



NYSE: FCF



3Q 2025 Earnings Release Webcast Presentation
October 29, 2025

FORWARD-LOOKING STATEMENTS

Certain statements contained in this release that are not historical facts may constitute “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 (the “Exchange Act”), and are intended to be covered by the safe harbor provisions of the Private Securities Litigation Reform Act of 1995, notwithstanding that such statements are not specifically identified as such. In addition, certain statements may be contained in our future filings with the Securities and Exchange Commission, in press releases, and in oral and written statements made by us or with our approval that are not statements of historical fact and constitute “forward-looking statements” as well. These statements, which are based on certain assumptions and describe our future plans, strategies and expectations, can generally be identified by the use of words such as “may,” “will,” “should,” “could,” “would,” “plan,” “believe,” “expect,” “anticipate,” “intend,” “estimate” or words of similar meaning. These forward-looking statements are subject to significant risks, assumptions and uncertainties, and could be affected by many factors, including, but not limited to:

- *volatility and disruption in national and international financial markets;*
- *the effects of and changes in trade and monetary and fiscal policies and laws, including the interest rate policies of the Federal Reserve Board;*
- *inflation, interest rate, commodity price, securities market and monetary fluctuations;*
- *the effect of changes in laws and regulations (including laws and regulations concerning taxes, banking, securities and insurance) with which First Commonwealth or its customers must comply;*
- *the soundness of other financial institutions; (6) political instability;*
- *impairment of First Commonwealth’s goodwill or other intangible assets;*
- *acts of God or of war or terrorism;*
- *the timely development and acceptance of new products and services and perceived overall value of these products and services by users;*
- *changes in consumer spending, borrowings and savings habits;*
- *changes in the financial performance and/or condition of First Commonwealth’s borrowers;*
- *technological changes;*
- *acquisitions and integration of acquired businesses;*
- *First Commonwealth’s ability to attract and retain qualified employees;*
- *changes in the competitive environment in First Commonwealth’s markets and among banking organizations and other financial service providers;*
- *the ability to increase market share and control expenses;*
- *the effect of changes in accounting policies and practices, as may be adopted by the regulatory agencies, as well as the Public Company Accounting Oversight Board, the Financial Accounting Standards Board and other accounting standard setters;*
- *the reliability of First Commonwealth’s vendors, internal control systems or information systems;*
- *the costs and effects of legal and regulatory developments, the resolution of legal proceedings or regulatory or other governmental inquiries, the results of regulatory examinations or reviews and the ability to obtain required regulatory approvals; and*
- *other risks and uncertainties described in this report and in the other reports that we file with the Securities and Exchange Commission, including our most recent Annual Report on Form 10-K.*

Forward-looking statements speak only as of the date on which they are made. First Commonwealth undertakes no obligation to update any forward-looking statements to reflect circumstances or events that occur after the date the forward-looking statements are made.

THIRD QUARTER 2025 HIGHLIGHTS

Highlights

\$62.9 million

Core Pre-tax pre-provision income⁽¹⁾

2.05%

Core PTPP ROAA⁽¹⁾

1.34%

Reserve coverage ratio

\$5.4 billion

Available liquidity

\$348.9 million

Excess capital⁽²⁾

9.6%

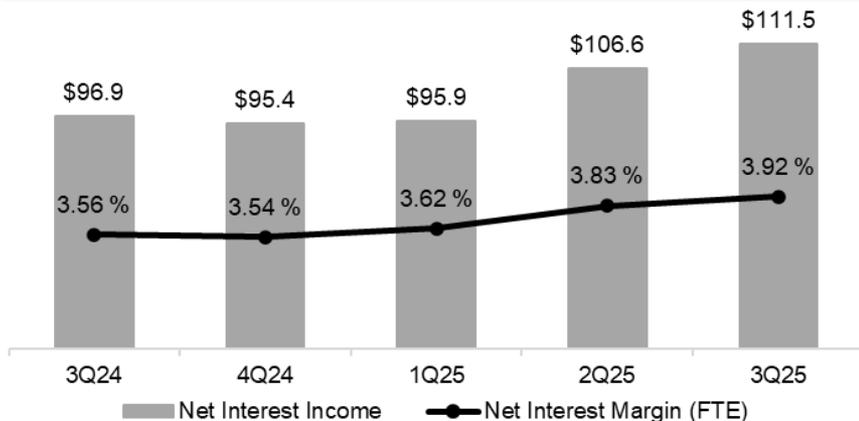
TCE ratio⁽¹⁾

Diversified balance sheet and revenue streams continue to support the fundamental earnings of the company

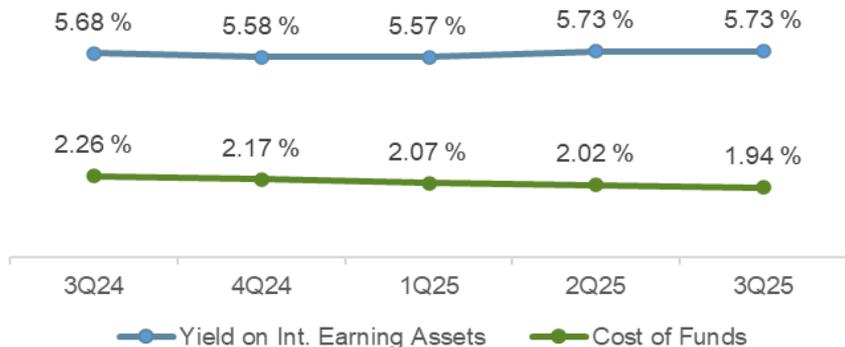
- Core EPS of \$0.39 was an increase of \$0.01 from the previous quarter
- The net interest margin was 3.92%, a 9 basis point increase from the previous quarter
- Total loans increased \$183.7 million, or 5.7% annualized from the previous quarter
- Average deposits grew by \$102.7 million, or 4.0% annualized from the previous quarter
- Provision expense was \$11.3 million, which represented a \$2.4 million increase from the previous quarter (excluding Day-1 non-PCD provision)
- Operating expense increased by \$0.1 million
- Fee income (excluding security gains) decreased by \$0.2 million
- The core efficiency ratio improved 176 basis points to 52.3%
- Tangible book value per share increased 11.6% (annualized) from the previous quarter
- A total of 625,483 shares were repurchased with an aggregate value of \$10.5 million during the quarter

