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

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BHC Name U.S. BANCORP

City/State MINNEAPOLIS, MN

Bank Holding Company Information

Federal Reserve District: 9
Consolidated Assets ($000): 586,517,000
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:

U.S. BANCORP
800 NICOLLET MALL

MINNEAPOLIS, MN 55402

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Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	579,953,000	546,896,000	555,299,500	528,245,500	475,698,250
Net income ($000)	1,557,000	2,280,000	7,963,000	4,959,000	6,914,000
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)	2.21	2.55	22	2.26	2.67	18	2.27	2.60	21	2.45	2.77	24	2.77	3.01	31
+ Non-interest income	1.64	0.97	82	1.73	1.13	79	1.83	1.04	86	1.91	1.21	83	2.05	1.32	81
– Overhead expense	2.42	2.18	74	2.47	2.28	66	2.47	2.17	75	2.58	2.57	62	2.69	2.69	57
– Provision for credit losses	0.08	0.04	73	-0.60	-0.12	6	-0.21	-0.09	20	0.67	0.51	77	0.32	0.15	86
+ Securities gains (losses)	0.01	0	91	0.02	0.01	77	0.02	0.01	83	0.03	0.02	69	0.02	0.01	77
+ Other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.37	1.35	51	2.13	1.78	78	1.85	1.66	70	1.16	1.04	57	1.83	1.56	71
Net operating income	1.07	1.03	57	1.67	1.36	76	1.43	1.26	70	0.94	0.81	61	1.45	1.19	78
Net income	1.07	1.02	57	1.67	1.35	76	1.43	1.26	70	0.94	0.82	60	1.45	1.19	78
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.59	2.96	23	2.69	3.18	18	2.67	3.06	23	3.08	3.55	20	4.07	4.41	28
Interest expense	0.18	0.20	53	0.22	0.29	44	0.20	0.25	45	0.42	0.52	40	1.03	1.08	49
Net interest income (tax equivalent)	2.41	2.75	25	2.47	2.88	21	2.48	2.80	24	2.66	3.01	24	3.04	3.33	29
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.20	0.09	80	0.29	0.16	76	0.22	0.11	82	0.57	0.27	84	0.49	0.21	88
Earnings coverage of net loan and lease losses (X)	12.70	38.54	43	9.61	25.70	38	13.57	39.72	34	5.36	22.91	24	6.94	24.40	28
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.78	1.20	89	2.15	1.49	83	1.83	1.23	89	2.46	1.58	86	1.36	0.83	88
Allowance for loan and lease losses / Total loans and leases	1.76	1.17	90	2.09	1.47	84	1.79	1.20	89	2.39	1.55	86	1.33	0.81	88
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.24	0.47	22	0.38	0.70	23	0.27	0.49	22	0.41	0.71	25	0.26	0.57	15
30–89 days past due loans and leases / Total loans and leases	0.47	0.32	78	0.80	0.33	89	0.62	0.32	83	0.88	0.39	87	0.54	0.43	71
Liquidity and Funding															
Net noncore funding dependence	7.70	-1.97	82	9.28	-0.51	79	11.46	-2.33	86	6.79	3.20	66	21.05	14.45	76
Net short-term noncore funding dependence	1.13	-6.65	78	0.75	-6.88	76	4.54	-7.71	89	-2.96	-4.76	52	10.96	3.38	73
Net loans and leases / Total assets	53.98	59.31	33	53.68	60.99	20	54.79	58.67	36	54.01	61.58	21	60.08	63.77	29
Capitalization															
Tier 1 leverage ratio	8.60	9.06	35	8.43	9.15	32	8.59	8.98	43	8.26	9.13	24	8.77	9.76	23
Holding company equity capital / Total assets	8.73	10.29	25	9.34	10.72	30	9.58	10.71	32	9.59	11.16	28	10.47	12.43	27
Total equity capital (including minority interest) / Total assets	8.81	10.40	24	9.45	10.85	30	9.66	10.82	31	9.70	11.29	27	10.59	12.57	26
Common equity tier 1 capital / Total risk-weighted assets	9.82	12.21	12	9.87	12.57	7	9.96	12.42	15	9.66	12.38	6	9.13	12.17	3
Net loans and leases / Equity capital (X)	6.18	5.82	60	5.75	5.73	50	5.72	5.53	58	5.63	5.58	51	5.74	5.21	65
Cash dividends / Net income	49.52	33.45	81	31.71	23.13	63	36.83	28.27	67	57.37	42.30	72	40.43	33.12	63
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	5.99	9.35	52	1.93	16.49	13	3.50	10.50	23	11.80	16.68	38	6	9.26	49
Equity capital	-0.92	4.03	44	0.28	9.13	9	3.43	7.46	40	2.40	6.99	28	1.61	10.49	13
Net loans and leases	6.57	6.29	58	-6.20	7.22	14	4.99	3.36	62	0.50	9.07	20	4.52	9.10	37
Noncore funding	-3.82	-10.65	62	-30.33	-25.09	48	-6.66	-14.79	66	-15.08	-12.18	49	3.53	6.59	45
Parent Company Ratios															
Short-term debt / Equity capital	0	0.49	40	7.74	0.52	94	1.82	0.57	83	2.83	0.77	83	0.02	1.02	76
Long-term debt / Equity capital	38.69	11.08	88	32.54	11.33	88	32.60	10.95	87	36.58	13.56	85	35.87	13.04	82
Equity investment in subsidiaries / Equity capital	96.18	103.47	14	104.14	102.85	60	100.27	103.22	41	105.16	102.81	65	99.60	103.22	29
Cash from ops + noncash items + op expense / Op expense + dividends	278.62	125.04	86	237.18	98.58	90	208.12	154.48	73	90.45	147.24	15	216.28	190.27	66

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	2,540,000	2,652,000	10,457,000	11,640,000	13,673,000	-4.22	-8.17
Income from lease financing receivables	119,000	139,000	522,000	594,000	604,000	-14.39	-0.83
Fully taxable income on loans and leases	2,625,000	2,751,000	10,826,000	12,043,000	13,988,000	-4.58	-7.11
Tax-exempt income on loans and leases	34,000	40,000	153,000	191,000	289,000	-15.00	-43.33
Estimated tax benefit on income on loans and leases	8,743	10,196	39,080	45,237	59,297	-14.25	-68.82
Income on loans and leases (tax equivalent)	2,667,743	2,801,196	11,018,080	12,279,237	14,336,297	-4.76	-8.45
Investment interest income (tax equivalent)	735,257	532,804	2,431,920	2,481,763	2,936,703	38.00	33.21
Interest on balances due from depository institutions	14,000	9,000	42,000	59,000	126,000	55.56	133.33
Interest income on other earning assets	28,000	24,000	101,000	119,000	198,000	16.67	
Total interest income (tax equivalent)	3,445,000	3,367,000	13,593,000	14,939,000	17,597,000	2.32	-0.14
Interest on time deposits of $250K or more	3,000	4,000	16,000	83,000	286,000	-25.00	-62.50
Interest on time deposits < $250K	13,000	24,000	72,000	163,000	280,000	-45.83	-45.83
Interest on foreign office deposits	2,000	0	2,000	66,000	323,000		-88.24
Interest on other deposits	62,000	57,000	230,000	638,000	1,966,000	8.77	-58.67
Interest on other borrowings and trading liabilities	129,000	165,000	557,000	941,000	1,448,000	-21.82	-43.91
Interest on subordinated debt and mandatory convertible securities	36,000	28,000	116,000	124,000	139,000	28.57	38.46
Total interest expense	245,000	278,000	993,000	2,015,000	4,442,000	-11.87	-46.15
Net interest income (tax equivalent)	3,200,000	3,089,000	12,600,000	12,924,000	13,155,000	3.59	6.84
Non-interest income	2,380,000	2,360,000	10,139,000	10,098,000	9,761,000	0.85	2.90
Adjusted operating income (tax equivalent)	5,580,000	5,449,000	22,739,000	23,022,000	22,916,000	2.40	5.12
Overhead expense	3,502,000	3,381,000	13,729,000	13,649,000	12,791,000	3.58	18.15
Provision for credit losses	114,000	-825,000	-1,159,000	3,533,000	1,501,000		-66.27
Securities gains (losses)	18,000	25,000	103,000	177,000	73,000	-28.00	-37.93
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	1,982,000	2,918,000	10,272,000	6,150,000	8,697,000	-32.08	-2.60
Applicable income taxes	397,000	607,000	2,181,000	1,066,000	1,648,000	-34.60	-20.44
Tax equivalent adjustments	27,000	26,000	106,000	99,000	103,000	3.85	-46.00
Applicable income taxes (tax equivalent)	424,000	633,000	2,287,000	1,165,000	1,751,000	-33.02	-22.77
Minority interest	1,000	5,000	22,000	26,000	32,000	-80.00	-92.31
Net income before discontinued operations, net of minority interest	1,557,000	2,280,000	7,963,000	4,959,000	6,914,000	-31.71	5.70
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	1,557,000	2,280,000	7,963,000	4,959,000	6,914,000	-31.71	5.70
Memoranda							
Net income - holding company and noncontrolling (minority) interest	1,558,000	2,285,000	7,985,000	4,985,000	6,946,000	-31.82	4.85
Investment securities income (tax equivalent)	735,257	532,804	2,431,920	2,481,763	2,936,703	38.00	33.21
US Treasury and agency securities (excluding mortgage-backed securities)	95,000	77,000	307,000	324,000	379,000	23.38	14.46
Mortgage-backed securities	551,000	377,000	1,791,000	1,864,000	2,284,000	46.15	40.20
All other securities	89,257	78,804	333,920	293,763	273,703	13.26	17.50
Cash dividends declared	771,000	723,000	2,933,000	2,845,000	2,795,000	6.64	41.47
Common	687,000	633,000	2,630,000	2,541,000	2,493,000	8.53	44.33
Preferred	84,000	90,000	303,000	304,000	302,000	-6.67	21.74

