

Income Statement

Reconciliation of Non-GAAP Financial Measures

	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	4Q19	3Q19	2Q19	1Q19	4Q18	3Q18	2Q18	1Q18	4Q17	3Q17	2Q17	1Q17
Net income	\$ 129,730	\$ 132,779	\$ 127,992	\$ 121,630	\$ 107,078	\$ 106,847	\$ 62,444	\$ 28,356	\$ 96,079	\$ 110,521	\$ 100,321	93,960	95,318	93,747	86,865	83,510	26,798	64,442	43,086	39,653
Merger-related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,906	5,353	19,103	8,847	3,221	672
Investment (gains) losses on sales of securities	(393)	-	(366)	-	-	(651)	128	(463)	(68)	(417)	4,466	1,960	2,295	(11)	-	(30)	8,265	-	-	-
Sale of non-prime automobile portfolio	-	-	-	-	-	-	-	-	-	-	1,536	-	-	-	-	-	-	-	-	-
ORE expense (income)	37	(79)	(657)	(13)	1,457	1,795	2,888	2,415	804	655	2,523	(246)	(631)	(67)	(819)	794	(252)	(513)	(63)	(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	93	21	267	3	(4,297)	(819)	(1,539)	(510)	(192)	(62)	(3,062)	(448)	(435)	20	(546)	(1,599)	(7,088)	(2,179)	(826)	(110)
Revaluation of deferred tax assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	31,486	-	-	-
Net income excluding above noted adjustments	\$ 129,467	\$ 132,721	\$ 127,236	\$ 121,620	\$ 119,218	\$ 109,163	\$ 66,791	\$ 29,798	\$ 96,623	\$ 110,697	\$ 108,973	\$ 95,226	\$ 96,547	\$ 93,689	\$ 88,406	\$ 88,028	\$ 78,312	\$ 70,597	\$ 45,418	\$ 39,963
Basic earnings per common share	\$ 1.72	\$ 1.76	\$ 1.70	\$ 1.61	\$ 1.42	\$ 1.42	\$ 0.83	\$ 0.37	\$ 1.26	\$ 1.45	\$ 1.31	1.22	1.24	1.22	1.13	1.08	0.35	0.84	0.81	0.83
Adjustment due to merger-related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.04	0.07	0.25	0.12	0.06	0.01
Adjustment due to gains and losses on the sale of investment securities	(0.01)	-	-	-	-	(0.01)	-	-	(0.00)	(0.01)	0.06	0.03	0.03	(0.00)	-	(0.00)	0.11	-	-	-
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	(0.00)	0.01	0.01	(0.00)	(0.01)	(0.01)	(0.00)	(0.01)
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	-	-	-	-	(0.06)	(0.01)	(0.02)	(0.01)	(0.00)	(0.00)	(0.04)	(0.01)	(0.01)	0.00	(0.01)	(0.02)	(0.09)	(0.03)	(0.02)	(0.00)
Basic earnings per common share excluding above noted adjustments	\$ 1.71	\$ 1.76	\$ 1.69	\$ 1.61	\$ 1.58	\$ 1.45	\$ 0.89	\$ 0.39	\$ 1.27	\$ 1.45	\$ 1.43	1.24	1.26	1.22	1.17	1.13	0.98	0.91	0.85	0.84
Diluted earnings per common share	\$ 1.71	\$ 1.75	\$ 1.69	\$ 1.61	\$ 1.42	\$ 1.42	\$ 0.83	\$ 0.37	\$ 1.26	\$ 1.44	\$ 1.31	1.22	1.24	1.21	1.12	1.08	0.35	0.83	0.80	0.82
Adjustment due to merger-related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.04	0.07	0.25	0.11	0.06	0.01
Adjustment due to gains and losses on the sale of investment securities	(0.01)	-	-	-	-	(0.01)	-	-	-	(0.01)	0.06	0.03	0.03	(0.00)	-	(0.00)	0.11	-	-	-
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	0.03	0.00	(0.01)	(0.00)	0.01	0.01	(0.00)	(0.01)	(0.00)	(0.01)
