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

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BHC Name COMMUNITY BANK SYSTEM, INC.

City/State DEWITT, NY

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 15,625,883
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:

COMMUNITY BANK SYSTEM, INC.
5790 WIDEWATERS PARKWAY

DEWITT, NY 13214

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Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	15,734,419	14,112,012	14,848,418	12,757,042	11,018,411
Net income ($000)	46,998	52,792	189,463	164,456	168,836
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)	2.45	2.55	40	2.70	2.67	51	2.54	2.60	40	2.91	2.77	56	3.29	3.01	59
+ Non-interest income	1.67	0.97	85	1.64	1.13	76	1.64	1.04	81	1.77	1.21	81	2.02	1.32	80
– Overhead expense	2.53	2.18	78	2.64	2.28	76	2.60	2.17	82	2.94	2.57	73	3.36	2.69	80
– Provision for credit losses	0.04	0.04	60	-0.16	-0.12	35	-0.05	-0.09	58	0.12	0.51	7	0.09	0.15	40
+ Securities gains (losses)	0	0	43	0	0.01	32	0	0.01	23	0	0.02	16	0.04	0.01	92
+ Other tax equivalent adjustments	0	0	8	0	0	84	0	0	46	0	0	10	0	0	80
= Pretax net operating income (tax equivalent)	1.54	1.35	68	1.87	1.78	58	1.63	1.66	51	1.62	1.04	85	1.91	1.56	80
Net operating income	1.19	1.03	68	1.50	1.36	64	1.28	1.26	54	1.29	0.81	86	1.53	1.19	85
Net income	1.19	1.02	68	1.50	1.35	64	1.28	1.26	54	1.29	0.82	85	1.53	1.19	85
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.78	2.96	34	3.12	3.18	45	2.91	3.06	37	3.46	3.55	39	4.03	4.41	26
Interest expense	0.08	0.20	15	0.12	0.29	14	0.10	0.25	16	0.18	0.52	9	0.27	1.08	3
Net interest income (tax equivalent)	2.70	2.75	42	3	2.88	57	2.82	2.80	45	3.27	3.01	64	3.75	3.33	68
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.06	0.09	54	0.03	0.16	26	0.06	0.11	42	0.09	0.27	29	0.15	0.21	48
Earnings coverage of net loan and lease losses (X)	55.71	38.54	72	105.53	25.70	88	54.80	39.72	72	34.65	22.91	77	22.37	24.40	64
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.68	1.20	13	0.75	1.49	8	0.68	1.23	14	0.83	1.58	10	0.73	0.83	39
Allowance for loan and lease losses / Total loans and leases	0.68	1.17	14	0.75	1.47	8	0.68	1.20	15	0.83	1.55	10	0.73	0.81	42
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.44	0.47	48	1.01	0.70	78	0.57	0.49	68	0.99	0.71	77	0.29	0.57	20
30–89 days past due loans and leases / Total loans and leases	0.35	0.32	67	0.27	0.33	50	0.38	0.32	69	0.47	0.39	69	0.59	0.43	79
Liquidity and Funding															
Net noncore funding dependence	-3.67	-1.97	45	-15.64	-0.51	10	-10.71	-2.33	23	-11.39	3.20	11	-3.63	14.45	7
Net short-term noncore funding dependence	-4.26	-6.65	54	-16.16	-6.88	19	-11.34	-7.71	31	-11.88	-4.76	21	-4.55	3.38	19
Net loans and leases / Total assets	47.18	59.31	16	50.03	60.99	17	47.09	58.67	16	52.81	61.58	19	59.95	63.77	28
Capitalization															
Tier 1 leverage ratio	9.09	9.06	55	9.63	9.15	68	9.09	8.98	59	10.16	9.13	81	10.80	9.76	77
Holding company equity capital / Total assets	11.85	10.29	74	13.48	10.72	85	13.51	10.71	87	15.10	11.16	91	16.26	12.43	88
Total equity capital (including minority interest) / Total assets	11.87	10.40	72	13.51	10.85	85	13.53	10.82	86	15.13	11.29	91	16.29	12.57	87
Common equity tier 1 capital / Total risk-weighted assets	18.35	12.21	93	18.67	12.57	93	18.59	12.42	93	17.90	12.38	92	16.11	12.17	86
Net loans and leases / Equity capital (X)	3.98	5.82	14	3.71	5.73	11	3.49	5.53	9	3.50	5.58	12	3.69	5.21	15
Cash dividends / Net income	49.44	33.45	80	42.68	23.13	84	48.34	28.27	87	53.80	42.30	68	48.43	33.12	78
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	6.88	9.35	55	23.81	16.49	71	11.64	10.50	67	22.09	16.68	67	7.57	9.26	57
Equity capital	-6.05	4.03	23	-0.26	9.13	8	-0.16	7.46	14	13.41	6.99	81	8.25	10.49	55
Net loans and leases	0.79	6.29	33	7.35	7.22	57	-0.45	3.36	42	7.54	9.07	52	9.77	9.10	65
Noncore funding	6.85	-10.65	76	37.37	-25.09	94	21.47	-14.79	87	17.56	-12.18	84	9.27	6.59	59
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	0.18	11.08	25	0.17	11.33	23	0.16	10.95	24	0	13.56	10	0	13.04	13
Equity investment in subsidiaries / Equity capital	92.45	103.47	5	93.06	102.85	7	92.99	103.22	6	94.97	102.81	12	95.69	103.22	11
Cash from ops + noncash items + op expense / Op expense + dividends	82.09	125.04	34	170.77	98.58	80	144.17	154.48	53	131.16	147.24	52	170.92	190.27	48

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	73,064	80,153	310,343	316,980	311,033	-8.84	37.72
Income from lease financing receivables	0	0	0	0	0		
Fully taxable income on loans and leases	72,500	79,498	307,912	313,985	307,489	-8.80	36.98
Tax-exempt income on loans and leases	564	655	2,431	2,995	3,544	-13.89	358.54
Estimated tax benefit on income on loans and leases	149	172	155	186	240	-13.70	41489.90
Income on loans and leases (tax equivalent)	73,213	80,325	310,498	317,166	311,273	-8.85	38.00
Investment interest income (tax equivalent)	25,358	18,102	76,109	73,343	67,290	40.09	46.62
Interest on balances due from depository institutions	428	415	2,464	1,070	8,472	3.13	300.00
Interest income on other earning assets	79	165	1,158	830	2,539	-52.12	-57.07
Total interest income (tax equivalent)	99,078	99,007	390,229	392,409	389,574	0.07	40.26
Interest on time deposits of $250K or more	316	453	1,673	2,118	1,774	-30.24	345.07
Interest on time deposits < $250K	1,428	1,905	6,825	9,111	8,231	-25.04	126.31
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	821	754	3,133	5,531	10,455	8.89	-20.14
Interest on other borrowings and trading liabilities	221	599	1,377	4,116	6,091	-63.11	-76.83
Interest on subordinated debt and mandatory convertible securities	38	0	0	0	0		
Total interest expense	2,824	3,711	13,008	20,876	26,551	-23.90	5.22
Net interest income (tax equivalent)	96,254	95,296	377,221	371,533	363,023	1.01	41.64
Non-interest income	65,508	57,910	244,201	225,805	222,715	13.12	50.33
Adjusted operating income (tax equivalent)	161,762	153,206	621,422	597,338	585,738	5.58	45.04
Overhead expense	99,671	93,001	386,646	375,120	369,824	7.17	36.21
Provision for credit losses	1,430	-5,631	-7,375	15,206	10,452		-33.64
Securities gains (losses)	0	0	0	0	4,882		-100.00
Other tax equivalent adjustments	-1	1	0	-1	1		
Pretax net operating income (tax equivalent)	60,662	65,861	242,169	207,005	210,364	-7.89	67.57
Applicable income taxes	12,777	12,108	51,654	41,400	40,275	5.53	28.64
Tax equivalent adjustments	830	903	821	929	1,026	-8.08	6816.67
Applicable income taxes (tax equivalent)	13,607	13,011	52,475	42,329	41,301	4.58	36.84
Minority interest	57	58	231	220	227	-1.72	-80.21
Net income before discontinued operations, net of minority interest	46,998	52,792	189,463	164,456	168,836	-10.98	80.98
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	46,998	52,792	189,463	164,456	168,836	-10.98	80.98
Memoranda							
Net income - holding company and noncontrolling (minority) interest	47,055	52,850	189,694	164,676	169,063	-10.96	79.21
Investment securities income (tax equivalent)	25,358	18,102	76,109	73,343	67,290	40.09	46.62
US Treasury and agency securities (excluding mortgage-backed securities)	19,427	11,804	54,359	47,259	40,186	64.58	80.23
Mortgage-backed securities	2,515	2,664	10,075	12,369	13,362	-5.59	21.09
All other securities	3,416	3,634	11,675	13,715	13,742	-5.98	-23.05
Cash dividends declared	23,234	22,529	91,591	88,483	81,775	3.13	58.15
Common	23,234	22,529	91,591	88,483	81,775	3.13	58.15
Preferred	0	0	0	0	0		

