Six Months Ended June 30,

INCOME STATEMENT DATA (Unaudited)

(Dollars in thousands, except per share data)

(Boliars in thousands, except per share data)	SIA FIGHERS Effect out 200,								
		2022		2021	22 vs '21 % Change				
Interest income	\$	869,834	\$	822,560	6 %				
Interest expense		52,199		66,844	(22)				
Net interest income		817,635		755,716	8				
Provision for (reversal of) credit losses		24,088		(43,173)	nm				
Net interest income after provision for credit losses		793,547		798,889	(1)				
Non-interest revenue:									
Service charges on deposit accounts		46,030		41,448	11				
Fiduciary and asset management fees		40,377		36,759	10				
Card fees		30,846		25,300	22				
Brokerage revenue		29,898		26,899	11				
Mortgage banking income		9,857		36,157	(73)				
Capital markets income		12,864		10,840	19				
Income from bank-owned life insurance		15,722		16,031	(2)				
Investment securities gains (losses), net		_		(1,990)	nm				
Other non-interest revenue		17,006		26,599	(36)				
Total non-interest revenue		202,600		218,043	(7)				
Non-interest expense:									
Salaries and other personnel expense		325,747		322,044	1				
Net occupancy, equipment, and software expense		86,076		82,959	4				
Third-party processing and other services		42,947		44,451	(3)				
Professional fees		19,338		17,031	14				
FDIC insurance and other regulatory fees		13,144		11,127	18				
Restructuring charges		(8,274)		946	nm				
Other operating expenses		75,523		59,107	28				
Total non-interest expense		554,501		537,665	3				
Income before income taxes		441,646		479,267	(8)				
Income tax expense		92,558		105,975	(13)				
Net income		349,088		373,292	(6)				
Less: Preferred stock dividends		16,581		16,581					
Net income available to common shareholders	\$	332,507	\$	356,711	(7) %				
Net income per common share, basic	\$	2.29	\$	2.41	(5) %				
Net income per common share, diluted		2.27		2.38	(5)				
Cash dividends declared per common share		0.68		0.66	3				
Return on average assets *		1.24 %		1.38 %	(14) bps				
Return on average common equity *		15.28		15.58	(30)				
Weighted average common shares outstanding, basic		145,301		148,289	(2) %				
Weighted average common shares outstanding, diluted		146,489		149,764	(2)				

nm - not meaningful

bps - basis points

^{* -} ratios are annualized

INCOME STATEMENT DATA (Unaudited)

Quarter Quar	Second Quarter 412,743 30,883 381,860 (24,598) 406,458 21,414 18,805 13,304 13,926 13,842 3,335 7,188	'22 vs '21 % Change 10 % (8) 11 nm 2 10 7 21 9 (72)
Interest expense 28,384 23,814 25,966 27,587 Net interest income 425,388 392,248 392,313 384,917 Provision for (reversal of) credit losses 12,688 11,400 (55,210) (7,868) Net interest income after provision for credit losses 412,700 380,848 447,523 392,785 Non-interest revenue: Service charges on deposit accounts 23,491 22,539 22,221 22,641 Fiduciary and asset management fees 20,100 20,277 20,602 19,786	30,883 381,860 (24,598) 406,458 21,414 18,805 13,304 13,926 13,842 3,335	(8) 11 nm 2 10 7 21 9
Net interest income 425,388 392,248 392,313 384,917 Provision for (reversal of) credit losses 12,688 11,400 (55,210) (7,868) Net interest income after provision for credit losses 412,700 380,848 447,523 392,785 Non-interest revenue: Service charges on deposit accounts 23,491 22,539 22,221 22,641 Fiduciary and asset management fees 20,100 20,277 20,602 19,786	381,860 (24,598) 406,458 21,414 18,805 13,304 13,926 13,842 3,335	11 nm 2 2 10 7 21 9
Provision for (reversal of) credit losses 12,688 11,400 (55,210) (7,868) Net interest income after provision for credit losses 412,700 380,848 447,523 392,785 Non-interest revenue: Service charges on deposit accounts 23,491 22,539 22,221 22,641 Fiduciary and asset management fees 20,100 20,277 20,602 19,786	(24,598) 406,458 21,414 18,805 13,304 13,926 13,842 3,335	nm 2 10 7 21 9
Net interest income after provision for credit losses 412,700 380,848 447,523 392,785 Non-interest revenue: Service charges on deposit accounts 23,491 22,539 22,221 22,641 Fiduciary and asset management fees 20,100 20,277 20,602 19,786	21,414 18,805 13,304 13,926 13,842 3,335	2 10 7 21 9
Non-interest revenue: 23,491 22,539 22,221 22,641 Fiduciary and asset management fees 20,100 20,277 20,602 19,786	21,414 18,805 13,304 13,926 13,842 3,335	10 7 21 9
Service charges on deposit accounts 23,491 22,539 22,221 22,641 Fiduciary and asset management fees 20,100 20,277 20,602 19,786	18,805 13,304 13,926 13,842 3,335	7 21 9
Fiduciary and asset management fees 20,100 20,277 20,602 19,786	18,805 13,304 13,926 13,842 3,335	7 21 9
	13,304 13,926 13,842 3,335	21
0 16 14756 12 20	13,926 13,842 3,335	9
Card fees 16,089 14,756 12,861 13,238	13,842 3,335	
Brokerage revenue 15,243 14,655 14,795 14,745	3,335	(72)
Mortgage banking income 3,904 5,953 7,059 11,155		
Capital markets income 7,393 5,472 7,188 8,089	'/ 122	122
Income from bank-owned life insurance 9,165 6,556 15,168 6,820	7,100	28
Investment securities gains (losses), net — 230 962 Other non-interest revenue 1,881 15,126 16,944 17,519	15,273	nm (88)
Total non-interest revenue 97,266 105,334 117,068 114,955	107,087	(9)
Non-interest expense:	107,007	(2)
Salaries and other personnel expense 161,063 164,684 167,018 160,364	160,567	_
Net occupancy, equipment, and software expense 43,199 42,877 42,780 43,483	41,825	3
Third-party processing and other services 21,952 20,996 22,791 19,446	24,419	(10)
Professional fees 10,865 8,474 9,014 6,739	7,947	37
FDIC insurance and other regulatory fees 6,894 6,250 6,016 5,212	5,547	24
Restructuring charges (1,850) (6,424) 5,958 319	415	nm
Other operating expenses 39,928 35,593 41,630 31,469	29,811	34
Total non-interest expense 282,051 272,450 295,207 267,032	270,531	4
Income before income taxes 227,915 213,732 269,384 240,708	243,014	(6)
Income tax expense 49,863 42,695 68,983 53,935	56,814	(12)
Net income 178,052 171,037 200,401 186,773	186,200	(4)
Less: Preferred stock dividends 8,291 8,291 8,291	8,291	
Net income available to common shareholders \$169,761 162,746 192,110 178,482	177,909	(5) %
Net income per common share, basic \$ 1.17 1.12 1.32 1.22	1.20	(3) %
Net income per common share, diluted 1.16 1.11 1.31 1.21	1.19	(3)
Cash dividends declared per common share 0.34 0.34 0.33 0.33	0.33	3
Return on average assets * 1.26 % 1.22 1.40 1.34	1.36	(10) bps
Return on average common equity * 16.48 14.20 16.11 14.96	15.40	108
Weighted average common shares outstanding, basic 145,328 145,273 145,316 146,308	148,113	(2) %
Weighted average common shares outstanding, diluted 146,315 146,665 146,793 147,701	149,747	(2)

