OceanFirst Financial Corp.

4Q 2025 Earnings Release Supplement[1]

January 2026

[1] The 4Q 2025 Earnings Release Supplement should be read in conjunction with the Earnings Release furnished as Exhibit 99.1 to the Form 8-K filed with the SEC on January 22, 2026.

Exhibit 99.2

Legal Disclaimer

FORWARD LOOKING STATEMENTS.

In addition to historical information, this presentation contains certain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, which are based on certain assumptions and describe future plans, strategies and expectations of the Company. These forward-looking statements are generally identified by use of the words “believe,” “expect,” “intend,” “anticipate,” “estimate,” “project,” “will,” “should,” “may,” “view,” “opportunity,” “potential,” or similar expressions or expressions of confidence. The Company’s ability to predict results or the actual effect of future plans or strategies is inherently uncertain. Factors which could have a material adverse effect on the operations of the Company and its subsidiaries include, but are not limited to: the risk that the proposed transaction between OceanFirst and Flushing Financial Corporation (“Flushing”) may not be completed in a timely manner or at all; the failure to satisfy the conditions to the consummation of the proposed transaction, including obtaining the requisite OceanFirst and Flushing stockholder approvals or the necessary regulatory approvals (and the risk that such regulatory approvals may result in the imposition of conditions that could adversely affect the combined company or the expected benefits of the transaction); the occurrence of any event, change or other circumstance that could give rise to the termination of the merger agreement between OceanFirst and Flushing; the inability to obtain alternative capital in the event it becomes necessary to complete the proposed transaction; the effect of the announcement or pendency of the proposed transaction on OceanFirst’s and Flushing’s business relationships, operating results and business generally; risks that the proposed transaction disrupts current plans and operations of OceanFirst and Flushing; potential difficulties in retaining OceanFirst and Flushing customers and employees as a result of the proposed transaction; OceanFirst’s and Flushing’s estimates of its financial performance; the operational risk of lending activities, including the effectiveness of OceanFirst’s and Flushing’s underwriting practices and the risk of fraud; results of examinations by regulatory authorities of OceanFirst or Flushing and the possibility that any such regulatory authority may, among other things, limit OceanFirst’s or Flushing’s business activities, restrict OceanFirst’s or Flushing’s ability to invest in certain assets, refrain from issuing an approval or non-objection to certain capital or other actions, increase OceanFirst’s or Flushing’s allowance for credit losses, result in write-downs of asset values, restrict OceanFirst’s or Flushing’s ability or that of OceanFirst’s or Flushing’s bank subsidiary to pay dividends, or impose fines, penalties or sanctions; changes in the markets in which OceanFirst and Flushing compete; potential litigation relating to the proposed transaction that could be instituted against OceanFirst, Flushing or their respective directors and officers, including the effects of any outcomes related thereto; volatility in the trading price of OceanFirst’s or Flushing’s securities; the ability to implement business plans, forecasts, and other expectations after the completion of the proposed transaction, and identify and realize additional opportunities; the possibility that the transaction may be more expensive to complete than anticipated, including as a result of unexpected expenses, factors or events; the possibility that the anticipated benefits of the transaction are not realized when expected or at all, including as a result of the impact of, or problems arising from, the integration of the two companies or as a result of the strength of the economy and competitive factors in the areas where OceanFirst and Flushing do business; and the dilution caused by OceanFirst’s issuance of additional shares of its capital stock in connection with the transaction; changes in interest rates; inflation, general economic conditions, including potential recessionary conditions; levels of unemployment in the Company’s lending area; real estate market values in the Company’s lending area; potential goodwill impairment; natural disasters; potential increases to flood insurance premiums; the current or anticipated impact of military conflict, terrorism or other geopolitical events; the imposition of tariffs or other domestic or international governmental policies and retaliatory responses; the effects of a potential federal government shutdown; volatility in financial markets; slowdowns in securities trading or shifting demand for security trading products; the level of prepayments on loans and mortgage-backed securities; legislative/regulatory changes; monetary and fiscal policies of the U.S. Government, including policies of the U.S. Treasury and the Board of Governors of the Federal Reserve System; the quality or composition of the loan or investment portfolios; demand for loan products; deposit flows; the availability of low-cost funding; changes in liquidity, including the size and composition of the Company’s deposit portfolio, and the percentage of uninsured deposits in the portfolio; changes in capital management and balance sheet strategies and the ability to successfully implement such strategies; competition; demand for financial services in the Company’s market area; changes in investor sentiment and consumer spending, borrowing and savings habits; changes in accounting principles; a failure in or breach of the Company’s operational or security systems or infrastructure, including cyberattacks; the failure to maintain current technologies; reliance on third party service providers; failure to retain or attract employees; supply chain issues or labor shortages; the impact of pandemics on our operations and financial results and those of our customers; and the Bank’s ability to successfully integrate acquired operations. These risks and uncertainties are further discussed in the Company’s Annual Report on Form 10-K for the year ended December 31, 2024, under Item 1A - Risk Factors and elsewhere, and subsequent securities filings and should be considered in evaluating forward-looking statements and undue reliance should not be placed on such statements. The Company does not undertake, and specifically disclaims 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.

For an exhaustive list of Forward Looking Statements please refer to the Company’s Earnings Release furnished as Exhibit 99.1 to the Form 8-K as filed with the SEC on January 22, 2026.

NON-GAAP FINANCIAL INFORMATION.

This presentation contains certain non-GAAP (generally accepted accounting principles) measures. These non-GAAP measures, as calculated by the Company, are not necessarily comparable to similarly titled measures reported by other companies. Additionally, these non-GAAP measures are not measures of financial performance or liquidity under GAAP and should not be considered alternatives to the Company's other financial information determined under GAAP. See reconciliations of certain non-GAAP measures included at the end of this presentation and in the Company’s Earnings Release furnished as Exhibit 99.1 to the Form 8-K as filed with the SEC on January 22, 2026.

MARKET AND INDUSTRY DATA.

This presentation references certain market, industry and demographic data, forecasts and other statistical information. We have obtained this data, forecasts and information from various independent, third-party industry sources and publications. Nothing in the data, forecasts or information used or derived from third-party sources should be construed as advice. Some data and other information are also based on our good faith estimates, which are derived from our review of industry publications and surveys and independent sources. We believe that these sources and estimates are reliable but have not independently verified them. Statements as to our market position are based on market data currently available to us. These estimates involve inherent risks and uncertainties and are based on assumptions that are subject to change.

OCEANFIRST

Q4-25 Financial Highlights

Financial Highlights

$0.41 Core Diluted EPS(1)	**$95 million** Net Interest Income	**0.65%** Core ROAA(1)
8.21% Core ROTCE(1)	**$0.58** Core PTPP Diluted EPS(1)	**10.7%** CET1 Ratio(2)

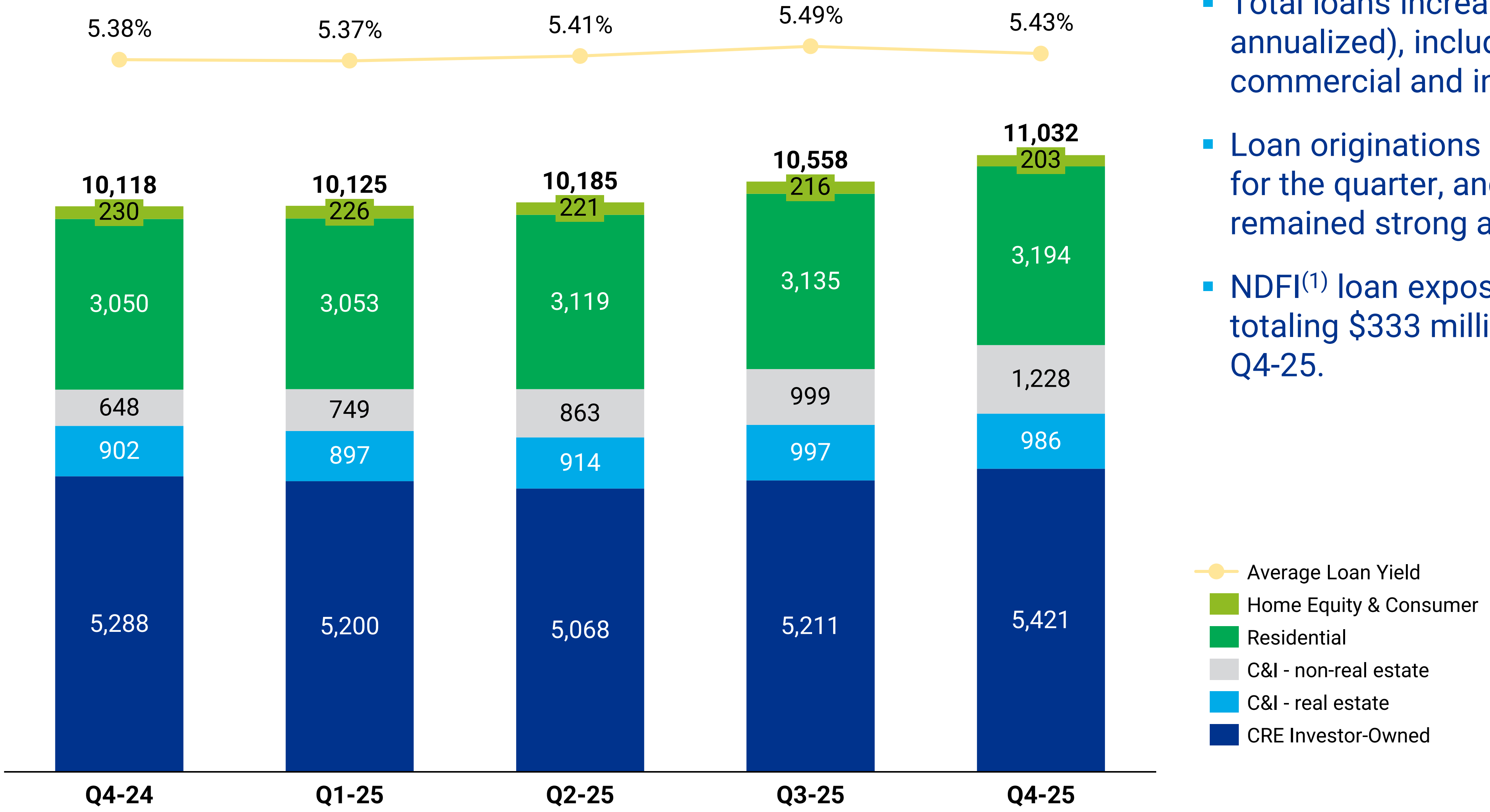
- Net interest income increased by $5 million (or 5%) and pre-tax pre-provision income increased $3 million (or 9%) from the linked quarter showing the momentum from interest-earning asset growth.
- Total loans increased $474 million (or 18% annualized), including $218 million of commercial and industrial loan growth. Loan originations were robust at $1 billion for the quarter.
- Capital remained strong with an estimated CET1 ratio of 10.7% despite significant loan growth. The credit risk transfer, executed during the quarter, provides credit protection on a $1.5 billion residential loans pool, which significantly reduces risk weighted assets and drives a favorable increase to regulatory capital ratios.
- On December 29th, we announced the merger agreement with Flushing Financial Corporation which included a $225 million capital raise from Warburg Pincus that will fund concurrently with merger closing. Transaction close estimated in the second quarter of 2026.

