INCOME STATEMENT DATA (Unaudited)

(Dollars in thousands, except per share data)	2021		First Quarter			
	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	First Quarter	'21 vs '20 % Change
Interest income	\$409,817	433,479	435,550	451,569	483,897	(15) %
Interest expense	35,960	47,547	58,560	75,003	110,637	(67)
Net interest income	373,857	385,932	376,990	376,566	373,260	_
(Reversal of) provision for credit losses	(18,575)	11,066	43,383	141,851	158,722	nm
Net interest income after provision for credit losses	392,432	374,866	333,607	234,715	214,538	83
Non-interest revenue:						
Service charges on deposit accounts	20,033	19,063	17,813	15,567	20,689	(3)
Fiduciary and asset management fees	17,954	17,242	15,885	14,950	15,174	18
Card fees	11,996	11,743	10,823	9,186	10,950	10
Brokerage revenue	12,974	11,794	10,604	9,984	12,398	5
Mortgage banking income	22,315	24,426	31,229	23,530	12,227	83
Capital markets income	7,505	4,352	5,690	6,050	11,243	(33)
Income from bank-owned life insurance	8,843	9,725	7,778	7,756	6,038	46
Investment securities (losses)/gains, net	(1,990)	2,337	(1,550)	69,409	8,734	nm
Gain on sale and fair value increase/(decrease) on private equity investments	_	63	260	8,707	(4,255)	nm
Other non-interest revenue	11,326	14,016	15,879	8,345	10,659	6
Total non-interest revenue	110,956	114,761	114,411	173,484	103,857	7
Non-interest expense:						
Salaries and other personnel expense	161,477	153,946	154,994	159,597	149,678	8
Net occupancy, equipment, and software expense	41,134	44,183	41,554	41,727	42,194	(3)
Third-party processing and other services	20,032	20,799	21,827	22,666	22,700	(12)
Professional fees	9,084	17,541	13,377	15,305	10,675	(15)
FDIC insurance and other regulatory fees Amortization of intangibles	5,579 2,379	6,288 2,640	6,793 2,640	6,851 2,640	5,278 2,640	6 (10)
Goodwill impairment	2,379	2,040	2,040 44,877	2,040	2,040	nm
Restructuring charges	531	18,068	2,882	2,822	3,220	nm
Loss on early extinguishment of debt	_	8,409	154	2,022	1,904	nm
Earnout liability adjustments	_	-	_	4,908		nm
Other operating expenses	26,918	30,624	27,557	27,625	37,990	(29)
Total non-interest expense	267,134	302,498	316,655	284,141	276,279	(3)
Income before income taxes	236,254	187,129	131,363	124,058	42,116	461
Income tax expense	49,161	36,720	39,789	30,866	3,595	nm
Net income	187,093	150,409	91,574	93,192	38,521	386
Less: Preferred stock dividends	8,291	8,291	8,291	8,291	8,291	_
Net income available to common shareholders	\$178,802	142,118	83,283	84,901	30,230	491 %
Net income per common share, basic	\$ 1.20	0.96	0.57	0.58	0.21	487 %
Net income per common share, diluted	1.19	0.96	0.56	0.57	0.20	486
Cash dividends declared per common share	0.33	0.33	0.33	0.33	0.33	_
Return on average assets *	1.40 %	1.11	0.69	0.71	0.32	108 bps
Return on average common equity *	15.77	12.31	7.28	7.48	2.75	1,302
Weighted average common shares outstanding, basic Weighted average common shares outstanding, diluted	148,467 149,780	147,744 148,725	147,314 147,976	147,288 147,733	147,311 148,401	1 % 1

nm - not meaningful

bps - basis points

^{* -} ratios are annualized

BALANCE SHEET DATA	Ma	arch 31, 2021	Dece	ember 31, 2020	Ma	rch 31, 2020
(Unaudited)						
(In thousands, except share data)						
ASSETS						
Cash and due from banks	\$	493,645	\$	531,625	\$	652,451
Interest-bearing funds with Federal Reserve Bank		2,722,100		3,586,565		1,020,775
Interest earning deposits with banks		23,969		20,944		20,717
Federal funds sold and securities purchased under resale agreements		88,552		113,783		129,891
Cash and cash equivalents		3,328,266		4,252,917		1,823,834
Investment securities available for sale, at fair value		8,825,757		7,962,438		6,937,240
Loans held for sale (\$242,010, \$216,647, and \$119,841 measured at fair value, respectively)		993,887		760,123		119,841
Loans, net of deferred fees and costs		38,805,101		38,252,984		38,258,024
Allowance for loan losses		(563,214)		(605,736)		(493,452)
Loans, net		38,241,887		37,647,248		37,764,572
Cash surrender value of bank-owned life insurance		1,054,475		1,049,373		1,031,544
Premises, equipment and software, net		454,911		463,959		482,462
Goodwill		452,390		452,390		497,267
Other intangible assets, net		42,733		45,112		53,032
Other assets		1,764,705		1,760,599		1,909,793
Total assets	\$	55,159,011	\$	54,394,159	\$	50,619,585
LIABILITIES AND SHAREHOLDERS' EQUITY Liabilities: Deposits:	¢.	14 ((0.207	e.	12 477 954	e.	0.650.451
Non-interest-bearing deposits	\$	14,660,287	\$	13,477,854	\$	9,659,451
Interest-bearing deposits		32,708,664		33,213,717		30,167,134
Total deposits		47,368,951		46,691,571		39,826,585
Federal funds purchased and securities sold under repurchase agreements		293,659		227,922		312,776
Other short-term borrowings		_		7,717		1,175,000
Long-term debt		1,202,825		1,202,494		3,152,339
Other liabilities		1,131,859		1,103,121		1,087,680
Total liabilities		49,997,294		49,232,825		45,554,380
Shareholders' equity:						
Preferred stock - no par value. Authorized 100,000,000 shares; issued 22,000,000		537,145		537,145		537,145
Common stock - \$1.00 par value. Authorized 342,857,143 shares; issued 168,978,380, 168,132,522, and 167,359,689; outstanding 148,888,513, 148,039,495, and 147,266,662		170 070		160 122		167,360
and 147,266,662 Additional paid-in capital		168,978 3,864,281		168,133 3,851,208		3,821,357
Treasury stock, at cost – 20,089,867, 20,093,027, and 20,093,027 shares		(731,690)		(731,806)		(731,806)
Accumulated other comprehensive income, net		15,278		158,635		256,911
Retained earnings		1,307,725		1,178,019		1,014,238
Total shareholders' equity		5,161,717		5,161,334		5,065,205
Total liabilities and shareholders' equity	\$	55,159,011	\$	54,394,159	\$	50,619,585

AVERAGE BALANCES AND YIELDS/RATES (1)