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

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.38	2.75	22	2.46	2.96	18	2.45	2.85	20	2.83	3.27	18	3.70	4	26
Less: Interest expense	0.17	0.19	53	0.20	0.27	43	0.18	0.23	47	0.38	0.48	41	0.93	0.98	49
Equals: Net interest income (tax equivalent)	2.21	2.55	22	2.26	2.67	18	2.27	2.60	21	2.45	2.77	24	2.77	3.01	31
Plus: Non-interest income	1.64	0.97	82	1.73	1.13	79	1.83	1.04	86	1.91	1.21	83	2.05	1.32	81
Equals: adjusted operating income (tax equivalent)	3.85	3.56	74	3.99	3.87	65	4.09	3.70	75	4.36	4.04	72	4.82	4.41	76
Less: Overhead expense	2.42	2.18	74	2.47	2.28	66	2.47	2.17	75	2.58	2.57	62	2.69	2.69	57
Less: Provision for credit losses	0.08	0.04	73	-0.60	-0.12	6	-0.21	-0.09	20	0.67	0.51	77	0.32	0.15	86
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.01	0	91	0.02	0.01	77	0.02	0.01	83	0.03	0.02	69	0.02	0.01	77
Plus: other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.37	1.35	51	2.13	1.78	78	1.85	1.66	70	1.16	1.04	57	1.83	1.56	71
Less: Applicable income taxes (tax equivalent)	0.29	0.31	48	0.46	0.40	70	0.41	0.38	68	0.22	0.23	45	0.37	0.36	49
Less: Minority interest	0	0	85	0	0	88	0	0	89	0	0	89	0.01	0	85
Equals: Net operating income	1.07	1.03	57	1.67	1.36	76	1.43	1.26	70	0.94	0.81	61	1.45	1.19	78
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	1.07	1.02	57	1.67	1.35	76	1.43	1.26	70	0.94	0.82	60	1.45	1.19	78
Memo: Net income (last four quarters)	1.28	1.17	66	1.12	1.07	58	1.43	1.26	70	0.94	0.82	60	1.45	1.19	78
Net income–BHC and noncontrolling (minority) interest	1.07	1.04	57	1.67	1.37	76	1.44	1.27	71	0.94	0.83	60	1.46	1.20	79
Margin Analysis															
Average earning assets / Average assets	91.71	93.16	28	91.60	93.08	32	91.64	93.08	29	91.83	92.32	42	90.84	91.05	47
Average interest-bearing funds / Average assets	64.41	60.43	70	65.59	62.97	67	64.37	61.99	66	68.53	64.06	73	69.76	65.57	73
Interest income (tax equivalent) / Average earning assets	2.59	2.96	23	2.69	3.18	18	2.67	3.06	23	3.08	3.55	20	4.07	4.41	28
Interest expense / Average earning assets	0.18	0.20	53	0.22	0.29	44	0.20	0.25	45	0.42	0.52	40	1.03	1.08	49
Net interest income (tax equivalent) / Average earning assets	2.41	2.75	25	2.47	2.88	21	2.48	2.80	24	2.66	3.01	24	3.04	3.33	29
Yield or Cost															
Total loans and leases (tax equivalent)	3.35	3.88	19	3.69	4.05	32	3.61	4.01	30	3.91	4.27	29	4.87	5.09	41
Interest-bearing bank balances	0.18	0.18	51	0.08	0.10	16	0.10	0.14	10	0.15	0.27	16	0.94	2.04	11
Federal funds sold and reverse repos	0	0.28	20	0	0.26	21	0	0.25	19	0.56	0.68	55	2.31	2.44	53
Trading assets	1.57	0.43	84	0.99	0.39	76	1.18	0.45	76	1.05	0.60	72	1.77	0.99	67
Total earning assets	2.57	2.93	25	2.67	3.15	21	2.65	3.04	23	3.06	3.51	22	4.05	4.36	30
Investment securities (tax equivalent)	1.68	1.78	41	1.46	1.84	25	1.57	1.77	38	1.97	2.25	27	2.51	2.76	30
US Treasury and agency securities (excluding mortgage-backed securities)	1.37	1.09	73	1.26	1.30	50	1.20	1.14	54	1.58	1.75	41	1.77	2.32	15
Mortgage-backed securities	1.63	1.67	46	1.23	1.60	16	1.44	1.57	38	1.88	2.05	28	2.54	2.61	42
All other securities	3.33	2.75	72	3.55	2.93	76	3.45	2.81	73	3.71	3.24	73	3.97	4.06	59
Interest-bearing deposits	0.10	0.16	33	0.11	0.26	20	0.10	0.21	25	0.32	0.53	25	1.05	1.10	50
Time deposits of $250K or more	0.36	0.48	36	0.43	0.82	12	0.53	0.66	37	1.26	1.42	35	2.41	1.96	88
Time deposits < $250K	0.48	0.44	62	0.70	0.78	45	0.57	0.62	51	1.21	1.36	35	1.77	1.82	43
Other domestic deposits	0.08	0.13	39	0.08	0.17	25	0.08	0.15	31	0.25	0.36	35	0.87	0.93	48
Foreign deposits	0.04	0.14	44	0	0.13	25	0.01	0.14	25	0.26	0.42	28	1.42	1.19	63
Federal funds purchased and repos	0.13	0.16	47	0.13	0.18	55	0.12	0.17	57	0.42	0.62	42	1.98	1.86	56
Other borrowed funds and trading liabilities	1.12	1.14	51	1.42	1.38	53	1.24	1.27	48	1.64	1.50	59	2.58	2.38	64
All interest-bearing funds	0.26	0.31	48	0.31	0.42	35	0.28	0.37	38	0.56	0.74	32	1.34	1.49	41

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	2,380,000	2,360,000	10,139,000	10,098,000	9,761,000
Fiduciary activities income	393,000	365,000	1,509,000	1,423,000	1,373,000
Service charges on deposit accounts - domestic	307,000	282,000	1,232,000	1,141,000	1,339,000
Trading revenue	65,000	59,000	245,000	237,000	211,000
Investment banking fees and commissions	169,000	134,000	562,000	505,000	486,000
Insurance activities revenue	2,000	2,000	12,000	11,000	13,000
Venture capital revenue	1,000	2,000	24,000	3,000	8,000
Net servicing fees	52,000	-87,000	30,000	65,000	249,000
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	267,000	536,000	1,793,000	1,700,000	764,000
Other non-interest income	1,124,000	1,067,000	4,732,000	5,013,000	5,318,000
Total overhead expenses	3,502,000	3,381,000	13,729,000	13,649,000	12,791,000
Personnel expense	2,249,000	2,187,000	8,728,000	7,938,000	7,611,000
Net occupancy expense	269,000	263,000	1,048,000	1,092,000	1,123,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	47,000	38,000	159,000	176,000	168,000
Other operating expenses	937,000	893,000	3,794,000	4,443,000	3,889,000
Fee income on mutual funds and annuities	105,000	82,000	328,000	316,000	309,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	130,365,000	129,418,000	135,286,000	120,284,000	69,262,000
Number of equivalent employees	70,189	68,089	68,796	68,108	69,651
Average personnel expense per employee	32.04	32.12	126.87	116.55	109.27
Average assets per employee	8,262.73	8,032.08	8,071.68	7,756	6,829.74

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	4.41	2.26	78	3.47	2.10	72	3.24	2.17	67	3.13	2.02	71	3.17	2.72	59
Overhead expenses / Net Interest Income + non-interest income	63.07	61.09	57	62.35	59.31	64	60.66	59.28	50	59.54	62.28	43	56.07	61.29	33
Percent of Average Assets															
Total overhead expense	2.42	2.18	74	2.47	2.28	66	2.47	2.17	75	2.58	2.57	62	2.69	2.69	57
Personnel expense	1.55	1.21	85	1.60	1.28	82	1.57	1.21	86	1.50	1.30	69	1.60	1.41	71
Net occupancy expense	0.19	0.23	28	0.19	0.24	23	0.19	0.23	29	0.21	0.26	22	0.24	0.28	28
Other operating expenses	0.68	0.71	58	0.68	0.73	55	0.71	0.72	58	0.87	0.94	62	0.85	0.97	48
Overhead less non-interest income	0.77	1.18	18	0.75	1.10	20	0.65	1.10	14	0.67	1.25	13	0.64	1.32	12
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	62.76	60.59	58	62.05	58.69	64	60.38	58.83	51	59.29	61.82	44	55.82	60.64	32
Personnel expense	40.30	33.94	81	40.14	33.28	84	38.38	32.93	76	34.48	32.36	61	33.21	32.39	52
Net occupancy expense	4.82	6.43	28	4.83	6.42	25	4.61	6.23	23	4.74	6.58	20	4.90	6.52	18
Other operating expenses	17.63	19.35	40	17.09	18.45	45	17.38	19.18	41	20.06	22.28	51	17.70	21.20	31
Total non-interest income	42.65	26.24	85	43.31	28.42	83	44.59	27.67	86	43.86	28.83	83	42.59	29.23	80
Fiduciary activities income	7.04	2.31	88	6.70	2.15	89	6.64	2.20	88	6.18	2.09	87	5.99	1.97	88
Service charges on domestic deposit accounts	5.50	3.51	82	5.18	3.21	81	5.42	3.27	82	4.96	3.27	80	5.84	3.88	76
Trading revenue	1.16	0.53	80	1.08	0.97	71	1.08	0.62	80	1.03	1.28	67	0.92	1.18	61
Investment banking fees and commissions	3.03	2.33	71	2.46	2.51	65	2.47	2.58	65	2.19	2.46	64	2.12	3.54	57
Insurance activities revenue	0.04	0.38	49	0.04	0.38	44	0.05	0.36	47	0.05	0.41	45	0.06	0.47	46
Venture capital revenue	0.02	0.02	87	0.04	0.02	91	0.11	0.04	88	0.01	0.01	87	0.03	0.02	87
Net servicing fees	0.93	1.49	69	-1.60	0.99	0	0.13	0.60	41	0.28	0.01	74	1.09	0.28	87
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	4.78	1.74	86	9.84	3.74	87	7.89	3.30	86	7.38	3.92	77	3.33	1.86	77
Other non-interest income	20.14	8.92	89	19.58	8.65	90	20.81	9.27	90	21.77	9.65	89	23.21	10.04	91
Overhead less non-interest income	20.11	33.42	14	18.74	29.66	20	15.79	30.52	13	15.42	31.93	12	13.22	31.06	12
Applicable income taxes / Pretax net operating income (tax equivalent)	20.03	20.83	40	20.80	21.04	45	21.23	21.18	48	17.33	18.63	33	18.95	20.56	35
Applicable income tax + TE / Pretax net operating income + TE	21.39	22.92	32	21.69	22.74	36	22.26	22.67	42	18.94	21.18	25	20.13	23.23	21

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	128,804,000	130,861,000	131,088,000	134,974,000	129,145,000	-1.57	6.92
Commercial and industrial loans	87,295,000	78,059,000	81,410,000	76,481,000	78,746,000	11.83	24.18
Loans to individuals	67,367,000	58,638,000	67,793,000	58,745,000	58,366,000	14.89	31.16
Loans to depository institutions and acceptances of other banks	131,000	85,000	77,000	87,000	85,000	54.12	67.95
Agricultural loans	434,000	585,000	530,000	659,000	683,000	-25.81	-52.67
Other loans and leases	38,224,000	35,190,000	38,905,000	35,522,000	34,655,000	8.62	17.81
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	322,255,000	303,418,000	319,803,000	306,468,000	301,680,000	6.21	16.94
Less: Allowance for loan and lease losses	5,664,000	6,343,000	5,724,000	7,314,000	4,020,000	-10.70	48.43
Net loans and leases	316,591,000	297,075,000	314,079,000	299,154,000	297,660,000	6.57	16.50
Debt securities that reprice or mature in over 1 year	150,122,000	138,121,000	156,414,000	118,569,000	103,434,000	8.69	80.21
Mutual funds and equity securities	18,000	11,000	15,000	24,000	38,000	63.64	-53.85
Subtotal	466,731,000	435,207,000	470,508,000	417,747,000	401,132,000	7.24	31.44
Interest-bearing bank balances	39,010,000	37,631,000	23,662,000	56,197,000	16,861,000	3.66	155.92
Federal funds sold and reverse repos	513,000	403,000	359,000	377,000	1,036,000	27.30	323.97
Debt securities that reprice or mature within 1 year	17,122,000	17,879,000	18,403,000	18,267,000	19,174,000	-4.23	-36.75
Trading assets	3,750,000	4,727,000	4,398,000	5,744,000	3,702,000	-20.67	18.67
Total earning assets	527,129,000	495,850,000	517,334,000	498,336,000	441,910,000	6.31	31.55
Non-interest-bearing cash and due from depository institutions	5,293,000	5,870,000	5,243,000	6,383,000	5,544,000	-9.83	4.28
Premises, fixed assets, and leases	3,207,000	3,388,000	3,305,000	3,468,000	3,702,000	-5.34	31.87
Other real estate owned	23,000	19,000	22,000	24,000	78,000	21.05	-87.01
Investment in unconsolidated subsidiaries	115,000	93,000	119,000	94,000	75,000	23.66	3.60
Intangible and other assets	50,750,000	48,155,000	47,261,000	45,600,000	44,117,000	5.39	23.72
Total assets	586,517,000	553,375,000	573,284,000	553,905,000	495,426,000	5.99	30.48
Quarterly average assets	579,953,000	546,896,000	571,573,000	545,547,000	485,437,000	6.04	31.23
Average loans and leases (YTD)	318,445,000	304,021,000	304,975,750	314,249,750	294,336,250	4.74	15.38
Memoranda							
Loans held-for-sale	3,321,000	8,991,000	7,775,000	8,761,000	5,578,000	-63.06	21.29
Loans not held-for-sale	318,934,000	294,427,000	312,028,000	297,707,000	296,102,000	8.32	16.90
Real estate loans secured by 1–4 family	91,147,000	94,172,000	93,562,000	97,151,000	91,183,000	-3.21	13.92
Commercial real estate loans	36,886,000	35,840,000	36,747,000	36,935,000	36,973,000	2.92	-6.21
Construction and land development	9,193,000	10,381,000	9,877,000	10,576,000	10,091,000	-11.44	-21.20
Multifamily	5,794,000	3,921,000	5,207,000	3,878,000	3,868,000	47.77	35.37
Nonfarm nonresidential	21,899,000	21,538,000	21,663,000	22,481,000	23,014,000	1.68	-6.35
Real estate loans secured by farmland	706,000	786,000	715,000	825,000	929,000	-10.18	-35.17
Total investment securities	167,265,000	156,014,000	174,836,000	136,864,000	122,651,000	7.21	51.48
U.S. Treasury securities	20,924,000	21,406,000	30,918,000	19,250,000	18,986,000	-2.25	-8.93
US agency securities (excluding mortgage-backed securities)	5,426,000	2,911,000	5,691,000	3,141,000	853,000	86.40	209.53
Municipal securities	10,274,000	9,215,000	10,717,000	8,861,000	6,814,000	11.49	95.25
Mortgage-backed securities	130,609,000	122,262,000	127,422,000	105,374,000	95,564,000	6.83	63.43
Asset-backed securities	7,000	202,000	66,000	205,000	383,000	-96.53	-98.45
Other debt securities	7,000	7,000	7,000	9,000	13,000	0.00	-75.00
Mutual funds and equity securities	18,000	11,000	15,000	24,000	38,000	63.64	-53.85
Available-for-sale securities	123,593,000	156,003,000	132,963,000	136,840,000	122,613,000	-20.78	84.38
U.S. Treasury securities	20,924,000	21,406,000	30,918,000	19,250,000	18,986,000	-2.25	16.90
US agency securities (excluding mortgage-backed securities)	5,426,000	2,911,000	5,691,000	3,141,000	853,000	86.40	332.70
Municipal securities	10,274,000	9,215,000	10,717,000	8,861,000	6,814,000	11.49	95.47
Mortgage-backed securities	86,955,000	122,262,000	85,564,000	105,374,000	95,564,000	-28.88	106.35
Asset-backed securities	7,000	202,000	66,000	205,000	383,000	-96.53	-98.42
Other debt securities	7,000	7,000	7,000	9,000	13,000	0.00	
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-3,082,000		-46,000				
Available-for-sale securites appreciation (depreciation)	-6,049,000	-172,000	722,000	3,229,000	496,000		
Structured notes, fair value	0	0	0	0	0		-100.00
Pledged securities	21,009,000	39,263,000	30,763,000	10,993,000	8,422,000	-46.49	83.52