NET INTEREST INCOME AND NET INTEREST MARGIN

Net Interest Income⁽¹⁾



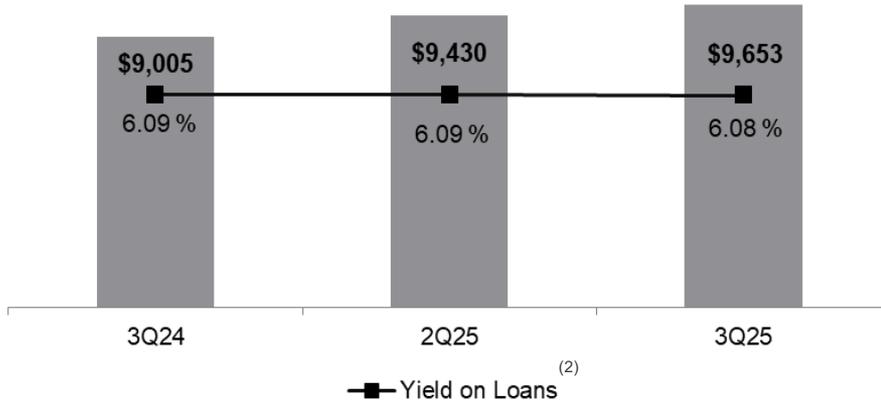
Yield/Cost Trends⁽¹⁾



- Net interest income (FTE) of \$111.5 million increased \$4.9 million from LQ and \$14.6 million YoY
- Net interest margin of 3.92% increased 9bp from LQ and 36bps YoY
 - Cost of deposits was 1.84% in the current quarter compared to 1.91% LQ
 - Cost of funds was 1.94% in the current quarter compared to 2.02% LQ
- Approximately \$5.0 billion, or 51%, of the \$9.8 billion loan portfolio is variable
 - Average duration of the loan portfolio is 3.2 years
 - \$25 million of floating rate macro swaps matured in 3Q25; an additional \$75 million matures in 4Q25 and \$175 million matures in 2026

LOANS

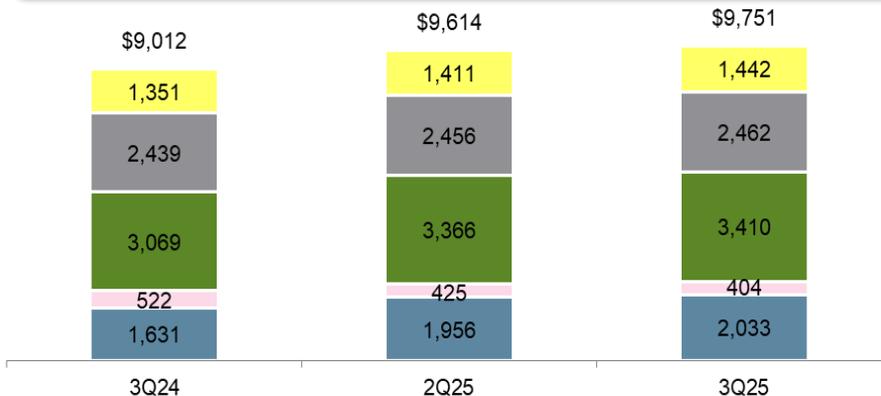
Average Loans⁽¹⁾



Average

- Average loans increased \$222.8 million from LQ and increased \$648.3 million YoY
 - Average loan growth (excluding acquired balances) totaled \$124.3 million, or 5.3% annualized from LQ
- The yield on loans decreased 1bps from LQ and decreased 1bps YoY

Period-end Loans⁽¹⁾

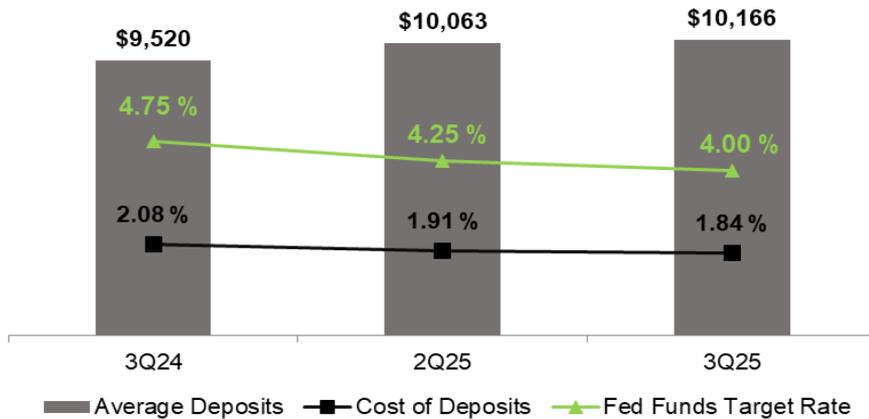


Period-end

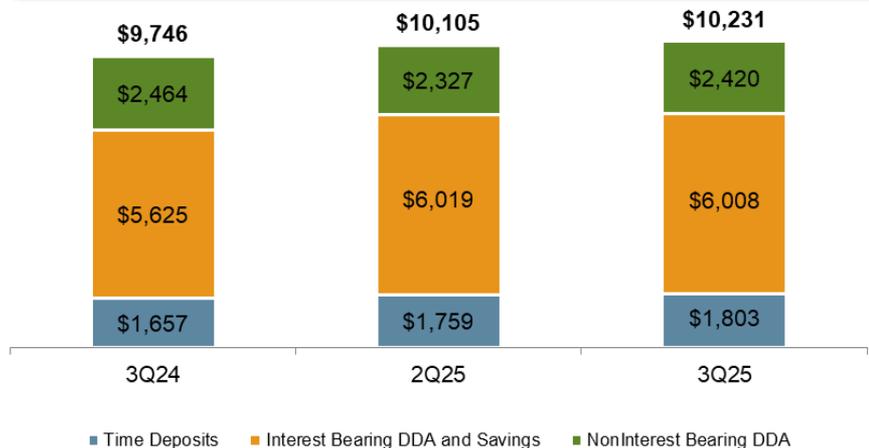
- Total loans⁽¹⁾ increased \$137.0 million, or 5.7% annualized, from the previous quarter
 - Equipment finance loans increased \$60.6 million
 - CRE loans increased \$44.0 million from LQ
 - Auto & RV loans increased \$30.9 million from LQ
- Partially offset by:
 - Construction loans decreased \$20.9 million from LQ

