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

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BHC Name STATE STREET CORPORATION

City/State BOSTON, MA

Bank Holding Company Information

Federal Reserve District: 1
Consolidated Assets ($000): 322,350,000
Peer Group Number: 1 Number in Peer Group: 134
Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than $10 billion
2	Consolidated assets between $3 billion and $10 billion
3	Consolidated assets between $1 billion and $3 billion
4	Consolidated assets between $500 million and $1 billion
5	Consolidated assets less than $500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than $300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than $150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

STATE STREET CORPORATION
ONE LINCOLN STREET

BOSTON, MA 02111

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Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	295,930,000	295,489,000	299,221,000	268,414,000	222,959,500
Net income ($000)	604,000	519,000	2,693,000	2,420,000	2,242,000
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.67	2.55	2	0.61	2.67	2	0.62	2.60	3	0.80	2.77	3	1.23	3.01	7
+ Non-interest income	3.51	0.97	96	3.40	1.13	95	3.40	1.04	96	3.57	1.21	94	4.06	1.32	96
– Overhead expense	3.16	2.18	88	3.16	2.28	89	2.98	2.17	90	3.26	2.57	80	4.06	2.69	90
– Provision for credit losses	0	0.04	40	-0.01	-0.12	59	-0.01	-0.09	65	0.03	0.51	3	0	0.15	11
+ Securities gains (losses)	0	0	11	0	0.01	32	0.02	0.01	85	0	0.02	37	0	0.01	25
+ Other tax equivalent adjustments	0	0	44	0	0	6	0	0	46	0	0	48	0.06	0	96
= Pretax net operating income (tax equivalent)	1.02	1.35	23	0.85	1.78	7	1.06	1.66	9	1.09	1.04	49	1.29	1.56	25
Net operating income	0.82	1.03	25	0.70	1.36	8	0.90	1.26	13	0.90	0.81	58	1.01	1.19	23
Net income	0.82	1.02	25	0.70	1.35	8	0.90	1.26	13	0.90	0.82	57	1.01	1.19	23
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	0.79	2.96	1	0.73	3.18	0	0.72	3.06	1	1.10	3.55	0	2.13	4.41	0
Interest expense	0.04	0.20	3	0.04	0.29	2	0.03	0.25	1	0.19	0.52	10	0.65	1.08	18
Net interest income (tax equivalent)	0.75	2.75	2	0.69	2.88	2	0.70	2.80	3	0.92	3.01	5	1.47	3.33	6
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.09	20	0	0.16	12	0.01	0.11	13	0.15	0.27	43	0.01	0.21	10
Earnings coverage of net loan and lease losses (X)		38.54			25.70		1,571	39.72	98	72.71	22.91	88	907.33	24.40	98
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.25	1.20	1	0.37	1.49	1	0.27	1.23	2	0.44	1.58	2	0.28	0.83	5
Allowance for loan and lease losses / Total loans and leases	0.24	1.17	1	0.37	1.47	1	0.27	1.20	2	0.44	1.55	3	0.28	0.81	6
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0	0.47	0	0	0.70	0	0	0.49	0	0	0.71	0	0	0.57	0
30–89 days past due loans and leases / Total loans and leases	0.43	0.32	73	0.03	0.33	5	0.12	0.32	22	0.27	0.39	39	0	0.43	0
Liquidity and Funding															
Net noncore funding dependence	-19.34	-1.97	5	-38.92	-0.51	1	-17.25	-2.33	9	-29.81	3.20	1	27.91	14.45	84
Net short-term noncore funding dependence	-95.62	-6.65	2	-123.02	-6.88	0	-105.59	-7.71	1	-118.91	-4.76	3	-56.37	3.38	4
Net loans and leases / Total assets	10.87	59.31	1	9.93	60.99	0	10.31	58.67	0	8.83	61.58	0	10.68	63.77	1
Capitalization															
Tier 1 leverage ratio	5.95	9.06	2	5.40	9.15	1	6.11	8.98	2	6.39	9.13	2	6.91	9.76	3
Holding company equity capital / Total assets	8.14	10.29	16	7.89	10.72	11	8.70	10.71	16	8.33	11.16	12	9.95	12.43	21
Total equity capital (including minority interest) / Total assets	8.14	10.40	14	7.89	10.85	9	8.70	10.82	15	8.33	11.29	10	9.95	12.57	19
Common equity tier 1 capital / Total risk-weighted assets	11.86	12.21	49	10.39	12.57	18	14.28	12.42	79	11.83	12.38	43	11.74	12.17	45
Net loans and leases / Equity capital (X)	1.34	5.82	1	1.26	5.73	0	1.19	5.53	0	1.06	5.58	2	1.07	5.21	2
Cash dividends / Net income	37.91	33.45	57	39.88	23.13	79	33.12	28.27	58	36.61	42.30	42	41.84	33.12	69
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	1.72	9.35	24	-12.59	16.49	1	-0.03	10.50	12	28.13	16.68	82	0.40	9.26	12
Equity capital	4.88	4.03	64	4.79	9.13	37	4.44	7.46	48	7.24	6.99	59	-1.45	10.49	5
Net loans and leases	11.40	6.29	74	-2.53	7.22	24	16.69	3.36	85	5.98	9.07	44	1.99	9.10	22
Noncore funding	7.46	-10.65	79	-45.47	-25.09	26	0.81	-14.79	74	-4.66	-12.18	59	-4.85	6.59	30
Parent Company Ratios															
Short-term debt / Equity capital	0	0.49	40	3	0.52	87	0	0.57	38	5.74	0.77	89	6.92	1.02	89
Long-term debt / Equity capital	52.31	11.08	91	51.66	11.33	91	48.42	10.95	91	46.26	13.56	88	43.77	13.04	86
Equity investment in subsidiaries / Equity capital	137.73	103.47	97	140.44	102.85	97	135.23	103.22	97	134.09	102.81	97	134.29	103.22	97
Cash from ops + noncash items + op expense / Op expense + dividends	17.63	125.04	18	29.38	98.58	24	17.25	154.48	4	272.52	147.24	89	202	190.27	60

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

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Interest and fees on loans	172,000	141,000	639,000	623,000	770,000	21.99	73.20
Income from lease financing receivables	0	0	0	0	0		-100.00
Fully taxable income on loans and leases	170,000	139,000	630,000	611,000	750,000	22.30	68.64
Tax-exempt income on loans and leases	2,000	2,000	9,000	12,000	20,000	0.00	-55.77
Estimated tax benefit on income on loans and leases	667	909	3,079	4,250	5,846	-26.67	-78.39
Income on loans and leases (tax equivalent)	172,667	141,909	642,079	627,250	775,846	21.67	59.26
Investment interest income (tax equivalent)	328,333	324,091	1,246,921	1,637,750	1,999,154	1.31	-29.91
Interest on balances due from depository institutions	7,000	-6,000	-17,000	142,000	416,000		-79.47
Interest income on other earning assets	17,000	16,000	51,000	187,000	772,000	6.25	-79.57
Total interest income (tax equivalent)	525,000	476,000	1,923,000	2,594,000	3,963,000	10.29	-24.37
Interest on time deposits of $250K or more	0	0	0	19,000	129,000		-100.00
Interest on time deposits < $250K	0	0	0	0	0		
Interest on foreign office deposits	-54,000	-50,000	-205,000	-168,000	-29,000		
Interest on other deposits	4,000	3,000	10,000	96,000	409,000	33.33	-29.94
Interest on other borrowings and trading liabilities	59,000	64,000	217,000	452,000	639,000	-7.81	-25.79
Interest on subordinated debt and mandatory convertible securities	17,000	9,000	49,000	39,000	73,000	88.89	0.51
Total interest expense	26,000	26,000	71,000	438,000	1,221,000	0.00	-81.50
Net interest income (tax equivalent)	499,000	450,000	1,852,000	2,156,000	2,742,000	10.89	-9.86
Non-interest income	2,598,000	2,508,000	10,170,000	9,581,000	9,042,000	3.59	18.14
Adjusted operating income (tax equivalent)	3,097,000	2,958,000	12,022,000	11,737,000	11,784,000	4.70	12.51
Overhead expense	2,338,000	2,331,000	8,926,000	8,743,000	9,048,000	0.30	12.01
Provision for credit losses	0	-9,000	-33,000	86,000	10,000		
Securities gains (losses)	-1,000	0	57,000	4,000	-1,000		
Other tax equivalent adjustments	0	-1,000	0	0	140,000		
Pretax net operating income (tax equivalent)	757,000	631,000	3,184,000	2,915,000	2,871,000	19.97	20.78
Applicable income taxes	150,000	108,000	478,000	478,000	470,000	38.89	82.88
Tax equivalent adjustments	3,000	4,000	13,000	17,000	159,000	-25.00	-93.02
Applicable income taxes (tax equivalent)	153,000	112,000	491,000	495,000	629,000	36.61	22.42
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	604,000	519,000	2,693,000	2,420,000	2,242,000	16.38	20.37
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	604,000	519,000	2,693,000	2,420,000	2,242,000	16.38	20.37
Memoranda							
Net income - holding company and noncontrolling (minority) interest	604,000	519,000	2,693,000	2,420,000	2,242,000	16.38	20.37
Investment securities income (tax equivalent)	328,333	324,091	1,246,921	1,637,750	1,999,154	1.31	-29.91
US Treasury and agency securities (excluding mortgage-backed securities)	37,000	41,000	166,000	224,000	259,000	-9.76	-55.42
Mortgage-backed securities	201,000	196,000	727,000	984,000	1,248,000	2.55	28.80
All other securities	90,333	87,091	353,921	429,750	492,154	3.72	-60.62
Cash dividends declared	229,000	207,000	892,000	886,000	938,000	10.63	15.43
Common	209,000	182,000	779,000	734,000	728,000	14.84	46.00
Preferred	20,000	25,000	113,000	152,000	210,000	-20.00	-63.80

