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

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BHC Name NEW YORK COMMUNITY BANCORP, INC.

City/State HICKSVILLE, NY

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 59,527,144
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:

NEW YORK COMMUNITY BANCORP, INC.
102 DUFFY AVENUE

HICKSVILLE, NY 11801

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Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets ($000)	57,532,734	54,045,006	52,078,159	50,213,539	48,626,695
Net income ($000)	595,793	511,109	395,043	422,417	466,201
Number of BHCs in peer group	130	128	125	118	108

	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)	2.24	2.60	20	2.04	2.77	14	1.84	3.01	11	2.06	3.08	10	2.34	2.92	21
+ Non-interest income	0.11	1.04	0	0.11	1.21	2	0.15	1.32	1	0.19	1.31	3	0.37	1.35	11
– Overhead expense	0.94	2.17	1	0.95	2.57	0	0.98	2.69	0	1.09	2.71	0	1.32	2.72	0
– Provision for credit losses	0.01	-0.09	74	0.12	0.51	6	0.01	0.15	14	0.04	0.14	18	0.08	0.16	29
+ Securities gains (losses)	0	0.01	23	0	0.02	34	0.01	0.01	69	0	0	42	0.06	0.01	93
+ Other tax equivalent adjustments	0.02	0	96	0.02	0	96	0.02	0	92	0.02	0	94	0.04	0	93
= Pretax net operating income (tax equivalent)	1.42	1.66	30	1.11	1.04	51	1.03	1.56	12	1.14	1.57	15	1.42	1.43	45
Net operating income	1.04	1.26	25	0.95	0.81	62	0.76	1.19	14	0.84	1.24	14	0.96	0.89	53
Net income	1.04	1.26	25	0.95	0.82	61	0.76	1.19	15	0.84	1.24	14	0.96	0.90	52
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.22	3.06	58	3.47	3.55	41	3.80	4.41	14	3.82	4.24	22	3.71	3.80	43
Interest expense	0.76	0.25	93	1.23	0.52	93	1.78	1.08	88	1.49	0.86	89	1.06	0.60	88
Net interest income (tax equivalent)	2.46	2.80	22	2.23	3.01	15	2.01	3.33	11	2.34	3.38	15	2.65	3.19	22
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.11	9	0.04	0.27	13	0.05	0.21	23	0.04	0.22	21	0.16	0.24	45
Earnings coverage of net loan and lease losses (X)	-490.08	39.72	2	34.66	22.91	78	27.50	24.40	69	34.94	21.75	78	11.53	19.67	50
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.44	1.23	5	0.45	1.58	4	0.35	0.83	11	0.40	0.90	11	0.41	0.98	11
Allowance for loan and lease losses / Total loans and leases	0.44	1.20	6	0.45	1.55	3	0.35	0.81	11	0.40	0.89	11	0.41	0.96	11
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.08	0.49	6	0.09	0.71	3	0.15	0.57	9	0.12	0.61	5	0.21	0.72	9
30–89 days past due loans and leases / Total loans and leases	0.15	0.32	29	0.04	0.39	2	0.01	0.43	1	0	0.44	0	0.05	0.47	7
Liquidity and Funding															
Net noncore funding dependence	43.62	-2.33	98	43.97	3.20	96	46.40	14.45	94	41.94	16.62	93	38.76	17.03	88
Net short-term noncore funding dependence	18.92	-7.71	96	17.27	-4.76	95	27.42	3.38	98	21.58	4.66	92	17.64	4.83	84
Net loans and leases / Total assets	76.50	58.67	87	76.02	61.58	89	77.83	63.77	87	77.08	63.98	85	77.89	62.73	88
Capitalization															
Tier 1 leverage ratio	8.46	8.98	34	8.52	9.13	36	8.66	9.76	18	8.74	9.71	17	9.58	9.53	55
Holding company equity capital / Total assets	11.83	10.71	68	12.15	11.16	65	12.51	12.43	51	12.82	12.22	63	13.83	11.94	75
Total equity capital (including minority interest) / Total assets	11.83	10.82	66	12.15	11.29	64	12.51	12.57	50	12.82	12.27	63	13.83	12.01	75
Common equity tier 1 capital / Total risk-weighted assets	9.68	12.42	10	9.72	12.38	7	9.91	12.17	19	10.55	12.12	27	11.36	12.19	40
Net loans and leases / Equity capital (X)	6.46	5.53	68	6.26	5.58	70	6.22	5.21	75	6.01	5.29	68	5.63	5.27	59
Cash dividends / Net income	58.53	28.27	95	68.17	42.30	86	88.65	33.12	96	86.62	27.31	97	76.53	31.29	93
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	5.72	10.50	33	4.97	16.68	16	3.36	9.26	30	5.65	7	57	0.40	8.28	16
Equity capital	2.96	7.46	35	1.94	6.99	25	0.85	10.49	12	-2.06	7.89	13	10.96	10.18	73
Net loans and leases	6.38	3.36	67	2.54	9.07	26	4.35	9.10	34	4.55	7.89	37	-2.65	9.38	9
Noncore funding	4.78	-14.79	79	6.03	-12.18	70	11.24	6.59	64	9.28	10.67	55	-0.44	5.59	49
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	1.07	36
Long-term debt / Equity capital	4.20	10.95	32	4.32	13.56	30	4.40	13.04	39	4.43	13.37	40	0	12.69	16
Equity investment in subsidiaries / Equity capital	106.82	103.22	74	107.19	102.81	75	106.81	103.22	73	106.15	103.10	68	103.75	102.10	59
Cash from ops + noncash items + op expense / Op expense + dividends	102.48	154.48	27	106.68	147.24	27	106.81	190.27	20	102.75	174.91	18	90.39	148.20	18

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	1,473,021	1,489,936	1,514,916	1,442,247	1,397,767	-1.14	1.04
Income from lease financing receivables	52,784	52,279	38,088	25,698	19,470	0.97	273.43
Fully taxable income on loans and leases	1,525,805	1,542,215	1,553,004	1,467,945	1,416,767	-1.06	3.69
Tax-exempt income on loans and leases	0	0	0	0	470		-100.00
Estimated tax benefit on income on loans and leases	0	0	0	0	401		-100.00
Income on loans and leases (tax equivalent)	1,525,805	1,542,215	1,553,004	1,467,945	1,417,638	-1.06	3.59
Investment interest income (tax equivalent)	123,964	126,956	197,378	147,345	117,883	-2.36	-30.74
Interest on balances due from depository institutions	2,537	2,975	16,483	35,118	16,038	-14.72	1293.96
Interest income on other earning assets	38,035	36,452	39,685	43,392	37,153	4.34	21.95
Total interest income (tax equivalent)	1,690,341	1,708,598	1,806,550	1,693,800	1,588,712	-1.07	0.42
Interest on time deposits of $250K or more	25,630	62,155	76,677	46,621	21,282	-58.76	
Interest on time deposits < $250K	38,764	155,258	243,557	135,762	81,074	-75.03	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	49,000	88,589	210,052	196,967	127,427	-44.69	-47.95
Interest on other borrowings and trading liabilities	268,185	283,591	299,217	276,536	222,453	-5.43	23.89
Interest on subordinated debt and mandatory convertible securities	18,259	18,258	18,257	2,794	0	0.01	
Total interest expense	399,838	607,851	847,760	658,680	452,236	-34.22	3.31
Net interest income (tax equivalent)	1,290,503	1,100,747	958,790	1,035,120	1,136,476	17.24	-0.44
Non-interest income	60,676	59,766	76,435	93,082	180,660	1.52	-55.62
Adjusted operating income (tax equivalent)	1,351,179	1,160,513	1,035,225	1,128,202	1,317,136	16.43	-5.71
Overhead expense	540,908	511,190	511,218	546,250	640,554	5.81	-16.99
Provision for credit losses	3,389	62,228	7,105	18,256	37,241		-18.92
Securities gains (losses)	0	683	5,445	-14	31,044	-100.00	-100.00
Other tax equivalent adjustments	10,326	11,033	9,882	10,700	18,094	-6.41	-49.62
Pretax net operating income (tax equivalent)	816,919	599,393	534,509	572,402	688,479	36.29	1.83
Applicable income taxes	210,312	76,695	128,264	135,252	202,013	174.22	-25.35
Tax equivalent adjustments	10,814	11,589	11,202	14,733	20,265	-6.69	-56.95
Applicable income taxes (tax equivalent)	221,126	88,284	139,466	149,985	222,278	150.47	-27.94
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	595,793	511,109	395,043	422,417	466,201	16.57	20.26
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	595,793	511,109	395,043	422,417	466,201	16.57	20.26
Memoranda							
Net income - holding company and noncontrolling (minority) interest	595,793	511,109	395,043	422,417	466,201	16.57	20.26
Investment securities income (tax equivalent)	123,964	126,956	197,378	147,345	117,883	-2.36	-30.74
US Treasury and agency securities (excluding mortgage-backed securities)	23,211	21,440	46,016	26,992	6,572	8.26	-39.74
Mortgage-backed securities	72,054	71,110	97,651	90,120	98,382	1.33	-39.97
All other securities	28,699	34,406	53,711	30,233	12,929	-16.59	40.37
Cash dividends declared	348,700	348,436	350,222	365,889	356,768	0.08	5.41
Common	315,872	315,608	317,394	333,061	332,147	0.08	-4.52
Preferred	32,828	32,828	32,828	32,828	24,621	0.00	

