

THIRD QUARTER 2016 EARNINGS PRESENTATION

OCTOBER 20, 2016



FORWARD-LOOKING STATEMENTS

Important note regarding forward-looking statements:

Statements made in this presentation which are not purely historical are forward-looking statements, as defined in the Private Securities Litigation Reform Act of 1995. This includes any statements regarding management's plans, objectives, or goals for future operations, products or services, and forecasts of its revenues, earnings, or other measures of performance. Such forward-looking statements may be identified by the use of words such as "believe," "expect," "anticipate," "plan," "estimate," "should," "will," "intend," "outlook" or similar expressions. Forward-looking statements are based on current management expectations and, by their nature, are subject to risks and uncertainties. Actual results may differ materially from those contained in the forward-looking statements. Factors which may cause actual results to differ materially from those contained in such forward-looking statements include those identified in the Company's most recent Form 10-K and subsequent SEC filings. Such factors are incorporated herein by reference.

THIRD QUARTER UPDATE

Enhanced Customer Experience

- Implemented WiFi and instant EMV chip card issuance capabilities in all branches
- 33% increase in mobile customer sign-ons year over year
- Two new branches in Chicago

Disciplined Credit Approach

- Balanced loan growth across commercial, CRE, and mortgage businesses year over year
- Average loan mix by asset class was unchanged from the second quarter

Organic Balance Sheet Growth

- On track to deliver high single digit annual average loan growth
- Average deposits were up \$1.1 billion, or 5% from the second quarter

Expense Control

- Expenses in-line with prior guidance
- \$2 million lease termination charge and \$1 million of severance in the third quarter

Diverse Business Lines

- Strong mortgage banking results
- Record capital markets revenues in the third quarter
- Service charges, trust service fees, card-based fees, and brokerage and annuity commissions all increased from the second quarter

Prudent Capital Management

- Return on average common equity Tier 1 (CET1) of 10.5%
- Dividend payout ratio of 32%

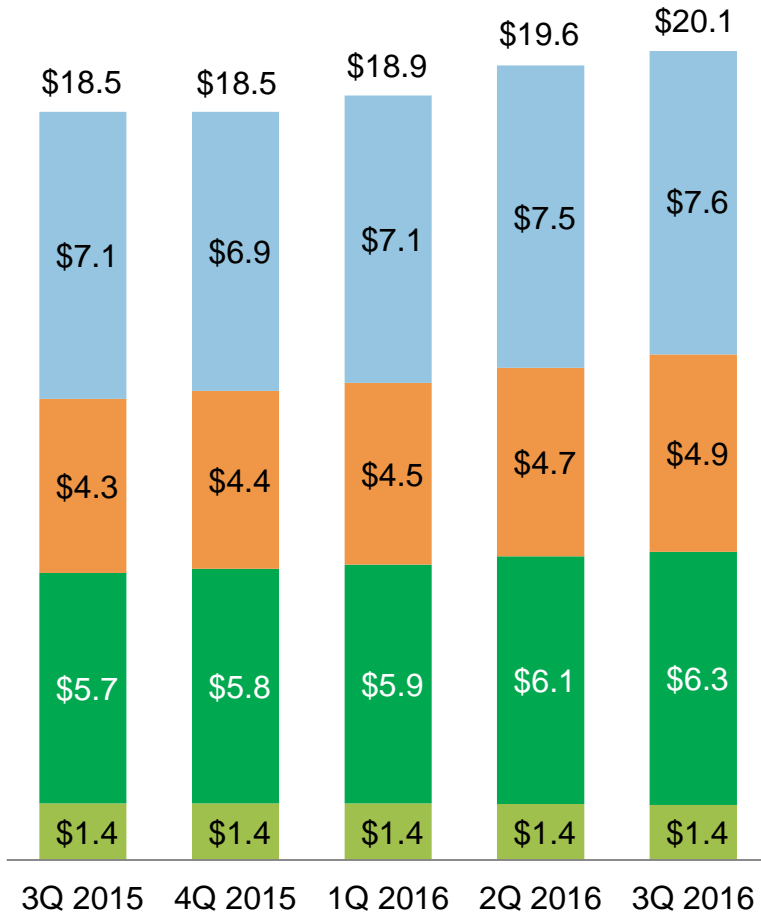
Net income available to common equity of \$52 million, or \$0.34 per common share



