Valley

1Q22 Earnings Presentation

April 28, 2022

Forward Looking Statements

The foregoing contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Such statements are not historical facts and include expressions about management's confidence and strategies and management's expectations about our business, new and existing programs and products, acquisitions, relationships, opportunities, taxation, technology, market conditions and economic expectations. These statements may be identified by such forward-looking terminology as "should," "expect," "believe," "view," "opportunity," "allow," "continues," "reflects," "typically," "usually," "anticipate," or similar statements or variations of such terms. Such forward-looking statements involve certain risks and uncertainties. Actual results may differ materially from such forward-looking statements. Factors that may cause actual results to differ materially from those contemplated by such forward-looking statements include, but are not limited to: the inability to realize expected cost savings and synergies from the Bank Leumi USA acquisition in amounts or in the timeframe anticipated; greater than expected costs or difficulties relating to Bank Leumi USA integration matters; the inability to retain customers and qualified employees of Bank Leumi USA; greater than expected non-recurring charges related to the Bank Leumi USA acquisition; the continued impact of COVID-19 on the U.S. and global economies, including business disruptions, reductions in employment and an increase in business failures, specifically among our clients; the continued impact of COVID-19 on our employees and our ability to provide services to our customers and respond to their needs as more cases of COVID-19 may arise in our primary markets; the impact of forbearances or deferrals we are required or agree to as a result of customer requests and/or government actions, including, but not limited to our potential inability to recover fully deferred payments from the borrower or the collateral; the risks related to the discontinuation of the London Interbank Offered Rate and other reference rates, including increased expenses and litigation and the effectiveness of hedging strategies; damage verdicts or settlements or restrictions related to existing or potential class action litigation or individual litigation arising from claims of violations of laws or regulations, contractual claims, breach of fiduciary responsibility, negligence, fraud, environmental laws, patent or trademark infringement, employment related claims, and other matters; a prolonged downturn in the economy, mainly in New Jersey, New York, Florida, Alabama, California, and Illinois, as well as an unexpected decline in commercial real estate values within our market areas; higher or lower than expected income tax expense or tax rates, including increases or decreases resulting from changes in uncertain tax position liabilities, tax laws, regulations and case law; the inability to grow customer deposits to keep pace with loan growth; a material change in our allowance for credit losses under CECL due to forecasted economic conditions and/or unexpected credit deterioration in our loan and investment portfolios; the need to supplement debt or equity capital to maintain or exceed internal capital thresholds; greater than expected technology related costs due to, among other factors, prolonged or failed implementations, additional project staffing and obsolescence caused by continuous and rapid market innovations; the loss of or decrease in lower-cost funding sources within our deposit base, including our inability to achieve deposit retention targets under Valley's branch transformation strategy; cyber attacks, ransomware attacks, computer viruses or other malware that may breach the security of our websites or other systems to obtain unauthorized access to confidential information, destroy data, disable or degrade service, or sabotage our systems; results of examinations by the Office of the Comptroller of the Currency (OCC), the Federal Reserve Bank (FRB), the Consumer Financial Protection Bureau (CFPB) and other regulatory authorities, including the possibility that any such regulatory authority may, among other things, require us to increase our allowance for credit losses, write-down assets, reimburse customers, change the way we do business, or limit or eliminate certain other banking activities; our inability or determination not to pay dividends at current levels, or at all, because of inadequate earnings, regulatory restrictions or limitations, changes in our capital requirements or a decision to increase capital by retaining more earnings; unanticipated loan delinquencies, loss of collateral, decreased service revenues, and other potential negative effects on our business caused by severe weather, the COVID-19 pandemic or other external events; and unexpected significant declines in the loan portfolio due to the lack of economic expansion, increased competition, large prepayments, changes in regulatory lending guidance or other factors. A detailed discussion of factors that could affect our results is included in our SEC filings, including the "Risk Factors" section of our Annual Report on Form 10-K for the year ended December 31, 2021. We undertake no duty to update any forward-looking statement to conform the statement to actual results or changes in our expectations. Although we believe that the expectations reflected in the forward-looking statements are reasonable, we cannot guarantee future results, levels of activity, performance or achievements.

1Q 2022 Highlights

	Reported			Adjusted [1]		
	1Q22	4Q21	1Q21	1Q22	4Q21	1Q21
Net Income ($mm)	$116.7	$115.0	$115.7	$120.3	$120.5	$115.8
Return on Average Assets *Annualized*	1.07%	1.08%	1.14%	1.10%	1.14%	1.14%
Return on Average Assets, ex. PPP [1] *Annualized*	1.03%	0.98%	1.00%	1.06%	1.03%	1.00%
Efficiency Ratio	55.3%	52.2%	49.5%	53.2%	49.4%	48.6%
Diluted Earnings Per Share	$0.27	$0.27	$0.28	$0.28	$0.28	$0.28
Pre-Provision Net Revenue [2] ($mm)	$159.6	$169.0	$163.7	$167.1	$178.8	$166.5
PPNR / Average Assets [2] *Annualized*	1.47%	1.59%	1.61%	1.53%	1.68%	1.63%

- **17% linked-quarter annualized non-PPP loan growth reflecting strength across geographies and commercial asset classes.**
- **Preserved net income levels despite $10mm linked-quarter reduction in pre-tax PPP income.**
- **Manageable AOCI impact resulted in TBV stability during the quarter.**

[1] Please refer to the Non-GAAP Disclosure Reconciliation on pages 15 - 19

[2] Pre-provision net revenue equals net interest income plus total non-interest income less total non-interest expense; PPNR / Avg. Assets is presented on an annualized basis; Please refer to the Non-GAAP Disclosure Reconciliation on pages 15 - 19

Continued Progress on Strategic & Tactical Initiatives

Diversified Loan Opportunities Supporting Sustainable Growth

- Robust loan generation remains well-diversified across legacy markets and commercial segments.
- Approximately $750mm of loans from de novo expansion in Philadelphia, Atlanta, and Nashville.
- Over $600mm of loans from new lenders onboarded in 2021.

Enhancing Deposit Origination Channels

- Focus on commercial deposits resulted in 8% commercial checking account growth from 1Q21 to 1Q22 and 17% growth from 1Q20.
- Valley's National Deposits Group has contributed approximately $600mm of additional deposits since being established in 2Q21.

