Eastern Bankshares, Inc.

Q2 Earnings Presentation

July 24, 2025

Q2 2025 financial highlights

Eastern Bankshares, Inc.

Key Metrics

$100.2 million
Net income

$81.7 million
Operating net income*

$0.50 Diluted EPS	**$0.41** Diluted operating EPS*
3.59% NIM*	**1.48%** Total deposit cost
0.30% NPLs / total loans	**0.00%** NCOs / avg. loans

$0.13 per share
Dividend declared

$17.42 BV/Share	**$12.53** TBV/Share*

Highlights

- **Net income** of $100.2 million, or $0.50 per diluted share, included GAAP tax benefit related to losses from investment portfolio repositioning completed in the first quarter
- **Operating net income** of $81.7 million, or $0.41 per diluted share, increased 21% linked quarter
- **Return on average assets** of 1.60% or 1.30% on an operating basis; **return on average tangible equity** of 16.44%, or 13.56% on an operating basis.
- Both **period-end loans and deposits** grew 8% annualized linked quarter
- **Wealth management assets under management** reached a record high of $8.7 billion at quarter-end
- **Net interest margin** on a fully tax equivalent basis expanded 21 basis points to 3.59%, primarily due to higher asset yields
- **Non-performing loans** of $54.7 million or 0.30% of totals loans, an improvement from $91.6 million or 0.51% at March 31, 2025
- **Tangible book value per share** of $12.53, up $0.52 or 4% linked quarter

*Non-GAAP Financial Measure. [1]CET1 ratio as of June 30, 2025 is preliminary.

Income statement

Eastern Bankshares, Inc.

$ in millions, except per share amounts	Q2 2025	Q1 2025	Q4 2024	Q3 2024	Q2 2024
Net interest income	**$ 202.0**	$ 188.9	$ 179.2	$ 169.9	$ 128.6
Noninterest income (loss)	**42.9**	(236.1)	37.3	33.5	25.3
Total revenue	**244.9**	(47.2)	216.5	203.4	153.9
Noninterest expense	**137.0**	130.1	137.5	159.8	109.9
Pre-tax, pre-provision income	**107.9**	(177.3)	79.0	43.6	44.1
Provision for allowance for loan losses	**7.6**	6.6	6.8	47.0	6.1
Pre-tax income (loss)	**100.3**	(183.9)	72.2	(3.4)	38.0
Income tax expense	**0.1**	33.8	11.4	2.8	11.7
Net income (loss)	**$ 100.2**	$ (217.7)	$ 60.8	$ (6.2)	$ 26.3
Operating net income*	**$ 81.7**	$ 67.5	$ 68.2	$ 51.3	$ 37.1
EPS	**$ 0.50**	$ (1.08)	$ 0.30	$ (0.03)	$ 0.16
Operating EPS*	**$ 0.41**	$ 0.34	$ 0.34	$ 0.26	$ 0.23
ROA	**1.60 %**	(3.52)%	0.94 %	(0.10)%	0.50 %
Operating ROA*	**1.30 %**	1.09 %	1.06 %	0.82 %	0.70 %
ROATCE*[1]	**16.4 %**	(33.9)%	10.2 %	(0.3)%	4.5 %
Operating ROATCE*[1]	**13.6 %**	11.7 %	11.3 %	8.7 %	6.4 %
Efficiency ratio	**55.9 %**	(275.6)%	63.5 %	78.5 %	71.3 %
Operating efficiency ratio*[1]	**50.8 %**	53.7 %	57.3 %	59.7 %	63.6 %

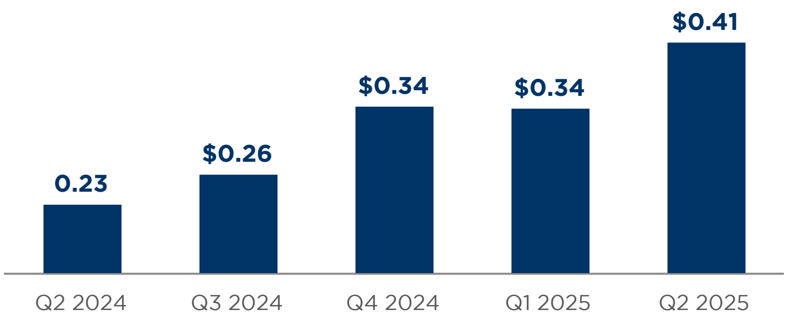
- **Net income** included GAAP tax benefit related to losses from investment portfolio repositioning completed in Q1 2025
- **Operating net income** increased 21% vs. Q1 2025
- **Net interest income** increased for fourth consecutive quarter
- **Noninterest income** of $42.9 million, or $42.2 million on an operating basis
- **Noninterest expense** of $137.0 million included merger-related costs of $2.6 million. Noninterest expense on an operating basis of $134.4 million

*Non-GAAP Financial Measure. [1]Excludes amortization of intangible assets, in addition to non-GAAP adjustments made to operating net income.

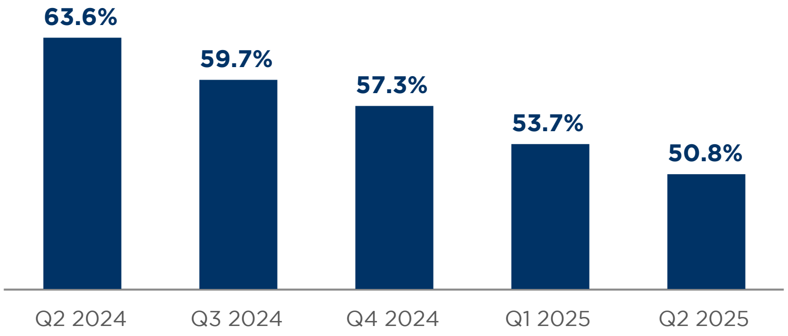
Financial metrics

Eastern Bankshares, Inc.