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	-	-	-	-	(0.06)	(0.01)	(0.02)	(0.01)	-	0.01	(0.04)	(0.01)	(0.01)	0.00	(0.01)	(0.02)	(0.09)	(0.03)	(0.02)	(0.00)
Diluted earnings per common share excluding above noted adjustments	\$ 1.70	\$ 1.75	\$ 1.68	\$ 1.61	\$ 1.58	\$ 1.45	\$ 0.89	\$ 0.39	\$ 1.27	\$ 1.45	\$ 1.42	1.24	1.26	1.21	1.15	1.13	0.97	0.90	0.84	0.83
Net interest income	\$ 238,763	\$ 237,543	\$ 233,225	\$ 222,870	\$ 220,985	\$ 206,594	\$ 200,657	\$ 193,552	\$ 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	100,723	104,095	98,207	92,709	83,444	91,065	72,954	70,377	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	339,486	341,638	331,432	315,579	304,429	297,659	273,611	263,929	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	(393)	-	(366)	-	-	(651)	128	(463)	(68)	(417)	1,960	4,466	2,295	(11)	-	(30)	8,265	-	-	-
Loss on sale of non-prime automobile portfolio	-	-	-	-	-	-	-	-	-	-	1,536	-	-	-	-	-	-	-	-	-
Total revenues, excluding above noted adjustments	\$ 339,093	\$ 341,638	\$ 331,066	\$ 315,579	\$ 304,429	\$ 297,008	\$ 273,739	\$ 263,466	\$ 253,566	\$ 278,008	\$ 265,602	240,269	249,780	240,887	230,175	218,624	219,484	216,158	141,684	119,149
Revenue per common share	\$ 4.47	\$ 4.50	\$ 4.37	\$ 4.17	\$ 4.03	\$ 3.95	\$ 3.63	\$ 3.47	\$ 3.32	\$ 3.64	\$ 3.39	3.09	3.19	3.11	2.97	2.83	2.73	2.80	2.64	2.46
Adjustment due to above noted adjustments	(0.01)	-	-	-	-	(0.01)	-	-	-	(0.01)	0.08	0.03	0.03	-	-	0.10	-	-	-	-
Revenue per common share excluding above noted adjustments	\$ 4.46	\$ 4.50	\$ 4.37	\$ 4.17	\$ 4.03	\$ 3.94	\$ 3.63	\$ 3.47	\$ 3.32	\$ 3.63	\$ 3.47	3.12	3.22	3.11	2.97	2.83	2.83	2.80	2.64	2.46
Book value per common share	\$ 66.89	\$ 65.36	\$ 64.19	\$ 62.33	\$ 61.80	\$ 60.26	\$ 59.05	\$ 57.85	\$ 56.89	\$ 55.97	\$ 54.29	52.63	51.18	50.05	49.15	48.16	47.70	47.31	46.56	34.61
Adjustment due to goodwill, core deposit and other intangible assets	(24.34)	(24.38)	(24.42)	(24.45)	(24.55)	(24.58)	(24.62)	(24.65)	(24.44)	(24.37)	(24.03)	(24.02)	(23.91)	(23.84)	(23.87)	(23.92)	(23.99)	(23.99)	(23.98)	(11.36)
Tangible book value per common share	\$ 42.55	\$ 40.98	\$ 39.77	\$ 37.88	\$ 37.25	\$ 35.68	\$ 34.43	\$ 33.20	\$ 32.45	\$ 31.60	\$ 30.26	28.61	27.27	26.21	25.28	24.24	23.71	23.32	22.58	23.25

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Reconciliation of Non-GAAP Financial Measures

	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	4Q19	3Q19	2Q19	1Q19	4Q18	3Q18	2Q18	1Q18	4Q17	3Q17	2Q17	1Q17
Net interest income	\$ 238,763	\$ 237,543	\$ 233,225	\$ 222,870	\$ 220,385	\$ 206,534	\$ 200,657	\$ 193,552	\$ 194,172	\$ 195,806	\$ 188,918	\$ 187,246	\$ 190,215	\$ 189,420	\$ 182,236	\$ 174,471	\$ 175,017	\$ 172,310	\$ 166,627	\$ 88,767
