INCOME STATEMENT DATA

(Unaudited)

(Dollars in thousands, except per share data)

		2020		2019	20 vs '19 % Change
Interest income	\$	935,466	\$	1,020,970	(8.4)%
Interest expense		185,640		226,532	(18.1)
Net interest income		749,826		794,438	(5.6)
Provision for credit losses		300,573		35,688	742.2
Net interest income after provision for credit losses		449,253		758,750	(40.8)
Non-interest revenue:					
Service charges on deposit accounts		36,255		42,853	(15.4)
Fiduciary and asset management fees		30,124		28,057	7.4
Card fees		20,136		22,037	(8.6)
Brokerage revenue		22,383		19,431	15.2
Mortgage banking income		35,757		12,962	175.9
Capital markets income		17,294		14,161	22.1
Income from bank-owned life insurance		13,794		10,466	31.8
Investment securities gains/(losses), net		78,144		(1,771)	nm
Gain on sale and fair value increase, net, of private equity investments		4,452		2,313	nm
Other non-interest revenue		19,002		18,676	1.7
Total non-interest revenue		277,341		169,185	63.9
Non-interest expense:					
Salaries and other personnel expense		309,274		282,436	9.5
Net occupancy, equipment, and software expense		83,921		78,245	7.3
Third-party processing and other services		42,846		36,875	16.2
Professional fees		25,980		15,660	65.9
FDIC insurance and other regulatory fees		12,129		14,629	(17.1)
Amortization of intangibles		5,280		5,802	(9.0)
Merger-related expense				57,140	nm
Earnout liability adjustments		4,908		_	nm
Loss on early extinguishment of debt, net		1,904			nm
Restructuring charges		6,042		37	nm 2 7
Other operating expenses		68,137		65,713	3.7
Total non-interest expense		560,421		556,537	0.7
Income before income taxes Income tax expense		166,173 34,461		371,398 95,028	(55.3) (63.7)
Net income		131,712		276,370	(52.3)
Less: Preferred stock dividends		16,581		6,300	163.2
Net income available to common shareholders	\$	115,131	\$	270,070	(57.4)%
Net income per common share, basic	\$	0.78	= <u>*</u> \$	1.70	(53.9)%
Net income per common share, diluted	φ	0.78	φ	1.68	(53.7)
Cash dividends declared per common share		0.78		0.60	10.0
Return on average assets * Return on average common equity *		0.52 % 5.15)	1.21 % 12.46	(69)bps (731)
Weighted average common shares outstanding, basic		147,300			
Weighted average common shares outstanding, basic Weighted average common shares outstanding, diluted		147,300 148,067		159,148 160,908	(7.4)% (8.0)
nm - not meaningful					~ /

Second Quarter

nm - not meaningful

bps - basis points

* - ratios are annualized

INCOME STATEMENT DATA

(Unaudited)

(Dollars in thousands, except per share data)	2020			2019		Second Quarter	
	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	20 vs '19 % Change	
Interest income	\$ 451,569	483,897	506,253	523,415	516,131	(12.5) %	
Interest expense	75,003	110,637	106,985	121,318	118,869	(36.9)	
Net interest income	376,566	373,260	399,268	402,097	397,262	(5.2)	
Provision for credit losses	141,851	158,722	24,470	27,562	12,119	nm	
Net interest income after provision for credit losses	234,715	214,538	374,798	374,535	385,143	(39.1)	
Non-interest revenue:							
Service charges on deposit accounts	15,567	20,689	22,385	22,952	21,994	(29.2)	
Fiduciary and asset management fees	14,950	15,174	15,645	14,686	14,478	3.3	
Card fees	9,186	10,950	11,325	12,297	11,161	(17.7)	
Brokerage revenue	9,984	12,398	11,106	11,071	10,052	(0.7)	
Mortgage banking income	23,530	12,227	9,287	10,351	7,907	197.6	
Capital markets income	6,050	11,243	8,972	7,396	8,916	(32.1)	
Income from bank-owned life insurance	7,756	6,038	5,620	5,139	5,176	49.8	
Investment securities gains/(losses), net	69,409	8,734	(2,157)	(3,731)	(1,845)	nm	
Gain on sale and fair value increase/(decrease) of private equity investments	8,707	(4,255)	8,100	1,194	1,455	nm	
Other non-interest revenue	8,345	10,659	7,672	7,405	10,513	(20.6)	
Total non-interest revenue	173,484	103,857	97,955	88,760	89,807	93.2	
Non-interest expense:							
Salaries and other personnel expense	159,597	149,678	145,084	142,516	143,009	11.6	
Net occupancy, equipment, and software expense	41,727	42,194	42,644	41,017	39,851	4.7	
Third-party processing and other services	21,366	21,480	20,293	18,528	19,118	11.8	
Professional fees	15,305	10,675	9,921	9,719	9,312	64.4	
FDIC insurance and other regulatory fees	6,851	5,278	9,825	7,242	7,867	(12.9)	
Amortization of intangibles	2,640	2,640	2,901	2,901	2,410	9.5	
Merger-related expense	—	_	(913)	353	7,401	nm	
Earnout liability adjustments	4,908		_	10,457	—	nm	
Loss on early extinguishment of debt, net	—	1,904		4,592	_	nm	
Valuation adjustment to Visa derivative			1,111	2,500		nm	
Restructuring charges	2,822	3,220 39,210	1,259	(66) 26 551	18	nm	
Other operating expenses Total non-interest expense	<u>28,925</u> 284,141	276,279	<u>33,996</u> 266,121	36,551 276,310	35,140 264,126	(17.7)	
·						·	
Income before income taxes Income tax expense	124,058 30,866	42,116 3,595	206,632 54,948	186,985 51,259	210,824 54,640	(41.2) (43.5)	
Net income	93,192	38,521	151,684	135,726	156,184	(40.3)	
Less: Preferred stock dividends	8,291	8,291	8,291	8,291	3,150	163.2	
Net income available to common shareholders	\$ 84,901	30,230	143,393	127,435	153,034	(44.5) %	
Net income per common share, basic	\$ 0.58	0.21	0.98	0.84	0.97	(40.7) %	
Net income per common share, diluted	0.57	0.20	0.97	0.83	0.96	(40.3)	
Cash dividends declared per common share	0.33	0.33	0.30	0.30	0.30	10.0	
Return on average assets *	0.71 %	0.32	1.27	1.14	1.34	(63)bps	
Return on average common equity *	7.48	2.75	13.08	11.36	13.90	(642)	
Weighted average common shares outstanding, basic	147,288	147,311	146,948	152,238	157,389	(6.4) %	
Weighted average common shares outstanding, diluted	147,733	148,401	148,529	154,043	159,077	(7.1)	

