UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, DC 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report: November 4, 2026

INDEPENDENT BANK CORPORATION

(Exact name of registrant as specified in its charter)

Michigan	**0-7818**	**38-2032782**
(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

98 Ottawa Ave NW **Grand Rapids, Michigan**	**49503**
(Address of principal executive office)	(Zip Code)

Registrant's telephone number,
including area code:
(616) 527-5820

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading symbol(s)	Name of each exchange on which registered
Common stock, no par value	IBCP	NASDAQ Global Select Market

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 7.01. Regulation FD Disclosure.

On November 5, 2026, members of management of Independent Bank Corporation will present at the HOVDE Group Financial Services Conference. A copy of the slide presentation is furnished as Exhibit 99.1 to this Current Report on Form 8-K.

The information in this Form 8-K and the attached Exhibit shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that section, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Securities Exchange Act of 1934, as amended, except as shall be expressly set forth by specific reference in such filing.

Item 9.01. Financial Statements and Exhibits.

Exhibits.

99.1	Investor Presentation
104	Cover Page Interactive Data File (embedded within the Inline XBRL document)

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

INDEPENDENT BANK CORPORATION
(Registrant)

Date 11/4/2026

By /s/Gavin A. Mohr
Gavin A. Mohr, Principal Financial Officer


INDEPENDENT | BANK
(NASDAQ: IBCP)
November 2026 Investor Conference
Be Independent

Cautionary note regarding forward-looking statements

This presentation contains forward-looking statements, which are any statements or information that are not historical facts. These forward-looking statements include statements about our anticipated future revenue and expenses and our future plans and prospects.

Forward-looking statements involve inherent risks and uncertainties, and important factors could cause actual results to differ materially from those anticipated. For example, deterioration in general business and economic conditions or turbulence in domestic or global financial markets could adversely affect our revenues and the values of our assets and liabilities, reduce the availability of funding to us, lead to a tightening of credit, and increase stock price volatility. Our results could also be adversely affected by changes in interest rates; increases in unemployment rates; deterioration in the credit quality of our loan portfolios or in the value of the collateral securing those loans; deterioration in the value of our investment securities; legal and regulatory developments; changes in customer behavior and preferences; breaches in data security; and management's ability to effectively manage the multitude of risks facing our business. Key risk factors that could affect our future results are described in more detail in our Annual Report on Form 10-K for the year ended December 31, 2025 and the other reports we file with the SEC, including under the heading "Risk Factors." Investors should not place undue reliance on forward-looking statements as a prediction of our future results.

Any forward-looking statement speaks only as of the date on which it is made, and we undertake no obligation to update any forward-looking statement, whether as a result of new information, future events, or otherwise.

Independent Bank Corporation

Over 160
years of excellence. Founded in the year 1864

$6.3 B
in total assets

Over 65
Locations throughout Michigan

Regulatory Structure

IBCP is a Fed Member, State Chartered Financial Institution

Over $815M
Market Cap (10/28/26 valuation)

Headquartered in Grand Rapids, MI



Grand Rapids Highlights

#1
Best Managed City in 2026
Source: WalletHub

#1 City
To grow your career in 2025, according to LinkedIn
Source: RightPlace.org

#2
Most Entrepreneurial City in the Midwest in 2026
Source: Dealroom.co

IBC Board of Directors



Stephen L. Gulis Jr.
- Director Since: 2004
- Chairman of the Board
- Former President, Global Operations of Wolverine Worldwide (NYSE: WWW)
- Member of the Compensation Committee



William J. Boer
- Director Since: 2012
- Founder and President of Grey Dunes
- Chair of the Governance and the Nominating Committees



Dennis W. Archer Jr.
- Director Since: 2020
- CEO of Ignition Media Group and President of Archer Corporate Services
- Member of the Audit Committee and the Governance and the Nominating Committees



Terance L. Beia
- Director Since: 2018
- Former Director of Traverse City State Bank
- Self-employed
- Member of the Governance and the Nominating Committees



Joan A. Budden
- Director Since: 2015
- Former President & CEO of Priority Health
- Chair of the Compensation Committee



Michael J. Cok
- Director Since: 2017
- Former President of Foremost Insurance Company
- Chair of the Audit Committee



Christina L. Keller
- Director Since: 2016
- CEO and Chair of the Board of Directors of Cascade Engineering Family of Companies
- Member of the Compensation Committee



William B. Kessel
- Director Since: 2013
- President & CEO of IBC and Independent Bank



Ronia F. Kruse
- Director Since: 2019
- Founder & CEO of OpTech, LLC and OpTech Solutions
- Member of the Audit Committee



Nathan E. Tagg
- Director since: 2026
- Former Director of Highpoint Community Bank
- Attorney at Tripp, Tagg, & Storrs
- Held leadership roles with Barry Community Foundation and Green Gables Haven



Michael G. Wooldridge
- Director Since: 2025
- Former partner with the Varnum law firm concentrated on corporate governance, securities, and M&A
- Member of the Compensation Committee and the Nominating and Corporate Governance Committee

IBC Executive Management Team



William B. Kessel
President, CEO & Director

- CEO of IBC and Independent Bank since 2013
- Joined Independent Bank in 1994
- Began career with Crowe



Gavin A. Mohr
EVP, Chief Financial Officer

- Joined Independent Bank in 2020 as EVP and Chief Financial Officer
- Previously SVP, Chief Financial Officer of STAR Financial Corporation
- 18 years of experience in financial management



Stefanie M. Kimball
EVP, Chief Risk Officer

- EVP and Chief Risk Officer since 2012
- Joined the Company in April 2007 as EVP – Commercial
- Previous experience with Comerica for 25 years



Joel F. Rahn
EVP, Commercial Banking

- Joined Independent Bank in 2018 as Senior Vice President Commercial Banking
- 33 years experience in Commercial Banking
- Previously Regional President of West Michigan at Chemical Bank



Michael J. Stodolak
EVP, Retail Banking

- Responsible for Retail Banking.
- Joined Independent Bank over 25 years ago
- Previous experience leading the Bank's retail network and Consumer Lending program.



Patrick J. Ervin
EVP, Mortgage Banking

- Joined Independent Bank in 2016 as Senior Vice President Mortgage Banking
- 28 years experience in the mortgage area
- Previous experience with Talmer Bank, TCF Bank, and Standard Federal Bank

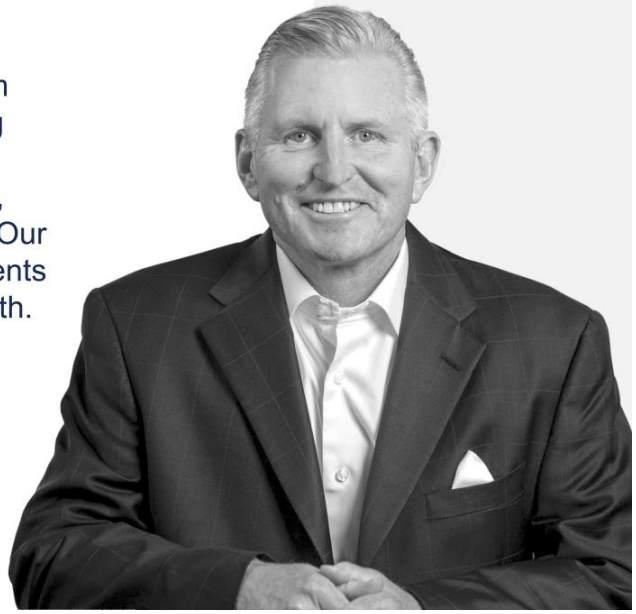


Chris Michaels
EVP, COO

- Joined Independent Bank in 2012 as 1st Vice President of IT.
- Senior Vice President Chief Information Officer from January 2020 to January 2025.
- 30 years of experience in senior/executive management.

