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

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BHC Name ATLANTIC UNION BANKSHARES CORPORATION

City/State RICHMOND, VA

Bank Holding Company Information

Federal Reserve District: 5
Consolidated Assets ($000): 19,783,147
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:

ATLANTIC UNION BANKSHARES CORPORATION
1051 EAST CARY STREET SUITE 1200

RICHMOND, VA 23219

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Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	19,956,756	19,630,600	19,930,198	19,021,107	16,811,017
Net income ($000)	43,690	56,189	263,917	158,228	193,528
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)	2.69	2.55	58	2.81	2.67	58	2.83	2.60	65	2.98	2.77	64	3.27	3.01	56
+ Non-interest income	0.66	0.97	38	0.69	1.13	31	0.69	1.04	35	0.63	1.21	25	0.74	1.32	26
– Overhead expense	2.16	2.18	53	2.34	2.28	60	2.16	2.17	52	2.20	2.57	33	2.48	2.69	40
– Provision for credit losses	0.06	0.04	65	-0.28	-0.12	26	-0.31	-0.09	12	0.43	0.51	39	0.13	0.15	54
+ Securities gains (losses)	0	0	43	0	0.01	63	0	0.01	45	0.06	0.02	84	0.05	0.01	92
+ Other tax equivalent adjustments	0.01	0	92	0.01	0	93	0.01	0	95	0.01	0	96	0.01	0	89
= Pretax net operating income (tax equivalent)	1.14	1.35	31	1.45	1.78	24	1.68	1.66	57	1.05	1.04	47	1.45	1.56	39
Net operating income	0.88	1.03	31	1.14	1.36	32	1.32	1.26	60	0.83	0.81	46	1.15	1.19	42
Net income	0.88	1.02	31	1.14	1.35	32	1.32	1.26	60	0.83	0.82	45	1.15	1.19	42
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.16	2.96	62	3.40	3.18	61	3.38	3.06	70	3.89	3.55	71	4.78	4.41	75
Interest expense	0.17	0.20	46	0.29	0.29	62	0.23	0.25	55	0.57	0.52	65	1.09	1.08	57
Net interest income (tax equivalent)	2.99	2.75	65	3.12	2.88	62	3.15	2.80	74	3.31	3.01	68	3.69	3.33	65
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.09	19	0.03	0.16	29	0.01	0.11	17	0.08	0.27	27	0.17	0.21	53
Earnings coverage of net loan and lease losses (X)	-13,940.75	38.54	0	43.61	25.70	74	139.34	39.72	86	23.47	22.91	68	12.14	24.40	46
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.76	1.20	14	1	1.49	20	0.76	1.23	16	1.14	1.58	25	0.34	0.83	10
Allowance for loan and lease losses / Total loans and leases	0.76	1.17	17	1	1.47	21	0.76	1.20	17	1.14	1.55	26	0.33	0.81	10
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.30	0.47	31	0.38	0.70	23	0.32	0.49	31	0.39	0.71	22	0.29	0.57	19
30–89 days past due loans and leases / Total loans and leases	0.16	0.32	29	0.18	0.33	31	0.16	0.32	32	0.26	0.39	37	0.52	0.43	69
Liquidity and Funding															
Net noncore funding dependence	0.81	-1.97	62	2.92	-0.51	64	-1.13	-2.33	55	4.90	3.20	62	11.13	14.45	39
Net short-term noncore funding dependence	0.02	-6.65	74	2	-6.88	80	-2.08	-7.71	66	2.61	-4.76	78	3.86	3.38	42
Net loans and leases / Total assets	67.62	59.31	71	71.41	60.99	83	65.37	58.67	67	71.08	61.58	76	71.88	63.77	69
Capitalization															
Tier 1 leverage ratio	9.07	9.06	54	9.18	9.15	54	9.01	8.98	57	8.95	9.13	46	8.79	9.76	25
Holding company equity capital / Total assets	12.63	10.29	83	13.65	10.72	86	13.51	10.71	86	13.79	11.16	83	14.31	12.43	73
Total equity capital (including minority interest) / Total assets	12.63	10.40	83	13.65	10.85	86	13.51	10.82	85	13.79	11.29	82	14.31	12.57	73
Common equity tier 1 capital / Total risk-weighted assets	9.86	12.21	14	10.56	12.57	20	10.24	12.42	20	10.26	12.38	17	10.24	12.17	23
Net loans and leases / Equity capital (X)	5.35	5.82	42	5.23	5.73	42	4.84	5.53	39	5.15	5.58	41	5.02	5.21	49
Cash dividends / Net income	55.23	33.45	90	40.34	23.13	80	36.44	28.27	67	53.42	42.30	67	40.48	33.12	64
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	-0.36	9.35	12	11.25	16.49	40	2.19	10.50	16	11.80	16.68	37	27.59	9.26	88
Equity capital	-7.80	4.03	12	11.72	9.13	72	0.06	7.46	16	7.77	6.99	62	30.58	10.49	87
Net loans and leases	-5.65	6.29	15	11.60	7.22	70	-6.02	3.36	15	10.56	9.07	66	30.48	9.10	90
Noncore funding	-45.42	-10.65	11	-58.41	-25.09	8	-57.41	-14.79	4	-37.84	-12.18	20	10.37	6.59	62
Parent Company Ratios															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	9.89	11.08	56	5.49	11.33	39	9.11	10.95	53	5.49	13.56	37	6.25	13.04	50
Equity investment in subsidiaries / Equity capital	114.10	103.47	88	106.41	102.85	70	109.35	103.22	80	105.54	102.81	68	111.31	103.22	85
Cash from ops + noncash items + op expense / Op expense + dividends	8.87	125.04	15	18.62	98.58	19	118.06	154.48	38	108.25	147.24	32	163.66	190.27	46

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	111,294	126,903	501,597	572,357	611,431	-12.30	63.35
Income from lease financing receivables	1,522	1,016	4,739	2,372	132	49.80	
Fully taxable income on loans and leases	112,493	127,562	505,027	573,266	609,808	-11.81	65.84
Tax-exempt income on loans and leases	323	357	1,309	1,463	1,755	-9.52	6.60
Estimated tax benefit on income on loans and leases	105	116	413	477	572	-9.39	-69.53
Income on loans and leases (tax equivalent)	112,921	128,035	506,749	575,206	612,135	-11.80	64.90
Investment interest income (tax equivalent)	27,164	22,218	93,548	85,570	88,191	22.26	177.04
Interest on balances due from depository institutions	131	77	855	1,289	3,766	70.13	84.51
Interest income on other earning assets	1,577	397	3,797	2,937	6,361	297.23	91.15
Total interest income (tax equivalent)	141,793	150,727	604,949	665,002	710,453	-5.93	79.08
Interest on time deposits of $250K or more	932	2,007	6,236	12,510	12,972	-53.56	82.03
Interest on time deposits < $250K	2,198	4,940	14,104	33,400	37,939	-55.51	-8.72
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	1,353	2,181	6,778	30,034	64,060	-37.96	-37.27
Interest on other borrowings and trading liabilities	1,168	1,723	5,115	14,035	38,317	-32.21	-57.70
Interest on subordinated debt and mandatory convertible securities	1,875	1,925	8,866	8,177	8,172	-2.60	-16.11
Total interest expense	7,526	12,776	41,099	98,156	161,460	-41.09	-25.29
Net interest income (tax equivalent)	134,267	137,951	563,850	566,846	548,993	-2.67	94.29
Non-interest income	32,873	33,878	137,589	119,250	125,039	-2.97	78.72
Adjusted operating income (tax equivalent)	167,140	171,829	701,439	686,096	674,032	-2.73	91.01
Overhead expense	107,870	114,846	430,965	418,422	417,303	-6.07	87.46
Provision for credit losses	2,800	-13,624	-60,888	82,201	22,125		39.30
Securities gains (losses)	0	78	87	12,294	7,675	-100.00	-100.00
Other tax equivalent adjustments	545	540	2,954	2,613	2,086	0.93	-52.36
Pretax net operating income (tax equivalent)	57,015	71,225	334,403	200,380	244,365	-19.95	92.79
Applicable income taxes	9,273	11,380	54,842	28,066	37,556	-18.51	37.07
Tax equivalent adjustments	4,052	3,656	15,644	14,086	13,110	10.83	9.99
Applicable income taxes (tax equivalent)	13,325	15,036	70,486	42,152	50,666	-11.38	27.52
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	43,690	56,189	263,917	158,228	193,699	-22.24	128.46
Discontinued operations, net of applicable income taxes	0	0	0	0	-171		
Net income attributable to holding company	43,690	56,189	263,917	158,228	193,528	-22.24	128.46
Memoranda							
Net income - holding company and noncontrolling (minority) interest	43,690	56,189	263,917	158,228	193,528	-22.24	128.46
Investment securities income (tax equivalent)	27,164	22,218	93,548	85,570	88,191	22.26	177.04
US Treasury and agency securities (excluding mortgage-backed securities)	309	120	1,084	609	840	157.50	178.38
Mortgage-backed securities	11,343	8,484	35,315	35,532	40,659	33.70	260.78
All other securities	15,512	13,614	57,149	49,429	46,692	13.94	136.82
Cash dividends declared	24,130	22,667	96,174	84,518	78,345	6.45	176.53
Common	21,163	19,700	84,306	78,860	78,345	7.43	142.53
Preferred	2,967	2,967	11,868	5,658	0	0.00	

