



Fourth Quarter and Full Year 2016 Investor Presentation

January 25, 2017

Safe harbor statement

When used in filings by LegacyTexas Financial Group, Inc. (the "Company") with the Securities and Exchange Commission (the "SEC"), in the Company's press releases or other public or stockholder communications, and in oral statements made with the approval of an authorized executive officer, the words or phrases "will likely result," "are expected to," "will continue," "is anticipated," "estimate," "project," "intends" or similar expressions are intended to identify "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. Such statements are subject to certain risks and uncertainties that could cause actual results to differ materially from historical earnings and those presently anticipated or projected, including, among other things: the expected cost savings, synergies and other financial benefits from acquisition or disposition transactions might not be realized within the expected time frames or at all and costs or difficulties relating to integration matters might be greater than expected; changes in economic conditions; legislative changes; changes in policies by regulatory agencies; fluctuations in interest rates; the risks of lending and investing activities, including changes in the level and direction of loan delinquencies and write-offs and changes in estimates of the adequacy of the allowance for loan losses; the Company's ability to access cost-effective funding; fluctuations in real estate values and both residential and commercial real estate market conditions; demand for loans and deposits in the Company's market area; fluctuations in the price of oil, natural gas and other commodities; competition; changes in management's business strategies and other factors set forth in the Company's filings with the SEC.

The Company does not undertake - and specifically declines any obligation - to publicly release the result of any revisions which may be made to any forward-looking statements to reflect events or circumstances after the date of such statements or to reflect the occurrence of anticipated or unanticipated events.

Today's presenters



Kevin Hanigan

President and Chief Executive Officer

- **CEO and President of LegacyTexas Financial Group, Inc.**
- **Former Chairman and Chief Executive Officer of Highlands Bancshares in 2010**
- **Former Chairman and Chief Executive Officer of Guaranty Bank in 2009**
- **36+ years of Texas banking experience**



Mays Davenport

Executive Vice President, Chief Financial Officer

- **Former Executive Vice President at LegacyTexas Bank**
- **Senior management experience for retail branch, treasury management, human resources, marketing, mortgage, and wealth advisory functions**
- **Certified Public Accountant, former national accounting and tax advisory firm experience**
- **24+ years of Texas banking experience**

Key franchise highlights - Q4 2016

<p>North Texas Focused</p>	<ul style="list-style-type: none"> • #1 deposit market share among all banks in affluent Collin County • #2 deposit market share among Dallas-based banks¹ in the attractive DFW market, which is home to 20 companies on the 2016 Fortune 500 list • DFW hosts a diverse business environment across a broad set of industries, with 42% of employment in the service-providing sector and less than 1% in oil and gas²
<p>Q4 2016 Results</p>	<p><i>Quarterly earnings for Q4 2016 of \$25.3 million</i></p> <ul style="list-style-type: none"> • Basic GAAP EPS of \$0.54 for Q4 2016, \$0.55 on core (non-GAAP) basis³ • Loan growth of \$308.2 million for Q4 2016 with 5.4% linked quarter growth⁴ • Deposit growth of \$237.4 million for Q4 2016 with 3.9% linked quarter growth • Core (non-GAAP) efficiency ratio of 45.8%, improved from 46.0% for Q3 2016³
<p>Full Year 2016 Results</p>	<p><i>Earnings for full year 2016 of \$97.8 million</i></p> <ul style="list-style-type: none"> • Basic GAAP EPS of \$2.11 for 2016, up \$0.57 from \$1.54 for 2015 • Loan growth of \$998.9 million in 2016 with 19.7% annual growth⁴ • Deposit growth of \$1.14 billion in 2016 with 21.8% annual growth • Core (non-GAAP) efficiency ratio of 47.3%, improved from 52.5% for full year 2015³
<p>Capital</p>	<p><i>Profitability levered excess capital while maintaining strong capital levels</i></p> <ul style="list-style-type: none"> • TCE / TA³: 8.6% • Estimated Tier 1 common risk-based capital⁵: 9.13%

Source: Company Documents

¹ Includes banks headquartered in the Dallas-Fort Worth-Arlington MSA

² Represents latest available data from the Bureau of Labor Statistics for the Dallas-Fort Worth-Arlington, TX MSA (i.e., data as of 2016Q2)

³ See the section labeled "Supplemental Information- Non-GAAP Financial Measures"

⁴ Excludes Warehouse Purchase Program loans and loans held for sale

⁵ Calculated at the Company level, which is subject to the capital adequacy requirements of the Federal Reserve

Fourth quarter highlights

(\$ in millions except for per share data)

	Quarter ended			Linked Q Δ	YOY Δ
	December 31, 2015	September 30, 2016	December 31, 2016		
Selected balance sheet data					
Gross loans held for investment¹	\$ 5,066.5	\$ 5,757.2	\$ 6,065.4	5.4 %	19.7%
Total deposits	5,226.7	6,128.1	6,365.5	3.9 %	21.8%
Selected profitability data					
Net interest income	\$ 63.7	\$ 73.5	\$ 74.1	0.8 %	16.2%
NIM	3.94%	3.80%	3.70%	-10bps	-24bps
Non-interest income	\$ 11.6	\$ 11.3	\$ 12.3	8.9 %	5.9%
Non-interest expense	39.0	39.7	39.5	(0.3)%	1.3%
Net income	16.4	27.2	25.3	(7.0)%	53.9%
Core net income²	16.4	28.2	25.3	(10.2)%	54.7%
Basic EPS	0.36	0.59	0.54	(8.5)%	50.0%
Core EPS²	0.36	0.61	0.55	(9.8)%	52.8%

Source: Company Documents

¹ Excludes Warehouse Purchase Program loans² See the section labeled "Supplemental Information- Non-GAAP Financial Measures"

Full year 2016 highlights

(\$ in millions except for per share data)

	Year ended		YOY Δ
	December 31, 2015	December 31, 2016	
Selected balance sheet data			
Gross loans held for investment¹	\$ 5,066.5	\$ 6,065.4	19.7%
Total deposits	5,226.7	6,365.5	21.8%
Selected profitability data			
Net interest income	\$ 241.1	\$ 282.3	17.1%
NIM	4.00%	3.79%	-21bps
Non-interest income	\$ 44.8	\$ 51.9	15.9%
Non-interest expense	151.6	156.4	3.2%
Net income	70.9	97.8	37.9%
Core net income²	71.9	96.2	33.9%
Basic EPS	1.54	2.11	37.0%
Core EPS²	1.57	2.08	32.5%

