 1.03% 1.03% 1.03% 1.03% 1.03% 3.5.0%	9.65 7.5 7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 1.80 \$ 14.9% \$ 0.48 37% 0.74% 7.49% 16.1 2.15 1.24% 0.47% 3.72% 0.47% 4.6% 1.02% 19.8% 35.0%	-1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1	7.5 7.5 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	7.5 7.5 0.0 18.8 -\$0.27 5 0.47 5 0.49 61% 0.0x 5 18.29 61% 25% 5 0.12 25% 0.98% 10.95% 4.9 0.66 6.07 13.1% 3.20% 3.37% 0.24% 3.37% 0.24% 6.0% 6.0%	7.5 7.5 0.0 17.5 50.00 17.5 50.00 5 0.50 5 0.50 5 0.50 5 0.50 5 0.50 5 0.50 17.5 5 0.00 5 0.50 17.5 5 18.67 18.67 19.60 19.8% 10.74%	3.48 7.5, 7.5, 0.00 18.5, \$0.00 18.5, \$0.00 0.0x \$19.01 0.92% 9.82% 0.92% 9.82% 1.28% 3.32% 3.32% 3.50% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0% 6.	14.10 7.5 7.5 0.0 13.7 -\$0.27 \$ 1.86 \$ 1.87 45.2% 0.0x \$ 1.89 \$ 1.94 5.4% \$ 0.48 26.9% 10.27% 11.04% 11.04% 11.04% 12.57 1.30% 0.24% 0.25% 0.92% 0.24% 0.25% 0.92% 0.26% 0.56% 15.0% 15.0%	1% 1% 1% 45% NA 5% NA 0% -31% 27% 37% 38% 20% -9% -9% -5%	7.5 7.5 7.5 9.103	3.24 7.4 7.4 7.4 7.1 7.4 7.5 7.6 7.6 7.6 7.7 7.7 7.7 7.7 7.7 7.7 7.7	3.28 7.4 7.4 7.4 7.4 -0.1 7.4 8% 8% 90.0x 519.89 517.78 9.027 4.8 0.65 5.044 4.8 0.65 5.044 4.8 0.65 5.040 1.10% 6.78 1.10% 6.78 2.7% 6.7% 8%	3.47 7.3 7.3 7.3 7.3 -0.1 22.5 -51.13 8 0.47 26% 0.0x \$ 20.22 518.10 0.91% 9.44% 4.8 0.666 4.8 3.20% 3.32% 24.5% 0.95% 3.50% 6.5% 6.5% 6.5% 4.8	12.97 7.4 7.3 -0.2 21.5 -\$4.30 \$ 1.75 \$ 1.75 \$ 6.6% 0.0x \$ 20.22 \$ 18.10 6.9% \$ 0.48 27.6% 18.5 2.50 1.24% 3.20% 3.33% 0.19% 24.6% 0.97% 24.6% 0.97% 25.0%	-2% -3% -6% -7% NA 6% -7% NA 0% -2% -12% -4% -3% -3% -2% -5% -1% -20% -5% -1% -20% -5% -1% -1% -1% -1% -1% -1% -1% -1% -1% -1
Core Net Income Per Share Information Ang Diluted Shares (mill) EOP Shares Est. (Buyback) / iswance Est. price/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 Tay Growth (%) Dividend Payout Ratio (%) Performance Ratios Return on Average Assets Return on Average Common Equity Return on Average Common Equity PTPP Income PTPP Income PTPP Income PTPP Income / Shr PTPP ROA Net Interest Margin, FTE Avg Earning Asset Vield Cost of Interest Bearing Liabilities Fee Income / Operating Revenue Fee Income / Operating Revenue Fee Income / Operating Revenue Fee Income / Average Assets Effective Tax Rate (FTE) Statutory Tax Rate Quarterly Growth Rates Average