(1) For non-GAAP financial measures, please refer to the "Non-GAAP Reconciliations" in the Appendix for a reconciliation to GAAP financial information
(2) Q4-25 CET1 Ratio – Preliminary Estimate.

OceanFirst

Loan Portfolio Trends

Moderated Loan Growth in the Portfolio ($'millions)



- Total loans increased $474 million (or 18% annualized), including $218 million of commercial and industrial loan growth.
- Loan originations were robust at $1.05 billion for the quarter, and the loan pipeline remained strong at $474 million.
- NDFI[(1)] loan exposure remains minimal, totaling $333 million (or 3% of total loans) at Q4-25.

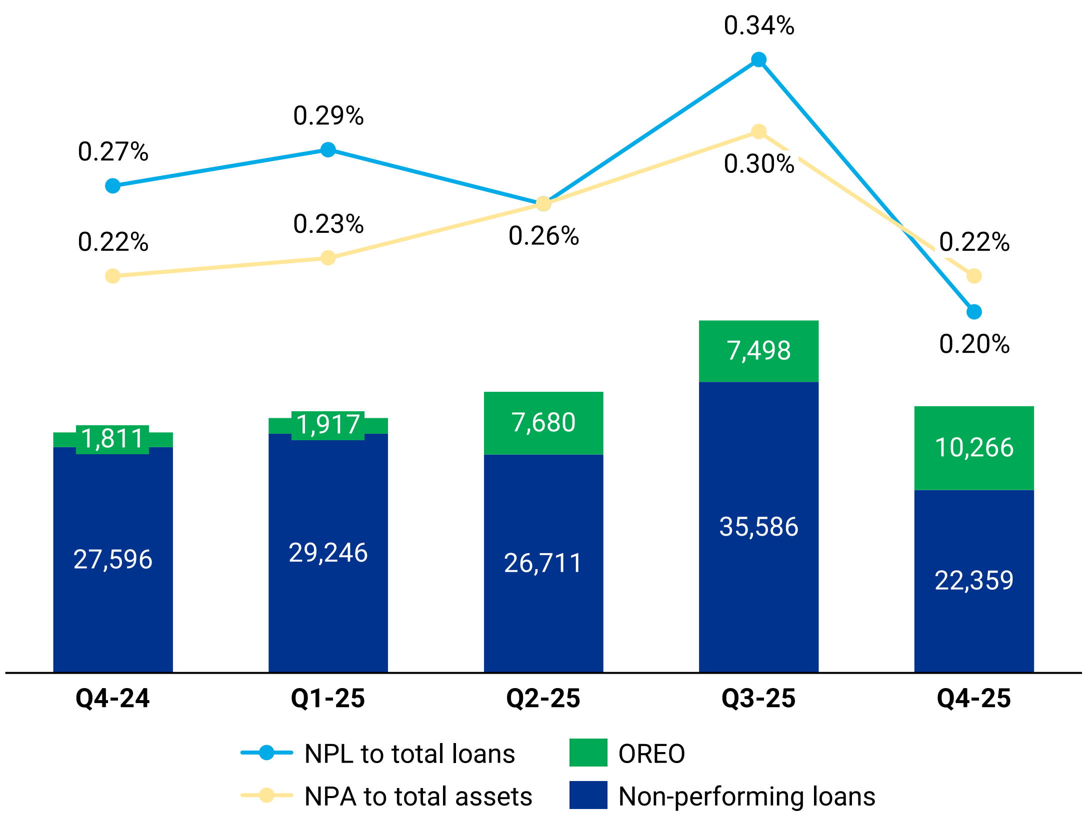
(1) Non-Depository Financial Institution

OCEANFIRST

Quarterly Credit Trends (1 of 2)

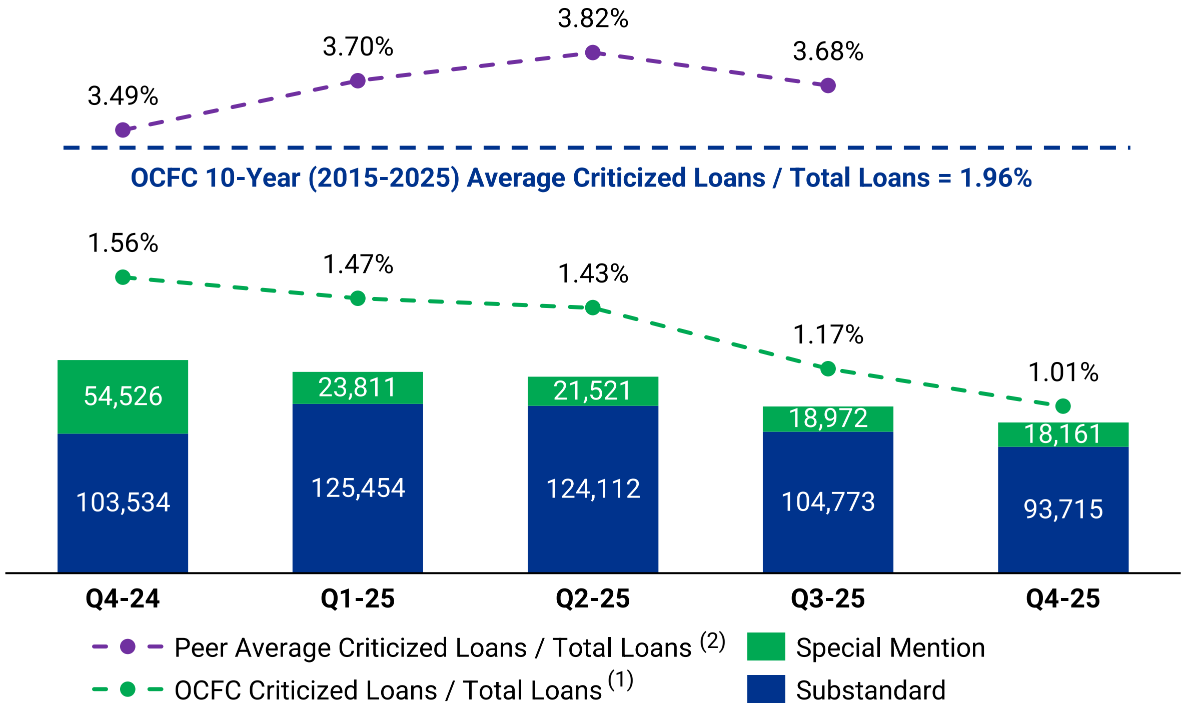
Strong asset quality trends driven by prudent growth and strong credit risk management

Non-Performing Loans and Assets ($'000)(1)



Special Mention and Substandard Loans ($'000)

Criticized loans as a % of total loans remain low at 1.01% as of Q4-25 compared to 2.06% as of Q4-19 (pre-pandemic).

