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

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BHC Name SYNOVUS FINANCIAL CORP.

City/State COLUMBUS, GA

Bank Holding Company Information

Federal Reserve District: 6
Consolidated Assets ($000): 57,317,226
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:

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Table of Contents

Section — Page Number

Summary Ratios 1

Consolidated Information:
Income Statement - Revenues and Expenses 2
Relative Income Statement and Margin Analysis 3
Non-Interest Income and Expenses 4
Assets 5
Liabilities and Changes in Capital 6
Percent Composition of Assets 7
Loan Mix and Analysis of Concentrations of Credit 7A
Liquidity and Funding 8
Derivatives and Off-Balance-Sheet Transactions 9
Derivative Instruments 10
Derivatives Analysis 11
Allowance and Net Loan and Lease Losses 12
Past Due and Nonaccrual Assets 13
Past Due and Nonaccrual Loans and Leases 13A
Past Due and Nonaccrual Loans and Leases—Continued 13B
Regulatory Capital Components and Ratios 14
Insurance and Broker-Dealer Activities 15
Foreign Activities 16
Servicing, Securitization and Asset Sale Activities–Part 1 17
Servicing, Securitization and Asset Sale Activities–Part 2 18
Servicing, Securitization and Asset Sale Activities–Part 3 19

Parent Company Information:
Parent Company Income Statement 20
Parent Company Balance Sheet 21
Parent Company Analysis–Part 1 22
Parent Company Analysis–Part 2 23

Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets ($000)	55,314,720	51,933,102	46,753,241	31,799,139	30,819,492
Net income ($000)	760,467	373,695	563,780	428,476	275,474
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)	2.78	2.60	62	2.92	2.77	57	3.42	3.01	67	3.61	3.08	81	3.32	2.92	73
+ Non-interest income	0.82	1.04	43	0.81	1.21	34	0.77	1.32	30	0.87	1.31	34	1.08	1.35	39
– Overhead expense	2	2.17	38	2.30	2.57	39	2.34	2.69	33	2.60	2.71	47	2.62	2.72	46
– Provision for credit losses	-0.19	-0.09	25	0.65	0.51	72	0.19	0.15	68	0.16	0.14	67	0.22	0.16	79
+ Securities gains (losses)	0	0.01	6	0.15	0.02	97	-0.02	0.01	9	0	0	26	0	0.01	22
+ Other tax equivalent adjustments	0	0	17	0	0	48	0	0	75	0	0	12	0	0	76
= Pretax net operating income (tax equivalent)	1.79	1.66	65	0.94	1.04	38	1.64	1.56	56	1.72	1.57	62	1.56	1.43	62
Net operating income	1.37	1.26	64	0.72	0.81	35	1.21	1.19	46	1.35	1.24	62	0.89	0.89	45
Net income	1.37	1.26	64	0.72	0.82	34	1.21	1.19	46	1.35	1.24	61	0.89	0.90	45
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.19	3.06	54	3.72	3.55	58	4.70	4.41	71	4.46	4.24	65	3.99	3.80	66
Interest expense	0.23	0.25	56	0.60	0.52	66	1.04	1.08	50	0.65	0.86	32	0.48	0.60	44
Net interest income (tax equivalent)	2.96	2.80	59	3.12	3.01	48	3.66	3.33	64	3.81	3.38	73	3.51	3.19	66
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.20	0.11	76	0.24	0.27	58	0.16	0.21	51	0.20	0.22	63	0.29	0.24	73
Earnings coverage of net loan and lease losses (X)	11.43	39.72	29	8.67	22.91	38	14.80	24.40	50	11.88	21.75	45	7.86	19.67	29
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.09	1.23	38	1.58	1.58	58	0.76	0.83	42	0.97	0.90	61	1.01	0.98	55
Allowance for loan and lease losses / Total loans and leases	1.07	1.20	38	1.55	1.55	56	0.75	0.81	44	0.96	0.89	62	1	0.96	55
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.36	0.49	36	0.45	0.71	31	0.31	0.57	24	0.44	0.61	34	0.53	0.72	33
30–89 days past due loans and leases / Total loans and leases	0.13	0.32	25	0.11	0.39	12	0.29	0.43	38	0.20	0.44	21	0.19	0.47	15
Liquidity and Funding															
Net noncore funding dependence	3.70	-2.33	69	5.43	3.20	63	19.63	14.45	71	13.78	16.62	46	12.92	17.03	40
Net short-term noncore funding dependence	1.36	-7.71	76	0.59	-4.76	69	15.63	3.38	87	6.27	4.66	45	4.29	4.83	43
Net loans and leases / Total assets	69.15	58.67	77	70.61	61.58	75	76.75	63.77	84	78.77	63.98	92	78.78	62.73	91
Capitalization															
Tier 1 leverage ratio	8.72	8.98	48	8.50	9.13	34	9.16	9.76	40	9.60	9.71	46	9.19	9.53	38
Holding company equity capital / Total assets	9.24	10.71	28	9.49	11.16	27	10.25	12.43	24	9.59	12.22	12	9.49	11.94	12
Total equity capital (including minority interest) / Total assets	9.24	10.82	25	9.49	11.29	24	10.25	12.57	23	9.59	12.27	12	9.49	12.01	12
Common equity tier 1 capital / Total risk-weighted assets	9.50	12.42	7	9.66	12.38	5	8.95	12.17	2	9.95	12.12	15	9.99	12.19	14
Net loans and leases / Equity capital (X)	7.48	5.53	84	7.44	5.58	81	7.49	5.21	86	8.21	5.29	94	8.31	5.27	94
Cash dividends / Net income	29.83	28.27	55	60.96	42.30	77	36.53	33.12	56	30.65	27.31	53	30.04	31.29	42
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	5.37	10.50	32	12.84	16.68	43	47.55	9.26	94	4.64	7	49	3.71	8.28	39
Equity capital	2.62	7.46	32	4.44	6.99	41	57.70	10.49	94	5.81	7.89	53	1.15	10.18	21
Net loans and leases	3.20	3.36	55	3.81	9.07	33	43.76	9.10	92	4.62	7.89	38	3.98	9.38	33
Noncore funding	-18.52	-14.79	42	-34.34	-12.18	27	94.23	6.59	95	11.56	10.67	59	-14.59	5.59	33
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	11.28	10.95	63	11.56	13.56	60	17.08	13.04	71	17.41	13.37	73	18.39	12.69	76
Equity investment in subsidiaries / Equity capital	102.91	103.22	53	102.42	102.81	49	108.19	103.22	76	110.19	103.10	82	110.51	102.10	86
Cash from ops + noncash items + op expense / Op expense + dividends	160.49	154.48	60	215.29	147.24	79	198.34	190.27	58	173.67	174.91	53	379.32	148.20	95

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	1,505,248	1,614,343	1,819,369	1,227,734	1,065,508	-6.76	59.06
Income from lease financing receivables	1,128	1,197	1,170	897	731	-5.76	107.35
Fully taxable income on loans and leases	1,494,395	1,602,683	1,809,315	1,226,552	1,064,187	-6.76	58.20
Tax-exempt income on loans and leases	11,981	12,857	11,224	2,079	2,052	-6.81	431.31
Estimated tax benefit on income on loans and leases	3,185	3,415	2,963	554	1,105	-6.72	162.48
Income on loans and leases (tax equivalent)	1,509,561	1,618,955	1,823,502	1,229,185	1,067,344	-6.76	59.22
Investment interest income (tax equivalent)	140,078	178,583	208,887	96,928	82,719	-21.56	107.40
Interest on balances due from depository institutions	3,859	3,036	10,875	11,040	7,107	27.11	-12.26
Interest income on other earning assets	3,030	7,344	10,398	7,705	6,451	-58.74	-25.35
Total interest income (tax equivalent)	1,656,528	1,807,918	2,053,662	1,344,858	1,163,621	-8.37	61.76
Interest on time deposits of $250K or more	8,233	37,495	50,054	12,765	9,533	-78.04	
Interest on time deposits < $250K	25,222	88,689	119,106	55,626	31,150	-71.56	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	41,464	91,593	187,789	75,479	40,645	-54.73	32.39
Interest on other borrowings and trading liabilities	19,782	39,887	67,579	37,646	35,379	-50.40	-35.60
Interest on subordinated debt and mandatory convertible securities	25,695	34,083	30,306	14,375	22,481	-24.61	-10.46
Total interest expense	120,396	291,747	454,834	195,891	139,188	-58.73	-2.61
Net interest income (tax equivalent)	1,536,132	1,516,171	1,598,828	1,148,967	1,024,433	1.32	70.59
Non-interest income	455,980	422,769	360,015	278,002	332,901	7.86	78.14
Adjusted operating income (tax equivalent)	1,992,112	1,938,940	1,958,843	1,426,969	1,357,334	2.74	72.26
Overhead expense	1,105,660	1,194,104	1,095,922	826,001	808,598	-7.41	48.47
Provision for credit losses	-106,251	336,052	87,720	51,697	67,185		
Securities gains (losses)	-799	78,931	-7,659	-1,296	-289		
Other tax equivalent adjustments	-1	0	1	-1	1		
Pretax net operating income (tax equivalent)	992,544	488,088	768,040	547,908	481,263	103.35	154.67
Applicable income taxes	228,893	110,970	201,235	118,878	204,664	106.27	61.57
Tax equivalent adjustments	3,184	3,423	3,025	554	1,125	-6.98	147.78
Applicable income taxes (tax equivalent)	232,077	114,393	204,260	119,432	205,789	102.88	62.35
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	760,467	373,695	563,780	428,476	275,474	103.50	208.15
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	760,467	373,695	563,780	428,476	275,474	103.50	208.15
Memoranda							
Net income - holding company and noncontrolling (minority) interest	760,467	373,695	563,780	428,476	275,474	103.50	208.15
Investment securities income (tax equivalent)	140,078	178,583	208,887	96,928	82,719	-21.56	107.40
US Treasury and agency securities (excluding mortgage-backed securities)	2,572	2,448	3,713	3,279	1,829	5.07	11.05
Mortgage-backed securities	134,077	168,614	171,858	92,702	79,840	-20.48	109.67
All other securities	3,429	7,521	33,316	947	1,050	-54.41	169.03
Cash dividends declared	226,858	227,821	205,972	131,333	82,744	-0.42	225.65
Common	193,695	194,658	183,091	117,355	72,506	-0.49	225.95
Preferred	33,163	33,163	22,881	13,978	10,238	0.00	223.92