 $[\]ensuremath{\mathsf{nm}}$ - not meaningful

bps - basis points

^{* -} ratios are annualized

Part	•							
Cit thousands, except share data) Cash and due from banks			ne 30, 2022	Decei	mber 31, 2021	June 30, 2021		
ASSETS S \$83,323	(Unaudited)							
Cash and due from banks \$ 183,32 \$ 2,479,006 \$ 2,598,213 \$ 1,1023,000 \$ 2,790,006 \$ 2,598,213 \$ 1,1023,000 \$ 2,598,213 \$ 1,1023,000 \$ 2,598,213 \$ 1,1023,000 \$ 2,598,213 \$ 1,1025,000 \$ 2,508,213 \$ 1,1025,000 \$ 2,508,213 \$ 1,1025,000 \$ 2,508,213 \$ 1,1025,000 \$ 2,508,213 \$ 1,1025,000 \$ 2,508,213 \$ 2,502,676 \$ 2,503,203,203 \$ 2,502,676 \$ 2,503,203,203 \$ 2,502,676 \$ 2,503,203,203 \$ 2,502,676 \$ 2,503,203,203 \$ 2,502,676 \$ 2,503,203,203 \$ 2,502,676 \$ 2,503,203,203 \$ 2,502,676 \$ 2,503,203,203 \$ 2,502,676 \$ 2,503,203,203 \$ 2,502,676 \$ 2,503,203,203 \$ 2,503,203,203 \$ 2,503,203	(In thousands, except share data)							
Interest-bearing funds with Federal Reserve Bank 1.023,030 2,479,006 2,598,213 1.161erst earning deposits with banks 29,139 25,535 21,513 2.026,076 2.026,026 2.026,	ASSETS							
Pederal funds sold and securities purchased under resale agreements	Cash and due from banks	\$	583,323	\$	432,925	\$	560,396	
Pederal funds sold and securities purchased under resale agreements	Interest-bearing funds with Federal Reserve Bank		1,023,030		2,479,006		2,598,213	
Cash, cash equivalents, and restricted cash 1,665,666 3,009,853 3,262,676 Investment securities available for sale, at fair value 9,889,850 10,918,329 9,442,170 Loans held for sale (\$76,864, \$108,198, and \$202,216 measured at fair value, respectively) 750,642 750,916 Loans, net of deferred fees and costs 41,204,780 39,311,958 38,236,018 Allowance for loan losses 440,7837 427,797 (516,708) Loans, net of deferred fees and costs 40,796,943 38,884,361 37,719,310 Loans, net of deferred fees and costs 40,796,943 38,884,361 37,719,310 Cash surrender value of bank-owned life insurance 1,1078,703 1,068,616 1,059,235 Premises, equipment, and software, net 333,660 407,241 446,447 Goodwill 452,390 452,390 452,390 Other instangible assets, net 31,366 31,5596 40,354 Other assets 2,167,00 1,790,198 1,765,161 Total assets 5,73,82,745 5,73,17,225 5,49,38,659 LIABILITIES AND SHAREHOLDERS' EQUITY Liabilities: Deposits: 1,6876,710 5,163,263 31,826,33 Total deposits 49,034,700 49,427,276 47,171,962 Federal funds purchased and securities sold under repurchase agreements 345,242 264,133 194,786 Loag-term debt 1,804,104 1,204,29 1,203,293 Total liabilities 52,798,307 52,00,426 49,700,945 Federal funds purchased and securities sold under repurchase agreements 1,804,104 1,204,29 1,203,293 Total liabilities 52,798,307 52,00,426 49,700,945 Starcholders' equity: Preferred stock - no par value. Authorized 342,857,143 shares; issued 21,000,66 and 147,071,532 169,387,388 and 169,076,690; outstanding 145,357,669; 170,013 169,384 169,084 169,084 170,015,293,378,388 and 169,076,690; outstanding 145,357,669; 145,010,686 and 147,071,532 1,450,887,388 1,450,887,494 1,450,484 1,440,494 1,440,494 1,440,494 1,440,494 1,440,494 1,440,494 1,440,494 1,440,494 1,440,494 1,440,494 1,440,494 1,440,494 1,4	Interest earning deposits with banks		29,139		25,535		21,513	
Nestment securities available for sale, at fair value 19,889,850 10,918,329 750,042 750,045 10,045,045 10,04	Federal funds sold and securities purchased under resale agreements		29,568		72,387		82,554	
Page	Cash, cash equivalents, and restricted cash		1,665,060		3,009,853		3,262,676	
Page	Investment securities available for sale, at fair value		9,889,850		10,918,329		9,442,170	
Monumer for loan losses			917,679		750,642		750,916	
Loans, net 40,796,943 38,884,361 37,719,310 Cash surrender value of bank-owned life insurance 1,078,703 1,068,616 1,059,235 Premises, equipment, and software, net 383,060 407,241 446,447 Goodwill 452,390 452,390 452,390 Other intangible assets, net 31,360 35,596 40,354 Other assets 2,167,000 1,790,198 1,765,161 Total assets 5,73,32,745 5,73,17,226 5,4938,659 LIABILITIES AND SHAREHOLDERS'EQUITY 5,57,382,745 5,73,17,226 5,4938,659 Poposits: 5,687,67,10 16,392,653 15,345,629 Interest-bearing deposits 3,2157,990 33,034,623 31,826,333 Total deposits 40,034,700 49,427,276 47,171,962 Federal funds purchased and securities sold under repurchase agreements 345,242 264,133 194,786 Long-term debt 1,804,10 1,204,229 1,203,293 Other liabilities 5,798,07 5,714,5 537,145 537,145 537,145 1,30,90	Loans, net of deferred fees and costs		41,204,780		39,311,958		38,236,018	
Cash surrender value of bank-owned life insurance 1,078,703 1,088,616 1,059,235 Premises, equipment, and software, net 383,060 407,241 446,447 Goodwill 452,390 452,390 452,390 Other intangible assets, net 31,360 35,596 40,554 Other assets 2,167,700 1,790,198 1,765,161 Total assets 5 57,382,745 5 57,317,226 5 49,938,659 LIABILITIES AND SHAREHOLDERS' EQUITY 8 57,382,745 5 16,392,653 5 15,345,629 Deposits 8 16,876,710 1 6,392,653 5 15,345,629 Interest-bearing deposits 32,157,990 33,034,623 31,826,333 Total deposits 49,034,700 49,427,276 47,171,962 Federal funds purchased and securities sold under repurchase agreements 345,242 264,133 194,786 Long-term debt 1,614,261 1,124,788 1,130,905 Other liabilities 52,798,307 52,020,426 49,009,456 Total liabilities 537,145 537,145 537,145 Common stock - 51,00	Allowance for loan losses		(407,837)		(427,597)		(516,708)	
Premises, equipment, and software, net 383,060 407,241 444,474 Goodwill 452,390 452,390 452,390 Other intangible assets, net 31,360 35,596 40,354 Other sasets 2,167,700 1,790,198 1,765,161 Total assets 573,327.45 \$ 57,317.226 \$ 54,938,659 LIABILITIES AND SHAREHOLDERS' EQUITY Liabilities: Deposits: Non-interest-bearing deposits \$ 16,876,710 \$ 16,392,653 \$ 15,345,629 Interest-bearing deposits 32,157,990 33,034,623 31,826,333 Total deposits 49,034,700 49,427,276 47,171,962 Federal funds purchased and securities sold under repurchase agreements 345,242 264,133 194,786 Long-term debt 1,644,261 1,124,788 1,300,904 Total liabilities 52,798,307 52,020,426 49,700,945 Shareholders' equity: Preferred stock - no par value. Authorized 342,857,143 shares; issued 21,700,125,277, 169,383,758, and 169,107,609; outstanding 145,357,669, 145,500,388, and 147,071,532 <td>Loans, net</td> <td></td> <td>40,796,943</td> <td></td> <td>38,884,361</td> <td></td> <td>37,719,310</td>	Loans, net		40,796,943		38,884,361		37,719,310	