Source: Company Documents

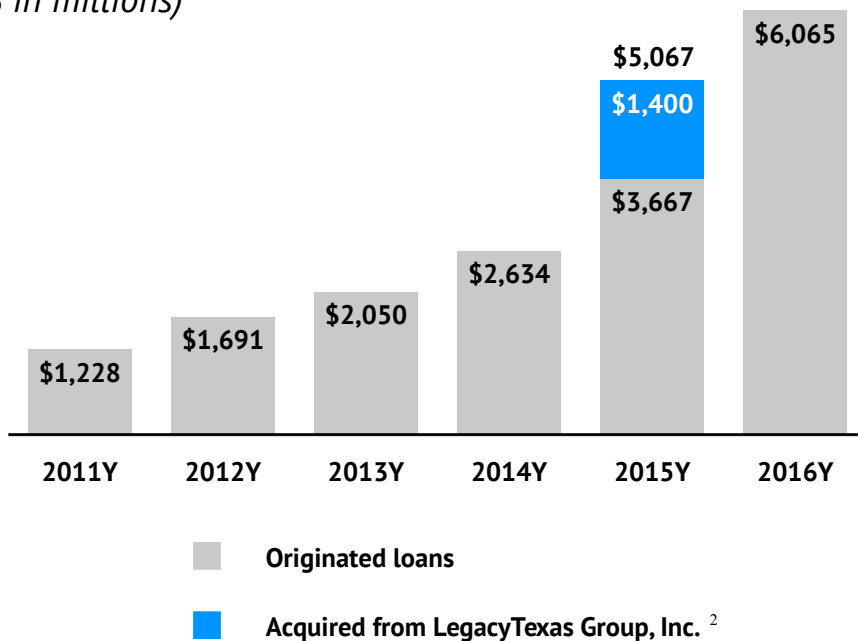
¹ Excludes Warehouse Purchase Program loans² See the section labeled "Supplemental Information- Non-GAAP Financial Measures"

Commercially focused loan portfolio

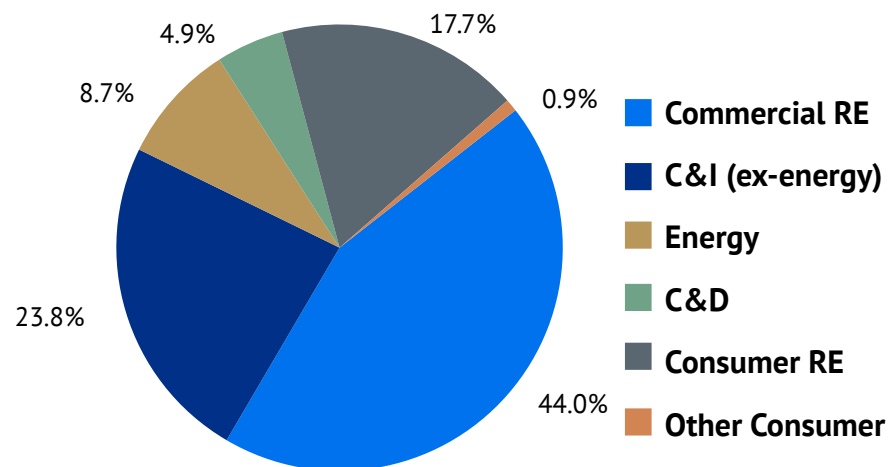
Gross loans held for investment at December 31, 2016, excluding Warehouse Purchase Program loans, grew \$308.2 million, or 5.4%, from September 30, 2016, with \$295.7 million of growth in commercial real estate and commercial and industrial loans.

Total Loans HFI¹

(\$ in millions)



As of December 31, 2016¹



Quarterly yield on loans held for investment¹: 4.91%

Source: Company Documents

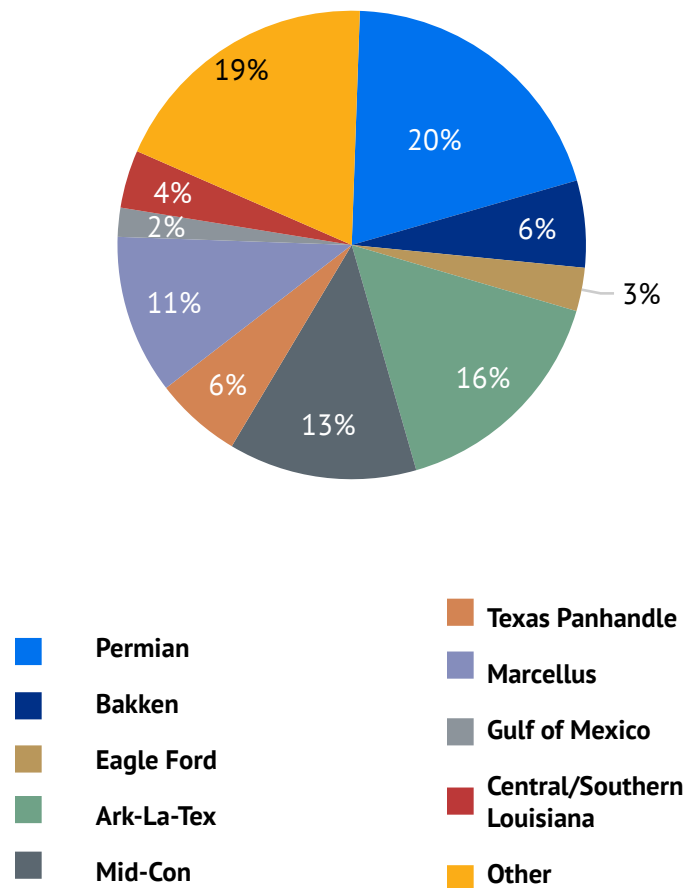
¹ Excludes Warehouse Purchase Program loans

² Represents balance acquired on January 1, 2015

Energy lending

- Reserve-based energy portfolio at December 31, 2016 consisted of 50% crude oil reserves and 50% natural gas reserves
- At December 31, 2016, 51 reserve-based borrowers and 5 midstream borrowers
- \$399 million, or 70%, of our outstanding energy loans are backed by private equity firms with significant capital invested and additional equity commitments available

