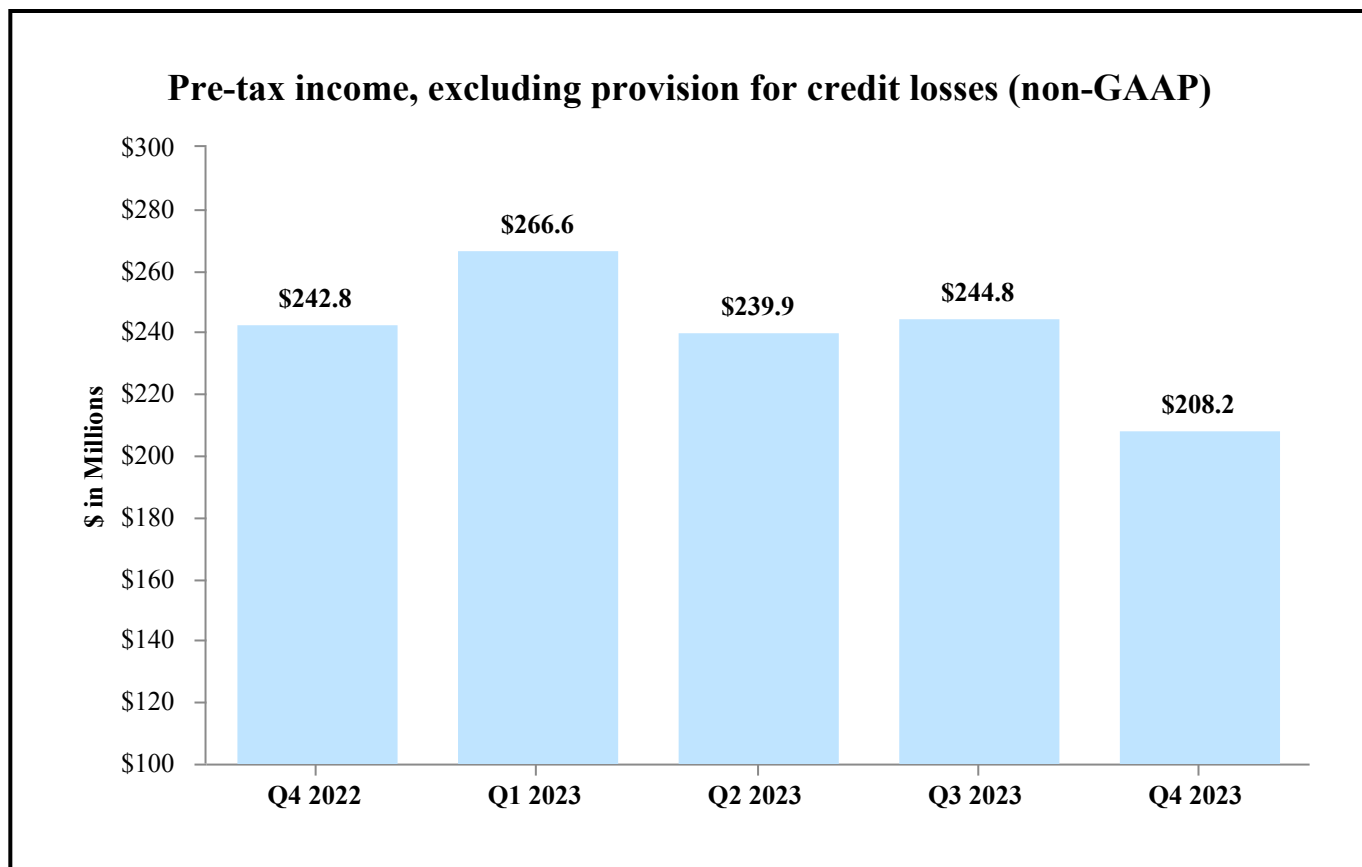
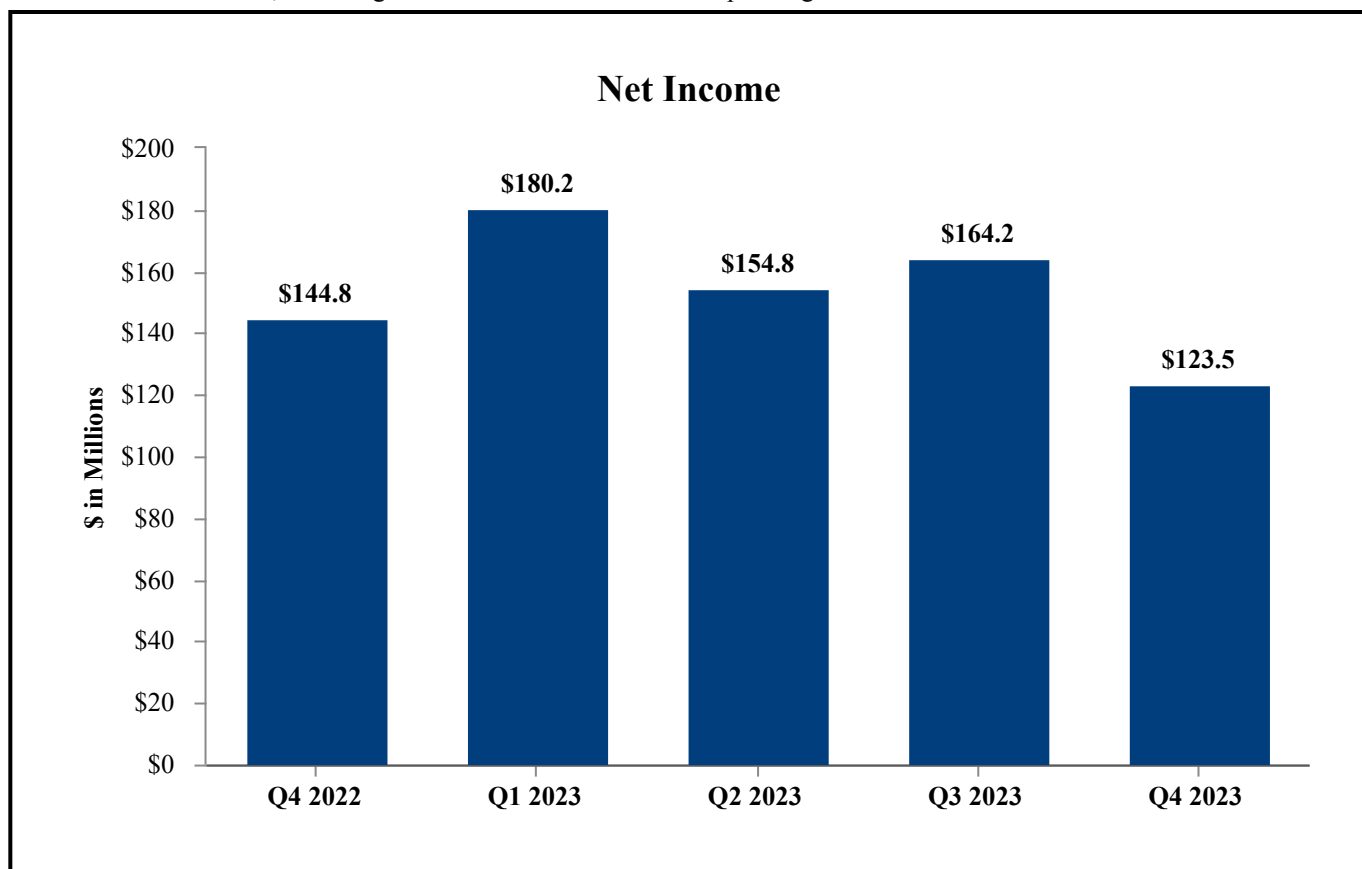
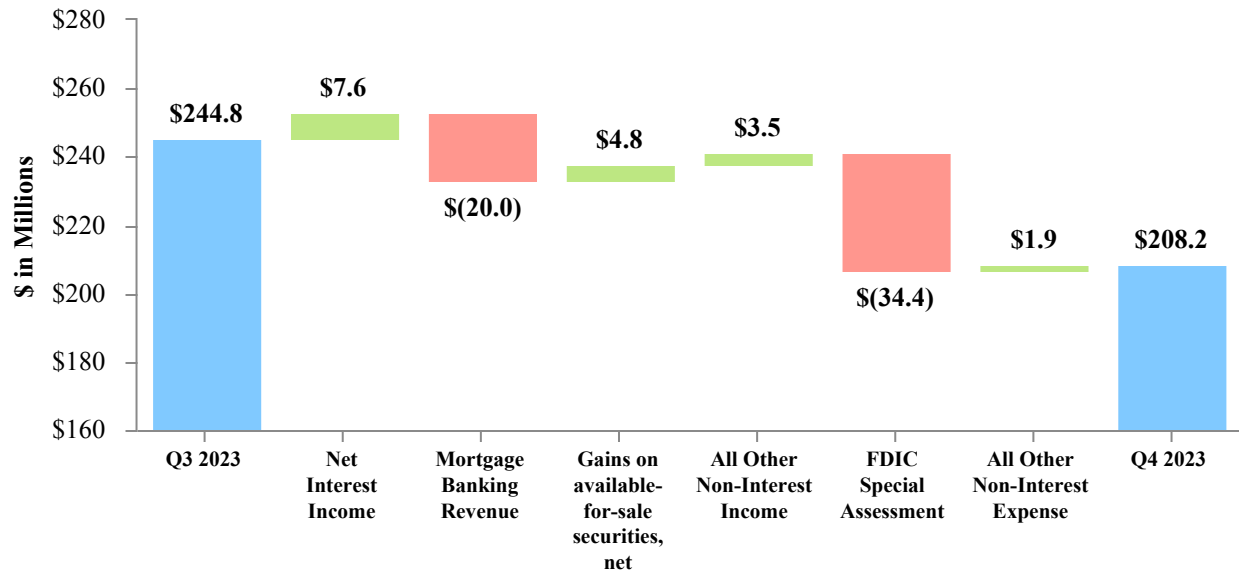


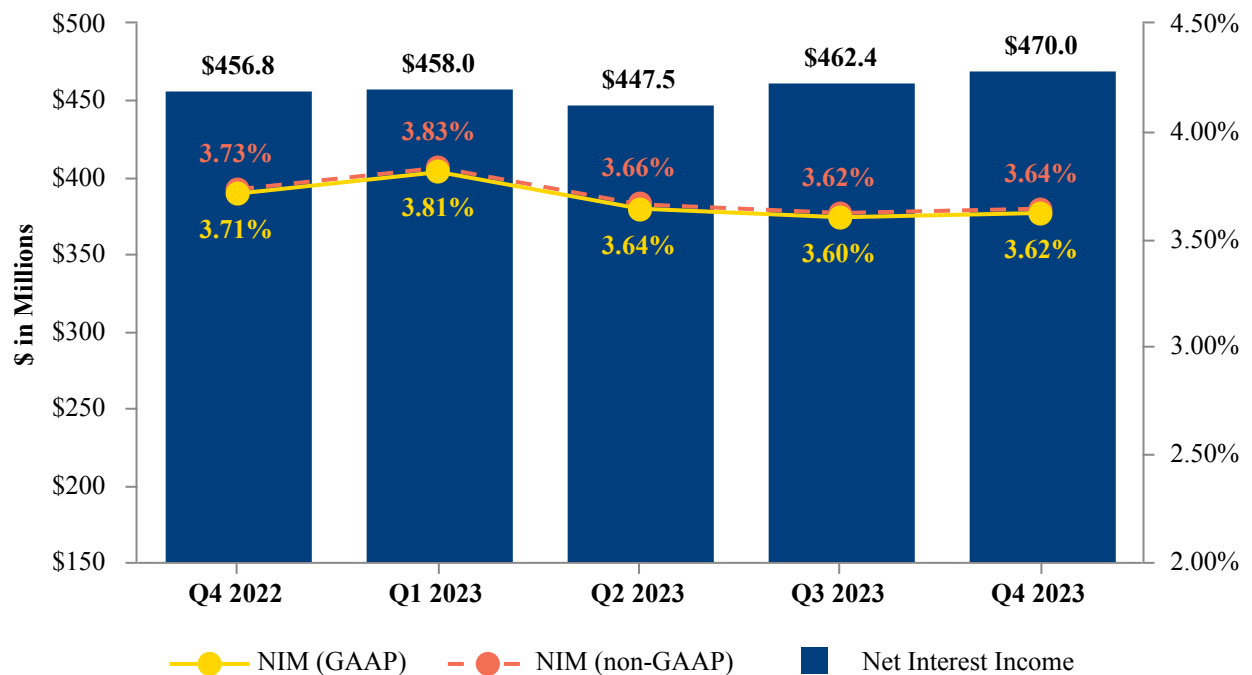
The graphs below illustrate certain financial highlights of the fourth quarter of 2023 as well as historical financial performance. See “Supplemental Non-GAAP Financial Measures/Ratios” at Table 17 for additional information with respect to non-GAAP financial measures/ratios, including the reconciliations to the corresponding GAAP financial measures/ratios.