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

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.84	2.75	59	3.07	2.96	58	3.04	2.85	65	3.50	3.27	67	4.23	4	68
Less: Interest expense	0.15	0.19	45	0.26	0.27	58	0.21	0.23	54	0.52	0.48	65	0.96	0.98	53
Equals: Net interest income (tax equivalent)	2.69	2.55	58	2.81	2.67	58	2.83	2.60	65	2.98	2.77	64	3.27	3.01	56
Plus: Non-interest income	0.66	0.97	38	0.69	1.13	31	0.69	1.04	35	0.63	1.21	25	0.74	1.32	26
Equals: adjusted operating income (tax equivalent)	3.35	3.56	44	3.50	3.87	32	3.52	3.70	38	3.61	4.04	31	4.01	4.41	31
Less: Overhead expense	2.16	2.18	53	2.34	2.28	60	2.16	2.17	52	2.20	2.57	33	2.48	2.69	40
Less: Provision for credit losses	0.06	0.04	65	-0.28	-0.12	26	-0.31	-0.09	12	0.43	0.51	39	0.13	0.15	54
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	42	0	0.01	63	0	0.01	45	0.06	0.02	84	0.05	0.01	92
Plus: other tax equivalent adjustments	0.01	0	92	0.01	0	93	0.01	0	95	0.01	0	96	0.01	0	89
Equals: Pretax net operating income (tax equivalent)	1.14	1.35	31	1.45	1.78	24	1.68	1.66	57	1.05	1.04	47	1.45	1.56	39
Less: Applicable income taxes (tax equivalent)	0.27	0.31	36	0.31	0.40	23	0.35	0.38	46	0.22	0.23	46	0.30	0.36	34
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.88	1.03	31	1.14	1.36	32	1.32	1.26	60	0.83	0.81	46	1.15	1.19	42
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	2
Equals: Net income	0.88	1.02	31	1.14	1.35	32	1.32	1.26	60	0.83	0.82	45	1.15	1.19	42
Memo: Net income (last four quarters)	1.26	1.17	62	1.06	1.07	50	1.32	1.26	60	0.83	0.82	45	1.15	1.19	41
Net income–BHC and noncontrolling (minority) interest	0.88	1.04	29	1.14	1.37	32	1.32	1.27	60	0.83	0.83	45	1.15	1.20	42
Margin Analysis															
Average earning assets / Average assets	89.89	93.16	13	90.22	93.08	17	89.86	93.08	12	89.93	92.32	18	88.48	91.05	24
Average interest-bearing funds / Average assets	59	60.43	49	61.17	62.97	44	59.65	61.99	44	64.21	64.06	54	66.48	65.57	54
Interest income (tax equivalent) / Average earning assets	3.16	2.96	62	3.40	3.18	61	3.38	3.06	70	3.89	3.55	71	4.78	4.41	75
Interest expense / Average earning assets	0.17	0.20	46	0.29	0.29	62	0.23	0.25	55	0.57	0.52	65	1.09	1.08	57
Net interest income (tax equivalent) / Average earning assets	2.99	2.75	65	3.12	2.88	62	3.15	2.80	74	3.31	3.01	68	3.69	3.33	65
Yield or Cost															
Total loans and leases (tax equivalent)	3.39	3.88	21	3.63	4.05	28	3.70	4.01	34	4.16	4.27	48	5.10	5.09	56
Interest-bearing bank balances	0.13	0.18	11	0.11	0.10	64	0.17	0.14	81	0.35	0.27	75	1.94	2.04	42
Federal funds sold and reverse repos	0.21	0.28	50	0.78	0.26	82	0.67	0.25	83	0.47	0.68	47	1.72	2.44	28
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	3.08	2.93	60	3.33	3.15	59	3.31	3.04	67	3.82	3.51	68	4.70	4.36	73
Investment securities (tax equivalent)	2.63	1.78	92	2.96	1.84	96	2.75	1.77	94	3.28	2.25	96	3.55	2.76	94
US Treasury and agency securities (excluding mortgage-backed securities)	1.66	1.09	87	3.39	1.30	97	1.77	1.14	84	3.51	1.75	92	3.37	2.32	88
Mortgage-backed securities	2.02	1.67	84	2.10	1.60	83	1.88	1.57	83	2.60	2.05	92	3.01	2.61	89
All other securities	3.38	2.75	74	3.51	2.93	74	3.51	2.81	76	3.75	3.24	73	4.15	4.06	68
Interest-bearing deposits	0.16	0.16	56	0.32	0.26	69	0.24	0.21	64	0.69	0.53	71	1.20	1.10	60
Time deposits of $250K or more	0.94	0.48	92	1.33	0.82	88	1.15	0.66	90	1.96	1.42	88	2.47	1.96	90
Time deposits < $250K	0.63	0.44	78	1.04	0.78	78	0.83	0.62	75	1.63	1.36	71	1.83	1.82	46
Other domestic deposits	0.06	0.13	21	0.10	0.17	30	0.07	0.15	28	0.36	0.36	55	0.94	0.93	53
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos	0.07	0.16	26	0.09	0.18	43	0.07	0.17	35	0.32	0.62	26	0.85	1.86	25
Other borrowed funds and trading liabilities	0.08	1.14	12	0.77	1.38	27	0.45	1.27	24	0.79	1.50	17	2.14	2.38	34
All interest-bearing funds	0.26	0.31	45	0.43	0.42	60	0.35	0.37	54	0.80	0.74	61	1.44	1.49	52

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	32,873	33,878	137,589	119,250	125,039
Fiduciary activities income	3,316	2,840	12,287	10,576	10,345
Service charges on deposit accounts - domestic	8,134	5,509	29,445	25,251	30,202
Trading revenue	4,121	1,882	6,053	16,637	15,320
Investment banking fees and commissions	3,929	3,630	15,259	13,051	13,019
Insurance activities revenue	317	327	1,924	2,002	1,178
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	3,166	8,961	23,329	24,496	9,007
Other non-interest income	9,890	10,729	49,292	27,237	45,968
Total overhead expenses	107,870	114,846	430,965	418,422	417,303
Personnel expense	58,559	52,788	215,363	206,661	195,349
Net occupancy expense	10,480	11,283	44,669	43,764	44,052
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	3,039	3,730	13,904	16,574	18,521
Other operating expenses	35,792	47,045	157,029	151,423	159,381
Fee income on mutual funds and annuities	289	375	1,553	1,640	4,461
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,855	1,870	1,876	1,879	1,989
Average personnel expense per employee	31.57	28.23	114.80	109.98	98.21
Average assets per employee	10,758.36	10,497.65	10,623.77	10,122.99	8,451.99

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.88	2.26	37	1.11	2.10	43	1.13	2.17	41	1.38	2.02	46	3.57	2.72	67
Overhead expenses / Net Interest Income + non-interest income	65.92	61.09	66	68.07	59.31	84	62.57	59.28	61	62.02	62.28	52	62.94	61.29	61
Percent of Average Assets															
Total overhead expense	2.16	2.18	53	2.34	2.28	60	2.16	2.17	52	2.20	2.57	33	2.48	2.69	40
Personnel expense	1.17	1.21	48	1.08	1.28	27	1.08	1.21	38	1.09	1.30	27	1.16	1.41	27
Net occupancy expense	0.21	0.23	40	0.23	0.24	43	0.22	0.23	51	0.23	0.26	33	0.26	0.28	43
Other operating expenses	0.78	0.71	74	1.03	0.73	82	0.86	0.72	79	0.88	0.94	63	1.06	0.97	71
Overhead less non-interest income	1.50	1.18	75	1.65	1.10	86	1.47	1.10	82	1.57	1.25	75	1.74	1.32	77
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	64.54	60.59	65	66.84	58.69	82	61.44	58.83	57	60.99	61.82	51	61.91	60.64	59
Personnel expense	35.04	33.94	49	30.72	33.28	29	30.70	32.93	32	30.12	32.36	33	28.98	32.39	26
Net occupancy expense	6.27	6.43	48	6.57	6.42	54	6.37	6.23	52	6.38	6.58	47	6.54	6.52	52
Other operating expenses	23.23	19.35	78	29.55	18.45	92	24.37	19.18	86	24.49	22.28	75	26.39	21.20	82
Total non-interest income	19.67	26.24	40	19.72	28.42	32	19.62	27.67	34	17.38	28.83	27	18.55	29.23	28
Fiduciary activities income	1.98	2.31	54	1.65	2.15	48	1.75	2.20	51	1.54	2.09	50	1.53	1.97	51
Service charges on domestic deposit accounts	4.87	3.51	69	3.21	3.21	47	4.20	3.27	64	3.68	3.27	57	4.48	3.88	57
Trading revenue	2.47	0.53	88	1.10	0.97	72	0.86	0.62	75	2.42	1.28	79	2.27	1.18	82
Investment banking fees and commissions	2.35	2.33	65	2.11	2.51	60	2.18	2.58	62	1.90	2.46	57	1.93	3.54	52
Insurance activities revenue	0.19	0.38	68	0.19	0.38	64	0.27	0.36	67	0.29	0.41	69	0.17	0.47	62
Venture capital revenue	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0	1.49	12	0	0.99	14	0	0.60	14	0	0.01	42	0	0.28	21
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	1.89	1.74	60	5.22	3.74	72	3.33	3.30	56	3.57	3.92	59	1.34	1.86	48
Other non-interest income	5.92	8.92	39	6.24	8.65	39	7.03	9.27	38	3.97	9.65	17	6.82	10.04	36
Overhead less non-interest income	44.87	33.42	81	47.12	29.66	91	41.82	30.52	84	43.60	31.93	79	43.36	31.06	88
Applicable income taxes / Pretax net operating income (tax equivalent)	16.26	20.83	12	15.98	21.04	12	16.40	21.18	10	14.01	18.63	18	15.37	20.56	14
Applicable income tax + TE / Pretax net operating income + TE	23.37	22.92	58	21.11	22.74	30	21.08	22.67	22	21.04	21.18	40	20.73	23.23	27