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

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	0.71	2.75	1	0.64	2.96	0	0.64	2.85	2	0.97	3.27	0	1.78	4	1
Less: Interest expense	0.04	0.19	3	0.04	0.27	2	0.02	0.23	1	0.16	0.48	6	0.55	0.98	18
Equals: Net interest income (tax equivalent)	0.67	2.55	2	0.61	2.67	2	0.62	2.60	3	0.80	2.77	3	1.23	3.01	7
Plus: Non-interest income	3.51	0.97	96	3.40	1.13	95	3.40	1.04	96	3.57	1.21	94	4.06	1.32	96
Equals: adjusted operating income (tax equivalent)	4.19	3.56	84	4	3.87	66	4.02	3.70	72	4.37	4.04	72	5.29	4.41	84
Less: Overhead expense	3.16	2.18	88	3.16	2.28	89	2.98	2.17	90	3.26	2.57	80	4.06	2.69	90
Less: Provision for credit losses	0	0.04	40	-0.01	-0.12	59	-0.01	-0.09	65	0.03	0.51	3	0	0.15	11
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	0
Plus: Realized gains (losses) on available-for-sale securities	0	0	11	0	0.01	33	0.02	0.01	85	0	0.02	37	0	0.01	35
Plus: other tax equivalent adjustments	0	0	44	0	0	6	0	0	46	0	0	48	0.06	0	96
Equals: Pretax net operating income (tax equivalent)	1.02	1.35	23	0.85	1.78	7	1.06	1.66	9	1.09	1.04	49	1.29	1.56	25
Less: Applicable income taxes (tax equivalent)	0.21	0.31	20	0.15	0.40	5	0.16	0.38	10	0.18	0.23	34	0.28	0.36	28
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.82	1.03	25	0.70	1.36	8	0.90	1.26	13	0.90	0.81	58	1.01	1.19	23
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	0.82	1.02	25	0.70	1.35	8	0.90	1.26	13	0.90	0.82	57	1.01	1.19	23
Memo: Net income (last four quarters)	0.93	1.17	20	0.82	1.07	23	0.90	1.26	13	0.90	0.82	57	1.01	1.19	23
Net income–BHC and noncontrolling (minority) interest	0.82	1.04	24	0.70	1.37	7	0.90	1.27	12	0.90	0.83	57	1.01	1.20	23
Margin Analysis															
Average earning assets / Average assets	89.70	93.16	9	88.09	93.08	5	88.87	93.08	8	87.50	92.32	6	83.64	91.05	3
Average interest-bearing funds / Average assets	71.17	60.43	84	70.16	62.97	80	70.42	61.99	80	73.53	64.06	81	69.02	65.57	69
Interest income (tax equivalent) / Average earning assets	0.79	2.96	1	0.73	3.18	0	0.72	3.06	1	1.10	3.55	0	2.13	4.41	0
Interest expense / Average earning assets	0.04	0.20	3	0.04	0.29	2	0.03	0.25	1	0.19	0.52	10	0.65	1.08	18
Net interest income (tax equivalent) / Average earning assets	0.75	2.75	2	0.69	2.88	2	0.70	2.80	3	0.92	3.01	5	1.47	3.33	6
Yield or Cost															
Total loans and leases (tax equivalent)	2.01	3.88	2	2.03	4.05	1	2.07	4.01	3	2.28	4.27	1	3.22	5.09	0
Interest-bearing bank balances	0.03	0.18	5	-0.02	0.10	0	-0.02	0.14	1	0.14	0.27	10	0.65	2.04	3
Federal funds sold and reverse repos	1.27	0.28	94	0.88	0.26	86	0.64	0.25	81	3.66	0.68	94	14.53	2.44	98
Trading assets	0	0.43	27	0	0.39	27	0.01	0.45	57	0.05	0.60	55	0.10	0.99	50
Total earning assets	0.79	2.93	1	0.72	3.15	0	0.72	3.04	1	1.10	3.51	0	2.11	4.36	1
Investment securities (tax equivalent)	1.08	1.78	5	1.21	1.84	9	1.11	1.77	6	1.57	2.25	7	2.17	2.76	4
US Treasury and agency securities (excluding mortgage-backed securities)	0.66	1.09	19	1.13	1.30	42	0.96	1.14	38	1.65	1.75	50	1.87	2.32	20
Mortgage-backed securities	1.39	1.67	21	1.51	1.60	45	1.38	1.57	33	1.95	2.05	34	2.69	2.61	63
All other securities	0.88	2.75	3	0.88	2.93	3	0.84	2.81	4	1.01	3.24	0	1.53	4.06	1
Interest-bearing deposits	-0.11	0.16	0	-0.10	0.26	0	-0.10	0.21	0	-0.03	0.53	0	0.40	1.10	8
Time deposits of $250K or more		0.48			0.82			0.66		0.10	1.42	1	0.33	1.96	2
Time deposits < $250K		0.44			0.78			0.62			1.36			1.82	
Other domestic deposits	0.02	0.13	3	0.01	0.17	1	0.01	0.15	1	0.13	0.36	9	1.36	0.93	83
Foreign deposits	-0.26	0.14	3	-0.26	0.13	3	-0.25	0.14	3	-0.24	0.42	3	-0.05	1.19	3
Federal funds purchased and repos	0	0.16	5	0	0.18	9	0	0.17	9	0.15	0.62	9	1.91	1.86	51
Other borrowed funds and trading liabilities	1	1.14	44	1.11	1.38	43	1.04	1.27	41	1.33	1.50	42	2.16	2.38	34
All interest-bearing funds	0.05	0.31	1	0.05	0.42	2	0.03	0.37	1	0.22	0.74	3	0.79	1.49	12

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

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	2,598,000	2,508,000	10,170,000	9,581,000	9,042,000
Fiduciary activities income	1,903,000	1,865,000	7,642,000	7,052,000	6,353,000
Service charges on deposit accounts - domestic	0	0	1,000	1,000	1,000
Trading revenue	257,000	266,000	890,000	912,000	495,000
Investment banking fees and commissions	36,000	29,000	126,000	224,000	237,000
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	0	0	52,000	0	7,000
Other non-interest income	402,000	348,000	1,459,000	1,392,000	1,949,000
Total overhead expenses	2,338,000	2,331,000	8,926,000	8,743,000	9,048,000
Personnel expense	1,232,000	1,242,000	4,554,000	4,450,000	4,541,000
Net occupancy expense	481,000	469,000	1,937,000	1,883,000	1,810,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	61,000	58,000	245,000	234,000	236,000
Other operating expenses	564,000	562,000	2,190,000	2,176,000	2,461,000
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	1,283,853,000	1,022,009,000	1,301,058,000	936,702,000	814,810,000
Number of equivalent employees	39,078	39,048	38,524	39,146	38,784
Average personnel expense per employee	31.53	31.81	118.21	113.68	117.08
Average assets per employee	7,572.80	7,567.33	7,767.13	6,856.74	5,748.75

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.26	11	0	2.10	11	0	2.17	11	0	2.02	10	0	2.72	10
Overhead expenses / Net Interest Income + non-interest income	75.57	61.09	86	78.94	59.31	94	74.33	59.28	93	74.60	62.28	85	76.91	61.29	88
Percent of Average Assets															
Total overhead expense	3.16	2.18	88	3.16	2.28	89	2.98	2.17	90	3.26	2.57	80	4.06	2.69	90
Personnel expense	1.67	1.21	88	1.68	1.28	85	1.52	1.21	81	1.66	1.30	83	2.04	1.41	92
Net occupancy expense	0.65	0.23	98	0.63	0.24	98	0.65	0.23	99	0.70	0.26	99	0.81	0.28	99
Other operating expenses	0.84	0.71	77	0.84	0.73	72	0.81	0.72	73	0.90	0.94	65	1.21	0.97	78
Overhead less non-interest income	-0.35	1.18	2	-0.24	1.10	4	-0.42	1.10	2	-0.31	1.25	6	0	1.32	6
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	75.49	60.59	87	78.80	58.69	95	74.25	58.83	93	74.49	61.82	86	76.78	60.64	90
Personnel expense	39.78	33.94	80	41.99	33.28	92	37.88	32.93	73	37.91	32.36	84	38.54	32.39	84
Net occupancy expense	15.53	6.43	97	15.86	6.42	97	16.11	6.23	98	16.04	6.58	99	15.36	6.52	99
Other operating expenses	20.18	19.35	62	20.96	18.45	75	20.25	19.18	58	20.53	22.28	56	22.89	21.20	72
Total non-interest income	83.89	26.24	98	84.79	28.42	98	84.59	27.67	98	81.63	28.83	96	76.73	29.23	92
Fiduciary activities income	61.45	2.31	97	63.05	2.15	97	63.57	2.20	97	60.08	2.09	97	53.91	1.97	97
Service charges on domestic deposit accounts	0	3.51	2	0	3.21	2	0.01	3.27	4	0.01	3.27	5	0.01	3.88	7
Trading revenue	8.30	0.53	95	8.99	0.97	93	7.40	0.62	94	7.77	1.28	90	4.20	1.18	87
Investment banking fees and commissions	1.16	2.33	42	0.98	2.51	39	1.05	2.58	39	1.91	2.46	58	2.01	3.54	56
Insurance activities revenue	0	0.38	16	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Venture capital revenue	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0	1.49	12	0	0.99	14	0	0.60	14	0	0.01	42	0	0.28	21
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0	1.74	12	0	3.74	6	0.43	3.30	22	0	3.92	12	0.06	1.86	16
Other non-interest income	12.98	8.92	76	11.76	8.65	72	12.14	9.27	75	11.86	9.65	70	16.54	10.04	84
Overhead less non-interest income	-8.40	33.42	2	-5.98	29.66	4	-10.35	30.52	3	-7.14	31.93	6	0.05	31.06	6
Applicable income taxes / Pretax net operating income (tax equivalent)	19.82	20.83	38	17.12	21.04	15	15.01	21.18	8	16.40	18.63	31	16.37	20.56	18
Applicable income tax + TE / Pretax net operating income + TE	20.21	22.92	20	17.75	22.74	9	15.42	22.67	6	16.98	21.18	15	21.91	23.23	39

