



GREENBANCORP

KBW

Community Bank Conference

NASDAQ: GNBC
August 2017



The following information contains, or may be deemed to contain, "forward-looking statements" (as defined in the U.S. Private Securities Litigation Reform Act of 1995) giving Green Bancorp, Inc.'s ("Green Bancorp") expectations or predictions of future financial or business performance or conditions. Most forward-looking statements contain words that identify them as forward-looking, such as "plan", "seek", "expect", "intend", "estimate", "anticipate", "believe", "project", "opportunity", "target", "goal", "growing", "continue", "positions", "prospects" or "potential," by future conditional verbs such as "will," "would," "should," "could" or "may", or by variations of such words or by similar expressions that relate to future events, as opposed to past or current events, or negatives of such words. By their nature, forward-looking statements are not statements of historical facts and involve risks and uncertainties because they relate to events and depend on circumstances that may or may not occur in the future. These statements give Green Bancorp's current expectation of future events or its future performance and do not relate directly to historical or current events or Green Bancorp's historical or future performance. As such, Green Bancorp's future results may vary from any expectations or goals expressed in, or implied by, the forward-looking statements included in this presentation, possibly to a material degree.

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In addition to factors previously disclosed in Green Bancorp's reports filed with the SEC and those identified elsewhere in this communication, the following factors among others, could cause actual results to differ materially from forward-looking statements: changes in asset quality and credit risk; the inability to sustain revenue and earnings growth; changes in interest rates and capital markets; inflation; customer borrowing, repayment, investment and deposit practices; customer disintermediation; the introduction, withdrawal, success and timing of business initiatives; competitive conditions; the inability to realize cost savings or revenues or to implement integration plans and other consequences associated with mergers, acquisitions and divestitures; economic conditions; and the impact, extent and timing of technological changes, capital management activities, and other actions of the Federal Reserve Board and legislative and regulatory actions and reforms. Unlisted factors may present significant additional obstacles to the realization of forward-looking statements.

Annualized, pro forma, projected and estimated numbers are used for illustrative purpose only, are not forecasts and may not reflect actual results.

Non-GAAP Financial Information



This document includes the presentation of both GAAP (generally accepted accounting principles) and non-GAAP financial measures. Green Bancorp's management uses certain non-GAAP financial measures to evaluate its performance and believes that the presentation of non-GAAP financial measures is useful to investors because it provides investors with a more complete understanding of Green Bancorp's operational results and a meaningful comparison of Green Bancorp's performance between periods. Non-GAAP financial measures presented in this presentation or other presentations, press releases and similar documents issued by Green Bancorp may include, but are not limited to, pre-tax pre-provision return on average assets, tangible book value per common share, the tangible common equity to tangible assets ratio, the return on average tangible common equity ratio, allowance for loan losses less allowance for loan losses on acquired loans to total loans excluding acquired loans, and allowance for loan losses plus acquired loans net discount to total loans adjusted for acquired loan net discount. These non-GAAP financial measures do not have any standardized meaning and, therefore, are unlikely to be comparable to similar measures presented by comparable companies. Management may use these non-GAAP financial measures to establish operational goals and, in some cases, for measuring the performance of Green Bancorp. Please refer to the "GAAP to Non-GAAP Reconciliations" in the Annex of this presentation for a reconciliation of non-GAAP financial measures used in this presentation.

Company Snapshot



Overview

- Headquartered in Houston, Texas
- Established in 2006 via merger with Redstone Bank; completed IPO in 2014
- Focused on commercial and private banking relationships across a variety of industries, predominantly in the “Texas Triangle”

Company Highlights

Listing	NASDAQ: GNBC
Market Capitalization (July 28, 2017)	\$825
Total Branches	22

Balance Sheet – Quarter Ended June 30, 2017

Total Assets	\$4,186
Total Loans Held for Investment	\$3,123
Total Deposits	\$3,360
Tangible Book Value Per Common Share	\$9.65

Asset Quality – Quarter Ended June 30, 2017

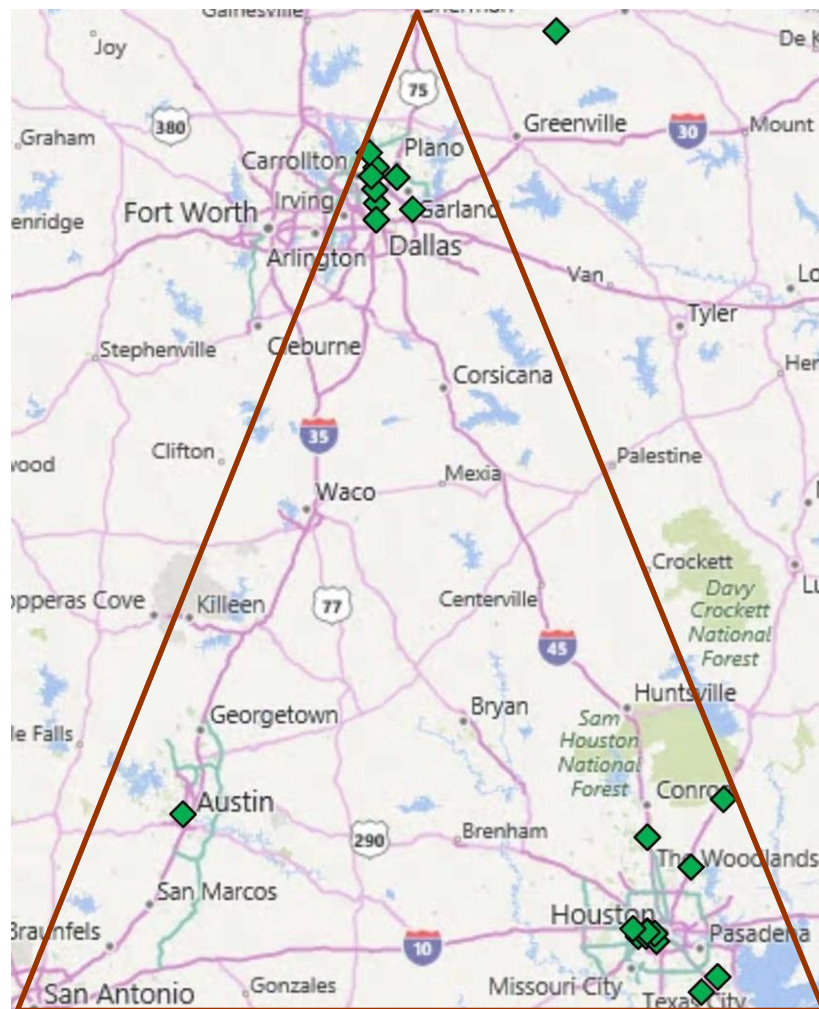
NPAs / Total Assets	1.80%
NCOs / Average Loans	0.05%

Profitability – Quarter Ended June 30, 2017

ROAA	1.26%
ROATCE	15.04%
Efficiency Ratio	47.83%

\$ in millions, except per share

Branch Map



Second Quarter 2017 Highlights

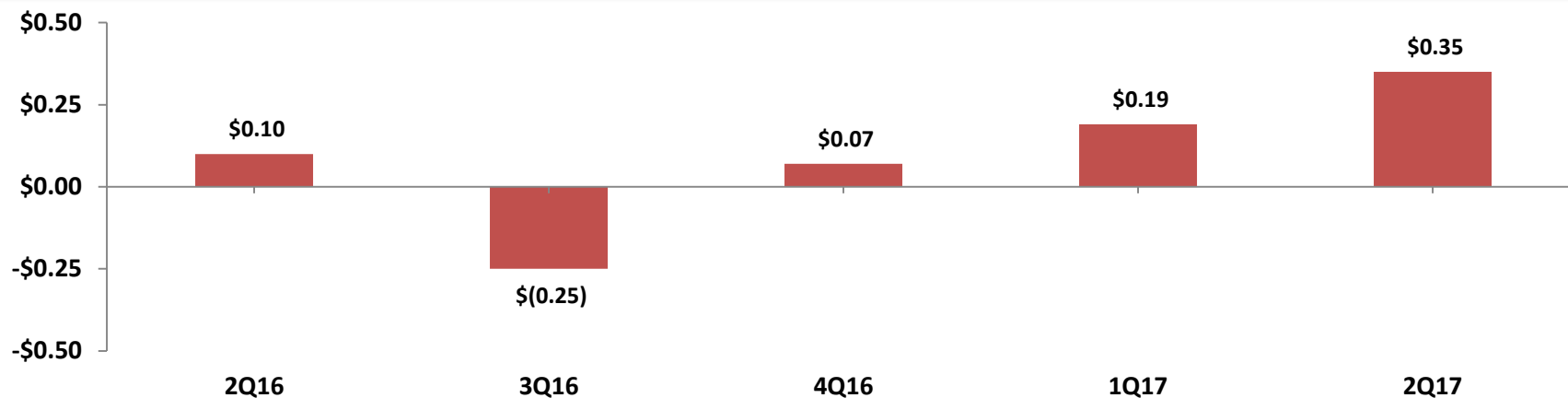


- Net income for 2Q17 totaled \$12.9 million, or \$0.35 per diluted common share
- Annualized return on average assets was 1.26% for 2Q17, an increase from 0.73% in 1Q17
- Annualized return on average tangible common equity was 15.04% for 2Q17, an increase from 8.88% in 1Q17
- Total loans held for investment increased \$111.1 million or 14.8% on an annualized basis in 2Q17, to \$3.1 billion
- Net interest margin increased to 3.63% for 2Q17, from 3.47% in 1Q17
- Efficiency ratio of 47.83% for 2Q17, an improvement of 6.81% over the 1Q17 efficiency ratio of 54.64%
- Nonperforming assets were reduced by \$12.0 million or 13.7% during 2Q17
- Tangible book value per common share increased \$0.40 from 1Q17, to \$9.65

