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

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BHC Name OLD NATIONAL BANCORP

City/State EVANSVILLE, IN

Bank Holding Company Information

Federal Reserve District: 8
Consolidated Assets ($000): 24,453,564
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:

OLD NATIONAL BANCORP
ONE MAIN STREET

EVANSVILLE, IN 47708

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Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets ($000)	23,861,742	21,944,322	20,068,205	17,744,460	15,298,652
Net income ($000)	277,538	226,409	238,206	190,830	95,725
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)	2.56	2.60	41	2.78	2.77	41	3.08	3.01	47	3.09	3.08	44	3.01	2.92	47
+ Non-interest income	0.87	1.04	48	1.04	1.21	50	0.98	1.32	42	1.09	1.31	48	1.14	1.35	44
– Overhead expense	2.09	2.17	49	2.47	2.57	55	2.54	2.69	46	2.91	2.71	68	2.93	2.72	64
– Provision for credit losses	-0.12	-0.09	41	0.17	0.51	12	0.02	0.15	16	0.04	0.14	20	0.02	0.16	15
+ Securities gains (losses)	0.02	0.01	83	0.05	0.02	76	0.01	0.01	69	0.01	0	89	0.06	0.01	90
+ Other tax equivalent adjustments	0	0	16	0	0	13	0	0	42	0	0	45	0	0	10
= Pretax net operating income (tax equivalent)	1.48	1.66	36	1.23	1.04	63	1.51	1.56	44	1.24	1.57	21	1.25	1.43	30
Net operating income	1.16	1.26	42	1.03	0.81	71	1.19	1.19	45	1.08	1.24	29	0.63	0.89	28
Net income	1.16	1.26	42	1.03	0.82	70	1.19	1.19	44	1.08	1.24	29	0.63	0.90	27
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.09	3.06	48	3.55	3.55	47	4.28	4.41	40	4.13	4.24	44	3.90	3.80	59
Interest expense	0.20	0.25	47	0.35	0.52	28	0.73	1.08	24	0.61	0.86	28	0.44	0.60	35
Net interest income (tax equivalent)	2.89	2.80	51	3.19	3.01	56	3.55	3.33	57	3.52	3.38	50	3.47	3.19	61
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.03	0.11	3	0.02	0.27	9	0.05	0.21	22	0.02	0.22	14	0.03	0.24	13
Earnings coverage of net loan and lease losses (X)	-65.07	39.72	6	98.87	22.91	90	52.80	24.40	84	114.34	21.75	92	69.32	19.67	88
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.79	1.23	16	0.95	1.58	13	0.45	0.83	17	0.45	0.90	14	0.45	0.98	15
Allowance for loan and lease losses / Total loans and leases	0.79	1.20	19	0.95	1.55	13	0.45	0.81	17	0.45	0.89	14	0.45	0.96	15
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.82	0.49	85	1.11	0.71	85	1	0.57	88	1.17	0.61	92	1.12	0.72	83
30–89 days past due loans and leases / Total loans and leases	0.12	0.32	24	0.15	0.39	18	0.25	0.43	33	0.40	0.44	51	0.40	0.47	49
Liquidity and Funding															
Net noncore funding dependence	9.70	-2.33	85	13.20	3.20	79	18.46	14.45	65	17.63	16.62	60	19.03	17.03	58
Net short-term noncore funding dependence	-0.71	-7.71	71	2.38	-4.76	75	6.73	3.38	55	8.51	4.66	58	13.23	4.83	71
Net loans and leases / Total assets	55.33	58.67	38	59.75	61.58	37	59.33	63.77	27	61.86	63.98	30	63.28	62.73	36
Capitalization															
Tier 1 leverage ratio	8.59	8.98	43	8.20	9.13	21	8.88	9.76	28	9.17	9.71	37	8.28	9.53	15
Holding company equity capital / Total assets	12.32	10.71	74	12.95	11.16	75	13.97	12.43	69	13.63	12.22	71	12.30	11.94	58
Total equity capital (including minority interest) / Total assets	12.32	10.82	74	12.95	11.29	75	13.97	12.57	68	13.63	12.27	71	12.30	12.01	57
Common equity tier 1 capital / Total risk-weighted assets	12.04	12.42	45	11.75	12.38	41	12.13	12.17	53	11.36	12.12	43	10.39	12.19	25
Net loans and leases / Equity capital (X)	4.49	5.53	30	4.61	5.58	28	4.25	5.21	26	4.54	5.29	30	5.15	5.27	45
Cash dividends / Net income	33.45	28.27	61	41.05	42.30	50	37.56	33.12	56	43.05	27.31	80	75.85	31.29	92
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	6.50	10.50	38	12.49	16.68	41	3.46	9.26	32	12.62	7	82	17.89	8.28	82
Equity capital	1.32	7.46	21	4.21	6.99	38	6.06	10.49	37	24.84	7.89	87	18.74	10.18	81
Net loans and leases	-1.37	3.36	33	13.28	9.07	73	-0.77	9.10	11	10.08	7.89	73	22.47	9.38	83
Noncore funding	-7.66	-14.79	62	-11.54	-12.18	51	6.01	6.59	55	2.06	10.67	36	13.33	5.59	68
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	5.80	10.95	42	5.87	13.56	39	6.11	13.04	48	6.47	13.37	49	8.08	12.69	55
Equity investment in subsidiaries / Equity capital	101.59	103.22	47	102.41	102.81	48	104.23	103.22	58	103.22	103.10	54	104.70	102.10	64
Cash from ops + noncash items + op expense / Op expense + dividends	120.59	154.48	39	180.67	147.24	72	140.30	190.27	35	123.69	174.91	28	98.52	148.20	24

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	501,616	528,518	583,783	523,414	402,706	-5.09	38.99
Income from lease financing receivables	821	1,370	1,865	1,178	488	-40.07	67.21
Fully taxable income on loans and leases	489,862	515,529	569,654	508,293	389,224	-4.98	40.32
Tax-exempt income on loans and leases	12,575	14,359	15,994	16,299	13,970	-12.42	2.37
Estimated tax benefit on income on loans and leases	3,488	4,043	4,575	4,323	7,532	-13.73	-45.47
Income on loans and leases (tax equivalent)	505,925	533,931	590,223	528,915	410,726	-5.25	37.56
Investment interest income (tax equivalent)	141,849	137,867	144,358	107,468	102,870	2.89	46.87
Interest on balances due from depository institutions	587	568	1,659	607	287	3.35	313.38
Interest income on other earning assets	4,202	4,529	7,087	6,449	4,544	-7.22	7.17
Total interest income (tax equivalent)	652,563	676,895	743,327	643,439	518,427	-3.59	39.31
Interest on time deposits of $250K or more	1,356	3,894	10,393	7,325	3,203	-65.18	
Interest on time deposits < $250K	3,759	11,084	21,100	17,091	9,118	-66.09	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	5,839	13,191	37,871	16,861	8,035	-55.73	-4.15
Interest on other borrowings and trading liabilities	30,100	38,364	56,060	52,474	37,697	-21.54	10.87
Interest on subordinated debt and mandatory convertible securities	1,196	681	690	692	115	75.62	
Total interest expense	42,250	67,214	126,114	94,443	58,168	-37.14	-4.91
Net interest income (tax equivalent)	610,313	609,681	617,213	548,996	460,259	0.10	43.94
Non-interest income	208,338	228,516	197,409	193,281	174,875	-8.83	-15.61
Adjusted operating income (tax equivalent)	818,651	838,197	814,622	742,277	635,134	-2.33	22.03
Overhead expense	499,208	542,793	509,232	517,209	448,797	-8.03	9.97
Provision for credit losses	-28,812	38,395	4,747	6,966	3,050		
Securities gains (losses)	4,328	10,768	1,923	2,011	8,468	-59.81	-24.70
Other tax equivalent adjustments	-1	-1	0	0	-5		
Pretax net operating income (tax equivalent)	352,775	269,142	303,296	220,074	191,750	31.07	59.11
Applicable income taxes	61,324	29,147	52,150	17,850	72,939	110.40	-7.31
Tax equivalent adjustments	13,913	13,586	12,940	11,394	23,086	2.41	-34.66
Applicable income taxes (tax equivalent)	75,237	42,733	65,090	29,244	96,025	76.06	-13.97
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	277,538	226,409	238,206	190,830	95,725	22.58	106.71
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	277,538	226,409	238,206	190,830	95,725	22.58	106.71
Memoranda							
Net income - holding company and noncontrolling (minority) interest	277,538	226,409	238,206	190,830	95,725	22.58	106.71
Investment securities income (tax equivalent)	141,849	137,867	144,358	107,468	102,870	2.89	46.87
US Treasury and agency securities (excluding mortgage-backed securities)	24,210	12,124	16,091	14,433	11,453	99.69	83.31
Mortgage-backed securities	60,479	70,611	73,835	41,493	30,782	-14.35	150.18
All other securities	57,160	55,132	54,432	51,542	60,635	3.68	-3.45
Cash dividends declared	92,829	92,946	89,474	82,161	72,604	-0.13	37.45
Common	92,829	92,946	89,474	82,161	72,604	-0.13	37.45
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	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)	2.73	2.85	39	3.08	3.27	31	3.70	4	27	3.63	3.87	30	3.39	3.47	44
Less: Interest expense	0.18	0.23	45	0.31	0.48	26	0.63	0.98	23	0.53	0.79	26	0.38	0.55	32
Equals: Net interest income (tax equivalent)	2.56	2.60	41	2.78	2.77	41	3.08	3.01	47	3.09	3.08	44	3.01	2.92	47
Plus: Non-interest income	0.87	1.04	48	1.04	1.21	50	0.98	1.32	42	1.09	1.31	48	1.14	1.35	44
Equals: adjusted operating income (tax equivalent)	3.43	3.70	33	3.82	4.04	43	4.06	4.41	34	4.18	4.46	36	4.15	4.33	44
Less: Overhead expense	2.09	2.17	49	2.47	2.57	55	2.54	2.69	46	2.91	2.71	68	2.93	2.72	64
Less: Provision for credit losses	-0.12	-0.09	41	0.17	0.51	12	0.02	0.15	16	0.04	0.14	20	0.02	0.16	15
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	0.02	0.01	83	0.05	0.02	76	0.01	0.01	69	0.01	0	89	0.06	0.01	91
Plus: other tax equivalent adjustments	0	0	16	0	0	13	0	0	42	0	0	45	0	0	10
Equals: Pretax net operating income (tax equivalent)	1.48	1.66	36	1.23	1.04	63	1.51	1.56	44	1.24	1.57	21	1.25	1.43	30
Less: Applicable income taxes (tax equivalent)	0.32	0.38	31	0.19	0.23	39	0.32	0.36	37	0.16	0.33	10	0.63	0.55	59
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income	1.16	1.26	42	1.03	0.81	71	1.19	1.19	45	1.08	1.24	29	0.63	0.89	28
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1.16	1.26	42	1.03	0.82	70	1.19	1.19	44	1.08	1.24	29	0.63	0.90	27
Memo: Net income (last four quarters)	1.16	1.26	42	1.03	0.82	70	1.19	1.19	44	1.08	1.24	29	0.63	0.91	26
Net income–BHC and noncontrolling (minority) interest	1.16	1.27	41	1.03	0.83	70	1.19	1.20	44	1.08	1.25	29	0.63	0.91	25
Margin Analysis															
Average earning assets / Average assets	88.53	93.08	6	86.98	92.32	4	86.62	91.05	9	87.79	91.48	15	86.79	91.61	8
Average interest-bearing funds / Average assets	63.94	61.99	65	79.97	64.06	91	80.87	65.57	92	81.87	65.56	92	82.45	65.75	93
Interest income (tax equivalent) / Average earning assets	3.09	3.06	48	3.55	3.55	47	4.28	4.41	40	4.13	4.24	44	3.90	3.80	59
Interest expense / Average earning assets	0.20	0.25	47	0.35	0.52	28	0.73	1.08	24	0.61	0.86	28	0.44	0.60	35
Net interest income (tax equivalent) / Average earning assets	2.89	2.80	51	3.19	3.01	56	3.55	3.33	57	3.52	3.38	50	3.47	3.19	61
Yield or Cost															
Total loans and leases (tax equivalent)	3.67	4.01	32	4	4.27	35	4.88	5.09	42	4.63	4.95	30	4.31	4.52	42
Interest-bearing bank balances	0.13	0.14	41	0.42	0.27	86	2.39	2.04	72	0.97	1.64	10	0.63	1.05	10
Federal funds sold and reverse repos		0.25			0.68			2.44			2.17			1.41	
Trading assets	0.02	0.45	58	0.07	0.60	56	0.21	0.99	52	0.64	1.11	51	0.54	1.11	46
Total earning assets	3.02	3.04	46	3.48	3.51	44	4.20	4.36	38	4.06	4.20	42	3.73	3.73	51
Investment securities (tax equivalent)	2.13	1.77	77	2.61	2.25	78	2.88	2.76	63	2.72	2.68	54	2.87	2.47	77
US Treasury and agency securities (excluding mortgage-backed securities)	1.35	1.14	66	1.85	1.75	57	2.24	2.32	50	1.94	2.05	44	1.78	1.62	63
Mortgage-backed securities	1.76	1.57	71	2.20	2.05	60	2.47	2.61	29	2.23	2.50	14	2	2.23	24
All other securities	3.39	2.81	71	3.63	3.24	69	3.82	4.06	54	3.67	4.20	51	4.17	3.66	70
Interest-bearing deposits	0.09	0.21	22	0.19	0.53	10	0.51	1.10	11	0.35	0.81	9	0.20	0.49	16
Time deposits of $250K or more	0.52	0.66	35	0.94	1.42	14	1.73	1.96	29	1.37	1.44	39			
Time deposits < $250K	0.50	0.62	39	1.11	1.36	25	1.62	1.82	35	1.33	1.29	50			
Other domestic deposits	0.05	0.15	16	0.10	0.36	4	0.33	0.93	5	0.17	0.67	4			
Foreign deposits		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos	0.10	0.17	47	0.42	0.62	42	1.40	1.86	36	1.16	1.51	38	0.62	0.94	37
Other borrowed funds and trading liabilities	1.35	1.27	53	1.56	1.50	52	2.20	2.38	39	2.30	2.28	55	1.96	1.77	65
All interest-bearing funds	0.28	0.37	37	0.38	0.74	11	0.78	1.49	11	0.65	1.19	14	0.46	0.82	18