(Unaudited)

Pirst Pour Pour Pour Pour Pour Pour Pour Quarier Quarier	(Unaudited) (Dollars in thousands)		2021	2020					
	(Donats in mousands)	_		Fourth			First		
Tavestment securities \$ 8,437,563 7,493,822 7,227,400 6,618,533 6,80,047 7,493,822 7,227,400 6,618,533 6,306 7,207 7,208 7,2									
Trading account assets 50 2,72 3,09 3,005 7,007 1,007									
Trading account assets 5 3,063 8,496 5,391 6,173 6,306 7,944 10.00 10.00 2.00		\$, ,		, ,			
Vield		¢.							
Commercial loans		3	,			,			
Vield		\$							
Vield		-							
Allowance for loan losses	Consumer loans (3)	\$	8,367,776	8,521,449	9,032,437	9,899,172	9,985,702		
Nome Name Name Name Name Name Name Name Na	Yield		3.98 %	4.00	4.08	4.34	4.60		
Yield				(595,547)	(591,098)	(498,545)	(368,033)		
Morrgage loans held for sale \$2.46.962 3.09.278 2.44.952 22.1,157 3.67 1.00 1		\$							
Yield		Ф							
Ditage Page		\$,			,	,		
Federal funds sold, due from Federal Reserve Bank, and other short-term investments		\$					3.07		
other short-term investments \$2,838,021 2,716,645 1,265,880 1,709,086 652,130 Yield 1,00% 0,10 0,10 0,11 1,01 1,02 Yield 1,69% 2,64 2,73 3,60 3,38 Total interest earning assets \$49,956,414 49,524,083 48,609,960 48,459,542 44,933,992 Interest-Bearing Liabilities Interest-bearing demand deposits \$8,570,753 8,531,415 7,789,095 7,260,940 6,445,986 Rate 0,14% 0,16 0,19 0,21 0,51 Money Market accounts \$1,5348,916 14,411,860 13,272,972 12,238,479 11,548,014 Rate 0,023 0,26 0,36 0,46 1,00 Savings deposits \$1,219,288 1,147,667 1,114,956 1,036,024 926,822 Rate 0,09 0,01 0,02 0,02 0,05 Time deposits under \$100,000 \$1,161,306 1,239,929 1,368,821 4,72,555 5,051,705 <		-					_		
Yield 0.10 % 0.10 0.11 0.11 1.02 Federal Home Loan Bank and Federal Reserve Bank Stock \$ 157,657 162,537 200,923 247,801 284,082 Yield 1.69 % 2.64 2.73 3.60 3.38 Total interest earning assets \$ 49,956,414 49,524,083 48,609,960 48,459,542 49,333,992 Yield 3.32 % 3.49 3.58 3.75 4,333 Interest-Bearing Liabilities 1 1.14 % 0.16 0.19 0.21 0.51 Rate 0.14 % 0.16 0.19 0.21 0.51 Money Market accounts \$ 15,348,916 14,411,860 13,272,972 12,238,479 11,548,014 Rate 0.02 % 0.02 0.36 0.46 1.00 Savings deposits \$ 1,219,288 1,147,667 1,114,956 1,036,024 92,822 Rate 0.02 % 0.01 0.02 0.05 0.01 0.02 0.05 Time deposits under \$100,000 \$ 1	Federal funds sold, due from Federal Reserve Bank, and								
Foderal Home Loan Bank and Federal Reserve Bank Stock Yield		\$, ,				
5° Yield \$157,657 162,537 200,923 247,801 28,4082 Total interest earning assets \$49,956,414 49,524,083 48,609,960 48,459,542 44,933,992 Yield 3.32 % 3.49 3.58 3.75 4.33 Interest-bearing demand deposits 8,570,753 8,531,415 7,789,095 7,260,940 6,445,986 Rate 0.14 % 10,16 0.19 0.21 0.51 Money Market accounts \$15,348,916 14,411,860 13,272,972 12,238,479 11,548,014 Rate 0.23 % 0.26 0.36 0.46 1.00 Savings deposits \$1,219,288 1,147,667 1,114,956 1,036,024 926,822 Rate 0.02 % 0.01 0.02 0.02 0.02 Time deposits under \$100,000 \$1,161,306 1,239,592 1,379,923 1,621,943 1,761,741 Rate 0.56 % 0.74 1.03 1.44 1.80 2.04 Other brokered deposits over \$100,000 \$2,99,948<			0.10 %	0.10	0.11	0.11	1.02		
Title 1.69 % 2.64	(5) Federal Home Loan Bank and Federal Reserve Bank Stock	\$	157,657	162.537	200.923	247.801	284.082		
Name	Yield	-	,						
Interest-Bearing Liabilities	Total interest earning assets	\$	49,956,414	49,524,083	48,609,960	48,459,542	44,933,992		
Interest-bearing demand deposits 8,870,753 8,531,415 7,789,095 7,260,940 6,445,986 Rate 0.14 % 0.16 0.19 0.21 0.51 0	Yield		3.32 %	3.49	3.58	3.75	4.33		
Rate 0.14 % 0.16 0.19 0.21 0.51 Money Market accounts \$ 15,348,916 1.4411,860 13,272,972 12,238,479 11,548,014 Rate 0.02 % 0.01 0.02 0.06 0.03 0.06 0.05 Rate 0.02 % 0.01 0.02 0.02 0.05 Time deposits under \$100,000 \$ 1,613.06 1,239,592 1,379,233 1,621,943 1,761,714 Rate 0.56 % 0.74 1.03 1.43 1.64 Time deposits over \$100,000 \$ 2,993,996 3,302,959 3,863,821 4,772,555 5,051,705 Rate 0.74 % 1.03 1.44 1.80 2.04 Other brokered deposits \$ 1,950,852 1,978,303 1,912,114 1,998,571 1,376,669 Rate 0.20 % 0.23 0.23 0.25 1,42 Brokered time deposits \$ 1,418,751 1,795,982 2,232,940 2,244,429 2,664,969 Rate 1.50 % 1.60 <t< td=""><td></td><td></td><td> </td><td></td><td></td><td></td><td></td></t<>									
Money Market accounts \$ 15,348,916 14,411,860 13,272,972 12,238,479 11,548,014 Rate 0.23 % 0.26 0.36 0.46 1.00 Savings deposits \$ 1,219,288 1,147,667 1,114,956 1,036,024 926,822 Rate 0.02 % 0.01 0.02 0.02 0.05 Time deposits under \$100,000 \$ 1,161,306 1,239,592 1,379,923 1,621,943 1,761,741 Rate 0.056 % 0.74 1.03 1.44 1.80 2.04 Time deposits over \$100,000 \$ 2,993,996 3,302,959 3,863,821 4,772,555 5,051,705 Rate 0.020 % 0.23 0.23 0.23 0.23 0.25 1,248 Brokered time deposits \$ 1,418,751 1,795,982 2,232,940 2,244,429 2,166,496 Rate 0.020 % 0.33 0.35 1,312,2941 2,9277,433 Rate 0.03 % 0.33 1,365,21 31,72,941 2,92,774,333 Rate <		\$							
