Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name BANNER CORPORATION

City/State WALLA WALLA, WA

Bank Holding Company Information

Federal Reserve District: 12
Consolidated Assets ($000): 16,804,872
Peer Group Number: 1 Number in Peer Group: 130
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:

BANNER CORPORATION
10 SOUTH FIRST AVENUE

WALLA WALLA, WA 99362

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Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets ($000)	16,147,531	13,901,681	11,972,831	10,588,332	10,153,282
Net income ($000)	201,048	115,928	146,278	136,515	60,776
Number of BHCs in peer group	130	128	125	118	148

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.13	2.60	84	3.52	2.77	89	3.99	3.01	90	4.13	3.08	91	3.91	3.29	89
+ Non-interest income	0.58	1.04	26	0.71	1.21	28	0.68	1.32	20	0.80	1.31	29	0.97	0.93	58
– Overhead expense	2.36	2.17	67	2.69	2.57	67	2.99	2.69	69	3.22	2.71	78	3.25	2.60	84
– Provision for credit losses	-0.21	-0.09	21	0.46	0.51	47	0.08	0.15	34	0.08	0.14	34	0.08	0.11	40
+ Securities gains (losses)	0	0.01	64	0.01	0.02	51	0	0.01	49	-0.01	0	21	-0.02	0.01	5
+ Other tax equivalent adjustments	-0.28	0	0	0	0	48	0	0	6	0	0	9	0	0	12
= Pretax net operating income (tax equivalent)	1.30	1.66	21	1.08	1.04	48	1.60	1.56	52	1.62	1.57	50	1.52	1.55	45
Net operating income	1.25	1.26	51	0.83	0.81	47	1.22	1.19	48	1.29	1.24	53	0.60	0.95	14
Net income	1.25	1.26	51	0.83	0.82	46	1.22	1.19	48	1.29	1.24	52	0.60	0.95	14
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			1.11	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.54	3.06	80	4.10	3.55	82	4.88	4.41	79	4.81	4.24	83	4.47	4.06	79
Interest expense	0.16	0.25	31	0.29	0.52	18	0.52	1.08	11	0.33	0.86	8	0.21	0.54	8
Net interest income (tax equivalent)	3.38	2.80	83	3.81	3.01	89	4.36	3.33	88	4.48	3.38	90	4.26	3.54	92
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.02	0.11	25	0.05	0.27	17	0.07	0.21	30	0.01	0.22	11	0.06	0.10	49
Earnings coverage of net loan and lease losses (X)	103.23	39.72	80	38.45	22.91	81	32.59	24.40	75	166.45	21.75	95	32.05	0.97	66
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.45	1.23	73	1.69	1.58	67	1.08	0.83	79	1.11	0.90	77	1.17	0.95	75
Allowance for loan and lease losses / Total loans and leases	1.44	1.20	73	1.65	1.55	65	1.06	0.81	79	1.09	0.89	76	1.17	0.94	75
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.25	0.49	21	0.33	0.71	15	0.40	0.57	33	0.20	0.61	10	0.34	0.57	26
30–89 days past due loans and leases / Total loans and leases	0.13	0.32	26	0.12	0.39	16	0.21	0.43	25	0.28	0.44	33	0.35	0.32	63
Liquidity and Funding															
Net noncore funding dependence	-15.86	-2.33	12	-5.98	3.20	25	6.24	14.45	26	9.58	16.62	28	2.03	13.97	14
Net short-term noncore funding dependence	-16.12	-7.71	23	-6.68	-4.76	38	4.43	3.38	44	9.08	4.66	60	1.55	9.65	18
Net loans and leases / Total assets	53.85	58.67	35	66.18	61.58	60	74.70	63.77	78	73.78	63.98	78	77.34	72.64	68
Capitalization															
Tier 1 leverage ratio	8.76	8.98	50	9.50	9.13	66	10.71	9.76	76	10.99	9.71	85	11.34	10.04	82
Holding company equity capital / Total assets	10.06	10.71	40	11.09	11.16	47	12.65	12.43	53	12.46	12.22	57	13.03	10.84	84
Total equity capital (including minority interest) / Total assets	10.06	10.82	38	11.09	11.29	44	12.65	12.57	51	12.46	12.27	57	13.03	10.89	83
Common equity tier 1 capital / Total risk-weighted assets	11.54	12.42	38	11.25	12.38	35	10.63	12.17	27	10.75	12.12	33	11.30	11.90	46
Net loans and leases / Equity capital (X)	5.35	5.53	48	5.97	5.58	58	5.91	5.21	69	5.92	5.29	68	5.93	6.82	29
Cash dividends / Net income	28.65	28.27	51	38.16	42.30	45	63.92	33.12	93	47.46	27.31	87	109.19	32.32	96
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			19.39	
Growth Rates															
Assets	11.80	10.50	68	19.26	16.68	62	6.17	9.26	51	21.59	7	89	-0.31	9.89	8
Equity capital	1.44	7.46	23	4.53	6.99	41	7.81	10.49	51	16.18	7.89	81	-2.53	13.71	4
Net loans and leases	-9.03	3.36	8	5.65	9.07	42	7.49	9.10	60	16.01	7.89	84	-0.80	12.54	4
Noncore funding	-6.83	-14.79	65	-44.30	-12.18	11	-21.32	6.59	13	296.31	10.67	99	-55.22	-3.35	5
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	0.02	46
Long-term debt / Equity capital	5.83	10.95	43	5.89	13.56	40	0	13.04	13	0	13.37	15	0	4.39	27
Equity investment in subsidiaries / Equity capital	106.84	103.22	75	105.36	102.81	68	106.42	103.22	71	104.45	103.10	57	104.77	105.17	48
Cash from ops + noncash items + op expense / Op expense + dividends	157.89	154.48	59	112	147.24	37	207.44	190.27	63	89.25	174.91	13	81.47	100.80	28

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	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change 1-Year	Percent Change 5-Year
Interest and fees on loans	445,731	466,360	471,473	413,370	374,449	-4.42	23.95
Income from lease financing receivables	0	0	0	0	0		
Fully taxable income on loans and leases	424,602	439,476	447,687	397,395	368,794	-3.38	19.61
Tax-exempt income on loans and leases	21,129	26,884	23,786	15,975	5,655	-21.41	358.03
Estimated tax benefit on income on loans and leases	5,069	5,442	7,076	4,753	1,682	-6.86	269.30
Income on loans and leases (tax equivalent)	450,800	471,802	478,549	418,123	376,131	-4.45	24.88
Investment interest income (tax equivalent)	74,873	52,926	51,428	48,726	37,425	41.47	141.98
Interest on balances due from depository institutions	1,955	907	1,645	1,080	583	115.55	394.94
Interest income on other earning assets	2,044	1,887	2,893	2,215	1,623	8.32	-4.84
Total interest income (tax equivalent)	529,672	527,522	534,515	470,144	415,762	0.41	34.27
Interest on time deposits of $250K or more	1,296	2,523	2,498	1,322	1,001	-48.63	
Interest on time deposits < $250K	4,783	10,481	13,905	10,069	5,646	-54.37	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	5,691	12,011	21,227	9,251	5,626	-52.62	0.53
Interest on other borrowings and trading liabilities	6,476	10,156	19,138	12,017	6,977	-36.23	22.12
Interest on subordinated debt and mandatory convertible securities	5,363	2,674	0	0	0	100.56	
Total interest expense	23,609	37,845	56,768	32,659	19,250	-37.62	43.89
Net interest income (tax equivalent)	506,063	489,677	477,747	437,485	396,512	3.35	33.86
Non-interest income	93,729	98,314	81,753	84,322	98,498	-4.66	11.18
Adjusted operating income (tax equivalent)	599,792	587,991	559,500	521,807	495,010	2.01	29.72
Overhead expense	380,511	373,858	357,617	340,858	330,159	1.78	17.44
Provision for credit losses	-33,388	64,316	10,000	8,500	8,000		
Securities gains (losses)	482	1,012	33	-832	-2,109	-52.37	53.99
Other tax equivalent adjustments	-45,546	0	-51	-5	-1		
Pretax net operating income (tax equivalent)	210,220	150,829	191,917	171,617	154,741	39.38	58.50
Applicable income taxes	45,546	26,525	36,854	28,595	90,488	71.71	2.92
Tax equivalent adjustments	-36,374	8,376	8,785	6,507	3,477		
Applicable income taxes (tax equivalent)	9,172	34,901	45,639	35,102	93,965	-73.72	-80.59
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	201,048	115,928	146,278	136,515	60,776	73.42	135.46
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	201,048	115,928	146,278	136,515	60,776	73.42	135.46
Memoranda							
Net income - holding company and noncontrolling (minority) interest	201,048	115,928	146,278	136,515	60,776	73.42	135.46
Investment securities income (tax equivalent)	74,873	52,926	51,428	48,726	37,425	41.47	141.98
US Treasury and agency securities (excluding mortgage-backed securities)	1,110	1,523	3,317	3,688	1,842	-27.12	13.15
Mortgage-backed securities	45,723	31,792	38,640	35,076	24,479	43.82	145.48
All other securities	28,040	19,611	9,471	9,962	11,104	42.98	147.37
Cash dividends declared	57,602	44,235	93,495	64,791	66,364	30.22	94.13
Common	57,602	44,235	93,495	64,791	66,364	30.22	94.13
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