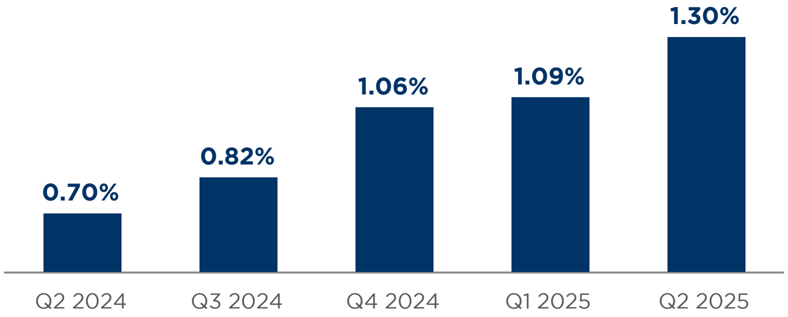
Operating EPS



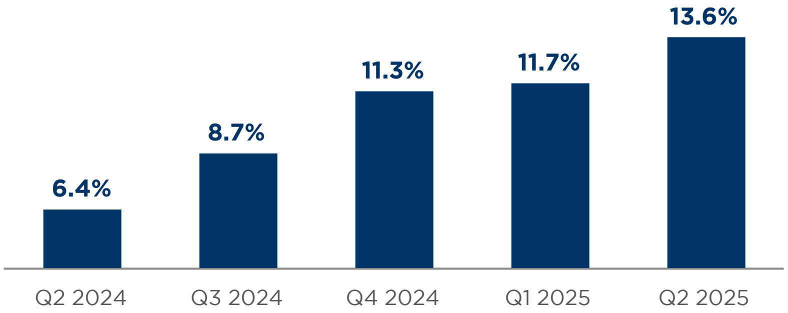
Operating efficiency ratio[1]



Operating ROA



Operating ROATCE[1]



[1] Excludes amortization of intangible assets, in addition to non-GAAP adjustments made to operating net income.

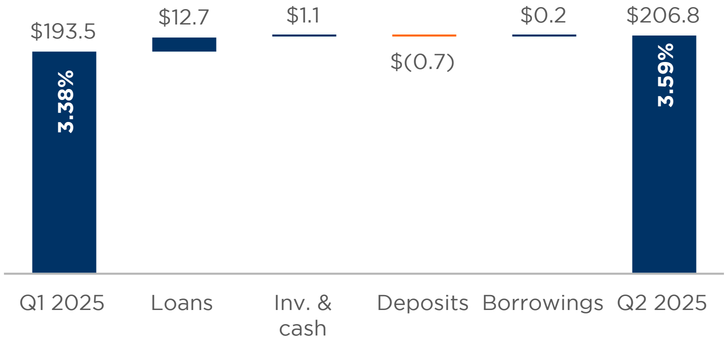
Net interest margin

Eastern Bankshares, Inc.

Earning assets

	Q2 2025		Q1 2025		Change	
	Avg. Balance	Yield[1]	Avg. Balance	Yield[1]	Avg. Balance	Yield[1]
Commercial loans	$ 12,533	5.59 %	$ 12,305	5.40 %	$ 228	0.19 %
Residential loans	3,889	4.46 %	3,914	4.42 %	(25)	0.04 %
Consumer loans	1,654	6.68 %	1,616	6.57 %	38	0.11 %
Total loans	18,077	5.45 %	17,835	5.29 %	242	0.16 %
Securities	4,832	3.02 %	4,967	2.69 %	(135)	0.33 %
Cash	229	4.14 %	438	4.29 %	(209)	(0.15)%
Total I.E. assets	23,137	4.93 %	23,241	4.72 %	(104)	0.21 %

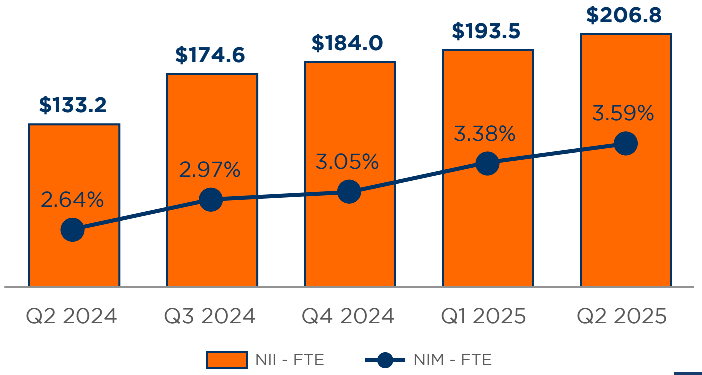
QoQ changes in FTE net interest income*[2]



Funding sources

	Q2 2025		Q1 2025		Change	
	Avg. Balance	Cost	Avg. Balance	Cost	Avg. Balance	Cost
Savings	$ 1,632	0.30 %	$ 1,648	0.29 %	$ (16)	0.01 %
DDAWI	4,410	0.92 %	4,493	0.91 %	(83)	0.01 %
MMDA	5,894	2.29 %	5,734	2.24 %	160	0.05 %
CD	3,228	3.94 %	3,211	4.17 %	17	(0.23)%
Total I.B. deposits	15,164	2.03 %	15,086	2.04 %	78	(0.01)%
Borrowings	66	3.67 %	86	3.82 %	(20)	(0.15)%
Total I.B. liab.	15,230	2.04 %	15,172	2.05 %	58	(0.01)%
DDA	5,662		5,742		(80)	
Total deposits	20,826	1.48 %	20,828	1.48 %	(2)	— %

FTE net interest income and margin trend



$ in millions. *Non-GAAP Financial Measure. [1]Presented on a fully tax equivalent basis. [2]Q2 2025 net interest income included net discount accretion of $16.5 million, compared to $12.2 million in Q1 2025

Noninterest income

Eastern Bankshares, Inc.

