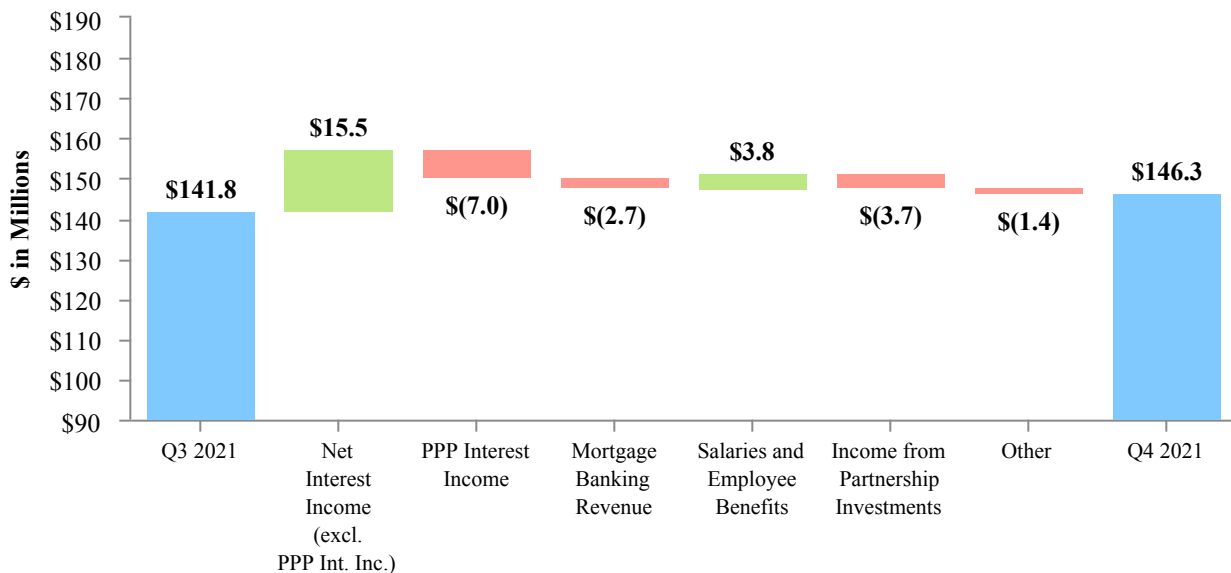
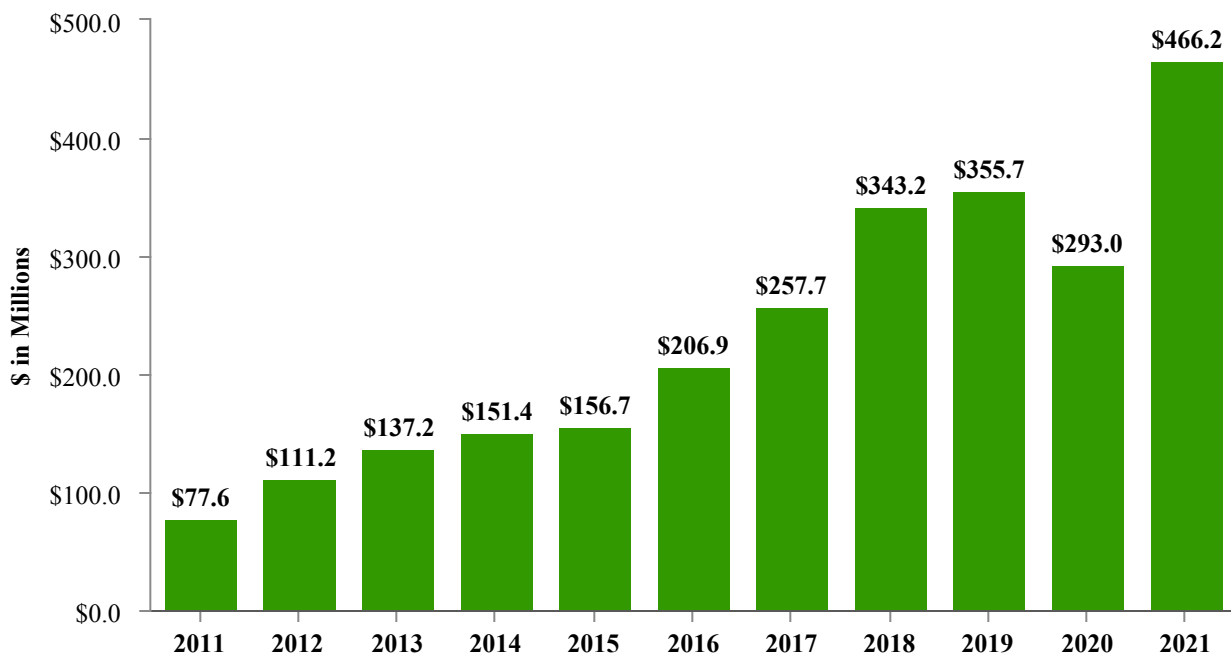


The graphs below illustrate certain financial highlights of the fourth quarter of 2021 as well as historical financial performance. See “Supplemental Non-GAAP Financial Measures/Ratios” at Table 18 for additional information with respect to non-GAAP financial measures/ratios, including the reconciliations to the corresponding GAAP financial measures/ratios.

