

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**  
Washington, D.C. 20549

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**FORM 8-K**

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**CURRENT REPORT**  
**Pursuant to Section 13 or 15(d)**  
**of the**  
**Securities Exchange Act of 1934**

**Date of Report (date of earliest event reported): June 26, 2017**

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**CUSTOMERS BANCORP, INC.**  
**(Exact Name of Registrant as specified in its charter)**

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**Pennsylvania**  
(State or other jurisdiction  
of incorporation)

**001-35542**  
(Commission File Number)

**27-2290659**  
(I.R.S. Employer  
Identification No.)

**1015 Penn Avenue**  
**Suite 103**  
**Wyomissing PA 19610**  
(Address of principal executive offices, including zip code)

**(610) 933-2000**  
(Registrant's telephone number, including area code)

**None**  
(Former name or former address, if changed since last report)

Check the appropriate box below if the form 8-K filing is intended to simultaneously satisfy the filing obligations of the registrant under any of the following provisions (see General Instructions A.2. below):

- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

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**Item 8.01****Other Events**

In connection with the previously announced underwritten public offering of debt securities of Customers Bancorp, Inc. (the "Company"), the Company is distributing to prospective investors presentation materials which are attached hereto as Exhibit 99.1 to this Current Report on Form 8-K and is incorporated herein by reference.

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Exhibit No.	Description
<a href="#">99.1</a>	Presentation materials dated June 26, 2017.

**SIGNATURE**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**CUSTOMERS BANCORP, INC.**

By: /s/ Robert E. Wahlman

Name: Robert E. Wahlman

Title: Executive Vice President and Chief Financial Officer

Date: June 26, 2017

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## EXHIBIT INDEX

Exhibit No.	Description
<a href="#">99.1</a>	Presentation materials dated June 26, 2017.



# Customers Bancorp, Inc.

*\$75,000,000 Senior Notes Issuance*

Customers  Bank

**Investor Presentation**

June 2017

NYSE: CUBI



This presentation, as well as other written or oral communications made from time to time by us, contains forward-looking information within the meaning of the safe harbor provisions of the U.S. Private Securities Litigation Reform Act of 1995. These statements relate to future events or future predictions, including events or predictions relating to future financial performance, and are generally identifiable by the use of forward-looking terminology such as “believe,” “expect,” “may,” “will,” “should,” “plan,” “intend,” or “anticipate” or the negative thereof or comparable terminology. Forward-looking statements in this presentation include, among other matters, guidance for our financial performance, and our financial performance targets. Forward-looking statements reflect numerous assumptions, estimates and forecasts as to future events. No assurance can be given that the assumptions, estimates and forecasts underlying such forward-looking statements will accurately reflect future conditions, or that any guidance, goals, targets or projected results will be realized. The assumptions, estimates and forecasts underlying such forward-looking statements involve judgments with respect to, among other things, future economic, competitive, regulatory and financial market conditions and future business decisions, which may not be realized and which are inherently subject to significant business, economic, competitive and regulatory uncertainties and known and unknown risks, including the risks described under “Risk Factors” in our Annual Report on Form 10-K for the year ended December 31, 2016 and subsequent Quarterly Reports on Form 10-Q, as such factors may be updated from time to time in our filings with the SEC. Our actual results may differ materially from those reflected in the forward-looking statements.

In addition to the risks described under “Risk Factors” in our filings with the SEC, important factors to consider and evaluate with respect to our forward-looking statements include:

- changes in external competitive market factors that might impact our results of operations;
- changes in laws and regulations, including without limitation changes in capital requirements under Basel III;
- changes in our business strategy or an inability to execute our strategy due to the occurrence of unanticipated events;
- our ability to identify potential candidates for, and consummate, acquisition or investment transactions;
- the timing of acquisition, investment or disposition transactions;
- constraints on our ability to consummate an attractive acquisition or investment transaction because of significant competition for these opportunities;
- local, regional and national economic conditions and events and the impact they may have on us and our customers;
- costs and effects of regulatory and legal developments, including the results of regulatory examinations and the outcome of regulatory or other governmental inquiries and proceedings, such as fines or restrictions on our business activities;
- our ability to attract deposits and other sources of liquidity;
- changes in the financial performance and/or condition of our borrowers;
- changes in the level of non-performing and classified assets and charge-offs;
- changes in estimates of future loan loss reserve requirements based upon the periodic review thereof under relevant regulatory and accounting requirements;
- inflation, interest rate, securities market and monetary fluctuations;

