INVESTOR PRESENTATION

4th Quarter 2023

1st Source® Corporation

NASDAQ: SRCE | www.1stsource.com

DISCLOSURES

Forward-Looking Statements

Except for historical information, the matters discussed may include "forward-looking statements." Those statements are subject to material risks and uncertainties. 1st Source cautions readers not to place undue reliance on any forward-looking statements, which speak only as of the date made. The audience is advised that various important factors could cause 1st Source's actual results or circumstances for future periods to differ materially from those anticipated or projected in such forward-looking statements. Please refer to our press releases, Form 10-Qs, and 10-Ks concerning factors that could cause actual results to differ materially from any forward-looking statements of which we undertake no obligation to publicly update or revise.

Non-GAAP Financial Measures

The accounting and reporting policies of 1st Source conform to generally accepted accounting principles ("GAAP") in the United States and prevailing practices in the banking industry. However, certain non-GAAP performance measures are used by management to evaluate and measure the Company's performance. Although these non-GAAP financial measures are frequently used by investors to evaluate a financial institution, they have limitations as analytical tools, and should not be considered in isolation, or as a substitute for analyses of results as reported under GAAP. These include taxable-equivalent net interest income (including its individual components), net interest margin (including its individual components), the efficiency ratio, tangible common equity-to-tangible assets ratio, pre-tax pre-provision income and tangible book value per common share. Management believes that these measures provide users of the Company's financial information a more meaningful view of the performance of the interest-earning assets and interest-bearing liabilities and of the Company's operating efficiency. Other financial holding companies may define or calculate these measures differently. See the slides titled "Reconciliation of Non-GAAP Financial Measures" for a reconciliation of certain non-GAAP financial measures used by the Company with their most closely related GAAP measures.

CORPORATE OVERVIEW

Founded in 1863

$8.7 billion Community Bank with International Reach headquartered in South Bend, Indiana







Community Banking

- Locations throughout northern Indiana and southwestern Michigan
- Business and personal banking, payment services, lending, mortgage, and leasing
- Investment management, wealth advisory, estate planning, and retirement planning services
- Business and consumer insurance sales

Renewable Energy Financing

- National footprint
- Construction loans, permanent loans and tax equity investments
- Community solar, commercial and industrial, small utility scale, university and municipal projects

Specialty Finance

- National and international footprint
- Construction machinery
- Corporate and personal aircraft
- Auto rental and leasing
- Truck rental and leasing

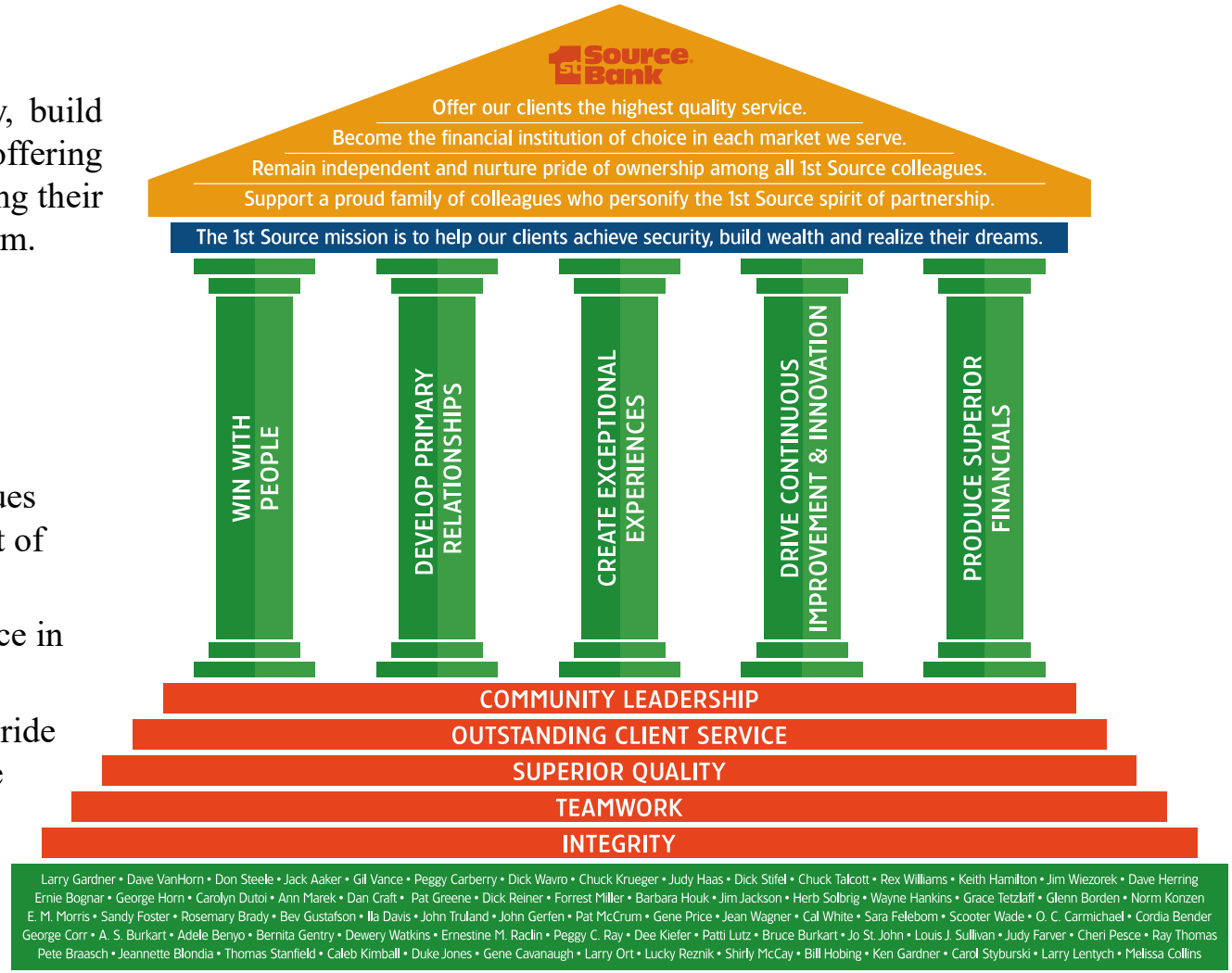
MISSION & VISION

Mission

To help our clients achieve security, build wealth and realize their dreams by offering straight talk, sound advice and keeping their best interests in mind for the long-term.

Vision

- Offer our clients the highest quality service
- Support a proud family of colleagues who personify the 1st Source spirit of partnership
- Be the financial institution of choice in each market we serve
- Remain independent and nurture pride of ownership among all 1st Source colleagues
- Achieve long-term, superior financial results



MARKET AREA


Checking


Savings


Loans


Mortgages


Business


Insurance





Specialty Finance

Loans & Leases
$3.46 billion


Auto & Light Truck


Medium & Heavy Duty Truck


Construction


Aircraft

Community Bank

Loans & Leases
$3.08 billion

BUSINESS MIX

Loans & Leases





COMMUNITY BANKING

47%

SPECIALTY FINANCE

53%

COMMUNITY BANKING

78 Banking Centers

97 Twenty-four-hour ATMs

9 Trust & Wealth Advisory locations with approximately $5.5 billion of assets under management

10 1st Source Insurance offices



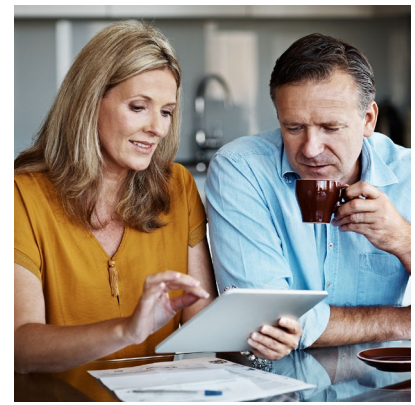
In person



Over the phone



Online



Mobile

RENEWABLE ENERGY FINANCING



Our Renewable Energy Financing Division provides sponsors and developers with one-stop-shop financing by providing construction loans, permanent loans, and tax equity investments to community solar, commercial & industrial, small utility scale, university, and municipal solar projects. Loans and investments are made across the contiguous United States with a focus in the Northeast and Midwest.

Financed solar projects positively impact communities across our growing portfolio through energy cost savings and renewable energy generation.

Environmental Impact

The estimated aggregate power capacity of financed projects avoids 299,393 metric tons of carbon greenhouse emissions annually.*

- Over $399 million in loans and leases outstanding as of December 31, 2023
- Over $142 million invested to date in tax equity partnership investments as of December 31, 2023

Equivalent Emissions Avoided Annually*

33,688,907 gallons of gasoline consumed	29,409,953 gallons of diesel consumed	335,366,454 Pounds of coal burned	3,963 tanker trucks' worth of gasoline
37,734 homes' energy use for one year	58,254 homes' electricity use for one year	1,651 railcars' worth of coal burned	692,477 barrels of oil consumed

* Source: https://www.epa.gov/energy/greenhouse-gas-equivalencies-calculator as of January 1, 2024

SPECIALTY FINANCE GROUP



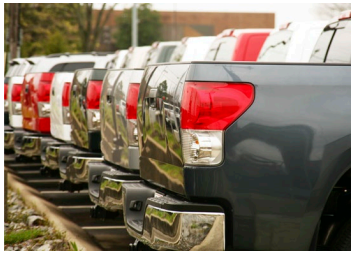
Aircraft Division

Aircraft division provides financing primarily for new and pre-owned general aviation aircraft (including helicopters) for private and corporate users, some for aircraft distributors and dealers, air charter operators, air cargo carriers, and other aircraft operators. See Appendix for NAICS industry detail.



Construction Equipment Division

Construction equipment division provides financing for infrastructure projects (i.e., asphalt and concrete plants, bulldozers, excavators, cranes, and loaders, etc.)



Auto and Light Truck Division

Auto/light truck division provides financing for automobile rental and commercial auto leasing companies, and light truck rental and leasing companies.



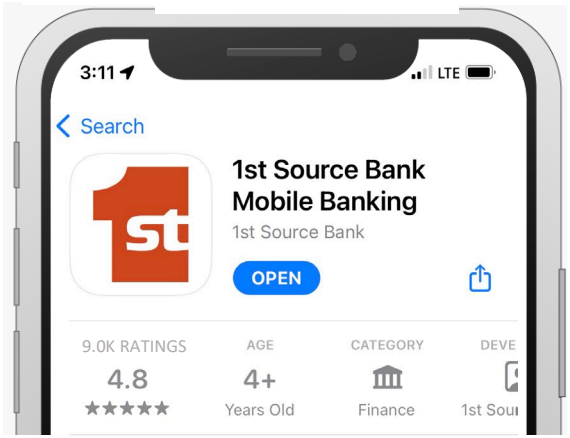
Medium and Heavy Duty Truck Division

The medium and heavy duty truck division finances highway tractors and trailers and delivery trucks for the commercial trucking industry and trash and recycling equipment for municipalities and private businesses as well as equipment for landfills.

HIGHLY RATED, FEATURE-RICH MOBILE APP

4.8 ★★★★★

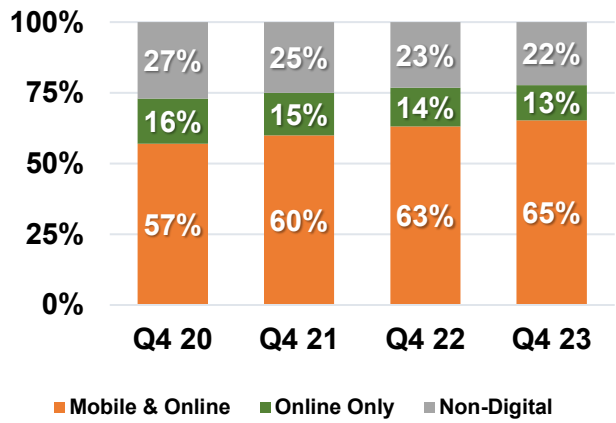
9.0K RATINGS [6]



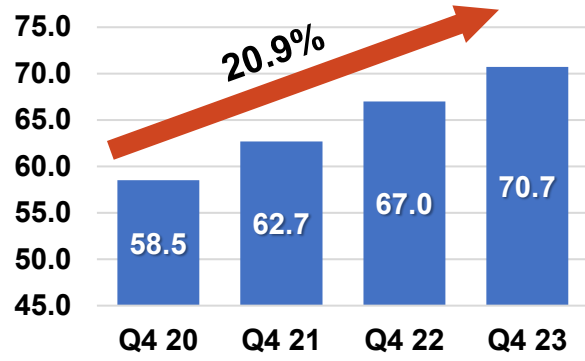
- Budget & Account Aggregation
- Debit Card Control
- Zelle (P2P)
- Credit Score Mgmt.[4]
- Digital Wallet [5]

Other Services:
Balance & Transfers, Pay Bills / eBills, Mobile Deposit, A2A Transfers

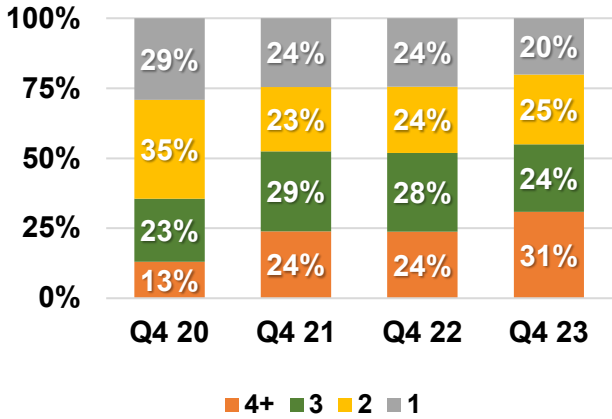
Digital Adoption[1]



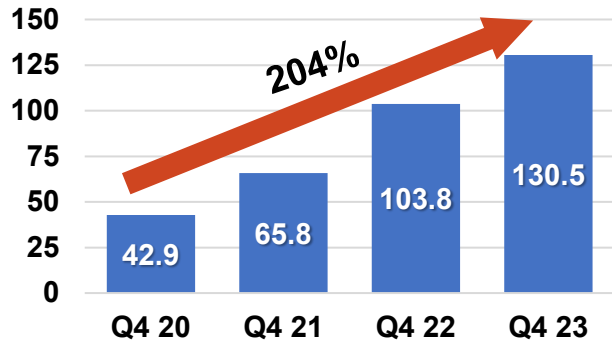
Mobile Users (000s)[2]



Service Usage[3]



Zelle Transactions (000s)[7]



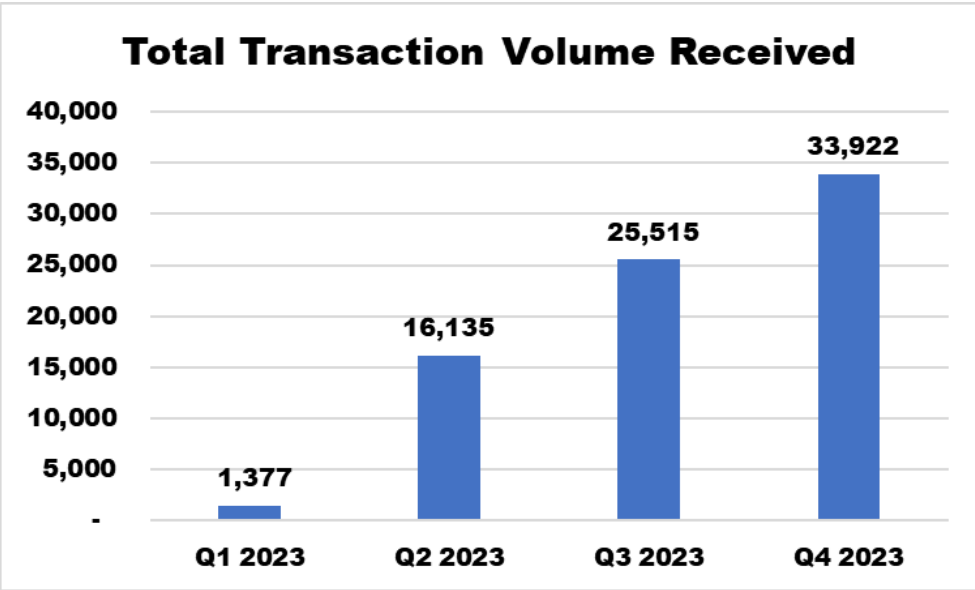
1 "Digital Adoption" is based on the primary deposit account holders' usage of our online/mobile banking platforms
2 "Mobile Users" is based on activity within the Mobile App within the last 90 days
3 "Service Usage" are the number of distinct services (presented on the left) used by a digital user
4 Launched service in May 2022
5 1st Source Debit Cards can be loaded into Apple Pay, Samsung Pay & Google Wallet Apps
6. Based on Apple's App Store rating at quarter-end
7. Some previously reported quarterly transactions have been modified.

