

Income Statement – Reconciliation of Non-GAAP Financial Measures

	4Q19	3Q19	2Q19	1Q19	4Q18	3Q18	2Q18	1Q18	4Q17	3Q17	2Q17	1Q17	4Q16	3Q16	2Q16	1Q16	4Q15	3Q15	2Q15	1Q15
Net income	\$ 96,079	\$ 110,521	\$ 100,321	93,960	95,318	93,747	86,865	83,510	26,798	64,442	43,086	39,653	36,097	32,377	30,787	27,965	26,855	24,149	22,665	21,843
Merger-related charges	-	-	-	-	-	-	2,906	5,353	19,103	8,847	3,221	672	3,264	5,672	980	1,830	2,489	2,249	59	-
Investment (gains) losses on sales of securities, net	(68)	(417)	4,466	1,960	2,295	(11)	-	(30)	8,265	-	-	-	(395)	-	-	-	10	-	(556)	(6)
Sale of non-prime automobile portfolio	-	-	1,536	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ORE expense (income)	804	655	2,523	(246)	(631)	(67)	(819)	794	(252)	(513)	(63)	(252)	-	-	-	-	-	-	-	-
Branch consolidation	-	-	3,189	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tax effect on above noted adjustments	(192)	(62)	(3,062)	(448)	(435)	20	(546)	(1,599)	(7,088)	(2,179)	(826)	(110)	(1,126)	(2,225)	(384)	(718)	(980)	(882)	195	2
Revaluation of deferred tax assets	-	-	-	-	-	-	-	-	31,486	-	-	-	-	-	-	-	-	-	-	-
Net income excluding above noted adjustments	\$ 96,623	\$ 110,697	\$ 108,973	\$ 95,226	\$ 96,547	\$ 93,689	\$ 88,406	\$ 88,028	\$ 78,312	\$ 70,597	\$ 45,418	\$ 39,963	\$ 37,841	\$ 35,824	\$ 31,383	\$ 29,077	\$ 28,374	\$ 25,515	\$ 22,363	\$ 21,839
Average stockholders' equity	\$ 4,343,246	\$ 4,265,006	\$ 4,117,754	4,017,375	3,939,927	3,874,430	3,795,963	3,732,633	3,706,741	3,655,029	2,057,505	1,657,072	1,493,684	1,442,440	1,247,762	1,188,153	1,153,681	986,325	836,791	815,706
Less: Average goodwill	(1,830,370)	(1,825,429)	(1,807,121)	(1,807,121)	(1,807,121)	(1,807,121)	(1,807,850)	(1,808,055)	(1,803,546)	(1,800,761)	(760,646)	(551,548)	(551,042)	(541,153)	(431,155)	(430,228)	(430,574)	(317,461)	(243,383)	(243,505)
Average core deposit and other intangible assets	(38,746)	(40,794)	(43,025)	(45,330)	(47,711)	(50,292)	(53,018)	(55,681)	(58,192)	(59,521)	(23,957)	(14,674)	(15,724)	(11,296)	(9,367)	(10,237)	(11,261)	(7,634)	(2,581)	(2,809)
Net average tangible common equity	\$ 2,474,130	\$ 2,398,783	\$ 2,267,608	2,164,924	2,085,095	2,017,017	1,935,095	1,868,897	1,845,003	1,794,747	1,272,902	1,090,850	926,918	889,991	807,240	747,688	711,846	661,230	590,827	569,392
Return on average common equity	8.78%	10.28%	9.77%	9.49%	9.60%	9.60%	9.18%	9.07%	2.87%	6.99%	8.40%	9.70%	9.61%	8.93%	9.92%	9.47%	9.24%	9.71%	10.86%	10.86%
Adjustment due to goodwill, core deposit and other intangible assets	6.63%	8.00%	7.97%	8.11%	8.54%	8.84%	8.83%	9.05%	2.89%	7.26%	5.18%	5.04%	5.88%	5.54%	5.42%	5.57%	5.73%	4.78%	4.53%	4.70%
Return on average tangible common equity	15.41%	18.28%	17.74%	17.60%	18.14%	18.44%	18.01%	18.12%	5.76%	14.25%	13.58%	14.74%	15.49%	14.47%	15.34%	15.04%	14.97%	14.49%	15.39%	15.56%
