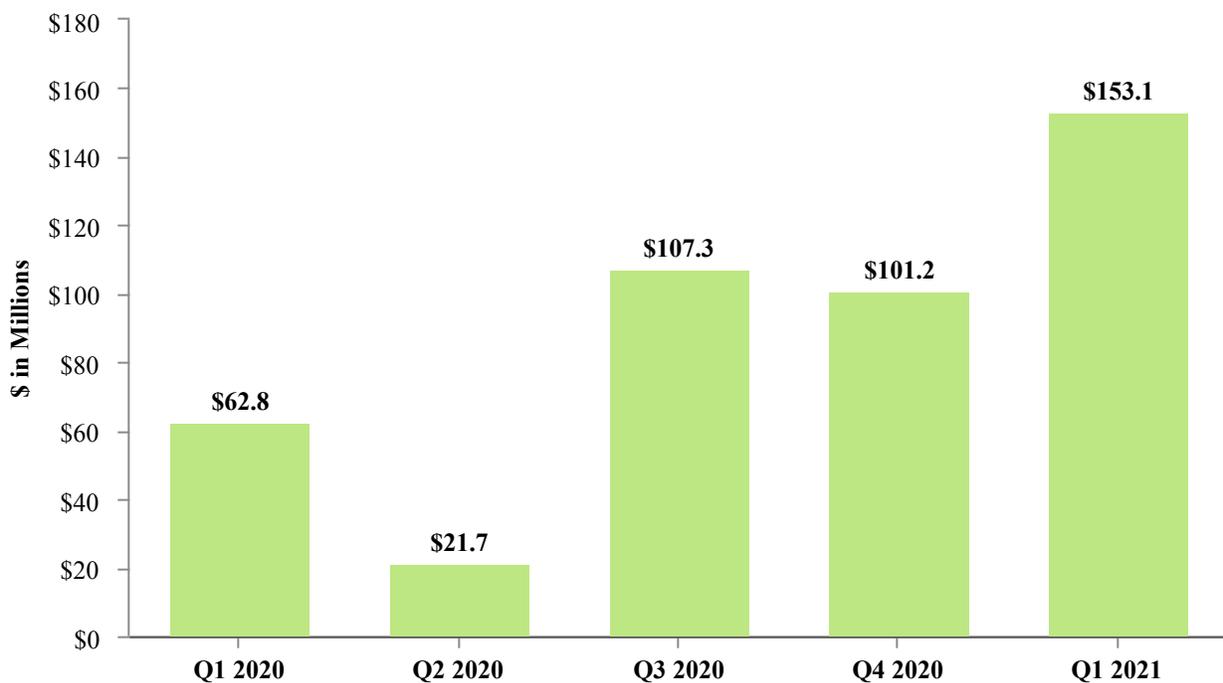
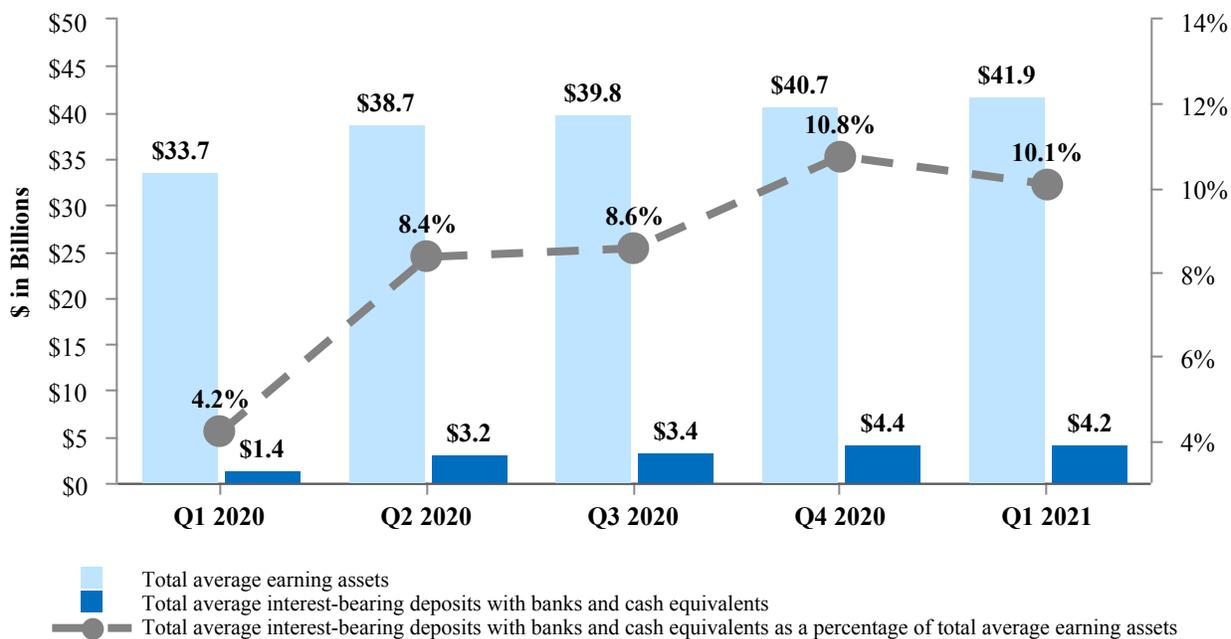


