Financial Summary and Key Metrics (Unaudited)

(In Thousands, Except Share Data and %)

				20	017					2016
	Fo	urth Quarter	Tł	nird Quarter		ond Quarter	Fi	rst Quarter	Fou	urth Quarter
Statement of Income Data								· · · · ·		
Total interest income	\$	55,031	\$	48,415	\$	33,278	\$	32,889	\$	31,567
Total interest expense		6,048		4,805		2,851		2,638		2,535
Net interest income		48,983		43,610		30,427		30,251		29,032
Provision for loan losses		956		(784)		(865)		(257)		(752)
Total noninterest income		37,017		37,820		35,657		31,087		31,332
Total noninterest expense		57,540		69,224		49,136		46,417		47,319
Net income before income taxes		27,504		12,990		17,813		15,178		13,797
Income tax expense		4,486		4,602		6,574		5,425		4,787
Net income	\$	23,018	\$	8,388	\$	11,239	\$	9,753	\$	9,010
Net interest income (tax—equivalent basis)	\$	49,692	\$	44,281	\$	31,158	\$	30,963	\$	29,686
Core net income*	\$	18,677	\$	18,516	\$	12,919	\$	10,284	\$	10,484
Per Common Share										
Diluted net income	\$	0.74	\$	0.27	\$	0.43	\$	0.40	\$	0.37
Core net income - diluted*		0.60		0.60		0.49		0.42		0.43
Book value		19.54		18.76		17.59		14.16		13.71
Tangible book value*		14.56		13.79		15.83		12.05		11.58
Weighted average number of shares-diluted		31,166,080		30,604,537		26,301,458		24,610,991		24,500,943
Period-end number of shares		30,535,517		30,526,592		28,968,160		24,154,323		24,107,660
Selected Balance Sheet Data										
Cash and due from banks	\$	29,831	\$	67,070	\$	59,112	\$	53,748	\$	50,157
Loans held for investment		3,166,911		3,114,562		1,970,974		1,900,995		1,848,784
Allowance for loan losses		(24,041)		(23,482)		(23,247)		(22,898)		(21,747)
Loans held for sale		526,185		466,369		427,416		365,173		507,442
Available-for-sale securities, fair value		543,992		543,282		553,357		567,886		582,183
Other real estate owned, net		16,442		13,812		6,370		6,811		7,403
Total assets		4,727,713		4,581,943		3,346,570		3,166,459		3,276,881
Customer deposits		3,578,694		3,614,220		2,726,060		2,699,868		2,670,031
Brokered and internet time deposits		85,701		104,318		1,533		1,331		1,531
Total deposits		3,664,395		3,718,538		2,727,593		2,701,199		2,671,562
Borrowings		333,302		196,299		43,790		44,552		194,892
Total shareholders' equity		596,729		572,528		509,517		342,142		330,498
Selected Ratios										
Return on average:										
Assets		1.96%		0.80%		1.40%		1.25%		1.12%
Shareholders' equity		15.78%		6.05%		11.30%		11.87%		11.24%
Tangible common equity*		21.38%		7.70%		12.96%		14.03%		13.40%
Average shareholders' equity to average assets		12.41%		13.22%		12.37%		10.50%		9.95%
Net interest margin (NIM) (tax-equivalent basis)		4.63%		4.61%		4.19%		4.28%		3.99%
Net interest margin excluding accretion and nonaccrual interest										
collections (tax-equivalent basis) (a)		4.35%		4.33%		4.03%		4.04%		3.90%
Efficiency ratio (GAAP)		66.91%		85.01%		74.35%		75.67%		78.39%
Core efficiency ratio (tax-equivalent basis)*		63.55%		64.43%		70.18%		73.29%		73.72%
Loans held for investment to deposit ratio		86.42%		83.76%		72.26%		70.38%		69.20%
Total loans to deposit ratio		100.78%		96.30%		87.93%		83.89%		88.20%
Yield on interest-earning assets		5.20%		5.10%		4.57%		4.65%		4.33%
Cost of interest-bearing liabilities		0.79%		0.71%		0.55%		0.51%		0.49%
Cost of total deposits		0.50%		0.46%		0.34%		0.32%		0.29%
Credit Quality Ratios										
Allowance for loan losses as a percentage of loans held for investment		0.76%		0.75%		1.18%		1.20%		1.18%
Net (charge-off's) recoveries as a percentage of average loans										
held for investment		(0.05)%		0.15%		0.25%		0.31%		(0.17)%
Nonperforming loans held for investment as a percentage of total loans		,/-		/-		/-		/-		. ,,-
held for investments		0.32%		0.29%		0.50%		0.49%		0.57%
Nonperforming assets as a percentage of total assets (b)		1.52%		0.88%		0.58%		0.56%		0.58%
Preliminary capital ratios (Consolidated)										
Shareholders' equity to assets		12.62%		12.50%		15.23%		10.81%		10.09%
Tangible common equity to tangible assets*		9.72%		9.50%		13.92%		9.34%		8.65%
Tier 1 capital (to average assets)		10.46%		11.35%		15.54%		10.46%		10.05%
Tier 1 capital (to risk-weighted assets)		11.43%		11.58%		18.28%		12.87%		12.19%
Total capital (to risk-weighted assets)		12.01%		12.18%		19.14%		13.76%		13.03%
Common Equity Tier 1 (to risk-weighted assets) (CET1)		10.70%		10.82%		17.16%		11.69%		11.04%
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*These measures are considered non-GAAP financial measures. See "GAAP Reconciliation and Use of Non-GAAP Financial Measures" and the corresponding financial tables below for reconciliations of these Non-GAAP measures. Investors are encouraged to refer to discussion of non-GAAP measures included in the corresponding earnings release.

(a) Excludes accretion from acquired/purchased loans and collection of interest income on nonaccrual loans.

(b) Includes marketable equity securities received in satisfaction of previously charged-off loan, excess land and facilities held for sale, and GNMA loans subject to ability to repurchase.

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

											Q4 2017 vs.	Q4 2017 vs.
			-		017		-			2016	Q3 2017 Percent	Q4 2016 Percent
Interest income:	FO	urth Quarter		hird Quarter	Se	cond Quarter	F	irst Quarter	FO	urth Quarter	variance	variance
Interest and fees on loans	Ś	51,246	\$	44,367	Ś	29,350	Ś	29,006	\$	28,125	15.50%	82.21%
Interest on securities	Ŷ	51,210	Ŷ	1,007	Ŷ	25,550	Ŷ	25,000	Ŷ	20,125	1010070	02.2270
Taxable		2,529		2,399		2,589		2,567		2,350	5.42%	7.62%
Tax-exempt		910		988		1,068		1,040		947	-7.89%	-3.91%
Other		346		661		271		276		145	-47.66%	138.62%
Total interest income		55.031		48,415		33.278		32,889		31,567	13.67%	74.33%
Interest expense:												
Deposits												
Demand and savings accounts		3,209		2,829		1.703		1,531		1,387	13.43%	131.36%
Time deposits		1,447		1,125		604		583		551	28.62%	162.61%
Short-term borrowings		, 11		9		12		10		20	22.22%	-45.00%
Long-term debt		1,381		842		532		514		577	64.01%	139.34%
Total interest expense		6,048		4,805		2,851		2,638		2,535	25.87%	138.58%
Net interest income		48,983		43,610		30,427		30,251		29,032	12.32%	68.72%
Provision for loan losses		956		(784)		(865)		(257)		(752)	-221.94%	-227.13%
Net interest income after provision for loan losses		48,027		44,394		31,292		30,508		29,784	8.18%	61.25%
Noninterest income:												
Mortgage banking income		30,280		31,334		30,239		25,080		26,177	-3.36%	15.67%
Service charges on deposit accounts		2,181		2,044		1,796		1,766		1,880	6.70%	16.01%
ATM and interchange fees		2,430		2,222		2,085		2,047		2,035	9.36%	19.41%
Investment services and trust income		1,154		1,078		903		814		829	7.05%	39.20%
Gain from securities, net		1		254		29		1		-	-99.61%	100.00%
(Loss) gain on sales or write-downs of other real estate												
owned		(72)		(368)		23		748		(222)	-80.43%	-67.57%
Gain (loss) from other assets		(314)		54		39		-		(127)	-681.48%	147.24%
Other income		1,357		1,202		543		631		760	12.90%	78.55%
Total noninterest income		37,017		37,820		35,657		31,087		31,332	-2.12%	18.14%
Total revenue		86,000		81,430		66,084		61,338		60,364	5.61%	42.47%
Noninterest expenses:												
Salaries, commissions and employee benefits		35,771		34,795		30,783		29,006		29,506	2.81%	21.23%
Occupancy and equipment expense		3,881		3,539		3,307		3,109		3,044	9.66%	27.50%
Legal and professional fees		1,764		1,512		1,033		1,428		810	16.67%	117.78%
Data processing		1,766		1,761		1,460		1,501		1,490	0.28%	18.52%
Merger and conversion		2,069		15,711		767		487		-	-86.83%	100.00%
Amortization of intangibles		922		558		123		392		527	65.23%	74.95%
Amortization of mortgage servicing rights		-		-		-		-		2,100	0.00%	-100.00%
(Recovery of) impairment of mortgage servicing rights		-		-		-		-		(3,411)	0.00%	-100.00%
Loss on sale of mortgage servicing rights		-		-		249		-		4,447	0.00%	0.00%
Regulatory fees and deposit insurance assessments		571		549		494		435		471	4.01%	21.23%
Software license and maintenance fees		529		523		364		457		513	1.15%	3.12%
Advertising		3,189		3,493		3,343		2,932		2,537	-8.70%	25.70%
Other expense		7,078		6,783		7,213		6,670		5,285	4.35%	33.93%
Total noninterest expense		57,540		69,224		49,136		46,417		47,319	-16.88%	21.60%
Net income before income taxes		27,504		12,990		17,813		15,178		13,797	111.73%	99.35%
Income tax expense		4,486		4,602		6,574		5,425		4,787	-2.52%	-6.29%
Net income	\$	23,018	\$	8,388	\$	11,239	\$	9,753	\$	9,010	174.42%	155.47%
Weighted average common shares outstanding:								<u> </u>		<u> </u>		
Basic		30,527,234		30,004,952		25,741,968		24,138,437		23,977,028		
Fully diluted		31,166,080		30,604,537		26,301,458		24,610,991		24,500,943		
Earnings per share												
Basic	\$	0.75	\$	0.28	\$	0.44	\$	0.40	\$	0.38		
Fully diluted		0.74		0.27		0.43		0.40		0.37		

Consolidated Statements of Income (Unaudited)

(In Thousands, Except Share Data and %)

