### INCOME STATEMENT DATA

(Unaudited)

(Dollars in thousands, except per share data)		2021		202	Third Quarter	
	Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	'21 vs '20 % Change
Interest income Interest expense	\$ 412.504 27.587	412.743 30.883	409.817 35.960	433.479 47.547	435.550 58.560	(5) %
Net interest income	384,917	381,860	373,857	385,932	376,990	2
(Reversal of) provision for credit losses	(7.868)	(24.598)	(18,575)	11.066	43.383	nm
Net interest income after provision for credit losses	392.785	406,458	392,432	374.866	333,607	18
Non-interest revenue:						
Service charges on deposit accounts	22.641	21.414	20.033	19.063	17.813	27
Fiduciary and asset management fees	19.786	18.805	17.954	17.242	15.885	25
Card fees	13.238	13.304	11.996	11.743	10.823	22
Brokerage revenue	14.745	13.926	12.974	11.794	10.604	39
Mortgage banking income	11.155	13.842	22.315	24.426	31.229	(64)
Capital markets income	8.089	3.335	7.505	4.352	5.690	42
Income from bank-owned life insurance	6,820	7,188	8,843	9,725	7,778	(12)
Investment securities gains (losses), net	962		(1,990)	2.337	(1,550)	nm
Other non-interest revenue	<u> 17.519</u>	15,273	11.326	14.079	16.139	9
Total non-interest revenue	114.955	107.087	110.956	114.761	114.411	
Non-interest expense:						
Salaries and other personnel expense	160.364	160.567	161.477	153.946	154.994	3
Net occupancy, equipment, and software expense	43.483	41.825	41.134	44.183	41.554	5
Third-party processing and other services	19.446	24.419	20.032	20.799	21.827	(11)
Professional fees	6.739	7.947	9.084	17.541	13.377	(50)
FDIC insurance and other regulatory fees	5.212	5.547	5.579	6.288	6.793	(23)
Other operating expenses	31.788	30.226	29.828	59.741	78.110	(59)
Total non-interest expense	267.032	270.531	267.134	302.498	316.655	(16)
Income before income taxes	240,708	243,014	236,254	187,129	131,363	83
Income tax expense	53,935	56.814	49,161	36,720	39,789	36
Net income	186.773	186.200	187.093	150.409	91.574	104
Less: Preferred stock dividends	8.291	8.291	8.291	8.291	8.291	
Net income available to common shareholders	\$ 178.482	177.909	178,802	142.118	83.283	114 %
Net income per common share. basic	\$ 1.22	1.20	1.20	0.96	0.57	114 %
Net income per common share, diluted	1.21	1.19	1.19	0.96	0.56	116
Cash dividends declared per common share	0.33	0.33	0.33	0.33	0.33	_
Return on average assets *	1.34 %	1.36	1.40	1.11	0.69	65 bps
Return on average common equity *	14.96	15.40	15.77	12.31	7.28	768
Weighted average common shares outstanding, basic	146,308	148,113	148,467	147,744	147,314	(1) %
Weighted average common shares outstanding, diluted	147,701	149,747	149,780	148,725	147,976	_
nm. not mooningful						