Rate 0.23 % 0.26 0.36 0.46 1.00 Savings deposits \$ 1,21,288 1,147,667 1,114,956 1,036,024 926,822 Rate 0.02 % 0.01 0.02 0.02 0.05 Time deposits under \$100,000 \$ 1,161,306 1,239,592 1,379,923 1,621,943 1,761,741 Rate 0.56 % 0.74 1.03 1.43 1.64 Time deposits over \$100,000 \$ 2,993,996 3,302,959 3,863,821 4,772,555 5,051,705 Rate 0.74 % 1.03 1.44 1.80 2.204 Other brokered deposits \$ 1,950,582 1,978,393 1,912,114 1,998,571 1,376,669 Rate 0.20 % 0.23 0.23 0.25 1.42 Brokered time deposits \$ 1,418,751 1,795,982 2,232,940 2,244,429 2,166,496 Rate 1.50 % 1.60 1.59 1.86 2,111 Total interest-bearing deposits \$ 2,26,352 32,407,868 31,565,821		e.							
Savings deposits 1,219,288 1,147,667 1,114,956 1,036,024 926,822 Rate 0.02% 0.01 0.02 0.02 0.05 Time deposits under \$100,000 \$ 1,161,306 1,239,592 1,379,923 1,621,943 1,761,741 Rate 0.56% 0.74 1.03 1.43 1.64 Time deposits over \$100,000 \$ 2,993,996 3,302,959 3,863,821 4,772,555 5,051,705 Rate 0.74% 1.03 1.44 1.80 2.04 Other brokered deposits \$ 1,950,582 1,978,393 1,912,114 1,998,571 1,376,669 Rate 0.20% 0.23 0.23 0.25 1,42 Brokered time deposits \$ 1,418,751 1,795,982 2,232,940 2,244,429 2,166,496 Rate 1.50% 1.60 1.59 1.86 2.11 Total interest-bearing deposits \$ 32,663,592 32,407,868 31,558,21 31,729,41 29,277,433 Rate 0.31 0.31 0.35 <td>· · · · · · · · · · · · · · · · · · ·</td> <td>Э</td> <td></td> <td></td> <td></td> <td></td> <td></td>	· · · · · · · · · · · · · · · · · · ·	Э							
Rate 0.02 % 0.01 0.02 0.02 0.05 Time deposits under \$100,000 \$ 1,161,306 1,239,592 1,379,223 1,621,943 1,761,741 Rate 0.56 % 0.74 1.03 1.43 1,64 Time deposits over \$100,000 \$ 2,993,996 3,302,959 3,863,821 4,772,555 5,051,705 Rate 0.74 % 1.03 1.44 1.80 2.04 Other brokered deposits \$ 1,950,582 1,978,393 1,912,114 1,998,571 1,376,669 Rate 0.20 % 0.23 0.23 0.23 0.25 1.42 Brokered time deposits \$ 1,418,751 1,795,982 2,232,940 2,244,29 2,166,496 Rate 1.50 % 1.60 1.59 1.86 2.11 Total interest-bearing deposits \$ 32,663,592 32,407,868 31,565,821 31,172,941 29,277,433 Rate 0.31 0.39 0.54 0.73 0.13 Separation for supering deposits \$ 209,448 174		\$							
Rate 0.56 % 0.74 1.03 1.43 1.64 Time deposits over \$100,000 \$2,993,996 3,302,959 3,863,821 4,772,555 5,051,705 Rate 0.74 % 1.03 1.44 1.80 2.04 Other brokered deposits \$1,950,582 1,978,393 1,912,114 1,998,571 1,376,669 Rate 0.20 % 0.23 0.23 0.25 1,42 Brokered time deposits \$1,418,751 1,795,982 2,232,940 2,244,429 2,166,496 Rate 1.50 % 1.60 1.59 1.86 2.11 Total interest-bearing deposits \$32,663,592 32,407,868 31,565,821 31,172,941 29,277,433 Rate 0.31 % 0.39 0.54 0.73 1.18 Federal funds purchased and securities sold under repurchase agreements \$209,448 174,316 180,342 250,232 167,324 Rate 0.07 % 0.07 0.09 0.12 0.30 Other short-term borrowings \$ — — <td>•</td> <td>Ψ</td> <td></td> <td></td> <td></td> <td></td> <td></td>	•	Ψ							
Time deposits over \$100,000 \$ 2,993,996 3,302,959 3,863,821 4,772,555 5,051,705 Rate 0.74 % 1.03 1.44 1.80 2.04 Other brokered deposits \$ 1,950,582 1,978,393 1,912,114 1,998,571 1,376,669 Rate 0.20 % 0.23 0.23 0.25 1.42 Brokered time deposits \$ 1,418,751 1,795,982 2,232,940 2,244,429 2,166,496 Rate 1.50 % 1.60 1.59 1.86 2.11 Total interest-bearing deposits \$ 32,663,592 32,407,868 31,565,821 31,172,941 29,277,433 Rate 0.31 % 0.39 0.54 0.73 1.18 Federal funds purchased and securities sold under repurchase agreements \$ 209,448 174,316 180,342 250,232 167,324 Rate 0.07 % 0.07 0.09 0.12 0.30 Other short-term borrowings \$ - - 46,739 550,000 1,384,362 Rate 3,620,53	Time deposits under \$100,000	\$	1,161,306	1,239,592	1,379,923	1,621,943	1,761,741		
Rate 0.74 % 1.03 1.44 1.80 2.04 Other brokered deposits \$1,950,582 1,978,393 1,912,114 1,998,571 1,376,669 Rate 0.20 % 0.23 0.23 0.23 0.25 1.42 Brokered time deposits \$1,418,751 1,795,982 2,232,940 2,244,429 2,166,496 Rate 1.50 % 1.60 1.59 1.86 2.11 Total interest-bearing deposits \$32,663,592 32,407,868 31,565,821 31,172,941 29,277,433 Rate 0.31 % 0.39 0.54 0.73 1.18 Federal funds purchased and securities sold under repurchase agreements \$209,448 174,316 180,342 250,232 167,324 Rate 0.07 % 0.07 0.09 0.12 0.30 Other short-term borrowings 5 - - 46,739 550,000 1,344,362 Rate 1,202,613 1,522,791 2,234,665 2,834,188 2,678,651 Rate 3,4075,	Rate		0.56 %	0.74	1.03	1.43	1.64		
