Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name CHARLES SCHWAB CORPORATION, THE

City/State WESTLAKE, TX

Bank Holding Company Information

Federal Reserve District: 12
Consolidated Assets ($000): 680,950,000
Peer Group Number: 9 Number in Peer Group: _____
Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than $10 billion
2	Consolidated assets between $3 billion and $10 billion
3	Consolidated assets between $1 billion and $3 billion
4	Consolidated assets between $500 million and $1 billion
5	Consolidated assets less than $500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than $300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than $150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

CHARLES SCHWAB CORPORATION, THE
3000 SCHWAB WAY

WESTLAKE, TX 76262

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Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	667,752,000	560,650,000	588,919,500	398,361,500	278,433,500
Net income ($000)	1,402,000	1,484,000	5,855,000	3,299,000	3,704,000
Number of BHCs in peer group					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.23			1.22			1.25			1.46			2.30		
+ Non-interest income	1.57			2.13			1.90			1.48			1.56		
– Overhead expense	1.70			1.96			1.84			1.86			2.12		
– Provision for credit losses	0.01			0			0			0.01			0		
+ Securities gains (losses)	0.01			0.01			0			0			0		
+ Other tax equivalent adjustments	0			0			0			0			0		
= Pretax net operating income (tax equivalent)	1.10			1.40			1.31			1.08			1.74		
Net operating income	0.84			1.06			0.99			0.83			1.33		
Net income	0.84			1.06			0.99			0.83			1.33		
Net income (Subchapter S adjusted)															
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.40			1.40			1.42			1.65			2.75		
Interest expense	0.08			0.08			0.08			0.10			0.38		
Net interest income (tax equivalent)	1.31			1.32			1.34			1.55			2.37		
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.01			-0.02			0.01			0.03			-0.01		
Earnings coverage of net loan and lease losses (X)	616.67			-488.75			857			332.38			-968		
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.03			0.04			0.02			0.04			0.05		
Allowance for loan and lease losses / Total loans and leases	0.03			0.04			0.02			0.04			0.05		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.03			0.07			0.03			0.11			0.06		
30–89 days past due loans and leases / Total loans and leases	0.03			0.03			0.04			0.05			0.09		
Liquidity and Funding															
Net noncore funding dependence	-21.86			-16.21			-17.01			-19.53			-36.76		
Net short-term noncore funding dependence	-26.16			-20.13			-20.76			-22.65			-40.35		
Net loans and leases / Total assets	17.37			17.33			18.29			15.43			12.82		
Capitalization															
Tier 1 leverage ratio	6.14			6.44			6.23			6.32			7.31		
Holding company equity capital / Total assets	7.06			9.87			8.43			10.21			7.40		
Total equity capital (including minority interest) / Total assets	7.06			9.87			8.43			10.21			7.40		
Common equity tier 1 capital / Total risk-weighted assets	18.86			18.25			19.70			18.50			19.51		
Net loans and leases / Equity capital (X)	2.46			1.76			2.17			1.51			1.73		
Cash dividends / Net income	35.59			28.98			31.14			38.80			28.62		
Cash dividends / Net income (Subchapter S adjusted)															
Growth Rates															
Assets	20.85			51.97			21.54			86.73			-0.84		
Equity capital	-13.48			111.63			0.36			157.81			5.20		
Net loans and leases	21.10			165.74			44.07			124.71			-1.41		
Noncore funding	3.16			74.33			21.56			41.59			10.94		
Parent Company Ratios															
Short-term debt / Equity capital	7.15			4.86			5.79			2.14			3.22		
Long-term debt / Equity capital	41.06			22.64			31.25			15.36			30.95		
Equity investment in subsidiaries / Equity capital	121.86			100.17			115.70			98.28			107.68		
Cash from ops + noncash items + op expense / Op expense + dividends	29.12			160.66			138.03			73.87			378.16		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Interest and fees on loans	813,000	701,000	3,075,000	1,393,000	1,405,000	15.98	245.96
Income from lease financing receivables	0	0	0	0	0		
Fully taxable income on loans and leases	813,000	701,000	3,075,000	1,393,000	1,405,000	15.98	245.96
Tax-exempt income on loans and leases	0	0	0	0	0		
Estimated tax benefit on income on loans and leases	0	0	0	0	0		
Income on loans and leases (tax equivalent)	813,000	701,000	3,075,000	1,393,000	1,405,000	15.98	245.96
Investment interest income (tax equivalent)	1,328,000	1,091,000	4,641,000	4,548,000	5,159,000	21.72	82.17
Interest on balances due from depository institutions	32,000	9,000	43,000	139,000	601,000	255.56	-11.11
Interest income on other earning assets	17,000	10,000	27,000	117,000	268,000	70.00	-68.52
Total interest income (tax equivalent)	2,190,000	1,811,000	7,786,000	6,197,000	7,433,000	20.93	107.78
Interest on time deposits of $250K or more	0	0	0	0	0		
Interest on time deposits < $250K	0	0	0	0	0		
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	16,000	13,000	54,000	92,000	700,000	23.08	-15.79
Interest on other borrowings and trading liabilities	113,000	86,000	398,000	293,000	326,000	31.40	213.89
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	129,000	99,000	452,000	385,000	1,026,000	30.30	134.55
Net interest income (tax equivalent)	2,061,000	1,712,000	7,334,000	5,812,000	6,407,000	20.39	106.31
Non-interest income	2,615,000	2,983,000	11,186,000	5,915,000	4,336,000	-12.34	142.35
Adjusted operating income (tax equivalent)	4,676,000	4,695,000	18,520,000	11,727,000	10,743,000	-0.40	125.02
Overhead expense	2,838,000	2,751,000	10,812,000	7,410,000	5,909,000	3.16	129.80
Provision for credit losses	11,000	-6,000	-1,000	21,000	-8,000		1000.00
Securities gains (losses)	12,000	10,000	4,000	4,000	6,000	20.00	1100.00
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	1,839,000	1,960,000	7,713,000	4,300,000	4,848,000	-6.17	118.15
Applicable income taxes	437,000	476,000	1,858,000	1,001,000	1,144,000	-8.19	56.63
Tax equivalent adjustments	0	0	0	0	0		
Applicable income taxes (tax equivalent)	437,000	476,000	1,858,000	1,001,000	1,144,000	-8.19	56.63
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	1,402,000	1,484,000	5,855,000	3,299,000	3,704,000	-5.53	148.58
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	1,402,000	1,484,000	5,855,000	3,299,000	3,704,000	-5.53	148.58
Memoranda							
Net income - holding company and noncontrolling (minority) interest	1,402,000	1,484,000	5,855,000	3,299,000	3,704,000	-5.53	148.58
Investment securities income (tax equivalent)	1,328,000	1,091,000	4,641,000	4,548,000	5,159,000	21.72	82.17
US Treasury and agency securities (excluding mortgage-backed securities)	56,000	7,000	55,000	49,000	151,000	700.00	64.71
Mortgage-backed securities	1,150,000	957,000	4,114,000	3,829,000	3,875,000	20.17	102.46
All other securities	122,000	127,000	472,000	670,000	1,133,000	-3.94	-3.94
Cash dividends declared	499,000	430,000	1,823,000	1,280,000	1,060,000	16.05	246.53
Common	381,000	340,000	1,367,000	1,040,000	899,000	12.06	256.07
Preferred	118,000	90,000	456,000	240,000	161,000	31.11	218.92

