

First Community Corporation (FCCO)

Neutral

FCCO 4Q21 Earnings Review

CONCLUSION

Updating Estimates; Maintain Neutral Rating - We are increasing our 2022/23E's to \$1.98/\$2.13 (from \$1.80/\$2.08) on higher fee expectations and a lower starting point for expenses into the new year. While we think FCCO remains a solid bank that is well positioned in business friendly markets benefiting from population inflows, we do not see any sizable near term catalysts for the shares today. Ultimately, the ability to remix the balance sheet into loans remains the key to achieving better profitability. Therefore, we are maintaining our Neutral rating and \$23 PT (1.3x year-out TBVPS, up from 1.2x on higher industry multiples), which now implies ~11x our 2022E.

- Growth Outlook EOP HFI growth of (-4.6%) LQA was well below our 9% expectations and previous high-single digit growth guidance. Management cited elevated paydowns in the CRE portfolio, which have been lumpy in the past, as the main reason for the decline. Going forward, FCCO guided that it would maintain the high-single digit pace (yearly) given the economic strength in their markets. Production was lower in 4Q at ~\$45M, but should return to a \$50M-\$60M average for most of 2022. We are now modeling for loan growth to approximate a 9% rate in '22 and '23.
- NIM Likely Range-bound The GAAP NIM fell by 46 bps q/q to 3.01% as PPP income was 15% of what we saw in 3Q at just \$0.4M. Parsing through the noise, the NIM ex-PPP fell 13 bps to 2.95% as the AEA mix worsened slight on the bank's recent securities investments (now 35% of AEAs) and 10 bps of pressure on loan yields. Relief of 2 bps of IB deposit costs provided a slight offset, but little room for reductions remain. FCCO has a relatively neutral balance sheet, so even with potential rate hikes we would expect the NIM to remain in this 3%-3.10% range through 2022.
- LLR Provides Room For Growth FCCO had a small negative provision (\$0.06M) on 10 bps of net recoveries (\$213k), reflecting improvements in the overall economy. The releasing, however, did not outweigh the shrinkage in loans, resulting in the LLR growing 4 bps to 1.30% of loans ex-PPP. Given credit at FCCO has remained top-notch since the resolving of one problem loan in 2Q, and with some lingering COVID related reserves remaining - these levels should come down later in '22.
- Potential for New Mkt Expansion Ahead FCCO management noted that the big needle-mover in '22 could be a new market expansion later in the year. The bank is in active discussion with some teams, and we think an LPO into a new metro area will be the likely path. M&A is not off the table, but the math is hard to justify and the opportunities are few. If the bank does annouce something more meaningful, this could increase the growth profile of the bank moving fwd.

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\$)												
ILAIX	Mar	Jun	Sep	Dec	FY	FY P/E							
2021A	0.42	0.49	0.61	0.50	2.02	10.6x							
2022E	0.45	0.49	0.52	0.52	1.98	10.8x							
2023E	0.48	0.52	0.55	0.58	2.13	10.0x							

PRICE: US\$21.33 TARGET: US\$23.00

Our price target assumes the shares will trade at ~1.3x year-out TBVPS

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Changes	Previous	Current
Rating	_	Neutral
Price Tgt	US\$21.00	US\$23.00
FY22E EPS	US\$1.80	US\$1.98
FY23E EPS	US\$2.08	US\$2.13
Market Cap. (mil)		US\$159.1
Book Value/Share		US\$18.68
Tang. Book/Share		\$16.62
Price/Book		114%
Price/Tang.Book		128%
52-Week High / Low	US\$23.4	2 / US\$16.18
Avg Daily Vol (000)		9
Div Yield		2.44%
Total Assets (\$mil)		1,585
Shares Out (mil)		7.5
Div (ann)		US\$0.52
Fiscal Year End		Dec



