

4th Quarter 2024 Results Investor Presentation



AMERIS BANCORP

Cautionary Statements

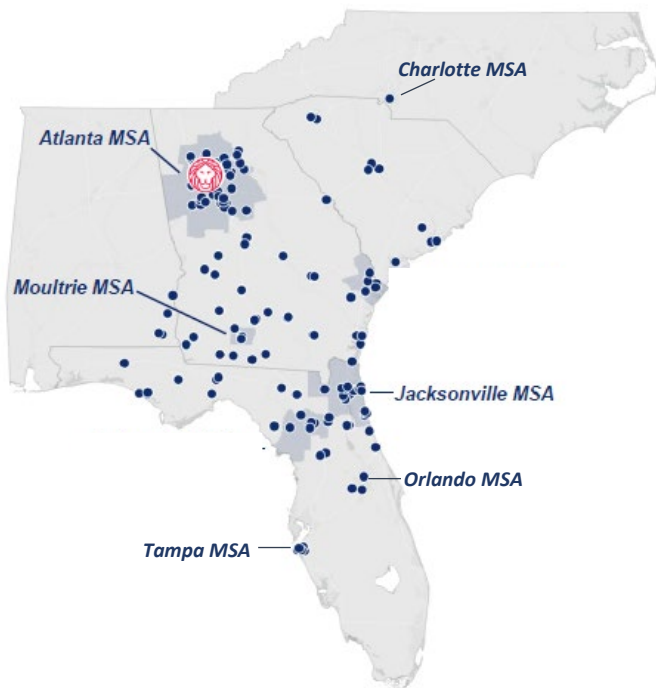
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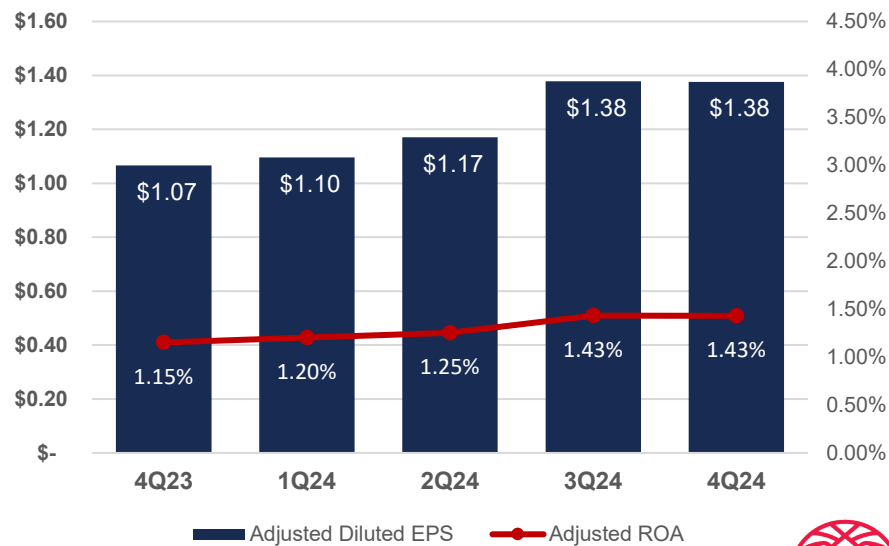
Ameris Profile

Investment Rationale

- Top of peer financial results with culture of discipline – credit, liquidity, expense control, capital
- Diversified loan portfolio among geographies and product lines
- Strong Southeast markets projected to grow faster than the national average⁽¹⁾
- Stable deposit base with 29.9% noninterest-bearing deposits
- Experienced executive team with skills and leadership to continue to grow organically
- Focus on shareholder value with 13% annualized tangible book value growth over the last five years



Strong History of Earnings



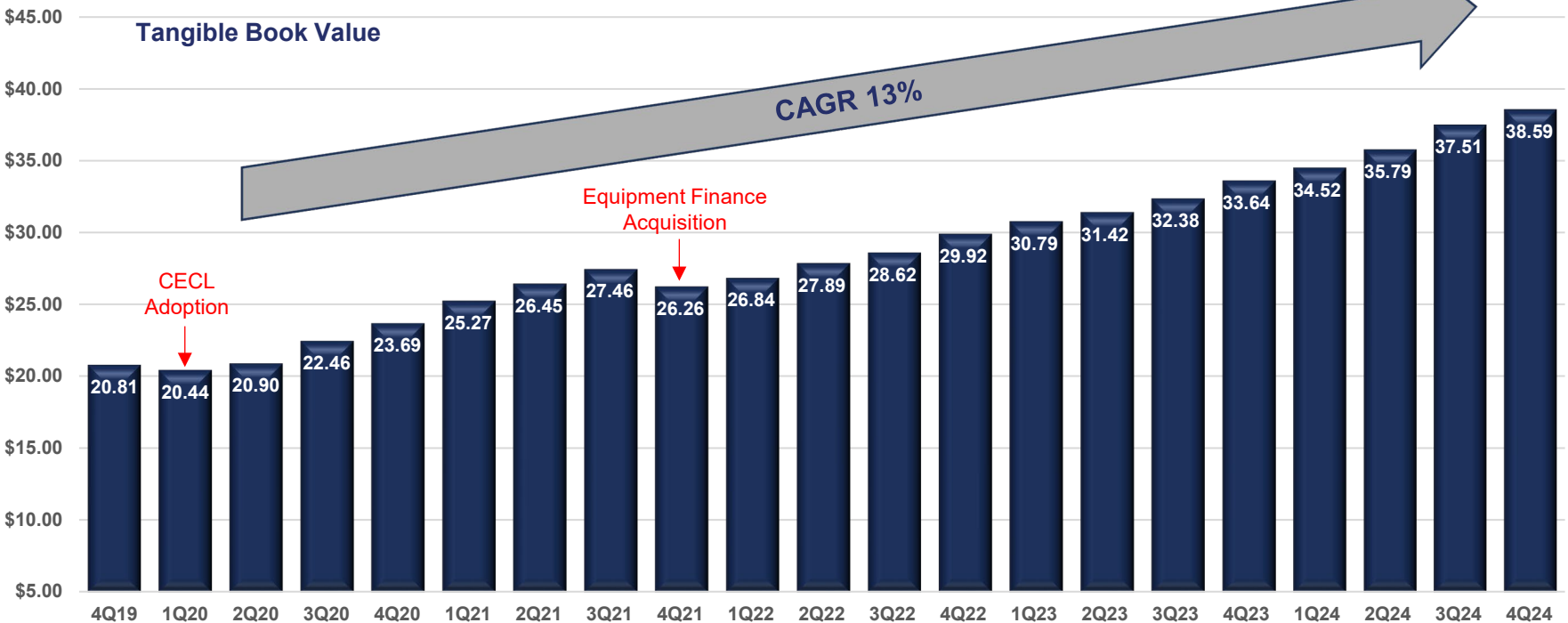
Considered Non-GAAP measures –
See reconciliation of GAAP to Non-GAAP measures in Appendix



Delivering Shareholder Value

Capital and Tangible Book Value Growth

- Management remains laser focused on growing shareholder value
- Over the past five year, TBV⁽¹⁾ has grown by 13% annualized
- TBV increased \$1.08 per share in 4Q24:
 - \$1.17 from retained earnings
 - (\$0.21) from impact of OCI
 - \$0.12 from all other items including stock compensation
- No shares were repurchased during the quarter



1 – Considered Non-GAAP measures – See reconciliation of GAAP to Non-GAAP measures in Appendix



4Q 2024 Operating Highlights

- Net income of \$94.4 million, or \$1.37 per diluted share
- Adjusted net income⁽¹⁾ of \$95.1 million, or \$1.38 per diluted share
- Total revenue growth of 9.8% annualized
- Growth in tangible book value⁽¹⁾ of \$1.08 per share, or 11.5% annualized
- Net interest margin expansion of 13bps to 3.64% for the fourth quarter
- Net interest income (TE) increased \$7.7 million to \$222.8 million
- Adjusted efficiency ratio⁽¹⁾ improved to 51.82%
- Noninterest-bearing deposits remain strong at 29.9% of total deposits at December 31, 2024
- Net reduction in wholesale funding (FHLB and brokered CDs) of \$782.1 million, or 46.4%
- Redeemed \$105.8 million in subordinated notes due 2029 in December 2024 which were set to become floating rate
- Increased quarterly dividend by \$0.05, or 33.3%, to \$0.20 per common share



