

# Income Statement

## Reconciliation of Non-GAAP Financial Measures

	4Q20	3Q20	2Q20	1Q20	4Q19	3Q19	2Q19	1Q19	4Q18	3Q18	2Q18	1Q18	4Q17	3Q17	2Q17	1Q17	4Q16	3Q16	2Q16	1Q16
Net interest income	\$ 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	\$ 166,627	\$ 88,767	\$ 89,413	\$ 86,635	\$ 75,044	\$ 73,902
Total noninterest income	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	30,743	31,632	32,713	25,856
Total revenues	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	201,684	119,149	120,156	118,277	107,757	99,758
Less: Investment (gains) losses on sales of securities, net	-	(651)	128	(463)	(68)	(417)	4,466	1,960	2,295	(11)	-	(30)	8,265	-	-	-	(395)	-	-	-
Loss on sale of non-prime automobile portfolio	-	-	-	-	-	-	1,536	-	-	-	-	-	-	-	-	-	-	-	-	-
Total revenues, excluding above noted adjustments	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	201,684	119,149	119,761	118,327	107,757	99,758
Total noninterest income	\$ 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	\$ 30,743	\$ 31,632	\$ 32,713	\$ 25,856
Less: Investment (gains) losses on sales of securities, net	-	(651)	128	(463)	(68)	(417)	4,466	1,960	2,295	(11)	-	(30)	8,265	513	63	252	44	17	222	112
Loss on sale of non-prime automobile portfolio	-	-	-	-	-	-	1,536	-	-	-	-	-	-	-	-	-	-	-	-	-
Total noninterest income, excluding above noted adjustments	\$ 83,444	\$ 90,414	\$ 73,082	\$ 69,914	\$ 59,394	\$ 82,202	\$ 76,684	\$ 53,023	\$ 61,704	\$ 53,973	\$ 47,939	\$ 44,183	\$ 36,202	\$ 43,248	\$ 35,057	\$ 30,382	\$ 30,743	\$ 31,632	\$ 32,713	\$ 25,856
Total noninterest expense	\$ 163,305	\$ 144,277	\$ 131,605	\$ 137,349	\$ 132,941	\$ 132,942	\$ 127,686	\$ 114,051	\$ 119,409	\$ 113,990	\$ 110,908	\$ 108,580	\$ 122,973	\$ 109,736	\$ 71,798	\$ 62,054	\$ 62,765	\$ 63,526	\$ 55,931	\$ 54,064
Less: ORE expenses (income)	1,457	1,795	2,888	2,415	804	655	2,523	246	631	67	819	(794)	252	513	63	252	44	17	222	112
Branch rationalization charges	-	-	-	-	-	-	3,189	-	-	-	-	-	-	-	-	-	-	-	-	-
FHLB restructuring charges	10,307	1,991	2,870	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Hedge termination charges	4,673	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Merger-related charges	-	-	-	-	-	-	-	-	-	-	2,906	5,353	19,103	8,847	3,221	672	3,264	5,672	980	1,830
Core noninterest expense, excluding above noted adjustments	\$ 146,868	\$ 140,491	\$ 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	\$ 62,721	\$ 63,509	\$ 55,708	\$ 53,952
Pre-tax income	\$ 133,944	\$ 137,049	\$ 73,674	\$ 26,691	\$ 118,520	\$ 137,224	\$ 124,719	\$ 117,074	\$ 118,757	\$ 118,183	\$ 109,865	\$ 103,143	\$ 81,965	\$ 99,502	\$ 63,074	\$ 53,444	\$ 54,345	\$ 48,693	\$ 46,546	\$ 41,800
Provision for credit losses	7,190	16,333	68,332	99,889	4,644	8,260	7,195	7,184	9,319	8,725	9,402	6,931	6,281	6,920	6,812	3,651	3,046	6,108	5,280	3,894
Pre-tax pre-provision income	141,124	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	57,391	54,801	51,826	45,694
Adjustments noted above	16,437	3,135	5,886	1,952	736	238	11,714	2,206	2,928	56	3,725	4,529	27,620	9,873	3,347	1,176	3,352	5,706	1,425	2,054
Adjusted pre-tax pre-provision income	\$ 157,561	\$ 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	\$ 60,743	\$ 60,507	\$ 53,251	\$ 47,748
Average assets	\$ 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	\$ 11,037,555	\$ 10,883,547	\$ 9,305,941	\$ 8,851,978
PPP loans	(2,111,282)	(2,235,277)	(1,690,930)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Average assets excluding PPP loans	\$ 32,325,483	\$ 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	\$ 11,037,555	\$ 10,883,547	\$ 9,305,941	\$ 8,851,978
Noninterest income/Average assets	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%	1.11%	1.16%	1.41%	1.17%
Adjustment due to above noted adjustments	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%	-0.02%	0.00%	0.00%	0.00%
Noninterest income (excluding above noted adjustments)/Average Assets	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%	1.09%	1.16%	1.41%	1.17%
Noninterest income/Average assets	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%	1.11%	1.16%	1.41%	1.17%
Adjustment due to above noted adjustments and exclusion of PPP loans	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%	-0.02%	0.00%	0.00%	0.00%
Noninterest income (excluding above noted adjustments)/Average Assets (excluding PPP loans)	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%	1.09%	1.16%	1.41%	1.17%
Noninterest expense/Average assets	1.89%	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%	2.26%	2.32%	2.42%	2.46%
Adjustment due to above noted adjustments	-0.19%	-0.05%	-0.07%	-0.04%	-0.02%	-0.01%	-0.09%	-0.01%	-0.01%	0.00%	-0.06%	-0.08%	-0.35%	-0.17%	-0.10%	-0.03%	-0.12%	-0.21%	-0.05%	-0.09%
Core noninterest expense (excluding above noted adjustments)/Average Assets	1.70%	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%	2.14%	2.11%	2.37%	2.37%
Efficiency ratio	53.6%	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%	52.2%	53.7%	51.9%	54.2%
Adjustment due to above noted adjustments	-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%	-2.6%	-4.8%	-1.1%	-2.0%
Adjusted Efficiency ratio	48.2%	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%	49.7%	48.9%	50.8%	52.2%
Allowance for credit losses as a percent of total loans	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%	0.70%	0.73%	0.87%	0.91%
Impact of excluding PPP loans from total loans	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%	0.00%	0.00%	0.00%	0.00%
Allowance as adjusted for the above exclusion of PPP loans from total loans	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%	0.70%	0.73%	0.87%	0.91%

