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

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**BHC Name** AMERIPRISE FINANCIAL, INC.

**City/State** MINNEAPOLIS, MN

## Bank Holding Company Information

Federal Reserve District: 9
Consolidated Assets ($000): 175,983,452
Peer Group Number: 9 Number in Peer Group: _____
Number of Bank Subsidiaries: _____

| 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:

AMERIPRISE FINANCIAL, INC.
707 2ND AVENUE SOUTH

MINNEAPOLIS, MN 55402

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# Summary Ratios

| | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|---|---|---|---|---|---|
| Average assets ($000) | 167,806,452 | 153,016,381 | 147,122,047 | | |
| Net income ($000) | 2,760,448 | 1,533,630 | 1,892,656 | | |
| Number of BHCs in peer group | | | 125 | | |

| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # | Pct | BHC | Peer # | Pct |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Earnings and Profitability:** | | | | | | | | | | | | | | | |
| **Percent of Average Assets** | | | | | | | | | | | | | | | |
| Net interest income (tax equivalent) | 0.55 | | | 0.73 | | | 0.87 | 3.01 | 5 | | | | | | |
| + Non-interest income | 6.96 | | | 6.95 | | | 7.81 | 1.32 | 98 | | | | | | |
| – Overhead expense | 5.88 | | | 6.47 | | | 7.15 | 2.69 | 97 | | | | | | |
| – Provision for credit losses | -0.01 | | | 0.03 | | | 0 | 0.15 | 10 | | | | | | |
| + Securities gains (losses) | 0.35 | | | 0.01 | | | 0 | 0.01 | 15 | | | | | | |
| + Other tax equivalent adjustments | 0 | | | 0 | | | 0 | 0 | 85 | | | | | | |
| = Pretax net operating income (tax equivalent) | 2 | | | 1.20 | | | 1.52 | 1.56 | 45 | | | | | | |
| Net operating income | 1.65 | | | 1 | | | 1.29 | 1.19 | 56 | | | | | | |
| Net income | 1.65 | | | 1 | | | 1.29 | 1.19 | 56 | | | | | | |
| Net income (Subchapter S adjusted) | | | | | | | | 1.17 | | | | | | | |
| **Percent of Average Earning Assets** | | | | | | | | | | | | | | | |
| Interest income (tax equivalent) | 2.36 | | | 2.80 | | | 3.74 | 4.41 | 12 | | | | | | |
| Interest expense | 0.43 | | | 0.48 | | | 0.85 | 1.08 | 34 | | | | | | |
| Net interest income (tax equivalent) | 1.92 | | | 2.32 | | | 2.89 | 3.33 | 26 | | | | | | |
| **Losses, Allowance, and Past Due + Nonaccrual** | | | | | | | | | | | | | | | |
| Net loan and lease losses / Average loans and leases | 0.10 | | | 0.11 | | | 0.05 | 0.21 | 23 | | | | | | |
| Earnings coverage of net loan and lease losses (X) | 385.08 | | | 224.92 | | | 643.98 | 24.40 | 97 | | | | | | |
| Allowance for loan and lease losses / Total loans and leases not held-for-sale | 0.65 | | | 0.86 | | | 0.69 | 0.83 | 37 | | | | | | |
| Allowance for loan and lease losses / Total loans and leases | 0.65 | | | 0.86 | | | 0.69 | 0.81 | 38 | | | | | | |
| Nonaccrual loans and leases + OREO / Total loans and leases + OREO | 0.29 | | | 0.55 | | | 0.92 | 0.57 | 84 | | | | | | |
| 30–89 days past due loans and leases / Total loans and leases | 0.01 | | | 0.01 | | | 0.01 | 0.43 | 2 | | | | | | |
| **Liquidity and Funding** | | | | | | | | | | | | | | | |
| Net noncore funding dependence | -48.38 | | | -44.04 | | | -39.35 | 14.45 | 1 | | | | | | |
| Net short-term noncore funding dependence | -64.42 | | | -58.96 | | | -53.46 | 3.38 | 5 | | | | | | |
| Net loans and leases / Total assets | 4.38 | | | 4.90 | | | 4.89 | 63.77 | 0 | | | | | | |
| **Capitalization** | | | | | | | | | | | | | | | |
| Tier 1 leverage ratio | 0 | | | 0 | | | 0 | 9.76 | 1 | | | | | | |
| Holding company equity capital / Total assets | 3.23 | | | 3.54 | | | 3.77 | 12.43 | 0 | | | | | | |
| Total equity capital (including minority interest) / Total assets | 3.23 | | | 3.54 | | | 3.77 | 12.57 | 0 | | | | | | |
| Common equity tier 1 capital / Total risk-weighted assets | | | | | | | | 12.17 | | | | | | | |
| Net loans and leases / Equity capital (X) | 1.36 | | | 1.39 | | | 1.30 | 5.21 | 3 | | | | | | |
| Cash dividends / Net income | 19.09 | | | 33.41 | | | 27.33 | 33.12 | 35 | | | | | | |
| Cash dividends / Net income (Subchapter S adjusted) | | | | | | | | -12.02 | | | | | | | |
| **Growth Rates** | | | | | | | | | | | | | | | |
| Assets | 6.09 | | | 9.24 | | | | 9.26 | | | | | | | |
| Equity capital | -3.08 | | | 2.39 | | | | 10.49 | | | | | | | |
| Net loans and leases | -5.26 | | | 9.51 | | | | 9.10 | | | | | | | |
| Noncore funding | 4.69 | | | 1.02 | | | | 6.59 | | | | | | | |
| **Parent Company Ratios** | | | | | | | | | | | | | | | |
| Short-term debt / Equity capital | 8.96 | | | 0.16 | | | 13.31 | 1.02 | 95 | | | | | | |
| Long-term debt / Equity capital | 40.80 | | | 48.11 | | | 40.74 | 13.04 | 84 | | | | | | |
| Equity investment in subsidiaries / Equity capital | 137.02 | | | 135.23 | | | 129.95 | 103.22 | 96 | | | | | | |
| Cash from ops + noncash items + op expense / Op expense + dividends | 318.70 | | | 209.34 | | | 241.88 | 190.27 | 75 | | | | | | |