LOAN PORTFOLIO TRENDS

Average Quarterly Loans

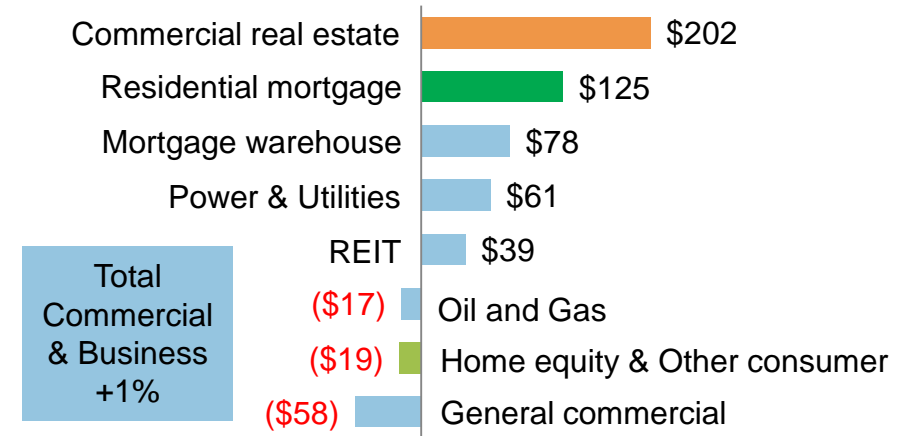
(\$ in billions)



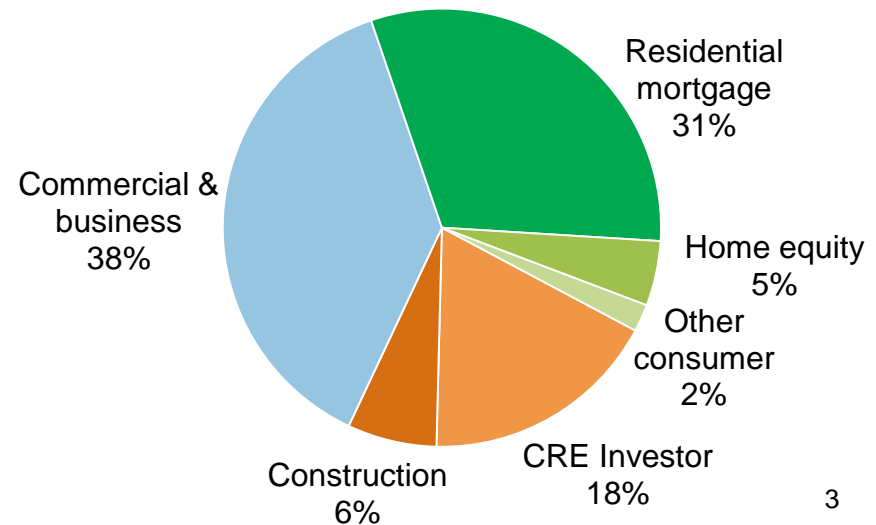
■ Home equity & Other consumer ■ Residential mortgage
■ Commercial real estate ■ Commercial & business

Average Net Loan Change (from 2Q 2016)

(\$ in millions)



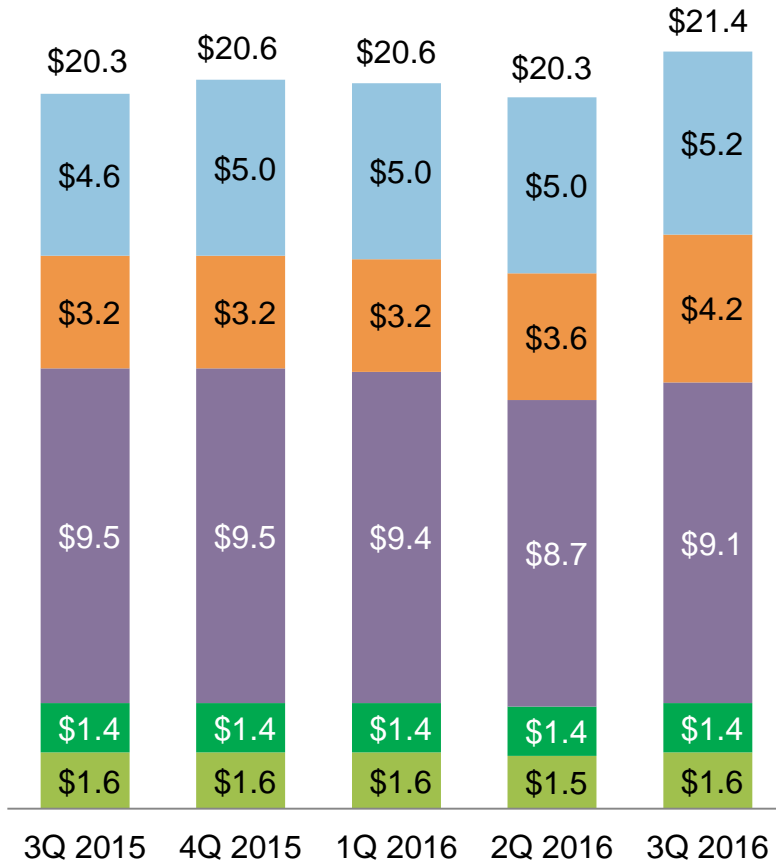
Loan Mix – 3Q 2016 (Average)