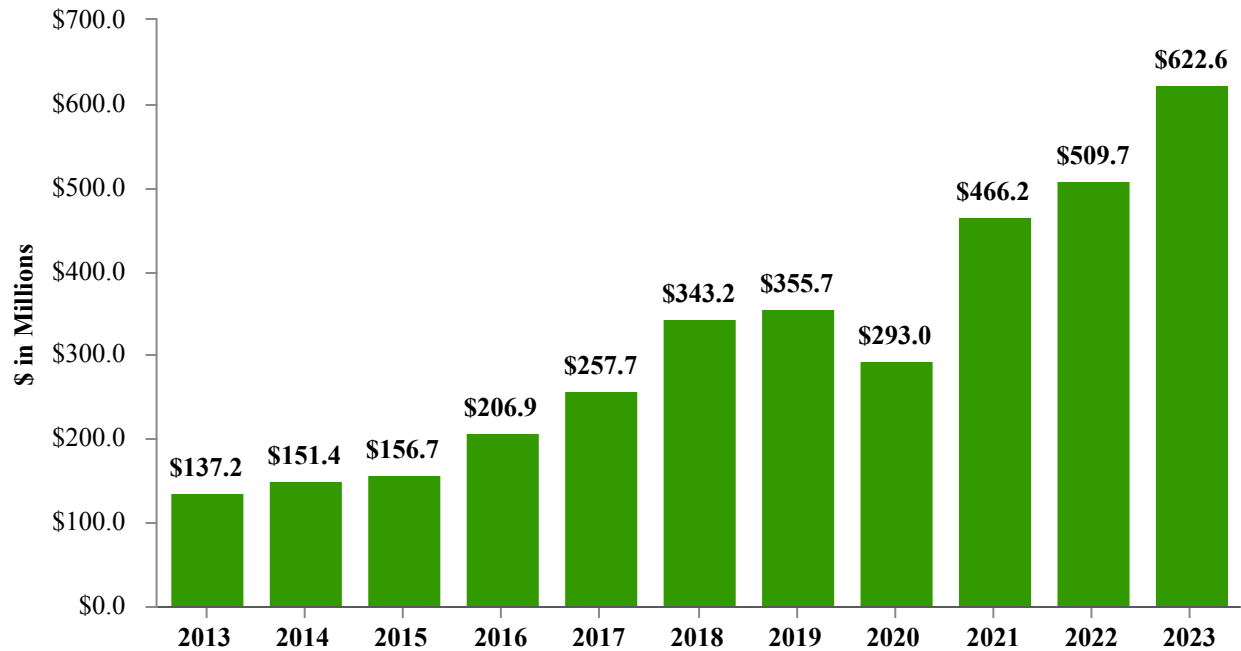
### Pre-tax income, excluding provision for credit losses (non-GAAP) - Q4 2023 compared to Q3 2023



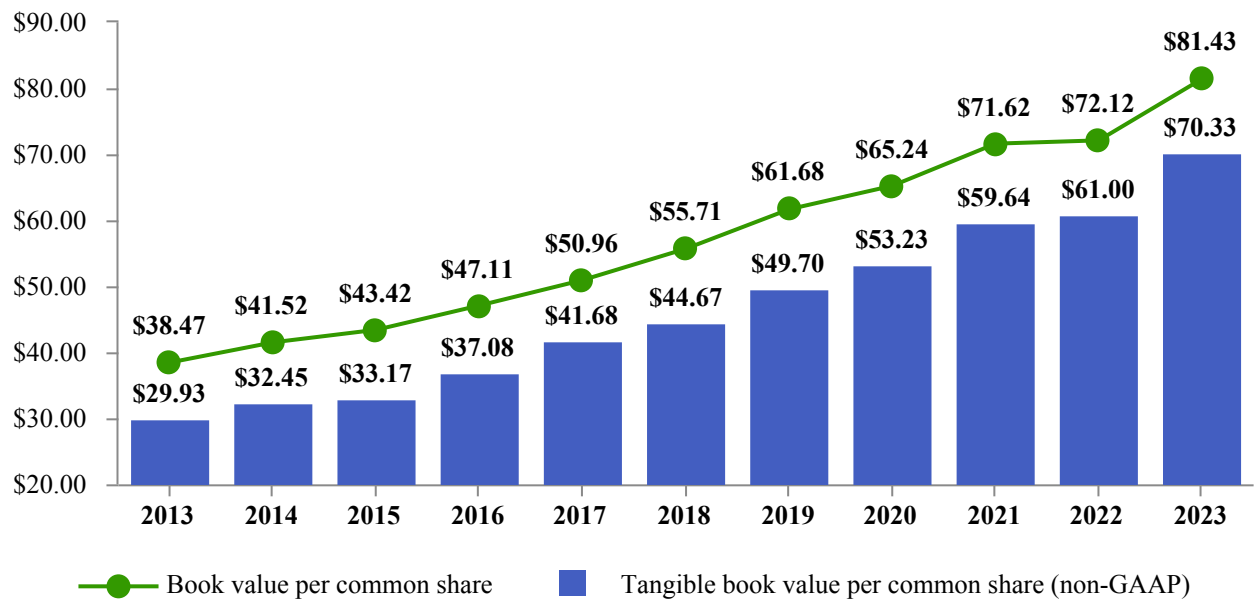
