

***OPTIMUMBANK***  
***HOLDINGS, INC.***

September 30, 2025

(NYSE American: OPHC)

This presentation contains preliminary financial results for the third quarter of 2025, that are unaudited and subject to completion of quarter-end reporting and adjustment process. Complete unaudited financial statements will be provided in our Form 10-Q .

# Forward-Looking Statements

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This presentation contains forward-looking statements, which can be identified by the use of words such as “estimate,” “project,” “believe,” “intend,” “anticipate,” “plan,” “seek,” “expect” and words of similar meaning. These forward-looking statements include, but are not limited to: statements of our goals, intentions and expectations; statements regarding our business plans, prospects, growth and operating strategies; statements regarding the quality of our loan and investment portfolios; and estimates of our risks and future costs and benefits.

These forward-looking statements are based on current beliefs and expectations of our management and are inherently subject to significant business, economic and competitive uncertainties and contingencies, many of which are beyond our control. In addition, these forward-looking statements are subject to assumptions with respect to future business strategies and decisions that are subject to change.

The following factors, among others, could cause actual results to differ materially from the anticipated results or other expectations expressed in the forward-looking statements: general economic conditions, either nationally or in our market areas, that are worse than expected; our ability to access cost-effective funding; competition among depository and other financial institutions; inflation and changes in the interest rate environment that reduce our margins or reduce the fair value of financial instruments; the rate of delinquencies and amounts of loans charged-off; fluctuations in real estate values and both residential and commercial real estate market conditions; adverse changes in the securities markets; changes in laws or government regulations or policies affecting financial institutions, including changes in regulatory fees and capital requirements; our ability to enter new markets successfully and capitalize on growth opportunities; our ability to capitalize on strategic opportunities; our ability to successfully introduce new products and services, enter new markets; our ability to successfully integrate into our operations any assets, liabilities, customers, systems and management personnel we may acquire and our ability to realize related revenue synergies and cost savings within expected time frames, and any goodwill charges related thereto; our ability to retain our existing customers; changes in consumer spending, borrowing and savings habits; changes in accounting policies and practices, as may be adopted by the bank regulatory agencies and the Financial Accounting Standards Board; changes in our organization, compensation and benefit plans; changes in the quality or composition of our loan or investment portfolios; a breach in security of our information systems, including the occurrence of a cyber incident or a deficiency in cyber security; technological changes that may be more difficult or expensive than expected; the failure to attract and retain skilled people; and the fiscal and monetary policies of the federal government and its agencies.

Because of these and other uncertainties, our actual future results may be materially different from the results indicated by these forward-looking statements.

# Leadership Team

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## *Experienced Team with Strong Ties to the Community*

### **Moishe Gubin**

*Chairman of the Board*

- **Director of OptimumBank Holdings, Inc. (the “Company”) and OptimumBank (the “Bank”) since March 2010**
- **Chief Executive Officer of Strawberry Fields REIT (NYSE: STRW)**, an owner of a portfolio of healthcare properties
- Previously, Chief Financial Officer and manager of Infinity Healthcare Management, LLC, a company engaged in managing skilled nursing facilities and other health care facilities
- Graduate of Touro Liberal Arts and Science College, in New York, New York, with a BS in Accounting and Information Systems and a Minor in Jewish Studies
- Mr. Gubin is the founder of the Midwest Torah Center Inc., a non-profit spiritual outreach center
- Licensed Certified Public Accountant in the State of New York since 2010

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### **Timothy Terry**

*President, CEO*

- **Principal Executive Officer for the Company since 2016 and Chief Executive Officer of the Bank since February 2013**
- **35+ years of banking experience** having previously served as President, CEO and Senior Loan Officer for Enterprise Bank of Florida in North Palm Beach, Florida, and held senior lending, branch administration & sales management positions at Palm Beach National Bank & Trust, Flagler National Bank of the Palm Beaches and Comerica Bank
- Received BBA degree in finance from Western Michigan University and a graduate of the American Bankers Association Stonier Graduate School of Banking at the University of Delaware