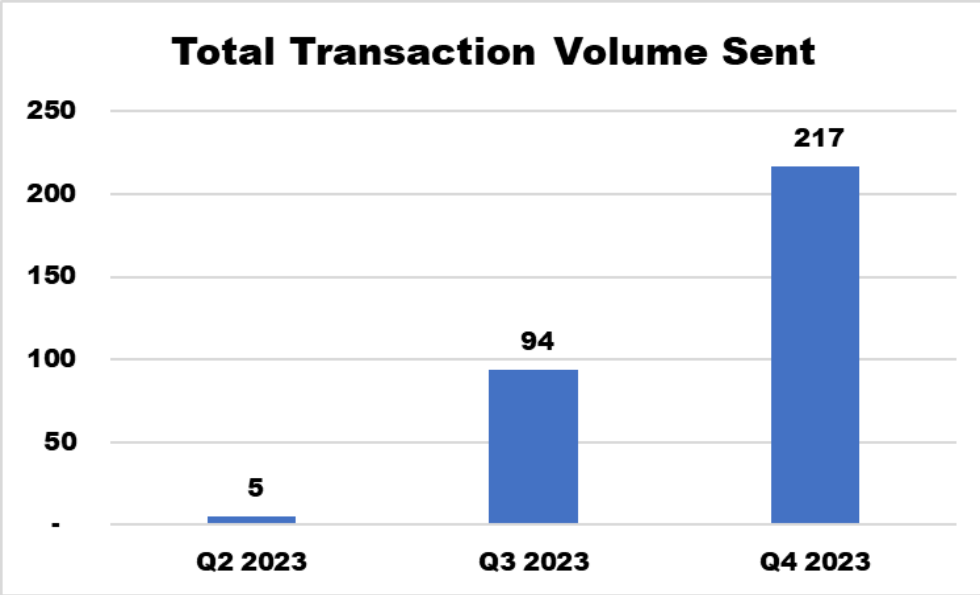
INSTANT PAYMENTS

Successfully launched instant payment systems Real Time Payments (RTP) and FedNow over three phases in 2023:

- **RTP Receive**
  - All deposit accounts eligible to receive funds through RTP
- **RTP Send (Pilot Mode)**
  - Send capability restricted to select businesses
- **FedNow Send/Receive**
  - One of only 35 banks and credit unions to launch FedNow on day 1

As of Dec. 31st, 2023, 1st Source sent or received over $50 million through Real Time Payments and FedNow channels.





AN EXPERIENCED AND PROVEN TEAM



Executive Team

6 executives with an average **35** years each of banking experience and **26** years with 1st Source

Business Banking Officers

41 business banking officers with an average **20** years each of lending experience and with 1st Source from **1** to **34** years

Specialty Finance Group Officers

24 specialty finance officers with an average **24** years each of lending experience and with 1st Source from **1** to **33** years

PERFORMANCE CLIENT

Indiana SBA Community Lender Award

2013-2023

#1 SBA Lender in our Indiana footprint

#1 SBA Lender Headquartered in State of Indiana

#1 Deposit share in our 16 contiguous county market

#5 Lender of Community Development Loans (Total Dollars) in State of Indiana by Banks Headquartered in Indiana. 2022 CRA data by FFIEC.

#3 Lender of Community Development Loans (# of Loans) in State of Indiana by Banks Headquartered in Indiana. 2022 CRA data by FFIEC.

#20 On Monitor Magazine's 2023 Top 50 Bank Finance/Leasing Companies in the U.S.

#35 On Monitor Magazine's 2023 Top 100 Largest Equipment Finance/Leasing Companies in the U.S.



PERFORMANCE LEADERSHIP

Newsweek

2023 America's Greatest Workplaces for Parents and Families

Forbes' Best in State Banks

2023 Indiana Rank #1

Forbes' 500 Best Midsize Employers

2021-2023

Forbes' 500 Best Employers for Diversity

2022

Notre Dame Lucy Family Institute for Data & Society

2023 Lucy Breakthrough Award: Student Experiential Learning with 1st Source Bank

Indianapolis Business Journal's 250 Most Influential Business Leaders

Christopher J. Murphy III

Chairman, President, and CEO,
1st Source Corporation

Tracy D. Graham & Isaac P. Torres

Board Members



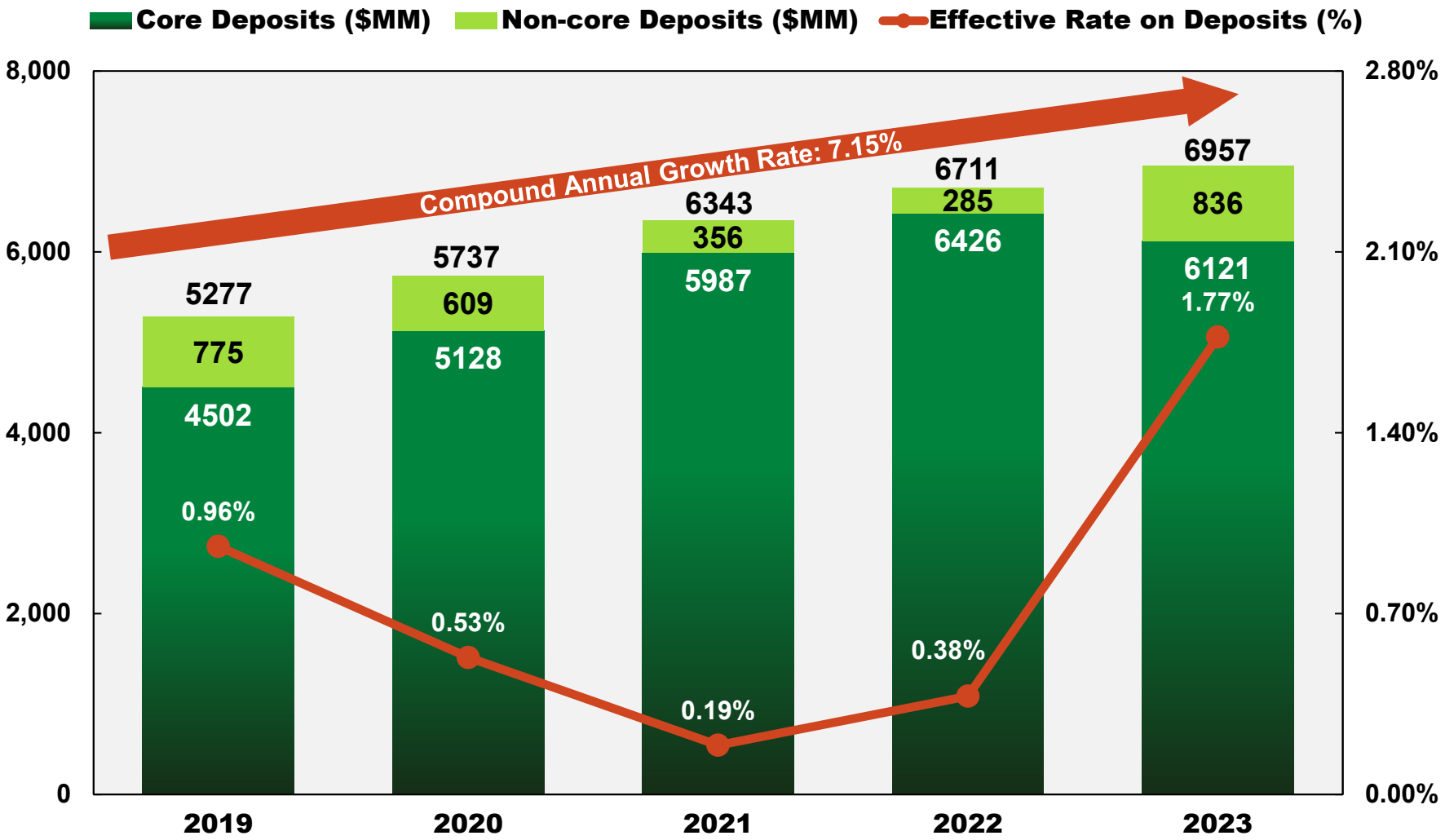
FINANCIAL REVIEW

1st Source® Corporation



CORE DEPOSIT FRANCHISE

TOTAL AVERAGE DEPOSITS

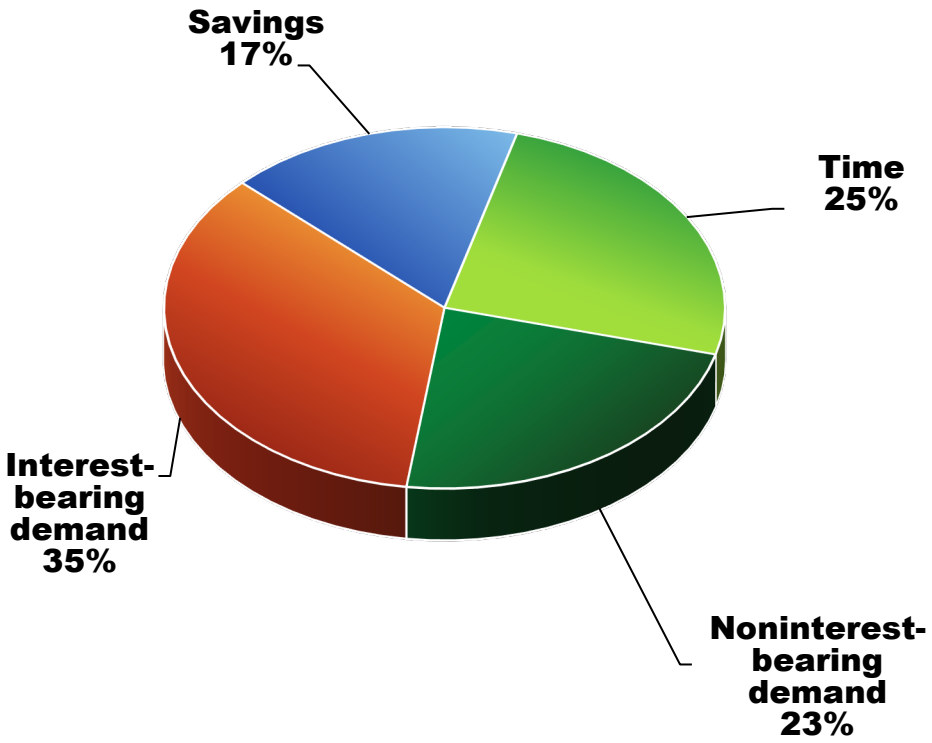


*Non-core deposits include CDs over $250,000, brokered CDs, and national listing service CDs.

