Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name TRUIST FINANCIAL CORPORATION

City/State CHARLOTTE, NC

Bank Holding Company Information

Federal Reserve District: 5
Consolidated Assets ($000): 541,241,000
Peer Group Number: 1 Number in Peer Group: 130
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:

TRUIST FINANCIAL CORPORATION
214 N. TRYON STREET

CHARLOTTE, NC 28202

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Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets ($000)	522,339,750	496,971,250	247,334,500	223,255,750	221,378,774
Net income ($000)	6,440,000	4,482,000	3,224,000	3,237,000	2,394,000
Number of BHCs in peer group	130	128	125	118	108

	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)	2.51	2.60	38	2.81	2.77	45	3	3.01	44	3.04	3.08	39	3.02	2.92	49
+ Non-interest income	1.76	1.04	83	1.70	1.21	79	2.16	1.32	84	2.18	1.31	85	2.16	1.35	84
– Overhead expense	2.89	2.17	88	3	2.57	75	3.20	2.69	77	3.09	2.71	77	3.36	2.72	82
– Provision for credit losses	-0.16	-0.09	33	0.47	0.51	48	0.25	0.15	77	0.27	0.14	83	0.24	0.16	83
+ Securities gains (losses)	0	0.01	23	0.08	0.02	89	-0.05	0.01	0	0	0	75	0	0.01	26
+ Other tax equivalent adjustments	0	0	46	0	0	48	0.04	0	93	0.04	0	97	0.03	0	92
= Pretax net operating income (tax equivalent)	1.55	1.66	44	1.13	1.04	55	1.71	1.56	62	1.90	1.57	79	1.61	1.43	67
Net operating income	1.23	1.26	50	0.90	0.81	58	1.30	1.19	61	1.45	1.24	75	1.08	0.89	68
Net income	1.23	1.26	50	0.90	0.82	58	1.30	1.19	61	1.45	1.24	75	1.08	0.90	67
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.01	3.06	44	3.58	3.55	50	4.38	4.41	50	4.19	4.24	49	3.88	3.80	55
Interest expense	0.17	0.25	35	0.39	0.52	36	0.97	1.08	42	0.73	0.86	42	0.43	0.60	33
Net interest income (tax equivalent)	2.84	2.80	47	3.19	3.01	55	3.42	3.33	48	3.46	3.38	46	3.45	3.19	60
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.24	0.11	85	0.36	0.27	70	0.39	0.21	84	0.36	0.22	83	0.37	0.24	80
Earnings coverage of net loan and lease losses (X)	10.45	39.72	29	6.97	22.91	31	7.32	24.40	30	8.88	21.75	31	7.20	19.67	25
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.53	1.23	77	1.95	1.58	75	0.52	0.83	23	1.05	0.90	72	1.04	0.98	57
Allowance for loan and lease losses / Total loans and leases	1.51	1.20	77	1.91	1.55	76	0.50	0.81	22	1.04	0.89	73	1.03	0.96	57
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.40	0.49	43	0.46	0.71	32	0.21	0.57	12	0.38	0.61	29	0.43	0.72	24
30–89 days past due loans and leases / Total loans and leases	0.70	0.32	86	0.73	0.39	83	0.73	0.43	82	0.70	0.44	84	0.73	0.47	85
Liquidity and Funding															
Net noncore funding dependence	3.71	-2.33	70	7.84	3.20	68	13.45	14.45	51	14.86	16.62	52	13.50	17.03	41
Net short-term noncore funding dependence	-1.67	-7.71	67	1.09	-4.76	71	5.23	3.38	50	6.02	4.66	44	3.59	4.83	36
Net loans and leases / Total assets	53.56	58.67	33	58.90	61.58	36	64.82	63.77	38	65.77	63.98	41	64.66	62.73	41
Capitalization															
Tier 1 leverage ratio	8.66	8.98	45	9.59	9.13	72	14.73	9.76	96	9.94	9.71	60	9.85	9.53	61
Holding company equity capital / Total assets	12.80	10.71	80	13.90	11.16	84	14.03	12.43	69	13.35	12.22	69	13.38	11.94	72
Total equity capital (including minority interest) / Total assets	12.80	10.82	80	13.93	11.29	84	14.07	12.57	70	13.37	12.27	69	13.40	12.01	72
Common equity tier 1 capital / Total risk-weighted assets	9.60	12.42	10	9.99	12.38	13	9.48	12.17	8	10.15	12.12	19	10.19	12.19	19
Net loans and leases / Equity capital (X)	4.18	5.53	24	4.24	5.58	21	4.62	5.21	35	4.93	5.29	42	4.83	5.27	40
Cash dividends / Net income	44.29	28.27	84	60.80	42.30	76	46.68	33.12	75	42.57	27.31	79	49.25	31.29	79
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	6.29	10.50	36	7.64	16.68	22	109.61	9.26	97	1.83	7	26	1.08	8.28	20
Equity capital	-2.17	7.46	8	6.66	6.99	55	120.38	10.49	98	1.60	7.89	29	-0.78	10.18	12
Net loans and leases	-3.36	3.36	25	-2.19	9.07	13	106.59	9.10	97	3.58	7.89	33	-0.17	9.38	16
Noncore funding	-15.35	-14.79	48	-28.54	-12.18	31	116.21	6.59	98	12.15	10.67	60	14.67	5.59	72
Parent Company Ratios															
Short-term debt / Equity capital	5.30	0.57	91	7.06	0.77	91	3.54	1.02	80	5.46	1.14	87	3.40	1.07	85
Long-term debt / Equity capital	18.80	10.95	79	19.62	13.56	77	23.60	13.04	75	40.06	13.37	84	37.25	12.69	86
Equity investment in subsidiaries / Equity capital	101.67	103.22	48	98.62	102.81	24	102.27	103.22	48	97.97	103.10	19	98.39	102.10	26
Cash from ops + noncash items + op expense / Op expense + dividends	122.35	154.48	41	72.46	147.24	11	95.24	190.27	13	173.74	174.91	54	145.67	148.20	57

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	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change 1-Year	Percent Change 5-Year
Interest and fees on loans	11,290,000	13,226,000	7,897,000	6,821,000	6,155,000	-14.64	91.41
Income from lease financing receivables	191,000	259,000	85,000	73,000	75,000	-26.25	121.30
Fully taxable income on loans and leases	11,149,000	13,130,000	7,813,000	6,745,000	6,006,000	-15.09	92.72
Tax-exempt income on loans and leases	332,000	355,000	169,000	149,000	224,000	-6.48	66.50
Estimated tax benefit on income on loans and leases	104,536	121,243	88,656	81,273	132,401	-13.78	-10.43
Income on loans and leases (tax equivalent)	11,585,536	13,606,243	8,070,656	6,975,273	6,362,401	-14.85	89.89
Investment interest income (tax equivalent)	2,107,464	1,762,757	1,350,344	1,194,727	1,118,599	19.55	96.50
Interest on balances due from depository institutions	21,000	81,000	27,000	10,000	10,000	-74.07	577.42
Interest income on other earning assets	168,000	223,000	57,000	36,000	42,000	-24.66	242.42
Total interest income (tax equivalent)	13,882,000	15,673,000	9,505,000	8,216,000	7,533,000	-11.43	92.11
Interest on time deposits of $250K or more	11,000	73,000	117,000	50,000	23,000	-84.93	
Interest on time deposits < $250K	43,000	232,000	160,000	82,000	49,000	-81.47	
Interest on foreign office deposits	0	0	6,000	9,000	12,000		-100.00
Interest on other deposits	94,000	480,000	818,000	503,000	260,000	-80.42	-42.18
Interest on other borrowings and trading liabilities	507,000	813,000	869,000	706,000	424,000	-37.64	20.48
Interest on subordinated debt and mandatory convertible securities	113,000	124,000	126,000	88,000	71,000	-8.87	55.45
Total interest expense	768,000	1,722,000	2,096,000	1,438,000	839,000	-55.40	3.13
Net interest income (tax equivalent)	13,114,000	13,951,000	7,409,000	6,778,000	6,694,000	-6.00	102.34
Non-interest income	9,190,000	8,440,000	5,337,000	4,864,000	4,777,000	8.89	107.63
Adjusted operating income (tax equivalent)	22,304,000	22,391,000	12,746,000	11,642,000	11,471,000	-0.39	104.49
Overhead expense	15,114,000	14,909,000	7,917,000	6,896,000	7,447,000	1.38	124.53
Provision for credit losses	-813,000	2,325,000	625,000	592,000	538,000		
Securities gains (losses)	0	402,000	-116,000	3,000	-1,000	-100.00	-100.00
Other tax equivalent adjustments	0	0	111,000	88,000	74,000		-100.00
Pretax net operating income (tax equivalent)	8,101,000	5,598,000	4,226,000	4,244,000	3,559,000	44.71	116.98
Applicable income taxes	1,556,000	981,000	782,000	803,000	911,000	58.61	47.08
Tax equivalent adjustments	108,000	125,000	207,000	184,000	233,000	-13.60	-53.67
Applicable income taxes (tax equivalent)	1,664,000	1,106,000	989,000	987,000	1,144,000	50.45	28.89
Minority interest	-3,000	10,000	13,000	20,000	21,000		
Net income before discontinued operations, net of minority interest	6,440,000	4,482,000	3,224,000	3,237,000	2,394,000	43.69	165.45
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	6,440,000	4,482,000	3,224,000	3,237,000	2,394,000	43.69	165.45
Memoranda							
Net income - holding company and noncontrolling (minority) interest	6,437,000	4,492,000	3,237,000	3,257,000	2,415,000	43.30	163.55
Investment securities income (tax equivalent)	2,107,464	1,762,757	1,350,344	1,194,727	1,118,599	19.55	96.50
US Treasury and agency securities (excluding mortgage-backed securities)	97,000	83,000	103,000	121,000	121,000	16.87	-21.88
Mortgage-backed securities	1,981,000	1,640,000	1,199,000	1,011,000	918,000	20.79	139.31
All other securities	29,464	39,757	48,344	62,727	79,599	-25.89	-75.56
Cash dividends declared	2,852,000	2,725,000	1,505,000	1,378,000	1,179,000	4.66	161.21
Common	2,485,000	2,424,000	1,309,000	1,204,000	1,005,000	2.52	168.62
Preferred	367,000	301,000	196,000	174,000	174,000	21.93	120.08

