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

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BHC Name JPMORGAN CHASE & CO.

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 3,954,687,000
Peer Group Number: 1 Number in Peer Group: 134
Number of Bank Subsidiaries: 2

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:

JPMORGAN CHASE & CO.
383 MADISON AVENUE

NEW YORK, NY 10179

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Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	3,911,322,000	3,608,716,000	3,722,136,250	3,194,802,500	2,737,345,500
Net income ($000)	8,282,000	14,300,000	48,334,000	29,131,000	36,431,000
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.43	2.55	7	1.45	2.67	6	1.42	2.60	6	1.73	2.77	9	2.12	3.01	16
+ Non-interest income	1.72	0.97	87	2.14	1.13	87	1.86	1.04	87	2.01	1.21	85	2.14	1.32	84
– Overhead expense	1.95	2.18	38	2.09	2.28	41	1.93	2.17	35	2.14	2.57	29	2.42	2.69	37
– Provision for credit losses	0.15	0.04	84	-0.46	-0.12	14	-0.25	-0.09	15	0.51	0.51	55	0.20	0.15	69
+ Securities gains (losses)	-0.04	0	4	0	0.01	62	-0.01	0.01	2	0.03	0.02	65	0.01	0.01	68
+ Other tax equivalent adjustments	0.06	0	97	0.06	0	98	0.07	0	98	0.09	0	99	0.10	0	97
= Pretax net operating income (tax equivalent)	1.10	1.35	27	2.04	1.78	70	1.68	1.66	58	1.21	1.04	60	1.74	1.56	67
Net operating income	0.85	1.03	28	1.59	1.36	70	1.30	1.26	58	0.91	0.81	59	1.33	1.19	64
Net income	0.85	1.02	28	1.59	1.35	70	1.30	1.26	58	0.91	0.82	58	1.33	1.19	64
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.69	2.96	6	1.68	3.18	5	1.66	3.06	6	2.18	3.55	6	3.38	4.41	7
Interest expense	0.18	0.20	50	0.16	0.29	26	0.16	0.25	33	0.33	0.52	24	1.07	1.08	54
Net interest income (tax equivalent)	1.51	2.75	6	1.52	2.88	5	1.50	2.80	6	1.85	3.01	10	2.32	3.33	15
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.20	0.09	81	0.40	0.16	88	0.26	0.11	88	0.52	0.27	80	0.57	0.21	88
Earnings coverage of net loan and lease losses (X)	19.68	38.54	51	12.70	25.70	45	17.64	39.72	46	9.83	22.91	43	8.88	24.40	34
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.55	1.20	80	2.23	1.49	85	1.49	1.23	75	2.74	1.58	89	1.33	0.83	87
Allowance for loan and lease losses / Total loans and leases	1.51	1.17	79	2.15	1.47	85	1.44	1.20	74	2.67	1.55	89	1.32	0.81	87
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.76	0.47	84	0.98	0.70	76	0.75	0.49	83	1.07	0.71	82	0.53	0.57	48
30–89 days past due loans and leases / Total loans and leases	0.46	0.32	77	0.46	0.33	73	0.49	0.32	76	0.51	0.39	72	0.51	0.43	67
Liquidity and Funding															
Net noncore funding dependence	-16.51	-1.97	8	-5.38	-0.51	37	-15.56	-2.33	13	-1.85	3.20	39	14.78	14.45	53
Net short-term noncore funding dependence	-53.64	-6.65	4	-41.65	-6.88	4	-51.48	-7.71	4	-38.94	-4.76	6	-23.76	3.38	8
Net loans and leases / Total assets	28.44	59.31	5	28.37	60.99	5	29.94	58.67	5	30.49	61.58	8	36.47	63.77	11
Capitalization															
Tier 1 leverage ratio	6.22	9.06	3	6.66	9.15	3	6.51	8.98	4	7	9.13	4	7.85	9.76	8
Holding company equity capital / Total assets	7.23	10.29	8	7.61	10.72	8	7.86	10.71	12	8.25	11.16	10	9.72	12.43	17
Total equity capital (including minority interest) / Total assets	7.23	10.40	6	7.61	10.85	5	7.86	10.82	10	8.25	11.29	8	9.73	12.57	15
Common equity tier 1 capital / Total risk-weighted assets	11.88	12.21	50	13.07	12.57	63	13.05	12.42	67	13.14	12.38	68	12.39	12.17	59
Net loans and leases / Equity capital (X)	3.93	5.82	14	3.73	5.73	11	3.81	5.53	16	3.70	5.58	13	3.75	5.21	18
Cash dividends / Net income	40.69	33.45	62	21.94	23.13	45	27	28.27	47	43.58	42.30	54	34.25	33.12	53
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	7.19	9.35	58	17.46	16.49	58	10.56	10.50	59	25.98	16.68	79	2.49	9.26	25
Equity capital	1.85	4.03	55	7.45	9.13	55	5.29	7.46	53	6.90	6.99	57	1.88	10.49	16
Net loans and leases	7.46	6.29	61	2.08	7.22	38	8.60	3.36	76	5.29	9.07	39	-2.09	9.10	5
Noncore funding	-1.26	-10.65	64	9.17	-25.09	87	1.59	-14.79	74	14.55	-12.18	79	3.97	6.59	47
Parent Company Ratios															
Short-term debt / Equity capital	4.54	0.49	90	3.51	0.52	88	3.65	0.57	87	3.87	0.77	86	7.26	1.02	91
Long-term debt / Equity capital	76.33	11.08	95	72.10	11.33	94	76.92	10.95	96	72.84	13.56	93	69.16	13.04	92
Equity investment in subsidiaries / Equity capital	185.70	103.47	99	185.75	102.85	99	185.85	103.22	99	182.43	102.81	99	180.71	103.22	99
Cash from ops + noncash items + op expense / Op expense + dividends	73.56	125.04	31	-186.13	98.58	3	2.68	154.48	3	118.52	147.24	41	175.90	190.27	50

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	10,930,000	10,389,000	42,415,000	44,627,000	51,704,000	5.21	8.95
Income from lease financing receivables	3,000	4,000	17,000	11,000	30,000	-25.00	-66.67
Fully taxable income on loans and leases	10,841,000	10,290,000	42,035,000	44,197,000	51,195,000	5.35	9.16
Tax-exempt income on loans and leases	92,000	103,000	397,000	441,000	539,000	-10.68	-16.36
Estimated tax benefit on income on loans and leases	26,754	29,545	116,925	113,439	153,217	-9.45	-57.94
Income on loans and leases (tax equivalent)	10,959,754	10,422,545	42,548,925	44,751,439	51,887,217	5.15	8.46
Investment interest income (tax equivalent)	2,295,246	1,961,455	7,836,075	9,333,561	9,679,783	17.02	6.59
Interest on balances due from depository institutions	234,000	65,000	479,000	749,000	3,887,000	260.00	-67.77
Interest income on other earning assets	2,156,000	2,017,000	7,811,000	10,544,000	19,467,000	6.89	-12.32
Total interest income (tax equivalent)	15,645,000	14,466,000	58,675,000	65,378,000	84,921,000	8.15	1.31
Interest on time deposits of $250K or more	26,000	29,000	98,000	415,000	1,125,000	-10.34	-68.67
Interest on time deposits < $250K	5,000	9,000	27,000	233,000	215,000	-44.44	-82.76
Interest on foreign office deposits	-45,000	-98,000	-370,000	69,000	2,061,000		
Interest on other deposits	196,000	206,000	776,000	1,640,000	5,556,000	-4.85	-27.41
Interest on other borrowings and trading liabilities	1,345,000	1,066,000	4,648,000	7,399,000	17,125,000	26.17	-42.25
Interest on subordinated debt and mandatory convertible securities	97,000	195,000	527,000	204,000	713,000	-50.26	-41.57
Total interest expense	1,624,000	1,407,000	5,706,000	9,960,000	26,795,000	15.42	-45.47
Net interest income (tax equivalent)	14,021,000	13,059,000	52,969,000	55,418,000	58,126,000	7.37	12.48
Non-interest income	16,836,000	19,267,000	69,385,000	64,169,000	58,456,000	-12.62	32.74
Adjusted operating income (tax equivalent)	30,857,000	32,326,000	122,354,000	119,587,000	116,582,000	-4.54	22.70
Overhead expense	19,024,000	18,856,000	71,782,000	68,238,000	66,224,000	0.89	25.48
Provision for credit losses	1,463,000	-4,156,000	-9,256,000	16,359,000	5,449,000		11.17
Securities gains (losses)	-394,000	14,000	-345,000	802,000	258,000		
Other tax equivalent adjustments	566,000	575,000	2,679,000	2,944,000	2,632,000	-1.57	-2.75
Pretax net operating income (tax equivalent)	10,751,000	18,384,000	62,708,000	38,760,000	47,701,000	-41.52	16.23
Applicable income taxes	1,781,000	3,397,000	11,228,000	6,276,000	8,114,000	-47.57	-5.92
Tax equivalent adjustments	664,000	684,000	3,109,000	3,362,000	3,163,000	-2.92	-27.11
Applicable income taxes (tax equivalent)	2,445,000	4,081,000	14,337,000	9,638,000	11,277,000	-40.09	-12.80
Minority interest	24,000	3,000	37,000	-9,000	-7,000	700.00	
Net income before discontinued operations, net of minority interest	8,282,000	14,300,000	48,334,000	29,131,000	36,431,000	-42.08	28.44
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	8,282,000	14,300,000	48,334,000	29,131,000	36,431,000	-42.08	28.44
Memoranda							
Net income - holding company and noncontrolling (minority) interest	8,306,000	14,303,000	48,371,000	29,122,000	36,424,000	-41.93	28.86
Investment securities income (tax equivalent)	2,295,246	1,961,455	7,836,075	9,333,561	9,679,783	17.02	6.59
US Treasury and agency securities (excluding mortgage-backed securities)	651,000	419,000	2,090,000	1,733,000	2,092,000	55.37	355.24
Mortgage-backed securities	1,029,000	969,000	3,445,000	4,864,000	4,314,000	6.19	18.00
All other securities	615,246	573,455	2,301,075	2,736,561	3,273,783	7.29	-45.96
Cash dividends declared	3,370,000	3,137,000	13,048,000	12,694,000	12,476,000	7.43	51.46
Common	2,973,000	2,758,000	11,448,000	11,111,000	10,889,000	7.80	63.98
Preferred	397,000	379,000	1,600,000	1,583,000	1,587,000	4.75	-3.64

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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.60	2.75	6	1.60	2.96	5	1.58	2.85	6	2.05	3.27	7	3.10	4	10
Less: Interest expense	0.17	0.19	51	0.16	0.27	27	0.15	0.23	36	0.31	0.48	28	0.98	0.98	57
Equals: Net interest income (tax equivalent)	1.43	2.55	7	1.45	2.67	6	1.42	2.60	6	1.73	2.77	9	2.12	3.01	16
Plus: Non-interest income	1.72	0.97	87	2.14	1.13	87	1.86	1.04	87	2.01	1.21	85	2.14	1.32	84
Equals: adjusted operating income (tax equivalent)	3.16	3.56	28	3.58	3.87	40	3.29	3.70	27	3.74	4.04	40	4.26	4.41	43
Less: Overhead expense	1.95	2.18	38	2.09	2.28	41	1.93	2.17	35	2.14	2.57	29	2.42	2.69	37
Less: Provision for credit losses	0.15	0.04	84	-0.46	-0.12	14	-0.25	-0.09	15	0.51	0.51	55	0.20	0.15	69
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	-0.04	0	4	0	0.01	62	-0.01	0.01	2	0.03	0.02	65	0.01	0.01	68
Plus: other tax equivalent adjustments	0.06	0	97	0.06	0	98	0.07	0	98	0.09	0	99	0.10	0	97
Equals: Pretax net operating income (tax equivalent)	1.10	1.35	27	2.04	1.78	70	1.68	1.66	58	1.21	1.04	60	1.74	1.56	67
Less: Applicable income taxes (tax equivalent)	0.25	0.31	31	0.45	0.40	69	0.39	0.38	55	0.30	0.23	70	0.41	0.36	64
Less: Minority interest	0	0	88	0	0	83	0	0	83	0	0	4	0	0	2
Equals: Net operating income	0.85	1.03	28	1.59	1.36	70	1.30	1.26	58	0.91	0.81	59	1.33	1.19	64
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	0.85	1.02	28	1.59	1.35	70	1.30	1.26	58	0.91	0.82	58	1.33	1.19	64
Memo: Net income (last four quarters)	1.11	1.17	43	1.20	1.07	64	1.30	1.26	58	0.91	0.82	58	1.33	1.19	63
Net income–BHC and noncontrolling (minority) interest	0.85	1.04	26	1.59	1.37	70	1.30	1.27	58	0.91	0.83	58	1.33	1.20	64
Margin Analysis															
Average earning assets / Average assets	94.88	93.16	72	95.22	93.08	74	94.87	93.08	73	94.01	92.32	70	91.68	91.05	58
Average interest-bearing funds / Average assets	59.84	60.43	57	60.75	62.97	42	60.25	61.99	51	61.25	64.06	38	61.96	65.57	34
Interest income (tax equivalent) / Average earning assets	1.69	2.96	6	1.68	3.18	5	1.66	3.06	6	2.18	3.55	6	3.38	4.41	7
Interest expense / Average earning assets	0.18	0.20	50	0.16	0.29	26	0.16	0.25	33	0.33	0.52	24	1.07	1.08	54
Net interest income (tax equivalent) / Average earning assets	1.51	2.75	6	1.52	2.88	5	1.50	2.80	6	1.85	3.01	10	2.32	3.33	15
Yield or Cost															
Total loans and leases (tax equivalent)	3.86	3.88	54	3.92	4.05	45	3.89	4.01	43	4.39	4.27	64	5.29	5.09	70
Interest-bearing bank balances	0.13	0.18	13	0.04	0.10	9	0.07	0.14	7	0.18	0.27	25	1.53	2.04	23
Federal funds sold and reverse repos	0.24	0.28	59	0.13	0.26	59	0.12	0.25	47	0.51	0.68	50	1.90	2.44	34
Trading assets	1.50	0.43	82	1.36	0.39	82	1.36	0.45	80	1.57	0.60	78	2.27	0.99	75
Total earning assets	1.68	2.93	6	1.67	3.15	5	1.65	3.04	6	2.16	3.51	6	3.36	4.36	7
Investment securities (tax equivalent)	1.35	1.78	12	1.35	1.84	17	1.32	1.77	16	1.85	2.25	21	3.04	2.76	77
US Treasury and agency securities (excluding mortgage-backed securities)	0.73	1.09	23	0.62	1.30	17	0.68	1.14	21	0.84	1.75	12	2.02	2.32	35
Mortgage-backed securities	1.89	1.67	76	1.68	1.60	60	1.68	1.57	63	2.14	2.05	57	3	2.61	88
All other securities	2.17	2.75	34	2.44	2.93	34	2.34	2.81	38	2.83	3.24	36	3.65	4.06	45
Interest-bearing deposits	0.04	0.16	8	0.04	0.26	3	0.03	0.21	3	0.17	0.53	7	0.80	1.10	29
Time deposits of $250K or more	0.26	0.48	16	0.33	0.82	6	0.27	0.66	9	1.08	1.42	22	3.18	1.96	97
Time deposits < $250K	0.19	0.44	13	0.28	0.78	4	0.23	0.62	8	1.17	1.36	33	0.88	1.82	8
Other domestic deposits	0.06	0.13	25	0.07	0.17	18	0.06	0.15	20	0.16	0.36	14	0.70	0.93	36
Foreign deposits	-0.05	0.14	14	-0.11	0.13	11	-0.10	0.14	14	0.02	0.42	17	0.78	1.19	36
Federal funds purchased and repos	0.19	0.16	71	0.02	0.18	18	0.11	0.17	50	0.41	0.62	41	2.03	1.86	58
Other borrowed funds and trading liabilities	0.90	1.14	37	0.81	1.38	31	0.84	1.27	34	1.24	1.50	37	2.48	2.38	58
All interest-bearing funds	0.28	0.31	51	0.26	0.42	26	0.25	0.37	32	0.51	0.74	27	1.58	1.49	65