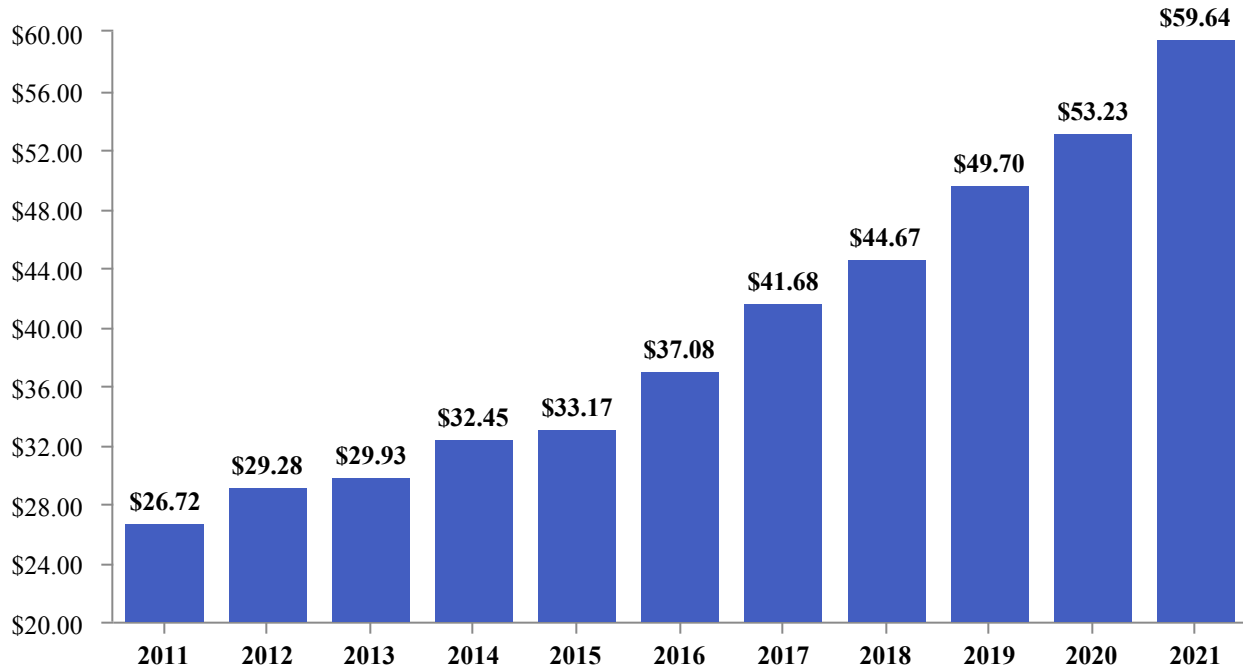
Pre-tax income, excluding provision for credit losses (non-GAAP) - Q4 2021 compared to Q3 2021