DEPOSIT PORTFOLIO TRENDS

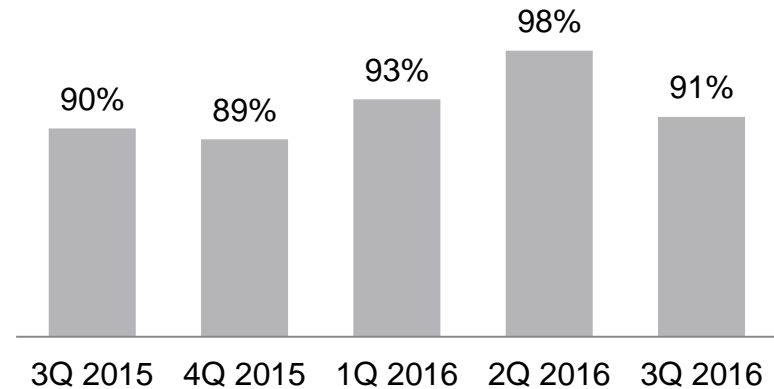
Average Quarterly Deposits

(\$ in billions)

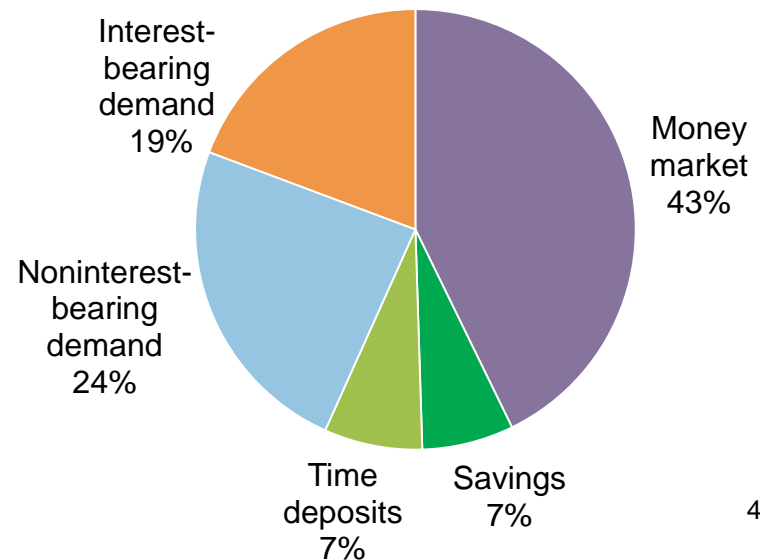


- Time deposits
- Savings
- Money market
- Interest-bearing demand
- Noninterest-bearing demand

Loan to Deposit Ratio



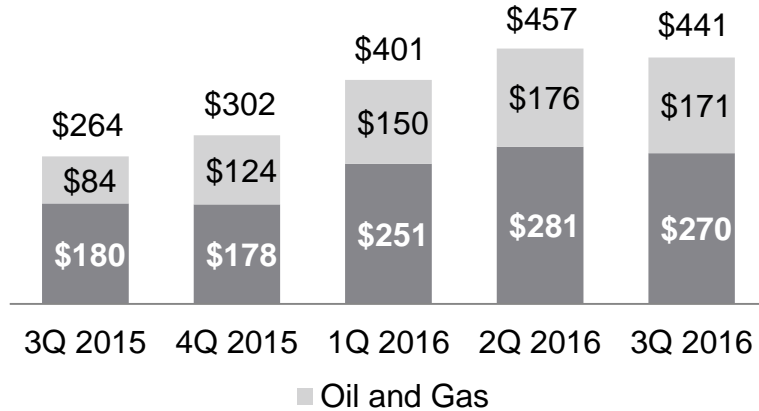
Deposit Mix – 3Q 2016 (Average)



