

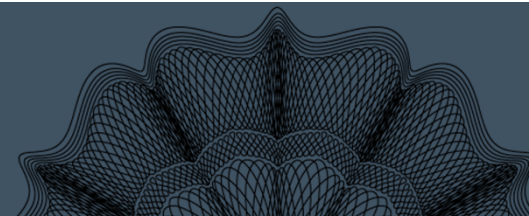


# Q1 2018 EARNINGS RELEASE

April 18, 2018

JUST THE RIGHT AMOUNT OF EPIC

# DISCLAIMER



## FORWARD-LOOKING STATEMENTS

This presentation contains forward-looking statements. Any statements about our expectations, beliefs, plans, predictions, forecasts, objectives, assumptions or future events or performance are not historical facts and may be forward-looking. You can identify forward-looking statements by the use of forward-looking terminology such as “believes,” “expects,” “could,” “may,” “will,” “should,” “seeks,” “likely,” “intends,” “plans,” “pro forma,” “projects,” “estimates” or “anticipates” or the negative of these words and phrases or similar words or phrases that are predictions of or indicate future events or trends and that do not relate solely to historical matters. You can also identify forward-looking statements by discussions of strategy, plans or intentions. Forward-looking statements involve numerous risks and uncertainties and you should not rely on them as predictions of future events. Forward-looking statements depend on assumptions, data or methods that may be incorrect or imprecise and we may not be able to realize them. We do not guarantee that the transactions and events described will happen as described (or that they will happen at all). The following factors, among others, could cause actual results and future events to differ materially from those set forth or contemplated in the forward-looking statements: risks relating to our ability to consummate the pending acquisitions of First Bancorp of Durango, Inc. and Southern Colorado Corp., and our pending acquisition of the operating assets of Interstate Capital Corporation and certain of its affiliates, including the possibility that the expected benefits related to the pending acquisitions may not materialize as expected; of the pending acquisitions not being timely completed, if completed at all; that prior to the completion of the pending acquisitions, the targets’ businesses could experience disruptions due to transaction-related uncertainty or other factors making it more difficult to maintain relationships with employees, customers, other business partners or governmental entities, difficulty retaining key employees; and of the parties’ being unable to successfully implement integration strategies or to achieve expected synergies and operating efficiencies within our management’s expected timeframes or at all; business and economic conditions generally and in the bank and non-bank financial services industries, nationally and within our local market areas; our ability to mitigate our risk exposures; our ability to maintain our historical earnings trends; risks related to the integration of acquired businesses (including our pending acquisitions of First Bancorp of Durango, Inc. and Southern Colorado Corp., and our pending acquisition of the operating assets of Interstate Capital Corporation and certain of its affiliates, and our prior acquisitions of Valley Bancorp, Inc. and nine branches from Independent Bank in Colorado) and any future acquisitions; changes in management personnel; interest rate risk; concentration of our factoring services in the transportation industry; credit risk associated with our loan portfolio; lack of seasoning in our loan portfolio; deteriorating asset quality and higher loan charge-offs; time and effort necessary to resolve nonperforming assets; inaccuracy of the assumptions and estimates we make in establishing reserves for probable loan losses and other estimates; lack of liquidity; fluctuations in the fair value and liquidity of the securities we hold for sale; impairment of investment securities, goodwill, other intangible assets, or deferred tax assets; our risk management strategies; environmental liability associated with our lending activities; increased competition in the bank and non-bank financial services industries, nationally, regionally, or locally, which may adversely affect pricing and terms; the accuracy of our financial statements and related disclosures; material weaknesses in our internal control over financial reporting; system failures or failures to prevent breaches of our network security; the institution and outcome of litigation and other legal proceedings against us or to which we become subject; changes in carry-forwards of net operating losses; changes in federal tax law or policy; the impact of recent and future legislative and regulatory changes, including changes in banking, securities, and tax laws and regulations, such as the Dodd-Frank Wall Street Reform and Consumer Protection Act (the “Dodd-Frank Act”) and their application by our regulators; governmental monetary and fiscal policies; changes in the scope and cost of the Federal Deposit Insurance Corporation insurance and other coverages; failure to receive regulatory approval for future acquisitions; and increases in our capital requirements.

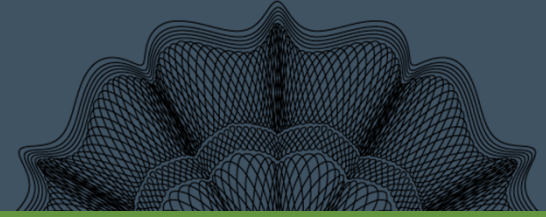
While forward-looking statements reflect our good-faith beliefs, they are not guarantees of future performance. All forward-looking statements are necessarily only estimates of future results. Accordingly, actual results may differ materially from those expressed in or contemplated by the particular forward-looking statement, and, therefore, you are cautioned not to place undue reliance on such statements. Further, any forward-looking statement speaks only as of the date on which it is made, and we undertake no obligation to update any forward-looking statement to reflect events or circumstances after the date on which the statement is made or to reflect the occurrence of unanticipated events or circumstances, except as required by applicable law. For a discussion of such risks and uncertainties, which could cause actual results to differ from those contained in the forward-looking statements, see “Risk Factors” and the forward-looking statement disclosure contained in Triumph’s Annual Report on Form 10-K, filed with the Securities and Exchange Commission on February 13, 2018.

## NON-GAAP FINANCIAL MEASURES

This presentation includes certain non-GAAP financial measures intended to supplement, not substitute for, comparable GAAP measures. Reconciliations of non-GAAP financial measures to GAAP financial measures are provided at the end of the presentation. Numbers in this presentation may not sum due to rounding.

Unless otherwise referenced, all data presented is as of March 31, 2018.

# COMPANY OVERVIEW



Triumph Bancorp, Inc. (NASDAQ: TBK) (“Triumph”) is a financial holding company headquartered in Dallas, Texas. Triumph offers a diversified line of community banking and commercial finance products through its bank subsidiary, TBK Bank, SSB.

[www.triumphbancorp.com](http://www.triumphbancorp.com)

## Community Banking

Full suite of deposit products and services focused on growing core deposits

Focused on business lending including CRE

Minimal consumer lending and no active single-family mortgage origination

## Commercial Finance

Factoring, asset based lending, equipment finance, and premium finance

We focus on what we know: executives leading these platforms all have decades of experience in their respective markets

Credit risk is well diversified across industries, product type, and geography

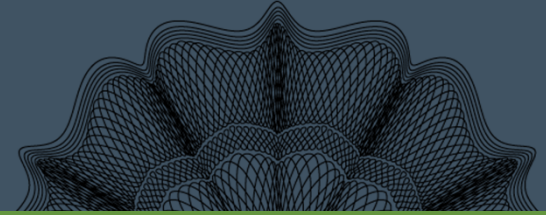
## Differentiated Model

Focus on core deposit funding as well as commercial finance produces top decile net interest margins

Multiple product types and broad geographic footprint creates a more diverse business model than other banks our size