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	208,338	228,516	197,409	193,281	174,875
Fiduciary activities income	40,409	36,806	37,072	36,863	37,316
Service charges on deposit accounts - domestic	34,685	35,081	44,915	44,026	41,331
Trading revenue	334	574	631	50	667
Investment banking fees and commissions	24,639	21,614	21,785	20,539	20,977
Insurance activities revenue	114	407	814	399	617
Venture capital revenue	0	0	0	0	0
Net servicing fees	10,983	11,809	9,238	8,496	7,991
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	26,144	45,366	11,909	26,358	10,347
Other non-interest income	71,030	76,859	71,045	56,550	55,629
Total overhead expenses	499,208	542,793	509,232	517,209	448,797
Personnel expense	284,098	293,590	289,452	281,275	246,738
Net occupancy expense	71,539	72,006	72,158	66,802	60,071
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	9,975	15,467	16,927	14,429	11,802
Other operating expenses	133,596	161,730	130,695	154,703	130,186
Fee income on mutual funds and annuities	22,981	19,915	19,888	18,684	18,828
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,374	2,445	2,709	2,892	2,801
Average personnel expense per employee	119.67	120.08	106.85	97.26	88.09
Average assets per employee	10,051.28	8,975.18	7,407.98	6,135.71	5,461.85

	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	11.03	2.17	96	8.71	2.02	94	10.07	2.72	92	9.67	3.08	90	10.77	2.85	96
Overhead expenses / Net Interest Income + non-interest income	62.03	59.28	57	65.82	62.28	65	63.52	61.29	65	70.76	60.88	84	73.33	63.61	80
Percent of Average Assets															
Total overhead expense	2.09	2.17	49	2.47	2.57	55	2.54	2.69	46	2.91	2.71	68	2.93	2.72	64
Personnel expense	1.19	1.21	49	1.34	1.30	55	1.44	1.41	51	1.59	1.44	64	1.61	1.42	69
Net occupancy expense	0.30	0.23	77	0.33	0.26	78	0.36	0.28	78	0.38	0.28	81	0.39	0.29	86
Other operating expenses	0.60	0.72	39	0.81	0.94	55	0.74	0.97	32	0.95	0.97	60	0.93	1	49
Overhead less non-interest income	1.22	1.10	54	1.43	1.25	68	1.55	1.32	62	1.83	1.38	81	1.79	1.34	82
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	60.98	58.83	53	64.76	61.82	65	62.51	60.64	64	69.68	60.37	84	70.66	62.73	79
Personnel expense	34.70	32.93	58	35.03	32.36	66	35.53	32.39	68	37.89	32.51	79	38.85	32.93	81
Net occupancy expense	8.74	6.23	82	8.59	6.58	80	8.86	6.52	88	9	6.48	89	9.46	6.70	88
Other operating expenses	17.54	19.18	43	21.14	22.28	60	18.12	21.20	36	22.79	20.90	68	22.36	22.41	56
Total non-interest income	25.45	27.67	47	27.26	28.83	52	24.23	29.23	48	26.04	28.50	52	27.53	31.08	48
Fiduciary activities income	4.94	2.20	82	4.39	2.09	80	4.55	1.97	81	4.97	2.14	83	5.88	2.38	87
Service charges on domestic deposit accounts	4.24	3.27	65	4.19	3.27	67	5.51	3.88	70	5.93	4.15	68	6.51	4.28	73
Trading revenue	0.04	0.62	53	0.07	1.28	48	0.08	1.18	44	0.01	0.85	45	0.11	0.90	49
Investment banking fees and commissions	3.01	2.58	71	2.58	2.46	68	2.67	3.54	65	2.77	3.42	67	3.30	3.62	74
Insurance activities revenue	0.01	0.36	38	0.05	0.41	46	0.10	0.47	51	0.05	0.47	45	0.10	0.55	48
Venture capital revenue	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44
Net servicing fees	1.34	0.60	82	1.41	0.01	89	1.13	0.28	88	1.14	0.65	74	1.26	0.60	78
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	3.19	3.30	55	5.41	3.92	70	1.46	1.86	52	3.55	1.61	80	1.63	1.67	58
Other non-interest income	8.68	9.27	58	9.17	9.65	57	8.72	10.04	53	7.62	9.86	44	8.76	10.77	44
Overhead less non-interest income	35.53	30.52	62	37.49	31.93	63	38.28	31.06	68	43.64	31.46	87	43.13	31.19	87
Applicable income taxes / Pretax net operating income (tax equivalent)	17.38	21.18	13	10.83	18.63	11	17.19	20.56	23	8.11	19.04	6	38.04	32.99	61
Applicable income tax + TE / Pretax net operating income + TE	21.33	22.67	27	15.88	21.18	13	21.46	23.23	33	13.29	21.56	9	50.08	37.95	79

