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

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BHC Name WESTERN ALLIANCE BANCORPORATION

City/State PHOENIX, AZ

Bank Holding Company Information

Federal Reserve District: 12
Consolidated Assets ($000): 55,982,635
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:

WESTERN ALLIANCE BANCORPORATION
ONE EAST WASHINGTON STREET, SUITE 1400

PHOENIX, AZ 85004

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Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets ($000)	49,300,515	31,284,682	24,903,129	21,320,475	18,863,119
Net income ($000)	899,190	506,641	499,171	435,788	325,492
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)	3.21	2.60	87	3.82	2.77	93	4.28	3.01	94	4.41	3.08	93	4.38	2.92	93
+ Non-interest income	0.81	1.04	41	0.22	1.21	3	0.21	1.32	4	0.26	1.31	5	0.23	1.35	3
– Overhead expense	1.73	2.17	22	1.58	2.57	9	1.92	2.69	18	2	2.71	15	1.91	2.72	12
– Provision for credit losses	-0.04	-0.09	61	0.40	0.51	32	0.07	0.15	31	0.11	0.14	45	0.09	0.16	32
+ Securities gains (losses)	0.02	0.01	80	0	0.02	32	0.01	0.01	74	-0.04	0	5	0.01	0.01	68
+ Other tax equivalent adjustments	0.01	0	92	0.02	0	97	0.01	0	88	0.01	0	92	0.01	0	88
= Pretax net operating income (tax equivalent)	2.35	1.66	88	2.11	1.04	96	2.54	1.56	94	2.52	1.57	95	2.63	1.43	97
Net operating income	1.82	1.26	89	1.62	0.81	96	2	1.19	97	2.04	1.24	95	1.73	0.89	95
Net income	1.82	1.26	90	1.62	0.82	95	2	1.19	97	2.04	1.24	95	1.73	0.90	95
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.63	3.06	86	4.30	3.55	89	5.37	4.41	89	5.25	4.24	91	5	3.80	90
Interest expense	0.24	0.25	57	0.32	0.52	22	0.79	1.08	32	0.58	0.86	27	0.34	0.60	22
Net interest income (tax equivalent)	3.39	2.80	84	3.99	3.01	91	4.57	3.33	93	4.67	3.38	92	4.66	3.19	93
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.02	0.11	21	0.06	0.27	19	0.02	0.21	11	0.07	0.22	27	0.01	0.24	10
Earnings coverage of net loan and lease losses (X)	186.40	39.72	92	50.45	22.91	87	182.08	24.40	93	51.61	21.75	88	246.36	19.67	97
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.65	1.23	12	1.03	1.58	16	0.80	0.83	47	0.86	0.90	47	0.93	0.98	44
Allowance for loan and lease losses / Total loans and leases	0.56	1.20	11	1.03	1.55	17	0.79	0.81	49	0.86	0.89	47	0.93	0.96	45
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.19	0.49	13	0.43	0.71	30	0.33	0.57	25	0.26	0.61	11	0.48	0.72	28
30–89 days past due loans and leases / Total loans and leases	0.32	0.32	61	0.04	0.39	3	0.07	0.43	6	0.09	0.44	10	0.07	0.47	8
Liquidity and Funding															
Net noncore funding dependence	4.32	-2.33	72	-5.34	3.20	27	6.01	14.45	25	7	16.62	21	10.24	17.03	33
Net short-term noncore funding dependence	2.73	-7.71	81	-5.52	-4.76	41	5.81	3.38	52	6.75	4.66	47	9.73	4.83	61
Net loans and leases / Total assets	79.43	58.67	93	73.43	61.58	83	78.13	63.77	90	75.98	63.98	83	73.56	62.73	77
Capitalization															
Tier 1 leverage ratio	7.80	8.98	21	9.19	9.13	52	10.63	9.76	75	10.95	9.71	84	10.26	9.53	75
Holding company equity capital / Total assets	8.86	10.71	20	9.36	11.16	24	11.25	12.43	36	11.31	12.22	45	10.97	11.94	44
Total equity capital (including minority interest) / Total assets	8.86	10.82	19	9.36	11.29	23	11.25	12.57	33	11.31	12.27	43	10.97	12.01	41
Common equity tier 1 capital / Total risk-weighted assets	9.10	12.42	4	9.92	12.38	10	10.61	12.17	26	10.69	12.12	30	10.42	12.19	25
Net loans and leases / Equity capital (X)	8.96	5.53	93	7.84	5.58	86	6.95	5.21	84	6.72	5.29	78	6.71	5.27	78
Cash dividends / Net income	14.19	28.27	22	19.98	42.30	20	10.28	33.12	13	0	27.31	5	0	31.29	5
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	53.54	10.50	96	35.94	16.68	90	16.06	9.26	80	13.68	7	84	18.19	8.28	83
Equity capital	45.38	7.46	94	13.15	6.99	80	15.42	10.49	78	17.22	7.89	82	17.88	10.18	80
Net loans and leases	66.07	3.36	98	27.77	9.07	87	19.35	9.10	85	17.41	7.89	86	14.29	9.38	76
Noncore funding	225.32	-14.79	98	-36	-12.18	22	-3.83	6.59	34	-15.48	10.67	10	47.51	5.59	87
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	11.94	10.95	67	5.06	13.56	35	5.56	13.04	45	5.75	13.37	47	7.12	12.69	49
Equity investment in subsidiaries / Equity capital	110.83	103.22	84	103.80	102.81	58	103.28	103.22	54	101.31	103.10	46	106.23	102.10	69
Cash from ops + noncash items + op expense / Op expense + dividends	44.82	154.48	10	139.24	147.24	56	187.65	190.27	54	486.23	174.91	96	448.37	148.20	97