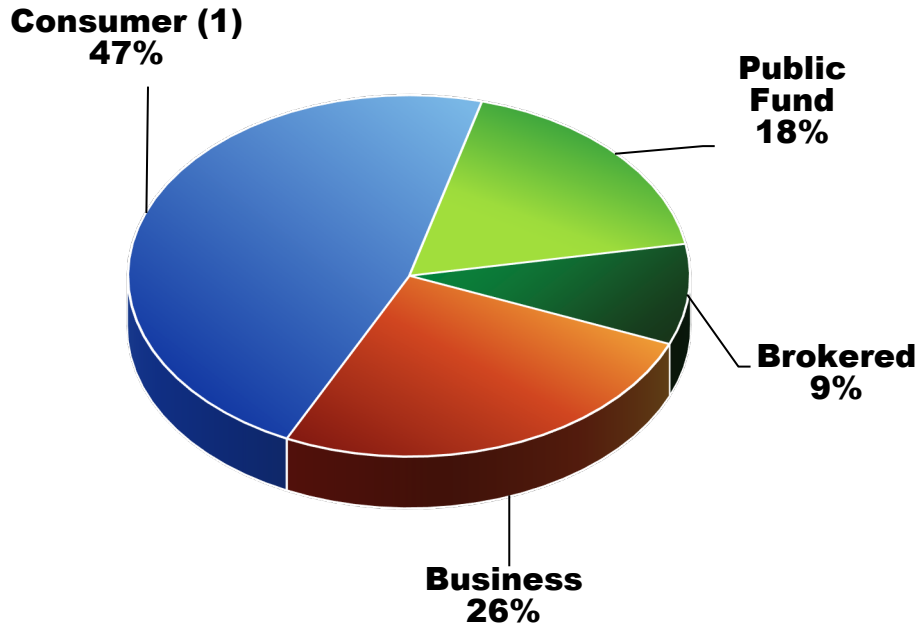
Diversified Deposit Mix

End of Period Balances

Account Type



Owner Classification

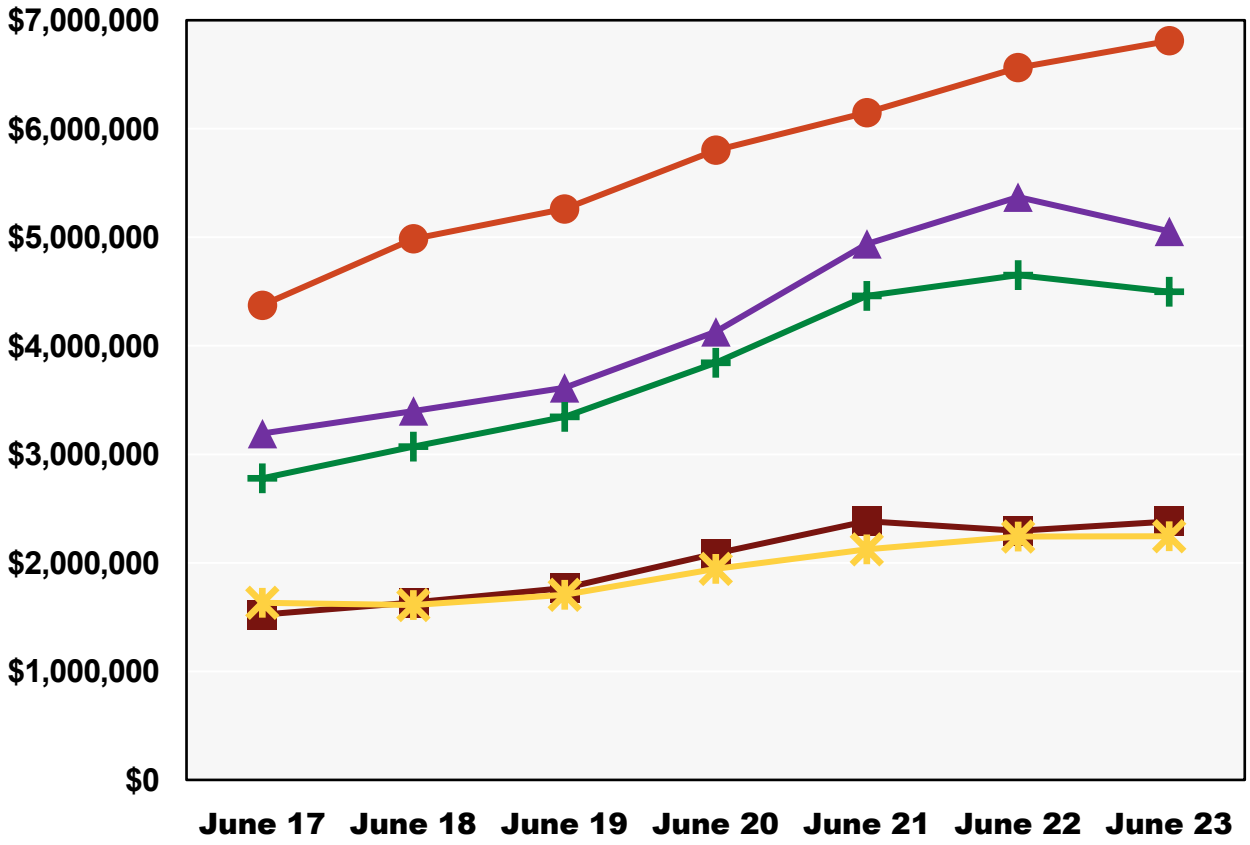


(1) Includes business customer certificates of deposit which were immaterial

Approximately 228,300 deposit accounts with an average balance of $30,800.

DEPOSIT MARKET SHARE
16 COUNTY CONTIGUOUS MARKET*

Leading Market Share in Community Banking Markets ($000)



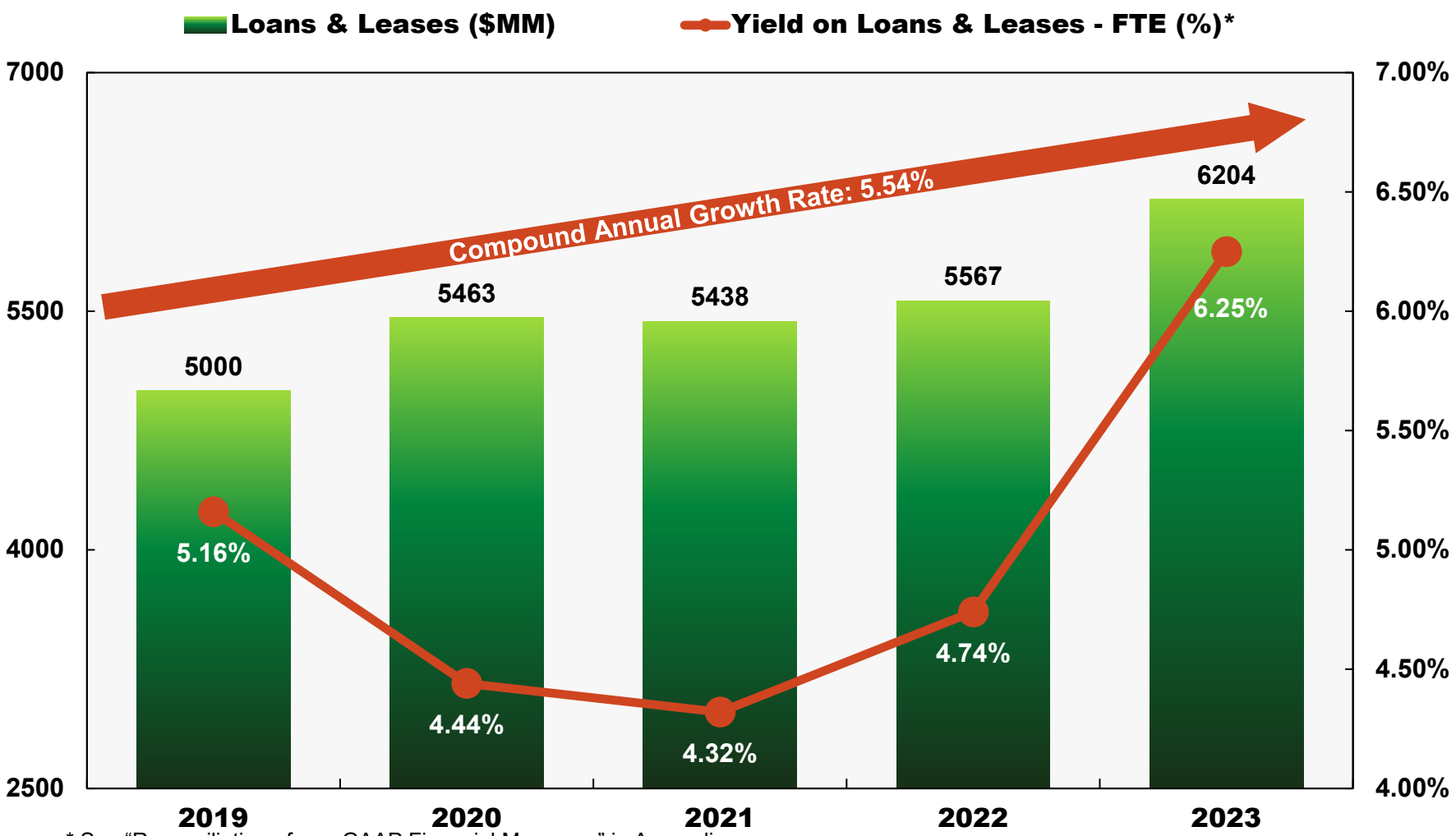
2023	
1st Source	14.42%
Chase	10.70%
Lake City Bank	9.53%
Horizon Bank	5.04%
Fifth Third	4.76%

Data as of June 2023 – FDIC
(via S&P Global Market Intelligence)

*Includes Allen, DeKalb, Elkhart, Fulton, Huntington, Kosciusko, LaPorte, Marshall, Porter, Pulaski, St. Joseph, Starke, Wells, and Whitley counties in the State of Indiana, and Berrien and Cass counties in the State of Michigan.

GROWING LOAN PORTFOLIO

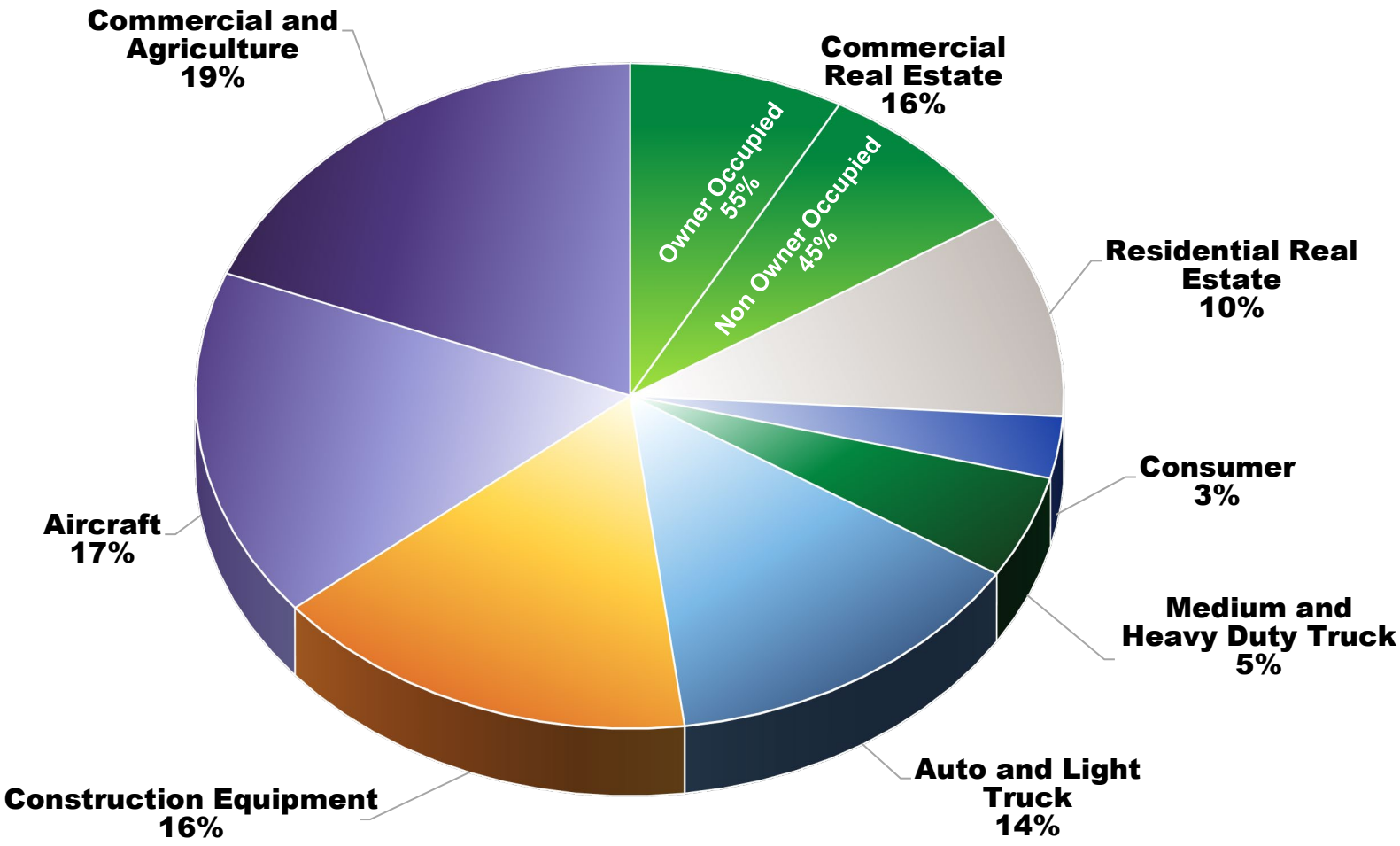
Total Average Loans & Leases



* See “Reconciliation of non-GAAP Financial Measures” in Appendix.

