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

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BHC Name ASSOCIATED BANC-CORP

City/State GREEN BAY, WI

Bank Holding Company Information

Federal Reserve District: 7
Consolidated Assets ($000): 34,955,900
Peer Group Number: 1 Number in Peer Group: 134
Number of Bank Subsidiaries: 1

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

Mailing Address:

ASSOCIATED BANC-CORP
433 MAIN STREET

GREEN BAY, WI 54301

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Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	35,246,183	33,684,143	34,459,860	34,292,341	33,081,466
Net income ($000)	74,262	94,301	350,994	306,771	326,790
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)	2.18	2.55	20	2.14	2.67	17	2.16	2.60	18	2.27	2.77	18	2.57	3.01	25
+ Non-interest income	0.85	0.97	54	1.13	1.13	58	0.96	1.04	54	1.44	1.21	66	1.13	1.32	51
– Overhead expense	1.98	2.18	42	2.08	2.28	39	2.06	2.17	45	2.25	2.57	37	2.39	2.69	36
– Provision for credit losses	-0.05	0.04	26	-0.27	-0.12	28	-0.26	-0.09	14	0.49	0.51	50	0.06	0.15	26
+ Securities gains (losses)	0	0	72	0	0.01	8	0	0.01	12	0.03	0.02	67	-0.02	0.01	4
+ Other tax equivalent adjustments	0	0	44	0	0	48	0	0	79	0	0	83	0	0	42
= Pretax net operating income (tax equivalent)	1.11	1.35	28	1.46	1.78	27	1.31	1.66	24	1	1.04	44	1.28	1.56	23
Net operating income	0.84	1.03	27	1.12	1.36	25	1.02	1.26	24	0.89	0.81	56	0.99	1.19	22
Net income	0.84	1.02	27	1.12	1.35	26	1.02	1.26	24	0.89	0.82	55	0.99	1.19	22
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.39	2.96	15	2.42	3.18	15	2.39	3.06	16	2.79	3.55	13	3.97	4.41	21
Interest expense	0.17	0.20	45	0.25	0.29	53	0.21	0.25	51	0.45	0.52	48	1.13	1.08	62
Net interest income (tax equivalent)	2.22	2.75	16	2.17	2.88	15	2.18	2.80	17	2.34	3.01	17	2.85	3.33	24
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.03	0.09	4	0.08	0.16	39	0.10	0.11	56	0.41	0.27	75	0.24	0.21	65
Earnings coverage of net loan and lease losses (X)	-43.99	38.54	16	19.50	25.70	62	15.04	39.72	38	4.91	22.91	23	7.71	24.40	31
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.14	1.20	47	1.46	1.49	54	1.16	1.23	45	1.57	1.58	55	0.88	0.83	54
Allowance for loan and lease losses / Total loans and leases	1.13	1.17	48	1.45	1.47	53	1.15	1.20	45	1.56	1.55	57	0.88	0.81	54
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.66	0.47	79	0.77	0.70	64	0.66	0.49	76	0.92	0.71	72	0.61	0.57	57
30–89 days past due loans and leases / Total loans and leases	0.06	0.32	8	0.08	0.33	13	0.09	0.32	12	0.17	0.39	21	0.12	0.43	12
Liquidity and Funding															
Net noncore funding dependence	8.16	-1.97	85	4.95	-0.51	71	6.65	-2.33	80	10.50	3.20	75	20.13	14.45	73
Net short-term noncore funding dependence	4.19	-6.65	87	-0.75	-6.88	70	1.30	-7.71	75	4.76	-4.76	81	9.17	3.38	65
Net loans and leases / Total assets	69.64	59.31	77	69.31	60.99	74	68.60	58.67	75	72.40	61.58	80	70.31	63.77	59
Capitalization															
Tier 1 leverage ratio	8.86	9.06	47	9.53	9.15	65	8.83	8.98	53	9.37	9.13	59	8.83	9.76	27
Holding company equity capital / Total assets	11.30	10.29	65	11.94	10.72	71	11.47	10.71	63	12.24	11.16	67	12.11	12.43	46
Total equity capital (including minority interest) / Total assets	11.30	10.40	63	11.94	10.85	70	11.47	10.82	61	12.24	11.29	65	12.11	12.57	45
Common equity tier 1 capital / Total risk-weighted assets	10.21	12.21	23	10.76	12.57	21	10.31	12.42	22	10.45	12.38	21	10.21	12.17	22
Net loans and leases / Equity capital (X)	6.17	5.82	59	5.81	5.73	54	5.98	5.53	63	5.91	5.58	57	5.81	5.21	68
Cash dividends / Net income	45.05	33.45	72	35.07	23.13	71	37.94	28.27	70	42.50	42.30	52	38.86	33.12	59
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	1.10	9.35	20	1.97	16.49	14	5.04	10.50	30	3.19	16.68	13	-3.75	9.26	4
Equity capital	-4.35	4.03	26	8.90	9.13	63	-1.62	7.46	9	4.30	6.99	40	3.74	10.49	30
Net loans and leases	1.59	6.29	37	-1.77	7.22	29	-0.48	3.36	41	6.26	9.07	47	-0.05	9.10	13
Noncore funding	-14.99	-10.65	42	-45.10	-25.09	26	-20.58	-14.79	38	-39.95	-12.18	17	-19.15	6.59	15
Parent Company Ratios															
Short-term debt / Equity capital	0.77	0.49	83	1.24	0.52	84	0.86	0.57	79	1.45	0.77	81	0.82	1.02	77
Long-term debt / Equity capital	6.31	11.08	45	6.03	11.33	42	6.19	10.95	45	6.08	13.56	41	6.34	13.04	51
Equity investment in subsidiaries / Equity capital	98.15	103.47	24	96.91	102.85	19	98.23	103.22	20	97.90	102.81	21	99.88	103.22	33
Cash from ops + noncash items + op expense / Op expense + dividends	89.40	125.04	36	231.79	98.58	88	274.34	154.48	87	144.25	147.24	58	218.94	190.27	71

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	167,695	174,039	693,706	785,117	997,773	-3.65	-3.26
Income from lease financing receivables	1	10	23	126	326	-90.00	-99.68
Fully taxable income on loans and leases	166,679	173,089	689,767	781,576	993,193	-3.70	-3.05
Tax-exempt income on loans and leases	1,017	960	3,962	3,667	4,906	5.94	-41.72
Estimated tax benefit on income on loans and leases	297	262	1,107	954	1,268	13.63	-67.84
Income on loans and leases (tax equivalent)	167,993	174,311	694,836	786,197	999,367	-3.62	-3.78
Investment interest income (tax equivalent)	36,856	24,989	112,315	133,131	172,619	47.49	2.63
Interest on balances due from depository institutions	424	228	2,037	1,611	5,170	85.96	63.08
Interest income on other earning assets	1,569	1,466	5,796	7,859	11,473	7.03	24.23
Total interest income (tax equivalent)	206,842	200,994	814,984	928,798	1,188,629	2.91	-2.44
Interest on time deposits of $250K or more	149	629	1,339	10,104	27,228	-76.31	-58.50
Interest on time deposits < $250K	787	2,385	6,090	20,581	29,241	-67.00	-71.68
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	2,635	2,895	11,193	36,954	180,817	-8.98	-80.89
Interest on other borrowings and trading liabilities	8,221	12,379	42,792	71,324	88,730	-33.59	19.82
Interest on subordinated debt and mandatory convertible securities	2,730	2,730	10,920	10,920	10,920	0.00	0.00
Total interest expense	14,522	21,018	72,334	149,883	336,936	-30.91	-45.23
Net interest income (tax equivalent)	192,320	179,976	742,650	778,915	851,693	6.86	3.67
Non-interest income	75,337	95,417	331,001	494,308	374,490	-21.04	-5.23
Adjusted operating income (tax equivalent)	267,657	275,393	1,073,651	1,273,223	1,226,183	-2.81	1.00
Overhead expense	174,098	175,411	708,663	772,524	791,188	-0.75	1.01
Provision for credit losses	-3,990	-23,004	-88,011	167,006	18,500		
Securities gains (losses)	21	-39	-16	9,221	-7,514		
Other tax equivalent adjustments	0	0	1	2	0		
Pretax net operating income (tax equivalent)	97,485	122,977	453,103	342,931	422,529	-20.73	17.96
Applicable income taxes	18,650	24,602	85,313	20,200	79,720	-24.19	-11.80
Tax equivalent adjustments	4,573	4,074	16,796	15,960	16,019	12.25	-12.58
Applicable income taxes (tax equivalent)	23,223	28,676	102,109	36,160	95,739	-19.02	-11.95
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	74,262	94,301	350,994	306,771	326,790	-21.25	31.97
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	74,262	94,301	350,994	306,771	326,790	-21.25	31.97
Memoranda							
Net income - holding company and noncontrolling (minority) interest	74,262	94,301	350,994	306,771	326,790	-21.25	31.97
Investment securities income (tax equivalent)	36,856	24,989	112,315	133,131	172,619	47.49	2.63
US Treasury and agency securities (excluding mortgage-backed securities)	389	109	1,301	283	24	256.88	19350.00
Mortgage-backed securities	17,071	6,235	36,260	53,658	91,607	173.79	-27.11
All other securities	19,396	18,645	74,754	79,190	80,988	4.02	55.31
Cash dividends declared	33,458	33,076	133,172	130,381	127,006	1.15	61.65
Common	30,583	27,870	116,061	112,023	111,804	9.73	66.50
Preferred	2,875	5,206	17,111	18,358	15,202	-44.78	23.39