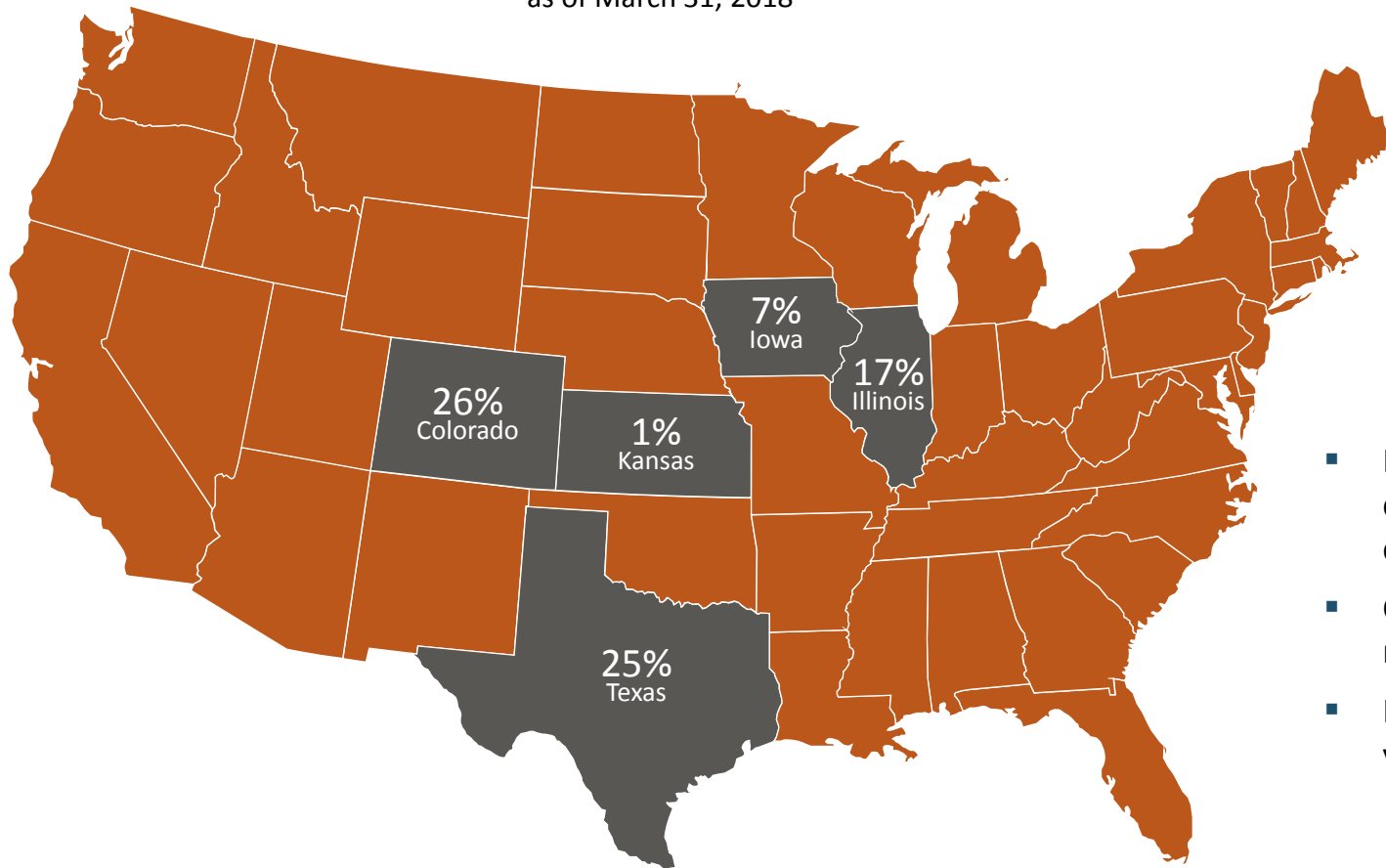
Executive team and business unit leaders have deep experience in much larger financial institutions

# PLATFORM OVERVIEW - LENDING



## Geographic Concentrations<sup>1</sup>

as of March 31, 2018



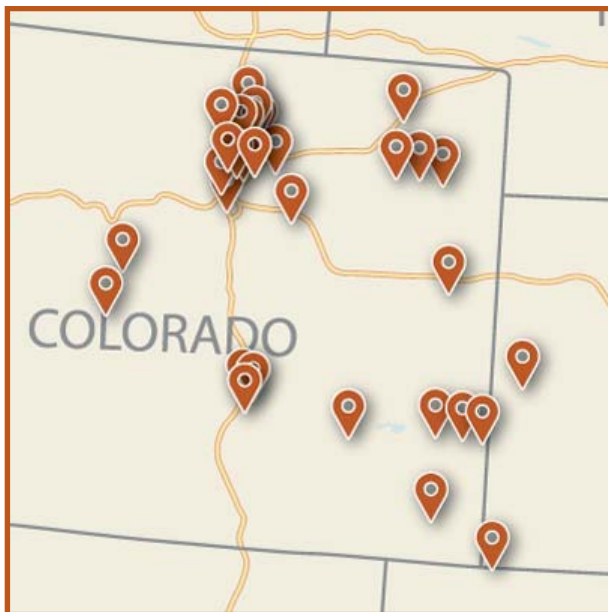
- Diversification by asset class, geography, and collateral
- Commercial Finance target mix of 40%
- Industry leading portfolio yields

<sup>1</sup> Excludes factored receivables

# PLATFORM OVERVIEW – BRANCH NETWORK

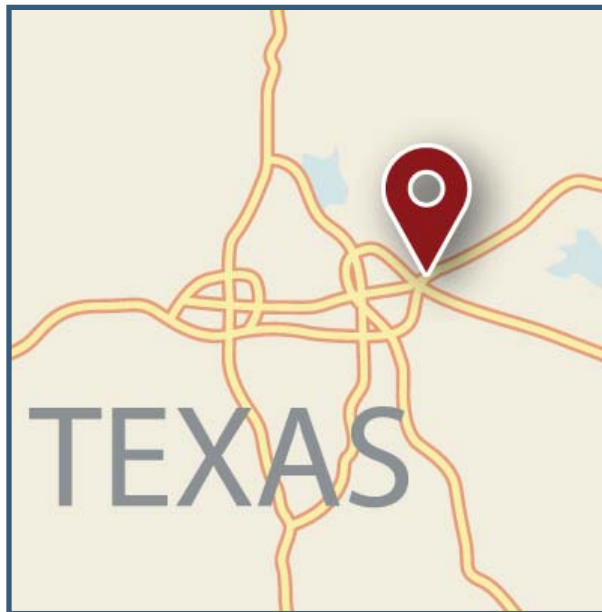
## WESTERN DIVISION

- 32 branches in Colorado
- 2 branches in western Kansas



## DALLAS

- Corporate Headquarters
- 1 branch (Primarily CODs)
- In Progress – Full service branch



## MIDWEST DIVISION

- 10 branches in the Quad Cities metroplex
- 8 branches throughout northern and central Illinois



# PLATFORM OVERVIEW – COMMERCIAL FINANCE

We are a market leader for financial services  
to small businesses and the lower end of the middle market

## COMMERCIAL FINANCE

### Triumph Business Capital

#### FACTORING

- Among the largest discount factors in the transportation sector
- Clients include small owner-operator trucking companies, mid-sized fleets, and freight broker relationships
- Expanding client industry niches to include staffing, distribution, and other sectors

### Triumph Commercial Finance

#### ASSET BASED LENDING

- Borrowing base working capital lending
- Focus on facilities between \$1MM - \$20MM
- Core industries include manufacturing, distribution, and services

#### EQUIPMENT FINANCE

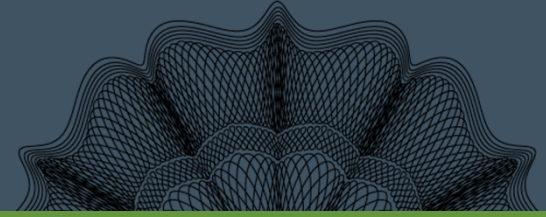
- Secured by revenue producing, essential-use equipment with broad resale markets
- Core markets include transportation, construction, and waste

### Triumph Premium Finance

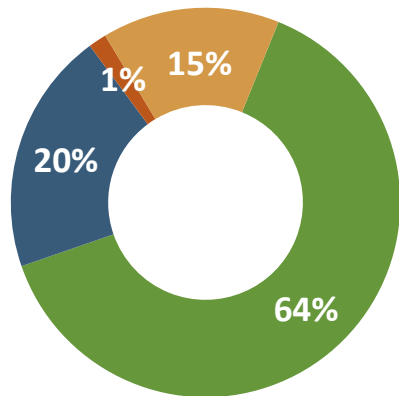
#### PREMIUM FINANCE

- Customized premium finance solutions for the acquisition of property and casualty insurance coverage

