Exhibit 99.1

CNB FINANCIAL CORPORATION

INVESTOR PRESENTATION

DECEMBER 3, 2020

CNB BANK

ERIE BANK
A division of CNB Bank

FCBank
A DIVISION OF CNB BANK

Bank on Buffalo
A DIVISION OF CNB BANK

CERTAIN IMPORTANT INFORMATION

CAUTION REGARDING FORWARD LOOKING STATEMENTS This presentation contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 that relate to future events or the future performance of CNB Financial Corporation (the "Company"). Forward-looking statements are not guarantees of performance or results. These forward-looking statements are based on the current beliefs and expectations of the respective management of the Company and are inherently subject to significant business, economic and competitive uncertainties and contingencies, many of which are beyond their respective control and which may be heightened by the novel coronavirus, or COVID-19 pandemic. In addition, these forward-looking statements are subject to assumptions with respect to future business strategies and decisions that are subject to change. Actual results may differ materially from the anticipated results discussed or implied in these forward-looking statements because of numerous possible uncertainties. Words like "may," "plan," "contemplate," "anticipate," "believe," "intend," "continue," "expect," "project," "predict," "estimate," "could," "should," "would," "will," and similar expressions, should be considered as identifying forward-looking statements, although other phrasing may be used. Such forward-looking statements involve risks and uncertainties and may not be realized due to a variety of factors. Additional factors that could cause actual results to differ materially from those expressed in the forward-looking statements are discussed in the reports (such as Annual Reports on Form 10-K, Quarterly Reports on Form 10-Q) filed by the Company with the SEC. You should consider such factors and not place undue reliance on such forward-looking statements. No obligation is undertaken by the Company to update such forward-looking statements to reflect events or circumstances occurring after the issuance of this presentation.

NON-GAAP FINANCIAL MEASURES This presentation contains references to financial measures that are not defined in GAAP. Management uses non-GAAP financial information in its analysis of the Corporation's performance. Management believes that these non-GAAP measures provide a greater understanding of ongoing operations, enhance comparability of results of operations with prior periods and show the effects of significant gains and charges in the periods presented. The Corporation's management believes that investors may use these non-GAAP measures to analyze the Corporation's financial performance without the impact of unusual items or events that may obscure trends in the Corporation's underlying performance. This non-GAAP data should be considered in addition to results prepared in accordance with GAAP, and is not a substitute for, or superior to, GAAP results. Limitations associated with non-GAAP financial measures include the risks that persons might disagree as to the appropriateness of items included in these measures and that different companies might calculate these measures differently. Non-GAAP measures reflected within the presentation include evaluations on the impact of PPP-related assets, merger costs, branch closure costs and FHLB prepayment penalties on various metrics of the Corporation's financial performance, including calculations related to: (1) Tangible common equity/tangible assets, (2) Average loans and average earning assets utilized in the calculation of yield on loans, yield on earning assets and net interest margin, (3) Return on average assets and return on average tangible common equity, (4) Efficiency ratio, and (5) Non-performing assets/total assets and allowance for loan losses/loans.

CORPORATE OVERVIEW

INVESTMENT HIGHLIGHTS

A PREMIER FRANCHISE



- #1 market share and community bank of choice in Clearfield County since 1865
- #4 community bank in legacy CNB Bank markets[1]
- #3 ranked community bank in the Buffalo MSA[1]

SUPERIOR MARKET POSITION



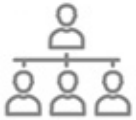
- Strong market presence with 4 diversified local brands that are well recognized within their respective markets
- Meaningful scale in key growth markets, including Buffalo, NY, Columbus, OH and Cleveland, OH

ATTRACTIVE BUSINESS MIX



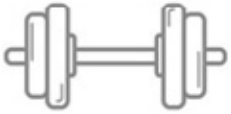
- Diversified loan portfolio with exceptionally high growth in Erie and Buffalo markets
- Robust C&I lender comprising 39.2% of loan portfolio
- Stable funding base, average deposits per branch of approximately $91 million

EXPERIENCED LEADERSHIP



- Led by Chief Executive Officer Joe Bower since 2010 with 30 years of banking experience
- Richard Greslick, Chief Support Officer, has been with CNB for 22 years
- Tito Lima, Chief Financial Officer, has 31 years experience in banking

STRONG FINANCIAL POSITIONING



- $4.7B in total assets with YTD ROATCE of 11.39%, or 13.37% adjusted[2]
- Strives to achieve and maintain performance levels in the top quartile of peer group
- High performing ROA and ROE with prudent expense management

CONSISTENT GROWTH STORY



- Strong and successful track record of organic growth
- Acquisitions on a selective basis to enter new growth markets or supplement existing growth markets
- Completed 3 acquisitions since 2013

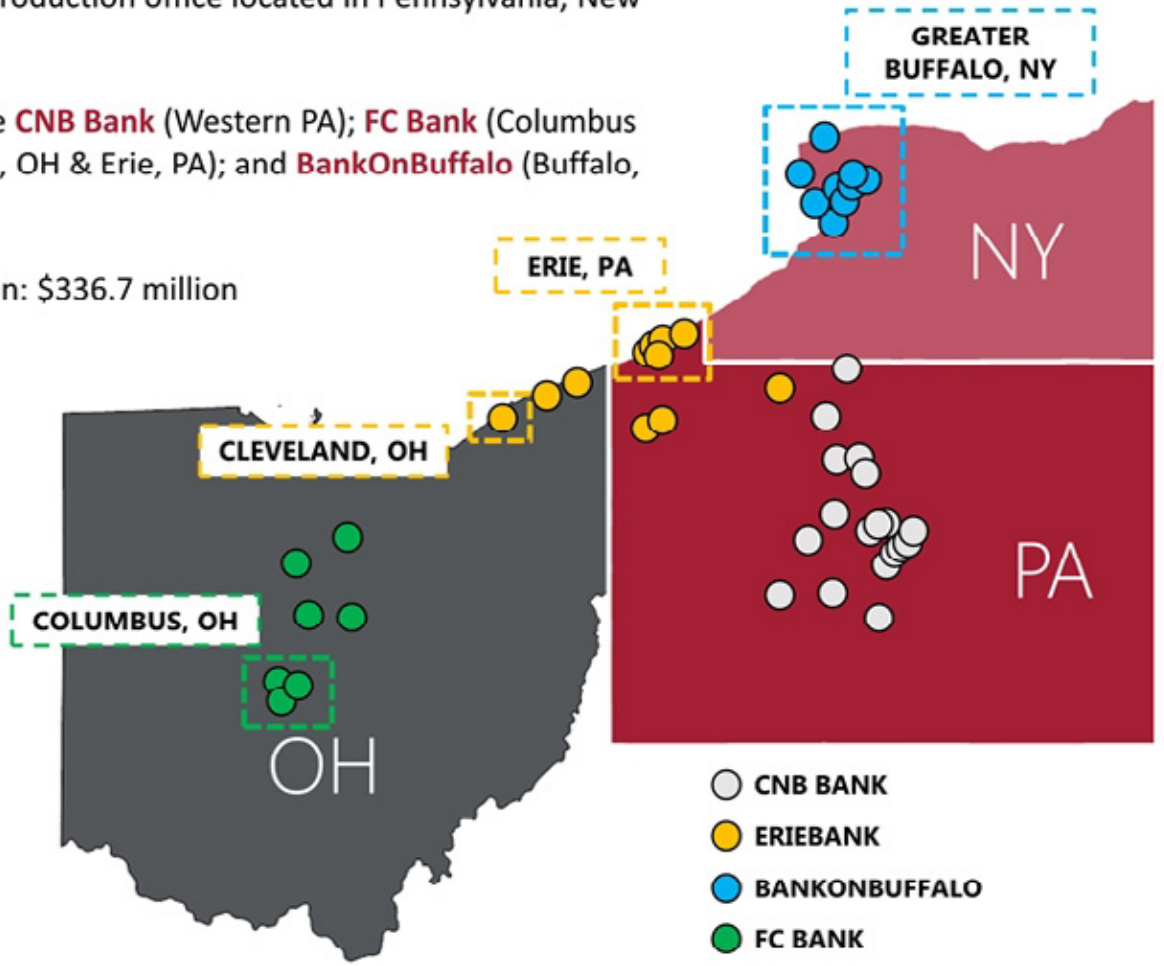
(1) Community bank defined as banks with total assets < $30.0B
(2) The adjusted ROATCE excludes merger costs, FHLB prepayment costs and branch closure costs
Note: YTD is abbreviation for the 9 month period ended September 30, 2020