nm - not meaningful

bps - basis points

* - ratios are annualized

(Unaudited) (Unaudited) (In floands, except share data) ASSETS Cash and due from banks \$ \$72,169 \$ \$35,846 \$ \$59,616 Interest-bearing funds with Federal Reserve Bank 800,289 553,3300 \$531,488 Interest-earring logonis with banks 20,719 20,635 20,271 Federal funds sold and securities parchased under resule agreements 118,048 77,047 49,946 Cash and cash equivalents 1,571,225 1,186,918 1,151,321 Investment Securities available for sole, at fair value 7,070,000,02 6,778,670 7,007,017 20,936 1151,73 86,716 Loans, net of deferred foes and costs 39,914,297 37,162,450 36,138,561 Cash and explored foes and costs (288,449) (288,449) 26,881,183 Cash and equipment, net 481,716 49,340 49,044 Gash sureader value of banic-owned life insurance 1,038,049 775,663 766,287 Premises and equipment, net 90,392 5,571 61,473 1,381,175 Other intangible ascets, net 5,032,262 5,4121,0995 5,92,05	BALANCE SHEET DATA	J	une 30, 2020	Dece	ember 31, 2019	June 30, 2019	
ASSETS Cash and due from banks \$ \$72,169 \$ \$35,846 \$ \$ \$490,616 Interest-bearing index with Federal Reserve Bank 860,289 \$55,3300 \$31,484 Interest-bearing index with Federal Reserve Bank 860,289 \$55,3300 \$31,484 Interest-bearing deposits with banks 20,719 \$20,635 \$20,271 Federal funds old and securities purchased under resule agreements 118,044 77,047 40,946 Cash and cash quivalents 1,1571,225 1,185,131 1,151,221 1,151,221 Iavestiment securities available for sale, at fair value 900,396 115,173 86,716 Loans, net of deferred fees and costs 39,914,297 37,162,453 86,188 128,402 (257,376) Loans, net of oan losses (281,402) (257,376) 7,665 766,287 Permisses and equipment, net 90,394,049 775,665 766,287 Cash aureadue value of bank-owned life imaurance 90,392,05 13,176 - - - Duber intangible assets, net 59,392 55,671 61,473 - - - Total assets \$ \$41,219,990 \$ \$48,203,282 \$ \$ \$ \$ \$ \$ \$ \$	(Unaudited)						
S S72,10 S S35,846 S S49,616 Interest-bearing funds with Federal Reserve Bank Interest-bearing depoits with banks 20,719 20,635 20,271 Federal funds sold and securities purchased under resule agreements 118,048 77,047 409,046 Cash and cash equivalents 1,571,225 1,116,121 1,151,321 Loans held för sale, st. flar value 7,197,493 6,778,670 7,007,012 Loans held för sale (S266,306,5115,173, S81,855 measured at fair value, 900,936 115,173 86,716 Loans, net 39,914,297 37,162,450 36,138,561 30,914,297 37,162,450 36,138,561 Loans, net 39,914,297 37,162,450 36,811,085 766,287 Cash surrender value of bank-owned life insurance 1,038,049 775,665 766,287 Premises and oquipment, net 481,716 493,940 490,641 Goodwill 497,267 497,2390 0her intangible assets, net 58,3322 \$47,318,203 LIABILITIES AND SHAREHOLDERS'E QUITY Labilities: 1,25576 1,86,504 379,66,722 </td <td>(In thousands, except share data)</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	(In thousands, except share data)						
Interest-bearing funds with Federal Reserve Bank 860,289 553,390 531,488 Interest-bearing deposits with banks 20,719 20,635 20,271 Federal funds out and securities purchased under resule agreements 18,048 77,047 40,946 Cash and cash equivalents 1,571,225 1,186,918 1,151,321 Investment securities available for sale, at fair value 7,997,493 6,778,670 7,007,012 Loans, held fidered fees and costs 39,914,297 37,162,450 36,185,661 Allowance for loan losses (588,648) (281,402) (257,376) Loans, net 39,235,649 36,881,048 35,881,185 Cash surender value of bank-owned life insurance 1,038,049 775,665 766,287 Permises and equipment, net 481,716 493,940 490,644 Goodwill 497,267 497,267 492,390 Other assets 1,270,146 1,418,930 1,381,175 Total assets 1,270,146 1,418,930 1,381,175 Total assets 1,2555,714 \$ 9,439,485 \$ 9,205,066	ASSETS						
Interest earning deposits with banks 20,719 20,635 20,271 Federal fluxds sold and securities purchased under resule agreements 118,048 77,047 49,946 Cash and eash equivalents 1,571,225 1,186,918 1,151,321 Investment securities available for sale, at fair value 7,197,493 6,778,670 7,007,012 Loans, het of deferred fees and costs 39,914,297 37,162,450 36,138,651 Loans, net 39,325,649 36,881,048 35,881,185 Cash surrender value of bank-owned life insurance 1,038,049 775,665 76e,287 Premises and equipment, net 481,716 493,940 490,644 Goodwill 497,267 497,267 492,390 Other intragible assets, net 50,392 55,671 61,473 Total assets 1,770,146 1,418,930 1,381,175 Total assets 5 5,4121,989 \$ 48,203,282 \$ 47,318,203 LIABILTTES AND SHAREHOLDERS' EQUTTV 1,368,660 31,638,660 39,666,219 23,666,229 Poleposits 5 1,255,5714	Cash and due from banks	\$	572,169	\$	535,846	\$	549,616
Federal funds sold and securities purchased under resale agreements 118.048 77.047 49.946 Cash and cash equivalents 1.571.225 1.186.918 1.151.321 Investment securities available for sale (3266.306, S115,173, S81.855 measured at fair value, Loans held for sale (3266.306, S115,173, S81.855 measured at fair value, S00.356 99.12,297 37,162,450 36,138,561 Loans, net of deferred fees and costs 39,914,297 37,162,450 36,138,561 Loans, net 99.325,649 36,881.048 257,376 Loans, net 1.038,049 77.5665 766,287 Premises and equipment, net 481,716 493,240 490,244 Goodwill 497,267 492,390 490,241 Other intangible assets, net 50,392 55,671 61,473 Receivable on unsettled securities sales 1.289,116 - - Total assets 5 54,121,388 5 47,318,203 LIABLITTIES AND SHAREHOLDERS' EQUITY Liabilities 28,966,019 28,761,656 Total deposits 5 5 9,439,485 9,205,0666 Interse-bearing	Interest-bearing funds with Federal Reserve Bank		860,289		553,390		531,488
Cash and cash equivalents 1.571.225 1.186.918 1.151.321 Investment securities available for sale, at fair value. 900.936 718,670 7,007.012 Loans held for sale (\$266.306, \$115,173, \$18,1855 measured at fair value, 900.936 115,173 86,716 Loans, net of deferred fees and costs 39,914.297 37,162,450 36,188,561 (281.402) (257.376) Loans, net 93,9325,649 36,881,048 35,881,185 (281.402) (257.376) Cash aurender value of bank-owned life insurance 1,038,049 775,665 766,287 Premises and equipment, net 481,716 493,940 490,644 Goodwill 497,267 497,267 492,390 Other assets 5,392 5,671 61,473 Total assets \$ 54,121,989 \$ 482,03,282 \$ 47,318,203 LIABILITIES AND SHAREHOLDERS' EQUITY 1abilities: 28,966,019 28,761,655 Total assets \$ 12,555,714 \$ 9,439,485 \$ 9,205,066 Interest-bearing deposits \$ 1,638,866 28,966,019 28,761,655 Total l	Interest earning deposits with banks		20,719		20,635		20,271
