LegacyTexas
FINANCIAL GROUP, INC.™

# Second Quarter 2017
# Investor Presentation

July 19, 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.



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# 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



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# Key franchise highlights

| | |
|---|---|
| North Texas Focused | • #1 deposit market share among all banks in affluent Collin County<br>• #2 deposit market share among Dallas-based banks[1] in the attractive DFW market, which is home to 22 companies on the 2017 Fortune 500 list<br>• 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 gas[2] |
| Profitability | • Record net income totaled $27.9 million, an increase of $9.7 million from Q1 2017 and $4.7 million from Q2 2016<br>• Company assets of $8.97 billion generated basic earnings per share for Q2 2017 of $0.60<br>• Loans held for investment[3] grew $144.0 million from Q1 2017, while total deposits grew $182.9 million for the same period<br>• Warehouse Purchase Program loans grew $409.8 million from Q1 2017 |
| Asset quality | • Classified loans declined by $8.9 million from Q1 2017, while a $33.7 million decline in classified energy loans drove a $33.4 million decrease in classified loans compared Q2 2016<br>• Non-performing loans down $8.2 million from Q1 2017 |
| Capital | *Profitability levered excess capital while maintaining strong capital levels*<br>• TCE / TA[4]: 8.5%<br>• Estimated Tier 1 common risk-based capital[5]: 8.92% |

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 Q4 2016)
3 Excludes Warehouse Purchase Program loans and loans held for sale
4 See the section labeled "Supplemental Information - Non-GAAP Financial Measures"
5 Calculated at the Company level, which is subject to the capital adequacy requirements of the Federal Reserve

# Second quarter highlights

| ($ in millions except for per share data) | Quarter ended | | | | |
|---|---|---|---|---|---|
| | June 30, 2016 | March 31, 2017 | June 30, 2017 | Linked Q Δ | YOY Δ |
| **Selected balance sheet data** | | | | | |
| Gross loans held for investment[1] | $ 5,693.0 | $ 6,265.3 | $ 6,409.3 | 2.3 % | 12.6 % |
| Total deposits | 5,622.7 | 6,379.6 | 6,562.5 | 2.9 % | 16.7 % |
| **Selected profitability data** | | | | | |
| Net interest income | $ 69.4 | $ 76.5 | $ 75.7 | (1.1)% | 9.2 % |
| NIM | 3.81% | 4.00% | 3.77% | -23bps | -4bps |
| Non-interest income | $ 13.7 | $ 12.1 | $ 12.3 | 1.6 % | (10.2)% |
| Non-interest expense | 39.6 | 39.8 | 39.6 | (0.4)% | (0.1)% |
| Net income | 23.2 | 18.2 | 27.9 | 53.6 % | 20.3 % |
| Core net income[2] | 23.2 | 17.3 | 27.9 | 61.1 % | 20.5 % |
| Basic EPS | 0.50 | 0.39 | 0.60 | 53.8 % | 20.0 % |
| Core EPS[2] | 0.50 | 0.37 | 0.60 | 62.2 % | 20.0 % |

Source: Company Documents

1 Excludes Warehouse Purchase Program loans

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

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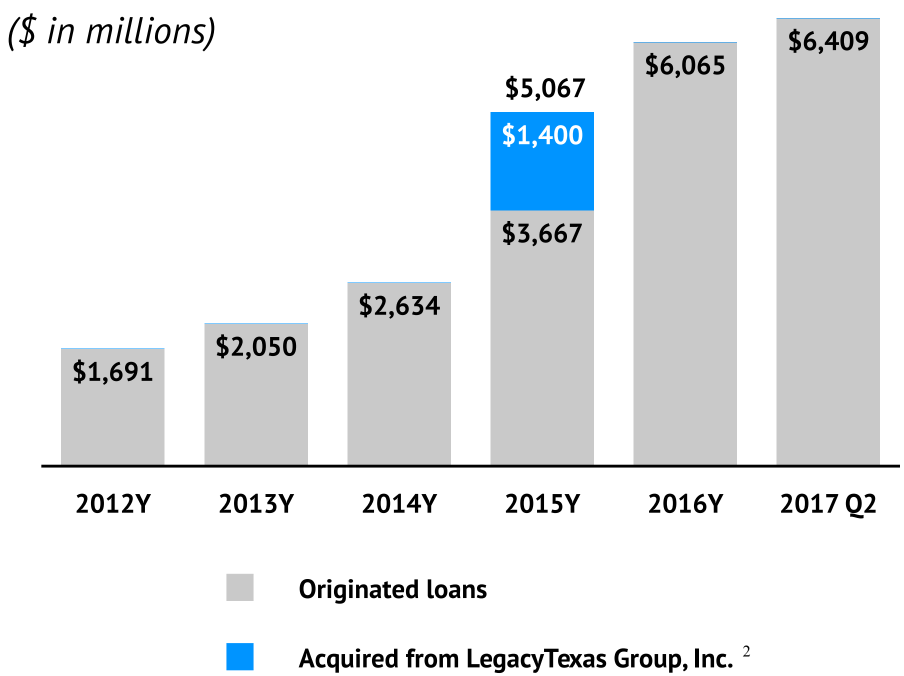
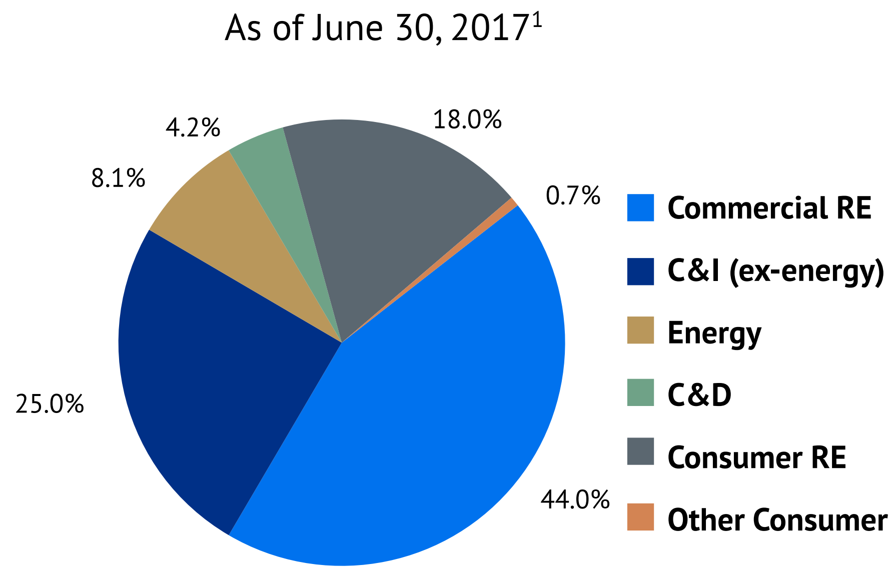
# Commercially focused loan portfolio