nm - not meaningful

bps - basis points

<sup>\* -</sup> ratios are annualized

BALANCE SHEET DATA	Sej	ptember 30, 2021	Dece	mber 31, 2020	Se	eptember 30, 2020
(Unaudited)		_				
(In thousands, except share data)						
ASSETS						
Cash and due from banks	\$	483,035	\$	531,579	\$	578,026
Interest-bearing funds with Federal Reserve Bank		2,103,497		3,586,565		1,266,313
Interest earning deposits with banks		23,261		20,944		20,929
Federal funds sold and securities purchased under resale agreements		77,627		113,829		120,095
Cash, cash equivalents, and restricted cash		2,687,420		4,252,917		1,985,363
Investment securities available for sale, at fair value		10,481,071		7,962,438		7,566,525
Loans held for sale (\$152,258, \$216,647, and \$285,899 measured at fair value, respectively)		550,948		760,123		745,160
Loans, net of deferred fees and costs		38,341,030		38,252,984		39,549,847
Allowance for loan losses		(492,243)		(605,736)		(603,800)
Loans, net		37,848,787		37,647,248		38,946,047
Cash surrender value of bank-owned life insurance		1,065,256		1,049,373		1,044,046
Premises, equipment, and software, net		441,605		463,959		471,208
Goodwill		452,390		452,390		452,390
Other intangible assets, net		37,975		45,112		47,752
Other assets		1,943,677		1,760,599		1,782,047
Total assets	\$	55,509,129	\$	54,394,159	\$	53,040,538
Liabilities: Deposits: Non-interest-bearing deposits Interest-bearing deposits	\$	15,787,882				
Total deposits  Federal funds purchased and securities sold under repurchase agreements  Other short-term borrowings  Long-term debt  Other lightities		31,900,537 47.688.419 262,548 — 1,203,761	\$	13,477,854 33,213,717 46.691.571 227,922 7,717 1,202,494	\$	13,075,081 31,590,823 44.665.904 202,344 400,000 1,628,385
Federal funds purchased and securities sold under repurchase agreements Other short-term borrowings		31,900,537 47.688.419 262,548	\$	33,213,717 46.691.571 227,922 7,717	\$	31,590,823 44.665.904 202,344 400,000
Federal funds purchased and securities sold under repurchase agreements Other short-term borrowings Long-term debt Other liabilities	_	31,900,537 47.688.419 262,548 — 1,203,761 1,101,599	\$	33,213,717 46.691.571 227,922 7,717 1,202,494 1,103,121	\$	31,590,823 44.665.904 202,344 400,000 1,628,385 1,079,363
Federal funds purchased and securities sold under repurchase agreements Other short-term borrowings Long-term debt Other liabilities Total liabilities	_	31,900,537 47.688.419 262,548 — 1,203,761 1,101,599	\$	33,213,717 46.691.571 227,922 7,717 1,202,494 1,103,121	\$	31,590,823 44.665.904 202,344 400,000 1,628,385 1,079,363
Federal funds purchased and securities sold under repurchase agreements Other short-term borrowings Long-term debt Other liabilities Total liabilities Shareholders' equity:		31,900,537  47.688.419  262,548  —  1,203,761  1,101,599  50,256,327	\$	33,213,717 46.691.571 227,922 7,717 1,202,494 1,103,121 49,232,825	\$	31,590,823 44.665.904 202,344 400,000 1,628,385 1,079,363 47,975,996
Federal funds purchased and securities sold under repurchase agreements Other short-term borrowings Long-term debt Other liabilities Total liabilities Shareholders' equity: Preferred stock - no par value. Authorized 100,000,000 shares; issued 22,000,000 Common stock - \$1.00 par value. Authorized 342,857,143 shares; issued 169,170,589, 168,132,522, and 167,410,950; outstanding 145,483,994, 148,039,495, and	_	31,900,537  47.688.419  262,548   1,203,761  1,101,599  50,256,327	\$	33,213,717 46.691.571 227,922 7,717 1,202,494 1,103,121 49,232,825	\$	31,590,823 44.665.904 202,344 400,000 1,628,385 1,079,363 47,975,996
Federal funds purchased and securities sold under repurchase agreements Other short-term borrowings Long-term debt Other liabilities Total liabilities Shareholders' equity: Preferred stock - no par value. Authorized 100,000,000 shares; issued 22,000,000 Common stock - \$1.00 par value. Authorized 342,857,143 shares; issued 169,170,589, 168,132,522, and 167,410,950; outstanding 145,483,994, 148,039,495, and 147.317.923		31,900,537  47.688.419 262,548 — 1,203,761 1,101,599 50,256,327  537,145	\$ 	33,213,717 46.691.571 227,922 7,717 1,202,494 1,103,121 49,232,825 537,145 168,133	\$	31,590,823 44.665.904 202,344 400,000 1,628,385 1,079,363 47,975,996 537,145
Federal funds purchased and securities sold under repurchase agreements  Other short-term borrowings  Long-term debt  Other liabilities  Total liabilities  Shareholders' equity:  Preferred stock - no par value. Authorized 100,000,000 shares; issued 22,000,000  Common stock - \$1.00 par value. Authorized 342,857,143 shares; issued 169,170,589, 168,132,522, and 167,410,950; outstanding 145,483,994, 148,039,495, and 147.317.923  Additional paid-in capital		31,900,537  47.688.419 262,548 — 1,203,761 1,101,599 50,256,327  537,145  169,171 3.883.289	\$ 	33,213,717 46.691.571 227,922 7,717 1,202,494 1,103,121 49,232,825 537,145 168,133 3,851.208	\$	31,590,823 44.665.904 202,344 400,000 1,628,385 1,079,363 47,975,996 537,145 167,411 3.832.142
Federal funds purchased and securities sold under repurchase agreements  Other short-term borrowings  Long-term debt  Other liabilities  Total liabilities  Shareholders' equity:  Preferred stock - no par value. Authorized 100,000,000 shares; issued 22,000,000  Common stock - \$1.00 par value. Authorized 342,857,143 shares; issued 169,170,589, 168,132,522, and 167,410,950; outstanding 145,483,994, 148,039,495, and 147.317.923  Additional paid-in capital  Treasury stock, at cost – 23,686,595, 20,093,027, and 20,093,027 shares		31,900,537  47.688.419  262,548  1,203,761  1,101,599  50,256,327  537,145  169,171  3.883.289 (898,707)		33,213,717 46.691.571 227,922 7,717 1,202,494 1,103,121 49,232,825 537,145 168,133 3.851.208 (731,806)	\$	31,590,823 44.665,904 202,344 400,000 1,628,385 1,079,363 47,975,996 537,145 167,411 3.832,142 (731,806)
Federal funds purchased and securities sold under repurchase agreements  Other short-term borrowings  Long-term debt  Other liabilities  Total liabilities  Shareholders' equity:  Preferred stock - no par value. Authorized 100,000,000 shares; issued 22,000,000  Common stock - \$1.00 par value. Authorized 342,857,143 shares; issued 169,170,589, 168,132,522, and 167,410,950; outstanding 145,483,994, 148,039,495, and 147.317.923  Additional paid-in capital  Treasury stock, at cost – 23,686,595, 20,093,027, and 20,093,027 shares  Accumulated other comprehensive (loss) income, net		31,900,537  47.688.419  262,548  — 1,203,761 1,101,599  50,256,327  537,145  169,171 3.883.289 (898,707) (5,462)		33,213,717 46.691.571 227,922 7,717 1,202,494 1,103,121 49,232,825 537,145 168,133 3.851.208 (731,806) 158,635	\$	31,590,823 44.665.904 202,344 400,000 1,628,385 1,079,363 47,975,996 537,145 167,411 3.832.142 (731,806) 174,914

#### SUNDVIIS

#### AVERAGE BALANCES AND YIELDS/RATES (1)

(Unaudited)