Other brokered deposits \$ 1,950,582 1,978,393 1,912,114 1,998,571 1,376,669 Rate 0.20 % 0.23 0.23 0.25 1.42 Brokered time deposits \$ 1,418,751 1,795,982 2,232,940 2,244,429 2,166,496 Rate 1.50 % 1.60 1.59 1.86 2.11 Total interest-bearing deposits \$ 32,663,592 32,407,868 31,555,821 31,172,941 29,274,33 Rate 0.31 % 0.39 0.54 0.73 1.18 Federal funds purchased and securities sold under repurchase agreements \$ 209,448 174,316 180,342 250,232 167,324 Rate 0.07 % 0.07 0.09 0.12 0.30 Other short-term borrowings \$ — — 46,739 550,000 1,384,362 Rate — — 46,739 550,000 1,384,362 Rate — 9 1,122 1,23 1,66 Rate 3.63 % 3.96 2.71 2.3	*	\$, ,						
Rate 0.20 % 0.23 0.23 0.23 0.25 1.42 Brokered time deposits \$ 1,418,751 1,795,982 2,232,940 2,244,429 2,166,496 Rate 1.50 % 1.60 1.59 1.86 2.11 Total interest-bearing deposits \$ 32,663,592 32,407,868 31,565,821 31,172,941 29,277,433 Rate 0.31 % 0.39 0.54 0.73 1.18 Federal funds purchased and securities sold under repurchase agreements \$ 209,448 174,316 180,342 250,232 167,324 Rate 0.07 % 0.07 0.09 0.12 0.30 Other short-term borrowings \$ — — 46,739 550,000 1,384,362 Rate 9.00 1.202,613 1,552,791 2,234,665 2,834,188 2,678,651 Rate 3.63 % 3.96 2.71 2.36 2.78 Total interest-bearing liabilities \$ 34,075,653 34,134,975 34,027,567 34,807,361 33,507,770 Rate		_							
Brokered time deposits \$ 1,418,751 1,795,982 2,232,940 2,244,429 2,166,496 Rate 1.50 % 1.60 1.59 1.86 2.11 Total interest-bearing deposits \$ 32,663,592 32,407,868 31,565,821 31,172,941 29,277,433 Rate 0.31 % 0.39 0.54 0.73 1.18 Federal funds purchased and securities sold under repurchase agreements \$ 209,448 174,316 180,342 250,232 167,324 Rate 0.07 % 0.07 0.09 0.12 0.30 Other short-term borrowings \$ — — 46,739 550,000 1,384,362 Rate — — 46,739 550,000 1,384,362 Long-term debt \$ 1,202,613 1,552,791 2,234,665 2,834,188 2,678,651 Rate 3.63 % 3.96 2.71 2.36 2.78 Total interest-bearing liabilities \$ 34,075,653 34,134,975 34,027,567 34,807,361 33,507,770 Rate 0.42 %	*	\$							
Rate 1.50 % 1.60 1.59 1.86 2.11 Total interest-bearing deposits \$ 32,663,592 32,407,868 31,565,821 31,172,941 29,277,433 Rate 0.31 % 0.39 0.54 0.73 1.18 Federal funds purchased and securities sold under repurchase agreements \$ 209,448 174,316 180,342 250,232 167,324 Rate 0.07 % 0.07 0.09 0.12 0.30 Other short-term borrowings \$ — — 46,739 550,000 1,384,362 Rate — — 46,739 550,000 1,384,362 Long-term debt \$ 1,202,613 1,552,791 2,234,665 2,834,188 2,678,651 Rate 3.63 % 3.96 2,71 2.36 2,78 Total interest-bearing liabilities \$ 34,075,653 34,134,975 34,027,567 34,807,361 33,507,770 Rate 0.42 % 0.55 0.68 0.86 1.30 Non-interest-bearing demand deposits \$ 13,791,286		•							
Total interest-bearing deposits Rate \$ 32,663,592 32,407,868 31,565,821 31,172,941 29,277,433 Federal funds purchased and securities sold under repurchase agreements \$ 209,448 174,316 180,342 250,232 167,324 Rate 0.07 % 0.07 0.09 0.12 0.30 Other short-term borrowings \$ — — 46,739 550,000 1,384,362 Rate — — — 46,739 550,000 1,384,362 Rate — — — 46,739 550,000 1,384,362 Rate — — — 1.12 1.23 1.66 Long-term debt \$ 1,202,613 1,552,791 2,234,665 2,834,188 2,678,651 Rate 3.63 % 3.96 2.71 2.36 2.78 Total interest-bearing liabilities \$ 34,075,653 34,134,975 34,027,567 34,807,361 33,507,770 Rate — — 0.55 0.68 0.86 1.30 Non-int	*	J		<i>' '</i>					
Rate 0.31 % 0.39 0.54 0.73 1.18 Federal funds purchased and securities sold under repurchase agreements \$ 209,448 174,316 180,342 250,232 167,324 Rate 0.07 % 0.07 0.09 0.12 0.30 Other short-term borrowings \$ — — 46,739 550,000 1,384,362 Rate — % — 1.12 1.23 1.66 Long-term debt \$ 1,202,613 1,552,791 2,234,665 2,834,188 2,678,651 Rate 3.63 % 3.96 2.71 2.36 2.78 Total interest-bearing liabilities \$ 34,075,653 34,134,975 34,027,567 34,807,361 33,507,770 Rate 0.42 % 0.55 0.68 0.86 1.30 Non-interest-bearing demand deposits \$ 13,791,286 13,566,112 12,773,676 11,923,534 9,409,774 Cost of funds 0.30 % 0.40 0.50 0.65 1.04 Effective cost of funds ⁽⁶⁾ 0.28 % <td></td> <td>\$</td> <td></td> <td></td> <td></td> <td></td> <td></td>		\$							
repurchase agreements \$ 209,448 174,316 180,342 250,232 167,324 Rate 0.07 % 0.07 0.09 0.12 0.30 Other short-term borrowings \$ — — 46,739 550,000 1,384,362 Rate — % — 1.12 1.23 1.66 Long-term debt \$ 1,202,613 1,552,791 2,234,665 2,834,188 2,678,651 Rate 3.63 % 3.96 2.71 2.36 2.78 Total interest-bearing liabilities \$ 34,075,653 34,134,975 34,027,567 34,807,361 33,507,770 Rate 0.42 % 0.55 0.68 0.86 1.30 Non-interest-bearing demand deposits \$ 13,791,286 13,566,112 12,773,676 11,923,534 9,409,774 Cost of funds 0.30 % 0.40 0.50 0.65 1.04 Effective cost of funds ⁽⁶⁾ 0.28 % 0.37 0.48 0.62 0.96 Net interest margin 3.04 % 3.12 3.10							1.18		