Gross loans held for investment[1] grew $144.0 million from March 31, 2017. Commercial real estate and commercial and industrial loans at June 30, 2017 increased by $31.0 million and $91.3 million, respectively, from March 31, 2017, while consumer real estate loans increased by $44.9 million for the same period.

## Total Loans HFI[1]




**Quarterly yield on loans held for investment[1]: 4.91%**

Source: Company Documents
1 Excludes Warehouse Purchase Program loans
2 Represents balance acquired on January 1, 2015

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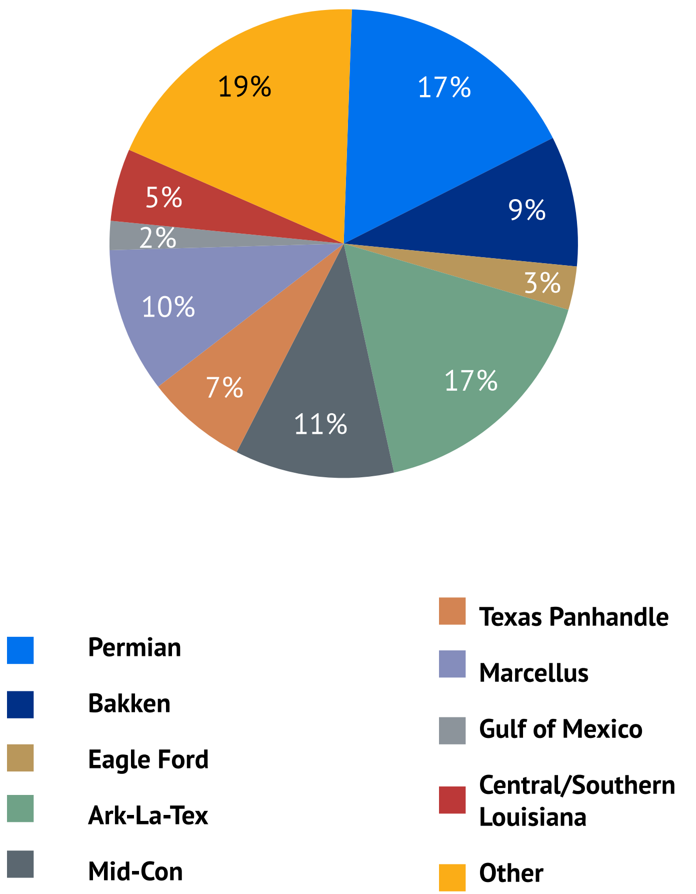
# Energy lending

- Reserve-based energy portfolio at June 30, 2017 consisted of 51% crude oil reserves and 49% natural gas reserves
- At June 30, 2017, 55 reserve-based borrowers and 3 midstream borrowers
- $378 million, or 69%, 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



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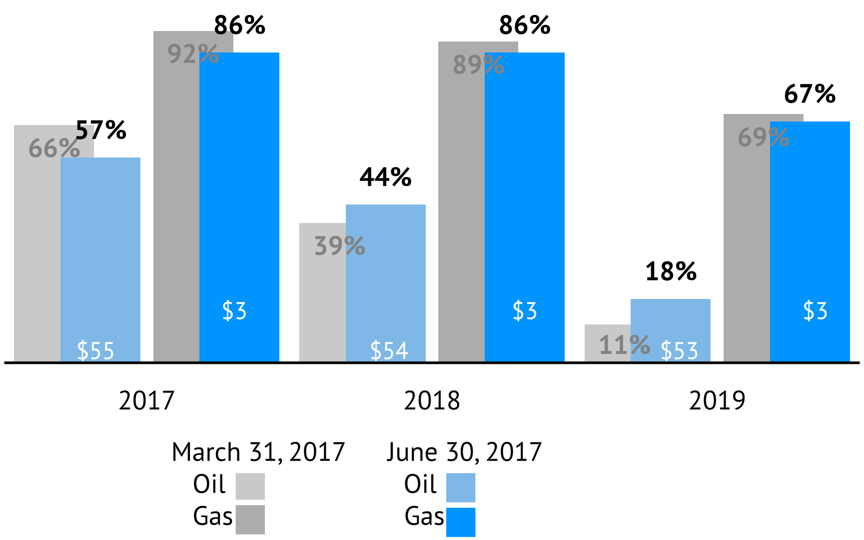
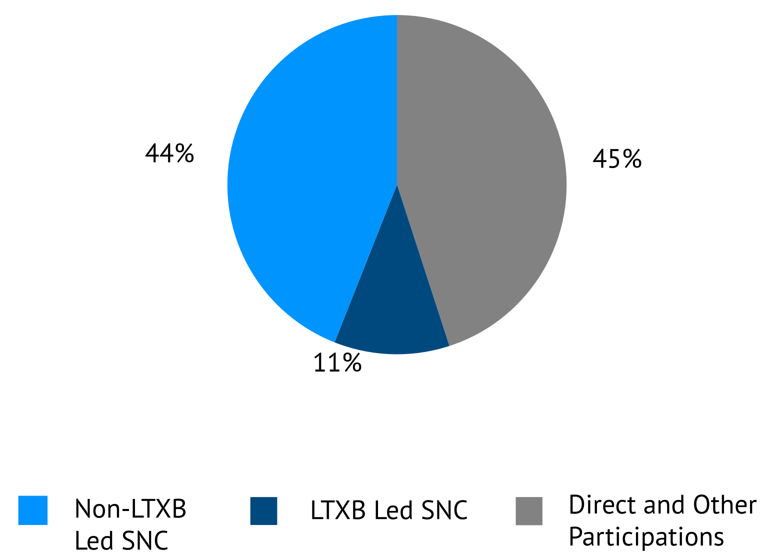
# Energy lending