2024 YTD Operating Highlights

- Net income of \$358.7 million, or \$5.19 per diluted share
- Adjusted net income⁽¹⁾ of \$346.6 million, or \$5.02 per diluted share
- Improvement in loan-to-deposit ratio to 95.5%
- Growth in total deposits of \$1.01 billion, or 4.9%;
- Growth in non-brokered deposits of \$1.35 billion, or 6.9%
- Growth in tangible book value⁽¹⁾ of \$4.95 per share, or 14.7%
- TCE ratio⁽¹⁾ of 10.59%
- Strong net interest margin of 3.56%
- Allowance for credit losses increased to 1.63% of total loans
- Total non-performing assets improved to 0.47% of total assets at 4Q24 from 0.69% at 4Q23



Financial Highlights

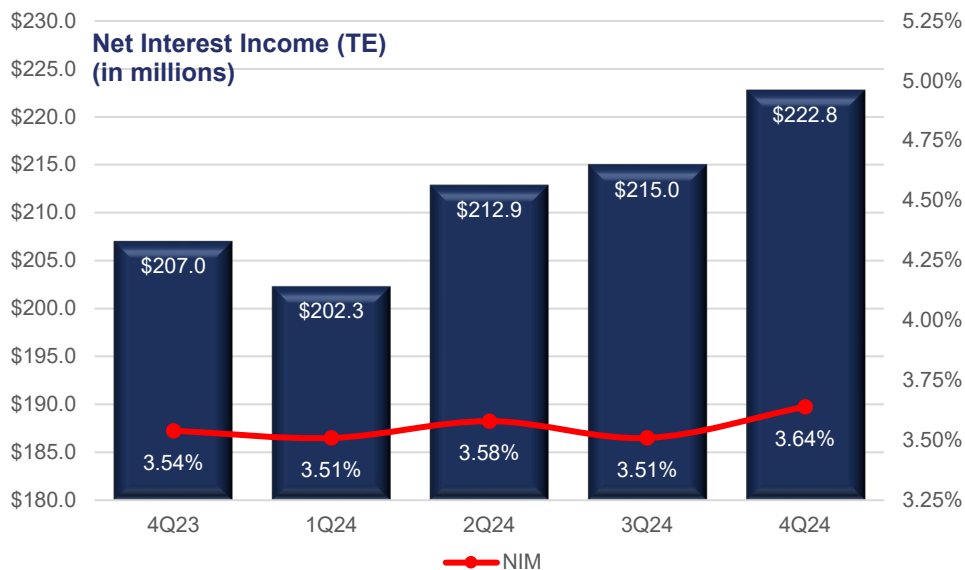
(dollars in thousands, except per share data)

	Quarter to Date Results					Year to Date Results		
	4Q24	3Q24	Change	4Q23	Change	2024	2023	Change
Net Income	\$ 94,376	\$ 99,212	-5%	\$ 65,934	43%	\$ 358,685	\$ 269,105	33%
Adjusted Net Income ⁽¹⁾	\$ 95,078	\$ 95,187	0%	\$ 73,568	29%	\$ 346,640	\$ 276,253	25%
Net Income Per Diluted Share	\$ 1.37	\$ 1.44	-5%	\$ 0.96	43%	\$ 5.19	\$ 3.89	33%
Adjusted Net Income Per Share ⁽¹⁾	\$ 1.38	\$ 1.38	0%	\$ 1.07	29%	\$ 5.02	\$ 4.00	26%
Return on Assets	1.42%	1.49%	-5%	1.03%	38%	1.38%	1.06%	30%
Adjusted Return on Assets ⁽¹⁾	1.43%	1.43%	0%	1.15%	24%	1.33%	1.09%	22%
Return on Equity	10.09%	10.91%	-7%	7.73%	31%	10.01%	8.12%	23%
Return on TCE ⁽¹⁾	14.27%	15.63%	-9%	11.48%	24%	14.41%	12.23%	18%
Adjusted Return on TCE ⁽¹⁾	14.37%	14.99%	-4%	12.81%	12%	13.93%	12.55%	11%
Efficiency Ratio	52.26%	53.49%	-2%	56.80%	-8%	53.20%	53.65%	-1%
Adjusted Efficiency Ratio ⁽¹⁾	51.82%	54.25%	-4%	52.87%	-2%	53.88%	52.58%	2%
Net Interest Margin	3.64%	3.51%	4%	3.54%	3%	3.56%	3.61%	-1%

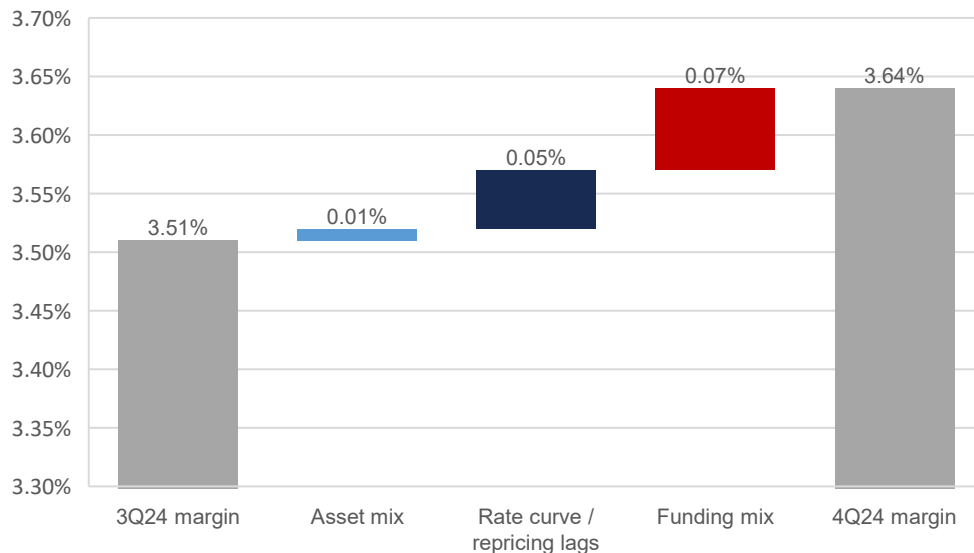
1 – Considered Non-GAAP measures – See reconciliation of GAAP to Non-GAAP measures in Appendix



Strong Net Interest Margin



4Q24 Margin Attribution



Spread Income and Margin

- Net interest income (TE) increased \$7.7 million to \$222.8 million in 4Q24
 - Interest income (TE) decreased \$8.8 million
 - Interest expense decreased \$16.5 million
- 4Q24 margin was positively impacted by:
 - 7 basis points from shift in deposit mix
 - 5 basis points from rate curve and repricing lags
 - 1 basis point of asset mix

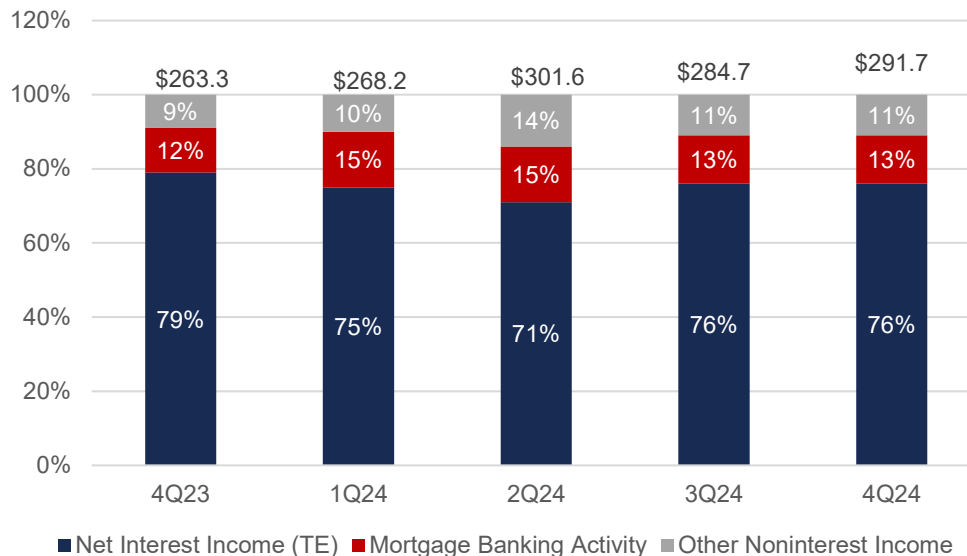
Interest Rate Sensitivity

- Asset sensitivity is approaching neutrality in preparation for further potential FOMC rate changes:
 - 0.7% asset sensitivity in -100bps
 - 0.3% asset sensitivity in -50bps
 - +0.4% asset sensitivity in +50bps
 - +0.8% asset sensitivity in +100bps
- Approximately \$11 billion of total loans reprice within one year through either maturities or floating rate indices

