

Balance Sheet	Income Statement	Cashflow Statement	2015 Y	2016 Y	2017 Y	2018 Y	2019 Q2 YTD
Source Document			12/31/2017	12/31/2018	12/31/2018	12/31/2018	6/30/2019
Currency Code (in thousands)			USD	USD	USD	USD	USD
Cash flows from operating activities							
Net income			53,823	56,489	54,660	57,868	17,328
Adjustments to reconcile net income to net cash provided by operating activities							
Depreciation and amortization			17,846	14,578	12,854	11,111	4,694
Share-based compensation expense			2,241	3,008	2,893	3,515	1,371
Loan and lease loss provision			(11,614)	(4,339)	831	3,990	17,816
(Gain) loss on sales of securities			(6,611)	(46)	(1,748)	341	(1,295)
Gain on sales of premises and equipment			(137)	NA	NA	NA	NA
Gain on sales of SBA loans			(8,749)	(6,034)	(8,734)	(4,954)	(1,986)
Disposition gains on PCI loans			(10,167)	NA	NA	NA	NA
Loss on sales of other real estate owned			0	NA	NA	NA	NA
Valuation adjustment on other real estate owned			(27)	NA	NA	NA	NA
Loss (gain) on disposition of fixed assets			NA	NA	NA	NA	(1,191)
Origination of SBA loans held for sale			(86,657)	(91,367)	(109,111)	(79,146)	(27,523)
Proceeds from sales of SBA loans			98,083	92,215	117,780	82,133	32,856
Change in accrued interest receivable			248	(1,486)	(1,783)	(561)	385
Change in bank-owned life insurance			(797)	(1,100)	(1,114)	(1,107)	(561)
Change in prepaid expenses and other assets			3,720	(2,424)	1,881	965	(2,461)
Change in current tax assets			18,055	5,451	(4,109)	(2,490)	NA
Change in deferred tax assets			9,142	3,364	13,501	6,698	NA
Change in accrued interest payable			(273)	(610)	2,742	6,070	59
Change in accrued expenses and other liabilities			(11,596)	(8,346)	1,113	(7,798)	(1,560)
Net cash provided by operating activities			66,530	59,353	81,656	76,635	37,932
Cash flows from investing activities							
Proceeds from redemption of FHLB stock			1,195	NA	NA	NA	NA
Proceeds from redemption of FRB stock			0	14,423	0	0	NA
Proceeds from matured, called and repayment of securities			135,413	114,012	79,878	99,253	63,528
Proceeds from sales of securities available for sale			454,201	78,282	97,271	34,751	113,306
Proceeds from sales of other real estate owned ("OREO")			7,532	5,474	5,711	2,173	22
Change in loans and leases receivable			(169,816)	(276,703)	(193,557)	(235,731)	NA
Proceeds from disposition of fixed assets			NA	NA	NA	NA	3,055
Change in loans and leases receivable, excluding purchases			360	NA	NA	NA	43,689
Proceeds from insurance settlement on bank-owned life insurance			1,323	NA	NA	NA	NA
Purchases of securities available for sale			(232,035)	(19,992)	(242,369)	(141,351)	(230,112)
Purchases of premises and equipment			(1,146)	(730)	(843)	(3,696)	(515)

