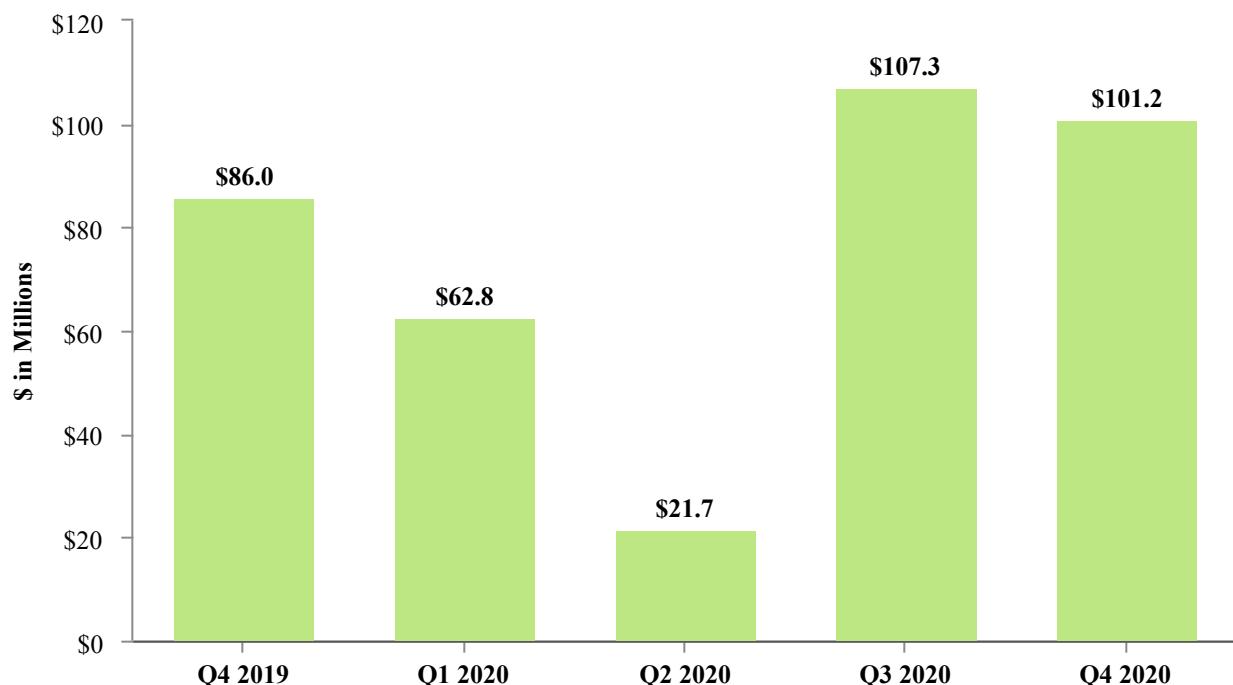
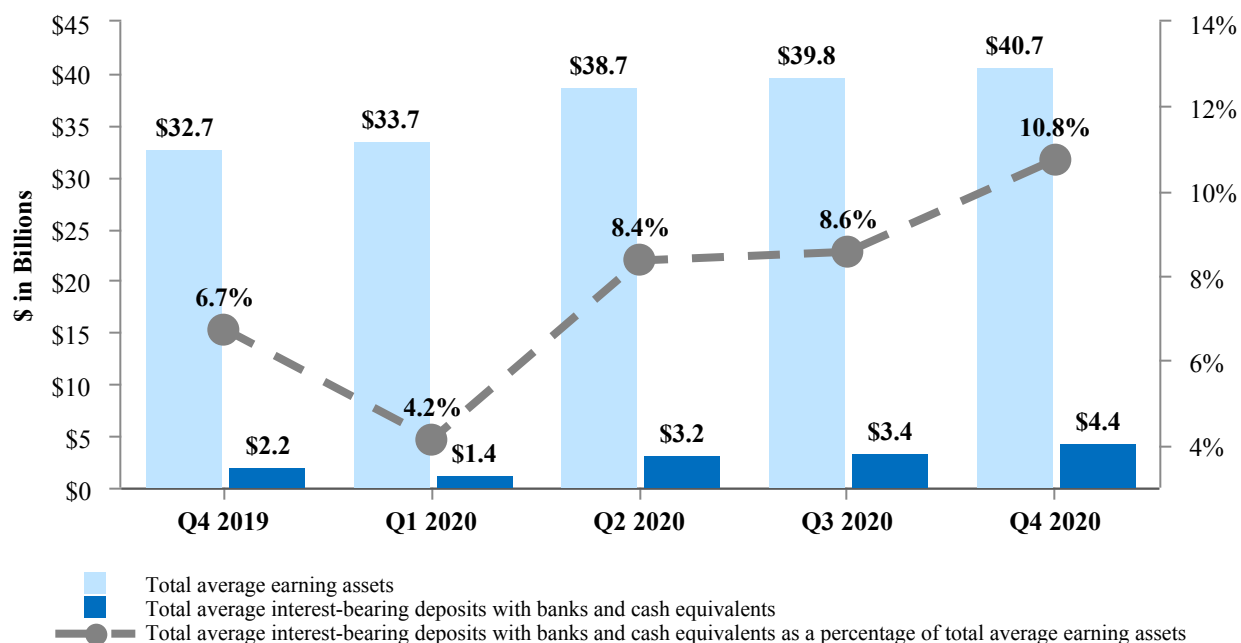


