

4th Quarter 2025 Financial Review

CENTRAL BANCOMPANY

January | 2026



Central Bancompany

Legal Disclaimer

This presentation may contain forward-looking statements within the meaning of, and intended to be covered by, the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. You should not place undue reliance on forward-looking statements because they are subject to numerous uncertainties and factors relating to our operations and business, all of which are difficult to predict and many of which are beyond our control. Forward-looking statements include information concerning our possible or assumed future results of operations, including descriptions of our business strategy. These forward-looking statements are generally identified by the use of forward-looking terminology, including the terms “anticipate,” “believe,” “could,” “estimate,” “expect,” “intend,” “may,” “plan,” “potential,” “predict,” “project,” “should,” “target,” “will,” “would” and, in each case, their negative or other variations or comparable terminology and expressions. All statements other than statements of historical facts contained in this presentation are forward-looking statements. We have based the forward-looking statements contained herein on our current expectations and projections about future events and trends that we believe may affect our business, financial condition, results of operations and prospects. The outcome of the events described in these forward-looking statements is subject to risks, uncertainties and other factors described in the section titled “Risk Factors” in our S-1/A Registration Statement. Moreover, we operate in a very competitive and rapidly changing environment. New risks and uncertainties emerge from time to time, and it is not possible for us to predict all risks and uncertainties that could have an impact on the forward-looking statements. The forward-looking statements relate only to events as of the date on which the statements are made. Our statements should not be read to indicate that we have conducted an exhaustive inquiry into, or review of, all potentially available relevant information. These forward-looking statements are not guarantees of future performance and involve certain risks, uncertainties, and assumptions which are difficult to predict with regard to timing, extent, likelihood and degree of occurrence. Therefore, actual results and outcomes may materially differ from what is expected, implied or forecasted in such forward-looking statements. These forward-looking statements are inherently uncertain and you are cautioned not to unduly rely upon these statements. We undertake no obligation to update any forward-looking statements made in this prospectus to reflect events or circumstances after the date of this prospectus or to reflect new information or the occurrence of unanticipated events, except as required by law.

This presentation includes certain non-GAAP financial measures. This information supplements the results that are reported according to generally accepted accounting principles in the United States (“GAAP”) and should not be viewed in isolation from, or as a substitute for, GAAP results. The differences between the non-GAAP financial measures and the nearest comparable GAAP financial measures are reconciled later in this presentation. We are presenting these non-GAAP financial measures because we believe, when taken collectively, they may be helpful to investors because they provide consistency and comparability with past financial performance by excluding certain items that may not be indicative of our business, results of operations or outlook. Please see slides 18-22 for a reconciliation of the non-GAAP measures to the comparable GAAP measures.

Within this presentation, we reference certain industry and sector information and statistics. We have obtained this information and these statistics from various independent, third-party sources. Nothing in the data used or derived from third-party sources should be construed as advice. Some data and other information are also based on our good faith estimates, which are derived from our review of internal surveys and independent sources. We believe that these external sources and estimates are reliable, but we have not independently verified them. Statements as to our market position are based on market data currently available to us. Although we are not aware of any misstatements regarding the demographic, economic, employment, industry and trade association data presented herein, these estimates involve inherent risks and uncertainties and are based on assumptions that are subject to change.

4Q25 Financial Highlights

Net Income of \$107.6 million

EPS of \$0.47

ROAA of 2.17%

CET1 ratio of 28.1%

Excess capital¹ of \$7.50 per share

NIM of 4.38%

Fee income ratio of 24.2%

Efficiency ratio of 47.6%

Income Statement

- Net interest income of \$206.5 million; FTE NIM of 4.41%², up 2bps
- Noninterest income of \$65.8 million up \$1.8 million² from adjusted noninterest income in prior quarter; fee income ratio of 24% maintained
- Noninterest expense of \$129.5 million; FTE efficiency ratio of 47.0%²

Balance Sheet

- EOP loans of \$11.4 billion, 1% growth from prior quarter
- EOP deposits of \$15.9 billion, 6% growth from prior year-end³
- EOP Cash + Securities⁴ to total assets of 41%

Capital

- TBV of \$14.24² per share
- Total excess capital¹ of \$1.8 billion, or \$7.50 per share
- Successful completion of IPO for \$429 million of gross proceeds

Notes:

1. Excess capital measured as the amount of capital above our Long Term CET1 target of 13.5%

2. Non-GAAP number. Please see non-GAAP reconciliation on pages 18, 19, 20, and 22

3. Comparison to prior year-end as Central's deposits are seasonally higher at the end of Q4 due to higher public funds deposits

4. Includes Short-term earning assets

Income Statement Summary

(\$MM, unless otherwise stated)	Quarter Ended			% Change	
	Q4'25	Q3'25	Q4'24	QoQ	YoY
Interest Income	\$255.3	\$248.8	\$232.7	2.6 %	9.7 %
Interest Expense	48.8	49.9	50.3	(2.2)%	(2.9)%
Net Interest Income	206.5	198.9	182.4	3.8 %	13.2 %
Provision for Credit Losses	3.0	3.4	2.6	(10.8)%	15.2 %
Net Interest Income After Provision for Credit Losses	203.4	195.5	179.8	4.1 %	13.2 %
Noninterest Income	65.8	57.1	24.0	15.2 %	NM
Noninterest Expense	129.5	126.9	124.9	2.0 %	3.7 %
Earnings Before Income Taxes	139.7	125.6	79.0	11.2 %	76.9 %
Net Income	107.6	97.1	61.9	10.8 %	73.9 %
Add: Investment securities loss, net of taxes ¹	-	5.3	29.9	NM	NM
Adjusted Net Income²	\$107.6	\$102.4	\$91.8	5.1 %	17.2 %

Highlights:

