SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

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

Date of Report (date of earliest event reported): February 24, 2014

CUSTOMERS BANCORP, INC.

(Exact Name of Registrant as specified in its charter)

Pennsylvania	001-35542	27-2290659
(State or other jurisdiction of incorporation)	(Commission File Number)	(I.R.S. Employer Identification No.)

1015 Penn Avenue
Suite 103
Wyomissing PA 19610

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

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))

Item 7.01. Regulation FD.

Customers Bancorp, Inc. (the “Company”) has posted to its website a slide presentation which is attached hereto as Exhibit 99.1 and incorporated into this Item 7.01 by reference.

The information in this Current Report on Form 8-K, including Exhibit 99.1 attached hereto and incorporated by reference into this Item 7.01, shall not be deemed “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities under that Section. Furthermore, such information, including the exhibit attached hereto, shall not be deemed incorporated by reference into any of the Company’s reports or filings with the SEC, whether made before or after the date hereof, except as expressly set forth by specific reference in such report or filing. The information in this Current Report on Form 8-K, including the exhibits attached hereto, shall not be deemed an admission as to the materiality of any information in this report on Form 8-K that is required to be disclosed solely to satisfy the requirements of Regulation FD.

Item 9.01. Financial Statements and Exhibits

(d) Exhibits.

Exhibit	Description
Exhibit 99.1	Slides

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:February 24, 2014

EXHIBITS INDEX

Exhibit	Description
Exhibit 99.1	Slides

Customers Bancorp, Inc.

Focused on Delivering Profitable Growth

Investor Presentation **NASDAQ: CUBI**

February 2014

Forward Looking Statements

This presentation as well as other written or oral communications made from time to time by us, may contain certain forward-looking information within the meaning of the Securities Act of 1933, as amended, and the Securities Exchange Act of 1934, as amended. These statements relate to future events or future predictions, including events or predictions relating to our future financial performance, and are generally identifiable by the use of forward-looking terminology such as “believes,” “expects,” “may,” “will,” “should,” “plan,” “intend,” “on condition,” “target,” “estimates,” “preliminary,” or “anticipates” or the negative thereof or comparable terminology, or by discussion of strategy or goals or other future events, circumstances or effects. These forward-looking statements regarding future events and circumstances involve known and unknown risks, uncertainties and other factors that may cause our actual results, levels of activity, financial condition, performance or achievements to be materially different from any future results, levels of activity, financial condition, performance or achievements expressed or implied by such forward-looking statements. This information is based on various assumptions, estimates or judgments by us that may not prove to be correct.

Important factors to consider and evaluate in such forward-looking statements include:

- availability and adequacy of cash flow to meet our debt service requirements under the notes;
- changes in competitive and market factors might affect our results or operations;
- changes in laws and regulations, including without limitation changes in capital requirements under the Basel III capital proposals;
- 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 and results of acquisitions or investment transactions;
- our failure to complete any or all of the transactions described herein on the terms currently contemplated;
- local, regional, national, and international economic conditions and events and the impact they may have on us and our customers, including our operations and investments, both in the United States and contemplated in India;
- targeted or estimated returns on assets and equity, growth rates and future asset levels;
- our ability to attract deposits and other sources of liquidity and capital;
- changes in the financial performance and/or condition of our borrowers, and issuers of securities we hold;
- 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, as well as changes in borrowers’ payment behavior and creditworthiness;
- changes in our capital structure resulting from future capital offerings or acquisitions;
- inflation, interest rate, securities market and monetary and foreign currency fluctuations, both in the United States, and internationally, especially in India due to our pending strategic investment
- the effects on our mortgage warehouse lending and retail mortgage businesses of changes in the mortgage origination markets, including changes due to changes in monetary policies, interest rates and the regulation of mortgage originators, services and securitizers;
- timely development and acceptance of new banking products and services and perceived overall value of these products and services by users;
- changes in consumer spending, borrowing and saving habits;
- technological changes;
- our ability to grow, increase market share and control expenses, and maintain sufficient liquidity;

Forwarding Looking Statements cont.

Customers Bancorp, Inc.

- timely development and acceptance of new banking products and services and perceived overall value of these products and services by users;
- volatility in the credit and equity markets and its effect on the general economy;
- the potential for customer fraud, especially in our mortgage warehouse lending business;
- 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 the Bank and any acquisition targets, merger partners or strategic investments, and their subsidiaries not integrating successfully or such integration being more difficult, time-consuming or costly than expected;
- our ability to integrate currently contemplated and future acquisition targets and investments may be unsuccessful, or may be more difficult, time-consuming or costly than expected;
- material differences in the actual financial results of merger, acquisition, and investment activities compared with expectations;
- investments in new markets, domestic or foreign, where we have little or no experience;
- the levels of activity and revenue from referrals from contractual or investment arrangements; and
- the liquidity and values of our strategic investments, including foreign strategic investments in India.

These forward-looking statements are subject to significant uncertainties and contingencies, many of which are beyond our control. Although we believe that the expectations reflected in the forward-looking statements are reasonable, we cannot guarantee future results, levels of activity, financial condition, performance or achievements. Accordingly, there can be no assurance that actual results and cash flows will meet our expectations or will not be materially lower than the results, cash flows, or financial condition contemplated in this presentation. You are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date of this document or, in the case of documents referred to or incorporated by reference, the dates of those documents. We do not undertake any obligation to release publicly any revisions to these forward-looking statements to reflect events or circumstances after the date of this document or to reflect the occurrence of unanticipated events.

This presentation is for discussion purposes only, and shall not constitute any offer to sell or the solicitation of an offer to buy any security, nor is it intended to give rise to any legal relationship between Customers Bancorp, Inc. (the "Company") and you or any other person, nor is it a recommendation to buy any securities or enter into any transaction with the Company. The information contained herein is preliminary and material changes to such information may be made at any time. If any offer of securities is made, it shall be made pursuant to a definitive offering memorandum or prospectus ("Offering Memorandum") prepared by or on behalf of the Company, which would contain material information not contained herein and which shall supersede, amend and supplement this information in its entirety.