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

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.35	2.75	20	2.39	2.96	16	2.37	2.85	17	2.71	3.27	17	3.59	4	23
Less: Interest expense	0.16	0.19	50	0.25	0.27	55	0.21	0.23	55	0.44	0.48	51	1.02	0.98	63
Equals: Net interest income (tax equivalent)	2.18	2.55	20	2.14	2.67	17	2.16	2.60	18	2.27	2.77	18	2.57	3.01	25
Plus: Non-interest income	0.85	0.97	54	1.13	1.13	58	0.96	1.04	54	1.44	1.21	66	1.13	1.32	51
Equals: adjusted operating income (tax equivalent)	3.04	3.56	20	3.27	3.87	21	3.12	3.70	20	3.71	4.04	36	3.71	4.41	19
Less: Overhead expense	1.98	2.18	42	2.08	2.28	39	2.06	2.17	45	2.25	2.57	37	2.39	2.69	36
Less: Provision for credit losses	-0.05	0.04	26	-0.27	-0.12	28	-0.26	-0.09	14	0.49	0.51	50	0.06	0.15	26
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	72	0	0.01	8	0	0.01	11	0.03	0.02	67	-0.02	0.01	4
Plus: other tax equivalent adjustments	0	0	44	0	0	48	0	0	79	0	0	83	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.11	1.35	28	1.46	1.78	27	1.31	1.66	24	1	1.04	44	1.28	1.56	23
Less: Applicable income taxes (tax equivalent)	0.26	0.31	34	0.34	0.40	29	0.30	0.38	24	0.11	0.23	16	0.29	0.36	31
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.84	1.03	27	1.12	1.36	25	1.02	1.26	24	0.89	0.81	56	0.99	1.19	22
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	0.84	1.02	27	1.12	1.35	26	1.02	1.26	24	0.89	0.82	55	0.99	1.19	22
Memo: Net income (last four quarters)	0.95	1.17	23	1.03	1.07	43	1.02	1.26	24	0.89	0.82	55	0.99	1.19	21
Net income–BHC and noncontrolling (minority) interest	0.84	1.04	25	1.12	1.37	26	1.02	1.27	22	0.89	0.83	55	0.99	1.20	22
Margin Analysis															
Average earning assets / Average assets	98.24	93.16	95	98.63	93.08	97	98.78	93.08	97	97.02	92.32	93	90.43	91.05	42
Average interest-bearing funds / Average assets	63.08	60.43	68	63.54	62.97	58	62.99	61.99	63	66.13	64.06	67	70.63	65.57	76
Interest income (tax equivalent) / Average earning assets	2.39	2.96	15	2.42	3.18	15	2.39	3.06	16	2.79	3.55	13	3.97	4.41	21
Interest expense / Average earning assets	0.17	0.20	45	0.25	0.29	53	0.21	0.25	51	0.45	0.52	48	1.13	1.08	62
Net interest income (tax equivalent) / Average earning assets	2.22	2.75	16	2.17	2.88	15	2.18	2.80	17	2.34	3.01	17	2.85	3.33	24
Yield or Cost															
Total loans and leases (tax equivalent)	2.79	3.88	6	2.85	4.05	5	2.89	4.01	6	3.20	4.27	7	4.32	5.09	12
Interest-bearing bank balances	0.40	0.18	96	0.10	0.10	42	0.20	0.14	92	0.27	0.27	53	2.33	2.04	69
Federal funds sold and reverse repos	0.43	0.28	77	0	0.26	21	0.26	0.25	62	1.10	0.68	79	2.44	2.44	63
Trading assets	0	0.43	27	0	0.39	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	2.34	2.93	13	2.37	3.15	14	2.34	3.04	13	2.74	3.51	12	3.92	4.36	23
Investment securities (tax equivalent)	2.19	1.78	85	2.06	1.84	64	2.08	1.77	72	2.55	2.25	76	2.78	2.76	54
US Treasury and agency securities (excluding mortgage-backed securities)	1.06	1.09	50	0.56	1.30	16	1	1.14	40	0.58	1.75	5	2.40	2.32	64
Mortgage-backed securities	1.54	1.67	37	0.86	1.60	3	1.08	1.57	8	1.92	2.05	33	2.42	2.61	24
All other securities	3.46	2.75	76	3.40	2.93	70	3.46	2.81	74	3.53	3.24	66	3.69	4.06	47
Interest-bearing deposits	0.07	0.16	20	0.12	0.26	23	0.09	0.21	22	0.35	0.53	29	1.22	1.10	61
Time deposits of $250K or more	0.28	0.48	19	0.86	0.82	56	0.53	0.66	39	1.69	1.42	77	2.30	1.96	76
Time deposits < $250K	0.28	0.44	24	0.70	0.78	46	0.48	0.62	37	1.24	1.36	37	1.53	1.82	30
Other domestic deposits	0.06	0.13	20	0.07	0.17	17	0.06	0.15	19	0.22	0.36	27	1.11	0.93	71
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos	0.05	0.16	17	0.07	0.18	31	0.07	0.17	32	0.28	0.62	22	0.98	1.86	28
Other borrowed funds and trading liabilities	1.87	1.14	79	2.48	1.38	87	2.31	1.27	85	2.03	1.50	78	2.35	2.38	52
All interest-bearing funds	0.26	0.31	47	0.39	0.42	55	0.33	0.37	52	0.66	0.74	48	1.44	1.49	50

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	75,337	95,417	331,001	494,308	374,490
Fiduciary activities income	17,132	15,623	66,782	57,268	54,648
Service charges on deposit accounts - domestic	16,857	14,855	64,406	56,307	63,135
Trading revenue	2,752	5,770	20,128	19,887	13,757
Investment banking fees and commissions	5,271	6,791	23,072	27,689	28,819
Insurance activities revenue	101	76	336	45,245	89,104
Venture capital revenue	0	0	0	0	0
Net servicing fees	11,248	8,892	15,109	-19,417	9,369
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	6,301	21,587	47,015	207,547	22,872
Other non-interest income	15,675	21,823	94,153	99,782	92,786
Total overhead expenses	174,098	175,411	708,663	772,524	791,188
Personnel expense	104,811	104,026	426,687	432,151	487,063
Net occupancy expense	21,041	21,674	84,617	85,769	85,949
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	2,203	2,236	8,844	10,192	9,948
Other operating expenses	46,043	47,475	188,515	244,412	208,228
Fee income on mutual funds and annuities	2,150	2,191	8,644	9,569	11,748
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	4,057	4,008	3,988	4,064	4,669
Average personnel expense per employee	25.83	25.95	106.99	106.34	104.32
Average assets per employee	8,687.75	8,404.23	8,640.89	8,438.08	7,085.34

	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	2.85	2.26	63	2.30	2.10	59	2.61	2.17	60	1.94	2.02	54	3.14	2.72	58
Overhead expenses / Net Interest Income + non-interest income	66.18	61.09	68	64.65	59.31	74	67.05	59.28	80	61.44	62.28	49	65.38	61.29	69
Percent of Average Assets															
Total overhead expense	1.98	2.18	42	2.08	2.28	39	2.06	2.17	45	2.25	2.57	37	2.39	2.69	36
Personnel expense	1.19	1.21	50	1.24	1.28	50	1.24	1.21	59	1.26	1.30	49	1.47	1.41	53
Net occupancy expense	0.24	0.23	54	0.26	0.24	56	0.25	0.23	58	0.25	0.26	47	0.26	0.28	42
Other operating expenses	0.55	0.71	34	0.59	0.73	38	0.57	0.72	34	0.74	0.94	43	0.66	0.97	24
Overhead less non-interest income	1.12	1.18	42	0.95	1.10	32	1.10	1.10	43	0.81	1.25	17	1.26	1.32	43
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	65.05	60.59	67	63.69	58.69	74	66	58.83	79	60.67	61.82	49	64.52	60.64	69
Personnel expense	39.16	33.94	77	37.77	33.28	74	39.74	32.93	86	33.94	32.36	55	39.72	32.39	87
Net occupancy expense	7.86	6.43	70	7.87	6.42	72	7.88	6.23	75	6.74	6.58	55	7.01	6.52	60
Other operating expenses	18.03	19.35	41	18.05	18.45	53	18.38	19.18	50	20	22.28	50	17.79	21.20	32
Total non-interest income	28.15	26.24	62	34.65	28.42	67	30.83	27.67	62	38.82	28.83	75	30.54	29.23	64
Fiduciary activities income	6.40	2.31	87	5.67	2.15	85	6.22	2.20	87	4.50	2.09	82	4.46	1.97	80
Service charges on domestic deposit accounts	6.30	3.51	88	5.39	3.21	84	6	3.27	89	4.42	3.27	68	5.15	3.88	67
Trading revenue	1.03	0.53	78	2.10	0.97	81	1.87	0.62	86	1.56	1.28	75	1.12	1.18	68
Investment banking fees and commissions	1.97	2.33	60	2.47	2.51	66	2.15	2.58	61	2.17	2.46	63	2.35	3.54	63
Insurance activities revenue	0.04	0.38	51	0.03	0.38	42	0.03	0.36	44	3.55	0.41	95	7.27	0.47	95
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	4.20	1.49	86	3.23	0.99	86	1.41	0.60	83	-1.53	0.01	10	0.76	0.28	84
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	2.35	1.74	66	7.84	3.74	81	4.38	3.30	70	16.30	3.92	93	1.87	1.86	57
Other non-interest income	5.86	8.92	37	7.92	8.65	56	8.77	9.27	59	7.84	9.65	45	7.57	10.04	42
Overhead less non-interest income	36.90	33.42	60	29.05	29.66	42	35.18	30.52	60	21.85	31.93	22	33.98	31.06	46
Applicable income taxes / Pretax net operating income (tax equivalent)	19.13	20.83	31	20.01	21.04	37	18.83	21.18	20	5.89	18.63	6	18.87	20.56	33
Applicable income tax + TE / Pretax net operating income + TE	23.82	22.92	63	23.32	22.74	58	22.54	22.67	47	10.54	21.18	10	22.66	23.23	43