DIVERSIFIED LOAN PORTFOLIO

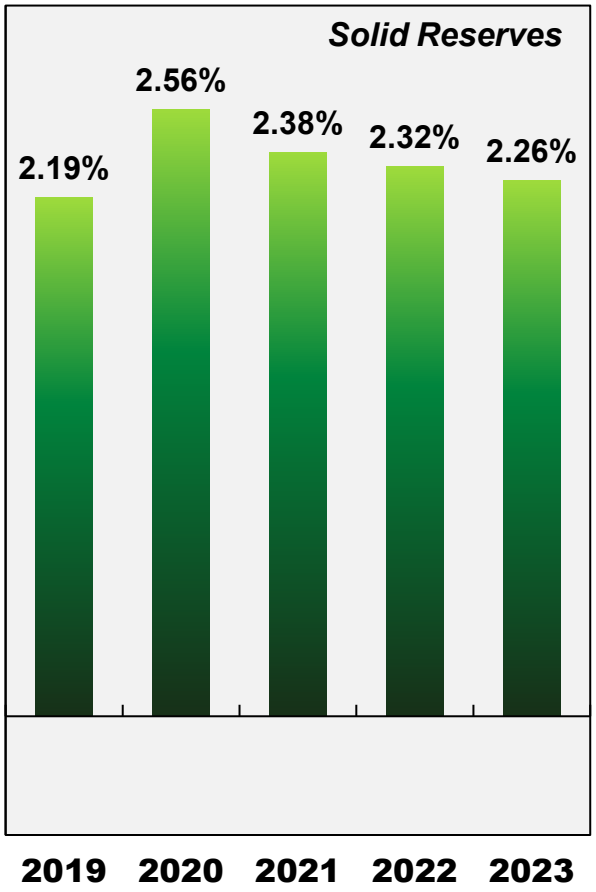
2023 Average Loans by Type



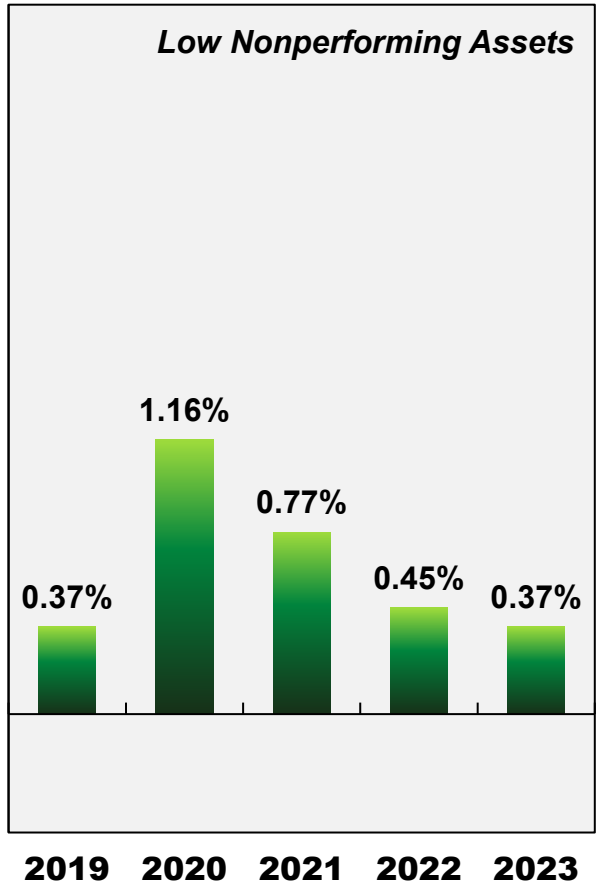
STRONG CREDIT QUALITY

% of Net Loans and Leases

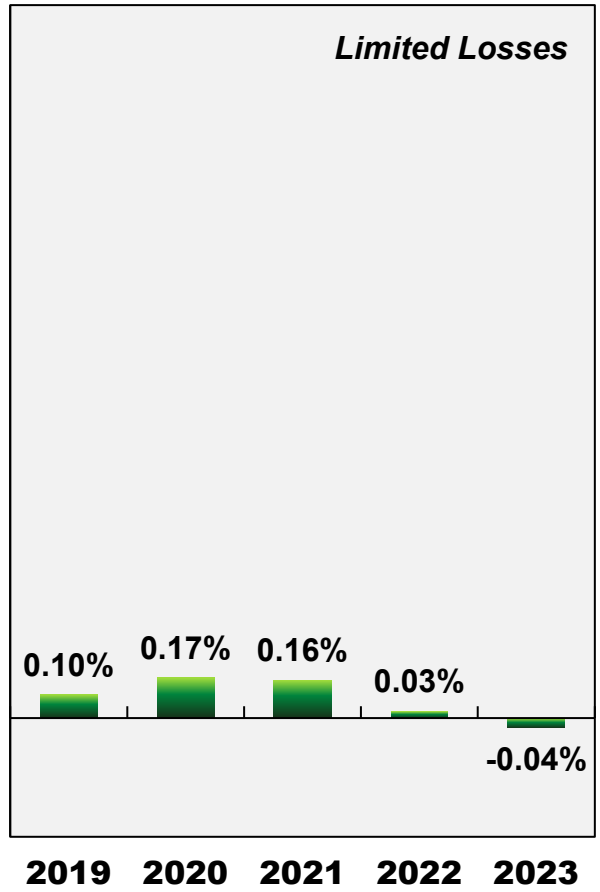
Loan & Lease Loss Allowance



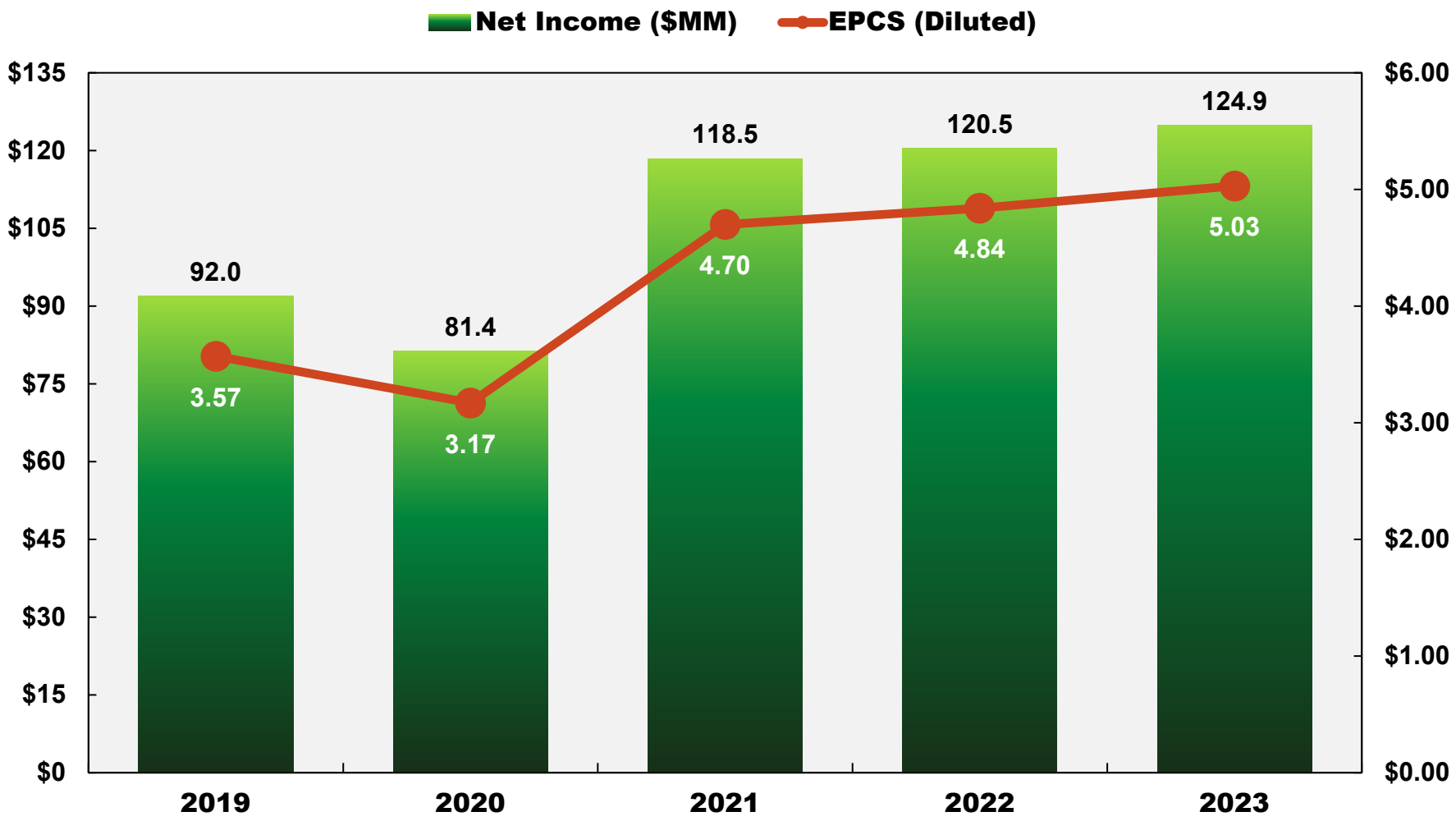
Nonperforming Assets



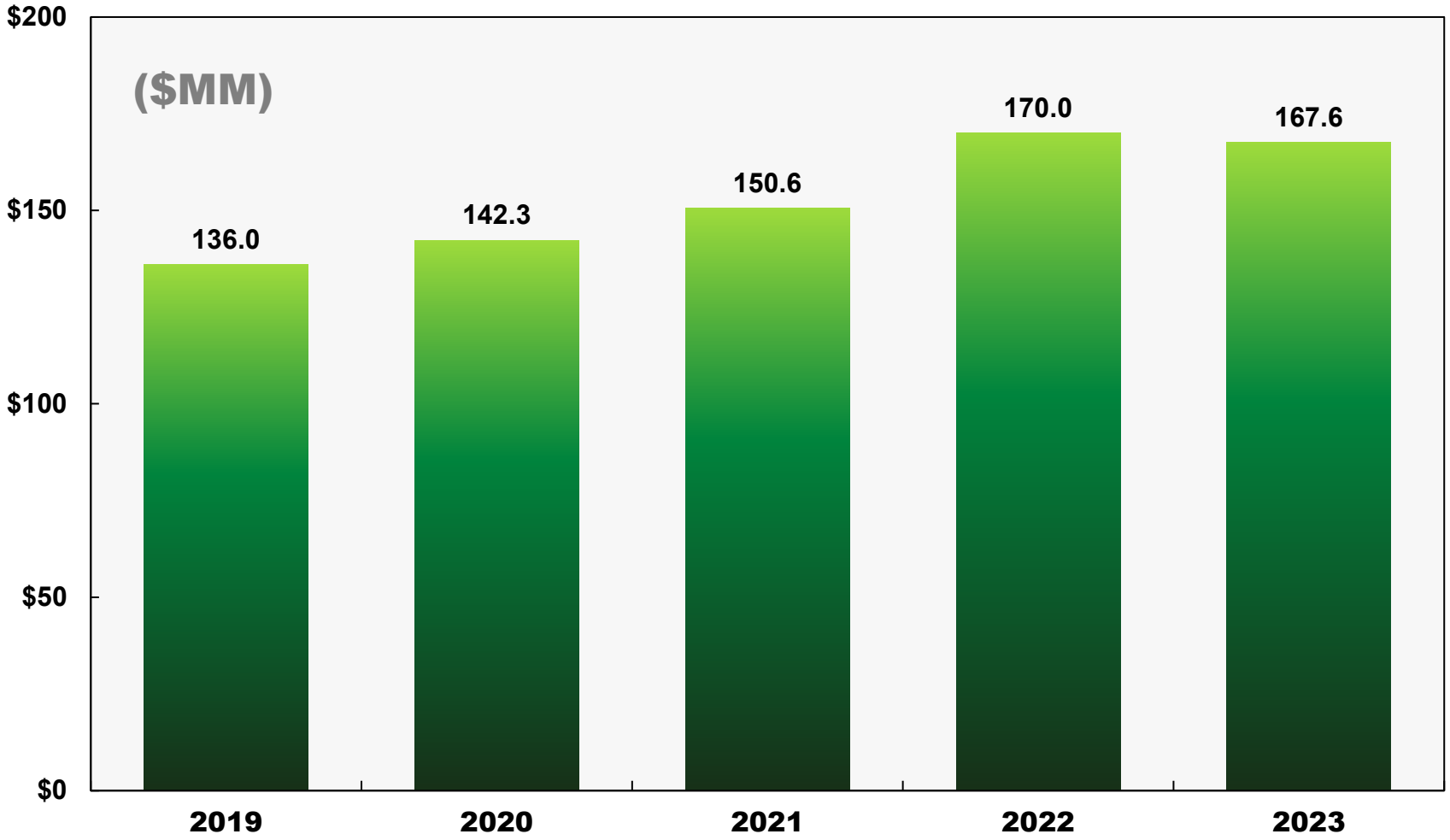
Net Charge-Offs (Recoveries)



NET INCOME & EARNINGS PER SHARE



PRE-TAX, PRE-PROVISION INCOME

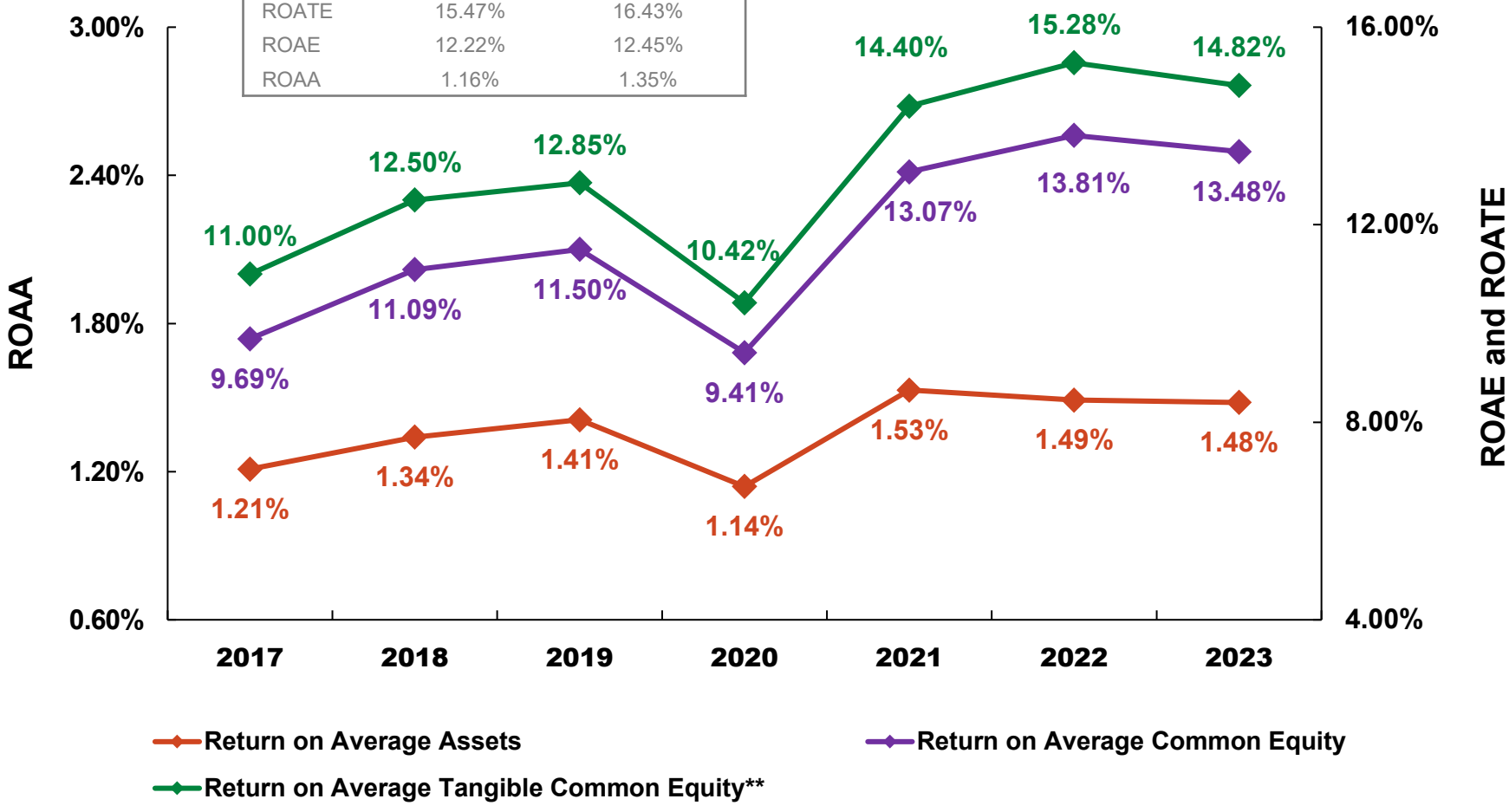


*See “Reconciliation of non-GAAP Financial Measures” in Appendix.