- Reserve-based loans are almost exclusively first liens, with only a $5 million commitment to a 2nd lien facility at June 30, 2017
- No unsecured commitments/exposure
- At June 30, 2017, only $1.7 million in outstanding loans to oil field service companies, of which $387,000 are rated substandard

Hedging Percentages at June 30, 2017 compared to March 31, 2017 with June 30, 2017 Weighted Average Prices[1]




SNC Breakout of Reserve-Based Energy Loans




[1] % of engineered PDP volumes
Source: Company documents for loans managed by Energy Finance group

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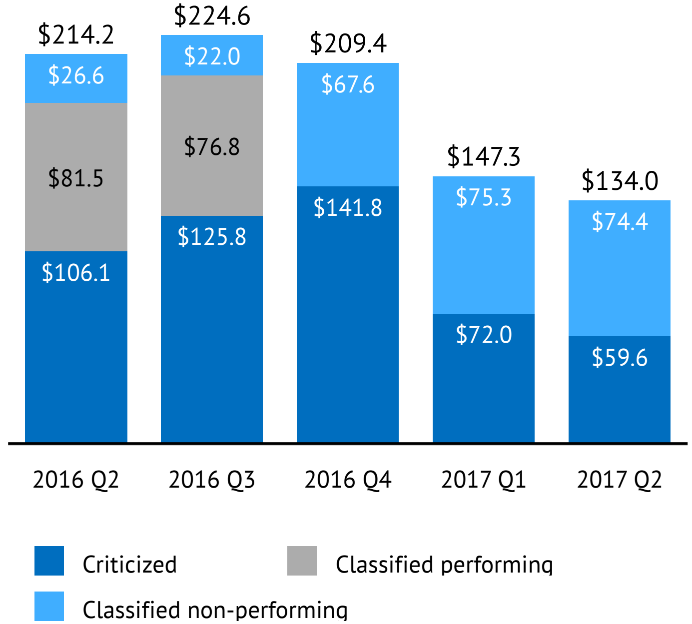
# Energy lending

- The allowance for loan losses allocated to energy loans at June 30, 2017 totaled $24.6 million.
- Criticized and classified energy loans at June 30, 2017 declined by $13.3 million from March 31, 2017.

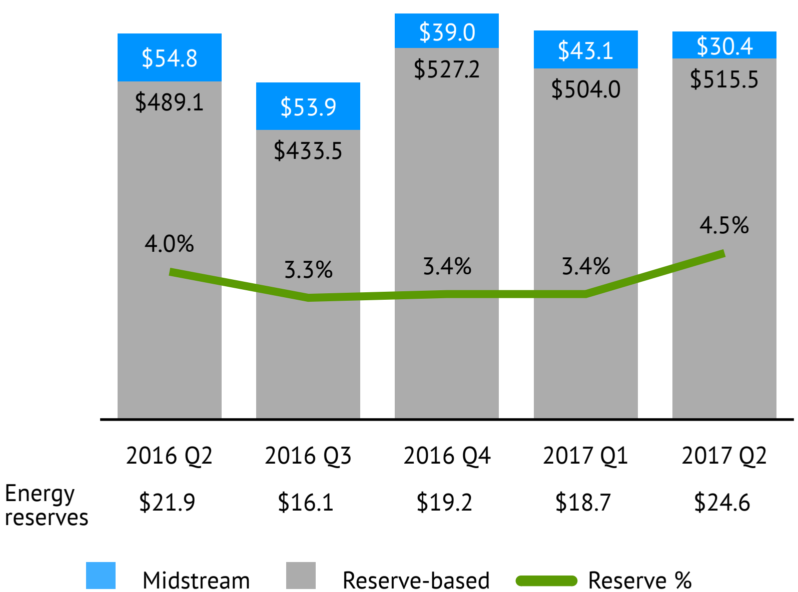
## Criticized and classified energy loans

*($ in millions)*




## Outstanding loan balances and related loan loss reserves

*($ in millions)*




Source: Company documents



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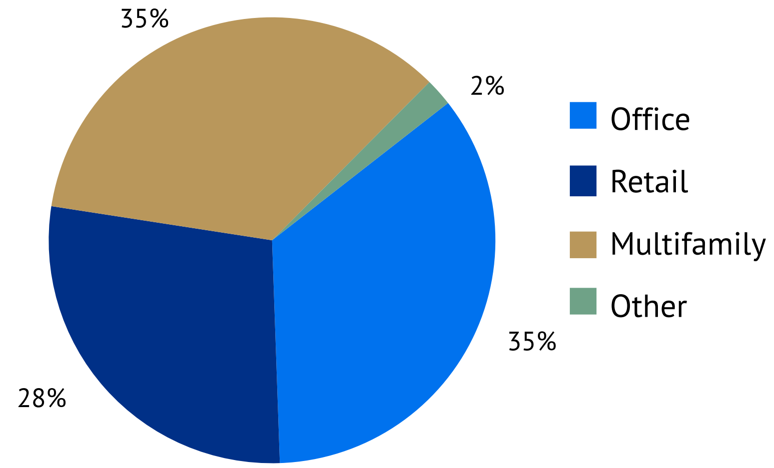
# Commercial Real Estate- Houston

