

Keefe, Bruyette & Woods
Community Bank Investor Conference

New York, NY
August 2 – 3, 2011

Forward-looking Statements

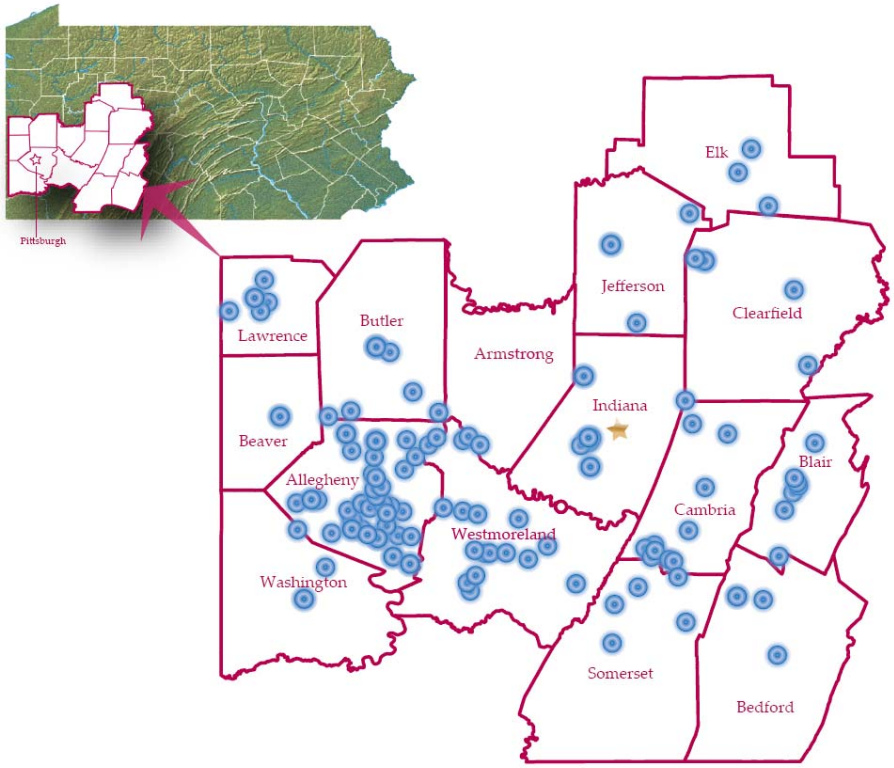
This presentation contains forward-looking statements that describe our future plans, strategies and expectations. Forward-looking statements can be identified by the fact that they do not relate strictly to historical or current facts. They often include words such as "believe," "expect," "anticipate," "intend," "plan," "estimate" or words of similar meaning, or future or conditional verbs such as "will," "would," "should," "could" or "may." All forward-looking statements are based on assumptions and involve risks and uncertainties, many of which are beyond our control and which may cause our actual results, performance or achievements to differ materially from the results, performance or achievements contemplated by the forward-looking statements. These risks and uncertainties include, among other things:

- *Continued weakness in economic and business conditions, nationally and in our market areas, which could increase credit- related losses and expenses and/or limit growth.*
- *Further declines in the market value of investment securities that are considered to be other-than-temporary, which would negatively impact our earnings and capital levels.*
- *Increases in defaults by borrowers and other delinquencies could result in increases in our provision for credit losses and related expenses.*
- *Changes in legislative or regulatory requirements, including the impact of the Dodd-Frank Wall Street Reform and Consumer Protection Law, applicable to us and our subsidiaries could increase costs, limit certain operations and adversely affect results of operations.*
- *Fluctuations in interest rates and market prices could reduce our net interest margin and asset valuations and increase our expenses.*
- *Reduced wholesale funding capacity or higher borrowing costs which would reduce our liquidity and negatively impact earnings and net interest margin.*
- *Competitive pressures among depository and other financial institutions nationally and in our market areas may increase significantly.*
- *The inability to successfully execute our strategic growth initiatives, which could limit further revenue and earnings growth.*
- *Changes in tax requirements, including tax rate changes, new tax laws and revised tax law interpretations may increase our tax expense or adversely affect our customers' businesses.*
- *The consequences of continued bank acquisitions and mergers in our market areas, resulting in fewer but much larger and financially stronger competitors, could increase competition for financial services to our detriment.*
- *Other risks and uncertainties described in this presentation and the other reports that First Commonwealth files with the Securities and Exchange Commission, including its most recent Annual Report on Form 10-K.*

In light of these risks, uncertainties and assumptions, you should not place undue reliance on any forward-looking statements in this presentation. We undertake no obligation to publicly update or otherwise revise any forward-looking statements, whether as a result of new information, future events or otherwise.

Attractive Franchise in Western Pennsylvania

Branch Franchise



Overview

- Bank charter established in 1866
- Headquartered in Indiana, PA
- Pennsylvania's 6th largest bank
  - 112 branches
  - 62 branches concentrated in Pittsburgh MSA
  - Top 5 in deposit market share in all but 1 MSA
- Assets: $5.7 billion
- Gross Loans: $4.0 billion
- Deposits: $4.5 billion
- Tangible Common Equity: $597 million(1)

(1) Please refer to page 35 for disclosures on "Non-GAAP Measures"
All data as of June 30, 2011
Source: SNL Financial

Footprint

MSA	June 30, 2010 Branches	Deposits	Market Rank	Total Market Deposits[1] June 2010	June 2009	Growth
Pittsburgh, PA	65	$2,473	5	$46,678	$44,753	4 %
Indiana, PA	9	499	2	2,082	2,102	(1)
Johnstown, PA	10	441	3	2,673	2,581	4
DuBois, PA	5	280	2	1,367	1,338	2
Altoona, PA	7	279	3	2,120	2,081	2
New Castle, PA	4	191	6	1,495	1,486	1
Somerset, PA	5	177	3	1,262	1,191	6
Saint Marys, PA	3	140	3	655	657	(0)

(1) Excludes branches > $750 million
Source: SNL Financial
$ millions

Changing Competitive Landscape

- **Disruptions in segmented market allow for organic and acquisition opportunities as smaller brethren look to partner with larger institutions**
- **First Commonwealth retains the scale to compete "above" smaller bank institutions that have the same "community bank" feel but narrower product / service capabilities**

Pittsburgh MSA

Rank	Institution	Branches	Deposits	Market Share
1	PNC Financial Services Group, Inc.	170	$15.0	32 %
2	Citizens (Royal Bank of Scotland Group)	130	6.5	14
3	F.N.B. Corporation	103	3.3	7
4	First Niagria Financial Group, Inc.	58	3.2	7
5	Dollar Bank, Federal Savings Bank	35	3.0	7
6	First Commonwealth Financial Corporation	62	2.5	5
7	Huntington Bancshares Inc.	42	2.3	5
8	S&T Bancorp, Inc.	27	1.5	3
9	Northwest Bancshares, Inc.	28	1.0	2
10	ESB Financial Corporation	21	0.7	1

All Other MSAs in FCF Franchise

Rank	Institution	Branches	Deposits	Market Share
1	First Commonwealth Financial Corporation	43	$2.0	17 %
2	F.N.B. Corporation	52	1.3	12
3	S&T Bancorp, Inc.	16	1.2	11
4	PNC Financial Services Group, Inc.	15	0.8	6
5	M&T Bank Corporation	12	0.7	6
6	AmeriServ Financial, Inc.	13	0.7	6
7	Northwest Bancshares, Inc.	19	0.7	6
8	CNB Financial Corporation	16	0.6	5
9	1st Summit Bancorp of Johnstown, Inc.	13	0.5	5
10	Somerset Trust Holding Company	15	0.5	4