Goodwill 452,390 452,390 452,390 Other intangible assets, net 31,360 35,596 40,354 Other assets 2,167,700 1,790,198 1,765,161 Total assets 57,382,745 \$ 57,317,226 \$ 54,938,659 LIABILITIES AND SHAREHOLDERS' EQUITY Liabilities: Deposits: Non-interest-bearing deposits \$ 16,876,710 \$ 16,392,653 \$ 15,345,629 Interest-bearing deposits \$ 16,892,653 \$ 15,345,629 Interest-bearing deposits \$ 16,892,653 \$ 15,345,629 Interest-bearing deposits \$ 16,892,653 \$ 15,345,629 Interest-bearing deposits \$ 16,392,653 \$ 15,345,629 Interest-bearing deposits \$ 16,392,633 \$ 18,202,639 \$ 19,202,623 \$ 19,202,629 \$ 19,202,629 \$ 19,202,629 \$ 19,202,629 \$ 19,203,629 \$ 19,203,629 \$ 19,203,629 \$ 19,203,629 \$ 19,203,629 \$ 19,203,629 \$ 19,203,629 \$ 19,203,629 \$ 19,203,629 \$ 19,203,629 \$ 19,203,629 \$ 19,203,629 \$ 19,203,629 \$ 19,203	Cash surrender value of bank-owned life insurance		1,078,703		1,068,616		1,059,235	
Other intangible assets, net 3,3,60 35,596 40,354 Other assets 2,167,700 1,790,198 1,765,161 Total assets 5,7382,745 \$ 57,317,226 \$ 54,938,659 LIABILITIES AND SHAREHOLDERS' EQUITY Liabilities: Deposits State of 16,876,710 \$ 16,392,653 \$ 15,345,629 Interest-bearing deposits \$ 16,876,710 \$ 16,392,653 \$ 15,345,629 Interest-bearing deposits \$ 16,877,799 33,034,623 31,826,333 Total deposits 49,034,700 49,427,276 47,171,962 Federal funds purchased and securities sold under repurchase agreements 345,242 264,133 194,786 Long-term debt 1,614,261 1,124,788 1,309,004 Other liabilities 2,202,024 49,009,005 Shareholders' equity: Preferred stock - no par value. Authorized 100,000,000 shares; issued 22,000,00 537,145 537,145 537,145 537,145 537,145 537,145 169,108 Common stock - S1,00 par value. Authorized 342,857,143 shares; issued 170,012,527,169,383,758, and 169,107	Premises, equipment, and software, net		383,060		407,241		446,447	
Other assets 2,167,00 1,790,198 1,765,104 Total assets 5,73,82,745 5,73,17,226 5,24,38,659 LIABILITIES AND SHAREHOLDERS' EQUITY Liabilities: Total deposits 5,16,876,710 16,392,653 5,15,345,629 Non-interest-bearing deposits 32,157,990 33,034,623 31,826,333 Total deposits 49,034,700 49,427,26 47,171,962 Federal funds purchased and securities sold under repurchase agreements 345,242 264,133 194,786 Long-term debt 1,614,261 1,124,788 1,130,904 Total liabilities 5,279,807 5,202,042 49,700,91 Total liabilities 5,371,45 5,371,45 5,371,45 Shareholders' equity: Preferred stock - no par value. Authorized 342,857,143 shares; issued 22,000,00 537,145 537,145 537,145 537,145 537,145 537,145 537,145 169,384 169,084 169,084 169,084 169,084 169,084 169,084 169,084 169,084 169,084	Goodwill		452,390		452,390		452,390	
Total assets S. 57,382,745 S. 57,317,226 S. 54,938,659 LIABILITIES AND SHAREHOLDERS' EQUITY Liabilities:	Other intangible assets, net		31,360		35,596		40,354	
LIABILITIES AND SHAREHOLDERS' EQUITY Liabilities: Deposits: Non-interest-bearing deposits \$ 16,876,710 \$ 16,392,653 \$ 15,345,629 Interest-bearing deposits 32,157,990 33,034,623 31,826,333 Total deposits 49,034,700 49,427,276 47,171,962 Federal funds purchased and securities sold under repurchase agreements 345,242 264,133 194,786 Long-term debt 1,614,261 1,24,229 1,203,293 Other liabilities 1,614,261 1,124,788 1,130,094 Total liabilities 52,798,307 52,020,426 49,700,945 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 170,012,527, 169,383,758, and 169,107,609; outstanding 145,357,669, 145,010,086, and 147,071,532 170,013 169,384 169,108 Additional paid-in capital 3,908,118 3,894,109 3,872,949 Treasury stock, at cost - 24,654,858, 24,373,672, and 22,036,077 shares (944,484) (931,497)	Other assets		2,167,700		1,790,198		1,765,161	
Deposits: Non-interest-bearing deposits S 16,876,710 S 16,392,653 S 15,345,629 S 15,345,	Total assets	\$	57,382,745	\$	57,317,226	\$	54,938,659	
Deposits: Non-interest-bearing deposits S 16,876,710 S 16,392,653 S 15,345,629 S 15,345,	LIABILITIES AND SHAREHOLDERS' EQUITY							
Deposits: Non-interest-bearing deposits \$ 16,876,710 \$ 16,392,653 \$ 15,345,629 Interest-bearing deposits 32,157,990 33,034,623 31,826,333 Total deposits 49,034,700 49,427,276 47,171,962 Federal funds purchased and securities sold under repurchase agreements 345,242 264,133 194,786 Long-term debt 1,804,104 1,204,229 1,203,293 Other liabilities 1,614,261 1,124,788 1,130,904 Total liabilities 52,798,307 52,020,426 49,700,945 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 170,012,527, 169,383,758, and 169,107,609; outstanding 145,357,669, 145,010,386, and 147,071,532 170,013 169,384 169,108 Additional paid-in capital 3,908,118 3,894,109 3,872,949 Treasury stock, at cost - 24,654,858, 24,373,672, and 22,036,077 shares (944,484) (931,497) (824,197) Accumulated other comprehensive income (loss), net (1,026,705) (82,321) 45,726								
Non-interest-bearing deposits \$ 16,876,710 \$ 16,392,653 \$ 15,345,629 Interest-bearing deposits 32,157,990 33,034,623 31,826,333 Total deposits 49,034,700 49,427,276 47,171,962 Federal funds purchased and securities sold under repurchase agreements 345,242 264,133 194,786 Long-term debt 1,804,104 1,204,229 1,203,293 Other liabilities 1,614,261 1,124,788 1,130,904 Total liabilities 52,798,307 52,020,426 49,700,945 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 170,012,527, 169,383,758, and 169,107,609; outstanding 145,357,669, 145,010,086, and 147,071,532 170,013 169,384 169,108 Additional paid-in capital 3,908,118 3,894,109 3,872,949 Treasury stock, at cost - 24,654,858, 24,373,672, and 22,036,077 shares (944,484) (931,497) (824,197) Accumulated other comprehensive income (loss), net (1,026,705) (82,321) 45								
Total deposits 49,034,700 49,427,276 47,171,962 Federal funds purchased and securities sold under repurchase agreements 345,242 264,133 194,786 Long-term debt 1,804,104 1,204,229 1,203,293 Other liabilities 1,614,261 1,124,788 1,130,904 Total liabilities 52,798,307 52,020,426 49,700,945 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 170,012,527, 169,383,758, and 169,107,609; outstanding 145,357,669, 145,010,086, and 147,071,532 170,013 169,384 169,108 Additional paid-in capital 3,908,118 3,894,109 3,872,949 Treasury stock, at cost - 24,654,858, 24,373,672, and 22,036,077 shares (944,484) (931,497) (824,197) Accumulated other comprehensive income (loss), net (1,026,705) (82,321) 45,726 Retained earnings 1,940,351 1,709,980 1,436,983 Total shareholders' equity 4,584,438 5,296,800 5,237,714	•	\$	16,876,710	\$	16,392,653	\$	15,345,629	