CNB FINANCIAL CORPORATION

- Holding Company for **CNB Bank** (Clearfield, PA), serving the community since 1865
- 44 full service branches and 1 loan production office located in Pennsylvania, New York and Ohio
- CNB Bank's regional divisions include **CNB Bank** (Western PA); **FC Bank** (Columbus & Central OH), **ERIEBANK** (Cleveland, OH & Erie, PA); and **BankOnBuffalo** (Buffalo, NY)
- NASDAQ: **CCNE**; Market Capitalization: $336.7 million

FINANCIAL HIGHLIGHTS

ASSETS:	$4.7 billion
DEPOSITS:	$4.0 billion
LOANS:	$3.4 billion
YTD ROAA:	1.00%
YTD ROATCE:	13.37%
NPAS/ASSETS:	0.65%



Note: Market data as of 12/1/2020
Note: Financial data as of 9/30/2020; YTD ROAA and NPAS/ASSETS are non-GAAP financial measure; see appendix for reconciliation
Source: Market capitalization data from S&P Global Market Intelligence

UNIQUE MULTI-STATE, MULTI-BRAND MODEL

CNB BANK

- 18 full-service offices
- Western and Central PA focus
- 9 full-service offices in Clearfield & Centre, PA counties
- 5 full-service offices in McKean & Elk counties
- Other offices in Jefferson, Cambria, Indiana, and Blair, PA counties
- Legacy bank of the organization founded in 1865

ERIEBANK A division of CNB Bank

- Opened August 2005
- Led by Division President David J. Zimmer, III, an Erie native with 30+ years of experience
- 10 full-service offices serving Erie, Crawford, & Warren counties in PA, and Lake, Ashtabula, & Cuyahoga counties in OH
- 1 loan production office in Cleveland, OH
- Expanded greater-Cleveland presence with acquisition of Lake National Bank in 2016

FCBank A DIVISION OF CNB BANK

- Opened in 2013 with the acquisition of FC Banc Corp. in Bucyrus, OH
- Led by Division President Jenny Saunders, who has 36 years of banking experience
- Focus on the greater-Columbus metro area and northeastern Ohio
- 7 full-service offices serving Bucyrus, Cardington, Dublin, Fredericktown, Shiloh, Grandview, and Worthington, OH
- Replicate ERIEBANK strategy to grow organically via opening new offices and hiring additional lenders

BankonBuffalo A DIVISION OF CNB BANK

- Opened in 2016 as a single loan production office which was converted to a full-service branch in 2017
- Currently 9 full-service offices with the addition of Bank of Akron
- Led by Division President & long-time local banker Martin Griffith
- Headquartered in downtown Buffalo's iconic Electric Tower building
- Strong growth story with recent significant loan & deposit growth along with the Bank of Akron acquisition

KEY GROWTH MARKETS



BUFFALO, NY

- 2nd largest city in the state of New York
- High growth market due to several development activities worth over $6B enacted since 2006:
  - Wider development of the Buffalo Niagara Medical Campus
  - Solar City, a solar panel factory in South Buffalo
  - Northland Corridor, the home of a $44 million WNY Workforce Training Center
  - HarborCenter, a $200M state-of-the art hockey / entertainment complex located in the downtown Buffalo / Canalside area

COLUMBUS, OH

- One of the nation's fastest growing cities
- Growth fueled by a diversified economy with 19% of employment coming from education, tech, government, research, insurance and healthcare
- With a regional population of 2.1 million people, this growth can be attributed to the OneColumbus Strategy, formerly known as the Columbus 2020 Regional Growth Strategy:
  - Catalyst for over 150,000 net new jobs and over $8B of capital investment
  - Since implementing this strategy, the population has seen a 30% increase in person per capita income

CLEVELAND, OH / ERIE, PA

- Cleveland is the 2nd largest city in the state of Ohio
- Major manufacturing and commercial hub
- Ranks as one of the chief ports on the Great Lakes
- Experienced significant recent public and private investment in the last decade
- Economy focused on healthcare, education, research, financial services and manufacturing

Source: city-buffalo.com; buffaloniagara.com; columbus.gov; columbusregion.com; city.cleveland.oh.us; rethinkcleveland.org

RECENT ACQUISITIONS

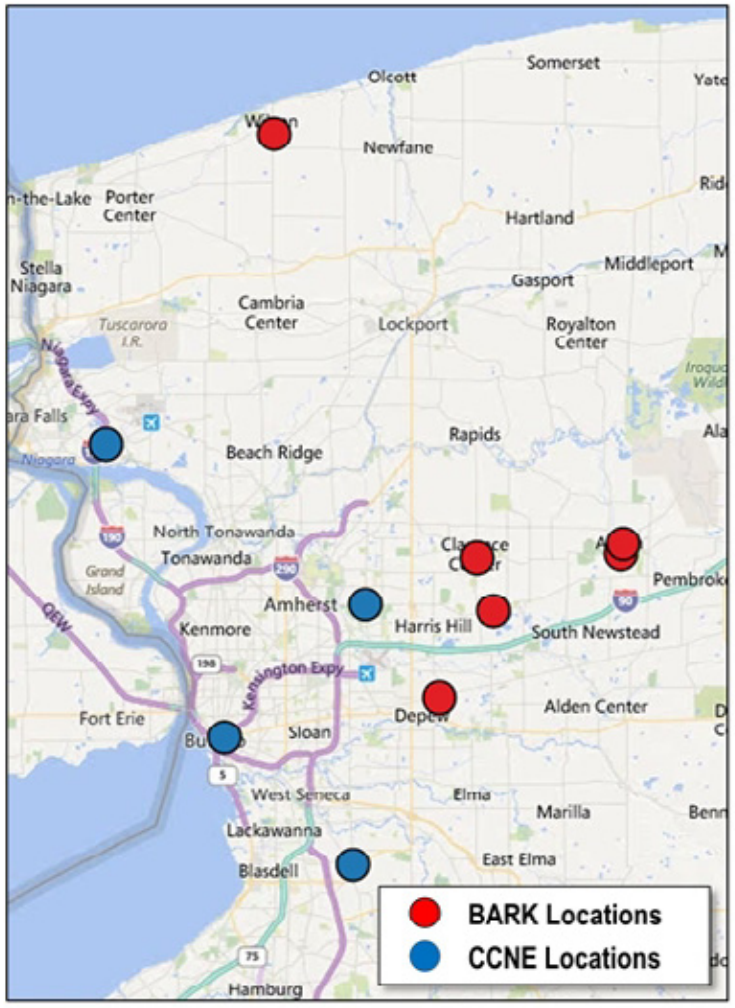
	FC BANC CORP.[1]	LAKE NATIONAL BANK[2]	BANK OF AKRON[3]
ACQUISITION DATE	10/11/2013	7/15/2016	7/17/2020
ASSETS ($000)	$364,163	$156,575	$471,221
LOANS ($000)	$250,885	$122,367	$329,001
DEPOSITS ($000)	$326,963	$139,712	$425,696
LTM ROAA (%)	0.98%	0.53%	0.81%
LTM ROAE (%)	10.58%	5.73%	4.31%
NPAs / ASSETS (%)	0.42%	2.37%	0.66%