- timely development and acceptance of new banking products and services and perceived overall value of these products and services by users, including the products and services being developed and introduced to the market by the BankMobile division of Customers Bank;
- changes in consumer spending, borrowing and saving habits;
- technological changes;
- our ability to increase market share and control expenses;
- continued volatility in the credit and equity markets and its effect on the general economy;
- effects 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 businesses of Customers Bank and any acquisition targets or merger partners and subsidiaries not integrating successfully or such integration being more difficult, time-consuming or costly than expected;
- material differences in the actual financial results of merger and acquisition activities compared with our expectations, such as with respect to the full realization of anticipated cost savings and revenue enhancements within the expected time frame;
- our ability to successfully implement our growth strategy, control expenses and maintain liquidity;
- Customers Bank's ability to pay dividends to Customers Bancorp;
- risks related to the sale of BankMobile, including:
  - our ability to successfully complete a sale and the timing of such completion;
  - the ability of Customers and a buyer to meet all of the conditions precedent to completion of a sale;
  - the impact of an announcement of a sale on the value of our securities, our business and our relationship with employees and customers;
  - our use of proceeds from a sale, if any;
  - the effect on Customers' business if a sale is not completed and Customers is unable to sell or otherwise dispose of BankMobile
- risks relating to BankMobile in the event Customers is unable to sell the business, including:
  - that integration of the Higher One Disbursement business with BankMobile may be less successful, more difficult, time-consuming or costly than expected, and that BankMobile may be unable to realize anticipated cost savings and revenue enhancements within the expected time frame or at all;
  - material variances in the adoption rate of BankMobile's services by new students and/or the usage rate of BankMobile's services by current student customers compared to our expectations;



- the levels of usage of other BankMobile student customers following graduation of additional product and service offerings of BankMobile or Customers Bank, including mortgages and consumer loans, and the mix of products and services used;
- our ability to implement changes to BankMobile's product and service offerings under current and future regulations and governmental policies;
- our ability to effectively manage revenue and expense fluctuations that may occur with respect to BankMobile's student-oriented business activities, which result from seasonal factors related to the higher-education academic year;
- our ability to implement our strategy regarding BankMobile, including with respect to our intent to sell or otherwise dispose of the BankMobile business in the future, depending upon market conditions and opportunities; and
- BankMobile's ability to successfully implement its growth strategy and control expenses.

You are cautioned not to place undue reliance on any forward-looking statements we make, which speak only as of the date they are made. We do not undertake any obligation to release publicly or otherwise provide any revisions to any forward-looking statements we may make, including any forward-looking financial information, to reflect events or circumstances occurring after the date hereof or to reflect the occurrence of unanticipated events, except as may be required under applicable law.

This presentation has been prepared by Customers Bancorp solely for informational purposes to assist interested parties in making their own evaluation of Customers Bancorp and does not purport to contain all of the information that may be relevant. Interested parties should conduct their own investigation and analysis of Customers Bancorp and the information contained in this presentation and any other information provided by or on behalf of Customers Bancorp.

This presentation does not constitute an offer to sell or the solicitation of an offer to buy any securities of Customers Bancorp in any state or jurisdiction in which such an offer, solicitation or sale would be unlawful.

None of the Securities and Exchange Commission (SEC), any state securities commission, the Federal Reserve, the Federal Deposit Insurance Corporation or any other regulatory body has approved or disapproved of the securities of Customers Bancorp or passed upon the accuracy or adequacy of this presentation. Any representation to the contrary is a criminal offense.

Customers Bancorp has filed a registration statement (including a prospectus) on Form S-3 (File No. 333-218483) and a preliminary prospectus supplement dated June 26, 2017 with the SEC for the offering to which this communication relates. Before you invest, you should read the prospectus in that registration statement, the preliminary prospectus supplement and the documents incorporated by reference therein that we have filed with the SEC for more complete information about Customers Bancorp and the offering. Investors may obtain these documents without charge by visiting EDGAR on the SEC website at [www.sec.gov](http://www.sec.gov). Alternatively, copies of the preliminary prospectus supplement and the prospectus relating to the offering may be obtained from Customers Bancorp or Sandler O'Neill + Partners, L.P., 1251 Avenue of the Americas, 6th Floor, New York, New York 10020, (866) 805-4128.