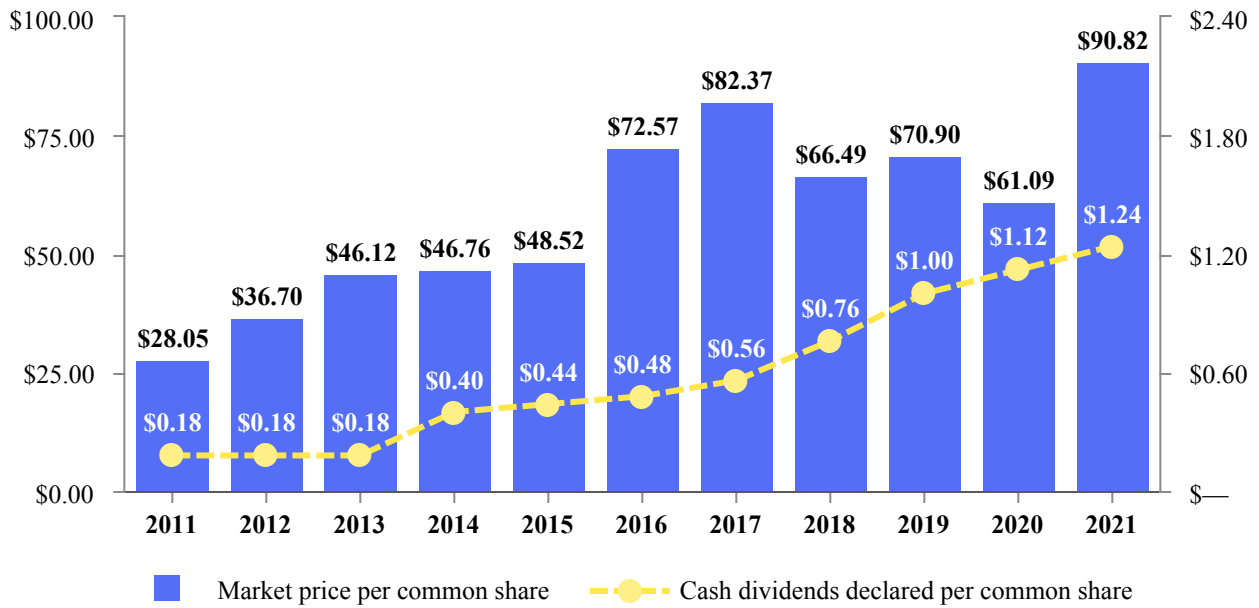
Net Income 10 Year CAGR of 20%



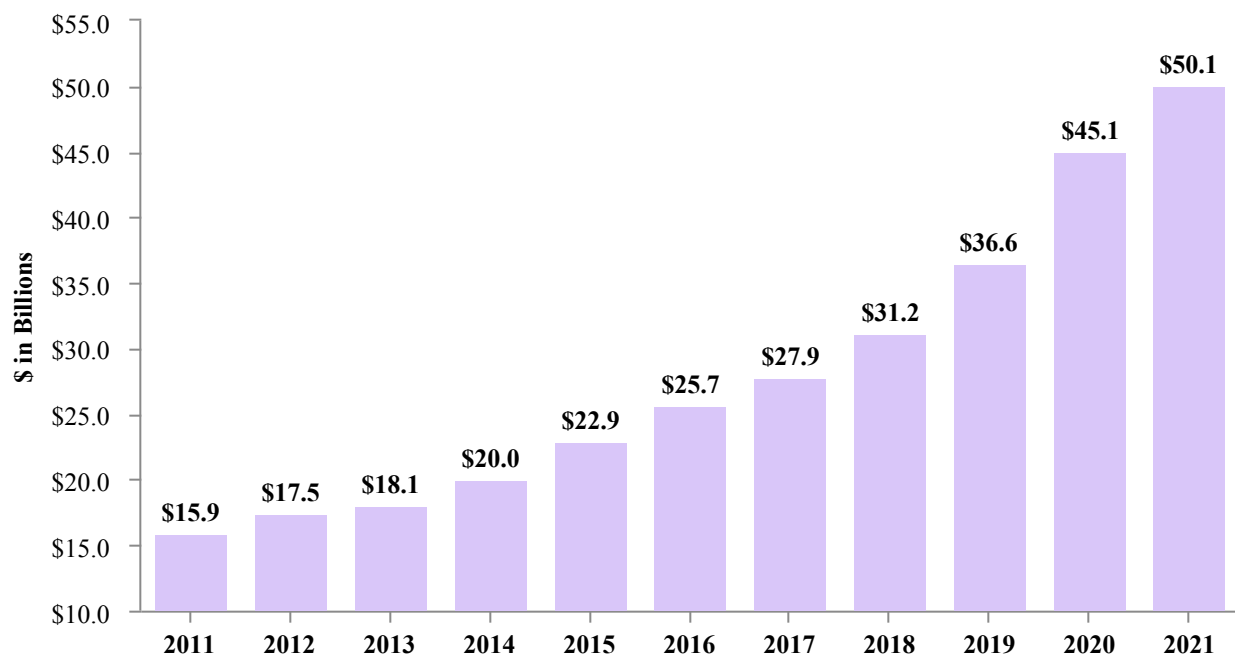
**Tangible Book Value per Common Share (non-GAAP) -
