FIRST INTERNET BANCORP

Investor Presentation

Second Quarter 2019

Forward-Looking Statements

This presentation may contain forward-looking statements with respect to the financial condition, results of operations, trends in lending policies, plans, objectives, future performance or business of the Company. Forward-looking statements are generally identifiable by the use of words such as “anticipate,” “believe,” “could,” “estimate,” “expect,” “intend,” “may,” “pending,” “plan,” “preliminary,” “remain,” “should,” “will,” “would” or other similar expressions. Forward-looking statements are not a guarantee of future performance or results, are based on information available at the time the statements are made and involve known and unknown risks, uncertainties and other factors that could cause actual results to differ materially from the information in the forward-looking statements. Factors that may cause such differences include: failures or breaches of or interruptions in the communications and information systems on which we rely to conduct our business; failure of our plans to grow our commercial real estate, commercial and industrial, public finance and healthcare finance loan portfolios; competition with national, regional and community financial institutions; the loss of any key members of senior management; fluctuations in interest rates; general economic conditions; risks relating to the regulation of financial institutions; failure to close any pending acquisitions; and other factors identified in reports we file with the U.S. Securities and Exchange Commission. All statements in this presentation, including forward-looking statements, speak only as of the date they are made, and the Company undertakes no obligation to update any statement in light of new information or future events.

Non-GAAP Financial Measures

This presentation contains financial information determined by methods other than in accordance with U.S. generally accepted accounting principles ("GAAP"). Non-GAAP financial measures, specifically adjusted net income, adjusted diluted earnings per share, average tangible common equity, adjusted return on average assets, return on average tangible common equity ("ROATCE"), adjusted ROATCE, tangible common equity ("TCE"), tangible assets ("TA"), tangible book value ("TBV") per common share, tangible common equity to tangible assets, net interest income – FTE, adjusted noninterest expense/average assets and adjusted efficiency ratio are used by the Company's management to measure the strength of its capital and analyze profitability, including its ability to generate earnings on tangible capital invested by its shareholders. Although management believes these non-GAAP measures are useful to investors by providing a greater understanding of its business, they should not be considered a substitute for financial measures determined in accordance with GAAP, nor are they necessarily comparable to non-GAAP financial measures that may be presented by other companies. Reconciliations of these non-GAAP financial measures to the most directly comparable GAAP financial measures are included in the table at the end of this presentation under the caption "Reconciliation of Non-GAAP Financial Measures."

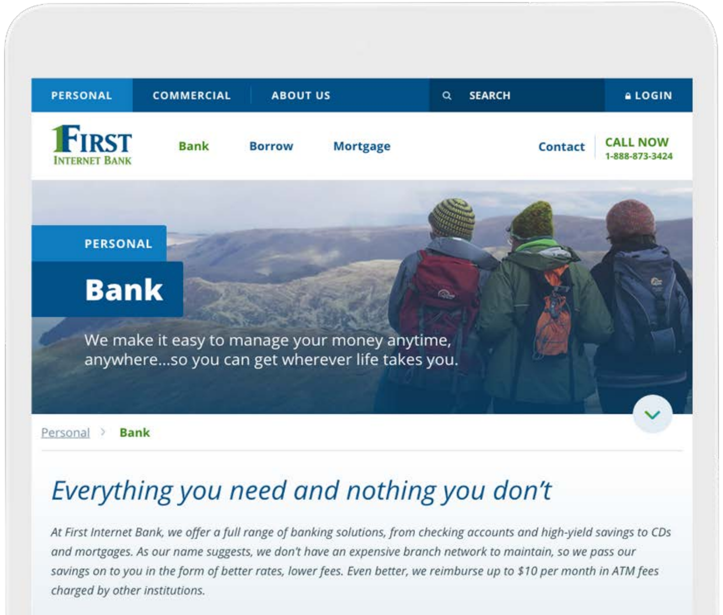
A Pioneer in Branchless Banking

- Digital bank with unique business model and over 20 years of operations
- Highly scalable technology driven business
- Nationwide deposit gathering and asset generation platforms
- Attractive lending niches with growth opportunities
- History of strong growth and a pathway to greater profitability

$4.0B Assets

$2.9B Loans

$3.0B Deposits



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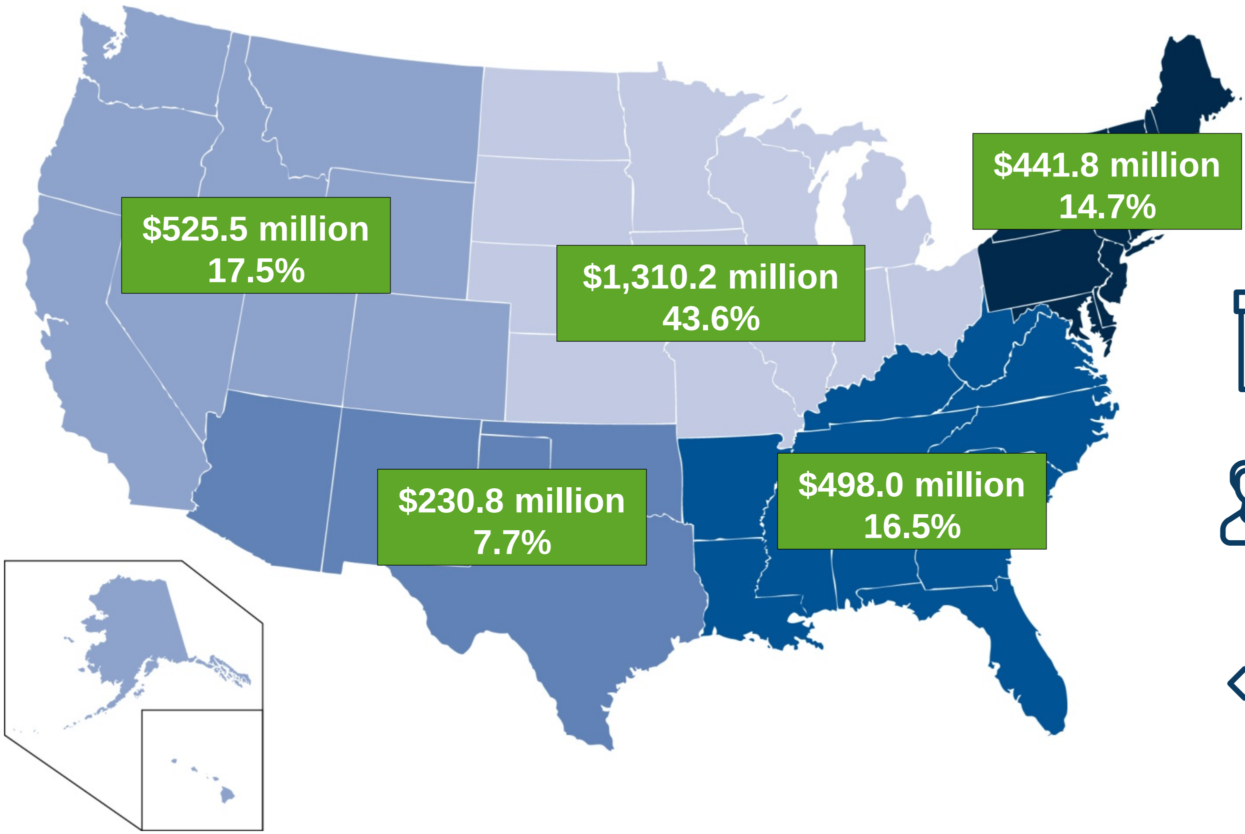
Nationwide Branchless Deposit Franchise



$3.0 Billion

Total Deposits*

32% 5-year CAGR*

Nationwide consumer, small business and commercial deposit base

Innovative technology and convenience supported by exceptional service

* As of June 30, 2019; $255 million of brokered deposits and $1.9 million of balances in US territories/Armed Forces included in headquarters/Midwest balance

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Multiple Opportunities to Grow Deposits

- Capitalize on the enduring trend toward branchless banking – consumers and small business are increasingly moving their banking business online

- Generate an increased level of lower-cost deposits as expansion of small-business, municipal and commercial relationships continue

- Selectively target consumer deposits in tech-centric markets – building off success with Gen-Xers