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	9,589,682	9,603,570	9,462,574	9,750,727	9,579,643	-0.14	82.26
Commercial and industrial loans	2,540,680	3,599,884	2,542,243	3,263,460	2,114,033	-29.42	340.66
Loans to individuals	671,731	622,060	638,044	649,053	723,273	7.98	9.66
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	6,899	11,512	10,311	9,262	13,714	-40.07	42.28
Other loans and leases	671,584	484,336	563,532	445,553	235,678	38.66	466.33
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	13,480,576	14,321,362	13,216,704	14,118,055	12,666,341	-5.87	105.06
Less: Allowance for loan and lease losses	102,591	142,911	99,787	160,540	42,294	-28.21	167.07
Net loans and leases	13,377,985	14,178,451	13,116,917	13,957,515	12,624,047	-5.65	104.69
Debt securities that reprice or mature in over 1 year	3,825,422	3,107,674	3,971,084	2,905,603	2,300,892	23.10	278.79
Mutual funds and equity securities	0	0	0	0	0		-100.00
Subtotal	17,203,407	17,286,125	17,088,001	16,863,118	14,924,939	-0.48	127.86
Interest-bearing bank balances	213,140	244,593	618,714	318,974	236,292	-12.86	212.72
Federal funds sold and reverse repos	4,938	315	2,824	2,013	38,172	1467.62	421.44
Debt securities that reprice or mature within 1 year	123,201	131,437	137,043	178,159	196,620	-6.27	-7.24
Trading assets	22,917	104,586	71,618	161,193	53,819	-78.09	777.04
Total earning assets	17,567,603	17,767,056	17,918,200	17,523,457	15,449,842	-1.12	126.55
Non-interest-bearing cash and due from depository institutions	178,225	155,972	180,963	172,307	163,050	14.27	48.25
Premises, fixed assets, and leases	172,512	215,811	181,966	219,253	215,782	-20.06	40.81
Other real estate owned	11,342	12,232	11,342	12,657	8,265	-7.28	18.08
Investment in unconsolidated subsidiaries	54,847	5,608	4,659	5,529	5,202	878.01	1858.12
Intangible and other assets	1,798,735	1,698,960	1,768,557	1,703,321	1,721,309	5.87	167.93
Total assets	19,783,147	19,855,522	20,065,570	19,636,407	17,563,450	-0.36	127.89
Quarterly average assets	19,956,756	19,630,600	20,215,085	19,758,471	17,396,871	1.66	135.45
Average loans and leases (YTD)	13,315,426	14,127,146	13,681,693	13,827,760	11,998,276	-5.75	107.63
Memoranda							
Loans held-for-sale	21,227	49,082	20,861	96,742	55,405	-56.75	6.26
Loans not held-for-sale	13,459,349	14,272,280	13,195,843	14,021,313	12,610,936	-5.70	105.36
Real estate loans secured by 1–4 family	1,983,594	2,087,836	2,005,518	2,188,553	2,329,748	-4.99	23.57
Commercial real estate loans	7,576,351	7,481,834	7,425,648	7,527,014	7,212,008	1.26	108.92
Construction and land development	969,059	884,303	862,236	925,798	1,250,924	9.58	25.80
Multifamily	723,940	842,906	778,626	814,745	633,743	-14.11	104.64
Nonfarm nonresidential	5,883,352	5,754,625	5,784,786	5,786,471	5,327,341	2.24	135.12
Real estate loans secured by farmland	29,737	33,900	31,408	35,160	37,887	-12.28	-0.20
Total investment securities	3,948,623	3,239,111	4,108,127	3,083,762	2,497,512	21.90	244.18
U.S. Treasury securities	60,702	0	64,474	0	4,498		
US agency securities (excluding mortgage-backed securities)	9,820	14,354	11,979	16,145	19,635	-31.59	-44.18
Municipal securities	1,572,711	1,434,849	1,629,384	1,374,210	992,239	9.61	228.41
Mortgage-backed securities	2,121,467	1,642,300	2,248,913	1,542,329	1,345,181	29.18	279.10
Asset-backed securities	18,738	41,170	21,195	44,230	48,725	-54.49	-62.49
Other debt securities	165,185	106,438	132,182	106,848	87,234	55.19	350.07
Mutual funds and equity securities	0	0	0	0	0		-100.00
Available-for-sale securities	3,191,634	2,695,419	3,480,010	2,538,794	1,942,368	18.41	238.18
U.S. Treasury securities	60,702	0	64,474	0	4,498		
US agency securities (excluding mortgage-backed securities)	7,337	11,678	9,375	13,394	16,822	-37.17	-58.29
Municipal securities	888,300	899,098	1,008,394	837,326	447,091	-1.20	222.54
Mortgage-backed securities	2,051,372	1,637,035	2,244,390	1,536,996	1,337,998	25.31	266.58
Asset-backed securities	18,738	41,170	21,195	44,230	48,725	-54.49	-62.49
Other debt securities	165,185	106,438	132,182	106,848	87,234	55.19	350.07
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	3,305	62,784	65,773	74,914	48,359	-94.74	54.87
Available-for-sale securites appreciation (depreciation)	-206,700	56,980	32,865	101,172	52,020		
Structured notes, fair value	0	0	0	0	12,568		
Pledged securities	1,375,097	1,133,513	1,388,668	1,154,003	1,019,120	21.31	157.03

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	5,374,524	5,067,912	5,208,337	4,369,673	2,973,675	6.05	259.84
NOW, ATS and transaction accounts	4,122,682	3,613,166	4,176,765	3,625,156	2,905,713	14.10	129.99
Time deposits less brokered deposits < $250K	1,347,333	1,813,789	1,448,372	1,843,237	1,923,004	-25.72	30.04
MMDA and other savings accounts	5,288,472	5,207,724	5,341,810	5,124,818	4,654,760	1.55	151.54
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	16,133,011	15,702,591	16,175,284	14,962,884	12,457,152	2.74	151.11
Time deposits of $250K or more	357,094	588,089	437,526	619,442	653,729	-39.28	88.56
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	115,027	273,522	117,870	250,888	66,053	-57.95	157.98
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	0	100,000	431,703		-100.00
Other borrowings w/remaining maturity over 1 year	9,183	10,339	9,477	210,621	784,652	-11.18	-94.35
Brokered deposits < $250K	3	9,883	3	145,382	197,635	-99.97	-99.90
Noncore funding	481,307	881,833	564,876	1,326,333	2,133,772	-45.42	-48.35
Trading liabilities	91,244	104,586	48,383	161,193	53,819	-12.76	778.36
Subordinated notes and debentures + trust preferred securities	389,005	290,078	388,724	289,829	297,392	34.10	61.18
Other liabilities	190,244	166,702	178,232	187,678	108,213	14.12	232.61
Total liabilities	17,284,811	17,145,790	17,355,499	16,927,917	15,050,348	0.81	125.49
Equity Capital							
Perpetual preferred stock (including surplus)	166,356	166,356	166,356	166,356	0	0.00	
Common stock	99,651	104,493	100,101	104,169	105,827	-4.63	72.92
Common surplus	1,620,456	1,752,807	1,641,185	1,750,897	1,790,305	-7.55	167.37
Retained earnings	803,356	649,575	783,794	616,053	581,395	23.67	128.01
Accumulated other comprehensive income	-191,483	36,501	18,635	71,015	35,575		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,498,336	2,709,732	2,710,071	2,708,490	2,513,102	-7.80	145.99
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,498,336	2,709,732	2,710,071	2,708,490	2,513,102	-7.80	145.99
Total liabilities and capital	19,783,147	19,855,522	20,065,570	19,636,407	17,563,450	-0.36	127.89
Memoranda							
Non-interest-bearing deposits	5,374,524	5,067,912	5,208,337	4,369,673	2,973,675	6.05	259.84
Interest-bearing deposits	11,115,584	11,232,651	11,404,476	11,358,035	10,334,841	-1.04	116.96
Total deposits	16,490,108	16,300,563	16,612,813	15,727,708	13,308,516	1.16	149.21
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,710,071	2,708,490	2,708,490	2,513,102	1,924,581		
Accounting restatements	0	0	0	-39,053	-1,133		
Net income	43,690	56,189	263,917	158,228	193,528		
Net sale of new perpetual preferred stock	0	35	0	166,356	0		
Net sale of new common stock	-21,178	2,199	-113,781	-41,065	-71,351		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	499,974		
Less: Dividends declared	24,130	22,667	96,174	84,518	78,345		
Change in other comprehensive income	-210,117	-34,514	-52,381	35,440	45,848		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,498,336	2,709,732	2,710,071	2,708,490	2,513,102		