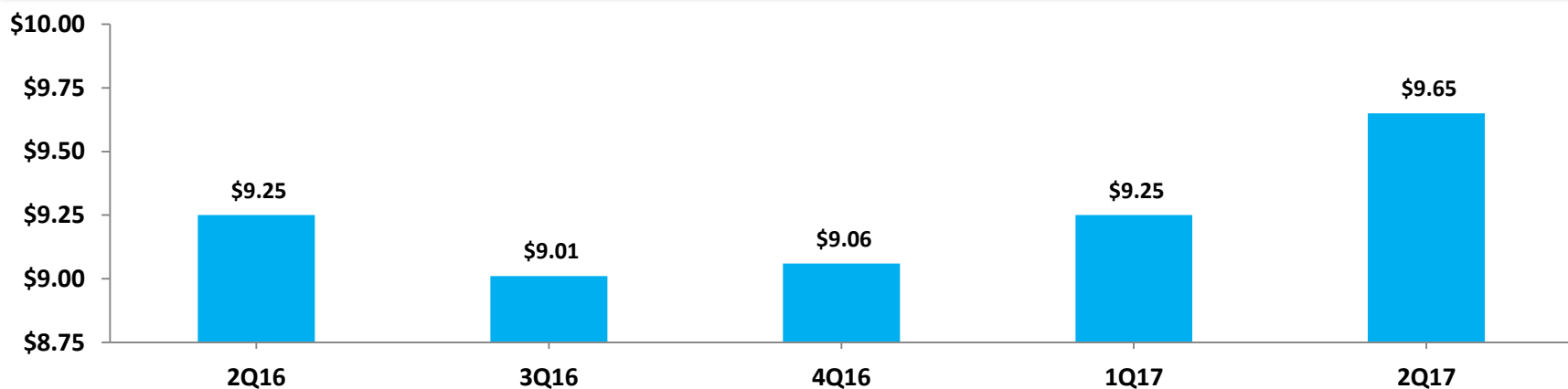
Fully Diluted EPS and TBVPS



Earnings Per Share



Tangible Book Value Per Share



Investment Highlights



Well Positioned for Growth

- Scalable platform to support significant organic growth
- Highly professional bankers in Houston and Dallas metro areas with capacity to drive growth
- Asset sensitive balance sheet benefits from rising rates

Attractive Core Markets

- Attractive commercial footprint supported by deposit base that is nearly entirely held in Texas
- Well positioned for growth: core markets of Houston and Dallas rank * in the Top 5 MSAs in the nation for both estimated 2017-2022 population growth and in the Top 10 for total MSA deposits

Strong Core Earnings Profile

- 2Q17 net income of \$12.9 million, representing an annualized return on average assets of 1.26% vs. 0.73% for 1Q17

Capable Strategic Acquirer

- Track record of disciplined acquisitions and successful integrations
- Acquisitions have provided significant strategic benefits and opportunities

Proactively Managed Energy Exposure

- Meaningfully reduced energy exposure of \$293 million to \$87 million over 6 quarters
- Energy loans (including HFS) represent 2.8% of total loans as of June 30, 2017 with E&P only 0.9%

Experienced Management Team

- Management team with significant experience driving the franchise
- Track record of successful strategic acquisitions, proactive management of energy exposure and building out origination teams to support growth

(*) Represents Houston and Dallas rank amongst the Top 25 largest U.S. MSAs (by population)

Scalable Platform with Attractive Growth Profile

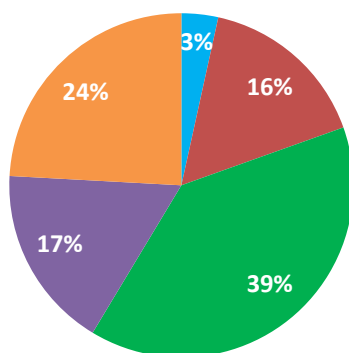


Organic Growth

- Highly productive origination team actively generating loans and serving as the primary point of contact for our customers
 - Private and business bankers focus on emerging, affluent and small business customers
 - Commercial and specialty bankers focus on C&I, real estate, mortgage warehouse and SBA loans
- Continue to drive increased productivity of existing bankers

Banking Staff (as of June 30, 2017)

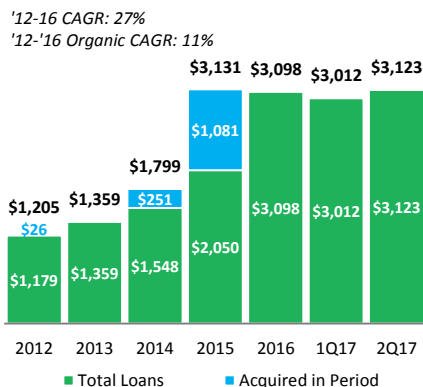
- Private Banker - 3
- Business Banker - 14
- Commercial Banker - 34
- Specialty Banker - 15
- Deposit Relationship Manager - 21



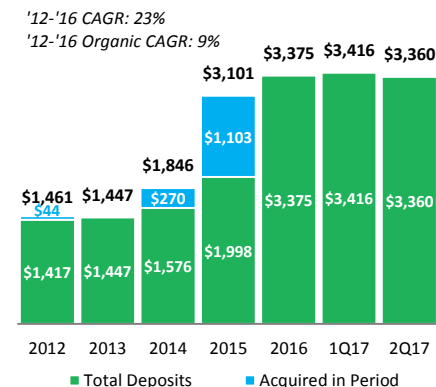
Strategic Acquisitions

- Strategic M&A has been an important growth driver
- Disciplined acquisition strategy to supplement organic growth
- Since 2010:
 - Completed 5 transactions
 - 3 whole-bank, 2 branch
 - Acquired \$1.4bn in loans
 - Acquired \$1.8bn in deposits

Total Loans



Total Deposits



Well Positioned in Attractive Texas Markets



Overview

- Texas remains one of the more attractive states in the U.S. from a demographic and commercial opportunity perspective:
 - Population growth expected to double U.S. average
 - If Texas were a sovereign nation, it would be the world's 12th largest economy (ahead of Australia and just behind Canada)
 - Pro-business environment with no state income taxes
 - 44 of the 51 Fortune 500 companies headquartered in Texas are located near either Houston or Dallas
 - Texas is the #1 exporter in the nation, exporting \$232 billion in goods in 2016
 - Third largest share of domestic travel revenue generating \$67.5 billion
- Crude oil prices have recovered since their low in 1Q16, helping drive stabilization in the production market:

Oil Rig Count	Current	1-Year Ago	% Change
Texas	461	194	138%
United States	940	421	123%

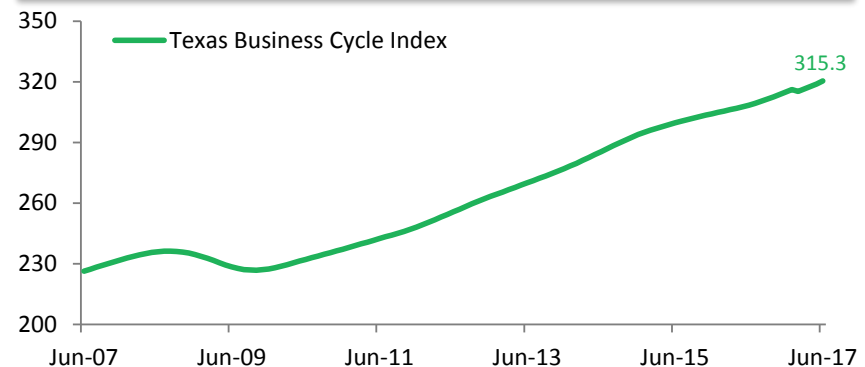
Source: Baker Hughes; oil rig count data as of June 30, 2017 (Note: figures include land, inland waters and offshore), Texas Office of the Governor (Economic Development and Tourism)

Favorable Demographics

	MSA Deposits (\$ in billions) (Top 25 Rank ¹)	2017-2022 Pop. Growth (Top 25 Rank ¹)	2017-2022 HHI Growth (Top 25 Rank ¹)
Houston, TX	\$ 219 (#10)	8.8% (#1)	9.0% (#7)
Dallas, TX	\$ 247 (#7)	8.1% (#4)	7.4% (#14)
Texas	\$ 769	7.5%	8.4%
United States	\$ 11,201	3.8%	7.3%

Source: Federal Deposit Insurance Corporation; Note: Demographic data as of June 30, 2016, ¹ Represents Houston and Dallas rank amongst the Top 25 largest U.S. MSAs (by population)

Continued Strengthening of Texas Economy



Source: Federal Reserve Bank of Dallas

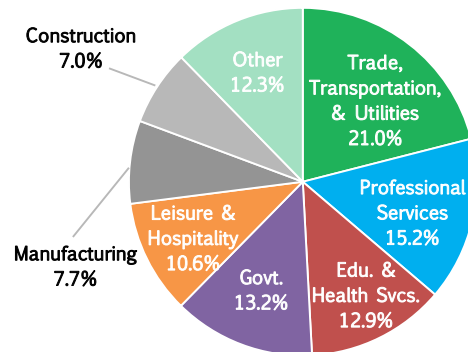
Well Positioned in Attractive Texas Markets



Houston

- 5th most populous MSA in the U.S. (6.9 million residents)
- 3rd most headquartered location for Fortune 500 companies
- Largest export market in the U.S., with a diverse economy