Federal funds purchased and securities sold under repurchase agreements 345,242 264,133 194,786 Long-term debt 1,804,104 1,204,229 1,203,293 Other liabilities 1,614,261 1,124,788 1,130,904 Total liabilities 52,798,307 52,020,426 49,700,945 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 170,012,527, 169,383,758, and 169,107,609; outstanding 145,357,669, 145,010,086, and 147,071,532 170,013 169,384 169,108 Additional paid-in capital 3,908,118 3,894,109 3,872,949 Treasury stock, at cost - 24,654,858, 24,373,672, and 22,036,077 shares (944,484) (931,497) (824,197) Accumulated other comprehensive income (loss), net (1,026,705) (82,321) 45,726 Retained earnings 1,940,351 1,709,980 1,436,983 Total shareholders' equity 4,584,438 5,296,800 5,237,714	Interest-bearing deposits		32,157,990		33,034,623		31,826,333	
Long-term debt 1,804,104 1,204,229 1,203,293 Other liabilities 1,614,261 1,124,788 1,130,904 Total liabilities 52,798,307 52,020,426 49,700,945 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 170,012,527, 169,383,758, and 169,107,609; outstanding 145,357,669, 145,010,086, and 147,071,532 170,013 169,384 169,108 Additional paid-in capital 3,908,118 3,894,109 3,872,949 Treasury stock, at cost - 24,654,858, 24,373,672, and 22,036,077 shares (944,484) (931,497) (824,197) Accumulated other comprehensive income (loss), net (1,026,705) (82,321) 45,726 Retained earnings 1,940,351 1,709,980 1,436,983 Total shareholders' equity 4,584,438 5,296,800 5,237,714	Total deposits		49,034,700		49,427,276		47,171,962	
Other liabilities 1,614,261 1,124,788 1,130,904 Total liabilities 52,798,307 52,020,426 49,700,945 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 170,012,527, 169,383,758, and 169,107,609; outstanding 145,357,669, 145,010,086, and 147,071,532 170,013 169,384 169,108 Additional paid-in capital 3,908,118 3,894,109 3,872,949 Treasury stock, at cost - 24,654,858, 24,373,672, and 22,036,077 shares (944,484) (931,497) (824,197) Accumulated other comprehensive income (loss), net (1,026,705) (82,321) 45,726 Retained earnings 1,940,351 1,709,980 1,436,983 Total shareholders' equity 4,584,438 5,296,800 5,237,714	Federal funds purchased and securities sold under repurchase agreements		345,242		264,133		194,786	
Total liabilities 52,798,307 52,020,426 49,700,945 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 170,012,527, 169,383,758, and 169,107,609; outstanding 145,357,669, 145,010,086, and 147,071,532 169,383,758, and 169,107,609; outstanding 145,357,669, 170,013 169,384 169,108 Additional paid-in capital 3,908,118 3,894,109 3,872,949 Treasury stock, at cost - 24,654,858, 24,373,672, and 22,036,077 shares (944,484) (931,497) (824,197) Accumulated other comprehensive income (loss), net (1,026,705) (82,321) 45,726 Retained earnings 1,940,351 1,709,980 1,436,983 Total shareholders' equity 4,584,438 5,296,800 5,237,714	Long-term debt		1,804,104		1,204,229		1,203,293	
Shareholders' equity: Preferred stock - no par value. Authorized 100,000,000 shares; issued 22,000,000 537,145 Common stock - \$1.00 par value. Authorized 342,857,143 shares; issued 170,012,527, 169,383,758, and 169,107,609; outstanding 145,357,669, 145,010,086, and 147,071,532 Additional paid-in capital Treasury stock, at cost - 24,654,858, 24,373,672, and 22,036,077 shares (944,484) Accumulated other comprehensive income (loss), net (1,026,705) Retained earnings 1,940,351 1,709,980 1,436,983 Total shareholders' equity	Other liabilities		1,614,261		1,124,788		1,130,904	
Preferred stock - no par value. Authorized 100,000,000 shares; issued 22,000,000 537,145 537,145 Common stock - \$1.00 par value. Authorized 342,857,143 shares; issued 170,012,527, 169,383,758, and 169,107,609; outstanding 145,357,669, 145,010,086, and 147,071,532 170,013 169,384 169,108 Additional paid-in capital 3,908,118 3,894,109 3,872,949 Treasury stock, at cost - 24,654,858, 24,373,672, and 22,036,077 shares (944,484) (931,497) (824,197) Accumulated other comprehensive income (loss), net (1,026,705) (82,321) 45,726 Retained earnings 1,940,351 1,709,980 1,436,983 Total shareholders' equity 4,584,438 5,296,800 5,237,714	Total liabilities		52,798,307		52,020,426		49,700,945	
Preferred stock - no par value. Authorized 100,000,000 shares; issued 22,000,000 537,145 537,145 Common stock - \$1.00 par value. Authorized 342,857,143 shares; issued 170,012,527, 169,383,758, and 169,107,609; outstanding 145,357,669, 145,010,086, and 147,071,532 170,013 169,384 169,108 Additional paid-in capital 3,908,118 3,894,109 3,872,949 Treasury stock, at cost - 24,654,858, 24,373,672, and 22,036,077 shares (944,484) (931,497) (824,197) Accumulated other comprehensive income (loss), net (1,026,705) (82,321) 45,726 Retained earnings 1,940,351 1,709,980 1,436,983 Total shareholders' equity 4,584,438 5,296,800 5,237,714	Shareholders' equity:							
170,012,527, 169,383,758, and 169,107,609; outstanding 145,357,669, 145,010,086, and 147,071,532 170,013 169,384 169,108 Additional paid-in capital 3,908,118 3,894,109 3,872,949 Treasury stock, at cost – 24,654,858, 24,373,672, and 22,036,077 shares (944,484) (931,497) (824,197) Accumulated other comprehensive income (loss), net (1,026,705) (82,321) 45,726 Retained earnings 1,940,351 1,709,980 1,436,983 Total shareholders' equity 4,584,438 5,296,800 5,237,714	1 3		537,145		537,145		537,145	
145,010,086, and 147,071,532 170,013 169,384 169,108 Additional paid-in capital 3,908,118 3,894,109 3,872,949 Treasury stock, at cost – 24,654,858, 24,373,672, and 22,036,077 shares (944,484) (931,497) (824,197) Accumulated other comprehensive income (loss), net (1,026,705) (82,321) 45,726 Retained earnings 1,940,351 1,709,980 1,436,983 Total shareholders' equity 4,584,438 5,296,800 5,237,714								
Treasury stock, at cost – 24,654,858, 24,373,672, and 22,036,077 shares (944,484) (931,497) (824,197) Accumulated other comprehensive income (loss), net (1,026,705) (82,321) 45,726 Retained earnings 1,940,351 1,709,980 1,436,983 Total shareholders' equity 4,584,438 5,296,800 5,237,714			170,013		169,384		169,108	
Accumulated other comprehensive income (loss), net (1,026,705) (82,321) 45,726 Retained earnings 1,940,351 1,709,980 1,436,983 Total shareholders' equity 4,584,438 5,296,800 5,237,714	Additional paid-in capital		3,908,118		3,894,109		3,872,949	
Retained earnings 1,940,351 1,709,980 1,436,983 Total shareholders' equity 4,584,438 5,296,800 5,237,714	Treasury stock, at cost – 24,654,858, 24,373,672, and 22,036,077 shares		(944,484)		(931,497)		(824,197)	
Total shareholders' equity 4,584,438 5,296,800 5,237,714	Accumulated other comprehensive income (loss), net		(1,026,705)		(82,321)		45,726	
	Retained earnings		1,940,351		1,709,980		1,436,983	
Total liabilities and shareholders' equity \$ 57,382,745 \ \\$ 57,317,226 \ \\$ 54,938,659	Total shareholders' equity		4,584,438		5,296,800		5,237,714	
	Total liabilities and shareholders' equity	\$	57,382,745	\$	57,317,226	\$	54,938,659	