Non-Interest Income Levers Help Absorb Volatility

- Strong swap revenues and advisory fees helped absorb mortgage banking volatility.
- Deposit service charges benefiting from commercial account growth and cannabis initiatives.

Expanding Niche Cannabis Business

- Valley has banking relationships with 6 of the top 10 multi-state operators and is operational in 25 states.
- Valley Pay development initiated in 3Q21 and entered pilot in 1Q22. Current focus is on driving merchant and point-of-sale adoption.

Benefitting from Disciplined and Strategic M&A

- Recently completed the acquisitions of Dudley Ventures and The Westchester Bank ("TWB"); converted TWB systems on schedule during 1Q22.
- Closed the acquisition of Bank Leumi USA on schedule on April 1, 2022.

+17%

Non-PPP Revenue Growth 1Q22 vs. 1Q21

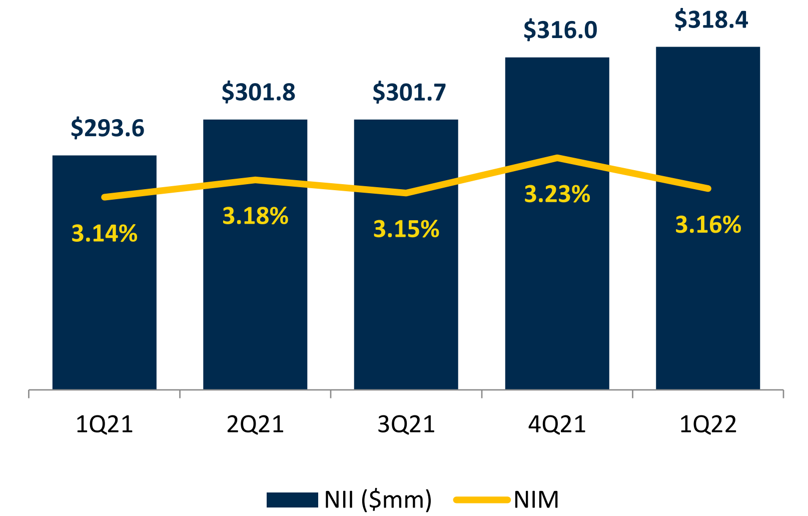
Revising Guidance Based on Changing Backdrop

	Previous	Revised
2022 Organic Non-PPP Loan Growth (Excludes Bank Leumi USA)	**7% - 9%**	**10% - 12%**
Net Interest Income Growth (Excludes Bank Leumi USA)	**5% - 7%** *(Based on full-year 2021 of $1,210mm)*	**8% - 12%**
Adjusted Efficiency Ratio (Excludes Bank Leumi USA)	**At or Below 50%**	**Unchanged**
Tax Rate	**26% - 28%**	**Unchanged**

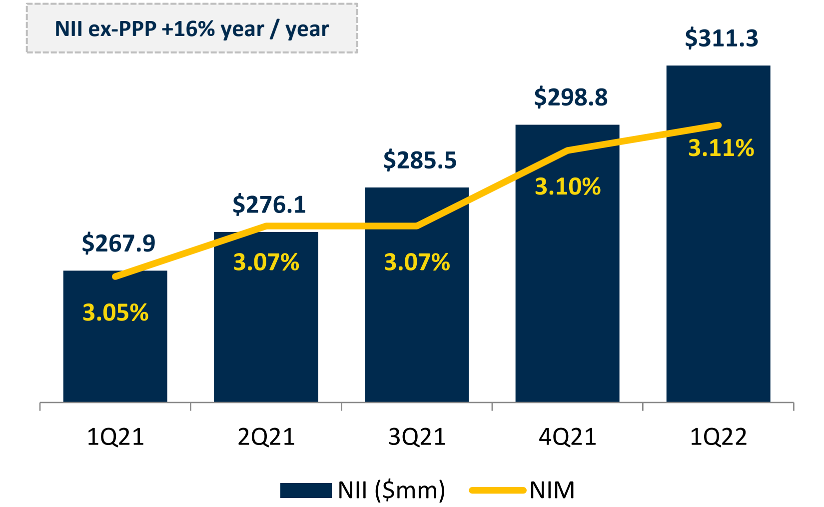
SLIDE 6

Net Interest Margin and PPP Impact

Reported Net Interest Income and Margin



Net Interest Income and Margin Ex-PPP



- Linked-quarter reduction of $10mm in PPP income was more than offset by traditional net interest income growth.
- Deployed excess cash into loans, and to a lesser degree, securities.
- NIM drag of ~5bp due to lower 1Q day count.
- As of March 31, 2022 PPP balances have declined to $204mm from a peak of $2.4bn in 1Q21 and remaining unearned loan fees related to PPP were approximately $6mm.

Net Interest Income Analysis	1Q21	2Q21	3Q21	4Q21	1Q22
Net Interest Income (FTE)	293.6	301.8	301.7	316.0	318.4
PPP Impact	(25.7)	(25.7)	(16.3)	(17.2)	(7.1)
NII ex PPP	**267.9**	**276.1**	**285.5**	**298.8**	**311.3**

Earning Asset Analysis	1Q21	2Q21	3Q21	4Q21	1Q22
Avg. Earning Assets	37,386	37,907	38,333	39,193	40,283
PPP Impact	(2,235)	(1,986)	(1,134)	(642)	(300)
Earning Assets ex PPP	**35,152**	**35,922**	**37,198**	**38,551**	**39,984**

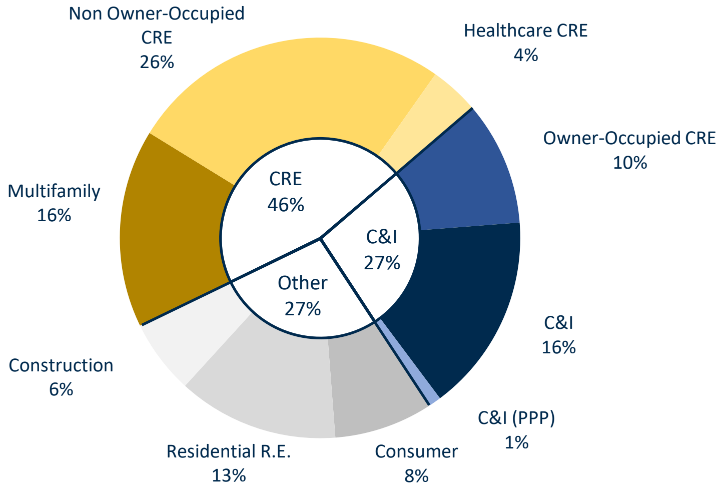
NIM Analysis	1Q21	2Q21	3Q21	4Q21	1Q22
NII ex PPP (FTE)	267.9	276.1	285.5	298.8	311.3
Earning Assets ex PPP	35,152	35,922	37,198	38,551	39,984
NIM ex PPP (FTE)	**3.05%**	**3.07%**	**3.07%**	**3.10%**	**3.11%**

