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

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BHC Name GLACIER BANCORP, INC.

City/State KALISPELL, MT

Bank Holding Company Information

Federal Reserve District: 9
Consolidated Assets ($000): 26,100,324
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:

GLACIER BANCORP, INC.
49 COMMONS LOOP

KALISPELL, MT 59901

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Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	26,075,621	18,926,016	21,416,279	16,406,678	12,801,300
Net income ($000)	67,795	80,802	284,757	266,400	210,544
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)	2.96	2.55	80	3.46	2.67	91	3.16	2.60	85	3.81	2.77	93	4.10	3.01	92
+ Non-interest income	0.47	0.97	24	0.79	1.13	38	0.63	1.04	29	0.98	1.21	45	0.83	1.32	32
– Overhead expense	2	2.18	45	2.04	2.28	35	2.03	2.17	41	2.47	2.57	55	2.91	2.69	66
– Provision for credit losses	0.11	0.04	77	0	-0.12	70	0.11	-0.09	90	0.23	0.51	17	0	0.15	7
+ Securities gains (losses)	0.01	0	87	0.01	0.01	70	0	0.01	5	0.01	0.02	51	0.11	0.01	98
+ Other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.33	1.35	48	2.22	1.78	80	1.65	1.66	54	2.10	1.04	95	2.13	1.56	89
Net operating income	1.04	1.03	51	1.71	1.36	79	1.33	1.26	61	1.62	0.81	96	1.64	1.19	91
Net income	1.04	1.02	51	1.71	1.35	79	1.33	1.26	61	1.62	0.82	96	1.64	1.19	91
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.29	2.96	71	3.86	3.18	90	3.51	3.06	79	4.35	3.55	90	4.80	4.41	76
Interest expense	0.08	0.20	16	0.11	0.29	13	0.09	0.25	13	0.18	0.52	8	0.36	1.08	6
Net interest income (tax equivalent)	3.21	2.75	80	3.76	2.88	92	3.42	2.80	85	4.17	3.01	93	4.44	3.33	92
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.03	0.09	39	0.08	0.16	40	0.02	0.11	24	0.07	0.27	24	0.08	0.21	33
Earnings coverage of net loan and lease losses (X)	101.32	38.54	80	44.09	25.70	75	157.07	39.72	90	47.78	22.91	86	38.09	24.40	76
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.28	1.20	62	1.39	1.49	45	1.29	1.23	61	1.42	1.58	43	1.31	0.83	86
Allowance for loan and lease losses / Total loans and leases	1.28	1.17	62	1.37	1.47	44	1.28	1.20	61	1.40	1.55	42	1.30	0.81	86
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.42	0.47	47	0.28	0.70	10	0.37	0.49	38	0.29	0.71	14	0.37	0.57	30
30–89 days past due loans and leases / Total loans and leases	0.12	0.32	22	0.39	0.33	70	0.37	0.32	68	0.20	0.39	28	0.24	0.43	30
Liquidity and Funding															
Net noncore funding dependence	4.74	-1.97	73	2.66	-0.51	62	4.18	-2.33	71	4.11	3.20	58	5.83	14.45	23
Net short-term noncore funding dependence	4.10	-6.65	86	2.02	-6.88	81	3.59	-7.71	83	3.40	-4.76	79	5.13	3.38	50
Net loans and leases / Total assets	52.13	59.31	25	56.81	60.99	31	51.35	58.67	28	60.15	61.58	39	69.11	63.77	54
Capitalization															
Tier 1 leverage ratio	8.64	9.06	37	9.07	9.15	48	8.64	8.98	44	9.12	9.13	51	11.65	9.76	87
Holding company equity capital / Total assets	11.24	10.29	63	11.61	10.72	65	12.25	10.71	72	12.47	11.16	70	14.33	12.43	74
Total equity capital (including minority interest) / Total assets	11.24	10.40	62	11.61	10.85	63	12.25	10.82	70	12.47	11.29	68	14.33	12.57	74
Common equity tier 1 capital / Total risk-weighted assets	12.20	12.21	55	12.56	12.57	55	12.49	12.42	57	12.42	12.38	56	12.58	12.17	66
Net loans and leases / Equity capital (X)	4.64	5.82	26	4.89	5.73	33	4.19	5.53	25	4.82	5.58	36	4.82	5.21	43
Cash dividends / Net income	54.06	33.45	88	36.72	23.13	73	49.99	28.27	90	47.73	42.30	59	55.84	33.12	88
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	32.02	9.35	88	30.43	16.49	83	40.19	10.50	93	35.23	16.68	89	12.95	9.26	73
Equity capital	27.83	4.03	87	7.43	9.13	54	37.74	7.46	90	17.66	6.99	85	29.35	10.49	86
Net loans and leases	21.14	6.29	86	11.96	7.22	70	19.67	3.36	87	17.70	9.07	79	15.48	9.10	79
Noncore funding	0.87	-10.65	70	-7.39	-25.09	72	1.70	-14.79	75	41.59	-12.18	93	-23.04	6.59	8
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	0	11.08	12	0	11.33	11	0	10.95	12	0.33	13.56	21	0.39	13.04	28
Equity investment in subsidiaries / Equity capital	100.31	103.47	42	102.08	102.85	50	100.46	103.22	43	102.86	102.81	51	105.42	103.22	66
Cash from ops + noncash items + op expense / Op expense + dividends	279.60	125.04	87	278.12	98.58	93	126.33	154.48	42	128.90	147.24	51	104	190.27	19