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.31			1.29			1.32			1.56			2.67		
Less: Interest expense	0.08			0.07			0.08			0.10			0.37		
Equals: Net interest income (tax equivalent)	1.23			1.22			1.25			1.46			2.30		
Plus: Non-interest income	1.57			2.13			1.90			1.48			1.56		
Equals: adjusted operating income (tax equivalent)	2.80			3.35			3.14			2.94			3.86		
Less: Overhead expense	1.70			1.96			1.84			1.86			2.12		
Less: Provision for credit losses	0.01			0			0			0.01			0		
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities	0.01			0.01			0			0			0		
Plus: other tax equivalent adjustments	0			0			0			0			0		
Equals: Pretax net operating income (tax equivalent)	1.10			1.40			1.31			1.08			1.74		
Less: Applicable income taxes (tax equivalent)	0.26			0.34			0.32			0.25			0.41		
Less: Minority interest	0			0			0			0			0		
Equals: Net operating income	0.84			1.06			0.99			0.83			1.33		
Plus: Net extraordinary items	0			0			0			0			0		
Equals: Net income	0.84			1.06			0.99			0.83			1.33		
Memo: Net income (last four quarters)	0.94			0.86			0.99			0.83			1.33		
Net income–BHC and noncontrolling (minority) interest	0.84			1.06			0.99			0.83			1.33		
Margin Analysis															
Average earning assets / Average assets	93.91			92.28			92.86			94			97.23		
Average interest-bearing funds / Average assets	71.90			67.97			69.26			76.59			80.89		
Interest income (tax equivalent) / Average earning assets	1.40			1.40			1.42			1.65			2.75		
Interest expense / Average earning assets	0.08			0.08			0.08			0.10			0.38		
Net interest income (tax equivalent) / Average earning assets	1.31			1.32			1.34			1.55			2.37		
Yield or Cost															
Total loans and leases (tax equivalent)	2.72			3.02			2.88			2.84			3.68		
Interest-bearing bank balances	0.20			0.11			0.13			0.38			2.30		
Federal funds sold and reverse repos	0.11			0.08			0.05			0.48			2.17		
Trading assets	0.11			0.09			0.05			0.26			1.39		
Total earning assets	1.40			1.40			1.42			1.65			2.75		
Investment securities (tax equivalent)	1.33			1.25			1.26			1.76			2.65		
US Treasury and agency securities (excluding mortgage-backed securities)	0.68			0.30			0.43			0.73			2.16		
Mortgage-backed securities	1.45			1.27			1.28			1.62			2.60		
All other securities	1.18			1.49			1.44			1.83			2.95		
Interest-bearing deposits	0.01			0.01			0.01			0.03			0.33		
Time deposits of $250K or more															
Time deposits < $250K															
Other domestic deposits	0.01			0.01			0.01			0.03			0.32		
Foreign deposits															
Federal funds purchased and repos	0						0			0			0		
Other borrowed funds and trading liabilities	1.63			2.48			1.80			3.27			3.43		
All interest-bearing funds	0.11			0.10			0.11			0.13			0.46		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	2,615,000	2,983,000	11,186,000	5,915,000	4,336,000
Fiduciary activities income	32,000	33,000	132,000	120,000	118,000
Service charges on deposit accounts - domestic	1,000	1,000	5,000	5,000	6,000
Trading revenue	-6,000	-4,000	-7,000	4,000	2,000
Investment banking fees and commissions	2,135,000	2,434,000	9,087,000	5,120,000	3,935,000
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	8,000	-1,000	29,000	-1,000	54,000
Other non-interest income	445,000	520,000	1,940,000	667,000	221,000
Total overhead expenses	2,838,000	2,751,000	10,812,000	7,410,000	5,909,000
Personnel expense	1,544,000	1,427,000	5,439,000	3,945,000	3,307,000
Net occupancy expense	186,000	181,000	741,000	553,000	415,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	153,000	154,000	614,000	190,000	27,000
Other operating expenses	955,000	989,000	4,018,000	2,722,000	2,160,000
Fee income on mutual funds and annuities	362,000	346,000	1,434,000	1,409,000	1,430,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	318,867,000	316,465,000	329,612,000	318,977,000	323,263,000
Number of equivalent employees	34,217	32,030	33,418	32,108	19,991
Average personnel expense per employee	45.12	44.55	162.76	122.87	165.42
Average assets per employee	19,515.21	17,503.90	17,622.82	12,406.92	13,927.94

