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

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BHC Name SMBC AMERICAS HOLDINGS, INC.

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 33,237,730
Peer Group Number: 9 Number in Peer Group: _____
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:

SMBC AMERICAS HOLDINGS, INC.
277 PARK AVENUE

NEW YORK, NY 10172

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Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	27,142,126	23,090,432	24,474,356	24,368,655	22,377,561
Net income ($000)	92,793	129,193	-40,704	-93,717	33,328
Number of BHCs in peer group					125

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.36			0.27			0.39			0.32			0.08	3.01	1
+ Non-interest income	4.51			5.72			4.19			3.60			3.75	1.32	92
– Overhead expense	3.22			3.37			4.84			3.94			3.69	2.69	86
– Provision for credit losses	-0.01			0.02			0.18			0.03			0	0.15	5
+ Securities gains (losses)	0			0			0			0			0	0.01	35
+ Other tax equivalent adjustments	0			-2.53			0			0.17			0.55	0	98
= Pretax net operating income (tax equivalent)	1.66			0.06			-0.09			0.12			0.69	1.56	5
Net operating income	1.37			2.24			-0.17			-0.38			0.15	1.19	4
Net income	1.37			2.24			-0.17			-0.38			0.15	1.19	4
Net income (Subchapter S adjusted)														1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.03			1.06			1.10			1.80			4.30	4.41	40
Interest expense	0.63			0.76			0.67			1.42			4.19	1.08	99
Net interest income (tax equivalent)	0.40			0.31			0.44			0.38			0.11	3.33	1
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.01			-0.01			-0.01			0			0.01	0.21	11
Earnings coverage of net loan and lease losses (X)	-587.28			-804.15			-33.41			-94.43			38.25	24.40	77
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.58			0.74			1.54			0.73			0.66	0.83	34
Allowance for loan and lease losses / Total loans and leases	1.58			0.74			1.54			0.73			0.66	0.81	36
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.70			0.03			1.69			0.04			0.02	0.57	2
30–89 days past due loans and leases / Total loans and leases	0.13			0.18			0.01			0.04			0.03	0.43	3
Liquidity and Funding															
Net noncore funding dependence	88.80			82.87			65.41			94.60			95.09	14.45	97
Net short-term noncore funding dependence	34.41			24.91			-0.86			12.85			-15.84	3.38	9
Net loans and leases / Total assets	17.11			26.96			22.01			28.55			25.52	63.77	7
Capitalization															
Tier 1 leverage ratio	21.38			20.65			21.30			20.51			20.37	9.76	99
Holding company equity capital / Total assets	16.55			19.24			20.17			19.85			19.79	12.43	97
Total equity capital (including minority interest) / Total assets	17.52			20.06			21.38			20.68			20.47	12.57	99
Common equity tier 1 capital / Total risk-weighted assets	18.52			16.52			19.78			15.56			16.43	12.17	88
Net loans and leases / Equity capital (X)	1.03			1.40			1.09			1.44			1.29	5.21	3
Cash dividends / Net income	0.38			0.43									6.40	33.12	12
Cash dividends / Net income (Subchapter S adjusted)														-12.02	
Growth Rates															
Assets	41.40			-7.88			21.23			-2.89				9.26	
Equity capital	21.64			6.85			23.22			-2.63				10.49	
Net loans and leases	-10.26			13.47			-6.52			8.64				9.10	
Noncore funding	16.36			-19.58			16.46			-11.77				6.59	
Parent Company Ratios															
Short-term debt / Equity capital	0			0			0			0			0	1.02	36
Long-term debt / Equity capital	6.78			7.45			5.73			10.01			37.82	13.04	83
Equity investment in subsidiaries / Equity capital	91.83			98.97			91.18			98.69			99.05	103.22	21
Cash from ops + noncash items + op expense / Op expense + dividends	-19.49			-95.67			109.08			191.15			155.81	190.27	40

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

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Interest and fees on loans	29,681	32,735	131,351	136,470	157,621	-9.33	
Income from lease financing receivables	12,839	13,904	55,311	53,996	56,842	-7.66	
Fully taxable income on loans and leases	42,520	46,639	186,662	190,466	214,463	-8.83	
Tax-exempt income on loans and leases	0	0	0	0	0		
Estimated tax benefit on income on loans and leases	0	0	0	0	0		
Income on loans and leases (tax equivalent)	42,520	46,639	186,662	190,466	214,463	-8.83	
Investment interest income (tax equivalent)	1,017	-4,616	2,139	24,085	15,899		
Interest on balances due from depository institutions	728	394	2,070	9,372	52,914	84.77	
Interest income on other earning assets	19,158	11,548	47,097	145,206	388,336	65.90	
Total interest income (tax equivalent)	63,423	53,965	237,968	369,129	671,612	17.53	
Interest on time deposits of $250K or more	31	80	205	2,209	6,109	-61.25	
Interest on time deposits < $250K	57	138	396	1,452	3,482	-58.70	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	620	710	2,624	6,354	21,914	-12.68	
Interest on other borrowings and trading liabilities	36,511	34,243	129,704	267,491	605,121	6.62	
Interest on subordinated debt and mandatory convertible securities	1,609	3,214	10,508	13,315	17,395	-49.94	
Total interest expense	38,828	38,385	143,437	290,821	654,021	1.15	
Net interest income (tax equivalent)	24,595	15,580	94,531	78,308	17,591	57.86	
Non-interest income	306,351	330,160	1,025,375	877,207	839,568	-7.21	
Adjusted operating income (tax equivalent)	330,946	345,740	1,119,906	955,515	857,159	-4.28	
Overhead expense	218,325	194,792	1,185,118	959,962	826,505	12.08	
Provision for credit losses	-748	912	45,004	8,501	-856		
Securities gains (losses)	0	0	0	0	0		
Other tax equivalent adjustments	-1	-146,225	4	41,286	122,591		
Pretax net operating income (tax equivalent)	112,917	3,611	-21,017	28,604	154,427	3027.03	
Applicable income taxes	20,467	16,562	-4,965	27,913	-19,713	23.58	
Tax equivalent adjustments	-1	-151,483	1	58,163	122,591		
Applicable income taxes (tax equivalent)	20,466	-134,921	-4,964	86,076	102,878		
Minority interest	-342	9,339	24,651	36,245	18,221		
Net income before discontinued operations, net of minority interest	92,793	129,193	-40,704	-93,717	33,328	-28.17	
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	92,793	129,193	-40,704	-93,717	33,328	-28.17	
Memoranda							
Net income - holding company and noncontrolling (minority) interest	92,451	138,532	-16,053	-57,472	51,549	-33.26	
Investment securities income (tax equivalent)	1,017	-4,616	2,139	24,085	15,899		
US Treasury and agency securities (excluding mortgage-backed securities)	77	5	5	346	1,490	1440.00	
Mortgage-backed securities	130	202	659	1,347	2,729	-35.64	
All other securities	810	-4,823	1,475	22,392	11,680		
Cash dividends declared	354	553	1,952	2,443	2,133	-35.99	
Common	354	553	1,952	2,443	2,133	-35.99	
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	0.93			0.93			0.97			1.51			3	4	7
Less: Interest expense	0.57			0.66			0.59			1.19			2.92	0.98	97
Equals: Net interest income (tax equivalent)	0.36			0.27			0.39			0.32			0.08	3.01	1
Plus: Non-interest income	4.51			5.72			4.19			3.60			3.75	1.32	92
Equals: adjusted operating income (tax equivalent)	4.88			5.99			4.58			3.92			3.83	4.41	24
Less: Overhead expense	3.22			3.37			4.84			3.94			3.69	2.69	86
Less: Provision for credit losses	-0.01			0.02			0.18			0.03			0	0.15	5
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0			0			0			0			0	0.01	35
Plus: other tax equivalent adjustments	0			-2.53			0			0.17			0.55	0	98
Equals: Pretax net operating income (tax equivalent)	1.66			0.06			-0.09			0.12			0.69	1.56	5
Less: Applicable income taxes (tax equivalent)	0.30			-2.34			-0.02			0.35			0.46	0.36	80
Less: Minority interest	-0.01			0.16			0.10			0.15			0.08	0	96
Equals: Net operating income	1.37			2.24			-0.17			-0.38			0.15	1.19	4
Plus: Net extraordinary items	0			0			0			0			0	0	50
Equals: Net income	1.37			2.24			-0.17			-0.38			0.15	1.19	4
Memo: Net income (last four quarters)	-0.30			1.22			-0.17			-0.38			0.15	1.19	4
Net income–BHC and noncontrolling (minority) interest	1.36			2.40			-0.07			-0.24			0.23	1.20	5
Margin Analysis															
Average earning assets / Average assets	90.66			88.07			88.04			84.25			69.77	91.05	1
Average interest-bearing funds / Average assets	62.33			64.22			61.46			67.41			66.37	65.57	52
Interest income (tax equivalent) / Average earning assets	1.03			1.06			1.10			1.80			4.30	4.41	40
Interest expense / Average earning assets	0.63			0.76			0.67			1.42			4.19	1.08	99
Net interest income (tax equivalent) / Average earning assets	0.40			0.31			0.44			0.38			0.11	3.33	1
Yield or Cost															
Total loans and leases (tax equivalent)	2.91			2.98			2.99			3.24			3.88	5.09	5
Interest-bearing bank balances	0.13			0.13			0.13			0.52			2.20	2.04	57
Federal funds sold and reverse repos	0.18			0.43			0.21			1.89			6.20	2.44	96
Trading assets	0.87			0.82			1.05			0.61			1.29	0.99	63
Total earning assets	1.03			1.16			1.10			1.72			4.30	4.36	46
Investment securities (tax equivalent)	0.38			-1.96			0.26			2.61			2.37	2.76	16
US Treasury and agency securities (excluding mortgage-backed securities)	0.25									0.59			2.26	2.32	53
Mortgage-backed securities	1.09			1.15			1.08			1.47			2.26	2.61	12
All other securities	0.42			-2.64			0.23			3.01			2.65	4.06	10
Interest-bearing deposits	0.15			0.19			0.17			0.49			1.75	1.10	88
Time deposits of $250K or more	0.20			0.23			0.22			0.90			2.20	1.96	66
Time deposits < $250K	0.37			0.48			0.42			1.14			1.98	1.82	57
Other domestic deposits	0.13			0.16			0.15			0.37			1.57	0.93	88
Foreign deposits														1.19	
Federal funds purchased and repos	0.17			0.25			0.10			1.61			6.32	1.86	94
Other borrowed funds and trading liabilities	0.85			1.32			1.20			1.64			2.69	2.38	66
All interest-bearing funds	0.92			1.04			0.95			1.77			4.40	1.49	96