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	48.47	37.11	77	48.37	36.10	78	47.16	36.25	77	49.66	36.22	77	54.54	37.78	77
Commercial and industrial loans	12.84	10.78	66	18.13	13.88	70	12.67	10.76	67	16.62	13.52	65	12.04	12.02	53
Loans to individuals	3.40	3.61	65	3.13	3.42	61	3.18	3.36	64	3.31	3.40	62	4.12	4.20	61
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0.03	0.17	53	0.06	0.19	55	0.05	0.18	57	0.05	0.19	56	0.08	0.24	59
Other loans and leases	3.39	4.19	54	2.44	4.29	39	2.81	4.47	45	2.27	4.63	31	1.34	5.01	19
Net loans and leases	67.62	59.31	71	71.41	60.99	83	65.37	58.67	67	71.08	61.58	76	71.88	63.77	69
Debt securities over 1 year	19.34	19.47	53	15.65	16.70	47	19.79	19.46	54	14.80	15.55	45	13.10	14.60	44
Mutual funds and equity securities	0	0.06	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	86.96	80.04	75	87.06	78.43	86	85.16	79.22	70	85.88	78.16	82	84.98	79.65	61
Interest-bearing bank balances	1.08	7.18	8	1.23	9.08	5	3.08	8.50	22	1.62	7.51	13	1.35	3.06	34
Federal funds sold and reverse repos	0.02	0.55	65	0	0.50	58	0.01	0.54	65	0.01	0.82	62	0.22	1.57	71
Debt securities 1 year or less	0.62	1.65	31	0.66	1.59	32	0.68	1.56	38	0.91	1.68	39	1.12	1.91	46
Trading assets	0.12	0.52	62	0.53	0.56	71	0.36	0.49	67	0.82	1.01	71	0.31	1.19	58
Total earning assets	88.80	91.28	19	89.48	91.48	23	89.30	91.77	19	89.24	91.05	24	87.97	89.53	29
Non-interest cash and due from depository institutions	0.90	0.96	43	0.79	1	35	0.90	0.82	58	0.88	1.07	35	0.93	1.14	32
Other real estate owned	0.06	0.01	92	0.06	0.02	87	0.06	0.01	91	0.06	0.02	86	0.05	0.03	73
All other assets	10.30	7.70	82	9.73	7.44	80	9.80	7.35	81	9.88	7.82	77	11.11	9.27	72
Memoranda															
Short-term investments	1.73	10.28	5	1.90	11.92	5	3.78	11.47	16	2.54	11.17	8	2.68	7.63	35
U.S. Treasury securities	0.31	1.80	36	0	0.98	13	0.32	1.47	43	0	0.84	17	0.03	1.03	35
US agency securities (excluding mortgage-backed securities)	0.05	0.79	31	0.07	0.73	32	0.06	0.82	31	0.08	0.63	35	0.11	0.54	44
Municipal securities	7.95	1.72	94	7.23	1.77	93	8.12	1.73	94	7	1.69	92	5.65	1.34	92
Mortgage-backed securities	10.72	14.04	35	8.27	12.38	32	11.21	14.14	39	7.85	11.75	34	7.66	11.44	27
Asset-backed securities	0.09	0.56	55	0.21	0.35	70	0.11	0.50	58	0.23	0.32	68	0.28	0.28	71
Other debt securities	0.83	0.55	69	0.54	0.46	67	0.66	0.53	66	0.54	0.42	69	0.50	0.39	69
Loans held-for-sale	0.11	0.40	45	0.25	0.46	49	0.10	0.55	39	0.49	0.52	61	0.32	0.39	57
Loans held for investment	68.03	59.15	72	71.88	61.15	83	65.76	58.06	68	71.40	61.72	79	71.80	63.50	71
Real estate loans secured by 1–4 family	10.03	11.67	41	10.52	11.69	47	9.99	11.46	45	11.15	11.91	48	13.26	13.29	51
Revolving	2.87	1.40	82	2.84	1.51	78	2.79	1.42	78	3.04	1.66	76	3.75	2.07	76
Closed-end, secured by first liens	6.90	9.94	34	7.35	9.76	39	6.94	9.67	36	7.79	9.81	40	9.05	10.69	41
Closed-end, secured by junior liens	0.26	0.17	79	0.33	0.21	78	0.26	0.17	80	0.32	0.22	77	0.46	0.28	78
Commercial real estate loans	38.30	23.42	85	37.68	22.27	90	37.01	22.69	86	38.33	22.22	89	41.06	22.23	91
Construction and land development	4.90	3.49	66	4.45	3.32	67	4.30	3.34	64	4.71	3.40	69	7.12	3.44	84
Multifamily	3.66	3.52	62	4.25	3.21	71	3.88	3.57	66	4.15	3.12	71	3.61	3.01	69
Nonfarm nonresidential	29.74	15.11	91	28.98	14.77	94	28.83	14.57	92	29.47	14.72	94	30.33	14.69	93
Real estate loans secured by farmland	0.15	0.33	62	0.17	0.33	61	0.16	0.30	61	0.18	0.33	62	0.22	0.36	63

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	71.14	61.87	60	67.06	57.91	64	71.60	61.05	62	69.07	57.15	68	75.63	57.46	74
Real estate loans secured by 1–4 family	14.71	20.07	31	14.58	19.43	35	15.17	19.86	34	15.50	19.43	35	18.39	20.75	40
Revolving	4.22	2.35	79	3.94	2.45	70	4.24	2.43	77	4.23	2.64	73	5.21	3.15	76
Closed-end	10.50	17.49	24	10.64	16.76	30	10.93	17.24	27	11.27	16.59	30	13.19	17.39	33
Commercial real estate loans	56.20	38.39	80	52.24	35.36	85	56.18	37.86	83	53.31	34.63	86	56.94	33.52	90
Construction and land development	7.19	5.82	62	6.17	5.29	61	6.52	5.65	59	6.56	5.26	62	9.88	5.09	82
1–4 family	1.41	1.29	62	1.31	1.05	67	1.41	1.18	63	1.36	0.93	68	1.85	0.94	76
Other	5.78	4.49	65	4.86	4.21	59	5.11	4.40	59	5.20	4.19	63	8.03	4.02	83
Multifamily	5.37	5.66	59	5.89	5.08	66	5.89	5.78	62	5.77	4.96	65	5	4.69	63
Nonfarm nonresidential	43.64	25	89	40.18	23.47	92	43.77	24.56	90	40.99	22.93	92	42.06	22.15	94
Owner-occupied	14.89	8.44	82	14.55	7.93	86	15.10	8.29	83	15.08	7.68	88	16.12	7.72	88
Other	28.75	16.32	88	25.64	15.25	89	28.67	15.94	89	25.91	14.95	89	25.94	14.34	88
Real estate loans secured by farmland	0.22	0.59	58	0.24	0.56	60	0.24	0.54	60	0.25	0.54	59	0.30	0.55	62
Loans to depository institutions and acceptances of other banks	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	18.85	18.81	57	25.14	23.16	63	19.24	18.86	58	23.12	22.17	58	16.69	19.53	42
Loans to individuals	4.98	6.52	61	4.34	6.02	60	4.83	6.24	61	4.60	6.13	60	5.71	7.13	58
Credit card loans	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0.05	0.31	49	0.08	0.33	50	0.08	0.34	54	0.07	0.32	50	0.11	0.37	57
Other loans and leases	4.98	8.03	48	3.38	8.05	35	4.26	8.75	41	3.16	9.09	30	1.86	9.85	18
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	534.57	395.39	78	532.72	382.51	80	527.62	391.81	76	547.29	381.27	81	647.18	391.26	91
Real estate loans secured by 1–4 family	110.58	125.02	42	115.82	124.29	48	111.82	126.06	45	122.84	125.03	50	157.39	138.18	58
Revolving	31.69	14.84	85	31.27	16.14	79	31.27	15.44	81	33.51	17.42	79	44.55	21.26	83
Closed-end	78.89	108.83	35	84.54	106.79	39	80.56	108.85	37	89.33	106.14	42	112.84	115.20	50
Commercial real estate loans	422.34	249.33	87	415.03	237.40	88	414.04	245.88	87	422.48	234.65	90	487.23	229.44	94
Construction and land development	54.02	36.95	70	49.05	35.26	67	48.08	35.95	65	51.96	35.62	71	84.51	34.95	89
1–4 family	10.60	8.02	67	10.41	6.84	74	10.43	7.42	67	10.74	6.34	72	15.80	6.61	80
Other	43.42	28.49	74	38.65	28.01	69	37.65	28.11	63	41.22	28.16	70	68.71	27.32	93
Multifamily	40.36	37.99	64	46.76	34.02	75	43.42	38.66	68	45.73	32.74	76	42.81	31.04	75
Nonfarm nonresidential	327.97	160.85	91	319.22	157.71	93	322.55	158.05	92	324.78	155.06	93	359.91	152.10	95
Owner-occupied	111.92	53.96	88	115.56	52.99	91	111.26	52.99	88	119.49	52.37	92	137.90	53.07	93
Other	216.05	105.37	92	203.66	102.29	93	211.29	102.54	93	205.29	100.54	95	222	97.41	94
Real estate loans secured by farmland	1.66	3.46	61	1.88	3.50	62	1.75	3.22	61	1.97	3.44	63	2.56	3.60	63
Loans to depository institutions and acceptances of other banks	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	141.63	113.45	68	199.69	145.22	75	141.75	114.45	66	183.17	139.91	71	142.82	122.02	62
Loans to individuals	37.45	36.67	64	34.51	35.91	62	35.58	34.55	63	36.43	37.47	63	48.86	43.51	62
Credit card loans	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	0.38	1.66	55	0.64	1.94	56	0.57	1.86	57	0.52	1.88	54	0.93	2.18	62
Other loans and leases	37.44	47.86	55	26.87	47.52	40	31.42	51.06	46	25.01	49.54	32	15.92	52.44	20
Supplemental															
Non-owner occupied CRE loans / Gross loans	41.94	30.57	74	38.31	27.81	79	41.94	30.07	76	38.75	27.32	82	41.26	26.45	85
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	315.18	198.65	82	304.36	185.94	87	309.09	195.33	82	307.08	183.76	87	353.08	178.57	91
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	427.10	256.17	88	419.92	243.39	88	420.35	252.85	88	426.57	240.85	89	490.98	236.10	94