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.28	2.85	81	3.79	3.27	84	4.46	4	82	4.44	3.87	85	4.09	3.78	81
Less: Interest expense	0.15	0.23	30	0.27	0.48	20	0.47	0.98	11	0.31	0.79	8	0.19	0.50	8
Equals: Net interest income (tax equivalent)	3.13	2.60	84	3.52	2.77	89	3.99	3.01	90	4.13	3.08	91	3.91	3.29	89
Plus: Non-interest income	0.58	1.04	26	0.71	1.21	28	0.68	1.32	20	0.80	1.31	29	0.97	0.93	58
Equals: adjusted operating income (tax equivalent)	3.71	3.70	56	4.23	4.04	65	4.67	4.41	67	4.93	4.46	78	4.88	4.26	78
Less: Overhead expense	2.36	2.17	67	2.69	2.57	67	2.99	2.69	69	3.22	2.71	78	3.25	2.60	84
Less: Provision for credit losses	-0.21	-0.09	21	0.46	0.51	47	0.08	0.15	34	0.08	0.14	34	0.08	0.11	40
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	46
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	63	0.01	0.02	51	0	0.01	49	-0.01	0	20	-0.02	0.01	5
Plus: other tax equivalent adjustments	-0.28	0	0	0	0	48	0	0	6	0	0	9	0	0	12
Equals: Pretax net operating income (tax equivalent)	1.30	1.66	21	1.08	1.04	48	1.60	1.56	52	1.62	1.57	50	1.52	1.55	45
Less: Applicable income taxes (tax equivalent)	0.06	0.38	2	0.25	0.23	56	0.38	0.36	55	0.33	0.33	47	0.93	0.59	90
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	36	0	0	47
Equals: Net operating income	1.25	1.26	51	0.83	0.81	47	1.22	1.19	48	1.29	1.24	53	0.60	0.95	14
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	49
Equals: Net income	1.25	1.26	51	0.83	0.82	46	1.22	1.19	48	1.29	1.24	52	0.60	0.95	14
Memo: Net income (last four quarters)	1.25	1.26	51	0.83	0.82	46	1.22	1.19	48	1.29	1.24	52	0.60	0.95	14
Net income–BHC and noncontrolling (minority) interest	1.25	1.27	51	0.83	0.83	46	1.22	1.20	48	1.29	1.25	52	0.60	0.95	14
Margin Analysis															
Average earning assets / Average assets	92.72	93.08	47	92.45	92.32	54	91.46	91.05	57	92.25	91.48	57	91.67	93.19	30
Average interest-bearing funds / Average assets	50.25	61.99	7	51.55	64.06	7	54.54	65.57	11	53.96	65.56	10	52.97	70.06	5
Interest income (tax equivalent) / Average earning assets	3.54	3.06	80	4.10	3.55	82	4.88	4.41	79	4.81	4.24	83	4.47	4.06	79
Interest expense / Average earning assets	0.16	0.25	31	0.29	0.52	18	0.52	1.08	11	0.33	0.86	8	0.21	0.54	8
Net interest income (tax equivalent) / Average earning assets	3.38	2.80	83	3.81	3.01	89	4.36	3.33	88	4.48	3.38	90	4.26	3.54	92
Yield or Cost															
Total loans and leases (tax equivalent)	4.64	4.01	82	4.66	4.27	72	5.32	5.09	72	5.27	4.95	75	4.89	4.52	76
Interest-bearing bank balances	0.14	0.14	53	0.28	0.27	57	2.82	2.04	85	1.97	1.64	78	0.80	1.13	21
Federal funds sold and reverse repos	0.37	0.25	77		0.68		1.55	2.44	16		2.17			0.83	
Trading assets	0	0.45	26	0	0.60	23	0	0.99	21	0	1.11	19	0	0.48	35
Total earning assets	3.48	3.04	77	4.04	3.51	82	4.80	4.36	77	4.75	4.20	83	4.43	3.98	82
Investment securities (tax equivalent)	2.07	1.77	72	2.30	2.25	55	2.88	2.76	65	2.89	2.68	70	2.54	2.61	47
US Treasury and agency securities (excluding mortgage-backed securities)	3.81	1.14	98	1.46	1.75	35	4.99	2.32	95	3.65	2.05	96	2.13	1.66	79
Mortgage-backed securities	1.71	1.57	65	2.27	2.05	70	2.74	2.61	66	2.61	2.50	66	2.37	2.19	72
All other securities	2.55	2.81	42	2.76	3.24	33	3.29	4.06	30	3.32	4.20	32	3.27	3.85	36
Interest-bearing deposits	0.16	0.21	38	0.38	0.53	33	0.65	1.10	16	0.39	0.81	13	0.24	0.52	12
Time deposits of $250K or more	0.68	0.66	55	1.32	1.42	40	1.40	1.96	11	0.85	1.44	11			
Time deposits < $250K	0.70	0.62	62	1.25	1.36	38	1.39	1.82	23	1.04	1.29	31			
Other domestic deposits	0.08	0.15	32	0.22	0.36	22	0.46	0.93	15	0.22	0.67	7			
Foreign deposits		0.14			0.42			1.19			0.97			0.84	
Federal funds purchased and repos	0.19	0.17	75	0.38	0.62	38	0.27	1.86	11	0.22	1.51	7	0.28	0.68	43
Other borrowed funds and trading liabilities	2.28	1.27	83	1.84	1.50	67	2.50	2.38	60	2.19	2.28	49	1.21	1.48	36
All interest-bearing funds	0.29	0.37	45	0.53	0.74	30	0.87	1.49	15	0.57	1.19	10	0.36	0.71	10

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	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	93,729	98,314	81,753	84,322	98,498
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	19,162	15,203	18,023	17,861	16,508
Trading revenue	1,663	2,367	3,031	821	887
Investment banking fees and commissions	3,104	1,952	1,651	1,292	1,086
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	1,106	-294	1,830	2,654	2,294
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	39,366	51,976	21,302	20,124	26,155
Other non-interest income	29,328	27,110	35,916	41,570	51,568
Total overhead expenses	380,511	373,858	357,617	340,858	330,159
Personnel expense	210,430	212,861	201,130	186,470	175,226
Net occupancy expense	47,599	48,834	47,167	44,384	42,989
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	6,571	7,732	8,151	6,047	6,246
Other operating expenses	115,911	104,431	101,169	103,957	105,698
Fee income on mutual funds and annuities	773	655	704	739	683
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,948	2,137	2,198	2,187	2,078
Average personnel expense per employee	108.02	99.61	91.51	85.26	84.32
Average assets per employee	8,289.29	6,505.23	5,447.15	4,841.49	4,886.08

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.82	2.17	38	0.67	2.02	36	0.86	2.72	33	0.88	3.08	30	0.69	1.89	43
Overhead expenses / Net Interest Income + non-interest income	64.43	59.28	70	64.50	62.28	62	64.94	61.29	67	66.15	60.88	74	67.17	62.21	76
Percent of Average Assets															
Total overhead expense	2.36	2.17	67	2.69	2.57	67	2.99	2.69	69	3.22	2.71	78	3.25	2.60	84
Personnel expense	1.30	1.21	67	1.53	1.30	72	1.68	1.41	78	1.76	1.44	79	1.73	1.47	74
Net occupancy expense	0.29	0.23	76	0.35	0.26	83	0.39	0.28	88	0.42	0.28	91	0.42	0.32	83
Other operating expenses	0.76	0.72	66	0.81	0.94	54	0.91	0.97	56	1.04	0.97	69	1.10	0.79	85
Overhead less non-interest income	1.78	1.10	94	1.98	1.25	86	2.30	1.32	93	2.42	1.38	95	2.28	1.65	93
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	63.44	58.83	69	63.58	61.82	62	63.92	60.64	68	65.32	60.37	75	66.70	61.01	77
Personnel expense	35.08	32.93	62	36.20	32.36	71	35.95	32.39	71	35.74	32.51	69	35.40	34.72	54
Net occupancy expense	7.94	6.23	78	8.31	6.58	78	8.43	6.52	83	8.51	6.48	83	8.68	7.51	72
Other operating expenses	20.42	19.18	59	19.08	22.28	43	19.54	21.20	48	21.08	20.90	57	22.61	18.30	83
Total non-interest income	15.63	27.67	25	16.72	28.83	25	14.61	29.23	19	16.16	28.50	22	19.90	21.24	46
Fiduciary activities income	0	2.20	13	0	2.09	12	0	1.97	14	0	2.14	13	0	1.95	21
Service charges on domestic deposit accounts	3.19	3.27	48	2.59	3.27	36	3.22	3.88	39	3.42	4.15	42	3.33	3.83	42
Trading revenue	0.28	0.62	62	0.40	1.28	55	0.54	1.18	54	0.16	0.85	52	0.18	0.07	85
Investment banking fees and commissions	0.52	2.58	28	0.33	2.46	23	0.30	3.54	20	0.25	3.42	18	0.22	0.92	34
Insurance activities revenue	0	0.36	11	0	0.41	11	0	0.47	11	0	0.47	10	0	0.44	17
Venture capital revenue	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0	48
Net servicing fees	0.18	0.60	47	-0.05	0.01	27	0.33	0.28	69	0.51	0.65	60	0.46	0.40	68
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	6.56	3.30	81	8.84	3.92	84	3.81	1.86	80	3.86	1.61	83	5.28	2.38	85
Other non-interest income	4.89	9.27	24	4.61	9.65	24	6.42	10.04	29	7.97	9.86	47	10.42	7.34	81
Overhead less non-interest income	47.81	30.52	95	46.86	31.93	84	49.31	31.06	94	49.16	31.46	91	46.80	39.09	79
Applicable income taxes / Pretax net operating income (tax equivalent)	21.67	21.18	54	17.59	18.63	36	19.20	20.56	37	16.66	19.04	26	58.48	33.75	95
Applicable income tax + TE / Pretax net operating income + TE	4.36	22.67	3	23.14	21.18	63	23.78	23.23	60	20.45	21.56	31	60.72	38.57	95