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

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	306,351	330,160	1,025,375	877,207	839,568
Fiduciary activities income	44	45	186	319	367
Service charges on deposit accounts - domestic	459	575	2,286	2,111	1,840
Trading revenue	143,306	110,018	278,810	107,628	131,087
Investment banking fees and commissions	75,434	117,496	371,368	393,994	242,980
Insurance activities revenue	16	14	58	115	140
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	1	3
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	-2,077	4,652	-1,574	-3,502	26,091
Other non-interest income	89,169	97,360	374,241	376,541	437,060
Total overhead expenses	218,325	194,792	1,185,118	959,962	826,505
Personnel expense	95,020	74,013	313,679	276,616	242,800
Net occupancy expense	23,028	18,489	73,906	88,753	87,149
Goodwill impairment losses	0	0	0	0	15,194
Amortization expenses and impairment loss (other intangible assets)	847	1,151	4,253	4,353	12,009
Other operating expenses	99,430	101,139	793,280	590,240	469,353
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,447	956	1,447	948	908
Average personnel expense per employee	65.67	77.42	216.78	291.79	267.40
Average assets per employee	18,757.52	24,153.17	16,913.86	25,705.33	24,644.89

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0			0			0			0			0	2.72	10
Overhead expenses / Net Interest Income + non-interest income	65.97			55.50			105.82			102.27			96.42	61.29	97
Percent of Average Assets															
Total overhead expense	3.22			3.37			4.84			3.94			3.69	2.69	86
Personnel expense	1.40			1.28			1.28			1.14			1.09	1.41	23
Net occupancy expense	0.34			0.32			0.30			0.36			0.39	0.28	87
Other operating expenses	1.48			1.77			3.26			2.44			2.22	0.97	94
Overhead less non-interest income	-1.30			-2.35			0.65			0.34			-0.06	1.32	5
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	65.97			56.34			105.82			100.47			96.42	60.64	97
Personnel expense	28.71			21.41			28.01			28.95			28.33	32.39	23
Net occupancy expense	6.96			5.35			6.60			9.29			10.17	6.52	94
Other operating expenses	30.30			29.59			71.21			62.23			57.93	21.20	98
Total non-interest income	92.57			95.49			91.56			91.80			97.95	29.23	98
Fiduciary activities income	0.01			0.01			0.02			0.03			0.04	1.97	29
Service charges on domestic deposit accounts	0.14			0.17			0.20			0.22			0.21	3.88	10
Trading revenue	43.30			31.82			24.90			11.26			15.29	1.18	96
Investment banking fees and commissions	22.79			33.98			33.16			41.23			28.35	3.54	93
Insurance activities revenue	0			0			0.01			0.01			0.02	0.47	33
Venture capital revenue	0			0			0			0			0	0.02	42
Net servicing fees	0			0			0			0			0	0.28	29
Net securitization income	0			0			0			0			0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	-0.63			1.35			-0.14			-0.37			3.04	1.86	74
Other non-interest income	26.94			28.16			33.42			39.41			50.99	10.04	96
Overhead less non-interest income	-26.60			-39.15			14.26			8.66			-1.52	31.06	5
Applicable income taxes / Pretax net operating income (tax equivalent)	18.13			458.65						97.58			-12.77	20.56	0
Applicable income tax + TE / Pretax net operating income + TE	18.12			-3,736.39						300.92			66.62	23.23	97