Hi Loan Growth Average Loan Growth Average Total Deposits Total Assets Net Interest Income (FTE)	7.6 7.4 -0.2 0.0 \$0.00 \$1.44 -3.3% 0.0x \$5 1.44 -3.3% 11.5% \$ 0.45 31% \$ 0.48% 12.8% 12.8% 1.28%	-5% -2% -3% -3% -3% -3% -3% -3% -3% -3% -3% -3	7.5 7.5 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	2.22 7.5 7.5 7.5 0.0 0.0 50.00 \$ 0.30 96% 0.0x \$ 1.30 \$ 0.47% 4.1 0.55 1.30% 4.1 0.55 1.30% 4.1 1.05 1.07%	2.20 7.5 7.5 7.5 0.0 0.0 \$0.30 \$0.35 \$1.7.8 \$15.67 8% \$0.12 41% 0.65% 7.46% 3.9 0.52 1.14% 3.28% 3.28% 3.38% 18.4% 3.53% 18.4% 3.53% 18.4% 18.4% 18.5% 18.4% 18.5% 18.4% 18.5% 18.4% 18.5% 18.4% 18.5% 18.4% 18.5%	7.5 7.5 0.0 14.5 5.0.0 5.0.46 5.0.46 5.0.46 5.0.46 5.0.46 10.26% 10.26% 10.26% 11.34% 4.7 0.63 1.36% 0.34% 21.3% 3.54% 0.34% 1.03% 1.0	9.65 7.5 7.5 0.1 3.6 50.00 8.10 1.03% 0.0x 14.9% 9.68 14.9% 14.9% 16.1 2.15 1.24% 3.37% 3.7% 3.7% 3.7% 3.7% 3.7% 3.5.0%	-1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1	7.5 7.5 0.0 0.0 0.0 5 0.43 5 0.42 -29% 0.0x 5 17.63 5 15.55 -13% 9.56% 11.07% 4.4 0.58 1.23% 0.29% 2.3.2% 0.91% 0.	7.5 0.0 18.8 7.5 0.0 18.8 5.0.27 5.0.47 5.0.49 61% 5.0.8 5.0.8 5.0.8 0.98% 10.95% 12.11% 4.9 0.66 1.31% 3.20% 23.4% 20.6% 35.0% 13.1% 13.3% 20.6% 25.6%	7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5	3.48 7.5, 7.5, 0.0 18.5 50.00 5 0.46 5 19.01 5 16.94 8% 5 0.12 26% 0.92% 0.92% 0.92% 10.81% 4.8 0.54 1.28% 0.64 1.28% 0.64 1.28% 0.64 1.28% 0.64 1.28% 0.64 1.28%	14.10 7.5 7.5 0.0 13.7 -\$0.27 \$ 1.86 \$ 1.87 45.2% 0.0x \$ 19.01 \$ 16.94 5.4% \$ 0.48 26% 10.27% 11.04% 19.3 2.57 1.30% 3.22% 2.83% 3.25% 0.24% 23.5% 0.28% 26.8% 35.0%	1% 1% 1% 45% NA 5% NA 0% -31% 27% 37% 38% 20% -9% -9% -5%	7.5 7.5 7.5 9.103 9.38% 9.38% 4.2 9.56 1.15% 2.6.5% 2.6.6.6.5% 6.5.6.6.6.5% 6.5.6.6.5% 6.5.6.6.5% 6.5.6.6.5% 6.5.6.6.5% 6.5.6.6.6.5% 6.5.6.6.5% 6.5.6.6.5% 6.5.6.6.6.5% 6.5.6.6.6.5% 6.5.6.6.6.5% 6.5.6.6.6.6.6.6.6.6.6.6.6.6.6.6.6.6.6.6	3.24 7.4 7.4 7.4 -0.1 -2.1.05 \$0.44 \$1.05 \$0.45 \$1.05 \$0.42 28% \$0.12 28% \$0.12 28% \$0.12 28% \$0.12 28% \$0.12 28% \$0.12 28% \$0.12 28% \$0.13 \$0.	3.28 7.4 7.4 -0.1 -0.1 -0.5 -0.2 -0	3.47 7.3 7.3 -0.1 -22.5 -51.13 5 0.47 26% 0.0x 5 0.12 25% 5 0.22 25% 0.91% 0.91% 0.91% 0.36% 0.36% 0.00 0.00%	7.4 7.3 -0.2 21.5 -\$4.30 \$ 1.75 -6.6% 0.0x \$ 20.22 \$ 18.10 6.9% \$ 0.48 27% 0.87% 9.02% 9.76% 18.5 2.50 1.24% 3.320% 3.320% 3.20% 3.50% 9.6% 9.6% 9.6% 9.6% 9.6% 9.6% 9.6% 9.6	-2% -3% -6% -7% NA 6% -7% NA 0% -2% -12% -4% -3% -3% -2% -5% -1% -20% -5% -1% -20% -5% -1% -1% -1% -1% -1% -1% -1% -1% -1% -1

