

Reconciliation of Non-GAAP Financial Measures

	4Q24	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20
Net income	\$ 147,461	\$ 142,893	\$ 49,364	\$ 120,146	\$ 91,181	\$ 128,805	\$ 193,501	\$ 133,473	\$ 134,049	\$ 144,880	\$ 141,329	\$ 125,312	\$ 129,730	\$ 132,779	\$ 127,992	\$ 121,630	\$ 107,078	\$ 106,847	\$ 62,444	\$ 28,356
Investment (gains) losses on sales of securities	(249)	-	72,103	-	(14)	9,727	9,961	-	-	(217)	-	61	(393)	-	(366)	-	-	(651)	128	(463)
Gain on sale of fixed assets as a result of sale leaseback	-	-	-	-	-	-	(85,692)	-	-	-	-	-	-	-	-	-	-	-	-	-
ORE expense (income)	58	56	22	84	125	33	58	99	179	(90)	86	105	37	(79)	(657)	(13)	1,457	1,795	2,888	2,415
FDIC special assessment	-	-	-	7,250	29,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loss on BOLI restructuring	-	-	-	-	16,252	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recognition of mortgage servicing asset	-	-	-	(11,812)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fees related to terminating agreement to resell securities previously purchased and professional fees associated with capital optimization initiatives	-	-	28,400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FHLB restructuring charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,307	1,991	2,870	-
Hedge termination charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,673	-	-	-
Tax effect on above noted adjustments	48	(14)	(25,131)	1,120	(7,278)	(2,440)	18,918	(25)	(47)	80	(22)	(43)	93	21	267	3	(4,297)	(819)	(1,539)	(510)
Net income excluding above noted adjustments	\$ 147,318	\$ 142,935	\$ 124,758	\$ 116,788	\$ 123,266	\$ 136,125	\$ 136,746	\$ 133,547	\$ 134,181	\$ 144,633	\$ 141,393	\$ 125,435	\$ 129,467	\$ 132,721	\$ 127,238	\$ 121,620	\$ 115,218	\$ 105,163	\$ 66,791	\$ 23,796
Basic earnings per common share	\$ 1.93	\$ 1.87	\$ 0.85	\$ 1.58	\$ 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
Less:																				
Investment (gains) losses on sales of securities	(0.01)	-	0.94	-	-	0.13	0.13	-	-	-	-	-	(0.01)	-	-	-	-	(0.01)	-	-
Gain on sale of fixed assets as a result of sale leaseback	-	-	-	-	-	-	(113)	-	-	-	-	-	-	-	-	-	-	-	-	-
ORE expense (income)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0.01)	-	0.02	0.02	0.04	0.03
FDIC special assessment	-	-	-	0.10	0.38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loss on BOLI restructuring	-	-	-	-	0.21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recognition of mortgage servicing asset	-	-	-	(0.15)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fees related to terminating agreement to resell securities previously purchased and professional fees associated with capital optimization initiatives	-	-	0.37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FHLB restructuring charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.14	0.03	0.04	-
Hedge termination charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.06	-	-	-
Tax effect on above noted adjustments	-	-	(0.33)	0.01	(0.09)	(0.03)	0.25	-	-	-	-	-	-	-	-	-	(0.06)	(0.01)	(0.02)	(0.01)
Basic earnings per common share excluding above noted adjustments	\$ 1.92	\$ 1.87	\$ 1.63	\$ 1.54	\$ 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	\$ 0.38
Diluted earnings per common share	\$ 1.91	\$ 1.86	\$ 0.84	\$ 1.57	\$ 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
Less:																				
Investment (gains) losses on sales of securities	(0.01)	-	0.94	-	-	0.13	0.13	-	-	-	-	-	(0.01)	-	-	-	-	(0.01)	-	-
Gain on sale of fixed assets as a result of sale leaseback	-	-	-	-	-	-	(113)	-	-	-	-	-	-	-	-	-	-	-	-	-
ORE expense (income)	-	-	-	0.10	0.37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FDIC special assessment	-	-	-	-	0.21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loss on BOLI restructuring	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0.01)	-	0.02	0.02	0.04	0.03
Recognition of mortgage servicing asset	-	-	-	(0.15)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fees related to terminating agreement to resell securities previously purchased and professional fees associated with capital optimization initiatives	-	-	0.37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FHLB restructuring charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.14	0.03	0.04	-
Hedge termination charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.06	-	-	-
Tax effect on above noted adjustments	-	-	(0.32)	0.01	(0.09)	(0.03)	0.25	-	-	-	-	-	-	-	-	-	(0.06)	(0.01)	(0.02)	(0.01)
Diluted earnings per common share excluding above noted adjustments	\$ 1.90	\$ 1.86	\$ 1.63	\$ 1.53	\$ 1.68	\$ 1.79	\$ 1.80	\$ 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
Revenue per diluted common share	\$ 6.14	\$ 6.08	\$ 4.78	\$ 5.60	\$ 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
Adjustment due to above noted adjustments	-	-	0.94	(0.15)	0.09	0.13	(1.00)	-	-	-	-	-	(0.01)	-	-	-	-	(0.01)	-	-
Revenue per diluted common share excluding above noted adjustments	\$ 6.14	\$ 6.08	\$ 5.72	\$ 5.45	\$ 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
Book value per common share	\$ 80.46	\$ 79.33	\$ 77.15	\$ 76.23	\$ 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
Adjustment due to goodwill, core deposit and other intangible assets	(24.22)	(24.21)	(24.23)	(24.25)	(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)
Tangible book value per common share	\$ 56.24	\$ 55.12	\$ 52.92	\$ 51.98	\$ 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

