3Q 2020 Earnings Call Supplemental Presentation

October 29, 2020

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Factors that could cause actual results or performance to differ from the expectations expressed or implied in forward-looking statements include, but are not limited to, the following: changes in general economic conditions, including levels of unemployment and bankruptcies; the impact of the recent outbreak of a novel coronavirus (COVID-19), including on the Company's access to liquidity and the credit risk of the Company's finance receivable portfolio; risks associated with the Company's ability to timely and effectively implement, transition to, and maintain the necessary information technology systems, infrastructure, processes, and controls to support its operations and initiatives; risks associated with the Company's loan origination and servicing software system, including the risk of prolonged system outages; risks related to opening new branches, including the ability or inability to open new branches as planned; risks inherent in making loans, including credit risk, repayment risk, and value of collateral, which risks may increase in light of adverse or recessionary economic conditions; risks associated with the implementation of new underwriting models and processes, including as to the effectiveness of new custom scorecards; risks relating to the Company's asset-backed securitization transactions; changes in interest rates; the risk that the Company's existing sources of liquidity become insufficient to satisfy its needs or that its access to these sources becomes unexpectedly restricted; changes in federal, state, or local laws, regulations, or regulatory policies and practices, and risks associated with the manner in which laws and regulations are interpreted, implemented, and enforced; changes in accounting standards, rules, and interpretations, and the failure of related assumptions and estimates, including those associated with the implementation of current expected credit loss (CECL) accounting; the impact of changes in tax laws, guidance, and interpretations; the timing and amount of revenues that may be recognized by the Company; changes in current revenue and expense trends (including trends affecting delinquencies and credit losses); changes in the Company's markets and general changes in the economy (particularly in the markets served by the Company); changes in the competitive environment in which the Company operates or a decrease in the demand for its products; the timing and amount of future cash dividend payments; risks related to acquisitions; changes in operating and administrative expenses; and the departure, transition, or replacement of key personnel. The foregoing factors and others are discussed in greater detail in the Company's filings with the SEC. The COVID-19 pandemic may also magnify many of these risks and uncertainties. The Company cannot guarantee future events, results, actions, levels of activity, performance, or achievements. The Company will not update or revise forward-looking statements to reflect events or circumstances after the date of this presentation or to reflect the occurrence of unanticipated events or the non-occurrence of anticipated events, whether as a result of new information, future developments, or otherwise, except as required by law.

This presentation also contains certain non-GAAP measures. Please refer to the Appendix accompanying this presentation for a reconciliation of non-GAAP measures to the most comparable GAAP measures.

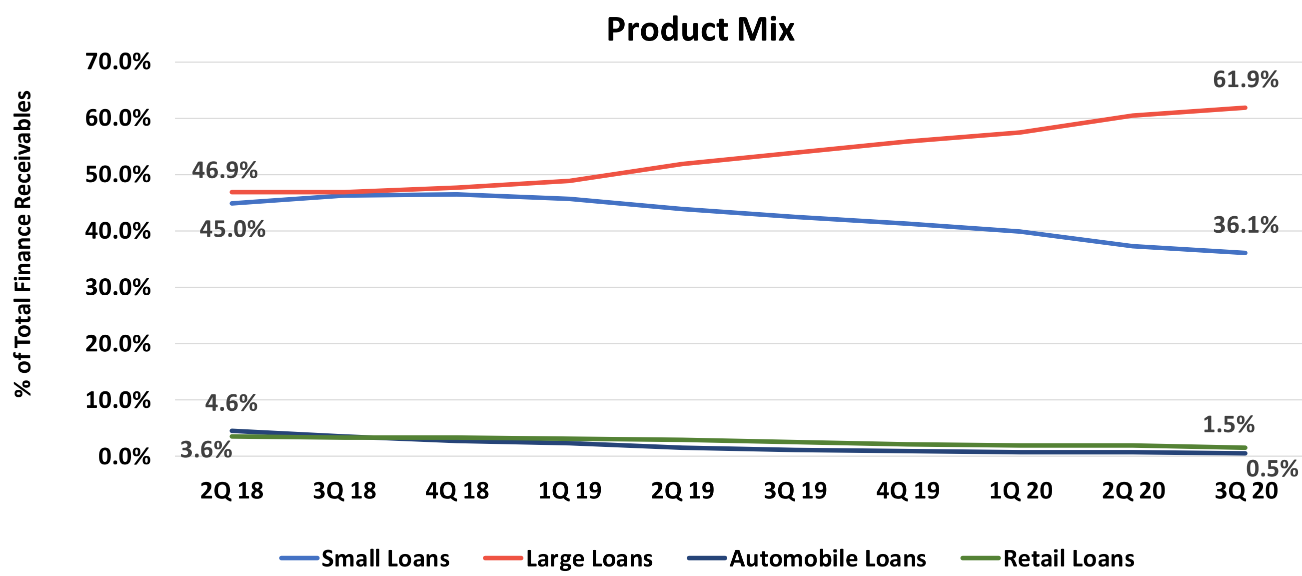
3Q 2020 Financial Highlights

dollars in millions (except per share amounts)	3Q 20	3Q 19	$ Chg B/(W)	% Chg B/(W)
Average Net Finance Receivables (ANR)	$ 1,032.1	$ 1,033.9	$ (1.8)	(0.2%)
Interest & Fee Income	81.3	83.1	(1.8)	(2.1%)
Total Revenue	90.5	91.7	(1.2)	(1.3%)
Provision for Credit Losses	22.1	24.5	2.4	9.9%
G&A Expense	43.8	40.2	(3.6)	(8.9%)
Interest Expense	9.3	10.3	1.0	10.1%
Net Income	11.2	12.6	(1.3)	(10.6%)
ROA	4.4%	4.7%	(0.3%)	(6.4%)
ROE	16.9%	17.2%	(0.3%)	(1.7%)
Diluted EPS	**$ 1.01**	**$ 1.08**	**$ (0.07)**	**(6.5%)**

- **Net income of $11.2 million, or $1.01 diluted EPS**
- **Total revenue decline of $1.2 million, or 1.3%, driven by the product mix shift toward large loans**
  - Interest and fee income down 2.1% year-over-year on a 60 basis point decline in interest and fee yield
  - Insurance income, net increased by $1.8 million primarily due to higher commission income in TX and lower non-file claim expense
  - Other income decreased by $1.2 million due to fewer late fees from low delinquency and waived payment deferral fees
- **Provision for credit losses decreased $2.4 million, or 9.9%, primarily due to:**
  - COVID reserve release of $1.5 million in 3Q 20
  - Lower net credit losses of $0.7 million on lower delinquency levels
- **G&A expense increased $3.6 million, or 8.9%, over the prior-year period primarily due to:**
  - Incurred $0.8 million in severance cost during 3Q 20, deferred $0.9 million less in loan origination costs, increased marketing expense of $0.9 million, and incurred $0.8 million of incremental cost related to 10 net new branches opened since the prior-year period
- **Interest expense decreased $1.0 million, or 10.1%, primarily due to Fed rate decreases**
- **Board of Directors authorized a $30 million stock repurchase plan and initiated a quarterly dividend program of $0.20 per share beginning in 4Q 20**