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	16,836,000	19,267,000	69,385,000	64,169,000	58,456,000
Fiduciary activities income	3,963,000	3,739,000	15,898,000	12,988,000	8,508,000
Service charges on deposit accounts - domestic	1,386,000	1,251,000	5,224,000	4,969,000	5,121,000
Trading revenue	1,670,000	5,183,000	17,407,000	19,571,000	23,320,000
Investment banking fees and commissions	2,716,000	3,561,000	15,097,000	12,302,000	13,561,000
Insurance activities revenue	2,000	3,000	9,000	13,000	15,000
Venture capital revenue	-2,000	2,000	-34,000	24,000	25,000
Net servicing fees	1,114,000	936,000	699,000	-1,091,000	-430,000
Net securitization income	0	0	0	11,000	0
Net gains (losses) on sales of loans, OREO, other assets	138,000	27,000	525,000	48,000	530,000
Other non-interest income	5,849,000	4,565,000	14,560,000	15,334,000	7,806,000
Total overhead expenses	19,024,000	18,856,000	71,782,000	68,238,000	66,224,000
Personnel expense	10,658,000	10,746,000	39,139,000	35,556,000	34,797,000
Net occupancy expense	1,670,000	1,665,000	6,817,000	6,619,000	6,316,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	30,000	25,000	107,000	82,000	54,000
Other operating expenses	6,666,000	6,420,000	25,719,000	25,981,000	25,057,000
Fee income on mutual funds and annuities	1,268,000	1,187,000	4,981,000	4,501,000	4,355,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	1,403,406,000	1,419,641,000	1,514,930,000	1,328,981,000	1,116,925,000
Number of equivalent employees	269,272	252,866	264,986	249,184	250,115
Average personnel expense per employee	39.58	42.50	147.70	142.69	139.12
Average assets per employee	14,525.54	14,271.26	14,046.54	12,821.06	10,944.35

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	7.53	2.26	90	6.16	2.10	87	7.18	2.17	92	7.01	2.02	92	7.45	2.72	87
Overhead expenses / Net Interest Income + non-interest income	61.85	61.09	54	58.53	59.31	45	58.87	59.28	42	57.26	62.28	34	57.06	61.29	36
Percent of Average Assets															
Total overhead expense	1.95	2.18	38	2.09	2.28	41	1.93	2.17	35	2.14	2.57	29	2.42	2.69	37
Personnel expense	1.09	1.21	37	1.19	1.28	41	1.05	1.21	33	1.11	1.30	29	1.27	1.41	37
Net occupancy expense	0.17	0.23	24	0.18	0.24	21	0.18	0.23	25	0.21	0.26	24	0.23	0.28	25
Other operating expenses	0.68	0.71	59	0.71	0.73	61	0.69	0.72	54	0.82	0.94	55	0.92	0.97	57
Overhead less non-interest income	0.22	1.18	8	-0.05	1.10	5	0.06	1.10	6	0.13	1.25	8	0.28	1.32	8
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	61.65	60.59	56	58.33	58.69	48	58.67	58.83	44	57.06	61.82	35	56.80	60.64	40
Personnel expense	34.54	33.94	46	33.24	33.28	47	31.99	32.93	36	29.73	32.36	30	29.85	32.39	34
Net occupancy expense	5.41	6.43	31	5.15	6.42	31	5.57	6.23	37	5.53	6.58	31	5.42	6.52	28
Other operating expenses	21.70	19.35	74	19.94	18.45	66	21.11	19.18	65	21.79	22.28	65	21.54	21.20	63
Total non-interest income	54.56	26.24	90	59.60	28.42	93	56.71	27.67	93	53.66	28.83	89	50.14	29.23	85
Fiduciary activities income	12.84	2.31	92	11.57	2.15	93	12.99	2.20	95	10.86	2.09	94	7.30	1.97	92
Service charges on domestic deposit accounts	4.49	3.51	65	3.87	3.21	62	4.27	3.27	67	4.16	3.27	66	4.39	3.88	56
Trading revenue	5.41	0.53	94	16.03	0.97	96	14.23	0.62	96	16.37	1.28	96	20	1.18	97
Investment banking fees and commissions	8.80	2.33	89	11.02	2.51	90	12.34	2.58	91	10.29	2.46	89	11.63	3.54	85
Insurance activities revenue	0.01	0.38	36	0.01	0.38	33	0.01	0.36	33	0.01	0.41	31	0.01	0.47	32
Venture capital revenue	-0.01	0.02	0	0.01	0.02	90	-0.03	0.04	1	0.02	0.01	88	0.02	0.02	86
Net servicing fees	3.61	1.49	84	2.90	0.99	84	0.57	0.60	68	-0.91	0.01	13	-0.37	0.28	7
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0.01	0	89	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.45	1.74	32	0.08	3.74	10	0.43	3.30	21	0.04	3.92	15	0.45	1.86	28
Other non-interest income	18.96	8.92	88	14.12	8.65	81	11.90	9.27	74	12.82	9.65	73	6.70	10.04	32
Overhead less non-interest income	7.09	33.42	7	-1.27	29.66	6	1.96	30.52	6	3.40	31.93	8	6.66	31.06	9
Applicable income taxes / Pretax net operating income (tax equivalent)	16.57	20.83	14	18.48	21.04	24	17.91	21.18	15	16.19	18.63	30	17.01	20.56	21
Applicable income tax + TE / Pretax net operating income + TE	22.74	22.92	51	22.20	22.74	45	22.86	22.67	52	24.87	21.18	78	23.64	23.23	59

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	375,547,000	367,055,000	380,971,000	370,192,000	372,466,000	2.31	-2.36
Commercial and industrial loans	190,452,000	197,038,000	184,118,000	194,307,000	169,707,000	-3.34	16.97
Loans to individuals	217,805,000	192,130,000	220,532,000	199,932,000	212,908,000	13.36	12.91
Loans to depository institutions and acceptances of other banks	9,629,000	7,789,000	7,912,000	6,980,000	6,981,000	23.62	15.79
Agricultural loans	937,000	656,000	846,000	662,000	700,000	42.84	41.91
Other loans and leases	347,405,000	304,837,000	342,992,000	288,505,000	230,726,000	13.96	106.71
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	1,141,775,000	1,069,505,000	1,137,371,000	1,060,578,000	993,488,000	6.76	24.46
Less: Allowance for loan and lease losses	17,192,000	23,001,000	16,386,000	28,328,000	13,123,000	-25.26	28.17
Net loans and leases	1,124,583,000	1,046,504,000	1,120,985,000	1,032,250,000	980,365,000	7.46	24.41
Debt securities that reprice or mature in over 1 year	562,661,000	542,901,000	564,396,000	509,944,000	342,241,000	3.64	148.42
Mutual funds and equity securities	1,337,000	870,000	1,359,000	780,000	623,000	53.68	45.01
Subtotal	1,688,581,000	1,590,275,000	1,686,740,000	1,542,974,000	1,323,229,000	6.18	49.25
Interest-bearing bank balances	730,277,000	687,927,000	715,485,000	504,168,000	243,616,000	6.16	64.07
Federal funds sold and reverse repos	526,727,000	451,997,000	467,769,000	456,919,000	388,915,000	16.53	86.20
Debt securities that reprice or mature within 1 year	116,838,000	54,587,000	107,875,000	80,134,000	55,921,000	114.04	114.89
Trading assets	510,759,000	543,551,000	432,705,000	502,399,000	410,657,000	-6.03	26.99
Total earning assets	3,573,182,000	3,328,337,000	3,410,574,000	3,086,593,000	2,422,338,000	7.36	54.29
Non-interest-bearing cash and due from depository institutions	26,165,000	25,397,000	26,438,000	24,874,000	21,704,000	3.02	27.48
Premises, fixed assets, and leases	23,660,000	23,511,000	23,758,000	23,678,000	22,917,000	0.63	94.96
Other real estate owned	231,000	258,000	218,000	265,000	386,000	-10.47	-52.37
Investment in unconsolidated subsidiaries	13,234,000	9,665,000	11,682,000	10,911,000	9,269,000	36.93	60.22
Intangible and other assets	318,254,000	302,262,000	270,936,000	239,828,000	211,167,000	5.29	68.45
Total assets	3,954,687,000	3,689,336,000	3,743,567,000	3,386,071,000	2,687,781,000	7.19	55.31
Quarterly average assets	3,911,322,000	3,608,716,000	3,830,907,000	3,393,112,000	2,771,586,000	8.39	54.55
Average loans and leases (YTD)	1,135,786,000	1,064,642,000	1,092,619,000	1,018,689,500	981,285,750	6.68	24.60
Memoranda							
Loans held-for-sale	29,509,000	38,983,000	41,171,000	28,568,000	7,064,000	-24.30	145.89
Loans not held-for-sale	1,112,266,000	1,030,522,000	1,096,200,000	1,032,010,000	986,424,000	7.93	22.85
Real estate loans secured by 1–4 family	243,494,000	240,327,000	252,018,000	241,603,000	246,239,000	1.32	-10.02
Commercial real estate loans	128,455,000	123,346,000	125,331,000	125,303,000	123,520,000	4.14	15.28
Construction and land development	9,272,000	10,281,000	8,843,000	10,169,000	9,409,000	-9.81	3.92
Multifamily	75,517,000	72,379,000	74,124,000	73,306,000	73,979,000	4.34	12.09
Nonfarm nonresidential	43,666,000	40,686,000	42,364,000	41,828,000	40,132,000	7.32	24.29
Real estate loans secured by farmland	41,000	90,000	63,000	95,000	135,000	-54.44	-82.02
Total investment securities	680,836,000	598,358,000	673,630,000	590,857,000	398,785,000	13.78	141.61
U.S. Treasury securities	353,202,000	270,891,000	362,667,000	255,135,000	139,487,000	30.39	731.81
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	29,630,000	32,634,000	29,878,000	33,204,000	34,607,000	-9.21	-36.48
Mortgage-backed securities	213,161,000	231,221,000	197,170,000	241,247,000	164,818,000	-7.81	77.13
Asset-backed securities	66,849,000	41,659,000	66,026,000	37,347,000	36,618,000	60.47	112.08
Other debt securities	16,657,000	21,083,000	16,530,000	23,144,000	22,632,000	-20.99	-58.22
Mutual funds and equity securities	1,337,000	870,000	1,359,000	780,000	623,000	53.68	45.01
Available-for-sale securities	312,875,000	379,942,000	308,525,000	388,178,000	350,622,000	-17.65	34.35
U.S. Treasury securities	165,962,000	194,784,000	177,463,000	201,951,000	139,436,000	-14.80	290.85
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	14,786,000	19,922,000	15,860,000	20,396,000	29,810,000	-25.78	-54.07
Mortgage-backed securities	100,320,000	126,089,000	83,562,000	126,390,000	128,295,000	-20.44	16.81
Asset-backed securities	15,150,000	18,064,000	15,110,000	16,297,000	30,449,000	-16.13	-51.94
Other debt securities	16,657,000	21,083,000	16,530,000	23,144,000	22,632,000	-20.99	-58.22
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-16,130,000	164,000	-1,119,000	3,573,000	1,401,000		
Available-for-sale securites appreciation (depreciation)	-9,249,000	1,186,000	268,000	6,449,000	5,393,000		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	99,170,000	115,921,000	82,148,000	80,262,000	35,860,000	-14.45	-1.88

