Interest content of the part o	Reconciliation of Non-GAAP Financial Measures						
Subtract	(dollars in thousands)		2Q22		1Q22		2Q21
Subtract Paramout fiability adjustments	Adjusted non-interest expense						
Subtract/Add: Restructuring charges 1,850 6,424 (A17) Subtract: Valuation adjusment to Visa derivative (3,00) - (77) - (77) Subtract Valuation adjustment to Visa derivative - (677) - (677) - (77) Subtract Vado: Fair value adjustment on non-qualified deferred compensation 3,240 1,292 2,282,240 Adjusted non-interest expense 2022 1022 2021 Adjusted in richousands) 2022 1022 2021 Adjusted non-interest expense \$283,641 \$279,492 \$268,240 Subtract Amortization of intangibles (2,118) \$279,492 \$268,240 Adjusted non-interest expense \$283,641 \$279,492 \$268,261 Subtract Addit and politic non-interest expense \$281,523 \$273,714 \$36,861 Adjusted tangible non-interest expense \$281,523 \$37,074 \$48,678 Addi: Tax equivalent adjustment on non-qualified deferred compensation \$262,584 \$90,248 \$81,810 Addi: Tax value adjustment on non-qualified deferred compensation \$23,341 \$498,612 \$10,112 Total TEx r	Total non-interest expense	\$	282,051	\$	272,450	\$	270,531
Subtract: Valuation adjustment to Visa derivative Subtract: Loss on early extinguishment of debt, net Subtract: Loss on early extinguishment of non-qualified deferred compension Adjusted non-interest expense \$283,641 \$279,492 \$268,240 \$283,641 \$293,243 \$268,240 \$283,641 \$293,243 \$268,240 \$283,641 \$293,243 \$268,240 \$283,243 \$292,248 \$283,641 \$293,243 \$293,243 \$2	Subtract: Earnout liability adjustments		_		_		(750)
Subtract: Loss on early extinguishment of debt, net — (677) 1.295 1.126 Subtract: Add: Fair value adjustment on non-qualified deferred compension of Non-GAAP Financial Measures, continued (dollars in thousands) 2823.641 \$279.492 \$268.240 Adjusted non-interest expense 2022 1022 2021 Adjusted tangible efficiency ratio 283.641 \$279.492 \$268.240 Subtract: Amortization of intengibles 281.533 \$273.734 \$258.040 Adjusted tangible non-interest expense \$281.533 \$273.734 \$258.040 Net interest income \$425.388 \$93.248 \$381.860 Add: Tax equivalent adjustment 960 865 791 Add: Total non-interest expense \$23.614 498.447 489.738 Subtract/add: Fair value adjustment on non-qualified deferred compensation \$3.240 1.95 41.126 Add: Tax equivalent adjustment on non-qualified deferred compensation \$3.261 498.447 489.738 Subtract/add: Fair value adjustment on non-qualified deferred compensation \$3.240 1.95 41.126 Add: Subtractivation average assets \$188.020	Subtract/add: Restructuring charges		1,850		6,424		(415)
Subtract/add: Fair value adjustment on non-qualified deferred components 3,240 1,295 (1,126) Adjusted non-interest expenses 283,641 279,492 2 68,240 Conceiliation of Non-GAAP Financial Measures, continued Ideal and interest expenses 2022 1022 2021 Adjusted tangible efficiency ratio 2,2188 2,279,492 2,682,401 Subtract Amortization of intangibles 2,2188 2,2118 2,2189 Adjusted tangible non-interest expense 8,283,641 2,217,374 2,682,601 Adjusted tangible non-interest expense 9,245,838 3,92,248 381,860 Adjusted tangible non-interest expense 9,245,838 3,92,248 381,860 Add: Tax equivalent adjustment 9,06 865 791 Add: Tax equivalent adjustment on non-qualified deferred compensation 3,240 1,295 4,489,788 Subtract/acid. Fair value adjustment on non-qualified deferred compensation 3,240 1,295 4,489,788 Total adjusted revenue 5,387 3,466 5,524 4,622 Efficiency ratio-TE 5,387 3,1	Subtract: Valuation adjustment to Visa derivative		(3,500)		_		_
Reconciliation of Non-GAAP Financial Measures, continued 2022 1022 2021 Adjusted tangible efficiency ratio 2022 1022 2021 Adjusted tangible efficiency ratio 2 828,641 \$ 279,492 \$ 268,240 Subtract Amortization of intangibles 2 281,523 \$ 277,374 \$ 265,861 Net interest income \$ 425,388 \$ 392,248 \$ 381,860 Add: Tax equivalent adjustment 960 865 791 Add: Tax equivalent adjustment 9726 163,34 107,878 Add: Tax equivalent adjustment on non-qualified afferred compensation 3,240 489,447 489,788 Add: Tax equivalent adjustment on non-qualified afferred compensation 3,240 499,422 488,612 Total adjusted revenue 523,614 498,447 489,738 Efficiency ratio-TE 53,878 456,69 585,24 Adjusted return on average assets 17,002 17,002 186,002 Add: Station adjustment of Nisa derivative 3,500 171,037 186,200 Add: Loss on early extinguishment of debt, net 7,70 7,70	Subtract: Loss on early extinguishment of debt, net		_		(677)		_
Reconciliation of Non-GAAP Financial Measures, continued 2Q22 1Q22 2Q21 Adiusted tangible efficiency ratio 8 283,641 \$ 279,492 \$ 268,240 Subtract: Amortization of intangibles (2,118) (2,118) (2,379) 265,854 Adjusted tangible non-interest expense \$ 281,523 \$ 272,428 \$ 281,620 Adjusted tangible non-interest expense \$ 281,523 \$ 292,48 \$ 281,860 Add: Tax equivalent adjustment 960 865 790 Add: Total non-interest revenue 97,266 105,334 107,087 Total TE revenue 5 23,614 498,447 489,738 Subtract Add: Fair value adjustment on non-qualified deferred compensation 5 23,614 498,447 849,738 Subtract Add: Fair value adjustment on non-qualified deferred compensation 5 33,87 5 46,62 11,25 Adjusted tangible efficiency ratio 5 36,854 89,742 \$ 488,612 Efficiency ratio-TE 5 38,87 5 17,037 186,200 Add: Salutation adjustment on average assets (1,850) 6,424 141,62 Add:	Subtract/add: Fair value adjustment on non-qualified deferred compensation		3,240		1,295		(1,126)
Kollisted tunnibus and Silve Interest expense 2023 1022 2021 Adjusted non-interest expense \$ 283,641 \$ 27,949 \$ 268,240 Subtract: Amortization of intangibles 2,211,80 2,211,80 2,237,241 \$ 265,850 Adjusted tangible non-interest expense \$ 281,523 \$ 277,374 \$ 265,861 Add: Tax equivalent adjustment \$ 97,266 \$ 105,334 \$ 107,087 Add: Tax equivalent adjustment \$ 297,266 \$ 105,334 \$ 248,788 Obtate Adad: Fair value adjustment on non-qualified deferred comments \$ 23,244 \$ 489,738 Subtract Adad: Fair value adjustment on non-qualified deferred comments \$ 23,244 \$ 489,738 Subtract Adad: Fair value adjustment on non-qualified deferred comments \$ 23,244 \$ 248,612 Bubtract Adad: Fair value adjustment on non-qualified deferred comments \$ 23,244 \$ 248,612 Bubtract Adad: San prite Ferre train \$ 23,845 \$ 248,612 \$ 21,025 Add justed net income average asset \$ 178,025 \$ 171,037 \$ 186,200 Add: Subtract Restructuring charge \$ 178,025 \$ 179,000 \$ 10,000 <td< td=""><td>Adjusted non-interest expense</td><td>\$</td><td>283,641</td><td>\$</td><td>279,492</td><td>\$</td><td>268,240</td></td<>	Adjusted non-interest expense	\$	283,641	\$	279,492	\$	268,240
Adjusted namible efficiency ratio 8 283,641 279,492 268,240 Subract: Amortization of intangibles (2,118) (2,118) (2,118) 2,223,231 2,225,261 Adjusted tangible non-interest expense 2815,238 327,374 2,265,861 Net interest income 3625,281 381,860 79 Add: Tax equivalent adjustment 960 865 79 Add: Total non-interest revenue 252,614 498,447 489,738 Subtract/add: Favenue 523,614 498,447 489,738 Subtract/add: Favelue adjustment on non-qualified derence on the standard glusted revenue 523,614 498,447 488,978 Subtract/add: Favelue adjustment on non-qualified derence on the standard glusted revenue 523,614 498,447 488,078 Subtract/add: Glusted revenue 53,879 345,609 552,449 Adjusted trangible efficiency ratio 518,809 353,409 552,609 552,449 Adjusted return on average asset 10,809 16,614 416 16 416 16 16 16 16 16 16	Reconciliation of Non-GAAP Financial Measures, continued						
Adjusted namible efficiency ratio 8 283,641 279,492 268,240 Subract: Amortization of intangibles (2,118) (2,118) (2,118) 2,223,231 2,225,261 Adjusted tangible non-interest expense 2815,238 327,374 2,265,861 Net interest income 3625,281 381,860 79 Add: Tax equivalent adjustment 960 865 79 Add: Total non-interest revenue 252,614 498,447 489,738 Subtract/add: Favenue 523,614 498,447 489,738 Subtract/add: Favelue adjustment on non-qualified derence on the standard glusted revenue 523,614 498,447 488,978 Subtract/add: Favelue adjustment on non-qualified derence on the standard glusted revenue 523,614 498,447 488,078 Subtract/add: Glusted revenue 53,879 345,609 552,449 Adjusted trangible efficiency ratio 518,809 353,409 552,609 552,449 Adjusted return on average asset 10,809 16,614 416 16 416 16 16 16 16 16 16	(dollars in thousands)		2Q22		1Q22		2Q21