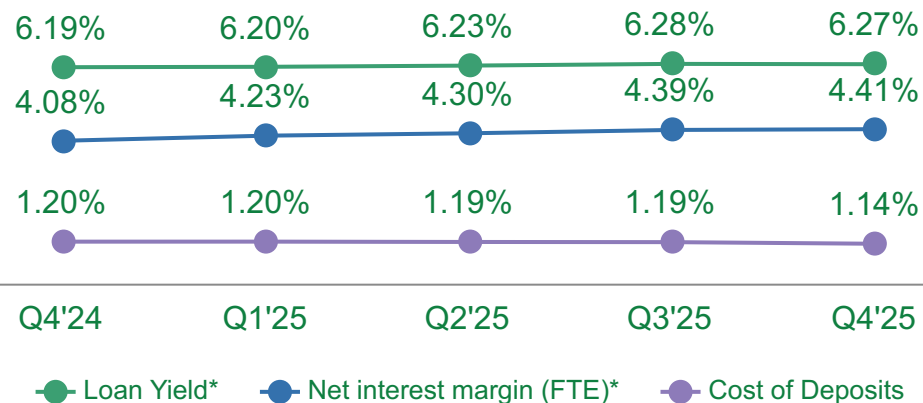
- Net Income of \$107.6MM, an increase of 10.8% from the prior quarter or 5.1%² on an adjusted basis
- Net interest income increased \$7.6MM or 3.8% from the prior quarter, driven by both higher interest income and lower interest expense. Please see slide 5 for further information.
- Noninterest income growth of \$1.8MM² or 2.8% from the prior quarter on an adjusted basis. Please see slide 6 for further information.

Notes:

1. Effective marginal tax rate of 23.84% used for all periods
2. Non-GAAP number. Please see non-GAAP reconciliation on page 21 and 22
3. Columns may not sum due to rounding differences

Net Interest Income

Quarterly Yield Trends

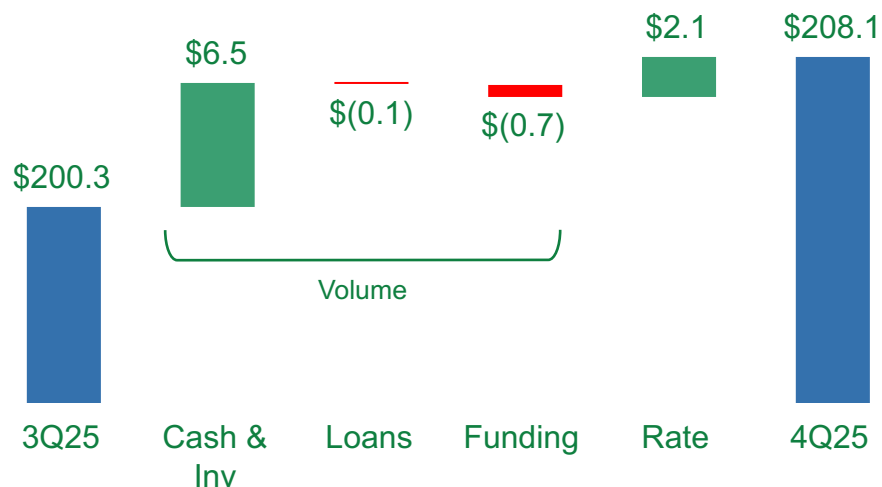


*tax equivalent yield

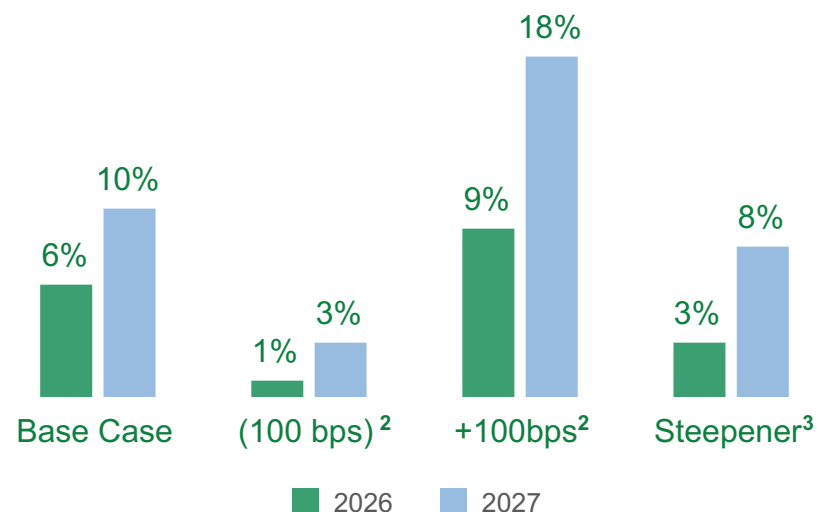
Highlights:

- Net interest income (FTE)⁴ of \$208.1MM as of Q4'25 and \$200.3MM as of Q3'25, representing an increase of 3.9% QoQ
- FTE NIM⁴ increased 2 bps due to lower deposit costs and higher securities yields
- Loan yield relatively flat despite rate cuts in 2H'25
- Cost of deposits decreased 5 bps from Q3, to 1.14%

Net Interest Income (FTE) QoQ Waterfall



Estimated Change in Net Interest Income Assuming Static Balance Sheet Relative to 2025⁽¹⁾



Notes:

1. Based on standard December 31, 2025 IRR model; flows calculated relative to base case scenario; assumes static balance sheet
2. Estimated impact on net interest income from immediate parallel shifts in both short-term and long-term interest rates at the specified levels
3. Reflects an instantaneous yield curve twist, centered on the 2-year tenor, wherein the overnight rate is decreased 1.00% and the 30-year rate is increased 0.50%
4. Non-GAAP number. Please see non-GAAP reconciliation on page 18