All metrics are represented on a full tax equivalent basis

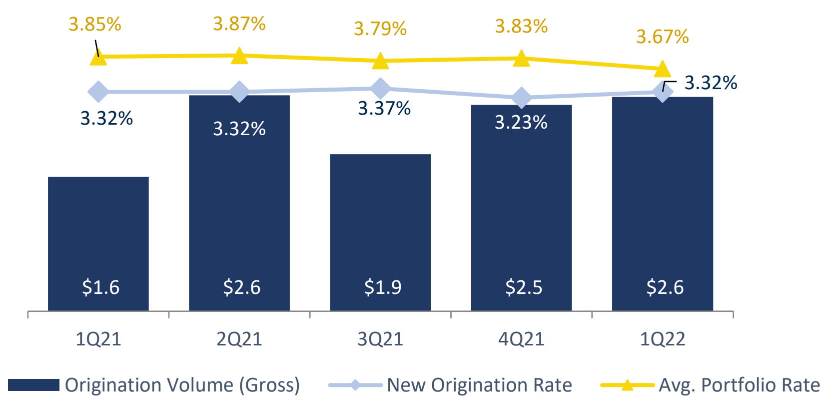
SLIDE 7

Loans & Loan Growth

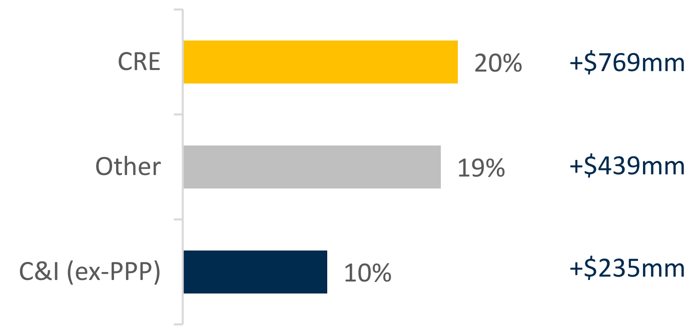
1Q22 Loan Composition [1]



New Loan Originations ($bn)



2022 YTD Annualized Loan Growth [1, 2]



+14%
Gross Loans

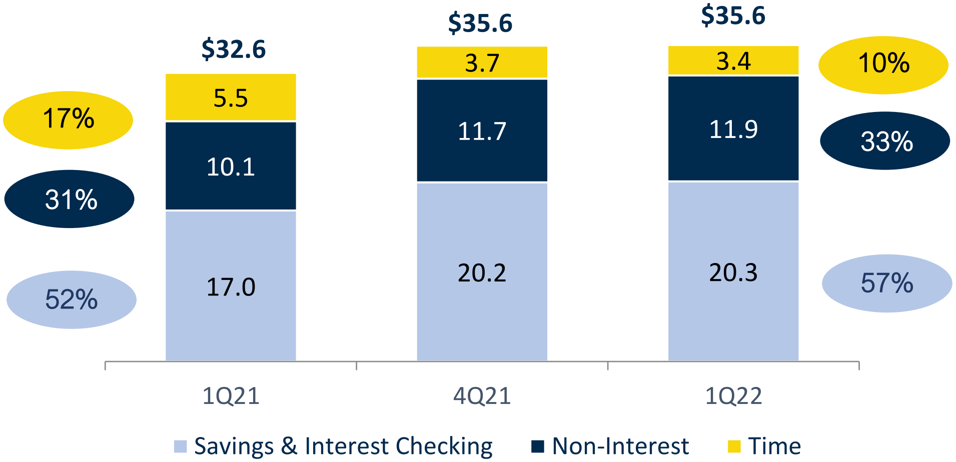
+17%
Loans ex-PPP

- Net commercial growth split approximately 70% Northeast and 30% Southeast.
- Sequential increase of $350mm in commercial line commitments.
- Increased residential mortgage production for portfolio versus sale.

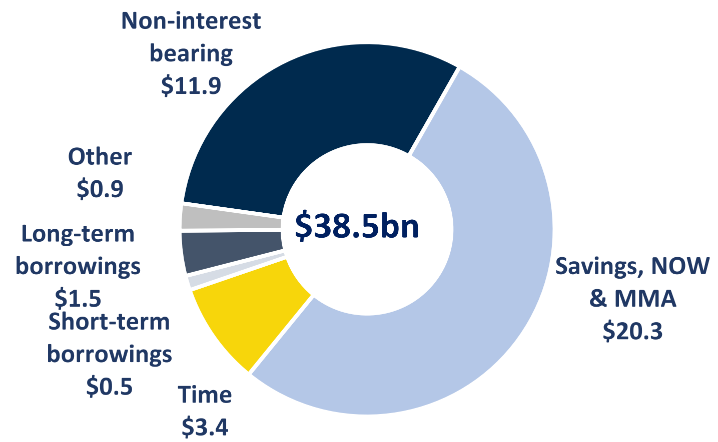
[1] Loan classifications according to call report schedule which may not correspond to classifications outlined in earnings release
[2] CRE includes multifamily, non-owner occupied CRE and healthcare CRE; C&I includes owner-occupied CRE and C&I; Other includes construction, residential RE and Consumer