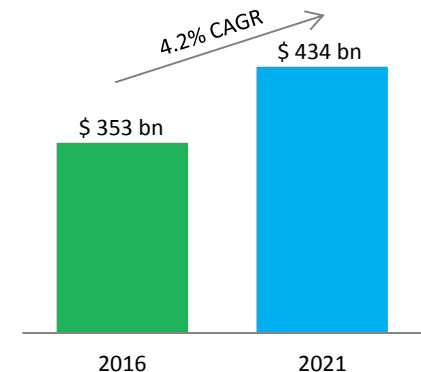
Houston Employment



Dallas

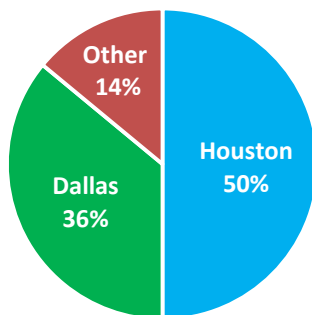
- 4th most populous MSA in the U.S. (7.3 million residents)
- 4th most headquartered location for Fortune 500 companies
- Experienced the largest year-over-year percentage increase in employment among MSAs for 2016

Dallas Real GDP



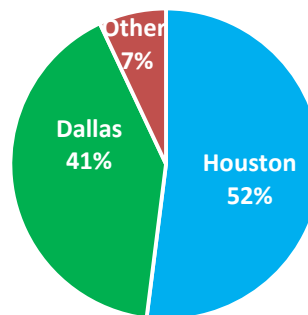
Regional Distribution as of June 30, 2017

Branches



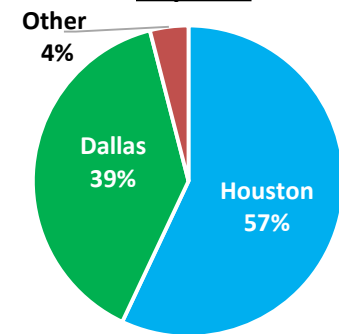
Total Branches: 22

Bankers



Total Bankers: 87

Deposits



Total Deposits: \$3,360

\$ in millions, Source: BEA, Federal Deposit Insurance Corporation, Perryman Group, Texas Workforce Commission, Greater Houston Partnership

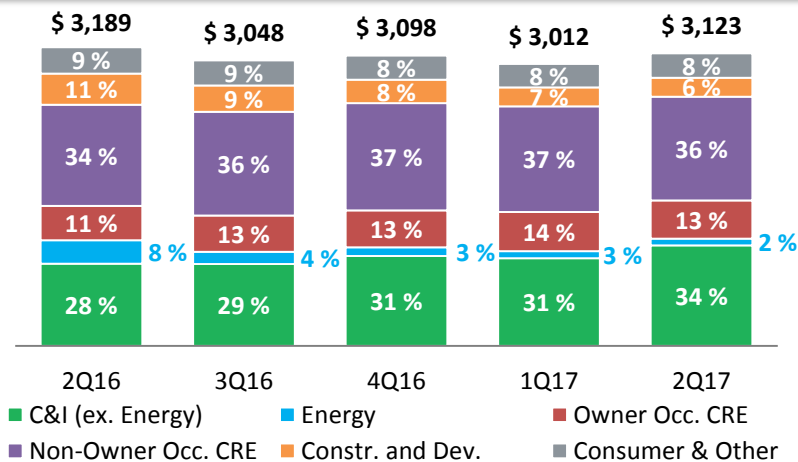
Loan Portfolio Overview



Highlights

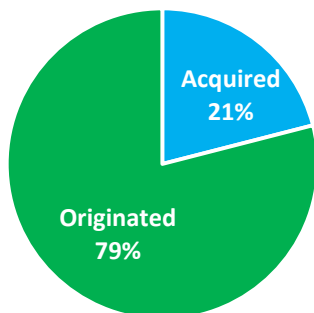
- Commercial-focused loan portfolio with over 97% of the loan portfolio focused on non-energy loans
- In-footprint focus with portfolio primarily distributed across Houston (56%) and Dallas (21%)
- Diversified loan portfolio with no concentration to any single industry in excess of 10% of total loans
- Only 3.5% of the loan portfolio is classified
- Large number of lending relationships with no significant borrower concentration

Historical Loan Growth & Composition

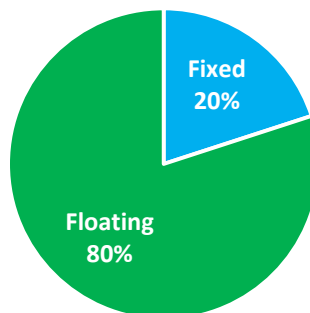


Loan Portfolio Detail as of June 30, 2017

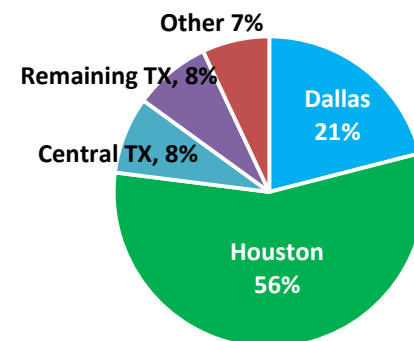
By Class



By Rate Sensitivity



By Regional Distribution*



\$ in millions, loan balance and corresponding percentages exclude HFS loans, (*) Central TX denotes Austin, San Antonio and San Marcos

Investment Portfolio Overview

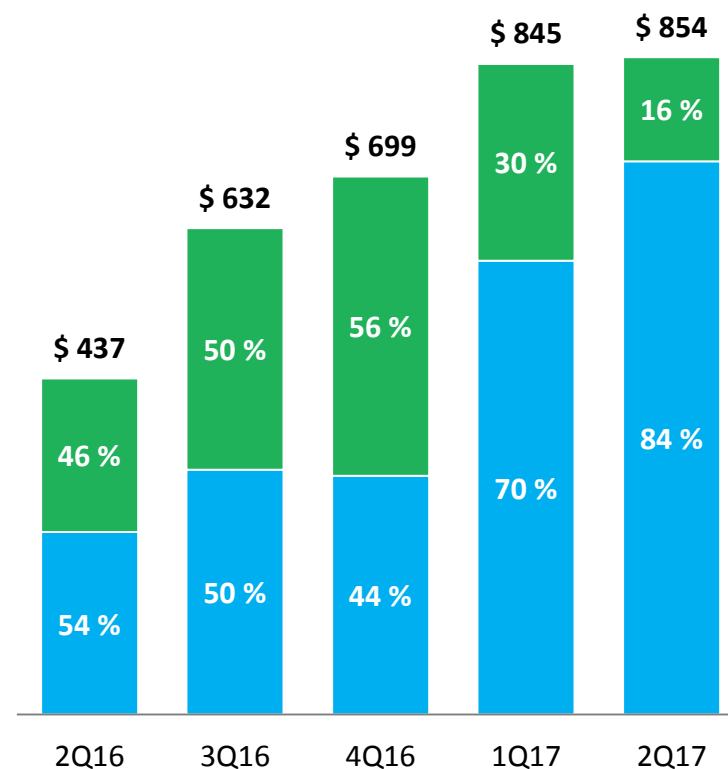


Highlights

- 2Q17 repositioning of a portion of cash to higher concentration of securities
 - Securities increased to \$719 million as of June 30, 2017 from \$589 million at March 31, 2017
 - Securities comprised 84% of total cash and securities as of June 30, 2017, up from 70% as of March 31, 2017
- Average yield of securities portfolio was 2.32% for 2Q17 vs. 1.83% for 1Q17

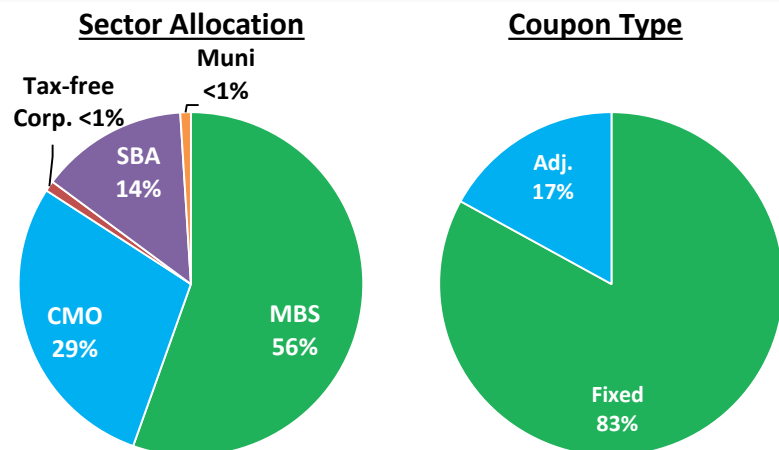
Total Cash & Securities

■ Securities² ■ Cash



Cash & Sec. % of Assets	11 %	16 %	17 %	21 %	20 %
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Portfolio Distribution *



\$ in millions, (*) denotes portfolio distribution based on investment portfolio par value as of June 30, 2017, ² denotes securities excluding other investments