Geographic Concentration of Reserves

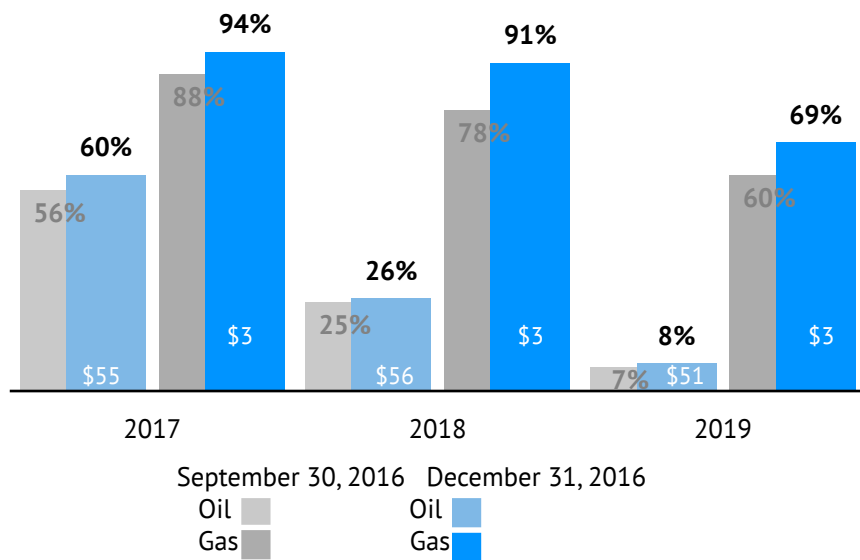


Source: Company documents for loans managed by Energy Finance group

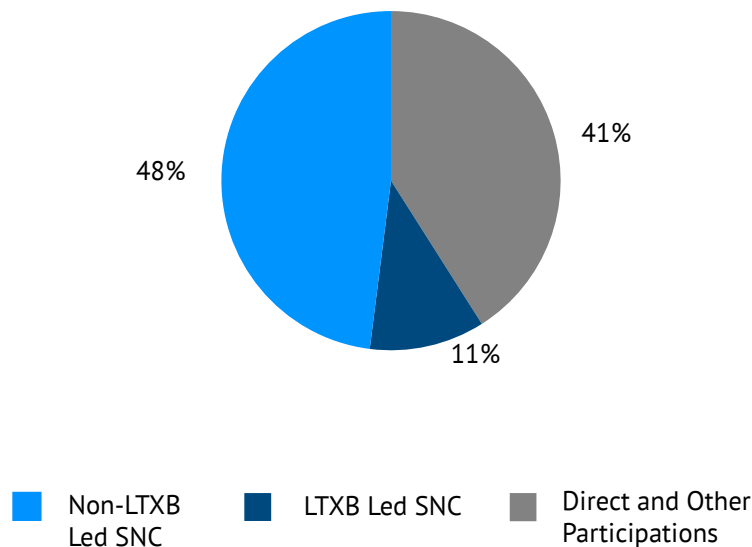
Energy lending

- Reserve-based loans are almost exclusively first liens, with only a \$5 million commitment to a 2nd lien facility at December 31, 2016
- No unsecured commitments/exposure
- At December 31, 2016, only \$2.4 million in outstanding loans to oil field service companies, of which only \$97,000 are rated substandard

Hedging Percentages at December 31, 2016 compared to September 30, 2016 with December 31, 2016 Weighted Average Prices¹



SNC Breakout of Reserve-Based Energy Loans



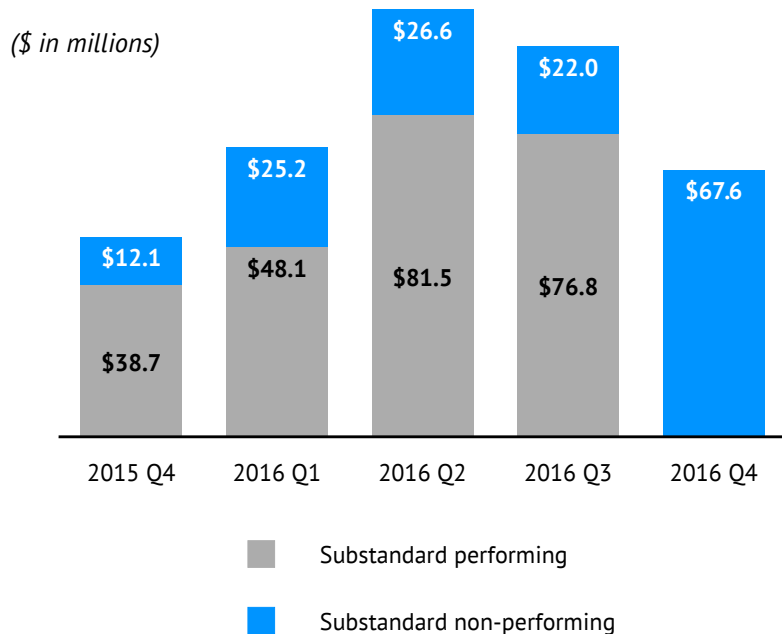
¹ % of engineered PDP volumes

Source: Company documents for loans managed by Energy Finance group

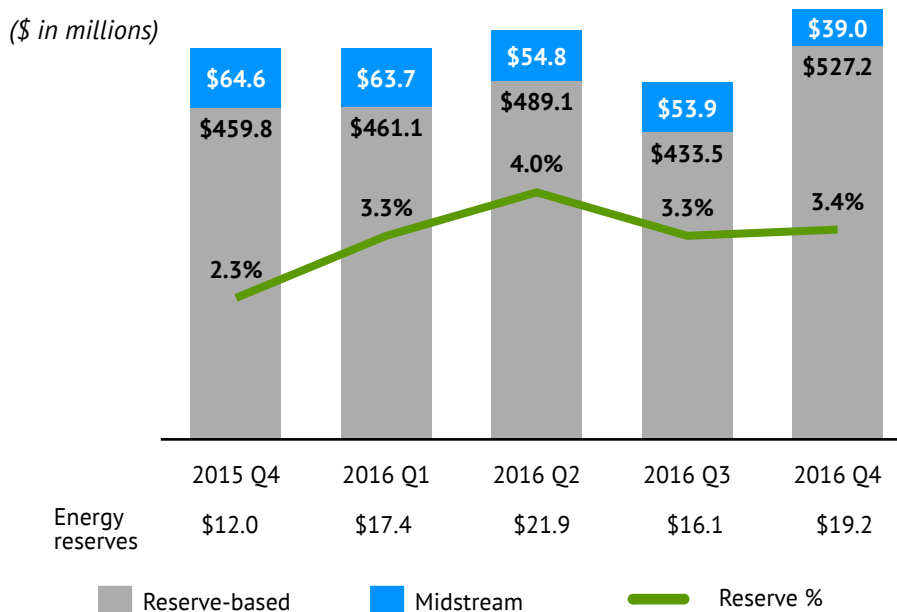
Energy lending

The allowance for loan losses allocated to energy loans at December 31, 2016 totaled \$19.2 million, or 3.4% of total energy loans (including both reserve-based and midstream), up \$3.1 million from \$16.1 million at September 30, 2016 and up \$7.2 million from \$12.0 million at December 31, 2015. All non-performing energy loans were current on payments at December 31, 2016.