### Net Interest Income and Net Interest Margin ("NIM")



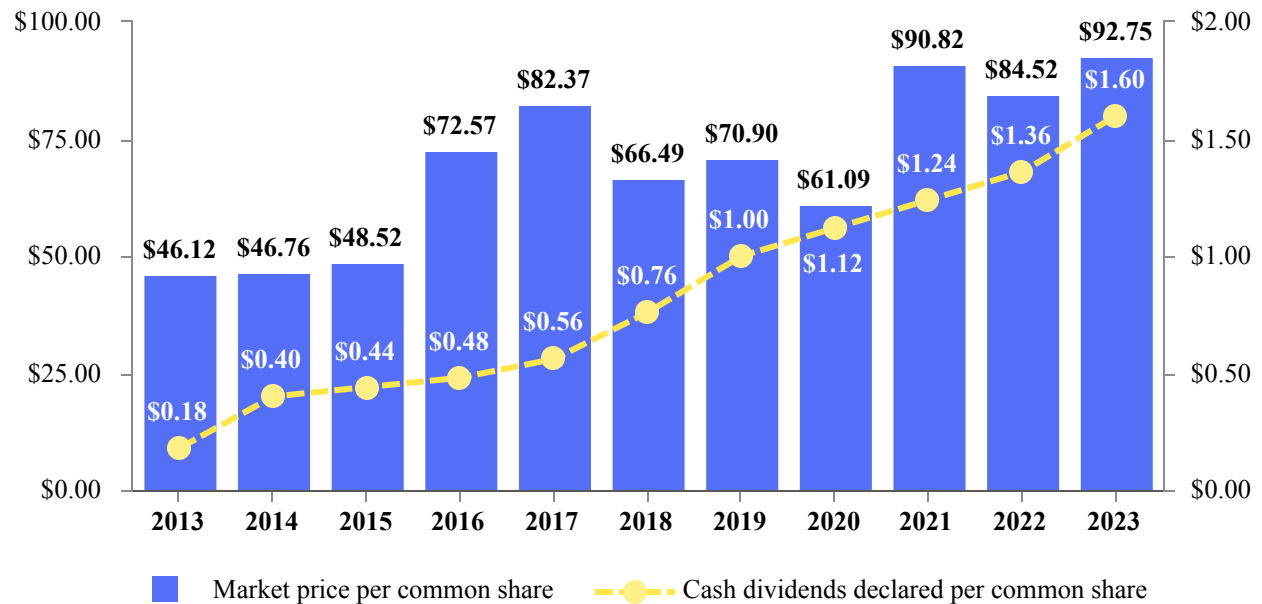
**Net Income**  
**10 Year CAGR of 16%**



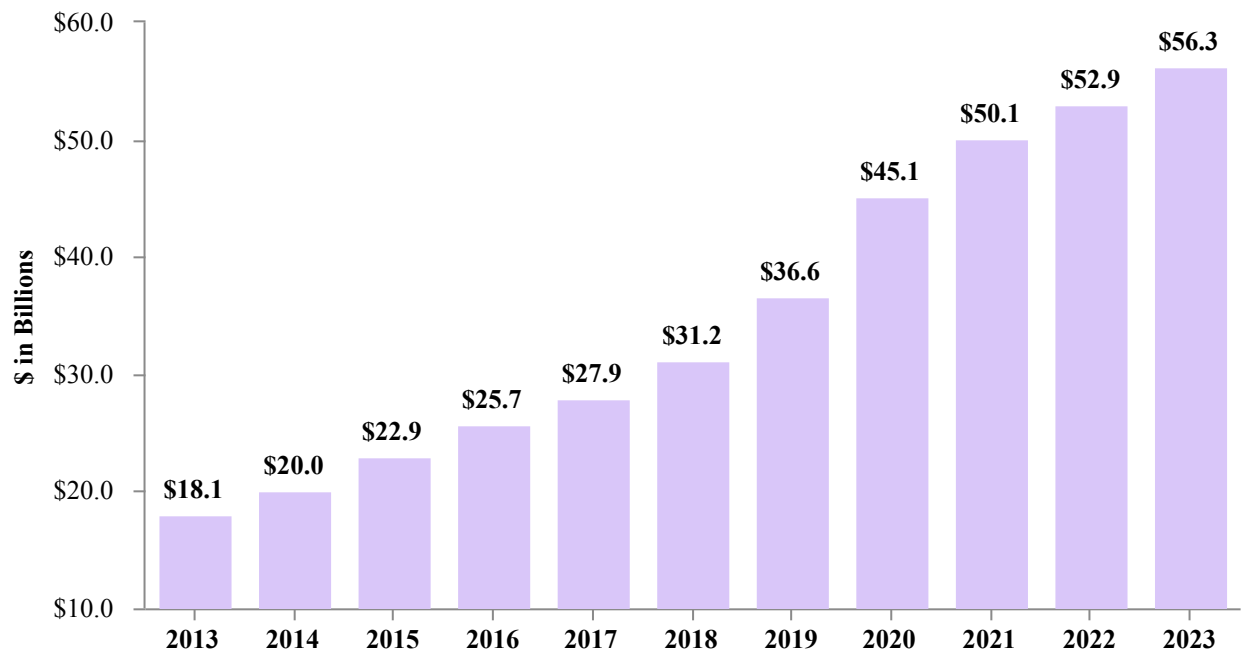