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

Relative Income Statement and Margin Analysis

	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)	2.99	2.85	61	3.48	3.27	65	4.39	4	76	4.23	3.87	73	3.78	3.47	70
Less: Interest expense	0.22	0.23	57	0.56	0.48	67	0.97	0.98	54	0.62	0.79	35	0.45	0.55	45
Equals: Net interest income (tax equivalent)	2.78	2.60	62	2.92	2.77	57	3.42	3.01	67	3.61	3.08	81	3.32	2.92	73
Plus: Non-interest income	0.82	1.04	43	0.81	1.21	34	0.77	1.32	30	0.87	1.31	34	1.08	1.35	39
Equals: adjusted operating income (tax equivalent)	3.60	3.70	46	3.73	4.04	38	4.19	4.41	40	4.49	4.46	50	4.40	4.33	55
Less: Overhead expense	2	2.17	38	2.30	2.57	39	2.34	2.69	33	2.60	2.71	47	2.62	2.72	46
Less: Provision for credit losses	-0.19	-0.09	25	0.65	0.51	72	0.19	0.15	68	0.16	0.14	67	0.22	0.16	79
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	6	0.15	0.02	97	-0.02	0.01	9	0	0	26	0	0.01	22
Plus: other tax equivalent adjustments	0	0	17	0	0	48	0	0	75	0	0	12	0	0	76
Equals: Pretax net operating income (tax equivalent)	1.79	1.66	65	0.94	1.04	38	1.64	1.56	56	1.72	1.57	62	1.56	1.43	62
Less: Applicable income taxes (tax equivalent)	0.42	0.38	69	0.22	0.23	44	0.44	0.36	75	0.38	0.33	63	0.67	0.55	67
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income	1.37	1.26	64	0.72	0.81	35	1.21	1.19	46	1.35	1.24	62	0.89	0.89	45
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1.37	1.26	64	0.72	0.82	34	1.21	1.19	46	1.35	1.24	61	0.89	0.90	45
Memo: Net income (last four quarters)	1.37	1.26	64	0.72	0.82	34	1.21	1.19	46	1.35	1.24	61	0.89	0.91	45
Net income–BHC and noncontrolling (minority) interest	1.37	1.27	64	0.72	0.83	34	1.21	1.20	46	1.35	1.25	60	0.89	0.91	45
Margin Analysis															
Average earning assets / Average assets	93.92	93.08	60	93.66	92.32	68	93.52	91.05	76	94.72	91.48	84	94.58	91.61	82
Average interest-bearing funds / Average assets	61.45	61.99	56	65.78	64.06	64	65.01	65.57	47	65.83	65.56	53	65.79	65.75	51
Interest income (tax equivalent) / Average earning assets	3.19	3.06	54	3.72	3.55	58	4.70	4.41	71	4.46	4.24	65	3.99	3.80	66
Interest expense / Average earning assets	0.23	0.25	56	0.60	0.52	66	1.04	1.08	50	0.65	0.86	32	0.48	0.60	44
Net interest income (tax equivalent) / Average earning assets	2.96	2.80	59	3.12	3.01	48	3.66	3.33	64	3.81	3.38	73	3.51	3.19	66
Yield or Cost															
Total loans and leases (tax equivalent)	3.88	4.01	41	4.09	4.27	44	5.06	5.09	52	4.87	4.95	52	4.37	4.52	45
Interest-bearing bank balances	0.14	0.14	59	0.21	0.27	36	1.81	2.04	35	1.84	1.64	68	1.03	1.05	47
Federal funds sold and reverse repos	0.06	0.25	37	0.12	0.68	19	2.25	2.44	49	1	2.17	11	0.76	1.41	21
Trading assets	0.04	0.45	60	0.04	0.60	54	0.12	0.99	51	1.51	1.11	60	0.68	1.11	47
Total earning assets	3.18	3.04	54	3.71	3.51	58	4.69	4.36	72	4.46	4.20	67	3.99	3.73	67
Investment securities (tax equivalent)	1.46	1.77	29	2.54	2.25	74	3.09	2.76	81	2.37	2.68	25	2.15	2.47	28
US Treasury and agency securities (excluding mortgage-backed securities)	1.53	1.14	77	1.76	1.75	55	4.98	2.32	94	2.12	2.05	59	1.93	1.62	76
Mortgage-backed securities	1.42	1.57	37	2.42	2.05	86	2.82	2.61	79	2.38	2.50	37	2.11	2.23	42
All other securities	1.11	2.81	7	6.73	3.24	94	5.52	4.06	84	5.55	4.20	84	5.02	3.66	87
Interest-bearing deposits	0.23	0.21	63	0.70	0.53	74	1.25	1.10	64	0.77	0.81	50	0.45	0.49	47
Time deposits of $250K or more	0.54	0.66	40	1.62	1.42	66	1.92	1.96	42	1.35	1.44	38			
Time deposits < $250K	0.77	0.62	68	1.61	1.36	67	1.88	1.82	50	1.43	1.29	57			
Other domestic deposits	0.15	0.15	61	0.39	0.36	62	1.06	0.93	63	0.54	0.67	42			
Foreign deposits		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos	0.06	0.17	28	0.14	0.62	8	0.22	1.86	8	0.25	1.51	9	0.11	0.94	6
Other borrowed funds and trading liabilities	1.48	1.27	61	1.31	1.50	40	1.97	2.38	26	2.45	2.28	60	2.15	1.77	79
All interest-bearing funds	0.35	0.37	56	0.85	0.74	66	1.50	1.49	59	0.94	1.19	32	0.69	0.82	43

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	455,980	422,769	360,015	278,002	332,901
Fiduciary activities income	77,147	63,251	58,388	54,685	50,485
Service charges on deposit accounts - domestic	86,310	73,132	88,190	80,840	79,801
Trading revenue	19,670	23,563	27,101	3,353	3,482
Investment banking fees and commissions	63,940	50,644	44,363	38,028	31,295
Insurance activities revenue	3,714	2,879	3,706	3,950	2,664
Venture capital revenue	0	4,775	11,607	-4,743	-3,093
Net servicing fees	4,624	4,172	806	538	809
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	53,685	71,263	22,085	14,524	7,331
Other non-interest income	146,890	129,090	103,769	86,827	160,127
Total overhead expenses	1,105,660	1,194,104	1,095,922	826,001	808,598
Personnel expense	649,426	618,214	570,036	453,420	433,322
Net occupancy expense	169,222	169,658	161,906	130,482	119,964
Goodwill impairment losses	0	44,877	0	0	0
Amortization expenses and impairment loss (other intangible assets)	9,516	10,560	11,603	1,167	1,059
Other operating expenses	277,496	350,795	352,377	240,932	254,253
Fee income on mutual funds and annuities	18,642	15,924	13,091	12,455	11,551
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	4,887	5,134	5,219	4,466	4,352
Average personnel expense per employee	132.89	120.42	109.22	101.53	99.57
Average assets per employee	11,318.75	10,115.52	8,958.28	7,120.27	7,081.68

	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	4.09	2.17	79	3.77	2.02	77	3.64	2.72	69	4.48	3.08	70	3.47	2.85	61
Overhead expenses / Net Interest Income + non-interest income	55.59	59.28	30	61.69	62.28	51	56.03	61.29	31	57.91	60.88	32	59.62	63.61	32
Percent of Average Assets															
Total overhead expense	2	2.17	38	2.30	2.57	39	2.34	2.69	33	2.60	2.71	47	2.62	2.72	46
Personnel expense	1.17	1.21	45	1.19	1.30	41	1.22	1.41	31	1.43	1.44	47	1.41	1.42	49
Net occupancy expense	0.31	0.23	82	0.33	0.26	76	0.35	0.28	73	0.41	0.28	89	0.39	0.29	84
Other operating expenses	0.52	0.72	20	0.78	0.94	48	0.78	0.97	43	0.76	0.97	33	0.83	1	39
Overhead less non-interest income	1.17	1.10	48	1.49	1.25	73	1.57	1.32	64	1.72	1.38	71	1.54	1.34	66
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	55.50	58.83	31	61.59	61.82	53	55.95	60.64	34	57.88	60.37	37	59.57	62.73	34
Personnel expense	32.60	32.93	40	31.88	32.36	42	29.10	32.39	27	31.78	32.51	39	31.92	32.93	42
Net occupancy expense	8.49	6.23	81	8.75	6.58	82	8.27	6.52	82	9.14	6.48	89	8.84	6.70	86
Other operating expenses	14.41	19.18	12	20.95	22.28	58	18.58	21.20	41	16.97	20.90	26	18.81	22.41	31
Total non-interest income	22.89	27.67	40	21.80	28.83	37	18.38	29.23	27	19.48	28.50	32	24.53	31.08	38
Fiduciary activities income	3.87	2.20	73	3.26	2.09	71	2.98	1.97	68	3.83	2.14	77	3.72	2.38	74
Service charges on domestic deposit accounts	4.33	3.27	68	3.77	3.27	61	4.50	3.88	60	5.67	4.15	64	5.88	4.28	63
Trading revenue	0.99	0.62	77	1.22	1.28	72	1.38	1.18	75	0.23	0.85	55	0.26	0.90	55
Investment banking fees and commissions	3.21	2.58	73	2.61	2.46	69	2.26	3.54	60	2.66	3.42	64	2.31	3.62	60
Insurance activities revenue	0.19	0.36	64	0.15	0.41	62	0.19	0.47	64	0.28	0.47	67	0.20	0.55	58
Venture capital revenue	0	0.04	44	0.25	0.01	93	0.59	0.02	93	-0.33	0.02	0	-0.23	0.01	0
Net servicing fees	0.23	0.60	50	0.22	0.01	72	0.04	0.28	42	0.04	0.65	26	0.06	0.60	33
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	2.69	3.30	52	3.68	3.92	61	1.13	1.86	43	1.02	1.61	52	0.54	1.67	38
Other non-interest income	7.37	9.27	41	6.66	9.65	38	5.30	10.04	20	6.08	9.86	30	11.80	10.77	61
Overhead less non-interest income	32.61	30.52	48	39.78	31.93	71	37.57	31.06	64	38.40	31.46	70	35.05	31.19	60
Applicable income taxes / Pretax net operating income (tax equivalent)	23.06	21.18	72	22.74	18.63	76	26.20	20.56	87	21.70	19.04	73	42.53	32.99	76
Applicable income tax + TE / Pretax net operating income + TE	23.38	22.67	64	23.44	21.18	68	26.59	23.23	81	21.80	21.56	44	42.76	37.95	66