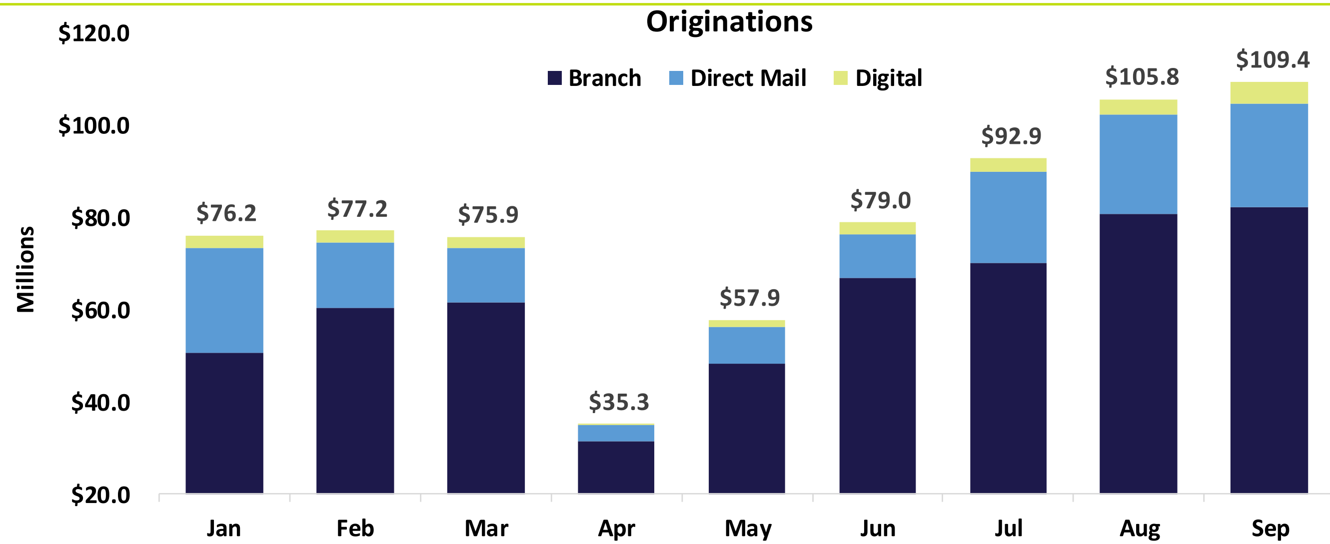
Generated Core Growth Sequentially and Year-Over-Year

	Ending Net Finance Receivables (ENR)										vs. 2Q 20		vs. 3Q 19	
in millions	**2Q 18**	**3Q 18**	**4Q 18**	**1Q 19**	**2Q 19**	**3Q 19**	**4Q 19**	**1Q 20**	**2Q 20**	**3Q 20**	**$ Chg I/(D)**	**% Chg I/(D)**	**$ Chg I/(D)**	**% Chg I/(D)**
Small Loans (≤ $2,500)	$389	$419	$442	$426	$435	$454	$468	$440	$380	$383	$3	0.7%	($71)	(15.7%)
Large Loans (≥ $2,500)	406	424	452	455	516	575	632	633	618	656	38	6.1%	81	14.1%
Core Loan Products	**$794**	**$843**	**$895**	**$881**	**$951**	**$1,029**	**$1,100**	**$1,073**	**$998**	**$1,039**	**$41**	**4.1%**	**$10**	**0.9%**
Automobile Loans	40	32	26	21	16	12	10	8	6	5	(1)	(19.3%)	(7)	(59.7%)
Retail Loans	31	31	30	29	28	26	24	22	18	16	(2)	(13.1%)	(10)	(38.6%)
Total	**$865**	**$906**	**$951**	**$931**	**$995**	**$1,067**	**$1,133**	**$1,102**	**$1,023**	**$1,060**	**$37**	**3.6%**	**($8)**	**(0.7%)**
Total YoY Δ ($)	**$126**	**$117**	**$117**	**$109**	**$130**	**$161**	**$182**	**$171**	**$28**	**($8)**				
Total YoY Δ (%)	**17.0%**	**14.8%**	**14.0%**	**13.3%**	**15.0%**	**17.8%**	**19.2%**	**18.4%**	**2.8%**	**(0.7%)**				

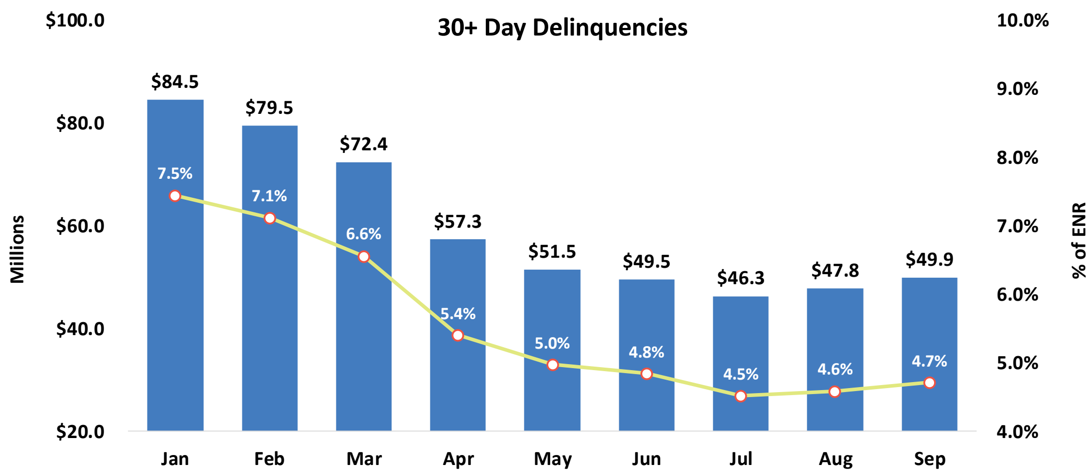


- Generated core loan product growth of $41 million, or 4.1%, in 3Q 20
- Executed new product initiatives, which drove $20 million of the $41 million growth
- Achieved core loan product growth of $10 million year-over-year
- Continued the mix shift toward large loans

Originations Increase & Credit Quality Remains Stable



% Y/Y Change	0%	12%	2%	(65%)	(58%)	(29%)	(27%)	(11%)	7%



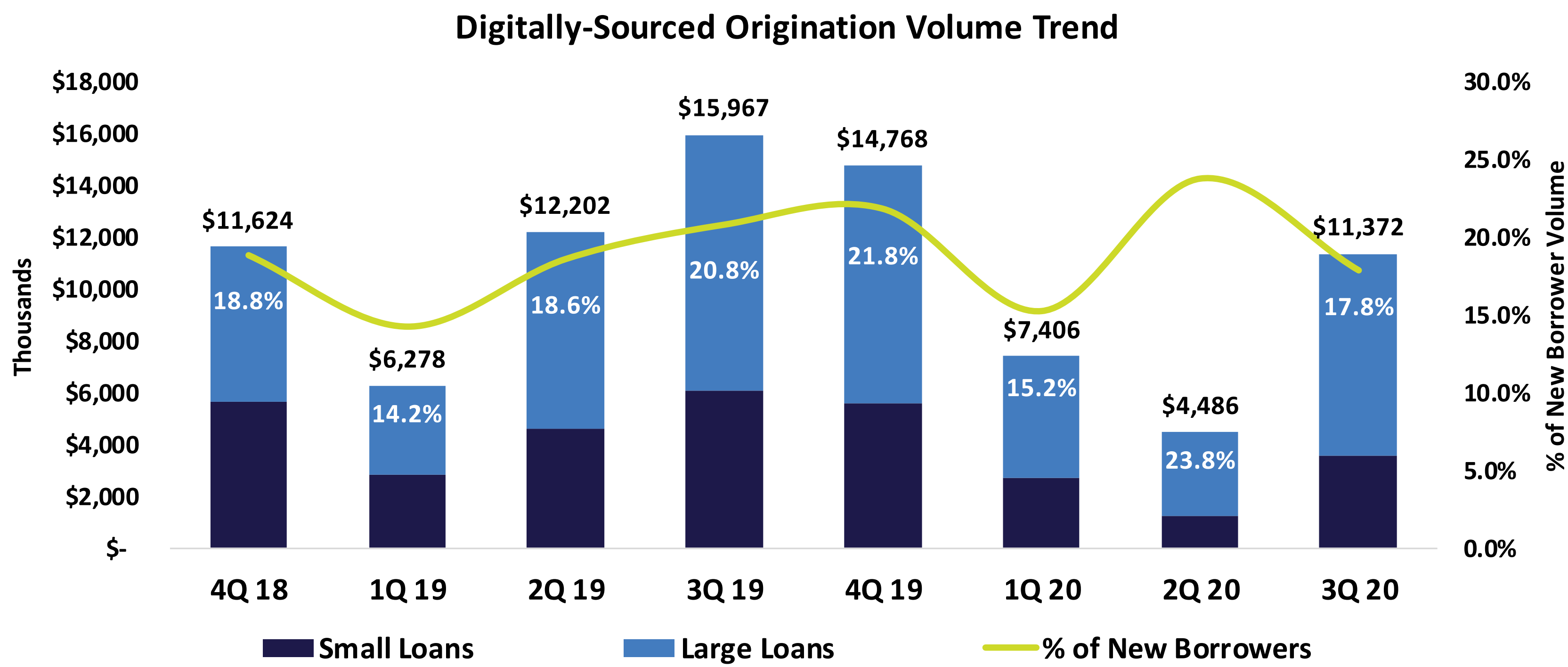
Borrower Assistance Program Usage (1)	2.3%	2.2%	2.3%	5.8%	3.1%	2.3%	2.1%	1.6%	2.1%