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	154,166	136,434	567,492	535,338	468,143	13.00	129.64
Income from lease financing receivables	150	296	871	1,195	1,001	-49.32	87.50
Fully taxable income on loans and leases	149,118	131,389	546,741	515,669	450,314	13.49	131.00
Tax-exempt income on loans and leases	5,198	5,341	21,622	20,864	18,830	-2.68	95.27
Estimated tax benefit on income on loans and leases	1,547	1,557	1,609	6,072	5,873	-0.64	6.48
Income on loans and leases (tax equivalent)	155,863	138,287	569,972	542,605	475,017	12.71	126.98
Investment interest income (tax equivalent)	41,769	30,056	123,824	108,810	89,227	38.97	48.88
Interest on balances due from depository institutions	80	165	916	865	2,665	-51.52	17.65
Interest income on other earning assets	77	77	345	544	1,174	0.00	-42.96
Total interest income (tax equivalent)	197,789	168,585	695,057	652,824	568,083	17.32	104.06
Interest on time deposits of $250K or more	287	510	1,771	2,900	3,525	-43.73	-34.77
Interest on time deposits < $250K	610	912	3,059	5,668	5,804	-33.11	-31.69
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	2,567	1,592	7,304	9,051	13,950	61.24	-17.41
Interest on other borrowings and trading liabilities	1,497	1,726	6,423	9,308	19,338	-13.27	-48.18
Interest on subordinated debt and mandatory convertible securities	0	0	0	388	504		
Total interest expense	4,961	4,740	18,557	27,315	43,121	4.66	-32.32
Net interest income (tax equivalent)	192,828	163,845	676,500	625,509	524,962	17.69	115.22
Non-interest income	30,786	37,348	135,542	160,611	105,978	-17.57	27.97
Adjusted operating income (tax equivalent)	223,614	201,193	812,042	786,120	630,940	11.14	96.75
Overhead expense	130,275	96,572	434,260	404,646	372,486	34.90	106.43
Provision for credit losses	7,031	48	23,076	37,637	57		339.99
Securities gains (losses)	446	284	-638	1,139	14,415	57.04	
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	86,704	104,955	354,263	344,940	272,894	-17.39	77.50
Applicable income taxes	13,984	19,498	64,681	61,640	48,650	-28.28	43.35
Tax equivalent adjustments	4,925	4,655	4,825	16,900	13,700	5.80	-37.17
Applicable income taxes (tax equivalent)	18,909	24,153	69,506	78,540	62,350	-21.71	7.48
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	67,795	80,802	284,757	266,400	210,544	-16.10	116.91
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	67,795	80,802	284,757	266,400	210,544	-16.10	116.91
Memoranda							
Net income - holding company and noncontrolling (minority) interest	67,795	80,802	284,757	266,400	210,544	-16.10	116.91
Investment securities income (tax equivalent)	41,769	30,056	123,824	108,810	89,227	38.97	48.88
US Treasury and agency securities (excluding mortgage-backed securities)	4,537	108	3,314	786	3,152	4100.93	1855.60
Mortgage-backed securities	20,555	12,877	62,744	43,419	40,033	59.63	298.89
All other securities	16,677	17,071	57,766	64,605	46,042	-2.31	-26.44
Cash dividends declared	36,648	29,674	142,359	127,159	117,563	23.50	127.22
Common	36,648	29,674	142,359	127,159	117,563	23.50	127.22
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.03	2.75	70	3.56	2.96	87	3.25	2.85	79	3.98	3.27	88	4.44	4	79
Less: Interest expense	0.08	0.19	17	0.10	0.27	12	0.09	0.23	13	0.17	0.48	9	0.34	0.98	7
Equals: Net interest income (tax equivalent)	2.96	2.55	80	3.46	2.67	91	3.16	2.60	85	3.81	2.77	93	4.10	3.01	92
Plus: Non-interest income	0.47	0.97	24	0.79	1.13	38	0.63	1.04	29	0.98	1.21	45	0.83	1.32	32
Equals: adjusted operating income (tax equivalent)	3.43	3.56	50	4.25	3.87	75	3.79	3.70	62	4.79	4.04	83	4.93	4.41	78
Less: Overhead expense	2	2.18	45	2.04	2.28	35	2.03	2.17	41	2.47	2.57	55	2.91	2.69	66
Less: Provision for credit losses	0.11	0.04	77	0	-0.12	70	0.11	-0.09	90	0.23	0.51	17	0	0.15	7
Plus: Realized gains (losses) on held-to-maturities securities	0	0	0	0	0	0	-0.01	0	0	0	0	92	0	0	3
Plus: Realized gains (losses) on available-for-sale securities	0.01	0	90	0.01	0.01	72	0	0.01	64	0.01	0.02	51	0.11	0.01	98
Plus: other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.33	1.35	48	2.22	1.78	80	1.65	1.66	54	2.10	1.04	95	2.13	1.56	89
Less: Applicable income taxes (tax equivalent)	0.29	0.31	46	0.51	0.40	80	0.32	0.38	33	0.48	0.23	93	0.49	0.36	84
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.04	1.03	51	1.71	1.36	79	1.33	1.26	61	1.62	0.81	96	1.64	1.19	91
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	1.04	1.02	51	1.71	1.35	79	1.33	1.26	61	1.62	0.82	96	1.64	1.19	91
Memo: Net income (last four quarters)	1.17	1.17	49	1.72	1.07	91	1.33	1.26	61	1.62	0.82	96	1.64	1.19	91
Net income–BHC and noncontrolling (minority) interest	1.04	1.04	50	1.71	1.37	79	1.33	1.27	61	1.62	0.83	96	1.64	1.20	90
Margin Analysis															
Average earning assets / Average assets	92.08	93.16	34	92.19	93.08	38	92.38	93.08	38	91.43	92.32	36	92.40	91.05	64
Average interest-bearing funds / Average assets	56.93	60.43	36	57.45	62.97	26	56.21	61.99	27	56.95	64.06	21	59.43	65.57	23
Interest income (tax equivalent) / Average earning assets	3.29	2.96	71	3.86	3.18	90	3.51	3.06	79	4.35	3.55	90	4.80	4.41	76
Interest expense / Average earning assets	0.08	0.20	16	0.11	0.29	13	0.09	0.25	13	0.18	0.52	8	0.36	1.08	6
Net interest income (tax equivalent) / Average earning assets	3.21	2.75	80	3.76	2.88	92	3.42	2.80	85	4.17	3.01	93	4.44	3.33	92
Yield or Cost															
Total loans and leases (tax equivalent)	4.61	3.88	88	4.91	4.05	87	4.83	4.01	87	4.93	4.27	85	5.28	5.09	69
Interest-bearing bank balances	0.16	0.18	30	0.12	0.10	79	0.22	0.14	95	0.30	0.27	62	2.90	2.04	87
Federal funds sold and reverse repos		0.28		0	0.26	21	0	0.25	19	0	0.68	7	4.40	2.44	87
Trading assets		0.43			0.39			0.45			0.60			0.99	
Total earning assets	3.21	2.93	68	3.76	3.15	85	3.49	3.04	78	4.24	3.51	89	4.69	4.36	71
Investment securities (tax equivalent)	1.63	1.78	32	2.17	1.84	75	1.69	1.77	48	2.95	2.25	92	3.33	2.76	87
US Treasury and agency securities (excluding mortgage-backed securities)	1.10	1.09	54	1.04	1.30	37	0.74	1.14	25	1.39	1.75	31	2.33	2.32	60
Mortgage-backed securities	1.22	1.67	8	1.15	1.60	12	1.09	1.57	9	1.92	2.05	33	2.86	2.61	81
All other securities	3.26	2.75	70	3.75	2.93	80	3.12	2.81	66	3.56	3.24	69	3.98	4.06	60
Interest-bearing deposits	0.10	0.16	35	0.08	0.26	11	0.09	0.21	20	0.15	0.53	3	0.24	1.10	2
Time deposits of $250K or more	0.42	0.48	45	0.72	0.82	43	0.64	0.66	47	1.04	1.42	20	1.42	1.96	13
Time deposits < $250K	0.33	0.44	39	0.53	0.78	26	0.44	0.62	31	0.80	1.36	7	0.85	1.82	6
Other domestic deposits	0.08	0.13	37	0.07	0.17	21	0.07	0.15	26	0.12	0.36	7	0.24	0.93	4
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos	0.16	0.16	62	0.28	0.18	81	0.23	0.17	80	0.46	0.62	49	0.79	1.86	24
Other borrowed funds and trading liabilities	1.50	1.14	65	2.10	1.38	76	2.11	1.27	80	1.23	1.50	36	3.24	2.38	87
All interest-bearing funds	0.13	0.31	15	0.17	0.42	11	0.15	0.37	14	0.29	0.74	8	0.57	1.49	4

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	30,786	37,348	135,542	160,611	105,978
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	9,706	7,173	33,486	30,403	35,187
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	0	0	0	0	9
Insurance activities revenue	1	1	5	5	5
Venture capital revenue	0	0	0	0	0
Net servicing fees	574	527	2,162	932	526
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	9,326	21,978	64,119	101,745	33,996
Other non-interest income	11,179	7,669	35,770	27,526	36,255
Total overhead expenses	130,275	96,572	434,260	404,646	372,486
Personnel expense	77,807	61,386	267,600	250,255	220,138
Net occupancy expense	10,622	9,145	38,073	36,338	33,032
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	2,664	2,488	10,271	10,371	8,485
Other operating expenses	39,182	23,553	118,316	107,682	110,831
Fee income on mutual funds and annuities	0	0	0	0	9
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,439	2,994	3,436	2,970	2,826
Average personnel expense per employee	22.62	20.50	77.88	84.26	77.90
Average assets per employee	7,582.33	6,321.31	6,232.91	5,524.13	4,529.83

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.26	11	0	2.10	11	0	2.17	11	0	2.02	10	0.01	2.72	22
Overhead expenses / Net Interest Income + non-interest income	59.57	61.09	46	49.14	59.31	14	53.80	59.28	25	52.60	62.28	18	60.35	61.29	50
Percent of Average Assets															
Total overhead expense	2	2.18	45	2.04	2.28	35	2.03	2.17	41	2.47	2.57	55	2.91	2.69	66
Personnel expense	1.19	1.21	51	1.30	1.28	55	1.25	1.21	61	1.53	1.30	71	1.72	1.41	80
Net occupancy expense	0.16	0.23	20	0.19	0.24	23	0.18	0.23	23	0.22	0.26	28	0.26	0.28	38
Other operating expenses	0.64	0.71	46	0.55	0.73	31	0.60	0.72	38	0.72	0.94	35	0.93	0.97	59
Overhead less non-interest income	1.53	1.18	80	1.25	1.10	60	1.39	1.10	75	1.49	1.25	74	2.08	1.32	92
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	58.26	60.59	40	48	58.69	11	53.48	58.83	26	51.47	61.82	17	59.04	60.64	48
Personnel expense	34.80	33.94	48	30.51	33.28	28	32.95	32.93	43	31.83	32.36	41	34.89	32.39	62
Net occupancy expense	4.75	6.43	26	4.55	6.42	22	4.69	6.23	24	4.62	6.58	18	5.24	6.52	24
Other operating expenses	18.71	19.35	49	12.94	18.45	12	15.84	19.18	25	15.02	22.28	11	18.91	21.20	43
Total non-interest income	13.77	26.24	20	18.56	28.42	30	16.69	27.67	27	20.43	28.83	34	16.80	29.23	23
Fiduciary activities income	0	2.31	13	0	2.15	12	0	2.20	13	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts	4.34	3.51	62	3.57	3.21	56	4.12	3.27	63	3.87	3.27	62	5.58	3.88	71
Trading revenue	0	0.53	34	0	0.97	24	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	0	2.33	7	0	2.51	7	0	2.58	7	0	2.46	6	0	3.54	12
Insurance activities revenue	0	0.38	31	0	0.38	24	0	0.36	25	0	0.41	25	0	0.47	23
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	0.26	1.49	45	0.26	0.99	50	0.27	0.60	54	0.12	0.01	66	0.08	0.28	47
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	4.17	1.74	85	10.92	3.74	88	7.90	3.30	86	12.94	3.92	89	5.39	1.86	89
Other non-interest income	5	8.92	28	3.81	8.65	17	4.40	9.27	17	3.50	9.65	10	5.75	10.04	24
Overhead less non-interest income	44.49	33.42	80	29.44	29.66	44	36.79	30.52	67	31.04	31.93	45	42.24	31.06	85
Applicable income taxes / Pretax net operating income (tax equivalent)	16.13	20.83	11	18.58	21.04	24	18.26	21.18	18	17.87	18.63	37	17.83	20.56	26
Applicable income tax + TE / Pretax net operating income + TE	21.81	22.92	40	23.01	22.74	53	19.62	22.67	11	22.77	21.18	54	22.85	23.23	45

