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

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BHC Name POPULAR, INC.

City/State SAN JUAN, PR

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 69,525,000
Peer Group Number: 1 Number in Peer Group: 134
Number of Bank Subsidiaries: 2

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:

POPULAR, INC.
209 MUNOZ RIVERA AVENUE
POPULAR CENTER BUILDING
SAN JUAN, PR 00918

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Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	75,687,000	66,067,000	71,131,000	59,533,250	50,328,250
Net income ($000)	212,000	263,000	935,000	507,000	671,000
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)	2.90	2.55	73	3.21	2.67	81	3.04	2.60	81	3.43	2.77	87	4.13	3.01	93
+ Non-interest income	0.87	0.97	55	0.97	1.13	49	0.95	1.04	53	0.89	1.21	39	1.18	1.32	56
– Overhead expense	2.18	2.18	57	2.32	2.28	58	2.22	2.17	58	2.51	2.57	59	2.99	2.69	69
– Provision for credit losses	-0.08	0.04	17	-0.50	-0.12	11	-0.27	-0.09	13	0.47	0.51	48	0.33	0.15	88
+ Securities gains (losses)	0	0	43	0	0.01	32	0	0.01	23	0	0.02	16	0	0.01	35
+ Other tax equivalent adjustments	0.01	0	91	0	0	48	0	0	90	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.67	1.35	74	2.37	1.78	83	2.04	1.66	78	1.35	1.04	72	2	1.56	84
Net operating income	1.12	1.03	62	1.59	1.36	70	1.31	1.26	58	0.85	0.81	48	1.33	1.19	65
Net income	1.12	1.02	62	1.59	1.35	71	1.31	1.26	58	0.85	0.82	48	1.33	1.19	65
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.21	2.96	64	3.65	3.18	81	3.42	3.06	72	4.04	3.55	80	5.22	4.41	88
Interest expense	0.19	0.20	54	0.28	0.29	59	0.24	0.25	61	0.42	0.52	41	0.79	1.08	31
Net interest income (tax equivalent)	3.02	2.75	67	3.37	2.88	77	3.18	2.80	75	3.62	3.01	84	4.43	3.33	91
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.06	0.09	53	0.27	0.16	75	0.07	0.11	47	0.66	0.27	89	0.97	0.21	93
Earnings coverage of net loan and lease losses (X)	62	38.54	75	13.20	25.70	46	53	39.72	71	4.84	22.91	22	3.83	24.40	15
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.31	1.20	93	2.77	1.49	92	2.39	1.23	91	3.07	1.58	93	1.76	0.83	93
Allowance for loan and lease losses / Total loans and leases	2.30	1.17	93	2.76	1.47	92	2.39	1.20	92	3.06	1.55	93	1.76	0.81	93
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	2.09	0.47	97	2.70	0.70	96	2.19	0.49	97	2.86	0.71	97	2.46	0.57	96
30–89 days past due loans and leases / Total loans and leases	0.49	0.32	81	0.61	0.33	82	0.54	0.32	80	0.66	0.39	82	0.94	0.43	88
Liquidity and Funding															
Net noncore funding dependence	-15.84	-1.97	9	-15.91	-0.51	9	-26.69	-2.33	3	-25.58	3.20	3	-9.67	14.45	3
Net short-term noncore funding dependence	-18.73	-6.65	11	-18.96	-6.88	14	-29.45	-7.71	8	-29.04	-4.76	7	-13.23	3.38	11
Net loans and leases / Total assets	41.36	59.31	10	42.16	60.99	9	37.81	58.67	9	43.02	61.58	12	51.32	63.77	19
Capitalization															
Tier 1 leverage ratio	6.98	9.06	7	8.06	9.15	19	7.41	8.98	15	7.80	9.13	10	10.03	9.76	62
Holding company equity capital / Total assets	6.72	10.29	5	8.82	10.72	21	7.95	10.71	12	9.15	11.16	22	11.55	12.43	41
Total equity capital (including minority interest) / Total assets	6.72	10.40	4	8.82	10.85	20	7.95	10.82	11	9.15	11.29	20	11.55	12.57	38
Common equity tier 1 capital / Total risk-weighted assets	16.26	12.21	89	17.08	12.57	91	17.42	12.42	91	16.26	12.38	89	17.76	12.17	93
Net loans and leases / Equity capital (X)	6.16	5.82	58	4.78	5.73	30	4.76	5.53	35	4.70	5.58	31	4.45	5.21	30
Cash dividends / Net income	19.81	33.45	27	12.93	23.13	27	15.40	28.27	25	27.42	42.30	31	17.88	33.12	21
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	3.97	9.35	38	26.64	16.49	76	13.91	10.50	73	26.50	16.68	80	9.47	9.26	63
Equity capital	-20.80	4.03	0	4.02	9.13	32	-1	7.46	12	0.20	6.99	17	10.71	10.49	66
Net loans and leases	2.01	6.29	38	6.03	7.22	51	0.12	3.36	46	6.05	9.07	44	3.94	9.10	30
Noncore funding	2.95	-10.65	71	-11.75	-25.09	68	-5.06	-14.79	69	9.86	-12.18	76	-2.78	6.59	36
Parent Company Ratios															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	6.38	11.08	46	5.03	11.33	36	4.99	10.95	35	4.92	13.56	34	4.91	13.04	41
Equity investment in subsidiaries / Equity capital	102.29	103.47	51	107.39	102.85	75	102.20	103.22	51	106.64	102.81	73	105.17	103.22	63
Cash from ops + noncash items + op expense / Op expense + dividends	501.88	125.04	96	61.12	98.58	35	290.73	154.48	89	237.35	147.24	86	208.60	190.27	65

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	400,000	414,000	1,659,000	1,664,000	1,729,000	-3.38	15.27
Income from lease financing receivables	25,000	18,000	79,000	67,000	60,000	38.89	108.33
Fully taxable income on loans and leases	423,000	430,000	1,729,000	1,720,000	1,775,000	-1.63	18.82
Tax-exempt income on loans and leases	2,000	2,000	9,000	11,000	14,000	0.00	-33.33
Estimated tax benefit on income on loans and leases	17,333	17,333	76,875	78,269	81,813	0.00	84.89
Income on loans and leases (tax equivalent)	442,333	449,333	1,814,875	1,809,269	1,870,813	-1.56	20.08
Investment interest income (tax equivalent)	131,667	120,667	485,125	440,731	479,188	9.12	106.94
Interest on balances due from depository institutions	6,000	3,000	21,000	20,000	90,000	100.00	-14.29
Interest income on other earning assets	2,000	2,000	7,000	7,000	8,000	0.00	0.00
Total interest income (tax equivalent)	582,000	575,000	2,328,000	2,277,000	2,448,000	1.22	31.97
Interest on time deposits of $250K or more	3,000	5,000	15,000	26,000	45,000	-40.00	-57.14
Interest on time deposits < $250K	8,000	11,000	40,000	59,000	70,000	-27.27	-42.86
Interest on foreign office deposits	0	0	1,000	1,000	1,000		
Interest on other deposits	13,000	14,000	56,000	90,000	189,000	-7.14	0.00
Interest on other borrowings and trading liabilities	10,000	14,000	53,000	59,000	64,000	-28.57	-50.00
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	34,000	44,000	165,000	235,000	369,000	-22.73	-37.04
Net interest income (tax equivalent)	548,000	531,000	2,163,000	2,042,000	2,079,000	3.20	41.60
Non-interest income	165,000	161,000	673,000	529,000	593,000	2.48	54.21
Adjusted operating income (tax equivalent)	713,000	692,000	2,836,000	2,571,000	2,672,000	3.03	44.33
Overhead expense	412,000	383,000	1,581,000	1,493,000	1,503,000	7.57	36.42
Provision for credit losses	-15,000	-82,000	-194,000	280,000	166,000		
Securities gains (losses)	0	0	0	0	0		
Other tax equivalent adjustments	2,000	0	1,000	0	0		
Pretax net operating income (tax equivalent)	316,000	392,000	1,450,000	804,000	1,005,000	-19.39	109.27
Applicable income taxes	50,000	77,000	309,000	112,000	147,000	-35.06	51.52
Tax equivalent adjustments	54,000	52,000	206,000	185,000	187,000	3.85	116.00
Applicable income taxes (tax equivalent)	104,000	129,000	515,000	297,000	334,000	-19.38	79.31
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	212,000	263,000	935,000	507,000	671,000	-19.39	127.96
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	212,000	263,000	935,000	507,000	671,000	-19.39	127.96
Memoranda							
Net income - holding company and noncontrolling (minority) interest	212,000	263,000	935,000	507,000	671,000	-19.39	127.96
Investment securities income (tax equivalent)	131,667	120,667	485,125	440,731	479,188	9.12	106.94
US Treasury and agency securities (excluding mortgage-backed securities)	56,000	38,000	176,000	176,000	216,000	47.37	460.00
Mortgage-backed securities	37,000	44,000	161,000	139,000	135,000	-15.91	15.63
All other securities	38,667	38,667	148,125	125,731	128,188	0.00	78.81
Cash dividends declared	42,000	34,000	144,000	139,000	120,000	23.53	55.56
Common	42,000	34,000	142,000	137,000	116,000	23.53	61.54
Preferred	0	0	2,000	2,000	4,000		-100.00