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	9,481,058	9,004,461	8,273,372	8,010,885	7,255,579	5.29	58.09
Commercial and industrial loans	2,649,607	3,169,464	2,228,783	2,441,953	2,060,648	-16.40	103.41
Loans to individuals	980,221	1,022,166	1,074,079	1,135,727	1,285,341	-4.10	-24.79
Loans to depository institutions and acceptances of other banks	0	861	881	152	226	-100.00	-100.00
Agricultural loans	85,983	98,277	113,599	120,322	77,494	-12.51	-1.19
Other loans and leases	440,435	554,526	473,739	549,775	456,822	-20.57	7.19
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	13,637,304	13,849,755	12,164,453	12,258,814	11,136,110	-1.53	49.84
Less: Allowance for loan and lease losses	107,341	131,388	54,619	55,461	50,381	-18.30	115.51
Net loans and leases	13,529,963	13,718,367	12,109,834	12,203,353	11,085,729	-1.37	49.48
Debt securities that reprice or mature in over 1 year	7,260,477	5,858,099	5,192,337	4,347,695	3,569,272	23.94	122.51
Mutual funds and equity securities	24,906	14,361	37,890	33,805	34,653	73.43	-27.97
Subtotal	20,815,346	19,590,827	17,340,061	16,584,853	14,689,654	6.25	68.56
Interest-bearing bank balances	649,356	321,504	41,571	33,162	67,679	101.97	1307.42
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	107,701	97,818	155,538	248,253	276,308	10.10	-55.98
Trading assets	55,614	116,008	48,601	18,200	13,969	-52.06	1016.30
Total earning assets	21,628,017	20,126,157	17,585,771	16,884,468	15,047,610	7.46	71.04
Non-interest-bearing cash and due from depository institutions	172,663	268,208	234,766	284,003	222,752	-35.62	-17.54
Premises, fixed assets, and leases	545,746	540,605	586,402	485,912	458,074	0.95	27.03
Other real estate owned	1,917	1,140	1,756	2,921	8,469	68.16	-89.50
Investment in unconsolidated subsidiaries	1,296	1,296	1,606	1,854	1,854	0.00	-7.03
Intangible and other assets	2,103,925	2,023,241	2,001,397	2,069,287	1,779,591	3.99	35.14
Total assets	24,453,564	22,960,647	20,411,698	19,728,445	17,518,350	6.50	64.56
Quarterly average assets	24,274,316	23,041,394	20,302,786	18,758,428	16,587,052	5.35	65.39
Average loans and leases (YTD)	13,779,764	13,354,863	12,097,252	11,426,485	9,529,397	3.18	66.58
Memoranda							
Loans held-for-sale	35,458	63,250	46,898	14,911	17,930	-43.94	-60.90
Loans not held-for-sale	13,601,846	13,786,505	12,117,555	12,243,903	11,118,180	-1.34	50.95
Real estate loans secured by 1–4 family	3,007,061	3,050,087	3,247,739	3,130,485	3,065,166	-1.41	2.17
Commercial real estate loans	6,342,044	5,796,982	4,859,210	4,707,976	4,044,444	9.40	118.76
Construction and land development	1,062,810	941,343	1,029,347	801,874	614,477	12.90	90.16
Multifamily	1,334,348	1,157,328	793,620	853,213	858,062	15.30	89.56
Nonfarm nonresidential	3,944,886	3,698,311	3,036,243	3,052,889	2,571,905	6.67	141.09
Real estate loans secured by farmland	131,953	157,392	166,423	172,424	145,969	-16.16	-14.86
Total investment securities	7,393,084	5,970,278	5,385,765	4,629,753	3,880,233	23.83	108.71
U.S. Treasury securities	235,584	10,208	17,682	5,301	5,552	2207.84	3216.68
US agency securities (excluding mortgage-backed securities)	1,595,952	909,545	650,592	762,971	688,450	75.47	184.52
Municipal securities	1,654,986	1,492,162	1,275,643	1,245,657	1,207,353	10.91	46.33
Mortgage-backed securities	3,706,663	3,350,117	3,196,607	2,351,667	1,672,589	10.64	141.37
Asset-backed securities	26,647	41,655	66,812	101,060	137,149	-36.03	-81.93
Other debt securities	148,346	152,230	140,539	129,292	134,487	-2.55	18.16
Mutual funds and equity securities	24,906	14,361	37,890	33,805	34,653	73.43	-27.97
Available-for-sale securities	7,368,178	5,955,917	5,347,875	4,089,614	3,196,170	23.71	163.42
U.S. Treasury securities	235,584	10,208	17,682	5,301	5,552	2207.84	3216.68
US agency securities (excluding mortgage-backed securities)	1,595,952	909,545	650,592	688,985	688,450	75.47	206.45
Municipal securities	1,654,986	1,492,162	1,275,643	940,429	530,193	10.91	278.99
Mortgage-backed securities	3,706,663	3,350,117	3,196,607	2,224,547	1,665,686	10.64	143.06
Asset-backed securities	26,647	41,655	66,812	101,060	137,149	-36.03	-81.93
Other debt securities	148,346	152,230	140,539	129,292	134,487	-2.55	18.16
Mutual funds and equity securities	0	0	0	0	34,653		-100.00
Held-to-maturity securities appreciation (depreciation)				-231	43,640		
Available-for-sale securites appreciation (depreciation)	-2,855	185,163	72,228	-47,869	-56,379		
Structured notes, fair value	234,235	48,183	157,240	430,004	432,936	386.14	-19.29
Pledged securities	2,700,877	2,427,365	2,104,494	2,404,231	1,824,661	11.27	95.00

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	6,309,972	1,151,392	847,017	1,143,248	1,250,883	448.03	839.94
NOW, ATS and transaction accounts	196,169	284,386	342,715	662,057	653,119	-31.02	-6.00
Time deposits less brokered deposits < $250K	700,797	730,352	1,037,161	1,227,386	990,140	-4.05	
MMDA and other savings accounts	11,109,505	14,486,196	11,687,961	10,525,311	9,080,189	-23.31	32.27
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	18,316,443	16,652,326	13,914,854	13,558,002	11,974,331	9.99	81.66
Time deposits of $250K or more	252,751	285,149	546,038	612,891	422,547	-11.36	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	392,551	432,332	678,196	632,429	719,843	-9.20	-30.65
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	27,500	95,000	90,728	325,096	999,896	-71.05	-97.13
Other borrowings w/remaining maturity over 1 year	2,103,296	2,093,901	1,991,128	1,456,560	789,998	0.45	259.17
Brokered deposits < $250K	0	100,003	92,536	179,066	208,945	-100.00	
Noncore funding	2,776,098	3,006,385	3,398,626	3,206,042	3,141,229	-7.66	0.16
Trading liabilities	24,960	13,864	842	2,772	5,273	80.03	
Subordinated notes and debentures + trust preferred securities	54,000	54,000	64,310	72,310	72,310	0.00	20.00
Other liabilities	270,045	261,416	180,613	199,749	170,810	3.30	84.48
Total liabilities	21,441,546	19,987,991	17,559,245	17,038,875	15,363,953	7.27	64.35
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	165,838	165,367	169,616	175,141	152,040	0.28	22.70
Common surplus	1,886,524	1,881,374	1,948,647	2,036,194	1,643,433	0.27	39.57
Retained earnings	968,010	783,892	682,185	527,684	413,130	23.49	148.02
Accumulated other comprehensive income	-2,375	147,771	56,207	-44,950	-50,272		
Other equity capital components	-5,979	-5,748	-4,202	-4,499	-3,934		
Total holding company equity capital	3,012,018	2,972,656	2,852,453	2,689,570	2,154,397	1.32	66.00
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,012,018	2,972,656	2,852,453	2,689,570	2,154,397	1.32	66.00
Total liabilities and capital	24,453,564	22,960,647	20,411,698	19,728,445	17,518,350	6.50	64.56
Memoranda							
Non-interest-bearing deposits	6,309,972	1,151,392	847,017	1,143,248	1,250,883	448.03	839.94
Interest-bearing deposits	12,259,222	15,886,086	13,706,411	13,206,711	11,354,940	-22.83	21.72
Total deposits	18,569,194	17,037,478	14,553,428	14,349,959	12,605,823	8.99	72.84
Long-term debt that reprices within 1 year	612,000	562,000	150,000	250,000	435,000	8.90	40.21
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,972,656	2,852,453	2,689,570	2,154,397	1,814,417		
Accounting restatements	0	-31,150	6,322	-4,179	0		
Net income	277,538	226,409	238,206	190,830	95,725		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	583	577	567	497	404		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	3,731	82,358	102,413	1,805	2,761		
Changes incident to business combinations	0	0	0	406,474	300,828		
Less: Dividends declared	92,829	92,946	89,474	82,161	72,604		
Change in other comprehensive income	-150,146	91,564	101,157	16,125	9,100		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	7,947	8,107	8,518	9,392	9,288		
Holding company equity capital, ending balance	3,012,018	2,972,656	2,852,453	2,689,570	2,154,397		

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	38.77	36.25	52	39.22	36.22	49	40.53	37.78	44	40.61	37.19	49	41.42	35.54	55
Commercial and industrial loans	10.84	10.76	60	13.80	13.52	51	10.92	12.02	47	12.38	12.85	52	11.76	12.62	50
Loans to individuals	4.01	3.36	67	4.45	3.40	67	5.26	4.20	64	5.76	4.31	67	7.34	4.47	71
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	74	0	0.04	66	0	0.05	62	0	0.06	58
Agricultural loans	0.35	0.18	77	0.43	0.19	79	0.56	0.24	81	0.61	0.30	80	0.44	0.21	81
Other loans and leases	1.80	4.47	29	2.42	4.63	34	2.32	5.01	32	2.79	5	36	2.61	5.10	33
Net loans and leases	55.33	58.67	38	59.75	61.58	37	59.33	63.77	27	61.86	63.98	30	63.28	62.73	36
Debt securities over 1 year	29.69	19.46	81	25.51	15.55	88	25.44	14.60	88	22.04	14.63	84	20.37	14.83	77
Mutual funds and equity securities	0.10	0.06	70	0.06	0.05	68	0.19	0.06	86	0.17	0.06	84	0.20	0.06	84
Subtotal	85.12	79.22	69	85.32	78.16	77	84.95	79.65	61	84.07	79.97	46	83.85	79.31	47
Interest-bearing bank balances	2.66	8.50	15	1.40	7.51	9	0.20	3.06	3	0.17	3.04	3	0.39	3.46	8
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21
Debt securities 1 year or less	0.44	1.56	29	0.43	1.68	21	0.76	1.91	37	1.26	1.96	52	1.58	1.86	58
Trading assets	0.23	0.49	61	0.51	1.01	58	0.24	1.19	51	0.09	1.33	48	0.08	1.34	44
Total earning assets	88.45	91.77	12	87.66	91.05	12	86.16	89.53	13	85.58	89.74	10	85.90	89.84	14
Non-interest cash and due from depository institutions	0.71	0.82	38	1.17	1.07	54	1.15	1.14	48	1.44	1.21	68	1.27	1.22	50
Other real estate owned	0.01	0.01	57	0	0.02	31	0.01	0.03	30	0.01	0.04	34	0.05	0.05	61
All other assets	10.85	7.35	89	11.18	7.82	87	12.69	9.27	84	12.98	8.98	89	12.83	8.86	88
Memoranda															
Short-term investments	3.10	11.47	12	1.83	11.17	3	0.97	7.63	7	1.43	7.80	15	1.96	8.69	22
U.S. Treasury securities	0.96	1.47	61	0.04	0.84	45	0.09	1.03	44	0.03	1.04	40	0.03	1.02	38
US agency securities (excluding mortgage-backed securities)	6.53	0.82	96	3.96	0.63	93	3.19	0.54	94	3.87	0.69	91	3.93	0.75	90
Municipal securities	6.77	1.73	92	6.50	1.69	90	6.25	1.34	94	6.31	1.62	94	6.89	1.60	95
Mortgage-backed securities	15.16	14.14	58	14.59	11.75	66	15.66	11.44	76	11.92	11.13	57	9.55	11.06	40
Asset-backed securities	0.11	0.50	58	0.18	0.32	67	0.33	0.28	73	0.51	0.33	77	0.78	0.30	80
Other debt securities	0.61	0.53	65	0.66	0.42	74	0.69	0.39	75	0.66	0.41	76	0.77	0.38	78
Loans held-for-sale	0.15	0.55	43	0.28	0.52	44	0.23	0.39	50	0.08	0.30	37	0.10	0.33	38
Loans held for investment	55.62	58.06	40	60.04	61.72	37	59.37	63.50	29	62.06	63.93	31	63.47	62.63	37
Real estate loans secured by 1–4 family	12.30	11.46	58	13.28	11.91	57	15.91	13.29	61	15.87	13.46	62	17.50	13.44	64
Revolving	2.33	1.42	73	2.48	1.66	65	2.87	2.07	65	3.02	2.27	67	2.93	2.40	64
Closed-end, secured by first liens	9.76	9.67	56	10.56	9.81	55	12.71	10.69	65	12.44	10.57	62	14.16	10.35	71
Closed-end, secured by junior liens	0.21	0.17	74	0.24	0.22	68	0.33	0.28	66	0.41	0.31	69	0.41	0.34	67
Commercial real estate loans	25.94	22.69	57	25.25	22.22	54	23.81	22.23	50	23.86	21.58	52	23.09	19.88	57
Construction and land development	4.35	3.34	64	4.10	3.40	62	5.04	3.44	72	4.06	3.51	61	3.51	3.25	58
Multifamily	5.46	3.57	80	5.04	3.12	76	3.89	3.01	73	4.32	2.72	79	4.90	2.54	84
Nonfarm nonresidential	16.13	14.57	57	16.11	14.72	52	14.88	14.69	50	15.47	14.44	53	14.68	13.30	56
Real estate loans secured by farmland	0.54	0.30	76	0.69	0.33	77	0.82	0.36	79	0.87	0.41	78	0.83	0.32	80