Any decision to invest in the Company's securities should be made after reviewing an Offering Memorandum, conducting such investigations as the investor deems necessary or appropriate, and consulting the investor's own legal, accounting, tax, and other advisors in order to make an independent determination of the suitability and consequences of an investment in such securities. No offer to purchase securities of the Company will be made or accepted prior to receipt by an investor of an Offering Memorandum and relevant subscription documentation, all of which must be reviewed together with the Company's then-current financial statements and, with respect to the subscription documentation, completed and returned to the Company in its entirety. Unless purchasing in an offering of securities registered pursuant to the Securities Act of 1933, as amended, all investors must be "accredited investors" as defined in the securities laws of the United States before they can invest in the Company.

timely development and acceptance of new banking products and services and perceived overall value of these products and services by users; volatility in the credit and equity markets and its effect on the general economy; the potential for customer fraud, especially in our mortgage warehouse lending business; 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 the Bank and any acquisition targets, merger partners or strategic investments, and their subsidiaries not integrating successfully or such integration being more difficult, time-consuming or costly than expected; our ability to integrate currently contemplated and future acquisition targets and investments may be unsuccessful, or may be more difficult, time-consuming or costly than expected; material differences in the actual financial results of merger, acquisition, and investment activities compared with expectations; investments in new markets, domestic or foreign, where we have little or no experience; the levels of activity and revenue from referrals from contractual or investment arrangements; and the liquidity and values of our strategic investments, including foreign strategic investments in India. These forward-looking statements are subject to significant uncertainties and contingencies, many of which are beyond our control. Although we believe that the expectations reflected in the forward-looking statements are reasonable, we cannot guarantee future results, levels of activity, financial condition, performance or achievements. Accordingly, there can be no assurance that actual results and cash flows will meet our expectations or will not be materially lower than the results, cash flows, or financial condition contemplated in this presentation. You are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date of this document or, in the case of documents referred to or incorporated by reference, the dates of those documents. We do not undertake any obligation to release publicly any revisions to these forward-looking statements to reflect events or circumstances after the date of this document or to reflect the occurrence of unanticipated events. This presentation is for discussion purposes only, and shall not constitute any offer to sell or the solicitation of an offer to buy any security, nor is it intended to give rise to any legal relationship between Customers Bancorp, Inc. (the "Company") and you or any other person, nor is it a recommendation to buy any securities or enter into any transaction with the Company. The information contained herein is preliminary and material changes to such information may be made at any time. If any offer of securities is made, it shall be made pursuant to a definitive offering memorandum or prospectus ("Offering Memorandum") prepared by or on behalf of the Company, which would contain material information not contained herein and which shall supersede, amend and supplement this information in its entirety. Any decision to invest in the Company's securities should be made after reviewing an Offering Memorandum, conducting such investigations as the investor deems necessary or appropriate, and consulting the investor's own legal, accounting, tax, and other advisors in order to make an independent determination of the suitability and consequences of an investment in such securities. No offer to purchase securities of the Company will be made or accepted prior to receipt by an investor of an Offering Memorandum and relevant subscription documentation, all of which must be reviewed together with the Company's then-current financial statements and, with respect to the subscription documentation, completed and returned to the Company in its entirety. Unless purchasing in an offering of securities registered pursuant to the Securities Act of 1933, as amended, all investors must be "accredited investors" as defined in the securities laws of the United States before they can invest in the Company.

Investment Proposition

Customers Bancorp, Inc.

Strong Bank in Attractive Markets

- ~$4.2 billion asset bank
- Well capitalized at 13% + total risk based capital and 10% + tier 1 leverage
- Target market from Boston to Washington D.C. along interstate 95

Profitability

- ROA of .95% and ROE of 9.49%; eight quarters of record core earnings
- 3.18% net interest margin
- 165% compounded annual growth in core earnings since 2010

Balance Sheet

- Loan mix - 1/3 mortgage*, 1/3 commercial and 1/3 multi-family
- 90% compounded annual growth in loans since 2009
- DDA and total deposits compounded annual growth of 111% and 75% respectively since 2009

Credit Quality

- No charge-offs on loans originated after 2009
- 0.43% non-performing assets (non-FDIC covered loans)
- Total reserves to non-performing loans of 153%

Valuation

- Current share price ($19.67) is 11.7x estimated 2014 earnings, and 10.0x 2015 earnings
- Price/tangible book estimated at 1.2x and 1.1x for 2014 and 2015 respectively

* Includes mortgage warehouse

Current Company Overview

Customers Bancorp, Inc.

~$4.2 bn institution with 18 sales offices with target market from Boston to Washington D.C.

Operating in key Mid-Atlantic and Northeast markets

- New York City area (Westchester County and Manhattan)
- Philadelphia area (Bucks, Berks, Chester, Delaware and Philadelphia Counties in southeastern Pennsylvania and Mercer county in New Jersey)
- Boston area (Operations in Boston and Providence)
- Washington D.C. (Loan production office)

Unique "high-touch, high-tech" value proposition

- Exceptional customer service supported by state-of-the-art technology
  - 24 hour concierge banking
  - 400,000 free ATM's across the country
  - Leading edge mobile & internet banking
    - Remote check deposits via smart phone
    - Picture bill pay
    - Text banking

Current Markets

Location	No. of Offices	Total Deposits ($M)
Total Montgomery, Delaware & Bucks Counties (PA)	8	$1,079
Total Berks County (PA)	4	$548
Total New York & New Jersey	2	$796

Source: SNL Financial and Company data.
Note: Branch proposed in northeastern Philadelphia.
*Source: Company Documents.

Execution Timeline

Customers Bancorp, Inc.

Phase I Acquired Bank Platform	Phase II Built Strong Foundation	Phase III Leveraging Infrastructure
▪ We join $270 million asset Customers Bank (FKA New Century Bank) ▪ Identified existing credit problems, adequately reserved and recapitalized the bank ▪ Actively worked out very extensive loan problems ▪ Recruited experienced management team	▪ Enhanced credit and risk management ▪ Developed infrastructure for organic growth ▪ Built out warehouse lending platform and doubled deposit and loan portfolio ▪ Completed acquisitions: – ISN Bank (FDIC-assisted) – USA Bank (FDIC-assisted) – Berkshire Bancorp (Whole bank)	▪ Recruited proven lending teams ▪ Built out Commercial and Multi-family lending platforms ▪ De Novo expansion; 4-6 sales offices or teams added each year ▪ Continued to show strong loan and deposit growth ▪ ~ 10%+ ROE; ~1% ROA ▪ $5 to $6 billion asset bank by end of 2015

2009	2010	2011	2012 – 2013
Assets: $350M	Assets: $1.4B	Assets: $2.1B	Assets: ~ $4.2B
Equity: $22M	Equity: $105M	Equity: $148M	Equity: ~ $400M

2013 Revenue Growth and Strong Credit Quality Results in Record Earnings

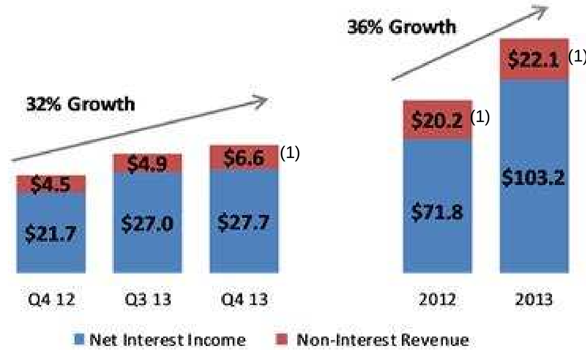
Customers Bancorp, Inc.