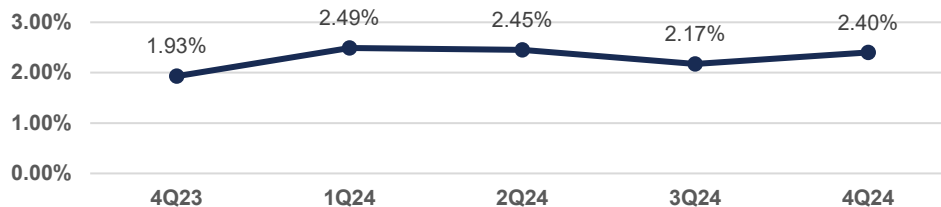


Diversified Revenue Stream

Revenue Sources (Tax-Equivalent)
(in millions)



Mortgage Gain on Sale Margin



Growing Revenue Stream

- Strong revenue base of net interest income from core banking division
- Additional revenue provided by our diversified lines of business

Mortgage Banking Activity

- Mortgage banking activity was stable at 13% of total revenue in 4Q24
- Purchase business represented 80% in 4Q24 due to strong core relationships with builders and realtors
- Gain on sale margin increased to 2.40% in 4Q24 from 2.17% in 3Q24

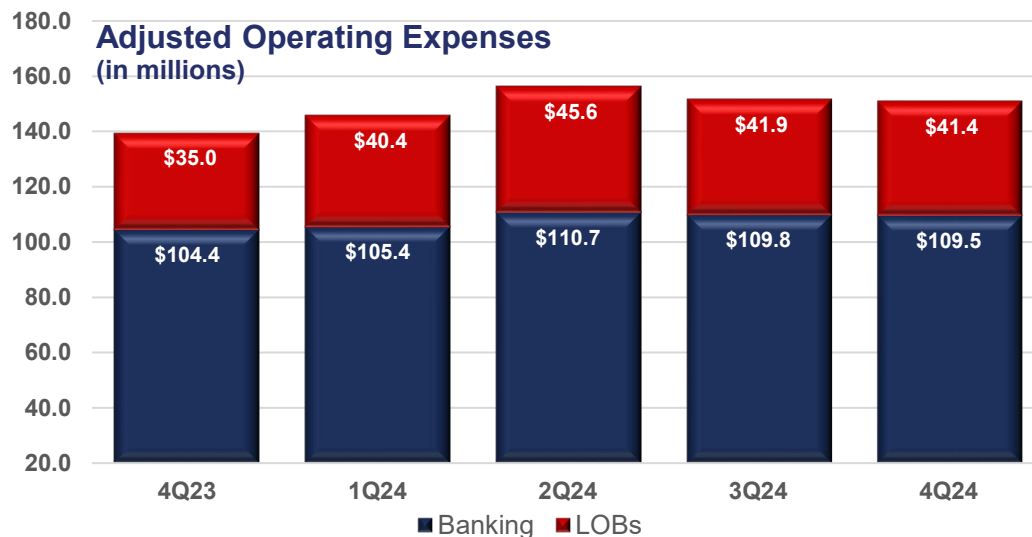
Other Noninterest Income

- Other Noninterest Income has been a stable contributor to total revenue
- 4Q24 reflects increases in gain on sale of SBA loans of \$3.7 million
- Other Noninterest Income includes:
 - Fee income from equipment finance group
 - Gains on sale of SBA loans
 - BOLI income

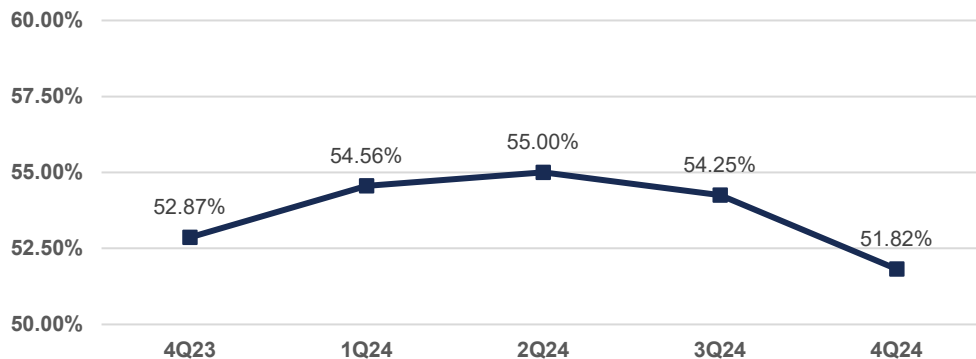


Disciplined Expense Control

Adjusted Operating Expenses⁽¹⁾ and Efficiency Ratio⁽¹⁾



Adjusted Efficiency Ratio



Expense Highlights

- Management continues to deliver high performing operating efficiency
- Adjusted efficiency ratio of 51.82% in 4Q24, compared with 54.25% in 3Q24
- Adjusted efficiency ratio of 53.88% in 2024, compared with 52.58% in 2023
- Total adjusted operating expenses decreased \$722,000 in 4Q24 compared with 3Q24
 - Decrease of \$228,000 in 4Q24 banking division operating expenses
 - Net decrease of \$494,000 in 4Q24 lines of business operating expenses

1 – Considered Non-GAAP measures – See reconciliation of GAAP to Non-GAAP measures in Appendix



Strong Core Deposit Base

Deposits by Product Type

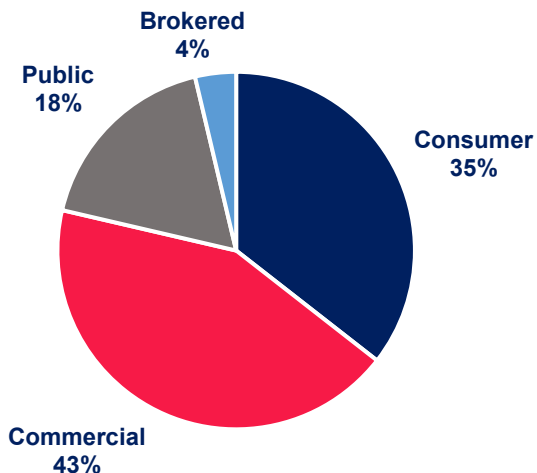
Deposit Type	Balance (in 000s)	% of Total	Count	Average per account (in 000's)
NIB	6,498,293	29.9%	307,398	21.1
NOW	4,083,818	18.8%	43,326	94.2
MMDA	7,143,306	32.9%	32,715	218.3
Savings	764,373	3.5%	63,843	12.0
CD	3,232,658	14.9%	40,434	79.9
Total	21,722,448	100%	487,716	44.5

4Q24 Highlights

- Total deposits decreased \$156.8 million, or 0.7%, during 4Q24
 - Non-brokered deposits increased \$675.2 million, or 3.3%
 - Brokered CDs decreased \$832.0 million, or 50.8%
- Noninterest-bearing deposits remained strong at 29.9% of total deposits