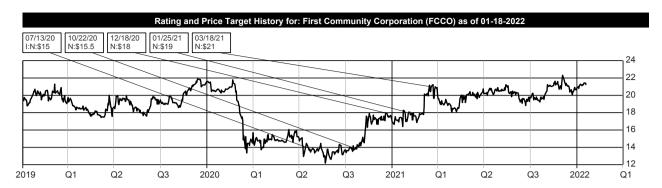
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(\$'s in millions, except per share amounts)	ć 4 20						ć 2.02						ć 4.00						ated: 1/19	J, LULL
FCCO	\$ 1.29 2020	%∆	\$ 0.42 1Q21	\$ 0.49 2Q21	\$ 0.61 3Q21A	\$ 0.50 4Q21A	\$ 2.02 2021A	%∆	\$ 0.45 1Q22E	\$ 0.49 2Q22E	\$ 0.52 3Q22E	\$ 0.52 4Q22E	\$ 1.98 2022E	%∆	\$ 0.48 1Q23E	\$ 0.52 2Q23E	\$ 0.55 3Q23E	\$ 0.58 4Q23E	\$ 2.13 2023E	%∆
Income Statement																				
Net Interest Income	40.02	9%	10.57	11.09	12.46	11.16	45.28	13%	10.78	11.05	11.32	11.57	44.72	-1%	11.57	12.00	12.40	12.67	48.64	9%
FTE adjustment	0.39	8%	0.11	0.12	0.13	0.14	0.50	27%	0.14	0.14	0.14	0.14	0.55	11%	0.14	0.14	0.14	0.14	0.56	2%
Net Interest Income (FTE)	40.41	9%	10.68	11.22	12.59	11.30	45.78	13%	10.92	11.18	11.46	11.71	45.27	-1%	11.71	12.14	12.54	12.82	49.20	9%
Loan Loss Provision Net Income After LLP	3.66 36.75	2535% -1%	0.18 10.50	0.17 11.05	0.05 12.536	-0.06 11.36	0.34 45.44	-91% 24%	-0.05 10.97	0.00 11.18	-0.14 11.60	-0.04 11.74	-0.23 45.50	-167% 0%	0.30 11.41	0.50 11.63	0.45 12.09	0.27 12.55	1.52 47.68	-774% 5%
	53.63	9%		14.63		14.80	59.42	11%		14.79			59.74		15.49		16.49	16.89	64.92	
Operating Revenue			13.89		16.09				14.37		15.13	15.44		1%		16.06				9%
Deposit Service Charges Mortgage Banking Income	1.12 5.56	-32% 22%	0.25	0.21 1.14	0.26 1.15	0.26 1.04	0.98 4.32	-13% -22%	0.21	0.28 1.15	0.30 1.12	0.29 1.05	1.09 4.27	12% -1%	0.24 1.00	0.31 1.20	0.33 1.10	0.32 1.04	1.19 4.34	9% 2%
Wealth Management	2.72	35%	0.88	0.96	1.04	1.12	4.00	47%	1.19	1.09	1.14	1.25	4.67	17%	1.38	1.27	1.34	1.50	5.49	17%
Other income	3.81	4%	1.11	1.11	1.06	1.08	4.35	14%	1.09	1.08	1.11	1.14	4.43	2%	1.16	1.15	1.18	1.21	4.70	6%
Core Fee Income	13.21	11%	3.2	3.4	3.5	3.5	13.64	3%	3.4	3.6	3.7	3.7	14.46	6%	3.8	3.9	3.9	4.1	15.72	9%
Securities gains Non-recurring income	0.10 0.46	-27% -261%	0.00	0.00	0.00	0.00	0.00 0.26	-100% -42%	0.00	0.00	0.00	0.00	0.00	NA -100%	0.00	0.00	0.00	0.00	0.00	NA NA
Total Fee Income	13.77	17%	3.30	3.42	3.56	3.63	13.90	1%	3.45	3.61	3.67	3.74	14.46	4%	3.78	3.92	3.95	4.07	15.72	9%
Salaries and employee benefits	24.03	13%	5.96	5.95	6.39	6.19	24.49	2%	6.28	6.22	6.31	6.44	25.25	3%	6.57	6.50	6.66	6.80	26.53	5%
Occupancy and Equipment	3.95	-6%	1.01	1.07	1.08	1.09	4.24	8%	1.11	1.14	1.15	1.17	4.56	8%	1.19	1.22	1.24	1.25	4.89	7%
Marketing FDIC	1.04 0.40	-6% 41%	0.40	0.31 0.15	0.14	0.32	1.17 0.62	12% 53%	0.31	0.26 0.11	0.33 0.11	0.36 0.12	1.26 0.46	7% -26%	0.32 0.12	0.37 0.12	0.35	0.42 0.12	1.47 0.46	17% 1%
CDI Amortization	0.36	-31%	0.06	0.05	0.05	0.04	0.20	-45%	0.04	0.04	0.04	0.04	0.17	-17%	0.04	0.04	0.05	0.05	0.18	7%
Other Non-Interest Expense Non credit expense	7.55 37.33	2% 7%	1.92 9.51	2.11 9.64	2.15 10.00	2.16 9.92	8.33 39.06	10% 5%	2.18 10.04	2.21 9.98	2.22 10.17	2.25 10.37	8.86 40.55	6% 4%	2.25 10.49	2.21 10.46	2.24 10.65	2.28 10.91	8.98 42.51	1% 5%
OREO costs	0.20	148%	0.03	0.06	0.06	-0.04	0.11	-48%	-0.04	-0.04	-0.04	-0.04	-0.15	-241%	-0.04	-0.04	-0.04	-0.04	-0.15	0%
Core Non-interest Expense		8%	9.54	9.69	10.06	9.88	39.17	4%	10.00	9.94	10.13	10.33	40.40	3%	10.45	10.42	10.62	10.88	42.36	5%
Non-recurring expense Total Non-interest Expense	0.00 37.53	-100% 8%	0.00 9.54	0.19 9.88	-0.15 9.91	0.00 9.88	0.03 39.20	NA 4%	0.00 10.00	0.00 9.94	0.00 10.13	0.00 10.33	0.00 40.40	-100% 3%	0.00 10.45	0.00 10.42	0.00 10.62	0.00 10.88	0.00 42.36	NA 5%
Efficiency Ratio	70.0%		68.7%	66.2%	62.5%	66.7%	65.9%		69.6%	67.2%	66.9%	66.9%	67.6%		67.5%	64.9%	64.4%	64.4%	65.3%	
Net non-recurring items	0.6	588%	0.1	-0.2	0.2	0.1	0.2	-59%	0.0	0.0	0.0	0.0	0.0	-100%	0.0	0.0	0.0	0.0	0.0	NA
Pre-tax, pre-provision income	16.09	13% 14%	4.35	4.94	6.03	4.92	20.25	26%	4.37	4.85 4.82	5.00 4.97	5.11	19.34	-5%	5.04	5.64	5.87 5.83	6.01	22.55	17% 17%
Pre-tax, pre-credit costs income	16.29		4.38	5.00	6.09	4.89	20.35	25%	4.33		4.97	5.07	19.19	-6%	5.00	5.60		5.97	22.41	
Operating Income Pretax Income	12.43 12.60	-12% -9%	4.18 4.15	4.77 4.46	5.98 6.07	4.98 4.97	19.91 19.65	60% 56%	4.42 4.28	4.85 4.71	5.14 5.01	5.15 5.01	19.56 19.01	-2% -3%	4.74 4.60	5.14 5.00	5.42 5.28	5.74 5.60	21.04	8% 8%
		-13%	0.89	0.92			4.18	68%		1.00	1.06		4.02			1.06			4.33	8%
Total Tax Expense Effective Tax Rate	2.50 19.8%	-13%	21.5%	20.6%	1.32 21.7%	1.05 21.2%	21.3%	7%	0.91 21.2%	21.2%	21.2%	1.06 21.2%	21.2%	-4% -1%	0.97 21.2%	21.2%	1.12 21.2%	1.18 21.2%	21.2%	0%
Net Income before Extraordinary	10.10	-8%	3.26	3.54	4.75	3.92	15.47	53%	3.38	3.71	3.95	3.95	14.99	-3%	3.62	3.94	4.17	4.41	16.14	8%
Net Income Preferred Dividends (& accretion)	10.10	-8% NA	3.26 0.0	3.54 0.0	4.75 0.0	3.92 0.0	15.47 0.0	53% NA	3.38 0.0	3.71 0.0	3.95 0.0	3.95 0.0	14.99 0.0	-3% NA	3.62 0.0	3.94 0.0	4.17 0.0	4.41 0.0	16.14 0.0	8% NA
Net Income to Common	10.10	-8%	3.26	3.54	4.75	3.92	15.47	53%	3.38	3.71	3.95	3.95	14.99	-3%	3.62	3.94	4.17	4.41	16.14	8%
Core Net Income	9.65	-12%	3.19	3.69	4.58	3.82	15.28	58%	3.38	3.71	3.95	3.95	14.99	-2%	3.62	3.94	4.17	4.41	16.14	8%
Per Share Information Avg Diluted Shares (mil)	7.5	-1%	7.5	7.5	7.6	7.6	7.5	1%	7.6	7.6	7.6	7.6	7.6	0%	7.6	7.6	7.6	7.6	7.6	0%
Per Share Information Avg Diluted Shares (mil) EOP Shares	7.5	-1% 1%	7.5	7.5	7.5	7.5	7.5	1% 1%	7.5	7.5	7.5	7.5	7.5	0% 0%	7.5	7.5	7.5	7.5	7.5	0% 0%
Avg Diluted Shares (mil) EOP Shares Est. (buyback) / issuance	7.5 0.1		7.5 0.0	7.5 0.0	7.5 0.0	7.5 0.0	7.5 0.0		7.5 0.0	7.5 0.0	7.5 0.0	7.5 0.0	7.5 0.0		7.5 0.0	7.5 0.0	7.5 0.0	7.5 0.0	7.5 0.0	
Avg Diluted Shares (mil) EOP Shares	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	
Avg Diluted Shares (mil) EOP Shares Est. (buyback) / issuance Est. price/share Total \$'s of Capital	7.5 0.1 3.6 \$0.00	1%	7.5 0.0 0.0 \$0.00	7.5 0.0 18.8 -\$0.27	7.5 0.0 17.5 -\$0.08	7.5 0.0 18.5 -\$0.08	7.5 0.0 13.7 -\$0.44	1%	7.5 0.0 20.5 \$0.00	7.5 0.0 21.0 \$0.00	7.5 0.0 22.0 \$0.00	7.5 0.0 22.5 \$0.00	7.5 0.0 21.5 \$0.00	0%	7.5 0.0 22.5 \$0.00	7.5 0.0 22.5 \$0.00	7.5 0.0 23.0 \$0.00	7.5 0.0 24.0 \$0.00	7.5 0.0 23.0 \$0.00	0%
Avg Diluted Shares (mil) EOP Shares Est. (buybock) / Issuance Est. price/share	7.5 0.1 3.6		7.5 0.0 0.0	7.5 0.0 18.8	7.5 0.0 17.5	7.5 0.0 18.5	7.5 0.0 13.7		7.5 0.0 20.5 \$0.00	7.5 0.0 21.0	7.5 0.0 22.0 \$0.00	7.5 0.0 22.5	7.5 0.0 21.5		7.5 0.0 22.5 \$0.00	7.5 0.0 22.5	7.5 0.0 23.0 \$0.00	7.5 0.0 24.0	7.5 0.0 23.0	
Avg Diluted Shares (mil) EDP Shares Est. (buyback) / issuance Est. price/share Total 5's of Capital Reported ES Core EPS EPS growth rate (%)	7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3%	-7% -10%	7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42 -29%	7.5 0.0 18.8 -\$0.27 \$ 0.47 \$ 0.49 61%	7.5 0.0 17.5 -\$0.08 \$ 0.63 \$ 0.61 95%	7.5 0.0 18.5 -\$0.08 \$ 0.52 \$ 0.50	7.5 0.0 13.7 -\$0.44 \$ 2.05 \$ 2.02	1% 52% 57%	7.5 0.0 20.5 \$0.00 \$ 0.45 \$ 0.45	7.5 0.0 21.0 \$0.00 \$ 0.49 \$ 0.49	7.5 0.0 22.0 \$0.00 \$ 0.52 \$ 0.52 25%	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52	7.5 0.0 21.5 \$0.00 \$ 1.98 \$ 1.98 -2.2%	-3% -2%	7.5 0.0 22.5 \$0.00 \$ 0.48 \$ 0.48	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 35%	7.5 0.0 23.0 \$0.00 \$ 0.55 \$ 0.55	7.5 0.0 24.0 \$0.00 \$ 0.58 \$ 0.58	7.5 0.0 23.0 \$0.00 \$ 2.13 \$ 2.13 7.7%	8% 8%
Avg Diluted Shares (mil) EDP Shares Est. (buyback) / issuance Est. price/share Total 5's of Capital Reported ES Core EPS EPS growth rate (%)	7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29	1% -7%	7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42	7.5 0.0 18.8 -\$0.27 \$ 0.47 \$ 0.49	7.5 0.0 17.5 -\$0.08 \$ 0.63 \$ 0.61 95% 0.0x	7.5 0.0 18.5 -\$0.08 \$ 0.52 \$ 0.50 -67% 0.0x	7.5 0.0 13.7 -\$0.44 \$ 2.05 \$ 2.02	1% 52%	7.5 0.0 20.5 \$0.00 \$ 0.45 \$ 0.45 -46% 0.0x	7.5 0.0 21.0 \$0.00 \$ 0.49 \$ 0.49 40% 0.0x	7.5 0.0 22.0 \$0.00 \$ 0.52 \$ 0.52 25% 0.0x	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52	7.5 0.0 21.5 \$0.00 \$ 1.98 \$ 1.98	-3%	7.5 0.0 22.5 \$0.00 \$ 0.48	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52	7.5 0.0 23.0 \$0.00 \$ 0.55 \$ 0.55	7.5 0.0 24.0 \$0.00 \$ 0.58	7.5 0.0 23.0 \$0.00 \$ 2.13 \$ 2.13	0%
Avg Diluted Shares (mil) EOP Shares Est. (buyback) / issuance Est. price/share Total 5's of Capital Reported EPS Core EPS EPS growth rate (%) P/F. Ratio LTM Book Value per share	7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18	-7% -10% NA 13%	7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42 -29%	7.5 0.0 18.8 -\$0.27 \$ 0.47 \$ 0.49 61% 0.0x \$ 18.29	7.5 0.0 17.5 -\$0.08 \$ 0.63 \$ 0.61 95% 0.0x \$ 18.44	7.5 0.0 18.5 -\$0.08 \$ 0.52 \$ 0.50 -67% 0.0x	7.5 0.0 13.7 -\$0.44 \$ 2.05 \$ 2.02 56.8% 0.0x \$ 18.68	1% 52% 57%	7.5 0.0 20.5 \$0.00 \$ 0.45 \$ 0.45 -46% 0.0x \$ 19.00	7.5 0.0 21.0 \$0.00 \$ 0.49 \$ 0.49 40% 0.0x \$ 19.36	7.5 0.0 22.0 \$0.00 \$ 0.52 \$ 0.52 25% 0.0x \$ 19.75	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 0% 0.0x \$ 20.14	7.5 0.0 21.5 \$0.00 \$ 1.98 \$ 1.98 -2.2% 0.0x \$ 20.14	-3% -2% NA	7.5 0.0 22.5 \$0.00 \$ 0.48 \$ 0.48	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 35% 0.0x \$ 20.89	7.5 0.0 23.0 \$0.00 \$ 0.55 \$ 0.55 23% 0.0x \$21.31	7.5 0.0 24.0 \$0.00 \$ 0.58 \$ 0.58 24% 0.0x \$ 21.76	7.5 0.0 23.0 \$0.00 \$ 2.13 \$ 2.13 7.7% 0.0x \$ 21.76	8% 8% NA 8%