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	721,401,000	632,582,000	711,535,000	572,711,000	396,304,000	14.04	80.15
NOW, ATS and transaction accounts	354,691,000	310,445,000	327,919,000	288,430,000	197,199,000	14.25	122.59
Time deposits less brokered deposits < $250K	-49,907,000	-44,923,000	-49,203,000	-52,672,000	-2,530,000		
MMDA and other savings accounts	1,005,413,000	904,653,000	982,513,000	861,250,000	612,923,000	11.14	79.26
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	2,031,598,000	1,802,757,000	1,972,764,000	1,669,719,000	1,203,896,000	12.69	79.58
Time deposits of $250K or more	42,227,000	35,824,000	38,884,000	33,690,000	42,832,000	17.87	31.08
Foreign deposits	427,217,000	382,117,000	390,846,000	374,514,000	290,608,000	11.80	72.75
Federal funds purchased and repos	223,858,000	304,019,000	194,340,000	215,209,000	183,675,000	-26.37	22.12
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	24,904,000	24,219,000	21,305,000	22,554,000	23,976,000	2.83	38.38
Other borrowings w/remaining maturity of 1 year or less	66,567,000	68,554,000	63,597,000	63,590,000	66,857,000	-2.90	-17.97
Other borrowings w/remaining maturity over 1 year	249,998,000	236,781,000	259,915,000	236,720,000	250,340,000	5.58	2.85
Brokered deposits < $250K	60,165,000	57,414,000	59,809,000	66,334,000	25,732,000	4.79	393.36
Noncore funding	1,094,936,000	1,108,928,000	1,028,696,000	1,012,611,000	884,020,000	-1.26	33.98
Trading liabilities	201,561,000	191,100,000	164,239,000	169,933,000	118,988,000	5.47	49.00
Subordinated notes and debentures + trust preferred securities	19,500,000	20,522,000	20,532,000	21,607,000	17,591,000	-4.98	-15.94
Other liabilities	321,056,000	285,182,000	263,089,000	232,715,000	201,753,000	12.58	75.24
Total liabilities	3,668,651,000	3,408,489,000	3,449,320,000	3,106,585,000	2,426,248,000	7.63	60.19
Equity Capital							
Perpetual preferred stock (including surplus)	32,838,000	31,563,000	34,838,000	30,063,000	26,993,000	4.04	25.97
Common stock	4,105,000	4,105,000	4,105,000	4,105,000	4,105,000	0.00	0.00
Common surplus	88,260,000	88,005,000	88,415,000	88,394,000	88,522,000	0.29	-2.36
Retained earnings	277,177,000	248,151,000	272,268,000	236,990,000	223,211,000	11.70	66.31
Accumulated other comprehensive income	-9,567,000	1,041,000	-84,000	7,986,000	1,569,000		
Other equity capital components	-106,914,000	-92,151,000	-105,415,000	-88,184,000	-83,070,000		
Total holding company equity capital	285,899,000	280,714,000	294,127,000	279,354,000	261,330,000	1.85	11.74
Noncontrolling (minority) interest in subsidiaries	137,000	133,000	120,000	132,000	203,000	3.01	-34.13
Total equity capital, including minority interest	286,036,000	280,847,000	294,247,000	279,486,000	261,533,000	1.85	11.70
Total liabilities and capital	3,954,687,000	3,689,336,000	3,743,567,000	3,386,071,000	2,687,781,000	7.19	55.31
Memoranda							
Non-interest-bearing deposits	748,943,000	655,243,000	737,764,000	596,146,000	416,192,000	14.30	79.65
Interest-bearing deposits	1,812,264,000	1,622,869,000	1,724,539,000	1,548,111,000	1,146,876,000	11.67	80.13
Total deposits	2,561,207,000	2,278,112,000	2,462,303,000	2,144,257,000	1,563,068,000	12.43	79.99
Long-term debt that reprices within 1 year	26,424,000	24,935,000	26,783,000	23,781,000	45,793,000	5.97	-76.85
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	294,127,000	279,354,000	279,354,000	261,330,000	256,515,000		
Accounting restatements	0	0	0	-2,650,000	62,000		
Net income	8,282,000	14,300,000	48,334,000	29,131,000	36,431,000		
Net sale of new perpetual preferred stock	-2,000,000	1,474,000	4,671,000	3,065,000	877,000		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	1,001,000	1,032,000	1,217,000	1,262,000	1,566,000		
Less: Purchase of treasury stock	2,500,000	4,999,000	18,448,000	6,397,000	24,121,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	3,370,000	3,137,000	13,048,000	12,694,000	12,476,000		
Change in other comprehensive income	-9,483,000	-6,945,000	-8,070,000	6,417,000	3,076,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-158,000	-365,000	117,000	-110,000	-600,000		
Holding company equity capital, ending balance	285,899,000	280,714,000	294,127,000	279,354,000	261,330,000		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	9.50	37.11	9	9.95	36.10	8	10.18	36.25	9	10.93	36.22	11	13.86	37.78	17
Commercial and industrial loans	4.82	10.78	17	5.34	13.88	10	4.92	10.76	16	5.74	13.52	13	6.31	12.02	21
Loans to individuals	5.51	3.61	76	5.21	3.42	73	5.89	3.36	79	5.90	3.40	76	7.92	4.20	76
Loans to depository institutions and acceptances of other banks	0.24	0.02	91	0.21	0.02	92	0.21	0.02	91	0.21	0.03	89	0.26	0.04	88
Agricultural loans	0.02	0.17	47	0.02	0.19	38	0.02	0.18	45	0.02	0.19	41	0.03	0.24	42
Other loans and leases	8.78	4.19	85	8.26	4.29	81	9.16	4.47	83	8.52	4.63	78	8.58	5.01	79
Net loans and leases	28.44	59.31	5	28.37	60.99	5	29.94	58.67	5	30.49	61.58	8	36.47	63.77	11
Debt securities over 1 year	14.23	19.47	34	14.72	16.70	42	15.08	19.46	35	15.06	15.55	48	12.73	14.60	42
Mutual funds and equity securities	0.03	0.06	54	0.02	0.06	49	0.04	0.06	57	0.02	0.05	51	0.02	0.06	50
Subtotal	42.70	80.04	4	43.10	78.43	4	45.06	79.22	5	45.57	78.16	8	49.23	79.65	10
Interest-bearing bank balances	18.47	7.18	92	18.65	9.08	91	19.11	8.50	90	14.89	7.51	89	9.06	3.06	92
Federal funds sold and reverse repos	13.32	0.55	95	12.25	0.50	96	12.50	0.54	95	13.49	0.82	94	14.47	1.57	92
Debt securities 1 year or less	2.95	1.65	80	1.48	1.59	59	2.88	1.56	81	2.37	1.68	72	2.08	1.91	66
Trading assets	12.92	0.52	96	14.73	0.56	96	11.56	0.49	95	14.84	1.01	93	15.28	1.19	95
Total earning assets	90.35	91.28	40	90.22	91.48	34	91.10	91.77	42	91.16	91.05	52	90.12	89.53	57
Non-interest cash and due from depository institutions	0.66	0.96	24	0.69	1	26	0.71	0.82	39	0.73	1.07	27	0.81	1.14	25
Other real estate owned	0.01	0.01	49	0.01	0.02	41	0.01	0.01	49	0.01	0.02	38	0.01	0.03	40
All other assets	8.99	7.70	65	9.10	7.44	70	8.19	7.35	63	8.11	7.82	55	9.07	9.27	49
Memoranda															
Short-term investments	34.74	10.28	95	32.38	11.92	94	34.49	11.47	95	30.75	11.17	91	25.61	7.63	89
U.S. Treasury securities	8.93	1.80	91	7.34	0.98	94	9.69	1.47	94	7.53	0.84	96	5.19	1.03	92
US agency securities (excluding mortgage-backed securities)	0	0.79	11	0	0.73	11	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	0.75	1.72	50	0.88	1.77	49	0.80	1.73	50	0.98	1.69	53	1.29	1.34	61
Mortgage-backed securities	5.39	14.04	16	6.27	12.38	18	5.27	14.14	15	7.12	11.75	27	6.13	11.44	17
Asset-backed securities	1.69	0.56	84	1.13	0.35	83	1.76	0.50	85	1.10	0.32	84	1.36	0.28	88
Other debt securities	0.42	0.55	58	0.57	0.46	69	0.44	0.53	59	0.68	0.42	75	0.84	0.39	77
Loans held-for-sale	0.75	0.40	80	1.06	0.46	82	1.10	0.55	79	0.84	0.52	75	0.26	0.39	53
Loans held for investment	28.13	59.15	6	27.93	61.15	5	29.28	58.06	6	30.48	61.72	8	36.70	63.50	11
Real estate loans secured by 1–4 family	6.16	11.67	28	6.51	11.69	27	6.73	11.46	29	7.14	11.91	29	9.16	13.29	33
Revolving	0.45	1.40	26	0.60	1.51	29	0.50	1.42	27	0.70	1.66	29	1.07	2.07	36
Closed-end, secured by first liens	5.70	9.94	29	5.89	9.76	32	6.22	9.67	33	6.41	9.81	34	8.05	10.69	37
Closed-end, secured by junior liens	0.01	0.17	17	0.02	0.21	16	0.01	0.17	19	0.02	0.22	20	0.04	0.28	23
Commercial real estate loans	3.25	23.42	11	3.34	22.27	10	3.35	22.69	11	3.70	22.22	13	4.60	22.23	16
Construction and land development	0.23	3.49	8	0.28	3.32	9	0.24	3.34	8	0.30	3.40	12	0.35	3.44	15
Multifamily	1.91	3.52	39	1.96	3.21	38	1.98	3.57	38	2.16	3.12	41	2.75	3.01	53
Nonfarm nonresidential	1.10	15.11	8	1.10	14.77	8	1.13	14.57	8	1.24	14.72	10	1.49	14.69	11
Real estate loans secured by farmland	0	0.33	19	0	0.33	23	0	0.30	20	0	0.33	23	0.01	0.36	26

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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	32.89	61.87	14	34.32	57.91	16	33.50	61.05	15	34.90	57.15	18	37.49	57.46	22
Real estate loans secured by 1–4 family	21.33	20.07	56	22.47	19.43	60	22.16	19.86	58	22.78	19.43	60	24.79	20.75	62
Revolving	1.55	2.35	42	2.08	2.45	48	1.65	2.43	44	2.24	2.64	47	2.90	3.15	48
Closed-end	19.78	17.49	65	20.39	16.76	67	20.51	17.24	68	20.54	16.59	66	21.88	17.39	69
Commercial real estate loans	11.25	38.39	10	11.53	35.36	9	11.02	37.86	9	11.81	34.63	11	12.43	33.52	15
Construction and land development	0.81	5.82	11	0.96	5.29	12	0.78	5.65	11	0.96	5.26	14	0.95	5.09	15
1–4 family	0.11	1.29	23	0.13	1.05	22	0.07	1.18	19	0.14	0.93	24	0.03	0.94	19
Other	0.71	4.49	12	0.83	4.21	11	0.71	4.40	11	0.82	4.19	13	0.92	4.02	15
Multifamily	6.61	5.66	66	6.77	5.08	71	6.52	5.78	67	6.91	4.96	72	7.45	4.69	79
Nonfarm nonresidential	3.82	25	6	3.80	23.47	6	3.72	24.56	6	3.94	22.93	8	4.04	22.15	8
Owner-occupied	1.42	8.44	13	1.58	7.93	12	1.44	8.29	14	1.61	7.68	16	1.75	7.72	18
Other	2.40	16.32	5	2.22	15.25	5	2.29	15.94	6	2.33	14.95	7	2.29	14.34	8
Real estate loans secured by farmland	0	0.59	20	0.01	0.56	25	0.01	0.54	23	0.01	0.54	24	0.01	0.55	29
Loans to depository institutions and acceptances of other banks	0.84	0.03	95	0.73	0.03	95	0.70	0.04	95	0.66	0.06	92	0.70	0.11	91
Commercial and industrial loans	16.68	18.81	48	18.42	23.16	38	16.19	18.86	48	18.32	22.17	37	17.08	19.53	46
Loans to individuals	19.08	6.52	85	17.96	6.02	85	19.39	6.24	86	18.85	6.13	86	21.43	7.13	88
Credit card loans	11.80	0.51	95	11.01	0.50	95	12.13	0.53	95	12.23	0.65	94	15.37	0.81	94
Agricultural loans	0.08	0.31	57	0.06	0.33	47	0.07	0.34	52	0.06	0.32	48	0.07	0.37	49
Other loans and leases	30.43	8.03	94	28.50	8.05	93	30.16	8.75	93	27.20	9.09	92	23.22	9.85	87
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	147.21	395.39	12	143.48	382.51	10	146.72	391.81	11	143.79	381.27	13	163.68	391.26	16
Real estate loans secured by 1–4 family	95.45	125.02	35	93.94	124.29	37	97.05	126.06	37	93.84	125.03	36	108.21	138.18	37
Revolving	6.92	14.84	31	8.69	16.14	36	7.22	15.44	34	9.22	17.42	34	12.68	21.26	37
Closed-end	88.53	108.83	41	85.26	106.79	40	89.83	108.85	43	84.62	106.14	39	95.53	115.20	42
Commercial real estate loans	50.35	249.33	10	48.22	237.40	9	48.27	245.88	10	48.67	234.65	12	54.28	229.44	15
Construction and land development	3.63	36.95	7	4.02	35.26	9	3.41	35.95	6	3.95	35.62	10	4.13	34.95	13
1–4 family	0.48	8.02	21	0.55	6.84	21	0.29	7.42	18	0.58	6.34	21	0.12	6.61	16
Other	3.16	28.49	8	3.46	28.01	8	3.11	28.11	7	3.37	28.16	10	4.02	27.32	14
Multifamily	29.60	37.99	52	28.29	34.02	54	28.55	38.66	50	28.47	32.74	52	32.51	31.04	63
Nonfarm nonresidential	17.12	160.85	7	15.90	157.71	7	16.31	158.05	7	16.25	155.06	10	17.64	152.10	12
Owner-occupied	6.36	53.96	12	6.61	52.99	11	6.30	52.99	12	6.64	52.37	14	7.62	53.07	16
Other	10.76	105.37	7	9.29	102.29	6	10.02	102.54	6	9.61	100.54	9	10.01	97.41	12
Real estate loans secured by farmland	0.02	3.46	19	0.04	3.50	24	0.02	3.22	21	0.04	3.44	25	0.06	3.60	26
Loans to depository institutions and acceptances of other banks	3.77	0.18	94	3.04	0.18	93	3.05	0.21	92	2.71	0.28	90	3.07	0.44	88
Commercial and industrial loans	74.66	113.45	34	77.02	145.22	17	70.91	114.45	30	75.47	139.91	19	74.58	122.02	30
Loans to individuals	85.38	36.67	80	75.10	35.91	80	84.93	34.55	81	77.66	37.47	79	93.56	43.51	79
Credit card loans	52.81	2.64	95	46.02	2.59	95	53.13	2.77	95	50.36	3.30	94	67.09	4.34	94
Agricultural loans	0.37	1.66	53	0.26	1.94	42	0.33	1.86	48	0.26	1.88	43	0.31	2.18	45
Other loans and leases	136.18	47.86	90	119.16	47.52	87	132.09	51.06	88	112.06	49.54	84	101.39	52.44	84
Supplemental															
Non-owner occupied CRE loans / Gross loans	11.43	30.57	11	11.69	27.81	11	11.28	30.07	10	12.03	27.32	14	12.50	26.45	17
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	51.16	198.65	11	48.86	185.94	11	49.43	195.33	11	49.57	183.76	12	54.58	178.57	15
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	57.52	256.17	11	55.47	243.39	10	55.73	252.85	11	56.21	240.85	13	62.20	236.10	16