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

Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	1,218,484	1,197,231	1,200,697	1,206,448	1,215,241	1.78	
Commercial and industrial loans	2,579,517	3,092,409	2,698,325	3,006,440	2,653,607	-16.59	
Loans to individuals	434	530	479	501	667	-18.11	
Loans to depository institutions and acceptances of other banks	156,284	188,128	172,896	201,935	98,268	-16.93	
Agricultural loans	250	0	242	0	0		
Other loans and leases	1,822,943	1,905,745	1,904,604	1,926,553	1,865,630	-4.34	
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	5,777,912	6,384,043	5,977,243	6,341,877	5,833,413	-9.49	
Less: Allowance for loan and lease losses	91,397	47,221	92,041	46,107	38,234	93.55	
Net loans and leases	5,686,515	6,336,822	5,885,202	6,295,770	5,795,179	-10.26	
Debt securities that reprice or mature in over 1 year	52,210	31,762	21,047	36,606	54,689	64.38	
Mutual funds and equity securities	10,560	11,201	11,075	11,400	11,159	-5.72	
Subtotal	5,749,285	6,379,785	5,917,324	6,343,776	5,861,027	-9.88	
Interest-bearing bank balances	2,462,174	1,135,874	2,175,213	1,272,083	2,445,328	116.76	
Federal funds sold and reverse repos	6,880,066	5,982,463	7,404,195	4,036,120	5,381,037	15.00	
Debt securities that reprice or mature within 1 year	883,062	770,072	903,940	1,015,853	570,363	14.67	
Trading assets	9,757,853	2,600,164	4,275,734	2,944,567	2,175,133	275.28	
Total earning assets	25,732,439	16,868,358	20,676,406	15,612,399	16,432,888	52.55	
Non-interest-bearing cash and due from depository institutions	307,086	655,237	306,803	682,969	340,192	-53.13	
Premises, fixed assets, and leases	502,741	699,188	610,543	600,622	22,860	-28.10	
Other real estate owned	0	0	0	550	0		
Investment in unconsolidated subsidiaries	7,788	20,076	8,463	14,560	21,679	-61.21	
Intangible and other assets	6,687,676	5,263,804	5,133,600	5,142,132	5,891,495	27.05	
Total assets	33,237,730	23,506,663	26,735,815	22,053,232	22,709,114	41.40	
Quarterly average assets	27,142,126	23,090,432	26,320,225	22,567,598	22,490,365	17.55	
Average loans and leases (YTD)	5,852,556	6,253,833	6,244,453	5,879,937	5,524,697	-6.42	
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	5,777,912	6,384,043	5,977,243	6,341,877	5,833,413	-9.49	
Real estate loans secured by 1–4 family	24,666	23,313	24,867	27,513	25,364	5.80	
Commercial real estate loans	1,193,818	1,173,918	1,175,828	1,178,935	1,189,877	1.70	
Construction and land development	201,612	270,432	211,923	261,464	232,834	-25.45	
Multifamily	192,563	149,952	190,468	191,413	232,030	28.42	
Nonfarm nonresidential	799,643	753,534	773,437	726,058	725,013	6.12	
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	945,831	813,035	936,062	1,063,859	636,211	16.33	
U.S. Treasury securities	124,712	0	0	39,997	44,751		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	47,188	71,163	52,272	78,539	109,524	-33.69	
Asset-backed securities	0	0	0	0	0		
Other debt securities	763,371	730,671	872,715	933,923	470,777	4.48	
Mutual funds and equity securities	10,560	11,201	11,075	11,400	11,159	-5.72	
Available-for-sale securities	935,271	801,834	924,987	1,052,459	625,052	16.64	
U.S. Treasury securities	124,712	0	0	39,997	44,751		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	47,188	71,163	52,272	78,539	109,524	-33.69	
Asset-backed securities	0	0	0	0	0		
Other debt securities	763,371	730,671	872,715	933,923	470,777	4.48	
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	-540	772	266	765	-756		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	81,963	71,001	52,135	118,368	154,075	15.44	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	208,533	656,884	254,289	654,339	467,042	-68.25	
NOW, ATS and transaction accounts	350,849	441,855	385,126	443,723	294,884	-20.60	
Time deposits less brokered deposits < $250K	-116,057	-162,701	-132,311	-237,081	-161,319		
MMDA and other savings accounts	2,024,798	1,409,462	1,850,331	1,300,277	1,173,026	43.66	
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	2,468,123	2,345,500	2,357,435	2,161,258	1,773,633	5.23	
Time deposits of $250K or more	62,059	98,199	63,581	184,432	259,062	-36.80	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	6,083,268	5,242,200	6,202,682	3,519,730	4,740,050	16.04	
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	5,887,392	3,848,159	3,973,479	3,096,384	2,102,473	52.99	
Other borrowings w/remaining maturity over 1 year	3,123,501	3,696,291	3,917,505	5,185,175	6,497,654	-15.50	
Brokered deposits < $250K	174,534	290,681	196,805	340,050	370,825	-39.96	
Noncore funding	15,330,754	13,175,530	14,354,052	12,325,771	13,970,064	16.36	
Trading liabilities	7,217,530	1,391,898	2,787,673	1,474,381	979,869	418.54	
Subordinated notes and debentures + trust preferred securities	330,716	479,759	330,677	479,633	479,129	-31.07	
Other liabilities	2,066,003	1,397,598	1,190,253	1,051,867	858,871	47.83	
Total liabilities	27,413,126	18,790,285	21,020,090	17,492,910	18,061,566	45.89	
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	3	2	3	2	2	50.00	
Common surplus	5,212,528	4,182,672	5,212,528	4,182,672	4,182,672	24.62	
Retained earnings	307,439	384,583	212,328	252,334	350,141	-20.06	
Accumulated other comprehensive income	-17,896	-44,043	-31,964	-58,447	-38,132		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	5,502,074	4,523,214	5,392,895	4,376,561	4,494,683	21.64	
Noncontrolling (minority) interest in subsidiaries	322,530	193,164	322,830	183,761	152,865	66.97	
Total equity capital, including minority interest	5,824,604	4,716,378	5,715,725	4,560,322	4,647,548	23.50	
Total liabilities and capital	33,237,730	23,506,663	26,735,815	22,053,232	22,709,114	41.40	
Memoranda							
Non-interest-bearing deposits	643,412	656,884	692,938	654,339	467,042	-2.05	
Interest-bearing deposits	2,061,304	2,077,496	1,924,883	2,031,401	1,936,478	-0.78	
Total deposits	2,704,716	2,734,380	2,617,821	2,685,740	2,403,520	-1.08	
Long-term debt that reprices within 1 year	1,816,725	1,904,281	1,849,655	3,204,408	2,700,933	-4.60	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	5,392,895	4,376,562	4,376,562	4,494,683	4,115,350		
Accounting restatements	0	1,342	1,342	0	0		
Net income	92,793	129,193	-40,704	-93,717	33,328		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	359,346		
Less: Dividends declared	354	553	1,952	2,443	2,133		
Change in other comprehensive income	14,067	14,403	26,483	-20,315	-9,319		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	2,673	2,267	1,031,164	-1,647	-1,889		
Holding company equity capital, ending balance	5,502,074	4,523,214	5,392,895	4,376,561	4,494,683		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	3.67			5.09			4.49			5.47			5.35	37.78	9
Commercial and industrial loans	7.76			13.16			10.09			13.63			11.69	12.02	53
Loans to individuals	0			0			0			0			0	4.20	1
Loans to depository institutions and acceptances of other banks	0.47			0.80			0.65			0.92			0.43	0.04	91
Agricultural loans	0			0			0			0			0	0.24	11
Other loans and leases	5.48			8.11			7.12			8.74			8.22	5.01	77
Net loans and leases	17.11			26.96			22.01			28.55			25.52	63.77	7
Debt securities over 1 year	0.16			0.14			0.08			0.17			0.24	14.60	4
Mutual funds and equity securities	0.03			0.05			0.04			0.05			0.05	0.06	60
Subtotal	17.30			27.14			22.13			28.77			25.81	79.65	3
Interest-bearing bank balances	7.41			4.83			8.14			5.77			10.77	3.06	94
Federal funds sold and reverse repos	20.70			25.45			27.69			18.30			23.70	1.57	96
Debt securities 1 year or less	2.66			3.28			3.38			4.61			2.51	1.91	69
Trading assets	29.36			11.06			15.99			13.35			9.58	1.19	91
Total earning assets	77.42			71.76			77.34			70.79			72.36	89.53	1
Non-interest cash and due from depository institutions	0.92			2.79			1.15			3.10			1.50	1.14	78
Other real estate owned	0			0			0			0			0	0.03	4
All other assets	21.66			25.45			21.52			26.11			26.14	9.27	98
Memoranda															
Short-term investments	30.76			33.56			39.21			28.68			36.98	7.63	95
U.S. Treasury securities	0.38			0			0			0.18			0.20	1.03	50
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0	0.54	13
Municipal securities	0			0			0			0			0	1.34	7
Mortgage-backed securities	0.14			0.30			0.20			0.36			0.48	11.44	6
Asset-backed securities	0			0			0			0			0	0.28	25
Other debt securities	2.30			3.11			3.26			4.23			2.07	0.39	92
Loans held-for-sale	0			0			0			0			0	0.39	7
Loans held for investment	17.38			27.16			22.36			28.76			25.69	63.50	7
Real estate loans secured by 1–4 family	0.07			0.10			0.09			0.12			0.11	13.29	5
Revolving	0.03			0.04			0.04			0.09			0.05	2.07	15
Closed-end, secured by first liens	0.02			0.03			0.02			0.01			0.02	10.69	4
Closed-end, secured by junior liens	0.03			0.02			0.03			0.02			0.04	0.28	25
Commercial real estate loans	3.59			4.99			4.40			5.35			5.24	22.23	17
Construction and land development	0.61			1.15			0.79			1.19			1.03	3.44	25
Multifamily	0.58			0.64			0.71			0.87			1.02	3.01	26
Nonfarm nonresidential	2.41			3.21			2.89			3.29			3.19	14.69	17
Real estate loans secured by farmland	0			0			0			0			0	0.36	9