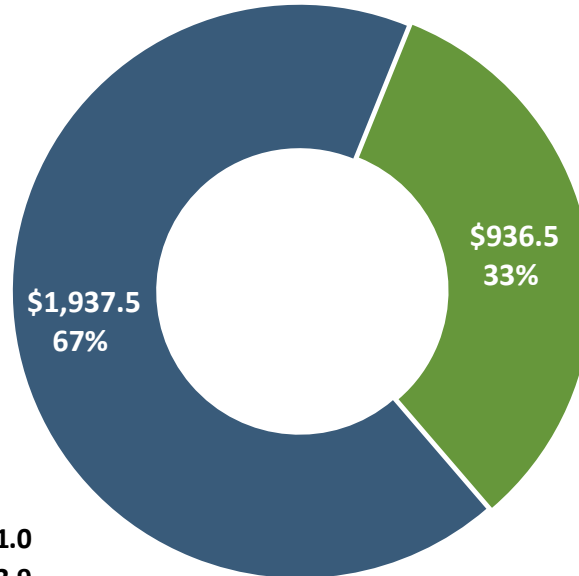
# LOAN PORTFOLIO DETAIL



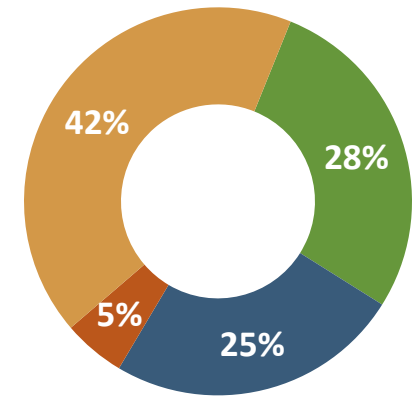
## Community Banking





## Loans Held for Investment



## Commercial Finance



	<b>REAL ESTATE</b>	
	Commercial Real Estate	\$ 781.0
	Construction, Land & Development	\$ 143.9
	1-4 Family Residential	\$ 123.0
	Farmland	\$ 184.1
	<b>COMMERCIAL</b>	
	Agriculture	\$ 124.3
	General	\$ 266.6
	<b>CONSUMER</b>	\$ 29.2
	<b>MORTGAGE WAREHOUSE</b>	\$ 285.4





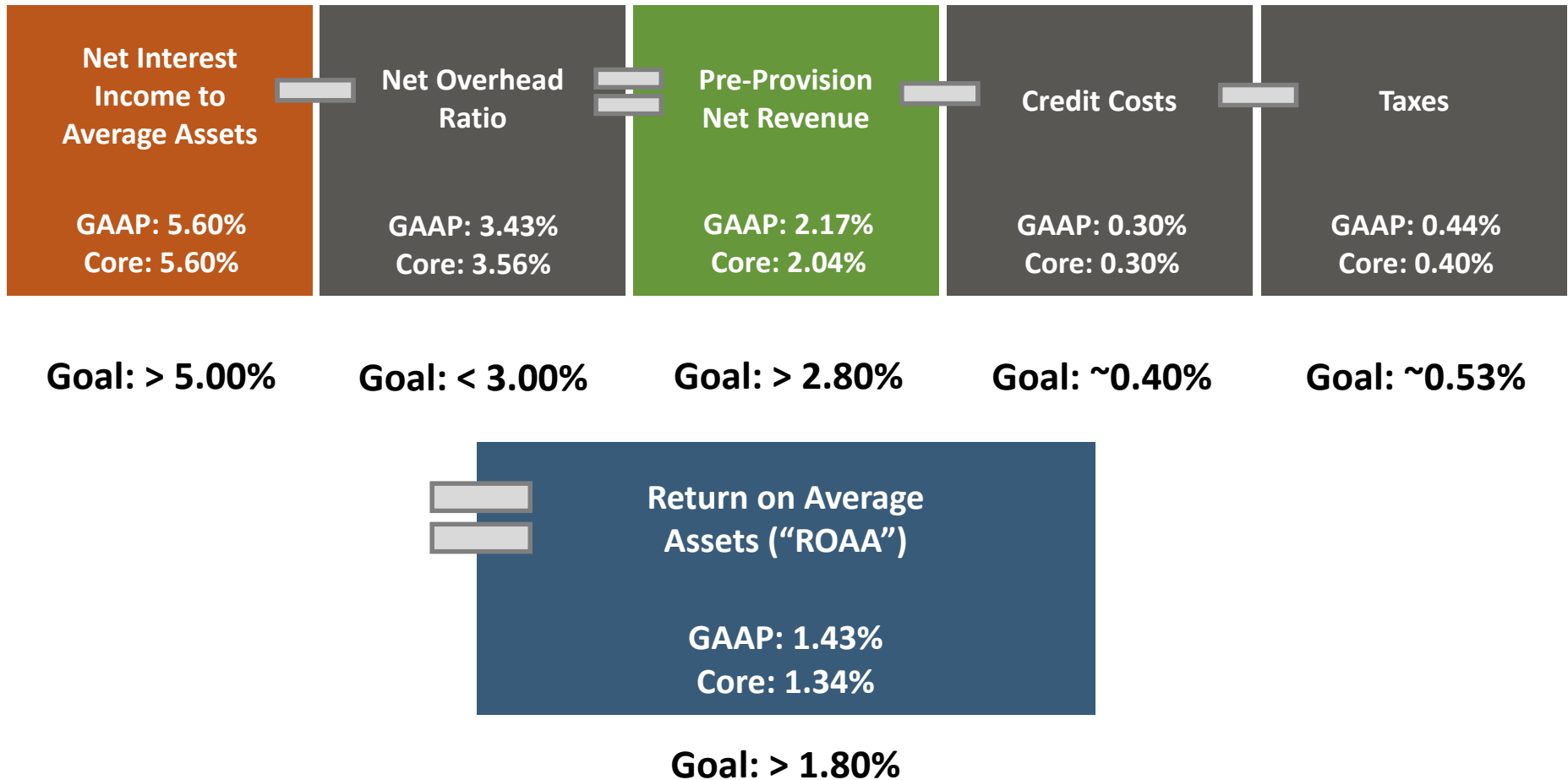
	<b>FACTORED RECEIVABLES</b>	
	Triumph Business Capital	\$ 372.8
	Triumph Commercial Finance	\$ 24.3
	<b>EQUIPMENT FINANCE</b>	\$ 260.5
	<b>ASSET BASED LENDING</b>	\$ 230.3
	<b>PREMIUM FINANCE</b>	\$ 48.6

Chart data labels – dollars in millions

# LONG TERM PERFORMANCE GOALS VS ACTUAL Q1

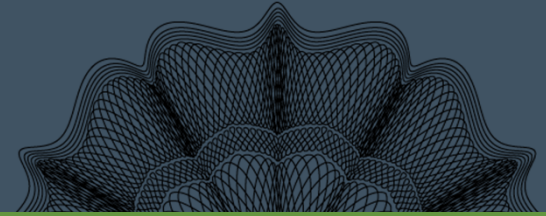


Performance metrics presented are for the three months ended March 31, 2018. Core performance ratios are adjusted to exclude material gains and expenses associated with merger and acquisition-related activities, including divestitures. Reconciliations of these financial measures can be found at the end of the presentation.