AVERAGE BALANCES, INTEREST, AND YIELDS/RATES

(Unaudited)

	Second	d Quar	Second Quarter 2022			First Quarter 2022				Second Quarter 2021			
(dollars in thousands)	Average Balance	Inter	Yield/ est Rate	Average Balance]	Interest	Yield/ Rate	Average Balance	Inter	est	Yield/ Rate		
Assets													
Interest earning assets:													
Commercial loans (1)(2)(3)	\$31,870,387	\$ 308	,442 3.88 %	\$ 30,756,752	\$	280,588	3.70 %	\$29,936,751	\$ 287	7,677	3.85 %		
Consumer loans (1)(2)	8,720,488	83	,826 3.86	8,594,009		81,368	3.81	8,559,726	84	1,402	3.94		
Less: Allowance for loan losses	(415,372)			(423,953)		_	_	(561,242)		_	_		
Loans, net	40,175,503	392	,268 3.92	38,926,808		361,956	3.76	37,935,235	372	2,079	3.93		
Investment securities available for sale	11,153,091	50	,312 1.81	11,259,800		47,250	1.68	9,184,691	33	3,298	1.45		
Trading account assets	11,987		73 2.44	9,078		39	1.73	2,831		8	1.15		
Other earning assets ⁽⁴⁾	813,028	1	,660 0.81	1,919,531		815	0.17	2,705,819		740	0.11		
FHLB and Federal Reserve Bank stock	179,837	1	,820 4.05	160,065		685	1.71	159,340		800	2.01		
Mortgage loans held for sale	85,299		921 4.32	103,887		882	3.40	242,940	1	,859	3.06		
Other loans held for sale	725,762	7	,678 4.19	597,062		5,300	3.55	615,301	4	1,750	3.05		
Total interest earning assets	53,144,507	\$ 454	,732 3.43 %	52,976,231	\$	416,927	3.18 %	50,846,157	\$ 413	3,534	3.26 %		
Cash and due from banks	538,647			548,684				571,561					
Premises and equipment	385,457			398,774				452,652					
Other real estate	11,439			11,759				1,406					
Cash surrender value of bank-owned life insurance	1,077,231			1,070,886				1,055,663					
Other assets ⁽⁵⁾	1,379,659			1,849,564				2,090,332					
Total assets	\$ 56,536,940			\$ 56,855,898				\$55,017,771					
Liabilities and Shareholders' Equity					•								
Interest-bearing liabilities:													
Interest-bearing demand deposits	\$ 9,513,334	\$ 3	598 0.15 %	\$ 9,549,527	\$	2,372	0.10 %	\$ 8,601,262	\$ 2	2,441	0.11 %		
Money market accounts	15,328,395	6	,850 0.18	16,045,627		5,349	0.14	15,476,262	7	7,181	0.19		
Savings deposits	1,506,195		72 0.02	1,460,648		67	0.02	1,333,297		55	0.02		
Time deposits	2,829,684	1	,688 0.24	3,009,795		2,138	0.29	3,792,382	4	1,894	0.52		
Brokered deposits	2,878,536	6	,293 0.88	2,788,124		3,733	0.54	3,057,607	4	1,799	0.63		
Federal funds purchased and securities sold under repurchase agreements	246,737		219 0.35	194,352		11	0.02	204,053		35	0.07		
Other short-term borrowings	478,469		896 0.74	4,653		_	_	_		_	_		
Long-term debt	878,413	8	,768 3.99	982,423		10,144	4.13	1,203,038	11	,478	3.82		
Total interest-bearing liabilities	33,659,763	\$ 28	,384 0.33 %	34,035,149	\$	23,814	0.28 %	33,667,901	\$ 30),883	0.36 %		
Non-interest-bearing demand deposits	16,959,850		'	16,491,643				15,088,836					
Other liabilities	1,247,646			1,144,535				1,091,321					
Shareholders' equity	4,669,681			5,184,571				5,169,713					
Total liabilities and shareholders' equity	\$ 56,536,940			\$ 56,855,898				\$55,017,771					
Net interest income and net interest margin, taxable equivalent (6)		\$ 426	,348 3.22 %		\$	393,113	3.00 %		\$ 382	2,651	3.02 %		
Less: taxable-equivalent adjustment			960			865				791			
Net interest income		\$ 425	.388		\$	392,248			\$ 381	,860			

⁽¹⁾ Average loans are shown net of deferred fees and costs. NPLs are included.

⁽²⁾ Interest income includes net loan fees as follows: Second Quarter 2022 — \$13.0 million, First Quarter 2022 — \$20.7 million, and Second Quarter 2021 — \$28.5 million.

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

basis.

(4) Includes interest-bearing funds with Federal Reserve Bank, interest earning deposits with banks, and federal funds sold and securities purchased under resale agreements.

(5) Includes average net unrealized gains/(losses) on investment securities available for sale of \$(923.1) million, \$(247.4) million, and \$37.0 million for the Second Quarter 2022, First Quarter 2022, and Second Quarter 2021, respectively.

⁽⁶⁾ The net interest margin is calculated by dividing annualized net interest income-taxable equivalent by average total interest earning assets.

AVERAGE BALANCES, INTEREST, AND YIELDS/RATES

(Unaudited)

Six Months Ended June 30,

				SIX IVIUITIIS E.	nded June 30,					
			2022		2021					
(dollars in thousands)	Average Balance		Interest	Yield/ Rate	Average Balance		Interest	Yield/ Rate		
Assets				_				_		
Interest earning assets:										
Commercial loans (1) (2) (3)	\$ 31,316,646	\$	589,029	3.79 %	\$ 29,930,734	\$	578,877	3.90 %		
Consumer loans (1)(2)	8,657,598		165,194	3.83	8,424,423		166,466	3.97		
Less: Allowance for loan losses	(419,639)				(580,450)					
Loans, net	39,554,605		754,223	3.84	37,774,707		745,343	3.97		
Investment securities available for sale	11,206,150		97,562	1.74	8,813,191		62,755	1.42		
Trading account assets	10,540		112	2.13	2,947		30	2.01		
Other earning assets ⁽⁴⁾	1,363,223		2,475	0.36	2,771,576		1,458	0.10		
FHLB and Federal Reserve Bank stock	170,006		2,505	2.95	158,503		1,468	1.85		
Mortgage loans held for sale	94,542		1,803	3.81	244,940		3,516	2.87		
Other loans held for sale	661,768		12,978	3.90	637,901		9,555	2.98		
Total interest earning assets	53,060,834	\$	871,658	3.31 %	50,403,765	\$	824,125	3.29 %		
Cash and due from banks	543,638				545,295					
Premises and equipment	392,079				456,537					
Other real estate	11,598				1,613					
Cash surrender value of bank-owned life insurance	1,074,076				1,053,603					
Other assets ⁽⁵⁾	1,613,313				2,144,615					
Total assets	\$ 56,695,538				\$ 54,605,428					
Liabilities and Shareholders' Equity										
Interest-bearing liabilities:										
Interest-bearing demand deposits	\$ 9,531,330	\$	5,970	0.13 %	\$ 8,586,092	\$	5,414	0.13 %		
Money market accounts	15,685,030		12,199	0.16	15,412,941		15,911	0.21		
Savings deposits	1,483,547		139	0.02	1,276,608		105	0.02		
Time deposits	2,919,242		3,826	0.26	3,972,840		11,936	0.61		
Brokered deposits	2,833,580		10,026	0.71	3,212,608		11,023	0.69		
Federal funds purchased and securities sold under repurchase agreements	220,689		230	0.21	206,735		69	0.07		
Other short-term borrowings	242,870		896	0.73	_		_	_		
Long-term debt	930,131		18,913	4.07	1,202,827		22,386	3.73		
Total interest-bearing liabilities	33,846,419	\$	52,199	0.31 %	33,870,651	\$	66,844	0.39 %		
Non-interest-bearing demand deposits	16,727,040				14,443,645					
Other liabilities	1,196,375				1,138,073					
Shareholders' equity	4,925,704				5,153,059					
Total liabilities and shareholders' equity	\$ 56,695,538	:			\$ 54,605,428					
Net interest income, taxable equivalent net interest margin (6)		\$	819,459	3.11 %		\$	757,281	3.03 %		
Less: taxable-equivalent adjustment			1,824				1,565			
Net interest income		\$	817,635			\$	755,716			

⁽¹⁾ Average loans are shown net of deferred fees and costs. NPLs are included.

⁽²⁾ Interest income includes net loan fees as follows: 2022 — \$33.7 million and 2021 — \$60.4 million.

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

⁽⁴⁾ Includes interest-bearing funds with Federal Reserve Bank, interest earning deposits with banks, and federal funds sold and securities purchased under resale agreements.