DEPOSITS

Average Deposits



Period-end Deposits



\$ in millions

Average

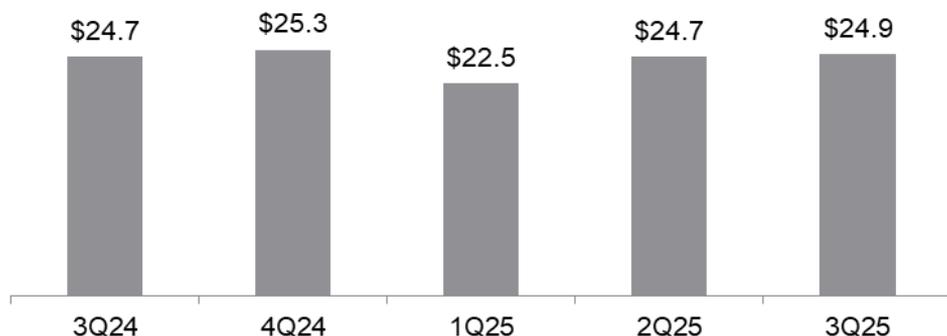
- Average deposits grew \$102.7million or 4.0% annualized from LQ
- Average deposits (excluding acquired balances) increased \$9.6 million, or 0.4% annualized from LQ
- Average interest-bearing and savings deposits (excluding acquired deposits) grew \$17.4 million from LQ
- Average noninterest-bearing deposits (excluding acquired deposits) grew \$63.3 million from LQ
- Average time deposits (excluding acquired balances) decreased \$17.2 million from LQ
- The total cost of deposits decreased 7bps from LQ

Period-end

- Total period-end deposits increased \$126.8 million, or 5.0% annualized from LQ
- Noninterest-bearing deposits currently comprise 23.0% of total deposits

NONINTEREST INCOME

	3Q25	2Q25	3Q24	Change from	
				2Q25	3Q24
Interchange	\$4.0	\$4.0	\$4.1	\$0.0	(\$0.1)
Service Charges	5.9	5.6	5.8	0.3	0.1
Trust	3.5	3.0	3.2	0.5	0.3
Retail Brokerage	2.3	1.9	2.0	0.4	0.3
Insurance	1.2	1.2	1.1	0.0	0.1
BOLI	1.7	1.9	2.3	(0.2)	(0.6)
Gain on sale of mortgage loans	2.1	1.8	1.2	0.3	0.9
Gain on sale of SBA loans	1.3	1.7	2.3	(0.4)	(1.0)
Gain on sale of Assets	(0.2)	0.5	0.3	(0.7)	(0.5)
SWAP fees	0.2	0.4	0.1	(0.2)	0.1
Other fees	2.5	2.7	2.3	(0.2)	0.2
Total Fee Income	\$24.5	\$24.7	\$24.7	(\$0.2)	(\$0.2)
Gain of sale of securities	0.4	0.0	0.1	0.4	0.3
Gain on VISA exchange	0.0	0.0	0.1	0.0	(0.1)
Derivative mark-to-market	0.0	0.0	(0.2)	0.0	0.2
Total Noninterest Income	\$24.9	\$24.7	\$24.7	\$0.2	\$0.2

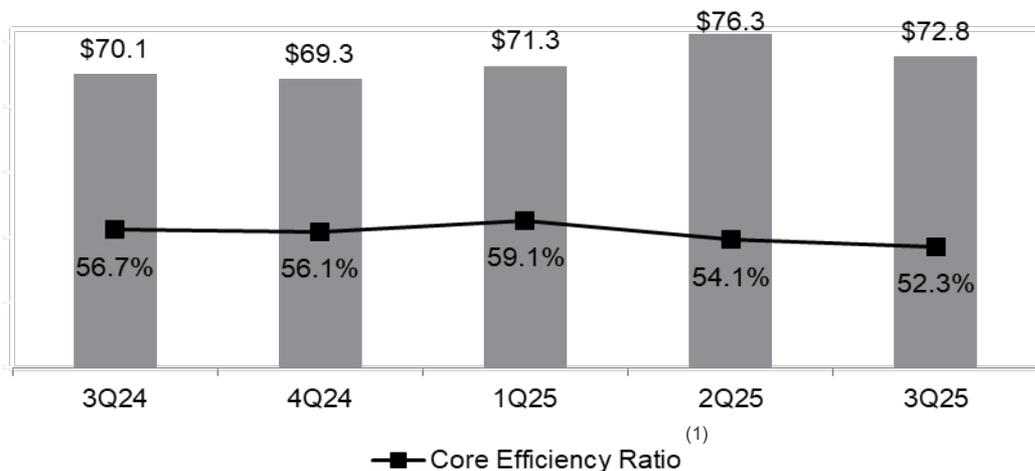


- Fee income (excluding security gains) decreased \$0.2 million from LQ and YoY
- Gain on sale of other assets decreased \$0.7 million due to a \$0.4 million gain on an OREO property in the previous quarter
- Gain on sale of SBA loans decreased \$0.4 million from the previous quarter
- Trust increased \$0.5 million from LQ
- Brokerage commissions increased \$0.4 million from LQ
- Gain on sale of mortgage loans increased \$0.3 million from LQ
 - 3Q25 mortgage originations of \$92.9 million increased by \$1.8 million from LQ
- Fee income represented 18.0% of total operating revenue⁽¹⁾

NONINTEREST EXPENSE

	3Q25	2Q25	3Q24	Change from	
				2Q25	3Q24
Salaries and benefits	\$40.7	\$40.6	\$38.6	\$0.1	\$2.1
Occupancy	5.1	4.9	4.9	0.2	0.2
Furniture and equipment	4.4	4.5	4.3	(0.1)	0.1
PA shares tax	1.3	1.3	1.1	0.0	0.2
Data processing	4.3	4.1	3.9	0.2	0.4
Professional fees	1.8	1.9	1.5	(0.1)	0.3
FDIC insurance	1.7	1.6	1.6	0.1	0.1
Operational losses	0.6	0.5	2.2	0.1	(1.6)
Loss on sale or write-down of assets	0.1	0.1	0.2	0.0	(0.1)
Other operating expenses	11.1	11.5	10.6	(0.4)	0.5
Total operating expense	\$71.1	\$71.0	\$68.9	\$0.1	\$2.2
Intangible amortization	1.5	1.3	1.2	0.2	0.3
Merger Expenses	0.2	4.0	0.0	(3.8)	0.2
Loss on early redemption of subordinated debt	0.0	0.0	0.0	0.0	0.0
Total noninterest expense	\$72.8	\$76.3	\$70.1	(\$3.5)	\$2.7