- Draw on over 20 years of branchless banking experience to attract more customers with best practices such as dedicated online relationship bankers delivering a superior client experience

National and Regional Asset Generation Platform

DIVERSIFIED ASSET GENERATION PLATFORM

Commercial - National

- Single tenant lease financing
- Public finance
- Healthcare finance (via relationship with Lendeavor)

Commercial - Regional

- C&I – Central Indiana
- C&I – Arizona
- SBA – Central Indiana / Arizona
- Investor CRE – Central Indiana
- Construction – Central Indiana

Consumer - National

- Digital direct-to-consumer mortgages
- Specialty lending – horse trailers and RVs

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Attractive Loan Growth Opportunities

- Entrance into new verticals – complement existing lines and add diversity
  - SBA lending – recent hiring of experienced professionals to build this line of business
- Further market penetration of niche specialty lending
  - Public finance – geographic and product expansion; increased network of origination sources
  - Healthcare finance – geographic and product expansion
- Focus includes specialty lending lines that are relatively low-risk and rooted in sustainable industries
  - Historic strong credit performance and/or favorable regulatory capital treatment
- Long-term commitment to our specialty-line customers as major competitors often move in and out of these sectors
  - First Internet's consistent market presence builds brand reputation within its niche markets

Small Business, Big Opportunity

- Complementary to existing business lines
- Diversifies revenue in a capital efficient manner
- Opportunities on both sides of the balance sheet

Enhanced Treasury Management Capabilities

Upgraded Digital Account Access

SBA Lending

Entrepreneurial Culture Key to Success

First Internet Bank has been recognized for its innovation and is consistently ranked among the best banks to work for, enhancing its ability to attract and retain top talent

- American Banker's "Best Banks to Work For"
  - ✓ Six years in a row
- "Top Workplaces in Indianapolis" The Indianapolis Star
  - ✓ Six years in a row including being #1 in 2019, #4 in 2018 and #2 on the list in 2017
- "Best Places to Work in Indiana"
  - ✓ Five of last seven years
- Top Rated Online Business Bank in 2017 – Advisory HQ
- TechPoint 2016 Mira Award "Tech-enabled Company of the Year"
- Top 10 finalist – 2016 Indiana Public Company of the year presented by the CFA Society and FEI
- Magnify Money ranked #1 amongst 2016 Best Banking Apps (Banker's "Online Direct Banks")
- Mortgage Technology 2013 awarded top honors in the Online Mortgage Originator category

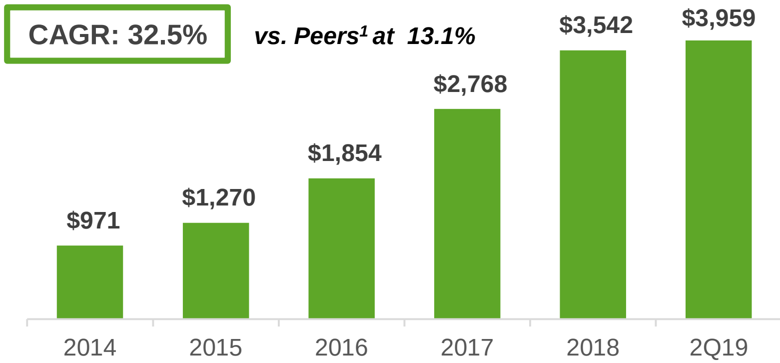
History of Strong Organic Growth

Execution of the business strategy has driven consistent and sustained balance sheet growth

Total Assets

Dollars in millions

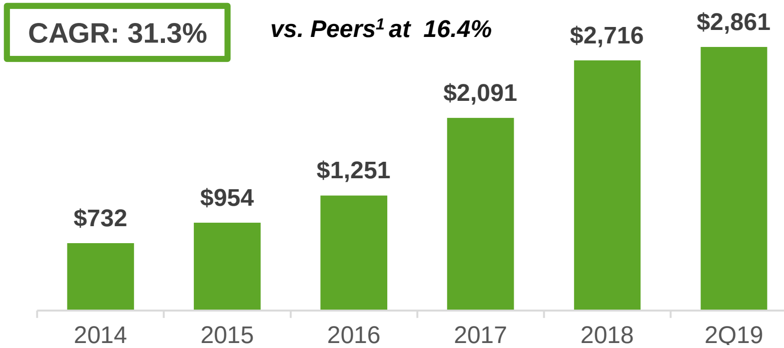
CAGR: 32.5% ***vs. Peers[1] at 13.1%***



Total Loans

Dollars in millions

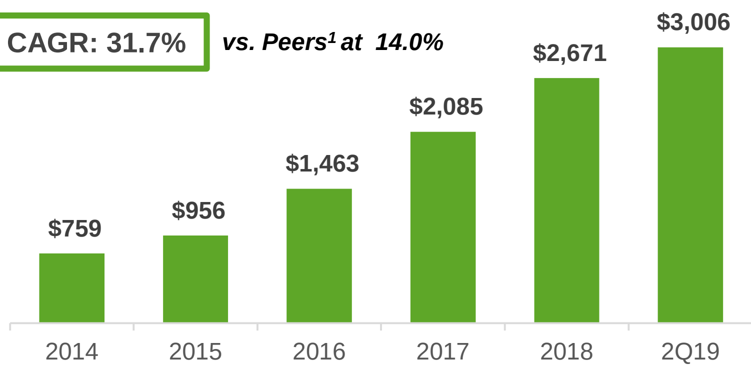
CAGR: 31.3% ***vs. Peers[1] at 16.4%***



Total Deposits

Dollars in millions

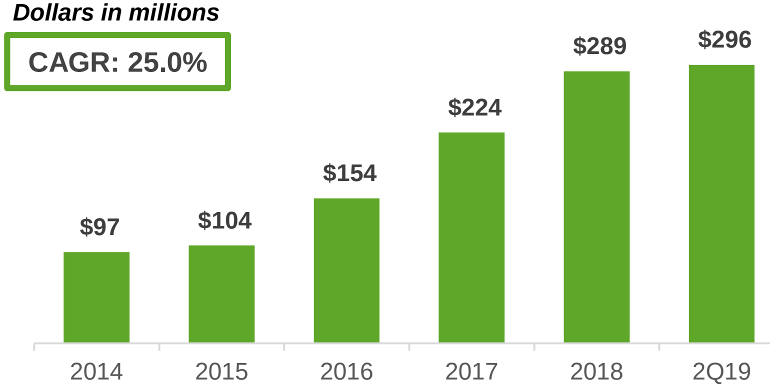
CAGR: 31.7% ***vs. Peers[1] at 14.0%***



Shareholders' Equity

Dollars in millions

CAGR: 25.0%



1 Source: SNL Financial; Small Cap US Banks. Peer data represents median value of publically traded Small Cap banks with a market capitalization between $250 million and $1.0 billion as of 03/31/19.

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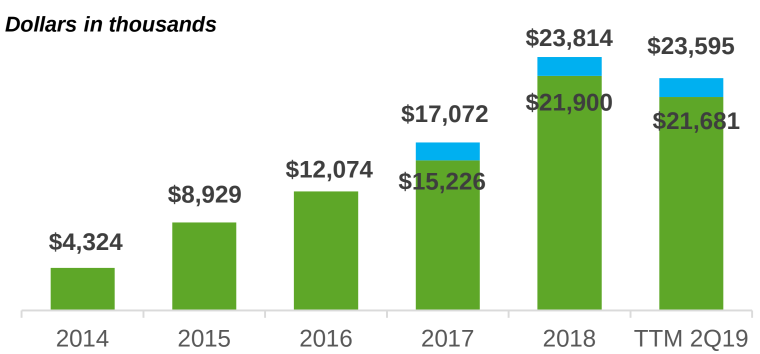
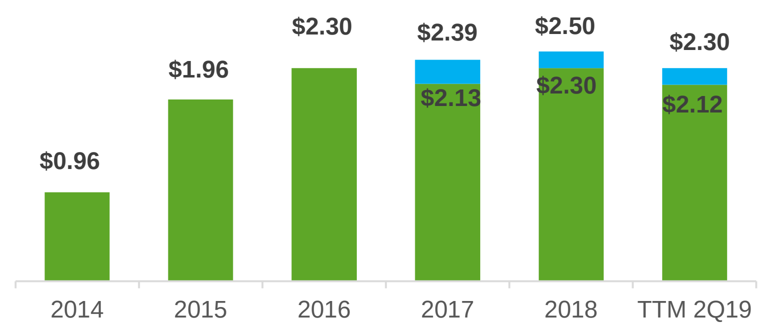
Profitability Driven by Capital Deployment

