



3Q24 Earnings Presentation



Forward-Looking Statements



Forward-Looking Statements

This communication contains forward-looking statements within the meaning of the U.S. federal securities laws. Forward-looking statements include, without limitation, statements concerning plans, estimates, calculations, forecasts and projections with respect to the anticipated future performance of the Company. These statements are often, but not always, made through the use of words or phrases such as “may”, “might”, “should”, “could”, “predict”, “potential”, “believe”, “expect”, “continue”, “will”, “anticipate”, “seek”, “estimate”, “intend”, “plan”, “projection”, “would”, “annualized”, “target” and “outlook”, or the negative version of those words or other comparable words or phrases of a future or forward-looking nature. Forward-looking statements involve estimates and known and unknown risks, and reflect various assumptions and involve elements of subjective judgement and analysis, which may or may not prove to be correct, and which are subject to uncertainties and contingencies outside the control of Byline and its respective affiliates, directors, employees and other representatives, which could cause actual results to differ materially from those presented in this communication.

No representations, warranties or guarantees are or will be made by Byline as to the reliability, accuracy or completeness of any forward-looking statements contained in this communication or that such forward-looking statements are or will remain based on reasonable assumptions. You should not place undue reliance on any forward-looking statements contained in this communication.

Certain risks and important factors that could affect Byline’s future results are identified in our Annual Report on Form 10-K and other reports we file with the Securities and Exchange Commission, including among other things under the heading “Risk Factors” in our Annual Report on Form 10-K for the year ended December 31, 2023. Any forward-looking statement speaks only as of the date on which it is made, and Byline undertakes no obligation to update any forward-looking statement, whether to reflect events or circumstances after the date on which the statement is made, to reflect new information or the occurrence of unanticipated events, or otherwise unless required under the federal securities laws. Due to rounding, numbers presented throughout this document may not add up precisely to the totals provided and percentages may not precisely reflect the absolute figures.

Third Quarter 2024 Highlights



Net Income	
\$30.3 million	\$30.7 million
Reported	Adjusted ⁽¹⁾

Diluted EPS	
\$0.69	\$0.70
Reported	Adjusted ⁽¹⁾

PTPP ROAA	
2.02%	2.03%
Reported ⁽¹⁾⁽²⁾	Adjusted ⁽¹⁾⁽²⁾

Efficiency Ratio	
52.02%	51.62%
Reported	Adjusted ⁽¹⁾

ROAA	
1.29%	1.30%
Reported ⁽²⁾	Adjusted ⁽¹⁾⁽²⁾

ROTCE	
14.49%	14.67%
Reported ⁽¹⁾⁽²⁾	Adjusted ⁽¹⁾⁽²⁾

Strong Financial Performance

- Net Income of \$30.3 million; EPS of \$0.69
- Pre-Tax Pre-Provision income ⁽¹⁾ of \$47.5 million; Pre-Tax Pre-Provision ROAA⁽¹⁾ of 2.02%
- Revenue of \$101.8 million, up 2% → Net interest income of \$87.5 million, up 1%
- Building capital with common equity tier 1 growing to 11.35%, up 51 bps
- Announced definitive merger agreement with First Security Bancorp, Inc.
- Net interest margin (FTE)⁽¹⁾ of 3.89%
- Loan and lease yields stood at 7.48%; cost of deposits of 2.76%
- Stockholders' equity of \$1.1 billion, up 6.1%
- Efficiency ratio: 52.02% | NIE/AA: 2.31%, down 35 bps YoY
- TCE/TA⁽¹⁾: 9.72%; up 90 bps | Total Capital ratio: 14.41%; up 55 bps

11.35%
Common Equity
Tier 1

+24%
Increase in Tangible
Book Value / Share⁽¹⁾ YoY

14.49%
Return on Avg.
Tangible Common
Equity⁽¹⁾

+8.2%
Increase in
Deposits⁽²⁾

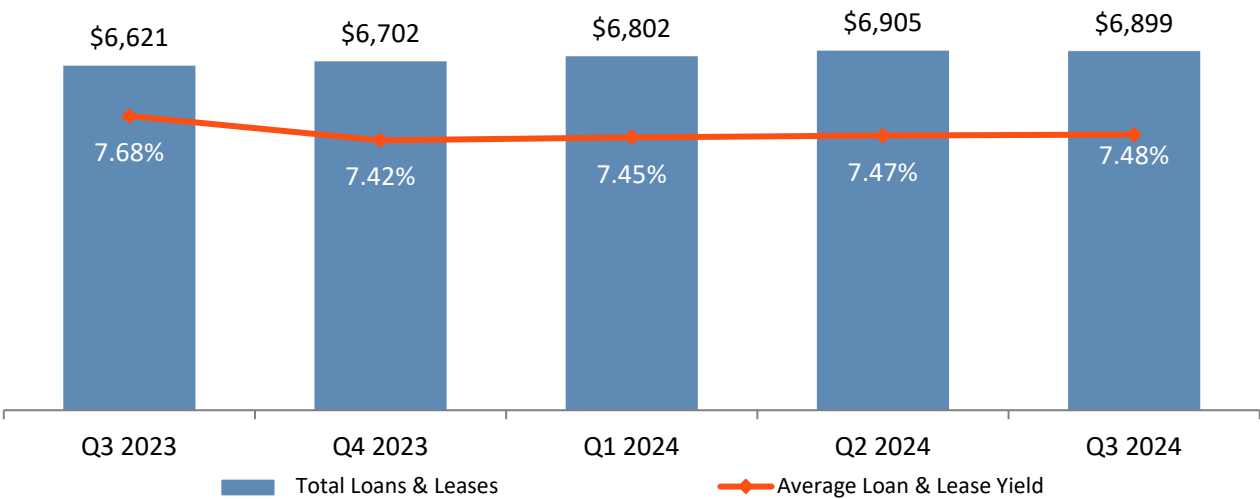
92%
Loan / Deposit
Ratio

⁽¹⁾ Represents a non-GAAP financial measure. See "Non-GAAP Reconciliation" in the appendix.
⁽²⁾ Annualized.

Loan Portfolio Trends *(\$ in millions)*



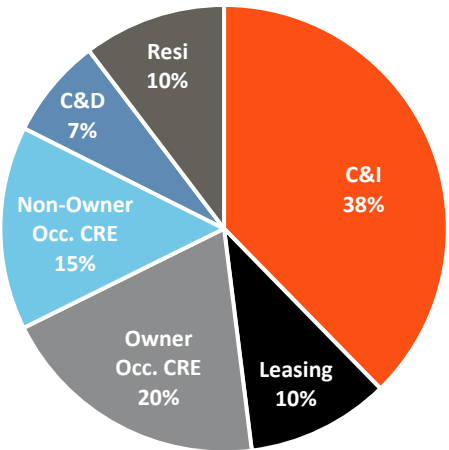
Total Loan Portfolio and Average Yield



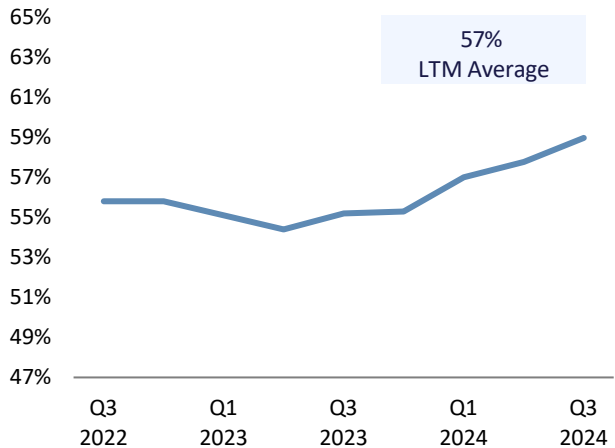
Highlights

- Total loan portfolio stood at \$6.9 billion, flat from 2Q24
 - Originated \$212.2 million in new loans, net of loan sales in 3Q24
 - Production driven by commercial banking and leasing originations of \$109.7 million and \$61.8 million, respectively
- Payoff activity increased by \$31.6 million from 2Q24 to \$267 million
- Cumulative Loan Beta⁽¹⁾: 48%

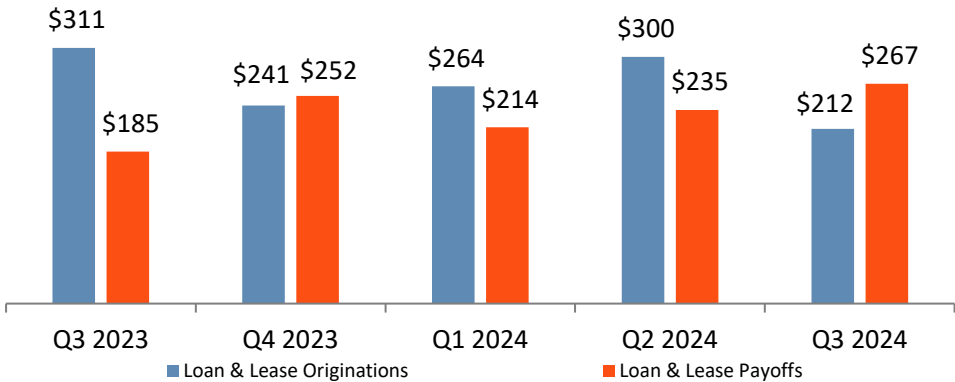
Portfolio Composition



Utilization Rates



Originations and Payoffs

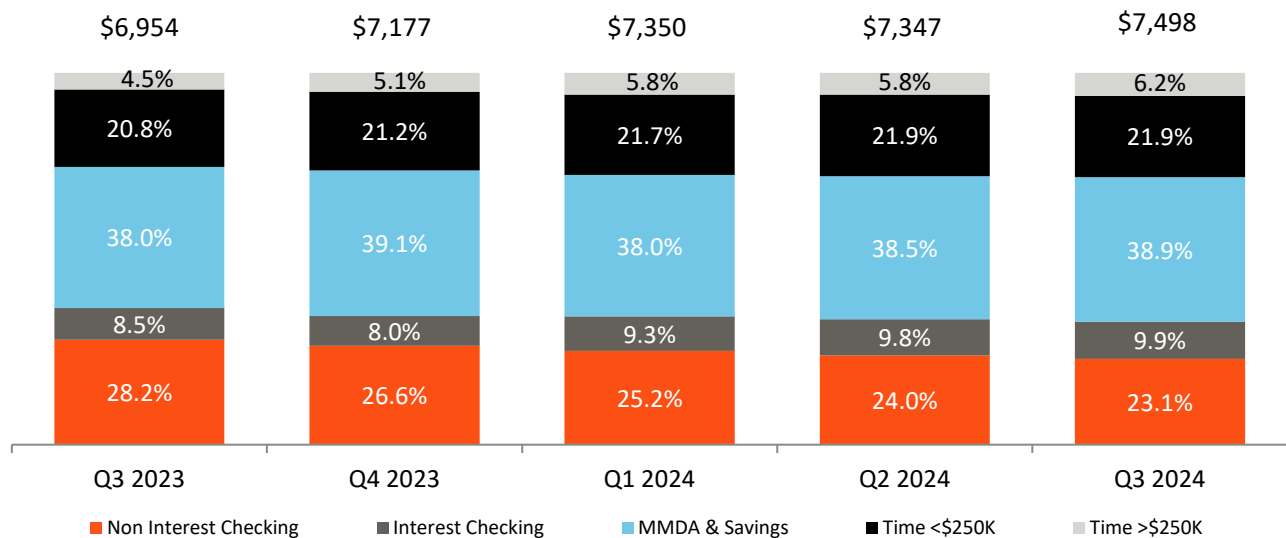


(1) Cumulative Loan Beta excluding loan accretion is calculated as the change in yield on loans and leases from 4Q21 to 3Q24 divided by the change in average Fed Funds from 4Q21 to 3Q24.