Total noninterest income	100,723	104,035	98,207	92,709	83,444	31,065	72,954	70,377	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	339,486	341,638	331,432	315,579	304,429	297,659	273,611	263,929	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	(393)	-	(366)	-	-	(651)	128	(463)	(68)	(417)	4,466	1,360	2,295	(11)	-	(30)	8,265	-	-	-
Loss on sale of non-prime automobile portfolio	-	-	-	-	-	-	-	-	-	-	1,536	-	-	-	-	-	-	-	-	-
Total revenues, excluding above noted adjustments	339,093	341,638	331,066	315,579	304,429	297,008	273,739	263,466	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	\$ 100,723	\$ 104,035	\$ 98,207	\$ 92,709	\$ 83,444	\$ 31,065	\$ 72,954	\$ 70,377	\$ 59,462	\$ 82,619	\$ 70,682	\$ 51,063	\$ 57,270	\$ 51,478	\$ 47,939	\$ 44,183	\$ 36,202	\$ 43,248	\$ 35,057	\$ 30,382
Less: Investment (gains) losses on sales of securities, net	(393)	-	(366)	-	-	(651)	128	(463)	(68)	(417)	4,466	1,360	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	\$ 100,330	\$ 104,035	\$ 97,841	\$ 92,709	\$ 83,444	\$ 30,414	\$ 73,082	\$ 69,914	\$ 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	\$ 170,417	\$ 168,851	\$ 166,140	\$ 154,636	\$ 161,305	\$ 144,277	\$ 131,605	\$ 137,349	\$ 132,941	\$ 132,942	\$ 127,686	\$ 114,051	\$ 119,409	\$ 113,930	\$ 110,908	\$ 108,580	\$ 122,973	\$ 109,736	\$ 71,798	\$ 62,054
Less: ORE expenses (income)	37	(79)	(657)	(13)	1,457	1,735	2,888	2,415	804	655	2,523	246	631	67	819	(794)	252	513	63	252
Branch rationalization charges	-	-	-	-	-	-	-	-	-	-	3,189	-	-	-	-	-	-	-	-	-
FHLE restructuring charges	-	-	-	-	10,307	1,991	2,870	-	-	-	-	-	-	-	-	-	-	-	-	-
Hedge termination charges	-	-	-	-	4,673	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Merger-related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,306	5,353	19,103	8,847	3,221	672
Core noninterest expense, excluding above noted adjustments	\$ 170,380	\$ 168,930	\$ 166,797	\$ 154,709	\$ 144,868	\$ 140,431	\$ 125,847	\$ 134,934	\$ 132,137	\$ 132,287	\$ 121,974	\$ 113,805	\$ 118,778	\$ 113,923	\$ 110,089	\$ 109,374	\$ 122,721	\$ 109,223	\$ 71,735	\$ 61,802
Pre-tax income	\$ 166,394	\$ 163,405	\$ 162,458	\$ 153,648	\$ 133,944	\$ 137,049	\$ 73,674	\$ 26,631	\$ 118,520	\$ 137,224	\$ 124,719	\$ 117,074	\$ 118,757	\$ 118,183	\$ 109,865	\$ 103,143	\$ 81,965	\$ 99,502	\$ 63,074	\$ 53,444
Provision for credit losses	2,675	3,382	2,834	7,235	3,180	16,333	68,332	93,889	4,644	8,260	7,195	7,184	3,319	8,725	3,402	6,331	6,281	6,320	6,812	3,651
Pre-tax pre-provision income	163,069	172,787	165,292	160,883	143,124	153,382	142,006	126,580	123,164	145,484	131,914	124,258	128,076	126,908	119,267	110,074	88,246	106,422	69,886	57,095
Adjustments noted above	(356)	(79)	(1,023)	(13)	16,437	3,135	5,886	1,952	736	238	11,714	2,206	2,326	56	3,725	4,529	27,620	9,873	3,347	1,176