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	25,245,043	25,346,024	25,204,809	17,296,792	17,203,533	-0.40	46.53
Commercial and industrial loans	9,226,638	10,360,509	8,511,306	6,357,242	5,714,627	-10.94	72.30
Loans to individuals	2,885,727	1,736,664	2,593,531	2,094,783	1,644,898	66.16	194.26
Loans to depository institutions and acceptances of other banks	259,593	231,335	117,053	15,029	17,321	12.22	1483.27
Agricultural loans	30,059	33,698	35,355	42,340	56,462	-10.80	-54.23
Other loans and leases	2,415,540	1,382,549	840,933	203,165	235,334	74.72	739.89
Less: Unearned income	0	77,672	25,364	24,143	25,331	-100.00	-100.00
Loans and leases, net of unearned income	40,062,600	39,013,107	37,277,623	25,985,208	24,846,844	2.69	67.57
Less: Allowance for loan and lease losses	427,597	605,736	281,402	250,555	249,268	-29.41	69.84
Net loans and leases	39,635,003	38,407,371	36,996,221	25,734,653	24,597,576	3.20	67.55
Debt securities that reprice or mature in over 1 year	10,214,137	7,905,880	6,364,278	3,804,930	3,763,378	29.20	193.83
Mutual funds and equity securities	16,452	16,898	16,477	3,168	0	-2.64	335.01
Subtotal	49,865,592	46,330,149	43,376,976	29,542,751	28,360,954	7.63	83.76
Interest-bearing bank balances	2,504,540	3,607,509	574,025	661,317	487,239	-30.57	358.87
Federal funds sold and reverse repos	71,687	113,025	76,642	13,394	47,558	-36.57	23.85
Debt securities that reprice or mature within 1 year	704,192	56,558	414,392	186,702	223,692	1145.08	195.56
Trading assets	175,951	325,114	145,884	21,518	14,606	-45.88	564.69
Total earning assets	53,321,962	50,432,355	44,587,919	30,425,682	29,134,049	5.73	90.40
Non-interest-bearing cash and due from depository institutions	433,625	532,383	536,251	468,853	398,135	-18.55	9.68
Premises, fixed assets, and leases	818,713	844,339	868,657	434,307	426,813	-3.04	96.11
Other real estate owned	11,818	1,819	14,373	6,220	3,758	549.70	-47.02
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	2,731,108	2,583,263	2,196,082	1,334,130	1,259,082	5.72	116.01
Total assets	57,317,226	54,394,159	48,203,282	32,669,192	31,221,837	5.37	90.40
Quarterly average assets	56,946,058	53,682,619	47,335,281	32,351,607	31,422,355	6.08	88.60
Average loans and leases (YTD)	38,936,994	39,573,887	36,032,864	25,234,421	24,431,617	-1.61	68.04
Memoranda							
Loans held-for-sale	750,642	760,123	115,173	38,635	59,380	-1.25	1356.28
Loans not held-for-sale	39,311,958	38,252,984	37,162,450	25,946,573	24,787,464	2.77	64.79
Real estate loans secured by 1–4 family	6,850,270	7,680,067	7,868,862	5,015,990	4,783,374	-10.80	48.80
Commercial real estate loans	18,249,193	17,510,783	17,150,326	12,095,629	12,151,191	4.22	47.93
Construction and land development	2,830,665	2,870,979	3,413,138	1,950,878	2,019,536	-1.40	34.54
Multifamily	1,209,032	1,330,981	935,348	662,781	725,862	-9.16	28.61
Nonfarm nonresidential	14,209,496	13,308,823	12,801,840	9,481,970	9,405,793	6.77	52.92
Real estate loans secured by farmland	145,580	155,174	185,621	185,173	268,968	-6.18	-49.52
Total investment securities	10,934,781	7,979,336	6,795,147	3,994,800	3,987,070	37.04	194.09
U.S. Treasury securities	117,838	20,257	19,855	122,078	82,674	481.71	9.31
US agency securities (excluding mortgage-backed securities)	54,201	82,320	36,541	38,382	10,862	-34.16	317.16
Municipal securities	0	0	2,075	0	180		-100.00
Mortgage-backed securities	10,213,301	7,839,361	6,246,074	3,814,237	3,872,963	30.28	186.01
Asset-backed securities	514,188	0	327,400	0	0		
Other debt securities	18,801	20,500	146,725	16,935	20,391	-8.29	-5.24
Mutual funds and equity securities	16,452	16,898	16,477	3,168	0	-2.64	335.01
Available-for-sale securities	10,918,329	7,962,438	6,778,670	3,991,632	3,987,070	37.12	193.65
U.S. Treasury securities	117,838	20,257	19,855	122,078	82,674	481.71	9.31
US agency securities (excluding mortgage-backed securities)	54,201	82,320	36,541	38,382	10,862	-34.16	317.16
Municipal securities	0	0	2,075	0	180		-100.00
Mortgage-backed securities	10,213,301	7,839,361	6,246,074	3,814,237	3,872,963	30.28	186.01
Asset-backed securities	514,188	0	327,400	0	0		
Other debt securities	18,801	20,500	146,725	16,935	20,391	-8.29	-5.24
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	-73,177	160,574	130,879	-94,283	-51,170		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	4,033,161	3,838,931	1,710,466	1,559,249	1,999,832	5.06	97.68

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	16,392,653	13,477,854	9,439,485	7,650,967	7,686,339	21.63	131.34
NOW, ATS and transaction accounts	10,127,431	9,691,299	6,929,559	4,756,239	5,157,175	4.50	111.52
Time deposits less brokered deposits < $250K	-46,130	582,752	3,010,625	2,355,851	1,706,441		
MMDA and other savings accounts	18,789,717	17,574,221	12,962,151	9,309,720	8,784,640	6.92	112.99
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	45,263,671	41,326,126	32,341,820	24,072,777	23,334,595	9.53	112.97
Time deposits of $250K or more	1,328,605	1,795,039	2,633,691	1,099,515	852,179	-25.98	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	264,133	227,922	165,690	237,692	161,190	15.89	65.39
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	299,714	62	2,352,005	650,000	100,000	483309.68	
Other borrowings w/remaining maturity over 1 year	399,995	699,300	1,002,649	1,399,055	1,348,520	-42.80	-75.38
Brokered deposits < $250K	2,835,000	3,570,406	3,429,993	1,548,030	1,961,126	-20.60	
Noncore funding	5,127,447	6,292,729	9,584,028	4,934,292	4,423,015	-18.52	-0.99
Trading liabilities	74,517	160,921	27,409	15,716	13,638	-53.69	325.06
Subordinated notes and debentures + trust preferred securities	505,481	504,902	555,669	258,101	257,618	0.11	-5.78
Other liabilities	1,049,310	948,147	752,666	254,704	231,405	10.67	452.54
Total liabilities	52,020,426	49,232,825	43,261,592	29,535,590	28,260,271	5.66	91.42
Equity Capital							
Perpetual preferred stock (including surplus)	537,145	537,145	537,145	195,140	125,980	0.00	326.37
Common stock	169,384	168,133	166,801	143,300	142,678	0.74	19.26
Common surplus	3,894,109	3,851,208	3,819,336	3,060,561	3,043,129	1.11	28.59
Retained earnings	1,709,980	1,178,019	1,068,327	843,767	544,207	45.16	386.11
Accumulated other comprehensive income	-82,321	158,635	65,641	-94,420	-54,754		
Other equity capital components	-931,497	-731,806	-715,560	-1,014,746	-839,674		
Total holding company equity capital	5,296,800	5,161,334	4,941,690	3,133,602	2,961,566	2.62	80.91
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	5,296,800	5,161,334	4,941,690	3,133,602	2,961,566	2.62	80.91
Total liabilities and capital	57,317,226	54,394,159	48,203,282	32,669,192	31,221,837	5.37	90.40
Memoranda							
Non-interest-bearing deposits	16,392,653	13,477,854	9,439,485	7,650,967	7,686,339	21.63	131.34
Interest-bearing deposits	33,034,623	33,213,717	28,966,019	19,069,355	18,461,561	-0.54	88.10
Total deposits	49,427,276	46,691,571	38,405,504	26,720,322	26,147,900	5.86	100.53
Long-term debt that reprices within 1 year	0	0	700,000	1,100,000	1,150,000		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	5,161,334	4,941,690	3,133,602	2,961,566	2,927,924		
Accounting restatements	0	-35,721	4,270	-685	0		
Net income	760,467	373,695	563,780	428,476	275,474		
Net sale of new perpetual preferred stock	0	0	342,005	65,140	0		
Net sale of new common stock	37,665	24,048	21,970	10,278	9,626		
Sale of treasury stock	0	0	1,024,584	0	0		
Less: Purchase of treasury stock	199,932	16,246	725,398	175,072	175,079		
Changes incident to business combinations	0	0	610,942	0	0		
Less: Dividends declared	226,858	227,821	205,972	131,333	82,744		
Change in other comprehensive income	-240,956	92,994	160,061	-32,195	905		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	5,080	8,695	11,846	7,427	5,460		
Holding company equity capital, ending balance	5,296,800	5,161,334	4,941,690	3,133,602	2,961,566		

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	44.04	36.25	68	46.60	36.22	70	52.29	37.78	70	52.95	37.19	74	55.10	35.54	84
Commercial and industrial loans	16.10	10.76	77	19.05	13.52	78	17.66	12.02	77	19.46	12.85	77	18.30	12.62	72
Loans to individuals	5.03	3.36	74	3.19	3.40	61	5.38	4.20	65	6.41	4.31	71	5.27	4.47	62
Loans to depository institutions and acceptances of other banks	0.45	0.02	96	0.43	0.03	93	0.24	0.04	87	0.05	0.05	80	0.06	0.06	80
Agricultural loans	0.05	0.18	58	0.06	0.19	58	0.07	0.24	57	0.13	0.30	66	0.18	0.21	71
Other loans and leases	4.21	4.47	58	2.54	4.63	37	1.74	5.01	23	0.62	5	10	0.75	5.10	12
Net loans and leases	69.15	58.67	77	70.61	61.58	75	76.75	63.77	84	78.77	63.98	92	78.78	62.73	91
Debt securities over 1 year	17.82	19.46	47	14.53	15.55	44	13.20	14.60	48	11.65	14.63	36	12.05	14.83	38
Mutual funds and equity securities	0.03	0.06	53	0.03	0.05	53	0.03	0.06	56	0.01	0.06	42	0	0.06	11
Subtotal	87	79.22	82	85.17	78.16	74	89.99	79.65	95	90.43	79.97	92	90.84	79.31	92
Interest-bearing bank balances	4.37	8.50	32	6.63	7.51	47	1.19	3.06	30	2.02	3.04	47	1.56	3.46	38
Federal funds sold and reverse repos	0.13	0.54	71	0.21	0.82	75	0.16	1.57	69	0.04	1.66	62	0.15	1.81	66
Debt securities 1 year or less	1.23	1.56	57	0.10	1.68	10	0.86	1.91	41	0.57	1.96	29	0.72	1.86	38
Trading assets	0.31	0.49	67	0.60	1.01	62	0.30	1.19	57	0.07	1.33	42	0.05	1.34	35
Total earning assets	93.03	91.77	64	92.72	91.05	70	92.50	89.53	79	93.13	89.74	84	93.31	89.84	84
Non-interest cash and due from depository institutions	0.76	0.82	43	0.98	1.07	41	1.11	1.14	42	1.44	1.21	68	1.28	1.22	51
Other real estate owned	0.02	0.01	78	0	0.02	27	0.03	0.03	60	0.02	0.04	41	0.01	0.05	28
All other assets	6.21	7.35	35	6.30	7.82	32	6.39	9.27	18	5.43	8.98	15	5.41	8.86	15
Memoranda															
Short-term investments	5.72	11.47	25	6.94	11.17	32	2.21	7.63	30	2.64	7.80	37	2.43	8.69	30
U.S. Treasury securities	0.21	1.47	37	0.04	0.84	42	0.04	1.03	37	0.37	1.04	54	0.26	1.02	49
US agency securities (excluding mortgage-backed securities)	0.09	0.82	36	0.15	0.63	41	0.08	0.54	40	0.12	0.69	40	0.03	0.75	33
Municipal securities	0	1.73	6	0	1.69	8	0	1.34	21	0	1.62	7	0	1.60	15
Mortgage-backed securities	17.82	14.14	69	14.41	11.75	65	12.96	11.44	61	11.68	11.13	56	12.40	11.06	57
Asset-backed securities	0.90	0.50	77	0	0.32	24	0.68	0.28	79	0	0.33	25	0	0.30	25
Other debt securities	0.03	0.53	33	0.04	0.42	41	0.30	0.39	61	0.05	0.41	45	0.07	0.38	50
Loans held-for-sale	1.31	0.55	80	1.40	0.52	86	0.24	0.39	52	0.12	0.30	43	0.19	0.33	49
Loans held for investment	68.59	58.06	79	70.33	61.72	74	77.10	63.50	84	79.42	63.93	92	79.39	62.63	92
Real estate loans secured by 1–4 family	11.95	11.46	58	14.12	11.91	61	16.32	13.29	64	15.35	13.46	57	15.32	13.44	56
Revolving	2.23	1.42	68	2.79	1.66	72	3.54	2.07	74	4.64	2.27	84	4.86	2.40	82
Closed-end, secured by first liens	9.56	9.67	52	11.17	9.81	59	12.62	10.69	63	10.50	10.57	51	10.19	10.35	48
Closed-end, secured by junior liens	0.16	0.17	67	0.15	0.22	50	0.16	0.28	46	0.22	0.31	49	0.27	0.34	54
Commercial real estate loans	31.84	22.69	73	32.19	22.22	76	35.58	22.23	79	37.02	21.58	85	38.92	19.88	93
Construction and land development	4.94	3.34	69	5.28	3.40	77	7.08	3.44	82	5.97	3.51	78	6.47	3.25	85
Multifamily	2.11	3.57	41	2.45	3.12	48	1.94	3.01	42	2.03	2.72	46	2.32	2.54	53
Nonfarm nonresidential	24.79	14.57	83	24.47	14.72	82	26.56	14.69	85	29.02	14.44	92	30.13	13.30	96
Real estate loans secured by farmland	0.25	0.30	64	0.29	0.33	66	0.39	0.36	68	0.57	0.41	73	0.86	0.32	81