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)	2.52	2.75	31	2.81	2.96	40	2.63	2.85	28	3.08	3.27	30	3.54	4	20
Less: Interest expense	0.07	0.19	14	0.11	0.27	14	0.09	0.23	14	0.16	0.48	7	0.24	0.98	2
Equals: Net interest income (tax equivalent)	2.45	2.55	40	2.70	2.67	51	2.54	2.60	40	2.91	2.77	56	3.29	3.01	59
Plus: Non-interest income	1.67	0.97	85	1.64	1.13	76	1.64	1.04	81	1.77	1.21	81	2.02	1.32	80
Equals: adjusted operating income (tax equivalent)	4.11	3.56	82	4.34	3.87	78	4.19	3.70	79	4.68	4.04	82	5.32	4.41	87
Less: Overhead expense	2.53	2.18	78	2.64	2.28	76	2.60	2.17	82	2.94	2.57	73	3.36	2.69	80
Less: Provision for credit losses	0.04	0.04	60	-0.16	-0.12	35	-0.05	-0.09	58	0.12	0.51	7	0.09	0.15	40
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	0	42	0	0.01	33	0	0.01	23	0	0.02	17	0.04	0.01	92
Plus: other tax equivalent adjustments	0	0	8	0	0	84	0	0	46	0	0	10	0	0	80
Equals: Pretax net operating income (tax equivalent)	1.54	1.35	68	1.87	1.78	58	1.63	1.66	51	1.62	1.04	85	1.91	1.56	80
Less: Applicable income taxes (tax equivalent)	0.35	0.31	59	0.37	0.40	42	0.35	0.38	45	0.33	0.23	79	0.37	0.36	53
Less: Minority interest	0	0	87	0	0	85	0	0	85	0	0	84	0	0	78
Equals: Net operating income	1.19	1.03	68	1.50	1.36	64	1.28	1.26	54	1.29	0.81	86	1.53	1.19	85
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	1.19	1.02	68	1.50	1.35	64	1.28	1.26	54	1.29	0.82	85	1.53	1.19	85
Memo: Net income (last four quarters)	1.20	1.17	54	1.32	1.07	76	1.28	1.26	54	1.29	0.82	85	1.53	1.19	85
Net income–BHC and noncontrolling (minority) interest	1.20	1.04	68	1.50	1.37	64	1.28	1.27	54	1.29	0.83	84	1.53	1.20	85
Margin Analysis															
Average earning assets / Average assets	90.48	93.16	20	89.94	93.08	13	90.18	93.08	16	89	92.32	13	87.75	91.05	18
Average interest-bearing funds / Average assets	60.21	60.43	59	60.51	62.97	41	59.88	61.99	46	60.25	64.06	32	60.61	65.57	29
Interest income (tax equivalent) / Average earning assets	2.78	2.96	34	3.12	3.18	45	2.91	3.06	37	3.46	3.55	39	4.03	4.41	26
Interest expense / Average earning assets	0.08	0.20	15	0.12	0.29	14	0.10	0.25	16	0.18	0.52	9	0.27	1.08	3
Net interest income (tax equivalent) / Average earning assets	2.70	2.75	42	3	2.88	57	2.82	2.80	45	3.27	3.01	64	3.75	3.33	68
Yield or Cost															
Total loans and leases (tax equivalent)	3.96	3.88	61	4.37	4.05	71	4.24	4.01	67	4.37	4.27	61	4.76	5.09	29
Interest-bearing bank balances	0.13	0.18	15	0.10	0.10	41	0.13	0.14	38	0.12	0.27	6	2.22	2.04	61
Federal funds sold and reverse repos		0.28			0.26			0.25			0.68			2.44	
Trading assets		0.43			0.39			0.45			0.60			0.99	
Total earning assets	2.76	2.93	35	3.09	3.15	44	2.91	3.04	38	3.45	3.51	41	4.02	4.36	28
Investment securities (tax equivalent)	1.73	1.78	48	2	1.84	59	1.85	1.77	57	2.28	2.25	52	2.51	2.76	31
US Treasury and agency securities (excluding mortgage-backed securities)	1.49	1.09	80	1.63	1.30	68	1.61	1.14	81	2.22	1.75	74	2.30	2.32	56
Mortgage-backed securities	2.04	1.67	85	1.86	1.60	71	1.88	1.57	83	2.28	2.05	71	2.88	2.61	84
All other securities	2.75	2.75	54	3.35	2.93	69	2.79	2.81	54	2.85	3.24	37	3.05	4.06	21
Interest-bearing deposits	0.11	0.16	40	0.15	0.26	31	0.14	0.21	32	0.23	0.53	13	0.32	1.10	4
Time deposits of $250K or more	0.57	0.48	66	0.98	0.82	65	0.75	0.66	63	1.39	1.42	44	1.92	1.96	42
Time deposits < $250K	0.83	0.44	87	1	0.78	75	0.93	0.62	82	1.15	1.36	31	1.12	1.82	12
Other domestic deposits	0.04	0.13	11	0.04	0.17	6	0.04	0.15	9	0.09	0.36	3	0.19	0.93	2
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos	0.27	0.16	80	0.35	0.18	86	0.32	0.17	86	0.61	0.62	63	0.74	1.86	22
Other borrowed funds and trading liabilities	0.12	1.14	13	0.30	1.38	15	0.23	1.27	16	0.42	1.50	8	0.49	2.38	4
All interest-bearing funds	0.12	0.31	11	0.17	0.42	10	0.15	0.37	12	0.27	0.74	7	0.40	1.49	2

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	65,508	57,910	244,201	225,805	222,715
Fiduciary activities income	3,351	3,201	12,562	10,718	9,711
Service charges on deposit accounts - domestic	8,279	6,668	29,987	29,177	39,987
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	5,234	4,859	20,494	17,425	17,329
Insurance activities revenue	10,496	8,323	34,357	32,905	32,637
Venture capital revenue	0	0	0	0	0
Net servicing fees	924	1,214	3,807	3,160	3,508
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	433	361	864	4,701	-416
Other non-interest income	36,791	33,284	142,130	127,719	119,959
Total overhead expenses	99,671	93,001	386,646	375,120	369,824
Personnel expense	61,648	57,632	241,501	229,578	221,240
Net occupancy expense	11,882	12,176	44,708	44,837	43,496
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	3,841	3,486	14,570	14,676	16,333
Other operating expenses	22,300	19,707	85,867	86,029	88,755
Fee income on mutual funds and annuities	1,073	1,016	4,349	4,569	5,491
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,726	2,786	2,743	2,826	2,763
Average personnel expense per employee	22.61	20.69	88.04	81.24	80.07
Average assets per employee	5,771.98	5,065.33	5,413.20	4,514.17	3,987.84

	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	1.64	2.26	48	1.75	2.10	49	1.78	2.17	47	2.02	2.02	56	2.47	2.72	50
Overhead expenses / Net Interest Income + non-interest income	61.93	61.09	54	61.06	59.31	57	62.30	59.28	59	62.90	62.28	58	63.25	61.29	63
Percent of Average Assets															
Total overhead expense	2.53	2.18	78	2.64	2.28	76	2.60	2.17	82	2.94	2.57	73	3.36	2.69	80
Personnel expense	1.57	1.21	85	1.63	1.28	84	1.63	1.21	87	1.80	1.30	89	2.01	1.41	91
Net occupancy expense	0.30	0.23	82	0.35	0.24	88	0.30	0.23	78	0.35	0.26	84	0.39	0.28	88
Other operating expenses	0.66	0.71	53	0.66	0.73	48	0.68	0.72	50	0.79	0.94	51	0.95	0.97	63
Overhead less non-interest income	0.87	1.18	24	0.99	1.10	39	0.96	1.10	35	1.17	1.25	42	1.34	1.32	47
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	61.62	60.59	55	60.70	58.69	59	62.22	58.83	62	62.80	61.82	59	63.14	60.64	64
Personnel expense	38.11	33.94	71	37.62	33.28	73	38.86	32.93	80	38.43	32.36	87	37.77	32.39	82
Net occupancy expense	7.35	6.43	62	7.95	6.42	74	7.19	6.23	66	7.51	6.58	66	7.43	6.52	68
Other operating expenses	16.16	19.35	28	15.14	18.45	32	16.16	19.18	30	16.86	22.28	24	17.94	21.20	34
Total non-interest income	40.50	26.24	84	37.80	28.42	73	39.30	27.67	78	37.80	28.83	73	38.02	29.23	74
Fiduciary activities income	2.07	2.31	57	2.09	2.15	54	2.02	2.20	54	1.79	2.09	54	1.66	1.97	55
Service charges on domestic deposit accounts	5.12	3.51	74	4.35	3.21	73	4.83	3.27	77	4.88	3.27	79	6.83	3.88	87
Trading revenue	0	0.53	34	0	0.97	24	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	3.24	2.33	74	3.17	2.51	73	3.30	2.58	74	2.92	2.46	72	2.96	3.54	69
Insurance activities revenue	6.49	0.38	97	5.43	0.38	96	5.53	0.36	96	5.51	0.41	96	5.57	0.47	93
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	0.57	1.49	59	0.79	0.99	66	0.61	0.60	70	0.53	0.01	83	0.60	0.28	77
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	0.27	1.74	26	0.24	3.74	17	0.14	3.30	13	0.79	3.92	34	-0.07	1.86	8
Other non-interest income	22.74	8.92	91	21.72	8.65	92	22.87	9.27	92	21.38	9.65	87	20.48	10.04	88
Overhead less non-interest income	21.12	33.42	17	22.90	29.66	28	22.92	30.52	24	25	31.93	29	25.12	31.06	28
Applicable income taxes / Pretax net operating income (tax equivalent)	21.06	20.83	53	18.38	21.04	21	21.33	21.18	51	20	18.63	54	19.15	20.56	36
Applicable income tax + TE / Pretax net operating income + TE	22.43	22.92	47	19.76	22.74	16	21.67	22.67	32	20.45	21.18	34	19.63	23.23	17