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

Relative Income Statement and Margin Analysis

	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 # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.94	2.85	55	3.16	3.27	41	3.47	4	17	3.37	3.87	18	3.27	3.47	33
Less: Interest expense	0.69	0.23	93	1.12	0.48	93	1.63	0.98	88	1.31	0.79	88	0.93	0.55	87
Equals: Net interest income (tax equivalent)	2.24	2.60	20	2.04	2.77	14	1.84	3.01	11	2.06	3.08	10	2.34	2.92	21
Plus: Non-interest income	0.11	1.04	0	0.11	1.21	2	0.15	1.32	1	0.19	1.31	3	0.37	1.35	11
Equals: adjusted operating income (tax equivalent)	2.35	3.70	6	2.15	4.04	3	1.99	4.41	1	2.25	4.46	2	2.71	4.33	5
Less: Overhead expense	0.94	2.17	1	0.95	2.57	0	0.98	2.69	0	1.09	2.71	0	1.32	2.72	0
Less: Provision for credit losses	0.01	-0.09	74	0.12	0.51	6	0.01	0.15	14	0.04	0.14	18	0.08	0.16	29
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0.06	0	99
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	23	0	0.02	35	0.01	0.01	69	0	0	41	0.01	0.01	65
Plus: other tax equivalent adjustments	0.02	0	96	0.02	0	96	0.02	0	92	0.02	0	94	0.04	0	93
Equals: Pretax net operating income (tax equivalent)	1.42	1.66	30	1.11	1.04	51	1.03	1.56	12	1.14	1.57	15	1.42	1.43	45
Less: Applicable income taxes (tax equivalent)	0.38	0.38	55	0.16	0.23	30	0.27	0.36	24	0.30	0.33	39	0.46	0.55	33
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income	1.04	1.26	25	0.95	0.81	62	0.76	1.19	14	0.84	1.24	14	0.96	0.89	53
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1.04	1.26	25	0.95	0.82	61	0.76	1.19	15	0.84	1.24	14	0.96	0.90	52
Memo: Net income (last four quarters)	1.04	1.26	25	0.95	0.82	61	0.76	1.19	14	0.84	1.24	13	0.96	0.91	51
Net income–BHC and noncontrolling (minority) interest	1.04	1.27	24	0.95	0.83	61	0.76	1.20	15	0.84	1.25	14	0.96	0.91	50
Margin Analysis															
Average earning assets / Average assets	91.18	93.08	25	91.14	92.32	32	91.41	91.05	54	88.25	91.48	19	88.05	91.61	18
Average interest-bearing funds / Average assets	79.22	61.99	91	82	64.06	93	82.39	65.57	94	81.57	65.56	91	81.03	65.75	90
Interest income (tax equivalent) / Average earning assets	3.22	3.06	58	3.47	3.55	41	3.80	4.41	14	3.82	4.24	22	3.71	3.80	43
Interest expense / Average earning assets	0.76	0.25	93	1.23	0.52	93	1.78	1.08	88	1.49	0.86	89	1.06	0.60	88
Net interest income (tax equivalent) / Average earning assets	2.46	2.80	22	2.23	3.01	15	2.01	3.33	11	2.34	3.38	15	2.65	3.19	22
Yield or Cost															
Total loans and leases (tax equivalent)	3.52	4.01	23	3.65	4.27	14	3.83	5.09	4	3.77	4.95	6	3.67	4.52	11
Interest-bearing bank balances	0.15	0.14	66	0.27	0.27	55	1.80	2.04	34	1.88	1.64	73	1.26	1.05	79
Federal funds sold and reverse repos	1.25	0.25	93	0.31	0.68	38	1.85	2.44	33	2.23	2.17	62	1.62	1.41	73
Trading assets		0.45			0.60			0.99			1.11			1.11	
Total earning assets	3.22	3.04	61	3.47	3.51	44	3.79	4.36	15	3.81	4.20	24	3.71	3.73	47
Investment securities (tax equivalent)	2.09	1.77	74	2.39	2.25	64	3.45	2.76	91	3.53	2.68	94	3.46	2.47	92
US Treasury and agency securities (excluding mortgage-backed securities)	1.52	1.14	76	2.26	1.75	76	3.38	2.32	88	2.83	2.05	89	1.71	1.62	59
Mortgage-backed securities	2.41	1.57	93	2.44	2.05	87	3.22	2.61	95	3.32	2.50	98	3.68	2.23	98
All other securities	1.92	2.81	20	2.34	3.24	17	3.99	4.06	62	3.70	4.20	53	5.35	3.66	90
Interest-bearing deposits	0.38	0.21	84	1.02	0.53	92	1.71	1.10	87	1.39	0.81	86	0.83	0.49	86
Time deposits of $250K or more	0.77	0.66	65	1.66	1.42	72	2.24	1.96	68	1.85	1.44	83			
Time deposits < $250K	0.60	0.62	52	1.80	1.36	88	2.41	1.82	88	1.74	1.29	79			
Other domestic deposits	0.25	0.15	78	0.53	0.36	82	1.35	0.93	82	1.16	0.67	85			
Foreign deposits		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos	2.06	0.17	95	1.95	0.62	91	2.24	1.86	67	2.19	1.51	77	1.71	0.94	85
Other borrowed funds and trading liabilities	1.76	1.27	67	2	1.50	76	2.34	2.38	50	2.12	2.28	44	1.79	1.77	51
All interest-bearing funds	0.88	0.37	91	1.37	0.74	89	1.98	1.49	77	1.61	1.19	79	1.15	0.82	80

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	60,676	59,766	76,435	93,082	180,660
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	10,743	9,297	15,840	16,330	11,832
Trading revenue	199	308	779	221	316
Investment banking fees and commissions	4,556	4,012	6,105	32,130	34,273
Insurance activities revenue	341	340	366	621	524
Venture capital revenue	0	0	0	0	0
Net servicing fees	739	1,714	2,354	1,703	9,811
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	1,831	367	7,641	138	87,818
Other non-interest income	42,267	43,728	43,350	41,939	36,086
Total overhead expenses	540,908	511,190	511,218	546,250	640,554
Personnel expense	303,129	300,914	301,697	317,496	360,985
Net occupancy expense	88,080	85,888	89,174	100,107	98,962
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	207
Other operating expenses	149,699	124,388	120,347	128,647	180,400
Fee income on mutual funds and annuities	4,557	4,012	6,102	11,853	12,248
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,696	2,783	2,797	2,913	3,096
Average personnel expense per employee	112.44	108.13	107.86	108.99	116.60
Average assets per employee	21,340.03	19,419.69	18,619.29	17,237.74	15,706.30

	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	7.51	2.17	93	6.71	2.02	92	7.98	2.72	88	12.73	3.08	96	6.78	2.85	84
Overhead expenses / Net Interest Income + non-interest income	40.05	59.28	3	44.07	62.28	6	49.45	61.29	11	48.59	60.88	12	48.71	63.61	11
Percent of Average Assets															
Total overhead expense	0.94	2.17	1	0.95	2.57	0	0.98	2.69	0	1.09	2.71	0	1.32	2.72	0
Personnel expense	0.53	1.21	2	0.56	1.30	0	0.58	1.41	1	0.63	1.44	0	0.74	1.42	5
Net occupancy expense	0.15	0.23	16	0.16	0.26	12	0.17	0.28	15	0.20	0.28	17	0.20	0.29	21
Other operating expenses	0.26	0.72	0	0.23	0.94	0	0.23	0.97	0	0.26	0.97	0	0.37	1	1
Overhead less non-interest income	0.83	1.10	25	0.84	1.25	18	0.83	1.32	18	0.90	1.38	20	0.95	1.34	20
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	40.03	58.83	3	44.05	61.82	6	49.38	60.64	12	48.42	60.37	12	48.63	62.73	11
Personnel expense	22.43	32.93	10	25.93	32.36	19	29.14	32.39	28	28.14	32.51	23	27.41	32.93	22
Net occupancy expense	6.52	6.23	55	7.40	6.58	62	8.61	6.52	84	8.87	6.48	88	7.51	6.70	64
Other operating expenses	11.08	19.18	3	10.72	22.28	1	11.63	21.20	1	11.40	20.90	1	13.71	22.41	3
Total non-interest income	4.49	27.67	1	5.15	28.83	2	7.38	29.23	6	8.25	28.50	8	13.72	31.08	16
Fiduciary activities income	0	2.20	13	0	2.09	12	0	1.97	14	0	2.14	13	0	2.38	12
Service charges on domestic deposit accounts	0.80	3.27	13	0.80	3.27	11	1.53	3.88	20	1.45	4.15	21	0.90	4.28	14
Trading revenue	0.01	0.62	49	0.03	1.28	44	0.08	1.18	43	0.02	0.85	47	0.02	0.90	48
Investment banking fees and commissions	0.34	2.58	24	0.35	2.46	24	0.59	3.54	28	2.85	3.42	68	2.60	3.62	66
Insurance activities revenue	0.03	0.36	41	0.03	0.41	41	0.04	0.47	43	0.06	0.47	46	0.04	0.55	38
Venture capital revenue	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44
Net servicing fees	0.05	0.60	31	0.15	0.01	69	0.23	0.28	60	0.15	0.65	38	0.74	0.60	69
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.14	3.30	13	0.03	3.92	14	0.74	1.86	34	0.01	1.61	12	6.67	1.67	92
Other non-interest income	3.13	9.27	9	3.77	9.65	13	4.19	10.04	15	3.72	9.86	10	2.74	10.77	7
Overhead less non-interest income	35.54	30.52	62	38.90	31.93	70	42	31.06	84	40.17	31.46	78	34.92	31.19	58
Applicable income taxes / Pretax net operating income (tax equivalent)	25.74	21.18	90	12.80	18.63	15	24	20.56	78	23.63	19.04	83	29.34	32.99	38
Applicable income tax + TE / Pretax net operating income + TE	27.07	22.67	89	14.73	21.18	11	26.09	23.23	78	26.20	21.56	88	32.29	37.95	28