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

Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	2,558,000	2,096,000	2,554,000	2,096,000	1,766,000	22.04	9471.56
Commercial and industrial loans	4,282,000	4,118,000	4,285,000	4,072,000	4,396,000	3.98	23.86
Loans to individuals	104,000	88,000	98,000	96,000	93,000	18.18	-62.69
Loans to depository institutions and acceptances of other banks	59,000	141,000	4,000	11,000	137,000	-58.16	-35.44
Agricultural loans	0	0	0	0	0		
Other loans and leases	28,140,000	25,144,000	25,593,000	21,650,000	19,917,000	11.92	50.60
Less: Unearned income	2,000	2,000	3,000	0	0	0.00	-33.13
Loans and leases, net of unearned income	35,141,000	31,585,000	32,531,000	27,925,000	26,309,000	11.26	55.93
Less: Allowance for loan and lease losses	86,000	118,000	87,000	122,000	74,000	-27.12	69.32
Net loans and leases	35,055,000	31,467,000	32,444,000	27,803,000	26,235,000	11.40	55.90
Debt securities that reprice or mature in over 1 year	89,594,000	75,121,000	85,818,000	80,850,000	69,400,000	19.27	59.01
Mutual funds and equity securities	1,096,000	968,000	1,106,000	937,000	897,000	13.22	33.27
Subtotal	125,745,000	107,556,000	119,368,000	109,590,000	96,532,000	16.91	57.87
Interest-bearing bank balances	104,010,000	107,754,000	106,358,000	120,100,000	68,965,000	-3.47	55.73
Federal funds sold and reverse repos	803,000	5,238,000	3,012,000	3,106,000	1,487,000	-84.67	-63.17
Debt securities that reprice or mature within 1 year	29,957,000	31,655,000	30,011,000	27,288,000	26,197,000	-5.36	-20.77
Trading assets	6,953,000	8,415,000	4,366,000	6,203,000	5,269,000	-17.37	111.49
Total earning assets	267,468,000	260,618,000	263,115,000	266,287,000	198,450,000	2.63	40.98
Non-interest-bearing cash and due from depository institutions	2,976,000	4,552,000	3,631,000	3,467,000	3,302,000	-34.62	2.30
Premises, fixed assets, and leases	2,682,000	2,683,000	2,700,000	2,779,000	3,029,000	-0.04	37.24
Other real estate owned	0	0	0	0	0		
Investment in unconsolidated subsidiaries	1,978,000	1,943,000	1,956,000	2,047,000	1,905,000	1.80	19.60
Intangible and other assets	47,246,000	47,091,000	43,222,000	40,128,000	38,924,000	0.33	16.46
Total assets	322,350,000	316,885,000	314,624,000	314,706,000	245,610,000	1.72	36.12
Quarterly average assets	295,930,000	295,489,000	302,900,000	276,012,000	228,276,000	0.15	35.02
Average loans and leases (YTD)	34,407,000	28,025,000	30,988,750	27,527,250	24,066,500	22.77	70.84
Memoranda							
Loans held-for-sale	57,000	7,000	8,000	0	9,000	714.29	101.14
Loans not held-for-sale	35,084,000	31,578,000	32,523,000	27,925,000	26,300,000	11.10	55.87
Real estate loans secured by 1–4 family	0	0	0	0	0		
Commercial real estate loans	2,558,000	2,096,000	2,554,000	2,096,000	1,766,000	22.04	9471.56
Construction and land development	0	0	0	0	0		
Multifamily	817,000	519,000	783,000	519,000	438,000	57.42	
Nonfarm nonresidential	1,741,000	1,577,000	1,771,000	1,577,000	1,328,000	10.40	6414.50
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	120,647,000	107,744,000	116,935,000	109,075,000	96,494,000	11.98	27.03
U.S. Treasury securities	21,643,000	14,443,000	20,089,000	12,607,000	13,763,000	49.85	7.40
US agency securities (excluding mortgage-backed securities)	20,000	25,000	20,000	26,000	34,000	-20.00	-96.02
Municipal securities	1,202,000	1,499,000	1,271,000	1,628,000	1,782,000	-19.81	-87.76
Mortgage-backed securities	57,245,000	52,268,000	54,042,000	54,137,000	47,283,000	9.52	67.68
Asset-backed securities	9,404,000	11,195,000	9,452,000	10,515,000	8,404,000	-16.00	-37.51
Other debt securities	30,037,000	27,346,000	30,955,000	29,225,000	24,331,000	9.84	107.30
Mutual funds and equity securities	1,096,000	968,000	1,106,000	937,000	897,000	13.22	33.27
Available-for-sale securities	74,348,000	60,512,000	73,399,000	59,048,000	53,815,000	22.86	25.70
U.S. Treasury securities	20,943,000	8,938,000	17,939,000	6,575,000	3,486,000	134.31	666.88
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	1,202,000	1,498,000	1,271,000	1,548,000	1,782,000	-19.76	-87.76
Mortgage-backed securities	21,177,000	16,528,000	20,254,000	16,380,000	19,922,000	28.13	3.85
Asset-backed securities	4,753,000	6,450,000	4,544,000	5,662,000	4,621,000	-26.31	-56.50
Other debt securities	26,273,000	27,098,000	29,391,000	28,883,000	24,004,000	-3.04	87.24
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-2,368,000	488,000	-160,000	1,073,000	377,000		
Available-for-sale securites appreciation (depreciation)	-1,769,000	532,000	-42,000	1,061,000	501,000		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	88,651,000	71,394,000	80,531,000	70,573,000	49,477,000	24.17	86.64

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	61,040,000	56,472,000	55,757,000	48,742,000	16,267,000	8.09	208.97
NOW, ATS and transaction accounts	97,333,000	101,283,000	95,497,000	95,242,000	54,359,000	-3.90	601.19
Time deposits less brokered deposits < $250K	-10,221,000	-10,635,000	-10,328,000	-10,199,000	-4,116,000		
MMDA and other savings accounts	7,657,000	7,231,000	7,496,000	7,209,000	5,145,000	5.89	4433.16
Other non-interest-bearing deposits							
Core deposits	155,809,000	154,351,000	148,422,000	140,994,000	71,655,000	0.94	360.89
Time deposits of $250K or more	0	0	0	0	35,007,000		-100.00
Foreign deposits	85,013,000	79,907,000	96,285,000	88,605,000	71,095,000	6.39	-15.44
Federal funds purchased and repos	4,277,000	587,000	1,575,000	3,413,000	1,102,000	628.62	6.85
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	18,000	1,005,000	128,000	4,893,000	1,873,000	-98.21	-96.17
Other borrowings w/remaining maturity over 1 year	10,921,000	10,653,000	10,470,000	10,716,000	10,398,000	2.52	18.02
Brokered deposits < $250K	10,221,000	10,635,000	10,328,000	10,199,000	4,116,000	-3.89	
Noncore funding	110,450,000	102,787,000	118,786,000	117,826,000	123,591,000	7.46	-32.40
Trading liabilities	7,267,000	6,512,000	5,394,000	10,257,000	6,141,000	11.59	108.06
Subordinated notes and debentures + trust preferred securities	3,000,000	3,021,000	3,005,000	2,183,000	2,097,000	-0.70	5.31
Other liabilities	19,599,000	25,209,000	11,654,000	17,246,000	17,695,000	-22.25	63.60
Total liabilities	296,125,000	291,880,000	287,261,000	288,506,000	221,179,000	1.45	37.41
Equity Capital							
Perpetual preferred stock (including surplus)	1,977,000	1,977,000	1,977,000	2,472,000	2,963,000	0.00	-38.16
Common stock	504,000	504,000	504,000	504,000	504,000	0.00	0.02
Common surplus	10,762,000	10,227,000	10,787,000	10,205,000	10,131,000	5.23	9.86
Retained earnings	25,612,000	23,750,000	25,238,000	23,442,000	21,918,000	7.84	44.20
Accumulated other comprehensive income	-2,697,000	-418,000	-1,134,000	187,000	-876,000		
Other equity capital components	-9,933,000	-11,035,000	-10,009,000	-10,610,000	-10,209,000		
Total holding company equity capital	26,225,000	25,005,000	27,363,000	26,200,000	24,431,000	4.88	23.16
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	26,225,000	25,005,000	27,363,000	26,200,000	24,431,000	4.88	23.16
Total liabilities and capital	322,350,000	316,885,000	314,624,000	314,706,000	245,610,000	1.72	36.12
Memoranda							
Non-interest-bearing deposits	61,797,000	57,079,000	56,461,000	49,438,000	34,032,000	8.27	8.83
Interest-bearing deposits	189,246,000	187,814,000	198,574,000	190,360,000	147,841,000	0.76	49.39
Total deposits	251,043,000	244,893,000	255,035,000	239,798,000	181,873,000	2.51	36.83
Long-term debt that reprices within 1 year	599,000	1,187,000	599,000	1,198,000	1,310,000	-49.54	-76.96
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	27,363,000	26,200,000	26,200,000	24,431,000	24,790,000		
Accounting restatements	0	0	0	0	-53,000		
Net income	604,000	519,000	2,693,000	2,420,000	2,242,000		
Net sale of new perpetual preferred stock	0	-500,000	-500,000	-500,000	-727,000		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	66,000	71,000	2,064,000	173,000	200,000		
Less: Purchase of treasury stock	0	475,000	900,000	500,000	1,600,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	229,000	207,000	892,000	886,000	938,000		
Change in other comprehensive income	-1,565,000	-605,000	-1,321,000	1,064,000	481,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-14,000	2,000	19,000	-2,000	36,000		
Holding company equity capital, ending balance	26,225,000	25,005,000	27,363,000	26,200,000	24,431,000		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	0.79	37.11	2	0.66	36.10	2	0.81	36.25	2	0.67	36.22	3	0.72	37.78	3
Commercial and industrial loans	1.33	10.78	3	1.30	13.88	3	1.36	10.76	3	1.29	13.52	5	1.79	12.02	7
Loans to individuals	0.03	3.61	6	0.03	3.42	8	0.03	3.36	7	0.03	3.40	8	0.04	4.20	6
Loans to depository institutions and acceptances of other banks	0.02	0.02	85	0.04	0.02	86	0	0.02	74	0	0.03	72	0.06	0.04	82
Agricultural loans	0	0.17	12	0	0.19	10	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases	8.73	4.19	84	7.93	4.29	79	8.13	4.47	76	6.88	4.63	69	8.11	5.01	76
Net loans and leases	10.87	59.31	1	9.93	60.99	0	10.31	58.67	0	8.83	61.58	0	10.68	63.77	1
Debt securities over 1 year	27.79	19.47	77	23.71	16.70	77	27.28	19.46	72	25.69	15.55	90	28.26	14.60	95
Mutual funds and equity securities	0.34	0.06	95	0.31	0.06	93	0.35	0.06	96	0.30	0.05	93	0.37	0.06	95
Subtotal	39.01	80.04	2	33.94	78.43	1	37.94	79.22	2	34.82	78.16	3	39.30	79.65	7
Interest-bearing bank balances	32.27	7.18	97	34	9.08	99	33.80	8.50	98	38.16	7.51	99	28.08	3.06	97
Federal funds sold and reverse repos	0.25	0.55	74	1.65	0.50	87	0.96	0.54	83	0.99	0.82	84	0.61	1.57	77
Debt securities 1 year or less	9.29	1.65	95	9.99	1.59	97	9.54	1.56	96	8.67	1.68	95	10.67	1.91	95
Trading assets	2.16	0.52	88	2.66	0.56	90	1.39	0.49	87	1.97	1.01	86	2.15	1.19	82
Total earning assets	82.97	91.28	1	82.24	91.48	2	83.63	91.77	2	84.61	91.05	6	80.80	89.53	5
Non-interest cash and due from depository institutions	0.92	0.96	47	1.44	1	83	1.15	0.82	80	1.10	1.07	48	1.34	1.14	65
Other real estate owned	0	0.01	11	0	0.02	5	0	0.01	9	0	0.02	4	0	0.03	4
All other assets	16.10	7.70	98	16.32	7.44	97	15.22	7.35	97	14.28	7.82	93	17.86	9.27	94
Memoranda															
Short-term investments	41.81	10.28	97	45.65	11.92	97	44.30	11.47	98	47.82	11.17	96	39.35	7.63	96
U.S. Treasury securities	6.71	1.80	85	4.56	0.98	88	6.39	1.47	88	4.01	0.84	87	5.60	1.03	93
US agency securities (excluding mortgage-backed securities)	0.01	0.79	24	0.01	0.73	23	0.01	0.82	23	0.01	0.63	25	0.01	0.54	28
Municipal securities	0.37	1.72	37	0.47	1.77	38	0.40	1.73	36	0.52	1.69	39	0.73	1.34	50
Mortgage-backed securities	17.76	14.04	70	16.49	12.38	71	17.18	14.14	65	17.20	11.75	77	19.25	11.44	85
Asset-backed securities	2.92	0.56	90	3.53	0.35	94	3	0.50	91	3.34	0.32	95	3.42	0.28	96
Other debt securities	9.32	0.55	98	8.63	0.46	98	9.84	0.53	98	9.29	0.42	98	9.91	0.39	97
Loans held-for-sale	0.02	0.40	28	0	0.46	14	0	0.55	16	0	0.52	7	0	0.39	18
Loans held for investment	10.88	59.15	1	9.97	61.15	0	10.34	58.06	0	8.87	61.72	0	10.71	63.50	2
Real estate loans secured by 1–4 family	0	11.67	1	0	11.69	1	0	11.46	1	0	11.91	1	0	13.29	2
Revolving	0	1.40	2	0	1.51	2	0	1.42	2	0	1.66	3	0	2.07	3
Closed-end, secured by first liens	0	9.94	1	0	9.76	1	0	9.67	1	0	9.81	1	0	10.69	2
Closed-end, secured by junior liens	0	0.17	3	0	0.21	2	0	0.17	3	0	0.22	3	0	0.28	3
Commercial real estate loans	0.79	23.42	4	0.66	22.27	4	0.81	22.69	3	0.67	22.22	5	0.72	22.23	7
Construction and land development	0	3.49	1	0	3.32	2	0	3.34	1	0	3.40	3	0	3.44	3
Multifamily	0.25	3.52	7	0.16	3.21	7	0.25	3.57	6	0.16	3.12	8	0.18	3.01	9
Nonfarm nonresidential	0.54	15.11	5	0.50	14.77	6	0.56	14.57	5	0.50	14.72	7	0.54	14.69	7
Real estate loans secured by farmland	0	0.33	8	0	0.33	8	0	0.30	8	0	0.33	8	0	0.36	9