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)	3.08	2.75	74	3.48	2.96	84	3.27	2.85	80	3.82	3.27	86	4.86	4	90
Less: Interest expense	0.18	0.19	55	0.27	0.27	61	0.23	0.23	62	0.39	0.48	44	0.73	0.98	32
Equals: Net interest income (tax equivalent)	2.90	2.55	73	3.21	2.67	81	3.04	2.60	81	3.43	2.77	87	4.13	3.01	93
Plus: Non-interest income	0.87	0.97	55	0.97	1.13	49	0.95	1.04	53	0.89	1.21	39	1.18	1.32	56
Equals: adjusted operating income (tax equivalent)	3.77	3.56	71	4.19	3.87	70	3.99	3.70	70	4.32	4.04	69	5.31	4.41	86
Less: Overhead expense	2.18	2.18	57	2.32	2.28	58	2.22	2.17	58	2.51	2.57	59	2.99	2.69	69
Less: Provision for credit losses	-0.08	0.04	17	-0.50	-0.12	11	-0.27	-0.09	13	0.47	0.51	48	0.33	0.15	88
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	0	42	0	0.01	33	0	0.01	23	0	0.02	17	0	0.01	35
Plus: other tax equivalent adjustments	0.01	0	91	0	0	48	0	0	90	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.67	1.35	74	2.37	1.78	83	2.04	1.66	78	1.35	1.04	72	2	1.56	84
Less: Applicable income taxes (tax equivalent)	0.55	0.31	94	0.78	0.40	95	0.72	0.38	94	0.50	0.23	94	0.66	0.36	92
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.12	1.03	62	1.59	1.36	70	1.31	1.26	58	0.85	0.81	48	1.33	1.19	65
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	1.12	1.02	62	1.59	1.35	71	1.31	1.26	58	0.85	0.82	48	1.33	1.19	65
Memo: Net income (last four quarters)	1.20	1.17	52	1.16	1.07	59	1.31	1.26	58	0.85	0.82	48	1.33	1.19	64
Net income–BHC and noncontrolling (minority) interest	1.12	1.04	62	1.59	1.37	71	1.31	1.27	58	0.85	0.83	47	1.33	1.20	65
Margin Analysis															
Average earning assets / Average assets	95.92	93.16	82	95.45	93.08	79	95.66	93.08	80	94.64	92.32	78	93.24	91.05	73
Average interest-bearing funds / Average assets	66.31	60.43	78	70.60	62.97	82	70.01	61.99	79	70.62	64.06	78	70.60	65.57	76
Interest income (tax equivalent) / Average earning assets	3.21	2.96	64	3.65	3.18	81	3.42	3.06	72	4.04	3.55	80	5.22	4.41	88
Interest expense / Average earning assets	0.19	0.20	54	0.28	0.29	59	0.24	0.25	61	0.42	0.52	41	0.79	1.08	31
Net interest income (tax equivalent) / Average earning assets	3.02	2.75	67	3.37	2.88	77	3.18	2.80	75	3.62	3.01	84	4.43	3.33	91
Yield or Cost															
Total loans and leases (tax equivalent)	6.09	3.88	94	6.17	4.05	93	6.29	4.01	94	6.43	4.27	94	7.05	5.09	93
Interest-bearing bank balances	0.17	0.18	42	0.10	0.10	57	0.14	0.14	51	0.24	0.27	46	2.19	2.04	54
Federal funds sold and reverse repos		0.28			0.26			0.25			0.68			2.44	
Trading assets	12.12	0.43	98	10.96	0.39	98	8.57	0.45	98	8.11	0.60	98	10.58	0.99	98
Total earning assets	2.92	2.93	48	3.32	3.15	58	3.12	3.04	51	3.71	3.51	59	4.82	4.36	78
Investment securities (tax equivalent)	1.84	1.78	60	2.27	1.84	80	2.11	1.77	75	2.27	2.25	50	2.99	2.76	74
US Treasury and agency securities (excluding mortgage-backed securities)	1.19	1.09	57	1.30	1.30	52	1.31	1.14	63	1.54	1.75	37	2.07	2.32	39
Mortgage-backed securities	1.68	1.67	50	1.60	1.60	56	1.60	1.57	53	1.77	2.05	25	2.40	2.61	22
All other securities	55.84	2.75	99	51.05	2.93	99	50.77	2.81	99	39.69	3.24	99	37.16	4.06	96
Interest-bearing deposits	0.19	0.16	62	0.27	0.26	61	0.23	0.21	62	0.44	0.53	45	0.91	1.10	34
Time deposits of $250K or more	0.43	0.48	51	0.71	0.82	43	0.55	0.66	41	0.85	1.42	8	1.69	1.96	24
Time deposits < $250K	0.78	0.44	87	0.99	0.78	74	0.93	0.62	81	1.23	1.36	36	1.38	1.82	21
Other domestic deposits	0.12	0.13	60	0.15	0.17	50	0.14	0.15	54	0.28	0.36	42	0.73	0.93	37
Foreign deposits	0	0.14	22	0	0.13	25	0.34	0.14	85	0.35	0.42	50	0.37	1.19	10
Federal funds purchased and repos	0	0.16	5	0	0.18	9	0	0.17	9	1.39	0.62	86	2.69	1.86	83
Other borrowed funds and trading liabilities	3.40	1.14	95	3.70	1.38	93	3.60	1.27	94	3.89	1.50	96	3.67	2.38	93
All interest-bearing funds	0.27	0.31	50	0.38	0.42	50	0.33	0.37	51	0.56	0.74	33	1.04	1.49	26

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	165,000	161,000	673,000	529,000	593,000
Fiduciary activities income	6,000	7,000	27,000	26,000	26,000
Service charges on deposit accounts - domestic	40,000	39,000	161,000	146,000	160,000
Trading revenue	4,000	3,000	1,000	-10,000	-5,000
Investment banking fees and commissions	7,000	5,000	26,000	21,000	21,000
Insurance activities revenue	13,000	12,000	55,000	50,000	59,000
Venture capital revenue	0	0	0	0	0
Net servicing fees	10,000	10,000	28,000	1,000	20,000
Net securitization income	-1,000	4,000	18,000	27,000	17,000
Net gains (losses) on sales of loans, OREO, other assets	9,000	11,000	43,000	27,000	31,000
Other non-interest income	77,000	70,000	314,000	241,000	264,000
Total overhead expenses	412,000	383,000	1,581,000	1,493,000	1,503,000
Personnel expense	167,000	159,000	629,000	561,000	585,000
Net occupancy expense	49,000	48,000	198,000	211,000	184,000
Goodwill impairment losses	0	0	6,000	0	0
Amortization expenses and impairment loss (other intangible assets)	1,000	1,000	4,000	6,000	9,000
Other operating expenses	195,000	175,000	744,000	715,000	725,000
Fee income on mutual funds and annuities	0	0	2,000	2,000	3,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	8,492	8,469	8,351	8,522	8,560
Average personnel expense per employee	19.67	18.77	75.32	65.83	68.34
Average assets per employee	8,912.74	7,801.04	8,517.66	6,985.83	5,879.47

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.26	11	0	2.10	11	0.30	2.17	32	0.38	2.02	28	0.51	2.72	27
Overhead expenses / Net Interest Income + non-interest income	62.33	61.09	56	59.84	59.31	51	60.09	59.28	48	62.57	62.28	57	60.48	61.29	50
Percent of Average Assets															
Total overhead expense	2.18	2.18	57	2.32	2.28	58	2.22	2.17	58	2.51	2.57	59	2.99	2.69	69
Personnel expense	0.88	1.21	14	0.96	1.28	18	0.88	1.21	15	0.94	1.30	17	1.16	1.41	28
Net occupancy expense	0.26	0.23	65	0.29	0.24	69	0.28	0.23	69	0.35	0.26	85	0.37	0.28	81
Other operating expenses	1.04	0.71	85	1.07	0.73	85	1.06	0.72	89	1.21	0.94	78	1.46	0.97	83
Overhead less non-interest income	1.31	1.18	57	1.34	1.10	70	1.28	1.10	61	1.62	1.25	77	1.81	1.32	82
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	57.78	60.59	39	55.35	58.69	34	55.75	58.83	34	58.07	61.82	37	56.25	60.64	36
Personnel expense	23.42	33.94	11	22.98	33.28	7	22.18	32.93	9	21.82	32.36	6	21.89	32.39	7
Net occupancy expense	6.87	6.43	55	6.94	6.42	61	6.98	6.23	62	8.21	6.58	75	6.89	6.52	59
Other operating expenses	27.49	19.35	89	25.43	18.45	85	26.59	19.18	91	28.04	22.28	81	27.47	21.20	84
Total non-interest income	23.14	26.24	50	23.27	28.42	40	23.73	27.67	42	20.58	28.83	35	22.19	29.23	41
Fiduciary activities income	0.84	2.31	40	1.01	2.15	41	0.95	2.20	42	1.01	2.09	42	0.97	1.97	44
Service charges on domestic deposit accounts	5.61	3.51	85	5.64	3.21	87	5.68	3.27	86	5.68	3.27	86	5.99	3.88	80
Trading revenue	0.56	0.53	71	0.43	0.97	60	0.04	0.62	51	-0.39	1.28	2	-0.19	1.18	2
Investment banking fees and commissions	0.98	2.33	39	0.72	2.51	32	0.92	2.58	37	0.82	2.46	37	0.79	3.54	34
Insurance activities revenue	1.82	0.38	88	1.73	0.38	86	1.94	0.36	89	1.94	0.41	89	2.21	0.47	90
Venture capital revenue	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	1.40	1.49	74	1.45	0.99	75	0.99	0.60	79	0.04	0.01	58	0.75	0.28	82
Net securitization income	-0.14	0	2	0.58	0.01	96	0.63	0.01	96	1.05	0	98	0.64	0.01	96
Net gain (loss) - sales of loans, OREO, and other assets	1.26	1.74	54	1.59	3.74	41	1.52	3.30	39	1.05	3.92	37	1.16	1.86	44
Other non-interest income	10.80	8.92	71	10.12	8.65	68	11.07	9.27	72	9.37	9.65	58	9.88	10.04	64
Overhead less non-interest income	34.64	33.42	48	32.08	29.66	51	32.02	30.52	46	37.50	31.93	64	34.06	31.06	47
Applicable income taxes / Pretax net operating income (tax equivalent)	15.82	20.83	10	19.64	21.04	33	21.31	21.18	50	13.93	18.63	17	14.63	20.56	9
Applicable income tax + TE / Pretax net operating income + TE	32.91	22.92	96	32.91	22.74	96	35.52	22.67	98	36.94	21.18	97	33.23	23.23	92

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	17,248,000	17,029,000	17,111,000	17,204,000	16,123,000	1.29	9.34
Commercial and industrial loans	3,125,000	3,521,000	3,037,000	3,669,000	2,659,000	-11.25	48.81
Loans to individuals	5,883,000	5,514,000	5,802,000	5,532,000	5,823,000	6.69	74.41
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	8,000	9,000	8,000	10,000	9,000	-11.11	-11.11
Other loans and leases	3,172,000	2,918,000	3,134,000	2,844,000	2,610,000	8.70	74.57
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	29,436,000	28,991,000	29,092,000	29,259,000	27,224,000	1.53	27.58
Less: Allowance for loan and lease losses	678,000	801,000	695,000	896,000	478,000	-15.36	24.40
Net loans and leases	28,758,000	28,190,000	28,397,000	28,363,000	26,746,000	2.01	27.65
Debt securities that reprice or mature in over 1 year	23,281,000	21,678,000	23,992,000	16,867,000	12,814,000	7.39	174.38
Mutual funds and equity securities	31,000	32,000	31,000	30,000	21,000	-3.13	1450.00
Subtotal	52,070,000	49,900,000	52,420,000	45,260,000	39,581,000	4.35	67.89
Interest-bearing bank balances	10,069,000	11,568,000	17,536,000	11,640,000	3,262,000	-12.96	175.64
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	3,356,000	1,397,000	1,257,000	5,000,000	5,163,000	140.23	203.44
Trading assets	36,000	36,000	30,000	37,000	40,000	0.00	-29.41
Total earning assets	65,531,000	62,901,000	71,243,000	61,937,000	48,046,000	4.18	82.92
Non-interest-bearing cash and due from depository institutions	439,000	496,000	428,000	491,000	388,000	-11.49	29.12
Premises, fixed assets, and leases	646,000	657,000	659,000	664,000	726,000	-1.67	16.82
Other real estate owned	96,000	84,000	91,000	99,000	145,000	14.29	-62.79
Investment in unconsolidated subsidiaries	320,000	274,000	305,000	262,000	249,000	16.79	35.02
Intangible and other assets	2,501,000	2,468,000	2,380,000	2,483,000	2,561,000	1.34	-17.89
Total assets	69,525,000	66,870,000	75,098,000	65,926,000	52,115,000	3.97	72.69
Quarterly average assets	75,687,000	66,067,000	74,823,000	64,937,000	51,966,000	14.56	91.38
Average loans and leases (YTD)	29,042,000	29,110,000	28,860,500	28,150,750	26,550,750	-0.23	26.05
Memoranda							
Loans held-for-sale	55,000	84,000	59,000	99,000	59,000	-34.52	-35.29
Loans not held-for-sale	29,381,000	28,907,000	29,033,000	29,160,000	27,165,000	1.64	27.81
Real estate loans secured by 1–4 family	7,513,000	8,070,000	7,628,000	8,188,000	7,378,000	-6.90	-0.41
Commercial real estate loans	9,509,000	8,685,000	9,233,000	8,740,000	8,465,000	9.49	19.58
Construction and land development	906,000	963,000	873,000	1,022,000	892,000	-5.92	6.59
Multifamily	2,030,000	1,926,000	1,977,000	1,913,000	1,795,000	5.40	60.73
Nonfarm nonresidential	6,573,000	5,796,000	6,383,000	5,805,000	5,778,000	13.41	12.57
Real estate loans secured by farmland	26,000	28,000	28,000	29,000	33,000	-7.14	-31.58
Total investment securities	26,668,000	23,107,000	25,280,000	21,897,000	17,998,000	15.41	177.99
U.S. Treasury securities	18,179,000	11,858,000	15,859,000	10,788,000	12,056,000	53.31	517.70
US agency securities (excluding mortgage-backed securities)	0	0	0	60,000	122,000		-100.00
Municipal securities	277,000	303,000	281,000	306,000	335,000	-8.58	-33.09
Mortgage-backed securities	8,181,000	10,914,000	9,109,000	10,713,000	5,463,000	-25.04	48.48
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	1,000		-100.00
Mutual funds and equity securities	31,000	32,000	31,000	30,000	21,000	-3.13	1450.00
Available-for-sale securities	26,360,000	22,772,000	24,968,000	21,561,000	17,648,000	15.76	186.58
U.S. Treasury securities	18,179,000	11,858,000	15,859,000	10,788,000	12,056,000	53.31	517.70
US agency securities (excluding mortgage-backed securities)	0	0	0	60,000	122,000		-100.00
Municipal securities	0	0	0	0	7,000		-100.00
Mortgage-backed securities	8,181,000	10,914,000	9,109,000	10,713,000	5,463,000	-25.04	48.48
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-1,000	2,000	3,000	1,000	-2,000		
Available-for-sale securites appreciation (depreciation)	-1,311,000	129,000	-94,000	525,000	106,000		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	17,759,000	17,324,000	22,045,000	18,306,000	12,357,000	2.51	210.09

