

Income Statement

Reconciliation of Non-GAAP Financial Measures

	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	4Q19	3Q19	2Q19	1Q19
Net income	\$ 91,181	\$ 128,805	\$ 193,501	\$ 133,473	\$ 134,049	\$ 144,860	\$ 141,329	\$ 125,312	\$ 129,730	\$ 132,779	\$ 127,992	\$ 121,630	\$ 107,078	\$ 106,847	\$ 62,444	\$ 28,356	\$ 96,079	\$ 110,521	\$ 100,321	\$ 93,960
Investment (gains) losses on sales of securities	(14)	9,727	9,961	-	-	(217)	-	61	(393)	-	(366)	-	-	(651)	128	(463)	(68)	(417)	4,466	1,960
Gain on sale of fixed assets as a result of sale leaseback	-	-	(85,632)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sale of non-prime automobile portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,536
ORE expense (income)	125	33	58	99	179	(90)	86	105	37	(79)	(657)	(13)	1,457	1,795	2,888	2,415	804	655	2,523	(246)
FDIC special assessment	29,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loss on BOLI restructuring	16,252	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Branch rationalization charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,189
FHLB restructuring charges	-	-	-	-	-	-	-	-	-	-	-	-	10,307	1,991	2,870	-	-	-	-	-
Hedge termination charges	-	-	-	-	-	-	-	-	-	-	-	-	4,673	-	-	-	-	-	-	-
Tax effect on above noted adjustments	(7,278)	(2,440)	18,918	(25)	(47)	80	(22)	(43)	93	21	267	3	(4,297)	(819)	(1,539)	(510)	(192)	(62)	(3,062)	(448)
Net income excluding above noted adjustments	\$ 129,266	\$ 136,125	\$ 136,746	\$ 133,547	\$ 134,181	\$ 144,633	\$ 141,393	\$ 125,435	\$ 129,467	\$ 132,721	\$ 127,236	\$ 121,620	\$ 119,218	\$ 109,163	\$ 66,791	\$ 29,798	\$ 96,623	\$ 110,697	\$ 108,973	\$ 95,226
Basic earnings per common share	\$ 1.20	\$ 1.69	\$ 2.55	\$ 1.76	\$ 1.77	\$ 1.91	\$ 1.87	\$ 1.66	\$ 1.72	\$ 1.76	\$ 1.70	\$ 1.61	\$ 1.42	\$ 1.42	\$ 0.83	\$ 0.37	\$ 1.26	\$ 1.45	\$ 1.31	1.22
Adjustment due to gains and losses on the sale of investment securities	-	0.13	0.13	-	-	-	-	-	(0.01)	-	-	-	-	(0.01)	-	-	(0.00)	(0.01)	0.06	0.03
Adjustment due to gain on sale of fixed assets as a result of sale leaseback	-	-	(1.13)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment due to sale of non-prime automobile portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.02
Adjustment due to ORE expense (income)	-	-	-	-	-	-	-	-	-	-	(0.01)	-	0.02	0.02	0.04	0.03	0.01	0.01	0.04	0.00
Adjustment due to FDIC special assessment	0.38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment due to BOLI restructuring	0.21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment due to branch rationalization charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.04
Adjustment due to FHLB restructuring charges	-	-	-	-	-	-	-	-	-	-	-	-	0.14	0.03	0.04	-	-	-	-	-
Adjustment due to hedge termination charges	-	-	-	-	-	-	-	-	-	-	-	-	0.06	-	-	-	-	-	-	-
Adjustment due to tax effect of above noted adjustments	(0.09)	(0.03)	0.25	-	-	-	-	-	-	-	-	-	(0.06)	(0.01)	(0.02)	(0.01)	(0.00)	(0.00)	(0.04)	(0.01)
Basic earnings per common share excluding above noted adjustments	\$ 1.70	\$ 1.79	\$ 1.80	\$ 1.76	\$ 1.77	\$ 1.91	\$ 1.87	\$ 1.66	\$ 1.71	\$ 1.76	\$ 1.69	\$ 1.61	\$ 1.58	\$ 1.45	\$ 0.89	\$ 0.39	\$ 1.27	\$ 1.45	\$ 1.43	1.24