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	7.28	61.87	2	6.64	57.91	2	7.85	61.05	3	7.51	57.15	3	6.71	57.46	3
Real estate loans secured by 1–4 family	0	20.07	1	0	19.43	1	0	19.86	1	0	19.43	1	0	20.75	2
Revolving	0	2.35	2	0	2.45	2	0	2.43	2	0	2.64	3	0	3.15	3
Closed-end	0	17.49	1	0	16.76	1	0	17.24	1	0	16.59	1	0	17.39	2
Commercial real estate loans	7.28	38.39	9	6.64	35.36	7	7.85	37.86	9	7.51	34.63	9	6.71	33.52	8
Construction and land development	0	5.82	1	0	5.29	2	0	5.65	1	0	5.26	3	0	5.09	3
1–4 family	0	1.29	4	0	1.05	4	0	1.18	3	0	0.93	5	0	0.94	7
Other	0	4.49	2	0	4.21	2	0	4.40	1	0	4.19	3	0	4.02	3
Multifamily	2.32	5.66	26	1.64	5.08	19	2.41	5.78	28	1.86	4.96	24	1.66	4.69	24
Nonfarm nonresidential	4.95	25	8	4.99	23.47	8	5.44	24.56	9	5.65	22.93	11	5.05	22.15	11
Owner-occupied	0	8.44	2	0	7.93	2	0	8.29	2	0	7.68	2	0	7.72	3
Other	4.95	16.32	12	4.99	15.25	14	5.44	15.94	14	5.65	14.95	16	5.05	14.34	16
Real estate loans secured by farmland	0	0.59	8	0	0.56	8	0	0.54	8	0	0.54	8	0	0.55	9
Loans to depository institutions and acceptances of other banks	0.17	0.03	90	0.45	0.03	92	0.01	0.04	77	0.04	0.06	82	0.52	0.11	88
Commercial and industrial loans	12.19	18.81	26	13.04	23.16	16	13.17	18.86	33	14.58	22.17	21	16.71	19.53	43
Loans to individuals	0.30	6.52	17	0.28	6.02	15	0.30	6.24	16	0.34	6.13	15	0.35	7.13	12
Credit card loans	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0	0.31	12	0	0.33	10	0	0.34	12	0	0.32	11	0	0.37	11
Other loans and leases	80.08	8.03	99	79.61	8.05	99	78.67	8.75	99	77.53	9.09	98	75.70	9.85	97
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	14.97	395.39	2	13.50	382.51	2	14.18	391.81	2	12.35	381.27	3	11.58	391.26	4
Real estate loans secured by 1–4 family	0	125.02	1	0	124.29	1	0	126.06	1	0	125.03	1	0	138.18	1
Revolving	0	14.84	2	0	16.14	2	0	15.44	2	0	17.42	2	0	21.26	2
Closed-end	0	108.83	1	0	106.79	1	0	108.85	1	0	106.14	1	0	115.20	1
Commercial real estate loans	14.97	249.33	3	13.50	237.40	5	14.18	245.88	3	12.35	234.65	6	11.58	229.44	7
Construction and land development	0	36.95	1	0	35.26	1	0	35.95	1	0	35.62	2	0	34.95	2
1–4 family	0	8.02	4	0	6.84	3	0	7.42	3	0	6.34	5	0	6.61	6
Other	0	28.49	1	0	28.01	1	0	28.11	1	0	28.16	2	0	27.32	2
Multifamily	4.78	37.99	10	3.34	34.02	7	4.35	38.66	9	3.06	32.74	8	2.87	31.04	10
Nonfarm nonresidential	10.19	160.85	4	10.15	157.71	6	9.83	158.05	4	9.30	155.06	7	8.71	152.10	8
Owner-occupied	0	53.96	1	0	52.99	1	0	52.99	1	0	52.37	2	0	53.07	3
Other	10.19	105.37	6	10.15	102.29	7	9.83	102.54	6	9.30	100.54	8	8.71	97.41	9
Real estate loans secured by farmland	0	3.46	8	0	3.50	8	0	3.22	8	0	3.44	8	0	3.60	8
Loans to depository institutions and acceptances of other banks	0.35	0.18	88	0.91	0.18	89	0.02	0.21	74	0.06	0.28	74	0.90	0.44	83
Commercial and industrial loans	25.06	113.45	5	26.51	145.22	4	23.79	114.45	5	24	139.91	7	28.83	122.02	8
Loans to individuals	0.61	36.67	8	0.57	35.91	8	0.54	34.55	9	0.57	37.47	9	0.61	43.51	8
Credit card loans	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	0	1.66	12	0	1.94	10	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases	164.68	47.86	93	161.90	47.52	93	142.10	51.06	90	127.61	49.54	90	130.61	52.44	90
Supplemental															
Non-owner occupied CRE loans / Gross loans	7.28	30.57	8	6.64	27.81	8	7.85	30.07	8	7.51	27.32	10	6.71	26.45	9
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	14.97	198.65	5	13.50	185.94	5	14.18	195.33	3	12.35	183.76	6	11.58	178.57	7
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	14.97	256.17	3	13.50	243.39	3	14.18	252.85	3	12.35	240.85	5	11.58	236.10	6

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	41.81	10.28	97	45.65	11.92	97	44.30	11.47	98	47.82	11.17	96	39.35	7.63	96
Liquid assets	59.23	28.10	94	59.89	27.16	96	60.12	29.03	95	62.51	26.22	93	55.76	22.44	92
Investment securities	37.43	21.67	91	34	18.78	93	37.17	21.63	92	34.66	17.85	94	39.29	16.99	98
Net loans and leases	10.87	59.31	1	9.93	60.99	0	10.31	58.67	0	8.83	61.58	0	10.68	63.77	1
Net loans, leases and standby letters of credit	11.69	60.12	1	11.04	61.79	0	11.34	59.49	0	9.89	62.48	0	12.03	64.84	3
Core deposits	48.34	76.85	6	48.71	73.69	8	47.17	75.71	6	44.80	70.67	9	29.17	63.09	10
Noncore funding	34.26	9.46	94	32.44	11.95	90	37.75	10.30	95	37.44	14.13	89	50.32	19.36	93
Time deposits of $250K or more	0	1.46	1	0	1.96	1	0	1.58	1	0	2.11	1	14.25	2.94	98
Foreign deposits	26.37	0.32	97	25.22	0.34	97	30.60	0.34	98	28.15	0.36	97	28.95	0.43	97
Federal funds purchased and repos	1.33	1.11	71	0.19	1.22	34	0.50	1.23	45	1.08	1.47	55	0.45	1.94	36
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.08	0.44	77	-1.47	0.60	7	-0.46	0.54	12	0.10	0.54	44	-0.16	0.48	16
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.01	1.03	29	0.32	1.11	50	0.04	1	32	1.55	1.24	66	0.76	3.01	27
Earning assets that reprice within 1 year	59.32	36.68	92	61.21	38.67	94	60.45	37.37	90	61.27	39.38	93	54.22	39.29	89
Interest-bearing liabilities that reprice within 1 year	26.15	6.16	94	25.07	7.73	91	30.38	6.39	96	27.97	8.20	93	35.97	10.19	96
Long-term debt that reprices within 1 year	0.19	0.22	75	0.37	0.28	77	0.19	0.26	74	0.38	0.47	70	0.53	0.96	65
Net assets that reprice within 1 year	32.98	29.01	59	35.76	29.49	64	29.88	29.65	49	32.91	29.11	56	17.72	26.63	26
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-19.34	-1.97	5	-38.92	-0.51	1	-17.25	-2.33	9	-29.81	3.20	1	27.91	14.45	84
Net short-term noncore funding dependence	-95.62	-6.65	2	-123.02	-6.88	0	-105.59	-7.71	1	-118.91	-4.76	3	-56.37	3.38	4
Short-term investment / Short-term noncore funding	927.72	265.83	94	1,173.23	246.74	94	1,044.99	273.46	96	745.54	184.19	95	228.83	77.77	91
Liquid assets - short-term noncore funding / Nonliquid assets	134.23	35.38	95	139.61	30.67	95	140.15	36.68	95	149.61	28.18	95	87.17	16.97	94
Net loans and leases / Total deposits	13.96	73.06	1	12.85	76.22	0	12.72	72.79	0	11.59	79.43	0	14.42	90.31	0
Net loans and leases / Core deposits	22.50	78.05	1	20.39	83.77	0	21.86	78.25	0	19.72	88.34	0	36.61	103.93	0
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-13.93	-3.53	5	3.17	0.62	93	-0.89	0.12	16	6.37	1.57	96	2.48	0.72	89
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-10.40	-8.82	36	3.45	1.31	84	-0.23	-0.25	48	6.30	4.31	76	3.30	1.36	86
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	37.47	20.27	74	42.94	12.84	88	36.29	14.28	80	45.01	11.38	91	43.30	12.67	88
Available-for-sale securities	61.62	77.97	25	56.16	85.49	11	62.77	83.77	17	54.14	87.23	7	55.77	85.40	11
U.S. Treasury securities	17.94	8.39	81	13.40	5.10	82	17.18	6.70	83	11.56	4.72	83	14.26	6.15	79
US agency securities (excluding mortgage-backed securities)	0.02	3.73	24	0.02	4.35	23	0.02	4.12	23	0.02	4.01	25	0.04	3.49	28
Municipal securities	1	7.89	29	1.39	9.71	29	1.09	8.22	28	1.49	9.83	29	1.85	7.75	33
Mortgage-backed securities	47.45	65.55	21	48.51	66.67	21	46.22	66.54	17	49.63	66.64	24	49	67.43	22
Asset-backed securities	7.79	2.78	82	10.39	1.97	90	8.08	2.50	83	9.64	1.91	90	8.71	1.66	88
Other debt securities	24.90	3.16	95	25.38	3.05	96	26.47	3.08	96	26.79	3.01	94	25.22	2.94	93
Mutual funds and equity securities	0.91	0.30	87	0.90	0.36	80	0.95	0.29	85	0.86	0.35	80	0.93	0.40	77
Debt securities 1 year or less	24.83	8.63	88	29.38	9.29	91	25.66	7.78	90	25.02	10.55	84	27.15	11.86	85
Debt securities 1 to 5 years	31.48	18.50	79	22.13	16.09	70	31.27	18.25	80	23.94	17.03	67	24.39	17.94	69
Debt securities over 5 years	42.79	70.45	14	47.59	72.48	16	42.12	71.11	14	50.18	69.86	18	47.53	66.02	28
Pledged securities	73.48	29.79	94	66.26	33.48	88	68.87	32.26	90	64.70	35.67	83	51.27	30.57	78
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-6.83	-1.29	45	-28.05	156.41	5	-7.38	27.98	28	55.71	183.32	35	-2.25	26.69	37
Investment securities	11.98	28.40	29	-3.85	31.91	11	7.21	31.36	19	13.04	23.62	37	9.89	11.75	59
Core deposits	0.94	14.47	8	30.98	29.18	65	5.27	16.94	9	96.77	26.88	97	12.28	11.23	65
Noncore funding	7.46	-10.65	79	-45.47	-25.09	26	0.81	-14.79	74	-4.66	-12.18	59	-4.85	6.59	30