Avg Diluted Shares (mil) EOP Shares ELL (buybook) / issuance ELL price/share Total 5's of Capital Reported EPS Core EPS EPS growth rate (%) P/E Ratio LTM	7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x	-7% -10%	7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x	7.5 0.0 18.8 -\$0.27 \$ 0.47 \$ 0.49 61% 0.0x	7.5 0.0 17.5 -\$0.08 \$ 0.63 \$ 0.61 95% 0.0x	7.5 0.0 18.5 -\$0.08 \$ 0.52 \$ 0.50 -67% 0.0x	7.5 0.0 13.7 -\$0.44 \$ 2.05 \$ 2.02 56.8% 0.0x	1% 52% 57% NA	7.5 0.0 20.5 \$0.00 \$ 0.45 \$ 0.45 -46% 0.0x	7.5 0.0 21.0 \$0.00 \$ 0.49 \$ 0.49 40% 0.0x	7.5 0.0 22.0 \$0.00 \$ 0.52 \$ 0.52 25% 0.0x \$ 19.75	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 0% 0.0x	7.5 0.0 21.5 \$0.00 \$ 1.98 \$ 1.98 -2.2% 0.0x	-3% -2%	7.5 0.0 22.5 \$0.00 \$ 0.48 \$ 0.48 -33% 0.0x	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 35% 0.0x	7.5 0.0 23.0 \$0.00 \$ 0.55 \$ 0.55 23% 0.0x	7.5 0.0 24.0 \$0.00 \$ 0.58 \$ 0.58 24% 0.0x	7.5 0.0 23.0 \$0.00 \$ 2.13 \$ 2.13 7.7% 0.0x	8% 8% NA
Avg Diluted Shares (mil) EDP Shares Est. (Duyback) / issuance Est. price/share Total \$'s of Capital Reported EPS Core EPS EPS growth rate (%) P/E Ratio LTM Book Value per share Tangbile Book Value per share	7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08	-7% -10% NA 13%	7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x \$ 17.63 \$ 15.55 -13%	7.5 0.0 18.8 -\$0.27 \$ 0.47 \$ 0.49 61% 0.0x \$ 18.29 \$ 16.22 17%	7.5 0.0 17.5 -\$0.08 \$ 0.63 \$ 0.61 95% 0.0x \$ 18.44 \$ 16.37	7.5 0.0 18.5 -\$0.08 \$ 0.52 \$ 0.50 -67% 0.0x \$18.68 \$16.62	7.5 0.0 13.7 -\$0.44 \$ 2.05 \$ 2.02 56.8% 0.0x \$ 18.68 \$ 16.62	1% 52% 57% NA 3%	7.5 0.0 20.5 \$0.00 \$ 0.45 \$ 0.45 -46% 0.0x \$ 19.00 \$ 16.94	7.5 0.0 21.0 \$0.00 \$ 0.49 \$ 0.49 40% 0.0x \$ 19.36 \$ 17.30	7.5 0.0 22.0 \$0.00 \$ 0.52 \$ 0.52 25% 0.0x \$ 19.75 \$ 17.69	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 0% 0.0x \$ 20.14	7.5 0.0 21.5 \$0.00 \$ 1.98 \$ 1.98 -2.2% 0.0x \$ 20.14	-3% -2% NA 8%	7.5 0.0 22.5 \$0.00 \$ 0.48 \$ 0.48 -33% 0.0x \$ 20.49 \$ 18.44	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 35% 0.0x \$ 20.89 \$ 18.83	7.5 0.0 23.0 \$0.00 \$ 0.55 \$ 0.55 23% 0.0x \$ 21.31 \$ 19.26	7.5 0.0 24.0 \$0.00 \$ 0.58 \$ 0.58 24% 0.0x \$ 21.76 \$ 19.71	7.5 0.0 23.0 \$0.00 \$ 2.13 \$ 2.13 7.7% 0.0x \$ 21.76 \$ 19.71	8% 8% NA 8% 9% NA
Avg Diluted Shares (mil) EOP Shares Est. (Duyback) / issuance Est. prick/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 TBV Growth (%)	7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08	-7% -10% NA 13% NA	7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x \$ 17.63 \$ 15.55 -13%	7.5 0.0 18.8 -\$0.27 \$ 0.47 \$ 0.49 61% 0.0x \$ 18.29 \$ 16.22 17%	7.5 0.0 17.5 -\$0.08 \$ 0.63 \$ 0.61 95% 0.0x \$ 18.44 \$ 16.37	7.5 0.0 18.5 -\$0.08 \$ 0.52 \$ 0.50 -67% 0.0x \$18.68 \$16.62	7.5 0.0 13.7 -\$0.44 \$ 2.05 \$ 2.02 56.8% 0.0x \$ 18.68 \$ 16.62	52% 57% NA 3% NA	7.5 0.0 20.5 \$0.00 \$ 0.45 \$ 0.45 -46% 0.0x \$ 19.00 \$ 16.94	7.5 0.0 21.0 \$0.00 \$ 0.49 \$ 0.49 40% 0.0x \$ 19.36 \$ 17.30	7.5 0.0 22.0 \$0.00 \$ 0.52 \$ 0.52 25% 0.0x \$ 19.75 \$ 17.69	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 0% 0.0x \$ 20.14 \$ 18.09	7.5 0.0 21.5 \$0.00 \$ 1.98 \$ 1.98 -2.2% 0.0x \$ 20.14 \$ 18.09	-3%2% NA 8% 9%	7.5 0.0 22.5 \$0.00 \$ 0.48 \$ 0.48 -33% 0.0x \$ 20.49 \$ 18.44	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 35% 0.0x \$ 20.89 \$ 18.83	7.5 0.0 23.0 \$0.00 \$ 0.55 \$ 0.55 23% 0.0x \$ 21.31 \$ 19.26	7.5 0.0 24.0 \$0.00 \$ 0.58 \$ 0.58 24% 0.0x \$ 21.76 \$ 19.71	7.5 0.0 23.0 \$0.00 \$ 2.13 \$ 2.13 7.7% 0.0x \$ 21.76 \$ 19.71 9.0%	8% 8% NA 8%
Avg Diluted Shares (mil) EOP Shares Est. (buyback) / issuance Est. price/share Total 5's of Capital Reported EPS Care EPS EPS growth rate (%) P/F Ratio LTM Book Value per share Tangible Book Value per share	7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% \$ 0.48	1% -7% -10% NA 13% 15% NA 7% 19%	7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x \$ 17.63 \$ 15.55 -13% \$ 0.12	7.5 0.0 18.8 -\$0.27 \$ 0.47 \$ 0.49 61% 0.0x \$18.29 \$16.22 17% \$ 0.12	7.5 0.0 17.5 -\$0.08 \$ 0.63 \$ 0.61 95% 0.0x \$ 18.44 \$ 16.37 4% \$ 0.12	7.5 0.0 18.5 -\$0.08 \$ 0.52 \$ 0.50 -67% 0.0x \$ 18.68 \$ 16.62 6% \$ 0.13 26%	7.5 0.0 13.7 -\$0.44 \$ 2.05 \$ 2.02 56.8% 0.0x \$ 18.68 \$ 16.62 3.4% \$ 0.49	1% 52% 57% NA 3% NA 2% -35%	7.5 0.0 20.5 \$0.00 \$ 0.45 \$ 0.45 -46% 0.0x \$ 19.00 \$ 16.94 8% \$ 0.13	7.5 0.0 21.0 \$0.00 \$ 0.49 \$ 0.49 40% 0.0x \$ 19.36 \$ 17.30 9% \$ 0.13	7.5 0.0 22.0 \$0.00 \$ 0.52 \$ 0.52 25% 0.0x \$ 19.75 \$ 17.69 9% \$ 0.13	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 0% 0.0x \$ 20.14 \$ 18.09 9% \$ 0.13	7.5 0.0 21.5 \$0.00 \$ 1.98 \$ 1.98 -2.2% 0.0x \$ 20.14 \$ 18.09 8.9% \$ 0.52 2.6%	-3% -2% NA 8% 9% NA 6%	7.5 0.0 22.5 \$0.00 \$ 0.48 \$ 0.48 -33% 0.0x \$ 20.49 \$ 18.44 8% \$ 0.13	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 35% 0.0x \$ 20.89 \$ 18.83 9% \$ 0.13 25%	7.5 0.0 23.0 \$0.00 \$ 0.55 \$ 0.55 23% 0.0x \$ 21.31 \$ 19.26 9% \$ 0.13	7.5 0.0 24.0 \$0.00 \$ 0.58 \$ 0.58 24% 0.0x \$ 21.76 \$ 19.71 9% \$ 0.13	7.5 0.0 23.0 \$0.00 \$ 2.13 \$ 2.13 7.7% 0.0x \$ 21.76 \$ 19.71 9.0% \$ 0.52 24%	0% 8% 8% NA 8% 9% NA
Avg Diluted Shares (mil) EOP Shares Est. (buyback) / issuance Est. price/share Total 5's of Capital Reported EPS Care EPS EPS growth rate (%) P/F Ratio LTM Book Value per share Tangible Book Value per share Tangible Book Value per share Tangible Rote (%) Dividend Payout Ratio (%) Derformance Ratios Return on Average Assets	7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% \$ 0.48 \$ 0.48 0.74%	-7% -10% NA 13% NS 15% NA 7% 19%	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 0.0 18.8 -\$0.27 \$ 0.47 \$ 0.49 61% 0.0x \$18.29 \$16.22 17% \$ 0.12 25%	7.5 0.0 17.5 -\$0.08 \$ 0.63 \$ 0.61 95% 0.0x \$ 18.44 \$ 16.37 4% \$ 0.12 20%	7.5 0.0 18.5 -\$0.08 \$ 0.52 \$ 0.50 -67% 0.0x \$ 18.68 \$ 16.62 6% \$ 0.13 26%	7.5 0.0 13.7 -\$0.44 \$ 2.05 \$ 2.02 56.8% 0.0x \$ 18.68 \$ 16.62 3.4%	1% 52% 57% NA 3% NA 2% -35%	7.5 0.0 20.5 \$0.00 \$ 0.45 \$ 0.45 -46% 0.0x \$ 19.00 \$ 16.94 8% \$ 0.13 29%	7.5 0.0 21.0 \$0.00 \$ 0.49 40% 0.0x \$ 19.36 \$ 17.30 9% \$ 0.13 26%	7.5 0.0 22.0 \$0.00 \$ 0.52 \$ 0.52 25% 0.0x \$ 19.75 \$ 17.69 9% \$ 0.13 25%	7.5 0.0 22.5 \$0.00 \$ 0.52 0% 0.0x \$ 20.14 \$ 18.09 9% \$ 0.13 25%	7.5 0.0 21.5 \$0.00 \$ 1.98 \$ 1.98 -2.2% 0.0x \$ 20.14 \$ 18.09 \$ 0.52 26%	-3% -2% NA 8% 9% NA 6% 9%	7.5 0.0 22.5 \$0.00 \$ 0.48 \$ 0.48 -33% 0.0x \$ 20.49 \$18.44 8% \$ 0.13 27%	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 35% 0.0x \$ 20.89 \$ 18.83 9% \$ 0.13 25%	7.5 0.0 23.0 \$0.00 \$ 0.55 \$ 0.55 23% 0.0x \$ 21.31 \$ 19.26 9% \$ 0.13 24%	7.5 0.0 24.0 \$0.00 \$ 0.58 \$ 0.58 24% 0.0x \$ 21.76 \$ 19.71 9% \$ 0.13 22%	7.5 0.0 23.0 \$0.00 \$ 2.13 \$ 2.13 7.7% 0.0x \$ 21.76 \$ 19.71 9.0% \$ 0.52 24%	0% 8% 8% NA 8% 9% NA 0% -7%
Avg Diluted Shares (mil) EOP Shares Est. (buybock) / 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 Model (%) Dividend Payout Ratio (%) Performance Ratios	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% -7% -10% NA 13% 15% NA 7% 19%	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 0.0 18.8 -\$0.27 \$ 0.47 \$ 0.49 61% 0.0x \$18.29 \$16.22 17% \$ 0.12 25%	7.5 0.0 17.5 -\$0.08 \$ 0.63 \$ 0.61 95% 0.0x \$ 18.44 \$ 16.37 4% \$ 0.12 20%	7.5 0.0 18.5 -\$0.08 \$ 0.52 \$ 0.50 -67% 0.0x \$ 18.68 \$ 16.62 6% \$ 0.13 26%	7.5 0.0 13.7 -\$0.44 \$ 2.05 \$ 2.02 56.8% 0.0x \$ 18.68 \$ 16.62 3.4% \$ 0.49 24%	1% 52% 57% NA 3% NA 2% -35%	7.5 0.0 20.5 \$0.00 \$ 0.45 \$ 0.45 -46% 0.0x \$ 19.00 \$ 16.94 8% \$ 0.13 29%	7.5 0.0 21.0 \$0.00 \$ 0.49 \$ 0.49 0.0x \$ 19.36 \$ 17.30 9% \$ 0.13 26%	7.5 0.0 22.0 \$0.00 \$ 0.52 \$ 0.52 25% 0.0x \$ 19.75 \$ 17.69 9% \$ 0.13 25%	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 0% 0.0x \$ 20.14 \$ 18.09 9% \$ 0.13 25%	7.5 0.0 21.5 \$0.00 \$ 1.98 \$ 1.98 -2.2% 0.0x \$ 20.14 \$ 18.09 8.9% \$ 0.52 2.6%	-3% -2% NA 8% 9% NA 6%	7.5 0.0 22.5 \$0.00 \$ 0.48 \$ 0.48 -33% 0.0x \$ 20.49 \$18.44 8% \$ 0.13 27%	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 35% 0.0x \$ 20.89 \$ 18.83 9% \$ 0.13 25%	7.5 0.0 23.0 \$0.00 \$ 0.55 \$ 0.55 23% 0.0x \$ 21.31 \$ 19.26 9% \$ 0.13 24%	7.5 0.0 24.0 \$0.00 \$ 0.58 \$ 0.58 24% 0.0x \$ 21.76 \$ 19.71 9% \$ 0.13 22%	7.5 0.0 23.0 \$0.00 \$ 2.13 \$ 2.13 7.7% 0.0x \$ 21.76 \$ 19.71 9.0% \$ 0.52 24%	8% 8% NA 8% 9% NA
Avg Diluted Shares (mil) EOP Shares Est. (Duybock) / issuance Est. price/share Total 5's of Capital Reported EPS Core EPS EPS growth rate (%) PPF Ratio LTM Book Value per share Tangible Book Value per share TBV Growth (%) Dividend Payout Ratio (%) Performance Ratios Return on Average Common Equity	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% -7% -10% NA 13% 15% NA 7% 19%	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 0.0 18.8 -\$0.27 \$ 0.47 \$ 0.0x \$18.29 \$16.22 17% \$ 0.12 25%	7.5 0.0 17.5 -\$0.08 \$ 0.61 95% 0.0x \$18.44 \$16.37 4% \$ 0.12 20%	7.5 0.0 18.5 -\$0.08 \$ 0.52 \$ 0.50 -67% 0.0x \$ 18.68 \$ 16.62 6% \$ 0.13 26%	7.5 0.0 13.7 -\$0.44 \$ 2.05 \$ 2.02 56.8% 0.0x \$ 18.68 \$ 16.62 3.4% \$ 0.49 24%	1% 52% 57% NA 3% NA 2% -35% 48%	7.5 0.0 20.5 \$0.00 \$ 0.45 \$ 0.45 -46% 0.0x \$19.00 \$16.94 8% \$ 0.13 29%	7.5 0.0 21.0 \$0.00 \$ 0.49 40% 0.0x \$ 19.36 \$ 17.30 9% \$ 0.13 26%	7.5 0.0 22.0 \$0.00 \$ 0.52 \$ 0.52 25% 0.0x \$ 19.75 \$ 17.69 9% \$ 0.13 25%	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 0% 0.0x \$ 20.14 \$ 18.09 9% \$ 0.13 25% 0.96% 10.35%	7.5 0.0 21.5 \$0.00 \$ 1.98 \$ 1.98 -2.2% 0.0x \$ 20.14 \$ 18.09 8.9% \$ 0.52 26%	-3% -2% NA 8% 9% NA 6% 9%	7.5 0.0 22.5 \$0.00 \$ 0.48 5 0.48 -33% 0.0x \$ 20.49 \$ 18.44 8% \$ 0.13 27%	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 35% 0.0x \$ 20.89 \$ 18.83 9% \$ 0.13 25%	7.5 0.0 23.0 \$0.00 \$ 0.55 \$ 0.55 23% 0.0x \$21.31 \$19.26 9% \$ 0.13 24%	7.5 0.0 24.0 \$0.00 \$ 0.58 \$ 0.58 24% 0.0x \$ 21.76 \$ 19.71 9% \$ 0.13 22%	7.5 0.0 23.0 \$0.00 \$ 2.13 \$ 2.13 7.7% 0.0x \$ 21.76 \$ 19.71 9.0% \$ 0.52 24%	8% 8% NA 8% 9% NA 0% -7%