Subtract: Amortization of intangibles C,118 C,218 2,373 2,265,801 Adjusted tangible non-interest expense \$281,523 \$277,374 \$265,801 Net interest income \$425,388 \$392,248 \$318,806 Add: Total non-interest revenue \$72,666 \$15,334 \$107,007 Total TE revenue \$23,614 498,447 489,738 Subtract/add: Fair value adjustment on non-qualified deferred company \$3,240 \$499,722 \$486,120 Total adjusted revenue \$33,87 \$46,679 \$55,24% Adjusted transpille efficiency ratio \$33,87 \$46,679 \$55,24% Adjusted transpille efficiency ratio \$178,052 \$171,037 \$186,200 Adjusted transpille efficiency ratio \$178,052 \$171,037 \$186,200 Adjusted return on average assets \$1,850 \$171,037 \$186,200 Add: Samout liability adjustments \$1,850 \$171,037 \$186,200 Add: Subtract: Tax effect of adjustments of lebt, not \$1,950 \$172,00 \$172,00 Adjusted net income annualized \$172,00 \$	Adjusted tangible efficiency ratio						
Adjusted tangible non-interest expense \$ 281,528 \$ 277,344 \$ 265,861 Net interest income \$ 425,388 \$ 392,248 \$ 318,860 Add: Tax equivalent adjustment 9760 865 797 Add: Total non-interest revenue 523,614 498,447 489,738 Total TE revenue 3,240 1,295 (1,126) Subtract/Add: Fair value adjustment on non-qualified deferred company 3,240 1,295 (1,126) Subtract/Add: Fair value adjustment on non-qualified deferred company 3,240 1,295 1,126 Efficiency ratio-TE 53.87 54.66 55.24 Adjusted trangible efficiency ratio 53.87 54.66 55.24 Adjusted return on average assets 1,180,02 171,037 \$ 186,200 Add: Sanout liability adjustments 6 7 6 7 Add: Sanout liability adjustment to Visa derivative 3,500 6 7 Add: Valuation adjustment to Visa derivative 3,500 1,607 187,208 Add: Valuation adjustment to Visa derivative 7,193 1,607 187,208 <td>Adjusted non-interest expense</td> <td>\$</td> <td>283,641</td> <td>\$</td> <td>279,492</td> <td>\$</td> <td>268,240</td>	Adjusted non-interest expense	\$	283,641	\$	279,492	\$	268,240
Net interest income \$ 425,388 \$ 392,248 \$ 181,800 Add: Tax equivalent adjustment 960 865 791 Add: Total non-interest revenue 97,266 105,334 107,087 Total TE revenue 523,614 498,447 489,738 Subtract/add: Fair value adjustment on non-qualified deferred compension 3,240 1,255 (1,126) Total adjusted revenue 53,873 549,00 524,00 Efficiency ratio-TE 3,387 55,50 54,41 Adjusted tangible efficiency ratio 8 178,052 171,037 \$ 186,000 Add: Earnout liability adjustments 9 178,052 171,037 \$ 186,000 Add: Salamout liability adjustments 9 178,052 171,037 \$ 186,000 Add: Valuation adjustment to Visa derivative 3,500 - - Add: Loss on early extinguishment of debt, net 3,500 - - Add: Loss on early extinguishment of debt, net 3,790 \$ 166,659 \$ 187,200 Net income annualized 5 179,300 \$ 675,895 \$ 187,200 Adjusted net i	Subtract: Amortization of intangibles		(2,118)		(2,118)		(2,379)
Add: Tax equivalent adjustment 960 865 791 Add: Total non-interest revenue 97,266 105,334 107,087 Total TE revenue 523,614 498,447 489,738 Subtract/add: Fair value adjustment on non-qualified deferred composition 3,240 1,295 (1,126) Total adjusted revenue 526,854 \$490,742 \$486,12 Efficiency ratio-TE 53.87 % 54.66 % 55.24 % Adjusted tangible efficiency ratio 8178,052 \$171,037 \$186,200 Adjusted return on average assets - - 750 Net income \$178,052 \$171,037 \$186,200 Add: Earnout liability adjustments - - 750 Add: Valuation adjustment to Visa derivative 3,500 - - Add: Valuation adjustment to Visa derivative 3,500 - - Add: Subtract: Tax effect of adjustments (1) 3,500 \$166,659 \$187,200 Adjusted net income \$179,309 \$166,659 \$187,200 Notal average assets \$1,20 \$675,58,	Adjusted tangible non-interest expense	\$	281,523	\$	277,374	\$	265,861
Add: Total non-interest revenue 97,266 105,334 107,087 Total TE revenue 523,614 498,447 489,738 Subtract/add: Fair value adjustment on non-qualified deferred compensation 3,240 1,295 (1,126) Total adjusted revenue 532,834 9,9742 \$488,612 Efficiency ratio-TE 53.87% 54.66% 55.24% Adjusted terturn on average assets \$178,052 \$171,037 \$186,200 Add: Earnout liability adjustments \$178,052 \$171,037 \$186,200 Add: Subtract: Restructuring charges \$178,052 \$171,037 \$186,200 Add: Valuation adjustment to Visa derivative 3,500 \$6,424 415 Add: Valuation adjustment to Visa derivative 3,500 \$6,424 415 Add: Valuation adjustment of debt, net \$3,500 \$1,666 \$187,260 Addisubtract: Tax effect of adjustments (1) \$193,900 \$166,659 \$187,260 Net income annualized \$179,000 \$6,5895 \$75,001 Adjusted net income available to common shareholders and djustder eturn on average assets \$1,25	Net interest income	\$	425,388	\$	392,248	\$	381,860
Total TE revenue 523,614 498,447 489,738 Subtract/add: Fair value adjustment on non-qualified deferred compensation 3,240 1,295 (1,126) Total adjusted revenue \$526,854 \$499,742 \$488,612 Efficiency ratio-TE 53.87% \$54.66% \$52.24% Adjusted tangible efficiency ratio \$33.43 \$55.00 \$44.1 Adjusted return on average assets \$178,052 \$171,037 \$186,200 Add: Earnout liability adjustments \$	Add: Tax equivalent adjustment		960		865		791
Subtract/add: Fair value adjustment on non-qualified deferred compensation 3,240 1,295 (1,126) Total adjusted revenue \$526,854 \$499,742 \$488,612 Efficiency ratio-TE \$53.87% \$54.66% \$52.24% Adjusted tangible efficiency ratio \$33.43 \$55.00 \$54.41 Adjusted return on average assets \$178,052 \$171,037 \$186,200 Add: Earnout liability adjustments \$	Add: Total non-interest revenue		97,266		105,334		107,087
Total adjusted revenue \$ 256,854 \$ 499,742 \$ 488,612 Efficiency ratio-TE 53.87 54.66 \$ 55.24 Adjusted tangible efficiency ratio 53.43 55.50 54.41 Adjusted return on average assets \$ 178,052 \$ 171,037 \$ 186,200 Add: Earnout liability adjustments \$ 178,052 \$ 171,037 \$ 186,200 Add: Subtract: Restructuring charges (1,850) (6,424) 415 Add: Usuation adjustment to Visa derivative 3,500 \$ 67 \$ 67 Add: Subtract: Tax effect of adjustments (1) (393) 1,369 (105) Adjusted net income \$ 179,309 \$ 166,659 \$ 187,260 Net income annualized \$ 719,206 \$ 675,895 \$ 75,098 Adjusted net income annualized \$ 719,206 \$ 675,895 \$ 75,098 Total average assets \$ 1.26 \$ 1.22 \$ 1.36 \$ 1.36 Return on average assets \$ 1.26 \$ 1.22 \$ 1.36 \$ 1.36 \$ 1.36 \$ 1.36 \$ 1.36 \$ 1.36 \$ 1.36 \$ 1.37 \$ 1.36	Total TE revenue		523,614		498,447		489,738
Efficiency ratio-TE 53.87 % 54.66 % 55.24 % Adjusted tangible efficiency ratio 53.43 55.50 54.41 Adjusted return on average assets Total comme \$178,052 \$171,037 \$186,200 Add: Earnout liability adjustments - - - 750 Add: Searnout liability adjustments (1,850) (6,424) 415 Add: Searnout liability adjustments of debt, net - - - Add: Loss on early extinguishment of debt, net - - - Add; Subtract: Tax effect of adjustments (1) (393) 1,369 (105) Adjusted net income \$179,309 \$166,659 \$187,260 Net income annualized \$714,165 \$693,650 \$746,846 Adjusted net income annualized \$719,206 \$675,895 \$75,1098 Total average assets \$56,536,940 \$5,855,898 \$55,177,71 Return on average assets \$126 \$1.22 \$1.36 \$6 Adjusted net income available to common shareholders and diluted earnings per share \$169,761 \$162,746	Subtract/add: Fair value adjustment on non-qualified deferred compensation		3,240		1,295		(1,126)
Adjusted return on average assets \$178,052 \$171,037 \$186,200 Add: Earnout liability adjustments - - - 750 Add: Sarnout liability adjustments - - - 750 Add: Valuation adjustment to Visa derivative 3,500 - - - Add: Loss on early extinguishment of debt, net - 677 - - Add; subtract: Tax effect of adjustments (1) (393) 1,369 (105) Adjusted net income \$179,309 \$166,659 \$187,260 Net income annualized \$714,165 693,650 \$746,846 Adjusted net income annualized \$719,206 675,895 \$751,098 Total average assets \$56,536,940 \$56,855,898 \$55,017,771 Return on average assets \$1.26 % \$1.22 % \$1.36 % Adjusted net income available to common shareholders and adjusted dearnings per share \$1.69,761 \$162,746 \$17,909 Add: Earnout liability adjustments \$- - - 750 Add: Salmout liability adjustments \$-	Total adjusted revenue	\$	526,854	\$	499,742	\$	488,612
Adjusted return on average assets Net income \$ 178,052 \$ 171,037 \$ 186,200 Add: Earnout liability adjustments — — 750 Add/subtract: Restructuring charges (1,850) (6,424) 415 Add: Valuation adjustment to Visa derivative 3,500 — — Add: Loss on early extinguishment of debt, net — 677 — Add/subtract: Tax effect of adjustments (1) (393) 1,369 (105) Adjusted net income \$ 179,309 \$ 166,659 \$ 187,260 Net income annualized \$ 714,165 \$ 693,650 \$ 746,846 Adjusted net income annualized \$ 719,206 \$ 675,895 \$ 751,098 Total average assets \$ 56,536,940 \$ 56,855,898 \$ 55,017,771 Return on average assets \$ 1,26 % \$ 1,22 % \$ 1,36 % Adjusted net income available to common shareholders and adjusted dearnings ner share \$ 169,761 \$ 162,746 \$ 177,909 Add: Earnout liability adjustments — — — — 750 Add: Saluation adjustment	Efficiency ratio-TE		53.87 %		54.66 %		55.24 %