S	(Dollars in thousands)			2020			
1.45   1.45   1.46	Interest Farring Agasta						
Tading acount assets	Investment securities (2) (4)	•	9 876 651	9 184 691	8 437 563	7 493 822	7 227 400
	Yield		1.45 %	1.45	1.40	207	2.39
Summer   Dame	Trading account assets (5)	\$	5,192	2,831	3,063	8,496	5,391
Section	Vield		1 15 %	1 15	2 81	1.03	1 69
Section   Sect	Commercial loans (3) (4)	\$	28.891.164	29.849.029	29.844.491	30.363.102	30.730.135
Name	Vield		3 91 %	3 86	3 95	3 96	3 80
Allowance for lom losses	Consumer loans (3)	\$	8,642,969	8,647,448	8,367,776	8,521,449	9,032,437
Traine and 61   1   1   1   1   1   1   1   1   1	Vield		3 03 %	3 94	3 98	4 00	4 08
	Allowance for loan losses	\$	(514.828)	(561,242)	(599.872)	(595,547)	(591,098)
Morteage loans held for sale   \$ 196,032   242,940   246,962   309,278   244,952   Vield   7 88 %   106   7 68   7 74   7 07	Loans net (3)	\$	37.019.305	37.935.235	37.612.395	38.289.004	39.171.474
	Yield		3.97 %	3.93	4.02	4.03	3.92
Cither Loans hold for eale   10   20   20   20   20   20   20   20	Mortgage loans held for sale	\$	196,032	242,940	246,962	309,278	244,952
	Vield		2.88 %	3.06	2 68	2 74	2 92
Federal flinds sold, due from Federal Reserve Bank, and other short-term investments   Say 1,501   2,705,819   2,838,063   2,716,645   1,265,880     Say 1,504   1,504   1,504   1,505   1,505     Say 1,504   1,505,158   5,084,157   49,956,456   49,524,083   48,609,960     Yield   1,265,880   1,265,880   1,265,880   1,265,880     Yield   1,265,880   1,265,880   1,265,880   1,265,880   1,265,880     Yield   1,265,880   1,265,880   1,265,880   1,265,880   1,265,880   1,265,880     Yield   1,265,880	Other loans held for sale	¢	527 736	615 301	660 753	544 301	493 940
Society   Soci	Vield		3 06 %	3.05	2 91	2 81	3 61
Federal Home Loan Bank and Federal Reserve Bank Stock   S   159,741   159,340   157,657   162,537   200,923   Xicid   126 %   7.01   1.60   7.64   7.33   7.04   7.05		\$	3,271,501	2,705,819	2,838,063	2,716,645	1,265,880
Federal Home Loan Bank and Federal Reserve Bank Stock   159,741   159,340   157,657   162,537   200,923     Vield				0.11			0.11
Viold threest earning assets		ø					
Total interest earning assets   S   5,056,158   S   5,0846,157   49,956,456   49,524,083   48,609,600   Nicial   Nicrost Bearing Lishilities   Nicrost Bearing demand denosits   S   8,463,325   8,601,267   8,570,753   8,531,415   7,780,095   Nate   Nicrost Bearing demand denosits   S   8,463,325   8,601,267   8,570,753   8,531,415   7,780,095   Nate   Nicrost Bearing demand denosits   S   15,577,723   15,476,262   15,348,916   14,411,860   13,272,972   Nate   Nicrost Bearing demand denosits   S   1,377,089   1,333,297   1,219,288   1,147,667   1,144,956   Nate   Nicrost Bearing denosits under \$100,000   S   933,284   1,077,931   1,161,306   1,239,592   1,379,923   Nate   Nicrost Bearing denosits   Nicrost Bearing denosits   Nicrost Bearing denosits   Nicrost Bearing denosits   S   2430,744   2,714,451   2,993,996   3,302,959   3,863,821   Nicrost Bearing denosits   Nicrost Bearing denosits   S   1,862,346   1,901,097   1,950,582   1,978,393   1,912,114   Nate   Nicrost Bearing denosits   S   996,777   1,156,510   1,418,751   1,795,982   2,232,940   Nate   Nicrost Bearing denosits   S   996,777   1,156,510   1,418,751   1,795,982   2,232,940   Nate   Nicrost Bearing denosits   S   1,721,288   3,260,810   3,263,597   3,240,7868   31,565,811   Nicrost Bearing denosits   Nicrost Bearing denosits   S   1,721,288   3,260,810   3,263,599   3,407,868   3,1565,811   Nicrost Bearing denosits   S   1,223,590   1,233,380   1,202,613   1,552,791   2,234,665   Nicrost Bearing denosits   S   1,233,500   1,203,038   1,202,613   1,552,791   2,234,665   Nicrost Bearing denosits   S   1,233,500   1,203,038   1,202,613   1,552,791   2,234,665   Nicrost Bearing denosits   Nicrost Bearing denosits   S   1,233,500   1,203,038   1,202,613   1,552,791   2,234,665   Nicrost Bearing denosits   S   1,233,500   1,203,038   1,202,613   1,552,791   2,234,665   Nicrost Bearing denosits   S   1,233,500   1,203,038   1,202,613   1,552,791   2,234,665   Nicrost Bearing denosits   S   1,233,500   1,203,038   1,202,613   1,552,791   2,234,665   N		3	*	, and the second		ŕ	
Nield   3.22 % 3.6		Т.					
Interest-bearing demand denosits   \$ 8.463.325   \$ 8.601.267   \$ 8.570.753   \$ 8.531.415   \$ 7.780.005   \$ 8.463.325   \$ 8.601.267   \$ 8.570.753   \$ 8.531.415   \$ 7.780.005   \$ 8.463.325   \$ 8.601.267   \$ 8.570.753   \$ 8.531.415   \$ 7.780.005   \$ 8.507.723   \$ 1.5476.262   \$ 1.5348.916   \$ 14.411.800   \$ 13.272.972   \$ 1.520.005   \$ 1.5348.916   \$ 14.411.800   \$ 13.272.972   \$ 1.520.005   \$ 1.5348.916   \$ 1.4411.800   \$ 1.22.972.972   \$ 1.520.005   \$ 1.5348.916   \$ 1.4411.800   \$ 1.22.972.972   \$ 1.520.005   \$ 1.22.288   \$ 1.417.667   \$ 1.14.956   \$ 1.441.800   \$ 1.44		\$	, ,			* *	48,609,960
Interest-bearing demand deposits   S			3 22 %	3.26	3 32	3 49	3 58
Rate		_					
Money Market accounts         \$ 15.597.723         15.476.262         15.348.916         14.411.860         13.272.972           Rate         0.15 %         0.10         0.23         0.76         0.45           Savines deposits         \$ 1.377.089         1.333.297         1.219.288         1.147.667         1.14.956           Rate         0.07         0.07         0.07         0.07         0.07         0.01         0.07           Time deposits under \$100.000         \$ 993.284         1.077.931         1.161.306         1.239.592         1.379.923           Rate         0.33 %         0.41         0.56         0.74         1.03           Time deposits over \$100.000         \$ 2.430.744         2.714.451         2.993.996         3.302.959         3.863.821           Rate         0.35 %         0.56         0.74         1.03         1.44           Other brokered deposits         \$ 1.862.346         1.901.097         1.950.582         1.978.393         1.912.114           Rate         0.21 %         0.19         0.70         0.73         0.73         0.73           Pate         1.279.922         1.2523.940         1.26.510         1.418.751         1.795.982         2.232.940           Rate		\$					
Rate		ø					
Savings deposits         \$ 1.377.089         1.333.297         1.219.288         1.147.667         1.114.956           Rate         0.02%         0.02         0.02         0.02         0.01         0.01         0.02           Time deposits under \$100.000         \$ 993.284         1.077.931         1.161.306         1.239.592         1.379.923           Rate         0.33%         0.41         0.56         0.74         1.03         1.44           Other brokered deposits         \$ 1.862.346         1.901.097         1.950.582         1.978.393         1.912.114           Rate         0.45%         0.56         0.74         1.03         1.44           Other brokered deposits         \$ 1.862.346         1.901.097         1.950.582         1.978.393         1.912.114           Rate         0.11%         0.19         0.07         0.03         0.03         0.03           Brokered time deposits         \$ 996.777         1.156.510         1.418.751         1.795.982         2.232.940           Rate         1.27%         1.35         1.50         1.60         1.50           Chederal funds purchased and securities sold under repurchase agreements         2.02%         0.24         0.31         0.07         0.00 <td></td> <td>Э</td> <td></td> <td></td> <td></td> <td></td> <td></td>		Э					
