



QUARTERLY TRENDS

FULL YEAR

|  | 4Q21              | 3Q21              | 2Q21              | 1Q21              | 4Q20              | 4Q21 Change |             | 2021              | 2020              | 2021 Change |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|-------------|-------------|-------------------|-------------------|-------------|
|  |                   |                   |                   |                   |                   | 3Q21        | 4Q20        |                   |                   | 2020        |
| <b>SELECTED BALANCE SHEET DATA (period-end)</b>            |                   |                   |                   |                   |                   |             |             |                   |                   |             |
| Total assets (a)   | \$ 230,776        | \$ 227,670        | \$ 226,022        | \$ 223,583        | \$ 228,911        | 1 %         | 1 %         | \$ 230,776        | \$ 228,911        | 1 %         |
| Loans:   |                   |                   |                   |                   |                   |             |             |                   |                   |             |
| Loans retained   | 206,220           | 201,283           | 200,929           | 202,975           | 207,880           | 2           | (1)         | 206,220           | 207,880           | (1)         |
| Loans held-for-sale and loans at fair value                | 2,223             | 3,412             | 3,381             | 2,884             | 2,245             | (35)        | (1)         | 2,223             | 2,245             | (1)         |
| <b>Total loans</b>   | <b>\$ 208,443</b> | <b>\$ 204,695</b> | <b>\$ 204,310</b> | <b>\$ 205,859</b> | <b>\$ 210,125</b> | <b>2</b>    | <b>(1)</b>  | <b>\$ 208,443</b> | <b>\$ 210,125</b> | <b>(1)</b>  |
| Equity   | 24,000            | 24,000            | 24,000            | 24,000            | 22,000            | —           | 9           | 24,000            | 22,000            | 9           |
| <b>Period-end loans by client segment</b>                  |                   |                   |                   |                   |                   |             |             |                   |                   |             |
| Middle Market Banking (b)                                  | \$ 61,159         | \$ 58,918         | \$ 59,314         | \$ 59,983         | \$ 61,115         | 4           | —           | \$ 61,159         | \$ 61,115         | —           |
| Corporate Client Banking                                   | 45,315            | 45,107            | 44,866            | 45,540            | 47,420            | —           | (4)         | 45,315            | 47,420            | (4)         |
| Commercial Real Estate Banking                             | 101,751           | 100,458           | 99,858            | 100,035           | 101,146           | 1           | 1           | 101,751           | 101,146           | 1           |
| Other  | 218               | 212               | 272               | 301               | 444               | 3           | (51)        | 218               | 444               | (51)        |
| <b>Total loans (b)</b>                                     | <b>\$ 208,443</b> | <b>\$ 204,695</b> | <b>\$ 204,310</b> | <b>\$ 205,859</b> | <b>\$ 210,125</b> | <b>2</b>    | <b>(1)</b>  | <b>\$ 208,443</b> | <b>\$ 210,125</b> | <b>(1)</b>  |
| <b>SELECTED BALANCE SHEET DATA (average)</b>               |                   |                   |                   |                   |                   |             |             |                   |                   |             |
| Total assets (a)   | \$ 227,308        | \$ 222,760        | \$ 226,562        | \$ 225,574        | \$ 227,431        | 2           | —           | \$ 225,548        | \$ 233,156        | (3)         |
| Loans:   |                   |                   |                   |                   |                   |             |             |                   |                   |             |
| Loans retained   | 201,676           | 199,789           | 202,102           | 204,164           | 210,621           | 1           | (4)         | 201,920           | 217,767           | (7)         |
| Loans held-for-sale and loans at fair value                | 3,958             | 2,790             | 3,150             | 2,578             | 1,554             | 42          | 155         | 3,122             | 1,129             | 177         |
| <b>Total loans</b>   | <b>\$ 205,634</b> | <b>\$ 202,579</b> | <b>\$ 205,252</b> | <b>\$ 206,742</b> | <b>\$ 212,175</b> | <b>2</b>    | <b>(3)</b>  | <b>\$ 205,042</b> | <b>\$ 218,896</b> | <b>(6)</b>  |
| Client deposits and other third-party liabilities          | 323,821           | 300,595           | 290,250           | 290,992           | 276,694           | 8           | 17          | 301,502           | 237,825           | 27          |
| Equity   | 24,000            | 24,000            | 24,000            | 24,000            | 22,000            | —           | 9           | 24,000            | 22,000            | 9           |
| <b>Average loans by client segment</b>                     |                   |                   |                   |                   |                   |             |             |                   |                   |             |