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	41,697,952	39,426,186	38,847,726	37,759,340	36,365,137	5.76	10.99
Commercial and industrial loans	2,042,838	1,801,171	1,744,738	1,705,713	1,376,334	13.42	52.96
Loans to individuals	1,774	2,096	3,146	3,417	3,186	-15.36	-55.38
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	1,995,940	1,771,281	1,298,545	697,438	678,412	12.68	243.31
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	45,738,504	43,000,734	41,894,155	40,165,908	38,423,069	6.37	15.82
Less: Allowance for loan and lease losses	199,204	194,043	147,638	159,820	158,046	2.66	9.46
Net loans and leases	45,539,300	42,806,691	41,746,517	40,006,088	38,265,023	6.38	15.85
Debt securities that reprice or mature in over 1 year	4,271,145	4,090,686	5,736,607	5,613,367	3,239,276	4.41	21.08
Mutual funds and equity securities	15,623	31,576	32,830	30,551	32,535	-50.52	-82.46
Subtotal	49,826,068	46,928,953	47,515,954	45,650,006	41,536,834	6.17	16.08
Interest-bearing bank balances	1,655,731	1,597,192	608,417	1,325,300	2,120,706	3.67	1096.91
Federal funds sold and reverse repos	406,101	193,492	1,733	5,223	253,086	109.88	58.15
Debt securities that reprice or mature within 1 year	1,508,825	1,722,647	116,450	153	259,616	-12.41	652.73
Trading assets	0	0	0	0	0		
Total earning assets	53,396,725	50,442,284	48,242,554	46,980,682	44,170,242	5.86	22.70
Non-interest-bearing cash and due from depository institutions	149,435	157,247	131,720	144,432	154,376	-4.97	-8.17
Premises, fixed assets, and leases	518,974	554,311	598,820	346,179	368,655	-6.37	38.88
Other real estate owned	3,248	1,769	1,966	2,564	8,232	83.61	-88.64
Investment in unconsolidated subsidiaries	12,777	12,777	12,777	12,777	12,777	0.00	0.00
Intangible and other assets	5,445,985	5,137,732	4,652,984	4,412,742	4,409,753	6.00	12.79
Total assets	59,527,144	56,306,120	53,640,821	51,899,376	49,124,035	5.72	21.67
Quarterly average assets	58,461,819	54,892,790	52,435,718	51,816,105	48,175,046	6.50	18.37
Average loans and leases (YTD)	43,395,296	42,194,834	40,535,480	38,934,597	38,579,203	2.85	10.56
Memoranda							
Loans held-for-sale	0	117,136	0	0	35,258	-100.00	-100.00
Loans not held-for-sale	45,738,504	42,883,598	41,894,155	40,165,908	38,387,811	6.66	17.04
Real estate loans secured by 1–4 family	160,449	236,267	380,684	446,413	512,484	-32.09	-93.57
Commercial real estate loans	41,537,503	39,189,919	38,467,042	37,312,927	35,852,653	5.99	18.43
Construction and land development	208,920	89,721	200,464	407,874	435,708	132.86	-45.21
Multifamily	34,627,776	32,261,123	31,182,079	29,904,064	28,092,109	7.34	28.43
Nonfarm nonresidential	6,700,807	6,839,075	7,084,499	7,000,989	7,324,836	-2.02	-13.32
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	5,795,593	5,844,909	5,885,887	5,644,071	3,531,427	-0.84	51.83
U.S. Treasury securities	44,985	64,985	41,839	0	199,898	-30.78	-77.54
US agency securities (excluding mortgage-backed securities)	1,480,523	1,158,301	1,094,240	1,328,927	473,258	27.82	1573.72
Municipal securities	24,742	26,311	26,892	66,184	70,120	-5.96	-65.72
Mortgage-backed securities	2,789,712	3,038,325	3,353,735	2,960,282	2,618,747	-8.18	-13.36
Asset-backed securities	479,198	527,099	373,254	387,122	0	-9.09	
Other debt securities	960,810	998,312	963,097	871,005	136,869	-3.76	552.94
Mutual funds and equity securities	15,623	31,576	32,830	30,551	32,535	-50.52	-82.46
Available-for-sale securities	5,779,970	5,813,333	5,853,057	5,613,520	3,531,427	-0.57	5442.69
U.S. Treasury securities	44,985	64,985	41,839	0	199,898	-30.78	
US agency securities (excluding mortgage-backed securities)	1,480,523	1,158,301	1,094,240	1,328,927	473,258	27.82	
Municipal securities	24,742	26,311	26,892	66,184	70,120	-5.96	3827.30
Mortgage-backed securities	2,789,712	3,038,325	3,353,735	2,960,282	2,618,747	-8.18	37974.41
Asset-backed securities	479,198	527,099	373,254	387,122	0	-9.09	
Other debt securities	960,810	998,312	963,097	871,005	136,869	-3.76	13165.36
Mutual funds and equity securities	0	0	0	0	32,535		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	-53,693	100,509	43,424	-14,735	67,147		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	1,167,674	1,278,177	1,372,238	1,228,702	1,263,227	-8.65	-39.52

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	4,534,097	3,080,452	2,432,123	2,396,799	2,312,214	47.19	657.43
NOW, ATS and transaction accounts	7,211,162	6,447,208	83,809	1,006,494	6,275,492	11.85	-22.53
Time deposits less brokered deposits < $250K	1,919,703	1,607,725	5,340,284	5,272,359	2,460,886	19.40	
MMDA and other savings accounts	11,994,210	12,578,472	14,926,342	15,166,816	11,870,811	-4.64	5.18
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	25,659,172	23,713,857	22,782,558	23,842,468	22,919,403	8.20	9.74
Time deposits of $250K or more	4,084,663	3,513,500	3,739,348	3,029,983	2,454,846	16.26	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	800,000	800,000	800,000	500,000	450,000	0.00	-51.52
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	3,750,000	3,272,661	4,525,000	4,431,000	3,923,500	14.59	101.61
Other borrowings w/remaining maturity over 1 year	11,355,000	11,355,000	8,577,661	8,622,661	8,181,000	0.00	15.81
Brokered deposits < $250K	5,315,319	5,209,456	5,135,226	3,891,979	3,727,914	2.03	
Noncore funding	25,304,982	24,150,617	22,777,235	20,475,623	18,737,260	4.78	34.45
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	656,872	655,883	654,932	654,205	359,179	0.15	83.03
Other liabilities	861,664	944,119	714,402	271,845	312,817	-8.73	258.01
Total liabilities	52,482,690	49,464,476	46,929,127	45,244,141	42,328,659	6.10	22.62
Equity Capital							
Perpetual preferred stock (including surplus)	502,840	502,840	502,840	502,840	502,840	0.00	
Common stock	4,904	4,904	4,904	4,904	4,891	0.00	0.68
Common surplus	6,126,378	6,122,690	6,115,487	6,099,940	6,072,559	0.06	1.30
Retained earnings	741,321	494,229	342,023	297,202	237,868	50.00	477.20
Accumulated other comprehensive income	-85,290	-25,478	-32,843	-87,653	-15,167		
Other equity capital components	-245,699	-257,541	-220,717	-161,998	-7,615		
Total holding company equity capital	7,044,454	6,841,644	6,711,694	6,655,235	6,795,376	2.96	15.03
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	7,044,454	6,841,644	6,711,694	6,655,235	6,795,376	2.96	15.03
Total liabilities and capital	59,527,144	56,306,120	53,640,821	51,899,376	49,124,035	5.72	21.67
Memoranda							
Non-interest-bearing deposits	4,534,097	3,080,452	2,432,123	2,396,799	2,312,216	47.19	88.34
Interest-bearing deposits	30,525,057	29,356,361	29,225,009	28,367,631	26,789,947	3.98	15.27
Total deposits	35,059,154	32,436,813	31,657,132	30,764,430	29,102,163	8.08	21.36
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	6,841,644	6,711,694	6,655,235	6,795,376	6,123,991		
Accounting restatements	0	-10,467	0	0	0		
Net income	595,793	511,109	395,043	422,417	466,201		
Net sale of new perpetual preferred stock	0	0	0	0	502,840		
Net sale of new common stock	3,688	7,203	15,547	27,394	25,021		
Sale of treasury stock	28,051	22,198	16,501	8,866	11,008		
Less: Purchase of treasury stock	16,209	59,022	75,220	163,249	18,463		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	348,700	348,436	350,222	365,889	356,768		
Change in other comprehensive income	-59,813	7,365	54,810	-69,680	41,546		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	7,044,454	6,841,644	6,711,694	6,655,235	6,795,376		