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	11,129,167	8,315,833	10,799,342	8,241,325	7,493,317	33.83	152.68
Commercial and industrial loans	1,378,500	1,883,438	1,463,022	1,850,198	991,580	-26.81	86.42
Loans to individuals	207,827	191,152	207,513	190,186	174,643	8.72	35.69
Loans to depository institutions and acceptances of other banks	10,000	0	0	0	0		
Agricultural loans	238,733	269,074	254,553	275,265	249,903	-11.28	76.38
Other loans and leases	818,076	729,163	768,398	732,294	672,561	12.19	74.01
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	13,782,303	11,388,660	13,492,828	11,289,268	9,582,004	21.02	133.49
Less: Allowance for loan and lease losses	176,159	156,446	172,665	158,243	124,490	12.60	36.32
Net loans and leases	13,606,144	11,232,214	13,320,163	11,131,025	9,457,514	21.14	135.67
Debt securities that reprice or mature in over 1 year	10,023,137	6,204,990	10,216,396	5,251,988	2,683,186	61.53	264.23
Mutual funds and equity securities	475	375	525	277	313	26.67	111.11
Subtotal	23,629,756	17,437,579	23,537,084	16,383,290	12,141,013	35.51	177.17
Interest-bearing bank balances	154,470	650,705	239,599	406,034	132,321	-76.26	41.60
Federal funds sold and reverse repos	0	0	0	0	0		-100.00
Debt securities that reprice or mature within 1 year	89,567	237,076	153,617	275,662	116,678	-62.22	-61.07
Trading assets	0	0	0	0	0		
Total earning assets	23,873,793	18,325,360	23,930,300	17,064,986	12,390,012	30.28	169.31
Non-interest-bearing cash and due from depository institutions	282,335	227,745	198,087	227,108	198,639	23.97	126.77
Premises, fixed assets, and leases	370,953	321,442	370,205	324,225	308,577	15.40	115.08
Other real estate owned	0	1,839	0	1,182	4,885	-100.00	-100.00
Investment in unconsolidated subsidiaries	61,420	49,339	55,469	49,993	45,562	24.49	1493.67
Intangible and other assets	1,511,823	844,827	1,386,584	836,712	736,324	78.95	307.92
Total assets	26,100,324	19,770,552	25,940,645	18,504,206	13,683,999	32.02	173.19
Quarterly average assets	26,075,621	18,926,016	25,756,326	18,246,459	13,647,007	37.78	177.84
Average loans and leases (YTD)	13,534,135	11,270,228	11,801,409	11,001,474	8,999,771	20.09	134.84
Memoranda							
Loans held-for-sale	51,284	118,731	60,797	166,572	69,194	-56.81	99.95
Loans not held-for-sale	13,731,019	11,269,929	13,432,031	11,122,696	9,512,810	21.84	133.64
Real estate loans secured by 1–4 family	2,253,079	1,830,369	2,190,087	1,928,133	1,858,360	23.09	73.38
Commercial real estate loans	8,383,573	6,025,959	8,112,623	5,866,967	5,183,497	39.12	196.32
Construction and land development	1,971,890	1,299,834	1,865,123	1,238,874	1,156,098	51.70	176.49
Multifamily	545,483	380,172	545,001	391,895	342,498	43.48	235.40
Nonfarm nonresidential	5,866,200	4,345,953	5,702,499	4,236,198	3,684,901	34.98	200.30
Real estate loans secured by farmland	492,515	459,505	496,632	446,225	451,460	7.18	78.62
Total investment securities	10,113,179	6,442,441	10,370,538	5,527,927	2,800,177	56.98	239.13
U.S. Treasury securities	1,283,530	0	1,317,461	0	504		
US agency securities (excluding mortgage-backed securities)	327,844	41,116	269,980	48,368	63,217	697.36	475.64
Municipal securities	1,887,317	1,609,673	1,730,064	1,650,123	1,059,923	17.25	32.02
Mortgage-backed securities	6,454,547	4,502,495	6,820,081	3,480,061	1,518,618	43.35	513.73
Asset-backed securities	0	0	0	0	0		
Other debt securities	159,466	288,782	232,427	349,098	157,602	-44.78	-64.06
Mutual funds and equity securities	475	375	525	277	313	26.67	111.11
Available-for-sale securities	6,535,763	5,853,315	9,170,849	5,337,814	2,575,253	11.66	182.35
U.S. Treasury securities	440,266	0	1,317,461	0	504		
US agency securities (excluding mortgage-backed securities)	327,844	41,116	269,980	48,368	63,217	697.36	475.64
Municipal securities	501,801	1,020,922	530,900	1,460,287	835,312	-50.85	-34.16
Mortgage-backed securities	5,106,386	4,502,495	6,820,081	3,480,061	1,518,618	13.41	385.54
Asset-backed securities	0	0	0	0	0		
Other debt securities	159,466	288,782	232,427	349,098	157,602	-44.78	-64.06
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-182,109	10,209	21,719	13,380	9,785		
Available-for-sale securites appreciation (depreciation)	-319,294	103,125	-4,574	191,948	53,879		
Structured notes, fair value	3,923	3,915	4,024	3,998	0	0.20	863.88
Pledged securities	2,755,291	2,372,052	2,687,660	2,169,965	1,475,909	16.16	44.20

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	7,990,003	6,040,440	7,779,288	5,454,539	3,696,627	32.28	289.86
NOW, ATS and transaction accounts	3,857,528	536,624	3,357,251	521,460	356,538	618.85	1388.34
Time deposits less brokered deposits < $250K	726,983	644,115	723,430	661,923	639,089	12.87	99.89
MMDA and other savings accounts	8,855,218	8,561,384	9,164,633	7,842,751	5,764,792	3.43	109.34
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	21,429,732	15,782,563	21,024,602	14,480,673	10,457,046	35.78	210.47
Time deposits of $250K or more	265,475	283,618	287,762	286,975	268,554	-6.40	1.86
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	958,479	996,878	1,020,794	1,004,583	569,824	-3.85	92.78
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	80,971	112	859	110	31,662	72195.54	633.03
Other borrowings w/remaining maturity over 1 year	56,287	33,340	43,235	32,958	35,769	68.83	-73.13
Brokered deposits < $250K	2,688	38,143	24,885	29,881	50,857	-92.95	-99.15
Noncore funding	1,363,900	1,352,091	1,377,535	1,354,507	956,666	0.87	5.28
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	132,661	132,499	132,620	139,959	139,914	0.12	5.26
Other liabilities	239,838	208,014	228,266	222,026	169,641	15.30	153.06
Total liabilities	23,166,131	17,475,167	22,763,023	16,197,165	11,723,267	32.57	175.18
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,108	955	1,107	954	923	16.02	44.65
Common surplus	2,339,405	1,495,438	2,338,814	1,495,053	1,378,534	56.44	212.18
Retained earnings	841,489	719,072	810,342	667,944	541,050	17.02	116.04
Accumulated other comprehensive income	-247,809	79,920	27,359	143,090	40,225		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,934,193	2,295,385	3,177,622	2,307,041	1,960,732	27.83	158.46
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,934,193	2,295,385	3,177,622	2,307,041	1,960,732	27.83	158.46
Total liabilities and capital	26,100,324	19,770,552	25,940,645	18,504,206	13,683,999	32.02	173.19
Memoranda							
Non-interest-bearing deposits	7,990,003	6,040,440	7,779,288	5,454,539	3,696,627	32.28	289.86
Interest-bearing deposits	13,707,892	10,063,884	13,557,961	9,342,990	7,079,830	36.21	152.42
Total deposits	21,697,895	16,104,324	21,337,249	14,797,529	10,776,457	34.73	190.07
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	3,177,622	2,307,041	2,307,041	1,960,732	1,515,854		
Accounting restatements	0	0	0	-12,347	-25,114		
Net income	67,795	80,802	284,757	266,400	210,544		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
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	839,853	112,133	316,538		
Less: Dividends declared	36,648	29,674	142,359	127,159	117,563		
Change in other comprehensive income	-275,168	-63,170	-115,731	102,864	49,652		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	592	386	4,061	4,418	10,821		
Holding company equity capital, ending balance	2,934,193	2,295,385	3,177,622	2,307,041	1,960,732		

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	42.64	37.11	60	42.06	36.10	61	41.63	36.25	60	44.54	36.22	67	54.76	37.78	79
Commercial and industrial loans	5.28	10.78	18	9.53	13.88	28	5.64	10.76	21	10	13.52	29	7.25	12.02	25
Loans to individuals	0.80	3.61	37	0.97	3.42	43	0.80	3.36	39	1.03	3.40	44	1.28	4.20	42
Loans to depository institutions and acceptances of other banks	0.04	0.02	88	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0.91	0.17	91	1.36	0.19	92	0.98	0.18	91	1.49	0.19	93	1.83	0.24	91
Other loans and leases	3.13	4.19	51	3.69	4.29	56	2.96	4.47	48	3.96	4.63	55	4.91	5.01	55
Net loans and leases	52.13	59.31	25	56.81	60.99	31	51.35	58.67	28	60.15	61.58	39	69.11	63.77	54
Debt securities over 1 year	38.40	19.47	96	31.39	16.70	94	39.38	19.46	96	28.38	15.55	93	19.61	14.60	77
Mutual funds and equity securities	0	0.06	28	0	0.06	33	0	0.06	31	0	0.05	33	0	0.06	32
Subtotal	90.53	80.04	95	88.20	78.43	91	90.73	79.22	93	88.54	78.16	90	88.72	79.65	88
Interest-bearing bank balances	0.59	7.18	2	3.29	9.08	17	0.92	8.50	4	2.19	7.51	14	0.97	3.06	25
Federal funds sold and reverse repos	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.34	1.65	21	1.20	1.59	50	0.59	1.56	33	1.49	1.68	56	0.85	1.91	40
Trading assets	0	0.52	20	0	0.56	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets	91.47	91.28	57	92.69	91.48	64	92.25	91.77	57	92.22	91.05	62	90.54	89.53	65
Non-interest cash and due from depository institutions	1.08	0.96	64	1.15	1	62	0.76	0.82	45	1.23	1.07	59	1.45	1.14	75
Other real estate owned	0	0.01	11	0.01	0.02	47	0	0.01	9	0.01	0.02	34	0.04	0.03	66
All other assets	7.45	7.70	45	6.16	7.44	32	6.99	7.35	45	6.55	7.82	35	8	9.27	35
Memoranda															
Short-term investments	0.93	10.28	0	4.49	11.92	13	1.52	11.47	2	3.68	11.17	17	1.82	7.63	20
U.S. Treasury securities	4.92	1.80	83	0	0.98	13	5.08	1.47	85	0	0.84	17	0	1.03	28
US agency securities (excluding mortgage-backed securities)	1.26	0.79	74	0.21	0.73	43	1.04	0.82	70	0.26	0.63	48	0.46	0.54	58
Municipal securities	7.23	1.72	92	8.14	1.77	94	6.67	1.73	90	8.92	1.69	95	7.75	1.34	96
Mortgage-backed securities	24.73	14.04	85	22.77	12.38	91	26.29	14.14	88	18.81	11.75	85	11.10	11.44	49
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.61	0.55	63	1.46	0.46	85	0.90	0.53	70	1.89	0.42	91	1.15	0.39	82
Loans held-for-sale	0.20	0.40	58	0.60	0.46	72	0.23	0.55	54	0.90	0.52	76	0.51	0.39	71
Loans held for investment	52.61	59.15	26	57	61.15	30	51.78	58.06	29	60.11	61.72	38	69.52	63.50	57
Real estate loans secured by 1–4 family	8.63	11.67	35	9.26	11.69	38	8.44	11.46	35	10.42	11.91	44	13.58	13.29	52
Revolving	2.89	1.40	83	3.36	1.51	86	2.94	1.42	81	3.55	1.66	84	4.52	2.07	88
Closed-end, secured by first liens	5.62	9.94	28	5.72	9.76	31	5.37	9.67	30	6.64	9.81	34	8.67	10.69	39
Closed-end, secured by junior liens	0.13	0.17	57	0.18	0.21	58	0.13	0.17	57	0.23	0.22	64	0.39	0.28	72
Commercial real estate loans	32.12	23.42	71	30.48	22.27	70	31.27	22.69	71	31.71	22.22	73	37.88	22.23	87
Construction and land development	7.56	3.49	87	6.57	3.32	85	7.19	3.34	87	6.70	3.40	82	8.45	3.44	89
Multifamily	2.09	3.52	40	1.92	3.21	37	2.10	3.57	41	2.12	3.12	40	2.50	3.01	49
Nonfarm nonresidential	22.48	15.11	76	21.98	14.77	77	21.98	14.57	77	22.89	14.72	78	26.93	14.69	88
Real estate loans secured by farmland	1.89	0.33	91	2.32	0.33	95	1.91	0.30	93	2.41	0.33	95	3.30	0.36	96

