

 **Financial Corporation**

**Third Quarter 2021  
Financial Supplement**

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## Use of non-GAAP Financial Measures

This Supplemental Financial Information contains certain financial measures that are not measures recognized under U.S. generally accepted accounting principles (“GAAP”) and therefore are considered non-GAAP financial measures. These non-GAAP financial measures include, without limitation, adjusted earnings, adjusted diluted earnings per share, adjusted and unadjusted pre-tax pre-provision earnings, core revenue, core noninterest expense and core noninterest income, core efficiency ratio (tax equivalent basis), Banking segment core efficiency ratio (tax equivalent basis), Mortgage segment core efficiency ratio (tax equivalent basis), adjusted mortgage contribution, adjusted return on average tangible common equity, adjusted pre-tax pre-provision return on average tangible common equity, adjusted return on average assets and common equity, and adjusted pre-tax pre-provision return on average assets and common equity. Each of these non-GAAP metrics excludes certain income and expense items that the Company’s management considers to be non-core/adjusted in nature. The Company also includes an adjusted allowance for credit losses, adjusted loans held for investment, and adjusted allowance for credit losses to loans held for investment, which all exclude the impact of PPP loans. The Company refers to these non-GAAP measures as adjusted measures. Also, the Company presents tangible assets, tangible common equity, tangible book value per common share, tangible common equity to tangible assets, return on average tangible common equity and adjusted return on average tangible common equity. Each of these non-GAAP metrics excludes the impact of goodwill and other intangibles.

The Company’s management uses these non-GAAP financial measures in their analysis of the Company’s performance, financial condition and the efficiency of its operations as management believes such measures facilitate period-to-period comparisons and provide meaningful indications of its operating performance as they eliminate both gains and charges that management views as non-recurring or not indicative of operating performance. Management believes that these non-GAAP financial measures provide a greater understanding of ongoing operations and enhance comparability of results with prior periods as well as demonstrating the effects of significant non-core gains and charges in the current and prior periods. The Company’s management also believes that investors find these non-GAAP financial measures useful as they assist investors in understanding the Company’s underlying operating performance and in the analysis of ongoing operating trends. In addition, because intangible assets such as goodwill and other intangibles, and the other items excluded each vary extensively from company to company, the Company believes that the presentation of this information allows investors to more easily compare the Company’s results to the results of other companies. However, the non-GAAP financial measures discussed herein should not be considered in isolation or as a substitute for the most directly comparable or other financial measures calculated in accordance with GAAP. Moreover, the manner in which the Company calculates the non-GAAP financial measures discussed herein may differ from that of other companies reporting measures with similar names. You should understand how such other banking organizations calculate their financial measures similar or with names similar to the non-GAAP financial measures the Company has discussed herein when comparing such non-GAAP financial measures. The Company includes tables under the Non-GAAP Reconciliation section of this document to provide a reconciliation of these measures to the most directly comparable GAAP financial measures.

**Financial Summary and Key Metrics**  
**(Unaudited)**  
*(In Thousands, Except Share Data and %)*

|   | 2021          |                |               | 2020           |               |
|---|---------------|----------------|---------------|----------------|---------------|
|   | Third Quarter | Second Quarter | First Quarter | Fourth Quarter | Third Quarter |
| <b>Statement of Income Data</b>   |               |                |               |                |               |
| Total interest income   | \$ 96,665     | \$ 96,329      | \$ 94,785     | \$ 98,236      | \$ 81,127     |
| Total interest expense  | 8,189         | 9,766          | 12,209        | 12,992         | 12,299        |
| Net interest income   | 88,476        | 86,563         | 82,576        | 85,244         | 68,828        |
| Total noninterest income  | 59,006        | 49,300         | 66,730        | 80,638         | 97,026        |
| Total noninterest expense   | 95,007        | 92,960         | 94,698        | 109,855        | 118,092       |
| Earnings before income taxes and provisions for credit losses                     | 52,475        | 42,903         | 54,608        | 56,027         | 47,762        |
| Provisions for credit losses  | (2,531)       | (13,839)       | (13,854)      | (2,920)        | 55,401        |
| Income tax expense (benefit)  | 9,716         | 13,440         | 15,588        | 13,337         | (2,040)       |
| Net income applicable to noncontrolling interest                                  | —             | 8              | —             | 8              | —             |
| Net income (loss) applicable to FB Financial Corporation <sup>(d)</sup>           | \$ 45,290     | \$ 43,294      | \$ 52,874     | \$ 45,602      | \$ (5,599)    |
| Net interest income (tax-equivalent basis)  | \$ 89,230     | \$ 87,321      | \$ 83,368     | \$ 86,111      | \$ 69,625     |
| Adjusted net income*  | \$ 42,699     | \$ 42,317      | \$ 53,505     | \$ 54,454      | \$ 58,096     |
| Adjusted pre-tax, pre-provision earnings*   | \$ 51,240     | \$ 41,357      | \$ 55,461     | \$ 67,988      | \$ 70,444     |
| <b>Per Common Share</b>   |               |                |               |                |               |
| Diluted net income (loss) <sup>(a)</sup>  | \$ 0.94       | \$ 0.90        | \$ 1.10       | \$ 0.95        | \$ (0.14)     |
| Adjusted diluted net income*  | 0.89          | 0.88           | 1.12          | 1.14           | 1.43          |
| Book value  | 29.36         | 28.96          | 28.08         | 27.35          | 26.38         |
| Tangible book value*  | 23.90         | 23.43          | 22.51         | 21.73          | 20.87         |
| Weighted average number of shares outstanding - fully diluted <sup>(a)</sup>      | 48,007,147    | 47,993,773     | 47,969,106    | 47,791,659     | 40,637,745    |
| Period-end number of shares   | 47,707,634    | 47,360,950     | 47,331,680    | 47,220,743     | 47,191,677    |
| <b>Selected Balance Sheet Data</b>  |               |                |               |                |               |
| Cash and cash equivalents   | \$ 1,324,564  | \$ 1,717,097   | \$ 1,895,133  | \$ 1,317,898   | \$ 1,062,391  |
| Loans held for investment (HFI)   | 7,294,674     | 7,198,954      | 7,047,342     | 7,082,959      | 7,213,538     |
| Allowance for credit losses <sup>(b)</sup>  | (139,446)     | (144,663)      | (157,954)     | (170,389)      | (183,973)     |
| Mortgage loans held for sale  | 755,210       | 697,407        | 834,779       | 683,770        | 610,695       |
| Commercial loans held for sale  | 100,496       | 124,122        | 174,983       | 215,403        | 241,256       |
| Investment securities, at fair value  | 1,577,337     | 1,409,175      | 1,229,845     | 1,176,991      | 1,164,910     |
| Other real estate owned, net  | 10,015        | 11,986         | 11,177        | 12,111         | 12,748        |
| Total assets  | 11,810,290    | 11,918,367     | 11,935,826    | 11,207,330     | 11,010,438    |
| Customer deposits   | 10,043,901    | 10,163,056     | 10,219,173    | 9,396,478      | 9,001,673     |
| Brokered and internet time deposits   | 28,017        | 40,900         | 37,713        | 61,559         | 92,074        |
| Total deposits  | 10,071,918    | 10,203,956     | 10,256,886    | 9,458,037      | 9,093,747     |
| Borrowings  | 172,710       | 183,962        | 180,179       | 238,324        | 438,838       |
| Total common shareholders' equity   | 1,400,913     | 1,371,721      | 1,329,103     | 1,291,289      | 1,244,998     |
| <b>Selected Ratios</b>  |               |                |               |                |               |
| Return on average:  |               |                |               |                |               |
| Assets  | 1.51 %        | 1.46 %         | 1.86 %        | 1.63 %         | (0.24)%       |
| Shareholders' equity  | 12.9 %        | 13.0 %         | 16.5 %        | 14.4 %         | (2.13)%       |
| Tangible common equity*   | 15.9 %        | 16.1 %         | 20.6 %        | 18.2 %         | (2.72)%       |
| Average shareholders' equity to average assets                                    | 11.7 %        | 11.3 %         | 11.3 %        | 11.3 %         | 11.4 %        |
| Net interest margin (NIM) (tax-equivalent basis)                                  | 3.20 %        | 3.18 %         | 3.19 %        | 3.32 %         | 3.28 %        |
| Efficiency ratio (GAAP)   | 64.4 %        | 68.4 %         | 63.4 %        | 66.2 %         | 71.2 %        |
| Core efficiency ratio (tax-equivalent basis)*                                     | 64.7 %        | 68.9 %         | 63.0 %        | 58.5 %         | 57.4 %        |
| Loans HFI to deposit ratio  | 72.4 %        | 70.6 %         | 68.7 %        | 74.9 %         | 79.3 %        |
| Total loans to deposit ratio  | 80.9 %        | 78.6 %         | 78.6 %        | 84.4 %         | 88.7 %        |
| Yield on interest-earning assets  | 3.49 %        | 3.53 %         | 3.66 %        | 3.82 %         | 3.86 %        |
| Cost of interest-bearing liabilities  | 0.42 %        | 0.49 %         | 0.65 %        | 0.73 %         | 0.83 %        |
| Cost of total deposits  | 0.26 %        | 0.31 %         | 0.41 %        | 0.46 %         | 0.56 %        |
| <b>Credit Quality Ratios</b>  |               |                |               |                |               |
| Allowance for credit losses as a percentage of loans HFI <sup>(b)</sup>           | 1.91 %        | 2.01 %         | 2.24 %        | 2.41 %         | 2.55 %        |
| Adjusted allowance for credit losses as a percentage of loans HFI* <sup>(b)</sup> | 1.91 %        | 2.03 %         | 2.29 %        | 2.48 %         | 2.66 %        |
| Net charge-offs (recoveries) as a percentage of average loans HFI                 | 0.13 %        | 0.02 %         | 0.05 %        | 0.58 %         | (0.01)%       |
| Nonperforming loans HFI as a percentage of total loans HFI                        | 0.59 %        | 0.83 %         | 0.94 %        | 0.91 %         | 0.61 %        |
| Nonperforming assets as a percentage of total assets                              | 0.50 %        | 0.66 %         | 0.77 %        | 0.75 %         | 0.64 %        |
| <b>Preliminary capital ratios (Consolidated)</b>                                  |               |                |               |                |               |
| Total common shareholders' equity to assets                                       | 11.9 %        | 11.5 %         | 11.1 %        | 11.5 %         | 11.3 %        |
| Tangible common equity to tangible assets*  | 9.87 %        | 9.52 %         | 9.13 %        | 9.38 %         | 9.16 %        |
| Tier 1 capital (to average assets)  | 10.4 %        | 10.1 %         | 10.1 %        | 10.0 %         | 11.8 %        |
| Tier 1 capital (to risk-weighted assets) <sup>(c)</sup>                           | 12.7 %        | 12.7 %         | 12.3 %        | 12.0 %         | 12.1 %        |
| Total capital (to risk-weighted assets) <sup>(c)</sup>                            | 14.6 %        | 14.9 %         | 14.6 %        | 15.0 %         | 15.3 %        |
| Common equity Tier 1 (to risk-weighted assets) (CET1) <sup>(c)</sup>              | 12.3 %        | 12.4 %         | 12.0 %        | 11.7 %         | 11.8 %        |

(a) Diluted earnings per share is calculated using the basic weighted average number of common shares outstanding for periods in which a loss is incurred.

(b) Excludes reserve for credit losses on unfunded commitments of \$13.5 million, \$13.2 million, \$14.2 million, \$16.4 million, and \$16.1 million recorded in accrued expenses and other liabilities at September 30, 2021, June 30, 2021, March 31, 2021, December 31, 2020, and September 30, 2020, respectively.

(c) We calculate our risk-weighted assets using the standardized method of the Basel III Framework.

(d) Includes dividends declared and paid by the Company's REIT subsidiary to minority interest preferred shareholders in the second quarter of 2021 and fourth quarter of 2020.

\*These measures are considered non-GAAP financial measures. For a reconciliation and discussion of this non-GAAP measure, see "Use of non-GAAP Financial Measures" and the corresponding financial tables in this Supplemental Financial Information. Investors are encouraged to refer to the discussion and reconciliation of non-GAAP measures included in the Earnings Release and Earnings Release Presentation dated October 19, 2021.