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	15,484,681	15,516,256	15,464,433	15,798,650	15,251,966	-0.20	14.61
Commercial and industrial loans	5,456,815	5,612,570	5,462,803	5,719,649	5,393,786	-2.78	12.53
Loans to individuals	787,413	298,156	444,768	313,054	351,159	164.09	111.20
Loans to depository institutions and acceptances of other banks	1	0	2	0	2		-66.67
Agricultural loans	5,503	4,583	14,381	3,479	9,327	20.07	1450.14
Other loans and leases	2,889,095	2,883,914	2,975,200	2,746,050	1,966,480	0.18	99.08
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	24,623,508	24,315,479	24,361,587	24,580,882	22,972,720	1.27	21.99
Less: Allowance for loan and lease losses	279,059	352,938	280,015	383,702	201,371	-20.93	-1.28
Net loans and leases	24,344,449	23,962,541	24,081,572	24,197,180	22,771,349	1.59	22.32
Debt securities that reprice or mature in over 1 year	6,497,210	4,807,819	6,319,493	4,559,186	5,093,749	35.14	12.97
Mutual funds and equity securities	5,025	1,684	4,475	1,661	1,646	198.40	4386.61
Subtotal	30,846,684	28,772,044	30,405,540	28,758,027	27,866,744	7.21	20.25
Interest-bearing bank balances	166,929	1,590,494	681,684	298,759	207,624	-89.50	-50.49
Federal funds sold and reverse repos	0	0	0	1,135	7,740		-100.00
Debt securities that reprice or mature within 1 year	223,513	406,280	251,525	405,260	373,920	-44.99	114.65
Trading assets	23,385	125,648	86,923	197,098	89,960	-81.39	-52.57
Total earning assets	31,260,511	30,894,466	31,425,672	29,660,279	28,545,988	1.18	19.48
Non-interest-bearing cash and due from depository institutions	334,138	356,285	343,831	416,154	373,380	-6.22	0.46
Premises, fixed assets, and leases	388,095	399,525	385,315	419,876	437,472	-2.86	16.59
Other real estate owned	18,194	24,588	29,619	14,269	21,101	-26.00	141.30
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	2,955,027	2,900,454	2,919,872	2,909,272	3,008,537	1.88	29.98
Total assets	34,955,900	34,575,255	35,104,253	33,419,783	32,386,478	1.10	20.08
Quarterly average assets	35,246,183	33,684,143	35,016,159	34,123,004	32,203,661	4.64	22.24
Average loans and leases (YTD)	24,097,738	24,463,349	24,060,293	24,537,397	23,123,322	-1.49	20.01
Memoranda							
Loans held-for-sale	91,582	153,151	136,638	129,158	151,280	-40.20	147.84
Loans not held-for-sale	24,531,926	24,162,328	24,224,949	24,451,724	22,821,440	1.53	21.76
Real estate loans secured by 1–4 family	8,281,792	8,490,015	8,299,563	8,714,737	9,125,284	-2.45	8.10
Commercial real estate loans	7,197,297	7,017,091	7,158,150	7,071,540	6,123,838	2.57	23.07
Construction and land development	1,760,076	1,882,299	1,808,976	1,840,417	1,420,900	-6.49	13.12
Multifamily	1,385,810	1,287,201	1,405,264	1,360,305	1,201,835	7.66	43.24
Nonfarm nonresidential	4,051,411	3,847,591	3,943,910	3,870,818	3,501,103	5.30	21.85
Real estate loans secured by farmland	5,592	9,150	6,720	12,373	2,844	-38.89	276.06
Total investment securities	6,725,748	5,215,783	6,575,493	4,966,107	5,469,315	28.95	14.87
U.S. Treasury securities	117,130	54,693	123,957	27,530	999	114.16	11554.73
US agency securities (excluding mortgage-backed securities)	20,045	23,063	21,477	33,622	0	-13.09	
Municipal securities	2,068,937	1,888,644	2,029,216	1,892,562	1,964,729	9.55	82.84
Mortgage-backed securities	4,342,660	2,918,766	4,216,049	2,680,543	3,235,249	48.78	-7.96
Asset-backed securities	168,978	325,933	177,325	327,189	263,692	-48.16	
Other debt securities	2,973	3,000	2,994	3,000	3,000	-0.90	-36.60
Mutual funds and equity securities	5,025	1,684	4,475	1,661	1,646	198.40	4386.61
Available-for-sale securities	2,780,803	3,356,949	4,332,015	3,085,441	3,262,586	-17.16	-35.34
U.S. Treasury securities	116,132	53,693	122,957	26,531	0	116.29	11455.42
US agency securities (excluding mortgage-backed securities)	20,045	23,063	21,477	33,622	0	-13.09	
Municipal securities	372,401	433,182	400,457	450,662	546,160	-14.03	
Mortgage-backed securities	2,100,274	2,518,078	3,606,805	2,244,437	2,449,734	-16.59	-51.10
Asset-backed securities	168,978	325,933	177,325	327,189	263,692	-48.16	
Other debt securities	2,973	3,000	2,994	3,000	3,000	-0.90	-36.60
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-175,019	115,391	109,661	149,938	71,381		
Available-for-sale securites appreciation (depreciation)	-109,960	33,103	-6,656	57,042	10,635		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	2,177,883	1,968,567	2,255,467	2,084,572	2,561,144	10.63	2.15

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	8,315,699	8,496,194	8,504,077	7,661,728	5,450,709	-2.12	55.78
NOW, ATS and transaction accounts	6,616,768	5,748,353	7,019,782	6,090,869	5,329,717	15.11	39.71
Time deposits less brokered deposits < $250K	317,025	258,969	364,203	217,420	415,753	22.42	
MMDA and other savings accounts	12,184,029	11,871,267	11,595,309	10,972,854	10,375,834	2.63	20.17
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	27,433,521	26,374,783	27,483,371	24,942,871	21,572,013	4.01	51.47
Time deposits of $250K or more	209,208	246,037	215,100	341,068	861,183	-14.97	-14.48
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	368,768	138,507	319,532	192,971	433,097	166.25	-43.28
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	30,593	51,171	34,730	59,346	32,016	-40.21	-74.86
Other borrowings w/remaining maturity of 1 year or less	330,300	317,519	11,810	317,193	605,546	4.03	-50.99
Other borrowings w/remaining maturity over 1 year	1,208,210	1,613,235	1,609,400	1,616,128	2,925,565	-25.11	-43.78
Brokered deposits < $250K	762,680	1,056,346	767,959	1,198,542	1,345,868	-27.80	-78.04
Noncore funding	2,909,759	3,422,815	2,958,531	3,725,248	6,203,275	-14.99	-60.21
Trading liabilities	110,343	16,082	19,421	14,110	14,970	586.13	132.00
Subordinated notes and debentures + trust preferred securities	249,235	248,940	249,161	248,867	248,572	0.12	0.59
Other liabilities	304,755	384,854	368,916	397,754	425,525	-20.81	23.56
Total liabilities	31,007,613	30,447,474	31,079,400	29,328,850	28,464,355	1.84	19.42
Equity Capital							
Perpetual preferred stock (including surplus)	193,195	353,512	193,195	353,512	256,716	-45.35	20.80
Common stock	1,752	1,752	1,752	1,752	1,752	0.00	7.48
Common surplus	1,708,104	1,706,787	1,713,851	1,720,329	1,716,431	0.08	16.22
Retained earnings	2,715,118	2,520,145	2,672,601	2,458,920	2,380,867	7.74	58.82
Accumulated other comprehensive income	-137,024	-4,193	-10,317	12,618	-33,183		
Other equity capital components	-532,858	-450,222	-546,229	-456,198	-400,460		
Total holding company equity capital	3,948,287	4,127,781	4,024,853	4,090,933	3,922,123	-4.35	25.55
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,948,287	4,127,781	4,024,853	4,090,933	3,922,123	-4.35	25.55
Total liabilities and capital	34,955,900	34,575,255	35,104,253	33,419,783	32,386,478	1.10	20.08
Memoranda							
Non-interest-bearing deposits	8,315,699	8,496,194	8,504,077	7,661,728	5,450,709	-2.12	55.78
Interest-bearing deposits	20,089,710	19,180,972	19,962,353	18,820,753	18,328,355	4.74	21.83
Total deposits	28,405,409	27,677,166	28,466,430	26,482,481	23,779,064	2.63	30.13
Long-term debt that reprices within 1 year	600,000	0	600,000	0	0		-71.63
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,024,853	4,090,933	4,090,933	3,922,123	3,780,888		
Accounting restatements	1,713	0	0	-98,337	0		
Net income	74,262	94,301	350,994	306,771	326,790		
Net sale of new perpetual preferred stock	0	0	-164,458	96,796	0		
Net sale of new common stock	12,817	14,000	41,293	25,528	36,069		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	5,193	21,566	137,802	77,368	186,076		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	33,458	33,076	133,172	130,381	127,006		
Change in other comprehensive income	-126,707	-16,811	-22,935	45,801	91,789		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	-331		
Holding company equity capital, ending balance	3,948,287	4,127,781	4,024,853	4,090,933	3,922,123		

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	44.30	37.11	63	44.88	36.10	70	44.05	36.25	69	47.27	36.22	73	47.09	37.78	65
Commercial and industrial loans	15.61	10.78	77	16.23	13.88	61	15.56	10.76	76	17.11	13.52	69	16.65	12.02	74
Loans to individuals	2.25	3.61	60	0.86	3.42	40	1.27	3.36	50	0.94	3.40	41	1.08	4.20	35
Loans to depository institutions and acceptances of other banks	0	0.02	69	0	0.02	32	0	0.02	69	0	0.03	31	0	0.04	58
Agricultural loans	0.02	0.17	40	0.01	0.19	35	0.04	0.18	52	0.01	0.19	33	0.03	0.24	46
Other loans and leases	8.26	4.19	80	8.34	4.29	82	8.48	4.47	79	8.22	4.63	77	6.07	5.01	61
Net loans and leases	69.64	59.31	77	69.31	60.99	74	68.60	58.67	75	72.40	61.58	80	70.31	63.77	59
Debt securities over 1 year	18.59	19.47	51	13.91	16.70	36	18	19.46	48	13.64	15.55	40	15.73	14.60	57
Mutual funds and equity securities	0.01	0.06	39	0	0.06	39	0.01	0.06	41	0	0.05	37	0.01	0.06	36
Subtotal	88.24	80.04	85	83.22	78.43	64	86.61	79.22	78	86.05	78.16	82	86.04	79.65	69
Interest-bearing bank balances	0.48	7.18	1	4.60	9.08	25	1.94	8.50	11	0.89	7.51	6	0.64	3.06	19
Federal funds sold and reverse repos	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	61	0.02	1.57	61
Debt securities 1 year or less	0.64	1.65	32	1.18	1.59	49	0.72	1.56	41	1.21	1.68	48	1.15	1.91	47
Trading assets	0.07	0.52	53	0.36	0.56	62	0.25	0.49	64	0.59	1.01	61	0.28	1.19	54
Total earning assets	89.43	91.28	26	89.35	91.48	21	89.52	91.77	22	88.75	91.05	18	88.14	89.53	32
Non-interest cash and due from depository institutions	0.96	0.96	52	1.03	1	49	0.98	0.82	66	1.25	1.07	62	1.15	1.14	49
Other real estate owned	0.05	0.01	91	0.07	0.02	90	0.08	0.01	96	0.04	0.02	79	0.07	0.03	83
All other assets	9.62	7.70	74	9.62	7.44	77	9.50	7.35	76	10	7.82	79	10.71	9.27	70
Memoranda															
Short-term investments	1.12	10.28	2	5.78	11.92	21	2.66	11.47	6	2.11	11.17	6	1.82	7.63	19
U.S. Treasury securities	0.34	1.80	37	0.16	0.98	52	0.35	1.47	44	0.08	0.84	48	0	1.03	26
US agency securities (excluding mortgage-backed securities)	0.06	0.79	34	0.07	0.73	30	0.06	0.82	32	0.10	0.63	37	0	0.54	13
Municipal securities	5.92	1.72	90	5.46	1.77	86	5.78	1.73	87	5.66	1.69	88	6.07	1.34	93
Mortgage-backed securities	12.42	14.04	44	8.44	12.38	34	12.01	14.14	41	8.02	11.75	35	9.99	11.44	40
Asset-backed securities	0.48	0.56	66	0.94	0.35	82	0.51	0.50	70	0.98	0.32	83	0.81	0.28	82
Other debt securities	0.01	0.55	27	0.01	0.46	29	0.01	0.53	29	0.01	0.42	31	0.01	0.39	30
Loans held-for-sale	0.26	0.40	63	0.44	0.46	64	0.39	0.55	65	0.39	0.52	51	0.47	0.39	68
Loans held for investment	70.18	59.15	79	69.88	61.15	76	69.01	58.06	80	73.17	61.72	81	70.47	63.50	63
Real estate loans secured by 1–4 family	23.69	11.67	88	24.56	11.69	91	23.64	11.46	88	26.08	11.91	92	28.18	13.29	92
Revolving	1.61	1.40	58	1.80	1.51	60	1.64	1.42	60	2.02	1.66	60	2.50	2.07	61
Closed-end, secured by first liens	22.03	9.94	88	22.67	9.76	91	21.95	9.67	88	23.96	9.81	93	25.55	10.69	92
Closed-end, secured by junior liens	0.06	0.17	34	0.08	0.21	36	0.06	0.17	35	0.09	0.22	38	0.13	0.28	41
Commercial real estate loans	20.59	23.42	42	20.30	22.27	41	20.39	22.69	44	21.16	22.22	43	18.91	22.23	41
Construction and land development	5.04	3.49	69	5.44	3.32	79	5.15	3.34	72	5.51	3.40	79	4.39	3.44	64
Multifamily	3.96	3.52	65	3.72	3.21	66	4	3.57	67	4.07	3.12	69	3.71	3.01	69
Nonfarm nonresidential	11.59	15.11	37	11.13	14.77	33	11.23	14.57	38	11.58	14.72	37	10.81	14.69	38
Real estate loans secured by farmland	0.02	0.33	34	0.03	0.33	38	0.02	0.30	40	0.04	0.33	41	0.01	0.36	28

