STERLING
BANCORP

Second Quarter 2016 Earnings Conference Call

July 27, 2016

Forward-Looking Statements and Associated Risk Factors

We make statements in this presentation regarding our outlook or expectations for earnings, revenues, expenses and/or other matters regarding or affecting us that are forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements are typically identified by words such as "believe," "expect," "anticipate," "intend," "outlook," "target," "estimate," "forecast," "project," "continue," "positions," "prospects," by future conditional verbs such as "will," "would," "should," "could," or "may," or by variations of such words or by similar expressions.

These forward-looking statements are subject to numerous assumptions, risks and uncertainties which change over time. In addition to factors previously disclosed in reports filed with the Securities and Exchange Commission, the following factors, among others, could cause our actual results to differ materially from those contemplated by such forward-looking statements: our ability to successfully implement strategic initiatives, grow revenues faster than we grow expenses, and to integrate and fully realize cost savings and other benefits we estimate in connection with acquisitions; a deterioration in general economic conditions, either nationally, internationally, or in our market areas, including extended declines in the real estate market and constrained financial markets; inflation; the effects of, and changes in, trade; changes in asset quality and credit risk; introduction, withdrawal, success and timing of business initiatives; capital management activities; customer disintermediation; and the success of Sterling Bancorp in managing those risks. Other factors that could cause Sterling Bancorp's actual results to differ from those indicated in forward-looking statements are included in the "Risk Factors" section of Sterling Bancorp's filings with the Securities and Exchange Commission. The forward-looking statements speak only as of the date they are made and we undertake no obligation to update these forward-looking statements to reflect events or circumstances that occur after the date on which such statements were made.

Financial statement information contained in this presentation should be considered to be an estimate pending the filing with the Securities and Exchange Commission of the Company's Quarterly Report on Form 10-Q for the three and six months ended June 30, 2016. While the Company is not aware of any need to revise the results disclosed in this release, accounting literature may require information received by management between the date of this release and the filing of the Quarterly Report on Form 10-Q to be reflected in the results of the period, even though the new information was received by management subsequent to the date of this presentation.

June 2016 Quarter Highlights

Continued strong momentum highlighted by record net income, earnings per share, and loan and deposit balances

- Reported GAAP net income of $37.8 million and diluted EPS of $0.29; adjusted net income of $35.4 million and adjusted diluted EPS of $0.27(1)
- Total revenue of $120.8 million; adjusted total revenue(2) of $119.5 million
- Total gross loans of $8.7 billion; growth of $338.1 million or 16.2% annualized Q-o-Q
- Total deposits of $9.8 billion; growth of $456.9 million or 19.7% annualized Q-o-Q
  - † Average deposits of $9.6 billion and weighted average cost of 35 bps
- Positive momentum across all GAAP and adjusted operating and profitability ratios (1)
  - † NIM: 3.50% reported efficiency ratio: 49.4%; reported ROATE: 16.1%; reported ROATA: 1.27%
  - † Tax equivalent NIM: 3.60%; adjusted efficiency ratio: 47.2%; adjusted ROATE: 15.1%; adjusted ROATA: 1.19%
- Net charge-offs of $2.1 million representing 10 bps of average loans annualized
- Completed the consolidation of 7 financial centers in Q2 2016
- Announced the pending acquisition of an ~$190 million portfolio of U.S. restaurant franchise financing loans
- Announced divestiture of residential mortgage originations business; anticipated closing in Q3 2016
- Declared dividend per share of $0.07 on July 26, 2016

(1) Adjusted results exclude certain charges and gains. Refer to pages 15 through 18 for details on non-GAAP financial measures.

(2) Total revenue is equal to net interest income and non-interest income. Adjusted total revenue is equal to tax equivalent net interest income plus non-interest income excluding securities gains and losses. Adjusted total revenue is a non-GAAP measure. Refer to page 17 for a reconciliation to GAAP.

Summary of Quarterly Financial Performance

($ in millions, except per share data)	Quarter Ended				
	6/30/2015	3/31/2016	6/30/2016	Linked Q Δ	YOY Δ
Selected Balance Sheet Data: (1)					
Total Assets	$11,566	$12,865	$13,065	1.6%	13.0%
Gross Loans Held for Investment	7,236	8,286	8,594	3.7%	18.8%
Securities	2,667	2,848	2,980	4.6%	11.7%
Core Deposits (2)(3)	8,253	8,535	8,809	3.2%	6.7%
Tangible Equity (4)	869	926	967	4.4%	11.3%
Selected Profitability Data: (1)					
Net Interest Income	$63.6	$93.5	$100.4	$6.9	$36.8
Provision for Loan Losses	3.1	4.0	5.0	1.0	1.9
Non-interest Income (Excluding Securities Gains)	13.2	15.7	16.0	0.3	2.8
Non-interest Expense	85.7	68.9	59.6	(9.3)	(26.1)
Net (Loss) Income	(7.6)	23.8	37.8	14.0	45.4
Securities Gains (Losses)	0.7	(0.3)	4.5	4.8	3.8
Key Performance Measures: (1)					
GAAP Diluted Earnings per Share	($0.08)	$0.18	$0.29	$0.11	$0.37
Adjusted Diluted Earnings per Share (4)	0.23	0.25	0.27	0.02	0.04
Net Interest Margin (tax-equivalent basis)(5)	3.57%	3.53%	3.60%	7 bps	3 bps
Non-interest Income to Adjusted Total Revenue (6)	16.8%	14.1%	13.4%	(70) bps	(340) bps
Adjusted Efficiency Ratio (4)	52.6%	48.9%	47.2%	(170) bps	(540) bps
Adjusted ROATA (4)	1.13%	1.15%	1.19%	4 bps	6 bps
Adjusted ROATE (4)	13.3%	13.8%	15.1%	130 bps	180 bps

(1) See earnings release dated July 26, 2016.