Deposits, Funding & Liquidity

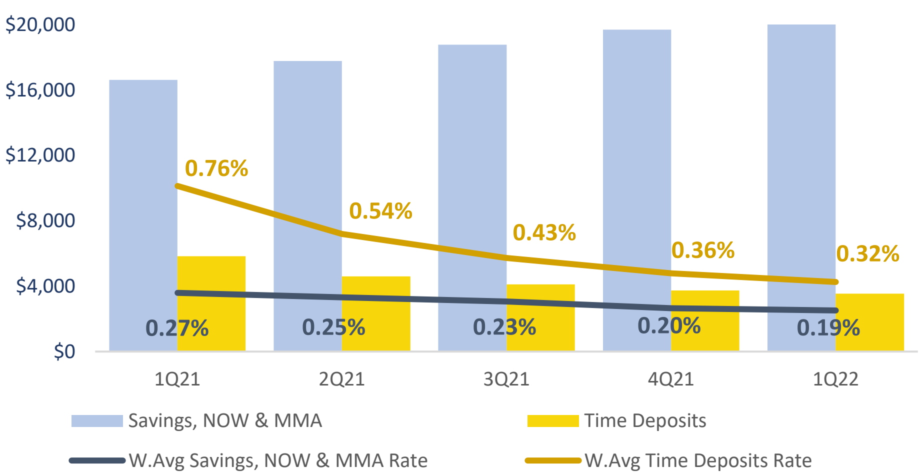
1Q22 Deposit Trends ($bn)



Total Liabilities 3/31/2022 [1]



Avg. Deposit Balance ($MM) and Rate (%) Trends

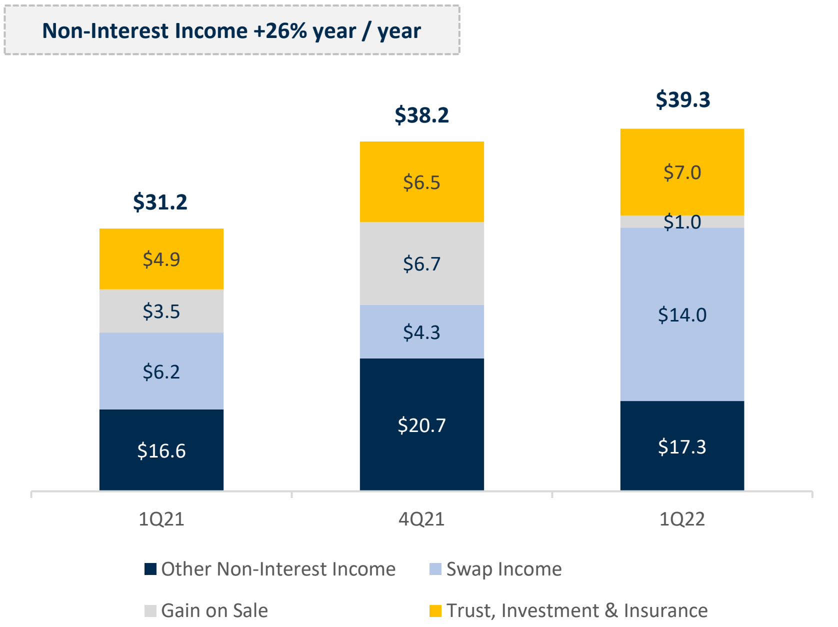


- Cost of total deposits declined 1bp to 0.14% from 0.15% in 4Q21.
- Focus on commercial deposits resulted in 8% commercial checking account growth from 1Q21 to 1Q22 and 17% growth from 1Q20.
- Niche deposit areas such as our Homeowners Associations group and our National Deposits Group continue to contribute to deposit growth.

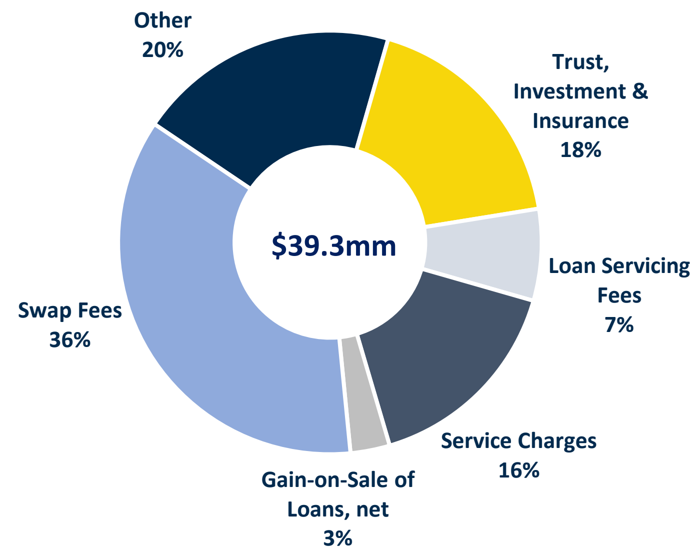
1 Includes junior subordinated debt within long-term borrowings. Totals may not sum due to rounding.

Fee Income

Non-Interest Income ($mm)



1Q22 Non-Interest Income ($mm)



- 26% year-over-year growth in non-interest income as strong swap revenues and advisory fees absorbed mortgage banking volatility.
- 1Q22 results include $1.8mm of combined securities losses and negative mark-to-market impacts.
- Non-interest income comprised 11.0% of revenue up from 10.8% in 4Q21 and 9.6% in 1Q21.