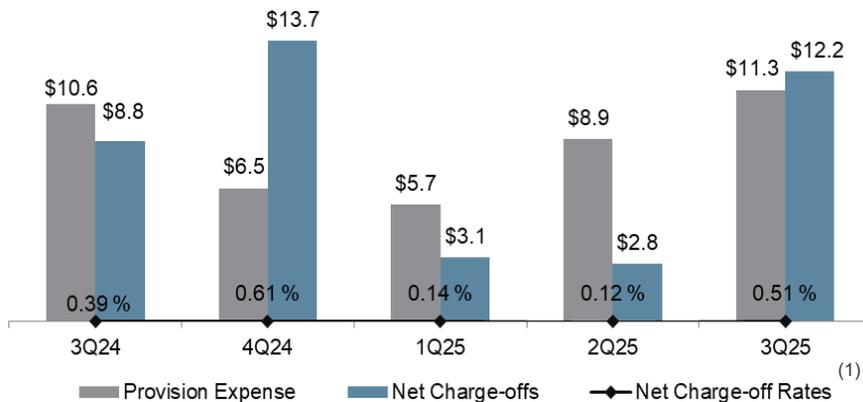
- Total operating expense increased \$0.1 million from LQ and increased \$2.2 million YoY
- Salaries and benefits increased \$0.1 million from LQ and \$2.1 million YoY
- Professional Fees decreased by \$0.1 million from LQ and increased \$0.3 million YoY
- Merger expense decreased \$3.8 million from LQ and increased \$0.2 million YoY
- FTEs of 1,548 decreased 8 from LQ and increased 34 YoY in part due to the acquisition of CenterBank



(1) Please refer to the appendix for disclosures regarding non-GAAP measures

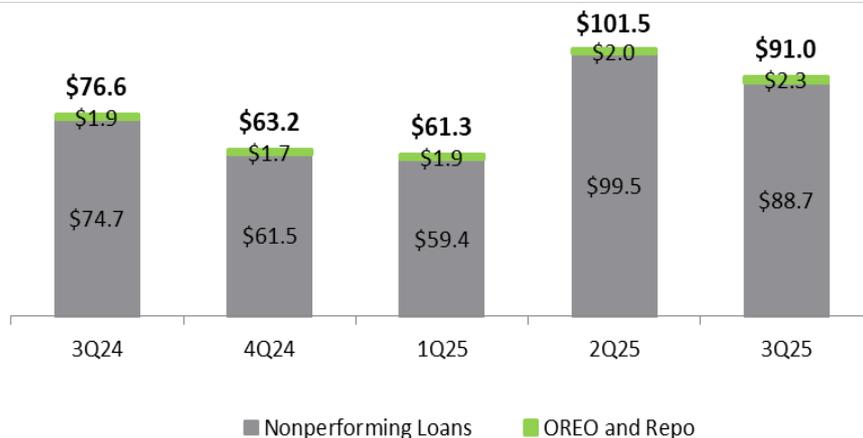
CREDIT QUALITY

Provision Expense and Net Charge-offs

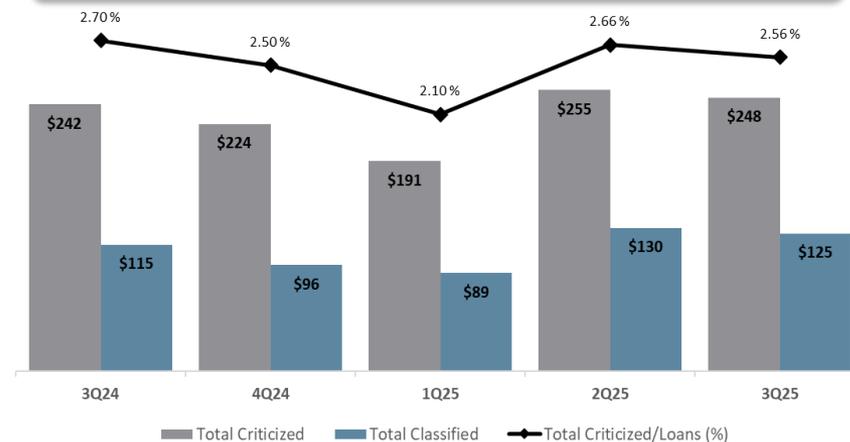


- Provision expense of \$11.3 million increased \$2.4 million from LQ (excluding acquisition Day-1 non-PCD provision)
- The allowance for credit losses as a percentage of end-of-period loans was 1.34% as compared to 1.39% in LQ
- Nonperforming loans of \$88.7 million decreased \$10.8 million from LQ
 - \$16.3 million of nonperforming loans were acquired in prior acquisitions, including \$8.4 million from CenterBank
- Net Charge-offs of \$12.2 million increased \$9.5 million from LQ