(1) Percentage of accounts that utilized borrower assistance programs during the month

- September originations up 7% year-over-year driven by increased demand and the execution of new growth initiatives
- Branch originations further increased from $67.0 million in June to $82.3 million in September
- Continue direct mail and digital channels, focusing on higher credit quality customers. In September, these channels produced $27.1 million of originations, up from $12.0 million in June
- Delinquency levels remain at historic lows even with low borrower assistance usage and diminished government stimulus

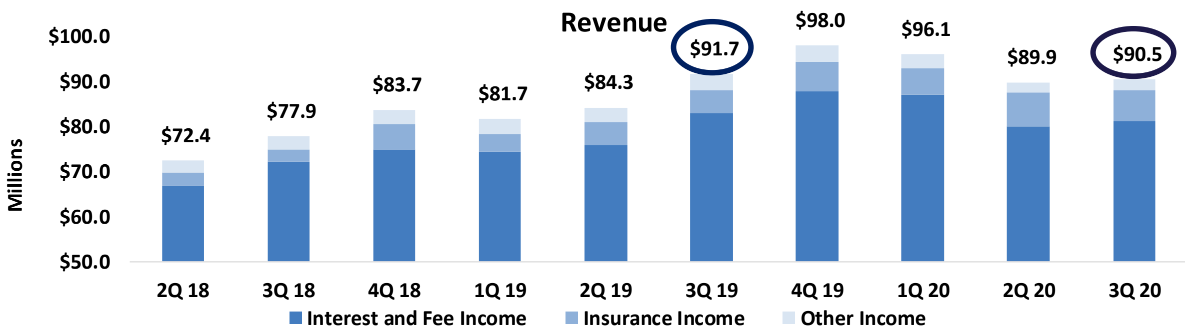
Digitally-Sourced Originations

- Digital originations are sourced from either our affiliate partnerships or directly from our website
- All digitally-sourced loans are underwritten in our branches by our custom credit scorecards and serviced by our branches
- As of 3Q 20, our digital volume represented approximately 18% of our total new borrower volume
  - Large loans represented 69% of digitally-sourced loans booked



Average Receivables and Revenue Trends

REGIONAL® MANAGEMENT

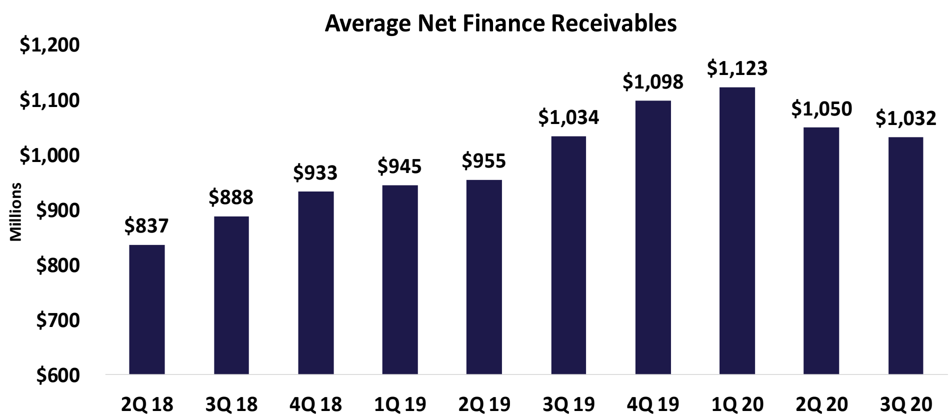


	2Q 18	3Q 18	4Q 18	1Q 19	2Q 19	3Q 19	4Q 19	1Q 20	2Q 20	3Q 20
Sequential Δ	(0.3%)	7.6%	7.5%	(2.4%)	3.1%	8.8%	6.8%	(1.9%)	(6.5%)	0.8%
YoY Δ	10.8%	12.6%	16.1%	12.6%	16.4%	17.7%	17.0%	17.5%	6.6%	(1.3%)

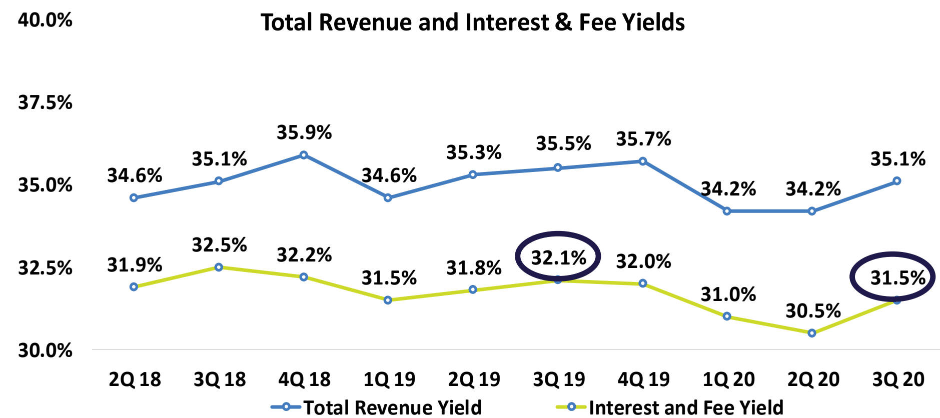
- Total revenue declined 1% and the interest and fee yield declined 60 basis points year-over-year, both due to the continued product mix shift toward large loans and the portfolio composition shift to higher credit quality customers with slightly lower interest rates due to enhanced underwriting standards during the pandemic

- Interest and fee yield increased 100 basis points sequentially as a result of increased renewal activity

- **As of September 30, 2020, 80% of finance receivables were at or below 36% APR**



	2Q 18	3Q 18	4Q 18	1Q 19	2Q 19	3Q 19	4Q 19	1Q 20	2Q 20	3Q 20
Sequential Δ	0.5%	6.2%	5.0%	1.3%	1.1%	8.3%	6.2%	2.3%	(6.5%)	(1.7%)
YoY Δ	16.3%	15.8%	14.8%	13.5%	14.1%	16.4%	17.8%	18.9%	9.9%	(0.2%)



	2Q 18	3Q 18	4Q 18	1Q 19	2Q 19	3Q 19	4Q 19	1Q 20	2Q 20	3Q 20
Sequential Δ	(0.3%)	0.5%	0.8%	(1.3%)	0.7%	0.2%	0.2%	(1.5%)	-	0.9%
YoY Δ	(1.7%)	(1.0%)	0.4%	(0.3%)	0.7%	0.4%	(0.2%)	(0.4%)	(1.1%)	(0.4%)