**Consolidated Statements of Income**  
**(Unaudited)**  
*(In Thousands, Except Share Data and %)*

|  | 2021             |                   |                  | 2020              |                  | Q3 2021             | Q3 2021             |
|--|------------------|-------------------|------------------|-------------------|------------------|---------------------|---------------------|
|  | Third<br>Quarter | Second<br>Quarter | First<br>Quarter | Fourth<br>Quarter | Third<br>Quarter | vs.                 | vs.                 |
|  |                  |                   |                  |                   |                  | Q2 2021             | Q3 2020             |
|  |                  |                   |                  |                   |                  | Percent<br>variance | Percent<br>variance |
| <b>Interest income:</b>  |                  |                   |                  |                   |                  |                     |                     |
| Interest and fees on loans   | \$ 89,993        | \$ 89,861         | \$ 89,412        | \$ 93,246         | \$ 76,504        | 0.15 %              | 17.6 %              |
| Interest on securities   |                  |                   |                  |                   |                  |                     |                     |
| Taxable  | 3,989            | 3,844             | 2,819            | 2,306             | 2,286            | 3.77 %              | 74.5 %              |
| Tax-exempt   | 1,883            | 1,933             | 1,956            | 2,120             | 1,933            | (2.59)%             | (2.59)%             |
| Other  | 800              | 691               | 598              | 564               | 404              | 15.8 %              | 98.0 %              |
| Total interest income  | 96,665           | 96,329            | 94,785           | 98,236            | 81,127           | 0.35 %              | 19.2 %              |
| <b>Interest expense:</b>   |                  |                   |                  |                   |                  |                     |                     |
| Deposits   | 6,596            | 7,919             | 9,826            | 10,809            | 10,573           | (16.7)%             | (37.6)%             |
| Borrowings   | 1,593            | 1,847             | 2,383            | 2,183             | 1,726            | (13.8)%             | (7.71)%             |
| Total interest expense   | 8,189            | 9,766             | 12,209           | 12,992            | 12,299           | (16.1)%             | (33.4)%             |
| Net interest income  | 88,476           | 86,563            | 82,576           | 85,244            | 68,828           | 2.21 %              | 28.5 %              |
| Provision for credit losses  | (2,832)          | (12,885)          | (11,632)         | (3,231)           | 45,834           | (78.0)%             | (106.2)%            |
| Provision for credit losses on unfunded commitments                                  | 301              | (954)             | (2,222)          | 311               | 9,567            | (131.6)%            | (96.9)%             |
| Net interest income after provisions for credit losses                               | 91,007           | 100,402           | 96,430           | 88,164            | 13,427           | (9.36)%             | 577.8 %             |
| <b>Noninterest income:</b>   |                  |                   |                  |                   |                  |                     |                     |
| Mortgage banking income  | 45,384           | 35,499            | 55,332           | 65,729            | 84,686           | 27.8 %              | (46.4)%             |
| Service charges on deposit accounts  | 2,612            | 2,266             | 2,339            | 2,577             | 2,162            | 15.3 %              | 20.8 %              |
| ATM and interchange fees   | 4,868            | 5,381             | 4,341            | 4,262             | 3,913            | (9.53)%             | 24.4 %              |
| Investment services and trust income   | 2,511            | 2,999             | 2,008            | 2,187             | 1,828            | (16.3)%             | 37.4 %              |
| Gain from securities, net  | 51               | 144               | 83               | 1,013             | 583              | (64.6)%             | (91.3)%             |
| Gain (loss) on sales or write-downs of other real estate owned                       | 2,005            | (23)              | 496              | (123)             | (1,505)          | (8,817.4)%          | (233.2)%            |
| Gain (loss) from other assets  | 177              | (4)               | (11)             | 66                | 226              | (4,525.0)%          | (21.7)%             |
| Other income   | 1,398            | 3,038             | 2,142            | 4,927             | 5,133            | (54.0)%             | (72.8)%             |
| Total noninterest income   | 59,006           | 49,300            | 66,730           | 80,638            | 97,026           | 19.7 %              | (39.2)%             |
| Total revenue  | 147,482          | 135,863           | 149,306          | 165,882           | 165,854          | 8.55 %              | (11.1)%             |
| <b>Noninterest expenses:</b>   |                  |                   |                  |                   |                  |                     |                     |
| Salaries, commissions and employee benefits  | 62,818           | 62,367            | 64,571           | 67,212            | 67,676           | 0.72 %              | (7.18)%             |
| Occupancy and equipment expense  | 5,979            | 5,356             | 5,849            | 5,813             | 4,892            | 11.6 %              | 22.2 %              |
| Legal and professional fees  | 2,177            | 2,090             | 2,434            | 2,227             | 1,917            | 4.16 %              | 13.6 %              |
| Data processing  | 2,595            | 2,542             | 2,319            | 3,161             | 2,994            | 2.08 %              | (13.3)%             |
| Merger costs   | —                | —                 | —                | 9,513             | 20,730           | — %                 | (100.0)%            |
| Amortization of core deposits and other intangibles                                  | 1,344            | 1,394             | 1,440            | 1,498             | 1,417            | (3.59)%             | (5.15)%             |
| Advertising  | 4,200            | 3,559             | 2,253            | 2,826             | 2,256            | 18.0 %              | 86.2 %              |
| Other expense  | 15,894           | 15,652            | 15,832           | 17,605            | 16,210           | 1.55 %              | (1.95)%             |
| Total noninterest expense  | 95,007           | 92,960            | 94,698           | 109,855           | 118,092          | 2.20 %              | (19.5)%             |
| Income (loss) before income taxes  | 55,006           | 56,742            | 68,462           | 58,947            | (7,639)          | (3.06)%             | (820.1)%            |
| Income tax expense (benefit)   | 9,716            | 13,440            | 15,588           | 13,337            | (2,040)          | (27.7)%             | (576.3)%            |
| Net income (loss) applicable to FB Financial Corporation and noncontrolling interest | 45,290           | 43,302            | 52,874           | 45,610            | (5,599)          | 4.59 %              | (908.9)%            |
| Net income applicable to noncontrolling interest                                     | —                | 8                 | —                | 8                 | —                | (100.0)%            | — %                 |
| Net income (loss) applicable to FB Financial Corporation                             | \$ 45,290        | \$ 43,294         | \$ 52,874        | \$ 45,602         | \$ (5,599)       | 4.61 %              | (908.9)%            |
| <b>Weighted average common shares outstanding:</b>                                   |                  |                   |                  |                   |                  |                     |                     |
| Basic  | 47,412,214       | 47,351,969        | 47,278,865       | 47,204,738        | 40,154,841       | 0.13 %              | 18.1 %              |
| Fully diluted  | 48,007,147       | 47,993,773        | 47,969,106       | 47,791,659        | 40,637,745       | 0.03 %              | 18.1 %              |
| <b>Earnings (loss) per common share:</b>   |                  |                   |                  |                   |                  |                     |                     |
| Basic  | \$ 0.96          | \$ 0.91           | \$ 1.12          | \$ 0.97           | \$ (0.14)        | 5.49 %              | (785.7)%            |
| Fully diluted  | 0.94             | 0.90              | 1.10             | 0.95              | (0.14)           | 4.44 %              | (771.4)%            |
| Fully diluted - adjusted*  | 0.89             | 0.88              | 1.12             | 1.14              | 1.43             | 1.14 %              | (37.8)%             |

\*These measures are considered non-GAAP financial measures. For a reconciliation and discussion of this non-GAAP measure, see "Use of non-GAAP Financial Measures" and the corresponding financial tables in this Supplemental Financial Information. Investors are encouraged to refer to the discussion and reconciliation of non-GAAP measures included in the Earnings Release and Earnings Release Presentation dated October 19, 2021.

**Consolidated Statements of Income**  
**(Unaudited)**  
*(In Thousands, Except Share Data and %)*

|   | For the Nine Months Ended<br>September 30, |                  | 2021<br>vs.<br>2020 |
|---|--|------------------|---------------------|
|   | 2021                                       | 2020             | Percent<br>variance |
| Interest income:  |  |                  |                     |
| Interest and fees on loans  | \$ 269,266                                 | \$ 201,350       | 33.7 %              |
| Interest on securities  |  |                  |                     |
| Taxable   | 10,652                                     | 7,961            | 33.8 %              |
| Tax-exempt  | 5,772                                      | 4,956            | 16.5 %              |
| Other   | 2,089                                      | 2,141            | (2.43)%             |
| Total interest income   | <u>287,779</u>                             | <u>216,408</u>   | 33.0 %              |
| Interest expense:   |  |                  |                     |
| Deposits  | 24,341                                     | 32,050           | (24.1)%             |
| Borrowings  | 5,823                                      | 3,944            | 47.6 %              |
| Total interest expense  | <u>30,164</u>                              | <u>35,994</u>    | (16.2)%             |
| Net interest income   | <u>257,615</u>                             | <u>180,414</u>   | 42.8 %              |
| Provision for credit losses   | (27,349)                                   | 97,837           | (128.0)%            |
| Provision for credit losses on unfunded commitments                           | (2,875)                                    | 13,050           | (122.0)%            |
| Net interest income after provisions for credit losses                        | <u>287,839</u>                             | <u>69,527</u>    | 314.0 %             |
| Noninterest income:   |  |                  |                     |
| Mortgage banking income   | 136,215                                    | 189,599          | (28.2)%             |
| Service charges on deposit accounts   | 7,217                                      | 6,583            | 9.63 %              |
| ATM and interchange fees  | 14,590                                     | 10,653           | 37.0 %              |
| Investment services and trust income  | 7,518                                      | 4,893            | 53.6 %              |
| Gain from securities, net   | 278  | 618              | (55.0)%             |
| Gain (loss) on sales or write-downs of other real estate owned                | 2,478                                      | (1,368)          | 281.1 %             |
| Gain (loss) from other assets   | 162  | (156)            | 203.8 %             |
| Other income  | 6,578                                      | 10,395           | (36.7)%             |
| Total noninterest income  | <u>175,036</u>                             | <u>221,217</u>   | (20.9)%             |
| Total revenue   | <u>432,651</u>                             | <u>401,631</u>   | 7.72 %              |
| Noninterest expenses:   |  |                  |                     |
| Salaries, commissions and employee benefits                                   | 189,756                                    | 166,556          | 13.9 %              |
| Occupancy and equipment expense   | 17,184                                     | 13,166           | 30.5 %              |
| Legal and professional fees   | 6,701                                      | 5,427            | 23.5 %              |
| Data processing   | 7,456                                      | 8,229            | (9.39)%             |
| Merger costs  | —  | 25,366           | (100.0)%            |
| Amortization of core deposit and other intangibles                            | 4,178                                      | 3,825            | 9.23 %              |
| Advertising   | 10,012                                     | 7,236            | 38.4 %              |
| Other expense   | 47,378                                     | 37,425           | 26.6 %              |
| Total noninterest expense   | <u>282,665</u>                             | <u>267,230</u>   | 5.78 %              |
| Income before income taxes  | <u>180,210</u>                             | <u>23,514</u>    | 666.4 %             |
| Income tax expense  | 38,744                                     | 5,495            | 605.1 %             |
| Net income applicable to noncontrolling interest and FB Financial Corporation | <u>141,466</u>                             | <u>18,019</u>    | 685.1 %             |
| Net income applicable to noncontrolling interests                             | <u>8</u>                                   | <u>—</u>         | 100.0 %             |
| Net income applicable to FB Financial Corporation                             | <u>\$ 141,458</u>                          | <u>\$ 18,019</u> | 685.0 %             |
| Weighted average common shares outstanding:                                   |  |                  |                     |
| Basic   | 47,345,984                                 | 34,404,064       | 37.6 %              |
| Fully diluted   | 47,983,494                                 | 34,840,292       | 37.7 %              |
| Earnings per common share:  |  |                  |                     |
| Basic   | \$ 2.99                                    | \$ 0.52          | 475.0 %             |
| Fully diluted   | 2.95                                       | 0.52             | 470.4 %             |

**Consolidated Balance Sheets**

**(Unaudited)**

*(In Thousands, Except %)*

|  |                |                |                |                |                | <b>Annualized</b> |                 |
|--|----------------|----------------|----------------|----------------|----------------|-------------------|-----------------|
|  | <b>2021</b>    |                |                | <b>2020</b>    |                | <b>Q3 2021</b>    | <b>Q3 2021</b>  |
|  | <b>Third</b>   | <b>Second</b>  | <b>First</b>   | <b>Fourth</b>  | <b>Third</b>   | <b>vs.</b>        | <b>vs.</b>      |
|  | <b>Quarter</b> | <b>Quarter</b> | <b>Quarter</b> | <b>Quarter</b> | <b>Quarter</b> | <b>Q2 2021</b>    | <b>Q3 2020</b>  |
|  |                |                |                |                |                | <b>Percent</b>    | <b>Percent</b>  |
|  |                |                |                |                |                | <b>variance</b>   | <b>variance</b> |
| <b>ASSETS</b>  |                |                |                |                |                |                   |                 |
| Cash and due from banks                              | \$ 100,568     | \$ 60,908      | \$ 206,250     | \$ 110,991     | \$ 69,798      | 258.3 %           | 44.1 %          |
| Federal funds sold and reverse repurchase agreements | 145,333        | 59,321         | 104,153        | 121,153        | 118,588        | 575.2 %           | 22.6 %          |
| Interest-bearing deposits in financial institutions  | 1,078,663      | 1,596,868      | 1,584,730      | 1,085,754      | 874,005        | (128.7)%          | 23.4 %          |
| Cash and cash equivalents                            | 1,324,564      | 1,717,097      | 1,895,133      | 1,317,898      | 1,062,391      | (90.7)%           | 24.7 %          |
| Investments:   |                |                |                |                |                |                   |                 |
| Available-for-sale debt securities, at fair value    | 1,572,558      | 1,404,372      | 1,225,178      | 1,172,400      | 1,160,521      | 47.5 %            | 35.5 %          |
| Equity securities, at fair value                     | 4,779          | 4,803          | 4,667          | 4,591          | 4,389          | (1.98)%           | 8.89 %          |
| Federal Home Loan Bank stock, at cost                | 27,601         | 29,411         | 31,757         | 31,232         | 31,232         | (24.4)%           | (11.6)%         |
| Mortgage loans held for sale, at fair value          | 755,210        | 697,407        | 834,779        | 683,770        | 610,695        | 32.9 %            | 23.7 %          |
| Commercial loans held for sale, at fair value        | 100,496        | 124,122        | 174,983        | 215,403        | 241,256        | (75.5)%           | (58.3)%         |
| Loans held for investment                            | 7,294,674      | 7,198,954      | 7,047,342      | 7,082,959      | 7,213,538      | 5.28 %            | 1.12 %          |
| Less: allowance for credit losses                    | 139,446        | 144,663        | 157,954        | 170,389        | 183,973        | (14.3)%           | (24.2)%         |
| Net loans  | 7,155,228      | 7,054,291      | 6,889,388      | 6,912,570      | 7,029,565      | 5.68 %            | 1.79 %          |
| Premises and equipment, net                          | 144,737        | 142,596        | 143,467        | 145,115        | 136,774        | 5.96 %            | 5.82 %          |
| Other real estate owned, net                         | 10,015         | 11,986         | 11,177         | 12,111         | 12,748         | (65.2)%           | (21.4)%         |
| Operating lease right-of-use assets                  | 44,006         | 45,423         | 48,453         | 49,537         | 52,410         | (12.4)%           | (16.0)%         |
| Interest receivable                                  | 41,393         | 42,083         | 44,393         | 43,603         | 47,120         | (6.51)%           | (12.2)%         |
| Mortgage servicing rights, at fair value             | 110,591        | 101,615        | 104,192        | 79,997         | 71,535         | 35.0 %            | 54.6 %          |
| Goodwill   | 242,561        | 242,561        | 242,561        | 242,561        | 236,086        | — %               | 2.74 %          |
| Core deposit and other intangibles, net              | 18,248         | 19,592         | 20,986         | 22,426         | 23,924         | (27.2)%           | (23.7)%         |
| Other assets   | 258,303        | 281,008        | 264,712        | 274,116        | 289,792        | (32.1)%           | (10.9)%         |
| Total assets   | \$ 11,810,290  | \$ 11,918,367  | \$ 11,935,826  | \$ 11,207,330  | \$ 11,010,438  | (3.60)%           | 7.26 %          |
| <b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>          |                |                |                |                |                |                   |                 |
| Liabilities:   |                |                |                |                |                |                   |                 |
| Deposits   |                |                |                |                |                |                   |                 |
| Noninterest-bearing                                  | \$ 2,609,569   | \$ 2,484,982   | \$ 2,431,077   | \$ 2,274,103   | \$ 2,287,911   | 19.9 %            | 14.1 %          |
| Interest-bearing checking                            | 2,850,795      | 3,015,253      | 3,097,648      | 2,491,765      | 2,005,536      | (21.6)%           | 42.1 %          |
| Money market and savings                             | 3,424,065      | 3,421,281      | 3,347,731      | 3,254,915      | 3,236,670      | 0.32 %            | 5.79 %          |
| Customer time deposits                               | 1,159,472      | 1,241,540      | 1,342,717      | 1,375,695      | 1,471,556      | (26.2)%           | (21.2)%         |
| Brokered and internet time deposits                  | 28,017         | 40,900         | 37,713         | 61,559         | 92,074         | (125.0)%          | (69.6)%         |
| Total deposits                                       | 10,071,918     | 10,203,956     | 10,256,886     | 9,458,037      | 9,093,747      | (5.13)%           | 10.8 %          |
| Borrowings   | 172,710        | 183,962        | 180,179        | 238,324        | 438,838        | (24.3)%           | (60.6)%         |
| Operating lease liabilities                          | 48,875         | 50,396         | 54,232         | 55,187         | 56,705         | (12.0)%           | (13.8)%         |
| Accrued expenses and other liabilities               | 115,781        | 108,239        | 115,333        | 164,400        | 176,057        | 27.6 %            | (34.2)%         |
| Total liabilities                                    | 10,409,284     | 10,546,553     | 10,606,630     | 9,915,948      | 9,765,347      | (5.16)%           | 6.59 %          |
| Shareholders' equity:                                |                |                |                |                |                |                   |                 |
| Common stock, \$1 par value                          | 47,708         | 47,361         | 47,332         | 47,222         | 47,192         | 2.91 %            | 1.09 %          |
| Additional paid-in capital                           | 897,428        | 902,782        | 900,521        | 898,847        | 896,158        | (2.35)%           | 0.14 %          |
| Retained earnings                                    | 443,140        | 403,173        | 365,192        | 317,625        | 276,361        | 39.3 %            | 60.3 %          |
| Accumulated other comprehensive income, net          | 12,637         | 18,405         | 16,058         | 27,595         | 25,287         | (124.3)%          | (50.0)%         |
| Total common shareholders' equity                    | 1,401,913      | 1,371,721      | 1,329,103      | 1,291,289      | 1,244,998      | 8.44 %            | 12.5 %          |
| Noncontrolling interest                              | 93             | 93             | 93             | 93             | 93             | — %               | — %             |
| Total equity   | 1,401,006      | \$ 1,371,814   | \$ 1,329,196   | 1,291,382      | 1,245,091      | 8.44 %            | 12.5 %          |
| Total liabilities and shareholders' equity           | \$ 11,810,290  | \$ 11,918,367  | \$ 11,935,826  | \$ 11,207,330  | \$ 11,010,438  | (3.60)%           | 7.26 %          |