Net income \$ 178,052 \$ 171,037 \$ 186,200 Add: Earnout liability adjustments ————————————————————————————————————	Adjusted tangible efficiency ratio		53.43		55.50		54.41
Add: Earnout liability adjustments — — 750 Add/subtract: Restructuring charges (1,850) (6,424) 415 Add: Valuation adjustment to Visa derivative 3,500 — — Add: Loss on early extinguishment of debt, net — 677 — Add/subtract: Tax effect of adjustments (1) (393) 1,369 (105) Adjusted net income \$ 179,309 \$ 166,659 \$ 187,260 Net income annualized \$ 714,165 \$ 693,650 \$ 746,846 Adjusted net income annualized \$ 719,206 \$ 675,895 \$ 751,098 Total average assets \$ 56,536,940 \$ 56,855,898 \$ \$55,017,771 Return on average assets \$ 1.26 % \$ 1.22 % \$ 1.36 % Adjusted net income available to common shareholders and adjusted diluted earnings per share \$ 169,761 \$ 162,746 \$ 177,909 Add: Earnout liability adjustments — — — 750 Add/subtract: Restructuring charges (1,850) (6,424) 415 Add: Valuation adjustment to Visa derivative 3,500 —	Adjusted return on average assets						
Add/subtract: Restructuring charges (1,850) (6,424) 415 Add: Valuation adjustment to Visa derivative 3,500 — — Add: Loss on early extinguishment of debt, net — 677 — Add/subtract: Tax effect of adjustments (1) (393) 1,369 (105) Adjusted net income \$179,309 \$166,659 \$187,260 Net income annualized \$719,206 \$675,895 \$751,098 Adjusted net income annualized \$719,206 \$675,895 \$751,098 Total average assets \$56,536,940 \$56,855,898 \$55,017,771 Return on average assets \$1.26 % \$1.22 % \$1.36 % Adjusted return on average assets \$1.27 \$1.19 \$1.37 Adjusted net income available to common shareholders and adjusted diluted earnings per share \$169,761 \$162,746 \$177,909 Add: Earnout liability adjustments — — — 750 Add/subtract: Restructuring charges (1,850) (6,424) 415 Add: Valuation adjustment to Visa derivative 3,500 — —	Net income	\$	178,052	\$	171,037	\$	186,200
Add: Valuation adjustment to Visa derivative 3,500 — — Add: Loss on early extinguishment of debt, net — 677 — Add/subtract: Tax effect of adjustments (1) (393) 1,369 (105) Adjusted net income \$ 179,309 \$ 166,659 \$ 187,260 Net income annualized \$ 719,206 \$ 675,895 \$ 751,098 Adjusted net income annualized \$ 56,536,940 \$ 56,855,898 \$ 55,017,771 Return on average assets 1.26 % 1.22 % 1.36 % Adjusted net income available to common shareholders and adjusted diluted earnings ner share \$ 169,761 \$ 162,746 \$ 177,909 Add: Earnout liability adjustments \$ 169,761 \$ 162,746 \$ 177,909 Add/subtract: Restructuring charges (1,850) (6,424) 415 Add: Valuation adjustment to Visa derivative 3,500 — — Add: Loss on early extinguishment of debt, net — 677 —	Add: Earnout liability adjustments		_		_		750
Add: Loss on early extinguishment of debt, net — 677 — Add/subtract: Tax effect of adjustments (1) (393) 1,369 (105) Adjusted net income \$ 179,309 \$ 166,659 \$ 187,260 Net income annualized \$ 714,165 \$ 693,650 \$ 746,846 Adjusted net income annualized \$ 56,536,940 \$ 56,855,898 \$ 55,017,771 Return on average assets 1.26 % 1.22 % 1.36 % Adjusted net income available to common shareholders and adjusted diluted earnings ner share \$ 169,761 \$ 162,746 \$ 177,909 Add: Earnout liability adjustments \$ 169,761 \$ 162,746 \$ 177,909 Add/subtract: Restructuring charges (1,850) (6,424) 415 Add: Valuation adjustment to Visa derivative 3,500 — — Add: Loss on early extinguishment of debt, net 677 — 677 —	Add/subtract: Restructuring charges		(1,850)		(6,424)		415
Add/subtract: Tax effect of adjustments (1) (393) 1,369 (105) Adjusted net income \$ 179,309 \$ 166,659 \$ 187,260 Net income annualized \$ 714,165 \$ 693,650 \$ 746,846 Adjusted net income annualized \$ 719,206 \$ 675,895 \$ 751,098 Total average assets \$ 56,536,940 \$ 56,855,898 \$ 55,017,771 Return on average assets 1.26 % 1.22 % 1.36 % Adjusted return on average assets 1.27 1.19 1.37 Adjusted net income available to common shareholders and adjusted diluted earnings per share \$ 169,761 \$ 162,746 \$ 177,909 Add: Earnout liability adjustments \$ 169,761 \$ 162,746 \$ 177,909 Add: Earnout liability adjustments \$ 169,761 \$ 162,746 \$ 177,909 Add: Subtract: Restructuring charges (1,850) (6,424) 415 Add: Valuation adjustment to Visa derivative 3,500 \$ 677 \$ 677 Add: Loss on early extinguishment of debt, net \$ 677 \$ 677 \$ 677	Add: Valuation adjustment to Visa derivative		3,500		_		_
Adjusted net income \$ 179,309 \$ 166,659 \$ 187,260 Net income annualized \$ 714,165 \$ 693,650 \$ 746,846 Adjusted net income annualized \$ 719,206 \$ 675,895 \$ 751,098 Total average assets \$ 56,536,940 \$ 56,855,898 \$ 55,017,771 Return on average assets 1.26 % 1.22 % 1.36 % Adjusted return on average assets 1.27 1.19 1.37 Adjusted net income available to common shareholders and adjusted diluted earnings ner share \$ 169,761 \$ 162,746 \$ 177,909 Add: Earnout liability adjustments — — 750 Add/subtract: Restructuring charges (1,850) (6,424) 415 Add: Valuation adjustment to Visa derivative 3,500 — — Add: Loss on early extinguishment of debt, net — 677 —			_				_
Net income annualized \$ 714,165 \$ 693,650 \$ 746,846 Adjusted net income annualized \$ 719,206 \$ 675,895 \$ 751,098 Total average assets \$56,536,940 \$56,855,898 \$55,017,771 Return on average assets 1.26 % 1.22 % 1.36 % Adjusted return on average assets 1.27 1.19 1.37 Adjusted net income available to common shareholders and adjusted diluted earnings per share \$ 169,761 \$ 162,746 \$ 177,909 Add: Earnout liability adjustments — — 750 Add/subtract: Restructuring charges (1,850) (6,424) 415 Add: Valuation adjustment to Visa derivative 3,500 — — Add: Loss on early extinguishment of debt, net — 677 —							
Adjusted net income annualized \$ 719,206 \$ 675,895 \$ 751,098 Total average assets \$56,536,940 \$56,855,898 \$55,017,771 Return on average assets 1.26 % 1.22 % 1.36 % Adjusted return on average assets 1.27 1.19 1.37 Adjusted net income available to common shareholders and adjusted diluted earnings per share 8 169,761 \$ 162,746 \$ 177,909 Add: Earnout liability adjustments — — — 750 Add/subtract: Restructuring charges (1,850) (6,424) 415 Add: Valuation adjustment to Visa derivative 3,500 — — Add: Loss on early extinguishment of debt, net — 677 —					· ·		
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Return on average assets1.26 %1.22 %1.36 %Adjusted return on average assets1.271.191.37Adjusted net income available to common shareholders and adjusted diluted earnings per shareNet income available to common shareholders\$ 169,761\$ 162,746\$ 177,909Add: Earnout liability adjustments——750Add/subtract: Restructuring charges(1,850)(6,424)415Add: Valuation adjustment to Visa derivative3,500——Add: Loss on early extinguishment of debt, net—677—			· ·				
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Adjusted net income available to common shareholders and adjusted diluted earnings per share Net income available to common shareholders Add: Earnout liability adjustments Add/subtract: Restructuring charges Add: Valuation adjustment to Visa derivative Add: Loss on early extinguishment of debt, net **Top of the property of the							
diluted earnings per shareNet income available to common shareholders\$ 169,761\$ 162,746\$ 177,909Add: Earnout liability adjustments——750Add/subtract: Restructuring charges(1,850)(6,424)415Add: Valuation adjustment to Visa derivative3,500——Add: Loss on early extinguishment of debt, net—677—	Adjusted return on average assets	_	1.27	_	1.19	_	1.37
Net income available to common shareholders\$ 169,761\$ 162,746\$ 177,909Add: Earnout liability adjustments———750Add/subtract: Restructuring charges(1,850)(6,424)415Add: Valuation adjustment to Visa derivative3,500——Add: Loss on early extinguishment of debt, net—677—	· ·						
Add: Earnout liability adjustments——750Add/subtract: Restructuring charges(1,850)(6,424)415Add: Valuation adjustment to Visa derivative3,500——Add: Loss on early extinguishment of debt, net—677—		\$	169,761	\$	162,746	\$	177,909
Add/subtract: Restructuring charges(1,850)(6,424)415Add: Valuation adjustment to Visa derivative3,500——Add: Loss on early extinguishment of debt, net—677—			_		_		
Add: Valuation adjustment to Visa derivative 3,500 — — — Add: Loss on early extinguishment of debt, net — 677 —			(1,850)		(6,424)		
					_		_
Add/subtract: Tax effect of adjustments (1) (393) 1,369 (105)	Add: Loss on early extinguishment of debt, net		_		677		_
	Add/subtract: Tax effect of adjustments (1)		(393)		1,369		(105)