⁽⁵⁾ Includes average net unrealized gains/(losses) on investment securities available for sale of \$(587.1) million and \$76.3 million for the six months ended June 30, 2022 and 2021, respectively.

(6) The net interest margin is calculated by dividing net interest income-TE by average total interest earning assets.

LOANS OUTSTANDING BY	IYPE
(Unaudited)	

(Dollars in thousands)	T	otal Loans	Total Loans	Linked Quarter	Total Loans	Year/Year	
Loan Type	Ju	ne 30, 2022	March 31, 2022	% Change	June 30, 2021	% Change	
Commercial, Financial, and Agricultural	\$	13,018,089	\$ 12,659,611	3 %	\$ 12,174,835	7 %	
Owner-Occupied		7,760,236	7,692,714	1	7,064,599	10	
Total Commercial & Industrial		20,778,325	20,352,325	2	19,239,434	8	
Multi-Family		2,547,706	2,288,497	11	2,086,641	22	
Hotels		1,597,930	1,593,983	_	1,411,443	13	
Office Buildings		2,680,399	2,521,381	6	2,340,378	15	
Shopping Centers		1,458,902	1,500,768	(3)	1,611,249	(9)	
Warehouses		811,738	814,756	_	657,699	23	
Other Investment Property		1,311,373	1,327,760	(1)	1,110,603	18	
Total Investment Properties		10,408,048	10,047,145	4	9,218,013	13	
1-4 Family Construction		234,379	229,038	2	174,009	35	
1-4 Family Investment Mortgage		407,476	391,636	4	462,335	(12)	
Total 1-4 Family Properties		641,855	620,674	3	636,344	1	
Commercial Development		109,764	102,757	7	120,683	(9)	
Residential Development		156,816	193,580	(19)	164,950	(5)	
Land Acquisition		186,934	181,162	3	221,061	(15)	
Land and Development		453,514	477,499	(5)	506,694	(10)	
Total Commercial Real Estate		11,503,417	11,145,318	3	10,361,051	11	
Consumer Mortgages		5,124,523	5,052,003	1	5,200,718	(1)	
Home Equity		1,579,218	1,416,341	11	1,395,717	13	
Credit Cards				3			
Cledit Cards		194,290 2,025,007	188,247	1	196,207	(1)	
			2,014,916		1,842,891	10	
Other Consumer Loans			9 (71 507	2	0 (25 522		
Other Consumer Loans Total Consumer Total NON-PERFORMING LOANS COMPOSITION (Unaudited)	\$	8,923,038 41,204,780 Total	8,671,507 \$ 40,169,150	3 %	8,635,533 \$ 38,236,018		
Other Consumer Loans Total Consumer Total NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousands)	Non-pe	8,923,038 41,204,780 Total rforming Loans	\$ 40,169,150 Total Non-performing Loans	3 %	\$ 38,236,018 Total Non-performing Loans	8 % Year/Year	
Other Consumer Loans Total Consumer Total NON-PERFORMING LOANS COMPOSITION (Unaudited)	Non-pe	8,923,038 41,204,780 Total	\$ 40,169,150	3 % Linked Quarter % Change	\$ 38,236,018 Total Non-performing Loans June 30, 2021	8 %	
Other Consumer Loans Total Consumer Total NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousands)	Non-pe	8,923,038 41,204,780 Total rforming Loans	\$ 40,169,150 Total Non-performing Loans	3 %	\$ 38,236,018 Total Non-performing Loans June 30, 2021	Year/Year % Change	
Other Consumer Loans Total Consumer Total NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousands) Loan Type	Non-pe Ju	8,923,038 41,204,780 Total rforming Loans ne 30, 2022	Total Non-performing Loans March 31, 2022	3 % Linked Quarter % Change	Total Non-performing Loans June 30, 2021 \$ 70,943 13,155	Year/Year % Change	
Other Consumer Loans Total Consumer Total NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousands) Loan Type Commercial, Financial, and Agricultural	Non-pe Ju	8,923,038 41,204,780 Total rforming Loans ne 30, 2022 48,601	Total Non-performing Loans March 31, 2022 \$ 64,888	3 % Linked Quarter % Change (25)%	Total Non-performing Loans June 30, 2021 \$ 70,943	Year/Year % Change	
Other Consumer Loans Total Consumer Total NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousands) Loan Type Commercial, Financial, and Agricultural Owner-Occupied	Non-pe Ju	8,923,038 41,204,780 Total rforming Loans ne 30, 2022 48,601 11,398	Total Non-performing Loans March 31, 2022 \$ 64,888 10,854	3 % Linked Quarter % Change (25)% 5	Total Non-performing Loans June 30, 2021 \$ 70,943 13,155	8 % Year/Year % Change (31)% (13)	
Other Consumer Loans Total Consumer Total NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousands) Loan Type Commercial, Financial, and Agricultural Owner-Occupied Total Commercial & Industrial	Non-pe Ju	8,923,038 41,204,780 Total rforming Loans ne 30, 2022 48,601 11,398 59,999	Total Non-performing Loans March 31, 2022 \$ 64,888 10,854 75,742	3 % Linked Quarter % Change (25)% 5 (21)	Total Non-performing Loans June 30, 2021 \$ 70,943 13,155 84,098	8 % Year/Year % Change (31)% (13) (29)	
Other Consumer Loans Total Consumer Total NON-PERFORMING LOANS COMPOSITION (Unaudited) ((Dollars in thousands) Loan Type Commercial, Financial, and Agricultural Owner-Occupied Total Commercial & Industrial Multi-Family	Non-pe Ju	8,923,038 41,204,780 Total rforming Loans ne 30, 2022 48,601 11,398 59,999 2,598	Total Non-performing Loans March 31, 2022 \$ 64,888 10,854 75,742 2,639	3 % Linked Quarter % Change (25)% 5 (21) (2)	Total Non-performing Loans June 30, 2021 \$ 70,943 13,155 84,098 2,406	Year/Year % Change (31)% (13) (29) 8	
Other Consumer Loans Total Consumer Total NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousands) Loan Type Commercial, Financial, and Agricultural Owner-Occupied Total Commercial & Industrial Multi-Family Office Buildings	Non-pe Ju	8,923,038 41,204,780 Total rforming Loans ne 30, 2022 48,601 11,398 59,999 2,598 1,796	Total Non-performing Loans March 31, 2022 \$ 64,888	25)% 5 (21) (2) (19)	Total Non-performing Loans June 30, 2021 \$ 70,943 13,155 84,098 2,406 1,618	Year/Year % Change (31)% (13) (29) 8 11	
Other Consumer Loans Total Consumer Total NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousands) Loan Type Commercial, Financial, and Agricultural Owner-Occupied Total Commercial & Industrial Multi-Family Office Buildings Shopping Centers	Non-pe Ju	8,923,038 41,204,780 Total rforming Loans ne 30, 2022 48,601 11,398 59,999 2,598 1,796 750	Total Non-performing Loans March 31, 2022 \$ 64,888	25)% 5 (21) (2) (19) (18)	Total Non-performing Loans June 30, 2021 \$ 70,943 13,155 84,098 2,406 1,618 124	Year/Year % Change (31)% (13) (29) 8 11 505	
Other Consumer Loans Total Consumer Total NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousands) Loan Type Commercial, Financial, and Agricultural Owner-Occupied Total Commercial & Industrial Multi-Family Office Buildings Shopping Centers Warehouses	Non-pe Ju	8,923,038 41,204,780 Total rforming Loans ne 30, 2022 48,601 11,398 59,999 2,598 1,796 750 924	Total Non-performing Loans March 31, 2022 \$ 64,888	3 % Linked Quarter % Change (25)% 5 (21) (2) (19) (18) 92	Total Non-performing Loans June 30, 2021 \$ 70,943 13,155 84,098 2,406 1,618 124 218	8 % Year/Year % Change (31)% (13) (29) 8 11 505 324	
Other Consumer Loans Total Consumer Total NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousands) Loan Type Commercial, Financial, and Agricultural Owner-Occupied Total Commercial & Industrial Multi-Family Office Buildings Shopping Centers Warehouses Other Investment Property	Non-pe Ju	8,923,038 41,204,780 Total rforming Loans ne 30, 2022 48,601 11,398 59,999 2,598 1,796 750 924 1,302	** 40,169,150 Total Non-performing Loans March 31, 2022 \$ 64,888	3 % Linked Quarter % Change (25)% 5 (21) (2) (19) (18) 92 24	Total Non-performing Loans June 30, 2021 \$ 70,943 13,155 84,098 2,406 1,618 124 218 408	8 % Year/Year % Change (31)% (13) (29) 8 11 505 324 219	
Other Consumer Loans Total Consumer Total NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousands) Loan Type Commercial, Financial, and Agricultural Owner-Occupied Total Commercial & Industrial Multi-Family Office Buildings Shopping Centers Warehouses Other Investment Property Total Investment Properties	Non-pe Ju	8,923,038 41,204,780 Total rforming Loans ne 30, 2022 48,601 11,398 59,999 2,598 1,796 750 924 1,302 7,370	** 40,169,150 Total Non-performing Loans March 31, 2022 \$ 64,888	3 % Linked Quarter % Change (25)% 5 (21) (2) (19) (18) 92 24	\$ 38,236,018 Total Non-performing Loans June 30, 2021 \$ 70,943 13,155 84,098 2,406 1,618 124 218 408 4,774	8 % Year/Year % Change (31)% (13) (29) 8 11 505 324 219 54	
Other Consumer Loans Total Consumer Total NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousands) Loan Type Commercial, Financial, and Agricultural Owner-Occupied Total Commercial & Industrial Multi-Family Office Buildings Shopping Centers Warehouses Other Investment Property Total Investment Properties 1-4 Family Construction	Non-pe Ju	8,923,038 41,204,780 Total rforming Loans ne 30, 2022 48,601 11,398 59,999 2,598 1,796 750 924 1,302 7,370 55	Total Non-performing Loans March 31, 2022 \$ 64,888	3 % Linked Quarter % Change (25)% 5 (21) (2) (19) (18) 92 24 1 — 40 39	\$ 38,236,018 Total Non-performing Loans June 30, 2021 \$ 70,943 13,155 84,098 2,406 1,618 124 218 408 4,774 548	8 % Year/Year % Change (31)% (13) (29) 8 11 505 324 219 54 (90) 59	