(2) Core deposits include retail, commercial and municipal transaction, money market and savings accounts and exclude certificates of deposit and brokered deposits except for reciprocal CDARs.

(3) See page 10 for details on core deposits.

(4) See pages 15 through 18 for a reconciliation of non-GAAP financial measures.

(5) Tax-equivalent adjustment represents interest income earned on tax-exempt securities divided by the applicable Federal tax rate of 35%.

(6) Adjusted total revenue is equal to tax equivalent net interest income plus non-interest income excluding securities gains and losses.

Reconciliation of GAAP Earnings to Adjusted Earnings

($ in thousands, except per share data)	Quarter Ended 6/30/2015	3/31/2016	6/30/2016
Reported Diluted Earnings per Share	**$ (0.08)**	**$ 0.18**	**$ 0.29**
Reported Net Income	**$ (7,646)**	**$ 23,766**	**$ 37,770**
Net Income Adjustments (pre-tax):			
Net (gain) loss on sale of securities	(697)	283	(4,474)
Merger-related expense	14,625	265	—
Loss on extinguishment of FHLB borrowings	—	8,716	—
Charge for asset write-downs, retention and severance	28,055	2,485	—
Amortization of non-compete agreements	991	968	969
Total Adjustments	**42,974**	**12,717**	**(3,505)**
Total Adjustments (after-tax)	**29,007**	**8,393**	**(2,356)**
Adjusted Net Income (non-GAAP)	**21,361**	**32,159**	**35,414**
Adjusted Diluted Earnings per Share	**$ 0.23**	**$ 0.25**	**$ 0.27**
Weighted average diluted shares outstanding	*91,950,776*	*130,500,975*	*130,688,729*
Adjusted return on average tangible assets	*1.13%*	*1.15%*	*1.19%*
Adjusted return on average tangible equity	*13.3%*	*13.8%*	*15.1%*
Adjusted operating efficiency ratio	*52.6%*	*48.9%*	*47.2%*
Tangible book value per share	*$ 6.70*	*$ 7.09*	*$ 7.40*
Effective tax rate	*32.50%*	*34.00%*	*32.77%*

Note: See pages 15 through 18 for a reconciliation of non-GAAP financial measures.

Continued Progress on Strategic Actions

Strategic Actions	Comments / Timing
1. Sale of trust business to Midland States Bank	▪ Process remains on-track; target closing date in late Q3 2016 ▪ Annual trust income of ~$2.5 mm offset by reduction in operating expenses
2. Sale of Residential Mortgage Division	▪ Mortgage banking gain on sale income will be eliminated over time; $1.8 mm[(1)] in Q2 2016 ▪ ~$1.7 mm of direct and indirect opex eliminated upon full completion of divestiture ▪ Sale includes originations business only; existing portfolio loans will be retained
3. Acquisition of commercial lending portfolios	▪ Announced acquisition of GE Capital restaurant franchise portfolio ▪ ~$190 million in balances, target closing date in September 2016 ▪ Continue to evaluate other opportunities that overlap with our existing commercial business lines
4. Continued reduction of real estate footprint	▪ Consolidated seven financial centers in Q2 2016 ▪ Total financial centers now at 42

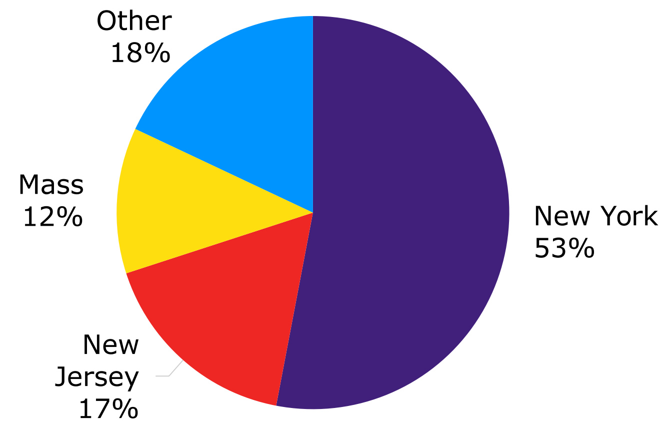
(1) Excludes $607 thousand of gain on sale of portfolio loans included in mortgage banking income in Q2 2016.

