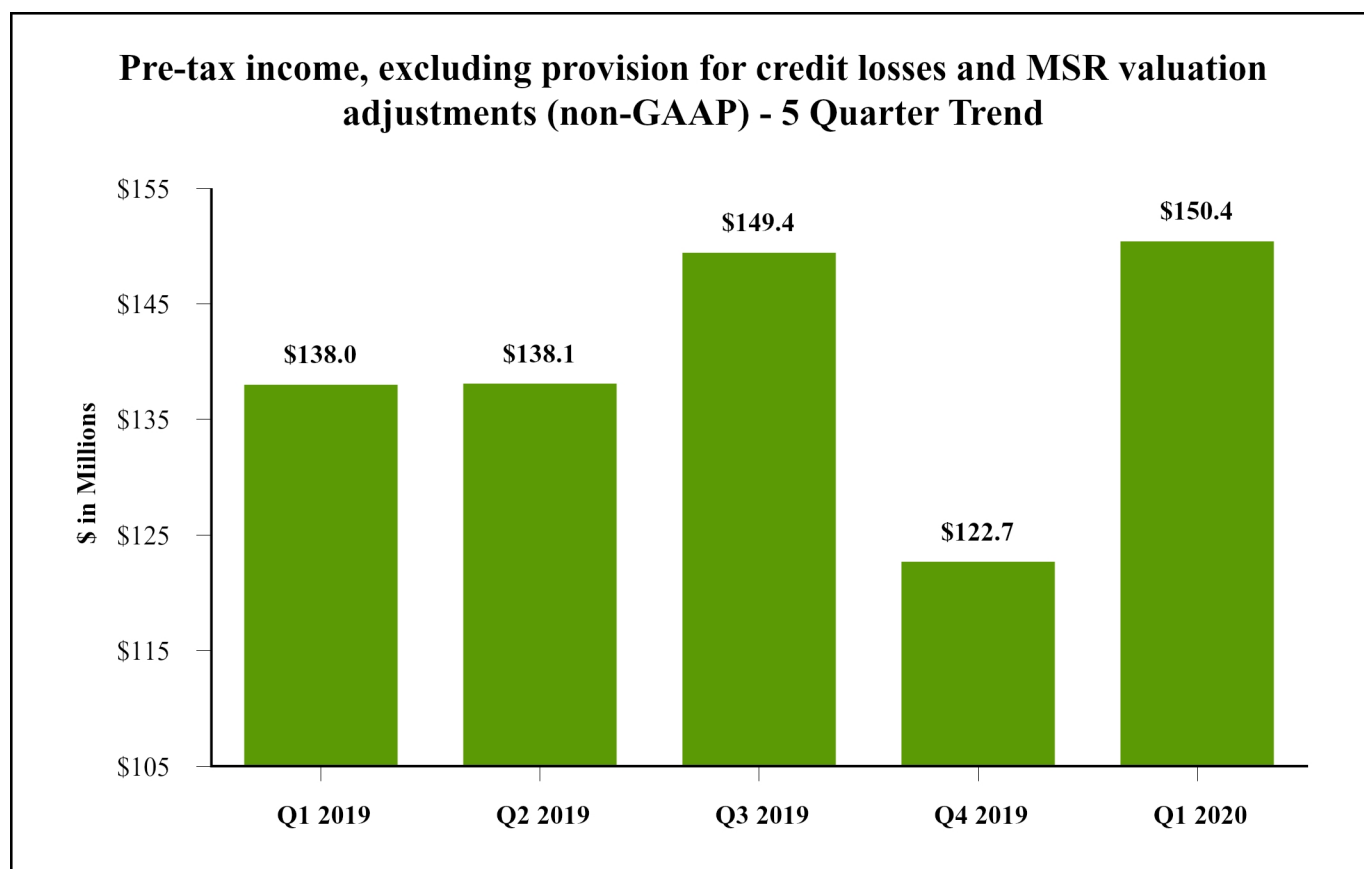
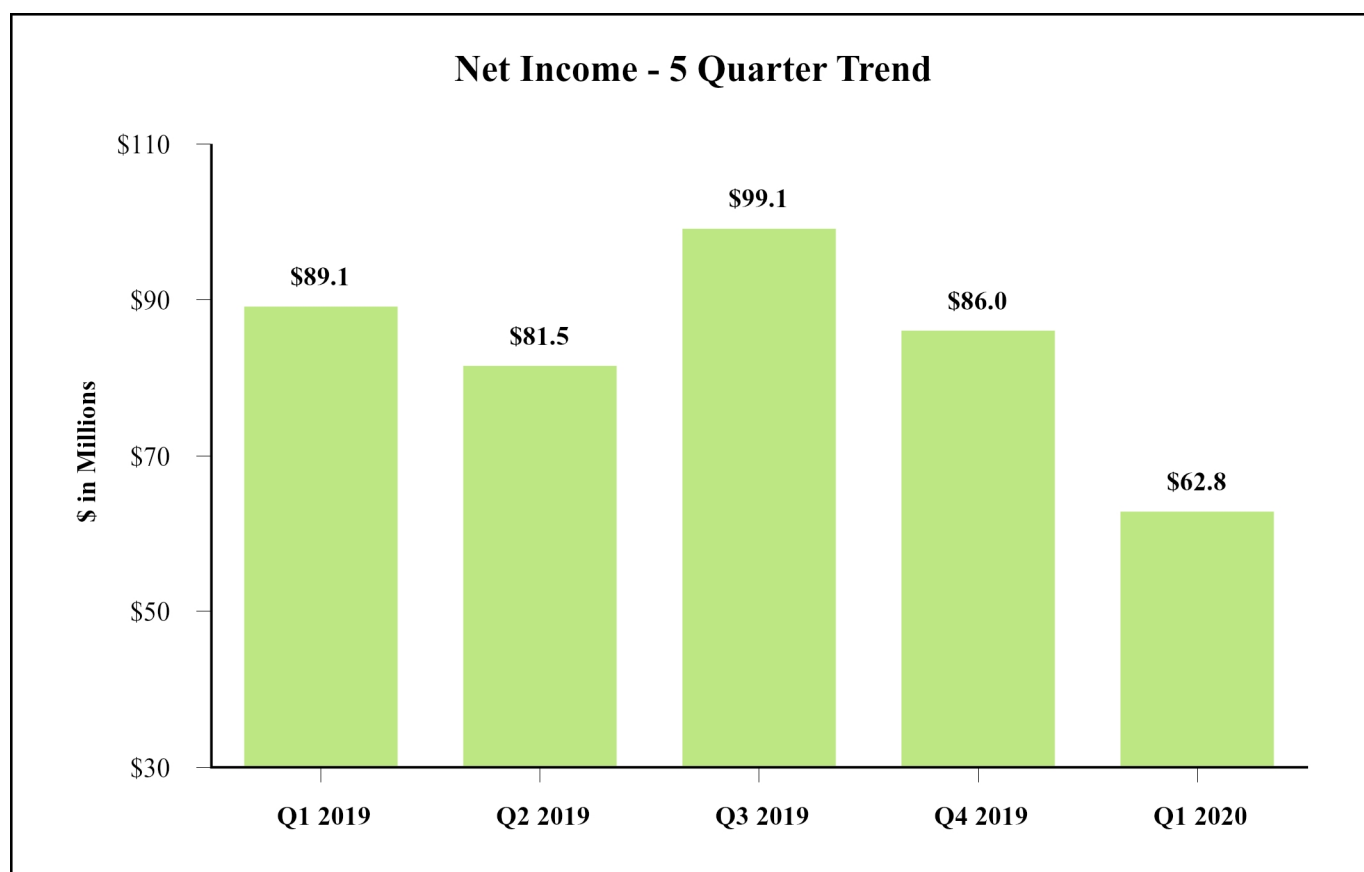
