

Income Statement

Reconciliation of Non-GAAP Financial Measures

	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	4Q19	3Q19	2Q19	1Q19	4Q18	3Q18	2Q18	1Q18
Net income	\$ 134,049	\$ 144,860	\$ 141,329	\$ 125,312	\$ 129,730	\$ 132,779	\$ 127,932	\$ 121,630	\$ 107,078	\$ 106,847	\$ 62,444	\$ 28,358	\$ 96,079	\$ 110,521	\$ 100,321	\$ 93,960	\$ 95,318	\$ 93,747	\$ 86,865	\$ 83,510
Merger-related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,906	5,353
Investment (gains) losses on sales of securities	-	(217)	-	61	(393)	-	(366)	-	-	(651)	128	(463)	(68)	(417)	4,466	1,960	2,295	(11)	-	(30)
Sale of non-prime automobile portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,536	-	-	-	-	-
ORE expense (income)	179	(90)	86	105	37	(79)	(657)	(13)	1,457	1,795	2,888	2,415	804	655	2,523	(246)	(631)	(67)	(819)	794
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	(47)	80	(22)	(43)	93	21	267	3	(4,297)	(819)	(1,539)	(510)	(192)	(62)	(3,062)	(448)	(435)	20	(546)	(1,539)
Net income excluding above noted adjustments	\$ 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	\$ 110,637	\$ 108,973	\$ 95,226	\$ 96,547	\$ 93,689	\$ 88,406	\$ 88,028
Basic earnings per common share	\$ 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	1.24	1.22	1.13	1.08
Adjustment due to merger-related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.04	0.07
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)
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
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)
Basic earnings per common share excluding above noted adjustments	\$ 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	1.26	1.22	1.17	1.13
Diluted earnings per common share	\$ 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	1.24	1.21	1.12	1.08
Adjustment due to merger-related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.04	0.07
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)
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
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)
Diluted earnings per common share excluding above noted adjustments	\$ 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	1.26	1.21	1.15	1.13
Net interest income	\$ 319,460	\$ 305,784	\$ 284,574	\$ 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	\$ 190,215	\$ 189,420	\$ 182,236	\$ 174,471
Total noninterest income	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	57,270	51,478	47,939	44,183
Total revenues	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	247,485	240,898	230,175	218,654
Less: Investment (gains) losses on sales of securities, net	-	(217)	-	61	(393)	-	(366)	-	-	(651)	128	(463)	(68)	(417)	1,960	4,466	2,295	(11)	-	(30)
Loss on sale of non-prime automobile portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,536	-	-	-	-	-
Total revenues, excluding above noted adjustments	\$ 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	\$ 249,760	\$ 240,887	\$ 230,175	\$ 218,624
Revenue per diluted common share	\$ 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	3.19	3.11	2.97	2.83
Adjustment due to above noted adjustments	-	-	-	-	(0.01)	-	-	-	-	(0.01)	-	-	-	(0.01)	0.08	0.03	0.03	-	-	-
Revenue per diluted common share excluding above noted adjustments	\$ 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	3.22	3.11	2.97	2.83
Book value per common share	\$ 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	\$ 51.18	\$ 50.05	\$ 49.15	\$ 48.16
Adjustment due to goodwill, core deposit and other intangible assets	(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)	(23.91)	(23.84)	(23.87)	(23.92)
Tangible book value per common share	\$ 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	\$ 27.27	\$ 26.21	\$ 25.28	\$ 24.24