Substandard energy loans



Outstanding loan balances and related loan loss reserves



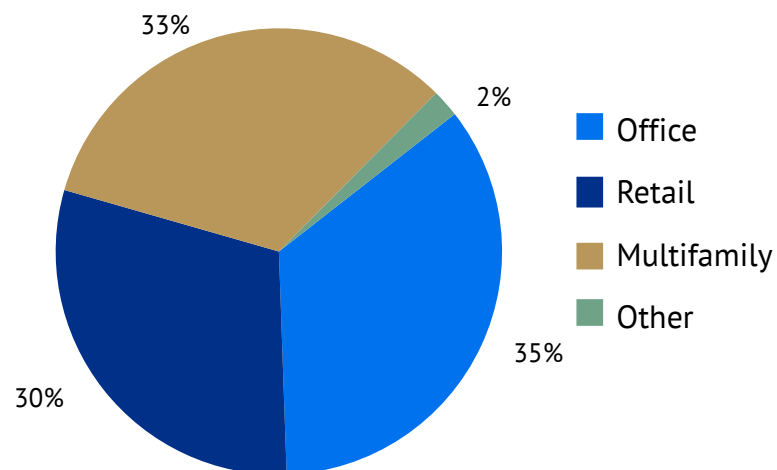
Source: Company documents

Commercial Real Estate- Houston

- Continued low LTV in Houston CRE portfolio - 64% for entire Houston portfolio, 69% for energy corridor only
- Low loan price per square foot - energy corridor ranges \$57-\$126 with average of \$93
- Only one Houston area loss since the 2003 inception of CRE lending in Houston, totaling only \$34 thousand

\$ in thousands except % data	Total Houston CRE Portfolio	Energy Corridor (all office)	Remainder Houston Portfolio
Outstanding Balance at December 31, 2016	\$ 469,365	\$ 84,403	\$ 384,962
% of Houston CRE Portfolio		18%	82%
Weighted Average Debt Service Coverage	1.68X	1.57X	1.70X
Weighted Average Yield on Debt	11.29%	10.60%	11.46%

Collateral Mix of Houston Portfolio



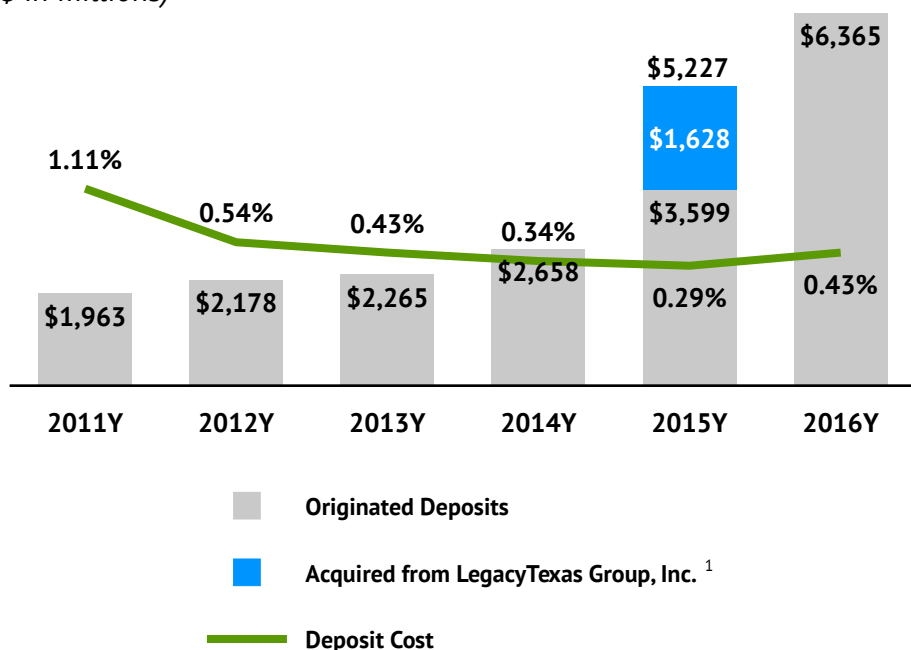
Source: Company Documents

Core funded, low cost deposit base

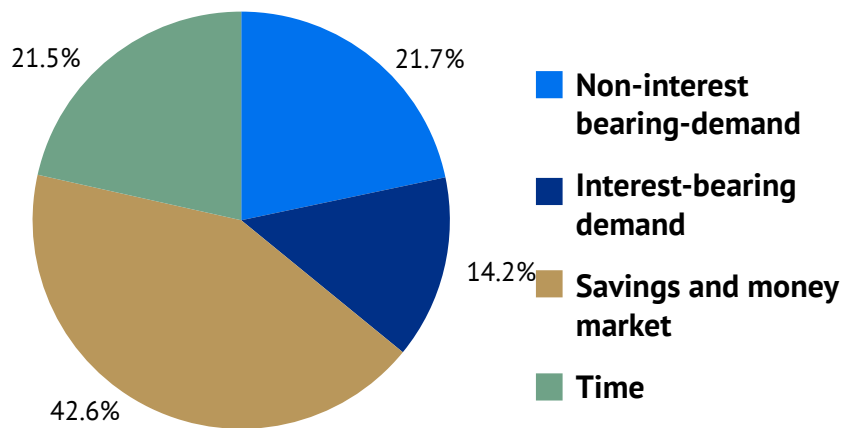
Total deposits at December 31, 2016 increased by \$237.4 million, or 3.9%, from September 30, 2016, with \$267.9 million of growth in savings and money market deposits, \$54.8 million of growth in interest-bearing demand deposits and \$8.1 million of growth in non-interest-bearing demand deposits.

