

Investor Presentation

February | March 2019



Safe Harbor

This presentation contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These forward-looking statements include, but are not limited to, statements about (1) the benefits of the mergers between First Interstate BancSystem, Inc. (“First Interstate”) and Idaho Independent Bank (“IIBK”) and Community 1st Bank (“CMYF”), including anticipated future results, cost savings and accretion to reported earnings that may be realized from the mergers; (2) First Interstate, IIBK’s and CMYF’s plans, objectives, expectations and intentions and other statements contained in this presentation that are not historical facts (including statements about revenues, income, net interest margin, the provision for loan losses, non-interest expense, loan growth and non-performing loans and assets); and (3) other statements identified by words such as “expects,” “anticipates,” “intends,” “plans,” “believes,” “seeks,” “estimates” or words of similar meaning.

Forward-looking statements involve risks and uncertainties that may cause actual results to differ materially from those in such statements. The following factors, among others, could cause actual results to differ materially from the anticipated results expressed in the forward-looking statements: the businesses of First Interstate, IIBK and CMYF may not be combined successfully, or such combination may take longer than expected; the cost savings from the mergers may not be fully realized or may take longer than expected; operating costs, customer loss and business disruption following the mergers may be greater than expected; governmental approvals of the mergers may not be obtained, or adverse regulatory conditions may be imposed in connection with governmental approvals of the mergers or otherwise; the stockholders of IIBK and CMYF may fail to approve the merger; credit and interest rate risks associated with First Interstate’s, IIBK’s and CMYF’s respective businesses; and difficulties associated with achieving expected future financial results. Additional factors that could cause actual results to differ materially from those expressed in the forward-looking statements are discussed in First Interstate’s reports (such as the Annual Report on Form 10-K, Quarterly Reports on Form 10-Q and Current Reports on Form 8-K) filed with the SEC and available at the SEC’s Internet website (www.sec.gov). All subsequent written and oral forward-looking statements concerning the proposed transactions or other matters attributable to First Interstate, IIBK or CMYF or any person acting on their behalf are expressly qualified in their entirety by the cautionary statements above. Except as required by law, First Interstate, IIBK and CMYF do not undertake any obligation to update any forward-looking statement to reflect circumstances or events that occur after the date the forward-looking statement is made.



Important Additional Information

This presentation is being made in respect of the proposed mergers between First Interstate and IIBK and First Interstate and CMYF. This presentation does not constitute an offer to sell or the solicitation of an offer to buy any securities or a solicitation of any vote or approval.

In connection with the proposed transaction, First Interstate has filed a registration statements on Form S-4 on November 28, 2018 with the SEC, which included a proxy statement for each IIBK and CMYF, and a prospectus of First Interstate. First Interstate amended the registration statements with the S-4/A filings on January 16, 2019 and the registration statements became effective on February 5, 2019. First Interstate also filed a prospectus for each transaction pursuant to Rule 424(b)(3) on February 7, 2019. First Interstate, IIBK and CMYF will file other documents regarding the proposed transactions with the SEC. Before making any voting or investment decision, investors and security holders of IIBK and CMYF are urged to carefully read the entire registration statement and proxy statement/prospectus, as well as any amendments or supplements to these documents, because they contain important information about the proposed transactions. The documents filed by First Interstate with the SEC may be obtained free of charge at the SEC's website at www.sec.gov. In addition, the documents filed by First Interstate may be obtained free of charge at its website at www.fibk.com or by contacting First Interstate BancSystem, Inc., 401 North 31st Street, Billings, Montana 59116, Attention: Marcy D. Mutch, Executive VP & CFO, telephone (406) 255-5390.

First Interstate, IIBK and CMYF and certain of their directors and executive officers may be deemed to be participants in the solicitation of proxies of IIBK's and CMYF 's shareholders in connection with the proposed transactions. Information about the directors and executive officers of First Interstate and their ownership of First Interstate common stock is set forth in the proxy statement for First Interstate's 2018 Annual Meeting of Shareholders, as filed with the SEC on Schedule 14A on March 16, 2018. Additional information regarding the interests of those participants and other persons who may be deemed participants in the transaction may be obtained by reading the proxy statement/prospectus regarding the proposed mergers when it becomes available. Free copies of this document may be obtained as described in the preceding paragraph.



Why Invest in First Interstate BancSystem?

- Committed to Increasing Shareholder Value
- Long Track Record of Profitability
- Strong Core Deposit Funding
- Conservative Credit Strategy which Limits Exposure to Large Losses
- Diversified Client Base Tempers Economic Volatility
- Expansion into Northwest Region Strengthens Foundation for Future Growth



FIBK Overview

OVERVIEW

Headquarters	Billings, MT
Kroll Rating	BBB+
Market Cap	\$2.36 Billion
Price / TBV	2.25
Dividend Yield*	2.98%
Average Volume	206,281
Total Assets	\$13.300 Billion
Trust Assets Under Management	\$4.865 Billion
Total Core Deposits**	\$10.133 Billion

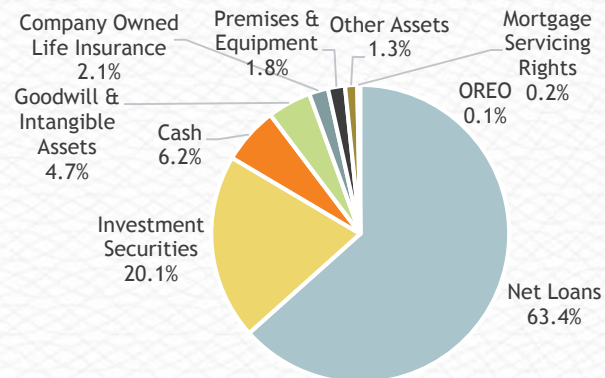
* Based on average closing price of \$41.55 per NASDAQ for Q4 2018

** Core Deposits defined as total deposits excluding time deposits >\$100,000
Sources: SNL and company reports

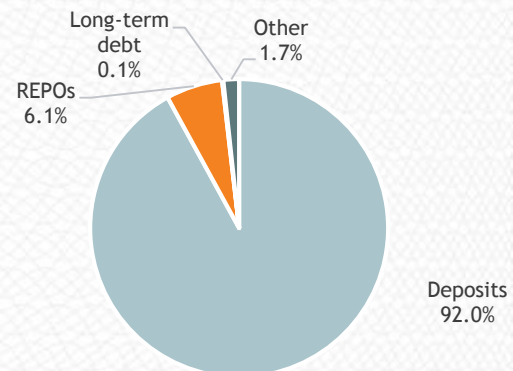
DESCRIPTION

- Headquartered in Billings, MT and focused on regional community banking in Idaho, Montana, Oregon, South Dakota, Washington, and Wyoming:
 - Over 145 banking offices
 - 238 ATMs, plus 24,000 MoneyPass ATMs
- Offering a full suite of products:
 - Commercial Banking
 - Credit Card Products
 - Indirect Lending
 - Mortgage
 - Retail and small business
 - SBA Lending
 - Treasury Management
 - Wealth Management
- Guided by four strategic imperatives:
 - Employer of choice
 - Best in class client relationship management
 - Operational excellence
 - Financial excellence

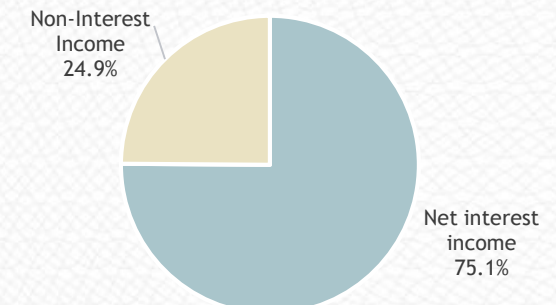
ASSET MIX



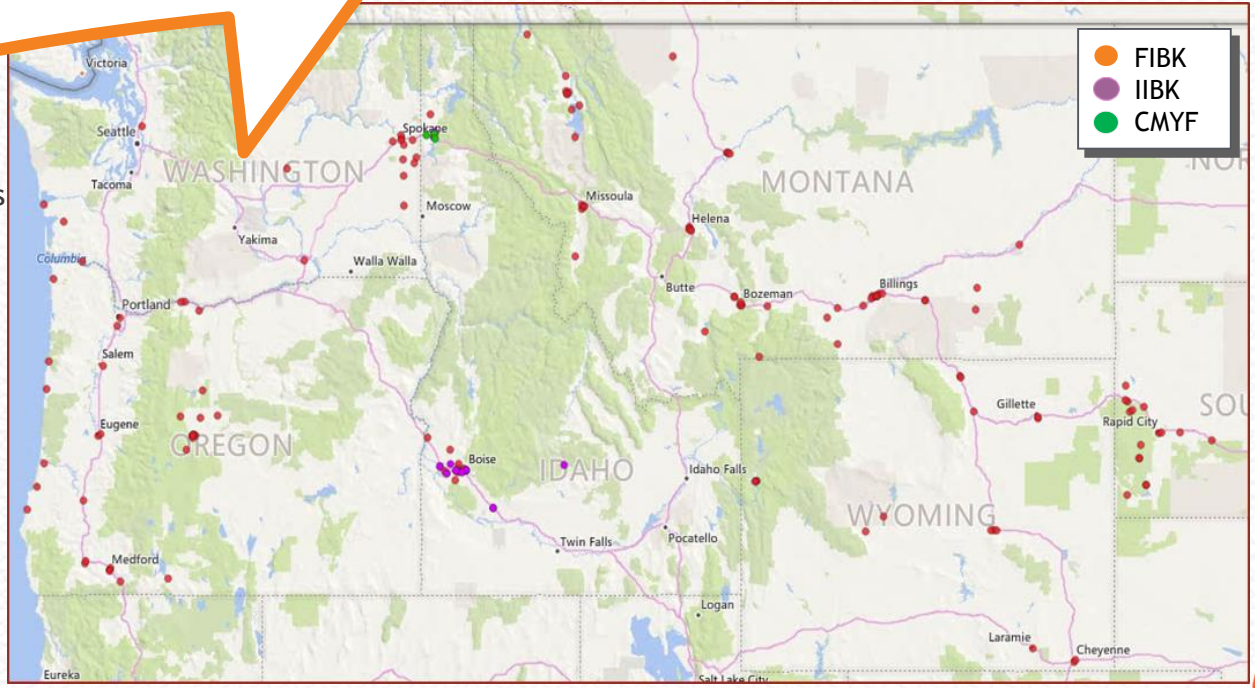
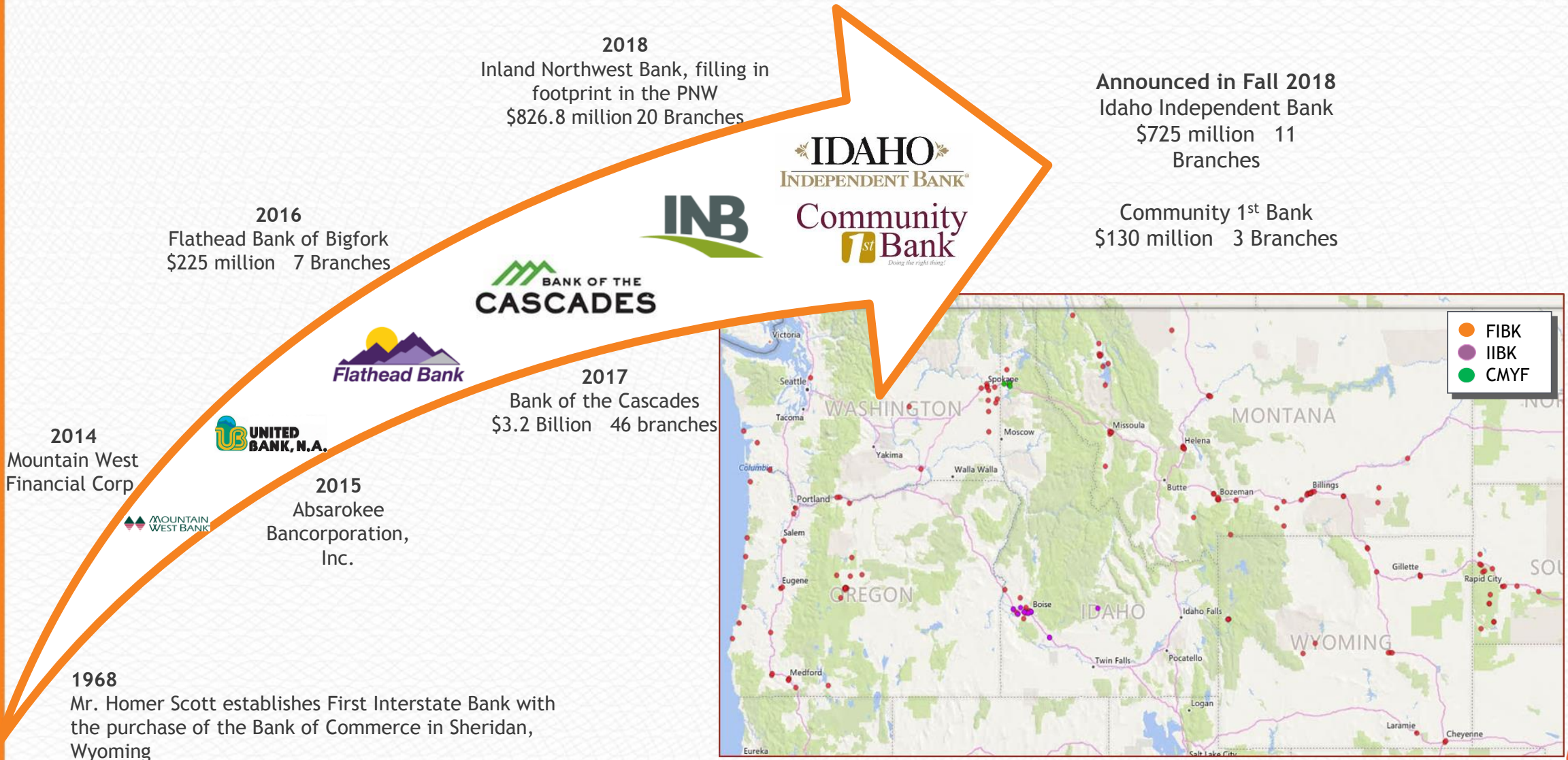
LIABILITY MIX



2018 REVENUE BREAKDOWN



Building the First Interstate Franchise



Idaho
Independent
Bank (IIBK)

Community 1st
Bank (CMYF)



Transaction Highlights

Strategically Compelling

- Continued geographic diversification into attractive, high growth markets in Pacific Northwest
 - Strong Idaho presence in Boise and Coeur d'Alene
 - Cohesive set of banking franchises with similar cultures due to the management, market and ownership
- Strong deposit franchises with \$725 million of 0.13% cost of deposits and 95% core deposits ¹
- Additional scale and synergies will enhance First Interstate's earnings power
- Increases the percentage of First Interstate's footprint operating in higher growth markets

Strong Transaction Economics

- Financially attractive transaction on a both a standalone and combined basis
 - > 3%+ EPS accretion in first full year and beyond
 - Tangible Book Value per share earnback of <2.0 years using crossover method
 - 20%+ IRR
- Significant core deposits and excess liquidity
- Continued positive operating leverage with over \$14 billion in assets pro forma
- All metrics reported inclusive of impact of Durbin Amendment

Low Execution Risk

- Strong understanding of markets, diversified lending products and approach to relationship banking
- Similar credit cultures focused on conservative underwriting with high quality portfolios
- Comprehensive due diligence process completed
- Retention of key personnel



Overview of Idaho Independent Bank and Community 1st Bank

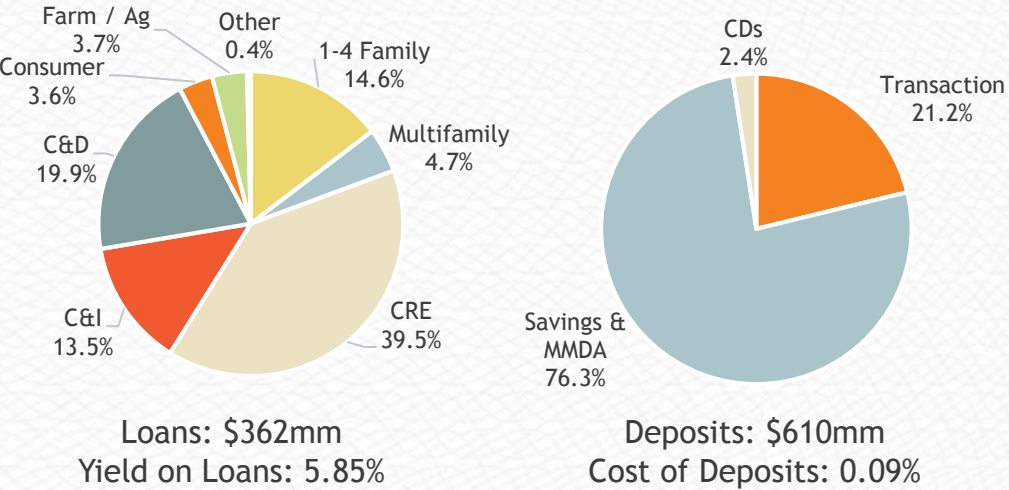
IDAHO INDEPENDENT BANK OVERVIEW

Headquarters	Coeur d'Alene, Idaho
Footprint	11 branches
Assets	\$725 million
Gross Loans	\$362 million
Deposits	\$610 million
Total Equity	\$69 million