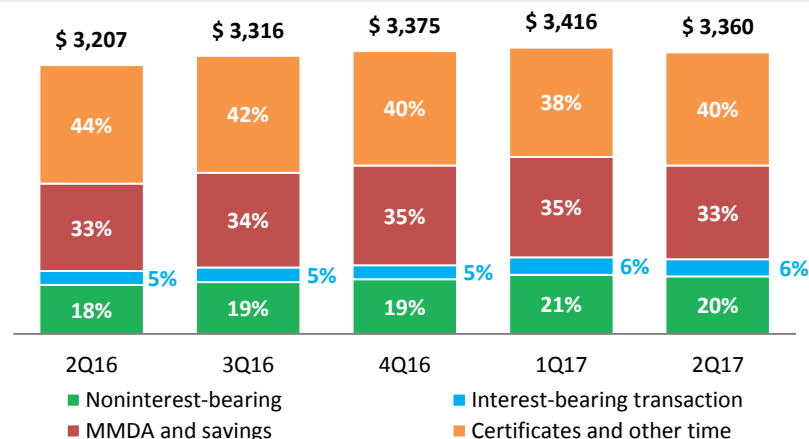
Deposits & Liquidity



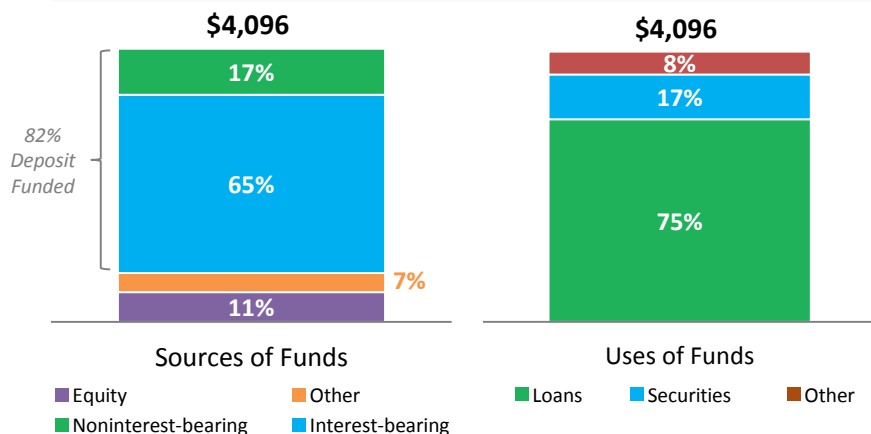
Highlights

- Deposits comprise ~82% of overall funding at June 30, 2017
 - Total deposits decreased by \$56 million or 1.6% during 2Q17, to \$3.4 billion
 - Cost of deposits was 0.72% in 2Q17 compared to 0.68% in 1Q17
- Loans / deposits have averaged less than 100% over the past five fiscal years
- Noninterest-bearing deposits were ~20% of deposits as of June 30, 2017, decreasing by \$22 million during 2Q17

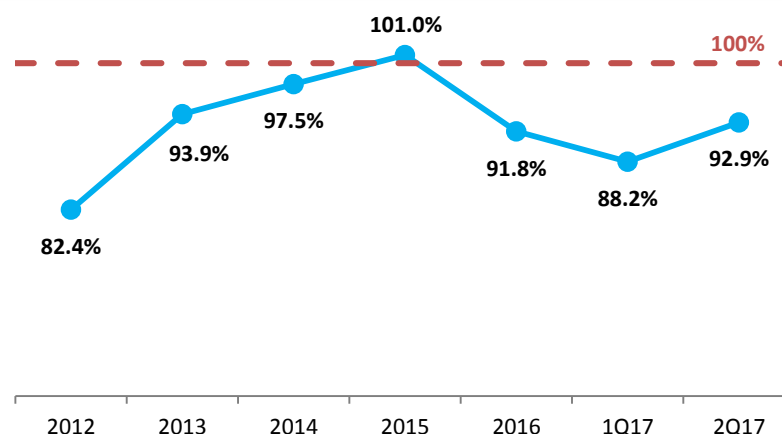
Deposit Composition



Funding Profile *



Loans / Deposits Ratio



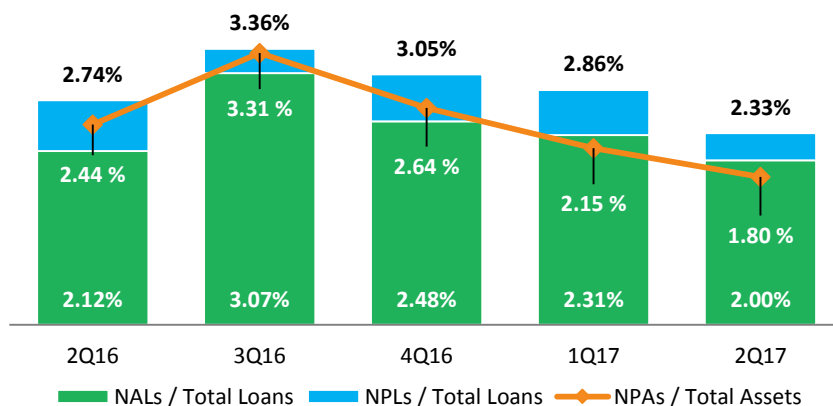
\$ in millions, (*) represents the 2Q17 mix of funding sources and the average assets in which those funds are invested as a percentage of average total assets

Asset Quality Reflects Improving Risk Profile

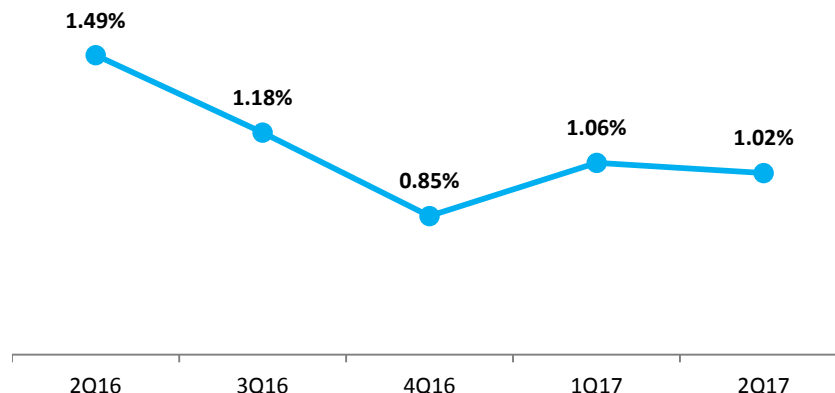


- Nonperforming assets (NPAs) totaled \$75.5 million or 1.80% of period end total assets at June 30, 2017 compared to \$87.5 million or 2.15% of period end total assets at March 31, 2017
 - NPAs have specific reserves at June 30, 2017 of 10.2% and have previously been charged down by 21.6%
- Allowance for loan losses was 1.02% of total loans at June 30, 2017, and the allowance for loan losses plus the acquired loan net discount to total loans adjusted for the acquired loan net discount was 1.22%
- Provision expense for the second quarter of 2017 was \$1.5 million, all of which was related to reserves on energy loans

Asset Quality



Allowance for Loan Losses Ratio *



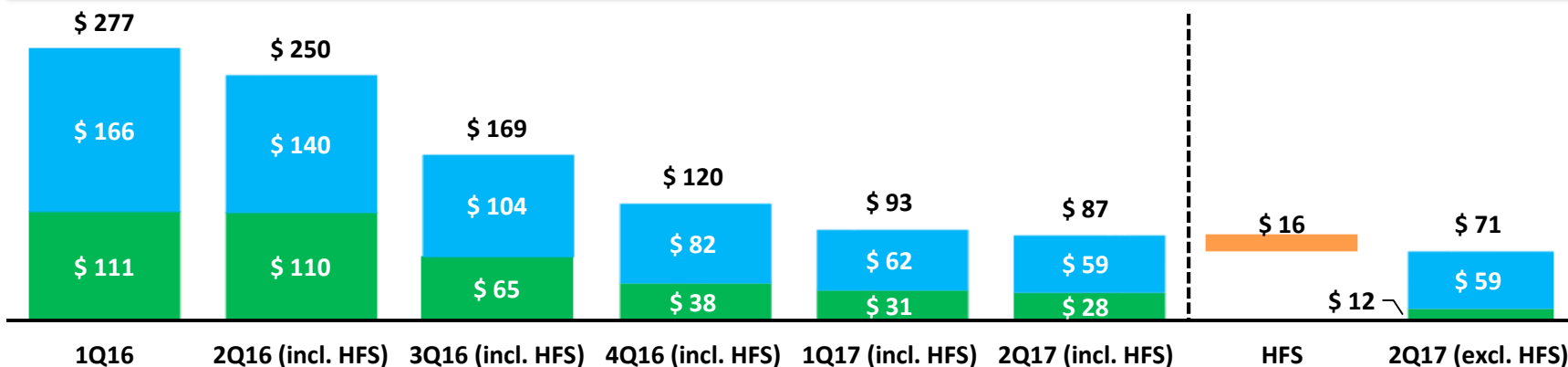
(*) Based on percentage of total gross loans held for investment

Overview of Energy Portfolio Progress



- On April 28, 2016 the Company announced its intent to exit energy lending with \$277 million of energy loans, the primary objective was to de-risk the loan portfolio, reduce balance sheet volatility and position the company for normalized earnings and growth
- The company's total energy exposure stood at \$70.9 million or 2.3% of total loans as of June 30, 2017 (excluding \$16.3 million of energy production loans held for sale), comprised of \$12.2 million in energy production loans and \$58.7 million in oilfield services loans
 - The \$70.9 million of energy loans held for investment are being carried at 74.8% of outstanding principal balance (net of charge-offs and specific reserves)
 - The \$16.3 million of energy loans held for sale are being carried at 90.1% of outstanding principal balance (net of charge-offs)