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	1.73	10.28	5	1.90	11.92	5	3.78	11.47	16	2.54	11.17	8	2.68	7.63	35
Liquid assets	12.24	28.10	12	10.08	27.16	5	14.96	29.03	18	10.47	26.22	7	10.28	22.44	14
Investment securities	19.96	21.67	46	16.31	18.78	41	20.47	21.63	49	15.70	17.85	41	14.22	16.99	41
Net loans and leases	67.62	59.31	71	71.41	60.99	83	65.37	58.67	67	71.08	61.58	76	71.88	63.77	69
Net loans, leases and standby letters of credit	68.43	60.12	71	72.22	61.79	82	66.13	59.49	70	71.90	62.48	77	73.07	64.84	70
Core deposits	81.55	76.85	60	79.08	73.69	60	80.61	75.71	61	76.20	70.67	55	70.93	63.09	61
Noncore funding	2.43	9.46	11	4.44	11.95	22	2.82	10.30	12	6.75	14.13	28	12.15	19.36	34
Time deposits of $250K or more	1.81	1.46	70	2.96	1.96	73	2.18	1.58	71	3.15	2.11	72	3.72	2.94	65
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	0.58	1.11	49	1.38	1.22	67	0.59	1.23	48	1.28	1.47	61	0.38	1.94	33
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.56	0.44	60	1.38	0.60	76	0.57	0.54	58	1.27	0.54	73	0.16	0.48	43
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	1.03	11	0	1.11	10	0	1	11	0.51	1.24	46	2.46	3.01	47
Earning assets that reprice within 1 year	24.23	36.68	21	32.30	38.67	30	31.97	37.37	34	31.98	39.38	28	29.51	39.29	23
Interest-bearing liabilities that reprice within 1 year	5.98	6.16	65	8.25	7.73	69	7.30	6.39	75	8.81	8.20	70	8.38	10.19	43
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	18.25	29.01	25	24.05	29.49	35	24.66	29.65	36	23.17	29.11	37	21.13	26.63	34
Other Liquidity and Funding Ratios															
Net noncore funding dependence	0.81	-1.97	62	2.92	-0.51	64	-1.13	-2.33	55	4.90	3.20	62	11.13	14.45	39
Net short-term noncore funding dependence	0.02	-6.65	74	2	-6.88	80	-2.08	-7.71	66	2.61	-4.76	78	3.86	3.38	42
Short-term investment / Short-term noncore funding	99.25	265.83	25	52.07	246.74	14	188.25	273.46	43	53.11	184.19	17	44.96	77.77	47
Liquid assets - short-term noncore funding / Nonliquid assets	11.97	35.38	20	7.17	30.67	17	15.23	36.68	23	6.35	28.18	18	4.80	16.97	29
Net loans and leases / Total deposits	81.13	73.06	68	86.98	76.22	79	78.96	72.79	64	88.74	79.43	75	94.86	90.31	60
Net loans and leases / Core deposits	82.92	78.05	63	90.29	83.77	68	81.09	78.25	59	93.28	88.34	67	101.34	103.93	52
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.19	-3.53	98	3.66	0.62	94	3.79	0.12	98	4.46	1.57	87	3.36	0.72	95
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-12	-8.82	27	3.32	1.31	81	1.89	-0.25	90	6.03	4.31	74	3.62	1.36	88
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02		0	0	55
Percent of Investment Securities															
Held-to-maturity securities	19.17	20.27	51	16.79	12.84	63	15.29	14.28	61	17.67	11.38	67	22.23	12.67	68
Available-for-sale securities	80.83	77.97	49	83.21	85.49	36	84.71	83.77	39	82.33	87.23	33	77.77	85.40	33
U.S. Treasury securities	1.54	8.39	34	0	5.10	13	1.57	6.70	42	0	4.72	16	0.18	6.15	32
US agency securities (excluding mortgage-backed securities)	0.25	3.73	31	0.44	4.35	32	0.29	4.12	29	0.52	4.01	32	0.79	3.49	44
Municipal securities	39.83	7.89	96	44.30	9.71	94	39.66	8.22	93	44.56	9.83	94	39.73	7.75	95
Mortgage-backed securities	53.73	65.55	31	50.70	66.67	26	54.74	66.54	30	50.01	66.64	25	53.86	67.43	26
Asset-backed securities	0.47	2.78	55	1.27	1.97	68	0.52	2.50	60	1.43	1.91	70	1.95	1.66	74
Other debt securities	4.18	3.16	67	3.29	3.05	65	3.22	3.08	61	3.46	3.01	69	3.49	2.94	72
Mutual funds and equity securities	0	0.30	12	0	0.36	14	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	3.12	8.63	30	4.06	9.29	32	3.34	7.78	33	5.78	10.55	35	7.87	11.86	50
Debt securities 1 to 5 years	17.24	18.50	54	22.92	16.09	70	19.62	18.25	58	26.09	17.03	71	30.86	17.94	76
Debt securities over 5 years	79.64	70.45	62	73.02	72.48	44	77.04	71.11	54	68.13	69.86	42	61.27	66.02	38
Pledged securities	34.82	29.79	62	34.99	33.48	52	33.80	32.26	53	37.42	35.67	50	40.81	30.57	63
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0.50	0.03	93
Percent Change from Prior Like Quarter															
Short-term investments	-9.32	-1.29	43	-26.01	156.41	6	51.98	27.98	68	5.96	183.32	12	101.95	26.69	83
Investment securities	21.90	28.40	52	28.43	31.91	60	33.22	31.36	58	23.47	23.62	60	10.43	11.75	60
Core deposits	2.74	14.47	13	23.45	29.18	35	8.10	16.94	19	20.11	26.88	29	31.04	11.23	87
Noncore funding	-45.42	-10.65	11	-58.41	-25.09	8	-57.41	-14.79	4	-37.84	-12.18	20	10.37	6.59	62

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)			5,825,557	4,722,412	4,691,272
Commit: Secured commercial real estate loans	1,937,008	1,814,472	1,940,559	1,843,556	1,740,925
Commit: Unsecured real estate loans	99,146	68,629	79,289	38,975	12,505
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	159,740	160,644	152,506	161,827	209,658
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	35,000	92,000	33,500	151,500	66,250
Written options contracts (interest rate)	81,628	93,714	70,804	89,555	27,940
Purchased options contracts (interest rate)	35,311	0	35,311	0	0
Interest rate swaps	5,891,698	5,159,162	5,585,559	4,837,633	3,383,356
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							29.03	22.78	74	24.05	22.01	61	26.71	23.52	65
Standby letters of credit	0.81	0.64	71	0.81	0.67	72	0.76	0.65	67	0.82	0.71	69	1.19	0.84	74
Commercial and similar letters of credit	0	0.02	21	0	0.02	20	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	30.55	45.51	70	26.92	42.67	64	28.53	46.30	67	25.86	48.62	59	19.80	68.47	51
Interest rate contracts	30.55	33.09	72	26.92	30.32	67	28.53	32.46	69	25.86	34.36	62	19.80	47.31	53
Interest rate futures and forward contracts	0.18	4.02	51	0.46	4.59	50	0.17	3.25	42	0.77	6.21	51	0.38	10.67	46
Written options contracts (interest rate)	0.41	1.59	53	0.47	2	44	0.35	1.41	50	0.46	2.18	38	0.16	2.47	29
Purchased options contracts (interest rate)	0.18	1.35	55	0	1.45	22	0.18	1.31	57	0	1.46	22	0	2.65	22
Interest rate swaps	29.78	19.54	79	25.98	20.33	73	27.84	20.49	76	24.64	20.83	69	19.26	28.86	61
Foreign exchange contracts	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
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	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							42.58	44.98	61	34.15	42.82	54	39.10	45.53	60

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	6,043,637	5,344,876	5,725,174	5,078,688	3,477,546
Interest rate contracts	6,043,637	5,344,876	5,725,174	5,078,688	3,477,546
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	35,000	92,000	33,500	151,500	66,250
Written options	81,628	93,714	70,804	89,555	27,940
Exchange-traded	0	0	0	0	0
Over-the-counter	81,628	93,714	70,804	89,555	27,940
Purchased options	35,311	0	35,311	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	35,311	0	35,311	0	0
Swaps	5,891,698	5,159,162	5,585,559	4,837,633	3,383,356
Held for trading	5,324,909	4,787,839	5,017,575	4,712,906	3,150,299
Interest rate contracts	5,324,909	4,787,839	5,017,575	4,712,906	3,150,299
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	718,728	557,037	707,599	365,782	327,247
Interest rate contracts	718,728	557,037	707,599	365,782	327,247
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)	5,962,008	5,251,161	5,654,370	4,989,132	3,449,606
One year or less	2,392,902	195,502	2,454,539	255,248	89,524
Over 1 year to 5 years	1,125,413	1,165,368	1,063,350	1,075,869	665,985
Over 5 years	2,443,693	3,890,291	2,136,481	3,658,015	2,694,097
Gross negative fair value (absolute value)	92,688	114,392	53,773	175,019	61,230
Gross positive fair value	24,483	107,037	72,219	163,233	54,379
Held for trading	22,917	104,586	71,618	161,193	53,819
Non-traded	1,566	2,451	601	2,040	560
Current credit exposure on risk-based capital derivative contracts	14,421	82,944	70,115	162,920	53,639
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	100	93.91	75	100	94.52	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0.58	10.22	28	1.72	12.82	31	0.59	11.16	24	2.98	14.05	31	1.91	13.49	30
Written options	1.35	6.03	36	1.75	8.11	32	1.24	6.28	27	1.76	8.18	30	0.80	5.91	22
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	1.35	5.74	38	1.75	7.80	34	1.24	5.96	29	1.76	7.73	32	0.80	5.10	25
Purchased options	0.58	3.59	47	0	3.58	20	0.62	3.27	49	0	3.42	19	0	4.42	18
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0.58	3.11	50	0	3.15	21	0.62	2.87	50	0	2.86	21	0	3.35	18
Swaps	97.49	74.58	78	96.53	69.64	79	97.56	74.26	82	95.25	68.76	78	97.29	69.75	81
Held for trading	88.11	38.74	75	89.58	42.14	77	87.64	40.42	75	92.80	43.53	78	90.59	44.16	72
Interest rate contracts	88.11	32.48	85	89.58	36.29	87	87.64	34.15	85	92.80	36.62	89	90.59	37.24	87
Foreign exchange contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	11.89	61.26	25	10.42	57.86	22	12.36	59.58	25	7.20	56.47	21	9.41	55.84	27
Interest rate contracts	11.89	57.41	25	10.42	54.11	23	12.36	56.71	25	7.20	53.82	21	9.41	52.22	27
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)	98.65	92.63	50	98.25	90.92	59	98.76	92.53	58	98.24	91.48	60	99.20	93.86	66
One year or less	39.59	27.97	69	3.66	26.80	21	42.87	27.56	71	5.03	32.05	21	2.57	32.17	13
Over 1 year to 5 years	18.62	26.35	36	21.80	28.69	44	18.57	27.01	34	21.18	27.06	46	19.15	30.45	38
Over 5 years	40.43	29.53	62	72.79	30.03	90	37.32	29.89	61	72.03	29.56	89	77.47	28.09	91
Gross negative fair value (absolute value)	1.53	1.21	68	2.14	1.21	79	0.94	0.98	50	3.45	1.55	84	1.76	0.83	85
Gross positive fair value	0.41	1.52	9	2	1.70	62	1.26	1.34	47	3.21	2.23	72	1.56	1.19	71
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05	0.06	74	0.07	0.05	78	0.03	0.04	69	0.10	0.07	83	0.04	0.06	75
Gross positive fair value (X)	0.01	0.06	37	0.06	0.07	64	0.04	0.05	63	0.10	0.09	69	0.04	0.07	59
Held for trading (X)	0.01	0.04	64	0.06	0.05	74	0.04	0.04	74	0.10	0.07	75	0.04	0.06	70
Non-traded (X)	0	0.01	22	0	0.01	25	0	0.01	16	0	0.02	22	0	0.01	25
Current credit exposure (X)	0.01	0.04	36	0.05	0.05	63	0.04	0.04	70	0.10	0.06	73	0.04	0.05	65
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.09	0.47	33	0.57	0.61	60	0.46	0.46	68	1.11	0.85	71	0.38	0.73	58