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	15,978,000	12,984,000	15,553,000	11,907,000	8,162,000	23.06	145.29
NOW, ATS and transaction accounts	20,160,000	18,688,000	25,389,000	18,585,000	13,251,000	7.88	217.28
Time deposits less brokered deposits < $250K	3,206,000	3,577,000	3,315,000	3,696,000	4,450,000	-10.37	-33.83
MMDA and other savings accounts	19,255,000	19,455,000	18,958,000	18,684,000	14,344,000	-1.03	68.98
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	58,599,000	54,704,000	63,215,000	52,872,000	40,207,000	7.12	101.32
Time deposits of $250K or more	2,963,000	2,858,000	2,615,000	2,772,000	2,719,000	3.67	34.68
Foreign deposits	406,000	388,000	421,000	410,000	356,000	4.64	46.57
Federal funds purchased and repos	73,000	87,000	92,000	121,000	193,000	-16.09	-83.22
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	115,000	79,000	191,000	108,000	243,000	45.57	-41.33
Other borrowings w/remaining maturity over 1 year	712,000	810,000	706,000	812,000	596,000	-12.10	-26.52
Brokered deposits < $250K	894,000	793,000	755,000	812,000	476,000	12.74	42.36
Noncore funding	5,163,000	5,015,000	4,780,000	5,035,000	4,583,000	2.95	9.73
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	199,000	385,000	199,000	385,000	385,000	-48.31	-54.77
Other liabilities	893,000	868,000	935,000	1,605,000	923,000	2.88	9.44
Total liabilities	64,854,000	60,972,000	69,129,000	59,897,000	46,098,000	6.37	84.93
Equity Capital							
Perpetual preferred stock (including surplus)	22,000	22,000	22,000	22,000	50,000	0.00	-56.00
Common stock	1,000	1,000	1,000	1,000	1,000	0.00	0.00
Common surplus	4,571,000	4,572,000	4,650,000	4,572,000	4,448,000	-0.02	7.28
Retained earnings	3,143,000	2,490,000	2,974,000	2,261,000	2,148,000	26.22	144.21
Accumulated other comprehensive income	-1,397,000	-175,000	-325,000	190,000	-170,000		
Other equity capital components	-1,669,000	-1,012,000	-1,353,000	-1,017,000	-460,000		
Total holding company equity capital	4,671,000	5,898,000	5,969,000	6,029,000	6,017,000	-20.80	-10.00
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	4,671,000	5,898,000	5,969,000	6,029,000	6,017,000	-20.80	-10.00
Total liabilities and capital	69,525,000	66,870,000	75,098,000	65,926,000	52,115,000	3.97	72.69
Memoranda							
Non-interest-bearing deposits	16,097,000	13,091,000	15,685,000	12,019,000	8,265,000	22.96	143.97
Interest-bearing deposits	46,765,000	45,652,000	51,321,000	44,847,000	35,493,000	2.44	82.57
Total deposits	62,862,000	58,743,000	67,006,000	56,866,000	43,758,000	7.01	95.14
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	5,969,000	6,029,000	6,029,000	6,017,000	5,435,000		
Accounting restatements	0	0	0	-206,000	5,000		
Net income	212,000	263,000	935,000	507,000	671,000		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	9,000	9,000	20,000	17,000	19,000		
Sale of treasury stock	0	0	0	5,000	5,000		
Less: Purchase of treasury stock	405,000	4,000	356,000	532,000	256,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	42,000	34,000	144,000	139,000	120,000		
Change in other comprehensive income	-1,072,000	-365,000	-515,000	360,000	258,000		
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	4,671,000	5,898,000	5,969,000	6,029,000	6,017,000		

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	24.81	37.11	28	25.47	36.10	27	22.78	36.25	25	26.10	36.22	29	30.94	37.78	36
Commercial and industrial loans	4.49	10.78	14	5.27	13.88	9	4.04	10.76	13	5.57	13.52	13	5.10	12.02	18
Loans to individuals	8.46	3.61	82	8.25	3.42	85	7.73	3.36	83	8.39	3.40	83	11.17	4.20	84
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0.01	0.17	37	0.01	0.19	36	0.01	0.18	34	0.02	0.19	38	0.02	0.24	40
Other loans and leases	4.56	4.19	58	4.36	4.29	58	4.17	4.47	57	4.31	4.63	57	5.01	5.01	56
Net loans and leases	41.36	59.31	10	42.16	60.99	9	37.81	58.67	9	43.02	61.58	12	51.32	63.77	19
Debt securities over 1 year	33.49	19.47	89	32.42	16.70	95	31.95	19.46	87	25.58	15.55	89	24.59	14.60	88
Mutual funds and equity securities	0.04	0.06	60	0.05	0.06	64	0.04	0.06	61	0.05	0.05	60	0.04	0.06	57
Subtotal	74.89	80.04	22	74.62	78.43	28	69.80	79.22	17	68.65	78.16	16	75.95	79.65	21
Interest-bearing bank balances	14.48	7.18	84	17.30	9.08	90	23.35	8.50	95	17.66	7.51	93	6.26	3.06	83
Federal funds sold and reverse repos	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	4.83	1.65	90	2.09	1.59	71	1.67	1.56	64	7.58	1.68	94	9.91	1.91	93
Trading assets	0.05	0.52	48	0.05	0.56	44	0.04	0.49	45	0.06	1.01	39	0.08	1.19	38
Total earning assets	94.26	91.28	82	94.06	91.48	77	94.87	91.77	84	93.95	91.05	82	92.19	89.53	78
Non-interest cash and due from depository institutions	0.63	0.96	22	0.74	1	32	0.57	0.82	26	0.74	1.07	27	0.74	1.14	21
Other real estate owned	0.14	0.01	96	0.13	0.02	95	0.12	0.01	96	0.15	0.02	97	0.28	0.03	96
All other assets	5.12	7.70	20	5.21	7.44	25	4.57	7.35	19	5.32	7.82	20	7.06	9.27	26
Memoranda															
Short-term investments	19.31	10.28	85	19.39	11.92	80	25.02	11.47	90	25.24	11.17	89	16.17	7.63	84
U.S. Treasury securities	26.15	1.80	98	17.73	0.98	98	21.12	1.47	98	16.36	0.84	98	23.13	1.03	99
US agency securities (excluding mortgage-backed securities)	0	0.79	11	0	0.73	11	0	0.82	11	0.09	0.63	36	0.23	0.54	49
Municipal securities	0.40	1.72	39	0.45	1.77	37	0.37	1.73	35	0.46	1.69	36	0.64	1.34	45
Mortgage-backed securities	11.77	14.04	40	16.32	12.38	69	12.13	14.14	42	16.25	11.75	71	10.48	11.44	46
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0	0.55	8	0	0.46	8	0	0.53	8	0	0.42	10	0	0.39	22
Loans held-for-sale	0.08	0.40	40	0.13	0.46	36	0.08	0.55	37	0.15	0.52	36	0.11	0.39	39
Loans held for investment	42.26	59.15	11	43.23	61.15	9	38.66	58.06	10	44.23	61.72	12	52.13	63.50	21
Real estate loans secured by 1–4 family	10.81	11.67	46	12.07	11.69	54	10.16	11.46	46	12.42	11.91	54	14.16	13.29	57
Revolving	0.11	1.40	15	0.13	1.51	16	0.10	1.42	16	0.14	1.66	17	0.22	2.07	20
Closed-end, secured by first liens	10.60	9.94	59	11.81	9.76	63	9.97	9.67	59	12.13	9.81	65	13.72	10.69	71
Closed-end, secured by junior liens	0.09	0.17	45	0.13	0.21	44	0.09	0.17	43	0.14	0.22	48	0.21	0.28	53
Commercial real estate loans	13.68	23.42	24	12.99	22.27	24	12.29	22.69	23	13.26	22.22	27	16.24	22.23	34
Construction and land development	1.30	3.49	26	1.44	3.32	27	1.16	3.34	24	1.55	3.40	28	1.71	3.44	37
Multifamily	2.92	3.52	53	2.88	3.21	58	2.63	3.57	51	2.90	3.12	55	3.44	3.01	67
Nonfarm nonresidential	9.45	15.11	28	8.67	14.77	26	8.50	14.57	28	8.81	14.72	28	11.09	14.69	38
Real estate loans secured by farmland	0.04	0.33	40	0.04	0.33	43	0.04	0.30	43	0.04	0.33	43	0.06	0.36	46

