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

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BHC Name VALLEY NATIONAL BANCORP

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 43,551,457
Peer Group Number: 1 Number in Peer Group: 134
Number of Bank Subsidiaries: 1

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:

VALLEY NATIONAL BANCORP
ONE PENN PLAZA

NEW YORK, NY 10119

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Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	43,556,703	40,725,345	41,468,225	40,530,174	33,448,035
Net income ($000)	116,728	115,710	473,840	390,606	309,793
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)	2.92	2.55	75	2.88	2.67	63	2.93	2.60	74	2.77	2.77	41	2.70	3.01	28
+ Non-interest income	0.36	0.97	14	0.31	1.13	7	0.37	1.04	12	0.45	1.21	18	0.65	1.32	19
– Overhead expense	1.81	2.18	25	1.58	2.28	12	1.68	2.17	17	1.60	2.57	10	1.89	2.69	17
– Provision for credit losses	0.03	0.04	57	0.08	-0.12	83	0.07	-0.09	87	0.31	0.51	25	0.08	0.15	32
+ Securities gains (losses)	0	0	16	0	0.01	4	0	0.01	54	0	0.02	36	-0.01	0.01	12
+ Other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.44	1.35	60	1.53	1.78	34	1.55	1.66	46	1.32	1.04	69	1.38	1.56	32
Net operating income	1.07	1.03	57	1.14	1.36	29	1.14	1.26	39	0.96	0.81	63	0.93	1.19	18
Net income	1.07	1.02	57	1.14	1.35	30	1.14	1.26	39	0.96	0.82	62	0.93	1.19	18
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.40	2.96	78	3.55	3.18	69	3.50	3.06	76	3.74	3.55	59	4.35	4.41	48
Interest expense	0.23	0.20	67	0.42	0.29	77	0.33	0.25	71	0.71	0.52	77	1.39	1.08	76
Net interest income (tax equivalent)	3.17	2.75	77	3.14	2.88	63	3.18	2.80	75	3.02	3.01	44	2.96	3.33	28
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.09	18	0.07	0.16	38	0.05	0.11	35	0.12	0.27	36	0.06	0.21	28
Earnings coverage of net loan and lease losses (X)	-3,185.24	38.54	1	27.04	25.70	67	44.28	39.72	67	17.22	22.91	59	30.34	24.40	71
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.03	1.20	35	1.05	1.49	22	1.05	1.23	32	1.06	1.58	19	0.54	0.83	24
Allowance for loan and lease losses / Total loans and leases	1.02	1.17	37	1.04	1.47	23	1.05	1.20	35	1.05	1.55	20	0.54	0.81	25
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.65	0.47	78	0.63	0.70	50	0.71	0.49	78	0.59	0.71	44	0.60	0.57	57
30–89 days past due loans and leases / Total loans and leases	0.23	0.32	41	0.14	0.33	23	0.15	0.32	31	0.26	0.39	38	0.24	0.43	28
Liquidity and Funding															
Net noncore funding dependence	7.04	-1.97	80	13.43	-0.51	85	4.50	-2.33	73	17.39	3.20	83	25.72	14.45	80
Net short-term noncore funding dependence	5.36	-6.65	90	10.28	-6.88	90	2.16	-7.71	79	14.15	-4.76	92	19.80	3.38	90
Net loans and leases / Total assets	80.55	59.31	92	79.11	60.99	91	78.11	58.67	90	79.09	61.58	92	79.07	63.77	91
Capitalization															
Tier 1 leverage ratio	8.70	9.06	42	8.37	9.15	29	8.88	8.98	54	8.06	9.13	17	8.76	9.76	22
Holding company equity capital / Total assets	11.70	10.29	72	11.32	10.72	61	11.70	10.71	65	11.29	11.16	52	11.71	12.43	42
Total equity capital (including minority interest) / Total assets	11.71	10.40	70	11.32	10.85	58	11.70	10.82	64	11.29	11.29	49	11.71	12.57	40
Common equity tier 1 capital / Total risk-weighted assets	9.67	12.21	11	10.08	12.57	11	10.06	12.42	17	9.94	12.38	11	9.42	12.17	7
Net loans and leases / Equity capital (X)	6.88	5.82	74	6.99	5.73	76	6.67	5.53	74	7.01	5.58	77	6.75	5.21	80
Cash dividends / Net income	42.81	33.45	68	41.87	23.13	82	41.17	28.27	78	49.15	42.30	62	54.03	33.12	86
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	5.76	9.35	51	5.26	16.49	21	6.78	10.50	41	8.63	16.68	26	17.54	9.26	82
Equity capital	9.37	4.03	77	5.40	9.13	41	10.71	7.46	77	4.74	6.99	43	30.85	10.49	89
Net loans and leases	7.69	6.29	64	7.85	7.22	58	5.46	3.36	64	8.66	9.07	58	18.84	9.10	84
Noncore funding	-49.24	-10.65	9	-33.66	-25.09	44	-50.24	-14.79	9	-17.51	-12.18	45	15.16	6.59	69
Parent Company Ratios															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	12.17	11.08	65	8.65	11.33	52	12.48	10.95	68	8.78	13.56	51	6.67	13.04	52
Equity investment in subsidiaries / Equity capital	112.60	103.47	85	108.97	102.85	82	113.39	103.22	88	108.86	102.81	83	106.56	103.22	72
Cash from ops + noncash items + op expense / Op expense + dividends	214.37	125.04	78	40.68	98.58	29	80.63	154.48	17	106.85	147.24	28	98.01	190.27	16

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

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Interest and fees on loans	309,542	306,324	1,228,911	1,259,459	1,179,514	1.05	80.31
Income from lease financing receivables	7,823	6,857	28,478	25,248	19,394	14.09	134.01
Fully taxable income on loans and leases	317,365	313,181	1,257,389	1,284,707	1,198,908	1.34	81.34
Tax-exempt income on loans and leases	0	0	0	0	0		
Estimated tax benefit on income on loans and leases	0	0	0	0	0		
Income on loans and leases (tax equivalent)	317,365	313,181	1,257,389	1,284,707	1,198,908	1.34	81.34
Investment interest income (tax equivalent)	21,650	17,438	70,956	88,782	108,978	24.15	-9.00
Interest on balances due from depository institutions	461	224	1,725	2,556	5,723	105.80	39.27
Interest income on other earning assets	1,676	1,872	7,370	11,645	12,022	-10.47	-22.12
Total interest income (tax equivalent)	341,152	332,715	1,337,440	1,387,690	1,325,631	2.54	69.48
Interest on time deposits of $250K or more	666	347	1,215	6,559	8,490	91.93	198.65
Interest on time deposits < $250K	2,165	10,746	23,879	99,508	158,203	-79.85	-76.80
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	9,627	11,125	42,879	76,169	145,177	-13.47	-5.46
Interest on other borrowings and trading liabilities	4,890	12,230	34,351	66,465	98,463	-60.02	-66.22
Interest on subordinated debt and mandatory convertible securities	5,441	4,683	22,001	16,114	12,619	16.19	129.09
Total interest expense	22,789	39,131	124,325	264,815	422,952	-41.76	-37.71
Net interest income (tax equivalent)	318,363	293,584	1,213,115	1,122,875	902,679	8.44	93.30
Non-interest income	39,710	31,391	152,842	183,200	218,945	26.50	59.26
Adjusted operating income (tax equivalent)	358,073	324,975	1,365,957	1,306,075	1,121,624	10.18	88.82
Overhead expense	197,314	160,597	696,836	648,097	631,311	22.86	63.24
Provision for credit losses	3,315	8,334	27,244	124,557	25,809		38.01
Securities gains (losses)	-9	-118	545	524	-3,078		
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	156,698	155,926	643,913	533,945	461,426	0.50	136.21
Applicable income taxes	39,314	39,321	166,899	139,460	147,002	-0.02	117.55
Tax equivalent adjustments	694	917	3,214	3,971	4,631	-24.32	-68.06
Applicable income taxes (tax equivalent)	40,008	40,238	170,113	143,431	151,633	-0.57	97.63
Minority interest	-38	-22	-40	-92	0		
Net income before discontinued operations, net of minority interest	116,728	115,710	473,840	390,606	309,793	0.88	153.23
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	116,728	115,710	473,840	390,606	309,793	0.88	153.23
Memoranda							
Net income - holding company and noncontrolling (minority) interest	116,690	115,688	473,800	390,514	309,793	0.87	153.15
Investment securities income (tax equivalent)	21,650	17,438	70,956	88,782	108,978	24.15	-9.00
US Treasury and agency securities (excluding mortgage-backed securities)	730	1,009	3,593	5,909	6,435	-27.65	-55.97
Mortgage-backed securities	15,654	10,381	45,129	57,228	73,927	50.79	14.78
All other securities	5,266	6,048	22,234	25,645	28,616	-12.93	-38.02
Cash dividends declared	49,975	48,453	195,058	191,965	167,377	3.14	62.55
Common	46,803	45,281	182,370	179,277	154,689	3.36	61.69
Preferred	3,172	3,172	12,688	12,688	12,688	0.00	76.52