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	80.75	61.87	81	73.02	57.91	78	80.04	61.05	80	73	57.15	79	78.20	57.46	83
Real estate loans secured by 1–4 family	16.35	20.07	36	16.07	19.43	37	16.23	19.86	38	17.08	19.43	38	19.39	20.75	43
Revolving	5.47	2.35	90	5.84	2.45	92	5.65	2.43	90	5.83	2.64	90	6.45	3.15	86
Closed-end	10.88	17.49	25	10.23	16.76	29	10.58	17.24	26	11.25	16.59	29	12.95	17.39	32
Commercial real estate loans	60.83	38.39	85	52.91	35.36	86	60.13	37.86	85	51.97	34.63	86	54.10	33.52	88
Construction and land development	14.31	5.82	91	11.41	5.29	91	13.82	5.65	93	10.97	5.26	88	12.07	5.09	90
1–4 family	3.80	1.29	88	2.70	1.05	87	3.86	1.18	90	2.71	0.93	88	3.38	0.94	92
Other	10.51	4.49	93	8.71	4.21	91	9.96	4.40	93	8.26	4.19	87	8.68	4.02	89
Multifamily	3.96	5.66	47	3.34	5.08	38	4.04	5.78	45	3.47	4.96	41	3.57	4.69	46
Nonfarm nonresidential	42.56	25	86	38.16	23.47	87	42.26	24.56	88	37.52	22.93	85	38.46	22.15	89
Owner-occupied	19.41	8.44	93	17.33	7.93	92	19.61	8.29	93	17.23	7.68	93	17.40	7.72	90
Other	23.15	16.32	72	20.83	15.25	70	22.65	15.94	74	20.29	14.95	68	21.05	14.34	73
Real estate loans secured by farmland	3.57	0.59	91	4.03	0.56	96	3.68	0.54	93	3.95	0.54	95	4.71	0.55	96
Loans to depository institutions and acceptances of other banks	0.07	0.03	87	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	10	18.81	20	16.54	23.16	26	10.84	18.86	21	16.39	22.17	28	10.35	19.53	21
Loans to individuals	1.51	6.52	40	1.68	6.02	41	1.54	6.24	42	1.68	6.13	41	1.82	7.13	38
Credit card loans	0.04	0.51	56	0.05	0.50	57	0.04	0.53	55	0.03	0.65	54	0.02	0.81	50
Agricultural loans	1.73	0.31	91	2.36	0.33	92	1.89	0.34	91	2.44	0.32	92	2.61	0.37	91
Other loans and leases	5.94	8.03	54	6.40	8.05	56	5.69	8.75	54	6.49	9.09	54	7.02	9.85	50
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	479.37	395.39	68	461.22	382.51	63	472.89	391.81	66	470.72	381.27	66	453.27	391.26	54
Real estate loans secured by 1–4 family	97.05	125.02	36	101.52	124.29	42	95.90	126.06	36	110.13	125.03	44	112.41	138.18	41
Revolving	32.45	14.84	87	36.87	16.14	88	33.37	15.44	86	37.56	17.42	86	37.38	21.26	74
Closed-end	64.60	108.83	28	64.65	106.79	30	62.53	108.85	30	72.57	106.14	33	75.04	115.20	33
Commercial real estate loans	361.11	249.33	76	334.22	237.40	78	355.24	245.88	77	335.10	234.65	76	313.55	229.44	66
Construction and land development	84.94	36.95	88	72.09	35.26	87	81.67	35.95	89	70.76	35.62	82	69.93	34.95	80
1–4 family	22.57	8.02	88	17.06	6.84	84	22.83	7.42	90	17.50	6.34	85	19.60	6.61	87
Other	62.37	28.49	89	55.04	28.01	87	58.84	28.11	90	53.26	28.16	83	50.33	27.32	81
Multifamily	23.50	37.99	43	21.09	34.02	38	23.86	38.66	43	22.38	32.74	42	20.72	31.04	44
Nonfarm nonresidential	252.68	160.85	82	241.04	157.71	82	249.70	158.05	80	241.96	155.06	81	222.90	152.10	71
Owner-occupied	115.25	53.96	90	109.45	52.99	88	115.86	52.99	90	111.13	52.37	88	100.87	53.07	83
Other	137.43	105.37	67	131.59	102.29	63	133.85	102.54	66	130.83	100.54	63	122.03	97.41	62
Real estate loans secured by farmland	21.21	3.46	92	25.49	3.50	95	21.75	3.22	93	25.49	3.44	94	27.31	3.60	95
Loans to depository institutions and acceptances of other banks	0.43	0.18	88	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	59.38	113.45	23	104.46	145.22	33	64.06	114.45	24	105.68	139.91	33	59.98	122.02	22
Loans to individuals	8.95	36.67	39	10.60	35.91	43	9.09	34.55	40	10.86	37.47	43	10.56	43.51	35
Credit card loans	0.21	2.64	55	0.33	2.59	57	0.21	2.77	54	0.16	3.30	54	0.12	4.34	50
Agricultural loans	10.28	1.66	92	14.92	1.94	93	11.15	1.86	92	15.72	1.88	92	15.12	2.18	91
Other loans and leases	35.24	47.86	52	40.44	47.52	57	33.65	51.06	48	41.83	49.54	57	40.68	52.44	54
Supplemental															
Non-owner occupied CRE loans / Gross loans	41.91	30.57	73	36.14	27.81	69	40.89	30.07	74	35.25	27.32	69	36.93	26.45	75
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	248.80	198.65	67	228.29	185.94	59	241.58	195.33	65	227.29	183.76	58	214.02	178.57	56
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	364.05	256.17	77	337.74	243.39	78	357.44	252.85	77	338.42	240.85	75	314.89	236.10	65