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 # 1	Pct
Percent of Total Assets															
Real estate loans	70.05	36.25	96	70.02	36.22	96	72.42	37.78	97	72.75	37.19	97	74.03	35.54	97
Commercial and industrial loans	3.43	10.76	9	3.20	13.52	10	3.25	12.02	11	3.29	12.85	11	2.80	12.62	11
Loans to individuals	0	3.36	0	0	3.40	0	0.01	4.20	2	0.01	4.31	1	0.01	4.47	2
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	0.06	25
Agricultural loans	0	0.18	12	0	0.19	11	0	0.24	11	0	0.30	12	0	0.21	13
Other loans and leases	3.35	4.47	53	3.15	4.63	49	2.42	5.01	34	1.34	5	17	1.38	5.10	16
Net loans and leases	76.50	58.67	87	76.02	61.58	89	77.83	63.77	87	77.08	63.98	85	77.89	62.73	88
Debt securities over 1 year	7.18	19.46	8	7.27	15.55	13	10.69	14.60	27	10.82	14.63	29	6.59	14.83	14
Mutual funds and equity securities	0.03	0.06	51	0.06	0.05	66	0.06	0.06	65	0.06	0.06	61	0.07	0.06	65
Subtotal	83.70	79.22	64	83.35	78.16	66	88.58	79.65	84	87.96	79.97	79	84.56	79.31	55
Interest-bearing bank balances	2.78	8.50	17	2.84	7.51	20	1.13	3.06	28	2.55	3.04	56	4.32	3.46	67
Federal funds sold and reverse repos	0.68	0.54	79	0.34	0.82	79	0	1.57	58	0.01	1.66	57	0.52	1.81	74
Debt securities 1 year or less	2.53	1.56	76	3.06	1.68	82	0.22	1.91	17	0	1.96	4	0.53	1.86	30
Trading assets	0	0.49	19	0	1.01	17	0	1.19	15	0	1.33	15	0	1.34	15
Total earning assets	89.70	91.77	25	89.59	91.05	27	89.94	89.53	54	90.52	89.74	62	89.92	89.84	48
Non-interest cash and due from depository institutions	0.25	0.82	6	0.28	1.07	3	0.25	1.14	3	0.28	1.21	3	0.31	1.22	4
Other real estate owned	0.01	0.01	48	0	0.02	24	0	0.03	22	0	0.04	19	0.02	0.05	33
All other assets	10.05	7.35	83	10.13	7.82	81	9.82	9.27	59	9.20	8.98	52	9.77	8.86	61
Memoranda															
Short-term investments	6	11.47	28	6.24	11.17	28	1.35	7.63	13	2.56	7.80	36	5.36	8.69	51
U.S. Treasury securities	0.08	1.47	32	0.12	0.84	51	0.08	1.03	43	0	1.04	14	0.41	1.02	53
US agency securities (excluding mortgage-backed securities)	2.49	0.82	85	2.06	0.63	87	2.04	0.54	88	2.56	0.69	88	0.96	0.75	67
Municipal securities	0.04	1.73	20	0.05	1.69	24	0.05	1.34	25	0.13	1.62	27	0.14	1.60	28
Mortgage-backed securities	4.69	14.14	12	5.40	11.75	17	6.25	11.44	19	5.70	11.13	20	5.33	11.06	21
Asset-backed securities	0.81	0.50	74	0.94	0.32	82	0.70	0.28	80	0.75	0.33	79	0	0.30	25
Other debt securities	1.61	0.53	86	1.77	0.42	90	1.80	0.39	89	1.68	0.41	89	0.28	0.38	65
Loans held-for-sale	0	0.55	7	0.21	0.52	37	0	0.39	7	0	0.30	8	0.07	0.33	34
Loans held for investment	76.84	58.06	90	76.16	61.72	89	78.10	63.50	88	77.39	63.93	85	78.14	62.63	88
Real estate loans secured by 1–4 family	0.27	11.46	3	0.42	11.91	4	0.71	13.29	7	0.86	13.46	6	1.04	13.44	7
Revolving	0	1.42	2	0	1.66	7	0	2.07	7	0	2.27	7	0	2.40	8
Closed-end, secured by first liens	0.27	9.67	4	0.41	9.81	5	0.70	10.69	9	0.85	10.57	7	1.04	10.35	8
Closed-end, secured by junior liens	0	0.17	9	0	0.22	8	0.01	0.28	12	0.01	0.31	11	0	0.34	4
Commercial real estate loans	69.78	22.69	99	69.60	22.22	99	71.71	22.23	99	71.89	21.58	99	72.98	19.88	99
Construction and land development	0.35	3.34	13	0.16	3.40	9	0.37	3.44	16	0.79	3.51	21	0.89	3.25	23
Multifamily	58.17	3.57	99	57.30	3.12	99	58.13	3.01	99	57.62	2.72	99	57.19	2.54	99
Nonfarm nonresidential	11.26	14.57	38	12.15	14.72	41	13.21	14.69	43	13.49	14.44	47	14.91	13.30	57
Real estate loans secured by farmland	0	0.30	8	0	0.33	8	0	0.36	9	0	0.41	9	0	0.32	11

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 # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	91.17	61.05	96	91.69	57.15	97	92.73	57.46	97	94.01	56.49	98	94.64	54.84	97
Real estate loans secured by 1–4 family	0.35	19.86	3	0.55	19.43	4	0.91	20.75	6	1.11	21.10	5	1.33	21.45	6
Revolving	0	2.43	2	0	2.64	6	0	3.15	7	0	3.50	7	0.01	3.77	8
Closed-end	0.35	17.24	4	0.55	16.59	4	0.91	17.39	7	1.11	17.39	6	1.33	17.41	6
Commercial real estate loans	90.82	37.86	99	91.14	34.63	99	91.82	33.52	99	92.90	32.14	99	93.31	29.99	99
Construction and land development	0.46	5.65	6	0.21	5.26	8	0.48	5.09	11	1.02	5.20	15	1.13	4.90	18
1–4 family	0.01	1.18	12	0.01	0.93	14	0.02	0.94	18	0.05	1.02	20	0.06	0.89	25
Other	0.45	4.40	8	0.19	4.19	8	0.46	4.02	11	0.97	4.05	18	1.08	3.90	20
Multifamily	75.71	5.78	99	75.02	4.96	99	74.43	4.69	99	74.45	4.10	99	73.11	3.84	99
Nonfarm nonresidential	14.65	24.56	29	15.90	22.93	32	16.91	22.15	38	17.43	21.40	41	19.06	20.03	46
Owner-occupied	0.84	8.29	11	0.96	7.68	13	0.88	7.72	15	0.87	8.03	15	0.75	7.58	15
Other	13.81	15.94	40	14.94	14.95	47	16.03	14.34	57	16.56	13.38	59	18.32	12.45	72
Real estate loans secured by farmland	0	0.54	8	0	0.54	8	0	0.55	9	0	0.63	9	0	0.51	11
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	0.17	25
Commercial and industrial loans	4.47	18.86	5	4.19	22.17	6	4.16	19.53	7	4.25	20.32	7	3.58	20.53	8
Loans to individuals	0	6.24	0	0	6.13	0	0.01	7.13	1	0.01	7.36	1	0.01	7.61	2
Credit card loans	0	0.53	22	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19
Agricultural loans	0	0.34	12	0	0.32	11	0	0.37	11	0	0.46	12	0	0.33	13
Other loans and leases	4.36	8.75	42	4.12	9.09	40	3.10	9.85	29	1.74	9.66	15	1.77	10.32	15
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	849.95	391.81	99	850.08	381.27	98	869.31	391.26	99	844.82	379.80	99	802.76	366.85	99
Real estate loans secured by 1–4 family	3.27	126.06	3	5.09	125.03	4	8.52	138.18	5	9.99	137.84	5	11.31	138.55	6
Revolving	0	15.44	2	0.02	17.42	7	0.02	21.26	6	0.03	23.33	6	0.05	25.05	7
Closed-end	3.27	108.85	3	5.07	106.14	4	8.50	115.20	6	9.95	112.79	6	11.27	111.69	7
Commercial real estate loans	846.68	245.88	99	844.98	234.65	99	860.79	229.44	99	834.83	219.72	99	791.45	204.45	99
Construction and land development	4.26	35.95	12	1.93	35.62	9	4.49	34.95	14	9.13	35.36	21	9.62	32.91	24
1–4 family	0.08	7.42	13	0.14	6.34	14	0.17	6.61	17	0.44	7.04	23	0.48	6.16	27
Other	4.18	28.11	13	1.80	28.16	9	4.32	27.32	16	8.68	27.26	23	9.14	26.01	24
Multifamily	705.83	38.66	99	695.59	32.74	99	697.77	31.04	99	669.07	27.85	99	620.13	25.95	99
Nonfarm nonresidential	136.59	158.05	40	147.46	155.06	46	158.53	152.10	50	156.64	147.22	52	161.70	137.03	59
Owner-occupied	7.83	52.99	13	8.93	52.37	15	8.29	53.07	17	7.81	54.89	17	6.34	51.62	17
Other	128.76	102.54	63	138.52	100.54	67	150.24	97.41	71	148.83	91.80	74	155.35	84.09	79
Real estate loans secured by farmland	0	3.22	8	0	3.44	8	0	3.60	8	0	4.02	9	0	3.31	10
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	0.68	25
Commercial and industrial loans	41.64	114.45	12	38.84	139.91	10	39.04	122.02	12	38.16	128.82	11	30.38	126.55	12
Loans to individuals	0.04	34.55	0	0.05	37.47	0	0.07	43.51	2	0.08	42.67	1	0.07	44.83	2
Credit card loans	0	2.77	23	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19
Agricultural loans	0	1.86	12	0	1.88	11	0	2.18	11	0	2.72	12	0	1.88	13
Other loans and leases	40.68	51.06	54	38.19	49.54	53	29.06	52.44	36	15.60	51.79	21	14.98	52.78	17
Supplemental															
Non-owner occupied CRE loans / Gross loans	90.29	30.07	99	90.48	27.32	99	91.21	26.45	99	92.31	24.79	99	92.87	23.09	99
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	841.78	195.33	99	838.91	183.76	99	855.09	178.57	99	829.55	167.93	99	787.70	156.17	99
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	849.61	252.85	99	847.84	240.85	99	863.39	236.10	99	837.36	225.98	99	794.04	210.40	99