Income Statement

Reconciliation of Non-GAAP Financial Measures

	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	4Q19	3Q19	2Q19	1Q19	4Q18	3Q18	2Q18	1Q18
Net interest income	\$ 318,460	\$ 308,784	\$ 284,574	\$ 239,475	\$ 238,763	\$ 237,543	\$ 233,225	\$ 222,870	\$ 220,985	\$ 206,594	\$ 200,657	\$ 193,552	\$ 194,172	\$ 195,806	\$ 188,918	\$ 197,246	\$ 190,215	\$ 189,420	\$ 182,236	\$ 174,471
Total noninterest income	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	57,270	51,478	47,939	44,183
Total revenues	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	247,485	240,898	230,175	218,654
Less: Investment (gains) losses on sales of securities, net	-	(217)	-	61	(393)	-	(366)	-	-	(651)	128	(463)	(68)	(417)	4,466	1,960	2,295	(11)	-	(30)
Loss on sale of non-prime automobile portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,536	-	-	-	-	-
Total revenues, excluding above noted adjustments	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	249,780	240,887	230,175	218,624
Total noninterest income	\$ 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	\$ 57,270	\$ 51,478	\$ 47,939	\$ 44,183
Less: Investment (gains) losses on sales of securities, net	-	(217)	-	61	(393)	-	(366)	-	-	(651)	128	(463)	(68)	(417)	4,466	1,960	2,295	(11)	-	(30)
Loss on sale of non-prime automobile portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,536	-	-	-	-	-
Total noninterest income, excluding above noted adjustments	\$ 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	\$ 57,004	\$ 51,379	\$ 47,908	\$ 44,153
Total noninterest expense	\$ 202,047	\$ 199,253	\$ 196,038	\$ 182,661	\$ 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	\$ 113,990	\$ 110,908	\$ 108,580
Less: OPE expenses (income)	179	(90)	86	105	37	(79)	(657)	(13)	1,457	1,795	2,888	2,415	804	655	2,523	246	631	67	819	(794)
Branch rationalization charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,169	-	-	-	-	-
FHLB restructuring charges	-	-	-	-	-	-	-	-	10,307	1,991	2,870	-	-	-	-	-	-	-	-	-
Hedge termination charges	-	-	-	-	-	-	-	-	4,673	-	-	-	-	-	-	-	-	-	-	-
Merger-related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,908	5,353
Total noninterest expense, excluding above noted adjustments	\$ 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	\$ 118,778	\$ 113,923	\$ 110,089	\$ 109,374
Pre-tax income	\$ 174,929	\$ 183,843	\$ 181,131	\$ 157,530	\$ 166,394	\$ 169,405	\$ 162,458	\$ 153,848	\$ 133,344	\$ 137,049	\$ 73,674	\$ 26,691	\$ 118,520	\$ 137,224	\$ 124,719	\$ 117,074	\$ 118,757	\$ 118,163	\$ 109,865	\$ 103,143
Provision for credit losses	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	9,319	8,725	9,402	6,331
Pre-tax pre-provision income	150,124	156,350	168,024	154,810	163,719	166,023	159,624	146,613	124,164	120,716	5,342	(72,798)	113,876	128,964	117,524	109,855	109,438	109,438	100,463	96,812
Adjustments noted above	179	(307)	86	166	(356)	(79)	(1,023)	(13)	16,437	3,135	5,866	1,952	736	238	11,714	2,206	2,926	56	3,725	4,529
Adjusted pre-tax pre-provision income	\$ 150,303	\$ 155,943	\$ 168,110	\$ 154,976	\$ 163,363	\$ 165,044	\$ 158,601	\$ 146,626	\$ 140,183	\$ 123,851	\$ 10,478	\$ (70,846)	\$ 114,612	\$ 129,202	\$ 128,640	\$ 112,061	\$ 112,364	\$ 112,594	\$ 104,188	\$ 101,341
Average assets	\$ 41,325,384	\$ 40,464,649	\$ 38,780,786	\$ 38,637,221	\$ 37,132,078	\$ 35,896,130	\$ 35,053,772	\$ 34,653,132	\$ 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	\$ 22,204,539
PPP loans	(9,300)	(28,188)	(84,638)	(255,637)	(530,930)	(983,486)	(1,929,363)	(2,064,882)	(2,110,314)	(2,235,277)	(1,690,930)	-	-	-	-	-	-	-	-	-