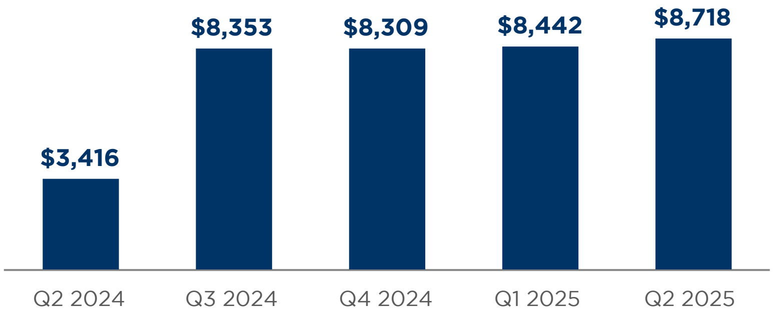
	Q2 2025	Q1 2025	Q2 2024	QoQ	YoY
Investment advisory fees	**$ 17.3**	$ 16.4	$ 6.7	$ 0.8	$ 10.6
Service charges on deposit accounts	**8.2**	8.3	7.9	(0.1)	0.3
Card Income	**4.2**	3.9	4.1	0.3	0.2
Interest rate swap income	**1.0**	0.5	0.4	0.5	0.6
Income (losses) from investments held in rabbi trusts	**5.7**	(1.3)	1.8	7.0	4.0
Losses on sales of mortgage loans held for sale	**(0.1)**	(0.1)	(0.2)	—	0.1
Losses on sale of AFS securities	**—**	(269.6)	(7.6)	269.6	7.6
Miscellaneous income and fees	**5.9**	6.4	12.2	(0.5)	(6.3)
Other non-operating income	**0.6**	(0.6)	—	1.2	0.6
Total noninterest income (loss)	**$ 42.9**	$ (236.1)	$ 25.3	$ 279.0	$ 17.5
Total operating noninterest income*	**$ 42.2**	$ 34.2	$ 32.9	$ 8.0	$ 9.3

- **Noninterest income** was $42.9 million compared to noninterest loss of $236.1 million in the prior quarter.
  - Q1 2025 included pre-tax non-operating losses on the sale of AFS securities of $269.6 million related to investment portfolio repositioning
- **Operating noninterest income** was $42.2 million, an increase of $8.0 million or 23% linked quarter.
  - $7.0 million increase in income from investments held in rabbi trusts. Increase partially offset by $3.2 million in higher rabbi trust benefit costs reported in noninterest expense
  - $0.8 million increase in investment advisory fees.
  - $0.5 million increase in interest rate swap income

$ in millions. *Non-GAAP Financial Measure.

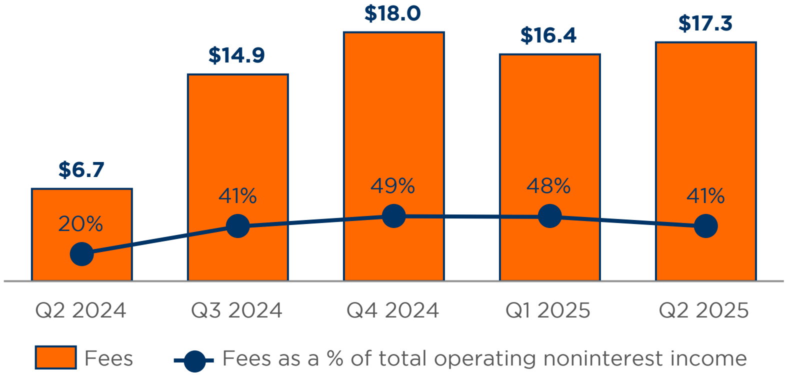
Wealth management

Assets under management (AUM)

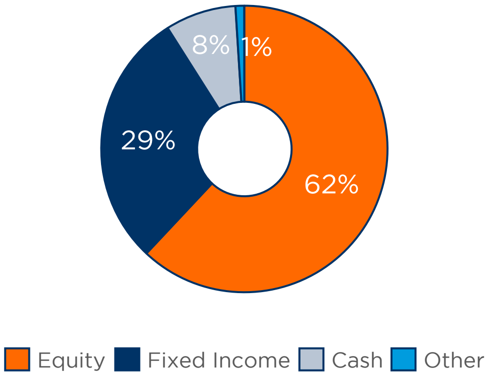


- **AUM increased to a record high of $8.7 billion**
- **Fees increased** $0.8 million or 5% from Q1 2025
- **AUM fees as a percentage of AUM**: 75 bps

Fees



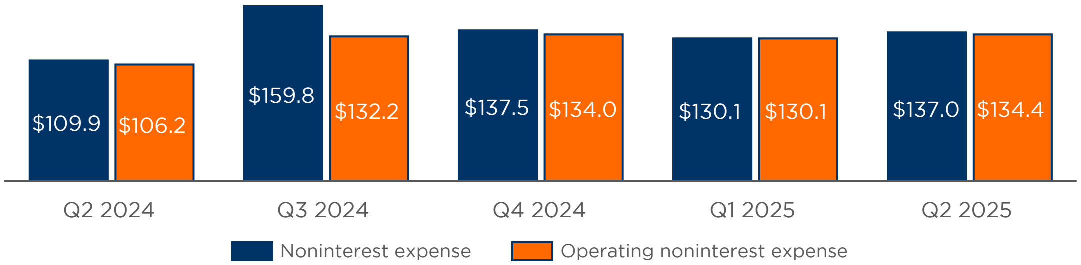
AUM asset allocation



$ in millions.

Noninterest expense

Eastern Bankshares, Inc.