Capital has been deployed into new loan verticals, driving earnings growth

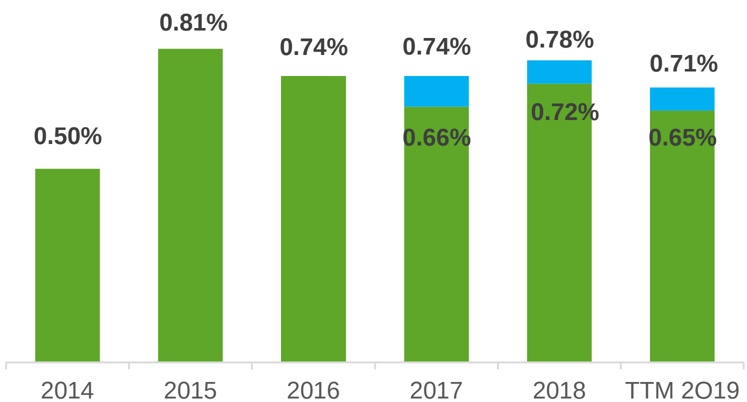
Net Income[1,2,3]



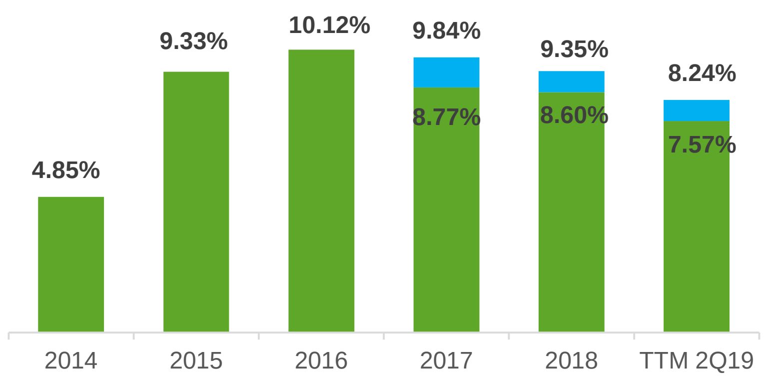
Diluted EPS[1,2,3]



Return on Average Assets[1,2,3]



Return on Average Tangible Common Equity[1,2,3]



1 See Reconciliation of Non-GAAP Financial Measures.
2 2017 reported net income of $15.2 million included the revaluation of the Company's net deferred tax asset which reduced net income by $1.8 million and negatively impacted Net Income, EPS, ROAA and ROATCE.
3 2018 reported net income of $21.9 million and TTM 2Q19 net income of $21.6 million included a write-down of legacy other real estate owned which reduced net income by $1.9 million and negatively impacted Net Income, EPS, ROAA and ROATCE.

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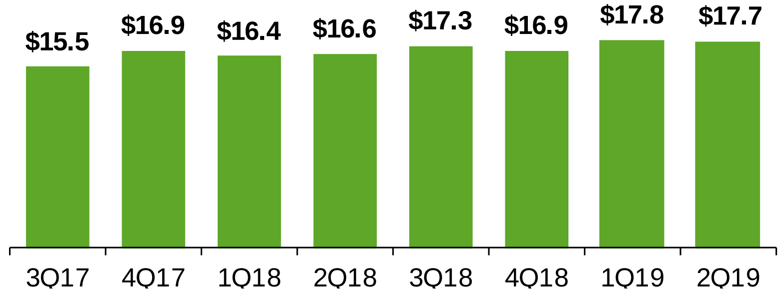
Growth Drives Economies of Scale

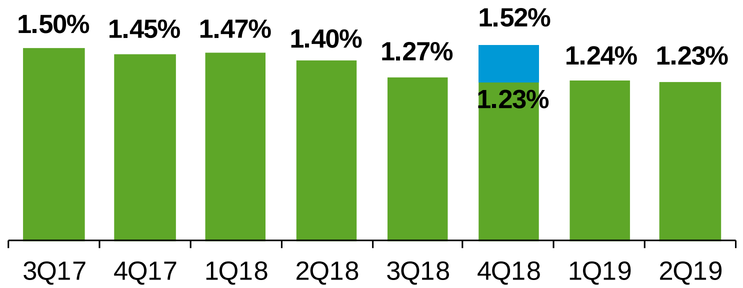
Scalable, technology-driven model has delivered increasing efficiency and is a key component driving improved operating leverage

Net Interest Income - FTE[1]

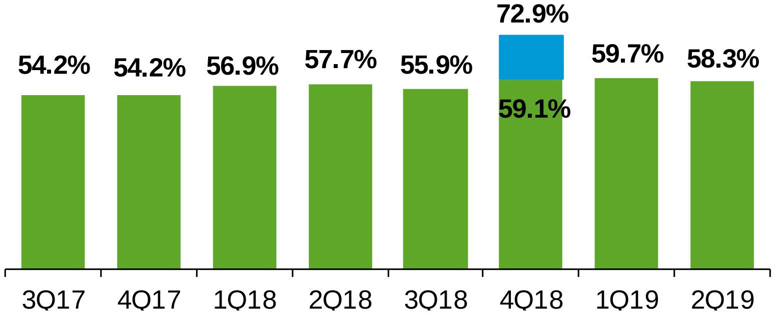
Dollars in millions



Noninterest Expense / Average Assets[2]

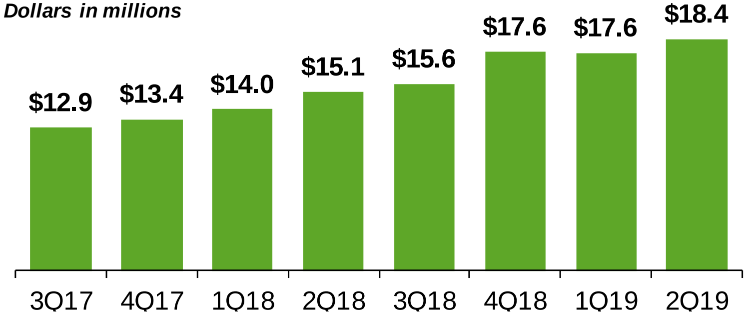


Efficiency Ratio[2]



Total Assets Per FTE

Dollars in millions



1 See Reconciliation of Non-GAAP Financial Measures
2 4Q18 results included a write-down of legacy other real estate owned which increased noninterest expense by $2.4 million.

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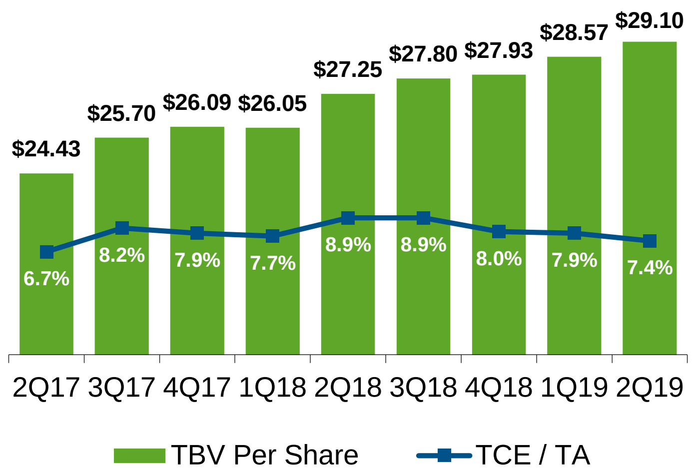
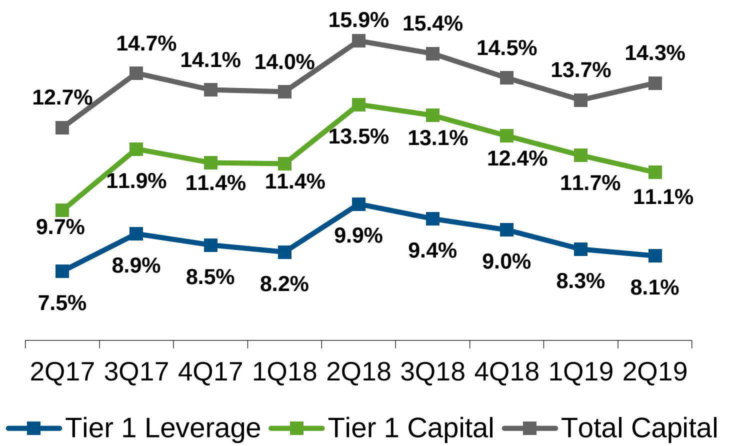
Capital Markets History