Total Deposits

(\$ in millions)



As of December 31, 2016



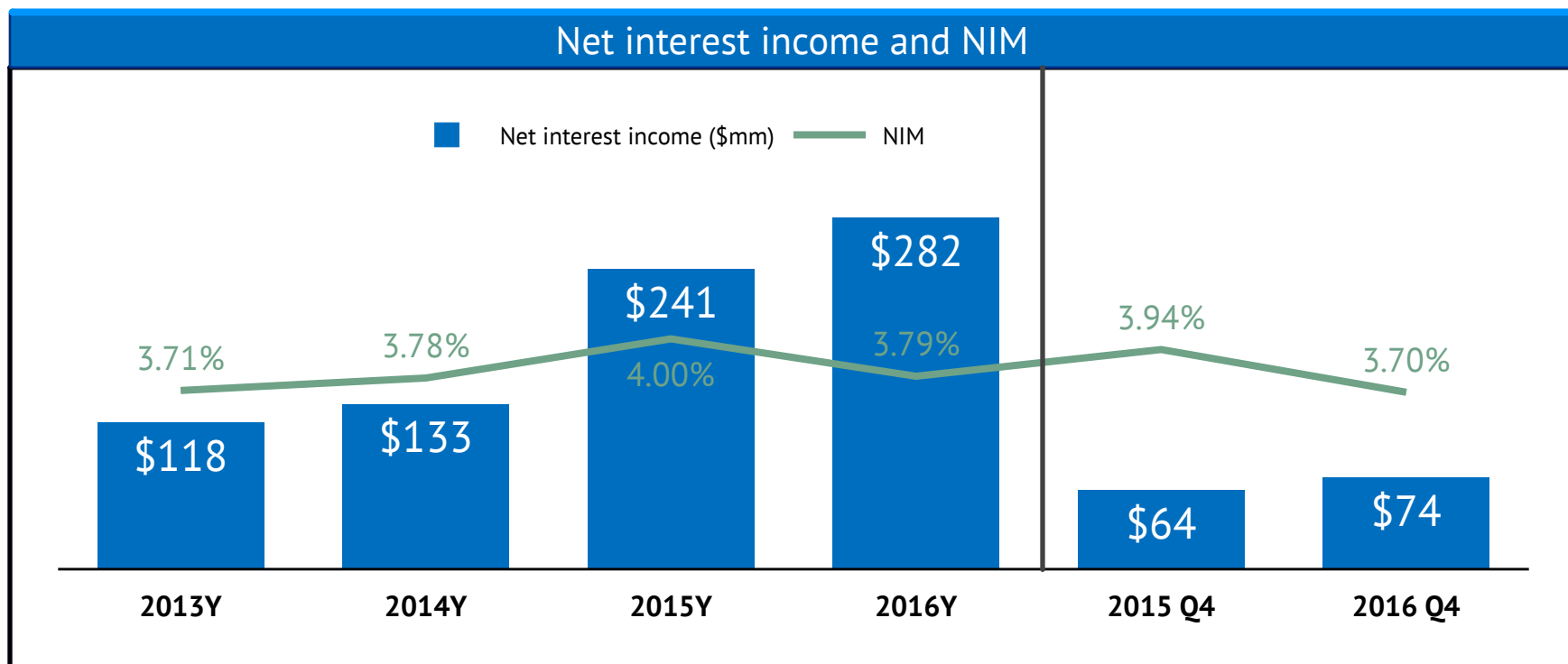
Cost of deposits: 0.43%

Source: Company Documents

¹ Represents balance acquired on January 1, 2015

Solid net interest income growth

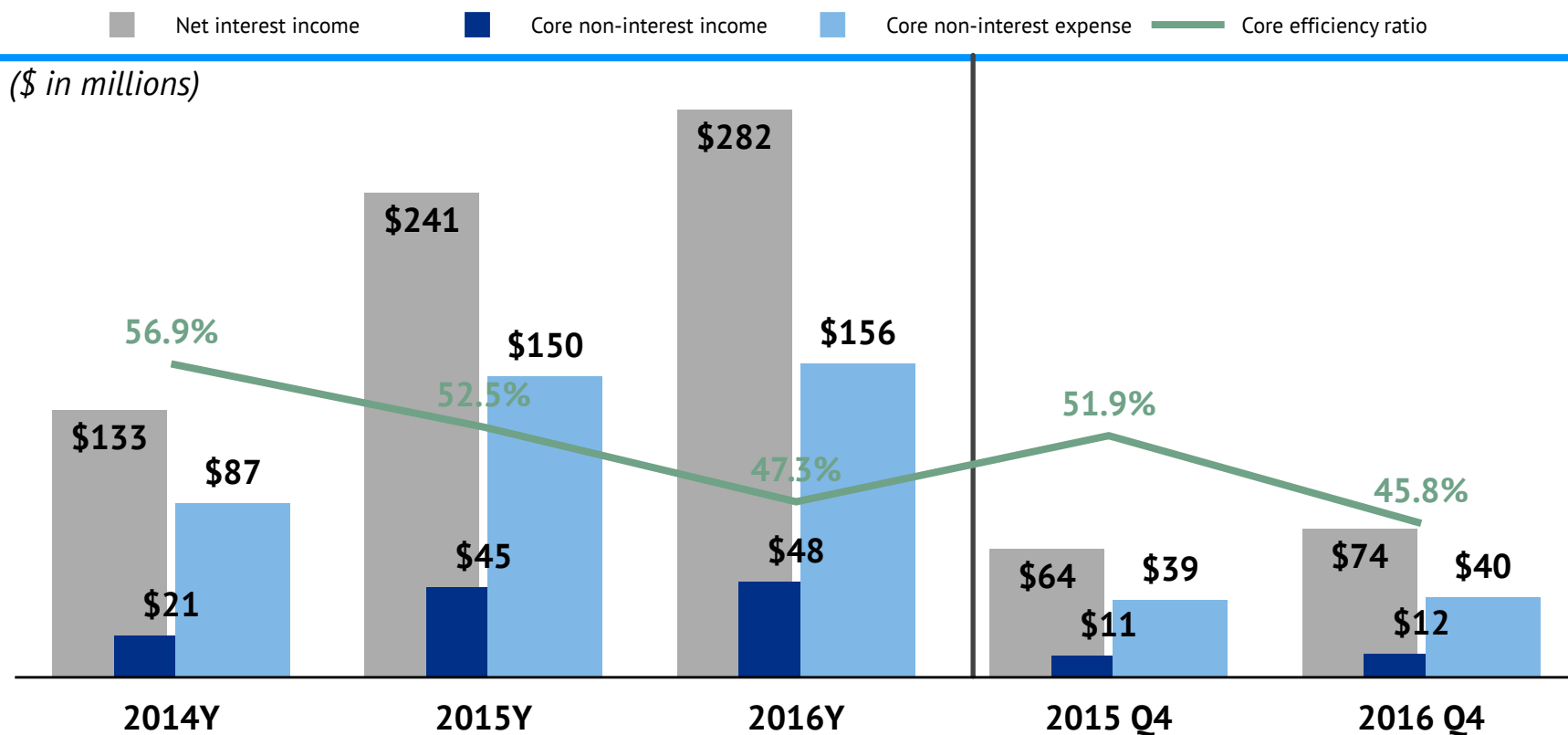
- Net interest income for the fourth quarter of 2016 increased by \$604 thousand, or 0.8%, from the linked quarter and \$10.3 million, or 16.2%, from the fourth quarter of 2015.
- Net interest margin for the quarter ended December 31, 2016 was 3.70%, a ten basis point decrease from the third quarter of 2016 and a 24 basis point decrease from the fourth quarter of 2015. Accretion of purchase accounting fair value adjustments contributed four basis points to the net interest margin for the quarter ended December 31, 2016, compared to six basis points for the quarter ended September 30, 2016. Accretion contributed ten basis points for the quarter ended December 31, 2015.