(1) Financial data as of most recent available quarter prior to close, ended 9/30/2013
(2) Financial data as of most recent available quarter prior to close, ended 6/30/2016
(3) Financial data as of most recent available quarter prior to close, ended 6/30/2020
Note: LTM is abbreviation for the 12 month period ended September 30, 2020
Source: S&P Global Market Intelligence; 8-K filings; Bank regulatory filings

RECENT ACQUISITION OF BANK OF AKRON

STRATEGICALLY COMPELLING TRANSACTION

STRATEGIC IMPACT ON BUFFALO MARKET	▪ In market expansion for high growth BankOnBuffalo division of CNB ▪ Nearly doubles division assets to approximately $806 million ▪ Consolidation of larger competitors in Western New York has left a void in serving smaller commercial banking clientele
TRANSACTION RATIONALE	▪ Bank of Akron was a highly regarded, high performing community bank ▪ Branches, footprints and target markets are contiguous but not overlapping ▪ Similar commercial banking focus to CNB ▪ Provides critical personnel depth to rapidly growing Buffalo franchise
ORGANIZATIONAL STRUCTURE	▪ Bank operates as a locally managed and uniquely branded BankOnBuffalo division ▪ Bank of Akron CEO, Tony Delmonte, joined BankOnBuffalo as Market Executive ▪ All existing Bank of Akron locations remain open



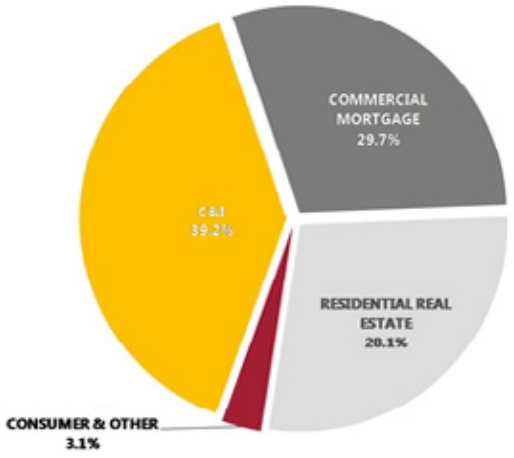
RECENT ACQUISITION OF BANK OF AKRON

- Transaction closed on July 17, 2020, as originally scheduled;
- Bank of Akron systems converted to CNB systems during the same weekend as closing weekend;
- All anticipated cost reductions implemented, with a full year impact of approximately $3.5 - $4.0 million expected in 2021;
- Key Bank of Akron management and staff retained, as originally planned;
- All Bank of Akron branches retained and are fully operational, with no overlap with existing BankOnBuffalo branches;
- Bank of Akron branding and branch signage fully converted to BankOnBuffalo.

BUSINESS HIGHLIGHTS

LOAN PORTFOLIO COMPOSITION

9/30/2020 LOAN PORTFOLIO COMPOSITION



($000s)	Loan Portfolio Detail 2016Y	2017Y	2018Y	2019Y	2020Q3
Commercial & Industrial	$567,800	$704,606	916,297	1,046,665	1,312,395
Commercial Mortgages	574,826	644,597	697,776	814,002	993,986
Residential Real Estate	652,883	713,347	771,309	814,030	940,559
Consumer & Other	81,457	87,298	93,966	134,500	103,794
Total Gross Loans	**$1,876,966**	**$2,149,848**	**$2,479,348**	**$2,809,197**	**$3,350,734**
LESS: Unearned Income	3,430	3,889	4,791	5,162	4,924
Total Loans	**$1,873,536**	**$2,145,959**	**$2,474,557**	**$2,804,035**	**$3,345,810**

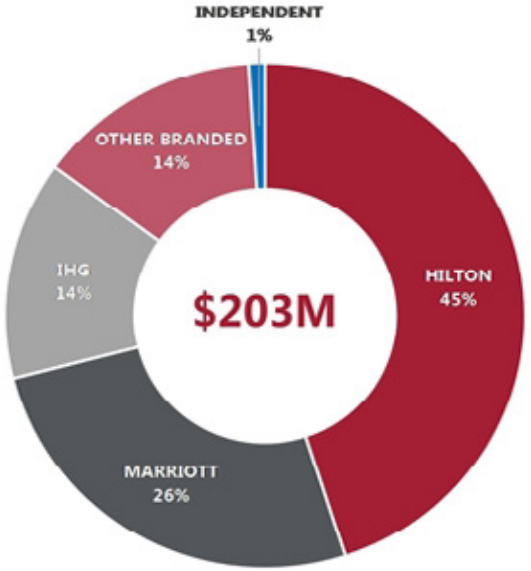
OBSERVATIONS

- MRQ loan yield of 4.76%
- Loan growth driven primarily by increases in CRE loans in Cleveland and Buffalo regions
- Excluding $223 million of net PPP loans and $319.1 million in acquired loans from Bank of Akron, net of fair value adjustments, loans grew $54.2 million, or 2.0%, compared to September 30, 2019
- Loan growth attributable to Buffalo market in MRQ was $50.0 million, or 13.0%
- CNB views commercial lending as its competitive advantage and remains focused on the area by hiring and retaining experienced loan officers
- Continued focus on adhering to disciplined pricing and credit quality standards
- CRE concentration ratio of 230.2%(1)

Note: MRQ is abbreviation for the 3 month period ended September 30, 2020
(1) Defined as the regulatory agencies guidance on commercial real estate (CRE) as a percent of risk-based capital

ADDITIONAL LOAN DETAIL – HOSPITALITY / HOTELS

HOSPITALITY LOANS BY CATEGORY (9/30/20)



HOSPITALITY/HOTELS LOAN PORTFOLIO

- Franchise hotels comprise 98.6% of total hotel portfolio as of 9/30/20
- Resort or destination related hospitality sites comprise approximately 1.0% of the total hotel portfolio as of 9/30/20
- Prioritize tier 1 preferred franchises: Hilton and Marriott
- Secondarily tier 2 franchises: Holiday Inn and Choice
- Prioritize limited service hotels with 60 – 150 rooms
- 92.0% pass rated
- Average LTV of 58.0%

ADDITIONAL DETAIL AS OF 9/30/2020

$ in Thousands	# of Loans	Outstanding Balance	Average Loan Size	Past Due	Non-Performing
Independent	10	$2,900	$290	0.0%	$1,586
Franchised	63	200,256	3,179	0.0%	0
Total Hospitality Loans	**73**	**$203,156**	**$2,783**	**0.0%**	**$1,586**

ADDITIONAL LOAN DETAIL

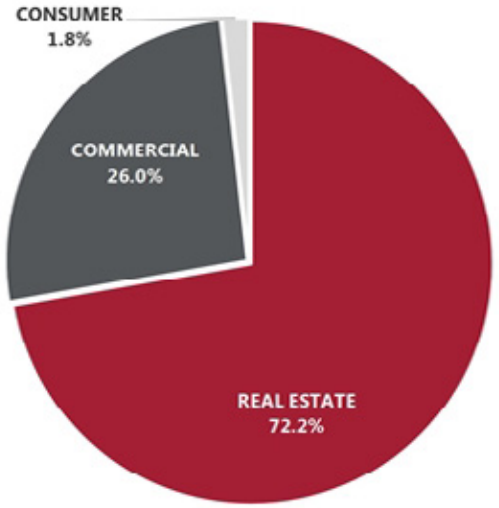
- At September 30, 2020, the Company had $142 million in funded ADC loans (excluding the previously mentioned Hotels/Motels and Restaurants/Fast Foods), or 4.5% of total loans outstanding, excluding PPP, and unfunded commitments for ADC loans of $183 million
- The ADC portfolio by industry classification, excluding the Hotels/Motels and Restaurants/Fast Foods industries, is as follows:

	Funded Commitment ($M)	Unfunded Commitment ($M)
Multi-Family Real Estate	$54.4	$98.4
Real Estate Developers	$33.0	$44.9
All Others	$54.5	$39.5