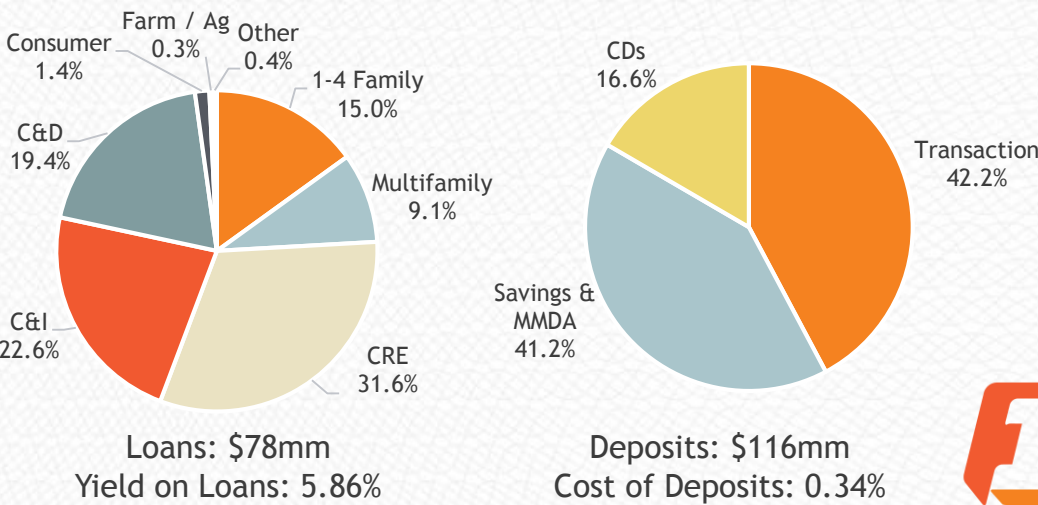
COMMUNITY 1st BANK OVERVIEW

Headquarters	Post Falls, Idaho
Footprint	3 branches
Assets	\$129 million
Gross Loans	\$78 million
Deposits	\$116 million
Total Equity	\$13 million

REGULATORY LOAN AND DEPOSIT COMPOSITION

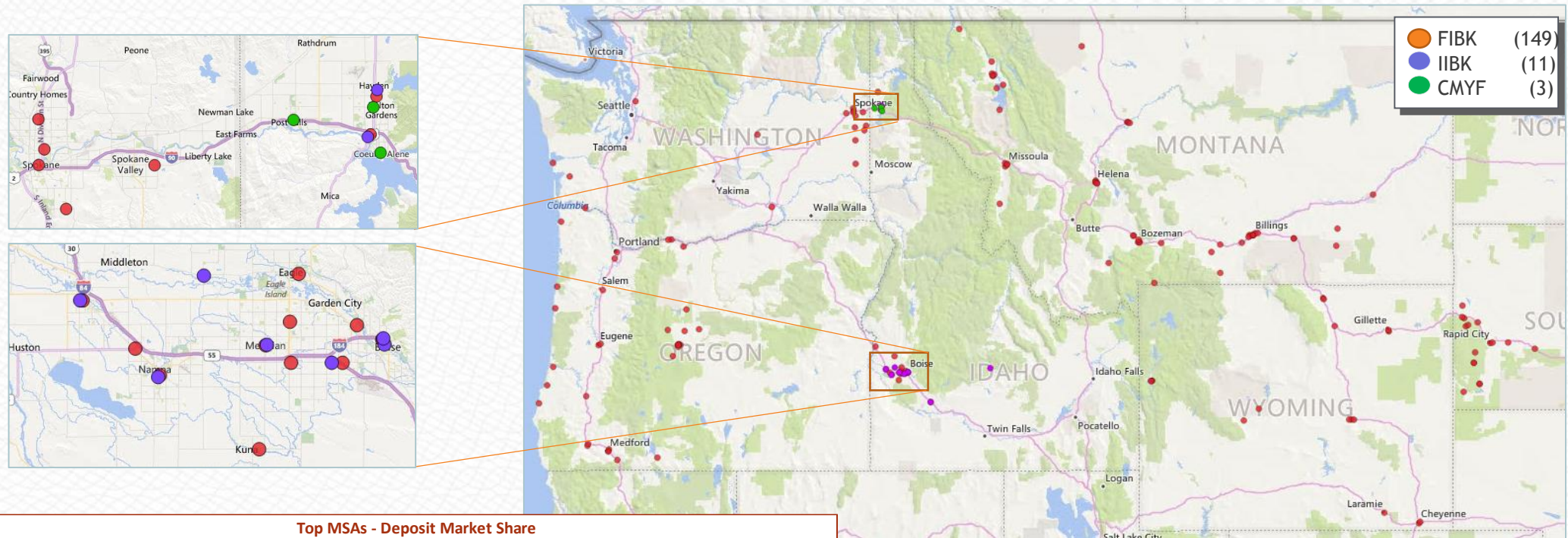


REGULATORY LOAN AND DEPOSIT COMPOSITION



Attractive, Low Cost Pacific Northwest Deposit Markets

IIBK and CMYF have strong market share in complementary Pacific Northwest markets



Top MSAs - Deposit Market Share						
IIBK	Market	Deposits	Deposits %	Proj. Market Growth		
	Rank	Branches	(\$mm)	of PF Total	5-Year CAGR	
	Boise City, ID	8	7	\$391	2.8%	1.5%
	Coeur d'Alene, ID	6	2	\$185	1.3%	1.4%
	Hailey, ID	8	1	\$19	0.1%	0.7%
CMYF						
	Coeur d'Alene, ID	7	3	\$116	0.8%	1.4%



Strong Pro Forma Idaho State Market Share

FIBK pro forma is the largest community bank in Boise and the second largest community bank in Coeur d'Alene

Market Rank	Company Name	Total Active Branches 2018	Total Deposits 2018 (\$000)	Total Deposit Market Share 2018 (%)	YoY Deposit Growth 2018 (%)	5-Year Deposit CAGR 2018 (%)
1	Wells Fargo & Co.	76	5,627,304	21.70	0.23	4.14
2	U.S. Bancorp	96	4,668,227	18.01	5.04	6.00
3	KeyCorp	26	1,672,224	6.45	2.07	5.17
4	Zions Bancorp.	23	1,527,933	5.89	3.54	2.91
5	Glacier Bancorp Inc.	24	1,392,467	5.37	9.60	9.19
6	Pro Forma FIBK / IIBK / CMYF		1,381,845	5.33	--	--
6	D.L. Evans Bancorp	31	1,228,147	4.74	8.24	6.87
7	Bank of America Corp.	3	1,058,397	4.08	(5.62)	36.59
8	JPMorgan Chase & Co.	20	895,882	3.46	11.96	14.23
9	Bank of Commerce	15	879,024	3.39	4.19	4.41
10	Washington Federal Inc.	24	811,672	3.13	2.27	(10.41)
11	W.T.B. Financial Corp.	15	665,032	2.57	10.38	8.92
12	First Interstate BancSystem Inc.	18	656,378	2.53	(10.05)	(2.90)
13	Idaho Independent Bank	11	609,941	2.35	10.19	9.66
25	Community 1st Bank	3	115,526	0.45	12.31	8.95

COMMUNITY BANKS IN STRONG ECONOMIES

Spokane, WA and Coeur d'Alene, ID Markets

- Diverse economic region including strong corporate and government employers, and robust agriculture
- Spokane Region is the 5th largest aerospace cluster in the U.S.¹

Greater Boise, ID Market

- Boise MSA is the third largest Metro in the Northwest
- Boise ranked #1 on Forbes' 2018 list of America's fastest-growing cities
- Government, education and healthcare remain core industries, with a large in-flow of technology companies joining the ranks of Hewlett-Packard and Micron Technologies

Financial data per SNL Financial

1. Greater Spokane Incorporated
2. Deposit data per FDIC as of June 30, 2018



Top Ranked Idaho Community Banking Franchise



Pro Forma¹

	First Interstate BancSystem	IDAHO INDEPENDENT BANK	Community 1st Bank	Pro Forma ¹
Total Assets	\$500,008	\$725,016	\$129,800	\$1,354,824
Total Loans	\$479,565	\$362,049	\$78,283	\$919,897
Total Deposits	\$656,378	\$609,941	\$115,526	\$1,381,845
ID Deposit Market Share %	2.53%	2.35%	0.45%	5.33%
Market Rank	12	13	25	6

- Moves First Interstate from #5 bank deposit market share to #3 bank deposit market share in Boise (Ada County)
- Moves First Interstate from #9 bank deposit market share to #4 bank deposit market share in Coeur d'Alene (Kootenai County)

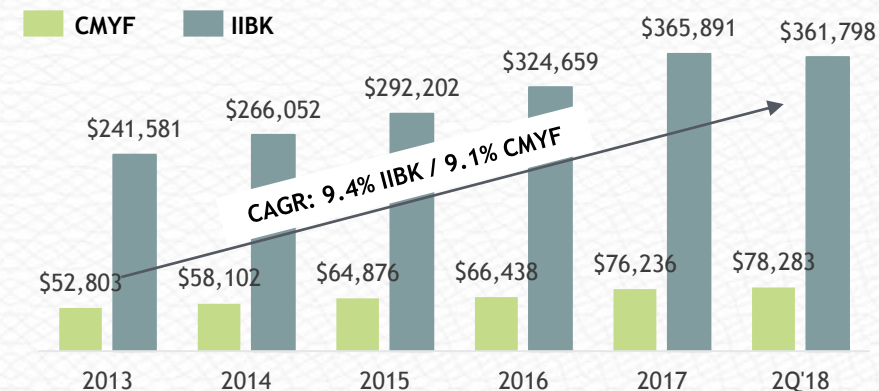


Diverse, Low Risk Loan Portfolio

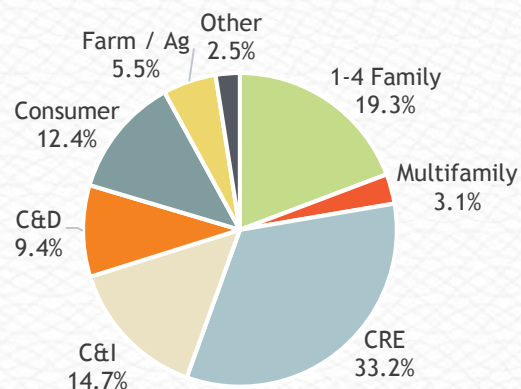
LOAN OVERVIEW

- 9.4%/9.1% CAGR since 2013 for IIBK and CMYF
- 86%/63% of loans floating with Prime or LIBOR for IIBK and CMYF
- Expertise in business banking
- 42%/38% Owner-Occupied CRE and C&I for IIBK and CMYF
- 0.26%/0.00% NPAs/Total Assets ratio for IIBK and CMYF

STRONG LOAN GROWTH

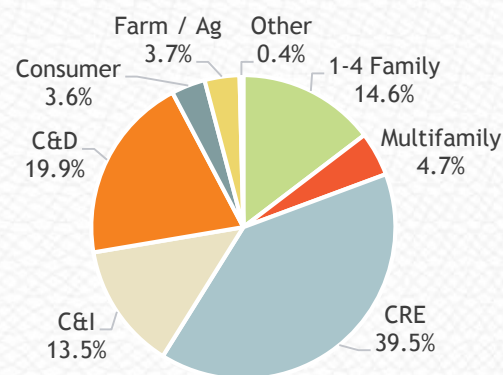


FIRST INTERSTATE



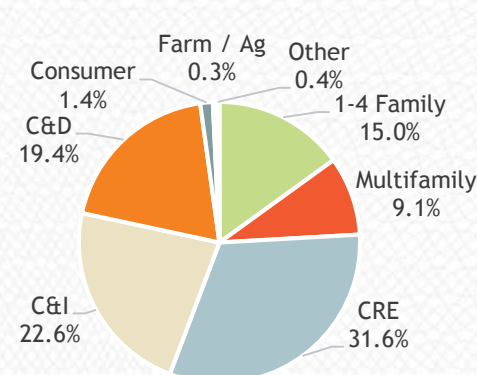
Loans: \$8,476mm
Yield on Loans: 4.89%

IIBK



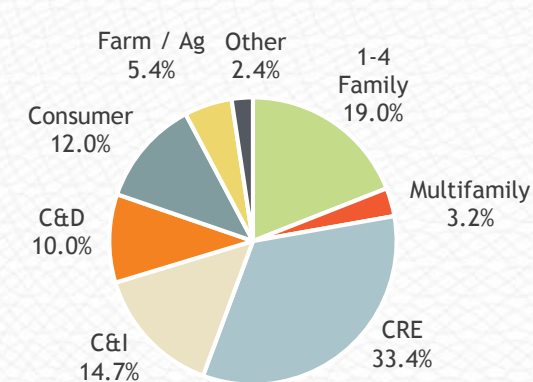
Loans: \$362mm
Yield on Loans: 5.85%

CMYF



Loans: \$78mm
Yield on Loans: 5.86%

PRO FORMA



Loans: \$8,913mm
Yield on Loans: 4.94%



Attractive Low Cost Deposit Base

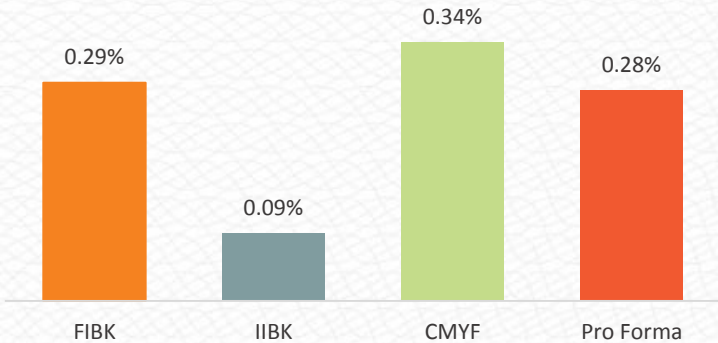
IIBK DEPOSIT OVERVIEW

- 0.09% cost of deposits
- 21% transaction deposits
- ~99% core deposits¹

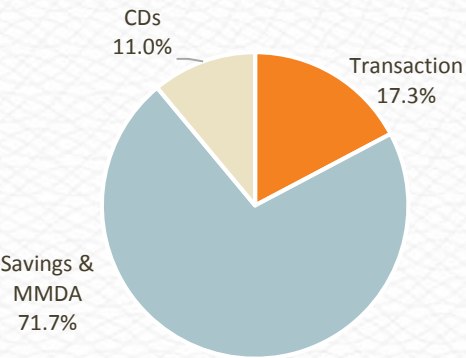
CMYF DEPOSIT OVERVIEW

- 0.34% cost of deposits
- 42% transaction deposits
- ~86% core deposits¹

COST OF DEPOSITS

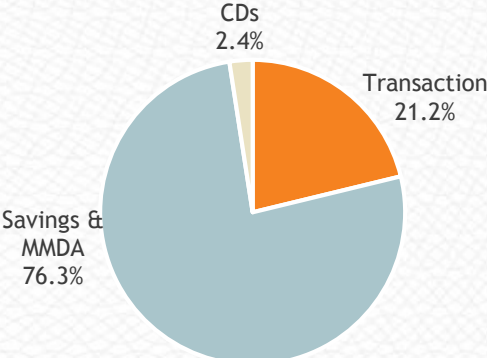


FIRST INTERSTATE



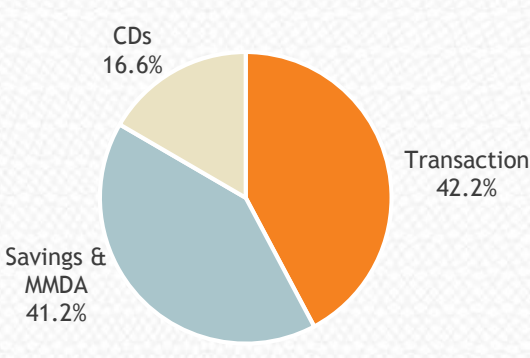
Deposits: \$10,650mm

IIBK



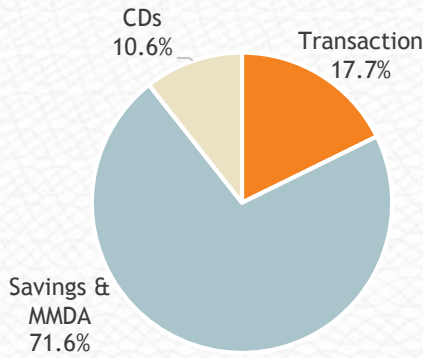
Deposits: \$610mm

CMYF



Deposits: \$116mm

PRO FORMA³



Deposits: \$11,376mm



Summary of Deal Terms

IIBK

CMYF

Consideration and Deal Value¹

- 0.5 FIBK Class A common shares per IIBK share, or ~3.9mm FIBK shares in aggregate
- Implied purchase price of \$22.73 per share
- \$181.3mm in aggregate value

- 0.3784 FIBK Class A common shares per CMYF share, or ~0.5mm FIBK shares in aggregate
- Implied purchase price of \$17.20 per share
- \$21.5mm in aggregate value

Standalone Pricing Ratios

- 23.7x Price / MRQ Earnings Per Share
- 9.8x Price / 2019E EPS (with cost synergies)²
- 2.49x Tangible Book Value as of June 30, 2018
- 16.9% Core Deposit Premium³

- 18.8x Price / MRQ Earnings Per Share
- 7.2x Price / 2019E EPS (with cost synergies)²
- 1.55x Tangible Book Value as of June 30, 2018
- 7.4% Core Deposit Premium³

Combined Metrics

Combined Pricing Ratios

- 22.7x Price / MRQ Earnings
- 2.39x Tangible Book Value
- 16.3% Core Deposit Premium³