Other Consumer Loans Total Consumer Total NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousands) Loan Type Commercial, Financial, and Agricultural Owner-Occupied Total Commercial & Industrial Multi-Family Office Buildings Shopping Centers Warehouses Other Investment Property Total Investment Properties 1-4 Family Construction 1-4 Family Investment Mortgage	Non-pe Ju	8,923,038 41,204,780 Total rforming Loans ne 30, 2022 48,601 11,398 59,999 2,598 1,796 750 924 1,302 7,370 55 3,063	Total Non-performing Loans March 31, 2022 \$ 64,888	3 % Linked Quarter % Change (25)% 5 (21) (2) (19) (18) 92 24 1 — 40	\$ 38,236,018 Total Non-performing Loans June 30, 2021 \$ 70,943 13,155 84,098 2,406 1,618 124 218 408 4,774 548 1,927	8 % Year/Year % Change (31)% (13) (29) 8 11 505 324 219 54 (90) 59	
Other Consumer Loans Total Consumer Total NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousands) Loan Type Commercial, Financial, and Agricultural Owner-Occupied Total Commercial & Industrial Multi-Family Office Buildings Shopping Centers Warehouses Other Investment Property Total Investment Properties 1-4 Family Construction 1-4 Family Investment Mortgage Total 1-4 Family Properties	Non-pe Ju	8,923,038 41,204,780 Total rforming Loans ne 30, 2022 48,601 11,398 59,999 2,598 1,796 750 924 1,302 7,370 55 3,063 3,118 432 399	Total Non-performing Loans March 31, 2022 \$ 64,888	3 % Linked Quarter % Change (25)% 5 (21) (2) (19) (18) 92 24 1 — 40 39 (31) (2)	\$ 38,236,018 Total Non-performing Loans June 30, 2021 \$ 70,943 13,155 84,098 2,406 1,618 124 218 408 4,774 548 1,927 2,475 560 451	8 % Year/Year % Change (31)% (13) (29) 8 11 505 324 219 54 (90) 59	
Other Consumer Loans Total Consumer Total NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousands) Loan Type Commercial, Financial, and Agricultural Owner-Occupied Total Commercial & Industrial Multi-Family Office Buildings Shopping Centers Warehouses Other Investment Property Total Investment Properties 1-4 Family Construction 1-4 Family Investment Mortgage Total 1-4 Family Properties Commercial Development	Non-pe Ju	8,923,038 41,204,780 Total rforming Loans ne 30, 2022 48,601 11,398 59,999 2,598 1,796 750 924 1,302 7,370 55 3,063 3,118 432	Total Non-performing Loans March 31, 2022 \$ 64,888	3 % Linked Quarter % Change (25)% 5 (21) (2) (19) (18) 92 24 1 — 40 39 (31)	Total Non-performing Loans June 30, 2021 \$ 70,943 13,155 84,098 2,406 1,618 124 218 408 4,774 548 1,927 2,475 560	8 % Year/Year % Change (31)% (13) (29) 8 11 505 324 219 54 (90) 59 26 (23)	
Other Consumer Loans Total Consumer Total NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousands) Loan Type Commercial, Financial, and Agricultural Owner-Occupied Total Commercial & Industrial Multi-Family Office Buildings Shopping Centers Warehouses Other Investment Property Total Investment Properties 1-4 Family Construction 1-4 Family Investment Mortgage Total 1-4 Family Properties Commercial Development Residential Development	Non-pe Ju	8,923,038 41,204,780 Total rforming Loans ne 30, 2022 48,601 11,398 59,999 2,598 1,796 750 924 1,302 7,370 55 3,063 3,118 432 399	\$ 40,169,150 Total Non-performing Loans March 31, 2022 \$ 64,888	3 % Linked Quarter % Change (25)% 5 (21) (2) (19) (18) 92 24 1 — 40 39 (31) (2)	\$ 38,236,018 Total Non-performing Loans June 30, 2021 \$ 70,943 13,155 84,098 2,406 1,618 124 218 408 4,774 548 1,927 2,475 560 451	8 % Year/Year % Change (31)% (13) (29) 8 11 505 324 219 54 (90) 59 26 (23) (12)	
Other Consumer Loans Total Consumer Total NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousands) Loan Type Commercial, Financial, and Agricultural Owner-Occupied Total Commercial & Industrial Multi-Family Office Buildings Shopping Centers Warehouses Other Investment Property Total Investment Properties 1-4 Family Construction 1-4 Family Investment Mortgage Total 1-4 Family Properties Commercial Development Residential Development Land Acquisition	Non-pe Ju	8,923,038 41,204,780 Total rforming Loans ne 30, 2022 48,601 11,398 59,999 2,598 1,796 750 924 1,302 7,370 55 3,063 3,118 432 399 1,093	\$ 40,169,150 Total Non-performing Loans March 31, 2022 \$ 64,888	3 % Linked Quarter % Change (25)% 5 (21) (2) (19) (18) 92 24 1 — 40 39 (31) (2) 7	\$ 38,236,018 Total Non-performing Loans June 30, 2021 \$ 70,943 13,155 84,098 2,406 1,618 124 218 408 4,774 548 1,927 2,475 560 451 1,029	8 % Year/Year % Change (31)% (13) (29) 8 11 505 324 219 54 (90) 59 26 (23) (12) 6	
Other Consumer Loans Total Consumer Total NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousands) Loan Type Commercial, Financial, and Agricultural Owner-Occupied Total Commercial & Industrial Multi-Family Office Buildings Shopping Centers Warehouses Other Investment Property Total Investment Properties 1-4 Family Construction 1-4 Family Investment Mortgage Total 1-4 Family Properties Commercial Development Residential Development Land Acquisition Land and Development	Non-pe Ju	8,923,038 41,204,780 Total rforming Loans ne 30, 2022 48,601 11,398 59,999 2,598 1,796 750 924 1,302 7,370 55 3,063 3,118 432 399 1,093 1,924	\$ 40,169,150 Total Non-performing Loans March 31, 2022 \$ 64,888	3 % Linked Quarter % Change (25)% 5 (21) (2) (19) (18) 92 24 1 — 40 39 (31) (2) 7 (6)	\$ 38,236,018 Total Non-performing Loans June 30, 2021 \$ 70,943 13,155 84,098 2,406 1,618 124 218 408 4,774 548 1,927 2,475 560 451 1,029 2,040	8 % Year/Year % Change (31)% (13) (29) 8 11 505 324 219 54 (90) 59 26 (23) (12) 6 (6)	
Other Consumer Loans Total Consumer Total NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousands) Loan Type Commercial, Financial, and Agricultural Owner-Occupied Total Commercial & Industrial Multi-Family Office Buildings Shopping Centers Warehouses Other Investment Property Total Investment Properties 1-4 Family Construction 1-4 Family Investment Mortgage Total 1-4 Family Properties Commercial Development Residential Development Land Acquisition Land and Development Total Commercial Real Estate	Non-pe Ju	8,923,038 41,204,780 Total rforming Loans ne 30, 2022 48,601 11,398 59,999 2,598 1,796 750 924 1,302 7,370 55 3,063 3,118 432 399 1,093 1,924 12,412	\$ 40,169,150 Total Non-performing Loans March 31, 2022 \$ 64,888	3 % Linked Quarter % Change (25)% 5 (21) (2) (19) (18) 92 24 1 — 40 39 (31) (2) 7 (6) 7	Total Non-performing Loans June 30, 2021 \$ 70,943 13,155 84,098 2,406 1,618 124 218 408 4,774 548 1,927 2,475 560 451 1,029 2,040 9,289	8 % Year/Year % Change (31)% (13) (29) 8 11 505 324 219 54 (90) 59 26 (23) (12) 6 (6) 34	
Other Consumer Loans Total Consumer Total NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousands) Loan Type Commercial, Financial, and Agricultural Owner-Occupied Total Commercial & Industrial Multi-Family Office Buildings Shopping Centers Warehouses Other Investment Property Total Investment Properties 1-4 Family Construction 1-4 Family Investment Mortgage Total 1-4 Family Properties Commercial Development Residential Development Land Acquisition Land and Development Total Commercial Real Estate Consumer Mortgages Home Equity Other Consumer Loans	Non-pe Ju	8,923,038 41,204,780 Total rforming Loans ne 30, 2022 48,601 11,398 59,999 2,598 1,796 750 924 1,302 7,370 55 3,063 3,118 432 399 1,093 1,924 12,412 22,857	Total Non-performing Loans March 31, 2022 \$ 64,888	3 % Linked Quarter % Change (25)% 5 (21) (2) (19) (18) 92 24 1 — 40 39 (31) (2) 7 (6) 7 (24)	\$ 38,236,018 Total Non-performing Loans June 30, 2021 \$ 70,943 13,155 84,098 2,406 1,618 124 218 408 4,774 548 1,927 2,475 560 451 1,029 2,040 9,289 51,376	8 % Year/Year % Change (31)% (13) (29) 8 11 505 324 219 54 (90) 59 26 (23) (12) 6 (6) 34 (56)	
Other Consumer Loans Total Consumer Total NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousands) Loan Type Commercial, Financial, and Agricultural Owner-Occupied Total Commercial & Industrial Multi-Family Office Buildings Shopping Centers Warehouses Other Investment Property Total Investment Properties 1-4 Family Construction 1-4 Family Investment Mortgage Total 1-4 Family Properties Commercial Development Residential Development Land Acquisition Land and Development Total Commercial Real Estate Consumer Mortgages Home Equity	Non-pe Ju	8,923,038 41,204,780 Total rforming Loans ne 30, 2022 48,601 11,398 59,999 2,598 1,796 750 924 1,302 7,370 55 3,063 3,118 432 399 1,093 1,924 12,412 22,857 8,100	Total Non-performing Loans March 31, 2022 \$ 64,888	3 % Linked Quarter % Change (25)% 5 (21) (2) (19) (18) 92 24 1 — 40 39 (31) (2) 7 (6) 7 (24) (9)	\$ 38,236,018 Total Non-performing Loans June 30, 2021 \$ 70,943 13,155 84,098 2,406 1,618 124 218 408 4,774 548 1,927 2,475 560 451 1,029 2,040 9,289 51,376 8,952	8 % Year/Year % Change (31)% (13) (29) 8 11 505 324 219 54 (90) 59 26 (23) (12) 6 (6) 34 (56) (10)	