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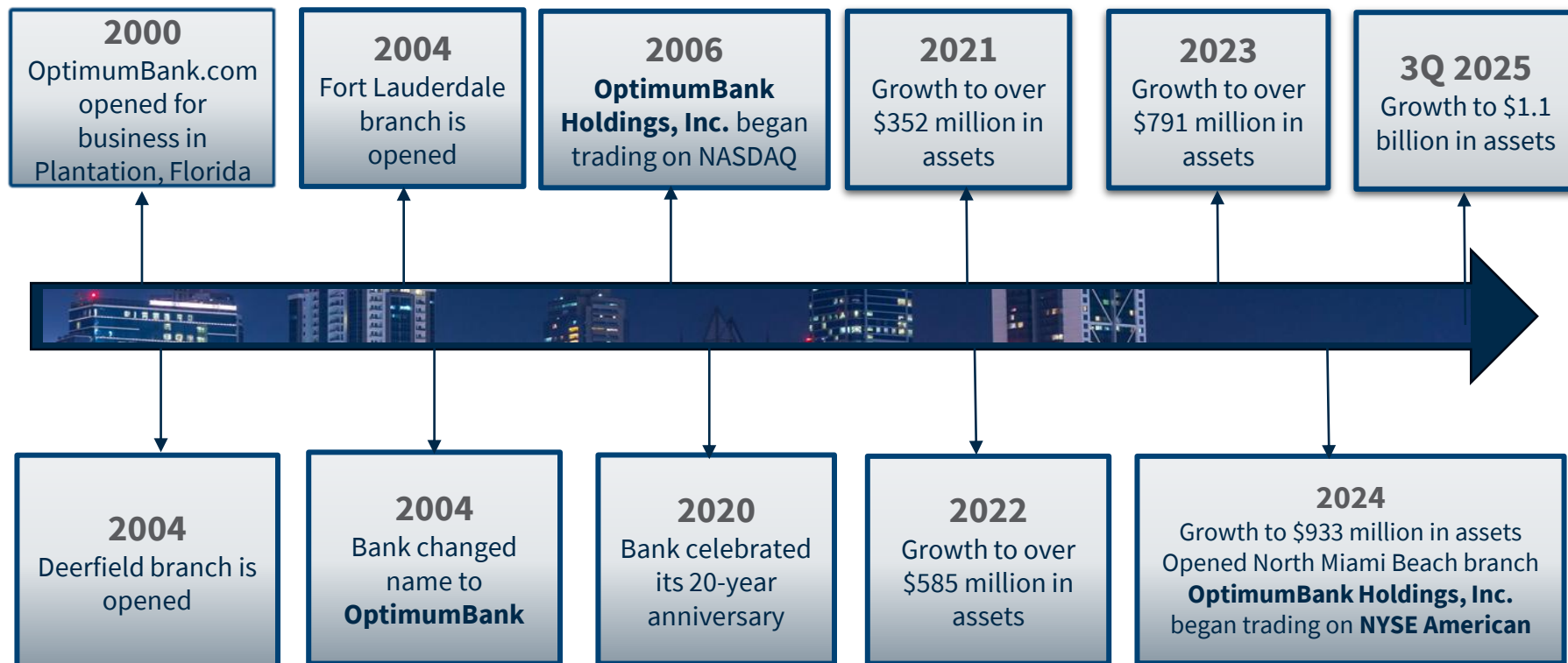
### **Elliot Nunez**

*EVP, CFO*

- **Chief Financial Officer of the Bank since February 2020**
- Currently serves in the following committees: Audit, BSA/Compliance, ALCO, Operations, and IT/Security Committees
- **Previously served as Chief Financial Officer for Brickell Bank and Mellon United National Bank** where he was responsible for the overall direction, control, and management of the finance division
- Also previously worked at KPMG LLP as a Senior Manager where he delivered assurance and advisory services to banking clients
- Licensed as both a Certified Public Accountant and a Chartered Global Management Accountant

# Business Evolution and Milestones

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# OptimumBank Holdings, Inc. Overview – as of 3Q 2025

*Holding Company for OptimumBank*



## \$1.1 Billion in Total Assets

- 84% Loan / Deposit ratio
- \$814 million Gross loan portfolio
- \$959 million Deposits



## NYSE American<sup>(1)</sup>: OPHC

- Common shares outstanding: 11,883,943
- Stock price / Non-diluted tangible book value: 0.42 <sup>(2)</sup>
- Total pro-forma shares : 23,523,473 <sup>(3)</sup>
- Stock price / Diluted tangible book value: 0.83 <sup>(3, 4)</sup>



## 3 Locations

- Headquarters in Fort Lauderdale, Florida
- Deerfield branch
- North Miami Beach branch



## Profitability

- ROAE (GAAP): 14.32% YTD
- ROAE Core<sup>(5)</sup>: 21.06% YTD
- Net interest margin: 4.24% YTD

(1) Until December 30, 2024, our common stock was listed on the Nasdaq stock market. Effective December 31, 2024, our common stock began trading on the NYSE American.

(2) Tangible book value per share (not-diluted) of \$9.84 and closing stock market price of \$4.10 per share on September 30, 2025.

(3) Non-GAAP measure, see appendix for reconciliation to GAAP. Fully diluted shares consist of 11,883,943 common shares outstanding, plus 525,641 Series C Convertible Preferred shares and 11,113,889 Series B Preferred shares, each of which can be converted to one common share, subject to the regulatory restrictions on the holder's percentage ownership of voting securities. Note: On October 1, 2025, the Company amended the terms of the Series B Preferred stock. Beginning in the next quarter, these shares will be included in the calculations of diluted Earnings Per Share and Tangible Book Value per share.

(4) Tangible book value per fully diluted share of \$4.97 and closing stock market price of \$4.10 per share on September 30, 2025.

(5) Non-GAAP measure, see appendix for reconciliation to GAAP.

# Third Quarter 2025 Highlights

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- ❖ Surpassed \$1 billion asset threshold, with total assets increasing \$83.9 million in 3Q 2025
- ❖ Net Earnings: \$4.3 million, an increase of \$0.7 million from 2Q 2025; up \$1.0 million from 3Q 2024
- ❖ Earnings per Share: \$0.37 (basic)/\$0.35 (diluted)<sup>(2)</sup>/\$0.18 (if fully diluted)<sup>(3)</sup>
- ❖ Pre-tax, Pre-provision earnings<sup>(4)</sup>: \$6.4 million, up \$0.5 million from 2Q 2025; up \$1.6 million from 3Q 2024
- ❖ Tangible Book Value of \$116.9 million, equaling \$4.97<sup>(3)</sup> per share if fully diluted, up \$5.5 million, or 21 cents per fully diluted share from June 30, 2025; up \$24.2million, or 69 cents per fully diluted share from September 30, 2024
- ❖ Net interest margin (“NIM”): 4.37%, up 5bps from 2Q 2025; up 41bps from 3Q 2024
- ❖ Net interest income: \$11.0 million, up \$0.8 million from 2Q 2025; up \$2.1 million from 3Q 2024
- ❖ Noninterest income: \$2.0million, up \$0.1 million from 2Q 2025; up \$0.9 million from 3Q 2024
- ❖ Total Net Loans: \$802.8 million, up \$28.3 million from June 30, 2025, up \$33.9 million from September 30, 2024
- ❖ Total Deposits: \$959.5million, up \$80.6 million from June 30, 2025; up \$153.0 million from September 30, 2024
- ❖ Bank Tier 1 Capital Ratio: 11.71% at September 30, 2025

(1) Non-GAAP measure, see appendix for reconciliation to GAAP.