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 # 1	Pct
Percent of Total Assets															
Short-term investments	6	11.47	28	6.24	11.17	28	1.35	7.63	13	2.56	7.80	36	5.36	8.69	51
Liquid assets	10.96	29.03	9	11.03	26.22	10	9.75	22.44	9	11.11	22.72	11	11.85	24.04	11
Investment securities	9.74	21.63	11	10.38	17.85	18	10.97	16.99	20	10.88	17.27	21	7.19	17.35	11
Net loans and leases	76.50	58.67	87	76.02	61.58	89	77.83	63.77	87	77.08	63.98	85	77.89	62.73	88
Net loans, leases and standby letters of credit	76.96	59.49	87	76.66	62.48	89	78.67	64.84	88	77.95	65.07	87	78.45	63.89	88
Core deposits	43.10	75.71	4	42.12	70.67	7	42.47	63.09	14	45.94	62.13	18	46.66	61.26	20
Noncore funding	42.51	10.30	96	42.89	14.13	94	42.46	19.36	88	39.45	21.34	83	38.14	22.32	79
Time deposits of $250K or more	6.86	1.58	95	6.24	2.11	94	6.97	2.94	92	5.84	2.89	86	5	2.57	85
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	1.34	1.23	67	1.42	1.47	65	1.49	1.94	58	0.96	1.97	46	0.92	2.23	43
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	0.66	0.54	63	1.08	0.54	68	1.49	0.48	74	0.95	0.54	57	0.40	0.73	42
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	6.30	1	93	5.81	1.24	92	8.44	3.01	92	8.54	3.67	89	7.99	3.96	85
Earning assets that reprice within 1 year	18.70	37.37	9	17.28	39.38	6	17.24	39.29	3	13.24	40.29	2	12.69	41.61	1
Interest-bearing liabilities that reprice within 1 year	17.38	6.39	89	16.20	8.20	86	24.81	10.19	92	19.90	10.01	89	12	8.46	74
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	1.58	23
Net assets that reprice within 1 year	1.31	29.65	4	1.09	29.11	5	-7.57	26.63	3	-6.66	27.38	2	0.68	29.77	2
Other Liquidity and Funding Ratios															
Net noncore funding dependence	43.62	-2.33	98	43.97	3.20	96	46.40	14.45	94	41.94	16.62	93	38.76	17.03	88
Net short-term noncore funding dependence	18.92	-7.71	96	17.27	-4.76	95	27.42	3.38	98	21.58	4.66	92	17.64	4.83	84
Short-term investment / Short-term noncore funding	27.47	273.46	5	30.24	184.19	10	5.28	77.77	3	11.90	66.46	14	26.44	74.86	31
Liquid assets - short-term noncore funding / Nonliquid assets	-12.21	36.68	3	-10.80	28.18	5	-17.61	16.97	3	-11.75	16.04	7	-9.56	18.16	8
Net loans and leases / Total deposits	129.89	72.79	96	131.97	79.43	96	131.87	90.31	94	130.04	90.08	93	131.49	90.14	91
Net loans and leases / Core deposits	177.48	78.25	98	180.51	88.34	97	183.24	103.93	95	167.79	105	93	166.95	105.65	89
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.12			1.57			0.72			-0.82			-0.31	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.14	-0.25	23	2.25	4.31	22	1	1.36	44	-0.34	-1.98	89	1.54	-0.77	90
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	0	14.28	13	0	11.38	15	0	12.67	14	0	16.19	11	0	15.76	10
Available-for-sale securities	99.73	83.77	79	99.46	87.23	73	99.44	85.40	79	99.46	81.88	82	100	84.24	89
U.S. Treasury securities	0.78	6.70	33	1.11	4.72	54	0.71	6.15	42	0	6.99	14	5.66	6.96	58
US agency securities (excluding mortgage-backed securities)	25.55	4.12	95	19.82	4.01	90	18.59	3.49	92	23.55	4.02	93	13.40	4.42	85
Municipal securities	0.43	8.22	22	0.45	9.83	22	0.46	7.75	24	1.17	9.16	29	1.99	9.31	32
Mortgage-backed securities	48.13	66.54	19	51.98	66.64	26	56.98	67.43	32	52.45	65.45	28	74.16	65.34	60
Asset-backed securities	8.27	2.50	83	9.02	1.91	89	6.34	1.66	85	6.86	2.05	85	0	1.74	24
Other debt securities	16.58	3.08	93	17.08	3.01	92	16.36	2.94	92	15.43	2.79	91	3.88	2.57	74
Mutual funds and equity securities	0.27	0.29	64	0.54	0.35	70	0.56	0.40	66	0.54	0.42	65	0.92	0.51	76
Debt securities 1 year or less	26.03	7.78	91	29.47	10.55	88	1.98	11.86	13	0	11.91	3	7.35	11.79	48
Debt securities 1 to 5 years	5.10	18.25	20	9.51	17.03	40	12.36	17.94	49	21.86	19.18	66	27.29	18.80	71
Debt securities over 5 years	68.59	71.11	34	60.48	69.86	29	85.10	66.02	73	77.59	64.73	60	64.44	64.73	39
Pledged securities	20.15	32.26	35	21.87	35.67	35	23.31	30.57	44	21.77	33.30	41	35.77	34.58	56
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	1.63	27.98	35	383.53	183.32	83	-45.40	26.69	4	-49.47	6.77	4	342.17	19.19	98
Investment securities	-0.84	31.36	10	-0.70	23.62	16	4.28	11.75	45	59.82	9.42	93	-7.48	8.45	12
Core deposits	8.20	16.94	20	4.09	26.88	3	-4.45	11.23	2	4.03	7.29	47	-1.98	12.19	10
Noncore funding	4.78	-14.79	79	6.03	-12.18	70	11.24	6.59	64	9.28	10.67	55	-0.44	5.59	49

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)	2,821,123	2,475,220	2,006,492	2,034,944	1,935,277
Commit: Secured commercial real estate loans	561,544	410,860	457,178	607,256	617,288
Commit: Unsecured real estate loans	222,109	156,348	152,333	166,888	42,565
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	273,875	357,576	451,953	447,731	272,949
Commercial and similar letters of credit	17,141	18,300	57,989	60,390	66,454
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	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	4,250,000	4,250,000	2,800,000	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)	4.74	22.78	0	4.40	22.01	1	3.74	23.52	3	3.92	24.05	4	3.94	24.03	4
Standby letters of credit	0.46	0.65	49	0.64	0.71	61	0.84	0.84	62	0.86	0.92	62	0.56	0.96	43
Commercial and similar letters of credit	0.03	0.02	76	0.03	0.02	77	0.11	0.02	92	0.12	0.02	91	0.14	0.03	88
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28
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	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	7.14	46.30	26	7.55	48.62	21	5.22	68.47	18	0	65.81	1	0	75.35	0
Interest rate contracts	7.14	32.46	29	7.55	34.36	24	5.22	47.31	19	0	43.84	1	0	53.66	1
Interest rate futures and forward contracts	0	3.25	12	0	6.21	12	0	10.67	11	0	11.40	13	0	13.82	13
Written options contracts (interest rate)	0	1.41	8	0	2.18	9	0	2.47	10	0	2.16	10	0	2.60	9
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21
Interest rate swaps	7.14	20.49	35	7.55	20.83	32	5.22	28.86	22	0	26.74	2	0	25.60	3
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	6.50	44.98	0	5.87	42.82	1	4.95	45.53	1	5.23	44.93	1	5.02	46.60	2

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	4,250,000	4,250,000	2,800,000	0	0
Interest rate contracts	4,250,000	4,250,000	2,800,000	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	4,250,000	4,250,000	2,800,000	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	4,250,000	4,250,000	2,800,000	0	0
Interest rate contracts	4,250,000	4,250,000	2,800,000	0	0
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)	4,250,000	4,250,000	2,800,000	0	0
One year or less	4,250,000	4,250,000	2,800,000	0	0
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	0	0	0	0	0
Gross positive fair value	0	0	0	0	0
Held for trading	0	0	0	0	0
Non-traded	0	0	0	0	0
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

	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 # 1	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.17	75	100	94.10	77	100	93.44	80		92.91			92.20	
Foreign exchange contracts	0	3.47	25	0	3.49	25	0	3.20	22		3.39			3.53	
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31		1.93			1.94	
Futures and forwards	0	11.16	7	0	14.05	7	0	13.49	6		12.78			13.23	
Written options	0	6.28	6	0	8.18	6	0	5.91	6		6.60			6.68	
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42		0.23			0.27	
Over-the-counter	0	5.96	6	0	7.73	7	0	5.10	6		5.49			5.27	
Purchased options	0	3.27	20	0	3.42	19	0	4.42	18		4.19			4.73	
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39		0.32			0.33	
Over-the-counter	0	2.87	21	0	2.86	21	0	3.35	18		3.20			3.32	
Swaps	100	74.26	96	100	68.76	96	100	69.75	95		70.34			68.94	
Held for trading	0	40.42	21	0	43.53	19	0	44.16	18		46.31			46.32	
Interest rate contracts	0	34.15	21	0	36.62	19	0	37.24	18		38.40			37.84	
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30		1.85			2.10	
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36		1.14			1.01	
Non-traded	100	59.58	78	100	56.47	80	100	55.84	81		53.69			53.68	
Interest rate contracts	100	56.71	85	100	53.82	87	100	52.22	88		50.60			51.23	
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33		0.57			0.60	
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38		0.16			0.21	
Derivative contracts (excluding futures and forex 14 days or less)	100	92.53	76	100	91.48	75	100	93.86	75		94.47			95.63	
One year or less	100	27.56	98	100	32.05	94	100	32.17	93		32.51			31.96	
Over 1 year to 5 years	0	27.01	5	0	27.06	3	0	30.45	4		31.16			31.85	
Over 5 years	0	29.89	5	0	29.56	5	0	28.09	5		28.71			29.43	
Gross negative fair value (absolute value)	0	0.98	1	0	1.55	1	0	0.83	2		0.72			0.69	
Gross positive fair value	0	1.34	0	0	2.23	0	0	1.19	1		0.85			0.71	
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.04	2	0	0.07	1	0	0.06	2	0	0.06	1	0	0.06	1
Gross positive fair value (X)	0	0.05	1	0	0.09	0	0	0.07	1	0	0.06	0	0	0.06	1
Held for trading (X)	0	0.04	22	0	0.07	19	0	0.06	18	0	0.05	19	0	0.05	18
Non-traded (X)	0	0.01	5	0	0.02	4	0	0.01	5	0	0.01	2	0	0.01	4
Current credit exposure (X)	0	0.04	6	0	0.06	5	0	0.05	4	0	0.04	4	0	0.04	5
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
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	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.46	5	0	0.85	5	0	0.73	4	0	0.53	4	0	0.53	5