Rate		ø					
Time deposits under \$100.000         \$ 993,284         1.077.931         1.161.306         1.239.592         1.379.923           Rate         0.33 %         0.41         0.56         0.74         1.03           Time deposits over \$100.000         \$ 2.430.744         2.714.451         2.993.996         3.302.959         3.863.821           Rate         0.45 %         0.56         0.74         1.03         1.44           Rate         0.45 %         0.19         0.50         0.74         1.03         1.41           Rate         0.11 %         0.1097         1.950.582         1.978.393         1.912.114           Rate         0.11 %         0.1097         1.950.582         1.978.993         1.912.114           Rate         0.11 %         0.1097         0.70         0.73         0.73           Rate         1.127 %         1.135         1.50         1.480.751         1.795.982         2.232.940           Total interest-bearing deposits         \$ 31.721.288         32.260.810         32.663.592         32.407.868         31.565.871           Rate         0.20 %         0.24         0.31         0.39         0.54           Pate         0.07         0.07         0.07         0.0		3					
Rate         0.33 %         0.41         0.56         0.74         1.03           Time deposits over \$100.000         \$ 2.430.744         2.714.451         2.993.996         3.302.959         3.863.821           Rate         0.45 %         0.56         0.74         1.03         1.44           Other brokered deposits         \$ 1.862.346         1.901.097         1.950.582         1.978.393         1.912.114           Rate         0.21 %         0.19         0.70         0.73         0.73           Brokered time deposits         \$ 996.777         1.156.510         1.418.751         1.795.982         2.232.940           Rate         1.27 %         1.35         1.50         1.60         1.50           Total interest-bearing deposits         \$ 31.721.288         32.260.810         32.663.502         32.407.868         31.565.871           Rate         0.20 %         0.24         0.31         0.39         0.54           Federal finds purchased and securities sold under repurchase agreements         \$ 202,525         204,053         209,448         174,316         180,342           Rate         0.07 %         0.07         0.07         0.07         0.00           Other short-term borrowings         \$ 1.203.500		<b>c</b>					
Time denosits over \$100.000         \$ 2.430.744         2.714.451         2.993.996         3.302.959         3.863.821           Rate         0.45 %         0.56         0.74         1.03         1.44           Other brokered deposits         \$ 1.862.346         1.901.097         1.950.582         1.978.393         1.912.114           Rate         0.11 %         0.19         0.20         0.73         0.73           Brokered time deposits         \$ 996.777         1.156.510         1.418.751         1.795.982         2.232.940           Rate         1.272 %         1.35         1.50         1.60         1.50           Total interest-bearing deposits         \$ 31.721.288         32.260.810         32.663.592         32.407.868         31.565.821           Rate         0.20 %         0.24         0.31         0.39         0.54           Federal funds purchased and securities sold under repurchase agreements         \$ 202,525         204,053         209,448         174,316         180,342           Rate         0.07 %         0.07         0.07         0.07         0.07         0.07         0.07         0.07         0.07         0.07         0.07         0.07         0.07         0.07         0.07         0.07         <		Þ					
Rate		ø					
Other brokered deposits         \$ 1,862,346         1.901,097         1.950,582         1.978,393         1.912,114           Rate         0.21 %         0.19         0.20         0.23         0.23           Brokered time deposits         \$ 996,777         1.156,510         1.418,751         1.795,982         2.232,940           Rate         1.27 %         1.35         1.50         1.60         1.50           Total interest, bearing deposits         \$ 31,721,288         32,260,810         32,663,592         32,407,868         31,565,821           Rate         0.20 %         0.24         0.31         0.39         0.54           Federal fluids purchased and securities sold under repurchase agreements         \$ 202,525         204,053         209,448         174,316         180,342           Rate         0.07 %         0.07 <t< td=""><td></td><td>3</td><td></td><td></td><td></td><td></td><td></td></t<>		3					
Rate		ø					
Brokered time deposits   S 996.777   1.156.510   1.418.751   1.795.982   2.232.940     Rate   1.27 %   1.35   1.50   1.60   1.50     Total interest-hearing deposits   S 31.721.288   32.260.810   32.663.592   32.407.868   31.565.821     Rate   0.20 %   0.24   0.31   0.39   0.54     Federal funds purchased and securities sold under repurchase agreements   S 202.525   204,053   209,448   174,316   180,342     Rate   0.07 %   0.07   0.07   0.07   0.07   0.07     Other short-term borrowings   S     Long-term debt   S 1.203.500   1.203.038   1.202.613   1.552.791   2.234.665     Rate   3.81 %   3.82   3.63   3.96   2.71     Total interest-bearing liabilities   S 33.127.313   33.667.901   34.075.653   34.134.975   34.027.567     Rate   0.33 %   0.36   0.42   0.55   0.68     Non-interest-bearing demand deposits   S 15.755.929   15.088.836   13.791.286   13.566.112   12.773.676     Cost of funds   Cost o		3					
Rate		ø					
Rate		3					
Rate         0.20 %         0.24         0.31         0.39         0.54           Federal funds purchased and securities sold under repurchase agreements         \$ 202,525         204,053         209,448         174,316         180,342           Rate         0.07 %         0.07         0.07         0.07         0.07         0.00           Other short-term borrowings         \$ —         —         —         —         —         46,739           Rate         —         —         —         —         —         —         46,739           Long-term debt         \$ 1.203,500         1.203,038         1.202,613         1.552,791         2.234,665           Rate         381 %         3.82         3.63         3.96         2.71           Total interest-bearing liabilities         \$ 33,127,313         33,667,901         34,075,653         34,134,975         34,027,567           Rate         0.33 %         0.36         0.42         0.55         0.68           Non-interest-bearing demand deposits         \$ 15,755,929         15,088,836         13,791,286         13,566,112         12,773,676           Cost of funds         0.22 %         0.25         0.30         0.40         0.50           Effective cos		•					
