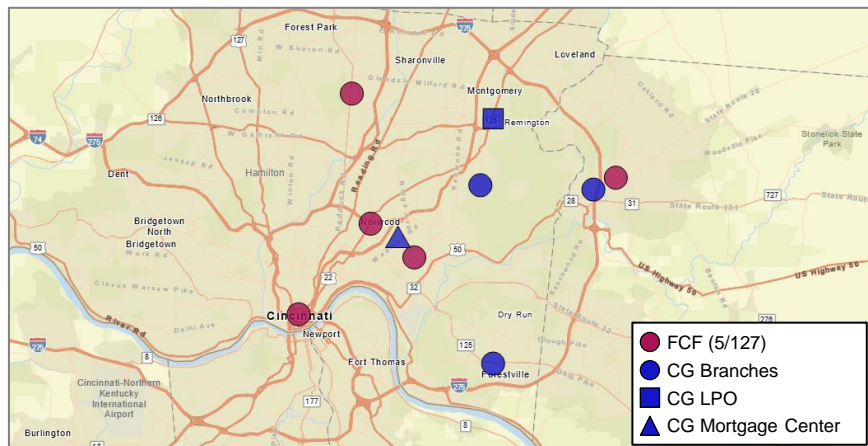


ACQUISITION OF CENTERGROUP FINANCIAL, INC.

DEVELOPING MARKET SHARE IN THE CINCINNATI MSA

Franchise Overview – Cincinnati MSA⁽¹⁾



Key Transaction Assumptions

- Fixed exchange ratio of 6.10 shares of FCF common stock for each share of CenterGroup stock
 - 153% P / TBV; 15.3x P / 2025 Earnings (based on FCF's closing price of \$17.84 as of December 17, 2024)
- Approximately 40% cost savings, with 50% realized in 2025 and 100% realized thereafter
- Pre-tax merger-related charges of ~\$5.7 million (1.6x fully phased-in cost savings)
- 2.50% gross credit mark (apx. 35% PCD / 65% non-PCD)
- 4.00% interest rate mark

Market Share Gain – Cincinnati MSA⁽²⁾

Bank	Rank	# of Locations	In-Market Deposits (\$MMs)	Market Share
CenterGroup	24/56	5	\$228.7	0.1%
FCF	31/56	5	\$126.5	0.1%
Pro Forma	21/56	10	\$355.2	0.2%

Pro Forma Financial Impact

20%+
Internal Rate of
Return

1.9%
2025 EPS
Accretion⁽³⁾

3.1%
2026 EPS
Accretion⁽³⁾

-1.4%
TBV Dilution
(at close)

< 3.0 yrs.
TBV Earnback

8.9%
Pro Forma TCE
Ratio