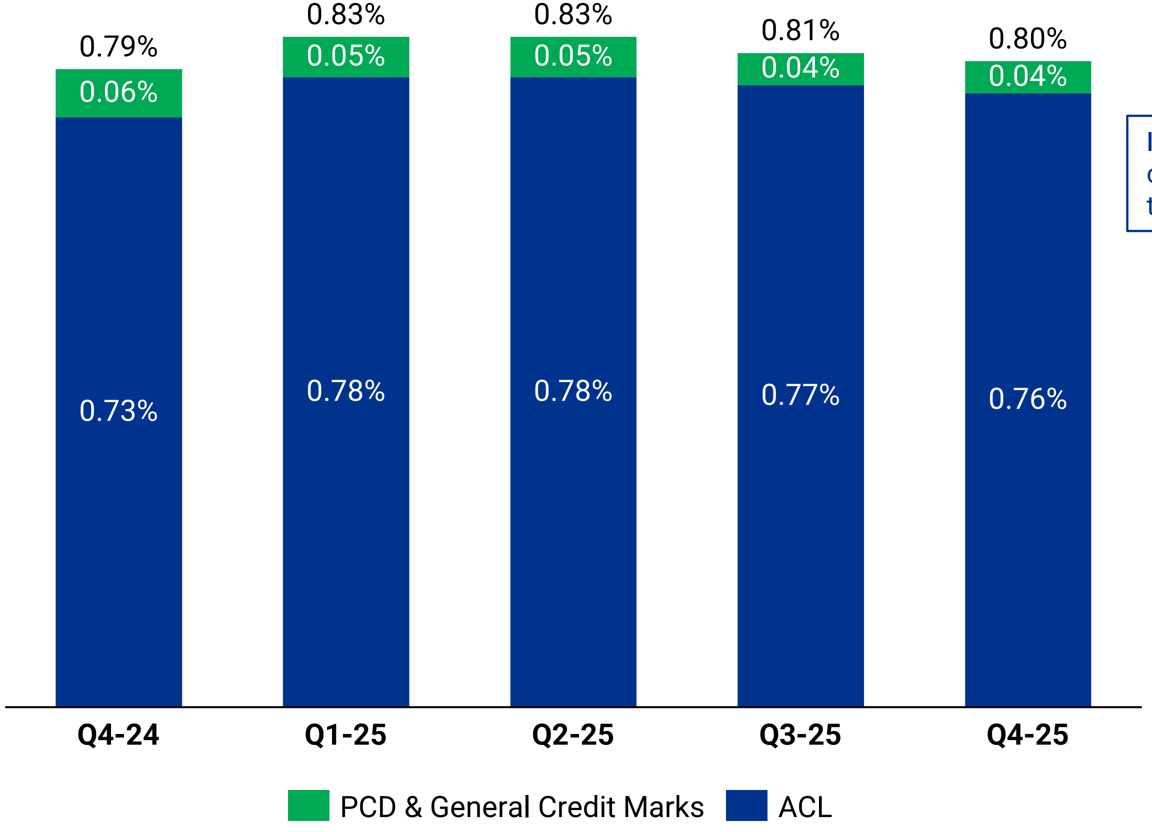


(1) PCD loans are not included in these metrics. Refer to Asset Quality section in the Earnings Release for additional information.

Note: At December 31, 2025, of the Special Mention loans and Substandard loans represented above, 76.8% and 51.0% were current on payments, respectively.
(1) OCFC criticized loans exclude other real estate owned.
(2) Peer data is on a one quarter lag.

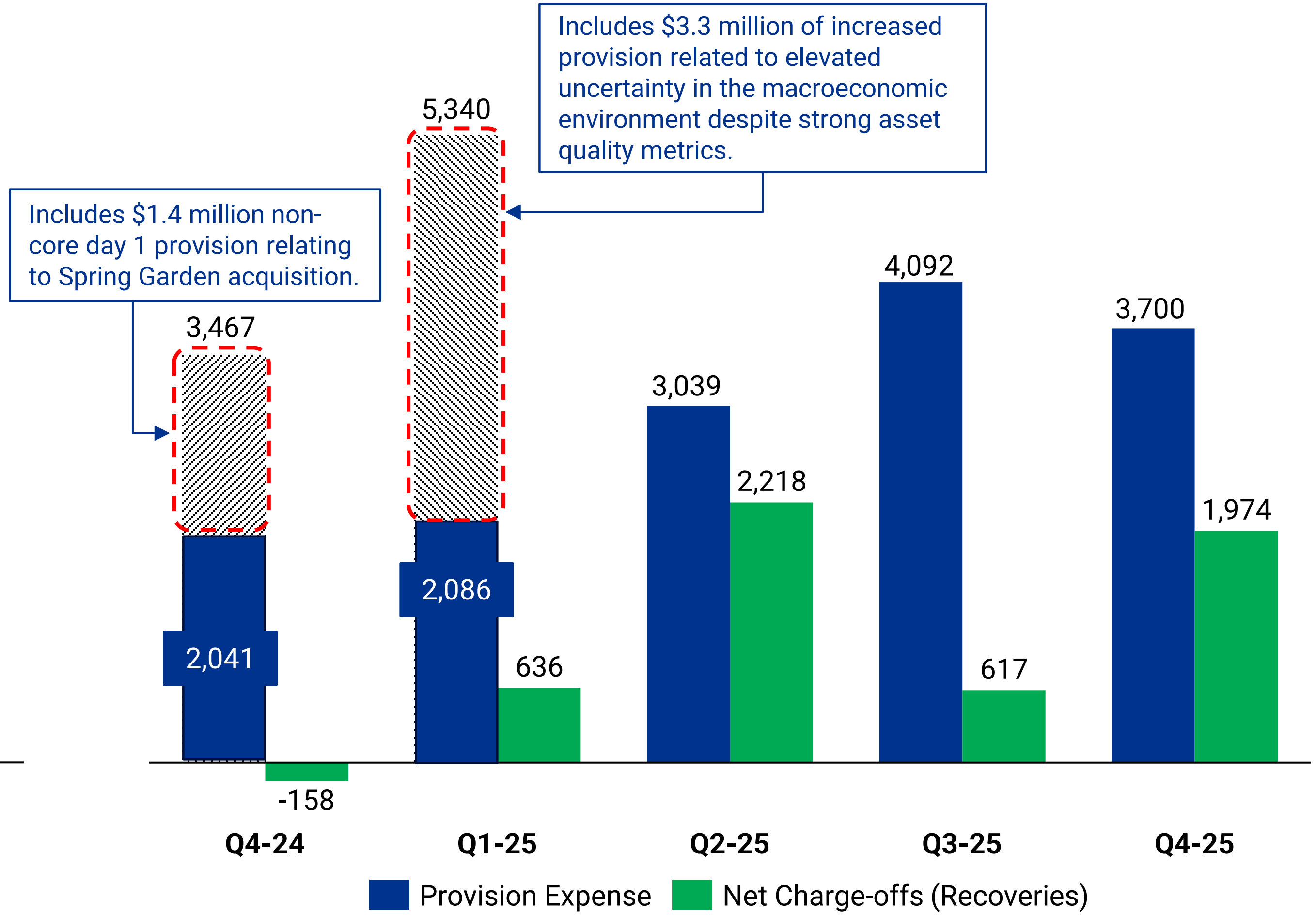
Quarterly Credit Trends (2 of 2)

Loan Allowance for Credit Losses (ACL) Plus PCD & General Credit Marks / Total Loans



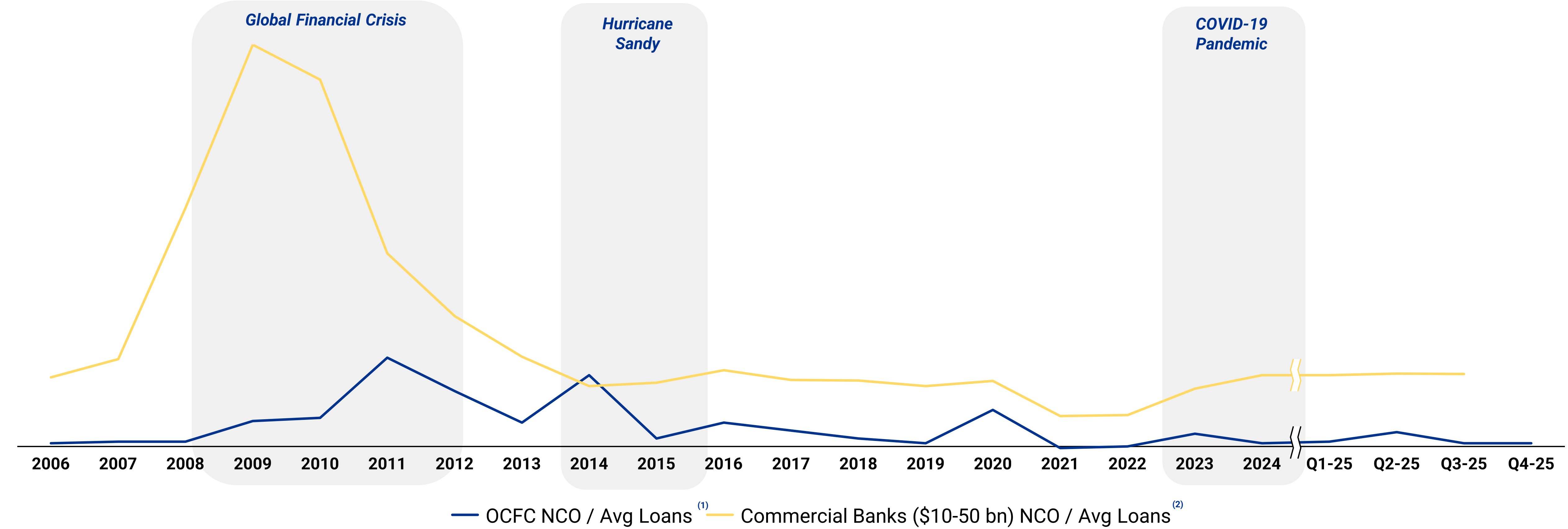
Note: The allowance for credit losses plus the unamortized credit and PCD marks amounted to $87.7 million, or 0.80% of total loans at Q4-25, as compared to $85.6 million, or 0.81% of total loans at Q3-25.