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	194,043	147,638	159,820	158,046	181,991
Gross losses	13,276	22,178	20,308	18,342	63,349
Write-downs, transfers to loans held-for-sale	0	0	0	3,190	556
Recoveries	14,928	3,393	1,021	1,860	2,163
Net losses	-1,652	18,785	19,287	16,482	61,186
Provision for loan and lease losses	3,509	63,279	7,105	18,256	37,241
Adjustments	0	1,911	0	0	0
Ending balance	199,204	194,043	147,638	159,820	158,046
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	0.01	-0.09	75	0.12	0.51	6	0.01	0.15	14	0.04	0.14	18	0.08	0.16	29
Provision for loan and lease losses / Average loans and leases	0.01	-0.16	75	0.15	0.82	3	0.02	0.24	11	0.05	0.24	16	0.10	0.28	25
Provision for loan and lease losses / Net loan and lease losses	-212.41	-105.48	32	336.86	487.86	51	36.84	130.58	6	110.76	134.68	50	60.87	143.18	12
Allowance for loan and lease losses / Total loans and leases not held for sale	0.44	1.23	5	0.45	1.58	4	0.35	0.83	11	0.40	0.90	11	0.41	0.98	11
Allowance for loan and lease losses / Total loans and leases	0.44	1.20	6	0.45	1.55	3	0.35	0.81	11	0.40	0.89	11	0.41	0.96	11
Allowance for loan and lease losses / Net loans and leases losses (X)		21.39		10.33	11.58	65	7.65	8.03	68	9.70	7.54	74	2.58	8.39	18
Allowance for loan and lease losses / Nonaccrual assets	611.81	364.13	83	513.55	299.17	84	241.07	218.72	71	351.21	214.03	85	214.49	178.03	70
ALLL / 90+ days past due + nonaccrual loans and leases	611.81	287.08	86	513.55	244.34	90	241.07	151.73	80	351.21	160.51	90	214.49	136.22	79
Gross loan and lease losses / Average loans and leases	0.03	0.19	8	0.05	0.34	9	0.05	0.28	13	0.05	0.30	10	0.16	0.33	35
Recoveries / Average loans and leases	0.03	0.08	28	0.01	0.07	9	0	0.08	5	0	0.09	2	0.01	0.09	6
Net losses / Average loans and leases	0	0.11	9	0.04	0.27	13	0.05	0.21	23	0.04	0.22	21	0.16	0.24	45
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0.01	0	89	0	0	79
Recoveries / Prior year-end losses	67.31	34.67	87	16.71	33.98	16	5.57	36.22	7	2.94	41.30	2	60.37	33.49	86
Earnings coverage of net loan and lease losses (X)	-490.08	39.72	2	34.66	22.91	78	27.50	24.40	69	34.94	21.75	78	11.53	19.67	50
Net Loan and Lease Losses By Type															
Real estate loans	0.01	0.02	57	0	0.04	25	0	0.01	48	0.01	0.02	55	0	0.02	38
Real estate loans secured by 1–4 family	0.55	-0.02	98	0	0.01	50	0.25	0.01	97	0	0.01	35	0.11	0.03	86
Revolving		-0.07		0	0.01	54	0	0.02	43	0	0.03	37	21.87	0.09	98
Closed-end	0.55	-0.01	98	0	0	53	0.25	0	97	0	0.01	44	0.02	0.02	57
Commercial real estate loans	0.01	0.04	51	0	0.07	22	0	0.01	49	0.01	0.01	65	0	0.01	40
Construction and land development	0	0	38	-0.07	0	9	-0.03	-0.01	22	0.51	-0.03	98	-0.04	-0.02	28
1–4 family	0	0	57	0	0	59	0	0	55	0	-0.01	63	0	0	62
Other	0	0	34	-0.07	0	5	-0.03	-0.01	20	0.51	-0.02	98	-0.04	-0.01	22
Multifamily	0	0.01	76	0	0	22	0	0	83	0	0	78	0	-0.01	81
Nonfarm nonresidential	0.03	0.05	57	0.02	0.11	36	0	0.02	38	0.04	0.02	72	-0.01	0.03	26
Owner-occupied	0	0.01	44	0	0.02	26	0	0.01	45	0	0.01	34	0	0.01	43
Other	0.03	0.04	64	0.02	0.08	46	0	0.01	40	0.04	0.01	84	-0.01	0.01	20
Real estate loans secured by farmland		0			0.02			0.01			0			0.01	
Commercial and industrial loans	-0.28	0.17	2	0.99	0.47	82	1.01	0.37	89	0.66	0.31	82	4.43	0.39	97
Loans to individuals	1.69	0.71	86	0.81	1.13	51	1.08	1.17	58	1.81	1.16	73	1.19	1.25	57
Credit card loans		1.84			2.92			3.11			2.92			2.92	
Agricultural loans		0.02			0.19			0.08			0.15			0.18	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.10	32	0.01	0.15	45	0	0.15	22	0	0.14	28	0	0.15	23

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	66,777	15,658	3,720	564	17,789
90+ days past due loans and leases	0	0	0	0	0
Nonaccrual loans and leases	32,560	37,785	61,243	45,506	73,683
Total past due and nonaccrual loans and leases	99,337	53,443	64,963	46,070	91,472
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	12,859	19,318	39,245	25,719	35,903
Total restructured loans and leases	12,859	19,318	39,245	25,719	35,903
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	16,264	14,967	1,254	9,162	9,653
Other real estate owned	3,248	1,769	1,966	2,564	8,232
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	0.15	0.32	29	0.04	0.39	2	0.01	0.43	1	0	0.44	0	0.05	0.47	7
90+ days past due loans and leases	0	0.10	10	0	0.12	9	0	0.15	8	0	0.17	5	0	0.20	6
Nonaccrual loans and leases	0.07	0.46	7	0.09	0.66	4	0.15	0.51	11	0.11	0.54	7	0.19	0.63	10
90+ days past due and nonaccrual loans and leases	0.07	0.62	3	0.09	0.85	1	0.15	0.71	5	0.11	0.75	3	0.19	0.88	4
30–89 days past due restructured	0	0.01	21	0	0.01	16	0	0.01	13	0	0.02	12	0	0.02	13
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	25
Nonaccrual restructured	0.03	0.10	28	0.04	0.13	30	0.09	0.14	46	0.06	0.16	28	0.09	0.20	33
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.15	0.32	29	0.04	0.40	2	0.01	0.43	1	0	0.44	0	0.05	0.47	7
90+ days past due assets	0	0.10	9	0	0.12	8	0	0.15	6	0	0.18	5	0	0.20	5
Nonaccrual assets	0.07	0.47	7	0.09	0.67	4	0.15	0.53	9	0.11	0.57	6	0.19	0.64	9
30+ days past due and nonaccrual assets	0.22	0.97	5	0.12	1.29	0	0.16	1.19	2	0.11	1.26	2	0.24	1.39	2
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.05	0.36	5	0.07	0.52	3	0.11	0.44	10	0.09	0.48	7	0.15	0.54	11
90+ days past due and nonaccrual assets + other real estate owned	0.06	0.37	6	0.07	0.55	3	0.12	0.48	11	0.09	0.52	6	0.17	0.59	11
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.09	0.41	7	0.10	0.60	6	0.12	0.53	11	0.11	0.60	7	0.19	0.72	11
Allowance for loan and lease losses	26.14	62.64	19	28.10	66.66	15	43.66	115.41	11	35.81	118.28	8	57.94	129.01	11
Equity capital + allowance for loan and lease losses	0.72	3.60	5	0.77	4.97	3	0.94	4.28	8	0.84	4.79	7	1.32	5.78	8
Tier 1 capital + allowance for loan and lease losses	1.06	4.30	7	1.17	6.05	4	1.44	5.65	10	1.28	6.16	8	2.02	7.35	11
Loans and leases + other real estate owned	0.11	0.71	3	0.13	0.97	1	0.15	0.85	3	0.14	0.96	3	0.24	1.15	4

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 # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.16	0.26	35	0.04	0.39	6	0.01	0.38	4	0	0.42	2	0.04	0.44	5
	90+ days past due	0	0.12	15	0	0.16	14	0	0.16	13	0	0.22	12	0	0.26	10
	Nonaccrual	0.06	0.52	9	0.05	0.76	5	0.06	0.46	10	0.02	0.57	3	0.07	0.69	7
Commercial and industrial	30–89 days past due	0	0.24	3	0	0.23	3	0	0.31	6	0.03	0.30	11	0.20	0.32	40
	90+ days past due	0	0.04	18	0	0.03	16	0	0.05	14	0	0.05	11	0	0.05	11
	Nonaccrual	0.30	0.57	35	1.10	0.75	77	2.24	0.83	92	2.15	0.76	92	3.47	0.93	96
Individuals	30–89 days past due	0.23	0.63	27	0.14	0.83	14	0.13	0.83	17	0.73	0.84	38	0.25	0.97	16
	90+ days past due	0	0.09	17	0	0.14	19	0	0.17	16	0	0.16	15	0	0.19	15
	Nonaccrual	0	0.17	11	0.62	0.28	83	0.10	0.17	50	0.15	0.23	51	0.35	0.24	71
Depository institution loans	30–89 days past due		0.01			0			0			0			0	
	90+ days past due		0			0			0			0			0.05	
	Nonaccrual		0			0			0			0			0	
Agricultural	30–89 days past due		0.07			0.17			0.24			0.17			0.17	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.70			0.49			0.67			0.75			0.96	
Foreign governments	30–89 days past due		0.50			0			0.07			0.01			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.15			0.09			0.03			0.06			0.06	
Other loans and leases	30–89 days past due	0	0.12	16	0	0.18	15	0	0.20	14	0	0.17	12	0	0.20	12
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual	0	0.09	21	0	0.15	19	0.02	0.13	43	0	0.14	17	0	0.10	18