(2) At September 30, 2025, diluted shares consist of 11,883,943 common shares outstanding plus 525,641 Series C Convertible Preferred shares.

(3) Non-GAAP measure, see appendix for reconciliation to GAAP. Fully diluted shares consist of 11,883,943 common shares outstanding, plus 525,641 Series C Convertible Preferred shares and 11,113,889 Series B Preferred shares, each of which can be converted to one common share, subject to the regulatory restrictions on the holder’s percentage ownership of voting securities. Note: On October 1, 2025, the Company amended the terms of the Series B Preferred stock. Beginning in the next quarter, these shares will be included in the calculations of diluted Earnings Per Share and Tangible Book Value per share. Proforma calculation of the current third quarter Earnings Per Share, if fully diluted = Net Earnings of \$4,324,000 divided by 23,412,274 weighted average fully diluted shares, which include 11,113,889 Series B Preferred shares. Fully diluted EPS = \$0.18.

# Florida Market Trends and Advantages



- ❑ Florida has a Real GDP of \$1.36 trillion
- ❑ Florida's Real GDP growth is ranked second in the country
- ❑ South Florida accounts for 1/3rd of Florida GDP
- ❑ Miami-Fort Lauderdale-West Palm Beach, FL (MSA) Real GDP of \$533.7 billion, growing 8.8% vs 2.9% for US 2019-2023

- ❑ Florida is the 3rd most populous state, with 23.3 million people
- ❑ Florida is growing at 1.7% annually, 3 times the national average of 0.6%
- ❑ Florida's population over age 65, is expected to reach 25% by 2030, a segment associated with greater wealth
- ❑ Unemployment rate of 3.7%, versus national average of 4.2%

- ❑ Florida's robust real estate market creates mortgage lending opportunities unique to our region
- ❑ Florida is still seeing expansion in retail, industrial, and hospitality investment and development
- ❑ Florida in general, and South Florida in particular, maintains ultra low vacancy rates and continuing rent growth

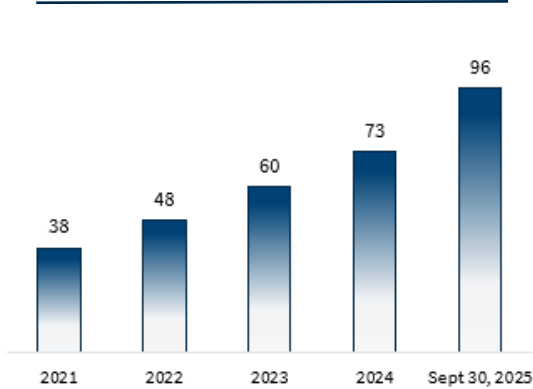
(1) Sources: U.S. Bureau of Economic Analysis (BEA) as of March 31, 2025 and The Capitalist Florida Economic Forecast 2025 as of Feb. 2025

(2) Sources: The Florida Legislature Office of Economic and Demographic Research as of June 30, 2025 and U.S Bureau of Labor Statistics, Employment Situation Report as of April 2025

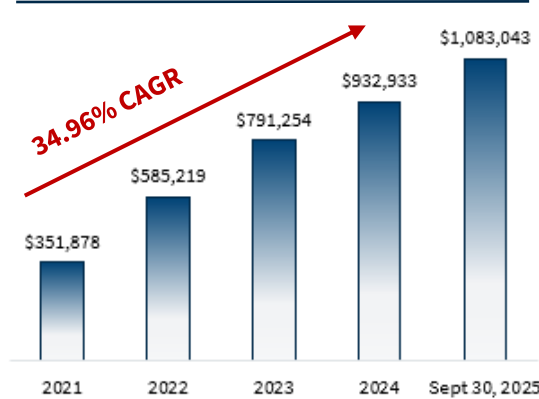
(3) Source: Miami Realtors Southeast Florida Housing Outlook 2025-2026

# Our History, Transformation and Significant Growth and Expansion

Employee Count



Total Assets (\$000)



Expansion of Franchise Footprint

- ➔ 2000: First branch was opened in Plantation
- ➔ 2004: Deerfield branch was opened
- ➔ 2004: Fort Lauderdale branch was opened
- ➔ 2021: Plantation branch closed
- ➔ 2024: North Miami Beach branch opened

Profitability Improvement

Net Interest Margin (%)



Net Earnings Core: Pre-tax, <sup>(1)</sup>  
Pre-provision Earnings (\$000)  
As of September 2025 YTD, \$17,353 (annualized \$23,137)



(1) Non-GAAP measure, see appendix for reconciliation to GAAP.