Source: Company Documents

Disciplined expense management

- Core efficiency ratio improved to 45.79%, compared to 46.00% for the third quarter of 2016 and 51.92% for the fourth quarter of 2015.
- Core non-interest income decreased by \$491,000 from the linked quarter and increased by \$822,000 year-over-year. Non-interest expense decreased by \$126,000 from the third quarter of 2016 and increased by \$505,000 from the fourth quarter of 2015.

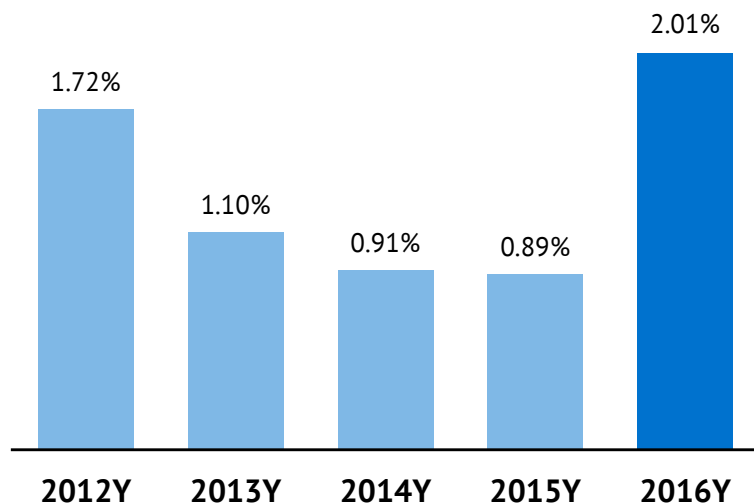


Note: Core (non-GAAP) non-interest income, non-interest expense and efficiency ratio are adjusted for the impact of infrequent or non-recurring items. The reconciliation of non-GAAP measures, which the Company believes facilitates the assessment of its banking operations and peer comparability, is included in tabular form at the end of this presentation.

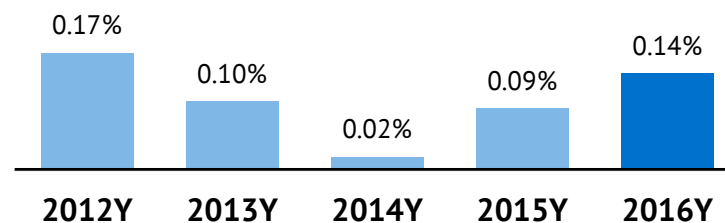
Asset quality

- Linked-quarter increase in NPAs included two energy relationships totaling \$53.3 million that were placed on non-accrual in Q4 2016. Only \$28.6 million, or 26%, of total NPLs were past due at December 31, 2016.
- Q4 2016 net charge-offs totaled \$242,000, down \$6.9 million from the third quarter of 2016, which included a \$6.9 million charge-off on an energy loan that was resolved in Q3 2016 through bankruptcy proceedings.

NPAs / loans HFI¹ + OREO



NCOs / average loans HFI¹



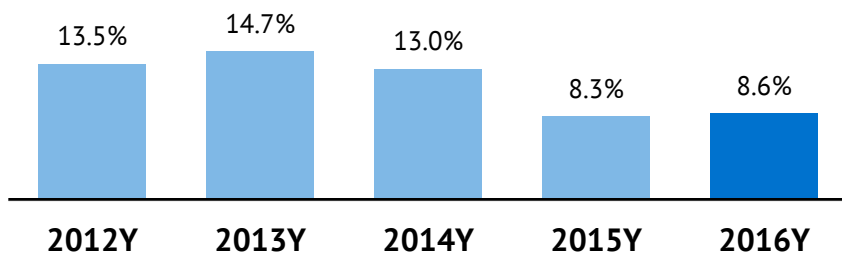
Source: Company documents

¹ Held for investment, excluding Warehouse Purchase Program loans

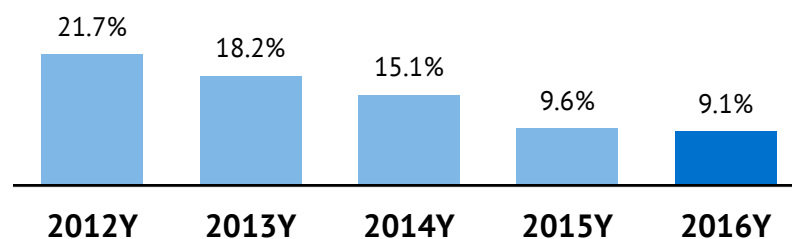
Prudent capital management

- Profitability levered excess capital while maintaining strong capital levels
- In September 2016, the Company reopened its public offering of fixed-to-floating rate subordinated notes due in 2025, the proceeds of which are being used for general corporate purposes, potential strategic acquisitions and investments in the Bank as regulatory capital. \$50.0 million was issued in the September 2016 reopening, bringing the total amount of subordinated notes issued to \$125.0 million.