NCOs / (Recoveries) and Provision for Credit Loss Expense ($'thousands)



Note: Q2-25 charge-offs primarily relate to two commercial relationships of $1.6 million and $445K for NPL sale.

Track Record of Strong Credit Performance

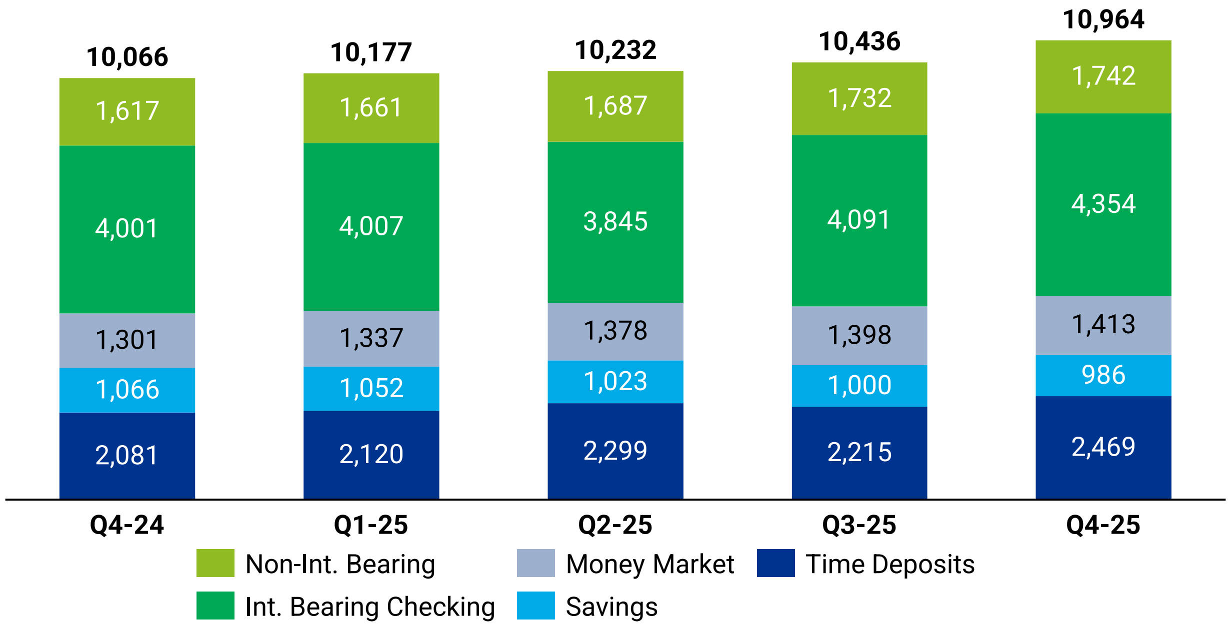


- From 2006 to Q4-25, inclusive of the Global Financial Crisis, Hurricane Sandy, and the COVID-19 Pandemic, OCFC's NCO to average loans totaled 13 bps per year compared to 71 bps for all commercial banks between $10 - $50 billion in assets.
- From 2006 to Q4-25, peak net charge-offs to average loans for OCFC totaled 56 bps in 2011. Peak charge-offs for commercial banks between $10 - $50 billion in assets were 253 bps in 2009.

Source: S&P Global.
(1) Any period with net recoveries is denoted as 0% NCO / Avg Loans in the graph.
(2) Commercial bank reporting is on a one quarter lag

Deposit Trends

Deposit Mix Remains Stable ($'millions)

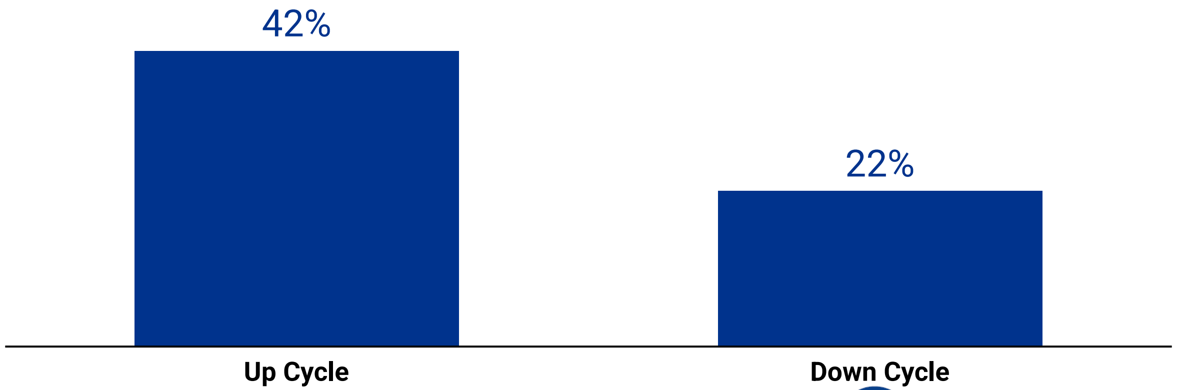


- Deposits increased by $528 million (or 5.1%), driven by an increase in non-maturity deposits of $275 million (or 3.3%) from the prior quarter.
- The $253 million increase in time deposits was primarily driven by higher brokered CD's of $205 million.
- Premier Bank deposits grew $90 million (or 37%) from the linked quarter with the weighted average cost of deposits declining 36 bps to 2.28% as of 12/31/25.
  - Customer accounts and relationships totaled 1,335 (+212) and 357 (+53), respectively.
  - At 12/31/25, there were 188 opened and unfunded accounts providing a robust pipeline for deposit growth.

Cost of Deposits

	Spot					Avg
Type of Account	**Q4-24**	**Q1-25**	**Q2-25**	**Q3-25**	**Q4-25**	**Q4-25**
Int. Bearing Checking	2.11%	2.04%	2.02%	2.08%	2.05%	2.27%
Money Market	3.00%	2.83%	2.94%	2.75%	2.43%	2.78%
Savings	0.72%	0.67%	0.66%	0.63%	0.55%	0.60%
Time Deposits	4.18%	3.75%	3.75%	3.74%	3.64%	3.68%
Total (incl. non-int. bearing)	**2.17%**	**2.03%**	**2.07%**	**2.04%**	**2.00%**	**2.13%**

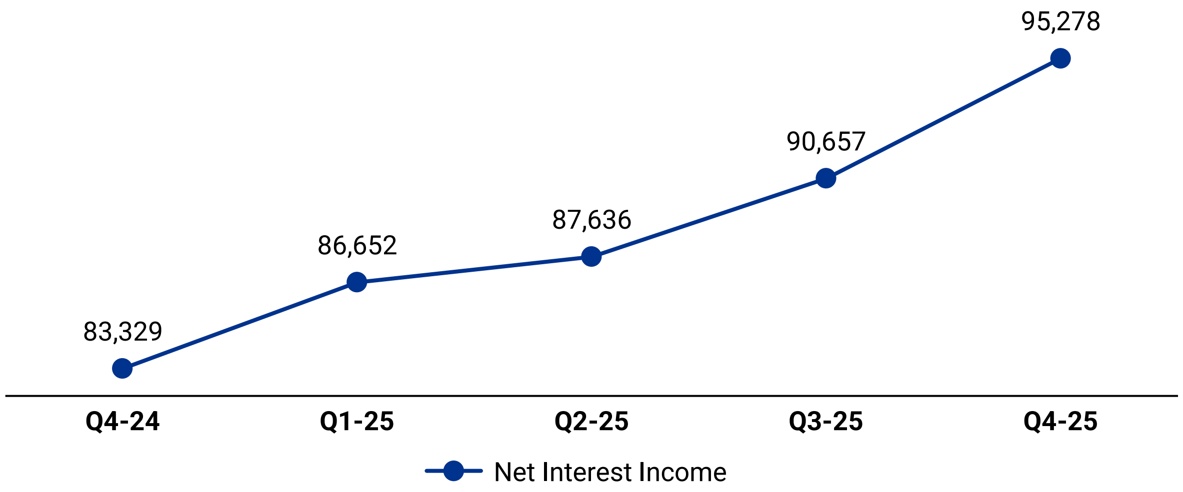
Deposit Beta(1)