"When I think of Independent Bank, I'm reminded of our dedication to inspiring financial independence and being Michigan's most people-focused bank, driven by teamwork, courage, and drive. Our future priorities include digital advancements and team investment for sustained growth. **I am proud to Be Independent."**

Brad Kessel,
President & CEO,
Independent Bank




Mission
Inspiring financial independence today, with tomorrow in mind.
Vision
A future where people approach their finances with confidence, clarity, and the determination to succeed.
Values
Courage
Drive
Integrity
People-Focus
Teamwork
Be Independent


INDEPENDENT | BANK
Franchise Overview
and Growth Strategies
Be Independent

Our Wingspan



160+ Years
of banking, founded in 1864

Top 10
Market share in 20 of 25 Counties of operation

Over **65** Branch Locations

Over **800** Employees

Over **200K** Customers

Member FDIC

Note: There are 11 ATM-only locations and 8 desk rentals not shown on the map

Franchise Highlights

- Highly profitable franchise built upon the foundation of a low-cost deposit base and exceptional credit quality
- Proven track record of strong performance has resulted in 13 consecutive years of dividend increases
- Diverse revenue mix with non-interest income accounting for 30% of total revenue on average over the last ten years
- Focus on improving efficiencies and productivity has increased average deposits per branch from $25 million in 2011 to $84 million in 2026
- Increasing business investment in Michigan, addition of new banking talent, and expansion into higher growth markets expected to drive further increases in revenue and earnings

A Diverse Portfolio

COMMERCIAL

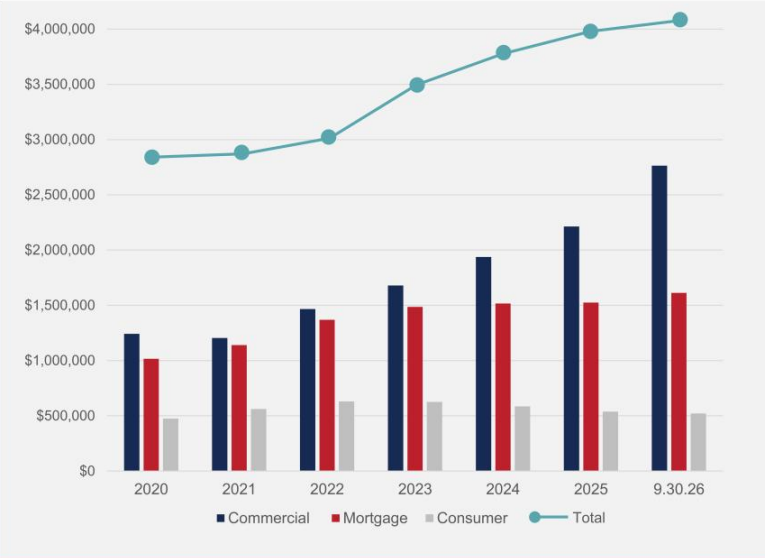
- Driving organic growth, capitalizing on market disruption, executing a highly successful multi-year talent acquisition campaign

CONSUMER

- Providing competitive consumer lending products through an established branch network
- A long established highly profitable indirect lending program in marine, RV and power sports providing valuable revenue diversification

MORTGAGE

- Best in class mortgage operation using cutting edge technology to deliver the highest quality customer experience and operational efficiency



Presence by Region



NW (Traverse City)

Deposits: $429M | **Loans:** $518M



West (Grand Rapids Area)

Deposits: $1,521M | **Loans:** $1,269M



HCB

Deposits: $543M | **Loans:** $367M



Photo Credit: Kaytie Boomer, MLive



Bay Area

Deposits: $1,341M | **Loans:** $221M



Central (Lansing)

Deposits: $685M | **Loans:** $250M



SE (Detroit)

Deposits: $1,001M | **Loans:** $1,625M

Member FDIC | Equal Housing Lender

Data as of September 30, 2026. Note: Loan and deposit balances exclude the loans and deposits (such as brokered deposits) that are not clearly allocable to a certain market region. Loans specifically exclude: $417 million of indirect lending, $200 million of Ohio mortgage loans, $19 million of resort loans and $4 million of purchased mortgage loans.

Be Independent

Proven Track Record

EPS
2.1%
5-year compounded growth rate

ROA
1.24%
5-year average

ROE
15.54%
5-year average

DIVIDEND
5.8%
5-year compounded growth rate

3.4%
5-year compounded growth rate of pre-tax/pre-provision

13
Consecutive years of increased dividend

$96.2 Million
returned to shareholders since 2018 through share repurchases.

Track Record of Consistent Growth & Profitability

($M except per share data)

For the year ended December 31,

BALANCE SHEET	2020	2021	2022	2023	2024	2025	5-Year CAGR
Total Assets	$4,204	$4,705	$5,000	$5,264	$5,338	$5,506	5.5%
Portfolio Loans	$2,734	$2,905	$3,465	$3,791	$4,039	$4,276	9.4%
Deposits	$3,637	$4,117	$4,379	$4,623	$4,654	$4,762	5.5%
Tangible Common Equity	$357	$367	$317	$374	$425	$474	5.8%
PROFITABILITY							
Pre-Tax, Pre-Provision Income	$81.9	$75.4	$83.1	$79.9	$87.5	$87.4	1.3%
Pre-Tax, Pre-Prov / Avg. Assets	2.08%	1.69%	1.72%	1.56%	1.67%	1.62%	-
Net Income	$56.2	$62.9	$63.4	$59.1	$66.8	$68.5	4.1%
Diluted EPS	$2.53	$2.88	$2.97	$2.79	$3.16	$3.27	5.3%
Return on Average Assets	1.43%	1.41%	1.31%	1.15%	1.27%	1.27%	-
Return on Average Equity	15.68%	16.13%	18.41%	16.04%	15.66%	14.43%	-
Net Interest Margin (FTE)	3.34%	3.10%	3.32%	3.26%	3.38%	3.56%	-
Efficiency Ratio	59.24%	62.87%	59.71%	60.67%	60.83%	60.50%	-
SHAREHOLDER VALUE							
TBV/Share	$ 16.33	$ 17.33	$ 15.04	$ 17.96	$ 20.33	$ 23.05	7.1%
Dividends Paid per Share	$ 0.80	$ 0.84	$ 0.88	$ 0.92	$ 0.96	$ 1.04	5.4%
Value of Shares Repurchased	$ 14.2	$ 17.3	$ 4.0	$ 5.2	$ -	$ 12.4	-

Total Shareholder Return

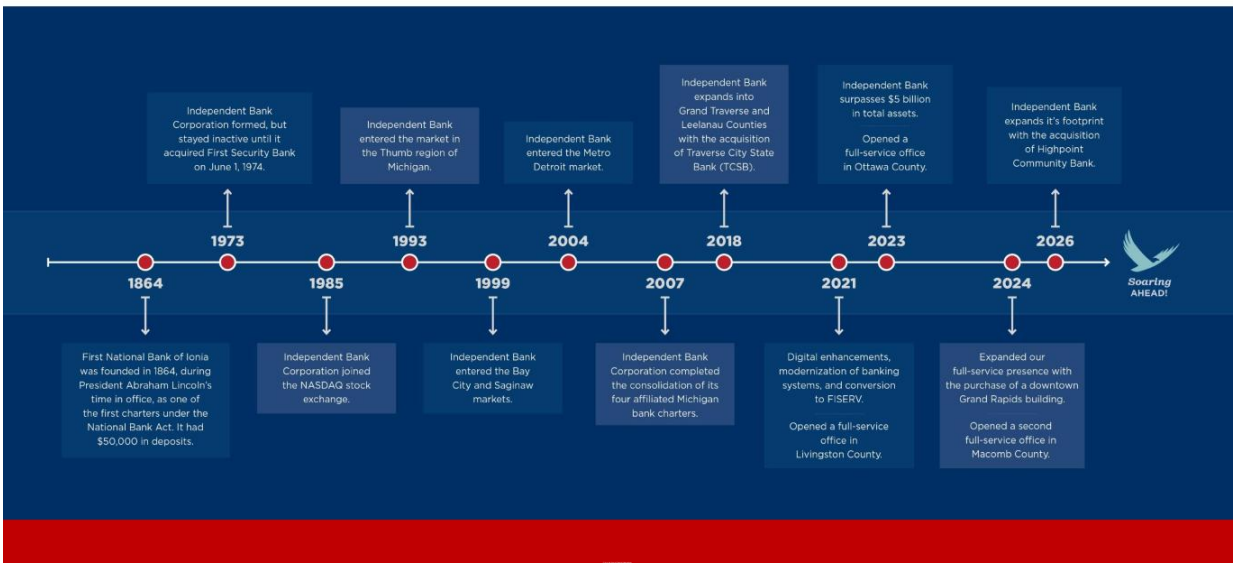
		Total Return			
Group	#	1-Yr	3-Yr	5-Yr	10-Yr
Proxy Peers	19	33.5%	102.3%	52.0%	139.8%
KBW Regional Index	50	13.4%	67.6%	27.8%	106.9%
$3.0B - $6.0B Nationally	59	29.7%	99.9%	59.2%	136.7%
S&P 500	503	15.7%	85.6%	90.8%	316.4%
IBCP		17.5%	112.6%	97.6%	197.1%