Note: Excludes branches > $750 million
$ billions; pro forma as of July 27, 2011; total deposits as of June 30, 2010
Source: SNL Financial

Significant Recent Accomplishments

- **Recruited talent in several senior management roles**
- **Returned to profitability**
- **Significantly reduced the risk profile of the balance sheet; improved funding mix**
- **Successful completion of $81.4 million common equity raise**
- **Increased dividend**
- **Continued expense improvement through better technology utilization and staffing efficiencies**
- **Well poised for growth opportunities**

New Leadership Team

Name	Title	Years of Experience		Prior Position
		In Current Role	In Banking	
John J. Dolan	President and CEO	4	31	CFO of First Commonwealth since 1987
T. Michael Price	Bank President	3	24	Regional CEO
Matthew C. Tomb	EVP – Chief Risk Officer and Legal Counsel	3	4	Corporate and Securities Attorney with Regional Law Firm
J. Eric Renner	EVP – Head of Retail Banking	3	26	Business Banking Sales
Teresa M. Ciambotti	SVP – Controller	3	28	Controller
I. Robert Emmerich	EVP – CCO	2	33	CCO of Consumer Lending
Linda M. Larotonda	SVP – Consumer Credit	2	32	Sr. Regional Credit Officer
Cheryl A. Parzych	EVP – Wealth Services	1	33	Director of Trust
Robert E. Rout	EVP – CFO	1	36	CFO and Chief Admin. Officer
Tony E. Kallsen	SVP – Sr. Credit Officer	1	21	CCO
Wendy S. Bell	SVP – Sr. Finance Officer	1	26	Chief Accounting Officer and Controller

Balance Sheet

	June 30,		
	2011	2010	Change
Cash & Securities	$1,184	$1,136	$48
Total Loans, net	3,917	4,346	(429)
OREO	37	22	15
Goodwill / Intangibles	165	166	(1)
Other	388	388	0
Total Assets	**$5,691**	**$6,058**	**($367)**
Total Savings and DDA	$3,197	$3,119	$78
Total Time Deposits	1,339	1,620	(281)
Total Deposits	$4,536	$4,739	($203)
Short-term Borrowings	162	356	(194)
Long-term Debt	179	261	(82)
Other	52	48	4
Equity	762	654	108
Total Liabilities & Equity	**$5,691**	**$6,058**	**($367)**

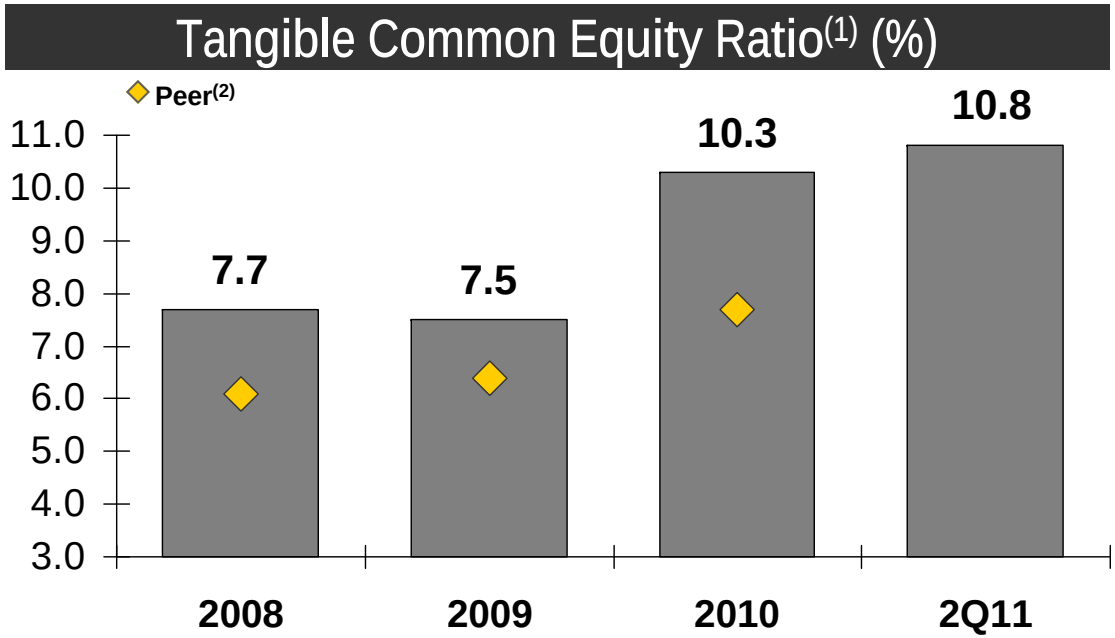
$ millions

Income Statement

	YTD 2Q11	YTD 2Q10	Favorable/ (Unfavorable)
Net Interest Income (FTE)(1)	$97.7	$111.1	($13.4)
Provision for Credit Losses	22.9	49.0	26.1
Net Interest Income (after Provision)	**$74.8**	**$62.1**	**$12.7**
Net Security Gains (Losses)	2.2	(3.9)	6.1
Other Income	29.2	28.0	1.2
Total Noninterest Income	**$31.4**	**$24.1**	**$7.3**
Total Noninterest Expense	**$87.1**	**$86.9**	**($0.2)**
Tax Expense (Benefit)(1)	6.4	(1.1)	(7.5)
Net Income (Loss)	**$12.7**	**$0.4**	**$12.3**
EPS (Diluted)	**$0.12**	**$0.00**	**$0.12**
Dividends Declared	*$0.06*	*$0.04*	*$0.02*
Return on Equity	*3.4%*	*0.1%*	*3.3%*
Share Price	*$5.74*	*$5.25*	*$0.49*

(1) Taxable equivalent
$ millions, except per share data

Strong Capital Position



- Successful completion of common stock offering during 3Q10 resulted in net proceeds of $81.4 million
- Quality, more permanent capital composition provides a foundation for future growth
- No future TARP repayment required

(1) Please refer to page 35 for disclosures on "Non-GAAP Measures"
(2) Peer group median includes Mid-Atlantic public banks with $2-12 billion in assets

Areas of Focus

- **Growing loans and deposits**
- **Managing through legacy credit issues**
- **Improving our efficiencies**
- **Enhancing fee revenue product lines**
- **Managing risks of new regulatory environment**
- **Delivering locally as a responsible community bank**

Delivering Locally

- **Customer service and satisfaction**
- **Understanding why our clients choose to do business with us**
- **Strong brand perception**
- **Community involvement**

"Think small and act small, and we'll get bigger. Think big and act big, and we'll get smaller."