The graphs below illustrate certain financial highlights of the first quarter of 2021 as well as historical financial performance. See "Supplemental Non-GAAP Financial Measures/Ratios" at Table 17 for additional information with respect to non-GAAP financial measures/ratios, including the reconciliations to the corresponding GAAP financial measures/ratios.

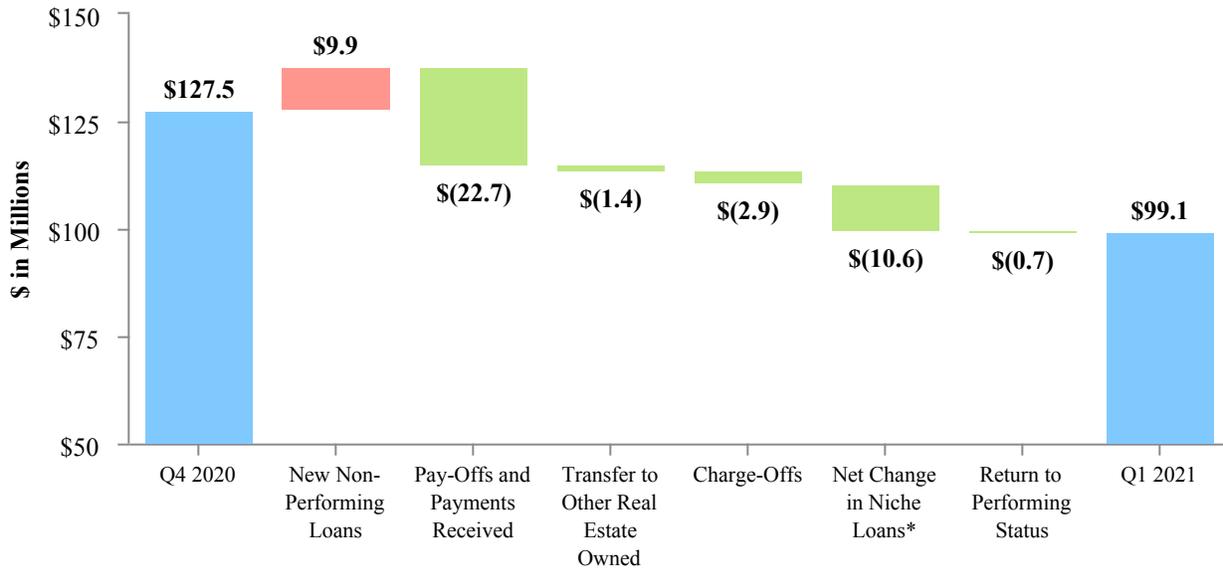
Net Income - 5 Quarter Trend



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

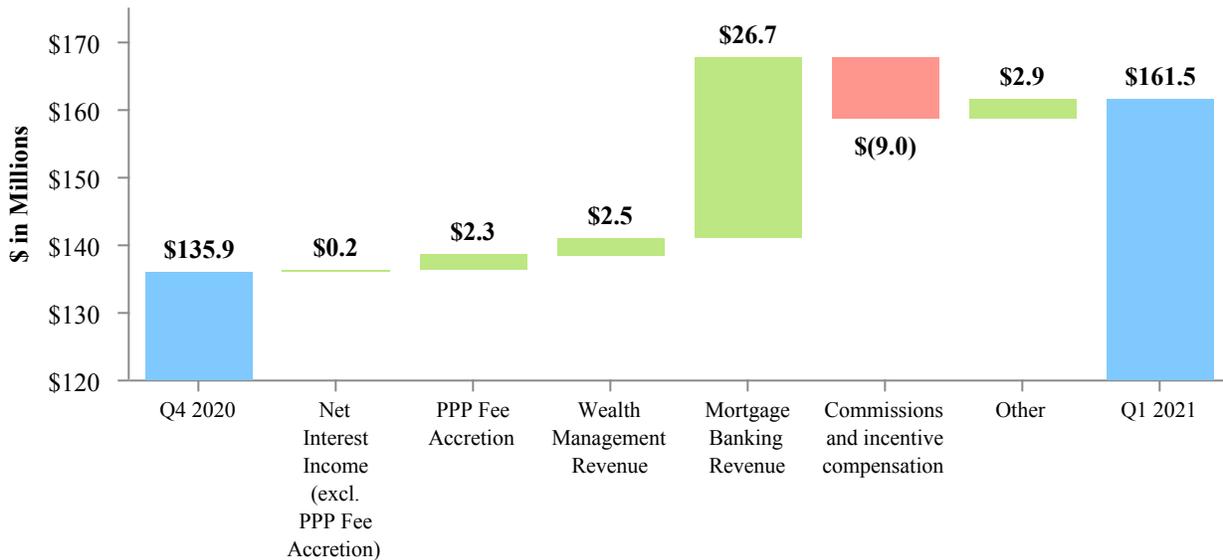


Non-Performing Loan Balances Q1 2021 compared to Q4 2020