Interest income: Interest and fees on loans Interest on securities Taxable Tax-exempt Other Total interest income Interest expense: Deposits Demand and savings accounts Time deposits Short-term borrowings Long-term debt Total interest expense Net interest income Provision for loan losses	\$	2017 153,969 10,084 4,006 1,554 169,613 9,272 3,759 42 3,269 16,342 153,271	\$	2016 105,865 10,646 3,372 611 120,494 5,413 1,929 121 2,081	Percent variance 45.44% -5.28% 18.80% 154.34% 40.76% 71.29% 94.87% -65.29% 57.09%
Interest and fees on loans Interest on securities Taxable Tax-exempt Other Total interest income Interest expense: Deposits Demand and savings accounts Time deposits Short-term borrowings Long-term debt Total interest expense Net interest income Provision for loan losses	\$	10,084 4,006 1,554 169,613 9,272 3,759 42 3,269 16,342	\$	10,646 3,372 611 120,494 5,413 1,929 121 2,081	-5.28% 18.80% 154.34% 40.76% 71.29% 94.87% -65.29%
Interest on securities Taxable Tax-exempt Other Total interest income Interest expense: Deposits Demand and savings accounts Time deposits Short-term borrowings Long-term debt Total interest expense Net interest income Provision for Ioan Iosses	\$ 	10,084 4,006 1,554 169,613 9,272 3,759 42 3,269 16,342	\$	10,646 3,372 611 120,494 5,413 1,929 121 2,081	-5.28% 18.80% 154.34% 40.76% 71.29% 94.87% -65.29%
Taxable Tax-exempt Other Total interest income Interest expense: Deposits Demand and savings accounts Time deposits Short-term borrowings Long-term debt Total interest expense Net interest income Provision for Ioan Iosses		4,006 1,554 169,613 9,272 3,759 42 3,269 16,342		3,372 611 120,494 5,413 1,929 121 2,081	18.80% 154.34% 40.76% 71.29% 94.87% -65.29%
Tax-exempt Other Total interest income Interest expense: Deposits Demand and savings accounts Time deposits Short-term borrowings Long-term debt Total interest expense Net interest income Provision for Ioan Iosses		4,006 1,554 169,613 9,272 3,759 42 3,269 16,342		3,372 611 120,494 5,413 1,929 121 2,081	18.80% 154.34% 40.76% 71.29% 94.87% -65.29%
Other Total interest income Interest expense: Deposits Demand and savings accounts Time deposits Short-term borrowings Long-term debt Total interest expense Net interest income Provision for Ioan losses		1,554 169,613 9,272 3,759 42 3,269 16,342		611 120,494 5,413 1,929 121 2,081	154.34% 40.76% 71.29% 94.87% -65.29%
Total interest income Interest expense: Deposits Demand and savings accounts Time deposits Short-term borrowings Long-term debt Total interest expense Net interest income Provision for loan losses		169,613 9,272 3,759 42 3,269 16,342		120,494 5,413 1,929 121 2,081	40.76% 71.29% 94.87% -65.29%
Interest expense: Deposits Demand and savings accounts Time deposits Short-term borrowings Long-term debt Total interest expense Net interest income Provision for Ioan Iosses		9,272 3,759 42 3,269 16,342		5,413 1,929 121 2,081	71.29% 94.87% -65.29%
Deposits Demand and savings accounts Time deposits Short-term borrowings Long-term debt Total interest expense Net interest income Provision for loan losses		3,759 42 3,269 16,342		1,929 121 2,081	94.87% -65.29%
Time deposits Short-term borrowings Long-term debt Total interest expense Net interest income Provision for Ioan Iosses		3,759 42 3,269 16,342		1,929 121 2,081	94.87% -65.29%
Short-term borrowings Long-term debt Total interest expense Net interest income Provision for Ioan Iosses		42 3,269 16,342		121 2,081	-65.29%
Long-term debt Total interest expense Net interest income Provision for Ioan Iosses		3,269 16,342		2,081	
Total interest expense Net interest income Provision for loan losses		16,342			57.09%
Total interest expense Net interest income Provision for loan losses		16,342			
Net interest income Provision for loan losses		-		9,544	71.23%
		133.271		110,950	38.14%
		(950)		(1,479)	-35.77%
Net interest income after provision for loan losses		154,221		112,429	37.17%
Noninterest income:		134,221		112,425	57.1770
		116,933		117,751	-0.69%
Mortgage banking income Service charges on deposit accounts		-		-	-0.03/a
		7,787		8,009	-2.77%
ATM and interchange fees		8,784		7,791	
Investment services and trust income		3,949		3,337	18.34%
Gain from securities, net		285		4,407	-93.53%
Gain on sales or write-downs of other real estate					
owned		774		1,282	-39.63%
Gain (loss) on other assets		(664)		(103)	544.66%
Other income		3,733		2,211	68.84%
Total noninterest income		141,581		144,685	-2.15%
Total revenue		294,852		255,635	15.34%
Noninterest expenses:					
Salaries, commissions and employee benefits		130,355		113,992	14.35%
Occupancy and equipment expense		13,836		12,611	9.71%
Legal and professional fees		5,737		3,514	63.26%
Data processing		6,488		4,181	55.18%
Merger and conversion		19,034		3,268	482.44%
Amortization of intangibles		1,995		2,132	-6.43%
Amortization of mortgage servicing rights		-		8,321	-100.00%
Impairment of mortgage servicing rights		-		4,678	-100.00%
Loss on sale of mortgage servicing rights		249		4,447	100.00%
Regulatory fees and deposit insurance assessments		2,049		1,952	4.97%
Software license and maintenance fees		1,873		2,874	-34.83%
Advertising		12,957		10,608	22.14%
Other expense		27,744		22,212	24.91%
Total noninterest expense		222,317		194,790	14.13%
Net income before income taxes		73,485		62,324	17.91%
Income tax expense	<u> </u>	21,087	ć	21,733	-2.97%
Net income	\$	52,398	\$	40,591	29.09%
Weighted average common shares outstanding: Basic		27,627,228		19,165,182	
Fully diluted		28,207,602		19,312,174	
Earnings per share					
Basic	\$	1.90	\$	2.12	
Fully diluted	Ŷ	1.86	Ŷ	2.10	
Pro Forma (C-Corporations basis):					
Income tax expense	\$	21,087	\$	22,902	-7.93%
Net income	\$	52,398	\$	39,422	32.92%
Earnings per share	<u> </u>		<u>.</u>	· · ·	
Basic	\$	1.90	\$	2.06	
Fully diluted	Ŷ	1.86	Ŷ	2.00	

Consolidated Balance Sheets (Unaudited) (In Thousands, %)

				20)17					2016	Annualized Q4 2017 vs. Q3 2017	Q4 2017 vs. Q4 2016
	Fou	irth Quarter	Th	ird Quarter	Se	cond Quarter	Fi	rst Quarter	Fo	urth Quarter	Percent variance	Percent variance
ASSETS Cash and due from banks	Ś	29.831	Ś	67.070	Ś	59.112	\$	53,748	Ś	50,157	-220.28%	-40.52%
Federal funds sold	Ş	66,127	Ş	4,470	Ş	16,238	Ş	18,512	Ş	13,037	5472.43%	407.23%
Interest bearing deposits in financial institutions		23,793		25,625		110,238		57,292		73,133	-28.36%	-67.47%
Cash and cash equivalents		119.751		97.165		186.278		129,552		136.327	92.22%	-12.16%
Investments:		,										
Available-for-sale securities, at fair value		543,992		543,282		553,357		567,886		582,183	0.52%	-6.56%
Federal Home Loan Bank stock, at cost		11,412		11,152		7,743		7,743		7,743	9.25%	47.38%
Loans held for sale, at fair value		526,185		466,369		427,416		365,173		507,442	50.89%	3.69%
Loans		3,166,911		3,114,562		1,970,974		1,900,995		1,848,784	6.67%	71.30%
Less: allowance for loan losses		24,041		23,482		23,247		22,898		21,747	9.44%	10.55%
Net loans		3,142,870		3,091,080		1,947,727		1,878,097		1,827,037	6.65%	72.02%
Premises and equipment, net		81,577		85,550		66,392		66,108		66,651	-18.42%	22.39%
Other real estate owned, net		16,442		13,812		6,370		6,811		7,403	75.54%	122.10%
Interest receivable		13,069		11,218		7,012		7,247		7,241	65.46%	80.49%
Mortgage servicing rights, net		76,107		63,046		48,464		47,593		32,070	82.19%	137.32%
Goodwill		137,190		138,910		46,867		46,867		46,867	-4.91%	192.72%
Intangible, net		14,902		12,550		4,048		4,171		4,563	74.35%	226.58%
Other assets		44,216		47,809		44,896		39,211		51,354	-29.82%	-13.90%
Total assets	\$	4,727,713	\$	4,581,943	\$	3,346,570	\$	3,166,459	\$	3,276,881	12.62%	44.27%
LIABILITIES AND SHAREHOLDERS' EQUITY												
Liabilities:												
Demand deposits												
Noninterest-bearing	Ś	888,200	\$	924,773	\$	715,391	\$	696,112	\$	697,072	-15.69%	27.42%
Interest-bearing		1,909,546		1,948,600		1,471,650		1,473,535	-	1,449,382	-7.95%	31.75%
Savings deposits		178,320		177,949		143,951		142,019		134,077	0.83%	33.00%
Customer time deposits		602,628		562,898		395,068		388,202		389,500	28.00%	54.72%
Brokered and internet time deposits		85,701		104,318		1,533		1,331		1,531	-70.80%	5497.71%
Total time deposits		688,329		667,216		396,601		389,533		391,031	-70.80%	76.03%
		3.664.395		3.718.538		2,727,593		2.701.199		2.671.562	-5.78%	37.16%
Total deposits		.,,		-, -,		, ,		, . ,		, , ,		
Securities sold under agreements to repurchase		14,293		14,556		16,343		18,130		21,561	-7.17%	-33.71%
Short-term borrowings		190,000		52,766		—		_		150,000	1031.84%	26.67%
Long-term debt		143,302		143,533		43,790		44,552		44,892	-0.64%	219.22%
Accrued expenses and other liabilities		118,994		80,022		49,327		60,436		58,368	193.22%	103.87%
Total liabilities		4,130,984		4,009,415		2,837,053		2,824,317		2,946,383	12.03%	40.21%
Shareholders' equity:												
Common stock, \$1 par value		30,536		30,527		28,968		24,155		24,108	0.12%	26.66%
Additional paid-in capital		418,596		416,651		363,870		214,160		213,480	1.85%	96.08%
Retained earnings		146,797		123,779		115,391		104,152		93,784	73.78%	56.53%
Accumulated other comprehensive income (loss), net		800		1,571		1,288		(325)		(874)	-194.71%	-191.53%
Total shareholders' equity		596,729		572,528		509,517		342,142		330,498	16.77%	80.55%
Total liabilities and shareholders' equity	Ś	4,727,713	Ś	4,581,943	Ś	3,346,570	Ś	3,166,459	Ś	3,276,881	12.62%	44.27%