Avg Diluted Shares (mil) EOP Shares Est. (Duybock) / issuance Est. price/share Total 'S' of Capital Reported EPS Core EPS EPS growth rate (%) PPF Ratio LTM Book Value per share Tangible Book Value per share Tangible Book Value per share Tangible Town (%) Dividend Payout Ratio (%) Performance Ratios Return on Average Assets Return on Tangible Common Equity Return Demone PTPP Income PTPP Income PTPP Income	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%	-7% -10% NA 13% NS 15% NA 7% 19% -24% -24% -24%	7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x \$17.63 \$15.55 -13% \$ 0.12 28% 0.90% 9.56% 11.07% 4.4 0.58	7.5 0.0 18.8 -\$0.27 \$ 0.47 \$ 0.49 61% 0.0x \$18.29 \$ 16.22 17% \$ 0.12 25% 10.98% 10.95% 12.11% 4.9 0.66	7.5 0.0 17.5 -\$0.08 \$ 0.63 \$ 0.61 95% 0.0x \$ 18.44 \$ 16.37 4% \$ 0.12 20% 1.18% 12.95% 14.72% 6.0 0.80	7.5 0.0 18.5 -\$0.08 \$ 0.52 \$ 0.50 -67% 0.0x \$ 18.62 6% \$ 0.13 26% 10.81% 12.08% 4.9 0.65	7.5 0.0 13.7 -\$0.44 \$ 2.05 \$ 2.02 56.8% 0.00 \$ 18.68 \$ 16.62 3.4% \$ 0.49 24%	1% 52% 57% NA 3% NA 2% -35% 48% 52%	7.5 0.0 20.5 \$0.00 \$ 0.45 \$ 0.45 -46% 0.0x \$19.00 \$16.94 8% \$ 0.13 29% 0.86% 9.61% 10.72% 4.4 0.58	7.5 0.0 21.0 50.00 \$ 0.49 40% 40% 0.0x \$19.36 \$17.30 9% \$ 0.13 26% 0.93% 10.25% 11.41%	7.5 0.0 22.0 \$0.00 \$ 0.52 \$ 0.52 25% 0.0x \$19.75 \$17.69 9% \$ 0.13 25% 0.97% 10.56% 11.73%	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 0% 0.0x \$ 20.14 \$ 18.09 9% \$ 0.13 25% 10.35% 11.47% 5.1 0.68	7.5 0.0 21.5 \$0.00 \$ 1.98 \$ 1.98 -2.2% 0.0x \$ 20.14 \$ 18.09 8.9% \$ 0.52 26% 0.93% 10.21% 10.98%	-3% -2% NA 8% -9% NA 6% -9% -8% -8% -10%	7.5 0.0 22.5 \$0.00 \$ 0.48 5 0.48 -33% 0.0x \$ 20.49 \$ 18.44 8% \$ 0.13 27% 0.90% 9.55% 10.56% 5.0 0.67	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 35% 0.0x \$20.89 \$18.83 9% \$ 0.13 25% 10.07% 11.11% 5.6 0.75	7.5 0.0 23.0 \$0.05 \$ 0.55 \$ 0.55 23% 0.0x \$21.31 \$19.26 9% \$ 0.13 24% 0.99% 10.33% 11.37%	7.5 0.0 24.0 \$0.00 \$ 0.58 \$ 0.58 24% 0.0x \$21.76 \$19.71 9% \$ 0.13 22% 10.71% 11.77% 6.0 0.79	7.5 0.0 23.0 \$0.00 \$ 2.13 \$ 2.13 7.7% 0.0x \$ 21.76 \$ 19.71 9.0% \$ 0.52 24%	0% 8% 8% NA 8% 9% NA 0% -7% 5% 0% -1%
Avg Diluted Shares (mil) EOP Shares Est. (Puybock) / 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 Tangible Book Value per share Tangible Talv (rowth (%) Dividend Payout Ratio (%) Performance Ratios Return on Average Assets Return on Average Common Equity Return on Average Common Equity Return on Average Common Equity PTPP Income	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% \$ 0.74% 8.00%	1% -7% -10% NA 13% NA 7% 19% -24% -20% -24% 13%	7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x \$ 17.63 \$ 15.55 -13% \$ 0.12 28% 0.90% 9.56% 11.07%	7.5 0.0 18.8 -\$0.27 \$ 0.47 \$ 0.08 \$18.29 \$16.22 17% \$ 0.12 25% 0.98% 10.95% 12.11%	7.5 0.0 17.5 -\$0.08 \$ 0.63 \$ 0.61 95% 0.0x \$ 18.44 \$ 16.37 4% \$ 0.12 20% 1.18% 12.95% 14.72%	7.5 0.0 18.5 -\$0.08 \$ 0.52 \$ 0.50 -67% 0.0x \$ 18.68 \$ 16.62 6% \$ 0.13 26% 10.81% 12.08%	7.5 0.0 13.7 -\$0.44 \$ 2.05 \$ 2.02 56.8% 0.0x \$ 18.68 \$ 16.62 3.4% \$ 0.49 24% 1.01% 11.09% 12.18%	1% 52% 57% NA 3% NA 2% -35% 48% 52% 26%	7.5 0.0 20.5 \$0.05 \$ 0.45 \$ 0.45 -46% 0.0x \$19.00 \$16.94 8% \$ 0.13 29% 	7.5 0.0 21.0 \$0.00 \$ 0.49 \$ 0.49 40% 0.0x \$ 19.36 \$ 17.30 9% \$ 0.13 26% 0.93% 10.25% 11.41%	7.5 0.0 22.0 \$0.00 \$ 0.52 \$ 0.52 25% 0.0x \$19.75 \$17.69 9% \$ 0.13 25% 10.56% 11.73%	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 0.0x \$ 20.14 \$ 18.09 9% \$ 0.13 25% 0.96% 10.35% 11.47%	7.5 0.0 21.5 \$0.00 \$ 1.98 \$ 1.98 -2.2% 0.0x \$ 0.0x \$ 18.09 \$ 0.52 26% 0.93% 10.21% 10.98%	-3% -2% NA 8% 9% NA 6% 9% -8% -8% -10%	7.5 0.0 22.5 \$0.00 \$ 0.48 \$ 0.48 -33% 0.0x \$ 20.49 \$18.44 8% \$ 0.13 27%	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 35% 0.0x \$ 20.89 \$ 18.83 9% \$ 0.13 25% 10.07% 11.11%	7.5 0.0 23.0 \$0.00 \$ 0.55 \$ 0.55 23% 0.0x \$21.31 \$19.26 9% \$ 0.13 24%	7.5 0.0 24.0 \$0.00 \$ 0.58 \$ 0.58 24% 0.0x \$ 21.76 \$ 19.71 9% \$ 0.13 22% 1.04% 10.71% 11.77% 6.0	7.5 0.0 23.0 50.00 \$ 2.13 \$ 2.13 7.7% 0.0x \$ 21.76 \$ 19.71 9.0% \$ 0.52 24% 10.18% 10.85%	0% 8% 8% NA 8% 9% NA 0% -7% 17%
Avg Diluted Shares (mil) EOP Shares Est. Buybock) / 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 (%) Dividend Payout Ratio (%) Performance Ratios Return on Average Common Equity Return on Tangible Common Equity PTPP Income PTPP Income / Shr PTPP RGA Net Interest Margin, FTE	7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 12.9 -10.3% 0.0% \$ 18.18 \$ 16.08 14.9% \$ 0.48 3.7% 0.74% 8.00% 16.1 2.15 1.24%	1% -7% -10% NA 13% 15% NA 7% -24% -24% -24% -34% -34% -38%	7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x \$17.63 \$15.55 -13% \$ 0.12 28% 0.90% 9.56% 11.07% 4.4 0.58 1.23%	7.5 0.0 18.8 -\$0.27 \$ 0.47 61% 0.0x \$18.29 \$16.22 17% 0.98% 10.95% 12.11% 4.9 0.66 1.31%	7.5 0.0 17.5 -\$0.08 \$ 0.61 95% 0.0x \$ 18.44 \$ 16.37 4% \$ 0.12 20% 1.18% 12.95% 6.0 0.80 1.55%	7.5 0.0 18.5 18.5 50.08 \$ 0.52 \$ 0.50 67% 0.0 x \$ 18.68 \$ 16.62 6% \$ 0.13 26% 0.95% 12.08% 4.9 0.65 1.23%	7.5 0.0 13.7 -\$0.44 \$ 2.05 \$ 2.02 56.8% 0.0x \$ 18.68 \$ 16.62 3.4% \$ 0.49 24% 11.09% 12.18% 20.2 2.68 1.33%	1% 52% 57% NA 3% NA 2% -35% 48% 52% 26% 25% 7%	7.5 0.0 20.5 \$0.00 \$ 0.45 \$ 0.45 -46% 0.0x \$ 19.00 \$ 16.94 8% \$ 0.13 29% 0.86% 9.61% 10.72% 4.4 0.58 1.11%	7.5 0.0 21.0 \$0.00 \$ 0.49 40% 0.0x \$19.36 \$17.30 9% \$ 0.13 26% 0.93% 10.25% 4.9 0.64 1.21%	7.5 0.0 22.0 \$0.00 \$ 0.52 \$ 0.52 25% 0.0x \$19.75 \$17.69 9% \$ 0.13 25% 0.97% 10.56% 11.73% 5.0 0.666 1.22%	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 0.0x \$ 20.14 \$ 18.09 9% \$ 0.13 25% 10.35% 11.47% 5.1 0.68 1.24%	7.5 0.0 21.5 \$0.00 \$ 1.98 \$ 1.98 -2.2% 0.0x \$ 20.14 \$ 18.09 8.9% \$ 0.52 26% 0.93% 10.21% 10.98% 11.21% 10.98%	-3% -2% NA -8% -9% -10% -10% -5% -10%	7.5 0.0 22.5 \$0.00 \$ 0.48 \$ 0.48 -33% 0.0x \$ 20.49 \$ 18.44 8% \$ 0.13 27% 0.90% 9.55% 10.56% 5.0 0.67 1.25%	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 35% 0.0x \$20.89 \$ 18.83 9% \$ 0.13 25% 0.96% 10.07% 11.11% 5.6 0.75 1.37%	7.5 0.0 23.0 \$0.00 \$ 0.55 \$ 0.55 23% 0.0x \$ 21.31 519.26 9% \$ 0.13 24% 0.99% 10.33% 11.37% 5.9 0.78 1.40%	7.5 0.0 24.0 \$0.00 \$ 0.58 \$ 0.58 24% 0.0x \$ 21.76 \$ 19.71 9% \$ 0.13 22% 10.71% 6.0 0.79 1.41%	7.5 0.0 23.0 \$0.00 \$ 2.13 \$ 2.13 7.7% 0.0x \$ 21.76 \$ 19.71 9.0% \$ 0.52 24% 0.97% 10.18% 10.85% 22.6 2.98 1.36%	8% 8% NA 8% 9% NA 0% -7% 17% 17% 13%
Avg Diluted Shares (mil) EOP Shares Est. (Duybock) / 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 Tangible Book Value per share Tangible Auto (%) Dividend Payout Ratio (%) Performance Ratios Return on Average Assets Return on Average Common Equity PTPP Income / Shr	7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% \$ 0.48 37% 0.74% 7.49% 8.00% 16.1 2.15 1.24%	-7% -10% NA 13% 15% NA 7% 19% -24% -24% -24% -3% -3% -3% -15%	7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x \$ 17.63 \$ 15.55 -13% \$ 0.12 28% 9.56% 11.07% 4.4 0.58 1.23% 3.23% 3.43%	7.5 0.0 18.8 -\$0.27 \$ 0.49 61% 0.0x \$ 18.29 \$ 16.22 17% \$ 0.12 25% 0.98% 10.95% 12.11% 4.9 0.66 1.31% 3.20% 3.37%	7.5 0.0 17.5 -\$0.08 \$ 0.61 95% 0.0x \$ 18.44 \$ 16.37 4% \$ 0.12 20% 1.18% 12.95% 14.72% 6.0 0.80 1.55% 3.47%	7.5 0.0 18.5 -\$0.08 \$ 0.52 \$ 0.50 -67% 0.0x \$ 18.68 \$ 16.62 6% \$ 0.13 26% 10.81% 12.08% 4.9 0.25 1.23 3.01% 3.15%	7.5 0.0 13.7 -\$0.44 \$ 2.05 5 2.02 56.8% 0.0x \$ 18.68 3.4% \$ 10.1% 11.09% 12.18% 20.2 2.68 1.33% 3.23%	52% 57% NA 3% NA 2% -35% 35% 48% 52% -45% 26% 25%	7.5 0.0 20.5 \$0.00 \$ 0.45 \$ 0.45 -46% 0.0x \$ 19.00 \$ 16.94 8% \$ 0.13 29% 0.86% 9.61% 10.72% 4.4 0.58 1.11%	7.5 0.0 21.0 5 0.49 5 0.49 40% 0.0x 5 19.36 5 17.30 9% 0.93% 10.25% 11.41% 4.9 0.64 1.21%	7.5 0.0 22.0 \$0.00 \$ 0.52 \$ 0.52 25% 0.0x \$ 19.75 \$ 17.69 9% \$ 0.13 25% 0.97% 10.56% 11.73% 5.0 0.666 1.22%	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 \$ 0.52 0.0x \$ 20.14 \$ 18.09 9% \$ 0.13 25% 10.35% 11.47% 5.1 0.96% 12.4% 3.15%	7.5 0.0 21.5 \$0.00 \$ 1.98 \$ 1.98 -2.2% 0.0x \$ 20.14 \$ 18.09 \$ 0.52 2.6% 10.21% 10.21% 11.32 2.56 1.20%	-3% NA 8% 9% NA 6% -5% -10% -5% -10%	7.5 0.0 22.5 \$0.00 \$ 0.48 5 0.48 -33% 0.0x \$ 20.49 \$ 18.44 8% \$ 0.13 27% 0.90% 9.55% 6 0.67 1.25% 5.0 0.67 1.25%	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 35% 0.0x \$ 20.89 \$ 18.83 9% \$ 0.13 25% 10.07% 11.11% 5.6 0.75 1.37% 3.09% 3.32%	7.5 0.0 23.0 \$0.00 \$ 0.55 \$ 0.55 23% 0.0x \$ 21.31 \$19.26 9% \$ 0.13 24% 0.99% 10.33% 11.37% 5.9 0.78 1.40% 3.112% 3.41%	7.5 0.0 24.0 50.00 \$ 0.58 \$ 0.58 \$ 0.58 \$ 24% 0.0x \$ 21.76 \$ 10.13 22% 1.04% 10.71% 11.77% 6.0 0.79 0.79 1.41%	7.5 0.0 23.0 \$0.00 \$ 2.13 \$ 2.13 7.7% 0.0x \$ 21.76 \$ 19.71 9.0% \$ 0.52 24% 0.97% 10.18% 10.85% 22.6 2.98 1.36% 3.10%	0% 8% NA 8% NA 0% 0% 17% 17% 17% 17% 17% 9% 6% 9% 9%