Investment securities available for sale, at fair value 7.197,493 6.778,670 7.007,012 Loans, held for sale (\$266,306, \$115,173, \$81,855 measured at fair value, 900,936 115,173 86,716 Loans, net of deferred fees and costs 39,914,297 37,162,450 36,138,561 Allowance for loan losses 93,9214,297 37,162,450 36,138,561 Loans, net 39,232,649 36,881,048 35,881,185 Cash surrender value of bank-owned life insurance 1,038,049 775,665 766,287 Premises and equijment, net 481,716 493,940 490,644 Goodwill 497,247 497,247 497,237 61,473 Receivable on unsettled securities sales 1,289,116 - - - Other assets 1,289,116 - - - - Total assets 5 54,121,989 \$ 48,203,282 \$ 47,318,203 1381,175 Total assets 5 5,257,714 \$ 9,439,485 \$ 9,205,066 11,638,866 28,966,019 28,761,655 Total deposits 5 1	Federal funds sold and securities purchased under resale agreements		118,048		77,047		49,946
Loans held for sale (\$266,306, \$115,173, \$81,855 measured at fair value, 900,936 115,173 86,716 Loans, net of deferred fees and costs 39,914,297 37,162,450 36,138,561 Allowance for loan losses (588,648) (281,402) (257,376) Loans, net 10,38,049 775,665 766,287 Premises and equipment, net 481,716 497,267 492,390 Other intangible assets, net 50,392 55,671 61,473 Receivable on unsettled securities sales 1,289,116 - - Other assets 1,770,146 1,418,930 1,381,175 Total assets 1,270,146 1,418,930 1,381,175 Total assets 1,270,146 - - Non-interest-bearing deposits 31,638,866 28,966,019 28,761,6556 Itabilities: 0 9,439,485 \$ 9,205,066 31,638,866 28,966,019 28,761,6556 Itabilities: 0 38,406,504 37,966,722 2,761,6556 31,638,866 28,966,019 28,761,6556 Itabilities:	Cash and cash equivalents		1,571,225		1,186,918		1,151,321
Loans held for sale (\$266,306, \$115,173, \$81,855 measured at fair value, 900,936 115,173 86,716 Loans, net of deferred fees and costs 39,914,297 37,162,450 36,138,561 Allowance for loan losses (588,648) (281,402) (257,376) Loans, net 10,38,049 775,665 766,287 Premises and equipment, net 481,716 497,267 492,390 Other intangible assets, net 50,392 55,671 61,473 Receivable on unsettled securities sales 1,289,116 - - Other assets 1,770,146 1,418,930 1,381,175 Total assets 1,270,146 1,418,930 1,381,175 Total assets 1,270,146 - - Non-interest-bearing deposits 31,638,866 28,966,019 28,761,6556 Itabilities: 0 9,439,485 \$ 9,205,066 31,638,866 28,966,019 28,761,6556 Itabilities: 0 38,406,504 37,966,722 2,761,6556 31,638,866 28,966,019 28,761,6556 Itabilities:	Investment securities available for sale, at fair value		7,197,493		6,778,670		7,007,012
Allowance for loan losses (281,402) (257,376) Loans, net 33,225,649 $36,881,048$ $35,881,185$ Cash surrender value of bank-owned life insurance 1,038,049 775,665 $766,237$ Premises and equipment, net 481,716 493,940 490,644 Goodwill 497,267 492,390 Other intangible assets, net 50,392 55,671 61,473 Receivable on unsettled securities sales 1,770,146 1,418,930 1,381,175 Total assets 5 54,121,989 5 482,03,282 5 47,318,203 LLABILITIES AND SHAREHOLDERS' EQUITY Liabilities: Deposits: Non-interest-bearing deposits 5 1,255,714 \$ 9,439,485 \$ 9,205,066 Total deposits 5 1,255,76 165,690 273,481 Other short-term borrowings 300,000 1,733,560 1,330,000 Long-term debt 2,207,292 - - Due on unsettled securities purchases 922,952 - - Other liabilities 1,097,992 782,941 688,112 Due on unsettled se					· · · ·		
Allowance for loan losses (281,402) (227,376) Loans, net 33,225.649 $36,881,048$ $35,881,185$ Cash surrender value of bank-owned life insurance 1,038,049 $775,665$ $766,287$ Premises and equipment, net 481,716 493,940 490,6644 Goodwill 497,267 492,390 Other intangible assets, net 50,392 $55,671$ $61,473$ Receivable on unsettled securities sales 1,770,146 $1,418,930$ $1,381,175$ Total assets \$ 54,121,989 \$ 48,203,282 \$ 47,318,203 LLABILITIES AND SHAREHOLDERS' EQUITY Liabilities: Deposits: Non-interest-bearing deposits \$ 9,439,485 \$ 9,205,066 Total deposits \$ 11,255,714 \$ 9,439,485 \$ 9,205,066 31,688,866 22,966,019 22,8761,656 Total deposits \$ 14,194,580 38,405,504 37,966,722 Federal funds purchased and securities sold under repurchase agreements 225,576 165,690 273,481 Other short-tern borrowings 300,000 1,733,560 1,330,000 1,733,860 1,330,000 Due on unsettled securities purchases 922,	Loans, net of deferred fees and costs		39.914.297		37,162,450		36,138,561
Loars, net $33,325,649$ $36,881,048$ $35,881,185$ Cash surrender value of bank-owned life insurance $1,038,049$ $775,665$ $766,287$ Premises and equipment, net $481,716$ $493,940$ $490,644$ Goodwill $497,267$ $497,267$ $492,390$ Other intangible assets, net $50,392$ $55,671$ $61,473$ Receivable on unsettled securities sales $1,770,146$ $1,418,930$ $1,381,175$ Total assets $$5,541,121,989$ $$48,203,282$ $$5,471,18,203$ LIABILITIES AND SHAREHOLDERS' EQUITY Liabilities: Deposits: $$1,638,866$ $28,966,019$ $28,761,656$ Total deposits $$1,638,866$ $28,966,019$ $28,761,656$ $273,481$ Other shorterm borrowings $300,000$ $1,753,560$ $273,481$ Other inabilities $$92,2952$ $ -$ Total labilities $$92,2952$ $ -$ Other inabilities $$92,2952$ $ -$ Total deposits $$1,00,000,000$ $$1,735,50, 133,0000$ $$1,330,000$ Long-term debt $$2,327,921$ </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