Pending Acquisition of Franchise Finance Portfolio

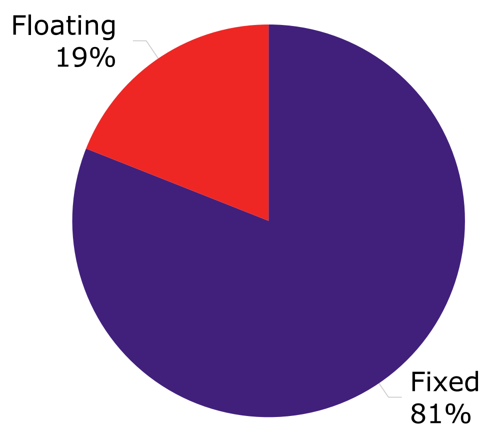
Overview of Transaction

- Entered agreement to acquire ~$190mm of restaurant franchise loans in the northeast
- Portfolio loans and operations to be integrated into STL's equipment finance business
- Expected annual NII impact of ~$10mm
- Limited incremental opex
- WA NII spread of ~5.0%; WA Term of ~4.7 years
- Expected closing date in September 2016

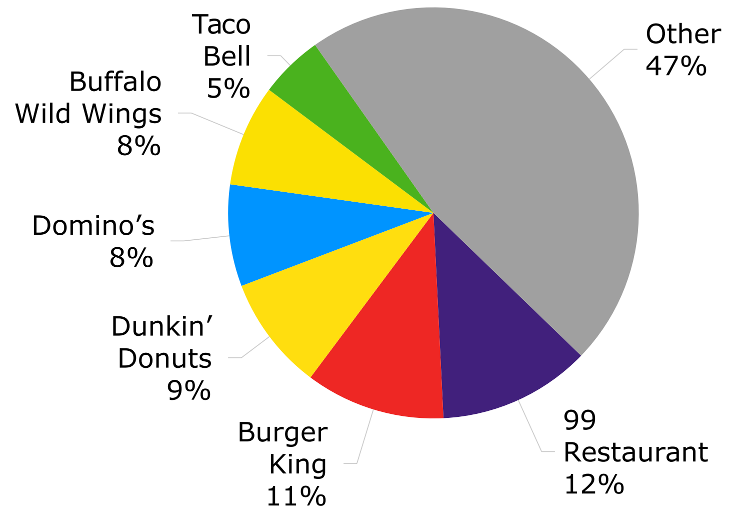
Loan Composition by State



Loan Composition by Interest Rate



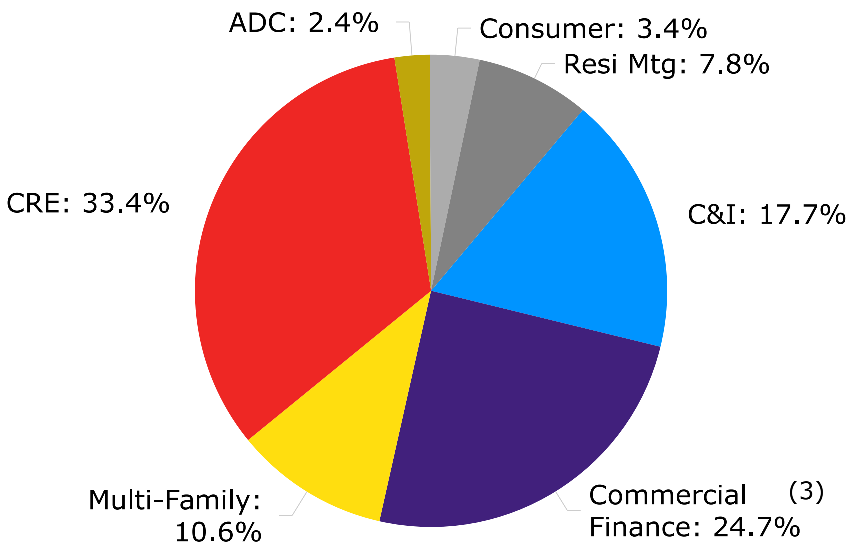
Loan Composition by Concept



Strong Loan Growth

- Annualized growth rate: 16.2% total portfolio loans; 42.4% total commercial loans[1]
- Diversified loan portfolio with 88.8% consisting of commercial asset classes
- Commercial finance[3] business lines Y-o-Y growth rate of 31.3%

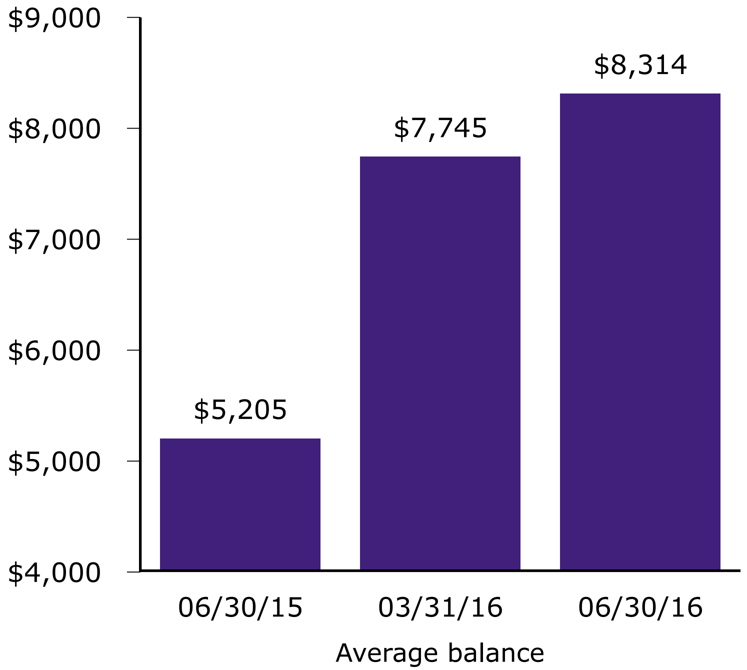
Loan Composition



Total Portfolio Loans: $8.6 B
Yield on Loans: 4.68%[2]