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	0.93	10.28	0	4.49	11.92	13	1.52	11.47	2	3.68	11.17	17	1.82	7.63	20
Liquid assets	32.58	28.10	65	27.34	27.16	52	34.10	29.03	64	22.49	26.22	42	13.98	22.44	26
Investment securities	38.75	21.67	94	32.59	18.78	91	39.98	21.63	96	29.87	17.85	89	20.46	16.99	67
Net loans and leases	52.13	59.31	25	56.81	60.99	31	51.35	58.67	28	60.15	61.58	39	69.11	63.77	54
Net loans, leases and standby letters of credit	52.45	60.12	24	57.16	61.79	30	51.80	59.49	24	60.51	62.48	37	69.55	64.84	53
Core deposits	82.11	76.85	64	79.83	73.69	68	81.05	75.71	64	78.26	70.67	68	76.42	63.09	83
Noncore funding	5.23	9.46	44	6.84	11.95	34	5.31	10.30	34	7.32	14.13	31	6.99	19.36	14
Time deposits of $250K or more	1.02	1.46	42	1.43	1.96	45	1.11	1.58	43	1.55	2.11	41	1.96	2.94	35
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	3.67	1.11	88	5.04	1.22	88	3.94	1.23	85	5.43	1.47	87	4.16	1.94	80
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	3.67	0.44	96	5.04	0.60	97	3.94	0.54	93	5.43	0.54	96	4.16	0.48	94
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	0.31	1.03	47	0	1.11	23	0	1	29	0	1.24	17	0.23	3.01	16
Earning assets that reprice within 1 year	11.19	36.68	2	14.15	38.67	1	10.95	37.37	1	14.26	39.38	2	17.32	39.29	4
Interest-bearing liabilities that reprice within 1 year	17.42	6.16	90	6.24	7.73	51	15.71	6.39	87	6.64	8.20	50	7.77	10.19	36
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	-6.23	29.01	2	7.92	29.49	8	-4.76	29.65	3	7.63	29.11	9	9.55	26.63	10
Other Liquidity and Funding Ratios															
Net noncore funding dependence	4.74	-1.97	73	2.66	-0.51	62	4.18	-2.33	71	4.11	3.20	58	5.83	14.45	23
Net short-term noncore funding dependence	4.10	-6.65	86	2.02	-6.88	81	3.59	-7.71	83	3.40	-4.76	79	5.13	3.38	50
Short-term investment / Short-term noncore funding	20.13	265.83	5	71.59	246.74	18	31.79	273.46	6	55.01	184.19	18	28.56	77.77	38
Liquid assets - short-term noncore funding / Nonliquid assets	41.43	35.38	65	28.99	30.67	50	44.50	36.68	65	20.37	28.18	44	8.85	16.97	40
Net loans and leases / Total deposits	62.71	73.06	26	69.75	76.22	32	62.43	72.79	25	75.22	79.43	35	87.76	90.31	40
Net loans and leases / Core deposits	63.49	78.05	21	71.17	83.77	26	63.36	78.25	21	76.87	88.34	28	90.44	103.93	30
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-8.41	-3.53	14	0.61	0.62	58	1.02	0.12	83	0.83	1.57	47	0.64	0.72	57
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-14.75	-8.82	15	6.19	1.31	94	-0.21	-0.25	50	11.90	4.31	93	3.52	1.36	87
Structured notes appreciation (depreciation) / Tier 1 capital	0	-0.15	69	-0.01	0	22	0	-0.02	64	0	0.02	21		0	
Percent of Investment Securities															
Held-to-maturity securities	35.37	20.27	72	9.14	12.84	54	11.56	14.28	54	3.43	11.38	48	8.02	12.67	54
Available-for-sale securities	64.63	77.97	28	90.86	85.49	47	88.43	83.77	46	96.56	87.23	51	91.97	85.40	47
U.S. Treasury securities	12.69	8.39	75	0	5.10	13	12.70	6.70	79	0	4.72	16	0.02	6.15	27
US agency securities (excluding mortgage-backed securities)	3.24	3.73	62	0.64	4.35	37	2.60	4.12	58	0.87	4.01	39	2.26	3.49	55
Municipal securities	18.66	7.89	82	24.99	9.71	81	16.68	8.22	77	29.85	9.83	85	37.85	7.75	94
Mortgage-backed securities	63.82	65.55	42	69.89	66.67	50	65.76	66.54	46	62.95	66.64	44	54.23	67.43	27
Asset-backed securities	0	2.78	22	0	1.97	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	1.58	3.16	51	4.48	3.05	71	2.24	3.08	58	6.32	3.01	80	5.63	2.94	77
Mutual funds and equity securities	0	0.30	28	0.01	0.36	32	0.01	0.29	30	0.01	0.35	30	0.01	0.40	32
Debt securities 1 year or less	0.89	8.63	12	3.68	9.29	29	1.48	7.78	20	4.99	10.55	30	4.17	11.86	28
Debt securities 1 to 5 years	12.67	18.50	43	2.71	16.09	17	10.83	18.25	38	3.23	17.03	22	6.09	17.94	32
Debt securities over 5 years	86.44	70.45	80	93.60	72.48	88	87.68	71.11	78	91.78	69.86	85	89.73	66.02	82
Pledged securities	27.24	29.79	49	36.82	33.48	55	25.92	32.26	41	39.25	35.67	53	52.71	30.57	81
Structured notes, fair value	0.04	0.08	84	0.06	0.05	88	0.04	0.11	83	0.07	0.02	89	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-72.51	-1.29	2	158.50	156.41	60	-42.32	27.98	6	173.77	183.32	61	-5.46	26.69	28
Investment securities	56.98	28.40	82	77.29	31.91	85	87.60	31.36	90	97.41	23.62	92	-2.43	11.75	22
Core deposits	35.78	14.47	87	40.62	29.18	84	45.19	16.94	90	38.48	26.88	85	14.89	11.23	69
Noncore funding	0.87	-10.65	70	-7.39	-25.09	72	1.70	-14.79	75	41.59	-12.18	93	-23.04	6.59	8

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)			4,093,024	2,669,726	2,315,319
Commit: Secured commercial real estate loans	1,871,708	969,776	1,713,429	893,825	791,461
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			122,134	20,515	9,666
Securities underwriting	0	0	0	0	0
Standby letters of credit	83,400	67,966	116,907	65,361	59,846
Commercial and similar letters of credit	0	0	3,529	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	131,641	296,667	182,596	287,533	107,509
Written options contracts (interest rate)	106,202	242,409	151,038	229,862	84,803
Purchased options contracts (interest rate)	130,500	130,500	130,500	130,500	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	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)							15.78	22.78	28	14.43	22.01	21	16.92	23.52	31
Standby letters of credit	0.32	0.64	40	0.34	0.67	39	0.45	0.65	48	0.35	0.71	36	0.44	0.84	40
Commercial and similar letters of credit	0	0.02	21	0	0.02	20	0.01	0.02	65	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	1.41	45.51	12	3.39	42.67	14	1.79	46.30	13	3.50	48.62	11	1.41	68.47	9
Interest rate contracts	1.41	33.09	12	3.39	30.32	16	1.79	32.46	13	3.50	34.36	13	1.41	47.31	9
Interest rate futures and forward contracts	0.50	4.02	62	1.50	4.59	67	0.70	3.25	63	1.55	6.21	64	0.79	10.67	57
Written options contracts (interest rate)	0.41	1.59	52	1.23	2	59	0.58	1.41	58	1.24	2.18	58	0.62	2.47	55
Purchased options contracts (interest rate)	0.50	1.35	65	0.66	1.45	67	0.50	1.31	66	0.71	1.46	68	0	2.65	22
Interest rate swaps	0	19.54	5	0	20.33	4	0	20.49	4	0	20.83	3	0	28.86	3
Foreign exchange contracts	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	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)							34.68	44.98	48	24.27	42.82	28	25.73	45.53	31

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	368,343	669,576	464,134	647,895	192,312
Interest rate contracts	368,343	669,576	464,134	647,895	192,312
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	131,641	296,667	182,596	287,533	107,509
Written options	106,202	242,409	151,038	229,862	84,803
Exchange-traded	0	0	0	0	0
Over-the-counter	106,202	242,409	151,038	229,862	84,803
Purchased options	130,500	130,500	130,500	130,500	0
Exchange-traded	0	0	0	0	0
Over-the-counter	130,500	130,500	130,500	130,500	0
Swaps	0	0	0	0	0
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	368,343	669,576	464,134	647,895	192,312
Interest rate contracts	368,343	669,576	464,134	647,895	192,312
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)	223,500	336,500	247,000	336,500	84,803
One year or less	93,000	206,000	116,500	206,000	84,803
Over 1 year to 5 years	130,500	130,500	130,500	130,500	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	0	0	80	2,056	0
Gross positive fair value	8,080	11,061	3,942	8,806	2,088
Held for trading	0	0	0	0	0
Non-traded	8,080	11,061	3,942	8,806	2,088
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
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	35.74	10.22	87	44.31	12.82	87	39.34	11.16	87	44.38	14.05	86	55.90	13.49	89
Written options	28.83	6.03	92	36.20	8.11	94	32.54	6.28	96	35.48	8.18	92	44.10	5.91	97
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	28.83	5.74	92	36.20	7.80	94	32.54	5.96	96	35.48	7.73	92	44.10	5.10	97
Purchased options	35.43	3.59	96	19.49	3.58	94	28.12	3.27	97	20.14	3.42	94	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	35.43	3.11	96	19.49	3.15	94	28.12	2.87	97	20.14	2.86	95	0	3.35	18
Swaps	0	74.58	3	0	69.64	3	0	74.26	3	0	68.76	3	0	69.75	2
Held for trading	0	38.74	22	0	42.14	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	32.48	22	0	36.29	20	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	61.26	77	100	57.86	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	100	57.41	85	100	54.11	87	100	56.71	85	100	53.82	87	100	52.22	88
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)	60.68	92.63	10	50.26	90.92	6	53.22	92.53	8	51.94	91.48	8	44.10	93.86	5
One year or less	25.25	27.97	59	30.77	26.80	62	25.10	27.56	59	31.80	32.05	59	44.10	32.17	66
Over 1 year to 5 years	35.43	26.35	63	19.49	28.69	42	28.12	27.01	50	20.14	27.06	43	0	30.45	4
Over 5 years	0	29.53	6	0	30.03	5	0	29.89	5	0	29.56	5	0	28.09	5
Gross negative fair value (absolute value)	0	1.21	2	0	1.21	1	0.02	0.98	4	0.32	1.55	17	0	0.83	2
Gross positive fair value	2.19	1.52	75	1.65	1.70	47	0.85	1.34	22	1.36	2.23	27	1.09	1.19	50
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.06	3	0	0.05	2	0	0.04	6	0	0.07	9	0	0.06	2
Gross positive fair value (X)	0	0.06	16	0.01	0.07	19	0	0.05	16	0.01	0.09	15	0	0.07	12
Held for trading (X)	0	0.04	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0	0.01	39	0.01	0.01	45	0	0.01	36	0.01	0.02	47	0	0.01	41
Current credit exposure (X)	0	0.04	7	0	0.05	5	0	0.04	6	0	0.06	5	0	0.05	4
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	0.47	7	0	0.61	5	0	0.46	5	0	0.85	5	0	0.73	4