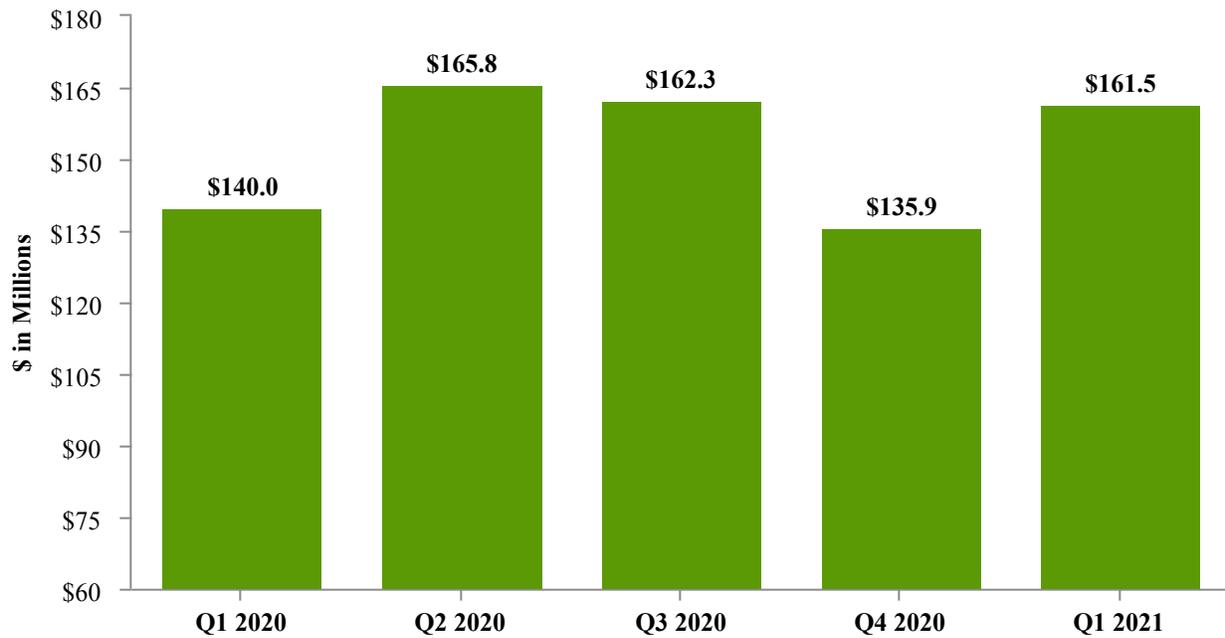


*Net Change in Niche Loans: Includes activity for premium finance receivables and indirect consumer loans.

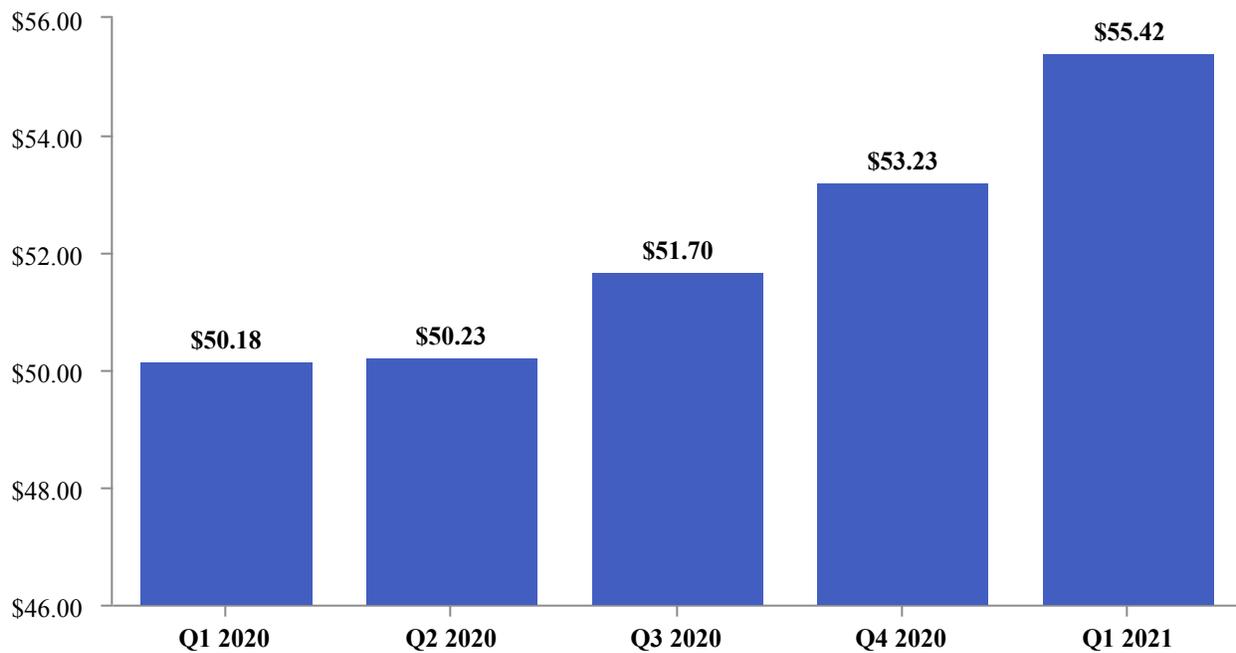
Pre-tax income, excluding provision for credit losses (non-GAAP) - Q1 2021 compared to Q4 2020



