



 **Eastern Bankshares, Inc.**

Q1 Earnings Presentation

April 23, 2026

Q1 2026 highlights

Key Metrics

\$65.3 million

Net income

\$88.6 million

Operating net income*

\$0.29

Diluted EPS

\$0.40

Diluted operating EPS*

3.63%

NIM (FTE)*

1.46%

Total deposit cost

0.60%

NPLs / total loans

0.17%

NCOs / avg. loans

\$0.15 per share

Dividend declared

\$18.45

BV/Share

\$12.90

TBV/Share*

Highlights

Solid Q1 performance - in line with our expectations - results reflect impact of seasonal trends

- Operating income decreased 6% linked quarter, but up 31% from a year ago
- NIM expanded 2 basis points linked quarter primarily due to lower cost of funds
- Loans and deposit balances were down in Q1, as expected, from year-end
- Commercial pipeline ended Q1 at a record high level - anticipate strong originations in the coming quarters

Continued momentum in Wealth Management

- Wealth assets increased to a record high of \$10.3 billion, including \$9.8 billion of assets under management, and benefited from positive net flows

Strong asset quality

- Non-performing loans decreased \$34.6 million to \$137.7 million, or 0.60% of total loans
- Robust reserves: allowance for loan losses of \$327.9 million, or 1.43% of total loans

Significant capital return to shareholders

- Repurchased 3.9 million shares of common stock for \$75.1 million in Q1 2026; As of quarter-end 59% of current authorization is complete
- Announced 15% increase to quarterly dividend; sixth consecutive year of dividend growth since becoming a public company

HarborOne merger integration progressing as expected

- Successfully completed core system conversion in February
- Projected cost savings on track; one-time merger costs largely complete with -\$2 million remaining in Q2, bringing the total to -\$67 million

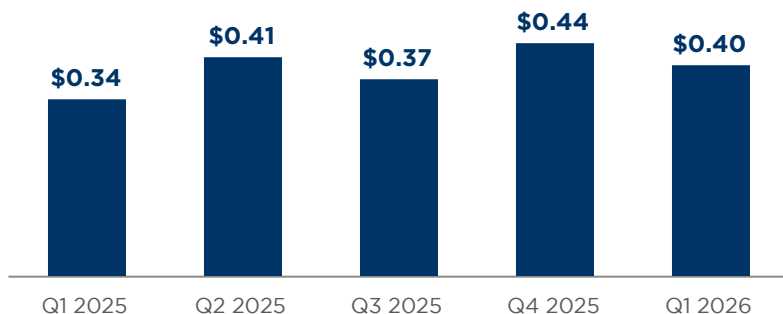
Income statement

\$ in millions, except per share amounts	Q1 2026	Q4 2025	Q3 2025	Q2 2025	Q1 2025
Net interest income	\$ 244.7	\$ 237.4	\$ 200.2	\$ 202.0	\$ 188.9
Noninterest income (loss)	43.6	46.1	41.3	42.9	(236.1)
Total revenue	288.3	283.5	241.5	244.9	(47.2)
Noninterest expense	198.6	189.4	140.4	137.0	130.1
Pre-tax, pre-provision income (loss)	89.6	94.1	101.1	107.9	(177.3)
Provision for allowance for loan losses	5.8	4.9	7.1	7.6	6.6
Pre-tax income (loss)	83.8	89.2	94.0	100.3	(183.9)
Income tax expense (benefit)	18.6	(10.3)	(12.1)	0.1	33.8
Net income (loss)	\$ 65.3	\$ 99.5	\$ 106.1	\$ 100.2	\$ (217.7)
Operating net income*	\$ 88.6	\$ 94.7	\$ 74.1	\$ 81.7	\$ 67.5
EPS	\$ 0.29	\$ 0.46	\$ 0.53	\$ 0.50	\$ (1.08)
Operating EPS*	\$ 0.40	\$ 0.44	\$ 0.37	\$ 0.41	\$ 0.34
ROA	0.86 %	1.36 %	1.66 %	1.60 %	(3.52)%
Operating ROA*	1.17 %	1.30 %	1.16 %	1.30 %	1.09 %
ROATCE* ¹	9.8 %	14.4 %	16.4 %	16.4 %	(33.9)%
Operating ROATCE* ¹	12.8 %	13.8 %	11.7 %	13.6 %	11.7 %
Efficiency ratio	68.9 %	66.8 %	58.2 %	55.9 %	NM
Operating efficiency ratio* ¹	52.8 %	50.1 %	52.8 %	50.8 %	53.7 %