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	99,787	160,540	160,540	42,294	41,045
Gross losses	1,509	3,641	10,083	18,193	28,108
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,513	2,469	8,218	6,755	7,232
Net losses	-4	1,172	1,865	11,438	20,876
Provision for loan and lease losses	2,800	-16,457	-58,888	82,201	22,125
Adjustments	0	0	0	47,483	0
Ending balance	102,591	142,911	99,787	160,540	42,294
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	0.06	0.04	69	-0.34	-0.11	15	-0.30	-0.09	12	0.43	0.51	39	0.13	0.15	54
Provision for loan and lease losses / Average loans and leases	0.08	0.06	65	-0.47	-0.20	22	-0.43	-0.16	18	0.59	0.82	35	0.18	0.24	49
Provision for loan and lease losses / Net loan and lease losses	-70,000	49.50	0	-1,404.18	-168.35	9	-3,157.53	-105.48	3	718.67	487.86	79	105.98	130.58	42
Allowance for loan and lease losses / Total loans and leases not held for sale	0.76	1.20	14	1	1.49	20	0.76	1.23	16	1.14	1.58	25	0.34	0.83	10
Allowance for loan and lease losses / Total loans and leases	0.76	1.17	17	1	1.47	21	0.76	1.20	17	1.14	1.55	26	0.33	0.81	10
Allowance for loan and lease losses / Net loans and leases losses (X)		38.27		30.48	18.09	80	53.51	21.39	86	14.04	11.58	73	2.03	8.03	16
Allowance for loan and lease losses / Nonaccrual assets	353.37	355.27	63	341.35	291.29	69	320.87	364.13	57	378.20	299.17	71	149.81	218.72	45
ALLL / 90+ days past due + nonaccrual loans and leases	275.21	284.19	56	276.73	246.27	65	248.04	287.08	53	286.26	244.34	66	77.15	151.73	24
Gross loan and lease losses / Average loans and leases	0.05	0.17	31	0.10	0.24	30	0.07	0.19	25	0.13	0.34	27	0.23	0.28	53
Recoveries / Average loans and leases	0.05	0.07	43	0.07	0.08	52	0.06	0.08	43	0.05	0.07	39	0.06	0.08	48
Net losses / Average loans and leases	0	0.09	19	0.03	0.16	29	0.01	0.11	17	0.08	0.27	27	0.17	0.21	53
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	15.01	10.98	73	13.57	7.39	81	45.17	34.67	73	24.03	33.98	37	44.56	36.22	77
Earnings coverage of net loan and lease losses (X)	-13,940.75	38.54	0	43.61	25.70	74	139.34	39.72	86	23.47	22.91	68	12.14	24.40	46
Net Loan and Lease Losses By Type															
Real estate loans	-0.03	-0.01	25	-0.03	0.03	14	-0.03	0.02	16	0.01	0.04	33	0.04	0.01	82
Real estate loans secured by 1–4 family	-0.08	-0.02	14	-0.08	-0.01	8	-0.08	-0.02	7	0.03	0.01	76	-0.01	0.01	29
Revolving	-0.18	-0.08	21	-0.02	-0.03	36	-0.04	-0.07	39	0.11	0.01	86	0	0.02	50
Closed-end	-0.03	-0.02	31	-0.10	-0.01	3	-0.09	-0.01	3	0.01	0	61	-0.01	0	23
Commercial real estate loans	-0.01	0	22	-0.02	0.05	12	-0.02	0.04	10	0	0.07	24	0.06	0.01	87
Construction and land development	-0.04	-0.02	18	-0.03	0	17	-0.08	0	9	-0.01	0	33	0.28	-0.01	98
1–4 family	0	0	16	0	0	22	0	0	27	0.01	0	90	0.06	0	95
Other	-0.04	-0.01	13	-0.03	0	15	-0.08	0	9	-0.02	0	18	0.23	-0.01	97
Multifamily	0	0	57	-0.02	0	5	0	0.01	13	0	0	84	-0.01	0	8
Nonfarm nonresidential	-0.01	0.01	20	-0.02	0.07	10	-0.01	0.05	12	0.01	0.11	24	0.02	0.02	64
Owner-occupied	-0.01	0	13	-0.02	0.01	6	-0.01	0.01	7	0.01	0.02	52	0.02	0.01	82
Other	0	0	32	0	0.06	28	0	0.04	45	0	0.08	13	0	0.01	58
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	-0.04	0.11	20	0.02	0.20	31	0.01	0.17	20	0.04	0.47	14	0.09	0.37	18
Loans to individuals	0.15	0.70	16	0.60	1.06	43	0.35	0.71	32	1.15	1.13	65	1.99	1.17	80
Credit card loans		1.88			2.41			1.84			2.92			3.11	
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	0.35	0.16	80	0.67	0.09	92	0.38	0.10	87	0.40	0.15	84	0.08	0.15	54

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	21,325	26,237	20,806	36,183	66,470
90+ days past due loans and leases	8,246	9,776	9,131	13,633	26,589
Nonaccrual loans and leases	29,032	41,866	31,099	42,449	28,232
Total past due and nonaccrual loans and leases	58,603	77,879	61,036	92,265	121,291
Restructured 30–89 days past due	394	447	1,275	1,613	2,671
Restructured 90+ days past due	80	949	215	950	1,322
Restructured nonaccrual	7,551	6,058	7,642	6,655	3,810
Total restructured loans and leases	8,025	7,454	9,132	9,218	7,803
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	11,683	12,273	8,823	11,398	11,693
Other real estate owned	11,342	12,232	11,342	12,657	8,265
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.16	0.32	29	0.18	0.33	31	0.16	0.32	32	0.26	0.39	37	0.52	0.43	69
90+ days past due loans and leases	0.06	0.10	64	0.07	0.11	63	0.07	0.10	65	0.10	0.12	68	0.21	0.15	76
Nonaccrual loans and leases	0.22	0.44	21	0.29	0.65	16	0.24	0.46	22	0.30	0.66	17	0.22	0.51	17
90+ days past due and nonaccrual loans and leases	0.28	0.59	22	0.36	0.82	17	0.30	0.62	24	0.40	0.85	20	0.43	0.71	29
30–89 days past due restructured	0	0.01	53	0	0.01	58	0.01	0.01	74	0.01	0.01	69	0.02	0.01	73
90+ days past due restructured	0	0	71	0.01	0	82	0	0	74	0.01	0.01	82	0.01	0.01	83
Nonaccrual restructured	0.06	0.10	47	0.04	0.13	31	0.06	0.10	45	0.05	0.13	31	0.03	0.14	22
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	0.16	0.32	29	0.18	0.33	31	0.16	0.32	32	0.26	0.40	37	0.52	0.43	69
90+ days past due assets	0.06	0.10	64	0.07	0.11	62	0.07	0.10	65	0.10	0.12	68	0.21	0.15	76
Nonaccrual assets	0.22	0.45	21	0.29	0.66	16	0.24	0.47	22	0.30	0.67	17	0.22	0.53	17
30+ days past due and nonaccrual assets	0.43	0.94	22	0.54	1.18	20	0.46	0.97	21	0.65	1.29	21	0.96	1.19	51
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.19	0.35	25	0.26	0.50	23	0.20	0.36	26	0.29	0.52	30	0.31	0.44	38
90+ days past due and nonaccrual assets + other real estate owned	0.25	0.36	37	0.32	0.53	32	0.26	0.37	34	0.35	0.55	34	0.36	0.48	43
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.27	0.41	34	0.34	0.58	28	0.26	0.41	34	0.35	0.60	27	0.30	0.53	23
Allowance for loan and lease losses	51.20	62.77	50	47.42	69.27	38	52.87	62.64	51	43.02	66.66	31	123.38	115.41	65
Equity capital + allowance for loan and lease losses	2.02	3.67	30	2.38	5.03	20	1.88	3.60	24	2.41	4.97	24	2.04	4.28	22
Tier 1 capital + allowance for loan and lease losses	2.88	4.23	36	3.65	5.96	29	2.87	4.30	36	3.75	6.05	27	3.53	5.65	28
Loans and leases + other real estate owned	0.39	0.69	29	0.47	0.97	25	0.40	0.71	27	0.49	0.97	21	0.41	0.85	18