Net Assets Acquired from the Clayton Banks As of July 31, 2017 (Unaudited)

(In Thousands)

			Fair Value		Recorded by	-
	Combin	ed Clayton Banks	Adjustments	FB Fina	ncial Corporation	_
Assets						
Cash and cash equivalents	\$	49,059	\$ -	\$	49,059	
Investment securities (a)		59,108	385		59 <i>,</i> 493	(a)
FHLB stock		3,408	-		3,408	
Loans		1,075,441	(15,713) <i>(b)</i>		1,059,728	
Allowance for loan losses		(19,985)	19,985		-	
Premises and Equipment		15,011	3,855		18,866	
Other real estate owned		5,880	644		6,524	
Goodwill		8,425	(8,425)		-	
Intangibles, net		-	12,335 (c)		12,335	
Other assets	_	7,263	 (920)		6,343	_
Total Assets	\$	1,203,610	\$ 12,146	\$	1,215,756	-
Liabilities						
Interest-bearing deposits		669,745	309		670,054	
Non-interest bearing deposits		309,464	-		309,464	
Borrowings (d)		84,110	721		84,831	(d)
Accrued expenses and other liabilities		4,578	668		5,246	
Total Liabilities	\$	1,067,897	\$ 1,698	\$	1,069,595	-
Net assets acquired	\$	135,713	\$ 10,448	\$	146,161	_
Purchase Price:						
Common shares issued		1,521,200				
Price per share as of July 31, 2017	\$	34.37				
Common stock consideration			52,284			
Cash consideration			184,200			
Total consideration paid			\$ 236,484			
Allocation of purchase price:						
Fair value of net assets assumed						
including identifiable intangible assets			146,161			
Goodwill			90,323			
Total consideration paid			\$ 236,484			

Note: the above purchase price allocation and purchase accounting adjustments are preliminary and subject to change during the measurement period as allowed under ASC 805- Business Combinations.

(a) Liquidated prior to September 30, 2017.

(b) Includes credit and liquidity mark of \$26.8 million and reversal of existing loan discount and other yield adjustments of \$11.1 million.

(c) Includes core deposit intangible of \$9.6 million, servicing and trust customer relationship intangibles of \$2.7 million and lease intangible of \$0.6 million.

(d) Paid off prior to September 30, 2017.

Average Balance, Average Yield Earned and Average Rate Paid For the Quarters Ended (Unaudited)

(In Thousands, Except %)

				Months Ended nber 31, 2017					Months Ended nber 30, 2017	
			l	Interest	Average			1	Interest	Average
		Average	i	ncome/	yield/		Average	i	ncome/	yield/
	k	alances	e	expense	rate		balances	e	expense	rate
Interest-earning assets:										
Loans(1)	\$	3,138,245	\$	46,503	5.88%	\$	2,705,265	\$	40,242	5.90%
Loans held for sale		493,073		4,856	3.91%		410,434		4,167	4.03%
Securities:										
Taxable		442,351		2,529	2.27%		425,281		2,399	2.24%
Tax-exempt(1)		108,000		1,506	5.53%		117,429		1,617	5.46%
Total Securities(1)		550,351		4,035	2.91%		542,710		4,016	2.94%
Federal funds sold		18,227		14	0.30%		39,363		76	0.77%
Interest-bearing deposits with other financial										
institutions		42,693		177	1.64%		108,185		448	1.64%
FHLB stock		11,160		155	5.51%		8,892		137	6.11%
Total interest earning assets(1)		4,253,749		55,740	5.20%		3,814,849		49,086	5.10%
Noninterest Earning Assets:										
Cash and due from banks		57,406					55,485			
Allowance for loan losses		(23,470)					(23,875)			
Other assets		376,984					316,019			
Total noninterest earning assets		410,920					347,629			
Total assets	\$	4,664,669				\$	4,162,478			
Interest-bearing liabilities:										
Interest bearing deposits:										
Customer time deposits	\$	577,003	\$	1,067	0.73%	\$	493,992	\$	825	0.66%
Broker and internet time deposits		95,480		380	1.58%	·	95,207		300	1.25%
Time deposits	Ś	672,483	\$	1,447	0.85%	\$	589,199	\$	1,125	0.76%
Money market		1,071,194		1,991	0.74%	·	1,023,612		1,722	0.67%
Negotiable order of withdrawals		832,030		1,146	0.55%		788,238		1,040	0.52%
Savings deposits		178,574		72	0.16%		166,184		67	0.16%
Total interest bearing deposits		2,754,281		4,656	0.67%	-	2,567,233		3,954	0.61%
Other interest-bearing liabilities:		2)/01/201		1,000	0.0770		2,507,200		0,00	0.01/0
FHLB advances		241,307		967	1.59%		86,795		428	1.96%
Other borrowings		15,883		11	0.27%		15,828		9	0.23%
Long-term debt		30,930		414	5.31%		30,930		414	5.31%
Total other interest-bearing liabilities		288,120		1,392	1.92%		133,553		851	2.52%
Total Interest-bearing liabilities		3,042,401		6,048	0.79%		2,700,786		4,805	0.71%
Noninterest bearing liabilities:		3,042,401		0,040	0.7570		2,700,700		4,005	0.7170
Demand deposits		964,030					871,973			
Other liabilities		79,382					39,310			
Total noninterest-bearing liabilities		1,043,412					911,283			
Total liabilities		4,085,813					3,612,069			
Shareholders' equity		4,085,815 578,856					550,409			
Total liabilities and shareholders' equity	Ś	4,664,669				\$	4,162,478			
Net interest income (1)	Ļ.	4,004,003	\$	49,692		<u>ې</u>	4,102,478	\$	44,281	
			Ş	49,092	4.53%			Ş	44,201	4.49%
Interest rate spread (1)										
Net interest margin (1)					4.63%					4.61%
Net interest margin (excluding accretion and nonaccrual					4.250/					4 220/
interest collections)(1)					4.35%					4.33%
Average interest-earning assets to average interest-					420.00/					4 4 4 201
bearing liabilities					139.8%					141.2%
Tax equivalent adjustment			\$	709				\$	671	
Loan yield components:										
Contractual interest rate on loans held for			,					,		
investment (1)			\$	41,087	5.20%			\$	34,634	5.08%
Origination and other loan fee income				2,084	0.26%				2,610	0.38%
Accretion on purchased loans				1,874	0.24%				1,554	0.23%
Nonaccrual interest collections				1,216	0.15%				1,116	0.16%
Syndication fee income				242	0.03%				328	0.05%
Total loan yield			\$	46,503	5.88%			\$	40,242	5.90%

(1) Includes tax equivalent adjustment using combined marginal tax rate of 39.225%

Average Balance, Average Yield Earned and Average Rate Paid For the Quarters Ended (Unaudited)

(In Thousands, Except %)