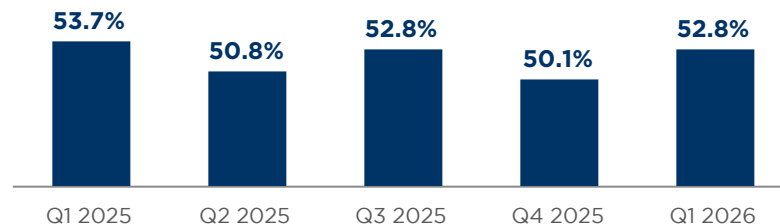
- **Operating net income** increased 31% from a year ago reflecting the enhanced earnings power of the Company
- **Net interest income** included net discount accretion of \$19.5 million, compared to \$22.6 million in Q4 2025
- **Noninterest income** included a non-operating loss of \$1.5 million. On an operating basis, noninterest income was \$45.1 million, a decrease of \$1.6 million or 3.4% linked quarter
- **Noninterest expense** included \$30.8 million of non-operating costs. On an operating basis, noninterest expense was \$167.9 million, an increase of \$11.8 million or 7.6% linked quarter

Financial metrics

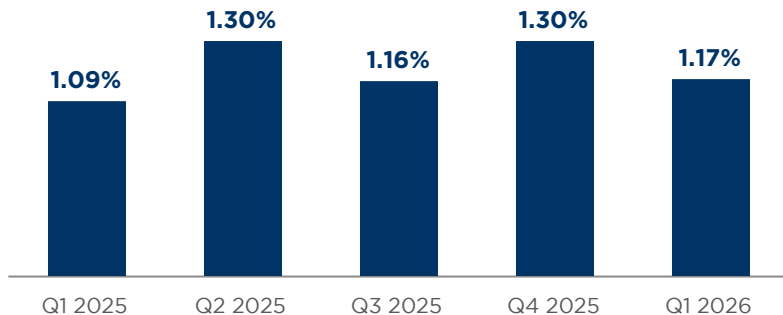
Operating EPS



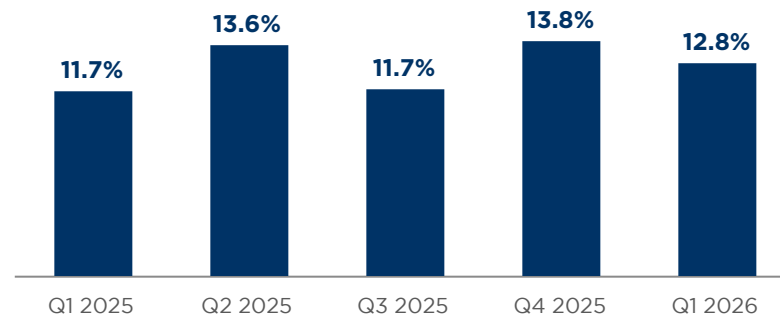
Operating efficiency ratio¹



Operating ROA



Operating ROATCE¹



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

Net interest margin

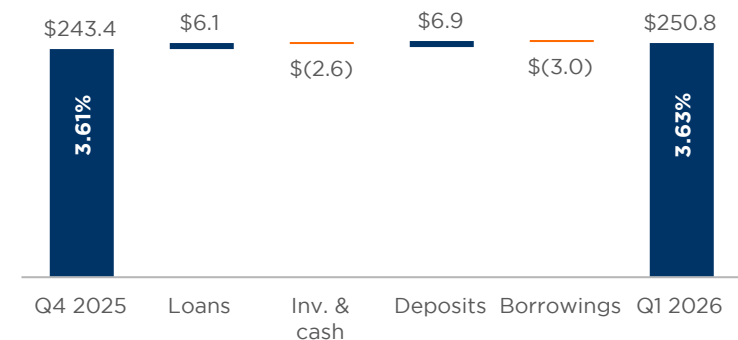
Earning assets

	Q1 2026		Q4 2025		Change	
	Avg. Balance	Yield ¹	Avg. Balance	Yield ¹	Avg. Balance	Yield ¹
Commercial loans	\$ 15,846	5.48 %	\$ 14,842	5.67 %	\$ 1,004	(0.19)%
Residential loans	5,228	4.71 %	4,771	4.71 %	457	— %
Consumer loans	1,981	6.55 %	1,892	6.75 %	89	(0.20)%
Total loans	23,055	5.40 %	21,505	5.55 %	1,550	(0.15)%
Securities	4,827	3.18 %	4,700	3.04 %	127	0.14 %
Cash	126	3.25 %	540	3.88 %	(414)	(0.63)%
Total I.E. assets	28,008	5.01 %	26,744	5.08 %	1,264	(0.07)%