*Market Price at 9/30/26

Year-To-Date Valuation vs. Peers



Over 160 Years of Financial Independence



Formula for Success

Financial	Key Strategies, that will create value
Drivers of Bank Stock Value (TSR):	• Proactive investor relations program
1. EPS Growth	• Stable, reoccurring, and growing revenue stream
2. TBV Growth	• Above peer average
3. Dividend Growth	• Consistent and reliable
Drivers of Bank Profitability (ROA &ROE):	• Relationship building, Selective M&A
Primary:	
4. Loan Growth	• Proactive Commercial RM, Treasury Talent, & Mortgage recruitment • Promote SBA Lending Program • Promote Floor Plan Lending Platform • Promote low-income tax credit lending/investment
5. Core Deposit Growth	• Continued Focus on C&I and Public Fund Segments • Expand Private Banking Team • Geographic Expansion • Further develop seamless digital experience • Build out data analytics to support target marketing initiatives • Cross selling across the Company
6. Efficiency Ratio	• Implement new commercial LOS Platform • Branch optimization through use of automation • Leverage AI for process improvements • Leverage new mortgage technology • Safe, resilient and efficient operations (Fraud, Cyber, Vendor Mgt)

Formula for Success

Financial	Key Strategies, that will create value
Secondary (Our Foundation):	
7. Credit Quality	• Proactive credit quality and problem resolution • Maintain strong reserve levels
8. Capital	• Effective capital and IRR management
9. Liquidity	• Remixing of asset base, running off bond portfolio, replacing with higher yielding loans • Effective liquidity management
Other Measures for Success:	
Customer Experience	• Invest in our people • Invest in technology • Leverage AI for upskilling staff and improving the customer experience
Talent Management	• Enhance employee engagement • Optimize and simplify HR processes and practices • Employee growth and development
Regulatory	• Three layers of defense with collaborative approach • Sound Credit Risk Management Practices • Proactive regulatory risk management

Recognized For Our Efforts

Forbes Best in-State Bank
2018, 2019, 2023, 2024, 2025, 2026

Forbes World's Best Banks
2025, 2026

Great Place to Work
2023, 2024, 2025, 2026

Raymond James Community Bankers Cup
2024

Piper Sandler SM-All Star
2024

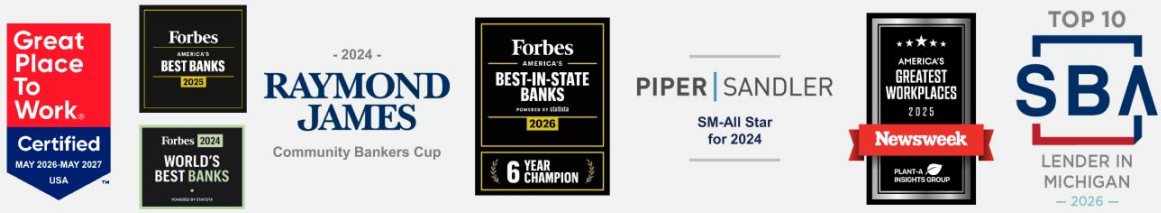
Most Affordable Housing Grants Approved in MI
2019-2025

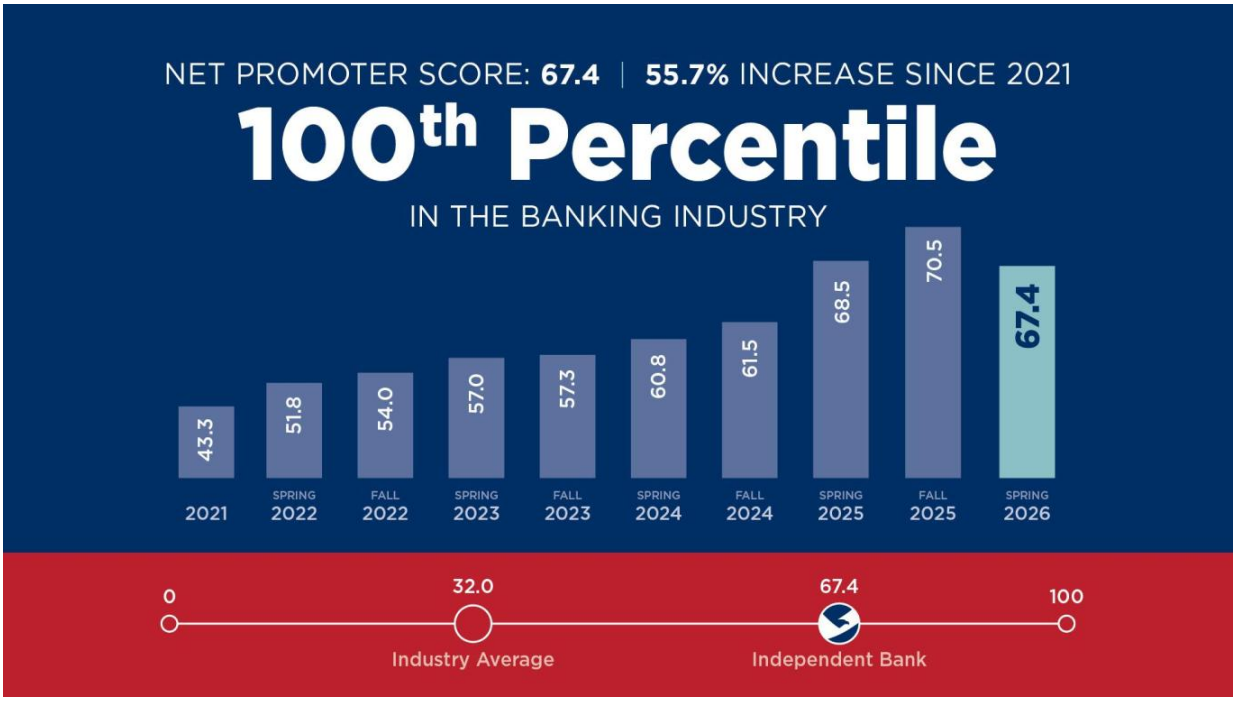
MasterCard Consumer Experience Award
2025

50/50 Women on Boards "3+" Company
2020, 2021, 2022, 2023, 2024, 2025

Michigan Bankers Association (MBA) Financial Literacy Award
2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026

Newsweek America's Greatest Workplaces
2024 & 2025




NET PROMOTER SCORE: 67.4 | 55.7% INCREASE SINCE 2021
100th Percentile
IN THE BANKING INDUSTRY
43.3
2021
51.8
SPRING 2022
54.0
FALL 2022
57.0
SPRING 2023
57.3
FALL 2023
60.8
SPRING 2024
61.5
FALL 2024
68.5
SPRING 2025
70.5
FALL 2025
67.4
SPRING 2026
0
32.0
Industry Average
67.4
Independent Bank
100

Michigan at a Glance

10.1 Million
Population, 2025
Source: U.S. Census Bureau

Top 10
Research & Development, 2024
Source: NSF / NCSES

$568.9 Billion
2025 GDP
Source: USAFacts

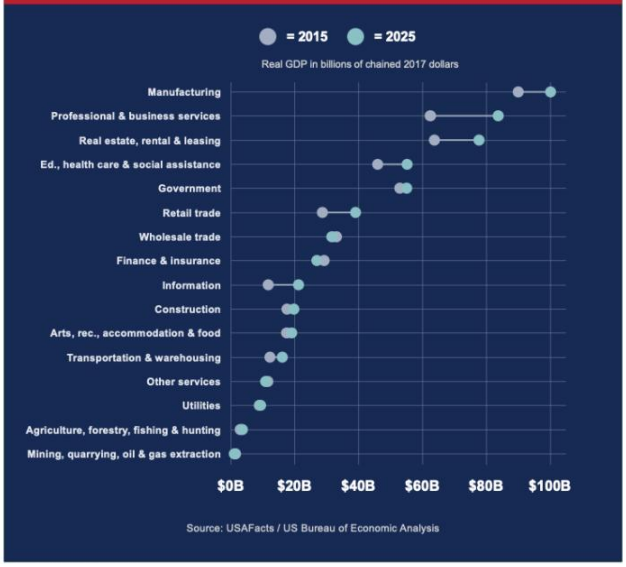
5.0%
Unemployment, Sep 2026
Source: Bureau of Labor Statistics

$100.1 Billion
Manufacturing share of GDP, 2025
Source: USAFacts

Over 983k
Small Businesses in MI, 2025
Source: SBA Office of Advocacy, 2025 profile