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	13.84			11.60			12.82			23.82			32.98		
Overhead expenses / Net Interest Income + non-interest income	60.69			58.59			58.38			63.19			55		
Percent of Average Assets															
Total overhead expense	1.70			1.96			1.84			1.86			2.12		
Personnel expense	0.92			1.02			0.92			0.99			1.19		
Net occupancy expense	0.11			0.13			0.13			0.14			0.15		
Other operating expenses	0.66			0.82			0.79			0.73			0.79		
Overhead less non-interest income	0.13			-0.17			-0.06			0.38			0.56		
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	60.69			58.59			58.38			63.19			55		
Personnel expense	33.02			30.39			29.37			33.64			30.78		
Net occupancy expense	3.98			3.86			4			4.72			3.86		
Other operating expenses	23.70			24.35			25.01			24.83			20.36		
Total non-interest income	55.92			63.54			60.40			50.44			40.36		
Fiduciary activities income	0.68			0.70			0.71			1.02			1.10		
Service charges on domestic deposit accounts	0.02			0.02			0.03			0.04			0.06		
Trading revenue	-0.13			-0.09			-0.04			0.03			0.02		
Investment banking fees and commissions	45.66			51.84			49.07			43.66			36.63		
Insurance activities revenue	0			0			0			0			0		
Venture capital revenue	0			0			0			0			0		
Net servicing fees	0			0			0			0			0		
Net securitization income	0			0			0			0			0		
Net gain (loss) - sales of loans, OREO, and other assets	0.17			-0.02			0.16			-0.01			0.50		
Other non-interest income	9.52			11.08			10.48			5.69			2.06		
Overhead less non-interest income	4.77			-4.94			-2.02			12.75			14.64		
Applicable income taxes / Pretax net operating income (tax equivalent)	23.76			24.29			24.09			23.28			23.60		
Applicable income tax + TE / Pretax net operating income + TE	23.76			24.29			24.09			23.28			23.60		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	23,307,000	16,461,000	21,739,000	15,745,000	12,821,000	41.59	100.44
Commercial and industrial loans	2,312,000	1,626,000	2,132,000	1,547,000	1,157,000	42.19	57700.00
Loans to individuals	9,473,000	5,883,000	8,768,000	5,194,000	3,390,000	61.02	151.61
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	83,196,000	73,714,000	89,412,000	62,246,000	20,342,000	12.86	395.21
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	118,288,000	97,684,000	122,051,000	84,732,000	37,710,000	21.09	267.39
Less: Allowance for loan and lease losses	36,000	36,000	28,000	37,000	19,000	0.00	33.33
Net loans and leases	118,252,000	97,648,000	122,023,000	84,695,000	37,691,000	21.10	267.58
Debt securities that reprice or mature in over 1 year	333,770,000	291,973,000	343,595,000	283,717,000	144,612,000	14.32	256.81
Mutual funds and equity securities	15,112,000	15,058,000	11,718,000	11,158,000	5,180,000	0.36	919.02
Subtotal	467,134,000	404,679,000	477,336,000	379,570,000	187,483,000	15.43	267.26
Interest-bearing bank balances	75,934,000	32,856,000	55,195,000	32,634,000	25,997,000	131.11	433.99
Federal funds sold and reverse repos	14,009,000	13,416,000	13,095,000	14,903,000	9,012,000	4.42	65.71
Debt securities that reprice or mature within 1 year	46,856,000	52,913,000	45,460,000	53,383,000	52,810,000	-11.45	-26.29
Trading assets	37,246,000	22,816,000	37,935,000	31,389,000	7,996,000	63.25	407.44
Total earning assets	641,179,000	526,680,000	629,021,000	511,879,000	283,298,000	21.74	190.42
Non-interest-bearing cash and due from depository institutions	835,000	945,000	982,000	1,058,000	927,000	-11.64	-48.39
Premises, fixed assets, and leases	3,586,000	3,330,000	3,491,000	3,222,000	2,261,000	7.69	285.18
Other real estate owned	0	1,000	1,000	1,000	1,000	-100.00	-100.00
Investment in unconsolidated subsidiaries	90,000	100,000	95,000	88,000	73,000	-10.00	
Intangible and other assets	35,260,000	32,401,000	33,680,000	32,761,000	7,445,000	8.82	845.05
Total assets	680,950,000	563,457,000	667,270,000	549,009,000	294,005,000	20.85	199.90
Quarterly average assets	667,752,000	560,650,000	628,097,000	504,922,000	280,757,000	19.10	197.97
Average loans and leases (YTD)	119,493,000	92,935,000	106,854,750	49,132,000	38,150,750	28.58	268.45
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	118,288,000	97,684,000	122,051,000	84,732,000	37,710,000	21.09	267.39
Real estate loans secured by 1–4 family	23,307,000	16,461,000	21,739,000	15,745,000	12,821,000	41.59	100.44
Commercial real estate loans	0	0	0	0	0		
Construction and land development	0	0	0	0	0		
Multifamily	0	0	0	0	0		
Nonfarm nonresidential	0	0	0	0	0		
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	395,738,000	359,944,000	400,773,000	348,258,000	202,602,000	9.94	149.53
U.S. Treasury securities	31,833,000	9,257,000	21,282,000	10,656,000	3,608,000	243.88	260.67
US agency securities (excluding mortgage-backed securities)	299,000	0	0	0	0		-84.32
Municipal securities	1,577,000	1,655,000	1,687,000	1,697,000	1,301,000	-4.71	34.79
Mortgage-backed securities	307,980,000	301,146,000	335,545,000	291,618,000	156,612,000	2.27	178.68
Asset-backed securities	18,424,000	18,486,000	17,546,000	18,899,000	22,793,000	-0.34	-21.25
Other debt securities	20,513,000	14,342,000	12,995,000	14,230,000	13,108,000	43.03	81.60
Mutual funds and equity securities	15,112,000	15,058,000	11,718,000	11,158,000	5,180,000	0.36	919.02
Available-for-sale securities	275,340,000	344,886,000	389,055,000	337,100,000	62,916,000	-20.16	446.86
U.S. Treasury securities	31,833,000	9,257,000	21,282,000	10,656,000	3,384,000	243.88	277.62
US agency securities (excluding mortgage-backed securities)	299,000	0	0	0	0		-84.32
Municipal securities	1,577,000	1,655,000	1,687,000	1,697,000	0	-4.71	
Mortgage-backed securities	202,694,000	301,146,000	335,545,000	291,618,000	46,169,000	-32.69	946.76
Asset-backed securities	18,424,000	18,486,000	17,546,000	18,899,000	4,987,000	-0.34	60.95
Other debt securities	20,513,000	14,342,000	12,995,000	14,230,000	8,376,000	43.03	165.78
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-6,137,000				1,393,000		
Available-for-sale securites appreciation (depreciation)	-12,142,000	1,170,000	-1,427,000	7,152,000	265,000		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	74,268,000	57,620,000	66,136,000	56,453,000	35,769,000	28.89	1288.97