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	5,318,668	5,095,191	5,243,712	5,059,550	4,815,768	4.39	67.07
Commercial and industrial loans	599,324	874,258	601,583	952,094	577,207	-31.45	41.20
Loans to individuals	1,330,959	1,174,628	1,345,846	1,177,583	1,297,899	13.31	7.41
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	27,838	34,893	30,762	42,848	30,825	-20.22	-20.01
Other loans and leases	145,821	190,764	152,127	185,863	169,320	-23.56	184.12
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	7,422,610	7,369,734	7,374,030	7,417,938	6,891,019	0.72	50.46
Less: Allowance for loan and lease losses	50,505	55,336	50,261	61,233	50,388	-8.73	6.41
Net loans and leases	7,372,105	7,314,398	7,323,769	7,356,705	6,840,631	0.79	50.89
Debt securities that reprice or mature in over 1 year	5,616,345	3,572,332	4,758,644	3,308,759	2,337,908	57.22	107.95
Mutual funds and equity securities	465	469	463	445	451	-0.85	2.42
Subtotal	12,988,915	10,887,199	12,082,876	10,665,909	9,178,990	19.30	71.20
Interest-bearing bank balances	848,028	1,991,579	1,713,307	1,466,042	43,243	-57.42	458.49
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	170,813	219,059	175,565	239,134	706,521	-22.02	331.12
Trading assets	0	0	0	0	0		
Total earning assets	14,007,756	13,097,837	13,971,748	12,371,085	9,928,754	6.95	80.08
Non-interest-bearing cash and due from depository institutions	172,898	159,768	161,758	179,762	161,787	8.22	9.36
Premises, fixed assets, and leases	156,890	158,365	158,833	162,512	160,150	-0.93	48.69
Other real estate owned	416	824	718	883	1,270	-49.51	-83.27
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	1,287,923	1,203,387	1,259,600	1,216,852	1,158,334	7.02	48.17
Total assets	15,625,883	14,620,181	15,552,657	13,931,094	11,410,295	6.88	75.30
Quarterly average assets	15,734,419	14,112,012	15,460,030	13,745,664	11,427,949	11.50	80.80
Average loans and leases (YTD)	7,389,659	7,359,140	7,316,883	7,264,257	6,541,007	0.41	49.60
Memoranda							
Loans held-for-sale	0	1,140	0	1,622	0	-100.00	-100.00
Loans not held-for-sale	7,422,610	7,368,594	7,374,030	7,416,316	6,891,019	0.73	50.48
Real estate loans secured by 1–4 family	3,089,634	2,916,443	3,050,594	2,919,422	2,918,364	5.94	37.58
Commercial real estate loans	2,171,977	2,110,743	2,132,890	2,069,100	1,838,481	2.90	147.37
Construction and land development	165,274	180,567	173,509	149,568	168,860	-8.47	216.74
Multifamily	394,366	371,869	378,123	372,227	312,433	6.05	352.99
Nonfarm nonresidential	1,612,337	1,558,307	1,581,258	1,547,305	1,357,188	3.47	118.24
Real estate loans secured by farmland	57,057	68,005	60,228	71,028	58,923	-16.10	-4.44
Total investment securities	5,787,623	3,791,860	4,934,672	3,548,338	3,044,880	52.63	111.16
U.S. Treasury securities	4,745,042	2,632,967	3,900,924	2,359,913	1,878,705	80.22	148.66
US agency securities (excluding mortgage-backed securities)	87,045	123,291	97,640	141,469	165,054	-29.40	
Municipal securities	476,155	450,172	430,289	475,660	512,208	5.77	-17.71
Mortgage-backed securities	471,419	581,880	497,394	566,216	485,934	-18.98	90.19
Asset-backed securities	0	0	0	0	0		
Other debt securities	7,497	3,081	7,962	4,635	2,528	143.33	31.97
Mutual funds and equity securities	465	469	463	445	451	-0.85	2.42
Available-for-sale securities	5,787,158	3,791,391	4,934,209	3,547,893	3,044,429	52.64	111.14
U.S. Treasury securities	4,745,042	2,632,967	3,900,924	2,359,913	1,878,705	80.22	148.66
US agency securities (excluding mortgage-backed securities)	87,045	123,291	97,640	141,469	165,054	-29.40	
Municipal securities	476,155	450,172	430,289	475,660	512,208	5.77	-17.71
Mortgage-backed securities	471,419	581,880	497,394	566,216	485,934	-18.98	90.19
Asset-backed securities	0	0	0	0	0		
Other debt securities	7,497	3,081	7,962	4,635	2,528	143.33	31.97
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	-404,651	-107,313	-45,893	120,114	32,877		
Structured notes, fair value	0	0	0	0	0		-100.00
Pledged securities	2,514,751	2,332,721	2,321,116	2,031,962	1,471,456	7.80	42.97

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	4,039,730	3,704,169	3,942,518	3,356,890	2,465,972	9.06	146.00
NOW, ATS and transaction accounts	3,442,887	3,200,441	3,201,225	2,876,033	585,697	7.58	730.57
Time deposits less brokered deposits < $250K	684,275	752,115	692,822	770,491	814,158	-9.02	33.42
MMDA and other savings accounts	4,942,747	4,338,260	4,839,094	4,058,281	5,007,169	13.93	7.54
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	13,109,639	11,994,985	12,675,659	11,061,695	8,872,996	9.29	82.95
Time deposits of $250K or more	207,778	208,504	235,010	162,531	121,971	-0.35	21.27
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	300,531	257,767	324,720	284,008	241,708	16.59	
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	6,126	11,713	7,988	12,487	17,555	-47.70	
Other borrowings w/remaining maturity over 1 year	27,686	28,877	26,733	30,028	35,407	-4.12	
Brokered deposits < $250K	250	748	499	748	0	-66.58	
Noncore funding	542,371	507,609	594,950	489,802	416,641	6.85	216.55
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	3,270	3,297	3,277	80,623	91,115	-0.82	-96.80
Other liabilities	115,467	139,800	174,915	191,761	171,134	-17.41	-34.21
Total liabilities	13,770,747	12,645,691	13,448,801	11,823,881	9,551,886	8.90	80.85
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	54,163	54,019	54,092	53,755	51,974	0.27	16.65
Common surplus	1,052,964	1,042,164	1,049,910	1,032,355	935,458	1.04	66.02
Retained earnings	1,082,107	990,504	1,058,286	960,183	882,851	9.25	72.79
Accumulated other comprehensive income	-321,994	-109,957	-50,627	62,077	-10,226		
Other equity capital components	-15,137	-5,332	-10,854	-4,263	-4,824		
Total holding company equity capital	1,852,103	1,971,398	2,100,807	2,104,107	1,855,233	-6.05	42.91
Noncontrolling (minority) interest in subsidiaries	3,033	3,092	3,049	3,106	3,176	-1.91	-7.53
Total equity capital, including minority interest	1,855,136	1,974,490	2,103,856	2,107,213	1,858,409	-6.04	42.78
Total liabilities and capital	15,625,883	14,620,181	15,552,657	13,931,094	11,410,295	6.88	75.30
Memoranda							
Non-interest-bearing deposits	4,039,730	3,704,169	3,942,518	3,356,890	2,465,972	9.06	146.00
Interest-bearing deposits	9,277,937	8,500,068	8,968,650	7,868,084	6,528,995	9.15	62.92
Total deposits	13,317,667	12,204,237	12,911,168	11,224,974	8,994,967	9.12	81.52
Long-term debt that reprices within 1 year	6,126	11,713	7,988	12,485	0	-47.70	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,100,807	2,104,107	2,104,107	1,855,233	1,713,782		
Accounting restatements	0	0	0	1,140	0		
Net income	46,998	52,792	189,463	164,456	168,836		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	1,696	8,377	15,713	23,034	14,380		
Sale of treasury stock	738	694	694	902	6,122		
Less: Purchase of treasury stock	3,592	68	5,106	277	1,418		
Changes incident to business combinations	0	0	0	75,579	0		
Less: Dividends declared	23,234	22,529	91,591	88,483	81,775		
Change in other comprehensive income	-271,367	-172,033	-112,704	72,303	35,080		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	57	58	231	220	226		
Holding company equity capital, ending balance	1,852,103	1,971,398	2,100,807	2,104,107	1,855,233		