- Herb Kelleher *(co-founder and former CEO of Southwest Airlines)*

Loan Portfolio

	2Q11	1Q11	2Q10	Change Link Quarter	Change Year-over-year
C&I	$943	$907	$1,031	4%	(9%)
Construction	147	185	406	(21%)	(64%)
CRE	1,271	1,337	1,273	(5%)	(0%)
Total Commercial	**$2,361**	**$2,429**	**$2,710**	**(3%)**	**(13%)**
Residential RE	1,102	1,102	1,161	0%	(5%)
Other consumer	530	543	563	(2%)	(6%)
Total Consumer	**$1,632**	**$1,645**	**$1,724**	**(1%)**	**(5%)**
Total	**$3,993**	**$4,074**	**$4,434**	**(2%)**	**(10%)**

- Loan growth has been a challenge due to more disciplined commercial underwriting, managed reduction of large sized and out-of-market credits accompanied with generally weaker demand

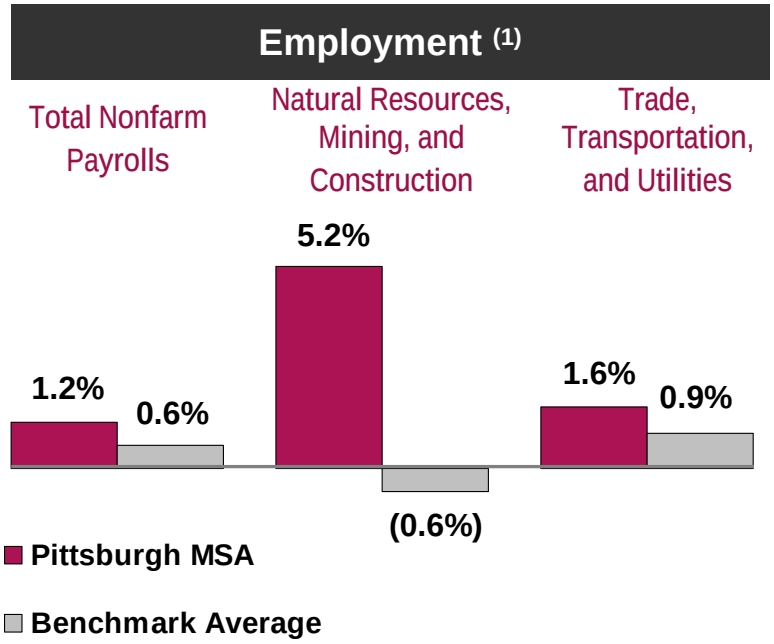
$ millions

Recipe for Loan Growth

- **Leverage sales and service momentum**
- **Reestablished middle-market lending in Pittsburgh**
- **Leverage corporate finance**
- **Exploit small business lending**
- **Continue selective retail banking product offerings**
- **Hired an energy lender to seize the Marcellus opportunities**

Well Site Development and Production

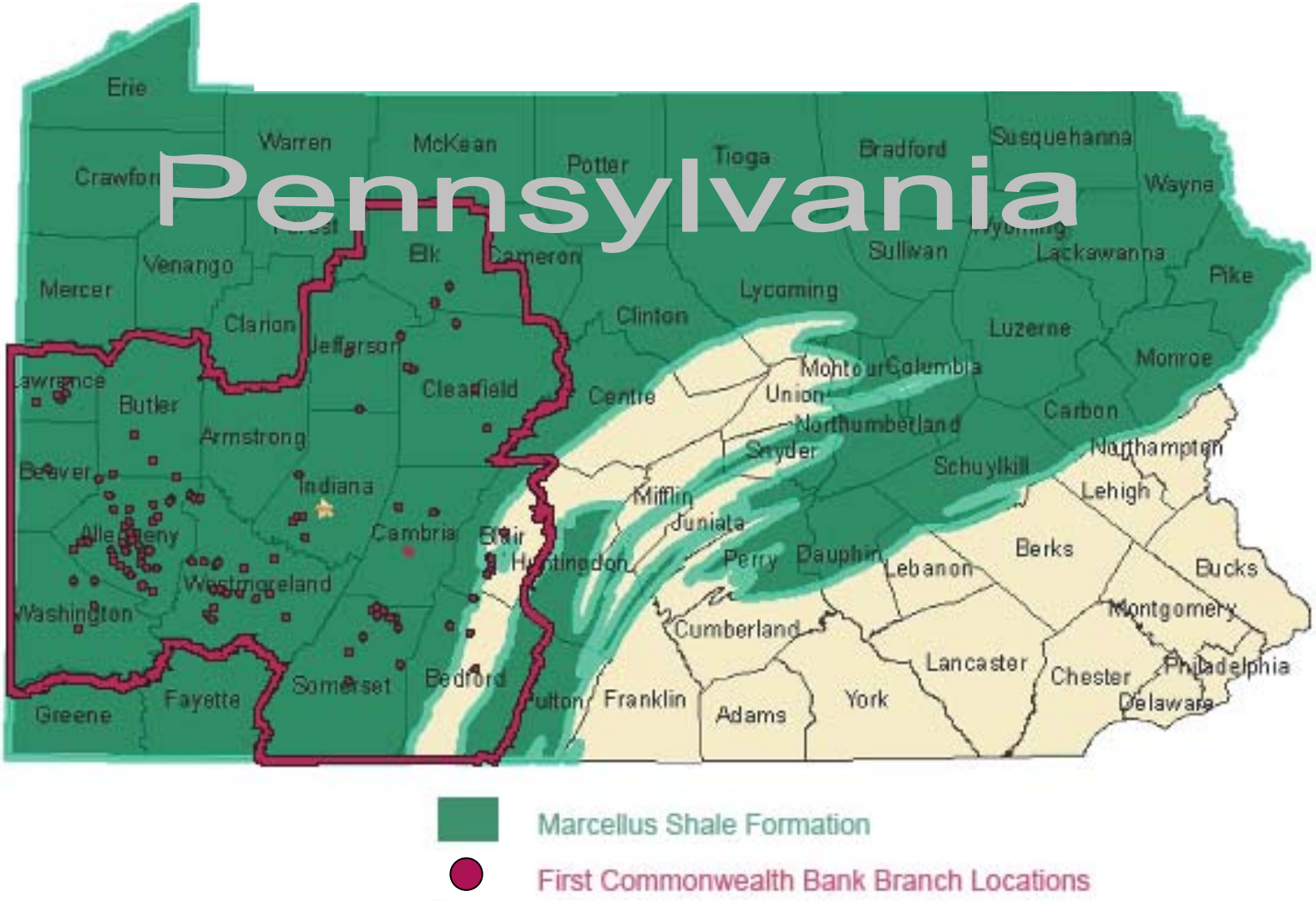




- **Typical Marcellus well becomes profitable in just 12 - 18 months**
- **Development and production of the Marcellus gas is expected to continue at an increasing rate through 2020**

(1) As of June 30, 2011 (preliminary year-over-year growth, not seasonally adjusted)
Source: Bureau of Labor Statistics
Benchmark cities include: Baltimore, Boston, Charlotte, Cincinnati, Cleveland, Denver, Indianapolis, Kansas City, Milwaukee, Minneapolis, Philadelphia, Richmond, and St. Louis

Footprint within the Marcellus formation



Source: PA Department of Environmental Protection

Our approach to Marcellus activities

Proven local oil & gas lender for over 50 years



First Commonwealth Bank's SVP of Corporate Lending, Joe Brennan (left) meets with Terry Jacobs (right), President and CEO of Penneco Oil Company. Penneco provides drilling operations for crude oil and natural gas in western Pennsylvania and West Virginia.

Your business gets our undivided attention.

At First Commonwealth Bank®, we listen to your needs. By taking the time to get to know you and your business, we can make the right recommendation from a full array of services. From Commercial Lending, to Wealth Services, to Cash Management — we're here to help you succeed.

Call us today and discover the difference personal attention can make.