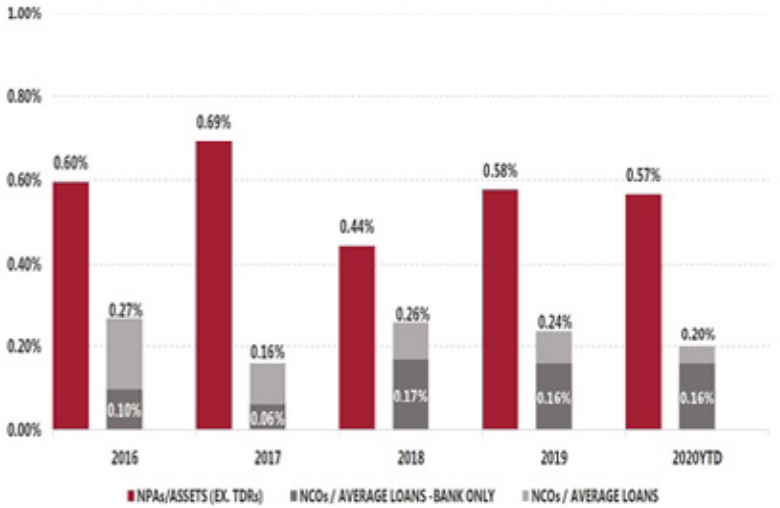
- The Company has a small exposure to the retail industry, with loans outstanding of $81.3 million, or 2.6% of total loans, at September 30, 2020, excluding PPP, of which 97.0% are pass rated
- The Company has a small exposure to the arts and entertainment industry, with loans outstanding of $32.8 million, or 1.1% of total loans, at September 30, 2020, excluding PPP, of which 97.6% are pass rated
- The Company has a negligible exposure to the restaurant industry, with loans outstanding of $29.7 million, or 1.0% of total loans, at September 30, 2020, excluding PPP, of which 98.7% are pass rated

CONSERVATIVE CREDIT CULTURE

SEPTEMBER 30, 2020 NONACCRUAL LOANS BY TYPE



HISTORICAL NPAs/ASSETS & NCOs/LOANS



HISTORICAL ASSET QUALITY

	12/31/2016	12/31/2017	12/31/2018	12/31/2019	9/30/2020
NONACCRUAL LOANS	$15,329	$19,232	$14,262	$21,736	$26,844
RESTRUCTURED LOANS	$8,711	$8,344	$8,203	$7,359	$7,329
NONPERFORMING ASSETS	$24,040	$27,576	$22,465	$29,095	$34,173
NONPERFORMING ASSETS (EX. TDRs)	$15,329	$19,232	$14,262	$21,736	$26,844
NPAs / ASSETS	0.93%	1.00%	0.70%	0.77%	0.72%
NPAs / ASSETS (EX. TDRs)	0.60%	0.69%	0.44%	0.58%	0.57%

ADDITIONAL CREDIT QUALITY DETAIL

COMMERCIAL LOANS BY RISK RATING (9/30/2020)

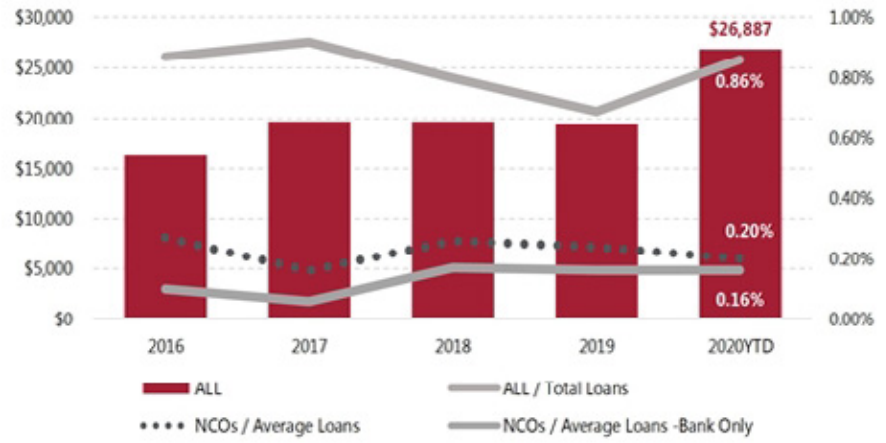
$ in Thousands	Pass	Special Mention	Substandard	Doubtful	Total	Pass %
Commercial, Industrial and Agricultural	$1,263,928	$18,849	$29,618	$0	$1,312,395	96.3%
Commercial Mortgages	947,943	11,131	34,912	0	993,986	95.4%
Total	**$2,211,871**	**$29,980**	**$64,530**	**$0**	**$2,306,381**	**$1,586**

RESIDENTIAL, CONSUMER & CREDIT CARD – PERFORMING DETAIL (9/30/2020)

$ in Thousands	Residential Real Estate	Consumer	Credit Cards
Performing	$935,318	$95,369	$7,748
Nonperforming	5,241	479	18
Total	**$940,559**	**$95,848**	**$7,766**

ALLOWANCE FOR LOAN LOSSES

ALLOWANCE FOR LOAN LOSSES TRENDS (1)



OBSERVATIONS

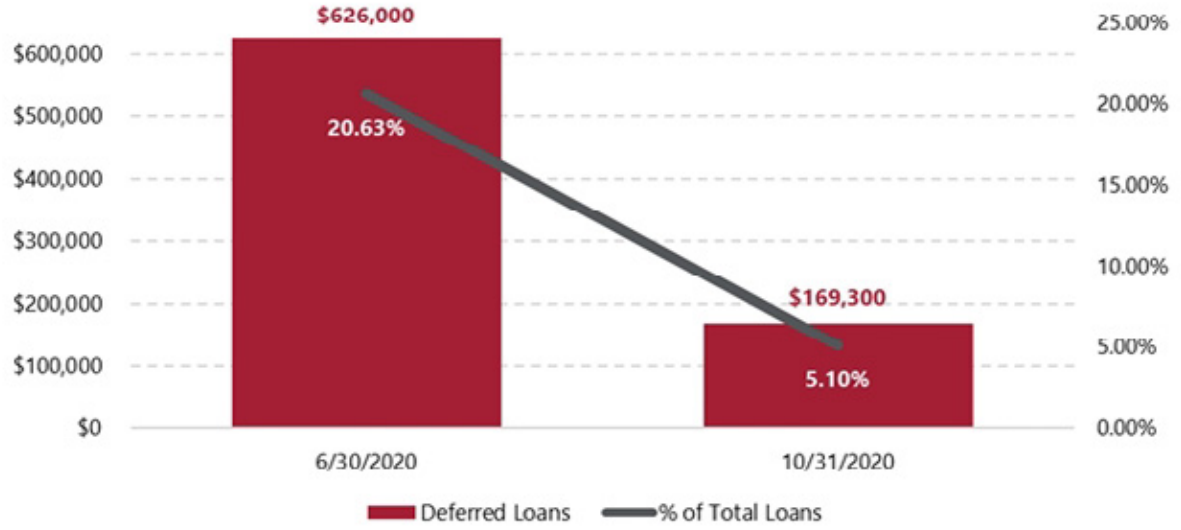
- The company has elected to delay adoption of the current expected credit loss accounting standard pursuant to the Coronavirus Aid, Relief and Economic Security ("CARES") Act
- MRQ provision expense of $3.3 million was primarily driven by adjustments to the ALLL qualitative factors related to economic growth and unemployment and COVID-19, to reflect management's assumptions of a continued significant impact of the pandemic

HISTORICAL ALL ACTIVITY

	YEAR ENDED,				QUARTER ENDED,	
(Dollars in Thousands)	12/31/2016	12/31/2017	12/31/2018	12/31/2019	6/30/2020	9/30/2020
Loan Loss Reserve ($000)						
Loan Loss Reserve - Beginning	$ 16,737	$ 16,330	$ 19,693	$ 19,704	$ 21,915	$ 24,529
Charge-offs & Adj.	4,961	4,077	6,593	6,751	3,191	1,108
Recoveries	405	785	532	496	125	160
Provision	4,149	6,655	6,072	6,024	5,680	3,306
Loan Loss Reserve - Ending	$ 16,330	$ 19,693	$ 19,704	$ 19,473	$ 24,529	$ 26,887