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)	3.13	2.75	78	3.27	2.96	69	3.23	2.85	77	3.42	3.27	62	3.96	4	49
Less: Interest expense	0.21	0.19	66	0.38	0.27	73	0.30	0.23	71	0.65	0.48	75	1.26	0.98	76
Equals: Net interest income (tax equivalent)	2.92	2.55	75	2.88	2.67	63	2.93	2.60	74	2.77	2.77	41	2.70	3.01	28
Plus: Non-interest income	0.36	0.97	14	0.31	1.13	7	0.37	1.04	12	0.45	1.21	18	0.65	1.32	19
Equals: adjusted operating income (tax equivalent)	3.29	3.56	37	3.19	3.87	16	3.29	3.70	28	3.22	4.04	13	3.35	4.41	9
Less: Overhead expense	1.81	2.18	25	1.58	2.28	12	1.68	2.17	17	1.60	2.57	10	1.89	2.69	17
Less: Provision for credit losses	0.03	0.04	57	0.08	-0.12	83	0.07	-0.09	87	0.31	0.51	25	0.08	0.15	32
Plus: Realized gains (losses) on held-to-maturities securities	0	0	1	0	0	1	0	0	1	0	0	0	0	0	1
Plus: Realized gains (losses) on available-for-sale securities	0	0	71	0	0.01	7	0	0.01	54	0	0.02	38	-0.01	0.01	12
Plus: other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.44	1.35	60	1.53	1.78	34	1.55	1.66	46	1.32	1.04	69	1.38	1.56	32
Less: Applicable income taxes (tax equivalent)	0.37	0.31	65	0.40	0.40	54	0.41	0.38	67	0.35	0.23	84	0.45	0.36	79
Less: Minority interest	0	0	2	0	0	4	0	0	3	0	0	6	0	0	36
Equals: Net operating income	1.07	1.03	57	1.14	1.36	29	1.14	1.26	39	0.96	0.81	63	0.93	1.19	18
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	1.07	1.02	57	1.14	1.35	30	1.14	1.26	39	0.96	0.82	62	0.93	1.19	18
Memo: Net income (last four quarters)	1.13	1.17	45	1.02	1.07	42	1.14	1.26	39	0.96	0.82	62	0.93	1.19	17
Net income–BHC and noncontrolling (minority) interest	1.07	1.04	57	1.14	1.37	30	1.14	1.27	37	0.96	0.83	62	0.93	1.20	17
Margin Analysis															
Average earning assets / Average assets	92.28	93.16	36	91.94	93.08	34	92.06	93.08	36	91.60	92.32	40	91.07	91.05	53
Average interest-bearing funds / Average assets	59.40	60.43	53	64.02	62.97	61	62.13	61.99	61	65.91	64.06	65	70.11	65.57	75
Interest income (tax equivalent) / Average earning assets	3.40	2.96	78	3.55	3.18	69	3.50	3.06	76	3.74	3.55	59	4.35	4.41	48
Interest expense / Average earning assets	0.23	0.20	67	0.42	0.29	77	0.33	0.25	71	0.71	0.52	77	1.39	1.08	76
Net interest income (tax equivalent) / Average earning assets	3.17	2.75	77	3.14	2.88	63	3.18	2.80	75	3.02	3.01	44	2.96	3.33	28
Yield or Cost															
Total loans and leases (tax equivalent)	3.67	3.88	37	3.84	4.05	40	3.83	4.01	40	4.04	4.27	40	4.57	5.09	18
Interest-bearing bank balances	0.17	0.18	40	0.07	0.10	14	0.12	0.14	19	0.31	0.27	64	3.16	2.04	90
Federal funds sold and reverse repos		0.28			0.26			0.25			0.68			2.44	
Trading assets	0	0.43	27	0	0.39	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	3.39	2.93	78	3.54	3.15	72	3.49	3.04	79	3.73	3.51	61	4.34	4.36	49
Investment securities (tax equivalent)	2.16	1.78	82	2.07	1.84	68	2.02	1.77	69	2.39	2.25	64	2.87	2.76	62
US Treasury and agency securities (excluding mortgage-backed securities)	3.19	1.09	96	2.75	1.30	93	3	1.14	96	2.90	1.75	90	2.75	2.32	80
Mortgage-backed securities	1.83	1.67	65	1.57	1.60	54	1.57	1.57	51	2.06	2.05	48	2.67	2.61	61
All other securities	3.43	2.75	75	3.51	2.93	73	3.38	2.81	70	3.42	3.24	65	3.49	4.06	35
Interest-bearing deposits	0.21	0.16	66	0.40	0.26	77	0.30	0.21	70	0.81	0.53	80	1.65	1.10	83
Time deposits of $250K or more	0.32	0.48	28	0.11	0.82	2	0.11	0.66	3	0.44	1.42	3	0.66	1.96	3
Time deposits < $250K	0.32	0.44	36	0.89	0.78	62	0.65	0.62	58	1.50	1.36	61	2.43	1.82	89
Other domestic deposits	0.19	0.13	73	0.27	0.17	78	0.24	0.15	77	0.53	0.36	83	1.25	0.93	79
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos	0.17	0.16	67	2.22	0.18	95	1.80	0.17	93	1.64	0.62	89	1.72	1.86	46
Other borrowed funds and trading liabilities	1.26	1.14	54	1.29	1.38	48	1.29	1.27	50	1.38	1.50	46	2.48	2.38	57
All interest-bearing funds	0.35	0.31	70	0.60	0.42	77	0.48	0.37	72	0.99	0.74	79	1.80	1.49	73

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	39,710	31,391	152,842	183,200	218,945
Fiduciary activities income	604	484	2,176	1,878	1,912
Service charges on deposit accounts - domestic	5,734	4,671	19,443	16,429	21,195
Trading revenue	-1,060	230	1,223	-11	-37
Investment banking fees and commissions	4,527	2,845	12,734	10,537	10,734
Insurance activities revenue	1,859	1,558	7,810	7,398	10,409
Venture capital revenue	0	0	0	0	0
Net servicing fees	2,781	2,899	11,651	10,352	9,794
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	608	3,352	27,418	41,034	98,594
Other non-interest income	24,657	15,352	70,387	95,583	66,344
Total overhead expenses	197,314	160,597	696,836	648,097	631,311
Personnel expense	107,733	88,103	375,865	333,221	327,431
Net occupancy expense	36,806	32,259	132,098	129,002	118,191
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	4,437	6,006	21,827	24,645	18,080
Other operating expenses	48,338	34,229	167,046	161,229	167,609
Fee income on mutual funds and annuities	0	289	289	862	1,031
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,394	3,125	3,370	3,155	3,183
Average personnel expense per employee	31.74	28.19	111.53	105.62	102.87
Average assets per employee	12,833.44	13,032.11	12,305.11	12,846.33	10,508.34

	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	0	2.26	11	0.92	2.10	37	0.19	2.17	28	0.47	2.02	32	0.47	2.72	26
Overhead expenses / Net Interest Income + non-interest income	55.21	61.09	27	49.56	59.31	14	51.13	59.28	19	49.77	62.28	10	56.52	61.29	34
Percent of Average Assets															
Total overhead expense	1.81	2.18	25	1.58	2.28	12	1.68	2.17	17	1.60	2.57	10	1.89	2.69	17
Personnel expense	0.99	1.21	23	0.87	1.28	13	0.91	1.21	17	0.82	1.30	11	0.98	1.41	14
Net occupancy expense	0.34	0.23	89	0.32	0.24	77	0.32	0.23	83	0.32	0.26	72	0.35	0.28	77
Other operating expenses	0.48	0.71	18	0.40	0.73	5	0.46	0.72	8	0.46	0.94	6	0.56	0.97	10
Overhead less non-interest income	1.45	1.18	70	1.27	1.10	62	1.31	1.10	67	1.15	1.25	41	1.23	1.32	40
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	55.10	60.59	28	49.42	58.69	15	51.01	58.83	20	49.62	61.82	12	56.29	60.64	37
Personnel expense	30.09	33.94	29	27.11	33.28	19	27.52	32.93	24	25.51	32.36	17	29.19	32.39	28
Net occupancy expense	10.28	6.43	90	9.93	6.42	88	9.67	6.23	89	9.88	6.58	92	10.54	6.52	95
Other operating expenses	14.74	19.35	17	12.38	18.45	9	13.83	19.18	10	14.23	22.28	9	16.56	21.20	25
Total non-interest income	11.09	26.24	14	9.66	28.42	6	11.19	27.67	10	14.03	28.83	19	19.52	29.23	30
Fiduciary activities income	0.17	2.31	31	0.15	2.15	29	0.16	2.20	31	0.14	2.09	28	0.17	1.97	31
Service charges on domestic deposit accounts	1.60	3.51	23	1.44	3.21	21	1.42	3.27	22	1.26	3.27	17	1.89	3.88	26
Trading revenue	-0.30	0.53	10	0.07	0.97	51	0.09	0.62	56	0	1.28	6	0	1.18	5
Investment banking fees and commissions	1.26	2.33	47	0.88	2.51	36	0.93	2.58	38	0.81	2.46	36	0.96	3.54	36
Insurance activities revenue	0.52	0.38	75	0.48	0.38	72	0.57	0.36	75	0.57	0.41	75	0.93	0.47	81
Venture capital revenue	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.78	1.49	65	0.89	0.99	69	0.85	0.60	74	0.79	0.01	87	0.87	0.28	86
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.17	1.74	20	1.03	3.74	33	2.01	3.30	44	3.14	3.92	55	8.79	1.86	95
Other non-interest income	6.89	8.92	45	4.72	8.65	27	5.15	9.27	24	7.32	9.65	43	5.91	10.04	25
Overhead less non-interest income	44.01	33.42	77	39.76	29.66	78	39.83	30.52	76	35.59	31.93	57	36.77	31.06	59
Applicable income taxes / Pretax net operating income (tax equivalent)	25.09	20.83	86	25.22	21.04	88	25.92	21.18	93	26.12	18.63	94	31.86	20.56	95
Applicable income tax + TE / Pretax net operating income + TE	25.53	22.92	77	25.81	22.74	84	26.42	22.67	87	26.86	21.18	91	32.86	23.23	91