Diluted earnings per common share	\$ 1.19	\$ 1.69	\$ 2.54	\$ 1.76	\$ 1.76	\$ 1.91	\$ 1.86	\$ 1.65	\$ 1.71	\$ 1.75	\$ 1.69	\$ 1.61	\$ 1.42	\$ 1.42	\$ 0.83	\$ 0.37	\$ 1.26	\$ 1.44	\$ 1.31	1.22
Adjustment due to gains and losses on the sale of investment securities	-	0.13	0.13	-	-	-	-	-	(0.01)	-	-	-	-	(0.01)	-	-	-	(0.01)	0.06	0.03
Adjustment due to gain on sale of fixed assets as a result of sale leaseback	-	-	(1.13)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment due to sale of non-prime automobile portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.02
Adjustment due to FDIC special assessment	0.37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment due to BOLI restructuring	0.21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment due to ORE expense (income)	-	-	-	-	-	-	-	-	-	-	(0.01)	-	0.02	0.02	0.04	0.03	0.01	0.01	0.03	0.00
Adjustment due to branch rationalization charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.04
Adjustment due to FHLB restructuring charges	-	-	-	-	-	-	-	-	-	-	-	-	0.14	0.03	0.04	-	-	-	-	-
Adjustment due to hedge termination charges	-	-	-	-	-	-	-	-	-	-	-	-	0.06	-	-	-	-	-	-	-
Adjustment due to tax effect of above noted adjustments	(0.09)	(0.03)	0.25	-	-	-	-	-	-	-	-	-	(0.06)	(0.01)	(0.02)	(0.01)	-	0.01	(0.04)	(0.01)
Diluted earnings per common share excluding above noted adjustments	\$ 1.68	\$ 1.79	\$ 1.79	\$ 1.76	\$ 1.76	\$ 1.91	\$ 1.86	\$ 1.65	\$ 1.70	\$ 1.75	\$ 1.68	\$ 1.61	\$ 1.58	\$ 1.45	\$ 0.89	\$ 0.39	\$ 1.27	\$ 1.45	\$ 1.42	1.24
Net interest income	\$ 317,252	\$ 317,242	\$ 315,393	\$ 312,231	\$ 319,460	\$ 305,784	\$ 264,574	\$ 239,475	\$ 238,763	\$ 237,543	\$ 233,225	\$ 222,870	\$ 220,985	\$ 206,594	\$ 200,657	\$ 193,552	\$ 194,172	\$ 195,806	\$ 188,918	187,246
Total noninterest income	79,088	90,797	173,839	89,529	82,321	104,805	125,502	103,496	100,723	104,095	98,207	92,709	83,444	91,065	72,954	70,377	59,462	82,619	70,682	51,063
Total revenues	396,340	408,039	489,232	401,760	401,781	410,589	390,076	342,971	339,486	341,638	331,432	315,579	304,429	297,659	273,611	263,929	253,634	278,425	259,600	238,309
Less: Investment (gains) losses on sales of securities, net	(14)	9,727	9,961	-	-	(217)	-	61	(393)	-	(366)	-	-	(651)	128	(463)	(68)	(417)	1,960	4,466
Gain on sale of fixed assets as a result of sale leaseback	-	-	(85,632)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loss on sale of non-prime automobile portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,536.00
Loss on BOLI restructuring	7,166	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total revenues, excluding above noted adjustments	\$ 403,492	\$ 417,766	\$ 413,501	\$ 401,760	\$ 401,781	\$ 410,372	\$ 390,076	\$ 343,032	\$ 339,093	\$ 341,638	\$ 331,066	\$ 315,579	\$ 304,429	\$ 297,008	\$ 273,739	\$ 263,466	\$ 253,566	\$ 278,008	\$ 265,602	240,269
Revenue per diluted common share	\$ 5.16	\$ 5.35	\$ 6.43	\$ 5.28	\$ 5.27	\$ 5.40	\$ 5.14	\$ 4.52	\$ 4.47	\$ 4.50	\$ 4.37	\$ 4.17	\$ 4.03	\$ 3.95	\$ 3.63	\$ 3.47	\$ 3.32	\$ 3.64	\$ 3.39	3.09
Adjustment due to above noted adjustments	0.09	0.13	(1.00)	-	-	-	-	-	(0.01)	-	-	-	-	(0.01)	-	-	-	(0.01)	0.08	0.03
Revenue per diluted common share excluding above noted adjustments	\$ 5.25	\$ 5.48	\$ 5.43	\$ 5.28	\$ 5.27	\$ 5.40	\$ 5.14	\$ 4.52	\$ 4.46	\$ 4.50	\$ 4.37	\$ 4.17	\$ 4.03	\$ 3.94	\$ 3.63	\$ 3.47	\$ 3.32	\$ 3.63	\$ 3.47	3.12