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	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	7,517,305	7,409,208	7,530,481	7,038,125	6,100,427	1.46	21.37
Commercial and industrial loans	1,066,898	2,120,903	1,372,969	1,204,963	1,123,040	-49.70	-1.67
Loans to individuals	97,704	113,944	144,916	165,730	122,426	-14.25	-20.43
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	153,870	157,826	185,691	204,871	169,845	-2.51	-24.44
Other loans and leases	345,473	312,896	281,747	241,937	123,871	10.41	273.70
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	9,181,250	10,114,777	9,515,804	8,855,626	7,639,609	-9.23	19.28
Less: Allowance for loan and lease losses	132,099	167,279	100,559	96,485	89,028	-21.03	53.61
Net loans and leases	9,049,151	9,947,498	9,415,245	8,759,141	7,550,581	-9.03	18.89
Debt securities that reprice or mature in over 1 year	3,716,274	2,396,713	1,593,419	1,700,046	1,105,578	55.06	271.47
Mutual funds and equity securities	0	0	0	352	5,579		-100.00
Subtotal	12,765,425	12,344,211	11,008,664	10,459,539	8,661,738	3.41	48.23
Interest-bearing bank balances	1,775,839	922,284	73,376	41,167	61,576	92.55	2414.07
Federal funds sold and reverse repos	300,000	0	0	0	0		
Debt securities that reprice or mature within 1 year	444,074	347,687	194,232	170,397	68,599	27.72	550.51
Trading assets	47,826	64,037	40,618	28,764	26,902	-25.32	49.11
Total earning assets	15,333,164	13,678,219	11,316,890	10,699,867	8,818,815	12.10	74.58
Non-interest-bearing cash and due from depository institutions	358,460	311,899	234,359	231,029	199,624	14.93	102.42
Premises, fixed assets, and leases	196,203	213,815	236,393	167,677	150,721	-8.24	20.30
Other real estate owned	852	816	814	2,611	360	4.41	-92.31
Investment in unconsolidated subsidiaries	4,196	4,444	4,444	4,212	4,212	-5.58	-0.38
Intangible and other assets	912,430	822,524	811,131	765,921	589,477	10.93	39.26
Total assets	16,804,872	15,031,623	12,604,031	11,871,317	9,763,209	11.80	71.59
Quarterly average assets	16,837,224	14,802,236	12,407,516	11,355,536	10,198,223	13.75	71.23
Average loans and leases (YTD)	9,714,191	10,120,404	8,996,477	7,937,279	7,687,217	-4.01	30.68
Memoranda							
Loans held-for-sale	96,487	243,795	210,447	171,031	40,725	-60.42	-60.83
Loans not held-for-sale	9,084,763	9,870,982	9,305,357	8,684,595	7,598,884	-7.96	21.92
Real estate loans secured by 1–4 family	1,268,142	1,401,591	1,596,744	1,616,360	1,428,436	-9.52	-6.97
Commercial real estate loans	6,081,869	5,834,781	5,748,333	5,221,190	4,502,877	4.23	30.39
Construction and land development	1,328,391	1,310,983	1,247,827	1,160,452	953,957	1.33	54.36
Multifamily	677,478	613,102	610,284	499,581	327,134	10.50	45.87
Nonfarm nonresidential	4,076,000	3,910,696	3,890,222	3,561,157	3,221,786	4.23	22.06
Real estate loans secured by farmland	167,294	172,836	185,404	200,575	169,114	-3.21	0.71
Total investment securities	4,160,348	2,744,400	1,787,651	1,870,795	1,179,756	51.59	289.26
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	26,043	105,965	45,543	92,723	73,490	-75.42	-55.13
Municipal securities	734,647	674,516	284,365	294,485	258,593	8.91	139.42
Mortgage-backed securities	2,923,781	1,731,181	1,443,703	1,456,007	807,143	68.89	341.00
Asset-backed securities	206,434	9,419	8,126	21,934	27,758	2091.68	612.01
Other debt securities	269,443	223,319	5,914	5,294	7,193	20.65	2177.24
Mutual funds and equity securities	0	0	0	352	5,579		-100.00
Available-for-sale securities	3,638,993	2,322,593	1,551,557	1,636,223	919,485	56.68	354.35
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	25,818	105,625	45,158	91,717	72,466	-75.56	-54.69
Municipal securities	308,612	303,518	107,157	117,822	68,733	1.68	180.93
Mortgage-backed securities	2,830,236	1,682,262	1,386,752	1,401,256	739,556	68.24	375.90
Asset-backed securities	206,434	9,419	8,126	21,934	27,758	2091.68	612.01
Other debt securities	267,893	221,769	4,364	3,494	5,393	20.80	2505.46
Mutual funds and equity securities	0	0	0	0	5,579		-100.00
Held-to-maturity securities appreciation (depreciation)	20,498	26,874	1,711	-1,683	1,918	-23.73	672.05
Available-for-sale securites appreciation (depreciation)	-14,167	66,404	21,611	-12,198	-6,627		
Structured notes, fair value	203,052	0	1,003	295	296		
Pledged securities	528,801	423,760	301,727	312,561	269,046	24.79	53.50

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	6,385,177	5,492,924	3,945,000	3,657,817	3,265,544	16.24	103.32
NOW, ATS and transaction accounts	1,947,414	1,569,435	1,280,003	1,191,016	971,137	24.08	112.95
Time deposits less brokered deposits < $250K	657,615	718,256	734,056	765,831	756,769	-8.44	
MMDA and other savings accounts	5,155,711	4,589,617	3,703,235	3,307,950	2,979,813	12.33	70.65
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	14,145,917	12,370,232	9,662,294	8,922,614	7,973,263	14.35	86.19
Time deposits of $250K or more	181,016	197,064	183,463	176,962	152,940	-8.14	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	264,490	184,785	118,474	118,995	95,860	43.13	150.26
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	50,000	100,000	300,000	540,000	0	-50.00	-7.41
Other borrowings w/remaining maturity over 1 year	0	50,000	150,000	189	202	-100.00	-100.00
Brokered deposits < $250K	0	0	202,884	377,472	57,228		
Noncore funding	495,506	531,849	954,821	1,213,618	306,230	-6.83	-27.54
Trading liabilities	11,336	22,327	10,746	2,868	4,584	-49.23	51.01
Subordinated notes and debentures + trust preferred securities	218,379	215,175	119,304	114,091	98,707	1.49	129.39
Other liabilities	243,407	225,776	262,832	139,531	107,799	7.81	134.19
Total liabilities	15,114,545	13,365,359	11,009,997	10,392,722	8,490,583	13.09	78.07
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	343	352	357	352	325	-2.56	3.94
Common surplus	1,299,038	1,349,527	1,373,583	1,337,084	1,186,802	-3.74	7.05
Retained earnings	390,762	247,316	186,838	134,055	90,536	58.00	309.91
Accumulated other comprehensive income	184	69,069	33,256	7,104	-5,037	-99.73	
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,690,327	1,666,264	1,594,034	1,478,595	1,272,626	1.44	29.46
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,690,327	1,666,264	1,594,034	1,478,595	1,272,626	1.44	29.46
Total liabilities and capital	16,804,872	15,031,623	12,604,031	11,871,317	9,763,209	11.80	71.59
Memoranda							
Non-interest-bearing deposits	6,385,177	5,492,924	3,945,000	3,657,817	3,265,544	16.24	103.32
Interest-bearing deposits	7,941,756	7,074,372	6,103,641	5,819,231	4,917,887	12.26	59.44
Total deposits	14,326,933	12,567,296	10,048,641	9,477,048	8,183,431	14.00	76.41
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	1,666,264	1,594,034	1,478,595	1,272,626	1,305,710		
Accounting restatements	0	-11,215	0	0	0		
Net income	201,048	115,928	146,278	136,515	60,776		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-50,498	-24,061	5,225	5,001	4,335		
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	85,200	179,709	0		
Less: Dividends declared	57,602	44,235	93,495	64,791	66,364		
Change in other comprehensive income	-68,885	35,813	26,152	-16,064	-786		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	-53,921	-34,401	-31,045		
Holding company equity capital, ending balance	1,690,327	1,666,264	1,594,034	1,478,595	1,272,626		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	44.73	36.25	72	49.29	36.22	75	59.75	37.78	88	59.29	37.19	90	62.48	53.41	71
Commercial and industrial loans	6.35	10.76	25	14.11	13.52	56	10.89	12.02	46	10.15	12.85	42	11.50	10.82	60
Loans to individuals	0.58	3.36	31	0.76	3.40	34	1.15	4.20	38	1.40	4.31	41	1.25	2.58	57
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0	45
Agricultural loans	0.92	0.18	90	1.05	0.19	91	1.47	0.24	90	1.73	0.30	89	1.74	0.51	85
Other loans and leases	2.06	4.47	30	2.08	4.63	28	2.24	5.01	30	2.04	5	27	1.27	2.62	42
Net loans and leases	53.85	58.67	35	66.18	61.58	60	74.70	63.77	78	73.78	63.98	78	77.34	72.64	68
Debt securities over 1 year	22.11	19.46	64	15.94	15.55	53	12.64	14.60	40	14.32	14.63	51	11.32	13.96	38
Mutual funds and equity securities	0	0.06	13	0	0.05	13	0	0.06	13	0	0.06	33	0.06	0.07	57
Subtotal	75.96	79.22	29	82.12	78.16	61	87.34	79.65	73	88.11	79.97	81	88.72	87.26	58
Interest-bearing bank balances	10.57	8.50	65	6.14	7.51	41	0.58	3.06	17	0.35	3.04	9	0.63	2.34	30
Federal funds sold and reverse repos	1.79	0.54	86	0	0.82	26	0	1.57	25	0	1.66	23	0	0.02	35
Debt securities 1 year or less	2.64	1.56	78	2.31	1.68	72	1.54	1.91	58	1.44	1.96	58	0.70	1.92	36
Trading assets	0.28	0.49	64	0.43	1.01	55	0.32	1.19	61	0.24	1.33	66	0.28	0.02	93
Total earning assets	91.24	91.77	43	91	91.05	49	89.79	89.53	51	90.13	89.74	54	90.33	92.22	21
Non-interest cash and due from depository institutions	2.13	0.82	97	2.07	1.07	96	1.86	1.14	91	1.95	1.21	89	2.04	1.26	87
Other real estate owned	0.01	0.01	45	0.01	0.02	31	0.01	0.03	28	0.02	0.04	47	0	0.06	20
All other assets	6.63	7.35	41	6.93	7.82	38	8.35	9.27	38	7.92	8.98	36	7.63	6.45	68
Memoranda															
Short-term investments	15	11.47	69	8.45	11.17	44	2.12	7.63	27	1.78	7.80	22	1.33	4.63	19
U.S. Treasury securities	0	1.47	10	0	0.84	17	0	1.03	11	0	1.04	14	0	0.22	31
US agency securities (excluding mortgage-backed securities)	0.15	0.82	38	0.70	0.63	69	0.36	0.54	52	0.78	0.69	67	0.75	1.50	46
Municipal securities	4.37	1.73	80	4.49	1.69	82	2.26	1.34	72	2.48	1.62	69	2.65	2.97	60
Mortgage-backed securities	17.40	14.14	67	11.52	11.75	49	11.45	11.44	52	12.26	11.13	59	8.27	9.19	51
Asset-backed securities	1.23	0.50	80	0.06	0.32	62	0.06	0.28	63	0.18	0.33	68	0.28	0.23	82
Other debt securities	1.60	0.53	85	1.49	0.42	85	0.05	0.39	44	0.04	0.41	44	0.07	0.48	44
Loans held-for-sale	0.57	0.55	71	1.62	0.52	89	1.67	0.39	89	1.44	0.30	93	0.42	0.32	77
Loans held for investment	54.06	58.06	35	65.67	61.72	55	73.83	63.50	78	73.16	63.93	73	77.83	72.42	71
Real estate loans secured by 1–4 family	7.55	11.46	32	9.32	11.91	38	12.67	13.29	50	13.62	13.46	49	14.63	16.44	48
Revolving	2.80	1.42	79	3.32	1.66	81	4.17	2.07	80	4.58	2.27	83	5.15	2.71	78
Closed-end, secured by first liens	4.54	9.67	27	5.73	9.81	30	8.14	10.69	38	8.69	10.57	40	9.15	13.03	38
Closed-end, secured by junior liens	0.21	0.17	75	0.27	0.22	75	0.35	0.28	69	0.34	0.31	62	0.33	0.39	52
Commercial real estate loans	36.19	22.69	83	38.82	22.22	90	45.61	22.23	93	43.98	21.58	94	46.12	33.79	82
Construction and land development	7.90	3.34	90	8.72	3.40	92	9.90	3.44	94	9.78	3.51	95	9.77	4.55	89
Multifamily	4.03	3.57	67	4.08	3.12	70	4.84	3.01	79	4.21	2.72	78	3.35	5.32	46
Nonfarm nonresidential	24.25	14.57	82	26.02	14.72	86	30.86	14.69	94	30	14.44	94	33	22.30	86
Real estate loans secured by farmland	1	0.30	84	1.15	0.33	84	1.47	0.36	85	1.69	0.41	88	1.73	0.81	77