CREDIT QUALITY DATA (Unaudited)

(Dollars in thousands)	202	22		2021		Second Quarter
	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	'22 vs '21 % Change
Non-performing Loans (NPLs) Impaired Loans Held for Sale Other Real Estate and Other Assets	\$ 109,024 — 26,759	132,131 — 26,759	131,042 — 27,137	155,465 — 16,883	161,028 — 16,806	(32)% nm 59
Non-performing Assets (NPAs)	135,783	158,890	158,179	172,348	177,834	(24)
Allowance for Loan Losses (ALL) Reserve for Unfunded Commitments	407,837 50,559	414,956 47,317	427,597 41,885	492,243 42,971	516,708 46,890	(21)
Allowance for Credit Losses (ACL)	458,396	462,273	469,482	535,214	563,598	(19)
Net Charge-Offs - Quarter Net Charge-Offs - YTD Net Charge-Offs / Average Loans - Quarter ⁽¹⁾ Net Charge-Offs / Average Loans - YTD ⁽¹⁾	16,566 35,175 0.16 % 0.18	18,609 18,609 0.19 0.19	10,522 77,788 0.11 0.20	20,516 67,266 0.22 0.24	26,546 46,750 0.28 0.24	
NPLs / Loans	0.26	0.33	0.33	0.41	0.42	
NPAs / Loans, ORE and specific other assets ACL/Loans	0.33 1.11	0.40 1.15	0.40 1.19	0.45 1.40	0.46 1.47	
ALL/Loans	0.99	1.03	1.09	1.28	1.35	
ACL/NPLs	420.45	349.86	358.27	344.27	350.00	
ALL/NPLs	374.08	314.05	326.31	316.63	320.88	
Past Due Loans over 90 days and Still Accruing As a Percentage of Loans Outstanding	\$ 2,251 0.01 %	3,067 0.01	6,770 0.02	5,960 0.02	4,415 0.01	(49)
Total Past Due Loans and Still Accruing As a Percentage of Loans Outstanding	\$ 56,160 0.14 %	45,385 0.11	57,565 0.15	60,817 0.16	49,321 0.13	14
Accruing Troubled Debt Restructurings (TDRs)	\$ 164,101	145,957	119,804	126,055	124,528	32

⁽¹⁾ Ratio is annualized.

SELECTED CAPITAL INFORMATION $^{(1)}$ (Unaudited)

(Dollars in thousands)

	J	une 30, 2022	December 31, 2021	June 30, 2021
Common Equity Tier 1 Capital Ratio		9.46 %	9.50	9.75
Tier 1 Capital Ratio		10.56	10.66	11.00
Total Risk-Based Capital Ratio		12.43	12.61	13.25
Tier 1 Leverage Ratio		9.03	8.72	8.72
Total Shareholders' Equity as a Percentage of Total Assets		7.99	9.24	9.53
Tangible Common Equity Ratio (2) (4)		6.26	7.52	7.73
Book Value Per Common Share (3)	\$	27.84	32.82	31.96
Tangible Book Value Per Common Share (2)		24.52	29.46	28.61

⁽¹⁾ Current quarter regulatory capital information is preliminary.

⁽²⁾ Excludes the carrying value of goodwill and other intangible assets from common equity and total assets.

⁽³⁾ Book Value Per Common Share consists of Total Shareholders' Equity less Preferred Stock divided by total common shares outstanding.

⁽⁴⁾ See "Non-GAAP Financial Measures" of this report for applicable reconciliation.