Note: Table above reflects changes in total revenue yield

Significant Capacity to Absorb Losses

Our balance sheet is in a strong position to absorb losses

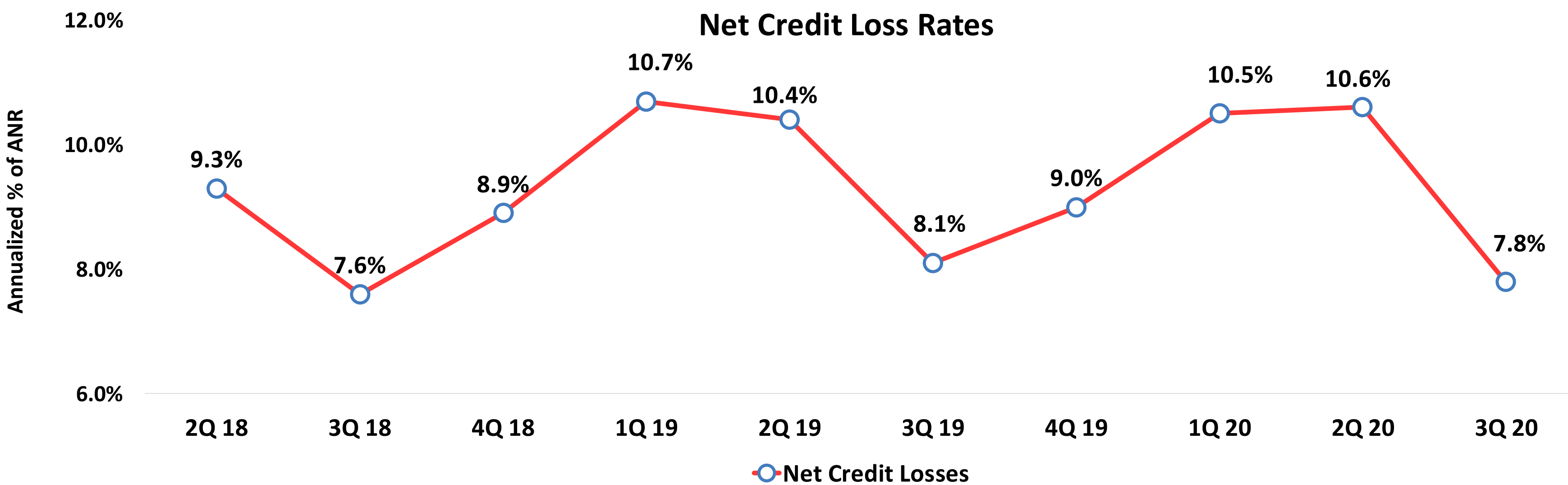
Absorption Capacity (in millions)	3Q 20
Total stockholders' equity	$272.5
Allowance for credit losses	$144.0
Total absorption capacity	**$416.5**
Absorption capacity as % of net finance receivables	**39.3%**
TTM Margin (revenue less G&A and interest expense) (1)	$163.2
Additional capacity using TTM margin	**15.4%**
Total absorption capacity with TTM margin	**54.7%**
TTM Net credit loss rate (2)	**9.5%**
Net finance receivables	$1,059.6

(1) TTM Margin defined as total revenue of $374.4 million, less general and administrative expenses of $172.4 million and interest expense of $38.9 million from 4Q 19 through 3Q 20

(2) Net credit losses as a percentage of average net finance receivables

Lower Net Credit Losses on Low Delinquency Levels

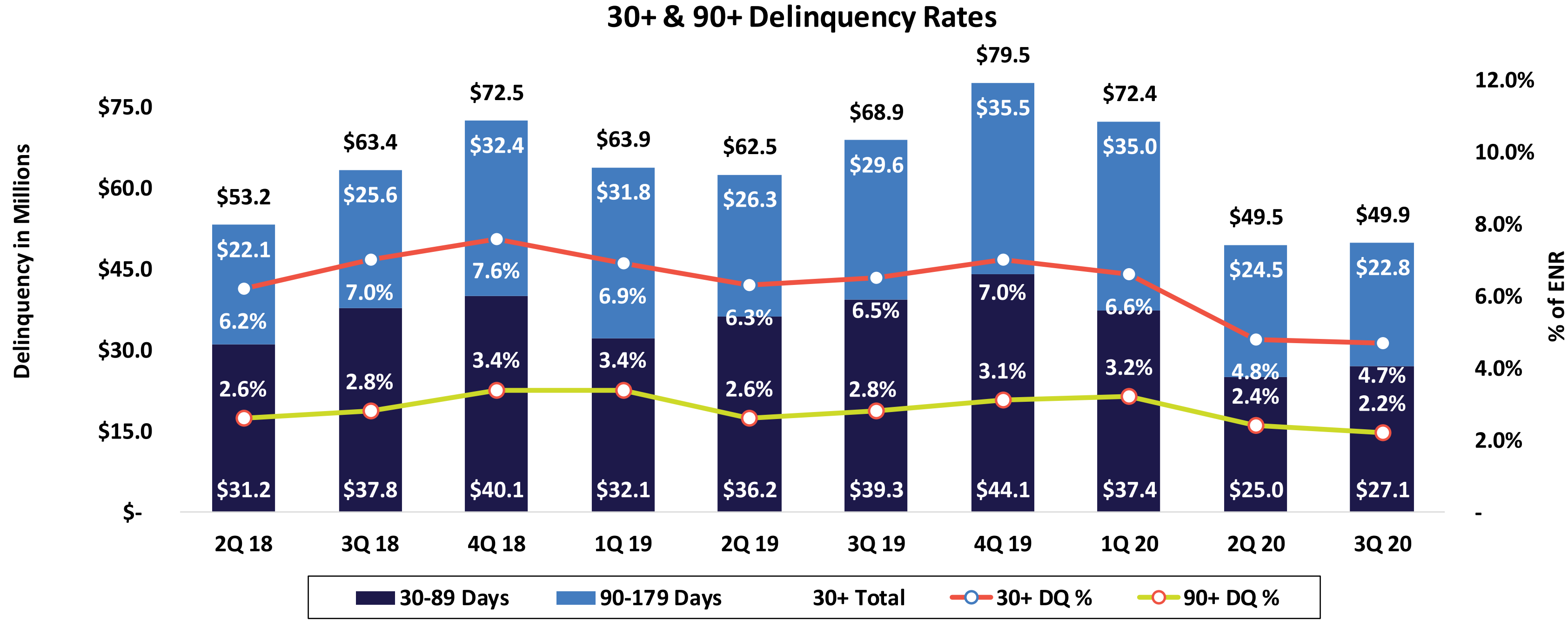
Net credit loss rate decreased 30 basis points vs. the prior-year period and 280 basis points sequentially on low delinquency levels



	2Q 18	3Q 18	4Q 18	1Q 19	2Q 19	3Q 19	4Q 19	1Q 20	2Q 20	3Q 20
Sequential Δ	(0.6%)	(1.7%)	1.3%	1.8%	(0.3%)	(2.3%)	0.9%	1.5%	0.1%	(2.8%)
Year/Year Δ	(0.5%)	(0.1%)	0.1%	0.8%	1.1%	0.5%	0.1%	(0.2%)	0.2%	(0.3%)
Net credit loss rate above includes:										
Non-file claims	0.2%	0.3%	0.8%	0.7%	0.7%	0.7%	0.9%	0.9%	1.0%	0.4%
System outage	-	-	-	-	-	-	-	0.3%	-	-
Hurricane losses	0.5%	-	0.1%	0.4%	0.6%	-	-	-	-	-

Delinquency at Historically Low Levels

- 3Q 20 delinquency is down from the prior year even as borrower assistance usage returned to pre-pandemic levels and government stimulus diminished
  - 30+ days past due of 4.7% is 180 basis points lower than prior year
  - 90+ days past due of 2.2% is 60 basis points lower than prior year
  - 30+ days past due is under $50 million (loan loss reserves of $144 million)