The graphs below illustrate certain financial highlights of the fourth quarter of 2020 as well as historical financial performance. See "Supplemental Non-GAAP Financial Measures/Ratios" at Table 18 for additional information with respect to non-GAAP financial measures/ratios, including the reconciliations to the corresponding GAAP financial measures/ratios.

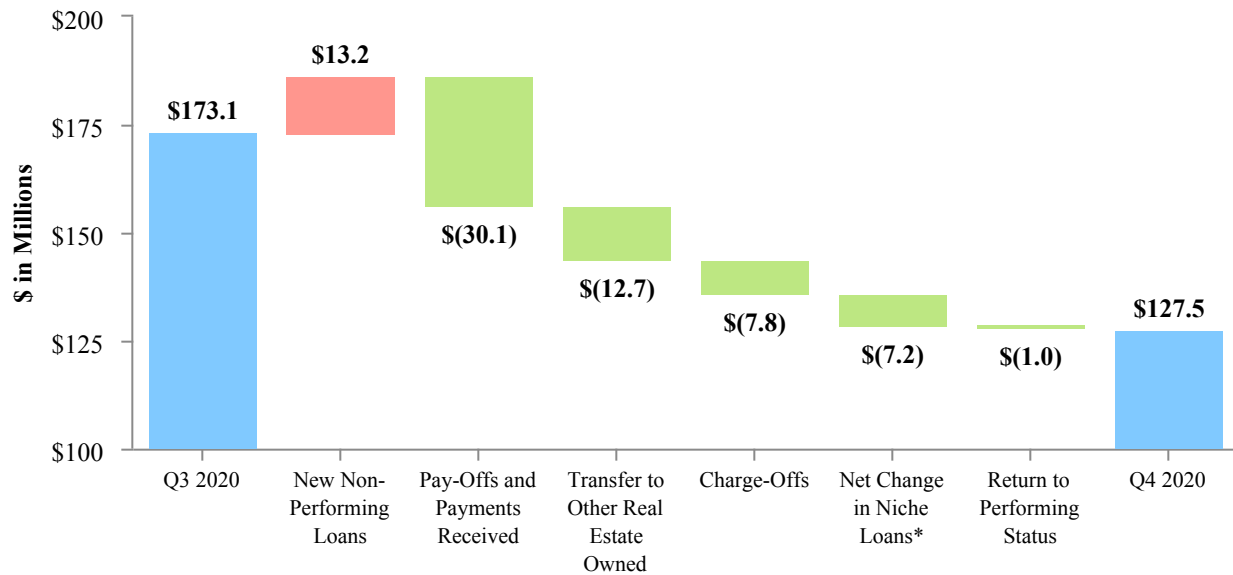
Net Income - 5 Quarter Trend



Total average interest-bearing deposits with banks and cash equivalents as a percentage of total average earning assets - 5 Quarter Trend