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	81.88	61.05	83	73.25	57.15	80	79.14	57.46	86	79.48	56.49	84	79.85	73.20	62
Real estate loans secured by 1–4 family	13.81	19.86	31	13.86	19.43	31	16.78	20.75	34	18.25	21.10	36	18.70	22.92	44
Revolving	5.12	2.43	84	4.94	2.64	82	5.52	3.15	79	6.14	3.50	80	6.58	3.76	76
Closed-end	8.69	17.24	23	8.92	16.59	24	11.26	17.39	29	12.11	17.39	30	12.12	18.68	30
Commercial real estate loans	66.24	37.86	93	57.69	34.63	89	60.41	33.52	92	58.96	32.14	92	58.94	46.38	80
Construction and land development	14.47	5.65	93	12.96	5.26	93	13.11	5.09	93	13.10	5.20	93	12.49	6.35	87
1–4 family	6.37	1.18	96	5.20	0.93	96	5.85	0.94	99	6.04	1.02	99	5.44	1.50	95
Other	8.10	4.40	83	7.76	4.19	84	7.27	4.02	80	7.07	4.05	84	7.05	4.76	73
Multifamily	7.38	5.78	69	6.06	4.96	68	6.41	4.69	71	5.64	4.10	73	4.28	7.13	40
Nonfarm nonresidential	44.39	24.56	91	38.66	22.93	89	40.88	22.15	92	40.21	21.40	94	42.17	30.84	86
Owner-occupied	19.54	8.29	92	16.54	7.68	90	16.61	7.72	89	16.15	8.03	89	16.81	10.55	87
Other	24.86	15.94	81	22.13	14.95	78	24.27	14.34	84	24.06	13.38	89	25.36	19.91	73
Real estate loans secured by farmland	1.82	0.54	83	1.71	0.54	83	1.95	0.55	84	2.26	0.63	85	2.21	1.19	75
Loans to depository institutions and acceptances of other banks	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0	45
Commercial and industrial loans	11.62	18.86	25	20.97	22.17	48	14.43	19.53	36	13.61	20.32	30	14.70	15.52	55
Loans to individuals	1.06	6.24	31	1.13	6.13	31	1.52	7.13	32	1.87	7.36	33	1.60	3.90	55
Credit card loans	0.20	0.53	65	0.18	0.65	65	0.23	0.81	61	0.22	1.02	57	0.26	0.03	91
Agricultural loans	1.68	0.34	90	1.56	0.32	90	1.95	0.37	90	2.31	0.46	89	2.22	0.76	83
Other loans and leases	3.76	8.75	36	3.09	9.09	28	2.96	9.85	28	2.73	9.66	26	1.62	3.75	39
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	483.45	391.81	69	489.95	381.27	73	544.20	391.26	73	541.54	379.80	73	503.26	518.19	46
Real estate loans secured by 1–4 family	81.56	126.06	32	92.68	125.03	35	115.39	138.18	44	124.37	137.84	45	117.84	159.68	41
Revolving	30.23	15.44	78	33.03	17.42	76	37.99	21.26	75	41.85	23.33	78	41.45	26.74	71
Closed-end	51.32	108.85	25	59.66	106.14	29	77.40	115.20	33	82.52	112.79	36	76.39	130.06	31
Commercial real estate loans	391.13	245.88	84	385.84	234.65	86	415.41	229.44	90	401.74	219.72	87	371.47	328.67	66
Construction and land development	85.43	35.95	90	86.69	35.62	90	90.18	34.95	92	89.29	35.36	94	78.70	44.44	81
1–4 family	37.59	7.42	96	34.80	6.34	96	40.21	6.61	98	41.14	7.04	99	34.26	10.44	92
Other	47.84	28.11	80	51.89	28.16	81	49.96	27.32	79	48.15	27.26	79	44.43	33.34	69
Multifamily	43.57	38.66	69	40.54	32.74	71	44.10	31.04	77	38.44	27.85	76	26.99	51.49	38
Nonfarm nonresidential	262.13	158.05	86	258.60	155.06	86	281.13	152.10	89	274.01	147.22	87	265.78	217.26	70
Owner-occupied	115.36	52.99	89	110.61	52.37	87	114.25	53.07	89	110.04	54.89	86	105.95	73.43	79
Other	146.77	102.54	74	148	100.54	70	166.89	97.41	79	163.97	91.80	83	159.83	140.40	65
Real estate loans secured by farmland	10.76	3.22	84	11.43	3.44	84	13.40	3.60	83	15.43	4.02	87	13.95	7.80	71
Loans to depository institutions and acceptances of other banks	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.01	45
Commercial and industrial loans	68.61	114.45	27	140.25	139.91	51	99.22	122.02	41	92.72	128.82	37	92.65	105.25	49
Loans to individuals	6.28	34.55	33	7.53	37.47	34	10.47	43.51	34	12.75	42.67	38	10.10	23.98	51
Credit card loans	1.19	2.77	65	1.19	3.30	65	1.55	4.34	60	1.52	5.31	60	1.66	0.19	91
Agricultural loans	9.90	1.86	91	10.44	1.88	92	13.42	2.18	91	15.76	2.72	91	14.01	4.90	83
Other loans and leases	22.22	51.06	30	20.69	49.54	28	20.36	52.44	25	18.62	51.79	24	10.22	25.83	36
Supplemental															
Non-owner occupied CRE loans / Gross loans	47.26	30.07	86	42.35	27.32	85	44.53	26.45	87	43.47	24.79	88	43.19	35.69	73
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	279.03	195.33	78	283.28	183.76	83	306.21	178.57	84	296.23	167.93	86	272.18	253.35	65
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	394.39	252.85	84	393.88	240.85	87	420.46	236.10	90	406.27	225.98	88	378.14	331.68	67

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	15	11.47	69	8.45	11.17	44	2.12	7.63	27	1.78	7.80	22	1.33	4.63	19
Liquid assets	28.56	29.03	48	20.85	26.22	37	14.57	22.44	28	15.56	22.72	34	11.95	15.94	39
Investment securities	24.76	21.63	63	18.26	17.85	55	14.18	16.99	39	15.76	17.27	46	12.08	16.65	34
Net loans and leases	53.85	58.67	35	66.18	61.58	60	74.70	63.77	78	73.78	63.98	78	77.34	72.64	68
Net loans, leases and standby letters of credit	53.98	59.49	32	66.30	62.48	59	74.81	64.84	76	73.92	65.07	76	77.49	73.08	65
Core deposits	84.18	75.71	87	82.29	70.67	89	76.66	63.09	84	75.16	62.13	80	81.67	69.79	89
Noncore funding	2.95	10.30	14	3.54	14.13	9	7.58	19.36	16	10.22	21.34	17	3.14	17.09	6
Time deposits of $250K or more	1.08	1.58	42	1.31	2.11	36	1.46	2.94	24	1.49	2.89	26	1.57	3.54	22
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0	49
Federal funds purchased and repos	1.57	1.23	71	1.23	1.47	59	0.94	1.94	50	1	1.97	47	0.98	1.20	55
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold)	-0.21	0.54	15	1.23	0.54	72	0.94	0.48	62	1	0.54	60	0.98	1.21	57
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.30	1	48	0.67	1.24	49	2.38	3.01	46	4.55	3.67	64	0	4.47	6
Earning assets that reprice within 1 year	29.30	37.37	29	26.85	39.38	20	27.86	39.29	17	27.48	40.29	15	29.82	33.41	44
Interest-bearing liabilities that reprice within 1 year	3.88	6.39	38	4.67	8.20	34	6.72	10.19	27	8.43	10.01	52	7.02	16.67	22
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0	0.96	25	0	1.34	25	0	0.19	38
Net assets that reprice within 1 year	25.41	29.65	41	22.19	29.11	34	21.14	26.63	34	19.04	27.38	32	22.80	15.65	63
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-15.86	-2.33	12	-5.98	3.20	25	6.24	14.45	26	9.58	16.62	28	2.03	13.97	14
Net short-term noncore funding dependence	-16.12	-7.71	23	-6.68	-4.76	38	4.43	3.38	44	9.08	4.66	60	1.55	9.65	18
Short-term investment / Short-term noncore funding	545.43	273.46	80	285.10	184.19	78	35.41	77.77	42	18.22	66.46	27	49.19	46.67	68
Liquid assets - short-term noncore funding / Nonliquid assets	36.13	36.68	54	22.59	28.18	48	10.03	16.97	46	6.85	16.04	37	10.49	3.68	74
Net loans and leases / Total deposits	63.16	72.79	29	79.15	79.43	49	93.70	90.31	57	92.42	90.08	53	92.27	92.86	42
Net loans and leases / Core deposits	63.97	78.25	23	80.41	88.34	38	97.44	103.93	42	98.17	105	40	94.70	105.03	28
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.42	0.12	86	1.96	1.57	65	0.13	0.72	31	-0.14	-0.82	61	0.17	-0.05	78
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.98	-0.25	30	4.84	4.31	63	1.68	1.36	65	-1.01	-1.98	76	-0.59	-0.62	50
Structured notes appreciation (depreciation) / Tier 1 capital	0	-0.02	72		0.02		0	0	40	0	-0.05	66	0	-0.02	78
Percent of Investment Securities															
Held-to-maturity securities	12.53	14.28	56	15.37	11.38	63	13.21	12.67	60	12.52	16.19	51	22.06	13.07	70
Available-for-sale securities	87.47	83.77	44	84.63	87.23	36	86.79	85.40	41	87.46	81.88	49	77.94	86.93	29
U.S. Treasury securities	0	6.70	10	0	4.72	16	0	6.15	11	0	6.99	14	0	1.33	31
US agency securities (excluding mortgage-backed securities)	0.63	4.12	38	3.86	4.01	67	2.55	3.49	60	4.96	4.02	66	6.23	10.16	54
Municipal securities	17.66	8.22	79	24.58	9.83	79	15.91	7.75	76	15.74	9.16	72	21.92	17.86	63
Mortgage-backed securities	70.28	66.54	54	63.08	66.64	46	80.76	67.43	67	77.83	65.45	66	68.42	55.76	69
Asset-backed securities	4.96	2.50	76	0.34	1.91	60	0.45	1.66	65	1.17	2.05	66	2.35	1.31	83
Other debt securities	6.48	3.08	80	8.14	3.01	85	0.33	2.94	44	0.28	2.79	43	0.61	3.25	46
Mutual funds and equity securities	0	0.29	13	0	0.35	13	0	0.40	13	0.02	0.42	33	0.47	0.58	65
Debt securities 1 year or less	10.67	7.78	70	12.67	10.55	68	10.87	11.86	59	9.11	11.91	56	5.81	11.90	42
Debt securities 1 to 5 years	20.68	18.25	60	26.55	17.03	72	37.82	17.94	81	32.33	19.18	77	33.55	23.53	71
Debt securities over 5 years	68.65	71.11	35	60.78	69.86	32	51.31	66.02	32	58.54	64.73	33	60.16	60.73	44
Pledged securities	12.71	32.26	25	15.44	35.67	25	16.88	30.57	33	16.71	33.30	28	22.81	46.78	20
Structured notes, fair value	4.88	0.11	95	0	0.02	42	0.06	0.03	87	0.02	0.04	85	0.03	0.08	81
Percent Change from Prior Like Quarter															
Short-term investments	98.42	27.98	87	374.56	183.32	82	26.49	26.69	61	62.52	6.77	91	-6.28	6.96	48
Investment securities	51.59	31.36	78	53.52	23.62	84	-4.44	11.75	17	58.57	9.42	92	10.38	4.99	72
Core deposits	14.35	16.94	54	28.03	26.88	64	8.29	11.23	51	11.91	7.29	76	4.95	13.94	24
Noncore funding	-6.83	-14.79	65	-44.30	-12.18	11	-21.32	6.59	13	296.31	10.67	99	-55.22	-3.35	5