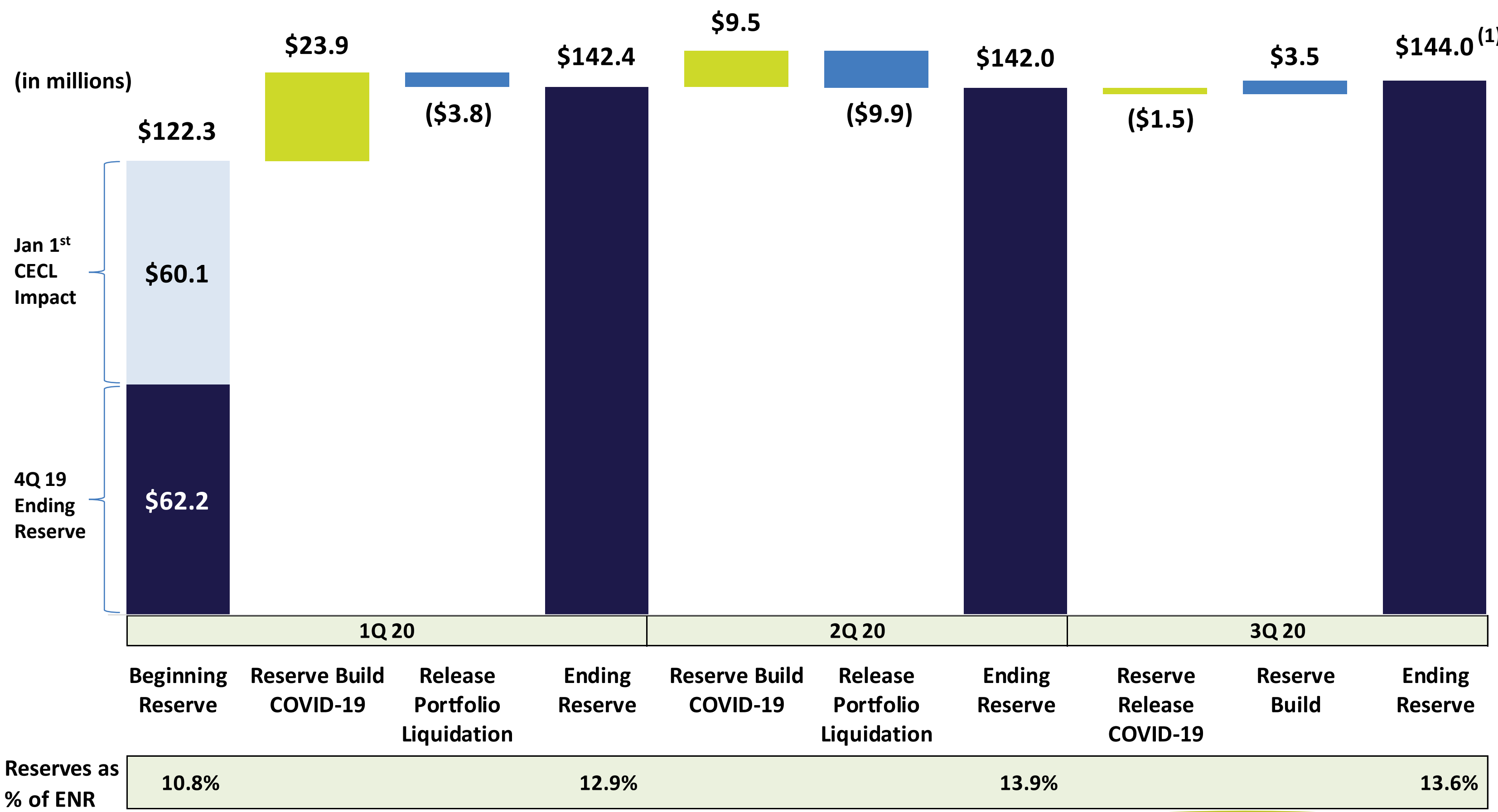


30+ DQ	2Q 18	3Q 18	4Q 18	1Q 19	2Q 19	3Q 19	4Q 19	1Q 20	2Q 20	3Q 20
Sequential Δ	(0.2%)	0.8%	0.6%	(0.7%)	(0.6%)	0.2%	0.5%	(0.4%)	(1.8%)	(0.1%)
YoY Δ	(0.3%)	0.2%	0.2%	0.5%	0.1%	(0.5%)	(0.6%)	(0.3%)	(1.5%)	(1.8%)

90+ DQ	2Q 18	3Q 18	4Q 18	1Q 19	2Q 19	3Q 19	4Q 19	1Q 20	2Q 20	3Q 20
Sequential Δ	(0.6%)	0.2%	0.6%	-	(0.8%)	0.2%	0.3%	0.1%	(0.8%)	(0.2%)
YoY Δ	(0.1%)	(0.1%)	0.1%	0.2%	-	-	(0.3%)	(0.2%)	(0.2%)	(0.6%)

Reserved For Stressed Credit Losses

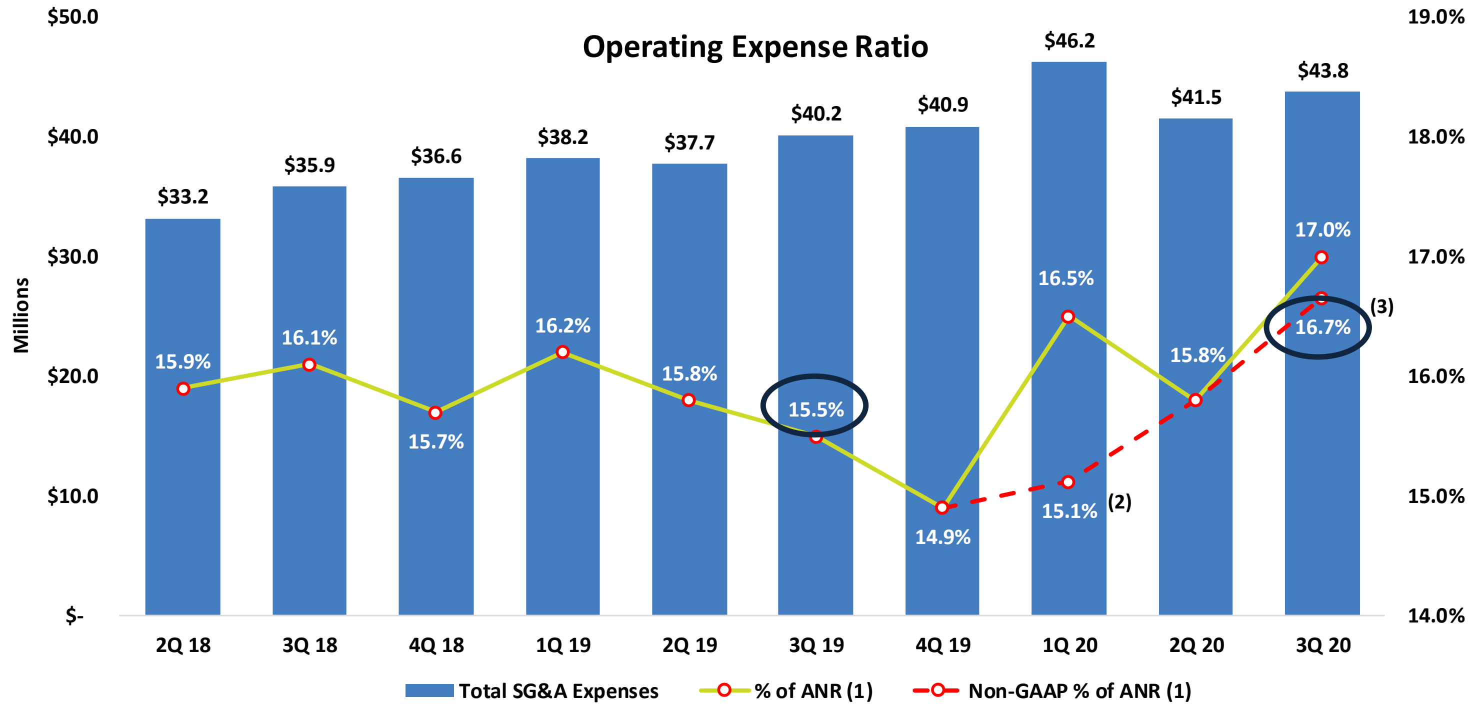
We ran several macroeconomic stress scenarios, and our final forecast contemplated the following: unemployment peaking at 17.5% in 2020 and declining to 9.0% by the end of 2021. The macro scenario was adjusted for the potential benefits of internal borrower assistance programs. In 3Q 20, we recorded a $3.5 million build in the reserve primarily for $37 million in loan growth and released $1.5 million of COVID-19 reserves based on the macro model.