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	63.01	61.05	45	64.97	57.15	58	67.61	57.46	59	66.56	56.49	57	69.24	54.84	70
Real estate loans secured by 1–4 family	17.10	19.86	40	19.69	19.43	48	21.11	20.75	50	19.30	21.10	41	19.25	21.45	39
Revolving	3.19	2.43	61	3.89	2.64	66	4.58	3.15	69	5.83	3.50	78	6.10	3.77	76
Closed-end	13.91	17.24	38	15.79	16.59	45	16.53	17.39	46	13.47	17.39	34	13.15	17.41	32
Commercial real estate loans	45.55	37.86	58	44.88	34.63	65	46.01	33.52	68	46.55	32.14	70	48.90	29.99	83
Construction and land development	7.07	5.65	62	7.36	5.26	72	9.16	5.09	79	7.51	5.20	73	8.13	4.90	78
1–4 family	0.83	1.18	55	0.81	0.93	56	0.83	0.94	57	1.02	1.02	59	1.03	0.89	66
Other	6.23	4.40	67	6.55	4.19	75	8.32	4.02	86	6.49	4.05	78	7.10	3.90	83
Multifamily	3.02	5.78	35	3.41	4.96	40	2.51	4.69	35	2.55	4.10	39	2.92	3.84	46
Nonfarm nonresidential	35.47	24.56	74	34.11	22.93	80	34.34	22.15	77	36.49	21.40	87	37.86	20.03	91
Owner-occupied	14.02	8.29	81	12.81	7.68	79	11.36	7.72	75	11.40	8.03	68	12	7.58	77
Other	21.45	15.94	70	21.31	14.95	73	22.98	14.34	79	25.09	13.38	90	25.85	12.45	94
Real estate loans secured by farmland	0.36	0.54	64	0.40	0.54	66	0.50	0.55	68	0.71	0.63	71	1.08	0.51	78
Loans to depository institutions and acceptances of other banks	0.65	0.04	94	0.59	0.06	91	0.31	0.11	85	0.06	0.12	75	0.07	0.17	77
Commercial and industrial loans	23.03	18.86	67	26.56	22.17	68	22.83	19.53	65	24.46	20.32	66	23	20.53	61
Loans to individuals	7.20	6.24	67	4.45	6.13	59	6.96	7.13	61	8.06	7.36	65	6.62	7.61	61
Credit card loans	0.51	0.53	75	0.52	0.65	73	0.48	0.81	69	0.65	1.02	72	0.65	1.12	68
Agricultural loans	0.08	0.34	53	0.09	0.32	57	0.09	0.37	56	0.16	0.46	63	0.23	0.33	66
Other loans and leases	6.03	8.75	54	3.54	9.09	33	2.26	9.85	19	0.78	9.66	7	0.95	10.32	11
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	476.77	391.81	68	498.18	381.27	74	552.49	391.26	77	517.72	379.80	69	551.17	366.85	78
Real estate loans secured by 1–4 family	129.37	126.06	55	150.95	125.03	64	172.49	138.18	66	150.14	137.84	55	153.25	138.55	54
Revolving	24.13	15.44	69	29.86	17.42	71	37.43	21.26	75	45.34	23.33	82	48.59	25.05	81
Closed-end	105.24	108.85	50	121.09	106.14	59	135.06	115.20	62	104.80	112.79	48	104.66	111.69	47
Commercial real estate loans	344.65	245.88	74	344.18	234.65	78	375.94	229.44	82	362.04	219.72	82	389.30	204.45	89
Construction and land development	53.46	35.95	70	56.43	35.62	77	74.82	34.95	85	58.39	35.36	75	64.70	32.91	85
1–4 family	6.30	7.42	56	6.18	6.34	58	6.80	6.61	59	7.95	7.04	61	8.17	6.16	66
Other	47.16	28.11	78	50.25	28.16	78	68.02	27.32	92	50.44	27.26	83	56.53	26.01	89
Multifamily	22.83	38.66	40	26.16	32.74	47	20.50	31.04	43	19.84	27.85	44	23.26	25.95	52
Nonfarm nonresidential	268.35	158.05	87	261.59	155.06	88	280.62	152.10	88	283.81	147.22	88	301.35	137.03	94
Owner-occupied	106.09	52.99	87	98.20	52.37	83	92.81	53.07	80	88.64	54.89	76	95.56	51.62	83
Other	162.26	102.54	81	163.39	100.54	79	187.81	97.41	89	195.17	91.80	92	205.79	84.09	95
Real estate loans secured by farmland	2.75	3.22	64	3.05	3.44	66	4.07	3.60	68	5.54	4.02	74	8.62	3.31	80
Loans to depository institutions and acceptances of other banks	4.90	0.21	95	4.55	0.28	94	2.57	0.44	87	0.45	0.54	80	0.55	0.68	79
Commercial and industrial loans	174.25	114.45	80	203.64	139.91	78	186.57	122.02	79	190.28	128.82	72	183.09	126.55	71
Loans to individuals	54.50	34.55	73	34.13	37.47	61	56.85	43.51	65	62.70	42.67	67	52.70	44.83	61
Credit card loans	3.86	2.77	77	3.97	3.30	75	3.90	4.34	72	5.08	5.31	75	5.16	5.73	73
Agricultural loans	0.57	1.86	56	0.66	1.88	59	0.77	2.18	58	1.27	2.72	66	1.81	1.88	71
Other loans and leases	45.62	51.06	56	27.17	49.54	35	18.43	52.44	22	6.08	51.79	8	7.54	52.78	12
Supplemental															
Non-owner occupied CRE loans / Gross loans	32.03	30.07	53	32.52	27.32	58	35.17	26.45	69	35.78	24.79	77	37.43	23.09	83
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	242.32	195.33	66	249.39	183.76	71	287.41	178.57	82	278.26	167.93	83	297.98	156.17	86
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	348.41	252.85	74	347.59	240.85	78	380.22	236.10	82	366.89	225.98	82	393.54	210.40	89

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	5.72	11.47	25	6.94	11.17	32	2.21	7.63	30	2.64	7.80	37	2.43	8.69	30
Liquid assets	23.68	29.03	36	23.02	26.22	47	15.84	22.44	37	15.73	22.72	35	15.74	24.04	32
Investment securities	19.08	21.63	45	14.67	17.85	35	14.10	16.99	38	12.23	17.27	30	12.77	17.35	34
Net loans and leases	69.15	58.67	77	70.61	61.58	75	76.75	63.77	84	78.77	63.98	92	78.78	62.73	91
Net loans, leases and standby letters of credit	69.51	59.49	77	71.01	62.48	75	77.23	64.84	83	79.39	65.07	90	79.52	63.89	92
Core deposits	78.97	75.71	52	75.98	70.67	53	67.09	63.09	50	73.69	62.13	73	74.74	61.26	77
Noncore funding	8.95	10.30	58	11.57	14.13	53	19.88	19.36	64	15.10	21.34	42	14.17	22.32	33
Time deposits of $250K or more	2.32	1.58	74	3.30	2.11	75	5.46	2.94	84	3.37	2.89	64	2.73	2.57	63
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	0.46	1.23	44	0.42	1.47	38	0.34	1.94	31	0.73	1.97	42	0.52	2.23	29
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	0.34	0.54	52	0.21	0.54	48	0.18	0.48	46	0.69	0.54	53	0.36	0.73	41
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.52	1	54	0	1.24	16	4.88	3.01	71	1.99	3.67	36	0.32	3.96	15
Earning assets that reprice within 1 year	48.29	37.37	78	48.23	39.38	73	49.91	39.29	83	53.26	40.29	84	54.62	41.61	82
Interest-bearing liabilities that reprice within 1 year	5.28	6.39	55	7.39	8.20	61	16.09	10.19	84	10.17	10.01	61	8.15	8.46	56
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	1.45	0.96	75	3.37	1.34	80	3.68	1.58	77
Net assets that reprice within 1 year	43.01	29.65	81	40.85	29.11	79	32.38	26.63	61	39.72	27.38	79	42.79	29.77	80
Other Liquidity and Funding Ratios															
Net noncore funding dependence	3.70	-2.33	69	5.43	3.20	63	19.63	14.45	71	13.78	16.62	46	12.92	17.03	40
Net short-term noncore funding dependence	1.36	-7.71	76	0.59	-4.76	69	15.63	3.38	87	6.27	4.66	45	4.29	4.83	43
Short-term investment / Short-term noncore funding	82.91	273.46	24	93.27	184.19	28	13.58	77.77	15	31.75	66.46	41	38.40	74.86	42
Liquid assets - short-term noncore funding / Nonliquid assets	21.98	36.68	35	20.23	28.18	43	-0.52	16.97	17	8.82	16.04	42	11.17	18.16	46
Net loans and leases / Total deposits	80.19	72.79	67	82.26	79.43	60	96.33	90.31	68	96.31	90.08	67	94.07	90.14	61
Net loans and leases / Core deposits	87.56	78.25	69	92.94	88.34	66	114.39	103.93	76	106.90	105	61	105.41	105.65	57
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.12			1.57			0.72			-0.82			-0.31	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.49	-0.25	19	3.51	4.31	49	3.06	1.36	84	-3.05	-1.98	17	-1.78	-0.77	22
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	14.28	13	0	11.38	15	0	12.67	14	0	16.19	11	0	15.76	10
Available-for-sale securities	99.85	83.77	83	99.79	87.23	80	99.76	85.40	84	99.92	81.88	88	100	84.24	89
U.S. Treasury securities	1.08	6.70	38	0.25	4.72	43	0.29	6.15	36	3.06	6.99	53	2.07	6.96	49
US agency securities (excluding mortgage-backed securities)	0.50	4.12	37	1.03	4.01	42	0.54	3.49	40	0.96	4.02	42	0.27	4.42	31
Municipal securities	0	8.22	6	0	9.83	7	0.03	7.75	20	0	9.16	6	0	9.31	13
Mortgage-backed securities	93.40	66.54	92	98.25	66.64	98	91.92	67.43	85	95.48	65.45	92	97.14	65.34	94
Asset-backed securities	4.70	2.50	73	0	1.91	24	4.82	1.66	79	0	2.05	25	0	1.74	24
Other debt securities	0.17	3.08	35	0.26	3.01	40	2.16	2.94	61	0.42	2.79	47	0.51	2.57	52
Mutual funds and equity securities	0.15	0.29	54	0.21	0.35	57	0.24	0.40	56	0.08	0.42	41	0	0.51	10
Debt securities 1 year or less	6.44	7.78	58	0.71	10.55	8	6.10	11.86	39	4.67	11.91	30	5.61	11.79	36
Debt securities 1 to 5 years	8.31	18.25	30	17.22	17.03	52	3.82	17.94	22	4.04	19.18	23	1.81	18.80	14
Debt securities over 5 years	85.10	71.11	74	81.86	69.86	64	89.84	66.02	84	91.21	64.73	87	92.58	64.73	88
Pledged securities	36.88	32.26	58	48.11	35.67	68	25.17	30.57	48	39.03	33.30	59	50.16	34.58	72
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	-13.15	27.98	22	254.64	183.32	72	23.64	26.69	58	13.57	6.77	64	-9.91	19.19	25
Investment securities	37.04	31.36	63	17.43	23.62	46	70.10	11.75	92	0.19	9.42	33	7.23	8.45	57
Core deposits	9.53	16.94	24	27.78	26.88	64	34.35	11.23	89	3.16	7.29	41	9.79	12.19	54
Noncore funding	-18.52	-14.79	42	-34.34	-12.18	27	94.23	6.59	95	11.56	10.67	59	-14.59	5.59	33