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

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	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)	2.66	2.85	34	3.15	3.27	38	3.84	4	35	3.68	3.87	32	3.40	3.47	44
Less: Interest expense	0.15	0.23	31	0.35	0.48	34	0.85	0.98	39	0.64	0.79	37	0.38	0.55	31
Equals: Net interest income (tax equivalent)	2.51	2.60	38	2.81	2.77	45	3	3.01	44	3.04	3.08	39	3.02	2.92	49
Plus: Non-interest income	1.76	1.04	83	1.70	1.21	79	2.16	1.32	84	2.18	1.31	85	2.16	1.35	84
Equals: adjusted operating income (tax equivalent)	4.27	3.70	83	4.51	4.04	75	5.15	4.41	81	5.21	4.46	87	5.18	4.33	88
Less: Overhead expense	2.89	2.17	88	3	2.57	75	3.20	2.69	77	3.09	2.71	77	3.36	2.72	82
Less: Provision for credit losses	-0.16	-0.09	33	0.47	0.51	48	0.25	0.15	77	0.27	0.14	83	0.24	0.16	83
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	23	0.08	0.02	89	-0.05	0.01	0	0	0	76	0	0.01	26
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0.04	0	93	0.04	0	97	0.03	0	92
Equals: Pretax net operating income (tax equivalent)	1.55	1.66	44	1.13	1.04	55	1.71	1.56	62	1.90	1.57	79	1.61	1.43	67
Less: Applicable income taxes (tax equivalent)	0.32	0.38	31	0.22	0.23	47	0.40	0.36	60	0.44	0.33	83	0.52	0.55	44
Less: Minority interest	0	0	2	0	0	86	0.01	0	82	0.01	0	89	0.01	0	89
Equals: Net operating income	1.23	1.26	50	0.90	0.81	58	1.30	1.19	61	1.45	1.24	75	1.08	0.89	68
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1.23	1.26	50	0.90	0.82	58	1.30	1.19	61	1.45	1.24	75	1.08	0.90	67
Memo: Net income (last four quarters)	1.23	1.26	50	0.90	0.82	58	1.30	1.19	60	1.45	1.24	75	1.08	0.91	67
Net income–BHC and noncontrolling (minority) interest	1.23	1.27	49	0.90	0.83	58	1.31	1.20	61	1.46	1.25	78	1.09	0.91	67
Margin Analysis															
Average earning assets / Average assets	88.25	93.08	5	87.98	92.32	8	87.67	91.05	16	87.75	91.48	14	87.59	91.61	11
Average interest-bearing funds / Average assets	58.01	61.99	35	61.24	64.06	37	69.66	65.57	72	59.66	65.56	26	59.49	65.75	28
Interest income (tax equivalent) / Average earning assets	3.01	3.06	44	3.58	3.55	50	4.38	4.41	50	4.19	4.24	49	3.88	3.80	55
Interest expense / Average earning assets	0.17	0.25	35	0.39	0.52	36	0.97	1.08	42	0.73	0.86	42	0.43	0.60	33
Net interest income (tax equivalent) / Average earning assets	2.84	2.80	47	3.19	3.01	55	3.42	3.33	48	3.46	3.38	46	3.45	3.19	60
Yield or Cost															
Total loans and leases (tax equivalent)	3.95	4.01	46	4.33	4.27	57	5	5.09	49	4.76	4.95	46	4.42	4.52	52
Interest-bearing bank balances	0.11	0.14	16	0.32	0.27	67	0.74	2.04	6	1.37	1.64	27	0.93	1.05	32
Federal funds sold and reverse repos	-0.06	0.25	5	0.28	0.68	34	1.56	2.44	19	1.83	2.17	31	0.57	1.41	12
Trading assets	1.89	0.45	85	2.14	0.60	85	0.96	0.99	60	1.14	1.11	54	1.83	1.11	67
Total earning assets	2.99	3.04	42	3.56	3.51	51	4.34	4.36	50	4.14	4.20	48	3.80	3.73	55
Investment securities (tax equivalent)	1.50	1.77	31	2.10	2.25	34	2.65	2.76	42	2.51	2.68	38	2.43	2.47	45
US Treasury and agency securities (excluding mortgage-backed securities)	1.02	1.14	41	2.10	1.75	68	2.18	2.32	46	1.95	2.05	45	1.87	1.62	73
Mortgage-backed securities	1.49	1.57	44	1.96	2.05	36	2.41	2.61	23	2.55	2.50	55	2.40	2.23	68
All other securities	6.57	2.81	94	7.57	3.24	95	7.92	4.06	91	6.55	4.20	90	4.43	3.66	74
Interest-bearing deposits	0.06	0.21	10	0.32	0.53	24	0.94	1.10	40	0.62	0.81	37	0.32	0.49	31
Time deposits of $250K or more	0.43	0.66	24	1.24	1.42	31	2.09	1.96	57	1.43	1.44	45			
Time deposits < $250K	0.28	0.62	12	0.98	1.36	18	1.13	1.82	13	0.77	1.29	17			
Other domestic deposits	0.04	0.15	8	0.22	0.36	25	0.71	0.93	36	0.56	0.67	45			
Foreign deposits		0.14			0.42		2.20	1.19	86	1.81	0.97	84	1.05	0.51	90
Federal funds purchased and repos	0.08	0.17	40	0.80	0.62	75	2.27	1.86	69	1.84	1.51	64	0.75	0.94	41
Other borrowed funds and trading liabilities	1.43	1.27	58	1.63	1.50	58	2.94	2.38	80	2.72	2.28	79	1.94	1.77	64
All interest-bearing funds	0.25	0.37	31	0.57	0.74	34	1.22	1.49	31	1.08	1.19	46	0.64	0.82	35

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	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	9,190,000	8,440,000	5,337,000	4,864,000	4,777,000
Fiduciary activities income	459,000	466,000	190,000	173,000	167,000
Service charges on deposit accounts - domestic	1,060,000	1,020,000	762,000	712,000	706,000
Trading revenue	297,000	189,000	105,000	68,000	115,000
Investment banking fees and commissions	1,958,000	1,601,000	717,000	625,000	521,000
Insurance activities revenue	2,598,000	2,158,000	2,031,000	1,816,000	1,754,000
Venture capital revenue	0	0	0	0	0
Net servicing fees	354,000	-452,000	105,000	267,000	224,000
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	542,000	1,181,000	170,000	158,000	195,000
Other non-interest income	1,922,000	2,277,000	1,257,000	1,045,000	1,095,000
Total overhead expenses	15,114,000	14,909,000	7,917,000	6,896,000	7,447,000
Personnel expense	8,632,000	8,146,000	4,833,000	4,313,000	4,121,000
Net occupancy expense	1,277,000	1,388,000	787,000	758,000	784,000
Goodwill impairment losses	0	5,000	0	0	0
Amortization expenses and impairment loss (other intangible assets)	574,000	685,000	164,000	131,000	142,000
Other operating expenses	4,631,000	4,685,000	2,133,000	1,694,000	2,400,000
Fee income on mutual funds and annuities	247,000	237,000	173,000	161,000	140,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	6,398,000	5,963,000	7,235,000	6,609,000	7,470,000
Number of equivalent employees	51,348	53,693	57,264	35,852	36,484
Average personnel expense per employee	168.11	151.71	84.40	120.30	112.95
Average assets per employee	10,172.54	9,255.79	4,319.20	6,227.15	6,067.83

	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	2.69	2.17	61	2.81	2.02	66	3.24	2.72	62	3.31	3.08	57	2.93	2.85	54
Overhead expenses / Net Interest Income + non-interest income	68.09	59.28	83	66.96	62.28	72	62.58	61.29	59	59.73	60.88	47	65.83	63.61	65
Percent of Average Assets															
Total overhead expense	2.89	2.17	88	3	2.57	75	3.20	2.69	77	3.09	2.71	77	3.36	2.72	82
Personnel expense	1.65	1.21	88	1.64	1.30	79	1.95	1.41	89	1.93	1.44	88	1.86	1.42	87
Net occupancy expense	0.24	0.23	57	0.28	0.26	62	0.32	0.28	65	0.34	0.28	69	0.35	0.29	72
Other operating expenses	1	0.72	87	1.08	0.94	75	0.93	0.97	58	0.82	0.97	42	1.15	1	74
Overhead less non-interest income	1.13	1.10	47	1.30	1.25	50	1.04	1.32	27	0.91	1.38	21	1.21	1.34	36
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	67.76	58.83	84	66.58	61.82	72	62.11	60.64	61	59.23	60.37	47	64.92	62.73	64
Personnel expense	38.70	32.93	79	36.38	32.36	74	37.92	32.39	83	37.05	32.51	75	35.93	32.93	65
Net occupancy expense	5.73	6.23	41	6.20	6.58	43	6.17	6.52	41	6.51	6.48	52	6.83	6.70	51
Other operating expenses	23.34	19.18	79	24.01	22.28	72	18.02	21.20	35	15.68	20.90	16	22.16	22.41	53
Total non-interest income	41.20	27.67	82	37.69	28.83	72	41.87	29.23	78	41.78	28.50	79	41.64	31.08	76
Fiduciary activities income	2.06	2.20	55	2.08	2.09	58	1.49	1.97	50	1.49	2.14	50	1.46	2.38	46
Service charges on domestic deposit accounts	4.75	3.27	75	4.56	3.27	74	5.98	3.88	79	6.12	4.15	74	6.15	4.28	66
Trading revenue	1.33	0.62	84	0.84	1.28	65	0.82	1.18	59	0.58	0.85	63	1	0.90	73
Investment banking fees and commissions	8.78	2.58	86	7.15	2.46	86	5.63	3.54	80	5.37	3.42	79	4.54	3.62	77
Insurance activities revenue	11.65	0.36	98	9.64	0.41	97	15.93	0.47	99	15.60	0.47	98	15.29	0.55	98
Venture capital revenue	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44
Net servicing fees	1.59	0.60	84	-2.02	0.01	8	0.82	0.28	84	2.29	0.65	89	1.95	0.60	88
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	2.43	3.30	48	5.27	3.92	68	1.33	1.86	48	1.36	1.61	57	1.70	1.67	60
Other non-interest income	8.62	9.27	57	10.17	9.65	64	9.86	10.04	64	8.98	9.86	56	9.55	10.77	50
Overhead less non-interest income	26.56	30.52	32	28.89	31.93	38	20.24	31.06	20	17.45	31.46	15	23.28	31.19	23
Applicable income taxes / Pretax net operating income (tax equivalent)	19.21	21.18	26	17.52	18.63	35	18.50	20.56	30	18.92	19.04	41	25.60	32.99	27
Applicable income tax + TE / Pretax net operating income + TE	20.54	22.67	18	19.76	21.18	30	23.40	23.23	55	23.26	21.56	66	32.14	37.95	26

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	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	117,113,000	123,433,000	134,332,000	77,824,000	76,939,000	-5.12	47.49
Commercial and industrial loans	67,662,000	74,317,000	72,918,000	30,585,000	27,295,000	-8.95	156.81
Loans to individuals	60,232,000	60,113,000	58,636,000	21,825,000	20,805,000	0.20	183.87
Loans to depository institutions and acceptances of other banks	0	1,000	105,000	1,000	2,000	-100.00	-100.00
Agricultural loans	454,000	525,000	274,000	232,000	222,000	-13.52	98.32
Other loans and leases	48,864,000	47,404,000	41,950,000	19,534,000	19,537,000	3.08	173.92
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	294,325,000	305,793,000	308,215,000	150,001,000	144,800,000	-3.75	102.93
Less: Allowance for loan and lease losses	4,435,000	5,835,000	1,549,000	1,558,000	1,490,000	-23.99	197.89
Net loans and leases	289,890,000	299,958,000	306,666,000	148,443,000	143,310,000	-3.36	101.95
Debt securities that reprice or mature in over 1 year	146,691,000	117,963,000	70,380,000	41,960,000	43,784,000	24.35	271.12
Mutual funds and equity securities	1,066,000	1,061,000	817,000	376,000	8,000	0.47	9422.96
Subtotal	437,647,000	418,982,000	377,863,000	190,779,000	187,102,000	4.45	139.04
Interest-bearing bank balances	15,126,000	13,718,000	14,970,000	984,000	343,000	10.26	698.19
Federal funds sold and reverse repos	4,028,000	1,745,000	1,417,000	143,000	127,000	130.83	2703.00
Debt securities that reprice or mature within 1 year	7,926,000	2,825,000	4,347,000	3,630,000	3,782,000	180.57	94.87
Trading assets	6,751,000	7,510,000	7,732,000	554,000	842,000	-10.11	533.01
Total earning assets	471,478,000	444,780,000	406,329,000	196,090,000	192,196,000	6.00	147.81
Non-interest-bearing cash and due from depository institutions	5,061,000	5,009,000	4,057,000	2,705,000	2,168,000	1.04	175.34
Premises, fixed assets, and leases	4,868,000	5,203,000	5,535,000	2,118,000	2,055,000	-6.44	131.07
Other real estate owned	62,000	67,000	94,000	48,000	57,000	-7.46	-15.26
Investment in unconsolidated subsidiaries	6,253,000	5,556,000	4,256,000	2,157,000	2,012,000	12.54	249.71
Intangible and other assets	53,519,000	48,613,000	52,807,000	22,579,000	23,154,000	10.09	130.58
Total assets	541,241,000	509,228,000	473,078,000	225,697,000	221,642,000	6.29	146.83
Quarterly average assets	536,565,000	501,185,000	301,736,000	224,745,000	222,905,000	7.06	143.55
Average loans and leases (YTD)	293,479,500	314,519,000	161,513,500	146,393,250	144,071,874	-6.69	107.04
Memoranda							
Loans held-for-sale	4,812,000	6,059,000	8,373,000	988,000	1,099,000	-20.58	180.45
Loans not held-for-sale	289,513,000	299,734,000	299,842,000	149,013,000	143,701,000	-3.41	102.00
Real estate loans secured by 1–4 family	62,497,000	64,932,000	76,291,000	41,340,000	39,569,000	-3.75	48.63
Commercial real estate loans	53,987,000	58,010,000	57,433,000	35,845,000	36,705,000	-6.94	47.88
Construction and land development	8,392,000	9,618,000	9,221,000	5,881,000	6,347,000	-12.75	50.50
Multifamily	4,443,000	5,632,000	5,031,000	2,970,000	3,034,000	-21.11	25.54
Nonfarm nonresidential	41,152,000	42,760,000	43,181,000	26,994,000	27,324,000	-3.76	50.23
Real estate loans secured by farmland	629,000	491,000	608,000	639,000	665,000	28.11	-25.66
Total investment securities	155,683,000	121,849,000	75,544,000	45,966,000	47,574,000	27.77	257.03
U.S. Treasury securities	9,795,000	1,746,000	2,276,000	4,540,000	3,389,000	461.00	165.82
US agency securities (excluding mortgage-backed securities)	1,698,000	1,917,000	1,881,000	2,399,000	2,377,000	-11.42	-28.55
Municipal securities	420,000	493,000	585,000	706,000	1,420,000	-14.81	-81.86
Mortgage-backed securities	142,676,000	116,598,000	69,945,000	37,908,000	40,337,000	22.37	305.70
Asset-backed securities	21,000	25,000	30,000	36,000	41,000	-16.00	-56.87
Other debt securities	7,000	9,000	10,000	1,000	2,000	-22.22	343.60
Mutual funds and equity securities	1,066,000	1,061,000	817,000	376,000	8,000	0.47	9422.96
Available-for-sale securities	153,123,000	120,788,000	74,727,000	25,038,000	24,547,000	26.77	468.69
U.S. Treasury securities	9,795,000	1,746,000	2,276,000	3,441,000	2,291,000	461.00	278.61
US agency securities (excluding mortgage-backed securities)	1,698,000	1,917,000	1,881,000	200,000	179,000	-11.42	841.99
Municipal securities	420,000	493,000	585,000	701,000	1,392,000	-14.81	-80.95
Mortgage-backed securities	141,182,000	116,598,000	69,945,000	20,660,000	20,677,000	21.08	543.42
Asset-backed securities	21,000	25,000	30,000	36,000	0	-16.00	
Other debt securities	7,000	9,000	10,000	0	0	-22.22	
Mutual funds and equity securities	0	0	0	0	8,000		-100.00
Held-to-maturity securities appreciation (depreciation)	1,000			-505,000	-190,000		
Available-for-sale securites appreciation (depreciation)	-1,965,000	2,170,000	500,000	-651,000	-462,000		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	27,354,000	23,717,000	9,724,000	13,030,000	14,502,000	15.33	77.80