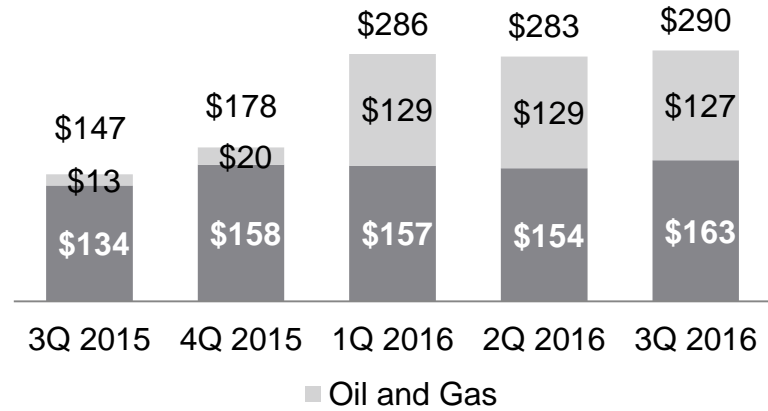
CREDIT QUALITY TRENDS

(\$ IN MILLIONS)

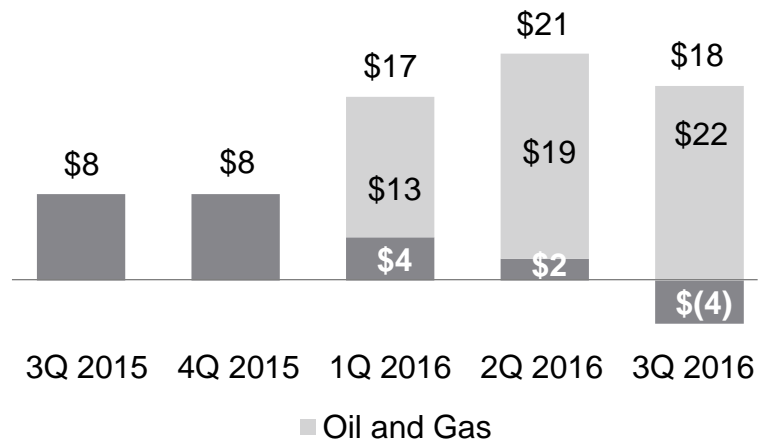
Potential Problem Loans



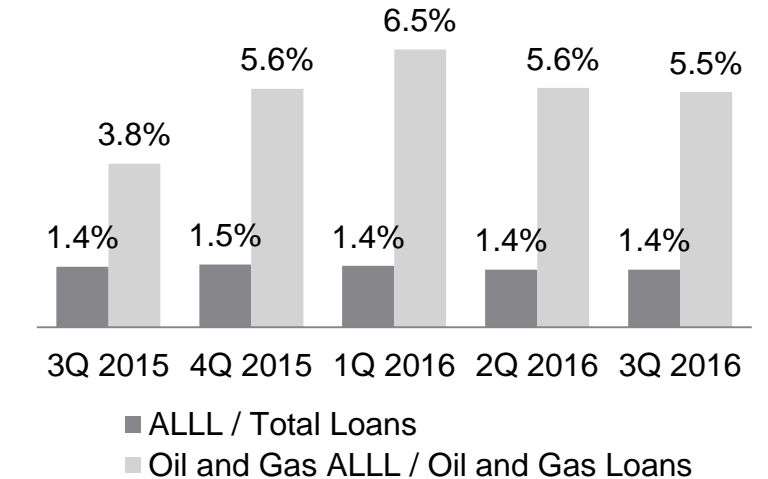
Nonaccrual Loans



Net Charge Offs (Recoveries)