Post-Merger Economic Ownership

- 93.3% FIBK / 6.0% IIBK / 0.7% CMYF

Required Approvals

- Customary regulatory approvals
- IIBK and CMYF shareholders

Anticipated Closing

- 2nd Quarter 2019



Consolidated Financial Impact Financial Impact and Assumptions

Consolidated Financial Impact to FIBK

EPS Accretion	<ul style="list-style-type: none"> ~3.6% accretive to EPS in 2020 	Projected Combined Pro Forma Capital Impact	<ul style="list-style-type: none"> Pro Forma TCE / TA of 8.5%
TBV Impact	<ul style="list-style-type: none"> ~1.4% Tangible Book Value dilution per share <2.0 year Tangible Book Value earnback using crossover method 		<ul style="list-style-type: none"> Pro Forma Leverage Ratio of 9.4%
Internal Rate of Return	<ul style="list-style-type: none"> IIBK ~24% and CMYF ~31% 		<ul style="list-style-type: none"> Pro Forma Total Risk-Based Capital Ratio of 13.0%

Assumptions¹

	IIBK	CMYF
Synergies	<ul style="list-style-type: none"> 56% of IIBK’s non-interest expense base 82% of branches within 1 mile No revenue synergies modeled 	<ul style="list-style-type: none"> 45% of CMYF’s non-interest expense base 100% of branches within 5 miles No revenue synergies modeled
One-time Deal Costs	<ul style="list-style-type: none"> Restructuring charge of ~\$16.9mm 	<ul style="list-style-type: none"> Restructuring charge of ~\$2.5mm
Fair Market Value and Accounting Adjustments	<ul style="list-style-type: none"> Total Loan Mark: \$12.8mm Other Marks: \$5.8mm (positive to equity) CDI: \$14.9mm amortized using sum of years digits over 10 years 	<ul style="list-style-type: none"> Total Loan Mark: \$2.1 million Other Marks: \$0.5mm (positive to equity) CDI: \$2.4mm amortized using sum of years digits over 10 years
Durbin Impact	<ul style="list-style-type: none"> \$0.6mm decrease in annual interchange revenue 	<ul style="list-style-type: none"> Minimal impact from Durbin Amendment



Comprehensive Due Diligence and Preparation

Experienced And Disciplined Acquisition And Integration Approach

- First Interstate management and employees have significant acquisition and integration experience
 - Five successful acquisitions in the last five years
 - Cascade acquisition already integrated and systems converted, Northwest Bancorporation, Inc. in progress
- Integration planning and readiness underway

Thorough Due Diligence Process

- Comprehensive due diligence process
- Extensive credit due diligence, including thorough loan file review and credit re-underwriting, significant local knowledge
 - Reviewed 69%/62% of Ag, Commercial and Commercial Real Estate loans of IIBK and CMYF
 - Reviewed 100% of criticized loans and 100% of OREO
- Detailed review of cost structure and expected synergies
 - Identified cost savings opportunities
 - Conservative earnings expectations
 - Revenue synergies quantified but not included in model
- Thorough review of all regulatory, compliance, legal and operational risks



Strengthens Outlook for First Interstate

Benefits of Operating Leverage

- Strong earnings contribution from IIBK and CMYF fully realized in 2020
- 3%+ Earnings Per Share accretion with conservative assumptions
- Transaction cost savings result in improved pro forma efficiency ratio
- Cross sell opportunities for Wealth Management services, commercial credit cards, indirect & SBA lending
- Significant core deposit base and excess liquidity
- Capitalize on First Interstate's, IIBK's and CMYF's investment in people, processes and technology

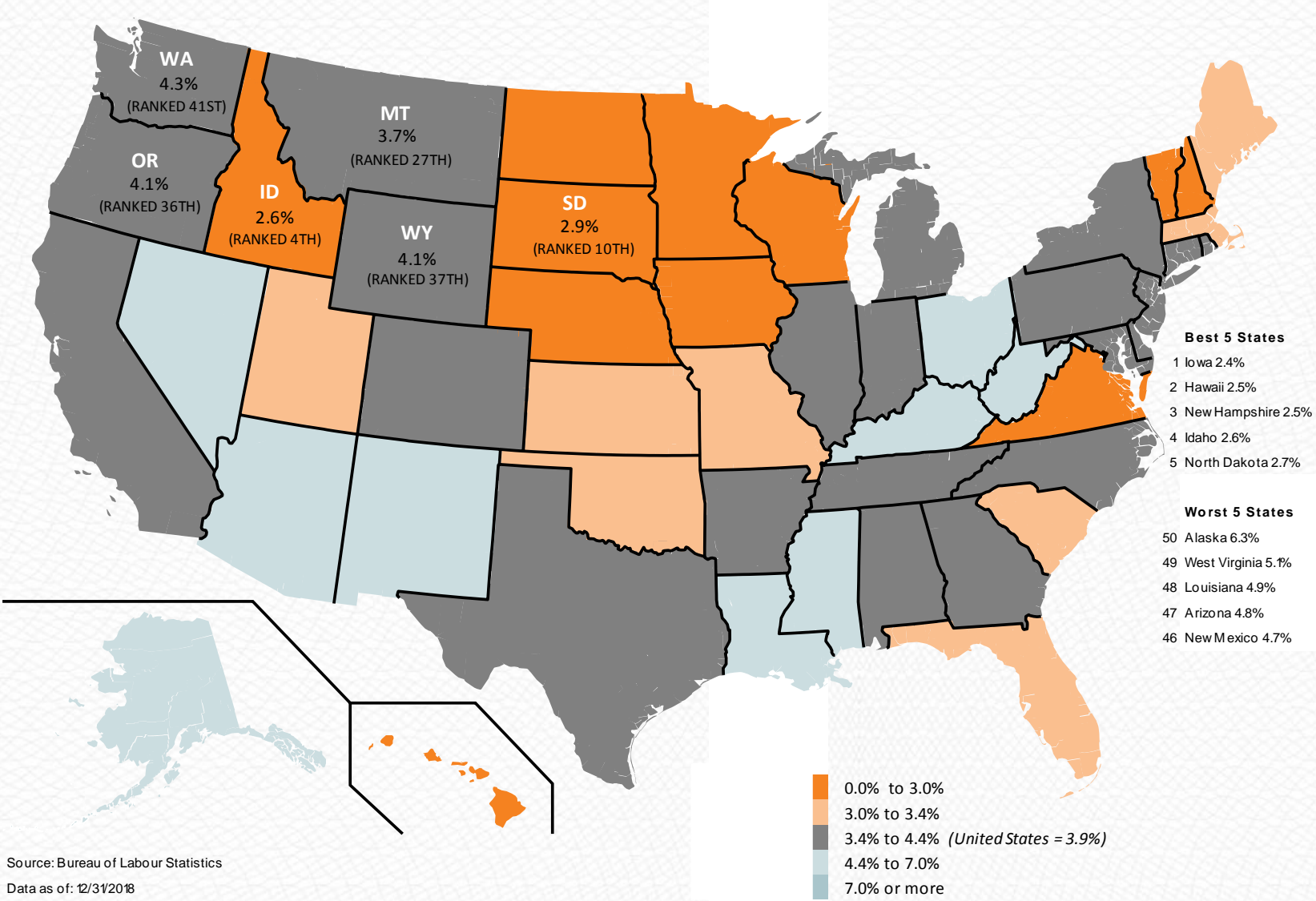
Strengthens Existing and Opens New Markets for Growth

- Complements First Interstate's existing footprint between the Mountain West and Pacific Northwest
- Ability to further leverage recent Northwest Bancorporation acquisition and legacy FIBK franchise
- Further expands distribution network into diverse, high deposit growth markets in Pacific Northwest
 - Significant opportunity for increased deposit gathering in new markets
- Opportunity to accelerate growth
- Geographic and loan portfolio diversification reduces balance sheet risk



Regional Overview

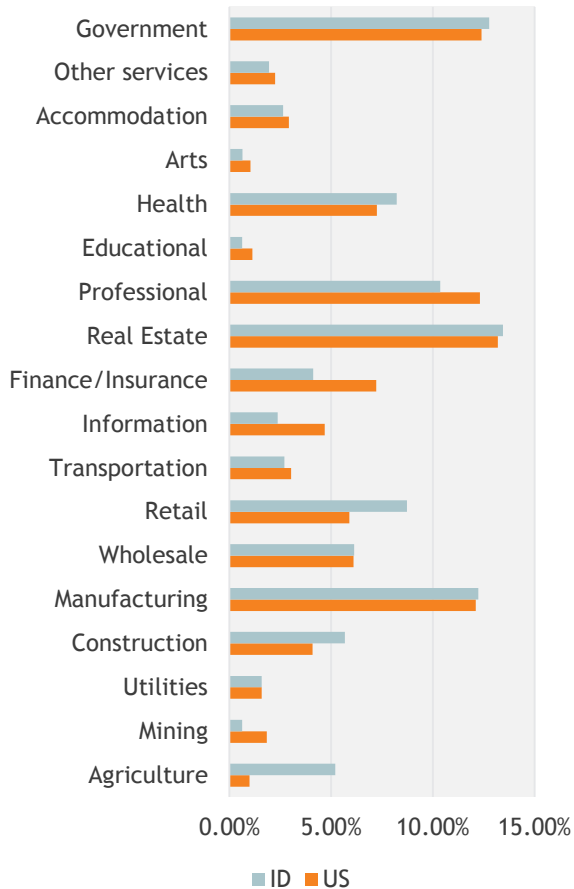
Stable Employment



Idaho

STATE GDP OVERVIEW

ID GDP: Industry % Contribution



ECONOMIC DRIVERS



ECONOMIC GROWTH

Gross State Product	ID
2012-2017 CAGR	2.78%
2018-2023 CAGR	3.02%

STRENGTHS & WEAKNESSES

- +** **STRENGTHS**
 - Prominent drivers in high tech, agriculture.
 - Above-average population growth and improving net migration.
- **WEAKNESSES**
 - Abundance of low-wage service jobs and stagnant wage growth.
 - Highly cyclical tech industries that contribute to above-average volatility.
 - Labor productivity and per capita income are well below average.

BUSINESS COSTS

INDEX	RANK
99%	24
U.S.=100%	Highest=1, Lowest=51

VITALITY

RELATIVE	RANK
108%	13
U.S.=100%	Best=1, Worst=51

BUSINESS CYCLE STATUS



SUMMARY OF KEY INDICATORS: IDAHO

2012	2013	2014	2015	2016	2017	INDICATORS	2018	2019	2020	2021	2022	2023
54.4	56	57.3	59.1	60.7	62.4	Gross state product (C09\$ bil)	64.8	67	68	70.4	73.1	75.2
621	637	653	671	694	717	Total employment (ths)	737	748	750	752	763	770
1.8	2.5	2.6	2.7	3.4	3.3	% change	2.8	1.5	0.3	0.3	1.4	1
7.2	6.1	4.9	4.2	3.8	3.2	Unemployment rate (%)	2.9	2.7	3.2	3.8	3.8	3.8
5	4	5.5	5.7	3.5	4.7	Personal income growth (%)	5.5	6	4.9	5.3	5.9	5.3
1,595	1,610	1,630	1,649	1,680	1,717	Population (ths)	1,745	1,767	1,784	1,799	1,816	1,832
0.9	5	10.1	8.7	20.6	26.5	Net migration (ths)	17.7	12.3	6.9	5.3	6.6	7.1
5,036	6,360	6,293	7,784	9,739	10,799	Single-family permits (#)	13,469	14,783	14,301	15,836	16,453	16,184
1,229	1,750	2,504	2,170	2,426	3,029	Multifamily permits (#)	2,779	2,897	2,829	3,280	3,690	3,665
257	272	288	306	329	361	FHFA house price (1980Q1=100)	383	386	387	391	398	411
5.4	4.8	4	3.5	3.2	3.3	Mortgage delinquency rate (%)	3.3	3.4	3.5	3.7	3.9	3.9
42.9	49.1	54.9	60.3	62	67.6	New vehicle registrations (ths)	66.3	57.8	51.8	54.8	58.4	57.4
6,092	5,390	4,612	3,841	3,738	3,691	Personal bankruptcies (#)	3,721	3,881	4,382	5,246	6,344	7,331

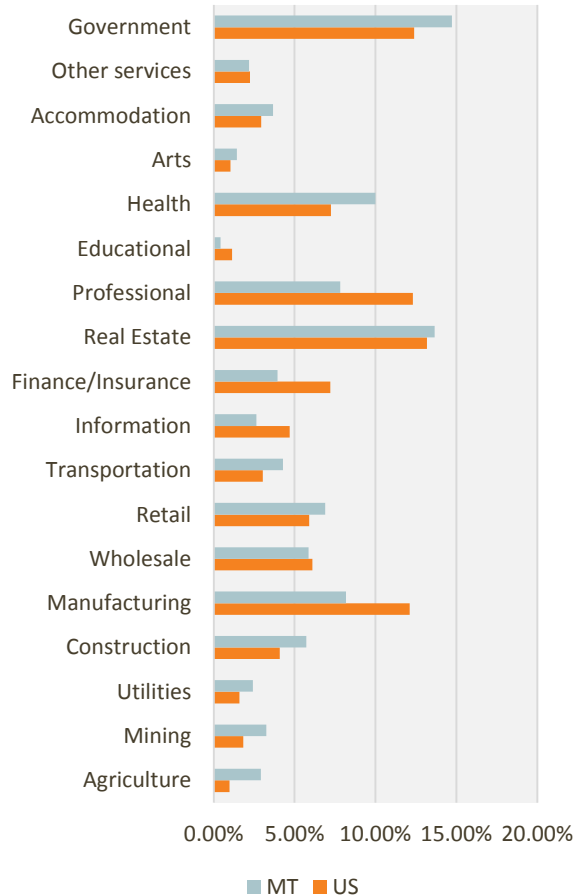
Bottom Line:
 Idaho will remain a top performer in 2018. Job growth will slow because of labor market tightness, yielding above-average wage growth. Long term, high affordability compared with the West Coast will keep ID attractive as a destination, but slower high-wage tech hiring will keep per capita incomes below average.



Montana

STATE GDP OVERVIEW

MT GDP: Industry % Contribution



ECONOMIC DRIVERS



ECONOMIC GROWTH

Gross State Product	MT
2012-2017 CAGR	1.50%
2018-2023 CAGR	2.37%

STRENGTHS & WEAKNESSES

- STRENGTHS**
 - Substantial coal and oil reserves.
 - Year-round tourist attractions.
 - Favorable migration patterns.
 - Relatively low-cost place to do business.
- WEAKNESSES**
 - Geographically separated from major markets.
 - Below-average incomes.
 - Agricultural and tourism are vulnerable to harsh weather.

BUSINESS COSTS

INDEX	RANK
99%	25
U.S.=100%	Highest=1, Lowest=51

VITALITY

RELATIVE	RANK
87%	36
U.S.=100%	Best=1, Worst=51

BUSINESS CYCLE STATUS



SUMMARY OF KEY INDICATORS: MONTANA

2012	2013	2014	2015	2016	2017	INDICATORS	2018	2019	2020	2021	2022	2023
38.7	39	40.1	41	41.5	41.7	Gross state product (C09\$ bil)	42.6	43.8	44.1	45.4	46.8	47.9
440	449	453	462	468	473	Total employment (ths)	480	485	485	486	491	494
2.1	1.9	1	2	1.2	1.1	% change	1.5	1	0.1	0.2	1	0.7
6	5.4	4.7	4.2	4.1	4	Unemployment rate (%)	4	3.8	4.1	4.3	4.3	4.4
6.2	0.1	4	5.2	2.1	3.5	Personal income growth (%)	5.2	5.1	3.6	3.8	4.4	4.2
1,004	1,012	1,020	1,028	1,039	1,050	Population (ths)	1,062	1,073	1,082	1,091	1,100	1,109
3.5	5.6	5	5.4	7.4	9	Net migration (ths)	9.2	7.9	6.8	6.9	7.1	7.3
1,734	2,620	2,044	2,992	3,113	3,072	Single-family permits (#)	3,150	3,257	3,231	3,652	3,798	3,752
1,002	2,234	1,840	1,834	1,668	2,016	Multifamily permits (#)	891	460	477	732	941	952
349	362	376	393	411	433	FHFA house price (1980Q1=100)	440	431	427	432	442	459
4	3.6	3.2	2.7	2.5	2.5	Mortgage delinquency rate (%)	2.6	2.6	2.5	2.6	2.7	2.8
54.8	58.2	62.1	65	68.8	59.9	New vehicle registrations (ths)	52.5	50.2	48.4	51.9	55.6	55.8
2,006	1,719	1,480	1,265	1,280	1,258	Personal bankruptcies (#)	1,416	1,594	1,721	1,977	2,490	2,934

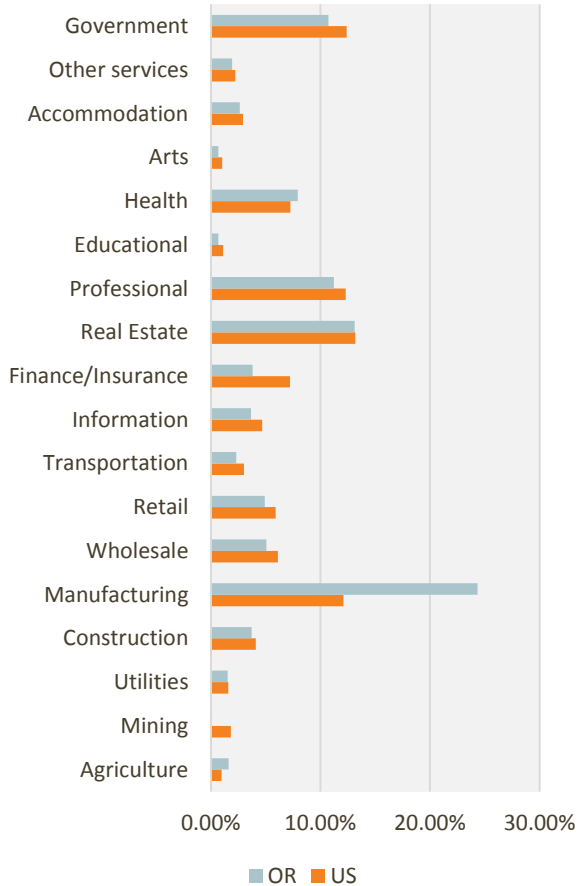
Bottom Line:
Expansion in tourism and healthcare-related fields will help Montana narrow the employment growth gap with the rest of the West and the U.S. in the short term, but the state boasts few other private sector drivers. The Treasure State will lag its more dynamic western peers and will rank among the slowest-growth economies through the next decade.