Issuer:	Customers Bancorp, Inc.
Ticker / Exchange:	CUBI / NYSE
Security:	Senior Unsecured Notes
Total Offering Size:	\$75 Million
Coupon:	To be determined
Maturity:	Five Years
Current Issuer Credit Ratings:	Kroll: BBB
Use of Proceeds:	For general corporate purposes, primarily to downstream as capital to Customers Bank and may be used, in part, to support repayment of senior debt maturing in 2018
Expected Pricing:	Week of June 26, 2017
Book-running manager:	Sandler O'Neill + Partners, L.P.

## Highly Focused, Innovative, Relationship Banking Based Commercial Bank Providing;

## Strong Organic Growth, Well Capitalized, Branch Lite Bank in Attractive Markets

Highly skilled teams targeting privately held businesses and high net worth families  
Robust risk management driven business strategy  
Target market from Boston to Philadelphia along Interstate 95

## Strong Profitability, Growth & Efficient Operations

Operating efficiencies offset tighter margins and generate sustainable profitability  
Continuing operations efficiency ratio in the 40's  
Above average ROA (~1%) and ROCE (~12%)

## Strong Credit Quality & Low Interest Rate Risk

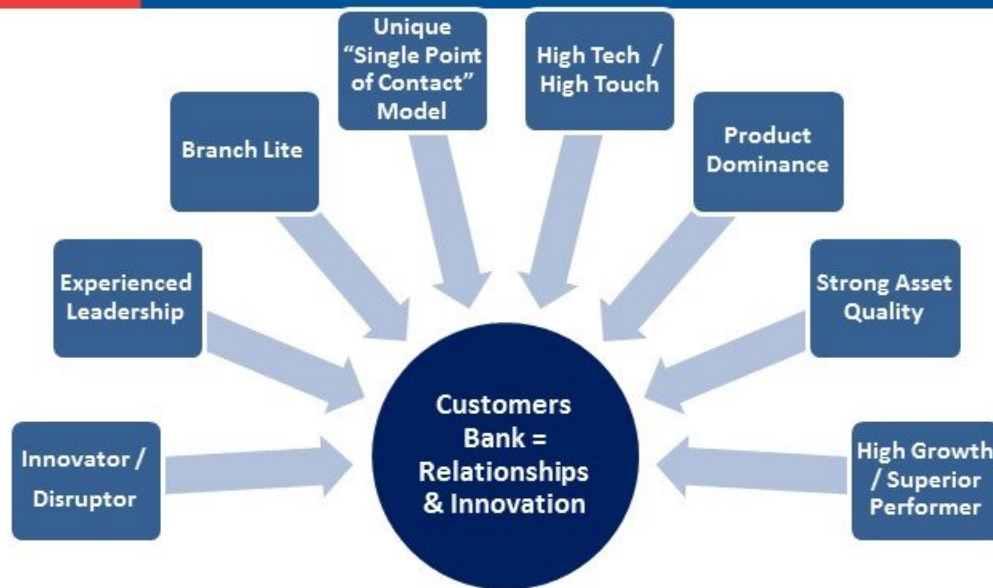
Unwavering underwriting standards  
Loan portfolio performance consistently better than industry and peers  
Somewhat asset sensitive

## Q1 2017 Financial Information

Total Assets (\$000)	\$9,906,636
Gross Loans (\$000)	\$8,281,295
Total Deposits (\$000)	\$7,335,480
Total Equity (\$000)	\$879,817
ROAA (%)	1.09%
ROACE (%)	13.80%
Net Interest Margin (%)	2.73%
TCE / ATA (%) <sup>1</sup>	6.72%
Leverage Ratio (%)	9.04%
Tier 1 Ratio (%)	11.35%
Total Risk-Based Ratio (%)	12.99%
NPAs / Assets (%)	0.30%
NCOs / Avg. Loans (%)	0.01%
Reserves / Loans (%)	0.49%

Customers Bank's BankMobile Division is Classified as Held for Sale in all Customers' Consolidated Financial Statements released since January 2017, including the January and April Earnings Releases and the Form 10K as of, and for the Period Ending December 31, 2016. Amounts Included in this Investor Presentation are "Combined", Including Both Continuing and Discontinued Operations, Unless Otherwise Indicated