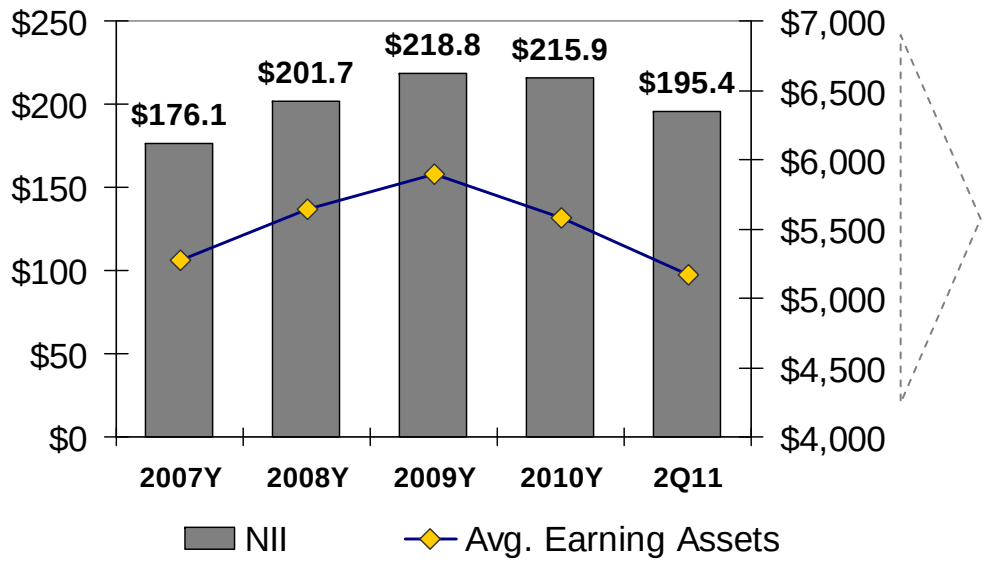
First Commonwealth Bank.
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FCB Member FDIC. Equal Housing Lender.

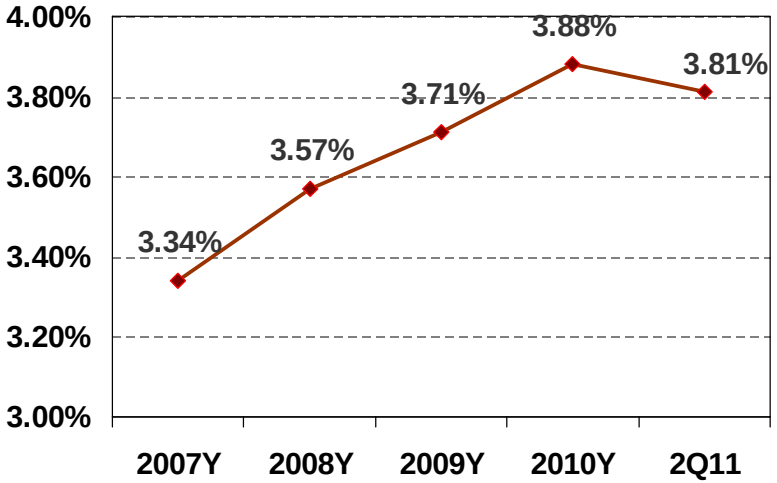
fcbanking.com 800.711.BANK (2265)

Net Interest Margin: A "Growing" Concern

Net Interest Income(1)



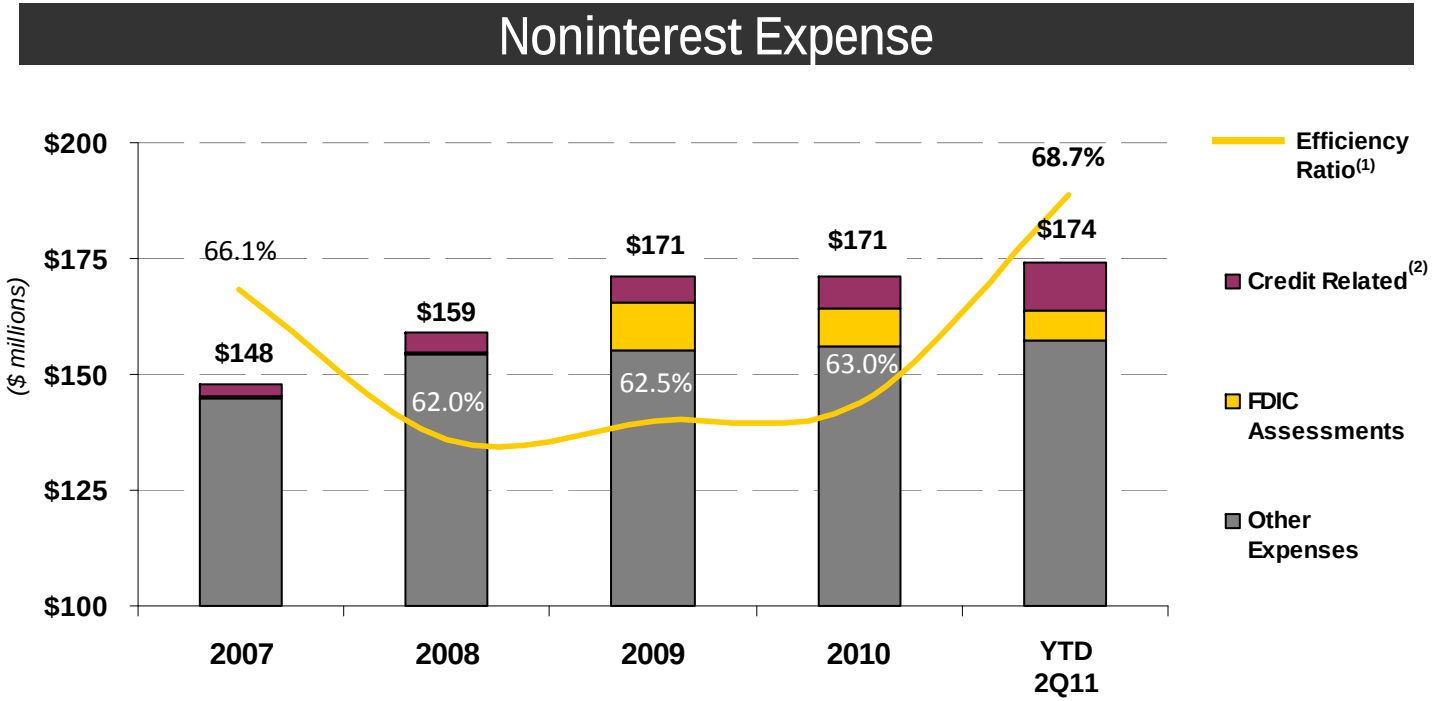
Net Interest Margin(1) (%)



- **For the last twelve months, net interest margin support driven primarily by market share gains in consumer and small business low-cost deposits as well as approximately 70% reduction in borrowings year-over-year**

(1) Taxable equivalent; year-to-date results annualized
$ millions

Managing the Other Margin



- **Excluding credit-related expenses, operating expenses have been reduced $3.2 million through the first six months of 2011**
- **Continued improvement through better technology utilization and improved staffing is expected to enhance efficiencies**

(1) Please refer to page 35 for disclosures on "Non-GAAP Measures"
(2) Credit related expenses include collection & repossession expense and losses on OREO
$ millions, year-to-date results annualized, except nonrecurring items
Source: SNL Financial and management reports

Operating Efficiency Strategies

- **"Easy to do business with"**
- **Technology investments**
- **Staffing reduced by 138 positions over the first six months of 2011**

"Efficiency is doing things right; effectiveness is doing the right things."