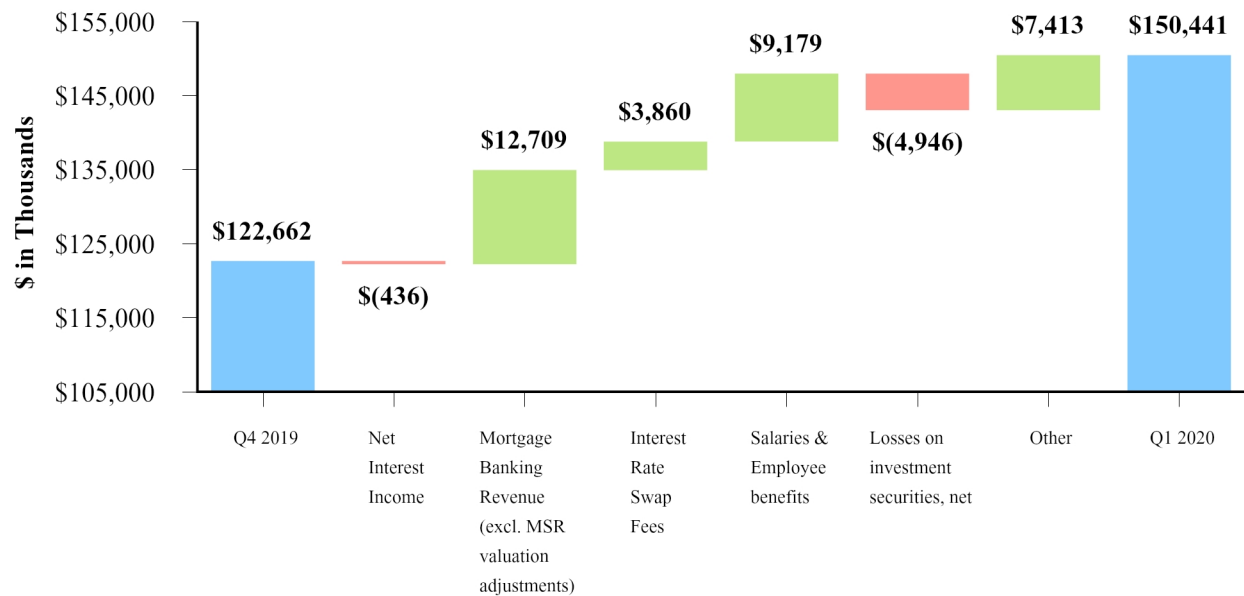


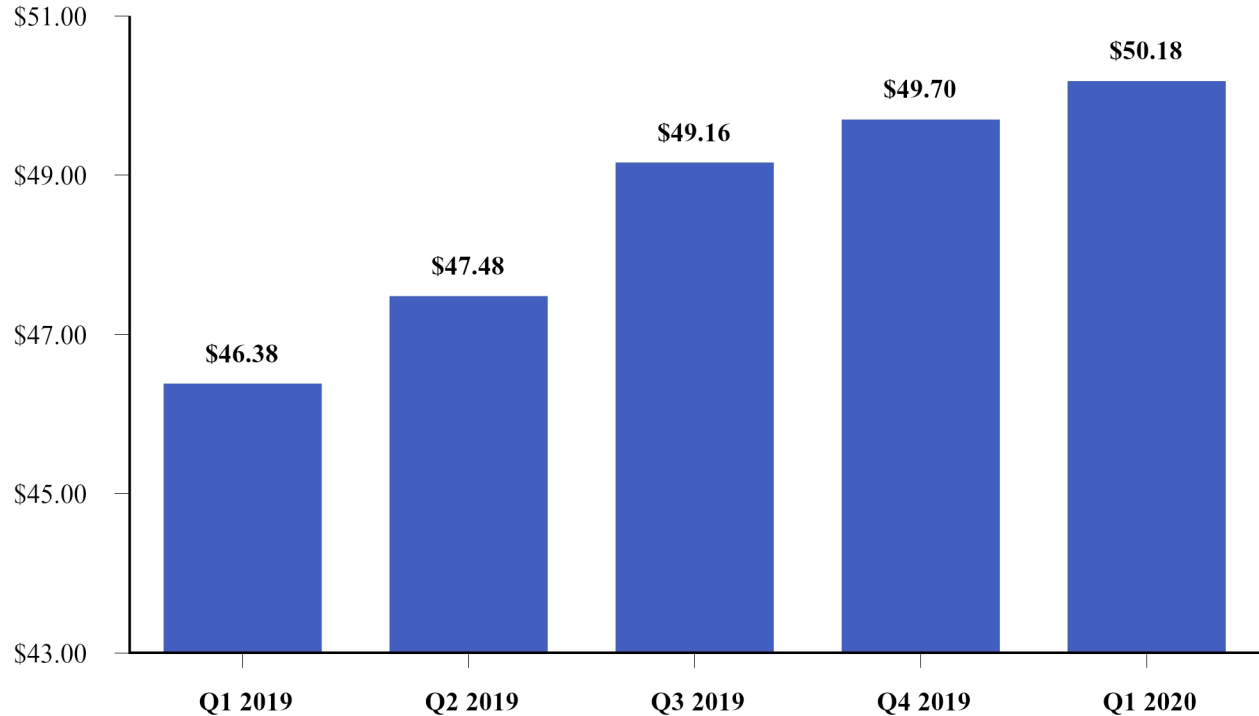
The graphs below illustrate certain financial highlights of the first quarter of 2020.