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	62.89	61.87	44	63.81	57.91	55	63.48	61.05	47	64.27	57.15	56	66.39	57.46	56
Real estate loans secured by 1–4 family	33.63	20.07	88	34.92	19.43	90	34.07	19.86	88	35.45	19.43	91	39.72	20.75	91
Revolving	2.28	2.35	51	2.56	2.45	56	2.36	2.43	53	2.75	2.64	55	3.52	3.15	55
Closed-end	31.35	17.49	84	32.35	16.76	88	31.71	17.24	87	32.70	16.59	90	36.20	17.39	91
Commercial real estate loans	29.23	38.39	34	28.86	35.36	35	29.38	37.86	35	28.77	34.63	36	26.66	33.52	37
Construction and land development	7.15	5.82	61	7.74	5.29	73	7.43	5.65	66	7.49	5.26	72	6.19	5.09	63
1–4 family	1.55	1.29	65	1.10	1.05	61	1.56	1.18	67	1.10	0.93	62	1.14	0.94	66
Other	5.60	4.49	62	6.64	4.21	76	5.87	4.40	66	6.39	4.19	75	5.05	4.02	65
Multifamily	5.63	5.66	62	5.29	5.08	60	5.77	5.78	61	5.53	4.96	64	5.23	4.69	66
Nonfarm nonresidential	16.45	25	33	15.82	23.47	29	16.19	24.56	31	15.75	22.93	31	15.24	22.15	34
Owner-occupied	3.95	8.44	27	3.63	7.93	26	3.99	8.29	28	3.67	7.68	25	3.97	7.72	30
Other	12.50	16.32	35	12.19	15.25	34	12.20	15.94	35	12.08	14.95	34	11.27	14.34	38
Real estate loans secured by farmland	0.02	0.59	33	0.04	0.56	35	0.03	0.54	38	0.05	0.54	39	0.01	0.55	27
Loans to depository institutions and acceptances of other banks	0	0.03	69	0	0.03	32	0	0.04	69	0	0.06	31	0	0.11	58
Commercial and industrial loans	22.16	18.81	63	23.08	23.16	54	22.42	18.86	63	23.27	22.17	58	23.48	19.53	66
Loans to individuals	3.20	6.52	56	1.23	6.02	35	1.83	6.24	45	1.27	6.13	35	1.53	7.13	33
Credit card loans	0.45	0.51	74	0.41	0.50	72	0.47	0.53	73	0.43	0.65	70	0.53	0.81	70
Agricultural loans	0.02	0.31	37	0.02	0.33	35	0.06	0.34	46	0.01	0.32	32	0.04	0.37	42
Other loans and leases	11.73	8.03	72	11.86	8.05	72	12.21	8.75	70	11.17	9.09	67	8.56	9.85	57
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	477.57	395.39	67	462.55	382.51	64	484.57	391.81	70	475.16	381.27	69	519.10	391.26	68
Real estate loans secured by 1–4 family	255.42	125.02	88	253.09	124.29	91	260.06	126.06	88	262.11	125.03	92	310.58	138.18	92
Revolving	17.31	14.84	58	18.59	16.14	60	18	15.44	60	20.34	17.42	60	27.54	21.26	65
Closed-end	238.11	108.83	88	234.50	106.79	90	242.06	108.85	88	241.77	106.14	91	283.04	115.20	92
Commercial real estate loans	221.98	249.33	41	209.18	237.40	39	224.30	245.88	43	212.69	234.65	42	208.43	229.44	44
Construction and land development	54.28	36.95	71	56.11	35.26	78	56.68	35.95	76	55.35	35.62	73	48.36	34.95	66
1–4 family	11.75	8.02	70	7.96	6.84	66	11.91	7.42	71	8.13	6.34	64	8.91	6.61	65
Other	42.53	28.49	70	48.15	28.01	79	44.77	28.11	74	47.22	28.16	76	39.45	27.32	69
Multifamily	42.74	37.99	69	38.37	34.02	68	44.03	38.66	71	40.91	32.74	71	40.90	31.04	73
Nonfarm nonresidential	124.95	160.85	35	114.70	157.71	33	123.58	158.05	36	116.42	155.06	36	119.16	152.10	41
Owner-occupied	30.03	53.96	29	26.33	52.99	27	30.44	52.99	32	27.10	52.37	29	31.01	53.07	34
Other	94.93	105.37	46	88.37	102.29	39	93.14	102.54	43	89.32	100.54	40	88.15	97.41	45
Real estate loans secured by farmland	0.17	3.46	35	0.27	3.50	38	0.21	3.22	40	0.37	3.44	39	0.10	3.60	28
Loans to depository institutions and acceptances of other banks	0	0.18	69	0	0.18	32	0	0.21	69	0	0.28	31	0	0.44	58
Commercial and industrial loans	168.30	113.45	77	167.31	145.22	63	171.17	114.45	76	172.03	139.91	65	183.58	122.02	77
Loans to individuals	24.29	36.67	60	8.89	35.91	38	13.94	34.55	50	9.42	37.47	39	11.95	43.51	37
Credit card loans	3.43	2.64	76	2.95	2.59	74	3.56	2.77	76	3.18	3.30	72	4.18	4.34	74
Agricultural loans	0.17	1.66	41	0.14	1.94	36	0.45	1.86	53	0.10	1.88	32	0.32	2.18	45
Other loans and leases	89.10	47.86	79	85.97	47.52	77	93.23	51.06	77	82.59	49.54	75	66.93	52.44	63
Supplemental															
Non-owner occupied CRE loans / Gross loans	34.10	30.57	55	34.45	27.81	67	34.94	30.07	58	33.60	27.32	63	28.65	26.45	51
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	258.98	198.65	70	249.69	185.94	74	266.71	195.33	75	248.42	183.76	68	224.03	178.57	60
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	289.01	256.17	57	276.02	243.39	54	297.15	252.85	59	275.52	240.85	53	255.04	236.10	50