- Peter Drucker *(management consultant and writer)*

Risk Management Strategies

- **Strong, independent and scalable credit administration function**
- **Risk and compliance functions strategically aligned at executive level**
- **Balance sheet profile**

Investment Thesis

- **Prudently identifying and mitigating risks**
- **Strong momentum in core community banking results**
- **New management team bringing broad experience in executing on a clear strategy**
- **Well positioned in a stable market with significant upside opportunities**
- **Undervalued relative to peers**

	FCF	Peer[(1)]
Price/ Book Value	0.7 x	1.1 x
Price/ Tangible Book Value[(2)]	0.9 x	1.4 x

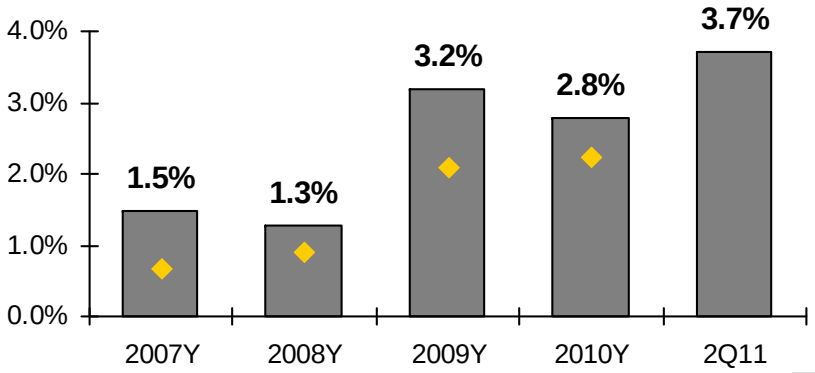
(1) Peer group includes Mid-Atlantic public banks with $2 - $12 billion in assets
(2) Please refer to page 36 for disclosures on "Non-GAAP Measures"
Note: All pricing data as of July 27, 2011
Source: SNL Financial

Appendix

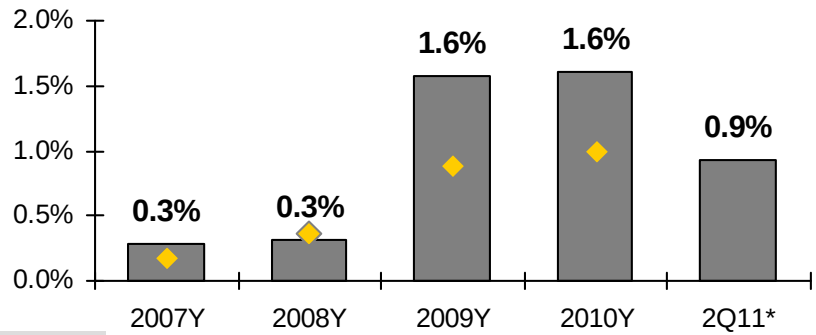


Asset Quality Trends

NPLs / Total Loans

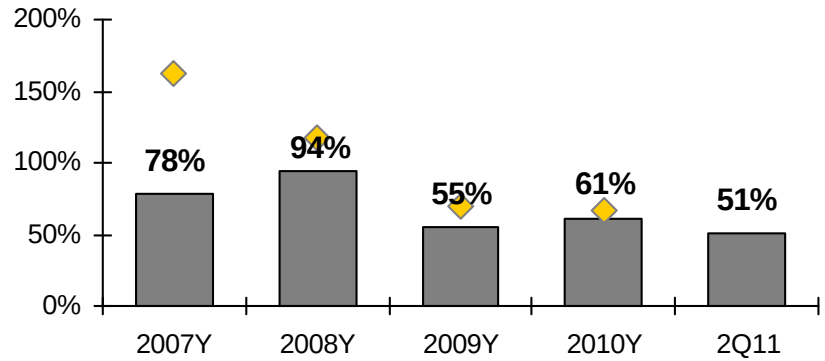


NCOs / Average Loans

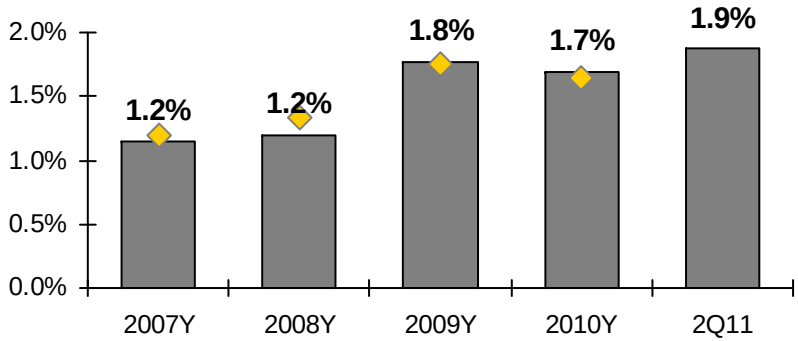


◇ Peers(1)

Reserves / NPLs



Reserves / Loans



(1) Peer group includes Mid-Atlantic public banks with $2 - $12 billion in assets
* Year-to-date annualized
Source: SNL Financial and management reports

Loan Composition and Credit Quality

	O/S Balance	% of O/S Balance	NPLs	NPL % of Portfolio	Net Charge-offs 2011 YTD	2010	2009
C&I	$943	24 %	$42	4.5 %	$3	$20	$20
CRE - Non-Owner Occupied	757	19	37	4.9	5	1	6
CRE - Owner Occupied	304	8	17	5.6	0	1	0
CRE - Multifamily	210	5	11	5.2	0	0	0
CRE - Construction	147	4	38	25.9	8	42	37
Total Commerical Loans	**$2,361**	**59 %**	**$145**	**6.1 %**	**$16**	**$64**	**$63**
Closed-end 1-4 Family	663	17	3	0.5	1	4	4
Home Equity Lines	439	11	0	0.0	1	1	1
Other Consumer	530	13	0	0.0	1	3	4
Total Consumer Loans	**$1,632**	**41 %**	**$3**	**0.2 %**	**$3**	**$8**	**$9**
Total Loans	**$3,993**	**100 %**	**$148**	**3.7 %**	**$19**	**$72**	**$72**

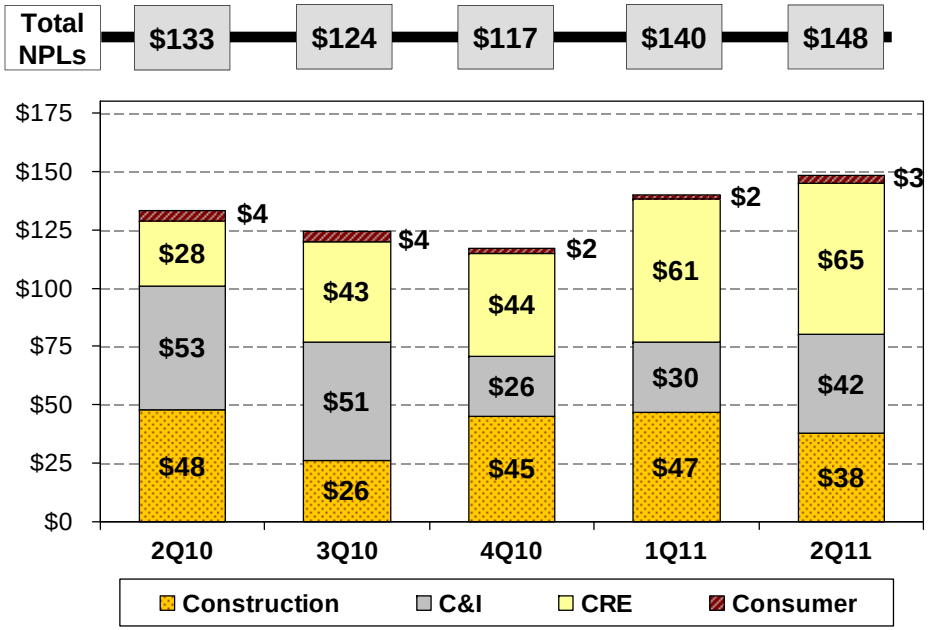
$ millions, as of June 30, 2011

Nonperforming Loans

Overview of Largest Nonperforming Loans

- **Credit 1: $20.3 million unsecured C&I loan**
  Pennsylvania real estate developer (originated in 1Q04) placed into nonaccrual during 4Q09.
- **Credit 2: $13.7 million C&I loan**
  Syndication loan (originated in 4Q07) to a technology services company headquartered in Maryland; **placed into nonaccrual in 2Q11.**
- **Credit 3: $12.0 million commercial real estate loan**
  Landfill located in western Pennsylvania (originated in 3Q04) placed into nonaccrual during 3Q09; **upgraded to TDR in 2Q11.**
- **Credit 4: $9.4 million commercial real estate loan**
  Building complex located in western Pennsylvania (originated in 3Q02) placed into nonaccrual during 1Q11.
- **Credit 5: $8.5 million construction loan**
  Lot development project located in central Pennsylvania (originated in 1Q08) placed into nonaccrual during 4Q10.