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	1,481,545	1,137,095	1,087,658	907,765	744,189	30.29	134.55
Income from lease financing receivables	7,303	7,173	5,412	2,812	3,321	1.81	47.45
Fully taxable income on loans and leases	1,444,869	1,098,474	1,041,515	861,447	707,696	31.53	138.88
Tax-exempt income on loans and leases	43,979	45,794	51,555	49,130	39,814	-3.96	38.53
Estimated tax benefit on income on loans and leases	13,655	14,447	19,069	18,097	31,844	-5.48	-46.85
Income on loans and leases (tax equivalent)	1,502,503	1,158,715	1,112,139	928,674	779,354	29.67	126.87
Investment interest income (tax equivalent)	184,308	126,283	121,915	117,395	98,776	45.95	173.88
Interest on balances due from depository institutions	3,224	3,564	12,314	7,312	6,874	-9.54	38.43
Interest income on other earning assets	1,966	1,596	3,771	3,910	2,498	23.18	-43.75
Total interest income (tax equivalent)	1,692,001	1,290,158	1,250,139	1,057,291	887,502	31.15	130.08
Interest on time deposits of $250K or more	2,635	9,130	14,303	9,180	4,881	-71.14	
Interest on time deposits < $250K	5,836	17,438	27,581	14,738	7,023	-66.53	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	39,044	43,801	116,521	66,546	30,061	-10.86	80.77
Interest on other borrowings and trading liabilities	31,669	3,535	7,101	8,892	3,832	795.87	831.17
Interest on subordinated debt and mandatory convertible securities	30,712	20,987	19,127	18,248	15,052	46.34	201.99
Total interest expense	109,896	94,891	184,633	117,604	60,849	15.81	153.84
Net interest income (tax equivalent)	1,582,105	1,195,267	1,065,506	939,687	826,653	32.36	128.59
Non-interest income	400,697	68,480	51,968	54,698	43,227	485.13	845.46
Adjusted operating income (tax equivalent)	1,982,802	1,263,747	1,117,474	994,385	869,880	56.90	169.95
Overhead expense	854,932	493,249	479,291	425,982	361,167	73.33	157.92
Provision for credit losses	-21,400	123,587	18,500	23,000	17,250		
Securities gains (losses)	8,364	230	3,152	-7,656	2,343	3536.52	689.80
Other tax equivalent adjustments	2,906	7,704	2,946	2,983	2,387	-62.28	24.77
Pretax net operating income (tax equivalent)	1,159,209	658,627	632,266	537,119	496,193	76.00	190.96
Applicable income taxes	223,801	115,914	105,055	74,540	126,325	93.08	120.75
Tax equivalent adjustments	36,218	36,072	28,040	26,791	44,376	0.40	-2.72
Applicable income taxes (tax equivalent)	260,019	151,986	133,095	101,331	170,701	71.08	87.59
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	899,190	506,641	499,171	435,788	325,492	77.48	246.11
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	899,190	506,641	499,171	435,788	325,492	77.48	246.11
Memoranda							
Net income - holding company and noncontrolling (minority) interest	899,190	506,641	499,171	435,788	325,492	77.48	246.11
Investment securities income (tax equivalent)	184,308	126,283	121,915	117,395	98,776	45.95	173.88
US Treasury and agency securities (excluding mortgage-backed securities)	11	55	958	1,467	1,593	-80.00	-98.37
Mortgage-backed securities	73,894	60,997	76,304	75,307	61,385	21.14	95.14
All other securities	110,403	65,231	44,653	40,621	35,798	69.25	283.98
Cash dividends declared	127,578	101,237	51,330	0	0	26.02	
Common	124,107	101,237	51,330	0	0	22.59	
Preferred	3,471	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.43	2.85	86	4.12	3.27	92	5.02	4	92	4.96	3.87	93	4.70	3.47	91
Less: Interest expense	0.22	0.23	58	0.30	0.48	24	0.74	0.98	33	0.55	0.79	28	0.32	0.55	26
Equals: Net interest income (tax equivalent)	3.21	2.60	87	3.82	2.77	93	4.28	3.01	94	4.41	3.08	93	4.38	2.92	93
Plus: Non-interest income	0.81	1.04	41	0.22	1.21	3	0.21	1.32	4	0.26	1.31	5	0.23	1.35	3
Equals: adjusted operating income (tax equivalent)	4.02	3.70	72	4.04	4.04	55	4.49	4.41	58	4.66	4.46	64	4.61	4.33	69
Less: Overhead expense	1.73	2.17	22	1.58	2.57	9	1.92	2.69	18	2	2.71	15	1.91	2.72	12
Less: Provision for credit losses	-0.04	-0.09	61	0.40	0.51	32	0.07	0.15	31	0.11	0.14	45	0.09	0.16	32
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0.02	0.01	80	0	0.02	34	0.01	0.01	74	-0.04	0	5	0.01	0.01	69
Plus: other tax equivalent adjustments	0.01	0	92	0.02	0	97	0.01	0	88	0.01	0	92	0.01	0	88
Equals: Pretax net operating income (tax equivalent)	2.35	1.66	88	2.11	1.04	96	2.54	1.56	94	2.52	1.57	95	2.63	1.43	97
Less: Applicable income taxes (tax equivalent)	0.53	0.38	83	0.49	0.23	93	0.53	0.36	88	0.48	0.33	87	0.90	0.55	88
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income	1.82	1.26	89	1.62	0.81	96	2	1.19	97	2.04	1.24	95	1.73	0.89	95
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1.82	1.26	90	1.62	0.82	95	2	1.19	97	2.04	1.24	95	1.73	0.90	95
Memo: Net income (last four quarters)	1.82	1.26	90	1.62	0.82	95	2	1.19	97	2.04	1.24	95	1.73	0.91	95
Net income–BHC and noncontrolling (minority) interest	1.82	1.27	89	1.62	0.83	95	2	1.20	97	2.04	1.25	95	1.73	0.91	95
Margin Analysis															
Average earning assets / Average assets	94.58	93.08	68	95.87	92.32	88	93.53	91.05	77	94.46	91.48	81	94.11	91.61	78
Average interest-bearing funds / Average assets	48.27	61.99	5	52.30	64.06	8	54.35	65.57	11	51.91	65.56	8	51.59	65.75	7
Interest income (tax equivalent) / Average earning assets	3.63	3.06	86	4.30	3.55	89	5.37	4.41	89	5.25	4.24	91	5	3.80	90
Interest expense / Average earning assets	0.24	0.25	57	0.32	0.52	22	0.79	1.08	32	0.58	0.86	27	0.34	0.60	22
Net interest income (tax equivalent) / Average earning assets	3.39	2.80	84	3.99	3.01	91	4.57	3.33	93	4.67	3.38	92	4.66	3.19	93
Yield or Cost															
Total loans and leases (tax equivalent)	4.11	4.01	64	4.79	4.27	78	5.85	5.09	86	5.84	4.95	89	5.64	4.52	88
Interest-bearing bank balances	0.14	0.14	50	0.32	0.27	68	2.65	2.04	81	2.20	1.64	85	1.87	1.05	95
Federal funds sold and reverse repos	0	0.25	19	0.96	0.68	74	2.33	2.44	55	2.27	2.17	64		1.41	
Trading assets		0.45			0.60			0.99			1.11		0	1.11	17
Total earning assets	3.56	3.04	84	4.21	3.51	86	5.26	4.36	89	5.13	4.20	90	4.76	3.73	89
Investment securities (tax equivalent)	2.51	1.77	89	2.91	2.25	91	3.40	2.76	88	3.12	2.68	80	3.04	2.47	83
US Treasury and agency securities (excluding mortgage-backed securities)	0.05	1.14	3	13.75	1.75	99	2.85	2.32	83	2.59	2.05	83	2.35	1.62	88
Mortgage-backed securities	1.82	1.57	76	2.23	2.05	66	2.91	2.61	87	2.91	2.50	89	2.50	2.23	74
All other securities	3.30	2.81	69	3.94	3.24	78	4.11	4.06	67	4.36	4.20	75	4.20	3.66	72
Interest-bearing deposits	0.21	0.21	58	0.40	0.53	39	0.80	1.10	28	0.54	0.81	26	0.29	0.49	25
Time deposits of $250K or more	0.54	0.66	41	1.37	1.42	40	2.03	1.96	54	1.44	1.44	48			
Time deposits < $250K	0.44	0.62	29	1.29	1.36	44	1.87	1.82	48	1.29	1.29	47			
Other domestic deposits	0.19	0.15	71	0.32	0.36	46	1.08	0.93	65	0.77	0.67	66			
Foreign deposits		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos	0.13	0.17	58	0.51	0.62	56	1.72	1.86	45	1.17	1.51	38	0.15	0.94	10
Other borrowed funds and trading liabilities	1.96	1.27	76	0.37	1.50	7	1.42	2.38	8	2	2.28	31	1.88	1.77	55
All interest-bearing funds	0.46	0.37	69	0.58	0.74	34	1.36	1.49	44	1.06	1.19	43	0.63	0.82	34

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	400,697	68,480	51,968	54,698	43,227
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	26,291	21,609	22,090	21,184	19,392
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	6	156	0	0	0
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	-64,371	211	336	429	277
Net securitization income	154,601	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	144,864	-184	-3,128	2,629	1,025
Other non-interest income	139,306	46,688	32,670	30,456	22,533
Total overhead expenses	854,932	493,249	479,291	425,982	361,167
Personnel expense	466,714	303,583	279,274	253,238	214,344
Net occupancy expense	43,820	34,166	32,507	29,404	27,860
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	6,085	1,619	1,547	1,594	2,074
Other operating expenses	338,313	153,881	165,963	141,746	116,889
Fee income on mutual funds and annuities	6	156	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,252	1,937	1,865	1,813	1,747
Average personnel expense per employee	143.52	156.73	149.74	139.68	122.69
Average assets per employee	15,160.06	16,151.10	13,352.88	11,759.78	10,797.43

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.17	23	0.23	2.02	27	0	2.72	10	0	3.08	7	0	2.85	9
Overhead expenses / Net Interest Income + non-interest income	43.85	59.28	11	39.93	62.28	3	43.88	61.29	4	43.89	60.88	5	43.62	63.61	5
Percent of Average Assets															
Total overhead expense	1.73	2.17	22	1.58	2.57	9	1.92	2.69	18	2	2.71	15	1.91	2.72	12
Personnel expense	0.95	1.21	22	0.97	1.30	19	1.12	1.41	26	1.19	1.44	26	1.14	1.42	24
Net occupancy expense	0.09	0.23	7	0.11	0.26	7	0.13	0.28	7	0.14	0.28	9	0.15	0.29	11
Other operating expenses	0.70	0.72	55	0.50	0.94	10	0.67	0.97	26	0.67	0.97	19	0.63	1	11
Overhead less non-interest income	0.92	1.10	32	1.36	1.25	57	1.72	1.32	76	1.74	1.38	73	1.69	1.34	74
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	43.12	58.83	10	39.03	61.82	2	42.89	60.64	4	42.84	60.37	5	41.52	62.73	2
Personnel expense	23.54	32.93	12	24.02	32.36	13	24.99	32.39	17	25.47	32.51	17	24.64	32.93	16
Net occupancy expense	2.21	6.23	7	2.70	6.58	5	2.91	6.52	7	2.96	6.48	7	3.20	6.70	9
Other operating expenses	17.37	19.18	41	12.30	22.28	3	14.99	21.20	11	14.41	20.90	6	13.68	22.41	2
Total non-interest income	20.21	27.67	36	5.42	28.83	3	4.65	29.23	2	5.50	28.50	3	4.97	31.08	3
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	1.33	3.27	20	1.71	3.27	26	1.98	3.88	27	2.13	4.15	28	2.23	4.28	30
Trading revenue	0	0.62	27	0	1.28	25	0	1.18	22	0	0.85	27	0	0.90	28
Investment banking fees and commissions	0	2.58	14	0.01	2.46	13	0	3.54	5	0	3.42	5	0	3.62	5
Insurance activities revenue	0	0.36	11	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9
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	-3.25	0.60	0	0.02	0.01	56	0.03	0.28	38	0.04	0.65	28	0.03	0.60	27
Net securitization income	7.80	0.01	99	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	7.31	3.30	84	-0.01	3.92	10	-0.28	1.86	6	0.26	1.61	22	0.12	1.67	22
Other non-interest income	7.03	9.27	37	3.69	9.65	11	2.92	10.04	7	3.06	9.86	6	2.59	10.77	5
Overhead less non-interest income	22.91	30.52	24	33.61	31.93	51	38.24	31.06	68	37.34	31.46	63	36.55	31.19	65
Applicable income taxes / Pretax net operating income (tax equivalent)	19.31	21.18	27	17.60	18.63	36	16.62	20.56	19	13.88	19.04	16	25.46	32.99	25
Applicable income tax + TE / Pretax net operating income + TE	22.43	22.67	44	23.08	21.18	61	21.05	23.23	30	18.87	21.56	20	34.40	37.95	37