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	69.52	61.05	58	65.02	57.15	59	68.01	57.46	61	65.35	56.49	55	65.15	54.84	55
Real estate loans secured by 1–4 family	22.05	19.86	55	22.02	19.43	58	26.70	20.75	68	25.54	21.10	63	27.52	21.45	69
Revolving	4.17	2.43	76	4.11	2.64	69	4.82	3.15	71	4.86	3.50	66	4.61	3.77	63
Closed-end	17.88	17.24	55	17.91	16.59	58	21.88	17.39	69	20.67	17.39	63	22.92	17.41	73
Commercial real estate loans	46.51	37.86	58	41.86	34.63	59	39.95	33.52	57	38.40	32.14	53	36.32	29.99	55
Construction and land development	7.79	5.65	68	6.80	5.26	67	8.46	5.09	76	6.54	5.20	65	5.52	4.90	58
1–4 family	1.46	1.18	64	1.32	0.93	68	0.99	0.94	61	0.43	1.02	42	0.89	0.89	61
Other	6.33	4.40	68	5.47	4.19	66	7.47	4.02	81	6.11	4.05	72	4.63	3.90	65
Multifamily	9.78	5.78	83	8.36	4.96	79	6.52	4.69	73	6.96	4.10	80	7.71	3.84	86
Nonfarm nonresidential	28.93	24.56	60	26.70	22.93	55	24.96	22.15	53	24.90	21.40	56	23.10	20.03	55
Owner-occupied	12.21	8.29	73	11.49	7.68	73	11.45	7.72	76	11.53	8.03	70	10.69	7.58	69
Other	16.72	15.94	53	15.21	14.95	49	13.51	14.34	46	13.37	13.38	49	12.40	12.45	52
Real estate loans secured by farmland	0.97	0.54	75	1.14	0.54	79	1.37	0.55	80	1.41	0.63	78	1.31	0.51	82
Loans to depository institutions and acceptances of other banks	0	0.04	34	0.01	0.06	73	0.01	0.11	65	0	0.12	63	0	0.17	58
Commercial and industrial loans	19.43	18.86	59	22.88	22.17	57	18.32	19.53	50	19.92	20.32	52	18.50	20.53	48
Loans to individuals	7.19	6.24	67	7.38	6.13	66	8.83	7.13	66	9.26	7.36	68	11.54	7.61	71
Credit card loans	0	0.53	22	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19
Agricultural loans	0.63	0.34	77	0.71	0.32	79	0.93	0.37	81	0.98	0.46	81	0.70	0.33	82
Other loans and leases	3.23	8.75	30	4	9.09	38	3.89	9.85	34	4.48	9.66	37	4.10	10.32	33
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	458.16	391.81	61	475.34	381.27	70	469.72	391.26	58	478.72	379.80	61	537.97	366.85	71
Real estate loans secured by 1–4 family	145.31	126.06	65	161.01	125.03	66	184.39	138.18	69	187.07	137.84	69	227.27	138.55	81
Revolving	27.50	15.44	76	30.07	17.42	73	33.26	21.26	70	35.62	23.33	70	38.04	25.05	70
Closed-end	117.82	108.85	57	130.94	106.14	63	151.13	115.20	70	151.45	112.79	72	189.23	111.69	80
Commercial real estate loans	306.47	245.88	63	306.02	234.65	64	275.88	229.44	54	281.34	219.72	59	299.88	204.45	64
Construction and land development	51.36	35.95	68	49.69	35.62	68	58.44	34.95	75	47.92	35.36	65	45.56	32.91	65
1–4 family	9.62	7.42	66	9.68	6.34	70	6.84	6.61	60	3.18	7.04	43	7.36	6.16	63
Other	41.74	28.11	71	40.01	28.16	69	51.60	27.32	83	44.74	27.26	76	38.20	26.01	71
Multifamily	64.48	38.66	83	61.09	32.74	85	45.06	31.04	79	50.99	27.85	85	63.62	25.95	88
Nonfarm nonresidential	190.63	158.05	61	195.23	155.06	60	172.38	152.10	55	182.44	147.22	61	190.69	137.03	66
Owner-occupied	80.44	52.99	73	84.03	52.37	76	79.07	53.07	70	84.50	54.89	72	88.30	51.62	76
Other	110.19	102.54	54	111.20	100.54	56	93.31	97.41	47	97.94	91.80	55	102.39	84.09	63
Real estate loans secured by farmland	6.38	3.22	77	8.31	3.44	78	9.45	3.60	80	10.30	4.02	80	10.82	3.31	84
Loans to depository institutions and acceptances of other banks	0	0.21	34	0.05	0.28	73	0.05	0.44	66	0.01	0.54	62	0.02	0.68	58
Commercial and industrial loans	128.04	114.45	62	167.31	139.91	63	126.54	122.02	52	145.93	128.82	59	152.79	126.55	62
Loans to individuals	47.37	34.55	72	53.96	37.47	70	60.98	43.51	66	67.87	42.67	70	95.30	44.83	80
Credit card loans	0	2.77	23	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19
Agricultural loans	4.16	1.86	80	5.19	1.88	82	6.45	2.18	83	7.19	2.72	83	5.75	1.88	86
Other loans and leases	21.28	51.06	30	29.27	49.54	41	26.90	52.44	33	32.85	51.79	41	33.87	52.78	36
Supplemental															
Non-owner occupied CRE loans / Gross loans	35.79	30.07	61	31.65	27.32	55	30.18	26.45	56	28.64	24.79	55	27.03	23.09	58
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	235.88	195.33	61	231.42	183.76	60	208.42	178.57	55	209.82	167.93	61	223.17	156.17	67
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	316.32	252.85	65	315.45	240.85	66	287.50	236.10	54	294.32	225.98	59	311.47	210.40	65

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	3.10	11.47	12	1.83	11.17	3	0.97	7.63	7	1.43	7.80	15	1.96	8.69	22
Liquid assets	26.24	29.03	41	21.67	26.22	38	20.53	22.44	53	17.51	22.72	43	15.12	24.04	30
Investment securities	30.23	21.63	74	26	17.85	82	26.39	16.99	84	23.47	17.27	78	22.15	17.35	75
Net loans and leases	55.33	58.67	38	59.75	61.58	37	59.33	63.77	27	61.86	63.98	30	63.28	62.73	36
Net loans, leases and standby letters of credit	55.64	59.49	38	60.13	62.48	36	59.76	64.84	26	63.47	65.07	31	63.67	63.89	35
Core deposits	74.90	75.71	32	72.53	70.67	41	68.17	63.09	51	68.72	62.13	57	68.35	61.26	59
Noncore funding	11.35	10.30	69	13.09	14.13	59	16.65	19.36	54	16.25	21.34	49	17.93	22.32	48
Time deposits of $250K or more	1.03	1.58	38	1.24	2.11	33	2.68	2.94	53	3.11	2.89	60	2.41	2.57	53
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	1.61	1.23	72	1.88	1.47	72	3.32	1.94	75	3.21	1.97	76	4.11	2.23	79
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	1.61	0.54	81	1.88	0.54	82	3.32	0.48	88	3.21	0.54	89	4.11	0.73	95
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	0.11	1	41	0.41	1.24	43	0.44	3.01	23	1.65	3.67	33	5.71	3.96	69
Earning assets that reprice within 1 year	28.09	37.37	26	26.38	39.38	20	30.17	39.29	25	29.98	40.29	21	31.23	41.61	20
Interest-bearing liabilities that reprice within 1 year	2.78	6.39	19	4.12	8.20	25	6.57	10.19	25	7.62	10.01	42	6.39	8.46	42
Long-term debt that reprices within 1 year	2.50	0.26	92	2.45	0.47	89	0.73	0.96	69	1.27	1.34	71	2.48	1.58	72
Net assets that reprice within 1 year	22.81	29.65	34	19.81	29.11	28	22.86	26.63	38	21.09	27.38	35	22.36	29.77	33
Other Liquidity and Funding Ratios															
Net noncore funding dependence	9.70	-2.33	85	13.20	3.20	79	18.46	14.45	65	17.63	16.62	60	19.03	17.03	58
Net short-term noncore funding dependence	-0.71	-7.71	71	2.38	-4.76	75	6.73	3.38	55	8.51	4.66	58	13.23	4.83	71
Short-term investment / Short-term noncore funding	124.14	273.46	30	47.38	184.19	16	14.44	77.77	18	16.62	66.46	23	15.03	74.86	19
Liquid assets - short-term noncore funding / Nonliquid assets	32.19	36.68	49	22.74	28.18	50	17.41	16.97	58	10.83	16.04	48	2.42	18.16	30
Net loans and leases / Total deposits	72.86	72.79	52	80.52	79.43	55	83.21	90.31	30	85.04	90.08	33	87.94	90.14	39
Net loans and leases / Core deposits	73.87	78.25	46	82.38	88.34	42	87.03	103.93	24	90.01	105	27	92.58	105.65	35
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.12			1.57			0.72		-0.01	-0.82	70	3.36	-0.31	98
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.14	-0.25	55	10.26	4.31	91	4.23	1.36	93	-2.96	-1.98	23	-4.34	-0.77	0
Structured notes appreciation (depreciation) / Tier 1 capital	-0.24	-0.02	8	0.01	0.02	68	-0.04	0	10	-0.52	-0.05	9	-0.66	-0.08	6
Percent of Investment Securities															
Held-to-maturity securities	0	14.28	13	0	11.38	15	0	12.67	14	10.94	16.19	49	17.63	15.76	57
Available-for-sale securities	99.66	83.77	76	99.76	87.23	79	99.30	85.40	78	88.33	81.88	52	82.37	84.24	42
U.S. Treasury securities	3.19	6.70	56	0.17	4.72	41	0.33	6.15	38	0.11	6.99	39	0.14	6.96	36
US agency securities (excluding mortgage-backed securities)	21.59	4.12	92	15.23	4.01	88	12.08	3.49	86	16.48	4.02	88	17.74	4.42	88
Municipal securities	22.39	8.22	84	24.99	9.83	80	23.69	7.75	87	26.91	9.16	88	31.12	9.31	89
Mortgage-backed securities	50.14	66.54	23	56.11	66.64	32	59.35	67.43	35	50.79	65.45	25	43.11	65.34	17
Asset-backed securities	0.36	2.50	58	0.70	1.91	64	1.24	1.66	71	2.18	2.05	74	3.53	1.74	78
Other debt securities	2.01	3.08	55	2.55	3.01	60	2.61	2.94	64	2.79	2.79	67	3.47	2.57	71
Mutual funds and equity securities	0.34	0.29	70	0.24	0.35	60	0.70	0.40	72	0.73	0.42	69	0.89	0.51	74
Debt securities 1 year or less	1.46	7.78	19	1.64	10.55	14	2.89	11.86	20	5.36	11.91	35	7.12	11.79	46
Debt securities 1 to 5 years	3.08	18.25	14	3.60	17.03	23	5.73	17.94	31	11.90	19.18	44	13.86	18.80	48
Debt securities over 5 years	95.12	71.11	94	94.52	69.86	91	90.68	66.02	87	82.01	64.73	72	78.13	64.73	62
Pledged securities	36.53	32.26	57	40.66	35.67	56	39.08	30.57	60	51.93	33.30	76	47.02	34.58	68
Structured notes, fair value	3.17	0.11	93	0.81	0.02	94	2.92	0.03	96	9.29	0.04	98	11.16	0.03	98
Percent Change from Prior Like Quarter															
Short-term investments	80.54	27.98	80	112.74	183.32	48	-29.96	26.69	10	-18.19	6.77	16	18.29	19.19	67
Investment securities	23.83	31.36	47	10.85	23.62	35	16.33	11.75	71	19.32	9.42	76	9.54	8.45	61
Core deposits	9.99	16.94	28	19.67	26.88	27	2.63	11.23	19	13.23	7.29	79	18.76	12.19	70
Noncore funding	-7.66	-14.79	62	-11.54	-12.18	51	6.01	6.59	55	2.06	10.67	36	13.33	5.59	68