Loan Balances

($ in millions)



(1) Rates represent annualized growth rates for the period March 31, 2016 through June 30, 2016.
(2) Represents loan portfolio yield for the three months ended June 30, 2016.
(3) Includes asset-based lending, payroll finance, warehouse lending, factored receivables, and equipment finance loans.

Strong Organic Performance Across Business Lines

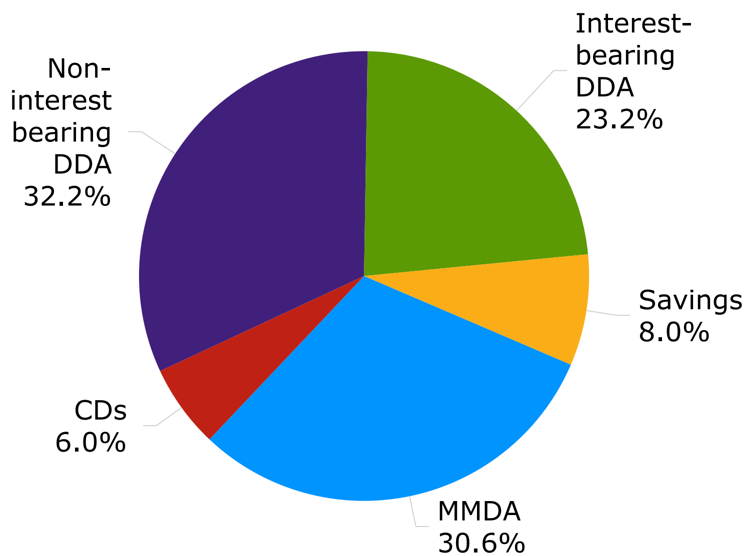
($ in millions) Line of Business	6/30/2015	3/31/2016	6/30/2016	Linked Q Δ	YOY Δ
Commercial:					
C&I	$ 1,271	$ 1,374	$ 1,519	$ 145	$ 248
ABL	303	630	642	12	339
Payroll Finance	168	199	211	12	43
Warehouse Lending	357	342	430	88	73
Factored Receivables	205	215	201	(14)	(4)
Equipment Financing	582	657	636	(21)	54
Total Commercial	**2,886**	**3,417**	**3,639**	**222**	**753**
Commercial Real Estate:					
Commercial Real Estate	2,378	2,790	2,869	79	491
Multi-Family	782	886	914	28	132
ADC	170	180	208	28	38
Total Commercial Real Estate	**3,330**	**3,856**	**3,991**	**135**	**661**
Consumer:					
Residential Mortgage	726	719	673	(46)	(53)
Other Consumer	295	295	291	(4)	(4)
Total Consumer	**1,021**	**1,014**	**964**	**(50)**	**(57)**
Total Portfolio Loans	**$ 7,237**	**$ 8,287**	**$ 8,594**	**$ 307**	**$ 1,357**

Note: On March 31, 2016, we acquired $320.4 million of asset based lending loans in the acquisition of NewStar Business Credit. In the second quarter of 2016 we sold $43.4 million of residential mortgage loans acquired in the HVB Merger.

Attractive Deposit Base That is Growing

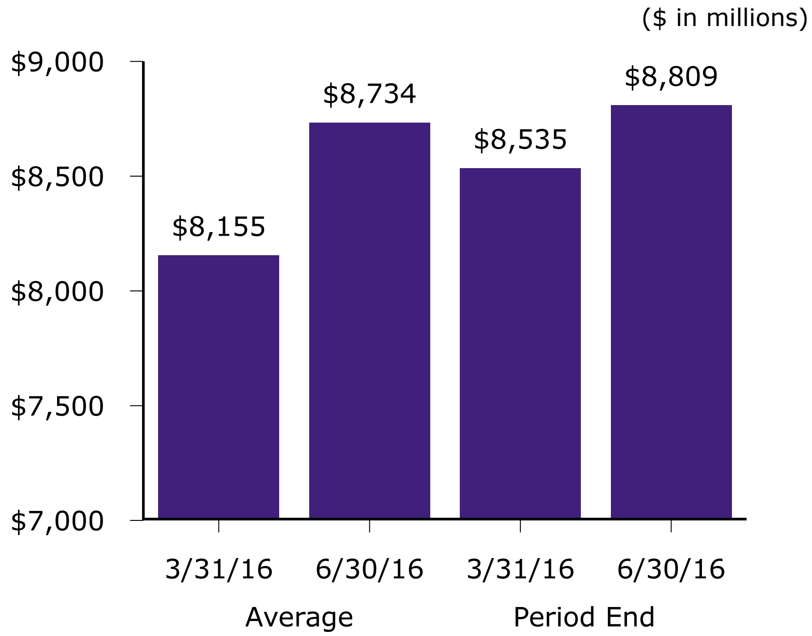
- 90.0% core deposits[1] with weighted average cost of 35 basis points[2]
- Retail and commercial: 81.2%; municipal: 12.4%; wholesale and other[3]: 6.4%
- Loans to deposits ratio of 87.8% as of June 30, 2016

Deposit Composition



Total Deposits: $9.8B
Total Cost of Deposits: 0.35%[2]

Core Deposit Balances[1]



(1) Core deposits include retail, commercial and municipal transaction, money market and savings accounts and exclude certificates of deposit and brokered deposits except for reciprocal CDARs.