Adjustment due to above noted adjustments	0.08%	0.03%	1.54%	0.27%	0.32%	0.00%	0.44%	0.86%	10.35%	1.18%	0.61%	0.15%	0.75%	1.54%	0.30%	0.60%	0.84%	0.82%	-0.21%	0.00%
Return on average tangible common equity (excluding above noted adjustments)	15.49%	18.31%	19.28%	17.87%	18.46%	18.44%	18.45%	18.98%	16.11%	15.43%	14.19%	14.89%	16.24%	16.01%	15.64%	15.64%	15.81%	15.31%	15.18%	15.56%
Total average assets	\$27,604,774	\$27,134,163	\$25,915,971	25,049,954	24,616,733	24,125,051	23,236,945	22,204,599	21,933,500	21,211,459	13,335,359	11,421,654	11,037,555	10,883,547	9,305,941	8,851,978	8,565,341	7,514,633	6,319,712	6,102,523

Income Statement – Reconciliation of Non-GAAP Financial Measures

	4Q19	3Q19	2Q19	1Q19	4Q18	3Q18	2Q18	1Q18	4Q17	3Q17	2Q17	1Q17
Net interest income	\$ 194,172	\$ 195,806	\$ 188,918	\$ 187,246	\$ 190,215	\$ 189,420	\$ 182,236	\$ 174,471	\$ 175,017	\$ 172,910	\$ 106,627	\$ 88,767
Total noninterest income	59,462	82,619	70,682	51,063	57,270	51,478	47,939	44,183	36,202	43,248	35,057	30,382
Total revenues	253,634	278,425	259,600	238,309	247,485	240,898	230,175	218,654	211,219	216,158	141,684	119,149
Less: Investment (gains) losses on sales of securities, net	(68)	(417)	4,466	1,960	2,295	(11)	-	(30)	8,265	-	-	-
Loss on sale of non-prime automobile portfolio	-	-	1,536	-	-	-	-	-	-	-	-	-
Total revenues, excluding above noted adjustments	253,566	278,008	265,602	240,269	249,780	240,887	230,175	218,624	219,484	216,158	141,684	119,149
Total noninterest income	\$ 59,462	\$ 82,619	\$ 70,682	\$ 51,063	\$ 119,409	\$ 113,990	\$ 110,908	\$ 108,580	\$ 122,973	\$ 109,736	\$ 71,798	\$ 62,054
Less: Investment (gains) losses on sales of securities, net	(68)	(417)	4,466	1,960	2,295	(11)	-	(30)	8,265	513	63	252
Loss on sale of non-prime automobile portfolio	-	-	1,536	-	-	-	-	-	-	-	-	-
Total noninterest income, excluding above noted adjustments	\$ 59,394	\$ 82,202	\$ 76,684	\$ 53,023	\$ 121,704	\$ 113,979	\$ 110,908	\$ 108,550	\$ 131,238	\$ 110,249	\$ 71,861	\$ 62,306
Total noninterest expense	\$ 132,941	\$ 132,942	\$ 127,686	\$ 114,051	\$ 119,409	\$ 113,990	\$ 110,908	\$ 108,580	\$ 122,973	\$ 109,736	\$ 71,798	\$ 62,054
Less: ORE expenses (income)	804	655	2,523	246	631	67	819	(794)	252	513	63	252
Branch consolidation	-	-	3,189	-	-	-	-	-	-	-	-	-
Merger-related charges	-	-	-	-	-	-	2,906	5,353	19,103	8,847	3,221	672
Core noninterest expense, excluding above noted adjustments	\$ 132,137	\$ 132,287	\$ 121,974	\$ 113,805	\$ 118,778	\$ 113,923	\$ 110,089	\$ 109,374	\$ 122,721	\$ 109,223	\$ 71,735	\$ 61,802
Adjusted pre-tax pre-provision income	\$ 121,429	\$ 145,721	\$ 143,628	\$ 126,464	\$ 193,141	\$ 189,476	\$ 183,055	\$ 173,647	\$ 183,534	\$ 173,936	\$ 106,753	\$ 89,271