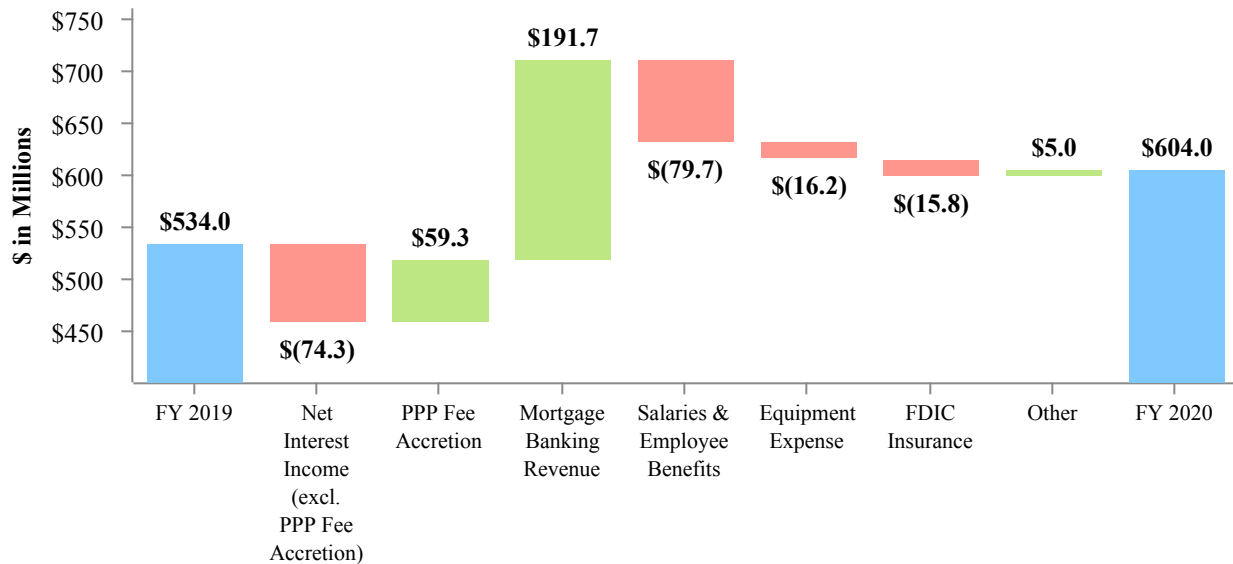


Non-Performing Loan Balances Q4 2020 compared to Q3 2020

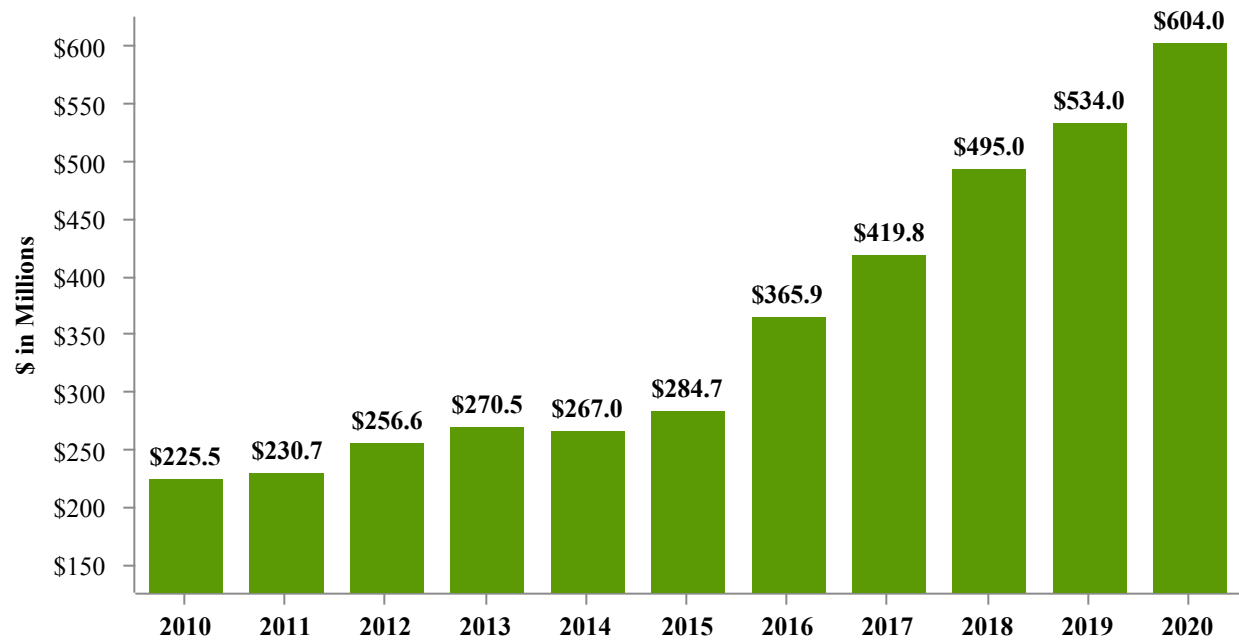


*Net Change in Niche Loans: Includes activity for premium finance receivables and indirect consumer loans.