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			33,025,000	34,316,000	29,698,000
Commit: Secured commercial real estate loans	272,000	141,000	86,000	55,000	47,000
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	2,615,000	3,502,000	3,237,000	3,330,000	3,324,000
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	425,096,000	465,569,000	414,362,000	466,479,000	392,244,000
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	10,698,000	3,238,000	9,604,000	2,842,000	4,368,000
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	21,155,000	7,459,000	15,100,000	7,449,000	15,196,000
Futures and forward foreign exchange	2,463,853,000	2,630,088,000	2,542,399,000	2,558,028,000	2,316,339,000
Written options contracts (foreign exchange)	460,000	380,000	210,000	661,000	1,110,000
Purchased options contracts (foreign exchange)	911,000	1,333,000	328,000	946,000	1,581,000
Foreign exchange rate swaps	1,251,000	499,000	1,319,000	534,000	1,359,000
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	33,343,000	32,654,000	32,868,000	32,359,000	26,895,000
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)							10.50	22.78	9	10.90	22.01	10	12.09	23.52	13
Standby letters of credit	0.81	0.64	71	1.11	0.67	82	1.03	0.65	80	1.06	0.71	75	1.35	0.84	80
Commercial and similar letters of credit	0	0.02	21	0	0.02	20	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	131.87	0.08	99	146.92	0.11	99	131.70	0.10	99	148.23	0.18	99	159.70	0.40	99
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	785.38	45.51	94	844.36	42.67	94	826.96	46.30	93	827.06	48.62	94	963.66	68.47	93
Interest rate contracts	9.88	33.09	39	3.38	30.32	15	7.85	32.46	32	3.27	34.36	12	7.97	47.31	23
Interest rate futures and forward contracts	3.32	4.02	80	1.02	4.59	61	3.05	3.25	79	0.90	6.21	54	1.78	10.67	70
Written options contracts (interest rate)	0	1.59	11	0	2	9	0	1.41	8	0	2.18	9	0	2.47	10
Purchased options contracts (interest rate)	0	1.35	22	0	1.45	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	6.56	19.54	34	2.35	20.33	19	4.80	20.49	25	2.37	20.83	17	6.19	28.86	25
Foreign exchange contracts	765.15	6.48	99	830.68	6.19	99	808.67	6.30	99	813.51	6.01	99	944.75	10.12	99
Futures and forward foreign exchange contracts	764.34	3.96	99	829.98	3.83	99	808.08	3.78	99	812.83	3.47	99	943.10	5.23	99
Written options contracts (foreign exchange)	0.14	0.05	88	0.12	0.03	87	0.07	0.04	86	0.21	0.03	89	0.45	0.05	91
Purchased options contracts (foreign exchange)	0.28	0.05	91	0.42	0.04	91	0.10	0.04	87	0.30	0.04	92	0.64	0.08	92
Foreign exchange rate swaps	0.39	0.74	81	0.16	0.71	82	0.42	0.76	82	0.17	0.77	81	0.55	2.03	82
Equity, commodity, and other derivative contracts	10.34	1.07	91	10.30	0.80	93	10.45	0.92	93	10.28	1.86	91	10.95	3.32	89
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	10.34	0.36	94	10.30	0.27	94	10.45	0.32	94	10.28	0.52	93	10.95	0.98	92
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							106.57	44.98	90	124.66	42.82	92	123.40	45.53	91

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	2,531,671,000	2,675,651,000	2,601,828,000	2,602,819,000	2,366,848,000
Interest rate contracts	31,853,000	10,697,000	24,704,000	10,291,000	19,564,000
Foreign exchange contracts	2,466,475,000	2,632,300,000	2,544,256,000	2,560,169,000	2,320,389,000
Equity, commodity, and other contracts	33,343,000	32,654,000	32,868,000	32,359,000	26,895,000
Derivatives Position					
Futures and forwards	2,474,551,000	2,633,326,000	2,552,003,000	2,560,870,000	2,320,707,000
Written options	33,803,000	33,034,000	33,078,000	33,020,000	28,005,000
Exchange-traded	0	0	0	0	0
Over-the-counter	33,803,000	33,034,000	33,078,000	33,020,000	28,005,000
Purchased options	911,000	1,333,000	328,000	946,000	1,581,000
Exchange-traded	0	0	0	0	0
Over-the-counter	911,000	1,333,000	328,000	946,000	1,581,000
Swaps	22,406,000	7,958,000	16,419,000	7,983,000	16,555,000
Held for trading	2,470,333,000	2,629,483,000	2,547,160,000	2,557,790,000	2,321,581,000
Interest rate contracts	10,698,000	3,238,000	9,604,000	2,842,000	4,368,000
Foreign exchange contracts	2,459,635,000	2,626,245,000	2,537,556,000	2,554,948,000	2,317,213,000
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	61,338,000	46,168,000	54,668,000	45,029,000	45,267,000
Interest rate contracts	21,155,000	7,459,000	15,100,000	7,449,000	15,196,000
Foreign exchange contracts	6,840,000	6,055,000	6,700,000	5,221,000	3,176,000
Equity, commodity, and other contracts	33,343,000	32,654,000	32,868,000	32,359,000	26,895,000
Derivative contracts (excluding futures and FX 14 days or less)	2,530,384,000	1,700,063,000	1,554,219,000	1,719,534,000	1,563,031,000
One year or less	2,473,567,000	1,670,955,000	1,503,907,000	1,687,599,000	1,532,900,000
Over 1 year to 5 years	56,817,000	29,108,000	50,312,000	31,935,000	30,094,000
Over 5 years	0	0	0	0	37,000
Gross negative fair value (absolute value)	21,124,000	21,952,000	15,798,000	25,867,000	15,148,000
Gross positive fair value	20,837,000	21,814,000	15,161,000	25,868,000	15,106,000
Held for trading	20,684,000	21,691,000	15,100,000	25,863,000	15,098,000
Non-traded	153,000	123,000	61,000	5,000	8,000
Current credit exposure on risk-based capital derivative contracts	6,596,000	10,365,000	6,212,000	12,033,000	7,353,000
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	1.26	93.91	0	0.40	94.52	0	0.95	94.17	0	0.40	94.10	0	0.83	93.44	0
Foreign exchange contracts	97.42	3.18	99	98.38	3.16	99	97.79	3.47	99	98.36	3.49	99	98.04	3.20	99
Equity, commodity, and other contracts	1.32	1.19	78	1.22	1.04	78	1.26	1.14	79	1.24	1.17	76	1.14	1.64	72
Futures and forwards	97.74	10.22	98	98.42	12.82	99	98.09	11.16	98	98.39	14.05	99	98.05	13.49	99
Written options	1.34	6.03	35	1.23	8.11	28	1.27	6.28	29	1.27	8.18	26	1.18	5.91	29
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	1.34	5.74	37	1.23	7.80	28	1.27	5.96	32	1.27	7.73	29	1.18	5.10	31
Purchased options	0.04	3.59	42	0.05	3.58	40	0.01	3.27	42	0.04	3.42	39	0.07	4.42	37
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0.04	3.11	43	0.05	3.15	43	0.01	2.87	43	0.04	2.86	42	0.07	3.35	40
Swaps	0.89	74.58	8	0.30	69.64	6	0.63	74.26	7	0.31	68.76	6	0.70	69.75	6
Held for trading	97.58	38.74	86	98.27	42.14	87	97.90	40.42	86	98.27	43.53	86	98.09	44.16	86
Interest rate contracts	0.42	32.48	46	0.12	36.29	40	0.37	34.15	44	0.11	36.62	39	0.18	37.24	37
Foreign exchange contracts	97.15	1.60	99	98.15	1.47	99	97.53	1.68	99	98.16	1.60	99	97.90	1.60	99
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	2.42	61.26	13	1.73	57.86	12	2.10	59.58	13	1.73	56.47	13	1.91	55.84	13
Interest rate contracts	0.84	57.41	9	0.28	54.11	9	0.58	56.71	10	0.29	53.82	9	0.64	52.22	10
Foreign exchange contracts	0.27	0.37	77	0.23	0.45	77	0.26	0.40	78	0.20	0.46	75	0.13	0.34	74
Equity, commodity, and other contracts	1.32	0.11	90	1.22	0.12	92	1.26	0.09	92	1.24	0.10	91	1.14	0.13	88
Derivative contracts (excluding futures and forex 14 days or less)	99.95	92.63	65	63.54	90.92	12	59.74	92.53	10	66.06	91.48	13	66.04	93.86	11
One year or less	97.70	27.97	92	62.45	26.80	83	57.80	27.56	80	64.84	32.05	82	64.77	32.17	80
Over 1 year to 5 years	2.24	26.35	13	1.09	28.69	12	1.93	27.01	14	1.23	27.06	10	1.27	30.45	12
Over 5 years	0	29.53	6	0	30.03	5	0	29.89	5	0	29.56	5	0	28.09	10
Gross negative fair value (absolute value)	0.83	1.21	28	0.82	1.21	38	0.61	0.98	35	0.99	1.55	43	0.64	0.83	48
Gross positive fair value	0.82	1.52	27	0.82	1.70	13	0.58	1.34	14	0.99	2.23	15	0.64	1.19	26
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1.24	0.06	95	1.42	0.05	94	0.88	0.04	94	1.54	0.07	94	1	0.06	93
Gross positive fair value (X)	1.23	0.06	95	1.42	0.07	94	0.85	0.05	94	1.54	0.09	94	1	0.07	93
Held for trading (X)	1.22	0.04	95	1.41	0.05	94	0.84	0.04	94	1.54	0.07	94	0.99	0.06	93
Non-traded (X)	0.01	0.01	57	0.01	0.01	50	0	0.01	42	0	0.02	14	0	0.01	27
Current credit exposure (X)	0.39	0.04	94	0.67	0.05	96	0.35	0.04	94	0.71	0.06	96	0.48	0.05	93
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	5.20	0.47	94	8.01	0.61	96	5.56	0.46	94	9.91	0.85	96	7.07	0.73	94