Deposit Trends *(\$ in millions)*



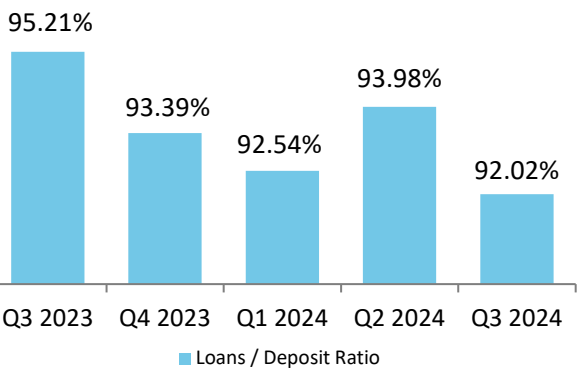
Deposit Composition



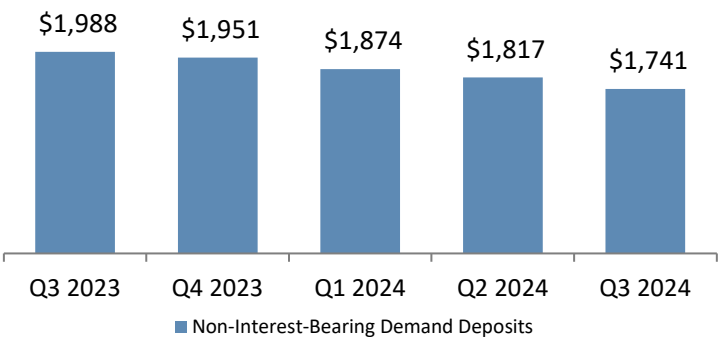
Highlights

- Total deposits were \$7.5 billion, up 8.2% annualized from 2Q24
- Commercial deposits accounted for 47.7% of total deposits and represent 76.8% of all non-interest-bearing deposits
- Cost of deposits increased by 13 bps to 2.76% in 3Q24
- Loan/Deposits ratio: 92.02%, down 196 bps LQ and 319 bps YoY

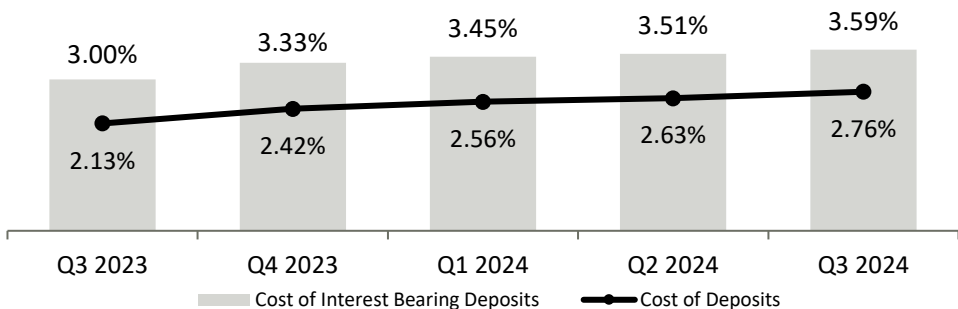
Loan to Deposit Ratio



Average Non-Interest-Bearing Deposits



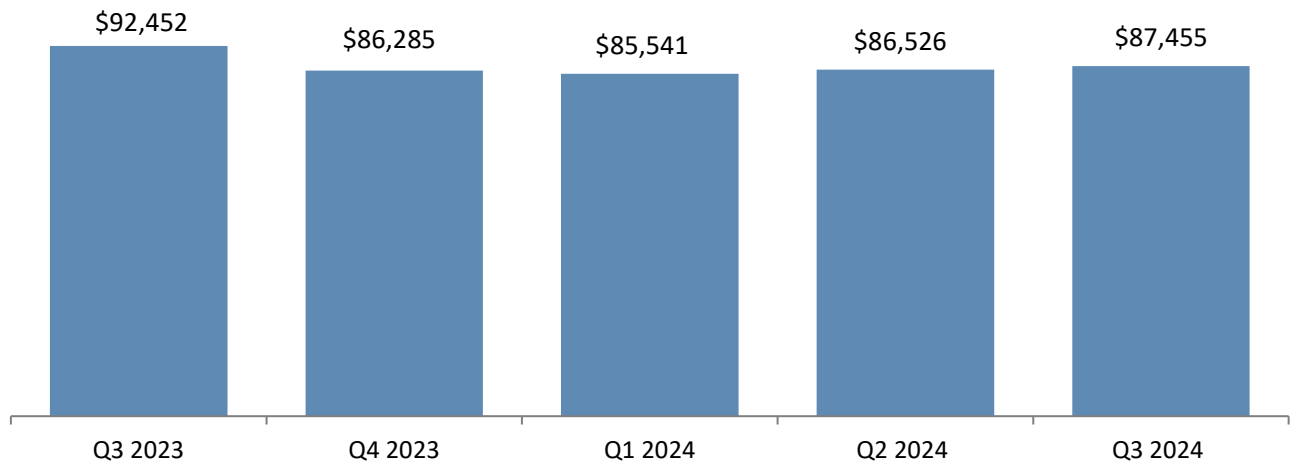
Cost of Interest-Bearing Deposits



Net Interest Income and Net Interest Margin Trends *(\$ in millions)*



Net Interest Income



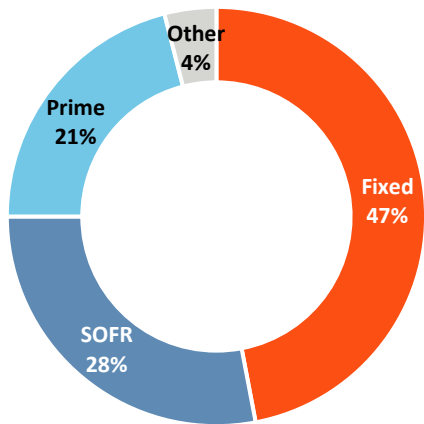
Highlights

- Net interest income was \$87.5 million, up 1.1% from 2Q24
 - Increase in NII driven by higher loan and securities yields
- Net interest margin decreased 10 basis points from 2Q24 to 3.88%
 - Net interest income and margin performance in line with expectations

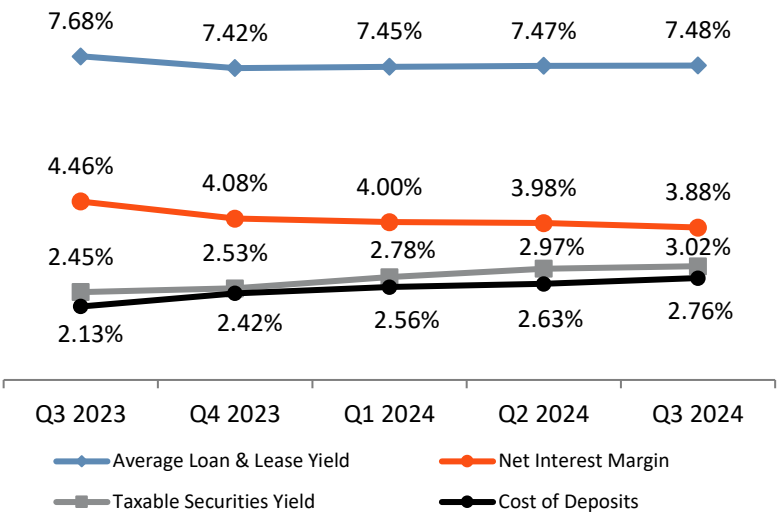
Interest Rate Sensitivity Over a One-Year Time Horizon

- Rates -100 bps: ~\$12 million or ~3.3% decline in NII or ~\$3 million per 25 bps
- Ramp -100 bps: ~\$9 million or ~2.5% decline in NII or ~\$2.25 million per 25 bps