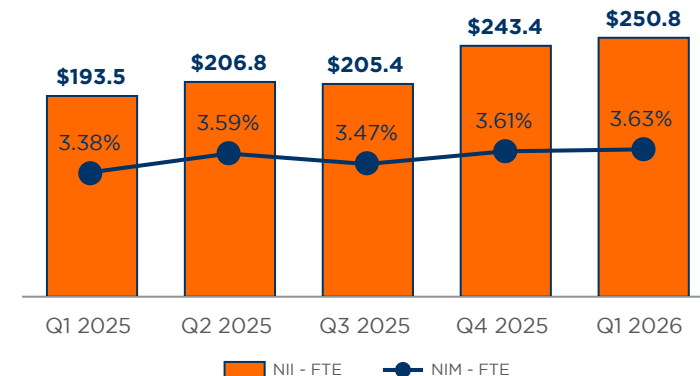
Funding sources

	Q1 2026		Q4 2025		Change	
	Avg. Balance	Cost	Avg. Balance	Cost	Avg. Balance	Cost
Savings	\$ 2,056	0.35 %	\$ 1,868	0.31 %	\$ 188	0.04 %
Interest checking	4,669	0.84 %	4,597	0.94 %	72	(0.10)%
Money market	7,861	2.15 %	7,405	2.39 %	456	(0.24)%
Time deposits	4,278	3.53 %	4,221	3.80 %	57	(0.27)%
Total I.B. deposits	18,864	1.94 %	18,091	2.13 %	773	(0.19)%
Borrowings	488	3.71 %	162	3.51 %	326	0.20 %
Total I.B. liab.	19,352	1.99 %	18,252	2.15 %	1,100	(0.16)%
DDA	6,330		6,172		158	
Total deposits	25,194	1.46 %	24,264	1.59 %	930	(0.13)%

QoQ changes in FTE net interest income*



FTE net interest income and margin trend



Noninterest income

	Q1 2026	Q4 2025	Q1 2025	QoQ	YoY
Investment advisory fees	\$ 18.3	\$ 18.6	\$ 16.4	\$ (0.3)	\$ 1.9
Service charges on deposit accounts	9.9	9.9	8.3	—	1.6
Card income	5.8	5.9	3.9	(0.1)	1.9
Interest rate swap income	1.0	1.4	0.5	(0.4)	0.5
(Loss) income from investments for employee retirement benefits	(1.9)	1.7	(1.3)	(3.6)	(0.6)
Mortgage banking income (loss)	2.9	3.0	(0.1)	(0.1)	3.0
Losses on sale of AFS securities	—	—	(269.6)	—	269.6
Miscellaneous income and fees	9.0	6.2	6.3	2.9	2.7
Other non-operating loss	(1.5)	(0.7)	(0.6)	(0.8)	(0.9)
Total noninterest income (loss)	\$ 43.6	\$ 46.1	\$ (236.1)	\$ (2.5)	\$ 279.7
Total operating noninterest income*	\$ 45.1	\$ 46.7	\$ 34.2	\$ (1.6)	\$ 10.9

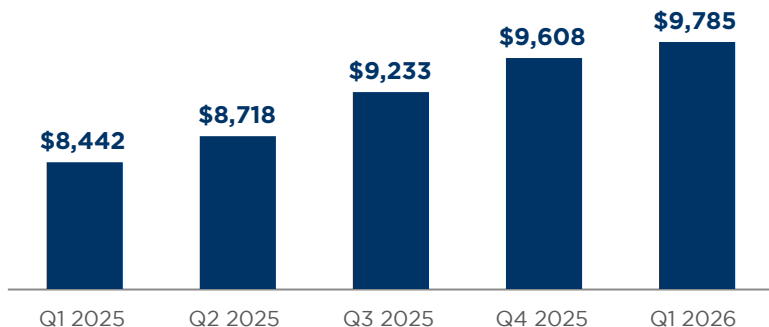
- **Operating noninterest income**

decreased \$1.6 million or 3.4% linked quarter primarily due to the following:

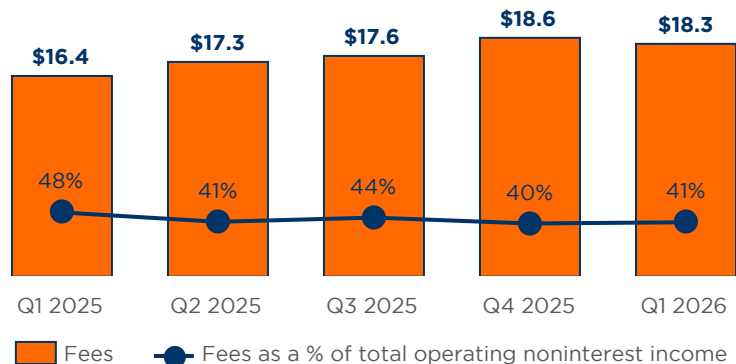
- **Investments for employee retirement benefits** decreased \$3.6 million. Q1 2026 recorded a \$1.9 million loss due to weaker equity market performance, compared to \$1.7 million of income in Q4 2025
- **Interest rate swap income** decreased \$0.4 million primarily due to lower loan volumes
- These decreases in operating noninterest income were partially offset by a \$2.9 million increase in **miscellaneous income and fees** primarily due to a \$1.7 million gain on sale of commercial loans