Noninterest Income

(\$MM)	Quarter-Ended			% Change	
	Q4'25	Q3'25	Q4'24	QoQ	YoY
Service charges and commissions	\$14.6	\$15.0	\$14.3	(2.7)%	1.8 %
Payment services revenue	17.1	17.1	17.1	(0.3)%	-
Brokerage services	7.7	7.3	6.6	6.0 %	16.2 %
Fees for fiduciary services	14.2	13.0	12.3	9.6 %	15.6 %
Mortgage banking revenues, net	9.4	10.3	10.4	(8.6)%	(9.2)%
Other income	2.8	1.4	2.6	NM	6.9 %
Adjusted noninterest income¹	65.8	64.0	63.3	2.8 %	3.9 %
Investment securities (losses) gains, net	-	(6.9)	(39.3)	NM	NM
Total noninterest income	\$65.8	\$57.1	\$24.0	15.2 %	NM

Highlights:

- Noninterest income of \$65.8MM for Q4'25, compared to \$57.1MM for the prior quarter and \$24.0MM for the prior year quarter
- Adjusting for securities losses in both 3Q'25 and 4Q'24, noninterest income increased by 2.8% from the prior quarter and 3.9% from the prior year quarter, driven by higher wealth fees, brokerage and fiduciary
- Wealth fees, brokerage and fiduciary, rose \$1.7MM, or 8.3%, as assets under advice rose to \$16.0 billion at the end of the current quarter with strong net new AUA and outperformance of investment returns
- Fee income ratio of 24.2% in Q4'25, as compared to 24.3%¹ on an adjusted basis in the prior quarter

Notes:

1. Non-GAAP number. Please see non-GAAP reconciliation on page 22

2. Columns may not sum due to rounding differences

Noninterest Expense

(\$MM)	Quarter-Ended			% Change	
	Q4'25	Q3'25	Q4'24	QoQ	YoY
Salaries and employee benefits	\$76.8	\$75.3	\$70.9	2.0 %	8.3 %
Net occupancy and equipment	12.7	12.7	12.0	(0.1)%	6.1 %
Computer software and maintenance	5.2	6.0	4.8	(13.1)%	9.2 %
Marketing and business development	5.5	4.8	5.4	13.7 %	1.9 %
Legal and professional fees	5.9	6.1	8.5	(3.3)%	(30.4)%
Bankcard processing fees	7.6	8.0	6.3	(5.5)%	21.4 %
Other expenses	15.7	13.9	17.0	13.4 %	(7.4)%
Total noninterest expense	\$129.5	\$126.9	\$124.9	2.0 %	3.7 %
<i>Memo: # of Full Time Equivalent Employees</i>	2,905	2,911	2,938		

Highlights:

- Noninterest expense of \$129.5MM for Q4'25
- Efficiency ratio (FTE)¹ of 47.0%, compared to 47.7% in the prior quarter
- Salary and employee benefits increased \$1.5MM, or 2.0%, primarily driven by higher performance-related expenses
- Other expenses increased \$1.9MM due to end-of-the-year adjustments across several categories and markets

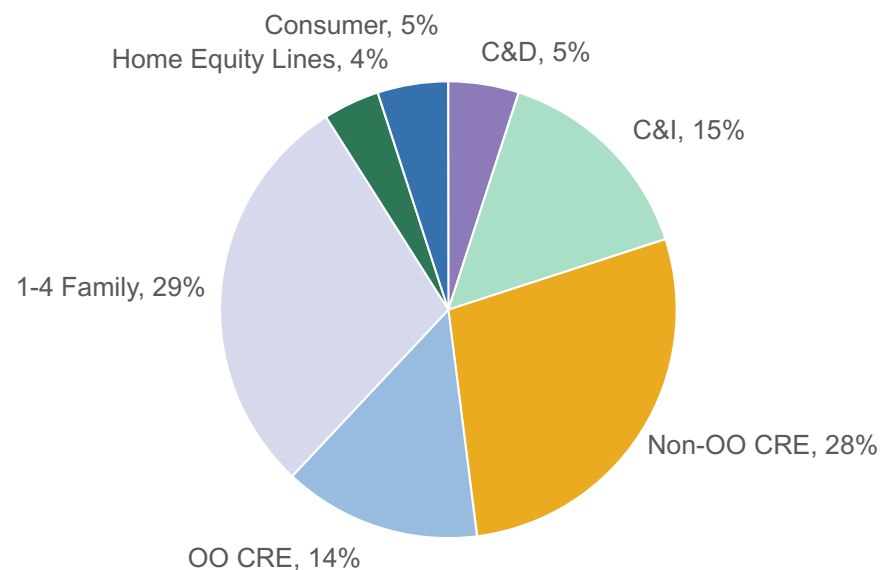
Notes:

1. Non-GAAP number. Please see non-GAAP reconciliation on page 19
2. Columns may not sum due to rounding differences

Loan Portfolio

Dollars in millions	Period-End Balances			% Change	
	Q4'25	Q3'25	Q4'24	QoQ	YoY
Construction & development	\$571	\$535	\$553	6.7 %	3.3 %
Commercial, financial & agricultural	1,761	1,736	1,875	1.4 %	(6.1)%
Non-owner-occupied CRE	3,150	3,156	3,198	(0.2)%	(1.5)%
Owner-occupied CRE	1,580	1,583	1,573	(0.2)%	0.5 %
Commercial real estate	4,731	4,740	4,771	(0.2)%	(0.8)%
Total commercial loans	7,063	7,011	7,198	0.7 %	(1.9)%
Residential mortgage loans	3,321	3,251	3,106	2.2 %	6.9 %
Home equity lines of credit	411	391	349	5.1 %	17.7 %
Consumer credit card	98	93	94	5.8 %	4.8 %
Other consumer loans	551	588	903	(6.3)%	(39.0)%
Total consumer loans	4,382	4,323	4,452	1.4 %	(1.6)%
Total unpaid principal balance	11,444	11,333	11,650	1.0 %	(1.8)%
Add: Unearned income	(10)	(10)	(26)	(4.2)%	(63.4)%
Loans held for investment	\$11,435	\$11,32	\$11,62	1.0 %	(1.6)%