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 | 312,534 | 314,829 | 359,978 | | | -0.73 | |
| Income from lease financing receivables | 0 | 0 | 0 | | | | |
| Fully taxable income on loans and leases | 312,534 | 314,829 | 359,978 | | | -0.73 | |
| Tax-exempt income on loans and leases | 0 | 0 | 0 | | | | |
| Estimated tax benefit on income on loans and leases | 0 | 0 | 0 | | | | |
| Income on loans and leases (tax equivalent) | 312,534 | 314,829 | 359,978 | | | -0.73 | |
| Investment interest income (tax equivalent) | 805,322 | 1,020,436 | 1,236,940 | | | -21.08 | |
| Interest on balances due from depository institutions | 1,730 | 3,752 | 4,139 | | | -53.89 | |
| Interest income on other earning assets | 1,992 | 10,132 | 46,444 | | | -80.34 | |
| Total interest income (tax equivalent) | 1,121,578 | 1,349,149 | 1,647,501 | | | -16.87 | |
| | | | | | | | |
| Interest on time deposits of $250K or more | 0 | 0 | 0 | | | | |
| Interest on time deposits < $250K | 0 | 0 | 0 | | | | |
| Interest on foreign office deposits | 0 | 0 | 0 | | | | |
| Interest on other deposits | 887 | 1,221 | 2,076 | | | -27.35 | |
| Interest on other borrowings and trading liabilities | 205,487 | 229,334 | 372,465 | | | -10.40 | |
| Interest on subordinated debt and mandatory convertible securities | 0 | 0 | 0 | | | | |
| Total interest expense | 206,374 | 230,555 | 374,541 | | | -10.49 | |
| | | | | | | | |
| Net interest income (tax equivalent) | 915,204 | 1,118,594 | 1,272,960 | | | -18.18 | |
| Non-interest income | 11,682,425 | 10,636,501 | 11,497,545 | | | 9.83 | |
| Adjusted operating income (tax equivalent) | 12,597,629 | 11,755,095 | 12,770,505 | | | 7.17 | |
| | | | | | | | |
| Overhead expense | 9,869,593 | 9,894,807 | 10,519,182 | | | -0.25 | |
| Provision for credit losses | -11,680 | 39,518 | 5,466 | | | | |
| Securities gains (losses) | 592,622 | 20,937 | -6,076 | | | 2730.50 | |
| Other tax equivalent adjustments | -1 | 0 | 158 | | | | |
| Pretax net operating income (tax equivalent) | 3,350,184 | 1,832,040 | 2,240,564 | | | 82.87 | |
| | | | | | | | |
| Applicable income taxes | 589,407 | 297,303 | 339,052 | | | 98.25 | |
| Tax equivalent adjustments | 329 | 1,107 | 8,856 | | | -70.28 | |
| Applicable income taxes (tax equivalent) | 589,736 | 298,410 | 347,908 | | | 97.63 | |
| Minority interest | 0 | 0 | 0 | | | | |
| Net income before discontinued operations, net of minority interest | 2,760,448 | 1,533,630 | 1,892,656 | | | 79.99 | |
| Discontinued operations, net of applicable income taxes | 0 | 0 | 0 | | | | |
| Net income attributable to holding company | 2,760,448 | 1,533,630 | 1,892,656 | | | 79.99 | |
| | | | | | | | |
| **Memoranda** | | | | | | | |
| Net income - holding company and noncontrolling (minority) interest | 2,760,448 | 1,533,630 | 1,892,656 | | | 79.99 | |