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	58.59	61.87	35	58.74	57.91	44	58.82	61.05	37	58.80	57.15	41	59.22	57.46	45
Real estate loans secured by 1–4 family	25.52	20.07	69	27.84	19.43	76	26.22	19.86	70	27.98	19.43	80	27.10	20.75	69
Revolving	0.25	2.35	17	0.31	2.45	18	0.26	2.43	19	0.32	2.64	19	0.43	3.15	21
Closed-end	25.27	17.49	77	27.53	16.76	82	25.96	17.24	78	27.66	16.59	85	26.67	17.39	81
Commercial real estate loans	32.30	38.39	37	29.96	35.36	38	31.74	37.86	37	29.87	34.63	39	31.09	33.52	44
Construction and land development	3.08	5.82	37	3.32	5.29	38	3	5.65	35	3.49	5.26	41	3.28	5.09	42
1–4 family	0.13	1.29	27	0.10	1.05	20	0.11	1.18	22	0.10	0.93	22	0.08	0.94	23
Other	2.95	4.49	41	3.22	4.21	42	2.89	4.40	40	3.40	4.19	48	3.20	4.02	46
Multifamily	6.90	5.66	68	6.64	5.08	70	6.80	5.78	67	6.54	4.96	70	6.59	4.69	74
Nonfarm nonresidential	22.33	25	41	19.99	23.47	38	21.94	24.56	43	19.84	22.93	37	21.22	22.15	47
Owner-occupied	9.98	8.44	58	6.14	7.93	38	6.31	8.29	40	6.45	7.68	41	6.94	7.72	50
Other	12.35	16.32	34	13.86	15.25	44	15.63	15.94	48	13.39	14.95	40	14.29	14.34	50
Real estate loans secured by farmland	0.09	0.59	44	0.10	0.56	45	0.10	0.54	47	0.10	0.54	45	0.12	0.55	50
Loans to depository institutions and acceptances of other banks	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	10.62	18.81	20	12.15	23.16	12	10.44	18.86	19	12.54	22.17	14	9.77	19.53	18
Loans to individuals	19.99	6.52	86	19.02	6.02	86	19.94	6.24	87	18.91	6.13	86	21.39	7.13	88
Credit card loans	3.11	0.51	90	3.05	0.50	91	3.18	0.53	90	3.16	0.65	89	4.15	0.81	89
Agricultural loans	0.03	0.31	41	0.03	0.33	38	0.03	0.34	37	0.03	0.32	41	0.03	0.37	40
Other loans and leases	10.78	8.03	71	10.07	8.05	68	10.77	8.75	67	9.72	9.09	63	9.59	9.85	62
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	297.89	395.39	33	289.41	382.51	33	284.05	391.81	31	302.25	381.27	36	287.96	391.26	32
Real estate loans secured by 1–4 family	129.76	125.02	56	137.15	124.29	57	126.63	126.06	53	143.85	125.03	60	131.77	138.18	49
Revolving	1.30	14.84	16	1.51	16.14	16	1.26	15.44	16	1.67	17.42	17	2.07	21.26	18
Closed-end	128.46	108.83	69	135.64	106.79	67	125.37	108.85	66	142.18	106.14	67	129.70	115.20	58
Commercial real estate loans	164.23	249.33	29	147.60	237.40	27	153.27	245.88	27	153.55	234.65	31	151.19	229.44	33
Construction and land development	15.65	36.95	30	16.37	35.26	30	14.49	35.95	26	17.96	35.62	33	15.93	34.95	33
1–4 family	0.67	8.02	23	0.51	6.84	20	0.53	7.42	22	0.49	6.34	20	0.39	6.61	21
Other	14.97	28.49	35	15.86	28.01	34	13.96	28.11	31	17.46	28.16	37	15.54	27.32	35
Multifamily	35.06	37.99	58	32.73	34.02	61	32.82	38.66	55	33.61	32.74	64	32.06	31.04	60
Nonfarm nonresidential	113.52	160.85	30	98.50	157.71	30	105.96	158.05	30	101.99	155.06	32	103.20	152.10	37
Owner-occupied	50.74	53.96	52	30.23	52.99	30	30.49	52.99	33	33.15	52.37	34	33.72	53.07	36
Other	62.78	105.37	28	68.27	102.29	30	75.46	102.54	33	68.83	100.54	33	69.48	97.41	38
Real estate loans secured by farmland	0.45	3.46	41	0.48	3.50	42	0.46	3.22	43	0.51	3.44	42	0.59	3.60	45
Loans to depository institutions and acceptances of other banks	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	53.97	113.45	20	59.84	145.22	10	50.42	114.45	17	64.46	139.91	14	47.49	122.02	15
Loans to individuals	101.61	36.67	84	93.71	35.91	84	96.31	34.55	83	97.19	37.47	85	104	43.51	82
Credit card loans	15.82	2.64	91	15.02	2.59	90	15.37	2.77	90	16.27	3.30	89	20.18	4.34	89
Agricultural loans	0.14	1.66	38	0.15	1.94	37	0.13	1.86	36	0.18	1.88	40	0.16	2.18	39
Other loans and leases	54.78	47.86	67	49.59	47.52	62	52.03	51.06	60	49.96	49.54	60	46.62	52.44	58
Supplemental															
Non-owner occupied CRE loans / Gross loans	22.33	30.57	33	23.97	27.81	41	25.42	30.07	40	23.56	27.32	41	24.20	26.45	46
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	113.52	198.65	27	118.10	185.94	30	122.78	195.33	30	121.10	183.76	31	117.68	178.57	34
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	164.27	256.17	29	148.33	243.39	27	153.27	252.85	27	154.25	240.85	30	151.40	236.10	31

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	19.31	10.28	85	19.39	11.92	80	25.02	11.47	90	25.24	11.17	89	16.17	7.63	84
Liquid assets	53.08	28.10	91	52.15	27.16	91	57.21	29.03	93	51.16	26.22	89	40.93	22.44	86
Investment securities	38.36	21.67	93	34.56	18.78	94	33.66	21.63	86	33.21	17.85	91	34.54	16.99	95
Net loans and leases	41.36	59.31	10	42.16	60.99	9	37.81	58.67	9	43.02	61.58	12	51.32	63.77	19
Net loans, leases and standby letters of credit	41.41	60.12	10	42.19	61.79	9	37.85	59.49	9	43.06	62.48	12	51.47	64.84	17
Core deposits	84.28	76.85	82	81.81	73.69	80	84.18	75.71	87	80.20	70.67	81	77.15	63.09	85
Noncore funding	7.43	9.46	51	7.50	11.95	43	6.37	10.30	44	7.64	14.13	35	8.79	19.36	21
Time deposits of $250K or more	4.26	1.46	91	4.27	1.96	88	3.48	1.58	89	4.20	2.11	87	5.22	2.94	84
Foreign deposits	0.58	0.32	85	0.58	0.34	85	0.56	0.34	84	0.62	0.36	84	0.68	0.43	83
Federal funds purchased and repos	0.10	1.11	33	0.13	1.22	32	0.12	1.23	30	0.18	1.47	31	0.37	1.94	32
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.10	0.44	47	0.13	0.60	45	0.12	0.54	45	0.18	0.54	47	0.37	0.48	50
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.17	1.03	42	0.12	1.11	41	0.25	1	48	0.16	1.24	35	0.47	3.01	23
Earning assets that reprice within 1 year	37.80	36.68	52	37.74	38.67	45	42.32	37.37	63	44.48	39.38	62	39.14	39.29	46
Interest-bearing liabilities that reprice within 1 year	6.29	6.16	70	6.79	7.73	60	5.44	6.39	58	6.88	8.20	54	9.08	10.19	52
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	31.51	29.01	54	30.95	29.49	46	36.88	29.65	67	37.60	29.11	68	30.06	26.63	57
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-15.84	-1.97	9	-15.91	-0.51	9	-26.69	-2.33	3	-25.58	3.20	3	-9.67	14.45	3
Net short-term noncore funding dependence	-18.73	-6.65	11	-18.96	-6.88	14	-29.45	-7.71	8	-29.04	-4.76	7	-13.23	3.38	11
Short-term investment / Short-term noncore funding	367.20	265.83	71	371.92	246.74	76	564.86	273.46	83	479.95	184.19	90	265.69	77.77	92
Liquid assets - short-term noncore funding / Nonliquid assets	101.92	35.38	91	98.09	30.67	92	123.34	36.68	94	93.99	28.18	90	58.99	16.97	88
Net loans and leases / Total deposits	45.75	73.06	7	47.99	76.22	6	42.38	72.79	6	49.88	79.43	7	61.12	90.31	7
Net loans and leases / Core deposits	49.08	78.05	5	51.53	83.77	3	44.92	78.25	4	53.64	88.34	4	66.52	103.93	6
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.02	-3.53	83	0.04	0.62	32	0.05	0.12	51	0.02	1.57	13	-0.04	0.72	6
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-25.02	-8.82	3	2.45	1.31	75	-1.71	-0.25	17	10.47	4.31	92	2.07	1.36	74
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	1.04	20.27	24	1.31	12.84	40	1.11	14.28	36	1.40	11.38	42	1.83	12.67	39
Available-for-sale securities	98.85	77.97	78	98.55	85.49	64	98.77	83.77	69	98.47	87.23	62	98.06	85.40	64
U.S. Treasury securities	68.17	8.39	95	51.32	5.10	95	62.73	6.70	96	49.27	4.72	94	66.99	6.15	97
US agency securities (excluding mortgage-backed securities)	0	3.73	11	0	4.35	11	0	4.12	11	0.27	4.01	28	0.68	3.49	41
Municipal securities	1.04	7.89	30	1.31	9.71	27	1.11	8.22	29	1.40	9.83	28	1.86	7.75	34
Mortgage-backed securities	30.68	65.55	7	47.23	66.67	18	36.03	66.54	12	48.92	66.64	21	30.35	67.43	9
Asset-backed securities	0	2.78	22	0	1.97	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0	3.16	8	0	3.05	8	0	3.08	8	0	3.01	9	0.01	2.94	20
Mutual funds and equity securities	0.12	0.30	51	0.14	0.36	50	0.12	0.29	50	0.14	0.35	48	0.12	0.40	47
Debt securities 1 year or less	12.58	8.63	74	6.05	9.29	44	4.97	7.78	48	22.83	10.55	83	28.69	11.86	86
Debt securities 1 to 5 years	40.21	18.50	88	29.01	16.09	80	41.20	18.25	87	25.96	17.03	70	31.61	17.94	77
Debt securities over 5 years	47.09	70.45	15	64.81	72.48	30	53.71	71.11	19	51.07	69.86	21	39.58	66.02	20
Pledged securities	66.59	29.79	89	74.97	33.48	92	87.20	32.26	97	83.60	35.67	97	68.66	30.57	92
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	3.55	-1.29	58	36.99	156.41	25	12.94	27.98	48	97.51	183.32	39	5.72	26.69	45
Investment securities	15.41	28.40	37	42.97	31.91	70	15.45	31.36	35	21.66	23.62	57	31.74	11.75	85
Core deposits	7.12	14.47	30	36.09	29.18	77	19.56	16.94	70	31.50	26.88	73	10.81	11.23	62
Noncore funding	2.95	-10.65	71	-11.75	-25.09	68	-5.06	-14.79	69	9.86	-12.18	76	-2.78	6.59	36

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)			9,561,000	9,387,000	8,455,000
Commit: Secured commercial real estate loans	872,000	852,000	838,000	841,000	794,000
Commit: Unsecured real estate loans	32,000	32,000	37,000	34,000	35,000
Credit card lines (reported semiannually, June/Dec)			5,383,000	5,227,000	4,889,000
Securities underwriting	0	0	0	0	0
Standby letters of credit	32,000	21,000	28,000	22,000	75,000
Commercial and similar letters of credit	4,000	3,000	3,000	2,000	3,000
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	104,000	161,000	88,000	189,000	98,000
Written options contracts (interest rate)	0	14,000	14,000	14,000	85,000
Purchased options contracts (interest rate)	0	15,000	14,000	15,000	85,000
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	77,000	66,000	72,000	63,000	67,000
Purchased options contracts (commodity and other)	82,000	70,000	79,000	69,000	69,000
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							12.73	22.78	14	14.24	22.01	20	16.22	23.52	26
Standby letters of credit	0.05	0.64	6	0.03	0.67	5	0.04	0.65	6	0.03	0.71	6	0.14	0.84	11
Commercial and similar letters of credit	0.01	0.02	58	0	0.02	52	0	0.02	55	0	0.02	51	0.01	0.02	51
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	0.38	45.51	5	0.49	42.67	4	0.36	46.30	4	0.53	48.62	2	0.78	68.47	7
Interest rate contracts	0.15	33.09	4	0.28	30.32	4	0.15	32.46	3	0.33	34.36	3	0.51	47.31	5
Interest rate futures and forward contracts	0.15	4.02	49	0.24	4.59	41	0.12	3.25	38	0.29	6.21	37	0.19	10.67	36
Written options contracts (interest rate)	0	1.59	11	0.02	2	20	0.02	1.41	21	0.02	2.18	20	0.16	2.47	30
Purchased options contracts (interest rate)	0	1.35	22	0.02	1.45	46	0.02	1.31	47	0.02	1.46	44	0.16	2.65	54
Interest rate swaps	0	19.54	5	0	20.33	4	0	20.49	4	0	20.83	3	0	28.86	3
Foreign exchange contracts	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0.23	1.07	77	0.20	0.80	74	0.20	0.92	77	0.20	1.86	72	0.26	3.32	72
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0.11	0.36	84	0.10	0.27	82	0.10	0.32	83	0.10	0.52	79	0.13	0.98	76
Purchased options contracts (commodity and other)	0.12	0.26	84	0.10	0.18	83	0.11	0.21	83	0.10	0.37	79	0.13	0.94	76
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							33.13	44.98	45	33.35	42.82	51	31.84	45.53	44