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	34.04	37.11	37	34.85	36.10	41	33.72	36.25	36	36.32	36.22	42	42.21	37.78	49
Commercial and industrial loans	3.84	10.78	12	5.98	13.88	11	3.87	10.76	12	6.83	13.52	16	5.06	12.02	17
Loans to individuals	8.52	3.61	83	8.03	3.42	84	8.65	3.36	84	8.45	3.40	84	11.37	4.20	85
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	0.18	0.17	71	0.24	0.19	71	0.20	0.18	70	0.31	0.19	75	0.27	0.24	75
Other loans and leases	0.93	4.19	20	1.30	4.29	24	0.98	4.47	19	1.33	4.63	22	1.48	5.01	20
Net loans and leases	47.18	59.31	16	50.03	60.99	17	47.09	58.67	16	52.81	61.58	19	59.95	63.77	28
Debt securities over 1 year	35.94	19.47	91	24.43	16.70	79	30.60	19.46	84	23.75	15.55	82	20.49	14.60	80
Mutual funds and equity securities	0	0.06	31	0	0.06	38	0	0.06	34	0	0.05	35	0	0.06	35
Subtotal	83.12	80.04	56	74.47	78.43	27	77.69	79.22	33	76.56	78.16	28	80.44	79.65	30
Interest-bearing bank balances	5.43	7.18	43	13.62	9.08	79	11.02	8.50	69	10.52	7.51	72	0.38	3.06	10
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	1.09	1.65	49	1.50	1.59	61	1.13	1.56	55	1.72	1.68	61	6.19	1.91	90
Trading assets	0	0.52	20	0	0.56	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets	89.64	91.28	29	89.59	91.48	24	89.84	91.77	28	88.80	91.05	19	87.02	89.53	21
Non-interest cash and due from depository institutions	1.11	0.96	66	1.09	1	58	1.04	0.82	71	1.29	1.07	67	1.42	1.14	71
Other real estate owned	0	0.01	40	0.01	0.02	35	0	0.01	43	0.01	0.02	33	0.01	0.03	34
All other assets	9.25	7.70	70	9.32	7.44	73	9.12	7.35	71	9.91	7.82	78	11.57	9.27	77
Memoranda															
Short-term investments	6.52	10.28	35	15.12	11.92	71	12.15	11.47	59	12.24	11.17	67	6.57	7.63	58
U.S. Treasury securities	30.37	1.80	99	18.01	0.98	99	25.08	1.47	99	16.94	0.84	99	16.46	1.03	98
US agency securities (excluding mortgage-backed securities)	0.56	0.79	60	0.84	0.73	70	0.63	0.82	59	1.02	0.63	74	1.45	0.54	84
Municipal securities	3.05	1.72	74	3.08	1.77	76	2.77	1.73	74	3.41	1.69	79	4.49	1.34	88
Mortgage-backed securities	3.02	14.04	7	3.98	12.38	8	3.20	14.14	6	4.06	11.75	10	4.26	11.44	11
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	0.05	0.55	36	0.02	0.46	34	0.05	0.53	38	0.03	0.42	37	0.02	0.39	38
Loans held-for-sale	0	0.40	7	0.01	0.46	16	0	0.55	7	0.01	0.52	20	0	0.39	7
Loans held for investment	47.50	59.15	19	50.40	61.15	18	47.41	58.06	18	53.24	61.72	20	60.39	63.50	30
Real estate loans secured by 1–4 family	19.77	11.67	85	19.95	11.69	87	19.61	11.46	85	20.96	11.91	89	25.58	13.29	89
Revolving	0.96	1.40	45	1.19	1.51	51	1	1.42	48	1.28	1.66	49	1.74	2.07	50
Closed-end, secured by first liens	18.40	9.94	86	18.28	9.76	85	18.19	9.67	87	19.16	9.81	89	23.16	10.69	90
Closed-end, secured by junior liens	0.42	0.17	86	0.48	0.21	86	0.42	0.17	87	0.51	0.22	86	0.67	0.28	88
Commercial real estate loans	13.90	23.42	25	14.44	22.27	27	13.71	22.69	26	14.85	22.22	29	16.11	22.23	34
Construction and land development	1.06	3.49	25	1.24	3.32	24	1.12	3.34	23	1.07	3.40	24	1.48	3.44	32
Multifamily	2.52	3.52	50	2.54	3.21	52	2.43	3.57	47	2.67	3.12	52	2.74	3.01	53
Nonfarm nonresidential	10.32	15.11	32	10.66	14.77	32	10.17	14.57	32	11.11	14.72	36	11.89	14.69	40
Real estate loans secured by farmland	0.37	0.33	68	0.47	0.33	72	0.39	0.30	67	0.51	0.33	73	0.52	0.36	72

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	71.65	61.87	60	69.14	57.91	67	71.11	61.05	61	68.21	57.15	66	69.88	57.46	64
Real estate loans secured by 1–4 family	41.62	20.07	93	39.57	19.43	93	41.37	19.86	93	39.36	19.43	93	42.35	20.75	92
Revolving	2.01	2.35	48	2.36	2.45	52	2.10	2.43	49	2.41	2.64	49	2.88	3.15	47
Closed-end	39.61	17.49	93	37.22	16.76	92	39.26	17.24	93	36.95	16.59	93	39.47	17.39	92
Commercial real estate loans	29.26	38.39	34	28.64	35.36	34	28.92	37.86	34	27.89	34.63	32	26.68	33.52	38
Construction and land development	2.23	5.82	28	2.45	5.29	29	2.35	5.65	27	2.02	5.26	24	2.45	5.09	32
1–4 family	0.37	1.29	40	0.37	1.05	35	0.44	1.18	42	0.28	0.93	34	0.30	0.94	36
Other	1.85	4.49	27	2.08	4.21	29	1.92	4.40	26	1.73	4.19	23	2.16	4.02	34
Multifamily	5.31	5.66	57	5.05	5.08	58	5.13	5.78	56	5.02	4.96	60	4.53	4.69	56
Nonfarm nonresidential	21.72	25	40	21.14	23.47	41	21.44	24.56	41	20.86	22.93	41	19.70	22.15	42
Owner-occupied	8.14	8.44	51	8.53	7.93	54	8.37	8.29	52	8.57	7.68	56	9.21	7.72	60
Other	13.58	16.32	39	12.61	15.25	37	13.07	15.94	38	12.29	14.95	36	10.48	14.34	35
Real estate loans secured by farmland	0.77	0.59	70	0.92	0.56	73	0.82	0.54	70	0.96	0.54	74	0.86	0.55	76
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	8.07	18.81	14	11.86	23.16	11	8.16	18.86	14	12.84	22.17	16	8.38	19.53	13
Loans to individuals	17.93	6.52	82	15.94	6.02	83	18.25	6.24	83	15.87	6.13	83	18.83	7.13	83
Credit card loans	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0.38	0.31	72	0.47	0.33	72	0.42	0.34	72	0.58	0.32	75	0.45	0.37	75
Other loans and leases	1.96	8.03	22	2.59	8.05	26	2.06	8.75	22	2.51	9.09	24	2.46	9.85	23
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	378.38	395.39	43	380.85	382.51	42	379.53	391.81	42	367.67	381.27	42	401.74	391.26	45
Real estate loans secured by 1–4 family	219.80	125.02	85	217.99	124.29	86	220.80	126.06	83	212.15	125.03	85	243.46	138.18	85
Revolving	10.62	14.84	47	12.98	16.14	51	11.23	15.44	48	12.97	17.42	46	16.57	21.26	47
Closed-end	209.18	108.83	88	205.02	106.79	87	209.56	108.85	86	199.18	106.14	89	226.88	115.20	88
Commercial real estate loans	154.52	249.33	27	157.77	237.40	30	154.38	245.88	28	150.36	234.65	28	153.37	229.44	33
Construction and land development	11.76	36.95	23	13.50	35.26	25	12.56	35.95	24	10.87	35.62	25	14.09	34.95	32
1–4 family	1.97	8.02	36	2.05	6.84	35	2.34	7.42	39	1.53	6.34	33	1.70	6.61	36
Other	9.78	28.49	24	11.45	28.01	27	10.22	28.11	23	9.33	28.16	23	12.39	27.32	31
Multifamily	28.06	37.99	48	27.80	34.02	54	27.37	38.66	49	27.05	32.74	48	26.06	31.04	48
Nonfarm nonresidential	114.70	160.85	31	116.48	157.71	34	114.45	158.05	33	112.44	155.06	35	113.22	152.10	38
Owner-occupied	43	53.96	39	46.99	52.99	48	44.70	52.99	46	46.18	52.37	47	52.95	53.07	54
Other	71.71	105.37	31	69.49	102.29	31	69.75	102.54	30	66.26	100.54	31	60.27	97.41	36
Real estate loans secured by farmland	4.06	3.46	69	5.08	3.50	71	4.36	3.22	69	5.16	3.44	71	4.92	3.60	71
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	42.64	113.45	12	65.35	145.22	12	43.54	114.45	13	69.19	139.91	17	48.15	122.02	16
Loans to individuals	94.69	36.67	82	87.80	35.91	82	97.41	34.55	84	85.57	37.47	81	108.27	43.51	85
Credit card loans	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	1.98	1.66	71	2.61	1.94	72	2.23	1.86	71	3.11	1.88	75	2.57	2.18	75
Other loans and leases	10.37	47.86	20	14.26	47.52	27	11.01	51.06	22	13.51	49.54	22	14.13	52.44	18
Supplemental															
Non-owner occupied CRE loans / Gross loans	21.12	30.57	31	20.11	27.81	30	20.55	30.07	31	19.33	27.32	27	17.47	26.45	31
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	111.52	198.65	26	110.78	185.94	27	109.68	195.33	26	104.18	183.76	26	100.42	178.57	29
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	154.52	256.17	26	157.77	243.39	29	154.38	252.85	28	150.36	240.85	28	153.37	236.10	33