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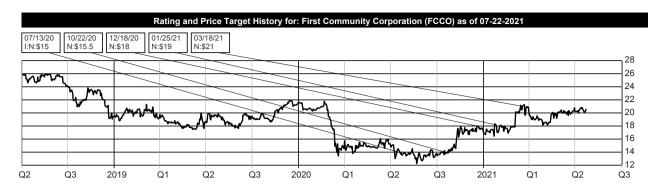
FCCO \$ 1.44 \$ 0.24 \$ 0.30 \$ 0.29 \$ 0.46 \$ 1.29 \$ 0.42 \$ 0.49 \$ 0.50 \$ 0.46 \$ 1.87 Balance Sheet Ratios Loans / Deposits Avg Loans / Avg Earning Assets 65.77% 65.04% 93.17% Avg. Earning Assets / Assets 91.25% 91.57% 92.27% 92.83% 93.179 92.50% 93.30% 93.14% 92.29% 91.839 92.63% 92.61% 93.00% 92.799 92.89% ecurities / Avg Earning Assets 25.29% 26.58% 25.18% 24.02% 24.85 25.10% 27.88% 30.68% 31.06% 31.199 30.23% 30.93% 30.17% 29.42% 29.049 29.88% Avg. Equity / Avg Assets TCE (%) 9.299 8.74% 8.16% 8.689 8.84% 8.835 8.83% \$11.74 \$15.06 \$8.14 \$10.21 -\$1.16 \$2.33 \$5.56 \$12.30 ier 1 Leverage Ratio 9.31% Tier 1 Risk-Based Capital Ratio 13.47% 13.35% 13.02% 12.97% 12.839 12.83% 13.13% 13.52% otal Capital Ratio Tier 1 Common Ratio 14.03% 13.02% 14.08% 12.97% age Balance Sheet 742 12 783 36 49 823 17 797 34 56 770 23 804 41 775 27.8 907 10.7 HFI Loans HFS Loans 841 11 -33% 11 10 11 32 835 803 NA 14% 9% PPP Loans 32 56 45 Total Loans 735 735 754 \$ 754 \$ 825 \$ 868 793 \$ 819 893 845 886 \$ 896 831 \$ 840 894 853 892 847 893 880 913 908 934 948 948 922 918 Total Loans (ex. PPP) 865 933 17% 146% 18% 286 37 \$ 295 \$ 51 300 81 322 82 373 \$ 431 79 \$ 78 434 68 425 56 \$ 416 \$ 51 411 53 Securities 258 26 301 429 417 409 50 415 52 Other Earning Assets Earning Assets 1,018 \$ 1,077 \$ 1,171 \$ 1,249 \$ 1,297 1,198 \$ 1,339 \$ 1,404 \$ 1,396 \$ 1,376 \$ 1,379 159 \$ 1,374 \$ 1,380 \$ 1,407 1,390 Non-int Assets 99 \$ 98 \$ 97 \$ 1,269 \$ 1,345 95 97 96 \$ 103 117 122 13% 15% 110 104 103 109 106 \$ 282 408 402 432 Non-interest Bearing Deposits 264 8% 0% 2% 14% \$ 349 368 377 30% 11% 16% 27% 12% 12% 17% 390 420 412 407 412 43 Interest Bearing Deposits
Total Deposits 688 969 \$ 711 \$ 1,060 \$ 769 \$ 1,137 \$ 805 \$ 1,182 743 1,087 818 1,208 \$ 865 \$ 1,285 \$ 880 \$ 1,287 866 1,267 \$ 852 \$ 1,263 \$ 840 \$ 1,272 671 935 1,265 \$ 65 \$ 833 \$ 13 Other Borrowing 52 70 69 64 67 78 75 74 954 10 61 64 70 67 Interest Bearing Liabilities 723 12 758 \$ 780 869 13 810 896 \$ 940 93: 931 13 159 927 916 910 92 918 -39 169 999 \$ 1,053 \$ 1,142 \$ 