**Average Balance, Average Yield Earned and Average Rate Paid  
For the Quarters Ended  
(Unaudited)  
(In Thousands, Except %)**

|  | Three Months Ended<br>September 30, 2021 |                                |                           | Three Months Ended<br>June 30, 2021 |                                |                           |
|--|--|--------------------------------|---------------------------|-------------------------------------|--------------------------------|---------------------------|
|  | Average<br>balances                      | Interest<br>income/<br>expense | Average<br>yield/<br>rate | Average<br>balances                 | Interest<br>income/<br>expense | Average<br>yield/<br>rate |
| <b>Interest-earning assets:</b>  |  |                                |                           |                                     |                                |                           |
| Loans HFI <sup>(a)(d)</sup>  | \$ 7,245,313                             | \$ 84,115                      | 4.61 %                    | \$ 7,085,300                        | \$ 83,364                      | 4.72 %                    |
| Mortgage loans held for sale <sup>(b)</sup>                                | 709,654                                  | 4,687                          | 2.62 %                    | 726,782                             | 4,948                          | 2.73 %                    |
| Commercial loans held for sale   | 108,863                                  | 1,282                          | 4.67 %                    | 152,699                             | 1,626                          | 4.27 %                    |
| Securities <sup>(b)</sup>  |  |                                |                           |                                     |                                |                           |
| Taxable  | 1,117,647                                | 3,989                          | 1.42 %                    | 976,170                             | 3,844                          | 1.58 %                    |
| Tax-exempt <sup>(a)</sup>  | 311,151                                  | 2,546                          | 3.25 %                    | 323,902                             | 2,614                          | 3.24 %                    |
| Total securities <sup>(a)</sup>  | <u>1,428,798</u>                         | <u>6,535</u>                   | <u>1.81 %</u>             | <u>1,300,072</u>                    | <u>6,458</u>                   | <u>1.99 %</u>             |
| Federal funds sold and reverse repurchase agreements                       | 145,315                                  | 135                            | 0.37 %                    | 106,257                             | 41                             | 0.15 %                    |
| Interest-bearing deposits with other financial institutions                | 1,404,772                                | 508                            | 0.14 %                    | 1,614,106                           | 494                            | 0.12 %                    |
| FHLB stock   | 28,422                                   | 157                            | 2.19 %                    | 31,731                              | 156                            | 1.97 %                    |
| Total interest-earning assets <sup>(a)</sup>                               | <u>11,071,137</u>                        | <u>97,419</u>                  | <u>3.49 %</u>             | <u>11,016,947</u>                   | <u>97,087</u>                  | <u>3.53 %</u>             |
| <b>Noninterest-earning assets:</b>   |  |                                |                           |                                     |                                |                           |
| Cash and due from banks  | 107,263                                  |                                |                           | 134,501                             |                                |                           |
| Allowance for credit losses  | (144,652)                                |                                |                           | (157,990)                           |                                |                           |
| Other assets   | 881,314                                  |                                |                           | 906,992                             |                                |                           |
| Total noninterest-earning assets   | <u>843,925</u>                           |                                |                           | <u>883,503</u>                      |                                |                           |
| Total assets   | <u>\$11,915,062</u>                      |                                |                           | <u>\$11,900,450</u>                 |                                |                           |
| <b>Interest-bearing liabilities:</b>                                       |  |                                |                           |                                     |                                |                           |
| Interest-bearing deposits:   |  |                                |                           |                                     |                                |                           |
| Interest-bearing checking  | \$ 2,937,273                             | \$ 2,298                       | 0.31 %                    | \$ 3,027,435                        | \$ 2,689                       | 0.36 %                    |
| Money market <sup>(c)</sup>  | 2,997,595                                | 2,322                          | 0.31 %                    | 2,960,264                           | 2,816                          | 0.38 %                    |
| Savings deposits   | 439,470                                  | 60                             | 0.05 %                    | 411,711                             | 57                             | 0.06 %                    |
| Customer time deposits <sup>(e)</sup>                                      | 1,200,760                                | 1,840                          | 0.61 %                    | 1,291,125                           | 2,016                          | 0.63 %                    |
| Brokered and internet time deposits <sup>(e)</sup>                         | 32,009                                   | 76                             | 0.94 %                    | 39,860                              | 341                            | 3.43 %                    |
| Time deposits  | <u>1,232,769</u>                         | <u>1,916</u>                   | <u>0.62 %</u>             | <u>1,330,985</u>                    | <u>2,357</u>                   | <u>0.71 %</u>             |
| Total interest-bearing deposits  | <u>7,607,107</u>                         | <u>6,596</u>                   | <u>0.34 %</u>             | <u>7,730,395</u>                    | <u>7,919</u>                   | <u>0.41 %</u>             |
| <b>Other interest-bearing liabilities:</b>                                 |  |                                |                           |                                     |                                |                           |
| Securities sold under agreements to repurchase and federal funds purchased | 40,437                                   | 20                             | 0.20 %                    | 32,543                              | 21                             | 0.26 %                    |
| Subordinated debt <sup>(f)</sup>   | 129,395                                  | 1,565                          | 4.80 %                    | 149,155                             | 1,819                          | 4.89 %                    |
| Other borrowings   | 1,547                                    | 8                              | 2.05 %                    | 1,569                               | 7                              | 1.79 %                    |
| Total other interest-bearing liabilities                                   | <u>171,379</u>                           | <u>1,593</u>                   | <u>3.69 %</u>             | <u>183,267</u>                      | <u>1,847</u>                   | <u>4.04 %</u>             |
| Total interest-bearing liabilities   | <u>7,778,486</u>                         | <u>8,189</u>                   | <u>0.42 %</u>             | <u>7,913,662</u>                    | <u>9,766</u>                   | <u>0.49 %</u>             |
| <b>Noninterest-bearing liabilities:</b>                                    |  |                                |                           |                                     |                                |                           |
| Demand deposits  | 2,596,650                                |                                |                           | 2,484,176                           |                                |                           |
| Other liabilities  | 150,632                                  |                                |                           | 162,581                             |                                |                           |
| Total noninterest-bearing liabilities                                      | <u>2,747,282</u>                         |                                |                           | <u>2,646,757</u>                    |                                |                           |
| Total liabilities  | <u>10,525,768</u>                        |                                |                           | <u>10,560,419</u>                   |                                |                           |
| Total common shareholders' equity  | 1,389,201                                |                                |                           | 1,339,938                           |                                |                           |
| Noncontrolling interest  | 93                                       |                                |                           | 93                                  |                                |                           |
| Total equity   | <u>1,389,294</u>                         |                                |                           | <u>1,340,031</u>                    |                                |                           |
| Total liabilities and shareholders' equity                                 | <u>\$11,915,062</u>                      |                                |                           | <u>\$11,900,450</u>                 |                                |                           |
| Net interest income <sup>(a)</sup>   |  | \$ 89,230                      |                           |                                     | \$ 87,321                      |                           |
| Interest rate spread <sup>(a)</sup>  |  |                                | 3.07 %                    |                                     |                                | 3.04 %                    |
| Net interest margin <sup>(a)</sup>   |  |                                | 3.20 %                    |                                     |                                | 3.18 %                    |
| Cost of total deposits   |  |                                | 0.26 %                    |                                     |                                | 0.31 %                    |
| Average interest-earning assets to average interest-bearing liabilities    |  |                                | 142.3 %                   |                                     |                                | 139.2 %                   |
| Tax-equivalent adjustment  | \$ 754                                   |                                |                           | \$ 758                              |                                |                           |
| <b>Loans HFI yield components:</b>   |  |                                |                           |                                     |                                |                           |
| Contractual interest rate <sup>(a)(c)</sup>                                | \$ 77,150                                | 4.23 %                         |                           | \$ 76,127                           | 4.31 %                         |                           |
| Origination and other loan fee income <sup>(c)</sup>                       | 6,377                                    | 0.35 %                         |                           | 6,928                               | 0.39 %                         |                           |
| Accretion on purchased loans   | 157                                      | 0.01 %                         |                           | (226)                               | (0.01)%                        |                           |
| Nonaccrual interest  | 431                                      | 0.02 %                         |                           | 535                                 | 0.03 %                         |                           |
| Total loans HFI yield  | <u>\$ 84,115</u>                         | <u>4.61 %</u>                  |                           | <u>\$ 83,364</u>                    | <u>4.72 %</u>                  |                           |

(a) Includes tax equivalent adjustment using combined marginal tax rate of 26.06%.

(b) Excludes the average balance for unrealized gains (losses) for mortgage loans held for sale and investments carried at fair value.

(c) Includes \$82 and \$290 of loan contractual interest and \$441 and \$1,098 of loan fees related to PPP loans for the three months ended September 30, 2021 and June 30, 2021, respectively.

(d) Includes \$33,002 and \$117,397 of average PPP loan balances for the three months ended September 30, 2021 and June 30, 2021, respectively.

(e) Includes \$931 and \$932 of interest rate premium accretion on money market deposits, \$426 and \$625 of interest rate premium accretion on customer time deposits and \$99 and \$127 of interest rate premium accretion on brokered and internet deposits for the three months ended September 30, 2021 and June 30, 2021, respectively.

(f) Includes \$0 and \$114 of interest rate premium accretion on subordinated debt for the three months ended September 30, 2021 and June 30, 2021, respectively.