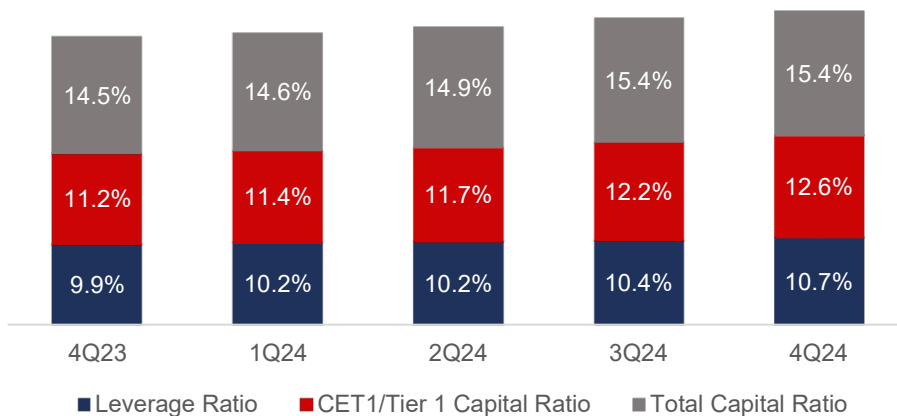
Deposits by Customer

4Q24

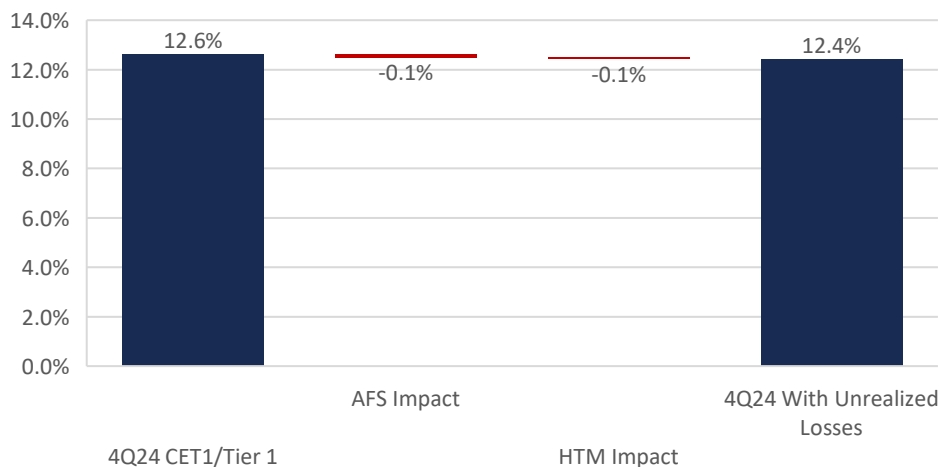


Capital Strength

Strong Capital Base



Minimal unrealized losses



Capital Highlights

- The Company is well capitalized with minimal unrealized losses in the investment portfolio
- TCE Ratio of 10.59% at December 31, 2024
- CET1 ratio is strong at 12.6%
- CET1, net of unrealized losses on bond portfolio, remains strong at 12.4%
 - Net unrealized losses in AFS portfolio were \$36.9 million at December 31, 2024, representing approximately 2% of book value
- Earnings expected to add between 25 - 35 basis points to capital each quarter assuming flat balance sheet
- Redeemed \$105.8 million subordinated notes due 2029 in December 2024 while maintaining strong capital ratios

Capital ratios are estimated for most recent period end



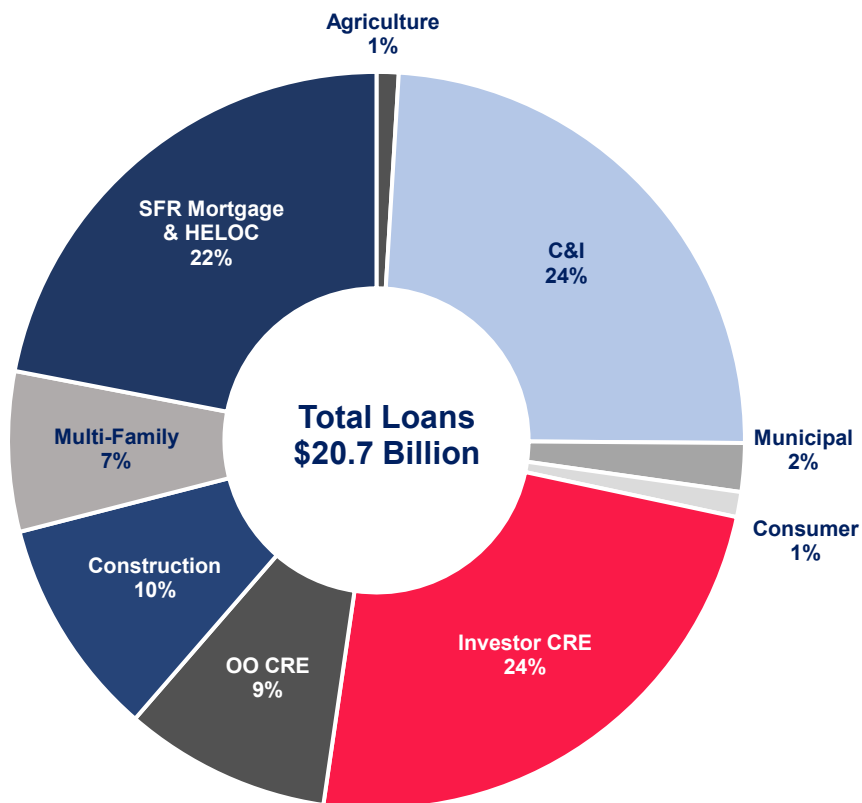
Loan Diversification and Credit Quality



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Diversified Loan Portfolio

4Q24 Loan Portfolio



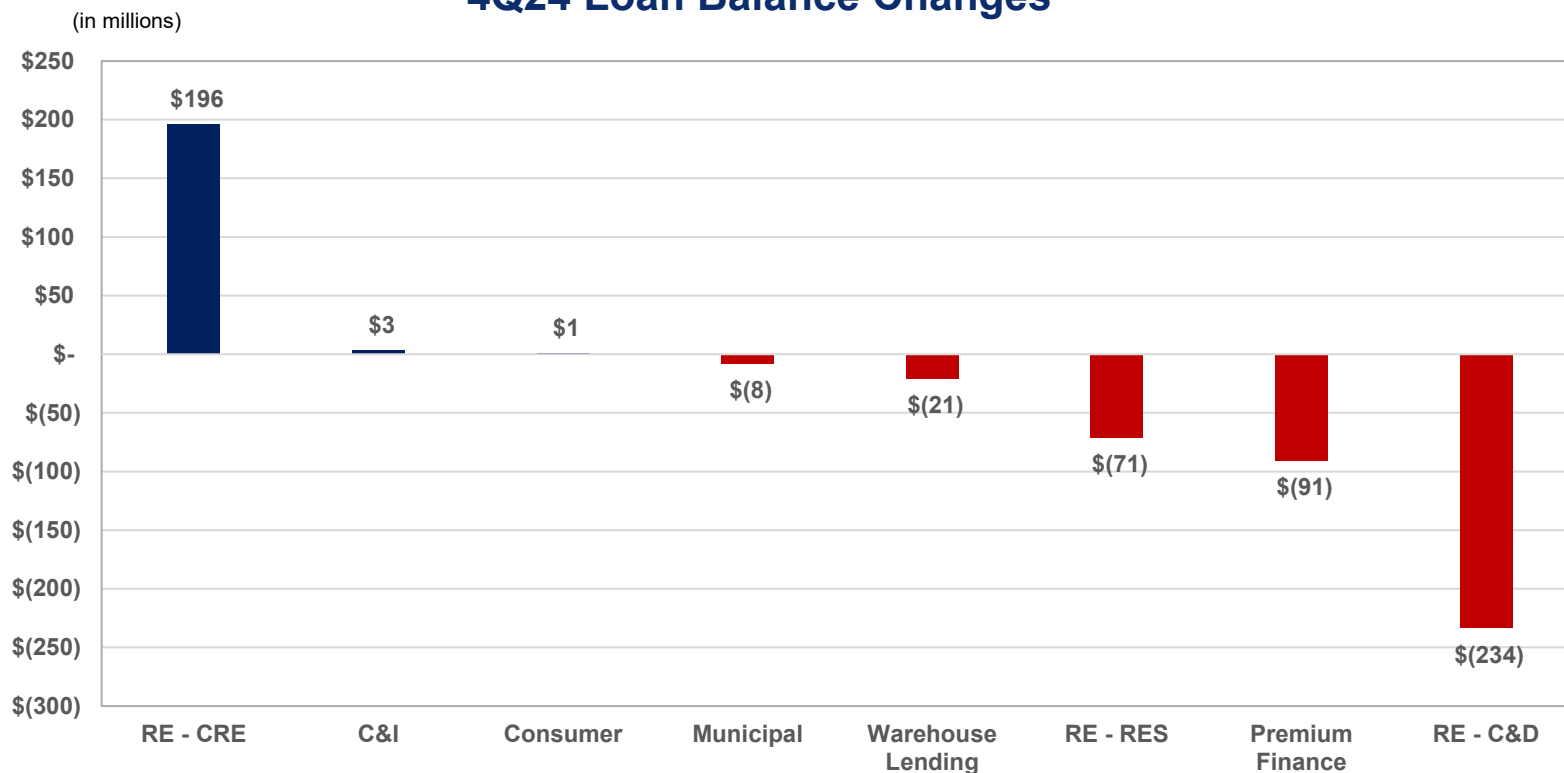
Portfolio Highlights

- Loan portfolio is well diversified across loan types and geographies and managed by a seasoned credit staff
- Asset quality metrics remain stable and better than historic averages
- CRE concentration was 268% compared with 282% at 4Q23
- C&D concentration was 63% compared with 74% at 4Q23
- Non-owner-occupied office loans totaled \$1.39 billion at 4Q24, or 6.7% of total loans
- Allowance for Credit Losses (ACL) on loans increased to 1.63% of total loans during 4Q24
- SNC exposure is limited to less than 2% of loans