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	26,118,821	12,365,507	11,335,425	9,560,425	7,875,035	111.22	270.75
Commercial and industrial loans	10,864,130	7,635,774	5,221,832	4,358,522	4,012,903	42.28	221.58
Loans to individuals	21,557	10,427	10,983	14,355	16,895	106.74	65.56
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	308	310	143	930	852	-0.65	-65.63
Other loans and leases	7,712,038	7,041,000	4,554,913	3,776,397	3,188,250	9.53	178.29
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	44,716,854	27,053,018	21,123,296	17,710,629	15,093,935	65.29	238.55
Less: Allowance for loan and lease losses	252,589	278,954	167,797	152,717	140,050	-9.45	102.55
Net loans and leases	44,464,265	26,774,064	20,955,499	17,557,912	14,953,885	66.07	239.84
Debt securities that reprice or mature in over 1 year	6,100,230	4,921,785	3,785,903	3,521,304	3,597,218	23.94	141.15
Mutual funds and equity securities	158,498	167,275	138,701	115,061	103,813	-5.25	20.28
Subtotal	50,722,993	31,863,124	24,880,103	21,194,277	18,654,916	59.19	222.15
Interest-bearing bank balances	350,234	2,497,521	248,619	318,519	235,577	-85.98	200.82
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	1,186,089	348,615	45,514	58,589	53,538	240.23	2861.67
Trading assets	0	0	0	0	0		-100.00
Total earning assets	52,268,947	34,716,130	25,174,236	21,571,385	18,944,031	50.56	228.68
Non-interest-bearing cash and due from depository institutions	166,193	174,195	185,977	180,053	181,191	-4.59	-1.11
Premises, fixed assets, and leases	292,379	193,784	192,428	117,306	116,612	50.88	148.21
Other real estate owned	11,681	1,436	13,850	17,924	28,540	713.44	-75.54
Investment in unconsolidated subsidiaries	2,524	2,525	2,524	2,524	2,524	-0.04	0.00
Intangible and other assets	3,246,150	1,379,761	1,252,933	1,220,294	1,056,187	135.27	237.43
Total assets	55,982,635	36,461,042	26,821,948	23,109,486	20,329,085	53.54	225.46
Quarterly average assets	57,556,693	34,593,508	26,408,103	22,502,727	19,921,961	66.38	235.32
Average loans and leases (YTD)	36,551,502	24,208,925	19,019,088	15,894,905	13,822,416	50.98	198.16
Memoranda							
Loans held-for-sale	5,641,384	0	21,803	0	0		29734.39
Loans not held-for-sale	39,075,470	27,053,018	21,101,493	17,710,629	15,093,935	44.44	196.26
Real estate loans secured by 1–4 family	14,923,035	2,434,596	2,147,664	1,204,355	425,940	512.96	5652.22
Commercial real estate loans	11,187,828	9,922,734	9,177,426	8,350,089	7,442,842	12.75	65.04
Construction and land development	3,016,392	2,431,281	1,904,904	2,114,684	1,612,882	24.07	104.07
Multifamily	201,094	192,288	221,416	161,591	201,442	4.58	-1.50
Nonfarm nonresidential	7,970,342	7,299,165	7,051,106	6,073,814	5,628,518	9.20	56.39
Real estate loans secured by farmland	7,958	8,177	10,335	5,981	6,253	-2.68	20.98
Total investment securities	7,454,448	5,444,545	3,970,118	3,694,954	3,754,569	36.92	175.94
U.S. Treasury securities	12,999	0	999	1,984	2,482		419.54
US agency securities (excluding mortgage-backed securities)	0	0	10,000	38,188	61,462		-100.00
Municipal securities	2,097,251	1,748,880	1,047,734	841,573	765,960	19.92	319.19
Mortgage-backed securities	3,820,322	3,077,916	2,635,541	2,554,824	2,666,895	24.12	100.36
Asset-backed securities	935,797	153,757	10,142	15,327	21,857	508.62	6836.97
Other debt securities	429,581	296,717	127,001	127,997	132,100	44.78	373.75
Mutual funds and equity securities	158,498	167,275	138,701	115,061	103,813	-5.25	20.28
Available-for-sale securities	6,188,816	4,708,511	3,346,310	3,276,988	3,499,519	31.44	137.18
U.S. Treasury securities	12,999	0	999	1,984	2,482		419.54
US agency securities (excluding mortgage-backed securities)	0	0	10,000	38,188	61,462		-100.00
Municipal securities	1,207,013	1,180,121	562,627	538,668	510,910	2.28	195.67
Mortgage-backed securities	3,603,426	3,077,916	2,635,541	2,554,824	2,666,895	17.07	88.99
Asset-backed securities	935,797	153,757	10,142	15,327	21,857	508.62	6836.97
Other debt securities	429,581	296,717	127,001	127,997	132,100	44.78	373.75
Mutual funds and equity securities	0	0	0	0	103,813		-100.00
Held-to-maturity securities appreciation (depreciation)	39,268	43,064	31,154	-4,257	1,264	-8.81	
Available-for-sale securites appreciation (depreciation)	22,244	122,151	28,382	-62,900	-15,882	-81.79	
Structured notes, fair value	0	0	0	0	0		
Pledged securities	2,193,128	778,019	962,490	766,869	913,725	181.89	176.57

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	21,353,380	13,463,294	8,537,905	7,456,141	7,433,962	58.60	279.08
NOW, ATS and transaction accounts	6,923,977	4,396,374	2,760,865	2,555,609	1,592,035	57.49	
Time deposits less brokered deposits < $250K	-162,501	532,873	603,634	487,021	-164,927		
MMDA and other savings accounts	17,278,656	12,413,361	9,120,748	7,330,709	6,325,150	39.19	131.38
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	45,393,512	30,805,902	21,023,152	17,829,480	15,186,220	47.35	244.45
Time deposits of $250K or more	465,542	569,800	721,057	629,721	683,904	-18.30	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	691,625	16,006	16,675	278,411	26,017	4221.04	1557.46
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	41,566	5,000	0	235,000	390,000	731.32	-48.04
Other borrowings w/remaining maturity over 1 year	775,044	0	0	0	0		
Brokered deposits < $250K	1,752,934	554,759	1,052,284	718,246	1,102,408	215.98	
Noncore funding	3,726,711	1,145,565	1,790,016	1,861,378	2,202,329	225.32	149.60
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	895,823	548,671	393,563	360,458	376,905	63.27	143.47
Other liabilities	1,003,936	547,410	598,469	444,436	333,933	83.40	272.12
Total liabilities	51,019,982	33,047,548	23,805,200	20,495,752	18,099,387	54.38	233.26
Equity Capital							
Perpetual preferred stock (including surplus)	294,470	0	0	0	0		
Common stock	10	10	10	10	10	0.00	0.00
Common surplus	1,966,173	1,390,923	1,374,141	1,417,724	1,424,540	41.36	40.43
Retained earnings	2,773,051	2,001,439	1,680,317	1,282,705	848,466	38.55	430.79
Accumulated other comprehensive income	15,729	92,257	25,008	-33,622	-3,145	-82.95	
Other equity capital components	-86,780	-71,135	-62,728	-53,083	-40,173		
Total holding company equity capital	4,962,653	3,413,494	3,016,748	2,613,734	2,229,698	45.38	162.36
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	4,962,653	3,413,494	3,016,748	2,613,734	2,229,698	45.38	162.36
Total liabilities and capital	55,982,635	36,461,042	26,821,948	23,109,486	20,329,085	53.54	225.46
Memoranda							
Non-interest-bearing deposits	21,353,380	13,463,294	8,537,905	7,456,141	7,433,962	58.60	279.08
Interest-bearing deposits	26,258,608	18,467,167	14,258,588	11,721,306	9,538,570	42.19	194.48
Total deposits	47,611,988	31,930,461	22,796,493	19,177,447	16,972,532	49.11	227.23
Long-term debt that reprices within 1 year	457,145	75,000	0	0	0	509.53	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,413,494	3,016,748	2,613,734	2,229,698	1,891,529		
Accounting restatements	0	-24,947	0	0	538		
Net income	899,190	506,641	499,171	435,788	325,492		
Net sale of new perpetual preferred stock	294,470	0	0	0	0		
Net sale of new common stock	575,250	-42,553	-93,812	-9,423	24,400		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	15,646	8,407	9,646	12,910	13,811		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	127,578	101,237	51,330	0	0		
Change in other comprehensive income	-76,527	67,249	58,631	-29,419	1,550		
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	4,962,653	3,413,494	3,016,748	2,613,734	2,229,698		

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	46.66	36.25	75	33.91	36.22	38	42.26	37.78	50	41.37	37.19	50	38.74	35.54	52
Commercial and industrial loans	19.41	10.76	86	20.94	13.52	85	19.47	12.02	80	18.86	12.85	74	19.74	12.62	77
Loans to individuals	0.04	3.36	8	0.03	3.40	6	0.04	4.20	7	0.06	4.31	6	0.08	4.47	10
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	26	0	0.19	27	0	0.24	24	0	0.30	31	0	0.21	37
Other loans and leases	13.78	4.47	94	19.31	4.63	96	16.98	5.01	95	16.34	5	96	15.68	5.10	97
Net loans and leases	79.43	58.67	93	73.43	61.58	83	78.13	63.77	90	75.98	63.98	83	73.56	62.73	77
Debt securities over 1 year	10.90	19.46	20	13.50	15.55	39	14.11	14.60	53	15.24	14.63	57	17.69	14.83	65
Mutual funds and equity securities	0.28	0.06	93	0.46	0.05	97	0.52	0.06	98	0.50	0.06	97	0.51	0.06	95
Subtotal	90.60	79.22	93	87.39	78.16	88	92.76	79.65	97	91.71	79.97	97	91.76	79.31	97
Interest-bearing bank balances	0.63	8.50	1	6.85	7.51	49	0.93	3.06	23	1.38	3.04	37	1.16	3.46	31
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21
Debt securities 1 year or less	2.12	1.56	71	0.96	1.68	40	0.17	1.91	12	0.25	1.96	20	0.26	1.86	19
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	93.37	91.77	69	95.21	91.05	96	93.86	89.53	91	93.34	89.74	85	93.19	89.84	81
Non-interest cash and due from depository institutions	0.30	0.82	9	0.48	1.07	11	0.69	1.14	20	0.78	1.21	21	0.89	1.22	27
Other real estate owned	0.02	0.01	79	0	0.02	28	0.05	0.03	75	0.08	0.04	78	0.14	0.05	89
All other assets	6.35	7.35	37	4.33	7.82	7	5.45	9.27	12	5.88	8.98	19	5.92	8.86	19
Memoranda															
Short-term investments	2.74	11.47	9	7.81	11.17	37	1.10	7.63	9	1.63	7.80	20	1.42	8.69	13
U.S. Treasury securities	0.02	1.47	28	0	0.84	17	0	1.03	30	0.01	1.04	37	0.01	1.02	36
US agency securities (excluding mortgage-backed securities)	0	0.82	11	0	0.63	11	0.04	0.54	30	0.17	0.69	48	0.30	0.75	54
Municipal securities	3.75	1.73	79	4.80	1.69	85	3.91	1.34	84	3.64	1.62	81	3.77	1.60	81
Mortgage-backed securities	6.82	14.14	17	8.44	11.75	37	9.83	11.44	39	11.06	11.13	51	13.12	11.06	66
Asset-backed securities	1.67	0.50	83	0.42	0.32	74	0.04	0.28	59	0.07	0.33	62	0.11	0.30	66
Other debt securities	0.77	0.53	68	0.81	0.42	76	0.47	0.39	69	0.55	0.41	73	0.65	0.38	76
Loans held-for-sale	10.08	0.55	96	0	0.52	7	0.08	0.39	32	0	0.30	8	0	0.33	6
Loans held for investment	69.80	58.06	82	74.20	61.72	86	78.67	63.50	90	76.64	63.93	84	74.25	62.63	80
Real estate loans secured by 1–4 family	26.66	11.46	92	6.68	11.91	28	8.01	13.29	29	5.21	13.46	20	2.10	13.44	11
Revolving	0.77	1.42	38	0.78	1.66	31	0.74	2.07	30	0.37	2.27	21	0.40	2.40	22
Closed-end, secured by first liens	25.88	9.67	94	5.88	9.81	31	7.24	10.69	33	4.80	10.57	25	1.65	10.35	11
Closed-end, secured by junior liens	0.01	0.17	13	0.01	0.22	13	0.03	0.28	19	0.04	0.31	21	0.05	0.34	22
Commercial real estate loans	19.98	22.69	41	27.21	22.22	61	34.22	22.23	76	36.13	21.58	81	36.61	19.88	88
Construction and land development	5.39	3.34	76	6.67	3.40	82	7.10	3.44	83	9.15	3.51	93	7.93	3.25	92
Multifamily	0.36	3.57	9	0.53	3.12	13	0.83	3.01	21	0.70	2.72	19	0.99	2.54	33
Nonfarm nonresidential	14.24	14.57	49	20.02	14.72	68	26.29	14.69	84	26.28	14.44	84	27.69	13.30	94
Real estate loans secured by farmland	0.01	0.30	35	0.02	0.33	36	0.04	0.36	40	0.03	0.41	38	0.03	0.32	44