Nonperforming Assets



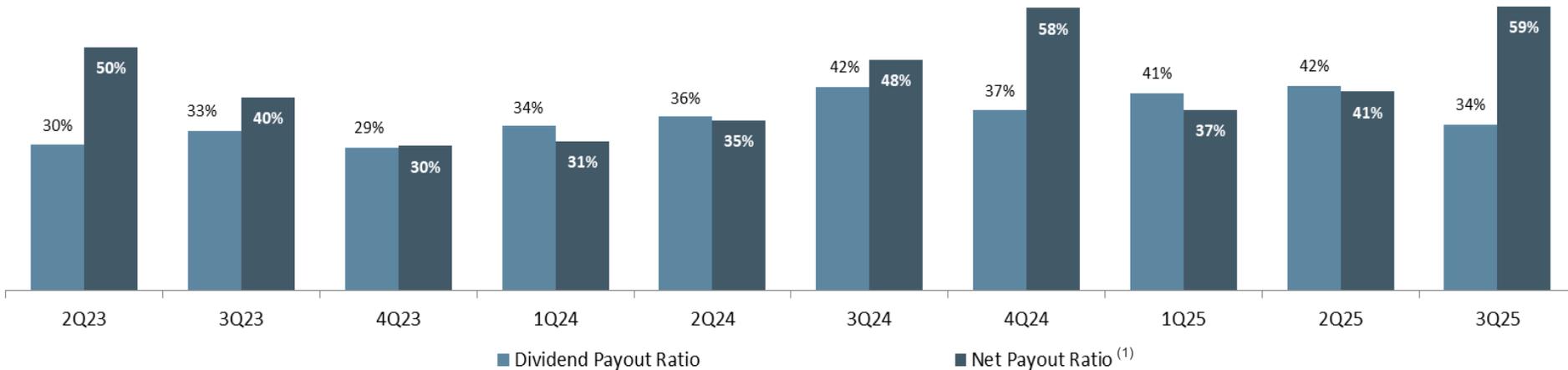
Criticized and Classified Loans



(1) Net charge-offs as a percentage of period-to-date average loans, annualized

CAPITAL RETURN

Payout Ratios



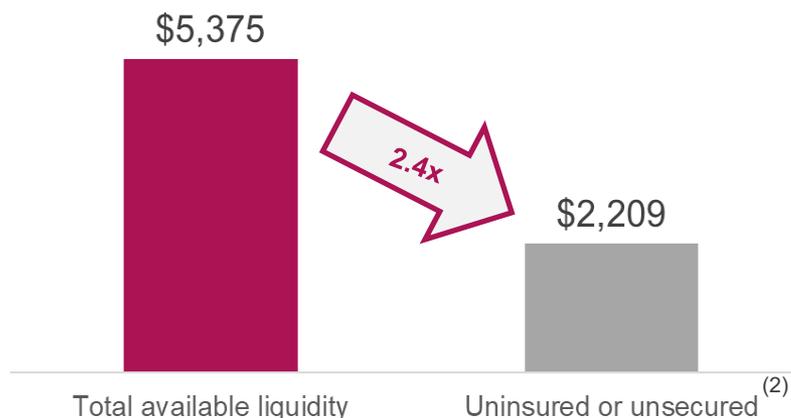
- Strong capital levels allow us to continue to return capital to shareholders
- There were 625,483 shares repurchases in 3Q 2025; remaining capacity under the current program was \$20.7 million as of September 30, 2025
- On July 29, 2025, the Board of Directors authorized an additional \$25 million share repurchase program
- On April 28, 2025, the Board of Directors authorized a 3.9% increase in the quarterly cash dividend to shareholders

(1) Net payout ratio represents common stock dividends and share repurchases less share issuances and stock compensation-related items, excluding acquisition-related items, divided by net income attributable to common stock

ADDITIONAL AREAS OF FOCUS

SOURCES OF LIQUIDITY

As of September 30, 2025	Total Available	Amount Used	Net Availability
Internal Sources:			
Unencumbered Securities	\$457.1	\$0	\$457.1
Other (Excess Pledged)	\$61.6	\$0	\$61.6
External Sources:			
FHLB	\$2,686.3	\$256.0	\$2,430.3
Federal Reserve	\$1,114.7	\$0	\$1,114.7
Brokered Deposits	\$1,122.2	\$77.0 ⁽¹⁾	\$1,151.2
Other (Repo Lines)	\$160.0	\$0	\$160.0
Total Liquidity	\$5,707.9	\$333.0	\$5,374.9



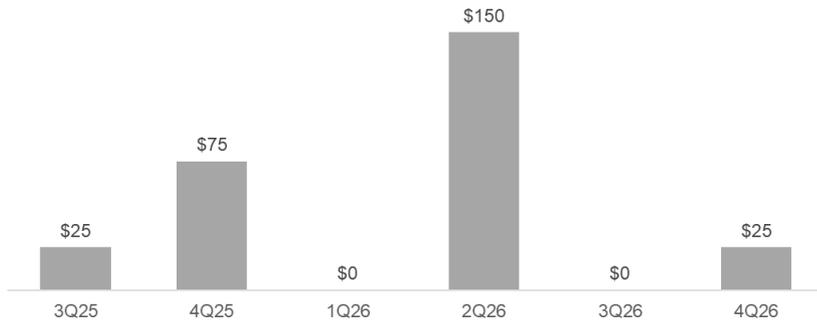
\$ in millions

(1) Acquired from Centric

(2) Uninsured deposits include intercompany deposits of \$164.9 million based on the FDIC's revised instructions for reporting uninsured deposits

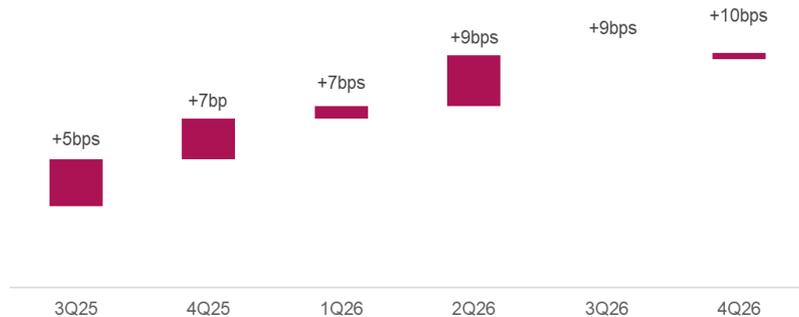
RECEIVE FIXED MACRO SWAPS

Macro Swap Maturity Schedule⁽¹⁾

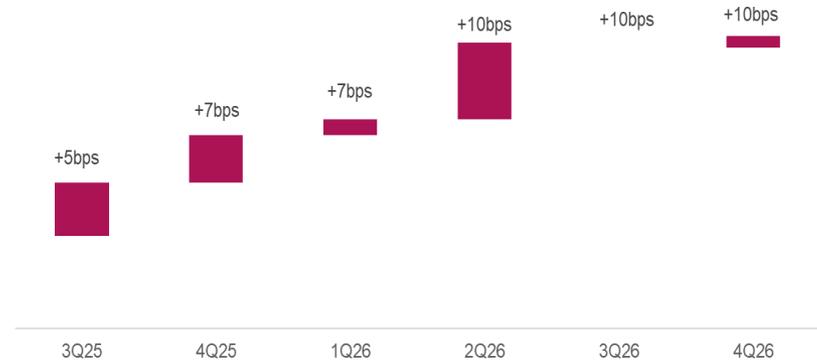


- \$100mm of receive fixed macro swaps mature in 2025 and \$175mm mature in 2026
- Under these swaps, FCB receives a fixed rate of approximately 50-100bps and pays 1mSOFR (currently 3.98%)
- The NIM benefit of the swap terminations is greater in a high rate environment
 - Under our current rate forecast, the cumulative benefit is approximately 10 bps by YE 2026