Earnings Highlights

	Q4 12	Q3 13	Q4 13	2012	2013
Net Interest Income Available to Common Shareholders	**$7.6**	**$8.3**	**$9.0**	**$23.8**	**$32.7**
Diluted EPS	$0.40	$0.33	$0.36	$1.73	$1.43
NIM	3.20%	3.15%	3.07%	3.26%	3.18%
ROAA	1.06%	0.90%	0.93%	1.02%	0.95%
ROAE	11.32%	8.56%	9.10%	12.69%	9.49%
Reserves to NPL's	106.50%	157.60%	152.90%	106.50%	152.90%

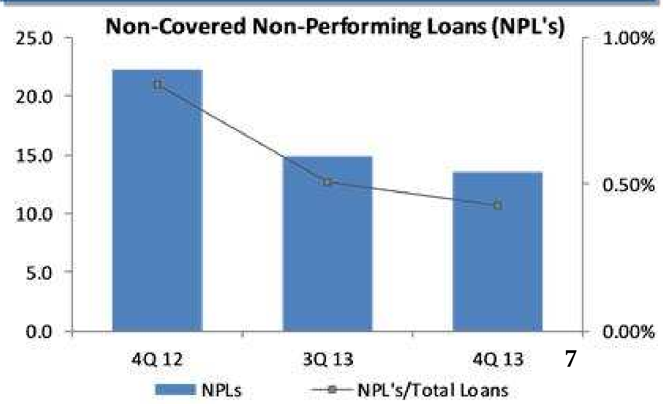
- Q4 2013 net income of $9.0 million is up 19% over 4Q 2012 mainly due to net interest income fueled by net loan growth while maintaining high credit quality and also growing low cost core deposits throughout the year
- Net interest income before provision was $103.2 million in 2013 an increase of 44% compared to 2012
- Non interest income increased $3.1 million to $7.9 million in 4Q 2013 largely due to mortgage banking revenue of $1.1 million and securities gains of $1.3 million
- Non-covered NPL's as a percentage of total non-covered NPL's was 0.43% in 4Q 2013 compared to 0.84% in 4Q 2012

Net Revenue Before Provision



(1) Excludes gain on sales of securities of $1.3 million in Q4 2013 and $9.0 million in 2012

Asset Quality



Disciplined Model for Superior Shareholder Value Creation

- Build tangible book value per share each quarter via earnings
- Strong organic revenue growth + efficient, scalable infrastructure result in sustainable double digit EPS growth
- A clear and simple risk management driven business strategy
- Above average ROAA and ROAE
- Proven management team

Lending Strategy -
Local Lending Plus Specialty Niche

Customers Bancorp, Inc.

Commercial Lending

Small Business

- Target companies with less than $5.0 million annual revenue
- Loans (incl. SBA loans) originated by branch network and specialist small business relationship managers

Commercial Banking

- Target companies with up to $100 million annual revenues
- Very experienced teams

Multifamily & CRE

- Focus Markets: New York & Philadelphia MSAs
- Average Loan Size: $7.0 million

Specialty Lending

Banking for Mortgage Companies

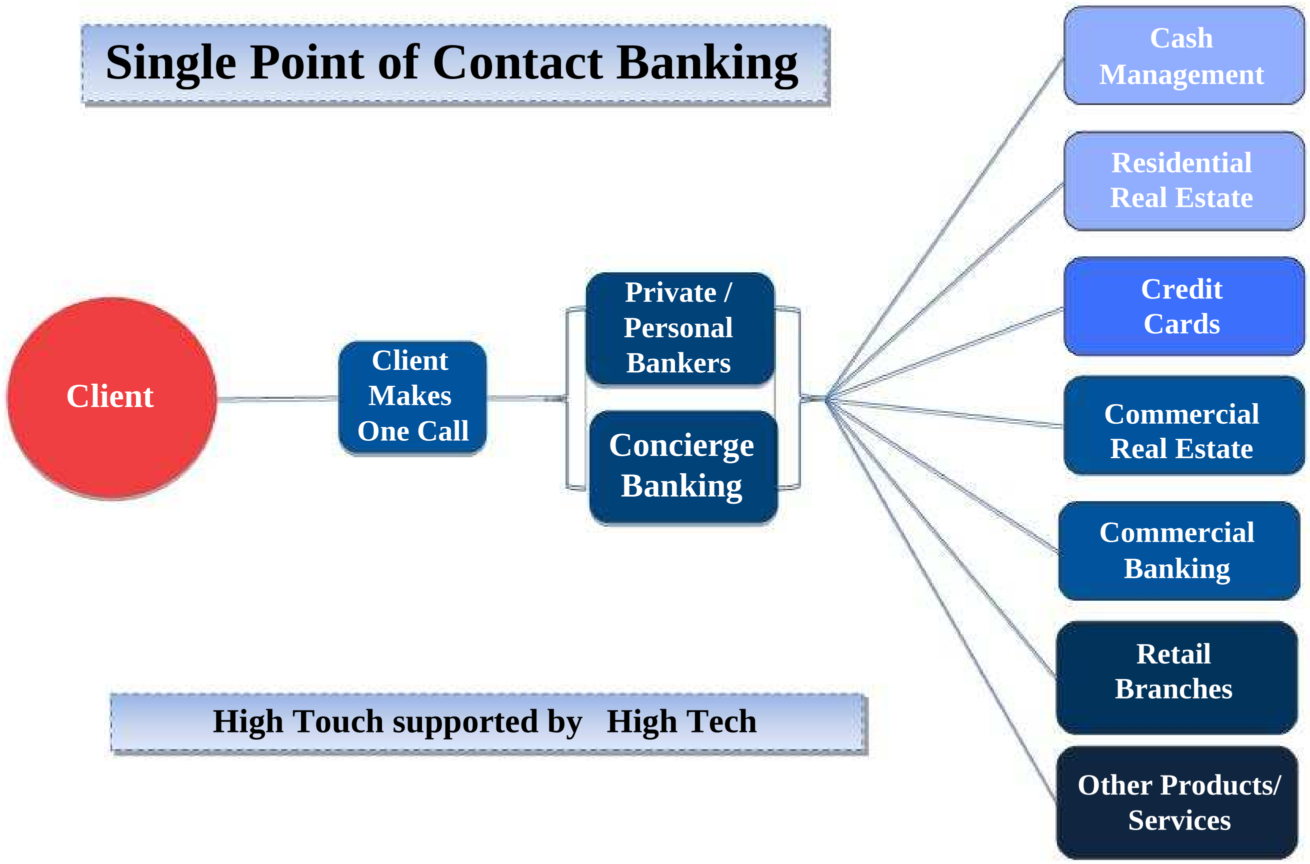
- Diversify earning assets and revenue stream
- Lower interest rate and credit risk line of business

Mortgage Banking

- Become experts at refinancing and helping customers buy homes
- Diversified revenue source

Customers Bank Advantage

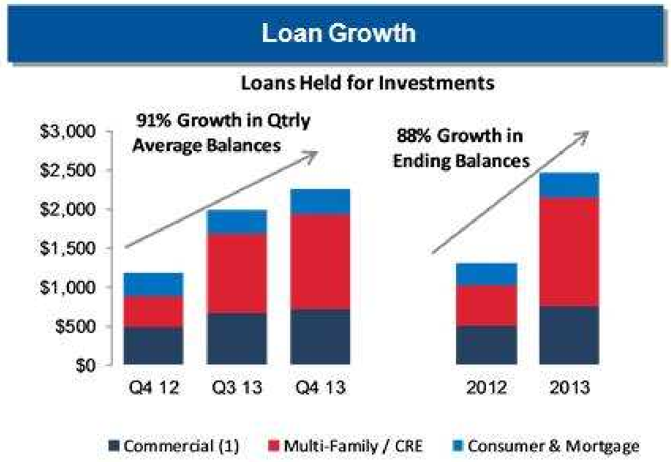
Customers Bancorp, Inc.