Oregon

STATE GDP OVERVIEW

OR GDP: Industry % Contribution



ECONOMIC DRIVERS



ECONOMIC GROWTH

Gross State Product	OR
2012-2017 CAGR	2.10%
2018-2023 CAGR	3.80%

STRENGTHS & WEAKNESSES

- +** **STRENGTHS**
- Diverse economy with strong export focus.
 - Low energy costs courtesy of a network of hydroelectric plants.
 - Leader in semiconductor production, for which global demand is strong.
- **WEAKNESSES**
- Strict environmental regulations that raise business costs.
 - Above-average employment volatility breeds uncertainty.

BUSINESS COSTS

INDEX	RANK
97%	33
U.S.=100%	Highest=1, Lowest=51

VITALITY

RELATIVE	RANK
122%	3
U.S.=100%	Best=1, Worst=51

BUSINESS CYCLE STATUS



SUMMARY OF KEY INDICATORS: OREGON

2012	2013	2014	2015	2016	2017	INDICATORS	2018	2019	2020	2021	2022	2023
192.6	188.8	192.3	201.5	209	213.7	Gross state product (C09\$ bil)	224.7	234.6	239.6	250	261.2	270.8
1,640	1,674	1,721	1,781	1,834	1,874	Total employment (ths)	1,923	1,957	1,965	1,975	2,005	2,030
1.2	2.1	2.8	3.4	3	2.2	% change	2.6	1.7	0.4	0.5	1.6	1.2
8.8	7.9	6.8	5.6	4.8	4.1	Unemployment rate (%)	4.2	4.1	4.6	5.6	5.6	5.7
5.4	1.7	6.9	7.6	4.2	3.7	Personal income growth (%)	7.1	6.8	5.1	5.6	6.1	5.5
3,894	3,920	3,961	4,017	4,086	4,143	Population (ths)	4,183	4,218	4,250	4,282	4,316	4,351
16.2	14.2	29.2	45.2	59	45.7	Net migration (ths)	29.6	24	21.9	22.1	25.2	26.6
6,342	8,417	8,573	10,255	11,006	10,374	Single-family permits (#)	12,119	14,801	15,489	17,795	18,819	18,539
4,266	6,426	8,072	7,255	8,580	10,058	Multifamily permits (#)	9,180	6,919	6,274	6,690	7,500	7,471
344	368	400	436	485	530	FHFA house price (1980Q1=100)	548	548	555	572	596	631
4.9	4.3	3.8	3.1	2.6	2.5	Mortgage delinquency rate (%)	2.4	2.3	2.5	3	3.1	3.1
133.4	146.7	156.2	170	185.9	189.8	New vehicle registrations (ths)	187.5	165.9	147.1	153.3	165	164.1
14,857	13,246	12,059	10,600	8,906	8,991	Personal bankruptcies (#)	8,817	8,914	9,681	11,830	14,489	17,055

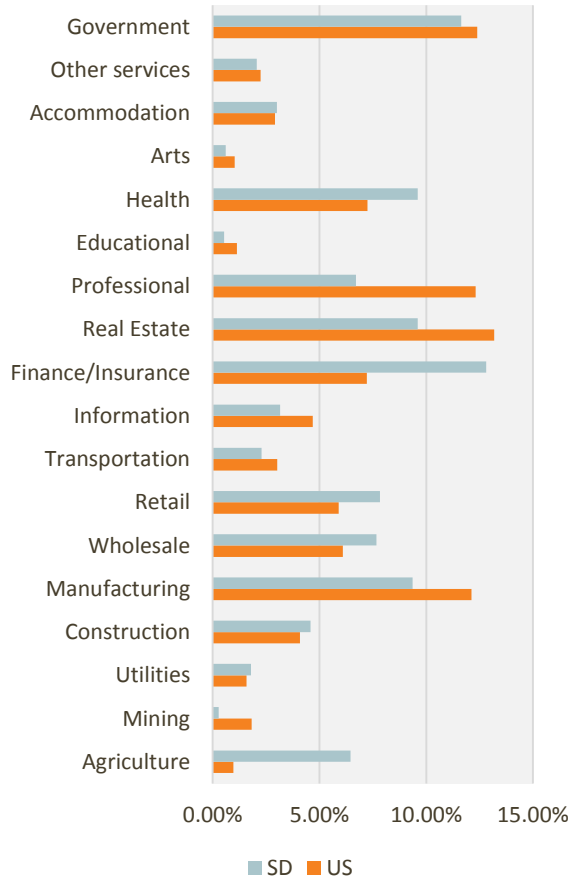
Bottom Line:
Oregon will remain at the vanguard of the U.S. expansion. Robust gains in high-wage industries such as tech will boost per capita income, and strong population trends bode well for housing and consumer industries. Supported by relatively low costs, a deep talent pool, and a dynamic tech sector, OR will remain an above-average performer long term.



South Dakota

STATE GDP OVERVIEW

SD GDP: Industry % Contribution



ECONOMIC DRIVERS



ECONOMIC GROWTH

Gross State Product	SD
2012-2017 CAGR	1.24%
2018-2023 CAGR	2.54%

STRENGTHS & WEAKNESSES

- +** **STRENGTHS**
 - Some of the lowest costs of doing business in the nation.
 - High housing affordability.
 - Low volatility relative to the U.S.
- **WEAKNESSES**
 - Few high-paying growth industries.
 - High dependence on agriculture and exposure to fluctuating commodity prices.
 - Weak and worsening migration patterns.

BUSINESS COSTS

INDEX	RANK
85%	50
U.S.=100%	Highest=1, Lowest=51

VITALITY

RELATIVE	RANK
90%	29
U.S.=100%	Best=1, Worst=51

BUSINESS CYCLE STATUS



Bottom Line:
 South Dakota's economy will strengthen in the near term, led by consumer industries and construction. In the long term, healthy population growth and low business costs will help SD outshine the Midwest and keep pace with the U.S.

SUMMARY OF KEY INDICATORS: SOUTH DAKOTA

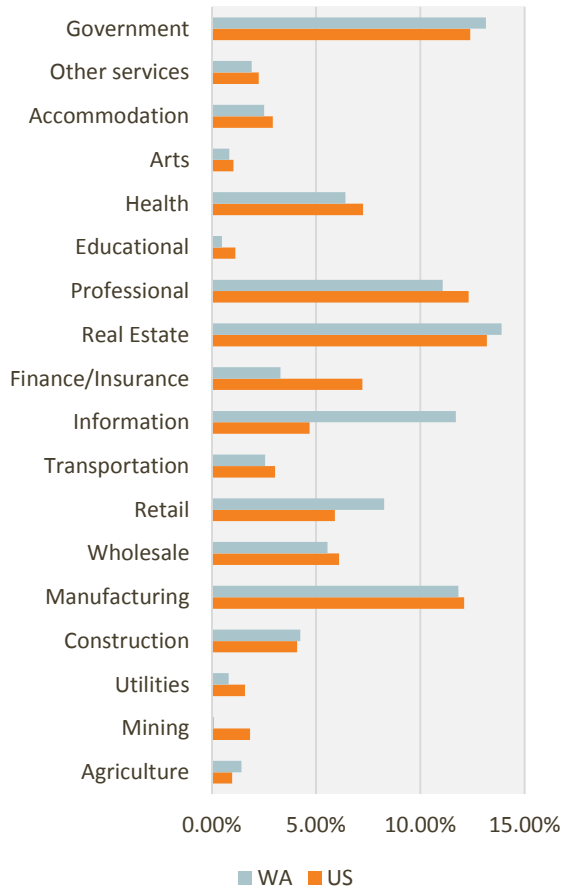
2012	2013	2014	2015	2016	2017	INDICATORS	2018	2019	2020	2021	2022	2023
39.2	39.6	40	41	41.6	41.7	Gross state product (C09\$ bil)	42.6	43.8	44.3	45.6	47.1	48.3
414	418	424	429	432	435	Total employment (ths)	442	447	448	448	452	456
1.6	0.9	1.4	1.1	0.9	0.6	% change	1.6	1.2	0.2	0.1	0.9	0.8
4.3	3.8	3.4	3.1	3	3.3	Unemployment rate (%)	3.1	2.5	2.6	3	3.1	3.1
2.2	0.3	3.8	4.4	1.2	1.4	Personal income growth (%)	2.9	4.8	3.3	3.4	4	3.7
833	843	849	854	862	870	Population (ths)	875	881	886	891	896	901
4.7	5.1	1.6	0.1	2.6	3.2	Net migration (ths)	1	0.7	0.5	0.5	1.1	1.4
2,788	3,193	2,798	2,868	3,195	3,484	Single-family permits (#)	3,022	3,954	4,160	4,607	4,777	4,727
1,390	2,289	1,924	1,614	2,491	2,009	Multifamily permits (#)	2,682	2,529	2,302	2,401	2,552	2,512
296	307	316	330	346	366	FHFA house price (1980Q1=100)	377	374	377	385	395	409
3.5	3.3	3	2.8	2.6	2.6	Mortgage delinquency rate (%)	2.4	2.4	2.4	2.7	2.8	2.8
37.2	38.8	39.4	39.7	37.7	40.6	New vehicle registrations (ths)	40.1	37.5	33.1	34.9	37.7	37.4
1,496	1,249	1,150	1,051	1,055	1,003	Personal bankruptcies (#)	1,102	1,190	1,331	1,562	1,869	2,163



Washington

STATE GDP OVERVIEW

WA GDP: Industry % Contribution



ECONOMIC DRIVERS



ECONOMIC GROWTH

Gross State Product	WA
2012-2017 CAGR	3.55%
2018-2023 CAGR	3.27%

STRENGTHS & WEAKNESSES

+ STRENGTHS

- High-value-added commercial aircraft manufacturing.
- Fast-growing information technology industry.
- Above-average per capita income and household wealth.

- WEAKNESSES

- Relatively high unit labor costs.
- Large agriculture industry exposed to low and volatile commodity prices.

BUSINESS COSTS

INDEX RANK

98% **30**

U.S.=100% Highest=1, Lowest=51

VITALITY

RELATIVE RANK

116% **5**

U.S.=100% Best=1, Worst=51

BUSINESS CYCLE STATUS



SUMMARY OF KEY INDICATORS: WASHINGTON

2012	2013	2014	2015	2016	2017	INDICATORS	2018	2019	2020	2021	2022	2023
368.5	377.4	389.4	403.9	420.7	438.8	Gross state product (C09\$ bil)	459.1	472.7	479.9	497.3	515.6	530.8
2,919	2,984	3,058	3,147	3,241	3,325	Total employment (ths)	3,409	3,458	3,479	3,499	3,547	3,581
1.6	2.2	2.5	2.9	3	2.6	% change	2.5	1.4	0.6	0.6	1.4	1
8.1	7	6.1	5.6	5.3	4.8	Unemployment rate (%)	4.3	4	4.7	5.5	5.5	5.5
8.2	2.1	7.7	5.8	4.7	4.7	Personal income growth (%)	5.8	5.5	4.7	5.3	5.4	4.9
6,891	6,963	7,047	7,153	7,281	7,406	Population (ths)	7,506	7,599	7,689	7,776	7,867	7,960
34.7	36.6	47.6	70.7	94.1	90.6	Net migration (ths)	65.8	59.8	56.9	54.9	59.4	61.4
16,508	18,396	17,905	19,797	22,463	23,385	Single-family permits (#)	28,129	33,538	33,236	37,555	39,415	38,855
11,610	14,566	15,993	20,577	21,614	23,175	Multifamily permits (#)	26,452	21,408	14,554	14,969	16,423	16,284
381	401	429	464	514	573	FHFA house price (1980Q1=100)	612	624	639	657	680	712
6.8	5.1	4.1	3.2	2.7	2.5	Mortgage delinquency rate (%)	2.5	2.6	2.8	3.2	3.3	3.3
228.1	251.2	264.2	285.9	303.1	309.3	New vehicle registrations (ths)	298.6	290.2	275	287.9	308.1	307.1
26,984	24,171	20,814	17,973	15,961	14,355	Personal bankruptcies (#)	13,964	14,472	16,086	18,855	22,959	26,885

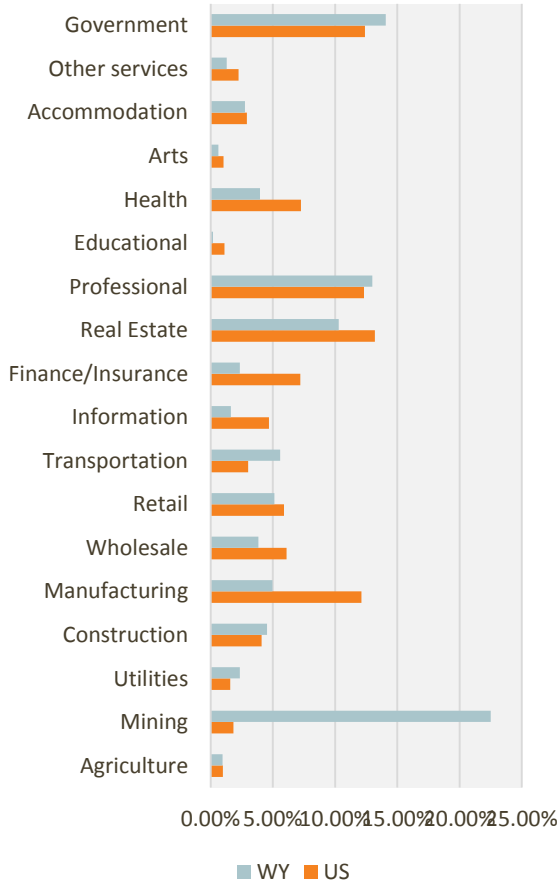
Bottom Line:
Washington will extend its reign as one of the most dynamic economies in the West as the global migration to cloud services bolsters core software and IT industries. Longer term, aerospace manufacturing will lend stability, but WA's competitive edge in high-tech services will secure its position at the helm of the West and U.S. expansions.



Wyoming

STATE GDP OVERVIEW

WY GDP: Industry % Contribution



ECONOMIC DRIVERS



ECONOMIC GROWTH

Gross State Product	WY
2012-2017 CAGR	0.67%
2018-2023 CAGR	2.22%

STRENGTHS & WEAKNESSES

- +** **STRENGTHS**
 - Low debt burden relative to national average.
 - Abundant natural energy resources.
 - National parks are a magnet for domestic and international tourism.
- **WEAKNESSES**
 - Below-average educational attainment.
 - Low industrial diversity; high employment concentration in volatile energy industry.
 - Weak and worsening migration patterns.

BUSINESS COSTS

INDEX	RANK
99%	26
U.S.=100%	Highest=1, Lowest=51

VITALITY

RELATIVE	RANK
75%	50
U.S.=100%	Best=1, Worst=51

BUSINESS CYCLE STATUS



Bottom Line:
 Wyoming's recovery will be bumpy. Mining will post only minor job gains, but higher production will lift tax revenues and downstream services, and consumer industries will benefit. Longer term, WY will keep pace with the U.S., but weak demographics limit upside potential.