$\begin{array}{cccc} \mbox{Premises and equipment, net} & 181,716 & 493,940 & 490,644 \\ \mbox{Goodwill} & 97,267 & 497,267 & 492,390 \\ \mbox{Other intangible assets, net} & 50,392 & 55,671 & 61,473 \\ \mbox{Receivable on unsettled securities sales} & 1,289,116 & - & - & - \\ \mbox{Other assets} & 1,289,116 & - & - & - \\ \mbox{Other assets} & 1,289,116 & - & - & - \\ \mbox{Other assets} & 1,289,116 & - & - & - \\ \mbox{Other assets} & 1,289,116 & - & - & - \\ \mbox{Other assets} & 1,289,116 & - & - & - \\ \mbox{Other assets} & 1,289,116 & - & - & - \\ \mbox{Other assets} & 1,289,116 & - & - & - \\ \mbox{Other assets} & 1,289,116 & - & - & - \\ \mbox{Other assets} & 1,289,116 & - & - & - \\ \mbox{Other assets} & 1,289,116 & - & - & - \\ \mbox{Other assets} & 1,289,116 & - & - & - \\ \mbox{Other assets} & 1,255,714 & 1,48,930 & 1,381,175 \\ \mbox{Deposits} & 1,638,866 & 28,966,019 & 28,761,656 \\ \mbox{Interest-bearing deposits} & 31,638,866 & 28,966,019 & 28,761,656 \\ \mbox{Interest-bearing deposits} & 31,638,866 & 28,966,019 & 28,761,656 \\ \mbox{Total deposits} & 1,225,57,6 & 165,690 & 273,481 \\ \mbox{Other short-term borrowings} & 300,000 & 1,753,560 & 1,330,000 \\ \mbox{Long-term debt} & 2,237,921 & 2,153,897 & 2,306,722 \\ \mbox{Due on unsettled securities purchases} & 922,595 & - & - & - \\ \mbox{Other labilities} & 1,097,992 & 782,941 & 688,112 \\ \mbox{Total liabilities} & 1,097,992 & 782,941 & 688,112 \\ \mbox{Total liabilities} & 1,097,992 & 782,941 & 688,112 \\ \mbox{Total inagilities} & 3,826,726 & 3,819,336 & 3,801,748 \\ \mbox{Treered stock - n opar value. Authorized 100,000,000 shares; issued 22,000,000, 22,000,000, a8,200,000, 348,0027, and 9,207,517 shares \\ \mbox{Additional paid-in capital} & 3,826,726 & 3,819,336 & 3,801,748 \\ \mbox{Treered stock, a cost - 20,093,027, 19,643,027, and 9,207,517 shares \\ \mbox{Additional paid-in capital} & 3,826,726 & 3,819,336 & 3,801,748 \\ \mbox{Treered stock, a comprehensive income, net} & 202,970 & 6,5,641 & 49,289 \\ \mbox{Treered stoke, acmings} & 1,405,527 & 1,668,327 & 866,460 \\ Tot$	Loans, net					·	
$\begin{array}{cccc} \mbox{Premises and equipment, net} & 181,716 & 493,940 & 490,644 \\ \mbox{Goodwill} & 97,267 & 497,267 & 492,390 \\ \mbox{Other intangible assets, net} & 50,392 & 55,671 & 61,473 \\ \mbox{Receivable on unsettled securities sales} & 1,289,116 & - & - & - \\ \mbox{Other assets} & 1,289,116 & - & - & - \\ \mbox{Other assets} & 1,289,116 & - & - & - \\ \mbox{Other assets} & 1,289,116 & - & - & - \\ \mbox{Other assets} & 1,289,116 & - & - & - \\ \mbox{Other assets} & 1,289,116 & - & - & - \\ \mbox{Other assets} & 1,289,116 & - & - & - \\ \mbox{Other assets} & 1,289,116 & - & - & - \\ \mbox{Other assets} & 1,289,116 & - & - & - \\ \mbox{Other assets} & 1,289,116 & - & - & - \\ \mbox{Other assets} & 1,289,116 & - & - & - \\ \mbox{Other assets} & 1,289,116 & - & - & - \\ \mbox{Other assets} & 1,255,714 & 1,48,930 & 1,381,175 \\ \mbox{Deposits} & 1,638,866 & 28,966,019 & 28,761,656 \\ \mbox{Interest-bearing deposits} & 31,638,866 & 28,966,019 & 28,761,656 \\ \mbox{Interest-bearing deposits} & 31,638,866 & 28,966,019 & 28,761,656 \\ \mbox{Total deposits} & 1,225,57,6 & 165,690 & 273,481 \\ \mbox{Other short-term borrowings} & 300,000 & 1,753,560 & 1,330,000 \\ \mbox{Long-term debt} & 2,237,921 & 2,153,897 & 2,306,722 \\ \mbox{Due on unsettled securities purchases} & 922,595 & - & - & - \\ \mbox{Other labilities} & 1,097,992 & 782,941 & 688,112 \\ \mbox{Total liabilities} & 1,097,992 & 782,941 & 688,112 \\ \mbox{Total liabilities} & 1,097,992 & 782,941 & 688,112 \\ \mbox{Total inagilities} & 3,826,726 & 3,819,336 & 3,801,748 \\ \mbox{Treered stock - n opar value. Authorized 100,000,000 shares; issued 22,000,000, 22,000,000, a8,200,000, 348,0027, and 9,207,517 shares \\ \mbox{Additional paid-in capital} & 3,826,726 & 3,819,336 & 3,801,748 \\ \mbox{Treered stock, a cost - 20,093,027, 19,643,027, and 9,207,517 shares \\ \mbox{Additional paid-in capital} & 3,826,726 & 3,819,336 & 3,801,748 \\ \mbox{Treered stock, a comprehensive income, net} & 202,970 & 6,5,641 & 49,289 \\ \mbox{Treered stoke, acmings} & 1,405,527 & 1,668,327 & 866,460 \\ Tot$	Cash surrender value of bank-owned life insurance		1.038.049		775.665		766.287
Goodwill 497,267 497,267 492,390 Other intangible assets, net 50,392 55,671 61,473 Receivable on unsettled securities sales 1,289,116 $ -$ Other assets 1,770,146 1,418,930 1,381,175 Total assets \$ 54,121,989 \$ 48,203,282 \$ 47,318,203 LIABLITIES AND SHAREHOLDERS' EQUITY Liabilities: Deposits \$ 9,439,485 \$ 9,205,066 Interest-bearing deposits \$ 12,555,714 \$ 9,439,485 \$ 9,205,066 Interest-bearing deposits \$ 12,555,714 \$ 9,439,485 \$ 9,205,066 Interest-bearing deposits \$ 12,555,714 \$ 9,439,485 \$ 9,205,066 Total deposits \$ 12,555,714 \$ 9,439,485 \$ 9,205,066 Interest-bearing deposits \$ 22,557,61 165,690 273,481 Other short-term borrowings 300,000 1,753,560 1,330,000 Long-term debt \$ 22,352 $ -$ Other hiabilities 1,097,992 782,941 688,112 Total liabilities 1,097,992 782,941 688,112 Total liabilities					· · · · · ·		
Other intangible assets, net 50,392 $55,671$ $61,473$ Receivable on unsettled securities sales $1,289,116$ $ -$ Other assets $1,770,146$ $1,418,930$ $1,381,175$ Total assets $$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$					· · · · · · · · · · · · · · · · · · ·		· · · · · · · · · · · · · · · · · · ·
Receivable on unsettled securities sales1,289,116—Other assets1,770,1461,418,9301,381,175Total assets\$ 5,4121,989\$ 48,203,282\$ 47,318,203LIABILITIES AND SHAREHOLDERS' EQUITYLiabilities: S S $5,255,714$ \$ 9,439,485\$ 9,205,066Intrest-bearing deposits\$ 12,555,714\$ 9,439,485\$ 9,205,066 $31,638,866$ $228,966,019$ $228,761,656$ Intrest-bearing deposits $31,638,866$ $228,966,019$ $228,761,656$ $273,481$ Other short-term horrowings $300,000$ $1,753,560$ $273,481$ Other short-term horrowings $300,000$ $1,753,560$ $213,30,000$ Long out nusettled securities sold under repurchase agreements $922,952$ ——Other liabilities $922,952$ ——Due on unsettled securities purchases $922,952$ ——Other liabilities $1,097,992$ $782,941$ $688,112$ Total liabilities $49,069,021$ $43,261,592$ $42,564,387$ Shareholders' equity:Preferred stock - no par value. Authorized 100,000,000 shares; issued $127,405,730, 166,800,233, and 166,079,543; outstanding 147,312,703, 147,457,730, 166,800,233, and 166,08033,80,748Treasury stock, at cost = 20,093,027, 19,643,027, and 9,207,517 shares$	Other intangible assets, net		50,392				61,473