Wealth management

Assets under management (AUM)



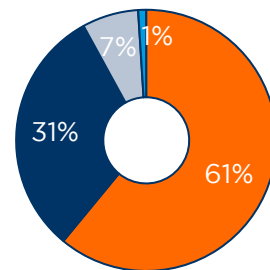
Fees



Continued momentum in Wealth Management

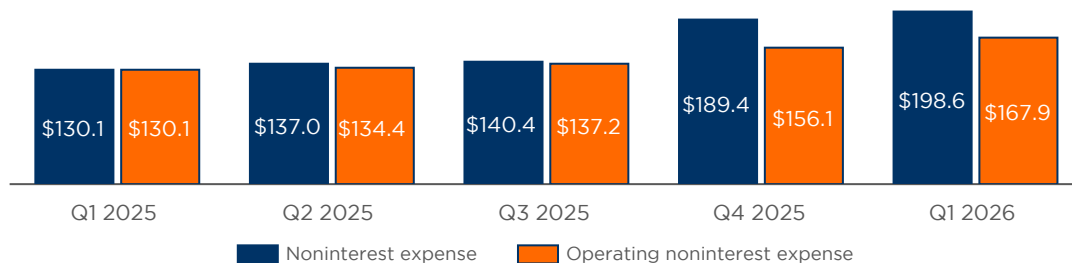
- Wealth assets increased to a record high of \$10.3 billion, including approximately \$9.8 billion of AUM, and benefited from positive net flows, partially offset by weaker equity market performance
- Fees decreased modestly linked quarter, but up nearly 12% from a year ago
- AUM fees as a percentage of AUM: -73 bps

AUM asset allocation



Equity Fixed Income Cash Other

Noninterest expense



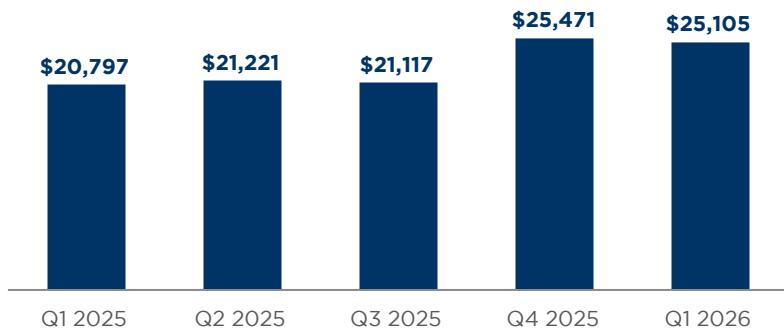
- **Noninterest expense** increased \$9.2 million, or 4.9% linked quarter, primarily driven by higher operating costs, partially offset by lower non-operating expense

	Q1 2026	Q4 2025	Q1 2025	QoQ	YoY
Salaries and employee benefits	\$ 102.2	\$ 91.5	\$ 79.9	\$ 10.7	\$ 22.3
Technology and data processing	23.8	22.4	18.0	1.4	5.8
Occupancy and equipment	14.1	12.0	10.6	2.1	3.5
Professional services	3.4	5.6	2.9	(2.2)	0.5
FDIC Insurance	3.4	4.1	3.3	(0.7)	0.1
Marketing expenses	2.7	2.8	1.7	(0.1)	1.0
Amortization of intangible assets	11.6	10.8	7.8	0.8	3.8
Other operating expense	6.6	6.9	5.9	(0.3)	0.7
Non-operating expense	30.8	33.4	—	(2.6)	30.8
Total noninterest expense	\$ 198.6	\$ 189.4	\$ 130.1	\$ 9.2	\$ 68.5
Total operating noninterest expense*	\$ 167.9	\$ 156.1	\$ 130.1	\$ 11.8	\$ 37.7

- **Operating noninterest expense** increased \$11.8 million, or 7.6% linked quarter primarily due to higher seasonal payroll and benefit related costs and full quarter impact of HarborOne
- **Non-operating expense** decreased \$2.6 million linked quarter, due to a \$1.8 million reduction in merger-related costs and \$0.8 million in lower other non-operating expense