Nonperforming Loan Concentration



Total Nonperforming Loans by State

	C&I	Construction	CRE	Consumer	Total
Pennsylvania	$28	$25	$53	$3	$109
Maryland	14	0	5	0	19
Florida	0	7	0	0	7
Missouri	0	0	0	0	0
Nevada	0	6	0	0	6
North Carolina	0	0	7	0	7
Ohio	0	0	0	0	0
Other	0	0	0	0	0
Total	$42	$38	$65	$3	$148

$ millions
As of June 30, 2011

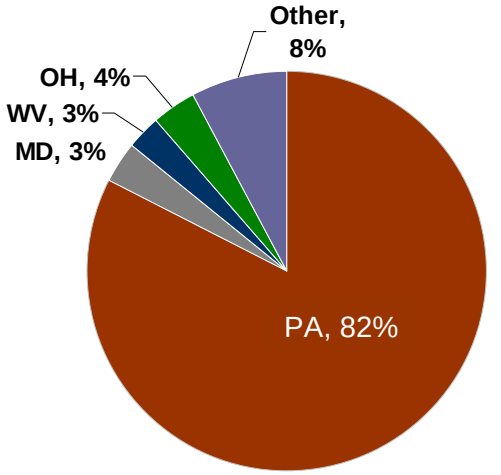
Geographical Breakdown of Commercial Loan Portfolio

Total Commercial Loans

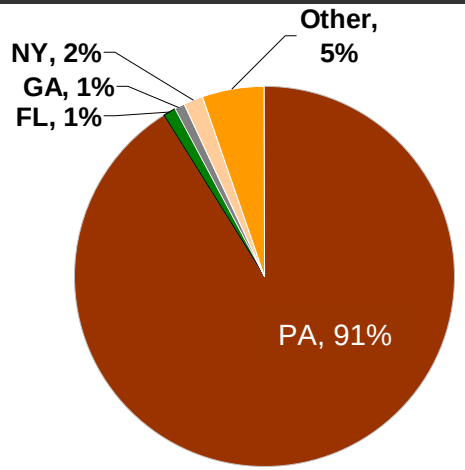
		NPLs	% of Portfolio
Pennsylvania	**$2,048**	**$106**	***5%***
Ohio	$51	$0	*0%*
West Virginia	30	0	*0%*
Florida	33	7	*21%*
Maryland	33	19	*58%*
New York	37	0	*0%*
Georgia	13	0	*0%*
Virginia	16	0	*0%*
Arizona	14	0	*0%*
Indiana	12	0	*0%*
Nevada	6	6	*100%*
North Carolina	8	7	*88%*
Other	60	0	*0%*
Outside PA	**$313**	**$39**	***12%***
Total	**$2,361**	**$145**	***6%***

- Out-of-market loans represent 13% of total commercial portfolio.

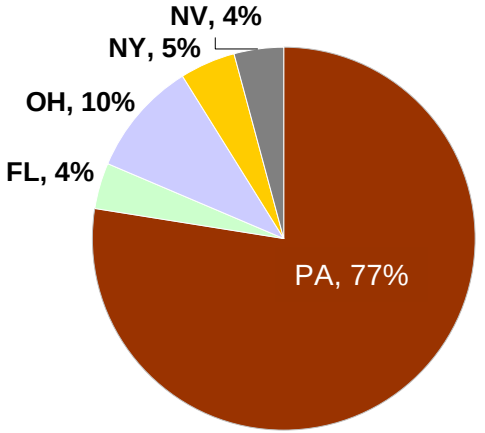
C&I ($943 million)



CRE ($1,271 million)



Construction ($147 million)

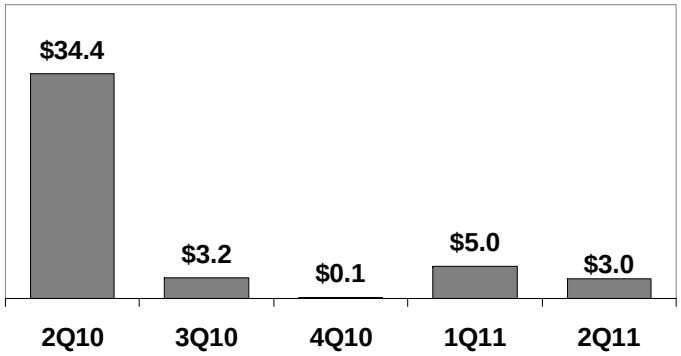


$ millions
As of June 30, 2011

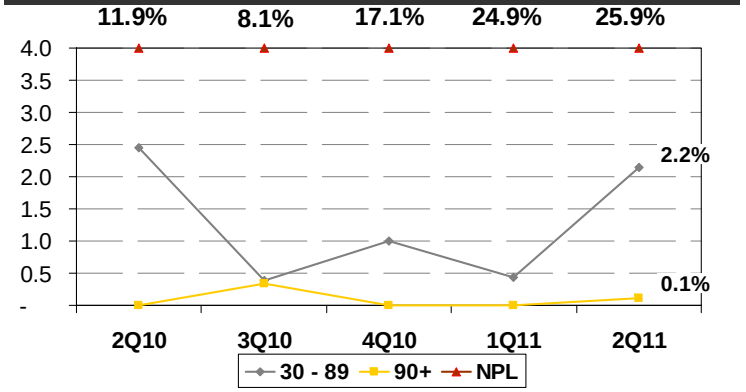
Commercial Construction Portfolio

Project Type	Pennsylvania			Outside PA		
	Performing	Nonperforming	Total	Performing	Nonperforming	Total
Office	$1	$0	$1	$0	$0	$0
Retail/Malls	31	0	31	12	0	12
Residential/Multifamily	11	0	11	2	6	8
Student Housing	0	10	10	0	0	0
Hotels	0	0	0	0	0	0
Industrial/Warehouse/Storage	1	0	1	0	0	0
Land/Comm Res Development	37	14	51	7	7	14
Other	7	1	8	0	0	0
Total	$88	$25	$113	$21	$13	$34

Net Charge-off Trend



Delinquency Trends (% of Portfolio)