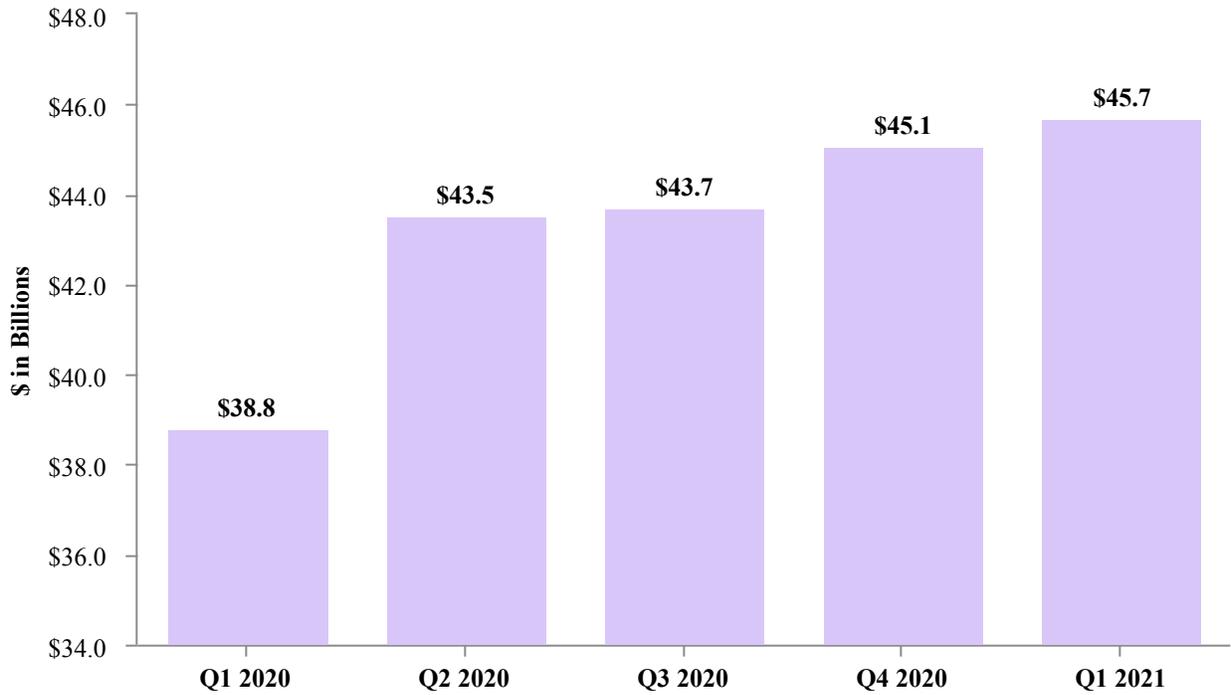
Pre-tax income, excluding provision for credit losses (non-GAAP) - 5 Quarter Trend