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	129,503,000	126,525,000	134,629,000	117,850,000	75,292,000	2.35	52.29
NOW, ATS and transaction accounts	110,900,000	92,245,000	106,148,000	85,845,000	68,445,000	20.22	82.16
Time deposits less brokered deposits < $250K	-14,671,000	-17,847,000	-28,351,000	-15,404,000	-13,077,000		
MMDA and other savings accounts	189,758,000	179,484,000	183,409,000	185,093,000	167,483,000	5.72	24.38
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	415,490,000	380,407,000	395,835,000	373,384,000	298,143,000	9.22	51.35
Time deposits of $250K or more	3,931,000	3,076,000	2,743,000	4,413,000	7,823,000	27.80	5.76
Foreign deposits	16,941,000	19,023,000	17,851,000	22,382,000	26,995,000	-10.94	-25.99
Federal funds purchased and repos	2,530,000	2,407,000	2,203,000	2,207,000	1,993,000	5.11	121.54
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	5,785,000	6,014,000	6,026,000	6,007,000	7,576,000	-3.81	-24.57
Other borrowings w/remaining maturity of 1 year or less	15,161,000	9,917,000	5,055,000	9,061,000	16,297,000	52.88	38.13
Other borrowings w/remaining maturity over 1 year	23,073,000	24,591,000	22,799,000	29,543,000	31,898,000	-6.17	-2.64
Brokered deposits < $250K	25,184,000	31,255,000	39,654,000	29,591,000	28,955,000	-19.42	-29.53
Noncore funding	92,605,000	96,283,000	96,331,000	103,204,000	121,537,000	-3.82	-12.50
Trading liabilities	4,526,000	3,325,000	3,198,000	2,795,000	2,397,000	36.12	102.32
Subordinated notes and debentures + trust preferred securities	5,780,000	4,499,000	5,792,000	4,488,000	4,498,000	28.47	65.76
Other liabilities	16,448,000	16,553,000	16,741,000	16,309,000	16,368,000	-0.63	9.60
Total liabilities	534,849,000	501,067,000	517,897,000	500,180,000	442,943,000	6.74	33.35
Equity Capital							
Perpetual preferred stock (including surplus)	6,808,000	5,968,000	6,371,000	5,983,000	5,984,000	14.08	25.63
Common stock	21,000	21,000	21,000	21,000	21,000	0.00	0.00
Common surplus	8,515,000	8,487,000	8,539,000	8,511,000	8,475,000	0.33	1.51
Retained earnings	69,987,000	65,740,000	69,201,000	64,188,000	63,186,000	6.46	37.04
Accumulated other comprehensive income	-6,938,000	-2,095,000	-1,943,000	322,000	-1,373,000		
Other equity capital components	-27,193,000	-26,443,000	-27,271,000	-25,930,000	-24,440,000		
Total holding company equity capital	51,200,000	51,678,000	54,918,000	53,095,000	51,853,000	-0.92	7.12
Noncontrolling (minority) interest in subsidiaries	468,000	630,000	469,000	630,000	630,000	-25.71	-26.30
Total equity capital, including minority interest	51,668,000	52,308,000	55,387,000	53,725,000	52,483,000	-1.22	6.68
Total liabilities and capital	586,517,000	553,375,000	573,284,000	553,905,000	495,426,000	5.99	30.48
Memoranda							
Non-interest-bearing deposits	129,793,000	126,754,000	134,901,000	118,089,000	75,590,000	2.40	52.30
Interest-bearing deposits	331,753,000	307,007,000	321,182,000	311,681,000	286,326,000	8.06	31.83
Total deposits	461,546,000	433,761,000	456,083,000	429,770,000	361,916,000	6.41	37.01
Long-term debt that reprices within 1 year	5,028,000	5,610,000	5,028,000	7,210,000	8,561,000	-10.37	-44.02
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	54,918,000	53,095,000	53,095,000	51,853,000	51,029,000		
Accounting restatements	0	0	0	-1,099,000	2,000		
Net income	1,557,000	2,280,000	7,963,000	4,959,000	6,914,000		
Net sale of new perpetual preferred stock	437,000	-20,000	371,000	-14,000	0		
Net sale of new common stock	92,000	95,000	197,000	190,000	180,000		
Sale of treasury stock	16,000	18,000	46,000	17,000	89,000		
Less: Purchase of treasury stock	54,000	650,000	1,556,000	1,661,000	4,515,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	771,000	723,000	2,933,000	2,845,000	2,795,000		
Change in other comprehensive income	-4,995,000	-2,417,000	-2,265,000	1,695,000	949,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	51,200,000	51,678,000	54,918,000	53,095,000	51,853,000		

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	21.96	37.11	22	23.65	36.10	23	22.87	36.25	25	24.37	36.22	25	26.07	37.78	30
Commercial and industrial loans	14.88	10.78	73	14.11	13.88	54	14.20	10.76	71	13.81	13.52	52	15.89	12.02	71
Loans to individuals	11.49	3.61	87	10.60	3.42	86	11.83	3.36	88	10.61	3.40	86	11.78	4.20	86
Loans to depository institutions and acceptances of other banks	0.02	0.02	86	0.02	0.02	83	0.01	0.02	82	0.02	0.03	80	0.02	0.04	73
Agricultural loans	0.07	0.17	62	0.11	0.19	64	0.09	0.18	63	0.12	0.19	66	0.14	0.24	69
Other loans and leases	6.52	4.19	74	6.36	4.29	69	6.79	4.47	71	6.41	4.63	68	6.99	5.01	69
Net loans and leases	53.98	59.31	33	53.68	60.99	20	54.79	58.67	36	54.01	61.58	21	60.08	63.77	29
Debt securities over 1 year	25.60	19.47	71	24.96	16.70	82	27.28	19.46	73	21.41	15.55	77	20.88	14.60	84
Mutual funds and equity securities	0	0.06	31	0	0.06	35	0	0.06	33	0	0.05	36	0.01	0.06	38
Subtotal	79.58	80.04	39	78.65	78.43	40	82.07	79.22	55	75.42	78.16	24	80.97	79.65	33
Interest-bearing bank balances	6.65	7.18	48	6.80	9.08	37	4.13	8.50	29	10.15	7.51	71	3.40	3.06	65
Federal funds sold and reverse repos	0.09	0.55	69	0.07	0.50	71	0.06	0.54	69	0.07	0.82	70	0.21	1.57	70
Debt securities 1 year or less	2.92	1.65	79	3.23	1.59	85	3.21	1.56	83	3.30	1.68	83	3.87	1.91	82
Trading assets	0.64	0.52	79	0.85	0.56	81	0.77	0.49	81	1.04	1.01	76	0.75	1.19	76
Total earning assets	89.87	91.28	32	89.60	91.48	25	90.24	91.77	32	89.97	91.05	34	89.20	89.53	44
Non-interest cash and due from depository institutions	0.90	0.96	44	1.06	1	55	0.91	0.82	60	1.15	1.07	51	1.12	1.14	43
Other real estate owned	0	0.01	42	0	0.02	30	0	0.01	41	0	0.02	30	0.02	0.03	44
All other assets	9.22	7.70	69	9.33	7.44	73	8.85	7.35	69	8.88	7.82	66	9.68	9.27	57
Memoranda															
Short-term investments	9.66	10.28	60	10.10	11.92	47	7.40	11.47	36	13.51	11.17	72	7.48	7.63	65
U.S. Treasury securities	3.57	1.80	80	3.87	0.98	86	5.39	1.47	86	3.48	0.84	84	3.83	1.03	87
US agency securities (excluding mortgage-backed securities)	0.93	0.79	69	0.53	0.73	59	0.99	0.82	68	0.57	0.63	62	0.17	0.54	46
Municipal securities	1.75	1.72	59	1.67	1.77	58	1.87	1.73	59	1.60	1.69	58	1.38	1.34	64
Mortgage-backed securities	22.27	14.04	81	22.09	12.38	90	22.23	14.14	83	19.02	11.75	86	19.29	11.44	86
Asset-backed securities	0	0.56	46	0.04	0.35	58	0.01	0.50	52	0.04	0.32	56	0.08	0.28	65
Other debt securities	0	0.55	19	0	0.46	19	0	0.53	19	0	0.42	22	0	0.39	23
Loans held-for-sale	0.57	0.40	75	1.62	0.46	88	1.36	0.55	82	1.58	0.52	88	1.13	0.39	84
Loans held for investment	54.38	59.15	32	53.21	61.15	21	54.43	58.06	37	53.75	61.72	23	59.77	63.50	30
Real estate loans secured by 1–4 family	15.54	11.67	74	17.02	11.69	74	16.32	11.46	75	17.54	11.91	72	18.40	13.29	70
Revolving	1.63	1.40	60	1.93	1.51	62	1.67	1.42	61	2.05	1.66	61	2.70	2.07	64
Closed-end, secured by first liens	13.76	9.94	74	14.91	9.76	78	14.50	9.67	76	15.29	9.81	77	15.37	10.69	76
Closed-end, secured by junior liens	0.16	0.17	66	0.18	0.21	59	0.15	0.17	65	0.20	0.22	62	0.34	0.28	68
Commercial real estate loans	6.29	23.42	14	6.48	22.27	14	6.41	22.69	13	6.67	22.22	17	7.46	22.23	20
Construction and land development	1.57	3.49	33	1.88	3.32	35	1.72	3.34	36	1.91	3.40	37	2.04	3.44	42
Multifamily	0.99	3.52	22	0.71	3.21	16	0.91	3.57	23	0.70	3.12	18	0.78	3.01	20
Nonfarm nonresidential	3.73	15.11	13	3.89	14.77	13	3.78	14.57	12	4.06	14.72	16	4.65	14.69	20
Real estate loans secured by farmland	0.12	0.33	58	0.14	0.33	59	0.12	0.30	59	0.15	0.33	59	0.19	0.36	62