(1) 3Q 20 Ending Reserve includes $31.9 million of incremental COVID-19 reserves

Operating Expense Ratio

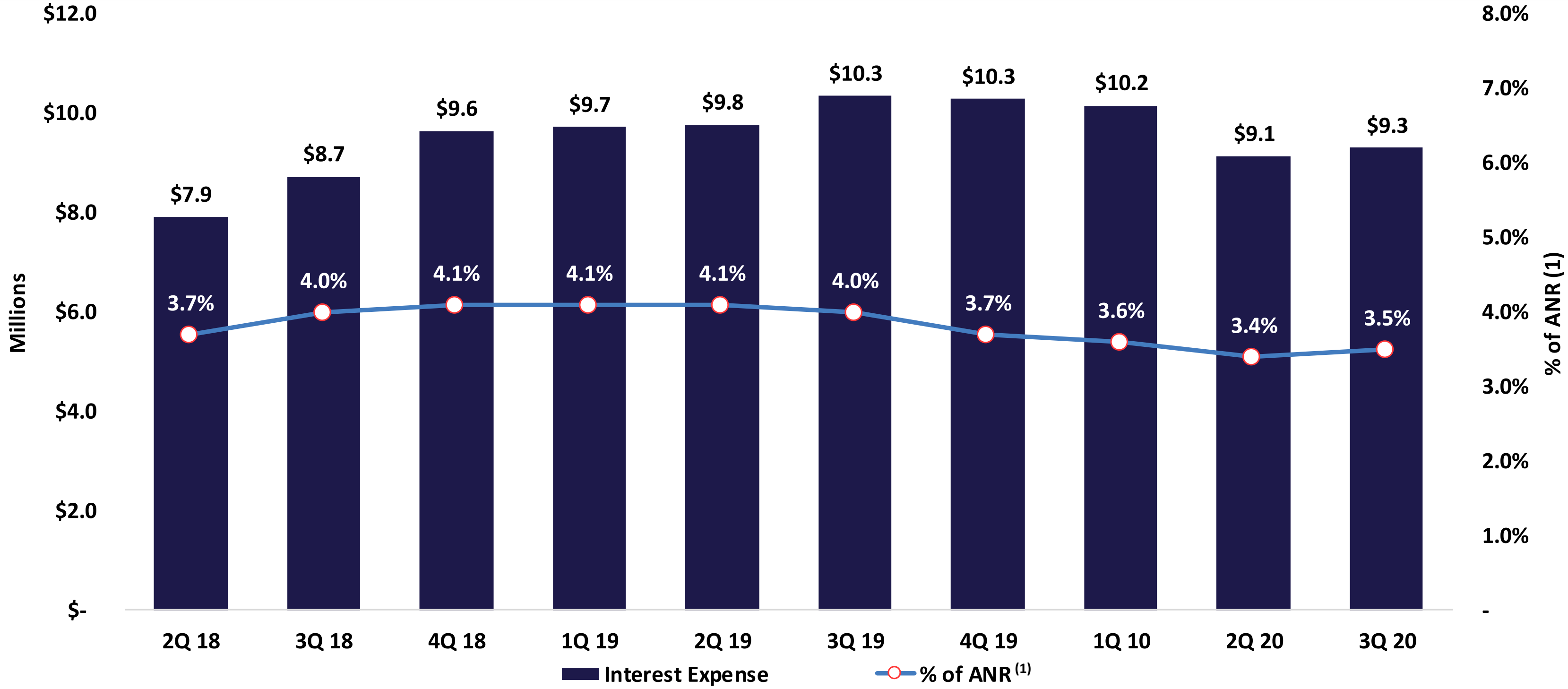
- The following items impacted the operating expense ratio by 130 basis points in 3Q 20:
  - Incurred $0.8 million of severance expenses in 3Q 20 due to workforce actions
  - Deferred $0.9 million less in loan origination costs year-over-year on less loan volume in 3Q 20
  - Increased marketing expenses year-over-year by $0.9 million to support our growth initiatives
  - 3Q 20 included $0.8 million of incremental costs related to 10 net new branches opened since the prior year



As % of ANR (1)	2Q 18	3Q 18	4Q 18	1Q 19	2Q 19	3Q 19	4Q 19	1Q 20	2Q 20	3Q 20
Year/Year Δ	(1.7%)	(1.5%)	(1.0%)	(0.4%)	(0.1%)	(0.6%)	(0.8%)	0.3%	-	1.5%

(1) Annualized general and administrative expenses as a percentage of average net finance receivables
(2) Normalized to exclude $3.8 million of non-operating costs; $3.1 million related to the CEO transition and $0.7 million from the system outage
(3) Normalized to exclude $0.8 million of severance related to workforce actions

Cost of Funds Trending Downward

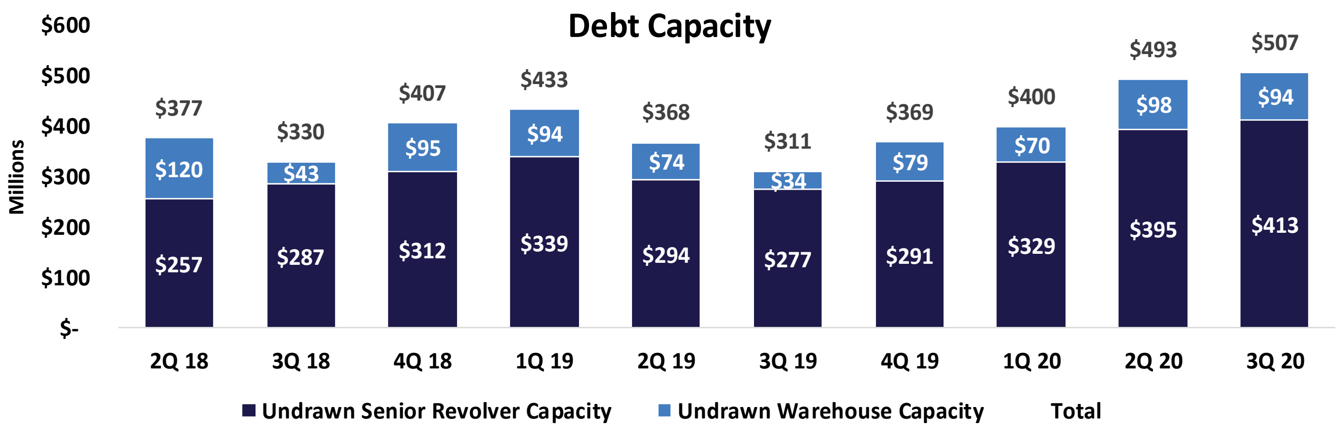


As % of ANR (1)	2Q 18	3Q 18	4Q 18	1Q 19	2Q 19	3Q 19	4Q 19	1Q 10	2Q 20	3Q 20
Year/Year Δ	0.8%	0.5%	0.7%	0.6%	0.4%	-	(0.4%)	(0.5%)	(0.7%)	(0.5%)