Avg Diluted Shares (mil) EOP Shares Est. (buyback) / issuance Est. prick/share Total \$'s of Capital Reported EPS EPS growth rate (%) P/F Ratio LTM Book Value per share Tangible Book Value per share Tangible Book Value per share Tangible Ratio (%) Performance Ratios Return on Average Assets Return on Average Common Equity PTPP Income PTPP Income PTPP Income PTPP Income PTPP Income One PTPP Income PTPP Income Common Equity PTPP Income PTPP Income Common Equity PTP Income Common Eq	7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% \$ 0.48 37% 0.74% 7.49% 8.00% 16.1 2.15 1.24% 3.37%	1% -7% -10% NA 13% 15% NA 7% -24% -24% -24% -34% -34% -38%	7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x \$17.63 \$15.55 -13% \$ 0.12 28% 0.90% 9.56% 11.07% 4.4 0.58 1.23%	7.5 0.0 18.8 -\$0.27 \$ 0.47 61% 0.0x \$18.29 \$16.22 17% 0.98% 10.95% 12.11% 4.9 0.66 1.31%	7.5 0.00 17.5 -\$0.08 5 0.63 5 0.61 95% 4% \$16.37 4% 12.95% 14.72% 6.0 0.80 1.55% 3.47% 3.62% 0.22%	7.5 0.0 18.5 18.68 \$ 0.52 \$ 0.50 0.0x \$ 18.68 \$ 16.62 0.00 \$ 10.81 0.0	7.5 0.0 13.7 -\$0.44 \$ 2.05 \$ 2.02 56.8% 0.0x \$ 18.68 \$ 16.62 3.4% \$ 0.49 24% 11.09% 12.18% 20.2 2.68 1.33%	1% 52% 57% NA 3% NA 2% -35% 48% 52% 26% 25% 7%	7.5 0.0 20.5 \$0.00 \$ 0.45 \$ 0.45 -46% 0.0x \$ 19.00 \$ 16.94 8% \$ 0.13 29% 0.86% 9.61% 10.72% 4.4 0.58 1.11%	7.5 0.00 \$0.00 \$ 0.49 \$ 0.49 40% 0.0x \$ 19.36 \$ 19.36 \$ 10.25% 11.41% 4.9 0.64 1.21% 2.91% 3.03% 0.18%	7.5 0.00 \$0.00 \$ 0.52 \$ 0.52 25% 0.00 9% \$ 0.13 25% 0.97% 10.56% 11.73% 0.666 1.22%	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 0% 0.0x \$20.14 \$18.09 9% \$ 0.13 25% 10.35% 11.47% 5.1 0.68 1.24% 2.98% 3.15% 2.24%	7.5 0.0 21.5 \$0.00 \$ 1.98 \$ 1.98 2.2% 0.0x \$ 20.14 \$ 18.09 \$ 0.52 26% 0.93% 10.21% 10.93% 2.56 1.20% 2.93% 3.07% 0.20%	-3% -2% NA -8% -9% -10% -10% -5% -10%	7.5 0.0 22.5 \$0.00 \$ 0.48 -33% 0.0x \$ 20.49 \$18.44 8% 0.90% 9.55% 10.56% 5.0 0.67 1.25% 3.03% 3.23% 0.29% 24.4%	7.5 0.00 22.5 50.00 \$ 0.52 22.5 50.00 \$ 0.52 25.00 00 \$ 0.52 25.00 00 \$ 0.52 20.89 9% \$ 0.13 25% \$ 0.13 25% \$ 0.75 1.37% \$ 0.75 1.37%	7.5 0.0 23.0 \$0.00 \$ 0.55 \$ 0.55 23% 0.0x \$ 21.31 \$ 19.26 9% 0.99% 10.33% 11.37% 5.9 0.78 1.40% 3.12% 3.41% 0.42% 24.0%	7.5 0.0 24.0 \$0.00 \$ 0.58 \$ 0.58 24% 0.0x \$ 21.76 \$ 19.71 9% \$ 0.13 22% 10.71% 6.0 0.79 1.41%	7.5 0.0 23.0 \$0.00 \$ 2.13 \$ 2.13 7.7% 0.0x \$ 21.76 \$ 19.71 9.0% \$ 0.52 24% 0.97% 10.18% 10.85% 22.6 2.98 1.36% 3.10% 3.35% 0.37% 24.2%	8% 8% NA 8% 9% NA 0% -7% 17% 17% 13%
Avg Diluted Shares (mil) EOP Shares Est. (Duyback) / issuance Est. prick/share Total 5's of Capital Reported EPS Core EPS EPS growth rate (%) PPC Ratio LTM Book Value per share Tangible Available (%) Dividend Payout Ratio (%) Performance Ratios Return on Average Assets Return on Average Common Equity Return on Tangible Common Equity PTPP Income One Share Time Net Interest Bearing Liabilities Fee Income / Operating Revenue	7.5 0.1 3.6 50.00 5 1.35 5 1.29 -10.3% 0.0x 5 18.18 5 16.08 14.9% 5 0.48 3.77 8.00% 16.1 2.15 1.24% 3.37% 3.37% 3.37%	-7% -10% NA 13% NA 7% 19% -24% -24% -24% -24% -3% -3% -3% -41% -2%	7.5 0.0 0.0 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$17.63 \$15.55 \$1.28% \$0.12 28% \$0.12 28% \$0.12 3.33% \$0.29 \$23.23	7.5 0.0 18.8 -\$0.27 \$ 0.49 \$ 0.49 \$ 0.0x \$ 18.8.9 \$ 10.55 \$ 0.12 25 \$ 0.66 \$ 1.31% \$ 0.25 \$ 0	7.5 0.0 17.5 -\$0.08 \$ 0.63 \$ 0.61 95% 4% \$ 16.37 4% \$ 0.12 20% \$ 0.80 1.55% \$ 3.47% 6.0 0.80 1.55%	7.5 0.0 18.5 -\$0.08 \$ 0.52 \$ 0.50 -67% 0.0x 5 16.62 6% \$ 10.81% 12.08% 4.9 6.5 1.23% 3.01% 3.15% 0.20%	7.5 0.0 13.7 -\$0.44 \$ 2.05 \$ 2.02 \$ 68.80 0.0x \$ 18.68 \$ 16.62 3.4% \$ 0.49 24% 1.01% 11.09% 12.18% 20.2 2.68 1.33% 3.32% 0.24% 2.30% 0.24% 2.30%	52% 57% NA 33% NA 25% 52% 48% 52% 48% 52% 48% 77%	7.5 0.0 20.5 \$0.00 \$ 0.45 \$ 0.45 -46% 0.0x \$19.00 \$16.94 8% \$ 0.13 29% 0.86% 9.61% 10.72% 4.4 0.58 1.11% 2.90% 0.19% 0.19% 0.19%	7.5 0.0 21.0 \$0.00 \$ 0.49 40% 0.0x 5 119.36 5 117.30 9% \$ 0.13 26% 4.9 0.5 11.41% 4.9 0.64 4.9 0.125% 11.21%	7.5 0.0 22.0 \$0.00 \$ 0.52 \$ 0.52 25% \$ 0.52 25% \$ 0.13 2.25% 0.66 11.73% 5.0 0.66 11.22%	7.5 0.0 0.0 5 0.52 0 0.0 5 0.52 0 0.0 5 0.52 0 0.0 5 0.03 2 5 0.13 2 25% 0 0.96% 10.35% 11.47% 5 1.68 1.24% 2.98% 3.15% 0.24% 0.91%	7.5 0.0 21.5 \$0.00 \$ 1.98 -2.2% 0.0x \$ 20.14 \$ 18.09 8.9% \$ 0.52 26% 10.21% 10.98% 19.3 2.56 1.20% 2.93% 3.07% 2.25%	-3% -2% NA -8% -9% NA -8% -10% -10% -10% -10% -5% -5% -5% -5%	7.5 0.0 22.5 \$0.00 \$ 0.48 3 0.48 -33% 0.0x \$ 20.49 \$ 18.44 8% 9.55% 10.56% 5.07 1.25% 3.03% 3.23% 0.29% 24.4%	7.5 0.0 0 22.5 \$ 0.52 22.5 \$ 0.52 35% \$ 0.52 35% \$ 0.13 32.5% \$ 0.13 3.25% \$ 0.33 2.5%	7.5 0.0 0 23.0 \$0.00 \$ 0.55 \$ 0.55 \$ 0.55 \$ 0.55 \$ 23% \$ 0.00 \$ 521.31 \$ 19.26 \$ 0.13 \$ 224% \$ 0.133 \$ 11.37% \$ 0.78 \$ 1.40% \$ 0.42% \$ 24.04% \$ 0.42% \$ 24.04%	7.5 0.0 \$0.00 \$ 0.58 \$ 0.58 \$ 0.58 \$ 22% 9% \$ 0.13 22% 10.71% 10.71% 11.77% 6.0 0.79 1.41% 3.15% 3.43% 0.44% 0.96%	7.5 0.0 23.0 50.00 \$ 2.13 \$ 2.13 7.7% 0.0x \$ 21.76 \$ 19.71 9.0% \$ 0.52 24% 0.97% 10.18% 10.85% 22.6 2.98 1.36% 3.315% 0.37% 24.2% 0.97%	0% 8% NA 0% -7% 1% 17% 13% 6% 6% 0%
Awg Diluted Shares (mil) EOP Shares Est. (Puyback) / issuance Est. prick/share Total \$'s of Capital Reported EPS Core EPS EPS growth rate (%) PPS growth rate (%) PPS growth rate (%) PPS Ratio LTM Book Value per share Tangible Book Value per share Return on Average Assets Return on Average Assets Return on Average Common Equity Return on Average Common Equity PTPP Income PTPP Income / Shr PTPP ROA Net Interest Margin, FTE Avg Earning Asset Yield Cost of Interest Bearing Liabilities Fee Income / Average Assets Effective Tax Ret (FTE)	7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% \$ 0.48 37% 0.74% 7.49% 8.00% 16.1 2.15 1.24% 3.37%	-7% -10% NA 13% NA 7% 19% -24% -24% -3% -8% -8% -12% -41%	7.5 0.0 0.0 \$0.00 \$ 0.43 \$ 0.42 -29% 0.0x \$ 17.63 \$ 15.55 -13% 2 0.12 28% 0.90% 9.56% 11.07% 4.4 0.58 1.23% 3.23% 3.23% 3.23% 3.23% 2.32%	7.5 0.0 118.8 -50.27 \$ 0.47 \$ 0.49 61% 61% 61% 61% 61% 61% 61.31%	7.5 0.00 17.5 -\$0.08 5 0.63 5 0.61 95% 4% \$16.37 4% 12.95% 14.72% 6.0 0.80 1.55% 3.47% 3.62% 0.22%	7.5 0.0 18.5 18.68 \$ 0.52 \$ 0.50 0.0x \$ 18.68 \$ 16.62 0.00 \$ 10.81 0.0	7.5 0.0 13.7 -\$0.44 \$ 2.05 \$ 2.05 \$ 68.% 0.0x \$ 18.68 \$ 16.62 3.4% \$ 0.49 24% 11.09% 12.18% 20.2 2.68 1.33% 3.33% 3.33% 3.33%	1% 52% 57% NA 3% NA 2% -35% 48% 52% 26% 25% 7%	7.5 0.0 20.5 \$0.00 \$ 0.45 -46% 0.0x \$19.00 \$16.94 8% 0.13 29% 0.86% 9.61% 10.72% 4.4 0.58 1.11% 2.90% 3.03% 0.90%	7.5 0.00 \$0.00 \$ 0.49 \$ 0.49 40% 0.0x \$ 19.36 \$ 19.36 \$ 10.25% 11.41% 4.9 0.64 1.21% 2.91% 3.03% 0.18%	7.5 0.00 \$0.00 \$ 0.52 \$ 0.52 25% 0.00 9% \$ 0.13 25% 0.97% 10.56% 11.73% 0.666 1.22%	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 0% 0.0x \$20.14 \$18.09 9% \$ 0.13 25% 10.35% 11.47% 5.1 0.68 1.24% 2.98% 3.15% 2.24%	7.5 0.0 21.5 \$0.00 \$ 1.98 \$ 1.98 2.2% 0.0x \$ 20.14 \$ 18.09 \$ 0.52 26% 0.93% 10.21% 10.93% 2.56 1.20% 2.93% 3.07% 0.20%	-3% NA 8% 9% NA 6% 9% -10% -5% -10% -11% -15%	7.5 0.0 22.5 \$0.00 \$ 0.48 -33% 0.0x \$ 20.49 \$18.44 8% 0.90% 9.55% 10.56% 5.0 0.67 1.25% 3.03% 3.23% 0.29% 24.4%	7.5 0.00 22.5 50.00 \$ 0.52 22.5 50.00 \$ 0.52 25.00 00 \$ 0.52 25.00 00 \$ 0.52 20.89 9% \$ 0.13 25% \$ 0.13 25% \$ 0.75 1.37% \$ 0.75 1.37%	7.5 0.0 23.0 \$0.00 \$ 0.55 \$ 0.55 23% 0.0x \$ 21.31 \$ 19.26 9% 0.99% 10.33% 11.37% 5.9 0.78 1.40% 3.12% 3.41% 0.42% 24.0%	7.5 0.0 \$0.00 \$ 0.58 \$ 0.58 \$ 0.58 \$ 0.58 \$ 10.58 \$ 0.13 22% 10.71% 10.71% 11.77% 6.0 0.79 1.41% 3.15% 3.43% 24.41%	7.5 0.0 23.0 \$0.00 \$ 2.13 \$ 2.13 7.7% 0.0x \$ 21.76 \$ 19.71 9.0% \$ 0.52 24% 0.97% 10.18% 10.85% 22.6 2.98 1.36% 3.10% 3.35% 0.37% 24.2%	0% 8% 8% NA 8% 9% NA 0% -7% 17% 13% 6% 9% 82% 82%
Awg Diluted Shares (mil) EOP Shares Est. (Puyback) / issuance Est. prick/share Total \$'s of Capital Reported EPS Core EPS EPS growth rate (%) PPS growth rate (%) PPS growth rate (%) PPS Ratio LTM Book Value per share Tangible Book Value per share Return on Average Assets Return on Average Assets Return on Average Common Equity Return on Average Common Equity PTPP Income PTPP Income / Shr PTPP ROA Net Interest Margin, FTE Avg Earning Asset Yield Cost of Interest Bearing Liabilities Fee Income / Average Assets Effective Tax Ret (FTE)	7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% \$ 0.48 3.7% 4.24% 8.00% 16.1 2.15 1.24% 3.37% 3.72% 0.47% 4.49% 3.37% 4.49% 3.10% 3.00% 3.	-7% -10% NA 13% NS 15% NA 7% 19% -24% -20% -24% -3% -3% -4% -4%	7.5 0.0 0.0 \$0.00 \$0.00 \$0.43 \$0.42 -29% \$0.00 \$17.63 \$15.55 \$15.55 \$12.28% \$1.23% \$3.	7.5 0.00 18.8 -\$0.27 \$ 0.47 \$ 0.49 61% 61% 61% 61% 61% 61% 61% 61% 61% 61%	7.5 0.0 17.5 - \$0.08 \$ 0.63 \$ 0.61 \$ 0.00 \$ \$ 18.44 \$ 12.95% \$ 0.12 20% \$ 14.72% \$ 6.0 0.80 1.55% \$ 3.47% \$ 3.62% \$ 0.22% 21.8% \$ 0.90%	7.5, 0.0, 18.5, -\$0.08, 18.5, -\$0.08 \$ 0.52 \$ 0.50 -67% 0.0x \$ 18.68 \$ 16.62 6% \$ 0.13 26% 0.95% 12.08% 4.9 0.65 1.23% 3.01% 0.20% 23.6% 0.87% 0.87% 0.87%	7.5 0.0 13.7 \$0.44 \$ 2.05 \$ 56.8% 0.0x \$ 18.68 \$ 16.62 3.4% \$ 0.49 24% 11.09% 12.18% 20.2 2.68 3.23% 3.23% 3.23% 3.23% 0.24% 21.30%	52% 57% NA 3% NA 2% -35% 52% 26% 25% 7% -4% -49% -7%	7.5 0.00 \$ 0.45	7.5 0.00 21.0 \$0.00 \$ 0.49 \$ 0.49 \$ 0.49 \$ 5 0.49 40% 5 19.36 \$ 10.25% 11.41% 4.9 0.64 1.21% 2.91% 3.03% 24.4% 0.90%	7.5 0.0 22.0 \$0.000 \$ 0.52 \$ 0.52 25% 0.00 \$ 17.59 9% \$ 10.56% 11.73% 5.0 6.66 1.22% 2.93% 2.93% 2.43% 0.90% 0.91%	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 0% 0.0x \$ 20.14 \$ 18.09 9% \$ 0.13 25% 10.35% 11.47% 5.1 0.68 1.24% 2.98% 0.24% 24.2% 0.91%	7.5 0.0 21.5 \$0.00 \$ 1.98 \$ 1.98 2.2% 0.0x \$ 18.09 8.9% \$ 0.52 26% 10.21% 10.98% 19.3 2.56 1.20% 2.93% 3.07% 2.293% 3.07% 2.42% 0.90% 24.2%	-3% -2%	7.5 0.00 \$ 0.48 \$ 0.48 \$ -33% 0.0x \$ 20.49 \$ 18.44 \$ 0.90% \$ 0.13 27% 0.90% \$ 0.67 1.25% 3.03% 3.23% 24.4% 0.93%	7.5 0.0 22.5 50.00 \$ 0.52 \$ 0.52 \$ 0.52 35% \$ 0.13 25% 0.96% 10.07% 11.11% 3.09% 3.32% 0.95%	7.5 0.0 23.0 \$0.00 \$ 0.55 \$ 0.55 \$ 0.55 23% \$0.00 \$ 21.31 \$19.26 \$ 0.75	7.5 0.0 \$0.00 \$ 0.58 \$ 0.58 \$ 0.58 \$ 24% 10.71% 10.71% 11.77% 6.0 0.79 1.41% 3.43% 0.96%	7.5 0.0 23.0 \$0.00 \$2.13 \$2.13 7.7% \$0.0x \$21.76 \$19.71 \$0.0x \$21.76 \$19.71 \$0.5 \$2.4% \$0.52 \$2.4% \$0.52 \$2.4% \$0.52 \$2.4% \$0.52 \$2.4% \$0.52 \$2.4% \$0.52 \$2.4% \$0.52 \$2.4% \$0.52 \$2.50 \$0.52 \$2.50 \$0.52 \$2.50 \$0.52 \$2.50 \$0.52 \$2.50 \$0.52 \$2.50 \$0.52 \$2.50 \$0.52 \$2.50 \$0.52 \$2.50 \$0.52 \$2.50 \$0.52 \$2.50 \$0.52 \$2.50 \$0.52 \$0.	0% 8% NA 8% 9% NA 0% -7% 13% 6% 9% 0% 0% 0% 0%