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 # 1	Pct
Memoranda																
1–4 family	30–89 days past due	4.99	0.46	98	0.67	0.65	66	0	0.67	1	0	0.71	0	0.11	0.74	6
	90+ days past due	0	0.24	18	0	0.33	16	0	0.31	14	0	0.46	14	0	0.49	12
	Nonaccrual	0.35	0.71	28	0.72	0.89	51	0.45	0.73	38	0.37	0.86	26	0.38	0.97	26
Revolving	30–89 days past due		0.28		0	0.48	5	0	0.45	5	0	0.50	5	0	0.61	3
	90+ days past due		0.02		0	0.03	30	0	0.05	24	0	0.05	25	0	0.07	22
	Nonaccrual		1.18		0	1.13	5	0	1	5	0	1.17	4	0	1.17	6
Closed-end	30–89 days past due	4.99	0.49	98	0.67	0.65	64	0	0.70	1	0	0.75	0	0.11	0.79	7
	90+ days past due	0	0.26	18	0	0.38	17	0	0.35	16	0	0.53	16	0	0.57	13
	Nonaccrual	0.35	0.67	31	0.72	0.87	52	0.46	0.70	41	0.37	0.84	27	0.39	0.96	28
Junior lien	30–89 days past due	0	0.01	11	0	0.02	10	0	0.02	9	0	0.03	9	0	0.03	8
	90+ days past due	0	0	36	0	0	32	0	0	29	0	0	24	0	0	22
	Nonaccrual	0	0.03	8	0.38	0.04	97	0.24	0.04	95	0	0.06	6	0	0.07	8
Commercial real estate	30–89 days past due	0.14	0.15	62	0.04	0.26	21	0.01	0.18	12	0	0.17	5	0.04	0.18	19
	90+ days past due	0	0.01	28	0	0.02	23	0	0.03	19	0	0.03	20	0	0.04	16
	Nonaccrual	0.06	0.38	15	0.04	0.62	7	0.05	0.23	18	0.02	0.28	13	0.07	0.34	22
Construction and development	30–89 days past due	0	0.17	17	0	0.28	11	0	0.28	12	0	0.21	10	0	0.23	11
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26
	Nonaccrual	0	0.20	15	0	0.41	11	0	0.20	12	0	0.19	12	1.42	0.24	93
1–4 family	30–89 days past due	0	0.02	30	0	0.03	28	0	0.06	25	0	0.06	25	0	0.07	25
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
	Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28
Other	30–89 days past due	0	0.13	21	0	0.22	13	0	0.20	15	0	0.13	14	0	0.13	14
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29
	Nonaccrual	0	0.16	18	0	0.35	12	0	0.17	14	0	0.15	15	1.42	0.18	95
Multifamily	30–89 days past due	0.16	0.07	79	0.01	0.09	48	0	0.08	40	0	0.10	18	0	0.07	45
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual	0.03	0.17	55	0.01	0.11	44	0.02	0.05	50	0.01	0.08	52	0.04	0.10	47
Nonfarm non-residential	30–89 days past due	0.03	0.13	33	0.15	0.23	54	0.04	0.14	19	0	0.17	6	0.18	0.17	53
	90+ days past due	0	0.01	31	0	0.02	26	0	0.03	22	0	0.03	21	0	0.04	20
	Nonaccrual	0.23	0.45	42	0.18	0.80	13	0.21	0.28	46	0.04	0.30	14	0.09	0.38	24
Owner Occupied	30–89 days past due	0	0.04	10	0	0.07	8	0	0.07	8	0	0.09	6	0	0.07	8
	90+ days past due	0	0	37	0	0	33	0	0.01	26	0	0.01	25	0	0.02	23
	Nonaccrual	0	0.17	14	0.01	0.27	10	0.04	0.16	23	0	0.17	13	0.01	0.21	15
Other	30–89 days past due	0.03	0.08	59	0.15	0.14	67	0.04	0.07	44	0	0.07	8	0.18	0.09	80
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual	0.23	0.23	66	0.17	0.44	37	0.17	0.10	74	0.04	0.13	37	0.08	0.14	43
Farmland	30–89 days past due		0.10			0.11			0.23			0.25			0.27	
	90+ days past due		0			0			0.01			0.01			0.06	
	Nonaccrual		0.69			1.13			0.84			1.23			1.07	
Credit card	30–89 days past due		0.81			0.95			1.19			1.22			1.08	
	90+ days past due		0.45			0.63			0.78			0.73			0.75	
	Nonaccrual		0.10			0.05			0.11			0.09			0.08	

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	5,885,583	5,870,053	5,899,674	5,942,845	6,069,835
Retained earnings	763,910	515,558	342,023	297,202	237,868
Accumulated other comprehensive income (AOCI)	-85,290	-25,478	-32,843	-87,653	-15,167
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	6,564,203	6,360,133	6,208,854	6,152,394	6,292,536
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	2,422,997	2,423,213	2,423,386	2,433,189	2,433,354
Accumulated other comprehensive income-related adjustments	-85,291	-25,479	-32,843	-87,652	-9,947
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	4,226,497	3,962,399	3,818,311	3,806,857	3,869,129
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	4,226,497	3,962,399	3,818,311	3,806,857	3,869,129
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	502,840	502,840	502,840	502,840	502,840
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	502,840	502,840	502,840	502,840	502,840
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	502,840	502,840	502,840	502,840	502,840
Tier 1 Capital	4,729,337	4,465,239	4,321,151	4,309,697	4,371,969
Tier 2 Capital					
Tier 2 capital instruments and related surplus	644,094	643,106	642,155	641,428	0
Non-qualifying capital instruments	0	0	0	0	346,403
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	185,046	181,266	148,683	160,954	158,706
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					130
Tier 2 capital before deductions	829,140	824,372	790,838	802,382	505,239
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	829,140	824,372	790,838	802,382	505,239
Exited advanced approach tier 2 capital					
Total capital	5,558,477	5,289,611	5,111,989	5,112,079	4,877,208
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	58,484,407	54,914,119	52,435,718	51,816,105	48,175,046
Less: Deductions from common equity tier 1 capital	2,422,997	2,423,213	2,423,386	2,433,189	2,433,354
Less: Other deductions	130,292	94,768	88,173	71,912	88,157
Total assets for leverage ratio	55,931,118	52,396,138	49,924,159	49,311,004	45,653,535
Total risk-weighted assets	43,679,954	40,774,630	38,529,473	36,097,032	34,054,250
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	9.68	12.37	12	9.72	12.35	8	9.91	12.11	20	10.55	12.09	28	11.36	12.16	41
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	10.83	13.11	12	10.95	13.08	16	11.22	12.78	27	11.94	12.85	39	12.84	12.95	55
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	12.73	14.91	12	12.97	15.23	13	13.27	14.36	38	14.16	14.45	58	14.32	14.63	54
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	8.46	8.98	34	8.52	9.13	36	8.66	9.76	18	8.74	9.71	17	9.58	9.53	55
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

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	341	340	366	621	524	0.29	-57.95
Other insurance activities income	341	340	366	621	524	0.29	-57.95
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	1,184,004	1,164,196	1,145,058	977,628	967,173	1.70	24.76

	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 # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.11			53.67			51.47			56.12			52.23	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.89			46.33			48.53			43.88			47.77	
Separate account assets (L/H) / Total life assets		13.40			11.24			7.26			8.53			2.52	
Insurance activities revenue / Adjusted operating income	0.03	0.36	41	0.03	0.41	41	0.04	0.47	43	0.06	0.47	46	0.04	0.55	38
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36
Credit related premium income / Total premium income		32.99			38.23			34.91			44.54			43.04	
Other premium income / Total premium income		67.01			61.77			65.09			55.46			56.96	
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43
Insurance net income (P/C) / Equity (P/C)		23.22			15.59			19.86			15.64			5.74	
Insurance net income (L/H) / Equity (L/H)		4.49			3.62			5.13			1.99			-2.99	
Insurance benefits, losses, expenses / Insurance premiums		927.51			447.82			233.61			160.49			127.33	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0.17			0.48	
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	41
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	24.02	12	96	24.99	11.03	96	25.62	11.51	96	21.87	10.22	89	21.35	9.84	83
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	1.54	32

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	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	26,226	25,538	10,250	10,086	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	26,226	25,538	10,250	10,086	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.66	33		0.87			1.25			1.17			1.08	
Cost: Interest-bearing deposits		0.14			0.42			1.19			0.97			0.51	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases		6.83			-2.40			22.48			7.24			21.19	
Total selected assets	2.69	9.48	55	149.15	2.04	95	1.63	12.40	53		3.24			21.86	
Deposits		0.73			3.46			10.36			5			-0.77	