SUMMARY OF KEY INDICATORS: WYOMING

2012	2013	2014	2015	2016	2017	INDICATORS	2018	2019	2020	2021	2022	2023
35.1	35.4	35.5	35.8	35.1	36.3	Gross state product (C09\$ bil)	38	38.9	39.2	40.2	41.4	42.4
292	293	297	295	284	282	Total employment (ths)	285	288	288	289	292	294
1.1	0.3	1.4	-0.6	-3.8	-0.8	% change	1.3	1	0.1	0.2	1	0.7
5.3	4.7	4.1	4.3	5.3	4.2	Unemployment rate (%)	3.6	3.1	3.5	4	4	4.1
8.3	0.9	7.1	0.4	-2.2	2.1	Personal income growth (%)	4.5	4.4	3	3.4	3.8	3.5
577	582	583	586	585	579	Population (ths)	577	580	583	585	589	592
5.8	2.7	-2.2	-0.2	-4.2	-8.3	Net migration (ths)	-4.5	0.2	0.7	0.7	1.1	1.3
1,661	1,691	1,614	1,681	1,549	1,475	Single-family permits (#)	1,684	2,111	2,177	2,450	2,550	2,508
449	609	287	222	178	480	Multifamily permits (#)	414	307	221	237	272	263
268	274	283	293	300	306	FHFA house price (1980Q1=100)	313	315	321	331	343	358
4.7	4.7	4	3.7	4	3.9	Mortgage delinquency rate (%)	3.3	2.8	2.7	2.9	3.1	3.1
26.1	26.7	28.6	27	23.7	25.7	New vehicle registrations (ths)	28.4	27.3	25.9	27.6	29.2	29
1,208	1,185	912	844	952	986	Personal bankruptcies (#)	1,022	1,111	1,292	1,569	1,929	2,221

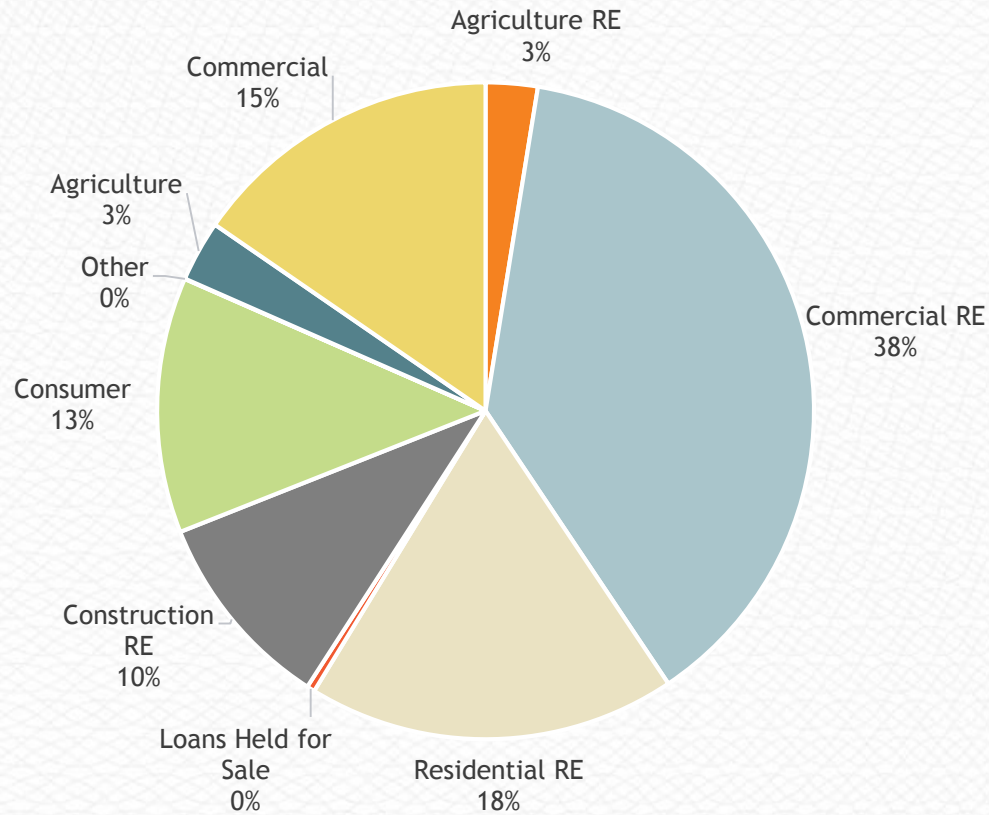


Financial Overview

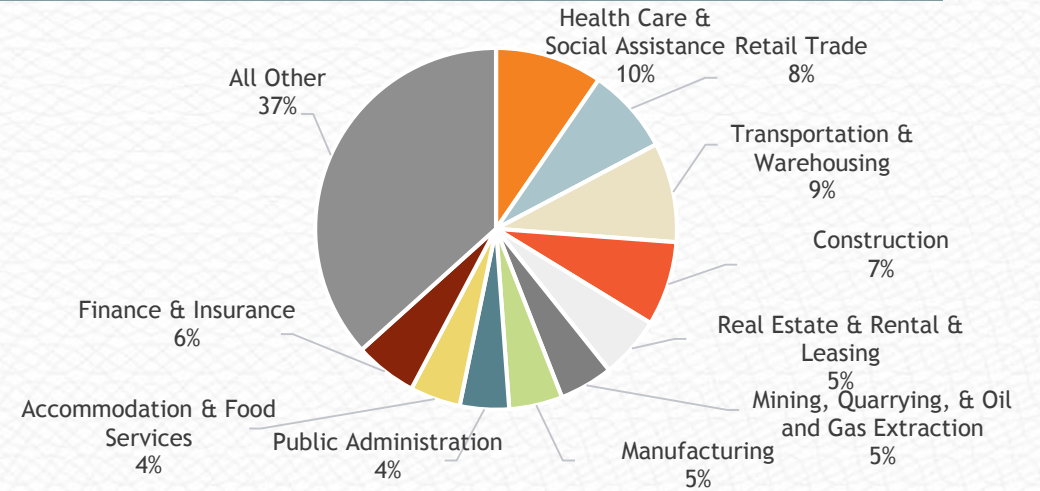
Diversified Loan Portfolio by Industry

LOAN MIX

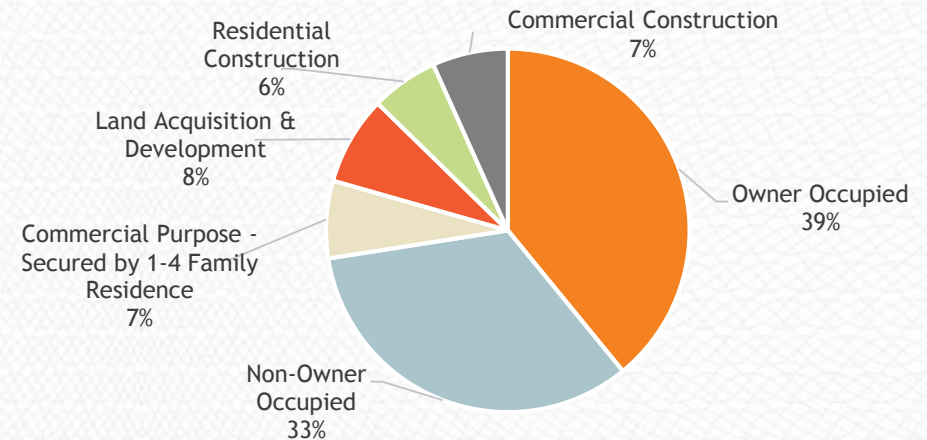
\$8.50 Billion in Loans



COMMERCIAL



COMMERCIAL REAL ESTATE & CONSTRUCTION

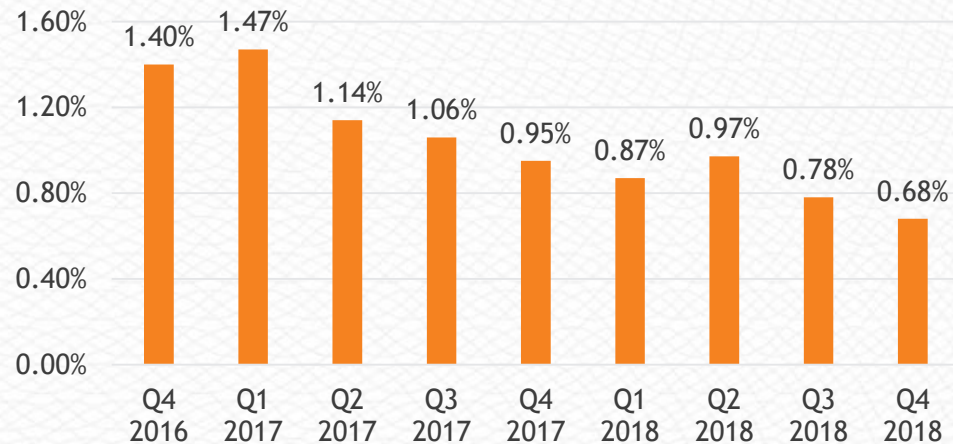


Improving Asset Quality

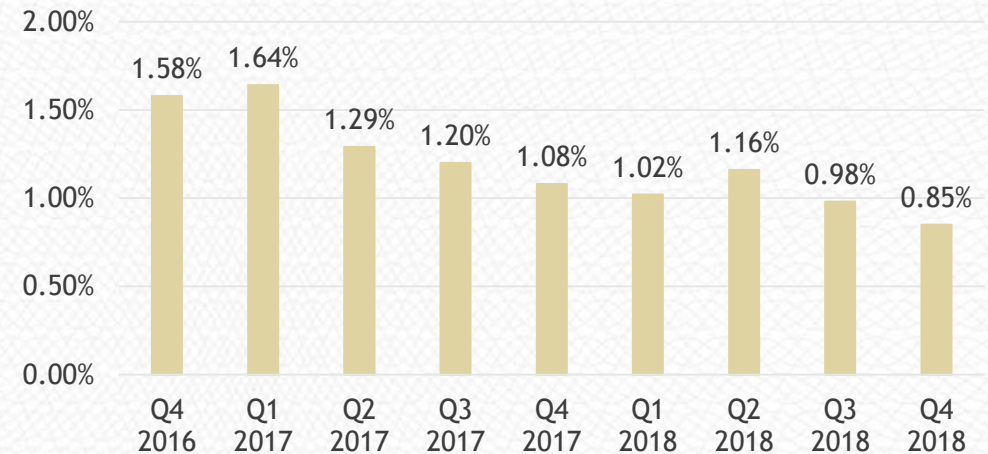
NON-PERFORMING ASSETS TO TOTAL ASSETS



NON-PERFORMING LOANS TO TOTAL LOANS

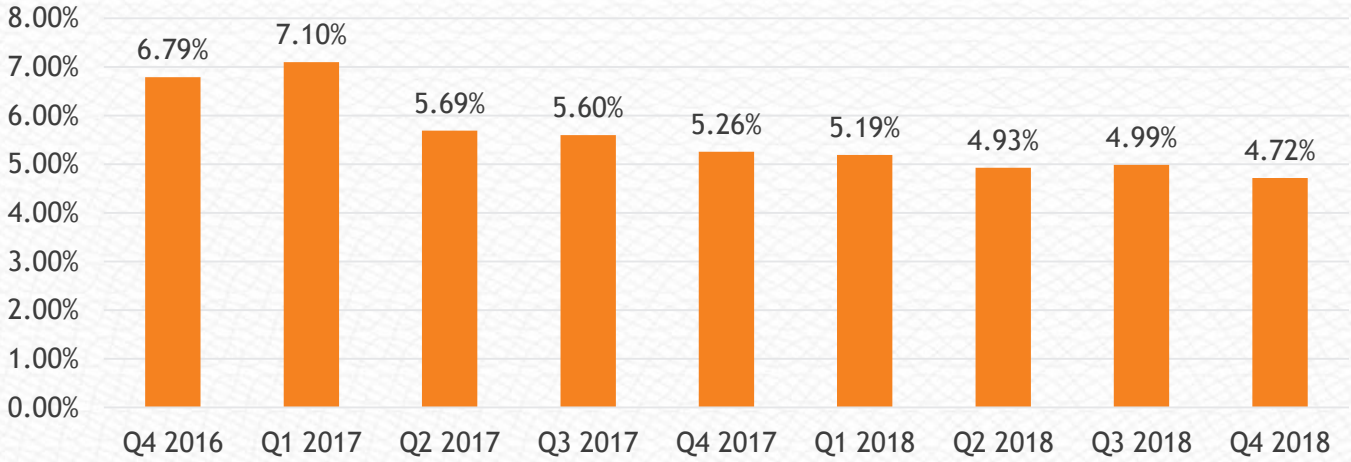


NON-PERFORMING ASSETS TO TOTAL LOANS + OREO

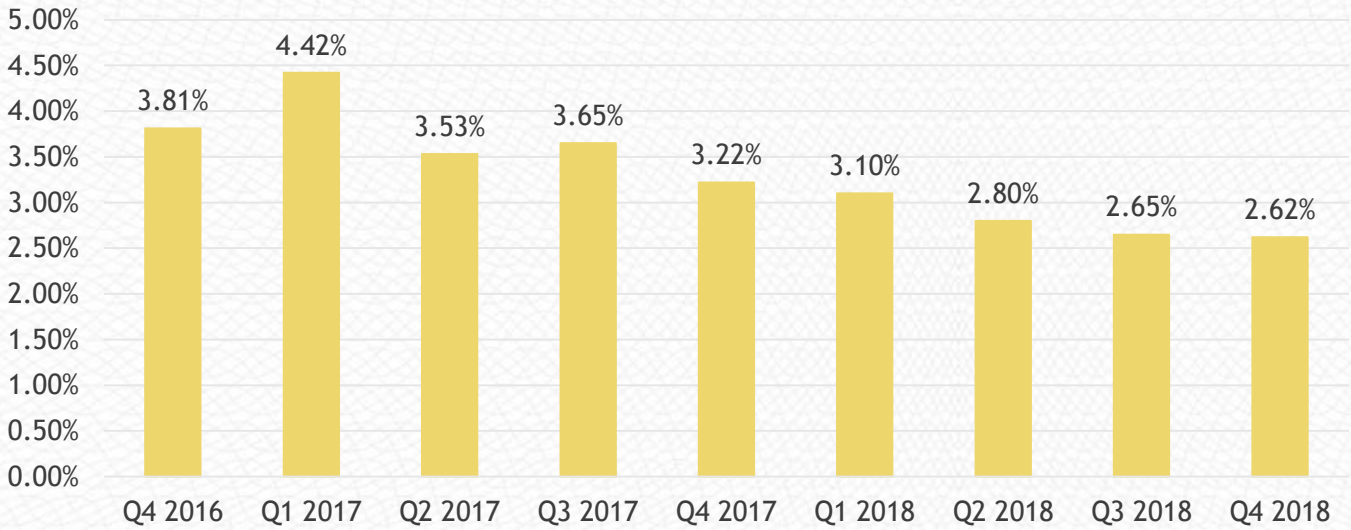


Criticized and Classified Loans

CRITICIZED LOANS TO TOTAL LOANS



CLASSIFIED LOANS TO TOTAL LOANS



As of December 31, 2018



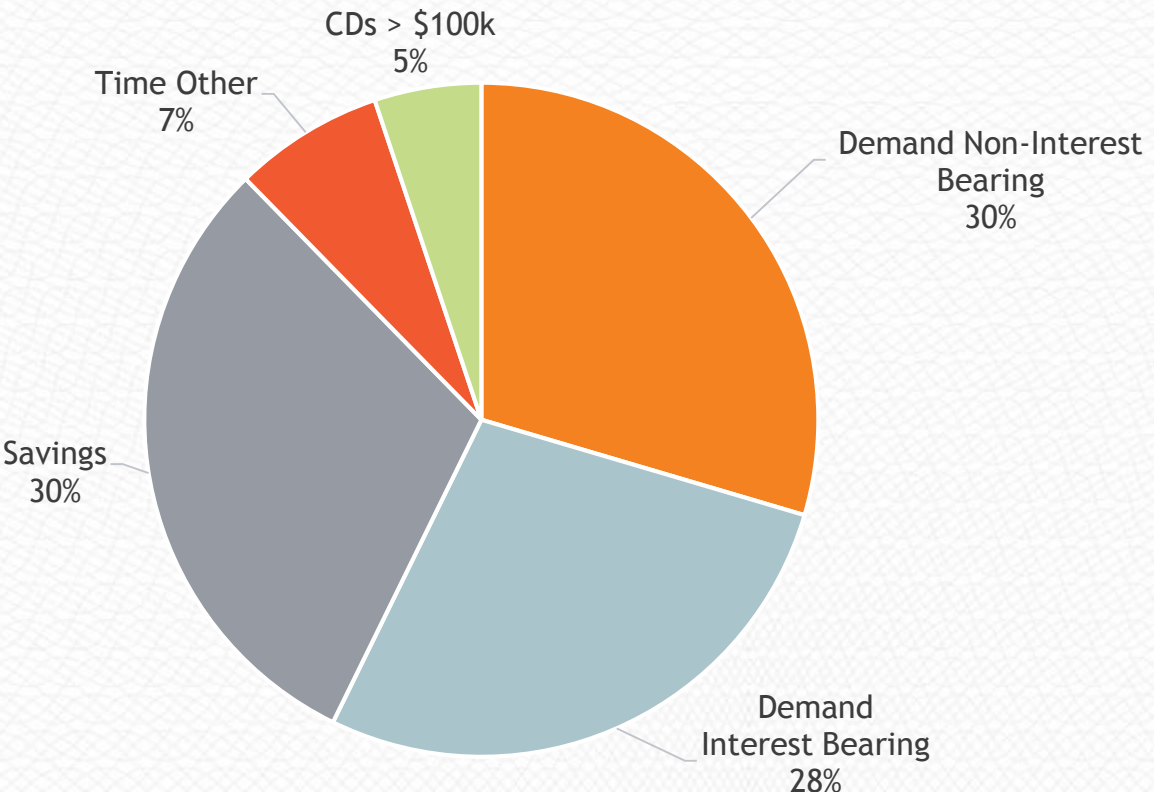
ALLL and Purchase Discount Overview

Allowance for Loan Losses (ALLL)	\$72,963
Remaining Loan Discount	\$37,603
Total ALLL + Remaining Discount	\$110,566
Pre-Discount Loan Balance	\$8,541,297
ALLL/Pre-Discount Loan Balance	0.85%
Mark/Pre-Discount Loan Balance	0.44%
(ALLL + Remaining Discount)/Pre-Discount Loan Balance ¹	1.29%