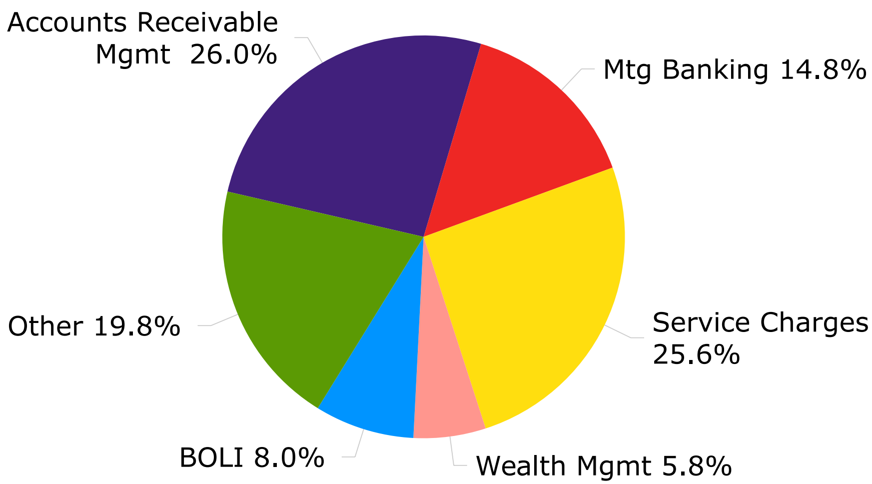
(2) Represents total cost of deposits for the three months ended June 30, 2016.

(3) Wholesale and other deposits include one-way brokered deposits and certificate of deposit accounts.

Diversified Non-Interest Income

- Adjusted total fee income[1] of $16.0 million; growth of 21.3% over same quarter a year ago
- New products are starting to deliver results - swaps, cash management, loan syndications and public sector finance

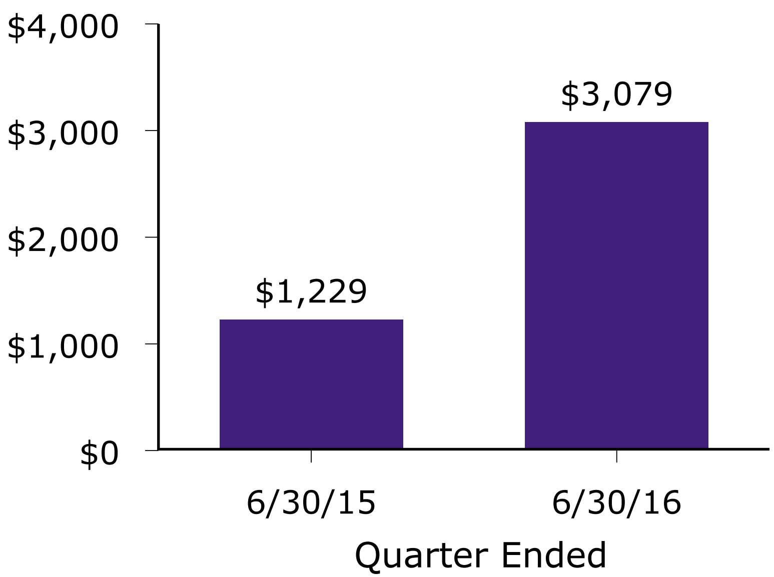
Non-Interest Income Composition[1]



Adjusted Total Fee Income Q2 2015: $16.0 M[1]
% of Total Revenue: 13.4%

Letter of credit commissions, SWAP fees, other loan fees and income [2]

($ in thousands)

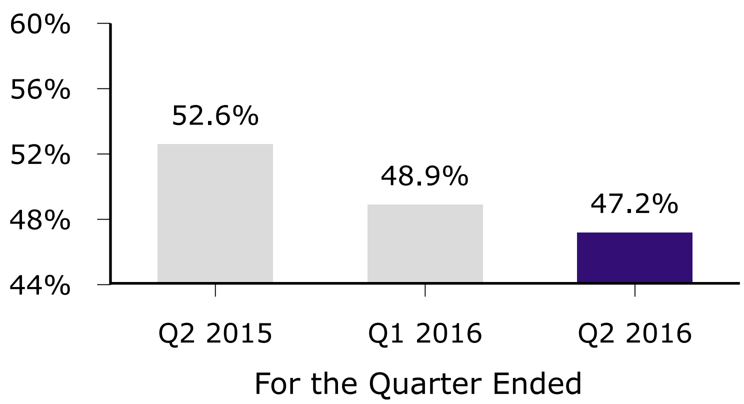


(1) Excludes net gains/(losses) on sale of securities.