INCOME PERFORMANCE METRICS

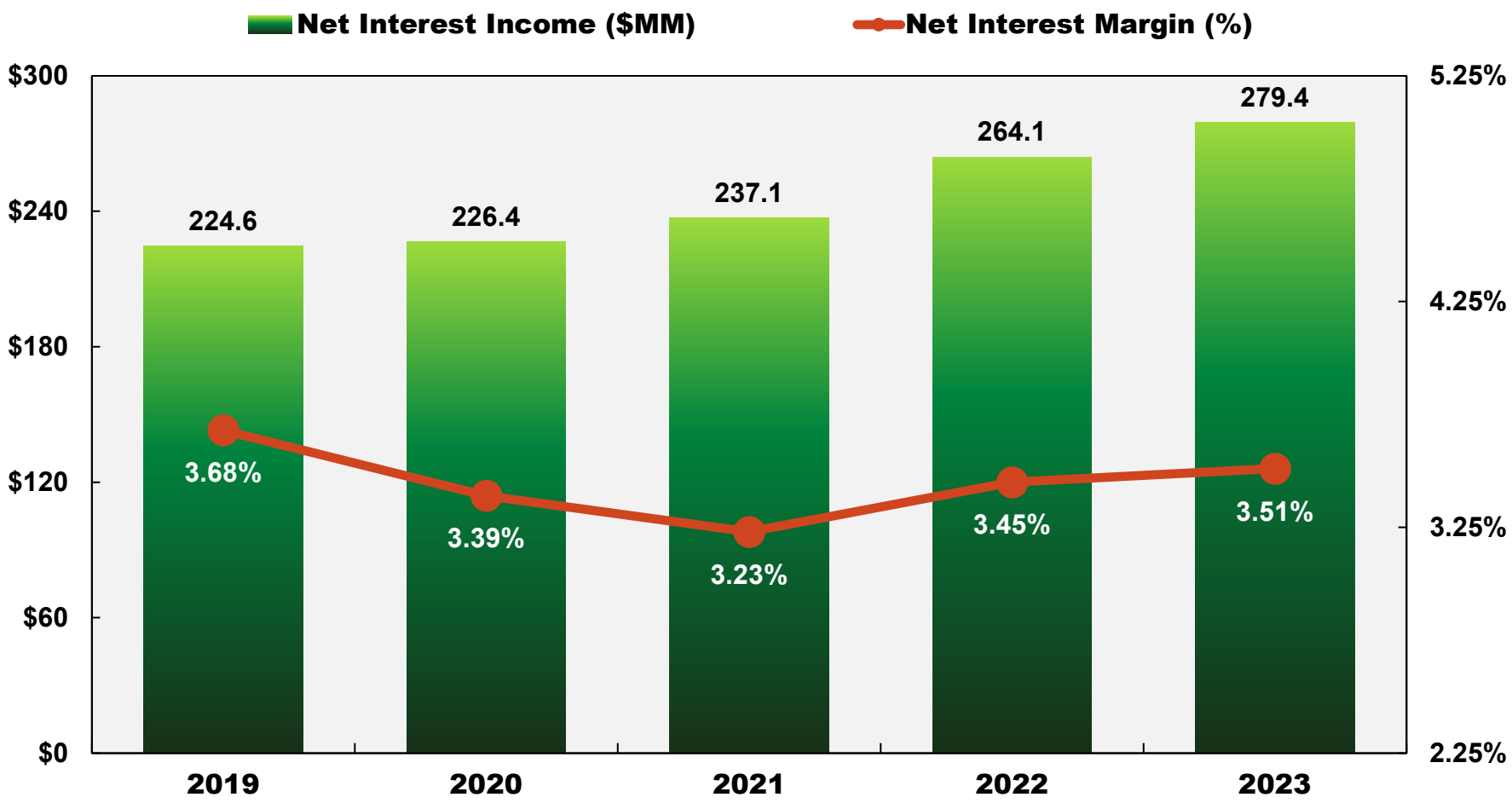
1st SOURCE PERFORMS WELL AGAINST PEERS WHILE MAINTAINING STRONG CAPITAL LEVELS

YTD Median Peer Data*	National C&I	Midwest
ROATE	15.47%	16.43%
ROAE	12.22%	12.45%
ROAA	1.16%	1.35%



*Peer group data as of September 30, 2023.
** See “Reconciliation of non-GAAP Financial Measures” in Appendix.

NET INTEREST MARGIN (FTE)*

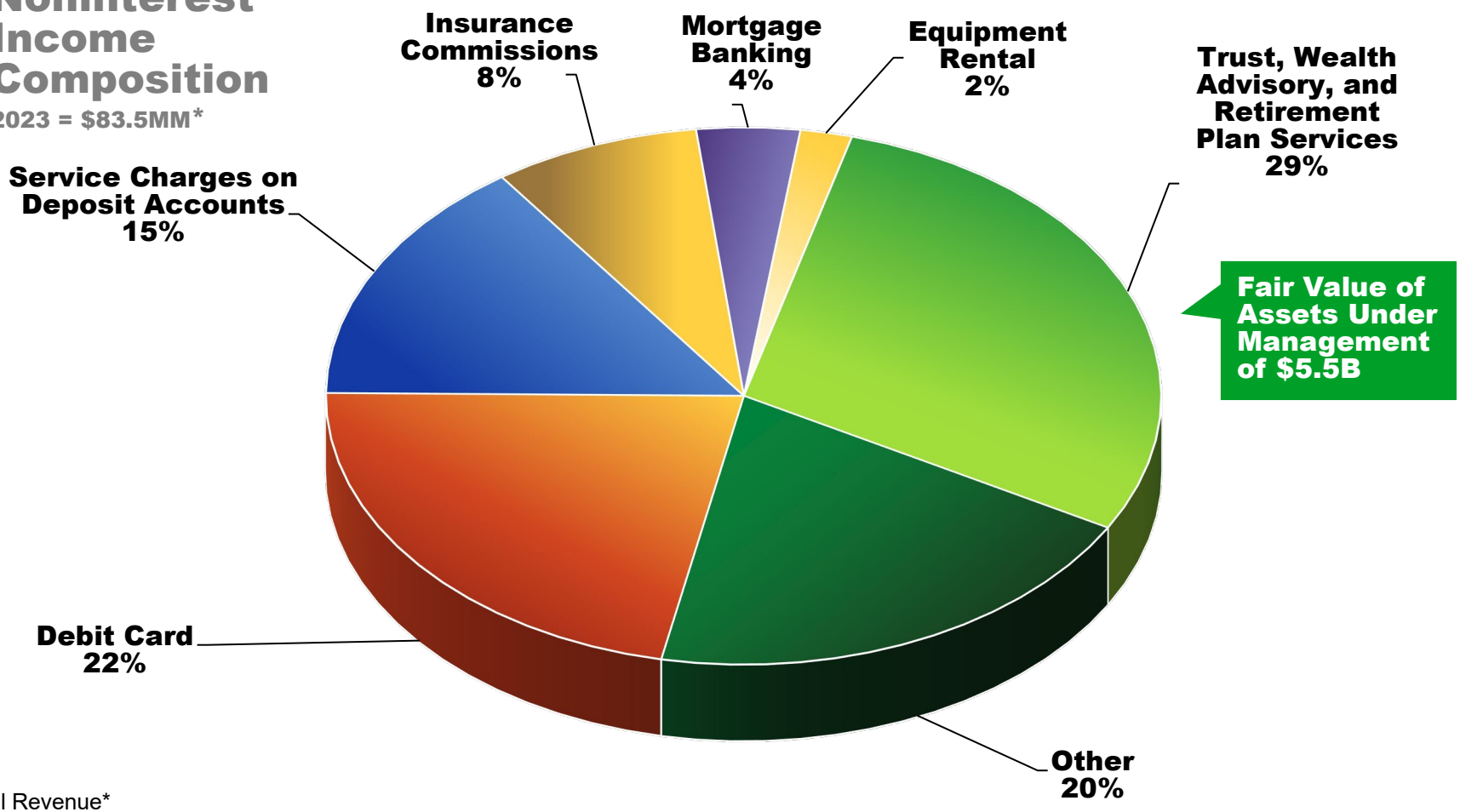


* See “Reconciliation of non-GAAP Financial Measures” in Appendix.

DIVERSE SOURCES OF NONINTEREST INCOME

Noninterest Income Composition

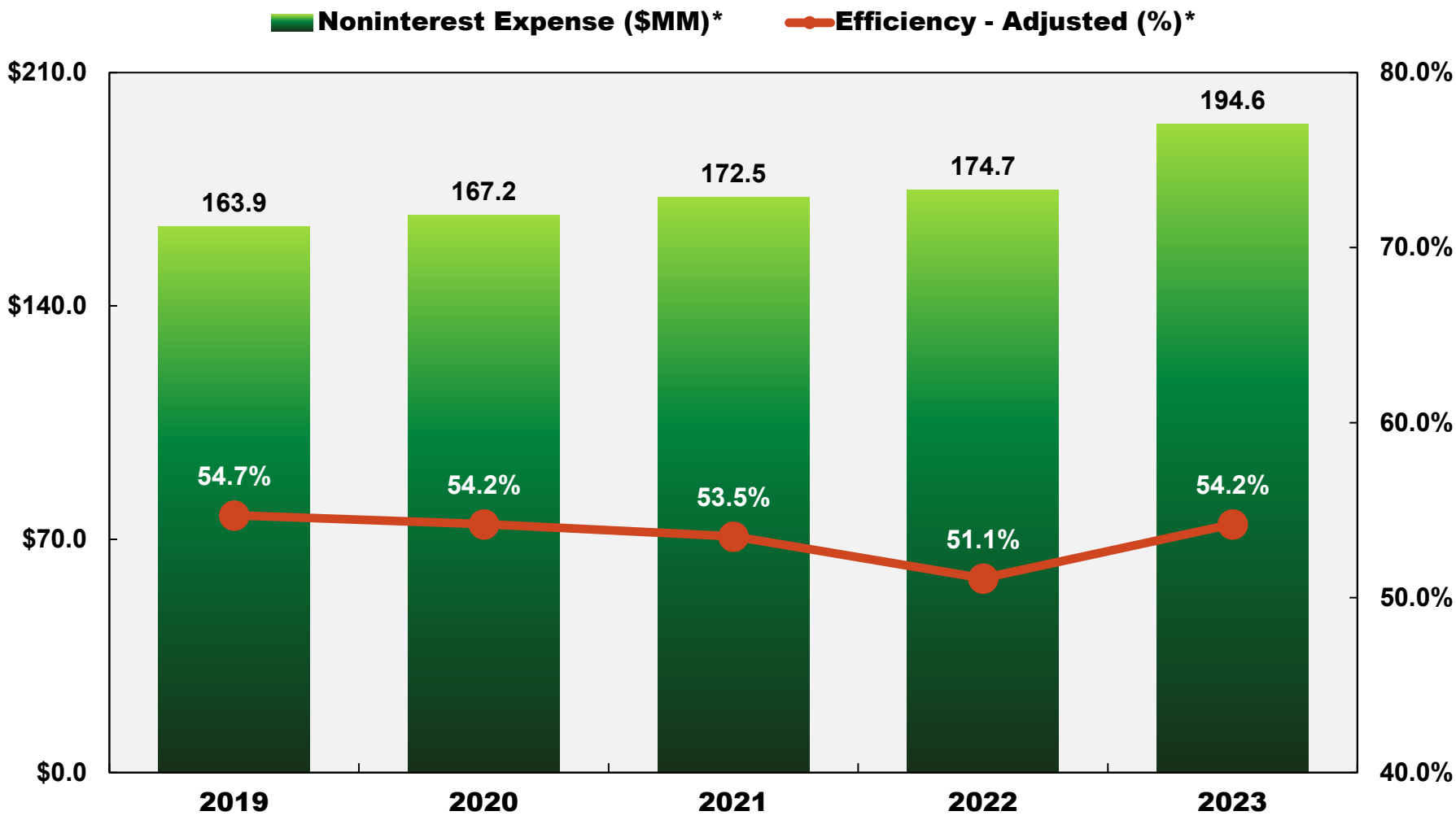
2023 = $83.5MM*



23% of Total Revenue*

* Note: Equipment rental income is shown net of leased equipment depreciation. See “Reconciliation of non-GAAP Financial Measures” in Appendix .

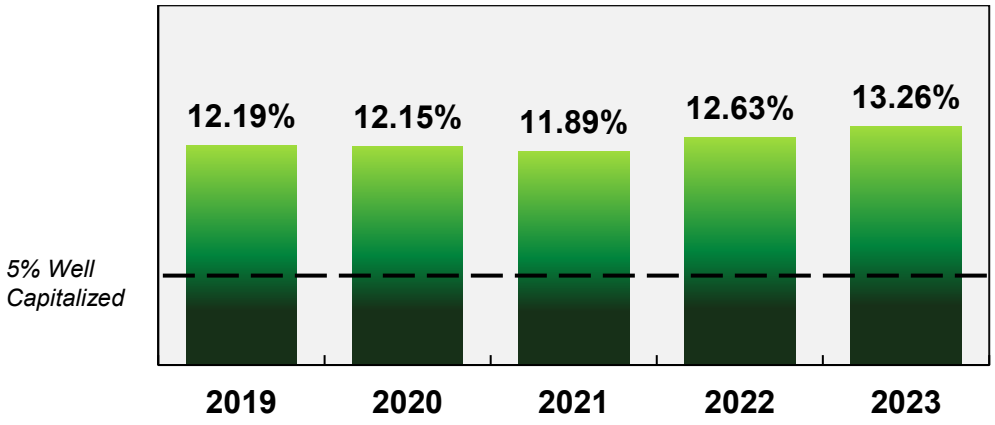
OPERATING EXPENSES



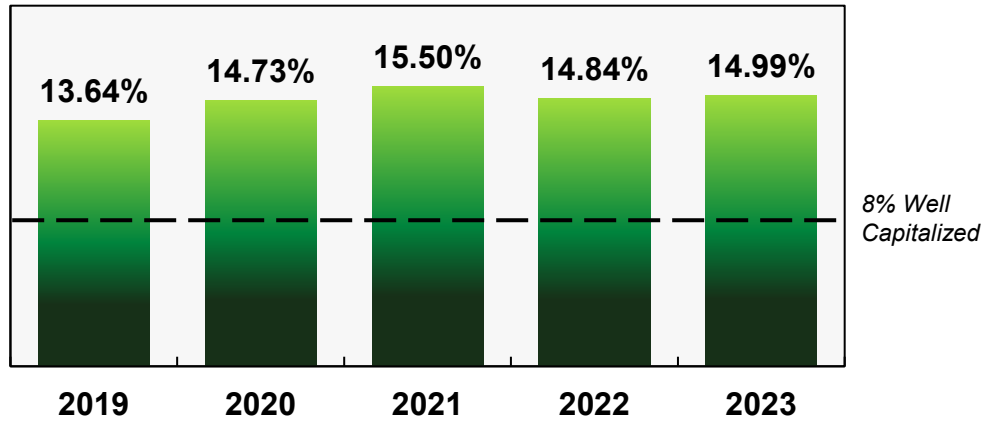
* Note: Noninterest expense is shown net of leased equipment depreciation. See “Reconciliation of non-GAAP Financial Measures” in Appendix.