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	1,146,000	1,033,000	1,485,000	1,000,000	759,000	10.94	59.83
NOW, ATS and transaction accounts	74,364,000	41,574,000	61,262,000	350,298,000	20,446,000	78.87	279.83
Time deposits less brokered deposits < $250K	-7,147,000	-12,306,000	-6,784,000	-11,786,000	-10,234,000		
MMDA and other savings accounts	390,334,000	327,304,000	381,045,000	6,739,000	198,903,000	19.26	166.24
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	458,697,000	357,605,000	437,008,000	346,251,000	209,874,000	28.27	190.95
Time deposits of $250K or more	0	0	0	0	0		
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	2,384,000	1,500,000	3,005,000	0	0	58.93	297.33
Other borrowings w/remaining maturity of 1 year or less	5,065,000	3,900,000	4,850,000	3,155,000	1,944,000	29.87	203.48
Other borrowings w/remaining maturity over 1 year	20,069,000	15,898,000	17,904,000	11,831,000	6,730,000	26.24	659.04
Brokered deposits < $250K	7,147,000	12,306,000	6,784,000	11,786,000	10,234,000	-41.92	-22.73
Noncore funding	34,665,000	33,604,000	32,543,000	26,772,000	18,908,000	3.16	144.77
Trading liabilities	1,381,000	2,000	1,410,000	9,000	9,000	68950.00	138000.00
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	138,109,000	116,652,000	140,048,000	119,917,000	43,469,000	18.39	260.97
Total liabilities	632,852,000	507,863,000	611,009,000	492,949,000	272,260,000	24.61	201.24
Equity Capital							
Perpetual preferred stock (including surplus)	10,694,000	10,539,000	9,954,000	7,733,000	2,793,000	1.47	284.26
Common stock	21,000	21,000	21,000	21,000	15,000	0.00	40.00
Common surplus	26,826,000	26,629,000	26,741,000	26,515,000	4,656,000	0.74	523.86
Retained earnings	26,895,000	23,029,000	25,992,000	21,975,000	19,960,000	16.79	105.79
Accumulated other comprehensive income	-11,045,000	878,000	-1,109,000	5,394,000	88,000		
Other equity capital components	-5,293,000	-5,502,000	-5,338,000	-5,578,000	-5,767,000		
Total holding company equity capital	48,098,000	55,594,000	56,261,000	56,060,000	21,745,000	-13.48	183.23
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	48,098,000	55,594,000	56,261,000	56,060,000	21,745,000	-13.48	183.23
Total liabilities and capital	680,950,000	563,457,000	667,270,000	549,009,000	294,005,000	20.85	199.90
Memoranda							
Non-interest-bearing deposits	1,146,000	1,033,000	1,485,000	1,000,000	759,000	10.94	59.83
Interest-bearing deposits	464,698,000	368,878,000	442,307,000	357,037,000	219,349,000	25.98	179.62
Total deposits	465,844,000	369,911,000	443,792,000	358,037,000	220,108,000	25.93	179.11
Long-term debt that reprices within 1 year	2,250,000	2,450,000	1,750,000	1,200,000	600,000	-8.16	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	56,261,000	56,060,000	56,060,000	21,745,000	20,670,000		
Accounting restatements	0	0	0	-1,000	-14,000		
Net income	1,402,000	1,484,000	5,855,000	3,299,000	3,704,000		
Net sale of new perpetual preferred stock	740,000	2,806,000	2,206,000	4,940,000	0		
Net sale of new common stock	99,000	170,000	345,000	212,000	250,000		
Sale of treasury stock	31,000	20,000	121,000	81,000	75,000		
Less: Purchase of treasury stock	0	0	0	0	2,220,000		
Changes incident to business combinations	0	0	0	21,758,000	0		
Less: Dividends declared	499,000	430,000	1,823,000	1,280,000	1,060,000		
Change in other comprehensive income	-9,936,000	-4,516,000	-6,503,000	5,306,000	340,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	48,098,000	55,594,000	56,261,000	56,060,000	21,745,000		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Real estate loans	3.42			2.92			3.26			2.87			4.36		
Commercial and industrial loans	0.34			0.29			0.32			0.28			0.39		
Loans to individuals	1.39			1.04			1.31			0.95			1.15		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	12.22			13.08			13.40			11.34			6.92		
Net loans and leases	17.37			17.33			18.29			15.43			12.82		
Debt securities over 1 year	49.02			51.82			51.49			51.68			49.19		
Mutual funds and equity securities	2.22			2.67			1.76			2.03			1.76		
Subtotal	68.60			71.82			71.54			69.14			63.77		
Interest-bearing bank balances	11.15			5.83			8.27			5.94			8.84		
Federal funds sold and reverse repos	2.06			2.38			1.96			2.71			3.07		
Debt securities 1 year or less	6.88			9.39			6.81			9.72			17.96		
Trading assets	5.47			4.05			5.69			5.72			2.72		
Total earning assets	94.16			93.47			94.27			93.24			96.36		
Non-interest cash and due from depository institutions	0.12			0.17			0.15			0.19			0.32		
Other real estate owned	0			0			0			0			0		
All other assets	5.72			6.36			5.58			6.57			3.33		
Memoranda															
Short-term investments	20.09			17.60			17.05			18.38			29.87		
U.S. Treasury securities	4.67			1.64			3.19			1.94			1.23		
US agency securities (excluding mortgage-backed securities)	0.04			0			0			0			0		
Municipal securities	0.23			0.29			0.25			0.31			0.44		
Mortgage-backed securities	45.23			53.45			50.29			53.12			53.27		
Asset-backed securities	2.71			3.28			2.63			3.44			7.75		
Other debt securities	3.01			2.55			1.95			2.59			4.46		
Loans held-for-sale	0			0			0			0			0		
Loans held for investment	17.37			17.34			18.29			15.43			12.83		
Real estate loans secured by 1–4 family	3.42			2.92			3.26			2.87			4.36		
Revolving	0.05			0.08			0.06			0.09			0.21		
Closed-end, secured by first liens	3.34			2.80			3.17			2.73			4.02		
Closed-end, secured by junior liens	0.03			0.05			0.03			0.05			0.13		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	19.70			16.85			17.81			18.58			34		
Real estate loans secured by 1–4 family	19.70			16.85			17.81			18.58			34		
Revolving	0.31			0.44			0.31			0.56			1.64		
Closed-end	19.40			16.41			17.50			18.03			32.35		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
1–4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Owner-occupied	0			0			0			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	1.95			1.66			1.75			1.83			3.07		
Loans to individuals	8.01			6.02			7.18			6.13			8.99		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	70.33			75.46			73.26			73.46			53.94		
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	58.49			47.20			57.28			51.31			62.63		
Real estate loans secured by 1–4 family	58.49			47.20			57.28			51.31			62.63		
Revolving	0.91			1.24			0.99			1.54			3.03		
Closed-end	57.58			45.96			56.29			49.77			59.60		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
1–4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Owner-occupied	0			0			0			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	5.80			4.66			5.62			5.04			5.65		
Loans to individuals	23.77			16.87			23.10			16.93			16.56		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	208.78			211.38			235.61			202.85			99.36		
Supplemental															
Non-owner occupied CRE loans / Gross loans	2.37			1.91			2.12			2.05			3.07		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	7.02			5.36			6.82			5.67			5.65		
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	7.02			5.36			6.82			5.67			5.65		

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Short-term investments	20.09			17.60			17.05			18.38			29.87		
Liquid assets	68.58			67.30			69.36			69.40			69.05		
Investment securities	58.12			63.88			60.06			63.43			68.91		
Net loans and leases	17.37			17.33			18.29			15.43			12.82		
Net loans, leases and standby letters of credit	17.37			17.33			18.29			15.43			12.82		
Core deposits	67.36			63.47			65.49			63.07			71.38		
Noncore funding	5.09			5.96			4.88			4.88			6.43		
Time deposits of $250K or more	0			0			0			0			0		
Foreign deposits	0			0			0			0			0		
Federal funds purchased and repos	0			0			0			0			0		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	-2.06			-2.38			-1.96			-2.71			-3.07		
Commercial paper	0.35			0.27			0.45			0			0		
Other borrowings w/remaining maturity of 1 year or less	0.74			0.69			0.73			0.57			0.66		
Earning assets that reprice within 1 year	34.19			32.24			32.24			31.20			39.78		
Interest-bearing liabilities that reprice within 1 year	68.24			65.47			66.29			65.03			74.61		
Long-term debt that reprices within 1 year	0.33			0.43			0.26			0.22			0.20		
Net assets that reprice within 1 year	-34.39			-33.66			-34.31			-34.05			-35.04		
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-21.86			-16.21			-17.01			-19.53			-36.76		
Net short-term noncore funding dependence	-26.16			-20.13			-20.76			-22.65			-40.35		
Short-term investment / Short-term noncore funding	937.24			560.18			777.03			675.46			721.13		
Liquid assets - short-term noncore funding / Nonliquid assets	211.42			196.17			219.25			217.87			209.75		
Net loans and leases / Total deposits	25.38			26.40			27.50			23.66			17.12		
Net loans and leases / Core deposits	25.78			27.31			27.92			24.46			17.96		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-15.41												6.81		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-30.50			3.36			-3.76			23.34			1.30		
Structured notes appreciation (depreciation) / Tier 1 capital															
Percent of Investment Securities															
Held-to-maturity securities	26.60			0			0			0			66.39		
Available-for-sale securities	69.58			95.82			97.08			96.80			31.05		
U.S. Treasury securities	8.04			2.57			5.31			3.06			1.78		
US agency securities (excluding mortgage-backed securities)	0.08			0			0			0			0		
Municipal securities	0.40			0.46			0.42			0.49			0.64		
Mortgage-backed securities	77.82			83.66			83.72			83.74			77.30		
Asset-backed securities	4.66			5.14			4.38			5.43			11.25		
Other debt securities	5.18			3.98			3.24			4.09			6.47		
Mutual funds and equity securities	3.82			4.18			2.92			3.20			2.56		
Debt securities 1 year or less	11.84			14.70			11.34			15.33			26.07		
Debt securities 1 to 5 years	14.64			7.78			10.38			8.65			12.55		
Debt securities over 5 years	69.70			73.34			75.36			72.82			58.83		
Pledged securities	18.77			16.01			16.50			16.21			17.65		
Structured notes, fair value	0			0			0			0			0		
Percent Change from Prior Like Quarter															
Short-term investments	37.92			-25.79			12.71			14.92			-26.03		
Investment securities	9.94			56.88			15.08			71.89			-5.83		
Core deposits	28.27			33.60			26.21			64.98			-5.63		
Noncore funding	3.16			74.33			21.56			41.59			10.94		