- Continued low LTV in Houston CRE portfolio - 63% for entire Houston portfolio, 69% for energy corridor only
- Low loan price per square foot - energy corridor ranges $56-$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 June 30, 2017** | $ 468,250 | $ 83,974 | $ 384,276 |
| **% of Houston CRE Portfolio** | | 18% | 82% |
| **Weighted Average Debt Service Coverage** | 1.57X | 1.54X | 1.58X |
| **Weighted Average Yield on Debt** | 10.70% | 10.45% | 10.76% |

## Collateral Mix of Houston Portfolio




Source: Company Documents

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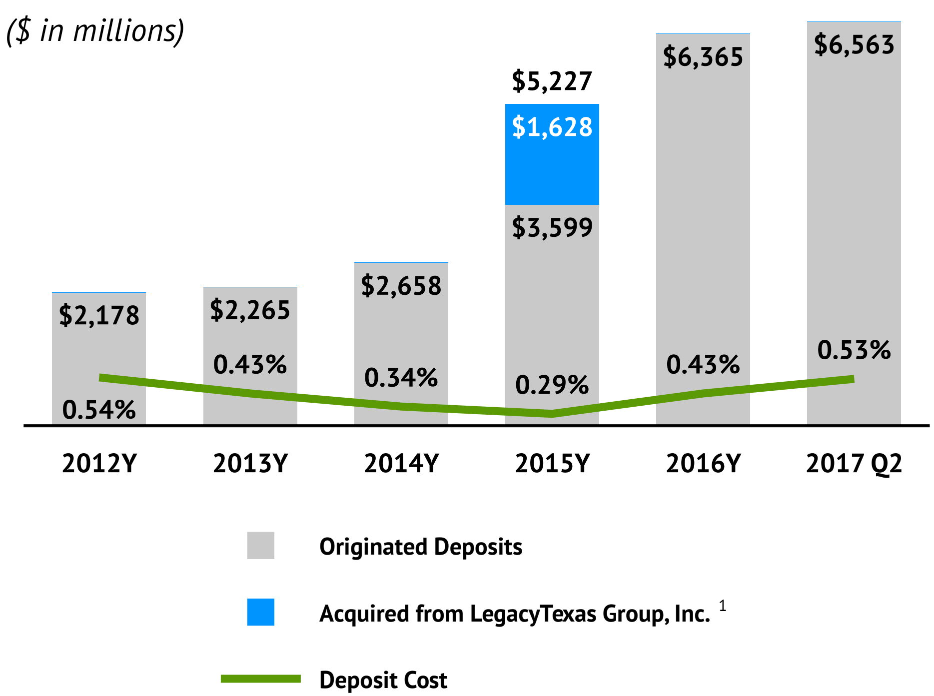
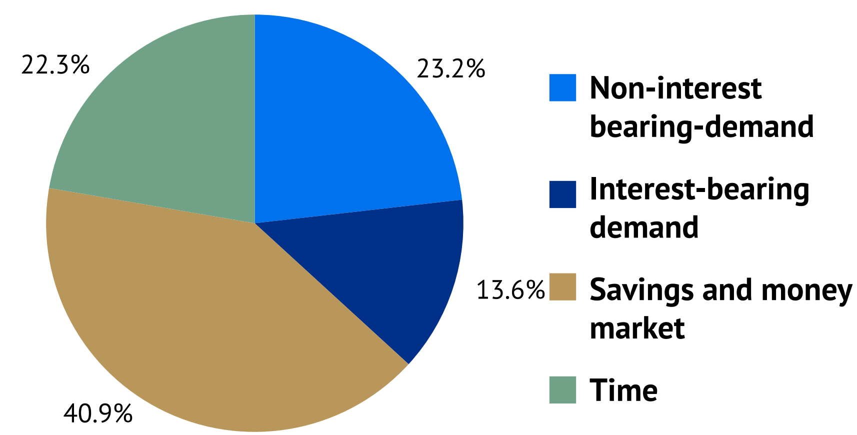
# Core funded, low cost deposit base

Total deposits at June 30, 2017 increased by $182.9 million from March 31, 2017, which included growth in all deposit categories. Time and non-interest-bearing demand deposits increased by $83.1 million and $73.2 million, respectively, on a linked-quarter basis, while interest-bearing demand and savings and money market balances increased by $20.5 million and $6.1 million, respectively.