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	58.41	61.05	35	45.71	57.15	27	53.66	57.46	41	53.98	56.49	44	52.17	54.84	45
Real estate loans secured by 1–4 family	33.37	19.86	87	9	19.43	20	10.17	20.75	20	6.80	21.10	10	2.82	21.45	10
Revolving	0.96	2.43	29	1.06	2.64	27	0.94	3.15	26	0.48	3.50	18	0.54	3.77	20
Closed-end	32.41	17.24	90	7.94	16.59	21	9.23	17.39	22	6.32	17.39	17	2.29	17.41	10
Commercial real estate loans	25.02	37.86	28	36.68	34.63	48	43.45	33.52	64	47.15	32.14	75	49.31	29.99	84
Construction and land development	6.75	5.65	61	8.99	5.26	79	9.02	5.09	78	11.94	5.20	89	10.69	4.90	88
1–4 family	1.30	1.18	60	2.16	0.93	79	2.42	0.94	82	3.53	1.02	92	2.65	0.89	86
Other	5.45	4.40	62	6.83	4.19	79	6.60	4.02	76	8.41	4.05	87	8.04	3.90	86
Multifamily	0.45	5.78	4	0.71	4.96	8	1.05	4.69	15	0.91	4.10	14	1.33	3.84	25
Nonfarm nonresidential	17.82	24.56	35	26.98	22.93	58	33.38	22.15	74	34.29	21.40	78	37.29	20.03	88
Owner-occupied	3.85	8.29	27	7.04	7.68	50	9.94	7.72	62	11.77	8.03	73	13.20	7.58	84
Other	13.97	15.94	42	19.94	14.95	66	23.44	14.34	81	22.52	13.38	84	24.09	12.45	89
Real estate loans secured by farmland	0.02	0.54	34	0.03	0.54	34	0.05	0.55	38	0.03	0.63	36	0.04	0.51	44
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	24.30	18.86	71	28.23	22.17	73	24.72	19.53	71	24.61	20.32	67	26.59	20.53	68
Loans to individuals	0.05	6.24	7	0.04	6.13	6	0.05	7.13	6	0.08	7.36	5	0.11	7.61	8
Credit card loans	0	0.53	22	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	40
Agricultural loans	0	0.34	25	0	0.32	25	0	0.37	23	0.01	0.46	29	0.01	0.33	34
Other loans and leases	17.25	8.75	82	26.03	9.09	90	21.56	9.85	84	21.32	9.66	89	21.12	10.32	88
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	561.73	391.81	82	365.33	381.27	41	385.14	391.26	44	369.98	379.80	45	365.64	366.85	50
Real estate loans secured by 1–4 family	320.95	126.06	93	71.93	125.03	28	72.97	138.18	27	46.61	137.84	16	19.78	138.55	10
Revolving	9.22	15.44	42	8.44	17.42	32	6.72	21.26	29	3.27	23.33	19	3.76	25.05	21
Closed-end	311.73	108.85	94	63.49	106.14	31	66.25	115.20	29	43.33	112.79	20	16.02	111.69	8
Commercial real estate loans	240.62	245.88	47	293.16	234.65	60	311.82	229.44	66	323.14	219.72	70	345.57	204.45	79
Construction and land development	64.87	35.95	82	71.83	35.62	83	64.72	34.95	77	81.84	35.36	90	74.89	32.91	90
1–4 family	12.49	7.42	73	17.24	6.34	84	17.37	6.61	85	24.21	7.04	91	18.56	6.16	85
Other	52.39	28.11	83	54.59	28.16	85	47.35	27.32	76	57.62	27.26	87	56.33	26.01	87
Multifamily	4.32	38.66	8	5.68	32.74	13	7.52	31.04	18	6.25	27.85	18	9.35	25.95	30
Nonfarm nonresidential	171.42	158.05	55	215.65	155.06	67	239.57	152.10	77	235.05	147.22	77	261.33	137.03	85
Owner-occupied	37.05	52.99	36	56.30	52.37	56	71.32	53.07	67	80.70	54.89	70	92.50	51.62	81
Other	134.36	102.54	67	159.34	100.54	75	168.26	97.41	79	154.35	91.80	79	168.83	84.09	85
Real estate loans secured by farmland	0.17	3.22	37	0.24	3.44	35	0.35	3.60	39	0.23	4.02	37	0.29	3.31	43
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	233.65	114.45	90	225.59	139.91	85	177.42	122.02	76	168.67	128.82	67	186.32	126.55	72
Loans to individuals	0.46	34.55	7	0.31	37.47	8	0.37	43.51	7	0.56	42.67	6	0.78	44.83	9
Credit card loans	0	2.77	23	0	3.30	22	0	4.34	21	0	5.31	20	0.01	5.73	40
Agricultural loans	0.01	1.86	26	0.01	1.88	26	0	2.18	23	0.04	2.72	29	0.04	1.88	37
Other loans and leases	165.86	51.06	93	208.02	49.54	96	154.76	52.44	92	146.14	51.79	94	148.03	52.78	94
Supplemental															
Non-owner occupied CRE loans / Gross loans	23.18	30.07	35	31.85	27.32	57	35.08	26.45	68	36.43	24.79	79	37.14	23.09	82
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	222.97	195.33	57	254.53	183.76	73	251.77	178.57	71	249.69	167.93	73	260.28	156.17	81
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	260.02	252.85	51	310.83	240.85	64	323.09	236.10	69	330.39	225.98	72	352.79	210.40	80