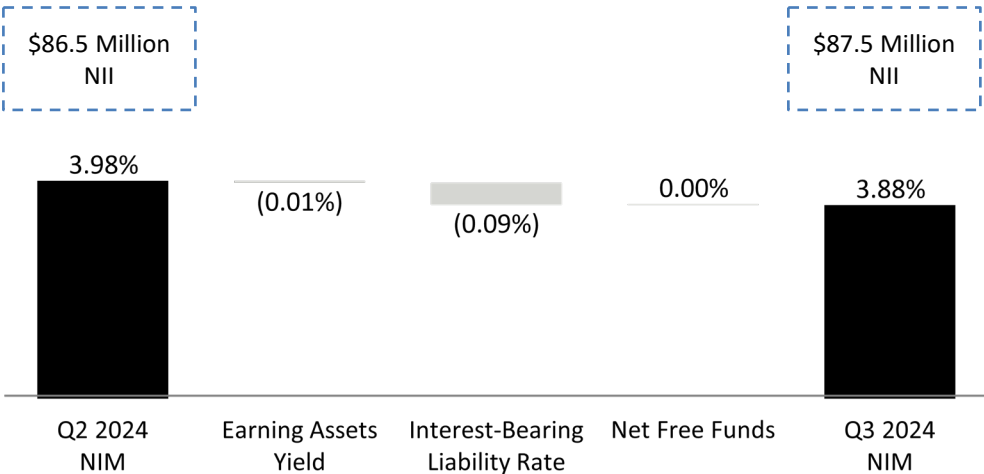
Repricing Mix



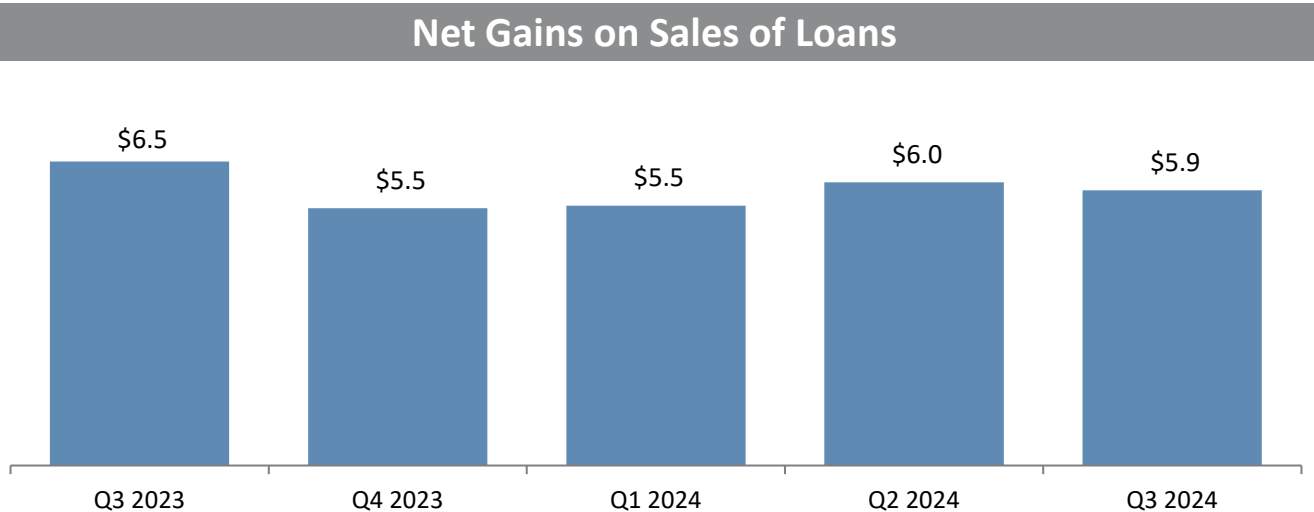
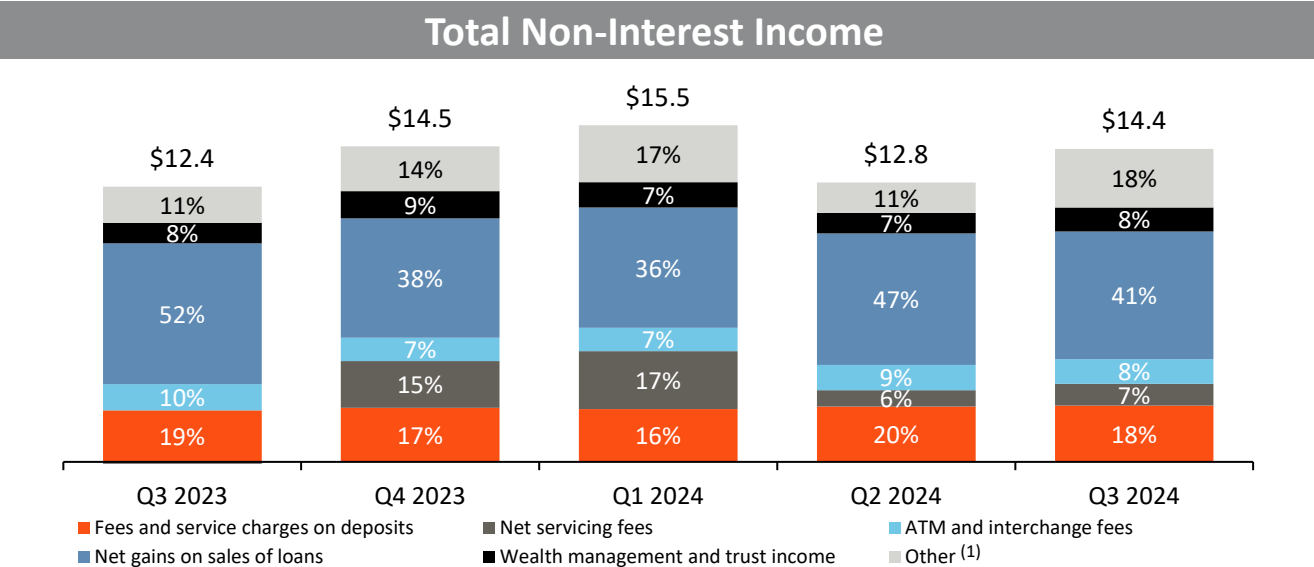
NIM, Yields and Costs



NIM Bridge

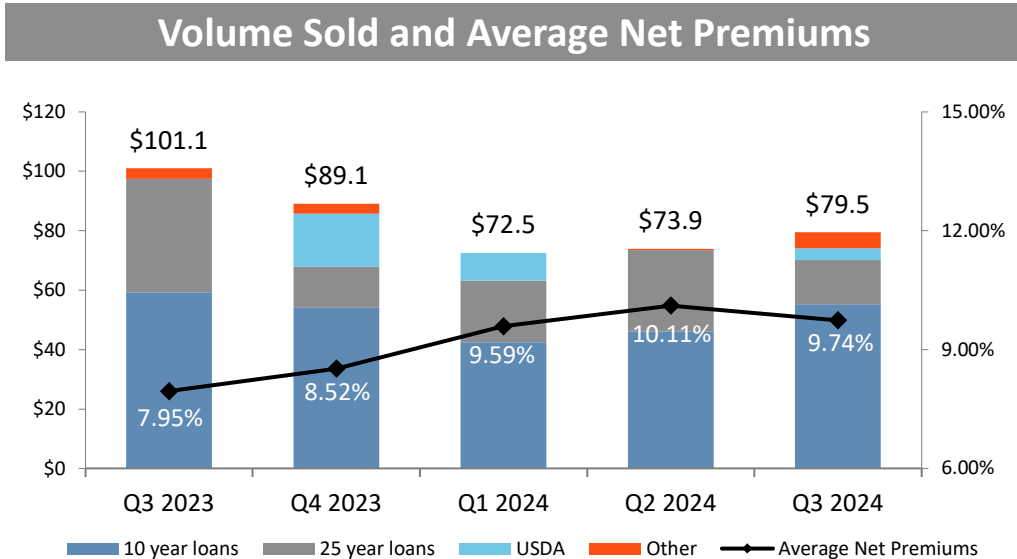


Non-Interest Income Trends *(\$ in millions)*



- ### Highlights
- Non-interest income was \$14.4 million, up 12.0% from 2Q24
 - Increase in Other due to increased swap income fee activity
 - \$5.9 million in gain on sale, driven by higher volume of loans sold
 - Non-interest income remained stable QoQ, excluding FV marks on loan servicing asset and equity securities

- ### Government Guaranteed Loan Sales
- \$79.5 million of guaranteed loans sold in 3Q24
 - Loans held for sale increased to \$20.0 million in 3Q24

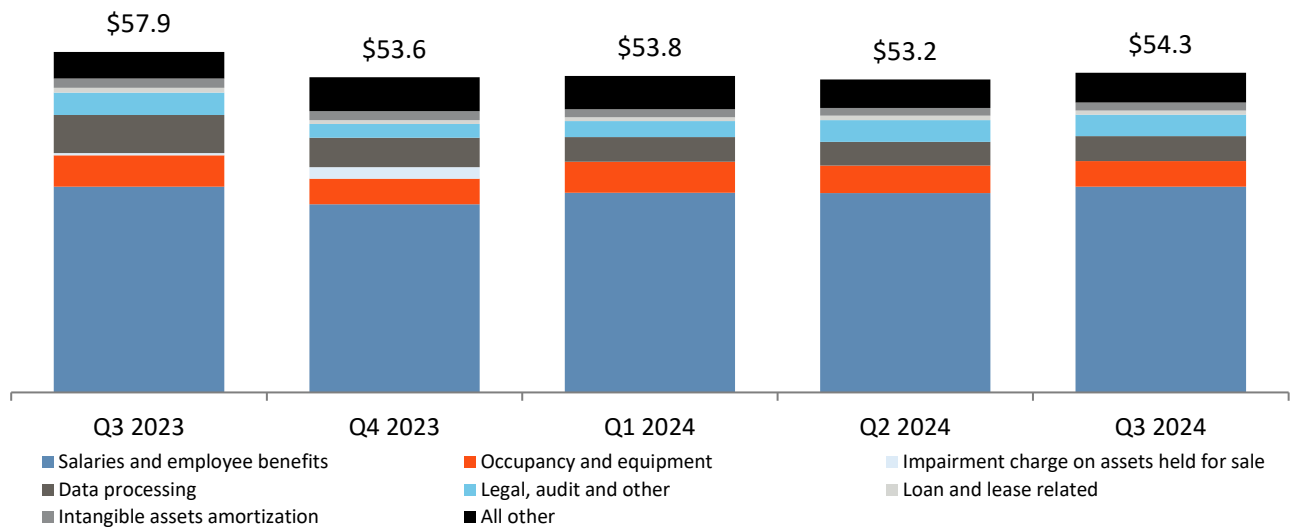


(1) Other includes net servicing losses in 3Q23.