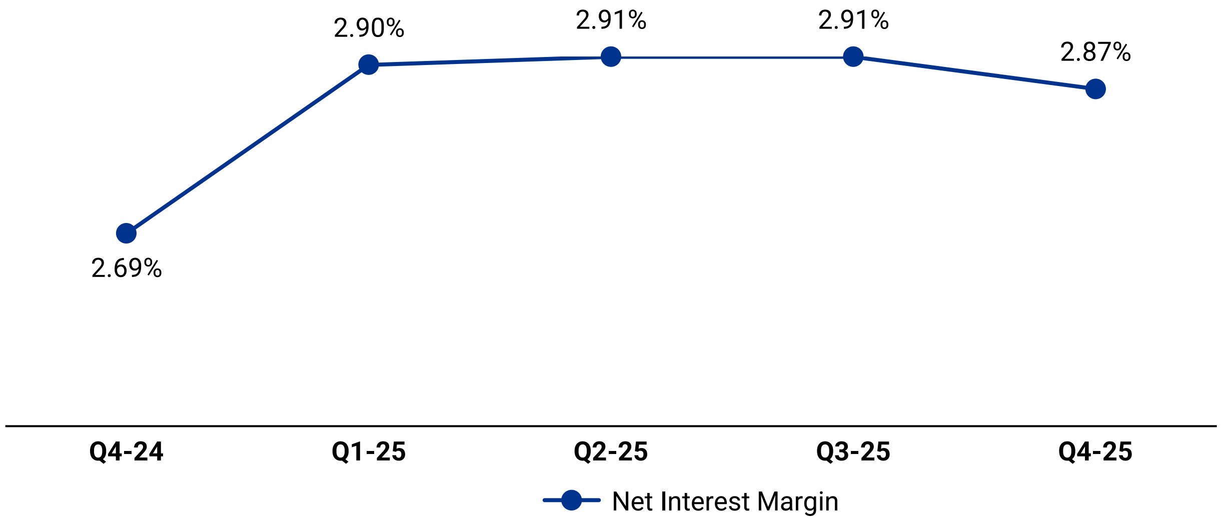
(1) Deposit beta is calculated as the increase in rate paid on total deposits per quarter divided by incremental increase in the fed funds rate since January 1, 2022. Up cycle is the period from January 1, 2022 to June 30, 2024. The down cycle is from July 1, 2024 to December 31, 2025.

Net Interest Income and Net Interest Margin Trends

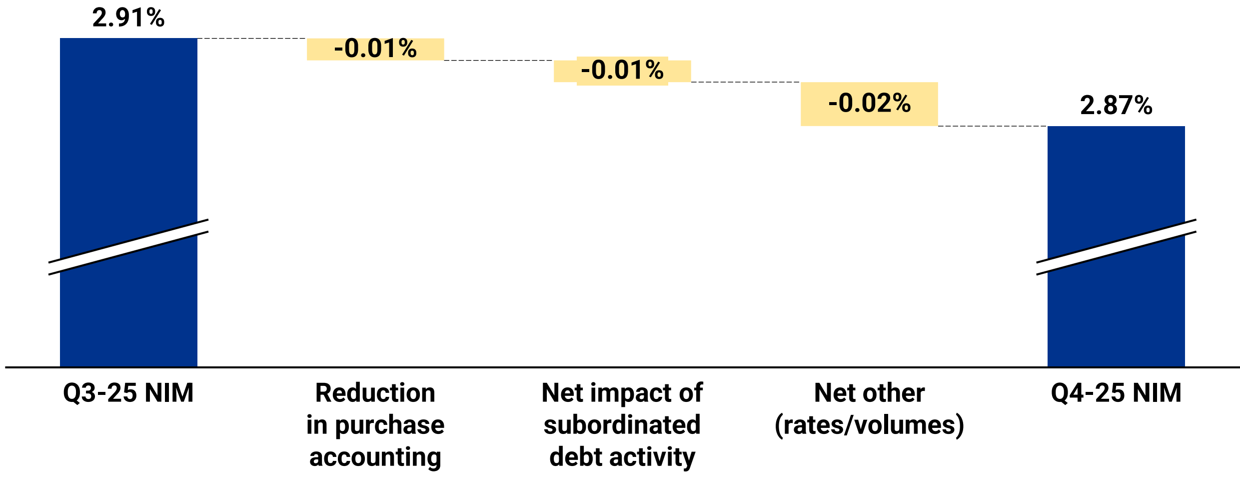
Net Interest Income ($'000)



Net Interest Margin (NIM)



NIM Bridge



- Net interest income increased 5% from the linked quarter and 14% compared to Q4-24.
- NIM decline impacted modestly by both balance sheet mix-shift and repricing trends (reflected as 'Net other').
- Continued tailwind from the growth in lower cost deposits from the Premier Bank teams.
- We expect NIM expansion of 3-4 bps Q1-26.

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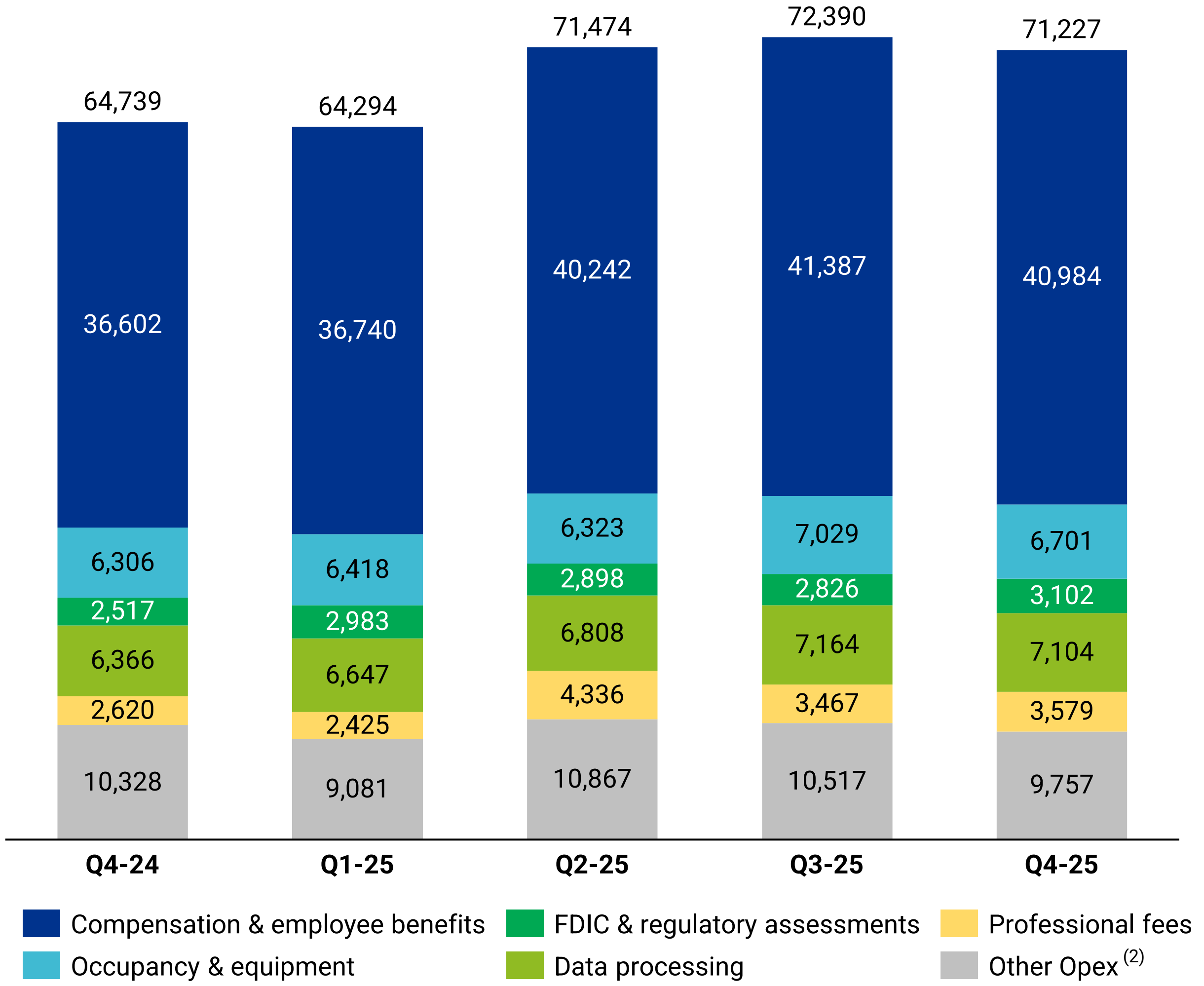
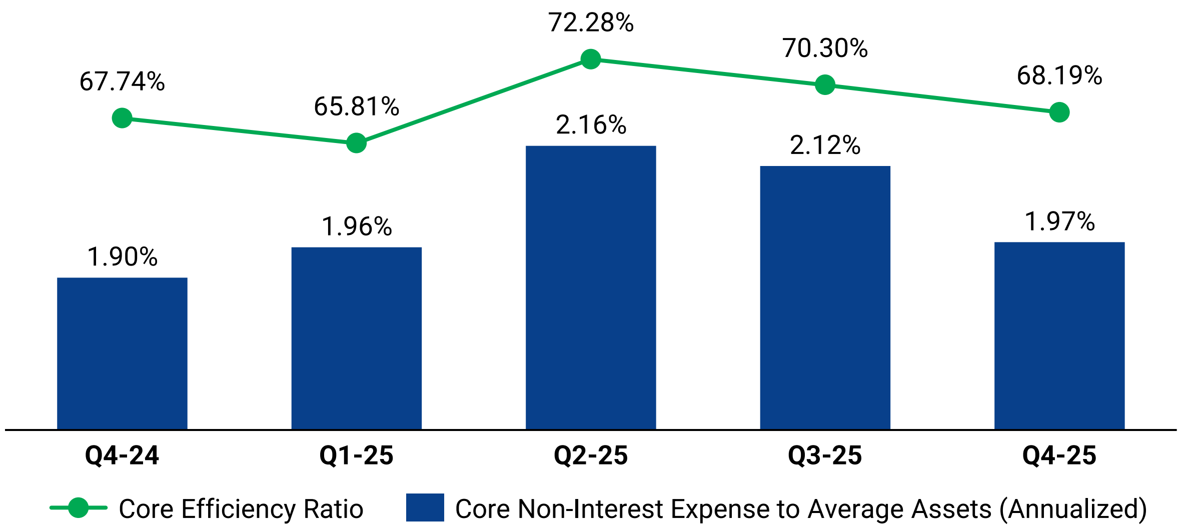
Expense Discipline and Focused Investment