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)	5,687,252	4,805,383	3,755,381	3,658,781	3,144,371
Commit: Secured commercial real estate loans	1,711,123	1,149,922	932,636	1,024,916	906,282
Commit: Unsecured real estate loans	99,657	38,610	67,074	106,808	37,525
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	75,726	86,853	87,784	319,005	68,742
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	126,107	261,027	101,628	34,473	41,238
Written options contracts (interest rate)	90,731	224,719	65,733	27,567	29,898
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	6,903,811	5,467,814	3,261,114	3,068,784	2,361,676
Futures and forward foreign exchange	10,192	9,825	8,139	3,011	812
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	527	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)	23.26	22.78	59	20.93	22.01	53	18.40	23.52	38	18.55	24.05	38	17.95	24.03	34
Standby letters of credit	0.31	0.65	35	0.38	0.71	39	0.43	0.84	38	1.62	0.92	83	0.39	0.96	30
Commercial and similar letters of credit	0	0.02	20	0	0.02	20	0	0.02	17	0	0.02	17	0	0.03	14
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	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	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	29.16	46.30	68	25.97	48.62	61	16.84	68.47	42	15.89	65.81	46	13.89	75.35	41
Interest rate contracts	29.12	32.46	70	25.93	34.36	64	16.80	47.31	44	15.87	43.84	47	13.89	53.66	44
Interest rate futures and forward contracts	0.52	3.25	58	1.14	6.21	60	0.50	10.67	51	0.17	11.40	40	0.24	13.82	43
Written options contracts (interest rate)	0.37	1.41	51	0.98	2.18	51	0.32	2.47	43	0.14	2.16	28	0.17	2.60	33
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21
Interest rate swaps	28.23	20.49	77	23.81	20.83	67	15.98	28.86	53	15.56	26.74	57	13.48	25.60	52
Foreign exchange contracts	0.04	6.30	61	0.04	6.01	55	0.04	10.12	50	0.02	10.92	46	0	9.40	38
Futures and forward foreign exchange contracts	0.04	3.78	64	0.04	3.47	56	0.04	5.23	53	0.02	5.22	48	0	4.53	40
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	75	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)	41.27	44.98	58	35.98	42.82	58	31.04	45.53	41	32.02	44.93	46	33	46.60	43

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	7,130,841	5,963,385	3,436,614	3,134,362	2,433,624
Interest rate contracts	7,120,649	5,953,560	3,428,475	3,130,824	2,432,812
Foreign exchange contracts	10,192	9,825	8,139	3,538	812
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	136,299	270,852	109,767	37,484	42,050
Written options	90,731	224,719	65,733	27,567	29,898
Exchange-traded	0	0	0	0	0
Over-the-counter	90,731	224,719	65,733	27,567	29,898
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	6,903,811	5,467,814	3,261,114	3,069,311	2,361,676
Held for trading	2,443,369	2,017,974	1,305,946	796,930	827,400
Interest rate contracts	2,433,177	2,008,149	1,297,807	793,392	826,588
Foreign exchange contracts	10,192	9,825	8,139	3,538	812
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	4,687,472	3,945,411	2,130,668	2,337,432	1,606,224
Interest rate contracts	4,687,472	3,945,411	2,130,668	2,337,432	1,606,224
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)	7,040,110	5,738,665	3,367,880	3,106,267	2,403,726
One year or less	436,605	541,389	142,829	377,181	256,209
Over 1 year to 5 years	2,745,772	2,446,089	1,698,591	1,685,237	1,108,613
Over 5 years	3,857,733	2,751,187	1,526,460	1,043,849	1,038,904
Gross negative fair value (absolute value)	41,872	18,187	12,393	7,574	16,292
Gross positive fair value	74,226	140,201	51,301	20,366	14,118
Held for trading	53,421	113,624	42,433	12,618	8,385
Non-traded	20,805	26,577	8,868	7,748	5,733
Current credit exposure on risk-based capital derivative contracts	74,226	140,201	51,301	42	2,986
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	99.86	94.17	46	99.84	94.10	52	99.76	93.44	56	99.89	92.91	60	99.97	92.20	67
Foreign exchange contracts	0.14	3.47	57	0.16	3.49	53	0.24	3.20	48	0.11	3.39	44	0.03	3.53	39
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	1.91	11.16	37	4.54	14.05	39	3.19	13.49	37	1.20	12.78	25	1.73	13.23	22
Written options	1.27	6.28	30	3.77	8.18	42	1.91	5.91	40	0.88	6.60	23	1.23	6.68	25
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	1.27	5.96	32	3.77	7.73	44	1.91	5.10	43	0.88	5.49	27	1.23	5.27	30
Purchased options	0	3.27	20	0	3.42	19	0	4.42	18	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	0	2.87	21	0	2.86	21	0	3.35	18	0	3.20	20	0	3.32	17
Swaps	96.82	74.26	78	91.69	68.76	71	94.89	69.75	73	97.92	70.34	85	97.04	68.94	85
Held for trading	34.26	40.42	48	33.84	43.53	43	38	44.16	45	25.43	46.31	41	34	46.32	42
Interest rate contracts	34.12	34.15	51	33.67	36.62	48	37.76	37.24	47	25.31	38.40	46	33.97	37.84	48
Foreign exchange contracts	0.14	1.68	70	0.16	1.60	65	0.24	1.60	62	0.11	1.85	58	0.03	2.10	54
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	65.74	59.58	51	66.16	56.47	56	62	55.84	54	74.57	53.69	58	66	53.68	57
Interest rate contracts	65.74	56.71	56	66.16	53.82	59	62	52.22	58	74.57	50.60	63	66	51.23	61
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)	98.73	92.53	57	96.23	91.48	51	98	93.86	54	99.10	94.47	64	98.77	95.63	60
One year or less	6.12	27.56	28	9.08	32.05	33	4.16	32.17	18	12.03	32.51	35	10.53	31.96	31
Over 1 year to 5 years	38.51	27.01	67	41.02	27.06	71	49.43	30.45	79	53.77	31.16	89	45.55	31.85	75
Over 5 years	54.10	29.89	76	46.13	29.56	71	44.42	28.09	70	33.30	28.71	57	42.69	29.43	67
Gross negative fair value (absolute value)	0.59	0.98	32	0.30	1.55	14	0.36	0.83	35	0.24	0.72	11	0.67	0.69	48
Gross positive fair value	1.04	1.34	34	2.35	2.23	56	1.49	1.19	68	0.65	0.85	35	0.58	0.71	38
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.04	59	0.01	0.07	26	0.01	0.06	34	0	0.06	32	0.01	0.06	47
Gross positive fair value (X)	0.04	0.05	62	0.08	0.09	61	0.03	0.07	50	0.01	0.06	44	0.01	0.06	46
Held for trading (X)	0.03	0.04	68	0.06	0.07	64	0.02	0.06	59	0.01	0.05	50	0.01	0.05	50
Non-traded (X)	0.01	0.01	64	0.01	0.02	63	0.01	0.01	59	0	0.01	67	0	0.01	61
Current credit exposure (X)	0.04	0.04	69	0.08	0.06	65	0.03	0.05	52	0	0.04	10	0	0.04	24
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	0.45	0.46	66	0.91	0.85	64	0.36	0.73	54	0	0.53	10	0.02	0.53	21