- Following the IPO in late 2013, the Company deployed capital to fund commercial loan growth which resulted in strong revenue growth and improved earnings
  - Capital offerings:
    - 2Q19: raised $37.0 million of subordinated debt
    - 2Q18: raised $57.5 million of common equity
    - 3Q17: raised $55.0 million of common equity
    - 2016: raised $74.9 million in combination of common equity and subordinated debt
- The Company has produced consistent growth in tangible book value per share
- Insider ownership ensures board, management and shareholder interests are aligned

Tangible Common Equity[1]



Regulatory Capital Ratios



[1] See Reconciliation of Non-GAAP Financial Measures

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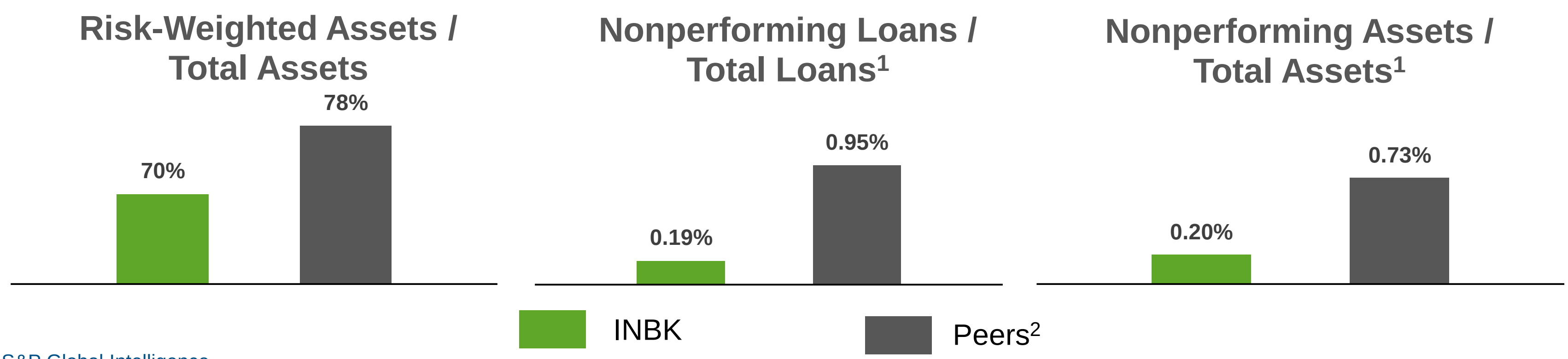
Capital and Balance Sheet Management

- Combination of lower risk asset profile and top quartile asset quality performance provides ability to maximize capital leverage
- Announced a stock repurchase program in 4Q18 to repurchase up to $10.0 million in common stock
  - Through the date of the Company's 2Q19 earnings release, 246,174 shares have been repurchased at an aggregate amount of $5.1 million
- Active balance sheet management to ensure growth and capital are managed efficiently
  - Repositioning of loan, securities and wholesale borrowings portfolios to improve net interest margin and EPS
  - Sold $148.4 million of loans in 2Q19
- Existing capital levels provides capacity to handle balance sheet growth



Source: S&P Global Intelligence

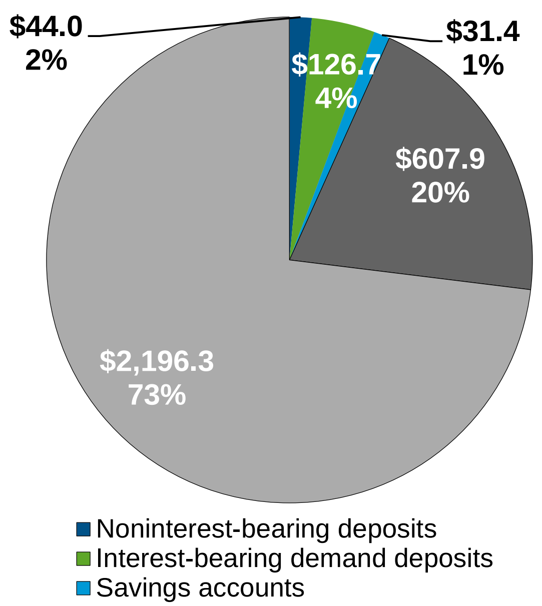
1 Nonperforming loans and nonperforming assets include current troubled debt restructurings

2 Peer group includes publicly traded banks with assets of $3.0 billion to $5.0 billion; data as of March 31, 2019

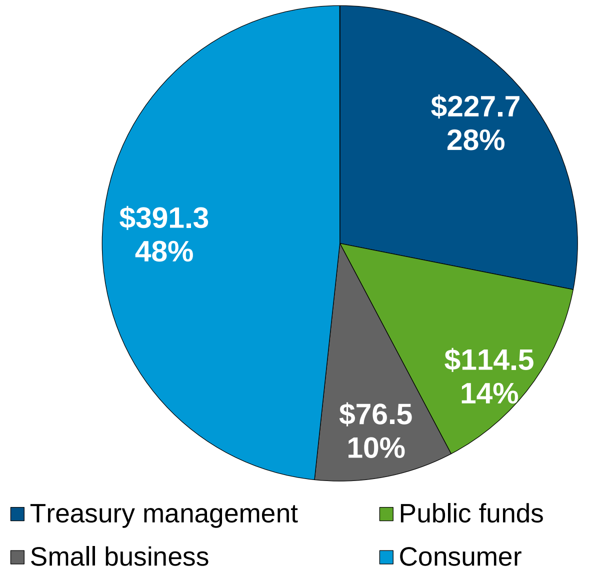
Deposit Composition

- Total deposits increased $612.0 million, or 25.6%, since 2Q18
- Strategies to increase business money market accounts resulted in $34 million of new balances in 2Q19
- Approximately $1.0 billion of CDs with a weighted average cost of 2.74% mature over the next 12 months – provides a significant opportunity to lower deposit costs in a declining rate environment

Total Deposits - $3.0 Billion
As of June 30, 2019



Total Non-Time Deposits - $810.0 Million
As of June 30, 2019 [1]