Adjusted pre-tax pre-provision income	\$ 168,713	\$ 172,708	\$ 164,269	\$ 160,870	\$ 159,561	\$ 156,517	\$ 147,892	\$ 128,532	\$ 123,900	\$ 145,722	\$ 143,628	\$ 126,464	\$ 131,002	\$ 126,964	\$ 122,992	\$ 114,603	\$ 115,866	\$ 116,295	\$ 73,233	\$ 58,271
Average assets	\$37,132,078	\$35,896,130	\$35,053,772	\$34,659,132	\$34,436,765	\$33,838,716	\$32,785,391	\$28,237,642	\$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
PPP loans	(530,930)	(983,486)	(1,929,363)	(2,064,882)	(2,110,314)	(2,235,277)	(1,630,330)	-	-	-	-	-	-	-	-	-	-	-	-	-
Average assets excluding PPP loans	\$36,601,148	\$34,912,644	\$33,124,409	\$32,594,250	\$32,326,451	\$31,603,439	\$31,094,461	\$28,237,641	\$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
Noninterest income/ Average assets	1.08%	1.15%	1.12%	1.08%	0.96%	1.07%	0.89%	1.00%	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	-0.01%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.01%	0.00%	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	1.07%	1.15%	1.12%	1.08%	0.96%	1.06%	0.90%	1.00%	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 income/ Average assets	1.08%	1.15%	1.12%	1.08%	0.96%	1.07%	0.89%	1.00%	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 and exclusion of PPP loans	0.01%	0.03%	0.06%	0.08%	0.07%	0.07%	0.06%	0.00%	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 (excluding PPP loans)	1.09%	1.18%	1.18%	1.16%	1.03%	1.14%	0.95%	1.00%	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	1.82%	1.87%	1.90%	1.81%	1.86%	1.70%	1.61%	1.96%	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	0.00%	0.00%	0.01%	0.00%	-0.13%	-0.05%	-0.07%	-0.04%	-0.02%	-0.01%	-0.03%	-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	1.82%	1.87%	1.91%	1.81%	1.67%	1.65%	1.54%	1.92%	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	50.2%	49.4%	50.1%	49.0%	53.0%	48.5%	48.1%	52.0%	51.4%	47.8%	49.2%	47.9%	48.3%	47.3%	48.2%	49.7%	58.2%	50.8%	50.7%	52.1%
Adjustment due to above noted adjustments	0.1%	0.1%	0.3%	0.0%	-5.4%	-1.2%	-2.1%	-0.8%	-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	50.3%	49.5%	50.4%	49.0%	47.6%	47.3%	46.0%	51.2%	51.1%	47.6%	45.9%	47.4%	47.6%	47.3%	46.6%	47.6%	47.2%	46.4%	48.4%	51.3%
Allowance for credit losses as a percent of total loans	1.12%	1.17%	1.20%	1.22%	1.27%	1.28%	1.27%	1.09%	0.48%	0.48%	0.48%	0.48%	0.47%	0.46%	0.44%	0.43%	0.43%	0.43%	0.42%	0.68%
Impact of excluding PPP loans from total loans	0.02%	0.03%	0.07%	0.13%	0.11%	0.15%	0.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Allowance as adjusted for exclusion of PPP loans from total loans	1.14%	1.20%	1.27%	1.35%	1.38%	1.43%	1.41%	1.09%	0.48%	0.48%	0.48%	0.48%	0.47%	0.46%	0.44%	0.43%	0.43%	0.43%	0.42%	0.68%