Energy Portfolio Resolution History



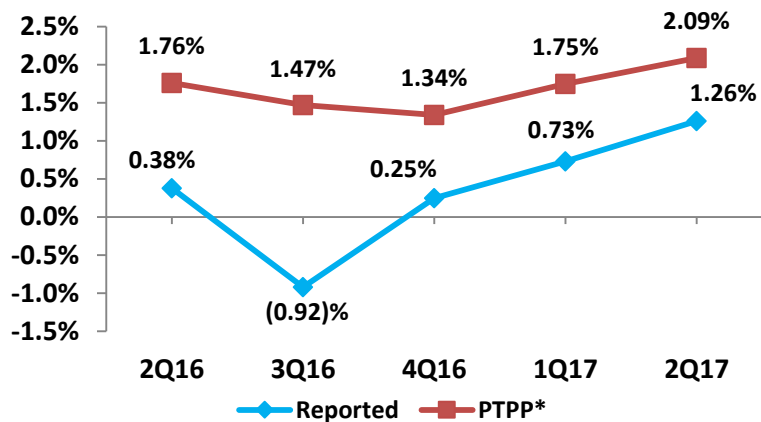
\$ in millions

■ Energy Production ■ Oilfield Services ■ Held for Sale

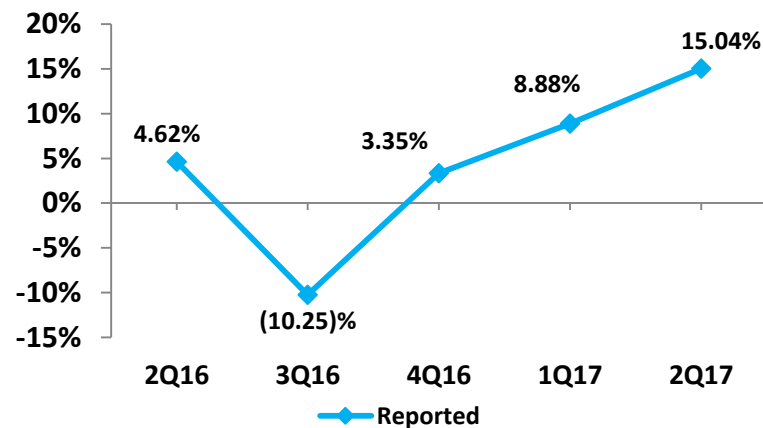
Performance Metrics



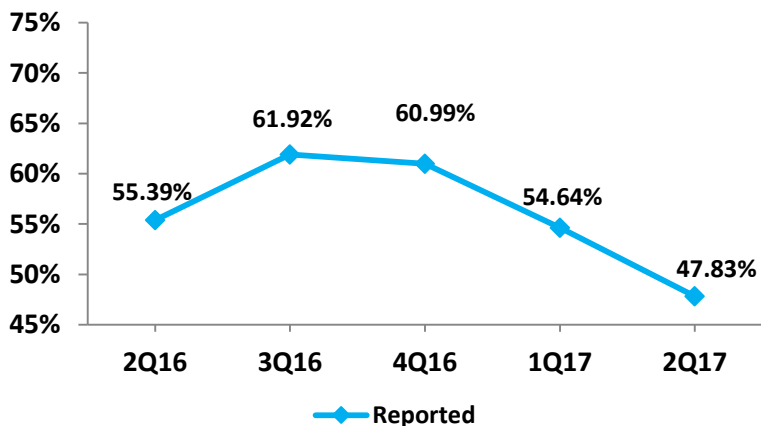
ROAA



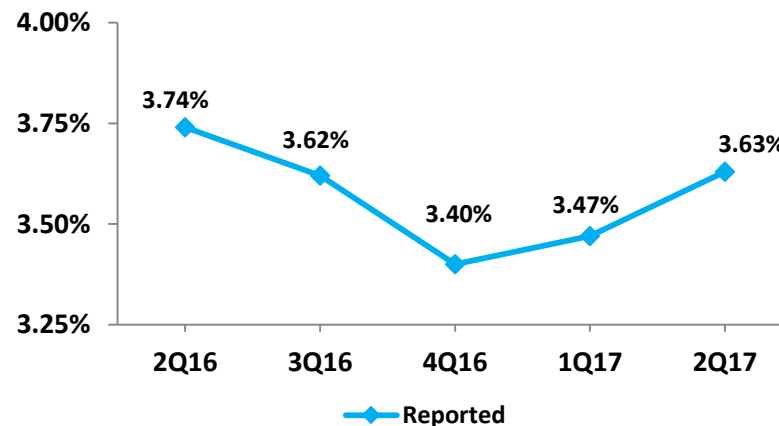
ROATCE



Efficiency Ratio

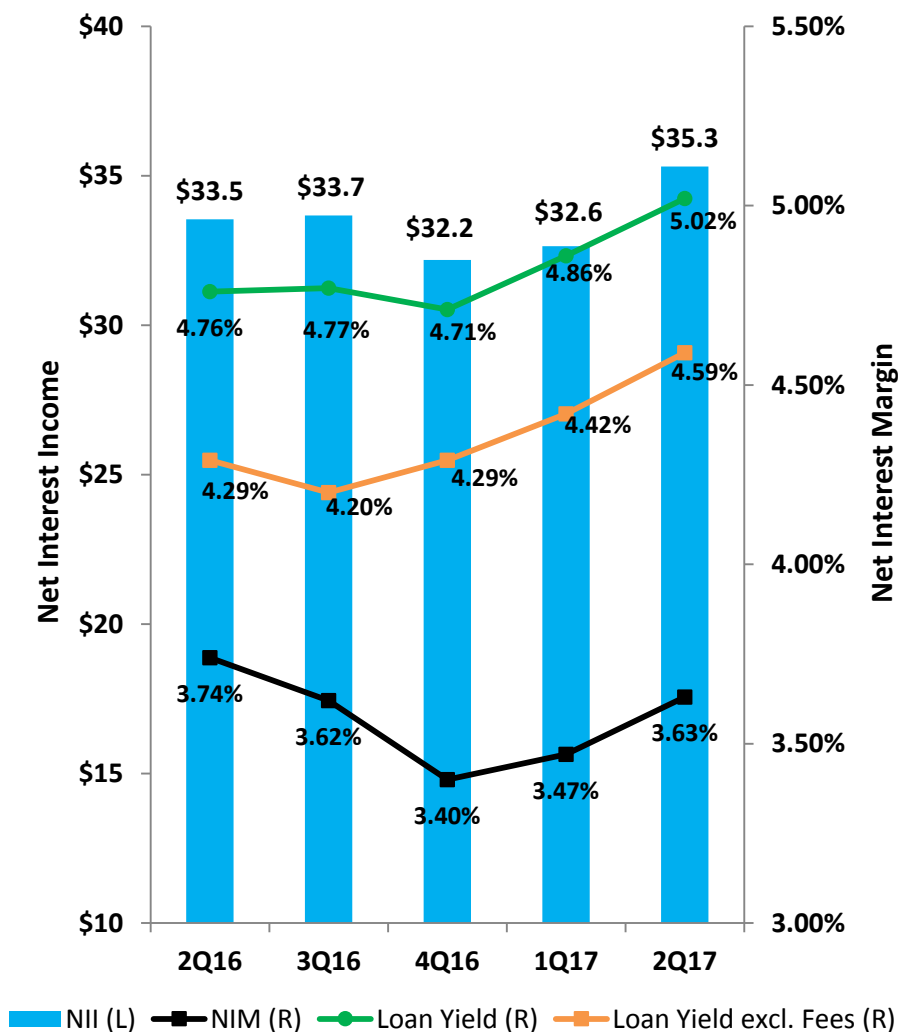


Net Interest Margin



(*) Represents pre-tax pre-provision return on average assets, a non-GAAP measure used by management to evaluate the Company's financial performance