Single Point of Contact Pays off in Strong Loan and Deposit Growth

Customers Bancorp, Inc.

- Overcame a $700 million decrease in 2013 from the banking for mortgage companies loans held for sale with growth in multi family/CRE loans of $860 million and commercial and industrial loans growth of $265 million in 2013
- New Banking teams in New England and New York combined contributed $265.6 million of loan growth in 2013
  - Expectation is to grow each of the New England and New York markets to $1.0 billion in the next 5 years
  - Single point of contact
    - The banking group is completely responsible for the customer (no passing off to other departments)
    - High Touch supported by High Tech



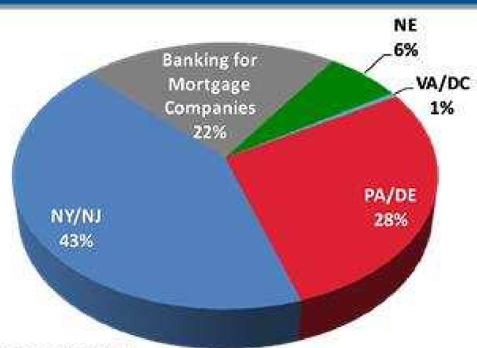
(1) Includes C&I and owner occupied CRE

Strong Loan Portfolio Growth

Customers Bancorp, Inc.

Loan Portfolio Mix ($mm)

Loan Distribution (3)



(1) Includes C&I and owner occupied CRE
(2) Non-owner occupied CRE
(3) Average balances for September 2013

High Growth With Strong Credit Quality

- High credit quality results from Customers' underwriting standards and conservative loan mix
- Centralized credit committee approval for all loans
  - Average C&I loan < $2.0 million
  - Average Multi-family loans < $5 million; concentrated in New York City
  - ~90 strong warehouse clients
  - All loans are secured
  - All loans are stress tested for higher rates and a slower economy
- Banking for Mortgage companies loans structured as repurchase agreements are classified as loans held for sale
- No losses on loans originated since new management team took over

Deposit Strategy – High Touch, High Tech

Customers Bancorp, Inc.

- Organic deposit growth goals of 20%+ a year

Concierge Banking	Sales Force	Pricing	Technology
▪ Takes banker to the customer's home or office, 12 hours a day, 7 days a week ▪ Appointment banking approach ▪ Customer access to private bankers ▪ "Virtual Branches" out of sales offices	▪ Experienced bankers who own a portfolio of customers ▪ Customer acquisition & retention strongly incentivized	▪ Low cost banking model allows for more pricing flexibility ▪ Significantly lower overhead costs vs. a traditional branch ▪ Pricing/profitability measured across relationship	▪ Implementation of technology suite allows for unique product offerings: ▪ Remote account opening & deposit capture ▪ Internet/mobile banking ▪ Free ATM deployment in U.S.

Goal: All-in cost less than wholesale funding cost over the long-term

Cost of Funds

Plus: Branch Operating Expense

Less: Fees

= All-in Cost < Competitors

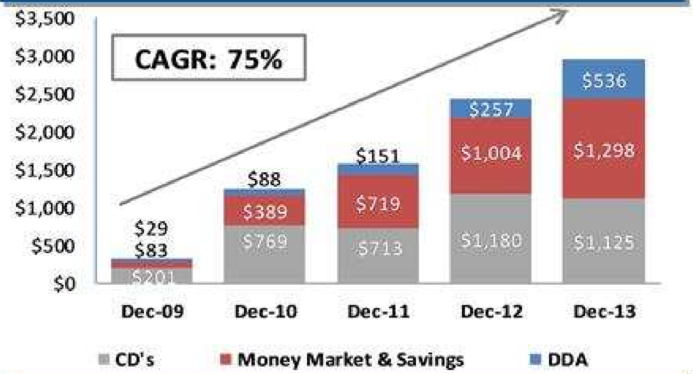
Deposit Strategy – High Touch, High Tech Organic deposit growth goals of 20%+ a year Concierge Banking Takes banker to the customer's home or office, 12 hours a day, 7 days a week Appointment banking approach Customer access to private bankers "Virtual Branches" out of sales offices Sales Force Experienced bankers who own a portfolio of customers Customer acquisition & retention strongly incentivized Pricing Low cost banking model allows for more pricing flexibility Significantly lower overhead costs vs. a traditional branch Pricing/profitability measured across relat`ionship Technology Implementation of technology suite allows for unique product offerings: Remote account opening & deposit capture Internet/mobile banking Free ATM deployment in U.S. Goal: All-in cost less than wholesale funding cost over the long-term Plus: Branch Operating Expense Less: Fees = All-in Cost < Competitors

Deposits: Organic Growth With Controlled Costs

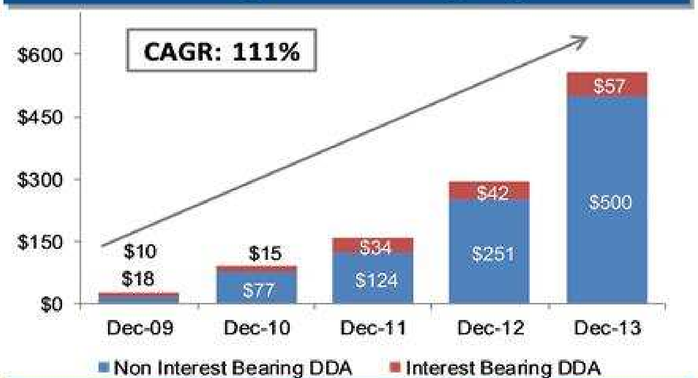
Customers Bancorp, Inc.