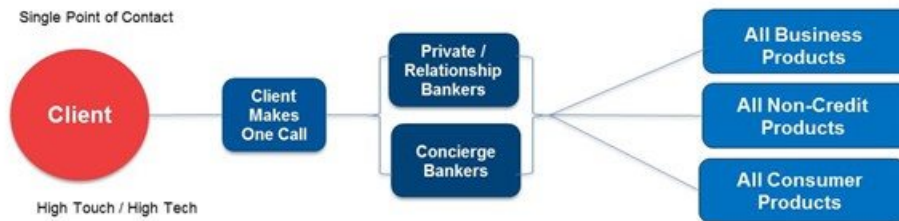
<sup>1</sup>) Non-GAAP measure calculated as GAAP total shareholders' equity less preferred stock and goodwill and other intangibles divided by total average assets less average goodwill and other intangibles



## Approach to Winning Model

Relationship driven but never deviate from following critical success factors

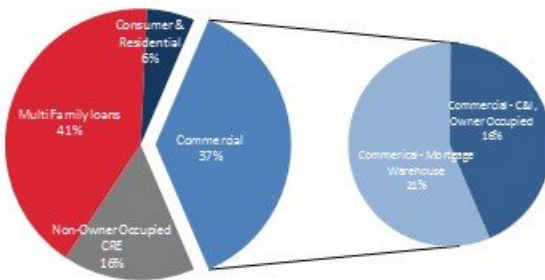
- Only focus on very strong credit quality niches
  - Very strong risk management culture
- Operate at lower efficiency ratio than peers to deliver sustainable strong profitability and growth
  - Always attract and retain top quality talent
  - Culture of innovation and continuous improvement



• Very Experienced Teams

• Exceptional Service

• Risk Based Incentive Compensation



## Community Business Bank is Focused on the following businesses:

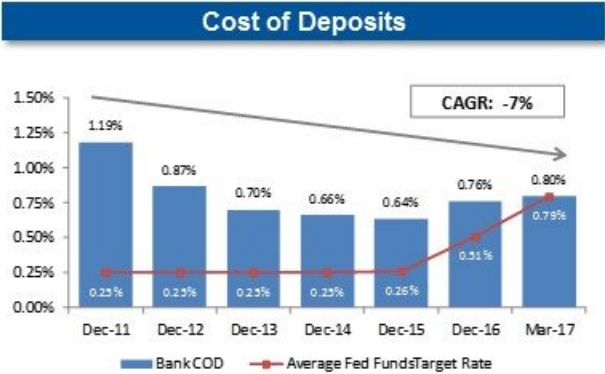
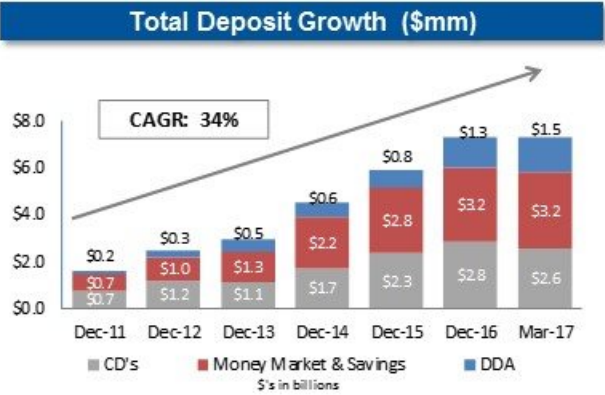
- Banking Privately Held Businesses – Commercial C&I loans are 37% of the portfolio
  - Manufacturing, service, technology, wholesale, equipment financing, private mid size mortgage companies
- Banking High Net Worth Families – Multi Family loans are 41% of the portfolio; New York and regional multi family lending
- Non-owner occupied Commercial Real Estate loans are only 16% of portfolio

Note: Loan portfolio composition as of March 31, 2017  
Amounts presented are on a continuing operations basis.