Net Interest Income & Net Interest Margin

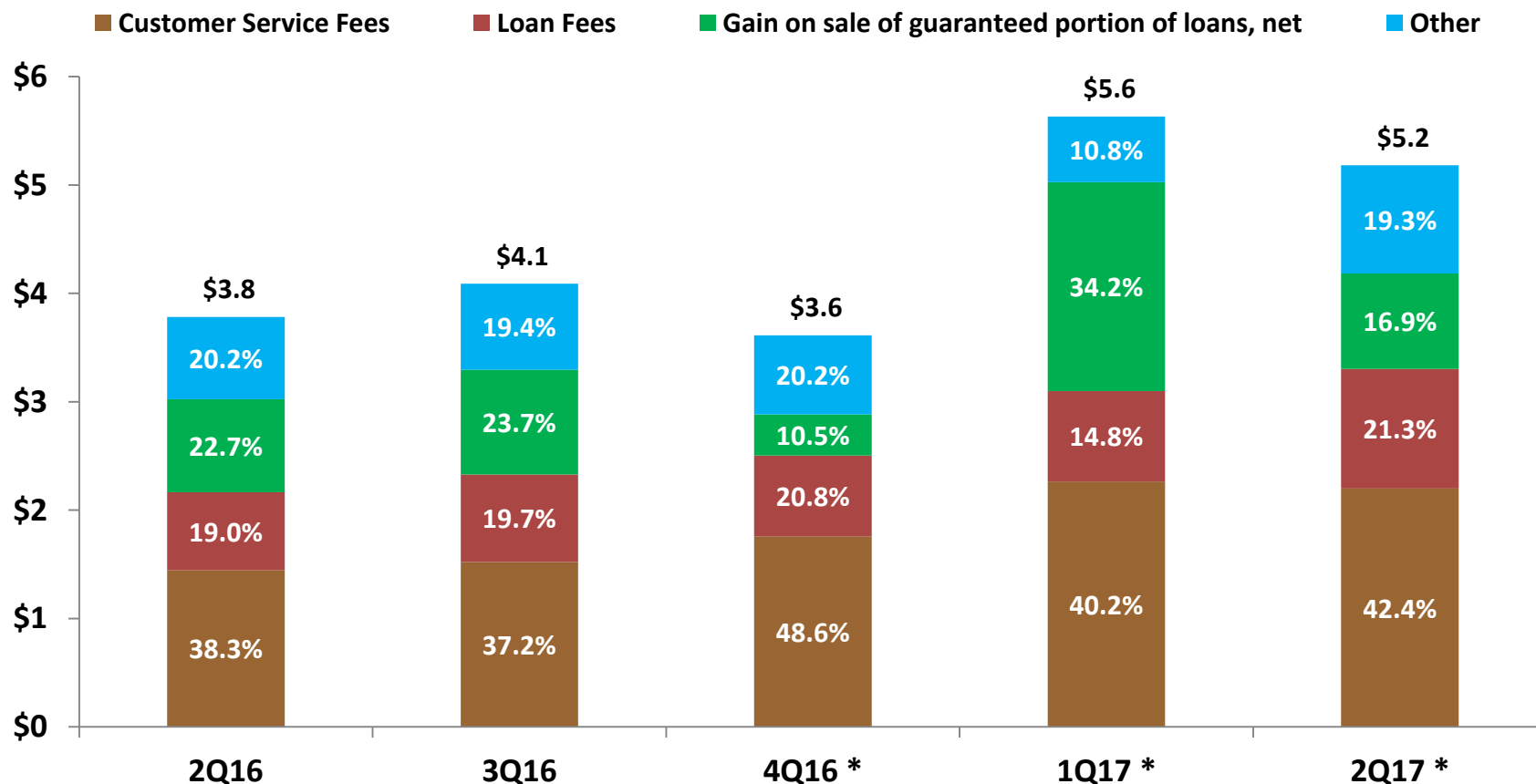


\$ in millions

Highlights

- NIM increased 16 basis points to 3.63% in 2Q17
- The primary factors impacting NIM were:
 - Loan yields increased 16 basis points in Q2, driven by the Fed Funds rate increase in March which added approximately ~12 basis points to the NIM
 - Investing of excess liquidity and portfolio restructuring increased the yield on the securities portfolio by 49 basis points and added ~8 basis points to the NIM
 - Increased cost of funds reduced the NIM by ~6 basis points
- Cost of deposits including noninterest-bearing was 0.72%, up 4 basis points compared to the prior quarter

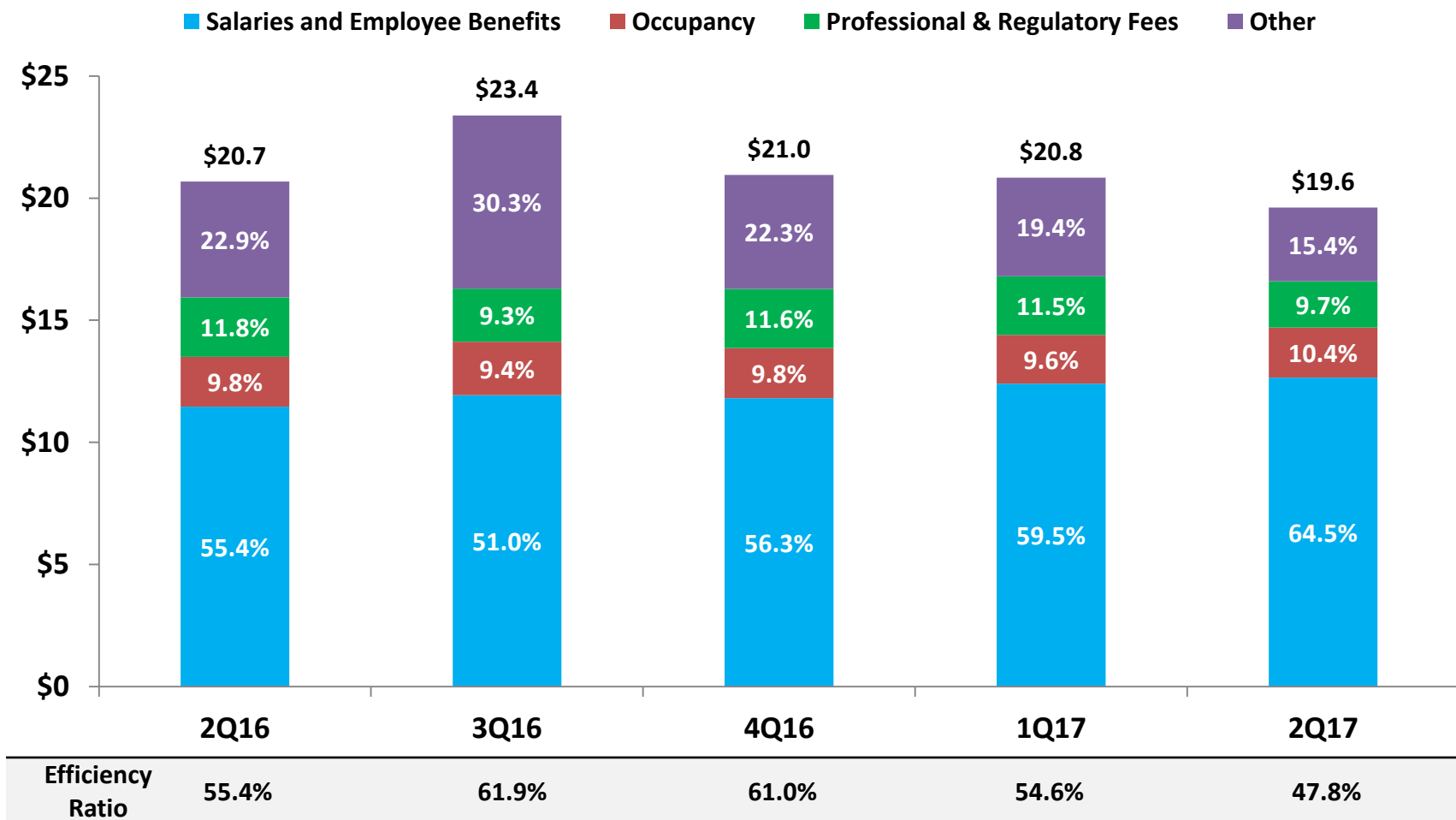
Noninterest Income



(*) Excluding net loss on the sale of held-for-sale loans of \$1.4 million in 4Q16 and \$0.1 million in 1Q17, in addition to net gain on the sale of held-for-sale loans of \$0.2 million and net gain on the sale of available-for-sale securities of \$0.3 million in 2Q17

\$ in millions

Noninterest Expense

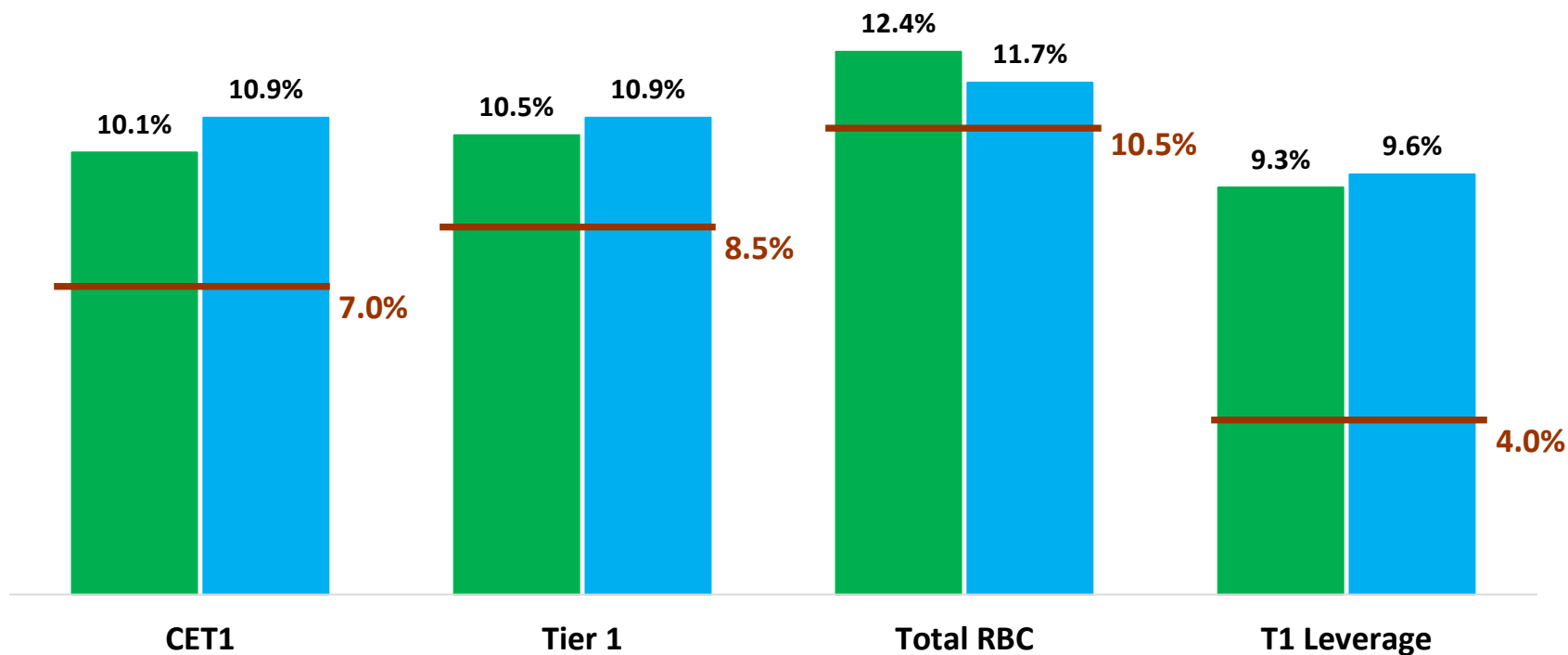


\$ in millions

Capital Position



■ Holding Company ■ Bank — Capital Adequacy Level *



Capital	\$359.0	\$383.1	\$372.2	\$383.1	\$438.2	\$409.1	\$372.2	\$383.1
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(*) denotes fully phased-in capital adequacy to take effect on January 1, 2019, the Basel III Capital Rules will require GNBC to maintain an additional capital conservation buffer of 2.5% CET1, effectively resulting in minimum ratios of 7.0% CET1, 8.5% Tier 1, 10.5% Total RBC and 4.0% minimum leverage ratio