	Q2 2025	Q1 2025	Q2 2024	QoQ	YoY
Salaries and employee benefits	**$ 80.7**	$ 79.9	$ 64.8	$ 0.8	$ 15.9
Technology and data processing	**18.4**	18.0	15.7	0.4	2.7
Occupancy and equipment	**11.2**	10.6	10.1	0.6	1.1
Professional services	**3.0**	2.9	3.3	0.1	(0.3)
FDIC Insurance	**3.8**	3.3	4.5	0.5	(0.7)
Marketing expenses	**2.4**	1.7	1.9	0.7	0.5
Amortization of intangible assets	**7.8**	7.8	0.5	—	7.3
Other operating expense	**7.0**	5.9	5.3	1.1	1.7
Non-operating expense	**2.6**	—	3.7	2.6	(1.1)
Total noninterest expense	**$ 137.0**	$ 130.1	$ 109.9	$ 6.8	$ 27.1
Total operating noninterest expense*	**$ 134.4**	$ 130.1	$ 106.2	$ 4.3	$ 28.2

- **Noninterest expense** increased $6.8 million linked quarter
  - Q2 2025 included $2.6 million of merger-related costs
- **Operating noninterest expense** increased $4.3 million linked quarter, primarily driven by the following expenses:
  - $0.8 million increase in salaries and employee benefits
  - $0.7 million increase in marketing
  - $0.6 million increase in occupancy and equipment
  - $0.5 million increase in FDIC insurance
  - $0.4 million increase in technology and data processing

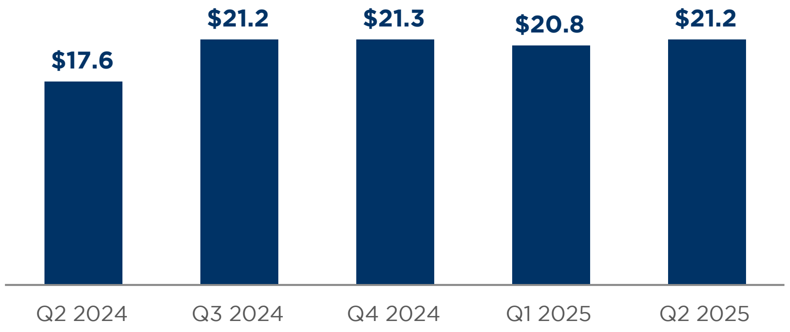
$ in millions. *Non-GAAP Financial Measure.

Deposits

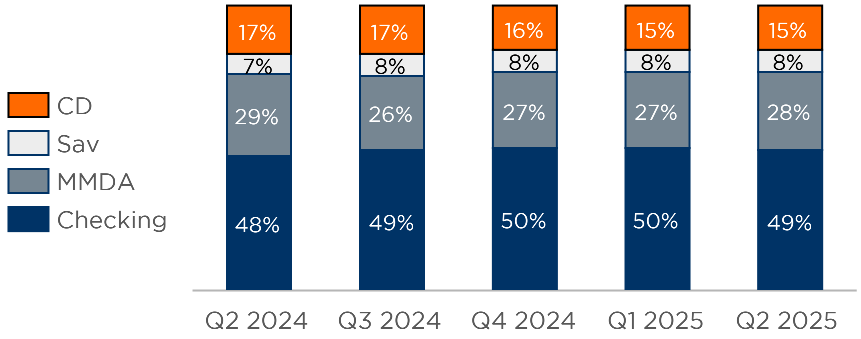
Eastern Bankshares, Inc.

- **Deposits increased $424 million, or 8% annualized** linked-quarter, primarily driven by higher municipal deposits
- **Total deposit costs** were consistent with the first quarter
- **Interest-bearing deposit costs** decreased 1 basis point due to lower CD costs
- **Favorable deposit mix** highlighted by 49% of deposits in checking

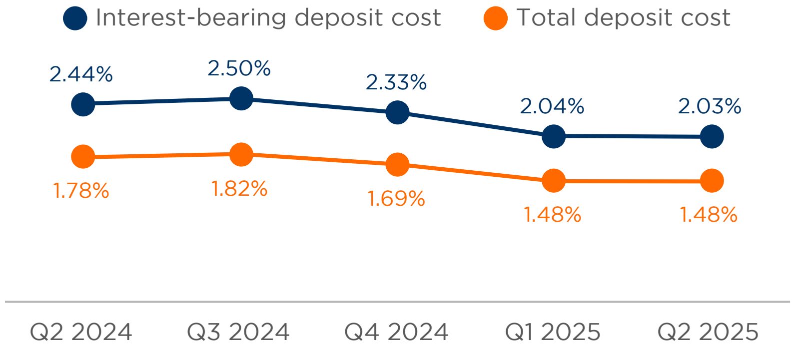
Period-end deposit balances



High quality deposit portfolio



Cost of deposits

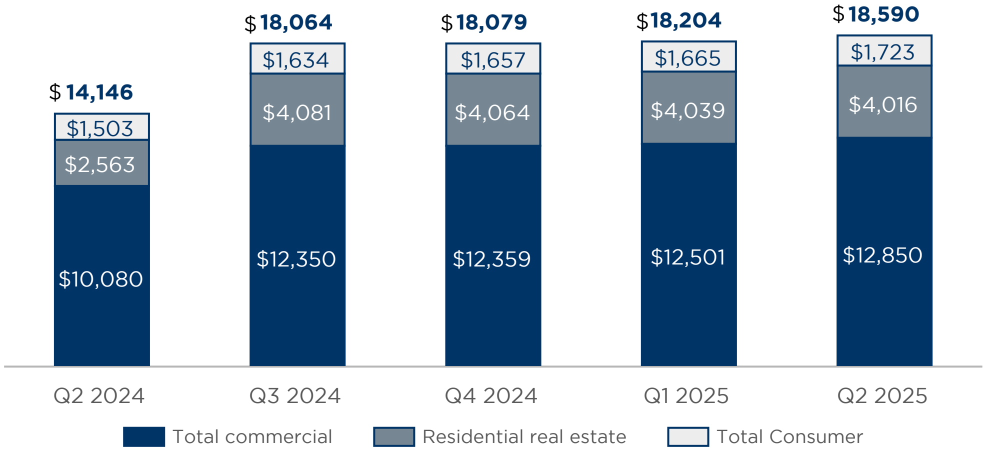


$ in billions.