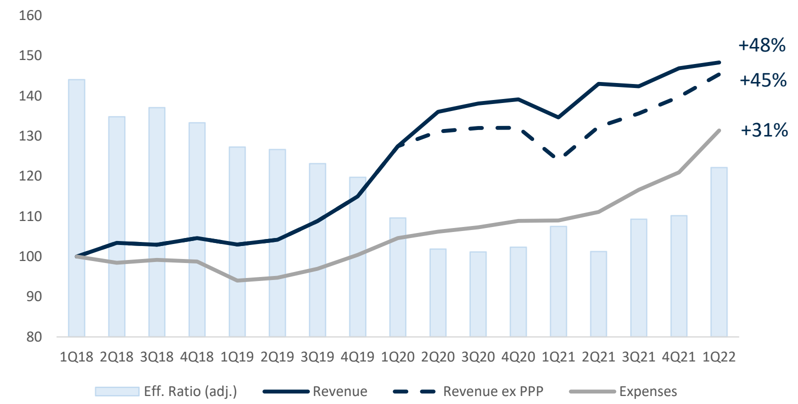
Non-Interest Expense

SLIDE 10

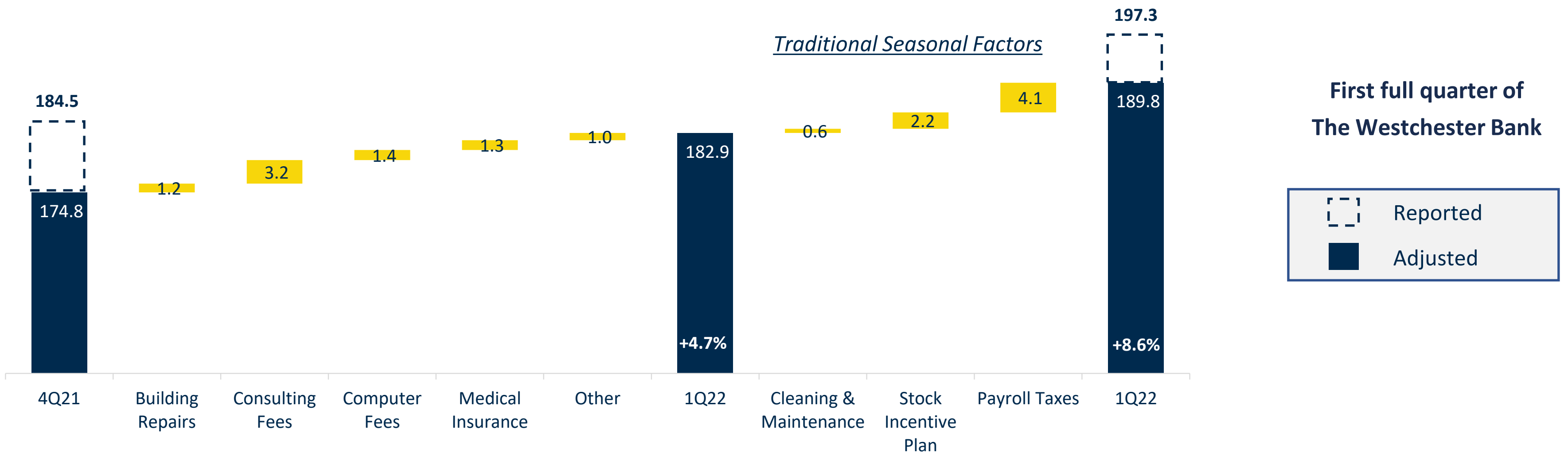
Expense Actions

- Targeting consolidation of ~5% of retail branches by the end of the year.
- Review of consulting and contractor spend has identified select third-party outsourcing arrangements for termination.
- Identified resources that will become duplicative as a result of recent acquisitions.

Positive Operating Leverage, as Adjusted [1, 2]



Non-Interest Expense Waterfall ($mm) [1]

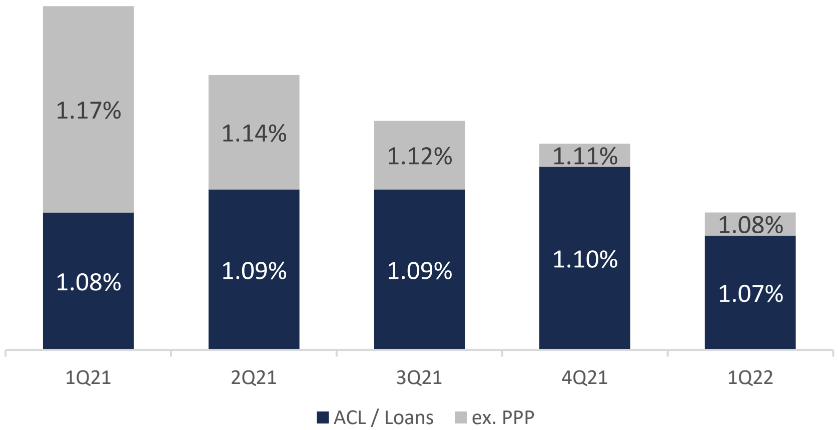


[1]Refer to the appendix on pages 15 – 19 regarding non-GAAP financial measures. Sums may be inconsistent due to rounding.
[2] Indexed to 100 as of 1Q18

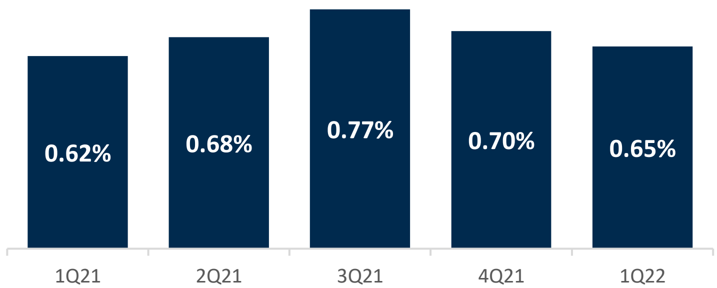
Asset Quality

SLIDE 11

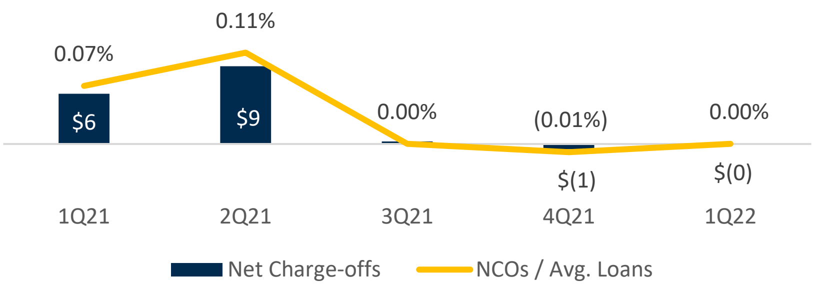
Allowance for Credit Losses for Loans / Total Loans



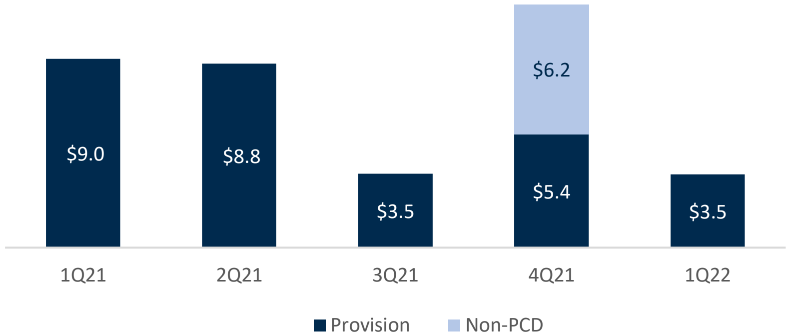
Non-Accrual Loans / Total Loans



Net Charge-offs ($mm)