Avg Diluted Shares (mil) EOP Shares Est. (Puyback) / issuance Est. prick/share Total \$'s of Capital Reported EPS Core EPS EYP (Ratio LTM Book Value per share Tangible Common Equity Return on Average Assets Return on Average Common Equity Return on Average Common Equity PTPP Income PTPP Income / Shr PTPP ROA Net Interest Margin, FTE Avg Earning Asset Yield Cost of Interest Searing Liabilities Fee Income / Average Assets Effective Tax Rate (FTE) Stautory Tax Rate Quarterly Growth Rates Average Hal Loan Growth	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% 7.49% 7.49% 8.00% 16.1 2.15 1.24% 3.37% 3.37% 3.37% 4.6% 1.02% 1.93% 3.50%	-7% -10% NA 13% NS 15% NA 7% 19% -24% -20% -24% -3% -3% -4% -4%	7.5 0.0 0.0 \$0.43 \$0.43 \$0.43 \$0.43 \$0.42 \$0.45 \$0.42 \$0.45 \$0.42 \$0.45 \$0.42 \$0.45	7.5 0.00 18.8 -\$0.27 \$ 0.47 \$ 0.49 61% 0.0x \$ 18.29 \$ 16.7% \$ 0.12 25% 0.95% 12.11% 4.96 6.31% 0.96% 1.31% 20.6% 35.0% 13.1%	7.5 0.0 17.5 - 50.08 \$ 0.63 \$ 0.61 95% 0.0x \$ 18.44 4% \$ 0.12 20% 14.72% 6.0 0.80 1.55% 3.67% 3.62% 21.8% 21	7.5 0.0 18.5 -\$0.08 \$ 0.52 \$ 0.50 -67% 0.0x \$ 18.68 \$ 16.62 6% 0.95% 10.81% 10.81% 12.08% 4.9 0.65 1.23% 0.20% 23.6%	7.5 0.0 13.7 \$0.44 \$ 2.05 \$ 2.02 56.8% 0.0x \$ 18.68 \$ 16.62 3.4% \$ 0.49 24% 11.09% 12.18% 20.2 2.68 1.33% 3.39% 0.24% 21.3% 3.39% 0.24% 21.3% 3.5.0%	52% 57% NA 3% NA 2% -35% 52% 26% 25% 7% -4% -49% -7%	7.5 \$0.00 20.5 \$0.45 \$0.	7.5 0.0 21.0 \$0.00 \$0.00 \$0.00 \$0.49 \$0.49 \$0.49 \$0.49 \$0.60 \$17.30 \$0.90 \$0.13 \$26% \$0.13 \$26% \$0.13 \$2.5% \$0.13 \$2.5% \$0.13 \$2.5% \$0.64 \$1.21% \$0.	7.5 0.0 22.0 50.00 \$0.52 25% 0.52 25% 0.0x \$19.75 517.69 9% \$0.51 25% \$0.52 25% 0.0x \$10.56% 11.73% \$0.66% 0.66% 12.25% 2.293% 3.06% 0.90% 24.3% 0.90% 24.3% 35.0% 10.4%	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 0% \$ 10.52 0% \$ 0.13 25% 0.96% 10.35% 11.47% 0.68 1.24% 0.24% 0.24% 0.91% 0.91% 0.91% 0.91%	7.5 0.0 21.5 \$0.00 \$ 1.98 \$ 1.98 2.2% 0.0x \$ 1.98 2.26% 0.93% 10.21% 10.93% 10.21% 10.93% 10.21% 10.93% 10.21% 10.96% 2.26% 2.26% 10.21	-3% -2%	7.5 \$0.00 \$0.48 \$0.48 \$0.48 \$0.48 \$0.48 \$0.49 \$0.56 \$0.48 \$0.49 \$0.56 \$0.49 \$0.56 \$0.49 \$0.56 \$0.49 \$0.56 \$0.49 \$0.56 \$0.49 \$0.56 \$0.49 \$0.56 \$0.49 \$0.56 \$0.49 \$0.56 \$0.49 \$0.56 \$0.49 \$0.56 \$0	7.5 0.0 22.5 \$0.00 \$ 0.52 35% 0.00 \$ 20.89 9% \$ 0.13 25% 0.96% 10.07% 11.11% 5.6 0.75 1.37% 3.39% 21.2% 3.32% 21.2% 3.50%	7.5 (S0.00) 23.0 (S0.00) 23.0 (S0.00) 23.0 (S0.00) 23.0 (S0.00) 23.0 (S0.00) 24.0 (7.5 0.0 \$0.00 \$ 0.58 \$ 0.58 \$ 0.58 \$ 0.58 \$ 0.59 10.00 \$ 0.00 \$ 10.71 10.71 10.71 10.71 10.71 10.71 10.71 11.77 11	7.5 0.00 23.0 50.00 5 2.13 7.7% 0.0x 5 2.17 9.0% 5 2.17 9.0% 5 2.17 10.18% 10.85% 22.6 2.96 3.10% 3.35% 0.95% 24.25% 24.25% 22.6 2.96	0% 8% NA 8% 9% NA 0% -7% 13% 6% 9% 0% 0% 0% 0%
Avg Diluted Shares (mil) EOP Shares Est. (Duyback) / issuance Est. price/share Total 5's of Capital Reported EPS Core EPS EPS growth rate (%) PCF Ratio LTM Book Value per share Tangible Book Value per share Tangible Book Value per share Tangible Ratio (%) 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 PTPP Income / Shr PTPP RAD Net Interest Boaring Liabilities Fee Income / Operating Revenue Fee Income / Average Assets Effective Tax Rate (FTE) Statutory Tax Rate Statutory Tax Rate Ouarterly Growth Rates Average HII Loan Growth EQUIPMEND	7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% \$ 0.48 3.7% 8.00% 16.1 2.15 1.24% 3.37% 0.47% 2.46% 1.02% 1.	-7% -10% NA 13% NS 15% NA 7% 19% -24% -20% -24% -3% -3% -4% -4%	7.5 0.0 0.0 \$0.00 \$0.00 \$0.04 \$0.43 \$0.42 \$0.42 \$0.00 \$17.63 \$0.12 \$28% \$0.12 \$28% \$0.12 \$28% \$0.23 \$0.33 \$0	7.5 0.49 S 0.49 S 0.49 C 15% C	7.5 0.00 17.5 -50.08 \$ 0.63 \$ 0.63 \$ 0.61 \$ 0.61 \$ 0.62 \$ 0.62 \$ 0.62 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.18.44 \$ 0.00 \$ 0.00 \$ 0.155% \$ 0.12 20% \$ 0.80 \$ 0.55% \$ 0.62 \$ 0.22 \$ 0.22 \$ 0.22 \$ 0.90% \$ 0.90% \$ 21.7% \$ 35.0%	7.5 0.0 18.5 -50.08 \$ 0.52 \$ 0.50 -67% \$ 0.00 \$ 18.68 \$ 16.62 6 % 0.95% 12.08% 4.9 0.65 \$ 1.23% 3.11% 0.20% 0.87% 21.2% 35.0%	7.5 0.0 13.7 -50.44 5 2.05 56.8% 0.0x 5 18.68 5 16.62 3.4% 5 0.49 24% 11.09% 12.18% 20.2 2.68 1.33% 3.23% 3.39% 0.24% 23.09% 0.24% 23.09% 0.24% 23.09% 0.24% 23.09% 0.24% 23.09% 0.24% 23.09% 0.24% 23.09% 0.24% 23.09% 0.24% 23.09% 0.24% 23.09% 0.24% 23.09% 0.24% 24.09% 0.24% 0.	52% 57% NA 3% NA 2% -35% 52% 26% 25% 7% -4% -49% -7%	7.5 50.00 20.5 50.00 20.5 50.4	7.5 0.0 21.0 \$0.000 \$ 0.49 \$ 0.49 \$ 0.49 \$ 0.49 \$ 0.49 \$ 0.5 17.30 \$ 0.93 \$ 0.9	7.5 0.0 22.0 22.0 50.00 5 0.52 5 0.52 25% 0.0x 519.75 10.56% 11.73% 0.97% 10.56% 11.22% 0.666 1.22% 0.666 1.22% 0.660 1.22%	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 0% 0.0x \$ 20.14 \$18.09 9% \$ 0.13 25% 0.96% 10.35% 11.47% 5.1 0.68 1.24% 2.98% 3.15% 0.24% 0.9	7.5 0.0 21.5 \$0.00 \$ 1.98 -2.2% 0.0x \$ 20.14 \$ 18.09 8.9% \$ 0.52 2.6% 10.21% 10.98% 19.3 2.56 1.20% 2.93% 3.07%	-3% -2%	7.5 50.00 22.5 50.00 22.5 50.00 50.48 8% 50.13 27% 50.65 60.67 1.25% 3.33% 0.00 20% 24.4% 35.50%	7.5 0.00 22.5 \$0.00 \$ 0.52 \$ 0.52 \$ 0.52 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.13 25% 0.05 10.07% 11.11% 0.75% 1.37% 0.95% 0.75 1.37% 0.95	7.5 0.00 \$0.00 \$ 0.55 \$ 0.55 \$ 0.55 9% \$ 10.13 24% 0.99% 10.33% 11.37% 0.78 1.40% 3.12% 0.94% 21.2% 3.50%	7.5 0.0 \$0.00 \$ 0.58 \$ 0.58 \$ 0.58 24% \$ 21.76 \$ 19.71 9% 1.04% 10.71% 11.77% 6.0 0.79 14.11% 3.15% 3.43% 0.44% 0.96% 21.2%	7.5 0.00 23.0 50.00 23.0 50.00	0% 8% NA 8% 9% NA 0% -7% 13% 6% 9% 0% 0% 0% 0%
Avg Diluted Shares (mil) EOP Shares Est. (buyback) / issuance Est. prick/share Total \$'s of Capital Reported EPS EPS growth rate (%) PF, Ratio LTM Book Value per share Tangible Rook Value per share Tangible Rook Value per share Tangible Rook Value per share Tangible Book Value per share Tangible Book Value per share Return on Average Assets Return on Average Assets Return on Average Common Equity PTPP Income PTPP Income PTPP Income / Shr 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 (FE) Statutory Tax Rate Quartery Growth Rates Average Hoan Growth Average Earning Assets Average Total Deposits	7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08 37% 0.74% 7.49% 8.00% 16.1 2.15 1.24% 0.47	-7% -10% NA 13% NS 15% NA 7% 19% -24% -20% -24% -3% -3% -4% -4%	7.5 0.0 0.0 \$0.00 \$0.00 \$0.43 \$0.43 \$0.00 \$0.00 \$17.63 \$15.55 \$15.55 \$0.12 \$28% \$0.95% \$0.12 \$28% \$0.29% \$0	7.5 0.49 18.8 -\$0.27 5 0.49 61% 0.0x 518.29 10.55% 0.98% 10.55% 0.98% 10.55% 0.12 25% 0.98% 10.55% 0.12 25% 0.12 25% 0.12 10.55% 10	7.5 0.00 17.5	7.5 0.0 18.5 - \$0.08 \$ 0.52 \$ 0.50 \$	7.5 0.0 13.7 -\$0.44 \$ 2.05 \$ 2.05 \$ 56.8% 0.0x \$ 18.68 \$ 16.62 3.4% \$ 0.49 24% 11.09% 12.18% 20.2 2.68 1.33% 23.33% 3.23% 3.23% 0.90% 21.3% 23.0% 0.90% 21.3% 23.0% 0.90% 21.3% 23.0% 0.90% 21.3% 23.0% 0.90% 21.3% 23.0% 0.90% 21.3% 23.0% 23.0% 24.0% 24.0% 25.0	52% 57% NA 3% NA 2% -35% 52% 26% 25% 7% -4% -49% -7%	7.5 \$0.00 20.5 \$0.00 20.5 \$0.00 \$0.45 \$0.4	7.5 0.0 21.0 0.0 50.00 50.40 9% 5 0.49 9% 5 0.13 26% 0.93% 10.25% 0.93% 10.25% 0.93% 10.25% 0.93% 10.25% 0.93% 10.25% 0.93% 10.25% 0.93% 10.05% 10.25	7.5 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 \$ 0.52 \$ 0.52 \$ 0.52 \$ 1.24 \$ 10.35 \$ 10.47 \$ 10.24 \$	7.5 0.0 21.5 \$0.00 \$ 1.98 \$ 1.98 2.2% 0.0x \$ 20.14 \$ 18.09 8.9% \$ 0.52 26% 0.93% 10.21% 10.93% 2.56 1.20% 2.293% 3.07% 0.20% 2.24% 0.90% 2.24% 0.90% 2.21% 3.50%	-3% -2%	7.5 0.00 22.5 \$0.00 \$ 0.48 \$ 0.33	7.5 \$0.00 \$2.5 \$0.52 \$0.	7.5 23.0 20.00 23.0 50.00 50.55 50.55 9% 51.31 24% 0.99% 10.33% 11.33% 11.34% 3.41% 0.42% 0.94% 3.5.0% 10.48% 11.0% 55.0%	7.5 0.24.0 24.0 50.00 24.0 50.00 5 0.58 5 0.58 5 0.59 71 99% 5 0.13 22% 10.71% 3.315% 3.33% 0.44% 0.96% 6.0% 55.5% 5.5%	7.5 0.00 23.0 50.00 5 2.13 5 2.13 5 2.13 7.7% 0.0x 5 21.76 19.7% 10.18% 5 0.52 2.4% 0.95% 13.10% 13.15% 0.37% 13.15% 0.37% 13.15% 0.37% 13.15% 0.95% 0.95	0% 8% NA 8% 9% NA 0% -7% 13% 6% 9% 0% 0% 0% 0%