Loan Portfolio Breakdown (%)



Highlights:

- End of period loans held for investment of \$11.4 billion, an increase of 1.0% from the prior quarter
- Conversion of commercial pipeline and construction lending activity coupled with moderating payoff activity drove commercial loan growth in the quarter
- Mortgage lending and HELOC utilization increases outpaced runoff in the consumer installment portfolio

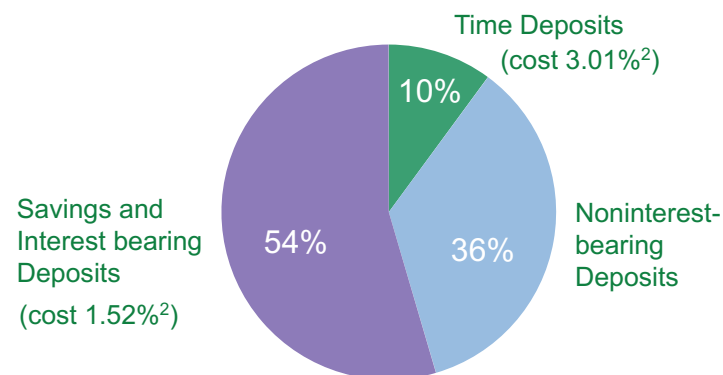
Notes:

1. Columns may not sum due to rounding differences

Deposit Portfolio

<i>Dollars in millions</i>	Period-End Balances			% Change	
	Q4'25	Q3'25	Q4'24	QoQ	YoY
Noninterest-bearing	\$5,616	\$5,318	\$5,246	5.6 %	7.1 %
Savings and interest-bearing demand	8,612	7,767	8,043	10.9 %	7.1 %
Time	1,635	1,704	1,697	(4.1)%	(3.6)%
Total	\$15,863	\$14,789	\$14,986	7.3 %	5.9 %

Deposit Portfolio Breakdown (%)



Highlights:

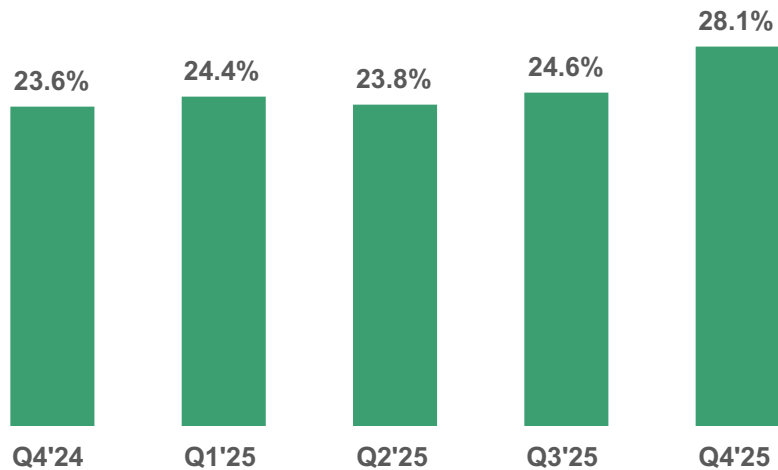
- Total deposit portfolio ending balance of \$15.9Bn
- Average non-public deposit growth was 1.7% during the quarter. YoY total deposit growth of 5.9%
- Cost of deposits of 1.14% compared to 1.19% in the prior quarter
- Non-time deposits represent 90% of total deposits
- Uninsured & uncollateralized deposits represent 27.5% of total deposits

Notes:

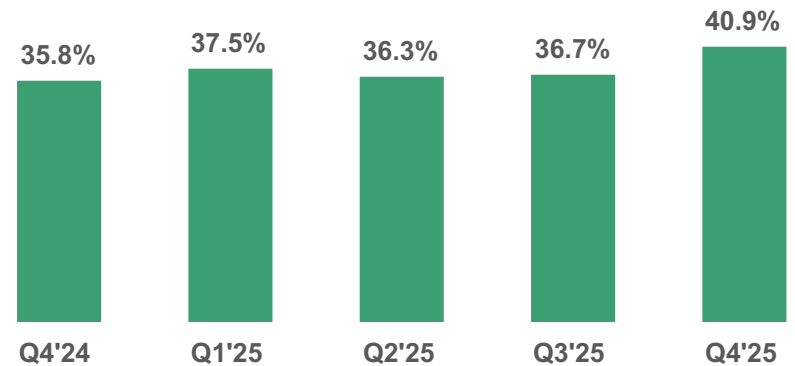
1. Columns may not sum due to rounding differences
2. Deposit yields shown based on current quarter on an annualized basis