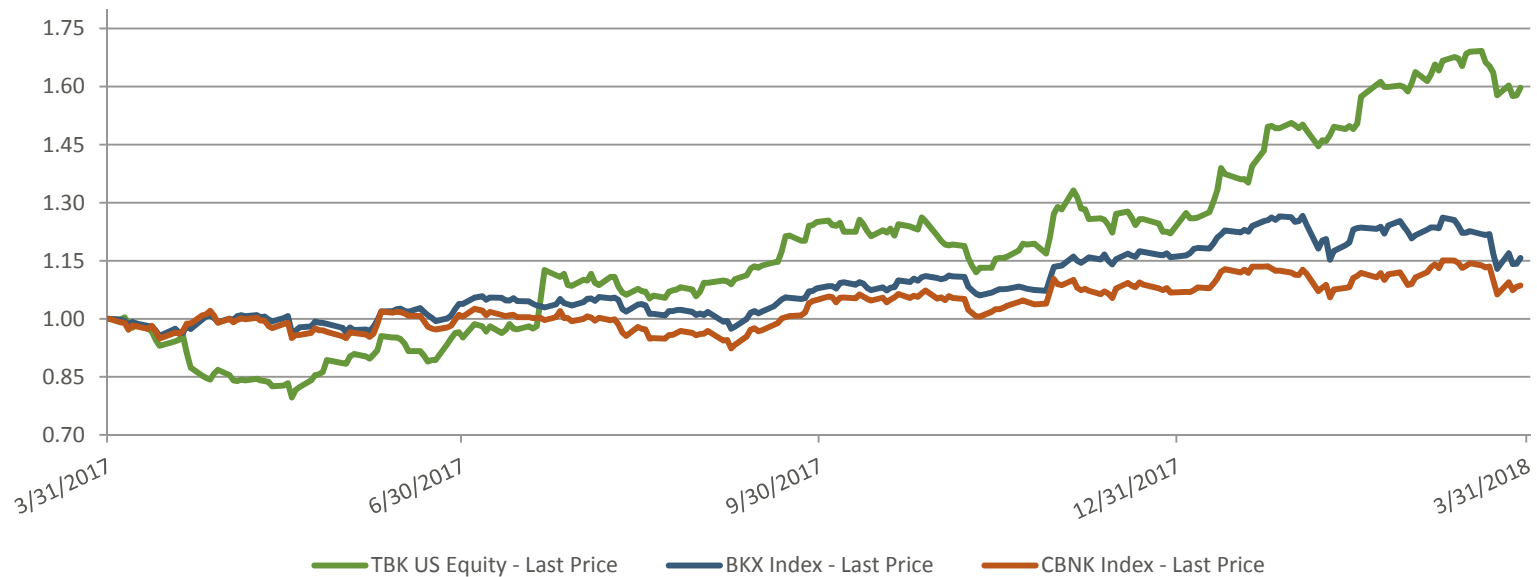
Performance goals have been revised to reflect the expected impact of the Tax Cuts and Jobs Act.



# INVESTMENT CONSIDERATIONS



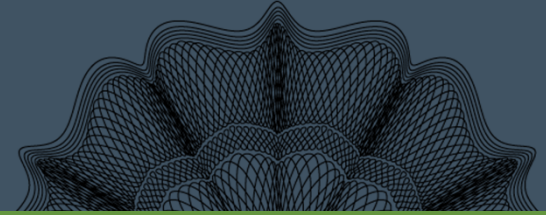
Normalized as of 03/31/2017 through 03/31/2018



## Coverage Analysts:

- Brad Milsaps – Sandler O’Neill & Partners
- Jared Shaw – Wells Fargo Securities, LLC
- Stephen Moss – FBR Capital Markets & Co.
- Brett Rabatin – Piper Jaffray & Co.
- Gary Tenner – D.A. Davidson & Co.
- Brady Gailey – Keefe, Bruyette & Woods, a Stifel Company
- Matthew Olney – Stephens, Inc.

# Q1 2018 HIGHLIGHTS AND RECENT DEVELOPMENTS



- Diluted earnings per share of \$0.56 for the first quarter
  - Net income for the quarter was impacted by (i) a gain on sale of Triumph Healthcare Finance, our healthcare asset based lending line of business, of \$1.1 million, or \$0.8 million net of tax, and (ii) a combined loss on the sale of municipal securities and OREO valuation adjustments of \$0.4 million
  
- Total loans held for investment portfolio growth of \$63.1 million
  - Commercial finance loan portfolio growth of \$39.0 million, including a \$22.7 million increase in factored receivables
  - Commercial real estate loan portfolio growth of \$35.1 million
  
- On April 9, 2018, we entered into agreements to acquire
  - First Bancorp of Durango, Inc. and Southern Colorado Corp., which had a combined \$734 million in assets, including \$308 million in loans, and \$653 million in deposits at December 31, 2017
  - The transportation factoring assets of Interstate Capital Corporation. Interstate Capital Corporation had \$112 million in gross factored receivables at December 31, 2017
  
- We completed a public offering of 5.4 million shares of our common stock on April 12, 2018. Our net proceeds from the offering were approximately \$192.1 million

**\$11.9 million**  
Net income to common stockholders

**COMMERCIAL  
FINANCE LOAN  
GROWTH**  
**4.3%**

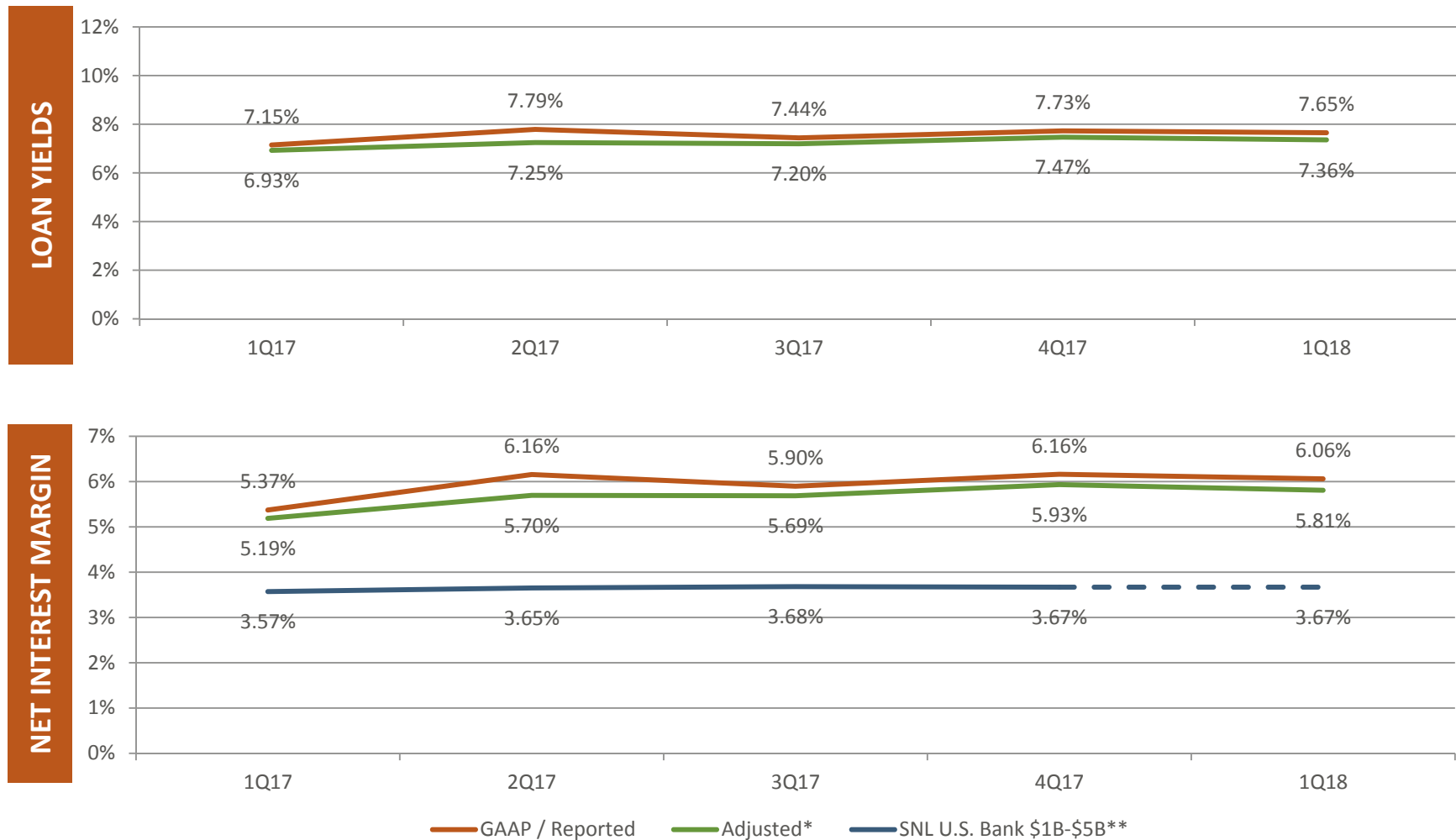
**NIM**  
**6.06%**  
Net Interest  
Margin  
(5.81% adjusted)<sup>1</sup>