Intermet in				Three	Months Ended			1	hree l	Months Ended				Three	Months Ended	
$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$				hu	ne 30 2017				Mar	rch 31 2017				Decer	mber 31 2016	
Nerrore Interest end interest en						Average	-				Average					Average
balancebalancereportinterbalancereportrtbalancereportrettand(1)51.942.6752.5155.19%51.869.5152.5005.44%51.811.1652.4005.27%tand(1)420.802.5892.387417.652.9772.2872.2872.88742585.305.253.5087.258			Average					Average					Average			
Land Line held role 5 19.24267 5 25.115 5.138 5 25.000 5.4485 5 18.1156 5 4.001 5.7298 Scrutiers 230.96 4.274 4.387 38.289 2.367 52.219 52.211 52.219 52.211 52.219 52.211 52.219 52.211 52.229 <th< th=""><th></th><th></th><th></th><th></th><th>-</th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th></th<>					-											
Lans, field roade 39,99 4,77 4,397 31,92 3,877 4,208 51,219 4,17 3,257 Trade	Interest-earning assets:						_									
Securite:: 42,307 5,231,249 4,057 2,238 4,66,24 2,257 2,286 4,557 2,286 4,557 2,286 1,558 5,758 Transberg deposits with other financial 8,860 13 1038 12,439 4,228 1,271 10,386 10,538 1,278 5,758 10,439 4,228 1,271 10,386 16,538 1,278 5,308 1,271 10,386 16,538 16,538 1,278 1,774 0,908 46,538 1,258 1,278 1,282 4,338 1,65 5,378 1,774 0,908 16,537 1,558 1,558 1,558 1,558 1,558 1,578 1,774 0,908 1,558 1,558 1,558 1,558 1,558 1,578 1,358 1,558 1,558 1,558 1,558 1,578 1,358 1,558 1,558 1,558 1,558 1,558 1,578 1,343 1,522 1,558 1,558 1,558 1,558 1,558 1,558 1,558 <	Loans(1)	\$	1,942,667	\$	25,115	5.19%	\$	1,869,951	\$	25,090	5.44%	\$	1,811,136	\$	24,001	5.27%
Taxelem (1) Taxes equip (2) Taxes equip	Loans held for sale		390,596		4,276	4.39%		381,932		3,957	4.20%		510,219		4,167	3.25%
Tare securp(1) 122,53 1.78 7.78 17.01 5.71 5.902 108,230 1.588 5.786 Federal Indus 30I 8,456 2.3 1.096 74,249 4.278 3.002 55.68.2 3.091 55.68.2 3.091 55.68.2 3.091 55.68.2 3.091 55.69.2 3.091 56.098 3.091 4.095 2.295.42 3.301 4.084 6.04.85 3.301 4.085 2.295.42 4.322.21 4.3382 Call and off on banks 5.004 5.004 5.004 5.004 2.203.12 2.337.1 2.337.1 2.337.1 2.337.1 2.337.1 5.023.1 7.000.39<	Securities:															
	Taxable		442,309		2,589	2.35%		456,634		2,567	2.28%		455,275		2,350	2.05%
Federal Indix Sold 8.456 23 1.00% 1.4327 27 0.70% 10.132 15 0.59% Interst-bearing geopoits with other financial interst earing geopoits with other financial early with with the strang labelities interst earing geopoits with other financial interst earing geopoits with other financial early with with the strang labelities interst earing geopoits with with with with with with with with	Tax-exempt(1)		122,553		1,758	5.75%		117,615		1,711	5.90%		108,230		1,558	5.73%
Interest basing depolts with other financial 68.400 138 0.93% 7.743 171 0.84% 60.438 65 0.43% Tell at out 2.827.78 3.009 4.57% 7.743 3.001 4.65% 7.743 3.201 4.65% 7.233 3.201 4.65% 7.233 3.201 4.65% 7.233 3.201 4.65% 7.233 3.201 4.55% 2.221 4.33% Cah and due from banks 5.000 1.223 1.2339 1.2339 2.3139 3.301 3.302 5.51 0.55 1.312 2.3139 3.313 3.314 - 0.00% 3.33,205 5.51 0.55% 3.3124 - 0.00% 3.33,205 5.51 0.55% 3.3124 - <t< td=""><td>Total Securities(1)</td><td></td><td>564,862</td><td></td><td>4,347</td><td>3.09%</td><td></td><td>574,249</td><td></td><td>4,278</td><td>3.02%</td><td></td><td>563,505</td><td></td><td>3,908</td><td>2.76%</td></t<>	Total Securities(1)		564,862		4,347	3.09%		574,249		4,278	3.02%		563,505		3,908	2.76%
FHLB tock 7,743 90 4,66% 7,743 78 4,095 6,531 6	Federal funds sold		8,456		23	1.09%		14,327		27	0.76%		10,192		15	0.59%
$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$	Interest-bearing deposits with other financial		68,460			0.93%		82,981		171	0.84%		60,438		65	0.43%
Noninterst Earing Asset: Image: Control of Control Data State	FHLB stock	_														
	Total interest earning assets(1)		2,982,784		34,009	4.57%		2,931,183		33,601	4.65%	_	2,962,421		32,221	4.33%
	Noninterest Earning Assets:															
$\begin{array}{ c c c c c c c c c c c c c c c c c c c$	Cash and due from banks		50,004					51,614					43,883			
Total and 241,999 Z40,966 Z42,976 Z42,976 Z42,977 Z42,976 Z42,977 S Z00,395 S S Z00,397 S	Allowance for loan losses		(22,813)					(21,955)					(23,283)			
Total assets 5 3,224,783 5 3,172,149 5 3,206,398 Interest-baring deposits 5 3,88,744 \$ 5,222 0,53% 5 5,51 0,55% Broker and internet time deposits \$ 3,90,12 \$ 5,838 0,61% \$ 3,93,793 \$ 5,51 0,55% Time deposits \$ 3,90,12 \$ 5,838 0,43% 7,83,57 0,61% \$ 3,93,739 \$ 5,51 0,55% Money market 723,020 889 0,49% 725,934 7,85 0,44% 693,750 6,62 0,33% Savings deposits 143,357 55 0,15% 135,627 5,1 0,15% 132,016 51 0,13% 132,016 51 0,13% 132,026 52,569 122 0,38% 132,016 51 0,13% 132,016 51 0,13% 132,016 51 0,13% 132,016 51 0,13% 132,014 142,85 132,026	Other assets		214,808					211,307					223,377			
$\begin{array}{ $	Total noninterest earning assets		241,999					240,966					243,977			
$ \begin{array}{ $	Total assets	\$	3,224,783				\$	3,172,149				\$	3,206,398			
Customer Time deposits 5 889,390 5 602 0.63% 5 582 0.61% 5 393,025 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 0.55% Broker and internet time deposits 5 390,012 5 664 0.63% 5 393,012 5 551 0.55% Money market 723,020 689 0.64% 778,957 695 0.34% 693,700 662 0.33% Saving deposits 1.396,838 2.307 0.47% 1.975,730 2.114 0.43% 1.82,016 51 0.55% Other interst-bearing liabilities: 1.396,838 2.307 0.47% 1.975,730 2.114 0.43% 1.82,016 51 0.55% Other interst-bearing liabilities: 1.396,838 2.030 340 4.41% 30,330 323 4.24% 32,609 317 3.38% Total Interest-bearing liabilities	Interest-bearing liabilities:															
Broker and internet imdeposits 1.522 2 0.538 1.648 1 0.28% 1.534 - 0.05% Time deposits 5 390,912 5 644 693,790 662 0.38% Negotable ord of withdrawals 711,099 759 0.43% 718,957 665 0.39% 662 0.38% Savings deposits 143,357 55 0.15% 136,627 51 0.15% 132,016 51 0.15% Other interest bearing labilities: 1.956,328 2.307 0.47% 1.975,730 2.114 0.43% 1.899,645 1.938 0.41% Other borrowings 1.7315 12 0.28% 1.884 10 0.21% 2.554 2.2 0.31% Long term debt 30.930 2.04 4.41% 2.069 3.17 3.89% Total one interest-bearing labilities 2.069,022 2.051 0.55% 2.066,13 2.051 2.545 2.2 0.31% Total noninterest-bearing labilities 3.227	Interest bearing deposits:															
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	Customer time deposits	\$	389,390	\$	602	0.62%	\$	388,744	\$	582	0.61%	\$	393,205	\$	551	0.56%
Movey market 723,020 889 0.49% 729,934 785 0.44% 693,790 662 0.39% Negotiable order of withdrawals 711,099 759 0.43% 718,957 695 0.39% 673,100 674 0.39% Total interest bearing deposits 1,968,888 2,307 0.47% 1,975,730 2,114 0.43% 1,899,645 1,938 0.44% Other interest-bearing liabilities: 1 1,755 12 0.48% 10 0.21% 25,554 2.2 0.31% Total interest-bearing liabilities 30,930 340 4.41% 30,930 323 4.24% 32,609 317 3.89% Total interest-bearing liabilities 30,930 340 4.41% 30,930 323 4.24% 32,609 317 3.89% Total interest-bearing liabilities 100,814 544 2.16% 10.38% 17.15 12 0.48% 10.31% 17.15 12.8% 1.36,82 1.05% 2.05% 2.086,113 2.638 </td <td>Broker and internet time deposits</td> <td></td> <td>1,522</td> <td></td> <td>2</td> <td>0.53%</td> <td></td> <td>1,468</td> <td></td> <td>1</td> <td>0.28%</td> <td></td> <td>1,534</td> <td></td> <td>-</td> <td>0.00%</td>	Broker and internet time deposits		1,522		2	0.53%		1,468		1	0.28%		1,534		-	0.00%
Negripable order of withdravals 711,099 759 0.43% 718,957 695 0.39% 679,000 674 0.39% Swings deposits 1,966,388 2,307 0.47% 1,975,730 2,114 0.43% 1,899,645 1,938 0.41% Other interest-bearing labilities:	Time deposits	\$	390,912	\$	604	0.62%	\$	390,212	\$	583	0.61%	\$	394,739	\$	551	0.56%
	Money market		723,020		889	0.49%		729,934		785	0.44%		693,790		662	0.38%
Total interest bearing ideposits 1,968,388 2,307 0.47% 1,975,730 2,114 0.43% 1,899,645 1,938 0.41% Other interest-bearing liabilities: 17,315 12 0.28% 18,884 10 0.21% 25,545 22 0.31% Other interest-bearing liabilities: 17,315 12 0.28% 18,884 10 0.21% 25,545 22 0.31% Total interest-bearing liabilities: 100.814 544 2.16% 110,383 524 1.93% 17,579 597 1.35% Total interest-bearing liabilities: 100.814 544 2.066,113 2.638 0.51% 2.075,624 2.535 0.49% Noninterest-bearing liabilities: 724,419 708,612 756,018 41,246 43,770 44,246 43,770 41,248 318,986 51,172,149 53,206,318 51,12,288 31,128 53,206,318 51,29,686 31,21,249 318,996 51,224,783 32,99% 31,99% 32,99% 32,24,783 31,99% 31,128,148 </td <td>Negotiable order of withdrawals</td> <td></td> <td>711,099</td> <td></td> <td>759</td> <td>0.43%</td> <td></td> <td>718,957</td> <td></td> <td>695</td> <td>0.39%</td> <td></td> <td>679,100</td> <td></td> <td>674</td> <td>0.39%</td>	Negotiable order of withdrawals		711,099		759	0.43%		718,957		695	0.39%		679,100		674	0.39%
Other interest-bearing liabilities 52,569 192 1.46% 60,559 191 1.28% 117,825 258 0.87% Other borrowings 17,315 12 0.28% 13,884 10 0.21% 25,545 22 0.31% Interest-bearing liabilities 30,930 340 4.41% 30,930 323 4.24% 32,609 317 3.89% Total other interest-bearing liabilities 2,069,002 2,851 0.55% 2,086,113 2,638 0.51% 2,075,624 2,535 0.49% Noninterest bearing liabilities 724,419 708,612 768,018 311,788 311,788 311,788 311,788 311,788 311,788 311,788 318,986 3,206,338 5 3,206,338 5 3,206,338 5 3,206,338 5 3,206,338 5 3,206,338 5 3,206,338 5 3,206,338 5 3,206,338 5 2,9,686 3,206,338 5 2,9,686 3,206,338 5 2,9,686 3,206,338	Savings deposits	_	143,357			0.15%		136,627		51	0.15%		132,016		51	0.15%
FHB advances 52,569 192 1.46% 60,569 191 1.28% 117,825 258 0.33% Other borrowings 30,930 340 4.41% 30,930 323 4.24% 32,609 317 3.89% Total other interest-bearing liabilities 20,08,113 2,685 2,086,113 2,638 0.51% 2,7572 597 1.35% Noniterest-bearing liabilities 2,080,020 2,851 0.55% 2,638 0.51% 2,756,24 2,535 0.49% Other labilities 32,357 - 708,612 - - 44,246 - 43,770 -	Total interest bearing deposits		1,968,388		2,307	0.47%		1,975,730		2,114	0.43%	_	1,899,645		1,938	0.41%