Name	Title	Years of Banking Experience	Background
Jay S. Sidhu	Chairman & CEO	41	Chairman and CEO of Sovereign Bank & Sovereign Bancorp, Inc.
Richard A. Ehst	President & COO	49	EVP, Commercial Middle Market, Regional President and Managing Director of Corporate Communications at Sovereign Bank
Robert E. Wahlman, CPA	Chief Financial Officer	36	CFO of Doral Financial and Merrill Lynch Banks; various roles at Bank One, US GAO and KPMG.
Steve Issa	EVP, New England Market President, Chief Lending Officer	40	EVP, Managing Director of Commercial and Specialty Lending at Flagstar and Sovereign Bank.
George Maroulis	EVP, Group Director of Private & Commercial Banking - NY Metro	25	Group Director and SVP at Signature Bank; various positions at Citibank and Fleet/Bank of America's Global Commercial & Investment Bank
Timothy D. Romig	EVP, Group Director of Commercial Banking - PA/NJ	33	SVP and Regional Executive for Commercial Lending (Berks and Montgomery County), VIST Financial; SVP at Keystone / M&T Bank
Ken Keiser	EVP, Director CRE and Multi-Family Housing Lending	40	SVP and Market Manager, Mid-Atlantic CRE Lending at Sovereign Bank; SVP & Senior Real Estate Officer, Allfirst Bank / M&T Bank
Glenn Hedde	EVP, President Banking for Mortgage Companies	30	President of Commercial Operations at Popular Warehouse Lending, LLC; various positions at GE Capital Mortgage Services and PNC Bank
James Collins	EVP, Chief Administrative Officer	26	Various positions at Sovereign including Director of Small Business Banking
Thomas Jastrem	EVP, Chief Credit Officer	39	Various positions at First Union Bank and First Fidelity Bank
Robert B. White	EVP, Chief Risk Officer	30	President RBW Financial Consulting; various positions at Citizens Bank and GE Capital
Mary Lou Scalese	EVP, Chief Auditor	41	Chief Auditor at Sovereign Bank and Chief Risk Officer at Customers Bank

Customers’ strategies of single point of contact and recruiting known teams in target markets produce rapid deposit growth with low total cost



Amounts presented are on a “Combined” basis.  
Source: Company data.

# Deposit Composition

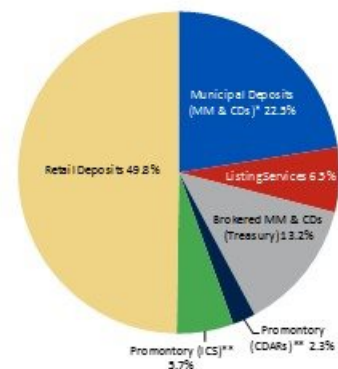
## Funding Sources as of 3/31/2017

	Balance	% of Dep	% of Liab
Municipal Deposits (MM & CDs)*	\$1,648.6	22.5%	18.3%
Listing Services	\$477.9	6.5%	5.3%
Brokered MM & CDs (Treasury)	\$969.3	13.2%	10.7%
Promontory (CDARs)**	\$169.8	2.3%	1.9%
Promontory (ICS)**	\$418.8	5.7%	4.6%
Retail Deposits	\$3,651.1	49.8%	40.4%
<b>Total Deposits</b>	<b>\$7,335.5</b>	<b>100.0%</b>	<b>81.3%</b>
FHLB Overnight	\$296.6		3.3%
FHLB Long Term Advances	\$910.0		10.1%
Fed Funds	\$215.0		2.4%
SR Notes	\$87.3		1.0%
Sub Debt	\$108.8		1.2%
<b>Total Borrowings</b>	<b>\$1,617.6</b>		<b>17.9%</b>
Other Liabilities	\$73.7		0.8%
<b>Total Liabilities</b>	<b>\$9,026.8</b>		<b>100.0%</b>
Preferred Equity	\$217.5		

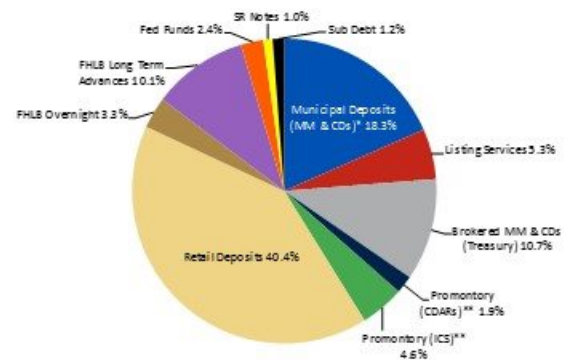
\*An additional \$297 million (4.0% of Tot.Dep) of Public Funds deposits reside in Promontory at 3/31/17

