

(Dollars in thousands)

Year Ended December 31, 2021	Banking	Factoring	Payments	Corporate	Consolidated
Noninterest income	\$ 33,447	\$ 13,005	\$ 7,451	\$ 598	\$ 54,501
Noninterest expense	169,114	74,768	39,769	3,856	287,507
Operating income (loss)	<u>\$ 73,154</u>	<u>\$104,409</u>	<u>\$(21,174)</u>	<u>\$(11,435)</u>	<u>\$144,954</u>

(Dollars in thousands)

Year Ended December 31, 2020	Banking	Factoring	Payments	Corporate	Consolidated
Total interest income	\$207,978	\$109,391	\$ 4,474	\$ 272	\$322,115
Intersegment interest allocations	12,815	(12,371)	(444)	—	—
Total interest expense	29,910	—	—	7,477	37,387
Net interest income (expense)	190,883	97,020	4,030	(7,205)	284,728
Credit loss expense (benefit)	20,217	16,042	172	1,898	38,329
Net interest income after credit loss expense	170,666	80,978	3,858	(9,103)	246,399
Gain on sale of subsidiary or division	9,758	—	—	—	9,758
Other noninterest income	29,379	21,010	125	113	50,627
Noninterest expense	151,115	54,011	12,880	4,068	222,074
Operating income (loss)	<u>\$ 58,688</u>	<u>\$ 47,977</u>	<u>\$(8,897)</u>	<u>\$(13,058)</u>	<u>\$ 84,710</u>

(Dollars in thousands)

Year Ended December 31, 2019	Banking	Factoring	Payments	Corporate	Consolidated
Total interest income	\$210,528	\$ 98,247	\$ 1,214	\$ 1,164	\$311,153
Intersegment interest allocations	11,510	(11,294)	(216)	—	—
Total interest expense	48,786	—	—	6,464	55,250
Net interest income (expense)	173,252	86,953	998	(5,300)	255,903
Credit loss expense (benefit)	5,465	2,486	68	(77)	7,942
Net interest income after credit loss expense	167,787	84,467	930	(5,223)	247,961
Noninterest income	26,825	4,727	49	(32)	31,569
Noninterest expense	141,900	51,780	6,720	3,684	204,084
Operating income (loss)	<u>\$ 52,712</u>	<u>\$ 37,414</u>	<u>\$(5,741)</u>	<u>\$(8,939)</u>	<u>\$ 75,446</u>

(Dollars in thousands)

December 31, 2021	Banking	Factoring	Payments	Corporate	Eliminations	Consolidated
Total assets	\$5,568,826	\$1,679,495	\$293,212	\$1,009,998	\$(2,595,281)	\$5,956,250
Gross loans	\$4,444,136	\$1,546,361	\$153,176	\$ 700	\$(1,276,801)	\$4,867,572

(Dollars in thousands)

December 31, 2020	Banking	Factoring	Payments	Corporate	Eliminations	Consolidated
Total assets	\$5,791,537	\$1,121,704	\$115,836	\$861,967	\$(1,955,253)	\$5,935,791
Gross loans	\$4,788,093	\$1,036,548	\$ 84,222	\$ 800	\$(912,887)	\$4,996,776

Banking

(Dollars in thousands)

Banking	Years Ended December 31,			2021 Compared to 2020		2020 Compared to 2019	
	2021	2020	2019	\$ Change	% Change	\$ Change	% Change
Total interest income	\$189,621	\$207,978	\$210,528	\$(18,357)	(8.8)%	\$(2,550)	(1.2)%
Intersegment interest allocations	10,389	12,815	11,510	(2,426)	(18.9)%	1,305	11.3%
Total interest expense	10,205	29,910	48,786	(19,705)	(65.9)%	(18,876)	(38.7)%
Net interest income (expense)	189,805	190,883	173,252	(1,078)	(0.6)%	17,631	10.2%