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	34.74	10.28	95	32.38	11.92	94	34.49	11.47	95	30.75	11.17	91	25.61	7.63	89
Liquid assets	59.05	28.10	94	59.36	27.16	95	58.24	29.03	94	58.02	26.22	93	50.27	22.44	91
Investment securities	17.22	21.67	37	16.22	18.78	41	17.99	21.63	42	17.45	17.85	49	14.84	16.99	46
Net loans and leases	28.44	59.31	5	28.37	60.99	5	29.94	58.67	5	30.49	61.58	8	36.47	63.77	11
Net loans, leases and standby letters of credit	32.93	60.12	7	31.55	61.79	5	35.44	59.49	8	35.64	62.48	9	45.37	64.84	14
Core deposits	51.37	76.85	8	48.86	73.69	8	52.70	75.71	9	49.31	70.67	12	44.79	63.09	17
Noncore funding	27.69	9.46	90	30.06	11.95	87	27.48	10.30	88	29.91	14.13	82	32.89	19.36	80
Time deposits of $250K or more	1.07	1.46	43	0.97	1.96	28	1.04	1.58	39	0.99	2.11	24	1.59	2.94	26
Foreign deposits	10.80	0.32	96	10.36	0.34	96	10.44	0.34	96	11.06	0.36	96	10.81	0.43	96
Federal funds purchased and repos	5.66	1.11	91	8.24	1.22	95	5.19	1.23	88	6.36	1.47	89	6.83	1.94	87
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-7.66	0.44	2	-4.01	0.60	3	-7.30	0.54	2	-7.14	0.54	4	-7.64	0.48	5
Commercial paper	0.63	0.02	94	0.66	0.01	94	0.57	0.01	94	0.67	0.01	94	0.89	0.02	94
Other borrowings w/remaining maturity of 1 year or less	1.68	1.03	75	1.86	1.11	73	1.70	1	71	1.88	1.24	71	2.49	3.01	48
Earning assets that reprice within 1 year	51.31	36.68	84	48.57	38.67	76	51.98	37.37	84	48.85	39.38	75	47.53	39.29	78
Interest-bearing liabilities that reprice within 1 year	11.34	6.16	83	10.96	7.73	79	10.98	6.39	83	11.66	8.20	77	12.30	10.19	73
Long-term debt that reprices within 1 year	0.67	0.22	81	0.68	0.28	82	0.72	0.26	81	0.70	0.47	78	1.70	0.96	77
Net assets that reprice within 1 year	39.30	29.01	75	36.93	29.49	66	40.29	29.65	76	36.48	29.11	63	33.52	26.63	67
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-16.51	-1.97	8	-5.38	-0.51	37	-15.56	-2.33	13	-1.85	3.20	39	14.78	14.45	53
Net short-term noncore funding dependence	-53.64	-6.65	4	-41.65	-6.88	4	-51.48	-7.71	4	-38.94	-4.76	6	-23.76	3.38	8
Short-term investment / Short-term noncore funding	293.63	265.83	67	224.54	246.74	60	305.51	273.46	67	236.46	184.19	68	184.12	77.77	82
Liquid assets - short-term noncore funding / Nonliquid assets	115.29	35.38	94	110.56	30.67	94	112.42	36.68	93	107.24	28.18	92	73.09	16.97	91
Net loans and leases / Total deposits	43.91	73.06	6	45.94	76.22	5	45.53	72.79	6	48.14	79.43	5	62.72	90.31	9
Net loans and leases / Core deposits	55.35	78.05	11	58.05	83.77	8	56.82	78.25	11	61.82	88.34	9	81.43	103.93	14
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-6.72	-3.53	24	0.07	0.62	37	-0.45	0.12	22	1.52	1.57	57	0.65	0.72	58
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-3.85	-8.82	76	0.50	1.31	33	0.11	-0.25	62	2.75	4.31	28	2.52	1.36	78
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	53.85	20.27	92	36.36	12.84	85	54	14.28	91	34.17	11.38	85	11.92	12.67	56
Available-for-sale securities	45.95	77.97	7	63.50	85.49	14	45.80	83.77	8	65.70	87.23	14	87.92	85.40	44
U.S. Treasury securities	51.88	8.39	94	45.27	5.10	94	53.84	6.70	95	43.18	4.72	93	34.98	6.15	92
US agency securities (excluding mortgage-backed securities)	0	3.73	11	0	4.35	11	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	4.35	7.89	48	5.45	9.71	47	4.44	8.22	48	5.62	9.83	48	8.68	7.75	62
Mortgage-backed securities	31.31	65.55	8	38.64	66.67	12	29.27	66.54	6	40.83	66.64	16	41.33	67.43	16
Asset-backed securities	9.82	2.78	85	6.96	1.97	84	9.80	2.50	86	6.32	1.91	82	9.18	1.66	90
Other debt securities	2.45	3.16	59	3.52	3.05	66	2.45	3.08	60	3.92	3.01	70	5.68	2.94	78
Mutual funds and equity securities	0.20	0.30	57	0.15	0.36	50	0.20	0.29	58	0.13	0.35	46	0.16	0.40	50
Debt securities 1 year or less	17.16	8.63	81	9.12	9.29	58	16.01	7.78	82	13.56	10.55	71	14.02	11.86	67
Debt securities 1 to 5 years	35.31	18.50	83	30.75	16.09	83	38	18.25	87	28.29	17.03	76	27.69	17.94	73
Debt securities over 5 years	47.33	70.45	16	59.99	72.48	23	45.78	71.11	16	58.01	69.86	25	58.13	66.02	34
Pledged securities	14.57	29.79	29	19.37	33.48	32	12.19	32.26	23	13.58	35.67	23	8.99	30.57	21
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	15.01	-1.29	70	50.16	156.41	29	24	27.98	55	51.24	183.32	32	-8.77	26.69	26
Investment securities	13.78	28.40	34	26.85	31.91	57	14.01	31.36	33	48.16	23.62	82	51.94	11.75	88
Core deposits	12.69	14.47	60	28.15	29.18	54	18.15	16.94	65	38.69	26.88	85	4	11.23	23
Noncore funding	-1.26	-10.65	64	9.17	-25.09	87	1.59	-14.79	74	14.55	-12.18	79	3.97	6.59	47

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)			1,379,119,000	1,267,411,000	1,227,008,000
Commit: Secured commercial real estate loans	9,047,000	7,392,000	9,429,000	6,077,000	7,426,000
Commit: Unsecured real estate loans	11,215,000	11,453,000	10,517,000	14,090,000	17,211,000
Credit card lines (reported semiannually, June/Dec)			730,360,000	658,483,000	650,934,000
Securities underwriting	0	0	0	0	0
Standby letters of credit	177,608,000	117,503,000	205,557,000	174,571,000	239,147,000
Commercial and similar letters of credit	7,215,000	4,182,000	4,816,000	3,410,000	3,507,000
Securities lent	363,403,000	312,403,000	338,212,000	265,834,000	227,142,000
Credit derivatives - notional amount (holding company as guarantor)	731,995,000	641,304,000	499,612,000	575,178,000	607,267,000
Credit derivatives - notional amount (holding company as beneficiary)	771,637,000	693,495,000	553,471,000	625,325,000	635,199,000
Credit derivative contracts w/ purchased credit protection-investment grade	1,216,829,000	1,061,075,000	900,721,000	978,322,000	1,070,988,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	614,022,000	534,296,000	446,503,000	448,343,000	396,291,000
Derivative Contracts					
Interest rate futures and forward contracts	3,905,563,000	5,186,238,000	2,519,508,000	3,056,905,000	3,158,415,000
Written options contracts (interest rate)	3,257,451,000	3,411,515,000	3,017,853,000	3,374,948,000	3,937,989,000
Purchased options contracts (interest rate)	3,397,601,000	3,706,782,000	3,188,316,000	3,675,348,000	4,361,484,000
Interest rate swaps	31,215,816,000	23,774,207,000	24,075,119,000	20,986,459,000	21,227,546,000
Futures and forward foreign exchange	7,757,987,000	6,921,857,000	7,169,617,000	6,299,931,000	5,083,497,000
Written options contracts (foreign exchange)	840,538,000	837,343,000	741,306,000	830,340,000	700,499,000
Purchased options contracts (foreign exchange)	823,210,000	826,984,000	726,988,000	824,761,000	717,855,000
Foreign exchange rate swaps	4,124,482,000	3,849,723,000	4,112,134,000	3,923,744,000	3,604,050,000
Commodity and other futures and forward contracts	408,558,000	336,722,000	326,392,000	338,496,000	346,598,000
Written options contracts (commodity and other)	841,758,000	836,120,000	788,562,000	800,206,000	780,506,000
Purchased options contracts (commodity and other)	765,334,000	763,996,000	709,765,000	726,498,000	735,894,000
Commodity and other swaps	876,870,000	673,722,000	796,839,000	585,954,000	552,307,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							36.84	22.78	86	37.43	22.01	87	45.65	23.52	92
Standby letters of credit	4.49	0.64	98	3.18	0.67	94	5.49	0.65	98	5.16	0.71	98	8.90	0.84	99
Commercial and similar letters of credit	0.18	0.02	94	0.11	0.02	91	0.13	0.02	91	0.10	0.02	92	0.13	0.02	96
Securities lent	9.19	0.08	97	8.47	0.11	97	9.03	0.10	96	7.85	0.18	95	8.45	0.40	93
Credit derivatives - notional amount (holding company as guarantor)	18.51	0.26	97	17.38	0.28	97	13.35	0.24	96	16.99	0.35	96	22.59	0.42	96
Credit derivatives - notional amount (holding company as beneficiary)	19.51	0.18	97	18.80	0.18	97	14.78	0.18	96	18.47	0.30	96	23.63	0.52	95
Credit derivative contracts w/ purchased credit protection-investment grade	30.77	0.19	97	28.76	0.17	97	24.06	0.18	96	28.89	0.25	96	39.85	0.30	96
Credit derivative contracts w/ purchased credit protection-noninvest grade	15.53	0.17	97	14.48	0.16	97	11.93	0.13	96	13.24	0.30	95	14.74	0.45	95
Derivative contracts	1,472.06	45.51	96	1,385.76	42.67	96	1,286.80	46.30	96	1,341.48	48.62	96	1,681.93	68.47	95
Interest rate contracts	1,056.38	33.09	96	977.92	30.32	97	876.19	32.46	96	918.28	34.36	96	1,216.08	47.31	95
Interest rate futures and forward contracts	98.76	4.02	94	140.57	4.59	94	67.30	3.25	93	90.28	6.21	93	117.51	10.67	91
Written options contracts (interest rate)	82.37	1.59	97	92.47	2	97	80.61	1.41	97	99.67	2.18	97	146.51	2.47	96
Purchased options contracts (interest rate)	85.91	1.35	97	100.47	1.45	97	85.17	1.31	96	108.54	1.46	96	162.27	2.65	96
Interest rate swaps	789.34	19.54	97	644.40	20.33	97	643.11	20.49	96	619.79	20.83	96	789.78	28.86	95
Foreign exchange contracts	342.54	6.48	95	337.08	6.19	95	340.59	6.30	95	350.81	6.01	95	375.99	10.12	94
Futures and forward foreign exchange contracts	196.17	3.96	97	187.62	3.83	97	191.52	3.78	97	186.05	3.47	96	189.13	5.23	95
Written options contracts (foreign exchange)	21.25	0.05	97	22.70	0.03	97	19.80	0.04	96	24.52	0.03	96	26.06	0.05	96
Purchased options contracts (foreign exchange)	20.82	0.05	97	22.42	0.04	97	19.42	0.04	96	24.36	0.04	96	26.71	0.08	96
Foreign exchange rate swaps	104.29	0.74	95	104.35	0.71	95	109.85	0.76	95	115.88	0.77	96	134.09	2.03	94
Equity, commodity, and other derivative contracts	73.14	1.07	95	70.76	0.80	96	70.03	0.92	96	72.39	1.86	95	89.86	3.32	94
Commodity and other futures and forward contracts	10.33	0.08	96	9.13	0.06	96	8.72	0.07	96	10	0.14	96	12.90	0.19	96
Written options contracts (commodity and other)	21.29	0.36	95	22.66	0.27	96	21.06	0.32	95	23.63	0.52	95	29.04	0.98	93
Purchased options contracts (commodity and other)	19.35	0.26	95	20.71	0.18	96	18.96	0.21	95	21.46	0.37	95	27.38	0.94	93
Commodity and other swaps	22.17	0.32	97	18.26	0.27	97	21.29	0.31	97	17.30	0.32	96	20.55	0.38	96
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							126.22	44.98	93	124.42	42.82	91	125.04	45.53	92