[1] Total non-time deposits excludes brokered non-time deposits

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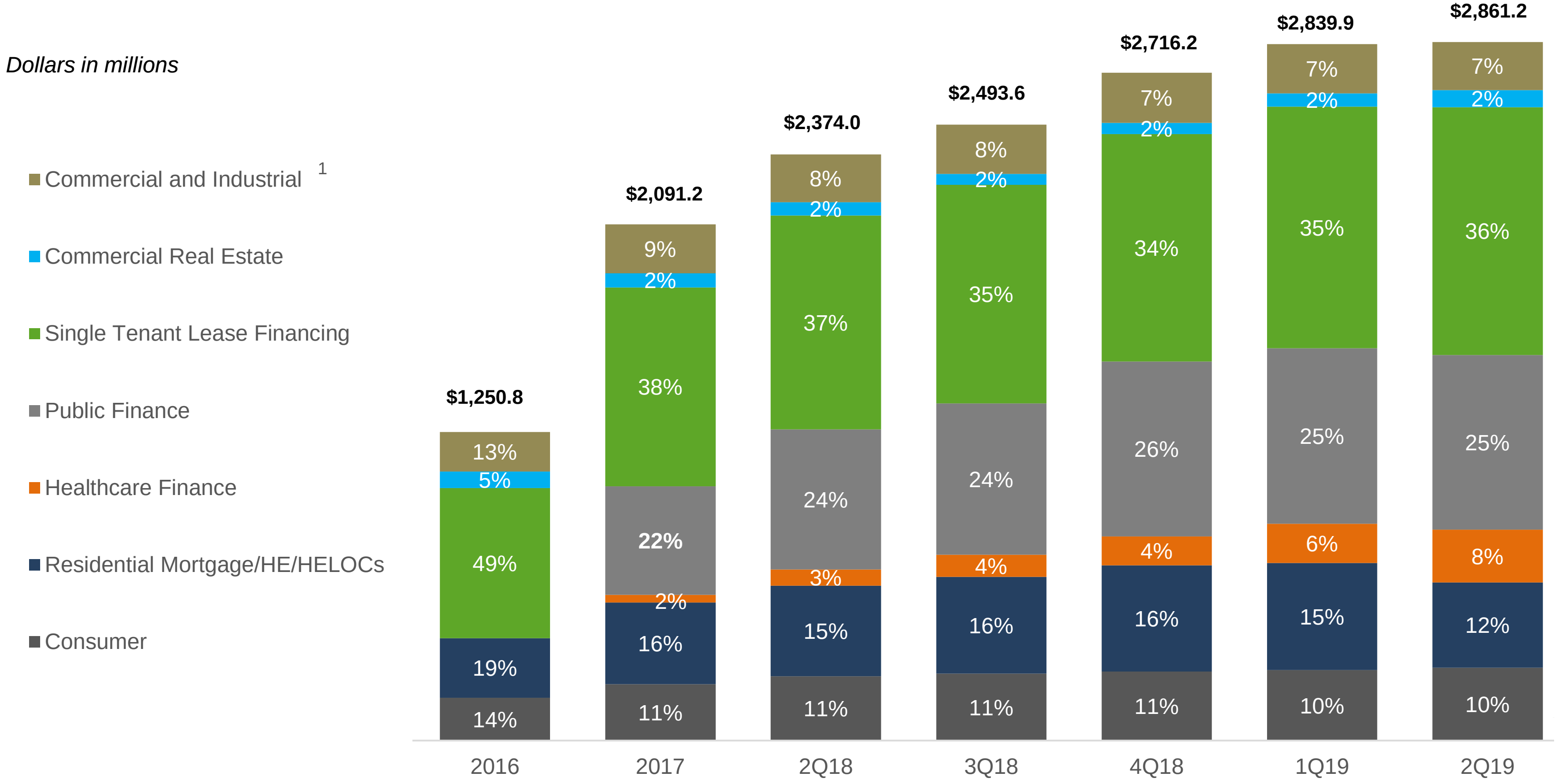
Loan Portfolio Overview

Strategic loan growth has led to a more diversified portfolio



- Growth driven by expansion of existing markets and investments in new asset generation channels
- Achieved growth and diversity while maintaining strong asset quality

[1] Includes commercial and industrial and owner-occupied commercial real estate balances

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Commercial Real Estate

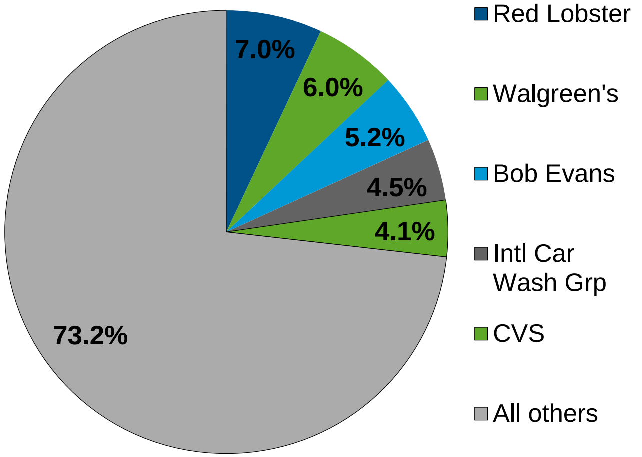
Commercial real estate balances increased $153.3 million, or 16.7%, since 2Q18

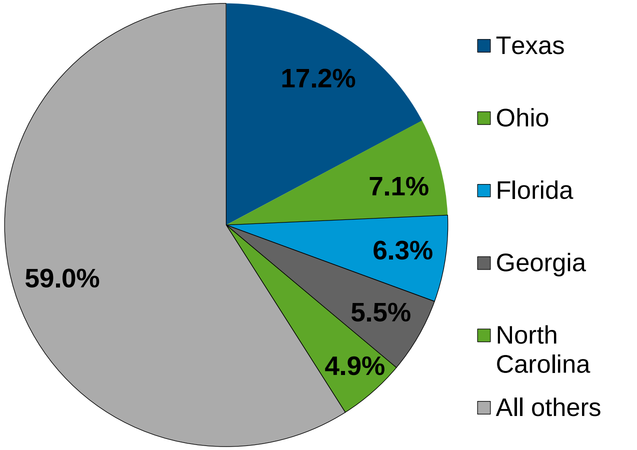
Dollars in millions	As of June 30, 2019	% of total
Single tenant lease financing	$1,001.2	93.5%
Construction	47.8	4.5%
Investor commercial real estate	21.2	2.0%
Total commercial real estate	$1,070.2	100.0%

Single tenant lease financing overview:

- Long term lease financing of single tenant properties occupied by financially strong lessees
- Originations / commitments over the past twelve months exceeded $253 million
- Nationwide platform provides ability to capitalize on national correspondent network
- Expertise in asset class with streamlined execution and credit process
- Strong historical credit performance
- Average portfolio LTV of approximately 52%

Single Tenant Lease Financing Portfolio Diversity





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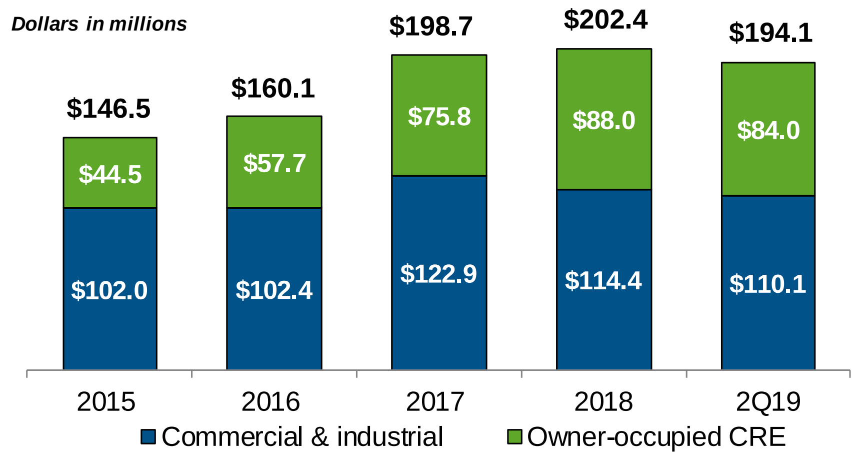
Commercial & Industrial

Commercial & industrial overview:

- Originations / commitments over the past twelve months exceeded $124 million
- Primarily serves the borrowing and treasury management needs of small and middle-market businesses
- Seasoned banking team leverages market knowledge and experience to serve clients in a relationship-based approach
- Business line built organically, adding select personnel with specialized product or market expertise
    - Indiana team focuses on Central Indiana and adjacent Midwestern markets
    - Added to Arizona team to further enhance origination efforts
- Strong credit performance to date

Dollars in millions	As of June 30, 2019	% of total
Commercial & industrial	$110.1	56.7%
Owner-occupied CRE	84.0	43.3%
Total commercial & industrial	$194.1	100.0%