# Income Statement

## Reconciliation of Non-GAAP Financial Measures

	4Q20	3Q20	2Q20	1Q20	4Q19	3Q19	2Q19	1Q19	4Q18	3Q18	2Q18	1Q18	4Q17	3Q17	2Q17	1Q17	4Q16	3Q16	2Q16	1Q16
Net income per common share	\$ 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	36,097	32,377	30,787	27,965
Merger-related charges	-	-	-	-	-	-	-	-	-	-	2,906	5,353	19,103	8,847	3,221	672	3,264	5,672	980	1,830
Investment (gains) losses on sales of securities	-	(651)	128	(463)	(68)	(417)	4,466	1,960	2,295	(11)	-	(30)	8,265	-	-	-	(395)	-	-	-
Sale of non-prime automobile portfolio	-	-	-	-	-	-	1,536	-	-	-	-	-	-	-	-	-	-	-	-	-
ORE expense (income)	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	(4,297)	(819)	(1,539)	(510)	(192)	(62)	(3,062)	(448)	(435)	20	(546)	(1,599)	(7,088)	(2,179)	(826)	(110)	(1,126)	(2,225)	(384)	(718)
Revaluation of deferred tax assets	-	-	-	-	-	-	-	-	-	-	-	-	31,486	-	-	-	-	-	-	-
Net income per common share excluding above noted adjustments	\$ 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	\$ 37,841	\$ 35,824	\$ 31,383	\$ 29,077
Basic earnings per common share	\$ 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	0.79	0.72	0.75	0.70
Adjustment due to merger-related charges	-	-	-	-	-	-	-	-	-	-	0.04	0.07	0.25	0.12	0.06	0.01	0.07	0.12	0.02	0.04
Adjustment due to gains and losses on the sale of investment securities	-	(0.01)	-	-	(0.00)	(0.01)	0.06	0.03	0.03	(0.00)	-	(0.00)	0.11	-	-	-	(0.01)	-	-	-
Adjustment due to sale of non-prime automobile portfolio	-	-	-	-	-	-	0.02	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment due to ORE expense (income)	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)	(0.00)	(0.01)	(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)	(0.01)	(0.05)	(0.01)	(0.02)
Basic earnings per common share excluding above noted adjustments	\$ 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	0.84	0.79	0.76	0.73
Diluted earnings per common share	\$ 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	0.78	0.71	0.73	0.68
Adjustment due to merger-related charges	-	-	-	-	-	-	-	-	-	-	0.04	0.07	0.25	0.11	0.06	0.01	0.07	0.12	0.02	0.04
Adjustment due to gains and losses on the sale of investment securities	-	(0.01)	-	-	-	(0.01)	0.06	0.03	0.03	(0.00)	-	(0.00)	0.11	-	-	-	(0.01)	-	-	-
Adjustment due to sale of non-prime automobile portfolio	-	-	-	-	-	-	0.02	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment due to ORE expense (income)	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)	(0.01)	(0.05)	(0.01)	(0.02)
Diluted earnings per common share excluding above noted adjustments	\$ 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	0.83	0.78	0.75	0.71
Net interest income	\$ 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	89,413	86,635	75,044	73,902
Total noninterest income	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	30,743	31,692	32,713	25,856
Total revenues	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	120,156	118,327	107,757	99,758
Less: Investment (gains) losses on sales of securities, net	-	(651)	128	(463)	(68)	(417)	1,960	4,466	2,295	(11)	-	(30)	8,265	-	-	-	(395)	-	-	-
Loss on sale of non-prime automobile portfolio	-	-	-	-	-	-	1,536	-	-	-	-	-	-	-	-	-	-	-	-	-
Total revenues, excluding above noted adjustments	\$ 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	119,761	118,327	107,757	99,758
Revenue per common share	\$ 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	2.61	2.58	2.57	2.44
Adjustment due to above noted adjustments	-	(0.01)	-	-	-	(0.01)	0.08	0.03	0.03	-	-	-	0.10	-	-	-	(0.01)	-	-	-
Revenue per common share excluding above noted adjustments	\$ 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	2.60	2.58	2.57	2.44
Book value per common share	\$ 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	32.28	31.97	29.92	29.26
Adjustment due to goodwill, core deposit and other intangible assets	(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)	(12.22)	(12.28)	(10.34)	(10.51)
Tangible book value per common share	\$ 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	20.06	19.69	19.58	18.75