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			7,782,000	9,848,000	12,006,000
Commit: Secured commercial real estate loans	0	0	0	0	0
Commit: Unsecured real estate loans	642,000	961,000	712,000	966,000	1,405,000
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	6,799,000	3,614,000	4,267,000	1,758,000	699,000
Written options contracts (interest rate)	6,000	0	4,000	0	0
Purchased options contracts (interest rate)	6,000	0	2,000	0	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	686,000	4,765,000	524,000	1,552,000	1,080,000
Written options contracts (foreign exchange)	2,000	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	2,000	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	15,960,000	15,184,000	14,011,000	11,999,000	2,910,000
Written options contracts (commodity and other)	254,000	0	184,000	0	0
Purchased options contracts (commodity and other)	198,000	0	133,000	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							1.17			1.79			4.08		
Standby letters of credit	0			0			0			0			0		
Commercial and similar letters of credit	0			0			0			0			0		
Securities lent	0			0			0			0			0		
Credit derivatives - notional amount (holding company as guarantor)	0			0			0			0			0		
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-investment grade	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-noninvest grade	0			0			0			0			0		
Derivative contracts	3.51			4.18			2.87			2.79			1.59		
Interest rate contracts	1			0.64			0.64			0.32			0.24		
Interest rate futures and forward contracts	1			0.64			0.64			0.32			0.24		
Written options contracts (interest rate)	0			0			0			0			0		
Purchased options contracts (interest rate)	0			0			0			0			0		
Interest rate swaps	0			0			0			0			0		
Foreign exchange contracts	0.10			0.85			0.08			0.28			0.37		
Futures and forward foreign exchange contracts	0.10			0.85			0.08			0.28			0.37		
Written options contracts (foreign exchange)	0			0			0			0			0		
Purchased options contracts (foreign exchange)	0			0			0			0			0		
Foreign exchange rate swaps	0			0			0			0			0		
Equity, commodity, and other derivative contracts	2.41			2.69			2.15			2.19			0.99		
Commodity and other futures and forward contracts	2.34			2.69			2.10			2.19			0.99		
Written options contracts (commodity and other)	0.04			0			0.03			0			0		
Purchased options contracts (commodity and other)	0.03			0			0.02			0			0		
Commodity and other swaps	0			0			0			0			0		
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							7.28			20.04			31.47		

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	23,911,000	23,563,000	19,127,000	15,309,000	4,689,000
Interest rate contracts	6,811,000	3,614,000	4,273,000	1,758,000	699,000
Foreign exchange contracts	688,000	4,765,000	526,000	1,552,000	1,080,000
Equity, commodity, and other contracts	16,412,000	15,184,000	14,328,000	11,999,000	2,910,000
Derivatives Position					
Futures and forwards	23,445,000	23,563,000	18,802,000	15,309,000	4,689,000
Written options	262,000	0	188,000	0	0
Exchange-traded	131,000	0	94,000	0	0
Over-the-counter	131,000	0	94,000	0	0
Purchased options	204,000	0	137,000	0	0
Exchange-traded	102,000	0	69,000	0	0
Over-the-counter	102,000	0	68,000	0	0
Swaps	0	0	0	0	0
Held for trading	2,000	17,000	2,000	24,000	1,000
Interest rate contracts	0	10,000	1,000	9,000	0
Foreign exchange contracts	0	0	0	2,000	0
Equity, commodity, and other contracts	2,000	7,000	1,000	13,000	1,000
Non-traded	23,909,000	23,546,000	19,125,000	15,285,000	4,688,000
Interest rate contracts	6,811,000	3,604,000	4,272,000	1,749,000	699,000
Foreign exchange contracts	688,000	4,765,000	526,000	1,550,000	1,080,000
Equity, commodity, and other contracts	16,410,000	15,177,000	14,327,000	11,986,000	2,909,000
Derivative contracts (excluding futures and FX 14 days or less)	23,448,000	23,014,000	18,688,000	15,069,000	4,388,000
One year or less	22,266,000	18,973,000	17,672,000	14,310,000	3,810,000
Over 1 year to 5 years	1,124,000	3,989,000	970,000	735,000	574,000
Over 5 years	58,000	52,000	46,000	24,000	4,000
Gross negative fair value (absolute value)	293,000	337,000	175,000	251,000	30,000
Gross positive fair value	282,000	327,000	153,000	351,000	34,000
Held for trading	1,000	1,000	1,000	3,000	1,000
Non-traded	281,000	326,000	152,000	348,000	33,000
Current credit exposure on risk-based capital derivative contracts	281,000	163,000	153,000	173,000	16,000
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Notional Amount															
Interest rate contracts	28.48			15.34			22.34			11.48			14.91		
Foreign exchange contracts	2.88			20.22			2.75			10.14			23.03		
Equity, commodity, and other contracts	68.64			64.44			74.91			78.38			62.06		
Futures and forwards	98.05			100			98.30			100			100		
Written options	1.10			0			0.98			0			0		
Exchange-traded	0.55			0			0.49			0			0		
Over-the-counter	0.55			0			0.49			0			0		
Purchased options	0.85			0			0.72			0			0		
Exchange-traded	0.43			0			0.36			0			0		
Over-the-counter	0.43			0			0.36			0			0		
Swaps	0			0			0			0			0		
Held for trading	0.01			0.07			0.01			0.16			0.02		
Interest rate contracts	0			0.04			0.01			0.06			0		
Foreign exchange contracts	0			0			0			0.01			0		
Equity, commodity, and other contracts	0.01			0.03			0.01			0.08			0.02		
Non-traded	99.99			99.93			99.99			99.84			99.98		
Interest rate contracts	28.48			15.30			22.33			11.42			14.91		
Foreign exchange contracts	2.88			20.22			2.75			10.12			23.03		
Equity, commodity, and other contracts	68.63			64.41			74.90			78.29			62.04		
Derivative contracts (excluding futures and forex 14 days or less)	98.06			97.67			97.70			98.43			93.58		
One year or less	93.12			80.52			92.39			93.47			81.25		
Over 1 year to 5 years	4.70			16.93			5.07			4.80			12.24		
Over 5 years	0.24			0.22			0.24			0.16			0.09		
Gross negative fair value (absolute value)	1.23			1.43			0.91			1.64			0.64		
Gross positive fair value	1.18			1.39			0.80			2.29			0.73		
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01			0.01			0			0.01			0		
Gross positive fair value (X)	0.01			0.01			0			0.01			0		
Held for trading (X)	0			0			0			0			0		
Non-traded (X)	0.01			0.01			0			0.01			0		
Current credit exposure (X)	0.01			0			0			0.01			0		
Credit losses on derivative contracts	0			0			0			0			0		
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0			0		
90+ days past due	0			0			0			0			0		
Other Ratios															
Current credit exposure / Risk-weighted assets	0.18			0.12			0.11			0.14			0.02		