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	263,000	326,000	267,000	350,000	404,000
Interest rate contracts	104,000	190,000	116,000	218,000	268,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	159,000	136,000	151,000	132,000	136,000
Derivatives Position					
Futures and forwards	104,000	161,000	88,000	189,000	98,000
Written options	77,000	80,000	86,000	77,000	152,000
Exchange-traded	0	0	0	0	0
Over-the-counter	77,000	80,000	86,000	77,000	152,000
Purchased options	82,000	85,000	93,000	84,000	154,000
Exchange-traded	0	0	0	0	0
Over-the-counter	82,000	85,000	93,000	84,000	154,000
Swaps	0	0	0	0	0
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	263,000	326,000	267,000	350,000	404,000
Interest rate contracts	104,000	190,000	116,000	218,000	268,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	159,000	136,000	151,000	132,000	136,000
Derivative contracts (excluding futures and FX 14 days or less)	119,000	184,000	115,000	214,000	198,000
One year or less	119,000	184,000	115,000	199,000	183,000
Over 1 year to 5 years	0	0	0	15,000	15,000
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	20,000	18,000	23,000	19,000	16,000
Gross positive fair value	25,000	21,000	26,000	21,000	18,000
Held for trading	0	0	0	0	0
Non-traded	25,000	21,000	26,000	21,000	18,000
Current credit exposure on risk-based capital derivative contracts	25,000	21,000	26,000	21,000	18,000
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	39.54	93.91	6	58.28	94.52	6	43.45	94.17	3	62.29	94.10	9	66.34	93.44	9
Foreign exchange contracts	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	60.46	1.19	98	41.72	1.04	99	56.55	1.14	99	37.71	1.17	98	33.66	1.64	96
Futures and forwards	39.54	10.22	90	49.39	12.82	90	32.96	11.16	84	54	14.05	92	24.26	13.49	75
Written options	29.28	6.03	93	24.54	8.11	84	32.21	6.28	95	22	8.18	83	37.62	5.91	95
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	29.28	5.74	93	24.54	7.80	84	32.21	5.96	95	22	7.73	84	37.62	5.10	95
Purchased options	31.18	3.59	96	26.07	3.58	96	34.83	3.27	98	24	3.42	97	38.12	4.42	96
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	31.18	3.11	96	26.07	3.15	96	34.83	2.87	98	24	2.86	97	38.12	3.35	96
Swaps	0	74.58	3	0	69.64	3	0	74.26	3	0	68.76	3	0	69.75	2
Held for trading	0	38.74	22	0	42.14	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	32.48	22	0	36.29	20	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	61.26	77	100	57.86	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	39.54	57.41	47	58.28	54.11	55	43.45	56.71	50	62.29	53.82	58	66.34	52.22	60
Foreign exchange contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	60.46	0.11	98	41.72	0.12	99	56.55	0.09	99	37.71	0.10	99	33.66	0.13	97
Derivative contracts (excluding futures and forex 14 days or less)	45.25	92.63	6	56.44	90.92	9	43.07	92.53	5	61.14	91.48	11	49.01	93.86	6
One year or less	45.25	27.97	73	56.44	26.80	79	43.07	27.56	73	56.86	32.05	77	45.30	32.17	67
Over 1 year to 5 years	0	26.35	5	0	28.69	4	0	27.01	5	4.29	27.06	15	3.71	30.45	19
Over 5 years	0	29.53	6	0	30.03	5	0	29.89	5	0	29.56	5	0	28.09	5
Gross negative fair value (absolute value)	7.60	1.21	98	5.52	1.21	99	8.61	0.98	99	5.43	1.55	97	3.96	0.83	97
Gross positive fair value	9.51	1.52	98	6.44	1.70	98	9.74	1.34	99	6	2.23	99	4.46	1.19	98
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.06	23	0	0.05	20	0	0.04	23	0	0.07	16	0	0.06	19
Gross positive fair value (X)	0	0.06	19	0	0.07	16	0	0.05	18	0	0.09	13	0	0.07	18
Held for trading (X)	0	0.04	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0	0.01	44	0	0.01	40	0	0.01	46	0	0.02	40	0	0.01	54
Current credit exposure (X)	0	0.04	27	0	0.05	24	0	0.04	24	0	0.06	24	0	0.05	24
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.08	0.47	31	0.07	0.61	24	0.08	0.46	27	0.07	0.85	25	0.06	0.73	28

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	695,000	896,000	896,000	478,000	569,000
Gross losses	25,000	48,000	135,000	259,000	345,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	21,000	28,000	115,000	73,000	88,000
Net losses	4,000	20,000	20,000	186,000	257,000
Provision for loan and lease losses	-14,000	-76,000	-184,000	282,000	166,000
Adjustments	1,000	1,000	3,000	322,000	0
Ending balance	678,000	801,000	695,000	896,000	478,000
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	17	-0.46	-0.11	11	-0.26	-0.09	13	0.47	0.51	48	0.33	0.15	88
Provision for loan and lease losses / Average loans and leases	-0.19	0.06	14	-1.04	-0.20	6	-0.64	-0.16	6	1	0.82	70	0.63	0.24	89
Provision for loan and lease losses / Net loan and lease losses	-350	49.50	15	-380	-168.35	24	-920	-105.48	9	151.61	487.86	9	64.59	130.58	11
Allowance for loan and lease losses / Total loans and leases not held for sale	2.31	1.20	93	2.77	1.49	92	2.39	1.23	91	3.07	1.58	93	1.76	0.83	93
Allowance for loan and lease losses / Total loans and leases	2.30	1.17	93	2.76	1.47	92	2.39	1.20	92	3.06	1.55	93	1.76	0.81	93
Allowance for loan and lease losses / Net loans and leases losses (X)	42.38	38.27	71	10.01	18.09	51	34.75	21.39	78	4.82	11.58	31	1.86	8.03	12
Allowance for loan and lease losses / Nonaccrual assets	130.13	355.27	12	114.10	291.29	13	126.82	364.13	13	120.92	299.17	14	90.53	218.72	20
ALLL / 90+ days past due + nonaccrual loans and leases	70.48	284.19	9	52.18	246.27	6	67.54	287.08	8	50.65	244.34	5	41.89	151.73	7
Gross loan and lease losses / Average loans and leases	0.34	0.17	83	0.66	0.24	91	0.47	0.19	92	0.92	0.34	91	1.30	0.28	93
Recoveries / Average loans and leases	0.29	0.07	93	0.38	0.08	94	0.40	0.08	94	0.26	0.07	93	0.33	0.08	93
Net losses / Average loans and leases	0.06	0.09	53	0.27	0.16	75	0.07	0.11	47	0.66	0.27	89	0.97	0.21	93
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	15.56	10.98	76	10.81	7.39	74	44.40	34.67	72	21.16	33.98	32	24.93	36.22	37
Earnings coverage of net loan and lease losses (X)	62	38.54	75	13.20	25.70	46	53	39.72	71	4.84	22.91	22	3.83	24.40	15
Net Loan and Lease Losses By Type															
Real estate loans	-0.21	-0.01	2	0.28	0.03	93	-0.08	0.02	3	0.18	0.04	92	0.35	0.01	98
Real estate loans secured by 1–4 family	-0.27	-0.02	2	0.35	-0.01	98	-0.04	-0.02	25	0.18	0.01	94	0.56	0.01	98
Revolving	-5.33	-0.08	2	-4.49	-0.03	3	-3.95	-0.07	2	-2.11	0.01	1	0	0.02	43
Closed-end	-0.22	-0.02	1	0.40	-0.01	98	0	-0.01	67	0.21	0	95	0.56	0	98
Commercial real estate loans	-0.17	0	2	0.23	0.05	85	-0.12	0.04	0	0.16	0.07	81	0.18	0.01	97
Construction and land development	-0.44	-0.02	1	2.49	0	97	0.46	0	95	-0.10	0	4	-0.11	-0.01	5
1–4 family	-0.44	0	0	0	0	58	0.11	0	97	0	0	59	0	0	55
Other	0	-0.01	71	2.49	0	98	0.34	0	94	-0.10	0	3	-0.11	-0.01	4
Multifamily	0	0	57	0	0	54	0.05	0.01	88	0	0	58	0.06	0	94
Nonfarm nonresidential	-0.18	0.01	2	-0.07	0.07	3	-0.25	0.05	0	0.26	0.11	84	0.26	0.02	96
Owner-occupied	-0.18	0	0	-0.14	0.01	1	-0.13	0.01	0	0.02	0.02	66	-0.02	0.01	5
Other	0	0	54	0.07	0.06	74	-0.13	0.04	2	0.24	0.08	88	0.28	0.01	97
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	-0.13	0.11	9	-0.11	0.20	6	-0.16	0.17	3	-0.03	0.47	2	1.84	0.37	95
Loans to individuals	1.02	0.70	73	0.65	1.06	46	0.65	0.71	58	2.68	1.13	85	2.44	1.17	86
Credit card loans	1.75	1.88	42	0.45	2.41	18	1.30	1.84	31	4.32	2.92	79	2.92	3.11	41
Agricultural loans	0	0	54	0	0.02	50	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	-0.13	0.16	1	0	0.09	37	0.03	0.10	54	0.28	0.15	74	0.34	0.15	79