Allowance to Total Loans / Oil and Gas Loans

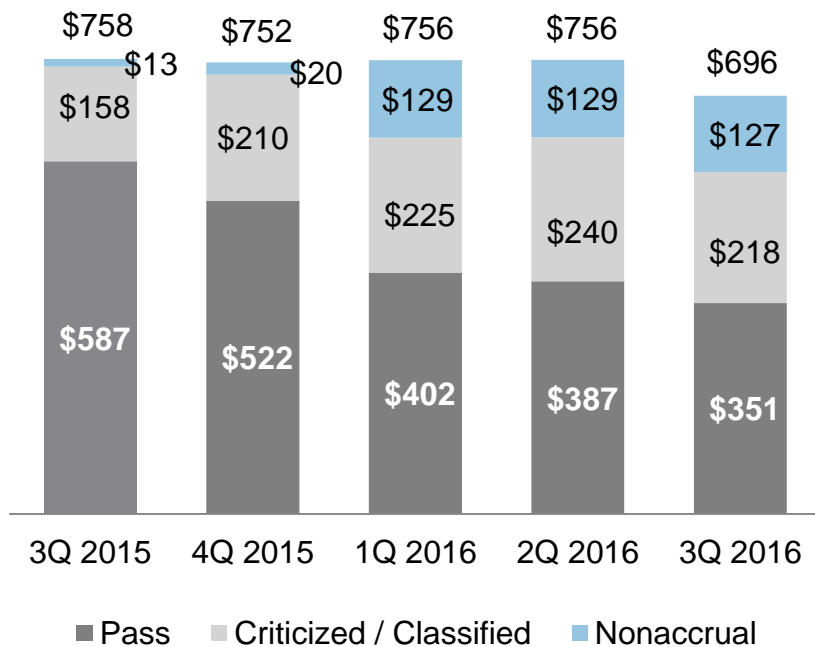


OIL AND GAS UPDATE

- **Shared National Credit Review:** 100% complete and results are fully reflected in 3Q 2016
- **New business:** Since 4Q 2015, we have funded 12 new credits with \$253 million of commitments and \$148 million of outstandings, representing 21% of the 9/30/16 outstandings

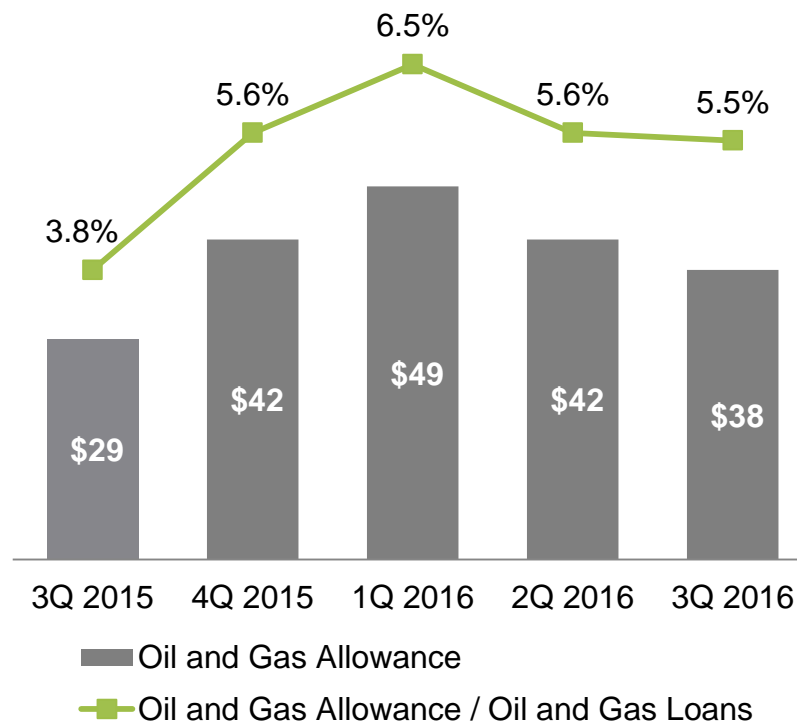
Period End Loans by Credit Quality

(\$ in millions)



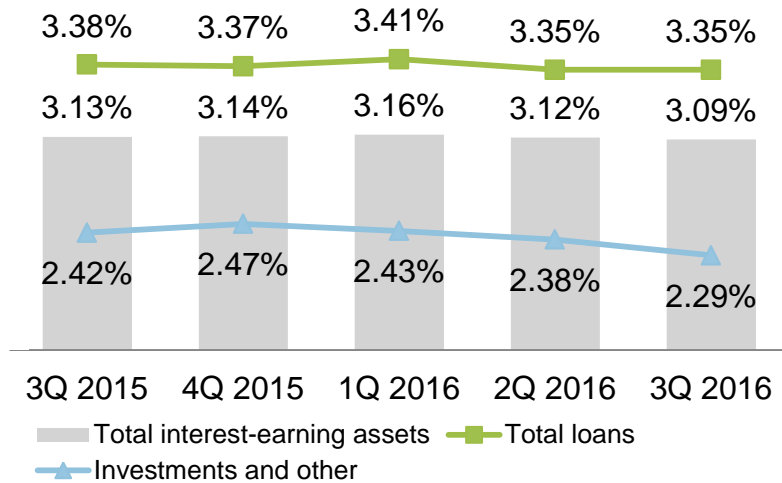
Oil and Gas Allowance

(\$ in millions)