Non-Interest Expense Trends *(\$ in millions)*



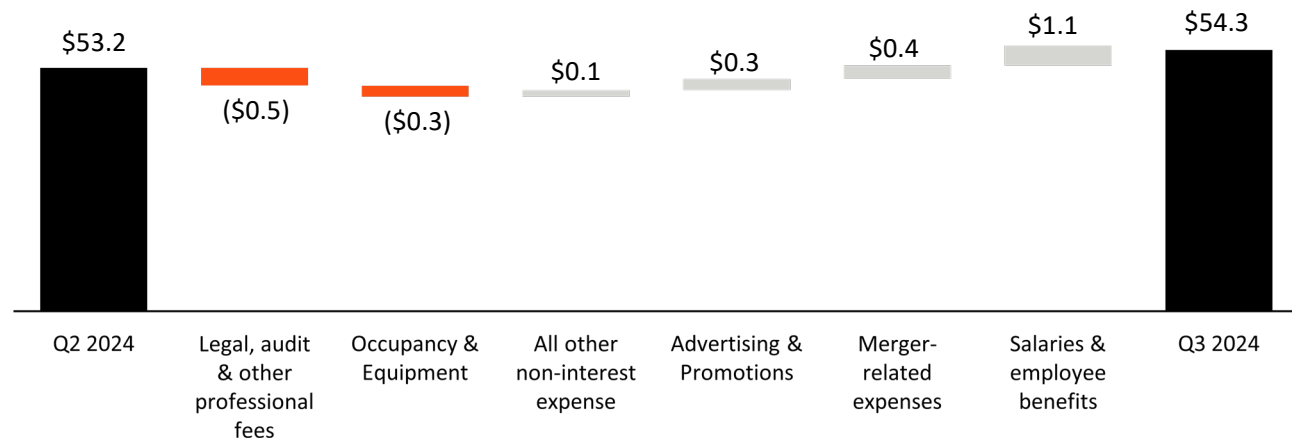
Non-Interest Expense



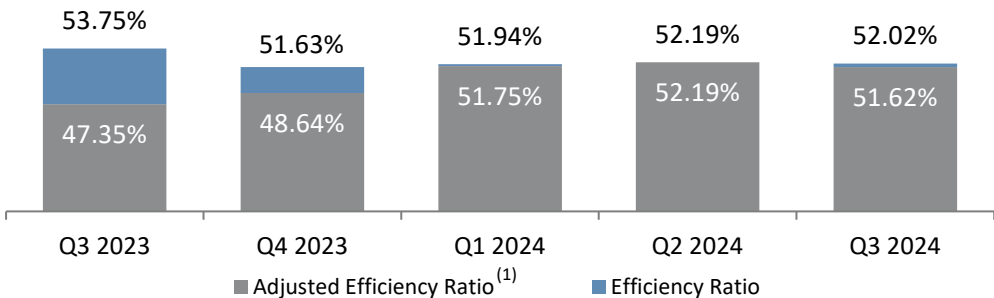
Highlights

- Non-interest expenses stood at \$54.3 million, up 2.1% from 2Q24 and reflects:
 - \$1.1 million increase in salaries and employee benefits
 - \$0.4 million increase related to acquisition activities
- NIE/AA: 2.31%, down 3 bps QoQ
- Efficiency ratio stood at 52.02% at 3Q24
 - Adjusted efficiency ratio⁽¹⁾: 51.62%, down by 57 bps LQ

Non-Interest Expense Bridge



Efficiency Ratio

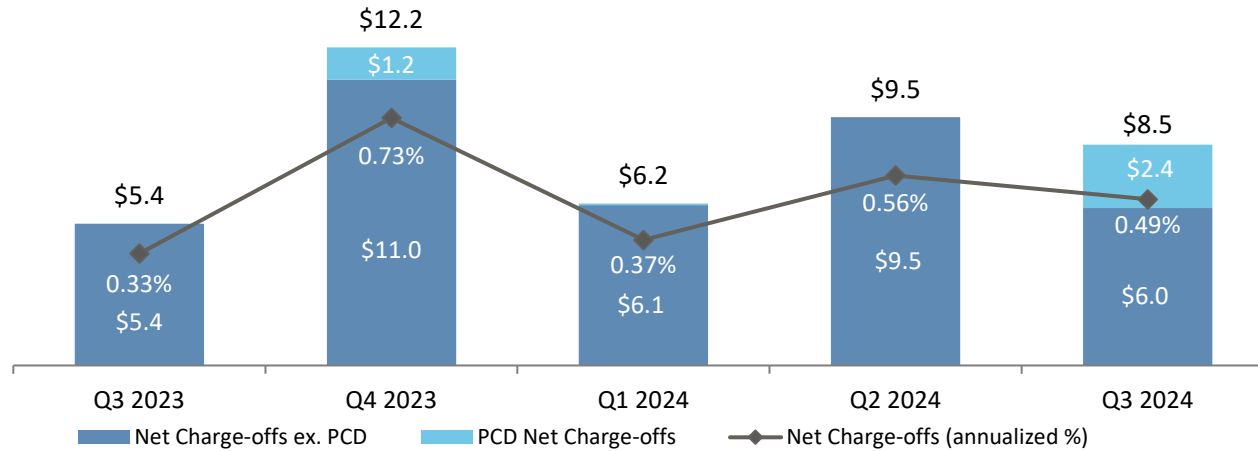


(1) Represents a non-GAAP financial measure. See "Non-GAAP Reconciliation" in the appendix.

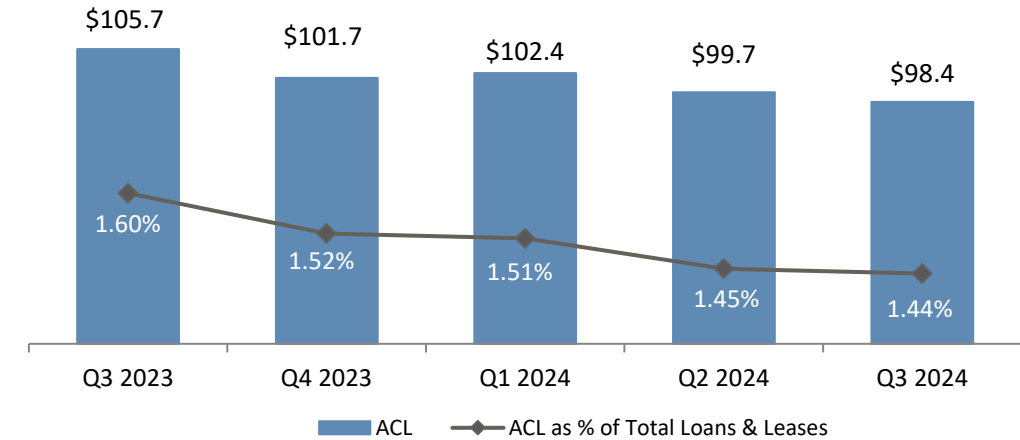
Asset Quality Trends *(\$ in millions)*



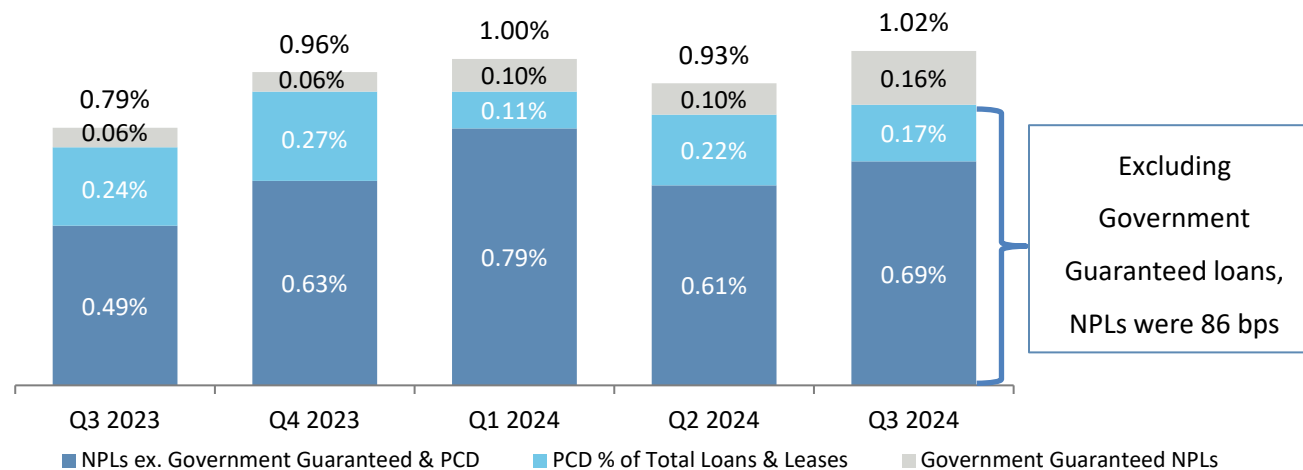
Net Charge-offs



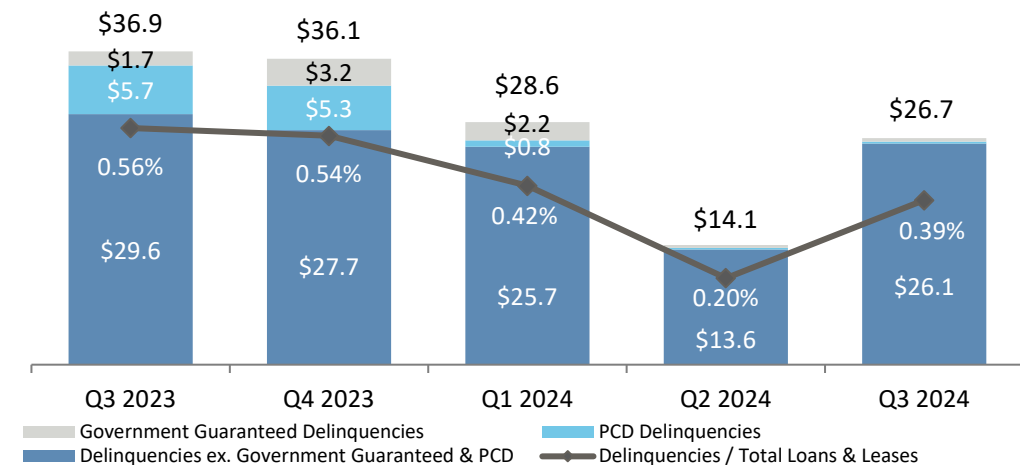
Allowance for Credit Losses (ACL)



NPLs / Total Loans & Leases



Delinquencies



Note: Delinquencies represent accruing loans and leases past due 30 days or more. Delinquencies to Total Loans and Leases represent delinquencies divided by period end loans and leases.