(2) Year-to-date annualized

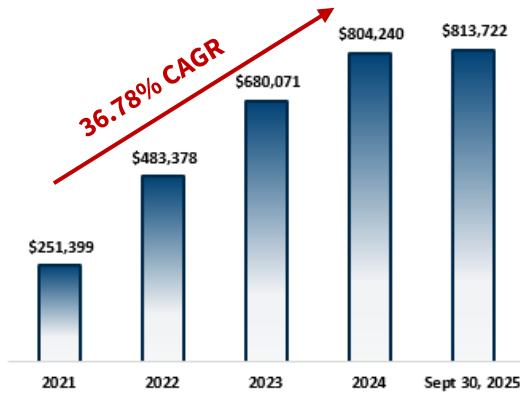
3Q 2025 preliminary, unaudited results subject to adjustment and finalization of the Form 10-Q.

# Growth and Momentum Across all Areas

## Lending

### Gross Loans (\$000)

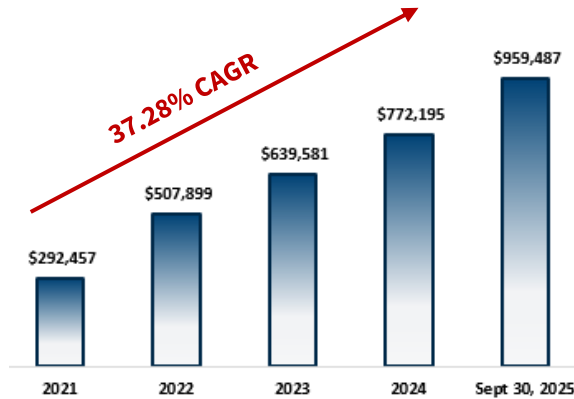
December 31, 2021-September 30, 2025, Gross Loans CAGR



## Deposits

### Total Deposits (\$000)

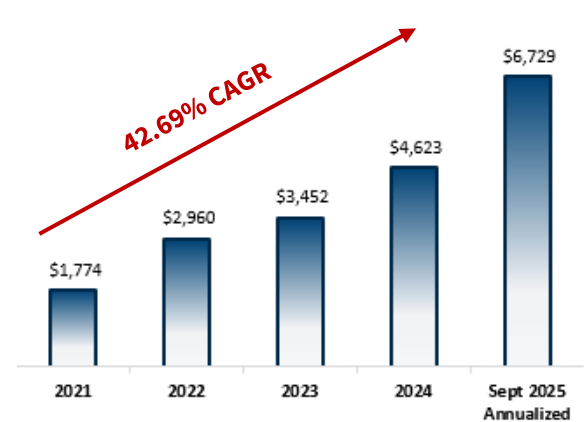
December 31, 2021-September 30, 2025, Deposits CAGR



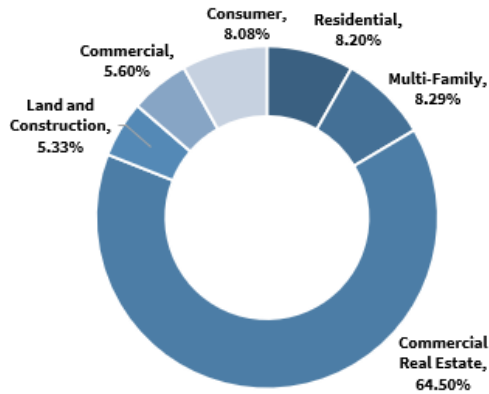
## Noninterest Income

### Total Noninterest income (\$000)

December 31, 2021-September 30, 2025, Noninterest Income CAGR  
As of September 2025 YTD, \$5,047 (annualized \$6,729)



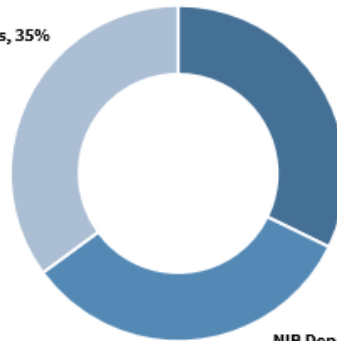
## Composition as of September 30, 2025



Yield on Loans:

6.95%

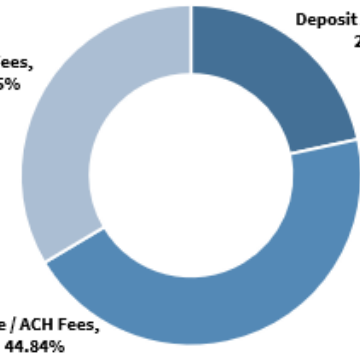
Time Deposits, 35%



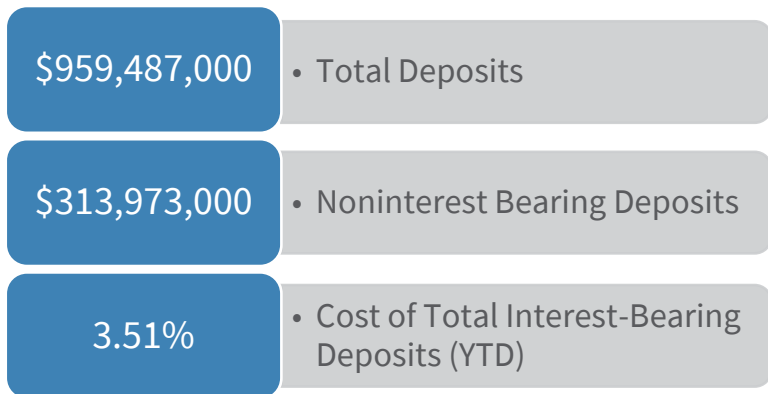
Cost of IB Deposits:

3.51%

Loan Fees, 33.55%



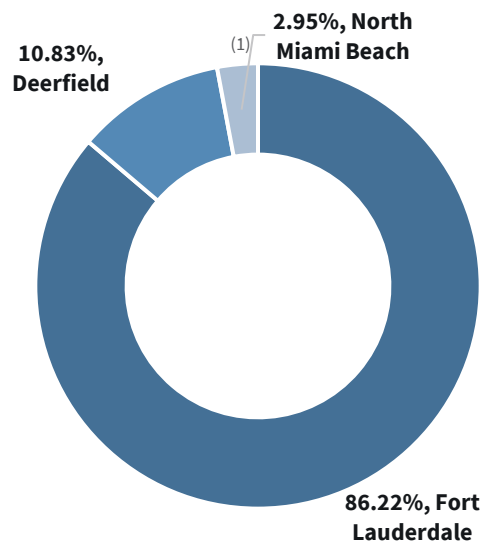
# Strong Core Deposit Franchise as of September 30, 2025



## Areas of Focus

- Keys to Success
  - ✓ Dedicated Deposit Relationship Managers
  - ✓ Merchant Cash Advance Industry

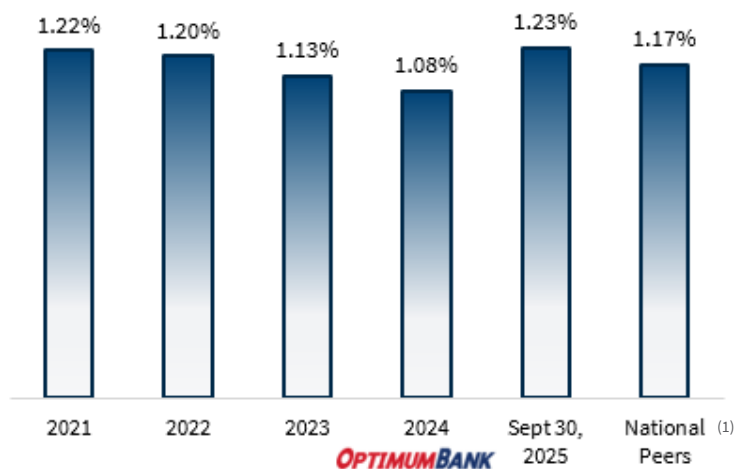
## Composition by Branches



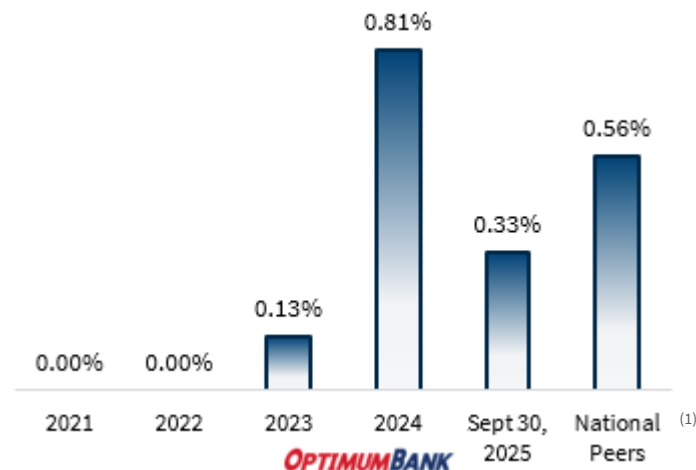
(1) North Miami Beach branch opened on July 8, 2024

# Credit Trends

## Allowance for Credit Losses / Loans (%)



## Non-Performing Assets / Total Assets (%)



## Net Charge Offs / Average Loans (%)



(1) Peers consist of 51 publicly traded U.S. banks as of June 30, 2025, with total assets between \$600 million to \$3 billion.