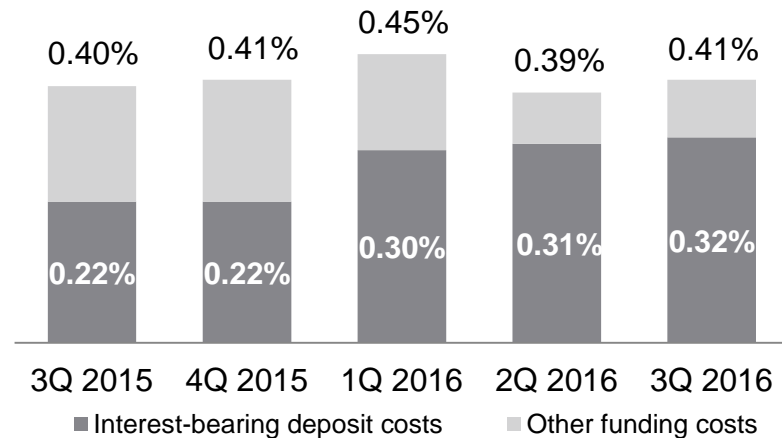


NET INTEREST INCOME AND MARGIN TRENDS

Yield on Interest-earning Assets

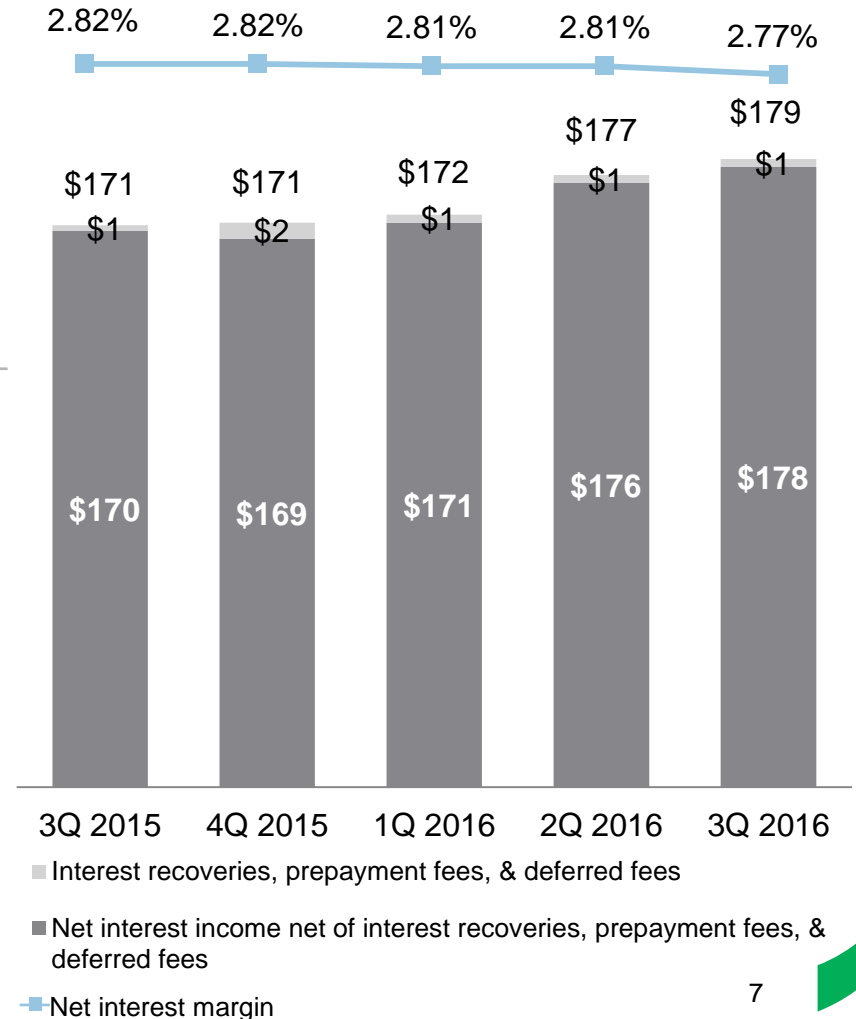


Cost of Interest-bearing Liabilities