STRONG CAPITAL POSITION

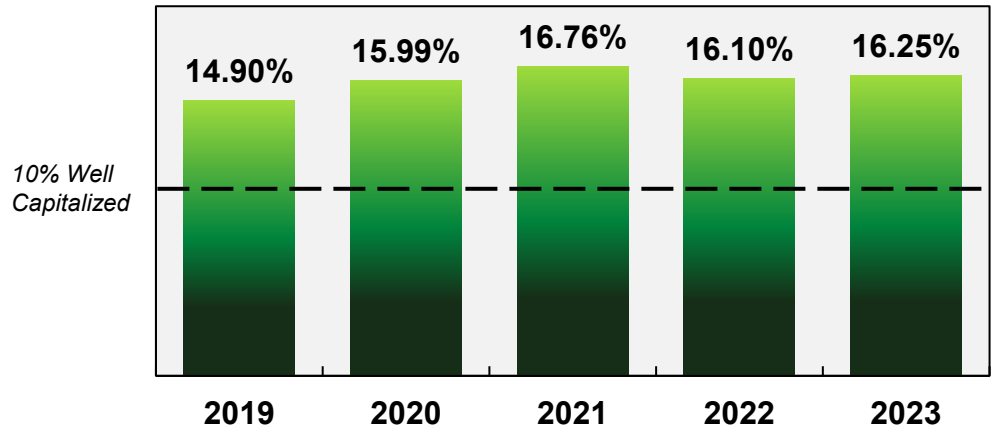
Tier 1 Leverage Ratio



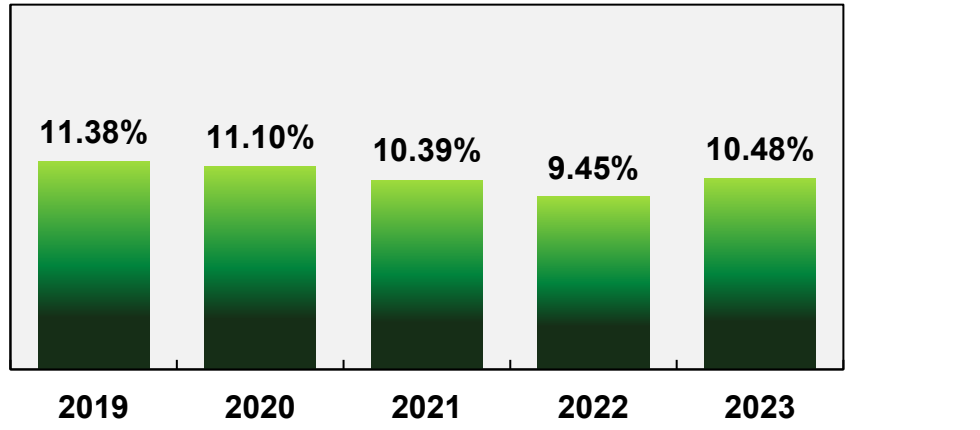
Tier 1 Risk Based Ratio



Total Risk Based Capital Ratio



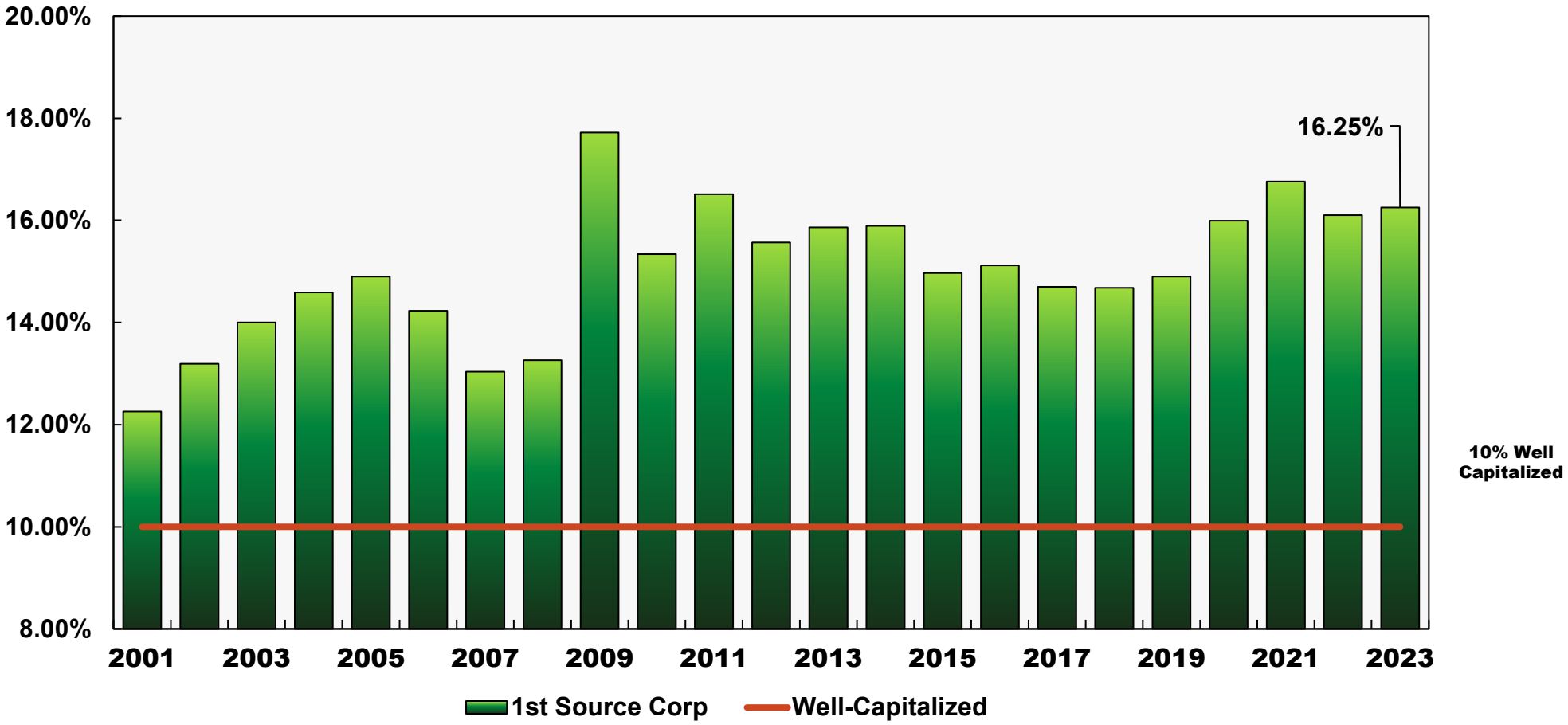
Tangible Common Equity / Tangible Assets*



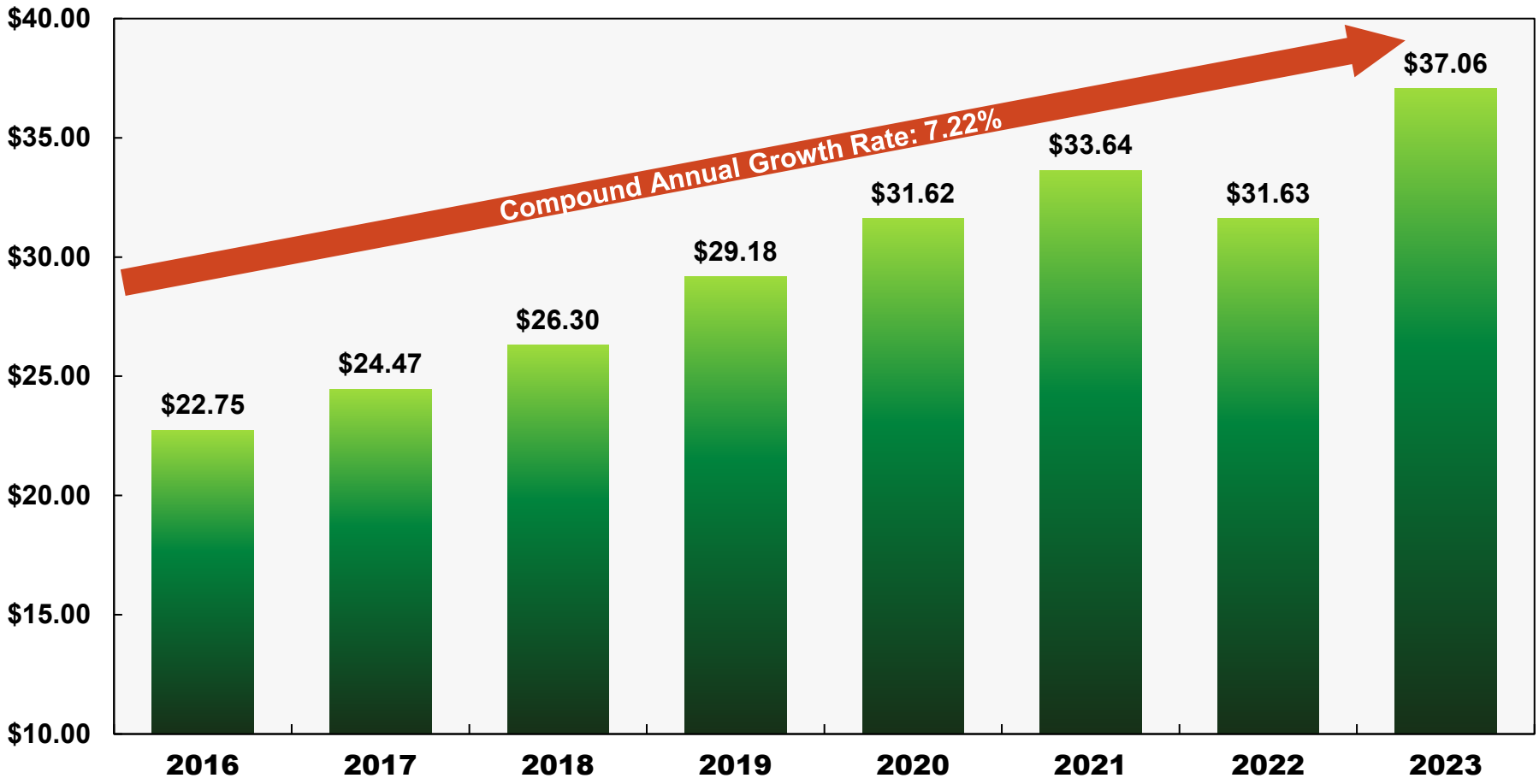
* See “Reconciliation of non-GAAP Financial Measures” in Appendix.
Note: 2023 shares repurchased were 310,522 shares

LONG HISTORY OF CONSERVATIVE CAPITAL

Total Capital (To Risk-Weighted Assets)



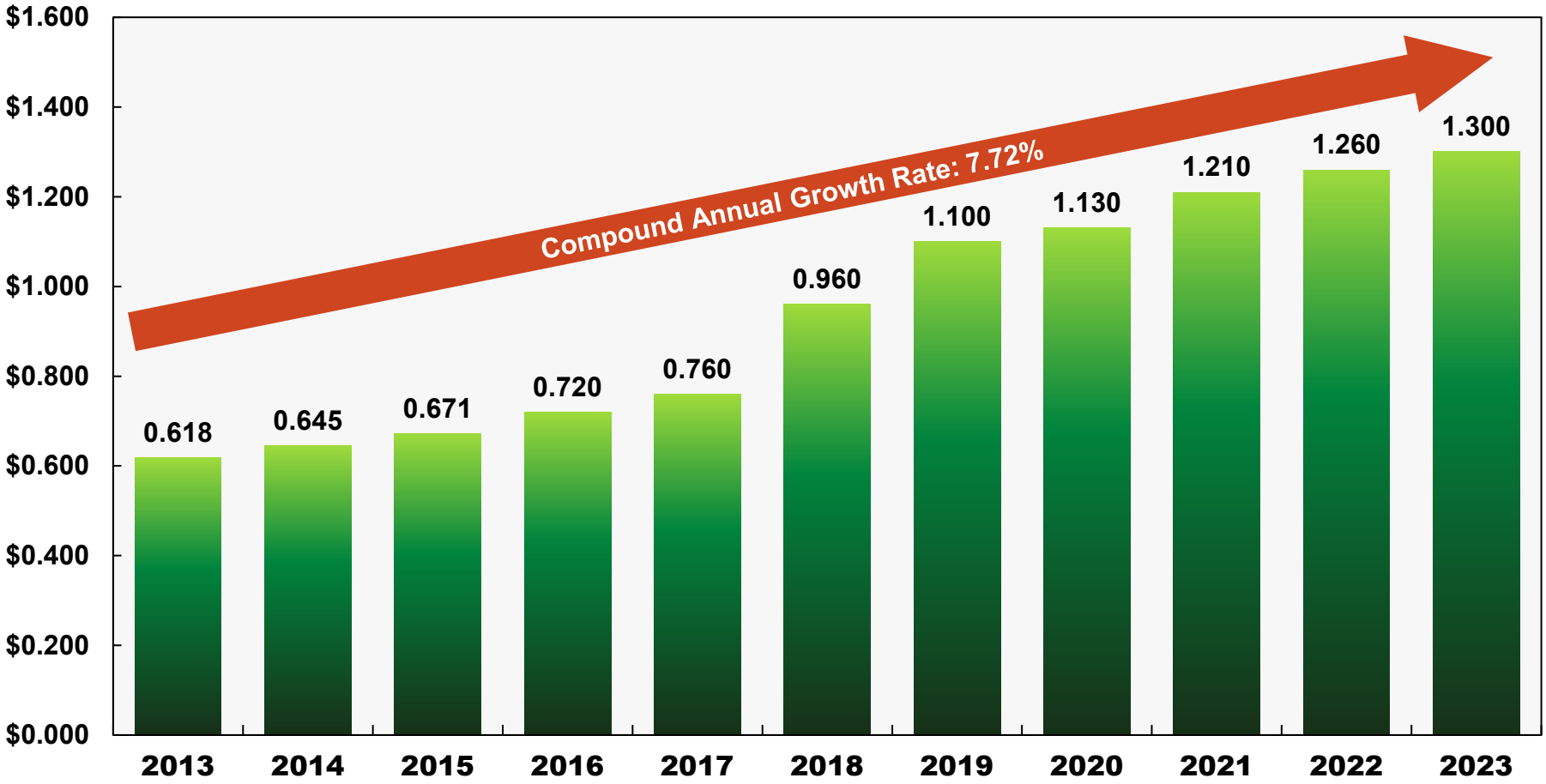
TANGIBLE BOOK VALUE PER COMMON SHARE*



* See “Reconciliation of non-GAAP Financial Measures” in Appendix.