Other assets 1,770,146 1,418,930 1,381,175 Total assets S 54,121,989 S 48,203,282 S 47,318,203 LLABILITIES AND SHAREHOLDERS' EQUITY Liabilities: Deposits S 12,555,714 S 9,439,485 S 9,205,066 Interest-bearing deposits S 13,638,866 28,966,019 28,761,656 Total deposits 44,194,580 38,405,504 37,966,722 Federal funds purchased and securities sold under repurchase agreements 22,5576 165,690 273,481 Other short-term borrowings 300,000 1,753,560 1,330,000 1,753,560 1,330,000 Long-term debt 2,327,921 2,153,897 2,306,072 0.300,000 1,053,560 1,330,000 Due on unsettled securities purchases 922,952 - - - 0.007,992 782,941 688,112 Total liabilities 1,097,992 782,941 688,112 0.000,02,200,000,22,000,00,3,00 43,261,592 42,564,387 Shareholders' equity: Preferred stock - s10 op ar value. Authorized 100,0			1,289,116		_		_
LIABILITIES AND SHAREHOLDERS' EQUITY Liabilities: Deposits: Non-interest-bearing deposits Interest-bearing deposits Total deposits Total deposits Pederal funds purchased and securities sold under repurchase agreements Other short-term borrowings Long-term debt Long-term debt Dother liabilities Total liabilities Pefered stock - no par value: Authorized 100,000,000 shares; issued 22,000,000, 22,000,000, and 8,000,000 Shareholders' equity: Preferred stock - no par value: Authorized 100,000,000 shares; issued 22,000,000, 22,000,000, and 8,000,000 Common stock - \$1.00 par value: Authorized 100,000,000 shares; issued 22,000,000, 22,000,000, and 8,000,000 Shareholders' equity: Preferred stock - no par value: Authorized 342,857,143 shares; issued 20,000,000, 22,000,000, and 8,000,000 Common stock - \$1.00 par value: Authorized 100,000,000 shares; issued 20,000,000, 22,000,000, and 8,000,000 Common stock, - \$1.00 par value: Authorized 100,000,000 shares; issued 167,405,701, 166,800, 623, and 166,079,543; outstanding 147,312,703, 147,157,596, and 156,872,026	Other assets				1,418,930		1,381,175
Liabilities: Deposits: Non-interest-bearing deposits \$ 12,555,714 \$ 9,439,485 \$ 9,205,066 Interest-bearing deposits 31,638,866 28,966,019 28,761,656 Total deposits 44,194,580 38,405,504 37,966,722 Federal funds purchased and securities sold under repurchase agreements 225,576 165,690 273,481 Other short-term borrowings 300,000 1,753,560 1,330,000 Long-term debt 2,327,921 2,153,897 2,306,072 Due on unsettled securities purchases 922,952 — — Other liabilities 1,097,992 782,941 688,112 Total liabilities 49,069,021 43,261,592 42,564,387 Shareholders' equity: Preferred stock - no par value. Authorized 100,000,000 shares; issued 22,000,000, 22,000,000, and 8,000,000 537,145 537,145 195,140 Common stock - 51.00 par value. Authorized 342,857,143 shares; issued 167,405,730, 166,800,623, and 166,079,543; outstanding 147,312,703, 147,157,596, and 156,872,026 3,819,336 3,801,748 Additional paid-in capital 3,826,726 3,819,336 3,801,748 Treasury stock, at cost - 20,093,027, 19,643,027, and 9,207,517 shares (731,8	Total assets	\$	54,121,989	\$	48,203,282	\$	47,318,203
Interest-bearing deposits $31,638,866$ $28,966,019$ $28,761,656$ Total deposits $44,194,580$ $38,405,504$ $37,966,722$ Federal funds purchased and securities sold under repurchase agreements $225,576$ $165,690$ $273,481$ Other short-term borrowings $300,000$ $1,753,560$ $1,330,000$ Long-term debt $2,327,921$ $2,153,897$ $2,306,072$ Due on unsettled securities purchases $922,952$ ——Other liabilities $1,097,992$ $782,941$ $688,112$ Total liabilities $49,069,021$ $43,261,592$ $42,564,387$ Shareholders' equity:Preferred stock - no par value. Authorized $100,000,000$ shares; issued $537,145$ $537,145$ $195,140$ Common stock - \$1.00 par value. Authorized $342,857,143$ shares; issued $167,406$ $166,801$ $166,080$ Additional paid-in capital $3,826,726$ $3,819,336$ $3,801,748$ Treasury stock, at cost - $20,093,027,19,643,027,$ and $9,207,517$ shares $(731,806)$ $(715,560)$ $(344,901)$ Accumulated other comprehensive income, net $202,970$ $65,641$ $49,289$ Retained earnings $1,050,527$ $1,068,327$ $886,460$ Total shareholders' equity $5,052,968$ $4,941,690$ $4,753,816$	Liabilities: Deposits:			â		<u>.</u>	
Total deposits $44,194,580$ $38,405,504$ $37,966,722$ Federal funds purchased and securities sold under repurchase agreements $225,576$ $165,690$ $273,481$ Other short-term borrowings $300,000$ $1,753,560$ $1,330,000$ Long-term debt $2,327,921$ $2,153,897$ $2,306,072$ Due on unsettled securities purchases $922,952$ Other liabilities $1,097,992$ $782,941$ $688,112$ Total liabilities $49,069,021$ $43,261,592$ $42,564,387$ Shareholders' equity:Preferred stock - no par value. Authorized 100,000,000 shares; issued $22,000,000, 22,000,000, and 8,000,000$ $537,145$ $537,145$ $195,140$ Common stock - S1 00 par value. Authorized 342,857,143 shares; issued $167,405,730, 166,800,623, and 166,079,543; outstanding 147,312,703,147,157,596, and 156,872,026167,406166,801166,080Additional paid-in capital3,826,7263,819,3363,801,748Treasury stock, at cost - 20,093,027, 19,643,027, and 9,207,517 sharesAccumulated other comprehensive income, net202,97065,64149,289Retained earnings1,050,5271,068,327886,460Total shareholders' equity5,052,9684,941,6904,753,816$		\$		\$		\$	
Federal funds purchased and securities sold under repurchase agreements $225,576$ $165,690$ $273,481$ Other short-term borrowings $300,000$ $1,753,560$ $1,330,000$ Long-term debt $2,327,921$ $2,153,897$ $2,306,072$ Due on unsettled securities purchases $922,952$ Other liabilities $1,097,992$ $782,941$ $688,112$ Total liabilities $49,069,021$ $43,261,592$ $42,564,387$ Shareholders' equity:Preferred stock - no par value. Authorized $100,000,000$ shares; issued $537,145$ $537,145$ $195,140$ Common stock - \$1.00 par value. Authorized $342,857,143$ shares; issued $167,406,730,166,800,623, and 166,079,543; outstanding 147,312,703,147,157,596, and 156,872,0263,826,7263,819,3363,801,748Treasury stock, at cost - 20,093,027, 19,643,027, and 9,207,517 shares(731,806)(715,560)(344,901)Accumulated other comprehensive income, net202,97065,64149,289Retained earnings1,050,5271,068,327886,460Total shareholders' equity5,052,9684,941,6904,753,816$	Interest-bearing deposits		31,638,866		28,966,019		28,761,656
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	Total deposits		44,194,580		38,405,504		37,966,722