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	131,388	95,966	55,461	50,381	49,808
Gross losses	4,310	15,557	14,789	12,978	12,717
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	9,075	12,584	9,200	11,092	10,240
Net losses	-4,765	2,973	5,589	1,886	2,477
Provision for loan and lease losses	-28,812	38,395	4,747	6,966	3,050
Adjustments	0	0	0	0	0
Ending balance	107,341	131,388	54,619	55,461	50,381
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	-0.12	-0.09	38	0.17	0.51	12	0.02	0.15	16	0.04	0.14	20	0.02	0.16	15
Provision for loan and lease losses / Average loans and leases	-0.21	-0.16	38	0.29	0.82	10	0.04	0.24	14	0.06	0.24	19	0.03	0.28	15
Provision for loan and lease losses / Net loan and lease losses	604.66	-105.48	88	1,291.46	487.86	87	84.93	130.58	13	369.35	134.68	92	123.13	143.18	58
Allowance for loan and lease losses / Total loans and leases not held for sale	0.79	1.23	16	0.95	1.58	13	0.45	0.83	17	0.45	0.90	14	0.45	0.98	15
Allowance for loan and lease losses / Total loans and leases	0.79	1.20	19	0.95	1.55	13	0.45	0.81	17	0.45	0.89	14	0.45	0.96	15
Allowance for loan and lease losses / Net loans and leases losses (X)		21.39		44.19	11.58	90	9.77	8.03	72	29.41	7.54	90	20.34	8.39	88
Allowance for loan and lease losses / Nonaccrual assets	97.43	364.13	9	86.13	299.17	7	45.53	218.72	5	39.45	214.03	5	43.19	178.03	4
ALLL / 90+ days past due + nonaccrual loans and leases	97.42	287.08	15	86.03	244.34	13	45.09	151.73	12	38.32	160.51	6	42.46	136.22	8
Gross loan and lease losses / Average loans and leases	0.03	0.19	10	0.12	0.34	22	0.12	0.28	31	0.11	0.30	27	0.13	0.33	29
Recoveries / Average loans and leases	0.07	0.08	47	0.09	0.07	72	0.08	0.08	57	0.10	0.09	60	0.11	0.09	63
Net losses / Average loans and leases	-0.03	0.11	3	0.02	0.27	9	0.05	0.21	22	0.02	0.22	14	0.03	0.24	13
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	37
Recoveries / Prior year-end losses	58.33	34.67	82	85.09	33.98	93	70.89	36.22	88	87.22	41.30	88	70.09	33.49	90
Earnings coverage of net loan and lease losses (X)	-65.07	39.72	6	98.87	22.91	90	52.80	24.40	84	114.34	21.75	92	69.32	19.67	88
Net Loan and Lease Losses By Type															
Real estate loans	-0.05	0.02	4	-0.03	0.04	5	0.01	0.01	59	-0.05	0.02	5	0.01	0.02	49
Real estate loans secured by 1–4 family	-0.06	-0.02	12	-0.27	0.01	1	0.02	0.01	65	-0.05	0.01	8	0.04	0.03	57
Revolving	-0.12	-0.07	21	0	0.01	44	0.13	0.02	86	-0.07	0.03	16	0.06	0.09	50
Closed-end	-0.05	-0.01	14	-0.34	0	1	0	0	38	-0.05	0.01	10	0.03	0.02	63
Commercial real estate loans	-0.05	0.04	6	0.09	0.07	68	0.01	0.01	55	-0.05	0.01	6	-0.01	0.01	28
Construction and land development	0	0	45	0.43	0	97	0.21	-0.01	96	-0.04	-0.03	29	0.07	-0.02	89
1–4 family	0	0	30	0	0	59	0	0	19	-0.03	-0.01	12	0.11	0	99
Other	0	0	42	0.43	0	98	0.21	-0.01	96	-0.01	-0.02	41	-0.04	-0.01	23
Multifamily	0	0.01	75	0	0	85	-0.13	0	2	-0.08	0	6	-0.09	-0.01	4
Nonfarm nonresidential	-0.08	0.05	3	0.03	0.11	42	-0.03	0.02	9	-0.04	0.02	8	0	0.03	47
Owner-occupied	-0.07	0.01	1	0	0.02	41	0	0.01	22	-0.01	0.01	10	-0.01	0.01	4
Other	-0.01	0.04	11	0.03	0.08	52	-0.02	0.01	5	-0.03	0.01	10	0.01	0.01	69
Real estate loans secured by farmland	-0.02	0	16	0.02	0.02	79	0	0.01	16	0.01	0	76	0	0.01	73
Commercial and industrial loans	0.02	0.17	23	0.16	0.47	28	0.10	0.37	20	0.11	0.31	27	-0.07	0.39	2
Loans to individuals		0.71		0.07	1.13	5	0.25	1.17	15	0.28	1.16	20	0.25	1.25	15
Credit card loans		1.84			2.92			3.11			2.92			2.92	
Agricultural loans	-0.02	0.02	20	0.05	0.19	64	-0.03	0.08	8	0.04	0.15	64	0.02	0.18	57
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	-0.04	0.10	6	0.02	0.15	48	-0.06	0.15	4	-0.02	0.14	7	-0.03	0.15	2

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	16,880	20,459	30,481	48,481	44,703
90+ days past due loans and leases	7	166	1,184	4,138	2,027
Nonaccrual loans and leases	110,177	152,549	119,956	140,597	116,641
Total past due and nonaccrual loans and leases	127,064	173,174	151,621	193,216	163,371
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	344	1,636	754
Restructured nonaccrual	11,661	14,904	13,155	25,975	33,963
Total restructured loans and leases	11,661	14,904	13,499	27,611	34,717
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	18,378	17,748	17,345	15,516	19,286
Other real estate owned	1,917	1,140	1,756	2,921	8,469
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	0.12	0.32	24	0.15	0.39	18	0.25	0.43	33	0.40	0.44	51	0.40	0.47	49
90+ days past due loans and leases	0	0.10	20	0	0.12	23	0.01	0.15	26	0.03	0.17	40	0.02	0.20	29
Nonaccrual loans and leases	0.81	0.46	85	1.10	0.66	86	0.99	0.51	88	1.15	0.54	92	1.05	0.63	85
90+ days past due and nonaccrual loans and leases	0.81	0.62	73	1.10	0.85	75	1	0.71	79	1.18	0.75	81	1.07	0.88	68
30–89 days past due restructured	0	0.01	21	0	0.01	16	0	0.01	13	0	0.02	12	0	0.02	13
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	73	0.01	0.01	81	0.01	0.01	78
Nonaccrual restructured	0.09	0.10	53	0.11	0.13	51	0.11	0.14	52	0.21	0.16	69	0.30	0.20	77
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	0.01	38	0	0	40	0	0	38	0	0	37
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.12	0.32	24	0.15	0.40	18	0.25	0.43	33	0.40	0.44	51	0.40	0.47	50
90+ days past due assets	0	0.10	18	0	0.12	21	0.01	0.15	23	0.03	0.18	37	0.02	0.20	28
Nonaccrual assets	0.81	0.47	83	1.10	0.67	83	0.99	0.53	87	1.15	0.57	89	1.05	0.64	85
30+ days past due and nonaccrual assets	0.93	0.97	58	1.25	1.29	59	1.25	1.19	60	1.58	1.26	73	1.47	1.39	63
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.45	0.36	72	0.67	0.52	76	0.59	0.44	72	0.73	0.48	83	0.68	0.54	73
90+ days past due and nonaccrual assets + other real estate owned	0.46	0.37	70	0.67	0.55	71	0.60	0.48	66	0.75	0.52	79	0.73	0.59	70
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.53	0.41	70	0.75	0.60	70	0.68	0.53	68	0.81	0.60	74	0.83	0.72	62
Allowance for loan and lease losses	121.55	62.64	88	130.48	66.66	89	255.22	115.41	89	289.70	118.28	92	288.10	129.01	91
Equity capital + allowance for loan and lease losses	4.18	3.60	64	5.52	4.97	63	4.80	4.28	57	5.85	4.79	66	6.58	5.78	62
Tier 1 capital + allowance for loan and lease losses	6.20	4.30	75	8.85	6.05	76	7.91	5.65	75	9.60	6.16	81	10.76	7.35	78
Loans and leases + other real estate owned	0.96	0.71	74	1.24	0.97	75	1.15	0.85	75	1.31	0.96	76	1.30	1.15	66

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	0.10	0.26	25	0.14	0.39	21	0.24	0.38	38	0.42	0.42	58	0.39	0.44	52
	90+ days past due	0	0.12	15	0	0.16	29	0.01	0.16	39	0.02	0.22	42	0.02	0.26	39
	Nonaccrual	0.74	0.52	75	1.13	0.76	81	0.88	0.46	84	1.21	0.57	88	1.15	0.69	81
Commercial and industrial	30–89 days past due	0.12	0.24	38	0.02	0.23	10	0.05	0.31	14	0.25	0.30	53	0.17	0.32	36
	90+ days past due	0	0.04	18	0	0.03	44	0.01	0.05	43	0.08	0.05	75	0	0.05	24
	Nonaccrual	1.28	0.57	87	1.41	0.75	82	1.93	0.83	89	1.64	0.76	88	1.22	0.93	64
Individuals	30–89 days past due	0.48	0.63	44	0.64	0.83	38	0.88	0.83	53	0.74	0.84	40	0.97	0.97	53
	90+ days past due	0	0.09	39	0	0.14	39	0.03	0.17	42	0.04	0.16	47	0.05	0.19	43
	Nonaccrual	0.30	0.17	76	0.29	0.28	66	0.34	0.17	77	0.28	0.23	67	0.52	0.24	83
Depository institution loans	30–89 days past due		0.01		0	0	46	0	0	47	0	0	47	0	0	46
	90+ days past due		0		0	0	46	0	0	49	0	0	47	0	0.05	44
	Nonaccrual		0		0	0	47	0	0	48	0	0	48	0	0	47
Agricultural	30–89 days past due	0	0.07	30	0	0.17	28	0.15	0.24	65	0.22	0.17	73	0.02	0.17	53
	90+ days past due	0	0	42	0	0	44	0	0	42	0	0	43	0	0	41
	Nonaccrual	0.58	0.70	77	0.29	0.49	62	0.62	0.67	68	0.26	0.75	57	0.49	0.96	60
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	0.02	0.12	49	0.03	0.18	46	0.01	0.20	31	0.02	0.17	37	0	0.20	12
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual	0.65	0.09	91	0.55	0.15	86	0.03	0.13	44	0.05	0.14	54	0.18	0.10	73