**Average Balance, Average Yield Earned and Average Rate Paid (continued)**  
**For the Quarters Ended**  
**(Unaudited)**  
*(In Thousands, Except %)*

|   | Three Months Ended<br>March 31, 2021 |                                |                           | Three Months Ended<br>December 31, 2020 |                                |                           | Three Months Ended<br>September 30, 2020 |                                |                           |
|---|--------------------------------------|--------------------------------|---------------------------|---|--------------------------------|---------------------------|--|--------------------------------|---------------------------|
|   | Average<br>balances                  | Interest<br>income/<br>expense | Average<br>yield/<br>rate | Average<br>balances                     | Interest<br>income/<br>expense | Average<br>yield/<br>rate | Average<br>balances                      | Interest<br>income/<br>expense | Average<br>yield/<br>rate |
| <b>Interest-earning assets:</b>   |                                      |                                |                           |   |                                |                           |  |                                |                           |
| Loans HFI <sup>(a)(d)</sup>   | \$7,000,416                          | \$ 83,067                      | 4.81 %                    | \$7,139,870                             | \$ 86,398                      | 4.81 %                    | \$6,062,785                              | \$ 71,660                      | 4.70 %                    |
| Mortgage loans held for sale <sup>(b)</sup>                                   | 648,054                              | 4,290                          | 2.68 %                    | 621,076                                 | 4,138                          | 2.65 %                    | 486,899                                  | 3,624                          | 2.96 %                    |
| Commercial loans held for sale<br>Securities <sup>(b)</sup>                   | 197,820                              | 2,157                          | 4.42 %                    | 236,676                                 | 2,830                          | 4.76 %                    | 99,745                                   | 1,336                          | 5.33 %                    |
| Taxable   | 830,686                              | 2,819                          | 1.38 %                    | 744,161                                 | 2,306                          | 1.23 %                    | 604,557                                  | 2,286                          | 1.50 %                    |
| Tax-exempt <sup>(a)</sup>   | 334,303                              | 2,646                          | 3.21 %                    | 359,509                                 | 2,867                          | 3.17 %                    | 309,352                                  | 2,614                          | 3.36 %                    |
| Total securities <sup>(a)</sup>   | <u>1,164,989</u>                     | <u>5,465</u>                   | <u>1.90 %</u>             | <u>1,103,670</u>                        | <u>5,173</u>                   | <u>1.86 %</u>             | <u>913,909</u>                           | <u>4,900</u>                   | <u>2.13 %</u>             |
| Federal funds sold  | 133,813                              | 20                             | 0.06 %                    | 95,266                                  | 30                             | 0.13 %                    | 88,626                                   | 19                             | 0.09 %                    |
| Interest-bearing deposits with other financial<br>institutions                | 1,427,184                            | 421                            | 0.12 %                    | 1,082,004                               | 375                            | 0.14 %                    | 763,251                                  | 309                            | 0.16 %                    |
| FHLB stock  | 31,461                               | 157                            | 2.02 %                    | 31,232                                  | 159                            | 2.03 %                    | 22,517                                   | 76                             | 1.34 %                    |
| Total interest-earning assets <sup>(a)</sup>                                  | <u>10,603,737</u>                    | <u>95,557</u>                  | <u>3.66 %</u>             | <u>10,309,794</u>                       | <u>99,103</u>                  | <u>3.82 %</u>             | <u>8,437,732</u>                         | <u>81,924</u>                  | <u>3.86 %</u>             |
| <b>Noninterest-earning assets:</b>  |                                      |                                |                           |   |                                |                           |  |                                |                           |
| Cash and due from banks   | 172,756                              |                                |                           | 73,279                                  |                                |                           | 69,788                                   |                                |                           |
| Allowance for credit losses   | (171,380)                            |                                |                           | (183,932)                               |                                |                           | (144,991)                                |                                |                           |
| Other assets  | 903,670                              |                                |                           | 912,022                                 |                                |                           | 816,759                                  |                                |                           |
| Total noninterest-earning assets  | <u>905,046</u>                       |                                |                           | <u>801,369</u>                          |                                |                           | <u>741,556</u>                           |                                |                           |
| Total assets  | <u>\$11,508,783</u>                  |                                |                           | <u>\$11,111,163</u>                     |                                |                           | <u>\$9,179,288</u>                       |                                |                           |
| <b>Interest-bearing liabilities:</b>  |                                      |                                |                           |   |                                |                           |  |                                |                           |
| Interest-bearing deposits:  |                                      |                                |                           |   |                                |                           |  |                                |                           |
| Interest-bearing checking   | \$2,746,355                          | \$ 3,018                       | 0.45 %                    | \$2,178,039                             | \$ 2,785                       | 0.51 %                    | \$1,626,067                              | \$ 2,194                       | 0.54 %                    |
| Money market <sup>(c)</sup>   | 2,917,856                            | 3,615                          | 0.50 %                    | 2,769,421                               | 3,968                          | 0.57 %                    | 2,179,128                                | 3,589                          | 0.66 %                    |
| Savings deposits  | 369,600                              | 53                             | 0.06 %                    | 338,260                                 | 54                             | 0.06 %                    | 309,689                                  | 58                             | 0.07 %                    |
| Customer time deposits <sup>(c)</sup>   | 1,365,570                            | 3,036                          | 0.90 %                    | 1,410,108                               | 3,704                          | 1.04 %                    | 1,334,829                                | 4,817                          | 1.44 %                    |
| Brokered and internet time deposits <sup>(c)</sup>                            | 49,764                               | 104                            | 0.85 %                    | 87,035                                  | 298                            | 1.36 %                    | 60,327                                   | (85)                           | (0.56)%                   |
| Time deposits   | <u>1,415,334</u>                     | <u>3,140</u>                   | <u>0.90 %</u>             | <u>1,497,143</u>                        | <u>4,002</u>                   | <u>1.06 %</u>             | <u>1,395,156</u>                         | <u>4,732</u>                   | <u>1.35 %</u>             |
| Total interest-bearing deposits   | <u>7,449,145</u>                     | <u>9,826</u>                   | <u>0.53 %</u>             | <u>6,782,863</u>                        | <u>10,809</u>                  | <u>0.63 %</u>             | <u>5,510,040</u>                         | <u>10,573</u>                  | <u>0.76 %</u>             |
| <b>Other interest-bearing liabilities:</b>                                    |                                      |                                |                           |   |                                |                           |  |                                |                           |
| Securities sold under agreements to<br>repurchase and federal funds purchased | 31,342                               | 36                             | 0.47 %                    | 34,986                                  | 43                             | 0.49 %                    | 37,309                                   | 51                             | 0.54 %                    |
| Federal Home Loan Bank advances <sup>(g)</sup>                                | —                                    | —                              | — %                       | 102,174                                 | (432)                          | (1.68)%                   | 249,457                                  | 406                            | 0.65 %                    |
| Subordinated debt <sup>(f)</sup>  | 188,996                              | 2,341                          | 5.02 %                    | 189,649                                 | 2,433                          | 5.10 %                    | 95,048                                   | 1,222                          | 5.11 %                    |
| Other borrowings  | 5,924                                | 6                              | 0.41 %                    | 16,612                                  | 139                            | 3.33 %                    | 15,015                                   | 47                             | 1.25 %                    |
| Total other interest-bearing liabilities                                      | <u>226,262</u>                       | <u>2,383</u>                   | <u>4.27 %</u>             | <u>343,421</u>                          | <u>2,183</u>                   | <u>2.53 %</u>             | <u>396,829</u>                           | <u>1,726</u>                   | <u>1.73 %</u>             |
| Total interest-bearing liabilities  | <u>7,675,407</u>                     | <u>12,209</u>                  | <u>0.65 %</u>             | <u>7,126,284</u>                        | <u>12,992</u>                  | <u>0.73 %</u>             | <u>5,906,869</u>                         | <u>12,299</u>                  | <u>0.83 %</u>             |
| <b>Noninterest-bearing liabilities:</b>                                       |                                      |                                |                           |   |                                |                           |  |                                |                           |
| Demand deposits   | 2,348,814                            |                                |                           | 2,513,202                               |                                |                           | 2,050,084                                |                                |                           |
| Other liabilities   | 180,976                              |                                |                           | 210,483                                 |                                |                           | 177,329                                  |                                |                           |
| Total noninterest-bearing liabilities   | <u>2,529,790</u>                     |                                |                           | <u>2,723,685</u>                        |                                |                           | <u>2,227,413</u>                         |                                |                           |
| Total liabilities   | <u>10,205,197</u>                    |                                |                           | <u>9,849,969</u>                        |                                |                           | <u>8,134,282</u>                         |                                |                           |
| Total common shareholders' equity   | 1,303,493                            |                                |                           | 1,261,101                               |                                |                           | 1,044,913                                |                                |                           |
| Noncontrolling interest   | 93                                   |                                |                           | 93                                      |                                |                           | 93                                       |                                |                           |
| Total equity  | <u>1,303,586</u>                     |                                |                           | <u>1,261,194</u>                        |                                |                           | <u>1,045,006</u>                         |                                |                           |
| Total liabilities and shareholders' equity                                    | <u>\$11,508,783</u>                  |                                |                           | <u>\$11,111,163</u>                     |                                |                           | <u>\$9,179,288</u>                       |                                |                           |
| Net interest income <sup>(a)</sup>  |                                      | <u>\$ 83,368</u>               |                           |   | <u>\$ 86,111</u>               |                           |  | <u>\$ 69,625</u>               |                           |
| Interest rate spread <sup>(a)</sup>   |                                      |                                | 3.01 %                    |   |                                | 3.09 %                    |  |                                | 3.03 %                    |
| Net interest margin <sup>(a)</sup>  |                                      |                                | 3.19 %                    |   |                                | 3.32 %                    |  |                                | 3.28 %                    |
| Cost of total deposits  |                                      |                                | 0.41 %                    |   |                                | 0.46 %                    |  |                                | 0.56 %                    |
| Average interest-earning assets to average<br>interest-bearing liabilities    |                                      |                                | 138.2 %                   |   |                                | 144.7 %                   |  |                                | 142.8 %                   |
| Tax-equivalent adjustment   | \$ 792                               |                                |                           | \$ 867                                  |                                |                           | \$ 797                                   |                                |                           |
| <b>Loans HFI yield components:</b>  |                                      |                                |                           |   |                                |                           |  |                                |                           |
| Contractual interest rate <sup>(a)(c)</sup>                                   | \$ 75,828                            | 4.39 %                         |                           | \$ 78,873                               | 4.39 %                         |                           | \$ 66,441                                | 4.36 %                         |                           |
| Origination and other loan fee income <sup>(c)</sup>                          | 6,640                                | 0.38 %                         |                           | 6,537                                   | 0.36 %                         |                           | 4,029                                    | 0.26 %                         |                           |
| Accretion on purchased loans  | (58)                                 | — %                            |                           | 708                                     | 0.04 %                         |                           | 526                                      | 0.04 %                         |                           |
| Nonaccrual interest   | 657                                  | 0.04 %                         |                           | 280                                     | 0.02 %                         |                           | 664                                      | 0.04 %                         |                           |
| Total loans HFI yield   | <u>\$ 83,067</u>                     | <u>4.81 %</u>                  |                           | <u>\$ 86,398</u>                        | <u>4.81 %</u>                  |                           | <u>\$ 71,660</u>                         | <u>4.70 %</u>                  |                           |

(a) Includes tax equivalent adjustment using combined marginal tax rate of 26.06%.

(b) Excludes the average balance for unrealized gains (losses) for mortgage loans held for sale and investments carried at fair value.

(c) Includes \$426, \$699, and \$797 of loan contractual interest and \$1,598, \$2,448, and \$850, of loan fees related to PPP loans for the three months ended March 31, 2021, December 31, 2020, and September 30, 2020, respectively.

(d) Includes \$172,136, \$279,757, and \$311,025 of average PPP loan balances for the three months ended March 31, 2021, December 31, 2020, and September 30, 2020, respectively.

(e) Includes \$932, \$932 and \$0 of interest rate premium accretion on money market deposits, \$810, \$1,101, and \$653 of interest rate premium accretion on customer time deposits, and \$153, \$127, and \$342 of interest rate premium accretion on brokered and internet deposits for the three months ended March 31, 2021, December 31, 2020, September 30, 2020, respectively.

(f) Includes \$255, \$262, and \$174 of interest rate premium accretion on subordinated debt for the three months ended March 31, 2021, December 31, 2020, and September 30, 2020, respectively.

(g) Includes \$0, \$545, and \$115 of gain accreted from other comprehensive income with cancelled cash flow hedge for the three months ended March 31, 2021, December 31, 2020, September 30, 2020, respectively.