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	172,665	158,243	158,243	124,490	131,239
Gross losses	2,695	4,246	11,594	13,808	15,178
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,845	1,960	9,265	6,155	8,372
Net losses	850	2,286	2,329	7,653	6,806
Provision for loan and lease losses	4,344	489	16,380	37,637	57
Adjustments	0	0	371	3,769	0
Ending balance	176,159	156,446	172,665	158,243	124,490
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.07	0.04	71	0.01	-0.11	73	0.08	-0.09	89	0.23	0.51	17	0	0.15	7
Provision for loan and lease losses / Average loans and leases	0.13	0.06	74	0.02	-0.20	73	0.14	-0.16	89	0.34	0.82	16	0	0.24	7
Provision for loan and lease losses / Net loan and lease losses	511.06	49.50	84	21.39	-168.35	65	703.31	-105.48	91	491.79	487.86	67	0.84	130.58	3
Allowance for loan and lease losses / Total loans and leases not held for sale	1.28	1.20	62	1.39	1.49	45	1.29	1.23	61	1.42	1.58	43	1.31	0.83	86
Allowance for loan and lease losses / Total loans and leases	1.28	1.17	62	1.37	1.47	44	1.28	1.20	61	1.40	1.55	42	1.30	0.81	86
Allowance for loan and lease losses / Net loans and leases losses (X)	51.81	38.27	76	17.11	18.09	67	74.14	21.39	90	20.68	11.58	82	18.29	8.03	85
Allowance for loan and lease losses / Nonaccrual assets	304.13	355.27	52	523.46	291.29	87	341.69	364.13	64	495.07	299.17	82	403.10	218.72	84
ALLL / 90+ days past due + nonaccrual loans and leases	282.16	284.19	58	465.34	246.27	87	255.15	287.08	53	469.72	244.34	89	385.48	151.73	90
Gross loan and lease losses / Average loans and leases	0.08	0.17	42	0.15	0.24	40	0.10	0.19	35	0.13	0.34	24	0.17	0.28	38
Recoveries / Average loans and leases	0.05	0.07	49	0.07	0.08	52	0.08	0.08	54	0.06	0.07	47	0.09	0.08	68
Net losses / Average loans and leases	0.03	0.09	39	0.08	0.16	40	0.02	0.11	24	0.07	0.27	24	0.08	0.21	33
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	15.91	10.98	76	14.19	7.39	83	67.10	34.67	86	40.55	33.98	69	47.02	36.22	80
Earnings coverage of net loan and lease losses (X)	101.32	38.54	80	44.09	25.70	75	157.07	39.72	90	47.78	22.91	86	38.09	24.40	76
Net Loan and Lease Losses By Type															
Real estate loans	-0.02	-0.01	34	-0.04	0.03	9	-0.03	0.02	16	0.02	0.04	50	0.01	0.01	52
Real estate loans secured by 1–4 family	-0.02	-0.02	47	0	-0.01	44	-0.07	-0.02	9	0	0.01	40	-0.02	0.01	19
Revolving	0	-0.08	56	0.02	-0.03	74	-0.08	-0.07	26	0.02	0.01	67	0	0.02	53
Closed-end	-0.02	-0.02	38	-0.01	-0.01	36	-0.07	-0.01	8	-0.01	0	28	-0.03	0	15
Commercial real estate loans	-0.02	0	16	-0.05	0.05	6	-0.02	0.04	8	0.03	0.07	46	0.02	0.01	67
Construction and land development	-0.01	-0.02	39	-0.07	0	7	-0.04	0	19	-0.07	0	8	-0.05	-0.01	21
1–4 family	0	0	13	0	0	14	0	0	24	0	0	23	0.01	0	89
Other	-0.01	-0.01	36	-0.07	0	6	-0.03	0	17	-0.07	0	4	-0.06	-0.01	15
Multifamily	0	0	57	0	0	54	-0.01	0.01	10	-0.06	0	2	0	0	56
Nonfarm nonresidential	-0.03	0.01	12	-0.05	0.07	4	-0.01	0.05	11	0.07	0.11	56	0.04	0.02	73
Owner-occupied	-0.03	0	6	0	0.01	14	-0.01	0.01	7	0	0.02	4	-0.01	0.01	7
Other	0	0	32	-0.05	0.06	3	-0.01	0.04	15	0.07	0.08	66	0.05	0.01	91
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	88	0.06	0.02	84	-0.01	0.01	12
Commercial and industrial loans	-0.13	0.11	8	0.02	0.20	28	0	0.17	17	0.08	0.47	19	0.15	0.37	27
Loans to individuals	0.11	0.70	15	0.10	1.06	4	0.11	0.71	13	0.16	1.13	11	0.35	1.17	20
Credit card loans	0	1.88	10	0.07	2.41	17	0.04	1.84	12	0.52	2.92	16	-0.35	3.11	2
Agricultural loans	0	0	21	0	0.02	18	-0.01	0.02	22	0.02	0.19	61	0.03	0.08	66
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.86	0.16	88	1.64	0.09	96	0.67	0.10	92	0.52	0.15	89	0.60	0.15	88

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	16,080	44,616	50,566	22,721	23,192
90+ days past due loans and leases	4,510	3,733	17,141	1,725	1,412
Nonaccrual loans and leases	57,923	29,887	50,532	31,964	30,883
Total past due and nonaccrual loans and leases	78,513	78,236	118,239	56,410	55,487
Restructured 30–89 days past due	0	0	0	0	405
Restructured 90+ days past due	15	0	0	0	0
Restructured nonaccrual	1,963	4,124	2,095	2,918	3,319
Total restructured loans and leases	1,978	4,124	2,095	2,918	3,724
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	18,669	23,234	19,027	23,618	33,650
Other real estate owned	0	1,839	0	1,182	4,885
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	0.12	0.32	22	0.39	0.33	70	0.37	0.32	68	0.20	0.39	28	0.24	0.43	30
90+ days past due loans and leases	0.03	0.10	54	0.03	0.11	52	0.13	0.10	74	0.02	0.12	37	0.01	0.15	30
Nonaccrual loans and leases	0.42	0.44	51	0.26	0.65	11	0.37	0.46	41	0.28	0.66	16	0.32	0.51	31
90+ days past due and nonaccrual loans and leases	0.45	0.59	42	0.30	0.82	11	0.50	0.62	45	0.30	0.85	11	0.34	0.71	21
30–89 days past due restructured	0	0.01	17	0	0.01	20	0	0.01	21	0	0.01	16	0	0.01	48
90+ days past due restructured	0	0	67	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.01	0.10	23	0.04	0.13	26	0.02	0.10	19	0.03	0.13	20	0.03	0.14	23
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	0.12	0.32	22	0.39	0.33	70	0.37	0.32	68	0.20	0.40	28	0.24	0.43	30
90+ days past due assets	0.03	0.10	53	0.03	0.11	52	0.13	0.10	74	0.02	0.12	36	0.01	0.15	29
Nonaccrual assets	0.42	0.45	51	0.26	0.66	11	0.37	0.47	41	0.28	0.67	16	0.32	0.53	31
30+ days past due and nonaccrual assets	0.57	0.94	31	0.69	1.18	29	0.88	0.97	54	0.50	1.29	11	0.58	1.19	15
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.24	0.35	38	0.17	0.50	11	0.26	0.36	40	0.18	0.52	14	0.24	0.44	22
90+ days past due and nonaccrual assets + other real estate owned	0.24	0.36	35	0.18	0.53	10	0.26	0.37	38	0.19	0.55	13	0.27	0.48	23
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.29	0.41	40	0.28	0.58	20	0.27	0.41	36	0.31	0.60	24	0.51	0.53	53
Allowance for loan and lease losses	43.49	62.77	37	35.13	69.27	23	40.29	62.64	32	35.87	66.66	23	56.09	115.41	22
Equity capital + allowance for loan and lease losses	2.46	3.67	38	2.24	5.03	17	2.08	3.60	29	2.30	4.97	22	3.35	4.28	41
Tier 1 capital + allowance for loan and lease losses	3.27	4.23	45	3.01	5.96	21	3.01	4.30	38	3.20	6.05	21	4.22	5.65	41
Loans and leases + other real estate owned	0.56	0.69	45	0.48	0.97	26	0.52	0.71	42	0.50	0.97	22	0.73	0.85	44

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	0.09	0.26	23	0.21	0.31	38	0.38	0.26	74	0.19	0.39	31	0.23	0.38	35
	90+ days past due	0.03	0.13	60	0.03	0.13	54	0.15	0.12	78	0.02	0.16	46	0.01	0.16	41
	Nonaccrual	0.29	0.51	34	0.26	0.76	14	0.24	0.52	28	0.28	0.76	16	0.33	0.46	43
Commercial and industrial	30–89 days past due	0.24	0.26	58	0.11	0.22	38	0.32	0.24	70	0.10	0.23	31	0.21	0.31	42
	90+ days past due	0.06	0.03	79	0.01	0.02	57	0.04	0.04	66	0.01	0.03	51	0.01	0.05	46
	Nonaccrual	0.24	0.53	28	0.29	0.69	26	0.17	0.57	21	0.32	0.75	26	0.50	0.83	35
Individuals	30–89 days past due	0.53	0.67	43	0.27	0.53	32	0.81	0.63	66	0.55	0.83	35	0.68	0.83	41
	90+ days past due	0.07	0.08	67	0.08	0.11	62	0.06	0.09	61	0.05	0.14	51	0.25	0.17	75
	Nonaccrual	0.17	0.16	61	0.45	0.22	81	0.15	0.17	58	0.25	0.28	62	0.20	0.17	63
Depository institution loans	30–89 days past due	0	0	45		0.01			0.01			0			0	
	90+ days past due	0	0	48		0			0			0			0	
	Nonaccrual	0	0.01	45		0			0			0			0	
Agricultural	30–89 days past due	0.04	0.16	68	8.44	0.17	99	0.04	0.07	67	0.16	0.17	71	0.70	0.24	83
	90+ days past due	0.24	0	95	0.20	0	97	0.19	0	95	0.05	0	94	0	0	42
	Nonaccrual	9.14	0.71	94	0.61	0.44	76	8.71	0.70	93	0.73	0.49	77	0.21	0.67	57
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	0.23	0.13	77	0.29	0.13	78	0.42	0.12	85	0.47	0.18	80	0.16	0.20	59
	90+ days past due	0	0.01	34	0.05	0.01	87	0.01	0.01	83	0	0.01	76	0	0.01	67
	Nonaccrual	0	0.08	22	0.06	0.15	54	0	0.09	21	0.04	0.15	49	0.04	0.13	49