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	27,100,849	23,412,094	25,875,425	23,387,546	22,584,255	15.76	105.75
Commercial and industrial loans	5,034,492	6,428,299	5,129,274	6,144,124	4,241,242	-21.68	118.32
Loans to individuals	2,362,333	2,201,540	2,387,109	2,127,479	2,237,383	7.30	39.82
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	944,363	876,551	901,365	859,390	712,441	7.74	137.67
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	35,442,037	32,918,484	34,293,173	32,518,539	29,775,321	7.67	101.78
Less: Allowance for loan and lease losses	362,510	342,880	359,202	340,243	161,759	5.73	214.02
Net loans and leases	35,079,527	32,575,604	33,933,971	32,178,296	29,613,562	7.69	101.04
Debt securities that reprice or mature in over 1 year	3,921,835	3,347,214	3,640,761	3,345,647	3,657,027	17.17	20.77
Mutual funds and equity securities	35,992	32,973	36,473	29,378	41,410	9.16	228.99
Subtotal	39,037,354	35,955,791	37,611,205	35,553,321	33,311,999	8.57	88.52
Interest-bearing bank balances	306,885	1,352,918	1,844,764	1,071,360	178,423	-77.32	175.77
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	166,404	159,904	156,745	166,022	245,869	4.06	69.00
Trading assets	186,612	153,956	218,208	385,759	157,753	21.21	642.59
Total earning assets	39,697,255	37,622,698	39,830,922	37,177,277	33,894,044	5.51	89.56
Non-interest-bearing cash and due from depository institutions	424,035	280,915	205,156	257,845	256,264	50.95	88.09
Premises, fixed assets, and leases	595,991	566,031	585,423	571,850	619,662	5.29	105.92
Other real estate owned	1,024	4,521	2,259	5,118	9,414	-77.35	-90.46
Investment in unconsolidated subsidiaries	1,827	1,827	1,827	1,827	1,827	0.00	34.04
Intangible and other assets	2,832,547	2,703,089	2,822,021	2,673,587	2,672,205	4.79	61.74
Total assets	43,551,457	41,178,011	43,446,443	40,686,076	37,453,416	5.76	87.56
Quarterly average assets	43,556,703	40,725,345	42,473,828	41,263,250	35,303,314	6.95	89.41
Average loans and leases (YTD)	34,623,402	32,582,479	32,813,572	31,781,699	26,228,069	6.26	99.56
Memoranda							
Loans held-for-sale	77,632	232,068	139,516	301,427	76,113	-66.55	-32.53
Loans not held-for-sale	35,364,405	32,686,416	34,153,657	32,217,112	29,699,208	8.19	102.67
Real estate loans secured by 1–4 family	5,163,105	4,702,136	5,085,359	4,916,723	4,940,496	9.80	55.54
Commercial real estate loans	21,928,634	18,704,372	20,782,826	18,465,171	17,638,006	17.24	122.69
Construction and land development	2,174,542	1,786,331	1,854,580	1,745,825	1,647,018	21.73	160.16
Multifamily	5,563,720	5,010,766	5,147,037	5,145,288	5,226,222	11.04	67.80
Nonfarm nonresidential	14,190,372	11,907,275	13,781,209	11,574,058	10,764,766	19.17	149.15
Real estate loans secured by farmland	9,110	5,586	7,240	5,652	5,753	63.09	73.42
Total investment securities	4,124,231	3,540,220	3,833,979	3,541,862	3,944,306	16.50	22.87
U.S. Treasury securities	67,401	119,230	67,558	119,519	189,295	-43.47	-64.26
US agency securities (excluding mortgage-backed securities)	23,904	29,669	27,190	32,379	36,588	-19.43	-58.78
Municipal securities	387,111	526,743	417,852	550,209	670,756	-26.51	-41.10
Mortgage-backed securities	3,389,849	2,665,547	3,070,644	2,640,328	2,874,905	27.17	49.24
Asset-backed securities	0	0	0	0	0		-100.00
Other debt securities	219,974	166,058	214,262	170,049	131,352	32.47	34.06
Mutual funds and equity securities	35,992	32,973	36,473	29,378	41,410	9.16	228.99
Available-for-sale securities	1,015,034	1,116,221	1,128,809	1,339,473	1,566,801	-9.07	-30.21
U.S. Treasury securities	0	51,199	0	51,393	50,943	-100.00	-100.00
US agency securities (excluding mortgage-backed securities)	18,332	24,010	20,925	26,157	29,243	-23.65	-61.22
Municipal securities	67,951	72,722	79,890	79,950	170,051	-6.56	-42.98
Mortgage-backed securities	795,554	878,336	904,502	1,090,022	1,254,786	-9.42	-31.30
Asset-backed securities	0	0	0	0	0		-100.00
Other debt securities	133,197	89,954	123,492	91,951	61,778	48.07	112.38
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-159,354	22,335	-8,092	54,601	22,625		
Available-for-sale securites appreciation (depreciation)	-40,731	31,639	12,718	45,968	8,014		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	1,431,387	2,160,767	1,736,535	2,106,189	2,317,934	-33.76	-10.46

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	11,947,001	10,053,026	11,675,748	9,205,266	6,710,408	18.84	129.16
NOW, ATS and transaction accounts	1,452,437	763,121	1,238,987	689,760	820,800	90.33	308.36
Time deposits less brokered deposits < $250K	1,435,123	2,007,501	1,409,721	2,311,848	3,940,857	-28.51	24.52
MMDA and other savings accounts	18,866,481	16,343,712	19,060,653	15,349,754	11,951,551	15.44	120.30
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	33,701,042	29,167,360	33,385,109	27,556,628	23,423,616	15.54	120.48
Time deposits of $250K or more	784,960	1,174,765	880,769	1,324,294	1,652,696	-33.18	37.33
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	284,181	484,666	155,726	447,958	503,280	-41.37	-24.81
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	551,446	1,405,085	501,777	1,555,846	1,060,123	-60.75	-61.76
Other borrowings w/remaining maturity over 1 year	438,033	1,036,244	788,023	1,037,834	1,669,738	-57.73	-64.17
Brokered deposits < $250K	1,161,334	2,243,084	1,366,534	3,054,680	4,109,525	-48.23	-21.21
Noncore funding	3,219,954	6,343,844	3,692,829	7,420,612	8,995,362	-49.24	-36.72
Trading liabilities	172,748	22,352	48,258	155,931	68,402	672.85	682.44
Subordinated notes and debentures + trust preferred securities	676,761	459,037	691,056	459,478	348,132	47.43	143.48
Other liabilities	682,532	524,612	544,007	500,149	233,716	30.10	360.84
Total liabilities	38,453,037	36,517,205	38,361,259	36,092,798	33,069,228	5.30	84.68
Equity Capital							
Perpetual preferred stock (including surplus)	209,691	209,691	209,691	209,691	209,691	0.00	87.91
Common stock	148,482	142,435	148,482	141,746	141,423	4.25	60.75
Common surplus	3,872,236	3,651,948	3,883,035	3,637,468	3,622,208	6.03	89.13
Retained earnings	945,225	672,651	883,645	611,158	443,559	40.52	402.54
Accumulated other comprehensive income	-56,098	-17,005	-17,932	-7,718	-32,214		
Other equity capital components	-23,152	-50	-22,855	-225	-479		
Total holding company equity capital	5,096,384	4,659,670	5,084,066	4,592,120	4,384,188	9.37	112.48
Noncontrolling (minority) interest in subsidiaries	2,036	1,136	1,118	1,158	0	79.23	
Total equity capital, including minority interest	5,098,420	4,660,806	5,085,184	4,593,278	4,384,188	9.39	112.56
Total liabilities and capital	43,551,457	41,178,011	43,446,443	40,686,076	37,453,416	5.76	87.56
Memoranda							
Non-interest-bearing deposits	11,947,001	10,053,026	11,675,748	9,205,266	6,710,408	18.84	129.16
Interest-bearing deposits	23,700,335	22,532,183	23,956,664	22,730,336	22,475,429	5.18	95.58
Total deposits	35,647,336	32,585,209	35,632,412	31,935,602	29,185,837	9.40	105.68
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	5,084,066	4,592,120	4,592,120	4,384,188	3,350,454		
Accounting restatements	0	0	0	-28,187	2,968		
Net income	116,728	115,710	473,840	390,606	309,793		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-2,752	9,580	35,358	12,982	15,878		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	13,517	0	23,114	0	0		
Changes incident to business combinations	0	0	211,134	0	835,255		
Less: Dividends declared	49,975	48,453	195,058	191,965	167,377		
Change in other comprehensive income	-38,166	-9,287	-10,214	24,496	37,217		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	5,096,384	4,659,670	5,084,066	4,592,120	4,384,188		

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	62.23	37.11	89	56.86	36.10	90	59.56	36.25	89	57.48	36.22	91	60.30	37.78	89
Commercial and industrial loans	11.56	10.78	61	15.61	13.88	60	11.81	10.76	64	15.10	13.52	60	11.32	12.02	50
Loans to individuals	5.42	3.61	74	5.35	3.42	76	5.49	3.36	77	5.23	3.40	70	5.97	4.20	67
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0	0.17	12	0	0.19	10	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases	2.17	4.19	35	2.13	4.29	32	2.07	4.47	32	2.11	4.63	29	1.90	5.01	23
Net loans and leases	80.55	59.31	92	79.11	60.99	91	78.11	58.67	90	79.09	61.58	92	79.07	63.77	91
Debt securities over 1 year	9.01	19.47	13	8.13	16.70	14	8.38	19.46	12	8.22	15.55	16	9.76	14.60	20
Mutual funds and equity securities	0.08	0.06	70	0.08	0.06	71	0.08	0.06	69	0.07	0.05	72	0.11	0.06	75
Subtotal	89.64	80.04	93	87.32	78.43	88	86.57	79.22	77	87.38	78.16	87	88.94	79.65	90
Interest-bearing bank balances	0.70	7.18	4	3.29	9.08	16	4.25	8.50	31	2.63	7.51	16	0.48	3.06	13
Federal funds sold and reverse repos	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.38	1.65	25	0.39	1.59	20	0.36	1.56	23	0.41	1.68	20	0.66	1.91	34
Trading assets	0.43	0.52	74	0.37	0.56	63	0.50	0.49	77	0.95	1.01	75	0.42	1.19	65
Total earning assets	91.15	91.28	51	91.37	91.48	51	91.68	91.77	48	91.38	91.05	57	90.50	89.53	65
Non-interest cash and due from depository institutions	0.97	0.96	55	0.68	1	26	0.47	0.82	17	0.63	1.07	17	0.68	1.14	19
Other real estate owned	0	0.01	38	0.01	0.02	51	0.01	0.01	45	0.01	0.02	52	0.03	0.03	55
All other assets	7.88	7.70	57	7.95	7.44	57	7.85	7.35	59	7.99	7.82	51	8.82	9.27	45
Memoranda															
Short-term investments	1.09	10.28	2	3.67	11.92	11	4.61	11.47	20	3.04	11.17	12	1.13	7.63	10
U.S. Treasury securities	0.15	1.80	30	0.29	0.98	60	0.16	1.47	35	0.29	0.84	63	0.51	1.03	61
US agency securities (excluding mortgage-backed securities)	0.05	0.79	32	0.07	0.73	32	0.06	0.82	32	0.08	0.63	34	0.10	0.54	42
Municipal securities	0.89	1.72	51	1.28	1.77	54	0.96	1.73	52	1.35	1.69	55	1.79	1.34	69
Mortgage-backed securities	7.78	14.04	21	6.47	12.38	20	7.07	14.14	19	6.49	11.75	23	7.68	11.44	28
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.51	0.55	61	0.40	0.46	61	0.49	0.53	61	0.42	0.42	63	0.35	0.39	66
Loans held-for-sale	0.18	0.40	54	0.56	0.46	71	0.32	0.55	62	0.74	0.52	69	0.20	0.39	49
Loans held for investment	81.20	59.15	91	79.38	61.15	90	78.61	58.06	92	79.18	61.72	90	79.30	63.50	92
Real estate loans secured by 1–4 family	11.86	11.67	54	11.42	11.69	52	11.70	11.46	56	12.08	11.91	50	13.19	13.29	50
Revolving	0.99	1.40	48	1	1.51	45	0.99	1.42	47	1.10	1.66	47	1.30	2.07	43
Closed-end, secured by first liens	10.73	9.94	61	10.28	9.76	58	10.59	9.67	63	10.83	9.81	56	11.68	10.69	57
Closed-end, secured by junior liens	0.13	0.17	59	0.14	0.21	47	0.13	0.17	54	0.15	0.22	49	0.21	0.28	52
Commercial real estate loans	50.35	23.42	93	45.42	22.27	93	47.84	22.69	93	45.38	22.22	93	47.09	22.23	94
Construction and land development	4.99	3.49	68	4.34	3.32	64	4.27	3.34	63	4.29	3.40	63	4.40	3.44	65
Multifamily	12.78	3.52	93	12.17	3.21	94	11.85	3.57	91	12.65	3.12	94	13.95	3.01	94
Nonfarm nonresidential	32.58	15.11	94	28.92	14.77	93	31.72	14.57	94	28.45	14.72	93	28.74	14.69	90
Real estate loans secured by farmland	0.02	0.33	37	0.01	0.33	33	0.02	0.30	37	0.01	0.33	32	0.02	0.36	33