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	145,892,000	127,629,000	92,405,000	53,025,000	53,767,000	14.31	187.77
NOW, ATS and transaction accounts	115,754,000	21,180,000	16,846,000	5,923,000	4,070,000	446.53	1828.92
Time deposits less brokered deposits < $250K	4,562,000	7,790,000	16,630,000	9,232,000	9,061,000	-41.44	
MMDA and other savings accounts	139,540,000	210,860,000	190,033,000	85,674,000	86,364,000	-33.82	56.53
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	405,748,000	367,459,000	315,914,000	153,854,000	153,262,000	10.42	163.50
Time deposits of $250K or more	2,126,000	3,296,000	9,362,000	5,713,000	2,622,000	-35.50	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	2,435,000	1,300,000	2,228,000	250,000	1,828,000	87.31	151.02
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	223,000	180,000	202,000		-100.00
Other borrowings w/remaining maturity of 1 year or less	7,031,000	8,762,000	20,869,000	8,835,000	5,228,000	-19.76	120.76
Other borrowings w/remaining maturity over 1 year	23,093,000	27,472,000	29,452,000	16,499,000	18,156,000	-15.94	52.31
Brokered deposits < $250K	8,614,000	10,322,000	9,451,000	1,632,000	1,487,000	-16.55	
Noncore funding	43,299,000	51,152,000	71,585,000	33,109,000	29,523,000	-15.35	68.18
Trading liabilities	2,254,000	1,634,000	1,412,000	293,000	346,000	37.94	376.57
Subordinated notes and debentures + trust preferred securities	6,915,000	7,040,000	5,711,000	2,978,000	3,052,000	-1.78	85.03
Other liabilities	13,754,000	11,031,000	11,898,000	5,285,000	5,764,000	24.68	154.25
Total liabilities	471,970,000	438,316,000	406,520,000	195,519,000	191,947,000	7.68	149.26
Equity Capital							
Perpetual preferred stock (including surplus)	6,673,000	8,048,000	5,102,000	3,053,000	3,053,000	-17.08	118.55
Common stock	6,639,000	6,745,000	6,711,000	3,817,000	3,910,000	-1.57	64.03
Common surplus	34,565,000	35,843,000	35,609,000	6,849,000	7,893,000	-3.57	279.68
Retained earnings	22,998,000	19,455,000	19,806,000	18,118,000	16,259,000	18.21	55.30
Accumulated other comprehensive income	-1,604,000	716,000	-844,000	-1,715,000	-1,467,000		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	69,271,000	70,807,000	66,384,000	30,122,000	29,648,000	-2.17	131.82
Noncontrolling (minority) interest in subsidiaries	0	105,000	174,000	56,000	47,000	-100.00	-100.00
Total equity capital, including minority interest	69,271,000	70,912,000	66,558,000	30,178,000	29,695,000	-2.31	131.48
Total liabilities and capital	541,241,000	509,228,000	473,078,000	225,697,000	221,642,000	6.29	146.83
Memoranda							
Non-interest-bearing deposits	145,892,000	127,629,000	92,405,000	53,025,000	53,767,000	14.31	187.77
Interest-bearing deposits	270,596,000	253,448,000	242,322,000	108,174,000	103,604,000	6.77	147.04
Total deposits	416,488,000	381,077,000	334,727,000	161,199,000	157,371,000	9.29	159.93
Long-term debt that reprices within 1 year	2,846,000	1,931,000	2,299,000	2,847,000	4,146,000	47.38	32.49
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	70,807,000	66,384,000	30,122,000	29,648,000	29,882,000		
Accounting restatements	0	-2,109,000	-31,000	0	0		
Net income	6,440,000	4,482,000	3,224,000	3,237,000	2,394,000		
Net sale of new perpetual preferred stock	-1,415,000	2,949,000	4,000	0	0		
Net sale of new common stock	-1,389,000	266,000	150,000	-1,081,000	-1,361,000		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	33,546,000	0	0		
Less: Dividends declared	2,852,000	2,725,000	1,505,000	1,378,000	1,179,000		
Change in other comprehensive income	-2,320,000	1,560,000	871,000	-248,000	-88,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	3,000	-56,000	0		
Holding company equity capital, ending balance	69,271,000	70,807,000	66,384,000	30,122,000	29,648,000		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	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	21.64	36.25	22	24.24	36.22	24	28.40	37.78	33	34.48	37.19	41	34.71	35.54	44
Commercial and industrial loans	12.50	10.76	66	14.59	13.52	58	15.41	12.02	68	13.55	12.85	57	12.31	12.62	55
Loans to individuals	11.13	3.36	87	11.80	3.40	89	12.39	4.20	88	9.67	4.31	83	9.39	4.47	80
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	64	0.02	0.04	76	0	0.05	60	0	0.06	56
Agricultural loans	0.08	0.18	60	0.10	0.19	65	0.06	0.24	53	0.10	0.30	64	0.10	0.21	66
Other loans and leases	9.03	4.47	82	9.31	4.63	81	8.87	5.01	80	8.65	5	79	8.81	5.10	79
Net loans and leases	53.56	58.67	33	58.90	61.58	36	64.82	63.77	38	65.77	63.98	41	64.66	62.73	41
Debt securities over 1 year	27.10	19.46	71	23.17	15.55	82	14.88	14.60	54	18.59	14.63	68	19.75	14.83	72
Mutual funds and equity securities	0.20	0.06	87	0.21	0.05	87	0.17	0.06	84	0.17	0.06	84	0	0.06	33
Subtotal	80.86	79.22	47	82.28	78.16	62	79.87	79.65	28	84.53	79.97	51	84.42	79.31	53
Interest-bearing bank balances	2.79	8.50	18	2.69	7.51	17	3.16	3.06	60	0.44	3.04	11	0.15	3.46	1
Federal funds sold and reverse repos	0.74	0.54	80	0.34	0.82	78	0.30	1.57	72	0.06	1.66	63	0.06	1.81	61
Debt securities 1 year or less	1.46	1.56	61	0.55	1.68	26	0.92	1.91	42	1.61	1.96	62	1.71	1.86	61
Trading assets	1.25	0.49	86	1.47	1.01	82	1.63	1.19	81	0.25	1.33	67	0.38	1.34	68
Total earning assets	87.11	91.77	6	87.34	91.05	10	85.89	89.53	12	86.88	89.74	21	86.71	89.84	19
Non-interest cash and due from depository institutions	0.94	0.82	62	0.98	1.07	42	0.86	1.14	27	1.20	1.21	46	0.98	1.22	32
Other real estate owned	0.01	0.01	67	0.01	0.02	55	0.02	0.03	50	0.02	0.04	45	0.03	0.05	43
All other assets	11.95	7.35	93	11.67	7.82	89	13.25	9.27	87	11.92	8.98	81	12.31	8.86	83
Memoranda															
Short-term investments	5	11.47	22	3.59	11.17	17	4.38	7.63	50	2.11	7.80	30	1.92	8.69	21
U.S. Treasury securities	1.81	1.47	70	0.34	0.84	64	0.48	1.03	61	2.01	1.04	75	1.53	1.02	70
US agency securities (excluding mortgage-backed securities)	0.31	0.82	49	0.38	0.63	54	0.40	0.54	54	1.06	0.69	74	1.07	0.75	71
Municipal securities	0.08	1.73	25	0.10	1.69	25	0.12	1.34	28	0.31	1.62	33	0.64	1.60	42
Mortgage-backed securities	26.36	14.14	89	22.90	11.75	92	14.79	11.44	71	16.80	11.13	84	18.20	11.06	86
Asset-backed securities	0	0.50	49	0	0.32	51	0.01	0.28	52	0.02	0.33	55	0.02	0.30	59
Other debt securities	0	0.53	20	0	0.42	24	0	0.39	23	0	0.41	19	0	0.38	23
Loans held-for-sale	0.89	0.55	76	1.19	0.52	82	1.77	0.39	91	0.44	0.30	73	0.50	0.33	75
Loans held for investment	53.49	58.06	33	58.86	61.72	34	63.38	63.50	37	66.02	63.93	42	64.83	62.63	43
Real estate loans secured by 1–4 family	11.55	11.46	53	12.75	11.91	55	16.13	13.29	62	18.32	13.46	70	17.85	13.44	67
Revolving	2.05	1.42	64	2.56	1.66	68	3.22	2.07	70	3.67	2.27	71	3.92	2.40	74
Closed-end, secured by first liens	9.41	9.67	51	10.05	9.81	54	12.70	10.69	64	14.47	10.57	73	13.70	10.35	69
Closed-end, secured by junior liens	0.09	0.17	42	0.14	0.22	47	0.21	0.28	54	0.18	0.31	45	0.24	0.34	50
Commercial real estate loans	9.97	22.69	20	11.39	22.22	25	12.14	22.23	29	15.88	21.58	36	16.56	19.88	44
Construction and land development	1.55	3.34	32	1.89	3.40	37	1.95	3.44	40	2.61	3.51	46	2.86	3.25	52
Multifamily	0.82	3.57	20	1.11	3.12	27	1.06	3.01	26	1.32	2.72	35	1.37	2.54	42
Nonfarm nonresidential	7.60	14.57	25	8.40	14.72	27	9.13	14.69	33	11.96	14.44	43	12.33	13.30	48
Real estate loans secured by farmland	0.12	0.30	58	0.10	0.33	52	0.13	0.36	57	0.28	0.41	66	0.30	0.32	71

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	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	39.79	61.05	21	40.36	57.15	23	43.58	57.46	28	51.88	56.49	41	53.13	54.84	47
Real estate loans secured by 1–4 family	21.23	19.86	51	21.23	19.43	55	24.75	20.75	61	27.56	21.10	71	27.33	21.45	66
Revolving	3.77	2.43	70	4.26	2.64	75	4.93	3.15	73	5.52	3.50	74	5.99	3.77	75
Closed-end	17.46	17.24	52	16.97	16.59	52	19.82	17.39	64	22.04	17.39	70	21.33	17.41	66
Commercial real estate loans	18.34	37.86	22	18.97	34.63	24	18.63	33.52	26	23.90	32.14	38	25.35	29.99	43
Construction and land development	2.85	5.65	35	3.15	5.26	37	2.99	5.09	40	3.92	5.20	45	4.38	4.90	53
1–4 family	0.41	1.18	41	0.39	0.93	41	0.44	0.94	43	0.86	1.02	55	0.89	0.89	60
Other	2.44	4.40	35	2.76	4.19	35	2.56	4.02	38	3.06	4.05	43	3.49	3.90	51
Multifamily	1.51	5.78	17	1.84	4.96	22	1.63	4.69	23	1.98	4.10	33	2.10	3.84	36
Nonfarm nonresidential	13.98	24.56	28	13.98	22.93	27	14.01	22.15	31	18	21.40	42	18.87	20.03	45
Owner-occupied	7.34	8.29	47	6.97	7.68	48	6.91	7.72	49	8.33	8.03	53	8.96	7.58	60
Other	6.64	15.94	21	7.01	14.95	22	7.10	14.34	23	9.66	13.38	38	9.91	12.45	42
Real estate loans secured by farmland	0.21	0.54	58	0.16	0.54	53	0.20	0.55	56	0.43	0.63	66	0.46	0.51	71
Loans to depository institutions and acceptances of other banks	0	0.04	34	0	0.06	64	0.03	0.11	76	0	0.12	60	0	0.17	56
Commercial and industrial loans	22.99	18.86	66	24.30	22.17	62	23.66	19.53	67	20.39	20.32	57	18.85	20.53	50
Loans to individuals	20.46	6.24	87	19.66	6.13	88	19.02	7.13	84	14.55	7.36	80	14.37	7.61	77
Credit card loans	1.16	0.53	82	1.17	0.65	79	1.34	0.81	80	1.50	1.02	82	1.42	1.12	78
Agricultural loans	0.15	0.34	61	0.17	0.32	65	0.09	0.37	53	0.15	0.46	61	0.15	0.33	64
Other loans and leases	16.60	8.75	80	15.50	9.09	76	13.61	9.85	70	13.02	9.66	69	13.49	10.32	70
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	251.66	391.81	23	250.39	381.27	24	317.63	391.26	37	338.16	379.80	44	340.56	366.85	49
Real estate loans secured by 1–4 family	134.30	126.06	58	131.72	125.03	53	180.39	138.18	66	179.63	137.84	65	175.15	138.55	62
Revolving	23.85	15.44	68	26.45	17.42	68	35.96	21.26	71	35.95	23.33	71	38.42	25.05	71
Closed-end	110.44	108.85	53	105.26	106.14	53	144.43	115.20	69	143.68	112.79	66	136.73	111.69	63
Commercial real estate loans	116.01	245.88	21	117.68	234.65	24	135.80	229.44	32	155.75	219.72	38	162.47	204.45	42
Construction and land development	18.03	35.95	34	19.51	35.62	35	21.80	34.95	43	25.55	35.36	47	28.09	32.91	50
1–4 family	2.57	7.42	42	2.40	6.34	40	3.18	6.61	45	5.61	7.04	55	5.70	6.16	59
Other	15.46	28.11	36	17.11	28.16	36	18.62	27.32	44	19.95	27.26	44	22.40	26.01	50
Multifamily	9.55	38.66	20	11.42	32.74	25	11.90	31.04	30	12.91	27.85	36	13.43	25.95	39
Nonfarm nonresidential	88.43	158.05	28	86.74	155.06	28	102.10	152.10	36	117.29	147.22	43	120.95	137.03	47
Owner-occupied	46.43	52.99	46	43.26	52.37	43	50.34	53.07	52	54.31	54.89	55	57.43	51.62	59
Other	42	102.54	23	43.48	100.54	26	51.76	97.41	33	62.98	91.80	38	63.52	84.09	42
Real estate loans secured by farmland	1.35	3.22	58	1	3.44	51	1.44	3.60	57	2.78	4.02	66	2.94	3.31	71
Loans to depository institutions and acceptances of other banks	0	0.21	34	0	0.28	64	0.25	0.44	76	0	0.54	60	0.01	0.68	56
Commercial and industrial loans	145.39	114.45	70	150.76	139.91	55	172.42	122.02	74	132.90	128.82	52	120.82	126.55	53
Loans to individuals	129.43	34.55	89	121.94	37.47	89	138.65	43.51	89	94.83	42.67	83	92.09	44.83	77
Credit card loans	7.35	2.77	83	7.23	3.30	82	9.77	4.34	81	9.76	5.31	81	9.10	5.73	78
Agricultural loans	0.98	1.86	62	1.06	1.88	65	0.65	2.18	54	1.01	2.72	62	0.98	1.88	64
Other loans and leases	105	51.06	81	96.16	49.54	79	99.19	52.44	82	84.88	51.79	75	86.48	52.78	79
Supplemental															
Non-owner occupied CRE loans / Gross loans	13.55	30.07	16	14.39	27.32	20	13.97	26.45	22	16.51	24.79	32	17.23	23.09	36
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	85.73	195.33	17	89.26	183.76	22	101.82	178.57	30	107.59	167.93	33	110.44	156.17	41
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	132.15	252.85	23	132.52	240.85	25	152.16	236.10	32	161.91	225.98	37	167.87	210.40	42