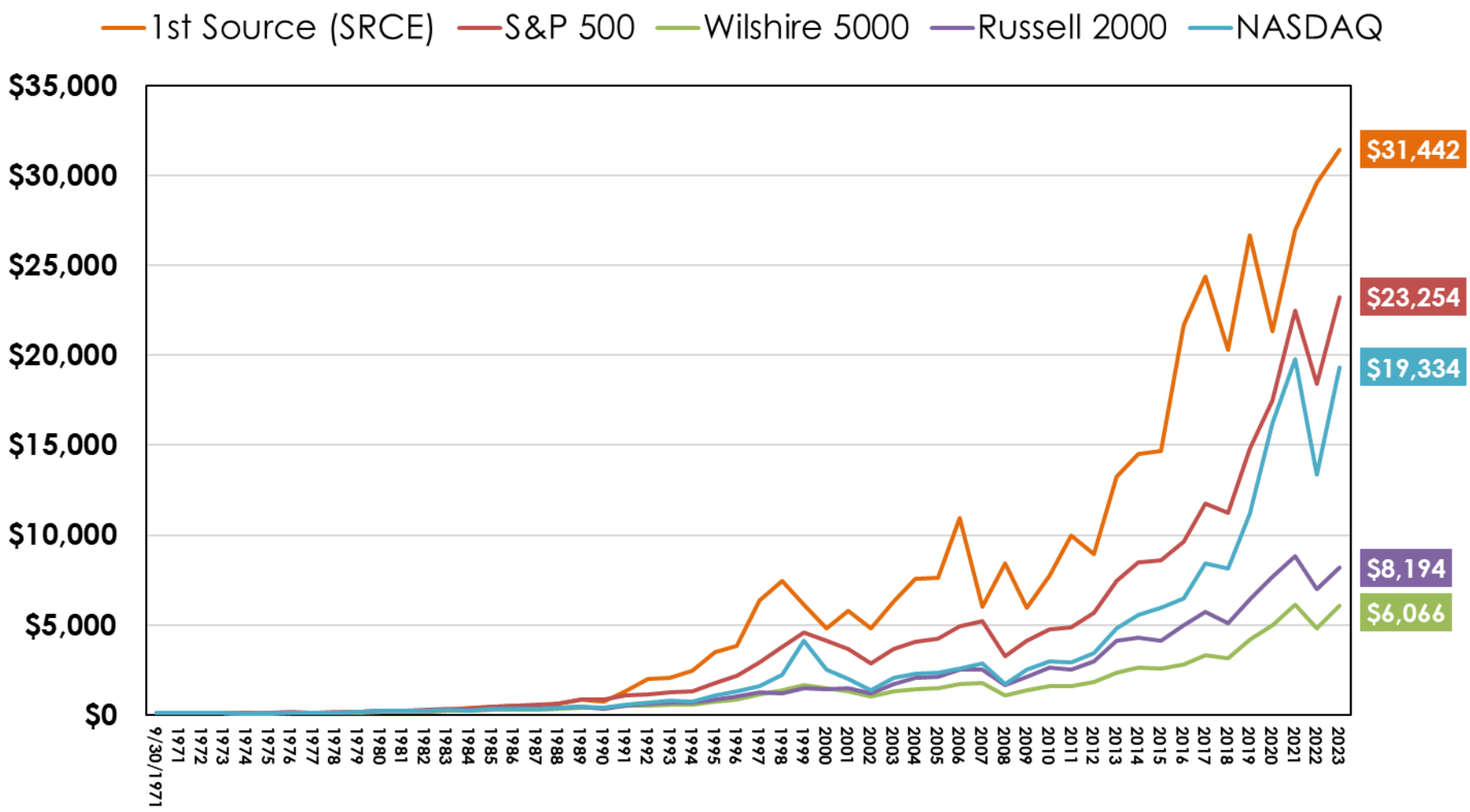
COMMON DIVIDENDS PER SHARE

36 YEARS OF CONSECUTIVE DIVIDEND GROWTH



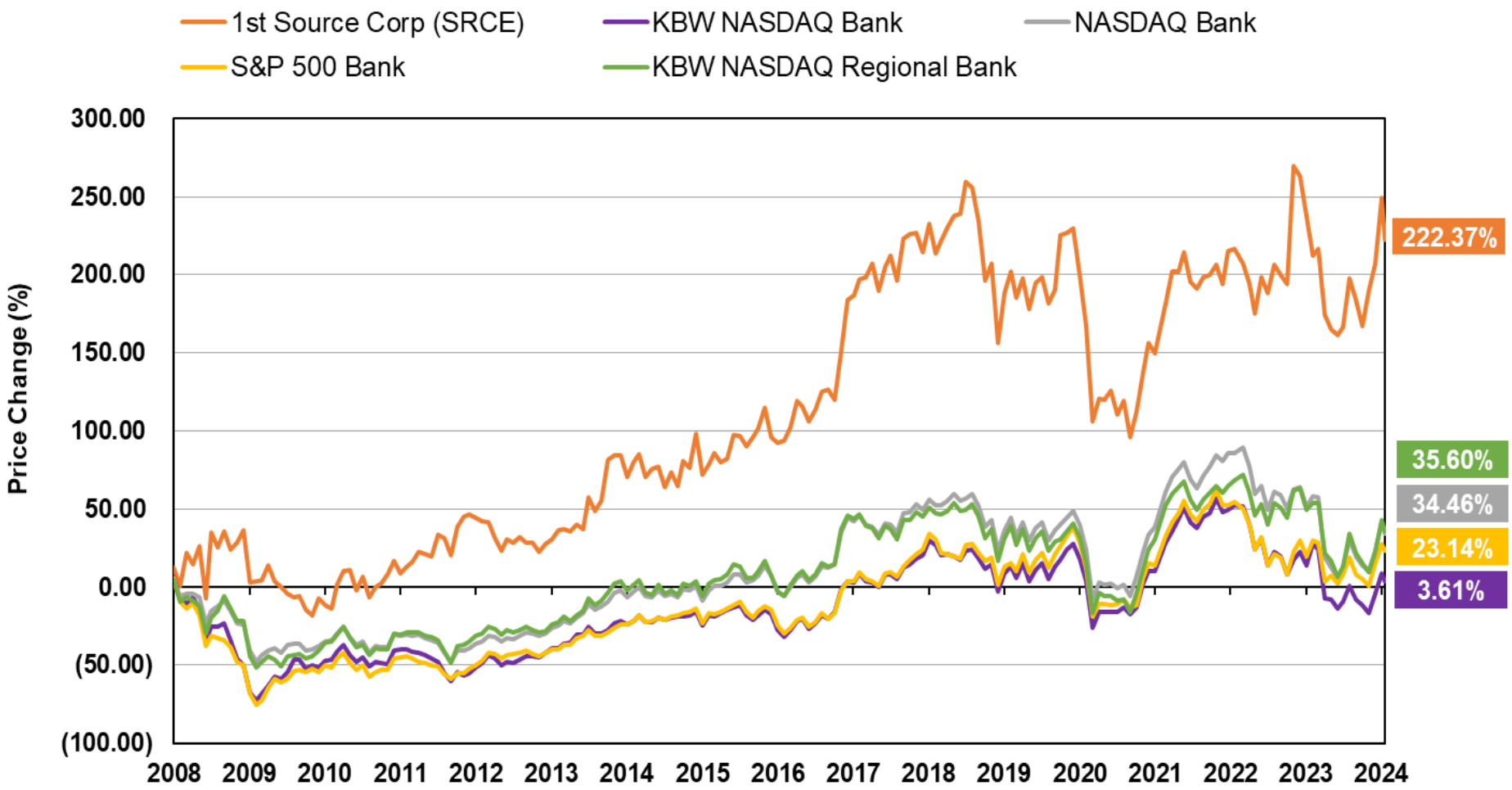
DELIVERING RETURNS TO SHAREHOLDERS

Value of $100 Invested in 1st Source since 1971 Inception with Dividends Reinvested vs. Total Return of Stock Indices



DELIVERING RETURNS TO SHAREHOLDERS

December 31, 2007 – January 18, 2024



PERFORMANCE FINANCIAL

2019-2023 KBW Bank Honor Roll

Fifth consecutive year named among top 5% of banks with more than $500 million in total assets and ten consecutive years of increased earnings per share

2023 Piper Sandler Sm-All Stars

One of 31 banks/thrifts identified as a top performing small-cap bank in the country

#26 Of 123 banks between $5 billion and $50 billion in assets – Bank Performance Scorecard by Bank Director Magazine

5-Star Superior Rating – BauerFinancial

36 Years of consecutive dividend growth



INVESTMENT CONSIDERATIONS

- Consistent and superior financial performance with a focus on long-term earnings per share and tangible book value growth
- Experienced and proven team with significant investment in bank
- Diversification of product mix and geography with asset generation capability
- Leading market share in community banking markets
- Stable credit quality, strongly reserved
- Strong capital and liquidity position and 36 consecutive years of dividend growth

CONTACT INFORMATION

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Brett A. Bauer
CFO and Treasurer
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bauerb@1stsource.com

APPENDIX



CONSOLIDATED BALANCE SHEET

(Dollars in millions)	2019	2020	2021	2022	2023
Cash and cash equivalents	$ 83	$ 243	$ 525	$ 123	$ 130
Investment securities and other investments*	1,069	1,225	1,890	1,800	1,648
Loans and leases, net of unearned discount	5,106	5,502	5,360	6,015	6,520
Allowance for loan and lease losses	(111)	(141)	(127)	(139)	(148)
Equipment owned under operating leases, net	112	65	48	32	20
Other assets	364	422	400	508	558
Total assets	$ 6,623	$ 7,316	$ 8,096	$ 8,339	$ 8,728
Noninterest-bearing deposits	$ 1,217	$ 1,637	$ 2,053	$ 1,998	$ 1,656
Interest-bearing deposits	4,140	4,309	4,626	4,930	5,383
Total deposits	5,357	5,946	6,679	6,928	7,039
Total borrowings	276	291	330	321	419
Other liabilities	141	148	118	166	202
Total shareholders' equity	829	887	916	864	989
Noncontrolling interests	20	44	53	60	79
Total equity	849	931	969	924	1,068
Total liabilities and equity	$ 6,623	$ 7,316	$ 8,096	$ 8,339	$ 8,728

*All investment securities are available for sale. The Company does not hold any held to maturity investment securities.

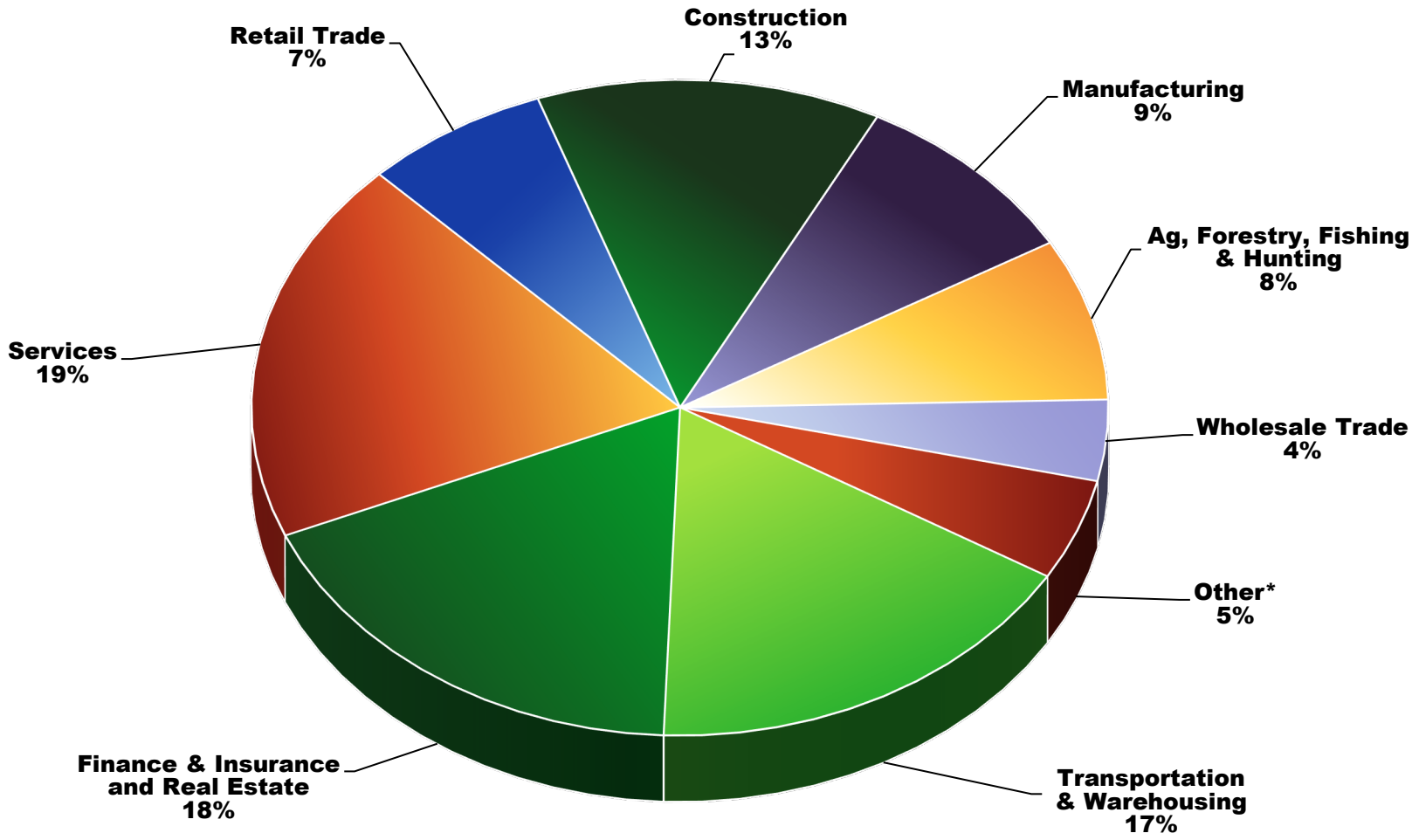
CONSOLIDATED INCOME STATEMENT

(Dollars in millions)	2019	2020	2021	2022	2023
Net interest income	$ 224	$ 226	$ 237	$ 263	$ 279
Provision (recovery of provision) for credit losses	16	36	(4)	13	6
Noninterest income*	76	83	86	81	84
Noninterest expense*	164	167	172	174	195
Income before income taxes	120	106	155	157	162
Income tax expense	28	25	36	36	37
Net income	92	81	119	121	125
Net income attributable to noncontrolling interests	-	-	-	-	-
Net income available to common shareholders	$ 92	$ 81	$ 119	$ 121	$ 125
Diluted net income per common share	$ 3.57	$ 3.17	$ 4.70	$ 4.84	$ 5.03

* Note: Noninterest income and Noninterest expense are shown net of leased equipment depreciation. See Reconciliation of non-GAAP Financial Measures" in Appendix.