(2) Loan swap fees were $644 thousand vs. $36 thousand in the year earlier period. Other commissions and loan fee income was $2.3 million in Q2 2016 and increased $900 thousand between the periods. This was due mainly to the acquisition of NewStar Business Credit, public sector finance and organic growth.

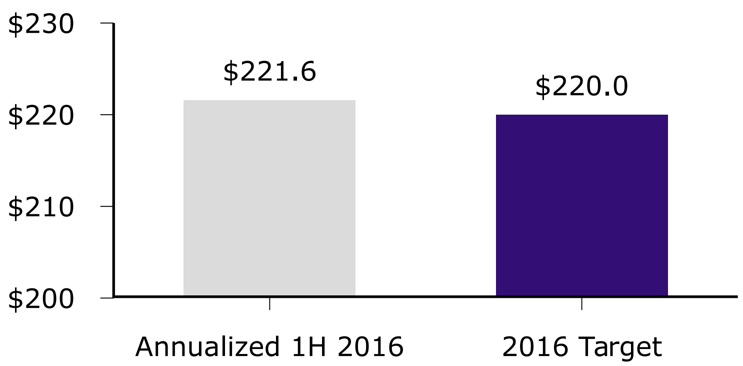
Continued Momentum in Adjusted Operating Efficiency Gains

Adjusted Operating Efficiency Ratio



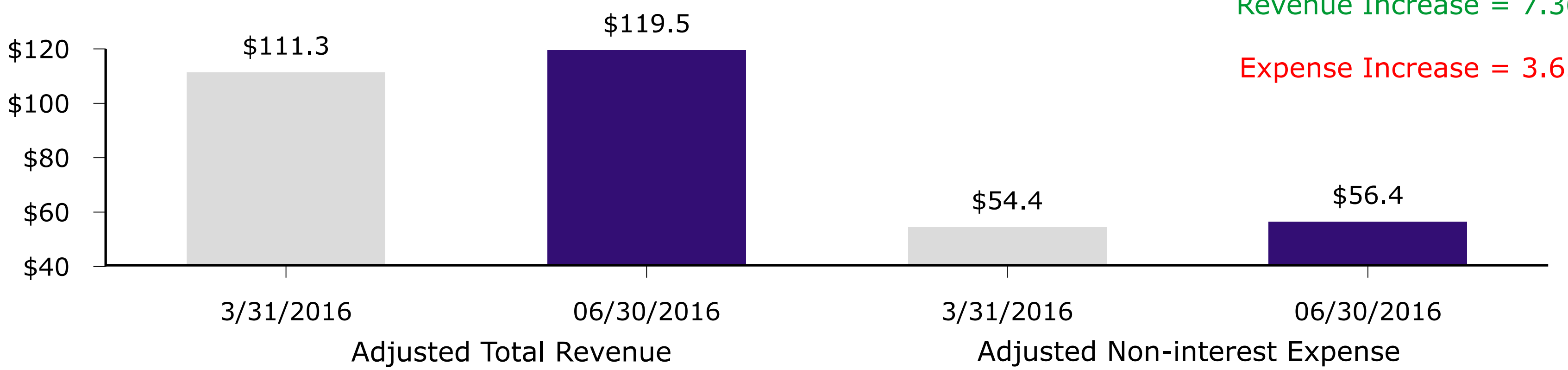
Adjusted Operating Expenses Annualized

($ in millions)



Adjusted Operating Leverage

($ in millions)



Revenue Increase = 7.36%

Expense Increase = 3.65%

Note: See pages 15 through 18 for a reconciliation of non-GAAP financial measures.

Strong Asset Quality and Capital Ratios

($ in millions)

Ratios and Balances	As of or for the quarter ended				
	6/30/2015	9/30/15	12/31/15	3/31/16	6/30/16
Asset Quality Data:					
Non-performing loans to total loans	0.95%	0.90%	0.84%	1.03%	0.93%
Net charge-offs to average loans (annualized)	0.13%	0.09%	0.15%	0.06%	0.10%
Allowance for loan losses to:					
Total loans	0.61%	0.63%	0.64%	0.64%	0.65%
Non-performing loans	64.2%	70.4%	75.5%	62.0%	70.2%
Total valuation balances recorded against portfolio loans to adjusted gross portfolio loans [1]	1.36%	1.28%	1.16%	1.17%	1.11%
Non-performing assets to total assets	0.68%	0.69%	0.68%	0.78%	0.74%
Special Mention	$65.4	$91.1	$68.0	$101.6	$103.7
Substandard	125.6	120.7	129.7	131.9	125.6
Doubtful	0.4	0.2	0.7	0.6	0.3
Total Criticized / Classified	191.4	212.0	198.4	234.1	229.6
Loans 30 to 89 days past due	41.0	30.9	68.0	19.2	18.8
Non-accrual and 90 days past due & still accruing	69.0	67.7	66.4	85.4	79.6
Capital Ratio Data:					
Tangible Equity to Tangible Assets	8.04%	8.30%	8.18%	7.66%	7.86%
Tier 1 Leverage Ratio (STL)	12.92%	9.12%	9.03%	8.61%	8.37%
Tier 1 Leverage Ratio (SNB)	13.82%	9.80%	9.65%	9.16%	8.84%

(1) See a reconciliation of this non-GAAP financial measure on page 18.