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	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	5	11.47	22	3.59	11.17	17	4.38	7.63	50	2.11	7.80	30	1.92	8.69	21
Liquid assets	33.42	29.03	63	29.11	26.22	63	21.54	22.44	58	21.59	22.72	61	22.11	24.04	58
Investment securities	28.76	21.63	70	23.93	17.85	75	15.97	16.99	49	20.37	17.27	67	21.46	17.35	67
Net loans and leases	53.56	58.67	33	58.90	61.58	36	64.82	63.77	38	65.77	63.98	41	64.66	62.73	41
Net loans, leases and standby letters of credit	54.58	59.49	34	59.88	62.48	35	65.91	64.84	39	66.82	65.07	42	65.76	63.89	42
Core deposits	74.97	75.71	32	72.16	70.67	40	66.78	63.09	47	68.17	62.13	56	69.15	61.26	61
Noncore funding	8	10.30	51	10.05	14.13	48	15.13	19.36	47	14.67	21.34	40	13.32	22.32	32
Time deposits of $250K or more	0.39	1.58	13	0.65	2.11	16	1.98	2.94	37	2.53	2.89	47	1.18	2.57	28
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	0.45	1.23	42	0.26	1.47	34	0.47	1.94	40	0.11	1.97	21	0.82	2.23	40
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	-0.29	0.54	12	-0.09	0.54	17	0.17	0.48	45	0.05	0.54	32	0.77	0.73	54
Commercial paper	0	0.01	45	0	0.01	44	0.05	0.02	92	0.08	0.02	90	0.09	0.02	89
Other borrowings w/remaining maturity of 1 year or less	1.30	1	66	1.72	1.24	68	4.41	3.01	68	3.91	3.67	57	2.36	3.96	42
Earning assets that reprice within 1 year	32.85	37.37	38	33.48	39.38	31	39.57	39.29	49	35.66	40.29	34	34.95	41.61	26
Interest-bearing liabilities that reprice within 1 year	2.34	6.39	14	3.33	8.20	16	6.12	10.19	22	5.46	10.01	26	3.78	8.46	22
Long-term debt that reprices within 1 year	0.53	0.26	80	0.38	0.47	69	0.49	0.96	63	1.26	1.34	70	1.87	1.58	68
Net assets that reprice within 1 year	29.98	29.65	50	29.78	29.11	48	32.97	26.63	65	28.94	27.38	47	29.30	29.77	45
Other Liquidity and Funding Ratios															
Net noncore funding dependence	3.71	-2.33	70	7.84	3.20	68	13.45	14.45	51	14.86	16.62	52	13.50	17.03	41
Net short-term noncore funding dependence	-1.67	-7.71	67	1.09	-4.76	71	5.23	3.38	50	6.02	4.66	44	3.59	4.83	36
Short-term investment / Short-term noncore funding	136.91	273.46	32	80.08	184.19	24	51.17	77.77	50	29.30	66.46	37	38.77	74.86	43
Liquid assets - short-term noncore funding / Nonliquid assets	44.70	36.68	67	34.74	28.18	66	16.54	16.97	54	18.36	16.04	65	22.04	18.16	70
Net loans and leases / Total deposits	69.60	72.79	44	78.71	79.43	46	91.62	90.31	48	92.09	90.08	52	91.07	90.14	50
Net loans and leases / Core deposits	71.45	78.25	41	81.63	88.34	39	97.07	103.93	41	96.48	105	38	93.51	105.65	37
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	0.12	44		1.57			0.72		-2.35	-0.82	15	-0.90	-0.31	21
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-4.45	-0.25	1	4.73	4.31	62	1.23	1.36	52	-3.03	-1.98	20	-2.19	-0.77	15
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	0.96	14.28	34	0	11.38	15	0	12.67	14	44.71	16.19	88	48.40	15.76	89
Available-for-sale securities	98.36	83.77	66	99.13	87.23	69	98.92	85.40	72	54.47	81.88	11	51.60	84.24	10
U.S. Treasury securities	6.29	6.70	66	1.43	4.72	58	3.01	6.15	56	9.88	6.99	69	7.12	6.96	61
US agency securities (excluding mortgage-backed securities)	1.09	4.12	45	1.57	4.01	47	2.49	3.49	58	5.22	4.02	71	5	4.42	64
Municipal securities	0.27	8.22	20	0.40	9.83	21	0.77	7.75	27	1.54	9.16	32	2.98	9.31	37
Mortgage-backed securities	91.65	66.54	89	95.69	66.64	90	92.59	67.43	86	82.47	65.45	76	84.79	65.34	78
Asset-backed securities	0.01	2.50	49	0.02	1.91	50	0.04	1.66	52	0.08	2.05	55	0.09	1.74	57
Other debt securities	0	3.08	19	0.01	3.01	23	0.01	2.94	24	0	2.79	18	0	2.57	20
Mutual funds and equity securities	0.68	0.29	80	0.87	0.35	81	1.08	0.40	83	0.82	0.42	77	0.02	0.51	28
Debt securities 1 year or less	5.09	7.78	50	2.32	10.55	17	5.75	11.86	37	7.90	11.91	53	7.95	11.79	50
Debt securities 1 to 5 years	6.24	18.25	24	2.60	17.03	18	3.71	17.94	21	12.82	19.18	44	5.83	18.80	28
Debt securities over 5 years	87.99	71.11	80	94.21	69.86	89	89.45	66.02	80	78.47	64.73	61	86.20	64.73	76
Pledged securities	17.57	32.26	29	19.46	35.67	32	12.87	30.57	24	28.35	33.30	44	30.48	34.58	44
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	48.08	27.98	65	-11.80	183.32	7	335.86	26.69	96	11.88	6.77	59	-30.36	19.19	7
Investment securities	27.77	31.36	52	61.30	23.62	85	64.35	11.75	91	-3.38	9.42	19	9.10	8.45	59
Core deposits	10.42	16.94	32	16.32	26.88	17	105.33	11.23	97	0.39	7.29	21	-0.47	12.19	17
Noncore funding	-15.35	-14.79	48	-28.54	-12.18	31	116.21	6.59	98	12.15	10.67	60	14.67	5.59	72

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	198,658,000	186,731,000	177,598,000	72,435,000	67,860,000
Commit: Secured commercial real estate loans	10,388,000	10,235,000	12,111,000	7,471,000	6,558,000
Commit: Unsecured real estate loans	2,223,000	2,439,000	2,585,000	752,000	769,000
Credit card lines (reported semiannually, June/Dec)	23,963,000	24,232,000	23,733,000	11,976,000	10,927,000
Securities underwriting	0	0	1,000	1,000	1,000
Standby letters of credit	5,529,000	4,986,000	5,136,000	2,377,000	2,446,000
Commercial and similar letters of credit	39,000	80,000	45,000	12,000	20,000
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	6,796,000	6,430,000	5,259,000	362,000	0
Credit derivatives - notional amount (holding company as beneficiary)	3,363,000	3,724,000	4,861,000	84,000	0
Credit derivative contracts w/ purchased credit protection-investment grade	5,275,000	3,366,000	4,856,000	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	4,883,000	6,789,000	5,264,000	0	0
Derivative Contracts					
Interest rate futures and forward contracts	18,052,000	20,311,000	27,241,000	7,083,000	9,988,000
Written options contracts (interest rate)	10,890,000	15,076,000	17,561,000	5,130,000	7,475,000
Purchased options contracts (interest rate)	17,593,000	20,360,000	18,928,000	3,380,000	3,822,000
Interest rate swaps	188,904,000	210,951,000	187,949,000	51,170,000	53,417,000
Futures and forward foreign exchange	14,261,000	10,348,000	11,197,000	497,000	444,000
Written options contracts (foreign exchange)	80,000	106,000	13,000	0	0
Purchased options contracts (foreign exchange)	101,000	106,000	13,000	0	0
Foreign exchange rate swaps	1,476,000	1,330,000	1,441,000	0	0
Commodity and other futures and forward contracts	534,000	748,000	223,000	0	0
Written options contracts (commodity and other)	24,468,000	21,377,000	25,641,000	0	0
Purchased options contracts (commodity and other)	11,436,000	10,132,000	14,113,000	0	0
Commodity and other swaps	2,434,000	1,767,000	1,108,000	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)	36.70	22.78	85	36.67	22.01	86	37.54	23.52	84	32.09	24.05	77	30.62	24.03	75
Standby letters of credit	1.02	0.65	78	0.98	0.71	74	1.09	0.84	72	1.05	0.92	66	1.10	0.96	69
Commercial and similar letters of credit	0.01	0.02	59	0.02	0.02	67	0.01	0.02	61	0.01	0.02	45	0.01	0.03	46
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	1.26	0.24	90	1.26	0.35	89	1.11	0.42	87	0.16	0.52	66	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	0.62	0.18	85	0.73	0.30	86	1.03	0.52	88	0.04	0.75	63	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0.97	0.18	87	0.66	0.25	83	1.03	0.30	86	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.90	0.13	90	1.33	0.30	90	1.11	0.45	88	0	0.69	34	0	0.59	34
Derivative contracts	53.62	46.30	81	61.39	48.62	78	64.56	68.47	76	29.80	65.81	62	33.90	75.35	67
Interest rate contracts	43.50	32.46	82	52.37	34.36	79	53.20	47.31	76	29.58	43.84	66	33.70	53.66	69
Interest rate futures and forward contracts	3.34	3.25	80	3.99	6.21	77	5.76	10.67	78	3.14	11.40	75	4.51	13.82	77
Written options contracts (interest rate)	2.01	1.41	78	2.96	2.18	77	3.71	2.47	84	2.27	2.16	76	3.37	2.60	79
Purchased options contracts (interest rate)	3.25	1.31	84	4	1.46	84	4	2.65	79	1.50	2.32	71	1.72	2.37	70
Interest rate swaps	34.90	20.49	83	41.43	20.83	84	39.73	28.86	81	22.67	26.74	71	24.10	25.60	74
Foreign exchange contracts	2.94	6.30	80	2.33	6.01	79	2.68	10.12	80	0.22	10.92	57	0.20	9.40	53
Futures and forward foreign exchange contracts	2.63	3.78	83	2.03	3.47	81	2.37	5.23	81	0.22	5.22	60	0.20	4.53	56
Written options contracts (foreign exchange)	0.01	0.04	82	0.02	0.03	81	0	0.05	79	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0.02	0.04	83	0.02	0.04	81	0	0.08	79	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0.27	0.76	80	0.26	0.77	82	0.30	2.03	80	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	7.18	0.92	90	6.68	1.86	89	8.68	3.32	88	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0.10	0.07	90	0.15	0.14	88	0.05	0.19	86	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	4.52	0.32	92	4.20	0.52	91	5.42	0.98	90	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	2.11	0.21	92	1.99	0.37	90	2.98	0.94	88	0	1.29	34	0	1.12	32
Commodity and other swaps	0.45	0.31	83	0.35	0.32	79	0.23	0.38	78	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	67.69	44.98	78	59.37	42.82	78	109.96	45.53	87	49.48	44.93	71	47.10	46.60	63