Strong Liquidity and Securities Portfolio



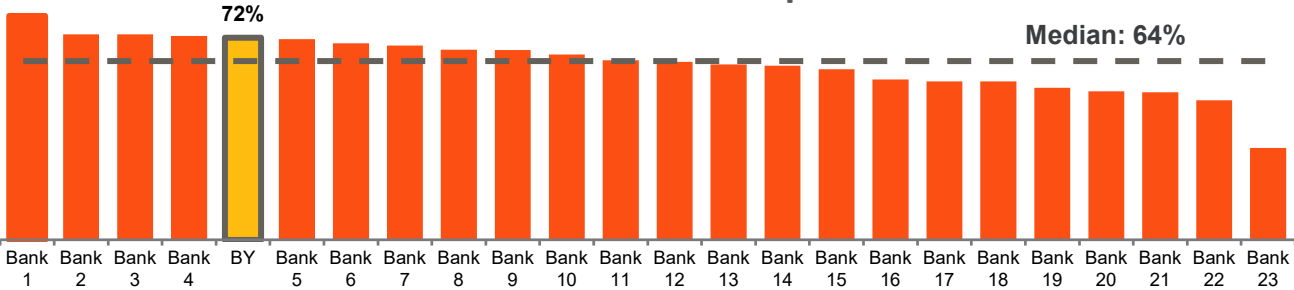
Liquidity Position

- Cash and cash equivalents \$452.6 million, down by \$277.9 million from 2Q24 primarily due to repayment of term funding facility
- \$1.5 billion investment portfolio (~99.9% AFS)
- \$1.3 billion of available borrowing capacity
- Uninsured Deposits stood at 29.8% and trends well below all peer bank averages
 - Liquidity coverage of uninsured deposits ~107% as of quarter end

% of Uninsured Deposits Industry Comparisons⁽¹⁾

	>\$500B	\$250B - \$500B	\$100B - \$250B	\$50B - \$100B	\$10B - \$50B	\$1B - \$10B
Median	43.0%	32.5%	36.5%	44.2%	37.2%	29.9%
Byline Bank	29.8%	29.8%	29.8%	29.8%	29.8%	29.8%

Percent of Insured Deposits⁽²⁾

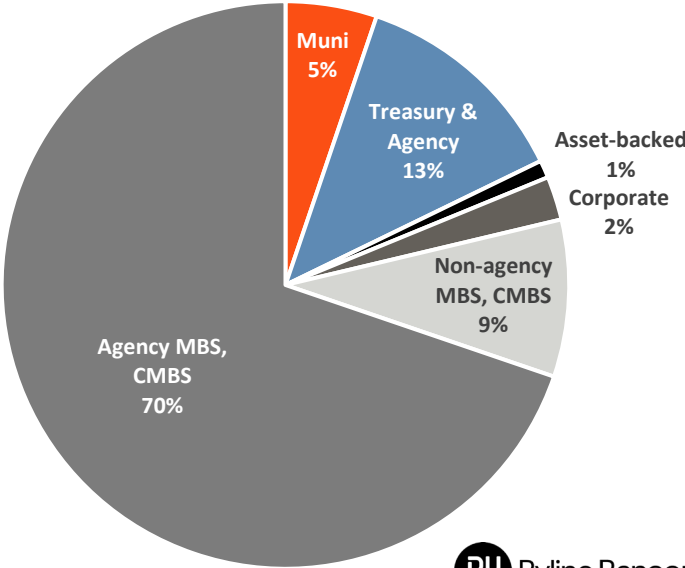


(1) Source: SNL Financial, and company filings. Financial data as of quarter ended June 30, 2024 or most recent available.
(2) Source: Company's 2Q24 Form 10-Q | Calculation: (total deposits uninsured deposits) / total consolidated deposits | Byline 2024 Proxy Peer Group.
(3) Represents a non-GAAP financial measure. See "Non-GAAP Reconciliation" in the appendix.

Highlights

- Securities portfolio duration: 4.6 years; net of hedges: ~4.3 years
- Securities portfolio annual cash flow: ~\$240 million
- Taxable securities yield of 3.02%, up 5 basis points from 2Q24
- AOCI / TCE⁽³⁾: ~8.8%

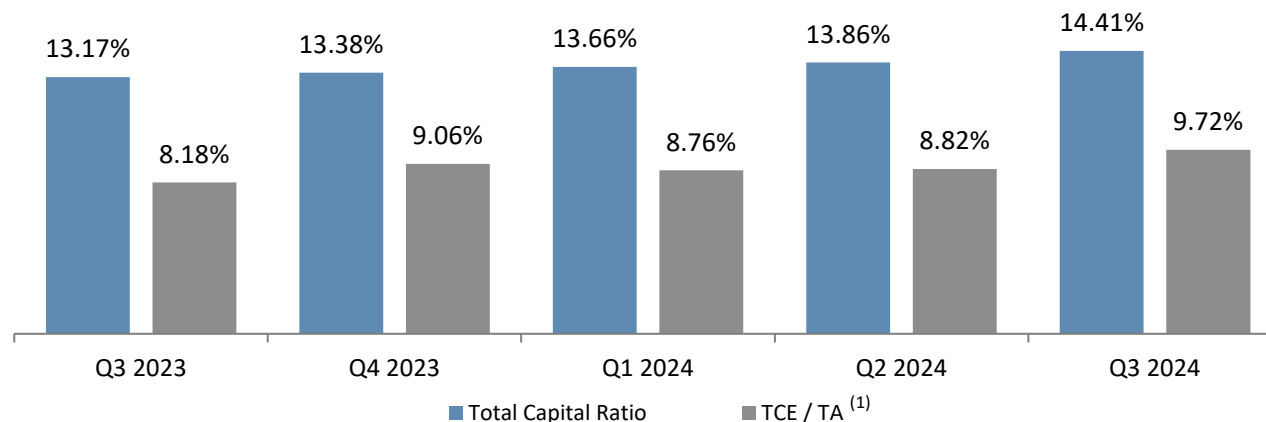
AFS Portfolio by Type



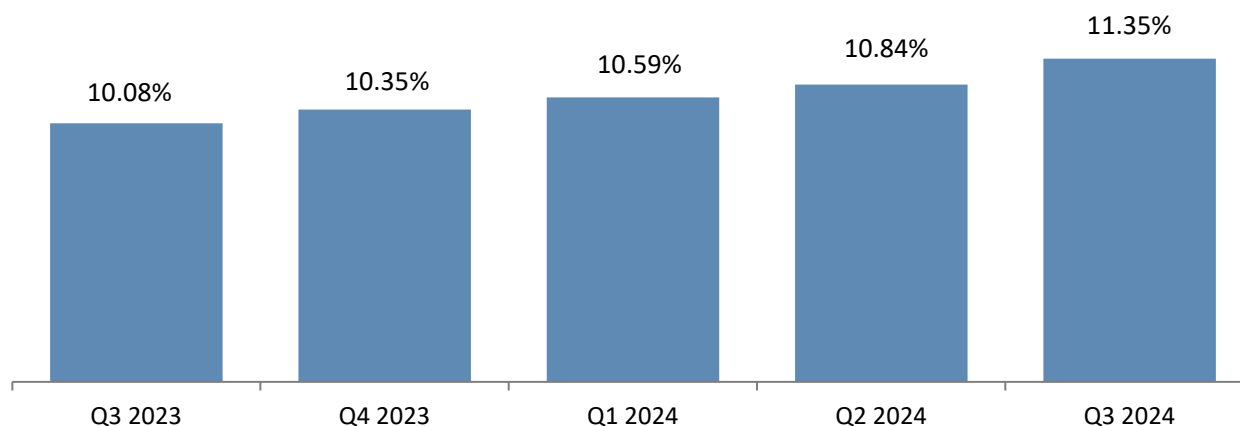
Strong Capital Position



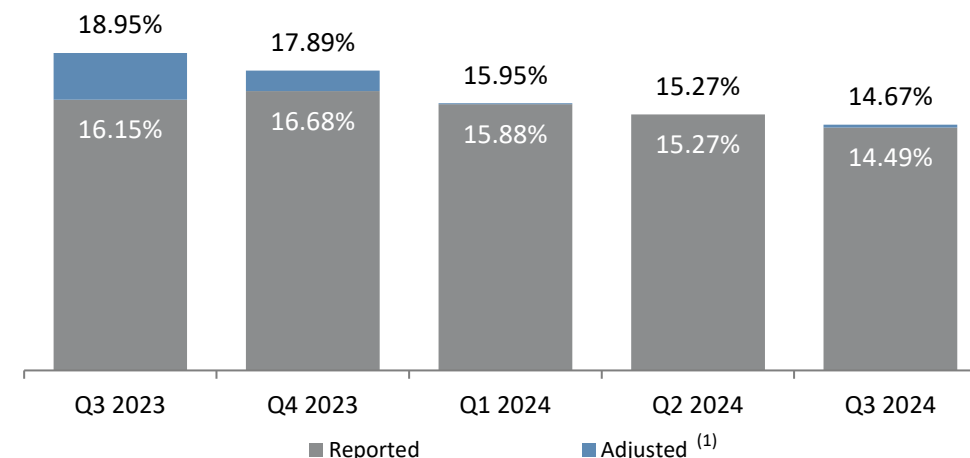
Capital Ratios



Common Equity Tier 1



Return on Average Tangible Common Equity



Strong Capital Base

- Capital Priorities:
 1. Fund Organic Growth
 2. Dividend
 3. M&A
 4. Buyback
- TCE operating target range⁽¹⁾ is between 8% and 9%: currently at 9.72%
- \$1.1 billion total stockholders' equity, up \$63.3 million or 6.1% LQ
- Tangible book value per share⁽¹⁾: \$20.21, up 7.3% LQ and 23.6% YoY

⁽¹⁾ Represents a non-GAAP financial measure. See "Non-GAAP Reconciliation" in the appendix.