Average Assets	\$ 27,604,774	\$ 27,134,163	\$ 25,915,971	\$ 25,049,954	\$ 24,616,733	\$ 24,125,051	\$ 23,236,945	\$ 22,204,599	\$ 21,933,500	\$ 21,211,459	\$ 13,335,359	\$ 11,421,654
Return on average assets	1.38%	1.62%	1.55%	1.52%	1.54%	1.54%	1.50%	1.53%	0.48%	1.21%	1.30%	1.41%
Adjustment as described above	0.01%	0.00%	0.14%	0.02%	0.02%	0.00%	0.04%	0.07%	0.88%	0.10%	0.05%	0.01%
Return on average assets (excluding above noted adjustments)	1.39%	1.62%	1.69%	1.54%	1.56%	1.54%	1.54%	1.60%	1.36%	1.31%	1.35%	1.42%
Noninterest income/ Average assets	0.85%	1.21%	1.09%	0.83%	0.92%	0.85%	0.83%	0.81%	0.66%	0.80%	1.05%	1.08%
Adjustment due to above noted adjustments	0.00%	-0.01%	0.10%	0.03%	0.04%	0.00%	0.00%	0.00%	0.15%	0.00%	0.00%	0.00%
Noninterest income (excluding above noted adjustments)/Average Assets	0.85%	1.20%	1.19%	0.86%	0.96%	0.85%	0.83%	0.81%	0.81%	0.80%	1.05%	1.08%
Noninterest expense/ Average assets	1.88%	1.94%	1.98%	1.85%	1.92%	1.87%	1.91%	1.98%	2.22%	2.05%	2.16%	2.20%
Adjustment due to above noted adjustments	-0.02%	-0.01%	-0.09%	-0.01%	-0.01%	0.00%	-0.06%	-0.08%	-0.35%	-0.17%	-0.10%	-0.03%
Core noninterest expense (excluding above noted adjustments)/ Average assets	1.86%	1.93%	1.89%	1.84%	1.91%	1.87%	1.85%	1.90%	1.87%	1.88%	2.06%	2.17%
Efficiency ratio	51.4%	47.8%	49.2%	47.3%	48.3%	47.3%	48.2%	49.7%	58.2%	50.8%	50.7%	52.1%
Adjustment due to above noted adjustments	-0.3%	-0.2%	-3.3%	-0.5%	-0.7%	0.0%	-1.6%	-2.1%	-11.0%	-4.4%	-2.3%	-0.8%
Adjusted Efficiency ratio	51.1%	47.6%	45.9%	47.4%	47.6%	47.3%	46.6%	47.6%	47.2%	46.4%	48.4%	51.3%
Total assets	27,805,496	27,547,834	26,540,355	25,557,858	25,031,044	24,557,545	23,988,370	22,935,174	22,205,700	21,790,371	20,886,154	11,724,601
Less: Goodwill	(1,819,811)	(1,830,652)	(1,807,121)	(1,807,121)	(1,807,121)	(1,807,121)	(1,807,121)	(1,808,300)	(1,808,002)	(1,802,534)	(1,800,742)	(551,546)
Core deposit and other intangible assets	(51,130)	(39,349)	(41,578)	(43,850)	(46,161)	(48,737)	(51,353)	(54,012)	(56,710)	(59,781)	(60,964)	(13,908)
Net Tangible Assets	25,934,555	25,677,833	24,691,656	23,706,887	23,177,762	22,701,687	22,129,896	21,072,862	20,340,988	19,928,056	19,024,448	11,159,147
Total stockholders' equity	4,355,748	4,294,630	4,176,361	4,055,939	3,965,940	3,897,041	3,826,677	3,749,303	3,707,952	3,673,349	3,615,327	1,723,075
Less: Goodwill	(1,819,811)	(1,830,652)	(1,807,121)	(1,807,121)	(1,807,121)	(1,807,121)	(1,807,121)	(1,808,300)	(1,808,002)	(1,802,534)	(1,800,742)	(551,546)
Core deposit and other intangible assets	(51,130)	(39,349)	(41,578)	(43,850)	(46,161)	(48,737)	(51,353)	(54,012)	(56,710)	(59,781)	(60,964)	(13,908)
Net Tangible Equity	2,484,807	2,424,629	2,327,662	2,204,968	2,112,658	2,041,183	1,968,203	1,886,991	1,843,240	1,811,034	1,753,621	1,157,621
Ratio of tangible common equity to tangible assets	9.58%	9.44%	9.43%	9.30%	9.12%	8.99%	8.89%	8.85%	9.06%	9.09%	9.22%	10.37%