10 Year CAGR of 8%**



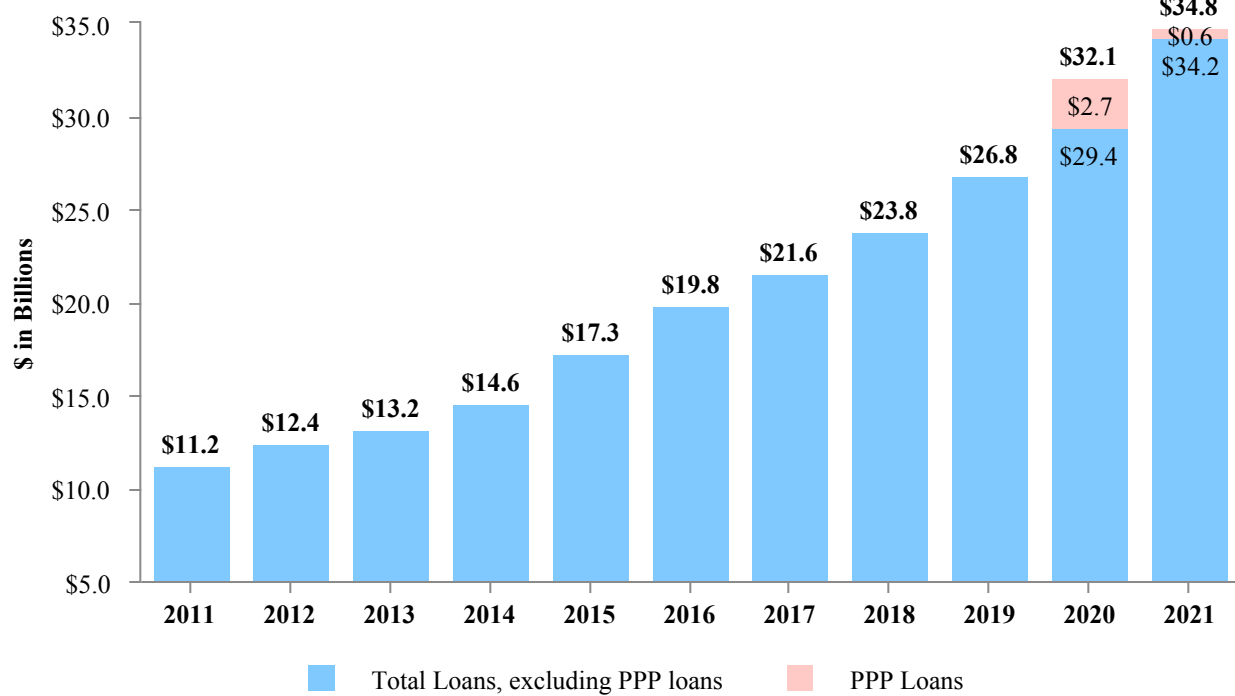
**Stock Price - 10 Year CAGR of 12.5%
Common Stock Dividends Paid - 10 Year CAGR 21.3%**