Deposits

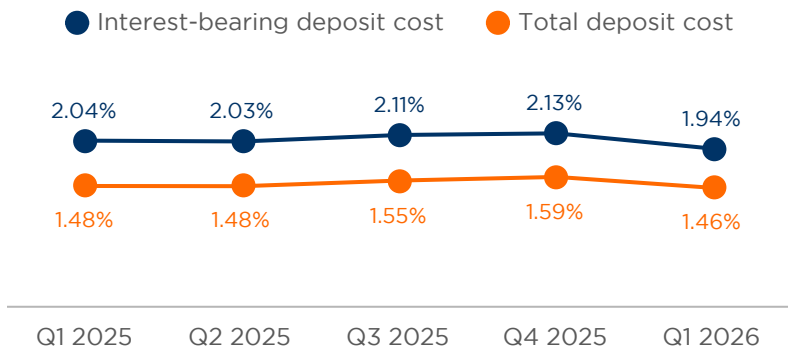
Period-end balances



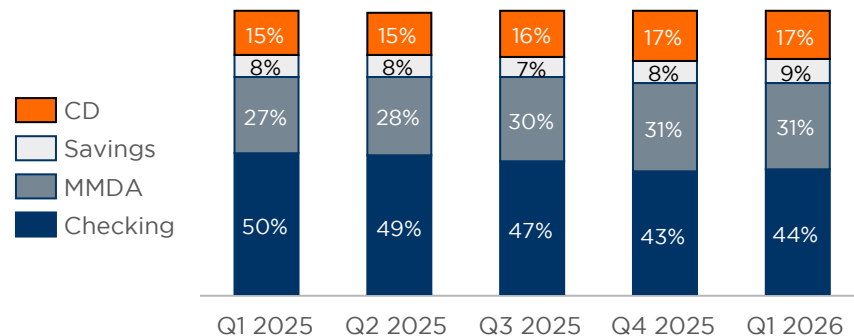
High quality, low cost deposit portfolio

- Balances decreased from year-end, as expected, primarily due to seasonal outflows and elevated competitive environment for deposits.
- \$81 million of HarborOne's brokered deposits matured in Q1
- Total cost of deposits decreased 13 basis points to 1.46%
- Taking targeted actions to appropriately position offerings to defend and grow share - efforts will result in some upward pressure on cost

Cost of deposits

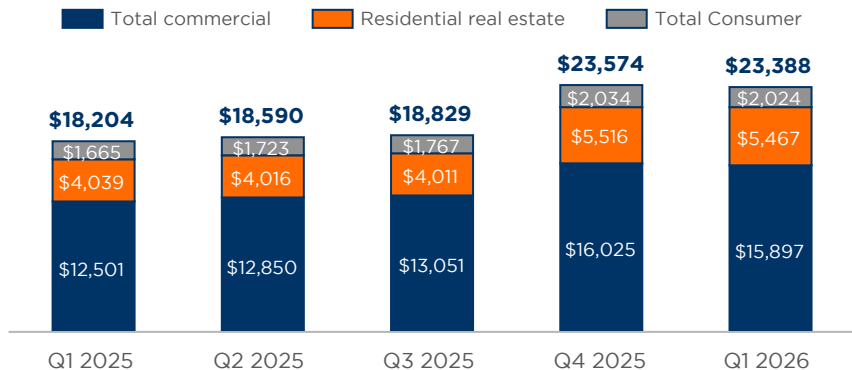


Deposit composition



Loans

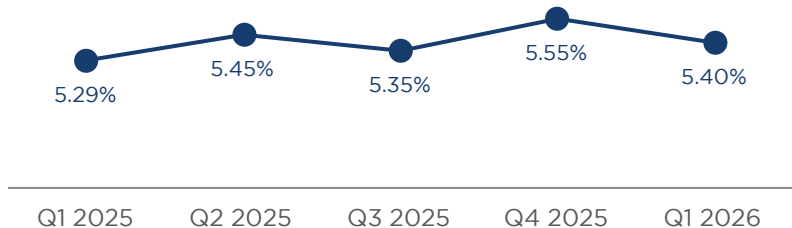
Period-end balances



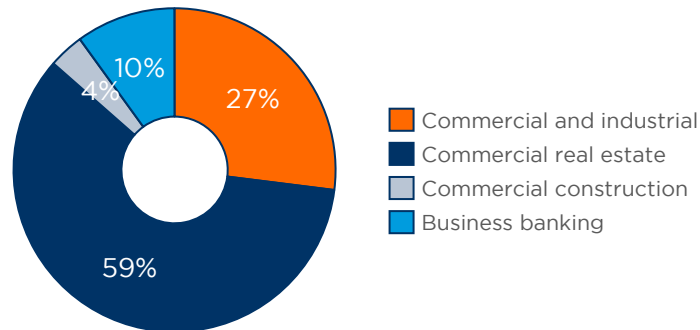
Diversified, high-performing loan portfolio

- Modest decrease in balances, as expected, from year-end due in part to NPL paydowns and CRE payoffs
- C&I portfolio continued to grow, balances up \$49 million, or 1.1% from year-end
- Commercial pipeline ended Q1 at record level of approximately \$800 million - anticipate strong originations in the coming quarters