**Average Balance, Average Yield Earned and Average Rate Paid (continued)**

**For the Periods Ended  
(Unaudited)**

*(In Thousands, Except %)*

|  | Nine months ended    |                                |                           | Nine months ended   |                                |                           |
|--|----------------------|--------------------------------|---------------------------|---------------------|--------------------------------|---------------------------|
|  | September 30, 2021   |                                |                           | September 30, 2020  |                                |                           |
|  | Average<br>balances  | Interest<br>income/<br>expense | Average<br>yield/<br>rate | Average<br>balances | Interest<br>income/<br>expense | Average<br>yield/<br>rate |
| <b>Interest-earning assets:</b>  |                      |                                |                           |                     |                                |                           |
| Loans HFI <sup>(a)(d)</sup>  | \$ 7,111,240         | \$ 250,546                     | 4.71 %                    | \$ 5,112,130        | \$ 191,678                     | 5.01 %                    |
| Mortgage loans held for sale <sup>(b)</sup>                                | 695,056              | 13,925                         | 2.68 %                    | 353,540             | 8,561                          | 3.23 %                    |
| Commercial loans held for sale   | 152,802              | 5,065                          | 4.43 %                    | 33,491              | 1,336                          | 5.33 %                    |
| Securities: <sup>(b)</sup>   |                      |                                |                           |                     |                                |                           |
| Taxable  | 975,886              | 10,652                         | 1.46 %                    | 537,427             | 7,961                          | 1.98 %                    |
| Tax-exempt <sup>(a)</sup>  | 323,034              | 7,806                          | 3.23 %                    | 247,674             | 6,703                          | 3.62 %                    |
| Total securities <sup>(a)</sup>  | <u>1,298,920</u>     | <u>18,458</u>                  | <u>1.90 %</u>             | <u>785,101</u>      | <u>14,664</u>                  | <u>2.49 %</u>             |
| Federal funds sold and reverse repurchase agreements                       | 128,504              | 196                            | 0.20 %                    | 82,089              | 274                            | 0.45 %                    |
| Interest-bearing deposits with other financial institutions                | 1,481,939            | 1,423                          | 0.13 %                    | 520,858             | 1,585                          | 0.41 %                    |
| FHLB stock   | 30,527               | 470                            | 2.06 %                    | 18,547              | 282                            | 2.03 %                    |
| Total interest-earning assets <sup>(a)</sup>                               | <u>10,898,988</u>    | <u>290,083</u>                 | <u>3.56 %</u>             | <u>6,905,756</u>    | <u>218,380</u>                 | <u>4.22 %</u>             |
| <b>Noninterest-earning assets:</b>   |                      |                                |                           |                     |                                |                           |
| Cash and due from banks  | 137,934              |                                |                           | 64,150              |                                |                           |
| Allowance for loan losses  | (157,910)            |                                |                           | (101,005)           |                                |                           |
| Other assets   | 896,042              |                                |                           | 738,866             |                                |                           |
| Total noninterest-earning assets   | <u>876,066</u>       |                                |                           | <u>702,011</u>      |                                |                           |
| Total assets   | <u>\$ 11,775,054</u> |                                |                           | <u>\$ 7,607,767</u> |                                |                           |
| <b>Interest-bearing liabilities:</b>                                       |                      |                                |                           |                     |                                |                           |
| Interest-bearing deposits:   |                      |                                |                           |                     |                                |                           |
| Interest-bearing checking  | \$ 2,904,387         | \$ 8,005                       | 0.37 %                    | \$ 1,287,684        | \$ 6,090                       | 0.63 %                    |
| Money market <sup>(c)</sup>  | 2,958,864            | 8,753                          | 0.40 %                    | 1,661,867           | 9,739                          | 0.78 %                    |
| Savings deposits   | 407,183              | 170                            | 0.06 %                    | 261,058             | 178                            | 0.09 %                    |
| Customer time deposits <sup>(c)</sup>                                      | 1,288,348            | 6,892                          | 0.72 %                    | 1,245,324           | 15,952                         | 1.71 %                    |
| Brokered and internet time deposits <sup>(c)</sup>                         | 37,347               | 521                            | 1.87 %                    | 32,610              | 91                             | 0.37 %                    |
| Time deposits  | <u>1,325,695</u>     | <u>7,413</u>                   | <u>0.75 %</u>             | <u>1,277,934</u>    | <u>16,043</u>                  | <u>1.68 %</u>             |
| Total interest-bearing deposits  | <u>7,596,129</u>     | <u>24,341</u>                  | <u>0.43 %</u>             | <u>4,488,543</u>    | <u>32,050</u>                  | <u>0.95 %</u>             |
| <b>Other interest-bearing liabilities:</b>                                 |                      |                                |                           |                     |                                |                           |
| Securities sold under agreements to repurchase and federal funds purchased | 34,807               | 77                             | 0.30 %                    | 32,215              | 158                            | 0.66 %                    |
| Federal Home Loan Bank advances <sup>(g)</sup>                             | —                    | —                              | — %                       | 249,818             | 1,525                          | 0.82 %                    |
| Subordinated debt <sup>(f)</sup>   | 155,704              | 5,725                          | 4.92 %                    | 52,459              | 2,042                          | 5.20 %                    |
| Other borrowings   | 2,997                | 21                             | 0.94 %                    | 12,671              | 219                            | 2.31 %                    |
| Total other interest-bearing liabilities                                   | <u>193,508</u>       | <u>5,823</u>                   | <u>4.02 %</u>             | <u>347,163</u>      | <u>3,944</u>                   | <u>1.52 %</u>             |
| Total interest-bearing liabilities   | <u>7,789,637</u>     | <u>30,164</u>                  | <u>0.52 %</u>             | <u>4,835,706</u>    | <u>35,944</u>                  | <u>0.99 %</u>             |
| <b>Noninterest-bearing liabilities:</b>                                    |                      |                                |                           |                     |                                |                           |
| Demand deposits  | 2,477,454            |                                |                           | 1,698,618           |                                |                           |
| Other liabilities  | 163,257              |                                |                           | 149,987             |                                |                           |
| Total noninterest-bearing liabilities                                      | <u>2,640,711</u>     |                                |                           | <u>1,848,605</u>    |                                |                           |
| Total liabilities  | <u>10,430,348</u>    |                                |                           | <u>6,684,311</u>    |                                |                           |
| Total common shareholders' equity  | 1,344,613            |                                |                           | 923,456             |                                |                           |
| Noncontrolling interest  | 93                   |                                |                           | —                   |                                |                           |
| Total equity   | <u>1,344,706</u>     |                                |                           | <u>923,456</u>      |                                |                           |
| Total liabilities and shareholders' equity                                 | <u>\$ 11,775,054</u> |                                |                           | <u>\$ 7,607,767</u> |                                |                           |
| Net interest income <sup>(a)</sup>   |                      | \$ 259,919                     |                           |                     | \$ 182,386                     |                           |
| Interest rate spread <sup>(a)</sup>  |                      |                                | 3.04 %                    |                     |                                | 3.23 %                    |
| Net interest margin <sup>(a)</sup>   |                      |                                | 3.19 %                    |                     |                                | 3.53 %                    |
| Cost of total deposits   |                      |                                | 0.32 %                    |                     |                                | 0.69 %                    |
| Average interest-earning assets to average interest-bearing liabilities    |                      |                                | 139.9 %                   |                     |                                | 142.8 %                   |
| Tax equivalent adjustment  |                      | \$ 2,304                       |                           |                     | \$ 1,972                       |                           |
| <b>Loans HFI yield components:</b>   |                      |                                |                           |                     |                                |                           |
| Contractual interest rate <sup>(a)(c)</sup>                                | \$ 229,105           |                                | 4.31 %                    | \$ 178,056          |                                | 4.65 %                    |
| Origination and other loan fee income <sup>(c)</sup>                       | 19,945               |                                | 0.37 %                    | 9,441               |                                | 0.25 %                    |
| Accretion on purchased loans   | (127)                |                                | — %                       | 3,080               |                                | 0.08 %                    |
| Nonaccrual interest  | 1,623                |                                | 0.03 %                    | 1,101               |                                | 0.03 %                    |
| Total loans HFI yield  | <u>\$ 250,546</u>    |                                | <u>4.71 %</u>             | <u>\$ 191,678</u>   |                                | <u>5.01 %</u>             |

(a) Includes tax equivalent adjustment using combined marginal tax rate of 26.06%.

(b) Excludes the average balance for unrealized gains (losses) for mortgage loans held for sale and investments carried at fair value.

(c) Includes \$798 and \$1,393 of loan contractual interest and \$3,137 and \$1,474 of loan fees related to PPP loans for the nine months ended September 30, 2021 and 2020.

(d) Includes \$107,002 and \$182,248 of average PPP loan balances during the nine months ended September 30, 2021 and 2020.

(e) Includes \$2,795 and \$0 of interest rate premium accretion on money market deposits, \$1,861 and \$881 of interest rate mark accretion on customer time deposits and \$379 and \$320 of interest rate mark accretion on brokered and internet deposits for the nine months ended September 30, 2021 and 2020, respectively.

(f) Includes \$369 and \$174 interest rate premium accretion on subordinated debt for the nine months ended September 30, 2021 and 2020, respectively.

(g) Includes \$0 and \$410 of gain accretion from other comprehensive income with cancelled cash flow hedge for the nine months ended September 30, 2021 and 2020, respectively.

**Loans and Deposits by Market**  
**For the Quarters Ended**  
**(Unaudited)**  
*(In Thousands)*

|                                   | 2021          |                |               | 2020           |               |
|-----------------------------------|---------------|----------------|---------------|----------------|---------------|
|                                   | Third Quarter | Second Quarter | First Quarter | Fourth Quarter | Third Quarter |
| <b>Loans by market</b>            |               |                |               |                |               |
| Metropolitan                      | \$ 5,863,563  | \$ 5,752,482   | \$ 5,550,927  | \$ 5,580,822   | \$ 5,699,082  |
| Community                         | 745,796       | 767,001        | 835,444       | 867,575        | 892,229       |
| Specialty lending and other       | 685,315       | 679,471        | 660,971       | 634,562        | 622,227       |
| Total                             | \$ 7,294,674  | \$ 7,198,954   | \$ 7,047,342  | \$ 7,082,959   | \$ 7,213,538  |
| <b>Deposits by market</b>         |               |                |               |                |               |
| Metropolitan                      | \$ 5,918,924  | \$ 6,133,823   | \$ 6,389,373  | \$ 5,812,719   | \$ 5,574,001  |
| Community                         | 2,269,511     | 2,246,922      | 2,192,116     | 2,001,802      | 1,928,006     |
| Mortgage and other <sup>(a)</sup> | 1,883,483     | 1,823,211      | 1,675,397     | 1,643,516      | 1,591,740     |
| Total                             | \$ 10,071,918 | \$ 10,203,956  | \$ 10,256,886 | \$ 9,458,037   | \$ 9,093,747  |

*(a) Includes deposits related to escrow balances from mortgage servicing portfolio and wholesale/other deposits.*

**Segment Data**  
**For the Quarters Ended**  
**(Unaudited)**  
*(In Thousands, Except %)*

|  | 2021          |                |               | 2020           |               |
|--|---------------|----------------|---------------|----------------|---------------|
|  | Third Quarter | Second Quarter | First Quarter | Fourth Quarter | Third Quarter |
| <b>Banking segment<sup>(a)</sup></b>                                     |               |                |               |                |               |
| Net interest income  | \$ 88,576     | \$ 86,553      | \$ 82,597     | \$ 85,207      | \$ 68,791     |
| Provisions for credit losses   | (2,531)       | (13,839)       | (13,854)      | (2,920)        | 55,401        |
| Noninterest income   | 13,823        | 14,002         | 11,398        | 14,909         | 12,340        |
| Merger expense   | —             | —              | —             | 8,788          | 20,400        |
| Other noninterest expense  | 58,777        | 58,194         | 55,735        | 57,458         | 52,135        |
| Pre-tax income (loss) after allocations                                  | \$ 46,153     | \$ 56,200      | \$ 52,114     | \$ 36,790      | \$ (46,805)   |
| Total assets   | \$ 10,712,281 | \$ 10,908,107  | \$ 10,787,955 | \$ 10,254,324  | \$ 10,143,956 |
| Intracompany funding income included in net interest income              | 6,075         | 6,110          | 5,400         | 5,160          | 3,940         |
| <i>Core efficiency ratio*</i>  | 57.9 %        | 58.6 %         | 58.6 %        | 54.0 %         | 61.7 %        |
| <b>Mortgage segment<sup>(a)</sup></b>                                    |               |                |               |                |               |
| Net interest income  | \$ (100)      | \$ 10          | \$ (21)       | \$ 37          | \$ 37         |
| Mortgage banking income  | 45,384        | 35,499         | 55,332        | 65,729         | 84,686        |
| Other noninterest income   | (201)         | (201)          | —             | —              | —             |
| Merger expense   | —             | —              | —             | 725            | 330           |
| Other noninterest expense  | 36,230        | 34,766         | 38,963        | 42,884         | 45,227        |
| Direct contribution  | \$ 8,853      | \$ 542         | \$ 16,348     | \$ 22,157      | \$ 39,166     |
| Total assets   | \$ 1,098,009  | \$ 1,010,260   | \$ 1,147,871  | \$ 953,006     | \$ 866,482    |
| Intracompany funding expense included in net interest income             | 6,075         | 6,110          | 5,400         | 5,160          | 3,940         |
| <i>Core efficiency ratio*</i>  | 80.0 %        | 97.9 %         | 70.4 %        | 65.2 %         | 53.4 %        |
| <b>Interest rate lock commitments volume during the period</b>           |               |                |               |                |               |
| Consumer direct  | \$ 1,085,180  | \$ 914,163     | \$ 949,187    | \$ 1,291,121   | \$ 1,453,238  |
| Retail   | 926,723       | 860,370        | 939,863       | 896,357        | 965,434       |
| Total  | \$ 2,011,903  | \$ 1,774,533   | \$ 1,889,050  | \$ 2,187,478   | \$ 2,418,672  |
| <b>Interest rate lock commitments pipeline (period end)</b>              |               |                |               |                |               |
| Consumer direct  | \$ 396,965    | \$ 446,691     | \$ 643,624    | \$ 833,569     | \$ 912,349    |
| Retail   | 341,237       | 340,568        | 415,155       | 358,052        | 451,872       |
| Total  | \$ 738,202    | \$ 787,259     | \$ 1,058,779  | \$ 1,191,621   | \$ 1,364,221  |
| <b>Mortgage sales</b>  |               |                |               |                |               |
| Consumer direct  | \$ 809,888    | \$ 922,910     | \$ 829,883    | \$ 1,070,909   | \$ 1,034,278  |
| Retail   | 726,009       | 758,599        | 742,187       | 757,308        | 735,765       |
| Total  | \$ 1,535,897  | \$ 1,681,509   | \$ 1,572,070  | \$ 1,828,217   | \$ 1,770,043  |
| Gains and fees from origination and sale of mortgage loans held for sale | \$ 39,210     | \$ 49,435      | \$ 57,893     | \$ 83,971      | \$ 76,506     |
| Net change in fair value of loans held for sale, derivatives, and other  | 1,002         | (17,579)       | (4,229)       | (16,875)       | 10,084        |
| Mortgage servicing income  | 7,539         | 6,788          | 6,931         | 6,461          | 5,536         |
| Change in fair value of mortgage servicing rights, net of hedging        | (2,367)       | (3,145)        | (5,263)       | (7,828)        | (7,440)       |
| Total mortgage banking income  | \$ 45,384     | \$ 35,499      | \$ 55,332     | \$ 65,729      | \$ 84,686     |
| <i>Mortgage sale margin<sup>(b)</sup></i>                                | 2.55 %        | 2.94 %         | 3.68 %        | 4.59 %         | 4.32 %        |

\*These measures are considered non-GAAP financial measures. For a reconciliation and discussion of this non-GAAP measure, see "Use of non-GAAP Financial Measures" and the corresponding financial tables in this Supplemental Financial Information. Investors are encouraged to refer to the discussion and reconciliation of non-GAAP measures included in the Earnings Release and Earnings Release Presentation dated October 19, 2021.

(a) During the first quarter of 2021, the Company re-evaluated its reportable business segments to assign all retail mortgage activities to the Mortgage segment. Previously, the Company chose to assign retail mortgage activities within the Banking geographical footprint to the Banking Segment. Mortgage retail footprint has been assigned to the Mortgage segment for all periods presented.

(b) Calculated by dividing gains and fees from origination and sale of mortgage loans held for sale by total mortgage sales.