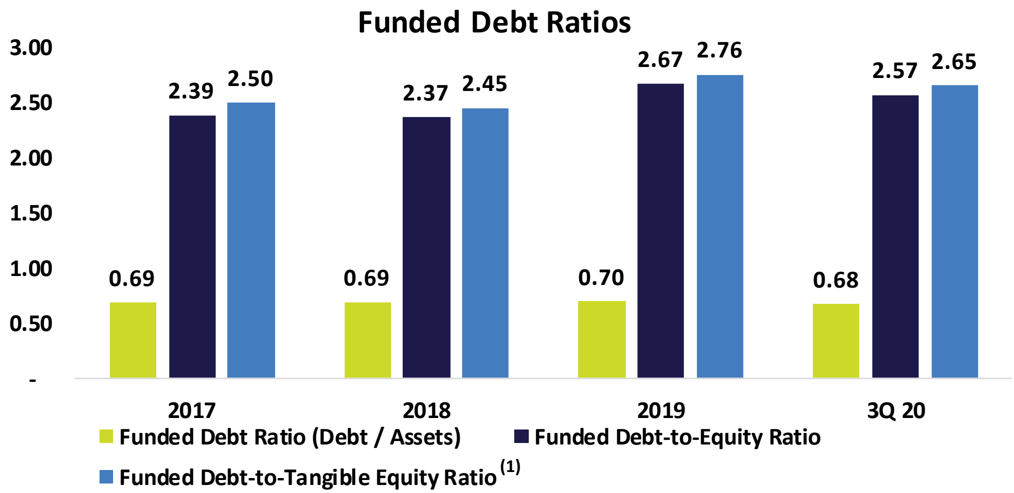
- 3Q 20 annualized interest expense as a percentage of ANR improved 50 basis points from the prior-year period
- In 3Q 20, successfully closed a $180 million securitization with a 3-year revolving period and weighted-average coupon (WAC) of 2.85% (replacing a prior transaction with a 2-year revolver and WAC of 3.93%)
- 3Q 20 interest expense included $0.7 million of accelerated debt issue cost amortization from calling the prior securitization transaction
- Purchased $150 million of interest rate caps in 3Q 20 to take advantage of the favorable rate environment

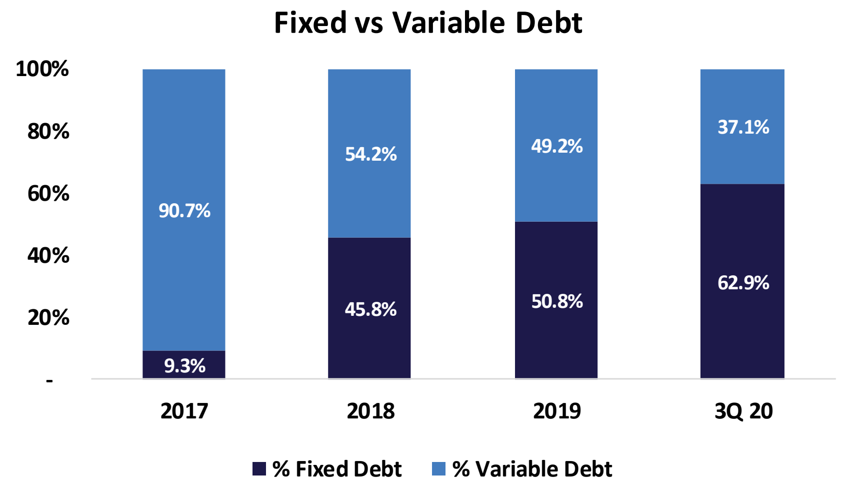
(1) Annualized interest expense as a percentage of average net finance receivables

Strong Funding Profile



- As of September 30, 2020, total undrawn capacity was $507 million (subject to borrowing base)
- Available liquidity of $193 million as of September 30, 2020
- Fixed-rate debt represents 63% of total debt
- Senior revolver has a 1% LIBOR floor; as such, we are nearing the lower end of our cost of funds





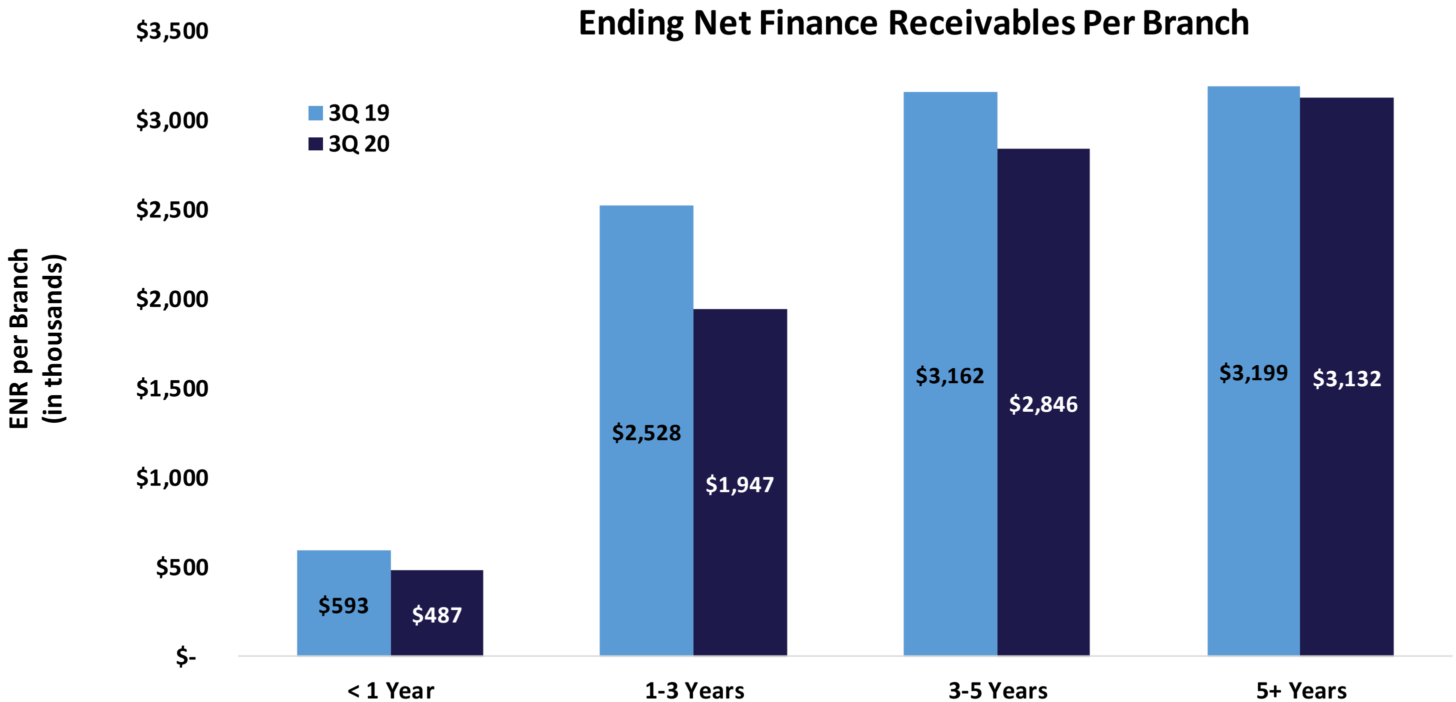
Interest Expense % (2)	3.2%	3.7%	4.0%	3.5%

(1) This is a non-GAAP measure. Refer to the Appendix for a reconciliation to the most comparable GAAP measure
(2) Annualized interest expense as a percentage of average net finance receivables

Appendix

Same Store Portfolio Growth

- Same store[1] year-over-year growth rate of -1.5% in 3Q 20 vs. +17.1% in the prior-year period
- Considerable growth opportunities in our existing branch footprint, particularly from branches opened within the last 3 years



	< 1 Year	1-3 Years	3-5 Years	5+ Years
# of Branches (3Q 20)	21	24	32	291
# of Branches (3Q 19)	26	13	42	277

(1) Same store sales are based on branches more than 1 year old

Diversified Liquidity Profile

- Long history of liquidity support from a strong group of banking partners
- Diversified funding platform with a senior revolving facility, warehouse facility, and securitizations

Senior Revolver

- **Size:** $640 million
- **Interest Type:** Floating
- **Maturity:** September 2022
- **Lenders**: Wells Fargo Bank (Agent), Bank of America, BMO Harris, First Tennessee, Texas Capital, Synovus, Bank United, Axos Bank
- **Collateral:** Allows for the funding of Small, Large, and Retail loans
- Facility has been upsized and renewed multiple times over the last 30 years

Warehouse Facility

- **Size:** Up to $150 million
- **Interest Type:** Floating
- **Maturity:** April 2022
- **Administrative Agent:** Wells Fargo Bank
- **Structuring Agent:** Credit Suisse
- **Collateral:** Allows for the funding of Large Loans