Real MI GDP by Industry

In 2025, the manufacturing industry contributed the most to our GDP



Source: USAFacts / US Bureau of Economic Analysis

Why Do Business In Michigan

#1
Automotive Manufacturing Strength
Business Facilities, 2026, as reported by MEDC

#6
Access to Skilled Manufacturing Labor
Area Development, 2026

#2
Engineering Talent & Industry Cluster Strength
Area Development, 2026

#3
Concentration of Jobs Supported by Foreign Investment
Global Business Alliance, 2026 report using 2023 data

#6
America's Top States for Business
CNBC, 2026, as reported by MEDC

#8
Innovation & Research Ecosystem
Area Development, 2026

#4
Cost of Doing Business
CNBC, 2026

#4
Workforce Development
Site Selection, 2026, as reported by MEDC

Top 10
State For Doing Business
Area Development, 2026; Michigan ranked #10

State of Michigan Deposit Share

As of June 30, 2026 • Top 23 parent companies / institutions by Michigan deposits

Parent Company / Institution	Parent State / Country	Michigan Offices 2026	Michigan Deposits 2026 ($000)
JPMorgan Chase & Co.	NY	172	64,440,134
Fifth Third Bancorp	OH	308	56,296,166
Huntington Bancshares Inc.	OH	299	37,948,093
Bank of America Corp.	NC	72	28,837,722
PNC Financial Services Group Inc.	PA	124	21,374,827
Flagstar Bank, N.A.	NY	101	17,076,763
Citizens Financial Group Inc.	RI	62	6,553,351
Mercantile Bank Corp.	MI	52	5,381,579
Northpointe Bancshares Inc.	MI	1	5,253,877
Independent Bank Corp.	**MI**	**59**	**4,929,167**
First National Bancshares Inc.	MI	3	3,878,683
ChoiceOne Financial Services Inc.	MI	48	3,608,258
Wintrust Financial Corp.	IL	28	3,067,806
Arbor Bancorp Inc.	MI	18	2,843,062
First Merchants Corp.	IN	31	2,499,319
Old National Bancorp	IN	20	2,213,715
Northstar Financial Group Inc.	MI	18	2,047,364
Isabella Bank Corp.	MI	31	1,845,402
Horizon Bancorp Inc.	IN	27	1,558,684
KeyCorp	OH	19	1,497,522
Canadian Imperial Bank of Commerce	Canada	2	1,443,031
Southern Michigan Bancorp Inc.	MI	20	1,404,337
Dart Financial Corp.	MI	4	1,269,500

Source: FDIC Summary of Deposits, June 30, 2026. Michigan offices only. Parent-company grouping as reported in the survey. Flagstar is shown at institution level (no parent reported). Independent Bank excludes Highpoint, acquired after the survey date.


INDEPENDENT BANK
CORPORATION
Earnings Call:
Third Quarter 2026
October 27, 2026
(NASDAQ: IBCP)
Be Independent

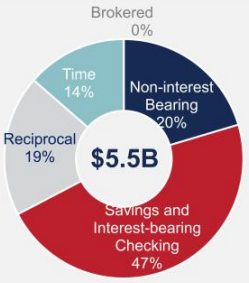
3Q'26 Overview

3Q'26 Earnings	• Net income of $17.9 million, or $0.80 per diluted share • Increase in net interest income of $9.9 million over the prior year quarter and $7.4 million over the second quarter of 2026 • Net interest margin expanded 11 basis points to 3.82%, or 5 basis points to 3.76% excluding purchase accounting accretion • PPNR increased $3.1 million or 13.5% over the prior year quarter and $0.9 million or 3.5% over the linked quarter, including $3.5 million of merger related expenses
Solid Loan Growth and Strong Asset Quality	• Total loans increased 10.5% annualized with commercial loan growth of 20.9% annualized, excluding Highpoint Community Bank loans. • New loan production continues to be largely focused on new commercial clients that bring deposits to the bank • Asset quality remained sound with NPAs/Total Assets at 0.64% and NCO of $0.2 million
Positive Trends in Key Metrics	• Generated a ROAA of 1.14% (ROAA 1.32% excluding merger related costs) • Generated a ROAE of 12.17% (ROAE 14.08% excluding merger related costs) • Net interest margin of 3.82% compared to 3.54% in the prior year quarter • 13th consecutive quarter of net interest income growth • Net growth in total deposits, net of brokered deposits of $115.8 million or 9.4% annualized excluding HCB deposits
Healthy Capital & Liquidity Positions	• Tangible common equity ratio of 8.23% • A CET1 ratio of 11.10% • Substantial borrowing capacity of approximately $2.0 billion

Low-Cost Deposit Franchise

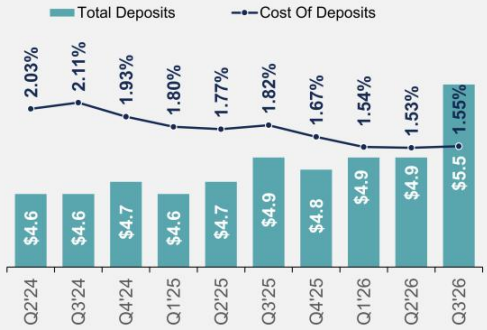
Focused on Core Deposit Growth

Deposit Composition 9/30/26



Core Deposits: 86.4%

Cost of Deposits (%)/Total Deposits ($B)

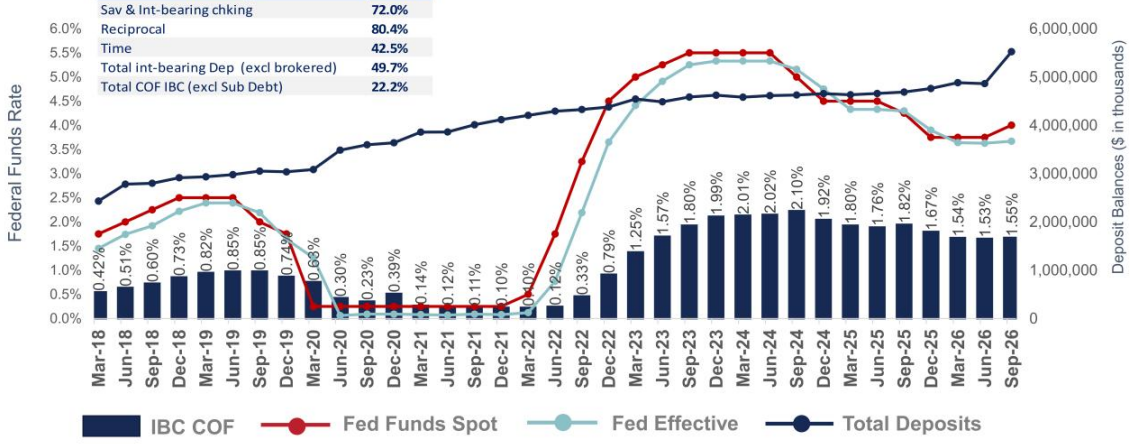


- Substantial core funding – $4.77 billion of non-maturity deposit accounts (86.4% of total deposits).
- Core deposit increase of $659.3 million (53.8% annualized) in 3Q'26.
- Time deposit increase of $87.9 million (52.6% annualized) in 3Q'26.
- Total deposits increased $759.7 million (21.3% annualized) since 12/31/25 with non-interest bearing up $134.7 million, savings and interest-bearing checking up $478.3 million, reciprocal up $77.6 million, time up $87.3 million and brokered time down $18.1 million.
- Deposits by Customer Type:
  - Retail – 46%
  - Commercial – 39%
  - Municipal – 15%

Member FDIC Equal Housing Lender

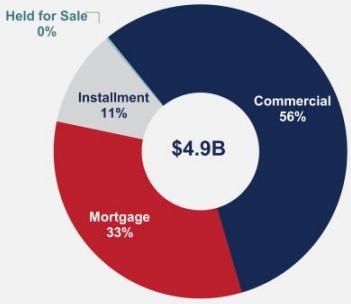
Historic IBC Cost of Funds (excluding sub debt) vs. the Federal Funds Rate (with Deposit Balances)

Account Type	Cycle Beta
Sav & Int-bearing chking	72.0%
Reciprocal	80.4%
Time	42.5%
Total int-bearing Dep (excl brokered)	49.7%
Total COF IBC (excl Sub Debt)	22.2%