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	290,229,000	312,612,000	305,428,000	67,260,000	75,146,000
Interest rate contracts	235,439,000	266,698,000	251,679,000	66,763,000	74,702,000
Foreign exchange contracts	15,918,000	11,890,000	12,664,000	497,000	444,000
Equity, commodity, and other contracts	38,872,000	34,024,000	41,085,000	0	0
Derivatives Position					
Futures and forwards	32,847,000	31,407,000	38,661,000	7,580,000	10,432,000
Written options	35,438,000	36,559,000	43,215,000	5,130,000	7,475,000
Exchange-traded	7,395,000	4,447,000	7,818,000	0	0
Over-the-counter	28,043,000	32,112,000	35,397,000	5,130,000	7,475,000
Purchased options	29,130,000	30,598,000	33,054,000	3,380,000	3,822,000
Exchange-traded	14,234,000	12,311,000	13,568,000	0	0
Over-the-counter	14,896,000	18,287,000	19,486,000	3,380,000	3,822,000
Swaps	192,814,000	214,048,000	190,498,000	51,170,000	53,417,000
Held for trading	231,289,000	230,011,000	227,655,000	27,114,000	27,427,000
Interest rate contracts	176,880,000	184,379,000	173,949,000	26,679,000	27,048,000
Foreign exchange contracts	15,576,000	11,647,000	12,664,000	435,000	379,000
Equity, commodity, and other contracts	38,833,000	33,985,000	41,042,000	0	0
Non-traded	58,940,000	82,601,000	77,773,000	40,146,000	47,719,000
Interest rate contracts	58,559,000	82,319,000	77,730,000	40,084,000	47,654,000
Foreign exchange contracts	342,000	243,000	0	62,000	65,000
Equity, commodity, and other contracts	39,000	39,000	43,000	0	0
Derivative contracts (excluding futures and FX 14 days or less)	257,878,000	278,019,000	254,842,000	61,187,000	67,470,000
One year or less	61,977,000	57,337,000	51,527,000	11,023,000	14,625,000
Over 1 year to 5 years	167,837,000	192,852,000	131,057,000	40,515,000	28,703,000
Over 5 years	28,064,000	27,830,000	72,258,000	9,649,000	24,142,000
Gross negative fair value (absolute value)	3,512,000	3,612,000	3,291,000	247,000	714,000
Gross positive fair value	4,023,000	5,827,000	4,233,000	246,000	443,000
Held for trading	3,977,000	5,626,000	4,045,000	163,000	209,000
Non-traded	46,000	201,000	188,000	83,000	234,000
Current credit exposure on risk-based capital derivative contracts	2,440,000	4,174,000	2,328,000	232,000	442,000
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	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	81.12	94.17	15	85.31	94.10	19	82.40	93.44	20	99.26	92.91	53	99.41	92.20	56
Foreign exchange contracts	5.48	3.47	76	3.80	3.49	74	4.15	3.20	75	0.74	3.39	54	0.59	3.53	52
Equity, commodity, and other contracts	13.39	1.14	95	10.88	1.17	93	13.45	1.64	91	0	1.93	30	0	1.94	28
Futures and forwards	11.32	11.16	63	10.05	14.05	55	12.66	13.49	62	11.27	12.78	64	13.88	13.23	64
Written options	12.21	6.28	75	11.69	8.18	72	14.15	5.91	81	7.63	6.60	66	9.95	6.68	74
Exchange-traded	2.55	0.12	92	1.42	0.14	90	2.56	0.15	93	0	0.23	39	0	0.27	38
Over-the-counter	9.66	5.96	74	10.27	7.73	71	11.59	5.10	82	7.63	5.49	71	9.95	5.27	80
Purchased options	10.04	3.27	83	9.79	3.42	80	10.82	4.42	79	5.03	4.19	64	5.09	4.73	62
Exchange-traded	4.90	0.12	97	3.94	0.15	96	4.44	0.28	92	0	0.32	37	0	0.33	36
Over-the-counter	5.13	2.87	73	5.85	2.86	77	6.38	3.35	75	5.03	3.20	69	5.09	3.32	67
Swaps	66.44	74.26	30	68.47	68.76	42	62.37	69.75	35	76.08	70.34	47	71.08	68.94	39
Held for trading	79.69	40.42	69	73.58	43.53	61	74.54	44.16	61	40.31	46.31	45	36.50	46.32	43
Interest rate contracts	60.94	34.15	60	58.98	36.62	57	56.95	37.24	56	39.67	38.40	50	35.99	37.84	50
Foreign exchange contracts	5.37	1.68	84	3.73	1.60	82	4.15	1.60	83	0.65	1.85	66	0.50	2.10	61
Equity, commodity, and other contracts	13.38	0.60	97	10.87	0.68	96	13.44	0.83	95	0	1.14	35	0	1.01	35
Non-traded	20.31	59.58	30	26.42	56.47	38	25.46	55.84	38	59.69	53.69	54	63.50	53.68	56
Interest rate contracts	20.18	56.71	30	26.33	53.82	39	25.45	52.22	39	59.60	50.60	56	63.42	51.23	60
Foreign exchange contracts	0.12	0.40	74	0.08	0.46	71	0	0.34	33	0.09	0.57	69	0.09	0.60	68
Equity, commodity, and other contracts	0.01	0.09	82	0.01	0.10	78	0.01	0.13	80	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)	88.85	92.53	27	88.93	91.48	28	83.44	93.86	18	90.97	94.47	29	89.79	95.63	27
One year or less	21.35	27.56	54	18.34	32.05	46	16.87	32.17	41	16.39	32.51	43	19.46	31.96	49
Over 1 year to 5 years	57.83	27.01	89	61.69	27.06	96	42.91	30.45	68	60.24	31.16	92	38.20	31.85	60
Over 5 years	9.67	29.89	28	8.90	29.56	25	23.66	28.09	49	14.35	28.71	36	32.13	29.43	58
Gross negative fair value (absolute value)	1.21	0.98	64	1.16	1.55	47	1.08	0.83	64	0.37	0.72	21	0.95	0.69	75
Gross positive fair value	1.39	1.34	55	1.86	2.23	45	1.39	1.19	60	0.37	0.85	12	0.59	0.71	39
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.08	0.04	83	0.08	0.07	75	0.08	0.06	86	0.01	0.06	45	0.03	0.06	73
Gross positive fair value (X)	0.09	0.05	85	0.13	0.09	76	0.10	0.07	86	0.01	0.06	43	0.02	0.06	61
Held for trading (X)	0.09	0.04	86	0.12	0.07	80	0.10	0.06	87	0.01	0.05	49	0.01	0.05	56
Non-traded (X)	0	0.01	26	0	0.02	42	0	0.01	58	0	0.01	57	0.01	0.01	77
Current credit exposure (X)	0.06	0.04	77	0.09	0.06	72	0.06	0.05	75	0.01	0.04	52	0.02	0.04	66
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0.62	0.46	75	1.10	0.85	71	0.62	0.73	72	0.13	0.53	54	0.25	0.53	66

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	5,835,000	1,549,000	1,558,000	1,490,000	1,489,000
Gross losses	1,059,000	1,450,000	789,000	678,000	697,000
Write-downs, transfers to loans held-for-sale	27,000	101,000	0	0	0
Recoveries	362,000	331,000	155,000	154,000	160,000
Net losses	697,000	1,119,000	634,000	524,000	537,000
Provision for loan and lease losses	-709,000	2,325,000	625,000	592,000	538,000
Adjustments	6,000	3,080,000	0	0	0
Ending balance	4,435,000	5,835,000	1,549,000	1,558,000	1,490,000
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.14	-0.09	35	0.47	0.51	48	0.25	0.15	77	0.27	0.14	83	0.24	0.16	83
Provision for loan and lease losses / Average loans and leases	-0.24	-0.16	35	0.74	0.82	50	0.39	0.24	80	0.40	0.24	82	0.37	0.28	81
Provision for loan and lease losses / Net loan and lease losses	-101.72	-105.48	45	207.77	487.86	23	98.58	130.58	26	112.98	134.68	51	100.19	143.18	32
Allowance for loan and lease losses / Total loans and leases not held for sale	1.53	1.23	77	1.95	1.58	75	0.52	0.83	23	1.05	0.90	72	1.04	0.98	57
Allowance for loan and lease losses / Total loans and leases	1.51	1.20	77	1.91	1.55	76	0.50	0.81	22	1.04	0.89	73	1.03	0.96	57
Allowance for loan and lease losses / Net loans and leases losses (X)	6.36	21.39	25	5.21	11.58	35	2.44	8.03	21	2.97	7.54	26	2.77	8.39	20
Allowance for loan and lease losses / Nonaccrual assets	398.47	364.13	70	437.08	299.17	78	276.11	218.72	76	298.47	214.03	77	261.40	178.03	81
ALLL / 90+ days past due + nonaccrual loans and leases	145.55	287.08	25	174.23	244.34	37	60.44	151.73	16	158.17	160.51	63	133.15	136.22	57
Gross loan and lease losses / Average loans and leases	0.36	0.19	83	0.46	0.34	73	0.49	0.28	82	0.46	0.30	82	0.48	0.33	82
Recoveries / Average loans and leases	0.12	0.08	75	0.11	0.07	74	0.10	0.08	69	0.11	0.09	65	0.11	0.09	64
Net losses / Average loans and leases	0.24	0.11	85	0.36	0.27	70	0.39	0.21	84	0.36	0.22	83	0.37	0.24	80
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.01	0	90	0.03	0	96	0	0	40	0	0	39	0	0	37
Recoveries / Prior year-end losses	24.97	34.67	40	41.95	33.98	71	22.86	36.22	30	22.09	41.30	25	22.81	33.49	32
Earnings coverage of net loan and lease losses (X)	10.45	39.72	29	6.97	22.91	31	7.32	24.40	30	8.88	21.75	31	7.20	19.67	25
Net Loan and Lease Losses By Type															
Real estate loans	0	0.02	48	0.16	0.04	89	0.05	0.01	83	0.06	0.02	82	0.07	0.02	85
Real estate loans secured by 1–4 family	-0.02	-0.02	38	0.07	0.01	90	0.02	0.01	66	0.06	0.01	82	0.13	0.03	90
Revolving	-0.14	-0.07	20	-0.01	0.01	41	0.02	0.02	61	0.10	0.03	70	0.12	0.09	64
Closed-end	0.01	-0.01	81	0.09	0	92	0.02	0	76	0.05	0.01	84	0.13	0.02	92
Commercial real estate loans	0.03	0.04	65	0.26	0.07	86	0.08	0.01	91	0.06	0.01	84	0.01	0.01	60
Construction and land development	-0.14	0	3	0.09	0	90	-0.08	-0.01	12	-0.12	-0.03	13	-0.16	-0.02	7
1–4 family	-0.01	0	10	0	0	59	-0.01	0	10	-0.03	-0.01	9	-0.03	0	13
Other	-0.13	0	3	0.09	0	94	-0.07	-0.01	13	-0.09	-0.02	14	-0.13	-0.01	7
Multifamily	0.14	0.01	93	0.09	0	96	0.20	0	98	0.17	0	94	0	-0.01	60
Nonfarm nonresidential	0.06	0.05	70	0.32	0.11	86	0.09	0.02	90	0.09	0.02	84	0.05	0.03	73
Owner-occupied	0.03	0.01	85	0.13	0.02	92	0.05	0.01	89	0.07	0.01	91	0.06	0.01	91
Other	0.03	0.04	66	0.20	0.08	84	0.05	0.01	87	0.01	0.01	66	0	0.01	25
Real estate loans secured by farmland	0	0	54	-0.20	0.02	2	0.16	0.01	93	0.31	0	93	0	0.01	47
Commercial and industrial loans	0.21	0.17	65	0.30	0.47	45	0.10	0.37	21	0.17	0.31	41	0.21	0.39	44
Loans to individuals	0.91	0.71	67	1.05	1.13	62	0.83	1.17	48	1.93	1.16	77	2.01	1.25	78
Credit card loans	2.84	1.84	79	3.51	2.92	61	1.74	3.11	24	2.14	2.92	28	2.09	2.92	28
Agricultural loans	0.22	0.02	87	0.57	0.19	86	1.09	0.08	95	0.86	0.15	89	0.90	0.18	86
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	-0.01	0.10	13	0.14	0.15	64	0.02	0.15	43	0.01	0.14	44	0.02	0.15	39