Cumulative NIM Impact: Baseline Scenario⁽²⁾



Cumulative NIM Impact: Flat Rate Scenario⁽³⁾



\$ in millions

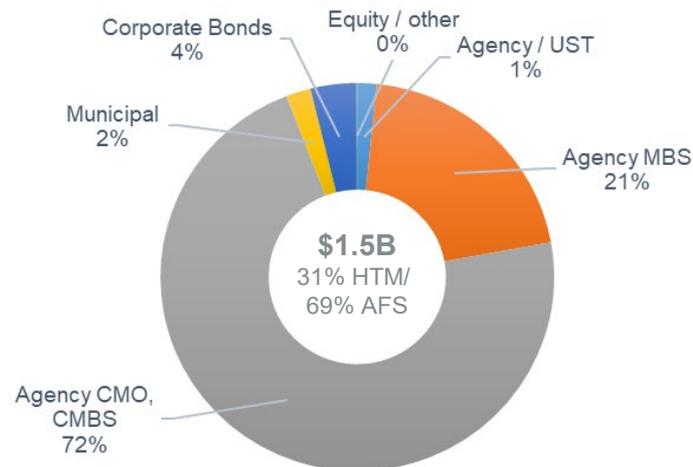


(1) Reflects contractual runoff of notional balances outstanding
 (2) Estimated cumulative impact to the net interest margin based on contractual maturities and the company's internal forecast as of September 30, 2025
 (3) Estimated cumulative impact to the net interest margin based on contractual maturities assuming rates remain unchanged from September 30, 2025

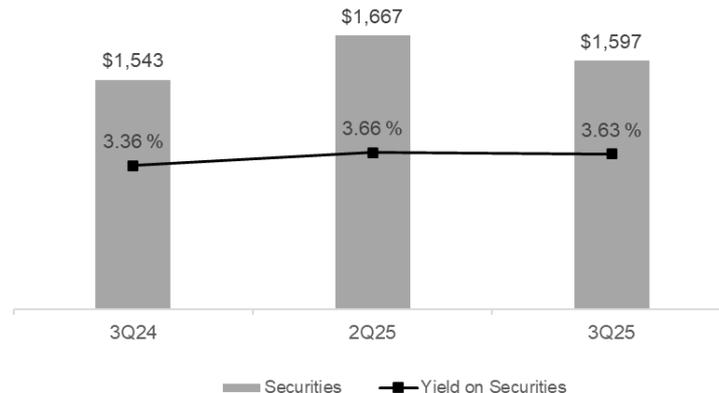
INVESTMENT SECURITIES PORTFOLIO

- Conservative investment portfolio intended to act as a pool of liquidity
- There were no investment securities purchased during 3Q 2025
- One callable security was redeemed in the third quarter, resulting in a one-time gain of \$369 thousand
- Low credit risk; 94% of portfolio consists of Agency, CMO and MBS
- Average securities to total interest-earning assets of 14%
- AOCI/Tangible common equity was 6.07% at September 30, 2025, a decrease from 6.83% at June 30, 2025

Securities Portfolio Composition⁽¹⁾



Average Securities



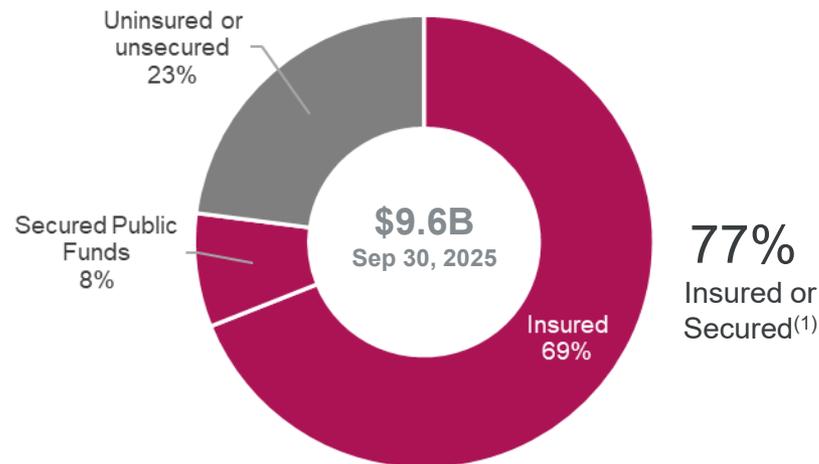
(1) EOP balances, includes AFS, the unrealized AFS loss and HTM securities as of September 30, 2025
\$ in millions

GRANULAR CORE DEPOSIT FRANCHISE

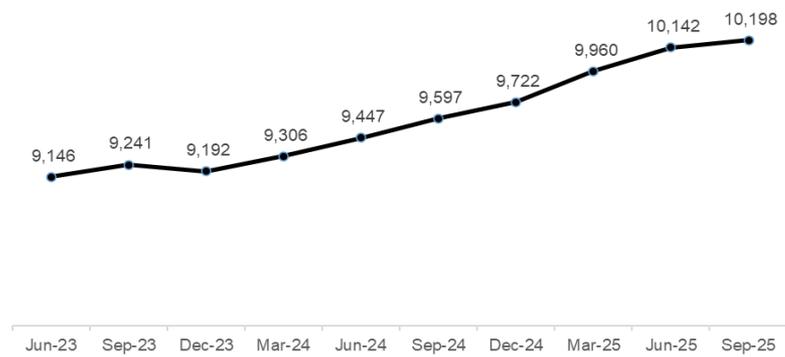
- Strong, granular, well-diversified depository
 - Average deposit account size ~\$19,500
 - Average retail account size ~\$12,000
 - Average business account size ~\$74,000
 - 77% of deposits were insured or secured at September 30, 2025⁽¹⁾

- Short duration provides repricing opportunity
 - Specials have been primarily at shorter terms (3-7 months)
 - Approximately 62% of every dollar from promotional rate specials in 3Q25 was new money