1,213 \$ 1,259 1,167 1,351 1,342 \$ 1,341 \$ 1,356 **Total Liabilities** \$ 1,300 \$ 1,372 1,353 NA 10% 10% Average Preferred Equity 9% 9% 127 \$ 132 138 142 \$ 143 \$ 144 Average Common Equity 117 123 133 \$ 129 \$ 129 136 135 141 137 146 146 Average Total Equity 117 123 \$ 127 \$ 132 133 136 135 138 137 142 143 \$ 144 EOP Balance Sheet 121 850 -15% 10% -5% -100% 7% 9% -5% 0% -10% 72% 2% 795 38 50 750 \$ 770 \$ 12 \$ 33 \$ HELLoans 737 797 797 804 \$ 831 863 877 905 930 11 23 65 11 12 34 11 11 45 47 -649 PPP Loans Total Loa 748 761 851 Ś 882 889 889 842 362 19% 25% -2% -15% -3% 19% 20% 893 \$ 892 896 891 891 895 917 941 956 Total Loans (ex. PPP) \$ 803 \$ 298 \$ 16 \$ 832 \$ 296 861 474 874 469 887 465 916 \$ 455 \$ 941 450 956 447 16 748 289 842 362 828 874 469 Securities and other investments 455 16 Intangible Assets 16 16 16 16 16 16 16 16 16 16 16 16 1.0 19 1,521 Other Real Estate Owned 1.4 1.2 1.1 1 16 481 \$ 1 \$ 21 \$ 1,513 \$ 75 \$ 1,325 75 1,170 74 \$ 74 \$ 1,382 73 \$ 15 \$ 1,515 \$ 1,185 1,492 Assets Tangible Assets 1.154 \$1.169 \$1.309 \$1.366 \$ 1.380 1.380 \$ 1.477 \$ 1,499 \$ 1,494 \$ 1.471 \$ 1.471 \$ 1.465 \$ 1.472 \$ 1,497 \$ 1.505 1.505 \$ 1,119 \$ 1,174 20% 15% 3% 20% \$ 1,285 \$ 1,27 \$ 1,259 \$ 1,267 \$ 1,277 Deposits 987 \$ 1,189 \$ 1,271 \$ 1,290 \$ 1,275 988 1,291 61 13 \$ 61 \$ 62 \$ 15 \$ 13 \$ 1,194 \$ 1,249 Borrowings 48 13 56 14 56 14 75 13 75 12 73 12 65 12 63 12 77 12 Other liabilities 1,259 1,343 \$ 1,061 \$ 1,377 \$ 1,336 \$ 1,342 Liabilities 1,050 \$ 1,259 \$ 1,360 \$ 1,369 \$ 1,366 Preferred Equity NA 13% 13% 16% 16% \$ 138 133 \$ 138 117 \$ 127 117 \$ 125 131 133 141 \$ 144 146 \$ 120 136 136 143 143 147 Common Equity 125 \$ 109 \$ 109 \$ 141 125 125 \$ \$ \$ Total Equity 120 131 133 136 136 143 143 144 \$ 146 \$ 130 \$ 147 148 148 Tangible Equity
Tangible Comm 117 117 121 121 128 128 104 104 115 121 121 128 129 131 133 133 Credit Quality Ratios 1.18% 1.16% LLR / Loans (%) ex PPP 1.03% 1.16% 1.27% 1.30% 1.31% 1.25% 1.22 1.22% 1.20% 1.14 1.14% 1.309 1.28% ange in Reserve 0.4 1.1 1.2 1.2 3.8 0.2 0.1 0.0 0.0 0.2 0.1 0.3 LLR Release per share Net Charge Offs (\$0.05) \$ (0.17) \$ (0.16) 0.0 -0.1 (\$0.50) (0.02) \$ (0.01) 0.1 (\$0.02) \$ 0.00 (\$0.03) \$ (0.14) \$ 0.00 \$ 0.01 \$ (0.02) \$ (0.01) \$ (0.04 0.0 0.00% 0.00% 0.18% 0.16% NCOs / Avg Loans (%) annualized -0.03% -0.06% -0.019 -0.02% 0.00% 0.05% 0.209 0.11% -807 0.15% 0.18% 0.149 0.16% -60% -22% -63% 3.7 3.8 0.44% 1.0 0.1 0.12% 61% 86% 56% 0.1 1.1 1.3 1.1 25359 0.2 0.2 0.4 -72 0.3 0.5 0.5 1.7 0.3 1.1 0.57% 0.2 0.1 -969 -739 9397 LLP / Avg Loans 0.61% 0.12% 0.15% 0.49% 0.16% 0.159 0.22% 0.22% 0.139 0.18% 0.02% 0.08% onaccrual Loans 2.3 1.7 1.7 1.8 1.7 4.6 4.5 4.0 3.9 3.9 -15 3.8 3.8 3.7 -5% -5% -5% -11% -10% -6% -12% 0% -3% -10% -3% -10% -10% -10% -10% TDRs -9% -9% -12% 1.6 16 15 15 -7%
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64%
44% 4.00 0.53% 6.11 0.69% 5.50 0.62% 5.36 0.60% 5.23 0.57% 3.34 0.44% 5.43 0.61% -12 5.29 NPLs / Loans (%) 0.40% 0.699 0.68% 0.609 0.55% 0.539 0.53% 0.37% 0.59% OREO 1.4 1.5 1.4 1.3 1.2 1.1 1.2 1.1 6.48 1.0 5.41 0.72% 4.87 0.57% 7.31 0.82% 7.31 0.82% 7.11 0.80% -115 -125 2315 4.82 6 58 6 39 6.29 6.11 NPAs / Loans + OREO (%) 0.63% 0.51% 0.75% 0.73% 0.73% 0.73% 0.71% 0.69% 90-days past due 0.0 -1009 0.2 0.0 0.3 0.0 4.2 4.2 4.2 10.65 1.19% 0.3 24! 24! -52! NPAs + 90 DPD 5.41 4.99 4.87 4.87 8.5 8.57 7.11 10.84 10.74 10.65 10.55 10.46 10.37 10.2 10.27 0.72% 0.476 **0.65%** 0.7 **0.96%** 0.7 0.80% 0.3 1.07% 0.3 NPAs + 90 DPD / Loans + OREO (%) 0.57% 0.55% 1.21% 1.20% 1.18% 1.14% 1.10% 0.3 0.6 0.3 11.2 Total NPAs + Past Dues -24% 11.1 11.0 10.9 10.8 10.7 10.6 5.9 5.7 5.2 5.5 9.2 7.4 11. 10.6 0.79% 4.7 9.6 1.25% 11.8 15.3 1.11% As a % of Loans + OREO ssified Loans -26% 8% -17% 1.23% 1.22% 0.74% 0.61% 0.62% 1 049 1.04% n 83% 1 239 1.21% 1.17% 1.13% 1 10% 8.0 15.8 12.1 10.7 10.4 10.2 8.4 14.5 riticized Loans 8.1 10.1 15.8 15.6 14.9 14.1 Classified / Loans (%) 0.63% 0.59% 0.62% 0.58% 0.909 0.90% 1.36% 1.33% 1.29% 1.269 1.26% 409 1.23% 1.17% 1.11% 1.069 1.06% LLR / NPLs LLR / NPAs (ex. TDRs) 230% 261% 275% 314% 341% 1709 1809 175% 189% 194% 206% 196% 209% 199% 213% 204% 220% 209% 226% 166% 1969 169 2119 211% 170%

1219

LLR / NPAs

2299

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]	633	64.66	254	40.13
HOLD [N]	342	34.93	76	22.22
SELL [UW]	4	0.41	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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Time of dissemination: 22 July 2021 22:23EDT.



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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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