**TCE/TA**  
**9.86%**  
Tangible Common  
Equity / Tangible  
Assets<sup>1</sup>

**ROAA**  
**1.43%**  
Return on  
Average Assets

<sup>1</sup> Reconciliations of non-GAAP financial measures can be found at the end of the presentation

# LOAN YIELDS AND NET INTEREST MARGIN

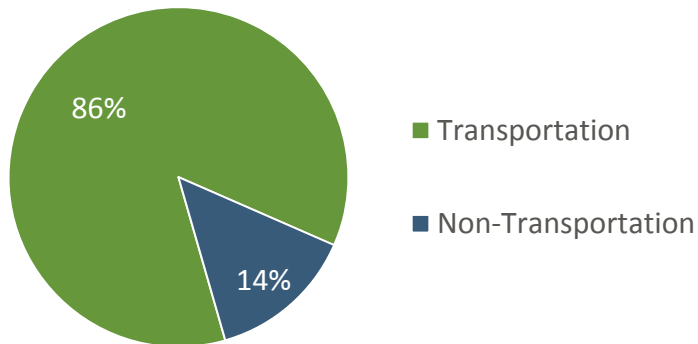


\*Reconciliations of non-GAAP financial measures can be found at the end of the presentation

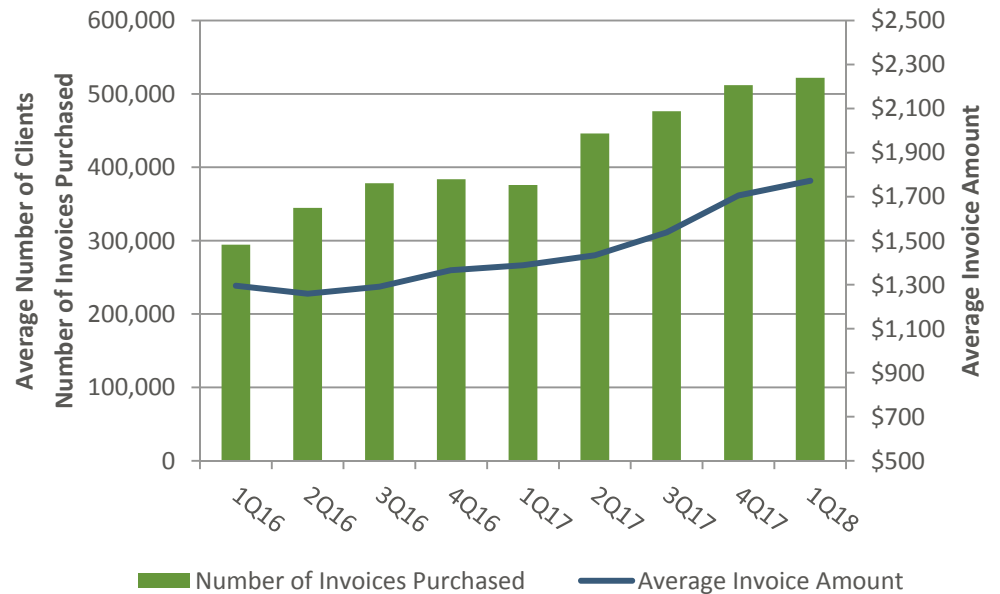
\*\*SNL U.S. Bank \$1-\$5B: Includes all Major Exchange (NYSE, NYSE MKT, NASDAQ) Banks in SNL's coverage universe with \$1B to \$5B in Assets. Q1 2018 SNL data not available

# TRIUMPH BUSINESS CAPITAL FACTORING

## Client Portfolio Mix



- Yield of 17.40% in the first quarter
- Average annual charge-off rate of 0.50% over the past 3 years
- 3,438 factoring clients at March 31, 2018



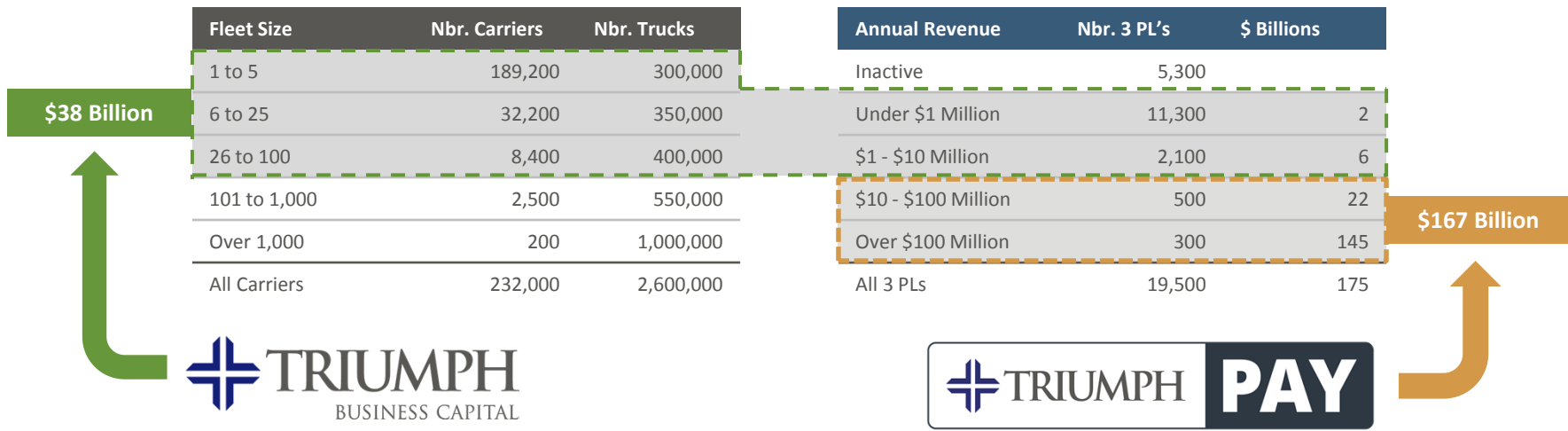
# TRIUMPH'S TRANSPORTATION FINANCE OPPORTUNITY

**Annual Gross Revenues (8% GDP)**  
\$750 Billion : 4 Million Trucks

**For-Hire**  
\$400 Billion : 2.6 Million Trucks

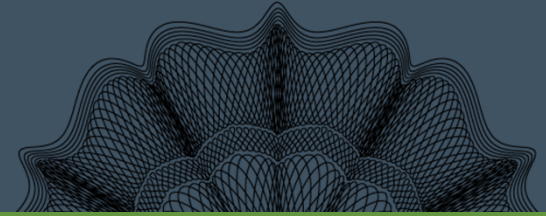
**Contract**  
\$225 Billion

**3PLs/Broker**  
\$175 Billion

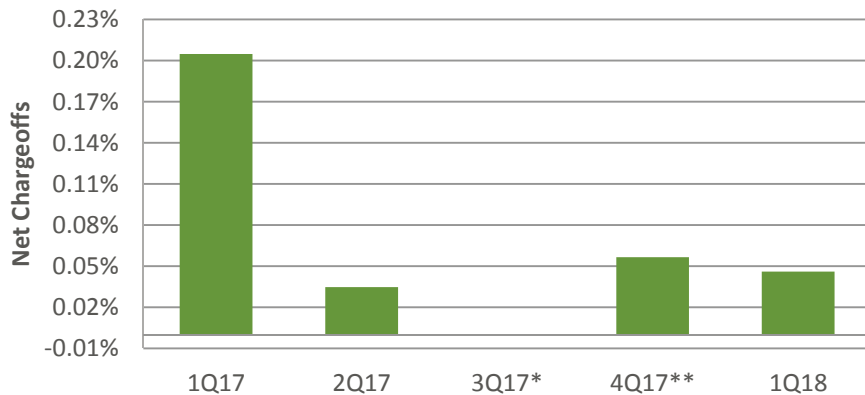


\*This data utilizes high-level estimates from multiple data sources including FMCSA authority registrations, carrier reported numbers of power units, mercantile credit bureau reports and Triumph's own portfolio data. Triumph purchases ~ \$2 billion invoices from our Target Market or ~ 5% of the available \$40 billion market. As of March 2018 TriumphPay services over fifty 3PLs representing \$150+million of annual payment volume