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	0.16	0.26	40	0.21	0.31	42	0.16	0.26	36	0.30	0.39	46	0.52	0.38	74
	90+ days past due	0.08	0.13	72	0.09	0.13	70	0.07	0.12	72	0.12	0.16	72	0.25	0.16	80
	Nonaccrual	0.28	0.51	32	0.41	0.76	28	0.31	0.52	33	0.41	0.76	29	0.27	0.46	33
Commercial and industrial	30–89 days past due	0.08	0.26	25	0.10	0.22	35	0.10	0.24	32	0.09	0.23	28	0.49	0.31	77
	90+ days past due	0.03	0.03	70	0.02	0.02	72	0.07	0.04	82	0.03	0.03	69	0.07	0.05	70
	Nonaccrual	0.08	0.53	13	0.06	0.69	6	0.06	0.57	10	0.06	0.75	8	0.08	0.83	13
Individuals	30–89 days past due	0.35	0.67	29	0.34	0.53	36	0.47	0.63	42	0.64	0.83	39	0.85	0.83	50
	90+ days past due	0.04	0.08	59	0.06	0.11	58	0.06	0.09	59	0.09	0.14	58	0.17	0.17	69
	Nonaccrual	0.06	0.16	42	0.07	0.22	42	0.04	0.17	37	0.09	0.28	40	0.09	0.17	48
Depository institution loans	30–89 days past due		0			0.01			0.01			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.01			0			0			0			0	
Agricultural	30–89 days past due	0	0.16	31	0	0.17	31	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due	0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual	0	0.71	26	0	0.44	25	0	0.70	27	0	0.49	24	0.67	0.67	70
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	0.20	0.13	72	0	0.13	16	0.01	0.12	40	0	0.18	36	0	0.20	14
	90+ days past due	0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual	0	0.08	22	0	0.15	19	0	0.09	21	0	0.15	19	0	0.13	15

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

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	0.49	0.44	60	0.57	0.47	67	0.51	0.46	65	0.86	0.65	76	1.58	0.67	89
	90+ days past due	0.16	0.25	73	0.22	0.28	78	0.24	0.24	76	0.37	0.33	80	0.54	0.31	81
	Nonaccrual	0.89	0.68	74	1.33	0.88	76	0.85	0.71	68	1.24	0.89	73	0.67	0.73	52
Revolving	30–89 days past due	0.32	0.27	59	0.30	0.31	51	0.33	0.28	60	0.67	0.48	71	1.86	0.45	96
	90+ days past due	0.19	0.03	89	0.16	0.03	87	0.16	0.02	89	0.14	0.03	86	0.54	0.05	95
	Nonaccrual	0.59	1.02	51	0.68	1.31	48	0.61	1.18	52	0.78	1.13	54	0.32	1	27
Closed-end	30–89 days past due	0.56	0.46	68	0.67	0.48	71	0.58	0.49	67	0.93	0.65	76	1.47	0.70	89
	90+ days past due	0.14	0.28	74	0.24	0.31	79	0.28	0.26	76	0.46	0.38	80	0.54	0.35	81
	Nonaccrual	1.01	0.66	77	1.57	0.85	84	0.95	0.67	75	1.42	0.87	80	0.81	0.70	61
Junior lien	30–89 days past due	0.03	0.01	88	0.07	0.01	93	0.01	0.01	75	0.12	0.02	97	0.05	0.02	81
	90+ days past due	0.01	0	91	0.01	0	87	0.01	0	88	0.01	0	82	0.03	0	96
	Nonaccrual	0.11	0.03	94	0.09	0.05	77	0.11	0.03	91	0.10	0.04	83	0.08	0.04	74
Commercial real estate	30–89 days past due	0.07	0.16	41	0.11	0.22	42	0.07	0.15	44	0.14	0.26	46	0.18	0.18	60
	90+ days past due	0.05	0.01	90	0.06	0.02	82	0.03	0.01	86	0.05	0.02	84	0.16	0.03	91
	Nonaccrual	0.12	0.37	25	0.16	0.62	13	0.16	0.38	31	0.17	0.62	18	0.14	0.23	39
Construction and development	30–89 days past due	0.02	0.19	40	0.15	0.22	61	0.16	0.17	71	0.26	0.28	64	0.41	0.28	73
	90+ days past due	0	0	77	0.02	0.01	84	0.03	0.01	86	0	0.01	35	0.04	0.02	83
	Nonaccrual	0.09	0.17	57	0.30	0.50	65	0.31	0.20	77	0.33	0.41	68	0.30	0.20	78
1–4 family	30–89 days past due	0	0.03	29	0.03	0.03	67	0	0.02	60	0.13	0.03	86	0.06	0.06	66
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	83
	Nonaccrual	0.03	0.02	77	0.01	0.02	62	0.03	0.01	80	0.01	0.03	63	0.03	0.02	77
Other	30–89 days past due	0.02	0.14	53	0.13	0.16	69	0.16	0.13	77	0.14	0.22	60	0.36	0.20	77
	90+ days past due	0	0	79	0.02	0	89	0.03	0	92	0	0	40	0.04	0.01	85
	Nonaccrual	0.06	0.14	59	0.29	0.43	68	0.28	0.16	80	0.32	0.35	69	0.26	0.17	80
Multifamily	30–89 days past due	0.02	0.06	63	0.03	0.08	64	0.01	0.07	57	0.08	0.09	64	0.04	0.08	57
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0.07	0	92
	Nonaccrual	0	0.12	25	0	0.13	19	0.01	0.17	49	0	0.11	40	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.09	0.13	54	0.11	0.20	46	0.06	0.13	51	0.12	0.23	50	0.14	0.14	53
	90+ days past due	0.07	0.01	89	0.07	0.02	83	0.03	0.01	87	0.07	0.02	85	0.19	0.03	91
	Nonaccrual	0.14	0.45	25	0.16	0.78	8	0.16	0.45	27	0.16	0.80	11	0.12	0.28	26
Owner Occupied	30–89 days past due	0.09	0.04	74	0.07	0.06	66	0.02	0.04	51	0.06	0.07	55	0.12	0.07	72
	90+ days past due	0.04	0	93	0.06	0	93	0.02	0	92	0.06	0	95	0.15	0.01	96
	Nonaccrual	0.08	0.17	38	0.12	0.32	27	0.10	0.17	39	0.12	0.27	28	0.11	0.16	47
Other	30–89 days past due	0.01	0.08	29	0.04	0.12	46	0.04	0.08	62	0.07	0.14	54	0.02	0.07	37
	90+ days past due	0.03	0.01	88	0.01	0.01	80	0.01	0	85	0	0.01	72	0.05	0.01	85
	Nonaccrual	0.06	0.24	32	0.03	0.40	16	0.06	0.23	32	0.04	0.44	16	0.01	0.10	22
Farmland	30–89 days past due	0	0.17	31	1.46	0.13	95	0	0.10	31	0	0.11	30	1.22	0.23	89
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.67	21	0	1.14	20	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due		0.87			0.75			0.81			0.95			1.19	
	90+ days past due		0.45			0.56			0.45			0.63			0.78	
	Nonaccrual		0.12			0.10			0.10			0.05			0.11	

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,720,107	1,857,300	1,741,286	1,855,066	1,896,132
Retained earnings	835,188	703,790	826,240	673,815	581,395
Accumulated other comprehensive income (AOCI)	-191,483	36,501	18,635	71,015	35,575
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,363,812	2,597,591	2,586,161	2,599,896	2,513,102
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	998,520	1,013,416	997,775	1,016,374	1,039,620
Accumulated other comprehensive income-related adjustments	-191,483	36,501	18,634	71,015	35,574
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,556,775	1,547,674	1,569,752	1,512,507	1,437,908
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,556,775	1,547,674	1,569,752	1,512,507	1,437,908
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	166,356	166,356	166,356	166,356	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	166,356	166,356	166,356	166,356	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	166,356	166,356	166,356	166,356	0
Tier 1 Capital	1,723,131	1,714,030	1,736,108	1,678,863	1,437,908
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	384,346	285,419	384,065	285,170	292,733
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	69,655	88,682	53,370	99,323	43,194
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	454,001	374,101	437,435	384,493	335,927
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	454,001	374,101	437,435	384,493	335,927
Exited advanced approach tier 2 capital					
Total capital	2,177,132	2,088,131	2,173,543	2,063,356	1,773,835
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	19,988,589	19,684,816	20,257,530	19,816,234	17,396,871
Less: Deductions from common equity tier 1 capital	998,520	1,013,416	997,774	1,016,374	1,039,620
Less: Other deductions	0	0	0	39,228	0
Total assets for leverage ratio	18,990,069	18,671,400	19,259,756	18,760,632	16,357,251
Total risk-weighted assets	15,793,047	14,655,556	15,336,432	14,739,149	14,042,949
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	9.86	12.18	15	10.56	12.54	20	10.24	12.37	21	10.26	12.35	18	10.24	12.11	24
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	11.70	13.31	23	11.32	13.11	22	11.39	13.08	24	10.24	12.78	13
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.79	14.72	36	14.25	15.37	32	14.17	14.91	42	14	15.23	31	12.63	14.36	17
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	9.07	9.06	54	9.18	9.15	54	9.01	8.98	57	8.95	9.13	46	8.79	9.76	25
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	317	327	1,924	2,002	1,178	-3.06	-40.75
Other insurance activities income	317	327	1,924	2,002	1,178	-3.06	-40.75
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	434,012	328,628	436,887	326,891	322,916	32.07	142.77

	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	0.19	0.38	68	0.19	0.38	64	0.27	0.36	67	0.29	0.41	69	0.17	0.47	62
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	23.77	12.22	92	17.70	11	78	23.80	12	95	17.77	11.03	79	21.82	11.51	88
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	0	0	0	1	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	1	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	1	0
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		0.70			0.69			0.66			0.87			1.25	
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		10.28			-6.17		-100	6.83	1		-2.40			22.48	
Total selected assets		17.19			-2.56		-100	9.48	1		2.04			12.40	
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	0	0	0	0