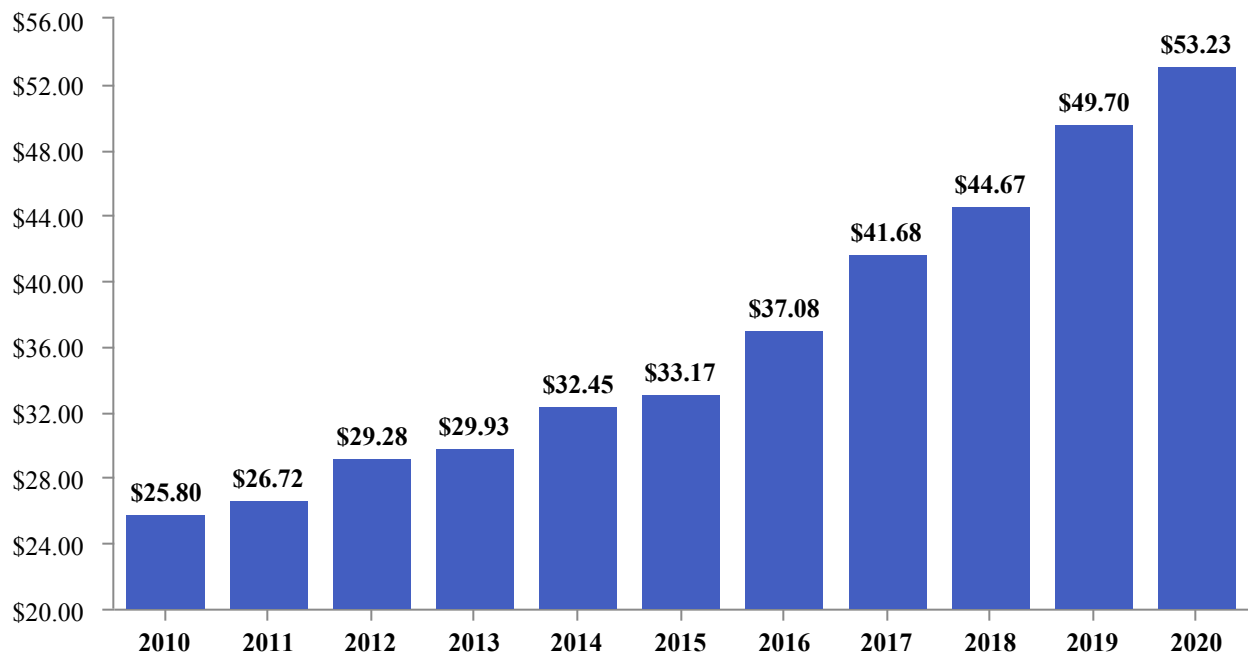
Pre-tax income, excluding provision for credit losses (non-GAAP) - FY 2020 compared to FY 2019