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	6.52	10.28	35	15.12	11.92	71	12.15	11.47	59	12.24	11.17	67	6.57	7.63	58
Liquid assets	40.47	28.10	81	37.55	27.16	82	40.96	29.03	80	33.83	26.22	78	23.97	22.44	65
Investment securities	37.04	21.67	91	25.94	18.78	74	31.73	21.63	80	25.47	17.85	79	26.69	16.99	87
Net loans and leases	47.18	59.31	16	50.03	60.99	17	47.09	58.67	16	52.81	61.58	19	59.95	63.77	28
Net loans, leases and standby letters of credit	47.45	60.12	16	50.29	61.79	16	47.36	59.49	16	53.09	62.48	18	60.28	64.84	27
Core deposits	83.90	76.85	80	82.04	73.69	82	81.50	75.71	69	79.40	70.67	75	77.76	63.09	87
Noncore funding	3.47	9.46	19	3.47	11.95	14	3.83	10.30	22	3.52	14.13	8	3.65	19.36	3
Time deposits of $250K or more	1.33	1.46	56	1.43	1.96	44	1.51	1.58	57	1.17	2.11	31	1.07	2.94	18
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	1.92	1.11	78	1.76	1.22	76	2.09	1.23	78	2.04	1.47	72	2.12	1.94	69
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.92	0.44	88	1.76	0.60	83	2.09	0.54	87	2.04	0.54	86	2.12	0.48	84
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	0.04	1.03	34	0.08	1.11	38	0.05	1	35	0.09	1.24	31	0.15	3.01	15
Earning assets that reprice within 1 year	12.90	36.68	3	22.25	38.67	14	18.88	37.37	9	19.90	39.38	10	16.85	39.29	3
Interest-bearing liabilities that reprice within 1 year	3.45	6.16	35	4.13	7.73	29	3.73	6.39	35	4.09	8.20	24	4.43	10.19	15
Long-term debt that reprices within 1 year	0.04	0.22	67	0.08	0.28	64	0.05	0.26	63	0.09	0.47	58	0	0.96	25
Net assets that reprice within 1 year	9.41	29.01	9	18.04	29.49	24	15.10	29.65	19	15.72	29.11	21	12.42	26.63	12
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-3.67	-1.97	45	-15.64	-0.51	10	-10.71	-2.33	23	-11.39	3.20	11	-3.63	14.45	7
Net short-term noncore funding dependence	-4.26	-6.65	54	-16.16	-6.88	19	-11.34	-7.71	31	-11.88	-4.76	21	-4.55	3.38	19
Short-term investment / Short-term noncore funding	218.59	265.83	58	490.60	246.74	84	363.87	273.46	72	389.64	184.19	86	226.07	77.77	90
Liquid assets - short-term noncore funding / Nonliquid assets	62.98	35.38	83	55.19	30.67	87	63.73	36.68	81	46.39	28.18	82	27.70	16.97	80
Net loans and leases / Total deposits	55.36	73.06	14	59.93	76.22	13	56.72	72.79	14	65.54	79.43	16	76.05	90.31	18
Net loans and leases / Core deposits	56.23	78.05	12	60.98	83.77	9	57.78	78.25	12	66.51	88.34	10	77.09	103.93	9
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		-3.53			0.62			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-29.86	-8.82	2	-8.37	1.31	0	-3.45	-0.25	4	9.14	4.31	88	2.86	1.36	83
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	0	20.27	8	0	12.84	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	99.99	77.97	94	99.99	85.49	87	99.99	83.77	89	99.99	87.23	88	99.99	85.40	90
U.S. Treasury securities	81.99	8.39	97	69.44	5.10	97	79.05	6.70	98	66.51	4.72	96	61.70	6.15	96
US agency securities (excluding mortgage-backed securities)	1.50	3.73	48	3.25	4.35	59	1.98	4.12	52	3.99	4.01	68	5.42	3.49	74
Municipal securities	8.23	7.89	62	11.87	9.71	68	8.72	8.22	65	13.41	9.83	69	16.82	7.75	78
Mortgage-backed securities	8.15	65.55	3	15.35	66.67	4	10.08	66.54	3	15.96	66.64	4	15.96	67.43	6
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	0.13	3.16	31	0.08	3.05	28	0.16	3.08	34	0.13	3.01	35	0.08	2.94	33
Mutual funds and equity securities	0.01	0.30	29	0.01	0.36	36	0.01	0.29	32	0.01	0.35	34	0.01	0.40	32
Debt securities 1 year or less	2.95	8.63	27	5.78	9.29	44	3.56	7.78	35	6.74	10.55	44	23.20	11.86	81
Debt securities 1 to 5 years	31.18	18.50	77	21.75	16.09	67	19.12	18.25	56	23.21	17.03	67	31.98	17.94	78
Debt securities over 5 years	65.86	70.45	32	72.47	72.48	42	77.31	71.11	56	70.04	69.86	46	44.81	66.02	26
Pledged securities	43.45	29.79	73	61.52	33.48	86	47.04	32.26	74	57.27	35.67	76	48.33	30.57	74
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	-53.91	-1.29	11	113.20	156.41	48	10.77	27.98	45	127.43	183.32	52	521.59	26.69	98
Investment securities	52.63	28.40	79	20.67	31.91	47	39.07	31.36	66	16.53	23.62	42	3.69	11.75	43
Core deposits	9.29	14.47	44	30.62	29.18	62	14.59	16.94	54	24.67	26.88	49	7.46	11.23	49
Noncore funding	6.85	-10.65	76	37.37	-25.09	94	21.47	-14.79	87	17.56	-12.18	84	9.27	6.59	59

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)			1,443,879	1,313,568	1,143,780
Commit: Secured commercial real estate loans	475,751	302,600	456,765	340,114	279,317
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	42,190	37,551	42,602	39,145	37,842
Commercial and similar letters of credit	0	87	82	68	30
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	6,160	20,736	6,358	34,533	38,976
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	0	0	0	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)							9.28	22.78	7	9.43	22.01	7	10.02	23.52	9
Standby letters of credit	0.27	0.64	32	0.26	0.67	25	0.27	0.65	31	0.28	0.71	27	0.33	0.84	29
Commercial and similar letters of credit	0	0.02	21	0	0.02	44	0	0.02	45	0	0.02	44	0	0.02	39
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	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
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	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	0.04	45.51	2	0.14	42.67	2	0.04	46.30	3	0.25	48.62	1	0.34	68.47	3
Interest rate contracts	0.04	33.09	2	0.14	30.32	2	0.04	32.46	3	0.25	34.36	2	0.34	47.31	4
Interest rate futures and forward contracts	0	4.02	14	0	4.59	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	0	1.59	11	0	2	9	0	1.41	8	0	2.18	9	0	2.47	10
Purchased options contracts (interest rate)	0	1.35	22	0	1.45	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	0.04	19.54	10	0.14	20.33	9	0.04	20.49	9	0.25	20.83	9	0.34	28.86	9
Foreign exchange contracts	0	6.48	26	0	6.19	25	0	6.30	26	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	0.74	39	0	0.71	39	0	0.76	38	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)							19.73	44.98	12	18.08	42.82	10	17.49	45.53	11

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	6,160	20,736	6,358	34,533	38,976
Interest rate contracts	6,160	20,736	6,358	34,533	38,976
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	6,160	20,736	6,358	34,533	38,976
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	6,160	20,736	6,358	34,533	38,976
Interest rate contracts	6,160	20,736	6,358	34,533	38,976
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)	6,160	20,736	6,358	34,533	38,976
One year or less	0	0	0	0	0
Over 1 year to 5 years	878	15,014	1,076	15,392	18,016
Over 5 years	5,282	5,722	5,282	19,141	20,960
Gross negative fair value (absolute value)	106	707	296	27	9
Gross positive fair value	0	388	3	596	329
Held for trading	0	0	0	0	0
Non-traded	0	388	3	596	329
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	-36	0	27	13
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	100	93.91	75	100	94.52	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.18	25	0	3.16	25	0	3.47	25	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	10.22	9	0	12.82	8	0	11.16	7	0	14.05	7	0	13.49	6
Written options	0	6.03	8	0	8.11	7	0	6.28	6	0	8.18	6	0	5.91	6
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	0	5.74	8	0	7.80	7	0	5.96	6	0	7.73	7	0	5.10	6
Purchased options	0	3.59	20	0	3.58	20	0	3.27	20	0	3.42	19	0	4.42	18
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	0	3.11	21	0	3.15	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	100	74.58	95	100	69.64	95	100	74.26	96	100	68.76	96	100	69.75	95
Held for trading	0	38.74	22	0	42.14	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	32.48	22	0	36.29	20	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.60	34	0	1.47	33	0	1.68	33	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	100	61.26	77	100	57.86	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	100	57.41	85	100	54.11	87	100	56.71	85	100	53.82	87	100	52.22	88
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)	100	92.63	72	100	90.92	75	100	92.53	76	100	91.48	75	100	93.86	75
One year or less	0	27.97	4	0	26.80	3	0	27.56	3	0	32.05	4	0	32.17	2
Over 1 year to 5 years	14.25	26.35	27	72.41	28.69	97	16.92	27.01	32	44.57	27.06	73	46.22	30.45	73
Over 5 years	85.75	29.53	97	27.59	30.03	50	83.08	29.89	95	55.43	29.56	78	53.78	28.09	78
Gross negative fair value (absolute value)	1.72	1.21	74	3.41	1.21	96	4.66	0.98	96	0.08	1.55	6	0.02	0.83	5
Gross positive fair value	0	1.52	1	1.87	1.70	56	0.05	1.34	5	1.73	2.23	41	0.84	1.19	37
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.06	8	0	0.05	9	0	0.04	10	0	0.07	3	0	0.06	5
Gross positive fair value (X)	0	0.06	2	0	0.07	4	0	0.05	3	0	0.09	3	0	0.07	6
Held for trading (X)	0	0.04	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0	0.01	4	0	0.01	16	0	0.01	12	0	0.02	16	0	0.01	20
Current credit exposure (X)	0	0.04	7	0	0.05	5	0	0.04	6	0	0.06	5	0	0.05	4
Credit losses on derivative contracts	0	0	47	0	0	2	0	0	46	0	0	87	0	0	94
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	0.47	7	0	0.61	5	0	0.46	5	0	0.85	5	0	0.73	4