Rate 0.07 % 0.07 0.09 0.12 0.30 Other short-term borrowings \$ — — 46,739 550,000 1,384,362 Rate — % — 1.12 1.23 1.66 Long-term debt \$ 1,202,613 1,552,791 2,234,665 2,834,188 2,678,651 Rate 3.63 % 3.96 2.71 2.36 2.78 Total interest-bearing liabilities \$ 34,075,653 34,134,975 34,027,567 34,807,361 33,507,770 Rate 0.42 % 0.55 0.68 0.86 1.30 Non-interest-bearing demand deposits \$ 13,791,286 13,566,112 12,773,676 11,923,534 9,409,774 Cost of funds 0.30 % 0.40 0.50 0.65 1.04 Effective cost of funds ⁽⁶⁾ 0.28 % 0.37 0.48 0.62 0.96 Net interest margin 3.04 % 3.12 3.10 3.13 3.37 Taxable equivalent adjustment (4) \$ 774 821 956 <td< td=""><td>Federal funds purchased and securities sold under</td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	Federal funds purchased and securities sold under								
Other short-term borrowings \$ — — 46,739 550,000 1,384,362 Rate — % — 1.12 1.23 1.66 Long-term debt \$ 1,202,613 1,552,791 2,234,665 2,834,188 2,678,651 Rate 3.63 % 3.96 2.71 2.36 2.78 Total interest-bearing liabilities \$ 34,075,653 34,134,975 34,027,567 34,807,361 33,507,770 Rate 0.42 % 0.55 0.68 0.86 1.30 Non-interest-bearing demand deposits \$ 13,791,286 13,566,112 12,773,676 11,923,534 9,409,774 Cost of funds 0.30 % 0.40 0.50 0.65 1.04 Effective cost of funds ⁽⁶⁾ 0.28 % 0.37 0.48 0.62 0.96 Net interest margin 3.04 % 3.12 3.10 3.13 3.37 Taxable equivalent adjustment (4) \$ 774 821 956 861 786		\$,			
Rate — % — 1.12 1.23 1.66 Long-term debt \$ 1,202,613 1,552,791 2,234,665 2,834,188 2,678,651 Rate 3.63 % 3.96 2.71 2.36 2.78 Total interest-bearing liabilities \$ 34,075,653 34,134,975 34,027,567 34,807,361 33,507,770 Rate 0.42 % 0.55 0.68 0.86 1.30 Non-interest-bearing demand deposits \$ 13,791,286 13,566,112 12,773,676 11,923,534 9,409,774 Cost of funds 0.30 % 0.40 0.50 0.65 1.04 Effective cost of funds ⁽⁶⁾ 0.28 % 0.37 0.48 0.62 0.96 Net interest margin 3.04 % 3.12 3.10 3.13 3.37 Taxable equivalent adjustment (4) \$ 774 821 956 861 786			0.07 %	0.07					
Long-term debt Rate \$ 1,202,613 1,552,791 2,234,665 2,834,188 2,678,651 Total interest-bearing liabilities Rate \$ 34,075,653 34,134,975 34,027,567 34,807,361 33,507,770 Rate 0.42 % 0.55 0.68 0.86 1.30 Non-interest-bearing demand deposits \$ 13,791,286 13,566,112 12,773,676 11,923,534 9,409,774 Cost of funds 0.30 % 0.40 0.50 0.65 1.04 Effective cost of funds ⁽⁶⁾ 0.28 % 0.37 0.48 0.62 0.96 Net interest margin 3.04 % 3.12 3.10 3.13 3.37 Taxable equivalent adjustment (4) \$ 774 821 956 861 786	E	\$	—	_		,			
Rate 3.63 % 3.96 2.71 2.36 2.78 Total interest-bearing liabilities Rate \$ 34,075,653 34,134,975 34,027,567 34,807,361 33,507,770 Non-interest-bearing demand deposits \$ 13,791,286 13,566,112 12,773,676 11,923,534 9,409,774 Cost of funds \$ 0.30 % 0.40 0.50 0.65 1.04 Effective cost of funds ⁽⁶⁾ \$ 0.28 % 0.37 0.48 0.62 0.96 Net interest margin 3.04 % 3.12 3.10 3.13 3.37 Taxable equivalent adjustment (4) \$ 774 821 956 861 786		•							
Total interest-bearing liabilities \$ 34,075,653 34,134,975 34,027,567 34,807,361 33,507,770 Rate 0.42 % 0.55 0.68 0.86 1.30 Non-interest-bearing demand deposits \$ 13,791,286 13,566,112 12,773,676 11,923,534 9,409,774 Cost of funds 0.30 % 0.40 0.50 0.65 1.04 Effective cost of funds ⁽⁶⁾ 0.28 % 0.37 0.48 0.62 0.96 Net interest margin 3.04 % 3.12 3.10 3.13 3.37 Taxable equivalent adjustment (4) \$ 774 821 956 861 786	=	Ф	, ,						
Rate 0.42 % 0.55 0.68 0.86 1.30 Non-interest-bearing demand deposits \$ 13,791,286 13,566,112 12,773,676 11,923,534 9,409,774 Cost of funds 0.30 % 0.40 0.50 0.65 1.04 Effective cost of funds ⁽⁶⁾ 0.28 % 0.37 0.48 0.62 0.96 Net interest margin 3.04 % 3.12 3.10 3.13 3.37 Taxable equivalent adjustment (4) \$ 774 821 956 861 786		\$							
Cost of funds 0.30 % 0.40 0.50 0.65 1.04 Effective cost of funds ⁽⁶⁾ 0.28 % 0.37 0.48 0.62 0.96 Net interest margin 3.04 % 3.12 3.10 3.13 3.37 Taxable equivalent adjustment (4) \$ 774 821 956 861 786	į	1					1.30		
Effective cost of funds ⁽⁶⁾ 0.28 % 0.37 0.48 0.62 0.96 Net interest margin 3.04 % 3.12 3.10 3.13 3.37 Taxable equivalent adjustment (4) \$ 774 821 956 861 786	Non-interest-bearing demand deposits	\$	13,791,286	13,566,112	12,773,676	11,923,534	9,409,774		
Net interest margin 3.04 % 3.12 3.10 3.13 3.37 Taxable equivalent adjustment (4) \$ 774 821 956 861 786			0.30 %	0.40	0.50	0.65	1.04		
Taxable equivalent adjustment (4) \$ 774 821 956 861 786	Effective cost of funds ⁽⁶⁾		0.28 %	0.37	0.48	0.62	0.96		
	I =						3.37		
	Taxable equivalent adjustment ⁽⁴⁾ (1) Yields and rates are annualized.	\$	774	821	956	861	786		