## Total Deposits




As of June 30, 2017

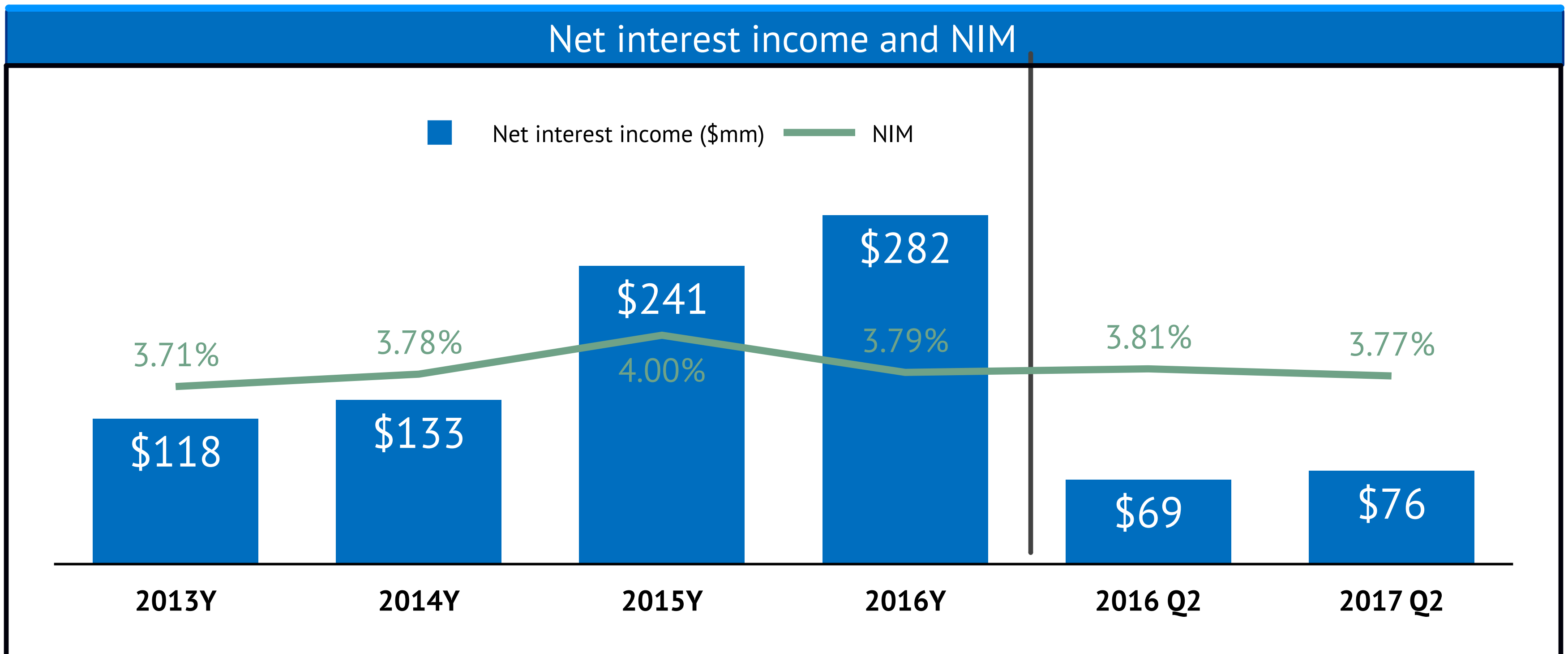



**Cost of deposits: 0.53%**

Source: Company Documents
[1] Represents balance acquired on January 1, 2015

# Solid net interest income growth

- Net interest income for Q2 2017 decreased $828,000 from Q1 2017 and increased $6.4 million from Q2 2016. Q1 2017 included amortization of a $4.7 million discount on a purchased energy loan that was not repeated in Q2 2017.
- The net interest margin for the second quarter of 2017 was 3.77%, a 23 basis point decrease from the first quarter of 2017 and a four basis point decrease from the second quarter of 2016.




Source: Company Documents



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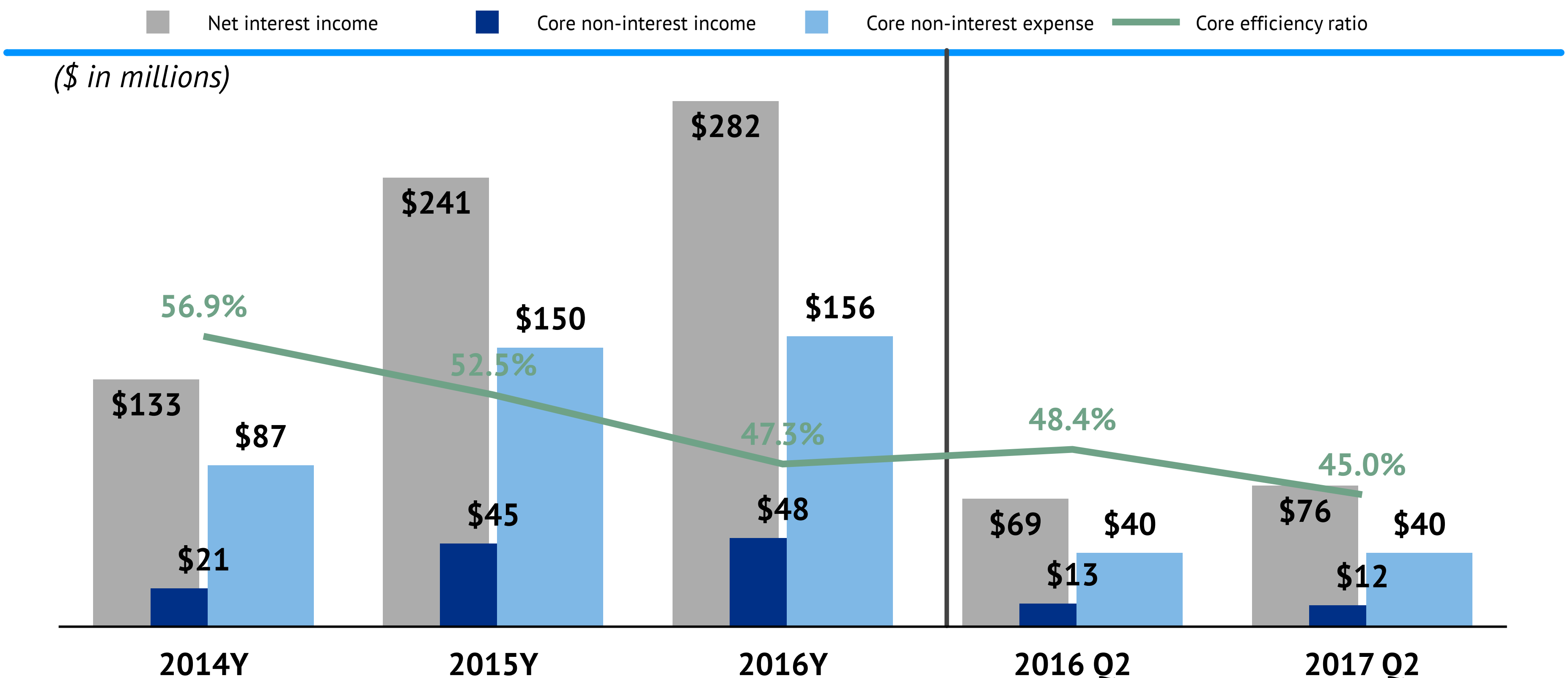
# Disciplined expense management