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	2.74	11.47	9	7.81	11.17	37	1.10	7.63	9	1.63	7.80	20	1.42	8.69	13
Liquid assets	4.63	29.03	1	11.64	26.22	11	7.28	22.44	3	9.39	22.72	5	11.21	24.04	8
Investment securities	13.32	21.63	23	14.93	17.85	37	14.80	16.99	44	15.99	17.27	48	18.47	17.35	55
Net loans and leases	79.43	58.67	93	73.43	61.58	83	78.13	63.77	90	75.98	63.98	83	73.56	62.73	77
Net loans, leases and standby letters of credit	79.78	59.49	93	73.92	62.48	82	78.70	64.84	88	76.80	65.07	83	74.06	63.89	77
Core deposits	81.08	75.71	66	84.49	70.67	96	78.38	63.09	89	77.15	62.13	86	74.70	61.26	77
Noncore funding	6.66	10.30	45	3.14	14.13	6	6.67	19.36	12	8.05	21.34	10	10.83	22.32	23
Time deposits of $250K or more	0.83	1.58	29	1.56	2.11	42	2.69	2.94	53	2.72	2.89	52	3.36	2.57	71
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	1.24	1.23	67	0.04	1.47	24	0.06	1.94	20	1.20	1.97	51	0.13	2.23	20
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	1.24	0.54	76	0.04	0.54	41	0.06	0.48	37	1.20	0.54	65	0.13	0.73	33
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	0.07	1	36	0.01	1.24	21	0	3.01	1	1.02	3.67	26	1.92	3.96	34
Earning assets that reprice within 1 year	26.91	37.37	24	50.53	39.38	79	42.82	39.29	61	45.41	40.29	70	42.31	41.61	53
Interest-bearing liabilities that reprice within 1 year	3.45	6.39	32	4.16	8.20	26	8.42	10.19	44	7.39	10.01	41	7.17	8.46	49
Long-term debt that reprices within 1 year	0.82	0.26	84	0.21	0.47	64	0	0.96	25	0	1.34	25	0	1.58	23
Net assets that reprice within 1 year	22.64	29.65	33	46.17	29.11	87	34.40	26.63	69	38.03	27.38	76	35.14	29.77	59
Other Liquidity and Funding Ratios															
Net noncore funding dependence	4.32	-2.33	72	-5.34	3.20	27	6.01	14.45	25	7	16.62	21	10.24	17.03	33
Net short-term noncore funding dependence	2.73	-7.71	81	-5.52	-4.76	41	5.81	3.38	52	6.75	4.66	47	9.73	4.83	61
Short-term investment / Short-term noncore funding	52.61	273.46	11	262.01	184.19	72	16.90	77.77	21	20.85	66.46	31	13.73	74.86	14
Liquid assets - short-term noncore funding / Nonliquid assets	-0.62	36.68	7	9.80	28.18	22	0.85	16.97	19	1.72	16.04	26	0.96	18.16	27
Net loans and leases / Total deposits	93.39	72.79	89	83.85	79.43	64	91.92	90.31	49	91.56	90.08	51	88.11	90.14	42
Net loans and leases / Core deposits	97.95	78.25	83	86.91	88.34	56	99.68	103.93	48	98.48	105	41	98.47	105.65	47
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.88	0.12	79	1.36	1.57	55	1.12	0.72	71	-0.18	-0.82	59	0.06	-0.31	78
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.50	-0.25	71	3.87	4.31	55	1.02	1.36	46	-2.59	-1.98	36	-0.79	-0.77	52
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	14.85	14.28	60	10.45	11.38	57	12.22	12.67	57	8.20	16.19	42	6.79	15.76	42
Available-for-sale securities	83.02	83.77	38	86.48	87.23	37	84.29	85.40	37	88.69	81.88	53	93.21	84.24	57
U.S. Treasury securities	0.17	6.70	28	0	4.72	16	0.03	6.15	28	0.05	6.99	36	0.07	6.96	34
US agency securities (excluding mortgage-backed securities)	0	4.12	11	0	4.01	10	0.25	3.49	32	1.03	4.02	46	1.64	4.42	53
Municipal securities	28.13	8.22	87	32.12	9.83	88	26.39	7.75	88	22.78	9.16	86	20.40	9.31	81
Mortgage-backed securities	51.25	66.54	27	56.53	66.64	34	66.38	67.43	46	69.14	65.45	52	71.03	65.34	56
Asset-backed securities	12.55	2.50	90	2.82	1.91	72	0.26	1.66	58	0.41	2.05	61	0.58	1.74	63
Other debt securities	5.76	3.08	80	5.45	3.01	76	3.20	2.94	69	3.46	2.79	70	3.52	2.57	71
Mutual funds and equity securities	2.13	0.29	95	3.07	0.35	97	3.49	0.40	96	3.11	0.42	96	2.76	0.51	92
Debt securities 1 year or less	15.91	7.78	81	6.40	10.55	41	1.15	11.86	8	1.59	11.91	14	1.43	11.79	13
Debt securities 1 to 5 years	1.35	18.25	8	28.05	17.03	75	34.47	17.94	79	2.17	19.18	16	7.86	18.80	36
Debt securities over 5 years	80.49	71.11	64	62.35	69.86	34	60.89	66.02	36	93.13	64.73	89	87.95	64.73	80
Pledged securities	29.42	32.26	48	14.29	35.67	24	24.24	30.57	46	20.75	33.30	40	24.34	34.58	39
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	-46.02	27.98	3	867.64	183.32	93	-22	26.69	17	30.44	6.77	78	84.77	19.19	85
Investment securities	36.92	31.36	62	37.14	23.62	75	7.45	11.75	55	-1.59	9.42	26	38.98	8.45	89
Core deposits	47.35	16.94	91	46.53	26.88	89	17.91	11.23	75	17.41	7.29	84	15.23	12.19	63
Noncore funding	225.32	-14.79	98	-36	-12.18	22	-3.83	6.59	34	-15.48	10.67	10	47.51	5.59	87

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)	13,702,542	9,716,754	8,651,329	7,794,053	6,004,910
Commit: Secured commercial real estate loans	4,207,340	3,032,649	2,813,021	2,586,981	2,033,526
Commit: Unsecured real estate loans	299,929	326,089	99,771	218,290	114,227
Credit card lines (reported semiannually, June/Dec)	306,285	291,522	302,909	237,312	153,752
Securities underwriting	0	0	0	0	0
Standby letters of credit	196,597	177,960	153,743	190,681	101,430
Commercial and similar letters of credit	1,550	8,913	22,035	199,480	60,536
Securities lent	24,868	29,145	28,906	35,867	42,554
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	476,165,700	0	0	0	0
Written options contracts (interest rate)	3,033,154	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,386,897	1,693,390	865,884	968,053	1,030,402
Futures and forward foreign exchange	177,523	111,618	3,311	47,674	67,002
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)	24.48	22.78	61	26.65	22.01	72	32.25	23.52	80	33.73	24.05	79	29.54	24.03	71
Standby letters of credit	0.35	0.65	40	0.49	0.71	46	0.57	0.84	49	0.83	0.92	58	0.50	0.96	37
Commercial and similar letters of credit	0	0.02	51	0.02	0.02	74	0.08	0.02	88	0.86	0.02	99	0.30	0.03	96
Securities lent	0.04	0.10	84	0.08	0.18	82	0.11	0.40	80	0.16	0.62	80	0.21	0.75	81
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	858.77	46.30	94	4.95	48.62	13	3.24	68.47	13	4.40	65.81	19	5.40	75.35	23
Interest rate contracts	858.46	32.46	95	4.64	34.36	17	3.23	47.31	14	4.19	43.84	20	5.07	53.66	23
Interest rate futures and forward contracts	850.56	3.25	99	0	6.21	12	0	10.67	11	0	11.40	13	0	13.82	13
Written options contracts (interest rate)	5.42	1.41	90	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	2.48	20.49	19	4.64	20.83	24	3.23	28.86	17	4.19	26.74	22	5.07	25.60	29
Foreign exchange contracts	0.32	6.30	69	0.31	6.01	65	0.01	10.12	47	0.21	10.92	56	0.33	9.40	58
Futures and forward foreign exchange contracts	0.32	3.78	70	0.31	3.47	68	0.01	5.23	49	0.21	5.22	59	0.33	4.53	63
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)	37.49	44.98	53	40.14	42.82	65	45.49	45.53	68	49.03	44.93	70	43.44	46.60	59

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	480,763,274	1,805,008	869,195	1,015,727	1,097,404
Interest rate contracts	480,585,751	1,693,390	865,884	968,053	1,030,402
Foreign exchange contracts	177,523	111,618	3,311	47,674	67,002
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	476,343,223	111,618	3,311	47,674	67,002
Written options	3,033,154	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	3,033,154	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	1,386,897	1,693,390	865,884	968,053	1,030,402
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	480,763,274	1,805,008	869,195	1,015,727	1,097,404
Interest rate contracts	480,585,751	1,693,390	865,884	968,053	1,030,402
Foreign exchange contracts	177,523	111,618	3,311	47,674	67,002
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	477,730,122	1,805,008	869,195	1,015,726	1,096,698
One year or less	471,804,223	111,618	153,311	48,321	66,297
Over 1 year to 5 years	5,456,102	1,024,846	23,083	152,875	150,821
Over 5 years	469,797	668,544	692,801	814,530	879,580
Gross negative fair value (absolute value)	93,339	87,500	55,562	25,435	44,534
Gross positive fair value	49,002	4,158	1,877	2,637	3,631
Held for trading	0	0	0	0	0
Non-traded	49,002	4,158	1,877	2,637	3,631
Current credit exposure on risk-based capital derivative contracts	9,458	3,534	1,847	241	806
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	99.96	94.17	50	93.82	94.10	29	99.62	93.44	50	95.31	92.91	40	93.89	92.20	38
Foreign exchange contracts	0.04	3.47	52	6.18	3.49	82	0.38	3.20	55	4.69	3.39	74	6.11	3.53	77
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28
Futures and forwards	99.08	11.16	99	6.18	14.05	47	0.38	13.49	16	4.69	12.78	42	6.11	13.23	44
Written options	0.63	6.28	21	0	8.18	6	0	5.91	6	0	6.60	7	0	6.68	6
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	0.63	5.96	21	0	7.73	7	0	5.10	6	0	5.49	8	0	5.27	7
Purchased options	0	3.27	20	0	3.42	19	0	4.42	18	0	4.19	18	0	4.73	16
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	0	2.87	21	0	2.86	21	0	3.35	18	0	3.20	20	0	3.32	17
Swaps	0.29	74.26	7	93.82	68.76	76	99.62	69.75	90	95.31	70.34	73	93.89	68.94	75
Held for trading	0	40.42	21	0	43.53	19	0	44.16	18	0	46.31	18	0	46.32	17
Interest rate contracts	0	34.15	21	0	36.62	19	0	37.24	18	0	38.40	18	0	37.84	17
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded	100	59.58	78	100	56.47	80	100	55.84	81	100	53.69	81	100	53.68	82
Interest rate contracts	99.96	56.71	71	93.82	53.82	66	99.62	52.22	74	95.31	50.60	69	93.89	51.23	70
Foreign exchange contracts	0.04	0.40	68	6.18	0.46	93	0.38	0.34	78	4.69	0.57	92	6.11	0.60	91
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)	99.37	92.53	65	100	91.48	75	100	93.86	75	100	94.47	70	99.94	95.63	71
One year or less	98.14	27.56	94	6.18	32.05	24	17.64	32.17	44	4.76	32.51	23	6.04	31.96	21
Over 1 year to 5 years	1.13	27.01	12	56.78	27.06	91	2.66	30.45	17	15.05	31.16	27	13.74	31.85	25
Over 5 years	0.10	29.89	11	37.04	29.56	58	79.71	28.09	92	80.19	28.71	94	80.15	29.43	93
Gross negative fair value (absolute value)	0.02	0.98	5	4.85	1.55	96	6.39	0.83	99	2.50	0.72	97	4.06	0.69	99
Gross positive fair value	0.01	1.34	2	0.23	2.23	4	0.22	1.19	6	0.26	0.85	8	0.33	0.71	18
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.04	60	0.03	0.07	48	0.02	0.06	56	0.01	0.06	44	0.02	0.06	60
Gross positive fair value (X)	0.01	0.05	27	0	0.09	7	0	0.07	10	0	0.06	9	0	0.06	16
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)	0.01	0.01	66	0	0.02	24	0	0.01	29	0	0.01	29	0	0.01	44
Current credit exposure (X)	0	0.04	22	0	0.06	16	0	0.05	14	0	0.04	12	0	0.04	14
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	0.02	0.46	20	0.01	0.85	15	0.01	0.73	14	0	0.53	11	0	0.53	14