Loan Balance Changes

4Q24 Loan Balance Changes



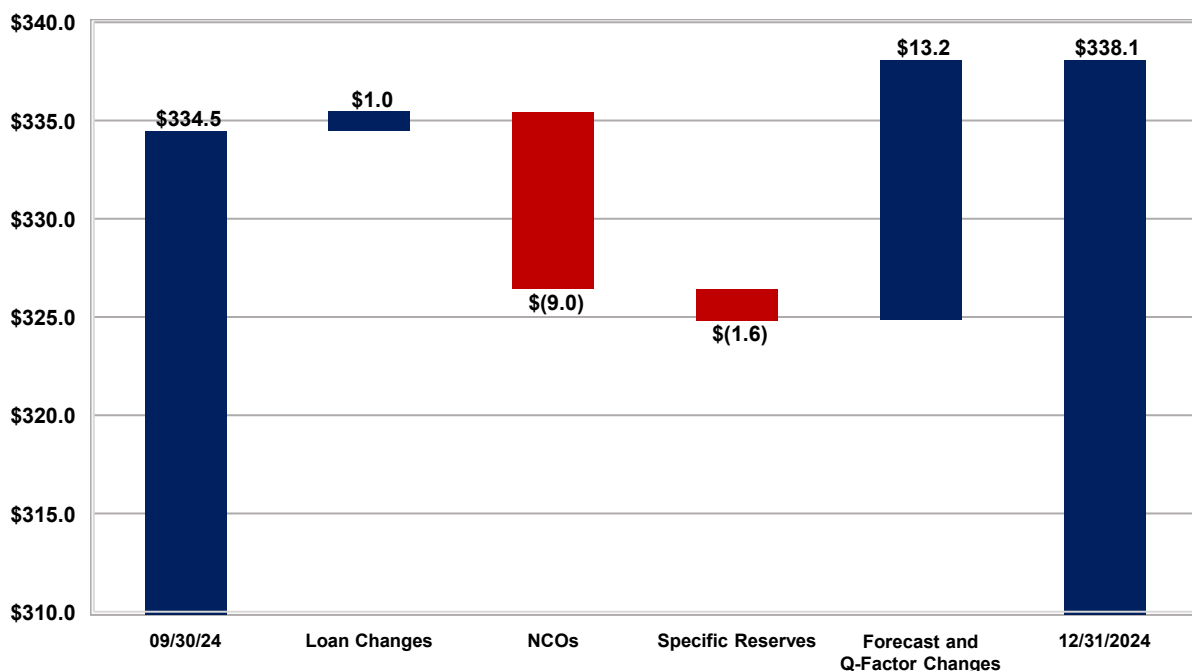
- Period end loan balances decreased \$225 million during 4Q24
 - Expected seasonal declines in Premium Finance, Mortgage, and Warehouse were approximately \$183 million
 - Term CRE payoffs in 4Q24 were approximately \$200 million greater than average payoffs over the last two years
- Average loan balances were stable during 4Q24, including the anticipated seasonal declines
- 4Q24 exhibited the highest loan production in the past two years, with a 14.8% increase from 3Q24 and a 40% increase from 4Q23



Allowance for Credit Losses

4Q24 CECL Reserve

(in millions)



Reserve Summary

- The ACL on loans equated to 1.63% of total loans at 4Q24, compared with:
 - 1.60% at 3Q24
 - 1.52% at 4Q23
- The ACL on loans totaled \$338.1 million at 4Q24, a net increase of \$3.6 million, or 1.1%, from 3Q24 and a net increase of \$31.0 million, or 10.1% from 4Q23
- During 4Q24, a provision expense of \$12.8 million was recorded

4Q24 Allowance Coverage	Outstanding Balance (MM's)	ACL (MM's)	% ACL
Gross Loans	\$ 20,739.9	\$ 338.1	1.63%
Unfunded Commitments	\$ 4,009.2	\$ 30.5	0.76%
ACL / Total Loans + Unfunded	\$ 24,749.1	\$ 368.6	1.49%



Allowance for Credit Losses

4Q24 ACL Reserve by Loan Type

Loan Type	Net Outstanding (MM's)	ACL (MM's)	% ACL	9/30/24 ACL (MM's)	% ACL	Change from 3Q24
C&I	\$ 2,953.1	\$ 87.5	2.96%	\$ 67.9	2.30%	\$ 19.7
Consumer	\$ 221.7	\$ 7.3	3.30%	\$ 4.1	1.96%	\$ 3.2
Municipal	\$ 441.4	\$ 0.1	0.01%	\$ 0.2	0.04%	\$ (0.2)
Premium Finance	\$ 1,155.6	\$ 0.7	0.06%	\$ 0.6	0.05%	\$ 0.1
OOCRE	\$ 2,020.9	\$ 27.9	1.38%	\$ 28.8	1.41%	\$ (0.9)
Investor CRE	\$ 8,423.5	\$ 150.9	1.79%	\$ 166.3	1.97%	\$ (15.4)
RE - RES	\$ 4,558.5	\$ 61.7	1.35%	\$ 64.6	1.39%	\$ (2.9)
Warehouse Lending	\$ 965.1	\$ 2.0	0.20%	\$ 2.0	0.20%	\$ 0.0
Grand Total	\$ 20,739.9	\$ 338.1	1.63%	\$ 334.5	1.60%	\$ 3.6

Reserve Methodology

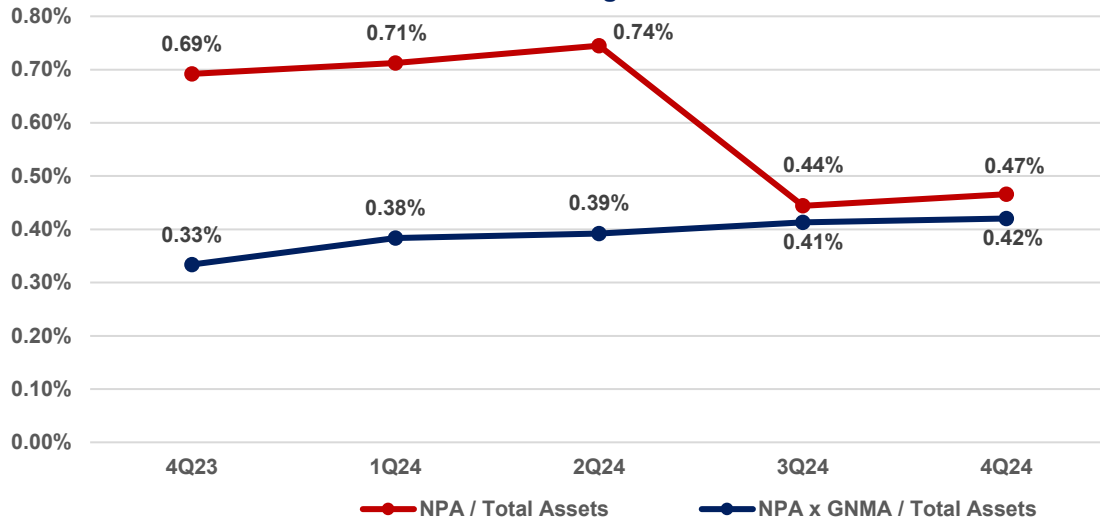
- Moody's December 2024 Baseline (75%) and S2 adverse (25%) forecast models provided material inputs into ACL
- Primary model drivers included:
 - US and regional unemployment rates and home price indices
 - US GDP
 - US and state-level CRE price index for our five-state footprint
 - US and Regional multifamily vacancy rates

Note: OOCRE includes farmland.
Investor CRE includes construction loans.