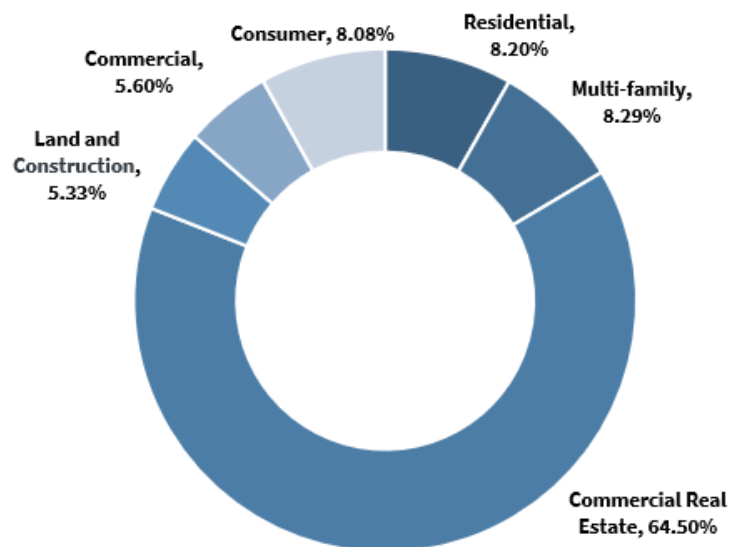
(2) Year-to-date annualized

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# Loan Detail

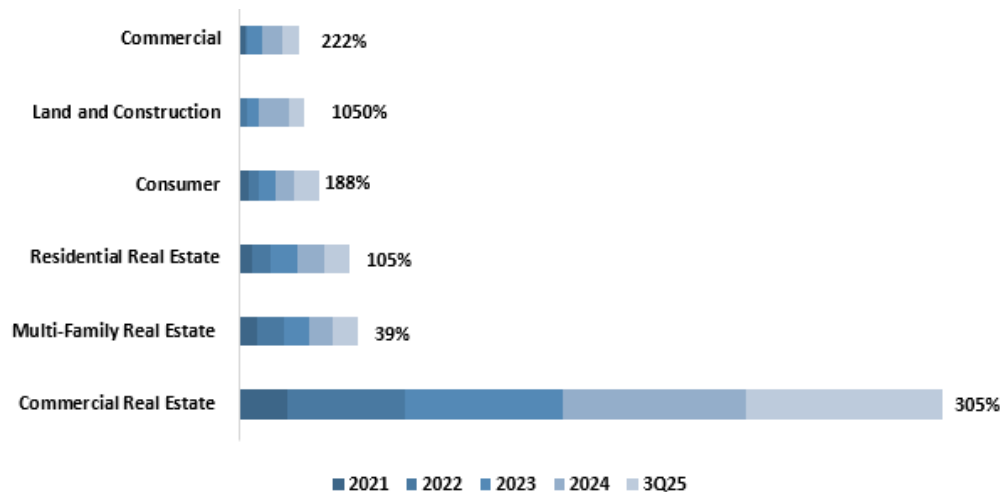
## Industry Classification Breakdown

(as of September 30, 2025)



## Loan Growth by Loan Portfolio

(December 31, 2021-September 30, 2025)



Loan Balances (\$'000)	2021	2022	2023	2024	3Q25
Commercial Real Estate	\$ 129,468	\$ 310,695	\$ 422,680	\$ 485,671	\$ 524,865
Multi-Family Real Estate	\$ 48,592	\$ 69,555	\$ 67,498	\$ 64,001	\$ 67,435
Residential Real Estate	\$ 32,583	\$ 50,354	\$ 71,400	\$ 74,064	\$ 66,723
Consumer	\$ 22,827	\$ 30,323	\$ 44,023	\$ 50,399	\$ 65,731
Land and Construction	\$ 3,772	\$ 17,286	\$ 32,600	\$ 77,295	\$ 43,364
Commercial	\$ 14,157	\$ 5,165	\$ 41,870	\$ 52,810	\$ 45,604

# Strong Liquidity and Deposit Growth Trends

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- ❖ \$256MM of Available Liquidity
  - Including Cash and unpledged Investments Available for Sale
  - Liquid assets as a percent of deposits is 26.7%
  - Liquid assets as a percent of total assets is 23.7%
- ❖ \$379MM of Off-Balance Sheet Liquidity Sources
  - Including FHLB, Federal Reserve Bank, and Fed Funds lines
- ❖ AOCI Impact is Minimal to Equity (~4.1%)
  - HTM securities only amount to \$246K of the \$23.2 million investment portfolio
- ❖ Deposit Portfolio Quality
  - Deposit Composition
    - Noninterest bearing DDA balances represent 32.7% of total deposits
    - Customer transaction account balances represent 43.6% of total deposits
  - Deposit Growth
    - From December 31, 2024, to September 30, 2025, deposits grew 24.3%
    - From September 30, 2024, to September 30, 2025, deposits grew 19.0%

# Go-Forward Focus

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## Strategic

- Continue executing strategic plan
- Further hiring to support diversified lending capabilities (C&I and SBA)
- Further build out and integration of fee-based income business (SBA and Treasury Management)

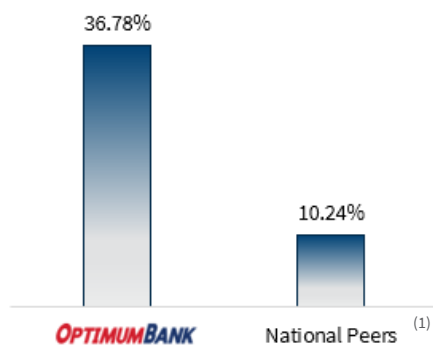
## Financial Outlook

- Continued growth in Fee Income
- Focus on maintaining Net Interest Margin
- Investments in franchise aligned with total revenue growth

# Compelling Investment Opportunity

## Balance Sheet Growth Rates

Loan Growth CAGR  
December 31, 2021 – September 30, 2025



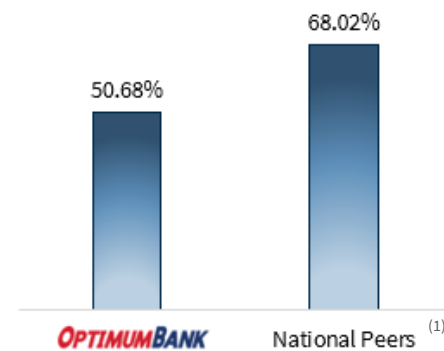
## Per Share Growth Rates

Tangible Book Value Per Share &  
Fully Diluted Tangible Book Value Per Share<sup>(2)</sup>



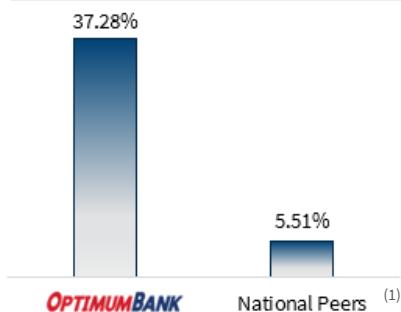
## OptimumBank vs. Broader Bank Universe