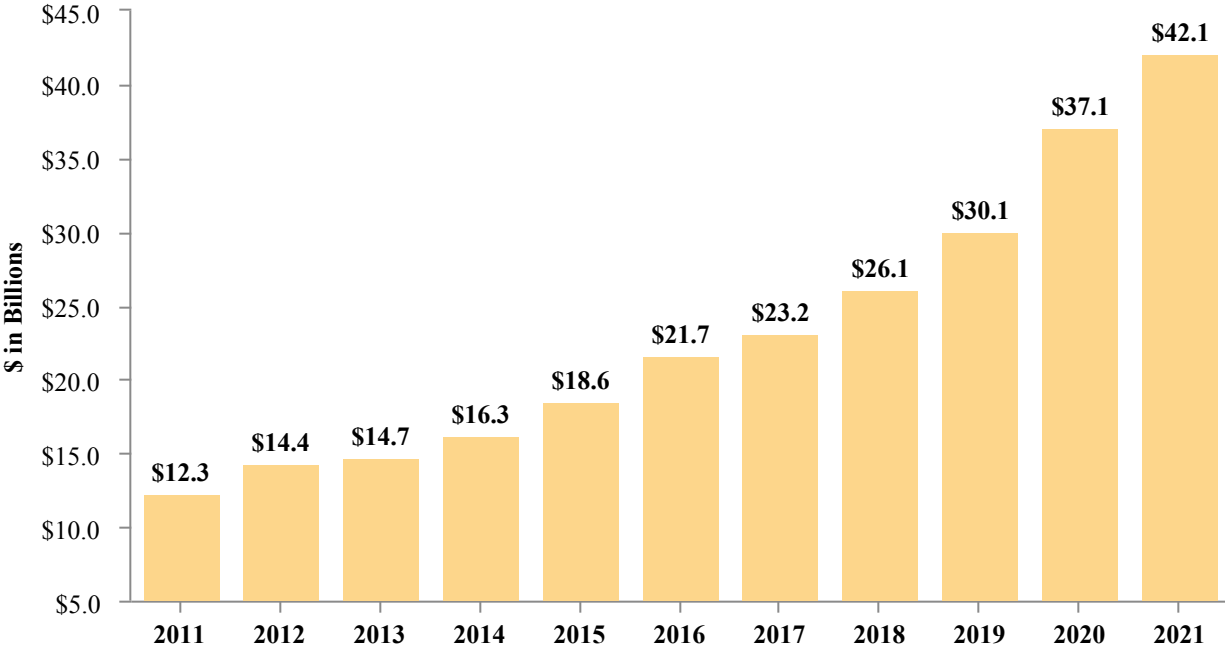
Total Assets 10 Year CAGR of 12%



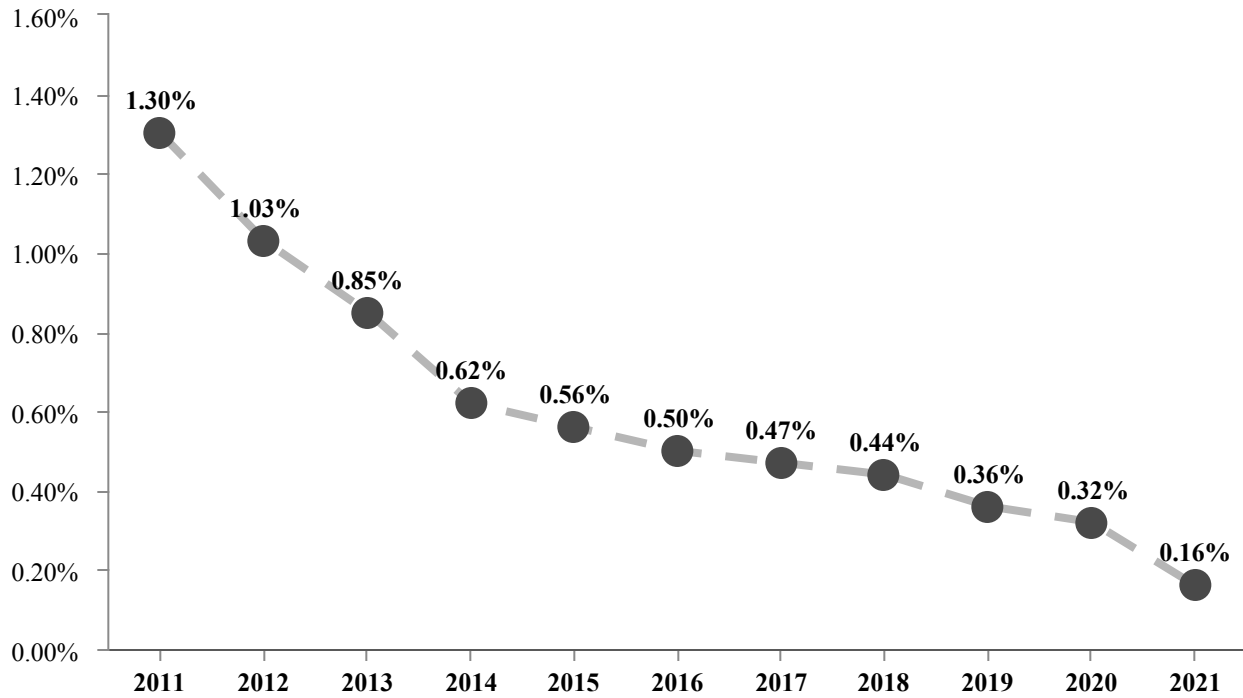
Total Loans - 10 Year CAGR of 12%