Federal funds purchased and securities sold under repurchase agreements         \$ 202,525         204,053         209,448         174,316         180,342           Rate         0.07 %         0.07         0.07         0.07         0.00           Other short-term borrowings         \$ —         —         —         —         —         46.739           Rate         —         %         —         —         —         —         —         1.12           Long-term debt         \$ 1.203.500         1.203.038         1.202.613         1.552.791         2.234.665           Rate         3.81 %         3.82         3.63         3.96         2.71           Total interest-bearing liabilities         \$ 33,127,313         33,667,901         34,075,653         34,134,975         34,027,567           Rate         0.33 %         0.36         0.42         0.55         0.68           Non-interest-bearing demand deposits         \$ 15,755,929         15.088,836         13,791,286         13.566,112         12.773,676           Cost of funds         0.22 %         0.25         0.30         0.40         0.50           Effective cost of funds (6)         0.21 %         0.24         0.28         0.37         0.48							
agreements       \$ 202,525       204,053       209,448       174,316       180,342         Rate       0.07 %       0.07       0.07       0.00         Other short-term borrowings       \$ -       -       -       -       46.739         Rate       -       -       -       -       -       1.12         Long-term debt       \$ 1.203.500       1.203.038       1.202.613       1.552.791       2.234.665         Rate       3.81 %       3.82       3.63       3.96       2.71         Total interest-bearing liabilities       \$ 33,127,313       33,667,901       34.075,653       34,134,975       34,027,567         Rate       0.33 %       0.36       0.42       0.55       0.68         Non-interest-bearing demand deposits       \$ 15,755,929       15.088,836       13.791,286       13.566,112       12.773,676         Cost of funds       0.22 %       0.25       0.30       0.40       0.50         Effective cost of funds (6)       0.21 %       0.24       0.28       0.37       0.48         Net interest margin       3.01 %       3.02       3.04       3.12       3.10				0.24	0.31	0.39	0.54
Other short-term borrowings         \$ —         —         —         —         46.739           Rate         —         —         —         —         —         —         1.12           Long-term debt         \$ 1.203.500         1.203.038         1.202.613         1.552.791         2.234.665           Rate         3.81%         3.82         3.63         3.96         2.71           Total interest-bearing liabilities         \$ 33,127,313         33.667.901         34.075.653         34.134.975         34.027.567           Rate         0.33%         0.36         0.42         0.55         0.68           Non-interest-bearing demand deposits         \$ 15.755.929         15.088.836         13.791.286         13.566.112         12.773.678           Cost of funds         0.22%         0.25         0.30         0.40         0.50           Effective cost of funds(6)         0.21%         0.24         0.28         0.37         0.48           Net interest margin         3.01%         3.02         3.04         3.12         3.10	1	\$	202,525	204,053	209,448	174,316	180,342
Rate	Rate		0 07 %	0.07	0.07	0.07	0.00
Long-term debt         \$ 1.203.500         1.203.038         1.202.613         1.552.791         2.234.665           Rate         3.81%         3.82         3.63         3.96         2.71           Total interest-bearing liabilities         \$ 33,127,313         33.667,901         34.075.653         34.134.975         34.027.567           Rate         0.33%         0.36         0.42         0.55         0.68           Non-interest-bearing demand deposits         \$ 15.755.929         15.088.836         13.791.286         13.566.112         12.773.676           Cost of funds         0.22%         0.25         0.30         0.40         0.50           Effective cost of funds(6)         0.21%         0.24         0.28         0.37         0.48           Net interest margin         3.01%         3.02         3.04         3.12         3.10	Other short-term borrowings	\$	_	_	_	_	46.739
Rate         3.81 %         3.82         3.63         3.96         2.71           Total interest-bearing liabilities         \$ 33,127,313         33.667,901         34,075,653         34,134,975         34,027,567           Rate         0.33 %         0.36         0.42         0.55         0.68           Non-interest-bearing demand deposits         \$ 15,755,929         15.088,836         13.791,286         13.566,112         12.773,676           Cost of funds         0.22 %         0.25         0.30         0.40         0.50           Effective cost of funds(6)         0.21 %         0.24         0.28         0.37         0.48           Net interest margin         3.01 %         3.02         3.04         3.12         3.10	Rate		0/2	_	_	_	1 12
Total interest-bearing liabilities         \$ 33,127,313         33,667,901         34,075,653         34,134,975         34,027,567           Rate         0.33 %         0.36         0.42         0.55         0.68           Non-interest-bearing demand deposits         \$ 15,755,929         15,088,836         13,791,286         13,566,112         12,773,676           Cost of funds         0.22 %         0.25         0.30         0.40         0.50           Effective cost of funds(6)         0.21 %         0.24         0.28         0.37         0.48           Net interest margin         3.01 %         3.02         3.04         3.12         3.10	Long-term debt	\$	1.203.500	1.203.038	1.202.613	1.552.791	2.234.665
Rate         0.33 %         0.36         0.42         0.55         0.68           Non-interest-bearing demand deposits         \$ 15.755.929         15.088.836         13.791.286         13.566.112         12.773.676           Cost of funds         0.22 %         0.25         0.30         0.40         0.50           Effective cost of funds <sup>(6)</sup> 0.21 %         0.24         0.28         0.37         0.48           Net interest margin         3.01 %         3.02         3.04         3.12         3.10	Rate		3 81 %	3.82	3 63	3 96	2 71
Non-interest-bearing demand deposits  \$ 15.755.929	Total interest-bearing liabilities	\$	33,127,313	33,667,901	34,075,653	34,134,975	34,027,567
Cost of funds         0.22 %         0.25         0.30         0.40         0.50           Effective cost of funds <sup>(6)</sup> 0.21 %         0.24         0.28         0.37         0.48           Net interest margin         3.01 %         3.02         3.04         3.12         3.10	Rate	1	0 33 %				0.68
Effective cost of funds <sup>(6)</sup> 0.21 %         0.24         0.28         0.37         0.48           Net interest margin         3.01 %         3.02         3.04         3.12         3.10	Non-interest-bearing demand deposits	\$					12.773.676
Net interest margin 3.01 % 3.02 3.04 3.12 3.10							0.50
The interest margin	Effective cost of funds <sup>(0)</sup>						0.48
Eaxable equivalent adjustment (4) \$ 736 791 774 821 956	Net interest margin	1	3.01 %	3.02	3.04	3.12	3.10
	Faxable equivalent adjustment (4)	\$	736	791	774	821	956