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	278,954	167,797	152,717	140,050	124,704
Gross losses	11,614	20,358	9,122	16,420	11,004
Write-downs, transfers to loans held-for-sale	0	0	1,396	0	0
Recoveries	5,699	5,907	5,702	6,087	9,100
Net losses	5,915	14,451	3,420	10,333	1,904
Provision for loan and lease losses	-20,450	106,480	18,500	23,000	17,250
Adjustments	0	19,128	0	0	0
Ending balance	252,589	278,954	167,797	152,717	140,050
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	-0.04	-0.09	59	0.34	0.51	28	0.07	0.15	31	0.11	0.14	45	0.09	0.16	32
Provision for loan and lease losses / Average loans and leases	-0.06	-0.16	61	0.44	0.82	24	0.10	0.24	29	0.14	0.24	38	0.12	0.28	28
Provision for loan and lease losses / Net loan and lease losses	-345.73	-105.48	19	736.83	487.86	79	540.94	130.58	96	222.59	134.68	88	905.99	143.18	97
Allowance for loan and lease losses / Total loans and leases not held for sale	0.65	1.23	12	1.03	1.58	16	0.80	0.83	47	0.86	0.90	47	0.93	0.98	44
Allowance for loan and lease losses / Total loans and leases	0.56	1.20	11	1.03	1.55	17	0.79	0.81	49	0.86	0.89	47	0.93	0.96	45
Allowance for loan and lease losses / Net loans and leases losses (X)	42.70	21.39	82	19.30	11.58	80	49.06	8.03	96	14.78	7.54	85	73.56	8.39	97
Allowance for loan and lease losses / Nonaccrual assets	308.69	364.13	55	228.76	299.17	48	301.07	218.72	80	550.41	214.03	90	318.84	178.03	85
ALLL / 90+ days past due + nonaccrual loans and leases	42.72	287.08	4	242.41	244.34	60	301.07	151.73	88	538.87	160.51	93	318.53	136.22	91
Gross loan and lease losses / Average loans and leases	0.03	0.19	11	0.08	0.34	13	0.05	0.28	11	0.10	0.30	26	0.08	0.33	13
Recoveries / Average loans and leases	0.02	0.08	11	0.02	0.07	20	0.03	0.08	25	0.04	0.09	27	0.07	0.09	41
Net losses / Average loans and leases	0.02	0.11	21	0.06	0.27	19	0.02	0.21	11	0.07	0.22	27	0.01	0.24	10
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0.01	0	87	0	0	39	0	0	37
Recoveries / Prior year-end losses	27.99	34.67	49	64.76	33.98	87	34.73	36.22	57	55.32	41.30	76	67.16	33.49	89
Earnings coverage of net loan and lease losses (X)	186.40	39.72	92	50.45	22.91	87	182.08	24.40	93	51.61	21.75	88	246.36	19.67	97
Net Loan and Lease Losses By Type															
Real estate loans	0	0.02	31	0	0.04	27	0	0.01	28	-0.02	0.02	17	-0.04	0.02	6
Real estate loans secured by 1–4 family	0	-0.02	60	0	0.01	35	0.01	0.01	57	0.01	0.01	48	-0.31	0.03	1
Revolving	-0.08	-0.07	28	-0.04	0.01	21	-0.04	0.02	16	-0.38	0.03	6	0.28	0.09	86
Closed-end	0	-0.01	60	0	0	48	0.01	0	66	0.04	0.01	78	-0.45	0.02	1
Commercial real estate loans	0	0.04	22	0	0.07	26	-0.01	0.01	17	-0.03	0.01	13	-0.02	0.01	14
Construction and land development	0	0	47	0	0	43	0	-0.01	76	-0.07	-0.03	24	-0.08	-0.02	19
1–4 family	0	0	57	0	0	59	0	0	55	0	-0.01	41	0	0	62
Other	0	0	43	0	0	35	0	-0.01	78	-0.07	-0.02	16	-0.08	-0.01	15
Multifamily	0	0.01	48	0	0	58	0	0	56	0	0	58	0	-0.01	60
Nonfarm nonresidential	0	0.05	18	0.01	0.11	25	-0.01	0.02	14	-0.02	0.02	14	-0.01	0.03	18
Owner-occupied	0	0.01	26	0	0.02	38	-0.01	0.01	10	-0.01	0.01	16	-0.02	0.01	3
Other	0	0.04	22	0.01	0.08	36	0	0.01	23	-0.01	0.01	14	0.01	0.01	62
Real estate loans secured by farmland	0	0	54	0	0.02	46	0	0.01	48	0	0	50	0	0.01	47
Commercial and industrial loans	0.04	0.17	30	0.19	0.47	30	0.07	0.37	16	0.29	0.31	58	0.13	0.39	32
Loans to individuals	0.02	0.71	3		1.13		0.93	1.17	50	0.52	1.16	31	0.11	1.25	6
Credit card loans		1.84			2.92			3.11			2.92		0	2.92	6
Agricultural loans	0	0.02	48	0	0.19	35	0	0.08	37	0	0.15	38	0	0.18	31
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.03	0.10	52	0	0.15	14	0	0.15	13	0	0.14	20	0	0.15	8

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	143,805	11,177	14,478	16,557	10,142
90+ days past due loans and leases	519,019	0	0	594	43
Nonaccrual loans and leases	72,197	115,074	55,733	27,746	43,925
Total past due and nonaccrual loans and leases	735,021	126,251	70,211	44,897	54,110
Restructured 30–89 days past due	0	0	0	133	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	17,805	28,380	10,597	8,036	10,079
Total restructured loans and leases	17,805	28,380	10,597	8,169	10,079
30–89 days past due loans held for sale	91,265	0	0	0	0
90+ days past due loans held for sale	517,521	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	608,786	0	0	0	0
Restructured loans and leases in compliance	23,157	43,755	34,308	43,781	42,429
Other real estate owned	11,681	1,436	13,850	17,924	28,540
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	9,630	6,870	0	0	0
Total other assets past due and nonaccrual	9,630	6,870	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	0.32	0.32	61	0.04	0.39	3	0.07	0.43	6	0.09	0.44	10	0.07	0.47	8
90+ days past due loans and leases	1.16	0.10	96	0	0.12	9	0	0.15	8	0	0.17	19	0	0.20	12
Nonaccrual loans and leases	0.16	0.46	15	0.43	0.66	33	0.26	0.51	20	0.16	0.54	10	0.29	0.63	16
90+ days past due and nonaccrual loans and leases	1.32	0.62	89	0.43	0.85	23	0.26	0.71	12	0.16	0.75	5	0.29	0.88	10
30–89 days past due restructured	0	0.01	21	0	0.01	16	0	0.01	13	0	0.02	31	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	0.04	0.10	32	0.10	0.13	50	0.05	0.14	32	0.05	0.16	21	0.07	0.20	24
30–89 days past due loans held for sale	0.20	0	97	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	1.16	0	99	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	0.32	0.32	61	0.04	0.40	3	0.07	0.43	6	0.09	0.44	10	0.07	0.47	8
90+ days past due assets	1.16	0.10	96	0	0.12	8	0	0.15	6	0	0.18	17	0	0.20	11
Nonaccrual assets	0.18	0.47	15	0.45	0.67	37	0.26	0.53	20	0.16	0.57	9	0.29	0.64	16
30+ days past due and nonaccrual assets	1.66	0.97	83	0.49	1.29	10	0.33	1.19	6	0.25	1.26	4	0.36	1.39	5
Percent of Total Assets															
90+ days past due and nonaccrual assets	1.07	0.36	93	0.33	0.52	34	0.21	0.44	18	0.12	0.48	10	0.22	0.54	16
90+ days past due and nonaccrual assets + other real estate owned	1.09	0.37	93	0.34	0.55	32	0.26	0.48	22	0.20	0.52	13	0.36	0.59	24
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.19	0.41	20	0.44	0.60	34	0.39	0.53	34	0.39	0.60	29	0.57	0.72	34
Allowance for loan and lease losses	42.38	62.64	35	57.45	66.66	44	61.91	115.41	25	58.66	118.28	21	82.04	129.01	28
Equity capital + allowance for loan and lease losses	2.05	3.60	27	4.34	4.97	44	3.26	4.28	40	3.24	4.79	35	4.85	5.78	43
Tier 1 capital + allowance for loan and lease losses	2.28	4.30	25	4.66	6.05	38	3.53	5.65	29	3.47	6.16	27	5.33	7.35	33
Loans and leases + other real estate owned	0.24	0.71	12	0.59	0.97	27	0.49	0.85	24	0.51	0.96	21	0.76	1.15	27

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	0.55	0.26	84	0.08	0.39	14	0.13	0.38	16	0.15	0.42	17	0.10	0.44	11
	90+ days past due	1.99	0.12	96	0	0.16	14	0	0.16	13	0.01	0.22	29	0	0.26	10
	Nonaccrual	0.16	0.52	19	0.68	0.76	53	0.28	0.46	36	0.13	0.57	12	0.28	0.69	21
Commercial and industrial	30–89 days past due	0	0.24	6	0.01	0.23	6	0	0.31	7	0.01	0.30	7	0.03	0.32	14
	90+ days past due	0	0.04	18	0	0.03	16	0	0.05	14	0	0.05	11	0	0.05	29
	Nonaccrual	0.26	0.57	31	0.34	0.75	27	0.46	0.83	33	0.35	0.76	32	0.55	0.93	37
Individuals	30–89 days past due	0	0.63	6	0.77	0.83	53	0	0.83	5	0	0.84	5	1.76	0.97	84
	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	0.60	0.17	89	1.29	0.28	91	0	0.17	11	1.68	0.23	94	0.49	0.24	80
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	0.07	30	0	0.17	28	0	0.24	26	0	0.17	27	0	0.17	25
	90+ days past due	0	0	42	0	0	44	0	0	42	0	0	43	0	0	41
	Nonaccrual	0	0.70	27	0	0.49	24	0	0.67	22	0	0.75	23	0	0.96	20
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	0.05	0.17	43	0.01	0.20	34
	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	0.02	0.09	53	0.07	0.15	56	0	0.13	15	0	0.14	17	0	0.10	37