Strong Deposit Base

\$10.68 Billion in Deposits

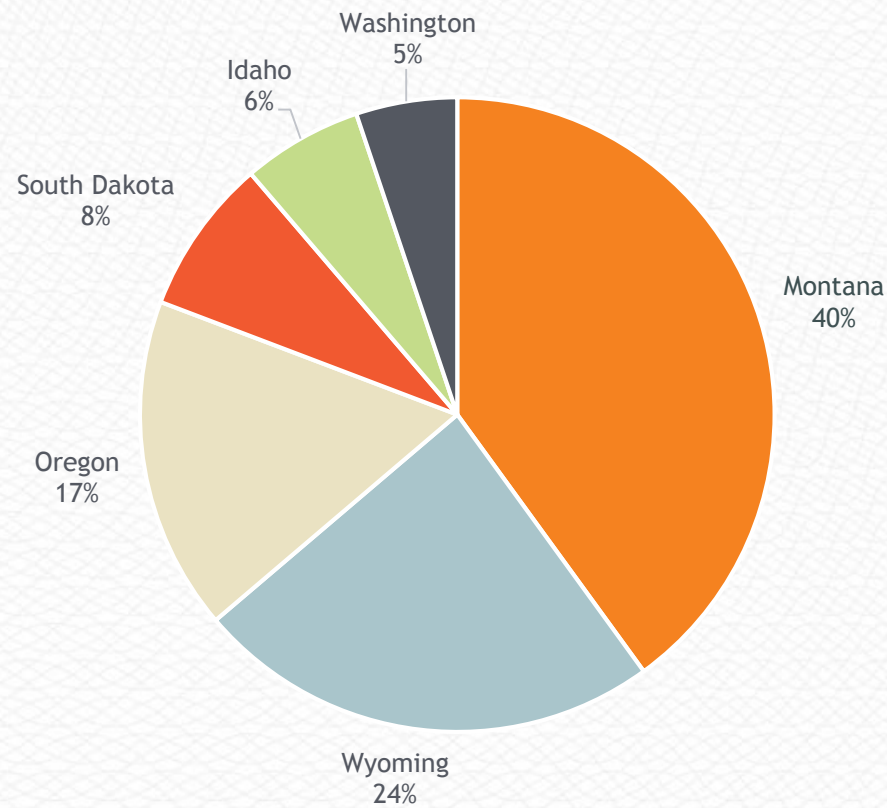


Low Cost of Funds: 43 basis points



Market Share

ALLOCATION OF DEPOSITS

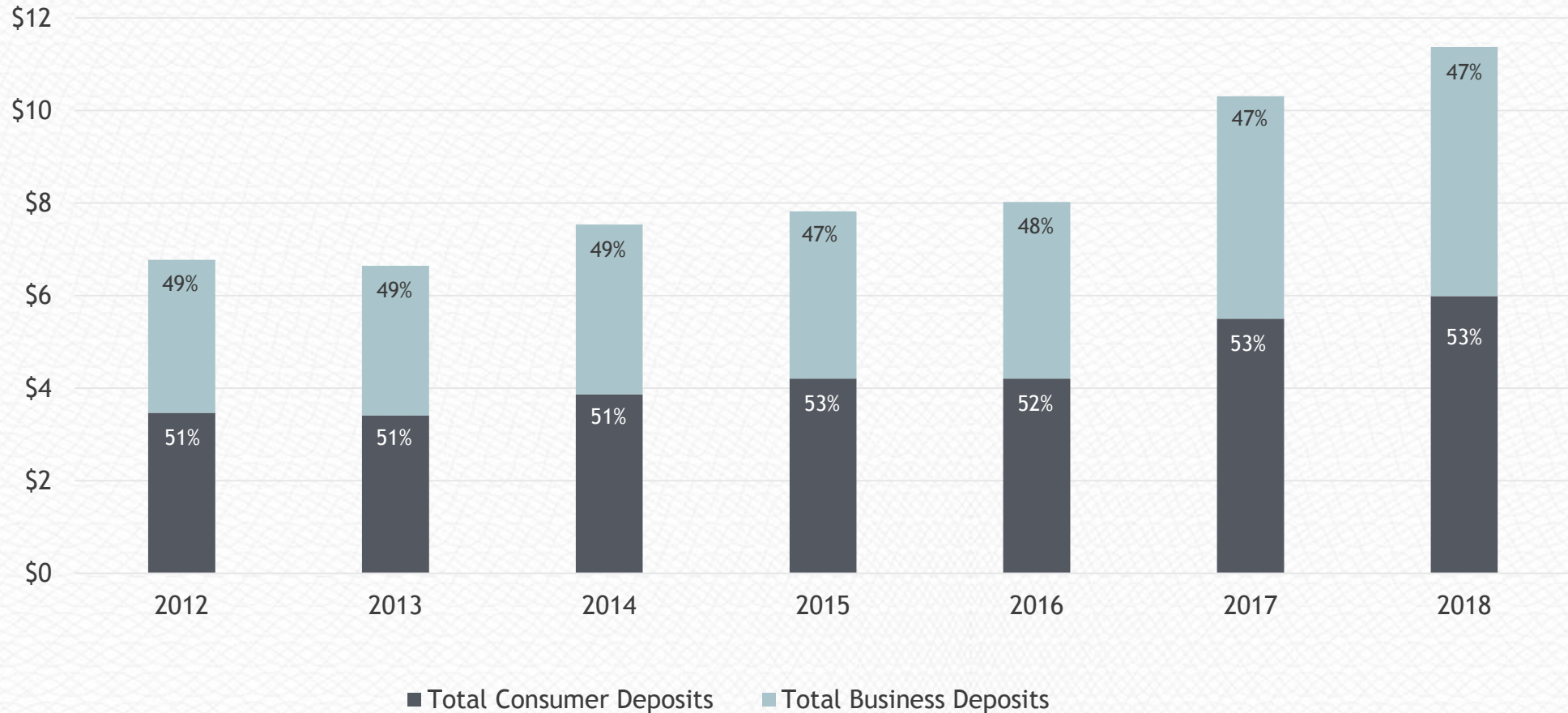


LOCATION	MARKET SHARE* JUNE 2018	LOCATION	MARKET SHARE* JUNE 2018
Laramie, WY	48%	Bozeman, MT	16%
Riverton, WY	43%	Kalispell, MT	15%
Sheridan, WY	40%	Jackson, WY	14%
Missoula, MT	32%	Cheyenne, WY	12%
Casper, WY	30%	Nampa, ID	11%
Great Falls, MT	30%	Medford, OR	8%
Gillette, WY	28%	Rapid City, SD	8%
Billings, MT	26%	Boise, ID	2%
Redmond, OR	26%	Lynnwood, WA	2%
Spearfish, SD	25%	Eugene, OR	2%
Bend, OR	24%	Salem, OR	1%
Helena, MT	21%	Portland, OR	.5%



Balance of Consumer and Business Deposits

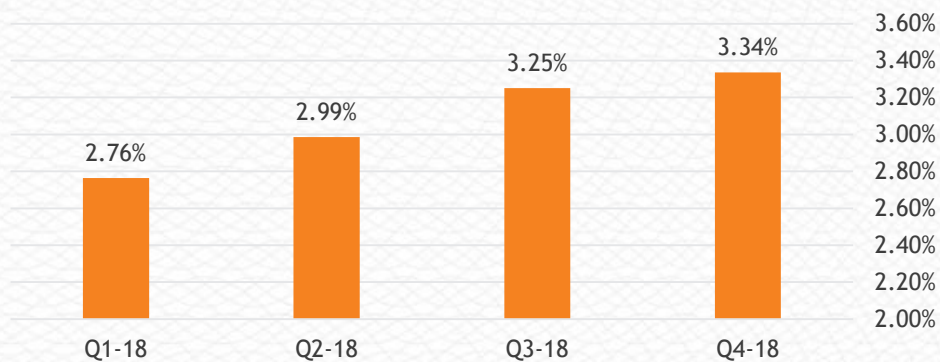
(In billions)



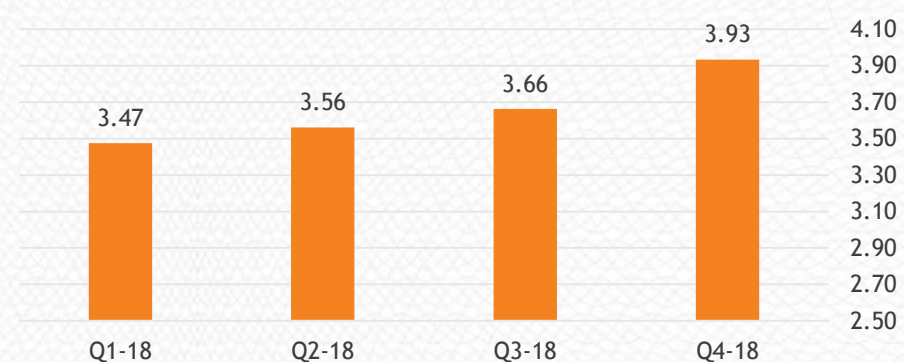
Investment Portfolio

	Portfolio % 6/30/18	Portfolio % 9/30/18	Portfolio % 12/31/18	Book Value 6/30/18	Book Value 9/30/18	Book Value 12/31/18	Market Value 6/30/18	Market Value 9/30/18	Market Value 12/31/18
Treasury/Agency	21.7%	22.7%	21.8%	\$578,755,308	\$598,992,908	\$591,709,545	\$564,620,057	\$583,296,659	\$581,280,995
Fixed MBS	35.9%	35.2%	36.1%	\$957,651,901	\$927,880,437	\$978,404,748	\$937,223,807	\$903,890,839	\$963,907,977
Floating MBS	3.7%	3.8%	3.4%	\$99,175,906	\$99,722,474	\$90,866,649	\$99,164,929	\$94,337,198	\$90,592,052
CMO	16.8%	17.3%	19.4%	\$447,818,551	\$455,423,545	\$526,819,482	\$432,071,761	\$438,002,400	\$515,918,356
CMO Floating	4.6%	4.4%	4.1%	\$122,318,032	\$115,375,210	\$110,663,135	\$120,847,191	\$113,758,558	\$109,074,721
Municipal	6.1%	5.8%	5.6%	\$162,077,389	\$153,696,242	\$150,887,028	\$162,456,270	\$153,267,613	\$151,750,119
CMBS	5.7%	5.4%	4.5%	\$153,065,563	\$141,508,478	\$121,566,656	\$149,184,875	\$137,555,258	\$119,206,896
Corporate	5.4%	5.3%	5.1%	\$144,382,482	\$139,265,583	\$139,156,426	\$142,907,947	\$137,808,855	\$137,600,475
CD's	0.1%	0.1%	0.1%	\$2,461,000	\$1,717,000	\$1,962,000	\$2,451,643	\$1,709,471	\$1,953,576
TOTAL	100%	100%	100.0%	\$2,667,706,133	\$2,633,035,309	\$2,712,035,669	\$2,610,928,481	\$2,563,626,853	\$2,671,285,168

QUARTERLY NEW PURCHASES: YIELDS

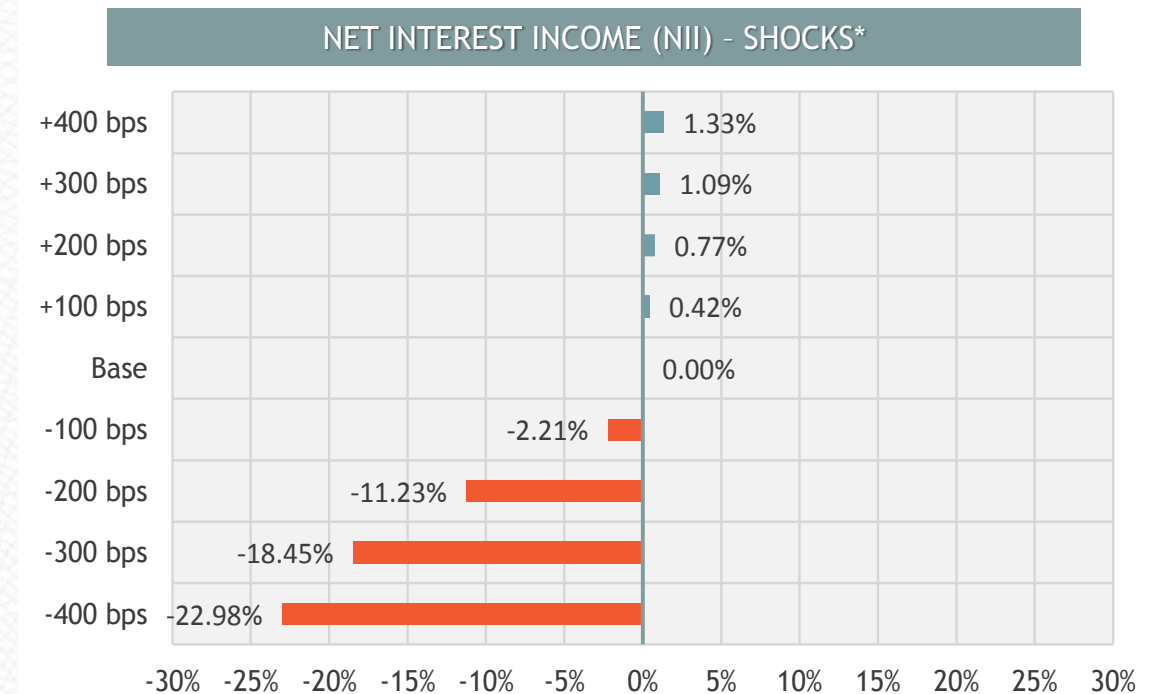
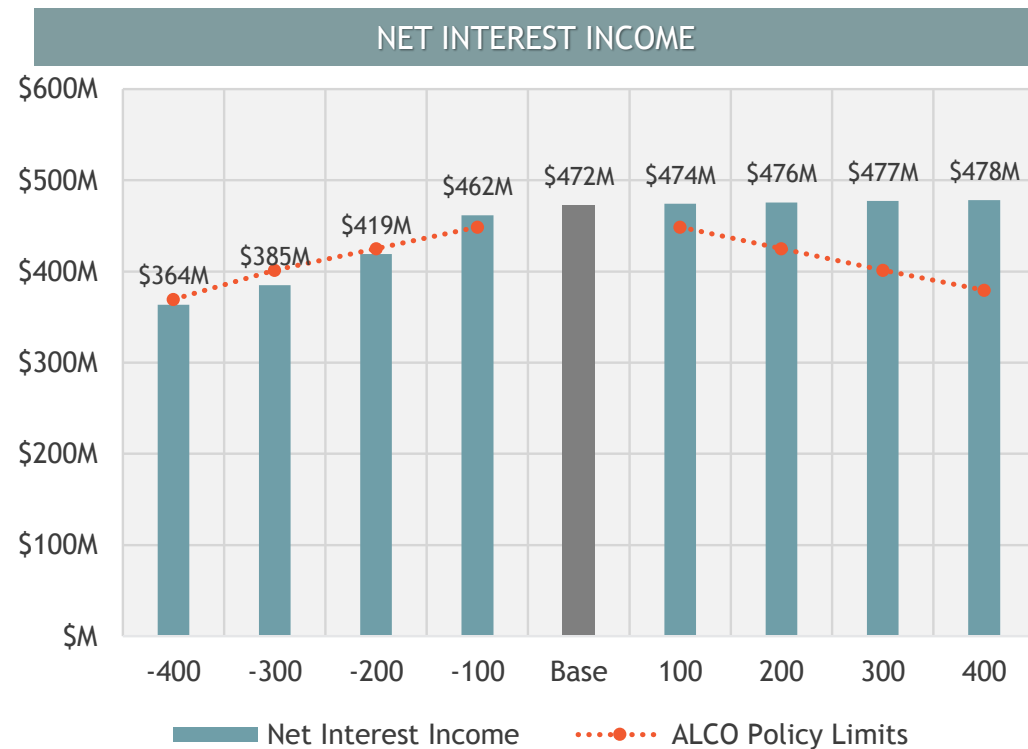


QUARTERLY NEW PURCHASES: DURATION A/L



Interest Rate Sensitivity

- Asset sensitive in up-rate scenarios, despite conservative deposit beta methodology

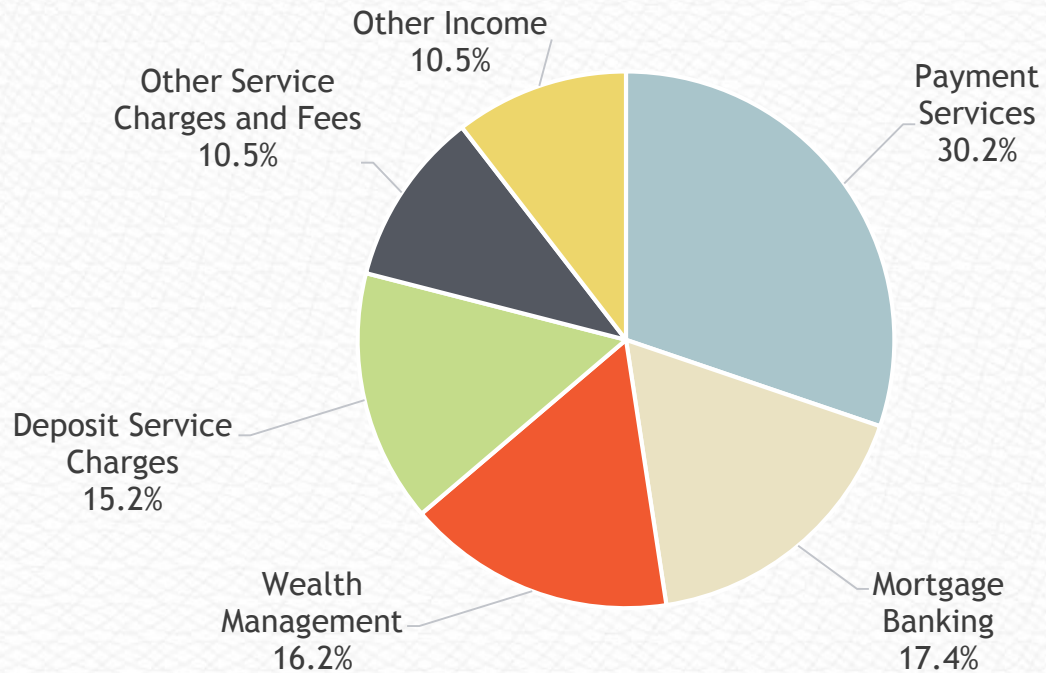


*Base Case assumes static balance sheet as of 12/31/18. Parallel rate shifts.