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	58,215,168,000	51,125,209,000	48,172,399,000	45,423,590,000	45,206,640,000
Interest rate contracts	41,776,431,000	36,078,742,000	32,800,796,000	31,093,660,000	32,685,434,000
Foreign exchange contracts	13,546,217,000	12,435,907,000	12,750,045,000	11,878,776,000	10,105,901,000
Equity, commodity, and other contracts	2,892,520,000	2,610,560,000	2,621,558,000	2,451,154,000	2,415,305,000
Derivatives Position					
Futures and forwards	12,072,108,000	12,444,817,000	10,015,517,000	9,695,332,000	8,588,510,000
Written options	4,939,747,000	5,084,978,000	4,547,721,000	5,005,494,000	5,418,994,000
Exchange-traded	961,861,000	980,189,000	727,653,000	996,532,000	1,140,574,000
Over-the-counter	3,977,886,000	4,104,789,000	3,820,068,000	4,008,962,000	4,278,420,000
Purchased options	4,986,145,000	5,297,762,000	4,625,069,000	5,226,607,000	5,815,233,000
Exchange-traded	1,189,767,000	1,232,682,000	1,012,562,000	1,266,198,000	1,666,683,000
Over-the-counter	3,796,378,000	4,065,080,000	3,612,507,000	3,960,409,000	4,148,550,000
Swaps	36,217,168,000	28,297,652,000	28,984,092,000	25,496,157,000	25,383,903,000
Held for trading	57,637,348,000	50,539,356,000	47,647,104,000	44,801,774,000	44,709,476,000
Interest rate contracts	41,329,565,000	35,611,540,000	32,383,353,000	30,578,367,000	32,270,467,000
Foreign exchange contracts	13,423,161,000	12,325,957,000	12,650,074,000	11,779,815,000	10,023,704,000
Equity, commodity, and other contracts	2,884,622,000	2,601,859,000	2,613,677,000	2,443,592,000	2,415,305,000
Non-traded	577,820,000	585,853,000	525,295,000	621,816,000	497,164,000
Interest rate contracts	446,866,000	467,202,000	417,443,000	515,293,000	414,967,000
Foreign exchange contracts	123,056,000	109,950,000	99,971,000	98,961,000	82,197,000
Equity, commodity, and other contracts	7,898,000	8,701,000	7,881,000	7,562,000	0
Derivative contracts (excluding futures and FX 14 days or less)	82,644,741,000	66,969,638,000	64,285,366,000	59,820,494,000	69,424,225,000
One year or less	67,382,526,000	33,186,329,000	30,985,323,000	28,663,719,000	38,305,803,000
Over 1 year to 5 years	9,279,385,000	26,446,160,000	26,553,274,000	24,042,292,000	19,679,191,000
Over 5 years	5,982,830,000	7,337,149,000	6,746,769,000	7,114,483,000	11,439,231,000
Gross negative fair value (absolute value)	578,355,000	567,142,000	523,393,000	672,810,000	496,187,000
Gross positive fair value	601,550,000	594,456,000	534,714,000	693,099,000	513,826,000
Held for trading	600,359,000	591,953,000	534,064,000	690,318,000	512,261,000
Non-traded	1,191,000	2,503,000	650,000	2,781,000	1,565,000
Current credit exposure on risk-based capital derivative contracts	100,230,000	188,953,000	171,216,000	218,704,000	146,758,000
Credit losses on derivative contracts	35,000	2,000	3,000	89,000	1,000
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	597,000	1,000	9,000	4,000	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	71.76	93.91	12	70.57	94.52	9	68.09	94.17	10	68.45	94.10	10	72.30	93.44	12
Foreign exchange contracts	23.27	3.18	91	24.32	3.16	91	26.47	3.47	91	26.15	3.49	90	22.35	3.20	91
Equity, commodity, and other contracts	4.97	1.19	84	5.11	1.04	84	5.44	1.14	85	5.40	1.17	84	5.34	1.64	81
Futures and forwards	20.74	10.22	77	24.34	12.82	75	20.79	11.16	77	21.34	14.05	71	19	13.49	69
Written options	8.49	6.03	70	9.95	8.11	67	9.44	6.28	72	11.02	8.18	71	11.99	5.91	78
Exchange-traded	1.65	0.13	91	1.92	0.10	93	1.51	0.12	91	2.19	0.14	92	2.52	0.15	92
Over-the-counter	6.83	5.74	67	8.03	7.80	65	7.93	5.96	69	8.83	7.73	67	9.46	5.10	79
Purchased options	8.57	3.59	78	10.36	3.58	81	9.60	3.27	81	11.51	3.42	82	12.86	4.42	82
Exchange-traded	2.04	0.13	93	2.41	0.11	94	2.10	0.12	93	2.79	0.15	94	3.69	0.28	91
Over-the-counter	6.52	3.11	75	7.95	3.15	80	7.50	2.87	79	8.72	2.86	82	9.18	3.35	81
Swaps	62.21	74.58	28	55.35	69.64	28	60.17	74.26	25	56.13	68.76	28	56.15	69.75	29
Held for trading	99.01	38.74	89	98.85	42.14	88	98.91	40.42	88	98.63	43.53	88	98.90	44.16	88
Interest rate contracts	70.99	32.48	71	69.66	36.29	68	67.22	34.15	67	67.32	36.62	66	71.38	37.24	69
Foreign exchange contracts	23.06	1.60	94	24.11	1.47	94	26.26	1.68	94	25.93	1.60	94	22.17	1.60	95
Equity, commodity, and other contracts	4.96	0.58	88	5.09	0.51	90	5.43	0.60	89	5.38	0.68	89	5.34	0.83	85
Non-traded	0.99	61.26	10	1.15	57.86	11	1.09	59.58	11	1.37	56.47	11	1.10	55.84	11
Interest rate contracts	0.77	57.41	9	0.91	54.11	11	0.87	56.71	11	1.13	53.82	13	0.92	52.22	12
Foreign exchange contracts	0.21	0.37	76	0.22	0.45	75	0.21	0.40	77	0.22	0.46	78	0.18	0.34	75
Equity, commodity, and other contracts	0.01	0.11	82	0.02	0.12	81	0.02	0.09	83	0.02	0.10	81	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	141.96	92.63	97	130.99	90.92	96	133.45	92.53	96	131.69	91.48	93	153.57	93.86	95
One year or less	115.75	27.97	98	64.91	26.80	85	64.32	27.56	83	63.10	32.05	80	84.73	32.17	87
Over 1 year to 5 years	15.94	26.35	31	51.73	28.69	86	55.12	27.01	88	52.93	27.06	89	43.53	30.45	70
Over 5 years	10.28	29.53	29	14.35	30.03	32	14.01	29.89	34	15.66	29.56	34	25.30	28.09	52
Gross negative fair value (absolute value)	0.99	1.21	40	1.11	1.21	54	1.09	0.98	59	1.48	1.55	57	1.10	0.83	66
Gross positive fair value	1.03	1.52	37	1.16	1.70	25	1.11	1.34	39	1.53	2.23	32	1.14	1.19	54
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	2.41	0.06	97	2.39	0.05	97	2.13	0.04	96	2.86	0.07	97	2.31	0.06	97
Gross positive fair value (X)	2.51	0.06	97	2.50	0.07	97	2.17	0.05	96	2.95	0.09	97	2.40	0.07	96
Held for trading (X)	2.50	0.04	97	2.49	0.05	97	2.17	0.04	96	2.94	0.07	97	2.39	0.06	96
Non-traded (X)	0	0.01	44	0.01	0.01	54	0	0.01	40	0.01	0.02	59	0.01	0.01	66
Current credit exposure (X)	0.42	0.04	95	0.80	0.05	97	0.70	0.04	97	0.93	0.06	97	0.68	0.05	95
Credit losses on derivative contracts	0.01	0	97	0	0	93	0	0	89	0.04	0	96	0	0	91
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0.25	0	99	0	0	97	0	0	96	0	0	97	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	5.73	0.47	95	11.98	0.61	97	10.45	0.46	97	14.01	0.85	97	9.68	0.73	95

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	16,386,000	28,328,000	28,328,000	13,123,000	13,445,000
Gross losses	976,000	1,468,000	4,564,000	6,836,000	6,810,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	394,000	411,000	1,699,000	1,577,000	1,181,000
Net losses	582,000	1,057,000	2,865,000	5,259,000	5,629,000
Provision for loan and lease losses	1,368,000	-4,279,000	-9,071,000	16,291,000	5,449,000
Adjustments	20,000	9,000	-6,000	4,173,000	-142,000
Ending balance	17,192,000	23,001,000	16,386,000	28,328,000	13,123,000
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.14	0.04	81	-0.47	-0.11	9	-0.24	-0.09	15	0.51	0.51	55	0.20	0.15	69
Provision for loan and lease losses / Average loans and leases	0.48	0.06	88	-1.61	-0.20	0	-0.83	-0.16	2	1.60	0.82	89	0.56	0.24	88
Provision for loan and lease losses / Net loan and lease losses	235.05	49.50	76	-404.82	-168.35	21	-316.61	-105.48	22	309.77	487.86	45	96.80	130.58	24
Allowance for loan and lease losses / Total loans and leases not held for sale	1.55	1.20	80	2.23	1.49	85	1.49	1.23	75	2.74	1.58	89	1.33	0.83	87
Allowance for loan and lease losses / Total loans and leases	1.51	1.17	79	2.15	1.47	85	1.44	1.20	74	2.67	1.55	89	1.32	0.81	87
Allowance for loan and lease losses / Net loans and leases losses (X)	7.38	38.27	29	5.44	18.09	19	5.72	21.39	23	5.39	11.58	36	2.33	8.03	20
Allowance for loan and lease losses / Nonaccrual assets	190.54	355.27	30	206.82	291.29	39	176.95	364.13	22	238.27	299.17	49	219.08	218.72	68
ALLL / 90+ days past due + nonaccrual loans and leases	178.25	284.19	35	194.41	246.27	42	164.77	287.08	30	220.33	244.34	51	171.97	151.73	68
Gross loan and lease losses / Average loans and leases	0.34	0.17	82	0.55	0.24	87	0.42	0.19	90	0.67	0.34	82	0.69	0.28	89
Recoveries / Average loans and leases	0.14	0.07	83	0.15	0.08	84	0.16	0.08	85	0.15	0.07	89	0.12	0.08	78
Net losses / Average loans and leases	0.20	0.09	81	0.40	0.16	88	0.26	0.11	88	0.52	0.27	80	0.57	0.21	88
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	8.63	10.98	43	6.01	7.39	45	24.85	34.67	39	23.16	33.98	36	18.60	36.22	22
Earnings coverage of net loan and lease losses (X)	19.68	38.54	51	12.70	25.70	45	17.64	39.72	46	9.83	22.91	43	8.88	24.40	34
Net Loan and Lease Losses By Type															
Real estate loans	-0.06	-0.01	8	-0.06	0.03	3	-0.07	0.02	3	-0.04	0.04	3	-0.02	0.01	12
Real estate loans secured by 1–4 family	-0.11	-0.02	6	-0.09	-0.01	6	-0.11	-0.02	4	-0.07	0.01	4	-0.04	0.01	11
Revolving	-0.63	-0.08	3	-0.49	-0.03	6	-0.72	-0.07	5	-0.11	0.01	12	-0.10	0.02	11
Closed-end	-0.07	-0.02	12	-0.05	-0.01	14	-0.06	-0.01	10	-0.07	0	5	-0.03	0	12
Commercial real estate loans	0.02	0	83	0	0.05	28	0.01	0.04	53	0.01	0.07	30	0.01	0.01	63
Construction and land development	0	-0.02	72	0	0	57	0	0	64	-0.01	0	32	0.05	-0.01	88
1–4 family	0	0	58	0	0	58	0	0	57	-0.01	0	12	-0.03	0	5
Other	0	-0.01	71	0	0	57	0	0	64	0	0	57	0.09	-0.01	93
Multifamily	0	0	57	0	0	54	0	0.01	23	0	0	19	0	0	23
Nonfarm nonresidential	0.05	0.01	87	-0.01	0.07	16	0.03	0.05	59	0.03	0.11	41	0.02	0.02	66
Owner-occupied	0	0	64	-0.01	0.01	13	0.01	0.01	71	0	0.02	48	0	0.01	17
Other	0.05	0	90	0	0.06	41	0.02	0.04	60	0.02	0.08	47	0.03	0.01	80
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0	0.02	46	-0.74	0.01	1
Commercial and industrial loans	0.16	0.11	70	0.41	0.20	77	0.28	0.17	73	0.63	0.47	71	0.48	0.37	72
Loans to individuals	0.87	0.70	66	1.81	1.06	80	1.08	0.71	76	1.98	1.13	79	2.19	1.17	82
Credit card loans	1.32	1.88	31	2.89	2.41	62	1.70	1.84	50	2.96	2.92	47	2.92	3.11	40
Agricultural loans	0.43	0	94	0.61	0.02	93	0.24	0.02	88	0.45	0.19	85	0.57	0.08	89
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.11	0.16	68	0.05	0.09	68	0.07	0.10	66	0.08	0.15	58	0.10	0.15	58

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	5,244,000	4,867,000	5,559,000	5,364,000	5,084,000
90+ days past due loans and leases	1,208,000	1,557,000	1,643,000	1,731,000	2,773,000
Nonaccrual loans and leases	8,437,000	10,274,000	8,302,000	11,126,000	4,858,000
Total past due and nonaccrual loans and leases	14,889,000	16,698,000	15,504,000	18,221,000	12,715,000
Restructured 30–89 days past due	86,000	106,000	98,000	134,000	271,000
Restructured 90+ days past due	28,000	39,000	28,000	42,000	55,000
Restructured nonaccrual	3,682,000	4,006,000	3,594,000	3,734,000	2,789,000
Total restructured loans and leases	3,796,000	4,151,000	3,720,000	3,910,000	3,115,000
30–89 days past due loans held for sale	558,000	418,000	607,000	502,000	687,000
90+ days past due loans held for sale	182,000	281,000	196,000	372,000	189,000
Nonaccrual loans held for sale	963,000	1,219,000	925,000	1,757,000	740,000
Total past due and nonaccrual loans held for sale	1,703,000	1,918,000	1,728,000	2,631,000	1,616,000
Restructured loans and leases in compliance	3,683,000	4,492,000	3,703,000	4,563,000	4,817,000
Other real estate owned	231,000	258,000	218,000	265,000	386,000
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	586,000	847,000	958,000	763,000	1,132,000
Total other assets past due and nonaccrual	586,000	847,000	958,000	763,000	1,132,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.46	0.32	77	0.46	0.33	73	0.49	0.32	76	0.51	0.39	72	0.51	0.43	67
90+ days past due loans and leases	0.11	0.10	75	0.15	0.11	79	0.14	0.10	76	0.16	0.12	75	0.28	0.15	80
Nonaccrual loans and leases	0.74	0.44	85	0.96	0.65	79	0.73	0.46	81	1.05	0.66	83	0.49	0.51	49
90+ days past due and nonaccrual loans and leases	0.84	0.59	77	1.11	0.82	79	0.87	0.62	79	1.21	0.85	80	0.77	0.71	57
30–89 days past due restructured	0.01	0.01	68	0.01	0.01	73	0.01	0.01	70	0.01	0.01	72	0.03	0.01	76
90+ days past due restructured	0	0	78	0	0	78	0	0	76	0	0.01	77	0.01	0.01	77
Nonaccrual restructured	0.32	0.10	92	0.37	0.13	88	0.32	0.10	90	0.35	0.13	89	0.28	0.14	81
30–89 days past due loans held for sale	0.05	0	94	0.04	0	96	0.05	0	94	0.05	0	94	0.07	0	95
90+ days past due loans held for sale	0.02	0	89	0.03	0	93	0.02	0	90	0.04	0	93	0.02	0	93
Nonaccrual loans held for sale	0.08	0	94	0.11	0	96	0.08	0	96	0.17	0.01	96	0.07	0	95
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.46	0.32	77	0.45	0.33	73	0.49	0.32	76	0.51	0.40	72	0.51	0.43	66
90+ days past due assets	0.11	0.10	75	0.15	0.11	79	0.14	0.10	76	0.16	0.12	75	0.28	0.15	80
Nonaccrual assets	0.79	0.45	85	1.04	0.66	81	0.81	0.47	84	1.12	0.67	86	0.60	0.53	65
30+ days past due and nonaccrual assets	1.35	0.94	79	1.64	1.18	76	1.45	0.97	77	1.79	1.29	78	1.39	1.19	69
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.26	0.35	43	0.34	0.50	38	0.29	0.36	45	0.40	0.52	41	0.33	0.44	41
90+ days past due and nonaccrual assets + other real estate owned	0.26	0.36	43	0.35	0.53	37	0.30	0.37	45	0.41	0.55	38	0.34	0.48	39
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.32	0.41	45	0.41	0.58	38	0.33	0.41	48	0.48	0.60	39	0.39	0.53	34
Allowance for loan and lease losses	72.50	62.77	69	65.95	69.27	53	75.36	62.64	73	56.94	66.66	43	79.15	115.41	36
Equity capital + allowance for loan and lease losses	4.11	3.67	65	4.99	5.03	56	3.98	3.60	61	5.24	4.97	58	3.78	4.28	49
Tier 1 capital + allowance for loan and lease losses	4.85	4.23	64	5.83	5.96	55	4.70	4.30	62	6.13	6.05	56	4.56	5.65	44
Loans and leases + other real estate owned	1.09	0.69	82	1.42	0.97	79	1.09	0.71	80	1.52	0.97	82	1.05	0.85	68