**Book Value per Common Share - 10 Year CAGR of 8%**  
**Tangible Book Value per Common Share (non-GAAP)**  
**10 Year CAGR of 9%**



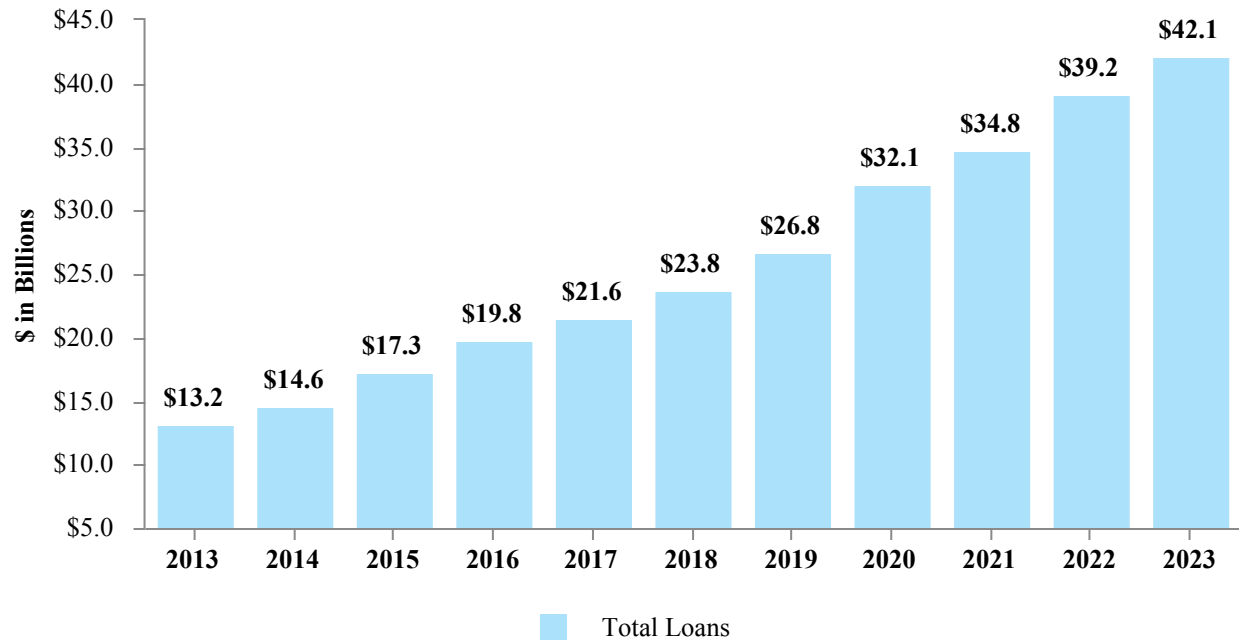
**Stock Price - 10 Year CAGR of 