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	50,261	61,233	61,233	50,388	49,761
Gross losses	3,697	2,950	13,641	16,561	19,708
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,599	2,385	9,359	10,174	9,883
Net losses	1,098	565	4,282	6,387	9,825
Provision for loan and lease losses	1,342	-5,332	-6,690	15,206	10,452
Adjustments	0	0	0	2,026	0
Ending balance	50,505	55,336	50,261	61,233	50,388
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	59	-0.15	-0.11	38	-0.05	-0.09	58	0.12	0.51	7	0.09	0.15	40
Provision for loan and lease losses / Average loans and leases	0.07	0.06	63	-0.29	-0.20	35	-0.09	-0.16	57	0.21	0.82	6	0.16	0.24	45
Provision for loan and lease losses / Net loan and lease losses	122.22	49.50	64	-943.72	-168.35	10	-156.24	-105.48	38	238.08	487.86	30	106.38	130.58	44
Allowance for loan and lease losses / Total loans and leases not held for sale	0.68	1.20	13	0.75	1.49	8	0.68	1.23	14	0.83	1.58	10	0.73	0.83	39
Allowance for loan and lease losses / Total loans and leases	0.68	1.17	14	0.75	1.47	8	0.68	1.20	15	0.83	1.55	10	0.73	0.81	42
Allowance for loan and lease losses / Net loans and leases losses (X)	11.50	38.27	47	24.48	18.09	76	11.74	21.39	52	9.59	11.58	59	5.13	8.03	54
Allowance for loan and lease losses / Nonaccrual assets	156.78	355.27	20	75.48	291.29	7	120.63	364.13	11	83.96	299.17	7	267.51	218.72	75
ALLL / 90+ days past due + nonaccrual loans and leases	140.18	284.19	24	73.33	246.27	11	110.53	287.08	16	79.68	244.34	12	207.69	151.73	76
Gross loan and lease losses / Average loans and leases	0.20	0.17	67	0.16	0.24	43	0.19	0.19	59	0.23	0.34	46	0.30	0.28	65
Recoveries / Average loans and leases	0.14	0.07	85	0.13	0.08	75	0.13	0.08	76	0.14	0.07	88	0.15	0.08	87
Net losses / Average loans and leases	0.06	0.09	54	0.03	0.16	26	0.06	0.11	42	0.09	0.27	29	0.15	0.21	48
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	19.05	10.98	84	14.40	7.39	85	56.51	34.67	80	51.62	33.98	80	46.34	36.22	79
Earnings coverage of net loan and lease losses (X)	55.71	38.54	72	105.53	25.70	88	54.80	39.72	72	34.65	22.91	77	22.37	24.40	64
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	49	0.01	0.03	60	0.01	0.02	59	0.03	0.04	53	0.06	0.01	88
Real estate loans secured by 1–4 family	-0.01	-0.02	53	0.03	-0.01	82	0.02	-0.02	85	0.03	0.01	78	0.06	0.01	89
Revolving	-0.24	-0.08	16	0.02	-0.03	76	0	-0.07	58	0.04	0.01	74	0.09	0.02	80
Closed-end	0.01	-0.02	82	0.03	-0.01	85	0.02	-0.01	87	0.03	0	80	0.06	0	92
Commercial real estate loans	0	0	45	0	0.05	34	0.01	0.04	54	0.02	0.07	38	0.05	0.01	81
Construction and land development	0	-0.02	72	0	0	57	0	0	64	0	0	59	0	-0.01	60
1–4 family	0	0	58	0	0	58	0	0	57	0	0	59	0	0	55
Other	0	-0.01	71	0	0	57	0	0	64	0	0	57	0	-0.01	61
Multifamily	-0.12	0	2	0	0	54	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0.03	0.01	83	0	0.07	27	0.01	0.05	49	0.03	0.11	39	0.07	0.02	83
Owner-occupied	0.01	0	93	0	0.01	28	0.01	0.01	78	0.03	0.02	72	0.09	0.01	94
Other	0.01	0	85	0	0.06	41	0	0.04	35	0	0.08	24	-0.02	0.01	6
Real estate loans secured by farmland	-0.04	0	8	0	0	57	-0.13	0	6	0	0.02	46	0.23	0.01	94
Commercial and industrial loans	-0.13	0.11	10	-0.02	0.20	14	0.17	0.17	58	0.03	0.47	12	0.02	0.37	10
Loans to individuals	0.42	0.70	36	0.15	1.06	8	0.20	0.71	21	0.40	1.13	24	0.52	1.17	28
Credit card loans		1.88			2.41			1.84			2.92			3.11	
Agricultural loans	-0.34	0	2	-0.01	0.02	15	-0.06	0.02	13	-0.01	0.19	10	0.62	0.08	91
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	-0.03	0.16	4	-0.03	0.09	10	-0.03	0.10	7	-0.03	0.15	5	-0.04	0.15	5

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	26,020	19,651	28,021	34,761	40,851
90+ days past due loans and leases	3,816	2,152	3,808	3,922	5,425
Nonaccrual loans and leases	32,213	73,308	41,666	72,929	18,836
Total past due and nonaccrual loans and leases	62,049	95,111	73,495	111,612	65,112
Restructured 30–89 days past due	0	0	0	30	0
Restructured 90+ days past due	0	45	0	46	6
Restructured nonaccrual	3,759	2,828	3,807	2,873	0
Total restructured loans and leases	3,759	2,873	3,807	2,949	6
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	3,355	3,234	3,380	3,461	2,859
Other real estate owned	416	824	718	883	1,270
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 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	0.35	0.32	67	0.27	0.33	50	0.38	0.32	69	0.47	0.39	69	0.59	0.43	79
90+ days past due loans and leases	0.05	0.10	61	0.03	0.11	50	0.05	0.10	61	0.05	0.12	53	0.08	0.15	56
Nonaccrual loans and leases	0.43	0.44	53	0.99	0.65	82	0.57	0.46	71	0.98	0.66	81	0.27	0.51	24
90+ days past due and nonaccrual loans and leases	0.49	0.59	45	1.02	0.82	71	0.62	0.62	61	1.04	0.85	72	0.35	0.71	23
30–89 days past due restructured	0	0.01	17	0	0.01	20	0	0.01	21	0	0.01	34	0	0.01	13
90+ days past due restructured	0	0	31	0	0	67	0	0	30	0	0.01	63	0	0.01	61
Nonaccrual restructured	0.05	0.10	43	0.04	0.13	29	0.05	0.10	41	0.04	0.13	26	0	0.14	4
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	0.35	0.32	66	0.27	0.33	50	0.38	0.32	69	0.47	0.40	69	0.59	0.43	79
90+ days past due assets	0.05	0.10	61	0.03	0.11	50	0.05	0.10	60	0.05	0.12	53	0.08	0.15	54
Nonaccrual assets	0.43	0.45	53	0.99	0.66	80	0.57	0.47	71	0.98	0.67	80	0.27	0.53	24
30+ days past due and nonaccrual assets	0.84	0.94	54	1.29	1.18	65	1	0.97	62	1.50	1.29	68	0.94	1.19	50
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.23	0.35	37	0.52	0.50	63	0.29	0.36	46	0.55	0.52	61	0.21	0.44	19
90+ days past due and nonaccrual assets + other real estate owned	0.23	0.36	34	0.52	0.53	58	0.30	0.37	45	0.56	0.55	58	0.22	0.48	18
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.23	0.41	29	0.53	0.58	48	0.29	0.41	41	0.56	0.60	51	0.20	0.53	18
Allowance for loan and lease losses	71.25	62.77	68	139.89	69.27	87	91.05	62.64	78	126.32	66.66	87	45.59	115.41	14
Equity capital + allowance for loan and lease losses	1.89	3.67	27	3.82	5.03	38	2.13	3.60	32	3.57	4.97	32	1.21	4.28	14
Tier 1 capital + allowance for loan and lease losses	2.56	4.23	33	5.79	5.96	54	3.31	4.30	41	5.62	6.05	51	1.92	5.65	14
Loans and leases + other real estate owned	0.48	0.69	37	1.05	0.97	61	0.62	0.71	52	1.04	0.97	61	0.33	0.85	14

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	0.30	0.26	62	0.24	0.31	45	0.32	0.26	65	0.38	0.39	59	0.50	0.38	72
	90+ days past due	0.07	0.13	71	0.04	0.13	57	0.07	0.12	71	0.07	0.16	64	0.11	0.16	66
	Nonaccrual	0.53	0.51	62	1.33	0.76	85	0.71	0.52	73	1.32	0.76	84	0.39	0.46	48
Commercial and industrial	30–89 days past due	0.15	0.26	41	0.01	0.22	9	0.15	0.24	49	0.10	0.23	33	0.25	0.31	50
	90+ days past due	0	0.03	18	0	0.02	34	0	0.04	18	0.01	0.03	49	0.02	0.05	50
	Nonaccrual	0.64	0.53	66	0.61	0.69	54	0.70	0.57	69	0.62	0.75	46	0	0.83	7
Individuals	30–89 days past due	0.65	0.67	56	0.60	0.53	61	0.77	0.63	64	1.22	0.83	78	1.10	0.83	66
	90+ days past due	0	0.08	46	0.01	0.11	46	0.01	0.09	47	0.02	0.14	46	0.02	0.17	42
	Nonaccrual	0	0.16	24	0	0.22	23	0	0.17	23	0	0.28	21	0	0.17	24
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	0.75	0.16	87	1.13	0.17	92	0.21	0.07	78	0.04	0.17	59	2.84	0.24	95
	90+ days past due	0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual	0.01	0.71	53	0.16	0.44	58	0.09	0.70	58	0.14	0.49	52	0.76	0.67	72
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	0.13	17	0	0.13	16	0	0.12	16	0	0.18	15	0	0.20	14
	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	0.08	22	0	0.15	19	0	0.09	21	0	0.15	19	0	0.13	31