Our Strategy Remains Consistent



1

Grow our Commercial Client Franchise

Differentiated approach to grow loans and deposits organically in targeted market segments

2

Maintain Balance Sheet Strength

Maintain a strong balance sheet, ample capital flexibility and strong asset quality

3

Continue to Invest in the Business

Continue to invest in digital capabilities to improve the customer experience and gain operational efficiencies

4

Capitalize on Market Opportunities

Attract additional high-quality talent to the organization and pursue opportunistic M&A opportunities

5

Deliver Strong Financial Results

Generate consistently strong financial results for our stockholders

6

Leverage our Capabilities

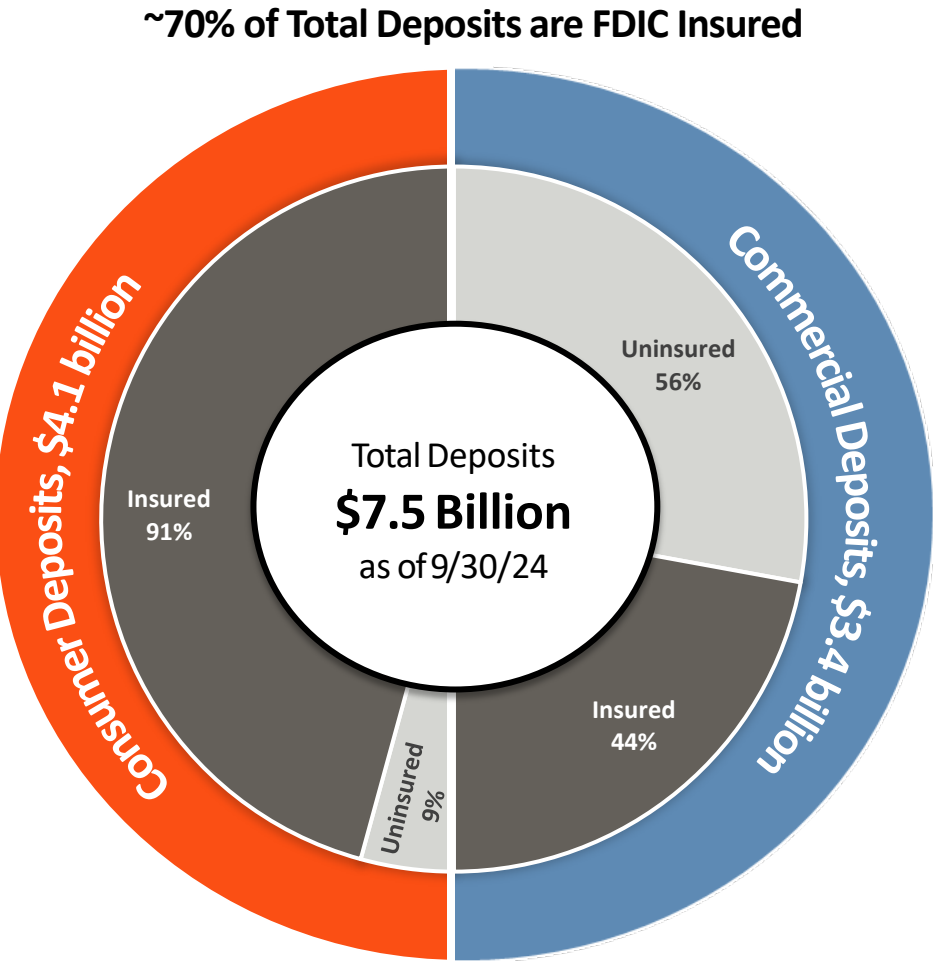
Leverage all our capabilities to deepen share of wallet and acquire new customers



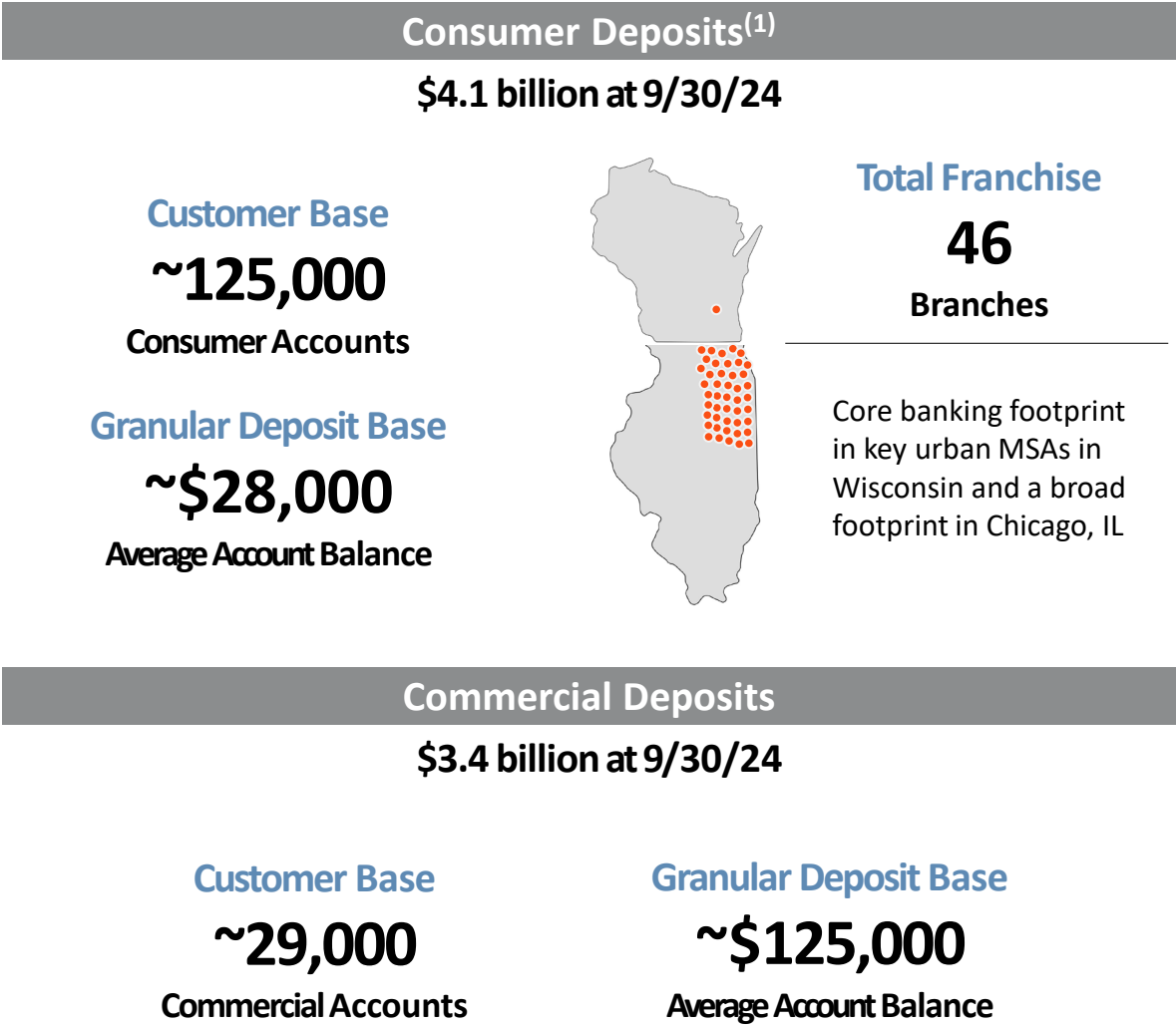
3Q24 Earnings Presentation Appendix

Granular Deposit Base

A **strength** of our franchise is our well **diversified** deposit base...

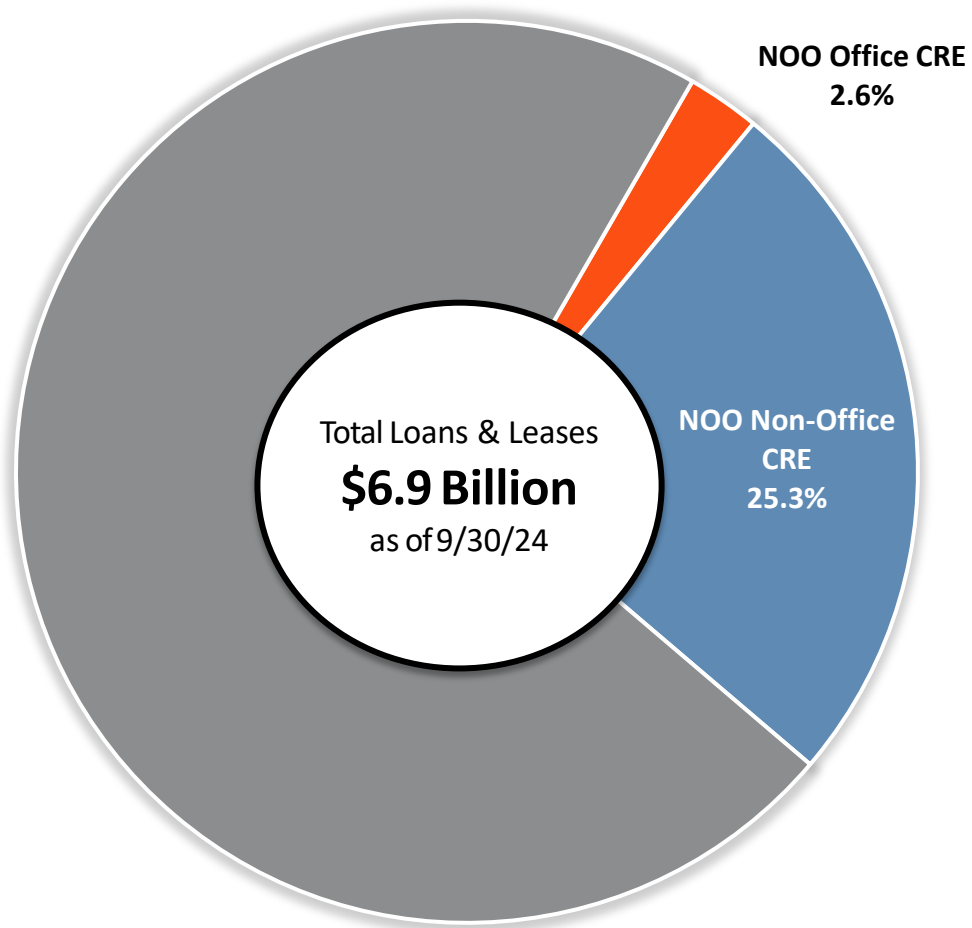


...with **limited concentration** and granular customer base providing a **stable** source of funding



(1) Excludes brokered deposits.

CRE Portfolio: NOO Office Represents 2.6% of Total Loans



Non-Owner Occupied Commercial Real Estate Portfolio

(\$ in millions)	9/30/24	% of Total Loans
Industrial / Warehouse	\$625.7	9.1%
Multi-family	492.9	7.2%
Retail	213.8	3.1%
Office	180.3	2.6%
Senior Housing / Healthcare	35.6	0.5%
Mixed Use	35.6	0.5%
Hotel / Motel	30.9	0.5%
Other	304.6	4.4%
Total	\$1,919.4	27.9%

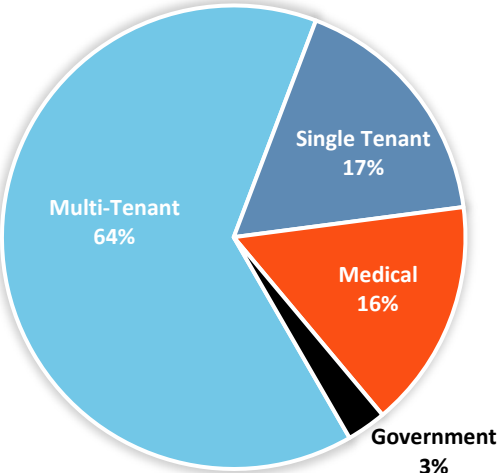
Note: Non-Owner Occupied CRE Portfolio includes construction, land, multi-family and non-owner occupied (NOO).
CRE portfolio includes owner occupied, non-owner occupied, non-farm, non-residential, construction, and multi-family loans.