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	39.97	61.87	20	43.13	57.91	23	40.99	61.05	22	44.04	57.15	24	42.81	57.46	27
Real estate loans secured by 1–4 family	28.28	20.07	78	31.04	19.43	84	29.26	19.86	79	31.70	19.43	86	30.23	20.75	84
Revolving	2.96	2.35	62	3.52	2.45	64	2.99	2.43	60	3.70	2.64	64	4.43	3.15	67
Closed-end	25.32	17.49	78	27.52	16.76	82	26.26	17.24	79	28	16.59	86	25.80	17.39	78
Commercial real estate loans	11.45	38.39	11	11.81	35.36	10	11.49	37.86	11	12.05	34.63	12	12.26	33.52	14
Construction and land development	2.85	5.82	33	3.42	5.29	40	3.09	5.65	36	3.45	5.26	40	3.34	5.09	44
1–4 family	0.76	1.29	52	0.67	1.05	51	0.71	1.18	53	0.71	0.93	52	0.80	0.94	54
Other	2.09	4.49	30	2.75	4.21	35	2.38	4.40	33	2.74	4.19	34	2.54	4.02	38
Multifamily	1.80	5.66	20	1.29	5.08	14	1.63	5.78	18	1.27	4.96	15	1.28	4.69	18
Nonfarm nonresidential	6.80	25	13	7.10	23.47	11	6.77	24.56	12	7.34	22.93	14	7.63	22.15	15
Owner-occupied	2.23	8.44	17	2.39	7.93	15	2.25	8.29	19	2.41	7.68	18	2.53	7.72	21
Other	4.57	16.32	10	4.71	15.25	13	4.52	15.94	10	4.93	14.95	14	5.10	14.34	17
Real estate loans secured by farmland	0.22	0.59	57	0.26	0.56	61	0.22	0.54	58	0.27	0.54	62	0.31	0.55	63
Loans to depository institutions and acceptances of other banks	0.04	0.03	85	0.03	0.03	82	0.02	0.04	82	0.03	0.06	79	0.03	0.11	74
Commercial and industrial loans	27.09	18.81	77	25.73	23.16	64	25.46	18.86	75	24.96	22.17	65	26.10	19.53	75
Loans to individuals	20.90	6.52	88	19.33	6.02	87	21.20	6.24	89	19.17	6.13	87	19.35	7.13	84
Credit card loans	7.19	0.51	93	6.88	0.50	93	7.36	0.53	93	7.29	0.65	92	8.22	0.81	92
Agricultural loans	0.13	0.31	62	0.19	0.33	65	0.17	0.34	63	0.22	0.32	66	0.23	0.37	69
Other loans and leases	11.86	8.03	73	11.60	8.05	71	12.17	8.75	69	11.59	9.09	68	11.49	9.85	65
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	240.04	395.39	19	260.39	382.51	24	249.05	391.81	22	268.96	381.27	28	282.34	391.26	29
Real estate loans secured by 1–4 family	169.86	125.02	77	187.38	124.29	76	177.75	126.06	76	193.59	125.03	78	199.35	138.18	73
Revolving	17.79	14.84	61	21.25	16.14	64	18.17	15.44	60	22.61	17.42	64	29.20	21.26	66
Closed-end	152.07	108.83	77	166.14	106.79	81	159.58	108.85	79	170.97	106.14	82	170.14	115.20	77
Commercial real estate loans	68.74	249.33	14	71.31	237.40	14	69.81	245.88	14	73.60	234.65	17	80.83	229.44	20
Construction and land development	17.13	36.95	32	20.66	35.26	36	18.76	35.95	36	21.07	35.62	38	22.06	34.95	44
1–4 family	4.58	8.02	51	4.03	6.84	50	4.31	7.42	52	4.37	6.34	50	5.31	6.61	56
Other	12.55	28.49	30	16.63	28.01	35	14.45	28.11	33	16.71	28.16	35	16.75	27.32	39
Multifamily	10.80	37.99	22	7.80	34.02	15	9.89	38.66	21	7.73	32.74	16	8.46	31.04	20
Nonfarm nonresidential	40.81	160.85	14	42.86	157.71	13	41.16	158.05	13	44.80	155.06	16	50.31	152.10	19
Owner-occupied	13.39	53.96	16	14.40	52.99	16	13.67	52.99	17	14.69	52.37	19	16.70	53.07	21
Other	27.42	105.37	14	28.45	102.29	15	27.49	102.54	13	30.11	100.54	17	33.62	97.41	21
Real estate loans secured by farmland	1.32	3.46	58	1.56	3.50	59	1.36	3.22	59	1.64	3.44	59	2.03	3.60	62
Loans to depository institutions and acceptances of other banks	0.24	0.18	86	0.17	0.18	82	0.15	0.21	82	0.17	0.28	80	0.19	0.44	73
Commercial and industrial loans	162.68	113.45	76	155.32	145.22	58	154.67	114.45	71	152.40	139.91	57	172.16	122.02	73
Loans to individuals	125.54	36.67	88	116.68	35.91	87	128.80	34.55	88	117.06	37.47	89	127.60	43.51	87
Credit card loans	43.18	2.64	94	41.53	2.59	94	44.74	2.77	94	44.53	3.30	93	54.19	4.34	93
Agricultural loans	0.81	1.66	64	1.16	1.94	65	1.01	1.86	64	1.31	1.88	67	1.49	2.18	69
Other loans and leases	71.23	47.86	73	70.02	47.52	70	73.91	51.06	72	70.78	49.54	70	75.76	52.44	69
Supplemental															
Non-owner occupied CRE loans / Gross loans	13.47	30.57	16	13.41	27.81	14	13.28	30.07	16	13.38	27.32	17	14.87	26.45	23
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	80.89	198.65	15	80.95	185.94	18	80.67	195.33	15	81.69	183.76	19	98.05	178.57	28
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	94.28	256.17	15	95.35	243.39	18	94.34	252.85	16	96.38	240.85	19	114.75	236.10	25

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	9.66	10.28	60	10.10	11.92	47	7.40	11.47	36	13.51	11.17	72	7.48	7.63	65
Liquid assets	35.04	28.10	72	35.28	27.16	78	34.48	29.03	65	35.47	26.22	80	28.77	22.44	76
Investment securities	28.52	21.67	71	28.19	18.78	82	30.50	21.63	75	24.71	17.85	78	24.76	16.99	80
Net loans and leases	53.98	59.31	33	53.68	60.99	20	54.79	58.67	36	54.01	61.58	21	60.08	63.77	29
Net loans, leases and standby letters of credit	55.80	60.12	34	55.70	61.79	26	56.63	59.49	43	56.02	62.48	24	62.44	64.84	32
Core deposits	70.84	76.85	20	68.74	73.69	23	69.05	75.71	20	67.41	70.67	29	60.18	63.09	30
Noncore funding	15.79	9.46	80	17.40	11.95	77	16.80	10.30	80	18.63	14.13	73	24.53	19.36	69
Time deposits of $250K or more	0.67	1.46	28	0.56	1.96	15	0.48	1.58	16	0.80	2.11	21	1.58	2.94	26
Foreign deposits	2.89	0.32	90	3.44	0.34	91	3.11	0.34	90	4.04	0.36	91	5.45	0.43	92
Federal funds purchased and repos	0.43	1.11	42	0.43	1.22	41	0.38	1.23	38	0.40	1.47	37	0.40	1.94	34
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.34	0.44	54	0.36	0.60	50	0.32	0.54	51	0.33	0.54	51	0.19	0.48	46
Commercial paper	0.99	0.02	96	1.09	0.01	97	1.05	0.01	96	1.08	0.01	96	1.53	0.02	97
Other borrowings w/remaining maturity of 1 year or less	2.58	1.03	82	1.79	1.11	70	0.88	1	60	1.64	1.24	68	3.29	3.01	56
Earning assets that reprice within 1 year	38.41	36.68	53	38.55	38.67	48	36.44	37.37	49	41.91	39.38	52	43.30	39.29	64
Interest-bearing liabilities that reprice within 1 year	3.29	6.16	32	3.24	7.73	14	3.08	6.39	26	4.30	8.20	30	7.61	10.19	35
Long-term debt that reprices within 1 year	0.86	0.22	84	1.01	0.28	85	0.88	0.26	85	1.30	0.47	82	1.73	0.96	79
Net assets that reprice within 1 year	34.26	29.01	61	34.30	29.49	59	32.48	29.65	59	36.31	29.11	61	33.97	26.63	68
Other Liquidity and Funding Ratios															
Net noncore funding dependence	7.70	-1.97	82	9.28	-0.51	79	11.46	-2.33	86	6.79	3.20	66	21.05	14.45	76
Net short-term noncore funding dependence	1.13	-6.65	78	0.75	-6.88	76	4.54	-7.71	89	-2.96	-4.76	52	10.96	3.38	73
Short-term investment / Short-term noncore funding	91.48	265.83	22	94.48	246.74	23	66.53	273.46	15	119.83	184.19	41	45.75	77.77	48
Liquid assets - short-term noncore funding / Nonliquid assets	37.69	35.38	58	37.98	30.67	65	35.66	36.68	52	37.49	28.18	71	17.43	16.97	59
Net loans and leases / Total deposits	68.59	73.06	41	68.49	76.22	27	68.86	72.79	42	69.61	79.43	25	82.25	90.31	28
Net loans and leases / Core deposits	76.20	78.05	51	78.09	83.77	42	79.35	78.25	55	80.12	88.34	36	99.84	103.93	49
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-6.26	-3.53	25		0.62		-0.09	0.12	37		1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-12.30	-8.82	22	-0.38	1.31	15	1.49	-0.25	84	7.26	4.31	83	1.19	1.36	50
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	26.10	20.27	58	0	12.84	14	23.94	14.28	70	0	11.38	15	0	12.67	14
Available-for-sale securities	73.89	77.97	42	99.99	85.49	89	76.05	83.77	32	99.98	87.23	87	99.97	85.40	89
U.S. Treasury securities	12.51	8.39	74	13.72	5.10	84	17.68	6.70	84	14.07	4.72	84	15.48	6.15	83
US agency securities (excluding mortgage-backed securities)	3.24	3.73	63	1.87	4.35	49	3.26	4.12	62	2.29	4.01	53	0.70	3.49	42
Municipal securities	6.14	7.89	58	5.91	9.71	50	6.13	8.22	57	6.47	9.83	50	5.56	7.75	54
Mortgage-backed securities	78.08	65.55	66	78.37	66.67	65	72.88	66.54	56	76.99	66.64	63	77.92	67.43	61
Asset-backed securities	0	2.78	46	0.13	1.97	58	0.04	2.50	51	0.15	1.91	56	0.31	1.66	60
Other debt securities	0	3.16	19	0	3.05	18	0	3.08	19	0.01	3.01	22	0.01	2.94	22
Mutual funds and equity securities	0.01	0.30	31	0.01	0.36	33	0.01	0.29	32	0.02	0.35	35	0.03	0.40	36
Debt securities 1 year or less	10.24	8.63	64	11.46	9.29	69	10.53	7.78	70	13.35	10.55	71	15.63	11.86	71
Debt securities 1 to 5 years	2.59	18.50	10	7.72	16.09	37	5.15	18.25	21	7.94	17.03	37	9.94	17.94	45
Debt securities over 5 years	87.17	70.45	80	80.81	72.48	55	84.31	71.11	71	78.69	69.86	59	74.40	66.02	50
Pledged securities	12.56	29.79	25	25.17	33.48	38	17.60	32.26	30	8.03	35.67	15	6.87	30.57	16
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	1.31	-1.29	55	-4.61	156.41	11	-43.31	27.98	5	101.89	183.32	43	7.11	26.69	46
Investment securities	7.21	28.40	22	26.13	31.91	56	27.74	31.36	51	11.59	23.62	36	9.31	11.75	57
Core deposits	9.22	14.47	43	15.56	29.18	11	6.01	16.94	11	25.24	26.88	50	6.92	11.23	47
Noncore funding	-3.82	-10.65	62	-30.33	-25.09	48	-6.66	-14.79	66	-15.08	-12.18	49	3.53	6.59	45

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)			355,808,000	345,129,000	325,104,000
Commit: Secured commercial real estate loans	11,563,000	10,132,000	11,035,000	10,566,000	10,537,000
Commit: Unsecured real estate loans	13,913,000	13,991,000	13,695,000	14,833,000	14,948,000
Credit card lines (reported semiannually, June/Dec)			151,168,000	147,369,000	141,069,000
Securities underwriting	45,000	0	0	0	0
Standby letters of credit	10,708,000	11,178,000	10,599,000	11,136,000	11,679,000
Commercial and similar letters of credit	703,000	565,000	927,000	578,000	378,000
Securities lent	9,933,000	8,106,000	8,807,000	6,298,000	4,468,000
Credit derivatives - notional amount (holding company as guarantor)	6,604,000	6,890,000	6,016,000	6,587,000	6,827,000
Credit derivatives - notional amount (holding company as beneficiary)	2,933,000	3,511,000	3,315,000	3,768,000	3,540,000
Credit derivative contracts w/ purchased credit protection-investment grade	9,527,000	10,320,000	9,202,000	10,286,000	10,016,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	9,000	81,000	129,000	69,000	351,000
Derivative Contracts					
Interest rate futures and forward contracts	34,417,000	62,132,000	46,218,000	64,637,000	42,095,000
Written options contracts (interest rate)	94,960,000	87,869,000	94,873,000	82,784,000	62,150,000
Purchased options contracts (interest rate)	96,874,000	99,969,000	108,249,000	85,719,000	69,390,000
Interest rate swaps	424,048,000	360,474,000	414,830,000	355,542,000	329,807,000
Futures and forward foreign exchange	78,402,000	64,615,000	69,345,000	73,391,000	61,170,000
Written options contracts (foreign exchange)	910,000	650,000	805,000	519,000	1,354,000
Purchased options contracts (foreign exchange)	910,000	650,000	805,000	519,000	1,354,000
Foreign exchange rate swaps	21,100,000	16,986,000	19,047,000	16,494,000	12,098,000
Commodity and other futures and forward contracts	973,000	622,000	8,000	94,000	68,000
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	1,992,000	1,976,000	1,993,000	1,957,000	1,937,000