(1): ALL / Total Loans is a non-GAAP financial measure; see appendix for reconciliation

COVID-19 LOAN MODIFICATIONS

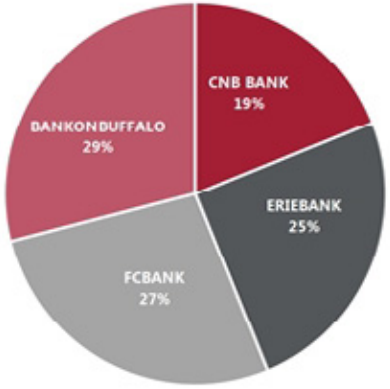


- Total modified loans comprised 5.1% of the total loan portfolio outstanding as of October 31, 2020
- Of the approximately $169.3 million in deferred loans, hospitality related loans totaled $86.8 million, or 51.3%
- Modifications are 87% Principal & Interest, 13% Principal only as of October 31, 2020

COVID-19 LOAN MODIFICATIONS

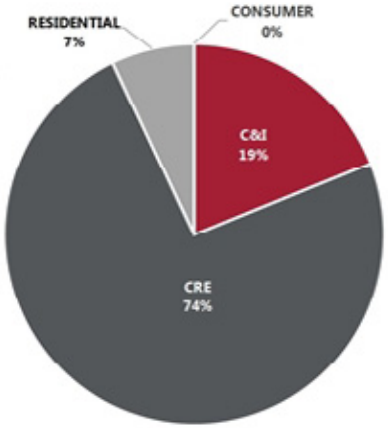
LOAN MODIFICATIONS BY REGION

($ in millions)	CNB Bank	ERIEBANK	FCBank	BankOnBuffalo	Total
Deferred loans	$32	$42	$46	$49	$169
# of deferred loans	68	75	14	93	250



LOAN MODIFICATIONS BY CATEGORY

($ in millions)	Commercial & Industrial	Commercial Real Estate	Residential Mortgage	Consumer	Total
Deferred loans	$32	$125	$12	$0	$169
# of deferred loans	79	52	109	10	250



Note: Data as of October 31, 2020

SBA PPP LOANS

SBA PAYCHECK PROTECTION PROGRAM (PPP) BY REGION (AS OF SEPTEMBER 30, 2020)

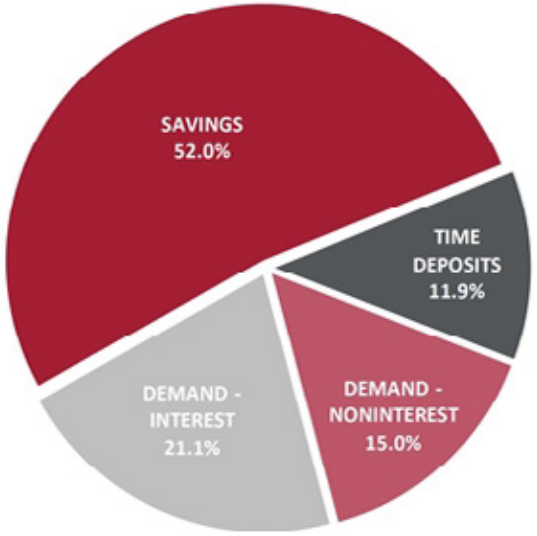
($ in thousands)	CNB Bank	ERIEBANK	FCBank	BankOnBuffalo	Total
SBA approved loans	$62,046	$83,545	$36,915	$48,978	$231,484
# of SBA approved loans	607	848	207	382	2,044
Average size per loan	$102	$99	$178	$128	$113
Processing fees	$2,264	$3,297	$1,188	$1,735	$8,484
Processing fees (%)	3.65%	3.95%	3.22%	3.54%	3.67%

- Over 30,000 employees are estimated to benefit at companies receiving funds from the Company through the PPP

Note: Data as of September 30, 2020

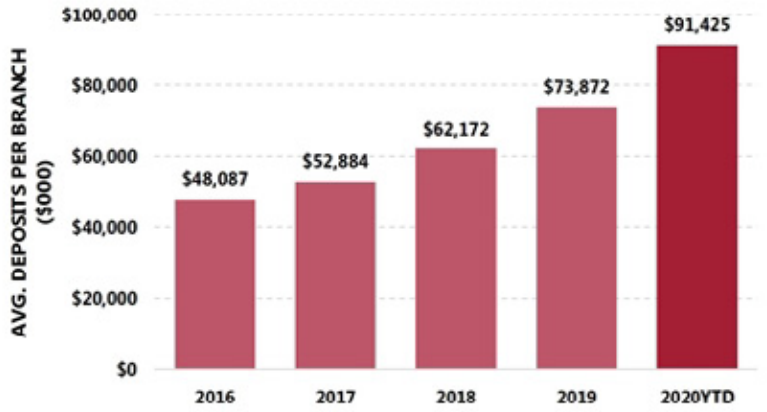
DEPOSIT MIX

9/30/2020 DEPOSIT MIX



Deposit Composition ($000)	2016Y	2017Y	2018Y	2019Y	2020Q3
Demand - Noninterest Bearing	$289,922	$321,858	$356,797	$382,259	$602,902
Demand - Interest Bearing	543,388	565,399	600,046	628,579	847,498
Savings	953,438	915,587	1,258,506	1,663,673	2,092,938
Time Deposits	230,774	364,971	395,437	427,816	479,367
Total Deposits	**$2,017,522**	**$2,167,815**	**$2,610,786**	**$3,102,327**	**$4,022,705**

AVERAGE DEPOSITS PER BRANCH



OBSERVATIONS

- Total deposits of $4.0 billion include an estimated $231 million in estimated PPP deposits and $419.5 million in acquired deposits from Bank of Akron, net of fair value adjustments.
- Excluding estimated PPP deposits and Bank of Akron acquired deposits, deposits grew 17.3%, compared to September 30, 2019
- Overall increase in deposits driven by increases across all our regions, as well as in our Private Banking division
- MRQ cost of deposits of 0.66%

BRANCH NETWORK RESTRUCTURE

- During the third quarter of 2020 the Corporation closed three branches located within its ERIEBANK and CNB Bank regions;
- During the third quarter of 2020, the Corporation recorded related branch closing costs totaling approximately $751 thousand, including costs associated with employee departures, lease terminations and write-off of related branch assets;
- The Corporation expects ongoing cost reductions to be fully realized in 2021;
- The Corporation will continue to evaluate its branch footprint, based on economic conditions and customer interaction preferences.

FINANCIAL TRENDS

TOTAL ASSETS ($M)



TOTAL GROSS LOANS ($M)



TOTAL DEPOSITS ($M)



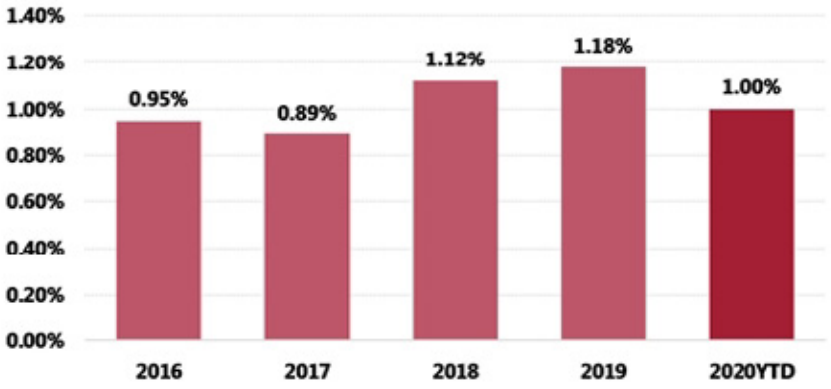
NET INCOME ($000) (1) (2)