Efficiency ratio remained low at 44.96% for Q2 2017, compared to 44.83% for Q1 2017, even as Q1 2017 included amortization of a $4.7 million discount on a purchased energy loan. Non-interest expense for Q2 2017 declined by $163,000 on a linked-quarter basis.




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.

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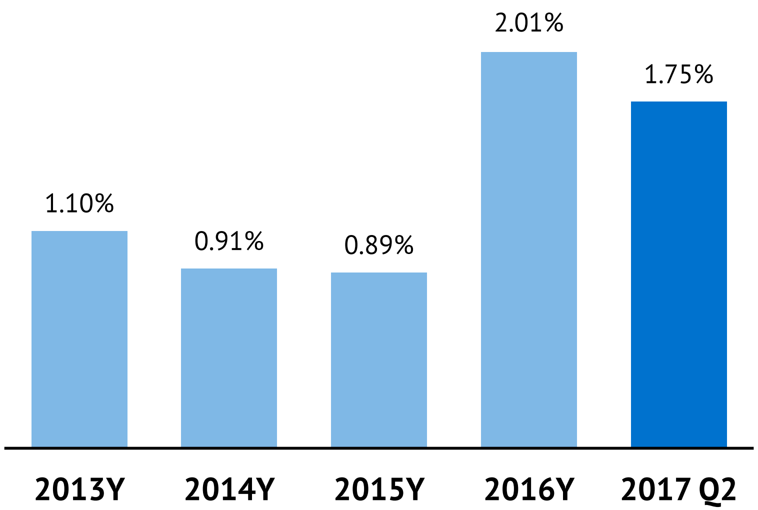
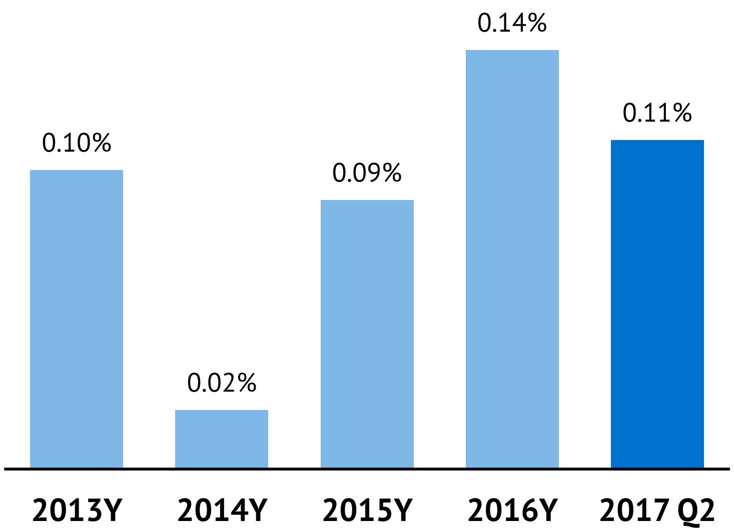
# Asset quality

Total non-performing loans down $8.2 million from Q1 2017, with only $10.4 million, or 11%, of total NPLs past due at June 30, 2017.