Key Balance Sheet Ratios

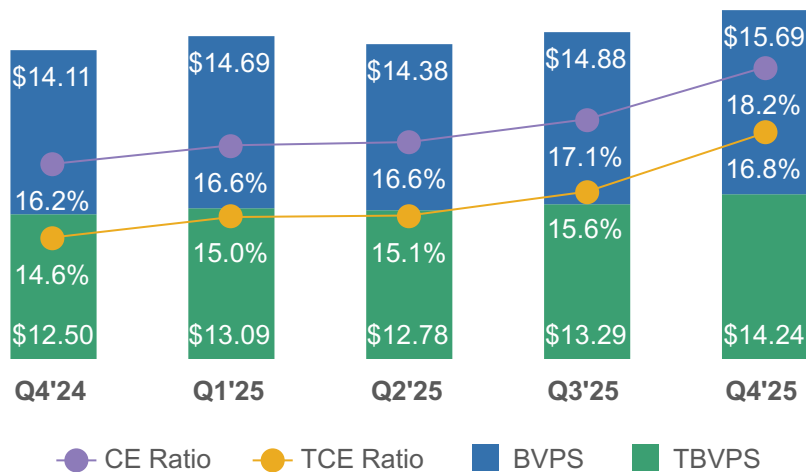
CET1



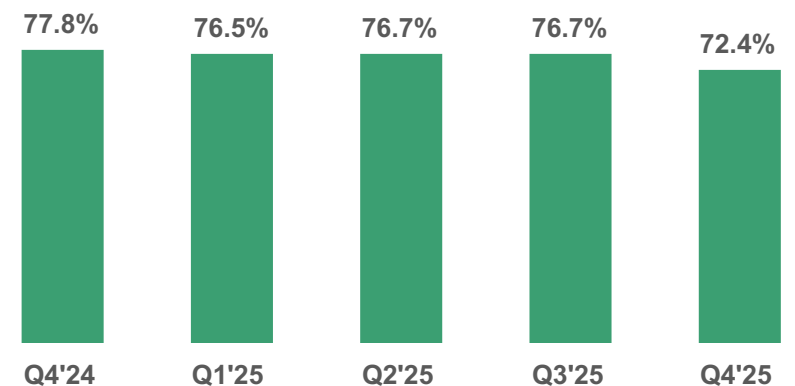
Cash + Securities / Total Assets



Common Equity (CE) and Tangible Common Equity (TCE)⁽¹⁾



Loans to Deposits



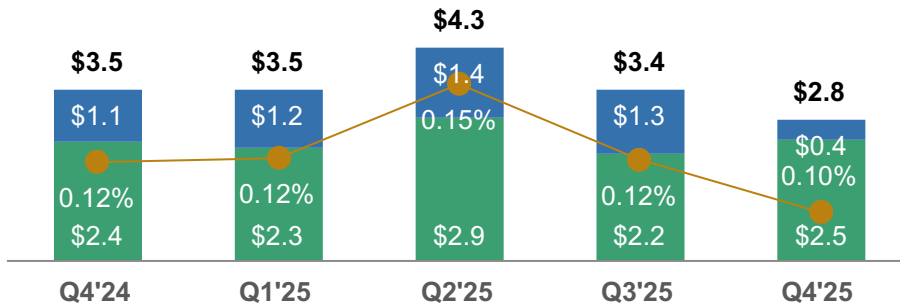
Notes:

Dollars in millions

1. Non-GAAP number. Please see non-GAAP reconciliation on page 20

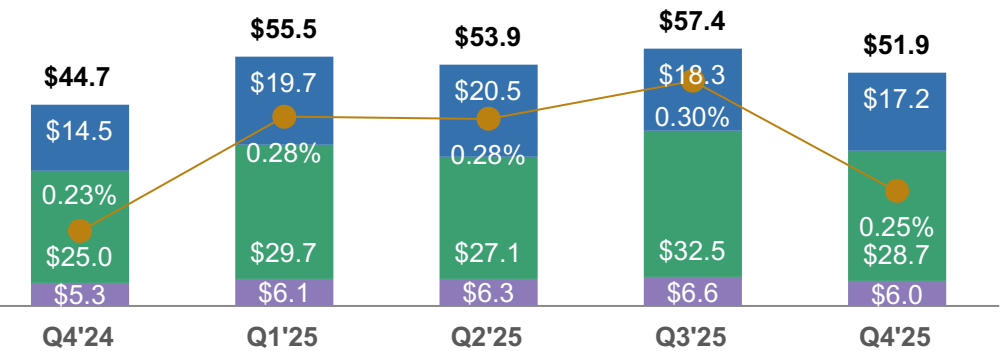
Asset Quality

Net Charge-Offs / Average Loans ⁽¹⁾



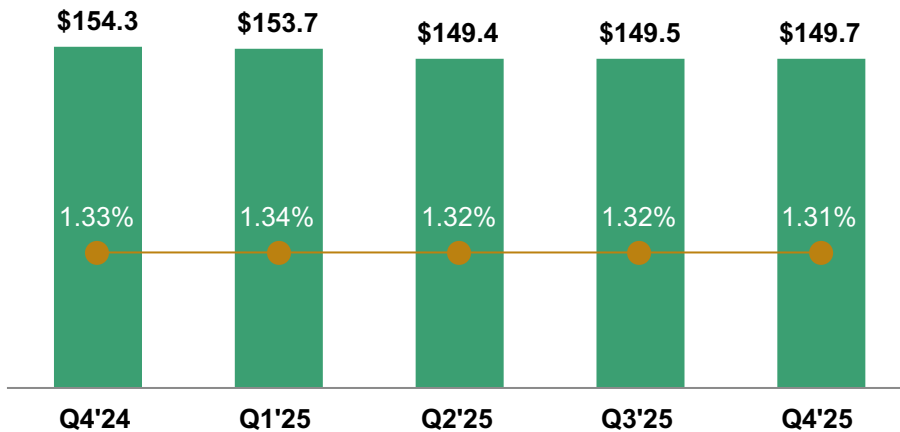
● NCOs / Average Loans
■ Commercial Net C/O
■ Consumer Net C/O

Nonperforming Assets / Total Assets ⁽²⁾



● NPAs / Total Assets
■ Nonperforming Commercial Loans
■ Nonperforming Consumer Loans
■ Other NPAs