Avg Diluted Shares (mil) EOP Shares Est. (Duyback) / issuance Est. prick/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 (%) Dividend Payout Ratio (%) Performance Ratios Return on Average Assets Return on Average Common Equity Return on Average Common Equity PTPP Income EVER EAST (STEEL STEEL STE	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% 8.00% 16.1 2.15 1.24% 2.45% 2.4	-7% -10% NA 13% NS 15% NA 7% 19% -24% -20% -24% -3% -3% -4% -4%	7.5 0.0 0.0 \$0.43 0.0 \$0.00 \$0.43 \$0.42 -29% 0.0x \$17.63 \$15.55 \$17.63 \$15.55 \$17.63 \$12.28% 0.90% 0.44 4.4 4.5 4.28% 0.123% 0.1	7.5 0.47 S 0.49 61% 0.0x S 0.25 S 0.89 S 12.11% 4.9 0.98% 12.11% 4.9 0.24% 23.4% 20.4% 20.50 S 0.50	7.5 -50.08 8 0.63 95% 0.0x 5 0.61 95% 0.0x 5 18.44 5 16.37 4% 5 0.12 20% 1.18% 1.295% 14.72% 6.0 0.25% 21.85	7.5 0.0 18.5 -\$0.08 \$ 0.52 5 0.50 -67% 0.0x \$ 18.68 5 16.62 63 10.81% 10.81% 12.08% 4.9 0.65 1.23% 3.01% 3.15% 0.67% 23.66% 23.66% 24.66% 25.66% 26.66% 27.66%	7.5 0.0 13.7 -\$0.44 \$ 2.05 \$ 2.02 \$ 66.8% 0.0x \$ 18.68 \$ 16.62 3.4% \$ 0.49 24% 1.01% 12.18% 20.2 2.68 1.33% 3.23% 3.39% 0.24% 21.33% 3.23% 3.39% 0.24% 21.33% 3.39% 0.24% 21.33% 3.39% 0.24% 21.33% 3.39% 0.24% 21.33% 3.39% 0.24% 21.33% 3.39% 0.24% 21.33% 3.39% 0.24% 21.33% 21.	52% 57% NA 3% NA 2% -35% 52% 26% 25% 7% -4% -49% -7%	7.5 \$0.00 20.5 \$0.00 \$0.45 \$0.	7.5 0.00 21.0 \$0.00 \$0.00 \$0.00 \$0.04 \$0.40 \$0.0	7.5 0.00 22.0 \$0.00 22.0 \$0.00 22.0 \$0.00 22.0 \$0.00 \$0.52 25% 0.0x 519.75 \$17.69 9% \$0.13 25% \$0.13 25% \$0.13 25% \$0.12 25% \$0.00 20% 24.3% 0.00% 21.2% 35.0% \$10.4% \$11.0% 33% 38.6%	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 0% \$ 20.14 \$ 18.09 9% 0.96% 11.47% 5.1 0.68 3.15% 0.24% 0.91% 21.2% 3.15%	7.5 0.0 21.5 \$0.00 \$ 1.98 \$ 1.98 2.2% 0.0x \$ 20.14 \$ 18.09 8.9% \$ 0.52 26% 10.21% 10.98% 19.3 2.26% 2.	-3% -2%	7.5 \$0.00 22.5 \$0.00 22.5 \$0.00 22.5 \$0.00 22.5 \$0.00 22.5 \$0.48 -33% 0.0x \$8% \$0.13 27% 0.95% 10.56% 5.0 \$0.75% 1.25% 3.03% 3.23% 24.4% 35.0% 27.0% 27.3% 27.3% 27.3%	7.5 \$0.00 \$2.5 \$0.00 \$0.52 \$35% \$0.00 \$0.52 \$35% \$0.52 \$35% \$0.89 \$18.83 \$9% \$0.13 \$25% \$10.07% \$11.11% \$0.6 \$0.37% \$1.27% \$3.09% \$3.32% \$0.34% \$24.45% \$0.34% \$1.20% \$3.50% \$10.07% \$1.50% \$1.50% \$10.00% \$1.50% \$10.00% \$10.	7.5 (50.00 23.0 50.00 23.0 50.00 50.55 23% 50.55 23% 50.5 52.3% 519.26 9% 50.13 24% 50	7.5 0.0 50.00 \$ 0.58 \$ 0.58 \$ 0.58 \$ 0.59 10.00 \$ 224% 0.00 \$ 21.76 \$ 0.13 22% 10.71% 11.77% 0.79 1.41% 0.49	7.5 0.00 23.0 50.00 23.0 50.00 23.0 50.00	0% 8% NA 8% 9% NA 0% -7% 13% 6% 9% 0% 0% 0% 0%
Avg Diluted Shares (mil) EOP Shares Est. (Duyback) / issuance Est. prick/share Total 5's of Capital Reported EPS Core EPS EPS growth rate (%) P/F Ratio LTM Book Value per share Tangible Available (%) Performance Ratios Return on Average Assets Return on Average Assets Return on Average Common Equity Return on Tangible Common Equity TPP Income PTPP Income PTPP Income PTPP Income PTPP Income / Shr TPPP ROA Net Interest Margin, FTE Avg Earning Asset Yield Cost of Interest Bearing Liabilities Fee Income / Average Assets Effective Tax Rate (FTE) Statutory Tax Rate Quarterly Growth Rates Average HI Loan Growth EOP HFI Loan Growth Average Earning Assets Net Interest Income (FTE)	7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% \$ 0.48 3.7% 6.0% 16.1 2.15 1.24% 3.77% 0.47% 24.6% 1.02% 1.98% 1.02% 1.0	-7% -10% NA 13% NS 15% NA 7% 19% -24% -20% -24% -3% -3% -4% -4%	7.5 0.00 S0.00 S0.03 S0.43 S15.55 S17.63 S17	7.5 0.47 5 0.47 6 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	7.5 -50.08 \$ 0.63 95% 0.0x 5 0.61 95% 0.0x 4% \$ 0.12 20% 4.72% 6.0 0.80 1.18% 1.295% 14.72% 6.0 0.80 1.55% 14.72% 14.72% 14.72% 14.72% 14.72% 14.72% 14.72% 15.72% 14.72% 14.72% 15.72% 16.72% 17.72%	7.5 co. 18.5 co. 18.6	7.5 0.0 13.7 -\$0.44 \$ 2.05 \$ 2.02 \$ 56.8% 0.0x \$ 18.68 \$ 16.62 3.4% \$ 0.49 24% 1.01% 11.09% 12.18% 20.2 2.68 1.33% 3.23% 3.23% 3.23% 3.23% 3.23% 3.23% 3.23% 3.23% 1.01% 1.01% 1.01% 1.01% 1.18% 1.01%	52% 57% NA 3% NA 2% -35% 52% 26% 25% 7% -4% -49% -7%	7.5 50.00 20.5 50.45 50.40 51.50 61.	7.5 0.5 0.49 40% 0.0x 40% 0.0x 50.49 9% 5 0.43 9% 5 0.43 9% 5 0.13 10.25% 11.41% 4.9 0.64 1.21% 2.91% 3.03% 21.2% 35.0% 10.0% 4% 3.3% 2.1.2% 35.0%	7.5 0.00 22.0 50.00 22.0 50.00 22.0 50.00 22.0 50.00 22.0 50.00 22.5% 50.52 25% 517.69 9% 50.13 30.6% 50.13 30.6% 50.20% 21.2% 24.3% 60.20% 21.2% 35.0% 11.0% 3% -0.3% 4.3% 11.0%	7.5 0.0 22.5 \$0.00 \$ 0.52 \$ 0.52 \$ 0.52 0.00 0.0x \$ 20.14 0.98 10.35% 11.47% 5.1 0.68 1.24% 0.91% 2.98% 0.91% 2.12% 3.15% 0.91% 2.12% 0.91% 2.12% 0.91% 2.12% 0.91	7.5 0.0 21.5 \$0.00 \$ 1.98 \$ 1.98 \$ -2.2% 0.0x \$ 20.14 \$ 18.09 8.9% \$ 0.52 26% 10.21% 10.98% 19.3 2.56 1.20% 2.93% 3.07% 2.4.2% 0.90% 21.2% 35.0%	-3% -2%	7.5 \$0.00 \$0.48 \$-33% \$0.00 \$0.48 \$% \$0.13 \$27% \$0.09 \$0.55% \$0.48 \$7.0% \$0.13 \$27% \$0.67 \$0.25% \$0.29 \$0.29% \$1.25% \$0.29% \$1.25% \$1.2	7.5 \$0.00 \$2.5 \$0.00 \$0.52 \$0.52 \$35% \$0.00 \$0.52 \$35% \$0.00 \$0.52 \$35% \$0.00 \$0.50 \$0.52	7.5 0.00 23.0 0.00 23.0 0.00 0.00 0.00 0.00	7.5 0.00 24.0 50.00 24.0 50.00 50.58 24% 0.0x 50.58 24% 10.0x 50.58 24.76 519.71 99% 50.13 31.5% 6.0 0.79 1.41% 6.0 0.79 1.41% 6.0 6.4 6.0 6.5 5.5 6.5 5.5 6.5 6.5 6.5 6.5 6.5 6.5	7.5 0.00 23.0 50.00 23.0 50.00 23.0 50.00 23.0 50.00 23.0 50.00 25.0 52.13 7.7% 0.0x 52.176 519.71 9.0% 5.0.52 24% 10.85% 12.66 10.18% 3.35% 10.37% 24.2% 24.2% 24.2% 24.2% 24.2% 25.0% 21.2% 35.0% 10.85% 21.2% 8.8% 8.8% 8.8% 8.7%	0% 8% NA 8% 9% NA 0% -7% 13% 6% 9% 0% 0% 0% 0%
Avg Diluted Shares (mil) EOP Shares Est. (Puyback) / issuance Total \$'s of Capital Reported EPS EPS growth rate (%) PPF Ratio LTM Book Value per share Tangible Book Value per share Ratio Growth (%) Dividend Payout Ratio (%) Performance Ratios Return on Average Assets Return on Average Common Equity PTPP Income PTPP Income / Shr PTPP ROA Net Interest Margin, FTE Net Interest Margin, FTE Net Interest Bearing Liabilities Fee Income / Operating Revenue Fee Income / Average Assets Effective Tax Rate (FTE) Statutory Tax Rate Quarterly Growth Rates Average Ha Loan Growth EOP HFI Loan Growth EOP HFI Loan Growth Average Total Deposits Total Assets	7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% \$ 0.48 37% 0.74% 7.49% 8.00% 16.1 2.15 1.24% 0.47% 3.72% 0.47% 1.02% 1.9.8% 3.5.0%	-7% -10% NA 13% NS 15% NA 7% 19% -24% -20% -24% -3% -3% -4% -4%	7.5 0.0 0.0 \$0.00 \$0.00 \$0.43 \$2.29% 0.00 \$17.63 \$15.55 \$-13% \$0.12 28% 0.95% 0.28 2.32 \$3.23% 3.43% 0.29% 35.0% 0.91% 35.0%	7.5 0.49 18.8 \$-\$0.27 \$ 0.49 61% 0.0x \$18.29 17% \$ 0.12 25% 0.98% 10.35% 0.12 25% 0.33.37% 0.24% 0.91% 3.37% 0.25% 0.31% 3.20% 3.37% 0.31% 3.30% 0.31% 3	7.5 0.0 17.5	7.5 0.0 18.5 - \$0.00 18.5 - \$0.00 18.5 - \$0.50 0.0 8	7.5 0.0 13.7 -\$0.44 5 2.05 5 2.05 5 8.8% 0.0x 5 16.62 3.4% 5 0.49 24% 11.09% 12.18% 20.2 2.68 1.33% 0.24% 23.0% 0.90% 0.	52% 57% NA 3% NA 2% -35% 52% 26% 25% 7% -4% -49% -7%	7.5 50.00 20.5 50.00 20.5 50.00 20.5 50.00 20.5 46% 0.0x 519.00 29% 29% 4.4 0.58 3.03% 4.59% 2.90% 3.03% 0.19,0% 3.03% 0.19,0% 3.03% 0.19,0% 4.4 0.58 3.03% 0.19,0% 3.03% 0.19,0% 3.03% 1.1% 5.5% 1.1% 5.5%	7.5 0.0 20.0 S 0.49 40% 0.0x 519.36 5 0.13 26% 0.93% 10.25% 0.13 26% 0.93% 10.25% 0.93% 10.25% 0.93% 10.25% 0.93% 10.25% 0.93% 10.25% 0.93% 10.25% 0.93% 10.25% 10.	7.5 0.0 2.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	7.5 0.0 0.52 22.5 \$0.00 0% 0.0x \$ 20.14 \$18.09 9% \$ 0.13 25% 0.96% 10.35% 11.47% 5.18 0.96% 24.2% 0.91% 24.2% 24.2% 24.2% 25.2% 35.0%	7.5 0.0 21.5 \$0.00 \$ 1.98 \$ 1.98 2.2.% 0.0x \$ 20.14 \$ 18.09 8.9% \$ 0.52 2.6% 0.93% 10.21% 10.98% 0.20% 2.256 1.20% 0.90% 2.2.56 1.20% 0.90% 2.2.56 0.90% 2.2.56 0.90% 2.2.56 0.90% 2.2.56 0.2.5	-3% -2%	7.5 0.0 22.5 \$0.00 \$ 0.48 \$ 0.38 \$ 0.49 \$ 5.049 \$ 5.049 \$ 5.013 2.7% 0.95% 0.05 0.67 7.125% 0.29% 3.23% 0.29% 3.23% 0.29% 3.23% 0.29% 3.23% 0.29% 3.23% 0.29% 3.23% 0.29% 3.23% 0.29% 3.23% 0.29% 3.23% 0.29% 3.23% 0.29% 3.23% 0.29% 3.23% 0.29% 3.23% 0.29% 3.23% 0.29% 3.23% 0.29% 3.23% 0.29% 3.23% 0.29% 3.23% 0.29% 3.23% 0.23% 0.23	7.5 \$0.00 \$2.5 \$0.52 \$0.	7.5 23.0 20.00 23.0 23.0 20.00 23.0 20.00 23.0 23.0 23.0 24% 24% 24% 24% 24% 24% 3.12% 3.1	7.5 0.24.0 24.0 50.00 24.0 50.00 5 0.58 5 0.58 5 0.59 5 0.	7.5 0.00 23.0 50.00 5 2.13 5 2.13 7.7% 0.0x 521.76 19.0% 5 0.52 2.4% 0.95% 0.95% 0.37% 0.37% 0.37% 0.95% 0.37% 0.37% 0.37% 0.95% 0.37% 0.3	0% 8% NA 8% 9% NA 0% -7% 13% 6% 9% 0% 0% 0% 0%
Avg Diluted Shares (mil) EOP Shares Est. (buyback) / issuance Est. prick/share Total \$'s of Capital Reported EPS EPS growth rate (%) P/F Ratio LTM Book Value per share Tangible Tangib	7.5 0.1 3.6 \$0.00 \$ 1.35 \$ 1.29 -10.3% 0.0x \$ 18.18 \$ 16.08 14.9% \$ 0.48 3.7% 0.74% 7.49% 8.00% 16.1 2.15 1.24% 3.37% 4.10% 3.37% 4.10% 3.10% 19.2% 6.10% 19.2% 19.2% 19.2% 19.2% 19.2% 19.2%	-7% -10% NA 13% NS 15% NA 7% 19% -24% -20% -24% -3% -3% -4% -4%	7.5 0.0 0.0 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$17.63 \$0.00 \$17.63 \$0.00 \$15.55 \$15.55 \$13% \$0.12 28% \$0.12 28% \$0.10 \$15.00 \$15	7.5 0.49 18.8 \$-\$0.27 \$ 0.49 \$-\$0.00 \$-\$	7.5 0.0 17.5 - 50.08 \$ 0.63 \$ 0.61 \$ 0.61 \$ 0.00 \$ 1.00 \$ 0.00 \$	7.5 0.08 \$ 0.52 6 0.50 0.00 0.00 0.00 0.00 0.00 0.00 0.	7.5 0.0 13.7 -\$0.44 \$ 2.05 \$ 2.05 \$ 5.6.8% 0.0x \$ 18.662 3.4% \$ 0.49 24% 11.09% 12.18% 20.2 2.68 3.23% 3.23% 3.23% 3.23% 3.23% 3.50%	52% 57% NA 3% NA 2% -35% 52% 26% 25% 7% -4% -49% -7%	7.5 \$0.00 20.5 \$0.00 20.5 \$0.00 20.5 \$0.00 20.5 \$0.00 20.5 \$0.45 \$0.45 \$0.45 \$0.00 \$	7.5 0.0 21.0 20.0 20.0 20.0 20.0 20.0 20.0	7.5 0.00 22.0 \$0.00 22.0 \$0.00 22.0 \$0.00 22.0 \$0.00 \$0.52 25% 0.52 25% 0.0x \$19.75 \$17.69 \$9% \$0.13 25% \$0.00 \$0.66 \$0.25% 2.93% 3.06% 0.90% 24.3% 0.90% 24.3% 35.0% 10.4% 11.0% 36.00 36	7.5 0.00 22.5 \$0.00 \$0.52 0.52 0.52 0.52 0.52 0.52 0.52 0.52	7.5 0.0 21.5 \$0.00 \$ 1.98 \$ 1.98 2.2% 0.0x \$ 1.80 8.9% \$ 0.52 26% 10.21% 19.3 2.56 1.20% 2.4.2% 0.90% 24.2% 0.90%	-3% -2%	7.5 \$0.00 \$0.28.5 \$0.48 \$-33% \$0.00 \$0.48 \$8% \$0.13 \$27.49 \$0.50% \$0.50% \$0.49 \$0.50% \$0.49 \$0.50% \$0.49 \$0.50% \$0.49 \$0.50% \$0.40 \$0.50% \$0.50	7.5 \$0.00 \$ 0.52	7.5 (S.0.00 23.0 (7.5 0.24.0 0.00 0.00 0.00 0.00 0.00 0.00 0.	7.5 0.00 0.00 5 2.13 5 2.15 5 2.17 9.0% 5 0.52 2.4% 9.0% 5 0.52 2.4% 9.0% 5 0.52 2.4% 9.0% 6 0.5% 6	0% 8% NA 8% 9% NA 0% -7% 13% 6% 9% 0% 0% 0% 0%