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	3,633,752	3,308,497	3,091,358	2,870,126	2,356,623
Commit: Secured commercial real estate loans	1,270,936	1,027,603	1,033,882	876,269	703,530
Commit: Unsecured real estate loans	87,816	102,298	103,343	101,891	87,550
Credit card lines (reported semiannually, June/Dec)	161,642	179,286	170,953	159,860	148,969
Securities underwriting	0	0	0	0	0
Standby letters of credit	21,368	18,415	14,291	16,142	14,488
Commercial and similar letters of credit	462	0	7	1,642	91
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	40,064	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	1,517	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	41,580	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	154,586	283,414	310,215	162,578	90,069
Written options contracts (interest rate)	106,590	248,207	66,196	37,992	43,502
Purchased options contracts (interest rate)	0	78,554	0	0	0
Interest rate swaps	1,350,573	904,196	751,049	552,694	578,795
Futures and forward foreign exchange	74	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 # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	21.62	22.78	53	22.01	22.01	56	24.53	23.52	60	24.18	24.05	58	24.14	17.28	80
Standby letters of credit	0.13	0.65	9	0.12	0.71	11	0.11	0.84	10	0.14	0.92	12	0.15	0.40	26
Commercial and similar letters of credit	0	0.02	50	0	0.02	20	0	0.02	36	0.01	0.02	59	0	0.01	66
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0.24	0.24	69	0	0.35	26	0	0.42	27	0	0.52	27	0	0.01	45
Credit derivatives - notional amount (holding company as beneficiary)	0.01	0.18	60	0	0.30	27	0	0.52	27	0	0.75	29	0	0	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.25	0.13	81	0	0.30	33	0	0.45	34	0	0.69	34	0	0	48
Derivative contracts	9.59	46.30	36	10.07	48.62	28	8.95	68.47	26	6.35	65.81	24	7.30	6.82	58
Interest rate contracts	9.59	32.46	38	10.07	34.36	31	8.95	47.31	27	6.35	43.84	27	7.30	6.72	58
Interest rate futures and forward contracts	0.92	3.25	65	1.89	6.21	66	2.46	10.67	74	1.37	11.40	70	0.92	0.28	83
Written options contracts (interest rate)	0.63	1.41	58	1.65	2.18	63	0.53	2.47	51	0.32	2.16	44	0.45	0.28	69
Purchased options contracts (interest rate)	0	1.31	23	0.52	1.46	63	0	2.65	22	0	2.32	23	0	0.08	41
Interest rate swaps	8.04	20.49	40	6.02	20.83	26	5.96	28.86	24	4.66	26.74	26	5.93	5.41	62
Foreign exchange contracts	0	6.30	52	0	6.01	25	0	10.12	22	0	10.92	21	0	0	45
Futures and forward foreign exchange contracts	0	3.78	54	0	3.47	25	0	5.23	23	0	5.22	23	0	0	45
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0	48
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	0	49
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	0	47
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0	49
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	0	48
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	0	48
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	37.41	44.98	52	32.69	42.82	49	34.36	45.53	47	36.16	44.93	55	30.66	25.74	69

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	1,611,823	1,514,371	1,127,460	753,264	712,366
Interest rate contracts	1,611,749	1,514,371	1,127,460	753,264	712,366
Foreign exchange contracts	74	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	154,660	283,414	310,215	162,578	90,069
Written options	106,590	248,207	66,196	37,992	43,502
Exchange-traded	0	0	0	0	0
Over-the-counter	106,590	248,207	66,196	37,992	43,502
Purchased options	0	78,554	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	78,554	0	0	0
Swaps	1,350,573	904,196	751,049	552,694	578,795
Held for trading	950,573	1,060,627	743,914	544,748	564,529
Interest rate contracts	950,573	1,060,627	743,914	544,748	564,529
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	661,250	453,744	383,546	208,516	147,837
Interest rate contracts	661,176	453,744	383,546	208,516	147,837
Foreign exchange contracts	74	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,550,687	1,266,164	1,061,263	715,270	668,863
One year or less	198,634	477,097	477,475	174,056	140,796
Over 1 year to 5 years	554,079	229,696	193,835	234,789	206,066
Over 5 years	797,974	559,371	389,953	306,425	322,001
Gross negative fair value (absolute value)	21,820	25,598	11,562	6,607	5,283
Gross positive fair value	21,970	46,369	16,183	5,498	5,606
Held for trading	20,437	40,940	14,982	4,768	4,584
Non-traded	1,533	5,429	1,201	730	1,022
Current credit exposure on risk-based capital derivative contracts	20,437	39,194	14,991	2,868	3,831
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

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.17	51	100	94.10	77	100	93.44	80	100	92.91	80	100	99.91	56
Foreign exchange contracts	0	3.47	51	0	3.49	25	0	3.20	22	0	3.39	21	0	0.04	44
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	0	47
Futures and forwards	9.60	11.16	61	18.71	14.05	67	27.51	13.49	78	21.58	12.78	74	12.64	12.76	66
Written options	6.61	6.28	64	16.39	8.18	80	5.87	5.91	61	5.04	6.60	58	6.11	9.73	59
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0	49
Over-the-counter	6.61	5.96	67	16.39	7.73	81	5.87	5.10	65	5.04	5.49	61	6.11	9.46	60
Purchased options	0	3.27	20	5.19	3.42	74	0	4.42	18	0	4.19	18	0	1.44	38
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0	49
Over-the-counter	0	2.87	21	5.19	2.86	76	0	3.35	18	0	3.20	20	0	1.27	39
Swaps	83.79	74.26	52	59.71	68.76	33	66.61	69.75	40	73.37	70.34	45	81.25	66.04	42
Held for trading	58.98	40.42	53	70.04	43.53	55	65.98	44.16	54	72.32	46.31	57	79.25	16.18	81
Interest rate contracts	58.98	34.15	59	70.04	36.62	70	65.98	37.24	66	72.32	38.40	66	79.25	16.40	82
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	0	47
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	0	49
Non-traded	41.02	59.58	46	29.96	56.47	44	34.02	55.84	45	27.68	53.69	42	20.75	83.82	18
Interest rate contracts	41.02	56.71	49	29.96	53.82	44	34.02	52.22	46	27.68	50.60	44	20.75	83.04	18
Foreign exchange contracts	0	0.40	66	0	0.46	34	0	0.34	33	0	0.57	32	0	0.01	46
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	96.21	92.53	42	83.61	91.48	24	94.13	93.86	37	94.96	94.47	39	93.89	87.47	48
One year or less	12.32	27.56	41	31.50	32.05	58	42.35	32.17	66	23.11	32.51	54	19.76	15.62	69
Over 1 year to 5 years	34.38	27.01	60	15.17	27.06	31	17.19	30.45	37	31.17	31.16	51	28.93	21.68	60
Over 5 years	49.51	29.89	70	36.94	29.56	57	34.59	28.09	59	40.68	28.71	64	45.20	37.90	52
Gross negative fair value (absolute value)	1.35	0.98	71	1.69	1.55	63	1.03	0.83	59	0.88	0.72	64	0.74	0.50	67
Gross positive fair value	1.36	1.34	54	3.06	2.23	68	1.44	1.19	64	0.73	0.85	43	0.79	0.92	45
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.04	49	0.02	0.07	39	0.01	0.06	41	0.01	0.06	33	0	0	64
Gross positive fair value (X)	0.02	0.05	36	0.03	0.09	35	0.01	0.07	31	0	0.06	26	0	0.01	57
Held for trading (X)	0.01	0.04	53	0.03	0.07	48	0.01	0.06	44	0	0.05	44	0	0	83
Non-traded (X)	0	0.01	28	0	0.02	35	0	0.01	32	0	0.01	22	0	0	43
Current credit exposure (X)	0.01	0.04	41	0.03	0.06	37	0.01	0.05	37	0	0.04	23	0	0	62
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	49
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.18	0.46	39	0.36	0.85	39	0.14	0.73	37	0.03	0.53	26	0.04	0.05	61