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	76.47	61.87	71	71.12	57.91	70	75.45	61.05	70	71.92	57.15	75	75.85	57.46	76
Real estate loans secured by 1–4 family	14.57	20.07	30	14.28	19.43	34	14.83	19.86	32	15.12	19.43	34	16.59	20.75	31
Revolving	1.22	2.35	37	1.24	2.45	36	1.25	2.43	39	1.38	2.64	34	1.64	3.15	33
Closed-end	13.35	17.49	36	13.04	16.76	35	13.58	17.24	36	13.74	16.59	37	14.95	17.39	39
Commercial real estate loans	61.87	38.39	87	56.82	35.36	88	60.60	37.86	87	56.78	34.63	89	59.24	33.52	91
Construction and land development	6.14	5.82	57	5.43	5.29	55	5.41	5.65	53	5.37	5.26	56	5.53	5.09	60
1–4 family	0.96	1.29	55	0.74	1.05	52	0.85	1.18	56	0.77	0.93	54	0.98	0.94	61
Other	5.18	4.49	59	4.69	4.21	58	4.56	4.40	55	4.60	4.19	58	4.55	4.02	62
Multifamily	15.70	5.66	90	15.22	5.08	92	15.01	5.78	87	15.82	4.96	93	17.55	4.69	92
Nonfarm nonresidential	40.04	25	81	36.17	23.47	83	40.19	24.56	82	35.59	22.93	82	36.15	22.15	81
Owner-occupied	10.18	8.44	60	10.05	7.93	64	10.38	8.29	61	10.10	7.68	66	10.74	7.72	73
Other	29.86	16.32	90	26.12	15.25	91	29.81	15.94	91	25.49	14.95	89	25.41	14.34	87
Real estate loans secured by farmland	0.03	0.59	35	0.02	0.56	29	0.02	0.54	35	0.02	0.54	28	0.02	0.55	31
Loans to depository institutions and acceptances of other banks	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	14.20	18.81	39	19.53	23.16	41	14.96	18.86	45	18.89	22.17	40	14.24	19.53	34
Loans to individuals	6.67	6.52	65	6.69	6.02	67	6.96	6.24	65	6.54	6.13	63	7.51	7.13	64
Credit card loans	0.04	0.51	57	0.03	0.50	55	0.04	0.53	56	0.03	0.65	55	0.03	0.81	51
Agricultural loans	0	0.31	12	0	0.33	10	0	0.34	12	0	0.32	11	0	0.37	11
Other loans and leases	2.66	8.03	25	2.66	8.05	27	2.63	8.75	25	2.64	9.09	25	2.39	9.85	22
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	680.73	395.39	92	653.10	382.51	92	655.96	391.81	92	667.82	381.27	92	721.48	391.26	95
Real estate loans secured by 1–4 family	129.69	125.02	55	131.17	124.29	54	128.92	126.06	54	140.39	125.03	56	157.83	138.18	59
Revolving	10.87	14.84	48	11.43	16.14	48	10.89	15.44	47	12.81	17.42	46	15.60	21.26	46
Closed-end	118.82	108.83	61	119.74	106.79	60	118.03	108.85	58	127.58	106.14	60	142.23	115.20	66
Commercial real estate loans	550.81	249.33	96	521.78	237.40	96	526.86	245.88	94	527.26	234.65	96	563.46	229.44	98
Construction and land development	54.62	36.95	72	49.83	35.26	68	47.01	35.95	64	49.85	35.62	70	52.62	34.95	70
1–4 family	8.53	8.02	60	6.80	6.84	59	7.35	7.42	59	7.15	6.34	61	9.33	6.61	66
Other	46.09	28.49	79	43.03	28.01	72	39.66	28.11	69	42.70	28.16	71	43.29	27.32	75
Multifamily	139.75	37.99	92	139.78	34.02	93	130.48	38.66	90	146.92	32.74	95	166.96	31.04	94
Nonfarm nonresidential	356.44	160.85	94	332.17	157.71	94	349.36	158.05	94	330.49	155.06	94	343.89	152.10	93
Owner-occupied	90.65	53.96	80	92.27	52.99	81	90.22	52.99	80	93.81	52.37	82	102.20	53.07	84
Other	265.79	105.37	97	239.90	102.29	96	259.14	102.54	96	236.68	100.54	96	241.69	97.41	97
Real estate loans secured by farmland	0.23	3.46	36	0.16	3.50	32	0.18	3.22	39	0.16	3.44	31	0.18	3.60	32
Loans to depository institutions and acceptances of other banks	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	126.46	113.45	60	179.32	145.22	66	130.03	114.45	63	175.44	139.91	69	135.49	122.02	58
Loans to individuals	59.34	36.67	74	61.41	35.91	74	60.51	34.55	76	60.75	37.47	72	71.48	43.51	70
Credit card loans	0.34	2.64	58	0.26	2.59	56	0.33	2.77	58	0.25	3.30	56	0.26	4.34	52
Agricultural loans	0	1.66	12	0	1.94	10	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases	23.72	47.86	35	24.45	47.52	36	22.85	51.06	32	24.54	49.54	31	22.76	52.44	29
Supplemental															
Non-owner occupied CRE loans / Gross loans	52.18	30.57	90	47.23	27.81	91	51.04	30.07	90	47.12	27.32	92	49.05	26.45	95
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	464.49	198.65	95	433.72	185.94	95	443.75	195.33	94	437.58	183.76	96	466.59	178.57	97
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	555.15	256.17	97	525.99	243.39	96	533.97	252.85	95	531.39	240.85	96	568.79	236.10	98