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Currency Code (in thousands)	12/31/2017 USD	12/31/2018 USD	12/31/2018 USD	12/31/2018 USD	6/30/2019 USD
Purchases of loans and leases receivable	(215,469)	(410,897)	(266,275)	(66,966)	0
Purchases of FRB stock	(1,825)	(325)	0	0	NA
Net cash used in investing activities	(20,267)	(496,456)	(520,184)	(311,567)	(7,027)
Cash flows from financing activities					
Change in deposits	(46,770)	299,761	538,917	398,581	14,833
Change in borrowings	20,000	145,000	(165,000)	(95,000)	(55,000)
Redemption of subordinated debentures	0	NA	NA	NA	NA
Redemption of rescinded stock obligation	(933)	NA	NA	NA	NA
Issuance of subordinated debentures	NA	0	97,828	0	NA
Proceeds from exercise of stock options	616	1,453	288	570	22
Cash paid for surrender of vested shares due to employee tax liability	(349)	(579)	(1,103)	(680)	(439)
Repurchase of common stock	NA	0	0	(36,068)	NA
Cash dividends paid	(12,783)	(25,661)	(25,811)	(30,921)	(14,846)
Net cash (used in) provided by financing activities	(40,219)	419,974	445,119	236,482	(55,430)
Net decrease in cash and cash equivalents	6,044	(17,129)	6,591	1,550	(24,525)
Cash and cash equivalents at beginning of year	158,320	164,364	147,235	153,826	155,376
Cash and cash equivalents at end of period	164,364	147,235	153,826	155,376	130,851
Supplemental disclosures of cash flow information					
Interest expense paid	16,382	18,884	32,519	47,314	35,959
Change in income taxes	7,928	23,327	28,135	20,792	(3,587)
Non-cash activities					
Transfer of loans receivable to other real estate owned	318	4,763	143	938	0
Transfer of loans receivable to loans held for sale	360	NA	NA	NA	NA
Income tax (expense) benefit related to items in other comprehensive income	575	(312)	(376)	1,684	(3,418)
Change in unrealized (gain) loss in accumulated other comprehensive income	(5,258)	1,712	(2,649)	5,790	(11,872)
Cash dividends declared	(15,022)	(21,185)	(25,811)	(30,921)	NA
Right-of-use asset obtained in exchange for lease liability	NA	NA	NA	NA	(43,110)

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Source Document	12/31/2017	12/31/2018	12/31/2018	12/31/2018	6/30/2019
Currency Code (in thousands)	USD	USD	USD	USD	USD
Interest and dividend income					
Interest and fees on loans and leases	148,797	164,642	195,790	219,590	115,206
Interest on securities	12,422	11,154	11,850	12,817	7,226
Dividends on FHLB stock	2,786	2,467	1,232	1,413	572
Interest on deposits in other banks	221	208	449	577	892
Total interest and dividend income	164,226	178,471	209,321	234,397	123,896
Interest expense					
Interest on deposits	15,410	16,570	26,089	43,080	32,410
Interest on borrowings	76	879	1,077	3,379	72
Interest on subordinated debentures	623	825	5,353	6,925	3,536
Total interest expense	16,109	18,274	32,519	53,384	36,018
Net interest income before provision for loan and lease losses	148,117	160,197	176,802	181,013	87,878
Loan and lease loss provision	(11,614)	(4,339)	831	3,990	17,816
Net interest income after provision for loan and lease losses	159,731	164,536	175,971	177,023	70,062
Noninterest income					
Service charges on deposit accounts	12,900	11,380	10,396	10,000	4,844
Trade finance and other service charges and fees	4,623	4,232	4,495	4,616	2,328
Gain on sales of Small Business Administration ("SBA") loans	8,749	6,034	8,734	4,954	1,986
Disposition gains on Purchased Credit Impaired ("PCI") loans	10,167	NA	NA	NA	NA
Net gain (loss) on sales of securities	6,611	46	1,748	(341)	1,295
Other operating income	4,552	11,383	8,042	5,291	3,530
Total noninterest income	47,602	33,075	33,415	24,520	13,983
Noninterest expense					
Salaries and employee benefits	62,864	63,956	67,944	69,435	32,619
Occupancy and equipment	17,371	14,992	15,740	15,944	7,989
Data processing	6,321	5,674	6,960	6,870	4,223
Professional fees	7,905	5,374	5,464	6,178	3,632
Supplies and communications	3,582	2,949	2,912	3,003	1,493
Advertising and promotion	4,201	3,910	3,952	4,041	1,705
Merger and integration costs (income)	1,971	312	(40)	846	NA
OREO expense	307	NA	NA	NA	NA
Other operating expenses	10,806	11,056	11,170	11,256	7,549
Total noninterest expense	115,328	108,223	114,102	117,573	59,210
Income before income tax expense	92,005	89,388	95,284	83,970	24,835
Provision for income taxes	38,182	NA	NA	NA	NA

