

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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