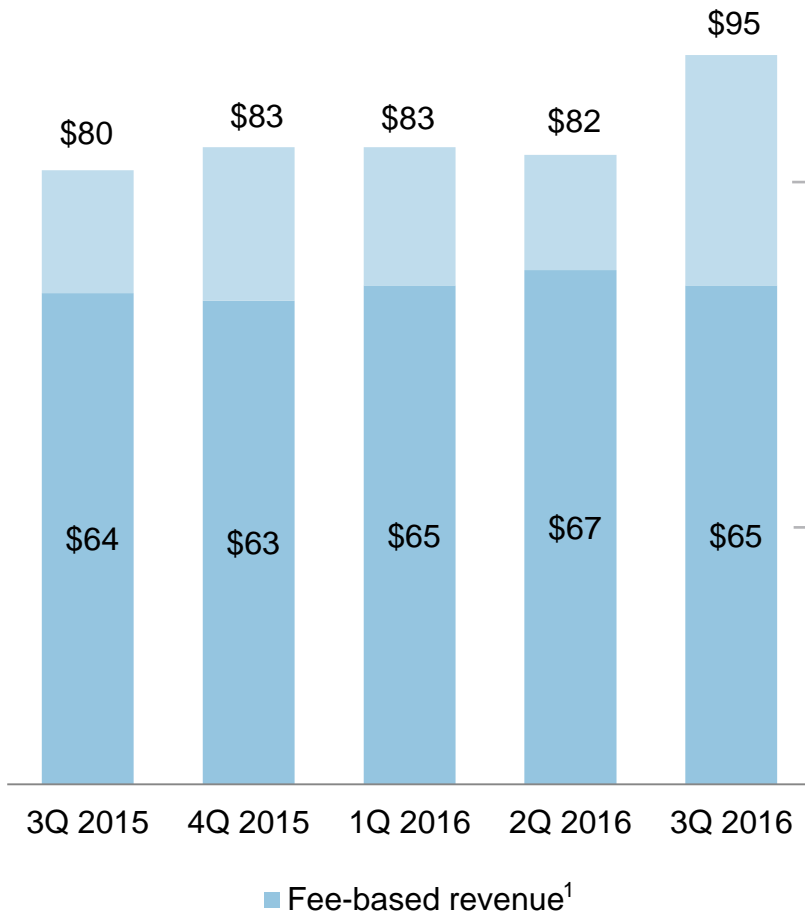
Net Interest Income & Net Interest Margin

(\$ in millions)

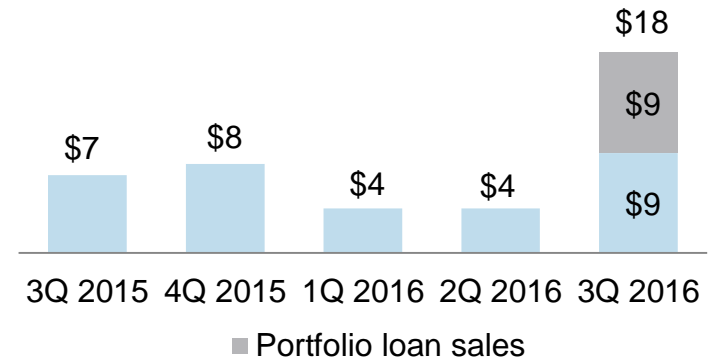


NONINTEREST INCOME TRENDS

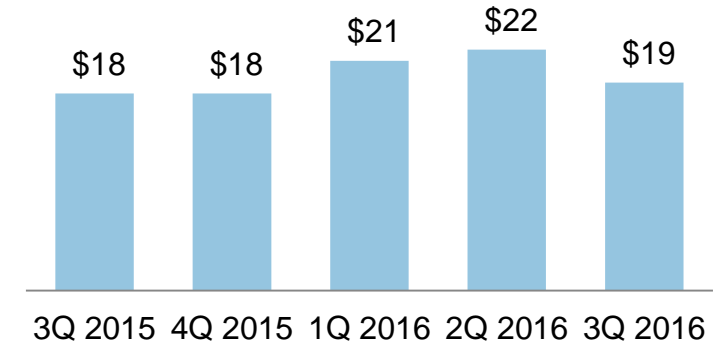
(\$ IN MILLIONS)