Loan portfolio

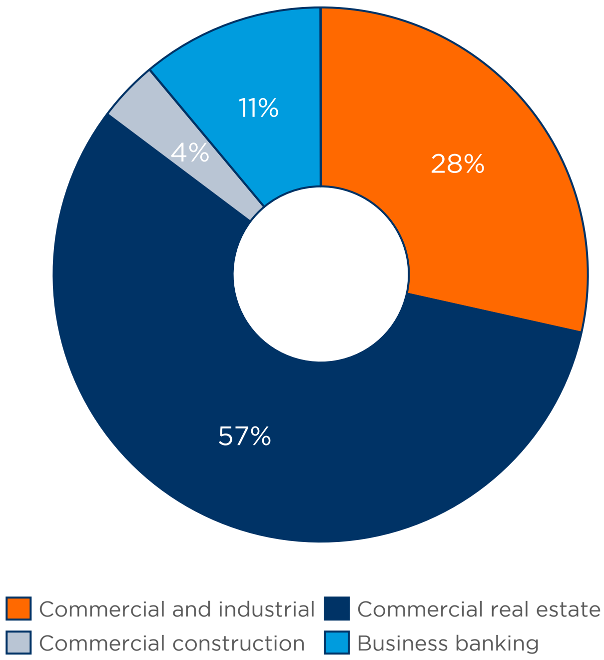
Eastern Bankshares, Inc.

Loan trends



- **Loans increased $385 million, or 8% annualized, linked quarter**
  - **Commercial** increased $349 million, primarily driven by higher C&I activity
  - **Residential** decreased $22 million
  - **Consumer** increased $58 million primarily driven by higher HELOC balances

Commercial loan composition

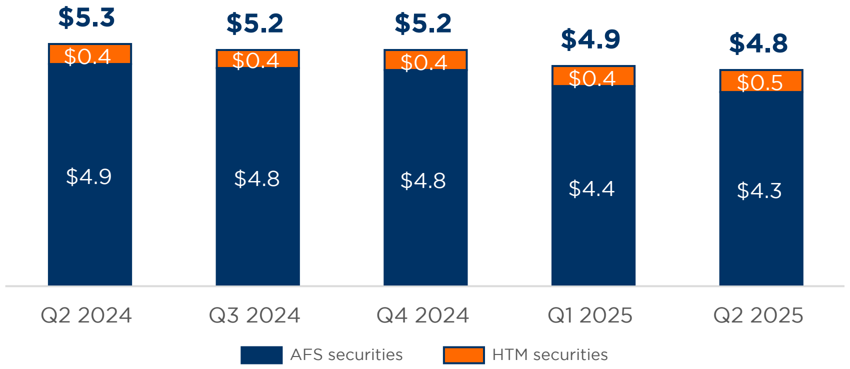


$ in millions.

Securities portfolio

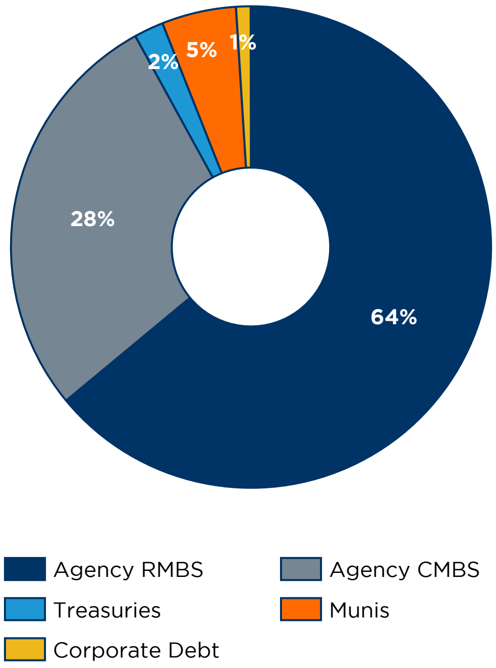
Eastern Bankshares, Inc.

Portfolio trends[1]



- **High quality portfolio** with 94% in US Agency securities and Treasury bonds
- **Portfolio yield** of 3.02% in Q2 2025
- **AFS unrealized loss** was $313 million after tax, compared to $333 million at March 31, 2025

Investment composition as of June 30, 2025[1]



$ in billions. [1]Includes both AFS and HTM portfolios at amortized cost.

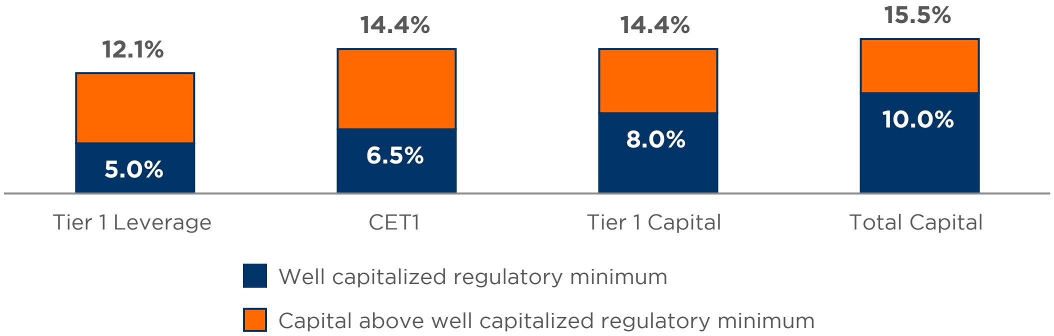
Capital[1]

Eastern Bankshares, Inc.