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	1.12	10.28	2	5.78	11.92	21	2.66	11.47	6	2.11	11.17	6	1.82	7.63	19
Liquid assets	13.22	28.10	13	14.66	27.16	15	14.65	29.03	17	10.94	26.22	8	12.09	22.44	19
Investment securities	19.24	21.67	44	15.09	18.78	36	18.73	21.63	45	14.86	17.85	36	16.89	16.99	52
Net loans and leases	69.64	59.31	77	69.31	60.99	74	68.60	58.67	75	72.40	61.58	80	70.31	63.77	59
Net loans, leases and standby letters of credit	70.38	60.12	77	70.02	61.79	76	69.31	59.49	76	73.24	62.48	80	71.17	64.84	61
Core deposits	78.48	76.85	40	76.28	73.69	46	78.29	75.71	47	74.64	70.67	48	66.61	63.09	46
Noncore funding	8.32	9.46	60	9.90	11.95	52	8.43	10.30	55	11.15	14.13	51	19.15	19.36	61
Time deposits of $250K or more	0.60	1.46	25	0.71	1.96	21	0.61	1.58	22	1.02	2.11	28	2.66	2.94	51
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	1.05	1.11	66	0.40	1.22	40	0.91	1.23	58	0.58	1.47	44	1.34	1.94	56
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.05	0.44	76	0.40	0.60	52	0.91	0.54	68	0.57	0.54	57	1.31	0.48	71
Commercial paper	0.09	0.02	91	0.15	0.01	92	0.10	0.01	92	0.18	0.01	93	0.10	0.02	92
Other borrowings w/remaining maturity of 1 year or less	0.94	1.03	62	0.92	1.11	58	0.03	1	32	0.95	1.24	57	1.87	3.01	40
Earning assets that reprice within 1 year	42.66	36.68	64	46.05	38.67	67	44.53	37.37	67	43.91	39.38	58	41.61	39.29	55
Interest-bearing liabilities that reprice within 1 year	2.94	6.16	29	3.46	7.73	20	3.01	6.39	25	4.11	8.20	24	6.01	10.19	20
Long-term debt that reprices within 1 year	1.72	0.22	91	0	0.28	30	1.71	0.26	90	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	38	29.01	68	42.59	29.49	81	39.81	29.65	74	39.80	29.11	75	35.60	26.63	74
Other Liquidity and Funding Ratios															
Net noncore funding dependence	8.16	-1.97	85	4.95	-0.51	71	6.65	-2.33	80	10.50	3.20	75	20.13	14.45	73
Net short-term noncore funding dependence	4.19	-6.65	87	-0.75	-6.88	70	1.30	-7.71	75	4.76	-4.76	81	9.17	3.38	65
Short-term investment / Short-term noncore funding	23.20	265.83	6	112.19	246.74	30	70.30	273.46	19	33.97	184.19	13	18.73	77.77	23
Liquid assets - short-term noncore funding / Nonliquid assets	9.68	35.38	20	11.15	30.67	20	12.74	36.68	21	5.30	28.18	16	2.70	16.97	23
Net loans and leases / Total deposits	85.70	73.06	78	86.58	76.22	76	84.60	72.79	78	91.37	79.43	82	95.76	90.31	64
Net loans and leases / Core deposits	88.74	78.05	71	90.85	83.77	70	87.62	78.25	70	97.01	88.34	74	105.56	103.93	60
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-5.78	-3.53	28	3.71	0.62	96	3.65	0.12	97	4.90	1.57	91	2.61	0.72	91
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-3.63	-8.82	78	1.06	1.31	52	-0.22	-0.25	50	1.86	4.31	17	0.39	1.36	30
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	58.58	20.27	93	35.61	12.84	84	34.05	14.28	78	37.84	11.38	87	40.32	12.67	87
Available-for-sale securities	41.35	77.97	6	64.36	85.49	15	65.88	83.77	21	62.13	87.23	12	59.65	85.40	12
U.S. Treasury securities	1.74	8.39	38	1.05	5.10	50	1.89	6.70	44	0.55	4.72	49	0.02	6.15	28
US agency securities (excluding mortgage-backed securities)	0.30	3.73	33	0.44	4.35	31	0.33	4.12	30	0.68	4.01	36	0	3.49	13
Municipal securities	30.76	7.89	92	36.21	9.71	89	30.86	8.22	90	38.11	9.83	92	35.92	7.75	93
Mortgage-backed securities	64.57	65.55	44	55.96	66.67	35	64.12	66.54	41	53.98	66.64	29	59.15	67.43	34
Asset-backed securities	2.51	2.78	64	6.25	1.97	83	2.70	2.50	68	6.59	1.91	83	4.82	1.66	80
Other debt securities	0.04	3.16	25	0.06	3.05	26	0.05	3.08	28	0.06	3.01	30	0.05	2.94	28
Mutual funds and equity securities	0.07	0.30	40	0.03	0.36	39	0.07	0.29	42	0.03	0.35	37	0.03	0.40	35
Debt securities 1 year or less	3.32	8.63	33	7.79	9.29	53	3.83	7.78	41	8.16	10.55	52	6.84	11.86	43
Debt securities 1 to 5 years	2.51	18.50	9	3.65	16.09	24	2.42	18.25	10	4.19	17.03	25	2.46	17.94	17
Debt securities over 5 years	94.09	70.45	93	88.52	72.48	74	93.69	71.11	92	87.61	69.86	71	90.68	66.02	86
Pledged securities	32.38	29.79	59	37.74	33.48	59	34.30	32.26	54	41.98	35.67	59	46.83	30.57	72
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	-80.45	-1.29	0	198.62	156.41	70	32.34	27.98	60	19.66	183.32	18	-26.91	26.69	13
Investment securities	28.95	28.40	61	2.68	31.91	15	32.41	31.36	58	-9.20	23.62	9	-18.23	11.75	2
Core deposits	4.01	14.47	15	14.14	29.18	9	10.19	16.94	29	15.63	26.88	17	0.32	11.23	8
Noncore funding	-14.99	-10.65	42	-45.10	-25.09	26	-20.58	-14.79	38	-39.95	-12.18	17	-19.15	6.59	15

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)			10,848,135	10,010,492	9,024,412
Commit: Secured commercial real estate loans	2,561,149	1,985,367	2,527,943	1,937,010	2,048,423
Commit: Unsecured real estate loans	946,034	959,672	928,354	944,279	826,898
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	257,040	247,474	248,292	278,798	277,969
Commercial and similar letters of credit	9,827	7,301	5,992	3,642	7,081
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	556,126	468,906	572,711	479,589	429,204
Credit derivatives - notional amount (holding company as beneficiary)	188,228	164,707	181,312	165,839	149,184
Credit derivative contracts w/ purchased credit protection-investment grade	450,265	368,821	455,044	367,568	348,092
Credit derivative contracts w/ purchased credit protection-noninvest grade	294,089	264,792	298,979	277,860	230,296
Derivative Contracts					
Interest rate futures and forward contracts	197,000	408,500	245,016	335,500	263,000
Written options contracts (interest rate)	340,864	551,766	352,810	484,185	401,358
Purchased options contracts (interest rate)	225,954	259,064	218,820	257,366	146,068
Interest rate swaps	7,769,631	6,791,339	7,311,921	6,764,625	5,767,620
Futures and forward foreign exchange	1,007,399	887,777	968,802	810,182	537,289
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	46,320
Purchased options contracts (commodity and other)	0	0	0	0	46,320
Commodity and other swaps	0	141,392	7,804	170,761	417,614

	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)							30.90	22.78	79	29.95	22.01	80	27.86	23.52	69
Standby letters of credit	0.74	0.64	68	0.72	0.67	66	0.71	0.65	65	0.83	0.71	70	0.86	0.84	65
Commercial and similar letters of credit	0.03	0.02	74	0.02	0.02	69	0.02	0.02	68	0.01	0.02	62	0.02	0.02	71
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)	1.59	0.26	92	1.36	0.28	91	1.63	0.24	93	1.44	0.35	90	1.33	0.42	88
Credit derivatives - notional amount (holding company as beneficiary)	0.54	0.18	84	0.48	0.18	82	0.52	0.18	83	0.50	0.30	80	0.46	0.52	80
Credit derivative contracts w/ purchased credit protection-investment grade	1.29	0.19	90	1.07	0.17	90	1.30	0.18	91	1.10	0.25	88	1.07	0.30	87
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.84	0.17	88	0.77	0.16	88	0.85	0.13	89	0.83	0.30	86	0.71	0.45	84
Derivative contracts	27.29	45.51	66	26.15	42.67	62	25.94	46.30	62	26.40	48.62	62	23.55	68.47	56
Interest rate contracts	24.41	33.09	64	23.17	30.32	61	23.16	32.46	62	23.46	34.36	58	20.31	47.31	54
Interest rate futures and forward contracts	0.56	4.02	64	1.18	4.59	64	0.70	3.25	62	1	6.21	57	0.81	10.67	58
Written options contracts (interest rate)	0.98	1.59	66	1.60	2	64	1.01	1.41	65	1.45	2.18	60	1.24	2.47	65
Purchased options contracts (interest rate)	0.65	1.35	71	0.75	1.45	68	0.62	1.31	70	0.77	1.46	68	0.45	2.65	62
Interest rate swaps	22.23	19.54	65	19.64	20.33	62	20.83	20.49	63	20.24	20.83	59	17.81	28.86	56
Foreign exchange contracts	2.88	6.48	81	2.57	6.19	82	2.76	6.30	80	2.42	6.01	80	1.66	10.12	75
Futures and forward foreign exchange contracts	2.88	3.96	85	2.57	3.83	83	2.76	3.78	85	2.42	3.47	82	1.66	5.23	78
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	1.07	35	0.41	0.80	78	0.02	0.92	72	0.51	1.86	77	1.58	3.32	80
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	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0.14	0.98	78
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0.14	0.94	77
Commodity and other swaps	0	0.32	38	0.41	0.27	82	0.02	0.31	77	0.51	0.32	83	1.29	0.38	85
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							45.09	44.98	64	40.80	42.82	65	39.03	45.53	57

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	9,540,848	9,039,838	9,105,173	8,822,619	7,625,589
Interest rate contracts	8,533,449	8,010,669	8,128,567	7,841,676	6,578,046
Foreign exchange contracts	1,007,399	887,777	968,802	810,182	537,289
Equity, commodity, and other contracts	0	141,392	7,804	170,761	510,254
Derivatives Position					
Futures and forwards	1,204,399	1,296,277	1,213,818	1,145,682	800,289
Written options	340,864	551,766	352,810	484,185	447,678
Exchange-traded	0	0	0	0	0
Over-the-counter	340,864	551,766	352,810	484,185	447,678
Purchased options	225,954	259,064	218,820	257,366	192,388
Exchange-traded	0	0	0	0	0
Over-the-counter	225,954	259,064	218,820	257,366	192,388
Swaps	7,769,631	6,932,731	7,319,725	6,935,386	6,185,234
Held for trading	9,228,939	8,338,634	8,726,166	8,260,301	7,107,298
Interest rate contracts	8,221,540	7,309,465	7,749,560	7,279,358	6,059,755
Foreign exchange contracts	1,007,399	887,777	968,802	810,182	537,289
Equity, commodity, and other contracts	0	141,392	7,804	170,761	510,254
Non-traded	311,909	701,204	379,007	562,318	518,291
Interest rate contracts	311,909	701,204	379,007	562,318	518,291
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	10,186,531	9,280,328	9,710,935	9,177,971	7,924,826
One year or less	4,836,304	2,082,775	4,734,783	1,759,223	1,659,008
Over 1 year to 5 years	3,401,490	3,978,242	3,064,728	4,117,251	3,620,598
Over 5 years	1,948,737	3,219,311	1,911,424	3,301,497	2,645,220
Gross negative fair value (absolute value)	110,577	16,082	19,421	16,156	15,680
Gross positive fair value	28,181	136,819	89,570	206,722	92,487
Held for trading	23,385	125,648	86,923	197,098	89,960
Non-traded	4,796	11,171	2,647	9,624	2,527
Current credit exposure on risk-based capital derivative contracts	28,181	136,819	89,570	206,722	92,487
Credit losses on derivative contracts	-1,367	-2,355	-2,244	2,275	2,848
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	89.44	93.91	25	88.62	94.52	21	89.27	94.17	23	88.88	94.10	23	86.26	93.44	22
Foreign exchange contracts	10.56	3.18	83	9.82	3.16	84	10.64	3.47	84	9.18	3.49	84	7.05	3.20	82
Equity, commodity, and other contracts	0	1.19	34	1.56	1.04	79	0.09	1.14	71	1.94	1.17	78	6.69	1.64	86
Futures and forwards	12.62	10.22	68	14.34	12.82	65	13.33	11.16	66	12.99	14.05	60	10.49	13.49	61
Written options	3.57	6.03	52	6.10	8.11	54	3.87	6.28	52	5.49	8.18	54	5.87	5.91	60
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	3.57	5.74	53	6.10	7.80	56	3.87	5.96	54	5.49	7.73	56	5.87	5.10	64
Purchased options	2.37	3.59	59	2.87	3.58	62	2.40	3.27	60	2.92	3.42	64	2.52	4.42	60
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	2.37	3.11	62	2.87	3.15	65	2.40	2.87	63	2.92	2.86	66	2.52	3.35	63
Swaps	81.44	74.58	46	76.69	69.64	46	80.39	74.26	43	78.61	68.76	52	81.11	69.75	50
Held for trading	96.73	38.74	84	92.24	42.14	79	95.84	40.42	81	93.63	43.53	80	93.20	44.16	75
Interest rate contracts	86.17	32.48	84	80.86	36.29	78	85.11	34.15	82	82.51	36.62	82	79.47	37.24	79
Foreign exchange contracts	10.56	1.60	88	9.82	1.47	90	10.64	1.68	89	9.18	1.60	89	7.05	1.60	88
Equity, commodity, and other contracts	0	0.58	40	1.56	0.51	84	0.09	0.60	82	1.94	0.68	83	6.69	0.83	90
Non-traded	3.27	61.26	15	7.76	57.86	20	4.16	59.58	18	6.37	56.47	19	6.80	55.84	24
Interest rate contracts	3.27	57.41	17	7.76	54.11	20	4.16	56.71	19	6.37	53.82	20	6.80	52.22	25
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	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	106.77	92.63	91	102.66	90.92	86	106.65	92.53	91	104.03	91.48	85	103.92	93.86	87
One year or less	50.69	27.97	75	23.04	26.80	56	52	27.56	77	19.94	32.05	48	21.76	32.17	53
Over 1 year to 5 years	35.65	26.35	64	44.01	28.69	74	33.66	27.01	58	46.67	27.06	80	47.48	30.45	75
Over 5 years	20.43	29.53	40	35.61	30.03	55	20.99	29.89	40	37.42	29.56	59	34.69	28.09	60
Gross negative fair value (absolute value)	1.16	1.21	52	0.18	1.21	8	0.21	0.98	13	0.18	1.55	9	0.21	0.83	19
Gross positive fair value	0.30	1.52	6	1.51	1.70	40	0.98	1.34	29	2.34	2.23	55	1.21	1.19	55
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.04	0.06	61	0.01	0.05	24	0.01	0.04	29	0.01	0.07	21	0.01	0.06	29
Gross positive fair value (X)	0.01	0.06	29	0.04	0.07	55	0.03	0.05	56	0.07	0.09	56	0.03	0.07	56
Held for trading (X)	0.01	0.04	55	0.04	0.05	66	0.03	0.04	70	0.06	0.07	65	0.03	0.06	66
Non-traded (X)	0	0.01	28	0	0.01	39	0	0.01	24	0	0.02	32	0	0.01	31
Current credit exposure (X)	0.01	0.04	44	0.04	0.05	61	0.03	0.04	62	0.07	0.06	60	0.03	0.05	61
Credit losses on derivative contracts	-0.05	0	0	-0.08	0	0	-0.07	0	0	0.07	0	98	0.10	0	99
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	0.10	0.47	36	0.53	0.61	57	0.33	0.46	58	0.80	0.85	59	0.38	0.73	57