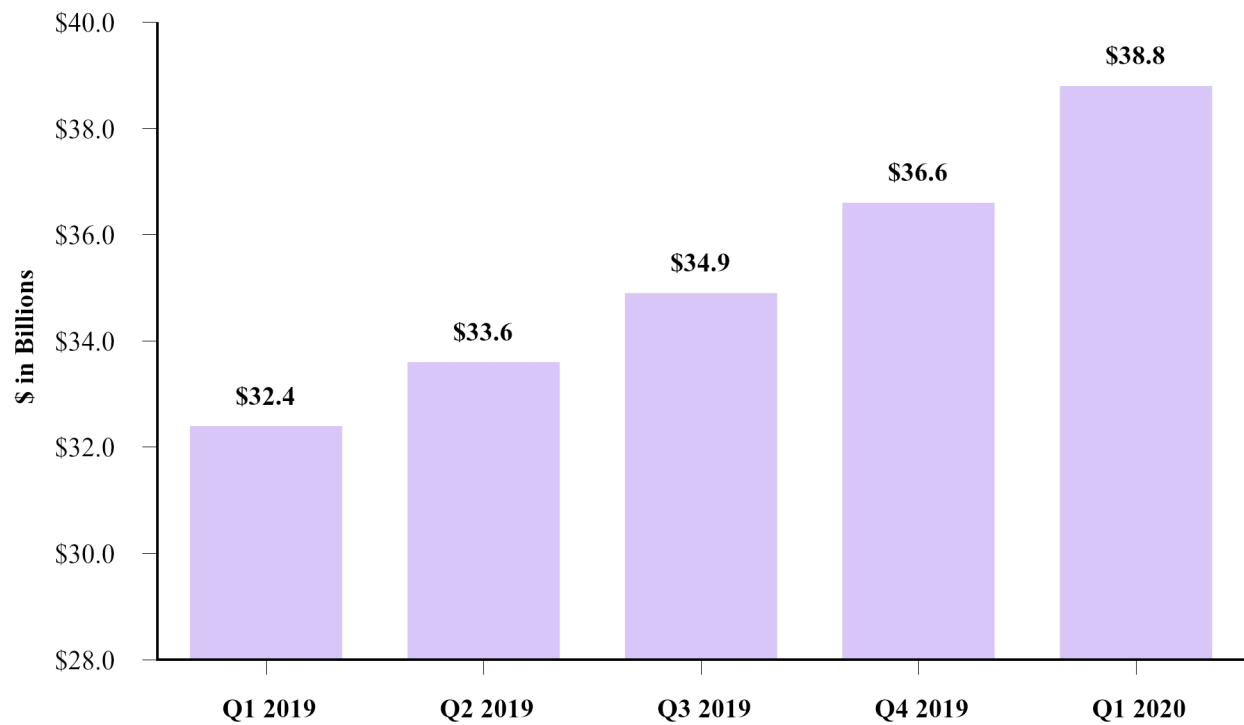
### Pre-tax income, excluding provision for credit losses and MSR valuation adjustments (non-GAAP) - Q1 2020 compared to Q4 2019



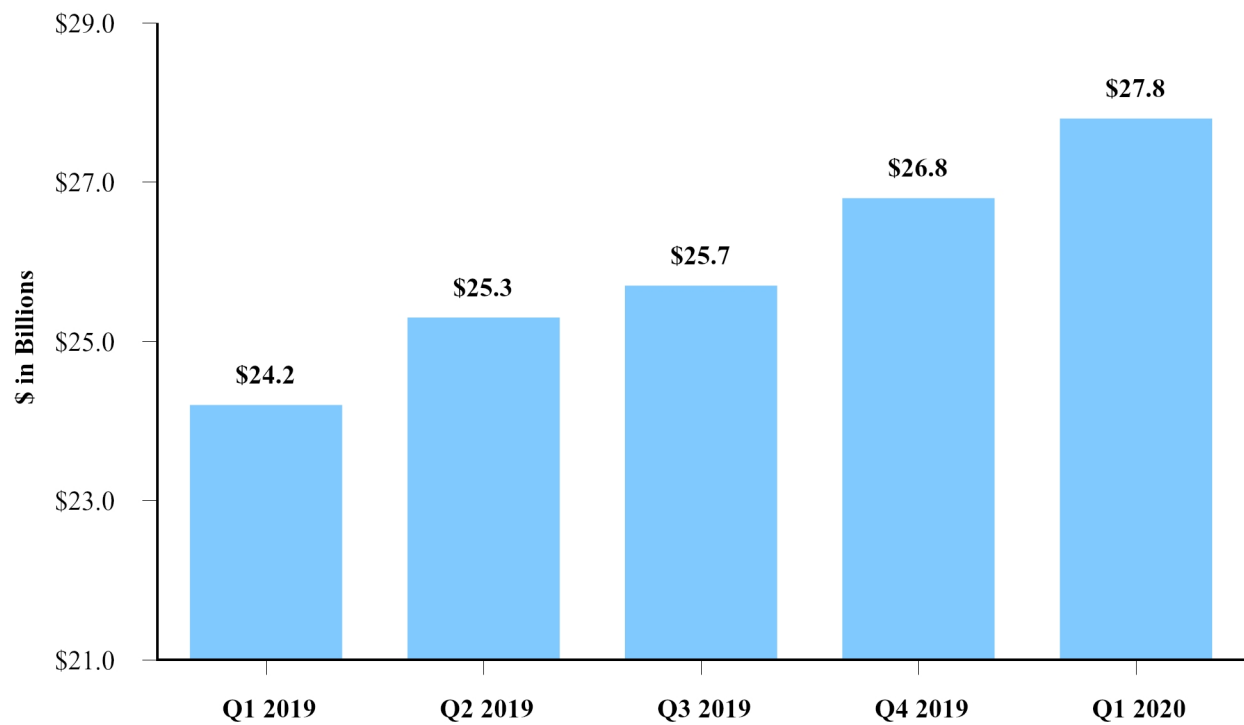