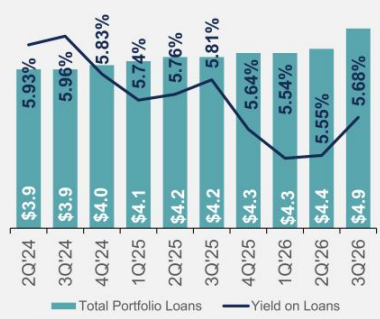


Diversified Loan Portfolio
Focused on High Quality Growth

Loan Composition 9/30/26



Yield on Loans (%)/ Total Portfolio Loans ($B)



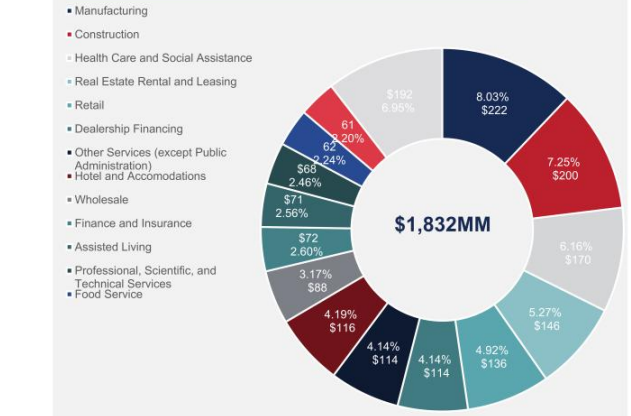
Note: Portfolio loans exclude loans HFS.

- Portfolio loan changes in 3Q'26:
  - Commercial – increased $403.2 million.
    - …Average new origination yield of 6.36% vs a 6.22% portfolio yield.
  - Mortgage – increased $79.0 million.
    - …Average new origination yield of 6.62% vs a 4.97% portfolio yield.
  - Installment – increased $1.1 million.
    - …Average new origination yield of 6.77% vs a 5.32% portfolio yield.
- Mortgage loan portfolio weighted average FICO of 751 and average balance of $187,505.
- Installment weighted average FICO of 754 and average balance of $26,038.
- Commercial loan rate mix:
  - 39% fixed / 61% variable.
  - Indices – 35% tied to Prime and 65% tied to SOFR.
- Mortgage loan (including HELOC) rate mix:
  - 59% fixed / 41% adjustable or variable.
  - 6% tied to a US Treasury rate and 94% tied to SOFR.

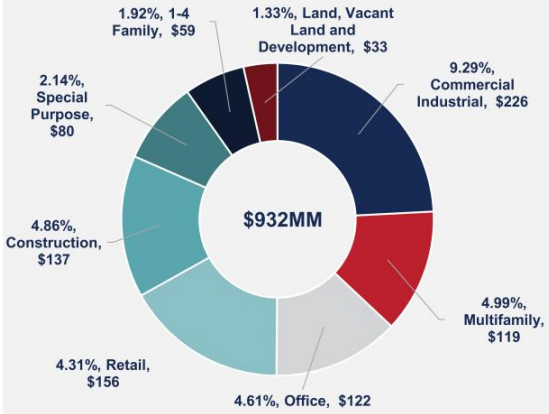
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Concentrations within $2.8B Commercial Loan Portfolio

C&I or Owner Occupied Loans by Industry as a % of Total Commercial Loans ($ in millions)



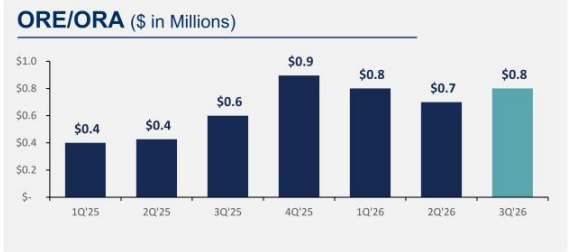
Investor RE by Collateral Type as a % of Total Commercial Loans ($ in millions)

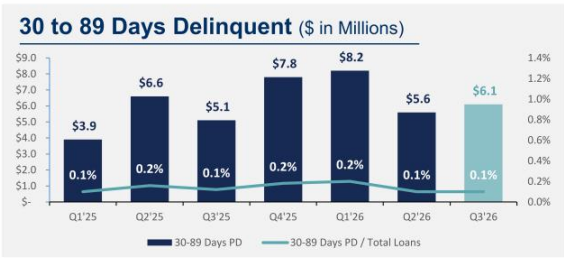


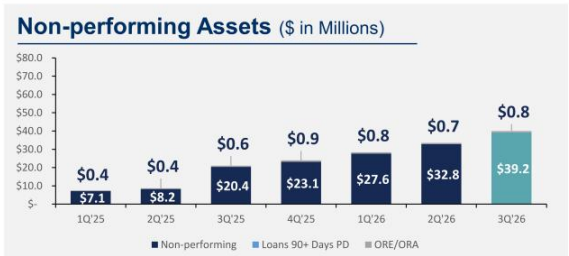
Note: $1.832 billion, or 66.3% of the commercial loan portfolio is C&I or owner occupied, while $932 million, or 33.7% is investment real estate. The percentage concentrations are based on the entire commercial portfolio of $2.76 billion as of September 30, 2026

Credit Quality Summary







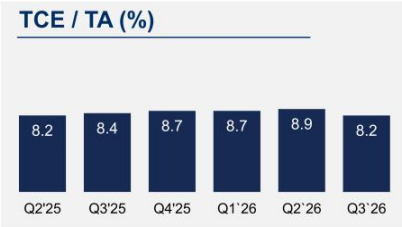


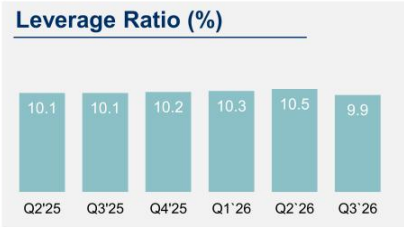
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Note 1: Non-performing loans and non-performing assets exclude troubled debt restructurings that are performing.

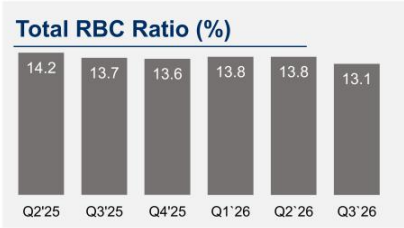
Be Independent

Strong Capital Position







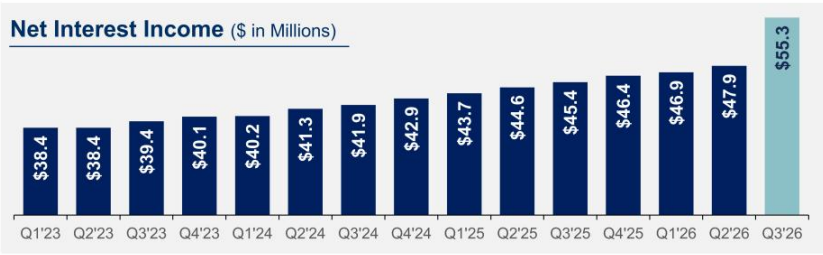


- Long-term capital priorities: Capital retention to support organic growth, acquisitions and return of capital through strong and consistent dividends and share repurchases.
- Well capitalized in all regulatory capital measurements.
- Tangible common equity ratio excluding the impact of unrealized losses on securities AFS and HTM is 9.2%
- The reduction in capital ratios in 3Q'26 is primarily the result of the Highpoint Community Bank acquisition.

Member FDIC

Interest Margin/Income





- Net interest income was $55.3 million in 3Q'26 compared to $45.4 million in the prior year quarter. The change is due to an increase in average earning assets and the net interest margin compared to the year-ago quarter.
- Net interest margin was 3.82% during the third quarter of 2026, compared to 3.54% in the year-ago quarter and 3.71% in the second quarter of 2026.
- 13th consecutive quarter of increasing net interest income.