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	28,000	37,000	37,000	19,000	22,000
Gross losses	7,000	3,000	27,000	18,000	2,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	4,000	7,000	18,000	5,000	7,000
Net losses	3,000	-4,000	9,000	13,000	-5,000
Provision for loan and lease losses	11,000	-5,000	0	21,000	-8,000
Adjustments	0	0	0	10,000	0
Ending balance	36,000	36,000	28,000	37,000	19,000
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.01			0			0			0.01			0		
Provision for loan and lease losses / Average loans and leases	0.04			-0.02			0			0.04			-0.02		
Provision for loan and lease losses / Net loan and lease losses	366.67			125			0			161.54			160		
Allowance for loan and lease losses / Total loans and leases not held for sale	0.03			0.04			0.02			0.04			0.05		
Allowance for loan and lease losses / Total loans and leases	0.03			0.04			0.02			0.04			0.05		
Allowance for loan and lease losses / Net loans and leases losses (X)	3						3.11			2.85					
Allowance for loan and lease losses / Nonaccrual assets	116.13			50.70			80			41.11			86.36		
ALLL / 90+ days past due + nonaccrual loans and leases	116.13			50.70			80			41.11			86.36		
Gross loan and lease losses / Average loans and leases	0.02			0.01			0.03			0.04			0.01		
Recoveries / Average loans and leases	0.01			0.03			0.02			0.01			0.02		
Net losses / Average loans and leases	0.01			-0.02			0.01			0.03			-0.01		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0		
Recoveries / Prior year-end losses	14.81			38.89			100			250			35		
Earnings coverage of net loan and lease losses (X)	616.67			-488.75			857			332.38			-968		
Net Loan and Lease Losses By Type															
Real estate loans	0			0			0			-0.01			-0.02		
Real estate loans secured by 1–4 family	0			0			0			-0.01			-0.02		
Revolving	0			0			0			0			0		
Closed-end	0			0			0			-0.01			-0.02		
Commercial real estate loans															
Construction and land development															
1–4 family															
Other															
Multifamily															
Nonfarm nonresidential															
Owner-occupied															
Other															
Real estate loans secured by farmland															
Commercial and industrial loans	0			0			0			0			0		
Loans to individuals															
Credit card loans															
Agricultural loans															
Loans to foreign governments and institutions															
Other loans and leases	0.01			-0.02			0.01			0.02			-0.01		

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	38,000	34,000	54,000	46,000	34,000
90+ days past due loans and leases	0	0	0	0	0
Nonaccrual loans and leases	31,000	71,000	35,000	90,000	22,000
Total past due and nonaccrual loans and leases	69,000	105,000	89,000	136,000	56,000
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	6,000	7,000	7,000	7,000	8,000
Total restructured loans and leases	6,000	7,000	7,000	7,000	8,000
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	0	0	0	1,000	2,000
Other real estate owned	0	1,000	1,000	1,000	1,000
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.03			0.03			0.04			0.05			0.09		
90+ days past due loans and leases	0			0			0			0			0		
Nonaccrual loans and leases	0.03			0.07			0.03			0.11			0.06		
90+ days past due and nonaccrual loans and leases	0.03			0.07			0.03			0.11			0.06		
30–89 days past due restructured	0			0			0			0			0		
90+ days past due restructured	0			0			0			0			0		
Nonaccrual restructured	0.01			0.01			0.01			0.01			0.02		
30–89 days past due loans held for sale	0			0			0			0			0		
90+ days past due loans held for sale	0			0			0			0			0		
Nonaccrual loans held for sale	0			0			0			0			0		
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.03			0.03			0.04			0.05			0.09		
90+ days past due assets	0			0			0			0			0		
Nonaccrual assets	0.03			0.07			0.03			0.11			0.06		
30+ days past due and nonaccrual assets	0.06			0.11			0.07			0.16			0.15		
Percent of Total Assets															
90+ days past due and nonaccrual assets	0			0.01			0.01			0.02			0.01		
90+ days past due and nonaccrual assets + other real estate owned	0			0.01			0.01			0.02			0.01		
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0			0.01			0.01			0.02			0.01		
Allowance for loan and lease losses	86.11			200			128.57			248.65			131.58		
Equity capital + allowance for loan and lease losses	0.06			0.13			0.06			0.16			0.11		
Tier 1 capital + allowance for loan and lease losses	0.08			0.21			0.09			0.30			0.12		
Loans and leases + other real estate owned	0.03			0.07			0.03			0.11			0.07		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.07			0.18			0.20			0.20			0.23		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.13			0.43			0.16			0.57			0.16		
Commercial and industrial	30–89 days past due	0.39			0.06			0			0.06			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Individuals	30–89 days past due	0.13			0.05			0.11			0.23			0.12		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Depository institution loans	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Agricultural	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0.01		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Memoranda																
1–4 family	30–89 days past due	0.07			0.18			0.20			0.20			0.23		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.13			0.43			0.16			0.57			0.16		
Revolving	30–89 days past due	0			0			0.27			0.21			0.16		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.55			1.39			0.53			1.27			0.16		
Closed-end	30–89 days past due	0.07			0.19			0.20			0.20			0.24		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.12			0.40			0.15			0.54			0.16		
Junior lien	30–89 days past due	0			0.01			0			0.01			0.01		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.02			0.04			0.02			0.06			0.05		
Commercial real estate	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Construction and development	30–89 days past due															
	90+ days past due															
	Nonaccrual															
1–4 family	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Multifamily	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Nonfarm non-residential	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Owner Occupied	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Farmland	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Credit card	30–89 days past due															
	90+ days past due															
	Nonaccrual															