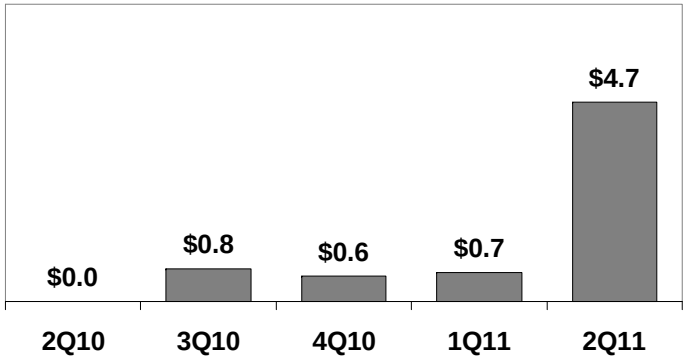


$ millions
As of June 30, 2011

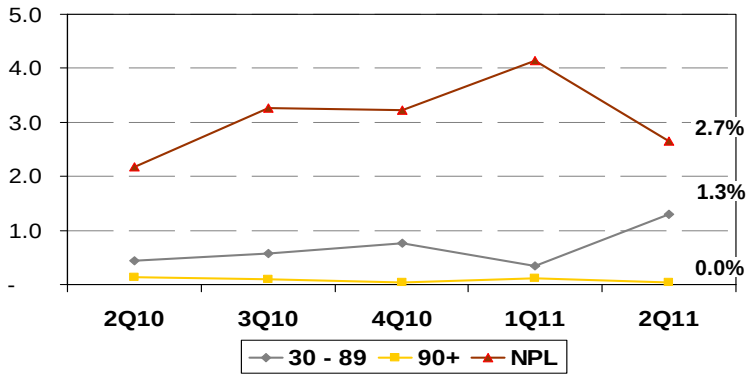
Commercial Real Estate Portfolio

	Pennsylvania			Outside PA		
Property Type	Performing	Nonperforming	Total	Performing	Nonperforming	Total
Owner Occupied	$278	$17	$295	$9	$0	$9
Office	240	19	259	22	0	22
Residential/Multifamily	105	4	109	10	7	17
Retail/Malls	100	8	108	4	0	4
Industrial/Warehouse/Storage	32	0	32	1	0	1
Student Housing	74	0	74	10	0	10
Hotels	87	0	87	47	0	47
Other	181	5	186	6	5	11
Total	$1,097	$53	$1,150	$109	$12	$121

Net Charge-off/ (Recovery) Trend



Delinquency Trends (% of Portfolio)

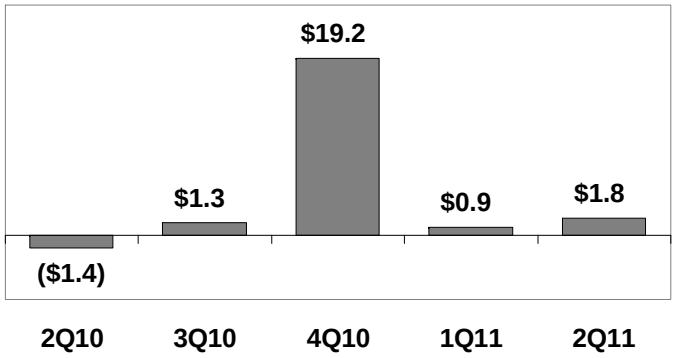


$ millions
As of June 30, 2011

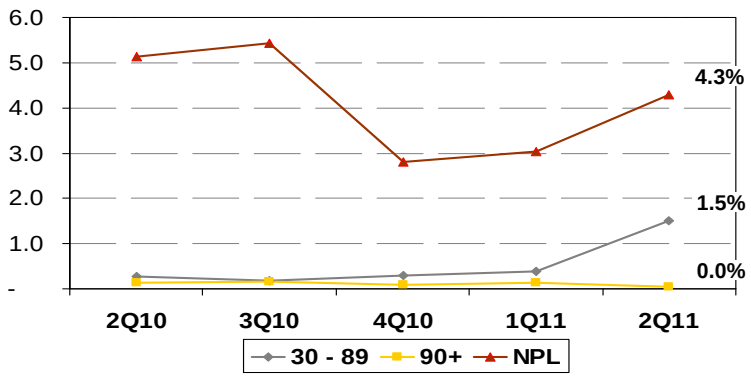
Commercial and Industrial Portfolio

	Pennsylvania			Outside PA		
Industry Type	Performing	Nonperforming	Total	Performing	Nonperforming	Total
Manufacturing	$186	$0	$186	$30	$0	$30
Services Industries	173	0	173	38	14	52
Finance, Insurance, RE	52	21	73	23	0	23
Public Administration	64	0	64	0	0	0
Retail Trade	83	1	84	0	0	0
Mining Industries	34	3	37	40	0	40
Construction Industries	49	1	50	8	0	8
Transportation, Utilities	29	0	29	7	0	7
Wholesale Trade	48	0	48	6	0	6
Dealer Floorplan	27	1	28	0	0	0
Other	4	1	5	0	0	0
Total	$749	$28	$777	$152	$14	$166

Net Charge-off/ (Recovery) Trend



Delinquency Trends (% of Portfolio)

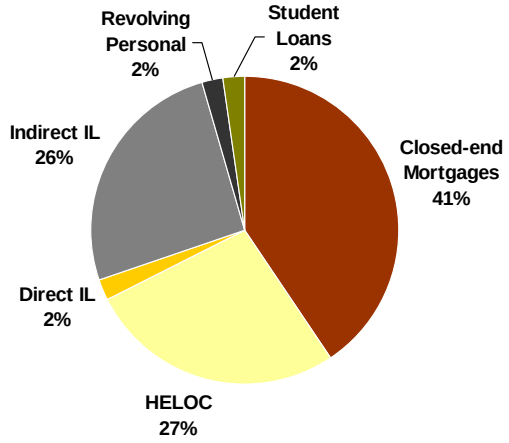


$ millions
As of June 30, 2011

Consumer Portfolio

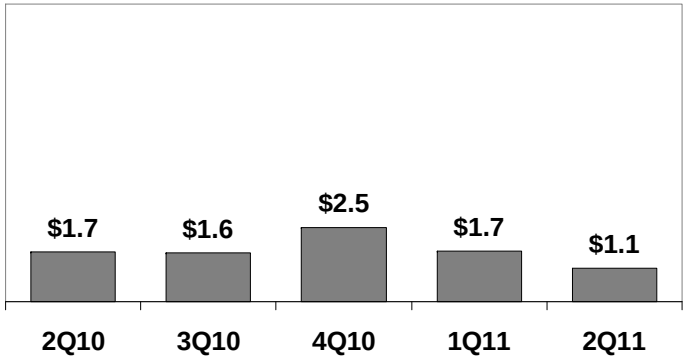
Total Consumer Loans

$1.6 billion

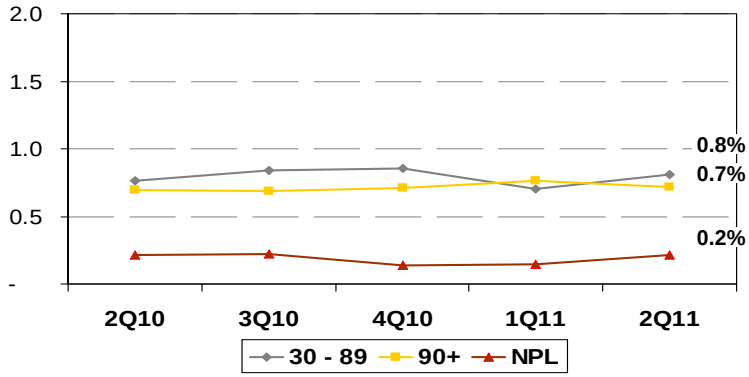


- Represents 41% of total loan portfolio
- All consumer loans are originated in Pennsylvania
- Average FICO score at origination was 744 during the first six months of 2011

Net Charge-off Trends



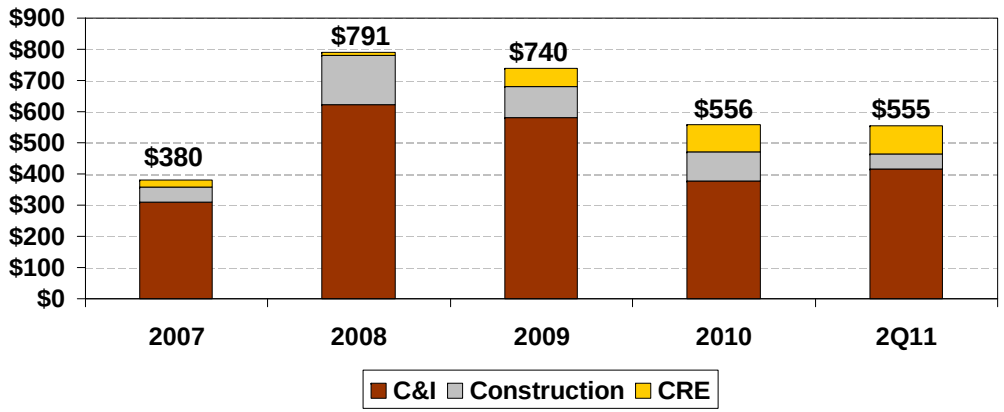
Delinquency Trends (% of Portfolio)