2021

2020

<sup>(1)</sup> Yields and rates are annualized.

 $<sup>^{(2)}\,</sup>Excludes$  net unrealized gains and losses.

<sup>(3)</sup> A verage loans are shown net of unearned income. Non-nerforming loans are included

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

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

 $<sup>^{(6)}</sup>$  Includes the impact of non-interest-bearing capital funding sources.

LOANS OUTSTANDING BY TYPE						
(Unoudited)						
(Dollars in thousards)	Total Loans September 30, 2021		Total Loans	Linked Quarter	Total Loans	Year/Year
Loan Type			June 30, 2021	% Change	September 30, 2020	% Change
Commercial, Financial, and Agricultural	\$	11,771,037	\$ 12,085,534	(3)%	\$ 12,931,095	(9)%
Owner-Occupied		7,163,751	7,064,599	1	7,192,543	_
Total Commercial & Industrial		18,934,788	19,150,133	(1)	20,123,638	(6)
Multi-Family		2,197,139	2,086,641	5	2,359,112	(7)
Hotels		1,441,414	1,411,443	2	1,407,238	2
Office Buildings		2,341,316	2,340,378	_	2,260,240	4
Shopping Centers		1,570,020	1,645,275	(5)	1,736,210	(10)
Warehouses		687,496	657,699	5	728,446	(6)
Other Investment Property		1,211,078	1,076,577	12	942,962	28
Total Investment Properties		9,448,463	9,218,013	2	9,434,208	_
1-4 Family Construction		191,906	174,009	10	180,277	6
1-4 Family Investment Mortgage		421,968	462,335	(9)	474,473	(11)
Total 1-4 Family Properties		613,874	636,344	(4)	654,750	(6)
Commercial Development		103,512	120,683	(14)	111,403	(7)
Residential Development		186,033	164,950	13	259,617	(28)
Land Acquisition		188,378	221,061	(15)	276,085	(32)
Land and Development		477,923	506,694	(6)	647,105	(26)
Total Commercial Real Estate		10,540,260	10,361,051	2	10,736,063	(2)
Consumer Mortgages		5,108,499	5,200,762	(2)	5,664,686	(10)
Home Equity Lines		1,308,254	1,358,211	(4)	1,629,482	(20)
Credit Cards		293,026	285,508	3	264,829	11
Other Consumer Loans		2,156,203	1,880,353	15	1,131,149	91
Total Consumer		8,865,982	8,724,834	2	8,690,146	2
Total	\$	38,341,030	\$ 38,236,018	%	\$ 39,549,847	(3)%
111121						
				-		
NON-PERFORMING LOANS COMPOSITION (Unaudited)			Total		The state of the s	
NON-PERFORMING LOANS COMPOSITION	Non-pe	Total	Total	Linked Ouarter	Total Non-performing Loans	Year/Year
NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousands)	_	Total erforming Loans	Non-performing Loans	Linked Quarter % Change	Non-performing Loans	Year/Year % Change
NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousands)  Loan Type	Septe	Total erforming Loans mber 30, 2021	Non-performing Loans  June 30, 2021	% Change	Non-performing Loans September 30, 2020	% Change
NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousands)  Loan Type  Commercial, Financial, and Agricultural	_	Total erforming Loans mber 30, 2021 77,349	Non-performing Loans  June 30, 2021  \$ 70,943	% Change	Non-performing Loans September 30, 2020 \$ 95,365	% Change (19)%
NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousands)  Loan Type  Commercial, Financial, and Agricultural Owner-Occupied	Septe	Total erforming Loans mber 30, 2021 77,349 13,134	Non-performing Loans  June 30, 2021  \$ 70,943  13,155	% Change 9 %	Non-performing Loans  September 30, 2020  \$ 95,365  20,261	% Change (19)% (35)
NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousands)  Loan Type  Commercial, Financial, and Agricultural Owner-Occupied  Total Commercial & Industrial	Septe	Total erforming Loans mber 30, 2021 77,349 13,134 90,483	Non-performing Loans June 30, 2021  \$ 70,943  13,155  84,098	% Change	Non-performing Loans September 30, 2020  \$ 95,365 20,261 115,626	% Change (19)% (35) (22)
NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousands)  Loan Type  Commercial, Financial, and Agricultural Owner-Occupied  Total Commercial & Industrial Multi-Family	Septe	Total erforming Loans mber 30, 2021 77,349 13,134 90,483 2,396	Non-performing Loans June 30, 2021  \$ 70,943  13,155  84,098 2,407	% Change 9 % ——— 8	Non-performing Loans September 30, 2020  \$ 95,365 20,261 115,626 157	% Change (19)% (35) (22) nm
NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousands)  Loan Type  Commercial, Financial, and Agricultural Owner-Occupied  Total Commercial & Industrial Multi-Family Office Buildings	Septe	Total erforming Loans mber 30, 2021  77,349  13,134  90,483  2,396  2,488	Non-performing Loans June 30, 2021  \$ 70,943  13,155  84,098 2,407 1,618	% Change 9 % — 8 — 54	Non-performing Loans September 30, 2020  \$ 95,365 20,261 115,626 157 27,608	% Change (19)% (35) (22) nm (91)
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	Septe	Total erforming Loans mber 30, 2021  77,349  13,134  90,483  2,396  2,488  932	Non-performing Loans June 30, 2021  \$ 70,943  13,155  84,098 2,407 1,618 124	% Change  9 %  8 54 652	Non-performing Loans September 30, 2020  \$ 95,365 20,261 115,626 157 27,608 257	% Change (19)% (35) (22) nm (91) 263
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	Septe	Total erforming Loans mber 30, 2021  77,349  13,134  90,483  2,396  2,488  932  302	Non-performing Loans June 30, 2021  \$ 70,943  13,155  84,098 2,407 1,618 124 218	% Change  9 %	Non-performing Loans September 30, 2020  \$ 95,365 20,261 115,626 157 27,608 257	% Change (19)% (35) (22) nm (91) 263 nm
NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousards)  Loan Type  Commercial, Financial, and Agricultural Owner-Occupied  Total Commercial & Industrial Multi-Family Office Buildings Shopping Centers Warehouses Other Investment Property	Septe	Total erforming Loans mber 30, 2021  77,349  13,134  90,483  2,396  2,488  932  302  624	Non-performing Loans June 30, 2021  \$ 70,943  13,155  84,098 2,407 1,618 124 218 407	% Change  9 %  8   54  652  39  53	Non-performing Loans September 30, 2020  \$ 95,365 20,261 115,626 157 27,608 257 — 238	% Change (19)% (35) (22) nm (91) 263 nm 162
NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousards)  Loan Type  Commercial, Financial, and Agricultural Owner-Occupied  Total Commercial & Industrial Multi-Family Office Buildings Shopping Centers Warehouses Other Investment Property  Total Investment Properties	Septe	Total erforming Loans mber 30, 2021  77,349  13,134  90,483  2,396  2,488  932  302  624  6,742	Non-performing Loans June 30, 2021  \$ 70,943  13,155  84,098 2,407 1,618 124 218 407 4,774	% Change  9 %  8   54  652  39  53  41	Non-performing Loans  September 30, 2020  \$ 95,365  20,261  115,626  157  27,608  257   238  28,260	% Change (19)% (35) (22) nm (91) 263 nm 162 (76)
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	Septe	Total erforming Loans mber 30, 2021  77,349  13,134  90,483  2,396  2,488  932  302  624  6,742  522	Non-performing Loans June 30, 2021  \$ 70,943  13,155  84,098  2,407  1,618  124  218  407  4,774  548	% Change  9 %	Non-performing Loans September 30, 2020  \$ 95,365 20,261 115,626 157 27,608 257 — 238 28,260 1,556	% Change (19)% (35) (22) nm (91) 263 nm 162 (76) (66)