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	Federal funds purchased and securities sold under repurchase agreements		225,576		165,690		273,481
Due on unsettled securities purchases $922,952$ Other liabilities $1,097,992$ $782,941$ $688,112$ Total liabilities $49,069,021$ $43,261,592$ $42,564,387$ Shareholders' equity:Preferred stock - no par value. Authorized 100,000,000 shares; issued $22,000,000, 22,000,000, and 8,000,000$ $537,145$ $537,145$ $195,140$ Common stock - \$1.00 par value. Authorized 342,857,143 shares; issued $167,405,730, 166,800,623, and 166,079,543; outstanding 147,312,703,147,157,596, and 156,872,026167,406166,801166,080Additional paid-in capital3,826,7263,819,3363,801,748Treasury stock, at cost - 20,093,027, 19,643,027, and 9,207,517 shares(731,806)(715,560)(344,901)Accumulated other comprehensive income, net202,97065,64149,289Retained earnings1,050,5271,068,327886,460Total shareholders' equity5,052,9684,941,6904,753,816$	Other short-term borrowings		300,000		1,753,560		1,330,000
Other liabilities $1,097,992$ $782,941$ $688,112$ Total liabilities $49,069,021$ $43,261,592$ $42,564,387$ Shareholders' equity:Preferred stock - no par value. Authorized 100,000,000 shares; issued $22,000,000, 22,000,000, and 8,000,000$ $537,145$ $537,145$ $195,140$ Common stock - \$1.00 par value. Authorized 342,857,143 shares; issued $167,406,57,30, 166,800,623, and 166,079,543; outstanding 147,312,703,147,157,596, and 156,872,026166,800, 623, and 166,079,543; outstanding 147,312,703,147,157,596, and 156,872,026167,406166,801166,080Additional paid-in capitalTreasury stock, at cost - 20,093,027, 19,643,027, and 9,207,517 sharesAccumulated other comprehensive income, net202,97065,64149,289Retained earningsTotal shareholders' equity1,050,5271,068,327886,460$	Long-term debt		2,327,921		2,153,897		2,306,072
Total liabilities49,069,02143,261,59242,564,387Shareholders' equity:Preferred stock - no par value. Authorized 100,000,000 shares; issued 22,000,000, 22,000,000, and 8,000,000537,145537,145195,140Common stock - \$1.00 par value. Authorized 342,857,143 shares; issued 167,405,730, 166,800,623, and 166,079,543; outstanding 147,312,703, 147,157,596, and 156,872,026537,145195,140Additional paid-in capital3,826,7263,819,3363,801,748Treasury stock, at cost - 20,093,027, 19,643,027, and 9,207,517 shares(731,806)(715,560)(344,901)Accumulated other comprehensive income, net202,97065,64149,289Retained earnings1,050,5271,068,327886,460Total shareholders' equity5,052,9684,941,6904,753,816	-		· · · · · ·		_		—
Shareholders' equity: Preferred stock - no par value. Authorized 100,000,000 shares; issued 22,000,000, 22,000,000, and 8,000,000 537,145 537,145 195,140 Common stock - \$1.00 par value. Authorized 342,857,143 shares; issued 167,405,730, 166,800,623, and 166,079,543; outstanding 147,312,703, 147,157,596, and 156,872,026 167,406 166,801 166,080 Additional paid-in capital 3,826,726 3,819,336 3,801,748 Treasury stock, at cost - 20,093,027, 19,643,027, and 9,207,517 shares (731,806) (715,560) (344,901) Accumulated other comprehensive income, net 202,970 65,641 49,289 Retained earnings 1,050,527 1,068,327 886,460 Total shareholders' equity 5,052,968 4,941,690 4,753,816	Other liabilities						
Preferred stock - no par value. Authorized 100,000,000 shares; issued 537,145 537,145 195,140 Common stock - \$1.00 par value. Authorized 342,857,143 shares; issued 167,405,730, 166,800,623, and 166,079,543; outstanding 147,312,703, 147,157,596, and 156,872,026 167,406 166,801 166,080 Additional paid-in capital 3,826,726 3,819,336 3,801,748 Treasury stock, at cost - 20,093,027, 19,643,027, and 9,207,517 shares (731,806) (715,560) (344,901) Accumulated other comprehensive income, net 202,970 65,641 49,289 Retained earnings 1,050,527 1,068,327 886,460 Total shareholders' equity 5,052,968 4,941,690 4,753,816	Total liabilities		49,069,021	·	43,261,592	·	42,564,387
22,000,000, 22,000,000, and 8,000,000 537,145 537,145 195,140 Common stock - \$1.00 par value. Authorized 342,857,143 shares; issued 167,405,730, 166,800,623, and 166,079,543; outstanding 147,312,703, 147,157,596, and 156,872,026 167,406 166,801 166,080 Additional paid-in capital 3,826,726 3,819,336 3,801,748 Treasury stock, at cost - 20,093,027, 19,643,027, and 9,207,517 shares (731,806) (715,560) (344,901) Accumulated other comprehensive income, net 202,970 65,641 49,289 Retained earnings 1,050,527 1,068,327 886,460 Total shareholders' equity 5,052,968 4,941,690 4,753,816	Shareholders' equity:						
167,405,730, 166,800,623, and 166,079,543; outstanding 147,312,703, 147,157,596, and 156,872,026167,406166,801166,080Additional paid-in capital 3,826,7263,819,3363,801,748 Treasury stock, at cost - 20,093,027, 19,643,027, and 9,207,517 shares(731,806)(715,560)(344,901)Accumulated other comprehensive income, net 202,970 65,64149,289Retained earnings 1,050,527 1,068,327886,460Total shareholders' equity 5,052,968 4,941,6904,753,816			537,145		537,145		195,140
Additional paid-in capital 3,826,726 3,819,336 3,801,748 Treasury stock, at cost – 20,093,027, 19,643,027, and 9,207,517 shares (731,806) (715,560) (344,901) Accumulated other comprehensive income, net 202,970 65,641 49,289 Retained earnings 1,050,527 1,068,327 886,460 Total shareholders' equity 5,052,968 4,941,690 4,753,816	167,405,730, 166,800,623, and 166,079,543; outstanding 147,312,703,		167.406		166.801		166.080
Treasury stock, at cost - 20,093,027, 19,643,027, and 9,207,517 shares(731,806)(715,560)(344,901)Accumulated other comprehensive income, net202,97065,64149,289Retained earnings1,050,5271,068,327886,460Total shareholders' equity5,052,9684,941,6904,753,816			,				<i>.</i>
Retained earnings 1,050,527 1,068,327 886,460 Total shareholders' equity 5,052,968 4,941,690 4,753,816			· · · ·				
Total shareholders' equity 5,052,968 4,941,690 4,753,816	Accumulated other comprehensive income, net		202,970		65,641		49,289
	Retained earnings		1,050,527		1,068,327		886,460
S 54,121,989 \$ 48,203,282 \$ 47,318,203	Total shareholders' equity		5,052,968		4,941,690		4,753,816
	Total liabilities and shareholders' equity	\$	54,121,989	\$	48,203,282	\$	47,318,203