Core Non-Interest Expense[1] ($'000)



Core Efficiency Ratio[1]

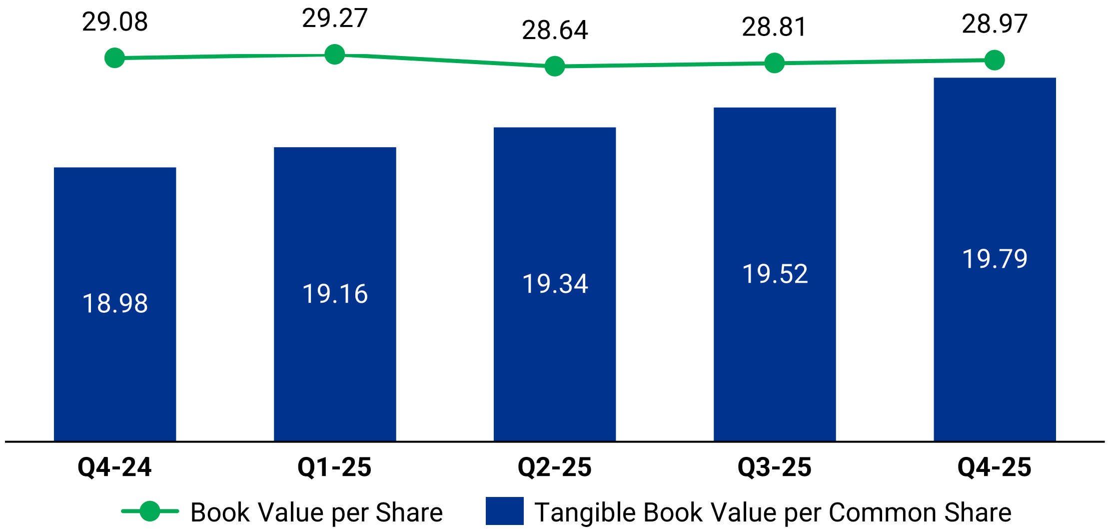


- Q4-25 core non-interest expenses decreased by $1.2 million (or 2%) from the linked quarter driven primarily by lower compensation in various units including the impact of exiting the title business.
- Q1-26 core non-interest expense is expected to remain stable between $70 to $71 million and includes: (i) the impact of savings from our outsourcing initiative; (ii) inflationary increases; and (iii) premium expense related to the credit risk transfer.

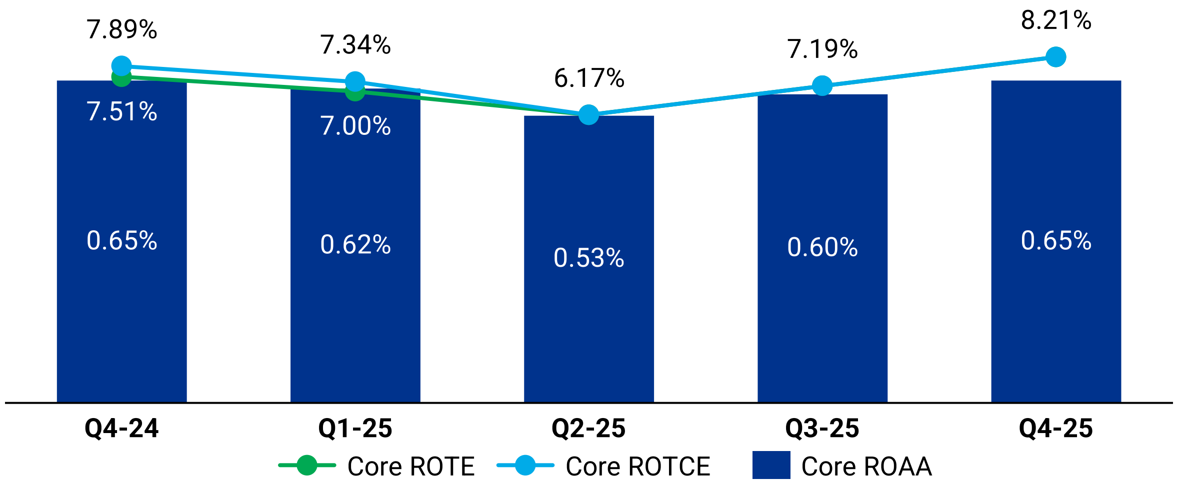
(1) For non-GAAP financial measures, please refer to the "Non-GAAP Reconciliations" in the Appendix for a reconciliation to GAAP financial information.
(2) Other Opex includes marketing, check card processing, amortization of intangibles, and other expenses.

Generating Consistent Returns

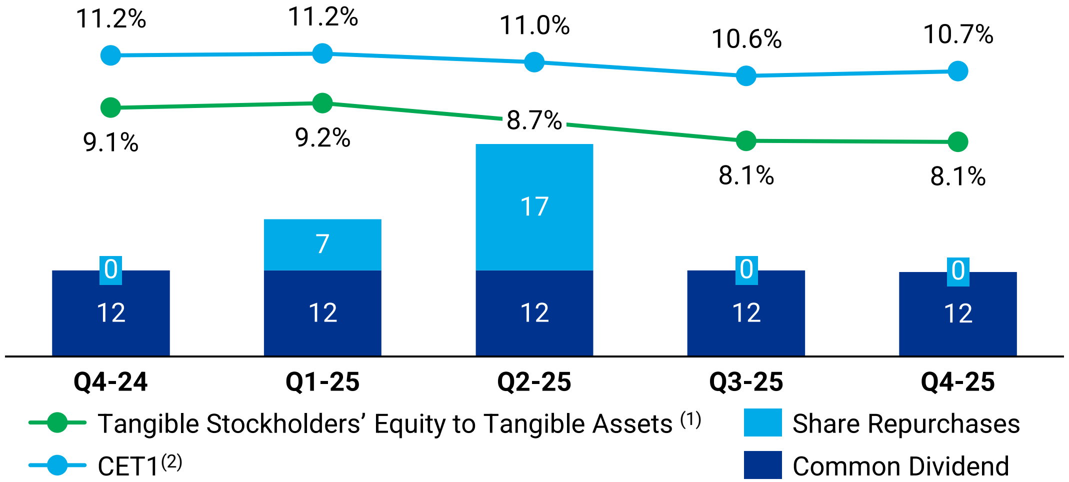
Book Value and Tangible Book Value per Common Share[1] ($)



Core ROAA[1], ROTE[1], and ROTCE[1]



Capital Management ($'millions)



- Capital remains strong and above "well capitalized" levels.
- Tangible book value per common share increased $0.81 or 4% from the same quarter last year.

(1) For non-GAAP financial measures, please refer to the "Non-GAAP Reconciliations" in the Appendix for a reconciliation to GAAP financial information.
(2) Q4-25 CET1 Ratio – Preliminary Estimate.

Management Q1-26 Outlook(1)

	Outlook	Comments
Loans	1-2% growth sequentially	• Expecting continued steady growth, subject to unanticipated payoffs. • Growth will be predominately driven by C&I with muted growth on CRE and Construction. • Credit expected to remain benign.
Deposits	Consistent with loan growth	• Maintain loan-to-deposit ratio ~100%.
Net Interest Income	NIM expansion	• NIM expansion expected of 3-4 bps quarter over quarter. • Subject to expected growth and interest rate trends, we expect net interest income dollars to grow in-line with loans. • No rate cuts modeled in Q1-26.
Other Income	$7 to $9 million	• Subject to loan swap activity and growth in services charges.
Operating Expenses	$70 to $71 million	• Reflects the impact of savings from the outsourcing of our residential and title platforms. • Includes anticipated inflationary increases related to compensation and contractual vendor increases. • Includes premium expense related to the credit risk transfer executed in Q4-25.
Capital	Strong CET1 ratio (>10.5%)	• Sufficient capital to fund near-term growth.