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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.35	0.26	69	0.33	0.31	63	0.35	0.26	69	0.43	0.39	66	0.56	0.38	78
	90+ days past due	0.05	0.13	66	0.08	0.13	69	0.06	0.12	67	0.10	0.16	71	0.30	0.16	81
	Nonaccrual	1.63	0.51	94	2.03	0.76	90	1.67	0.52	93	2.12	0.76	91	1.03	0.46	90
Commercial and industrial	30–89 days past due	0.75	0.26	91	0.48	0.22	84	0.80	0.24	94	0.43	0.23	80	0.36	0.31	67
	90+ days past due	0.09	0.03	86	0.08	0.02	89	0.37	0.04	93	0.08	0.03	80	0.10	0.05	78
	Nonaccrual	0.73	0.53	74	0.94	0.69	73	0.57	0.57	60	1.10	0.75	76	0.52	0.83	37
Individuals	30–89 days past due	0.61	0.67	50	0.67	0.53	67	0.60	0.63	53	0.88	0.83	58	0.96	0.83	56
	90+ days past due	0.34	0.08	86	0.49	0.11	88	0.31	0.09	85	0.58	0.14	88	0.69	0.17	89
	Nonaccrual	0.04	0.16	41	0.07	0.22	41	0.06	0.17	45	0.08	0.28	39	0.05	0.17	40
Depository institution loans	30–89 days past due	0	0	45	1.50	0.01	95	0	0.01	45	0	0	46	0	0	47
	90+ days past due	0	0	48	0	0	50	0	0	47	0.03	0	95	0	0	49
	Nonaccrual	0.03	0.01	90	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due	0.11	0.16	70	0.61	0.17	83	1.65	0.07	97	5.89	0.17	97	1.57	0.24	92
	90+ days past due	0.11	0	93	0.15	0	95	0.12	0	93	0.15	0	97	0.14	0	94
	Nonaccrual	0.21	0.71	65	0.30	0.44	66	0	0.70	27	0.15	0.49	54	0.29	0.67	61
Foreign governments	30–89 days past due	0	0	50	0	0.03	46	0	0.50	43	0	0	50	0	0.07	47
	90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual	0.61	0.23	81	0	0.04	46	0	0.15	43	0	0.09	46	0	0.03	44
Other loans and leases	30–89 days past due	0.34	0.13	82	0.43	0.13	85	0.41	0.12	84	0.39	0.18	79	0.15	0.20	58
	90+ days past due	0.03	0.01	86	0.05	0.01	88	0.02	0.01	85	0.01	0.01	78	0.01	0.01	73
	Nonaccrual	0.23	0.08	86	0.28	0.15	75	0.22	0.09	82	0.34	0.15	79	0.01	0.13	40

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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	0.37	0.44	52	0.32	0.47	41	0.40	0.46	52	0.41	0.65	34	0.79	0.67	69
	90+ days past due	0.07	0.25	65	0.12	0.28	68	0.08	0.24	64	0.15	0.33	70	0.46	0.31	80
	Nonaccrual	2.20	0.68	93	2.67	0.88	91	2.26	0.71	92	2.84	0.89	93	1.45	0.73	86
Revolving	30–89 days past due	0.41	0.27	69	0.39	0.31	72	0.49	0.28	76	0.50	0.48	54	1.07	0.45	92
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0.71	0.05	97
	Nonaccrual	6.05	1.02	92	5.73	1.31	90	6.18	1.18	88	5.57	1.13	90	3.13	1	86
Closed-end	30–89 days past due	0.37	0.46	50	0.31	0.48	39	0.39	0.49	52	0.40	0.65	38	0.76	0.70	61
	90+ days past due	0.08	0.28	65	0.13	0.31	71	0.08	0.26	65	0.17	0.38	71	0.42	0.35	80
	Nonaccrual	1.90	0.66	90	2.36	0.85	91	1.95	0.67	91	2.55	0.87	92	1.22	0.70	85
Junior lien	30–89 days past due	0	0.01	37	0	0.01	29	0	0.01	34	0	0.02	30	0.01	0.02	28
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	69
	Nonaccrual	0.02	0.03	56	0.02	0.05	38	0.02	0.03	50	0.02	0.04	40	0.02	0.04	38
Commercial real estate	30–89 days past due	0.31	0.16	82	0.35	0.22	75	0.27	0.15	79	0.48	0.26	79	0.11	0.18	40
	90+ days past due	0.01	0.01	74	0.01	0.02	70	0.01	0.01	77	0.01	0.02	65	0	0.03	43
	Nonaccrual	0.54	0.37	74	0.79	0.62	67	0.51	0.38	70	0.76	0.62	68	0.21	0.23	56
Construction and development	30–89 days past due	0.87	0.19	89	0.14	0.22	57	0.78	0.17	87	0.46	0.28	75	0.09	0.28	45
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	3.54	0.17	96	4.01	0.50	92	3.60	0.20	96	3.73	0.41	94	1.04	0.20	88
1–4 family	30–89 days past due	0	0.03	29	0	0.03	30	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0.04	0.02	82	0.02	0.02	73	0.05	0.01	81	0.02	0.03	68	0.02	0.02	68
Other	30–89 days past due	0.87	0.14	90	0.14	0.16	71	0.78	0.13	88	0.46	0.22	80	0.09	0.20	55
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	3.49	0.14	97	3.99	0.43	93	3.55	0.16	97	3.71	0.35	94	1.02	0.17	88
Multifamily	30–89 days past due	0.10	0.06	77	0.28	0.08	83	0.17	0.07	81	0.36	0.09	88	0.08	0.08	68
	90+ days past due	0	0	93	0.02	0	93	0.01	0	95	0	0	91	0	0	84
	Nonaccrual	0.11	0.12	75	0.10	0.13	64	0.12	0.17	71	0.08	0.11	59	0.04	0.05	60
Nonfarm non-residential	30–89 days past due	0.55	0.13	93	0.52	0.20	86	0.33	0.13	84	0.70	0.23	86	0.16	0.14	59
	90+ days past due	0.02	0.01	82	0.01	0.02	67	0.02	0.01	83	0.03	0.02	78	0	0.03	22
	Nonaccrual	0.64	0.45	74	1.22	0.78	75	0.53	0.45	63	1.25	0.80	73	0.34	0.28	68
Owner Occupied	30–89 days past due	0.10	0.04	80	0.28	0.06	92	0.22	0.04	96	0.38	0.07	96	0.11	0.07	71
	90+ days past due	0.02	0	90	0.01	0	80	0.02	0	92	0	0	33	0	0.01	26
	Nonaccrual	0.23	0.17	66	0.43	0.32	74	0.25	0.17	70	0.38	0.27	68	0.25	0.16	71
Other	30–89 days past due	0.46	0.08	93	0.24	0.12	75	0.10	0.08	77	0.32	0.14	79	0.05	0.07	52
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0.03	0.01	84	0	0.01	30
	Nonaccrual	0.41	0.24	77	0.80	0.40	80	0.29	0.23	70	0.87	0.44	77	0.10	0.10	57
Farmland	30–89 days past due	2.44	0.17	94	0	0.13	30	0	0.10	31	0	0.11	30	0.74	0.23	85
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	12.20	0.67	96	8.89	1.14	92	11.11	0.69	96	8.42	1.13	93	2.96	0.84	86
Credit card	30–89 days past due	0.55	0.87	19	0.59	0.75	29	0.53	0.81	22	0.74	0.95	29	0.92	1.19	22
	90+ days past due	0.55	0.45	55	0.80	0.56	60	0.50	0.45	51	0.90	0.63	65	0.96	0.78	56
	Nonaccrual	0	0.12	35	0	0.10	37	0	0.10	36	0	0.05	37	0	0.11	35

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	-14,549,000	-41,000	-12,895,000	4,315,000	9,557,000
Retained earnings	279,338,000	252,665,000	275,149,000	242,712,000	223,211,000
Accumulated other comprehensive income (AOCI)	-9,567,000	1,041,000	-84,000	7,986,000	1,569,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	255,222,000	253,665,000	262,170,000	255,013,000	234,337,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	49,999,000	47,822,000	48,911,000	47,869,000	46,399,000
Accumulated other comprehensive income-related adjustments	-3,086,000	137,000	-295,000	2,385,000	62,000
Other deductions from common equity tier 1 capital	406,000	-372,000	-388,000	-319,000	123,000
Subtotal:	207,903,000	206,078,000	213,942,000	205,078,000	187,753,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	207,903,000	206,078,000	213,942,000	205,078,000	187,753,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	32,838,000	31,563,000	34,838,000	30,063,000	26,993,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	1,000	1,000	1,000	0	9,000
Additional tier 1 capital before deductions	32,839,000	31,564,000	34,839,000	30,063,000	27,002,000
Less: Additional tier 1 capital deductions	666,000	309,000	2,619,000	297,000	323,000
Additional tier 1 capital	32,173,000	31,255,000	32,220,000	29,766,000	26,679,000
Tier 1 Capital	240,076,000	237,333,000	246,162,000	234,844,000	214,432,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	13,258,000	15,646,000	14,106,000	16,645,000	13,733,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	68,000	110,000	68,000	115,000	168,000
Allowance for loan and lease losses in tier 2 capital	16,668,000	18,486,000	15,012,000	18,372,000	14,314,000
Exited advanced approach eligible credit reserves	6,121,000	5,714,000	5,908,000	5,677,000	3,837,000
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	29,994,000	34,242,000	29,186,000	35,132,000	28,215,000
Exited advanced approach tier 2 capital before deductions	19,447,000	21,470,000	20,082,000	22,437,000	17,738,000
Less: Tier 2 capital deductions	534,000	168,000	448,000	53,000	58,000
Tier 2 capital	29,460,000	34,074,000	28,738,000	35,079,000	28,157,000
Exited advanced approach tier 2 capital	18,913,000	21,302,000	19,634,000	22,384,000	17,680,000
Total capital	269,536,000	271,407,000	274,900,000	269,923,000	242,589,000
Exited advanced approach total capital	258,989,000	258,635,000	265,796,000	257,228,000	232,112,000
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	3,913,483,000	3,613,230,000	3,833,788,000	3,398,833,000	2,771,586,000
Less: Deductions from common equity tier 1 capital	51,166,000	48,480,000	49,998,000	48,438,000	47,031,000
Less: Other deductions	4,534,000	-795,000	1,755,000	-2,924,000	-5,684,000
Total assets for leverage ratio	3,857,783,000	3,565,545,000	3,782,035,000	3,353,319,000	2,730,239,000
Total risk-weighted assets	1,750,678,370	1,577,007,120	1,638,899,940	1,560,608,960	1,515,868,505
Exited advanced approach total RWA	1,643,453,000	1,503,828,000	1,547,920,000	1,484,431,000	1,397,878,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	11.88	12.18	50	13.07	12.54	63	13.05	12.37	67	13.14	12.35	68	12.39	12.11	60
Common equity tier 1 capital, column B	12.65	0.26	97	13.70	0.28	98	13.82	0.29	96	13.82	0.30	98	13.43	0.29	97
Tier 1 capital, column A	13.71	12.88	72	15.05	13.31	80	15.02	13.11	79	15.05	13.08	80	14.15	12.78	75
Tier 1 capital, column B	14.61	0.31	97	15.78	0.32	98	15.90	0.34	96	15.82	0.34	98	15.34	0.34	97
Total capital, column A	15.40	14.72	68	17.21	15.37	81	16.77	14.91	81	17.30	15.23	83	16	14.36	77
Total capital, column B	15.76	0.34	96	17.20	0.36	98	17.17	0.37	96	17.33	0.39	97	16.60	0.38	96
Tier 1 leverage	6.22	9.06	3	6.66	9.15	3	6.51	8.98	4	7	9.13	4	7.85	9.76	8
Supplementary leverage ratio, advanced approaches HCs	5.23	6.62	6	6.74	7.94	18	5.38	6.71	6	6.90	8.72	5	6.26	7.41	33

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	2,066,000	4,519,000	2,059,000	4,194,000	3,351,000	-54.28	-39.68
Total property and casualty assets	425,000	646,000	429,000	650,000	656,000	-34.21	-45.44
Reinsurance recoverables (P/C)					10,000		
Total life and health assets	1,641,000	3,873,000	1,630,000	3,544,000	2,695,000	-57.63	-37.98
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	1,629,000	3,865,000	1,618,000	3,532,000	2,686,000		-35.41
Total insurance underwriting equity	406,000	616,000	401,000	602,000	553,000	-34.09	-36.46
Total property and casualty equity	377,000	587,000	372,000	574,000	524,000	-35.78	-31.58
Total life and health equity	29,000	29,000	29,000	28,000	29,000	0.00	-67.05
Total insurance underwriting net income	-3,000	-8,000	-29,000	-87,000	-259,000		
Total property and casualty	-4,000	-10,000	-36,000	-92,000	-268,000		
Total life and health	1,000	2,000	7,000	5,000	9,000	-50.00	-50.00
Claims and claims adjusted expense reserves (P/C)	33,000	35,000	35,000	39,000	57,000	-5.71	-82.16
Unearned premiums (P/C)	0	0	0	0	0		-100.00
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	1,629,000	3,865,000	1,618,000	3,532,000	2,686,000	-57.85	-35.41
Insurance activities revenue	2,000	3,000	9,000	13,000	15,000	-33.33	-50.00
Other insurance activities income	4,000	5,000	18,000	20,000	22,000	-20.00	0.00
Insurance and reinsurance underwriting income	-2,000	-2,000	-9,000	-7,000	-7,000		
Premiums	-2,000	-2,000	-9,000	-7,000	-7,000		
Credit related insurance underwriting	0	0	0	0	0		-100.00
Other insurance underwriting	-2,000	-2,000	-9,000	-7,000	-7,000		
Insurance benefits, losses, expenses	0	0	3,000	0	2,000		-100.00
Net assets of insurance underwriting subsidiaries	425,000	646,000	429,000	650,000	656,000	-34.21	-42.49
Life insurance assets	21,170,000	20,947,000	21,253,000	20,844,000	20,246,000	1.06	11.29