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	21.09			18.75			20.09			19.02			20.83	57.46	9
Real estate loans secured by 1–4 family	0.43			0.37			0.42			0.43			0.43	20.75	5
Revolving	0.19			0.16			0.18			0.31			0.18	3.15	18
Closed-end	0.23			0.20			0.23			0.13			0.25	17.39	5
Commercial real estate loans	20.66			18.39			19.67			18.59			20.40	33.52	26
Construction and land development	3.49			4.24			3.55			4.12			3.99	5.09	47
1–4 family	0.05			0.45			0.15			0			0	0.94	7
Other	3.43			3.79			3.40			4.12			3.99	4.02	56
Multifamily	3.33			2.35			3.19			3.02			3.98	4.69	50
Nonfarm nonresidential	13.84			11.80			12.94			11.45			12.43	22.15	27
Owner-occupied	4.86			4.06			4.53			3.85			4.76	7.72	34
Other	8.97			7.75			8.41			7.60			7.67	14.34	26
Real estate loans secured by farmland	0			0			0			0			0	0.55	9
Loans to depository institutions and acceptances of other banks	2.70			2.95			2.89			3.18			1.68	0.11	92
Commercial and industrial loans	44.64			48.44			45.14			47.41			45.49	19.53	97
Loans to individuals	0.01			0.01			0.01			0.01			0.01	7.13	2
Credit card loans	0			0			0			0			0	0.81	21
Agricultural loans	0			0			0			0			0	0.37	11
Other loans and leases	31.55			29.85			31.86			30.38			31.98	9.85	91
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	20.70			25.08			20.65			26.03			26.31	391.26	4
Real estate loans secured by 1–4 family	0.42			0.49			0.43			0.59			0.55	138.18	4
Revolving	0.19			0.22			0.19			0.42			0.23	21.26	10
Closed-end	0.23			0.27			0.24			0.18			0.32	115.20	3
Commercial real estate loans	20.28			24.59			20.22			25.43			25.76	229.44	12
Construction and land development	3.42			5.66			3.65			5.64			5.04	34.95	17
1–4 family	0.05			0.60			0.15			0			0	6.61	6
Other	3.37			5.06			3.49			5.64			5.04	27.32	19
Multifamily	3.27			3.14			3.28			4.13			5.02	31.04	13
Nonfarm nonresidential	13.58			15.78			13.30			15.66			15.70	152.10	11
Owner-occupied	4.77			5.43			4.66			5.27			6.01	53.07	15
Other	8.81			10.36			8.64			10.40			9.69	97.41	10
Real estate loans secured by farmland	0			0			0			0			0	3.60	8
Loans to depository institutions and acceptances of other banks	2.65			3.94			2.97			4.36			2.13	0.44	86
Commercial and industrial loans	43.82			64.77			46.41			64.86			57.46	122.02	19
Loans to individuals	0.01			0.01			0.01			0.01			0.01	43.51	0
Credit card loans	0			0			0			0			0	4.34	21
Agricultural loans	0			0			0			0			0	2.18	11
Other loans and leases	30.97			39.92			32.76			41.56			40.40	52.44	52
Supplemental															
Non-owner occupied CRE loans / Gross loans	26.29			23.46			24.43			22.35			16.33	26.45	27
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	25.80			31.37			25.12			30.58			20.63	178.57	9
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	30.58			36.80			29.78			35.84			26.63	236.10	12

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	30.76			33.56			39.21			28.68			36.98	7.63	95
Liquid assets	58.91			44.43			53.17			41.06			46.22	22.44	88
Investment securities	2.85			3.46			3.50			4.82			2.80	16.99	6
Net loans and leases	17.11			26.96			22.01			28.55			25.52	63.77	7
Net loans, leases and standby letters of credit	17.72			27.86			22.79			29.51			26.43	64.84	7
Core deposits	7.43			9.98			8.82			9.80			7.81	63.09	3
Noncore funding	46.12			56.05			53.69			55.89			61.52	19.36	97
Time deposits of $250K or more	0.19			0.42			0.24			0.84			1.14	2.94	20
Foreign deposits	0			0			0			0			0	0.43	38
Federal funds purchased and repos	18.30			22.30			23.20			15.96			20.87	1.94	96
Secured federal funds purchased	0			0			0			0			0	0	49
Net federal funds purchased (sold)	-2.40			-3.15			-4.49			-2.34			-2.82	0.48	10
Commercial paper	0			0			0			0			0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	17.71			16.37			14.86			14.04			9.26	3.01	93
Earning assets that reprice within 1 year	40.42			48.90			42.92			45.50			46.91	39.29	76
Interest-bearing liabilities that reprice within 1 year	0.29			8.80			0.38			9.14			7.28	10.19	32
Long-term debt that reprices within 1 year	5.47			8.10			6.92			14.53			11.89	0.96	96
Net assets that reprice within 1 year	34.67			32			35.62			21.83			27.74	26.63	52
Other Liquidity and Funding Ratios															
Net noncore funding dependence	88.80			82.87			65.41			94.60			95.09	14.45	97
Net short-term noncore funding dependence	34.41			24.91			-0.86			12.85			-15.84	3.38	9
Short-term investment / Short-term noncore funding	83.79			83.23			100.49			88.58			112.43	77.77	73
Liquid assets - short-term noncore funding / Nonliquid assets	54			7.41			30.20			14.73			24.79	16.97	74
Net loans and leases / Total deposits	210.24			231.75			224.81			234.41			241.11	90.31	98
Net loans and leases / Core deposits	230.40			270.17			249.64			291.30			326.74	103.93	98
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital														0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.01			0.02			0			0.02			-0.02	1.36	9
Structured notes appreciation (depreciation) / Tier 1 capital														0	
Percent of Investment Securities															
Held-to-maturity securities	0			0			0			0			0	12.67	14
Available-for-sale securities	98.88			98.62			98.82			98.93			98.25	85.40	67
U.S. Treasury securities	13.19			0			0			3.76			7.03	6.15	70
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0	3.49	13
Municipal securities	0			0			0			0			0	7.75	7
Mortgage-backed securities	4.99			8.75			5.58			7.38			17.21	67.43	7
Asset-backed securities	0			0			0			0			0	1.66	24
Other debt securities	80.71			89.87			93.23			87.79			74	2.94	98
Mutual funds and equity securities	1.12			1.38			1.18			1.07			1.75	0.40	91
Debt securities 1 year or less	93.36			94.72			96.57			95.49			89.65	11.86	97
Debt securities 1 to 5 years	0.55			0			0			0			0	17.94	1
Debt securities over 5 years	4.97			3.91			2.25			3.44			8.60	66.02	4
Pledged securities	8.67			8.73			5.57			11.13			24.22	30.57	45
Structured notes, fair value	0			0			0			0			0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	29.62			-20.07			65.77			-24.68				26.69	
Investment securities	16.33			0.73			-12.01			67.22				11.75	
Core deposits	5.23			21.63			9.08			21.85				11.23	
Noncore funding	16.36			-19.58			16.46			-11.77				6.59	