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

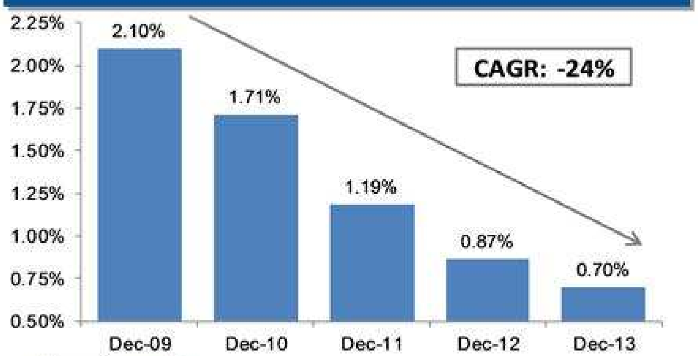
Total Deposit Growth ($mm)



Average DDA Growth ($mm)



Cost of Deposits



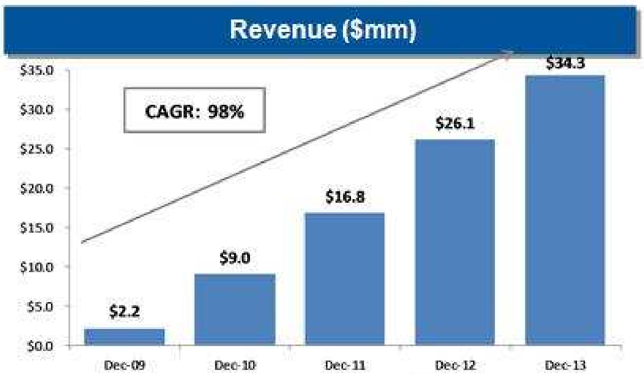
Source: Company data.

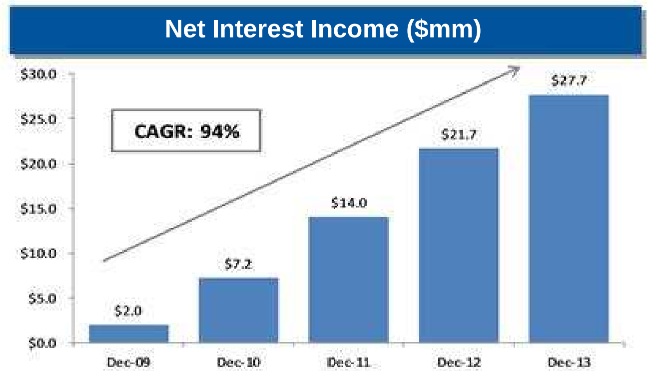
Deposits per Branch ($mm)

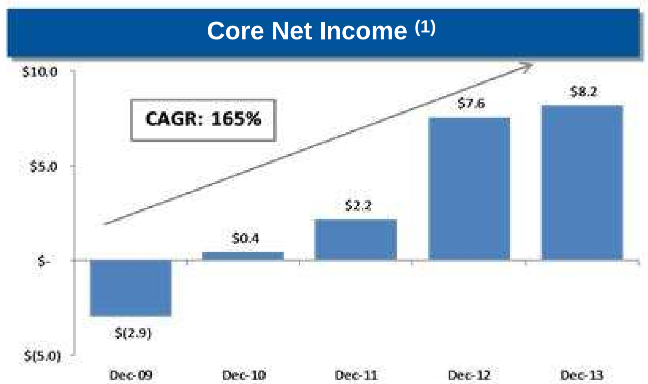
Results in Disciplined & Profitable Growth

Customers Bancorp, Inc.

- **Strategy execution has produced superior growth in revenues and earnings**







Source: SNL Financial and Company data.

(1) Core income, on a diluted per-share basis is net income before extraordinary items, less the after-tax portion of income from investment gains and nonrecurring items. CAGR calculated from Dec-10 to Mar-13.

Strong Capital Levels Enable Growth

- Strong capital enables asset and deposit growth
- Customers raised $200+ million of equity capital in past 18 months at book value or better
- Current capital levels will provide for over $1.0 billion of growth (assumes risk weighted assets are 90% of total assets)

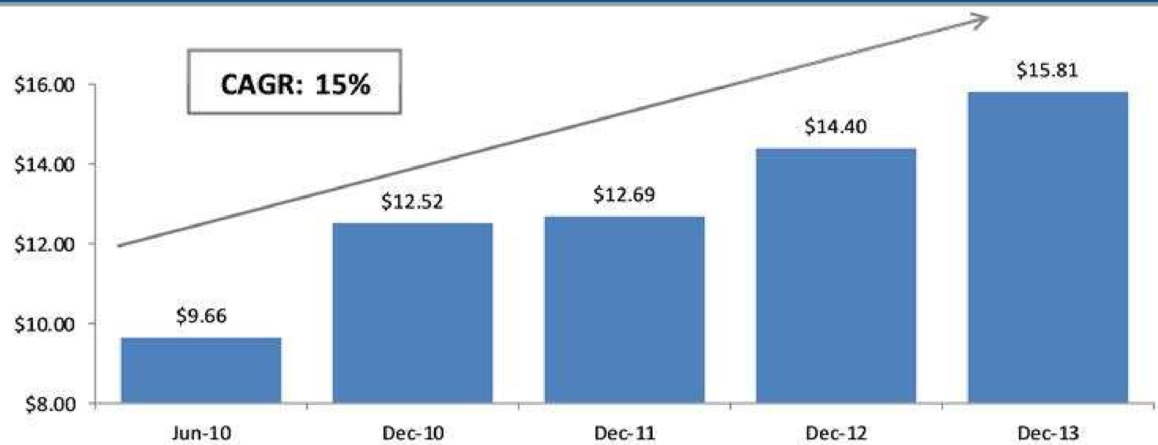
- Customers is targeting 11% Total Risk Based Capital floor and 7% Leverage ratio (regulatory requirement for well capitalized is10% and 5% respectively)
- ROAE target is 10% or greater

*Total risk based capital is an estimate pending final call report

Strong Growth Provides for Shareholder Value Creation

- Per share tangible book value up 34% since December 2010
- Focused on continuous growth of TBV aligns executive management compensation with shareholder value creation
- Strategies and key decisions are framed by estimated effect on per share TBV
- Customers growth strategy is directed to increasing earnings per share and TBV per share

Tangible Book Value Growth



BV/Share	$9.66	$12.52	$13.02	$14.60	$15.96

Highly Experienced Management Team

Customers Bancorp, Inc.

Name	Title	Years of Banking Experience	Background
Jay S. Sidhu	Chairman & CEO	35	Chairman and CEO of Sovereign Bank & Sovereign Bancorp, Inc.
Richard A. Ehst	President & COO	44	EVP, Commercial Middle Market, Regional President (Berks County) and Managing Director of Corporate Communications at Sovereign Bank
Robert E. Wahlman, CPA	Chief Financial Officer	32	CFO of Doral Financial and Merrill Lynch Banks; various roles at Bank One, US GAO and KPMG.
Steve Issa	EVP, New England Market President, Regional Chief Lending Officer	36	EVP, Managing Director of Commercial and Specialty Lending at Flagstar and Sovereign Bank.
George Maroulis	EVP, Head of Private & Commercial Banking - NY	21	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, Regional Chief Lending Officer	27	SVP and Regional Executive for Commercial Lending (Berks and Montgomery County), VIST Financial; SVP at Keystone
Ken Keiser	EVP, Director CRE and Multi-Family Housing Lending	35	SVP and Market Manager, Mid-Atlantic CRE Lending at Sovereign Bank; SVP & Senior Real Estate Officer, Allfirst Bank
Glenn Hedde	EVP, President Mortgage for Banking Companies	24	President of Commercial Operations at Popular Warehouse Lending, LLC; various positions at GE Capital Mortgage Services and PNC Bank
Warren Taylor	EVP, President Community Banking	29	Division President at Sovereign Bank, responsible for retail banking in various markets in southeastern PA and central and southern NJ
James Collins	EVP, Chief Administrative Officer	20	Various positions at Sovereign including Director of Small Business Banking
Thomas Jastrem	EVP, Chief Credit Officer	33	Various positions at First Union Bank and First Fidelity Bank
Robert B. White	EVP, President Special Assets Group	24	President RBW Financial Consulting; various positions at Citizens Bank and GE Capital
Glenn Yeager	EVP, General Counsel	34	Private practice financial services law firm. Senior Counsel Meridian Bancorp, Inc.
Mary Lou Scalese	SVP, Chief Risk Officer	35	Chief Auditor at Sovereign Bank