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	167,279	100,559	96,485	89,028	85,997
Gross losses	6,683	11,640	8,391	5,170	8,700
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	4,615	6,263	2,465	4,127	3,731
Net losses	2,068	5,377	5,926	1,043	4,969
Provision for loan and lease losses	-33,112	64,285	10,000	8,500	8,000
Adjustments	0	7,812	0	0	0
Ending balance	132,099	167,279	100,559	96,485	89,028
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 # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.21	-0.09	19	0.46	0.51	47	0.08	0.15	34	0.08	0.14	34	0.08	0.11	40
Provision for loan and lease losses / Average loans and leases	-0.34	-0.16	22	0.64	0.82	39	0.11	0.24	31	0.11	0.24	28	0.10	0.16	37
Provision for loan and lease losses / Net loan and lease losses	-1,601.16	-105.48	6	1,195.56	487.86	86	168.75	130.58	77	814.96	134.68	97	161	110.75	65
Allowance for loan and lease losses / Total loans and leases not held for sale	1.45	1.23	73	1.69	1.58	67	1.08	0.83	79	1.11	0.90	77	1.17	0.95	75
Allowance for loan and lease losses / Total loans and leases	1.44	1.20	73	1.65	1.55	65	1.06	0.81	79	1.09	0.89	76	1.17	0.94	75
Allowance for loan and lease losses / Net loans and leases losses (X)	63.88	21.39	88	31.11	11.58	89	16.97	8.03	84	92.51	7.54	96	17.92	16.23	68
Allowance for loan and lease losses / Nonaccrual assets	592.88	364.13	81	513.76	299.17	85	268.15	218.72	76	654.27	214.03	91	348.56	270.69	71
ALLL / 90+ days past due + nonaccrual loans and leases	578.47	287.08	85	469.70	244.34	88	252.07	151.73	82	596.69	160.51	95	315.19	232.03	73
Gross loan and lease losses / Average loans and leases	0.07	0.19	23	0.12	0.34	20	0.09	0.28	26	0.07	0.30	16	0.11	0.16	45
Recoveries / Average loans and leases	0.05	0.08	35	0.06	0.07	53	0.03	0.08	23	0.05	0.09	37	0.05	0.06	53
Net losses / Average loans and leases	0.02	0.11	25	0.05	0.27	17	0.07	0.21	30	0.01	0.22	11	0.06	0.10	49
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	48
Recoveries / Prior year-end losses	39.65	34.67	68	74.64	33.98	90	47.68	36.22	82	47.44	41.30	68	78.73	50.41	80
Earnings coverage of net loan and lease losses (X)	103.23	39.72	80	38.45	22.91	81	32.59	24.40	75	166.45	21.75	95	32.05	0.97	66
Net Loan and Lease Losses By Type															
Real estate loans	0.03	0.02	71	0.02	0.04	50	0	0.01	50	-0.03	0.02	15	-0.01	0.02	24
Real estate loans secured by 1–4 family	0.01	-0.02	78	-0.02	0.01	20	-0.01	0.01	33	-0.05	0.01	7	-0.01	0.03	16
Revolving	0.02	-0.07	83	0.01	0.01	63	0.07	0.02	75	-0.01	0.03	25	0.02	0.03	59
Closed-end	0	-0.01	57	-0.04	0	13	-0.04	0	9	-0.08	0.01	5	-0.03	0.02	10
Commercial real estate loans	0.03	0.04	64	0.03	0.07	46	0.01	0.01	57	-0.02	0.01	18	-0.01	0.01	32
Construction and land development	-0.01	0	34	0	0	49	-0.01	-0.01	34	0.02	-0.03	88	-0.13	-0.04	18
1–4 family	-0.01	0	13	0	0	31	0	0	85	0	-0.01	35	-0.02	0	10
Other	0	0	64	0	0	57	-0.01	-0.01	28	0.02	-0.02	89	-0.11	-0.04	16
Multifamily	0.01	0.01	80	0.01	0	88	0	0	56	0	0	58	0	0	19
Nonfarm nonresidential	0.05	0.05	66	0.04	0.11	46	0.02	0.02	62	-0.03	0.02	9	0.03	0.02	67
Owner-occupied	0	0.01	14	0.01	0.02	56	0	0.01	26	-0.03	0.01	1	0.03	0.01	84
Other	0.05	0.04	73	0.03	0.08	54	0.02	0.01	73	-0.01	0.01	21	0	0.01	25
Real estate loans secured by farmland	0.05	0	91	0.22	0.02	91	-0.01	0.01	15	0	0	19	0.03	0	92
Commercial and industrial loans	-0.02	0.17	14	0.19	0.47	32	0.26	0.37	45	0.08	0.31	21	0.23	0.18	66
Loans to individuals	0.06	0.71	7	1.08	1.13	64	0.78	1.17	46	0.73	1.16	48	0.63	0.78	59
Credit card loans	1.24	1.84	27	2.34	2.92	33	3.20	3.11	48	3.29	2.92	53	2.67	1.60	79
Agricultural loans	0.04	0.02	80	-1.03	0.19	1	0.47	0.08	87	0.34	0.15	80	1.29	0.06	95
Loans to foreign governments and institutions		0			0			0			0				
Other loans and leases	0	0.10	32	0	0.15	25	0	0.15	31	0	0.14	37	0	0.27	44

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	11,928	12,405	20,178	25,108	26,916
90+ days past due loans and leases	555	3,054	2,392	1,423	2,704
Nonaccrual loans and leases	22,281	32,560	37,501	14,747	25,542
Total past due and nonaccrual loans and leases	34,764	48,019	60,071	41,278	55,162
Restructured 30–89 days past due	0	205	0	1,956	1,418
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	232	1,220	1,496	317	917
Total restructured loans and leases	232	1,425	1,496	2,273	2,335
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	5,309	5,580	6,465	11,467	14,698
Other real estate owned	852	816	814	2,611	360
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 # 2	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.13	0.32	26	0.12	0.39	16	0.21	0.43	25	0.28	0.44	33	0.35	0.32	63
90+ days past due loans and leases	0.01	0.10	31	0.03	0.12	46	0.03	0.15	39	0.02	0.17	31	0.04	0.04	67
Nonaccrual loans and leases	0.24	0.46	24	0.32	0.66	18	0.39	0.51	38	0.17	0.54	10	0.33	0.46	36
90+ days past due and nonaccrual loans and leases	0.25	0.62	19	0.35	0.85	16	0.42	0.71	27	0.18	0.75	8	0.37	0.55	34
30–89 days past due restructured	0	0.01	21	0	0.01	48	0	0.01	13	0.02	0.02	71	0.02	0.01	80
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	26	0	0	41
Nonaccrual restructured	0	0.10	7	0.01	0.13	14	0.02	0.14	18	0	0.16	9	0.01	0.10	17
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	48
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	48
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.13	0.32	26	0.12	0.40	16	0.21	0.43	25	0.28	0.44	33	0.35	0.32	63
90+ days past due assets	0.01	0.10	29	0.03	0.12	46	0.03	0.15	38	0.02	0.18	30	0.04	0.04	67
Nonaccrual assets	0.24	0.47	24	0.32	0.67	18	0.39	0.53	38	0.17	0.57	10	0.33	0.47	36
30+ days past due and nonaccrual assets	0.38	0.97	16	0.47	1.29	9	0.63	1.19	20	0.47	1.26	6	0.72	0.89	48
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.14	0.36	16	0.24	0.52	22	0.32	0.44	38	0.14	0.48	11	0.29	0.40	35
90+ days past due and nonaccrual assets + other real estate owned	0.14	0.37	14	0.24	0.55	18	0.32	0.48	34	0.16	0.52	10	0.29	0.48	30
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.17	0.41	16	0.26	0.60	19	0.36	0.53	30	0.26	0.60	18	0.43	0.63	35
Allowance for loan and lease losses	21.53	62.64	10	23.41	66.66	9	44.53	115.41	12	31.90	118.28	7	47.20	100.14	22
Equity capital + allowance for loan and lease losses	1.56	3.60	18	2.14	4.97	17	2.64	4.28	30	1.95	4.79	16	3.09	5.57	28
Tier 1 capital + allowance for loan and lease losses	1.81	4.30	14	2.54	6.05	17	3.24	5.65	25	2.37	6.16	16	3.47	6.11	26
Loans and leases + other real estate owned	0.31	0.71	16	0.39	0.97	13	0.47	0.85	20	0.35	0.96	10	0.55	0.86	30

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

Past Due and Nonaccrual Loans and Leases

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.06	0.26	16	0.09	0.39	14	0.21	0.38	28	0.26	0.42	32	0.39	0.29	73
	90+ days past due	0.01	0.12	48	0.03	0.16	53	0.03	0.16	47	0.02	0.22	41	0.04	0.05	68
	Nonaccrual	0.26	0.52	29	0.38	0.76	25	0.19	0.46	24	0.15	0.57	15	0.32	0.43	35
Commercial and industrial	30–89 days past due	0.60	0.24	86	0.20	0.23	59	0.23	0.31	47	0.38	0.30	70	0.17	0.27	56
	90+ days past due	0	0.04	36	0.05	0.03	73	0.03	0.05	58	0	0.05	23	0	0.01	69
	Nonaccrual	0.17	0.57	20	0.15	0.75	13	1.63	0.83	85	0.23	0.76	20	0.30	0.60	41
Individuals	30–89 days past due	0.47	0.63	43	0.49	0.83	31	0.32	0.83	25	0.61	0.84	34	0.54	0.69	51
	90+ days past due	0	0.09	43	0	0.14	19	0	0.17	16	0.02	0.16	41	0	0.03	29
	Nonaccrual	0.02	0.17	32	0.02	0.28	26	0.08	0.17	45	0.02	0.23	22	0.05	0.21	37
Depository institution loans	30–89 days past due		0.01			0			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0			0			0			0			0	
Agricultural	30–89 days past due	0.31	0.07	88	0.19	0.17	73	0.36	0.24	73	0.61	0.17	84	0.37	0.15	83
	90+ days past due	0	0	42	0	0	44	0	0	42	0	0	43	0.10	0	93
	Nonaccrual	0.39	0.70	73	0.68	0.49	75	0.22	0.67	58	0.72	0.75	67	1.66	0.31	89
Foreign governments	30–89 days past due		0.50			0			0.07			0.01				
	90+ days past due		0			0			0			0				
	Nonaccrual		0.15			0.09			0.03			0.06				
Other loans and leases	30–89 days past due	0	0.12	16	0.16	0.18	63	0.02	0.20	35	0	0.17	12	0	0.12	27
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0	0	89
	Nonaccrual	0	0.09	21	0	0.15	19	0	0.13	15	0	0.14	17	0	0.06	73