Capital ratios

Capital metrics	6/30/2025	3/31/2025	6/30/2024
Tier 1 leverage ratio	**12.1%**	11.7%	14.2%
Common equity tier 1 ("CET1") capital ratio	**14.4%**	14.2%	18.6%
Tier 1 capital ratio	**14.4%**	14.2%	18.6%
Total risk-based capital ("RBC") ratio	**15.5%**	15.2%	19.6%
Tangible common equity ratio*	**10.8%**	10.6%	11.7%
Tangible book value per share*	**$12.53**	$12.01	$13.60

Regulatory capital ratios as of June 30, 2025



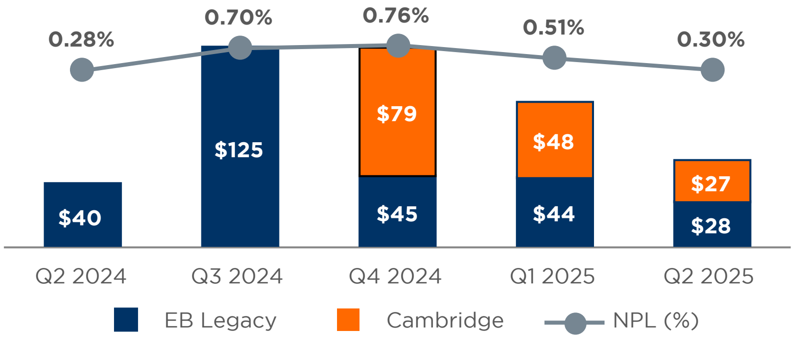
- Capital ratios increased linked quarter. **CET1 ratio** and **TCE ratio** of **14.4%** and **10.8%**, respectively
- Robust capital position provides significant support for growth initiatives and capital management strategies
- **Repurchased $3.0 million worth of shares** at the beginning of the second quarter at an average of price of $16.36
- **Declared quarterly cash dividend** of $0.13 payable on September 15, 2025
- Medium-term CET1 target of ~12%

*Non-GAAP Financial Measure. [1]Regulatory capital ratios as of June 30, 2025 are preliminary estimates. Capital threshold refers to the regulatory minimum to be categorized as "Well capitalized" based on the Federal Agencies' Prompt Corrective Action ("PCA") provisions.

Asset quality

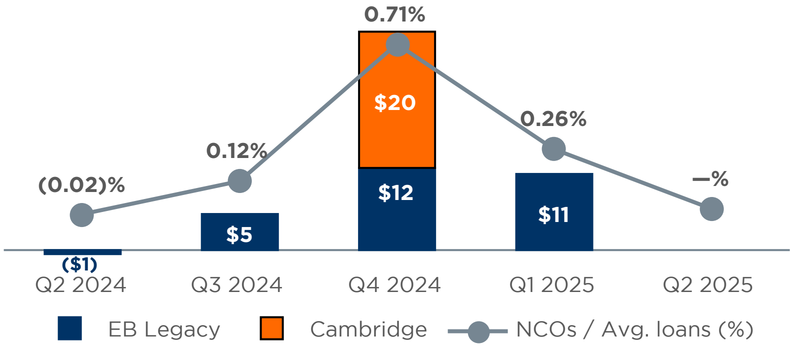
Eastern Bankshares, Inc.

Non-performing loans

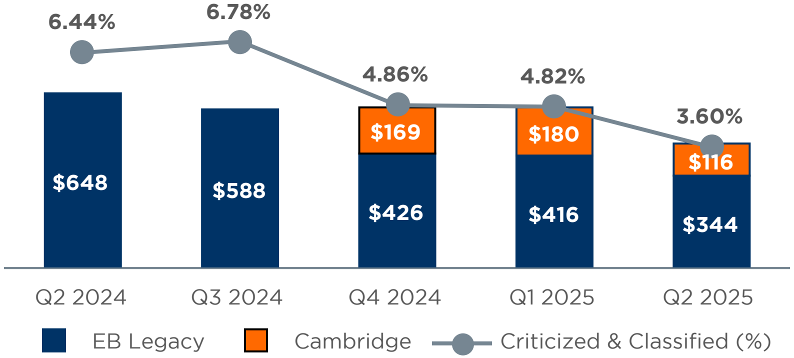


- **Non-performing loans** of $55 million, or 0.30% of total loans, decreased $37 million linked quarter
  - Commercial: $37 million
  - Residential: $10 million
  - Consumer: $7 million
- **Allowance for loan losses**: $232 million
  - 1.27% of total loans and 424% of NPLs

Net charge-offs



Commercial criticized & classified loans



$ in millions.

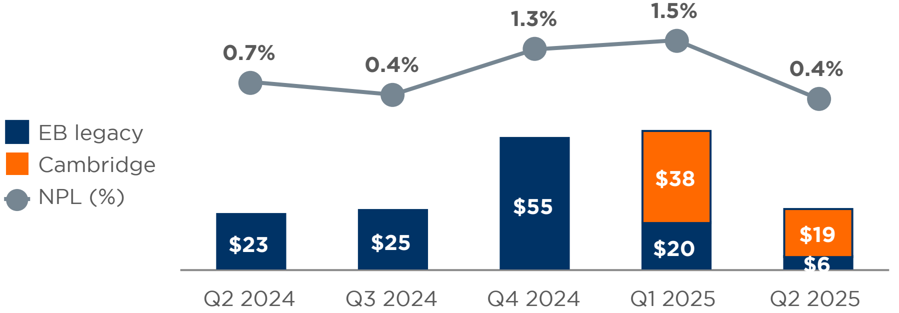
CRE exposure[1]

Eastern Bankshares, Inc.