Total loan yield

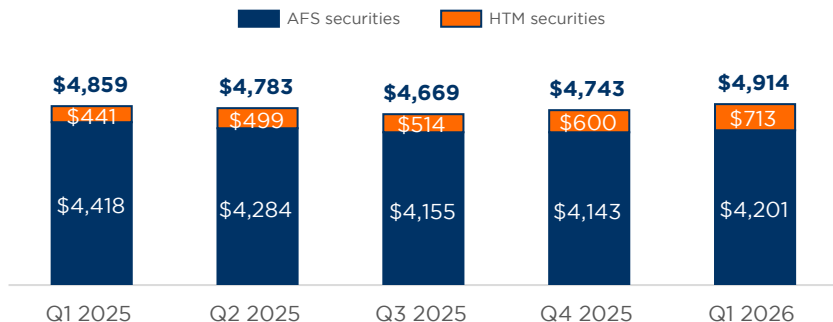


Commercial loan composition

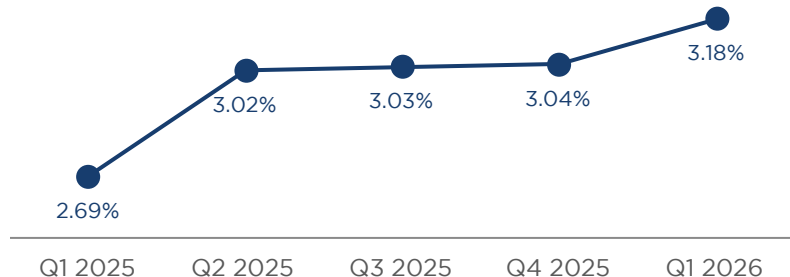


Securities

Period-end balances¹



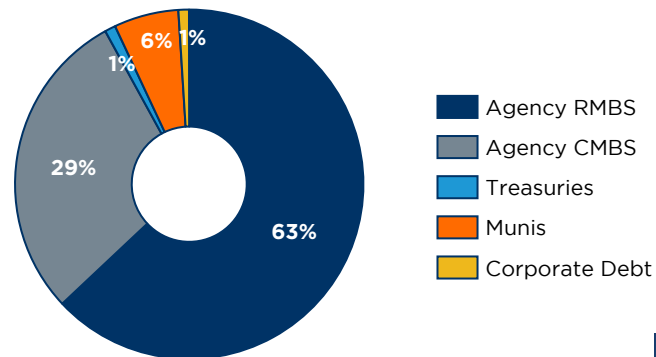
Securities yield²



High quality portfolio

- 93% in US agency securities and treasury bonds
- Securities yield of 3.18% in Q1 2026, up 14 basis points from Q4 2025, supported by recent purchases
- AFS unrealized loss was \$277 million after tax, compared to \$259 million at December 31, 2025

Portfolio composition¹



Metrics	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025
Tier 1 leverage ratio	11.0%	11.7%	12.3%	12.1%	11.7%
Common equity tier 1 ratio	13.2%	13.2%	14.7%	14.4%	14.1%
Tier 1 capital ratio	13.2%	13.2%	14.7%	14.4%	14.1%
Total risk-based capital ratio	14.2%	14.3%	15.8%	15.5%	15.2%
Tangible common equity ratio*	10.2%	10.4%	11.4%	10.8%	10.6%
Tangible book value per share*	\$12.90	\$12.90	\$13.14	\$12.53	\$12.01

- **Strong capital position**

- Provides significant support for capital deployment strategies

- **Committed to returning capital to shareholders**

- Repurchased 3.9 million shares for \$75.1 million; 59% of current authorization completed at end of Q1 2026
- Board approved a 15% quarterly dividend increase to \$0.15 per share

- **Rightsizing capital**

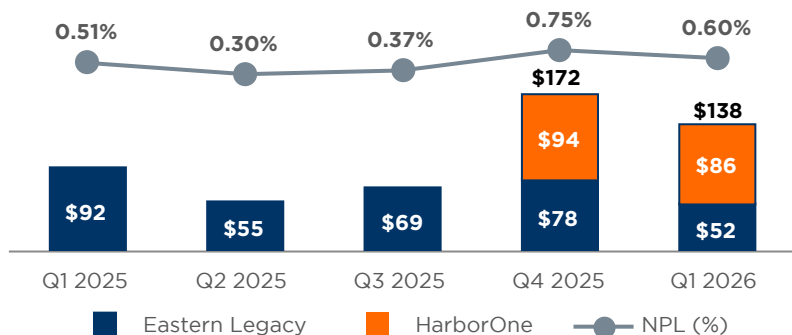
- Capital deployment strategies: organic growth within existing footprint, consistent share repurchases, and prudently grow quarterly dividend

- **Manage towards peer median CET1 ratio (~12.0%)**

- Estimate CET1 ratio to decline to -12.8% by mid-year 2026 as remainder of existing share repurchase authorization is executed