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	2,064,000	2,241,000	2,238,000	1,051,000	1,064,000
90+ days past due loans and leases	1,934,000	2,014,000	2,002,000	463,000	549,000
Nonaccrual loans and leases	1,113,000	1,335,000	561,000	522,000	570,000
Total past due and nonaccrual loans and leases	5,111,000	5,590,000	4,801,000	2,036,000	2,183,000
Restructured 30–89 days past due	165,000	176,000	160,000	184,000	172,000
Restructured 90+ days past due	169,000	161,000	155,000	162,000	181,000
Restructured nonaccrual	156,000	154,000	82,000	176,000	189,000
Total restructured loans and leases	490,000	491,000	397,000	522,000	542,000
30–89 days past due loans held for sale	21,000	21,000	25,000	6,000	12,000
90+ days past due loans held for sale	4,000	6,000	8,000	1,000	1,000
Nonaccrual loans held for sale	22,000	5,000	107,000	0	0
Total past due and nonaccrual loans held for sale	47,000	32,000	140,000	7,000	13,000
Restructured loans and leases in compliance	1,003,000	974,000	675,000	775,000	692,000
Other real estate owned	62,000	67,000	94,000	48,000	57,000
Other Assets					
30–89 days past due	2,000	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	2,000	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	0.70	0.32	86	0.73	0.39	83	0.73	0.43	82	0.70	0.44	84	0.73	0.47	85
90+ days past due loans and leases	0.66	0.10	93	0.66	0.12	89	0.65	0.15	88	0.31	0.17	78	0.38	0.20	77
Nonaccrual loans and leases	0.38	0.46	43	0.44	0.66	34	0.18	0.51	14	0.35	0.54	31	0.39	0.63	25
90+ days past due and nonaccrual loans and leases	1.04	0.62	82	1.10	0.85	75	0.83	0.71	62	0.66	0.75	49	0.77	0.88	51
30–89 days past due restructured	0.06	0.01	90	0.06	0.01	88	0.05	0.01	85	0.12	0.02	94	0.12	0.02	92
90+ days past due restructured	0.06	0	91	0.05	0.01	93	0.05	0.01	91	0.11	0.01	93	0.13	0.01	92
Nonaccrual restructured	0.05	0.10	43	0.05	0.13	32	0.03	0.14	20	0.12	0.16	46	0.13	0.20	41
30–89 days past due loans held for sale	0.01	0	87	0.01	0	88	0.01	0	89	0	0	88	0.01	0	87
90+ days past due loans held for sale	0	0	85	0	0	86	0	0	88	0	0	89	0	0	86
Nonaccrual loans held for sale	0.01	0	86	0	0.01	78	0.03	0	92	0	0	38	0	0	37
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.70	0.32	86	0.73	0.40	83	0.73	0.43	82	0.70	0.44	84	0.73	0.47	85
90+ days past due assets	0.66	0.10	93	0.66	0.12	89	0.65	0.15	88	0.31	0.18	78	0.38	0.20	77
Nonaccrual assets	0.38	0.47	43	0.44	0.67	34	0.18	0.53	14	0.35	0.57	31	0.39	0.64	25
30+ days past due and nonaccrual assets	1.74	0.97	85	1.83	1.29	79	1.56	1.19	74	1.36	1.26	64	1.51	1.39	65
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.56	0.36	79	0.66	0.52	75	0.54	0.44	66	0.44	0.48	49	0.50	0.54	48
90+ days past due and nonaccrual assets + other real estate owned	0.57	0.37	79	0.67	0.55	72	0.56	0.48	65	0.46	0.52	45	0.53	0.59	45
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.46	0.41	64	0.53	0.60	46	0.35	0.53	29	0.75	0.60	68	0.75	0.72	54
Allowance for loan and lease losses	56.64	62.64	55	46.50	66.66	35	106.20	115.41	53	108.54	118.28	51	112.21	129.01	44
Equity capital + allowance for loan and lease losses	3.41	3.60	53	3.54	4.97	31	2.42	4.28	27	5.34	4.79	62	5.37	5.78	49
Tier 1 capital + allowance for loan and lease losses	5.17	4.30	68	5.24	6.05	44	3.89	5.65	34	7.35	6.16	64	7.40	7.35	52
Loans and leases + other real estate owned	0.85	0.71	65	0.89	0.97	48	0.53	0.85	27	1.13	0.96	65	1.15	1.15	52

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

Past Due and Nonaccrual Loans and Leases

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		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	0.54	0.26	83	0.73	0.39	85	0.55	0.38	77	0.70	0.42	84	0.76	0.44	85
	90+ days past due	0.87	0.12	90	0.69	0.16	88	0.59	0.16	87	0.56	0.22	82	0.68	0.26	82
	Nonaccrual	0.51	0.52	58	0.64	0.76	50	0.17	0.46	18	0.48	0.57	49	0.52	0.69	44
Commercial and industrial	30–89 days past due	0.14	0.24	46	0.09	0.23	27	0.11	0.31	23	0.11	0.30	25	0.14	0.32	29
	90+ days past due	0.01	0.04	49	0.01	0.03	58	0.03	0.05	56	0	0.05	34	0.02	0.05	54
	Nonaccrual	0.33	0.57	37	0.45	0.75	38	0.29	0.83	24	0.14	0.76	12	0.28	0.93	21
Individuals	30–89 days past due	2.17	0.63	93	2.09	0.83	93	2.39	0.83	93	2.14	0.84	92	2.11	0.97	89
	90+ days past due	1.50	0.09	96	1.91	0.14	97	1.97	0.17	96	0.10	0.16	59	0.09	0.19	54
	Nonaccrual	0.39	0.17	84	0.28	0.28	65	0.19	0.17	61	0.38	0.23	73	0.35	0.24	72
Depository institution loans	30–89 days past due		0.01		0	0	46	0	0	47	0	0	47	0	0	46
	90+ days past due		0		0	0	46	0	0	49	0	0	47	0	0.05	44
	Nonaccrual		0		0	0	47	0	0	48	0	0	48	0	0	47
Agricultural	30–89 days past due	0.22	0.07	82	0.38	0.17	79	0.36	0.24	74	0	0.17	27	0	0.17	25
	90+ days past due	0	0	42	0	0	44	0	0	42	0	0	43	0	0	41
	Nonaccrual	6.83	0.70	91	0.38	0.49	66	2.19	0.67	84	1.72	0.75	82	3.60	0.96	88
Foreign governments	30–89 days past due		0.50			0			0.07			0.01			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.15			0.09			0.03			0.06			0.06	
Other loans and leases	30–89 days past due	0.04	0.12	57	0.05	0.18	50	0.05	0.20	44	0.01	0.17	33	0.03	0.20	40
	90+ days past due	0.01	0.01	79	0	0.01	73	0.08	0.01	90	0.01	0.01	77	0.02	0.02	73
	Nonaccrual	0.05	0.09	62	0.08	0.15	58	0.03	0.13	44	0.09	0.14	61	0.09	0.10	62

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

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		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	0.93	0.46	85	1.31	0.65	85	0.92	0.67	76	1.27	0.71	84	1.36	0.74	84
	90+ days past due	1.63	0.24	89	1.31	0.33	87	0.99	0.31	86	1.04	0.46	85	1.25	0.49	82
	Nonaccrual	0.69	0.71	57	0.78	0.89	54	0.15	0.73	11	0.43	0.86	28	0.50	0.97	34
Revolving	30–89 days past due	0.47	0.28	74	0.41	0.48	50	0.66	0.45	71	0.53	0.50	51	0.53	0.61	54
	90+ days past due	0.06	0.02	84	0.05	0.03	77	0.05	0.05	70	0.10	0.05	74	0.10	0.07	71
	Nonaccrual	1.11	1.18	72	1.45	1.13	74	0.34	1	28	0.58	1.17	45	0.62	1.17	50
Closed-end	30–89 days past due	1.03	0.49	87	1.53	0.65	88	0.98	0.70	74	1.45	0.75	85	1.60	0.79	84
	90+ days past due	1.97	0.26	90	1.63	0.38	87	1.23	0.35	86	1.28	0.53	84	1.57	0.57	83
	Nonaccrual	0.60	0.67	53	0.61	0.87	43	0.10	0.70	11	0.39	0.84	30	0.47	0.96	33
Junior lien	30–89 days past due	0.01	0.01	73	0.02	0.02	69	0.03	0.02	63	0.02	0.03	51	0.03	0.03	53
	90+ days past due	0	0	82	0.01	0	88	0.01	0	90	0	0	65	0.01	0	70
	Nonaccrual	0.02	0.03	50	0.03	0.04	47	0	0.04	23	0.02	0.06	39	0.04	0.07	41
Commercial real estate	30–89 days past due	0.10	0.15	54	0.08	0.26	34	0.06	0.18	30	0.06	0.17	22	0.11	0.18	36
	90+ days past due	0	0.01	28	0.01	0.02	63	0.06	0.03	74	0.02	0.03	66	0.06	0.04	75
	Nonaccrual	0.31	0.38	54	0.49	0.62	47	0.17	0.23	44	0.52	0.28	80	0.51	0.34	77
Construction and development	30–89 days past due	0.17	0.17	72	0.19	0.28	59	0.09	0.28	47	0.17	0.21	55	0.24	0.23	65
	90+ days past due	0	0.01	38	0.03	0.01	88	0.13	0.02	93	0	0.02	31	0.06	0.03	79
	Nonaccrual	0.14	0.20	67	0.32	0.41	66	0.07	0.20	46	0.20	0.19	66	0.25	0.24	64
1–4 family	30–89 days past due	0.11	0.02	89	0.08	0.03	79	0.05	0.06	66	0.10	0.06	71	0.17	0.07	76
	90+ days past due	0	0	44	0.03	0	93	0.04	0	92	0	0	43	0.02	0	86
	Nonaccrual	0.05	0.01	82	0.07	0.03	84	0.01	0.02	64	0.03	0.02	73	0.03	0.03	70
Other	30–89 days past due	0.06	0.13	67	0.10	0.22	57	0.03	0.20	46	0.07	0.13	52	0.06	0.13	54
	90+ days past due	0	0	41	0	0	40	0.09	0.01	94	0	0.02	33	0.05	0.02	84
	Nonaccrual	0.10	0.16	68	0.25	0.35	67	0.05	0.17	49	0.17	0.15	69	0.22	0.18	68
Multifamily	30–89 days past due	0.02	0.07	64	0.02	0.09	49	0.02	0.08	52	0.03	0.10	52	0.20	0.07	84
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0.07	0.01	90
	Nonaccrual	0.05	0.17	60	0	0.11	20	0.04	0.05	61	0.51	0.08	95	0.07	0.10	56
Nonfarm non-residential	30–89 days past due	0.10	0.13	58	0.07	0.23	33	0.06	0.14	30	0.03	0.17	15	0.07	0.17	29
	90+ days past due	0	0.01	31	0	0.02	60	0.05	0.03	75	0.03	0.03	70	0.05	0.04	72
	Nonaccrual	0.37	0.45	55	0.59	0.80	48	0.21	0.28	45	0.59	0.30	78	0.63	0.38	77
Owner Occupied	30–89 days past due	0.06	0.04	74	0.05	0.07	52	0.05	0.07	51	0.02	0.09	21	0.06	0.07	49
	90+ days past due	0	0	37	0	0	71	0.05	0.01	83	0.01	0.01	71	0.03	0.02	75
	Nonaccrual	0.26	0.17	74	0.42	0.27	72	0.16	0.16	59	0.37	0.17	80	0.45	0.21	83
Other	30–89 days past due	0.04	0.08	63	0.02	0.14	35	0.01	0.07	27	0.01	0.07	30	0.01	0.09	28
	90+ days past due	0	0	37	0	0.01	33	0	0.01	65	0.01	0.01	72	0.03	0.02	76
	Nonaccrual	0.10	0.23	43	0.17	0.44	36	0.04	0.10	42	0.22	0.13	75	0.18	0.14	65
Farmland	30–89 days past due	0.16	0.10	76	0.20	0.11	77	0.33	0.23	75	0.31	0.25	72	0.30	0.27	69
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	1.05	0.06	95
	Nonaccrual	0.48	0.69	63	1.02	1.13	65	2.14	0.84	81	1.72	1.23	75	1.35	1.07	66
Credit card	30–89 days past due	0.99	0.81	65	1.12	0.95	62	1.06	1.19	33	0.89	1.22	25	0.83	1.08	28
	90+ days past due	0.79	0.45	72	0.81	0.63	61	0.90	0.78	54	0.58	0.73	42	0.53	0.75	38
	Nonaccrual	0	0.10	36	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Common Equity Tier 1 Capital					
Common stock plus related surplus	41,204,000	42,588,000	42,320,000	10,666,000	11,803,000
Retained earnings	25,090,000	21,909,000	19,806,000	18,118,000	16,259,000
Accumulated other comprehensive income (AOCI)	-1,604,000	716,000	-844,000	-1,715,000	-1,467,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	64,690,000	65,213,000	61,282,000	27,069,000	26,595,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	28,772,000	26,629,000	26,482,000	10,360,000	9,997,000
Accumulated other comprehensive income-related adjustments	-1,606,000	715,000	-843,000	-1,696,000	-1,453,000
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	37,524,000	37,869,000	35,643,000	18,405,000	18,051,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	37,524,000	37,869,000	35,643,000	18,405,000	18,051,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	6,673,000	8,048,000	5,102,000	3,053,000	3,053,000
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	6,673,000	8,048,000	5,102,000	3,053,000	3,053,000
Less: Additional tier 1 capital deductions	3,000	2,000	2,000	2,000	2,000
Additional tier 1 capital	6,670,000	8,046,000	5,100,000	3,051,000	3,051,000
Tier 1 Capital	44,194,000	45,915,000	40,743,000	21,456,000	21,102,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	5,491,000	6,174,000	5,240,000	2,277,000	2,454,000
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	1,836,000	2,924,000	1,889,000	1,651,000	1,609,000
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	7,327,000	9,098,000	7,129,000	3,928,000	4,063,000
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	3,000	2,000	361,000	421,000	512,000
Tier 2 capital	7,324,000	9,096,000	6,768,000	3,507,000	3,551,000
Exited advanced approach tier 2 capital					
Total capital	51,518,000	55,011,000	47,511,000	24,963,000	24,653,000
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	539,308,000	504,292,000	301,736,000	224,745,000	222,905,000
Less: Deductions from common equity tier 1 capital	28,775,000	26,631,000	26,484,000	10,362,000	9,999,000
Less: Other deductions	129,000	-947,000	-1,339,000	-1,489,000	-1,257,000
Total assets for leverage ratio	510,404,000	478,608,000	276,591,000	215,872,000	214,163,000
Total risk-weighted assets	390,886,295	379,152,620	376,056,130	181,260,420	177,216,640
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	9.60	12.37	11	9.99	12.35	13	9.48	12.11	10	10.15	12.09	20	10.19	12.16	20
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	11.31	13.11	21	12.11	13.08	39	10.83	12.78	18	11.84	12.85	37	11.91	12.95	40
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	13.18	14.91	19	14.51	15.23	46	12.63	14.36	17	13.77	14.45	48	13.91	14.63	44
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	8.66	8.98	45	9.59	9.13	72	14.73	9.76	96	9.94	9.71	60	9.85	9.53	61
Supplementary leverage ratio, advanced approaches HCs	7.43	6.71	81	8.65	8.72	63		7.41			7.31			6.58	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	68,000	61,000	63,000	42,000	29,000	11.48	163.47
Total property and casualty assets	68,000	61,000	63,000	42,000	29,000	11.48	163.47
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	36,000	33,000	33,000	31,000	30,000	9.09	20.45
Total property and casualty equity	36,000	33,000	33,000	31,000	30,000	9.09	20.45
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	2,000	2,000	2,000	1,000	0	0.00	114.13
Total property and casualty	2,000	2,000	2,000	1,000	0	0.00	114.13
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	38,000	34,000	26,000	23,000	23,000	11.76	79.19
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	2,598,000	2,158,000	2,031,000	1,816,000	1,754,000	20.39	51.57
Other insurance activities income	2,597,000	2,157,000	2,029,000	1,813,000	1,751,000	20.40	51.91
Insurance and reinsurance underwriting income	1,000	1,000	2,000	3,000	3,000	0.00	-77.76
Premiums	1,000	1,000	2,000	3,000	3,000	0.00	-77.76
Credit related insurance underwriting	0	0	0	0	0		-100.00
Other insurance underwriting	1,000	1,000	2,000	3,000	3,000	0.00	-76.09
Insurance benefits, losses, expenses	10,000	12,000	9,000	8,000	9,000	-16.67	3.23
Net assets of insurance underwriting subsidiaries	78,000	61,000	63,000	42,000	29,000	27.87	202.22
Life insurance assets	7,281,000	6,479,000	6,383,000	4,656,000	4,579,000	12.38	61.74