Allowance for Credit Losses



Notes: ● ACL / Loans HFI ■ Allowance for Credit Losses on LHF1

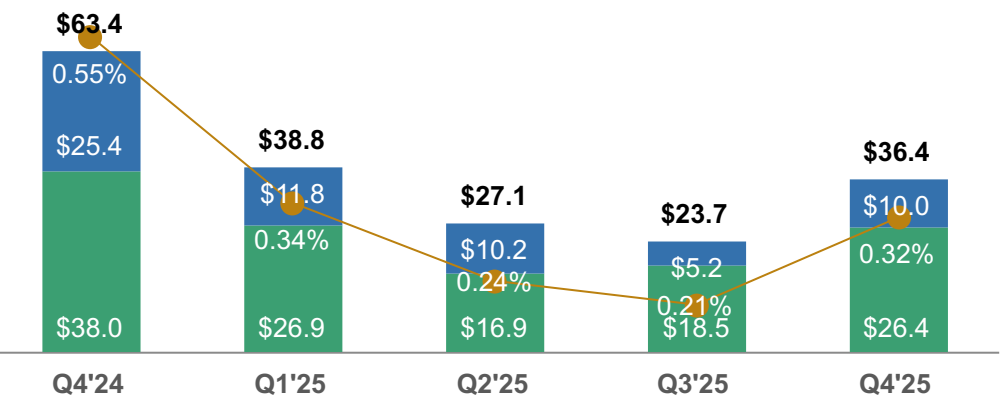
Dollars in millions

1. Quarterly metrics shown on an annualized basis

2. Other NPAs include foreclosed and other repossessed assets

3. Delinquencies represent accruing loans ≥ 30 days past due

Delinquencies ⁽³⁾



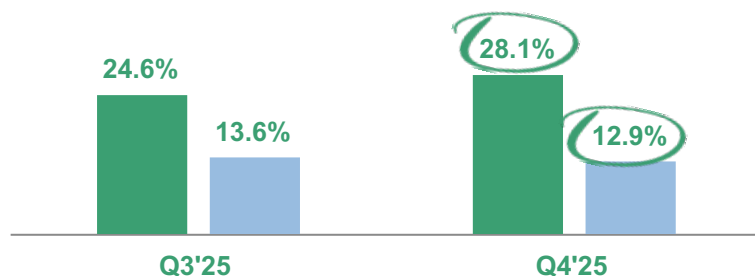
● Delinquent Loans / Loans HFI
■ Delinquent Commercial Loans
■ Delinquent Consumer Loans

Capital Position

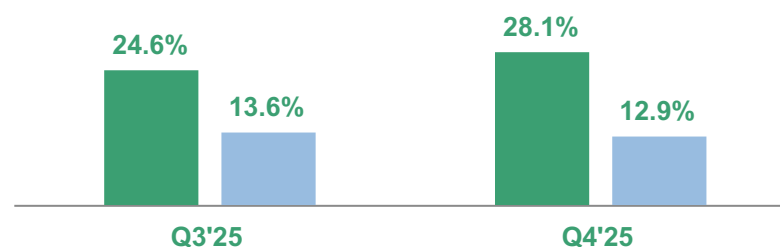
Consolidated and Bank Level Capital Ratios

■ Consolidated ■ Bank Level

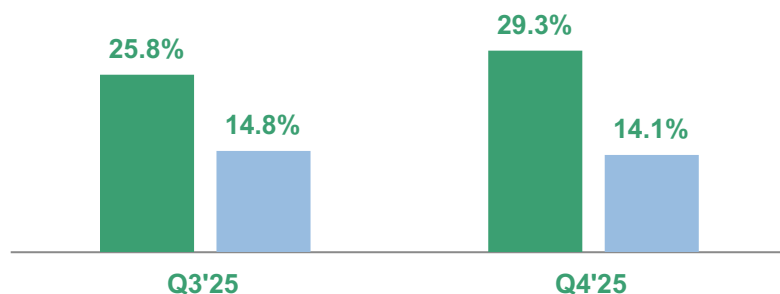
CET1 Ratio



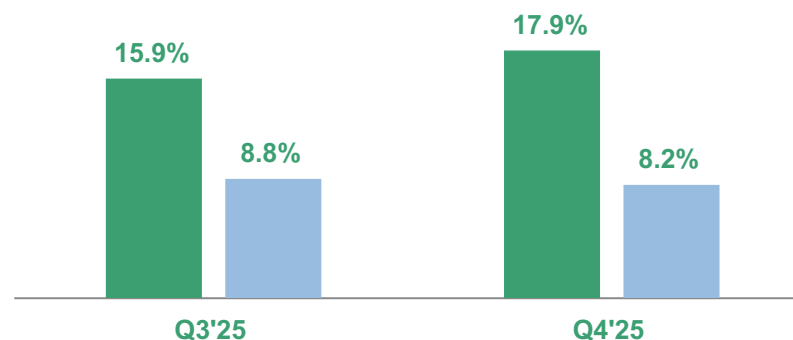
Tier 1 Capital Ratio



Total Capital Ratio



Leverage Ratio



Highlights:

- Excess capital of \$1.8 billion measured as the amount above our long term CET1 target of 13.5%
- Excess capital of \$7.50 per share

Appendix

Balance Sheet Summary

(\$MM, unless otherwise stated)

(\$MM, unless otherwise stated)	Quarter Ended			% Change	
	Q4'25	Q3'25	Q4'24	QoQ	YoY
Interest-Bearing Cash and Bank Deposits	\$2,065	\$1,030	\$1,243	NM	66.2 %
Investment Securities	6,422	6,018	5,656	6.7 %	13.5 %
Gross Loans	11,435	11,323	11,624	1.0 %	(1.6)%
Total Assets	20,752	19,184	19,243	8.2 %	7.8 %
Total Deposits	15,863	14,789	14,986	7.3 %	5.9 %
Fed Funds Purchased & Customer Repurchases	1,012	959	1,007	5.5 %	0.5 %
Total Customer Funds	16,874	15,748	15,993	7.2 %	5.5 %
Total Liabilities	16,968	15,899	16,132	6.7 %	5.2 %
Total Stockholders' Equity	\$3,784	\$3,284	\$3,111	15.2 %	21.6 %
Accumulated Other Comprehensive Income	(17)	(39)	(140)	(56.7)%	(87.9)%
Tangible Book Value Per Share (\$)	\$14.24	\$13.29	\$12.50	7.1 %	13.8 %