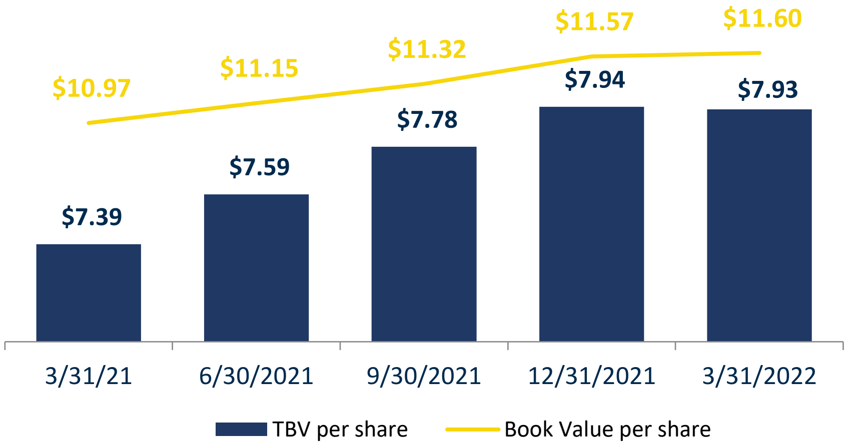
Loan Loss Provision ($mm)



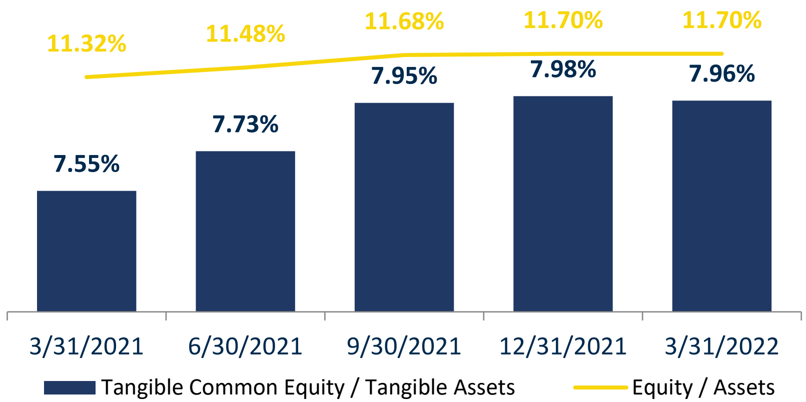
SLIDE 12

Equity & Capitalization

Book Value and Tangible Book Value per Share [1]



Equity Capitalization Level [1]



LTM Capital Utilization Considerations

Organic Loan Growth

- Remains top priority: $3.9bn, or 13%, increase in organic non-PPP loans year / year (ex-TWB)

Bank M&A

- Bank Leumi USA consideration included ~10% cash

Non-Bank M&A

- Cash represented primary consideration paid for Dudley

Share Repurchase

- Repurchased ~2.6mm shares to offset compensation-related issuances

Regulatory Capital Overview

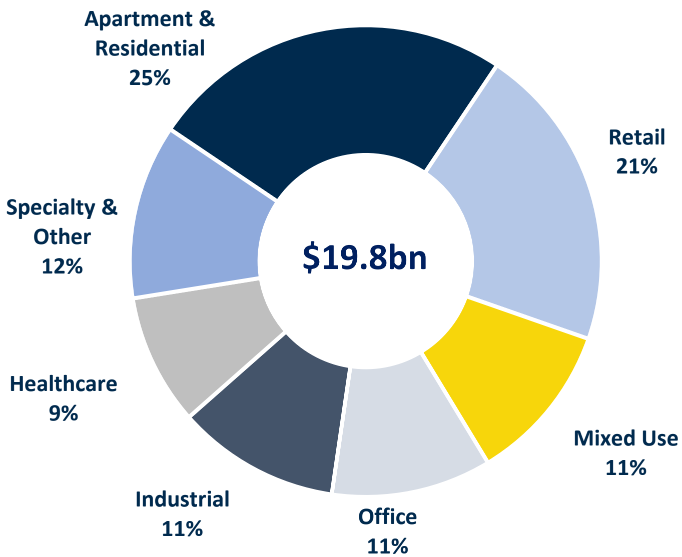
Hold Co Capital Ratios	3/31/21	12/31/21	3/31/22
Tier 1 Leverage	8.37	8.88	8.70
Common Equity Tier 1	10.08	10.06	9.67
Tier 1 Risk-Based	10.79	10.69	10.27
Total Risk-Based	12.76	13.10	12.65

[1] Please refer to the Non-GAAP Disclosure Reconciliation on pages 15 - 19

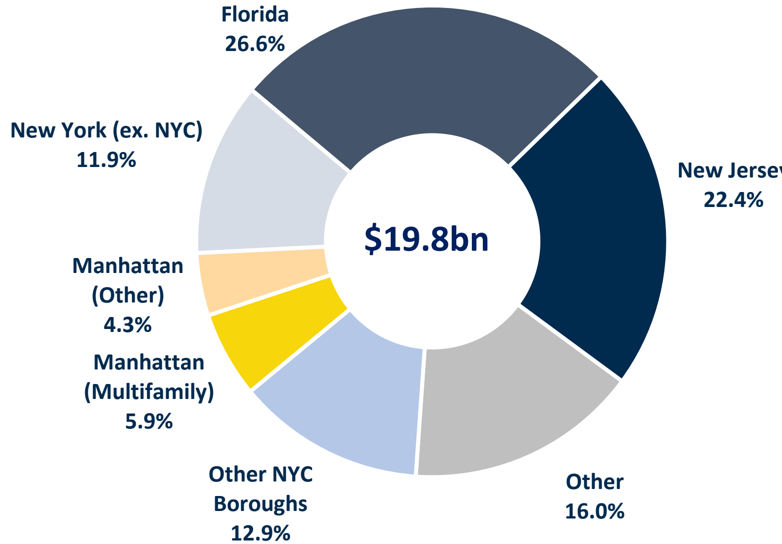
Appendix

CRE Detail as of 3/31/2022

Portfolio by Collateral Type



Portfolio by Geography



Geography	Outstanding ($BN)	% of Total	Wtd. Avg. LTV	Wtd. Avg. DSCR
Florida	$5.3	26.6%	62%	1.91x
New Jersey	$4.4	22.4%	61%	1.89x
Other	$3.2	16.0%	64%	1.78x
Other NYC Boroughs	$2.6	12.9%	53%	1.40x
Manhattan	$2.0	10.2%	34% (50% ex Co-Ops)	1.68x
New York (ex. NYC)	$2.4	11.9%	54%	1.74x
Total	**$19.8**	**100.0%**	**56%**	**1.77x**

Sums may be inconsistent due to rounding.