\*\*Classified as Brokered on Call Report and still assessed FDIC charge as such

As a % of Total Deposits - 3/31/17



As a % of Total Liabilities - 3/31/17

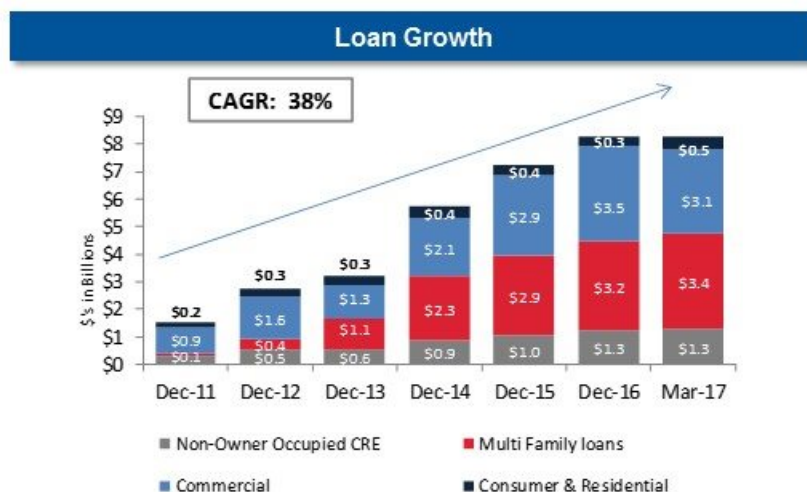


Source: Company data.



## High Growth with Strong Credit Quality

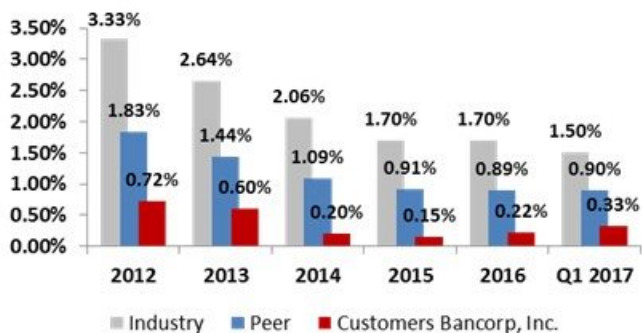
- Continuous recruitment and retention of high quality teams
  - Centralized credit committee approval for all loans
- Loans are stress tested for higher rates and a slower economy
- Insignificant delinquencies on loans originated since new management team took over
  - Creation of solid foundation for future earnings



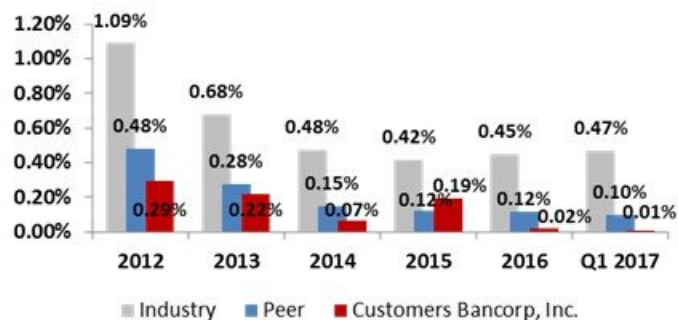
Source: Company data. Includes deferred costs and fees.

## Asset Quality Indicators Continue to be Strong

NPL



Charge Offs

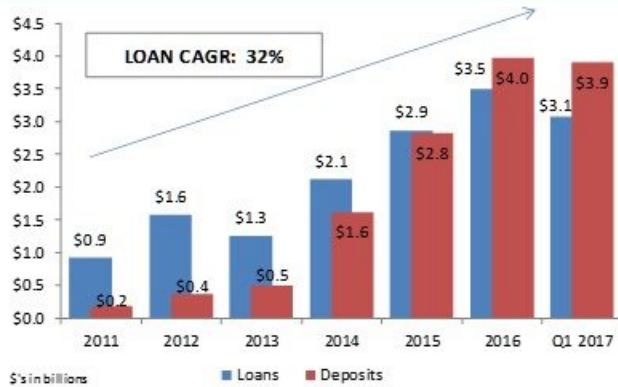


Note: Customers 2015 charge-offs includes 12 bps for a \$9 million fraudulent loan

Charge Off amounts presented are on a "Combined" basis and include \$696 thousand of charge offs related to BankMobile in 2016.