Member FDIC Equal Housing Lender

Linked Quarter Analysis

3Q'26 NIM Changes

2Q'26	3.71%
Discount Accretion	0.06%
Change in Earning Asset Mix	0.02%
Change in Earning Asset Yield	0.05%
Interest Charge-off Comm Loan	-0.01%
Increase in funding costs	-0.01%
3Q'26	3.82%

Linked Quarter Average Balances and FTE Rates ($ in thousands)

	3Q26			2Q26			Change		
	Avg Bal	Inc/Exp	Yield	Avg Bal	Inc/Exp	Yield	Avg Bal	Inc/Exp	Yield
Cash	$145,970	$1,349	3.67%	$57,067	$531	3.73%	$88,903	$818	-0.06%
Investments	833,418	7,421	3.56%	793,997	6,540	3.29%	39,421	882	0.27%
Commercial loans	2,687,946	41,931	6.19%	2,312,336	35,307	6.12%	375,609	6,624	0.06%
Mortgage loans	1,624,560	20,202	4.97%	1,538,721	18,695	4.86%	85,839	1,507	0.11%
Consumer loans	526,906	6,974	5.29%	517,519	6,661	5.15%	9,387	314	0.15%
Earning assets	$5,818,800	$77,878	5.33%	$5,219,641	$67,733	5.20%	$599,158	$10,145	0.13%
Nonmaturity deposits	$3,418,568	$13,769	1.60%	$3,016,119	$12,008	1.60%	$402,449	1,762	0.00%
CDARS deposits	167,284	1,413	3.35%	119,498	939	3.15%	47,787	474	0.20%
Retail Time deposits	744,892	6,101	3.25%	660,629	5,218	3.17%	84,262	883	0.08%
Brokered deposits	514	5	4.17%	17,480	158	3.62%	(16,966)	(152)	0.55%
Bank borrowings	11,347	77	2.69%	42,832	390	3.66%	(31,485)	(314)	-0.97%
IBC debt	39,907	693	6.89%	39,890	679	6.83%	17	14	0.06%
Cost of funds	$4,382,511	$22,059	2.00%	$3,896,448	$19,392	2.00%	$486,064	$2,667	0.00%
Free funds	$1,436,288			$1,323,194			$113,095		
Net interest income		$55,819			$48,341			$7,478	
Net interest margin			3.82%			3.71%			0.11%

Contractual Loan & Security Repricing

The table below shows the contractual fixed rate maturities and exit yield of securities and loans.

	4Q26	1Q27	2Q27	3Q27	4Q27	1Q28
Securities						
Maturing cash flows	$46.7	$38.9	$34.0	$32.1	$20.8	$24.9
Yield	3.17%	3.46%	3.05%	2.75%	2.21%	1.62%
Loans						
Maturing cash flows	$97.4	$101.3	$84.5	$102.4	$82.5	$71.1
Yield	5.16%	5.06%	5.67%	5.27%	5.86%	5.83%
Total Securities & Loans						
Maturing cash flows	$144.2	$140.2	$118.5	$134.5	$103.3	$95.9
Yield	4.52%	4.62%	4.92%	4.67%	5.13%	4.74%

Interest Rate Risk Management

Changes in Net Interest Income (Dollars in 000's)

September 30, 2026

	-200	-100	Base-rate	100	200
Net Interest Income	$230,400	$232,300	$233,800	$238,400	$242,500
Change from Base	-1.45%	-0.64%		1.97%	3.72%

June 30, 2026

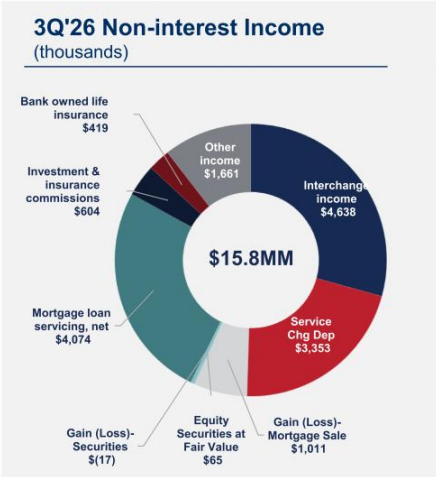
	-200	-100	Base-rate	100	200
Net Interest Income	$200,307	$202,593	$204,221	$206,787	$209,565
Change from Base	-1.92%	-0.80%		1.26%	2.62%

Simulation analyses calculate the change in net interest income over the next twelve months, under immediate parallel shifts in interest rates, based upon a static statement of financial condition, which includes derivative instruments, and does not consider loan fees.

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- Most of the base case modeled NII improvement ($23.3 million) is from the HCB acquisition. The dollar NII further benefited from organic earning asset growth and NIM expansion. The NIM improved by 14 basis points during 3Q26. A positive shift in the earning asset mix to commercial loans and higher market rates (including future fixed asset re-pricing) drove the improvement. This was partially offset by higher funding costs (NMD and time) due the Fed hiking 25bps in September.
- NII sensitivity to lower rates declined modestly while the benefit to higher rates improved. Reduced exposure to lower rates is due to the HCB acquisition as HCB was more asset sensitive than IB's standalone position, $50 million notional of floor purchases and the termination of a $25 million pay fixed swap. Additionally, loan growth continued to be centered in variable rate commercial credits. The overall position is closely matched for smaller rate changes of +/- 100 basis points. The bank has modest exposure to larger rate declines and benefits from larger rate increases.
- Base-rate is a static balance sheet applying the spot yield curve from the valuation date.
- Stable core funding base. Transaction accounts fund 38.6% of assets and other non-maturity deposits fund another 20.8% of assets. Low wholesale funding of just 0.7% of assets.
- 37.0% of assets reprice in 1 month and 48.5% reprice in the next 12 months.
- Continually evaluating strategies to manage NII through hedging, funding strategies as well as product pricing and structure.

Strong Non-interest Income



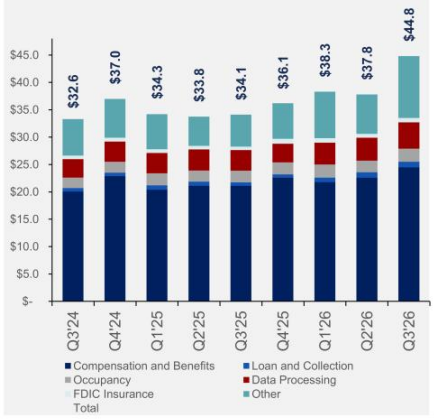


Source: Company documents.

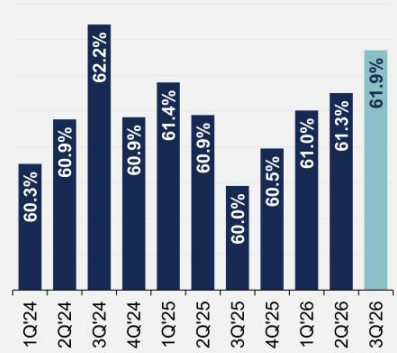
- The $1.6 million comparative quarterly increase in mortgage loan servicing, net is primarily attributed to changes in the fair value of capitalized mortgage loan servicing rights associated with changes in mortgage loan interest rates and expected future prepayment levels.
- Mortgage banking:
  - $1.0 million in net gains on mortgage loans in 3Q'26 vs. $1.5 million in the year ago quarter. The decrease is primarily due to a decrease in profit margins on mortgage loans sold that was partially offset by an increase in the volume of mortgage loans sold.
  - $136.0 million in mortgage loan originations in 3Q'26 vs. $145.6 million in 3Q'25 and $145.4 million in 2Q'26.
  - 3Q'26 mortgage loan servicing includes a $3.4 million ($0.12 per diluted share, after tax) increase in fair value adjustment due to price compared to a decrease of $0.6 million ($0.02 per diluted share, after tax) in the year ago quarter.

Focus on Improved Efficiency

Non-interest Expense ($M)



Efficiency Ratio (4 quarter rolling average)



Source: Company documents.

- 3Q'26 efficiency ratio of 61.3%.
- Compensation and employee benefits expense of $24.5 million, an increase of $3.4 million from the prior year quarter.
- Performance-based compensation was $1.7 million higher than the prior year quarter.
- Payroll taxes and employee benefits decreased $0.1 million primarily due to lower healthcare related costs.
- Data processing costs increased by $1.0 million primarily due to the HCB acquisition, core data processor annual asset growth and CPI related cost increases as well as price increases in other software solutions.
- Merger related expense was $3.5 million in the current quarter compared to zero in the prior year quarter.
- Amortization of Intangible assets expense of $0.9 million in 3Q'26 compared to $0.1 million in the prior year period.
- Opportunities exist to gain additional efficiencies as we continue to optimize our delivery channels.