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	0.19	0.44	28	0.39	0.47	52	0.20	0.46	26	0.50	0.65	49	0.41	0.67	33
	90+ days past due	0.01	0.25	51	0.01	0.28	45	0.01	0.24	50	0.06	0.33	56	0.04	0.31	52
	Nonaccrual	0.15	0.68	13	0.39	0.88	21	0.20	0.71	15	0.38	0.89	24	0.52	0.73	43
Revolving	30–89 days past due	0.17	0.27	39	0.18	0.31	37	0.26	0.28	52	0.43	0.48	50	0.38	0.45	43
	90+ days past due	0.01	0.03	73	0	0.03	32	0.01	0.02	73	0.02	0.03	73	0	0.05	24
	Nonaccrual	0.18	1.02	23	0.40	1.31	27	0.20	1.18	24	0.38	1.13	31	0.42	1	32
Closed-end	30–89 days past due	0.20	0.46	30	0.51	0.48	63	0.16	0.49	25	0.53	0.65	52	0.43	0.70	36
	90+ days past due	0.01	0.28	55	0.02	0.31	51	0.02	0.26	50	0.07	0.38	60	0.06	0.35	55
	Nonaccrual	0.14	0.66	12	0.38	0.85	25	0.19	0.67	17	0.37	0.87	27	0.56	0.70	49
Junior lien	30–89 days past due	0.01	0.01	47	0	0.01	26	0.01	0.01	46	0	0.02	38	0.05	0.02	80
	90+ days past due	0.01	0	94	0	0	80	0	0	36	0	0	32	0	0	70
	Nonaccrual	0.01	0.03	37	0.02	0.05	38	0.01	0.03	35	0.02	0.04	39	0.04	0.04	59
Commercial real estate	30–89 days past due	0.06	0.16	38	0.12	0.22	45	0.45	0.15	86	0.09	0.26	37	0.13	0.18	47
	90+ days past due	0	0.01	60	0	0.02	24	0.16	0.01	96	0	0.02	59	0	0.03	43
	Nonaccrual	0.30	0.37	52	0.17	0.62	18	0.21	0.38	38	0.20	0.62	22	0.26	0.23	65
Construction and development	30–89 days past due	0.06	0.19	55	0.23	0.22	69	1.77	0.17	94	0.14	0.28	54	0.17	0.28	57
	90+ days past due	0	0	79	0	0.01	35	0.70	0.01	99	0	0.01	76	0	0.02	33
	Nonaccrual	0.69	0.17	88	0.06	0.50	37	0.04	0.20	44	0.05	0.41	36	0.16	0.20	66
1–4 family	30–89 days past due	0.04	0.03	77	0.07	0.03	78	0.09	0.02	88	0.06	0.03	77	0.07	0.06	70
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0.01	0.02	70	0.02	0.02	72	0.01	0.01	73	0.02	0.03	69	0.08	0.02	88
Other	30–89 days past due	0.03	0.14	56	0.16	0.16	74	1.68	0.13	95	0.08	0.22	52	0.11	0.20	58
	90+ days past due	0	0	81	0	0	38	0.70	0	99	0	0	85	0	0.01	35
	Nonaccrual	0.68	0.14	89	0.04	0.43	38	0.03	0.16	51	0.03	0.35	36	0.08	0.17	55
Multifamily	30–89 days past due	0	0.06	29	0	0.08	27	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	1.19	0.12	95	0	0.13	19	1.20	0.17	91	0	0.11	20	0.06	0.05	67
Nonfarm non-residential	30–89 days past due	0.07	0.13	44	0.10	0.20	41	0.06	0.13	46	0.08	0.23	37	0.13	0.14	52
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	70	0	0.02	64	0	0.03	47
	Nonaccrual	0.09	0.45	19	0.22	0.78	17	0.17	0.45	28	0.26	0.80	23	0.31	0.28	64
Owner Occupied	30–89 days past due	0.06	0.04	69	0.04	0.06	54	0.03	0.04	56	0.08	0.07	63	0.08	0.07	64
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0	0.01	56
	Nonaccrual	0.06	0.17	32	0.12	0.32	25	0.07	0.17	33	0.16	0.27	34	0.09	0.16	40
Other	30–89 days past due	0	0.08	29	0.06	0.12	50	0.03	0.08	59	0	0.14	25	0.05	0.07	51
	90+ days past due	0	0.01	39	0	0.01	34	0	0	80	0	0.01	76	0	0.01	30
	Nonaccrual	0.03	0.24	25	0.11	0.40	27	0.10	0.23	42	0.11	0.44	29	0.22	0.10	82
Farmland	30–89 days past due	0.01	0.17	62	0.60	0.13	86	0.07	0.10	71	0.25	0.11	82	0.57	0.23	81
	90+ days past due	0.53	0	97	0.51	0.01	97	0.47	0	97	0	0	90	0	0.01	84
	Nonaccrual	0.78	0.67	73	0.84	1.14	58	0.83	0.69	71	0.93	1.13	63	0.36	0.84	49
Credit card	30–89 days past due	0.60	0.87	23	0.52	0.75	28	1.68	0.81	91	2.01	0.95	87	4.69	1.19	98
	90+ days past due	1.12	0.45	89	0.50	0.56	48	1.13	0.45	91	1.07	0.63	72	2.37	0.78	97
	Nonaccrual	0	0.12	35	0	0.10	37	0	0.10	36	0	0.05	37	0	0.11	35

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	2,340,513	1,496,393	2,339,921	1,496,007	1,379,457
Retained earnings	860,770	739,033	836,049	688,465	541,050
Accumulated other comprehensive income (AOCI)	-247,809	79,920	27,359	143,090	40,225
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,953,474	2,315,346	3,203,329	2,327,562	1,960,732
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,036,556	568,918	1,039,221	571,406	522,324
Accumulated other comprehensive income-related adjustments	-247,809	79,920	27,359	143,090	40,225
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,164,727	1,666,508	2,136,749	1,613,066	1,398,183
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,164,727	1,666,508	2,136,749	1,613,066	1,398,183
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	130,500
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	0	0	0	0	130,500
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	130,500
Tier 1 Capital	2,164,727	1,666,508	2,136,749	1,613,066	1,528,683
Tier 2 Capital					
Tier 2 capital instruments and related surplus	130,500	130,500	130,500	138,000	7,500
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	178,768	147,876	165,115	149,555	125,066
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	309,268	278,376	295,615	287,555	132,566
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	309,268	278,376	295,615	287,555	132,566
Exited advanced approach tier 2 capital					
Total capital	2,473,995	1,944,884	2,432,364	1,900,621	1,661,249
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	26,094,902	18,945,977	25,782,033	18,266,980	13,647,007
Less: Deductions from common equity tier 1 capital	1,036,556	568,918	1,039,221	571,406	522,324
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	25,058,346	18,377,059	24,742,812	17,695,574	13,124,683
Total risk-weighted assets	17,750,571	13,272,002	17,114,466	12,988,680	11,112,331
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	12.20	12.18	55	12.56	12.54	56	12.49	12.37	58	12.42	12.35	56	12.58	12.11	66
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	12.20	12.88	42	12.56	13.31	45	12.49	13.11	43	12.42	13.08	44	13.76	12.78	72
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	13.94	14.72	40	14.65	15.37	44	14.21	14.91	44	14.63	15.23	47	14.95	14.36	68
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	8.64	9.06	37	9.07	9.15	48	8.64	8.98	44	9.12	9.13	51	11.65	9.76	87
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	1	1	5	5	5	0.00	-80.00
Other insurance activities income	1	1	5	5	5	0.00	-80.00
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	167,298	122,843	167,671	123,763	109,428	36.19	222.53