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			1,766,742	2,840,956	5,160,299
Commit: Secured commercial real estate loans	251,168	129,791	184,046	136,144	230,694
Commit: Unsecured real estate loans	126,060	244,272	133,702	287,317	32,082
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	201,711	211,172	208,121	211,141	206,438
Commercial and similar letters of credit	801	1,332	1,371	1,153	55
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	273,061	406,970	0	0	309,237
Credit derivatives - notional amount (holding company as beneficiary)	1,716,322	1,952,415	1,368,333	751,289	1,000,000
Credit derivative contracts w/ purchased credit protection-investment grade	1,989,383	2,359,385	1,368,333	751,289	1,309,237
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	1,000,093,666	1,170,452,264	201,767,401	1,169,721,528	994,386,030
Written options contracts (interest rate)	863,905,939	645,810,359	804,093,093	596,194,620	579,355,885
Purchased options contracts (interest rate)	3,000,201,695	1,792,351,144	2,298,887,534	1,630,740,998	1,589,501,909
Interest rate swaps	2,830,040,127	1,586,498,270	2,054,734,457	1,316,065,468	1,388,648,551
Futures and forward foreign exchange	24,253,902	39,147,348	24,815,051	37,954,874	36,392,073
Written options contracts (foreign exchange)	3,548,473	2,391,215	2,360,170	4,179,545	388,682
Purchased options contracts (foreign exchange)	3,601,798	2,805,449	2,148,168	4,097,048	761,908
Foreign exchange rate swaps	220,592,990	174,156,906	204,445,643	175,948,089	137,142,954
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	573,765	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							6.61			12.88			22.72	23.52	56
Standby letters of credit	0.61			0.90			0.78			0.96			0.91	0.84	65
Commercial and similar letters of credit	0			0.01			0.01			0.01			0	0.02	38
Securities lent	0			0			0			0			0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.82			1.73			0			0			1.36	0.42	89
Credit derivatives - notional amount (holding company as beneficiary)	5.16			8.31			5.12			3.41			4.40	0.52	92
Credit derivative contracts w/ purchased credit protection-investment grade	5.99			10.04			5.12			3.41			5.77	0.30	93
Credit derivative contracts w/ purchased credit protection-noninvest grade	0			0			0			0			0	0.45	34
Derivative contracts	23,909.01			23,030.12			20,920.45			22,377.23			20,813.57	68.47	99
Interest rate contracts	23,149.12			22,100.59			20,046.08			21,369.76			20,044.34	47.31	99
Interest rate futures and forward contracts	3,008.91			4,979.24			754.67			5,304.08			4,378.80	10.67	99
Written options contracts (interest rate)	2,599.17			2,747.35			3,007.55			2,703.43			2,551.20	2.47	99
Purchased options contracts (interest rate)	9,026.49			7,624.86			8,598.53			7,394.57			6,999.40	2.65	99
Interest rate swaps	8,514.54			6,749.14			7,685.33			5,967.68			6,114.94	28.86	99
Foreign exchange contracts	758.17			929.53			874.37			1,007.47			769.23	10.12	98
Futures and forward foreign exchange contracts	72.97			166.54			92.82			172.11			160.25	5.23	94
Written options contracts (foreign exchange)	10.68			10.17			8.83			18.95			1.71	0.05	94
Purchased options contracts (foreign exchange)	10.84			11.93			8.03			18.58			3.36	0.08	94
Foreign exchange rate swaps	663.68			740.88			764.69			797.83			603.91	2.03	99
Equity, commodity, and other derivative contracts	1.73			0			0			0			0	3.32	31
Commodity and other futures and forward contracts	0			0			0			0			0	0.19	40
Written options contracts (commodity and other)	0			0			0			0			0	0.98	35
Purchased options contracts (commodity and other)	0			0			0			0			0	0.94	34
Commodity and other swaps	1.73			0			0			0			0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							28.29			48.32			93.40	45.53	85

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	7,946,812,355	5,413,612,955	5,593,251,517	4,934,902,170	4,726,577,992
Interest rate contracts	7,694,241,427	5,195,112,037	5,359,482,485	4,712,722,614	4,551,892,375
Foreign exchange contracts	251,997,163	218,500,918	233,769,032	222,179,556	174,685,617
Equity, commodity, and other contracts	573,765	0	0	0	0
Derivatives Position					
Futures and forwards	1,024,347,568	1,209,599,612	226,582,452	1,207,676,402	1,030,778,103
Written options	867,454,412	648,201,574	806,453,263	600,374,165	579,744,567
Exchange-traded	6,750,000	9,000,000	9,250,000	7,000,000	19,115,410
Over-the-counter	860,704,412	639,201,574	797,203,263	593,374,165	560,629,157
Purchased options	3,003,803,493	1,795,156,593	2,301,035,702	1,634,838,046	1,590,263,817
Exchange-traded	2,716,899,314	1,585,236,300	2,048,044,341	1,427,494,338	1,373,519,092
Over-the-counter	286,904,179	209,920,293	252,991,361	207,343,708	216,744,725
Swaps	3,051,206,882	1,760,655,176	2,259,180,100	1,492,013,557	1,525,791,505
Held for trading	7,946,051,117	5,413,346,086	5,592,764,346	4,934,636,076	4,726,299,429
Interest rate contracts	7,693,480,189	5,194,845,310	5,358,995,585	4,712,456,520	4,551,613,812
Foreign exchange contracts	251,997,163	218,500,776	233,768,761	222,179,556	174,685,617
Equity, commodity, and other contracts	573,765	0	0	0	0
Non-traded	761,238	266,869	487,171	266,094	278,563
Interest rate contracts	761,238	266,727	486,900	266,094	278,563
Foreign exchange contracts	0	142	271	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	7,081,347,326	4,767,770,624	4,788,166,588	4,335,279,293	4,148,142,662
One year or less	5,061,003,594	2,669,119,956	3,245,112,111	2,573,926,146	2,374,666,900
Over 1 year to 5 years	1,851,355,345	1,622,403,580	1,380,910,759	1,330,008,700	1,428,833,411
Over 5 years	168,988,387	476,247,088	162,143,718	431,344,447	344,642,351
Gross negative fair value (absolute value)	16,990,605	11,978,061	10,977,493	14,862,813	10,194,493
Gross positive fair value	17,347,850	14,537,653	12,715,076	16,939,854	11,827,969
Held for trading	17,347,521	14,536,458	12,714,965	16,937,642	11,826,216
Non-traded	329	1,195	111	2,212	1,753
Current credit exposure on risk-based capital derivative contracts	8,981,803	5,866,458	7,355,422	6,354,323	5,127,957
Credit losses on derivative contracts	262	269	1,358	658	107
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	96.82			95.96			95.82			95.50			96.30	93.44	36
Foreign exchange contracts	3.17			4.04			4.18			4.50			3.70	3.20	72
Equity, commodity, and other contracts	0.01			0			0			0			0	1.64	31
Futures and forwards	12.89			22.34			4.05			24.47			21.81	13.49	74
Written options	10.92			11.97			14.42			12.17			12.27	5.91	79
Exchange-traded	0.08			0.17			0.17			0.14			0.40	0.15	87
Over-the-counter	10.83			11.81			14.25			12.02			11.86	5.10	83
Purchased options	37.80			33.16			41.14			33.13			33.65	4.42	94
Exchange-traded	34.19			29.28			36.62			28.93			29.06	0.28	99
Over-the-counter	3.61			3.88			4.52			4.20			4.59	3.35	70
Swaps	38.40			32.52			40.39			30.23			32.28	69.75	13
Held for trading	99.99			100			99.99			99.99			99.99	44.16	95
Interest rate contracts	96.81			95.96			95.81			95.49			96.30	37.24	94
Foreign exchange contracts	3.17			4.04			4.18			4.50			3.70	1.60	81
Equity, commodity, and other contracts	0.01			0			0			0			0	0.83	36
Non-traded	0.01			0			0.01			0.01			0.01	55.84	4
Interest rate contracts	0.01			0			0.01			0.01			0.01	52.22	4
Foreign exchange contracts	0			0			0			0			0	0.34	33
Equity, commodity, and other contracts	0			0			0			0			0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	89.11			88.07			85.61			87.85			87.76	93.86	23
One year or less	63.69			49.30			58.02			52.16			50.24	32.17	69
Over 1 year to 5 years	23.30			29.97			24.69			26.95			30.23	30.45	54
Over 5 years	2.13			8.80			2.90			8.74			7.29	28.09	23
Gross negative fair value (absolute value)	0.21			0.22			0.20			0.30			0.22	0.83	21
Gross positive fair value	0.22			0.27			0.23			0.34			0.25	1.19	9
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	2.93			2.53			1.96			3.24			2.23	0.06	96
Gross positive fair value (X)	2.99			3.08			2.27			3.69			2.58	0.07	97
Held for trading (X)	2.99			3.08			2.27			3.69			2.58	0.06	97
Non-traded (X)	0			0			0			0			0	0.01	25
Current credit exposure (X)	1.55			1.24			1.31			1.38			1.12	0.05	96
Credit losses on derivative contracts	0			0.01			0.02			0.01			0	0	95
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0			0	0	47
90+ days past due	0			0			0			0			0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	30.39			21.38			27.60			22.44			18.67	0.73	96