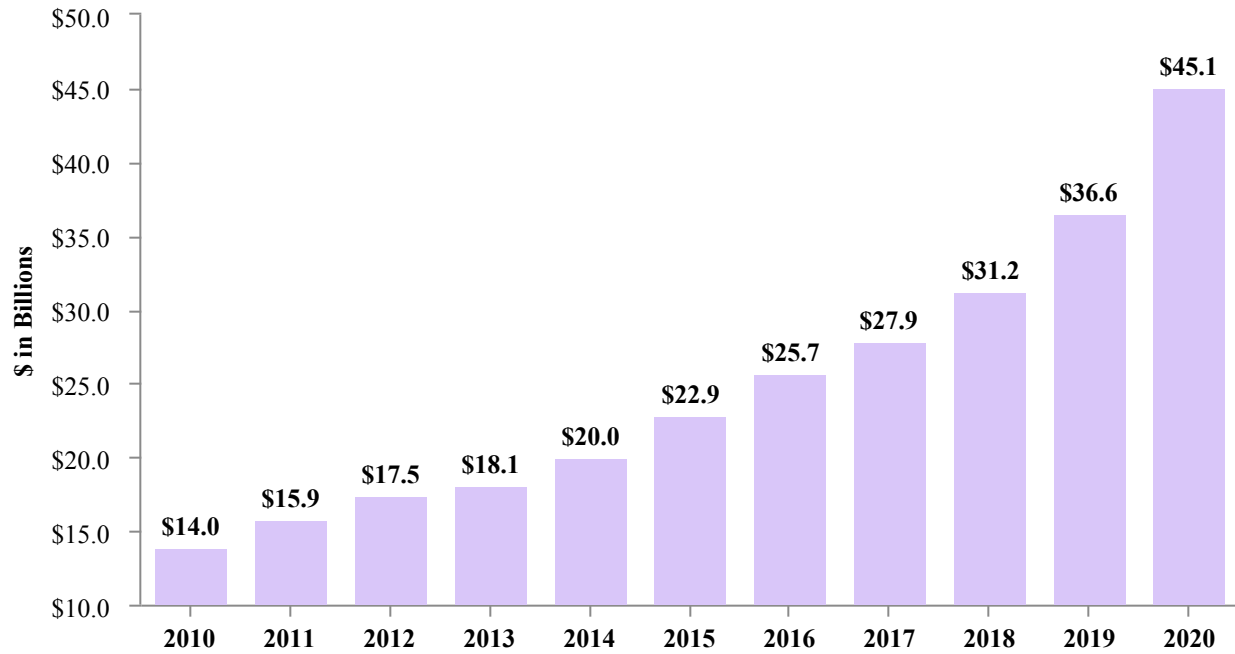
Pre-tax income, excluding provision for credit losses (non-GAAP)
10 Year CAGR of 10%



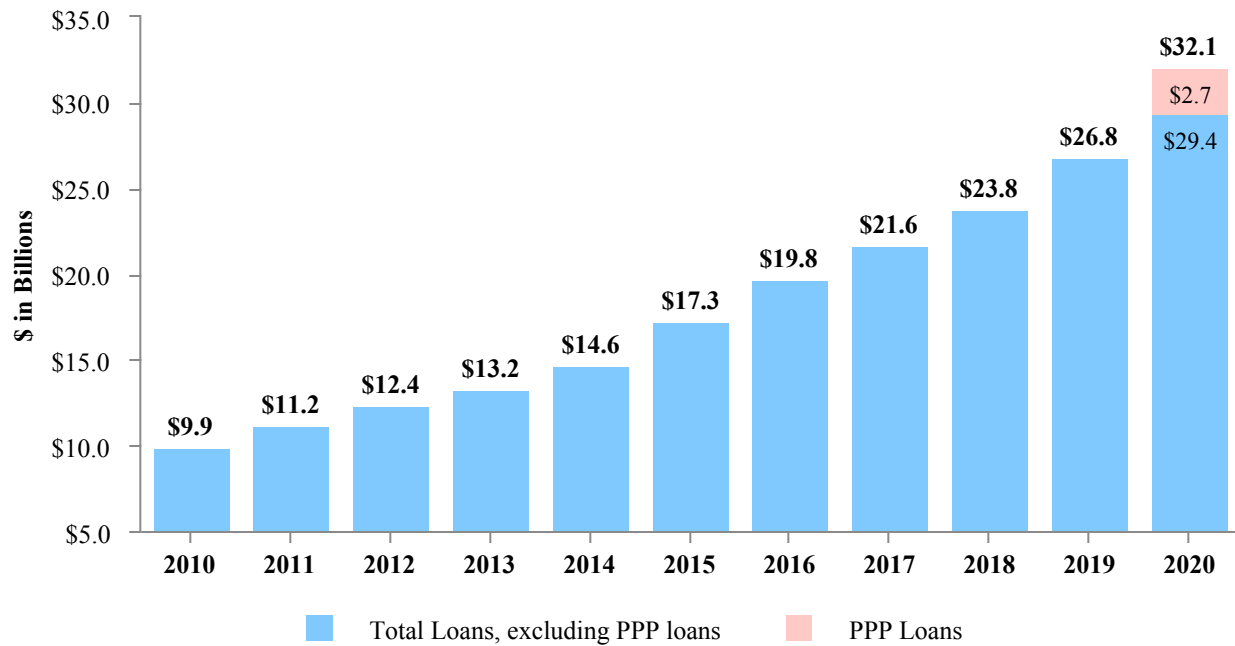
Tangible Book Value per Common Share (non-GAAP) -
10 Year CAGR of 8%