Key Financial Targets for the Next 3-5 Years

Customers Bancorp, Inc.

- Focus in future years
  - Single point of contact model - “High touch supported by high tech”
  - Superior credit quality
  - Above average organic growth
  - Expense management
- Earnings per share growth estimated at ~ 17% year over year
  - Assumes no additional common shares are issued during 2014 or 2015
- Expecting banking for mortgage companies balances to remain flat and continue to shrink as a percentage of total assets
- Strategically aligned technology partners
  - Core Banking Platform - Fiserv
  - Mobile Banking Platform - Malauzai
- Unique branch model
  - 24 hours concierge bankers
  - All-In-Cost (interest expense + operating cost)
  - Alternative channels emerging in our model
    - Use of technology to reduce branch traffic

Criteria	3 -5 Year Targets
Return on Assets	1% or greater
Return on Equity	12% or greater
Net Interest Margin	~ 3%
EPS	15% annual compounded growth
Efficiency Ratio	~ 40% *

Year	EPS Expectations
2014 EPS	$1.65 - $1.70
2015 EPS	$1.95 - $2.00

**Efficiency ratio = non-interest expenses/(net interest income + non-interest income - securities gains)*

BankMobile

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Summary

- Strong high performing ~$4.2 billion bank with significant growth opportunities
- "High touch, high tech" processes and technologies result in superior growth, returns and efficiencies
- Shareholder value results from the combination of increasing tangible book value with strong and consistent earnings growth
- Attractive risk-reward: growing several times faster than industry average but trading at a significant discount to peers
- Experienced management team delivers with strong results
  - Ranked #1 overall by Bank Director Magazine in the 2013 Growth Leader Rankings

Comparison - Signature Bank SBNY

Customers Bancorp, Inc.

Highly successfully bank with similar banking model

Signature Bank SBNY		Customers Bancorp CUBI	
Asset Size / Growth		**Asset Size / Growth**	
Total Assets (MRQ)	$21.0 billion	Total Assets (MRQ)	$4.2 billion
5 yr CAGR Deposits	26%	4 yr CAGR Deposits	75%
TCE / TA Ratio	8.4%	TCE / TA Ratio	9.9%
CRE & Multi Family / Assets	43%	CRE & Multi Family / Assets	31%
Loans Held For Sale / Assets	3%	Loans Held For Sale/ Assets	18%
Credit Quality		**Credit Quality**	
NPA / TA	0.39%	NPA / TA	0.45% (1)
NPL / Loans	0.61%	NPL / Loans	0.43% (1)
Reserve / Loans HFI	1.05%	Reserve / Loans HFI	0.97% (1)
Profitability		**Profitability**	
ROAA	1.18%	ROAA	0.93%
ROAE	13.88%	ROAE	9.10%
Efficiency Ratio	35.81%	Efficiency Ratio	64.95%
Net Interest Margin	3.35%	Net Interest Margin	3.07%
Valuation		**Valuation**	
2013 Consensus P/E	19.8 x	2013 Actual P/E	14.3 x
2014 Consensus P/E	18.1 x	2014 Guidance P/E	11.7 x
Price / LTM EPS	20.4 x	Price / LTM EPS	13.8 x
Price / Tangible Book	2.5 x	Price / Tangible Book	1.3 x

Source: SNL Data & Company Documents as of September 30, 2013

Customers Bancorp data as of December 31, 2013
(1) NPL/NPA/Reserve data based on non-covered loans only

Comparison: Texas Capital Bancshares TCBI

Customers Bancorp, Inc.

Highly successfully bank with similar banking model

Texas Capital Bancshares TCBI	
Asset Size / Growth	
Total Assets (MRQ)	$10.8 billion
5 yr CAGR Deposits	18%
TCE / TA Ratio	8.3%
CRE & Multi Family / Assets	22%
Loans Held For Sale / Assets	28%
Credit Quality	
NPA / TA	0.49%
NPL / Loans	0.39%
Reserve / Loans HFI	1.04%
Profitability	
ROAA	1.26%
ROAE	12.80%
Efficiency Ratio	52.83%
Net Interest Margin	4.21%
Valuation	
2013 Consensus P/E	14.5 x
2014 Consensus P/E	13.7 x
Price / LTM EPS	16.3 x
Price / Tangible Book	2.1 x

Customers Bancorp CUBI	
Asset Size / Growth	
Total Assets (MRQ)	$4.2 billion
4 yr CAGR Deposits	75%
TCE / TA Ratio	9.9%
CRE & Multi Family / Assets	31%
Loans Held For Sale/ Assets	18%
Credit Quality	
NPA / TA	0.45% (1)
NPL / Loans	0.43% (1)
Reserve / Loans HFI	0.97% (1)
Profitability	
ROAA	0.93%
ROAE	9.10%
Efficiency Ratio	64.95%
Net Interest Margin	3.07%
Valuation	
2013 Actual P/E	14.3 x
2014 Guidance P/E	11.7 x
Price / LTM EPS	13.8 x
Price / Tangible Book	1.3 x

Source: SNL Data & Company Documents as of September 30, 2013

Customers Bancorp data as of December 31, 2013

(1) NPL/NPA/Reserve data based on non-covered loans only

Peer Group Comparison

Customers Bancorp, Inc.