Tangible Book Value per Common Share (non-GAAP) - 5 Quarter Trend



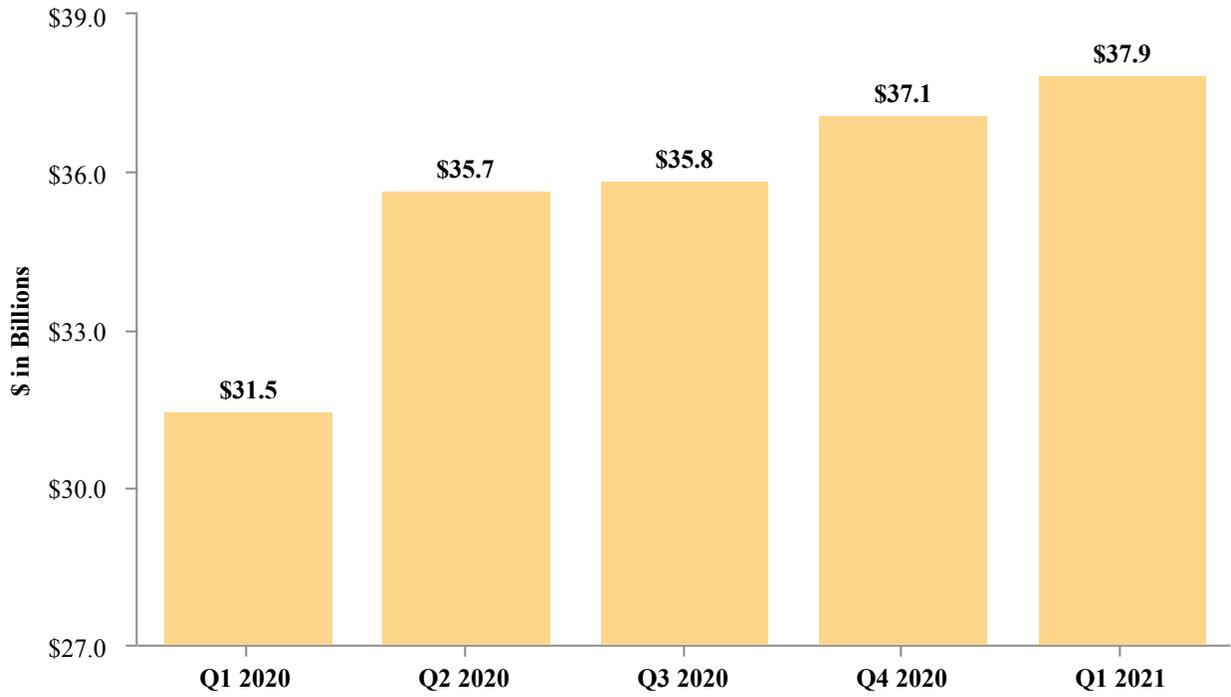
Total Assets - 5 Quarter Trend



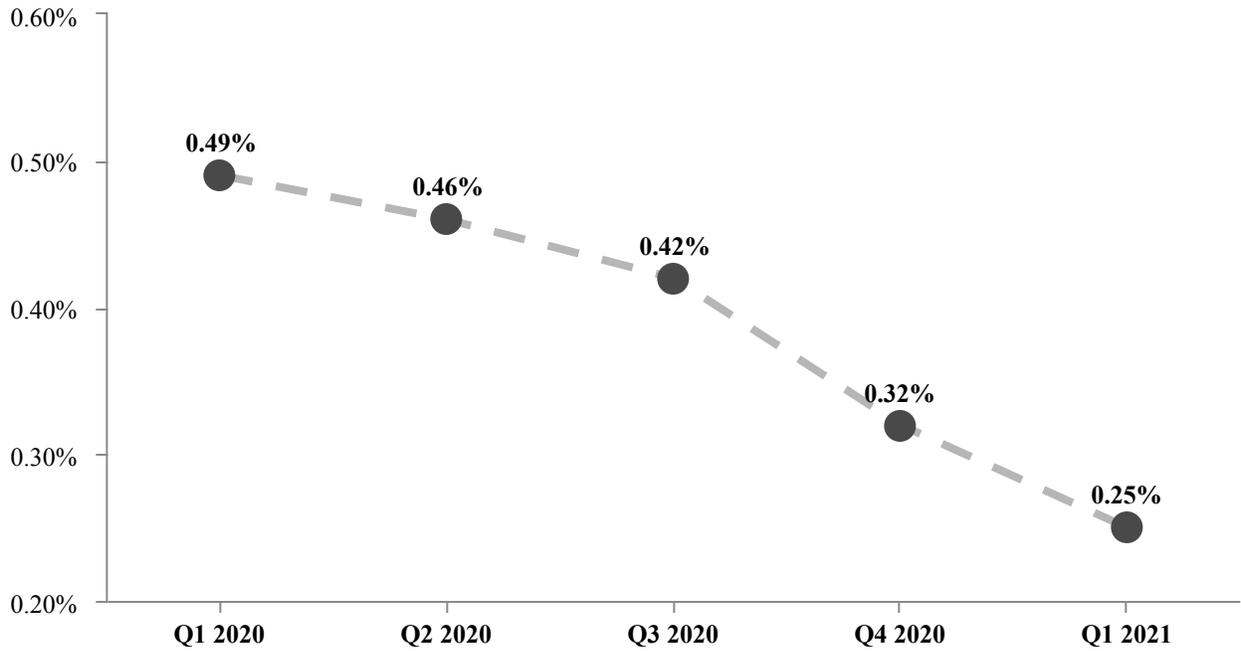
Total Loans - 5 Quarter Trend



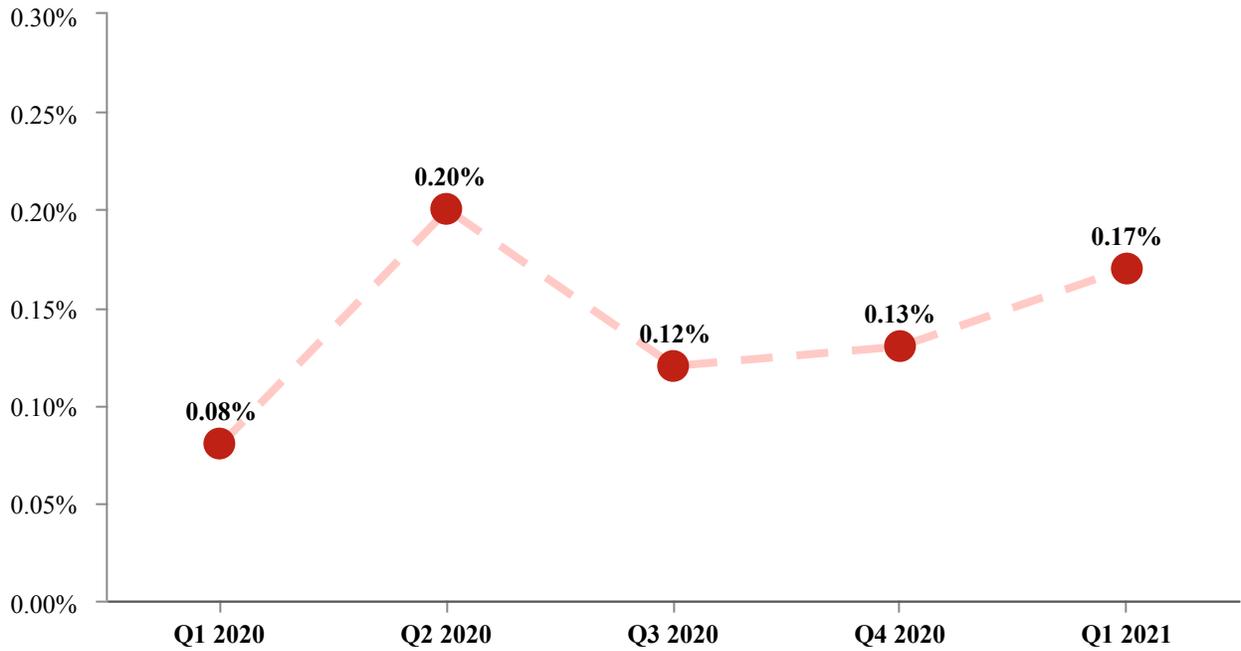
Total Deposits - 5 Quarter Trend



Non-Performing Assets as a percentage of Total Assets - 5 Quarter Trend



Annualized Quarterly Net Charge-Offs as a percentage of Average Total Loans - 5 Quarter Trend



Allowance for Credit Losses as a percentage of Non-Accrual Loans - 5 Quarter Trend