Office CRE Portfolio: Diversified Tenants and Markets

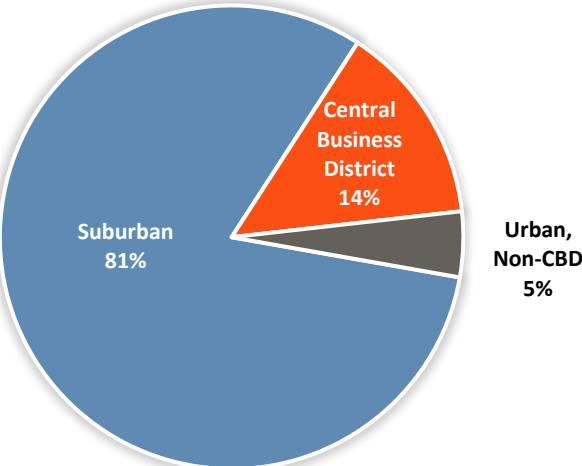


Office Portfolio

Tenant Classification



Market Type



CRE Office: Geographic Mix by State

(\$ in millions)	9/30/24
Illinois	\$112.2
North Carolina	24.3
Wisconsin	13.4
New Jersey	10.6
Ohio	8.1
Iowa	3.6
Minnesota	3.2
New Mexico	2.1
West Virginia	1.1
Michigan	0.9
Tennessee	0.8
Total Office	\$180.3

Office Portfolio Metrics

	9/30/24	6/30/24
Avg. Commitment	\$3.6 million	\$3.6 million
ACL %	2.2%	1.8%
NCO % ⁽¹⁾	2.15%	2.70%
30+ DLQ %	5.2%	5.0%
NPL %	3.8%	5.0%
Criticized %	19%	20%

(1) NCOs / Average loans represents net charge-offs to average loans for the last twelve-month period.

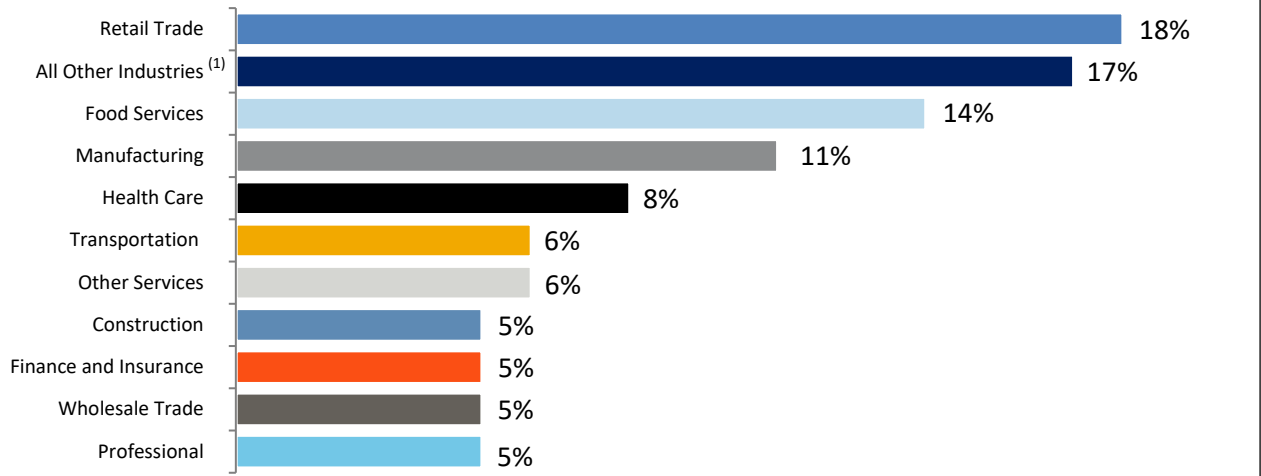
Unguaranteed Government-Guaranteed Exposure Represents 6.0% of Total Loans *(\$ in millions)*



On Balance Sheet SBA 7(a) & USDA Loans

<i>(\$ in millions)</i>	\$ Balance	% of Portfolio
Unguaranteed	\$382.7	5.5%
Guaranteed	66.3	1.0%
Total SBA 7(a) Loans	\$449.0	6.5%
Unguaranteed	\$36.8	0.5%
Guaranteed	20.7	0.3%
Total USDA Loans	\$57.5	0.8%

Unguaranteed Loan Portfolio by Industry

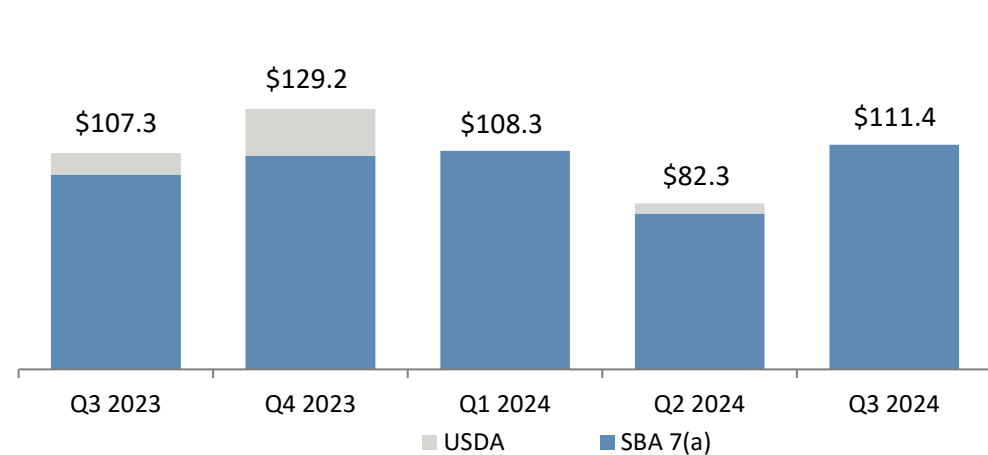


(1) Represents sectors with less than 5% of the total portfolio.

Highlights

- One of the top SBA and USDA lenders in the United States
 - Top Illinois SBA 7(a) lender for the 16th consecutive year
- Closed \$117.2 million in SBC loan commitments in 3Q24
- SBA 7(a) portfolio \$449.0 million, down \$2.4 million from 2Q24
 - ACL/Unguaranteed loan balance ~9.0%
- \$1.7 billion in serviced government guaranteed loans for investors in 3Q24
- Since 2016, the unguaranteed government-guaranteed exposure has decreased from 14.6% down to 6.0% in 2024

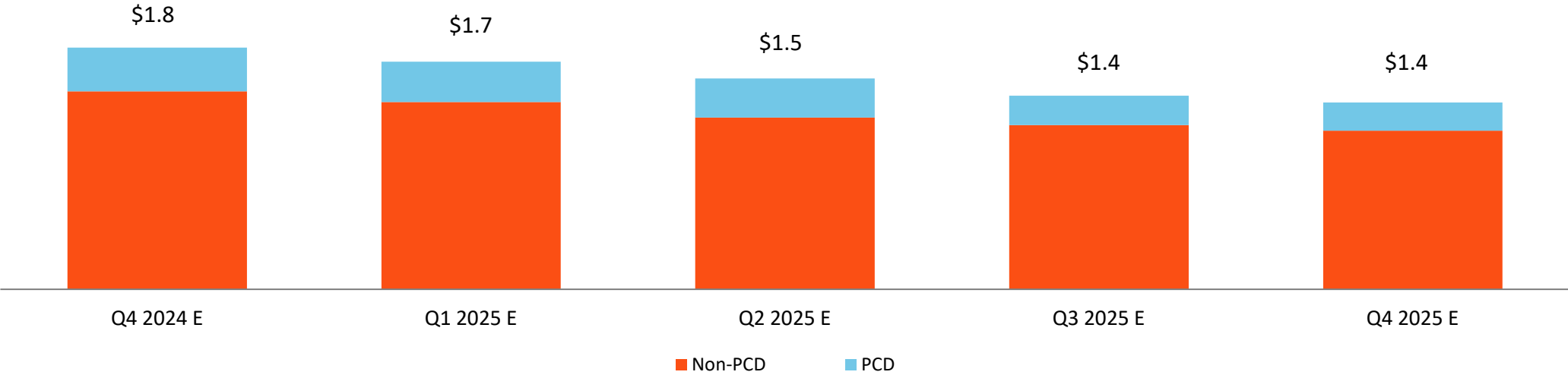
SBA 7(a) & USDA Closed Loan Commitments



Projected Acquisition Accounting Accretion



Projected Accretion⁽¹⁾ (\$ in millions)



(1) Projections are updated quarterly, assumes no prepayments and are subject to change.

Financial Summary



	As of or For the Three Months Ended					
	September 30, 2024		June 30, 2024		September 30, 2023	
(dollars in thousands, except per share data)						
Income Statement						
Net interest income	\$	87,455	\$	86,526	\$	92,452
Provision for credit losses		7,475		6,045		8,803
Non-interest income		14,385		12,844		12,376
Non-interest expense		54,327		53,210		57,891
Income before provision for income taxes		40,038		40,115		38,134
Provision for income taxes		9,710		10,444		9,912
Net income		30,328		29,671		28,222
Diluted earnings per common share ⁽¹⁾	\$	0.69	\$	0.68	\$	0.65
Balance Sheet						
Total loans and leases HFI	\$	6,879,446	\$	6,891,204	\$	6,613,303
Total deposits		7,497,887		7,347,181		6,953,690
Tangible common equity ⁽¹⁾		896,869		832,226		714,917
Balance Sheet Metrics						
Loans and leases / total deposits		92.02%		93.98%		95.21%
Tangible common equity / tangible assets ⁽¹⁾		9.72%		8.82%		8.18%
Key Performance Ratios						
Net interest margin		3.88%		3.98%		4.46%
Efficiency ratio		52.02%		52.19%		53.75%
Adjusted efficiency ratio ⁽¹⁾		51.62%		52.19%		47.35%
Non-interest income to total revenues		14.13%		12.93%		11.81%
Non-interest expense to average assets		2.31%		2.34%		2.66%
Return on average assets		1.29%		1.31%		1.30%
Adjusted return on average assets ⁽¹⁾		1.30%		1.31%		1.53%
Pre-tax pre-provision return on average assets ⁽¹⁾		2.02%		2.03%		2.16%
Dividend payout ratio on common stock		13.04%		13.24%		13.85%
Tangible book value per common share ⁽¹⁾	\$	20.21	\$	18.84	\$	16.35

(1) Represents a non-GAAP financial measure. See "Non-GAAP Reconciliation" in the appendix.