## NPAs / loans HFI[1] + OREO




## NCOs / average loans HFI[1]

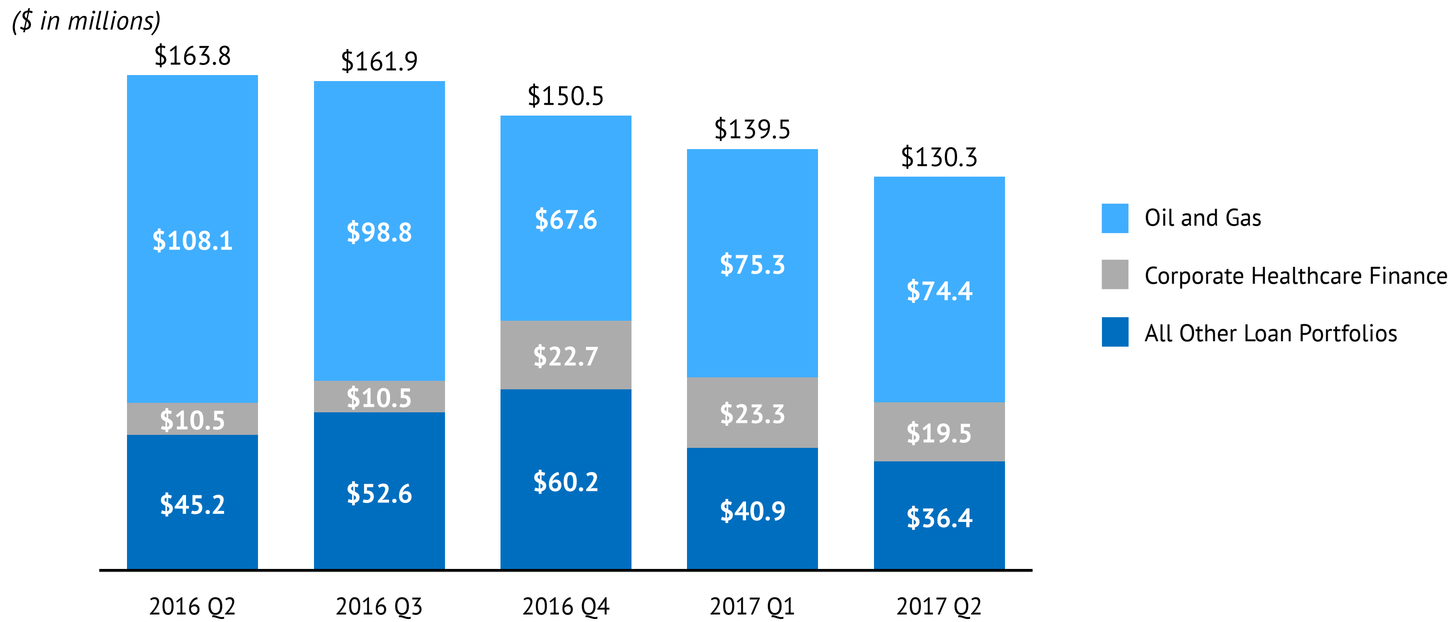



Source: Company documents
[1] Held for investment, excluding Warehouse Purchase Program loans

# Asset quality

Classified assets declined by $9.2 million from Q1 2017, while a $33.7 million decline in classified energy loans drove a $33.5 million decrease in classified assets compared Q2 2016.

## Total Classified Assets (including foreclosed assets)




Source: Company documents



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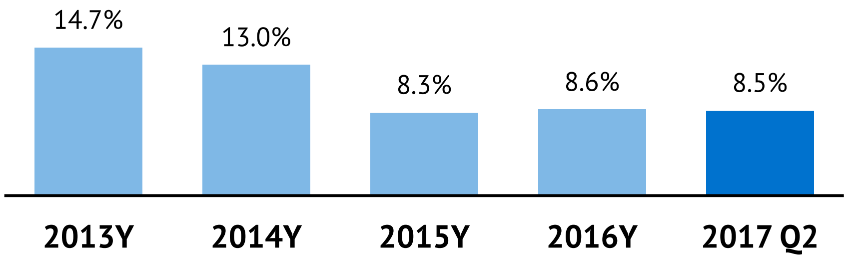
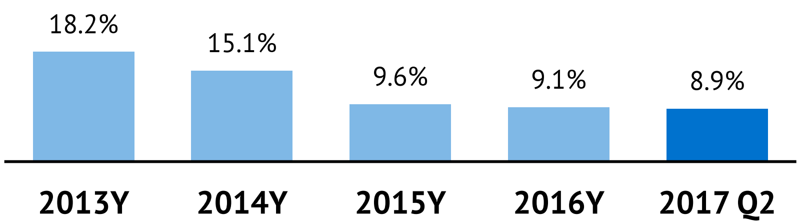
# Prudent capital management

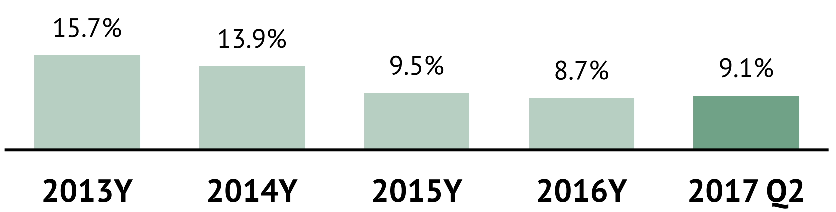
## TCE / TA[1]




## Tier 1 common risk-based[2]




## Tier 1 leverage[2]




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



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# 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



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# 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



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# 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 | | | | |
|---|---|---|---|---|---|
| | June 30, 2017 | March 31, 2017 | December 31, 2016 | September 30, 2016 | June 30, 2016 |
| | (Dollars in thousands, except per share amounts) | | | | |
| GAAP net income available to common shareholders [1] | $ 27,837 | $ 18,111 | $ 25,174 | $ 27,084 | $ 23,114 |
| Distributed and undistributed earnings to participating securities [1] | 98 | 79 | 131 | 133 | 103 |
| Net (gain) on sale of insurance subsidiary operations | — | — | — | — | (39) |
| (Gain) loss on sale of branch locations and land | — | (847) | — | — | — |
| Loss on sale of FHA loan portfolio | — | — | — | 969 | — |
| Core (non-GAAP) net income | $ 27,935 | $ 17,343 | $ 25,305 | $ 28,186 | $ 23,178 |
| Average shares for basic earnings per share | 46,596,467 | 46,453,658 | 46,346,053 | 46,227,734 | 46,135,999 |
| GAAP basic earnings per share | $ 0.60 | $ 0.39 | $ 0.54 | $ 0.59 | $ 0.50 |
| Core (non-GAAP) basic earnings per share | 0.60 | 0.37 | 0.55 | 0.61 | 0.50 |
| Average shares for diluted earnings per share | 47,005,554 | 47,060,306 | 46,873,215 | 46,546,532 | 46,352,141 |
| GAAP diluted earnings per share | $ 0.59 | $ 0.38 | $ 0.54 | $ 0.58 | $ 0.50 |
| Core (non-GAAP) diluted earnings per share | 0.59 | 0.37 | 0.54 | 0.61 | 0.50 |

| | 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 and land | (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 | $ 96,222 | $ 71,856 | $ 38,583 | $ 32,555 | $ 39,398 |
| 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.