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	21,554,000	21,148,000	21,424,000	20,958,000	-1,096,000
Retained earnings	26,895,000	23,029,000	25,992,000	21,975,000	19,960,000
Accumulated other comprehensive income (AOCI)	-11,045,000	878,000	-1,109,000	5,394,000	88,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	37,404,000	45,055,000	46,307,000	48,327,000	18,952,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	19,330,000	19,880,000	19,449,000	20,017,000	1,292,000
Accumulated other comprehensive income-related adjustments	-11,045,000	878,000	-1,109,000	5,394,000	0
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	29,119,000	24,297,000	27,967,000	22,916,000	17,660,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	29,119,000	24,297,000	27,967,000	22,916,000	17,660,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	10,694,000	10,539,000	9,954,000	7,733,000	2,793,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	10,694,000	10,539,000	9,954,000	7,733,000	2,793,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	10,694,000	10,539,000	9,954,000	7,733,000	2,793,000
Tier 1 Capital	39,813,000	34,836,000	37,921,000	30,649,000	20,453,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	37,000	38,000	29,000	39,000	19,000
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	37,000	38,000	29,000	39,000	19,000
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	37,000	38,000	29,000	39,000	19,000
Exited advanced approach tier 2 capital					
Total capital	39,850,000	34,874,000	37,950,000	30,688,000	20,472,000
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	667,752,000	560,650,000	628,097,000	504,922,000	280,757,000
Less: Deductions from common equity tier 1 capital	19,330,000	19,880,000	19,449,000	20,017,000	1,292,000
Less: Other deductions	0	0	0	0	-250,000
Total assets for leverage ratio	648,422,000	540,770,000	608,648,000	484,905,000	279,715,000
Total risk-weighted assets	154,355,000	133,167,000	141,969,000	123,881,000	90,512,000
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Capital Ratios															
Common equity tier 1 capital, column A	18.87			18.25			19.70			18.50			19.51		
Common equity tier 1 capital, column B	0			0			0			0			0		
Tier 1 capital, column A	25.79			26.16			26.71			24.74			22.60		
Tier 1 capital, column B	0			0			0			0			0		
Total capital, column A	25.82			26.19			26.73			24.77			22.62		
Total capital, column B	0			0			0			0			0		
Tier 1 leverage	6.14			6.44			6.23			6.32			7.31		
Supplementary leverage ratio, advanced approaches HCs	6.09			6.36			6.17			6.24			7.13		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0						
Life insurance assets	0	0	0	0	0		

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0			0		
Insurance underwriting assets (P/C) / Total insurance underwriting assets															
Insurance underwriting assets (L/H) / Total insurance underwriting assets															
Separate account assets (L/H) / Total life assets															
Insurance activities revenue / Adjusted operating income	0			0			0			0			0		
Premium income / Insurance activities revenue															
Credit related premium income / Total premium income															
Other premium income / Total premium income															
Insurance underwriting net income / Consolidated net income	0			0			0			0			0		
Insurance net income (P/C) / Equity (P/C)															
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums															
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (L/H) / Total assets (L/H)															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0			0		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0			0			0			0			0		
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)		157,837,000													
Net assets of broker-dealer subsidiaries / Consolidated assets	23.18			0			0			0			0		

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	5,127,000	2,615,000	2,095,000	2,588,000	1,554,000
Interest-bearing bank balances	3,000	6,000	5,000	24,000	34,000
Total selected foreign assets	5,130,000	2,621,000	2,100,000	2,612,000	1,588,000
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Yield: Foreign loans															
Cost: Interest-bearing deposits															
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans															
Foreign governments and institutions															
Growth Rates															
Net loans and leases															
Total selected assets	95.73			68.99			-19.60			64.48			42.68		
Deposits															