Composition

	Balance	% of total CRE	Avg. loan balance	% in MA/ NH	NPL%
Multi-family	$ 2,590	36 %	$ 4.7	88 %	— %
Retail	919	13 %	3.0	87 %	1.0 %
Office	955	13 %	3.6	99 %	1.1 %
Industrial/ Warehouse	722	10 %	3.0	94 %	— %
Affordable housing	609	8 %	3.6	93 %	1.0 %
Education	322	4 %	5.1	69 %	— %
Self storage	250	3 %	5.8	75 %	— %
All others	927	13 %	2.7	93 %	— %
Total CRE	**$ 7,294**	**100 %**	**$ 3.7**	**90 %**	**0.4 %**

Non-performing CRE loans



- **CRE portfolio of $7.3 billion**, or 39% of total loans
- **Non-owner occupied CRE to total risk-based capital ratio[2] of 213%**
- Composed of **diversified property types**
  - **Multi-family[3] is the largest segment,** representing 36% of total CRE and has not had any charge-offs in the past 10+ years
- **Weighted average LTV at origination:** low-to-mid 50%
- **90% of properties are in MA or NH;** 98% are in New England
- **Criticized & classified**: $287 million or 4.0% of total CRE loans, compared to $385 million or 5.4% in prior quarter
- **Non-performing loans**: $25 million, or 0.4% of total CRE loans, compared to $58 million, or 0.8% in prior quarter
- **86% of loans mature in 2027 or later**
- See slide 15 for CRE investor office exposure

$ in millions. [1]CRE exposure excludes Construction and Business Banking except for the NOO CRE to total RBC ratio. [2]NOO CRE to total RBC ratio in Q2 2025 is estimated. [3]Excludes affordable housing loans.

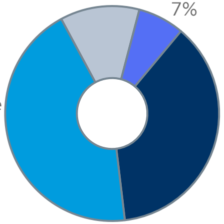
CRE investor office exposure[1]

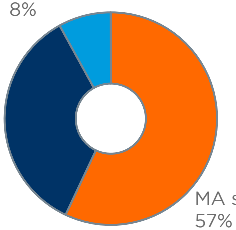
Eastern Bankshares, Inc.

Maturity schedule

	3Q25	4Q25	1Q26	2Q26
Accruing	$ 25	$ 10	$ 7	$ 48
Non-accruing	—	—	—	—
Total	**$ 25**	**$ 10**	**$ 7**	**$ 48**

Risk segment and location





Classification

	Balance	Average loan size	Criticized & Classified	NPL	Specific reserve
Class A[2]	$ 66	$ 22	$ 45	$ —	$ 3
Class B/C	762	4	73	10	10
Total	**$ 828**	**$ 4**	**$ 118**	**$ 10**	**$ 13**

- **CRE investor office loans**: $828 million, or **4% of total loans**
  - Includes company's **lab/life science** exposure: $99 million or **<1% of total loans**. All loans accruing
- **Weighted average LTV**: 59% at origination
- **Maturities proactively managed**: 7% remaining in 2025, 13% in 2026 and 80% in 2027 or later
- **100% in our footprint** and 65% in suburban areas
- **Criticized or classified**: $118 million, or 14% of CRE investor office loans
- **Adequately reserved**: $40 million, or 4.9% of CRE investor office, including specific reserves of $13 million
- **Thorough ongoing risk-based reviews** on the office portfolio

$ in millions. [1]CRE investor office exposure excludes construction and Business Banking. [2]Class A defined as high-rise institutional quality buildings in Boston/Cambridge.

Updated outlook for 2025

Eastern Bankshares, Inc.

	Full Year 2025 Outlook	
	July 2025	**January 2025**
Loan growth (period-end)	+3% - 5%	+2% - 4%
Deposit growth (period-end)	0% - 1% (with favorable mix shift)	+1% - 2% (with favorable mix shift)
Net interest income	\$810 - \$820 million[1]	\$815 - \$840 million[2]
Net interest margin (FTE)	No change[1]	3.45% - 3.55%[2]
Provision	\$27 - \$32 million	\$30 - \$40 million
Noninterest income (operating)	\$145 - \$150 million	\$130 - \$140 million
Noninterest expense (operating)	\$530 - \$540 million	\$535 - \$555 million
Tax rate (operating)	21% - 22%	22% - 23%
Capital	Will maintain strong capital levels and plan to seek regulatory approval for share repurchases post HarborOne close	Will maintain strong capital levels and continue opportunistic share repurchases

Note: updated outlook is for standalone Eastern as it does not contemplate the impact of HarborOne merger

[1] NII / NIM outlook as of July 2025 based on market forwards as of June 30, 2025

[2] NII / NIM outlook as of January 2025 based on market forwards as of December 31, 2024 inclusive of investment portfolio repositioning

Non-GAAP financial measures (1)

Eastern Bankshares, Inc.

**Denotes a non-GAAP financial measure used in the document.*

In this presentation, the Company may refer to some non-GAAP financial measures. For a reconciliation of these measures to the most comparable GAAP measures, refer to the press release that the Company has made available in connection with this presentation and the most recent annual report on Form 10-K filed with the Securities and Exchange Commission (SEC) as updated by our subsequent periodic filings with the SEC. See investor.easternbank.com.

A non-GAAP financial measure is defined as a numerical measure of the Company's historical or future financial performance, financial position or cash flows that excludes (or includes) amounts, or is subject to adjustments that have the effect of excluding (or including) amounts that are included in the most directly comparable measure calculated and presented in accordance with accounting principles generally accepted in the United States ("GAAP") in the Company's statement of income, balance sheet or statement of cash flows (or equivalent statements).

The Company presents non-GAAP financial measures, which management uses to evaluate the Company's performance, and which exclude the effects of certain transactions that management believes are unrelated to its core business and are therefore not necessarily indicative of its current performance or financial position. Management believes excluding these items facilitates greater visibility for investors into the Company's core business as well as underlying trends that may, to some extent, be obscured by inclusion of such items in the corresponding GAAP financial measures.