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		50.48			54.39			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		49.52			45.61			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.64			12.21			13.40			11.24			7.26	
Insurance activities revenue / Adjusted operating income	0	0.38	31	0	0.38	24	0	0.36	25	0	0.41	25	0	0.47	23
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	7.15	12.22	32	6.74	11	33	7.26	12	32	6.99	11.03	37	6.62	11.51	34
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	2,141	2,277	2,175	2,300	2,372
Real estate loans	2,134	2,268	2,168	2,300	2,372
Commercial and industrial loans	7	9	7	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	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	2,141	2,277	2,175	2,300	2,372
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	-5.97	10.28	35	-3.23	-6.17	60	-5.43	6.83	39	-3.04	-2.40	58	-5.20	22.48	42
Total selected assets	-5.97	17.19	30	-3.23	-2.56	50	-5.43	9.48	35	-3.04	2.04	43	-95.71	12.40	5
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	43,751	50,675	209,747	190,339	162,691	-13.66	64.56
Dividends	43,000	50,000	207,000	188,000	142,000	-14.00	86.96
Interest	31	12	93	7	30	158.33	181.82
Management and service fees	720	663	2,654	2,332	20,661	8.60	-79.86
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	24	23	92	121	182	4.35	-20.00
Dividends	24	23	92	121	182	4.35	-20.00
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from 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	43,775	50,698	209,839	190,460	162,873	-13.66	64.47
Securities gains (losses)	0	0	0	0	0		
Other operating income	52	68	314	826	301	-23.53	40.54
Total operating income	43,827	50,766	210,153	191,286	163,174	-13.67	64.44
Operating Expenses							
Personnel expenses	1,460	1,316	5,405	4,705	24,898	10.94	-71.62
Interest expense	0	0	0	388	348		
Other expenses	2,820	2,293	14,734	10,604	15,678	22.98	35.71
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	4,280	3,609	20,139	15,697	40,924	18.59	-40.74
Income (loss) before taxes	39,547	47,157	190,014	175,589	122,250	-16.14	103.53
Applicable income taxes (credit)	-790	-832	-3,407	-3,108	-4,488		
Extraordinary items							
Income before undistributed income of subsidiaries	40,337	47,989	193,421	178,697	126,738	-15.95	91.99
Equity in undistributed income of subsidiaries	27,458	32,813	91,336	87,703	83,806	-16.32	168.01
Bank subsidiaries	27,458	32,813	91,336	87,703	83,806	-16.32	167.67
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	67,795	80,802	284,757	266,400	210,544	-16.10	116.91
Memoranda							
Bank net income	70,458	82,813	298,336	275,703	225,806	-14.92	111.85
Nonbank net income	24	23	92	121	182	4.35	41.18
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	2,939,367	94.75	2,339,049	94.98	3,188,210	95.95	2,369,040	2,063,011	25.67	143.41
Common and preferred stock	2,939,367	94.75	2,339,049	94.98	3,188,210	95.95	2,369,040	2,063,011	25.67	143.41
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 nonbank subsidiaries	4,040	0.13	4,040	0.16	4,040	0.12	4,040	4,040	0.00	-65.32
Common and preferred stock	4,040	0.13	4,040	0.16	4,040	0.12	4,040	4,040	0.00	-65.32
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		
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	145,597	4.69	108,733	4.42	119,305	3.59	85,426	57,836	33.90	150.64
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	1,022	0.03	1,209	0.05	1,069	0.03	1,245	1,283	-15.47	70.62
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	12,047	0.39	9,519	0.39	10,241	0.31	9,733	7,207	26.56	35.53
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	3,102,073	100.00	2,462,550	100.00	3,322,865	100.00	2,469,484	2,133,377	25.97	141.07
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	0	0	0	0	0	0	7,500	7,617		
Other liabilities	35,219	1.14	34,666	1.41	12,623	0.38	22,484	32,731	1.60	37.83
Balance due to subsidiaries and related institutions	132,661	4.28	132,499	5.38	132,620	3.99	132,459	132,297	0.12	5.26
Total liabilities	167,880	5.41	167,165	6.79	145,243	4.37	162,443	172,645	0.43	10.75
Equity Capital	2,934,193	94.59	2,295,385	93.21	3,177,622	95.63	2,307,041	1,960,732	27.83	158.46
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	1,108	0.04	955	0.04	1,107	0.03	954	923	16.02	44.65
Common surplus	2,339,405	75.41	1,495,438	60.73	2,338,814	70.39	1,495,053	1,378,534	56.44	212.18
Retained earnings	841,489	27.13	719,072	29.20	810,342	24.39	667,944	541,050	17.02	116.04
Accumulated other comprehensive income	-247,809	-7.99	79,920	3.25	27,359	0.82	143,090	40,225		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	3,102,073	100.00	2,462,550	100.00	3,322,865	100.00	2,469,484	2,133,377	25.97	141.07
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	132,661	4.28	132,499	5.38	132,620	3.99	132,459	132,297	0.12	5.26
Notes payable to subsidiaries that issued TPS	130,500	4.21	130,500	5.30	130,500	3.93	130,500	130,500	0.00	4.82
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	8.85	9.94	39	13.92	12.54	65	11.09	11.94	48	12.16	7.29	86	12.02	9.68	77
Bank net income / Average equity investment in banks	9.20	10.44	42	14.07	12.55	65	11.77	11.80	55	12.18	7.45	84	12.33	10.51	73
Nonbank net income / Average equity investment in nonbanks	2.38	11.36	39	2.28	12.53	33	2.28	13.12	30	3	9.75	41	4.59	7.89	47
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	103.93	97.54	59	102.49	95.97	57	104.77	96.79	71	103.49	88.16	55	107.25	82.22	78
Nonbank net income / Parent net income	0.04	3.43	40	0.03	2.83	35	0.03	3.40	35	0.05	3.59	33	0.09	5.93	29
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	5.72	16.87	27	7.28	17.74	29	4.57	16.81	22	7.04	20.06	25	8.81	20.43	38
Total debt / Equity capital	0	11.65	12	0	11.90	11	0	11.71	11	0.33	14.41	21	0.39	14.31	27
Total debt + notes payable to subs that issued TPS / Equity capital	4.45	13.71	24	5.69	14.30	26	4.11	13.63	22	5.98	16.67	23	7.04	16.36	35
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.72	12	0	12.02	11	0	11.77	11	0.33	14.68	21	0.39	14.56	27
Total debt / Equity capital – excess over fair value	0	11.75	12	0	12	11	0	11.81	11	0.33	14.52	21	0.39	14.51	27
Long-term debt / Equity capital	0	11.08	12	0	11.33	11	0	10.95	12	0.33	13.56	21	0.39	13.04	28
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	0	40.81	10	0	35.48	11	0	39.86	10	4.34	34.67	25	4.34	28.44	29
Double Leverage															
Equity investment in subs / Equity capital	100.31	103.47	42	102.08	102.85	50	100.46	103.22	43	102.86	102.81	51	105.42	103.22	66
Total investment in subs / Equity capital	100.31	108.45	33	102.08	108.21	41	100.46	108.40	34	102.86	110.16	35	105.42	111.07	52
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)	0.03	0.38	41	0.15	0.22	48	0.05	0.29	44	0.25	0.47	45	0.50	0.36	60
Equity investment in subs – equity cap / Net income-div (X)	0.07	1.31	8	0.23	0.74	22	0.10	1.05	7	0.47	1.82	21	1.14	1.22	52
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	109.85	129.62	47	155.93	111.20	75	132.28	152.85	48	136.81	136.59	58	106.53	177.68	25
Cash from ops + noncash items + op expense / Op expense + dividend	279.60	125.04	87	278.12	98.58	93	126.33	154.48	42	128.90	147.24	51	104	190.27	19
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	271	98.29	90	192.08	85.35	85	120.36	98.54	73	119.48	134.08	54	96.80	116.34	24
Pretax operating income + interest expense / Interest expense		2,251.18			1,142.88			1,835.33		45,354.90	2,016.32	96	35,229.31	1,968.54	95
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	5,112.29	1,728.15	85	6,145.77	1,357.31	93	6,273.29	1,770.77	91	3,660.20	1,539.23	86	1,869.18	1,632.83	66
Dividends + interest from subsidiaries / Interest expense + dividends	117.48	145.40	50	168.62	117.86	77	145.54	174.12	50	147.50	150.43	58	120.61	210.80	22
Fees + other income from subsidiaries / Salary + other expenses	16.82	9.52	78	18.37	13.36	74	13.18	11.92	72	15.23	13.95	67	50.92	16.52	79
Net income / Current part of long-term debt + preferred dividends (X)		20.52			33.13			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	-0.65	3.42	14	-2.14	3.97	9	-0.75	3.44	13	-2.53	3.85	9	-4.75	2.64	9
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	90.85	64.91	71	61.84	74.87	42	73.60	66.37	60	71.16	81.10	49	92.76	57.84	80
Dividends declared / Net income	54.06	33.46	88	36.72	23.13	73	49.99	28.27	90	47.73	42.29	59	55.84	33.08	88
Net income – dividends / Average equity	4.07	6.76	24	8.81	9.52	51	5.54	8.62	23	6.35	4.14	78	5.31	6.46	33
Percent of Dividends Paid															
Dividends from bank subsidiaries	117.33	124.34	52	168.50	101.14	77	145.41	155.92	53	147.85	132.17	59	120.79	178.13	35
Dividends from nonbank subsidiaries	0.07	1.65	73	0.08	3.28	71	0.06	4.90	51	0.10	3.41	54	0.15	7.53	45
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	117.40	153.16	44	168.58	128.99	68	145.47	203.53	42	147.94	174.85	51	120.94	260.40	23
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	61.03	43.39	61	60.38	30.63	78	69.38	45.96	70	68.19	60.28	58	62.89	66.55	44
Interest income from bank subsidiaries	0.04	0.15	70	0.01	0.12	59	0.03	0.11	66	0	0.36	43	0.01	0.54	48
Management and service fees from bank subsidiaries	1.02	0.75	82	0.80	1.08	77	0.89	0.88	80	0.85	1.47	77	9.15	1.55	88
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	62.10	49.34	60	61.19	33.49	76	70.31	51.33	70	69.04	62.88	53	72.05	69.36	52
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	100	31.46	84	100	47.24	78	100	62.63	72	100	56.39	72	100	82.95	65
Interest income from nonbank subsidiaries	0	2.20	37	0	2.80	33	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	100	39.06	82	100	69.48	74	100	87.22	66	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	98.11	60.28	60	98.49	58.57	69	98.50	74.16	60	98.28	69.76	69	87.02	67.32	42
Interest income from bank subsidiaries	0.07	1.04	63	0.02	0.72	55	0.04	0.23	61	0	0.63	40	0.02	0.80	43
Management and service fees from bank subsidiaries	1.64	1.48	81	1.31	4.11	76	1.26	1.44	80	1.22	1.87	77	12.66	1.81	90
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	99.83	73.91	60	99.82	71.70	74	99.81	83.13	73	99.50	82.20	68	99.70	78.80	77
Dividends from nonbank subsidiaries	0.05	4.30	71	0.05	5.32	69	0.04	3.07	50	0.06	1.95	52	0.11	2.65	49
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	0.05	6.88	59	0.05	10.59	50	0.04	4.67	37	0.06	4.70	40	0.11	7.29	34
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		28.43			29.59			26.38		1,766.12	27.08	98	1,736.86	28.33	98