**Loan Portfolio and Asset Quality**  
**For the Quarters Ended**  
**(Unaudited)**

(In Thousands, Except %)

|   | 2021               |             |                    |             |                    |             | 2020               |             |                    |             |
|---|--------------------|-------------|--------------------|-------------|--------------------|-------------|--------------------|-------------|--------------------|-------------|
|   | Third Quarter      | % of Total  | Second Quarter     | % of Total  | First Quarter      | % of Total  | Fourth Quarter     | % of Total  | Third Quarter      | % of Total  |
| <b>Loan portfolio</b>   |                    |             |                    |             |                    |             |                    |             |                    |             |
| Commercial and Industrial <sup>(a)</sup>                            | \$1,252,425        | 17%         | \$1,238,940        | 17%         | \$1,292,530        | 18%         | \$1,346,122        | 19%         | \$1,417,671        | 20%         |
| Construction  | 1,190,623          | 16%         | 1,145,165          | 16%         | 1,120,585          | 16%         | 1,222,220          | 17%         | 1,190,878          | 16%         |
| Residential real estate:  |                    |             |                    |             |                    |             |                    |             |                    |             |
| 1-to-4 family mortgage  | 1,175,911          | 16%         | 1,126,623          | 16%         | 1,078,618          | 15%         | 1,089,270          | 15%         | 1,140,611          | 16%         |
| Residential line of credit  | 391,684            | 6%          | 401,343            | 6%          | 394,510            | 6%          | 408,211            | 6%          | 420,318            | 6%          |
| Multi-family mortgage   | 324,662            | 5%          | 363,600            | 5%          | 271,839            | 4%          | 175,676            | 2%          | 165,937            | 2%          |
| Commercial real estate:   |                    |             |                    |             |                    |             |                    |             |                    |             |
| Owner occupied  | 938,241            | 13%         | 923,605            | 13%         | 936,473            | 13%         | 924,841            | 13%         | 924,987            | 13%         |
| Non-owner occupied  | 1,695,573          | 23%         | 1,675,214          | 23%         | 1,652,638          | 24%         | 1,598,979          | 23%         | 1,644,400          | 23%         |
| Consumer and other  | 325,555            | 4%          | 324,464            | 4%          | 300,149            | 4%          | 317,640            | 5%          | 308,736            | 4%          |
| Total loans HFI   | <u>\$7,294,674</u> | <u>100%</u> | <u>\$7,198,954</u> | <u>100%</u> | <u>\$7,047,342</u> | <u>100%</u> | <u>\$7,082,959</u> | <u>100%</u> | <u>\$7,213,538</u> | <u>100%</u> |
| <b>Allowance for credit losses rollforward summary</b>              |                    |             |                    |             |                    |             |                    |             |                    |             |
| Allowance for credit losses at the beginning of the period          | \$ 144,663         |             | \$ 157,954         |             | \$ 170,389         |             | \$ 183,973         |             | \$ 113,129         |             |
| Charge-offs   | (2,614)            |             | (859)              |             | (1,170)            |             | (10,736)           |             | (993)              |             |
| Recoveries  | 229                |             | 453                |             | 367                |             | 383                |             | 1,172              |             |
| Provision for credit losses   | (2,832)            |             | (12,885)           |             | (11,632)           |             | (3,231)            |             | 45,834             |             |
| Initial allowance on acquired loans with credit deterioration       | —                  |             | —                  |             | —                  |             | —                  |             | 24,831             |             |
| Allowance for credit losses at the end of the period                | <u>\$ 139,446</u>  |             | <u>\$ 144,663</u>  |             | <u>\$ 157,954</u>  |             | <u>\$ 170,389</u>  |             | <u>\$ 183,973</u>  |             |
| Allowance for credit losses as a percentage of total loans HFI      | 1.91 %             |             | 2.01 %             |             | 2.24 %             |             | 2.41 %             |             | 2.55 %             |             |
| Adjusted allowance for credit losses as a percentage of loans HFI*  | 1.91 %             |             | 2.03 %             |             | 2.29 %             |             | 2.48 %             |             | 2.66 %             |             |
| Allowance for credit losses on unfunded commitments                 | \$ 13,503          |             | \$ 13,202          |             | \$ 14,156          |             | \$ 16,378          |             | \$ 16,067          |             |
| <b>Charge-offs</b>  |                    |             |                    |             |                    |             |                    |             |                    |             |
| Commercial and Industrial   | \$ (2,175)         |             | \$ (360)           |             | \$ (277)           |             | \$ (10,105)        |             | \$ (249)           |             |
| Construction  | (1)                |             | —                  |             | (29)               |             | —                  |             | —                  |             |
| Residential real estate:  |                    |             |                    |             |                    |             |                    |             |                    |             |
| 1-to-4 family mortgage  | —                  |             | (16)               |             | (133)              |             | (30)               |             | (8)                |             |
| Residential line of credit  | —                  |             | (3)                |             | (15)               |             | (1)                |             | —                  |             |
| Multi-family mortgage   | —                  |             | —                  |             | —                  |             | —                  |             | —                  |             |
| Commercial real estate:   |                    |             |                    |             |                    |             |                    |             |                    |             |
| Owner occupied  | —                  |             | —                  |             | —                  |             | —                  |             | (95)               |             |
| Non-owner occupied  | —                  |             | —                  |             | —                  |             | —                  |             | (166)              |             |
| Consumer and other  | (438)              |             | (480)              |             | (716)              |             | (600)              |             | (475)              |             |
| Total charge-offs   | <u>(2,614)</u>     |             | <u>(859)</u>       |             | <u>(1,170)</u>     |             | <u>(10,736)</u>    |             | <u>(993)</u>       |             |
| <b>Recoveries</b>   |                    |             |                    |             |                    |             |                    |             |                    |             |
| Commercial and Industrial   | 19                 |             | 87                 |             | 129                |             | 60                 |             | 757                |             |
| Construction  | 3                  |             | —                  |             | —                  |             | 3                  |             | 51                 |             |
| Residential real estate:  |                    |             |                    |             |                    |             |                    |             |                    |             |
| 1-to-4 family mortgage  | 33                 |             | 41                 |             | 24                 |             | (44)               |             | 116                |             |
| Residential line of credit  | 1                  |             | 9                  |             | 6                  |             | 64                 |             | 22                 |             |
| Multi-family mortgage   | —                  |             | —                  |             | —                  |             | —                  |             | —                  |             |
| Commercial real estate:   |                    |             |                    |             |                    |             |                    |             |                    |             |
| Owner occupied  | 4                  |             | 126                |             | 13                 |             | 15                 |             | 51                 |             |
| Non-owner occupied  | —                  |             | —                  |             | —                  |             | —                  |             | —                  |             |
| Consumer and other  | 169                |             | 190                |             | 195                |             | 285                |             | 175                |             |
| Total recoveries  | <u>229</u>         |             | <u>453</u>         |             | <u>367</u>         |             | <u>383</u>         |             | <u>1,172</u>       |             |
| Net (charge-offs) recoveries  | <u>\$ (2,385)</u>  |             | <u>\$ (406)</u>    |             | <u>\$ (803)</u>    |             | <u>\$ (10,353)</u> |             | <u>\$ 179</u>      |             |
| Net charge-offs (recoveries) as a percentage of average total loans | 0.13 %             |             | 0.02 %             |             | 0.05 %             |             | 0.58 %             |             | (0.01)%            |             |
| Classified loans  | \$ 131,620         |             | \$ 150,658         |             | \$ 156,588         |             | \$ 132,223         |             | \$ 126,986         |             |

**Loan Portfolio and Asset Quality (continued)**

**For the Quarters Ended**

**(Unaudited)**

*(In Thousands, Except %)*

|  | 2021          |                |               | 2020           |               |
|--|---------------|----------------|---------------|----------------|---------------|
|  | Third Quarter | Second Quarter | First Quarter | Fourth Quarter | Third Quarter |
| <b>Nonperforming assets<sup>(b)</sup></b>                                    |               |                |               |                |               |
| Past due 90 days or more and accruing interest                               | \$ 8,901      | \$ 9,098       | \$ 10,698     | \$ 13,696      | \$ 9,064      |
| Nonaccrual   | 34,126        | 50,429         | 55,538        | 50,760         | 34,585        |
| Total nonperforming loans held for investment                                | 43,027        | 59,527         | 66,236        | 64,456         | 43,649        |
| Commercial loans held for sale   | 5,625         | 5,844          | 12,779        | 6,489          | 12,812        |
| Other real estate owned:   |               |                |               |                |               |
| Foreclosed   | 6,514         | 6,488          | 4,735         | 6,408          | 6,570         |
| Excess land and facilities   | 3,501         | 5,498          | 6,442         | 5,703          | 6,178         |
| Other assets   | 347           | 816            | 1,230         | 1,170          | 1,184         |
| Total nonperforming assets   | \$ 59,014     | \$ 78,173      | \$ 91,422     | \$ 84,226      | \$ 70,393     |
| Total nonperforming loans as a percentage of loans held for investment       | 0.59 %        | 0.83 %         | 0.94 %        | 0.91%          | 0.61%         |
| Total nonperforming assets as a percentage of total assets                   | 0.50 %        | 0.66 %         | 0.77 %        | 0.75%          | 0.64%         |
| Total accruing loans over 90 days delinquent as a percentage of total assets | 0.08 %        | 0.08 %         | 0.09 %        | 0.12%          | 0.08%         |
| Loans restructured as troubled debt restructurings                           | \$ 29,645     | \$ 42,678      | \$ 26,095     | \$ 15,988      | \$ 16,681     |
| Troubled debt restructurings as a percentage of loans held for investment    | 0.41 %        | 0.59 %         | 0.37 %        | 0.23%          | 0.23%         |

(a) Includes PPP loan balances of \$9,415, \$57,406, \$145,697, \$212,645, and \$310,719 as of September 30, 2021, June 30, 2021, March 31, 2021, December 31, 2020, and September 30, 2020, respectively.

(b) Nonperforming assets include guaranteed repurchased loans previously sold of \$3.0 million, \$3.5 million, \$4.1 million, \$3.7 million, and \$4.4 million, for the quarters ended September 30, 2021, June 30, 2021, March 31, 2021, December 31, 2020, and September 30, 2020, respectively.

\*These measures are considered non-GAAP financial measures. For a reconciliation and discussion of this non-GAAP measure, see "Use of non-GAAP Financial Measures" and the corresponding financial tables in this Supplemental Financial Information. Investors are encouraged to refer to the discussion and reconciliation of non-GAAP measures included in the Earnings Release and Earnings Release Presentation dated October 19, 2021.

**Preliminary Capital Ratios**  
(Unaudited)  
(In Thousands, Except %)

| <b>Computation of Tangible Common Equity to Tangible Assets:</b> | <b>September 30, 2021</b> | <b>December 31, 2020</b> |
|--|---------------------------|--------------------------|
| <b>Total Common Shareholders' Equity</b>                         | <b>\$ 1,400,913</b>       | <b>\$ 1,291,289</b>      |
| Less:  |                           |                          |
| Goodwill   | 242,561                   | 242,561                  |
| Other intangibles  | 18,248                    | 22,426                   |
| <b>Tangible Common Equity</b>                                    | <b>\$ 1,140,104</b>       | <b>\$ 1,026,302</b>      |
| <b>Total Assets</b>  | <b>\$ 11,810,290</b>      | <b>\$ 11,207,330</b>     |
| Less:  |                           |                          |
| Goodwill   | 242,561                   | 242,561                  |
| Other intangibles  | 18,248                    | 22,426                   |
| <b>Tangible Assets</b>   | <b>\$ 11,549,481</b>      | <b>\$ 10,942,343</b>     |
| <b>Preliminary Total Risk-Weighted Assets</b>                    | <b>\$ 9,577,830</b>       | <b>\$ 9,073,675</b>      |
| <b>Total Common Equity to Total Assets</b>                       | <b>11.9 %</b>             | <b>11.5 %</b>            |
| <b>Tangible Common Equity to Tangible Assets*</b>                | <b>9.87 %</b>             | <b>9.38 %</b>            |

|  | <b>September 30, 2021</b> | <b>December 31, 2020</b> |
|--|---------------------------|--------------------------|
| <b>Preliminary Regulatory Capital<sup>(a)</sup>:</b> |                           |                          |
| Common Equity Tier 1 Capital                         | \$ 1,182,609              | \$ 1,060,364             |
| Tier 1 Capital                                       | 1,212,609                 | 1,090,364                |
| Total Capital  | 1,399,698                 | 1,358,897                |
| <b>Preliminary Regulatory Capital Ratios:</b>        |                           |                          |
| Common Equity Tier 1                                 | 12.3 %                    | 11.7 %                   |
| Tier 1 Risk-Based                                    | 12.7 %                    | 12.0 %                   |
| Total Risk-Based                                     | 14.6 %                    | 15.0 %                   |
| Tier 1 Leverage                                      | 10.4 %                    | 10.0 %                   |

(a) Reflects CECL transition relief of \$44,373 and \$52,109 add-back for the period ending September 30, 2021 and December 31, 2020, respectively, and \$50,243 and \$57,979 disallowed from add-back to Tier 2 capital for the period ended September 30, 2021 and December 31, 2020, respectively.

\*These measures are considered non-GAAP financial measures. For a reconciliation and discussion of this non-GAAP measure, see "Use of non-GAAP Financial Measures" and the corresponding financial tables in this Supplemental Financial Information. Investors are encouraged to refer to the discussion and reconciliation of non-GAAP measures included in the Earnings Release and Earnings Release Presentation dated October 19, 2021.

**Investment Portfolio**  
**For the Quarters Ended**  
**(Unaudited)**  
*(In Thousands, Except %)*

| Securities (at fair value)                            | 2021               |              |                    |             |                    |             | 2020               |             |                    |              |
|---|--------------------|--------------|--------------------|-------------|--------------------|-------------|--------------------|-------------|--------------------|--------------|
|   | Third Quarter      |              | Second Quarter     |             | First Quarter      |             | Fourth Quarter     |             | Third Quarter      |              |
| Available-for-sale debt securities                    |                    |              |                    |             |                    |             |                    |             |                    |              |
| U.S. government agency securities                     | \$ 10,571          | 1 %          | \$ 8,255           | 1 %         | \$ —               | — %         | \$ 2,003           | —%          | \$ 1,994           | — %          |
| Mortgage-backed securities - residential              | 1,210,503          | 77 %         | 1,035,003          | 73 %        | 838,708            | 68 %        | 773,336            | 66%         | 738,106            | 63 %         |
| Mortgage-backed securities - commercial               | 15,712             | 1 %          | 15,161             | 1 %         | 20,635             | 2 %         | 21,588             | 2%          | 21,854             | 2 %          |
| Municipals, tax exempt                                | 327,239            | 21 %         | 332,883            | 24 %        | 348,776            | 28 %        | 356,329            | 30%         | 374,880            | 32 %         |
| Treasury securities                                   | 6,006              | — %          | 10,534             | 1 %         | 14,576             | 1 %         | 16,628             | 1%          | 21,700             | 2 %          |
| Corporate securities                                  | 2,527              | — %          | 2,536              | — %         | 2,483              | — %         | 2,516              | —%          | 1,987              | — %          |
| Total available-for-sale debt securities              | 1,572,558          | 100 %        | 1,404,372          | 100 %       | 1,225,178          | 99 %        | 1,172,400          | 99%         | 1,160,521          | 99 %         |
| Equity securities                                     | 4,779              | — %          | 4,803              | —%          | 4,667              | 1%          | 4,591              | 1%          | 4,389              | 1 %          |
| Total securities                                      | <u>\$1,577,337</u> | <u>100 %</u> | <u>\$1,409,175</u> | <u>100%</u> | <u>\$1,229,845</u> | <u>100%</u> | <u>\$1,176,991</u> | <u>100%</u> | <u>\$1,164,910</u> | <u>100 %</u> |
| Securities to total assets                            | 13.4 %             |              | 11.8 %             |             | 10.3 %             |             | 10.5 %             |             | 10.6 %             |              |
| Unrealized gain on available-for-sale debt securities | \$ 14,374          |              | \$ 22,321          |             | \$ 19,245          |             | \$ 34,552          |             | \$ 31,468          |              |