(1) Management Outlook is for OCFC Standalone and does not include the pending Flushing Financial Corporation merger impact.

Management 2026 Outlook[1]

	Outlook	Comments
Loans	7-9% growth	• Expecting continued steady growth, subject to unanticipated payoffs and supported by our strong pipeline. • Growth will be driven by C&I verticals offset by run-off on the Residential portfolio. • Credit is expected to remain benign.
Deposits	Consistent with loan growth	• Maintain loan-to-deposit ratio ~100%.
Net Interest Income	> 3.00% NIM	• Subject to expected growth and interest rate trends, we expect net interest income dollars to grow in-line with loans. • Three rate cuts (25 bps each) modeled through the year with a terminal upper fed funds rate of 3.00% by Q4-26.
Other Income	$25 to $35 million	• Levels reduced year-over-year related to the outsourcing of residential and title platforms.
Operating Expenses	$275 to $285 million	• Reflects the impact of savings from the outsourcing of our residential and title platforms. • Includes anticipated inflationary increases related to compensation and contractual vendor increases. • Includes premium expense related to the credit risk transfer.
Capital	Strong CET1 ratio (>10.5%)	• Continuing to explore ways to optimize capital in relation to loan growth.

(1) Management Outlook is for OCFC Standalone and does not include the pending Flushing Financial Corporation merger impact.

OCEANFIRST

Appendix

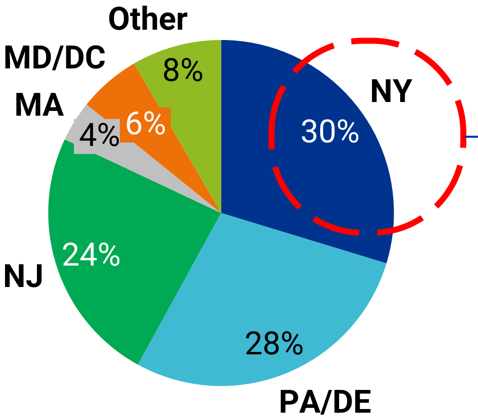
Diversified CRE Portfolio with Conservative Risk Profile

CRE Investor-Owned - Collateral Details				
$'millions	**CRE: Investor-Owned**	**% of Total**	**WA LTV (%)**	**WA DSCR (x)**
Office	1,058	21.7%	56.8%	1.75x
Retail	1,122	23.0%	58.8%	1.88x
Multi-Family	971	19.9%	60.9%	1.52x
Industrial / Warehouse	785	16.1%	50.8%	2.06x
Hospitality	178	3.7%	46.7%	1.78x
Other (1)	759	15.6%	45.0%	1.73x
CRE: Investor-Owned	**4,873**	**100.0%**	**54.9%**	**1.78x**
Construction	548			
CRE IO and Construction Total	**5,421**			

- ***Underlying collateral is diversified.***
- ***Low concentration in the Multi-Family portfolio***, which represents 7% of total assets.
- ***Maturity wall is modest and has a minimal impact:*** Our CRE Investor-Owned maturity wall, totaling $1.62 billion (or 15% of total loans), is set to mature in 2026 and 2027 with weighted average rates of 5.01% and 4.28%, for each respective cohort. The impact of repriced loans to-date has been benign.

CRE Investor-Owned - Maturity Wall					
	Balance	**Weighted Average**			**% of**
Maturity Year	**($'millions)**	**Rate (%)**	**LTV (%)**	**DSCR (x)**	**Loans**
2026	778	5.01%	55.5%	1.97x	7.05%
2027	839	4.28%	53.2%	1.94x	7.61%
Total	**1,617**	**4.63%**	**54.3%**	**1.95x**	**14.66%**

CRE Investor-Owned Portfolio by Geography[3]



Limited underlying concentration exposure:

- NYC rent-regulated[2] multi-family: $27.9 million
- NYC Office Central Business District (CBD): $7.0 million

Notes:
- All data represents CRE Investor-Owned balances, excluding purchase accounting marks and Construction as of December 30, 2025, unless otherwise noted.
- WA rate includes borrower fixed-rate exposure for loans with swap contracts and excludes any benefit from back-to-back rate swaps
- WA LTV represents the weighted average of loan balances as of December 31, 2025 divided by their most recent appraisal value, which is generally obtained at the time of origination.
- WA DSCR represents the weighted average of net operating income on the property before debt service divided by the loan's respective annual debt service based on the most recent credit review of the borrower.

Footnotes:
(1) Other includes underlying co-operatives, single purpose, stores and some living units / mixed use, investor-owned 1-4 family, land / development, and other.
(2) Rent-regulated multi-family is defined as buildings with >50% rent-regulated units.
(3) Based on location of collateral.

OceanFirst

Conservative Risk Profile of CRE IO Office & Construction

CRE Investor-Owned: Office + Construction

$'millions	Balance	% of Office	% of Total Loans	WA LTV (%)	WA DSCR (x)
General Office	497	46.9%	4.5%	53.7%	1.83x
Life Sciences & Medical	305	28.8%	2.8%	55.5%	1.75x
Credit Tenant	256	24.2%	2.3%	64.4%	1.62x
Office	**1,058**	**100.0%**	**9.6%**	**56.8%**	**1.75x**
Construction (all property segments	548		5.0%		
Office + Construction	**1,606**		**14.6%**		

CRE Investor-Owned: Office + Construction CBD Bifurcation

$'millions	Balance	% of Total	% of CBD
MA	45	2.8%	38.1%
NJ	42	2.6%	35.5%
PA	24	1.5%	20.5%
NY	7	0.4%	5.9%
Central Business District	**118**	**7.4%**	**100.0%**
Non Central Business District	1,487	92.6%	
Office + Construction	**1,606**	**100.0%**	

Central Business District (CBD): Office + Construction

$'millions	Balance	% of Total	WA LTV (%)	WA DSCR (x)
Credit Tenant	42	35.5%	58.6%	2.12x
General Office	34	29.2%	52.8%	1.73x
Life Sciences & Medical	42	35.3%	54.7%	1.34x
CBD - Office & Construction	**118**	**100.0%**	**55.5%**	**1.73x**

In the above tables, Construction consists of all property segments (e.g., co-op, hospitality, industrial / warehouse, etc.)

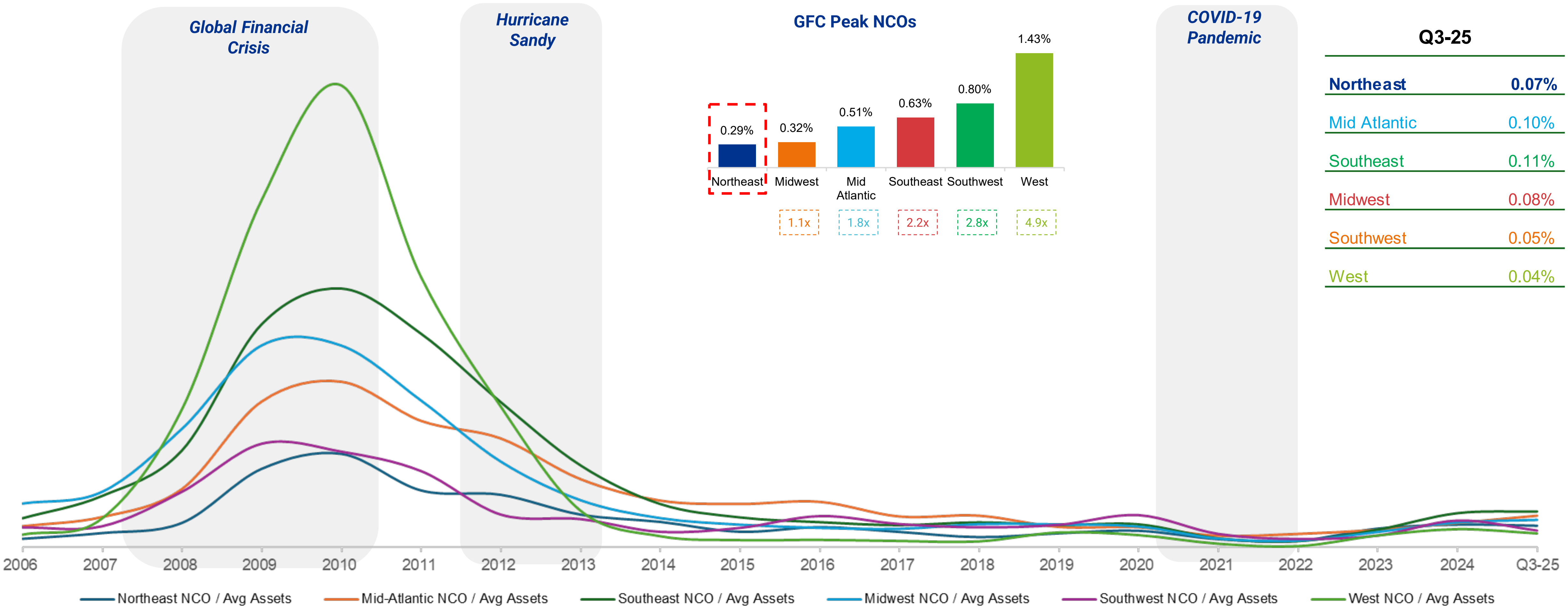
Portfolio Highlights

- **97% of Office & Construction** loans are pass-rated (not classified or criticized).
- **93% of Office & Construction** loans are classified as non-Central Business District loans.
- CBD loans comprise <1% of total assets and have a weighted average LTV of 55.5% and weighted average DSCR of 1.73x.
- Office portfolio is primarily secured by small properties with 68% of the portfolio secured by properties of 300K SF or smaller.
- The average loan size of the office portfolio is $4.9 million with **46%** of the portfolio **under $1 million** and **78% under $5 million**.