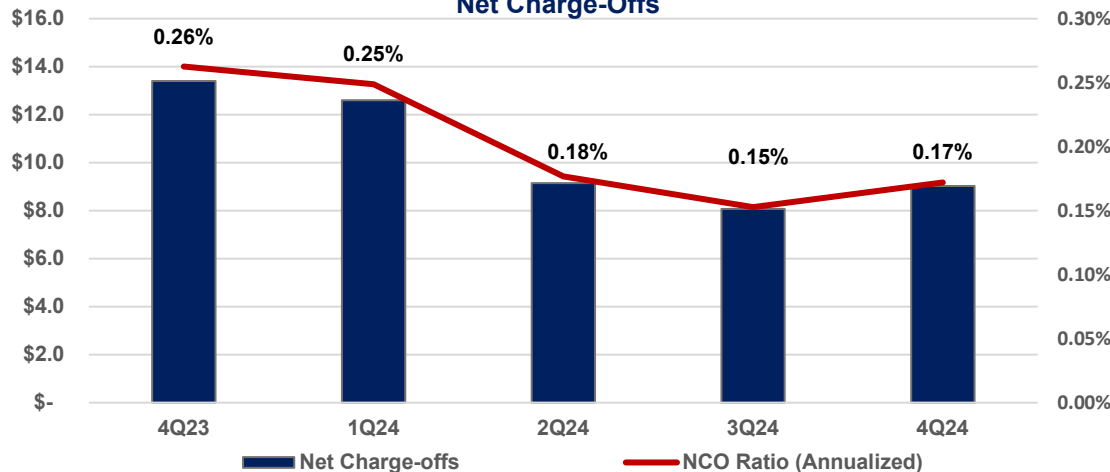
NPA / Charge-Off Trend

Non-Performing Assets



(\$ in millions)

Net Charge-Offs



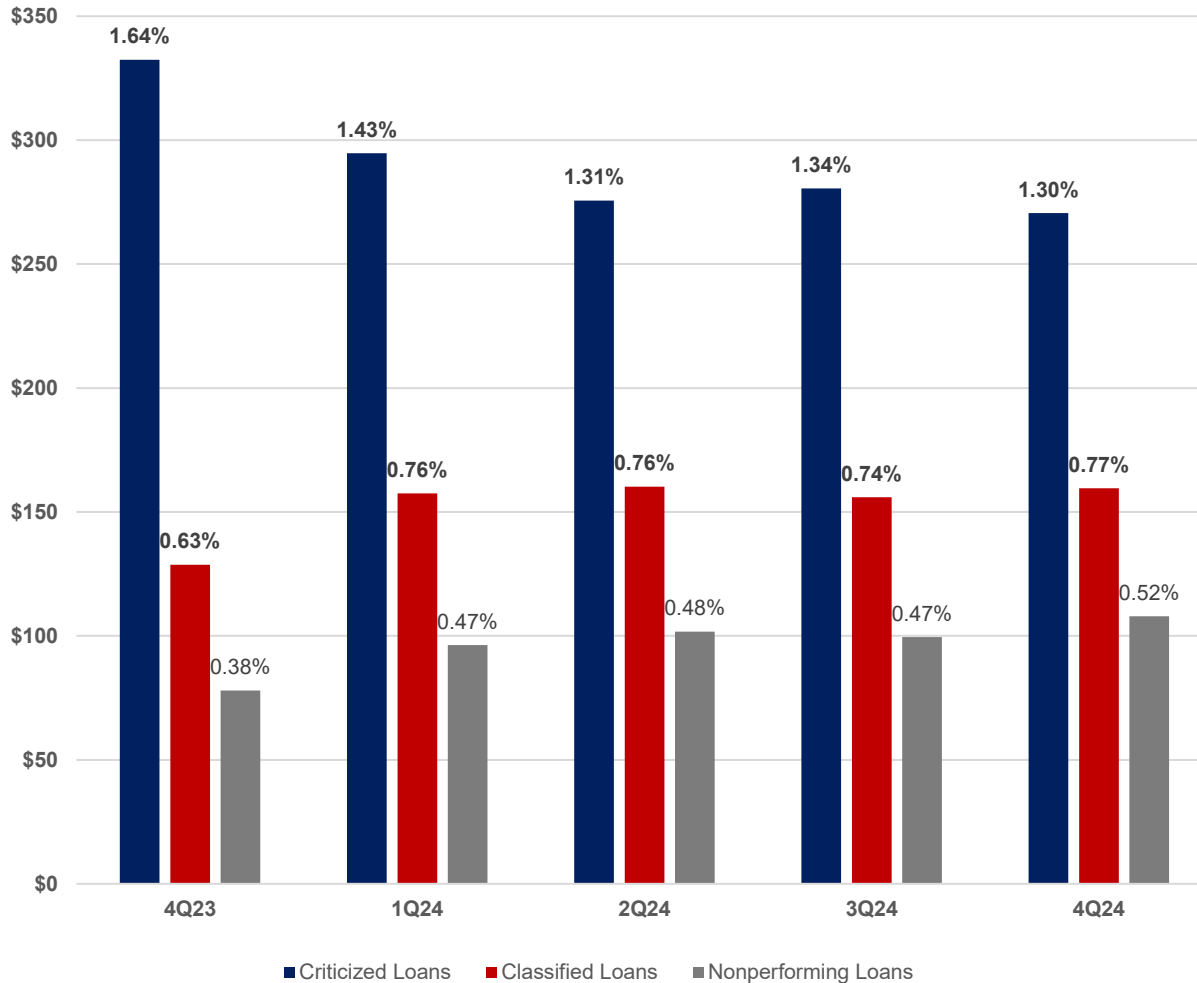
4Q24 Credit Summary

- NPAs, as a percentage of total assets was 0.47% at 4Q24 compared with 0.44% at 3Q24 due to an increase in government guaranteed mortgages
- NPAs net of GNMA mortgages, as a percentage of total assets was 0.42% at 4Q24 compared with 0.41% at 3Q24
- Net charge-offs totaled \$9.0 million in 4Q24, which equated to an annualized NCO ratio of 0.17% for the quarter
- Net charge-offs for the full year of 2024 totaled 0.19%, down from 0.25% in 2023



Problem Loan Trends

(in millions)



Highlights

- Total criticized loans (including special mention), excluding GNMA-guaranteed mortgage loans, decreased \$9.9 million in 4Q24
- For 4Q24, classified loans, excluding GNMA-guaranteed mortgage loans, increased \$3.6 million
- Nonperforming loans, excluding GNMA-guaranteed mortgage loans, increased \$8.4 million in 4Q24
- The largest component of classified and nonperforming loans at 4Q24 was residential mortgages including government guaranteed

	%
Criticized ACL Coverage	125%
Classified ACL Coverage	212%
NPL ACL Coverage	313%



Term Investor CRE

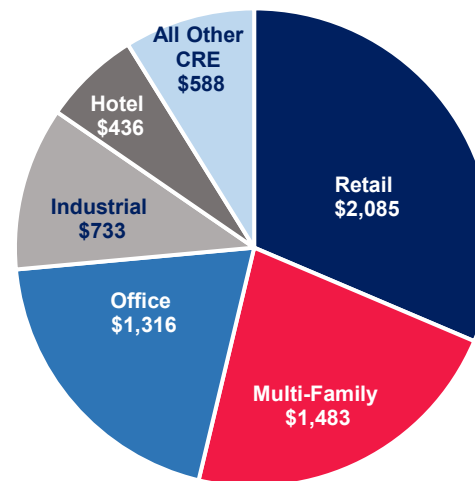
Investor CRE

Outstanding	\$6.43 B
Unfunded	\$0.22 B
Total Committed Exposure	\$6.64 B
Average Loan Size	\$3.65 M
Allowance Coverage	1.41%
PD Ratio	0.04%
NPL Ratio	0.06%
Criticized Ratio	1.52%
Criticized ACL Coverage	93%
Average LTV*	59%
Average DSC*	1.60