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	4Q24	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20
Net interest income	\$ 363,790	\$ 351,504	\$ 332,262	\$ 318,034	\$ 317,252	\$ 317,242	\$ 315,393	\$ 312,231	\$ 319,460	\$ 305,784	\$ 264,574	\$ 239,475	\$ 238,763	\$ 237,543	\$ 233,225	\$ 222,870	\$ 220,395	\$ 206,594	\$ 200,657	\$ 193,552
Total noninterest income	111,545	115,242	34,268	110,103	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
Total revenues	475,335	466,746	366,550	428,137	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
Less: Investment (gains) losses on sales of securities, net	(249)	-	72,103	-	(14)	9,727	9,961	-	-	(217)	-	61	(393)	-	(366)	-	-	(651)	128	(463)
Gain on sale of fixed assets as a result of sale leaseback	-	-	-	-	-	-	(85,692)	-	-	-	-	-	-	-	-	-	-	-	-	-
Loss on BOLI restructuring	-	-	-	-	7,166	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recognition of mortgage servicing asset	-	-	-	(11,812)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total revenues, excluding above noted adjustments	475,086	466,746	438,653	416,325	403,432	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
Total noninterest income	\$ 111,545	\$ 115,242	\$ 34,268	\$ 110,103	\$ 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
Less: Investment (gains) losses on sales of securities, net	(249)	-	72,103	-	(14)	9,727	9,961	-	-	(217)	-	61	(393)	-	(366)	-	-	(651)	128	(463)
Gain on sale of fixed assets as a result of sale leaseback	-	-	-	-	-	-	(85,692)	-	-	-	-	-	-	-	-	-	-	-	-	-
Loss on BOLI restructuring	-	-	-	-	7,166	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recognition of mortgage servicing asset	-	-	-	(11,812)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total noninterest income, excluding above noted adjustments	\$ 111,296	\$ 115,242	\$ 106,391	\$ 98,291	\$ 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
Total noninterest expense	\$ 261,897	\$ 259,319	\$ 271,389	\$ 242,365	\$ 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
Less: ORE expenses (income)	58	56	22	84	125	33	58	99	179	(90)	86	105	37	(79)	(657)	(13)	1,457	1,795	2,888	2,415
Fees related to terminating agreement to resell securities previously purchased and professional fees associated with capital optimization initiatives	-	-	28,400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FDIC special assessment	-	-	-	7,250	29,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FHLB restructuring charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,307	1,991	2,870	-
Hedge termination charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,673	-	-	-
Total noninterest expense, excluding above noted adjustments	\$ 261,839	\$ 259,263	\$ 242,967	\$ 235,031	\$ 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
Pre-tax income	\$ 183,786	\$ 181,148	\$ 65,002	\$ 151,275	\$ 128,858	\$ 167,980	\$ 245,902	\$ 171,268	\$ 174,929	\$ 183,843	\$ 181,131	\$ 157,590	\$ 166,394	\$ 169,405	\$ 162,458	\$ 153,848	\$ 133,944	\$ 137,049	\$ 73,674	\$ 26,891
Provision for credit losses	29,652	26,281	30,159	34,497	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
Pre-tax pre-provision income	213,438	207,427	95,161	185,772	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
Adjustments noted above	(191)	56	100,525	(4,478)	36,277	9,760	(75,673)	99	179	(307)	86	166	(356)	(79)	(1,023)	(13)	16,437	3,135	5,886	1,952
Adjusted pre-tax pre-provision income	\$ 213,247	\$ 207,483	\$ 195,686	\$ 181,294	\$ 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
Noninterest income/ Average assets	0.87%	0.93%	0.28%	0.92%	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%
Adjustment due to above noted adjustments	0.00%	0.00%	0.60%	-0.10%	0.06%	0.08%	-0.67%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.01%	0.00%
Noninterest income (excluding above noted adjustments)/Average Assets	0.87%	0.93%	0.88%	0.82%	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%
Noninterest expense/ Average assets	2.04%	2.08%	2.24%	2.02%	2.09%	1.79%	1.87%	2.00%	1.94%	1.95%	2.03%	1.92%	1.82%	1.87%	1.90%	1.86%	1.86%	1.70%	1.61%	1.96%
Adjustment due to above noted adjustments	0.00%	0.00%	-0.24%	-0.06%	-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%
Total noninterest expense (excluding above noted adjustments)/ Average assets	2.04%	2.08%	2.00%	1.96%	1.85%	1.79%	1.87%	2.00%	1.94%	1.95%	2.03%	1.92%	1.82%	1.87%	1.91%	1.86%	1.67%	1.65%	1.54%	1.92%
Efficiency ratio	55.1%	55.6%	74.0%	56.6%	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%
Adjustment due to above noted adjustments	0.0%	0.0%	-18.7%	-0.2%	-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%
Adjusted Efficiency ratio	55.1%	55.6%	55.4%	56.5%	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%