Insured Deposits



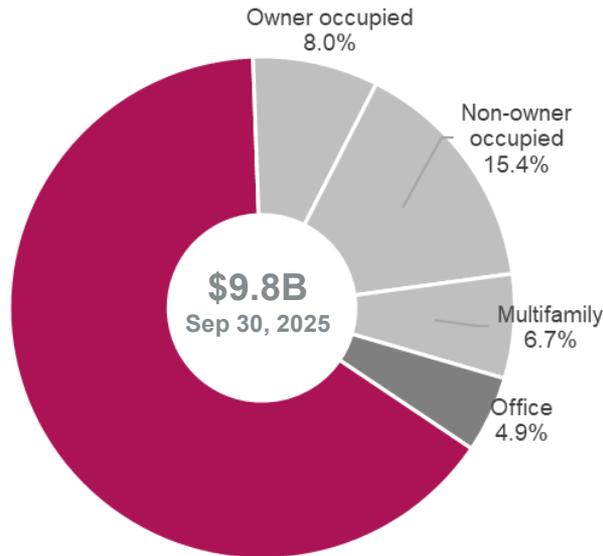
Quarterly Average Deposit Trends



(1) Uninsured deposits Include intercompany deposits of \$164.9 million based on the FDIC's revised instructions for reporting uninsured deposits EOP balances, unless noted as of September 30, 2025- \$ in millions

CRE PORTFOLIO

Total Loans



- Granular portfolios with well-reasoned hold levels
- Stable geographic footprint in familiar markets:
 - Pittsburgh
 - Columbus
 - Cincinnati
 - Cleveland
 - Eastern PA

Commercial Real Estate Portfolio

		3Q 25	% of total loans
Owner-occupied CRE	\$	807.6	8.3%
Multifamily		656.2	6.7%
Retail		680.3	7.0%
Office		397.8	4.1%
Office - Medical		61.1	0.6%
Hospitality		232.3	2.4%
Industrial Distr./Warehouse		265.3	2.7%
Healthcare Facilities		63.2	0.6%
Other		245.0	2.5%
Total	\$	3,408.8	35.0%

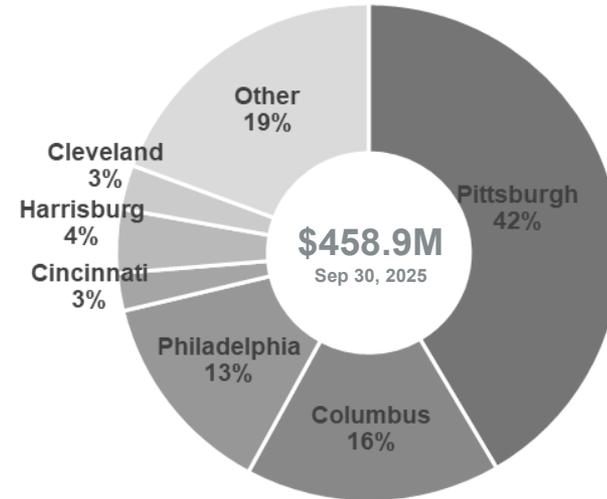
- Strong credit metrics
- Well reserved
- Loans >\$3 million are formally reviewed by committee annually
- Annual in-depth Industry Studies analyze key credit metrics for each CRE segment

CRE PORTFOLIO: OFFICE

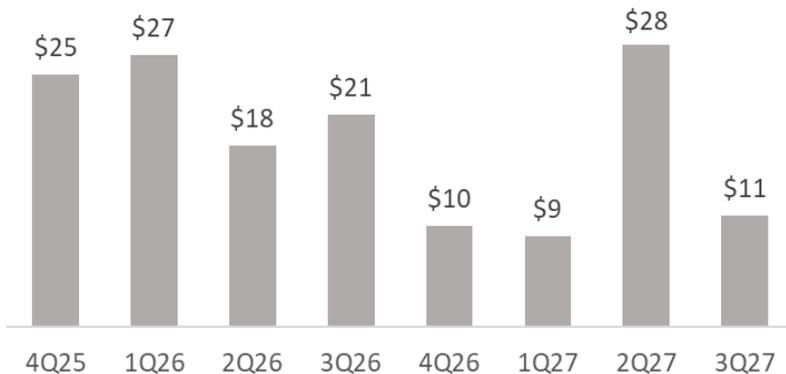
Risk profile reflects well-diversified, granular portfolio and conservative credit culture

- Office credits >\$1 million (90% of Office portfolio balances) are formally reviewed annually
- Average Office loan size is \$1.1 million
- Average loan size >\$1 million is \$5.1 million
 - 13 loans >\$10 million
- Approximately \$25 million of Office balances are scheduled to mature through the remainder of 2025
- Approximately \$64 million are located in central business districts (~14% of total office portfolio)
- Approximately 80% are recourse
- Stable credit metrics and stable markets

Geographic Breakdown⁽¹⁾



Office Maturity Schedule⁽¹⁾



	Commitment \$	Balance \$	Average:				
			Comit \$	Vacancy %	Rent/SF \$	DSCR x	WALTV %
Class A	\$ 247.8	\$ 238.9	\$ 8.5	20%	\$ 20.54	1.41	65%
Non-Class A	122.5	122.5	3.6	17%	16.98	1.63	44%
Medical	52.7	52.7	2.8	10%	23.21	1.40	57%
Total	\$ 423.0	\$ 414.1	\$ 5.0	16%	\$ 20.24	1.48	55%

(1) Balances as of September 30, 2025; CRE Office portfolio excludes owner-occupied, office properties under construction and commitments <\$1 million

(2) Loan-to-value as of the most recent appraisal or at origination
\$ in millions

APPENDIX

NON-GAAP MEASURES

Operating Revenue	3Q25	2Q25	1Q25	4Q24	3Q24
Net Interest Income	\$111.1	\$106.2	\$95.5	\$95.1	\$96.5
Tax equivalent adjustment	0.4	0.4	0.3	0.4	0.4
Net Interest Income (FTE)	111.5	106.6	95.8	95.5	96.9
Noninterest Income (Reported)	24.9	24.7	22.5	25.3	24.7
Less: Realized gains / (losses) on securities	0.4	0.0	0.0	0.0	0.2
Less: Derivative mark-to-market	0.0	0.0	(0.2)	0.1	(0.2)
Total Noninterest Income (Operating)	\$24.5	\$24.7	\$22.7	\$25.2	\$24.7
Total Operating Revenue	\$136.0	\$131.3	\$118.5	\$120.7	\$121.5
Average Assets	12,210	12,096	11,681	11,626	11,777
Operating Revenue / Average Assets (%)	4.46%	4.34%	4.06%	4.15%	4.13%
Operating Expense	3Q25	2Q25	1Q25	4Q24	3Q24
Noninterest Expense	\$72.8	\$76.3	\$71.3	\$69.3	\$70.1
Less: Intangible amortization	1.5	1.3	1.1	1.4	1.2
Less: Merger and acquisition related	0.2	4.0	0.1	0.3	0.0
Total Operating Expense	\$71.1	\$71.0	\$70.1	\$67.6	\$68.9
Average Assets	12,210	12,096	11,681	11,626	11,777
Operating Expense / Average Assets (%)	2.33%	2.35%	2.40%	2.33%	2.34%
Core Efficiency Ratio⁽¹⁾	52.3%	54.1%	59.1%	56.0%	56.7%
Core Pre-tax Pre-Provision Net Income (Reported)	\$62.9	\$58.7	\$46.9	\$51.4	\$50.9
Average Diluted Shares Outstanding	104.8	103.9	101.9	102.0	102.4
Core Pre-tax Pre-Provision Net Income per share	\$0.60	\$0.56	\$0.46	\$0.50	\$0.50