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	280,015	383,702	383,702	201,371	238,023
Gross losses	2,028	13,174	40,652	112,053	74,313
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	4,072	8,410	16,965	11,423	19,161
Net losses	-2,044	4,764	23,687	100,630	55,152
Provision for loan and lease losses	-3,000	-26,000	-80,000	166,999	18,500
Adjustments	0	0	0	115,962	0
Ending balance	279,059	352,938	280,015	383,702	201,371
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	-0.03	0.04	31	-0.31	-0.11	18	-0.23	-0.09	16	0.49	0.51	50	0.06	0.15	26
Provision for loan and lease losses / Average loans and leases	-0.05	0.06	33	-0.43	-0.20	25	-0.33	-0.16	24	0.68	0.82	43	0.08	0.24	26
Provision for loan and lease losses / Net loan and lease losses	146.77	49.50	68	-545.76	-168.35	16	-337.74	-105.48	19	165.95	487.86	11	33.54	130.58	5
Allowance for loan and lease losses / Total loans and leases not held for sale	1.14	1.20	47	1.46	1.49	54	1.16	1.23	45	1.57	1.58	55	0.88	0.83	54
Allowance for loan and lease losses / Total loans and leases	1.13	1.17	48	1.45	1.47	53	1.15	1.20	45	1.56	1.55	57	0.88	0.81	54
Allowance for loan and lease losses / Net loans and leases losses (X)		38.27		18.52	18.09	69	11.82	21.39	52	3.81	11.58	19	3.65	8.03	40
Allowance for loan and lease losses / Nonaccrual assets	194.85	355.27	30	216.14	291.29	42	214.66	364.13	33	181.98	299.17	28	161.89	218.72	52
ALLL / 90+ days past due + nonaccrual loans and leases	186.97	284.19	37	207.02	246.27	48	205.68	287.08	42	176.19	244.34	38	156.51	151.73	64
Gross loan and lease losses / Average loans and leases	0.03	0.17	26	0.22	0.24	58	0.17	0.19	53	0.46	0.34	72	0.32	0.28	67
Recoveries / Average loans and leases	0.07	0.07	58	0.14	0.08	79	0.07	0.08	51	0.05	0.07	37	0.08	0.08	60
Net losses / Average loans and leases	-0.03	0.09	4	0.08	0.16	39	0.10	0.11	56	0.41	0.27	75	0.24	0.21	65
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	10.02	10.98	52	7.51	7.39	61	15.14	34.67	19	15.37	33.98	12	37.92	36.22	65
Earnings coverage of net loan and lease losses (X)	-43.99	38.54	16	19.50	25.70	62	15.04	39.72	38	4.91	22.91	23	7.71	24.40	31
Net Loan and Lease Losses By Type															
Real estate loans	-0.02	-0.01	37	0.14	0.03	85	0.06	0.02	81	0.15	0.04	86	-0.01	0.01	27
Real estate loans secured by 1–4 family	-0.03	-0.02	37	-0.01	-0.01	39	-0.03	-0.02	34	0.01	0.01	61	0.02	0.01	63
Revolving	-0.12	-0.08	25	-0.09	-0.03	17	-0.25	-0.07	15	0.06	0.01	77	-0.04	0.02	14
Closed-end	-0.02	-0.02	39	-0.01	-0.01	46	-0.01	-0.01	44	0.01	0	65	0.03	0	80
Commercial real estate loans	0	0	36	0.33	0.05	90	0.15	0.04	87	0.32	0.07	89	-0.05	0.01	5
Construction and land development	-0.01	-0.02	38	-0.01	0	32	-0.01	0	36	0	0	44	-0.02	-0.01	30
1–4 family	0	0	58	0	0	58	0	0	57	0	0	59	0	0	55
Other	-0.01	-0.01	35	-0.01	0	27	-0.01	0	29	0	0	36	-0.02	-0.01	27
Multifamily	0	0	57	0	0	54	0	0.01	48	0	0	58	0	0	22
Nonfarm nonresidential	0	0.01	45	0.61	0.07	95	0.28	0.05	89	0.58	0.11	92	-0.07	0.02	1
Owner-occupied	0	0	38	0	0.01	30	0	0.01	17	0.01	0.02	54	-0.07	0.01	0
Other	0	0	54	0.61	0.06	96	0.28	0.04	92	0.58	0.08	94	0	0.01	28
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	-0.17	0.11	6	-0.11	0.20	7	0.21	0.17	64	1.26	0.47	89	0.95	0.37	87
Loans to individuals	0.23	0.70	23	0.69	1.06	48	0.43	0.71	42	1.18	1.13	66	1.33	1.17	63
Credit card loans	1.41	1.88	33	2.06	2.41	37	1.42	1.84	34	3.05	2.92	51	3.28	3.11	52
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	0.07	0.16	60	0.03	0.09	63	0.05	0.10	61	0.04	0.15	51	0	0.15	33

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	15,846	19,891	20,859	42,795	27,400
90+ days past due loans and leases	6,032	7,193	5,700	6,927	10,281
Nonaccrual loans and leases	143,221	163,292	130,443	210,854	118,380
Total past due and nonaccrual loans and leases	165,099	190,376	157,002	260,576	156,061
Restructured 30–89 days past due	759	404	1,710	11,257	815
Restructured 90+ days past due	35	140	57	54	109
Restructured nonaccrual	19,352	17,624	17,426	20,190	22,494
Total restructured loans and leases	20,146	18,168	19,193	31,501	23,418
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	29,209	40,276	40,763	40,780	25,116
Other real estate owned	18,194	24,588	29,619	14,269	21,101
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	6,004
Total other assets past due and nonaccrual	0	0	0	0	6,004

	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	0.06	0.32	8	0.08	0.33	13	0.09	0.32	12	0.17	0.39	21	0.12	0.43	12
90+ days past due loans and leases	0.02	0.10	50	0.03	0.11	50	0.02	0.10	49	0.03	0.12	44	0.04	0.15	43
Nonaccrual loans and leases	0.58	0.44	72	0.67	0.65	61	0.54	0.46	68	0.86	0.66	73	0.52	0.51	56
90+ days past due and nonaccrual loans and leases	0.61	0.59	61	0.70	0.82	52	0.56	0.62	50	0.89	0.85	62	0.56	0.71	46
30–89 days past due restructured	0	0.01	54	0	0.01	52	0.01	0.01	67	0.05	0.01	86	0	0.01	46
90+ days past due restructured	0	0	68	0	0	67	0	0	65	0	0.01	60	0	0.01	66
Nonaccrual restructured	0.08	0.10	54	0.07	0.13	44	0.07	0.10	49	0.08	0.13	45	0.10	0.14	47
30–89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.06	0.32	8	0.08	0.33	13	0.09	0.32	12	0.17	0.40	21	0.12	0.43	12
90+ days past due assets	0.02	0.10	48	0.03	0.11	50	0.02	0.10	48	0.03	0.12	44	0.04	0.15	42
Nonaccrual assets	0.58	0.45	72	0.67	0.66	61	0.54	0.47	68	0.86	0.67	72	0.54	0.53	57
30+ days past due and nonaccrual assets	0.67	0.94	42	0.78	1.18	35	0.64	0.97	35	1.06	1.29	49	0.71	1.19	28
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.43	0.35	70	0.49	0.50	58	0.39	0.36	64	0.65	0.52	73	0.42	0.44	53
90+ days past due and nonaccrual assets + other real estate owned	0.48	0.36	75	0.56	0.53	65	0.47	0.37	72	0.69	0.55	74	0.48	0.48	54
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.55	0.41	74	0.66	0.58	62	0.58	0.41	76	0.83	0.60	75	0.51	0.53	54
Allowance for loan and lease losses	68.59	62.77	62	64.80	69.27	51	72.35	62.64	69	72.25	66.66	64	82.20	115.41	38
Equity capital + allowance for loan and lease losses	4.53	3.67	69	5.10	5.03	57	4.71	3.60	71	6.20	4.97	69	4.01	4.28	53
Tier 1 capital + allowance for loan and lease losses	5.78	4.23	74	6.60	5.96	63	6.17	4.30	74	8.05	6.05	72	5.63	5.65	56
Loans and leases + other real estate owned	0.78	0.69	63	0.94	0.97	52	0.83	0.71	64	1.13	0.97	68	0.72	0.85	43