Asset quality

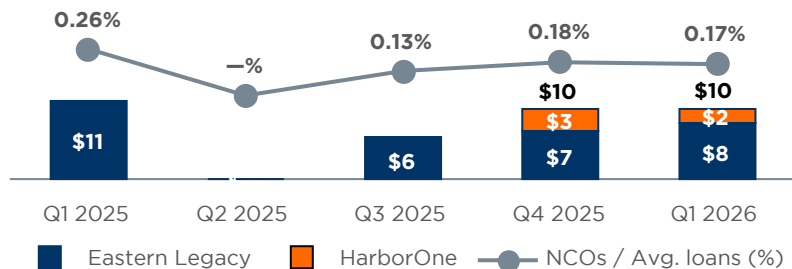
Non-performing loans¹



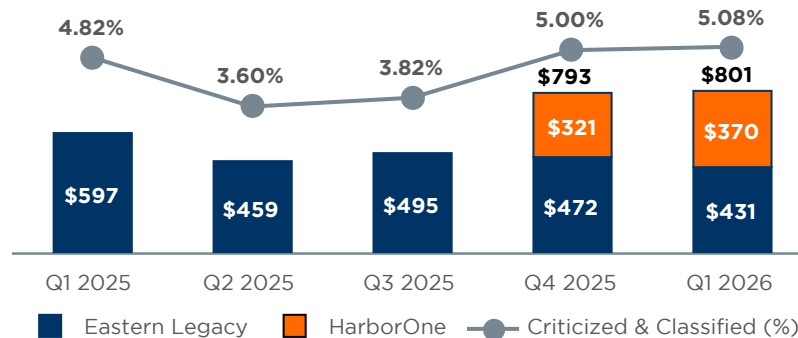
Strong asset quality

- Non-performing loans decreased \$34.6 million linked quarter
 - Commercial: \$110 million
 - Residential: \$22 million
 - Consumer: \$6 million
- Provision for loan losses: \$5.8 million vs. \$4.9 million in Q4 2025
- Robust reserves: allowance for loan losses of \$327.9 million or 1.43% of total loans

Net charge-offs



Commercial criticized & classified loans¹



Full Year 2026 Outlook	
Loan growth (period-end)	+3% - 5%
Deposit growth (period-end)	+1% - 2%
Net interest income	\$1.02 - \$1.05 billion
Net interest margin (FTE)	3.65% - 3.75%
Provision	\$30 - \$40 million
Noninterest income (operating)	\$190 - \$200 million
Noninterest expense (operating)	\$655 - \$675 million
Tax rate	Approximately 23%
Capital	Manage CET1 ratio towards 12%

Appendix

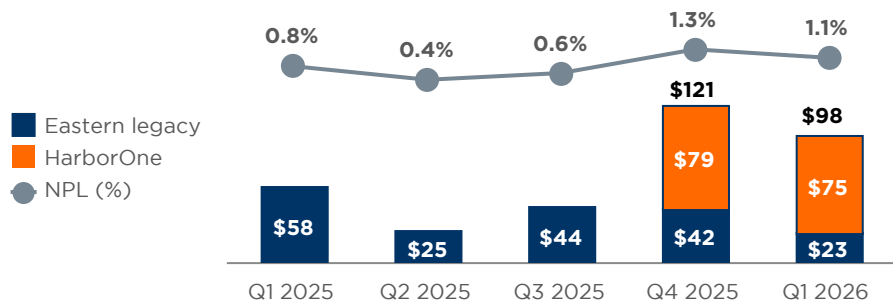


CRE exposure¹

Composition

	Balance	% of total CRE	Avg. loan balance	NPL%
Multi-family	\$ 3,103	33 %	\$ 5.3	0.6 %
Retail	1,254	13 %	3.1	0.6 %
Office	1,156	12 %	3.6	1.0 %
Industrial/ Warehouse	1,240	13 %	3.9	3.3 %
Affordable housing	564	6 %	3.4	1.0 %
Education	384	4 %	5.2	— %
Self storage	265	3 %	5.5	— %
All others	1,509	16 %	3.1	1.3 %
Total CRE	\$ 9,475	100 %	\$ 4.0	1.1 %

Non-performing CRE loans



- CRE portfolio of **\$9.5 billion**, or 41% of total loans
- **Non-owner occupied CRE to total risk-based capital ratio² of 245%**
- Composed of **diversified property types**
 - **Multi-family³ is the largest segment**, representing 33% of total CRE and the Eastern legacy portfolio has not had any charge-offs in the past 10+ years
- **Weighted average LTV at origination:** low-to-mid 50%
- **97% of properties are in New England**
- **Criticized & classified⁴:** \$547 million or 5.8% of total CRE loans, compared to \$562 million or 6.0% in prior quarter
- **Non-performing loans:** \$98 million, or 1.1% of total CRE loans, compared to \$121 million, or 1.3% in prior quarter
- **80% of loans mature in 2028 or later**
- See slide 17 for CRE investor office exposure

\$ in millions. ¹CRE exposure excludes Construction and Business Banking except for the NOO CRE to total RBC ratio. ²NOO CRE to total RBC ratio in Q1 2026 is estimated.