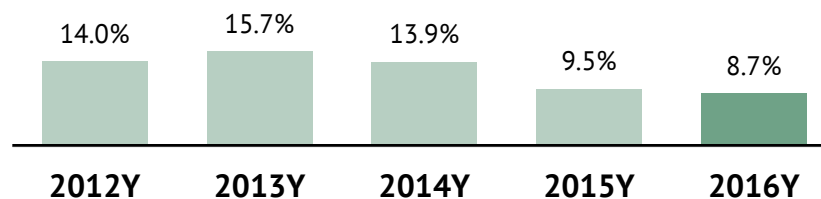
TCE / TA¹



Tier 1 common risk-based²



Tier 1 leverage²



Source: Company documents

¹ See the section labeled "Supplemental Information- Non-GAAP Financial Measures"

² Calculated at the Company level, which is subject to the capital adequacy requirements of the Federal Reserve

Key investment highlights

One of the largest independent Texas financial services companies built upon a strong customer focus and a long history of serving Texans

Commercially focused loan growth and disciplined expense management

Growth balanced with disciplined underwriting and risk management

Capital ratios remain strong; provides dry powder for robust organic growth

Looking ahead

Expand our Texas footprint and solidify our deep-rooted culture

Focus on growth – organically and through selective acquisitions

Diversify income sources

Prudent and focused expense management

Maintain asset quality

Strategic capital deployment

Manifesto

We believe in our customers. Their goals. Their dreams. Their ambitions for tomorrow.

And since 1952, we've been doing whatever it takes to support them as they advance in business and in life.

We are responsive, accountable, trusted, experts at what we do. And we listen. Because we believe that true understanding is the first step toward bold, meaningful results.

Fueled by an independent spirit, inspired by the ingenuity of our customers and grounded by the values of our community, we are a family like no other.

We are LegacyTexas.

Appendix

Supplemental Information – Non-GAAP Financial Measures (unaudited)

Reconciliation of Core (non-GAAP) to GAAP Net Income and Earnings per Share (net of tax):

	At or For the Quarter Ended				
	December 31, 2016	September 30, 2016	June 30, 2016	March 31, 2016	December 31, 2015
	(Dollars in thousands, except per share amounts)				
GAAP net income available to common shareholders ¹	\$ 25,174	\$ 27,084	\$ 23,114	\$ 21,954	\$ 16,336
Distributed and undistributed earnings to participating securities ¹	131	133	103	128	110
Net (gain) on sale of insurance subsidiary operations	—	—	(39)	—	—
(Gain) loss on sale of branch locations	—	—	—	(2,529)	(90)
Loss on sale of FHA loan portfolio	—	969	—	—	—
Core (non-GAAP) net income	<u>\$ 25,305</u>	<u>\$ 28,186</u>	<u>\$ 23,178</u>	<u>\$ 19,553</u>	<u>\$ 16,356</u>
Average shares for basic earnings per share	46,346,053	46,227,734	46,135,999	46,024,250	45,939,817
GAAP basic earnings per share	\$ 0.54	\$ 0.59	\$ 0.50	\$ 0.48	\$ 0.36
Core (non-GAAP) basic earnings per share	0.55	0.61	0.50	0.42	0.36
Average shares for diluted earnings per share	46,873,215	46,546,532	46,352,141	46,152,301	46,267,956
GAAP diluted earnings per share	\$ 0.54	\$ 0.58	\$ 0.50	\$ 0.48	\$ 0.35
Core (non-GAAP) diluted earnings per share	0.54	0.61	0.50	0.42	0.35

	At or For the Year Ended				
	December 31, 2016	December 31, 2015	December 31, 2014	December 31, 2013	December 31, 2012
GAAP net income available to common shareholders ¹	\$ 97,324	\$ 70,382	\$ 30,942	\$ 31,294	\$ 35,135
Distributed and undistributed earnings to participating securities ¹	497	534	336	394	106
Merger and acquisition costs	—	1,009	7,071	431	2,621
Net (gain) on sale of insurance subsidiary operations	(39)	—	—	—	—
(Gain) loss on sale of branch locations	(2,529)	(190)	—	—	—
Loss on sale of FHA loan portfolio	969	—	—	—	—
Valuation adjustment on mortgage servicing rights	—	121	—	—	—
One-time payroll and severance costs	—	—	234	436	777
Costs relating to sale of ViewPoint Mortgage	—	—	—	—	227
Goodwill impairment	—	—	—	—	532
Core (non-GAAP) net income	<u>\$ 96,222</u>	<u>\$ 71,856</u>	<u>\$ 38,583</u>	<u>\$ 32,555</u>	<u>\$ 39,398</u>
Average shares for basic earnings per share	46,184,074	45,847,284	37,919,065	37,589,548	35,879,704
GAAP basic earnings per share	\$ 2.11	\$ 1.54	\$ 0.82	\$ 0.83	\$ 0.98
Core (non-GAAP) basic earnings per share	2.08	1.57	1.02	0.87	1.10
Average shares for diluted earnings per share	46,484,967	46,125,447	38,162,094	37,744,786	35,998,345
GAAP diluted earnings per share	\$ 2.09	\$ 1.53	\$ 0.81	\$ 0.83	\$ 0.98
Core (non-GAAP) diluted earnings per share	2.07	1.56	1.01	0.86	1.09

¹ Unvested share-based awards that contain nonforfeitable rights to dividends (whether paid or unpaid) are participating securities and are included in the computation of GAAP earnings per share pursuant to the two-class method described in ASC 260-10-45-60B.

Supplemental Information – Non-GAAP Financial Measures (unaudited)

	At or For the Quarter Ended				
	December 31, 2016	September 30, 2016	June 30, 2016	March 31, 2016	December 31, 2015
(Dollars in thousands, except per share amounts)					
Reconciliation of Core (non-GAAP) to GAAP Non-Interest Income (gross of tax):					
GAAP non-interest income	\$ 12,277	\$ 11,277	\$ 13,722	\$ 14,655	\$ 11,593
Net (gain) on sale of insurance subsidiary operations	–	–	(1,181)	–	–
(Gain) loss on sale of branch locations	–	–	–	(3,891)	(138)
Loss on sale of FHA loan portfolio	–	1,491	–	–	–
Core (non-GAAP) non-interest income	<u>\$ 12,277</u>	<u>\$ 12,768</u>	<u>\$ 12,541</u>	<u>\$ 10,764</u>	<u>\$ 11,455</u>
Reconciliation of Core (non-GAAP) to GAAP Efficiency Ratio (gross of tax):					
GAAP efficiency ratio:					
Non-interest expense	\$ 39,548	\$ 39,674	\$ 39,613	\$ 37,542	\$ 39,043
Net interest income plus non-interest income	86,361	84,757	83,076	80,006	75,335
Efficiency ratio- GAAP basis	45.79%	46.81%	47.68%	46.92%	51.83%
Core (non-GAAP) efficiency ratio:					
GAAP non-interest expense	\$ 39,548	\$ 39,674	\$ 39,613	\$ 37,542	\$ 39,043
Net interest income plus core (non-GAAP) non-interest income	86,361	86,248	81,895	76,115	75,197
Efficiency ratio- core (non-GAAP) basis	45.79%	46.00%	48.37%	49.32%	51.92%