Adjusted net income available to common shareholders	\$	171,018	\$	158,368	\$	178,969
Weighted average common shares outstanding, diluted		146,315		146,665		149,747
Diluted earnings per share	\$	1.16	\$	1.11	\$	1.19
Adjusted diluted earnings per share	_	1.17	_	1.08	_	1.20
Reconciliation of Non-GAAP Financial Measures, continued						
(dollars in thousands)		2Q22		1Q22		2Q21
Adjusted return on average common equity, return on average tangible common equity, and adjusted return on average tangible common equity						
Net income available to common shareholders	\$	169,761	\$	162,746	\$	177,909
Add: Earnout liability adjustments		_		_		750
Add/subtract: Restructuring charges		(1,850)		(6,424)		415
Add: Valuation adjustment to Visa derivative		3,500		_		_
Add: Loss on early extinguishment of debt, net		_		677		
Add/subtract: Tax effect of adjustments (1)		(393)		1,369		(105)
Adjusted net income available to common shareholders	\$	171,018	\$	158,368	\$	178,969
Adjusted net income available to common shareholders annualized	\$	685,951	\$	642,270	\$	717,843
Add: Amortization of intangibles, annualized net of tax		6,471		6,543		7,128
Adjusted net income available to common shareholders excluding amortization of intangibles annualized	\$	692,422	\$	648,813	\$	724,971
Net income available to common shareholders annualized	\$	680,910	\$	660,025	\$	713,591
Add: Amortization of intangibles, annualized net of tax		6,471		6,543		7,128
Net income available to common shareholders excluding amortization of intangibles annualized	\$	687,381	\$	666,568	\$	720,719
Total average shareholders' equity less preferred stock	\$	4,132,536	\$	4,647,426	\$	4,632,568
Subtract: Goodwill		(452,390)		(452,390)		(452,390)
Subtract: Other intangible assets, net		(32,387)		(34,576)		(41,399)
Total average tangible shareholders' equity less preferred stock	\$	3,647,759	\$	4,160,460	\$	4,138,779
Return on average common equity		16.48 %		14.20 %		15.40 %
Adjusted return on average common equity		16.60		13.82		15.50
Return on average tangible common equity		18.84		16.02		17.41
Adjusted return on average tangible common equity		18.98		15.59		17.52
	=		_		_	