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	92,041	46,107	46,107	38,234	44,527
Gross losses	0	0	17	498	1,113
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	191	194	735	275	303
Net losses	-191	-194	-718	223	810
Provision for loan and lease losses	-748	912	45,004	8,501	-856
Adjustments	-87	8	212	-405	-4,627
Ending balance	91,397	47,221	92,041	46,107	38,234
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.01			0.02			0.18			0.03			0	0.15	5
Provision for loan and lease losses / Average loans and leases	-0.05			0.06			0.72			0.14			-0.02	0.24	6
Provision for loan and lease losses / Net loan and lease losses	391.62			-470.10			-6,267.97			3,812.11			-105.68	130.58	1
Allowance for loan and lease losses / Total loans and leases not held for sale	1.58			0.74			1.54			0.73			0.66	0.83	34
Allowance for loan and lease losses / Total loans and leases	1.58			0.74			1.54			0.73			0.66	0.81	36
Allowance for loan and lease losses / Net loans and leases losses (X)										206.76			47.20	8.03	95
Allowance for loan and lease losses / Nonaccrual assets	88.07			364.58			86.34			350.68			559.80	218.72	88
ALLL / 90+ days past due + nonaccrual loans and leases	92.91			2,362.23			89.76			1,845.76			3,793.06	151.73	99
Gross loan and lease losses / Average loans and leases	0			0			0			0.01			0.02	0.28	5
Recoveries / Average loans and leases	0.01			0.01			0.01			0			0.01	0.08	7
Net losses / Average loans and leases	-0.01			-0.01			-0.01			0			0.01	0.21	11
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0	0	40
Recoveries / Prior year-end losses	1,123.53			38.96			147.59			24.71				36.22	
Earnings coverage of net loan and lease losses (X)	-587.28			-804.15			-33.41			-94.43			38.25	24.40	77
Net Loan and Lease Losses By Type															
Real estate loans	-0.02			-0.03			-0.05			-0.01			-0.01	0.01	28
Real estate loans secured by 1–4 family	0			0			0			0			0	0.01	42
Revolving	0			0			0			0			0	0.02	43
Closed-end	0			0			0			0			0	0	45
Commercial real estate loans	-0.02			-0.03			-0.05			-0.01			-0.01	0.01	23
Construction and land development	-0.11			-0.13			-0.26			-0.06			-0.03	-0.01	23
1–4 family	0			0			0			0			0	0	55
Other	-0.11			-0.13			-0.26			-0.06			-0.03	-0.01	21
Multifamily	0			0			0			0			0	0	56
Nonfarm nonresidential	0			0			0			0			0	0.02	38
Owner-occupied	0			0			0			0			0	0.01	45
Other	0			0			0			0			0	0.01	40
Real estate loans secured by farmland														0.01	
Commercial and industrial loans	-0.02			-0.01			-0.01			0.01			0.03	0.37	12
Loans to individuals														1.17	
Credit card loans														3.11	
Agricultural loans	0						0							0.08	
Loans to foreign governments and institutions	0			0			0			0			0	0	50
Other loans and leases	0			0			0			0			0	0.15	22

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	7,704	11,492	651	2,296	1,612
90+ days past due loans and leases	108	63	1,384	505	0
Nonaccrual loans and leases	98,266	1,936	101,154	1,993	1,008
Total past due and nonaccrual loans and leases	106,078	13,491	103,189	4,794	2,620
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	1,343	1,627	1,426	1,706	0
Total restructured loans and leases	1,343	1,627	1,426	1,706	0
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	2,937	9,094	3,757	11,682	4,634
Other real estate owned	0	0	0	550	0
Other Assets					
30–89 days past due	3,335	6,892	4,603	3,288	1,930
90+ days past due	3,364	2,960	4,858	1,192	8,383
Nonaccrual	5,512	11,016	5,443	11,155	5,822
Total other assets past due and nonaccrual	12,211	20,868	14,904	15,635	16,135

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.13			0.18			0.01			0.04			0.03	0.43	3
90+ days past due loans and leases	0			0			0.02			0.01			0	0.15	8
Nonaccrual loans and leases	1.70			0.03			1.69			0.03			0.02	0.51	2
90+ days past due and nonaccrual loans and leases	1.70			0.03			1.72			0.04			0.02	0.71	2
30–89 days past due restructured	0			0			0			0			0	0.01	13
90+ days past due restructured	0			0			0			0			0	0.01	29
Nonaccrual restructured	0.02			0.03			0.02			0.03			0	0.14	4
30–89 days past due loans held for sale	0			0			0			0			0	0	38
90+ days past due loans held for sale	0			0			0			0			0	0	42
Nonaccrual loans held for sale	0			0			0			0			0	0	40
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.19			0.29			0.09			0.09			0.06	0.43	4
90+ days past due assets	0.06			0.05			0.10			0.03			0.14	0.15	68
Nonaccrual assets	1.79			0.20			1.78			0.21			0.12	0.53	7
30+ days past due and nonaccrual assets	2.04			0.54			1.97			0.32			0.32	1.19	4
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.32			0.07			0.42			0.07			0.07	0.44	6
90+ days past due and nonaccrual assets + other real estate owned	0.32			0.07			0.42			0.07			0.07	0.48	4
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.30			0.05			0.39			0.06			0.02	0.53	2
Allowance for loan and lease losses	110.73			23.36			113.98			30.85			14.76	115.41	2
Equity capital + allowance for loan and lease losses	1.81			0.24			1.91			0.32			0.12	4.28	1
Tier 1 capital + allowance for loan and lease losses	1.72			0.23			1.84			0.31			0.12	5.65	1
Loans and leases + other real estate owned	1.75			0.17			1.76			0.22			0.10	0.85	2

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

Past Due and Nonaccrual Loans and Leases

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	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	0.07			0.34			0			0.12			0.02	0.38	5
	90+ days past due	0			0			0			0			0	0.16	13
	Nonaccrual	0			0.01			0			0.01			0.01	0.46	4
Commercial and industrial	30–89 days past due	0.21			0.24			0			0.03			0.05	0.31	15
	90+ days past due	0			0			0.01			0.02			0	0.05	14
	Nonaccrual	0.05			0.06			0.05			0.06			0.03	0.83	9
Individuals	30–89 days past due	0			0			0			0			0	0.83	5
	90+ days past due	0			0			0			0			0	0.17	16
	Nonaccrual	0			0			0			0			0	0.17	11
Depository institution loans	30–89 days past due	0			0			0			0			0	0	47
	90+ days past due	0			0			0			0			0	0	49
	Nonaccrual	62.01			0			57.64			0			0	0	48
Agricultural	30–89 days past due	0						0							0.24	
	90+ days past due	0						0							0	
	Nonaccrual	0						0							0.67	
Foreign governments	30–89 days past due	0			0			0			0			0	0.07	47
	90+ days past due	0			0			0			0			0	0	50
	Nonaccrual	0			0			0			0			0	0.03	44
Other loans and leases	30–89 days past due	0.08			0			0.03			0			0	0.20	14
	90+ days past due	0			0			0.06			0			0	0.01	30
	Nonaccrual	0			0			0			0			0	0.13	15