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)	16,072,768	14,578,026	12,915,157	9,995,883	8,926,737
Commit: Secured commercial real estate loans	3,498,708	3,204,088	2,946,692	2,010,006	1,542,515
Commit: Unsecured real estate loans	94,463	85,953	85,561	24,217	25,068
Credit card lines (reported semiannually, June/Dec)	999,787	1,012,313	877,929	775,003	779,255
Securities underwriting	0	0	0	0	0
Standby letters of credit	204,358	217,903	230,783	202,364	229,003
Commercial and similar letters of credit	5,224	3,073	4,337	1,284	1,849
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	293,059	234,884	145,764	0	0
Credit derivatives - notional amount (holding company as beneficiary)	81,155	2,598	2,960	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	374,213	237,482	148,723	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	105,500	230,500	107,000	65,500	72,500
Written options contracts (interest rate)	411,759	605,332	291,142	52,420	49,304
Purchased options contracts (interest rate)	312,753	299,193	220,661	0	0
Interest rate swaps	12,628,094	11,185,754	8,816,837	1,840,288	1,466,059
Futures and forward foreign exchange	22,387	24,125	32,894	28,843	8,716
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	28.04	22.78	70	26.80	22.01	73	26.79	23.52	66	30.60	24.05	74	28.59	24.03	69
Standby letters of credit	0.36	0.65	41	0.40	0.71	42	0.48	0.84	43	0.62	0.92	47	0.73	0.96	52
Commercial and similar letters of credit	0.01	0.02	61	0.01	0.02	55	0.01	0.02	60	0	0.02	42	0.01	0.03	42
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)	0.51	0.24	76	0.43	0.35	71	0.30	0.42	69	0	0.52	27	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	0.14	0.18	68	0	0.30	56	0.01	0.52	57	0	0.75	29	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0.65	0.18	82	0.44	0.25	81	0.31	0.30	77	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	23.52	46.30	60	22.70	48.62	53	19.64	68.47	50	6.08	65.81	23	5.11	75.35	22
Interest rate contracts	23.48	32.46	63	22.65	34.36	55	19.57	47.31	53	5.99	43.84	26	5.09	53.66	24
Interest rate futures and forward contracts	0.18	3.25	45	0.42	6.21	42	0.22	10.67	38	0.20	11.40	44	0.23	13.82	41
Written options contracts (interest rate)	0.72	1.41	61	1.11	2.18	55	0.60	2.47	54	0.16	2.16	35	0.16	2.60	32
Purchased options contracts (interest rate)	0.55	1.31	67	0.55	1.46	64	0.46	2.65	63	0	2.32	23	0	2.37	21
Interest rate swaps	22.03	20.49	65	20.56	20.83	60	18.29	28.86	57	5.63	26.74	30	4.70	25.60	28
Foreign exchange contracts	0.04	6.30	60	0.04	6.01	56	0.07	10.12	52	0.09	10.92	50	0.03	9.40	43
Futures and forward foreign exchange contracts	0.04	3.78	63	0.04	3.47	57	0.07	5.23	53	0.09	5.22	52	0.03	4.53	44
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	41.28	44.98	58	36.84	42.82	61	35.84	45.53	50	39.61	44.93	60	36.54	46.60	50

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	13,480,493	12,344,904	9,468,534	1,987,051	1,596,579
Interest rate contracts	13,458,106	12,320,779	9,435,640	1,958,208	1,587,863
Foreign exchange contracts	22,387	24,125	32,894	28,843	8,716
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	127,887	254,625	139,894	94,343	81,216
Written options	411,759	605,332	291,142	52,420	49,304
Exchange-traded	0	0	0	0	0
Over-the-counter	411,759	605,332	291,142	52,420	49,304
Purchased options	312,753	299,193	220,661	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	312,753	299,193	220,661	0	0
Swaps	12,628,094	11,185,754	8,816,837	1,840,288	1,466,059
Held for trading	9,675,987	8,808,266	7,291,053	1,869,131	1,474,775
Interest rate contracts	9,653,600	8,784,141	7,258,159	1,840,288	1,466,059
Foreign exchange contracts	22,387	24,125	32,894	28,843	8,716
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	3,804,506	3,536,638	2,177,481	117,920	121,804
Interest rate contracts	3,804,506	3,536,638	2,177,481	117,920	121,804
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	13,442,947	11,977,054	9,326,115	1,934,631	1,547,275
One year or less	616,149	597,117	319,401	262,142	219,667
Over 1 year to 5 years	8,615,333	7,351,014	5,660,945	1,044,234	758,674
Over 5 years	4,211,465	4,028,923	3,345,769	628,255	568,934
Gross negative fair value (absolute value)	98,566	156,863	36,980	18,208	17,097
Gross positive fair value	191,708	401,295	140,016	19,332	11,722
Held for trading	167,599	314,234	138,672	18,388	10,786
Non-traded	24,109	87,061	1,344	944	936
Current credit exposure on risk-based capital derivative contracts	189,603	395,036	138,726	18,388	10,786
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	99.83	94.17	46	99.80	94.10	51	99.65	93.44	52	98.55	92.91	44	99.45	92.20	59
Foreign exchange contracts	0.17	3.47	58	0.20	3.49	53	0.35	3.20	54	1.45	3.39	64	0.55	3.53	49
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28
Futures and forwards	0.95	11.16	28	2.06	14.05	28	1.48	13.49	26	4.75	12.78	43	5.09	13.23	39
Written options	3.05	6.28	45	4.90	8.18	51	3.07	5.91	47	2.64	6.60	41	3.09	6.68	48
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	3.05	5.96	46	4.90	7.73	53	3.07	5.10	50	2.64	5.49	47	3.09	5.27	50
Purchased options	2.32	3.27	60	2.42	3.42	62	2.33	4.42	58	0	4.19	18	0	4.73	16
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	2.32	2.87	62	2.42	2.86	64	2.33	3.35	62	0	3.20	20	0	3.32	17
Swaps	93.68	74.26	69	90.61	68.76	69	93.12	69.75	70	92.61	70.34	66	91.83	68.94	70
Held for trading	71.78	40.42	61	71.35	43.53	58	77	44.16	64	94.07	46.31	75	92.37	46.32	73
Interest rate contracts	71.61	34.15	72	71.16	36.62	71	76.66	37.24	75	92.61	38.40	88	91.83	37.84	89
Foreign exchange contracts	0.17	1.68	71	0.20	1.60	66	0.35	1.60	66	1.45	1.85	72	0.55	2.10	63
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded	28.22	59.58	38	28.65	56.47	41	23	55.84	35	5.93	53.69	24	7.63	53.68	26
Interest rate contracts	28.22	56.71	41	28.65	53.82	42	23	52.22	36	5.93	50.60	25	7.63	51.23	29
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)	99.72	92.53	69	97.02	91.48	55	98.50	93.86	57	97.36	94.47	51	96.91	95.63	50
One year or less	4.57	27.56	24	4.84	32.05	21	3.37	32.17	16	13.19	32.51	39	13.76	31.96	40
Over 1 year to 5 years	63.91	27.01	93	59.55	27.06	93	59.79	30.45	89	52.55	31.16	87	47.52	31.85	76
Over 5 years	31.24	29.89	52	32.64	29.56	55	35.34	28.09	62	31.62	28.71	56	35.63	29.43	60
Gross negative fair value (absolute value)	0.73	0.98	41	1.27	1.55	50	0.39	0.83	37	0.92	0.72	68	1.07	0.69	81
Gross positive fair value	1.42	1.34	59	3.25	2.23	74	1.48	1.19	67	0.97	0.85	62	0.73	0.71	55
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.04	56	0.03	0.07	54	0.01	0.06	39	0.01	0.06	36	0.01	0.06	33
Gross positive fair value (X)	0.04	0.05	63	0.09	0.09	64	0.03	0.07	54	0.01	0.06	31	0	0.06	28
Held for trading (X)	0.03	0.04	72	0.07	0.07	67	0.03	0.06	66	0.01	0.05	46	0	0.05	43
Non-traded (X)	0	0.01	47	0.02	0.02	68	0	0.01	21	0	0.01	16	0	0.01	22
Current credit exposure (X)	0.04	0.04	70	0.09	0.06	71	0.03	0.05	58	0.01	0.04	38	0	0.04	34
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	0.41	0.46	64	0.95	0.85	66	0.33	0.73	51	0.06	0.53	38	0.04	0.53	31