Mortgage Banking (net) Income



Insurance Commissions

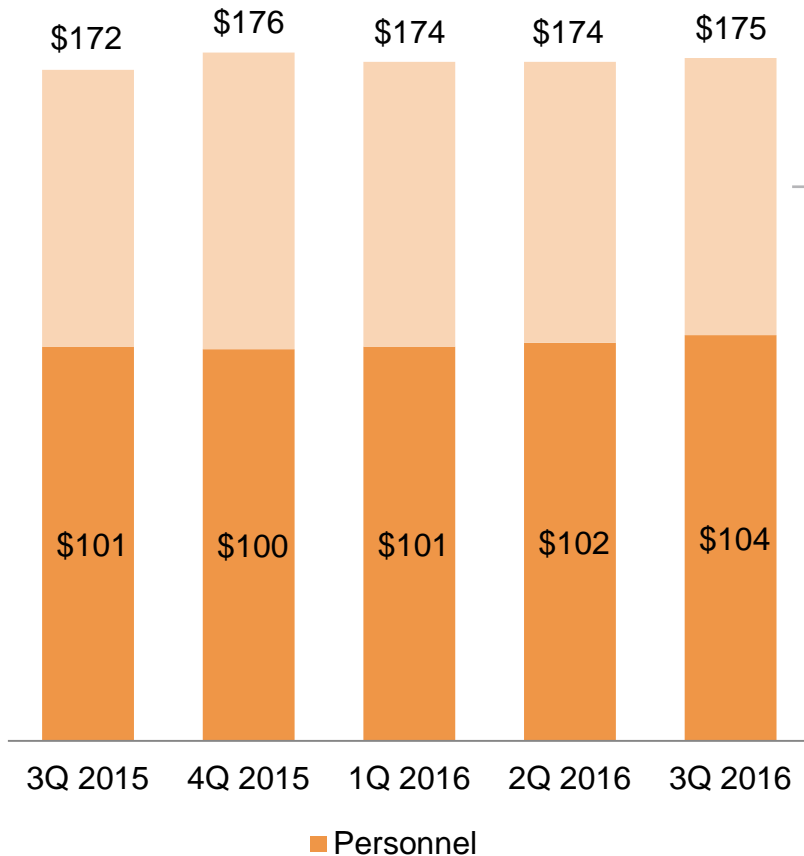


¹ – Fee-based revenue = A non-GAAP financial measure, is the sum of trust service fees, service charges on deposit accounts, card-based and other nondeposit fees, insurance commissions, and brokerage and annuity commissions.

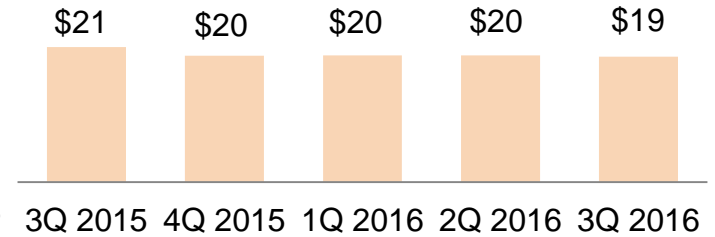


NONINTEREST EXPENSE TRENDS

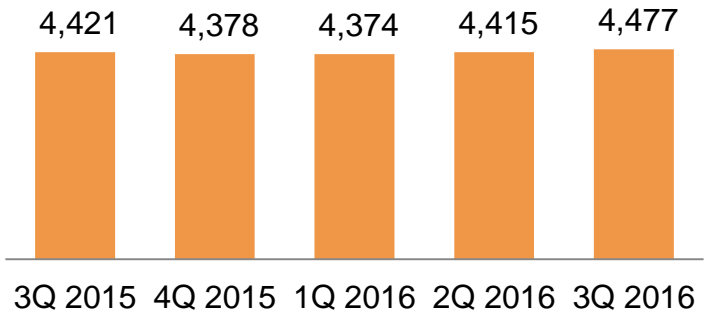
(\$ IN MILLIONS)



Technology and Equipment



FTE¹ Trend



¹ – FTE = Average full time equivalent employee

Please refer to Noninterest Expense as presented on Page 3 of the Financial Tables, Consolidated Statements of Income.