\$ in millions

Proven Track Record as a Strategic Acquirer



Overview





- Selective use of strategic acquisitions to augment growth
- Focused on well-managed banks in our target markets with:
 - Favorable market share
 - Low-cost deposit funding
 - Compelling fee income generating business
 - Growth potential
 - Other unique attractive characteristics
- Key metrics used when evaluating acquisitions:
 - EPS accretion / (dilution)
 - TBVPS earn-back
 - IRR
- Reputation as an experienced acquirer
- Maintain discipline in pricing and pursue transactions expected to produce attractive risk adjusted returns

Acquisition History

Date	Target	Value	Loans	Deposits	Branches
October 2015	Patriot	\$ 139	\$ 1,081	\$ 1,103	9
October 2014	SharePlus	\$ 48	\$ 251	\$ 270	4
May 2012	Opportunity	\$ 10	\$ 26	\$ 44	1
October 2011	Main Street	—	\$ 13	\$ 168	3
October 2010	La Jolla / One West	—	—	\$ 188	1
December 2006	Redstone	—	\$ 85	\$ 183	2

Experienced Management Team



Name and Title	Qualification Details	Education & Experience
 <p>Manuel J. Mehos CEO, Green Bancorp, Inc. Chairman, Green Bank</p>	<ul style="list-style-type: none"> • Former Chairman / CEO / President of Coastal Bancorp, Inc. • Securities Sales at Goldman, Sachs & Co. • CPA at KPMG 	<ul style="list-style-type: none"> • MBA – University of Texas • BBA – University of Texas • 30 years of banking
 <p>Geoffrey D. Greenwade President, Green Bancorp, Inc. President and CEO, Green Bank</p>	<ul style="list-style-type: none"> • Wells Fargo <ul style="list-style-type: none"> — Regional Manager of Business Banking — EVP, Commercial Business Banking • Bank of America <ul style="list-style-type: none"> — Banking Center President — Lending Manager 	<ul style="list-style-type: none"> • MBA – Baylor University • BBA – Texas A&M University • 32 years of banking
 <p>Terry S. Earley Chief Financial Officer</p>	<ul style="list-style-type: none"> • Yadkin – EVP & CFO • Rocky Mountain Bank – CEO • RBC Bank (USA) – CFO and COO • CPA at KPMG 	<ul style="list-style-type: none"> • BSBA – UNC Chapel Hill • 33 years of banking
 <p>Donald S. Perschbacher EVP and Corporate Chief Credit Officer</p>	<ul style="list-style-type: none"> • BBVA Compass Bank – EVP and Credit Risk Executive • Guaranty Bank – Executive VP and Chief Credit Officer • Bank of America – SVP and Senior Approval Officer 	<ul style="list-style-type: none"> • BBA in Finance – Texas A&M University • 32 years of banking

Closing Remarks

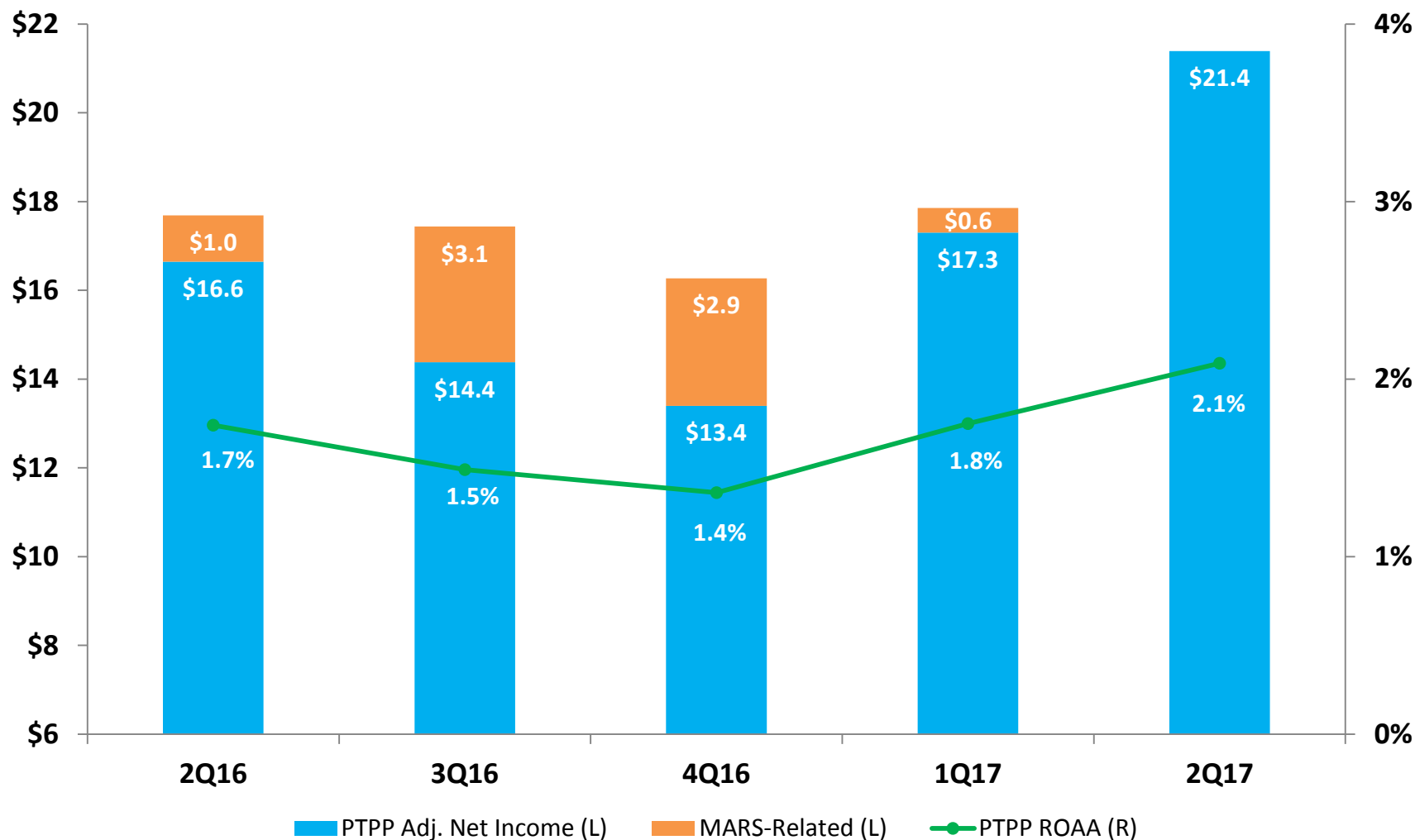


- Well positioned in attractive major metropolitan markets in Texas
- Scalable platform to accommodate significant organic growth and enhance profitability
- Strong loan originations
- Successful de-risking of the balance sheet repositions the bank for sustainable and improving financial performance
- Robust core earnings profile, highlighted by strong 2Q17 ROAA of 1.26%, ROATCE of 15.04%, and efficiency ratio of 47.83%



Appendix

Pre-Tax Pre-Provision Adjusted Net Income

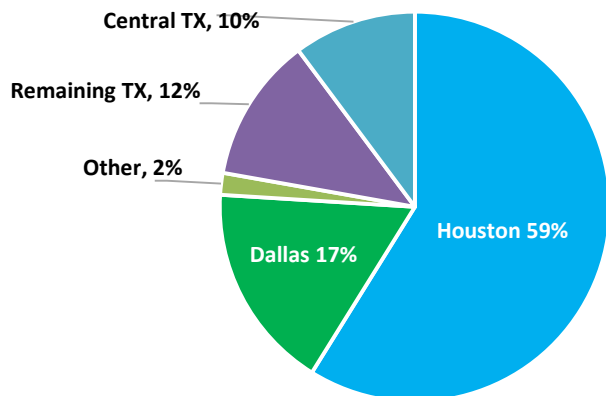


\$ in millions

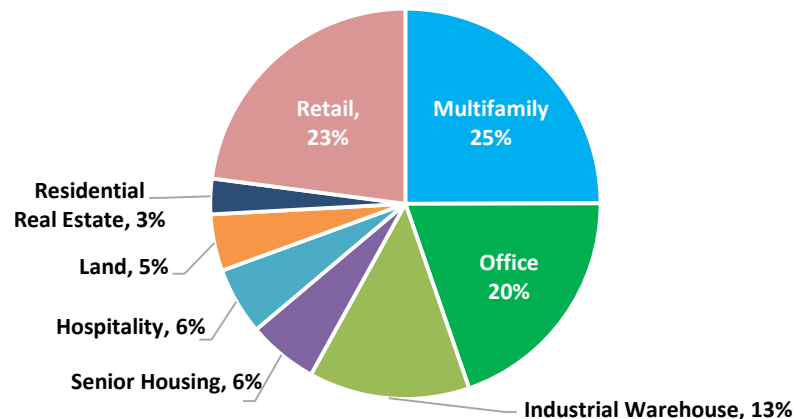
Commercial Real Estate (CRE) Portfolio Detail



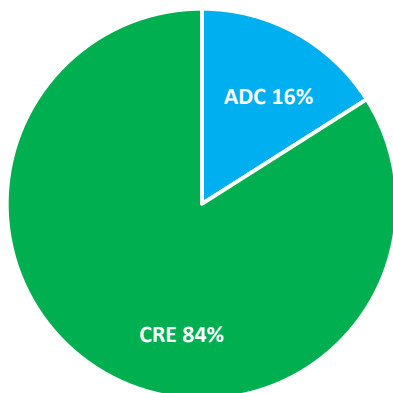
By Regional Distribution as of June 30, 2017 *