⁽¹⁾ Yields and rates are annualized.

 $[\]ensuremath{^{(2)}}\xspace$ 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.

⁽⁶⁾ Includes the impact of non-interest-bearing capital funding sources.

	LOANS OUTSTANDING BY TYPE							
Sample S	(Unaudited) (Dollars in thousands)	Т	otal Loans	7	Total Loans	Linked Quarter	Total Loans	Year/Year
Owner-Occupied 7,031,655 7,110,016 (1) 6,907,893 2 Total Commercial Endustrial 19,938,34 19,520,168 1 17,181,0148 1 Multi-Family 2,220,939 2,190,534 1 2,103,566 6 Biotel 1,462,279 1,442,242 1 1,131,164 1 Office Buildings 2,280,635 2,207,744 3 2,211,525 3 Shopping Centers 1,662,188 1,644,519 1 1,778,627 7 Warchouses 692,267 700,050 11 859,726 18 Warchouses 692,267 700,050 11 859,726 18 Other Investment Property 1,017,388 918,209 11 859,726 18 L4 Family Construction 189,662 182,981 4 254,491 254,492 26 L4 Family Properties 383,952 183,069 2 736,937 133 3 90,241 33 3 4 4 4 <t< th=""><th colspan="2">Loan Type March 31, 2021</th><th colspan="2">December 31, 2020</th><th>% Change</th><th>March 31, 2020</th><th>% Change</th></t<>	Loan Type March 31, 2021		December 31, 2020		% Change	March 31, 2020	% Change	
	Commercial, Financial, and Agricultural	\$	12,662,329	\$	12,410,152	2 %	\$ 10,902,455	16 %
Multi-Family 2,220,939 2,190,534 1 2,103,566 6 Hotels 1,462,370 1,442,242 1 1,311,614 11 Office Buildings 2,280,053 2,207,744 3 2,211,525 3 Shopping Centers 1,662,158 1,644,519 1 1,778,627 (7) Warehouses 692,267 700,050 (1) 759,858 (9) Other Investment Propertis 9,335,725 9,103,379 3 9,024,916 3 1-4 Family Construction 1896,66 182,981 4 254,955 (25) 1-4 Family Investment Mortgage 449,328 445,714 1 482,445 (7) 1-4 Family Propertis 638,954 628,955 2 736,937 (13) Commercial Development 142,380 13,0678 9 107,219 33 Residential Development 196,653 245,170 (20) 30,25,16 35 Land and Development 196,653 1,532,57 1 30,770 <td>Owner-Occupied</td> <td></td> <td>7,031,505</td> <td></td> <td>7,110,016</td> <td>(1)</td> <td>6,907,893</td> <td>2</td>	Owner-Occupied		7,031,505		7,110,016	(1)	6,907,893	2
Hotels	Total Commercial & Industrial		19,693,834		19,520,168	1	17,810,348	11
Office Buildings 2,280,655 2,207,744 3 2,211,525 3 Shoppin Centers 1,662,158 1,644,519 1 1,778,627 (7) Warchouses 692,267 700,050 (1) 759,858 (9) Other Investment Property 1,017,938 18,290 11 859,726 18 Total Investment Properties 9,335,725 9,103,379 3 9,024,916 3 1-4 Family Construction 189,626 182,981 4 254,495 (25) 1-4 Family Investment Mortgage 449,328 445,714 1 482,449 (7) Total 1-4 Family Properties 38,954 425,895 2 736,937 (13) Commercial Development 196,653 245,170 (20) 302,516 (35) Land Acquisition 259,49 393,633 (6) 713,505 (22) Total Commercial Real Estate 10,533,29 1,537,29 (7) 1,793,48 (20) Credit Cards 267,371 28,104 (5	Multi-Family		2,220,939		2,190,534	1	2,103,566	6
Shopping Centers	Hotels		1,462,370		1,442,242	1	1,311,614	- 11
Warehouses 692,267 700,000 (1) 759,858 (9) Other Investment Property 1,017,938 918,200 11 859,726 1.8 Total Investment Properties 9,335,725 9,103,379 3 9,024,916 3 1-4 Family Donstruction 188,626 182,981 4 255,495 (25) 1-4 Family Investment Mortgage 449,328 445,714 1 452,442 (7) Total 1-4 Family Properties 638,954 628,695 2 736,937 (13) Commercial Development 196,653 245,170 (20) 302,516 (35) Land Acquisition 250,249 593,633 (6) 713,505 (22) Land and Development 559,249 593,633 (6) 713,505 (22) Total Commercial Real Estate 11,533,928 10,325,707 2 10,475,358 1 Consumer Mortgages 5,299,175 5,513,491 (4) 5,613,997 (6) Other Consumer Loans 1,578,426 1,74	Office Buildings		2,280,053		2,207,744	3	2,211,525	3
Other Investment Property 1,017,938 918,290 11 859,726 18 Total Investment Properties 9,335,725 9,103,379 3 9,024,916 3 1-4 Family Construction 189,626 182,981 4 254,495 25 1-4 Family Investment Mortgage 449,328 445,714 1 482,422 77 Total 1-4 Family Properties 638,854 262,865 2 736,937 (3) Commercial Development 142,380 130,678 9 107,219 33 Residential Development 196,653 245,170 (20) 302,516 (35) Land Acquisition 259,492 593,633 (6) 713,505 (22) Land and Development 163,33,282 10,325,707 2 10,475,358 1 Consumer Mortgages 5,291,75 5,513,491 (4) 5,613,997 (6) Home Equity Lines 1,578,422 1,074,874 47 2,303,254 (31) Other Consumer Loans 3,733,39 8,407,3	Shopping Centers		1,662,158		1,644,519	1	1,778,627	(7)
Protail Investment Properties 9,335,725 9,103,379 3 9,024,916 3	Warehouses		692,267		700,050	(1)	759,858	(9)
1-4 Family Construction 189,626 182,981 4 254,495 (25) 1-4 Family Investment Mortgage 449,328 445,714 1 482,442 (7) (7	Other Investment Property		1,017,938		918,290	11	859,726	18
14 Family Investment Mortgage	Total Investment Properties		9,335,725		9,103,379	3	9,024,916	3
Total 1-4 Family Properties 638,954 628,695 2 736,937 (13) Commercial Development 142,380 130,678 9 107,219 33 Residential Development 196,653 245,170 (20) 302,516 (35) Land Acquisition 220,216 217,785 1 303,770 (28) Land and Development 559,249 593,633 (6) 713,505 (22) Total Commercial Real Estate 10,533,928 10,325,707 2 10,475,358 1 Consumer Mortgages 5,299,175 5,513,491 (4) 5,613,997 (6) Home Equity Lines 1,432,367 1,537,726 (7) 1,793,486 (20) Credit Cards 267,371 281,018 (5) 261,581 2 Other Consumer Loans 1,578,426 1,074,874 47 2,303,254 (31) Total Consumer 8,577,339 8,407,109 2 9,972,318 (14) MON-PERFORMING LOANS COMPOSITION Non-performing Loans <td< td=""><td>1-4 Family Construction</td><td></td><td>189,626</td><td></td><td>182,981</td><td>4</td><td>254,495</td><td>(25)</td></td<>	1-4 Family Construction		189,626		182,981	4	254,495	(25)