(dollars in thousands)	June 30,	March 31, 2022	December 31, 2021	June 30, 2021
Tangible common equity ratio				
Total assets	\$57,382,745	\$56,419,549	\$57,317,226	\$54,938,659
Subtract: Goodwill	(452,390)	(452,390)	(452,390)	(452,390)
Subtract: Other intangible assets, net	(31,360)	(33,478)	(35,596)	(40,354)
Tangible assets	\$56,898,995	\$55,933,681	\$56,829,240	\$54,445,915
Total shareholders' equity	\$ 4,584,438	\$ 4,824,635	\$ 5,296,800	\$5,237,714
Subtract: Goodwill	(452,390)	(452,390)	(452,390)	(452,390)
Subtract: Other intangible assets, net	(31,360)	(33,478)	(35,596)	(40,354)
Subtract: Preferred Stock, no par value	(537,145)	(537,145)	(537,145)	(537,145)
Tangible common equity	\$ 3,563,543	\$ 3,801,622	\$ 4,271,669	\$4,207,825
Total shareholders' equity to total assets ratio	7.99 %	8.55 %	9.24 %	9.53 %
Tangible common equity ratio	6.26	6.80	7.52	7.73

 $^{^{(1)}}$ An assumed marginal tax rate of 23.8% for 2022 and 25.3% for 2021 was applied.