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	143,000	176,000	156,000	193,000	257,000
90+ days past due loans and leases	441,000	833,000	481,000	1,028,000	613,000
Nonaccrual loans and leases	521,000	702,000	548,000	741,000	528,000
Total past due and nonaccrual loans and leases	1,105,000	1,711,000	1,185,000	1,962,000	1,398,000
Restructured 30–89 days past due	31,000	51,000	31,000	33,000	63,000
Restructured 90+ days past due	103,000	131,000	104,000	137,000	124,000
Restructured nonaccrual	176,000	253,000	187,000	274,000	255,000
Total restructured loans and leases	310,000	435,000	322,000	444,000	442,000
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	4,000	0	3,000	0
Total past due and nonaccrual loans held for sale	0	4,000	0	3,000	0
Restructured loans and leases in compliance	1,207,000	1,269,000	1,153,000	1,229,000	1,145,000
Other real estate owned	96,000	84,000	91,000	99,000	145,000
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.49	0.32	81	0.61	0.33	82	0.54	0.32	80	0.66	0.39	82	0.94	0.43	88
90+ days past due loans and leases	1.50	0.10	97	2.87	0.11	98	1.65	0.10	97	3.51	0.12	98	2.25	0.15	97
Nonaccrual loans and leases	1.77	0.44	96	2.42	0.65	96	1.88	0.46	96	2.53	0.66	96	1.94	0.51	96
90+ days past due and nonaccrual loans and leases	3.27	0.59	97	5.29	0.82	98	3.54	0.62	97	6.05	0.85	98	4.19	0.71	98
30–89 days past due restructured	0.11	0.01	94	0.18	0.01	97	0.11	0.01	95	0.11	0.01	93	0.23	0.01	96
90+ days past due restructured	0.35	0	98	0.45	0	99	0.36	0	98	0.47	0.01	99	0.46	0.01	99
Nonaccrual restructured	0.60	0.10	97	0.87	0.13	99	0.64	0.10	97	0.94	0.13	99	0.94	0.14	97
30–89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0.01	0	84	0	0	40	0.01	0.01	83	0	0	40
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.49	0.32	80	0.61	0.33	82	0.54	0.32	80	0.66	0.40	82	0.94	0.43	88
90+ days past due assets	1.50	0.10	97	2.87	0.11	98	1.65	0.10	97	3.51	0.12	98	2.25	0.15	97
Nonaccrual assets	1.77	0.45	96	2.42	0.66	96	1.88	0.47	96	2.53	0.67	96	1.94	0.53	96
30+ days past due and nonaccrual assets	3.75	0.94	94	5.90	1.18	97	4.07	0.97	96	6.71	1.29	98	5.14	1.19	96
Percent of Total Assets															
90+ days past due and nonaccrual assets	1.38	0.35	95	2.30	0.50	97	1.37	0.36	96	2.68	0.52	98	2.19	0.44	96
90+ days past due and nonaccrual assets + other real estate owned	1.52	0.36	95	2.42	0.53	97	1.49	0.37	97	2.83	0.55	98	2.47	0.48	97
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	2.82	0.41	97	3.35	0.58	97	2.57	0.41	97	3.40	0.60	97	3.85	0.53	97
Allowance for loan and lease losses	288.79	62.77	97	279.28	69.27	99	277.27	62.64	96	249.89	66.66	97	419.46	115.41	94
Equity capital + allowance for loan and lease losses	36.60	3.67	99	33.39	5.03	99	28.92	3.60	99	32.33	4.97	99	30.87	4.28	98
Tier 1 capital + allowance for loan and lease losses	33.09	4.23	97	36.82	5.96	98	31.12	4.30	98	37.88	6.05	98	35.81	5.65	97
Loans and leases + other real estate owned	6.63	0.69	99	7.69	0.97	99	6.60	0.71	99	7.63	0.97	99	7.33	0.85	98

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	0.57	0.26	90	0.80	0.31	89	0.58	0.26	86	0.85	0.39	88	1.14	0.38	92
	90+ days past due	2.49	0.13	97	4.82	0.13	98	2.75	0.12	97	5.90	0.16	98	3.56	0.16	96
	Nonaccrual	2.46	0.51	96	3.69	0.76	96	2.69	0.52	96	3.85	0.76	97	2.68	0.46	96
Commercial and industrial	30–89 days past due	0.06	0.26	20	0.20	0.22	60	0.26	0.24	63	0.11	0.23	39	0.15	0.31	33
	90+ days past due	0.06	0.03	79	0.03	0.02	75	0.03	0.04	65	0	0.03	16	0.75	0.05	95
	Nonaccrual	1.44	0.53	91	0.85	0.69	69	1.35	0.57	89	0.87	0.75	65	1.20	0.83	73
Individuals	30–89 days past due	0.59	0.67	49	0.58	0.53	59	0.65	0.63	57	0.74	0.83	51	1.13	0.83	67
	90+ days past due	0.15	0.08	79	0.20	0.11	78	0.16	0.09	76	0.23	0.14	77	0.33	0.17	78
	Nonaccrual	0.78	0.16	94	0.71	0.22	89	0.72	0.17	92	0.74	0.28	86	1.03	0.17	95
Depository institution loans	30–89 days past due		0			0.01			0.01			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.01			0			0			0			0	
Agricultural	30–89 days past due	0	0.16	31	0	0.17	31	0	0.07	30	0	0.17	28	0	0.24	26
	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	0.44	25	0	0.70	27	0	0.49	24	0	0.67	22
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	0.22	0.13	76	0.03	0.13	51	0.32	0.12	82	0.07	0.18	55	0.11	0.20	56
	90+ days past due	0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual	0.19	0.08	82	0.14	0.15	67	0.16	0.09	75	0.18	0.15	70	0.15	0.13	72

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	1.16	0.44	91	1.13	0.47	90	1.13	0.46	91	1.32	0.65	86	2.17	0.67	92
	90+ days past due	5.72	0.25	97	10.17	0.28	98	6.17	0.24	97	12.40	0.33	98	7.52	0.31	96
	Nonaccrual	4.39	0.68	97	5.12	0.88	97	4.68	0.71	97	5.35	0.89	97	4.11	0.73	96
Revolving	30–89 days past due	0	0.27	6	0	0.31	6	0	0.28	9	1.05	0.48	87	0.86	0.45	88
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	6.67	1.02	93	6.74	1.31	93	6.58	1.18	91	7.37	1.13	93	8.62	1	97
Closed-end	30–89 days past due	1.17	0.46	90	1.14	0.48	88	1.14	0.49	89	1.32	0.65	84	2.19	0.70	90
	90+ days past due	5.78	0.28	97	10.29	0.31	98	6.24	0.26	97	12.54	0.38	98	7.64	0.35	96
	Nonaccrual	4.37	0.66	97	5.10	0.85	97	4.66	0.67	97	5.33	0.87	97	4.03	0.70	96
Junior lien	30–89 days past due	0.01	0.01	73	0.01	0.01	62	0.01	0.01	71	0.01	0.02	55	0.03	0.02	65
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0.03	0	95
	Nonaccrual	0.05	0.03	76	0.06	0.05	70	0.05	0.03	72	0.07	0.04	74	0.08	0.04	76
Commercial real estate	30–89 days past due	0.12	0.16	54	0.46	0.22	83	0.12	0.15	55	0.40	0.26	73	0.25	0.18	71
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	23	0.22	0.03	95
	Nonaccrual	0.66	0.37	80	2.10	0.62	94	0.75	0.38	82	2.19	0.62	95	1.30	0.23	98
Construction and development	30–89 days past due	0	0.19	17	1.14	0.22	90	0	0.17	17	2.05	0.28	94	0	0.28	12
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.17	15	2.28	0.50	87	0.11	0.20	62	2.84	0.41	90	0	0.20	12
1–4 family	30–89 days past due	0	0.03	29	0	0.03	30	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0	0.14	20	1.14	0.16	92	0	0.13	21	2.05	0.22	94	0	0.20	15
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.14	17	2.28	0.43	89	0.11	0.16	70	2.84	0.35	91	0	0.17	14
Multifamily	30–89 days past due	0.10	0.06	76	0	0.08	27	0.20	0.07	82	0.05	0.09	58	0.17	0.08	83
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.12	25	0.16	0.13	72	0	0.17	21	0.10	0.11	65	0.22	0.05	90
Nonfarm non-residential	30–89 days past due	0.14	0.13	65	0.50	0.20	84	0.11	0.13	63	0.22	0.23	61	0.31	0.14	82
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0.33	0.03	95
	Nonaccrual	0.96	0.45	87	2.71	0.78	94	1.07	0.45	88	2.76	0.80	94	1.83	0.28	99
Owner Occupied	30–89 days past due	0.06	0.04	65	0.17	0.06	85	0.06	0.04	73	0.09	0.07	66	0.17	0.07	87
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0.26	0.01	99
	Nonaccrual	0.75	0.17	97	1.52	0.32	98	0.85	0.17	98	1.55	0.27	99	1.16	0.16	99
Other	30–89 days past due	0.08	0.08	68	0.33	0.12	81	0.05	0.08	66	0.14	0.14	65	0.14	0.07	76
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0.07	0.01	89
	Nonaccrual	0.21	0.24	59	1.19	0.40	88	0.22	0.23	63	1.21	0.44	87	0.67	0.10	97
Farmland	30–89 days past due	0	0.17	31	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.67	21	3.57	1.14	85	3.57	0.69	90	3.45	1.13	87	3.03	0.84	88
Credit card	30–89 days past due	1.09	0.87	70	1.02	0.75	72	0.97	0.81	61	1.19	0.95	69	1.68	1.19	75
	90+ days past due	0.98	0.45	80	1.24	0.56	81	0.97	0.45	83	1.40	0.63	87	1.68	0.78	85
	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	2,903,000	3,561,000	3,299,000	3,556,000	3,989,000
Retained earnings	3,270,000	2,681,000	3,143,000	2,479,000	2,148,000
Accumulated other comprehensive income (AOCI)	-1,397,000	-175,000	-325,000	190,000	-170,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	4,776,000	6,067,000	6,117,000	6,225,000	5,967,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	886,000	919,000	899,000	972,000	916,000
Accumulated other comprehensive income-related adjustments	-1,327,000	-104,000	-258,000	261,000	-113,000
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	5,217,000	5,252,000	5,476,000	4,992,000	5,164,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	43,000
Common equity tier 1 capital	5,217,000	5,252,000	5,476,000	4,992,000	5,121,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	22,000	22,000	22,000	22,000	50,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	22,000	22,000	22,000	22,000	50,000
Less: Additional tier 1 capital deductions	0	0	0	0	73,000
Additional tier 1 capital	22,000	22,000	22,000	22,000	0
Tier 1 Capital	5,239,000	5,274,000	5,498,000	5,014,000	5,121,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	193,000	374,000	193,000	374,000	374,000
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	402,000	385,000	393,000	386,000	364,000
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	595,000	759,000	586,000	760,000	738,000
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	595,000	759,000	586,000	760,000	738,000
Exited advanced approach tier 2 capital					
Total capital	5,834,000	6,033,000	6,084,000	5,774,000	5,859,000
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	75,814,000	66,259,000	74,993,000	65,156,000	51,966,000
Less: Deductions from common equity tier 1 capital	886,000	919,000	899,000	972,000	1,009,000
Less: Other deductions	-125,000	-120,000	-144,000	-121,000	-100,000
Total assets for leverage ratio	75,053,000	65,460,000	74,238,000	64,305,000	51,057,000
Total risk-weighted assets	32,078,400	30,745,000	31,441,300	30,702,300	28,841,500
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	16.26	12.18	89	17.08	12.54	91	17.42	12.37	91	16.26	12.35	89	17.76	12.11	93
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	16.33	12.88	88	17.15	13.31	89	17.49	13.11	90	16.33	13.08	86	17.76	12.78	92
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	18.19	14.72	88	19.62	15.37	90	19.35	14.91	91	18.81	15.23	89	20.31	14.36	92
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	6.98	9.06	7	8.06	9.15	19	7.41	8.98	15	7.80	9.13	10	10.03	9.76	62
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