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	87,000	122,000	122,000	74,000	67,000
Gross losses	0	0	2,000	41,000	3,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	0	0	0	0	0
Net losses	0	0	2,000	41,000	3,000
Provision for loan and lease losses	0	0	-29,000	83,000	10,000
Adjustments	-1,000	-4,000	-4,000	6,000	0
Ending balance	86,000	118,000	87,000	122,000	74,000
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0	0.04	44	0	-0.11	64	-0.01	-0.09	69	0.03	0.51	3	0	0.15	11
Provision for loan and lease losses / Average loans and leases	0	0.06	44	0	-0.20	64	-0.09	-0.16	56	0.30	0.82	13	0.04	0.24	16
Provision for loan and lease losses / Net loan and lease losses		49.50			-168.35		-1,450	-105.48	6	202.44	487.86	20	333.33	130.58	93
Allowance for loan and lease losses / Total loans and leases not held for sale	0.25	1.20	1	0.37	1.49	1	0.27	1.23	2	0.44	1.58	2	0.28	0.83	5
Allowance for loan and lease losses / Total loans and leases	0.24	1.17	1	0.37	1.47	1	0.27	1.20	2	0.44	1.55	3	0.28	0.81	6
Allowance for loan and lease losses / Net loans and leases losses (X)		38.27			18.09		43.50	21.39	83	2.98	11.58	9	24.67	8.03	87
Allowance for loan and lease losses / Nonaccrual assets		355.27			291.29			364.13			299.17			218.72	
ALLL / 90+ days past due + nonaccrual loans and leases		284.19			246.27			287.08			244.34			151.73	
Gross loan and lease losses / Average loans and leases	0	0.17	2	0	0.24	0	0.01	0.19	1	0.15	0.34	33	0.01	0.28	4
Recoveries / Average loans and leases	0	0.07	1	0	0.08	1	0	0.08	1	0	0.07	1	0	0.08	1
Net losses / Average loans and leases	0	0.09	20	0	0.16	12	0.01	0.11	13	0.15	0.27	43	0.01	0.21	10
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	0	10.98	1	0	7.39	1	0	34.67	1	0	33.98	1	0	36.22	2
Earnings coverage of net loan and lease losses (X)		38.54			25.70		1,571	39.72	98	72.71	22.91	88	907.33	24.40	98
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	67	0	0.03	40	0	0.02	41	0	0.04	23	0	0.01	38
Real estate loans secured by 1–4 family		-0.02			-0.01			-0.02			0.01			0.01	
Revolving		-0.08			-0.03			-0.07			0.01			0.02	
Closed-end		-0.02			-0.01			-0.01			0			0	
Commercial real estate loans	0	0	63	0	0.05	43	0	0.04	31	0	0.07	17	0	0.01	38
Construction and land development		-0.02			0			0			0			-0.01	
1–4 family		0			0			0			0			0	
Other		-0.01			0			0			0			-0.01	
Multifamily	0	0	57	0	0	54	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0.01	60	0	0.07	38	0	0.05	29	0	0.11	14	0	0.02	38
Owner-occupied	0	0	64	0	0.01	50	0	0.01	44	0	0.02	26	0	0.01	45
Other	0	0	54	0	0.06	41	0	0.04	35	0	0.08	24	0	0.01	40
Real estate loans secured by farmland		0			0			0			0.02			0.01	
Commercial and industrial loans	0	0.11	37	0	0.20	21	0.05	0.17	30	1.01	0.47	83	0.07	0.37	16
Loans to individuals		0.70			1.06			0.71			1.13			1.17	
Credit card loans		1.88			2.41			1.84			2.92			3.11	
Agricultural loans		0			0.02			0.02			0.19			0.08	
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0	0.16	32	0	0.09	37	0	0.10	32	0	0.15	25	0	0.15	22

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	150,000	8,000	39,000	75,000	0
90+ days past due loans and leases	0	0	0	0	0
Nonaccrual loans and leases	0	0	0	0	0
Total past due and nonaccrual loans and leases	150,000	8,000	39,000	75,000	0
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	0	0	0	0	0
Total restructured loans and leases	0	0	0	0	0
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	0	0	0	0	0
Other real estate owned	0	0	0	0	0
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	0.43	0.32	73	0.03	0.33	5	0.12	0.32	22	0.27	0.39	39	0	0.43	0
90+ days past due loans and leases	0	0.10	10	0	0.11	8	0	0.10	10	0	0.12	9	0	0.15	8
Nonaccrual loans and leases	0	0.44	1	0	0.65	0	0	0.46	0	0	0.66	0	0	0.51	0
90+ days past due and nonaccrual loans and leases	0	0.59	1	0	0.82	0	0	0.62	0	0	0.85	0	0	0.71	0
30–89 days past due restructured	0	0.01	17	0	0.01	20	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0	0.10	2	0	0.13	3	0	0.10	2	0	0.13	3	0	0.14	4
30–89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.43	0.32	73	0.03	0.33	5	0.12	0.32	22	0.27	0.40	39	0	0.43	0
90+ days past due assets	0	0.10	9	0	0.11	8	0	0.10	9	0	0.12	8	0	0.15	6
Nonaccrual assets	0	0.45	1	0	0.66	0	0	0.47	0	0	0.67	0	0	0.53	0
30+ days past due and nonaccrual assets	0.43	0.94	20	0.03	1.18	0	0.12	0.97	3	0.27	1.29	3	0	1.19	0
Percent of Total Assets															
90+ days past due and nonaccrual assets	0	0.35	1	0	0.50	0	0	0.36	0	0	0.52	0	0	0.44	0
90+ days past due and nonaccrual assets + other real estate owned	0	0.36	0	0	0.53	0	0	0.37	0	0	0.55	0	0	0.48	0
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0	0.41	0	0	0.58	0	0	0.41	0	0	0.60	0	0	0.53	0
Allowance for loan and lease losses	0	62.77	0	0	69.27	0	0	62.64	0	0	66.66	0	0	115.41	0
Equity capital + allowance for loan and lease losses	0	3.67	0	0	5.03	0	0	3.60	0	0	4.97	0	0	4.28	0
Tier 1 capital + allowance for loan and lease losses	0	4.23	0	0	5.96	0	0	4.30	0	0	6.05	0	0	5.65	0
Loans and leases + other real estate owned	0	0.69	0	0	0.97	0	0	0.71	0	0	0.97	0	0	0.85	0

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

Past Due and Nonaccrual Loans and Leases

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0	0.26	2	0	0.31	2	0	0.26	2	0	0.39	1	0	0.38	2
	90+ days past due	0	0.13	18	0	0.13	15	0	0.12	15	0	0.16	14	0	0.16	13
	Nonaccrual	0	0.51	1	0	0.76	1	0	0.52	1	0	0.76	1	0	0.46	2
Commercial and industrial	30–89 days past due	1.66	0.26	97	0	0.22	3	0.77	0.24	93	0	0.23	3	0	0.31	2
	90+ days past due	0	0.03	18	0	0.02	15	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual	0	0.53	3	0	0.69	1	0	0.57	2	0	0.75	3	0	0.83	3
Individuals	30–89 days past due	0	0.67	4	0	0.53	5	0	0.63	6	0	0.83	4	0	0.83	5
	90+ days past due	0	0.08	21	0	0.11	20	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual	0	0.16	11	0	0.22	10	0	0.17	11	0	0.28	9	0	0.17	11
Depository institution loans	30–89 days past due	0	0	45	0	0.01	44	0	0.01	45	0	0	46	0	0	47
	90+ days past due	0	0	48	0	0	50	0	0	47	0	0	46	0	0	49
	Nonaccrual	0	0.01	45	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due		0.16			0.17			0.07			0.17			0.24	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.71			0.44			0.70			0.49			0.67	
Foreign governments	30–89 days past due	0	0	50	0	0.03	46	0	0.50	43	0	0	50	0	0.07	47
	90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual	0	0.23	37	0	0.04	46	0	0.15	43	0	0.09	46	0	0.03	44
Other loans and leases	30–89 days past due	0.28	0.13	81	0.03	0.13	51	0.02	0.12	53	0.35	0.18	77	0	0.20	14
	90+ days past due	0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual	0	0.08	22	0	0.15	19	0	0.09	21	0	0.15	19	0	0.13	15