June 2016 Summary

- Strong momentum in GAAP and adjusted earnings and profitability metrics
- On track to deliver on all strategic actions outlined for 2016
- Operating efficiencies continue to be realized through multiple strategies
- Revenue growth opportunities are significant
- Continued investment in commercial banking, specialty finance, and fee-based businesses
- De-emphasizing businesses that are not in-line with our commercial banking strategy
- Focus on deposit growth opportunities to allow continued consolidation of financial centers
- Strategic actions position us for continued high performance
- Strong credit quality
- Execution is the key

Adjusted Information (non-GAAP financial information)

- In this presentation, we have referred to adjusted results to help illustrate the impact of certain types of items, such as the following:
  - † The impact of merger-related expenses and charge for asset write-downs, retention and severance, settlement of pension plan, extinguishment of banking systems conversion and amortization of non-compete agreements to our net income.
  - † Our tangible equity (common stockholders' equity, less intangible assets, other than servicing rights).
  - † The impact of securities gains and losses, non-taxable income, merger expenses, and changes in intangible asset amortization, on our efficiency ratio (which is non-interest expense divided by total net revenue).

  These measures are used by management and the Board of Directors on a regular basis in addition to our GAAP results to facilitate the assessment of our financial performance and to assess our performance compared to our budgets and strategic plans. These non-GAAP financial measures complement our GAAP reporting and are presented below to provide investors, analysts, regulators and others information and reconciliations that we use to manage and evaluate our business each period.

  This information supplements our results as reported in accordance with GAAP, and should not be viewed in isolation from, or as a substitute for, our GAAP results.

Non-GAAP to GAAP Reconciliation

($ in thousands except share and per share data)	As of or for the quarter ended				
	6/30/2015	9/30/2015	12/31/2015	3/31/2016	6/30/2016
The following table shows the reconciliation of stockholders' equity to tangible equity and the tangible equity ratio:					
Total assets	$ 11,566,382	$ 11,597,393	$ 11,955,952	$ 12,865,356	$ 13,065,248
Goodwill and other intangibles	(753,899)	(751,529)	(748,066)	(772,390)	(769,125)
Tangible assets	10,812,483	10,845,864	11,207,886	12,092,966	12,296,123
Stockholders' equity	1,623,110	1,652,204	1,665,073	1,698,133	1,735,994
Goodwill and other intangibles	(753,899)	(751,529)	(748,066)	(772,390)	(769,125)
Tangible stockholders' equity	$ 869,211	$ 900,675	$ 917,007	$ 925,743	$ 966,869
Common stock outstanding at period end	129,709,834	129,769,569	130,006,926	130,548,989	130,620,463
Stockholders' equity as a % of total assets	14.03 %	14.25%	13.93%	13.20%	13.29%
Book value per share	$ 12.51	$ 12.73	$ 12.81	$ 13.01	$ 13.29
Tangible equity as % of tangible assets	8.04 %	8.30%	8.18%	7.66%	7.86%
Tangible book value per share	$ 6.70	$ 6.94	$ 7.05	$ 7.09	$ 7.40
The following table shows the reconciliation of return on average tangible equity and adjusted return on average tangible equity:					
Average stockholders' equity	$ 1,100,897	$ 1,639,458	$ 1,661,282	$ 1,686,274	$ 1,711,902
Average goodwill and other intangibles	(455,320)	(752,701)	(750,334)	(747,412)	(770,931)
Average tangible stockholders' equity	$ 645,577	$ 886,757	$ 910,948	$ 938,862	$ 940,971
Net (loss) income	(7,646)	24,193	32,791	23,766	37,770
Net (loss) income, if annualized	(30,668)	95,983	130,095	95,586	151,910
Return on average tangible equity	(4.75)%	10.82%	14.28 %	10.18 %	16.14 %
Adjusted net income (see reconciliation on page 17)	$ 21,361	$ 32,035	$ 33,525	$ 32,159	$ 35,414
Annualized adjusted net income	85,679	127,095	133,007	129,343	142,434
Adjusted return on average tangible equity	13.27 %	14.33%	14.60%	13.78%	15.14 %