**Non-GAAP Reconciliation**

**For the Periods Ended**

**(Unaudited)**

*(In Thousands, Except Share Data and %)*

|   | 2021          |                |               | 2020           |               |
|---|---------------|----------------|---------------|----------------|---------------|
|   | Third Quarter | Second Quarter | First Quarter | Fourth Quarter | Third Quarter |
| <b>Adjusted earnings</b>  |               |                |               |                |               |
| <b>Income (loss) before income taxes</b>  | \$ 55,006     | \$ 56,742      | \$ 68,462     | \$ 58,947      | \$ (7,639)    |
| Plus merger, conversion and offering expenses                                       | —             | 605            | —             | 9,513          | 20,730        |
| Plus initial provision for credit losses on acquired loans and unfunded commitments | —             | —              | —             | —              | 63,251        |
| Less other non-operating items <sup>(1)</sup>                                       | 1,235         | 2,151          | (853)         | (2,448)        | (1,952)       |
| <b>Adjusted pre-tax earnings</b>  | 53,771        | 55,196         | 69,315        | 70,908         | 78,294        |
| Adjusted income tax expense <sup>(2)</sup>  | 11,072        | 12,879         | 15,810        | 16,454         | 20,198        |
| <b>Adjusted earnings</b>  | \$ 42,699     | \$ 42,317      | \$ 53,505     | \$ 54,454      | \$ 58,096     |
| Weighted average common shares outstanding - fully diluted                          | 48,007,147    | 47,993,773     | 47,969,106    | 47,791,659     | 40,637,745    |
| <b>Adjusted diluted earnings per share</b>  |               |                |               |                |               |
| <b>Diluted earnings (loss) per common share</b>                                     | \$ 0.94       | \$ 0.90        | \$ 1.10       | \$ 0.95        | \$ (0.14)     |
| Plus merger, conversion and offering expenses                                       | —             | 0.01           | —             | 0.20           | 0.51          |
| Plus initial provision for credit losses on acquired loans and unfunded commitments | —             | —              | —             | —              | 1.56          |
| Less other non-operating items  | 0.02          | 0.04           | (0.02)        | (0.05)         | (0.05)        |
| Less tax effect   | 0.03          | (0.01)         | —             | 0.06           | 0.55          |
| <b>Adjusted diluted earnings per share</b>  | \$ 0.89       | \$ 0.88        | \$ 1.12       | \$ 1.14        | \$ 1.43       |

<sup>(1)</sup> 3Q21 includes a \$740 gain from change in fair value of commercial loans held for sale acquired from Franklin, a \$1,510 loss on swap, and a gain of \$2,005 from sales of other real estate owned; 2Q21 includes a \$1,364 gain from change in fair value of commercial loans held for sale acquired from Franklin and a \$787 gain from lease terminations; 1Q21 includes a \$853 loss from change in fair value of commercial loans held for sale acquired from Franklin; 4Q20 includes \$4,533 FHLB prepayment penalty offset by \$715 cash life insurance benefit and \$1,370 gain from change in fair value of commercial loans held for sale acquired from Franklin; 3Q20 includes \$2,305 FHLB prepayment penalty, \$1,505 losses on other real estate owned, and \$1,858 gain from change in fair value of commercial loans held for sale acquired from Franklin.

<sup>(2)</sup> 3Q21 includes a \$1,678 tax benefit related to a change in the value of a net operating loss tax asset related to Franklin.

|  | 2021          |                |               | 2020           |               |
|--|---------------|----------------|---------------|----------------|---------------|
|  | Third Quarter | Second Quarter | First Quarter | Fourth Quarter | Third Quarter |
| <b>Adjusted pre-tax pre-provision earnings</b> |               |                |               |                |               |
| <b>Income (loss) before income taxes</b>       | \$ 55,006     | \$ 56,742      | \$ 68,462     | \$ 58,947      | \$ (7,639)    |
| Plus provisions for credit losses              | (2,531)       | (13,839)       | (13,854)      | (2,920)        | 55,401        |
| <b>Pre-tax pre-provision earnings</b>          | 52,475        | 42,903         | 54,608        | 56,027         | 47,762        |
| Plus merger, conversion and offering expenses  | —             | 605            | —             | 9,513          | 20,730        |
| Less other non-operating items                 | 1,235         | 2,151          | (853)         | (2,448)        | (1,952)       |
| <b>Adjusted pre-tax pre-provision earnings</b> | \$ 51,240     | \$ 41,357      | \$ 55,461     | \$ 67,988      | \$ 70,444     |

**Non-GAAP Reconciliation (continued)**  
**For the Periods Ended**  
**(Unaudited)**  
(In Thousands, Except Share Data and %)

| <b>Adjusted earnings</b>  | <b>YTD 2021</b> | <b>2020</b> | <b>2019</b> | <b>2018</b> | <b>2017</b> |
|---|-----------------|-------------|-------------|-------------|-------------|
| <b>Income before income taxes</b>   | \$ 180,210      | \$ 82,461   | \$ 109,539  | \$ 105,854  | \$ 73,485   |
| Plus merger, conversion, offering, and mortgage restructuring expenses              | 605             | 34,879      | 7,380       | 2,265       | 19,034      |
| Plus initial provision for credit losses on acquired loans and unfunded commitments | —               | 66,136      | —           | —           | —           |
| Less other non-operating items <sup>(1)</sup>                                       | 2,533           | (4,400)     | —           | —           | —           |
| <b>Adjusted pre-tax earnings</b>  | 178,282         | 187,876     | 116,919     | 108,119     | 92,519      |
| Adjusted income tax expense <sup>(2)</sup>  | 39,762          | 45,944      | 27,648      | 26,034      | 34,749      |
| <b>Adjusted earnings</b>  | \$ 138,520      | \$ 141,932  | \$ 89,271   | \$ 82,085   | \$ 57,770   |
| Weighted average common shares outstanding - fully diluted                          | 47,983,494      | 38,099,744  | 31,402,897  | 31,314,981  | 28,207,602  |
| <b>Adjusted diluted earnings per share</b>  |                 |             |             |             |             |
| <b>Diluted earnings per common share</b>  | \$ 2.95         | \$ 1.67     | \$ 2.65     | \$ 2.55     | \$ 1.86     |
| Plus merger, conversion, offering, and mortgage restructuring expenses              | 0.01            | 0.92        | 0.24        | 0.07        | 0.67        |
| Plus initial provision for credit losses on acquired loans and unfunded commitments | —               | 1.74        | —           | —           | —           |
| Less other non-operating items  | 0.05            | (0.11)      | —           | —           | —           |
| Less tax effect   | 0.02            | 0.71        | 0.06        | 0.01        | 0.48        |
| <b>Adjusted diluted earnings per share</b>  | \$ 2.89         | \$ 3.73     | \$ 2.83     | \$ 2.61     | \$ 2.05     |

<sup>(1)</sup> 2021 includes a \$1,251 gain from change in fair value on commercial loans held for sale acquired from Franklin, a loss on swap cancellation of \$1,510, a \$2,005 gain on other real estate owned and a \$787 gain from lease terminations; 2020 includes \$6,838 FHLB prepayment penalties, \$1,505 losses on other real estate owned offset by \$715 cash life insurance benefit and \$3,228 gain from change in fair value on commercial loans held for sale acquired from Franklin.

<sup>(2)</sup> 3Q21 includes a \$1,678 tax benefit related to a change in the value of a net operating loss tax asset related to Franklin.

| <b>Adjusted pre-tax pre-provision earnings</b>                         | <b>YTD 2021</b> | <b>2020</b> | <b>2019</b> | <b>2018</b> | <b>2017</b> |
|--|-----------------|-------------|-------------|-------------|-------------|
| <b>Income before income taxes</b>                                      | \$ 180,210      | \$ 82,461   | \$ 109,539  | \$ 105,854  | \$ 73,485   |
| Plus provisions for credit losses                                      | (30,224)        | 107,967     | 7,053       | 5,398       | (950)       |
| <b>Pre-tax pre-provision earnings</b>                                  | 149,986         | 190,428     | 116,592     | 111,252     | 72,535      |
| Plus merger, conversion, offering, and mortgage restructuring expenses | 605             | 34,879      | 7,380       | 2,265       | 19,034      |
| Less other non-operating items   | 2,533           | (4,400)     | —           | —           | —           |
| <b>Adjusted pre-tax pre-provision earnings</b>                         | \$ 148,058      | \$ 229,707  | \$ 123,972  | \$ 113,517  | \$ 91,569   |

**Non-GAAP Reconciliation (continued)**

**For the Periods Ended  
(Unaudited)**

*(In Thousands, Except Share Data and %)*

|  | 2021              |                   |                   | 2020              |                   |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|
|  | Third Quarter     | Second Quarter    | First Quarter     | Fourth Quarter    | Third Quarter     |
| <b>Core efficiency ratio (tax-equivalent basis)</b>                                  |                   |                   |                   |                   |                   |
| Total noninterest expense  | \$ 95,007         | \$ 92,960         | \$ 94,698         | \$ 109,855        | \$ 118,092        |
| Less merger, conversion and offering expenses  | —                 | 605               | —                 | 9,513             | 20,730            |
| Less gain on lease terminations  | —                 | (787)             | —                 | —                 | —                 |
| Less FHLB prepayment penalties   | —                 | —                 | —                 | 4,533             | 2,305             |
| <b>Core noninterest expense</b>  | <b>\$ 95,007</b>  | <b>\$ 93,142</b>  | <b>\$ 94,698</b>  | <b>\$ 95,809</b>  | <b>\$ 95,057</b>  |
| Net interest income (tax-equivalent basis)   | \$ 89,230         | \$ 87,321         | \$ 83,368         | \$ 86,111         | \$ 69,625         |
| Total noninterest income   | 59,006            | 49,300            | 66,730            | 80,638            | 97,026            |
| Less gain (loss) on change in fair value on commercial loans held for sale           | 740               | 1,364             | (853)             | 1,370             | 1,858             |
| Less loss on swap cancellation   | (1,510)           | —                 | —                 | —                 | —                 |
| Less cash life insurance benefit   | —                 | —                 | —                 | 715               | —                 |
| Less gain (loss) on sales or write-downs of other real estate owned and other assets | 2,182             | (27)              | 485               | (57)              | (1,279)           |
| Less gain from securities, net   | 51                | 144               | 83                | 1,013             | 583               |
| <b>Core noninterest income</b>   | <b>57,543</b>     | <b>47,819</b>     | <b>67,015</b>     | <b>77,597</b>     | <b>95,864</b>     |
| <b>Core revenue</b>  | <b>\$ 146,773</b> | <b>\$ 135,140</b> | <b>\$ 150,383</b> | <b>\$ 163,708</b> | <b>\$ 165,489</b> |
| Efficiency ratio (GAAP) <sup>(a)</sup>   | 64.4%             | 68.4%             | 63.4%             | 66.2%             | 71.2%             |
| <b>Core efficiency ratio (tax-equivalent basis)</b>                                  | <b>64.7%</b>      | <b>68.9%</b>      | <b>63.0%</b>      | <b>58.5%</b>      | <b>57.4%</b>      |

*(a) Efficiency ratio (GAAP) is calculated by dividing reported noninterest expense by reported total revenue.*

During the first quarter of 2021, the Company re-evaluated its reportable business segments to align all retail mortgage activities with the Mortgage segment. Previously, the Company chose to assign retail mortgage activities within the Banking geographical footprint to the Banking Segment. The results of mortgage retail footprint have been assigned to the Mortgage segment for all periods presented. As such, historical segment efficiency ratios have been recast for consistency with these changes.

|  | 2021          |                |               | 2020           |               |
|--|---------------|----------------|---------------|----------------|---------------|
|  | Third Quarter | Second Quarter | First Quarter | Fourth Quarter | Third Quarter |
| <b>Banking segment core efficiency ratio (tax equivalent)</b>        |               |                |               |                |               |
| Core noninterest expense   | \$ 95,007     | \$ 93,142      | \$ 94,698     | \$ 95,809      | \$ 95,057     |
| Less Mortgage segment core noninterest expense                       | 36,230        | 34,766         | 38,963        | 42,884         | 45,227        |
| Core Banking segment noninterest expense                             | \$ 58,777     | \$ 58,376      | \$ 55,735     | \$ 52,925      | \$ 49,830     |
| Core revenue   | \$ 146,773    | \$ 135,140     | \$ 150,383    | \$ 163,708     | \$ 165,489    |
| Less Core Mortgage segment total revenue                             | 45,284        | 35,509         | 55,311        | 65,766         | 84,723        |
| Core Banking segment total revenue                                   | \$ 101,489    | \$ 99,631      | \$ 95,072     | \$ 97,942      | \$ 80,766     |
| <b>Banking segment core efficiency ratio (tax-equivalent basis)</b>  | <b>57.9%</b>  | <b>58.6%</b>   | <b>58.6%</b>  | <b>54.0%</b>   | <b>61.7%</b>  |
| <b>Mortgage segment core efficiency ratio (tax equivalent)</b>       |               |                |               |                |               |
| Mortgage segment noninterest expense                                 | \$ 36,230     | \$ 34,766      | \$ 38,963     | \$ 43,609      | \$ 45,557     |
| Less mortgage merger expense   | —             | —              | —             | 725            | 330           |
| Core Mortgage segment noninterest expense                            | \$ 36,230     | \$ 34,766      | \$ 38,963     | \$ 42,884      | \$ 45,227     |
| Mortgage segment total revenue                                       | \$ 45,083     | \$ 35,308      | \$ 55,311     | \$ 65,766      | \$ 84,723     |
| Less loss on sales or write-downs of other real estate owned         | (201)         | (201)          | —             | —              | —             |
| Core Mortgage segment total revenue                                  | \$ 45,284     | \$ 35,509      | \$ 55,311     | \$ 65,766      | \$ 84,723     |
| <b>Mortgage segment core efficiency ratio (tax-equivalent basis)</b> | <b>80.0%</b>  | <b>97.9%</b>   | <b>70.4%</b>  | <b>65.2%</b>   | <b>53.4%</b>  |