Notes:
- All data represents CRE Investor-Owned balances, excluding purchase accounting marks and Construction as of December 31, 2025, unless otherwise noted.
- WA LTV represents the weighted average of loan balances as of December 31, 2025 divided by their most recent appraisal value, which is generally obtained at the time of origination.
- WA DSCR represents the weighted average of net operating income on the property before debt service divided by the loan's respective annual debt service based on the most recent credit review of the borrower.

OCEANFIRST

Northeast Outperforms Through Credit Cycles…

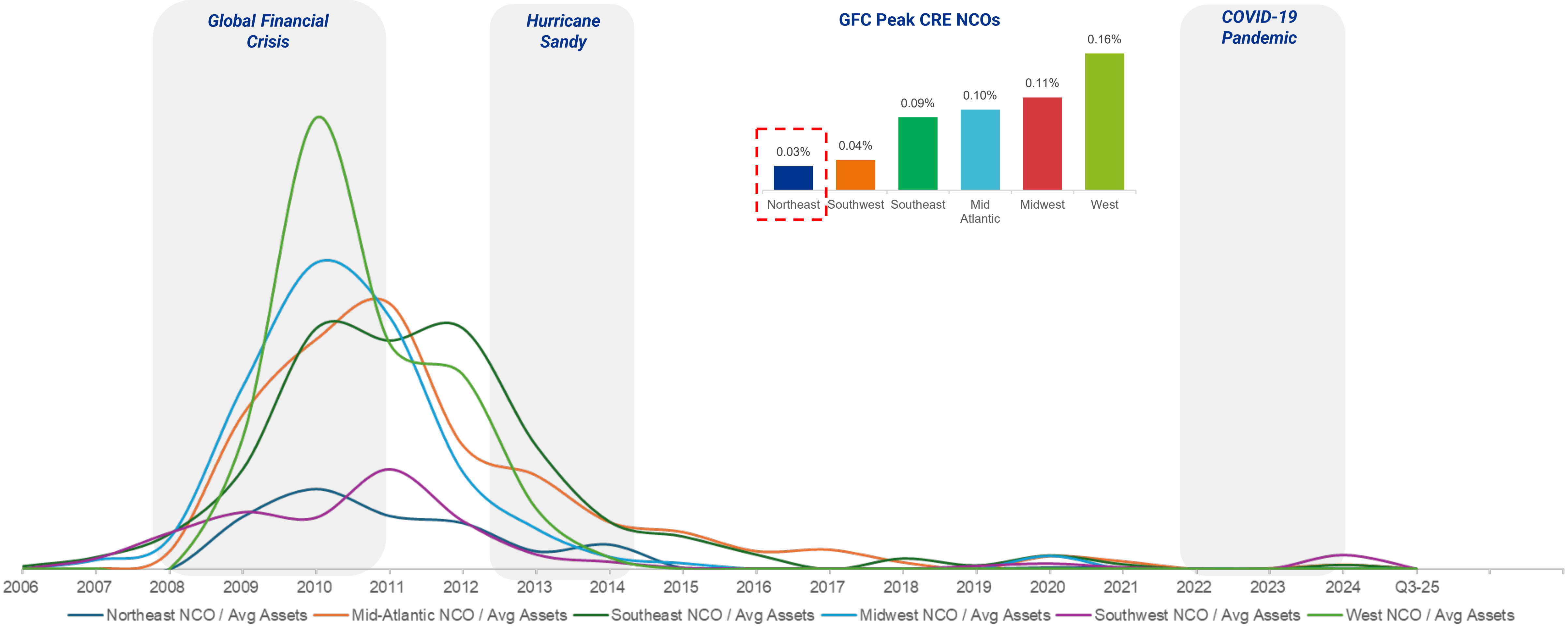


- Historically, net charge-offs for Northeastern headquartered banks have greatly outperformed major exchange traded U.S. banks headquartered in other regions
- Median net charge-offs / average assets for Northeastern banks averaged 20 bps during the Global Financial Crisis compared to 50 bps for other regions.

Source: S&P Global.
Note: Commercial bank reporting is on a one quarter lag.

OCEANFIRST

…With a Similar Story in Commercial Real Estate Portfolios



- Northeastern banks' CRE portfolio net charge-offs have also historically outperformed major exchange traded banks in other regions
- Median CRE net charge-offs / average assets for Northeastern banks averaged 2 bps during the Global Financial Crisis compared to 6 bps for other regions

Source: S&P Global.
Note: Commercial bank reporting is on a one quarter lag.

Non-GAAP Reconciliations (1 of 2)

Non-GAAP Reconciliation

	For the Three Months Ended				
	December 31, 2025	**September 30, 2025**	**June 30, 2025**	**March 31, 2025**	**December 31, 2024**
Core Earnings:					
Net income available to common stockholders **(GAAP)**	$ 13,093	$ 17,330	$ 16,200	$ 20,505	$ 20,905
Adjustments to exclude the impact of non-recurring and non-core items:					
Spring Garden opening provision for credit losses	-	-	-	-	1,426
Net (gain) loss on equity investments	(230)	7	(488)	(205)	5
Restructuring charges	7,379	4,147	-	-	-
Credit risk transfer execution expense	1,283	-	-	-	-
FDIC special assessment release	-	(210)	-	-	-
Merger related expenses	4,253	-	-	-	110
Income tax (benefit) expense on items	(2,254)	(926)	115	49	(388)
Loss on redemption of preferred stock	-	-	1,842	-	-
Core earnings **(Non-GAAP)**	**$ 23,524**	**$ 20,348**	**$ 17,669**	**$ 20,349**	**$ 22,058**
Income tax expense	3,754	5,156	5,771	6,808	5,083
Provision for credit losses	3,700	4,092	3,039	5,340	3,467
Less: non-core provision for credit losses	-	-	-	-	1,426
Less: income tax (benefit) expense on non-core items	(2,254)	(926)	115	49	(388)
Core earnings PTPP **(Non-GAAP)**	**$ 33,232**	**$ 30,522**	**$ 26,364**	**$ 32,448**	**$ 29,570**
Core earnings diluted earnings per share	$ 0.41	$ 0.36	$ 0.31	$ 0.35	$ 0.38
Core earnings PTPP diluted earnings per share	$ 0.58	$ 0.54	$ 0.46	$ 0.56	$ 0.51
Core Ratios (Annualized):					
Return on average assets	0.65%	0.60%	0.53%	0.62%	0.65%
Return on average tangible stockholders' equity	8.21	7.19	6.17	7.00	7.51
Return on average tangible common equity	8.21	7.19	6.17	7.34	7.89
Efficiency ratio	68.19	70.30	72.28	65.81	67.74

OceanFirst

Non-GAAP Reconciliations (2 of 2)

Non-GAAP Reconciliation					
	For the Three Months Ended				
	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024
Tangible Equity:					
Total stockholders' equity	$ 1,662,550	$ 1,653,427	$ 1,643,680	$ 1,709,117	$ 1,702,757
Less:					
Goodwill	517,481	523,308	523,308	523,308	523,308
Intangibles	9,046	9,934	10,834	11,740	12,680
Tangible stockholders' equity	1,136,023	1,120,185	1,109,538	1,174,069	1,166,769
Less:					
Preferred stock	-	-	-	55,527	55,527
Tangible common equity	**$ 1,136,023**	**$ 1,120,185**	**$ 1,109,538**	**$ 1,118,542**	**$ 1,111,242**
Tangible Assets:					
Total Assets	$ 14,564,317	$ 14,324,664	$ 13,327,847	$ 13,309,278	$ 13,421,247
Less:					
Goodwill	517,481	523,308	523,308	523,308	523,308
Intangibles	9,046	9,934	10,834	11,740	12,680
Tangible Assets	**$ 14,037,790**	**$ 13,791,422**	**$ 12,793,705**	**$ 12,774,230**	**$ 12,885,259**
Tangible stockholders' equity to tangible assets	8.09%	8.12%	8.67%	9.19%	9.06%
Tangible common equity to tangible assets	8.09%	8.12%	8.67%	8.76%	8.62%