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0.05	0	94	0.12	0	94	0.06	0	94	0.12	0	94	0.12	0.01	92
Insurance underwriting assets (P/C) / Total insurance underwriting assets	20.57	50.48	44	14.30	54.39	42	20.84	53.11	44	15.50	53.67	42	19.58	51.47	43
Insurance underwriting assets (L/H) / Total insurance underwriting assets	79.43	49.52	55	85.70	45.61	57	79.16	46.89	56	84.50	46.33	57	80.42	48.53	56
Separate account assets (L/H) / Total life assets	99.27	11.64	93	99.79	12.21	93	99.26	13.40	92	99.66	11.24	93	99.67	7.26	95
Insurance activities revenue / Adjusted operating income	0.01	0.38	36	0.01	0.38	33	0.01	0.36	33	0.01	0.41	31	0.01	0.47	32
Premium income / Insurance activities revenue	-100	3.33	1	-66.67	2.23	0	-100	2.76	0	-53.85	2.84	0	-46.67	7.32	1
Credit related premium income / Total premium income		37.50			33.33			32.99			38.23			34.91	
Other premium income / Total premium income		62.50			66.67			67.01			61.77			65.09	
Insurance underwriting net income / Consolidated net income	-0.04	0.02	2	-0.06	0.02	1	-0.06	0.02	0	-0.30	0.03	2	-0.71	0.08	0
Insurance net income (P/C) / Equity (P/C)	-4.24	25.60	11	-6.81	22.15	11	-9.68	23.22	5	-16.03	15.59	5	-51.15	19.86	4
Insurance net income (L/H) / Equity (L/H)	13.79	150.40	80	27.59	3.56	91	24.14	4.49	91	17.86	3.62	92	31.03	5.13	94
Insurance benefits, losses, expenses / Insurance premiums		2,703.20			1,367.96			927.51			447.82			233.61	
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.07	47	0	0.07	47	0	0.07	47	1.52	0.15	90
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0	50	0	0.15	45
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.01	0	91	0.02	0	94	0.01	0	92	0.02	0	94	0.02	0	93
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	8.23	12.22	35	8.05	11	38	8.09	12	35	7.92	11.03	40	8.90	11.51	42
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)		569,798,000			558,101,000			533,549,000			520,210,000			426,023,000	
Net assets of broker-dealer subsidiaries / Consolidated assets	14.41	0.46	94	15.13	0.50	94	14.25	0.46	94	15.36	0.75	93	15.85	1.39	89

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	142,981,000	137,048,000	135,947,000	125,068,000	92,959,000
Real estate loans	4,280,000	3,795,000	4,177,000	3,793,000	2,622,000
Commercial and industrial loans	51,984,000	45,718,000	49,634,000	44,614,000	36,774,000
Loans to depository institutions and other banks acceptances	9,612,000	7,782,000	7,901,000	6,971,000	6,950,000
Loans to foreign governments and institutions	1,955,000	2,669,000	1,989,000	2,595,000	2,970,000
Loans to individuals	2,725,000	2,480,000	2,655,000	2,311,000	2,062,000
Agricultural loans	9,000	13,000	13,000	13,000	1,000
Other foreign loans	72,416,000	74,591,000	69,578,000	64,771,000	41,530,000
Lease financing receivables	0	0	0	0	50,000
Debt securities	16,602,000	21,021,000	16,468,000	23,079,000	22,559,000
Interest-bearing bank balances	215,915,000	220,504,000	213,700,000	223,829,000	113,003,000
Total selected foreign assets	375,498,000	378,573,000	366,115,000	371,976,000	228,521,000
Total foreign deposits	427,217,000	382,117,000	390,846,000	374,514,000	290,608,000
Interest-bearing deposits	399,675,000	359,456,000	364,617,000	351,079,000	270,720,000
Non-interest-bearing deposits	27,542,000	22,661,000	26,229,000	23,435,000	19,888,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	1.98	0.70	80	1.86	0.69	81	1.91	0.66	83	2.12	0.87	79	2.73	1.25	75
Cost: Interest-bearing deposits	-0.05	0.14	14	-0.11	0.13	11	-0.10	0.14	14	0.02	0.42	17	0.78	1.19	36
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79		0.66	0.64	83	0.28	0.29	80
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Growth Rates															
Net loans and leases	4.33	10.28	54	28.84	-6.17	84	8.70	6.83	62	34.54	-2.40	85	2.20	22.48	51
Total selected assets	-0.81	17.19	46	28.36	-2.56	80	-1.58	9.48	45	62.78	2.04	92	2.11	12.40	55
Deposits	11.80	-5.48	79	5.79	2.95	44	4.36	0.73	50	28.87	3.46	76	7.60	10.36	60

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	111,693,000	103,874,000	105,602,000	110,612,000	136,436,000	7.53	-46.25
1–4 family residential loans	71,535,000	66,405,000	69,734,000	68,391,000	96,795,000	7.73	-57.29
Home equity lines	8,000	10,000	8,000	15,000	22,000	-20.00	-93.22
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	40,150,000	37,459,000	35,860,000	42,206,000	39,619,000	7.18	-0.16
Retained credit exposure	2,801,000	2,754,000	2,962,000	2,935,000	2,229,000	1.71	15.31
1–4 family residential loans	590,000	659,000	765,000	869,000	723,000	-10.47	
Home equity lines	2,000	0	0	1,000	2,000		
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	2,209,000	2,095,000	2,197,000	2,065,000	1,504,000	5.44	
Unused commitments to provide liquidity (servicer advance)	77,000	82,000	79,000	81,000	73,000	-6.10	862.50
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	38,484,000	38,451,000	39,187,000	40,758,000	39,116,000	0.09	10.17
Credit exposure from credit enhancements provided to conduit structures	2,700,000	15,109,000	18,060,000	16,394,000	15,150,000	-82.13	-82.89
Liquidity commitments provided to conduit structures	35,784,000	23,342,000	21,127,000	24,364,000	23,966,000	53.30	86.79

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	2.82	2.82	2.82	3.27	5.08
1–4 family residential loans	1.81	1.80	1.86	2.02	3.60
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	1.02	1.02	0.96	1.25	1.47
Asset-backed commercial paper conduits	0.97	1.04	1.05	1.20	1.46
Credit exposure from credit enhancements provided to conduit structures	0.07	0.41	0.48	0.48	0.56
Liquidity commitments provided to conduit structures	0.90	0.63	0.56	0.72	0.89
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1–4 family residential loans	23.72	24.25	24.38	24.44	27.81
Home equity lines	1.41	1.89	1.51	2.03	2.55
Credit card receivables	10.75	10.03	11.10	11.07	13.51
Auto loans and other consumer loans	5.03	4.97	5.07	4.67	4.21
Commercial and industrial loans	15.19	16.79	14.81	16.59	15.02
All other loans and leases	43.89	42.07	43.13	41.20	36.90

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	2.51	2.65	2.80	2.65	1.63
1–4 family residential loans	0.82	0.99	1.10	1.27	0.75
Home equity lines	25	0	0	6.67	9.09
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	5.50	5.59	6.13	4.89	3.80
Unused commitments to provide liquidity (servicer advance)	0.07	0.08	0.07	0.07	0.05
Seller's interest carried as securities and loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	1.17	1.16	1.20	1.25	1.04
Total retained credit exposure and asset sale credit exposure	8.89	8.40	7.80	8.65	8.63

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	1,462,000	1,770,000	1,302,000	1,920,000	2,658,000	-17.40	-57.89
Home equity lines	0	0	0	0	1,000		-100.00
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	106,000	362,000	311,000	474,000	41,000	-70.72	-52.04
Total 30–89 days past due securitized assets	1,568,000	2,132,000	1,613,000	2,394,000	2,700,000	-26.45	-57.60
90+ Days Past Due Securitized Assets							
1–4 family residential loans	3,775,000	6,559,000	4,074,000	7,297,000	4,288,000	-42.45	-61.11
Home equity lines	1,000	1,000	1,000	2,000	1,000	0.00	-95.65
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	552,000	2,479,000	747,000	3,245,000	110,000		-7.07
Total 90+ days past due securitized assets	4,328,000	9,039,000	4,822,000	10,544,000	4,399,000	-52.12	-58.08
Total past due securitized assets	5,896,000	11,171,000	6,435,000	12,938,000	7,099,000	-47.22	-57.95
Net Losses on Securitized Assets							
1–4 family residential loans	-5,000	33,000	30,000	507,000	1,113,000		
Home equity lines	0	0	-1,000	-3,000	-3,000		-100.00
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	1,000	8,000	73,000	24,000	18,000	-87.50	-97.06
Total net losses on securitized assets	-4,000	41,000	102,000	528,000	1,128,000		

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	2.04	2.67	1.87	2.81	2.75
Home equity lines	0	0	0	0	4.55
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0.26	0.97	0.87	1.12	0.10
Total 30–89 days past due securitized assets	1.40	2.05	1.53	2.16	1.98
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	5.28	9.88	5.84	10.67	4.43
Home equity lines	12.50	10	12.50	13.33	4.55
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	1.37	6.62	2.08	7.69	0.28
Total 90+ days past due securitized assets	3.87	8.70	4.57	9.53	3.22
Total past due securitized assets percent of securitized assets	5.28	10.75	6.09	11.70	5.20
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	-0.03	0.20	0.04	0.74	1.15
Home equity lines	0	0	-12.50	-20	-13.64
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0.01	0.09	0.20	0.06	0.05
Total net losses on securitized assets	-0.01	0.16	0.10	0.48	0.83
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.77	0.86	0.73	0.98	1.37
Home equity lines	0.41	0.39	0.49	0.50	1.08
Credit card receivables	0.55	0.59	0.53	0.74	0.92
Commercial and industrial loans	0.75	0.48	0.80	0.43	0.36
All other loans and leases	0.37	0.51	0.44	0.57	0.25
Total managed loans past due 30–89 days	0.54	0.60	0.58	0.66	0.69
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.33	2.40	1.41	2.68	1.66
Home equity lines	0.01	0	0.01	0.01	0.72
Credit card receivables	0.55	0.80	0.50	0.90	0.96
Commercial and industrial loans	0.09	0.08	0.37	0.08	0.10
All other loans and leases	0.11	0.48	0.14	0.61	0.03
Total managed loans past due 90+ days	0.44	0.90	0.52	1.05	0.63
Total Past Due Managed Assets	0.99	1.50	1.10	1.71	1.32
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.06	0.01	-0.04	0.13	0.33
Home equity lines	-0.63	-0.49	-0.72	-0.12	-0.11
Credit card receivables	1.32	2.89	1.70	2.96	2.92
Commercial and industrial loans	0.16	0.41	0.28	0.63	0.48
All other loans and leases	0.09	0.05	0.06	0.07	0.10
Net Losses on Managed Assets Percent of Total Managed Assets	0.18	0.37	0.24	0.49	0.60

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	-1,400,000	-1,337,000	890,000	8,065,000	28,946,000		
Dividends	0	0	0	6,000,000	26,000,000		-100.00
Interest	16,000	8,000	32,000	63,000	219,000	100.00	33.33
Management and service fees	590,000	464,000	1,836,000	1,725,000	1,429,000	27.16	105.57
Other income	-2,006,000	-1,809,000	-978,000	277,000	1,298,000		
Income from nonbank subsidiaries	211,000	230,000	366,000	-570,000	200,000	-8.26	-71.29
Dividends	0	0	0	0	0		-100.00
Interest	0	0	0	0	3,000		-100.00
Management and service fees	0	0	0	0	0		
Other income	211,000	230,000	366,000	-570,000	197,000	-8.26	8.21
Income from subsidiary holding companies	15,000,000	0	10,001,000	18,000	11,000		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	1,000	0	0		
Other income	15,000,000	0	10,000,000	18,000	11,000		
Total income from subsidiaries	13,811,000	-1,107,000	11,257,000	7,513,000	29,157,000		211.13
Securities gains (losses)	0	0	0	0	0		
Other operating income	1,984,000	1,770,000	1,447,000	535,000	-1,388,000	12.09	
Total operating income	15,795,000	663,000	12,704,000	8,048,000	27,769,000	2282.35	325.17
Operating Expenses							
Personnel expenses	-73,000	88,000	396,000	430,000	402,000		
Interest expense	1,003,000	1,061,000	3,979,000	5,192,000	7,397,000	-5.47	-20.33
Other expenses	807,000	682,000	2,576,000	2,251,000	2,478,000	18.33	108.53
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	1,737,000	1,831,000	6,951,000	7,873,000	10,277,000	-5.13	2.78
Income (loss) before taxes	14,058,000	-1,168,000	5,753,000	175,000	17,492,000		594.22
Applicable income taxes (credit)	-160,000	-239,000	-1,329,000	-1,324,000	-2,033,000		
Extraordinary items							
Income before undistributed income of subsidiaries	14,218,000	-929,000	7,082,000	1,499,000	19,525,000		436.53
Equity in undistributed income of subsidiaries	-5,936,000	15,229,000	41,252,000	27,632,000	16,906,000		
Bank subsidiaries	6,384,000	11,015,000	38,055,000	15,032,000	5,338,000	-42.04	222.75
Nonbank subsidiaries	-1,000	-1,000	-5,000	-32,000	-43,000		
Subsidiary holding companies	-12,319,000	4,215,000	3,202,000	12,632,000	11,611,000		
Net income (loss)	8,282,000	14,300,000	48,334,000	29,131,000	36,431,000	-42.08	28.44
Memoranda							
Bank net income	6,384,000	11,015,000	38,055,000	21,032,000	31,338,000	-42.04	28.24
Nonbank net income	-1,000	-1,000	-5,000	-32,000	-43,000		
Subsidiary holding companys' net income	-12,319,000	4,215,000	3,202,000	12,632,000	11,611,000		