$ millions
As of June 30, 2011

Purchased Syndication Portfolio(1)

Total Purchased Syndications (1)

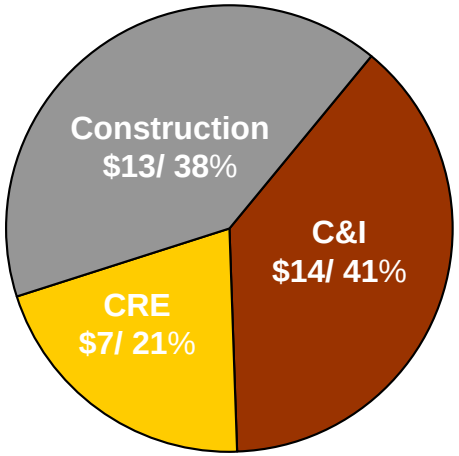


- Syndication portfolio has declined $185 million since December 31, 2009
- 70% of purchased syndication loans are Shared National Credits.
- All nonperforming syndication credits are located outside PA.

Purchased Syndication Loans by State

	C&I	Construction	CRE	Total	Nonperforming
Pennsylvania	$269	$28	$40	**$337**	$0
Ohio	32	2	0	**34**	0
Maryland	32	0	0	**32**	14
West Virginia	16	0	0	**16**	0
Virginia	16	0	0	**16**	0
New York	8	7	0	**15**	0
Florida	10	7	14	**31**	7
Missouri	14	0	0	**14**	0
Nevada	0	6	0	**6**	6
North Carolina	0	0	7	**7**	7
Illinois	0	0	0	**0**	0
Other	19	0	28	**47**	0
Total Outside PA	$147	$22	$49	**$218**	$34
Total	$416	$50	$89	**$555**	$34

Nonperforming Purchased Syndications

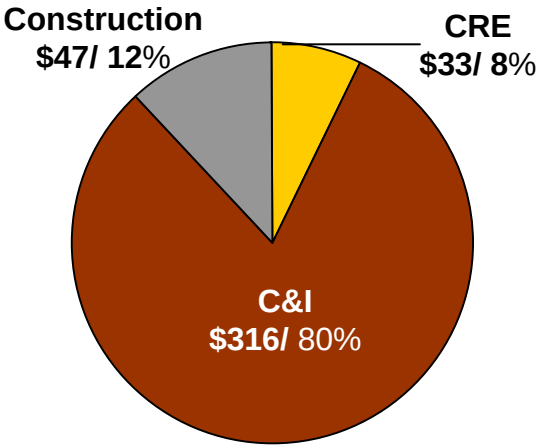


(1) Includes all Shared National Credits
$ millions, as of June 30, 2011

Shared National Credit (SNC) Portfolio

- SNCs represent 17% of commercial loan portfolio.

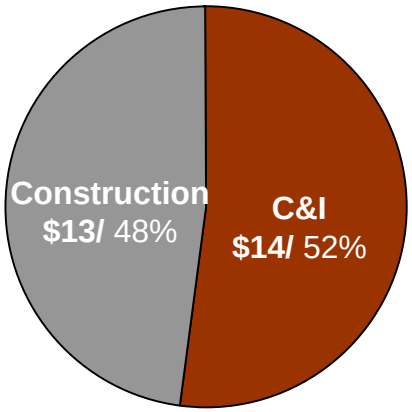
Total SNCs ($396million)



SNCs by State

	C&I	Construction	CRE	Total	Nonperforming
Pennsylvania	$220	$17	$28	**$265**	$0
Ohio	11	0	0	**11**	0
Maryland	31	0	0	**31**	14
West Virginia	15	0	0	**15**	0
Virginia	6	0	0	**6**	0
New York	4	7	0	**11**	0
Florida	10	7	0	**17**	7
Missouri	0	0	0	**0**	0
Nevada	0	6	0	**6**	6
North Carolina	0	0	0	**0**	0
Illinois	0	0	0	**0**	0
Other	19	10	5	**34**	0
Total Outside PA	$96	$30	$5	**$131**	$27
Total	$316	$47	$33	**$396**	$27

Nonperforming SNCs



$ millions, as of June 30, 2011

Securities Portfolio

	June 30, 2011			June 30, 2010		
	Book Value	Fair Value	Unrealized Gains (Losses)	Book Value	Fair Value	Unrealized Gains (Losses)
Debt Securities						
US Agency MBS, CMOs	$691	$723	$32	$691	$731	$40
Tax-free/ Tax Municipal	1	1	0	118	122	4
Other GSEs (Non-MBS)	243	243	0	85	85	0
Pooled Trust Preferred	56	27	(29)	64	28	(36)
Single-issue Trust Preferred	12	12	0	21	21	0
Total Debt Securities	**$1,003**	**$1,006**	**$3**	**$979**	**$987**	**$8**
Equity Securities						
Equity/ Mutual Funds	$3	$3	$0	$9	$9	$0
Total Equity Securities	**$3**	**$3**	**$0**	**$9**	**$9**	**$0**
Total Securities Portfolio	**$1,006**	**$1,009**	**$3**	**$988**	**$996**	**$8**

$ millions

Non-GAAP Measures

Definition of Non-GAAP Measures

Tangible Common Equity/ Tangible Assets *(Tangible Common Equity Ratio)*	**For the Quarter Ending June 30, 2011**	**For the Year Ending December 31, 2010**	**2009**	**2008**
Total Equity	$762	$749	$639	$653
Less: intangible assets	165	165	167	170
Less: preferred stock	0	0	0	0
Tangible Common Equity	$597	$584	$472	$483
Total Assets	$5,691	$5,813	$6,446	$6,426
Less: intangible assets	165	165	167	170
Tangible Assets	$5,526	$5,648	$6,279	$6,256
Tangible Common Equity/ Tangible Assets	**10.8%**	**10.3%**	**7.5%**	**7.7%**

Efficiency Ratio	**Six Months Ending June 30, 2011**	**For the Year Ending December 31, 2010**	**2009**	**2008**	**2007**
Noninterest Expense	**$87.1**	**$171.2**	**$171.2**	**$158.6**	**$148.0**
Net Interest Income (pre-provision)	94.7	206.8	206.5	188.6	161.4
Taxable Equivalent Adjustment	2.9	9.1	12.3	13.1	14.7
Noninterest Income	31.4	49.2	19.3	42.8	48.9
Less: Realized (Losses) Gains on Securtities	2.2	(6.8)	(35.9)	(11.5)	1.2
Net Revenue	**$126.8**	**$271.9**	**$274.0**	**$256.0**	**$223.8**
Efficiency Ratio	**68.7%**	**63.0%**	**62.5%**	**62.0%**	**66.1%**

$ millions

Non-GAAP Measures

Definition of Non-GAAP Measures

Price/ Tangible Book Value	**Quarter Ending June 30,**
	2011
Total Equity	$762
Less: intangible assets	165
Less: preferred stock	0
Tangible Common Equity	$597
Shares Outstanding	105
Tangible Book Value per Share	$5.69
Share Price *(July 27, 2011)*	$5.23
Price/ Tangible Book Value (X)	**0.9**

$ millions

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