### Tangible Book Value per Common Share - 5 Quarter Trend (non-GAAP)



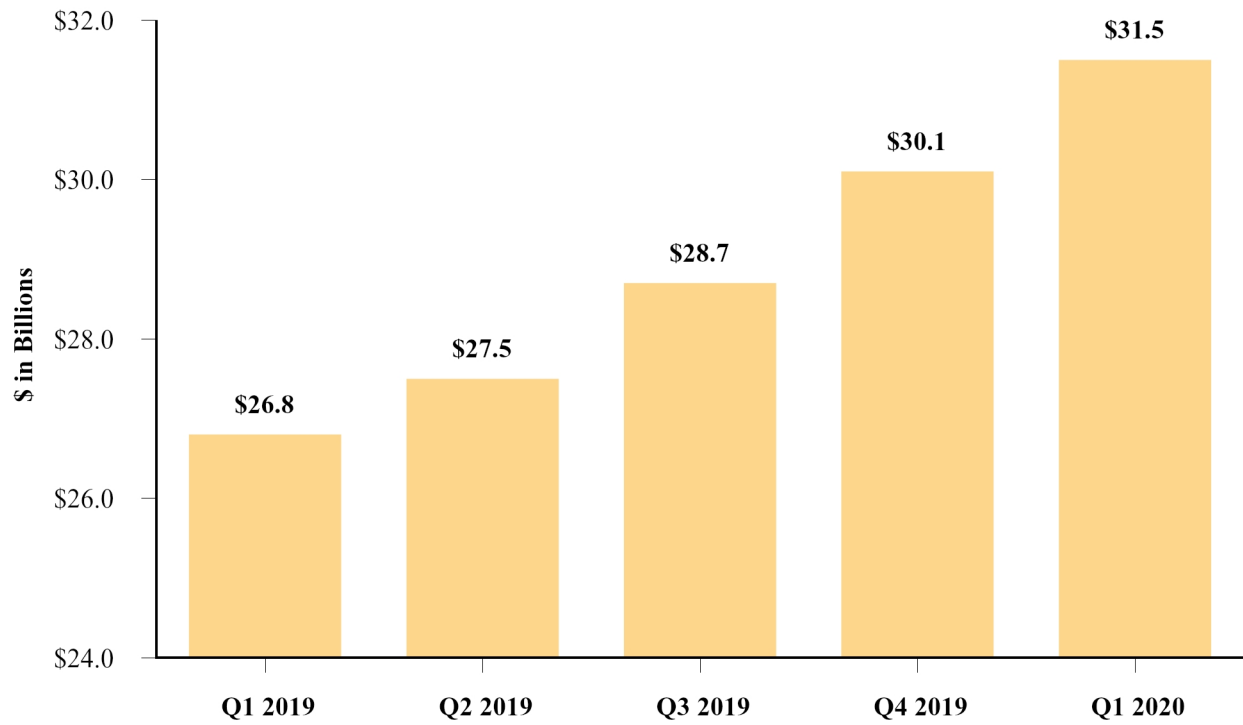
**Total Assets - 5 Quarter Trend**



**Total Loans - 5 Quarter Trend**



**Total Deposits - 5 Quarter Trend**



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