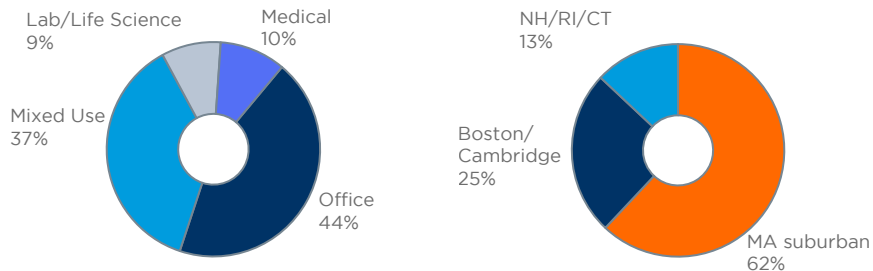
³Excludes affordable housing loans. ⁴Amortized cost basis

CRE investor office exposure¹

Maturity schedule

	2Q26		3Q26		4Q26		1Q27	
Accruing	\$	29	\$	27	\$	42	\$	63
Non-accruing		—		—		—		—
Total	\$	29	\$	27	\$	42	\$	63

Risk segment and location



Classification

	Balance		Average loan size		Criticized & Classified ³		NPL		Specific reserve	
Class A ²	\$	66	\$	22	\$	44	\$	—	\$	8
Class B/C		950		4		116		11		24
Total	\$	1,016	\$	4	\$	160	\$	11	\$	32

- **CRE investor office loans:** \$1.0 billion, or 4% of total loans
 - Includes company's **lab/life science** exposure: \$99 million in balances or **<1% of total loans**. All loans accruing
- **Weighted average LTV:** 53% at origination
- **Maturities proactively managed:** 10% in 2026, 18% in 2027, and 72% in 2028 or later
- **100% in New England** and 75% in suburban areas
- **Criticized or classified³:** \$160 million, or 16% of CRE investor office loans
- **Adequately reserved:** \$64 million, or 6% of CRE investor office, including specific reserves of \$32 million
- **Thorough ongoing risk-based reviews** on the office portfolio

Interest-earning assets repricing

Loans (Amortized cost basis, gross of cash flow hedges)	Floating	Variable	Fixed	Within 3 months	Months 4-6	Months 7-9	Months 10-12	Years 2-3	Years 4-5	Years 6-10	Beyond 10 Years	Total
Commercial	\$ 6,441	\$ 2,587	\$ 6,731	\$ 6,948	\$ 547	\$ 509	\$ 459	\$ 2,917	\$ 2,414	\$ 1,713	\$ 251	\$ 15,759
Residential	—	1,472	3,716	202	203	181	168	1,212	952	1,554	716	5,188
Consumer	1,615	—	362	1,663	17	16	16	113	87	60	5	1,977
Total loans	\$ 8,056	\$ 4,059	\$ 10,809	\$ 8,813	\$ 767	\$ 706	\$ 643	\$ 4,242	\$ 3,454	\$ 3,328	\$ 973	\$22,924
<i>% of loans</i>	35%	18%	47%	38%	3%	3%	3%	19%	15%	15%	4%	
Projected yield¹												
Commercial				5.82 %	5.33 %	4.97 %	5.21 %	5.21 %	5.19 %	4.25 %	3.76 %	5.35 %
Residential				5.49 %	5.47 %	5.25 %	5.18 %	4.52 %	4.77 %	4.55 %	4.27 %	4.66 %
Consumer				6.67 %	8.12 %	8.13 %	8.07 %	7.13 %	6.63 %	6.29 %	3.44 %	6.71 %
Total loans				5.97 %	5.43 %	5.11 %	5.27 %	5.07 %	5.11 %	4.43 %	4.13 %	5.31 %
Securities (Amortized cost basis)	Floating	Variable	Fixed	Within 3 months	Months 4-6	Months 7-9	Months 10-12	Years 2-3	Years 4-5	Years 6-10	Beyond 10 Years	Total
AFS	—	—	\$ 4,201	\$ 103	\$ 101	\$ 147	\$ 113	\$ 867	\$ 972	\$ 1,263	\$ 636	\$ 4,201
HTM	—	—	713	6	7	7	7	167	80	142	296	713
Total Securities	—	—	\$ 4,914	\$ 109	\$ 107	\$ 154	\$ 119	\$ 1,034	\$ 1,052	\$ 1,406	\$ 932	\$ 4,914
<i>% of securities</i>				2%	2%	3%	2%	21%	22%	29%	19%	
Projected yield¹				3.15 %	3.15 %	3.20 %	3.20 %	3.00 %	3.65 %	2.95 %	2.75 %	3.10 %

Non-GAAP financial measures (1)

**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, (vi) certain discrete tax items, (vii) expenses associated with staffing reorganization. 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)

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.

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

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 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.