	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)							62.06	22.78	94	62.31	22.01	95	65.62	23.52	95
Standby letters of credit	1.83	0.64	90	2.02	0.67	90	1.85	0.65	90	2.01	0.71	89	2.36	0.84	90
Commercial and similar letters of credit	0.12	0.02	92	0.10	0.02	89	0.16	0.02	93	0.10	0.02	93	0.08	0.02	87
Securities lent	1.69	0.08	94	1.46	0.11	91	1.54	0.10	93	1.14	0.18	89	0.90	0.40	85
Credit derivatives - notional amount (holding company as guarantor)	1.13	0.26	88	1.25	0.28	89	1.05	0.24	87	1.19	0.35	87	1.38	0.42	90
Credit derivatives - notional amount (holding company as beneficiary)	0.50	0.18	83	0.63	0.18	84	0.58	0.18	83	0.68	0.30	84	0.71	0.52	84
Credit derivative contracts w/ purchased credit protection-investment grade	1.62	0.19	93	1.86	0.17	94	1.61	0.18	93	1.86	0.25	92	2.02	0.30	91
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	68	0.01	0.16	70	0.02	0.13	71	0.01	0.30	68	0.07	0.45	74
Derivative contracts	128.66	45.51	89	125.76	42.67	91	131.90	46.30	90	123.06	48.62	88	117.36	68.47	86
Interest rate contracts	110.87	33.09	91	110.31	30.32	92	115.85	32.46	92	106.28	34.36	90	101.62	47.31	87
Interest rate futures and forward contracts	5.87	4.02	84	11.23	4.59	86	8.06	3.25	87	11.67	6.21	85	8.50	10.67	80
Written options contracts (interest rate)	16.19	1.59	93	15.88	2	92	16.55	1.41	93	14.95	2.18	92	12.54	2.47	90
Purchased options contracts (interest rate)	16.52	1.35	94	18.07	1.45	94	18.88	1.31	93	15.48	1.46	93	14.01	2.65	90
Interest rate swaps	72.30	19.54	91	65.14	20.33	92	72.36	20.49	92	64.19	20.83	91	66.57	28.86	88
Foreign exchange contracts	17.28	6.48	91	14.98	6.19	90	15.70	6.30	90	16.41	6.01	90	15.34	10.12	89
Futures and forward foreign exchange contracts	13.37	3.96	91	11.68	3.83	90	12.10	3.78	90	13.25	3.47	89	12.35	5.23	89
Written options contracts (foreign exchange)	0.16	0.05	89	0.12	0.03	86	0.14	0.04	89	0.09	0.03	84	0.27	0.05	88
Purchased options contracts (foreign exchange)	0.16	0.05	88	0.12	0.04	87	0.14	0.04	89	0.09	0.04	84	0.27	0.08	88
Foreign exchange rate swaps	3.60	0.74	90	3.07	0.71	91	3.32	0.76	90	2.98	0.77	90	2.44	2.03	89
Equity, commodity, and other derivative contracts	0.51	1.07	81	0.47	0.80	79	0.35	0.92	79	0.37	1.86	75	0.40	3.32	73
Commodity and other futures and forward contracts	0.17	0.08	90	0.11	0.06	88	0	0.07	88	0.02	0.14	86	0.01	0.19	83
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0.34	0.32	81	0.36	0.27	81	0.35	0.31	81	0.35	0.32	79	0.39	0.38	80
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							116.67	44.98	92	109.83	42.82	89	110.45	45.53	88

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	754,586,000	695,943,000	756,173,000	681,656,000	581,423,000
Interest rate contracts	650,299,000	610,444,000	664,170,000	588,682,000	503,442,000
Foreign exchange contracts	101,322,000	82,901,000	90,002,000	90,923,000	75,976,000
Equity, commodity, and other contracts	2,965,000	2,598,000	2,001,000	2,051,000	2,005,000
Derivatives Position					
Futures and forwards	113,792,000	127,369,000	115,571,000	138,122,000	103,333,000
Written options	95,870,000	88,519,000	95,678,000	83,303,000	63,504,000
Exchange-traded	0	0	0	0	0
Over-the-counter	95,870,000	88,519,000	95,678,000	83,303,000	63,504,000
Purchased options	97,784,000	100,619,000	109,054,000	86,238,000	70,744,000
Exchange-traded	500,000	800,000	1,400,000	600,000	1,250,000
Over-the-counter	97,284,000	99,819,000	107,654,000	85,638,000	69,494,000
Swaps	447,140,000	379,436,000	435,870,000	373,993,000	343,842,000
Held for trading	666,761,000	577,960,000	640,064,000	563,689,000	480,237,000
Interest rate contracts	565,920,000	495,832,000	551,582,000	474,119,000	405,059,000
Foreign exchange contracts	99,868,000	81,506,000	88,474,000	89,476,000	75,110,000
Equity, commodity, and other contracts	973,000	622,000	8,000	94,000	68,000
Non-traded	87,825,000	117,983,000	116,109,000	117,967,000	101,186,000
Interest rate contracts	84,379,000	114,612,000	112,588,000	114,563,000	98,383,000
Foreign exchange contracts	1,454,000	1,395,000	1,528,000	1,447,000	866,000
Equity, commodity, and other contracts	1,992,000	1,976,000	1,993,000	1,957,000	1,937,000
Derivative contracts (excluding futures and FX 14 days or less)	662,398,000	603,082,000	649,219,000	590,412,000	507,724,000
One year or less	209,572,000	203,579,000	191,340,000	205,421,000	161,916,000
Over 1 year to 5 years	283,896,000	262,479,000	284,538,000	250,251,000	219,120,000
Over 5 years	168,930,000	137,024,000	173,341,000	134,740,000	126,688,000
Gross negative fair value (absolute value)	5,038,000	3,476,000	2,893,000	3,595,000	1,978,000
Gross positive fair value	4,299,000	4,893,000	3,886,000	6,000,000	2,896,000
Held for trading	3,751,000	4,103,000	3,537,000	5,552,000	2,754,000
Non-traded	548,000	790,000	349,000	448,000	142,000
Current credit exposure on risk-based capital derivative contracts	3,438,000	3,869,000	3,275,000	4,950,000	2,540,000
Credit losses on derivative contracts	0	0	0	2,000	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	86.18	93.91	20	87.71	94.52	20	87.83	94.17	21	86.36	94.10	20	86.59	93.44	23
Foreign exchange contracts	13.43	3.18	86	11.91	3.16	86	11.90	3.47	85	13.34	3.49	85	13.07	3.20	86
Equity, commodity, and other contracts	0.39	1.19	75	0.37	1.04	72	0.26	1.14	75	0.30	1.17	69	0.34	1.64	69
Futures and forwards	15.08	10.22	71	18.30	12.82	69	15.28	11.16	70	20.26	14.05	69	17.77	13.49	68
Written options	12.70	6.03	79	12.72	8.11	75	12.65	6.28	76	12.22	8.18	73	10.92	5.91	76
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	12.70	5.74	81	12.72	7.80	77	12.65	5.96	79	12.22	7.73	74	10.92	5.10	80
Purchased options	12.96	3.59	87	14.46	3.58	87	14.42	3.27	89	12.65	3.42	87	12.17	4.42	80
Exchange-traded	0.07	0.13	86	0.11	0.11	86	0.19	0.12	86	0.09	0.15	82	0.21	0.28	83
Over-the-counter	12.89	3.11	89	14.34	3.15	88	14.24	2.87	90	12.56	2.86	89	11.95	3.35	86
Swaps	59.26	74.58	25	54.52	69.64	27	57.64	74.26	23	54.87	68.76	27	59.14	69.75	32
Held for trading	88.36	38.74	75	83.05	42.14	70	84.65	40.42	72	82.69	43.53	70	82.60	44.16	69
Interest rate contracts	75	32.48	76	71.25	36.29	71	72.94	34.15	74	69.55	36.62	68	69.67	37.24	68
Foreign exchange contracts	13.23	1.60	90	11.71	1.47	91	11.70	1.68	90	13.13	1.60	91	12.92	1.60	91
Equity, commodity, and other contracts	0.13	0.58	83	0.09	0.51	81	0	0.60	82	0.01	0.68	78	0.01	0.83	75
Non-traded	11.64	61.26	24	16.95	57.86	29	15.35	59.58	27	17.31	56.47	29	17.40	55.84	30
Interest rate contracts	11.18	57.41	24	16.47	54.11	29	14.89	56.71	28	16.81	53.82	29	16.92	52.22	31
Foreign exchange contracts	0.19	0.37	75	0.20	0.45	75	0.20	0.40	76	0.21	0.46	77	0.15	0.34	75
Equity, commodity, and other contracts	0.26	0.11	87	0.28	0.12	85	0.26	0.09	87	0.29	0.10	86	0.33	0.13	85
Derivative contracts (excluding futures and forex 14 days or less)	87.78	92.63	23	86.66	90.92	27	85.86	92.53	25	86.61	91.48	26	87.32	93.86	22
One year or less	27.77	27.97	61	29.25	26.80	62	25.30	27.56	60	30.14	32.05	57	27.85	32.17	58
Over 1 year to 5 years	37.62	26.35	69	37.72	28.69	64	37.63	27.01	64	36.71	27.06	64	37.69	30.45	62
Over 5 years	22.39	29.53	43	19.69	30.03	40	22.92	29.89	43	19.77	29.56	42	21.79	28.09	45
Gross negative fair value (absolute value)	0.67	1.21	23	0.50	1.21	26	0.38	0.98	24	0.53	1.55	28	0.34	0.83	33
Gross positive fair value	0.57	1.52	20	0.70	1.70	10	0.51	1.34	10	0.88	2.23	13	0.50	1.19	18
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.10	0.06	82	0.08	0.05	84	0.06	0.04	80	0.08	0.07	76	0.05	0.06	79
Gross positive fair value (X)	0.09	0.06	79	0.11	0.07	81	0.08	0.05	80	0.13	0.09	78	0.07	0.07	78
Held for trading (X)	0.08	0.04	82	0.09	0.05	81	0.07	0.04	83	0.12	0.07	82	0.07	0.06	80
Non-traded (X)	0.01	0.01	61	0.02	0.01	68	0.01	0.01	59	0.01	0.02	54	0	0.01	53
Current credit exposure (X)	0.07	0.04	80	0.09	0.05	81	0.07	0.04	83	0.11	0.06	78	0.06	0.05	77
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	89	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	0.80	0.47	79	0.98	0.61	78	0.78	0.46	81	1.26	0.85	75	0.65	0.73	75