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	0.96	0.46	86	0.43	0.65	40	0.42	0.67	34	0.83	0.71	64	1.88	0.74	92
	90+ days past due	3.48	0.24	95	0	0.33	16	0	0.31	14	0	0.46	14	0	0.49	12
	Nonaccrual	0.10	0.71	8	0.47	0.89	28	0.26	0.73	15	0.99	0.86	65	1.91	0.97	84
Revolving	30–89 days past due	0	0.28	9	0	0.48	5	0.15	0.45	19	0	0.50	5	2.05	0.61	93
	90+ days past due	0	0.02	35	0	0.03	30	0	0.05	24	0	0.05	25	0	0.07	22
	Nonaccrual	0	1.18	6	0.01	1.13	11	0.67	1	51	4.90	1.17	91	4.28	1.17	88
Closed-end	30–89 days past due	0.99	0.49	85	0.49	0.65	48	0.44	0.70	38	0.90	0.75	67	1.84	0.79	88
	90+ days past due	3.58	0.26	94	0	0.38	17	0	0.35	16	0	0.53	16	0	0.57	13
	Nonaccrual	0.10	0.67	9	0.53	0.87	36	0.22	0.70	15	0.70	0.84	47	1.35	0.96	69
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	0.04	6	0.02	0.04	39	0	0.06	6	0	0.07	8
Commercial real estate	30–89 days past due	0	0.15	3	0	0.26	4	0.06	0.18	29	0.05	0.17	19	0	0.18	6
	90+ days past due	0	0.01	28	0	0.02	23	0	0.03	19	0.01	0.03	53	0	0.04	16
	Nonaccrual	0.24	0.38	47	0.73	0.62	64	0.28	0.23	67	0.01	0.28	10	0.18	0.34	35
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	0.03	0.20	40	0.08	0.41	42	0.11	0.20	55	0.02	0.19	34	0.37	0.24	76
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	0.03	0.16	52	0.08	0.35	49	0.11	0.17	63	0.02	0.15	41	0.37	0.18	82
Multifamily	30–89 days past due	0	0.07	27	0	0.09	22	0	0.08	19	0	0.10	18	0	0.07	21
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual	0.25	0.17	75	0	0.11	20	0	0.05	21	0	0.08	23	0	0.10	16
Nonfarm non-residential	30–89 days past due	0	0.13	6	0	0.23	6	0.07	0.14	35	0.07	0.17	27	0	0.17	6
	90+ days past due	0	0.01	31	0	0.02	26	0	0.03	22	0.01	0.03	58	0	0.04	20
	Nonaccrual	0.32	0.45	50	0.97	0.80	63	0.34	0.28	66	0	0.30	5	0.14	0.38	28
Owner Occupied	30–89 days past due	0	0.04	10	0	0.07	8	0.01	0.07	19	0.07	0.09	46	0	0.07	8
	90+ days past due	0	0	37	0	0	33	0	0.01	26	0.01	0.01	69	0	0.02	23
	Nonaccrual	0.16	0.17	52	0.47	0.27	75	0.06	0.16	30	0	0.17	6	0.03	0.21	20
Other	30–89 days past due	0	0.08	14	0	0.14	11	0.07	0.07	60	0	0.07	8	0	0.09	11
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual	0.16	0.23	49	0.50	0.44	61	0.27	0.10	85	0	0.13	7	0.10	0.14	51
Farmland	30–89 days past due	0	0.10	31	0	0.11	30	0	0.23	23	0	0.25	23	0	0.27	22
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38
	Nonaccrual	0	0.69	23	0	1.13	19	0	0.84	19	0	1.23	19	0	1.07	21
Credit card	30–89 days past due		0.81			0.95			1.19			1.22		6.94	1.08	97
	90+ days past due		0.45			0.63			0.78			0.73		0	0.75	9
	Nonaccrual		0.10			0.05			0.11			0.09		21.53	0.08	98

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,879,403	1,319,798	1,311,423	1,364,651	1,384,377
Retained earnings	2,820,292	2,053,832	1,680,317	1,282,705	848,466
Accumulated other comprehensive income (AOCI)	15,729	92,257	25,008	-33,622	-3,145
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	4,715,424	3,465,887	3,016,748	2,613,734	2,229,698
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	631,340	296,913	297,850	297,537	297,058
Accumulated other comprehensive income-related adjustments	16,417	91,788	21,379	-47,055	-9,496
Other deductions from common equity tier 1 capital	-688	469	3,629	13,432	7,786
Subtotal:	4,068,355	3,076,717	2,693,890	2,349,820	1,934,350
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	4,068,355	3,076,717	2,693,890	2,349,820	1,934,350
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	375,970	81,500	81,500	81,500	81,500
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	375,970	81,500	81,500	81,500	81,500
Less: Additional tier 1 capital deductions	0	0	0	0	2,106
Additional tier 1 capital	375,970	81,500	81,500	81,500	79,394
Tier 1 Capital	4,444,325	3,158,217	2,775,390	2,431,320	2,013,744
Tier 2 Capital					
Tier 2 capital instruments and related surplus	592,312	172,647	305,732	305,131	301,020
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	222,801	282,157	0	0	0
Allowance for loan and lease losses in tier 2 capital	239,545	258,992	176,752	160,905	146,224
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	1,054,658	713,796	482,484	466,036	447,244
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	1,054,658	713,796	482,484	466,036	447,244
Exited advanced approach tier 2 capital					
Total capital	5,498,983	3,872,013	3,257,874	2,897,356	2,460,988
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	57,603,934	34,645,901	26,408,103	22,502,727	19,921,961
Less: Deductions from common equity tier 1 capital	631,340	296,912	297,848	297,536	297,058
Less: Other deductions	-330	-319	-20	392	386
Total assets for leverage ratio	56,972,924	34,349,308	26,110,275	22,204,799	19,624,517
Total risk-weighted assets	44,696,996	31,015,354	25,390,142	21,983,976	18,569,608
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	9.10	12.37	6	9.92	12.35	11	10.61	12.11	27	10.69	12.09	31	10.42	12.16	26
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	9.94	13.11	4	10.18	13.08	3	10.93	12.78	23	11.06	12.85	21	10.84	12.95	17
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	12.30	14.91	7	12.48	15.23	6	12.83	14.36	26	13.18	14.45	33	13.25	14.63	33
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	7.80	8.98	21	9.19	9.13	52	10.63	9.76	75	10.95	9.71	84	10.26	9.53	75
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	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	180,163	176,286	174,046	170,145	167,764	2.20	9.51

	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	0.36	11	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9
Premium income / Insurance activities revenue		2.76			2.84			7.32			4.86			4.64	
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	3.84	12	19	5.13	11.03	27	5.91	11.51	30	6.58	10.22	35	7.79	9.84	43
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	219,065	440,055	309,743	243,870	198,833
Real estate loans	16,576	163,285	168,958	169,348	131,707
Commercial and industrial loans	202,489	276,770	140,785	74,522	67,126
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	219,065	440,055	309,743	243,870	198,833
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	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28
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	-50.22	6.83	6	42.07	-2.40	89	27.01	22.48	76	22.65	7.24	72	816.24	21.19	98
Total selected assets	-50.22	9.48	5	42.07	2.04	86	27.01	12.40	80	22.65	3.24	74	816.24	21.86	97
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	4,378,838	0	0	0	0		
1–4 family residential loans	4,378,838	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Activity as a Percent of Total Assets					
Securitization activities	7.82	0	0	0	0
1–4 family residential loans	7.82	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	38.44				
Home equity lines	0.87				
Credit card receivables	0				
Auto loans and other consumer loans	0.01				
Commercial and industrial loans	22.13				
All other loans and leases	38.55				

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	0				
1–4 family residential loans	0				
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0				
Seller's interest carried as securities and loans	0				
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	23.79	0	0	0	0

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change 1-Year	Percent Change 5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	79,199	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	79,199	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	2,899	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	2,899	0	0	0	0		
Total past due securitized assets	82,098	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	221	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	221	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	1.81				
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	1.81				
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.07				
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	0.07				
Total past due securitized assets percent of securitized assets	1.87				
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0.01				
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0.01				
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.18				
Home equity lines	0				
Credit card receivables					
Commercial and industrial loans	0				
All other loans and leases	0				
Total managed loans past due 30–89 days	0.45				
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	2.77				
Home equity lines	0				
Credit card receivables					
Commercial and industrial loans	0				
All other loans and leases	0				
Total managed loans past due 90+ days	1.06				
Total Past Due Managed Assets	1.52				
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0				
Home equity lines	-0.08				
Credit card receivables					
Commercial and industrial loans	0.04				
All other loans and leases	0.01				
Net Losses on Managed Assets Percent of Total Managed Assets	0.01				