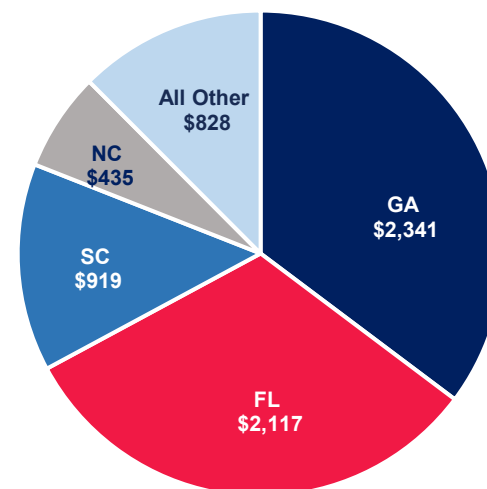
Highlights

- Past dues for investor CRE loans were 0.04% and NPLs 0.06% at 4Q24
- Investor CRE portfolio is well diversified with over 80% of CRE loans located in MSAs in the Bank's footprint, which exhibit population growth forecasts exceeding the national average

Investor CRE by Property Type



Investor CRE by Property Location



Office Portfolio

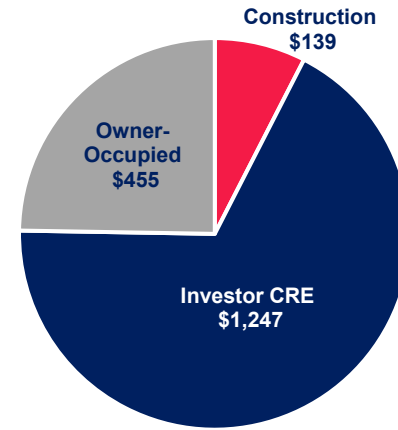
Investor Office

Outstanding	\$1.39 B
Unfunded	\$0.15 B
Total Committed Exposure	\$1.54 B
Average Loan Size	\$3.57 M
Allowance Coverage	2.61%
PD Ratio	0.00%
NPL Ratio	0.00%
Criticized Ratio	1.62%
Criticized ACL Coverage	161%
Average LTV*	59%
Average DSC*	1.60
Class A & Medical	70%

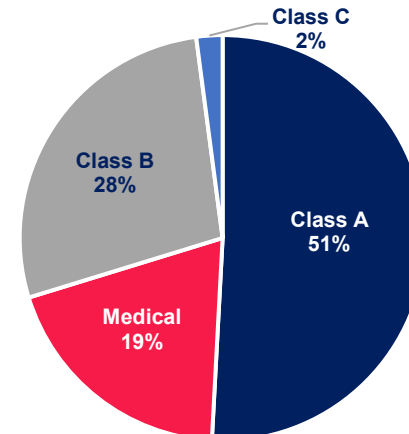
Highlights

- There were no past due and nonperforming loans within the investor office portfolio at 4Q24
- Investor office exposure decreased \$52 million in 4Q24; CBD office remained at 8% of investor office

Total Office Portfolio by Loan Type

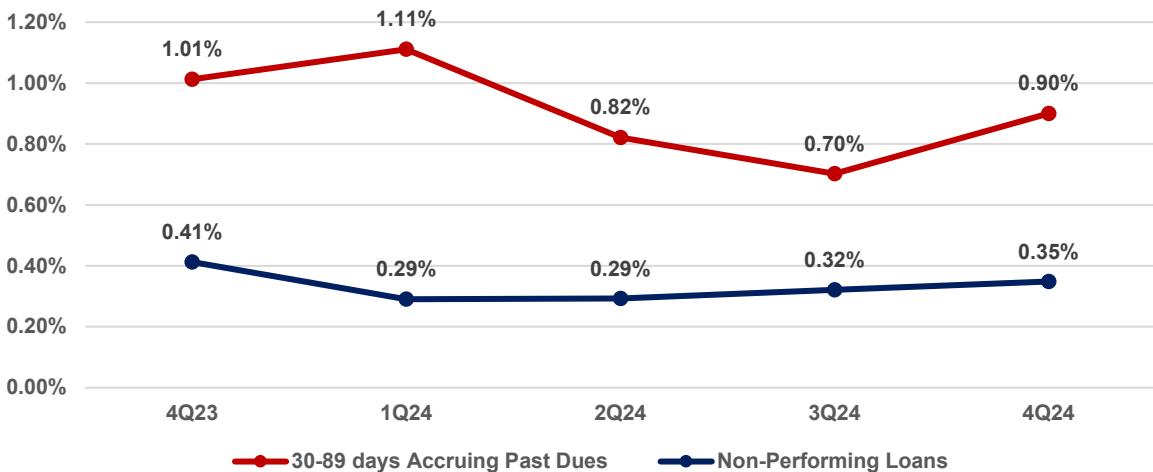
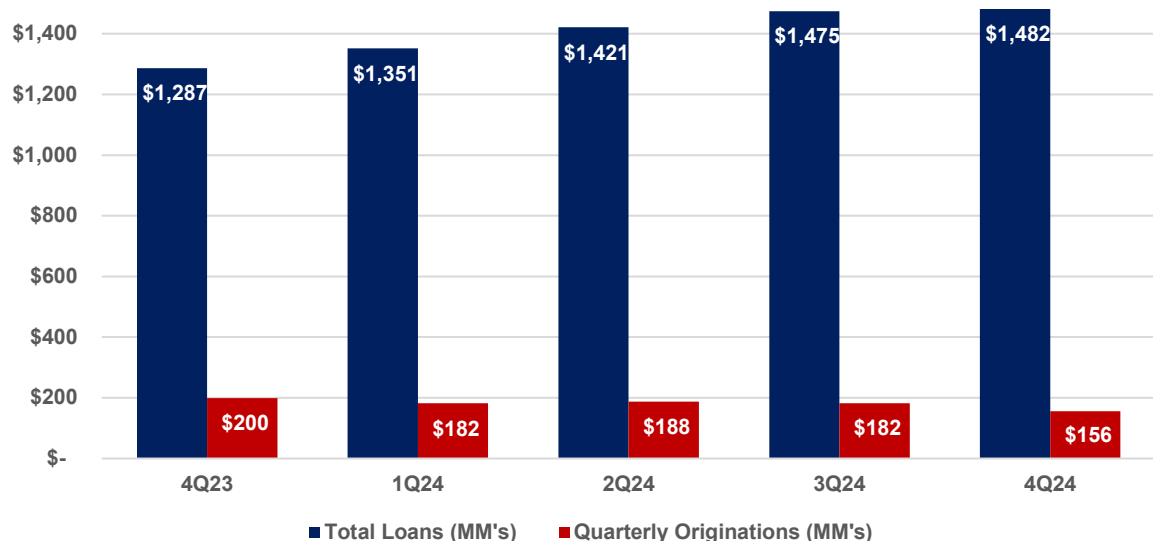


Investor Office Portfolio by Property Class*



Equipment Finance Portfolio

(in millions)



Highlights

- Total loans were \$1.48 billion, or 7.1%, of the Bank's total portfolio
- The overall average loan size was \$55,600
- Loan production totaled \$156 million in 4Q24; the average FICO score on new loans was 750
- 30-89 day accruing past due loans were 0.90% of total loans
- Non-performing loans were 0.35% of total loans
- The portion of the ACL attributed to the Equipment Finance division totaled \$75.6 million, or 5.10% of loans



Appendix

Reconciliation of GAAP to Non-GAAP Measures

(dollars in thousands)

	Quarter to Date			Year to Date	
	4Q24	3Q24	4Q23	2024	2023
Net Income	\$ 94,376	\$ 99,212	\$ 65,934	\$ 358,685	\$ 269,105
Adjustment items					
<i>Gain on sale of MSR</i>	(536)	(5,245)	-	(10,494)	-
<i>Gain on conversion of Visa Class B-1 stock</i>	-	-	-	(12,554)	-
<i>Gain on BOLI proceeds</i>	-	-	-	(1,464)	(486)
<i>FDIC special assessment</i>	(559)	-	11,566	1,455	11,566
<i>Natural disaster expenses</i>	400	150	-	550	-
<i>(Gain)/Loss on bank premises</i>	1,203	-	(1,903)	1,203	(1,903)
<i>Tax effect of adjustment items</i>	(107)	1,070	(2,029)	4,166	(2,029)
After tax adjustment items	401	(4,025)	7,634	(17,138)	7,148
Tax expense attributable to BOLI restructuring	301	-	-	5,093	-
Adjusted Net Income	\$ 95,078	\$ 95,187	\$ 73,568	\$ 346,640	\$ 276,253
Weighted average number of shares - diluted	69,128,946	69,066,298	69,014,793	69,061,832	69,104,158
Net income per diluted share	\$ 1.37	\$ 1.44	\$ 0.96	\$ 5.19	\$ 3.89
Adjusted net income per diluted share	\$ 1.38	\$ 1.38	\$ 1.07	\$ 5.02	\$ 4.00
Average assets	26,444,894	26,442,984	25,341,990	26,036,681	25,404,873
Return on average assets	1.42%	1.49%	1.03%	1.38%	1.06%
Adjusted return on average assets	1.43%	1.43%	1.15%	1.33%	1.09%
Average common equity	3,719,888	3,618,052	3,383,554	3,583,390	3,313,361
Average tangible common equity	2,631,452	2,525,421	2,277,810	2,488,588	2,200,883
Return on average common equity	10.09%	10.91%	7.73%	10.01%	8.12%
Return on average tangible common equity	14.27%	15.63%	11.48%	14.41%	12.23%
Adjusted return on average tangible common equity	14.37%	14.99%	12.81%	13.93%	12.55%