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	0.41	0.44	54	0.32	0.47	40	0.45	0.46	57	0.53	0.65	52	0.51	0.67	49
	90+ days past due	0.12	0.25	71	0.07	0.28	61	0.12	0.24	69	0.12	0.33	66	0.10	0.31	61
	Nonaccrual	0.60	0.68	53	0.64	0.88	43	0.58	0.71	49	0.61	0.89	39	0.51	0.73	42
Revolving	30–89 days past due	0.23	0.27	48	0.20	0.31	39	0.41	0.28	70	0.65	0.48	68	0.66	0.45	72
	90+ days past due	0.06	0.03	79	0.05	0.03	77	0.05	0.02	81	0.01	0.03	71	0.19	0.05	88
	Nonaccrual	0.51	1.02	46	0.57	1.31	40	0.57	1.18	49	0.60	1.13	43	0.50	1	39
Closed-end	30–89 days past due	0.42	0.46	52	0.32	0.48	40	0.45	0.49	59	0.52	0.65	51	0.50	0.70	44
	90+ days past due	0.12	0.28	71	0.07	0.31	61	0.12	0.26	71	0.13	0.38	67	0.09	0.35	60
	Nonaccrual	0.61	0.66	58	0.65	0.85	46	0.58	0.67	50	0.61	0.87	42	0.52	0.70	45
Junior lien	30–89 days past due	0.01	0.01	56	0.01	0.01	55	0.01	0.01	58	0.01	0.02	60	0.01	0.02	47
	90+ days past due	0	0	78	0	0	79	0	0	81	0	0	32	0	0	68
	Nonaccrual	0.01	0.03	49	0.01	0.05	28	0.01	0.03	42	0.01	0.04	32	0.01	0.04	28
Commercial real estate	30–89 days past due	0.09	0.16	48	0.13	0.22	49	0.14	0.15	61	0.17	0.26	52	0.49	0.18	92
	90+ days past due	0	0.01	65	0	0.02	59	0	0.01	28	0	0.02	23	0.12	0.03	86
	Nonaccrual	0.41	0.37	63	2.28	0.62	95	0.88	0.38	86	2.33	0.62	96	0.14	0.23	37
Construction and development	30–89 days past due	0.02	0.19	41	0.11	0.22	54	0.01	0.17	38	0.54	0.28	77	0.69	0.28	82
	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	0.17	15	8.16	0.50	96	0	0.20	15	9.90	0.41	97	0	0.20	12
1–4 family	30–89 days past due	0	0.03	29	0.11	0.03	85	0	0.02	30	0.14	0.03	87	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	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0.02	0.14	54	0	0.16	17	0.01	0.13	51	0.40	0.22	77	0.69	0.20	85
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.14	17	8.16	0.43	96	0	0.16	18	9.90	0.35	97	0	0.17	14
Multifamily	30–89 days past due	0.16	0.06	81	0.31	0.08	86	0.24	0.07	84	0.26	0.09	84	0.93	0.08	97
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0.43	0	97
	Nonaccrual	0	0.12	25	0.52	0.13	85	0.43	0.17	81	0.52	0.11	91	0.02	0.05	53
Nonfarm non-residential	30–89 days past due	0.08	0.13	48	0.09	0.20	40	0.13	0.13	68	0.12	0.23	49	0.37	0.14	87
	90+ days past due	0	0.01	71	0.01	0.02	65	0	0.01	31	0	0.02	26	0.06	0.03	79
	Nonaccrual	0.56	0.45	67	2.02	0.78	92	1.08	0.45	88	2.03	0.80	91	0.18	0.28	38
Owner Occupied	30–89 days past due	0.05	0.04	58	0.08	0.06	71	0.05	0.04	63	0.06	0.07	57	0.15	0.07	85
	90+ days past due	0	0	38	0.01	0	77	0	0	37	0	0	33	0.06	0.01	86
	Nonaccrual	0.24	0.17	68	0.41	0.32	72	0.26	0.17	73	0.39	0.27	68	0.14	0.16	53
Other	30–89 days past due	0.03	0.08	51	0.01	0.12	30	0.09	0.08	73	0.05	0.14	50	0.22	0.07	89
	90+ days past due	0	0.01	80	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.32	0.24	67	1.61	0.40	93	0.82	0.23	88	1.64	0.44	92	0.04	0.10	38
Farmland	30–89 days past due	3	0.17	97	0.20	0.13	76	0.06	0.10	70	0.58	0.11	88	0.47	0.23	78
	90+ days past due	0	0	45	0	0.01	45	0.16	0	95	0	0	45	0	0.01	42
	Nonaccrual	1.26	0.67	80	1.51	1.14	72	1.46	0.69	82	1.51	1.13	72	1.68	0.84	74
Credit card	30–89 days past due		0.87			0.75			0.81			0.95			1.19	
	90+ days past due		0.45			0.56			0.45			0.63			0.78	
	Nonaccrual		0.12			0.10			0.10			0.05			0.11	

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	1,091,990	1,090,851	1,093,148	1,081,847	982,610
Retained earnings	1,082,107	990,504	1,058,286	960,183	882,851
Accumulated other comprehensive income (AOCI)	-321,994	-109,957	-50,627	62,077	-10,226
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,852,103	1,971,398	2,100,807	2,104,107	1,855,235
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	819,070	798,939	820,175	802,276	792,180
Accumulated other comprehensive income-related adjustments	-321,994	-109,957	-50,627	62,077	-10,226
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,355,027	1,282,416	1,331,259	1,239,754	1,073,281
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,355,027	1,282,416	1,331,259	1,239,754	1,073,281
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	75,000	75,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	109	109	109	110	55
Additional tier 1 capital before deductions	109	109	109	75,110	75,055
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	109	109	109	75,110	75,055
Tier 1 Capital	1,355,136	1,282,525	1,331,368	1,314,864	1,148,336
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	49,641	54,531	49,090	60,840	50,388
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	49,641	54,531	49,090	60,840	50,388
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	49,641	54,531	49,090	60,840	50,388
Exited advanced approach tier 2 capital					
Total capital	1,404,777	1,337,056	1,380,458	1,375,704	1,198,724
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	15,734,419	14,112,012	15,460,030	13,745,664	11,427,949
Less: Deductions from common equity tier 1 capital	819,070	798,939	820,175	802,276	792,180
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	14,915,349	13,313,073	14,639,855	12,943,388	10,635,769
Total risk-weighted assets	7,382,718	6,869,382	7,159,320	6,924,528	6,663,905
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	18.35	12.18	93	18.67	12.54	94	18.59	12.37	93	17.90	12.35	93	16.11	12.11	86
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	18.36	12.88	93	18.67	13.31	94	18.60	13.11	93	18.99	13.08	93	17.23	12.78	91
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	19.03	14.72	91	19.46	15.37	89	19.28	14.91	90	19.87	15.23	90	17.99	14.36	90
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	9.09	9.06	55	9.63	9.15	68	9.09	8.98	59	10.16	9.13	81	10.80	9.76	77
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	10,496	8,323	34,357	32,905	32,637	26.11	59.22
Other insurance activities income	10,496	8,323	34,357	32,905	32,637	26.11	59.22
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	91,606	89,837	91,396	89,330	77,089	1.97	68.86

	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	6.49	0.38	97	5.43	0.38	96	5.53	0.36	96	5.51	0.41	96	5.57	0.47	93
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	6.52	12.22	29	6.71	11	32	6.62	12	30	6.49	11.03	34	6.43	11.51	33
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	2,362	3,448	2,268	4,473	1,509
Real estate loans	1,910	1,721	2,066	1,928	1,509
Commercial and industrial loans	452	1,727	202	2,545	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	2,362	3,448	2,268	4,473	1,509
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	-31.50	10.28	13	109.99	-6.17	94	-49.30	6.83	8	196.42	-2.40	96	-2.20	22.48	47
Total selected assets	-31.50	17.19	7	109.99	-2.56	93	-49.30	9.48	8	196.42	2.04	96	-2.20	12.40	45
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	0.04	0.05	0.04	0.06	0.08