Svnovus

AVERAGE BALANCES AND YIELDS/RATES⁽¹⁾

(Unaudited) (Dollars in thousands)	2020			2019				
		Second	First	Fourth	Third	Second		
		Quarter	Quarter	Quarter	Quarter	Quarter		
Interest Earning Assets	_							
Investment securities (2) (4)	\$	6,618,533	6.680.047	6.696.768	6.831.036	6.955.386		
Yield		2.72 %	3.09	3.12	3.14	3.03		
Trading account assets ⁽⁵⁾	\$	6,173	6,306	7,986	5,519	4,853		
Yield		2.19 %	2.70	2.69	4.01	1.83		
Commercial loans ^{(3) (4)}	\$	30,236,919	27,607,343	26,698,202	26,567,719	26,353,701		
Yield		3.95 %	4.57	4.82	5.09	5.13		
Consumer loans ⁽³⁾	\$	9,899,172	9,985,702	9,809,832	9,633,603	9,423,427		
Yield		4.34 %	4.60	5.07	5.08	5.17		
Allowance for loan losses	\$	(498,545)	(368,033)	(269,052)	(258,024)	(259,284)		
Loans. net ⁽³⁾	\$	39,637,546	37,225,012	36,238,982	35,943,298	35,517,844		
Yield		4.08 %	4.62	4.93	5.13	5.17		
Mortgage loans held for sale	\$	221,157	86,415	117,909	99,556	70,497		
Yield		3.09 %	3.67	3.77	3.93	4.27		
Other loans held for sale	\$	19,246	_	_	475	272		
Yield		4.19 %	_	_	_	_		
Federal funds sold, due from Federal Reserve Bank, and other short-term investments	\$	1,709,086	652,130	514,635	513,160	511,488		
Yield		0.11 %	1.02	1.71	2.08	2.37		
Federal Home Loan Bank and Federal Reserve					2.007			
Bank Stock ⁽⁵⁾	\$	247,801	284,082	278,586	254,994	234,949		
Yield		3.60 %	3.38	2.85	3.85	3.29		
Total interest earning assets	\$	48,459,542	44,933,992	43,854,866	43,648,038	43,295,289		
Yield		3.75 %	4.33	4.60	4.78	4.79		
Interest-Bearing Liabilities	_							
Interest-bearing demand deposits	\$	7,260,940	6,445,986	6.381.282	6,138,810	6.335.953		
Rate		0.21 %	0.51	0.60	0.69	0.71		
Money Market accounts	\$	12,238,479	11,548,014	10,526,296	10,138,783	10,024,836		
Rate		0.46 %	1.00	1.13	1.26	1.23		
Savings deposits	\$	1,036,024	926,822	915,640	900,366	904,183		
Rate		0.02 %	0.05	0.05	0.05	0.05		
Time deposits under \$100,000	\$	1,621,943	1,761,741	1,873,350	2,100,492	2,245,878		
Rate		1.43 %	1.64	1.27	1.39	1.39		
Time deposits over \$100,000	\$	4,772,555	5,051,705	5,198,266	5,957,691	6,331,665		
Rate		1.80 %	2.04	1.51	1.69	1.70		
Other brokered deposits	\$	1,998,571	1,376,669	1,156,131	993,078	766,718		
Rate		0.25 %	1.42	1.84	2.47	2.46		
Brokered time deposits	\$	2,244,429	2,166,496	2,121,069	2,119,149	1,985,589		
Rate		1.86 %	2.11	2.16	2.27	2.28		
Total interest-bearing deposits	\$	31,172,941	29,277,433	28,172,034	28,348,369	28,594,822		
Rate		0.73 %	1.18	1.16	1.32	1.30		
Federal funds purchased and securities sold under repurchase agreements	\$	250,232	167,324	192,731	221,045	300,168		
Rate		0.12 %	0.30	0.24	0.22	0.20		
Other short-term borrowings	\$	550,000	1,384,362	1,565,507	1,307,370	1,090,581		
Rate		1.23 %	1.66	1.87	2.31	2.59		
Long-term debt	\$	2,834,188	2,678,651	2,153,983	2,286,221	2,114,819		
Rate		2.36 %	2.78	3.07	3.32	3.53		
Total interest-bearing liabilities	\$	34,807,361	33,507,770	32,084,255	32,163,005	32,100,390		
Rate		0.86 %	1.30	1.30	1.47	1.48		
Non-interest-bearing demand deposits	\$	11,923,534	9,409,774	9,706,784	9,365,776	9,304,839		
Cost of funds		0.65 %	1.04	1.02	1.16	1.15		
Net interest margin		3.13 %	3.37	3.65	3.69	3.69		
Taxable equivalent adjustment ⁽⁴⁾	\$	861	786	769	819	811		

⁽¹⁾ Yields and rates are annualized.

 ${}^{(2)}\mbox{Excludes net unrealized gains and losses.}$

⁽³⁾ Average loans are shown net of unearned income. Non-performing loans are included.

(4) Reflects taxable-equivalent adjustments, using the statutory federal income tax rate of 21%, in adjusting interest on tax-exempt loans and investment securities to a taxable-equivalent basis.

 $^{(5)}$ Included as a component of other assets on the consolidated balance sheet.