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	114,000	91,000	80,000	95,000	86,000	25.27	54.05
Total property and casualty assets	36,000	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	78,000	91,000	80,000	95,000	86,000	-14.29	5.41
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	82,000	71,000	59,000	71,000	62,000	15.49	70.83
Total property and casualty equity	25,000	0	0	0	0		
Total life and health equity	57,000	71,000	59,000	71,000	62,000	-19.72	18.75
Total insurance underwriting net income	1,000	1,000	5,000	6,000	7,000	0.00	-50.00
Total property and casualty	0	0	0	0	0		
Total life and health	1,000	1,000	5,000	6,000	7,000	0.00	-50.00
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	11,000	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	20,000	19,000	20,000	19,000	23,000	5.26	-20.00
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	13,000	12,000	55,000	50,000	59,000	8.33	0.00
Other insurance activities income	9,000	8,000	39,000	33,000	41,000	12.50	12.50
Insurance and reinsurance underwriting income	4,000	4,000	16,000	17,000	18,000	0.00	-20.00
Premiums	4,000	4,000	16,000	17,000	18,000	0.00	0.00
Credit related insurance underwriting	4,000	4,000	15,000	16,000	17,000	0.00	0.00
Other insurance underwriting	0	0	1,000	1,000	1,000		
Insurance benefits, losses, expenses	3,000	3,000	11,000	10,000	11,000	0.00	0.00
Net assets of insurance underwriting subsidiaries	90,000	71,000	58,000	70,000	61,000	26.76	91.49
Life insurance assets	0	0	0	0	0		

	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	0.16	0	95	0.14	0	95	0.11	0	95	0.14	0	95	0.17	0.01	92
Insurance underwriting assets (P/C) / Total insurance underwriting assets	31.58	50.48	48	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	68.42	49.52	51	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	1.82	0.38	88	1.73	0.38	86	1.94	0.36	89	1.94	0.41	89	2.21	0.47	90
Premium income / Insurance activities revenue	30.77	3.33	90	33.33	2.23	91	29.09	2.76	90	34	2.84	92	30.51	7.32	86
Credit related premium income / Total premium income	100	37.50	79	100	33.33	81	93.75	32.99	68	94.12	38.23	63	94.44	34.91	66
Other premium income / Total premium income	0	62.50	20	0	66.67	18	6.25	67.01	31	5.88	61.77	36	5.56	65.09	33
Insurance underwriting net income / Consolidated net income	0.47	0.02	93	0.38	0.02	93	0.53	0.02	93	1.18	0.03	96	1.04	0.08	92
Insurance net income (P/C) / Equity (P/C)	0	25.60	22		22.15			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)	7.02	150.40	73	5.63	3.56	66	8.47	4.49	75	8.45	3.62	76	11.29	5.13	77
Insurance benefits, losses, expenses / Insurance premiums	75	2,703.20	52	75	1,367.96	43	68.75	927.51	47	58.82	447.82	45	61.11	233.61	37
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47		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	0.13	0	97	0.11	0	97	0.08	0	96	0.11	0	96	0.12	0	95
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0	12.22	3	0	11	2	0	12	2	0	11.03	3	0	11.51	3
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)		22,000			11,000			13,000			12,000			12,000	
Net assets of broker-dealer subsidiaries / Consolidated assets	0.03	0.46	79	0.02	0.50	76	0.02	0.46	77	0.02	0.75	74	0.02	1.39	71

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	5,127,000	4,745,000	5,065,000	4,628,000	4,280,000
Real estate loans	183,000	208,000	185,000	208,000	207,000
Commercial and industrial loans	9,000	8,000	8,000	8,000	11,000
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	3,509,000	3,284,000	3,491,000	3,215,000	3,003,000
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	1,426,000	1,245,000	1,381,000	1,197,000	1,059,000
Debt securities	0	0	0	0	1,000
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	5,127,000	4,745,000	5,065,000	4,628,000	4,281,000
Total foreign deposits	406,000	388,000	421,000	410,000	356,000
Interest-bearing deposits	287,000	281,000	289,000	298,000	253,000
Non-interest-bearing deposits	119,000	107,000	132,000	112,000	103,000

	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	8.23	0.70	97	8.66	0.69	96	8.64	0.66	96	9.21	0.87	96	10.32	1.25	94
Cost: Interest-bearing deposits	0	0.14	22	0	0.13	25	0.34	0.14	85	0.35	0.42	50	0.37	1.19	10
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20		0.96	5.18	42	0.48	27.03	57
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	8.05	10.28	62	9.33	-6.17	75	9.44	6.83	63	8.13	-2.40	72	11	22.48	68
Total selected assets	8.05	17.19	62	9.31	-2.56	72	9.44	9.48	68	8.11	2.04	63	10.99	12.40	70
Deposits	4.64	-5.48	55	8.68	2.95	55	2.68	0.73	42	15.17	3.46	53	-12.10	10.36	13

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	5,292,000	5,605,000	5,368,000	5,678,000	6,587,000	-5.58	-39.60
1–4 family residential loans	5,292,000	5,605,000	5,368,000	5,678,000	6,587,000	-5.58	-39.60
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	455,000	549,000	476,000	571,000	693,000	-17.12	-63.95
1–4 family residential loans	455,000	549,000	476,000	571,000	693,000	-17.12	
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	7.61	8.38	7.15	8.61	12.64
1–4 family residential loans	7.61	8.38	7.15	8.61	12.64
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	36.66	39.27	37.49	39.42	40.96
Home equity lines	0.22	0.26	0.22	0.27	0.34
Credit card receivables	2.64	2.56	2.69	2.65	3.34
Auto loans and other consumer loans	14.09	13.17	13.93	12.97	13.61
Commercial and industrial loans	9	10.18	8.81	10.50	7.86
All other loans and leases	37.40	34.57	36.85	34.19	33.88

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	8.60	9.79	8.87	10.06	10.52
1–4 family residential loans	8.60	9.79	8.87	10.06	10.52
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
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					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	8.68	10.41	8.66	11.39	13.53
Total retained credit exposure and asset sale credit exposure	11.53	13.77	11.50	15.10	18.08

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	103,000	117,000	123,000	151,000	281,000	-11.97	-74.88
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	103,000	117,000	123,000	151,000	281,000	-11.97	-74.88
90+ Days Past Due Securitized Assets							
1–4 family residential loans	19,000	63,000	22,000	106,000	138,000	-69.84	-83.33
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	19,000	63,000	22,000	106,000	138,000	-69.84	-83.33
Total past due securitized assets	122,000	180,000	145,000	257,000	419,000	-32.22	-76.72
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	1.95	2.09	2.29	2.66	4.27
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	1.95	2.09	2.29	2.66	4.27
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.36	1.12	0.41	1.87	2.10
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	0.36	1.12	0.41	1.87	2.10
Total past due securitized assets percent of securitized assets	2.31	3.21	2.70	4.53	6.36
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.49	1.53	1.62	1.87	3.18
Home equity lines	0	0	0	1.05	0.86
Credit card receivables	1.09	1.02	0.97	1.19	1.68
Commercial and industrial loans	0.06	0.20	0.26	0.11	0.15
All other loans and leases	0.25	0.42	0.30	0.42	0.46
Total managed loans past due 30–89 days	0.71	0.85	0.81	0.98	1.59
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	3.53	6.51	3.82	8.14	5
Home equity lines	0	0	0	0	0
Credit card receivables	0.98	1.24	0.97	1.40	1.68
Commercial and industrial loans	0.06	0.03	0.03	0	0.75
All other loans and leases	0	0	0	0	0.12
Total managed loans past due 90+ days	1.32	2.59	1.46	3.25	2.22
Total Past Due Managed Assets	2.03	3.44	2.27	4.23	3.81
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.13	0.24	0	0.12	0.30
Home equity lines	-5.33	-4.49	-3.95	-2.11	0
Credit card receivables	1.75	0.45	1.30	4.32	2.92
Commercial and industrial loans	-0.13	-0.11	-0.16	-0.03	1.84
All other loans and leases	0.13	0.31	0.09	0.80	0.83
Net Losses on Managed Assets Percent of Total Managed Assets	0.05	0.23	0.06	0.53	0.76

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	500,938	41,040	921,146	716,667	507,935	1120.61	248.37
Dividends	450,000	0	761,000	578,000	400,000		265.85
Interest	153	44	322	1,723	3,670	247.73	-68.19
Management and service fees	50,785	40,996	159,824	136,944	104,265	23.88	149.99
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	1,080	2,835	34,704	11,517	11,677	-61.90	-83.99
Dividends	0	2,000	31,000	8,000	8,000	-100.00	-100.00
Interest	48	142	504	567	567	-66.20	-66.20
Management and service fees	1,032	693	3,200	2,950	3,110	48.92	71.14
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	502,018	43,875	955,850	728,184	519,612	1044.20	233.48
Securities gains (losses)	0	0	0	0	0		
Other operating income	-803	861	2,950	4,153	3,421		
Total operating income	501,215	44,736	958,800	732,337	523,033	1020.38	233.17
Operating Expenses							
Personnel expenses	23,697	24,283	81,526	64,467	62,956	-2.41	71.94
Interest expense	4,911	4,911	19,642	19,642	19,642	0.00	-41.51
Other expenses	30,227	22,891	103,731	93,390	63,385	32.05	162.66
Provision for loan and lease losses	209	-145	-216	95	256		
Total operating expenses	59,044	51,940	204,683	177,594	146,239	13.68	75.28
Income (loss) before taxes	442,171	-7,204	754,117	554,743	376,794		278.72
Applicable income taxes (credit)	0	0	352	17	0		
Extraordinary items							
Income before undistributed income of subsidiaries	442,171	-7,204	753,765	554,726	376,794		278.72
Equity in undistributed income of subsidiaries	-230,485	269,836	181,124	-48,104	294,341		
Bank subsidiaries	-274,339	211,207	19,533	-83,520	201,050		
Nonbank subsidiaries	10,819	5,823	5,367	14,198	17,995	85.80	5779.89
Subsidiary holding companies	33,035	52,806	156,224	21,218	75,296	-37.44	140.43
Net income (loss)	211,686	262,632	934,889	506,622	671,135	-19.40	127.75
Memoranda							
Bank net income	175,661	211,207	780,533	494,480	601,050	-16.83	106.01
Nonbank net income	10,819	7,823	36,367	22,198	25,995	38.30	74.95
Subsidiary holding companys' net income	33,035	52,806	156,224	21,218	75,296	-37.44	140.43