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	0.25	0.46	30	0.41	0.65	35	0.51	0.67	47	0.99	0.71	75	0.83	0.74	62
	90+ days past due	0	0.24	18	0	0.33	34	0.01	0.31	38	0.05	0.46	42	0.04	0.49	41
	Nonaccrual	0.86	0.71	69	1.14	0.89	70	0.90	0.73	70	1.10	0.86	72	1.20	0.97	66
Revolving	30–89 days past due	0.08	0.28	28	0.16	0.48	22	0.28	0.45	30	0.38	0.50	38	0.37	0.61	31
	90+ days past due	0	0.02	35	0	0.03	30	0.02	0.05	63	0.08	0.05	71	0.04	0.07	62
	Nonaccrual	0.64	1.18	55	0.80	1.13	57	0.69	1	55	0.58	1.17	46	1.10	1.17	64
Closed-end	30–89 days past due	0.29	0.49	39	0.47	0.65	45	0.55	0.70	52	1.13	0.75	79	0.93	0.79	66
	90+ days past due	0	0.26	18	0	0.38	35	0.01	0.35	40	0.05	0.53	40	0.03	0.57	40
	Nonaccrual	0.91	0.67	72	1.22	0.87	78	0.95	0.70	74	1.22	0.84	75	1.22	0.96	65
Junior lien	30–89 days past due	0.01	0.01	53	0.01	0.02	50	0.03	0.02	66	0.02	0.03	49	0.04	0.03	58
	90+ days past due	0	0	36	0	0	68	0	0	63	0.01	0	85	0	0	65
	Nonaccrual	0.02	0.03	51	0.03	0.04	45	0.05	0.04	60	0.08	0.06	68	0.05	0.07	52
Commercial real estate	30–89 days past due	0.02	0.15	22	0	0.26	9	0.06	0.18	27	0.04	0.17	16	0.06	0.18	23
	90+ days past due	0	0.01	28	0	0.02	49	0.01	0.03	52	0	0.03	20	0.01	0.04	45
	Nonaccrual	0.67	0.38	77	1.12	0.62	80	0.86	0.23	94	1.32	0.28	97	1.15	0.34	96
Construction and development	30–89 days past due	0.01	0.17	41	0	0.28	24	0.02	0.28	33	0.01	0.21	24	0.05	0.23	34
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26
	Nonaccrual	0.01	0.20	35	0.03	0.41	32	1.39	0.20	93	2.19	0.19	97	0.41	0.24	80
1–4 family	30–89 days past due	0	0.02	30	0	0.03	28	0.02	0.06	55	0	0.06	25	0.04	0.07	63
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
	Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30	0	0.02	28	0.15	0.03	88
Other	30–89 days past due	0.01	0.13	55	0	0.22	28	0	0.20	30	0.01	0.13	34	0.01	0.13	30
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29
	Nonaccrual	0.01	0.16	43	0.03	0.35	40	1.39	0.17	94	2.19	0.15	97	0.27	0.18	72
Multifamily	30–89 days past due	0	0.07	27	0	0.09	22	0	0.08	19	0.01	0.10	46	0.03	0.07	56
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual	0.11	0.17	70	0.26	0.11	83	0.43	0.05	96	0.45	0.08	92	0.43	0.10	90
Nonfarm non-residential	30–89 days past due	0.03	0.13	37	0	0.23	14	0.08	0.14	40	0.05	0.17	21	0.08	0.17	31
	90+ days past due	0	0.01	31	0	0.02	56	0.01	0.03	59	0	0.03	21	0.01	0.04	56
	Nonaccrual	1.04	0.45	87	1.67	0.80	86	0.79	0.28	89	1.33	0.30	97	1.56	0.38	96
Owner Occupied	30–89 days past due	0.03	0.04	54	0	0.07	18	0.01	0.07	22	0.05	0.09	33	0.04	0.07	37
	90+ days past due	0	0	37	0	0	68	0.01	0.01	67	0	0.01	25	0	0.02	23
	Nonaccrual	0.45	0.17	88	0.92	0.27	94	0.60	0.16	95	0.64	0.17	95	0.55	0.21	88
Other	30–89 days past due	0.01	0.08	40	0	0.14	11	0.07	0.07	64	0.01	0.07	23	0.04	0.09	39
	90+ days past due	0	0	37	0	0.01	33	0	0.01	62	0	0.01	31	0.01	0.02	73
	Nonaccrual	0.58	0.23	85	0.74	0.44	73	0.19	0.10	77	0.69	0.13	98	1.01	0.14	98
Farmland	30–89 days past due	0	0.10	31	0.23	0.11	80	0.35	0.23	76	0.40	0.25	76	0.30	0.27	68
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38
	Nonaccrual	1.20	0.69	80	1.10	1.13	67	0.85	0.84	61	0.16	1.23	44	0.25	1.07	52
Credit card	30–89 days past due		0.81			0.95			1.19			1.22			1.08	
	90+ days past due		0.45			0.63			0.78			0.73			0.75	
	Nonaccrual		0.10			0.05			0.11			0.09			0.08	

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	2,046,382	2,040,993	2,114,061	2,206,836	1,791,539
Retained earnings	1,004,041	826,138	682,185	527,684	413,130
Accumulated other comprehensive income (AOCI)	-2,375	147,771	56,207	-44,950	-50,272
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	3,048,048	3,014,902	2,852,453	2,689,570	2,154,397
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,052,368	1,062,667	1,089,519	1,116,584	895,870
Accumulated other comprehensive income-related adjustments	-2,375	147,041	56,207	-44,949	-49,799
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,998,055	1,805,194	1,706,727	1,617,935	1,308,326
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	10,000
Common equity tier 1 capital	1,998,055	1,805,194	1,706,727	1,617,935	1,298,326
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
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	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	10,000
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	1,998,055	1,805,194	1,706,727	1,617,935	1,298,326
Tier 2 Capital					
Tier 2 capital instruments and related surplus	49,200	54,000	64,310	72,310	72,310
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	71,920	90,563	57,275	57,985	53,487
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				0	0
Tier 2 capital before deductions	121,120	144,563	121,585	130,295	125,797
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	121,120	144,563	121,585	130,295	125,797
Exited advanced approach tier 2 capital					
Total capital	2,119,175	1,949,757	1,828,312	1,748,230	1,424,123
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	24,310,348	23,083,640	20,302,786	18,758,428	16,587,052
Less: Deductions from common equity tier 1 capital	1,052,368	1,062,667	1,089,519	1,116,584	905,870
Less: Other deductions	32	-148	-164	-186	-272
Total assets for leverage ratio	23,257,948	22,021,121	19,213,431	17,642,030	15,681,454
Total risk-weighted assets	16,588,469	15,369,076	14,073,929	14,248,563	12,491,432
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	12.04	12.37	46	11.75	12.35	41	12.13	12.11	54	11.36	12.09	43	10.39	12.16	25
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	12.04	13.11	34	11.75	13.08	27	12.13	12.78	42	11.36	12.85	31	10.39	12.95	12
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	12.78	14.91	15	12.69	15.23	11	12.99	14.36	31	12.27	14.45	12	11.40	14.63	5
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	8.59	8.98	43	8.20	9.13	21	8.88	9.76	28	9.17	9.71	37	8.28	9.53	15
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	3,847,086	3,782,583	3,647,517	2,284,569	2,214,444	1.71	78.80
Total property and casualty assets	3,847,086	3,782,583	3,647,517	2,284,569	2,214,444	1.71	78.80
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	3,825,620	3,782,165	3,644,588	2,282,546	2,205,044	1.15	78.33
Total property and casualty equity	3,825,620	3,782,165	3,644,588	2,282,546	2,205,044	1.15	78.33
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	84,785	81,603	74,240	63,348	51,681	3.90	74.57
Total property and casualty	84,785	81,603	74,240	63,348	51,681	3.90	74.57
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	343	324	750	1,076	1,347	5.86	-79.24
Unearned premiums (P/C)	1,560	57	171	294	105	2636.84	622.22
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	114	407	814	399	617	-71.99	-99.44
Other insurance activities income	95	362	745	306	491	-73.76	-99.53
Insurance and reinsurance underwriting income	19	45	69	93	126	-57.78	-89.14
Premiums	0	13	12	15	22	-100.00	-100.00
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	13	12	15	22	-100.00	-100.00
Insurance benefits, losses, expenses	115	129	104	83	100	-10.85	-24.34
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	463,324	456,110	448,967	444,224	403,753	1.58	31.27

	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	15.73	0	99	16.47	0	99	17.87	0.01	98	11.58	0.01	99	12.64	0.01	99
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	53.11	76	100	53.67	76	100	51.47	79	100	56.12	78	100	52.23	81
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	46.89	24	0	46.33	23	0	48.53	20	0	43.88	21	0	47.77	18
Separate account assets (L/H) / Total life assets		13.40			11.24			7.26			8.53			2.52	
Insurance activities revenue / Adjusted operating income	0.01	0.36	38	0.05	0.41	46	0.10	0.47	51	0.05	0.47	45	0.10	0.55	48
Premium income / Insurance activities revenue	0	2.76	42	3.19	2.84	85	1.47	7.32	78	3.76	4.86	82	3.57	4.64	79
Credit related premium income / Total premium income		32.99		0	38.23	29	0	34.91	29	0	44.54	25	0	43.04	25
Other premium income / Total premium income		67.01		100	61.77	70	100	65.09	70	100	55.46	75	100	56.96	74
Insurance underwriting net income / Consolidated net income	30.55	0.02	99	36.04	0.03	99	31.17	0.08	98	33.20	0.08	99	53.99	0.04	99
Insurance net income (P/C) / Equity (P/C)	2.22	23.22	23	2.16	15.59	31	2.04	19.86	19	2.78	15.64	30	2.34	5.74	52
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		992.31	447.82	81	866.67	233.61	88	553.33	160.49	88	454.55	127.33	88
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.07	47	0	0.15	42	0	0.17	43	0	0.48	36
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			2.31			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	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	22.01	12	89	23.55	11.03	93	25.49	11.51	95	26.55	10.22	97	29.94	9.84	99
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32

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	0	0	0	0	0
Real estate loans	0	0	0	0	0
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	13,037	11,418	10,456	12,236	12,845
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	13,037	11,418	10,456	12,236	12,845
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		0.66			0.87			1.25			1.17			1.08	
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		6.83			-2.40			22.48			7.24			21.19	
Total selected assets	14.18	9.48	72	9.20	2.04	67	-14.55	12.40	19	-4.74	3.24	32	201.67	21.86	90
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	0.99	1.53	2.11	3.25	4.75