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

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0.28	0.46	36	0.43	0.65	39	0.36	0.67	26	0.54	0.71	46	0.46	0.56	50
	90+ days past due	0.04	0.24	57	0.14	0.33	68	0.08	0.31	57	0.07	0.46	46	0.08	0.06	75
	Nonaccrual	0.38	0.71	32	0.50	0.89	32	0.40	0.73	31	0.18	0.86	15	0.32	0.65	30
Revolving	30–89 days past due	0.20	0.28	44	0.13	0.48	19	0.19	0.45	22	0.21	0.50	24	0.21	0.29	47
	90+ days past due	0.02	0.02	76	0.03	0.03	74	0.06	0.05	72	0.07	0.05	67	0.02	0.02	76
	Nonaccrual	0.41	1.18	39	0.58	1.13	40	0.38	1	29	0.17	1.17	15	0.19	0.42	34
Closed-end	30–89 days past due	0.33	0.49	46	0.59	0.65	56	0.45	0.70	39	0.71	0.75	57	0.60	0.63	58
	90+ days past due	0.05	0.26	60	0.21	0.38	76	0.09	0.35	58	0.07	0.53	51	0.12	0.06	79
	Nonaccrual	0.37	0.67	35	0.45	0.87	31	0.41	0.70	34	0.19	0.84	17	0.39	0.68	34
Junior lien	30–89 days past due	0.04	0.01	89	0.02	0.02	65	0.01	0.02	42	0.06	0.03	80	0.02	0.03	57
	90+ days past due	0.02	0	94	0.06	0	98	0.01	0	85	0	0	69	0	0	36
	Nonaccrual	0.14	0.03	93	0.11	0.04	85	0.09	0.04	81	0.04	0.06	53	0.03	0.04	54
Commercial real estate	30–89 days past due	0.02	0.15	17	0.01	0.26	11	0.15	0.18	52	0.17	0.17	54	0.38	0.15	87
	90+ days past due	0	0.01	28	0	0.02	23	0.01	0.03	56	0.01	0.03	50	0.03	0.02	78
	Nonaccrual	0.24	0.38	44	0.35	0.62	38	0.14	0.23	38	0.14	0.28	32	0.25	0.33	52
Construction and development	30–89 days past due	0.02	0.17	44	0.03	0.28	32	0.37	0.28	71	0.57	0.21	84	0.96	0.18	89
	90+ days past due	0	0.01	38	0	0.01	35	0.03	0.02	74	0	0.02	31	0.04	0.01	87
	Nonaccrual	0.04	0.20	43	0.07	0.41	41	0.15	0.20	65	0.27	0.19	72	0.08	0.21	57
1–4 family	30–89 days past due	0.01	0.02	68	0.03	0.03	67	0.26	0.06	89	0.50	0.06	96	0.59	0.05	95
	90+ days past due	0	0	44	0	0	42	0.03	0	89	0	0	43	0.03	0	95
	Nonaccrual	0	0.01	32	0.03	0.03	71	0.12	0.02	90	0.08	0.02	83	0	0.04	35
Other	30–89 days past due	0	0.13	46	0	0.22	13	0.11	0.20	59	0.07	0.13	51	0.37	0.08	89
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0.01	0.01	89
	Nonaccrual	0.04	0.16	55	0.05	0.35	43	0.04	0.17	42	0.20	0.15	70	0.08	0.12	67
Multifamily	30–89 days past due	0	0.07	27	0	0.09	22	0.05	0.08	65	0.06	0.10	62	0.03	0.04	77
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0	45
	Nonaccrual	0	0.17	21	0	0.11	20	0.01	0.05	47	0	0.08	23	0	0.05	33
Nonfarm non-residential	30–89 days past due	0.02	0.13	26	0.01	0.23	16	0.09	0.14	42	0.05	0.17	20	0.25	0.14	76
	90+ days past due	0	0.01	31	0	0.02	26	0.01	0.03	57	0.01	0.03	57	0.03	0.02	75
	Nonaccrual	0.34	0.45	51	0.50	0.80	44	0.15	0.28	35	0.11	0.30	27	0.33	0.40	50
Owner Occupied	30–89 days past due	0.02	0.04	40	0.01	0.07	24	0.02	0.07	26	0.04	0.09	29	0.17	0.06	84
	90+ days past due	0	0	37	0	0	33	0.01	0.01	68	0.01	0.01	67	0.03	0.01	81
	Nonaccrual	0.16	0.17	51	0.27	0.27	52	0.11	0.16	45	0.08	0.17	34	0.20	0.16	62
Other	30–89 days past due	0	0.08	30	0	0.14	11	0.07	0.07	62	0.02	0.07	35	0.08	0.06	73
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0	0.01	31	0	0.01	80
	Nonaccrual	0.18	0.23	55	0.23	0.44	43	0.05	0.10	43	0.04	0.13	35	0.13	0.16	60
Farmland	30–89 days past due	0	0.10	31	0.02	0.11	62	0.77	0.23	86	0.30	0.25	71	0	0.10	34
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0	45
	Nonaccrual	0.32	0.69	58	0.39	1.13	49	0.14	0.84	45	0.14	1.23	43	1.95	0.44	89
Credit card	30–89 days past due	0.64	0.81	30	0.34	0.95	22	0.55	1.19	17	1.55	1.22	71	0.68	0.83	54
	90+ days past due	0	0.45	14	0	0.63	13	0	0.78	12	0.02	0.73	26	0	0.22	36
	Nonaccrual	0	0.10	36	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	42

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,299,381	1,349,879	1,373,940	1,337,436	1,187,127
Retained earnings	408,614	274,094	186,838	134,055	90,536
Accumulated other comprehensive income (AOCI)	184	69,069	33,256	7,104	-5,037
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,708,179	1,693,042	1,594,034	1,478,595	1,272,626
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	402,801	395,737	421,070	404,336	283,479
Accumulated other comprehensive income-related adjustments	-11,725	50,467	16,425	-9,270	-4,933
Other deductions from common equity tier 1 capital	11,909	18,602	16,831	16,374	0
Subtotal:	1,305,194	1,228,236	1,139,708	1,067,155	994,080
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,305,194	1,228,236	1,139,708	1,067,155	994,080
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	135,500	143,500	143,500	136,000	136,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	135,500	143,500	143,500	136,000	136,000
Less: Additional tier 1 capital deductions	0	0	0	0	6,926
Additional tier 1 capital	135,500	143,500	143,500	136,000	129,074
Tier 1 Capital	1,440,694	1,371,736	1,283,208	1,203,155	1,123,154
Tier 2 Capital					
Tier 2 capital instruments and related surplus	100,000	100,000	0	0	0
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	123,249	136,651	103,275	99,084	91,477
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	223,249	236,651	103,275	99,084	91,477
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	223,249	236,651	103,275	99,084	91,477
Exited advanced approach tier 2 capital					
Total capital	1,663,943	1,608,387	1,386,483	1,302,239	1,214,631
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	16,855,076	14,829,014	12,407,516	11,355,536	10,198,223
Less: Deductions from common equity tier 1 capital	402,801	395,737	421,070	404,336	290,405
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	16,452,275	14,433,277	11,986,446	10,951,200	9,907,818
Total risk-weighted assets	11,307,907	10,918,399	10,719,328	9,925,896	8,793,848
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Capital Ratios															
Common equity tier 1 capital, column A	11.54	12.37	39	11.25	12.35	35	10.63	12.11	28	10.75	12.09	34	11.30	11.95	46
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0	50
Tier 1 capital, column A	12.74	13.11	50	12.56	13.08	49	11.97	12.78	40	12.12	12.85	42	12.77	12.68	62
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0	50
Total capital, column A	14.71	14.91	56	14.73	15.23	49	12.93	14.36	28	13.12	14.45	32	13.81	14.15	51
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0	50
Tier 1 leverage	8.76	8.98	50	9.50	9.13	66	10.71	9.76	76	10.99	9.71	85	11.34	10.04	82
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31				

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	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	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
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	244,156	191,830	192,088	177,467	162,668	27.28	53.62

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0	47
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.11			53.67			51.47			56.12			75	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.89			46.33			48.53			43.88			25	
Separate account assets (L/H) / Total life assets		13.40			11.24			7.26			8.53			0	
Insurance activities revenue / Adjusted operating income	0	0.36	11	0	0.41	11	0	0.47	11	0	0.47	10	0	0.44	17
Premium income / Insurance activities revenue		2.76			2.84			7.32			4.86			0.01	
Credit related premium income / Total premium income		32.99			38.23			34.91			44.54			60	
Other premium income / Total premium income		67.01			61.77			65.09			55.46			40	
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0	47
Insurance net income (P/C) / Equity (P/C)		23.22			15.59			19.86			15.64			31.81	
Insurance net income (L/H) / Equity (L/H)		4.49			3.62			5.13			1.99				
Insurance benefits, losses, expenses / Insurance premiums		927.51			447.82			233.61			160.49			136.34	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0.17			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			2.31			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.52	12	61	12.46	11.03	53	13.88	11.51	58	13.66	10.22	61	13.42	14.86	38
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	0.75	37	0	1.39	34	0	1.79	34	0	0	49

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	9,935	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	9,935	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	0	0
Debt securities	151,307	3,289	2,508	2,658	711
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	161,242	3,289	2,508	2,658	711
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 # 2	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.66	33		0.87			1.25			1.17			0	
Cost: Interest-bearing deposits		0.14			0.42			1.19			0.97			0.84	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29				
Commercial and industrial loans		0.79			0.64			0.29			1.53			4.38	
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases		6.83			-2.40			22.48			7.24			22.03	
Total selected assets	4,802.46	9.48	98	31.14	2.04	81	-5.64	12.40	40	273.84	3.24	97		-5.54	
Deposits		0.73			3.46			10.36			5			-22.72	

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	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			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	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		

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
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

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
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	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	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