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

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due		0.44			0.47			0.46			0.65			0.67	
	90+ days past due		0.25			0.28			0.24			0.33			0.31	
	Nonaccrual		0.68			0.88			0.71			0.89			0.73	
Revolving	30–89 days past due		0.27			0.31			0.28			0.48			0.45	
	90+ days past due		0.03			0.03			0.02			0.03			0.05	
	Nonaccrual		1.02			1.31			1.18			1.13			1	
Closed-end	30–89 days past due		0.46			0.48			0.49			0.65			0.70	
	90+ days past due		0.28			0.31			0.26			0.38			0.35	
	Nonaccrual		0.66			0.85			0.67			0.87			0.70	
Junior lien	30–89 days past due		0.01			0.01			0.01			0.02			0.02	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.03			0.05			0.03			0.04			0.04	
Commercial real estate	30–89 days past due	0	0.16	3	0	0.22	3	0	0.15	3	0	0.26	4	0	0.18	4
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0	0.37	2	0	0.62	1	0	0.38	2	0	0.62	2	0	0.23	5
Construction and development	30–89 days past due		0.19			0.22			0.17			0.28			0.28	
	90+ days past due		0			0.01			0.01			0.01			0.02	
	Nonaccrual		0.17			0.50			0.20			0.41			0.20	
1–4 family	30–89 days past due		0.03			0.03			0.02			0.03			0.06	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.02			0.02			0.01			0.03			0.02	
Other	30–89 days past due		0.14			0.16			0.13			0.22			0.20	
	90+ days past due		0			0			0			0			0.01	
	Nonaccrual		0.14			0.43			0.16			0.35			0.17	
Multifamily	30–89 days past due	0	0.06	29	0	0.08	27	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.12	25	0	0.13	19	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0	0.13	6	0	0.20	5	0	0.13	6	0	0.23	6	0	0.14	5
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0	0.45	3	0	0.78	1	0	0.45	3	0	0.80	2	0	0.28	5
Owner Occupied	30–89 days past due	0	0.04	10	0	0.06	10	0	0.04	10	0	0.07	8	0	0.07	8
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0	0.17	5	0	0.32	3	0	0.17	5	0	0.27	5	0	0.16	7
Other	30–89 days past due	0	0.08	12	0	0.12	8	0	0.08	14	0	0.14	11	0	0.07	9
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0	0.24	7	0	0.40	5	0	0.23	7	0	0.44	5	0	0.10	9
Farmland	30–89 days past due		0.17			0.13			0.10			0.11			0.23	
	90+ days past due		0			0.01			0			0			0.01	
	Nonaccrual		0.67			1.14			0.69			1.13			0.84	
Credit card	30–89 days past due		0.87			0.75			0.81			0.95			1.19	
	90+ days past due		0.45			0.56			0.45			0.63			0.78	
	Nonaccrual		0.12			0.10			0.10			0.05			0.11	

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,334,000	-304,000	1,282,000	99,000	426,000
Retained earnings	25,612,000	23,751,000	25,238,000	23,442,000	21,918,000
Accumulated other comprehensive income (AOCI)	-2,698,000	-418,000	-1,133,000	187,000	-870,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	24,248,000	23,029,000	25,387,000	23,728,000	21,474,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	9,246,000	9,343,000	9,265,000	9,138,000	9,143,000
Accumulated other comprehensive income-related adjustments	-257,000	63,000	-30,000	87,000	0
Other deductions from common equity tier 1 capital	233,000	185,000	205,000	130,000	118,000
Subtotal:	15,026,000	13,438,000	15,947,000	14,373,000	12,213,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	15,026,000	13,438,000	15,947,000	14,373,000	12,213,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	1,976,000	1,976,000	1,976,000	2,471,000	2,962,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	1,976,000	1,976,000	1,976,000	2,471,000	2,962,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	1,976,000	1,976,000	1,976,000	2,471,000	2,962,000
Tier 1 Capital	17,002,000	15,414,000	17,923,000	16,844,000	15,175,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	1,586,000	1,801,000	1,588,000	961,000	1,095,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	105,000	135,000	106,000	148,000	91,000
Exited advanced approach eligible credit reserves	0	0	0	0	5,000
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	1,691,000	1,936,000	1,694,000	1,109,000	1,186,000
Exited advanced approach tier 2 capital before deductions	1,586,000	1,801,000	1,588,000	961,000	1,100,000
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	1,691,000	1,936,000	1,694,000	1,109,000	1,186,000
Exited advanced approach tier 2 capital	1,586,000	1,801,000	1,588,000	961,000	1,100,000
Total capital	18,693,000	17,350,000	19,617,000	17,953,000	16,361,000
Exited advanced approach total capital	18,588,000	17,215,000	19,511,000	17,805,000	16,275,000
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	295,930,000	295,489,000	302,900,000	276,012,000	228,276,000
Less: Deductions from common equity tier 1 capital	9,479,000	9,528,000	9,470,000	9,268,000	9,261,000
Less: Other deductions	663,000	486,000	-137,000	3,256,000	-609,000
Total assets for leverage ratio	285,788,000	285,475,000	293,567,000	263,488,000	219,624,000
Total risk-weighted assets	126,724,400	129,362,820	111,666,640	121,455,640	104,004,020
Exited advanced approach total RWA	114,969,000	114,584,000	111,398,000	111,223,000	104,364,000

	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	11.86	12.18	49	10.39	12.54	19	14.28	12.37	80	11.83	12.35	44	11.74	12.11	47
Common equity tier 1 capital, column B	13.07	0.26	97	11.73	0.28	94	14.32	0.29	97	12.92	0.30	95	11.70	0.29	94
Tier 1 capital, column A	13.42	12.88	69	11.92	13.31	25	16.05	13.11	87	13.87	13.08	73	14.59	12.78	79
Tier 1 capital, column B	14.79	0.31	97	13.45	0.32	94	16.09	0.34	97	15.14	0.34	96	14.54	0.34	96
Total capital, column A	14.75	14.72	61	13.41	15.37	13	17.57	14.91	84	14.78	15.23	50	15.73	14.36	75
Total capital, column B	16.17	0.34	97	15.02	0.36	93	17.51	0.37	97	16.01	0.39	94	15.59	0.38	94
Tier 1 leverage	5.95	9.06	2	5.40	9.15	1	6.11	8.98	2	6.39	9.13	2	6.91	9.76	3
Supplementary leverage ratio, advanced approaches HCs	6.66	6.62	53	7.20	7.94	37	7.39	6.71	75	8.07	8.72	47	6.12	7.41	16

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries				0	0		
Life insurance assets	3,577,000	3,501,000	3,554,000	3,479,000	3,394,000	2.17	12.61

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		50.48			54.39			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		49.52			45.61			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.64			12.21			13.40			11.24			7.26	
Insurance activities revenue / Adjusted operating income	0	0.38	16	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Premium income / Insurance activities revenue		3.33			2.23			2.76			2.84			7.32	
Credit related premium income / Total premium income		37.50			33.33			32.99			38.23			34.91	
Other premium income / Total premium income		62.50			66.67			67.01			61.77			65.09	
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		25.60			22.15			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		150.40			3.56			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		2,703.20			1,367.96			927.51			447.82			233.61	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	20.93	12.22	84	22.54	11	92	19.73	12	81	20.51	11.03	89	22.26	11.51	89
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)		650,000			467,000			433,000			456,000			541,000	
Net assets of broker-dealer subsidiaries / Consolidated assets	0.20	0.46	86	0.15	0.50	84	0.14	0.46	84	0.14	0.75	82	0.22	1.39	80

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	5,478,000	3,921,000	4,213,000	2,014,000	2,376,000
Real estate loans	0	0	0	0	0
Commercial and industrial loans	1,222,000	1,101,000	1,253,000	1,235,000	1,139,000
Loans to depository institutions and other banks acceptances	49,000	138,000	3,000	7,000	136,000
Loans to foreign governments and institutions	10,000	776,000	1,000	2,000	39,000
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	4,197,000	1,906,000	2,956,000	770,000	1,062,000
Lease financing receivables	0	0	0	0	0
Debt securities	27,883,000	23,866,000	28,210,000	25,782,000	21,357,000
Interest-bearing bank balances	47,360,000	57,288,000	57,424,000	60,407,000	39,230,000
Total selected foreign assets	80,721,000	85,075,000	89,847,000	88,203,000	62,963,000
Total foreign deposits	85,013,000	79,907,000	96,285,000	88,605,000	71,095,000
Interest-bearing deposits	84,256,000	79,300,000	95,581,000	87,909,000	70,337,000
Non-interest-bearing deposits	757,000	607,000	704,000	696,000	758,000

	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	2.39	0.70	84	2.43	0.69	85	2.61	0.66	86	3.16	0.87	83	3.85	1.25	81
Cost: Interest-bearing deposits	-0.26	0.14	3	-0.26	0.13	3	-0.25	0.14	3	-0.24	0.42	3	-0.05	1.19	3
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94		0.16	0.79	47	0.24	0.64	50	0.09	0.29	15
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Growth Rates															
Net loans and leases	39.71	10.28	82	-3.80	-6.17	57	109.19	6.83	93	-15.24	-2.40	25	-2.08	22.48	48
Total selected assets	-5.12	17.19	34	5.98	-2.56	70	1.86	9.48	54	40.09	2.04	84	-0.24	12.40	47
Deposits	6.39	-5.48	68	2.26	2.95	37	8.67	0.73	75	24.63	3.46	73	0.91	10.36	33