High Performance Regional Peers

		MRQ Profitability				Capitalization				Asset Quality		Market Trading		
Name	State	Assets ($MM)	Core ROAA	Core ROAE	Effic. Ratio	TCE/TCA	Tier 1 Ratio	Leverage Ratio	Total Capital Ratio	NPA's/ Assets (1)	Reserves/ NPL's	Market Cap ($MM)	Price/TBV	Price/LTM EPS
Independent Bank Corp.	MA	$6,099	0.95%	9.94%	64.9%	6.9%	10.6%	8.6%	12.4%	1.2%	81.2%	$931.2	2.28 x	17.9 x
Berkshire Hills Bancorp, Inc.	MA	$5,673	0.78%	6.31%	62.8%	7.5%	10.0%	8.0%	11.6%	0.7%	95.2%	$682.7	1.68 x	16.5 x
Tompkins Financial Corporation	NY	$5,003	1.12%	12.41%	66.4%	7.1%	NA	8.5%	13.4%	0.9%	72.8%	$758.0	2.17 x	14.9 x
S&T Bancorp, Inc.	PA	$4,533	1.04%	8.47%	62.7%	8.6%	12.4%	9.8%	14.4%	1.4%	75.0%	$752.7	NA	14.9 x
Sandy Spring Bancorp, Inc.	MD	$4,106	0.97%	8.02%	63.4%	10.3%	14.4%	11.3%	15.7%	1.0%	96.8%	$704.5	1.7 x	15.9 x
Dime Community Bancshares, Inc.	NY	$4,028	1.03%	9.62%	47.4%	9.6%	12.6%	9.5%	13.4%	0.8%	64.7%	$621.2	1.64 x	13.8 x
Eagle Bancorp, Inc.	MD	$3,772	1.35%	12.34%	49.8%	8.9%	11.5%	10.9%	13.0%	0.9%	165.7%	$792.9	2.37 x	17.4 x
Washington Trust Bancorp, Inc.	RI	$3,189	1.31%	12.71%	59.6%	8.5%	12.1%	9.4%	13.3%	1.4%	63.3%	$618.4	2.32 x	17.2 x
Oritani Financial Corp.	NJ	$2,942	1.40%	7.56%	38.9%	17.7%	19.9%	14.5%	21.1%	0.9%	139.9%	$733.6	1.41 x	16.5 x
Camden National Corporation	ME	$2,604	0.74%	8.04%	64.6%	7.1%	15.2%	9.4%	16.5%	1.2%	77.3%	$317.1	1.74 x	14.1 x
First of Long Island Corporation	NY	$2,400	0.87%	10.16%	52.4%	8.6%	15.8%	8.6%	17.0%	0.2%	413.9%	$391.9	1.9 x	18.5 x
Univest Corporation of Pennsylvania	PA	$2,192	0.84%	6.72%	72.5%	10.0%	12.6%	10.9%	13.9%	1.5%	78.6%	$336.8	NA	16.3 x
Arrow Financial Corporation	NY	$2,164	1.08%	12.69%	58.2%	7.8%	14.7%	9.2%	15.8%	0.3%	202.7%	$330.6	1.98 x	15 x
Bryn Mawr Bank Corporation	PA	$2,062	1.37%	12.74%	62.8%	8.8%	11.6%	9.3%	12.6%	0.9%	87.1%	$412.0	2.32 x	16.8 x
Median		$3,480	1.04%	9.8%	62.8%	8.6%	12.6%	9.4%	13.7%	0.9%	84.2%	$652.0	1.74 x	16.3 x
Customers Bancorp, Inc.	PA	$4,153	0.86%	8.4%	63.4%	9.2%	12.4%	10.1%	13.2%	0.5%	1.5%	$495.6	1.29 x	14.3 x

Source: SNL Financial, Company documents. Market data as of 12/31/13. Consists of Northeast and Mid-Atlantic banks and thrifts with assets between $2.0 billion and $6.0 billion and most recent quarter core ROAA greater than 90bps. Excludes merger targets and MHCs.
(1) Customers Bancorp NPAs/Assets calculated as non-covered NPAs divided by total assets. Non-covered NPAs excludes accruing TDRs and loans 90+ days past due and still accruing.

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Appendix

Customers Bancorp, Inc.

Balance Sheet

Customers Bancorp, Inc.

CONSOLIDATED BALANCE SHEET - UNAUDITED

(Dollars in thousands)

	December 31, 2013	September 30, 2013	December 31, 2012
ASSETS			
Cash and due from banks	$ 59,339	$ 88,332	$ 12,908
Interest earning deposits	173,729	167,321	173,108
Cash and cash equivalents	233,068	255,653	186,016
Investment securities available for sale, at fair value	497,573	497,566	129,093
Loans held for sale	747,593	917,939	1,439,889
Loans receivable not covered by Loss Sharing Agreements with the FDIC	2,398,353	2,018,532	1,216,941
Loans receivable covered under Loss Sharing Agreements with the FDIC	66,725	81,255	107,526
Allowance for loan losses	(23,998)	(26,800)	(25,837)
Total loans receivable, net (excluding loans held for sale)	2,441,080	2,072,987	1,298,630
FHLB, Federal Reserve Bank, and other stock	42,424	19,113	30,163
Accrued interest receivable	8,362	7,866	5,790
FDIC loss sharing receivable	10,046	11,038	12,343
Bank premises and equipment, net	11,625	11,055	9,672
Bank-owned life insurance	104,433	85,991	56,191
Other real estate owned	12,265	13,601	8,114
Goodwill and other intangibles	3,676	3,680	3,689
Other assets	41,028	28,623	21,644
Total assets	$ 4,153,173	$ 3,925,112	$ 3,201,234
LIABILITIES AND SHAREHOLDERS' EQUITY			
Demand, non-interest bearing	$ 478,103	$ 671,211	$ 219,687
Interest Bearing Deposits	2,481,819	2,572,101	2,221,131
Total deposits	2,959,922	3,243,312	2,440,818
Federal funds purchased	13,000	-	5,000
Other borrowings	771,750	237,250	473,000
Accrued interest payable and other liabilities	21,878	55,665	12,941
Total liabilities	3,766,550	3,536,227	2,931,759
Common stock	24,756	24,742	18,507
Additional paid in capital	307,231	306,183	212,090
Retained earnings	71,008	61,997	38,314
Accumulated other comprehensive (loss) income	(8,118)	(3,537)	1,064
Cost of treasury stock	(8,254)	(500)	(500)
Total shareholders' equity	386,623	388,885	269,475
Total liabilities & shareholders' equity	$ 4,153,173	$ 3,925,112	$ 3,201,234

Income Statement

Customers Bancorp, Inc.