Book value per common share	\$ 75.80	\$ 73.23	\$ 73.32	\$ 71.24	\$ 69.35	\$ 67.07	\$ 66.74	\$ 66.30	\$ 66.89	\$ 65.36	\$ 64.19	\$ 62.33	\$ 61.80	\$ 60.26	\$ 59.05	\$ 57.85	\$ 56.89	\$ 55.97	\$ 54.29	52.63
Adjustment due to goodwill, core deposit and other intangible assets	(24.42)	(24.45)	(24.47)	(24.49)	(24.61)	(24.63)	(24.66)	(24.65)	(24.34)	(24.38)	(24.42)	(24.45)	(24.55)	(24.58)	(24.62)	(24.65)	(24.44)	(24.37)	(24.03)	(24.02)
Tangible book value per common share	\$ 51.38	\$ 48.78	\$ 48.85	\$ 46.75	\$ 44.74	\$ 42.44	\$ 42.08	\$ 41.65	\$ 42.55	\$ 40.98	\$ 39.77	\$ 37.88	\$ 37.25	\$ 35.68	\$ 34.43	\$ 33.20	\$ 32.45	\$ 31.60	\$ 30.26	28.61

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Reconciliation of Non-GAAP Financial Measures

	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	4Q19	3Q19	2Q19	1Q19
Net interest income	\$ 317,252	\$ 317,242	\$ 315,393	\$ 312,231	\$ 319,460	\$ 305,784	\$ 264,574	\$ 239,475	\$ 238,763	\$ 237,543	\$ 233,225	\$ 222,870	\$ 220,985	\$ 206,594	\$ 200,657	\$ 193,552	\$ 194,172	\$ 195,806	\$ 188,918	\$ 187,246
Total noninterest income	79,088	90,737	173,839	89,529	82,321	104,805	125,502	103,496	100,723	104,095	98,207	92,709	83,444	91,065	72,954	70,377	59,462	82,619	70,682	51,063
Total revenues	396,340	408,039	489,232	401,760	401,781	410,589	390,076	342,971	339,486	341,638	331,432	315,579	304,429	297,659	273,611	263,929	253,634	278,425	259,600	238,309
Less: Investment (gains) losses on sales of securities, net	(14)	9,727	9,961	-	-	(217)	-	61	(393)	-	(366)	-	-	(651)	128	(463)	(68)	(417)	4,466	1,960
Gain on sale of fixed assets as a result of sale leaseback	-	-	(85,632)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loss on sale of non-prime automobile portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,536
Loss on BOLI restructuring	7,166	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total revenues, excluding above noted adjustments	403,492	417,766	413,501	401,760	401,781	410,372	390,076	343,032	339,093	341,638	331,066	315,579	304,429	297,008	273,739	263,466	253,566	278,008	265,602	240,289
Total noninterest income	\$ 79,088	\$ 90,737	\$ 173,839	\$ 89,529	\$ 82,321	\$ 104,805	\$ 125,502	\$ 103,496	\$ 100,723	\$ 104,095	\$ 98,207	\$ 92,709	\$ 83,444	\$ 91,065	\$ 72,954	\$ 70,377	\$ 59,462	\$ 82,619	\$ 70,682	\$ 51,063
Less: Investment (gains) losses on sales of securities, net	(14)	9,727	9,961	-	-	(217)	-	61	(393)	-	(366)	-	-	(651)	128	(463)	(68)	(417)	4,466	1,960
Gain on sale of fixed assets as a result of sale leaseback	-	-	(85,632)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loss on sale of non-prime automobile portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,536
Loss on BOLI restructuring	7,166	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total noninterest income, excluding above noted adjustments	\$ 86,240	\$ 100,524	\$ 98,108	\$ 89,529	\$ 82,321	\$ 104,588	\$ 125,502	\$ 103,557	\$ 100,330	\$ 104,095	\$ 97,841	\$ 92,709	\$ 83,444	\$ 90,414	\$ 73,082	\$ 69,914	\$ 59,394	\$ 82,202	\$ 76,684	\$ 53,023
Total noninterest expense	\$ 251,168	\$ 213,233	\$ 211,641	\$ 211,727	\$ 202,047	\$ 199,253	\$ 196,038	\$ 182,661	\$ 170,417	\$ 168,851	\$ 166,140	\$ 154,696	\$ 161,305	\$ 144,277	\$ 131,605	\$ 137,349	\$ 132,941	\$ 132,942	\$ 127,686	\$ 114,051