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	300,018,000	53.59	277,496,000	51.32	303,464,000	53.38	270,173,000	248,682,000	8.12	43.07
Common and preferred stock	299,153,000	53.44	277,369,000	51.29	302,848,000	53.27	270,060,000	246,097,000	7.85	44.29
Excess cost over fair value	17,000	0	17,000	0	17,000	0	17,000	17,000	0.00	0.00
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	848,000	0.15	110,000	0.02	599,000	0.11	96,000	2,568,000	670.91	-63.93
Investment in nonbank subsidiaries	3,551,000	0.63	3,070,000	0.57	3,182,000	0.56	2,803,000	3,929,000	15.67	-80.52
Common and preferred stock	415,000	0.07	419,000	0.08	416,000	0.07	420,000	453,000	-0.95	-96.09
Excess cost over fair value	591,000	0.11	591,000	0.11	591,000	0.10	591,000	591,000	0.00	0.00
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	2,545,000	0.45	2,060,000	0.38	2,175,000	0.38	1,792,000	2,885,000	23.54	-63.72
Investment in subsidiary holding companies	230,746,000	41.22	243,037,000	44.94	242,770,000	42.71	238,525,000	225,093,000	-5.06	3.77
Common and preferred stock	230,746,000	41.22	243,037,000	44.94	242,770,000	42.71	238,525,000	225,093,000	-5.06	3.77
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	0	0	0	0	0	0	0	0		-100.00
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	12,801,000	2.29	6,847,000	1.27	6,830,000	1.20	6,857,000	5,328,000	86.96	128.88
Cash and due from unrelated depository institution	48,000	0.01	13,000	0	15,000	0	8,000	13,000	269.23	4700.00
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		-100.00
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	12,637,000	2.26	10,283,000	1.90	12,220,000	2.15	10,058,000	10,699,000	22.89	-1.80
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	559,801,000	100.00	540,746,000	100.00	568,481,000	100.00	528,424,000	493,744,000	3.52	19.42
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	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	12,991,000	2.32	9,860,000	1.82	10,744,000	1.89	10,814,000	18,984,000	31.75	-58.59
Borrowings with maturity over 1 year	198,995,000	35.55	182,178,000	33.69	205,986,000	36.23	182,195,000	163,445,000	9.23	50.72
Subordinated notes and debentures	19,226,000	3.43	20,220,000	3.74	20,245,000	3.56	21,299,000	17,287,000	-4.92	13.12
Other liabilities	8,972,000	1.60	9,434,000	1.74	9,340,000	1.64	9,612,000	9,288,000	-4.90	-16.87
Balance due to subsidiaries and related institutions	33,718,000	6.02	38,340,000	7.09	28,039,000	4.93	25,150,000	23,410,000	-12.06	55.35
Total liabilities	273,902,000	48.93	260,032,000	48.09	274,354,000	48.26	249,070,000	232,414,000	5.33	28.66
Equity Capital	285,899,000	51.07	280,714,000	51.91	294,127,000	51.74	279,354,000	261,330,000	1.85	11.74
Perpetual preferred stock (income surplus)	32,838,000	5.87	31,563,000	5.84	34,838,000	6.13	30,063,000	26,993,000	4.04	25.97
Common stock	4,105,000	0.73	4,105,000	0.76	4,105,000	0.72	4,105,000	4,105,000	0.00	0.00
Common surplus	88,260,000	15.77	88,005,000	16.27	88,415,000	15.55	88,394,000	88,522,000	0.29	-2.36
Retained earnings	277,176,000	49.51	248,151,000	45.89	272,268,000	47.89	236,990,000	223,211,000	11.70	66.31
Accumulated other comprehensive income	-9,566,000	-1.71	1,041,000	0.19	-84,000	-0.01	7,986,000	1,569,000		
Other equity capital components	-106,914,000	-19.10	-92,151,000	-17.04	-105,415,000	-18.54	-88,184,000	-83,070,000		
Total liabilities and equity capital	559,801,000	100.00	540,746,000	100.00	568,481,000	100.00	528,424,000	493,744,000	3.52	19.42
Memoranda										
Loans and advances from bank subsidiaries	15,000	0	31,000	0.01	16,000	0	35,000	4,000	-51.61	-96.30
Loans and advances from nonbank subsidiaries	1,329,000	0.24	992,000	0.18	1,133,000	0.20	748,000	0	33.97	-43.52
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		-100.00
Loans and advances from subsidiary holding companies	32,279,000	5.77	36,951,000	6.83	26,860,000	4.72	24,213,000	22,788,000	-12.64	80.58
Subordinated and long-term debt 1 year or less	9,000	0	0	0	10,000	0	0	0		-78.29
Guaranteed loans to banks, nonbanks, and holding companies	16,902,000	3.02	15,197,000	2.81	16,803,000	2.96	15,123,000	15,366,000	11.22	125.93

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	11.58	9.94	67	20.73	12.54	91	17.01	11.94	89	10.91	7.29	80	13.98	9.68	88
Bank net income / Average equity investment in banks	8.48	10.44	34	16.10	12.55	76	13.26	11.80	64	8.26	7.45	58	13.29	10.51	80
Nonbank net income / Average equity investment in nonbanks	-0.40	11.36	15	-0.40	12.53	11	-0.50	13.12	6	-3.11	9.75	8	-3.93	7.89	10
Subsidiary HCs net income / Average equity investment in sub HCs	-20.81	8.34	5	7	11.69	25	1.31	10.11	5	5.45	7.01	54	5.15	8.55	28
Bank net income / Parent net income	77.08	97.54	13	77.03	95.97	15	78.73	96.79	14	72.20	88.16	16	86.02	82.22	25
Nonbank net income / Parent net income		3.43			2.83			3.40			3.59			5.93	
Subsidiary holding companies' net income / Parent net income		80.23		29.48	65.70	30	6.62	65.35	10	43.36	68.34	35	31.87	74	23
Leverage															
Total liabilities / Equity capital	95.80	16.87	94	92.63	17.74	95	93.28	16.81	95	89.16	20.06	92	88.94	20.43	92
Total debt / Equity capital	80.87	11.65	95	75.61	11.90	94	80.57	11.71	95	76.72	14.41	91	76.42	14.31	93
Total debt + notes payable to subs that issued TPS / Equity capital	80.87	13.71	95	75.61	14.30	94	80.57	13.63	95	76.72	16.67	91	76.42	16.36	92
Total debt + Loans guaranteed for affiliate / Equity capital	86.78	11.72	95	81.03	12.02	94	86.28	11.77	95	82.13	14.68	93	82.30	14.56	93
Total debt / Equity capital – excess over fair value	81.04	11.75	95	75.78	12	94	80.74	11.81	95	76.88	14.52	91	76.60	14.51	93
Long-term debt / Equity capital	76.33	11.08	95	72.10	11.33	94	76.92	10.95	96	72.84	13.56	93	69.16	13.04	92
Short-term debt / Equity capital	4.54	0.49	90	3.51	0.52	88	3.65	0.57	87	3.87	0.77	86	7.26	1.02	91
Current portion of long-term debt / Equity capital	0	0.08	85	0	0.04	41	0	0.06	83	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0.21	0.07	86	0.22	0.10	85	0.21	0.05	87	0.22	0.08	85	0.23	0.12	84
Long-term debt / Consolidated long-term debt	80.97	40.81	85	78.66	35.48	87	80.67	39.86	82	78.77	34.67	89	67.45	28.44	84
Double Leverage															
Equity investment in subs / Equity capital	185.70	103.47	99	185.75	102.85	99	185.85	103.22	99	182.43	102.81	99	180.71	103.22	99
Total investment in subs / Equity capital	186.89	108.45	94	186.53	108.21	96	186.80	108.40	95	183.10	110.16	93	182.80	111.07	94
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)	7.40	0.38	97	4.21	0.22	97	5.22	0.29	98	7.90	0.47	98	5.79	0.36	99
Equity investment in subs – equity cap / Net income-div (X)	12.47	1.31	98	5.39	0.74	96	7.16	1.05	97	14.01	1.82	98	8.80	1.22	97
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	307.32	129.62	91	15.62	111.20	9	66.04	152.85	12	43.82	136.59	5	131.53	177.68	37
Cash from ops + noncash items + op expense / Op expense + dividend	73.56	125.04	31	-186.13	98.58	3	2.68	154.48	3	118.52	147.24	41	175.90	190.27	50
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	158.40	98.29	79	98.65	85.35	54	97.61	98.54	45	102.13	134.08	35	100.22	116.34	32
Pretax operating income + interest expense / Interest expense	1,501.60	2,251.18	64	-10.08	1,142.88	19	244.58	1,835.33	15	103.37	2,016.32	13	336.47	1,968.54	18
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,501.60	1,728.15	62	-10.08	1,357.31	16	244.58	1,770.77	14	103.37	1,539.23	12	336.47	1,632.83	16
Dividends + interest from subsidiaries / Interest expense + dividends	0.37	145.40	14	0.19	117.86	10	0.19	174.12	3	33.90	150.43	7	131.95	210.80	29
Fees + other income from subsidiaries / Salary + other expenses	1,879.43	9.52	99	-144.81	13.36	2	377.69	11.92	98	54.08	13.95	84	101.91	16.52	95
Net income / Current part of long-term debt + preferred dividends (X)	20.40	20.52	50	37.73	33.13	71	30.02	47.61	66	18.40	35.64	54	22.96	57.11	47
Other Ratios															
Net assets that reprice within 1 year / Total assets	-4.33	3.42	6	-4.25	3.97	5	-3.87	3.44	6	-4.43	3.85	5	-10.88	2.64	4
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0.17			0.10			0.04	
Nonaccrual		0.75			1.22			0.92			1.03			0.54	
Total		1			1.27			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	5.91	0.02	96	5.41	0.03	95	5.71	0.02	96	5.41	0.05	95	5.88	0.10	95
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	5.91	0.02	95	5.41	0.03	95	5.71	0.02	96	5.41	0.05	95	5.88	0.10	95
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	20.23	1.70	92	22.15	1.80	94	20.47	1.76	93	23.61	2.66	92	24.78	5.62	86
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0.35	0.05	92	0.44	0.07	91	0.35	0.06	91	0.43	0.08	91	0.39	0.19	88

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	23.70	64.91	14		74.87		184.24	66.37	94	846.83	81.10	98	63.90	57.84	64
Dividends declared / Net income	40.69	33.46	62	21.94	23.13	45	27	28.27	47	43.58	42.29	54	34.25	33.08	53
Net income – dividends / Average equity	6.87	6.76	56	16.18	9.52	85	12.42	8.62	81	6.16	4.14	75	9.19	6.46	83
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	124.34	14	0	101.14	15	0	155.92	7	47.27	132.17	21	208.40	178.13	57
Dividends from nonbank subsidiaries	0	1.65	31	0	3.28	30	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	0	153.16	7	0	128.99	8	0	203.53	2	47.27	174.85	11	208.40	260.40	47
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.39	14	0	30.63	14	0	45.96	5	28.53	60.28	23	82.97	66.55	66
Interest income from bank subsidiaries	0.25	0.15	80	0.07	0.12	72	0.08	0.11	75	0.30	0.36	69	0.70	0.54	73
Management and service fees from bank subsidiaries	9.24	0.75	90	4.21	1.08	84	4.82	0.88	88	8.20	1.47	88	4.56	1.55	82
Other income from bank subsidiaries	-31.42	0	0	-16.42	0	0	-2.57	0	2	1.32	0	97	4.14	0	99
Operating income from bank subsidiaries	-21.93	49.34	0	-12.14	33.49	0	2.34	51.33	9	38.35	62.88	30	92.37	69.36	70
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		31.46			47.24			62.63			56.39			82.95	
Interest income from nonbank subsidiaries		2.20			2.80			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries		0.46			0.53			0.37			0.86			1.92	
Other income from nonbank subsidiaries		0.06			0.09			0.07			0.16			1.06	
Operating income from nonbank subsidiaries		39.06			69.48			87.22			79.84			150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		117.80		0	28.44	27	0	38.10	20	0	43.51	16	0	61.23	17
Interest income from subsidiary holding companies		11.88		0	6.44	22	0	5.26	22	0	8.40	23	0	6.54	25
Management and service fees from subsidiary holding companies		0.52		0	0.37	45	0.03	0.73	85	0	0.44	45	0	0.36	46
Other income from subsidiary holding companies		-3.33		0	-1.46	52	312.30	-0.40	95	0.14	0.01	90	0.09	0.29	88
Operating income from subsidiary holding companies		126.86		0	34.47	17	312.34	58.37	95	0.14	55.20	23	0.09	76.49	19
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	60.28	15	0	58.57	15	0	74.16	7	74.55	69.76	29	93.63	67.32	53
Interest income from bank subsidiaries	0.10	1.04	66	1.21	0.72	82	0.25	0.23	80	0.78	0.63	77	0.79	0.80	72
Management and service fees from bank subsidiaries	3.74	1.48	86	69.98	4.11	93	14.45	1.44	92	21.43	1.87	96	5.15	1.81	81
Other income from bank subsidiaries	-12.70	0.01	1	-272.85	0.02	0	-7.70	0.02	1	3.44	0.04	96	4.67	0.03	98
Operating income from bank subsidiaries	-8.86	73.91	1	-201.66	71.70	0	7.01	83.13	11	100.21	82.20	98	104.24	78.80	99
Dividends from nonbank subsidiaries	0	4.30	30	0	5.32	29	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0.01	1.19	64
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries	1.34	0	98	34.69	0.01	98	2.88	0.01	97	-7.08	0.01	0	0.71	0.04	93
Operating income from nonbank subsidiaries	1.34	6.88	71	34.69	10.59	83	2.88	4.67	69	-7.08	4.70	0	0.72	7.29	46
Dividends from subsidiary holding companies	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0.01	0	97	0	0	49	0	0	49
Other income from subsidiary holding companies	94.97	0	99	0	0	50	78.72	0	99	0.22	0	98	0.04	0	97
Operating income from subsidiary holding companies	94.97	3.73	95	0	2.35	44	78.72	3.91	93	0.22	4.56	85	0.04	6.08	81
Loans and advances from subsidiaries / Short term debt	258.82	225.56	74	385.13	142.34	80	260.69	158.10	81	231.14	135.13	80	120.06	83.37	71
Loans and advances from subsidiaries / Total debt	14.54	28.43	46	17.89	29.59	52	11.82	26.38	44	11.66	27.08	46	11.41	28.33	48