Supplemental Information – Non-GAAP Financial Measures (unaudited)

	At or For the Year Ended December 31,		
	2016	2015	2014
Reconciliation of Core (non-GAAP) to GAAP Non-Interest Income and Expense (gross of tax):			
GAAP non-interest income	\$ 51,931	\$ 44,815	\$ 20,743
Net (gain) on sale of insurance subsidiary operations	(1,181)	–	–
(Gain) loss on sale of branch locations	(3,891)	(293)	–
Loss on sale of FHA loan portfolio	1,491	–	–
Valuation adjustment on mortgage servicing rights	–	186	–
Core (non-GAAP) non-interest income	<u>\$ 48,350</u>	<u>\$ 44,708</u>	<u>\$ 20,743</u>
GAAP non-interest expense	\$ 156,377	\$ 151,555	\$ 98,092
Merger and acquisition costs	–	(1,553)	(10,291)
One-time payroll and severance costs	–	–	(360)
Core (non-GAAP) non-interest expense	<u>\$ 156,377</u>	<u>\$ 150,002</u>	<u>\$ 87,441</u>
Reconciliation of Core (non-GAAP) to GAAP Efficiency Ratio (gross of tax):			
Net interest income	\$ 282,269	\$ 241,077	\$ 133,007
GAAP efficiency ratio:			
Non-interest expense	\$ 156,377	\$ 151,555	\$ 98,092
Net interest income plus non-interest income	334,200	285,892	153,750
Efficiency ratio- GAAP basis	46.79%	53.01%	63.80%
Core (non-GAAP) efficiency ratio:			
Core (non-GAAP) non-interest expense	\$ 156,377	\$ 150,002	\$ 87,441
Net interest income plus core (non-GAAP) non-interest income	330,619	285,785	153,750
Efficiency ratio- core (non-GAAP) basis	47.30%	52.49%	56.87%

Supplemental Information – Non-GAAP Financial Measures (unaudited)

Calculation of Tangible Book Value and Tangible Equity to Tangible Assets:

	At or For the Quarter Ended			
	December 31, 2016	September 30, 2016	June 30, 2016	March 31, 2016
Calculation of Tangible Book Value per share:	(Dollars in thousands, except per share amounts)			
Total shareholders' equity	\$ 885,365	\$ 866,845	\$ 843,304	\$ 823,052
Less: Goodwill	(178,559)	(178,559)	(178,559)	(180,776)
Less: Identifiable intangible assets, net	(665)	(752)	(838)	(924)
Total tangible shareholders' equity	<u>\$ 706,141</u>	<u>\$ 687,534</u>	<u>\$ 663,907</u>	<u>\$ 641,352</u>
Shares outstanding at end of period	47,876,198	47,773,160	47,670,440	47,645,826
Book value per share- GAAP	\$ 18.49	\$ 18.15	\$ 17.69	\$ 17.27
Tangible book value per share- Non-GAAP	14.75	14.39	13.93	13.46
Calculation of Tangible Equity to Tangible Assets:				
Total assets	\$ 8,362,255	\$ 8,440,010	\$ 8,057,005	\$ 7,562,126
Less: Goodwill	(178,559)	(178,559)	(178,559)	(180,776)
Less: Identifiable intangible assets, net	(665)	(752)	(838)	(924)
Total tangible assets	<u>\$ 8,183,031</u>	<u>\$ 8,260,699</u>	<u>\$ 7,877,608</u>	<u>\$ 7,380,426</u>
Equity to assets- GAAP	10.59%	10.27%	10.47%	10.88%
Tangible equity to tangible assets- Non-GAAP	8.63%	8.32%	8.43%	8.69%

	At or For the Year Ended			
	December 31, 2015	December 31, 2014	December 31, 2013	December 31, 2012
Calculation of Tangible Book Value per share:				
Total shareholders' equity	\$ 804,076	\$ 568,223	\$ 544,460	\$ 520,871
Less: Goodwill	(180,776)	(29,650)	(29,650)	(29,650)
Less: Identifiable intangible assets, net	(1,030)	(813)	(1,239)	(1,653)
Total tangible shareholders' equity	<u>\$ 622,270</u>	<u>\$ 537,760</u>	<u>\$ 513,571</u>	<u>\$ 489,568</u>
Shares outstanding at end of period	47,645,826	40,014,851	39,938,816	39,612,911
Book value per share- GAAP	\$ 16.88	\$ 14.20	\$ 13.63	\$ 13.15
Tangible book value per share- Non-GAAP	13.06	13.44	12.86	12.36
Calculation of Tangible Equity to Tangible Assets:				
Total assets	\$ 7,691,940	\$ 4,164,114	\$ 3,525,232	\$ 3,663,058
Less: Goodwill	(180,776)	(29,650)	(29,650)	(29,650)
Less: Identifiable intangible assets, net	(1,030)	(813)	(1,239)	(1,653)
Total tangible assets	<u>\$ 7,510,134</u>	<u>\$ 4,133,651</u>	<u>\$ 3,494,343</u>	<u>\$ 3,631,755</u>
Equity to assets- GAAP	10.45%	13.65%	15.44%	14.22%
Tangible equity to tangible assets- Non-GAAP	8.29%	13.01%	14.70%	13.48%

Supplemental Information – Non-GAAP Financial Measures (unaudited)

	At or For the Quarter Ended				
	December 31, 2016	September 30, 2016	June 30, 2016	March 31, 2016	December 31, 2015
	(Dollars in thousands, except per share amounts)				
Calculation of Return on Average Assets and Return on Average Equity Ratios (GAAP and core)					
Net income	\$ 25,305	\$ 27,217	\$ 23,217	\$ 22,082	\$ 16,446
Core (non-GAAP) net income	25,305	28,186	23,178	19,553	16,356
Average total equity	880,250	860,142	835,752	818,538	800,411
Average total assets	8,445,209	8,176,612	7,739,015	7,157,259	6,891,210
Return on average common shareholders' equity	11.50%	12.66%	11.11%	10.79%	8.22%
Core (non-GAAP) return on average common shareholders' equity	11.50	13.11	11.09	9.56	8.17
Return on average assets	1.20	1.33	1.20	1.23	0.95
Core (non-GAAP) return on average assets	1.20	1.38	1.20	1.09	0.95