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(\$'s in millions, except per share amounts) FCCO	\$ 1.29		\$ 0.42	\$ 0.49	\$ 0.61	\$ 0.50	\$ 2.02		\$ 0.45	\$ 0.49	\$ 0.52	\$ 0.52	\$ 1.98		\$ 0.48	\$ 0.52	\$ 0.55		dated: 1/19 \$ 2.13	9/2022
Delever Chara Delever	2020	%∆	1Q21	2021	3Q21A	4Q21A	2021A	%∆	1Q22E	2Q22E	3Q22E	4Q22E	2022E		1Q23E	2Q23E	3Q23E	4Q23E	2023E	%∆
Balance Sheet Ratios Loans / Deposits Avg Loans / Avg Earning Assets Avg. Earning Assets / Assets Socurities / Avg Earning Assets Avg. Equity / Avg Assets TCE (%) Estimated Excess Capital (7% TCE tyt.) Tier 1 Leverage Ratio Tier 2 Risk-Based Capital Ratio Total Capital Ratio	71.28% 64.65% 92.50% 25.10% 9.94% 8.74% \$10.21 8.84% 12.83% 13.94%	-9% -10% 1% -1% -5% -3%	65.94% 59.49% 93.30% 27.88% 9.45% 7.92% -\$1.16 8.73% 13.13% 14.26%	64.01% 58.58% 93.14% 30.68% 8.97% 8.16% \$2.33 8.48% 13.52% 14.66%	65.00% 59.21% 93.40% 33.90% 9.10% 8.00% -\$0.06 8.56% 13.58% 14.74%	63.71% 58.27% 93.53% 35.72% 8.80% -\$0.07 8.45% 14.00% 15.18%	64.63% 58.87% 93.34% 32.16% 9.07% 8.00% -\$0.07	-9% -9% 1% 28% -9% -9%	63.50% 56.91% 95.74% 37.47% 8.94% \$0.60	64.29% 57.55% 95.74% 37.12% 9.02% 8.17% \$2.70	66.02% 58.68% 95.61% 36.23% 9.14% 8.26% \$4.28	67.92% 59.76% 95.45% 35.57% 9.26% 8.44% \$7.05	65.43% 58.23% 95.64% 36.59% 9.09% 8.44% \$7.05	1% -1% 2% 14% 0% 6% -9601%	69.20% 60.50% 95.71% 34.88% 9.40% 8.56% \$9.15	70.23% 61.49% 95.58% 34.28% 9.52% 8.67% \$11.01	71.32% 62.35% 95.61% 33.57% 9.60% 8.73% \$12.23	71.84% 62.89% 95.65% 33.12% 9.69% 8.86% \$14.42	70.66% 61.82% 95.64% 33.96% 9.55% 8.86% \$14.42	8% 6% 0% -7% 5% 5%
Tier 1 Common Ratio	12.83%		13.13%	13.52%	13.58%	14.00%														
Average Balance Sheet HFI Loans HFS Loans PPP Loans Total Loans (ex. PPP) Securities Other Earning Assets Earning Assets Non-int Assets Assets Non-interest Bearing Deposits Interest Bearing Deposits Other Borrowings Interest Bearing Liabilities Other Liabilities	\$ 775 \$ 27.8 \$ 32 \$ 835 \$ 801 \$ 63 \$ 1,198 \$ 97 \$ 1,296 \$ 743 \$ 1,087 \$ 6810 \$ 13	5% NA NA 14% 9% 17% 146% -1% 16% 30% 11% 16% 27% 12%	\$ 34 \$ 56 \$ 886 \$ 831 \$ 373 \$ 739 \$ 1,339 \$ 96 \$ 1,435 \$ 390 \$ 818 \$ 1,208 \$ 78 \$ 96 \$ 133	\$ 17 \$ 56 \$ 896 \$ 840 \$ 431 \$ 78 \$ 1,404 \$ 103 \$ 103 \$ 1,508 \$ 420 \$ 865 \$ 1,285 \$ 75 \$ 940 \$ 12	\$ 9 \$ 32 \$ 894 \$ 862 \$ 489 \$ 1,541 \$ 102 \$ 1,543 \$ 430 \$ 882 \$ 1,313 \$ 78 \$ 960 \$ 12	\$ 868 \$ 7 \$ 5 \$ 880 \$ 875 \$ 752 \$ 785 \$ 1,491 \$ 103 \$ 1,594 \$ 912 \$ 1,363 \$ 77 \$ 990 \$ 13	\$ 835 \$ 16.8 \$ 37 \$ 889 \$ 852 \$ 456 \$ 73 \$ 1,419 \$ 101 \$ 1,520 \$ 1,520 \$ 1,292 \$ 77 \$ 13	8% -40% 15% 6% 6% 52% 17% 18% 4% 17% 17% 17% 17% 17%	\$ 876 \$ 572 \$ 78 \$ 1,527 \$ 68 \$ 1,595 \$ 479 \$ 890 \$ 1,369 \$ 71 \$ 961 \$ 13	\$ 7 \$ 895 \$ 894 \$ 572 \$ 772 \$ 775 \$ 1,542 \$ 69 \$ 1,610 \$ 491 \$ 889 \$ 1,380 \$ 72 \$ 72 \$ 961 \$ 12	\$ 7 \$ 918 \$ 917 \$ 562 \$ 72 \$ 1,552 \$ 71 \$ 1,623 \$ 471 \$ 908 \$ 1,379 \$ 83 \$ 991 \$ 12	\$ 1,559 \$ 74 \$ 1,633 \$ 457 \$ 914 \$ 1,371 \$ 98 \$ 1,012 \$ 12	\$ 900 \$ 6.7 \$ 1 \$ 907 \$ 906 \$ 565 \$ 73 \$ 1,545 \$ 70 \$ 1,615 \$ 475 \$ 900 \$ 1,375 \$ 81 \$ 981 \$ 981 \$ 981	24% -1% 9% -30% 6% 12% 4% 6% 5% 4% -1%	\$ 955 \$ 547 \$ 66 \$ 1,567 \$ 70 \$ 1,638 \$ 446 \$ 925 \$ 1,371 \$ 101 \$ 1,025 \$ 13	\$ 6 \$ 1 \$ 975 \$ 975 \$ 540 \$ 560 \$ 1,575 \$ 73 \$ 1,648 \$ 457 \$ 922 \$ 1,379 \$ 100 \$ 1,022 \$ 12	\$ 6 \$ 1,001 \$ 1,000 \$ 535 \$ 58 \$ 1,594 \$ 1,667 \$ 480 \$ 914 \$ 1,394 \$ 101 \$ 1,015 \$ 12	\$ 73 \$ 1,688 \$ 492 \$ 921 \$ 1,413 \$ 99 \$ 1,020 \$ 12	\$ 981 \$ 6.4 \$ 0 \$ 988 \$ 988 \$ 539 \$ 61 \$ 1,588 \$ 72 \$ 1,660 \$ 469 \$ 920 \$ 1,389 \$ 1002 \$ 1,21 \$ 1,221 \$ 1,221	9% -5% -59% 9% -5% -17% 3% 3% -1% 23% 4% -1%
Total Liabilities Average Preferred Equity Average Common Equity Average Total Equity EOP Balance Sheet Cash and Equivalents HF Loan	\$ 1,167 \$ - \$ 129 \$ 129 \$ 129 \$ 65 \$ 797	17% NA 10% 10%	\$ - \$ 136 \$ 136 \$ 136	\$ - \$ 135 \$ 135 \$ 76	\$ 140 \$ 140 \$ 80	\$ 1,453 \$ - \$ 140 \$ 140 \$ 72 \$ 862	\$ 1,382 \$ - \$ 138 \$ 138 \$ 72 \$ 862	18% NA 7% 7% 10% 8%	\$ - \$ 143 \$ 143	\$ 145 \$ 145 \$ 61	\$ - \$ 148 \$ 148 \$ 58	\$ 1,482 \$ - \$ 151 \$ 151 \$ 52 \$ 940	\$ 1,469 \$ - \$ 147 \$ 147 \$ 52 \$ 940	6% NA 7% 7% -27%	\$ - \$ 154 \$ 154 \$ 47	\$ - \$ 157 \$ 157 \$ 41	\$ - \$ 160 \$ 160	\$ 1,524 \$ - \$ 163 \$ 163 \$ 39 \$ 1,023	\$ 1,502 \$ - \$ 159 \$ 159 \$ 39 \$ 1,023	2% NA 8% 8% -25%
HFS Coans PPP Loans Total Loans (ex. PPP) Securities and other investments Intangible Assets Other Real Estate Owned Other Assets Assets Tangible Assets Deposits Borrowings Other liabilities	\$ 45 \$ 47 \$ 889 \$ 842 \$ 362 \$ 16 \$ 1.2 \$ 73 \$ 1,395 \$ 1,380 \$ 1,189 \$ 56 \$ 14	304% NA 19% 13% 25% -2% -15% -3% 20% 20% 20%	\$ 23 \$ 65 \$ 893 \$ 828 \$ 408 \$ 16 \$ 1 \$ 73 \$ 1,477 \$ 1,271 \$ 75	\$ 11 \$ 49 \$ 892 \$ 843 \$ 471 \$ 16 \$ 1 \$ 70 \$ 1,515 \$ 1,499 \$ 1,290 \$ 75	\$ 6 \$ 11 \$ 890 \$ 879 \$ 515 \$ 16 \$ 1 \$ 70 \$ 1,545 \$ 1,334 \$ 75	\$ 7 \$ 1 \$ 871 \$ 869 \$ 567 \$ 16 \$ 1 \$ 70 \$ 1,585 \$ 1,569	\$ 7 \$ 1 \$ 871 \$ 869 \$ 567 \$ 16 \$ 1.2 \$ 70 \$ 1,585 \$ 1,569 \$ 1,361 \$ 69 \$ 13	-84% -97% -2% 3% 57% -1% -3% -4% 14% 14% 24%	\$ 6 \$ 1 \$ 883 \$ 882 \$ 578 \$ 16 \$ 1 \$ 75 \$ 1,606 \$ 1,591 \$ 1,377 \$ 73	\$ 7 \$ 906 \$ 905 \$ 566 \$ 16 \$ 1 \$ 75 \$ 1,599 \$ 1,383 \$ 72	\$ 7 \$ 930 \$ 930 \$ 558 \$ 16 \$ 1 \$ 80 \$ 1,616 \$ 1,375 \$ 95	\$ 7 \$ - \$ 947 \$ 947 \$ 551 \$ 16 \$ 1 \$ 78 \$ 1,634 \$ 1,619 \$ 1,368 \$ 101	\$ 7 \$ - \$ 947 \$ 947 \$ 551 \$ 16 \$ 1.1 \$ 78 \$ 1,634 \$ 1,619 \$ 1,368 \$ 101 \$ 13	-5% -100% 9% 9% -3% 0%	\$ 6 \$ - \$ 963 \$ 963 \$ 543 \$ 15 \$ 1 \$ 83 \$ 1,641 \$ 1,626 \$ 1,373 \$ 100	\$ 6 \$ 1 \$ 988 \$ 987 \$ 537 \$ 15 \$ 1 \$ 83 \$ 1,655 \$ 1,640 \$ 1,385 \$ 99	\$ 7 \$ 1,014 \$ 1,014 \$ 533 \$ 15 \$ 1 \$ 88 \$ 1,680 \$ 1,664 \$ 1,402 \$ 103	\$ 6 \$ - \$ 1,029 \$ 1,029 \$ 536 \$ 15 \$ 1 \$ 86 \$ 1,695 \$ 1,680	\$ 6 \$ - \$ 1,029 \$ 1,029 \$ 536 \$ 15 \$ 1.0 \$ 86 \$ 1,695 \$ 1,680 \$ 1,423 \$ 95 \$ 13	-5% NA 9% 9% -3% 0% -10% 10% 4% 4% -7% 0%
Liabilities Preferred Equity Common Equity Total Equity Tangible Equity Tangible Common Equity Credit Quality Ratios	\$ 1,259 \$ - \$ 136 \$ 136 \$ 121 \$ 121	20% NA 13% 13% 16% 16%	\$ 133 \$ 133 \$ 117	\$ - \$ 138 \$ 138 \$ 122	\$ - \$ 139 \$ 139 \$ 124	\$ 1,444 \$ - \$ 141 \$ 141 \$ 125 \$ 125	\$ 1,444 \$ - \$ 141 \$ 141 \$ 125 \$ 125	15% NA 3% 3% 4% 4%	\$ - \$ 143 \$ 143 \$ 128	\$ 146 \$ 146 \$ 131	\$ - \$ 149 \$ 149 \$ 134	\$ 1,482 \$ - \$ 152 \$ 152 \$ 137 \$ 137	\$ 1,482 \$ - \$ 152 \$ 152 \$ 137 \$ 137	3% NA 8% 8% 9% 9%	\$ 155 \$ 139	\$ - \$ 158 \$ 158 \$ 142	\$ 161	\$ 1,531 \$ - \$ 164 \$ 164 \$ 149 \$ 149	\$ 1,531 \$ - \$ 164 \$ 164 \$ 149 \$ 149	3% NA 8% 8% 9% 9%
Loan Loss Reserve LLR / Loans (%) ex PPP Change in Reserve LLR Release per share NCCS / Avg Loans (%) annualized Provision LLP / Avg Loans LLP / Avg Loans	10.4 1.30% 3.8 (\$0.50) -0.1 -0.02% 3.7 3.8 0.44%	57% 45% 934% 949% -47% -49% 2535% 939% 2221%	10.6 1.31% 0.2 \$ (0.02) 0.0 0.00% 0.2 0.2 0.08%	10.6 1.28% 0.1 \$ (0.01) 0.1 0.05% 0.2 0.1 0.08%	11.0 1.26% 0.4 \$ (0.05) -0.3 -0.16% 0.0 0.4 0.02%	11.2 1.30% 0.2 \$ (0.02) -0.2 -0.10% -0.1 0.2 -0.03%	11.2 1.30% 0.8 (\$0.10) -0.5 -0.05% 0.3 0.8 0.04%	8% -1% -79% -79% 280% 253% -91% -79% -91%	11.0 1.26% -0.1 \$ 0.02 0.1 0.04% -0.1 -0.1 -0.02%	10.9 1.21% -0.2 \$ 0.02 0.2 0.08% 0.0 -0.2 0.00%	10.6 1.15% -0.3 \$ 0.03 0.1 0.05% -0.1 -0.3 -0.06%	10.3 1.10% -0.3 \$ 0.04 0.2 0.10% 0.0 -0.3 -0.02%	10.3 1.10% -0.8 \$0.11 0.6 0.07% -0.2 -0.8 -0.02%	-7% -15% -206% -206% -234% -225% -167% -206% -166%	10.5 1.10% 0.2 \$ (0.02) 0.1 0.05% 0.3 0.2 0.13%	10.8 1.10% 0.3 \$ (0.03) 0.2 0.10% 0.5 0.3 0.21%	11.0 1.09% 0.2 \$ (0.03) 0.3 0.10% 0.4 0.2 0.18%	11.0 1.08% 0.1 \$ (0.01) 0.2 0.08% 0.3 0.1 0.10%	11.0 1.08% 0.7 (\$0.09) 0.8 0.08% 1.5 0.7	7% -2% -184% -184% 33% 22% -774% -184% -718%
Nonaccrual Loans TDRS NPLS NPLS (NPLS (NP	4.6 1.6 6.11 0.69% 1.2 7.31 0.82% 1.3 8.57 0.96% 0.7 9.2 1.04% 8.0 15.8 0.90% 170%	96% -7% 53% 29% -15% 35% 14% NA 59% 40% 57% 32% 71% 64% 44% 3%	4.5 1.5 6.04 0.68% 1.1 7.11 0.80% 0.0 7.11 0.80% 12.1 15.6 1.36% 175% 189%	4.0 1.5 5.50 0.62% 1.2 6.68 0.75% 4.2 10.84 1.21% 0.2 11.0 11.23% 11.7 14.8 1.31%	0.4 1.5 1.83 0.21% 1.2 3.00 0.34% 0.0 3.30 0.37% 8.0 10.8 0.90% 601% 723%	0.3 1.4 1.69 0.19% 1.2 2.86 0.33% 0.0 2.86 0.33% 0.3 3.1 0.36% 7.9 9.5 0.90% 660% 790%	0.3 1.4 1.69 0.19% 1.2 2.86 0.33% 0.0 2.86 0.33% 0.3 3.1 0.36% 7.9 9.5 0.90%	-95% -7% -72% -72% -3% -61% -60% -60% -66% -66% -65% -2% -40% 0% 288%	0.2 1.4 1.67 0.19% 1.1 2.81 0.32% 0.0 2.81 0.32% 0.3 3.1 0.35% 7.7 9.3 0.87% 660% 798%	0.2 1.4 1.65 0.18% 1.1 2.76 0.30% 0.0 2.76 0.30% 0.3 3.0 0.33% 7.5 9.0 0.83% 804%	0.2 1.4 1.63 0.18% 1.1 2.71 0.29% 0.0 2.71 0.29% 0.3 3.0 0.32% 7.3 8.8 0.78% 651% 804%	0.2 1.4 1.61 0.17% 1.1 2.66 0.28% 0.0 2.66 0.28% 0.3 2.9 0.31% 7.1 8.6 0.75% 642% 801%	0.2 1.4 1.61 0.17% 1.1 2.66 0.28% 0.0 2.66 0.28% 0.3 2.9 0.31% 7.1 8.6 6 0.75% 642%	-5% -5% -5% -13% -10% -7% -14% -7% -14% -0% -6% -14% -10% -17% -3%	0.2 1.4 1.59 0.17% 1.0 2.62 0.27% 0.0 2.62 0.27% 0.3 2.9 0.30% 6.9 8.4 0.72% 661% 834%	0.2 1.3 1.57 0.16% 1.0 2.57 0.26% 0.0 2.57 0.26% 0.3 2.8 8.2 0.68% 6.8 8.2 4.68%	0.2 1.3 1.55 0.15% 1.0 2.53 0.25% 0.0 2.53 0.25% 0.3 2.8 6.6 8.0 0.65% 708% 911%	0.2 1.3 1.53 0.15% 1.0 2.48 0.24% 0.0 2.48 0.24% 0.3 2.8 0.27% 6.4 7.8 0.62% 721% 938%	0.2 1.3 1.53 0.15% 1.0 2.48 0.24% 0.0 2.48 0.24% 0.3 2.8 0.27% 6.4 7.8 0.62%	-5% -5% -12% -10% -7% -14% NA -7% -14% 0% -6% -14% -10% -10% -17%

IMPORTANT RESEARCH DISCLOSURES



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

Legend:

I: Initiating Coverage

R: Resuming Coverage

T: Transferring Coverage

D: Discontinuing Coverage

S: Suspending Coverage

OW: Overweight

N: Neutral

UW: Underweight NA: Not Available

UR: Under Review				
	Distribution of Ratings/IB Ser Piper Sandler	vices		
			IB Serv.	/Past 12 Mos.
Rating	Count	Percent	Count	Percent
BUY [OW]	697	67.54	302	43.33
HOLD [N]	331	32.07	67	20.24
SELL [UW]	4	0.39	0	0.00

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Time of dissemination: 19 January 2022 20:21EST.



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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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