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

Servicing, Securitization and Asset Sale Activities—Part 3

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

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	0	0	119,500	97,880	155,529		-100.00
Dividends	0	0	119,500	97,880	155,529		-100.00
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	4,504		
Dividends	0	0	0	0	4,504		
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	0	0	119,500	97,880	160,033		-100.00
Securities gains (losses)	0	0	0	0	0		
Other operating income	527	986	3,770	1,338	1,487	-46.55	52.75
Total operating income	527	986	123,270	99,218	161,520	-46.55	-90.14
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	1,875	1,925	8,873	8,177	8,189	-2.60	-15.81
Other expenses	3,503	3,448	21,807	13,578	19,180	1.60	93.00
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	5,378	5,373	30,680	21,755	27,369	0.09	33.05
Income (loss) before taxes	-4,851	-4,387	92,590	77,463	134,151		
Applicable income taxes (credit)	-1,433	-1,175	-12,626	-5,439	-6,499		
Extraordinary items							
Income before undistributed income of subsidiaries	-3,418	-3,212	105,216	82,902	140,650		
Equity in undistributed income of subsidiaries	47,108	59,401	158,701	75,326	52,878	-20.69	186.13
Bank subsidiaries	47,108	59,401	162,105	75,326	57,009	-20.69	186.13
Nonbank subsidiaries	0	0	-3,404	0	-4,131		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	43,690	56,189	263,917	158,228	193,528	-22.24	128.46
Memoranda							
Bank net income	47,108	59,401	281,605	173,206	212,538	-20.69	119.47
Nonbank net income	0	0	-3,404	0	373		
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	2,795,302	95.02	2,873,290	95.08	2,958,393	94.54	2,848,477	2,776,750	-2.71	128.46
Common and preferred stock	2,794,350	94.99	2,872,540	95.06	2,957,377	94.51	2,847,657	2,775,890	-2.72	128.46
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	952	0.03	750	0.02	1,016	0.03	820	860	26.93	128.30
Investment in nonbank subsidiaries	56,284	1.91	11,113	0.37	6,144	0.20	10,968	21,512	406.47	464.08
Common and preferred stock	56,205	1.91	10,943	0.36	6,016	0.19	10,943	21,490	413.62	463.29
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	79	0	170	0.01	128	0	25	22	-53.53	
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		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	54,488	1.85	92,222	3.05	105,464	3.37	116,748	5,283	-40.92	913.73
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		-100.00
Premises, furnishings, fixtures and equipment	2,651	0.09	10,325	0.34	2,651	0.08	10,435	10,568	-74.32	-76.67
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	32,962	1.12	35,000	1.16	56,609	1.81	31,858	18,676	-5.82	163.15
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,941,687	100.00	3,021,950	100.00	3,129,261	100.00	3,018,486	2,832,789	-2.66	132.83
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	246,972	8.40	148,857	4.93	246,895	7.89	148,806	157,155	65.91	66.82
Other liabilities	54,346	1.85	22,140	0.73	30,466	0.97	20,168	22,295	145.47	313.28
Balance due to subsidiaries and related institutions	142,033	4.83	141,221	4.67	141,829	4.53	141,023	140,237	0.57	63.93
Total liabilities	443,351	15.07	312,218	10.33	419,190	13.40	309,997	319,687	42.00	78.89
Equity Capital	2,498,336	84.93	2,709,732	89.67	2,710,071	86.60	2,708,489	2,513,102	-7.80	145.99
Perpetual preferred stock (income surplus)	166,356	5.66	166,356	5.50	166,356	5.32	166,356	0	0.00	
Common stock	99,651	3.39	104,493	3.46	100,101	3.20	104,169	105,827	-4.63	72.92
Common surplus	1,620,456	55.09	1,752,807	58	1,641,185	52.45	1,750,897	1,790,305	-7.55	167.37
Retained earnings	803,356	27.31	649,575	21.50	783,794	25.05	616,052	581,395	23.67	128.01
Accumulated other comprehensive income	-191,483	-6.51	36,501	1.21	18,635	0.60	71,015	35,575		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	2,941,687	100.00	3,021,950	100.00	3,129,261	100.00	3,018,486	2,832,789	-2.66	132.83
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	142,033	4.83	141,221	4.67	141,829	4.53	141,023	140,237	0.57	63.97
Notes payable to subsidiaries that issued TPS	142,033	4.83	141,221	4.67	141,829	4.53	141,023	140,237	0.57	63.97
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	6.57	9.94	15	8.26	12.54	14	9.68	11.94	29	6.14	7.29	31	7.90	9.68	23
Bank net income / Average equity investment in banks	6.55	10.44	14	8.31	12.55	15	9.66	11.80	36	6.28	7.45	34	8.03	10.51	22
Nonbank net income / Average equity investment in nonbanks	0	11.36	20	0	12.53	16	-36.41	13.12	0	0	9.75	17	2.23	7.89	33
Subsidiary HCs net income / Average equity investment in sub HCs		8.34			11.69			10.11			7.01			8.55	
Bank net income / Parent net income	107.82	97.54	82	105.72	95.97	81	106.70	96.79	82	109.47	88.16	77	109.82	82.22	85
Nonbank net income / Parent net income	0	3.43	16	0	2.83	15		3.40		0	3.59	14	0.19	5.93	38
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	17.75	16.87	66	11.52	17.74	45	15.47	16.81	62	11.45	20.06	44	12.72	20.43	57
Total debt / Equity capital	9.89	11.65	55	5.49	11.90	38	9.11	11.71	53	5.49	14.41	35	6.25	14.31	49
Total debt + notes payable to subs that issued TPS / Equity capital	15.57	13.71	64	10.71	14.30	47	14.34	13.63	62	10.70	16.67	45	11.83	16.36	57
Total debt + Loans guaranteed for affiliate / Equity capital	9.89	11.72	54	5.49	12.02	38	9.11	11.77	52	5.49	14.68	34	6.25	14.56	48
Total debt / Equity capital – excess over fair value	9.89	11.75	54	5.49	12	38	9.11	11.81	53	5.49	14.52	35	6.25	14.51	49
Long-term debt / Equity capital	9.89	11.08	56	5.49	11.33	39	9.11	10.95	53	5.49	13.56	37	6.25	13.04	50
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	62.02	40.81	63	49.55	35.48	61	62	39.86	63	29.73	34.67	43	14.52	28.44	36
Double Leverage															
Equity investment in subs / Equity capital	114.10	103.47	88	106.41	102.85	70	109.35	103.22	80	105.54	102.81	68	111.31	103.22	85
Total investment in subs / Equity capital	114.14	108.45	80	106.45	108.21	58	109.39	108.40	72	105.57	110.16	55	111.35	111.07	73
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)	2.02	0.38	92	0.77	0.22	82	0.96	0.29	83	0.95	0.47	71	1.47	0.36	90
Equity investment in subs – equity cap / Net income-div (X)	4.50	1.31	90	1.30	0.74	79	1.51	1.05	74	2.04	1.82	68	2.47	1.22	85
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	7.59	129.62	6	8.99	111.20	7	109.05	152.85	32	99.78	136.59	30	160.16	177.68	50
Cash from ops + noncash items + op expense / Op expense + dividend	8.87	125.04	15	18.62	98.58	19	118.06	154.48	38	108.25	147.24	32	163.66	190.27	46
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-71.80	98.29	8	13.81	85.35	21	96.81	98.54	43	198.32	134.08	82	102.73	116.34	40
Pretax operating income + interest expense / Interest expense	-158.72	2,251.18	8	-127.90	1,142.88	6	1,143.50	1,835.33	45	1,047.33	2,016.32	52	1,738.19	1,968.54	61
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-75.82	1,728.15	12	-55.40	1,357.31	9	854.85	1,770.77	35	701.70	1,539.23	42	983.50	1,632.83	45
Dividends + interest from subsidiaries / Interest expense + dividends	0	145.40	4	0	117.86	3	113.76	174.12	31	105.59	150.43	30	184.94	210.80	49
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)	14.73	20.52	33	18.94	33.13	42	22.24	47.61	43	27.97	35.64	66		57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.03	3.42	30	0.01	3.97	30	0.01	3.44	32	0.07	3.85	33	0.09	2.64	35
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	0.01	1.70	37	0.03	1.80	45	0.01	1.76	38	0.03	2.66	41	0.04	5.62	37
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		64.91			74.87		91.41	66.37	75	101.95	81.10	78	55.70	57.84	57
Dividends declared / Net income	55.23	33.46	90	40.34	23.13	80	36.44	28.27	67	53.42	42.29	67	40.48	33.08	64
Net income – dividends / Average equity	2.94	6.76	11	4.93	9.52	15	6.15	8.62	29	2.86	4.14	31	4.70	6.46	25
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	124.34	14	0	101.14	15	124.25	155.92	39	115.81	132.17	46	198.52	178.13	55
Dividends from nonbank subsidiaries	0	1.65	31	0	3.28	30	0	4.90	22	0	3.41	23	5.75	7.53	70
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	0	153.16	7	0	128.99	8	124.25	203.53	31	115.81	174.85	31	204.27	260.40	45
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.39	14	0	30.63	14	42.44	45.96	40	56.51	60.28	48	73.18	66.55	57
Interest income from bank subsidiaries	0	0.15	27	0	0.12	24	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	0	49.34	9	0	33.49	8	42.44	51.33	40	56.51	62.88	47	73.18	69.36	53
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		31.46			47.24			62.63			56.39		1,207.51	82.95	95
Interest income from nonbank subsidiaries		2.20			2.80			2.44			7.38		0	20.25	26
Management and service fees from nonbank subsidiaries		0.46			0.53			0.37			0.86		0	1.92	38
Other income from nonbank subsidiaries		0.06			0.09			0.07			0.16		0	1.06	43
Operating income from nonbank subsidiaries		39.06			69.48			87.22			79.84		1,207.51	150.41	95
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		117.80			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies		126.86			34.47			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	60.28	15	0	58.57	15	96.94	74.16	53	98.65	69.76	71	96.29	67.32	61
Interest income from bank subsidiaries	0	1.04	25	0	0.72	23	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	0	73.91	8	0	71.70	7	96.94	83.13	42	98.65	82.20	58	96.29	78.80	40
Dividends from nonbank subsidiaries	0	4.30	30	0	5.32	29	0	3.07	21	0	1.95	23	2.79	2.65	72
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	0	4.70	16	2.79	7.29	64
Dividends from subsidiary holding companies	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt		225.56			142.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	57.51	28.43	79	94.87	29.59	84	57.45	26.38	80	94.77	27.08	86	89.23	28.33	83