AIRCRAFT PORTFOLIO

INDUSTRIES BY NAICS

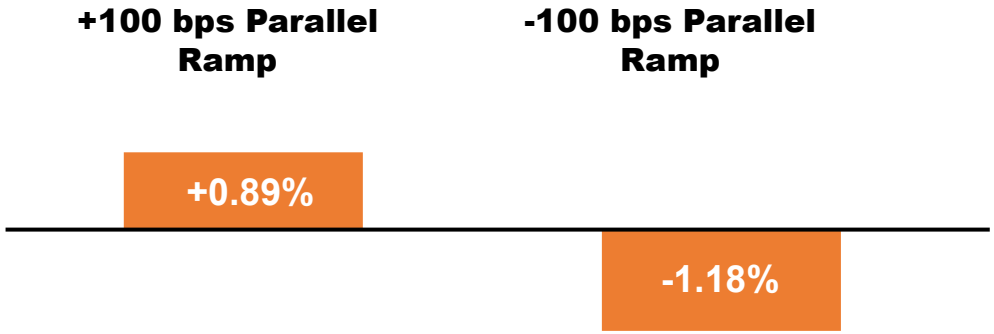


* Other includes: Mining, Utilities, and Information

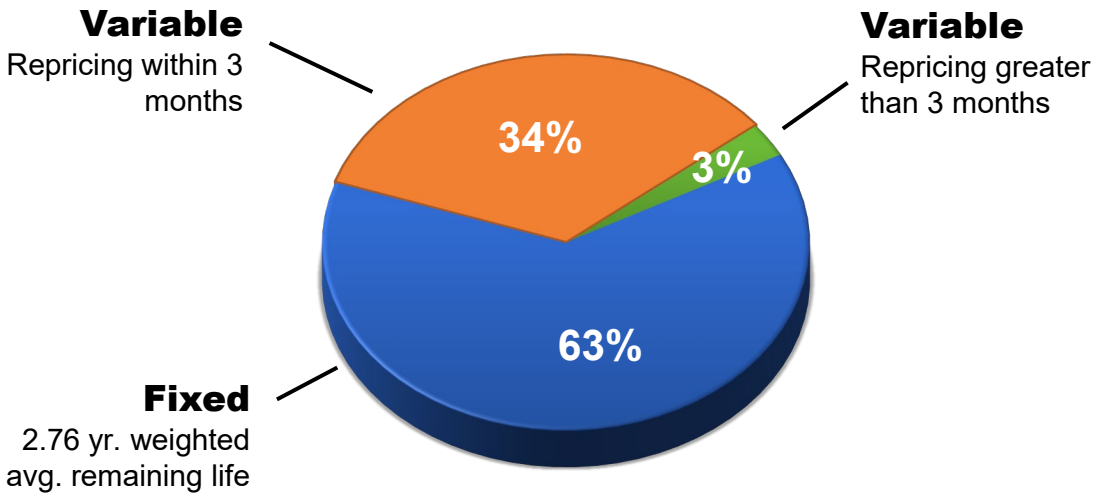
ASSET LIABILITY MANAGEMENT

Net Interest Income Sensitivity

1 year difference versus no rate change



LOANS



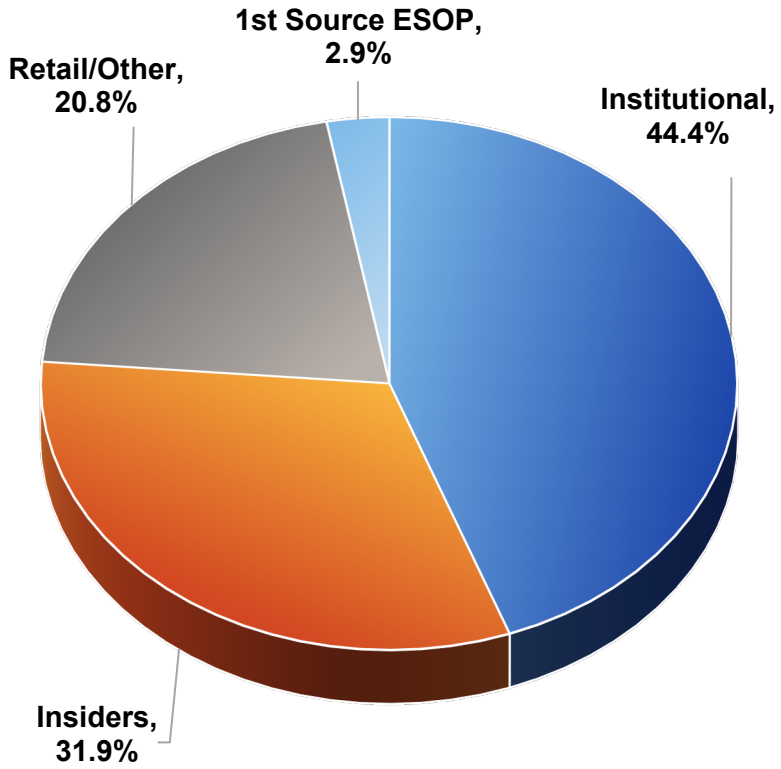
Interest Rate Risk Characteristics

- Variable rate loans reprice quickly
  - 91% of Variable reprice within 3 months
- Fixed rate loans have short terms
  - 2.76 year weighted average remaining life
  - High proportion of equipment lending
- Stable, low-cost deposit funding base
  - 1.77% total deposit cost at December 31, 2023
  - 23% non-interest-bearing funds
  - 11.6-year average current depositor relationship
- Liquid and high-quality investment portfolio of $1.6 billion
- Average investment portfolio duration of 2.9 years

OWNERSHIP SUMMARY

Institutional	10,857,320	44.4%
Insiders	7,802,652	31.9%
Retail/Other	5,067,228	20.8%
1st Source ESOP	707,404	2.9%
Total Shares Outstanding[1]	**24,434,604**	**100.0%**

Institution (Top 10 Institutions)	Shares	% of Total
Dimensional Fund Advisors LP	1,591,256	6.5%
BlackRock Inc.	1,369,062	5.6%
Wellington Management Group LLP	906,064	3.7%
Vanguard Group Inc.	842,338	3.4%
AllianceBernstein LP	708,918	2.9%
State Street Global Advisors Inc.	499,621	2.0%
Charles Schwab Investment Mgmt	465,284	1.9%
Boston Trust Walden Co.	417,096	1.7%
Geode Capital Management LLC	354,254	1.5%
Manulife Asset Management	315,297	1.3%
Top 10 Institutions[2]	**7,469,190**	**30.5%**
Other	3,388,130	13.9%
Total Institutional Ownership[2]	**10,857,320**	**44.4%**



(1) As of December 31, 2023
(2) As of September 30, 2023 or most recently reported data
Source: S&P Global Market Intelligence and Company filings

RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

Calculation of Yield on Loans and Leases

(Dollars in thousands)		2019	2020	2021	2022	2023
(A)	Loans and leases interest income (GAAP)	$ 257,738	$ 242,172	$ 234,583	$ 263,677	$ 387,143
(B)	Plus: loans and leases fully tax-equivalent adjustments	375	333	319	366	381
(C)	Loans and leases interest income - FTE (A+B)	258,113	242,505	234,902	264,043	387,524
(D)	Average loans and leases	$ 5,000,161	$ 5,463,436	$ 5,437,817	$ 5,566,701	$ 6,203,857
	Yield on loans and leases (GAAP) (A/D)	5.15%	4.43%	4.31%	4.74%	6.24%
	Yield on loans and leases - FTE (C/D)	5.16%	4.44%	4.32%	4.74%	6.25%

Pre-Tax, Pre-Provision Income

(Dollars in thousands)		2019	2020	2021	2022	2023
(A)	Income before income taxes (GAAP)	$ 120,154	$ 106,341	$ 154,885	$ 156,787	$ 161,680
(B)	Plus: Provision (recovery of provision) for credit losses	15,833	36,001	(4,303)	13,245	5,866
(C)	Pre-tax pre-provision income (A+B)	$ 135,987	$ 142,342	$ 150,582	$ 170,032	$ 167,546

Calculation of Return on Average Tangible Common Equity

(Dollars in thousands)		2017	2018	2019	2020	2021	2022	2023
(A)	Net income (GAAP)	$ 68,051	$ 82,414	$ 91,960	$ 81,437	$ 118,534	$ 120,509	$ 124,927
(B)	Average common shareholders' equity (GAAP)	702,419	743,173	799,736	865,278	906,951	872,721	926,935
(C)	Less: average goodwill and intangible assets	83,884	84,077	83,985	83,959	83,937	83,916	83,905
(D)	Average tangible common shareholders' equity (B-C)	$ 618,535	$ 659,096	$ 715,751	$ 781,319	$ 823,014	$ 788,805	$ 843,030
	Return on average common equity (GAAP) (A/B)	9.69%	11.09%	11.50%	9.41%	13.07%	13.81%	13.48%
	Return on average tangible common equity (A/D)	11.00%	12.50%	12.85%	10.42%	14.40%	15.28%	14.82%

RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

Calculation of Net Interest Margin

(Dollars in thousands)		2019	2020	2021	2022	2023
(A)	Interest income (GAAP)	$ 282,877	$ 263,031	$ 254,772	$ 293,816	$ 416,907
(B)	Plus: fully tax-equivalent adjustments	686	543	459	628	741
(C)	Interest income - FTE (A+B)	283,563	263,574	255,231	294,444	417,648
(D)	Interest expense (GAAP)	59,011	37,211	18,134	30,347	138,260
(E)	Net interest income (GAAP) (A-D)	223,866	225,820	236,638	263,469	278,647
(F)	Net interest income - FTE (C-D)	224,552	226,363	237,097	264,097	279,388
(G)	Average earning assets	$ 6,104,673	$ 6,684,246	$ 7,338,639	$ 7,661,168	$ 7,956,604
	Net interest margin (GAAP) (E/G)	3.67%	3.38%	3.22%	3.44%	3.50%
	Net interest margin - FTE (F/G)	3.68%	3.39%	3.23%	3.45%	3.51%

Noninterest Income

(Dollars in thousands)		2019	2020	2021	2022	2023
(A)	Noninterest income (GAAP)	$ 101,130	$ 103,889	$ 100,092	$ 91,262	$ 90,623
(B)	Less: depreciation - leased equipment	(25,128)	(20,203)	(13,694)	(10,023)	(7,093)
(C)	Noninterest income - adjusted (A-B)	$ 76,002	$ 83,686	$ 86,398	$ 81,239	$ 83,530

Noninterest Expense

(Dollars in thousands)		2019	2020	2021	2022	2023
(A)	Noninterest expense (GAAP)	$ 189,009	$ 187,367	$ 186,148	$ 184,699	$ 201,724
(B)	Less: depreciation - leased equipment	(25,128)	(20,203)	(13,694)	(10,023)	(7,093)
(C)	Noninterest expense - adjusted (A-B)	$ 163,881	$ 167,164	$ 172,454	$ 174,676	$ 194,631

RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

Calculation of Efficiency Ratio

	(Dollars in thousands)	2019	2020	2021	2022	2023
(A)	Net interest income (GAAP)	$ 223,866	$ 225,820	$ 236,638	$ 263,469	$ 278,647
(B)	Net interest income - FTE	224,552	226,363	237,097	264,097	279,388
(C)	Plus: noninterest income (GAAP)	101,130	103,889	100,092	91,262	90,623
(D)	Less: gains/losses on investment securities and partnership investments	(653)	(1,652)	(1,020)	(3,714)	(3,875)
(E)	Less: depreciation - leased equipment	(25,128)	(20,203)	(13,694)	(10,023)	(7,093)
(F)	Total net revenue (GAAP) (A+C)	324,996	329,709	336,730	354,731	369,270
(G)	Total net revenue - adjusted (B+C-D-E)	299,901	308,397	322,475	341,622	359,043
(H)	Noninterest expense (GAAP)	189,009	187,367	186,148	184,699	201,724
(E)	Less: depreciation - leased equipment	(25,128)	(20,203)	(13,694)	(10,023)	(7,093)
(I)	Noninterest expense - adjusted (H-E)	$ 163,881	$ 167,164	$ 172,454	$ 174,676	$ 194,631
	Efficiency ratio (GAAP-derived) (H/F)	58.2%	56.8%	55.3%	52.1%	54.6%
	Efficiency ratio - adjusted (I/G)	54.7%	54.2%	53.5%	51.1%	54.2%

Calculation of Tangible Common Equity-to-Tangible Assets Ratio

	(Dollars in thousands)	2019	2020	2021	2022	2023
(A)	Total common shareholders' equity (GAAP)	$ 828,277	$ 886,845	$ 916,255	$ 864,068	$ 989,568
(B)	Less: goodwill and intangible assets	(83,971)	(83,948)	(83,926)	(83,907)	(83,916)
(C)	Total tangible common shareholders' equity (A-B)	744,306	802,897	832,329	780,161	905,652
(D)	Total assets (GAAP)	6,622,776	7,316,411	8,096,289	8,339,416	8,727,958
(B)	Less: goodwill and intangible assets	(83,971)	(83,948)	(83,926)	(83,907)	(83,916)
(E)	Total tangible assets (D-B)	$ 6,538,805	$ 7,232,463	$ 8,012,363	$ 8,255,509	$ 8,644,042
	Common equity-to-assets ratio (GAAP-derived) (A/D)	12.51%	12.12%	11.32%	10.36%	11.34%
	Tangible common equity-to-tangible assets ratio (C/E)	11.38%	11.10%	10.39%	9.45%	10.48%

RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

Calculation of Tangible Book Value per Common Share

(Dollars in thousands, except for per share data)		2016	2017	2018	2019	2020	2021	2022	2023
(A)	Total common shareholders' equity (GAAP)	$ 672,650	$ 718,537	$ 762,082	$ 828,277	$ 886,845	$ 916,255	$ 864,068	$ 989,568
(B)	Less: goodwill and intangible assets	(84,102)	(83,742)	(83,998)	(83,971)	(83,948)	(83,926)	(83,907)	(83,916)
(C)	Total tangible common shareholders' equity (A-B)	$ 588,548	$ 634,795	$ 678,084	$ 744,306	$ 802,897	$ 832,329	$ 780,161	$ 905,652
(D)	Actual common shares outstanding	25,875,765	25,936,764	25,783,728	25,509,474	25,389,117	24,739,512	24,662,286	24,434,604
	Book value per common share (GAAP-derived) (A/D)*1000	$ 26.00	$ 27.70	$ 29.56	$ 32.47	$ 34.93	$ 37.04	$ 35.04	$ 40.50
	Tangible common book value per share (C/D)*1000	$ 22.75	$ 24.47	$ 26.30	$ 29.18	$ 31.62	$ 33.64	$ 31.63	$ 37.06