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	Septe	Total erforming Loans mber 30, 2021  77,349  13,134  90,483  2,396  2,488  932  302  624  6,742  522  2,364	Non-performing Loans June 30, 2021  \$ 70,943  13,155  84,098 2,407 1,618 124 218 407 4,774 548 1,927	% Change  9 %	Non-performing Loans September 30, 2020  \$ 95,365 20,261 115,626 157 27,608 257 238 28,260 1,556 1,815	% Change (19)% (35) (22) nm (91) 263 nm 162 (76) (66) 30
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	Septe	Total erforming Loans mber 30, 2021  77,349  13,134  90,483  2,396  2,488  932  302  624  6,742  522  2,364  2,886	Non-performing Loans June 30, 2021  \$ 70,943  13,155  84,098 2,407 1,618 124 218 407 4,774 548 1,927 2,475	% Change  9 %  8	Non-performing Loans September 30, 2020  \$ 95,365 20,261 115,626 157 27,608 257 238 28,260 1,556 1,815 3,371	% Change  (19)%  (35)  (22)  nm  (91)  263  nm  162  (76)  (66)  30  (14)
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	Septe	Total erforming Loans mber 30, 2021  77,349  13,134  90,483  2,396  2,488  932  302  624  6,742  522  2,364  2,886  463	Non-performing Loans June 30, 2021  \$ 70,943  13,155  84,098 2,407 1,618 124 218 407 4,774 548 1,927 2,475 560	% Change  9 %	Non-performing Loans September 30, 2020  \$ 95,365 20,261 115,626 157 27,608 257 238 28,260 1,556 1,815 3,371 833	% Change  (19)% (35) (22)  nm (91) 263  nm 162 (76) (66) 30 (14) (44)
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	Septe	Total erforming Loans mber 30, 2021  77,349  13,134  90,483  2,396  2,488  932  302  624  6,742  522  2,364  2,886  463  449	Non-performing Loans June 30, 2021  \$ 70,943  13,155  84,098 2,407 1,618 124 218 407 4,774 548 1,927 2,475 560 451	% Change  9 %  8	Non-performing Loans September 30, 2020  \$ 95,365 20,261 115,626 157 27,608 257 238 28,260 1,556 1,815 3,371 833 648	% Change  (19)% (35) (22)  nm (91) 263  nm 162 (76) (66) 30 (14) (44) (31)
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	Septe	Total erforming Loans mber 30, 2021  77,349  13,134  90,483  2,396  2,488  932  302  624  6,742  522  2,364  2,886  463  449  1,024	Non-performing Loans June 30, 2021  \$ 70,943  13,155  84,098 2,407 1,618 124 218 407 4,774 548 1,927 2,475 560 451 1,029	% Change  9 %	Non-performing Loans September 30, 2020  \$ 95,365 20,261 115,626 157 27,608 257 238 28,260 1,556 1,815 3,371 833 648 910	% Change  (19)% (35) (22)  nm (91) 263  nm 162 (76) (66) 30 (14) (44) (31) 13
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	Septe	Total erforming Loans mber 30, 2021  77,349  13,134  90,483  2,396  2,488  932  302  624  6,742  522  2,364  2,886  463  449  1,024  1,936	Non-performing Loans June 30, 2021  \$ 70,943  13,155  84,098 2,407 1,618 124 218 407 4,774 548 1,927 2,475 560 451	% Change  9 %  8	Non-performing Loans September 30, 2020  \$ 95,365 20,261 115,626 157 27,608 257 — 238 28,260 1,556 1,815 3,371 833 648 910 2,391	% Change  (19)% (35) (22)  nm (91) 263  nm 162 (76) (66) 30 (14) (44) (31)
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	Septe	Total erforming Loans mber 30, 2021  77,349  13,134  90,483  2,396  2,488  932  302  624  6,742  522  2,364  2,886  463  449  1,024  1,936  11,564	Non-performing Loans June 30, 2021  \$ 70,943  13,155  84,098 2,407 1,618 124 218 407 4,774 548 1,927 2,475 560 451 1,029 2,040 9,289	% Change  9 %	Non-performing Loans September 30, 2020  \$ 95,365 20,261 115,626 157 27,608 257 — 238 28,260 1,556 1,815 3,371 833 648 910 2,391 34,022	% Change  (19)% (35) (22)  nm (91) 263  nm 162 (76) (66) 30 (14) (44) (31) 13 (19) (66)
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	Septe	Total erforming Loans mber 30, 2021  77,349  13,134  90,483  2,396  2,488  932  302  624  6,742  522  2,364  2,886  463  449  1,024  1,936  11,564  37,541	Non-performing Loans June 30, 2021  \$ 70,943  13,155  84,098 2,407 1,618 124 218 407 4,774 548 1,927 2,475 560 451 1,029 2,040 9,289 51,376	% Change  9 %	Non-performing Loans September 30, 2020  \$ 95,365 20,261 115,626 157 27,608 257 — 238 28,260 1,556 1,815 3,371 833 648 910 2,391 34,022 7,433	% Change  (19)% (35) (22)  nm (91) 263  nm 162 (76) (66) 30 (14) (44) (31) 13 (19) (66) 405
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 Familv Properties Commercial Development Residential Development Land Acquisition  Land and Development Total Commercial Real Estate Consumer Mortgages Home Equity Lines	Septe	Total erforming Loans mber 30, 2021  77,349  13,134  90,483  2,396  2,488  932  302  624  6,742  522  2,364  2,886  463  449  1,024  1,936  11,564  37,541  8,688	Non-performing Loans June 30, 2021  \$ 70,943  13,155  84,098 2,407 1,618 124 218 407 4,774 548 1,927 2,475 560 451 1,029 2,040 9,289	% Change  9 %	Non-performing Loans September 30, 2020  \$ 95,365 20,261 115,626 157 27,608 257 238 28,260 1,556 1,815 3,371 833 648 910 2,391 34,022 7,433 10,297	% Change  (19)% (35) (22)  nm (91) 263  nm 162 (76) (66) 30 (14) (44) (31) 13 (19) (66)
NON-PERFORMING LOANS COMPOSITION (Unaudited) (Dollars in thousards)  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 Lines Other Consumer Loans	Septe	Total erforming Loans mber 30, 2021  77,349  13,134  90,483  2,396  2,488  932  302  624  6,742  522  2,364  2,886  463  449  1,024  1,936  11,564  37,541	Non-performing Loans June 30, 2021  \$ 70,943  13,155  84,098 2,407 1,618 124 218 407 4,774 548 1,927 2,475 560 451 1,029 2,040 9,289 51,376 8,938	% Change  9 %	Non-performing Loans September 30, 2020  \$ 95,365 20,261 115,626 157 27,608 257 — 238 28,260 1,556 1,815 3,371 833 648 910 2,391 34,022 7,433	% Change  (19)% (35) (22)  nm (91) 263  nm 162 (76) (66) 30 (14) (44) (31) 13 (19) (66) 405 (16)
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 Familv Properties Commercial Development Residential Development Land Acquisition  Land and Development Total Commercial Real Estate Consumer Mortgages Home Equity Lines	Septe	Total erforming Loans mber 30, 2021  77,349  13,134  90,483  2,396  2,488  932  302  624  6,742  522  2,364  2,886  463  449  1,024  1,936  11,564  37,541  8,688  7,189	Non-performing Loans June 30, 2021  \$ 70,943  13,155  84,098 2,407 1,618 124 218 407 4,774 548 1,927 2,475 560 451 1,029 2,040 9,289 51,376 8,938 7,327	% Change  9 %	Non-performing Loans September 30, 2020  \$ 95,365 20,261 115,626 157 27,608 257 238 28,260 1,556 1,815 3,371 833 648 910 2,391 34,022 7,433 10,297 1,459	% Change  (19)% (35) (22)  nm (91) 263  nm 162 (76) (66) 30 (14) (44) (31) 13 (19) (66) 405 (16) 393