There are items in the Company's financial statements that impact its financial results, but which management believes are unrelated to the Company's core business. Accordingly, the Company presents noninterest income on an operating basis, total operating revenue, noninterest expense on an operating basis, operating net income, operating earnings per share, operating return on average assets, operating return on average shareholders' equity, operating return on average tangible shareholders' equity (discussed further below), and the operating efficiency ratio. Each of these figures excludes the impact of such applicable items because management believes such exclusion can provide greater visibility into the Company's core business and underlying trends. Such items that management does not consider to be core to the Company's business include (i) gains and losses on sales of securities available for sale, net, (ii) gains and losses on the sale of other assets, (iii) impairment charges on tax credit investments and associated tax credit benefits, (iv) other real estate owned ("OREO") gains, (v) merger and acquisition expenses, including the "day-2" provision for allowance for loan losses for non-PCD acquired loans, (vi) certain discrete tax items. Return on average tangible shareholders' equity, operating return on average tangible shareholders' equity as well as the operating efficiency ratio also further exclude the effect of amortization of intangible assets.

Non-GAAP financial measures (2)

Eastern Bankshares, Inc.

Management also presents tangible assets, tangible shareholders' equity, average tangible shareholders' equity, tangible book value per share, the ratio of tangible shareholders' equity to tangible assets, return on average tangible shareholders' equity, and operating return on average shareholders' equity (discussed further above), each of which excludes the impact of goodwill and other intangible assets and in the case of tangible net income (loss), return on average tangible shareholders' equity and operating return on average tangible shareholders' equity excludes the after-tax impact of amortization of intangible assets, as management believes these financial measures provide investors with the ability to further assess the Company's performance, identify trends in its core business and provide a comparison of its capital adequacy to other companies. The Company includes the tangible ratios because management believes that investors may find it useful to have access to the same analytical tools used by management to assess performance and identify trends.

In the third quarter of 2024, the Company changed its (loss) return on average tangible shareholders' equity and operating return on average tangible shareholders' equity computations to utilize tangible net (loss) income from continuing operations and tangible operating net income, respectively, in the numerators of the computations. Tangible net (loss) income from continuing operations excludes the amortization of intangible assets and the related tax effect and tangible operating net income excludes, in addition to the adjustments to derive operating net income, the amortization of intangible assets and related tax effect. In addition, in the third quarter of 2024, the Company changed the computation of our operating efficiency ratio to exclude, in addition to the adjustments made to operating net income, the amortization of intangible assets. Management believes the changes to such ratios result in a more meaningful measure of our financial performance and such measures are used by management when analyzing corporate performance.

In the first quarter of 2025, the Company changed its computation of operating net income to include income from investments held in rabbi trust and rabbi trust employee benefit expense. Management believes these changes result in a more meaningful measure of the Company's financial performance and allow for better comparability to peer companies.

These non-GAAP financial measures presented in this presentation should not be considered an alternative or substitute for financial results or measures determined in accordance with GAAP or as an indication of the Company's cash flows from operating activities, a measure of its liquidity position or an indication of funds available for its cash needs. An item which management considers to be non-core and excludes when computing these non-GAAP measures can be of substantial importance to the Company's results for any particular period. In addition, management's methodology for calculating non-GAAP financial measures may differ from the methodologies employed by other banking companies to calculate the same or similar performance measures, and accordingly, the Company's reported non-GAAP financial measures may not be comparable to the same or similar performance measures reported by other banking companies.

Forward-looking statements

Eastern Bankshares, Inc.

This document contains "forward-looking statements" within the meaning of section 27A of the Securities Act of 1933, as amended, and section 21E of the Securities Exchange Act of 1934, as amended. Forward-looking statements include statements regarding anticipated future events and can be identified by the fact that they do not relate strictly to historical or current facts. You can identify these statements from the use of the words "may," "will," "should," "could," "would," "plan," "potential," "estimate," "project," "believe," "intend," "anticipate," "expect," "target", "outlook" and similar expressions. Forward-looking statements, by their nature, are subject to risks and uncertainties. There are many factors that could cause actual results to differ materially from expected results described in the forward-looking statements.

Certain factors that could cause actual results to differ materially from expected results include; adverse developments in the level and direction of loan delinquencies and charge-offs and changes in estimates of the adequacy of the allowance for loan losses; increased competitive pressures; changes in interest rates and resulting changes in competitor or customer behavior, mix or costs of sources of funding, and deposit amounts and composition; risks associated with the Company's implementation of the planned merger with HarborOne Bancorp, including that revenue or expense synergies may not fully materialize for the Company in the timeframe expected or at all, or may be more costly to achieve; that Eastern's business may not perform as expected in the years following the merger; that Eastern's expansion of services or capabilities resulting from the merger may be more challenging than anticipated; and disruptions arising from transitions in management personnel; adverse national or regional economic conditions or conditions within the securities markets or banking sector; legislative and regulatory changes and related compliance costs that could adversely affect the business in which the Company and its subsidiaries, including Eastern Bank, are engaged, including the effect of, and changes in, monetary and fiscal policies and laws, such as the interest rate policies of the Board of Governors of the Federal Reserve System; market and monetary fluctuations, including inflationary or recessionary pressures, interest rate sensitivity, liquidity constraints, increased borrowing and funding costs, and fluctuations due to actual or anticipated changes to federal tax laws; the realizability of deferred tax assets; the Company's ability to successfully implement its risk mitigation strategies; asset and credit quality deterioration, including adverse developments in local or regional real estate markets that decrease collateral values associated with existing loans; operational risks such as cybersecurity incidents, natural disasters, and pandemics and the failure of the Company to execute its planned share repurchases. For further discussion of such factors, please see the Company's most recent Annual Report on Form 10-K and subsequent filings with the U.S. Securities and Exchange Commission (the "SEC"), which are available on the SEC's website at www.sec.gov.

You should not place undue reliance on forward-looking statements, which reflect the Company's expectations only as of the date of this presentation. The Company does not undertake any obligation to update forward-looking statements.