Non-GAAP to GAAP Reconciliation

($ in thousands except share and per share data)	As of or for the quarter ended				
	6/30/2015	9/30/2015	12/31/2015	3/31/2016	6/30/2016
The following table shows the reconciliation of the reported operating efficiency ratio and the adjusted operating efficiency ratio:					
Net interest income	$ 63,574	$ 93,354	$ 95,421	$ 93,510	$ 100,379
Non-interest income	13,857	18,802	16,081	15,430	20,445
Total net revenue	77,431	112,156	111,502	108,940	120,824
Tax equivalent adjustment on securities interest income	1,562	1,707	1,692	2,091	3,161
Net (gain) loss on sale of securities	(697)	(2,726)	121	283	(4,474)
Adjusted total revenue	78,296	111,137	113,315	111,314	119,511
Non-interest expense	85,659	71,315	57,419	68,931	59,639
Merger-related expense	(14,625)	—	—	(265)	—
Charge for asset write-downs, banking systems conversion, retention, severance	(28,055)	—	—	(2,485)	—
Charge on benefit plan settlement	—	(13,384)	—	—	—
Loss on extinguishment of FHLB borrowings	—	—	—	(8,716)	—
Amortization of intangible assets	(1,780)	(3,431)	(3,431)	(3,053)	(3,241)
Adjusted non-interest expense	$ 41,199	$ 54,500	$ 53,988	$ 54,412	$ 56,398
Reported operating efficiency ratio	110.6%	63.6%	51.5%	63.3%	49.4%
Adjusted operating efficiency ratio	52.6	49.0	47.6	48.9	47.2

The following table shows the reconciliation GAAP net income and earnings per share to adjusted net income and earnings per share:

	6/30/2015	9/30/2015	12/31/2015	3/31/2016	6/30/2016
(Loss) income before income tax expense	$ (11,328)	$ 35,841	$ 48,583	$ 36,009	$ 56,182
Income tax (benefit) expense	(3,682)	11,648	15,792	12,243	18,412
Net (loss) income (GAAP)	(7,646)	24,193	32,791	23,766	37,770
Adjustments:					
Net (gain) loss on sale of securities	(697)	(2,726)	121	283	(4,474)
Merger-related expense	14,625	—	—	265	—
Charge for asset write-downs, banking systems conversion, retention, severance	28,055	—	—	2,485	—
Charge on benefit plan settlement	—	13,384	—	—	—
Loss on extinguishment of FHLB borrowings	—	—	—	8,716	—
Amortization of non-compete agreements	991	961	961	968	969
Total adjustments	42,974	11,619	1,082	12,717	(3,505)
Income tax (benefit) expense	(13,967)	(3,777)	(348)	(4,324)	1,149
Total adjustments net of taxes	29,007	7,842	734	8,393	(2,356)
Adjusted net income (non-GAAP)	$ 21,361	$ 32,035	$ 33,525	$ 32,159	$ 35,414
Weighted average diluted shares	91,950,776	130,192,937	130,354,779	130,500,975	130,688,729
Diluted EPS as reported (GAAP)	$ (0.08)	$ 0.19	$ 0.25	$ 0.18	$ 0.29
Adjusted diluted EPS (non-GAAP)	0.23	0.25	0.26	0.25	0.27

Non-GAAP to GAAP Reconciliation

($ in thousands except share and per share data)	For the quarter ended				
	6/30/2015	9/30/2015	12/31/2015	3/31/2016	6/30/2016
The following table shows the reconciliation of reported return on tangible assets and adjusted return on tangible assets:					
Average assets	$ 8,049,220	$ 11,242,870	$ 11,622,621	$ 12,001,370	$ 12,700,038
Average goodwill and other intangibles	(455,320)	(752,701)	(750,334)	(747,412)	(770,931)
Average tangible assets	7,593,900	10,490,169	10,872,287	11,253,958	11,929,107
Net (loss) income	(7,646)	24,193	32,791	23,766	37,770
Net (loss) income, if annualized	(30,668)	95,983	130,095	95,586	151,910
Return on average tangible assets	(0.40)%	0.91%	1.20%	0.85%	1.27%
Adjusted net income (see reconciliation on page 17)	$ 21,361	$ 32,035	$ 33,525	$ 32,159	$ 35,414
Annualized adjusted net income	85,679	127,095	133,007	129,343	142,434
Adjusted return on average tangible assets	1.13 %	1.21%	1.22%	1.15%	1.19%

($ in thousands except share and per share data)	For the quarter ended				
	6/30/2015	9/30/2015	12/31/2015	3/31/2016	6/30/2016
The following table shows a reconciliation of the allowance for loan losses and remaining purchase accounting adjustments to portfolio loans[6]:					
Allowance for loan losses	$ 44,317	$ 47,611	$ 50,145	$ 53,014	$ 55,865
Remaining purchase accounting adjustments:					
Acquired performing loans	36,889	31,364	24,766	27,340	23,802
Purchased credit impaired loans	18,014	17,783	16,617	16,862	15,955
Total remaining purchase accounting adjustments	54,903	49,147	41,383	44,202	39,757
Total valuation balances recorded against portfolio loans	$ 99,220	$ 96,758	$ 91,528	$ 97,216	$ 95,622
Total portfolio loans, gross	$ 7,235,587	$ 7,525,632	$ 7,859,360	$ 8,286,163	$ 8,594,295
Remaining purchase accounting adjustments:					
Acquired performing loans	36,889	31,364	24,766	27,340	23,802
Purchased credit impaired loans	18,014	17,783	16,617	16,862	15,955
Adjusted portfolio loans, gross	$ 7,290,490	$ 7,574,779	$ 7,900,743	$ 8,330,365	$ 8,634,052
Allowance for loan losses to total portfolio loans, gross	0.61%	0.63%	0.64%	0.64%	0.65%
Total valuation balances recorded against portfolio loans to adjusted gross portfolio loans	1.36	1.28	1.16	1.17	1.11

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