Source: SNL Financial, Company data. Peer data consists of Northeast and Mid-Atlantic banks and thrifts with comparable size in assets and loan portfolios (excluding banks with large residential mortgage loan portfolios). Industry data includes all commercial and savings banks. Peer and Industry data as of December 31, 2016

## Commercial Loan and Deposit Growth (\$mm)



Source: Company data

## Banking Privately Held Business

### Private & Commercial Banking

- Target companies with up to \$100 million annual revenues
- Single point of contact
- NE, NY, PA & NJ markets
- SBA loans originated by small business relationship managers

### Banking Mortgage Companies

- Private banking focused on privately held mortgage companies generally with equity of \$5 to \$10 million
- Very strong credit quality relationship business with good fee income and deposits
- ~75 strong mortgage companies as clients
- All outstanding loans are variable rate and classified as held for sale

## Banking High Net Worth Families

Multi-Family Loan and Deposit Growth (\$mm)



- Focus on families that have income producing real estate in their portfolios
- Private banking approach
- Focus Markets: New York & Philadelphia MSAs
- Average Loan Size at 3/31/2017: \$6.7million
- Remote banking for deposits and other relationship based loans
- Portfolio grown organically from a start up with very experienced teams hired in the past 4 years
- Strong credit quality niche
- Interest rate risk managed actively
- Little construction lending
- Predominately rent stabilized properties. Avoid new development and high end development

Source: Company data

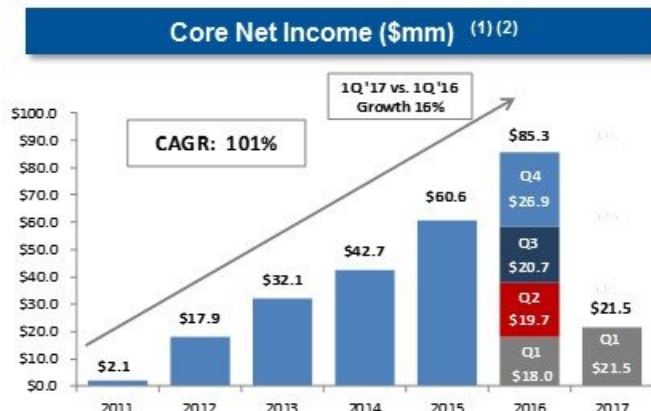


Amounts presented on this page are on a Continuing Operations basis.

Source: SNL Financial, Company data based on continuing operations. Peer data consists of Northeast and Mid-Atlantic banks and thrifts with comparable size in assets and loan portfolios (excluding banks with large residential mortgage loan portfolios). Industry data includes SEC reporting banks. Peer and Industry data as of December 31, 2016.

# Deposit, Lending and Efficiency Strategies Result in Disciplined & Profitable Growth

- Strategy execution has produced superior growth in revenues and earnings



Amounts presented are on a Continuing Operations basis.

(1) Source: Company data

(2) Non-GAAP measure calculated as GAAP net income less/plus securities gains and losses (including the impairment loss recognized on the equity investment).



- Customers Bank acquired the Disbursements Business of Higher One, Inc. on June 15, 2016
- The acquired Disbursements Business was combined with Customers Bank's existing BankMobile product line in Q2 2016
- Effective for the 2016 fourth quarter and year end financial reports, Customers begins reporting BankMobile as discontinued operations/held for sale to the investor community
- Q1 2017 Customers announces agreement to sell BankMobile
- On May 31, 2017, Customers stated that the buyer had not yet been able to raise the capital required in the Q1 2017 Purchase Agreement, that an alternative structure had been proposed for the transaction by the buyer, and that Customers had received two new unsolicited proposals, subject to due diligence and Customers determination as to which alternative proposal was superior to Customers shareholders

# Segment Financial Performance Results

	Q1 2017		
	Community Business Banking	BankMobile Incl BMT (Discontinuing Operations)	Combined Customers Bancorp Inc & Subs
<i>(Dollars in millions)</i>			
Interest Income	\$ 78.83	\$ 4.26	\$ 83.09
Interest Expense	\$ 20.66	\$ 0.02	\$ 20.68
Net-interest income	\$ 58.18	\$ 4.24	\$ 62.42
Provision for loan losses	\$ 3.05	\$ -	\$ 3.05
Non-interest income	\$ 5.43	\$ 17.33	\$ 22.75
Non-interest expense	\$ 30.15	\$ 19.22	\$ 49.37
Income before tax expense	\$ 30.41	\$ 2.35	\$ 32.76
Income tax expense	\$ 6.12	\$ 0.89	\$ 7.01
Net income	\$ 24.29	\$ 1.46	\$ 25.75
Preferred stock dividends	\$ 3.61	\$ -	\$ 3.61
<b>Net income available to common shareholders</b>	<b>\$ 20.68</b>	<b>\$ 1.46</b>	<b>\$ 22.13</b>