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Activity							
Securitization activities	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commecial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	0	0	0	0	4,915,000		
Dividends	0	0	0	0	4,915,000		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	306,000	591,000	2,951,000	1,168,000	256,000	-48.22	313.51
Dividends	306,000	591,000	2,950,000	1,166,000	233,000	-48.22	313.51
Interest	0	0	1,000	2,000	23,000		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	306,000	591,000	2,951,000	1,168,000	5,171,000	-48.22	313.51
Securities gains (losses)	0	0	0	0	0		
Other operating income	3,000	3,000	8,000	37,000	95,000	0.00	-50.00
Total operating income	309,000	594,000	2,959,000	1,205,000	5,266,000	-47.98	286.25
Operating Expenses							
Personnel expenses	72,000	45,000	86,000	62,000	63,000	60.00	2300.00
Interest expense	108,000	76,000	359,000	281,000	257,000	42.11	300.00
Other expenses	16,000	11,000	52,000	84,000	35,000	45.45	433.33
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	196,000	132,000	497,000	427,000	355,000	48.48	493.94
Income (loss) before taxes	113,000	462,000	2,462,000	778,000	4,911,000	-75.54	140.43
Applicable income taxes (credit)	-34,000	-7,000	-32,000	-45,000	9,000		
Extraordinary items							
Income before undistributed income of subsidiaries	147,000	469,000	2,494,000	823,000	4,902,000	-68.66	157.89
Equity in undistributed income of subsidiaries	1,255,000	1,015,000	3,361,000	2,476,000	-1,198,000	23.65	147.53
Bank subsidiaries	817,000	666,000	2,879,000	2,915,000	-1,048,000	22.67	74.95
Nonbank subsidiaries	438,000	349,000	482,000	-439,000	-150,000	25.50	995.00
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	1,402,000	1,484,000	5,855,000	3,299,000	3,704,000	-5.53	148.58
Memoranda							
Bank net income	817,000	666,000	2,879,000	2,915,000	3,867,000	22.67	74.95
Nonbank net income	744,000	940,000	3,432,000	727,000	83,000	-20.85	552.63
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	23,761,000	33.05	25,375,000	35.46	30,721,000	39.49	25,549,000	16,326,000	-6.36	91.30
Common and preferred stock	23,757,000	33.04	25,372,000	35.45	30,720,000	39.49	25,548,000	16,325,000	-6.37	91.96
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	4,000	0.01	3,000	0	1,000	0	1,000	1,000	33.33	-91.11
Investment in nonbank subsidiaries	36,134,000	50.25	31,576,000	44.12	35,663,000	45.84	30,810,000	8,175,000	14.44	552.12
Common and preferred stock	34,857,000	48.48	30,316,000	42.36	34,376,000	44.19	29,550,000	7,090,000	14.98	585.62
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	1,277,000	1.78	1,260,000	1.76	1,287,000	1.65	1,260,000	1,085,000	1.35	179.43
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock		0		0		0				
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0				
Other receivables		0		0		0				
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	9,892,000	13.76	14,315,000	20	11,057,000	14.21	9,636,000	4,433,000	-30.90	349.64
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	0	0	0	0	0	0	0	0		
Cash and due from unrelated depository institution	1,601,000	2.23	1,000	0	0	0	0	401,000	160000.00	88.35
Premises, furnishings, fixtures and equipment	4,000	0.01	4,000	0.01	4,000	0.01	5,000	6,000	0.00	-50.00
Intangible assets	82,000	0.11	78,000	0.11	80,000	0.10	77,000	76,000	5.13	
Other assets	428,000	0.60	218,000	0.30	274,000	0.35	288,000	193,000	96.33	95.43
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	71,902,000	100.00	71,567,000	100.00	77,799,000	100.00	66,365,000	29,610,000	0.47	238.54
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	2,384,000	3.32	1,500,000	2.10	3,005,000	3.86	0	0	58.93	297.33
Other borrowings 1 year or less	1,054,000	1.47	1,200,000	1.68	255,000	0.33	1,199,000	700,000	-12.17	20.46
Borrowings with maturity over 1 year	19,748,000	27.47	12,588,000	17.59	17,580,000	22.60	8,613,000	6,730,000	56.88	666.32
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	560,000	0.78	658,000	0.92	618,000	0.79	459,000	430,000	-14.89	185.71
Balance due to subsidiaries and related institutions	58,000	0.08	27,000	0.04	80,000	0.10	34,000	5,000	114.81	544.44
Total liabilities	23,804,000	33.11	15,973,000	22.32	21,538,000	27.68	10,305,000	7,865,000	49.03	459.17
Equity Capital	48,098,000	66.89	55,594,000	77.68	56,261,000	72.32	56,060,000	21,745,000	-13.48	183.23
Perpetual preferred stock (income surplus)	10,694,000	14.87	10,539,000	14.73	9,954,000	12.79	7,733,000	2,793,000	1.47	284.26
Common stock	21,000	0.03	21,000	0.03	21,000	0.03	21,000	15,000	0.00	40.00
Common surplus	26,826,000	37.31	26,629,000	37.21	26,741,000	34.37	26,515,000	4,656,000	0.74	523.86
Retained earnings	26,895,000	37.41	23,029,000	32.18	25,992,000	33.41	21,975,000	19,960,000	16.79	105.79
Accumulated other comprehensive income	-11,045,000	-15.36	878,000	1.23	-1,109,000	-1.43	5,394,000	88,000		
Other equity capital components	-5,293,000	-7.36	-5,502,000	-7.69	-5,338,000	-6.86	-5,578,000	-5,767,000		
Total liabilities and equity capital	71,902,000	100.00	71,567,000	100.00	77,799,000	100.00	66,365,000	29,610,000	0.47	238.54
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Profitability															
Net income / Average equity capital	11.03			10.75			10.32			9.38			17.30		
Bank net income / Average equity investment in banks	12			10.46			9.99			13.05			22.76		
Nonbank net income / Average equity investment in nonbanks	8.60			12.56			10.83			6.28			1.44		
Subsidiary HCs net income / Average equity investment in sub HCs															
Bank net income / Parent net income	58.27			44.88			49.17			88.36			104.40		
Nonbank net income / Parent net income	53.07			63.34			58.62			22.04			2.24		
Subsidiary holding companies' net income / Parent net income															
Leverage															
Total liabilities / Equity capital	49.49			28.73			38.28			18.38			36.17		
Total debt / Equity capital	48.21			27.50			37.04			17.50			34.17		
Total debt + notes payable to subs that issued TPS / Equity capital	48.21			27.50			37.04			17.50			34.17		
Total debt + Loans guaranteed for affiliate / Equity capital	48.21			27.50			37.04			17.50			34.17		
Total debt / Equity capital – excess over fair value	48.21			27.50			37.04			17.50			34.17		
Long-term debt / Equity capital	41.06			22.64			31.25			15.36			30.95		
Short-term debt / Equity capital	7.15			4.86			5.79			2.14			3.22		
Current portion of long-term debt / Equity capital	0			0			0			0			0		
Excess cost over fair value / Equity capital	0			0			0			0			0		
Long-term debt / Consolidated long-term debt	98.40			79.18			98.19			72.80			100		
Double Leverage															
Equity investment in subs / Equity capital	121.86			100.17			115.70			98.28			107.68		
Total investment in subs / Equity capital	124.53			102.44			117.99			100.53			112.67		
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.88			0.02			1.51			-0.29			0.45		
Equity investment in subs – equity cap / Net income-div (X)	2.91			0.02			2.19						0.63		
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	49.35			106.94			128.97			73.29			371.59		
Cash from ops + noncash items + op expense / Op expense + dividend	29.12			160.66			138.03			73.87			378.16		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	327.41			100.17			100.03			83.38			86.50		
Pretax operating income + interest expense / Interest expense	204.63			707.89			785.79			376.87			2,010.89		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	204.63			707.89			785.79			376.87			2,010.89		
Dividends + interest from subsidiaries / Interest expense + dividends	50.41			116.80			135.24			74.82			392.63		
Fees + other income from subsidiaries / Salary + other expenses	0			0			0			0			0		
Net income / Current part of long-term debt + preferred dividends (X)	11.88			16.49			12.84			13.75			23.01		
Other Ratios															
Net assets that reprice within 1 year / Total assets	7.71			13.70			7.12			12.28			11.51		
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due															
Nonaccrual															
Total															
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0		
To nonbank subsidiaries	0			0			0			0			0		
To subsidiary holding companies	0			0			0			0			0		
Total	0			0			0			0			0		
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	27.02			27.07			27.79			27.90			19.44		
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0		
Combined foreign nonbank subsidiary assets	0.05			0.05			0.05			0.04			0.02		

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	339.46			91.68			73.10			155.53			21.62		
Dividends declared / Net income	35.59			28.98			31.14			38.80			28.62		
Net income – dividends / Average equity	7.10			7.64			7.11			5.74			12.35		
Percent of Dividends Paid															
Dividends from bank subsidiaries	0			0			0			0			463.68		
Dividends from nonbank subsidiaries	61.32			137.44			161.82			91.09			21.98		
Dividends from subsidiary holding companies	0			0			0			0			0		
Dividends from all subsidiaries	61.32			137.44			161.82			91.09			485.66		
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0			0			0			0			127.10		
Interest income from bank subsidiaries	0			0			0			0			0		
Management and service fees from bank subsidiaries	0			0			0			0			0		
Other income from bank subsidiaries	0			0			0			0			0		
Operating income from bank subsidiaries	0			0			0			0			127.10		
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	41.13			62.87			85.96			160.39			280.72		
Interest income from nonbank subsidiaries	0			0			0.03			0.28			27.71		
Management and service fees from nonbank subsidiaries	0			0			0			0			0		
Other income from nonbank subsidiaries	0			0			0			0			0		
Operating income from nonbank subsidiaries	41.13			62.87			85.98			160.66			308.43		
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies															
Interest income from subsidiary holding companies															
Management and service fees from subsidiary holding companies															
Other income from subsidiary holding companies															
Operating income from subsidiary holding companies															
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			0			0			93.33		
Interest income from bank subsidiaries	0			0			0			0			0		
Management and service fees from bank subsidiaries	0			0			0			0			0		
Other income from bank subsidiaries	0			0			0			0			0		
Operating income from bank subsidiaries	0			0			0			0			93.33		
Dividends from nonbank subsidiaries	99.03			99.49			99.70			96.76			4.42		
Interest income from nonbank subsidiaries	0			0			0.03			0.17			0.44		
Management and service fees from nonbank subsidiaries	0			0			0			0			0		
Other income from nonbank subsidiaries	0			0			0			0			0		
Operating income from nonbank subsidiaries	99.03			99.49			99.73			96.93			4.86		
Dividends from subsidiary holding companies	0			0			0			0			0		
Interest income from subsidiary holding companies	0			0			0			0			0		
Management and service fees from subsidiary holding companies	0			0			0			0			0		
Other income from subsidiary holding companies	0			0			0			0			0		
Operating income from subsidiary holding companies	0			0			0			0			0		
Loans and advances from subsidiaries / Short term debt	0			0			0			0			0		
Loans and advances from subsidiaries / Total debt	0			0			0			0			0		