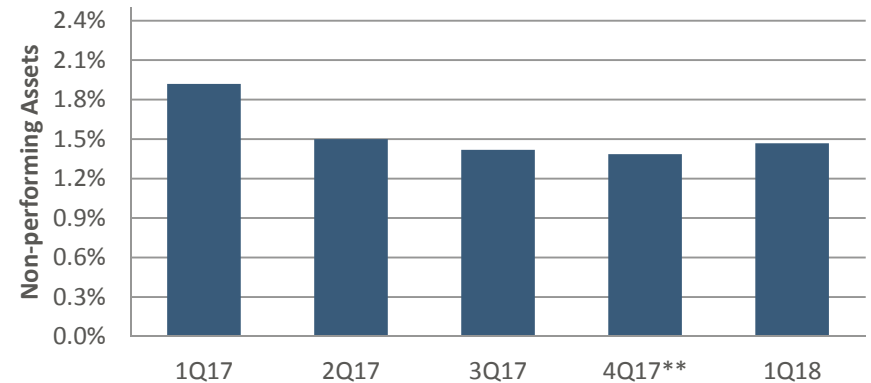
# LOAN PORTFOLIO



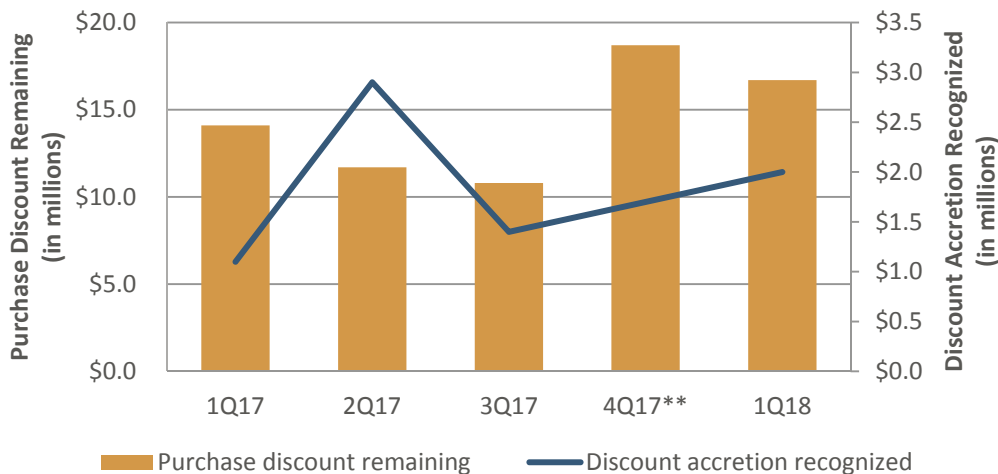
### NCOs / Average Loans



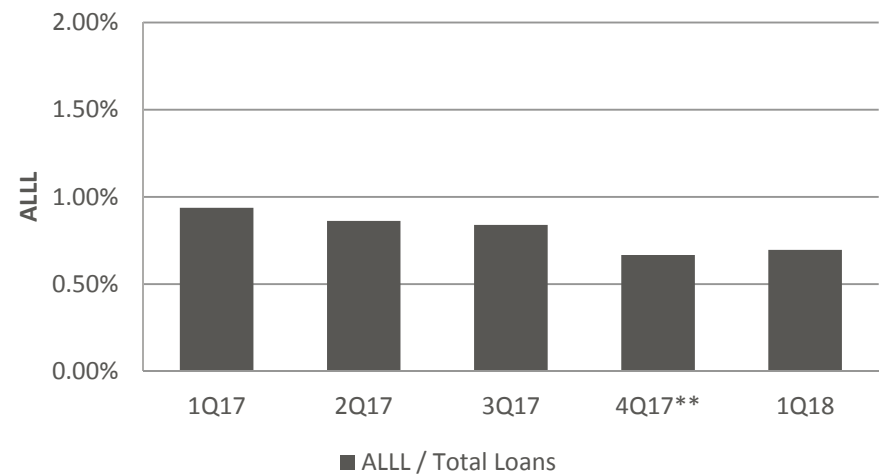
### NPAs / Total Assets



### Acquired Loans



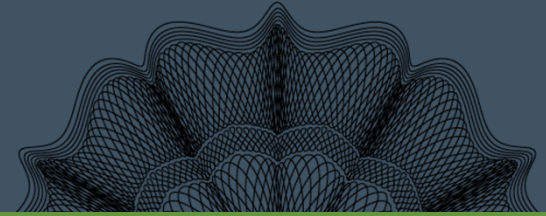
### ALLL / Total Loans



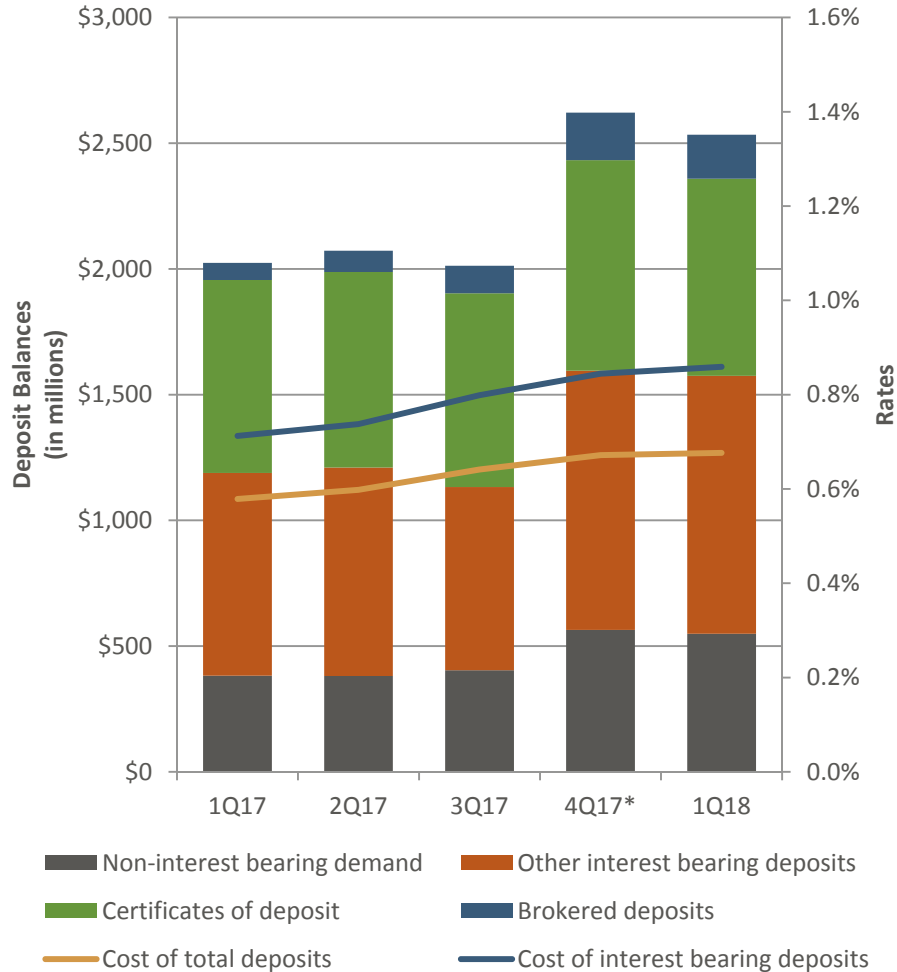
\* Net charge-offs totaled \$2 thousand for the quarter, resulting in a net charge-offs to average loans ratio of 0.00%.