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	2,584,920	49.80	4,199,100	63.91	3,865,519	59.71	4,332,717	4,237,217	-38.44	-28.64
Common and preferred stock	2,557,624	49.28	4,189,196	63.76	3,858,878	59.61	4,327,365	4,233,223	-38.95	-29.37
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	27,296	0.53	9,904	0.15	6,641	0.10	5,352	3,994	175.61	3122.67
Investment in nonbank subsidiaries	267,621	5.16	220,289	3.35	222,445	3.44	214,774	193,321	21.49	53.70
Common and preferred stock	266,657	5.14	219,536	3.34	222,396	3.44	214,692	193,226	21.46	53.19
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	964	0.02	753	0.01	49	0	82	95	28.02	1951.06
Investment in subsidiary holding companies	1,954,366	37.65	1,924,842	29.30	2,019,243	31.19	1,886,730	1,901,129	1.53	5.69
Common and preferred stock	1,954,236	37.65	1,924,746	29.30	2,019,174	31.19	1,886,667	1,901,080	1.53	5.69
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	130	0	96	0	69	0	63	49	35.42	28.71
Assets Excluding Investment in Subsidiaries										
Net loans and leases	28,779	0.55	31,152	0.47	29,350	0.45	31,162	31,617	-7.62	2440.07
Securities	19,060	0.37	16,464	0.25	17,586	0.27	14,924	9,619	15.77	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	278,789	5.37	139,582	2.12	284,703	4.40	180,320	277,171	99.73	-11.73
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	5,314	0.10	5,500	0.08	5,683	0.09	5,322	3,893	-3.38	80.81
Intangible assets	710	0.01	6,341	0.10	710	0.01	6,365	6,463	-88.80	28.39
Other assets	50,849	0.98	26,647	0.41	28,070	0.43	24,842	15,995	90.82	226.92
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	5,190,408	100.00	6,569,917	100.00	6,473,309	100.00	6,697,156	6,676,425	-21.00	-13.23
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	298,159	5.74	296,891	4.52	297,842	4.60	296,574	295,307	0.43	-33.04
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	109,943	2.12	77,764	1.18	96,055	1.48	76,772	69,774	41.38	117.50
Balance due to subsidiaries and related institutions	110,986	2.14	297,751	4.53	110,017	1.70	295,188	294,634	-62.73	-62.42
Total liabilities	519,088	10	672,406	10.23	503,914	7.78	668,534	659,715	-22.80	-34.39
Equity Capital	4,671,320	90	5,897,511	89.77	5,969,395	92.22	6,028,622	6,016,710	-20.79	-10.00
Perpetual preferred stock (income surplus)	22,143	0.43	22,143	0.34	22,143	0.34	22,143	50,160	0.00	-55.86
Common stock	1,046	0.02	1,045	0.02	1,046	0.02	1,045	1,044	0.10	0.48
Common surplus	4,562,406	87.90	4,563,213	69.46	4,641,476	71.70	4,562,829	4,447,412	-0.02	7.06
Retained earnings	3,151,531	60.72	2,497,980	38.02	2,982,272	46.07	2,269,455	2,147,736	26.16	144.93
Accumulated other comprehensive income	-1,397,238	-26.92	-174,738	-2.66	-325,068	-5.02	189,990	-169,938		
Other equity capital components	-1,668,568	-32.15	-1,012,132	-15.41	-1,352,474	-20.89	-1,016,840	-459,704		
Total liabilities and equity capital	5,190,408	100.00	6,569,917	100.00	6,473,309	100.00	6,697,156	6,676,425	-21.00	-13.23
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	104,148	2.01	290,812	4.43	104,148	1.61	290,812	290,812	-64.19	-64.19
Notes payable to subsidiaries that issued TPS	104,148	2.01	290,812	4.43	104,148	1.61	290,812	290,812	-64.19	-64.19
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	287,160	5.53	468,223	7.13	287,160	4.44	468,223	468,223	-38.67	-50.11

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	14.15	9.94	85	18.45	12.54	85	16.18	11.94	85	9.35	7.29	70	11.75	9.68	72
Bank net income / Average equity investment in banks	21.90	10.44	94	19.84	12.55	90	19.22	11.80	91	11.92	7.45	83	14.93	10.51	86
Nonbank net income / Average equity investment in nonbanks	17.70	11.36	71	14.41	12.53	62	16.12	13.12	65	11.08	9.75	66	14.55	7.89	73
Subsidiary HCs net income / Average equity investment in sub HCs	6.65	8.34	36	11.08	11.69	50	7.99	10.11	40	1.13	7.01	16	4.06	8.55	21
Bank net income / Parent net income	82.98	97.54	15	80.42	95.97	16	83.49	96.79	17	97.60	88.16	26	89.56	82.22	26
Nonbank net income / Parent net income	5.11	3.43	77	2.98	2.83	73	3.89	3.40	72	4.38	3.59	74	3.87	5.93	70
Subsidiary holding companies' net income / Parent net income	15.61	80.23	16	20.11	65.70	15	16.71	65.35	25	4.19	68.34	5	11.22	74	11
Leverage															
Total liabilities / Equity capital	11.11	16.87	43	11.40	17.74	44	8.44	16.81	38	11.09	20.06	41	10.96	20.43	50
Total debt / Equity capital	6.38	11.65	45	5.03	11.90	35	4.99	11.71	35	4.92	14.41	32	4.91	14.31	40
Total debt + notes payable to subs that issued TPS / Equity capital	8.61	13.71	40	9.97	14.30	45	6.73	13.63	35	9.74	16.67	41	9.74	16.36	50
Total debt + Loans guaranteed for affiliate / Equity capital	12.53	11.72	66	12.97	12.02	64	9.80	11.77	54	12.69	14.68	62	12.69	14.56	65
Total debt / Equity capital – excess over fair value	6.38	11.75	45	5.03	12	35	4.99	11.81	35	4.92	14.52	32	4.91	14.51	40
Long-term debt / Equity capital	6.38	11.08	46	5.03	11.33	36	4.99	10.95	35	4.92	13.56	34	4.91	13.04	41
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	32.73	40.81	38	24.84	35.48	40	32.91	39.86	37	24.78	34.67	38	30.10	28.44	53
Double Leverage															
Equity investment in subs / Equity capital	102.29	103.47	51	107.39	102.85	75	102.20	103.22	51	106.64	102.81	73	105.17	103.22	63
Total investment in subs / Equity capital	102.90	108.45	43	107.57	108.21	64	102.31	108.40	41	106.73	110.16	58	105.23	111.07	50
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)	0.13	0.38	47	0.41	0.22	67	0.14	0.29	46	0.79	0.47	67	0.46	0.36	58
Equity investment in subs – equity cap / Net income-div (X)	0.16	1.31	13	0.48	0.74	47	0.17	1.05	11	1.09	1.82	43	0.56	1.22	35
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	502.78	129.62	97	58.64	111.20	27	279.71	152.85	90	233.91	136.59	87	201.12	177.68	64
Cash from ops + noncash items + op expense / Op expense + dividend	501.88	125.04	96	61.12	98.58	35	290.73	154.48	89	237.35	147.24	86	208.60	190.27	65
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	100.95	98.29	56	59.21	85.35	35	122.76	98.54	75	71.53	134.08	12	117.34	116.34	58
Pretax operating income + interest expense / Interest expense	9,103.69	2,251.18	88	-46.69	1,142.88	15	3,939.31	1,835.33	86	2,924.27	2,016.32	81	2,018.31	1,968.54	68
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	6,896.36	1,728.15	89	25.21	1,357.31	19	2,169.31	1,770.77	72	1,539.84	1,539.23	72	1,077.97	1,632.83	48
Dividends + interest from subsidiaries / Interest expense + dividends	959.69	145.40	99	5.62	117.86	17	484.49	174.12	94	370.83	150.43	93	295.21	210.80	79
Fees + other income from subsidiaries / Salary + other expenses	96.09	9.52	96	88.37	13.36	93	88	11.92	95	88.62	13.95	94	84.99	16.52	91
Net income / Current part of long-term debt + preferred dividends (X)		20.52			33.13		467.44	47.61	92	253.31	35.64	91	167.78	57.11	87
Other Ratios															
Net assets that reprice within 1 year / Total assets	4.33	3.42	65	1.13	3.97	38	3.12	3.44	54	1.68	3.85	42	3.21	2.64	63
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.24	46	0	0.05	46	0	0.17	46	0	0.10	46	0	0.04	43
Nonaccrual	0	0.75	43	0.26	1.22	81	0	0.92	42	0.26	1.03	81	0.35	0.54	81
Total	0	1	40	0.26	1.27	75	0	1.09	39	0.26	1.13	75	0.35	0.58	75
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	4.12	0.02	95	6.34	0.03	96	3.23	0.02	95	6.20	0.05	96	6.21	0.10	96
To subsidiary holding companies	2.02	0	99	1.60	0	99	1.58	0	99	1.57	0	99	1.57	0	99
Total	6.15	0.02	96	7.94	0.03	96	4.81	0.02	95	7.77	0.05	96	7.78	0.10	96
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.61	1.70	76	0.52	1.80	73	0.48	1.76	71	0.53	2.66	70	0.64	5.62	63
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	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

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	9.50	64.91	3		74.87		19.10	66.37	11	25.06	81.10	13	31.85	57.84	29
Dividends declared / Net income	19.84	33.46	27	12.95	23.13	27	15.40	28.27	25	27.44	42.29	31	17.88	33.08	21
Net income – dividends / Average equity	11.34	6.76	85	16.06	9.52	84	13.69	8.62	86	6.78	4.14	81	9.65	6.46	86
Percent of Dividends Paid															
Dividends from bank subsidiaries	1,071.43	124.34	98	0	101.14	15	528.47	155.92	93	415.83	132.17	93	333.33	178.13	84
Dividends from nonbank subsidiaries	0	1.65	31	5.88	3.28	82	21.53	4.90	88	5.76	3.41	78	6.67	7.53	73
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	1,071.43	153.16	98	5.88	128.99	21	550	203.53	91	421.58	174.85	90	340	260.40	76
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	256.18	43.39	97	0	30.63	14	97.50	45.96	92	116.89	60.28	93	66.55	66.55	49
Interest income from bank subsidiaries	0.09	0.15	76	0.02	0.12	60	0.04	0.11	69	0.35	0.36	71	0.61	0.54	71
Management and service fees from bank subsidiaries	28.91	0.75	96	19.41	1.08	96	20.48	0.88	97	27.69	1.47	96	17.35	1.55	94
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	285.17	49.34	96	19.43	33.49	39	118.01	51.33	95	144.93	62.88	94	84.51	69.36	64
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	31.46	24	25.57	47.24	61	85.24	62.63	62	36.04	56.39	48	30.78	82.95	40
Interest income from nonbank subsidiaries	0.44	2.20	75	1.82	2.80	75	1.39	2.44	73	2.55	7.38	70	2.18	20.25	58
Management and service fees from nonbank subsidiaries	9.54	0.46	94	8.86	0.53	94	8.80	0.37	93	13.29	0.86	92	11.96	1.92	88
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	9.98	39.06	51	36.24	69.48	57	95.43	87.22	60	51.88	79.84	42	44.92	150.41	26
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies	0	117.80	22	0	28.44	27	0	38.10	20	0	43.51	16	0	61.23	17
Interest income from subsidiary holding companies	0	11.88	27	0	6.44	22	0	5.26	22	0	8.40	23	0	6.54	25
Management and service fees from subsidiary holding companies	0	0.52	47	0	0.37	45	0	0.73	42	0	0.44	45	0	0.36	46
Other income from subsidiary holding companies	0	-3.33	52	0	-1.46	52	0	-0.40	50	0	0.01	45	0	0.29	44
Operating income from subsidiary holding companies	0	126.86	16	0	34.47	17	0	58.37	10	0	55.20	11	0	76.49	9
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	89.78	60.28	47	0	58.57	15	79.37	74.16	32	78.93	69.76	32	76.48	67.32	33
Interest income from bank subsidiaries	0.03	1.04	58	0.10	0.72	60	0.03	0.23	58	0.24	0.63	66	0.70	0.80	70
Management and service fees from bank subsidiaries	10.13	1.48	89	91.64	4.11	96	16.67	1.44	93	18.70	1.87	94	19.93	1.81	92
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	99.94	73.91	68	91.74	71.70	42	96.07	83.13	37	97.86	82.20	50	97.11	78.80	46
Dividends from nonbank subsidiaries	0	4.30	30	4.47	5.32	78	3.23	3.07	78	1.09	1.95	66	1.53	2.65	67
Interest income from nonbank subsidiaries	0.01	0.21	81	0.32	0.82	82	0.05	0.18	79	0.08	0.73	75	0.11	1.19	69
Management and service fees from nonbank subsidiaries	0.21	0.01	93	1.55	0.05	93	0.33	0.01	94	0.40	0.02	93	0.59	0.06	91
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	0.22	6.88	64	6.34	10.59	70	3.62	4.67	73	1.57	4.70	59	2.23	7.29	59
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			142.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	34.93	28.43	62	97.95	29.59	85	34.97	26.38	66	98.06	27.08	87	98.48	28.33	87