Large Loan Securitizations

- **Size:** $440 million
- **Interest Type:** Fixed
- **Maturities:**
  $130 million, Jan. 2028, WAC – 4.87%
  $130 million, Nov. 2028, WAC – 3.17%
  $180 million, Oct. 2030, WAC – 2.85%
- **Lenders**: Qualified institutional investors
- **Collateral:** Allows for the funding of Large Loans

Consolidated Income Statements

in thousands	3Q 20	3Q 19	2019	2018	2017	2016
Revenue						
Interest and fee income	$ 81,306	$ 83,089	$ 321,169	$ 280,121	$ 249,034	$ 220,963
Insurance income, net	6,861	5,087	20,817	14,793	13,061	9,456
Other income	2,371	3,531	13,727	11,792	10,364	10,099
Total revenue	90,538	91,707	355,713	306,706	272,459	240,518
Expenses						
Provision for credit losses	22,089	24,515	99,611	87,056	77,339	63,014
Personnel	26,207	23,791	94,000	84,068	75,992	68,979
Occupancy	6,851	6,367	24,618	22,519	21,530	20,059
Marketing	3,249	2,397	8,206	7,745	7,128	6,837
Other	7,447	7,612	30,160	25,952	26,305	22,757
Total general and administrative	43,754	40,167	156,984	140,284	130,955	118,632
Interest expense	9,300	10,348	40,125	33,464	23,908	19,924
Income before income taxes	15,395	16,677	58,993	45,902	40,257	38,948
Income taxes	4,157	4,105	14,261	10,557	10,294	14,917
Net income	**$ 11,238**	**$ 12,572**	**$ 44,732**	**$ 35,345**	**$ 29,963**	**$ 24,031**

Consolidated Balance Sheets

in thousands	3Q 20	3Q 19	2019	2018	2017	2016
Cash	$ 4,292	$ 2,044	$ 2,263	$ 3,657	$ 5,230	$ 4,446
Net finance receivables	1,059,554	1,067,086	1,133,404	951,183	834,045	729,161
Unearned insurance premiums	(30,024)	(24,900)	(28,591)	(18,940)	(16,582)	(11,386)
Allowance for credit losses	(144,000)	(60,900)	(62,200)	(58,300)	(48,910)	(41,250)
Net finance receivables, less unearned insurance premiums and allowance for credit losses	885,530	981,286	1,042,613	873,943	768,553	676,525
Restricted cash	58,219	43,659	54,164	46,484	16,787	8,297
Lease assets	27,855	25,688	26,438	-	-	-
Property and equipment	15,054	14,512	15,301	13,926	12,294	11,693
Intangible assets	8,677	9,574	9,438	10,010	10,607	6,448
Deferred tax asset	22,960	1,445	619	-	-	33
Other assets	14,972	7,964	7,704	8,375	16,012	4,782
Total assets	$ 1,037,559	$ 1,086,172	$ 1,158,540	$ 956,395	$ 829,483	$ 712,224
Long-term debt	$ 700,139	$ 743,835	$ 808,218	$ 660,507	$ 571,496	$ 491,678
Unamortized debt issuance costs	(8,603)	(7,828)	(9,607)	(9,158)	(4,950)	(2,152)
Net long-term debt	691,536	736,007	798,611	651,349	566,546	489,526
Accounts payable and accrued expenses	43,576	25,764	28,676	25,138	18,565	15,223
Lease liabilities	29,983	27,714	28,470	-	-	-
Deferred tax liability	-	-	-	747	4,961	-
Total liabilities	765,095	789,485	855,757	677,234	590,072	504,749
Common stock	1,382	1,351	1,350	1,332	1,321	1,300
Additional paid-in capital	105,866	101,682	102,678	98,778	94,384	92,432
Retained earnings	215,290	233,146	248,829	204,097	168,752	138,789
Treasury stock	(50,074)	(39,492)	(50,074)	(25,046)	(25,046)	(25,046)
Total stockholders' equity	272,464	296,687	302,783	279,161	239,411	207,475
Total liabilities and stockholders' equity	$ 1,037,559	$ 1,086,172	$ 1,158,540	$ 956,395	$ 829,483	$ 712,224

Non-GAAP Financial Measures

In addition to financial measures presented in accordance with generally accepted accounting principles ("GAAP"), this press release contains certain non-GAAP financial measures. The company's management utilizes non-GAAP measures as additional metrics to aid in, and enhance, its understanding of the company's financial results. Tangible equity and funded debt-to-tangible equity ratio are non-GAAP measures that adjust GAAP measures to exclude intangible assets. Management uses these equity measures to evaluate and manage the company's capital and leverage position. The company also believes that these equity measures are commonly used in the financial services industry and provide useful information to users of the company's financial statements in the evaluation of its capital and leverage position. In addition, the company has presented non-GAAP measures that adjust for the executive transition, the loan management system outage, and the workforce actions taken. The company believes that these non-GAAP measures provide useful information by excluding certain material items that may not be indicative of our core operating results. As a result, the company believes that the non-GAAP measures that it has presented will allow for a better evaluation of the operating performance of the business. This non-GAAP financial information should be considered in addition to, not as a substitute for or superior to, measures of financial performance prepared in accordance with GAAP. In addition, the company's non-GAAP measures may not be comparable to similarly titled non-GAAP measures of other companies. The following tables provide a reconciliation of GAAP measures to non-GAAP measures.

	1Q 2020 Non-GAAP Reconciliation		
in thousands	**GAAP**	**Non-Operating (1)**	**Non-GAAP**
G&A expense	$ 46,243	$ (3,786)	$ 42,457
Average net finance receivables	$ 1,123,316	$ -	$ 1,123,316
Operating expense ratio	16.5%	(1.4%)	15.1%

	3Q 2020 Non-GAAP Reconciliation		
in thousands	**GAAP**	**Non-Operating (2)**	**Non-GAAP**
G&A expense	$ 43,754	$ (778)	$ 42,976
Average net finance receivables	$ 1,032,133	$ -	$ 1,032,133
Operating expense ratio	17.0%	(0.3%)	16.7%

(1) Non-operating G&A expense items include costs of $3,066 related to the executive transition and $720 related to the loan management system outage
(2) Non-operating G&A expense items include severance costs of $778 related to workforce actions

Non-GAAP Financial Measures (Cont'd)

in thousands	3Q 20	3Q 19	2019	2018	2017	2016
Total assets	$ 1,035,281	$ 1,086,172	$ 1,158,540	$ 956,395	$ 829,483	$ 712,224
Less: Intangible assets	8,677	9,574	9,438	10,010	10,607	6,448
Tangible assets (non-GAAP)	1,026,604	1,076,598	1,149,102	946,385	818,876	705,776
Gross long-term debt	700,139	743,835	808,218	660,507	571,496	491,678
Total stockholders' equity	272,464	296,687	302,783	279,161	239,411	207,475
Less: Intangible assets	8,677	9,574	9,438	10,010	10,607	6,448
Tangible common equity (non-GAAP)	$ 263,787	$ 287,113	$ 293,345	$ 269,151	$ 228,804	$ 201,027
Basic Shares Outstanding	11,337	11,409	11,013	11,777	11,659	11,450
Funded debt-to-equity ratio	2.57	2.51	2.67	2.37	2.39	2.37
Funded debt-to-tangible equity ratio (non-GAAP)	2.65	2.59	2.76	2.45	2.50	2.45
Total stockholders' equity to total assets	26.3%	27.3%	26.1%	29.2%	28.9%	29.1%
Tangible equity to tangible assets (non-GAAP)	25.7%	26.7%	25.5%	28.4%	27.9%	28.5%
Book value per share	$ 24.03	$ 26.00	$ 27.49	$ 23.70	$ 20.53	$ 18.12
Tangible book value per share (non-GAAP)	$ 23.27	$ 25.17	$ 26.64	$ 22.85	$ 19.62	$ 17.56