$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$	Other interest-bearing liabilities:															
Long-term debt 30,930 340 4.41% 30,930 323 4.24% 32,609 317 3.89% Total other interst-bearing liabilities 20,069,02 2,851 0.55% 2.086,113 2,638 0.51% 2.075,624 2,535 0.49% Noniterest bearing liabilities: 724,419 724,419 708,612 768,013 2,857 44,246 43,770 Total inciniterest-bearing liabilities 726,756 752,756 752,858 811,788 43,770 43,770 43,770 43,770 768,013 2,887,712 768,013 2,887,712 768,013 2,887,712 768,013 2,887,712 768,013 2,887,712 768,013 2,887,712 768,013 2,887,712 768,013 2,887,712 768,013 2,887,712 768,013 2,887,712 768,013 2,987,85 333,178 318,986 33,172,149 318,986 33,172,149 53,206,938 32,26,938 32,95% 33,95% 33,95% 33,95% 33,95% 33,95% 33,95% 3,95% 3,95% 3,95%	FHLB advances		52,569			1.46%		60,569			1.28%		117,825			0.87%
Total other interest-bearing liabilities 100,814 544 2,16% 110,383 524 1.93% 175,979 597 1.35% Total Interest-bearing liabilities 2,069,202 2,851 0.55% 2,086,113 2,638 0.51% 2,075,624 2,335 0.49% Noninterest bearing liabilities 724,419 708,612 768,018 43,770 44,246 43,770 Total onninterest-bearing liabilities 756,776 752,858 811,788 318,986 811,788 318,986 53,172,149 318,986 53,206,398	Other borrowings		17,315		12	0.28%		18,884		10	0.21%		25,545		22	0.31%
Total Interest-bearing labilities 2,069,202 2,851 0.55% 2,086,113 2,638 0.51% 2,075,624 2,535 0.49% Noninterest bearing liabilities 724,419 708,612 768,018 768,018 768,018 768,018 778,258 44,246 43,770 788,018 779,258 779,258 779,258 779,258 779,258 779,258 779,258 779,258 779,258 779,258 779,258 779,258 779,258 779,258 779,258 779,258 779,258 779,258 779,259 779,279	Long-term debt	_														
$\begin{array}{ c c c c c c } \hline Noninterest bearing liabilities: $$ 724,419$ $$ 724,419$ $$ 724,419$ $$ 768,018$ $$ $$ 768,018$ $$ $$ $$ 714$ $$ $$ 768,018$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$	Total other interest-bearing liabilities	_	100,814		544	2.16%	_	110,383		524	1.93%		175,979		597	1.35%
$ \begin{array}{ c c c c } \mbox{Demand deposits} & 724,419 & 708,612 & 788,018 \\ \hline Other liabilities & 32,357 & 44,246 & 43,778 \\ \hline Total noninterest-bearing liabilities & 756,776 & 758,018 & 42,265 \\ \hline Total noninterest-bearing liabilities & 756,776 & 758,018 & 758$	Total Interest-bearing liabilities	_	2,069,202		2,851	0.55%	_	2,086,113		2,638	0.51%		2,075,624		2,535	0.49%
$ \begin{array}{ c c c c c c } Other liabilities & 32,357 & 44,246 & 43,770 \\ \hline Total inoninterest-bearing liabilities & 756,776 & 752,858 & 233,971 & 2,887,412 \\ \hline Total liabilities & 2,825,578 & 333,178 & 311,788 & 318,986 \\ \hline Total liabilities and shareholders' equity & 398,805 & 33,217,149 & 318,986 \\ \hline Total liabilities and shareholders' equity & 398,805 & 33,172,149 & 318,986 \\ \hline Interest rate spread (1) & $ 3,224,783 & $ 3,178 & $ 3,0963 & $ $ 3,206,398 \\ \hline Net interest nargin (1) & $ 4,10\% & $ $ $ 2,9,686 & $ $ 3,9963 & $ $ $ $ 3,206,398 \\ \hline Net interest margin (excluding accretion and nonaccrual interest rate spread (1) & $ $ $ 3,158 & $ $ $ $ $ $ $ $ $ $ $ $ $ $ $ $ $ $ $	Noninterest bearing liabilities:															
$ \begin{array}{ c c c c c c } \hline Total noninterest-bearing liabilities & 756,776 & & & & & & & & & & & & & & & & & & $																
$\begin{array}{c c c c c c c c c } \hline \begin{tabular}{ c c c c c c c c c c c c c c c c c c c$	Other liabilities															
	Total noninterest-bearing liabilities															
Total liabilities and shareholders' equity \$ 3,224,783 \$ 3,172,149 \$ 3,206,398 Net interest income (1) Interest rate spread (1) \$ 3,1158 \$ 3,172,149 \$ 3,0963 \$ 29,686 Net interest rate spread (1) 4.10% 4.22% \$ 29,686 3.99% Net interest margin (1) 4.10% 4.28% 3.99% Net interest margin (excluding accretion and nonaccrual interest recoveries)(1) 4.03% 4.04% 3.00% Average interest-earning assets to average 4.03% 4.04% 3.00% Average interest-earning assets to average 144.2% 140.5% \$ 654 Loan yield components: Contractual interest rate no loans held for investiment (1) \$ 22,418 4.63% \$ 21,461 4.65% \$ 21,456 4.01% Accretion on purchased loans 848 0.17% 1,160 0.25% 343 0.08% Nonaccrual interest collections 87 0.02% 353 0.08%																
Net interest rate spread (1) \$ 31,158 \$ 30,963 \$ 29,686 Interest rate spread (1) 4.10% 4.22% 3.92% Net interest margin (2) 4.10% 4.22% 3.99% Net interest margin (excluding accretion and nonaccrual interest rate spread (1) 4.03% 4.28% 3.99% Net interest margin (excluding accretion and nonaccrual interest recoveries)(1) 4.03% 4.04% 3.90% Average interest-earning assets to average 144.2% 4.04% 3.90% Average interest-earning assets to average 144.2% 140.5% 5 654 Loan yield components: 5 7.12 5 654 Contractual interest rate no loans held for 5 2.1,417 4.65% \$ 2.1,456 4.71% Origination and other loan fee income 1,447 0.30% 1,497 0.32% 3.43 0.08% Nonaccrual interest collections 848 0.17% 1,160 0.25% 343 0.08% Nonaccrual interest collections 817 0.02% 353 0.08% - - -	Shareholders' equity															
Interest rate spread (1) 4.0% 4.22% 3.32% Net interest margin (1) 4.19% 4.28% 3.99% Net interest margin (excluding accretion and nonaccrual interest 4.19% 4.28% 3.99% Net interest margin (excluding accretion and nonaccrual interest 4.03% 4.04% 3.99% Net interest margin (excluding accretion and nonaccrual interest 4.03% 4.04% 3.90% Average interest-saming assets to average 140.3% 4.04% 3.90% Tax equivalent adjustment \$ 731 \$ 712 \$ 654 Contractual interest rate no loans held for 5 712 \$ 654 investment (1) \$ 22,418 4.63% \$ 21,461 4.65% \$ 21,456 4.71% Origination and other loan fee income 1,447 0.30% 1,497 0.32% 343 0.08% Nonaccrual interest collections 848 0.17% 1,160 0.25% 343 0.08% Syndication fee income 87 0.02% 353 0.08% - - - -		\$	3,224,783				\$	3,172,149				\$	3,206,398			
Net interest margin (1) 4.19% 4.28% 3.99% Net interest margin (excluding accretion and nonaccrual interest reargin (excluding accretion and nonaccrual interest rate on loans held for 144.2% 4.04% \$ 21,451 4.05% Contractual interest rate on loans held for 5 21,447 0.30% 1,497 0.32% 21,456 4.71% Origination and other loan fee income 1,447 0.30% 1,497 0.32% 21,456 4.71% Accretion on purchased loans 848 0.17% 1,160 0.25% 343 0.08% Nonaccrual interest collections 815 0.07% 619 0.13% 344 0.07% Syndication fee income 87 0.02% 353 0.08% - -				\$	31,158				\$	30,963				\$	29,686	
Net interest margin (excluding accretion and nonaccrual interest recoveries)(1) 4.03% 4.04% 3.0% Average interest-earning assets to average 144.2% 140.5% 142.7% Average interest-earning assets to average 144.2% 140.5% \$ 5 Loan yield components: \$ 731 \$ 712 \$ 5 Contractual interest rate no loans held for investment (1) \$ 2.2,418 4.63% \$ 21,461 4.65% \$ 21,456 4.71% Origination and other loan fee income 1,447 0.30% 1,497 0.32% 1,868 0.41% Nonaccrual interest collections 848 0.17% 1,160 0.25% 343 0.08% Nonaccrual interest collections 87 0.02% 619 0.13% 344 0.07%																
recoveries/(1) 4.03% 4.04% 3.00% Average interest-earning assets to average 140.3% 140.5% 142.7% Tax equivalent adjustment \$ 731 \$ 712 \$ 654 Loan yield components:						4.19%					4.28%					3.99%
Average interest-earning assets to average 144.2% 140.5% 142.7% Average interest-earning assets to average \$ 71 \$ 72 \$ 654 Loan yield components: \$ 71 \$ 712 \$ 654 Contractual interest rate on loans held for investment (1) \$ 22,418 4.63% \$ 21,461 4.65% \$ 21,456 4.71% Origination and other loan fee income 1,447 0.30% 1,497 0.32% 1,868 0.41% Accretion on purchased loans 848 0.17% 1,160 0.25% 343 0.08% Nonaccrual interest collections 315 0.07% 619 0.13% 344 0.07% Syndication fee income 87 0.02% 353 0.08% - -	Net interest margin (excluding accretion and nonaccrual interest															
Tax equivalent adjustment \$ 731 \$ 712 \$ 654 Loan yield components: -	recoveries)(1)															
Loan yield components: S 22,418 4,63% \$ 21,461 4,65% \$ 21,456 4,71% Origination and other loan fee income 1,447 0.30% 1,497 0.32% 1,868 0.41% Accretion on purchased loans 848 0.17% 1,160 0.25% 343 0.08% Nonaccrual interest collections 315 0.07% 619 0.13% 334 0.07%						144.2%					140.5%					142.7%
Contractual interest rate on loans held for investment (1) \$ 22,418 4.63% \$ 21,461 4.65% \$ 21,456 4.71% Origination and other loan fee income 1,447 0.30% 1,497 0.32% 1,868 0.41% Accretion on purchased loans 848 0.17% 1,160 0.25% 343 0.08% Nonaccrual interest collections 315 0.07% 619 0.13% 334 0.07% Syndication fee income 87 0.02% 353 0.08% - -				\$	731				\$	712				\$	654	
investment (1) \$ 22.48 4.63% \$ 21.461 4.65% \$ 21.456 4.71% Origination and other loan fee income 1,447 0.30% 1,497 0.32% 1,868 0.41% Accretion on purchased loans 848 0.17% 1,160 0.25% 343 0.08% Nonaccrual interest collections 315 0.07% 619 0.13% 334 0.07% Syndication fee income 87 0.02% 353 0.08% - - -																
Origination and other loan fee income 1,447 0.30% 1,497 0.32% 1,868 0.41% Accretion on purchased loans 848 0.17% 1,160 0.25% 343 0.08% Nonaccrual interest collections 315 0.07% 619 0.13% 334 0.07% Syndication fee income 87 0.02% 353 0.08% - -	Contractual interest rate on loans held for															
Accretion on purchased loans 848 0.17% 1,160 0.25% 343 0.08% Nonaccrual interest collections 315 0.07% 619 0.13% 334 0.07% Syndication fee income 87 0.02% 353 0.08% — — —				\$					\$					\$		
Nonaccrual interest collections 315 0.07% 619 0.13% 334 0.07% Syndication fee income 87 0.02% 353 0.08% — — —	Origination and other loan fee income															
Syndication fee income 87 0.02% 353 0.08%																
															334	0.07%
Total loan yield \$ 25,115 5.19% \$ 25,090 5.44% \$ 24,001 5.27%	Syndication fee income														-	-
	Total loan yield			\$	25,115	5.19%			\$	25,090	5.44%			\$	24,001	5.27%