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	1.09	10.28	2	3.67	11.92	11	4.61	11.47	20	3.04	11.17	12	1.13	7.63	10
Liquid assets	10.10	28.10	8	11.18	27.16	8	12.51	29.03	13	11.08	26.22	10	9.86	22.44	10
Investment securities	9.47	21.67	11	8.60	18.78	12	8.82	21.63	8	8.71	17.85	13	10.53	16.99	19
Net loans and leases	80.55	59.31	92	79.11	60.99	91	78.11	58.67	90	79.09	61.58	92	79.07	63.77	91
Net loans, leases and standby letters of credit	81.23	60.12	94	79.83	61.79	91	78.82	59.49	91	79.81	62.48	93	79.86	64.84	92
Core deposits	77.38	76.85	33	70.83	73.69	29	76.84	75.71	38	67.73	70.67	31	62.54	63.09	35
Noncore funding	7.39	9.46	51	15.41	11.95	76	8.50	10.30	56	18.24	14.13	72	24.02	19.36	68
Time deposits of $250K or more	1.80	1.46	69	2.85	1.96	73	2.03	1.58	69	3.25	2.11	74	4.41	2.94	75
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.65	1.11	51	1.18	1.22	64	0.36	1.23	37	1.10	1.47	56	1.34	1.94	57
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.65	0.44	62	1.18	0.60	73	0.36	0.54	53	1.10	0.54	68	1.34	0.48	72
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	1.27	1.03	66	3.41	1.11	86	1.15	1	64	3.82	1.24	87	2.83	3.01	52
Earning assets that reprice within 1 year	14.47	36.68	5	12.30	38.67	0	13.46	37.37	3	11.63	39.38	0	12.93	39.29	1
Interest-bearing liabilities that reprice within 1 year	6.26	6.16	69	11.21	7.73	81	6.73	6.39	71	14.15	8.20	84	22.77	10.19	88
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	8.21	29.01	8	1.09	29.49	4	6.73	29.65	6	-2.51	29.11	2	-9.84	26.63	2
Other Liquidity and Funding Ratios															
Net noncore funding dependence	7.04	-1.97	80	13.43	-0.51	85	4.50	-2.33	73	17.39	3.20	83	25.72	14.45	80
Net short-term noncore funding dependence	5.36	-6.65	90	10.28	-6.88	90	2.16	-7.71	79	14.15	-4.76	92	19.80	3.38	90
Short-term investment / Short-term noncore funding	18.44	265.83	4	29.05	246.74	7	71.10	273.46	20	19.74	184.19	6	6.04	77.77	3
Liquid assets - short-term noncore funding / Nonliquid assets	4.68	35.38	11	-1.66	30.67	7	6.89	36.68	16	-4.87	28.18	8	-9.86	16.97	6
Net loans and leases / Total deposits	98.41	73.06	91	99.97	76.22	91	95.23	72.79	90	100.76	79.43	89	101.47	90.31	82
Net loans and leases / Core deposits	104.09	78.05	87	111.69	83.77	86	101.64	78.25	87	116.77	88.34	85	126.43	103.93	82
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-4.36	-3.53	35	0.68	0.62	63	-0.22	0.12	31	1.70	1.57	59	0.76	0.72	62
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.11	-8.82	91	0.96	1.31	49	0.35	-0.25	67	1.43	4.31	12	0.27	1.36	24
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	74.52	20.27	96	67.54	12.84	95	69.61	14.28	96	61.35	11.38	94	59.23	12.67	96
Available-for-sale securities	24.61	77.97	3	31.53	85.49	3	29.44	83.77	3	37.82	87.23	5	39.72	85.40	3
U.S. Treasury securities	1.63	8.39	37	3.37	5.10	66	1.76	6.70	43	3.37	4.72	68	4.80	6.15	61
US agency securities (excluding mortgage-backed securities)	0.58	3.73	39	0.84	4.35	38	0.71	4.12	39	0.91	4.01	39	0.93	3.49	45
Municipal securities	9.39	7.89	64	14.88	9.71	72	10.90	8.22	67	15.53	9.83	73	17.01	7.75	79
Mortgage-backed securities	82.19	65.55	74	75.29	66.67	61	80.09	66.54	67	74.55	66.64	59	72.89	67.43	51
Asset-backed securities	0	2.78	22	0	1.97	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	5.33	3.16	76	4.69	3.05	72	5.59	3.08	77	4.80	3.01	74	3.33	2.94	70
Mutual funds and equity securities	0.87	0.30	85	0.93	0.36	81	0.95	0.29	86	0.83	0.35	78	1.05	0.40	81
Debt securities 1 year or less	4.03	8.63	39	4.52	9.29	36	4.09	7.78	45	4.69	10.55	29	6.23	11.86	40
Debt securities 1 to 5 years	8.73	18.50	31	16.10	16.09	55	10.75	18.25	38	18.48	17.03	57	20.71	17.94	61
Debt securities over 5 years	86.36	70.45	78	78.45	72.48	51	84.21	71.11	70	75.98	69.86	55	72.01	66.02	46
Pledged securities	34.71	29.79	61	61.03	33.48	85	45.29	32.26	70	59.47	35.67	77	58.77	30.57	85
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	-68.71	-1.29	4	57.86	156.41	34	61.75	27.98	72	191.63	183.32	63	35.82	26.69	66
Investment securities	16.50	28.40	38	-14	31.91	5	8.25	31.36	22	-10.20	23.62	8	3.31	11.75	40
Core deposits	15.54	14.47	64	21.20	29.18	25	21.15	16.94	71	17.64	26.88	20	16.42	11.23	72
Noncore funding	-49.24	-10.65	9	-33.66	-25.09	44	-50.24	-14.79	9	-17.51	-12.18	45	15.16	6.59	69

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)			9,602,314	7,394,493	7,208,367
Commit: Secured commercial real estate loans	3,641,889	2,209,757	3,268,144	1,985,999	2,026,500
Commit: Unsecured real estate loans	20,920	95,182	118,763	94,439	94,826
Credit card lines (reported semiannually, June/Dec)			96,734	68,735	44,527
Securities underwriting	0	0	0	0	0
Standby letters of credit	299,292	294,748	311,285	293,900	296,035
Commercial and similar letters of credit	7,345	968	7,603	1,663	2,887
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	60,167	26,645	60,167	31,673	16,738
Credit derivatives - notional amount (holding company as beneficiary)	185,386	188,898	172,606	189,424	136,150
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	245,553	215,543	232,773	189,424	152,888
Derivative Contracts					
Interest rate futures and forward contracts	118,422	206,793	210,468	155,627	68,492
Written options contracts (interest rate)	184,507	319,585	173,280	187,846	84,212
Purchased options contracts (interest rate)	121,912	14,405	71,320	21,988	9,943
Interest rate swaps	11,377,161	10,328,816	11,036,653	9,945,583	5,279,916
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	143,617	52,528	122,166	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	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
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							22.10	22.78	54	18.17	22.01	43	19.25	23.52	43
Standby letters of credit	0.69	0.64	65	0.72	0.67	67	0.72	0.65	66	0.72	0.71	66	0.79	0.84	60
Commercial and similar letters of credit	0.02	0.02	68	0	0.02	49	0.02	0.02	69	0	0.02	52	0.01	0.02	57
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.14	0.26	61	0.06	0.28	58	0.14	0.24	64	0.08	0.35	58	0.04	0.42	58
Credit derivatives - notional amount (holding company as beneficiary)	0.43	0.18	80	0.46	0.18	81	0.40	0.18	78	0.47	0.30	79	0.36	0.52	77
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.56	0.17	85	0.52	0.16	82	0.54	0.13	83	0.47	0.30	81	0.41	0.45	81
Derivative contracts	27.43	45.51	67	26.52	42.67	63	26.73	46.30	64	25.34	48.62	57	14.53	68.47	38
Interest rate contracts	27.10	33.09	68	26.40	30.32	66	26.45	32.46	66	25.34	34.36	60	14.53	47.31	41
Interest rate futures and forward contracts	0.27	4.02	56	0.50	4.59	52	0.48	3.25	57	0.38	6.21	39	0.18	10.67	34
Written options contracts (interest rate)	0.42	1.59	54	0.78	2	51	0.40	1.41	52	0.46	2.18	40	0.22	2.47	35
Purchased options contracts (interest rate)	0.28	1.35	60	0.03	1.45	48	0.16	1.31	56	0.05	1.46	46	0.03	2.65	47
Interest rate swaps	26.12	19.54	74	25.08	20.33	70	25.40	20.49	73	24.44	20.83	68	14.10	28.86	47
Foreign exchange contracts	0.33	6.48	70	0.13	6.19	64	0.28	6.30	68	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0.33	0.74	80	0.13	0.71	80	0.28	0.76	80	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							29.26	44.98	31	23.27	42.82	24	27.48	45.53	34

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	11,945,619	10,922,127	11,613,887	10,311,044	5,442,563
Interest rate contracts	11,802,002	10,869,599	11,491,721	10,311,044	5,442,563
Foreign exchange contracts	143,617	52,528	122,166	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	118,422	206,793	210,468	155,627	68,492
Written options	184,507	319,585	173,280	187,846	84,212
Exchange-traded	0	0	0	0	0
Over-the-counter	184,507	319,585	173,280	187,846	84,212
Purchased options	121,912	14,405	71,320	21,988	9,943
Exchange-traded	0	0	0	0	0
Over-the-counter	121,912	14,405	71,320	21,988	9,943
Swaps	11,520,778	10,381,344	11,158,819	9,945,583	5,279,916
Held for trading	11,019,048	9,159,640	10,068,687	8,668,461	4,959,634
Interest rate contracts	10,875,431	9,107,112	9,946,521	8,668,461	4,959,634
Foreign exchange contracts	143,617	52,528	122,166	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	926,571	1,762,487	1,545,200	1,642,583	482,929
Interest rate contracts	926,571	1,762,487	1,545,200	1,642,583	482,929
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	11,787,502	10,530,327	11,943,493	10,033,791	5,377,560
One year or less	797,476	1,419,868	1,273,601	824,352	340,666
Over 1 year to 5 years	2,388,202	1,627,001	2,735,041	2,020,460	1,298,208
Over 5 years	8,601,824	7,483,458	7,934,851	7,188,979	3,738,686
Gross negative fair value (absolute value)	189,682	113,160	107,155	167,610	68,643
Gross positive fair value	176,270	249,985	237,167	400,418	158,767
Held for trading	174,873	248,308	235,744	398,725	157,753
Non-traded	1,397	1,677	1,423	1,693	1,014
Current credit exposure on risk-based capital derivative contracts	4,582	140,355	132,086	236,074	116,614
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 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	98.80	93.91	36	99.52	94.52	40	98.95	94.17	36	100	94.10	77	100	93.44	80
Foreign exchange contracts	1.20	3.18	69	0.48	3.16	64	1.05	3.47	68	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0.99	10.22	31	1.89	12.82	34	1.81	11.16	36	1.51	14.05	24	1.26	13.49	25
Written options	1.54	6.03	37	2.93	8.11	39	1.49	6.28	36	1.82	8.18	31	1.55	5.91	36
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	1.54	5.74	40	2.93	7.80	40	1.49	5.96	39	1.82	7.73	32	1.55	5.10	38
Purchased options	1.02	3.59	52	0.13	3.58	43	0.61	3.27	48	0.21	3.42	41	0.18	4.42	42
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	1.02	3.11	53	0.13	3.15	46	0.61	2.87	50	0.21	2.86	46	0.18	3.35	45
Swaps	96.44	74.58	73	95.05	69.64	75	96.08	74.26	75	96.46	68.76	82	97.01	69.75	79
Held for trading	92.24	38.74	77	83.86	42.14	71	86.70	40.42	73	84.07	43.53	71	91.13	44.16	74
Interest rate contracts	91.04	32.48	87	83.38	36.29	81	85.64	34.15	83	84.07	36.62	82	91.13	37.24	87
Foreign exchange contracts	1.20	1.60	78	0.48	1.47	75	1.05	1.68	77	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	7.76	61.26	22	16.14	57.86	28	13.30	59.58	26	15.93	56.47	28	8.87	55.84	25
Interest rate contracts	7.76	57.41	22	16.14	54.11	28	13.30	56.71	27	15.93	53.82	28	8.87	52.22	26
Foreign exchange contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	98.68	92.63	52	96.41	90.92	50	102.84	92.53	85	97.31	91.48	57	98.81	93.86	61
One year or less	6.68	27.97	31	13	26.80	44	10.97	27.56	39	7.99	32.05	31	6.26	32.17	26
Over 1 year to 5 years	19.99	26.35	38	14.90	28.69	31	23.55	27.01	45	19.60	27.06	42	23.85	30.45	46
Over 5 years	72.01	29.53	86	68.52	30.03	88	68.32	29.89	84	69.72	29.56	87	68.69	28.09	87
Gross negative fair value (absolute value)	1.59	1.21	71	1.04	1.21	50	0.92	0.98	48	1.63	1.55	60	1.26	0.83	75
Gross positive fair value	1.48	1.52	59	2.29	1.70	80	2.04	1.34	79	3.88	2.23	88	2.92	1.19	94
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05	0.06	71	0.03	0.05	63	0.03	0.04	65	0.05	0.07	66	0.02	0.06	65
Gross positive fair value (X)	0.05	0.06	68	0.08	0.07	71	0.07	0.05	76	0.12	0.09	75	0.05	0.07	70
Held for trading (X)	0.05	0.04	78	0.08	0.05	78	0.06	0.04	80	0.12	0.07	81	0.05	0.06	76
Non-traded (X)	0	0.01	17	0	0.01	18	0	0.01	18	0	0.02	17	0	0.01	24
Current credit exposure (X)	0	0.04	20	0.04	0.05	60	0.04	0.04	66	0.07	0.06	62	0.04	0.05	66
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
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	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.01	0.47	20	0.46	0.61	56	0.39	0.46	62	0.78	0.85	57	0.40	0.73	60