(1) Net income for the YTD is a non-GAAP financial measure; see appendix for reconciliation
(2) 2016 and 2020 YTD exclude respective costs associated with core conversion, merger and acquisition, FHLB prepayment and branch closure
Note: YTD data as of September 30, 2020

EARNINGS POWER

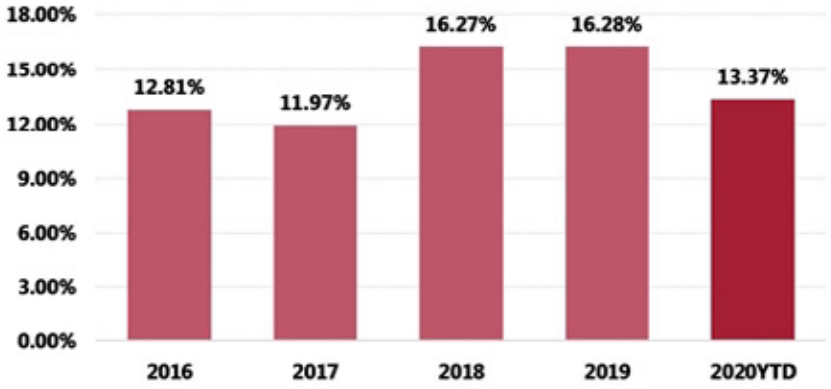
RETURN ON AVERAGE ASSETS (1)



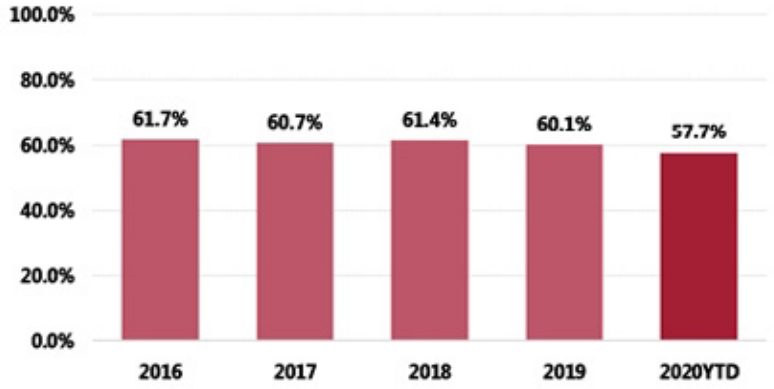
RECENT EFFICIENCY INITIATIVES

- Re-established loan pricing floors from 4% to 5% based on risk rating
- Implemented temporary hiring freeze; once hiring freeze ends, staff additions will be prioritized based on business generating functions
- Eliminated positions based on efficiencies developed during work-at-home period
- Consolidated 3 branches into existing branch facilities

RETURN ON AVERAGE TANGIBLE COMMON EQUITY(1)



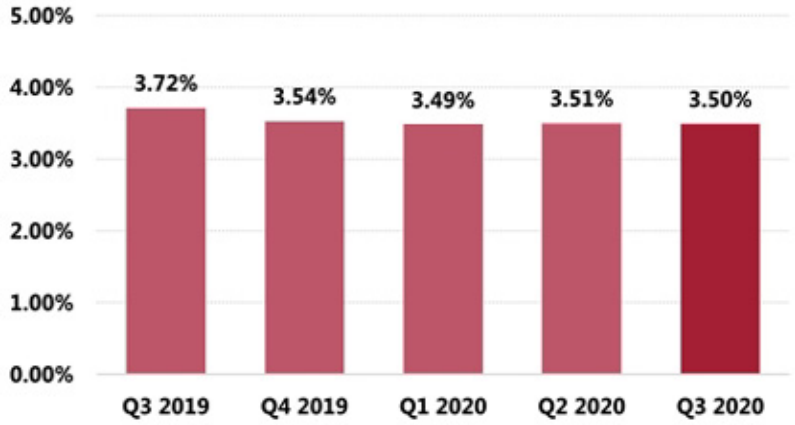
EFFICIENCY RATIO (1)



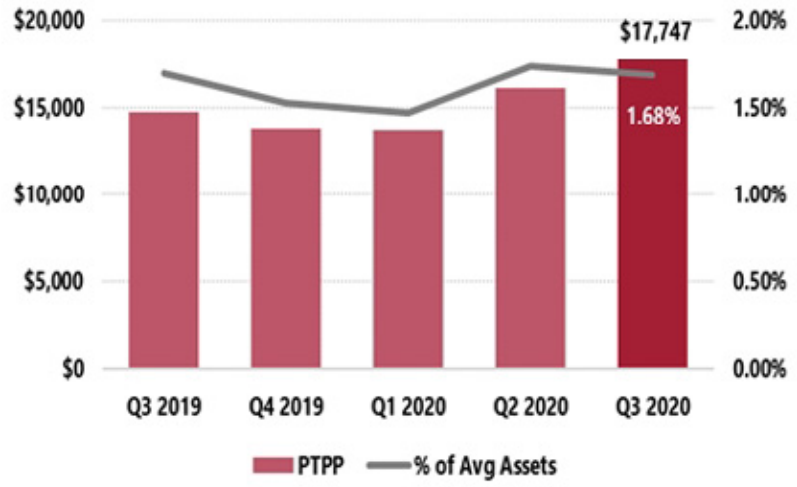
(1) Return on average assets, Tangible common equity and Efficiency ratio are a non-GAAP financial measure; see appendix for reconciliation

NET INTEREST MARGIN AND PRE-TAX PRE-PROVISION

NET INTEREST MARGIN (EX. PPP)



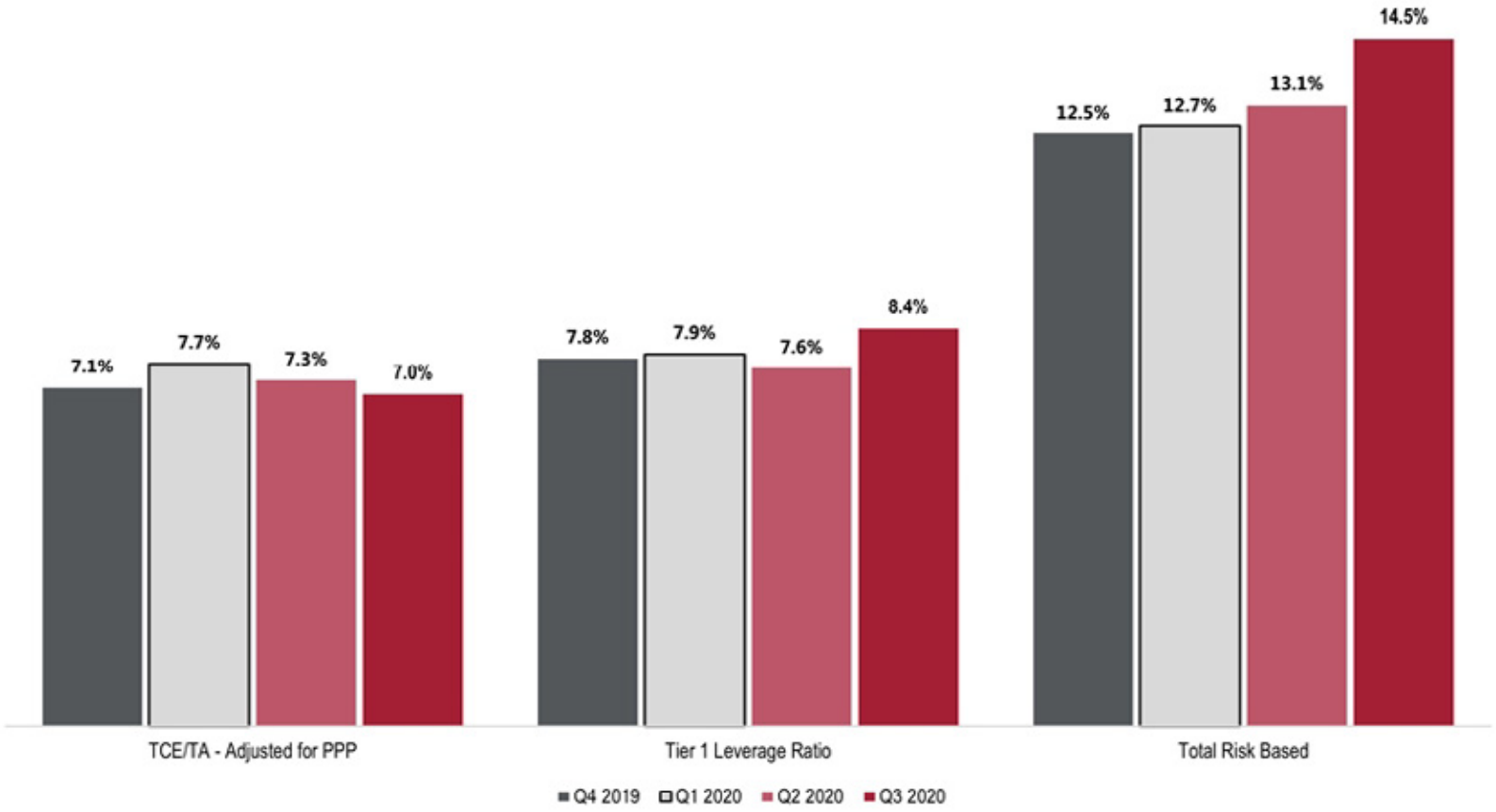
PRE-TAX PRE-PROVISION ($000) (2)