Commercial Development 142,380 130,678 9 107,219 33 Residential Development 196,653 245,170 (20) 302,516 (35) Land Acquisition 220,216 217,785 1 303,770 (28) Land and Development 559,249 593,633 (6) 713,505 (22) Total Commercial Real Estate 10,533,928 10,325,707 2 10,475,358 1 Consumer Mortgages 5,299,175 5,513,491 (4) 5,613,997 (6) Home Equity Lines 1,432,367 1,537,726 (7) 1,793,486 (20) Credit Cards 267,371 281,018 (5) 261,581 2 Other Consumer Loans 1,578,426 1,074,874 47 2,303,254 (31) Total Consumer 8,577,339 8,407,109 2 9,972,318 (14) NON-PERFORMING LOANS COMPOSITION (Unaudited) 7 7 7 7 7 7 7 7 7 7 7	1-4 Family Investment Mortgage		449,328		445,714	1	482,442	(7)
Residential Development 196,653 245,170 (20) 302,516 (35) Land Acquisition 220,216 217,785 1 303,770 (28) Land and Development 559,249 593,633 (6) 713,505 (22) Total Commercial Real Estate 10,533,928 10,325,707 2 10,475,358 1 Consumer Mortgages 5,299,175 5,513,491 (4) 5,613,997 (6) Home Equity Lines 1,432,367 1,537,726 (7) 1,793,486 (20) Credit Cards 267,371 281,018 (5) 261,581 2 Other Consumer Loans 1,578,426 1,074,874 47 2,303,254 (31) Total Consumer 8,577,339 8,407,109 2 9,972,318 (14) NON-PERFORMING LOANS COMPOSITION 7 7 7 7 8 38,252,984 1 % 7 7 7 8 7 8 7 7 8 1 8 7 8 <th< td=""><td>Total 1-4 Family Properties</td><td></td><td>638,954</td><td></td><td>628,695</td><td>2</td><td>736,937</td><td>(13)</td></th<>	Total 1-4 Family Properties		638,954		628,695	2	736,937	(13)
Land Acquisition 220,216 217,785 1 303,770 (28) Land and Development 559,249 593,633 (6) 713,505 (22) Total Commercial Real Estate 10,533,928 10,325,707 2 10,475,358 1 Consumer Mortgages 5,299,175 5,513,491 (4) 5,613,997 (6) Home Equity Lines 1,432,367 1,537,726 (7) 1,793,486 (20) Credit Cards 267,371 281,018 (5) 261,581 2 Other Consumer Loans 1,578,426 1,074,874 47 2,303,254 (31) Total Consumer 8,577,339 8,407,109 2 9,972,318 (14) NON-PERFORMING LOANS COMPOSITION Total Non-performing Loans Total Non-performing Loans	Commercial Development		142,380		130,678	9	107,219	33
Seminary Seminar Seminary	Residential Development		196,653		245,170	(20)	302,516	(35)
Total Commercial Real Estate 10,533,928 10,325,707 2 10,475,358 1 Consumer Mortgages 5,299,175 5,513,491 (4) 5,613,997 (6) Home Equity Lines 1,432,367 1,537,726 (7) 1,793,486 (20) Credit Cards 267,371 281,018 (5) 261,581 2 Other Consumer Loans 1,578,426 1,074,874 47 2,303,254 (31) Total Consumer 8,577,339 8,407,109 2 9,972,318 (14) Total Consumer \$ 38,805,101 \$ 38,252,984 1 % \$ 38,258,024 1 % NON-PERFORMING LOANS COMPOSITION Total Non-performing Loans Proforming Loans Approximate Loans Non-performing Loans Proforming Loans P	Land Acquisition		220,216		217,785	1	303,770	(28)
Consumer Mortgages	Land and Development		559,249		593,633	(6)	713,505	(22)
Home Equity Lines	Total Commercial Real Estate		10,533,928		10,325,707	2	10,475,358	1
Credit Cards 267,371 281,018 (5) 261,581 2 Other Consumer Loans 1,578,426 1,074,874 47 2,303,254 (31) Total Consumer 8,577,339 8,407,109 2 9,972,318 (14) Total 38,805,101 38,252,984 1% 38,258,024 1% NON-PERFORMING LOANS COMPOSITION (Unaudited) Total Non-performing Loans Non-performing Loans Linked Quarter Total Non-performing Loans Year/Year (Dollars in thousands) March 31, 2021 December 31, 2020 % Change March 31, 2020 % Change Commercial, Financial, and Agricultural \$ 76,460 \$ 77,386 (1)% \$ 99,287 (23)% Owner-Occupied 17,192 20,019 (14) 17,357 (1)	Consumer Mortgages		5,299,175		5,513,491	(4)	5,613,997	(6)
Other Consumer Loans 1,578,426 1,074,874 47 2,303,254 (31) Total Consumer 8,577,339 8,407,109 2 9,972,318 (14) Total 38,805,101 38,252,984 1% 38,258,024 1% NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousands) Total Non-performing Loans Non-performing Loans Linked Quarter Total Non-performing Loans Year/Year Loan Type March 31, 2021 December 31, 2020 % Change March 31, 2020 % Change Commercial, Financial, and Agricultural \$ 76,460 \$ 77,386 (1)% \$ 99,287 (23)% Owner-Occupied 17,192 20,019 (14) 17,357 (1)	Home Equity Lines		1,432,367		1,537,726	(7)	1,793,486	(20)
Total Consumer	Credit Cards		267,371		281,018	(5)	261,581	2
Total \$ 38,805,101 \$ 38,252,984 1 % \$ 38,258,024 1 %	Other Consumer Loans		1,578,426		1,074,874	47	2,303,254	(31)
NON-PERFORMING LOANS COMPOSITION (Unaudited) Total (Dollars in thousands) Non-performing Loans Non-performing Loans Non-performing Loans Linked Quarter Non-performing Loans Non-performing Loans March 31, 2020 % Change March 31, 2020 % Change Commercial, Financial, and Agricultural \$ 76,460 \$ 77,386 (1)% \$ 99,287 (23)% (23)	Total Consumer		8,577,339		8,407,109	2	9,972,318	(14)
(Unaudited) (Dollars in thousands) Total Non-performing Loans Total Non-performing Loans Total Non-performing Loans Total Linked Quarter Total Non-performing Loans Year/Year Loan Type March 31, 2021 December 31, 2020 % Change March 31, 2020 % Change Commercial, Financial, and Agricultural Owner-Occupied \$ 76,460 \$ 77,386 (1)% \$ 99,287 (23)% Owner-Occupied 17,192 20,019 (14) 17,357 (1)	Total	\$	38,805,101	\$	38,252,984	1 %	\$ 38,258,024	1 %
Commercial, Financial, and Agricultural \$ 76,460 \$ 77,386 (1)% \$ 99,287 (23)% Owner-Occupied 17,192 20,019 (14) 17,357 (1)	NON-PERFORMING LOANS COMPOSITION							
Mon-performing Loans Non-performing Loans Linked Quarter Non-performing Loans Year/Year Loan Type March 31, 2021 December 31, 2020 % Change March 31, 2020 % Change Commercial, Financial, and Agricultural \$ 76,460 \$ 77,386 (1)% \$ 99,287 (23)% Owner-Occupied 17,192 20,019 (14) 17,357 (1)	(Unaudited)							
Commercial, Financial, and Agricultural \$ 76,460 \$ 77,386 (1)% \$ 99,287 (23)% Owner-Occupied 17,192 20,019 (14) 17,357 (1)	(Dollars in thousands)	Non-pe		Non-p		Linked Quarter		Year/Year
Owner-Occupied 17,192 20,019 (14) 17,357 (1)	Loan Type	Ma	arch 31, 2021	Dece	ember 31, 2020	% Change	March 31, 2020	% Change
Owner-Occupied 17,192 20,019 (14) 17,357 (1)	Commercial, Financial, and Agricultural	\$	76,460	\$	77,386	(1)%	\$ 99,287	(23)%
	Owner-Occupied							* *
	Total Commercial & Industrial		93,652		97,405	(4)	116,644	