Non-Interest Income

23% of TOTAL REVENUE



Payment Services

- Business credit card volume growth is accelerating in the West, with significantly more opportunity available.
- Completed hiring of two BBO's in the West and expect additional credit card volume growth in future.
- Quarterly Durbin impact to payment services revenue beginning July 2018 was approximately \$3.3MM per quarter.

Mortgage Banking

- Originations for home purchases accounted for 82.5% of total production in Q4 2018.
- Consistent with national trends, we continue to see lower demands for refinancing, emphasis on Cash-Out.
- New markets are still some of the strongest housing markets in the country.

Wealth Management

- AUM as of 12/31/18 is \$4.86 billion.
- Significant opportunities exist for WM delivery in the West Division.
- Over 85% of revenues are reoccurring fees.
- Employee compensation is salary and incentive-based versus the industry norm of a full commission structure.

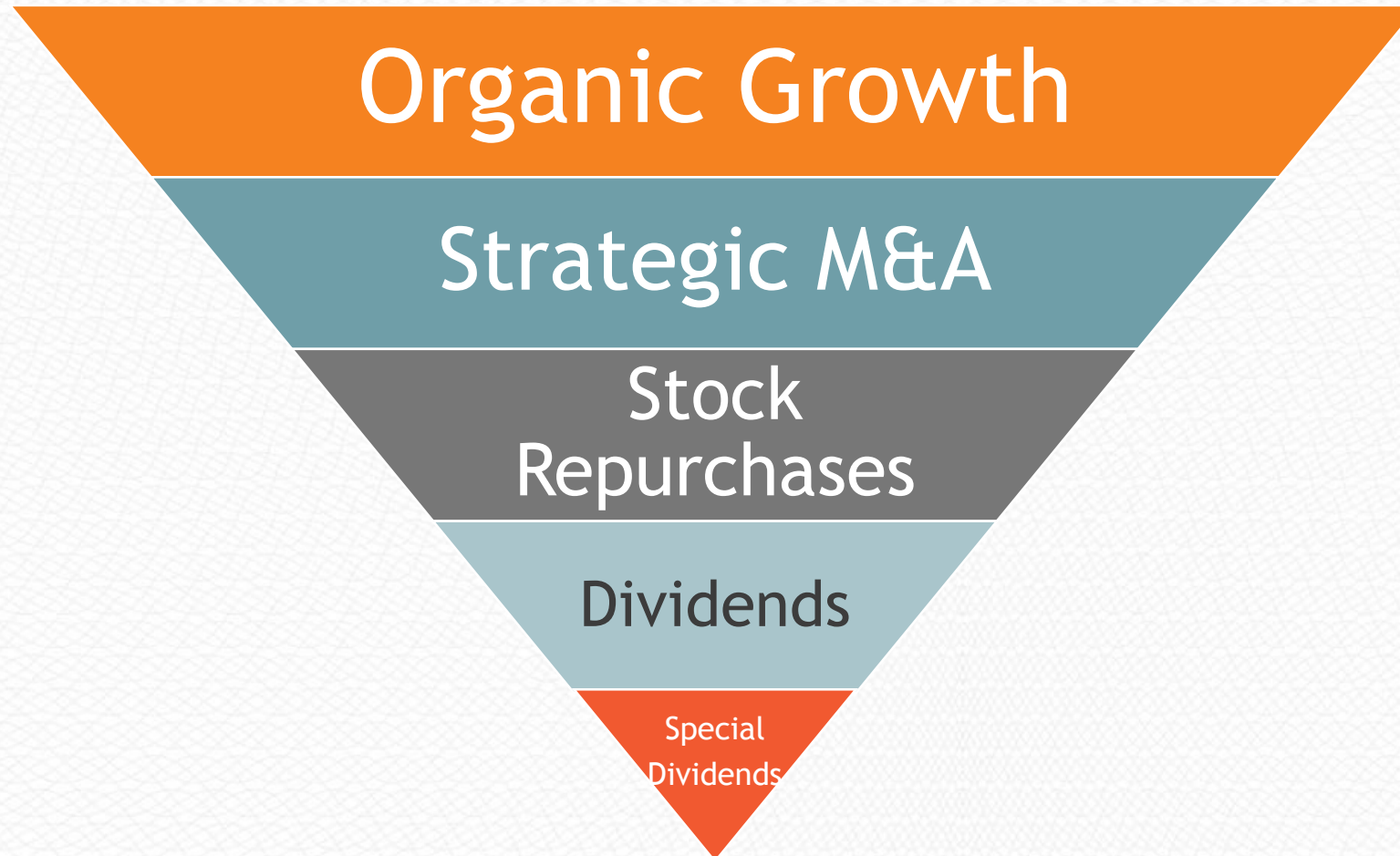


Growth Strategies and Capital Allocation



Maximizing Shareholder Value

Management's priority is to deploy capital through:



Building the Foundation for Future Growth

People

- Chief Operating Officer: Jodi Delahunt Hubbell (Previously at Zions)
- Chief Banking Officer: Renee Newman (Previously at Beneficial State Bank and Umpqua)
- Chief Information Officer: Kade Peterson (Previously at MidSouth Bank, USAmeriBank, and Sterling Bank)
- Director of Banking: Bill Gottwals (Previously at U.S. Bank)
- Chief Credit Officer: Steve Yose (Previously head of NW Region Credit Administration for KeyBank)
- General Counsel: Kirk Jensen (Bank regulatory and compliance expertise)
- Head of Human Resources: Mike Cherwin (Previously at Wintrust)
- Development of talented internal employees for executive positions

Processes

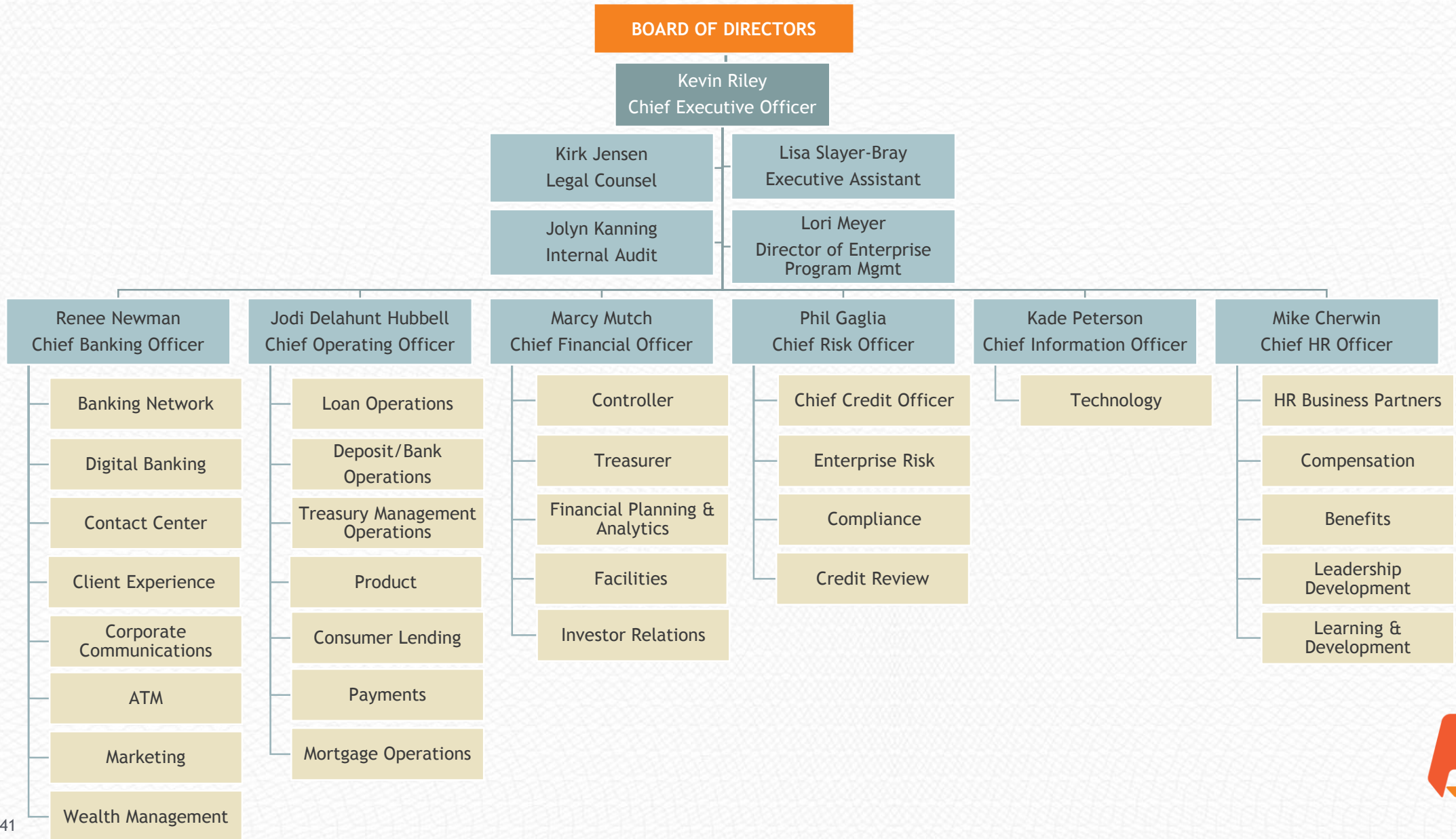
- M&A execution honed through four successful acquisitions and integrations in the last five years
- Enhanced Credit Administration policies and procedures; Residential Mortgage process; Enterprise Risk Management and Compliance processes
- Loan transformation initiative will allow more efficient loan processing and improved client experience
- Core transformation initiative will simplify and standardize our product offerings and provide insight to better serve our clients needs.

Technology

- Continuing to make investments to enhance efficiency and improve scalability
- Implementing an integration layer to allow a “plug and play” environment allowing responsiveness to changing needs
- Launched retail digital banking platform in October 2016; Rated 4.7 in the Apple store
- Launched online small business banking platform in August 2017
- Investing in technology solutions to enable on-line mortgage applications late Q1 2019; on-line credit card and small business late 2019
- Investing in technology to allow e-signature and secure email document transmittal
- Implementing Oracle financial reporting and budgeting solution

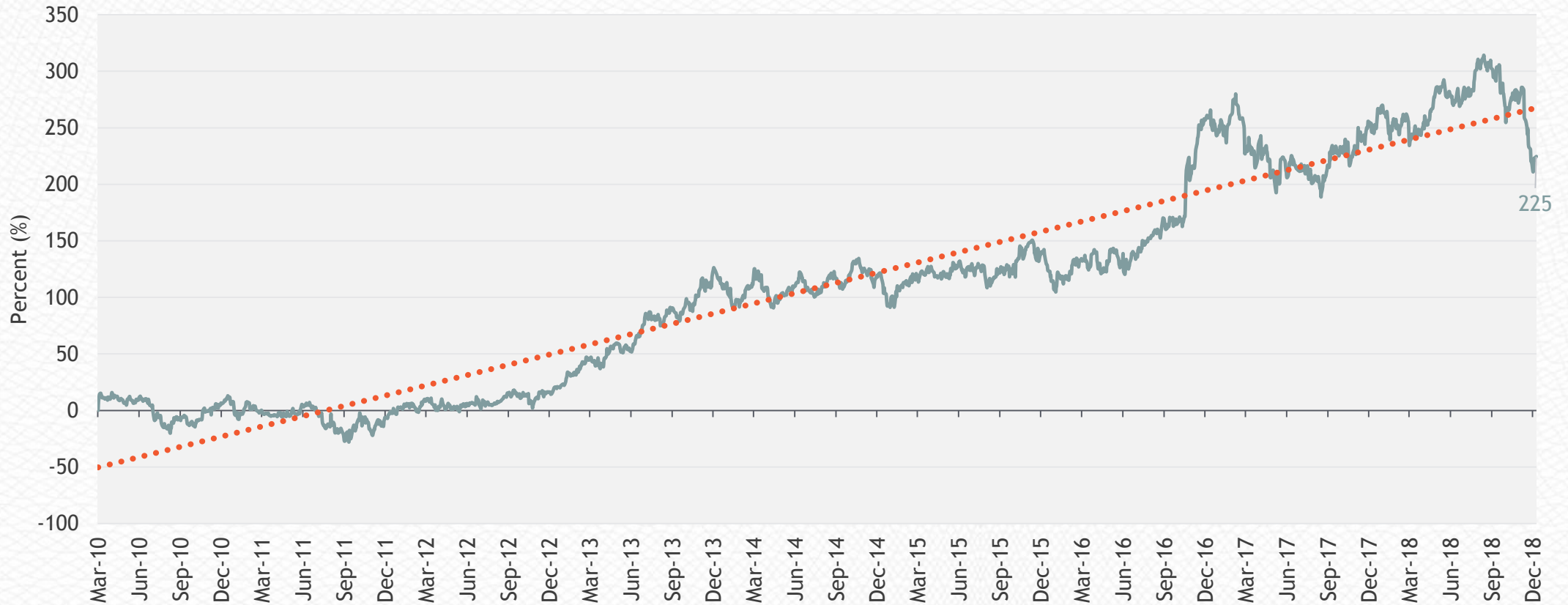


Realignment of the Executive Team



We are Delivering Results

Since the IPO in March 2010, FIBK has delivered a 225% total return to shareholders