Commercial & Industrial Balances



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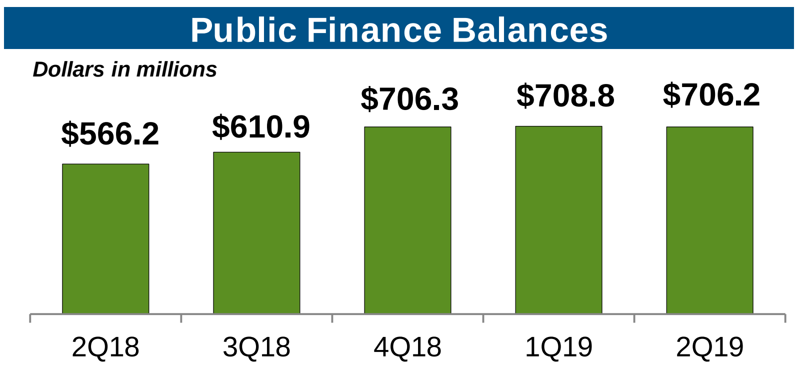
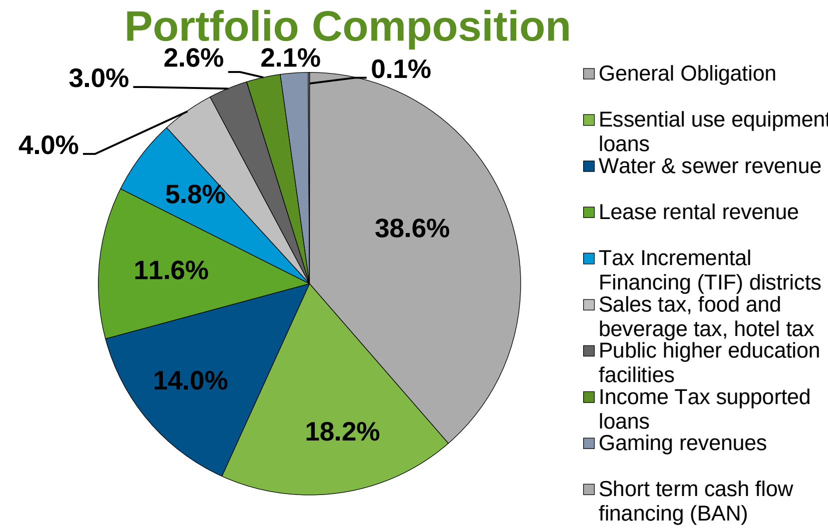
Public Finance

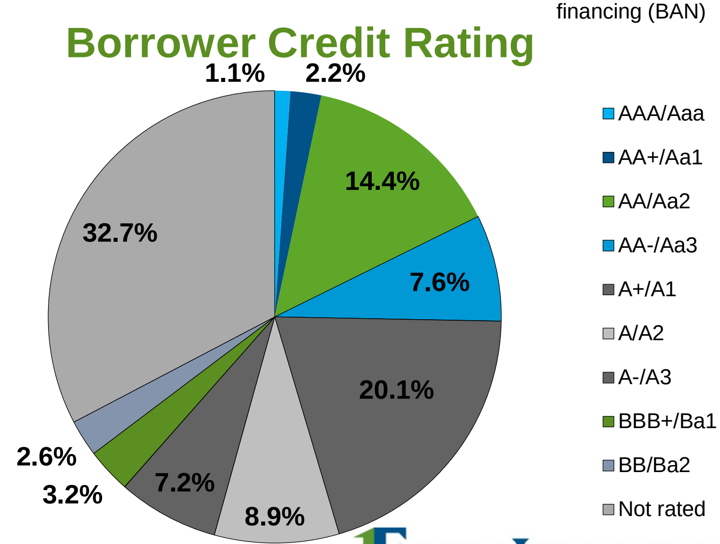
Public finance originations/commitments during the past twelve months exceeded $209 million





Public finance overview:

- Launched in January 2017
- Provides a range of credit solutions for government and not-for-profit entities
- Borrowers' needs include short-term financing, debt refinancing, infrastructure improvements, economic development and equipment financing
- Initial efforts have focused on borrowers in Indiana and are now expanding to other geographic areas of the U.S.
- Recent team additions will strengthen efforts in equipment and energy finance and build out nationwide platform



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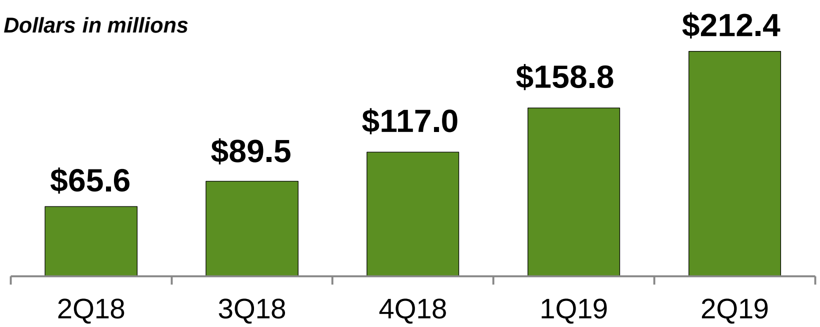
Healthcare Finance

Healthcare finance originations/commitments over the past twelve months exceeded $162 million

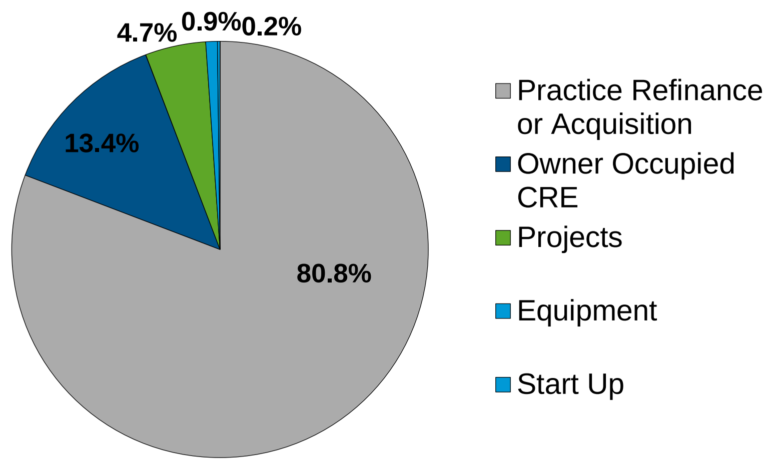
Healthcare Finance Balances

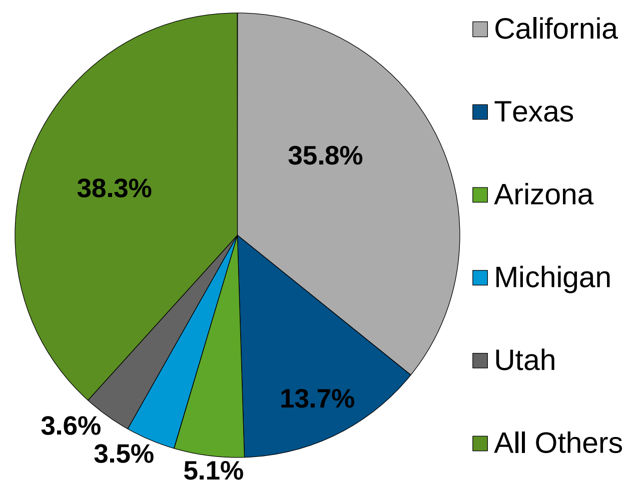


Healthcare finance overview:

- Launched in second quarter 2017
- Strategic partnership with San Francisco–based Lendeavor
- Currently focused on dental and veterinary practices
- Borrowers’ needs include practice finance or acquisition, acquiring or refinancing owner-occupied commercial real estate and equipment purchases
- Initial efforts have primarily focused on west coast with plans to expand nationwide