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	169,998	275,002	211,151	159,408	141,563	-38.18	-14.10
Dividends	125,000	230,000	165,000	105,000	100,000	-45.65	-21.88
Interest	0	0	0	0	0		
Management and service fees	44,993	44,997	46,146	54,403	41,558	-0.01	18.72
Other income	5	5	5	5	5	0.00	0.00
Income from nonbank subsidiaries	0	0	0	0	0		-100.00
Dividends	0	0	0	0	0		-100.00
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		-100.00
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	169,998	275,002	211,151	159,408	141,563	-38.18	-14.43
Securities gains (losses)	334	574	631	49	667	-41.81	234.00
Other operating income	3,030	3,622	2,209	2,126	1,966	-16.34	-92.58
Total operating income	173,362	279,198	213,991	161,583	144,196	-37.91	-27.65
Operating Expenses							
Personnel expenses	41,186	40,973	40,263	46,975	36,271	0.52	29.08
Interest expense	7,375	7,375	7,375	7,375	7,401	0.00	-2.41
Other expenses	18,667	21,649	24,216	32,414	23,519	-13.77	-30.16
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	67,228	69,997	71,854	86,764	67,191	-3.96	1.57
Income (loss) before taxes	106,134	209,201	142,137	74,819	77,005	-49.27	-38.80
Applicable income taxes (credit)	-5,112	-5,317	-6,165	-5,693	-6,240		
Extraordinary items					0		
Income before undistributed income of subsidiaries	111,246	214,518	148,302	80,512	83,245	-48.14	-31.10
Equity in undistributed income of subsidiaries	166,292	11,891	89,904	110,318	12,480	1298.47	
Bank subsidiaries	166,312	11,806	89,947	110,308	12,858	1308.71	
Nonbank subsidiaries	-20	85	-43	10	-378		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	277,538	226,409	238,206	190,830	95,725	22.58	106.71
Memoranda							
Bank net income	291,312	241,806	254,947	215,308	112,858	20.47	124.56
Nonbank net income	-20	85	-43	10	-378		
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	3,053,575	93.61	3,037,930	94.13	2,966,575	95.15	2,769,166	2,248,700	0.51	63.94
Common and preferred stock	3,053,575	93.61	3,037,930	94.13	2,966,575	95.15	2,769,166	2,248,700	0.51	63.97
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		-100.00
Investment in nonbank subsidiaries	6,245	0.19	6,265	0.19	6,491	0.21	7,005	6,996	-0.32	-51.50
Common and preferred stock	6,245	0.19	6,265	0.19	6,491	0.21	7,005	6,996	-0.32	-51.14
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		-100.00
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	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			
Other receivables	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	17,145	0.53	16,633	0.52	10,742	0.34	7,109	7,131	3.08	163.12
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	102,952	3.16	73,340	2.27	41,289	1.32	90,005	43,538	40.38	12.33
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	92	0	121	0	166	0.01	218	392	-23.97	-8.91
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	82,176	2.52	93,146	2.89	92,368	2.96	87,835	115,656	-11.78	-7.61
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	3,262,185	100.00	3,227,435	100.00	3,117,631	100.00	2,961,338	2,422,413	1.08	58.15
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	174,597	5.35	174,441	5.40	174,285	5.59	174,130	173,974	0.09	0.45
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	33,570	1.03	38,338	1.19	38,583	1.24	37,321	33,732	-12.44	14.04
Balance due to subsidiaries and related institutions	42,000	1.29	42,000	1.30	52,310	1.68	60,317	60,310	0.00	-6.67
Total liabilities	250,167	7.67	254,779	7.89	265,178	8.51	271,768	268,016	-1.81	0.77
Equity Capital	3,012,018	92.33	2,972,656	92.11	2,852,453	91.49	2,689,570	2,154,397	1.32	66.00
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	165,838	5.08	165,367	5.12	169,616	5.44	175,141	152,040	0.28	22.70
Common surplus	1,886,523	57.83	1,881,374	58.29	1,948,647	62.50	2,036,194	1,643,433	0.27	39.57
Retained earnings	968,010	29.67	783,892	24.29	682,185	21.88	527,684	413,130	23.49	148.02
Accumulated other comprehensive income	-2,375	-0.07	147,771	4.58	56,207	1.80	-44,950	-50,272		
Other equity capital components	-5,978	-0.18	-5,748	-0.18	-4,202	-0.13	-4,499	-3,934		
Total liabilities and equity capital	3,262,185	100.00	3,227,435	100.00	3,117,631	100.00	2,961,338	2,422,413	1.08	58.15
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	42,000	1.29	42,000	1.30	52,310	1.68	60,310	60,310	0.00	-6.67
Notes payable to subsidiaries that issued TPS	42,000	1.29	42,000	1.30	52,310	1.68	60,310	60,310	0.00	-6.67
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	9.26	11.94	25	7.87	7.29	55	8.57	9.68	33	8.42	10.40	26	4.98	7.61	22
Bank net income / Average equity investment in banks	9.56	11.80	33	8.11	7.45	54	8.82	10.51	33	9.05	11.19	31	5.71	8.74	21
Nonbank net income / Average equity investment in nonbanks	-0.32	13.12	7	1.35	9.75	28	-0.63	7.89	13	0.14	7.10	24	-3.25	4.73	13
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	104.96	96.79	73	106.80	88.16	68	107.03	82.22	75	112.83	82.56	93	117.90	80.64	90
Nonbank net income / Parent net income		3.40		0.04	3.59	31		5.93		0.01	3.78	26		7.76	
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
Leverage															
Total liabilities / Equity capital	8.31	16.81	37	8.57	20.06	34	9.30	20.43	42	10.10	20.88	45	12.44	19.94	52
Total debt / Equity capital	5.80	11.71	42	5.87	14.41	39	6.11	14.31	46	6.47	14.69	49	8.08	13.95	55
Total debt + notes payable to subs that issued TPS / Equity capital	7.19	13.63	37	7.28	16.67	28	7.94	16.36	41	8.72	17.10	42	10.87	16.10	55
Total debt + Loans guaranteed for affiliate / Equity capital	5.80	11.77	41	5.87	14.68	38	6.11	14.56	46	6.47	15.14	48	8.08	14.35	55
Total debt / Equity capital – excess over fair value	5.80	11.81	42	5.87	14.52	39	6.11	14.51	46	6.47	14.81	49	8.08	14.10	54
Long-term debt / Equity capital	5.80	10.95	42	5.87	13.56	39	6.11	13.04	48	6.47	13.37	49	8.08	12.69	55
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	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	8.09	39.86	23	8.12	34.67	26	8.48	28.44	32	11.39	28.63	35	20.18	26.93	47
Double Leverage															
Equity investment in subs / Equity capital	101.59	103.22	47	102.41	102.81	48	104.23	103.22	58	103.22	103.10	54	104.70	102.10	64
Total investment in subs / Equity capital	101.59	108.40	35	102.41	110.16	34	104.23	111.07	42	103.22	112.48	41	104.70	111.30	46
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)	0.17	0.29	49	0.32	0.47	47	0.51	0.36	61	0.45	0.35	58	1.06	0.52	71
Equity investment in subs – equity cap / Net income-div (X)	0.26	1.05	16	0.54	1.82	22	0.81	1.22	45	0.80	1.22	47	4.38	2.64	76
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	112.58	152.85	34	175.63	136.59	76	137.34	177.68	38	99.99	162.34	23	108.81	141.81	34
Cash from ops + noncash items + op expense / Op expense + dividend	120.59	154.48	39	180.67	147.24	72	140.30	190.27	35	123.69	174.91	28	98.52	148.20	24
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	119.57	98.54	72	119.46	134.08	53	72.07	116.34	13	128.48	103.19	76	66.78	92.33	27
Pretax operating income + interest expense / Interest expense	1,539.11	1,835.33	57	2,936.62	2,016.32	82	2,027.28	1,968.54	69	1,114.49	2,898.75	51	1,140.47	1,909.25	62
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,404.66	1,770.77	53	2,557.72	1,539.23	82	1,522.65	1,632.83	61	856.74	1,369.37	41	975.16	1,547.94	54
Dividends + interest from subsidiaries / Interest expense + dividends	124.75	174.12	36	229.26	150.43	83	170.37	210.80	42	117.27	188.90	29	124.99	172.51	40
Fees + other income from subsidiaries / Salary + other expenses	75.18	11.92	92	71.86	13.95	90	71.58	16.52	87	68.53	16.08	88	69.51	16.39	87
Net income / Current part of long-term debt + preferred dividends (X)		47.61			35.64			57.11			33.93			24.63	
Other Ratios															
Net assets that reprice within 1 year / Total assets	2.69	3.44	51	1.76	3.85	44	0.85	2.64	46	2.62	2.61	54	1.25	3.24	43
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	0.02	1.76	43	0.02	2.66	39	0.02	5.62	34	0.03	5.50	32	0.03	5.68	32
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	83.44	66.37	69	43.33	81.10	21	60.33	57.84	61	102.05	57.26	87	87.22	68.72	71
Dividends declared / Net income	33.45	28.27	61	41.05	42.29	50	37.56	33.08	56	43.05	27.33	80	75.85	31.29	92
Net income – dividends / Average equity	6.16	8.62	30	4.64	4.14	58	5.35	6.46	34	4.79	7.33	19	1.20	5.03	11
Percent of Dividends Paid															
Dividends from bank subsidiaries	134.66	155.92	46	247.46	132.17	83	184.41	178.13	52	127.80	157.73	40	137.73	130.71	57
Dividends from nonbank subsidiaries	0	4.90	22	0	3.41	23	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	134.66	203.53	38	247.46	174.85	79	184.41	260.40	40	127.80	215.26	26	137.73	196.35	40
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	42.91	45.96	42	95.12	60.28	80	64.72	66.55	47	48.77	60.71	39	88.61	59	79
Interest income from bank subsidiaries	0	0.11	24	0	0.36	20	0	0.54	18	0	0.52	18	0	0.76	17
Management and service fees from bank subsidiaries	15.44	0.88	95	18.61	1.47	94	18.10	1.55	95	25.27	1.88	96	36.82	2.98	94
Other income from bank subsidiaries	0	0	91	0	0	91	0	0	91	0	0	92	0	0.01	91
Operating income from bank subsidiaries	58.36	51.33	58	113.73	62.88	87	82.82	69.36	60	74.04	63.43	62	125.43	62.82	89
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		62.63		0	56.39	15		82.95		0	51.40	17		102.35	
Interest income from nonbank subsidiaries		2.44		0	7.38	32		20.25		0	18.56	24		8.11	
Management and service fees from nonbank subsidiaries		0.37		0	0.86	39		1.92		0	2.96	38		0.85	
Other income from nonbank subsidiaries		0.07		0	0.16	46		1.06		0	0.15	48		0.81	
Operating income from nonbank subsidiaries		87.22		0	79.84	8		150.41		0	99.33	7		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	72.10	74.16	26	82.38	69.76	37	77.11	67.32	34	64.98	65.18	33	69.35	59.17	42
Interest income from bank subsidiaries	0	0.23	23	0	0.63	20	0	0.80	18	0	0.92	18	0	0.94	17
Management and service fees from bank subsidiaries	25.95	1.44	96	16.12	1.87	91	21.56	1.81	93	33.67	2.01	96	28.82	2.17	97
Other income from bank subsidiaries	0	0.02	89	0	0.04	88	0	0.03	86	0	0.02	90	0	0.09	85
Operating income from bank subsidiaries	98.06	83.13	47	98.50	82.20	56	98.67	78.80	57	98.65	74.20	56	98.17	69.23	64
Dividends from nonbank subsidiaries	0	3.07	21	0	1.95	23	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	2.79	27
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	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries	0	4.67	14	0	4.70	16	0	7.29	11	0	7.64	14	0	9.99	11
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	24.06	26.38	60	24.08	27.08	58	30.01	28.33	64	34.64	26.53	69	34.67	39.18	69