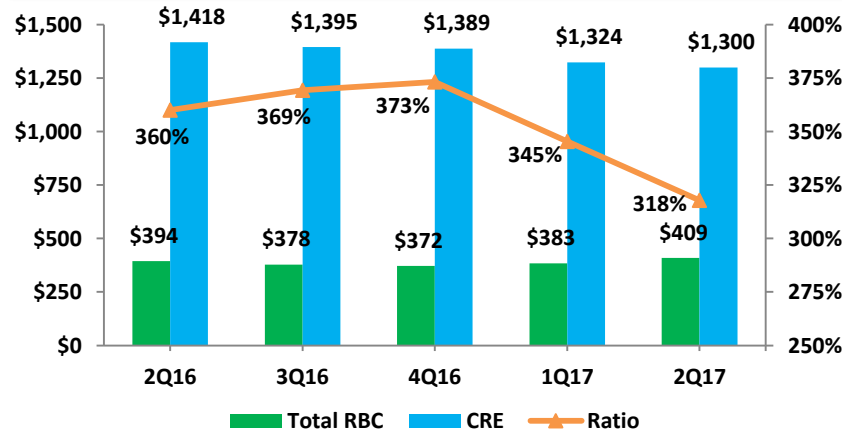
By Product as of June 30, 2017



CRE vs. ADC as of June 30, 2017



Regulatory CRE/Total Risk Based Capital



(*) Central TX denotes Austin, San Antonio and San Marcos

\$ in millions, portfolio detail excludes Farmland per CRE guidance regulations, though it is included in financial reporting

Financial Guidance – Updated




- 4Q 2017 Net Interest Margin in the range of 3.70 – 3.80% *
- FY 2017 Net Interest Income in the range of \$140 – 148 million
- FY 2017 Provision Expense in the range of \$11 – 13 million
- FY 2017 Noninterest Income in the range of \$21 – 23 million
- FY 2017 Noninterest Expense in the range of \$80 – 83 million
 - Expect the quarterly run rate to be ~\$20 – 21 million through the remainder of 2017
- 2017 EPS target in the range of \$1.20 – \$1.30 *
- 2018 EPS target in the range of \$1.50 – \$1.65 **

(*) Based on assumption of no increases to the Fed Funds target rate for the duration of 2017

(**) Based on assumption of one 25 basis point increase to the Fed Funds target rate in the first half of 2018

Analyst Coverage



Firm	Analyst	Rating	Price Target	2017E EPS	2018E EPS
 HOVDE GROUP	Brian Zabora	Outperform	\$25.00	\$1.24	\$1.56
 KEEFE, BRUYETTE & WOODS <small>Specialists in Financial Services</small> <small>A Stifel Company</small>	Brady Gailey	Market Perform	\$23.00	\$1.25	\$1.53
PiperJaffray	Brett Rabatin	Overweight	\$25.00	\$1.27	\$1.55
SANDLER O'NEILL + PARTNERS	Brad Milsaps	Buy	\$24.00	\$1.25	\$1.70
 SUNTRUST ROBINSON HUMPHREY	Michael Young	Hold	TBU	TBU	TBU
		Average	\$24.25	\$1.25	\$1.59

TBU denotes estimates that are 'to be updated' following Green Bancorp's most recent earnings release



GAAP to Non-GAAP Reconciliations

Reconciliation of Total Shareholders' Equity to Tangible Common Equity



	<u>Jun 30, 2017</u>	<u>Mar 31, 2017</u>	<u>Dec 31, 2016</u>	<u>Sep 30, 2016</u>	<u>Jun 30, 2016</u>
	(Dollars in thousands, except per share data)				
Tangible Common Equity					
Total shareholders' equity	\$ 451,741	\$ 437,288	\$ 430,482	\$ 426,215	\$ 434,941
Adjustments:					
Goodwill	85,291	85,291	85,291	85,291	85,291
Core deposit intangibles	9,215	9,595	9,975	10,356	10,758
Tangible common equity	<u>\$ 357,235</u>	<u>\$ 342,402</u>	<u>\$ 335,216</u>	<u>\$ 330,568</u>	<u>\$ 338,892</u>
Common shares outstanding ⁽¹⁾	37,035	37,015	36,988	36,683	36,620
Book value per common share ⁽¹⁾	\$ 12.20	\$ 11.81	\$ 11.64	\$ 11.62	\$ 11.88
Tangible book value per common share ⁽¹⁾	\$ 9.65	\$ 9.25	\$ 9.06	\$ 9.01	\$ 9.25

¹ Excludes the dilutive effect of common stock issuable upon exercise of outstanding stock options. The number of exercisable options outstanding was 465,281 as of June 30, 2017; 472,653 as of March 31, 2017; 493,241 as of December 31, 2016; 792,619 as of September 30, 2016; and 785,352 as of June 30, 2016.

Reconciliation of Avg. Tangible Common Equity to Avg. Common Equity and Net Income excl. Amortization of Core Deposit Intangibles, Net of Tax to Net Income



	For the Quarter Ended					For the Six Months Ended	
	Jun 30, 2017	Mar 31, 2017	Dec 31, 2016	Sep 30, 2016	Jun 30, 2016	Jun 30, 2017	Jun 30, 2016
	(Dollars in thousands)						
Net income (loss) adjusted for amortization of core deposit intangibles							
Net income (loss)	\$ 12,898	\$ 7,212	\$ 2,544	\$ (8,986)	\$ 3,631	\$ 20,110	\$ 5,470
Adjustments:							
Plus: Amortization of core deposit intangibles	380	380	382	402	402	760	804
Less: Tax benefit at the statutory rate	133	133	134	141	141	266	281
Net income (loss) adjusted for amortization of core deposit intangibles	<u>\$ 13,145</u>	<u>\$ 7,459</u>	<u>\$ 2,792</u>	<u>\$ (8,725)</u>	<u>\$ 3,892</u>	<u>\$ 20,604</u>	<u>\$ 5,993</u>
Average Tangible Common Equity							
Total average shareholders' equity	\$ 445,334	\$ 435,695	\$ 427,550	\$ 434,620	\$ 435,459	\$ 440,541	\$ 433,962
Adjustments:							
Average goodwill	85,291	85,291	85,291	85,291	85,291	85,291	85,290
Average core deposit intangibles	9,461	9,844	10,223	10,618	11,020	9,652	11,220
Average tangible common equity	<u>\$ 350,582</u>	<u>\$ 340,560</u>	<u>\$ 332,036</u>	<u>\$ 338,711</u>	<u>\$ 339,148</u>	<u>\$ 345,598</u>	<u>\$ 337,452</u>
Return on Average Tangible Common Equity (Annualized)	<u>15.04 %</u>	<u>8.88 %</u>	<u>3.35 %</u>	<u>(10.25) %</u>	<u>4.62 %</u>	<u>12.02 %</u>	<u>3.57 %</u>

Reconciliation of Allowance for Loan Losses plus Acquired Loans Net Discount to Total Loans adj. for Acquired Loan Net Discount



	<u>Jun 30, 2017</u>	<u>Mar 31, 2017</u>	<u>Dec 31, 2016</u>	<u>Sep 30, 2016</u>	<u>Jun 30, 2016</u>
	(Dollars in thousands)				
Allowance for loan losses plus acquired loan net discount					
Allowance for loan losses at end of period	\$ 31,991	\$ 31,936	\$ 26,364	\$ 35,911	\$ 47,420
Plus: Net discount on acquired loans	<u>6,240</u>	<u>7,314</u>	<u>9,937</u>	<u>13,698</u>	<u>20,412</u>
Total allowance plus acquired loan net discount	<u><u>\$ 38,231</u></u>	<u><u>\$ 39,250</u></u>	<u><u>\$ 36,301</u></u>	<u><u>\$ 49,609</u></u>	<u><u>\$ 67,832</u></u>
Total loans adjusted for acquired loan net discount					
Total loans	\$ 3,123,355	\$ 3,012,275	\$ 3,098,220	\$ 3,047,618	\$ 3,189,436
Plus: Net discount on acquired loans	<u>6,240</u>	<u>7,314</u>	<u>9,937</u>	<u>13,698</u>	<u>20,412</u>
Total loans adjusted for acquired loan net discount	<u><u>\$ 3,129,595</u></u>	<u><u>\$ 3,019,589</u></u>	<u><u>\$ 3,108,157</u></u>	<u><u>\$ 3,061,316</u></u>	<u><u>\$ 3,209,848</u></u>
Allowance for loan losses plus acquired loan net discount loans to total loans adjusted for acquired loan net discount	1.22 %	1.30 %	1.17 %	1.62 %	2.11 %

Reconciliation of Pre-Tax Pre-Provision Net Income



	For the Quarter Ended					For the Six Months Ended	
	Jun 30, 2017	Mar 31, 2017	Dec 31, 2016	Sep 30, 2016	Jun 30, 2016	Jun 30, 2017	Jun 30, 2016
	(Dollars in thousands)						
Pre-Tax, Pre-Provision Net Income							
Net Income (loss)	\$ 12,898	\$ 7,212	\$ 2,544	\$ (8,986)	\$ 3,631	\$ 20,110	\$ 5,470
Plus: Provision (benefit) for income taxes	6,985	3,942	1,355	(4,831)	2,017	10,927	3,074
Plus: Provision for loan losses	1,510	6,145	9,500	28,200	11,000	7,655	27,000
Total pre-tax, pre-provision net income	<u>\$ 21,393</u>	<u>\$ 17,299</u>	<u>\$ 13,399</u>	<u>\$ 14,383</u>	<u>\$ 16,648</u>	<u>\$ 38,692</u>	<u>\$ 35,544</u>