**Non-GAAP Reconciliation (continued)**  
**For the Periods Ended**  
**(Unaudited)**  
*(In Thousands, Except Share Data and %)*

|   | 2021            |                |                  | 2020             |                  |
|---|-----------------|----------------|------------------|------------------|------------------|
|   | Third Quarter   | Second Quarter | First Quarter    | Fourth Quarter   | Third Quarter    |
| <b>Adjusted Mortgage contribution</b>                                   |                 |                |                  |                  |                  |
| Mortgage pre-tax net contribution                                       | \$ 8,853        | \$ 542         | \$ 16,348        | \$ 22,157        | \$ 39,166        |
| Plus mortgage merger expense  | —               | —              | —                | 725              | 330              |
| <b>Adjusted Mortgage pre-tax net contribution</b>                       | <b>\$ 8,853</b> | <b>\$ 542</b>  | <b>\$ 16,348</b> | <b>\$ 22,882</b> | <b>\$ 39,496</b> |
| Pre-tax pre-provision earnings  | \$ 52,475       | \$ 42,903      | \$ 54,608        | \$ 56,027        | \$ 47,762        |
| % Mortgage pre-tax pre-provision net contribution                       | 16.9%           | 1.26%          | 29.9%            | 39.5%            | 82.0%            |
| Adjusted pre-tax pre-provision earnings                                 | \$ 51,240       | \$ 41,357      | \$ 55,461        | \$ 67,988        | \$ 70,444        |
| <b>% total adjusted Mortgage pre-tax pre-provision net contribution</b> | <b>17.3%</b>    | <b>1.31%</b>   | <b>29.5%</b>     | <b>33.7%</b>     | <b>56.1%</b>     |

|   | 2021                 |                      |                      | 2020                 |                      |
|---|----------------------|----------------------|----------------------|----------------------|----------------------|
|   | Third Quarter        | Second Quarter       | First Quarter        | Fourth Quarter       | Third Quarter        |
| <b>Tangible assets and equity</b>                 |                      |                      |                      |                      |                      |
| <b>Tangible assets</b>                            |                      |                      |                      |                      |                      |
| Total assets                                      | \$ 11,810,290        | \$ 11,918,367        | \$ 11,935,826        | \$ 11,207,330        | \$ 11,010,438        |
| Less goodwill                                     | 242,561              | 242,561              | 242,561              | 242,561              | 236,086              |
| Less intangibles, net                             | 18,248               | 19,592               | 20,986               | 22,426               | 23,924               |
| <b>Tangible assets</b>                            | <b>\$ 11,549,481</b> | <b>\$ 11,656,214</b> | <b>\$ 11,672,279</b> | <b>\$ 10,942,343</b> | <b>\$ 10,750,428</b> |
| <b>Tangible common equity</b>                     |                      |                      |                      |                      |                      |
| Total common shareholders' equity                 | \$ 1,400,913         | \$ 1,371,721         | \$ 1,329,103         | \$ 1,291,289         | \$ 1,244,998         |
| Less goodwill                                     | 242,561              | 242,561              | 242,561              | 242,561              | 236,086              |
| Less intangibles, net                             | 18,248               | 19,592               | 20,986               | 22,426               | 23,924               |
| <b>Tangible common equity</b>                     | <b>\$ 1,140,104</b>  | <b>\$ 1,109,568</b>  | <b>\$ 1,065,556</b>  | <b>\$ 1,026,302</b>  | <b>\$ 984,988</b>    |
| Common shares outstanding                         | 47,707,634           | 47,360,950           | 47,331,680           | 47,220,743           | 47,191,677           |
| Book value per common share                       | \$ 29.36             | \$ 28.96             | \$ 28.08             | \$ 27.35             | \$ 26.38             |
| <b>Tangible book value per common share</b>       | <b>\$ 23.90</b>      | <b>\$ 23.43</b>      | <b>\$ 22.51</b>      | <b>\$ 21.73</b>      | <b>\$ 20.87</b>      |
| Total common shareholders' equity to total assets | 11.9%                | 11.5%                | 11.1%                | 11.5%                | 11.3%                |
| <b>Tangible common equity to tangible assets</b>  | <b>9.87%</b>         | <b>9.52%</b>         | <b>9.13%</b>         | <b>9.38%</b>         | <b>9.16%</b>         |

|  | 2021                |                     |                     | 2020              |                   |
|--|---------------------|---------------------|---------------------|-------------------|-------------------|
|  | Third Quarter       | Second Quarter      | First Quarter       | Fourth Quarter    | Third Quarter     |
| <b>Return on average tangible common equity</b>                                |                     |                     |                     |                   |                   |
| Average common shareholders' equity  | \$ 1,389,201        | \$ 1,339,938        | \$ 1,303,493        | \$ 1,261,101      | \$ 1,044,913      |
| Less average goodwill  | 242,561             | 242,561             | 242,561             | 242,983           | 205,473           |
| Less average intangibles, net  | 18,950              | 20,253              | 21,695              | 23,178            | 20,973            |
| <b>Average tangible common equity</b>  | <b>\$ 1,127,690</b> | <b>\$ 1,077,124</b> | <b>\$ 1,039,237</b> | <b>\$ 994,940</b> | <b>\$ 818,467</b> |
| Net income (loss)  | \$ 45,290           | \$ 43,294           | \$ 52,874           | \$ 45,602         | \$ (5,599)        |
| Return on average common equity  | 12.9%               | 13.0%               | 16.5%               | 14.4%             | (2.13%)           |
| <b>Return on average tangible common equity</b>                                | <b>15.9%</b>        | <b>16.1%</b>        | <b>20.6%</b>        | <b>18.2%</b>      | <b>(2.72%)</b>    |
| Adjusted net income  | \$ 42,699           | \$ 42,317           | \$ 53,505           | \$ 54,454         | \$ 58,096         |
| <b>Adjusted return on average tangible common equity</b>                       | <b>15.0 %</b>       | <b>15.8 %</b>       | <b>20.9 %</b>       | <b>21.8 %</b>     | <b>28.2 %</b>     |
| Adjusted pre-tax pre-provision earnings  | \$ 51,240           | \$ 41,357           | \$ 55,461           | \$ 67,988         | \$ 70,444         |
| <b>Adjusted pre-tax pre-provision return on average tangible common equity</b> | <b>18.0 %</b>       | <b>15.4 %</b>       | <b>21.6 %</b>       | <b>27.2 %</b>     | <b>34.2 %</b>     |

**Non-GAAP Reconciliation (continued)**  
**For the Periods Ended**  
**(Unaudited)**  
*(In Thousands, Except Share Data and %)*

| <b>Return on average tangible common equity</b>                                | <b>YTD 2021</b>     | <b>2020</b>       | <b>2019</b>       | <b>2018</b>       | <b>2017</b>       |
|--|---------------------|-------------------|-------------------|-------------------|-------------------|
| Average common shareholders' equity  | \$ 1,344,613        | \$ 966,336        | \$ 723,494        | \$ 629,922        | \$ 466,219        |
| Less average goodwill  | 242,561             | 199,104           | 160,587           | 137,190           | 84,997            |
| Less average intangibles, net  | 22,289              | 22,659            | 17,236            | 12,815            | 8,047             |
| <b>Average tangible common equity</b>  | <b>\$ 1,079,763</b> | <b>\$ 744,573</b> | <b>\$ 545,671</b> | <b>\$ 479,917</b> | <b>\$ 373,175</b> |
| Net income   | \$ 141,458          | \$ 63,621         | \$ 83,814         | \$ 80,236         | \$ 52,398         |
| Return on average common equity  | 14.1%               | 6.58%             | 11.6%             | 12.7%             | 11.2%             |
| <b>Return on average tangible common equity</b>                                | <b>17.5%</b>        | <b>8.54%</b>      | <b>15.4%</b>      | <b>16.7%</b>      | <b>14.0%</b>      |
| Adjusted net income  | \$ 138,520          | \$ 141,932        | \$ 89,271         | \$ 82,085         | \$ 57,770         |
| <b>Adjusted return on average tangible common equity</b>                       | <b>17.2%</b>        | <b>19.1%</b>      | <b>16.4%</b>      | <b>17.1%</b>      | <b>15.5%</b>      |
| Adjusted pre-tax pre-provision earnings  | \$ 148,058          | \$ 229,707        | \$ 123,972        | \$ 113,517        | \$ 91,569         |
| <b>Adjusted pre-tax pre-provision return on average tangible common equity</b> | <b>18.3%</b>        | <b>30.9%</b>      | <b>22.7%</b>      | <b>23.7%</b>      | <b>24.5%</b>      |

| <b>Adjusted return on average assets and equity</b>                   | <b>2021</b>          |                       |                      | <b>2020</b>           |                      |
|---|----------------------|-----------------------|----------------------|-----------------------|----------------------|
|   | <b>Third Quarter</b> | <b>Second Quarter</b> | <b>First Quarter</b> | <b>Fourth Quarter</b> | <b>Third Quarter</b> |
| Net income (loss)   | \$ 45,290            | \$ 43,294             | \$ 52,874            | \$ 45,602             | \$ (5,599)           |
| Average assets  | 11,915,062           | 11,900,450            | 11,508,783           | 11,111,163            | 9,179,288            |
| Average common equity   | 1,389,201            | 1,339,938             | 1,303,493            | 1,261,101             | 1,044,913            |
| Return on average assets  | 1.51%                | 1.46%                 | 1.86%                | 1.63%                 | (0.24%)              |
| Return on average common equity                                       | 12.9%                | 13.0%                 | 16.5%                | 14.4%                 | (2.13%)              |
| Adjusted net income   | \$ 42,699            | \$ 42,317             | \$ 53,505            | \$ 54,454             | \$ 58,096            |
| <b>Adjusted return on average assets</b>                              | <b>1.42%</b>         | <b>1.43%</b>          | <b>1.89%</b>         | <b>1.95%</b>          | <b>2.52%</b>         |
| <b>Adjusted return on average common equity</b>                       | <b>12.2%</b>         | <b>12.7%</b>          | <b>16.6%</b>         | <b>17.2%</b>          | <b>22.1%</b>         |
| Adjusted pre-tax pre-provision earnings                               | \$ 51,240            | \$ 41,357             | \$ 55,461            | \$ 67,988             | \$ 70,444            |
| <b>Adjusted pre-tax pre-provision return on average assets</b>        | <b>1.71 %</b>        | <b>1.39 %</b>         | <b>1.95 %</b>        | <b>2.43 %</b>         | <b>3.05 %</b>        |
| <b>Adjusted pre-tax pre-provision return on average common equity</b> | <b>14.6 %</b>        | <b>12.4 %</b>         | <b>17.3 %</b>        | <b>21.4 %</b>         | <b>26.8 %</b>        |

**Non-GAAP Reconciliation (continued)**  
**For the Periods Ended**  
**(Unaudited)**  
(In Thousands, Except Share Data and %)

| <b>Adjusted return on average assets and equity</b>                   | <b>YTD 2021</b> | <b>2020</b> | <b>2019</b> | <b>2018</b> | <b>2017</b> |
|---|-----------------|-------------|-------------|-------------|-------------|
| Net income  | \$ 141,458      | \$ 63,621   | \$ 83,814   | \$ 80,236   | \$ 52,398   |
| Average assets  | 11,775,054      | 8,438,100   | 5,777,672   | 4,844,865   | 3,811,158   |
| Average common equity   | 1,344,613       | 966,336     | 723,494     | 629,922     | 466,219     |
| Return on average assets  | 1.61%           | 0.75%       | 1.45%       | 1.66%       | 1.37%       |
| Return on average common equity                                       | 14.1%           | 6.58%       | 11.6%       | 12.7%       | 11.2%       |
| Adjusted net income   | \$ 138,520      | \$ 141,932  | \$ 89,271   | \$ 82,085   | \$ 57,770   |
| <b>Adjusted return on average assets</b>                              | 1.57%           | 1.68%       | 1.55%       | 1.69%       | 1.52%       |
| <b>Adjusted return on average common equity</b>                       | 13.8%           | 14.7%       | 12.3%       | 13.0%       | 12.4%       |
| Adjusted pre-tax pre-provision earnings                               | \$ 148,058      | \$ 229,707  | \$ 123,972  | \$ 113,517  | \$ 91,569   |
| <b>Adjusted pre-tax pre-provision return on average assets</b>        | 1.68%           | 2.72%       | 2.15%       | 2.34%       | 2.40%       |
| <b>Adjusted pre-tax pre-provision return on average common equity</b> | 14.7%           | 23.8%       | 17.1%       | 18.0%       | 19.6%       |

| <b>Adjusted allowance for credit losses to loans held for investment</b> | <b>2021</b>          |                       |                      | <b>2020</b>           |                      |
|--|----------------------|-----------------------|----------------------|-----------------------|----------------------|
|  | <b>Third Quarter</b> | <b>Second Quarter</b> | <b>First Quarter</b> | <b>Fourth Quarter</b> | <b>Third Quarter</b> |
| Allowance for credit losses  | \$ 139,446           | \$ 144,663            | \$ 157,954           | \$ 170,389            | \$ 183,973           |
| Less allowance for credit losses attributed to PPP loans                 | 2                    | 9                     | 23                   | 34                    | 49                   |
| <b>Adjusted allowance for credit losses</b>                              | <b>\$ 139,444</b>    | <b>\$ 144,654</b>     | <b>\$ 157,931</b>    | <b>\$ 170,355</b>     | <b>\$ 183,924</b>    |
| Loans held for investment  | \$ 7,294,674         | \$ 7,198,954          | \$ 7,047,342         | \$ 7,082,959          | \$ 7,213,538         |
| Less PPP loans   | 9,415                | 57,406                | 145,697              | 212,645               | 310,719              |
| <b>Adjusted loans held for investment</b>                                | <b>\$ 7,285,259</b>  | <b>\$ 7,141,548</b>   | <b>\$ 6,901,645</b>  | <b>\$ 6,870,314</b>   | <b>\$ 6,902,819</b>  |
| Allowance for credit losses to loans held for investment                 | 1.91%                | 2.01%                 | 2.24%                | 2.41%                 | 2.55%                |
| <b>Adjusted allowance for credit losses to loans held for investment</b> | <b>1.91%</b>         | <b>2.03%</b>          | <b>2.29%</b>         | <b>2.48%</b>          | <b>2.66%</b>         |