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	50,000	160,000	130,000	150,000	70,000	-68.75	
Dividends	50,000	160,000	130,000	150,000	70,000	-68.75	
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	4,000	2,116	27,264		-100.00
Dividends	0	0	4,000	2,116	27,264		-100.00
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	50,000	160,000	134,000	152,116	97,264	-68.75	290.78
Securities gains (losses)	-93	0	0	-1,031	555		
Other operating income	16,566	7,504	5,455	5,507	4,462	120.76	251.57
Total operating income	66,473	167,504	139,455	156,592	102,281	-60.32	258.04
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	16,721	7,667	10,283	9,791	8,083	118.09	321.93
Other expenses	34,605	22,670	23,814	23,183	19,669	52.65	122.58
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	51,326	30,337	34,097	32,974	27,752	69.19	216.91
Income (loss) before taxes	15,279	137,479	107,833	122,808	74,529	-88.89	544.68
Applicable income taxes (credit)	-7,354	-4,505	-5,628	-10,436	-5,229		
Extraordinary items					0		
Income before undistributed income of subsidiaries	22,633	141,984	113,461	133,244	79,758	-84.06	234.41
Equity in undistributed income of subsidiaries	876,557	364,657	385,710	302,544	245,734	140.38	246.42
Bank subsidiaries	859,865	364,450	391,974	313,490	272,840	135.93	224.07
Nonbank subsidiaries	16,692	207	-6,264	-10,946	-27,106	7963.77	
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	899,190	506,641	499,171	435,788	325,492	77.48	246.11
Memoranda							
Bank net income	909,865	524,450	521,974	463,490	342,840	73.49	242.92
Nonbank net income	16,692	207	-2,264	-8,830	158	7963.77	3285.80
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	5,436,746	96.33	3,497,462	95.25	3,066,577	93.66	2,592,022	2,302,350	55.45	171.13
Common and preferred stock	5,433,646	96.28	3,493,480	95.14	3,063,470	93.57	2,589,122	2,299,589	55.54	171.20
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	3,100	0.05	3,982	0.11	3,107	0.09	2,900	2,761	-22.15	85.07
Investment in nonbank subsidiaries	66,562	1.18	49,872	1.36	52,337	1.60	58,924	69,034	33.47	44.26
Common and preferred stock	66,562	1.18	49,872	1.36	52,337	1.60	58,924	69,034	33.47	44.26
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	42,002	0.74	54,925	1.50	59,890	1.83	66,278	34,698	-23.53	21.53
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	78,971	1.40	55,397	1.51	75,815	2.32	115,652	56,546	42.55	595.41
Cash and due from unrelated depository institution	69	0	70	0	70	0	69	8	-1.43	27.78
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	19,363	0.34	14,084	0.38	19,381	0.59	24,306	21,617	37.48	-31.87
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	5,643,713	100.00	3,671,810	100.00	3,274,070	100.00	2,857,251	2,484,253	53.70	165.49
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	592,312	10.50	172,647	4.70	167,634	5.12	150,319	158,696	243.08	282.93
Other liabilities	7,509	0.13	6,445	0.18	14,557	0.44	31,612	27,265	16.51	-56.06
Balance due to subsidiaries and related institutions	81,239	1.44	79,224	2.16	75,131	2.29	61,587	68,594	2.54	30.06
Total liabilities	681,060	12.07	258,316	7.04	257,322	7.86	243,518	254,555	163.65	190.77
Equity Capital	4,962,653	87.93	3,413,494	92.96	3,016,748	92.14	2,613,733	2,229,698	45.38	162.36
Perpetual preferred stock (income surplus)	294,470	5.22	0	0	0	0	0	0		
Common stock	10	0	10	0	10	0	10	10	0.00	0.00
Common surplus	1,966,173	34.84	1,390,923	37.88	1,374,141	41.97	1,417,724	1,424,540	41.36	40.43
Retained earnings	2,773,051	49.14	2,001,439	54.51	1,680,317	51.32	1,282,705	848,466	38.55	430.79
Accumulated other comprehensive income	15,729	0.28	92,257	2.51	25,008	0.76	-33,623	-3,145	-82.95	
Other equity capital components	-86,780	-1.54	-71,135	-1.94	-62,728	-1.92	-53,083	-40,173		
Total liabilities and equity capital	5,643,713	100.00	3,671,810	100.00	3,274,070	100.00	2,857,251	2,484,253	53.70	165.49
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	80,711	1.43	78,868	2.15	74,366	2.27	61,057	68,297	2.34	29.84
Notes payable to subsidiaries that issued TPS	81,500	1.44	81,500	2.22	81,500	2.49	81,500	81,500	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	528	0.01	357	0.01	0	0	0	0	47.90	
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	22.31	11.94	96	16.08	7.29	94	17.63	9.68	95	18.08	10.40	96	15.66	7.61	96
Bank net income / Average equity investment in banks	20.47	11.80	93	16.34	7.45	94	18.43	10.51	91	18.96	11.19	92	15.92	8.74	89
Nonbank net income / Average equity investment in nonbanks	27.71	13.12	79	0.41	9.75	22	-3.96	7.89	9	-13.65	7.10	4	0.40	4.73	29
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	101.19	96.79	48	103.52	88.16	55	104.57	82.22	64	106.36	82.56	75	105.33	80.64	67
Nonbank net income / Parent net income	1.86	3.40	63	0.04	3.59	32		5.93			3.78		0.05	7.76	25
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
Leverage															
Total liabilities / Equity capital	13.72	16.81	54	7.57	20.06	27	8.53	20.43	36	9.32	20.88	42	11.42	19.94	49
Total debt / Equity capital	11.94	11.71	66	5.06	14.41	34	5.56	14.31	44	5.75	14.69	47	7.12	13.95	49
Total debt + notes payable to subs that issued TPS / Equity capital	13.58	13.63	59	7.45	16.67	29	8.26	16.36	44	8.87	17.10	46	10.77	16.10	52
Total debt + Loans guaranteed for affiliate / Equity capital	11.94	11.77	65	5.06	14.68	33	5.56	14.56	43	5.75	15.14	46	7.12	14.35	49
Total debt / Equity capital – excess over fair value	11.94	11.81	66	5.06	14.52	34	5.56	14.51	44	5.75	14.81	47	7.12	14.10	49
Long-term debt / Equity capital	11.94	10.95	67	5.06	13.56	35	5.56	13.04	45	5.75	13.37	47	7.12	12.69	49
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	0.01	0.06	83	0.01	0.06	84	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	35.45	39.86	40	31.47	34.67	44	42.59	28.44	63	41.70	28.63	65	42.11	26.93	68
Double Leverage															
Equity investment in subs / Equity capital	110.83	103.22	84	103.80	102.81	58	103.28	103.22	54	101.31	103.10	46	106.23	102.10	69
Total investment in subs / Equity capital	110.89	108.40	75	103.92	110.16	44	103.39	111.07	39	101.42	112.48	32	106.35	111.30	52
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.60	0.29	74	0.26	0.47	46	0.20	0.36	47	0.08	0.35	41	0.43	0.52	56
Equity investment in subs – equity cap / Net income-div (X)	0.70	1.05	51	0.32	1.82	13	0.22	1.22	17	0.08	1.22	8	0.43	2.64	14
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	42.84	152.85	8	132.93	136.59	57	173.18	177.68	56	506.54	162.34	96	387.40	141.81	98
Cash from ops + noncash items + op expense / Op expense + dividend	44.82	154.48	10	139.24	147.24	56	187.65	190.27	54	486.23	174.91	96	448.37	148.20	97
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	107.46	98.54	63	86.68	134.08	19	56.71	116.34	11	279.44	103.19	96	262.67	92.33	94
Pretax operating income + interest expense / Interest expense	191.38	1,835.33	11	1,893.13	2,016.32	72	1,148.65	1,968.54	44	1,354.29	2,898.75	58	1,022.05	1,909.25	57
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	179.99	1,770.77	9	1,394.89	1,539.23	67	841.32	1,632.83	36	987.98	1,369.37	50	759.32	1,547.94	40
Dividends + interest from subsidiaries / Interest expense + dividends	34.65	174.12	9	146.92	150.43	57	217.49	210.80	60	1,553.63	188.90	99	1,203.32	172.51	99
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)	224.85	47.61	90	1,419.16	35.64	96		57.11			33.93			24.63	
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.59	3.44	48	2.27	3.85	48	2.69	2.64	59	4.28	2.61	67	1.58	3.24	45
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	0.57	1.76	74	0.87	2.66	75	0.80	5.62	68	0.90	5.50	68	1.08	5.68	66
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	563.68	66.37	98	71.30	81.10	52	45.24	57.84	44	0	57.26	2	0	68.72	3
Dividends declared / Net income	14.19	28.27	22	19.98	42.29	20	10.28	33.08	13	0	27.33	5	0	31.29	5
Net income – dividends / Average equity	19.14	8.62	94	12.86	4.14	93	15.82	6.46	96	18.08	7.33	97	15.66	5.03	98
Percent of Dividends Paid															
Dividends from bank subsidiaries	39.19	155.92	18	158.04	132.17	63	253.26	178.13	74		157.73			130.71	
Dividends from nonbank subsidiaries	0	4.90	22	0	3.41	23	7.79	7.53	75		7.13			12.57	
Dividends from subsidiary holding companies	0	5.91	45	0	4.85	44	0	21.40	42		16.86			18.99	
Dividends from all subsidiaries	39.19	203.53	8	158.04	174.85	55	261.06	260.40	67		215.26			196.35	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	5.50	45.96	14	30.51	60.28	25	24.91	66.55	16	32.36	60.71	22	20.42	59	19
Interest income from bank subsidiaries	0	0.11	24	0	0.36	20	0	0.54	18	0	0.52	18	0	0.76	17
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	5.50	51.33	12	30.51	62.88	22	24.91	69.36	15	32.36	63.43	20	20.42	62.82	18
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	62.63	8	0	56.39	15		82.95			51.40		17,255.70	102.35	98
Interest income from nonbank subsidiaries	0	2.44	31	0	7.38	32		20.25			18.56		0	8.11	24
Management and service fees from nonbank subsidiaries	0	0.37	40	0	0.86	39		1.92			2.96		0	0.85	36
Other income from nonbank subsidiaries	0	0.07	45	0	0.16	46		1.06			0.15		0	0.81	43
Operating income from nonbank subsidiaries	0	87.22	3	0	79.84	8		150.41			99.33		17,255.70	165.35	98
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	75.22	74.16	28	95.52	69.76	55	93.22	67.32	49	95.79	65.18	62	68.44	59.17	40
Interest income from bank subsidiaries	0	0.23	23	0	0.63	20	0	0.80	18	0	0.92	18	0	0.94	17
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	75.22	83.13	23	95.52	82.20	39	93.22	78.80	35	95.79	74.20	44	68.44	69.23	32
Dividends from nonbank subsidiaries	0	3.07	21	0	1.95	23	2.87	2.65	74	1.35	2.57	71	26.66	2.65	93
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	2.87	7.29	66	1.35	7.64	61	26.66	9.99	83
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	13.63	26.38	47	45.68	27.08	73	44.36	28.33	73	40.62	26.53	72	43.04	39.18	73