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	359,202	340,243	340,243	161,759	151,859
Gross losses	2,595	8,800	26,332	45,289	22,215
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,645	2,745	11,242	7,320	6,306
Net losses	-50	6,055	15,090	37,969	15,909
Provision for loan and lease losses	3,258	8,692	27,507	123,922	25,809
Adjustments	0	0	6,542	92,531	0
Ending balance	362,510	342,880	359,202	340,243	161,759
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	0.03	0.04	58	0.09	-0.11	83	0.07	-0.09	87	0.31	0.51	24	0.08	0.15	32
Provision for loan and lease losses / Average loans and leases	0.04	0.06	54	0.11	-0.20	82	0.08	-0.16	85	0.39	0.82	20	0.10	0.24	30
Provision for loan and lease losses / Net loan and lease losses	-6,516	49.50	3	143.55	-168.35	81	182.29	-105.48	83	326.38	487.86	49	162.23	130.58	75
Allowance for loan and lease losses / Total loans and leases not held for sale	1.03	1.20	35	1.05	1.49	22	1.05	1.23	32	1.06	1.58	19	0.54	0.83	24
Allowance for loan and lease losses / Total loans and leases	1.02	1.17	37	1.04	1.47	23	1.05	1.20	35	1.05	1.55	20	0.54	0.81	25
Allowance for loan and lease losses / Net loans and leases losses (X)		38.27		14.16	18.09	62	23.80	21.39	70	8.96	11.58	58	10.17	8.03	73
Allowance for loan and lease losses / Nonaccrual assets	157.30	355.27	21	167.96	291.29	27	149.53	364.13	17	182.83	299.17	30	96.21	218.72	22
ALLL / 90+ days past due + nonaccrual loans and leases	149.88	284.19	28	163.73	246.27	33	147.83	287.08	26	171.13	244.34	36	92.18	151.73	32
Gross loan and lease losses / Average loans and leases	0.03	0.17	23	0.11	0.24	32	0.08	0.19	26	0.14	0.34	30	0.08	0.28	22
Recoveries / Average loans and leases	0.03	0.07	25	0.03	0.08	31	0.03	0.08	27	0.02	0.07	19	0.02	0.08	20
Net losses / Average loans and leases	0	0.09	18	0.07	0.16	38	0.05	0.11	35	0.12	0.27	36	0.06	0.21	28
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	10.04	10.98	53	6.06	7.39	47	24.82	34.67	38	32.95	33.98	58	78.21	36.22	90
Earnings coverage of net loan and lease losses (X)	-3,185.24	38.54	1	27.04	25.70	67	44.28	39.72	67	17.22	22.91	59	30.34	24.40	71
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	51	0	0.03	50	-0.01	0.02	25	0	0.04	17	0	0.01	29
Real estate loans secured by 1–4 family	-0.03	-0.02	40	0	-0.01	48	-0.01	-0.02	45	0	0.01	42	0	0.01	47
Revolving	0.08	-0.08	97	0	-0.03	51	-0.05	-0.07	36	0.01	0.01	65	0	0.02	51
Closed-end	-0.04	-0.02	27	0	-0.01	50	-0.01	-0.01	42	0	0	41	0	0	53
Commercial real estate loans	0	0	74	0.01	0.05	53	-0.01	0.04	13	0	0.07	7	-0.01	0.01	21
Construction and land development	0	-0.02	72	0	0	38	0	0	50	-0.03	0	22	0	-0.01	60
1–4 family	0	0	58	0	0	17	0	0	28	0	0	18	0	0	55
Other	0	-0.01	71	0	0	57	0	0	64	-0.02	0	19	0	-0.01	61
Multifamily	0.01	0	95	0	0	12	0	0.01	21	0	0	24	0	0	30
Nonfarm nonresidential	0	0.01	47	0.01	0.07	56	-0.02	0.05	10	0	0.11	7	-0.01	0.02	16
Owner-occupied	0	0	44	0.01	0.01	78	0	0.01	22	0	0.02	11	0	0.01	57
Other	0	0	33	0	0.06	26	-0.01	0.04	7	0	0.08	15	-0.01	0.01	9
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.02	0.11	47	0.32	0.20	69	0.31	0.17	78	0.47	0.47	60	0.23	0.37	41
Loans to individuals		0.70		0.04	1.06	3	0.02	0.71	1	0.28	1.13	18	0.27	1.17	18
Credit card loans	1	1.88	24	1.03	2.41	24	1.13	1.84	25	3.38	2.92	58	3.67	3.11	62
Agricultural loans		0			0.02			0.02			0.19			0.08	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.18	0.16	73	0.16	0.09	76	0.18	0.10	76	0.42	0.15	86	0.15	0.15	65

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	81,380	47,379	53,093	85,464	70,987
90+ days past due loans and leases	11,407	5,404	2,771	13,541	7,364
Nonaccrual loans and leases	230,458	204,010	240,216	185,282	168,123
Total past due and nonaccrual loans and leases	323,245	256,793	296,080	284,287	246,474
Restructured 30–89 days past due	6,611	0	760	458	6,114
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	112,062	103,247	124,370	103,527	87,733
Total restructured loans and leases	118,673	103,247	125,130	103,985	93,847
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	64,970	89,724	89,853	79,639	119,801
Other real estate owned	1,024	4,521	2,259	5,118	9,414
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	129	0	815	0
Total other assets past due and nonaccrual	0	129	0	815	0

	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	0.23	0.32	41	0.14	0.33	23	0.15	0.32	31	0.26	0.39	38	0.24	0.43	28
90+ days past due loans and leases	0.03	0.10	53	0.02	0.11	41	0.01	0.10	35	0.04	0.12	50	0.02	0.15	38
Nonaccrual loans and leases	0.65	0.44	80	0.62	0.65	55	0.70	0.46	80	0.57	0.66	48	0.56	0.51	61
90+ days past due and nonaccrual loans and leases	0.68	0.59	68	0.64	0.82	46	0.71	0.62	66	0.61	0.85	38	0.59	0.71	49
30–89 days past due restructured	0.02	0.01	79	0	0.01	20	0	0.01	54	0	0.01	42	0.02	0.01	72
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.32	0.10	91	0.31	0.13	87	0.36	0.10	93	0.32	0.13	87	0.29	0.14	85
30–89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.23	0.32	41	0.14	0.33	23	0.15	0.32	31	0.26	0.40	38	0.24	0.43	28
90+ days past due assets	0.03	0.10	52	0.02	0.11	41	0.01	0.10	33	0.04	0.12	50	0.02	0.15	37
Nonaccrual assets	0.65	0.45	80	0.62	0.66	54	0.70	0.47	80	0.57	0.67	48	0.56	0.53	60
30+ days past due and nonaccrual assets	0.91	0.94	58	0.78	1.18	35	0.86	0.97	53	0.88	1.29	35	0.83	1.19	38
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.56	0.35	82	0.51	0.50	61	0.56	0.36	78	0.49	0.52	53	0.47	0.44	61
90+ days past due and nonaccrual assets + other real estate owned	0.56	0.36	80	0.52	0.53	57	0.56	0.37	78	0.50	0.55	50	0.49	0.48	57
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.70	0.41	83	0.72	0.58	70	0.77	0.41	87	0.66	0.60	62	0.81	0.53	78
Allowance for loan and lease losses	83.60	62.77	75	86.99	69.27	73	92.73	62.64	80	79.50	66.66	72	187.60	115.41	84
Equity capital + allowance for loan and lease losses	5.55	3.67	80	5.96	5.03	67	6.12	3.60	85	5.48	4.97	62	6.68	4.28	77
Tier 1 capital + allowance for loan and lease losses	7.55	4.23	84	8.22	5.96	74	8.34	4.30	90	7.63	6.05	68	9.69	5.65	86
Loans and leases + other real estate owned	0.86	0.69	68	0.91	0.97	50	0.97	0.71	76	0.83	0.97	44	1.02	0.85	66