(Unandited) (Dollars in thousands) Total Loans Loan Type June 30, 2020		Total Loans	Linked Quarter	Total Loans	Year/Year	
	June 30, 2020	March 31, 2020	% Change	June 30, 2019	% Change	
Commercial, Financial, and Agricultural	\$ 13,136,696	\$ 11,018,155	19.2 %	\$ 9,716,939	35.2 %	
Owner-Occupied	6,801,580	6,643,287	2.4	6,511,805	4.4	
Total Commercial & Industrial	19,938,276	17,661,442	12.9	16,228,744	22.9	
Multi-Family	2,252,820	2,108,360	6.9	2,023,061	11.4	
Hotels	1,364,511	1,314,053	3.8	1,244,519	9.6	
Office Buildings	2,297,721	2,264,844	1.5	2,297,515	_	
Shopping Centers	1,738,504	1,741,557	(0.2)	1,682,283	3.3	
Warehouses	781,252	761,863	2.5	686,827	13.7	
Other Investment Property	1,012,392	1,027,757	(1.5)	980,787	3.2	
Total Investment Properties	9,447,200	9,218,434	2.5	8,914,992	6.0	
1-4 Family Construction	229,999	255,005	(9.8)	276,068	(16.7)	
1-4 Family Investment Mortgage	466,809	482,773	(3.3)	528,358	(11.6)	
Total 1-4 Family Properties	696,808	737,778	(5.6)	804,426	(13.4)	
Commercial Development	112,539	107,351	4.8	138,840	(18.9)	
Residential Development	270,952	303,459	(10.7)	213,823	26.7	
Land Acquisition	300,036	304,179	(1.4)	295,165	1.7	
Land and Development	683,527	714,989	(4.4)	647,828	5.5	
Total Commercial Real Estate	10,827,535	10,671,201	1.5	10,367,246	4.4	
Consumer Mortgages	5,811,376	5,608,121	3.6	5,407,762	7.5	
Home Equity Lines	1,710,264	1,778,862	(3.9)	1,650,745	3.6	
Credit Cards	250,448	261,581	(4.3)	258,283	(3.0)	
Other Consumer Loans	1,474,583	2,302,349	(36.0)	2,249,337	(34.4)	
Total Consumer	9,246,671	9,950,913	(7.1)	9,566,127	(3.3)	
Unearned Income	(98,185)	(25,532)	284.6	(23,556)	316.8	
Total	\$ 39,914,297	\$ 38,258,024	4.3 %	\$ 36,138,561	10.4 %	

NON-PERFORMING LOANS COMPOSITION

(Unaudited) (Dollars in thousands)	Total Non-performing Loans		Total Non-performing Loans		Linked Quarter	Total Non-performing Loans		Year/Year
Loan Type	Ju	ne 30, 2020	March 31, 2020		% Change	Ju	ne 30, 2019	% Change
Commercial, Financial, and Agricultural	\$	83,000	\$	99,287	(16.4)%	\$	72,934	13.8 %
Owner-Occupied		19,605		17,357	13.0		13,465	45.6
Total Commercial & Industrial		102,605		116,644	(12.0)		86,399	18.8
Multi-Family		_		356	(100.0)		_	nm
Hotels		_		_	nm		_	nm
Office Buildings		836		836	—		300	178.7
Shopping Centers		409		712	(42.6)		671	(39.0)
Other Investment Property		393		308	27.6		7	nm
Total Investment Properties		1,638		2,212	(25.9)		978	67.5
1-4 Family Construction		2,593		278	832.7		208	nm
1-4 Family Investment Mortgage		1,844		2,047	(9.9)		1,637	12.6
Total 1-4 Family Properties		4,437		2,325	90.8		1,845	140.5
Commercial Development		840		596	40.9		_	nm
Residential Development		685		561	22.1		1,253	(45.3)
Land Acquisition		1,042		1,043	(0.1)		1,482	(29.7)
Land and Development		2,567		2,200	16.7		2,735	(6.1)
Total Commercial Real Estate		8,642		6,737	28.3		5,558	55.5
Consumer Mortgages		17,438		13,571	28.5		13,628	28.0
Home Equity Lines		14,200		12,475	13.8		13,830	2.7
Other Consumer Loans		4,552		6,860	(33.6)		4,667	(2.5)
Total Consumer		36,190		32,906	10.0		32,125	12.7
Total	\$	147,437	\$	156,287	(5.7)%	\$	124,082	18.8 %

CREDIT QUALITY DATA (Unaudited)

(Dollars in thousands)	2020			Second Quarter		
	 Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	20 vs '19 % Change
Non-performing Loans (NPLs) Other Real Estate and Other Assets	\$ 147,437 30,242	156,287 33,679	101,636 35,810	115,915 35,400	124,083 15,479	18.8 % 95.4
Non-performing Assets (NPAs)	177,679	189,966	137,446	151,315	139,562	27.3
Allowance for Loan Losses (ALL) Reserve for Unfunded Commitments	 588,648 61,029	493,452 38,420	281,402 1,375	265,013 1,496	257,376 995	128.7 nm
Allowance for Credit Losses (ACL)	649,677	531,872	282,777	266,509	258,371	151.5
Net Charge-Offs - Quarter Net Charge-Offs - YTD Net Charge-Offs / Average Loans - Quarter ⁽¹⁾ Net Charge-Offs / Average Loans - YTD ⁽¹⁾ NPLs / Loans NPAs / Loans, ORE and specific other assets ACL/Loans ALL/Loans ACL/NPLs ALL/NPLs	24,045 44,106 0.24 % 0.23 0.37 0.44 1.63 1.47 440.65 399.25	20,061 20,061 0.21 0.21 0.41 0.50 1.39 1.29 340.32 315.74	8,821 57,612 0.10 0.16 0.27 0.37 0.76 0.76 278.23 276.87	19,925 48,791 0.22 0.18 0.32 0.42 0.73 0.73 229.92 228.63	11,779 28,867 0.13 0.16 0.34 0.39 0.71 0.71 208.22 207.42	
Past Due Loans over 90 days and Still Accruing As a Percentage of Loans Outstanding	\$ 8,391 0.02 %	6,398 0.02	15,943 0.04	15,660 0.04	5,851 0.02	43.4
Total Past Due Loans and Still Accruing As a Percentage of Loans Outstanding	\$ 46,390 0.12 %	83,235 0.22	123,793 0.33	88,219 0.24	80,792 0.22	(42.6)
Accruing Troubled Debt Restructurings (TDRs)	\$ 166,461	160,128	133,145	130,019	126,369	31.7

⁽¹⁾ Ratio is annualized.

SELECTED CAPITAL INFORMATION (1)

(Unaudited)

(Dollars in thousands)

(Donars in mousands)	_			
	June 30, 2020		December 31, 2019	June 30, 2019
Tier 1 Capital Total Risk-Based Capital	\$	4,364,077 5,459,271	4,280,604 5,123,381	4,094,672 4,913,043
Common Equity Tier 1 Capital Ratio		8.90 %	8.95	9.61
Tier 1 Capital Ratio		10.15	10.23	10.09
Total Risk-Based Capital Ratio		12.70	12.25	12.11
Tier 1 Leverage Ratio		8.38	9.16	8.89
Common Equity as a Percentage of Total Assets		8.34	9.14	9.63
Tangible Common Equity Ratio (3) (5)		7.41	8.08	8.56
Book Value Per Common Share ⁽⁴⁾	\$	30.65	29.93	29.06
Tangible Book Value Per Common Share (3)		26.94	26.17	25.53

⁽¹⁾ Current quarter regulatory capital information is preliminary.

⁽²⁾ Common equity consists of Total Shareholders' Equity less Preferred Stock.

⁽³⁾ Excludes the carrying value of goodwill and other intangible assets from common equity and total assets.

⁽⁴⁾ Book Value Per Common Share consists of Total Shareholders' Equity less Preferred Stock divided by total common shares outstanding.

⁽⁵⁾ See "Non-GAAP Financial Measures" of this report for applicable reconciliation.