Outlook for 2026

	LENDING Continued growth	**NET INTEREST INCOME** Growth driven primarily by higher average earning assets	**PROVISION FOR CREDIT LOSSES** Steady asset quality metrics
Outlook for 2026 *as of January, 2026	• IBCP forecast of approximately 4.5%-5.5% overall loan growth is based on an increase in commercial loans (11%-12%) with mortgage loans (0%-1%) and installment loans declining (5.0%-5.5%). • This growth forecast also assumes a stable Michigan economy.	• The forecast assumes 0.25% Fed rate cuts in March and August in the federal funds rate while long-term interest rates increase slightly over year-end 2025 levels. • IBCP forecast of high-single digit (7%-8%) growth is primarily supported by an increase in earning assets and a favorable shift in the earning asset base. Expect the net interest margin (NIM) to increase (0.18% - 0.23%) in 2026 compared to full-year 2025. Primary driver is a decrease in yield on interest bearing liabilities that is partially offset by a decrease in earning asset yield.	• Very difficult area to forecast. Future provision levels under CECL will be particularly sensitive to loan growth and mix, projected economic conditions, watch credit levels and loan default volumes. • The allowance as a percentage of total loans was at 1.48% at 12/31/25 • A full year 2026 provision (expense) for credit losses of approximately 0.20%-0.25% of average total portfolio loans would not be unreasonable.
3Q'26 Update	• Excluding HCB: Total portfolio loans increased $116.6 million (10.5% annualized) in 3Q'26 which is above our forecasted range. Commercial loan growth of $124.1 million (20.9% annualized), mortgage loan increase of $1.1 million (0.3% annualized) and installment loan decrease of $8.6 million (6.5% annualized).	• 3Q'26 net interest income was $9.9 million (21.8%) higher than the prior year quarter which is above the forecasted range. The net interest margin was 3.82% for the current quarter and 3.54% for the prior year quarter and up 0.11% from the linked quarter. Excluding HCB NII increased $4.0 million or 8.7% over the prior year quarter, which is above the forecasted range.	• The provision for credit losses was an expense of $4.8 million (0.39% annualized) for the third quarter above the forecasted range.

Outlook for 2026

	NON-INTEREST INCOME	NON-INTEREST EXPENSES	INCOME TAXES	SHARE REPURCHASES
Outlook for 2026 *as of January, 2026	• Quarterly 2026 forecasted range of $11.3M to $12.3M. Full year up 3.0% to 4.0% from 2025 actual of $45.6M • Expect mortgage loan origination volumes to be down 6.0% to 7.0% and net gain on sale to be down 14.0% to 16.0% compared to full year 2025. Assumes mortgage loan servicing net of approximately $0.5M per quarter in 2026.	• IBCP forecasts 2026 quarterly range of $36.0M to $37.0M with the total for the year up 5.0% to 6.0% from the 2025 actual of $138.2M. • The primary driver is an increase in compensation and employee benefits, data processing; loan and collections and occupancy.	• Approximately a 17% effective income tax rate in 2026.This assumes a 21% statutory federal corporate income tax rate during 2026.	• 2026 share repurchase authorization at approximately 5% (1.1 million) of outstanding shares. • Share repurchases will be dependent on capital levels, capital allocation options and share price trends. We are not modeling any share repurchases in 2026.
3Q'26 Update	• Non-interest income totaled $15.8 million in 3Q'26, which is above the forecasted range. Mortgage loan servicing, net totaled $4.1 million. Excluding HCB, non-interest income was $15.2 million above our forecasted range.	• Total non-interest expense was $44.8 million in 3Q'26, which was higher than our forecasted quarterly range. Merger related expenses totaled $3.5 million. Excluding HCB (excluding merger related expenses) non-interest expense was $37.3 million slightly higher than our forecasted range.	• Actual effective income tax rate of 17.0% for the third quarter of 2026.	• The Company repurchased 119,425 shares of common stock for an aggregate purchase price of $4.2 million. This purchase was related to the liquidation of the HCB ESOP.

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Appendix

Additional Financial Data and Non-GAAP Reconciliations

Be Independent

Historical Financial Data

($M except per share data)	Year Ended December 31,				Quarter Ended,				
	2022	2023	2024	2025	9/30/25	12/31/25	3/31/26	6/30/26	9/30/26
Balance Sheet:									
Total Assets	$5,000	$5,264	$5,338	$5,506	$5,493	$5,506	$5,558	$5,664	$6,264
Portfolio Loans	$3,465	$3,791	$4,039	$4,276	$4,198	$4,276	$4,308	$4,414	$4,897
Deposits	$4,379	$4,623	$4,654	$4,762	$4,859	$4,762	$4,881	$4,862	$5,521
Tangible Common Equity	$317	$374	$425	$473	$461	$474	$481	$499	$510
Profitability:									
Pre-Tax, Pre-Provision Income	$83.1	$79.9	$87.5	$87.4	$23.2	$22.2	$20.6	$25.4	$26.3
Pre-Tax, Pre-Prov / Avg. Assets	1.72%	1.56%	1.67%	1.62%	1.69%	1.63%	1.48%	1.87%	1.68%
Net Income	$63.4	$59.1	$66.8	$68.5	$17.5	$18.6	$16.9	$18.8	$17.9
Diluted EPS	$2.97	$2.79	$3.16	$3.27	$0.84	$0.89	$0.81	$0.90	$0.80
Return on Average Assets	1.32%	1.15%	1.27%	1.27%	1.27%	1.35%	1.24%	1.37%	1.14%
Return on Average Equity	18.5%	16.0%	15.7%	14.4%	14.6%	14.8%	13.4%	14.5%	12.2%
Net Interest Margin (FTE)	3.32%	3.26%	3.38%	3.56%	3.54%	3.62%	3.65%	3.71%	3.82%
Efficiency Ratio	59.7%	60.7%	60.8%	60.5%	58.9%	61.2%	64.3%	60.6%	61.3%
Asset Quality:									
NPAs / Assets	0.08%	0.11%	0.13%	0.44%	0.38%	0.44%	0.51%	0.59%	0.64%
NPAs / Loans + OREO	0.12%	0.15%	0.17%	0.56%	0.50%	0.56%	0.66%	0.76%	0.82%
ACL / Total Portfolio Loans	1.51%	1.44%	1.47%	1.48%	1.49%	1.48%	1.48%	1.49%	1.51%
NCOs / Avg. Loans	0.00%	0.03%	0.02%	0.04%	0.07%	0.04%	0.03%	0.03%	0.02%
Capital Ratios:									
TCE Ratio	6.4%	7.2%	8.0%	8.7%	8.4%	8.7%	8.7%	8.9%	8.2%
Leverage Ratio	8.8%	9.0%	9.9%	10.2%	10.1%	10.2%	10.3%	10.6%	9.9%
Tier 1 Capital Ratio	11.4%	11.5%	12.1%	12.3%	12.4%	12.3%	12.5%	12.5%	11.9%
Total Capital Ratio	13.7%	13.7%	14.2%	13.6%	13.7%	13.6%	13.8%	13.8%	13.1%

Historic Financial Performance

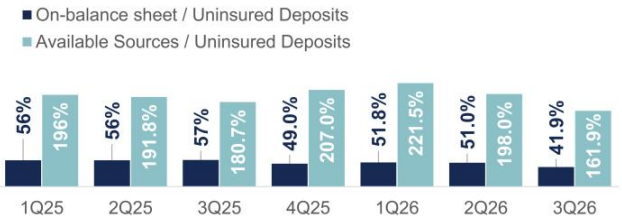
($M except per share data)	2020	Year Ended December 31, 2021	2022	2023	2024	2025	5 Year CAGR
Balance Sheet:							
Total Assets	$4,204	$4,705	$5,000	$5,264	$5,338	$5,506	5.5%
Portfolio Loans	$2,734	$2,905	$3,465	$3,791	$4,039	$4,276	9.4%
Deposits	$3,637	$4,117	$4,379	$4,623	$4,654	$4,762	5.5%
Tangible Common Equity	$357	$367	$317	$374	$425	$474	5.8%
Profitability:							
Pre-Tax, Pre-Provision Income	$81.9	$75.4	$83.1	$79.9	$87.5	$87.4	1.3%
Pre-Tax, Pre-Prov / Avg. Assets	2.08%	1.69%	1.72%	1.56%	1.67%	1.62%	-
Net Income	$56.2	$62.9	$63.4	$59.1	$66.8	$68.5	4.1%
Diluted EPS	$2.53	$2.88	$2.97	$2.79	$3.16	$3.27	5.3%
Return on Average Assets	1.43%	1.41%	1.31%	1.15%	1.27%	1.27%	-
Return on Average Equity	15.68%	16.13%	18.41%	16.04%	15.66%	14.43%	-
Net Interest Margin (FTE)	3.34%	3.10%	3.32%	3.26%	3.38%	3.56%	-
Efficiency Ratio	59.24%	62.87%	59.71%	60.67%	60.83%	60.50%	-
Asset Quality:							
NPAs / Assets	0.21%	0.11%	0.08%	0.11%	0.13%	0.44%	-
NPAs / Loans + OREO	0.32%	0.18%	0.12%	0.15%	0.17%	0.56%	-
Reserves / Total Loans	1.30%	1.63%	1.51%	1.44%	1.47%	1.48%	-
NCOs / Avg. Loans	0.11%	(0.07%)	0.00%	0.03%	0.02%	0.04%	-
Capital Ratios:							
TCE Ratio	8.6%	7.9%	6.4%	7.2%	8.0%	8.7%	-
Leverage Ratio	9.2%	8.8%	8.9%	9.0%	9.9%	10.3%	-
Tier 1 Capital Ratio	13.3%	12.1%	11.4%	11.5%	12.1%	12.3%	-
Total Capital Ratio	16.0%	14.5%	13.6%	13.7%	14.2%	13.6%	-
Shareholder Value:							
TBV/Share	$ 16.33	$ 17.33	$ 15.04	$ 17.96	$ 20.33	$ 23.05	7.1%
Dividends Paid per Share	$ 0.80	$ 0.84	$ 0.88	$ 0.92	$ 0.96	$ 1.04	5.4%
Value of Shares Repurchased	$ 14.23	$ 17.3	$ 4.0	$ 5.2	$ -	$ 12.4	-