Non-GAAP Disclosure Reconciliation

($ in thousands, except for share data)	Three Months Ended March 31, 2022	December 31, 2021	March 31, 2021
Adjusted net income available to common shareholders:			
Net income, as reported	$116,728	$115,038	$115,710
Add: Losses on available for sale and held to maturity securities transactions (net of tax) (a)	6	9	85
Add: Merger related expenses (net of tax) (b)	3,579	5,491	—
Net income, as adjusted	$120,313	$120,538	$115,795
Dividends on preferred stock	3,172	3,172	3,172
Net income available to common shareholders, as adjusted	$117,141	$117,366	$112,623

(a) Included in (losses) / gains on securities transactions, net.

(b) Merger related expenses are primarily within salary and employee benefits expense, and professional and legal fees.

	March 31, 2022	December 31, 2021	March 31, 2021
Adjusted per common share data:			
Net income available to common shareholders, as adjusted	$117,141	$117,366	$112,623
Average number of shares outstanding	421,573,843	411,775,590	405,152,605
Basic earnings, as adjusted	$0.28	$0.29	$0.28
Average number of diluted shares outstanding	423,506,550	414,472,820	407,636,765
Diluted earnings, as adjusted	$0.28	$0.28	$0.28
Adjusted annualized return on average tangible shareholders' equity:			
Net income, as adjusted	$120,313	$120,538	$115,795
Average shareholders' equity	5,104,709	4,905,343	4,645,400
Less: Average goodwill and other intangible assets	1,538,356	1,481,951	1,451,750
Average tangible shareholders' equity	3,566,353	3,423,392	3,193,650
Annualized return on average tangible shareholders' equity, as adjusted	13.49%	14.08%	14.50%
Adjusted annualized return on average assets:			
Net income, as adjusted	$120,313	$120,538	$115,795
Average assets	$43,570,251	$42,473,828	$40,770,731
Annualized return on average assets, as adjusted	1.10%	1.14%	1.14%
Adjusted annualized return on average shareholders' equity:			
Net income, as adjusted	$120,313	$120,538	$115,795
Average shareholders' equity	5,104,709	4,905,343	$4,645,400
Annualized return on average shareholders' equity, as adjusted	9.43%	9.83%	9.97%

Non-GAAP Disclosure Reconciliation

	Three Months Ended		
($ in thousands)	March 31, 2022	December 31, 2021	March 31, 2021
Annualized return on average tangible shareholders' equity:			
Net income, as reported	$116,728	$115,038	$115,710
Average shareholders' equity	5,104,709	4,905,343	4,645,400
Less: Average goodwill and other intangible assets	1,538,356	1,481,951	1,451,750
Average tangible shareholders' equity	3,566,353	3,423,392	3,193,650
Annualized return on average tangible shareholders' equity	13.09%	13.44%	14.49%
Adjusted efficiency ratio:			
Non-interest expense, as reported	$197,340	$184,514	$160,213
Less: Merger-related expenses (pre-tax)	4,628	7,613	—
Less: Amortization of tax credit investments (pre-tax)	2,896	2,115	2,744
Non-interest expense, as adjusted	$189,816	$174,786	$157,469
Net interest income	317,669	315,301	292,667
Non-interest income, as reported	39,270	38,223	31,233
Add: Losses on available for sale and held to maturity securities transactions, net (pre-tax)	9	12	118
Non-interest income, as adjusted	$39,279	$38,235	$31,351
Gross operating income, as adjusted	356,948	353,536	$324,018
Efficiency ratio, as adjusted	53.18%	49.44%	48.60%
Annualized pre-provision net revenue / average assets			
Net interest income	$317,669	$315,301	$292,667
Non-interest income, as reported	39,270	38,223	31,233
Less: Non-interest expense, as reported	197,340	184,514	160,213
Pre-provision net revenue	$159,599	$169,010	$163,687
Average assets	$43,570,251	$42,473,828	$40,770,731
Annualized pre-provision net revenue / average assets	1.47%	1.59%	1.61%
Annualized pre-provision net revenue / average assets, as adjusted			
Net interest income	$317,669	$315,301	$292,667
Non-interest income, as adjusted	39,279	38,235	31,351
Less: Non-interest expense, as adjusted	189,816	174,786	157,469
Pre-provision net revenue, as adjusted	$167,132	$178,750	$166,549
Average assets	$43,570,251	$42,473,828	$40,770,731
Annualized pre-provision net revenue / average assets, as adjusted	1.53%	1.68%	1.63%

Non-GAAP Disclosure Reconciliation

($ in thousands)	Three Months Ended March 31, 2022	December 31, 2021	March 31, 2021
<u>Annualized return on average assets, excluding Paycheck Protection Program ("PPP"):</u>			
Net income, as reported	$116,728	$115,038	$115,710
Less: PPP loan income (net of tax)	5,292	12,549	19,206
Net income, excluding PPP loan income	111,436	102,489	96,504
Average assets	$43,570,251	$42,473,828	$40,770,731
Less: Average PPP loans	299,534	641,589	2,234,552
Average assets, excluding average PPP loans	43,270,717	41,832,239	38,536,179
Annualized return on average assets, excluding PPP	1.03%	0.98%	1.00%
<u>Adjusted annualized return on average assets, excluding Paycheck Protection Program ("PPP"):</u>			
Net income, as adjusted	$120,313	$120,538	$115,795
Less: PPP loan income (net of tax)	5,292	12,549	19,206
Net income, as adjusted, excluding PPP loan income	115,021	107,989	96,589
Average assets, excluding average PPP loans	43,270,717	41,832,239	38,536,179
Annualized return on average assets, as adjusted, excluding PPP	1.06%	1.03%	1.00%