Efficiency Ratio



## Deposit Growth CAGR

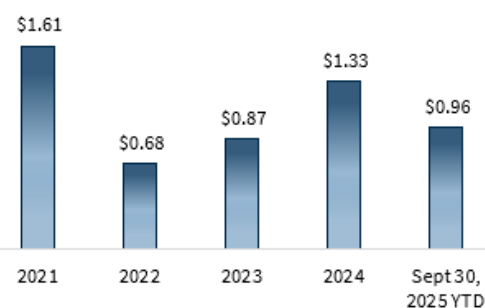
December 31, 2021 – September 30, 2025



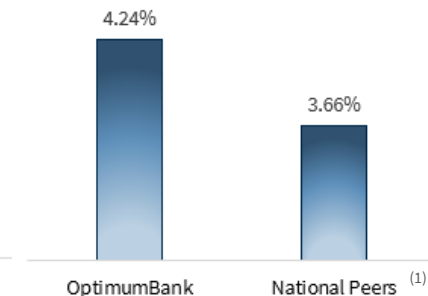
## Earnings Per Share - Basic



## Earnings Per Share - Diluted<sup>(3)</sup>



## Net interest margin



(1) Peers consist of 51 publicly traded U.S. banks as of June 30, 2025, with total assets within \$600 million to \$3 billion.

(2) Non-GAAP measure, see appendix for reconciliation to GAAP. Fully diluted shares consist of 11,883,943 common shares outstanding, plus 525,641 Series C Convertible Preferred shares and 11,113,889 Series B Preferred shares, each of which can be converted to one common share, subject to the regulatory restrictions on the holder's percentage ownership of voting securities. Note: On October 1, 2025, the Company amended the terms of the Series B Preferred stock. Beginning in the next quarter, these shares will be included in the calculations of diluted Earnings Per Share and Tangible Book Value per share.

(3) At September 30, 2025, diluted shares consist of 11,883,943 common shares outstanding plus 525,641 Series C Convertible Preferred shares.

# Board of Directors

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## **Moishe Gubin**

*Chairman of the Board*

- Director of the OptimumBank Holdings, Inc. (the “Company”) and OptimumBank (the “Bank”) since March 2010
- Chief Executive Officer of Strawberry Fields REIT, LLC, an owner of a portfolio of healthcare properties
- Previously, Chief Financial Officer and manager of Infinity Healthcare Management, LLC, a company engaged in managing skilled nursing facilities and other health care facilities
- Graduate of Touro Liberal Arts and Science College, in New York, New York, with a BS in Accounting and Information Systems and a Minor in Jewish Studies
- Founder of the Midwest Torah Center Inc., a non-profit spiritual outreach center
- Licensed Certified Public Accountant in the State of New York since 2010

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## **Joel Klein**

- Director of the Company and Bank since February 2012
- Previously, CFO at Taxi Affiliation Services, LLC, VP of The Stamford Capital Group, Inc., VP of Equilease Corp
- Licensed CPA in the State of New York since 1972

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## **Thomas Procelli**

- Director of the Company since July 2017 and Bank since October 2012
- Current CFO for Better Living Solutions
- OptimumBank since the founding in 2000 through 2015
- Mr.Procelli has been in banking for over 40 years having a diverse background in operations, information systems, compliance and audit.

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## **Avi Zwelling**

- Director of the Company and Bank since December 2017
- Managing partner of Zwelling, LLC

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## **Michael Blisko**

- Director since May 2021
- Chief Executive Officer for Infinity Healthcare Management, LLC and director of Strawberry Fields REIT, Inc.
- Significant shareholder of the Company

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## **Steven Newman**

- Director of the Company and Bank since August 2022
- Active member of the South Florida business landscape for over 25 years, starting and managing multiple companies

# Contact Information

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## Corporate Headquarters

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### **OPTIMUMBANK** **HOLDINGS, INC.**

2929 East Commercial Boulevard  
Suite 303  
Fort Lauderdale, FL 33308  
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[www.optimumbank.com](http://www.optimumbank.com)

## Company Contacts

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### **Moishe Gubin**

*Chairman of the Board & Director*

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Email: [mgubin@optimumbank.com](mailto:mgubin@optimumbank.com)

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### **Timothy Terry**

*President, Chief Executive Officer*

Phone: (954) 900-2814

Email: [tterry@optimumbank.com](mailto:tterry@optimumbank.com)

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### **Elliot Nunez**

*Executive Vice President & Chief Financial Officer*

Phone: (954) 900-2840

Email: [enunez@optimumbank.com](mailto:enunez@optimumbank.com)

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# Reconciliation of Non-GAAP Financial Disclosures

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This presentation contains financial information determined by methods other than Generally Accepted Accounting Principles (“GAAP”). The financial highlights provides reconciliations between GAAP and adjusted financial measures including net earnings, tax adjustments, and other financial ratios. Management uses these non-GAAP financial measures in its analysis of the Company’s performance and believes these presentations provide useful supplemental information, and a clearer understanding of the Company’s performance. The Company believes the non-GAAP measures enhance investors’ understanding of the Company’s business and performance and if not provided would be requested by the investor community.

These measures are also useful in understanding performance trends and to facilitate comparisons with the performance of other financial institutions. The limitations associated with operating measures are the risk that persons might disagree as to the appropriateness of items comprising these measures and that different companies might define or calculate these measures differently. The Company provides reconciliations between GAAP and these non-GAAP measures. These disclosures should not be considered as an alternative to GAAP.