(Unaudited)						m	
(Dollars in thousands)	Total Non-performing Loans		Total Non-performing Loans		Linked Quarter	Total Non-performing Loans	Year/Year
Loan Type March 31, 2021		December 31, 2020		% Change	March 31, 2020	% Change	
Commercial, Financial, and Agricultural	\$	76,460	\$	77,386	(1)%	\$ 99,287	(23)%
Owner-Occupied		17,192		20,019	(14)	17,357	(1)
Total Commercial & Industrial	'	93,652		97,405	(4)	116,644	(20)
Multi-Family		2,698		168	nm	356	658
Office Buildings		1,645		1,134	45	836	97
Shopping Centers		20,138		21,082	(4)	712	nm
Warehouses		221		217	2	_	nm
Other Investment Property		887		2,030	(56)	308	188
Total Investment Properties		25,589		24,631	4	2,212	nm
1-4 Family Construction		1,291		1,236	4	278	364
1-4 Family Investment Mortgage		2,760		2,383	16	2,047	35
Total 1-4 Family Properties	'	4,051		3,619	12	2,325	74
Commercial Development		567		582	(3)	596	(5)
Residential Development		452		533	(15)	561	(19)
Land Acquisition		782		1,048	(25)	1,043	(25)
Land and Development		1,801		2,163	(17)	2,200	(18)
Total Commercial Real Estate		31,441		30,413	3	6,737	367
Consumer Mortgages		11,201		8,740	28	13,571	(17)
Home Equity Lines		12,191		12,145	_	12,475	(2)
Other Consumer Loans		6,684		2,376	181	6,860	(3)
Total Consumer		30,076		23,261	29	32,906	(9)
Total	\$	155,169	\$	151,079	3 %	\$ 156,287	(1)%

CREDIT QUALITY DATA (Unaudited)

(Dollars in thousands)	2021	2020				
	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	First Quarter	'21 vs '20 % Change
Non-performing Loans (NPLs) Impaired Loans Held for Sale Other Real Estate and Other Assets	\$ 155,169 23,590 16,849	151,079 23,590 17,394	168,837 — 23,280	147,437 — 30,242	156,287 — 33,679	(1)% nm (50)
Non-performing Assets (NPAs)	195,608	192,063	192,117	177,679	189,966	3
Allowance for Loan Losses (ALL) Reserve for Unfunded Commitments	563,214 51,528	605,736 47,785	603,800 60,794	588,648 61,029	493,452 38,420	14 34
Allowance for Credit Losses (ACL)	614,742	653,521	664,594	649,677	531,872	16
Net Charge-Offs - Quarter Net Charge-Offs / Average Loans - Quarter (1) NPLs / Loans NPAs / Loans, ORE and specific other assets ACL/Loans	20,204 0.21 % 0.40 0.50 1.58	22,139 0.23 0.39 0.50 1.71	28,466 0.29 0.43 0.49 1.68	24,046 0.24 0.37 0.44 1.63	20,061 0.21 0.41 0.50 1.39	
ALL/Loans	1.45	1.58	1.53	1.47	1.29	
ACL/NPLs	396.18	432.57	393.63	440.65	340.32	
ALL/NPLs	362.97	400.94	357.62	399.25	315.74	
Past Due Loans over 90 days and Still Accruing As a Percentage of Loans Outstanding	\$ 3,804 0.01 %	4,117 0.01	7,512 0.02	8,391 0.02	6,398 0.02	(41)
Total Past Due Loans and Still Accruing As a Percentage of Loans Outstanding	\$ 45,693 0.12 %	47,349 0.12	57,316 0.14	46,390 0.12	83,235 0.22	(45)
Accruing Troubled Debt Restructurings (TDRs)	\$ 129,776	134,972	163,511	166,461	160,128	(19)

⁽¹⁾ Ratio is annualized.

SELECTED CAPITAL INFORMATION (1) (Unaudited)

(Dollars in thousands)

	March 31, 2021	December 31, 2020	March 31, 2020
Tier 1 Capital	\$ 4,721,859	4,572,010	4,281,560
Total Risk-Based Capital	5,733,955	5,604,230	5,289,039
Common Equity Tier 1 Capital Ratio	9.74 %	9.66	8.70
Tier 1 Capital Ratio	10.99	10.95	9.95
Total Risk-Based Capital Ratio	13.34	13.42	12.29
Tier 1 Leverage Ratio	8.80	8.50	8.92
Common Equity as a Percentage of Total Assets (2)	8.38	8.51	8.95
Tangible Common Equity Ratio (3) (5)	7.55	7.66	7.94
Book Value Per Common Share (4)	\$ 31.06	31.24	30.75
Tangible Book Value Per Common Share (3)	27.74	27.88	27.01

⁽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.