7%**  
**Common Stock Dividends Paid - 10 Year CAGR of 24%**



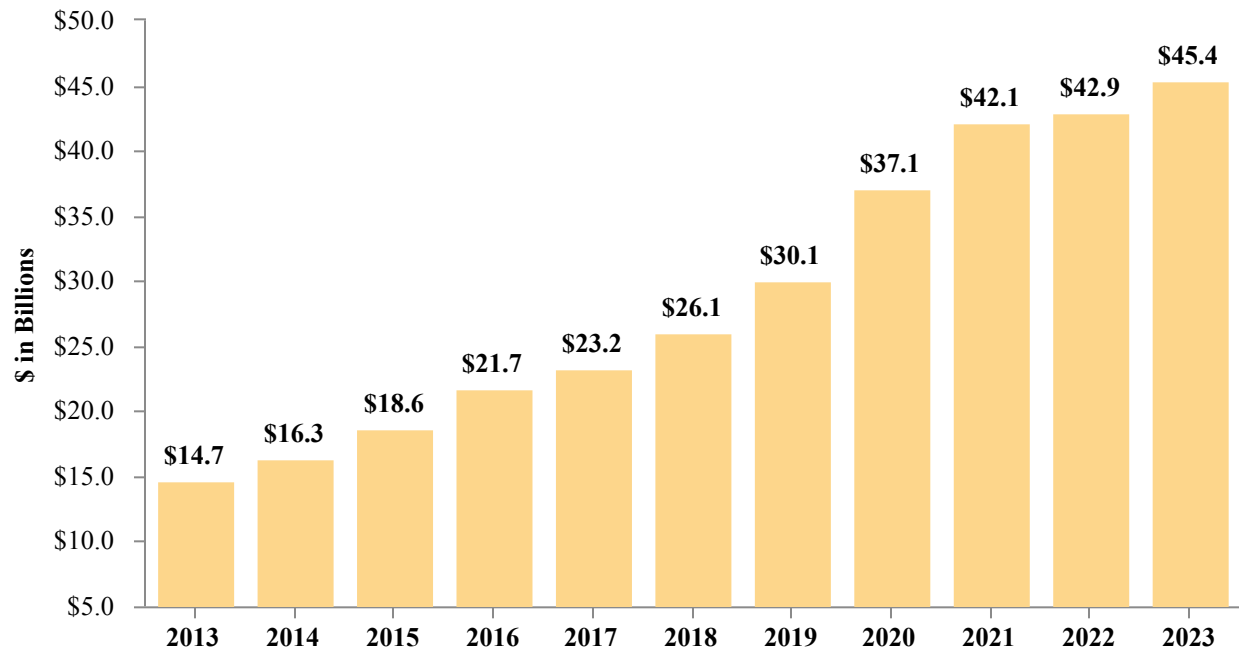
**Total Assets**  
**10 Year CAGR of 12%**



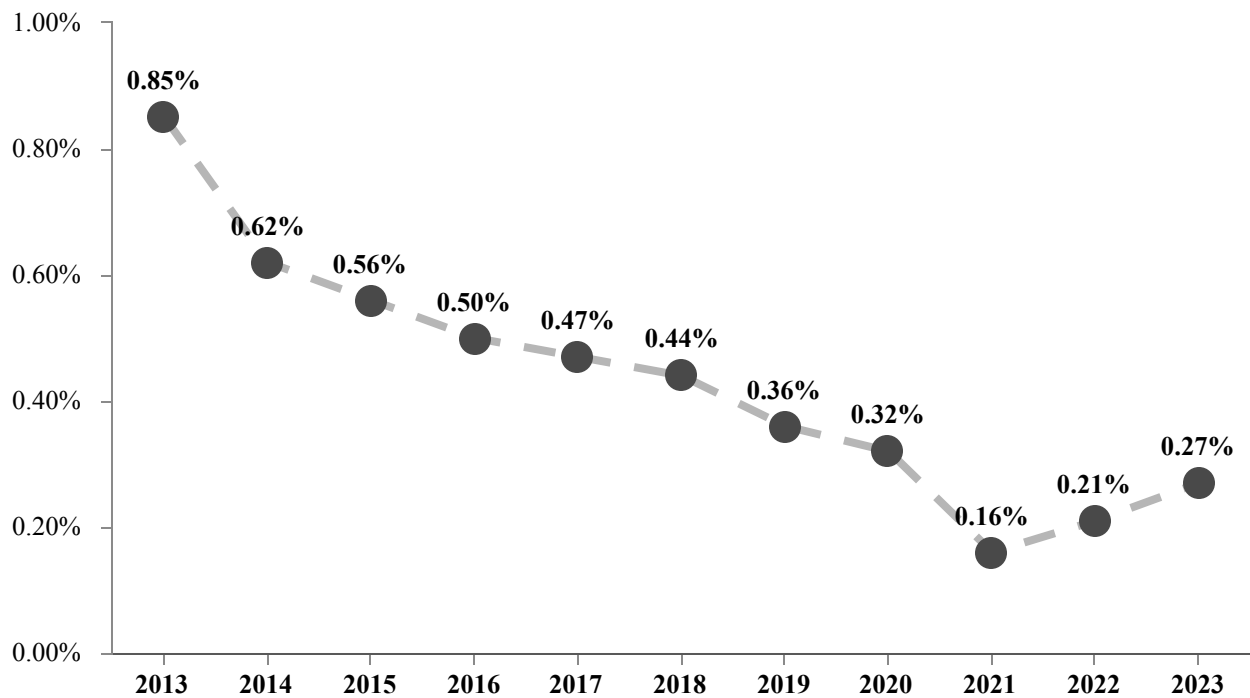
### Total Loans - 10 Year CAGR of 12%



### Total Deposits 10 Year CAGR of 12%



**Non-Performing Assets as a percentage of Total Assets**



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