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	5,724,000	7,314,000	7,314,000	4,020,000	3,973,000
Gross losses	280,000	374,000	1,208,000	2,180,000	1,867,000
Write-downs, transfers to loans held-for-sale	0	111,000	118,000	99,000	49,000
Recoveries	118,000	151,000	526,000	394,000	413,000
Net losses	162,000	223,000	682,000	1,786,000	1,454,000
Provision for loan and lease losses	102,000	-748,000	-908,000	3,523,000	1,501,000
Adjustments	0	0	0	1,557,000	0
Ending balance	5,664,000	6,343,000	5,724,000	7,314,000	4,020,000
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	0.07	0.04	73	-0.55	-0.11	7	-0.16	-0.09	29	0.67	0.51	77	0.32	0.15	86
Provision for loan and lease losses / Average loans and leases	0.13	0.06	74	-0.98	-0.20	7	-0.30	-0.16	28	1.12	0.82	78	0.51	0.24	86
Provision for loan and lease losses / Net loan and lease losses	62.96	49.50	54	-335.43	-168.35	25	-133.14	-105.48	41	197.26	487.86	18	103.23	130.58	36
Allowance for loan and lease losses / Total loans and leases not held for sale	1.78	1.20	89	2.15	1.49	83	1.83	1.23	89	2.46	1.58	86	1.36	0.83	88
Allowance for loan and lease losses / Total loans and leases	1.76	1.17	90	2.09	1.47	84	1.79	1.20	89	2.39	1.55	86	1.33	0.81	88
Allowance for loan and lease losses / Net loans and leases losses (X)	8.74	38.27	35	7.11	18.09	35	8.39	21.39	34	4.10	11.58	22	2.76	8.03	28
Allowance for loan and lease losses / Nonaccrual assets	737.50	355.27	87	549.18	291.29	87	683.05	364.13	87	583.72	299.17	88	555.25	218.72	88
ALLL / 90+ days past due + nonaccrual loans and leases	226.83	284.19	46	193.50	246.27	42	207.32	287.08	43	208.67	244.34	47	134.22	151.73	52
Gross loan and lease losses / Average loans and leases	0.35	0.17	85	0.49	0.24	84	0.40	0.19	87	0.69	0.34	85	0.63	0.28	88
Recoveries / Average loans and leases	0.15	0.07	86	0.20	0.08	88	0.17	0.08	91	0.13	0.07	83	0.14	0.08	84
Net losses / Average loans and leases	0.20	0.09	80	0.29	0.16	76	0.22	0.11	82	0.57	0.27	84	0.49	0.21	88
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0.04	0	99	0.04	0	98	0.03	0	95	0.02	0	93
Recoveries / Prior year-end losses	9.77	10.98	51	6.93	7.39	58	24.13	34.67	36	21.10	33.98	31	23.47	36.22	34
Earnings coverage of net loan and lease losses (X)	12.70	38.54	43	9.61	25.70	38	13.57	39.72	34	5.36	22.91	24	6.94	24.40	28
Net Loan and Lease Losses By Type															
Real estate loans	-0.04	-0.01	12	-0.04	0.03	7	-0.03	0.02	14	0.13	0.04	80	0.01	0.01	56
Real estate loans secured by 1–4 family	-0.04	-0.02	34	-0.03	-0.01	26	-0.04	-0.02	21	-0.02	0.01	26	0	0.01	42
Revolving	-0.08	-0.08	30	-0.04	-0.03	32	-0.05	-0.07	35	0.01	0.01	63	0.01	0.02	55
Closed-end	-0.03	-0.02	34	-0.03	-0.01	25	-0.04	-0.01	14	-0.02	0	22	0	0	37
Commercial real estate loans	-0.05	0	7	-0.08	0.05	4	0.01	0.04	47	0.50	0.07	96	0.04	0.01	78
Construction and land development	-0.22	-0.02	5	0.19	0	93	0.16	0	91	0.02	0	77	0.02	-0.01	85
1–4 family	0.04	0	96	0	0	58	0.01	0	90	-0.01	0	13	-0.01	0	11
Other	-0.26	-0.01	3	0.19	0	94	0.15	0	92	0.03	0	81	0.03	-0.01	88
Multifamily	0	0	57	0.10	0	95	0	0.01	48	-0.03	0	7	0.03	0	90
Nonfarm nonresidential	0	0.01	60	-0.24	0.07	2	-0.06	0.05	4	0.82	0.11	96	0.06	0.02	78
Owner-occupied	0	0	64	0	0.01	50	0	0.01	44	0	0.02	46	0	0.01	66
Other	0	0	54	-0.24	0.06	1	-0.06	0.04	3	0.82	0.08	98	0.05	0.01	90
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.11	0.11	61	0.26	0.20	64	0.11	0.17	46	0.62	0.47	70	0.34	0.37	57
Loans to individuals	0.84	0.70	64	1.23	1.06	64	0.91	0.71	66	1.74	1.13	78	1.96	1.17	79
Credit card loans	1.93	1.88	54	2.76	2.41	58	2.17	1.84	68	3.71	2.92	66	3.60	3.11	60
Agricultural loans	0	0	54	0.68	0.02	95	0.38	0.02	92	0.30	0.19	81	0.15	0.08	75
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.08	0.16	62	0.07	0.09	69	0.03	0.10	53	0.32	0.15	76	0.07	0.15	52

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	1,518,000	2,423,000	1,994,000	2,695,000	1,637,000
90+ days past due loans and leases	1,732,000	2,150,000	1,927,000	2,281,000	2,303,000
Nonaccrual loans and leases	765,000	1,128,000	834,000	1,224,000	692,000
Total past due and nonaccrual loans and leases	4,015,000	5,701,000	4,755,000	6,200,000	4,632,000
Restructured 30–89 days past due	199,000	334,000	183,000	330,000	203,000
Restructured 90+ days past due	419,000	602,000	474,000	680,000	856,000
Restructured nonaccrual	374,000	550,000	457,000	580,000	302,000
Total restructured loans and leases	992,000	1,486,000	1,114,000	1,590,000	1,361,000
30–89 days past due loans held for sale	8,000	0	8,000	2,000	1,000
90+ days past due loans held for sale	7,000	1,000	8,000	2,000	1,000
Nonaccrual loans held for sale	1,000	8,000	1,000	59,000	2,000
Total past due and nonaccrual loans held for sale	16,000	9,000	17,000	63,000	4,000
Restructured loans and leases in compliance	2,523,000	2,586,000	2,393,000	2,597,000	2,690,000
Other real estate owned	23,000	19,000	22,000	24,000	78,000
Other Assets					
30–89 days past due	4,000	2,000	5,000	3,000	1,000
90+ days past due	0	0	0	0	0
Nonaccrual	3,000	27,000	4,000	29,000	32,000
Total other assets past due and nonaccrual	7,000	29,000	9,000	32,000	33,000

	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	0.47	0.32	78	0.80	0.33	89	0.62	0.32	83	0.88	0.39	87	0.54	0.43	71
90+ days past due loans and leases	0.54	0.10	88	0.71	0.11	91	0.60	0.10	90	0.74	0.12	90	0.76	0.15	89
Nonaccrual loans and leases	0.24	0.44	25	0.37	0.65	26	0.26	0.46	25	0.40	0.66	29	0.23	0.51	19
90+ days past due and nonaccrual loans and leases	0.77	0.59	74	1.08	0.82	76	0.86	0.62	78	1.14	0.85	77	0.99	0.71	78
30–89 days past due restructured	0.06	0.01	92	0.11	0.01	93	0.06	0.01	91	0.11	0.01	92	0.07	0.01	91
90+ days past due restructured	0.13	0	96	0.20	0	97	0.15	0	96	0.22	0.01	97	0.28	0.01	98
Nonaccrual restructured	0.12	0.10	67	0.18	0.13	71	0.14	0.10	70	0.19	0.13	73	0.10	0.14	49
30–89 days past due loans held for sale	0	0	84	0	0	41	0	0	83	0	0	79	0	0	80
90+ days past due loans held for sale	0	0	86	0	0	85	0	0	87	0	0	83	0	0	85
Nonaccrual loans held for sale	0	0	80	0	0	80	0	0	82	0.02	0.01	85	0	0	80
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.47	0.32	78	0.80	0.33	89	0.63	0.32	83	0.88	0.40	87	0.54	0.43	72
90+ days past due assets	0.54	0.10	88	0.71	0.11	91	0.60	0.10	90	0.74	0.12	90	0.76	0.15	89
Nonaccrual assets	0.24	0.45	25	0.38	0.66	27	0.26	0.47	25	0.41	0.67	30	0.24	0.53	19
30+ days past due and nonaccrual assets	1.25	0.94	77	1.89	1.18	82	1.49	0.97	78	2.03	1.29	82	1.55	1.19	73
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.43	0.35	69	0.60	0.50	71	0.48	0.36	75	0.64	0.52	69	0.61	0.44	76
90+ days past due and nonaccrual assets + other real estate owned	0.43	0.36	66	0.60	0.53	69	0.49	0.37	74	0.64	0.55	68	0.63	0.48	72
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.67	0.41	82	0.84	0.58	81	0.68	0.41	81	0.88	0.60	79	0.91	0.53	88
Allowance for loan and lease losses	69.37	62.77	65	73.61	69.27	61	68.24	62.64	67	66.38	66.66	57	112.41	115.41	57
Equity capital + allowance for loan and lease losses	6.91	3.67	87	8.05	5.03	82	6.44	3.60	87	8.04	4.97	84	8.09	4.28	88
Tier 1 capital + allowance for loan and lease losses	7.16	4.23	83	9	5.96	79	7.20	4.30	81	9.37	6.05	82	9.88	5.65	88
Loans and leases + other real estate owned	1.22	0.69	84	1.54	0.97	85	1.22	0.71	85	1.58	0.97	86	1.50	0.85	88

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	0.69	0.26	93	1.43	0.31	94	0.78	0.26	94	1.40	0.39	94	0.54	0.38	76
	90+ days past due	1.14	0.13	91	1.42	0.13	93	1.28	0.12	95	1.47	0.16	92	1.45	0.16	92
	Nonaccrual	0.41	0.51	51	0.55	0.76	45	0.46	0.52	54	0.58	0.76	42	0.34	0.46	44
Commercial and industrial	30–89 days past due	0.21	0.26	53	0.18	0.22	54	0.44	0.24	78	0.28	0.23	71	0.30	0.31	60
	90+ days past due	0.09	0.03	83	0.08	0.02	88	0.06	0.04	77	0.07	0.03	78	0.10	0.05	79
	Nonaccrual	0.16	0.53	21	0.37	0.69	35	0.17	0.57	20	0.41	0.75	32	0.21	0.83	19
Individuals	30–89 days past due	0.54	0.67	45	0.58	0.53	58	0.57	0.63	51	0.76	0.83	52	1.01	0.83	57
	90+ days past due	0.28	0.08	83	0.38	0.11	83	0.28	0.09	82	0.40	0.14	82	0.60	0.17	86
	Nonaccrual	0.03	0.16	36	0.05	0.22	37	0.04	0.17	35	0.06	0.28	34	0.06	0.17	42
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	0.16	31	0.17	0.17	70	0.19	0.07	76	0.46	0.17	82	0.15	0.24	64
	90+ days past due	0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual	0	0.71	26	0.34	0.44	67	0.19	0.70	67	0.61	0.49	74	0.73	0.67	71
Foreign governments	30–89 days past due		0			0.03			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.23			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due	0.21	0.13	74	0.23	0.13	75	0.59	0.12	89	0.39	0.18	78	0.33	0.20	72
	90+ days past due	0.01	0.01	75	0	0.01	76	0.01	0.01	80	0.01	0.01	79	0.01	0.01	82
	Nonaccrual	0.19	0.08	83	0.24	0.15	73	0.19	0.09	80	0.24	0.15	74	0.14	0.13	69