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	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	0.01	0	87	0.01	0	83	0.01	0.01	80	0.02	0.01	82	0.01	0.01	77
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	53.11	76	100	53.67	76	100	51.47	79	100	56.12	78	100	52.23	81
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	46.89	24	0	46.33	23	0	48.53	20	0	43.88	21	0	47.77	18
Separate account assets (L/H) / Total life assets		13.40			11.24			7.26			8.53			2.52	
Insurance activities revenue / Adjusted operating income	11.65	0.36	98	9.64	0.41	97	15.93	0.47	99	15.60	0.47	98	15.29	0.55	98
Premium income / Insurance activities revenue	0.04	2.76	83	0.05	2.84	80	0.10	7.32	74	0.17	4.86	74	0.17	4.64	70
Credit related premium income / Total premium income	0	32.99	34	0	38.23	29	0	34.91	29	0	44.54	25	0	43.04	25
Other premium income / Total premium income	100	67.01	65	100	61.77	70	100	65.09	70	100	55.46	75	100	56.96	74
Insurance underwriting net income / Consolidated net income	0.03	0.02	87	0.04	0.03	87	0.06	0.08	82	0.03	0.08	81	0	0.04	43
Insurance net income (P/C) / Equity (P/C)	5.56	23.22	41	6.06	15.59	42	6.06	19.86	28	3.23	15.64	39	0	5.74	26
Insurance net income (L/H) / Equity (L/H)		4.49			3.62			5.13			1.99			-2.99	
Insurance benefits, losses, expenses / Insurance premiums	1,000	927.51	89	1,200	447.82	86	450	233.61	85	266.67	160.49	80	300	127.33	85
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.07	47	0	0.15	42	0	0.17	43	0	0.48	36
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			2.31			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.01	0	93	0.01	0	90	0.01	0	88	0.02	0	89	0.01	0	86
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	14.97	12	59	12.52	11.03	54	15.09	11.51	66	20.23	10.22	80	20.27	9.84	79
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)		6,274,000			4,325,000			4,623,000			1,013,000			845,000	
Net assets of broker-dealer subsidiaries / Consolidated assets	1.16	0.46	89	0.85	0.75	88	0.98	1.39	84	0.45	1.79	82	0.38	1.54	78

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	2,246,000	1,966,000	1,898,000	720,000	547,000
Real estate loans	55,000	53,000	29,000	27,000	13,000
Commercial and industrial loans	2,191,000	1,913,000	1,867,000	693,000	534,000
Loans to depository institutions and other banks acceptances	0	0	2,000	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	6,000	6,000	6,000	1,000	1,000
Interest-bearing bank balances	50,000	52,000	59,000	39,000	25,000
Total selected foreign assets	2,302,000	2,024,000	1,963,000	760,000	573,000
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0.64	0.66	71	0.66	0.87	68	1.65	1.25	68	1.95	1.17	68	2.22	1.08	74
Cost: Interest-bearing deposits		0.14			0.42		2.20	1.19	86	1.81	0.97	84	1.05	0.51	90
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans	0.05	0.79	17	0.63	0.64	77	0.11	0.29	25	0.14	1.53	28		2.12	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	14.24	6.83	69	3.58	-2.40	67	163.61	22.48	90	31.63	7.24	79	30.63	21.19	77
Total selected assets	13.74	9.48	71	3.11	2.04	53	158.29	12.40	91	32.64	3.24	85	32.91	21.86	76
Deposits		0.73			3.46			10.36			5			-0.77	

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change 1-Year	Percent Change 5-Year
Activity							
Securitization activities	24,799,000	31,116,000	37,071,000	17,143,000	17,326,000	-20.30	41.20
1–4 family residential loans	22,320,000	28,294,000	35,382,000	17,143,000	17,326,000	-21.11	27.45
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		-100.00
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	2,479,000	2,822,000	1,689,000	0	0	-12.15	
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Unused commitments to provide liquidity (servicer advance)	42,000	65,000	24,000	0	0	-35.38	
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		

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Activity as a Percent of Total Assets					
Securitization activities	4.58	6.11	7.84	7.60	7.82
1–4 family residential loans	4.12	5.56	7.48	7.60	7.82
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	0.46	0.55	0.36	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	23.10	23.80	27.94	30.04	29.74
Home equity lines	3.48	3.87	4.41	4.95	5.35
Credit card receivables	1.07	1.06	1.20	1.34	1.27
Auto loans and other consumer loans	16.80	16	15.06	11.06	10.89
Commercial and industrial loans	21.20	22.06	21.12	18.30	16.84
All other loans and leases	34.35	33.21	30.29	34.31	35.91

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure	0	0	0	0	
1–4 family residential loans	0	0	0	0	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0.17	0.21	0.06	0	0
Seller's interest carried as securities and loans	0	0	0	0	0
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	7.29	6.15	7.31	8.91	8.07

						Percent Change	
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	241,000	356,000	620,000	544,000	680,000	-32.30	-62.79
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		-100.00
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	241,000	356,000	620,000	544,000	680,000	-32.30	-62.87
90+ Days Past Due Securitized Assets							
1–4 family residential loans	19,000	57,000	49,000	58,000	66,000	-66.67	-60.27
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		-100.00
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	7,000	0	0		
Total 90+ days past due securitized assets	19,000	57,000	56,000	58,000	66,000	-66.67	-60.36
Total past due securitized assets	260,000	413,000	676,000	602,000	746,000	-37.05	-62.70
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		-100.00
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		-100.00

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.08	1.26	1.75	3.17	3.92
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0		
Total 30–89 days past due securitized assets	0.97	1.14	1.67	3.17	3.92
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.09	0.20	0.14	0.34	0.38
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0	0.41		
Total 90+ days past due securitized assets	0.08	0.18	0.15	0.34	0.38
Total past due securitized assets percent of securitized assets	1.05	1.33	1.82	3.51	4.31
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0		
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.04	1.43	1.26	2.04	2.43
Home equity lines	0.47	0.41	0.66	0.53	0.53
Credit card receivables	0.99	1.12	1.06	0.89	0.83
Commercial and industrial loans	0.14	0.09	0.11	0.11	0.14
All other loans and leases	0.83	0.78	0.90	0.62	0.62
Total managed loans past due 30–89 days	0.72	0.77	0.83	0.95	1.08
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.40	1.12	0.83	0.96	1.14
Home equity lines	0.06	0.05	0.05	0.10	0.10
Credit card receivables	0.79	0.81	0.90	0.58	0.53
Commercial and industrial loans	0.01	0.01	0.03	0	0.02
All other loans and leases	0.54	0.68	0.76	0.02	0.05
Total managed loans past due 90+ days	0.61	0.61	0.60	0.31	0.38
Total Past Due Managed Assets	1.33	1.39	1.42	1.27	1.46
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0.06	0.02	0.03	0.09
Home equity lines	-0.14	-0.01	0.02	0.10	0.12
Credit card receivables	2.84	3.51	1.74	2.14	2.09
Commercial and industrial loans	0.21	0.30	0.10	0.17	0.21
All other loans and leases	0.29	0.44	0.30	0.53	0.51
Net Losses on Managed Assets Percent of Total Managed Assets	0.22	0.33	0.18	0.31	0.33