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

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	0			1.78			0			1.53			0	0.67	1
	90+ days past due	0			0			0			0			0	0.31	14
	Nonaccrual	0.04			0.52			0.06			0.47			0.45	0.73	35
Revolving	30–89 days past due	0			0			0			2.17			0	0.45	5
	90+ days past due	0			0			0			0			0	0.05	24
	Nonaccrual	0			0.94			0			0.52			1.07	1	70
Closed-end	30–89 days past due	0			3.22			0			0			0	0.70	1
	90+ days past due	0			0			0			0			0	0.35	16
	Nonaccrual	0.08			0.19			0.10			0.34			0	0.70	1
Junior lien	30–89 days past due	0			3.22			0			0			0	0.02	9
	90+ days past due	0			0			0			0			0	0	29
	Nonaccrual	0.08			0.19			0.10			0.34			0	0.04	8
Commercial real estate	30–89 days past due	0.07			0.31			0			0.08			0.02	0.18	17
	90+ days past due	0			0			0			0			0	0.03	19
	Nonaccrual	0			0			0			0			0	0.23	5
Construction and development	30–89 days past due	0			0			0			0			0	0.28	12
	90+ days past due	0			0			0			0			0	0.02	33
	Nonaccrual	0			0			0			0			0	0.20	12
1–4 family	30–89 days past due	0			0			0			0			0	0.06	25
	90+ days past due	0			0			0			0			0	0	41
	Nonaccrual	0			0			0			0			0	0.02	30
Other	30–89 days past due	0			0			0			0			0	0.20	15
	90+ days past due	0			0			0			0			0	0.01	35
	Nonaccrual	0			0			0			0			0	0.17	14
Multifamily	30–89 days past due	0			0			0.02			0			0	0.08	19
	90+ days past due	0			0			0			0			0	0	41
	Nonaccrual	0			0			0			0			0	0.05	21
Nonfarm non-residential	30–89 days past due	0.11			0.48			0			0.13			0.04	0.14	23
	90+ days past due	0			0			0			0			0	0.03	22
	Nonaccrual	0			0			0			0			0	0.28	5
Owner Occupied	30–89 days past due	0.11			0			0			0			0.04	0.07	42
	90+ days past due	0			0			0			0			0	0.01	26
	Nonaccrual	0			0			0			0			0	0.16	7
Other	30–89 days past due	0			0.48			0			0.13			0	0.07	9
	90+ days past due	0			0			0			0			0	0.01	30
	Nonaccrual	0			0			0			0			0	0.10	9
Farmland	30–89 days past due														0.23	
	90+ days past due														0.01	
	Nonaccrual														0.84	
Credit card	30–89 days past due														1.19	
	90+ days past due														0.78	
	Nonaccrual														0.11	

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	5,212,531	4,182,674	5,212,531	4,182,674	4,182,674
Retained earnings	307,439	384,583	86,023	252,334	350,141
Accumulated other comprehensive income (AOCI)	-17,896	-44,043	-31,964	-58,447	-38,132
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	5,502,074	4,523,214	5,266,590	4,376,561	4,494,683
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	8,853	11,034	8,456	11,134	5,868
Accumulated other comprehensive income-related adjustments	-16,136	-38,229	-29,812	-54,551	-34,534
Other deductions from common equity tier 1 capital	36,753	16,354	15,351	14,528	11,871
Subtotal:	5,472,604	4,534,055	5,272,595	4,405,450	4,511,478
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	5,472,604	4,534,055	5,272,595	4,405,450	4,511,478
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	322,531	193,164	322,830	183,761	68,703
Additional tier 1 capital before deductions	322,531	193,164	322,830	183,761	68,703
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	322,531	193,164	322,830	183,761	68,703
Tier 1 Capital	5,795,135	4,727,219	5,595,425	4,589,211	4,580,181
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	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	8,972
Allowance for loan and lease losses in tier 2 capital	94,011	49,351	94,272	48,300	40,414
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	94,011	49,351	94,272	48,300	49,386
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	94,011	49,351	94,272	48,300	49,386
Exited advanced approach tier 2 capital					
Total capital	5,889,146	4,776,570	5,689,697	4,637,511	4,629,567
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	27,143,348	23,090,432	26,321,271	22,567,598	22,490,365
Less: Deductions from common equity tier 1 capital	8,853	11,034	8,456	11,134	5,868
Less: Other deductions	27,558	182,534	48,447	183,009	0
Total assets for leverage ratio	27,106,937	22,896,864	26,264,368	22,373,455	22,484,497
Total risk-weighted assets	29,552,872	27,441,016	26,650,684	28,311,775	27,467,031
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	18.52			16.52			19.78			15.56			16.43	12.11	89
Common equity tier 1 capital, column B	0			0			0			0			0	0.29	46
Tier 1 capital, column A	19.61			17.23			21			16.21			16.68	12.78	87
Tier 1 capital, column B	0			0			0			0			0	0.34	46
Total capital, column A	19.93			17.41			21.35			16.38			16.86	14.36	83
Total capital, column B	0			0			0			0			0	0.38	46
Tier 1 leverage	21.38			20.65			21.30			20.51			20.37	9.76	99
Supplementary leverage ratio, advanced approaches HCs														7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	16	14	58	115	140	14.29	
Other insurance activities income	16	14	58	115	140	14.29	
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	11,511	10,838	11,836	10,651	9,424	6.21	

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0			0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets														51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets														48.53	
Separate account assets (L/H) / Total life assets														7.26	
Insurance activities revenue / Adjusted operating income	0			0			0.01			0.01			0.02	0.47	33
Premium income / Insurance activities revenue	0			0			0			0			0	7.32	37
Credit related premium income / Total premium income														34.91	
Other premium income / Total premium income														65.09	
Insurance underwriting net income / Consolidated net income	0			0			0			0			0	0.08	39
Insurance net income (P/C) / Equity (P/C)														19.86	
Insurance net income (L/H) / Equity (L/H)														5.13	
Insurance benefits, losses, expenses / Insurance premiums														233.61	
Reinsurance recovery (P/C) / Total assets (P/C)														0.15	
Reinsurance recovery (L/H) / Total assets (L/H)														0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0			0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.20			0.23			0.21			0.23			0.20	11.51	9
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)		8,136,701			6,982,008			8,697,101			4,663,505			551,828	
Net assets of broker-dealer subsidiaries / Consolidated assets	24.48			29.70			32.53			21.15			2.43	1.39	86

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	2,717,884	3,177,908	2,939,476	3,165,758	3,001,438
Real estate loans	62,645	79,472	68,260	79,934	149,549
Commercial and industrial loans	1,373,393	1,635,952	1,503,873	1,601,989	1,481,131
Loans to depository institutions and other banks acceptances	156,284	188,128	172,896	201,935	98,268
Loans to foreign governments and institutions	42,844	44,067	43,927	27,495	3,653
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	1,082,718	1,230,289	1,150,520	1,254,405	1,268,837
Debt securities	69,978	92,072	111,994	191,977	0
Interest-bearing bank balances	80,040	63,754	95,105	101,734	78,308
Total selected foreign assets	2,867,902	3,333,734	3,146,575	3,459,469	3,079,746
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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	2.47			2.39			2.32			2.53			2.58	1.25	72
Cost: Interest-bearing deposits														1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans														27.03	
Commercial and industrial loans														0.29	
Foreign governments and institutions	0			0			0			0			0	0	50
Growth Rates															
Net loans and leases	-14.48			15.83			-7.15			5.47				22.48	
Total selected assets	-13.97			13.72			-9.04			12.33				12.40	
Deposits														10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