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	605,736	281,402	250,555	249,268	251,758
Gross losses	105,232	119,261	79,135	74,054	90,419
Write-downs, transfers to loans held-for-sale	0	0	0	1,988	38,671
Recoveries	27,444	24,549	21,523	23,644	20,744
Net losses	77,788	94,712	57,612	50,410	69,675
Provision for loan and lease losses	-100,351	336,052	87,720	51,697	67,185
Adjustments	0	82,994	739	0	0
Ending balance	427,597	605,736	281,402	250,555	249,268
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	-0.18	-0.09	24	0.65	0.51	73	0.19	0.15	68	0.16	0.14	67	0.22	0.16	79
Provision for loan and lease losses / Average loans and leases	-0.26	-0.16	32	0.85	0.82	58	0.24	0.24	60	0.20	0.24	60	0.27	0.28	63
Provision for loan and lease losses / Net loan and lease losses	-129.01	-105.48	41	354.81	487.86	55	152.26	130.58	70	102.55	134.68	41	96.43	143.18	27
Allowance for loan and lease losses / Total loans and leases not held for sale	1.09	1.23	38	1.58	1.58	58	0.76	0.83	42	0.97	0.90	61	1.01	0.98	55
Allowance for loan and lease losses / Total loans and leases	1.07	1.20	38	1.55	1.55	56	0.75	0.81	44	0.96	0.89	62	1	0.96	55
Allowance for loan and lease losses / Net loans and leases losses (X)	5.50	21.39	18	6.40	11.58	46	4.88	8.03	52	4.97	7.54	52	3.58	8.39	32
Allowance for loan and lease losses / Nonaccrual assets	326.31	364.13	60	346.79	299.17	69	276.87	218.72	77	231.48	214.03	66	196.52	178.03	66
ALLL / 90+ days past due + nonaccrual loans and leases	310.28	287.08	67	338.81	244.34	75	239.33	151.73	79	223.64	160.51	76	189.91	136.22	76
Gross loan and lease losses / Average loans and leases	0.27	0.19	74	0.30	0.34	55	0.22	0.28	50	0.29	0.30	63	0.37	0.33	72
Recoveries / Average loans and leases	0.07	0.08	51	0.06	0.07	54	0.06	0.08	47	0.09	0.09	57	0.08	0.09	50
Net losses / Average loans and leases	0.20	0.11	76	0.24	0.27	58	0.16	0.21	51	0.20	0.22	63	0.29	0.24	73
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0.01	0	89	0.16	0	99
Recoveries / Prior year-end losses	23.01	34.67	33	31.02	33.98	53	29.06	36.22	47	26.15	41.30	37	35.79	33.49	62
Earnings coverage of net loan and lease losses (X)	11.43	39.72	29	8.67	22.91	38	14.80	24.40	50	11.88	21.75	45	7.86	19.67	29
Net Loan and Lease Losses By Type															
Real estate loans	0.08	0.02	85	0.08	0.04	75	0.01	0.01	58	0.02	0.02	62	0.21	0.02	97
Real estate loans secured by 1–4 family	0.02	-0.02	84	0.06	0.01	87	0.02	0.01	61	0.03	0.01	63	0.33	0.03	97
Revolving	0.07	-0.07	91	0.01	0.01	66	0	0.02	34	0.12	0.03	79	0.28	0.09	87
Closed-end	0	-0.01	75	0.07	0	88	0.02	0	74	-0.01	0.01	27	0.35	0.02	97
Commercial real estate loans	0.11	0.04	82	0.08	0.07	63	0.01	0.01	61	0.04	0.01	77	0.16	0.01	97
Construction and land development	-0.12	0	6	-0.04	0	16	-0.11	-0.01	5	-0.02	-0.03	40	0.15	-0.02	95
1–4 family	0	0	20	-0.03	0	6	-0.01	0	12	-0.01	-0.01	22	0.01	0	90
Other	-0.12	0	5	-0.01	0	28	-0.10	-0.01	5	-0.01	-0.02	43	0.14	-0.01	95
Multifamily	0.02	0.01	85	0	0	58	0.06	0	93	0.04	0	89	0.09	-0.01	98
Nonfarm nonresidential	0.16	0.05	84	0.11	0.11	64	0.04	0.02	71	0.05	0.02	74	0.17	0.03	92
Owner-occupied	0.06	0.01	92	0.01	0.02	53	0.03	0.01	85	0.02	0.01	75	0.16	0.01	97
Other	0.10	0.04	81	0.10	0.08	71	0.01	0.01	66	0.03	0.01	80	0.01	0.01	71
Real estate loans secured by farmland	0	0	54	1	0.02	97	0.11	0.01	91	-1.37	0	1	0.53	0.01	97
Commercial and industrial loans	0.43	0.17	86	0.56	0.47	67	0.45	0.37	69	0.51	0.31	75	0.38	0.39	61
Loans to individuals	0.56	0.71	53	0.98	1.13	57	0.61	1.17	32	0.55	1.16	35	0.50	1.25	27
Credit card loans	2.07	1.84	59	2.70	2.92	40	3.31	3.11	55	2.17	2.92	30	2.11	2.92	29
Agricultural loans	3.91	0.02	99	0.26	0.19	78	0.66	0.08	92	5.16	0.15	97	4.23	0.18	97
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.10	43	0	0.15	35	0.01	0.15	40	0.32	0.14	80	0.34	0.15	80

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	50,795	43,232	107,850	53,129	47,617
90+ days past due loans and leases	6,770	4,117	15,943	3,798	4,414
Nonaccrual loans and leases	131,042	174,669	101,636	108,239	126,839
Total past due and nonaccrual loans and leases	188,607	222,018	225,429	165,166	178,870
Restructured 30–89 days past due	1,811	1,807	1,731	2,543	561
Restructured 90+ days past due	717	150	264	1	44
Restructured nonaccrual	22,306	39,035	17,084	26,242	11,764
Total restructured loans and leases	24,834	40,992	19,079	28,786	12,369
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	23,590	0	1,097	11,278
Total past due and nonaccrual loans held for sale	0	23,590	0	1,097	11,278
Restructured loans and leases in compliance	117,276	133,014	131,150	113,044	150,665
Other real estate owned	11,818	1,819	14,373	6,220	3,758
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.13	0.32	25	0.11	0.39	12	0.29	0.43	38	0.20	0.44	21	0.19	0.47	15
90+ days past due loans and leases	0.02	0.10	45	0.01	0.12	35	0.04	0.15	42	0.01	0.17	31	0.02	0.20	27
Nonaccrual loans and leases	0.33	0.46	36	0.45	0.66	37	0.27	0.51	23	0.42	0.54	38	0.51	0.63	43
90+ days past due and nonaccrual loans and leases	0.34	0.62	28	0.46	0.85	28	0.32	0.71	18	0.43	0.75	24	0.53	0.88	28
30–89 days past due restructured	0	0.01	61	0	0.01	54	0	0.01	50	0.01	0.02	60	0	0.02	36
90+ days past due restructured	0	0	74	0	0.01	62	0	0.01	69	0	0.01	52	0	0.01	53
Nonaccrual restructured	0.06	0.10	44	0.10	0.13	48	0.05	0.14	30	0.10	0.16	42	0.05	0.20	16
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0.06	0.01	92	0	0	40	0	0	81	0.05	0	92
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.13	0.32	25	0.11	0.40	12	0.29	0.43	38	0.20	0.44	21	0.19	0.47	15
90+ days past due assets	0.02	0.10	45	0.01	0.12	34	0.04	0.15	41	0.01	0.18	29	0.02	0.20	26
Nonaccrual assets	0.33	0.47	36	0.45	0.67	36	0.27	0.53	23	0.42	0.57	37	0.51	0.64	42
30+ days past due and nonaccrual assets	0.47	0.97	22	0.57	1.29	15	0.60	1.19	19	0.64	1.26	15	0.72	1.39	18
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.24	0.36	35	0.33	0.52	33	0.24	0.44	23	0.34	0.48	36	0.42	0.54	36
90+ days past due and nonaccrual assets + other real estate owned	0.26	0.37	38	0.33	0.55	31	0.27	0.48	25	0.36	0.52	34	0.43	0.59	32
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.46	0.41	64	0.57	0.60	51	0.52	0.53	56	0.70	0.60	63	0.90	0.72	69
Allowance for loan and lease losses	61.43	62.64	61	51.42	66.66	40	88.54	115.41	42	91.81	118.28	43	113.08	129.01	45
Equity capital + allowance for loan and lease losses	4.59	3.60	70	5.40	4.97	59	4.77	4.28	57	6.80	4.79	74	8.78	5.78	80
Tier 1 capital + allowance for loan and lease losses	4.91	4.30	65	6.02	6.05	55	5.46	5.65	53	6.89	6.16	60	9.03	7.35	68
Loans and leases + other real estate owned	0.66	0.71	54	0.80	0.97	41	0.67	0.85	41	0.89	0.96	49	1.13	1.15	51

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	0.06	0.26	18	0.09	0.39	15	0.12	0.38	15	0.16	0.42	18	0.16	0.44	16
	90+ days past due	0	0.12	43	0	0.16	35	0.04	0.16	53	0	0.22	27	0.01	0.26	32
	Nonaccrual	0.28	0.52	31	0.41	0.76	28	0.19	0.46	23	0.29	0.57	28	0.38	0.69	30
Commercial and industrial	30–89 days past due	0.12	0.24	39	0.08	0.23	24	0.65	0.31	84	0.09	0.30	21	0.10	0.32	22
	90+ days past due	0.04	0.04	72	0.01	0.03	56	0.03	0.05	57	0.01	0.05	47	0.02	0.05	57
	Nonaccrual	0.58	0.57	62	0.67	0.75	50	0.58	0.83	41	0.84	0.76	62	0.95	0.93	55
Individuals	30–89 days past due	0.75	0.63	62	0.65	0.83	41	0.80	0.83	48	0.91	0.84	52	0.71	0.97	37
	90+ days past due	0.06	0.09	60	0.12	0.14	64	0.09	0.17	57	0.13	0.16	65	0.07	0.19	47
	Nonaccrual	0.24	0.17	72	0.12	0.28	44	0.21	0.17	65	0.17	0.23	54	0.10	0.24	49
Depository institution loans	30–89 days past due	0	0.01	45	0	0	46	0	0	47	0	0	47	0	0	46
	90+ days past due	0	0	47	0	0	46	0	0	49	0	0	47	0	0.05	44
	Nonaccrual	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Agricultural	30–89 days past due	0	0.07	30	0.08	0.17	65	0.37	0.24	75	0.19	0.17	69	1.41	0.17	95
	90+ days past due	0	0	42	0	0	44	0	0	42	0	0	43	0	0	41
	Nonaccrual	0	0.70	27	0.28	0.49	61	0.43	0.67	64	1.03	0.75	75	10.49	0.96	93
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	0.08	0.12	63	0.06	0.18	52	0.11	0.20	54	0.53	0.17	87	0.56	0.20	87
	90+ days past due	0	0.01	73	0	0.01	33	0	0.01	68	0.01	0.01	78	0	0.02	25
	Nonaccrual	0.03	0.09	57	0	0.15	40	0.01	0.13	39	0.04	0.14	50	0.04	0.10	53