Servicing, Securitization and Asset Sale Activities—Part 1

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

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

Servicing, Securitization and Asset Sale Activities—Part 2

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

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

Servicing, Securitization and Asset Sale Activities—Part 3

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

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	0	0	0	2,723,000	3,313,000		-100.00
Dividends	0	0	0	2,721,000	3,300,000		-100.00
Interest	0	0	0	2,000	13,000		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	17,000	14,000	207,000	196,000	348,000	21.43	3253.06
Dividends	6,000	0	170,000	118,000	285,000		
Interest	11,000	14,000	37,000	78,000	63,000	-21.43	2069.63
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	17,000	14,000	207,000	2,919,000	3,661,000	21.43	-97.62
Securities gains (losses)	0	0	0	0	0		
Other operating income	-2,000	9,000	14,000	10,000	68,000		
Total operating income	15,000	23,000	221,000	2,929,000	3,729,000	-34.78	-98.00
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	68,000	63,000	230,000	319,000	415,000	7.94	-2.37
Other expenses	15,000	48,000	324,000	176,000	108,000	-68.75	-40.23
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	83,000	111,000	554,000	495,000	523,000	-25.23	-12.40
Income (loss) before taxes	-69,000	-92,000	-335,000	2,437,000	3,211,000		
Applicable income taxes (credit)	-20,000	-24,000	-153,000	-109,000	-91,000		
Extraordinary items							
Income before undistributed income of subsidiaries	-49,000	-68,000	-182,000	2,546,000	3,302,000		
Equity in undistributed income of subsidiaries	653,000	587,000	2,875,000	-126,000	-1,060,000	11.24	
Bank subsidiaries	587,000	540,000	2,657,000	-278,000	-1,070,000	8.70	
Nonbank subsidiaries	66,000	47,000	218,000	152,000	10,000	40.43	170.53
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	604,000	519,000	2,693,000	2,420,000	2,242,000	16.38	20.37
Memoranda							
Bank net income	587,000	540,000	2,657,000	2,443,000	2,230,000	8.70	18.69
Nonbank net income	72,000	47,000	388,000	270,000	295,000	53.19	195.12
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	26,931,000	62.47	26,266,000	65.94	27,901,000	64.23	26,284,000	25,451,000	2.53	9.10
Common and preferred stock	26,841,000	62.26	26,151,000	65.65	27,821,000	64.05	26,203,000	25,451,000	2.64	21.21
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		-100.00
Other receivables	90,000	0.21	115,000	0.29	80,000	0.18	81,000	0	-21.74	205.69
Investment in nonbank subsidiaries	15,069,000	34.95	12,353,000	31.01	14,211,000	32.71	12,816,000	10,718,000	21.99	408.57
Common and preferred stock	9,280,000	21.53	8,965,000	22.51	9,182,000	21.14	8,929,000	7,357,000	3.51	233.09
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	5,775,000	13.40	3,375,000	8.47	5,025,000	11.57	3,875,000	3,325,000	71.11	3487.56
Other receivables	14,000	0.03	13,000	0.03	4,000	0.01	12,000	36,000	7.69	-12.73
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock		0		0		0				
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0				
Other receivables		0		0		0				
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	644,000	1.49	519,000	1.30	589,000	1.36	512,000	643,000	24.08	71.18
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	235,000	0.55	507,000	1.27	482,000	1.11	492,000	428,000	-53.65	-94.24
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	3,000	0.01	3,000	0.01	3,000	0.01	3,000	5,000	0.00	-71.47
Other assets	230,000	0.53	186,000	0.47	253,000	0.58	274,000	265,000	23.66	-40.48
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	43,112,000	100.00	39,834,000	100.00	43,439,000	100.00	40,381,000	37,510,000	8.23	32.64
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	751,000	1.89	0	0	1,504,000	1,691,000	-100.00	-100.00
Borrowings with maturity over 1 year	10,774,000	24.99	9,970,000	25.03	10,305,000	23.72	10,014,000	8,586,000	8.06	37.90
Subordinated notes and debentures	2,944,000	6.83	2,948,000	7.40	2,945,000	6.78	2,107,000	2,107,000	-0.14	20.33
Other liabilities	545,000	1.26	487,000	1.22	523,000	1.20	453,000	544,000	11.91	9.06
Balance due to subsidiaries and related institutions	2,624,000	6.09	673,000	1.69	2,303,000	5.30	103,000	151,000	289.90	
Total liabilities	16,887,000	39.17	14,829,000	37.23	16,076,000	37.01	14,181,000	13,079,000	13.88	50.65
Equity Capital	26,225,000	60.83	25,005,000	62.77	27,363,000	62.99	26,200,000	24,431,000	4.88	23.16
Perpetual preferred stock (income surplus)	1,978,000	4.59	1,977,000	4.96	1,977,000	4.55	2,472,000	2,963,000	0.05	-38.12
Common stock	504,000	1.17	504,000	1.27	504,000	1.16	504,000	504,000	0.00	0.02
Common surplus	10,762,000	24.96	10,227,000	25.67	10,787,000	24.83	10,205,000	10,131,000	5.23	9.86
Retained earnings	25,612,000	59.41	23,750,000	59.62	25,238,000	58.10	23,442,000	21,918,000	7.84	44.20
Accumulated other comprehensive income	-2,698,000	-6.26	-418,000	-1.05	-1,134,000	-2.61	187,000	-876,000		
Other equity capital components	-9,933,000	-23.04	-11,035,000	-27.70	-10,009,000	-23.04	-10,610,000	-10,209,000		
Total liabilities and equity capital	43,112,000	100.00	39,834,000	100.00	43,439,000	100.00	40,381,000	37,510,000	8.23	32.64
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	4,000		
Loans and advances from nonbank subsidiaries	2,498,000	5.79	552,000	1.39	2,163,000	4.98	0	125,000	352.54	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	9.03	9.94	42	8	12.54	12	10.33	11.94	42	9.66	7.29	73	8.95	9.68	41
Bank net income / Average equity investment in banks	8.59	10.44	35	8.25	12.55	14	9.88	11.80	37	9.39	7.45	70	8.54	10.51	29
Nonbank net income / Average equity investment in nonbanks	3.12	11.36	42	2.10	12.53	30	4.31	13.12	36	3.19	9.75	43	4.25	7.89	44
Subsidiary HCs net income / Average equity investment in sub HCs		8.34			11.69			10.11			7.01			8.55	
Bank net income / Parent net income	97.19	97.54	25	104.05	95.97	74	98.66	96.79	30	100.95	88.16	38	99.46	82.22	34
Nonbank net income / Parent net income	11.92	3.43	87	9.06	2.83	84	14.41	3.40	84	11.16	3.59	85	13.16	5.93	82
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	64.39	16.87	91	59.30	17.74	90	58.75	16.81	90	54.13	20.06	87	53.53	20.43	85
Total debt / Equity capital	52.31	11.65	91	54.67	11.90	91	48.42	11.71	90	52	14.41	88	50.69	14.31	87
Total debt + notes payable to subs that issued TPS / Equity capital	52.31	13.71	91	54.67	14.30	91	48.42	13.63	90	52	16.67	88	50.69	16.36	87
Total debt + Loans guaranteed for affiliate / Equity capital	52.31	11.72	91	54.67	12.02	91	48.42	11.77	90	52	14.68	88	50.69	14.56	87
Total debt / Equity capital – excess over fair value	52.31	11.75	91	54.67	12	90	48.42	11.81	90	52	14.52	87	50.69	14.51	86
Long-term debt / Equity capital	52.31	11.08	91	51.66	11.33	91	48.42	10.95	91	46.26	13.56	88	43.77	13.04	86
Short-term debt / Equity capital	0	0.49	40	3	0.52	87	0	0.57	38	5.74	0.77	89	6.92	1.02	89
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	98.54	40.81	92	94.47	35.48	94	98.33	39.86	90	93.97	34.67	96	85.58	28.44	94
Double Leverage															
Equity investment in subs / Equity capital	137.73	103.47	97	140.44	102.85	97	135.23	103.22	97	134.09	102.81	97	134.29	103.22	97
Total investment in subs / Equity capital	160.15	108.45	92	154.45	108.21	91	153.90	108.40	92	149.24	110.16	89	148.05	111.07	88
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)	4.10	0.38	96	4.87	0.22	98	3.58	0.29	97	3.69	0.47	94	3.74	0.36	97
Equity investment in subs – equity cap / Net income-div (X)	6.60	1.31	95	8.10	0.74	97	5.35	1.05	96	5.82	1.82	90	6.42	1.22	96
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	12.18	129.62	11	15.41	111.20	9	26.56	152.85	5	220.85	136.59	86	262.29	177.68	81
Cash from ops + noncash items + op expense / Op expense + dividend	17.63	125.04	18	29.38	98.58	24	17.25	154.48	4	272.52	147.24	89	202	190.27	60
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	77.02	98.29	38	105.31	85.35	61	100	98.54	50	105.50	134.08	42	96.94	116.34	25
Pretax operating income + interest expense / Interest expense	-1.47	2,251.18	21	-46.03	1,142.88	16	-45.65	1,835.33	2	863.95	2,016.32	43	873.73	1,968.54	37
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-1.47	1,728.15	19	-46.03	1,357.31	11	-45.65	1,770.77	2	863.95	1,539.23	50	873.73	1,632.83	37
Dividends + interest from subsidiaries / Interest expense + dividends	5.72	145.40	20	5.19	117.86	15	18.45	174.12	5	242.24	150.43	84	270.58	210.80	74
Fees + other income from subsidiaries / Salary + other expenses	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	30.20	20.52	77	20.76	33.13	43	23.83	47.61	50	15.92	35.64	48	10.68	57.11	22
Other Ratios															
Net assets that reprice within 1 year / Total assets	-0.84	3.42	11	-2.12	3.97	10	-0.27	3.44	17	-3.99	3.85	6	-4.96	2.64	8
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0.17			0.10			0.04	
Nonaccrual		0.75			1.22			0.92			1.03			0.54	
Total		1			1.27			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	4.96	1.70	86	4.21	1.80	85	4.75	1.76	85	4.37	2.66	82	4.78	5.62	77
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0.48	0.05	93	0.58	0.07	92	0.51	0.06	92	0.57	0.08	92	0.66	0.19	89

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income		64.91			74.87			66.37		34.80	81.10	18	28.41	57.84	24
Dividends declared / Net income	37.91	33.46	57	39.88	23.13	79	33.12	28.27	58	36.61	42.29	42	41.84	33.08	69
Net income – dividends / Average equity	5.60	6.76	44	4.81	9.52	14	6.91	8.62	37	6.12	4.14	74	5.20	6.46	31
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	124.34	14	0	101.14	15	0	155.92	7	307.11	132.17	89	351.81	178.13	86
Dividends from nonbank subsidiaries	2.62	1.65	83	0	3.28	30	19.06	4.90	86	13.32	3.41	85	30.38	7.53	88
Dividends from subsidiary holding companies	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	2.62	153.16	20	0	128.99	8	19.06	203.53	5	320.43	174.85	85	382.20	260.40	79
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.39	14	0	30.63	14	0	45.96	5	111.38	60.28	91	147.98	66.55	95
Interest income from bank subsidiaries	0	0.15	27	0	0.12	24	0	0.11	24	0.08	0.36	61	0.58	0.54	70
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	0	49.34	9	0	33.49	8	0	51.33	3	111.46	62.88	85	148.57	69.36	94
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	8.33	31.46	63	0	47.24	21	43.81	62.63	43	43.70	56.39	50	96.61	82.95	57
Interest income from nonbank subsidiaries	15.28	2.20	91	29.79	2.80	91	9.54	2.44	84	28.89	7.38	88	21.36	20.25	74
Management and service fees from nonbank subsidiaries	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	23.61	39.06	58	29.79	69.48	54	53.35	87.22	42	72.59	79.84	52	117.97	150.41	63
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		117.80			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies		126.86			34.47			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	60.28	15	0	58.57	15	0	74.16	7	92.90	69.76	49	88.50	67.32	44
Interest income from bank subsidiaries	0	1.04	25	0	0.72	23	0	0.23	23	0.07	0.63	52	0.35	0.80	66
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	0	73.91	8	0	71.70	7	0	83.13	3	92.97	82.20	35	88.84	78.80	31
Dividends from nonbank subsidiaries	40	4.30	89	0	5.32	29	76.92	3.07	96	4.03	1.95	82	7.64	2.65	86
Interest income from nonbank subsidiaries	73.33	0.21	98	60.87	0.82	96	16.74	0.18	98	2.66	0.73	88	1.69	1.19	85
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	113.33	6.88	98	60.87	10.59	88	93.67	4.67	96	6.69	4.70	76	9.33	7.29	79
Dividends from subsidiary holding companies	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt		225.56		73.50	142.34	52		158.10		0	135.13	12	7.63	83.37	34
Loans and advances from subsidiaries / Total debt	18.21	28.43	54	4.04	29.59	35	16.32	26.38	54	0	27.08	12	1.04	28.33	26