Synovus Exhibit 99.2

INCOME STATEMENT DATA

(Unaudited)

(Dollars in thousands, except per share data)

Six	Monti	is End	ea Ji	une 30,

, 11						
		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)	
mm mot magningful						

nm - not meaningful

bps - basis points

^{* -} ratios are annualized

INCOME STATEMENT DATA

(Unaudited)

(Dollars in thousands, except per share data)	202	22		Second Quarter		
	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	'22 vs '21 % Change
Interest income Interest expense	\$453,772 28,384	416.062 23.814	418.279 25.966	412,504 27,587	412,743 30,883	10 % (8)
Net interest income	425.388	392.248	392.313	384.917	381.860	11
Provision for (reversal of) credit losses	12.688	11.400	(55.210)	(7.868)	(24.598)	nm
Net interest income after provision for credit losses	412,700	380.848	447.523	392,785	406.458	2
Non-interest revenue:						
Service charges on deposit accounts	23.491	22.539	22.221	22.641	21.414	10
Fiduciary and asset management fees Card fees	20.100 16.089	20.277 14,756	20.602 12,861	19.786 13,238	18.805 13,304	7 21
Brokerage revenue	15,243	14,655	14,795	14.745	13,926	9
Mortgage banking income	3.904	5.953	7.059	11.155	13.842	(72)
Capital markets income	7.393	5.472	7.188	8.089	3.335	122
Income from bank-owned life insurance	9,165	6,556	15,168	6,820	7.188	28
Investment securities gains (losses), net	_	_	230	962	_	nm
Other non-interest revenue	1.881	15.126	16.944	17.519	15.273	(88)
Total non-interest revenue	97.266	105.334	117,068	114.955	107.087	(9)
Non-interest expense:						
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 Restructuring charges	6,894 (1.850)	6.250 (6.424)	6.016 5.958	5,212 319	5,547 415	24 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	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)
nm not magningful						