Non-GAAP Disclosure Reconciliation

($ in thousands, except for share data)	Three Months Ended March 31, 2022	December 31, 2021	September 30, 2021	June 30, 2021	March 31, 2021	December 31, 2020	September 30, 2020	June 30, 2020	March 31, 2020
Net interest income	$ 317,669	$ 315,301	$ 301,026	$ 300,907	$ 292,667	$ 287,920	$ 283,086	$ 282,559	$ 265,339
Non-interest income, as reported	39,270	38,223	42,431	43,126	31,233	47,533	49,272	44,830	41,397
Add: Net impairment losses on securities (pre-tax)	-	-	-	-	-	-	-	-	-
Add: Branch related asset impairment (pre-tax)	-	-	-	-	-	-	-	-	-
Add: Losses / (gains) on available for sale and held to maturity securities transactions, net (pre-tax)	9	12	(788)	113	118	(651)	46	41	40
Less: Gain on the sale of Visa Class B shares (pre-tax)	-	-	-	-	-	-	-	-	-
Less: Gain on sale leaseback transaction (pre-tax)	-	-	-	-	-	-	-	-	-
Non-interest income, as adjusted	39,279	38,235	41,643	43,239	31,351	46,882	49,318	44,871	41,437
Gross revenue, as adjusted	356,948	353,536	342,669	344,146	324,018	334,802	332,404	327,430	306,776
Less: PPP Loan Income (pre-tax)	7,075	17,161	16,284	25,726	25,733	17,018	14,772	11,836	-
Gross revenue, as adjusted, excluding PPP	349,873	336,375	326,385	318,420	298,285	317,784	317,632	315,594	306,776
Non-interest expense, as reported	$197,340	$184,514	$174,922	$171,893	$160,213	$173,141	$160,185	$157,166	$155,656
Less: Loss on extinguishment of debt (pre-tax)	-	-	-	8,406	-	9,683	2,353	-	-
Less: Severance expense (pre-tax)	-	-	-	-	-	2,072	-	-	-
Less: Litigation reserve	-	-	2,100	-	-	-	-	-	-
Less: Merger-related expenses (pre-tax)	4,628	7,613	1,287	-	-	133	106	366	1,302
Less: Amortization of tax credit investments (pre-tax)	2,896	2,115	3,079	2,972	2,744	3,932	2,759	3,416	3,228
Non-interest expense, as adjusted	189,816	174,786	168,456	160,515	157,469	157,321	154,967	153,384	151,126
Efficiency ratio, as adjusted	53.18%	49.44%	49.16%	46.64%	48.60%	46.99%	46.62%	46.84%	49.26%

($ in thousands, except for share data)	Three Months Ended December 31, 2019	September 30, 2019	June 30, 2019	March 31, 2019	December 31, 2018	September 30, 2018	June 30, 2018	March 31, 2018
Net interest income	$ 238,541	$ 220,625	$ 220,234	$ 218,648	$ 222,053	$ 216,800	$ 210,752	$ 207,598
Non-interest income, as reported	38,094	41,150	27,603	107,673	34,694	29,038	38,069	32,251
Add: Net impairment losses on securities (pre-tax)	-	-	2,928	-	-	-	-	-
Add: Branch related asset impairment (pre-tax)	-	-	-	-	-	1,821	-	-
Add: Losses / (gains) on available for sale and held to maturity securities transactions, net (pre-tax)	36	93	(11)	32	1,462	79	36	765
Less: Gain on the sale of Visa Class B shares (pre-tax)	-	-	-	-	6,530	-	-	-
Less: Gain on sale leaseback transaction (pre-tax)	-	-	-	78,505	-	-	-	-
Non-interest income, as adjusted	38,130	41,243	30,520	29,200	29,626	30,938	38,105	33,016
Gross revenue, as adjusted	276,671	261,868	250,754	247,848	251,679	247,738	248,857	240,614
Less: PPP Loan Income (pre-tax)	-	-	-	-	-	-	-	-
Gross revenue, as adjusted, excluding PPP	276,671	261,868	250,754	247,848	251,679	247,738	248,857	240,614
Non-interest expense, as reported	$196,146	$145,877	$141,737	$147,795	$153,712	$151,681	$149,916	$173,752
Less: Loss on extinguishment of debt (pre-tax)	31,995	-	-	-	-	-	-	-
Less: Severance expense (pre-tax)	-	-	-	4,838	2,662	-	-	-
Less: Litigation reserve	-	-	-	-	-	1,684	-	10,500
Less: Merger-related expenses (pre-tax)	15,110	1,434	35	-	(635)	1,304	3,248	13,528
Less: Amortization of tax credit investments (pre-tax)	3,971	4,385	4,863	7,173	9,044	5,412	4,470	5,274
Non-interest expense, as adjusted	145,070	140,058	136,839	135,784	142,641	143,281	142,198	144,450
Efficiency ratio, as adjusted	52.43%	53.48%	54.57%	54.79%	56.68%	57.84%	57.14%	60.03%

Non-GAAP Disclosure Reconciliation

($ in thousands, except for share data)	As of March 31, 2022	December 31, 2021	September 30, 2021	June 30, 2021	March 31, 2021
Tangible book value per common share:					
Common shares outstanding	421,394,277	421,437,068	407,313,664	406,083,790	405,797,538
Shareholders' equity	$5,096,384	$5,084,066	$4,822,498	$4,737,807	$4,659,670
Less: Preferred Stock	209,691	209,691	209,691	209,691	209,691
Less: Goodwill and other intangible assets	1,543,238	1,529,394	1,444,967	1,447,965	1,450,414
Tangible common shareholders' equity	$3,343,455	$3,344,981	$3,167,840	$3,080,151	$2,999,565
Tangible book value per common share	$7.93	$7.94	$7.78	$7.59	$7.39
Tangible common equity to tangible assets:					
Tangible common shareholders' equity	$3,343,455	$3,344,981	$3,167,840	$3,080,151	$2,999,565
Total assets	43,551,457	43,446,443	41,278,007	41,274,228	41,178,011
Less: Goodwill and other intangible assets	1,543,238	1,529,394	1,444,967	1,447,965	1,450,414
Tangible assets	42,008,219	41,917,049	$39,833,040	$39,826,263	$39,727,597
Tangible common equity to tangible assets	7.96%	7.98%	7.95%	7.73%	7.55%

For More Information

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