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# Supplemental Information – Non-GAAP Financial Measures (unaudited)

| | At or For the Quarter Ended | | | | |
|---|---|---|---|---|---|
| | June 30, 2017 | March 31, 2017 | December 31, 2016 | September 30, 2016 | June 30, 2016 |
| | (Dollars in thousands, except per share amounts) | | | | |
| **Reconciliation of Core (non-GAAP) to GAAP Non-Interest Income (gross of tax):** | | | | | |
| GAAP non-interest income | $ 12,325 | $ 12,130 | $ 12,277 | $ 11,277 | $ 13,722 |
| Net (gain) on sale of insurance subsidiary operations | – | – | – | – | (1,181) |
| (Gain) loss on sale of branch locations and land | – | (1,304) | – | – | – |
| Loss on sale of FHA loan portfolio | – | – | – | 1,491 | – |
| Core (non-GAAP) non-interest income | $ 12,325 | $ 10,826 | $ 12,277 | $ 12,768 | $ 12,541 |
| **Reconciliation of Core (non-GAAP) to GAAP Efficiency Ratio (gross of tax):** | | | | | |
| GAAP efficiency ratio: | | | | | |
| Non-interest expense | $ 39,589 | $ 39,752 | $ 39,548 | $ 39,674 | $ 39,613 |
| Net interest income plus non-interest income | 88,045 | 88,678 | 86,361 | 84,757 | 83,076 |
| Efficiency ratio- GAAP basis | 44.96% | 44.83% | 45.79% | 46.81% | 47.68 % |
| Core (non-GAAP) efficiency ratio: | | | | | |
| GAAP non-interest expense | $ 39,589 | $ 39,752 | $ 39,548 | $ 39,674 | $ 39,613 |
| Net interest income plus core (non-GAAP) non-interest income | 88,045 | 87,374 | 86,361 | 86,248 | 81,895 |
| Efficiency ratio- core (non-GAAP) basis | 44.96% | 45.50% | 45.79% | 46.00% | 48.37% |

# 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 and land | (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 | $ 48,350 | $ 44,708 | $ 20,743 |
| | | | |
| 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 | $ 156,377 | $ 150,002 | $ 87,441 |
| | | | |
| **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 | | | | |
|---|---|---|---|---|---|
| | June 30, 2017 | March 31, 2017 | December 31, 2016 | September 30, 2016 | June 30, 2016 |
| **Calculation of Tangible Book Value per share:** | (Dollars in thousands, except per share amounts) | | | | |
| Total shareholders' equity | $ 925,283 | $ 899,917 | $ 885,365 | $ 866,845 | $ 843,304 |
| Less: Goodwill | (178,559) | (178,559) | (178,559) | (178,559) | (178,559) |
| Less: Identifiable intangible assets, net | (524) | (585) | (665) | (752) | (838) |
| Total tangible shareholders' equity | $ 746,200 | $ 720,773 | $ 706,141 | $ 687,534 | $ 663,907 |
| Shares outstanding at end of period | 48,009,379 | 47,940,133 | 47,876,198 | 47,773,160 | 47,670,440 |
| Book value per share- GAAP | $ 19.27 | $ 18.77 | $ 18.49 | $ 18.15 | $ 17.69 |
| Tangible book value per share- Non-GAAP | 15.54 | 15.03 | 14.75 | 14.39 | 13.93 |
| **Calculation of Tangible Equity to Tangible Assets:** | | | | | |
| Total assets | $ 8,970,375 | $ 8,436,542 | $ 8,362,255 | $ 8,440,010 | $ 8,057,005 |
| Less: Goodwill | (178,559) | (178,559) | (178,559) | (178,559) | (178,559) |
| Less: Identifiable intangible assets, net | (524) | (585) | (665) | (752) | (838) |
| Total tangible assets | $ 8,791,292 | $ 8,257,398 | $ 8,183,031 | $ 8,260,699 | $ 7,877,608 |
| Equity to assets- GAAP | 10.31% | 10.67% | 10.59% | 10.27% | 10.47% |
| Tangible equity to tangible assets- Non-GAAP | 8.49% | 8.73% | 8.63% | 8.32% | 8.43% |

| | 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 | $ 622,270 | $ 537,760 | $ 513,571 | $ 489,568 |
| 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 | $ 7,510,134 | $ 4,133,651 | $ 3,494,343 | $ 3,631,755 |
| 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% |

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# Supplemental Information – Non-GAAP Financial Measures (unaudited)

| | At or For the Quarter Ended | | | | |
|---|---|---|---|---|---|
| | June 30, 2017 | March 31, 2017 | December 31, 2016 | September 30, 2016 | June 30, 2016 |
| | (Dollars in thousands, except per share amounts) | | | | |
| **Calculation of Return on Average Assets and Return on Average Equity Ratios (GAAP and core)** | | | | | |
| Net income | $ 27,935 | $ 18,190 | $ 25,305 | $ 27,217 | $ 23,217 |
| Core (non-GAAP) net income | 27,935 | 17,343 | 25,305 | 28,186 | 23,178 |
| Average total equity | 914,564 | 900,118 | 880,250 | 860,142 | 835,752 |
| Average total assets | 8,491,696 | 8,172,072 | 8,445,209 | 8,176,612 | 7,739,015 |
| Return on average common shareholders' equity | 12.22% | 8.08% | 11.50% | 12.66% | 11.11% |
| Core (non-GAAP) return on average common shareholders' equity | 12.22 | 7.71 | 11.50 | 13.11 | 11.09 |
| Return on average assets | 1.32 | 0.89 | 1.20 | 1.33 | 1.20 |
| Core (non-GAAP) return on average assets | 1.32 | 0.85 | 1.20 | 1.38 | 1.20 |



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