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	0.20	0.26	45	0.15	0.31	28	0.12	0.26	31	0.28	0.39	44	0.18	0.38	24
	90+ days past due	0.01	0.13	51	0.01	0.13	43	0	0.12	40	0.02	0.16	50	0.01	0.16	42
	Nonaccrual	0.49	0.51	60	0.40	0.76	26	0.54	0.52	63	0.33	0.76	22	0.31	0.46	40
Commercial and industrial	30–89 days past due	0.40	0.26	74	0.08	0.22	31	0.25	0.24	61	0.11	0.23	36	0.24	0.31	48
	90+ days past due	0.18	0.03	91	0.04	0.02	80	0.02	0.04	60	0.15	0.03	92	0.10	0.05	76
	Nonaccrual	1.89	0.53	94	1.64	0.69	88	1.91	0.57	91	1.69	0.75	89	2.28	0.83	93
Individuals	30–89 days past due	0.27	0.67	23	0.26	0.53	32	0.31	0.63	33	0.50	0.83	32	0.67	0.83	39
	90+ days past due	0.02	0.08	54	0.02	0.11	47	0.03	0.09	54	0.01	0.14	43	0.03	0.17	43
	Nonaccrual	0.02	0.16	31	0.04	0.22	35	0.01	0.17	30	0.04	0.28	30	0.02	0.17	31
Depository institution loans	30–89 days past due		0			0.01			0.01			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.01			0			0			0			0	
Agricultural	30–89 days past due		0.16			0.17			0.07			0.17			0.24	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.71			0.44			0.70			0.49			0.67	
Foreign governments	30–89 days past due		0			0.03			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.23			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due	0.11	0.13	62	0.04	0.13	52	0.19	0.12	76	0.23	0.18	71	0.57	0.20	83
	90+ days past due	0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual	0.17	0.08	82	0.40	0.15	80	0.23	0.09	83	0.32	0.15	78	0.27	0.13	78

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	0.23	0.44	35	0.41	0.47	53	0.29	0.46	39	0.60	0.65	61	0.61	0.67	59
	90+ days past due	0.03	0.25	61	0.05	0.28	57	0.01	0.24	49	0.06	0.33	58	0.04	0.31	51
	Nonaccrual	0.71	0.68	63	0.85	0.88	58	0.76	0.71	66	0.63	0.89	44	0.55	0.73	46
Revolving	30–89 days past due	0.01	0.27	15	0.18	0.31	36	0.07	0.28	26	0.28	0.48	36	0.38	0.45	44
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.78	1.02	61	1.48	1.31	73	0.81	1.18	64	1.03	1.13	65	0.70	1	56
Closed-end	30–89 days past due	0.25	0.46	38	0.43	0.48	53	0.31	0.49	41	0.63	0.65	61	0.63	0.70	58
	90+ days past due	0.04	0.28	63	0.06	0.31	58	0.01	0.26	49	0.07	0.38	59	0.05	0.35	52
	Nonaccrual	0.70	0.66	64	0.79	0.85	56	0.76	0.67	66	0.59	0.87	40	0.53	0.70	47
Junior lien	30–89 days past due	0	0.01	28	0	0.01	32	0	0.01	25	0	0.02	36	0.01	0.02	40
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.03	22	0.01	0.05	23	0	0.03	21	0.01	0.04	24	0.01	0.04	27
Commercial real estate	30–89 days past due	0.19	0.16	66	0.09	0.22	35	0.08	0.15	49	0.20	0.26	56	0.07	0.18	31
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	58	0.01	0.02	60	0	0.03	47
	Nonaccrual	0.44	0.37	65	0.29	0.62	30	0.49	0.38	69	0.25	0.62	26	0.24	0.23	62
Construction and development	30–89 days past due	0.22	0.19	70	0	0.22	15	0.10	0.17	66	0.02	0.28	30	0.20	0.28	59
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0.81	0.17	90	0	0.50	24	0.95	0.20	89	0	0.41	25	0.18	0.20	68
1–4 family	30–89 days past due	0.14	0.03	90	0	0.03	30	0	0.02	30	0	0.03	28	0.08	0.06	72
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	62
Other	30–89 days past due	0.08	0.14	67	0	0.16	17	0.10	0.13	74	0.02	0.22	37	0.12	0.20	61
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.81	0.14	91	0	0.43	24	0.95	0.16	90	0	0.35	27	0.17	0.17	71
Multifamily	30–89 days past due	0.50	0.06	91	0.02	0.08	61	0	0.07	27	0.24	0.09	80	0	0.08	19
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0.01	0	86
	Nonaccrual	0.27	0.12	81	0.22	0.13	77	0.29	0.17	78	0.05	0.11	52	0.02	0.05	49
Nonfarm non-residential	30–89 days past due	0.07	0.13	40	0.13	0.20	46	0.10	0.13	62	0.21	0.23	60	0.08	0.14	36
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	66	0.01	0.02	67	0	0.03	48
	Nonaccrual	0.45	0.45	57	0.36	0.78	30	0.50	0.45	61	0.38	0.80	32	0.36	0.28	69
Owner Occupied	30–89 days past due	0.02	0.04	41	0	0.06	22	0.01	0.04	26	0.02	0.07	34	0.02	0.07	23
	90+ days past due	0	0	38	0	0	33	0	0	37	0.01	0	80	0	0.01	26
	Nonaccrual	0.09	0.17	39	0.21	0.32	44	0.10	0.17	40	0.23	0.27	45	0.22	0.16	66
Other	30–89 days past due	0.04	0.08	59	0.13	0.12	62	0.10	0.08	76	0.19	0.14	70	0.06	0.07	56
	90+ days past due	0	0.01	39	0	0.01	34	0	0	75	0	0.01	33	0	0.01	61
	Nonaccrual	0.36	0.24	70	0.15	0.40	33	0.40	0.23	75	0.15	0.44	34	0.13	0.10	66
Farmland	30–89 days past due	0	0.17	31	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0.16	0.67	52	0.39	1.14	53	0.23	0.69	54	0.42	1.13	50	0.54	0.84	54
Credit card	30–89 days past due	0.67	0.87	29	1	0.75	68	0.99	0.81	62	0.85	0.95	38	0.97	1.19	27
	90+ days past due	0	0.45	16	0.28	0.56	40	0.21	0.45	37	0.22	0.63	31	0.28	0.78	33
	Nonaccrual	0	0.12	35	0	0.10	37	0	0.10	36	0	0.05	37	0.12	0.11	74

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	3,997,566	3,794,333	4,008,662	3,778,989	3,763,152
Retained earnings	980,685	717,222	930,925	655,256	443,559
Accumulated other comprehensive income (AOCI)	-56,098	-17,005	-17,932	-7,718	-32,214
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	4,922,153	4,494,550	4,921,655	4,426,527	4,174,497
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,518,643	1,428,608	1,506,344	1,431,581	1,439,687
Accumulated other comprehensive income-related adjustments	-56,099	-17,006	-17,932	-7,718	-32,214
Other deductions from common equity tier 1 capital	20,360	11,358	15,313	11,579	12,500
Subtotal:	3,439,249	3,071,590	3,417,930	2,991,085	2,754,524
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	3,439,249	3,071,590	3,417,930	2,991,085	2,754,524
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	215,000	215,000	215,000	215,000	215,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	215,000	215,000	215,000	215,000	215,000
Less: Additional tier 1 capital deductions	159	159	159	159	994
Additional tier 1 capital	214,841	214,841	214,841	214,841	214,006
Tier 1 Capital	3,654,090	3,286,431	3,632,771	3,205,926	2,968,530
Tier 2 Capital					
Tier 2 capital instruments and related surplus	500,000	305,000	500,000	305,000	235,000
Non-qualifying capital instruments	59,000	59,000	59,000	59,000	59,000
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	286,548	237,398	262,714	232,297	164,604
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	845,548	601,398	821,714	596,297	458,604
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	845,548	601,398	821,714	596,297	458,604
Exited advanced approach tier 2 capital					
Total capital	4,499,638	3,887,829	4,454,485	3,802,223	3,427,134
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	43,507,873	40,663,974	42,383,730	41,202,529	35,303,314
Less: Deductions from common equity tier 1 capital	1,539,162	1,440,125	1,521,816	1,443,319	1,453,181
Less: Other deductions	-25,654	-36,823	-25,786	-37,102	-34,307
Total assets for leverage ratio	41,994,365	39,260,672	40,887,700	39,796,312	33,884,440
Total risk-weighted assets	35,575,477	30,469,825	33,991,852	30,086,398	29,244,641
Exited advanced approach total RWA					

	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	9.67	12.18	12	10.08	12.54	11	10.06	12.37	19	9.94	12.35	12	9.42	12.11	8
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.27	12.88	7	10.79	13.31	7	10.69	13.11	9	10.66	13.08	11	10.15	12.78	10
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.65	14.72	14	12.76	15.37	6	13.10	14.91	17	12.64	15.23	10	11.72	14.36	4
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.70	9.06	42	8.37	9.15	29	8.88	8.98	54	8.06	9.13	17	8.76	9.76	22
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	1,859	1,558	7,810	7,398	10,409	19.32	-63.27
Other insurance activities income	1,859	1,558	7,810	7,398	10,409	19.32	-63.27
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	566,440	535,620	566,770	535,209	540,169	5.75	44.39

	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	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		50.48			54.39			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		49.52			45.61			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.64			12.21			13.40			11.24			7.26	
Insurance activities revenue / Adjusted operating income	0.52	0.38	75	0.48	0.38	72	0.57	0.36	75	0.57	0.41	75	0.93	0.47	81
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37
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	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		25.60			22.15			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		150.40			3.56			4.49			3.62			5.13	
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)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	14.10	12.22	57	14.76	11	64	14.20	12	55	15.09	11.03	64	17.26	11.51	73
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34

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	35,498	5,922	8,361	6,955	8,706
Real estate loans	5,949	4,230	3,140	4,405	6,786
Commercial and industrial loans	29,549	1,692	5,221	2,550	1,920
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	22,750	17,750	22,750	19,750	19,250
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	58,248	23,672	31,111	26,705	27,956
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.70	33	0	0.69	33	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.14			0.13			0.14			0.42			1.19	
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			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	499.43	10.28	96	-20.66	-6.17	29	20.22	6.83	75	-20.11	-2.40	20	11.72	22.48	69
Total selected assets	146.06	17.19	91	-26.52	-2.56	20	16.50	9.48	73	-4.47	2.04	40	7.35	12.40	63
Deposits		-5.48			2.95			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