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	4,224,000	2,874,000	1,744,000	2,909,000	2,007,000	46.97	207.27
Dividends	4,150,000	2,800,000	1,650,000	2,825,000	1,950,000	48.21	207.41
Interest	3,000	23,000	64,000	61,000	31,000	-86.96	-13.84
Management and service fees	45,000	51,000	26,000	23,000	26,000	-11.76	112.26
Other income	26,000	0	4,000	0	0		
Income from nonbank subsidiaries	169,000	101,000	158,000	227,000	95,000	67.33	209.84
Dividends	100,000	5,000	35,000	147,000	40,000	1900.00	1566.67
Interest	63,000	89,000	121,000	78,000	53,000	-29.21	36.30
Management and service fees	6,000	7,000	2,000	2,000	2,000	-14.29	158.29
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	4,393,000	2,975,000	1,902,000	3,136,000	2,102,000	47.66	207.37
Securities gains (losses)	0	0	0	2,000	0		-100.00
Other operating income	-26,000	8,000	-3,000	5,000	2,000		
Total operating income	4,367,000	2,983,000	1,899,000	3,143,000	2,104,000	46.40	205.01
Operating Expenses							
Personnel expenses	15,000	21,000	6,000	9,000	8,000	-28.57	50.57
Interest expense	248,000	319,000	474,000	364,000	227,000	-22.26	56.02
Other expenses	120,000	167,000	245,000	73,000	75,000	-28.14	155.11
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	383,000	507,000	725,000	446,000	310,000	-24.46	77.35
Income (loss) before taxes	3,984,000	2,480,000	1,177,000	2,697,000	1,794,000	60.65	227.68
Applicable income taxes (credit)	-26,000	-56,000	-92,000	-52,000	-63,000		
Extraordinary items					0		
Income before undistributed income of subsidiaries	4,010,000	2,536,000	1,269,000	2,749,000	1,857,000	58.12	219.68
Equity in undistributed income of subsidiaries	2,430,000	1,946,000	1,955,000	488,000	537,000	24.87	107.39
Bank subsidiaries	1,419,000	1,328,000	1,737,000	408,000	455,000	6.85	37.98
Nonbank subsidiaries	1,011,000	618,000	218,000	80,000	82,000	63.59	605.30
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	6,440,000	4,482,000	3,224,000	3,237,000	2,394,000	43.69	165.45
Memoranda							
Bank net income	5,569,000	4,128,000	3,387,000	3,233,000	2,405,000	34.91	134.15
Nonbank net income	1,111,000	623,000	253,000	227,000	122,000	78.33	643.92
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	66,991,000	77.21	68,077,000	75.12	65,382,000	75.89	30,621,000	30,253,000	-1.60	129.03
Common and preferred stock	64,985,000	74.90	65,536,000	72.32	64,032,000	74.32	28,013,000	27,799,000	-0.84	128.82
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	2,000,000	2.31	2,450,000	2.70	1,266,000	1.47	2,600,000	2,450,000	-18.37	135.29
Other receivables	6,000	0.01	91,000	0.10	84,000	0.10	8,000	4,000	-93.41	6958.82
Investment in nonbank subsidiaries	8,818,000	10.16	8,030,000	8.86	7,591,000	8.81	5,986,000	5,037,000	9.81	107.01
Common and preferred stock	5,441,000	6.27	4,296,000	4.74	3,856,000	4.48	1,497,000	1,373,000	26.65	325.47
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	3,369,000	3.88	3,722,000	4.11	3,710,000	4.31	4,480,000	3,657,000	-9.48	13.25
Other receivables	8,000	0.01	12,000	0.01	25,000	0.03	9,000	7,000	-33.33	32.36
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock		0		0		0				
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0				
Other receivables		0		0		0				
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	257,000	0.30	82,000	0.09	309,000	0.36	132,000	134,000	213.41	89.74
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	10,220,000	11.78	14,079,000	15.54	12,367,000	14.35	7,159,000	6,314,000	-27.41	44.15
Cash and due from unrelated depository institution	58,000	0.07	43,000	0.05	25,000	0.03	73,000	64,000	34.88	133.99
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	17,000		-100.00
Other assets	419,000	0.48	313,000	0.35	483,000	0.56	52,000	49,000	33.87	268.70
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	86,763,000	100.00	90,624,000	100.00	86,157,000	100.00	44,023,000	41,868,000	-4.26	112.18
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	3,673,000	4.23	5,002,000	5.52	2,348,000	2.73	1,645,000	1,007,000	-26.57	137.29
Borrowings with maturity over 1 year	11,766,000	13.56	12,612,000	13.92	14,442,000	16.76	11,164,000	10,110,000	-6.71	47.14
Subordinated notes and debentures	1,254,000	1.45	1,282,000	1.41	1,227,000	1.42	903,000	933,000	-2.18	-6.25
Other liabilities	170,000	0.20	194,000	0.21	951,000	1.10	188,000	169,000	-12.37	35.04
Balance due to subsidiaries and related institutions	629,000	0.72	727,000	0.80	805,000	0.93	1,000	1,000	-13.48	44102.39
Total liabilities	17,492,000	20.16	19,817,000	21.87	19,773,000	22.95	13,901,000	12,220,000	-11.73	58.89
Equity Capital	69,271,000	79.84	70,807,000	78.13	66,384,000	77.05	30,122,000	29,648,000	-2.17	131.82
Perpetual preferred stock (income surplus)	6,673,000	7.69	8,048,000	8.88	5,102,000	5.92	3,053,000	3,053,000	-17.08	118.55
Common stock	6,639,000	7.65	6,745,000	7.44	6,711,000	7.79	3,817,000	3,910,000	-1.57	64.03
Common surplus	34,565,000	39.84	35,843,000	39.55	35,609,000	41.33	6,849,000	7,893,000	-3.57	279.68
Retained earnings	22,998,000	26.51	19,455,000	21.47	19,806,000	22.99	18,118,000	16,259,000	18.21	55.30
Accumulated other comprehensive income	-1,604,000	-1.85	716,000	0.79	-844,000	-0.98	-1,715,000	-1,467,000		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	86,763,000	100.00	90,624,000	100.00	86,157,000	100.00	44,023,000	41,868,000	-4.26	112.18
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	620,000	0.71	615,000	0.68	716,000	0.83	0	0	0.81	
Notes payable to subsidiaries that issued TPS	620,000	0.71	615,000	0.68	611,000	0.71	0	0	0.81	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	312,000	0.36	17,000	0.02	7,000	0.01	605,000	0	1735.29	-15.52
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	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	9.32	11.94	26	6.60	7.29	37	9.48	9.68	46	10.90	10.40	55	7.99	7.61	55
Bank net income / Average equity investment in banks	8.62	11.80	21	6.38	7.45	36	9.39	10.51	44	11.58	11.19	59	8.47	8.74	57
Nonbank net income / Average equity investment in nonbanks	22.98	13.12	75	15.92	9.75	72	12.36	7.89	70	15.87	7.10	79	9.21	4.73	69
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income	86.48	96.79	19	92.10	88.16	22	105.06	82.22	67	99.88	82.56	35	100.46	80.64	46
Nonbank net income / Parent net income	17.25	3.40	89	13.90	3.59	85	7.85	5.93	77	7.01	3.78	82	5.10	7.76	72
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
Leverage															
Total liabilities / Equity capital	25.25	16.81	78	27.99	20.06	76	29.79	20.43	73	46.15	20.88	84	41.22	19.94	86
Total debt / Equity capital	24.10	11.71	82	26.69	14.41	79	27.14	14.31	76	45.52	14.69	86	40.64	13.95	86
Total debt + notes payable to subs that issued TPS / Equity capital	24.99	13.63	80	27.56	16.67	78	28.06	16.36	76	45.52	17.10	86	40.64	16.10	86
Total debt + Loans guaranteed for affiliate / Equity capital	24.10	11.77	82	26.69	14.68	79	27.14	14.56	76	45.52	15.14	86	40.64	14.35	86
Total debt / Equity capital – excess over fair value	24.10	11.81	82	26.69	14.52	79	27.14	14.51	76	45.52	14.81	86	40.64	14.10	85
Long-term debt / Equity capital	18.80	10.95	79	19.62	13.56	77	23.60	13.04	75	40.06	13.37	84	37.25	12.69	86
Short-term debt / Equity capital	5.30	0.57	91	7.06	0.77	91	3.54	1.02	80	5.46	1.14	87	3.40	1.07	85
Current portion of long-term debt / Equity capital	0.45	0.06	91	0.02	0.06	85	0.01	0.05	84	2.01	0.14	92	0	0.27	40
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	43.39	39.86	47	40.26	34.67	53	44.56	28.44	67	61.96	28.63	79	52.07	26.93	75
Double Leverage															
Equity investment in subs / Equity capital	101.67	103.22	48	98.62	102.81	24	102.27	103.22	48	97.97	103.10	19	98.39	102.10	26
Total investment in subs / Equity capital	109.44	108.40	73	107.49	110.16	63	109.93	111.07	67	121.53	112.48	78	119.03	111.30	79
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)	0.18	0.29	51	-0.22	0.47	23	0.47	0.36	59	-0.19	0.35	20	-0.20	0.52	26
Equity investment in subs – equity cap / Net income-div (X)	0.32	1.05	24		1.82		0.87	1.22	46		1.22			2.64	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	135.89	152.85	51	94.12	136.59	23	89.37	177.68	16	175.27	162.34	55	145.67	141.81	60
Cash from ops + noncash items + op expense / Op expense + dividend	122.35	154.48	41	72.46	147.24	11	95.24	190.27	13	173.74	174.91	54	145.67	148.20	57
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	55.51	98.54	16	134.10	134.08	61	187.33	116.34	89	130.31	103.19	77	80.74	92.33	32
Pretax operating income + interest expense / Interest expense	1,706.45	1,835.33	64	877.43	2,016.32	44	348.31	1,968.54	21	840.93	2,898.75	41	890.31	1,909.25	52
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,644.19	1,770.77	64	844.74	1,539.23	48	347.79	1,632.83	18	840.93	1,369.37	39	890.31	1,547.94	50
Dividends + interest from subsidiaries / Interest expense + dividends	139.23	174.12	46	95.83	150.43	23	94.49	210.80	15	178.59	188.90	49	147.51	172.51	49
Fees + other income from subsidiaries / Salary + other expenses	57.04	11.92	86	30.85	13.95	76	12.75	16.52	65	30.49	16.08	73	33.73	16.39	73
Net income / Current part of long-term debt + preferred dividends (X)	9.48	47.61	16	14.09	35.64	43	15.88	57.11	33	4.16	33.93	10	13.76	24.63	35
Other Ratios															
Net assets that reprice within 1 year / Total assets	10.63	3.44	87	13.84	3.85	89	14.79	2.64	93	18.66	2.61	97	16.38	3.24	95
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04			0.24			0.10	
Nonaccrual		0.92			1.03			0.54			6.54			7.38	
Total		1.09			1.13			0.58			6.78			7.48	
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	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	2.90	1.76	83	2.56	2.66	81	2.87	5.62	76	2.96	5.50	76	2.55	5.68	73
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0.01	0.06	83	0.01	0.08	79	0.02	0.19	74	0.03	0.21	77	0.02	0.13	77

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	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	71.12	66.37	59	107.45	81.10	80	118.60	57.84	88	50.13	57.26	50	63.49	68.72	48
Dividends declared / Net income	44.29	28.27	84	60.80	42.29	76	46.68	33.08	75	42.57	27.33	79	49.25	31.29	79
Net income – dividends / Average equity	5.19	8.62	19	2.59	4.14	31	5.05	6.46	29	6.26	7.33	38	4.06	5.03	36
Percent of Dividends Paid															
Dividends from bank subsidiaries	145.51	155.92	55	102.75	132.17	37	109.63	178.13	32	205.01	157.73	61	165.39	130.71	67
Dividends from nonbank subsidiaries	3.51	4.90	70	0.18	3.41	58	2.33	7.53	64	10.67	7.13	82	3.39	12.57	66
Dividends from subsidiary holding companies	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries	149.02	203.53	47	102.94	174.85	25	111.96	260.40	20	215.67	215.26	57	168.79	196.35	54
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	74.52	45.96	75	67.83	60.28	56	48.72	66.55	31	87.38	60.71	80	81.08	59	74
Interest income from bank subsidiaries	0.05	0.11	72	0.56	0.36	78	1.89	0.54	84	1.89	0.52	84	1.29	0.76	73
Management and service fees from bank subsidiaries	0.81	0.88	80	1.24	1.47	78	0.77	1.55	75	0.71	1.88	74	1.08	2.98	70
Other income from bank subsidiaries	0.47	0	95	0	0	46	0.12	0	95	0	0	47	0	0.01	47
Operating income from bank subsidiaries	75.85	51.33	74	69.62	62.88	55	51.49	69.36	31	89.98	63.43	74	83.45	62.82	71
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	9	62.63	26	0.80	56.39	33	13.83	82.95	36	64.76	51.40	55	32.79	102.35	46
Interest income from nonbank subsidiaries	5.67	2.44	81	14.29	7.38	82	47.83	20.25	79	34.36	18.56	80	43.44	8.11	89
Management and service fees from nonbank subsidiaries	0.54	0.37	86	1.12	0.86	83	0.79	1.92	80	0.88	2.96	82	1.64	0.85	87
Other income from nonbank subsidiaries	0	0.07	45	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43
Operating income from nonbank subsidiaries	15.21	87.22	23	16.21	79.84	32	62.45	150.41	32	100	99.33	59	77.87	165.35	47
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies		58.37			55.20			76.49			61.19			64.33	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	95.03	74.16	47	93.87	69.76	52	86.89	67.32	41	89.88	65.18	48	92.68	59.17	66
Interest income from bank subsidiaries	0.07	0.23	65	0.77	0.63	76	3.37	0.80	86	1.94	0.92	79	1.47	0.94	75
Management and service fees from bank subsidiaries	1.03	1.44	78	1.71	1.87	78	1.37	1.81	77	0.73	2.01	75	1.24	2.17	73
Other income from bank subsidiaries	0.60	0.02	92	0	0.04	45	0.21	0.03	90	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries	96.73	83.13	41	96.35	82.20	43	91.84	78.80	34	92.55	74.20	39	95.39	69.23	51
Dividends from nonbank subsidiaries	2.29	3.07	73	0.17	1.95	60	1.84	2.65	68	4.68	2.57	81	1.90	2.65	71
Interest income from nonbank subsidiaries	1.44	0.18	90	2.98	0.73	90	6.37	1.19	90	2.48	2.32	84	2.52	2.79	81
Management and service fees from nonbank subsidiaries	0.14	0.01	92	0.23	0.02	92	0.11	0.06	88	0.06	0.03	88	0.10	0.07	88
Other income from nonbank subsidiaries	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries	3.87	4.67	74	3.39	4.70	72	8.32	7.29	78	7.22	7.64	74	4.52	9.99	62
Dividends from subsidiary holding companies	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt	16.88	158.10	34	12.30	135.13	25	30.49	83.37	51	0	87.87	16	0	83.68	15
Loans and advances from subsidiaries / Total debt	3.71	26.38	34	3.25	27.08	34	3.97	28.33	36	0	26.53	12	0	39.18	14