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	0.06	0.26	14	0.09	0.31	17	0.08	0.26	20	0.19	0.39	28	0.12	0.38	14
	90+ days past due	0	0.13	44	0	0.13	36	0	0.12	33	0	0.16	33	0	0.16	13
	Nonaccrual	0.92	0.51	83	0.84	0.76	66	0.80	0.52	78	0.94	0.76	69	0.47	0.46	59
Commercial and industrial	30–89 days past due	0.02	0.26	9	0.01	0.22	9	0.01	0.24	9	0.11	0.23	34	0.02	0.31	9
	90+ days past due	0	0.03	44	0	0.02	49	0	0.04	41	0	0.03	42	0.01	0.05	37
	Nonaccrual	0	0.53	6	0.59	0.69	53	0.11	0.57	15	1.08	0.75	75	0.85	0.83	60
Individuals	30–89 days past due	0.69	0.67	58	2.03	0.53	97	1.77	0.63	87	2.34	0.83	96	2.39	0.83	92
	90+ days past due	0.68	0.08	94	2.22	0.11	97	1.22	0.09	96	2.06	0.14	98	2.83	0.17	98
	Nonaccrual	0.02	0.16	32	0.08	0.22	43	0.05	0.17	42	0.04	0.28	32	0.04	0.17	37
Depository institution loans	30–89 days past due	0	0	45		0.01		0	0.01	45		0		0	0	47
	90+ days past due	0	0	48		0		0	0	47		0		0	0	49
	Nonaccrual	0	0.01	45		0		0	0	47		0		0	0	48
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	0.13	17	0	0.13	33	0	0.12	16	0	0.18	15	0	0.20	14
	90+ days past due	0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual	0	0.08	22	0	0.15	42	0	0.09	21	0.01	0.15	41	0.01	0.13	40

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

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	0.11	0.44	15	0.07	0.47	8	0.12	0.46	14	0.17	0.65	11	0.16	0.67	10
	90+ days past due	0.01	0.25	50	0	0.28	41	0	0.24	41	0	0.33	37	0	0.31	14
	Nonaccrual	0.74	0.68	65	0.84	0.88	57	0.76	0.71	65	0.79	0.89	55	0.73	0.73	57
Revolving	30–89 days past due	0.64	0.27	87	0.33	0.31	63	0.58	0.28	84	0.63	0.48	65	0.54	0.45	61
	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	1.12	1.02	71	1.33	1.31	70	1.14	1.18	73	1.19	1.13	68	0.86	1	64
Closed-end	30–89 days past due	0.07	0.46	11	0.05	0.48	8	0.09	0.49	10	0.14	0.65	7	0.13	0.70	9
	90+ days past due	0.01	0.28	52	0	0.31	45	0	0.26	42	0	0.38	38	0	0.35	16
	Nonaccrual	0.71	0.66	66	0.80	0.85	57	0.73	0.67	64	0.76	0.87	54	0.72	0.70	56
Junior lien	30–89 days past due	0.01	0.01	59	0	0.01	34	0.01	0.01	41	0.01	0.02	43	0.02	0.02	48
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.02	0.03	50	0.02	0.05	32	0.01	0.03	42	0.02	0.04	36	0.03	0.04	41
Commercial real estate	30–89 days past due	0	0.16	9	0.10	0.22	38	0.03	0.15	25	0.19	0.26	54	0.05	0.18	25
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	1.13	0.37	92	0.84	0.62	70	0.85	0.38	85	1.10	0.62	79	0.08	0.23	24
Construction and development	30–89 days past due	0	0.19	17	0.05	0.22	42	0.09	0.17	63	0.05	0.28	39	0.01	0.28	26
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0.03	0.17	41	0.02	0.50	28	0.01	0.20	34	0.02	0.41	27	0.03	0.20	35
1–4 family	30–89 days past due	0	0.03	29	0	0.03	30	0.06	0.02	81	0.02	0.03	63	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	0.05	0.16	49	0.03	0.13	62	0.03	0.22	40	0.01	0.20	32
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.03	0.14	52	0.02	0.43	32	0.01	0.16	42	0.02	0.35	32	0.03	0.17	41
Multifamily	30–89 days past due	0	0.06	29	0	0.08	27	0	0.07	27	0.81	0.09	95	0.15	0.08	80
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.12	25	0	0.13	19	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0	0.13	13	0.16	0.20	52	0.01	0.13	17	0.04	0.23	25	0.04	0.14	22
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	1.99	0.45	94	1.52	0.78	85	1.54	0.45	93	2.01	0.80	90	0.13	0.28	28
Owner Occupied	30–89 days past due	0	0.04	25	0	0.06	10	0	0.04	25	0.01	0.07	27	0.04	0.07	40
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0	0.17	5	0	0.32	7	0	0.17	5	0.03	0.27	13	0	0.16	14
Other	30–89 days past due	0	0.08	12	0.16	0.12	68	0	0.08	33	0.03	0.14	40	0	0.07	18
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	1.99	0.24	96	1.52	0.40	92	1.54	0.23	95	1.98	0.44	94	0.12	0.10	63
Farmland	30–89 days past due	0	0.17	31	0	0.13	30	7.05	0.10	99	6.51	0.11	98	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	7.94	0.67	94	0.90	1.14	62	0	0.69	23	12.52	1.13	96	2.46	0.84	84
Credit card	30–89 days past due	0.83	0.87	46	0.84	0.75	51	0.79	0.81	41	0.90	0.95	44	1.23	1.19	47
	90+ days past due	0.62	0.45	59	0.82	0.56	63	0.66	0.45	59	0.79	0.63	55	1.22	0.78	68
	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	1,176,998	1,258,317	1,169,374	1,265,883	1,317,723
Retained earnings	2,782,394	2,630,827	2,762,303	2,576,544	2,380,867
Accumulated other comprehensive income (AOCI)	-137,024	-4,193	-10,317	12,618	-33,183
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	3,822,368	3,884,951	3,921,360	3,855,045	3,665,407
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,121,603	1,129,671	1,123,388	1,136,417	1,217,892
Accumulated other comprehensive income-related adjustments	-137,024	-4,193	-10,317	12,618	-33,183
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,837,789	2,759,473	2,808,289	2,706,010	2,480,698
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,837,789	2,759,473	2,808,289	2,706,010	2,480,698
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	193,195	353,512	193,195	353,512	256,716
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	193,195	353,512	193,195	353,512	256,716
Less: Additional tier 1 capital deductions	405	746	410	713	638
Additional tier 1 capital	192,790	352,766	192,785	352,799	256,078
Tier 1 Capital	3,030,579	3,112,239	3,001,074	3,058,809	2,736,776
Tier 2 Capital					
Tier 2 capital instruments and related surplus	99,694	248,940	249,161	248,867	248,571
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	317,835	321,541	319,791	325,131	223,278
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	417,529	570,481	568,952	573,998	471,849
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	417,529	570,481	568,952	573,998	471,849
Exited advanced approach tier 2 capital					
Total capital	3,448,108	3,682,720	3,570,026	3,632,807	3,208,625
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	35,313,458	33,794,826	35,105,861	34,240,630	32,203,661
Less: Deductions from common equity tier 1 capital	1,121,603	1,129,671	1,123,388	1,136,417	1,217,893
Less: Other deductions	0	0	0	464,119	0
Total assets for leverage ratio	34,191,855	32,665,155	33,982,473	32,640,094	30,985,768
Total risk-weighted assets	27,780,642	25,640,395	27,242,735	25,903,415	24,296,382
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	10.22	12.18	24	10.76	12.54	22	10.31	12.37	23	10.45	12.35	21	10.21	12.11	23
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	10.91	12.88	18	12.14	13.31	33	11.02	13.11	16	11.81	13.08	29	11.26	12.78	28
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	12.41	14.72	9	14.36	15.37	38	13.10	14.91	17	14.02	15.23	31	13.21	14.36	35
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.86	9.06	47	9.53	9.15	65	8.83	8.98	53	9.37	9.13	59	8.83	9.76	27
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	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	101	76	336	45,245	89,104	32.89	-99.53
Other insurance activities income	101	76	336	45,245	89,104	32.89	-99.53
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	679,538	680,831	680,021	679,647	671,948	-0.19	15.65

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		50.48			54.39			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		49.52			45.61			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.64			12.21			13.40			11.24			7.26	
Insurance activities revenue / Adjusted operating income	0.04	0.38	51	0.03	0.38	42	0.03	0.36	44	3.55	0.41	95	7.27	0.47	95
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income		37.50			33.33			32.99			38.23			34.91	
Other premium income / Total premium income		62.50			66.67			67.01			61.77			65.09	
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		25.60			22.15			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		150.40			3.56			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		2,703.20			1,367.96			927.51			447.82			233.61	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	20.53	12.22	83	19.65	11	87	20.73	12	86	19.74	11.03	86	22.87	11.51	91
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34

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	137,875	92,855	138,417	83,209	22,489
Real estate loans	22	18	23	18	38
Commercial and industrial loans	137,853	92,837	138,394	83,191	22,451
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	2,973	3,000	2,994	3,000	3,000
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	140,848	95,855	141,411	86,209	25,489
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.70	33	0	0.69	33	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.14			0.13			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	48.48	10.28	86	324.81	-6.17	97	66.35	6.83	87	270	-2.40	98	1,336.08	22.48	95
Total selected assets	46.94	17.19	84	285.61	-2.56	97	64.03	9.48	85	238.22	2.04	98	458.23	12.40	94
Deposits		-5.48			2.95			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