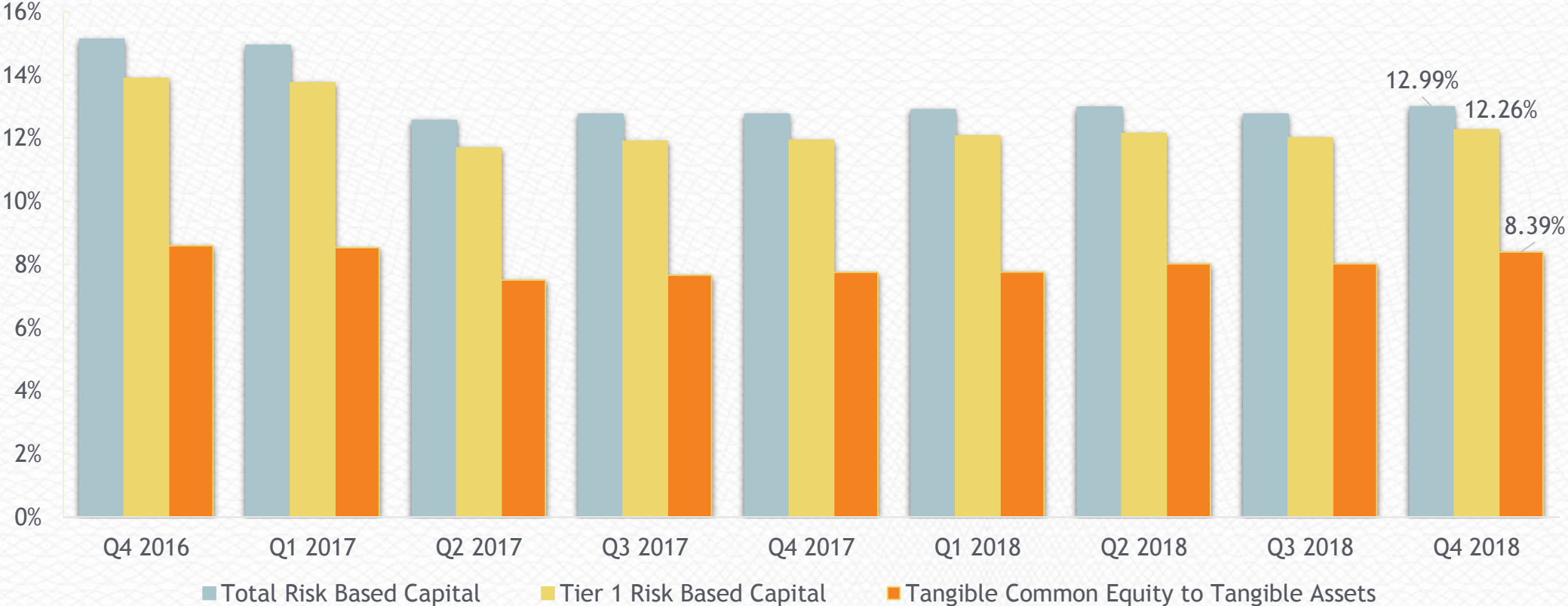


Source: Bloomberg



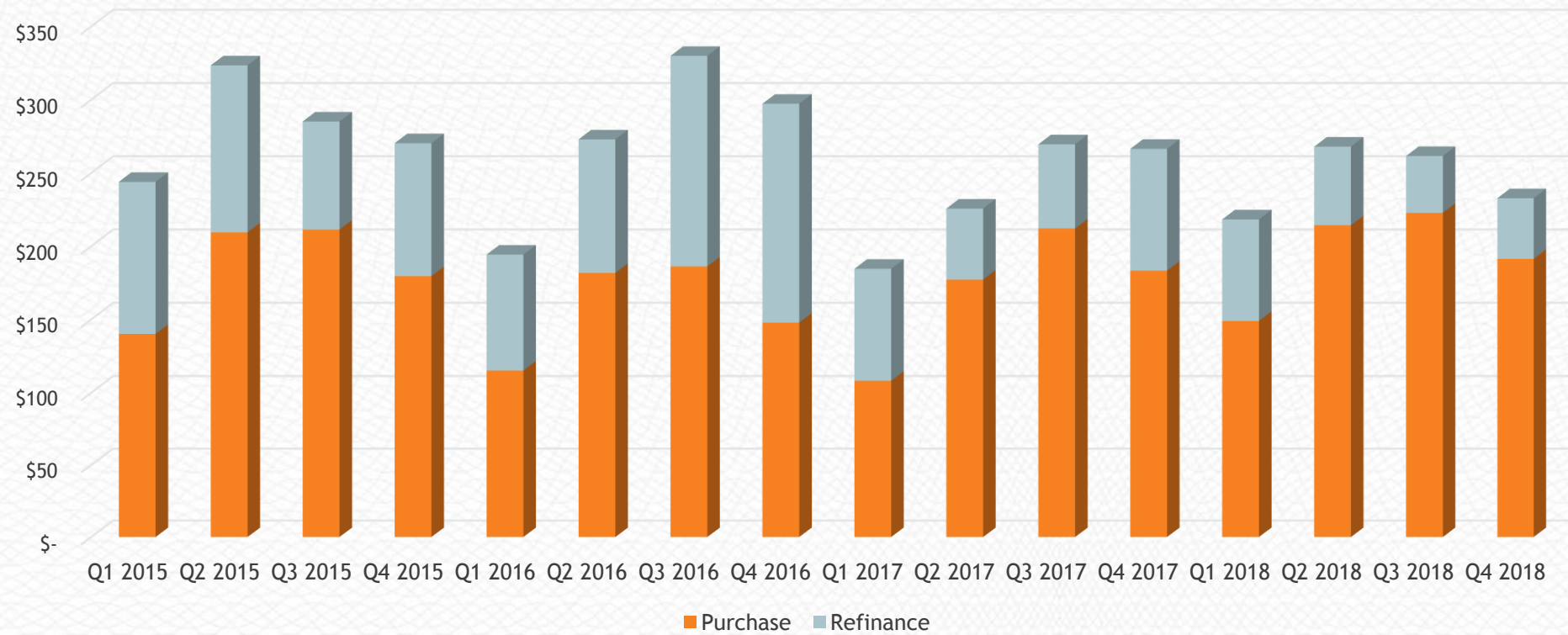
Appendix

Strong Capital Allows Growth



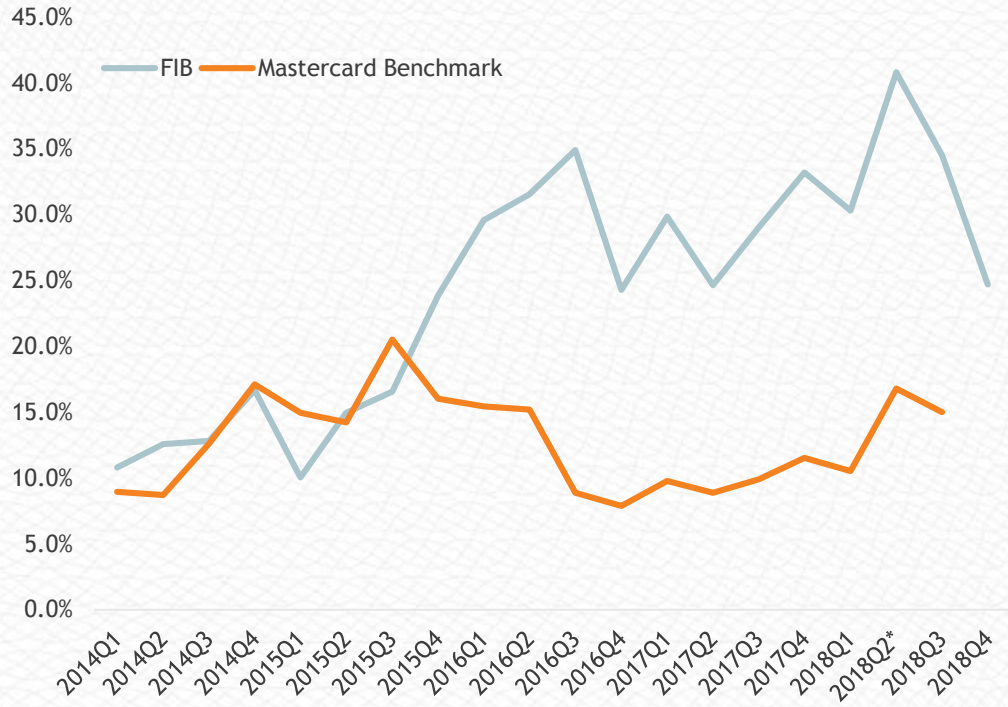
Mortgage Production

QUARTERLY PRODUCTION VOLUME



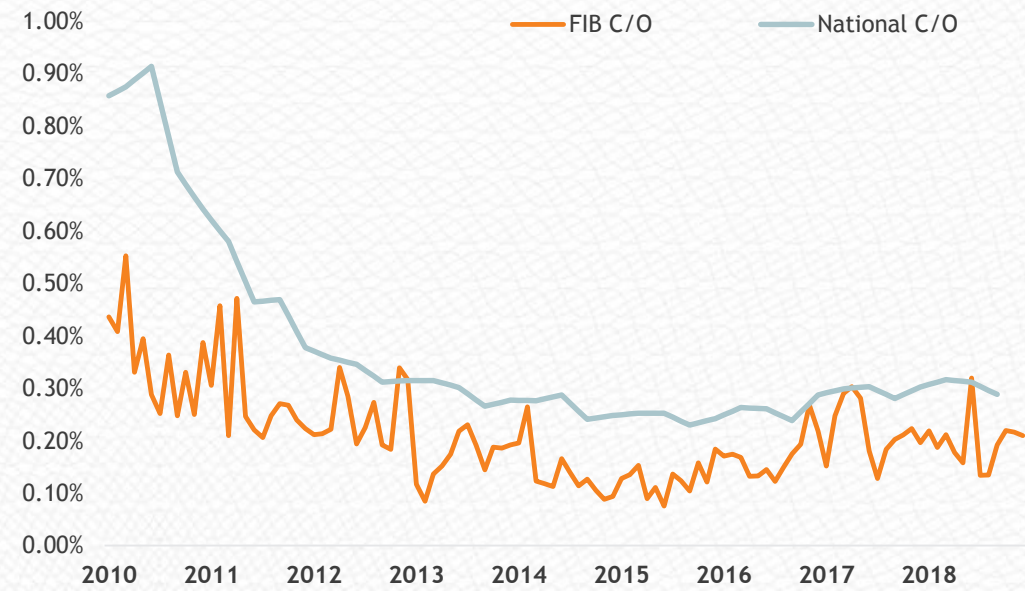
Credit Card: Industry Comparison

BUSINESS GROSS DOLLAR VOLUME (GDV) GROWTH



*MasterCard updated peer group

FIB vs. NATIONAL MONTHLY CHARGE-OFF AS A % of OUTSTANDING (LONG VIEW)

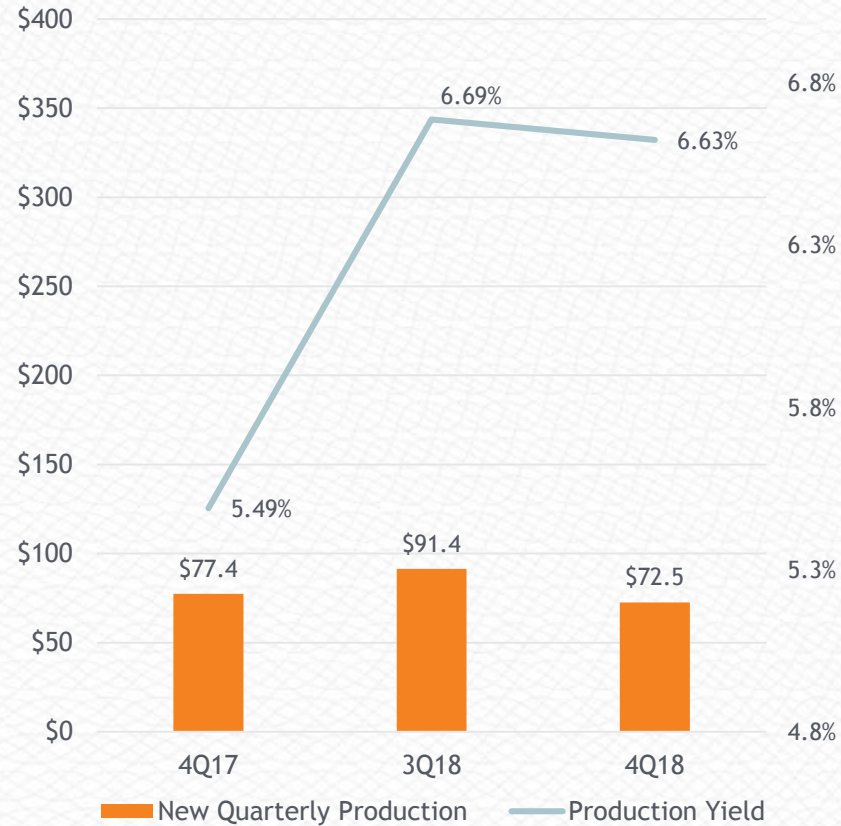


First Interstate continues to remain below national average

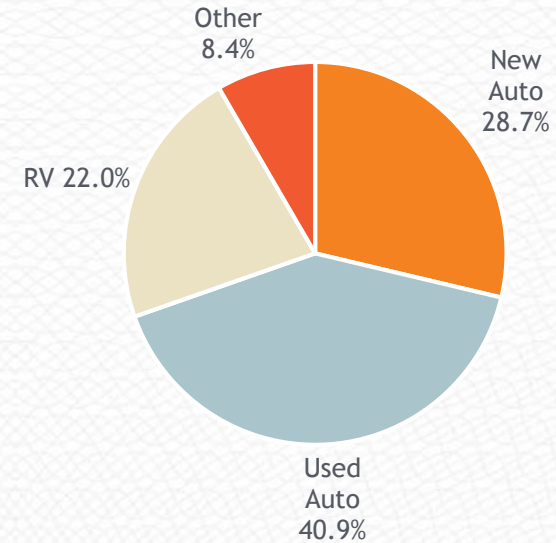


Indirect Auto: Lending

CONSUMER INDIRECT PRODUCTION



INDIRECT LOAN PORTFOLIO



- Total Portfolio Yield: 5.36%
- Average Life of RV: 47 months
- Average Life of Auto: 31 months

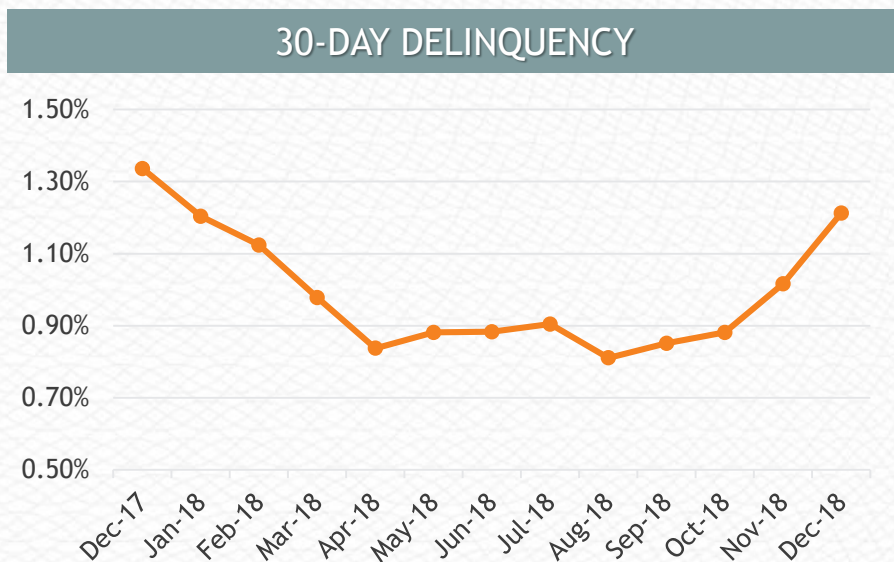


Indirect Auto: Delinquency and Charge-Off

Originations from a credit quality perspective are improved

- ~50% of our originations are above a 760 FICO score
- ~72% of our originations are above a 720 FICO score
- Not participating in the subprime space, less than 1% of the portfolio has a score below 620

As a result, our credit metrics are improved and below peer



Delinquency and C/O are both improved

- Delinquency Q4 at 1.21% (1.34% in 2017, Peer = 1.67%)
- 2018 net C/O = \$2.4mm, 0.30% (0.35% in 2017)



Oil and Gas: Industry Exposure

- \$62 million in direct exposure (0.7% of total loan portfolio)
- \$16 million in unfunded commitments
- \$32 million in criticized loans category
- 8.2% Allowance for Loan Loss Allocation

MONTH	NAICS CODE	DESCRIPTION	NET PRINCIPAL BALANCE	UNFUNDED	COMMITMENT
December 2018	211111	Crude Petroleum & Natural Gas Extraction	\$29,762,131	\$8,211,869	\$37,974,000
	213112	Support Activities for Oil & Gas Operations	\$28,024,127	\$6,032,871	\$34,056,997
	213111	Drilling Oil and Gas Wells	3,293,356	\$1,533,799	\$4,827,155
	221210	Natural Gas Distribution	\$548,192	\$570,000	\$1,118,192
	211112	Natural Gas Liquid Extraction	\$129,761	\$55,239	\$185,000
Oil and Gas Total			\$61,757,567	\$16,403,778	\$78,161,345



Oil and Gas: Industry Performance Metrics

- \$12 million in impaired loan categories
- 8.2% allowance allocation
- \$3.3 million in potential loss exposure

DESCRIPTION	CRITICIZED	% CRITICIZED	CLASSIFIED	% CLASSIFIED	IMPAIRED	% IMPAIRED
Crude Petroleum and Natural Gas Extraction	\$25,322,946	85.1%	\$24,641,681	82.8%	\$12,414,442	41.7%
Support Activities for Oil and Gas Operations	\$6,177,694	22.0%	\$702,031	2.5%	\$0	0.0%
Drilling Oil and Gas Wells	\$645,270	19.6%	\$31,041	0.9%	\$0	0.0%
Natural Gas Distribution	\$0	0.0%	\$0	0.0%	\$0	0.0%
Natural Gas Liquid Extraction	\$0	0.0%	\$0	0.0%	\$0	0.0%
Oil & Gas Total	\$32,145,910	52.1%	\$25,374,753	41.1%	\$12,414,442	20.1%



Agriculture: Portfolio Exposure

- 5.6% of total loan portfolio
- \$152 million in unfunded commitments
- Beef Cattle Ranching/Farming accounting for 44% of total portfolio

MONTH	NAICS CODE	DESCRIPTION	NET PRINCIPAL BALANCE	UNFUNDED	COMMITMENT
December 2018	112111	Beef Cattle Ranching and Farming	\$209,918,114	\$70,501,033	\$280,419,147
	111140	Wheat Farming	\$85,530,553	\$37,163,435	\$122,693,988
	111940	Hay Farming	\$14,924,520	\$2,196,984	\$17,121,504
	112130	Dual-Purpose Cattle Ranching and Farming	\$6,007,101	\$173,510	\$6,180,611
	111998	All Other Miscellaneous Crop Farming	\$15,425,411	\$7,798,463	\$23,223,875
		All Other Agriculture *	\$140,468,863	\$33,759,460	\$174,103,277
Agriculture Total			\$472,274,563	\$151,592,886	\$623,742,402



Agriculture: Industry Performance Metrics

- \$66.8 million in criticized loan categories
- \$15.6 million in impaired loan categories
- \$333 thousand in potential loss exposure

DESCRIPTION	CRITICIZED	% CRITICIZED	CLASSIFIED	% CLASSIFIED	IMPAIRED	% IMPAIRED
Beef Cattle Ranching and Farming	\$28,548,296	13.6%	\$22,921,148	10.9%	\$11,750,393	5.6%
Wheat Farming	\$12,077,763	14.1%	\$5,702,976	6.7%	\$1,019,780	1.2%
Hay Farming	\$2,175,393	14.6%	\$2,152,324	14.4%	\$824,150	5.5%
Dual-Purpose Cattle Ranching and Farming	\$0	0.0%	\$0	0.0%	\$0	0.0%
All Other Miscellaneous Crop Farming	\$1,562,786	10.1%	\$1,292,007	8.4%	\$0	0.0%
All Other Agriculture *	\$22,414,071	16.0%	\$11,321,440	8.1%	\$1,976,592	1.4%
Total Agriculture	\$66,778,309	14.1%	\$43,389,896	9.2%	\$15,570,915	3.3%



Mall and Retail Trade: Portfolio Exposure

- \$55.6 million direct exposure to Malls¹ (0.7% of total loan portfolio)
 - None in criticized loan categories
- \$41.7 million direct exposure to Retail Trade ² (0.5% of total loan portfolio)
 - \$1.3 million in criticized loan categories

MONTH	NAICS CODE	DESCRIPTION	NET PRINCIPAL BALANCE	UNFUNDED	COMMITTMENT
December 2018		Shopping Malls	\$55,604,666	\$3,395,189	\$58,999,855
	451110	Sporting Goods Stores	\$22,101,788	\$7,269,840	\$29,371,628
	452990	All Other General Merchandise Stores	\$10,179,760	\$3,994,471	\$14,174,231
	448310	Jewelry Stores	\$3,029,863	\$2,231,946	\$5,261,809
	448190	Other Clothing Stores	\$1,786,052	\$632,637	\$2,418,690
	451130	Sewing, Needlework, and Piece Goods Stores	\$1,040,106	\$926	\$1,041,032
	451140	Musical Instrument and Supplies Stores	\$1,019,231	\$16,150	\$1,035,381
		All Other Retail Trade	\$2,518,815	\$447,732	\$2,966,548
Mall and Retail Trade Total			\$97,280,283	\$17,988,891	\$115,269,174

¹ These credits are not coded uniquely on the system as most are identified as Lessors of Non-Residential Real Estate. The portfolios were identified by the word "Mall" or "Shopping" in the Customer Name and by the Credit Officers review.

² These credits were identified utilizing the NAICS codes 448 - Clothing Stores, 451 - Sporting Goods and 452 - General Merchandise.