# GAAP to Non-GAAP Reconciliation

## Pre-tax, Pre-provision Earnings

(\$s in 000s)	3Q 2025	2Q 2025	3Q 2024	2024	2023	2022	2021
<b>Net Earnings (GAAP)</b>	\$4,324	\$3,602	\$3,302	\$13,124	\$6,283	\$4,023	\$6,296
Plus: Income Tax Expense	1,340	1,253	1,133	4,507	2,174	1,369	(3,227)
Plus: Credit Loss Expense	763	1,040	357	2,222	4,047	3,466	1,173
<b>Pre-tax, Pre-provision Earnings (Non-GAAP)</b>	<b>\$6,427</b>	<b>\$5,895</b>	<b>\$4,792</b>	<b>\$19,853</b>	<b>\$12,504</b>	<b>\$8,858</b>	<b>\$4,242</b>

## Return on Average Equity (ROAE) and ROAE (Core)

(\$s in 000s, except percentages)	2025 YTD	3Q 2025	2Q 2025	1Q 2025	2024	2023	2022	2021
<b>Net Earnings (GAAP)</b>	\$11,796	\$4,324	\$3,602	\$3,870	\$13,124	\$6,283	\$4,023	\$6,296
Average Total Equity	109,847	114,006	109,946	105,591	85,872	65,495	46,802	27,530
<b>Return on Average Equity (GAAP)<sup>(1)</sup></b>	<b>14.32%</b>	<b>15.17%</b>	<b>13.10%</b>	<b>14.66%</b>	<b>15.28%</b>	<b>9.59%</b>	<b>8.60%</b>	<b>22.87%</b>
<b>Pre-tax, Pre-provision Earnings (Non-GAAP)</b>	<b>17,353</b>	<b>6,427</b>	<b>5,895</b>	<b>5,031</b>	<b>19,853</b>	<b>12,504</b>	<b>8,858</b>	<b>4,242</b>
Average Total Equity	109,847	114,006	109,946	105,591	85,872	65,495	46,802	27,530
<b>Return on Average Equity (Core, Non-GAAP)</b>	<b>21.06%</b>	<b>22.55%</b>	<b>21.45%</b>	<b>19.06%</b>	<b>23.12%</b>	<b>19.09%</b>	<b>18.93%</b>	<b>15.41%</b>

(1) 2025 ratios annualized

3Q 2025 preliminary, unaudited results subject to adjustment and finalization of the Form 10-Q.

# GAAP to Non-GAAP Reconciliation

## Basic Earnings Per Share and Diluted Earnings Per Share

(in \$000s, except per share data)	2025 YTD	3Q 2025	2Q 2025	1Q 2025	2024	2023	2022	2021
<b>Net Earnings (GAAP)</b>	\$11,796	\$4,324	\$3,602	\$3,870	\$13,124	\$6,283	\$4,023	\$6,296
Weighted Average Common Shares	11,743	11,773	11,751	11,705	9,446	7,239	5,955	3,899
<b>Basic Earnings Per Share</b>	<b>\$1.00</b>	<b>\$0.37</b>	<b>\$0.31</b>	<b>\$0.33</b>	<b>\$1.39</b>	<b>\$0.87</b>	<b>\$0.68</b>	<b>\$1.61</b>
Weighted Average Common Shares	11,743	11,773	11,751	11,705	9,446	7,239	5,955	3,899
Effect of Conversion of Series C Preferred Shares	526	526	526	526	399	-	-	-
Total Weighted Average Diluted Shares	12,269	12,299	12,277	12,231	9,845	7,239	5,955	3,899
<b>Diluted Earnings Per Share</b>	<b>\$0.96</b>	<b>\$0.35</b>	<b>\$0.29</b>	<b>\$0.32</b>	<b>\$1.33</b>	<b>\$0.87</b>	<b>\$0.68</b>	<b>\$1.61</b>

# GAAP to Non-GAAP Reconciliation

## Tangible Book Value Per Common Share and Per Fully Diluted Share

(in \$000s, except per share data)	9/30/2025	6/30/2025	9/30/2024	12/31/2024	12/31/2023	12/31/2022	12/31/2021
<b>Total Stockholders' (GAAP) and Tangible Common Equity</b>	\$116,888	\$111,348	\$92,695	\$103,184	\$70,007	\$62,580	\$38,510
Common Shares Outstanding	11,884	11,751	10,007	11,636	7,250	7,059	4,775
Effect of Conversion of Series B Preferred Shares	11,114	11,114	11,114	11,114	11,114	11,114	7,600
Effect of Conversion of Series C Preferred Shares	526	526	526	526	-	-	-
Total Fully Diluted Shares (Non-GAAP)	23,524	23,391	21,647	23,276	18,364	18,173	12,375
<b>Tangible Book Value per Common Share</b>	<b>\$9.84</b>	<b>\$9.48</b>	<b>\$9.26</b>	<b>\$8.87</b>	<b>\$9.66</b>	<b>\$8.87</b>	<b>\$8.06</b>
<b>Tangible Book Value per Fully Diluted Share (Non-GAAP)</b>	<b>\$4.97</b>	<b>\$4.76</b>	<b>\$4.28</b>	<b>\$4.43</b>	<b>\$3.81</b>	<b>\$3.44</b>	<b>\$3.11</b>