Notes:

1. Columns may not sum due to rounding differences

Central Bancompany's History & Overview

1902

Creation of Central Bank

1966

Early adopter of computerized banking, with installation of IBM mainframe

1973

Expanded into St. Louis, Missouri

1993

Added Our 50th Location

2001-2007

Midwest expansion into Oklahoma and Kansas

2017

Expanded into the State of Colorado

2022

Expanded into the State of Florida

Present

1 of only 2 banks named to Top 50 of Forbes Magazine's "America's Best Banks" every year since 2009



1933

During the Great Depression, made loan to the State of Missouri to assist with making payroll and paying other expenses



1969

Renamed The Central Trust Bank



1980

First Automated Teller Machine (ATM)

1998

Launched Internet Banking

2008

New Family Leadership



2019

Completed Acquisitions of Liberty Bancorp and Platte County Bancshares (Kansas City MSA)

2023

Named "Best Customer Service Bank" by Newsweek



Founded in 1902 by the great-grandfather of our Executive Chairman, Bryan Cook and currently ~\$20Bn super-community bank with operations primarily in MO, KS, OK, and CO

Industry leading profitability and growth, with a ~10% earnings CAGR since 1972

Driven by a traditional, yet highly diversified and advanced, community banking business model and a consistent culture, represented by our slogan, "Strong Roots, Endless Possibilities"

Recognized as the #10 Best Bank by Forbes in 2025 and is only one of two banks that has been in the Top 50 every year since 2009

Our Vision & Culture

To Become a Leading Financial Services Provider in Each Community We Serve

Customer Centric

- Grown the number of households served by an average of 3% per year since 2016 and high Net Promoter Score (“NPS”) of 73 ⁽¹⁾
- Average ~14 years customer tenure ⁽²⁾

Community Aligned

- Engaged participation from employees in local communities
- 28,000+ community service hours in 2025, or over 10 hours per employee

Committed to the Long-Term

- Continuous reinvestment into our business
- Current modernization project intended to provide real-time API-based capabilities

Collaborative to Succeed

- Maintain community banking model led by experienced leaders
- Continued collaboration and alignment embodied in the “Central Code”



Notes:

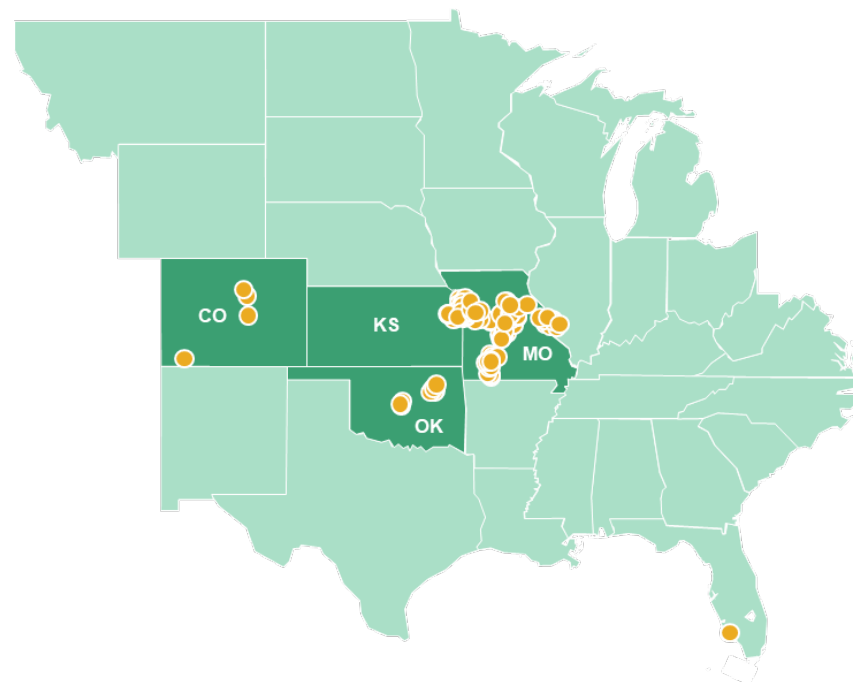
1. Net Promoter Score represents Central Bancompany's latest available figure for Consumer, Commercial and Wealth businesses weighted by number of responses on our most recent customer survey
2. As of December 31, 2025
3. S&P Global Market Intelligence as of June 30, 2025

Strong Roots, Endless Possibilities

Community Bank Service Model with Best-in-Class Products and Services



<i>Dollars in millions</i>	Total Deposits 12/31/2025	Total Loans 12/31/2025	Return on Average Assets "ROAA" (%) ⁽¹⁾ 4Q2025	Net Promoter Score ⁽²⁾ (#)	Employee Satisfaction ⁽³⁾ (%)
Missouri Markets:					
Jefferson City	3,362	1,429	2.27 %	77	89%
Kansas City	3,130	2,073	2.14 %	71	81%
Columbia	2,697	1,621	2.55 %	74	86%
St. Louis	1,840	1,959	2.29 %	78	91%
Springfield	1,859	1,298	2.56 %	70	87%
Lake of the Ozarks	992	597	2.54 %	76	85%
Branson	447	318	2.61 %	68	78%
Sedalia	396	268	2.50 %	69	91%
Warrensburg	366	193	1.95 %	62	94%
Other Primary Markets:					
Oklahoma	350	879	1.95 %	69	81%
Colorado	411	683	0.67 %	79	90%
Consolidated ⁽¹⁾	15,863	11,489	2.17 %	73	86%



- Notes:**
1. ROAA for three months ended December 31, 2025 presented on an annualized basis. Consolidated deposits and loans do not foot to 11 primary market areas due to deposits in our Other Markets.
 2. NPS figures are based on most recent annual customer survey and weighted by number of responses for Consumer, Commercial and Wealth lines of business (in the case of Commercial, figure is based on responses from customers who consider the Bank to be their primary financial services provider).
 3. Employee satisfaction figures represent share of employees who would recommend working at the bank based on most recent annual employee survey.