Non-GAAP Reconciliation



(dollars in thousands, except per share data)

Net income and earnings per share excluding significant items

Reported Net Income

Significant items:

Impairment charges on ROU asset

Merger-related expenses

Tax benefit

Adjusted Net Income

Reported Diluted Earnings per Share

Significant items:

Impairment charges on ROU asset

Merger-related expenses

Tax benefit

Adjusted Diluted Earnings per Share

As of or For the Three Months Ended		
September 30, 2024	June 30, 2024	September 30, 2023
\$ 30,328	\$ 29,671	\$ 28,222
—	—	394
411	—	6,307
(32)	—	(1,617)
\$ 30,707	\$ 29,671	\$ 33,306
\$ 0.69	\$ 0.68	\$ 0.65
—	—	0.01
0.01	—	0.15
—	—	(0.04)
\$ 0.70	\$ 0.68	\$ 0.77

Non-GAAP Reconciliation *(continued)*



	As of or For the Three Months Ended		
	September 30, 2024	June 30, 2024	September 30, 2023
(dollars in thousands)			
Adjusted non-interest expense:			
Non-interest expense	\$ 54,327	\$ 53,210	\$ 57,891
Less: Significant items			
Impairment charges on ROU assets	—	—	394
Merger-related expenses	411	—	6,307
Adjusted non-interest expense	\$ 53,916	\$ 53,210	\$ 51,190
Adjusted non-interest expense ex. amortization of intangible assets:			
Adjusted non-interest expense	\$ 53,916	\$ 53,210	\$ 51,190
Less: Amortization of intangible assets	1,345	1,345	1,551
Adjusted non-interest expense ex. amortization of intangible assets	\$ 52,571	\$ 51,865	\$ 49,639
Pre-tax pre-provision net income:			
Pre-tax income	\$ 40,038	\$ 40,115	\$ 38,134
Add: Provision for loan and lease losses	7,475	6,045	8,803
Pre-tax pre-provision net income	\$ 47,513	\$ 46,160	\$ 46,937
Adjusted pre-tax pre-provision net income:			
Pre-tax pre-provision net income	\$ 47,513	\$ 46,160	\$ 46,937
Add: Impairment charges on ROU assets	—	—	394
Add: Merger-related expenses	411	—	6,307
Adjusted pre-tax pre-provision net income	\$ 47,924	\$ 46,160	\$ 53,638
Tax equivalent net interest income:			
Net interest income	\$ 87,455	\$ 86,526	\$ 92,452
Add: Tax-equivalent adjustment	229	229	248
Net interest income, fully taxable equivalent	\$ 87,684	\$ 86,755	\$ 92,700
Total revenues:			
Net interest income	\$ 87,455	\$ 86,526	\$ 92,452
Add: Non-interest income	14,385	12,844	12,376
Total revenues	\$ 101,840	\$ 99,370	\$ 104,828

Non-GAAP Reconciliation *(continued)*



	As of or For the Three Months Ended					
	September 30, 2024		June 30, 2024		September 30, 2023	
(dollars in thousands)						
Tangible common stockholders' equity:						
Total stockholders' equity	\$	1,096,312	\$	1,033,014	\$	919,945
Less: Goodwill and other intangibles		199,443		200,788		205,028
Tangible common stockholders' equity	\$	896,869	\$	832,226	\$	714,917
Tangible assets:						
Total assets	\$	9,424,316	\$	9,633,815	\$	8,943,368
Less: Goodwill and other intangibles		199,443		200,788		205,028
Tangible assets	\$	9,224,873	\$	9,433,027	\$	8,738,340
Tangible assets, excluding accumulated other comprehensive loss:						
Tangible assets	\$	9,224,873	\$	9,433,027	\$	8,738,340
Less: Accumulated other comprehensive loss		(78,678)		(111,469)		(142,159)
Tangible assets, excluding accumulated other comprehensive loss:	\$	9,303,551	\$	9,544,496	\$	8,880,499
Tangible common stockholders' equity, excluding accumulated other comprehensive loss:						
Tangible common stockholders' equity	\$	896,869	\$	832,226	\$	714,917
Less: Accumulated other comprehensive loss		(78,678)		(111,469)		(142,159)
Tangible common stockholders' equity, excluding accumulated other comprehensive loss	\$	975,547	\$	943,695	\$	857,076
Average tangible common stockholders' equity:						
Average total stockholders' equity	\$	1,059,628	\$	1,008,802	\$	924,278
Less: Average goodwill and other intangibles		200,091		201,428		202,978
Average tangible common stockholders' equity	\$	859,537	\$	807,374	\$	721,300
Average tangible assets:						
Average total assets	\$	9,373,849	\$	9,140,736	\$	8,634,345
Less: Average goodwill and other intangibles		200,091		201,428		202,978
Average tangible assets	\$	9,173,758	\$	8,939,308	\$	8,431,367
Tangible net income available to common stockholders:						
Net income available to common stockholders	\$	30,328	\$	29,671	\$	28,222
Add: After-tax intangible asset amortization		986		987		1,137
Tangible net income available to common stockholders	\$	31,314	\$	30,658	\$	29,359
Adjusted tangible net income available to common stockholders:						
Tangible net income available to common stockholders	\$	31,314	\$	30,658	\$	29,359
Impairment charges on ROU assets		—		—		394
Merger-related expenses		411		—		6,307
Tax benefit on significant items		(32)		—		(1,617)
Adjusted tangible net income available to common stockholders	\$	31,693	\$	30,658	\$	34,443

Non-GAAP Reconciliation *(continued)*



(dollars in thousands, except share and per share data, ratios annualized, where applicable)

Pre-tax pre-provision return on average assets:

	September 30, 2024	June 30, 2024	September 30, 2023
Pre-tax pre-provision net income	\$ 47,513	\$ 46,160	\$ 46,937
Average total assets	9,373,849	9,140,736	8,634,345
Pre-tax pre-provision return on average assets	2.02%	2.03%	2.16%

Adjusted pre-tax pre-provision return on average assets:

Adjusted pre-tax pre-provision net income	\$ 47,924	\$ 46,160	\$ 53,638
Average total assets	9,373,849	9,140,736	8,634,345
Adjusted pre-tax pre-provision return on average assets	2.03%	2.03%	2.46%

Net interest margin, fully taxable equivalent:

Net interest income, fully taxable equivalent	\$ 87,684	\$ 86,755	\$ 92,700
Total average interest-earning assets	8,961,651	8,743,462	8,220,678
Net interest margin, fully taxable equivalent	3.89%	3.99%	4.47%

Non-interest income to total revenues:

Non-interest income	\$ 14,385	\$ 12,844	\$ 12,376
Total revenues	101,840	99,370	104,828
Non-interest income to total revenues	14.13%	12.93%	11.81%

Adjusted non-interest expense to average assets:

Adjusted non-interest expense	\$ 53,916	\$ 53,210	\$ 51,190
Average total assets	9,373,849	9,140,736	8,634,345
Adjusted non-interest expense to average assets	2.29%	2.34%	2.35%

Adjusted efficiency ratio:

Adjusted non-interest expense excluding amortization of intangible assets	\$ 52,571	\$ 51,865	\$ 49,639
Total revenues	101,840	99,370	104,828
Adjusted efficiency ratio	51.62%	52.19%	47.35%

Adjusted return on average assets:

Adjusted net income	\$ 30,707	\$ 29,671	\$ 33,306
Average total assets	9,373,849	9,140,736	8,634,345
Adjusted return on average assets	1.30%	1.31%	1.53%

Adjusted return on average stockholders' equity:

Adjusted net income	\$ 30,707	\$ 29,671	\$ 33,306
Average stockholders' equity	1,059,628	1,008,802	924,278
Adjusted return on average stockholders' equity	11.51%	11.83%	14.30%

Non-GAAP Reconciliation *(continued)*



	As of or For the Three Months Ended		
	September 30, 2024	June 30, 2024	September 30, 2023
(dollars in thousands, except share and per share data)			
Tangible common equity to tangible assets:			
Tangible common equity	\$ 896,869	\$ 832,226	\$ 714,917
Tangible assets	9,224,873	9,433,027	8,738,340
Tangible common equity to tangible assets	9.72%	8.82%	8.18%
Tangible common stockholders' equity, excluding accumulated other comprehensive loss to tangible assets, excluding accumulated other comprehensive loss:			
Tangible common stockholders' equity, excluding accumulated other comprehensive loss	\$ 975,547	\$ 943,695	\$ 857,076
Tangible assets, excluding accumulated other comprehensive loss:	9,303,551	9,544,496	8,880,499
Tangible common stockholders' equity, excluding accumulated other comprehensive loss to tangible assets, excluding accumulated other comprehensive loss	10.49%	9.89%	9.65%
Return on average tangible common stockholders' equity:			
Tangible net income available to common stockholders	\$ 31,314	\$ 30,658	\$ 29,359
Average tangible common stockholders' equity	859,537	807,374	721,300
Return on average tangible common stockholders' equity	14.49%	15.27%	16.15%
Adjusted return on average tangible common stockholders' equity:			
Adjusted tangible net income available to common stockholders	\$ 31,693	\$ 30,658	\$ 34,443
Average tangible common stockholders' equity	859,537	807,374	721,300
Adjusted return on average tangible common stockholders' equity	14.67%	15.27%	18.95%
Tangible book value per share:			
Tangible common equity	\$ 896,869	\$ 832,226	\$ 714,917
Common shares outstanding	44,384,706	44,180,829	43,719,203
Tangible book value per share	\$ 20.21	\$ 18.84	\$ 16.35
Accumulated other comprehensive loss to tangible common equity:			
Accumulated other comprehensive loss	\$ 78,678	\$ 111,469	\$ 142,159
Tangible common equity	896,869	832,226	714,917
Accumulated other comprehensive loss to tangible common equity	8.77%	13.39%	19.88%