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

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

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.27	0.91	0.34	1.22	1.48

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

Servicing, Securitization and Asset Sale Activities—Part 3

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

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	30,766	85,819	393,252	253,270	302,042	-64.15	-44.75
Dividends	30,000	85,000	390,000	250,000	288,000	-64.71	-45.45
Interest	766	819	3,252	3,270	14,042	-6.47	11.34
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	6,489	32,000		
Dividends	0	0	0	6,489	32,000		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
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	30,766	85,819	393,252	259,759	334,042	-64.15	-44.75
Securities gains (losses)	0	0	0	0	27		
Other operating income	142	142	677	919	676	0.00	-72.64
Total operating income	30,908	85,961	393,929	260,678	334,745	-64.04	-45.01
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	2,731	2,735	10,942	10,961	16,802	-0.15	-39.41
Other expenses	1,857	2,010	7,329	6,422	6,583	-7.61	28.69
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	4,588	4,745	18,271	17,383	23,385	-3.31	-22.57
Income (loss) before taxes	26,320	81,216	375,658	243,295	311,360	-67.59	-47.66
Applicable income taxes (credit)	-1,160	-1,067	-4,138	-2,070	6,359		
Extraordinary items							
Income before undistributed income of subsidiaries	27,480	82,283	379,796	245,365	305,001	-66.60	-47.35
Equity in undistributed income of subsidiaries	46,782	12,018	-28,802	61,406	21,789	289.27	1047.46
Bank subsidiaries	46,782	12,018	-28,802	61,406	21,789	289.27	1047.46
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	74,262	94,301	350,994	306,771	326,790	-21.25	31.97
Memoranda							
Bank net income	76,782	97,018	361,198	311,406	309,789	-20.86	29.97
Nonbank net income	0	0	0	6,489	32,000		
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	4,161,014	98.08	4,286,209	96.50	4,238,977	98.04	4,310,977	3,927,147	-2.92	27.54
Common and preferred stock	3,875,249	91.34	4,000,405	90.06	3,953,461	91.44	4,005,198	3,717,596	-3.13	26.57
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	285,000	6.72	285,000	6.42	285,000	6.59	305,000	200,000	0.00	42.50
Other receivables	765	0.02	804	0.02	516	0.01	779	9,551	-4.85	30.77
Investment in nonbank subsidiaries	0	0	0	0	0	0	0	200,000		-100.00
Common and preferred stock	0	0	0	0	0	0	0	200,000		-100.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		-100.00
Securities	0	0	0	0	0	0	0	0		-100.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	31,199	0.74	106,017	2.39	37,984	0.88	55,432	44,613	-70.57	-88.35
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		-100.00
Intangible assets	10,436	0.25	10,436	0.23	10,436	0.24	10,436	10,436	0.00	0.00
Other assets	40,000	0.94	39,149	0.88	36,208	0.84	36,414	35,798	2.17	-0.25
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	4,242,649	100.00	4,441,811	100.00	4,323,605	100.00	4,413,259	4,217,994	-4.48	11.74
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	30,593	0.72	51,171	1.15	34,730	0.80	59,346	32,016	-40.21	-74.86
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		-100.00
Subordinated notes and debentures	249,235	5.87	248,940	5.60	249,161	5.76	248,867	248,572	0.12	0.59
Other liabilities	14,534	0.34	13,919	0.31	14,861	0.34	14,113	15,283	4.42	-56.47
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		-100.00
Total liabilities	294,362	6.94	314,030	7.07	298,752	6.91	322,326	295,871	-6.26	-54.87
Equity Capital	3,948,287	93.06	4,127,781	92.93	4,024,853	93.09	4,090,933	3,922,123	-4.35	25.55
Perpetual preferred stock (income surplus)	193,195	4.55	353,512	7.96	193,195	4.47	353,512	256,716	-45.35	20.80
Common stock	1,752	0.04	1,752	0.04	1,752	0.04	1,752	1,752	0.00	7.48
Common surplus	1,708,104	40.26	1,706,787	38.43	1,713,851	39.64	1,720,329	1,716,431	0.08	16.22
Retained earnings	2,715,118	64	2,520,145	56.74	2,672,601	61.81	2,458,920	2,380,867	7.74	58.82
Accumulated other comprehensive income	-137,024	-3.23	-4,193	-0.09	-10,317	-0.24	12,618	-33,183		
Other equity capital components	-532,858	-12.56	-450,222	-10.14	-546,229	-12.63	-456,198	-400,460		
Total liabilities and equity capital	4,242,649	100.00	4,441,811	100.00	4,323,605	100.00	4,413,259	4,217,994	-4.48	11.74
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		-100.00
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	7.45	9.94	26	9.19	12.54	24	8.60	11.94	20	7.78	7.29	53	8.44	9.68	29
Bank net income / Average equity investment in banks	7.85	10.44	26	9.70	12.55	30	9.04	11.80	25	7.98	7.45	52	8.45	10.51	27
Nonbank net income / Average equity investment in nonbanks		11.36			12.53			13.12		8.11	9.75	56	16	7.89	76
Subsidiary HCs net income / Average equity investment in sub HCs		8.34			11.69			10.11			7.01			8.55	
Bank net income / Parent net income	103.39	97.54	58	102.88	95.97	63	102.91	96.79	61	101.51	88.16	42	94.80	82.22	28
Nonbank net income / Parent net income	0	3.43	16	0	2.83	15	0	3.40	15	2.12	3.59	63	9.79	5.93	78
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	7.46	16.87	33	7.61	17.74	32	7.42	16.81	34	7.88	20.06	30	7.54	20.43	31
Total debt / Equity capital	7.09	11.65	47	7.27	11.90	47	7.05	11.71	47	7.53	14.41	44	7.15	14.31	51
Total debt + notes payable to subs that issued TPS / Equity capital	7.09	13.71	34	7.27	14.30	33	7.05	13.63	36	7.53	16.67	30	7.15	16.36	36
Total debt + Loans guaranteed for affiliate / Equity capital	7.09	11.72	46	7.27	12.02	46	7.05	11.77	46	7.53	14.68	44	7.15	14.56	50
Total debt / Equity capital – excess over fair value	7.09	11.75	47	7.27	12	47	7.05	11.81	47	7.53	14.52	44	7.15	14.51	51
Long-term debt / Equity capital	6.31	11.08	45	6.03	11.33	42	6.19	10.95	45	6.08	13.56	41	6.34	13.04	51
Short-term debt / Equity capital	0.77	0.49	83	1.24	0.52	84	0.86	0.57	79	1.45	0.77	81	0.82	1.02	77
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	17.10	40.81	28	13.37	35.48	32	13.41	39.86	28	13.34	34.67	30	7.83	28.44	32
Double Leverage															
Equity investment in subs / Equity capital	98.15	103.47	24	96.91	102.85	19	98.23	103.22	20	97.90	102.81	21	99.88	103.22	33
Total investment in subs / Equity capital	105.39	108.45	52	103.84	108.21	48	105.32	108.40	52	105.38	110.16	54	105.23	111.07	49
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)	-0.25	0.38	19	-0.34	0.22	15	-0.20	0.29	17	-0.28	0.47	22	-0.01	0.36	31
Equity investment in subs – equity cap / Net income-div (X)		1.31			0.74			1.05			1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	84.48	129.62	32	230.30	111.20	88	263.04	152.85	86	178.02	136.59	78	218.76	177.68	71
Cash from ops + noncash items + op expense / Op expense + dividend	89.40	125.04	36	231.79	98.58	88	274.34	154.48	87	144.25	147.24	58	218.94	190.27	71
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	82.36	98.29	40	233.94	85.35	89	88.67	98.54	37	107.52	134.08	44	97.65	116.34	26
Pretax operating income + interest expense / Interest expense	1,063.75	2,251.18	53	3,069.51	1,142.88	86	3,533.17	1,835.33	84	2,319.64	2,016.32	77	1,953.11	1,968.54	67
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,063.75	1,728.15	53	3,069.51	1,357.31	83	3,533.17	1,770.77	85	2,319.64	1,539.23	80	1,953.11	1,632.83	69
Dividends + interest from subsidiaries / Interest expense + dividends	85.01	145.40	32	239.64	117.86	84	272.88	174.12	79	183.78	150.43	70	232.28	210.80	67
Fees + other income from subsidiaries / Salary + other expenses	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	25.83	20.52	71	18.11	33.13	37	20.51	47.61	42	16.71	35.64	51	21.50	57.11	43
Other Ratios															
Net assets that reprice within 1 year / Total assets	6.69	3.42	74	7.59	3.97	74	6.53	3.44	70	6.69	3.85	73	5.01	2.64	72
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0.17			0.10			0.04	
Nonaccrual		0.75			1.22			0.92			1.03			0.54	
Total		1			1.27			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.70	15	0	1.80	15	0	1.76	16	0	2.66	14	0	5.62	12
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	121.75	64.91	91	40.20	74.87	27	35.06	66.37	27	53.14	81.10	31	41.64	57.84	39
Dividends declared / Net income	45.05	33.46	72	35.07	23.13	71	37.94	28.27	70	42.50	42.29	52	38.86	33.08	59
Net income – dividends / Average equity	4.09	6.76	25	5.97	9.52	26	5.34	8.62	21	4.47	4.14	54	5.16	6.46	30
Percent of Dividends Paid															
Dividends from bank subsidiaries	89.66	124.34	36	256.98	101.14	87	292.85	155.92	81	191.75	132.17	70	226.76	178.13	64
Dividends from nonbank subsidiaries	0	1.65	31	0	3.28	30	0	4.90	22	4.98	3.41	75	25.20	7.53	87
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	89.66	153.16	30	256.98	128.99	82	292.85	203.53	77	196.72	174.85	65	251.96	260.40	61
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	39.07	43.39	46	87.61	30.63	90	107.97	45.96	95	80.28	60.28	71	92.97	66.55	78
Interest income from bank subsidiaries	1	0.15	89	0.84	0.12	89	0.90	0.11	90	1.05	0.36	84	4.53	0.54	93
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	40.07	49.34	44	88.46	33.49	89	108.87	51.33	93	81.33	62.88	67	97.50	69.36	77
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		31.46			47.24			62.63		100	56.39	72	100	82.95	65
Interest income from nonbank subsidiaries		2.20			2.80			2.44		0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries		0.46			0.53			0.37		0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries		0.06			0.09			0.07		0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries		39.06			69.48			87.22		100	79.84	64	100	150.41	51
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		117.80			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies		126.86			34.47			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	97.06	60.28	57	98.88	58.57	70	99	74.16	70	95.90	69.76	56	86.04	67.32	40
Interest income from bank subsidiaries	2.48	1.04	88	0.95	0.72	80	0.83	0.23	86	1.25	0.63	80	4.19	0.80	90
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.54	73.91	53	99.83	71.70	76	99.83	83.13	75	97.16	82.20	47	90.23	78.80	33
Dividends from nonbank subsidiaries	0	4.30	30	0	5.32	29	0	3.07	21	2.49	1.95	75	9.56	2.65	86
Interest income from nonbank subsidiaries	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	6.88	25	0	10.59	21	0	4.67	14	2.49	4.70	66	9.56	7.29	81
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	0	225.56	14	0	142.34	12	0	158.10	15	0	135.13	12	0	83.37	12
Loans and advances from subsidiaries / Total debt	0	28.43	14	0	29.59	12	0	26.38	13	0	27.08	12	0	28.33	11