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

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

Servicing, Securitization and Asset Sale Activities—Part 2

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

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

Servicing, Securitization and Asset Sale Activities—Part 3

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

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	276	91	3,765	11,456	28,958	203.30	
Dividends	0	0	3,000	9,000	7,300		
Interest	276	91	765	2,456	21,658	203.30	
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	66	0	29,306	38,140	50,820		
Dividends	0	0	29,160	38,140	50,820		
Interest	0	0	0	0	0		
Management and service fees	66	0	146	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	342	91	33,071	49,596	79,778	275.82	
Securities gains (losses)	0	0	0	0	0		
Other operating income	406	319	1,779	110	0	27.27	
Total operating income	748	410	34,850	49,706	79,778	82.44	
Operating Expenses							
Personnel expenses	910	695	2,932	2,438	2,730	30.94	
Interest expense	183	516	1,771	10,145	43,287	-64.53	
Other expenses	25,023	7,771	23,920	24,066	16,648	222.00	
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	26,116	8,982	28,623	36,649	62,665	190.76	
Income (loss) before taxes	-25,368	-8,572	6,227	13,057	17,113		
Applicable income taxes (credit)	4,271	2,092	-9,117	-10,067	-14,201	104.16	
Extraordinary items							
Income before undistributed income of subsidiaries	-29,639	-10,664	15,344	23,124	31,314		
Equity in undistributed income of subsidiaries	122,431	139,856	-56,049	-116,841	62,052	-12.46	
Bank subsidiaries	5,555	13,228	9,949	5,058	30,062	-58.01	
Nonbank subsidiaries	116,876	126,628	-65,998	-121,899	31,990	-7.70	
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	92,792	129,192	-40,705	-93,717	93,366	-28.18	
Memoranda							
Bank net income	5,555	13,228	12,949	14,058	37,362	-58.01	
Nonbank net income	116,876	126,628	-36,838	-83,759	82,810	-7.70	
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	537,944	9.13	407,809	8.36	533,303	9.31	379,280	182,239	31.91	
Common and preferred stock	537,944	9.13	407,809	8.36	533,303	9.31	379,280	182,239	31.91	
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	4,514,815	76.66	4,068,691	83.37	4,383,715	76.56	3,939,902	3,371,754	10.96	
Common and preferred stock	4,514,815	76.66	4,068,691	83.37	4,383,715	76.56	3,939,902	3,371,754	10.96	
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				
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		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	775,517	13.17	390,342	8	711,241	12.42	508,918	1,394,518	98.68	
Cash and due from unrelated depository institution	40,182	0.68	10	0	71,663	1.25	8	5	401720.00	
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	21,264	0.36	13,253	0.27	26,259	0.46	18,459	5,829	60.45	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	5,889,722	100.00	4,880,105	100.00	5,726,181	100.00	4,846,567	4,954,345	20.69	
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	373,000	6.33	337,000	6.91	309,000	5.40	438,000	1,357,000	10.68	
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	14,649	0.25	19,891	0.41	24,286	0.42	32,006	9,096	-26.35	
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	387,649	6.58	356,891	7.31	333,286	5.82	470,006	1,366,096	8.62	
Equity Capital	5,502,073	93.42	4,523,214	92.69	5,392,895	94.18	4,376,561	3,588,249	21.64	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	3	0	2	0	3	0	2	2	50.00	
Common surplus	5,212,528	88.50	4,182,672	85.71	5,212,528	91.03	4,182,672	3,076,601	24.62	
Retained earnings	307,438	5.22	384,583	7.88	212,328	3.71	252,334	511,646	-20.06	
Accumulated other comprehensive income	-17,896	-0.30	-44,043	-0.90	-31,964	-0.56	-58,447	0		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	5,889,722	100.00	4,880,105	100.00	5,726,181	100.00	4,846,567	4,954,345	20.69	
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	6.19			10.92			-0.76			-2.02			1.96	9.68	5
Bank net income / Average equity investment in banks	4.15			13.44			3.10			5.39			21.51	10.51	95
Nonbank net income / Average equity investment in nonbanks	10.51			12.65			-0.86			-2.36			2.50	7.89	36
Subsidiary HCs net income / Average equity investment in sub HCs														8.55	
Bank net income / Parent net income	5.99			10.24									40.02	82.22	18
Nonbank net income / Parent net income	125.95			98.02									88.69	5.93	96
Subsidiary holding companies' net income / Parent net income														74	
Leverage															
Total liabilities / Equity capital	7.05			7.89			6.18			10.74			38.07	20.43	78
Total debt / Equity capital	6.78			7.45			5.73			10.01			37.82	14.31	82
Total debt + notes payable to subs that issued TPS / Equity capital	6.78			7.45			5.73			10.01			37.82	16.36	82
Total debt + Loans guaranteed for affiliate / Equity capital	6.78			7.45			5.73			10.01			37.82	14.56	82
Total debt / Equity capital – excess over fair value	6.78			7.45			5.73			10.01			37.82	14.51	82
Long-term debt / Equity capital	6.78			7.45			5.73			10.01			37.82	13.04	83
Short-term debt / Equity capital	0			0			0			0			0	1.02	36
Current portion of long-term debt / Equity capital	0			0			0			0			0	0.05	40
Excess cost over fair value / Equity capital	0			0			0			0			0	0.12	38
Long-term debt / Consolidated long-term debt	10.80			8.07			7.27			7.73			19.45	28.44	44
Double Leverage															
Equity investment in subs / Equity capital	91.83			98.97			91.18			98.69			99.05	103.22	21
Total investment in subs / Equity capital	91.83			98.97			91.18			98.69			99.05	111.07	11
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)	-1.21			-0.09									-0.37	0.36	13
Equity investment in subs – equity cap / Net income-div (X)														1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	-13.31			-17.64			143.80			152.90			145.03	177.68	42
Cash from ops + noncash items + op expense / Op expense + dividend	-19.49			-95.67			109.08			191.15			155.81	190.27	40
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	104.86			89.41			106.12			89.74			107.44	116.34	47
Pretax operating income + interest expense / Interest expense	-13,762.30			-1,561.24			451.61			228.70			139.53	1,968.54	12
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-13,762.30			-1,561.24			451.61			228.70			139.53	1,632.83	10
Dividends + interest from subsidiaries / Interest expense + dividends	51.40			8.51			884.37			393.99			175.65	210.80	45
Fees + other income from subsidiaries / Salary + other expenses	0.25			0			0.54			0			0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)														57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	7.68			1.17			0.14			1.60			0.76	2.64	43
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due														0.04	
Nonaccrual														0.54	
Total														0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0	0	49
To nonbank subsidiaries	0			0			0			0			0	0.10	46
To subsidiary holding companies	0			0			0			0			0	0	49
Total	0			0			0			0			0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	87.08			83.27			84.11			81.13			87.36	5.62	96
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0	0	50
Combined foreign nonbank subsidiary assets	7.41			8.37			9.84			8.53			7.13	0.19	95

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income							12.72			10.56			6.81	57.84	5
Dividends declared / Net income	0.38			0.43									2.28	33.08	8
Net income – dividends / Average equity	6.17			10.88			-0.80			-2.08			1.92	6.46	8
Percent of Dividends Paid															
Dividends from bank subsidiaries	0			0			153.69			368.40			342.24	178.13	85
Dividends from nonbank subsidiaries	0			0			1,493.85			1,561.20			2,382.56	7.53	98
Dividends from subsidiary holding companies	0			0			0			0			0	21.40	42
Dividends from all subsidiaries	0			0			1,647.54			1,929.59			2,724.80	260.40	97
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0			0			23.17			64.02			19.54	66.55	15
Interest income from bank subsidiaries	4.97			0.69			5.91			17.47			57.97	0.54	98
Management and service fees from bank subsidiaries	0			0			0			0			0	1.55	36
Other income from bank subsidiaries	0			0			0			0			0	0	46
Operating income from bank subsidiaries	4.97			0.69			29.08			81.49			77.51	69.36	57
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0			0									61.37	82.95	51
Interest income from nonbank subsidiaries	0			0									0	20.25	26
Management and service fees from nonbank subsidiaries	0.06			0									0	1.92	38
Other income from nonbank subsidiaries	0			0									0	1.06	43
Operating income from nonbank subsidiaries	0.06			0									61.37	150.41	31
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies														61.23	
Interest income from subsidiary holding companies														6.54	
Management and service fees from subsidiary holding companies														0.36	
Other income from subsidiary holding companies														0.29	
Operating income from subsidiary holding companies														76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			8.61			18.11			9.15	67.32	23
Interest income from bank subsidiaries	36.90			22.20			2.20			4.94			27.15	0.80	97
Management and service fees from bank subsidiaries	0			0			0			0			0	1.81	36
Other income from bank subsidiaries	0			0			0			0			0	0.03	44
Operating income from bank subsidiaries	36.90			22.20			10.80			23.05			36.30	78.80	21
Dividends from nonbank subsidiaries	0			0			83.67			76.73			63.70	2.65	96
Interest income from nonbank subsidiaries	0			0			0			0			0	1.19	30
Management and service fees from nonbank subsidiaries	8.82			0			0.42			0			0	0.06	41
Other income from nonbank subsidiaries	0			0			0			0			0	0.04	44
Operating income from nonbank subsidiaries	8.82			0			84.09			76.73			63.70	7.29	91
Dividends from subsidiary holding companies	0			0			0			0			0	4.52	43
Interest income from subsidiary holding companies	0			0			0			0			0	0.20	44
Management and service fees from subsidiary holding companies	0			0			0			0			0	0	49
Other income from subsidiary holding companies	0			0			0			0			0	0	48
Operating income from subsidiary holding companies	0			0			0			0			0	6.08	40
Loans and advances from subsidiaries / Short term debt														83.37	
Loans and advances from subsidiaries / Total debt	0			0			0			0			0	28.33	11