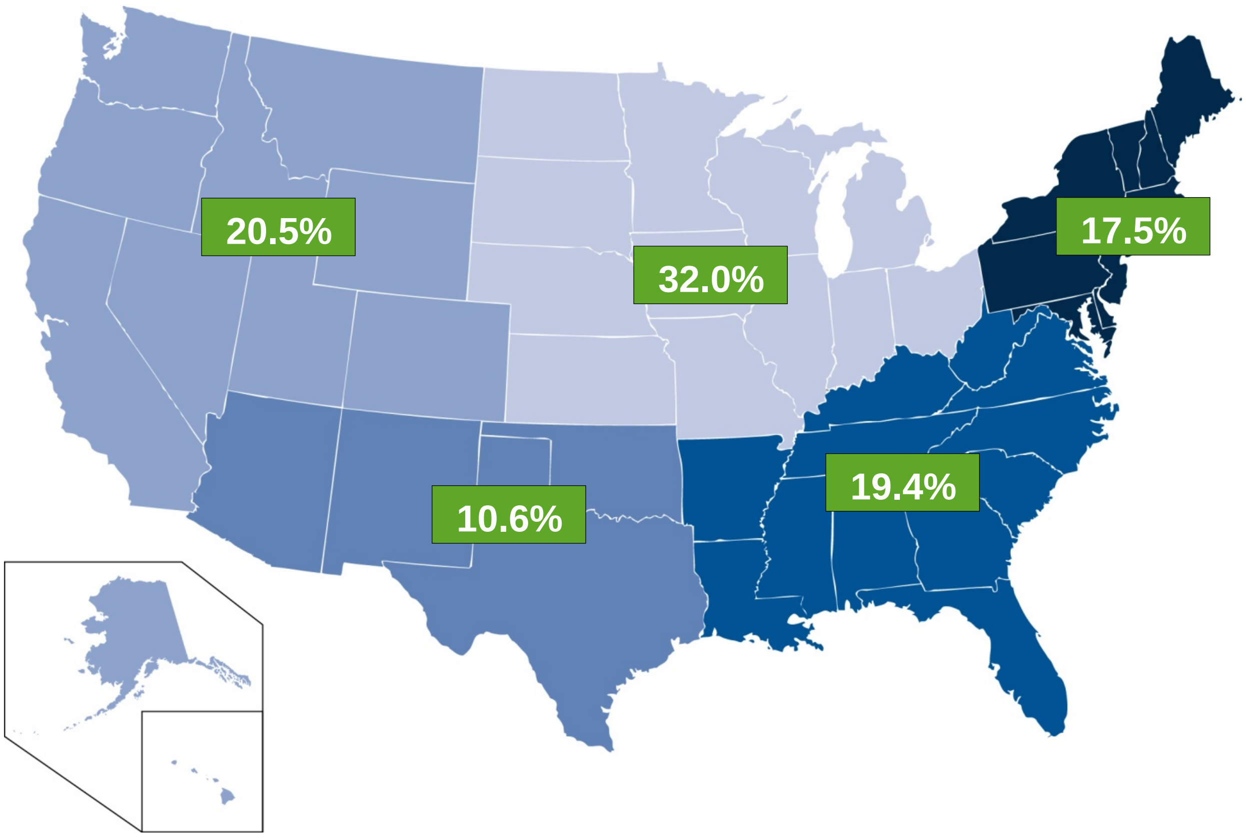
Portfolio Composition





Residential Mortgage

- Award-winning national online origination platform
- Direct-to-consumer originations managed by sales and underwriting personnel located in Indiana-based corporate HQ
- Geographic diversity provides opportunity to benefit from strengths in certain regions when there is weakness in others
- Highly efficient application and underwriting process
- Full range of residential mortgage and home equity products
- Central-Indiana based construction loan program



*Last 12 months mortgage originations

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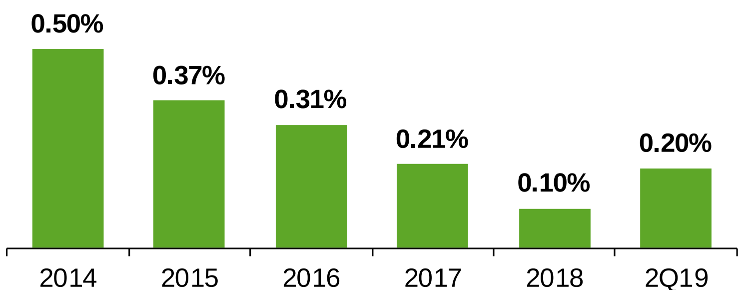
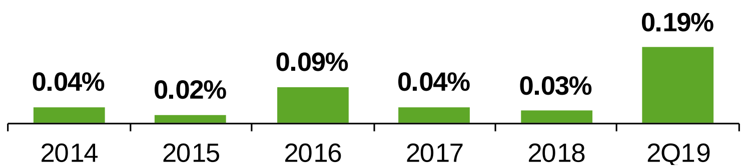
Excellent Asset Quality

Asset quality remains among the best in the industry driven by a strong credit culture and lower-risk asset classes

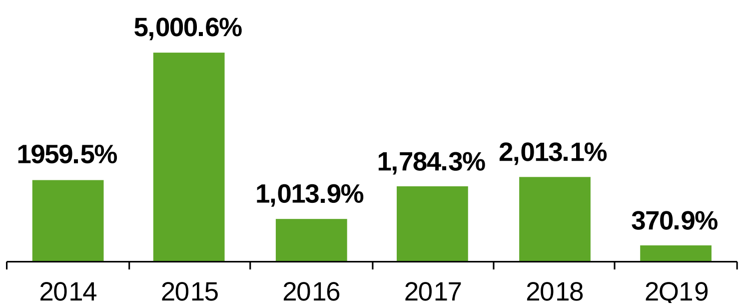
NPAs / Total Assets



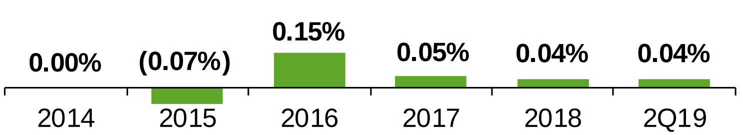
NPLs / Total Loans



Allowance for Loan Losses / NPLs



Net Charge-Offs (Recoveries) / Average Loans



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Interest Rate Risk Management

- 2Q19 FTE net interest margin of 1.91%[1] declined 13 bps compared to 1Q19
  - Decline driven by CD volume and replacement cost and the decline in three-month LIBOR
- Initiated hedging strategy in 2017 to enhance interest rate sensitivity of longer term fixed rate assets and extend the duration of supplemental funding sources
  - Total notional value of $523.7 million pay fixed / receive variable swaps against assets
  - Total notional value of $210.0 million of pay fixed / receive variable swaps against funding
  - No additional swaps executed during 2019 due to current interest rate environment
- Strategies to improve net interest margin include sales of lower yielding loans, disciplined loan pricing/price floors, lower deposit rates and repositioning the securities and wholesale funding portfolios
- Interest rate sensitivity in instantaneous parallel shift downward rate scenarios and CD beta assumption of 90%:

	% Change for Parallel Shift in Interest Rates		
	- 25 bps	**- 50 bps**	**- 100 bps**
Net interest income: year 1	(1.17)%	(2.38)%	(5.07)%
Net interest income: year 2	10.14%	9.61%	7.85%

[1] See Reconciliation of Non-GAAP Financial Measures.

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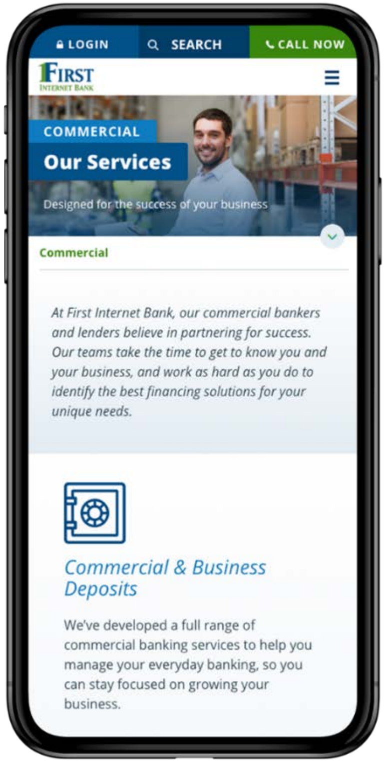
Drivers of Value Creation

Management has aligned interests and is committed to building shareholder value

- Further extend the scope and market penetration in specialty lending lines
- Diversify the revenue stream with additional sources of noninterest income
- Expand deposit channels and drive mix toward an increase in low-cost deposits
- Deepen niche business relationships to attract more deposits
- Build upon entrepreneurial culture to attract and retain top talent



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Appendix

Second Quarter 2019 Highlights

- Quarterly net income of $6.1 million and diluted EPS of $0.60
- Quarterly net interest income of $16.1 million, up 4.2% from 2Q18
- Quarterly net interest income – FTE[1] of $17.7 million, up 6.6% from 2Q18
- Quarterly revenue of $19.6 million, up 10.9% from 2Q18
  - Mortgage banking revenue of $2.7 million, up 66.8% from 2Q18
- Significant balance sheet management activities executed during the quarter to preserve capital and help improve NIM and profitability
  - Sold $148.4 million of loans with a weighted average FTE yield of 3.90%
  - Sold $30.6 million of securities with a weighted average yield of 1.88%
  - Refinanced $55.0 million of FHLB advances resulting in savings of 34 bps related to these borrowings
- Nonperforming loans to total loans of 0.19%
- Net charge-offs to average loans of 0.04%