| Middle Market Banking                                      | \$ 59,784         | \$ 59,032         | \$ 61,698         | \$ 60,011         | \$ 60,869         | 1           | (2)         | \$ 60,128         | \$ 61,558         | (2)         |
| Corporate Client Banking                                   | 44,976            | 43,330            | 43,440            | 45,719            | 48,825            | 4           | (8)         | 44,361            | 54,172            | (18)        |
| Commercial Real Estate Banking                             | 100,682           | 100,120           | 99,864            | 100,661           | 101,969           | 1           | (1)         | 100,331           | 102,479           | (2)         |
| Other  | 192               | 97                | 250               | 351               | 512               | 98          | (63)        | 222               | 687               | (68)        |
| <b>Total loans</b>   | <b>\$ 205,634</b> | <b>\$ 202,579</b> | <b>\$ 205,252</b> | <b>\$ 206,742</b> | <b>\$ 212,175</b> | <b>2</b>    | <b>(3)</b>  | <b>\$ 205,042</b> | <b>\$ 218,896</b> | <b>(6)</b>  |
| <b>Headcount</b>   | <b>12,902</b>     | <b>12,584</b>     | <b>12,163</b>     | <b>11,748</b>     | <b>11,675</b>     | <b>3</b>    | <b>11</b>   | <b>12,902</b>     | <b>11,675</b>     | <b>11</b>   |
| <b>CREDIT DATA AND QUALITY STATISTICS</b>                  |                   |                   |                   |                   |                   |             |             |                   |                   |             |
| Net charge-offs/(recoveries)                               | \$ 8              | \$ 31             | \$ 3              | \$ 29             | \$ 162            | (74)        | (95)        | \$ 71             | \$ 401            | (82)        |
| <b>Nonperforming assets</b>                                |                   |                   |                   |                   |                   |             |             |                   |                   |             |
| Nonaccrual loans:  |                   |                   |                   |                   |                   |             |             |                   |                   |             |
| Nonaccrual loans retained (c)(d)                           | 740               | 735               | 1,006             | 1,134             | 1,286             | 1           | (42)        | 740               | 1,286             | (42)        |
| Nonaccrual loans held-for-sale and loans at fair value     | —                 | —                 | 2                 | —                 | 120               | —           | NM          | —                 | 120               | NM          |
| <b>Total nonaccrual loans</b>                              | <b>740</b>        | <b>735</b>        | <b>1,008</b>      | <b>1,134</b>      | <b>1,406</b>      | <b>1</b>    | <b>(47)</b> | <b>740</b>        | <b>1,406</b>      | <b>(47)</b> |
| Assets acquired in loan satisfactions                      | 17                | 16                | 17                | 24                | 24                | 6           | (29)        | 17                | 24                | (29)        |
| <b>Total nonperforming assets</b>                          | <b>757</b>        | <b>751</b>        | <b>1,025</b>      | <b>1,158</b>      | <b>1,430</b>      | <b>1</b>    | <b>(47)</b> | <b>757</b>        | <b>1,430</b>      | <b>(47)</b> |
| Allowance for credit losses:                               |                   |                   |                   |                   |                   |             |             |                   |                   |             |
| Allowance for loan losses                                  | 2,219             | 2,354             | 2,589             | 3,086             | 3,335             | (6)         | (33)        | 2,219             | 3,335             | (33)        |
| Allowance for lending-related commitments                  | 749               | 711               | 870               | 753               | 651               | 5           | 15          | 749               | 651               | 15          |
| <b>Total allowance for credit losses</b>                   | <b>2,968</b>      | <b>3,065</b>      | <b>3,459</b>      | <b>3,839</b>      | <b>3,986</b>      | <b>(3)</b>  | <b>(26)</b> | <b>2,968</b>      | <b>3,986</b>      | <b>(26)</b> |
| Net charge-off/(recovery) rate (e)                         | 0.02 %            | 0.06 %            | 0.01 %            | 0.06 %            | 0.31 %            |             |             | 0.04 %            | 0.18 %            |             |
| Allowance for loan losses to period-end loans retained     | 1.08              | 1.17              | 1.29              | 1.52              | 1.60              |             |             | 1.08              | 1.60              |             |
| Allowance for loan losses to nonaccrual loans retained (c) | 300               | 320               | 257               | 272               | 259               |             |             | 300               | 259               |             |
| Nonaccrual loans to period-end total loans                 | 0.36              | 0.36              | 0.49              | 0.55              | 0.67              |             |             | 0.36              | 0.67              |             |