# CREDIT OUALITY DATA (Unaudited)

(Dollars in thousands)		2021			202	Third Quarter	
		Third Ouarter	Second Ouarter	First Ouarter	Fourth Ouarter	Third Ouarter	'21 vs '20 % Change
Non-performing Loans (NPLs)	\$	155,465	161,028	155,169	151,079	168,837	(8)%
Impaired Loans Held for Sale		_	_	23,590	23,590	_	nm
Other Real Estate and Other Assets		16.883	16.806	16.849	17.394	23.280	(27)
Non-performing Assets (NPAs)		172.348	177.834	195.608	192.063	192.117	(10)
Allowance for Loan Losses (ALL)		492,243	516,708	563,214	605,736	603,800	(18)
Reserve for Unfunded Commitments		42.971	46,890	51.528	47.785	60.794	(29)
Allowance for Credit Losses (ACL)		535.214	563.598	614.742	653.521	664.594	(19)
Net Charge-Offs - Ouarter		20,516	26,547	20,204	22,139	28,466	
Net Charge-Offs - YTD		67,266	46,750	20,204	94,712	72,573	
Net Charge-Offs / Average Loans - Ouarter (1)		0.22 %	0.28	0.21	0.23	0.29	
Net Charge-Offs / Average Loans - YTD (1)		0.24	0.24	0.21	0.24	0.25	
NPLs / Loans		0.41	0.42	0.40	0.39	0.43	
NPAs / Loans, ORE and specific other assets		0.45	0.46	0.50	0.50	0.49	
ACL/Loans		1.40	1.47	1.58	1.71	1.68	
ALL/Loans		1.28	1.35	1.45	1.58	1.53	
ACL/NPLs		344.27	350.00	396.18	432.57	393.63	
ALL/NPLs		316.63	320.88	362.97	400.94	357.62	
Past Due Loans over 90 days and Still Accruing	\$	5,960	4,415	3,804	4,117	7,512	(21)
As a Percentage of Loans Outstanding		0.02 %	0.01	0.01	0.01	0.02	
Total Past Due Loans and Still Accruing	\$	60.817	49.321	45.693	47.349	57.316	6
As a Percentage of Loans Outstanding		0.16 %	0.13	0.12	0.12	0.14	
Accruing Troubled Debt Restructurings (TDRs)	\$	126,055	124,528	129,776	134,972	163,511	(23)

<sup>(1)</sup> Ratio is annualized.

### SELECTED CAPITAL INFORMATION (1)

#### (Unaudited)

(Dollars in thousands)

	September 30, 2021		December 31, 2020	September 30, 2020	
Tier 1 Capital	\$	4.836.672	4.572.010	4.450.547	
Total Risk-Based Capital		5,788,290	5,604,230	5,536,918	
Common Equity Tier 1 Capital Ratio		9.63 %	9.66	9.30	
Tier 1 Capital Ratio		10.83	10.95	10.57	
Total Risk-Based Capital Ratio		12.96	13.42	13.16	
Tier 1 Leverage Ratio		8.82	8.50	8.48	
Common Equity as a Percentage of Total Assets (2)		8.50	8.51	8.54	
Tangible Common Equity Ratio (3) (5)		7.68	7.66	7.67	
Book Value Per Common Share (4)	\$	32.41	31.24	30.73	
Tangible Book Value Per Common Share (3)		29.04	27.88	27.34	

<sup>(1)</sup> Current quarter regulatory capital information is preliminary.

<sup>(2)</sup> Common equity consists of Total Shareholders' Equity less Preferred Stock.

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

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

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