Reconciliation of Certain Non-GAAP Metrics

Interest income (FTE), net interest income (FTE) and net interest margin (FTE)

		Q4 FY25	Q3 FY25	Q4 FY24
<i>(dollars in thousands, except share and per share data)</i>				
Interest income		\$ 255,284	\$ 248,775	\$ 232,697
Add: Tax-equivalent adjustment ¹		1,658	1,436	1,370
Interest income (FTE) (non-GAAP)		\$ 256,942	\$ 250,211	\$ 234,067
Net interest income	{a}	\$ 206,463	\$ 198,872	\$ 182,410
Add: Tax-equivalent adjustment ¹		1,658	1,436	1,370
Net interest income (FTE) (non-GAAP)	{b}	\$ 208,121	\$ 200,308	\$ 183,780
Average interest-earning assets	{c}	\$ 18,704,393	\$ 18,092,760	\$ 17,904,445
Net interest margin ²	{a ÷ c}	4.38 %	4.36 %	4.05 %
Net interest margin (FTE) (non-GAAP) ²	{b ÷ c}	4.41 %	4.39 %	4.08 %

¹ Effective marginal tax rate of 23.84% used for all periods.

² Ratios for the quarters are presented on an annualized basis.

Reconciliation of Certain Non-GAAP Metrics

Tangible noninterest expense, adjusted total revenue (FTE) and efficiency ratio (FTE)

		Q4		Q3		Q4
		FY25		FY25		FY24
<i>(dollars in thousands, except share and per share data)</i>						
Net interest income		\$ 206,463	\$	198,872	\$	182,410
Noninterest income		65,771		57,070		24,045
Total revenue	{a}	272,234		255,942		206,455
Less: Investment securities loss		—		(6,920)		(39,257)
Add: Tax equivalent adjustment ¹		1,658		1,436		1,370
Adjusted total revenue (FTE) (non-GAAP)	{b}	\$ 273,892	\$	264,298	\$	247,082
Noninterest expense	{c}	\$ 129,514	\$	126,945	\$	124,873
Less: Amortization of intangible assets		807		807		815
Tangible noninterest expense (non-GAAP)	{d}	\$ 128,707	\$	126,138	\$	124,058
Efficiency ratio	{c ÷ a}	47.6 %		49.6 %		60.5 %
Efficiency ratio (FTE) (non-GAAP)	{d ÷ b}	47.0 %		47.7 %		50.2 %

¹ Effective marginal tax rate of 23.84% used for all periods.

Reconciliation of Certain Non-GAAP Metrics

Tangible common equity, tangible book value per share and tangible common equity to tangible assets

		Q4		Q3		Q4
		FY25		FY25		FY24
<i>(dollars in thousands, except share and per share data)</i>						
Total stockholders' equity	{a}	\$ 3,783,977	\$	3,284,414	\$	3,110,661
Less: Goodwill and other intangible assets		351,664		352,470		354,890
Tangible common equity (non-GAAP)	{b}	\$ 3,432,313	\$	2,931,944	\$	2,755,771
Total shares of Class A common stock outstanding	{c}	241,106		220,665		220,385
Book value per share	{a ÷ c}	\$ 15.69	\$	14.88	\$	14.11
Tangible book value per share (non-GAAP)	{b ÷ c}	\$ 14.24	\$	13.29	\$	12.50
Total assets	{d}	\$ 20,751,978	\$	19,183,605	\$	19,242,543
Less: Goodwill and other intangible assets		351,664		352,470		354,890
Tangible assets (non-GAAP)	{e}	\$ 20,400,314	\$	18,831,135	\$	18,887,653
Total stockholders' equity to total assets	{a ÷ d}	18.2 %		17.1 %		16.2 %
Tangible common equity to tangible assets (non-GAAP)	{b ÷ e}	16.8 %		15.6 %		14.6 %

Reconciliation of Certain Non-GAAP Metrics

Adjusted net income

		Q4 FY25	Q3 FY25	Q4 FY24
		<i>(dollars in thousands, except share and per share data)</i>		
Net income	{a}	\$ 107,591	\$ 97,099	\$ 61,885
Add: Investment securities loss, net of taxes ¹	{b}	—	5,270	29,898
Adjusted net income (non-GAAP)	{a} + {b}	\$ 107,591	\$ 102,369	\$ 91,783

¹ Effective marginal tax rate of 23.84% used for all periods.

Reconciliation of Certain Non-GAAP Metrics

Adjusted noninterest income, adjusted total revenue and adjusted fee income ratio

		Q4		Q3		Q4
		FY25		FY25		FY24
<i>(dollars in thousands, except share and per share data)</i>						
Noninterest income	{a}	\$ 65,771	\$	57,070	\$	24,045
Less: Investment securities loss		—		(6,920)		(39,257)
Adjusted noninterest income (non-GAAP)	{b}	\$ 65,771	\$	63,990	\$	63,302
Net interest income		\$ 206,463	\$	198,872	\$	182,410
Noninterest income		65,771		57,070		24,045
Total revenue	{c}	272,234		255,942		206,455
Less: Investment securities loss		—		(6,920)		(39,257)
Adjusted total revenue (non-GAAP)	{d}	\$ 272,234	\$	262,862	\$	245,712
Fee income ratio	{a ÷ c}	24.2 %		22.3 %		11.6 %
Adjusted fee income ratio (non-GAAP)	{b ÷ d}	24.2 %		24.3 %		25.8 %