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	0.13	0.46	15	0.22	0.65	20	0.26	0.67	17	0.30	0.71	20	0.28	0.74	20
	90+ days past due	0	0.24	40	0.01	0.33	40	0.12	0.31	64	0	0.46	30	0.02	0.49	34
	Nonaccrual	0.64	0.71	53	0.33	0.89	18	0.36	0.73	27	0.55	0.86	39	0.76	0.97	50
Revolving	30–89 days past due	0.20	0.28	44	0.26	0.48	34	0.41	0.45	49	0.47	0.50	47	0.37	0.61	30
	90+ days past due	0	0.02	35	0	0.03	30	0.01	0.05	59	0	0.05	53	0.02	0.07	55
	Nonaccrual	0.76	1.18	60	0.80	1.13	58	0.70	1	57	0.84	1.17	61	1.25	1.17	71
Closed-end	30–89 days past due	0.12	0.49	17	0.20	0.65	18	0.22	0.70	15	0.22	0.75	17	0.24	0.79	18
	90+ days past due	0	0.26	42	0.01	0.38	40	0.15	0.35	65	0	0.53	32	0.01	0.57	31
	Nonaccrual	0.61	0.67	54	0.22	0.87	15	0.27	0.70	19	0.42	0.84	31	0.54	0.96	36
Junior lien	30–89 days past due	0.01	0.01	48	0.02	0.02	71	0.02	0.02	58	0.02	0.03	50	0.04	0.03	71
	90+ days past due	0	0	36	0	0	32	0	0	29	0	0	24	0	0	22
	Nonaccrual	0.03	0.03	54	0.05	0.04	62	0.03	0.04	45	0.09	0.06	70	0.14	0.07	75
Commercial real estate	30–89 days past due	0.04	0.15	31	0.04	0.26	23	0.05	0.18	26	0.10	0.17	36	0.11	0.18	38
	90+ days past due	0.01	0.01	67	0	0.02	53	0.01	0.03	56	0	0.03	42	0.01	0.04	46
	Nonaccrual	0.14	0.38	26	0.43	0.62	46	0.09	0.23	29	0.18	0.28	41	0.17	0.34	32
Construction and development	30–89 days past due	0.08	0.17	61	0.04	0.28	36	0.06	0.28	42	0.26	0.21	67	0.19	0.23	56
	90+ days past due	0.01	0.01	82	0	0.01	72	0.03	0.02	77	0	0.02	66	0.02	0.03	59
	Nonaccrual	0.21	0.20	73	0.13	0.41	52	0.12	0.20	57	0.22	0.19	67	0.40	0.24	78
1–4 family	30–89 days past due	0.02	0.02	74	0	0.03	56	0	0.06	50	0.13	0.06	75	0.05	0.07	65
	90+ days past due	0	0	44	0	0	42	0.01	0	85	0	0	43	0	0	40
	Nonaccrual	0	0.01	66	0	0.03	56	0.03	0.02	74	0.06	0.02	77	0.16	0.03	90
Other	30–89 days past due	0.05	0.13	66	0.04	0.22	45	0.06	0.20	52	0.13	0.13	65	0.14	0.13	69
	90+ days past due	0.01	0	89	0	0	82	0.02	0.01	81	0	0.02	71	0.02	0.02	68
	Nonaccrual	0.21	0.16	77	0.13	0.35	56	0.09	0.17	56	0.16	0.15	66	0.24	0.18	70
Multifamily	30–89 days past due	0	0.07	27	0.09	0.09	68	0.04	0.08	59	0	0.10	18	0.06	0.07	66
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual	0.03	0.17	54	0.01	0.11	41	0.04	0.05	62	0.01	0.08	51	0.15	0.10	74
Nonfarm non-residential	30–89 days past due	0.03	0.13	36	0.03	0.23	23	0.05	0.14	28	0.08	0.17	28	0.10	0.17	38
	90+ days past due	0.01	0.01	71	0	0.02	57	0.01	0.03	54	0	0.03	45	0.01	0.04	48
	Nonaccrual	0.13	0.45	21	0.54	0.80	46	0.09	0.28	23	0.18	0.30	39	0.12	0.38	26
Owner Occupied	30–89 days past due	0.02	0.04	44	0.01	0.07	30	0.03	0.07	36	0.04	0.09	31	0.04	0.07	32
	90+ days past due	0	0	77	0	0	69	0	0.01	59	0	0.01	25	0.01	0.02	57
	Nonaccrual	0.07	0.17	33	0.32	0.27	61	0.05	0.16	26	0.05	0.17	23	0.06	0.21	28
Other	30–89 days past due	0.01	0.08	47	0.02	0.14	38	0.02	0.07	33	0.04	0.07	49	0.07	0.09	53
	90+ days past due	0.01	0	81	0	0.01	66	0.01	0.01	66	0	0.01	62	0	0.02	52
	Nonaccrual	0.06	0.23	31	0.22	0.44	42	0.05	0.10	42	0.13	0.13	66	0.06	0.14	36
Farmland	30–89 days past due	0.05	0.10	70	0.11	0.11	70	0.51	0.23	80	0.06	0.25	49	0.29	0.27	67
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38
	Nonaccrual	0.88	0.69	73	0.91	1.13	62	1.05	0.84	67	1.07	1.23	65	2.96	1.07	86
Credit card	30–89 days past due	0.60	0.81	23	0.89	0.95	43	1.28	1.19	52	1.13	1.22	38	0.82	1.08	25
	90+ days past due	0.50	0.45	50	0.83	0.63	62	1.04	0.78	59	0.98	0.73	56	0.58	0.75	41
	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	3,131,997	3,287,534	3,270,576	2,189,115	2,346,131
Retained earnings	1,768,283	1,268,034	1,068,327	843,767	544,207
Accumulated other comprehensive income (AOCI)	-82,321	158,635	65,641	-94,420	-54,754
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	4,817,959	4,714,203	4,404,544	2,938,462	2,835,584
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	511,583	520,617	593,888	133,996	125,902
Accumulated other comprehensive income-related adjustments	-82,321	158,635	65,642	-94,419	-54,754
Other deductions from common equity tier 1 capital	79	86	1,555	888	1,268
Subtotal:	4,388,618	4,034,865	3,743,459	2,897,997	2,763,168
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	4,388,618	4,034,865	3,743,459	2,897,997	2,763,168
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	537,145	537,145	537,145	195,140	125,980
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	537,145	537,145	537,145	195,140	125,980
Less: Additional tier 1 capital deductions	0	0	0	2,721	17,147
Additional tier 1 capital	537,145	537,145	537,145	192,419	108,833
Tier 1 Capital	4,925,763	4,572,010	4,280,604	3,090,416	2,872,001
Tier 2 Capital					
Tier 2 capital instruments and related surplus	510,000	510,000	560,000	260,000	260,000
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	391,433	522,220	282,777	250,960	251,080
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	901,433	1,032,220	842,777	510,960	511,080
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	901,433	1,032,220	842,777	510,960	511,080
Exited advanced approach tier 2 capital					
Total capital	5,827,196	5,604,230	5,123,381	3,601,376	3,383,081
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	57,018,474	54,300,158	47,335,281	32,351,607	31,422,355
Less: Deductions from common equity tier 1 capital	511,663	520,702	595,443	137,604	144,317
Less: Other deductions	991	1,216	19,439	11,101	15,848
Total assets for leverage ratio	56,505,820	53,778,240	46,720,399	32,202,902	31,262,190
Total risk-weighted assets	46,209,676	41,767,807	41,831,642	29,121,309	27,667,906
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	9.50	12.37	9	9.66	12.35	6	8.95	12.11	3	9.95	12.09	15	9.99	12.16	15
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	10.66	13.11	8	10.95	13.08	16	10.23	12.78	12	10.61	12.85	11	10.38	12.95	11
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	12.61	14.91	11	13.42	15.23	21	12.25	14.36	14	12.37	14.45	15	12.23	14.63	13
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	8.72	8.98	48	8.50	9.13	34	9.16	9.76	40	9.60	9.71	46	9.19	9.53	38
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			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	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	3,714	2,879	3,706	3,950	2,664	29.00	30.18
Other insurance activities income	3,714	2,879	3,706	3,950	2,664	29.00	30.18
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	1,068,616	1,049,373	775,665	554,134	540,958	1.83	182.08

	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	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.11			53.67			51.47			56.12			52.23	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.89			46.33			48.53			43.88			47.77	
Separate account assets (L/H) / Total life assets		13.40			11.24			7.26			8.53			2.52	
Insurance activities revenue / Adjusted operating income	0.19	0.36	64	0.15	0.41	62	0.19	0.47	64	0.28	0.47	67	0.20	0.55	58
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36
Credit related premium income / Total premium income		32.99			38.23			34.91			44.54			43.04	
Other premium income / Total premium income		67.01			61.77			65.09			55.46			56.96	
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43
Insurance net income (P/C) / Equity (P/C)		23.22			15.59			19.86			15.64			5.74	
Insurance net income (L/H) / Equity (L/H)		4.49			3.62			5.13			1.99			-2.99	
Insurance benefits, losses, expenses / Insurance premiums		927.51			447.82			233.61			160.49			127.33	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0.17			0.48	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			2.31			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	19.96	12	82	20.27	11.03	89	17	11.51	71	16.59	10.22	73	17.33	9.84	74
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			47,816			37,794			34,076			21,638			17,633
Net assets of broker-dealer subsidiaries / Consolidated assets	0.08	0.46	83	0.07	0.75	80	0.07	1.39	76	0.07	1.79	73	0.06	1.54	74

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	121	127	860	952	1,166
Real estate loans	121	127	860	952	1,166
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	121	127	860	952	1,166
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28
Cost: Interest-bearing deposits		0.14			0.42			1.19			0.97			0.51	
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		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-4.72	6.83	43	-85.23	-2.40	4	-9.66	22.48	27	-18.35	7.24	17	39.64	21.19	81
Total selected assets	-4.72	9.48	38	-85.23	2.04	6	-9.66	12.40	26	-18.35	3.24	18	39.64	21.86	77
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	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0			
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)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

Servicing, Securitization and Asset Sale Activities—Part 2

	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					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change 1-Year	Percent Change 5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commecial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