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		-100.00
1–4 family residential loans	0	0	0	0	0		-100.00
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	0.12	0.13	0.13	0.13	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	380,155	380,288	380,662	380,500	336,665	-0.03	15.09
Dividends	380,000	380,000	380,000	380,000	336,000	0.00	15.15
Interest	155	288	662	500	665	-46.18	-52.16
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	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		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	380,155	380,288	380,662	380,500	336,665	-0.03	15.09
Securities gains (losses)	0	0	0	0	0		
Other operating income	532	587	722	793	1,978	-9.37	-39.61
Total operating income	380,687	380,875	381,384	381,293	338,643	-0.05	14.94
Operating Expenses							
Personnel expenses	8,573	8,204	3,534	19,082	19,213	4.50	-55.85
Interest expense	18,259	18,259	18,257	2,794	0	0.00	
Other expenses	23,114	25,267	28,135	37,496	35,120	-8.52	-22.28
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	49,946	51,730	49,926	59,372	54,333	-3.45	1.61
Income (loss) before taxes	330,741	329,145	331,458	321,921	284,310	0.48	17.26
Applicable income taxes (credit)	-13,950	-14,163	-13,669	-16,616	-19,575		
Extraordinary items					0		
Income before undistributed income of subsidiaries	344,691	343,308	345,127	338,537	303,885	0.40	14.27
Equity in undistributed income of subsidiaries	251,102	167,801	49,916	83,880	162,317	49.64	29.59
Bank subsidiaries	251,102	167,803	49,916	83,878	162,314	49.64	29.60
Nonbank subsidiaries	0	-2	0	2	3		-100.00
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	595,793	511,109	395,043	422,417	466,202	16.57	20.26
Memoranda							
Bank net income	631,102	547,803	429,916	463,878	498,314	15.21	20.49
Nonbank net income	0	-2	0	2	3		-100.00
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	7,528,370	97.61	7,333,635	97.67	7,171,183	97.20	7,070,664	7,054,759	2.66	17.15
Common and preferred stock	7,524,925	97.57	7,333,635	97.67	7,168,934	97.17	7,064,209	7,050,009	2.61	17.10
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	3,445	0.04	0	0	2,249	0.03	6,455	4,750		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	129	0	129	0	132	0	132	130	0.00	1.57
Common and preferred stock	129	0	129	0	132	0	132	130	0.00	1.57
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			
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0				
Other receivables		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	139,161	1.80	150,964	2.01	182,827	2.48	228,198	90,122	-7.82	119.57
Cash and due from unrelated depository institution	243	0	241	0	236	0	419	414	0.83	-29.97
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	6,826	0.09	6,826	0.09	6,826	0.09	6,826	6,826	0.00	0.00
Other assets	37,769	0.49	16,516	0.22	16,512	0.22	16,899	17,154	128.68	38.47
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		-100.00
Total assets	7,712,498	100.00	7,508,311	100.00	7,377,716	100.00	7,323,138	7,169,405	2.72	18.04
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	296,183	3.84	295,624	3.94	295,066	4	294,697	0	0.19	
Other liabilities	11,172	0.14	10,784	0.14	11,090	0.15	13,698	14,850	3.60	-78.13
Balance due to subsidiaries and related institutions	360,689	4.68	360,259	4.80	359,866	4.88	359,508	359,179	0.12	0.50
Total liabilities	668,044	8.66	666,667	8.88	666,022	9.03	667,903	374,029	0.21	62.96
Equity Capital	7,044,454	91.34	6,841,644	91.12	6,711,694	90.97	6,655,235	6,795,376	2.96	15.03
Perpetual preferred stock (income surplus)	502,840	6.52	502,840	6.70	502,840	6.82	502,840	502,840	0.00	
Common stock	4,904	0.06	4,904	0.07	4,904	0.07	4,904	4,891	0.00	0.68
Common surplus	6,126,378	79.43	6,122,690	81.55	6,115,487	82.89	6,099,940	6,072,559	0.06	1.30
Retained earnings	741,322	9.61	494,229	6.58	342,023	4.64	297,202	237,868	50.00	477.20
Accumulated other comprehensive income	-85,291	-1.11	-25,478	-0.34	-32,843	-0.45	-87,653	-15,168		
Other equity capital components	-245,699	-3.19	-257,541	-3.43	-220,717	-2.99	-161,998	-7,614		
Total liabilities and equity capital	7,712,498	100.00	7,508,311	100.00	7,377,716	100.00	7,323,138	7,169,405	2.72	18.04
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	360,689	4.68	360,259	4.80	359,866	4.88	359,508	359,179	0.12	0.50
Notes payable to subsidiaries that issued TPS	347,912	4.51	347,482	4.63	347,089	4.70	346,731	359,179	0.12	-3.06
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 # 1	Pct
Profitability															
Net income / Average equity capital	8.59	11.94	19	7.62	7.29	51	5.93	9.68	11	6.23	10.40	10	7.06	7.61	44
Bank net income / Average equity investment in banks	8.52	11.80	19	7.60	7.45	48	6.03	10.51	10	6.58	11.19	9	7.27	8.74	40
Nonbank net income / Average equity investment in nonbanks	0	13.12	16	-1.52	9.75	11	0	7.89	17	1.52	7.10	32	2.33	4.73	38
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income	105.93	96.79	78	107.18	88.16	70	108.83	82.22	83	109.82	82.56	87	106.89	80.64	72
Nonbank net income / Parent net income	0	3.40	15		3.59		0	5.93	10	0	3.78	23	0	7.76	23
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
Leverage															
Total liabilities / Equity capital	9.48	16.81	41	9.74	20.06	38	9.92	20.43	45	10.04	20.88	44	5.50	19.94	29
Total debt / Equity capital	4.20	11.71	32	4.32	14.41	30	4.40	14.31	38	4.43	14.69	40	0	13.95	14
Total debt + notes payable to subs that issued TPS / Equity capital	9.14	13.63	43	9.40	16.67	41	9.57	16.36	49	9.64	17.10	51	5.29	16.10	32
Total debt + Loans guaranteed for affiliate / Equity capital	4.20	11.77	32	4.32	14.68	30	4.40	14.56	38	4.43	15.14	40	0	14.35	14
Total debt / Equity capital – excess over fair value	4.20	11.81	32	4.32	14.52	30	4.40	14.51	38	4.43	14.81	40	0	14.10	14
Long-term debt / Equity capital	4.20	10.95	32	4.32	13.56	30	4.40	13.04	39	4.43	13.37	40	0	12.69	16
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
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	0.27	40
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	2.47	39.86	20	2.46	34.67	21	3.20	28.44	28	3.18	28.63	31	0	26.93	15
Double Leverage															
Equity investment in subs / Equity capital	106.82	103.22	74	107.19	102.81	75	106.81	103.22	73	106.15	103.10	68	103.75	102.10	59
Total investment in subs / Equity capital	106.87	108.40	62	107.19	110.16	60	106.85	111.07	57	106.24	112.48	52	103.82	111.30	44
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)	0.81	0.29	80	0.96	0.47	72	1.16	0.36	84	0.97	0.35	76	0.55	0.52	60
Equity investment in subs – equity cap / Net income-div (X)	1.95	1.05	77	3.03	1.82	81	10.20	1.22	98	7.24	1.22	95	2.33	2.64	61
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	99.50	152.85	24	99.17	136.59	28	99.17	177.68	20	94.34	162.34	18	87.90	141.81	20
Cash from ops + noncash items + op expense / Op expense + dividend	102.48	154.48	27	106.68	147.24	27	106.81	190.27	20	102.75	174.91	18	90.39	148.20	18
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	97.55	98.54	44	92.49	134.08	23	89.06	116.34	20	133.24	103.19	79	107.29	92.33	59
Pretax operating income + interest expense / Interest expense	1,911.39	1,835.33	65	1,902.65	2,016.32	74	1,915.51	1,968.54	65	11,621.87	2,898.75	88		1,909.25	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,036.02	1,770.77	42	993.98	1,539.23	56	921.93	1,632.83	39	1,408.99	1,369.37	63	1,549.08	1,547.94	71
Dividends + interest from subsidiaries / Interest expense + dividends	103.60	174.12	26	103.71	150.43	29	103.31	210.80	19	103.21	188.90	20	94.37	172.51	19
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	16.39	30
Net income / Current part of long-term debt + preferred dividends (X)	18.15	47.61	34	15.57	35.64	45	12.03	57.11	26	12.87	33.93	28	18.94	24.63	48
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.44	25	2.01	3.85	46	2.48	2.64	58	3.12	2.61	57	0	3.24	24
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04			0.24			0.10	
Nonaccrual		0.92			1.03			0.54			6.54			7.38	
Total		1.09			1.13			0.58			6.78			7.48	
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	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	34	0	2.66	29	0	5.62	25	0	5.50	25	0	5.68	24
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	0.13	35

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 # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	101.16	66.37	82	101.49	81.10	76	101.48	57.84	84	108.08	57.26	90	117.40	68.72	89
Dividends declared / Net income	58.53	28.27	95	68.17	42.29	86	88.65	33.08	96	86.62	27.33	97	76.53	31.29	93
Net income – dividends / Average equity	3.56	8.62	6	2.43	4.14	27	0.67	6.46	6	0.83	7.33	5	1.66	5.03	15
Percent of Dividends Paid															
Dividends from bank subsidiaries	108.98	155.92	34	109.06	132.17	41	108.50	178.13	31	103.86	157.73	29	94.18	130.71	31
Dividends from nonbank subsidiaries	0	4.90	22	0	3.41	23	0	7.53	19	0	7.13	23	0	12.57	21
Dividends from subsidiary holding companies	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries	108.98	203.53	24	109.06	174.85	28	108.50	260.40	18	103.86	215.26	15	94.18	196.35	16
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	60.21	45.96	62	69.37	60.28	59	88.39	66.55	73	81.92	60.71	75	67.43	59	60
Interest income from bank subsidiaries	0.02	0.11	64	0.05	0.36	57	0.15	0.54	66	0.11	0.52	62	0.13	0.76	57
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries	60.24	51.33	61	69.42	62.88	54	88.54	69.36	66	82.03	63.43	65	67.56	62.82	57
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		62.63			56.39			82.95		0	51.40	17	0	102.35	13
Interest income from nonbank subsidiaries		2.44			7.38			20.25		0	18.56	24	0	8.11	24
Management and service fees from nonbank subsidiaries		0.37			0.86			1.92		0	2.96	38	0	0.85	36
Other income from nonbank subsidiaries		0.07			0.16			1.06		0	0.15	48	0	0.81	43
Operating income from nonbank subsidiaries		87.22			79.84			150.41		0	99.33	7	0	165.35	4
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies		0.73			0.44			0.36			0.43			0.56	
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			64.33	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.82	74.16	82	99.77	69.76	82	99.64	67.32	82	99.66	65.18	82	99.22	59.17	87
Interest income from bank subsidiaries	0.04	0.23	60	0.08	0.63	54	0.17	0.80	58	0.13	0.92	58	0.20	0.94	58
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries	99.86	83.13	76	99.85	82.20	80	99.81	78.80	81	99.79	74.20	74	99.42	69.23	80
Dividends from nonbank subsidiaries	0	3.07	21	0	1.95	23	0	2.65	19	0	2.57	23	0	2.65	23
Interest income from nonbank subsidiaries	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries	0	4.67	14	0	4.70	16	0	7.29	11	0	7.64	14	0	9.99	11
Dividends from subsidiary holding companies	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
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	6.46	40
Loans and advances from subsidiaries / Short term debt		158.10			135.13			83.37			87.87			83.68	
Loans and advances from subsidiaries / Total debt	121.78	26.38	95	121.86	27.08	93	121.96	28.33	92	121.99	26.53	92		39.18	