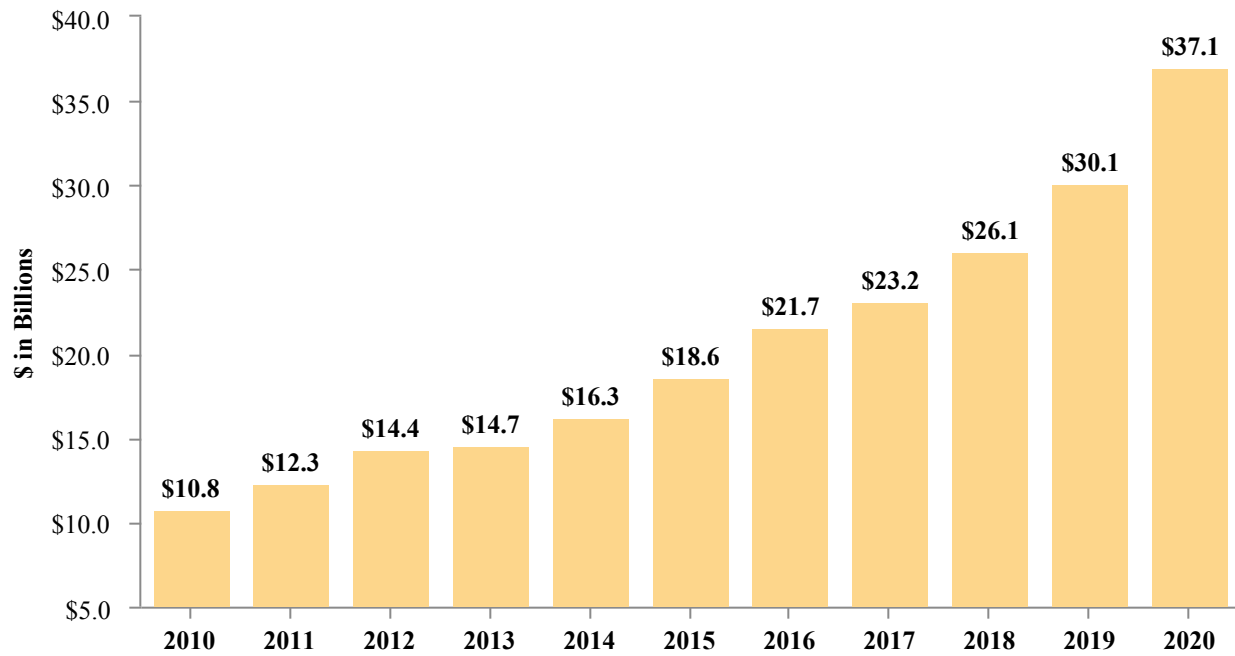
Total Assets 10 Year CAGR of 12%



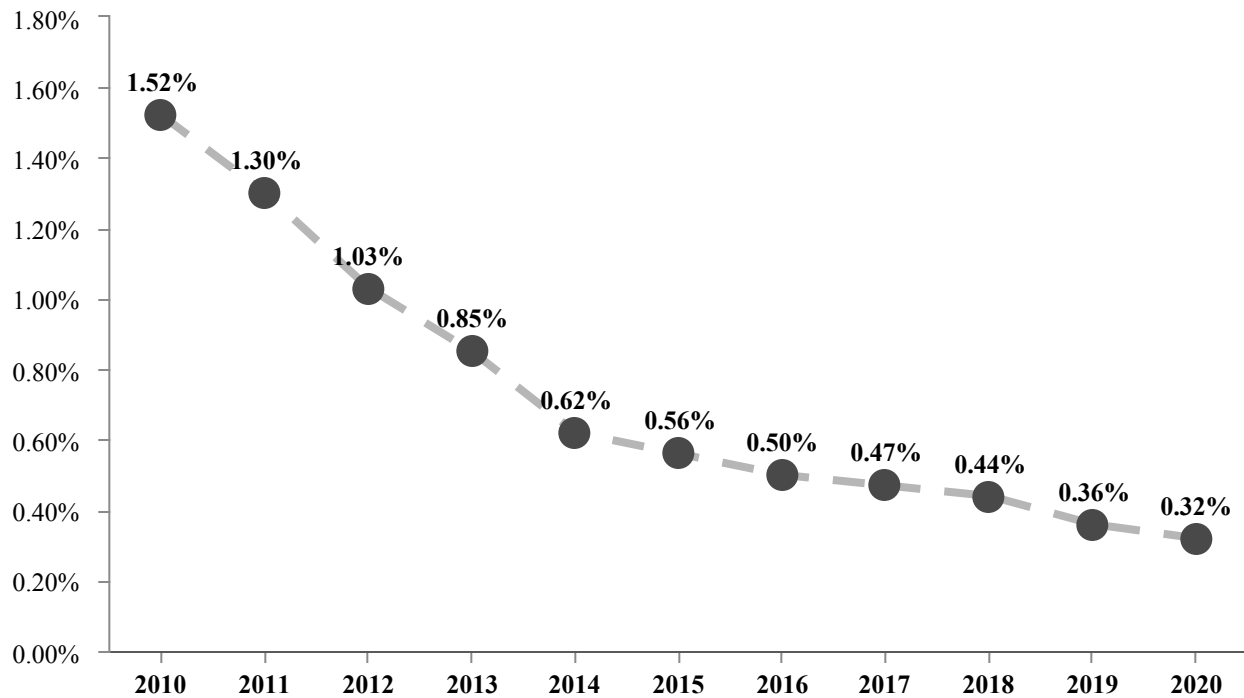
Total Loans -10 Year CAGR of 12% Total Loans excl. PPP - 10 Year CAGR of 11%