Strong Liquidity Position

Sources of Liquidity

Sources of Liquidity		3Q 2026
Current On-balance sheet		
Excess reserves at the Fed	$	114.3
Unpledged AFS Securities	$	514.0
Total On-balance sheet	$	628.3
On balance sheet liquidity to total deposits		11%
Available Sources of Liquidity		
Unused FHLB & FRB (including BTFP)	$	1,991.3
Borrow capacity on unpledged bonds	$	437.9
Total Available Sources	$	2,429.2
Sources of Liquidity to total deposits		44%

Liquidity / Uninsured Deposits



Member FDIC Equal Housing Lender

Note: Portfolio loans exclude loans HFS.

- Significant liquidity position to manage the current environment.
- Total available liquidity significantly exceeds (162%) estimated uninsured deposit balances.
- Attractive loan to deposit ratio of 88.7%.
- Uninsured deposit to total deposits of approximately 27.2%, excluding brokered time deposits.

Be Independent

Non-GAAP to GAAP Reconciliation

	Year Ended December 31,				Quarter Ended				
	2025	2024	2023	2022	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025
	(Dollars in thousands)								
Net interest income	$180,015	$166,248	$156,329	$149,561	$55,257	$47,902	$46,855	$46,354	$45,361
Non-interest income	45,644	56,362	50,676	61,909	15,808	15,334	12,048	11,958	11,937
Non-interest expense	138,233	135,096	127,119	128,341	44,759	37,809	38,311	36,078	34,131
Pre-Tax, Pre-Provision Income	87,426	87,514	79,886	83,129	$26,306	$25,427	$20,592	$22,234	$23,167
Provision for credit losses	6,135	4,468	6,210	5,341	4,807	2,717	362	1,923	1,991
Income tax expense	12,750	16,256	14,609	14,437	3,649	3,905	3,355	1,739	3,674
Net income	$68,541	$66,790	$59,067	$63,351	$17,850	$18,805	$16,875	$18,572	$17,502
Average total assets	$5,401,441	$5,239,952	$5,115,624	$4,825,723	$6,209,611	$5,521,748	$5,522,244	$5,449,518	$5,451,922
Performance Ratios									
Return on average assets	1.27%	1.27%	1.15%	1.31%	1.14%	1.37%	1.24%	1.35%	1.27%
Pre-tax, Provision return on average assets	1.62%	1.67%	1.56%	1.72%	1.68%	1.85%	1.51%	1.62%	1.69%

Reconciliation of Non-GAAP Financial Measures

Reconciliation of Non-GAAP Financial Measures

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2026	2025	2026	2025
	(Dollars in thousands)			
Net Interest Margin, Fully Taxable Equivalent ("FTE")				
Net interest income	$ 55,257	$ 45,361	$ 150,014	$ 133,661
Add: taxable equivalent adjustment	564	443	1,449	1,339
Net interest income - taxable equivalent	$ 55,821	$ 45,804	$ 151,463	$ 135,000
Net interest margin (GAAP) (1)	3.79%	3.51%	3.70%	3.50%
Net interest margin (FTE) (1)	3.82%	3.54%	3.73%	3.54%

(1) Quarter to date are annualized.

Reconciliation of Non-GAAP Financial Measures (continued)

Tangible Common Equity Ratio

	Year Ended December 31,				Quarter Ended				
	2025	2024	2023	2022	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025
	(Dollars in thousands)								
Common shareholders' equity	$ 502,951	$ 454,686	$ 404,449	$ 347,596	$ 577,296	$ 528,413	$ 510,553	$ 502,951	$ 490,742
Less:									
Goodwill	28,300	28,300	28,300	28,300	50,219	28,300	28,300	28,300	28,300
Other intangibles	1,001	1,488	2,004	2,551	17,045	771	886	1,001	1,123
Tangible common equity	$ 473,650	$ 424,898	$ 374,145	$ 316,745	$ 510,032	$ 499,342	$ 481,367	$ 473,650	$ 461,319
Total assets	$ 5,505,720	$ 5,338,104	$ 5,263,726	$ 4,999,787	$ 6,263,632	$ 5,663,841	$ 5,557,509	$ 5,505,720	$ 5,493,113
Less:									
Goodwill	28,300	28,300	28,300	28,300	50,219	28,300	28,300	28,300	28,300
Other intangibles	1,001	1,488	2,004	2,551	17,045	771	886	1,001	1,123
Tangible assets	$ 5,476,419	$ 5,308,316	$ 5,233,422	$ 4,968,936	$ 6,196,368	$ 5,634,770	$ 5,528,323	$ 5,476,419	$ 5,463,690
Common equity ratio	9.14%	8.52%	7.68%	6.95%	9.22%	9.33%	9.19%	9.14%	8.93%
Tangible common equity ratio	8.65%	8.00%	7.15%	6.37%	8.23%	8.86%	8.71%	8.65%	8.44%

Reconciliation of Non-GAAP Financial Measures (continued)

Return on Average Assets and Return on Average Equity

	Three Months Ended				
	September 30, 2026	**June 30, 2026**	**March 31, 2026**	**December 31, 2025**	**September 30, 2025**
	(Dollars in thousands)				
Net income (GAAP)	$17,850	$18,805	$16,875	$18,572	$17,502
Add: after-tax merger-related expenses	2,799	368	299	-	-
Adjusted net income (non-GAAP)	$20,649	$19,173	$17,174	$18,572	$17,502
Average total assets	$6,209,611	$5,521,748	$5,522,244	$5,449,518	$5,451,922
Average shareholders' equity	$581,997	$519,439	$509,523	$499,445	$476,422
Return on average assets (GAAP) (1)	1.14%	1.37%	1.24%	1.35%	1.27%
Adjusted return on average assets (non-GAAP) (1)	1.32%	1.39%	1.26%	1.35%	1.27%
Return on average equity (GAAP) (1)	12.17%	14.52%	13.43%	14.75%	14.57%
Adjusted return on average equity (non-GAAP) (1)	14.08%	14.80%	13.67%	14.75%	14.57%

Reconciliation of Non-GAAP Financial Measures (continued)

Net Interest Income and Net Interest Margin Excluding Acquisition Accretion

Taxable-equivalent adjustments assume a 21% tax rate.

	Three Months Ended				
	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025
	(Dollars in thousands, except ratios)				
Net interest income (GAAP)	$55,257	$47,902	$46,855	$46,354	$45,361
Add: taxable-equivalent adjustment	564	440	445	446	443
Taxable-equivalent net interest income (non-GAAP)	$55,821	$48,342	$47,300	$46,800	$45,804
Less: net accretion of HCB acquired loans	(852)	-	-	-	-
Less: net accretion of HCB acquired securities	(80)	-	-	-	-
Net interest income excluding HCB accretion (non-GAAP)	$54,889	$48,342	$47,300	$46,800	$45,804
Net interest margin (GAAP)	3.79%	3.67%	3.61%	3.58%	3.51%
Add: taxable-equivalent adjustment	0.03%	0.04%	0.04%	0.04%	0.03%
Taxable-equivalent net interest margin (non-GAAP)	3.82%	3.71%	3.65%	3.62%	3.54%
Less: HCB acquisition-related accretion	(0.06%)	-	-	-	-
Net interest margin excluding HCB accretion (non-GAAP)	3.76%	3.71%	3.65%	3.62%	3.54%