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
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	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	99,782	87,724	119,233	72,469	40,489	13.75	95.74
Dividends	99,685	87,612	119,135	72,420	40,427	13.78	96.04
Interest	97	112	98	49	62	-13.39	-23.62
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	103	136	198	184	143	-24.26	-14.88
Dividends	103	136	198	184	143	-24.26	-14.88
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	99,885	87,860	119,431	72,653	40,632	13.69	95.48
Securities gains (losses)	0	0	0	0	0		
Other operating income	201	62	33	56	-3,454	224.19	
Total operating income	100,086	87,922	119,464	72,709	37,178	13.83	106.63
Operating Expenses							
Personnel expenses	0	0	0	0	0		-100.00
Interest expense	5,363	2,674	0	0	0	100.56	
Other expenses	10,808	8,060	10,619	10,897	8,043	34.09	90.75
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	16,171	10,734	10,619	10,897	8,043	50.65	115.90
Income (loss) before taxes	83,860	77,188	108,845	61,812	29,135	8.64	104.80
Applicable income taxes (credit)	-4,374	-2,339	-2,299	-2,284	-4,164		
Extraordinary items					0		
Income before undistributed income of subsidiaries	88,234	79,527	111,144	64,096	33,299	10.95	98.13
Equity in undistributed income of subsidiaries	112,814	36,401	35,134	72,419	27,477	209.92	176.15
Bank subsidiaries	112,814	36,401	35,134	72,419	27,477	209.92	176.15
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	201,048	115,928	146,278	136,515	60,776	73.42	135.46
Memoranda							
Bank net income	212,499	124,013	154,269	144,839	67,904	71.35	131.73
Nonbank net income	103	136	198	184	143	-24.26	-14.88
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	1,801,763	93.86	1,751,141	92.65	1,709,124	96.56	1,560,085	1,329,529	2.89	36.66
Common and preferred stock	1,801,763	93.86	1,751,141	92.65	1,691,907	95.58	1,540,251	1,329,166	2.89	37.80
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	17,217	0.97	19,834	363		-100.00
Investment in nonbank subsidiaries	4,196	0.22	4,444	0.24	4,444	0.25	4,212	4,212	-5.58	-0.38
Common and preferred stock	4,196	0.22	4,444	0.24	4,444	0.25	4,212	4,212	-5.58	-0.38
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		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	106,329	5.54	131,594	6.96	54,257	3.07	38,029	44,887	-19.20	23.25
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	7,414	0.39	2,852	0.15	2,254	0.13	5,433	2,708	159.96	158.06
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,919,702	100.00	1,890,031	100.00	1,770,079	100.00	1,607,759	1,381,336	1.57	35.98
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	98,564	5.13	98,201	5.20	0	0	0	0	0.37	
Other liabilities	9,460	0.49	8,592	0.45	56,741	3.21	15,073	10,003	10.10	-12.64
Balance due to subsidiaries and related institutions	121,351	6.32	116,974	6.19	119,304	6.74	114,091	98,707	3.74	27.47
Total liabilities	229,375	11.95	223,767	11.84	176,045	9.95	129,164	108,710	2.51	116.33
Equity Capital	1,690,327	88.05	1,666,264	88.16	1,594,034	90.05	1,478,595	1,272,626	1.44	29.46
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	343	0.02	351	0.02	357	0.02	352	325	-2.28	3.94
Common surplus	1,299,038	67.67	1,349,528	71.40	1,373,583	77.60	1,337,084	1,186,802	-3.74	7.05
Retained earnings	390,762	20.36	247,316	13.09	186,838	10.56	134,055	90,536	58.00	309.91
Accumulated other comprehensive income	184	0.01	69,069	3.65	33,256	1.88	7,104	-5,037	-99.73	
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,919,702	100.00	1,890,031	100.00	1,770,079	100.00	1,607,759	1,381,336	1.57	35.98
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	119,815	6.24	116,974	6.19	119,304	6.74	114,091	98,707	2.43	25.86
Notes payable to subsidiaries that issued TPS	135,500	7.06	143,500	7.59	143,500	8.11	136,000	136,000	-5.57	-0.37
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

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	12.12	11.94	56	7.14	7.29	46	9.50	9.68	47	10.45	10.40	50	4.57	8.67	9
Bank net income / Average equity investment in banks	12.01	11.80	59	7.25	7.45	42	9.68	10.51	49	10.57	11.19	51	5.12	9.11	11
Nonbank net income / Average equity investment in nonbanks	2.34	13.12	31	3.06	9.75	42	4.65	7.89	49	4.37	7.10	45	3.40	9.81	48
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			8.78			8.81	
Bank net income / Parent net income	105.70	96.79	77	106.97	88.16	69	105.46	82.22	69	106.10	82.56	72	111.73	104.64	82
Nonbank net income / Parent net income	0.05	3.40	37	0.12	3.59	37	0.14	5.93	33	0.13	3.78	39	0.24	1.13	62
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			90.33	
Leverage															
Total liabilities / Equity capital	13.57	16.81	53	13.43	20.06	49	11.04	20.43	50	8.74	20.88	37	8.54	11.14	43
Total debt / Equity capital	5.83	11.71	43	5.89	14.41	40	0	14.31	13	0	14.69	15	0	4.62	26
Total debt + notes payable to subs that issued TPS / Equity capital	13.85	13.63	61	14.51	16.67	59	9	16.36	48	9.20	17.10	47	10.69	9.36	57
Total debt + Loans guaranteed for affiliate / Equity capital	5.83	11.77	42	5.89	14.68	39	0	14.56	13	0	15.14	15	0	4.64	26
Total debt / Equity capital – excess over fair value	5.83	11.81	43	5.89	14.52	40	0	14.51	13	0	14.81	15	0	4.62	26
Long-term debt / Equity capital	5.83	10.95	43	5.89	13.56	40	0	13.04	13	0	13.37	15	0	4.39	27
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	0.02	46
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0	46
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0	46
Long-term debt / Consolidated long-term debt	45.13	39.86	50	37.03	34.67	51	0	28.44	13	0	28.63	14	0	17.83	25
Double Leverage															
Equity investment in subs / Equity capital	106.84	103.22	75	105.36	102.81	68	106.42	103.22	71	104.45	103.10	57	104.77	105.17	48
Total investment in subs / Equity capital	106.84	108.40	61	105.36	110.16	53	107.50	111.07	61	105.80	112.48	50	104.80	105.55	46
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)	0.58	0.29	73	0.77	0.47	66	0.70	0.36	69	0.48	0.35	59	1	0.56	62
Equity investment in subs – equity cap / Net income-div (X)	0.81	1.05	55	1.25	1.82	48	1.94	1.22	78	0.92	1.22	52		1.91	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	141.60	152.85	53	164.20	136.59	71	116.95	177.68	29	99.08	162.34	21	55.56	96.31	23
Cash from ops + noncash items + op expense / Op expense + dividend	157.89	154.48	59	112	147.24	37	207.44	190.27	63	89.25	174.91	13	81.47	100.80	28
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	69.11	98.54	25	173.79	134.08	76	124.33	116.34	62	90.23	103.19	31	43.93	101.42	13
Pretax operating income + interest expense / Interest expense	1,663.68	1,835.33	62	2,986.61	2,016.32	83		1,968.54			2,898.75			1,955.22	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,055.13	1,770.77	43	1,171.46	1,539.23	61	1,755.69	1,632.83	65	1,107.37	1,369.37	54	713.11	1,082.59	62
Dividends + interest from subsidiaries / Interest expense + dividends	158.64	174.12	57	187.30	150.43	72	127.74	210.80	27	112.13	188.90	24	61.23	107.07	24
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0	6.15	36
Net income / Current part of long-term debt + preferred dividends (X)		47.61			35.64			57.11			33.93			71.32	
Other Ratios															
Net assets that reprice within 1 year / Total assets	5.51	3.44	67	2.99	3.85	51	-0.47	2.64	19	1.71	2.61	49	2.28	1.68	68
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04			0.24			0	
Nonaccrual		0.92			1.03			0.54			6.54			0.46	
Total		1.09			1.13			0.58			6.78			0.46	
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	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0	50
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	16	0	2.66	14	0	5.62	12	0	5.50	12	0	0.15	27
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0	49

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	65.28	66.37	52	55.62	81.10	35	84.12	57.84	76	101.08	57.26	86	199.30	100.86	90
Dividends declared / Net income	28.65	28.27	51	38.16	42.29	45	63.92	33.08	93	47.46	27.33	87	109.19	32.32	96
Net income – dividends / Average equity	8.65	8.62	58	4.41	4.14	51	3.43	6.46	15	5.49	7.33	25	-0.42	5.74	4
Percent of Dividends Paid															
Dividends from bank subsidiaries	173.06	155.92	65	198.06	132.17	71	127.42	178.13	38	111.77	157.73	33	60.92	106.72	22
Dividends from nonbank subsidiaries	0.18	4.90	56	0.31	3.41	62	0.21	7.53	47	0.28	7.13	58	0.22	2.37	64
Dividends from subsidiary holding companies	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	0	48
Dividends from all subsidiaries	173.24	203.53	56	198.37	174.85	66	127.64	260.40	25	112.06	215.26	18	61.13	114.69	20
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	46.91	45.96	48	70.65	60.28	60	77.23	66.55	61	50	60.71	41	59.54	35.18	77
Interest income from bank subsidiaries	0.05	0.11	71	0.09	0.36	62	0.06	0.54	57	0.03	0.52	52	0.09	0.14	73
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	0.94	41
Other income from bank subsidiaries	0	0	47	0	0	46	0	0	46	0	0	47	0	0	45
Operating income from bank subsidiaries	46.96	51.33	45	70.74	62.88	56	77.29	69.36	56	50.03	63.43	39	59.63	41.35	72
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	100	62.63	72	100	56.39	72	100	82.95	65	100	51.40	79	100	129.02	73
Interest income from nonbank subsidiaries	0	2.44	31	0	7.38	32	0	20.25	26	0	18.56	24	0	0.63	45
Management and service fees from nonbank subsidiaries	0	0.37	40	0	0.86	39	0	1.92	38	0	2.96	38	0	0.60	44
Other income from nonbank subsidiaries	0	0.07	45	0	0.16	46	0	1.06	43	0	0.15	48	0	0.08	46
Operating income from nonbank subsidiaries	100	87.22	66	100	79.84	64	100	150.41	51	100	99.33	59	100	153.75	68
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		38.10			43.51			61.23			48.56			58.43	
Interest income from subsidiary holding companies		5.26			8.40			6.54			3.95			0.07	
Management and service fees from subsidiary holding companies		0.73			0.44			0.36			0.43			-0.14	
Other income from subsidiary holding companies		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies		58.37			55.20			76.49			61.19			58.36	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.60	74.16	79	99.65	69.76	81	99.72	67.32	86	99.60	65.18	81	108.74	67.33	98
Interest income from bank subsidiaries	0.10	0.23	67	0.13	0.63	59	0.08	0.80	53	0.07	0.92	54	0.17	1.07	70
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.14	41
Other income from bank subsidiaries	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.01	45
Operating income from bank subsidiaries	99.70	83.13	69	99.77	82.20	74	99.81	78.80	81	99.67	74.20	73	108.91	79.76	97
Dividends from nonbank subsidiaries	0.10	3.07	55	0.15	1.95	60	0.17	2.65	52	0.25	2.57	59	0.38	1.78	75
Interest income from nonbank subsidiaries	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	0	0	46
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0	47
Other income from nonbank subsidiaries	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0	46
Operating income from nonbank subsidiaries	0.10	4.67	46	0.15	4.70	48	0.17	7.29	38	0.25	7.64	44	0.38	3.09	69
Dividends from subsidiary holding companies	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	0	48
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0	49
Management and service fees from subsidiary holding companies	0	0	48	0	0	49	0	0	49	0	0	49	0	0	50
Other income from subsidiary holding companies	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	0	47
Loans and advances from subsidiaries / Short term debt		158.10			135.13			83.37			87.87			886.47	
Loans and advances from subsidiaries / Total debt	121.56	26.38	94	119.12	27.08	92		28.33			26.53			74.60	