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	0.89	0.44	87	1.85	0.47	95	1.04	0.46	89	1.77	0.65	90	0.72	0.67	64
	90+ days past due	1.61	0.25	89	1.97	0.28	90	1.79	0.24	91	2.04	0.33	88	2.05	0.31	90
	Nonaccrual	0.38	0.68	37	0.40	0.88	25	0.37	0.71	32	0.36	0.89	23	0.39	0.73	30
Revolving	30–89 days past due	0.41	0.27	70	0.37	0.31	71	0.54	0.28	80	0.54	0.48	56	0.53	0.45	59
	90+ days past due	0.44	0.03	96	0.38	0.03	96	0.36	0.02	96	0.36	0.03	95	0.34	0.05	93
	Nonaccrual	1.24	1.02	74	1.07	1.31	64	1.08	1.18	71	0.84	1.13	60	0.80	1	61
Closed-end	30–89 days past due	0.94	0.46	86	2.04	0.48	96	1.09	0.49	88	1.93	0.65	92	0.76	0.70	62
	90+ days past due	1.75	0.28	89	2.18	0.31	90	1.95	0.26	89	2.27	0.38	88	2.34	0.35	90
	Nonaccrual	0.28	0.66	29	0.32	0.85	21	0.28	0.67	24	0.30	0.87	20	0.32	0.70	26
Junior lien	30–89 days past due	0	0.01	34	0	0.01	37	0	0.01	36	0.01	0.02	46	0.01	0.02	33
	90+ days past due	0	0	84	0	0	75	0	0	84	0	0	80	0	0	71
	Nonaccrual	0.01	0.03	46	0.02	0.05	31	0.02	0.03	44	0.01	0.04	33	0.01	0.04	31
Commercial real estate	30–89 days past due	0.23	0.16	75	0.33	0.22	74	0.13	0.15	58	0.47	0.26	78	0.08	0.18	36
	90+ days past due	0	0.01	66	0.01	0.02	65	0.03	0.01	87	0.01	0.02	61	0.01	0.03	53
	Nonaccrual	0.50	0.37	72	0.93	0.62	74	0.69	0.38	78	1.17	0.62	83	0.21	0.23	53
Construction and development	30–89 days past due	0.42	0.19	78	0.63	0.22	84	0.15	0.17	70	0.38	0.28	69	0.02	0.28	32
	90+ days past due	0.01	0	88	0.03	0.01	87	0.10	0.01	93	0.02	0.01	84	0	0.02	33
	Nonaccrual	0.41	0.17	80	0.87	0.50	79	0.72	0.20	85	0.37	0.41	69	0.08	0.20	50
1–4 family	30–89 days past due	0.01	0.03	64	0.10	0.03	81	0.01	0.02	65	0.11	0.03	86	0.01	0.06	52
	90+ days past due	0.01	0	96	0.03	0	94	0.10	0	97	0.02	0	90	0	0	41
	Nonaccrual	0.03	0.02	79	0.01	0.02	65	0.01	0.01	70	0	0.03	27	0.01	0.02	63
Other	30–89 days past due	0.41	0.14	83	0.53	0.16	84	0.14	0.13	76	0.26	0.22	72	0.01	0.20	34
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.38	0.14	82	0.86	0.43	81	0.71	0.16	86	0.37	0.35	71	0.07	0.17	53
Multifamily	30–89 days past due	0.35	0.06	89	0.05	0.08	69	0.23	0.07	83	0.08	0.09	65	0.16	0.08	81
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.14	0.12	76	0.43	0.13	83	0.19	0.17	74	0.31	0.11	84	0.08	0.05	75
Nonfarm non-residential	30–89 days past due	0.12	0.13	61	0.24	0.20	66	0.10	0.13	57	0.57	0.23	81	0.10	0.14	45
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0.01	0.03	60
	Nonaccrual	0.63	0.45	72	1.06	0.78	70	0.79	0.45	80	1.69	0.80	88	0.28	0.28	58
Owner Occupied	30–89 days past due	0.04	0.04	50	0.10	0.06	79	0.04	0.04	61	0.08	0.07	60	0.04	0.07	41
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.25	0.17	70	0.40	0.32	70	0.28	0.17	77	0.38	0.27	67	0.19	0.16	61
Other	30–89 days past due	0.08	0.08	69	0.14	0.12	63	0.06	0.08	69	0.50	0.14	88	0.06	0.07	57
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0.01	0.01	76
	Nonaccrual	0.39	0.24	73	0.66	0.40	73	0.51	0.23	81	1.31	0.44	89	0.10	0.10	55
Farmland	30–89 days past due	0.14	0.17	76	0.13	0.13	69	0.28	0.10	82	0.12	0.11	72	0.32	0.23	74
	90+ days past due	0	0	45	0.13	0.01	90	0.14	0	94	0	0	45	0	0.01	42
	Nonaccrual	0.42	0.67	63	1.02	1.14	67	0.42	0.69	61	0.73	1.13	55	0.43	0.84	53
Credit card	30–89 days past due	0.84	0.87	48	0.90	0.75	58	0.82	0.81	47	1.03	0.95	52	1.29	1.19	55
	90+ days past due	0.71	0.45	70	0.95	0.56	67	0.70	0.45	65	0.88	0.63	63	1.23	0.78	72
	Nonaccrual	0	0.12	35	0	0.10	37	0	0.10	36	0	0.05	37	0	0.11	35

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	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	-18,657,000	-17,935,000	-18,711,000	-17,398,000	-15,944,000
Retained earnings	71,189,000	67,344,000	70,805,000	65,792,000	63,186,000
Accumulated other comprehensive income (AOCI)	-6,938,000	-2,095,000	-1,943,000	322,000	-1,373,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	45,594,000	47,314,000	50,151,000	48,716,000	45,869,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	10,506,000	10,242,000	10,334,000	10,272,000	10,198,000
Accumulated other comprehensive income-related adjustments	-6,902,000	-2,050,000	-1,906,000	387,000	-51,000
Other deductions from common equity tier 1 capital	40,000	19,000	22,000	12,000	9,000
Subtotal:	41,950,000	39,103,000	41,701,000	38,045,000	35,713,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	41,950,000	39,103,000	41,701,000	38,045,000	35,713,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	6,808,000	5,968,000	6,371,000	5,983,000	5,984,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	450,000	450,000	450,000	451,000	28,000
Additional tier 1 capital before deductions	7,258,000	6,418,000	6,821,000	6,434,000	6,012,000
Less: Additional tier 1 capital deductions	10,000	4,000	6,000	5,000	4,000
Additional tier 1 capital	7,248,000	6,414,000	6,815,000	6,429,000	6,008,000
Tier 1 Capital	49,198,000	45,517,000	48,516,000	44,474,000	41,721,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	3,652,000	3,055,000	3,653,000	3,056,000	3,518,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	167,000	0	167,000	14,000
Allowance for loan and lease losses in tier 2 capital	4,553,000	4,886,000	4,081,000	4,905,000	4,491,000
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	8,205,000	8,108,000	7,734,000	8,128,000	8,023,000
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	8,205,000	8,108,000	7,734,000	8,128,000	8,023,000
Exited advanced approach tier 2 capital					
Total capital	57,403,000	53,625,000	56,250,000	52,602,000	49,744,000
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	581,156,000	548,511,000	573,177,000	547,165,000	485,437,000
Less: Deductions from common equity tier 1 capital	10,515,000	10,246,000	10,340,000	10,277,000	10,202,000
Less: Other deductions	-1,417,000	-1,832,000	-1,740,000	-1,561,000	-415,000
Total assets for leverage ratio	572,058,000	540,097,000	564,577,000	538,449,000	475,650,000
Total risk-weighted assets	427,173,825	396,351,218	418,571,293	393,647,833	391,269,143
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	9.82	12.18	13	9.87	12.54	8	9.96	12.37	16	9.66	12.35	6	9.13	12.11	4
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.52	12.88	31	11.48	13.31	18	11.59	13.11	25	11.30	13.08	23	10.66	12.78	16
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.44	14.72	27	13.53	15.37	16	13.44	14.91	23	13.36	15.23	19	12.71	14.36	21
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.60	9.06	35	8.43	9.15	32	8.59	8.98	43	8.26	9.13	24	8.77	9.76	23
Supplementary leverage ratio, advanced approaches HCs	6.97	6.62	66	7.35	7.94	43	6.95	6.71	59	7.29	8.72	31	7	7.41	50

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	96,000	96,000	96,000	96,000	96,000	0.00	-4.00
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	96,000	96,000	96,000	96,000	96,000	0.00	-4.00
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	91,000	92,000	92,000	92,000	91,000	-1.09	1.11
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	91,000	92,000	92,000	92,000	91,000	-1.09	1.11
Total insurance underwriting net income	0	0	0	1,000	1,000		-100.00
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	1,000	1,000		-100.00
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)	1,000	2,000	1,000	2,000	2,000	-50.00	-83.33
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	2,000	2,000	12,000	11,000	13,000	0.00	-50.00
Other insurance activities income	2,000	2,000	11,000	9,000	11,000	0.00	-33.33
Insurance and reinsurance underwriting income	0	0	1,000	2,000	2,000		-100.00
Premiums	0	0	1,000	2,000	2,000		-100.00
Credit related insurance underwriting	0	0	1,000	2,000	2,000		-100.00
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	1,000	1,000	2,000		-100.00
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	6,798,000	6,769,000	6,793,000	6,761,000	6,681,000	0.43	5.64

	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	0.02	0	90	0.02	0	90	0.02	0	89	0.02	0	89	0.02	0.01	84
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0	50.48	18	0	54.39	17	0	53.11	18	0	53.67	17	0	51.47	18
Insurance underwriting assets (L/H) / Total insurance underwriting assets	100	49.52	81	100	45.61	82	100	46.89	82	100	46.33	82	100	48.53	81
Separate account assets (L/H) / Total life assets	0	11.64	43	0	12.21	43	0	13.40	42	0	11.24	43	0	7.26	42
Insurance activities revenue / Adjusted operating income	0.04	0.38	49	0.04	0.38	44	0.05	0.36	47	0.05	0.41	45	0.06	0.47	46
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	8.33	2.76	87	18.18	2.84	89	15.38	7.32	83
Credit related premium income / Total premium income		37.50			33.33		100	32.99	84	100	38.23	81	100	34.91	83
Other premium income / Total premium income		62.50			66.67		0	67.01	15	0	61.77	18	0	65.09	16
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0.02	0.03	86	0.01	0.08	79
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)	0	150.40	20	0	3.56	37	0	4.49	25	1.09	3.62	38	1.10	5.13	22
Insurance benefits, losses, expenses / Insurance premiums		2,703.20			1,367.96		100	927.51	57	50	447.82	36	100	233.61	64
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	50	0	0	50	0	0	50	0	0	50	0	0.15	45
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	12.39	12.22	48	13.05	11	58	12.52	12	50	13.06	11.03	56	14.61	11.51	62
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)		4,665,000			5,644,000			4,846,000			4,519,000			3,965,000	
Net assets of broker-dealer subsidiaries / Consolidated assets	0.80	0.46	88	1.02	0.50	89	0.85	0.46	88	0.82	0.75	87	0.80	1.39	84

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	1,637,000	1,293,000	1,427,000	1,115,000	1,467,000
Real estate loans	348,000	340,000	343,000	336,000	348,000
Commercial and industrial loans	1,216,000	913,000	1,058,000	731,000	1,080,000
Loans to depository institutions and other banks acceptances	66,000	26,000	17,000	32,000	19,000
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	7,000
Lease financing receivables	7,000	14,000	9,000	16,000	13,000
Debt securities	7,000	7,000	7,000	9,000	9,000
Interest-bearing bank balances	8,165,000	12,804,000	9,962,000	11,308,000	8,837,000
Total selected foreign assets	9,809,000	14,104,000	11,396,000	12,432,000	10,313,000
Total foreign deposits	16,941,000	19,023,000	17,851,000	22,382,000	26,995,000
Interest-bearing deposits	16,651,000	18,794,000	17,579,000	22,143,000	26,697,000
Non-interest-bearing deposits	290,000	229,000	272,000	239,000	298,000

	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	0.52	0.70	67	0.34	0.69	67	0.46	0.66	69	0.50	0.87	66	0.84	1.25	66
Cost: Interest-bearing deposits	0.04	0.14	44	0	0.13	25	0.01	0.14	25	0.26	0.42	28	1.42	1.19	63
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64		0.28	0.29	75
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	26.60	10.28	76	-24.56	-6.17	23	27.98	6.83	79	-23.99	-2.40	16	6.77	22.48	55
Total selected assets	-30.45	17.19	8	34.61	-2.56	82	-8.33	9.48	30	20.55	2.04	75	17.02	12.40	75
Deposits	-10.94	-5.48	31	-33.14	2.95	20	-20.24	0.73	14	-17.09	3.46	26	13.97	10.36	63