Reconciliation of GAAP to Non-GAAP Measures

(dollars in thousands)	Quarter to Date					Year to Date	
	4Q24	3Q24	2Q24	1Q24	4Q23	2024	2023
Adjusted Noninterest Expense							
Total noninterest expense	\$ 151,949	\$ 151,777	\$ 155,357	\$ 148,711	\$ 149,011	\$ 607,794	\$ 578,281
Adjustment items:							
FDIC special assessment	559	-	895	(2,909)	(11,566)	(1,455)	(11,566)
Natural disaster expenses	(400)	(150)	-	-	-	(550)	-
Gain on sale of premises	(1,203)	-	-	-	1,903	(1,203)	1,903
Adjusted noninterest expense	\$ 150,905	\$ 151,627	\$ 156,252	\$ 145,802	\$ 139,348	\$ 604,586	\$ 568,618
Total Revenue							
Net interest income	\$ 221,821	\$ 214,060	\$ 211,921	\$ 201,388	\$ 206,101	\$ 849,190	\$ 835,044
Noninterest income	68,959	69,709	88,711	65,878	56,248	293,257	242,828
Total revenue	\$ 290,780	\$ 283,769	\$ 300,632	\$ 267,266	\$ 262,349	\$ 1,142,447	\$ 1,077,872
Adjusted Total Revenue							
Net interest income (TE)	\$ 222,773	\$ 215,028	\$ 212,881	\$ 202,338	\$ 207,048	\$ 853,020	\$ 838,824
Noninterest income	68,959	69,709	88,711	65,878	56,248	293,257	242,828
Total revenue (TE)	\$ 291,732	\$ 284,737	\$ 301,592	\$ 268,216	\$ 263,296	\$ 1,146,277	\$ 1,081,652
Adjustment items:							
(Gain) loss on securities	16	8	(12,335)	7	288	(12,304)	304
Gain on BOLI proceeds	-	-	(466)	(998)	-	(1,464)	(486)
Gain on sale of mortgage servicing rights	(536)	(5,245)	(4,713)	-	-	(10,494)	-
Adjusted total revenue (TE)	\$ 291,212	\$ 279,500	\$ 284,078	\$ 267,225	\$ 263,584	\$ 1,122,015	\$ 1,081,470
Efficiency ratio	52.26%	53.49%	51.68%	55.64%	56.80%	53.20%	53.65%
Adjusted efficiency ratio (TE)	51.82%	54.25%	55.00%	54.56%	52.87%	53.88%	52.58%



Reconciliation of GAAP to Non-GAAP Measures

(dollars in thousands)	Quarter to Date				
	4Q24	3Q24	2Q24	1Q24	4Q23
Total shareholders' equity	\$ 3,751,522	\$ 3,681,368	\$ 3,566,614	\$ 3,484,738	\$ 3,426,747
Less:					
Goodwill	1,015,646	1,015,646	1,015,646	1,015,646	1,015,646
Other intangibles, net	70,761	74,941	79,120	83,527	87,949
Total tangible shareholders' equity	<u>\$ 2,665,115</u>	<u>\$ 2,590,781</u>	<u>\$ 2,471,848</u>	<u>\$ 2,385,565</u>	<u>\$ 2,323,152</u>
Period end number of shares	69,068,609	69,067,019	69,066,573	69,115,263	69,053,341
Book value per share (period end)	\$ 54.32	\$ 53.30	\$ 51.64	\$ 50.42	\$ 49.62
Tangible book value per share (period end)	\$ 38.59	\$ 37.51	\$ 35.79	\$ 34.52	\$ 33.64
Total assets	\$ 26,262,050	\$ 26,399,782	\$ 26,520,728	\$ 25,655,445	\$ 25,203,699
Less:					
Goodwill	1,015,646	1,015,646	1,015,646	1,015,646	1,015,646
Other intangibles, net	70,761	74,941	79,120	83,527	87,949
Total tangible assets	<u>\$ 25,175,643</u>	<u>\$ 25,309,195</u>	<u>\$ 25,425,962</u>	<u>\$ 24,556,272</u>	<u>\$ 24,100,104</u>
Equity to Assets	14.28%	13.94%	13.45%	13.58%	13.60%
Tangible Common Equity to Tangible Assets	10.59%	10.24%	9.72%	9.71%	9.64%



Reconciliation of GAAP to Non-GAAP Measures

(dollars in thousands)

	4Q24	3Q24	2Q24	1Q24	4Q23	As of 3Q23	2Q23	1Q23	4Q22	3Q22	2Q22
Total shareholders' equity	\$ 3,751,522	\$ 3,681,368	\$ 3,566,614	\$ 3,484,738	\$ 3,426,747	\$ 3,347,069	\$ 3,284,630	\$ 3,253,195	\$ 3,197,400	\$ 3,119,070	\$ 3,073,376
Less:											
Goodwill	1,015,646	1,015,646	1,015,646	1,015,646	1,015,646	1,015,646	1,015,646	1,015,646	1,015,646	1,023,071	1,023,056
Other intangibles, net	70,761	74,941	79,120	83,527	87,949	92,375	96,800	101,488	106,194	110,903	115,613
Total tangible shareholders' equity	\$ 2,665,115	\$ 2,590,781	\$ 2,471,848	\$ 2,385,565	\$ 2,323,152	\$ 2,239,048	\$ 2,172,184	\$ 2,136,061	\$ 2,075,560	\$ 1,985,096	\$ 1,934,707
Period end number of shares	69,068,609	69,067,019	69,066,573	69,115,263	69,053,341	69,138,461	69,139,783	69,373,863	69,369,050	69,352,709	69,360,461
Book value per share (period end)	\$ 54.32	\$ 53.30	\$ 51.64	\$ 50.42	\$ 49.62	\$ 48.41	\$ 47.51	\$ 46.89	\$ 46.09	\$ 44.97	\$ 44.31
Tangible book value per share (period end)	\$ 38.59	\$ 37.51	\$ 35.79	\$ 34.52	\$ 33.64	\$ 32.38	\$ 31.42	\$ 30.79	\$ 29.92	\$ 28.62	\$ 27.89

	1Q22	4Q21	3Q21	2Q21	1Q21	As of 4Q20	3Q20	2Q20	1Q20	4Q19
Total shareholders' equity	\$ 3,007,159	\$ 2,966,451	\$ 2,900,770	\$ 2,837,004	\$ 2,757,596	\$ 2,647,088	\$ 2,564,683	\$ 2,460,130	\$ 2,437,150	\$ 2,469,582
Less:										
Goodwill	1,022,345	1,012,620	928,005	928,005	928,005	928,005	928,005	928,005	931,947	931,637
Other intangibles, net	120,757	125,938	60,396	63,783	67,848	71,974	76,164	80,354	85,955	91,586
Total tangible shareholders' equity	\$ 1,864,057	\$ 1,827,893	\$ 1,912,369	\$ 1,845,216	\$ 1,761,743	\$ 1,647,109	\$ 1,560,514	\$ 1,451,771	\$ 1,419,248	\$ 1,446,359
Period end number of shares	69,439,084	69,609,228	69,635,435	69,767,209	69,713,426	69,541,481	69,490,546	69,461,968	69,441,274	69,503,833
Book value per share (period end)	\$ 43.31	\$ 42.62	\$ 41.66	\$ 40.66	\$ 39.56	\$ 38.06	\$ 36.91	\$ 35.42	\$ 35.10	\$ 35.53
Tangible book value per share (period end)	\$ 26.84	\$ 26.26	\$ 27.46	\$ 26.45	\$ 25.27	\$ 23.69	\$ 22.46	\$ 20.90	\$ 20.44	\$ 20.81