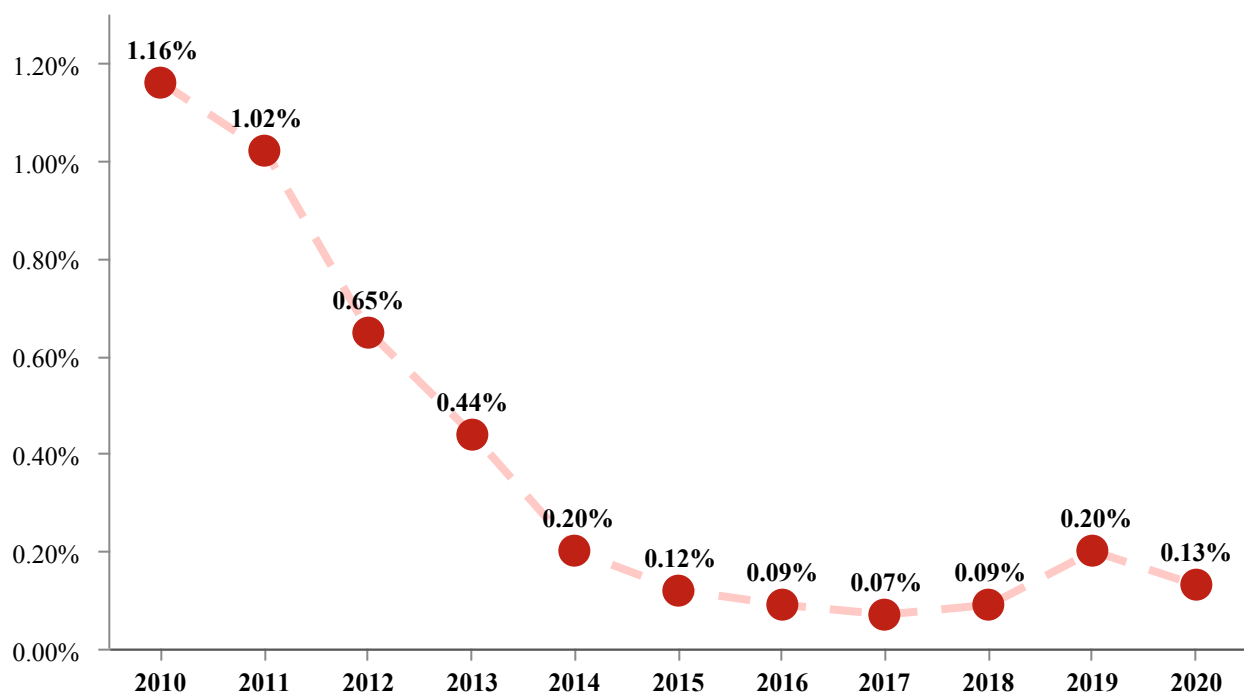
Total Deposits 10 Year CAGR of 13%



Non-Performing Assets as a percentage of Total Assets



Annualized Net Charge-Offs as a percentage of Average Total Loans



Allowance for Credit losses (excl. covered loan allowance) as a percentage of Non-Accrual Loans