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

Parent Company Income Statement

Dollar Amount in Thousands	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	420,777	540,841	405,920	251,703	418,954	-22.20	29.23
Dividends	420,000	537,500	400,000	250,000	283,210	-21.86	29.23
Interest	777	3,341	5,920	1,703	954	-76.74	27.59
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	134,790		
Income from nonbank subsidiaries	0	10,000	0	10,000	33,489	-100.00	-100.00
Dividends	0	10,000	0	0	0	-100.00	
Interest	0	0	0	0	489		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	10,000	33,000		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	420,777	550,841	405,920	261,703	452,443	-23.61	28.48
Securities gains (losses)	0	0	-16	0	3,386		-100.00
Other operating income	1,070	4,966	11,606	-3,904	-3,041	-78.45	
Total operating income	421,847	555,807	417,510	257,799	452,788	-24.10	27.00
Operating Expenses							
Personnel expenses	328	396	6	2	0	-17.17	
Interest expense	27,411	42,646	40,885	24,874	43,609	-35.72	-47.86
Other expenses	10,177	10,453	13,965	21,866	34,268	-2.64	-51.33
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	37,916	53,495	54,856	46,742	77,877	-29.12	-48.40
Income (loss) before taxes	383,931	502,312	362,654	211,057	374,911	-23.57	48.42
Applicable income taxes (credit)	-7,834	-12,202	-9,753	-13,690	-30,421		
Extraordinary items					0		
Income before undistributed income of subsidiaries	391,765	514,514	372,407	224,747	405,332	-23.86	37.80
Equity in undistributed income of subsidiaries	368,702	-140,819	191,373	203,729	-129,858		
Bank subsidiaries	346,844	-142,263	184,066	210,922	-98,663		
Nonbank subsidiaries	21,858	1,444	7,307	-7,193	-31,195	1413.71	
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	760,467	373,695	563,780	428,476	275,474	103.50	208.15
Memoranda							
Bank net income	766,844	395,237	584,066	460,922	184,547	94.02	166.26
Nonbank net income	21,858	11,444	7,307	-7,193	-31,195	91.00	
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	5,481,311	91.74	5,339,849	91.25	5,403,005	91.97	3,418,471	3,232,129	2.65	65.10
Common and preferred stock	5,381,311	90.07	5,239,849	89.54	5,300,302	90.22	3,415,768	3,229,426	2.70	62.22
Excess cost over fair value	0	0	0	0	2,703	0.05	2,703	2,703		-100.00
Loans, advances, notes, and bonds	100,000	1.67	100,000	1.71	100,000	1.70	0	0	0.00	
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	69,712	1.17	46,271	0.79	43,370	0.74	34,586	40,731	50.66	-34.56
Common and preferred stock	69,712	1.17	46,271	0.79	43,370	0.74	34,586	40,731	50.66	-2.28
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		-100.00
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		-100.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	389,071	6.51	439,352	7.51	365,111	6.21	213,096	191,275	-11.44	66.03
Cash and due from unrelated depository institution	9,277	0.16	9,277	0.16	9,277	0.16	9,927	19,911	0.00	-53.41
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	1		-100.00
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	25,538	0.43	16,975	0.29	54,142	0.92	62,915	69,761	50.44	-73.82
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	5,974,909	100.00	5,851,724	100.00	5,874,905	100.00	3,738,995	3,553,808	2.11	57.98
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	299,479	5.01	298,853	5.11	298,228	5.08	297,603	296,971	0.21	0.58
Subordinated notes and debentures	297,855	4.99	297,553	5.08	545,669	9.29	248,101	247,618	0.10	-43.43
Other liabilities	70,465	1.18	83,674	1.43	79,008	1.34	49,379	37,344	-15.79	259.06
Balance due to subsidiaries and related institutions	10,310	0.17	10,310	0.18	10,310	0.18	10,310	10,310	0.00	0.00
Total liabilities	678,109	11.35	690,390	11.80	933,215	15.88	605,393	592,243	-1.78	-20.61
Equity Capital	5,296,800	88.65	5,161,334	88.20	4,941,690	84.12	3,133,602	2,961,565	2.62	80.91
Perpetual preferred stock (income surplus)	537,145	8.99	537,145	9.18	537,145	9.14	195,140	125,980	0.00	326.37
Common stock	169,384	2.83	168,133	2.87	166,801	2.84	143,300	142,677	0.74	19.26
Common surplus	3,894,109	65.17	3,851,208	65.81	3,819,336	65.01	3,060,561	3,043,128	1.11	28.59
Retained earnings	1,709,980	28.62	1,178,019	20.13	1,068,327	18.18	843,767	544,208	45.16	386.11
Accumulated other comprehensive income	-82,321	-1.38	158,635	2.71	65,641	1.12	-94,420	-54,754		
Other equity capital components	-931,497	-15.59	-731,806	-12.51	-715,560	-12.18	-1,014,746	-839,674		
Total liabilities and equity capital	5,974,909	100.00	5,851,724	100.00	5,874,905	100.00	3,738,995	3,553,808	2.11	57.98
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	10,310	0.17	10,310	0.18	10,310	0.18	10,310	10,310	0.00	0.00
Notes payable to subsidiaries that issued TPS	10,000	0.17	10,000	0.17	10,000	0.17	10,000	10,000	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		-100.00
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	14.59	11.94	73	7.37	7.29	48	11.87	9.68	73	14.29	10.40	88	9.26	7.61	67
Bank net income / Average equity investment in banks	14.47	11.80	78	7.44	7.45	47	12.07	10.51	69	13.96	11.19	78	5.66	8.74	20
Nonbank net income / Average equity investment in nonbanks	40.26	13.12	88	25.88	9.75	84	18.53	7.89	80	-19.30	7.10	2	-50.81	4.73	3
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	100.84	96.79	45	105.76	88.16	64	103.60	82.22	56	107.57	82.56	80	66.99	80.64	23
Nonbank net income / Parent net income	2.87	3.40	68	3.06	3.59	68	1.30	5.93	60		3.78			7.76	
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
Leverage															
Total liabilities / Equity capital	12.80	16.81	50	13.38	20.06	48	18.88	20.43	67	19.32	20.88	66	20	19.94	69
Total debt / Equity capital	11.28	11.71	63	11.56	14.41	60	17.08	14.31	70	17.41	14.69	70	18.39	13.95	74
Total debt + notes payable to subs that issued TPS / Equity capital	11.47	13.63	52	11.75	16.67	49	17.28	16.36	69	17.73	17.10	68	18.73	16.10	72
Total debt + Loans guaranteed for affiliate / Equity capital	11.28	11.77	62	11.56	14.68	58	17.08	14.56	70	17.41	15.14	70	18.39	14.35	73
Total debt / Equity capital – excess over fair value	11.28	11.81	63	11.56	14.52	60	17.09	14.51	70	17.43	14.81	70	18.41	14.10	74
Long-term debt / Equity capital	11.28	10.95	63	11.56	13.56	60	17.08	13.04	71	17.41	13.37	73	18.39	12.69	76
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0.05	0.12	78	0.09	0.12	82	0.09	0.17	77
Long-term debt / Consolidated long-term debt	65.97	39.86	69	49.53	34.67	63	54.15	28.44	76	32.93	28.63	58	33.91	26.93	60
Double Leverage															
Equity investment in subs / Equity capital	102.91	103.22	53	102.42	102.81	49	108.19	103.22	76	110.19	103.10	82	110.51	102.10	86
Total investment in subs / Equity capital	104.80	108.40	50	104.36	110.16	47	110.21	111.07	69	110.19	112.48	63	110.51	111.30	67
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.20	0.29	51	0.33	0.47	48	0.72	0.36	70	0.75	0.35	72	1.13	0.52	73
Equity investment in subs – equity cap / Net income-div (X)	0.29	1.05	20	0.86	1.82	32	1.13	1.22	51	1.08	1.22	58	1.62	2.64	50
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	162.29	152.85	61	201.92	136.59	81	163.81	177.68	52	152.46	162.34	49	302.02	141.81	92
Cash from ops + noncash items + op expense / Op expense + dividend	160.49	154.48	60	215.29	147.24	79	198.34	190.27	58	173.67	174.91	53	379.32	148.20	95
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	81.08	98.54	32	114.10	134.08	50	162.93	116.34	84	107.09	103.19	60	94.46	92.33	40
Pretax operating income + interest expense / Interest expense	1,500.65	1,835.33	54	1,277.86	2,016.32	59	987.01	1,968.54	40	948.50	2,898.75	46	959.71	1,909.25	53
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,490.25	1,770.77	55	1,270.59	1,539.23	63	977.50	1,632.83	44	934.65	1,369.37	45	953.56	1,547.94	53
Dividends + interest from subsidiaries / Interest expense + dividends	165.48	174.12	58	203.66	150.43	77	164.44	210.80	40	161.13	188.90	45	225.28	172.51	72
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	13.95	31	0	16.52	30	45.73	16.08	79	489.64	16.39	99
Net income / Current part of long-term debt + preferred dividends (X)	22.93	47.61	46	11.27	35.64	37	24.64	57.11	56	30.65	33.93	64	26.91	24.63	76
Other Ratios															
Net assets that reprice within 1 year / Total assets	5.43	3.44	66	6.25	3.85	72	5.28	2.64	73	4.48	2.61	68	4.51	3.24	64
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	0.15	1.76	57	0.14	2.66	52	0.15	5.62	46	0.14	5.50	45	0.18	5.68	44
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	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

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	57.91	66.37	47	44.28	81.10	22	55.31	57.84	56	58.44	57.26	59	20.41	68.72	9
Dividends declared / Net income	29.83	28.27	55	60.96	42.29	77	36.53	33.08	56	30.65	27.33	53	30.04	31.29	42
Net income – dividends / Average equity	10.24	8.62	72	2.88	4.14	32	7.53	6.46	64	9.91	7.33	82	6.48	5.03	69
Percent of Dividends Paid															
Dividends from bank subsidiaries	185.14	155.92	66	235.93	132.17	81	194.20	178.13	54	190.36	157.73	59	342.27	130.71	92
Dividends from nonbank subsidiaries	0	4.90	22	4.39	3.41	74	0	7.53	19	0	7.13	23	0	12.57	21
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	185.14	203.53	56	240.32	174.85	76	194.20	260.40	42	190.36	215.26	47	342.27	196.35	83
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	54.77	45.96	57	135.99	60.28	96	68.49	66.55	52	54.24	60.71	45	153.46	59	98
Interest income from bank subsidiaries	0.10	0.11	79	0.85	0.36	82	1.01	0.54	78	0.37	0.52	68	0.52	0.76	67
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries	0	0	47	0	0	46	0	0	46	0	0	47	73.04	0.01	98
Operating income from bank subsidiaries	54.87	51.33	56	136.84	62.88	93	69.50	69.36	48	54.61	63.43	41	227.02	62.82	96
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	62.63	8	87.38	56.39	63	0	82.95	12		51.40			102.35	
Interest income from nonbank subsidiaries	0	2.44	31	0	7.38	32	0	20.25	26		18.56			8.11	
Management and service fees from nonbank subsidiaries	0	0.37	40	0	0.86	39	0	1.92	38		2.96			0.85	
Other income from nonbank subsidiaries	0	0.07	45	0	0.16	46	0	1.06	43		0.15			0.81	
Operating income from nonbank subsidiaries	0	87.22	3	87.38	79.84	54	0	150.41	6		99.33			165.35	
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	99.56	74.16	78	96.71	69.76	59	95.81	67.32	59	96.97	65.18	65	62.55	59.17	37
Interest income from bank subsidiaries	0.18	0.23	78	0.60	0.63	74	1.42	0.80	78	0.66	0.92	70	0.21	0.94	59
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	29.77	0.09	99
Operating income from bank subsidiaries	99.75	83.13	71	97.31	82.20	48	97.22	78.80	47	97.64	74.20	48	92.53	69.23	46
Dividends from nonbank subsidiaries	0	3.07	21	1.80	1.95	71	0	2.65	19	0	2.57	23	0	2.65	23
Interest income from nonbank subsidiaries	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	0.11	2.79	61
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries	0	0.01	45	0	0.01	46	0	0.04	44	3.88	0.02	96	7.29	0.17	94
Operating income from nonbank subsidiaries	0	4.67	14	1.80	4.70	60	0	7.29	11	3.88	7.64	68	7.40	9.99	69
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		158.10			135.13			83.37			87.87			83.68	
Loans and advances from subsidiaries / Total debt	1.73	26.38	28	1.73	27.08	28	1.22	28.33	27	1.89	26.53	32	1.89	39.18	35