nm - not meaningful

bps - basis points

^{* -} ratios are annualized

BALANCE SHEET DATA		ne 30, 2022	December 31, 2021			June 30, 2021		
(Unaudited)								
(In thousands, except share data)								
ASSETS								
Cash and due from banks	\$	583,323	\$	432,925	\$	560,396		
Interest-bearing funds with Federal Reserve Bank		1,023,030		2,479,006		2,598,213		
Interest earning deposits with banks		29,139		25,535		21,513		
Federal funds sold and securities purchased under resale agreements		29,568		72,387		82,554		
Cash, cash equivalents, and restricted cash		1,665,060		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)		917,679		750,642		750,916		
Loans, net of deferred fees and costs		41,204,780		39,311,958		38,236,018		
Allowance for loan losses		(407,837)		(427,597)		(516,708)		
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		2,167,700		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		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,		170,013		169,384		169,108		
145.010.086. and 147.071.532		*		· ·		ŕ		
Additional paid-in capital Treasury stock, at cost – 24,654,858, 24,373,672, and 22,036,077 shares		3.908.118 (944,484)		3.894.109 (931,497)		3.872.949 (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 and shareholders' equity	\$	57,382,745	\$	57,317,226	\$	54,938,659		
Total Institutes and simulated equity	Ψ	51,552,175	Ψ	21,311,220	Ψ	5 1,750,057		

AVERAGE BALANCES, INTEREST, AND YIELDS/RATES

(Unaudited)

	Second	uarter 20	022	First Quarter 2022				Second Quarter 2021				
(dollars in thousands)	Average Balance	Ir	nterest	Yield/ Rate	Average Balance]	Interest	Yield/ Rate	Average Balance		Interest	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	\$	287,677	3.85 %
Consumer loans (1)(2)	8,720,488		83,826	3.86	8,594,009		81,368	3.81	8,559,726		84,402	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		372,079	3.93
Investment securities available for sale	11,153,091		50,312	1.81	11,259,800		47,250	1.68	9,184,691		33,298	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		4,750	3.05
Total interest earning assets	53,144,507	\$	454,732	3.43 %	52,976,231	\$	416,927	3.18 %	50,846,157	\$	413,534	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	\$	2,441	0.11 %
Money market accounts	15,328,395		6,850	0.18	16,045,627		5,349	0.14	15,476,262		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		4,894	0.52
Brokered deposits	2,878,536		6,293	0.88	2,788,124		3,733	0.54	3,057,607		4,799	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			<u>_</u>	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 %		\$	382,651	3.02 %
Less: taxable-equivalent adjustment			960				865			_	791	
Net interest income		\$	425,388			\$	392,248			\$	381,860	

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

[•] 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.

[·] Includes interest-bearing funds with Federal Reserve Bank, interest earning deposits with banks, and federal funds sold and securities purchased under resale agreements.

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.

^{*} 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.
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	Six Months Ended June 30,									
				2022					2021	
(dollars in thousands)	Av	erage Balance		Interest	Yield/ Rate	Average B	alance		Interest	Yield/ Rate
Assets										
Interest earning assets:										
Commercial loans (1)(2)(3)	\$	31,316,646	\$	589,029	3.79 %	\$ 29,9	30,734	\$	578,877	3.90 %
Consumer loans (1)(2)		8,657,598		165,194	3.83	8,4	124,423		166,466	3.97
Less: Allowance for loan losses		(419,639)				(5	80,450)			
Loans, net		39,554,605		754,223	3.84	37,7	74,707		745,343	3.97
Investment securities available for sale		11,206,150		97,562	1.74	8,8	313,191		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	2,7	71,576		1,458	0.10
FHLB and Federal Reserve Bank stock		170,006		2,505	2.95	1	58,503		1,468	1.85
Mortgage loans held for sale		94,542		1,803	3.81	2	244,940		3,516	2.87
Other loans held for sale		661,768		12,978	3.90		37,901		9,555	2.98
Total interest earning assets		53,060,834	\$	871,658	3.31 %	50,4	03,765	\$	824,125	3.29 %
Cash and due from banks		543,638				5	45,295			
Premises and equipment		392,079				4	56,537			
Other real estate		11,598					1,613			
Cash surrender value of bank-owned life insurance		1,074,076				1,0	53,603			
Other assets ⁽⁵⁾		1,613,313				2,1	44,615			
Total assets	\$	56,695,538				\$ 54,6	05,428			
Liabilities and Shareholders' Equity										
Interest-bearing liabilities:										
Interest-bearing demand deposits	\$	9,531,330	\$	5,970	0.13 %	\$ 8,5	86,092	\$	5,414	0.13 %
Money market accounts		15,685,030		12,199	0.16	15,4	12,941		15,911	0.21
Savings deposits		1,483,547		139	0.02	1,2	276,608		105	0.02
Time deposits		2,919,242		3,826	0.26	3,9	72,840		11,936	0.61
Brokered deposits		2,833,580		10,026	0.71	3,2	212,608		11,023	0.69
Federal funds purchased and securities sold under repurchase agreements		220,689		230	0.21	2	206,735		69	0.07
Other short-term borrowings		242,870		896	0.73		_		_	_
Long-term debt		930,131		18,913	4.07	1,2	202,827		22,386	3.73
Total interest-bearing liabilities		33,846,419	\$	52,199	0.31 %	33,8	370,651	\$	66,844	0.39 %
Non-interest-bearing demand deposits		16,727,040				14,4	43,645			
Other liabilities		1,196,375				1,1	38,073			
Shareholders' equity		4,925,704				5,1	53,059			
Total liabilities and shareholders' equity	\$	56,695,538				\$ 54,6	05,428			
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	

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

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

[•] Includes interest-bearing funds with Federal Reserve Bank, interest earning deposits with banks, and federal funds sold and securities purchased under resale agreements.

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.

[•] The net interest margin is calculated by dividing net interest income-TE by average total interest earning assets.