[1] See Reconciliation of Non-GAAP Financial Measures

Loan Portfolio Composition

Dollars in thousands	2016	2017	2Q18	3Q18	4Q18	1Q19	2Q19
Commercial loans							
Commercial and industrial	$ 102,437	$ 122,940	$ 107,394	$ 105,489	$ 114,382	$ 112,146	$ 110,143
Owner-occupied commercial real estate	57,668	75,768	86,068	93,568	87,962	87,482	83,979
Investor commercial real estate	13,181	7,273	6,185	5,595	5,391	11,188	21,179
Construction	53,291	49,213	46,769	38,228	39,916	42,319	47,849
Single tenant lease financing	606,568	803,299	863,981	883,372	919,440	975,841	1,001,196
Public finance	-	438,341	566,184	610,858	706,342	708,816	706,161
Healthcare finance	-	31,573	65,605	89,525	117,007	158,796	212,351
Total commercial loans	833,145	1,528,407	1,742,186	1,826,635	1,990,440	2,096,588	2,182,858
Consumer loans							
Residential mortgage	205,554	299,935	337,143	362,574	399,898	404,869	318,678
Home equity	35,036	30,554	28,826	28,713	28,735	27,794	26,825
Trailers	81,186	101,369	120,957	129,571	136,620	140,548	144,704
Recreational vehicles	52,350	69,196	79,946	85,821	91,912	95,871	100,518
Other consumer loans	39,913	56,968	59,261	55,175	51,239	48,840	49,029
Total consumer loans	414,039	558,022	626,133	661,854	708,404	717,922	639,754
Net def. loan fees, prem., disc. and other [1]	3,605	4,764	5,716	5,133	17,384	25,418	38,544
Total loans	**$ 1,250,789**	**$ 2,091,193**	**$ 2,374,035**	**$ 2,493,622**	**$ 2,716,228**	**$ 2,839,928**	**$ 2,861,156**

[1] Includes carrying value adjustments of $22.2 million, $11.5 million, $5.0 million, ($5.2) million, ($2.5) million, $0.3 million, and $0.0 million as of June 30, 2019, March 31, 2019, December 31, 2018, September 30, 2018, June 30, 2018, December 31, 2017 and December 31, 2016, respectively, related to interest rate swaps associated with public finance loans.

FIRST INTERNET BANCORP

Reconciliation of Non-GAAP Financial Measures

	2014	2015	2016	2017	2018	TTM 2Q19
Net income - GAAP	$4,324	$8,929	$12,074	$15,226	$21,900	$21,681
Adjustments:						
Write-down of other real estate owned	-	-	-	-	1,914	1,914
Net deferred tax asset revaluation	-	-	-	1,846	-	-
Adjusted net income	$4,324	$8,929	$12,074	$17,072	$23,814	$23,595
Diluted average common shares outstanding	4,507,995	4,554,219	5,239,082	7,149,302	9,508,653	10,231,906
Diluted earnings per share - GAAP	$0.96	$1.96	$2.30	$2.13	$2.30	$2.12
Adjustments:						
Effect of write-down of other real estate owned	-	-	-	-	0.20	0.18
Effect of net deferred tax asset revaluation	-	-	-	0.26	-	-
Adjusted diluted earnings per share	$0.96	$1.96	$2.30	$2.39	$2.50	$2.30
Total average equity - GAAP	$93,796	$100,428	$124,023	$178,212	$259,416	$291,021
Adjustments:						
Average goodwill	(4,687)	(4,687)	(4,687)	(4,687)	(4,687)	(4,687)
Average tangible common equity	$89,109	$95,741	$119,336	$173,525	$254,729	$286,334
Return on average assets	0.50%	0.81%	0.74%	0.66%	0.72%	0.62%
Effect of write-down of other real estate owned	0.00%	0.00%	0.00%	0.00%	0.06%	0.06%
Effect of net deferred tax asset revaluation	0.00%	0.00%	0.00%	0.08%	0.00%	0.00%
Adjusted return on average assets	0.50%	0.81%	0.74%	0.74%	0.78%	0.68%
Return on average shareholders' equity	4.61%	8.89%	9.74%	8.54%	8.44%	7.45%
Effect of goodwill	0.24%	0.44%	0.38%	0.23%	0.16%	0.12%
Return on average tangible common equity	4.85%	9.33%	10.12%	8.77%	8.60%	7.57%
Return on average tangible common equity	4.85%	9.33%	10.12%	8.77%	8.60%	7.57%
Effect of write-down of other real estate owned	0.00%	0.00%	0.00%	0.00%	0.75%	0.67%
Effect of net deferred tax asset revaluation	0.00%	0.00%	0.00%	1.07%	0.00%	0.00%
Adjusted return on average tangible common equity	4.85%	9.33%	10.12%	9.84%	9.35%	8.24%

Reconciliation of Non-GAAP Financial Measures

Dollars in thousands	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19
Total equity - GAAP	$220,867	$224,127	$224,824	$282,087	$287,740	$288,735	$294,013	$296,120
Adjustments:								
Goodwill	(4,687)	(4,687)	(4,687)	(4,687)	(4,687)	(4,687)	(4,687)	(4,687)
Tangible common equity	$216,180	$219,440	$220,137	$277,400	$283,053	$284,048	$289,326	$291,433
Total assets - GAAP	$2,633,422	$2,767,687	$2,862,728	$3,115,773	$3,202,918	$3,541,692	$3,670,176	$3,958,829
Adjustments:								
Goodwill	(4,687)	(4,687)	(4,687)	(4,687)	(4,687)	(4,687)	(4,687)	(4,687)
Tangible assets	$2,628,735	$2,763,000	$2,858,041	$3,111,086	$3,198,231	$3,537,005	$3,665,489	$3,954,142
Common shares outstanding	8,411,077	8,411,077	8,450,925	10,181,675	10,181,675	10,170,778	10,128,587	10,016,458
Book value per common share	$26.65	$26.73	$33.38	$28.26	$28.36	$28.91	$29.03	$29.56
Effect of goodwill	(0.56)	(0.56)	(0.56)	(0.46)	(0.46)	(0.46)	(0.46)	(0.46)
Tangible book value per common share	$25.70	$26.09	$26.05	$27.25	$27.80	$27.93	$28.57	$29.10
Total shareholders' equity to assets	8.10%	7.85%	9.05%	8.98%	8.15%	8.01%	8.01%	7.48%
Effect of goodwill	(0.16%)	(0.15%)	(0.13%)	(0.13%)	(0.12%)	(0.12%)	(0.12%)	(0.11%)
Tangible common equity to tangible assets	8.22%	7.94%	7.70%	8.92%	8.85%	8.03%	7.89%	7.37%
Net interest income	$14,191	$15,360	$15,415	$15,461	$15,970	$15,421	$16,244	$16,105
Adjustments:								
Fully-taxable equivalent adjustments [1]	1,280	1,555	1,018	1,164	1,351	1,477	1,557	1,612
Net interest income - FTE	$15,471	$16,915	$16,433	$16,625	$17,321	$16,898	$17,801	$17,717
Noninterest expense/average assets	1.50%	1.45%	1.47%	1.40%	1.27%	1.52%	1.24%	1.23%
Effect of write-down of other real estate owned	0.00%	0.00%	0.00%	0.00%	0.00%	0.29%	0.00%	0.00%
Adjusted noninterest expense/average assets	1.50%	1.45%	1.47%	1.40%	1.27%	1.23%	1.24%	1.23%
Efficiency ratio	54.2%	54.2%	56.9%	57.7%	55.9%	72.9%	59.7%	58.3%
Effect of write-down of other real estate owned	0.0%	0.0%	0.0%	0.0%	0.0%	13.8%	0.0%	0.0%
Adjusted efficiency ratio	54.2%	54.2%	56.9%	57.7%	55.9%	59.1%	59.7%	58.3%

[1] Assuming a 21% tax rate beginning in 2018 and a 35% tax rate prior to 2018