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Source Document	12/31/2017	12/31/2018	12/31/2018	12/31/2018	6/30/2019
Currency Code (in thousands)	USD	USD	USD	USD	USD
Income tax expense					
Income tax expense	NA	32,899	40,624	26,102	7,507
Net income	53,823	56,489	54,660	57,868	17,328
Basic earnings per share	1.69	1.76	1.70	1.80	0.56
Diluted earnings per share	1.68	1.75	1.69	1.79	0.56
Weighted-average shares outstanding					
Basic	31,788,215	31,899,582	32,071,585	31,924,863	30,688,698
Diluted	31,876,820	32,048,704	32,249,918	32,051,333	30,729,020
Consolidated Statements of Comprehensive Income					
Net income	53,823	56,489	54,660	57,868	17,328
Other comprehensive income (loss), net of tax					
Unrealized gain (loss) on securities					
Unrealized holding gain (loss) arising during period	5,265	(1,712)	2,649	(5,790)	13,167
Less - reclassification adjustment for net gain included in net income	(6,611)	(46)	(1,748)	(87)	(1,295)
Unrealized loss on interest-only strip of servicing assets	(7)	(9)	0	0	NA
Income tax (expense) benefit related to items of other comprehensive income	575	(312)	(376)	1,684	(3,418)
Other comprehensive income (loss), net of tax	(778)	(2,079)	525	(4,193)	8,454
Comprehensive income	53,045	54,410	55,185	53,675	25,782

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Source Document	12/31/2016	12/31/2017	12/31/2018	6/30/2019	6/30/2019
Currency Code (in thousands)	USD	USD	USD	USD	USD
Assets					
Cash and due from banks	164,364	147,235	153,826	155,376	130,851
Securities available for sale, at fair value	698,296	516,964	578,804	574,908	639,995
Loans held for sale, at the lower of cost or fair value	2,874	9,316	6,394	9,390	6,029
Loans and leases receivable, net of allowance for loan and lease losses	3,140,381	3,812,340	4,273,415	4,568,566	4,506,416
Accrued interest receivable	9,501	10,987	12,770	13,331	12,946
Premises and equipment, net	29,834	28,698	26,655	27,752	26,698
Other real estate owned ("OREO"), net	8,511	7,484	NA	NA	NA
Customers' liability on acceptances	3,586	978	803	173	849
Servicing assets	11,744	10,564	10,218	8,520	7,567
Goodwill and other intangible assets, net	1,701	12,889	12,544	12,182	12,028
Federal Home Loan Bank ("FHLB") stock, at cost	16,385	16,385	16,385	16,385	16,385
Federal Reserve Bank ("FRB") stock, at cost	14,098	NA	NA	NA	NA
Deferred tax assets	52,095	46,332	32,455	NA	NA
Current tax assets	5,079	1,715	5,824	NA	NA
Bank-owned life insurance	48,340	49,440	50,554	51,661	52,222
Prepaid expenses and other assets	27,732	30,019	29,838	63,975	99,766
Total assets	4,234,521	4,701,346	5,210,485	5,502,219	5,511,752
Liabilities and stockholders' equity					
Liabilities					
Deposits					
Noninterest-bearing	1,155,518	1,203,240	1,312,274	1,284,530	1,312,577
Interest-bearing	2,354,458	2,606,497	3,036,380	3,462,705	3,449,491
Total deposits	3,509,976	3,809,737	4,348,654	4,747,235	4,762,068
Accrued interest payable	3,177	2,567	5,309	11,379	11,438
Bank's liability on acceptances	3,586	978	803	173	849
Borrowings	170,000	315,000	150,000	55,000	0
Servicing liabilities	4,784	NA	NA	NA	NA
Subordinated debentures	18,703	18,978	117,270	117,808	118,087
Accrued expenses and other liabilities	30,377	23,061	25,972	18,056	54,852
Total liabilities	3,740,603	4,170,321	4,648,008	4,949,651	4,947,294
Stockholders' equity					
Preferred Stock	NA	NA	NA	0	0
Common stock	257	33	33	33	33
Additional paid-in capital	557,761	562,446	565,627	569,712	571,105

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Source Document	12/31/2016	12/31/2017	12/31/2018	6/30/2019	6/30/2019
Currency Code (in thousands)	USD	USD	USD	USD	USD
Accumulated other comprehensive Income (loss), net of tax expense	(315)	(2,394)	(1,869)	(6,079)	2,375
Retained earnings	6,422	41,726	70,575	97,539	100,021
Less - treasury stock, at cost	(70,207)	(70,786)	(71,889)	(108,637)	(109,076)
Total stockholders' equity	493,918	531,025	562,477	552,568	564,458
Total liabilities and stockholders' equity	4,234,521	4,701,346	5,210,485	5,502,219	5,511,752

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