LOANS OUTSTANDING BY TYPE

(II	ne	 di	ita	A

Total Loans	Total Loans	Linked Quarter	Total Loans	Year/Year
June 30, 2022	March 31, 2022	% Change	June 30, 2021	% Change
\$ 13,018,089	\$ 12,659,611	3 %	\$ 12,174,835	7 %
7,760,236	7,692,714	11	7,064,599	10
20,778,325	20,352,325	2	19,239,434	8
2,547,706	2,288,497	11	2,086,641	22
1,597,930	1,593,983	_	1,411,443	13
2,680,399	2,521,381	6	2,340,378	15
1,458,902	1,500,768	(3)	1,611,249	(9)
811,738	814,756	_	657,699	23
1,311,373	1,327,760	(1)	1,110,603	18
10,408,048	10,047,145	4	9,218,013	13
234,379	229,038	2	174,009	35
407,476	391,636	4	462,335	(12)
641,855	620,674	3	636,344	1
109,764	102,757	7	120,683	(9)
156,816	193,580	(19)	164,950	(5)
186,934	181,162	3	221,061	(15)
453,514	477,499	(5)	506,694	(10)
11,503,417	11,145,318	3	10,361,051	11
5,124,523	5,052,003	1	5,200,718	(1)
1,579,218	1,416,341	11	1,395,717	13
194,290	188,247	3	196,207	(1)
2,025,007	2,014,916	1	1,842,891	10
8,923,038	8,671,507	3	8,635,533	3
\$ 41,204,780	\$ 40,169,150	3 %	\$ 38,236,018	8 %
	June 30, 2022 \$ 13,018,089	June 30, 2022 March 31, 2022 \$ 13,018,089 \$ 12,659,611 7,760,236 7,692,714 20,778,325 20,352,325 2,547,706 2,288,497 1,597,930 1,593,983 2,680,399 2,521,381 1,458,902 1,500,768 811,738 814,756 1,311,373 1,327,760 10,408,048 10,047,145 234,379 229,038 407,476 391,636 641,855 620,674 109,764 102,757 156,816 193,580 186,934 181,162 453,514 477,499 11,503,417 11,145,318 5,124,523 5,052,003 1,579,218 1,416,341 194,290 188,247 2,025,007 2,014,916 8,923,038 8,671,507	June 30, 2022 March 31, 2022 % Change \$ 13,018,089 \$ 12,659,611 3 % 7,760,236 7,692,714 1 20,778,325 20,352,325 2 2,547,706 2,288,497 11 1,597,930 1,593,983 — 2,680,399 2,521,381 6 1,458,902 1,500,768 (3) 811,738 814,756 — 1,311,373 1,327,760 (1) 10,408,048 10,047,145 4 234,379 229,038 2 407,476 391,636 4 641,855 620,674 3 109,764 102,757 7 156,816 193,580 (19) 186,934 181,162 3 453,514 477,499 (5) 11,503,417 11,145,318 3 5,124,523 5,052,003 1 1,579,218 1,416,341 11 194,290 188,247 3	June 30, 2022 March 31, 2022 % Change June 30, 2021 \$ 13,018,089 \$ 12,659,611 3 % \$ 12,174,835 7,760,236 7,692,714 1 7,064,599 20,778,325 20,352,325 2 19,239,434 2,547,706 2,288,497 11 2,086,641 1,597,930 1,593,983 — 1,411,443 2,680,399 2,521,381 6 2,340,378 1,458,902 1,500,768 (3) 1,611,249 811,738 814,756 — 657,699 1,311,373 1,327,760 (1) 1,110,603 10,408,048 10,047,145 4 9,218,013 234,379 229,038 2 174,009 407,476 391,636 4 462,335 641,855 620,674 3 636,344 109,764 102,757 7 120,683 156,816 193,580 (19) 164,950 453,514 477,499 (5) 506,694 11,503,417

NON-PERFORMING	LOANS	COMPOSITION

(Unaudited) (Dollars in thousands) Loan Type			Linked Quarter % Change	Total Non-performing Loans June 30, 2021	Year/Year % Change
Commercial, Financial, and Agricultural	\$ 48,601	\$ 64,888	(25)%	\$ 70,943	(31)%
Owner-Occupied	11,398	10,854	5	13,155	(13)
Total Commercial & Industrial	59,999	75,742	(21)	84,098	(29)
Multi-Family	2,598	2,639	(2)	2,406	8
Office Buildings	1,796	2,205	(19)	1,618	11
Shopping Centers	750	915	(18)	124	505
Warehouses	924	482	92	218	324
Other Investment Property	1,302	1,047	24	408	219
Total Investment Properties	7,370	7,288	1	4,774	54
1-4 Family Construction	55	55	_	548	(90)
1-4 Family Investment Mortgage	3,063	2,187	40	1,927	59
Total 1-4 Family Properties	3,118	2,242	39	2,475	26
Commercial Development	432	625	(31)	560	(23)
Residential Development	399	407	(2)	451	(12)
Land Acquisition	1,093	1,021	7	1,029	6
Land and Development	1,924	2,053	(6)	2,040	(6)
Total Commercial Real Estate	12,412	11,583	7	9,289	34
Consumer Mortgages	22,857	29,997	(24)	51,376	(56)
Home Equity	8,100	8,854	(9)	8,952	(10)
Other Consumer Loans	5,656	5,955	(5)	7,313	(23)
Total Consumer	36,613	44,806	(18)	67,641	(46)
Total	\$ 109,024	\$ 132,131	(17)%	\$ 161,028	(32)%

CREDIT OUALITY DATA (Unaudited)

(Dollars in thousands)	2022		2021			Second Quarter
	Second Ouarter	First Ouarter	Fourth Ouarter	Third Ouarter	Second Ouarter	'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 - Ouarter Net Charge-Offs - YTD Net Charge-Offs / Average Loans - Ouarter (1) Net Charge-Offs / Average Loans - YTD (1) NPLs / Loans NPAs / Loans, ORE and specific other assets ACL/Loans ALL/Loans ACL/NPLs	16.566 35.175 0.16 % 0.18 0.26 0.33 1.11 0.99	18.609 18.609 0.19 0.19 0.33 0.40 1.15 1.03	10.522 77.788 0.11 0.20 0.33 0.40 1.19 1.09	20.516 67.266 0.22 0.24 0.41 0.45 1.40 1.28	26.547 46.750 0.28 0.24 0.42 0.46 1.47 1.35	
ALL/NPLs	374.08	314.05	326.31	316.63	320.88	(40)
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)

(Bollars III thousands)				
		June 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.