(1) Includes tax equivalent adjustment using combined marginal tax rate of 39.225%

Average Balance, Average Yield Earned and Average Rate Paid For the Periods Ended (Unaudited)

(In Thousands, Except %)

				ne Year Ended mber 31, 2017			e Year Ended nber 31, 2016	
				Interest	Average		Interest	Average
		Average		income/	yield/	Average	income/	yield/
		balances		expense	rate	balances	expense	rate
Interest-earning assets:								
Loans(1)	\$	2,418,261	\$	136,950	5.66%	\$ 1,750,796	\$ 94,782	5.41%
Loans held for sale		419,290		17,256	4.12%	362,518	11,268	3.11%
Securities:								
Taxable		441,568		10,084	2.28%	485,083	10,646	2.19%
Tax-exempt(1)		116,384		6,592	5.66%	 91,863	5,548	6.04%
Total Securities(1)		557,952		16,676	2.99%	 576,946	16,194	2.81%
Federal funds sold		75,567		140	0.69%	12,686	64	0.50%
Interest-bearing deposits with other financial institutions		75,567		954	1.26%	51,861	285	0.55%
FHLB stock		8,894		460	5.17%	 6,630	262	3.95%
Total interest earning assets(1)		3,555,531		172,436	4.93%	 2,761,437	122,855	4.45%
Noninterest Earning Assets:								
Cash and due from banks		53,653				46,523		
Allowance for loan losses		(22,967)				(23,986)		
Other assets		280,333				 217,301		
Total noninterest earning assets		311,019				 239,838		
Total assets	\$	3,866,550				\$ 3,001,275		
Interest-bearing liabilities:								
Interest bearing deposits:								
Money market	\$	888,258	\$	5,387	0.61%	\$ 614,804	\$ 2,292	0.37%
Negotiable order of withdrawals		762,918		3,640	0.48%	699,907	2,643	0.38%
Savings deposits		156,328		245	0.16%	129,544	478	0.37%
Time deposits		511,741		3,759	0.73%	 401,483	1,929	0.48%
Total interest bearing deposits		2,319,245		13,031	0.56%	 1,845,738	7,342	0.40%
Other interest-bearing liabilities:								
FHLB advances		110,764		1,778	1.61%	64,309	688	1.07%
Other borrowings		16,968		42	0.25%	45,691	121	0.26%
Long-term debt		30,930		1,491	4.82%	 38,207	1,393	3.65%
Total other interest-bearing liabilities		158,662		3,311	2.09%	 148,207	2,202	1.49%
Total Interest-bearing liabilities	\$	2,477,907	\$	16,342	0.66%	\$ 1,993,945	\$ 9,544	0.48%
Noninterest bearing liabilities:								
Demand deposits	\$	814,643				\$ 695,765		
Other liabilities		52,389				34,978		
Total noninterest-bearing liabilities	_	867,032				 730,743		
Total liabilities	_	3,344,939				 2,724,688		
Shareholders' equity		466,219				276,587		
Total liabilities and shareholders' equity	\$	3,811,158				\$ 3,001,275		
Net interest income (1)	_		\$	156,094			\$ 113,311	
Interest rate spread (1)			_		4.36%		 	4.05%
Net interest margin (1)					4.46%			4.10%
Net interest margin (excluding accretion and nonaccrual interest recoveries)(1)					F (70/			
					5.67%			3.98%
Average interest-earning assets to average interesting-bearing					141.3%			
liabilities					141.5%			138.5%
Tax equivalent adjustment			\$	2,823			\$ 2,361	
Loan yield components:								
Contractual interest rate on loans held for investment (1)			\$	119,617	4.95%		\$ 82,136	4.69%
Origination and other loan fee income				7,638	0.32%		7,208	0.41%
Accretion on purchased loans				5,419	0.22%		3,538	0.20%
Nonaccrual interest collections				3,266	0.14%		1,075	0.06%
Syndicated fee income				1,010	0.04%		825	0.05%
Total loan yield			\$	136,950	5.66%		\$ 94,782	5.41%

(1) Includes tax equivalent adjustment using combined rate of 39.225%

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

(In	Thousands)	
-----	-------------	--

		2017											
	For	urth Quarter	Th	ird Quarter	Sec	ond Quarter	Fi	rst Quarter	Fou	irth Quarter			
Loans by market													
Metropolitan	\$	1,984,826	\$	1,932,934	\$	1,461,129	\$	1,402,189	\$	1,352,181			
Community		780,079		779,810		476,320		473,453		468,245			
Specialty lending and other		402,006		401,818		33,525		25,353		28,358			
Total	\$	3,166,911	\$	3,114,562	\$	1,970,974	\$	1,900,995	\$	1,848,784			
Deposits by market													
Metropolitan		2,091,927		2,059,401		1,598,574		1,553,931		1,554,929			
Community		1,291,922		1,311,120		1,085,345		1,109,043		1,072,242			
Mortgage and other (1)		280,546		348,017		43,674		38,225		44,391			
Total	\$	3,664,395	\$	3,718,538	\$	2,727,593	\$	2,701,199	\$	2,671,562			

(1) Includes deposits related to escrow balances from mortgage servicing portfolio and wholesale and other deposits

Segment Data For the Quarters Ended

(Unaudited)

(In Thousands, Except %)

				20	017					2016
	Fou	urth Quarter	Th	ird Quarter	Sec	ond Quarter	Fi	rst Quarter	Fou	urth Quarter
Banking segment										
Net interest income	\$	49,422	\$	43,741	\$	29,999	\$	29,856	\$	28,959
Provision for loan losses		956		(784)		(865)		(257)		(752)
Mortgage banking income- retail										
footprint		6,455		7,498		7,118		5,666		3,202
Other noninterest income		6,737		6,486		5,418		6,007		5,155
Other noninterest mortgage banking										
expenses		5,294		6,216		5,368		4,836		1,950
Merger and conversion expense		2,069		15,711		767		487		487
Other noninterest expense		30,060		27,540		23,199		23,424		22,593
Pre-tax income after allocations	\$	24,235	\$	9,042	\$	14,066	\$	13,039	\$	13,038
Total assets		4,130,349		4,056,901		2,878,437		2,705,118		2,752,773
Intracompany funding income										
included in net interest income		5,276		4,274		3,831		3,551		4,081
Core efficiency ratio*		55.55%		56.16%		60.42%		64.41%		62.57%
Mortgage segment										
Net interest income	\$	(439)	\$	(131)	\$	428	\$	395	\$	40
Provision for loan losses		-		-		-		-		-
Noninterest income		23,825		23,836		23,121		19,414		22,975
Noninterest expense		20,117		19,757		19,802		17,670		22,256
Direct contribution	\$	3,269	\$	3,948	\$	3,747	\$	2,139	\$	759
Total assets		597,364		525,042		468,133		461,341		524,108
Intracompany funding expense										
included in net interest income		5,276		4,274		3,831		3,551		4,081
Core efficiency ratio*		83.77%		79.89%		78.33%		88.73%		92.50%
Interest rate lock commitments										
volume during the period										
Consumer direct	\$	677,449	\$	786,034	\$	780,179	\$	616,330	\$	645,896
Third party origination (TPO)	Ŷ	189,299	Ŷ	269,473	Ŷ	296,034	Ŷ	258,996	Ŷ	228,982
Retail		268,720		325,295		379,530		282,698		256,812
Correspondent		678,346		619,953		701,846		440,206		331,622
Total	Ś	1,813,814	\$	2,000,755	\$	2,157,589	\$	1,598,230	\$	1,463,312
Interest rate lock commitments	<u> </u>	1,010,014	Ŷ	2,000,733	Ŷ	2,137,303	Ŷ	1,550,250	<u> </u>	1,403,312
pipeline (period end)										
Consumer direct	\$	246,982	\$	261,617	\$	222,504	\$	158,393	\$	307,699
Third party origination (TPO)	Ļ	63,034	Ļ	93,353	Ļ	88,938	Ļ	101,509	Ļ	79,967
Retail		72,939		101,196		119,158		93,184		77,033
		121,201		84,506		115,919		95,923		68,221
Correspondent Total	\$	504,156	\$	540,672	\$	546,519	\$	449,009	\$	532,920
Mortgage sales	Ļ	504,150	Ļ	540,072	Ļ	540,515	Ļ	449,009	Ļ	552,920
Consumer direct	\$	567,529	\$	485,931	\$	498,997	\$	647,535	\$	777,169
Third party origination (TPO)	Ļ	216,866	Ļ	194,164	Ļ	209,185	Ļ	199,160	Ļ	191,420
Retail						66,640		61,425		-
		68,695		71,358		-				66,967
Retail footprint		205,228 20,587		222,786		200,157 17,870		186,988 22,337		195,280 24,422
Reverse		606,526		17,520 646,003				-		24,422 291,651
Correspondent	\$	1,685,431	\$	1,637,762	\$	542,410 1,535,259	\$	373,822 1,491,267	\$	1,546,909
Total Cains and foos from origination and sale of	Ş	1,065,451	Ş	1,037,702	Ş	1,333,239	Ş	1,491,207	ډ	1,340,909
Gains and fees from origination and sale of	ć	20 577	ć	20 570	÷	22.020	ć	27 577	ć	20 510
mortgage loans held for sale Net change in fair value of loans	\$	29,577	\$	29,570	\$	23,920	\$	27,577	\$	29,518
-		(2.217)		(800)		F 412		(1 7 1 1)		(7,002)
held for sale and derivatives		(3,317)		(806)		5,412		(4,744)		(7,092)
Change in fair value of mortgage		(100)		(002)		(1.040)		(504)		
servicing rights		(190)		(893)		(1,840)		(501)		-
Mortgage servicing income		4,210		3,463		2,747		2,748		3,751
Total mortgage banking income	\$	20 200	\$	21 22/	ć	20.220	\$	25,080	ć	26,177
Mortgage sale margin <i>(a)</i>	Ş	30,280 1.75%	Ş	31,334 1.81%	\$	30,239 1.56%	Ş	1.85%	\$	1.91%
		1.75/0		1.01/0		1.30%		1.05/0		1.91/0

*These measures are considered non-GAAP financial measures. See "GAAP Reconciliation and Use of Non-GAAP financial measures" and the

corresponding financial tables below for a reconciliation and discussion of these non-GAAP measures.