\$ in millions

(1) Core Efficiency Ratio is calculated as Operating Expense as a percentage of Operating Revenue

NON-GAAP MEASURES

Core Earnings per Share	3Q25	2Q25	1Q25	4Q24	3Q24
Net Income (GAAP)	\$41.3	\$33.4	\$32.7	\$35.8	\$32.1
<i>(after tax)</i>					
Less: Realized gains/ (losses) on securities <i>(after tax)</i>	(0.2)	0.0	0.0	0.0	(0.2)
Less: Merger and acquisition related <i>(after tax)</i>	0.1	3.1	0.1	0.2	0.0
Core Net Income (Non-GAAP)	\$41.2	\$39.5	\$32.8	\$36.0	\$31.9
Average Diluted Shares Outstanding	104.8	103.9	101.9	102.0	102.4
Core Earnings per Share (Non-GAAP)	\$0.39	\$0.38	\$0.32	\$0.35	\$0.31
Core Return on Average Assets (%)	3Q25	2Q25	1Q25	4Q24	3Q24
Net Income (GAAP)	\$41.3	\$33.4	\$32.7	\$35.8	\$32.1
Less: Realized gains/ (losses) on securities <i>(after tax)</i>	(0.2)	0.0	0.0	0.0	(0.2)
Less: Merger and acquisition related <i>(after tax)</i>	0.1	3.1	0.1	0.2	0.0
Core Net Income (Non-GAAP)	\$41.2	\$39.5	\$32.8	\$36.0	\$31.9
Average Assets	12,210	12,096	11,681	11,626	11,777
Core Return on Average Assets (Non-GAAP)	1.34%	1.31%	1.14%	1.22%	1.08%
Core Pre-tax Pre-Provision Net Income	\$62.9	\$58.7	\$46.9	\$51.4	\$50.9
Core Pre-tax Pre-Provision Income / Average Assets (%)	2.05%	1.95%	1.63%	1.76%	1.72%

\$ in millions, except per share data

NON-GAAP MEASURES

Tangible Common Equity / Tangible Assets

(Tangible Common Equity Ratio)	3Q25	2Q25	1Q25	4Q24	3Q24
Total Equity	\$1,542	\$1,518	\$1,447	\$1,405	\$1,410
Less: Intangible assets	401	403	383	383	384
Less: Preferred stock	0	0	0	0	0
Tangible Common Equity	\$1,141	\$1,115	\$1,065	\$1,022	\$1,026
Total Assets	\$12,310	\$12,237	\$11,786	\$11,585	\$11,983
Less: Intangible assets	401	403	383	383	384
Tangible Assets	\$11,910	\$11,835	\$11,404	\$11,202	\$11,599

Tangible Common Equity / Tangible Assets

	9.6%	9.4%	9.3%	9.1%	8.8%
Tangible Common Equity	\$1,141	\$1,115	\$1,065	\$1,022	\$1,025
Less: Accumulated Other Comprehensive Income (AOCI)	(69)	(76)	(81)	(103)	(83)
Tangible Common Equity (excl. AOCI)	\$1,210	\$1,191	\$1,146	\$1,125	\$1,108

Tangible Common Equity / Tangible Assets (excl. AOCI)

	10.2%	10.1%	10.0%	9.9%	9.6%
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Return on Average Tangible Common Equity (%)

	3Q25	2Q25	1Q25	4Q24	3Q24
Average Equity	\$1,531	\$1,493	\$1,429	\$1,404	\$1,389
Less: Average intangible assets	402	396	383	384	384
Less: Average preferred stock	0	0	0	0	0
Average Tangible Common Equity	\$1,129	\$1,097	\$1,046	\$1,020	\$1,005
Net Income (GAAP)	\$41.3	\$33.4	\$32.7	\$35.8	\$32.1
Less: Intangible amortization (after tax)	1.3	1.0	0.9	1.1	1.0
Net Income Adjusted for Intangible Amortization (Non-GAAP)	\$42.6	\$34.4	\$33.6	\$36.9	\$33.1

Return on Average Tangible Common Equity

	15.0%	12.6%	13.0%	14.4%	13.1%
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\$ in millions

NON-GAAP MEASURES

Core Return on Average Tangible Common Equity (%)	3Q25	2Q25	1Q25	4Q24	3Q24
Average Equity	\$1,531	\$1,493	\$1,429	\$1,404	\$1,389
Less: Average intangible assets	402	396	383	384	384
Less: Average preferred stock	0	0	0	0	0
Average Tangible Common Equity	\$1,129	\$1,097	\$1,046	\$1,020	\$1,005
Net Income (GAAP)	\$41.3	\$33.4	\$32.7	\$35.8	\$32.1
Less: Realized gains/ (losses) on securities (<i>after tax</i>)	(0.2)	0.0	0.0	0.0	(0.2)
Less: Merger and acquisition related (<i>after tax</i>)	0.1	3.1	0.1	0.2	0.0
Core Net Income (Non-GAAP)	\$41.2	\$39.5	\$32.8	\$36.0	\$31.9
Less: Intangible amortization (<i>after tax</i>)	1.3	1.0	0.9	1.1	1.0
Core Net Income Adjusted for Intangible Amortization (Non-GAAP)	\$42.5	\$40.5	\$33.7	\$37.1	\$32.9
Core Return on Average Tangible Common Equity	14.9%	14.8%	13.1%	14.5%	13.0%

\$ in millions