\*\*Loans with a fair value of \$95.8 million and original purchase discount of \$3.4 million were acquired in the Independent Bank Group, Inc. branch acquisition, and loans with a fair value of \$171.2 million and original purchase discount of \$6.6 million were acquired in the Valley Bancorp, Inc. acquisition.

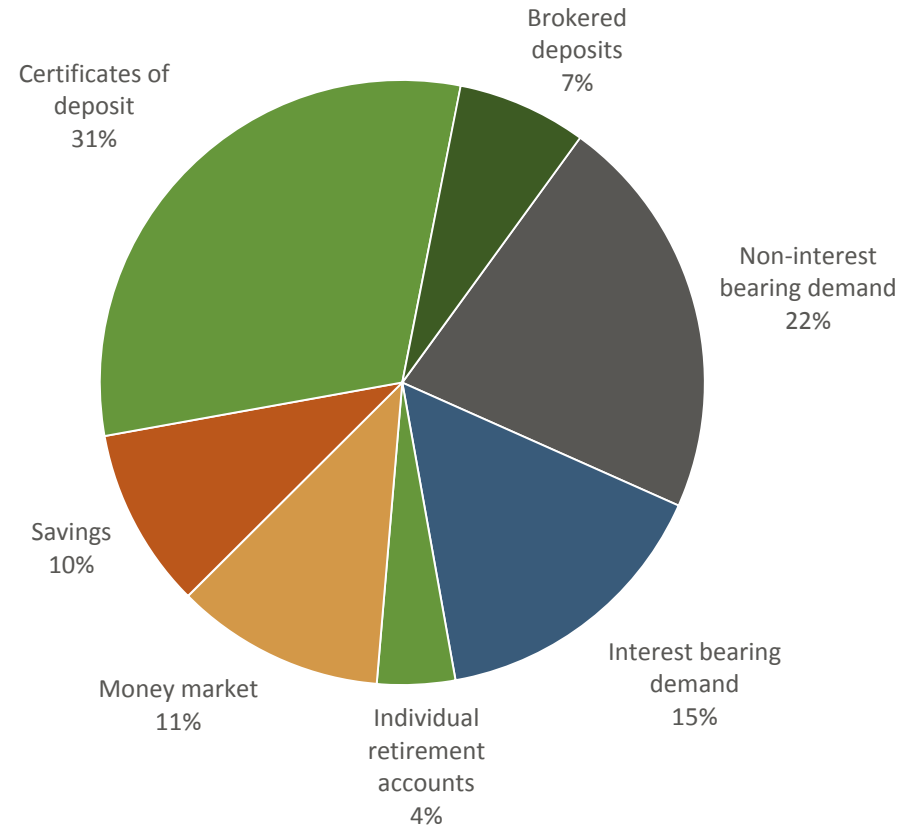
# DEPOSIT MIX AND GROWTH



## Deposit Growth

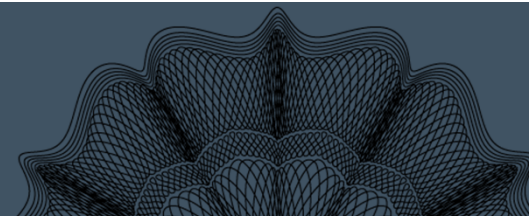


## Deposit Mix March 31, 2018



\*Deposits totaling \$160.7 million were assumed in the Independent Bank Group, Inc. branch acquisition, and deposits totaling \$293.4 million were assumed in the Valley Bancorp, Inc. acquisition.

# FINANCIAL HIGHLIGHTS



Key Metrics	As of and For the Three Months Ended				
	March 31, 2018	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017
<b>Performance ratios - annualized</b>					
Return on average assets	1.43%	0.79%	1.36%	1.42%	1.62%
Return on average tangible common equity (ROATCE) <sup>(1)</sup>	14.75%	7.33%	12.28%	14.94%	17.49%
Yield on loans	7.65%	7.73%	7.44%	7.79%	7.15%
Cost of total deposits	0.68%	0.67%	0.64%	0.60%	0.58%
Net interest margin	6.06%	6.16%	5.90%	6.16%	5.37%
Net non-interest expense to average assets	3.43%	3.65%	3.35%	3.26%	1.17%
Adjusted net non-interest expense to average assets <sup>(1)(2)</sup>	3.56%	3.43%	3.35%	3.26%	3.60%
Efficiency ratio	65.09%	66.74%	64.61%	62.44%	58.94%
Adjusted efficiency ratio <sup>(1)(2)</sup>	66.45%	63.35%	64.61%	62.44%	77.65%
<b>Asset Quality<sup>(3)</sup></b>					
Non-performing assets to total assets	1.47%	1.39%	1.42%	1.50%	1.92%
ALLL to total loans	0.70%	0.67%	0.84%	0.86%	0.94%
Net charge-offs to average loans	0.05%	0.06%	0.00%	0.03%	0.20%
<b>Capital<sup>(4)</sup></b>					
Tier 1 capital to average assets	12.06%	11.80%	13.50%	11.28%	11.32%
Tier 1 capital to risk-weighted assets	11.54%	11.15%	13.45%	11.30%	12.05%
Common equity tier 1 capital to risk-weighted assets	10.05%	9.70%	11.95%	9.73%	10.32%
Total capital to risk-weighted assets	13.66%	13.21%	15.91%	13.87%	14.87%
<b>Per Share Amounts</b>					
Book value per share	\$ 18.89	\$ 18.35	\$ 18.08	\$ 16.59	\$ 16.08
Tangible book value per share <sup>(1)</sup>	\$ 15.82	\$ 15.29	\$ 16.04	\$ 14.20	\$ 13.63
Basic earnings per common share	\$ 0.57	\$ 0.29	\$ 0.48	\$ 0.53	\$ 0.57
Diluted earnings per common share	\$ 0.56	\$ 0.29	\$ 0.47	\$ 0.51	\$ 0.55
Adjusted diluted earnings per common share <sup>(1)(2)</sup>	\$ 0.52	\$ 0.34	\$ 0.47	\$ 0.51	\$ 0.02

(1) Reconciliations of non-GAAP financial measures can be found at the end of the presentation

(2) Metric adjusted to exclude material gains and expenses related to merger and acquisition-related activities, net of tax where applicable

(3) Asset quality ratios exclude loans held for sale

(4) Current quarter ratios are preliminary



# NON-GAAP FINANCIAL RECONCILIATION

Triumph uses certain non-GAAP financial measures to provide meaningful supplemental information regarding our operational performance and to enhance investors' overall understanding of such financial performance.