- Comparable 2016 periods are not provided as BankMobile was not operating as a segment in the first quarter of 2016 and its operations were not material.
- Segment results presented above include an internal allocation from Community Business Banking to BankMobile of \$4.3 million in Q1 2017 for interest on deposits generated by the BankMobile segment used to fund the Community Business Banking Segment. The discontinued operations loss disclosed in the income statement prepared in accordance with generally accepted accounting principles ("GAAP") does not consider the funds transfer pricing benefits of deposits.
- Direct operating revenues and costs are captured separately in the accounting records for each business segment. All corporate overhead costs are assigned to the Community Business Banking segment as those costs are expected to stay with the segment following the sale of the BankMobile segment, currently anticipated to occur within 6 to 12 months.

Amounts presented are on a "Combined" basis.



# Pro Forma Double Leverage and Interest Coverage

	For the Year Ended December 31,						Actual	Pro Forma
	2011	2012	2013	2014	2015	2016	2017Q1	2017Q1
<b>Double Leverage:</b>								
Holding Company Total Equity	\$147,748	\$269,475	\$386,624	\$443,144	\$553,902	\$855,872	\$879,817	\$879,817
Total Investment in Subsidiaries	142,749	225,150	432,064	509,465	583,875	883,793	900,896	900,896
<b>Double Leverage</b>	<b>97%</b>	<b>84%</b>	<b>112%</b>	<b>115%</b>	<b>105%</b>	<b>103%</b>	<b>102%</b>	<b>102%</b>
Plus: Net Proceeds Downstreamed to the Bank as Equity	-	-	-	-	-	-	-	70,000
Pro Forma Investment in Subsidiaries	142,749	225,150	432,064	509,465	583,875	883,793	900,896	970,896
<b>Pro Forma Double Leverage</b>	<b>97%</b>	<b>84%</b>	<b>112%</b>	<b>115%</b>	<b>105%</b>	<b>103%</b>	<b>102%</b>	<b>110%</b>
<b>Interest Coverage:</b>								
Earnings Before Taxes	\$5,869	\$36,090	\$50,646	\$65,514	\$95,737	\$139,119	\$34,654	\$33,904
Interest Expense on Deposits	21,861	21,076	21,020	24,454	33,973	48,249	14,317	14,317
Interest Expense on Borrowings	603	685	3,281	14,050	19,578	24,774	6,353	6,353
<b>Additional Interest on New Senior Notes @ 4.0%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>750</b>
<b>Total Stand-Alone Interest Expense</b>	<b>22,464</b>	<b>21,761</b>	<b>24,301</b>	<b>38,504</b>	<b>53,551</b>	<b>73,023</b>	<b>20,670</b>	<b>21,420</b>
Earnings for Interest Coverage	28,333	57,851	74,947	104,018	149,288	212,142	55,324	55,324
<b>Stand-Alone Interest Coverage (Excl. Interest on Deposits)</b>	<b>10.7x</b>	<b>53.7x</b>	<b>16.4x</b>	<b>5.7x</b>	<b>5.9x</b>	<b>6.6x</b>	<b>6.5x</b>	<b>5.8x</b>
<b>Stand-Alone Interest Coverage (Incl. Interest on Deposits)</b>	<b>1.3x</b>	<b>2.7x</b>	<b>3.1x</b>	<b>2.7x</b>	<b>2.8x</b>	<b>2.9x</b>	<b>2.7x</b>	<b>2.6x</b>

Amounts presented on this page are on a continuing operations basis.

### Company:

**Robert Wahlman, CFO**

Tel: 610-743-8074

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**Jay Sidhu**

**Chairman & CEO**

Tel: 610-301-6476

[jsidhu@customersbank.com](mailto:jsidhu@customersbank.com)

[www.customersbank.com](http://www.customersbank.com)