Less: DRE expenses (income)	125	33	58	99	179	(90)	86	105	37	(79)	(657)	(13)	1,457	1,795	2,888	2,415	804	655	2,523	246
FDIC special assessment	29,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Branch rationalization charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,189
FHLB restructuring charges	-	-	-	-	-	-	-	-	-	-	-	-	10,307	1,991	2,870	-	-	-	-	-
Hedge termination charges	-	-	-	-	-	-	-	-	-	-	-	-	4,673	-	-	-	-	-	-	-
Merger-related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total noninterest expense, excluding above noted adjustments	\$ 222,043	\$ 213,200	\$ 211,583	\$ 211,628	\$ 201,868	\$ 199,343	\$ 195,952	\$ 182,556	\$ 170,380	\$ 168,930	\$ 166,797	\$ 154,709	\$ 144,868	\$ 140,491	\$ 125,847	\$ 134,934	\$ 132,137	\$ 132,287	\$ 121,974	\$ 113,805
Pre-tax income	\$ 128,858	\$ 167,980	\$ 245,902	\$ 171,266	\$ 174,929	\$ 183,843	\$ 181,131	\$ 157,590	\$ 166,394	\$ 169,405	\$ 162,458	\$ 153,648	\$ 133,944	\$ 137,049	\$ 73,674	\$ 26,691	\$ 118,520	\$ 137,224	\$ 124,719	\$ 117,074
Provision for credit losses	16,314	26,826	31,689	18,767	24,805	27,493	12,907	2,720	2,675	3,382	2,834	7,235	9,180	16,333	68,332	99,889	4,644	8,260	7,195	7,184
Pre-tax pre-provision income	145,172	194,806	277,591	190,033	199,734	211,336	194,038	160,310	169,069	172,787	165,292	160,883	143,124	153,382	142,006	126,580	123,164	145,484	131,914	124,258
Adjustments noted above	36,277	9,780	(75,673)	99	179	(307)	86	166	(356)	(79)	(1,023)	(13)	16,437	3,135	5,886	1,952	736	238	11,714	2,206
Adjusted pre-tax pre-provision income	\$ 181,449	\$ 204,566	\$ 201,918	\$ 190,132	\$ 199,913	\$ 211,029	\$ 194,124	\$ 160,476	\$ 168,713	\$ 172,708	\$ 164,269	\$ 160,870	\$ 159,561	\$ 156,517	\$ 147,892	\$ 128,532	\$ 123,900	\$ 145,722	\$ 143,628	\$ 126,464
Noninterest income/ Average assets	0.66%	0.76%	1.54%	0.84%	0.79%	1.03%	1.30%	1.09%	1.08%	1.15%	1.12%	1.08%	0.96%	1.07%	0.89%	1.00%	0.85%	1.21%	1.09%	0.83%
Adjustment due to above noted adjustments	0.06%	0.08%	-0.67%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	-0.01%	-0.01%	0.00%	0.00%	-0.01%	0.00%	-0.01%	0.03%
Noninterest income (excluding above noted adjustments)/Average Assets	0.72%	0.84%	0.87%	0.84%	0.79%	1.03%	1.30%	1.09%	1.07%	1.15%	1.12%	1.08%	0.96%	1.06%	0.90%	1.00%	0.85%	1.20%	1.19%	0.86%
Noninterest expense/ Average assets	2.09%	1.79%	1.87%	2.00%	1.94%	1.95%	2.03%	1.92%	1.82%	1.87%	1.90%	1.81%	1.86%	1.70%	1.61%	1.96%	1.88%	1.94%	1.98%	1.85%
Adjustment due to above noted adjustments	-0.24%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	-0.19%	-0.05%	-0.07%	-0.04%	-0.02%	-0.01%	-0.09%	-0.01%
Total noninterest expense (excluding above noted adjustments)/ Average assets	1.85%	1.79%	1.87%	2.00%	1.94%	1.95%	2.03%	1.92%	1.82%	1.87%	1.91%	1.81%	1.67%	1.65%	1.54%	1.92%	1.86%	1.93%	1.89%	1.84%
Efficiency ratio	63.4%	52.3%	43.3%	52.7%	50.3%	48.5%	50.3%	53.3%	50.2%	49.4%	50.1%	49.0%	53.0%	48.5%	48.1%	52.0%	51.4%	47.8%	49.2%	47.9%
Adjustment due to above noted adjustments	-8.3%	-1.3%	7.9%	0.0%	-0.1%	0.1%	-0.1%	-0.1%	0.1%	0.1%	0.3%	0.0%	-5.4%	-1.2%	-2.1%	-0.8%	-0.3%	-0.2%	-3.3%	-0.5%
Adjusted Efficiency ratio	55.0%	51.0%	51.2%	52.7%	50.2%	48.6%	50.2%	53.2%	50.3%	49.5%	50.4%	49.0%	47.6%	47.3%	46.0%	51.2%	51.1%	47.6%	45.9%	47.4%