Average assets excluding PPP loans	\$ 41,316,084	\$ 40,436,461	\$ 38,696,148	\$ 38,381,584	\$ 36,601,148	\$ 34,912,644	\$ 33,124,409	\$ 32,548,248	\$ 32,326,451	\$ 31,603,439	\$ 31,094,461	\$ 26,237,642	\$ 27,604,774	\$ 27,134,163	\$ 25,915,971	\$ 25,049,954	\$ 24,616,733	\$ 24,125,051	\$ 23,236,945	\$ 22,204,539
Average loans	\$ 28,402,197	\$ 27,021,031	\$ 25,397,389	\$ 23,848,533	\$ 23,225,735	\$ 22,986,835	\$ 23,175,803	\$ 22,848,086	\$ 22,524,683	\$ 22,493,192	\$ 22,257,168	\$ 20,009,288	\$ 19,595,620	\$ 19,216,835	\$ 18,611,164	\$ 17,938,480	\$ 17,630,281	\$ 17,259,139	\$ 16,729,734	\$ 15,957,466
Average PPP loans	(9,300)	(28,188)	(84,638)	(255,637)	(530,930)	(983,486)	(1,929,363)	(2,064,882)	(2,110,314)	(2,235,277)	(1,690,930)	-	-	-	-	-	-	-	-	-
Average loans excluding average PPP loans	\$ 28,392,897	\$ 26,992,843	\$ 25,312,751	\$ 23,593,166	\$ 22,694,805	\$ 22,003,349	\$ 21,246,440	\$ 20,783,204	\$ 20,414,369	\$ 20,257,915	\$ 20,568,238	\$ 18,318,358	\$ 17,595,620	\$ 17,216,835	\$ 16,601,164	\$ 15,938,480	\$ 15,630,281	\$ 15,259,139	\$ 14,729,734	\$ 13,957,466
Noninterest income/ Average assets	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%	0.92%	0.85%	0.83%	0.81%
Adjustment due to above noted adjustments	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	-0.01%	0.01%	0.00%	0.00%	0.00%	-0.01%	0.10%	0.03%	0.04%	0.00%	0.00%	0.00%
Noninterest income (excluding above noted adjustments)/ Average Assets	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%	0.96%	0.85%	0.83%	0.81%
Noninterest income/ Average assets	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%	0.92%	0.85%	0.83%	0.81%
Adjustment due to above noted adjustments and exclusion of PPP loans	0.00%	0.00%	0.00%	0.00%	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%
Noninterest income (excluding above noted adjustments)/ Average Assets (excluding PPP loans)	0.79%	1.03%	1.30%	1.09%	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%
Noninterest expense/ Average assets	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%	1.92%	1.87%	1.91%	1.98%
Adjustment due to above noted adjustments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	-0.15%	-0.05%	-0.07%	-0.04%	-0.02%	-0.01%	-0.09%	-0.01%	-0.04%	0.00%	-0.06%	-0.08%
Total noninterest expense (excluding above noted adjustments)/ Average assets	1.94%	1.95%	2.03%	1.92%	1.82%	1.87%	1.91%	1.81%	1.87%	1.65%	1.54%	1.92%	1.86%	1.93%	1.89%	1.84%	1.92%	1.87%	1.85%	1.90%
Efficiency ratio	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%	48.3%	47.3%	48.2%	49.7%
Adjustment due to above noted adjustments	-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%	-0.7%	0.0%	-1.6%	-2.8%
Adjusted Efficiency ratio	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%	47.6%	47.3%	46.6%	46.9%
Allowance for credit losses as a percent of total loans	1.04%	1.04%	1.03%	1.07%	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%
Impact of excluding PPP loans from total loans	0.00%	0.00%	0.01%	0.00%	0.02%	0.03%	0.07%	0.13%	0.15%	0.15%	0.14%	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	1.04%	1.04%	1.04%	1.07%	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%

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Reconciliation of Non-GAAP Financial Measures

	2022	2021	2020	2019	2018
Loans	\$ 29,041,605	\$ 23,414,262	\$ 22,424,501	\$ 19,787,876	\$ 17,707,549
Less: PPP loans	7,967	371,118	1,798,869	-	-
Loans excluding PPP loans	\$ 29,033,638	\$ 23,043,144	\$ 20,625,632	\$ 19,787,876	\$ 17,707,549