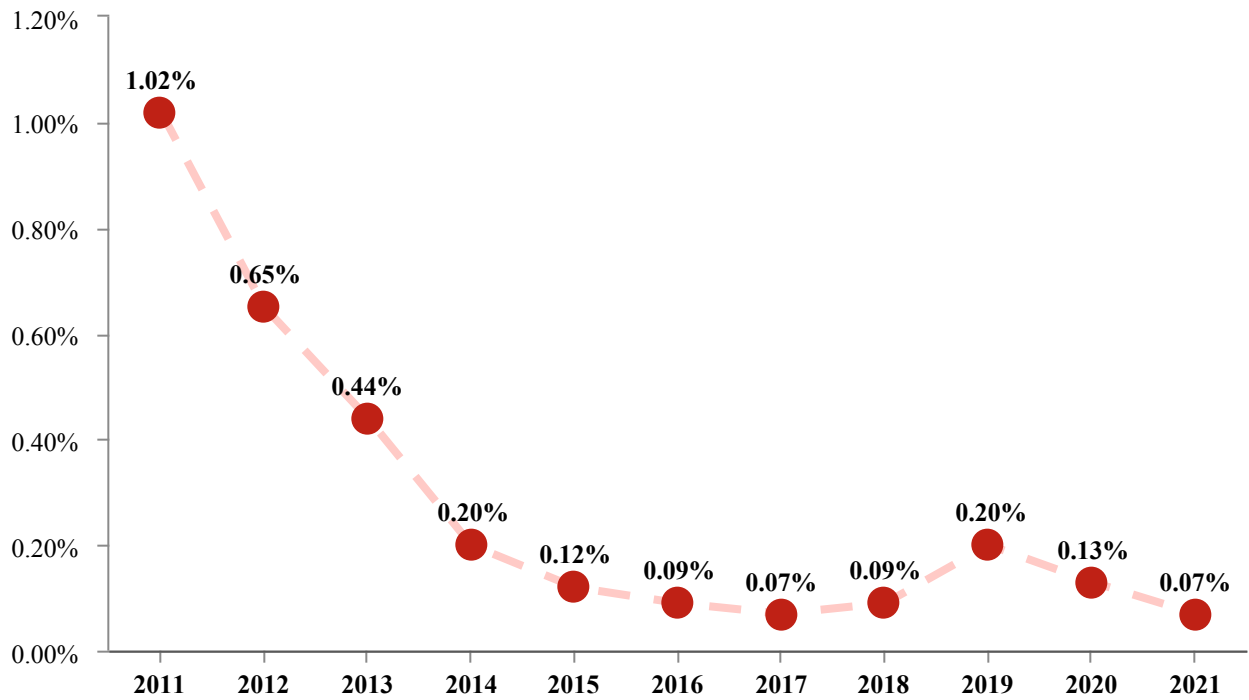
Total Deposits 10 Year CAGR of 13%



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