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

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

Servicing, Securitization and Asset Sale Activities—Part 2

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

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

Servicing, Securitization and Asset Sale Activities—Part 3

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

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	110,000	30,000	150,000	190,436	164,550	266.67	420.39
Dividends	110,000	30,000	150,000	186,000	160,000	266.67	450.00
Interest	0	0	0	4,436	4,550		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	7	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	7	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	110,000	30,000	150,007	190,436	164,550	266.67	420.39
Securities gains (losses)	0	0	0	0	0		
Other operating income	19	0	0	21	51		
Total operating income	110,019	30,000	150,007	190,457	164,601	266.73	420.48
Operating Expenses							
Personnel expenses	90	72	287	296	250	25.00	1.12
Interest expense	5,441	4,683	22,001	16,114	12,619	16.19	129.09
Other expenses	1,994	1,080	6,236	7,074	15,129	84.63	-36.29
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	7,525	5,835	28,524	23,484	27,998	28.96	34.52
Income (loss) before taxes	101,916	24,165	122,974	166,973	136,603	321.75	555.66
Applicable income taxes (credit)	-4,256	-3,244	-9,501	-3,946	24,524		
Extraordinary items							
Income before undistributed income of subsidiaries	106,172	27,409	132,475	170,919	112,079	287.36	415.42
Equity in undistributed income of subsidiaries	10,556	88,301	341,365	219,687	197,714	-88.05	-58.60
Bank subsidiaries	10,556	88,301	341,365	219,687	197,714	-88.05	-58.60
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	116,728	115,710	473,840	390,606	309,793	0.88	153.23
Memoranda							
Bank net income	120,556	118,301	491,365	405,687	357,714	1.91	164.98
Nonbank net income	0	0	0	0	0		
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	5,736,481	97.50	5,075,950	97.67	5,763,130	98.14	4,996,968	4,669,751	13.01	119.02
Common and preferred stock	5,736,481	97.50	5,075,950	97.67	5,763,130	98.14	4,996,968	4,669,751	13.01	119.02
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		
Investment in nonbank subsidiaries	1,827	0.03	1,827	0.04	1,827	0.03	1,827	1,827	0.00	34.04
Common and preferred stock	1,827	0.03	1,827	0.04	1,827	0.03	1,827	1,827	0.00	34.04
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		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
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		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	6,057	0.10	3,249	0.06	6,135	0.10	2,999	0	86.43	3006.15
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	118,773	2.02	102,747	1.98	77,760	1.32	130,163	119,213	15.60	111.27
Cash and due from unrelated depository institution	250	0	0	0	250	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		-100.00
Intangible assets	4,287	0.07	4,287	0.08	4,287	0.07	4,287	4,287	0.00	
Other assets	16,065	0.27	8,894	0.17	19,234	0.33	6,846	8,666	80.63	-60.61
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	5,883,740	100.00	5,196,954	100.00	5,872,623	100.00	5,143,090	4,803,744	13.22	116.49
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	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	620,261	10.54	402,885	7.75	634,643	10.81	403,413	292,414	53.95	162.44
Other liabilities	110,595	1.88	78,247	1.51	97,501	1.66	91,492	71,424	41.34	167.53
Balance due to subsidiaries and related institutions	56,500	0.96	56,152	1.08	56,413	0.96	56,065	55,718	0.62	35.76
Total liabilities	787,356	13.38	537,284	10.34	788,557	13.43	550,970	419,556	46.54	146.59
Equity Capital	5,096,384	86.62	4,659,670	89.66	5,084,066	86.57	4,592,120	4,384,188	9.37	112.48
Perpetual preferred stock (income surplus)	209,691	3.56	209,691	4.03	209,691	3.57	209,691	209,691	0.00	87.91
Common stock	148,482	2.52	142,435	2.74	148,482	2.53	141,746	141,423	4.25	60.75
Common surplus	3,872,236	65.81	3,651,948	70.27	3,883,035	66.12	3,637,468	3,622,208	6.03	89.13
Retained earnings	945,225	16.07	672,651	12.94	883,645	15.05	611,158	443,559	40.52	402.54
Accumulated other comprehensive income	-56,098	-0.95	-17,005	-0.33	-17,932	-0.31	-7,718	-32,214		
Other equity capital components	-23,152	-0.39	-50	0	-22,855	-0.39	-225	-479		
Total liabilities and equity capital	5,883,740	100.00	5,196,954	100.00	5,872,623	100.00	5,143,090	4,803,744	13.22	116.49
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	60,827	1.03	60,827	1.17	60,827	1.04	60,827	60,827	0.00	34.09
Notes payable to subsidiaries that issued TPS	60,827	1.03	60,827	1.17	60,827	1.04	60,827	60,827	0.00	34.09
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	9.15	9.94	45	9.96	12.54	29	9.95	11.94	33	8.68	7.29	66	8.72	9.68	34
Bank net income / Average equity investment in banks	8.39	10.44	32	9.40	12.55	27	9.20	11.80	29	8.38	7.45	59	9.13	10.51	36
Nonbank net income / Average equity investment in nonbanks	0	11.36	20	0	12.53	16	0	13.12	16	0	9.75	17	0	7.89	17
Subsidiary HCs net income / Average equity investment in sub HCs		8.34			11.69			10.11			7.01			8.55	
Bank net income / Parent net income	103.28	97.54	57	102.24	95.97	54	103.70	96.79	66	103.86	88.16	59	115.47	82.22	94
Nonbank net income / Parent net income	0	3.43	16	0	2.83	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	15.45	16.87	60	11.53	17.74	46	15.51	16.81	63	12	20.06	46	9.57	20.43	43
Total debt / Equity capital	12.17	11.65	64	8.65	11.90	52	12.48	11.71	67	8.78	14.41	50	6.67	14.31	50
Total debt + notes payable to subs that issued TPS / Equity capital	13.36	13.71	57	9.95	14.30	44	13.68	13.63	60	10.11	16.67	42	8.06	16.36	42
Total debt + Loans guaranteed for affiliate / Equity capital	12.17	11.72	63	8.65	12.02	52	12.48	11.77	67	8.78	14.68	49	6.67	14.56	49
Total debt / Equity capital – excess over fair value	12.17	11.75	64	8.65	12	52	12.48	11.81	67	8.78	14.52	50	6.67	14.51	50
Long-term debt / Equity capital	12.17	11.08	65	8.65	11.33	52	12.48	10.95	68	8.78	13.56	51	6.67	13.04	52
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	55.64	40.81	57	26.94	35.48	41	42.91	39.86	46	26.94	34.67	39	14.49	28.44	36
Double Leverage															
Equity investment in subs / Equity capital	112.60	103.47	85	108.97	102.85	82	113.39	103.22	88	108.86	102.81	83	106.56	103.22	72
Total investment in subs / Equity capital	112.60	108.45	77	108.97	108.21	70	113.39	108.40	79	108.86	110.16	69	106.56	111.07	57
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.37	0.38	83	0.90	0.22	86	1.44	0.29	88	1.04	0.47	74	0.93	0.36	77
Equity investment in subs – equity cap / Net income-div (X)	2.40	1.31	81	1.55	0.74	86	2.44	1.05	87	2.05	1.82	69	2.02	1.22	82
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	198.74	129.62	77	61.24	111.20	29	71.34	152.85	15	90.23	136.59	20	71.70	177.68	10
Cash from ops + noncash items + op expense / Op expense + dividend	214.37	125.04	78	40.68	98.58	29	80.63	154.48	17	106.85	147.24	28	98.01	190.27	16
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	172.08	98.29	81	49.73	85.35	32	81.43	98.54	32	105.11	134.08	41	105.01	116.34	41
Pretax operating income + interest expense / Interest expense	1,973.11	2,251.18	70	616.02	1,142.88	46	658.95	1,835.33	28	1,136.20	2,016.32	55	1,182.52	1,968.54	46
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,833.56	1,728.15	68	572.90	1,357.31	41	618.86	1,770.77	27	1,016.73	1,539.23	57	971.80	1,632.83	42
Dividends + interest from subsidiaries / Interest expense + dividends	198.50	145.40	72	56.46	117.86	28	69.11	174.12	14	91.52	150.43	22	91.42	210.80	13
Fees + other income from subsidiaries / Salary + other expenses	0	9.52	34	0	13.36	34	0.11	11.92	63	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	36.80	20.52	84	36.48	33.13	70	37.35	47.61	71	30.79	35.64	70	24.42	57.11	49
Other Ratios															
Net assets that reprice within 1 year / Total assets	2.85	3.42	51	2.71	3.97	48	8.25	3.44	81	8.34	3.85	79	7.57	2.64	82
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	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.14	1.70	54	0.15	1.80	55	0.14	1.76	56	0.15	2.66	54	0.16	5.62	48
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	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

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	47.07	64.91	37	176.78	74.87	91	147.24	66.37	89	112.31	81.10	82	149.34	57.84	93
Dividends declared / Net income	42.81	33.46	68	41.87	23.13	82	41.17	28.27	78	49.15	42.29	62	54.03	33.08	86
Net income – dividends / Average equity	5.23	6.76	39	5.79	9.52	23	5.85	8.62	27	4.41	4.14	52	4.01	6.46	19
Percent of Dividends Paid															
Dividends from bank subsidiaries	220.11	124.34	77	61.92	101.14	37	76.90	155.92	22	96.89	132.17	32	95.59	178.13	24
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	220.11	153.16	69	61.92	128.99	29	76.90	203.53	13	96.89	174.85	20	95.59	260.40	12
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	91.24	43.39	81	25.36	30.63	47	30.53	45.96	30	45.85	60.28	37	44.73	66.55	29
Interest income from bank subsidiaries	0	0.15	27	0	0.12	24	0	0.11	24	1.09	0.36	85	1.27	0.54	81
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	91.24	49.34	80	25.36	33.49	44	30.53	51.33	27	46.94	62.88	37	46	69.36	28
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			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies		126.86			34.47			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.98	60.28	87	100	58.57	94	100	74.16	91	97.66	69.76	64	97.20	67.32	65
Interest income from bank subsidiaries	0	1.04	25	0	0.72	23	0	0.23	23	2.33	0.63	84	2.76	0.80	84
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.98	73.91	75	100	71.70	91	100	83.13	86	99.99	82.20	87	99.97	78.80	90
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	1.19	30
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	0	0	48	0	0.01	47	0	0.01	89	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	6.88	25	0	10.59	21	0	4.67	30	0	4.70	16	0	7.29	11
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	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt		225.56			142.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	9.81	28.43	40	15.10	29.59	46	9.58	26.38	42	15.08	27.08	50	20.80	28.33	56