CONSOLIDATED STATEMENTS OF OPERATIONS - UNAUDITED

(Dollars in thousands, except per share data)

	Q4 2013	Q3 2013	Q4 2012	Full Year 2013	Full Year 2012
Interest income:					
Loans held for sale	$ 6,604	$ 9,495	$ 11,837	$ 38,140	$ 15,950
Loans receivable, including fees	24,801	22,485	14,550	82,580	70,510
Investment securities	2,980	1,423	731	6,314	6,731
Other	112	148	127	482	352
Total interest income	34,497	33,551	27,245	127,516	93,543
Interest expense:					
Deposits	5,279	5,470	5,389	21,020	21,076
Federal funds purchased	2	20	2	101	10
Other borrowings	1,522	1,057	189	3,180	675
Total interest expense	6,803	6,547	5,580	24,301	21,761
Net interest income	27,694	27,004	21,665	103,215	71,782
Provision for loan losses	(512)	750	1,567	2,236	14,270
Net interest income after provision for loan losses	28,206	26,254	20,098	100,979	57,512
Non-interest income:					
Deposit fees	187	198	124	675	481
Mortgage warehouse transactional fees	2,335	3,090	3,461	12,962	12,289
Bank-owned life insurance income	824	615	385	2,482	1,332
Gain on sale of investment securities	1,274	-	12	1,274	9,017
Mortgage banking income	1,142	-	-	1,142	-
Gain/(loss) on sale of SBA loans	450	(6)	89	852	357
Other	1,703	958	365	3,956	5,753
Total non-interest income	7,915	4,855	4,436	23,343	29,229
Non-interest expense:					
Salaries and employee benefits	10,625	8,963	6,773	35,493	23,846
Occupancy	2,520	2,289	1,879	8,829	6,816
Technology, communication and bank operations	1,307	1,121	769	4,330	2,805
Advertising and promotion	301	450	373	1,274	1,219
Professional services	2,399	1,191	995	5,548	3,468
FDIC assessments, taxes, and regulatory fees	2,058	1,105	832	5,568	3,037
Other real estate owned expense(income)	403	401	(624)	1,365	(85)
Loan workout expenses	570	928	723	2,245	2,243
Merger related expenses	132	86	63	352	90
Stock offering expenses	-	-	-	-	1,437
Loss contingency	-	-	-	2,000	-
Other	1,986	1,813	1,662	7,020	5,775
Total non-interest expense	22,301	18,347	13,445	74,024	50,651
Income before tax expense	13,820	12,762	11,089	50,298	36,090
Income tax expense	4,810	4,494	3,521	17,604	12,272
Net income	$ 9,010	$ 8,268	$ 7,568	$ 32,694	$ 23,818
Basic earnings per share	$ 0.37	$ 0.34	$ 0.41	$ 1.47	$ 1.78
Diluted earnings per share	0.36	0.33	0.40	1.43	1.73

Net Interest Margin

Customers Bancorp, Inc.

Average Balance Sheet / Net Interest Margin

(Dollars in thousands)

	Three Months Ended December 31,			
	2013		2012	
	Average Balance	Average yield or cost (%)	Average Balance	Average yield or cost (%)
Assets				
Interest earning deposits	$ 177,222	0.25%	$ 202,176	0.25%
Investment securities	479,511	2.49%	129,960	2.25%
Loans held for sale	706,899	3.71%	1,235,067	3.81%
Loans	2,255,932	4.36%	1,160,523	4.99%
Less: Allowance for loan losses	(26,630)		(25,617)	
Total interest earning assets	3,592,934	3.81%	2,702,109	4.01%
Non-interest earning assets	242,660		127,063	
Total assets	$ 3,835,594		$ 2,829,172	
Liabilities				
Interest checking	$ 54,668	0.77%	$ 41,285	0.45%
Money market	1,229,007	0.64%	979,648	0.69%
Other savings	31,626	0.42%	22,372	0.50%
Certificates of deposit	1,201,791	1.04%	1,162,063	1.24%
Total interest bearing deposits	2,517,092	0.83%	2,205,368	0.97%
Other borrowings	338,465	1.79%	105,799	0.72%
Total interest bearing liabilities	2,855,557	0.95%	2,311,167	0.96%
Non-interest bearing deposits	572,865		245,881	
Total deposits & borrowings	3,428,422	0.79%	2,557,048	0.87%
Other non-interest bearing liabilities	14,407		6,301	
Total liabilities	3,442,829		2,563,349	
Shareholders' equity	392,765		265,823	
Total liabilities and shareholders' equity	$ 3,835,594		$ 2,829,172	
Net interest margin		3.06%		3.19%
Net interest margin tax equivalent		3.07%		3.20%

Asset Quality

Customers Bancorp, Inc.

Asset Quality as of December 31, 2013

(Dollars in thousands)

Loan Type	Total Loans	Non Accrual /NPL's	Other Real Estate Owned	Non Performing Assets (NPA's)	Allowance for loan losses	Credit Mark	Cash Reserve	Total Credit Reserves	NPA's/ Total Loans	Total Reserves to Total NPA's
Pre September 2009 Originated Loans										
Legacy	$ 74,344	$ 9,468	$ 3,754	$ 13,222	$ 2,386	$ -	$ -	$ 2,386	17.79%	18.05%
Troubled debt restructurings (TDR's)	1,692	714		714	56			56	42.20%	7.84%
Total Pre September 2009 Originated Loans	**76,036**	**10,182**	**3,754**	**13,936**	**2,442**	**-**	**-**	**2,442**	**18.33%**	**17.52%**
Originated Loans (Post 2009)										
Banking for Mortgage Companies	4,743	-	-	-	36			36	0.00%	0.00%
Manufactured Housing	4,179	-	-	-	84			84	0.00%	0.00%
Commercial	801,229	511	-	511	5,936			5,936	0.06%	1161.64%
MultiFamily	1,056,696	-	-	-	4,227			4,227	0.00%	0.00%
Consumer/ Mortgage	118,742	-	-	-	457			457	0.00%	0.00%
Total Originated Loans	**1,985,589**	**511**	**-**	**511**	**10,740**	**-**	**-**	**10,740**	**0.03%**	**2101.76%**
Acquired Loans										
Berkshire	11,832	2,373	1,201	3,574	510			510	30.21%	14.27%
Total FDIC (covered and non covered)	42,265	5,649	6,953	12,602	924			924	29.82%	7.33%
Manufactured Housing	128,155	0	356	356	-		3,086	3,086	0.28%	868.04%
Flagstar (Commercial)	139,582	-	-	-	-			-	0.00%	0.00%
TDR's	2,929	447	-	447	135			135	15.26%	30.20%
Total Acquired Loans	**324,763**	**8,469**	**8,510**	**16,979**	**1,569**	**-**	**3,086**	**4,655**	**5.23%**	**27.42%**
Acquired Purchased Credit Impaired Loans										
Berkshire	50,329	-	-	-	4,241	(2,161)		2,080	0.00%	0.00%
Total FDIC - Covered	24,475	-	-	-	4,476	(49)		4,427	0.00%	0.00%
Manufactured Housing 2011	5,478	-	-	-	530	4,423		4,953	0.00%	0.00%
Total Acquired Purchased Credit Impaired Loans	***80,282***	**-**	**-**	**-**	**9,247**	**2,213**	**-**	**11,460**	**0.00%**	**0.00%**
Unamortized fees/discounts	(1,592)								0.00%	0.00%
Total Loans Held for Investment	**2,465,078**	**19,162**	**12,264**	**31,426**	**23,998**	**2,213**	**3,086**	**29,297**	**1.27%**	**93.23%**
Total Loans Held for Sale	747,593	-	-	-	-	-	-	-	0.00%	0.00%
Total Portfolio	**$ 3,212,671**	**$ 19,162**	**$ 12,264**	**$ 31,426**	**$ 23,998**	**$ 2,213**	**$ 3,086**	**$ 29,297**	**0.98%**	**93.23%**