

## Investment Rationale

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- Diversified and well-balanced regional financial services company
- Disciplined growth, balanced by a fundamental focus on expense management, that delivers positive operating leverage and increases shareholder value
- Strong legacy of credit and risk management
- Favorable asset quality when compared to regional and national peers
- Well-defined growth strategies for long-term success of key stakeholders
- Focus on returning value to shareholders
- Stock trades at a 1-2x multiple discount – despite above peer financial performance

*Well-positioned for continued, high-quality growth with strong upside market appreciation potential*



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