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	0.07	0.11	0.08	0.13	0.17

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	2,527,160	2,029,463	7,117,083	1,669,585	7,380,580	24.52	242.91
Dividends	2,500,000	2,000,000	7,000,000	1,500,000	7,100,000	25.00	257.14
Interest	26,744	29,054	110,355	163,595	272,399	-7.95	-18.74
Management and service fees	416	409	6,728	5,990	8,181	1.71	-89.74
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	1,025	1,011	3,790	32,278	50,704	1.38	-78.97
Dividends	640	632	2,490	24,078	6,067	1.27	-29.05
Interest	379	373	1,208	8,130	44,556	1.61	-90.35
Management and service fees	6	6	92	70	81	0.00	-86.05
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	2,528,185	2,030,474	7,120,873	1,701,863	7,431,284	24.51	240.80
Securities gains (losses)	-900	0	0	0	0		
Other operating income	7,731	9,839	38,894	78,828	16,770	-21.42	-24.61
Total operating income	2,535,016	2,040,313	7,159,767	1,780,691	7,448,054	24.25	241.29
Operating Expenses							
Personnel expenses	1,294	1,059	4,486	4,314	4,198	22.19	89.74
Interest expense	90,921	96,237	347,999	433,357	551,539	-5.52	-1.64
Other expenses	34,968	34,177	149,297	135,671	135,654	2.31	-3.75
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	127,183	131,473	501,782	573,342	691,391	-3.26	-1.75
Income (loss) before taxes	2,407,833	1,908,852	6,657,997	1,207,332	6,756,696	26.14	292.59
Applicable income taxes (credit)	-26,265	-17,304	-53,312	-78,450	-91,934		
Extraordinary items							
Income before undistributed income of subsidiaries	2,434,098	1,926,156	6,711,309	1,285,782	6,848,630	26.37	253.25
Equity in undistributed income of subsidiaries	-877,098	353,844	1,251,691	3,673,218	65,370		
Bank subsidiaries	-936,963	308,980	1,107,880	3,509,143	5,614		
Nonbank subsidiaries	59,865	44,864	143,811	164,075	59,756	33.44	-38.87
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	1,557,000	2,280,000	7,963,000	4,959,000	6,914,000	-31.71	5.70
Memoranda							
Bank net income	1,563,037	2,308,980	8,107,880	5,009,143	7,105,614	-32.31	12.77
Nonbank net income	60,505	45,496	146,301	188,153	65,823	32.99	-38.78
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	55,265,197	76.81	57,419,780	77.46	61,103,643	80.56	56,474,378	52,456,923	-3.75	11.49
Common and preferred stock	45,562,170	63.33	50,486,033	68.11	51,431,979	67.81	52,551,067	48,517,525	-9.75	-0.37
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	9,600,000	13.34	6,850,000	9.24	9,600,000	12.66	3,850,000	3,850,000	40.15	152.63
Other receivables	103,027	0.14	83,747	0.11	71,664	0.09	73,311	89,398	23.02	145.56
Investment in nonbank subsidiaries	4,470,258	6.21	4,462,153	6.02	4,340,319	5.72	4,405,771	4,595,071	0.18	12.81
Common and preferred stock	3,680,288	5.12	3,330,941	4.49	3,631,925	4.79	3,286,084	3,128,336	10.49	51.86
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	788,870	1.10	1,130,000	1.52	707,000	0.93	1,118,000	1,464,600	-30.19	-48.65
Other receivables	1,100	0	1,212	0	1,394	0	1,687	2,135	-9.24	-60.13
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		-100.00
Securities	755,541	1.05	1,400,783	1.89	1,220,630	1.61	1,488,714	1,651,020	-46.06	-23.16
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	10,664,210	14.82	10,054,787	13.56	8,368,766	11.03	12,278,763	11,583,416	6.06	18.86
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	7	0	3,611	0	9	0	3,632	3,813	-99.81	-99.84
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	793,437	1.10	788,301	1.06	814,062	1.07	770,504	1,095,912	0.65	-19.58
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	71,948,650	100.00	74,129,415	100.00	75,847,429	100.00	75,421,762	71,386,155	-2.94	11.58
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		-100.00
Other borrowings 1 year or less	0	0	4,000,000	5.40	1,000,000	1.32	1,500,102	8,750	-100.00	-100.00
Borrowings with maturity over 1 year	14,012,398	19.48	12,315,322	16.61	12,102,518	15.96	14,924,958	14,102,753	13.78	43.20
Subordinated notes and debentures	5,799,000	8.06	4,499,000	6.07	5,799,000	7.65	4,499,000	4,499,000	28.90	65.71
Other liabilities	929,474	1.29	1,635,929	2.21	2,027,662	2.67	1,399,420	922,421	-43.18	-56.28
Balance due to subsidiaries and related institutions	7,778	0.01	1,164	0	249	0	3,282	231	568.21	859.06
Total liabilities	20,748,650	28.84	22,451,415	30.29	20,929,429	27.59	22,326,762	19,533,155	-7.58	24.37
Equity Capital	51,200,000	71.16	51,678,000	69.71	54,918,000	72.41	53,095,000	51,853,000	-0.92	7.12
Perpetual preferred stock (income surplus)	6,808,000	9.46	5,968,000	8.05	6,371,000	8.40	5,983,000	5,984,000	14.08	25.63
Common stock	21,000	0.03	21,000	0.03	21,000	0.03	21,000	21,000	0.00	0.00
Common surplus	8,515,000	11.83	8,487,000	11.45	8,539,000	11.26	8,511,000	8,475,000	0.33	1.51
Retained earnings	69,987,000	97.27	65,740,000	88.68	69,201,000	91.24	64,188,000	63,186,000	6.46	37.04
Accumulated other comprehensive income	-6,938,000	-9.64	-2,095,000	-2.83	-1,943,000	-2.56	322,000	-1,373,000		
Other equity capital components	-27,193,000	-37.80	-26,443,000	-35.67	-27,271,000	-35.96	-25,930,000	-24,440,000		
Total liabilities and equity capital	71,948,650	100.00	74,129,415	100.00	75,847,429	100.00	75,421,762	71,386,155	-2.94	11.58
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
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	1,300,000	1.81	0	0	1,300,000	1.71	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	11.65	9.94	68	17.30	12.54	83	14.80	11.94	76	9.49	7.29	71	13.14	9.68	87
Bank net income / Average equity investment in banks	12.89	10.44	72	17.93	12.55	83	15.70	11.80	81	9.82	7.45	75	14.64	10.51	84
Nonbank net income / Average equity investment in nonbanks	6.62	11.36	51	5.50	12.53	42	4.30	13.12	35	5.86	9.75	50	2.19	7.89	33
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	100.39	97.54	34	101.27	95.97	46	101.82	96.79	51	101.01	88.16	38	102.77	82.22	52
Nonbank net income / Parent net income	3.89	3.43	72	2	2.83	67	1.84	3.40	63	3.79	3.59	71	0.95	5.93	53
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	40.52	16.87	87	43.44	17.74	85	38.11	16.81	85	42.05	20.06	83	37.67	20.43	77
Total debt / Equity capital	38.69	11.65	88	40.28	11.90	88	34.42	11.71	86	39.41	14.41	85	35.89	14.31	80
Total debt + notes payable to subs that issued TPS / Equity capital	38.69	13.71	88	40.28	14.30	88	34.42	13.63	86	39.41	16.67	85	35.89	16.36	80
Total debt + Loans guaranteed for affiliate / Equity capital	38.69	11.72	88	40.28	12.02	88	34.42	11.77	86	39.41	14.68	85	35.89	14.56	80
Total debt / Equity capital – excess over fair value	38.69	11.75	88	40.28	12	88	34.42	11.81	86	39.41	14.52	85	35.89	14.51	80
Long-term debt / Equity capital	38.69	11.08	88	32.54	11.33	88	32.60	10.95	87	36.58	13.56	85	35.87	13.04	82
Short-term debt / Equity capital	0	0.49	40	7.74	0.52	94	1.82	0.57	83	2.83	0.77	83	0.02	1.02	76
Current portion of long-term debt / Equity capital	2.54	0.08	94	0	0.04	41	2.37	0.06	94	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	68.66	40.81	69	57.80	35.48	70	62.61	39.86	65	57.08	34.67	71	51.11	28.44	72
Double Leverage															
Equity investment in subs / Equity capital	96.18	103.47	14	104.14	102.85	60	100.27	103.22	41	105.16	102.81	65	99.60	103.22	29
Total investment in subs / Equity capital	116.67	108.45	83	119.75	108.21	86	119.17	108.40	84	114.66	110.16	80	110.03	111.07	68
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)	-0.31	0.38	15	0.23	0.22	56	0.02	0.29	41	0.55	0.47	58	-0.03	0.36	30
Equity investment in subs – equity cap / Net income-div (X)		1.31		0.34	0.74	34	0.03	1.05	3	1.30	1.82	51		1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	285.16	129.62	88	240.81	111.20	89	210	152.85	73	54.39	136.59	7	216.28	177.68	70
Cash from ops + noncash items + op expense / Op expense + dividend	278.62	125.04	86	237.18	98.58	90	208.12	154.48	73	90.45	147.24	15	216.28	190.27	66
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	359.61	98.29	93	-163.35	85.35	4	-15.38	98.54	7	120.31	134.08	55	146.98	116.34	74
Pretax operating income + interest expense / Interest expense	2,748.27	2,251.18	77	2,083.49	1,142.88	78	2,013.22	1,835.33	69	378.60	2,016.32	23	1,325.06	1,968.54	52
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,748.27	1,728.15	78	2,083.49	1,357.31	77	2,013.22	1,770.77	70	378.60	1,539.23	22	1,325.06	1,632.83	54
Dividends + interest from subsidiaries / Interest expense + dividends	293.27	145.40	86	247.80	117.86	86	216.83	174.12	67	51.73	150.43	9	221.81	210.80	62
Fees + other income from subsidiaries / Salary + other expenses	1.16	9.52	70	1.18	13.36	67	4.43	11.92	67	4.33	13.95	65	5.91	16.52	62
Net income / Current part of long-term debt + preferred dividends (X)	1.13	20.52	11	25.33	33.13	53	4.97	47.61	9	16.31	35.64	50	22.89	57.11	45
Other Ratios															
Net assets that reprice within 1 year / Total assets	14.83	3.42	93	7.99	3.97	78	8.24	3.44	80	13.93	3.85	89	17.76	2.64	96
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0.17			0.10			0.04	
Nonaccrual		0.75			1.22			0.92			1.03			0.54	
Total		1			1.27			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	1.44	1.70	81	1.78	1.80	82	1.51	1.76	81	1.60	2.66	79	1.78	5.62	73
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	82	0	0.07	82	0	0.06	82	0	0.08	78	0	0.19	73

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	31.67	64.91	21	37.54	74.87	26	43.70	66.37	35	221.27	81.10	93	40.81	57.84	36
Dividends declared / Net income	49.52	33.46	81	31.71	23.13	63	36.83	28.27	67	57.37	42.29	72	40.43	33.08	63
Net income – dividends / Average equity	5.88	6.76	47	11.81	9.52	72	9.35	8.62	64	4.05	4.14	50	7.83	6.46	69
Percent of Dividends Paid															
Dividends from bank subsidiaries	324.25	124.34	89	276.63	101.14	88	238.66	155.92	75	52.72	132.17	22	254.03	178.13	76
Dividends from nonbank subsidiaries	0.08	1.65	76	0.09	3.28	72	0.08	4.90	53	0.85	3.41	65	0.22	7.53	48
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	324.34	153.16	85	276.71	128.99	84	238.75	203.53	67	53.57	174.85	12	254.24	260.40	63
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	159.95	43.39	95	86.62	30.63	90	86.34	45.96	86	29.95	60.28	24	99.92	66.55	83
Interest income from bank subsidiaries	1.71	0.15	93	1.26	0.12	92	1.36	0.11	94	3.27	0.36	92	3.83	0.54	91
Management and service fees from bank subsidiaries	0.03	0.75	79	0.02	1.08	73	0.08	0.88	77	0.12	1.47	74	0.12	1.55	72
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	161.68	49.34	93	87.89	33.49	88	87.78	51.33	82	33.33	62.88	25	103.87	69.36	83
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	1.06	31.46	54	1.39	47.24	49	1.70	62.63	17	12.80	56.39	42	9.22	82.95	32
Interest income from nonbank subsidiaries	0.63	2.20	77	0.82	2.80	71	0.83	2.44	69	4.32	7.38	75	67.69	20.25	81
Management and service fees from nonbank subsidiaries	0.01	0.46	83	0.01	0.53	80	0.06	0.37	81	0.04	0.86	79	0.12	1.92	77
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	1.69	39.06	41	2.22	69.48	31	2.59	87.22	9	17.16	79.84	33	77.03	150.41	42
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	98.62	60.28	62	98.02	58.57	65	97.77	74.16	57	84.24	69.76	39	95.33	67.32	57
Interest income from bank subsidiaries	1.05	1.04	83	1.42	0.72	84	1.54	0.23	91	9.19	0.63	95	3.66	0.80	86
Management and service fees from bank subsidiaries	0.02	1.48	76	0.02	4.11	72	0.09	1.44	76	0.34	1.87	76	0.11	1.81	74
Other income from bank subsidiaries	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.69	73.91	55	99.47	71.70	64	99.40	83.13	65	93.76	82.20	37	99.09	78.80	64
Dividends from nonbank subsidiaries	0.03	4.30	64	0.03	5.32	65	0.03	3.07	46	1.35	1.95	67	0.08	2.65	47
Interest income from nonbank subsidiaries	0.01	0.21	82	0.02	0.82	76	0.02	0.18	76	0.46	0.73	83	0.60	1.19	79
Management and service fees from nonbank subsidiaries	0	0.01	87	0	0.05	85	0	0.01	85	0	0.02	85	0	0.06	82
Other income from nonbank subsidiaries	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0.04	6.88	57	0.05	10.59	51	0.05	4.67	38	1.81	4.70	61	0.68	7.29	45
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		0	142.34	12	0	158.10	15	0	135.13	12	0	83.37	12
Loans and advances from subsidiaries / Total debt	0	28.43	14	0	29.59	12	0	26.38	13	0	27.08	12	0	28.33	11