(a) Calculated by dividing gains from sale of mortgage loans held for sale by total mortgage sales

Loan Portfolio and Asset Quality For the Quarters Ended (Unaudited) (In Thousands, Except %)

						201	7							2016	
	De	cember 30, 2017	% of Total	Sep	tember 30, 2017	% of Total		June 30, 2017	% of Total	r	March 31, 2017	% of Total	Dec	ember 31, 2016	% of Total
Loan portfolio															
Commercial and industrial Construction	\$	715,862 448,326	23% 14%	\$	731,588 435,414	23% 14%	\$	423,704 282,727	21% 14%	\$	399,333 267,998	21% 14%	\$	386,233 245,905	21% 13%
Residential real estate:		440,320	1470		433,414	1470		202,727	1470		207,558	1470		243,505	1370
1-to-4 family mortgage		479,750	15%		459,467	15%		307,152	16%		302,166	16%		294,924	16%
Residential line of credit		194,986	6%		188,392	6%		177,783	9%		177,928	9%		177,190	10%
Multi-family mortgage		62,374	2%		74,004	2%		52,810	3%		45,244	2%		44,977	2%
Commercial real estate:															
Owner occupied		495,872 551,588	16% 17%		473,395 521,416	15% 17%		371,462 273,285	19% 14%		359,120 273,716	19% 15%		357,346	19% 15%
Non-owner occupied Consumer and other		218,153	7%		230,886	7%		273,285 82,051	4%		75,490	4%		267,902 74,307	4%
Total loans held for investment	\$	3,166,911	100%	\$	3,114,562	100%	\$	1,970,974	100%	\$	1,900,995	100%	\$	1,848,784	100%
Allowance for loan losses rollforward summary Allowance for loan losses at the beginning of the period	Ś	23,482		\$	23,247		\$	22,898		\$	21,747		Ś	23,290	
Charge-off's	Ş	23,482 (719)		Ş	(575)		Ş	(791)		Ş	(442)		Ş	(1,230)	
Recoveries		322			1,594			2,005			1,850			439	
Provision for loan losses		956			(784)			(865)			(257)			(752)	
Allowance for loan losses at the end of the period	\$	24,041		\$	23,482		\$	23,247		\$	22,898		\$	21,747	
Allowance for loan losses as a percentage of total loans held for investment		0.70%			0.75%			1 10%			1 20%			1 100/	
		0.76%			0.75%			1.18%			1.20%			1.18%	
Charge-offs		100		÷	(22.4)		ć	1000		~	1400		ć	10	
Commercial and Industrial Construction	\$	(63) (21)		\$	(221)		\$	(131)		\$	(169)		\$	(6)	
Residential real estate:		(21)			-			-			(6)			-	
1-to-4 family mortgage		(45)			(32)			(35)			(88)			(5)	
Residential line of credit		(72)			(9)			(195)			-			(28)	
Multi-family mortgage		-			-			-			-			-	
Commercial real estate:															
Owner occupied		(224)			(64)			-			-			(156)	
Non-owner occupied Consumer and other		- (294)			(249)			(430)			- (179)			(527) (508)	
Total Charge Offs:		(719)			(575)			(791)			(442)			(1,230)	
Recoveries		(- <i>j</i>			1			X - 1			. ,			())	
Commercial and Industrial		100			200			1,511			83			44	
Construction		4			1,022			29			29			79	
Residential real estate:		22			00						26			40	
1-to-4 family mortgage Residential line of credit		33 27			86 157			14 155			26 56			18 31	
Multi-family mortgage		- 27			-			-			-			-	
Commercial real estate:															
Owner occupied		22			24			11			4			125	
Non-owner occupied		4			1			2			1,639			168	
Consumer and other		132			104			283			13			(26)	
Total Recoveries:	Ś	322		Ś	1,594		Ś	2,005		Ś	1,850		÷	439	
Net (charge-off's) recoveries	\$	(397)		Ş	1,019		Ş	1,214		Ş	1,408		\$	(791)	
Net (charge-off's) recoveries as a percentage of average total loans		(0.05%)			0.15%			0.25%			0.31%			(0.17%)	
Loans classified as substandard	Ś	55,488		\$	59,588		Ś	37,858		\$	37,556		\$	38,585	
Purchased credit impaired loans	\$	88,835		\$	92,455		\$	15,733		\$	16,099		\$	16,058	
Nonperforming assets (b)															
Past due 90 days or more and accruing interest	\$	1,996		\$	1,238		\$	1,619		\$	1,590		\$	1,329	
Nonaccrual		8,101			7,749			8,327			7,706			8,729	
Total nonperforming loans held for investment	\$	10,097		\$	8,987		\$	9,946		\$	9,296		\$	10,058	
Loans held for sale (a)		43,035			13,575			-			-			-	
Other real estate owned- foreclosed		10,547			10,205			6,370			6,811			7,403	
Other real estate owned- acquired excess facilities		5,895			3,607			-			-			-	
Other assets Total nonperforming assets	Ś	2,369 71,943		Ś	3,967 40,341		Ś	3,154 19,470		Ś	1,654 17,761		\$	1,654 19,115	
Total nonperforming assets	<u>></u>	71,943		Ş	40,341		Ş	19,470		Ş	17,701		<u>></u>	19,115	
loans held for investment		0.32%			0.29%			0.50%			0.49%			0.57%	
Total nonperforming assets as a percentage of		0.0270			0.2070			0.0070			0			0.0770	
total assets		1.52%			0.88%			0.58%			0.56%			0.58%	
Total accruing loans over 90 days delinquent as															
a percentage of total assets		0.04%			0.03%			0.05%			0.05%			0.04%	
Loans restructured as troubled debt							,								
restructurings	\$	8,771		\$	8,095		\$	8,488		\$	8,681		\$	8,802	
Troubled debt restructurings as a percentage of		0.28%			0.26%			0.43%			0.46%			0.48%	
loans held for investment		0.2078			0.2076			0.4376			0.40%			0.43/6	

(a) Represents right to repurchase government guaranteed GNMA mortgage loans previously sold and internally serviced. The Bank has not exercised and does not expect to exercise the repurchase option. (b) Nonperforming assets excludes purchased credit impaired loans

Capital Ratios

(Unaudited)

(In Thousands, Except %)

Dece	mber 31, 2017	December 31, 2016				
\$	596,729	\$	330,498			
	137,190		46,867			
	14,902		4,563			
\$	444,637	\$	279,068			
\$	4,727,713	\$	3,276,881			
	137,190		46,867			
	14,902		4,563			
\$	4,575,621	\$	3,225,451			
	12.62%		10.09%			
	9.72%		8.65%			
	\$ <u>\$</u> \$	137,190 14,902 \$ 444,637 \$ 4,727,713 137,190 14,902 \$ 4,575,621 12.62%	\$ 596,729 \$ 137,190 14,902 \$ 444,637 \$ 4,727,713 \$ 137,190 14,902 \$ 4,575,621 \$ 12.62%			

Decen	December 31, 2017			
\$	442,381	\$	287,146	
	472,381		317,146	
	496,422		338,893	
	10.70%		11.04%	
	11.43%		12.19%	
	12.01%		13.03%	
	10.46%		10.05%	
		\$ 442,381 472,381 496,422 10.70% 11.43% 12.01%	\$ 442,381 \$ 472,381 496,422 10.70% 11.43% 12.01%	

*These measures are considered non-GAAP financial measures. See "GAAP Reconciliation and Use of Non-GAAP financial measures" and the corresponding financial tables below for a reconciliation and discussion of these non-GAAP measures.

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

					20	017						2016	
Securities available for sale (at fair value)	sale (at fair value) Fourth Quarter Third Quarter Second Quarter First Quarter Fourth C		Fourth Quarter										
Debt securities U.S. government agency securities	\$	986	0%	\$ 992	0%	\$	990	0%	\$ 987	0%	\$	985	0%
Mortgage-backed securities - residential		418,781	77%	418,794	77%		410,708	74%	425,943	75%		443,908	76%
Municipals, tax exempt		109,251	20%	106,950	20%		122,698	22%	120,560	21%		116,923	20%
Treasury securities		7,252	1%	8,819	2%		10,310	2%	11,773	2%		11,757	2%
Total debt securities		536,270	99%	535,555	99%		544,706	98%	559,263	98%		573,573	98%
Equity securities		7,722	1%	7,727	1%		8,651	2%	8,623	2%		8,610	2%
Total securities available-for-sale	\$	543,992	100%	\$ 543,282	100%	\$	553,357	100%	\$ 567,886	100%	\$	582,183	100%
Securities available for sale to total assets		11.51%		11.86%			16.54%		17.93%			17.77%	

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

	2017									2016				
Core net income	Fourth Quarter			ird Quarter		cond Quarter		rst Quarter	Fourth Quarter					
Pre-tax net income	\$	27,504	\$	12,990	\$	17,813	\$	15,178	\$	13,797				
Non-core items:														
Noninterest income		(100)		(002)		(1.0.10)		(504)						
Less change in fair value on mortgage servicing rights, net Less gain from securities, net		(190) 1		(893) 254		(1,840) 29		(501) 1		-				
Less gain non securities, net Less (loss) gain on sales or write-downs of other real estate owned and		1		254		25		1		-				
other assets		(386)		(314)		62		748		(349)				
Noninterest expenses		()		()						(0.0)				
Plus variable compensation charge related to cash settled equity awards		-		-		-		635		1,041				
Plus merger and conversion		2,069		15,711		767		487		-				
Plus (recovery of) impairment of mortgage servicing rights		-		-		-		-		(3,411)				
Plus loss on sale of mortgage servicing rights		-		-		249		-		4,447				
Pre tax core net income	\$	30,148	\$	29,654	\$	20,578	\$	16,052	\$	16,223				
Core income tax expense		11,471		11,138		7,659		5,768		5,739				
Core net income	\$	18,677	\$	18,516	\$	12,919	\$	10,284	\$	10,484				
Weighted average common shares outstanding fully diluted		31,166,080		30,604,537		26,301,458		24,610,991		24,500,943				
Core diluted earnings per share														
Diluted earning per share	\$	0.74	\$	0.27	\$	0.43	\$	0.40	\$	0.37				
Non-core items:														
Noninterest income														
Less change in fair value on mortgage servicing rights		(0.01)		(0.03)		(0.07)		(0.02)						
Less gain from securities, net		0.00		0.01		0.00		0.00		0.00				
Less (loss) gain on sales or write-downs of other real estate owned and														
other assets		(0.01)		(0.01)		0.00		0.03		(0.01)				
Noninterest expenses														
Plus variable compensation charge related to cash settled equity awards		-		-		-		0.03		0.04				
Plus merger and conversion		0.07		0.51		0.03		0.02		-				
Plus (recovery of) impairment of mortgage servicing rights		-		-		-		-		(0.14)				
Plus loss on sale of mortgage servicing rights		-		-		0.01		-		0.18				
Tax effect		(0.2)		(0.2)		(0.0)		(0.0)		(0.04)				
Core diluted earnings per share	\$	0.60	\$	0.60	\$	0.49	\$	0.42	\$	0.43				
Pro forma core net income				2017		2016		2015		2014				
Pre-tax net income			\$	73,485	\$	62,324	\$	50,824	\$	34,731				
Non-core items:														
Noninterest income														
Less change in fair value on mortgage servicing rights, net				(3,424)		-		-		-				
Less gain from securities, net				285		4,407		1,844		2,000				
Less (loss) gain on sales or write-downs of other real estate owned and														
other assets				110		1,179		(710)		151				
Noninterest expenses														
Plus one-time equity grants				-		2,960		-		3,000				
Plus variable compensation charge related to cash settled equity awards				635		1,254		-		-				
Plus merger and conversion				19,034		3,268		3,543						
-				-		4,678		194						
Plus (recovery of) impairment of mortgage servicing rights								194		-				
Plus loss on sale of mortgage servicing rights				249		4,447		-		-				
Pre tax core net income			\$	96,432	\$	73,345	\$	53,427	\$	35,580				
Pro forma core income tax expense				36,036		27,225		18,850		12,708				
Pro forma core net income			\$	60,396	\$	46,120	\$	34,577	\$	22,872				
Weighted average common shares outstanding fully diluted				28,207,602		19,312,174		17,180,000		17,180,000				
Pro forma core diluted earnings per share														
Diluted earning per share			\$	1.86	\$	2.04	\$	2.79	\$	1.89				
Non-core items:														
Noninterest income														
Less change in fair value on mortgage servicing rights				(0.13)		-		-		-				
Less gain from securities, net				0.01		0.23		0.11		0.12				
Less (loss) gain on sales or write-downs of other real estate owned and other assets				0.01		0.06		(0.04)		0.01				
Noninterest expenses														
Plus one-time equity grants				-		0.15		-		0.17				
Plus variable compensation charge related to cash settled equity awards				0.03		0.06		-		-				
Plus merger and conversion				0.63		0.17		0.21		-				
Plus (recovery of) impairment of mortgage servicing rights				-		0.24		0.01		-				
Plus loss on sale of mortgage servicing rights				0.01		0.23		-		-				
Shi sale of molegage servicing rights										2.07				
Tax effect				(0 5)		(0.2)		10 01						
Tax effect Pro forma core diluted earnings per share			\$	(0.5) 2.14	\$	(0.2) 2.39	\$	(0.9) 2.01	\$	1.33				