(1) Net interest margin and pre-tax pre-provision are non-GAAP financial measures; see appendix for reconciliation
(2) Excludes applicable merger and acquisition, FHLB prepayment and branch closure costs. Average assets excluding PPP-related assets

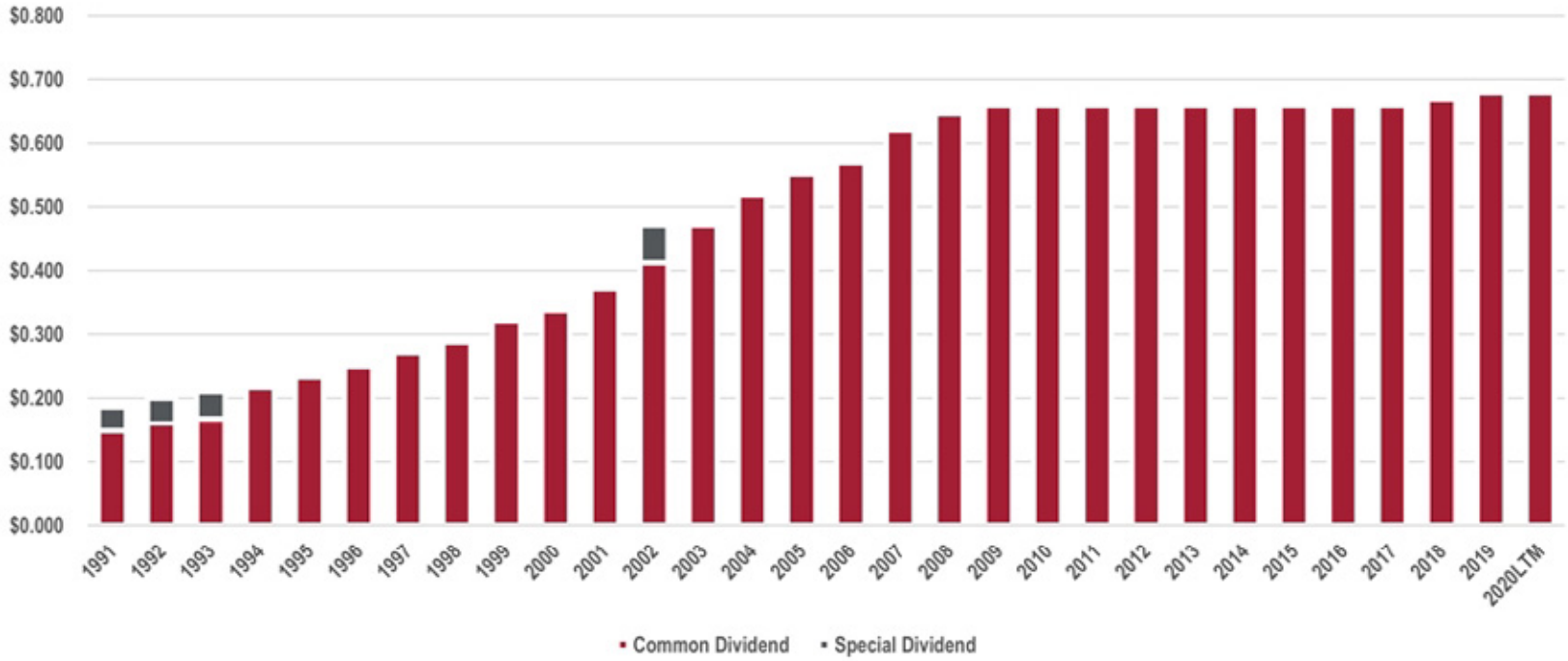
CAPITAL RATIOS

CNB FINANCIAL CORPORATION – CAPITAL RATIOS



DIVIDEND HISTORY

HISTORICAL DIVIDEND PER COMMON SHARE



- Dividend yield of 3.31% as of November 30, 2020
- LTM ending September 30, 2020 dividend payout ratio of 26.8% (1)
- The Corporation's long, uninterrupted history of dividends to its common shareholders reflects a key component of its Total Shareholder Return.

(1) Excludes applicable merger and acquisition, FHLB prepayment and branch closure costs

APPENDIX

NON-GAAP RECONCILIATION

Dollars in thousands, except per share data	As of or for the year ending December 31, 2016	2017	2018	2019	As of or for quarter, 9/30/2020	
Total stockholder's equity (GAAP)	$211,784	$243,910	$262,830	$304,966	$415,903	A
LESS: preferred equity	-	-	-	-	57,760	B
LESS: goodwill and other intangible assets	41,584	40,355	39,457	38,890	45,370	
Tangible common equity (non-GAAP)	**$170,200**	**$203,555**	**$223,373**	**$266,076**	**$312,773**	C
Shares outstanding	14,467,815	15,264,740	15,207,281	15,247,985	16,833,090	D
Book value per common share	$14.64	$15.98	$17.28	$20.00	$21.28	E (A - B) / D
Tangible book value per common share (Non-GAAP)	**$11.76**	**$13.33**	**$14.69**	**$17.45**	**$18.58**	F (C / D)
Total assets (GAAP)	$2,573,821	$2,768,773	$3,221,521	$3,763,659	$4,734,475	G
LESS: goodwill and other intangible assets	41,584	40,355	39,457	38,890	45,370	H
Tangible assets (Non-GAAP)	$2,532,237	$2,728,418	$3,182,064	$3,724,769	$4,689,105	I (G - H)
LESS: PPP-related Loans, net of Deferred PPP Processing Fees	-	-	-	-	222,972	J
Adjusted Tangible assets (Non-GAAP)	2,532,237	2,728,418	3,182,064	3,724,769	4,466,133	K (I - J)
Tangible common equity to tangible assets (GAAP)	**6.72%**	**7.46%**	**7.02%**	**7.14%**	**6.67%**	L (C / I)
Adjusted Tangible common equity to tangible assets (GAAP)	**6.72%**	**7.46%**	**7.02%**	**7.14%**	**7.00%**	M (C / K)