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	18,000	30,000	125,000	105,000	115,000	-40.00	-47.06
Dividends	18,000	30,000	125,000	105,000	115,000	-40.00	-47.06
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	14,000	14,000	13,500	27,602	-100.00	
Dividends	0	14,000	14,000	13,500	27,600	-100.00	
Interest	0	0	0	0	2		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	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	18,000	44,000	139,000	118,500	142,602	-59.09	-47.06
Securities gains (losses)	0	0	245	0	0		
Other operating income	88	57	0	168	134	54.39	193.33
Total operating income	18,088	44,057	139,245	118,668	142,736	-58.94	-46.85
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	38	39	154	0	0	-2.56	
Other expenses	1,546	1,737	6,027	7,515	5,990	-11.00	73.12
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	1,584	1,776	6,181	7,515	5,990	-10.81	77.38
Income (loss) before taxes	16,505	42,305	133,081	111,147	136,765	-60.99	-50.19
Applicable income taxes (credit)	-917	-2,236	-3,965	-3,739	-4,545		
Extraordinary items							
Income before undistributed income of subsidiaries	17,422	44,541	137,046	114,886	141,310	-60.89	-50.68
Equity in undistributed income of subsidiaries	29,633	8,309	52,648	49,790	27,753	256.64	
Bank subsidiaries	21,389	13,926	32,031	34,204	29,779	53.59	
Nonbank subsidiaries	8,244	-5,617	20,617	15,586	-2,026		266.56
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	47,055	52,850	189,694	164,676	169,063	-10.96	79.21
Memoranda							
Bank net income	39,389	43,926	157,031	139,204	144,779	-10.33	73.66
Nonbank net income	8,244	8,383	34,617	29,086	25,574	-1.66	266.56
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	1,471,919	78.05	1,644,070	82.11	1,721,519	80.71	1,802,150	1,594,789	-10.47	32.87
Common and preferred stock	1,471,919	78.05	1,644,070	82.11	1,721,519	80.71	1,802,150	1,594,789	-10.47	32.87
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	240,314	12.74	190,485	9.51	232,096	10.88	196,090	180,488	26.16	28.94
Common and preferred stock	240,314	12.74	190,485	9.51	232,096	10.88	196,090	180,488	26.16	28.94
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	7,961	0.42	3,550	0.18	8,425	0.39	3,579	451	124.25	1653.52
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	148,532	7.88	146,985	7.34	154,238	7.23	195,885	180,528	1.05	41.49
Cash and due from unrelated depository institution	136	0.01	136	0.01	136	0.01	136	135	0.00	0.74
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	16,926	0.90	17,000	0.85	16,550	0.78	13,513	14,808	-0.44	80.89
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,885,788	100.00	2,002,226	100.00	2,132,964	100.00	2,211,353	1,971,199	-5.82	33.83
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	3,270	0.17	3,297	0.16	3,277	0.15	0	0	-0.82	
Other liabilities	30,384	1.61	27,531	1.38	28,840	1.35	26,573	24,811	10.36	180.37
Balance due to subsidiaries and related institutions	31	0	0	0	40	0	80,673	91,154		-99.97
Total liabilities	33,685	1.79	30,828	1.54	32,157	1.51	107,246	115,965	9.27	-70.19
Equity Capital	1,852,103	98.21	1,971,398	98.46	2,100,807	98.49	2,104,107	1,855,234	-6.05	42.91
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	54,163	2.87	54,019	2.70	54,092	2.54	53,755	51,975	0.27	16.65
Common surplus	1,052,964	55.84	1,042,164	52.05	1,049,910	49.22	1,032,355	935,458	1.04	66.02
Retained earnings	1,082,107	57.38	990,504	49.47	1,058,286	49.62	960,183	882,851	9.25	72.79
Accumulated other comprehensive income	-321,994	-17.07	-109,957	-5.49	-50,627	-2.37	62,077	-10,226		
Other equity capital components	-15,137	-0.80	-5,332	-0.27	-10,854	-0.51	-4,263	-4,824		
Total liabilities and equity capital	1,885,788	100.00	2,002,226	100.00	2,132,964	100.00	2,211,353	1,971,199	-5.82	33.83
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	80,623	91,115		-100.00
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	80,623	91,115		-100.00
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	9.22	9.94	46	10.23	12.54	34	9.19	11.94	25	8.13	7.29	58	9.42	9.68	46
Bank net income / Average equity investment in banks	9.87	10.44	48	10.20	12.55	35	9.15	11.80	27	8	7.45	52	9.23	10.51	40
Nonbank net income / Average equity investment in nonbanks	13.96	11.36	66	17.35	12.53	68	16.38	13.12	66	15.37	9.75	71	14.27	7.89	72
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	83.71	97.54	16	83.11	95.97	18	82.78	96.79	16	84.53	88.16	19	85.64	82.22	24
Nonbank net income / Parent net income	17.52	3.43	90	15.86	2.83	89	18.25	3.40	91	17.66	3.59	87	15.13	5.93	83
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	1.82	16.87	17	1.56	17.74	15	1.53	16.81	16	5.10	20.06	19	6.25	20.43	26
Total debt / Equity capital	0.18	11.65	25	0.17	11.90	23	0.16	11.71	23	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	0.18	13.71	16	0.17	14.30	14	0.16	13.63	16	3.83	16.67	20	4.91	16.36	25
Total debt + Loans guaranteed for affiliate / Equity capital	0.18	11.72	25	0.17	12.02	23	0.16	11.77	23	0	14.68	10	0	14.56	13
Total debt / Equity capital – excess over fair value	0.18	11.75	25	0.17	12	23	0.16	11.81	23	0	14.52	10	0	14.51	13
Long-term debt / Equity capital	0.18	11.08	25	0.17	11.33	23	0.16	10.95	24	0	13.56	10	0	13.04	13
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	10.56	40.81	25	10.25	35.48	29	10.92	39.86	25	0	34.67	10	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital	92.45	103.47	5	93.06	102.85	7	92.99	103.22	6	94.97	102.81	12	95.69	103.22	11
Total investment in subs / Equity capital	92.45	108.45	3	93.06	108.21	4	92.99	108.40	3	94.97	110.16	6	95.69	111.07	4
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)	-0.74	0.38	3	-0.65	0.22	7	-0.78	0.29	4	-0.64	0.47	10	-0.47	0.36	10
Equity investment in subs – equity cap / Net income-div (X)		1.31			0.74			1.05			1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	76.58	129.62	30	190.47	111.20	83	146.47	152.85	57	127.51	136.59	53	167.81	177.68	54
Cash from ops + noncash items + op expense / Op expense + dividend	82.09	125.04	34	170.77	98.58	80	144.17	154.48	53	131.16	147.24	52	170.92	190.27	48
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	77.01	98.29	37	51.89	85.35	34	76.14	98.54	30	114.39	134.08	50	159.25	116.34	82
Pretax operating income + interest expense / Interest expense	43,534.21	2,251.18	98	08,574.36	1,142.88	98	86,516.23	1,835.33	98		2,016.32			1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	43,534.21	1,728.15	98	12,842.47	1,357.31	94	29,872.04	1,770.77	97	6,024.68	1,539.23	91	3,608.59	1,632.83	87
Dividends + interest from subsidiaries / Interest expense + dividends	77.35	145.40	30	194.97	117.86	82	151.51	174.12	53	133.92	150.43	51	174.38	210.80	44
Fees + other income from subsidiaries / Salary + other expenses	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		20.52			33.13			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.42	23	0	3.97	23	0	3.44	25	0	3.85	24	0	2.64	28
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	1.69	1.70	82	1.46	1.80	81	1.68	1.76	82	2.14	2.66	79	2.54	5.62	75
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	133.36	64.91	92	50.58	74.87	31	66.83	66.37	52	77.02	81.10	57	57.87	57.84	59
Dividends declared / Net income	49.38	33.46	80	42.63	23.13	84	48.28	28.27	87	53.73	42.29	68	48.37	33.08	78
Net income – dividends / Average equity	4.67	6.76	31	5.87	9.52	24	4.75	8.62	14	3.76	4.14	43	4.86	6.46	26
Percent of Dividends Paid															
Dividends from bank subsidiaries	77.47	124.34	34	133.16	101.14	63	136.48	155.92	48	118.67	132.17	48	140.63	178.13	40
Dividends from nonbank subsidiaries	0	1.65	31	62.14	3.28	95	15.29	4.90	84	15.26	3.41	88	33.75	7.53	89
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	77.47	153.16	29	195.30	128.99	74	151.76	203.53	49	133.92	174.85	42	174.38	260.40	37
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	45.70	43.39	51	68.30	30.63	83	79.60	45.96	83	75.43	60.28	67	79.43	66.55	64
Interest income from bank subsidiaries	0	0.15	27	0	0.12	24	0	0.11	24	0	0.36	20	0	0.54	18
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	45.70	49.34	48	68.30	33.49	81	79.60	51.33	78	75.43	62.88	63	79.43	69.36	59
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	31.46	24	167	47.24	87	40.44	62.63	39	46.41	56.39	51	107.92	82.95	74
Interest income from nonbank subsidiaries	0	2.20	37	0	2.80	33	0	2.44	31	0	7.38	32	0.01	20.25	54
Management and service fees from nonbank subsidiaries	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	0	39.06	17	167	69.48	82	40.44	87.22	35	46.41	79.84	39	107.93	150.41	58
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	99.51	60.28	66	68.09	58.57	41	89.77	74.16	39	88.48	69.76	43	80.57	67.32	37
Interest income from bank subsidiaries	0	1.04	25	0	0.72	23	0	0.23	23	0	0.63	20	0	0.80	18
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	99.51	73.91	53	68.09	71.70	32	89.77	83.13	29	88.48	82.20	30	80.57	78.80	30
Dividends from nonbank subsidiaries	0	4.30	30	31.78	5.32	88	10.05	3.07	86	11.38	1.95	88	19.34	2.65	90
Interest income from nonbank subsidiaries	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	61
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	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	6.88	25	31.78	10.59	80	10.05	4.67	84	11.38	4.70	84	19.34	7.29	81
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	0	28.43	14	0	29.59	12	0	26.38	13		27.08			28.33	