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

	2017									
Core efficiency ratio (tax-equivalent basis)	Four	th Quarter	Third Quarter		Second Quarter		First Quarter		Four	th Quarter
Total noninterest expense	\$	57,540	\$	69,224	\$	49,136	\$	46,417	\$	47,319
Less variable compensation charge related to cash settled equity awards		-		-		-		635		1,041
Less merger and conversion expenses		2,069		15,711		767		487		-
Less (recovery of) impairment of mortgage servicing rights		-		-		-		-		(3,411)
Less loss on sale of mortgage servicing rights		-		-		249		-		4,447
Core noninterest expense	\$	55,471	\$	53,513	\$	48,120	\$	45,295	\$	45,242
Net interest income (tax-equivalent basis)		49,692		44,281		31,158		30,963		29,686
Total noninterest income		37,017		37,820		35,657		31,087		31,332
Less change in fair value on mortgage servicing rights		(190)		(893)		(1,840)		(501)		-
Less (loss) gain on sales or write-downs of other real estate owned and										
other assets		(386)		(314)		62		748		(349)
Less gain from securities, net		1		254		29		1		-
Core noninterest income		37,592		38,773		37,406		30,839		31,681
Core revenue	\$	87,284	\$	83,054	\$	68,564	\$	61,802	\$	61,367
Efficiency ratio (GAAP) ⁽¹⁾		66.91%		85.01%		74.35%		75.67%		78.39%
Core efficiency ratio (tax-equivalent basis)		63.55%		64.43%		70.18%		73.29%		73.72%

(1) Efficiency ratio (GAAP) is calculated by dividing reported noninterest expense by reported total revenue

Banking segment core efficiency ratio (tax equivalent) Core consolidated noninterest expense Less Mortgage segment noninterest expense Add (recovery of) impairment of mortgage servicing rights Add loss on sale of mortgage servicing rights Adjusted Banking segment noninterest expense				20	017				2016		
Banking segment core efficiency ratio (tax equivalent)	Four	th Quarter	Third Quarter		Second Quarter		First Quarter		Four	th Quarter	
Core consolidated noninterest expense	\$	55,471	\$	53,513	\$	48,120	\$	45,295	\$	45,242	
Less Mortgage segment noninterest expense		20,117		19,757		19,802		17,670		22,256	
Add (recovery of) impairment of mortgage servicing rights		-		-		-		-		(3,411)	
Add loss on sale of mortgage servicing rights		-		-		249		-		4,447	
Adjusted Banking segment noninterest expense		35,354		33,756		28,567		27,625		24,022	
Adjusted core revenue		87,284		83,054		68,564		61,802		61,367	
Less Mortgage segment noninterest income		23,825		23,836		23,121		19,414		22,975	
Less change in fair value on mortgage servicing rights		(190)		(893)		(1,840)		(501)		-	
Adjusted Banking segment total revenue	\$	63,649	\$	60,111	\$	47,283	\$	42,889	\$	38,392	
Banking segment core efficiency ratio (tax-equivalent basis)		55.55%		56.16%		60.42%		64.41%		62.57%	
Mortgage segment core efficiency ratio (tax equivalent)											
Consolidated Noninterest expense	\$	57,540	\$	69,224	\$	49,136	\$	46,417	\$	47,319	
Less impairment of mortgage servicing rights		-		-		-		-		(3,411)	
Less loss on sale of mortgage servicing rights		-		-		249		-		4,447	
Less Banking segment noninterest expense		37,423		49,467		29,334		28,747		25,030	
Adjusted Mortgage segment noninterest expense	\$	20,117	\$	19,757	\$	19,553	\$	17,670	\$	21,253	
Total noninterest income		37,017		37,820		35,657		31,087		31,332	
Less Banking segment noninterest income		13,192		13,984		12,536		11,673		8,357	
Less change in fair value on mortgage servicing rights		(190)		(893)		(1,840)		(501)		-	
Adjusted Mortgage segment total revenue	\$	24,015	\$	24,729	\$	24,961	\$	19,915	\$	22,975	
Mortgage segment core efficiency ratio (tax-equivalent basis)		83.77%		79.89%		78.33%		88.73%		92.50%	

				20	017					2016
Tangible assets and equity	Fo	urth Quarter	Th	nird Quarter	Se	cond Quarter	F	irst Quarter	Fo	urth Quarter
Tangible Assets										
Total assets	\$	4,727,713	\$	4,581,943	\$	3,346,570	\$	3,166,459	\$	3,276,881
Less goodwill		137,190		138,910		46,867		46,867		46,867
Less intangibles, net		14,902		12,550		4,048		4,171	_	4,563
Tangible assets	\$	4,575,621	\$	4,430,483	\$	3,295,655	\$	3,115,421	\$	3,255,451
Tangible Common Equity										
Total shareholders' equity	\$	596,729	\$	572,528	\$	509,517	\$	342,142	\$	330,498
Less goodwill		137,190		138,910		46,867		46,867		46,867
Less intangibles, net		14,902		12,550		4,048		4,171	_	4,563
Tangible common equity	\$	444,637	\$	421,068	\$	458,602	\$	291,104	\$	279,068
Common shares outstanding		30,535,517		30,526,592		28,968,160		24,154,323		24,107,660
Book value per common share	\$	19.54	\$	18.76	\$	17.59	\$	14.16	\$	13.71
Tangible book value per common share	\$	14.56	\$	13.79	\$	15.83	\$	12.05	\$	11.58
Total shareholders' equity to total assets		12.62%		12.50%		15.23%		10.81%		10.09%
Tangible common equity to tangible assets		9.72%		9.50%		13.92%		9.34%		8.65%
Net income	\$	23,018	\$	8,388	\$	11,239	\$	9,753	\$	9,010
Return on tangible common equity		20.54%		7.90%		9.83%		13.59%		12.84%

	2017									
Return on average tangible common equity	Fou	irth Quarter	Th	nird Quarter	Sec	ond Quarter	Fi	rst Quarter	Fou	rth Quarter
Total average shareholders' equity	\$	578,856	\$	550,409	\$	398,805	\$	333,178	\$	318,986
Less average goodwill		138,050		108,220		46,839		46,839		46,839
Less intangibles, net		13,726		9,983		4,124		4,353		4,694
Average tangible common equity	\$	427,080	\$	432,206	\$	347,842	\$	281,986	\$	267,453
Net income	\$	23,018	\$	8,388	\$	11,239	\$	9,753	\$	9,010
Return on average tangible common equity		21.38%		7.70%		12.96%		14.03%		13.40%

Non-GAAP Reconciliation For the Quarters Ended (Unaudited)

(In Thousands, Except Share Data and %)

		2016									
Core return on average tangible equity	Fou	rth Quarter	Th	ird Quarter	Sec	ond Quarter	F	First Quarter	Fou	rth Quarter	
Pre-tax net income	\$	27,504	\$	12,990	\$	17,813	\$	15,178	\$	13,797	
Adjustments:											
Add non-core items		2,644		16,664		2,765		874		2,426	
Less core income tax expense		11,471		11,138		7,659		5,768		5,739	
Core net income	\$	18,677	\$	18,516	\$	12,919	\$	10,284	\$	10,484	
Core return on average tangible common equity		17.35%		17.00%		14.90%		14.79%		15.60%	
		2017									
Core return on average assets and equity	Fou	rth Quarter	Th	ird Quarter	Sec	ond Quarter	F	First Quarter	Fourth Quarter		
Net income	\$	23,018	\$	8,388	\$	11,239	\$	9,753	\$	9,010	
Average assets		4,664,669		4,162,478		3,224,783		3,172,149		3,206,398	
Average equity		578,856		550,409		398,805		333,178		318,986	
Return on average assets		1.96%		0.80%		1.40%		1.25%		1.12%	
Return on average equity		15.78%		6.05%		11.30%		11.87%		11.24%	
Core net income		18,677		18,516		12,919		10,284		10,484	
Core return on average assets		1.59%		1.76%		1.61%		1.31%		1.30%	
Core return on average equity		12.80%		13.35%		12.99%		12.52%		13.08%	
				2016							
Core total revenue	Fou	rth Quarter	Th	ird Quarter	Sec	ond Quarter	F	First Quarter	Fou	rth Quarter	
Net interest income	\$	48,983	\$	43,610	\$	30,427	\$	30,251	\$	29,032	
Noninterest income		37,017		37,820		35,657		31,087		31,332	
Less adjustments:											
Change in fair value of mortgage servicing rights		(190)		(893)		(1,840)		(501)		-	
Gain from securities, net		1		254		29		1		-	
(Loss) gain on sales or write-downs of other real estate owned and											
other assets		(386)		(314)		62		748		(349)	
Core total revenue	Ś	86,575	Ś	82,383	Ś	67,833	Ś	61.090	Ś	60,713	