Dollars in thousands, except per share data	As of or for the year ending December 31, 2016	2017	2018	2019	Year-to-Date 9/30/2020	
Average Common Equity	$212,058	$239,223	$250,496	$285,324	$331,971	
LESS: Average Intangibles	34,072	40,941	39,877	39,145	40,638	
Average Tangible common equity (non-GAAP)	**$177,986**	**$198,282**	**$210,619**	**$246,179**	**$291,333**	A
Net Income Available to Common	20,411	23,725	33,569	39,934	24,844	B
ADD: Merger Costs, Core Conversion, Prepayment Penalties and Branch Closure Costs (net of tax)	2,395	-	-	134	4,322	C
Net Income + Merger, Core, Prepayment and Branch Costs	**$22,806**	**$23,725**	**$33,569**	**$40,068**	**$29,166**	D (B + C)
Return on Average Tangible Common Equity	**12.81%**	**11.97%**	**16.27%**	**16.28%**	**13.37%**	(D / A)

NON-GAAP RECONCILIATION

Dollars in thousands, except per share data	As of or for the year ending December 31, 2016	2017	2018	2019	Year-to-Date 9/30/2020	
Net Income Available to Common	$20,540	$23,860	$33,719	$40,081	$24,844	
ADD: Merger Costs, Core Conversion, Prepayment Penalties and Branch Closure	2,395	-	-	134	4,322	
Net Income + Merger, Core, Prepayment and Branch Costs	**$22,935**	**$23,860**	**$33,719**	**$40,215**	**$29,166**	**A**
Average Assets	$2,420,240	$2,677,531	$3,008,302	$3,413,737	$4,205,339	B
LESS: Average PPP loans, net of Deferred PPP Processing Fees	-	-	-	-	132,385	C
LESS: Average Estimated PPP Deposits Held at the Federal Reserve	-	-	-	-	135,254	D
LESS: Average PPPLF Excess Funds Held at the Federal Reserve	-	-	-	-	42,903	E
Adjusted Average Assets	$2,420,240	$2,677,531	$3,008,302	$3,413,737	$3,894,797	F (B - C - D - E)
Return on Average Assets	**0.95%**	**0.89%**	**1.12%**	**1.18%**	**1.00%**	**(A / F)**

Dollars in thousands, except per share data	As of or for the year ending December 31, 2016	2017	2018	2019	Year-to-Date 9/30/2020	
Non-Performing Assets	$16,354	$20,606	$15,567	$23,430	$27,986	A
Total Assets	$2,573,821	$2,768,773	$3,221,521	$3,763,659	$4,734,475	B
LESS: PPP related Loans, net of deferred PPP Processing Fees	-	-	-	-	222,972	C
LESS: Estimated PPP Deposits Held at the Federal Reserve	-	-	-	-	231,484	D
Total Assets - net PPP loans and PPP deposits	**$2,573,821**	**$2,768,773**	**$3,221,521**	**$3,763,659**	**$4,280,019**	**E (B - C - D)**
Adjusted Non-Performing Assets	**0.64%**	**0.74%**	**0.48%**	**0.62%**	**0.65%**	**(A / E)**

NON-GAAP RECONCILIATION

Dollars in thousands, except per share data	As of or for the year ending December 31, 2016	2017	2018	2019	Year-to-Date 9/30/2020	
Allowance for Loan Losses	$16,330	$19,693	$19,704	$19,473	$26,887	A
Total Loans, net of Unearned Income	$1,873,536	$2,145,959	$2,474,557	$2,804,035	$3,345,810	B
LESS: PPP-related Loans, net of deferred PPP Processing Fees	-	-	-	-	222,972	C
Total Loans - net PPP loans	**$1,873,536**	**$2,145,959**	**$2,474,557**	**$2,804,035**	**$3,122,838**	D (B - C)
Adjusted Allowance / Total Loans	**0.87%**	**0.92%**	**0.80%**	**0.69%**	**0.86%**	(A / D)

Dollars in thousands, except per share data	As of or for the year ending December 31, 2016	2017	2018	2019	YTD 9/30/2020
Net Income	$20,540	$23,860	$33,719	$40,081	$24,844
ADD: Merger Costs, Core Conversion, Prepayment Penalties and Branch Closure	2,395	-	-	134	4,322
Adjusted Net Income (non-GAAP)	**$22,935**	**$23,860**	**$33,719**	**$40,215**	**$29,166**

NON-GAAP RECONCILIATION

Dollars in thousands, except per share data	As of or for the year ending December 31, 2016	2017	2018	2019	Year-to-Date 9/30/2020	
Non-Interest Expense	$67,118	$70,037	$79,342	$87,508	$72,309	
LESS: Core Deposit Intangible Amortization	1,125	1,229	898	567	178	
LESS: Merger Costs, Core Conversion, Prepayment Penalties and Branch Closure Costs	3,685	-	-	-	5,207	
Adjusted Non-Interest Expense	**$62,308**	**$68,808**	**$78,444**	**$86,941**	**$66,924**	**A**
Non-Interest Income	17,691	21,435	20,723	25,975	20,091	**B**
Net Interest Income	81,287	91,509	104,920	116,198	94,596	
LESS: Tax Exempt Investment and Loan Income, net of TEFRA (non-GAAP)	5,894	6,063	6,572	6,664	4,351	
ADD: Tax Exempt Investment and Loan Income (non-GAAP) (tax-equivalent)	9,380	7,930	8,759	8,945	5,730	
Adjusted Net Interest Income (non-GAAP)	84,773	93,376	107,107	118,479	95,975	**C**
Adjusted Net Revenue (non-GAAP) (tax-equivalent)	**102,464**	**114,811**	**127,830**	**144,454**	**116,066**	**E (B + C)**
Adjusted Efficiency Ratio, net of Merger Costs, Conversion Costs, Prepayment Penalties and Branch Closure Costs	**60.81%**	**59.93%**	**61.37%**	**60.19%**	**57.66%**	**F (A / E)**

Dollars in thousands, except per share data	As of or for the quarter ending, 9/30/2019	12/31/2019	3/31/2020	6/30/2020	9/30/2020
Net Income	$10,357	$10,484	$8,813	$8,246	$7,785
ADD: Provision Expense	2,118	812	3,079	5,680	3,306
ADD: Income Tax Expense	2,258	2,298	1,724	1,762	1,983
Net Income before Provision and Income Tax Expense (non-GAAP)	14,733	13,594	13,616	15,688	13,074
ADD: Merger Costs, Prepayment Penalties and Branch Closure Costs	-	170	72	462	4,673
Adjusted Net Income before Provision and Income Tax Expense (non-GAAP)	**14,733**	**13,764**	**13,688**	**16,150**	**17,747**

NON-GAAP RECONCILIATION

Dollars in thousands, except per share data	As of or for the quarter ending, 9/30/2019	12/31/2019	3/31/2020	6/30/2020	9/30/2020	
Interest Income (fully tax equivalent basis) (non-GAAP)	$40,448	$40,970	$40,425	$38,435	$42,692	
LESS: Interest Expense (fully tax equivalent basis) (non-GAAP)	10,184	10,863	10,096	8,135	7,692	
Net Interest Income (fully tax equivalent basis) (non-GAAP)	30,264	30,107	30,329	30,300	35,000	
LESS: Recognized PPP Processing Fees	-	-	-	5	678	
Adjusted Net Interest Income (fully tax equivalent basis) (non-GAAP)	**$30,264**	**$30,107**	**$30,329**	**$30,295**	**$34,322**	A
Average Total Earning Assets	$3,238,216	$3,390,416	$3,505,061	$3,903,207	$4,441,326	
LESS: Average Mark to Market Adjustment on Investments	10,770	12,116	12,206	21,665	21,859	
Adjusted Total Earning Assets	**3,227,446**	**3,378,300**	**3,492,855**	**3,881,542**	**4,419,467**	
LESS: PPP-related Assets	-	-	-	408,224	520,904	
Adjusted Total Earning Assets, net of PPP-related Asset	**$3,227,446**	**$3,378,300**	**$3,492,855**	**$3,473,318**	**$3,898,563**	B
Adjusted Net Interest Margin, fully tax equivalent basis (non-GAAP) (annualized)	**3.72%**	**3.54%**	**3.49%**	**3.51%**	**3.50%**	A / B