## Metrics and non-GAAP financial reconciliation

*(Dollars in thousands, except per share amounts)*

	As of and for the Three Months Ended				
	March 31, 2018	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017
Net income available to common stockholders	\$ 11,878	\$ 6,111	\$ 9,587	\$ 9,467	\$ 10,281
Gain on sale of subsidiary	(1,071)	—	—	—	(20,860)
Incremental bonus related to transaction	—	—	—	—	4,814
Transaction related costs	—	1,688	—	—	325
Tax effect of adjustments	248	(601)	—	—	5,754
Adjusted net income available to common stockholders	\$ 11,055	\$ 7,198	\$ 9,587	\$ 9,467	\$ 314
Dilutive effect of convertible preferred stock	190	194	195	193	—
Adjusted net income available to common stockholders - diluted	\$ 11,245	\$ 7,392	\$ 9,782	\$ 9,660	\$ 314
Weighted average shares outstanding - diluted	21,560,524	21,518,469	20,645,469	18,893,158	18,912,358
Adjusted effects of assumed Preferred Stock conversion	—	—	—	—	(676,351)
Adjusted weighted average shares outstanding - diluted	21,560,524	21,518,469	20,645,469	18,893,158	18,236,007
Adjusted diluted earnings per common share	\$ 0.52	\$ 0.34	\$ 0.47	\$ 0.51	\$ 0.02
Net income available to common stockholders	\$ 11,878	\$ 6,111	\$ 9,587	\$ 9,467	\$ 10,281
Average tangible common equity	326,614	330,819	309,624	254,088	238,405
Return on average tangible common equity	14.75%	7.33%	12.28%	14.94%	17.49%

# NON-GAAP FINANCIAL RECONCILIATION

Metrics and non-GAAP financial reconciliation (cont'd)

*(Dollars in thousands, except per share amounts)*

	As of and for the Three Months Ended				
	March 31, 2018	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017
Adjusted efficiency ratio:					
Net interest income	\$ 47,130	\$ 45,796	\$ 39,512	\$ 38,557	\$ 31,819
Non-interest income	5,172	3,998	4,171	5,202	27,285
Operating revenue	52,302	49,794	43,683	43,759	59,104
Gain on sale of subsidiary	(1,071)	—	—	—	(20,860)
Adjusted operating revenue	\$ 51,231	\$ 49,794	\$ 43,683	\$ 43,759	\$ 38,244
Non-interest expenses	\$ 34,042	\$ 33,231	\$ 28,225	\$ 27,321	\$ 34,837
Incremental bonus related to transaction	—	—	—	—	(4,814)
Transaction related costs	—	(1,688)	—	—	(325)
Adjusted non-interest expenses	\$ 34,042	\$ 31,543	\$ 28,225	\$ 27,321	\$ 29,698
Adjusted efficiency ratio	66.45%	63.35%	64.61%	62.44%	77.65%
Adjusted net non-interest expense to average assets ratio:					
Non-interest expenses	\$ 34,042	\$ 33,231	\$ 28,225	\$ 27,321	\$ 34,837
Incremental bonus related to transaction	—	—	—	—	(4,814)
Transaction related costs	—	(1,688)	—	—	(325)
Adjusted non-interest expenses	\$ 34,042	\$ 31,543	\$ 28,225	\$ 27,321	\$ 29,698
Total non-interest income	\$ 5,172	\$ 3,998	\$ 4,171	\$ 5,202	\$ 27,285
Gain on sale of subsidiary	(1,071)	—	—	—	(20,860)
Adjusted non-interest income	\$ 4,101	\$ 3,998	\$ 4,171	\$ 5,202	\$ 6,425
Adjusted net non-interest expenses	\$ 29,941	\$ 27,545	\$ 24,054	\$ 22,119	\$ 23,273
Average total assets	3,410,883	3,181,697	2,849,170	2,723,303	2,619,282
Adjusted net non-interest expense to average assets ratio	3.56%	3.43%	3.35%	3.26%	3.60%

# NON-GAAP FINANCIAL RECONCILIATION

Metrics and non-GAAP financial reconciliation (cont'd)

*(Dollars in thousands, except per share amounts)*

	As of and for the Three Months Ended				
	March 31, 2018	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017
Reported yield on loans	7.65%	7.73%	7.44%	7.79%	7.15%
Effect of accretion income on acquired loans	(0.29%)	(0.26%)	(0.24%)	(0.54%)	(0.22%)
Adjusted yield on loans	7.36%	7.47%	7.20%	7.25%	6.93%
Reported net interest margin	6.06%	6.16%	5.90%	6.16%	5.37%
Effect of accretion income on acquired loans	(0.25%)	(0.23%)	(0.21%)	(0.46%)	(0.18%)
Adjusted net interest margin	5.81%	5.93%	5.69%	5.70%	5.19%
Total stockholders' equity	\$ 402,944	\$ 391,698	\$ 386,097	\$ 310,467	\$ 300,425
Preferred stock liquidation preference	(9,658)	(9,658)	(9,658)	(9,658)	(9,746)
Total common stockholders' equity	393,286	382,040	376,439	300,809	290,679
Goodwill and other intangibles	(63,923)	(63,778)	(42,452)	(43,321)	(44,233)
Tangible common stockholders' equity	\$ 329,363	\$ 318,262	\$ 333,987	\$ 257,488	\$ 246,446
Common shares outstanding at end of period	20,824,509	20,820,445	20,820,900	18,132,585	18,078,769
Tangible book value per share	\$ 15.82	\$ 15.29	\$ 16.04	\$ 14.20	\$ 13.63
Total assets at end of period	\$ 3,405,010	\$ 3,499,033	\$ 2,906,161	\$ 2,836,684	\$ 2,635,358
Goodwill and other intangibles	(63,923)	(63,778)	(42,452)	(43,321)	(44,233)
Adjusted total assets at period end	\$ 3,341,087	\$ 3,435,255	\$ 2,863,709	\$ 2,793,363	\$ 2,591,125
Tangible common stockholders' equity ratio	9.86%	9.26%	11.66%	9.22%	9.51%

# NON-GAAP FINANCIAL RECONCILIATION

Metrics and non-GAAP financial reconciliation (cont'd)

<i>(Dollars in thousands, except per share amounts)</i>	For the Three Months Ended March 31, 2018		<i>(Dollars in thousands, except per share amounts)</i>	For the Three Months Ended March 31, 2018	
	GAAP	Core		GAAP	Core
<b>Net Interest Income to Average Total Assets:</b>			<b>Credit Costs to Average Total Assets:</b>		
Net Interest Income	\$ 47,130	\$ 47,130	Provision for Loan Losses	\$ 2,548	\$ 2,548
Average Total Assets	3,410,883	3,410,883	Average Total Assets	3,410,883	3,410,883
Net Interest Income to Average Assets	5.60%	5.60%	Credit Costs to Average Assets	0.30%	0.30%
<b>Net Noninterest Expense to Average Total Assets:</b>			<b>Taxes to Average Total Assets:</b>		
Total Noninterest Expense	\$ 34,042	\$ 34,042	Income Tax Expense	\$ 3,644	\$ 3,644
Total Noninterest Income	5,172	5,172	Tax effect of adjustments	—	248
Gain on sale of subsidiary	—	(1,071)	Adjusted Tax Expense	3,644	3,396
Adjusted Noninterest Income	5,172	4,101	Average Total Assets	3,410,883	3,410,883
Net Noninterest Expense	\$ 28,870	\$ 29,941	Taxes to Average Assets	0.44%	0.40%
Average Total Assets	3,410,883	3,410,883			
Net Noninterest Expense to Average Assets Ratio	3.43%	3.56%	<b>Return on Average Total Assets:</b>		
<b>Assets:</b>			Net Interest Income to Average Assets	5.60%	5.60%
Net Interest Income	\$ 47,130	\$ 47,130	Net Noninterest Expense to Average Assets Ratio	(3.43%)	(3.56%)
Net Noninterest Expense	(28,870)	(29,941)	Pre-Provision Net Revenue to Average Assets	2.17%	2.04%
Pre-Provision Net Revenue	\$ 18,260	\$ 17,189	Credit Costs to Average Assets	(0.30%)	(0.30%)
Average Total Assets	3,410,883	3,410,883	Taxes to Average Assets	(0.44%)	(0.40%)
Pre-Provision Net Revenue to Average Assets	2.17%	2.04%	Return on Average Assets	1.43%	1.34%