| Investment securities income (tax equivalent) | 805,322 | 1,020,436 | 1,236,940 | | | -21.08 | |
| US Treasury and agency securities (excluding mortgage-backed securities) | 3,358 | 15,911 | 43,553 | | | -78.90 | |
| Mortgage-backed securities | 248,796 | 338,792 | 392,204 | | | -26.56 | |
| All other securities | 553,168 | 665,733 | 801,183 | | | -16.91 | |
| | | | | | | | |
| Cash dividends declared | 526,938 | 512,390 | 517,184 | | | 2.84 | |
| Common | 526,938 | 512,390 | 517,184 | | | 2.84 | |
| Preferred | 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 # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # | Pct | BHC | Peer # | Pct |
| **Percent of Average Assets** | | | | | | | | | | | | | | | |
| Interest income (tax equivalent) | 0.67 | | | 0.88 | | | 1.12 | 4 | 0 | | | | | | |
| Less: Interest expense | 0.12 | | | 0.15 | | | 0.25 | 0.98 | 3 | | | | | | |
| Equals: Net interest income (tax equivalent) | 0.55 | | | 0.73 | | | 0.87 | 3.01 | 5 | | | | | | |
| Plus: Non-interest income | 6.96 | | | 6.95 | | | 7.81 | 1.32 | 98 | | | | | | |
| Equals: adjusted operating income (tax equivalent) | 7.51 | | | 7.68 | | | 8.68 | 4.41 | 96 | | | | | | |
| Less: Overhead expense | 5.88 | | | 6.47 | | | 7.15 | 2.69 | 97 | | | | | | |
| Less: Provision for credit losses | -0.01 | | | 0.03 | | | 0 | 0.15 | 10 | | | | | | |
| Plus: Realized gains (losses) on held-to-maturities securities | 0 | | | 0 | | | 0 | 0 | 49 | | | | | | |
| Plus: Realized gains (losses) on available-for-sale securities | 0.35 | | | 0.01 | | | 0 | 0.01 | 15 | | | | | | |
| Plus: other tax equivalent adjustments | 0 | | | 0 | | | 0 | 0 | 85 | | | | | | |
| Equals: Pretax net operating income (tax equivalent) | 2 | | | 1.20 | | | 1.52 | 1.56 | 45 | | | | | | |
| Less: Applicable income taxes (tax equivalent) | 0.35 | | | 0.20 | | | 0.24 | 0.36 | 17 | | | | | | |
| Less: Minority interest | 0 | | | 0 | | | 0 | 0 | 36 | | | | | | |
| Equals: Net operating income | 1.65 | | | 1 | | | 1.29 | 1.19 | 56 | | | | | | |
| Plus: Net extraordinary items | 0 | | | 0 | | | 0 | 0 | 50 | | | | | | |
| Equals: Net income | 1.65 | | | 1 | | | 1.29 | 1.19 | 56 | | | | | | |
| Memo: Net income (last four quarters) | 1.65 | | | 1 | | | | 1.19 | | | | | | | |
| Net income–BHC and noncontrolling (minority) interest | 1.65 | | | 1 | | | 1.29 | 1.20 | 56 | | | | | | |
| **Margin Analysis** | | | | | | | | | | | | | | | |
| Average earning assets / Average assets | 28.36 | | | 31.47 | | | 29.92 | 91.05 | 0 | | | | | | |
| Average interest-bearing funds / Average assets | 8.64 | | | 6.87 | | | 5.37 | 65.57 | 0 | | | | | | |
| Interest income (tax equivalent) / Average earning assets | 2.36 | | | 2.80 | | | 3.74 | 4.41 | 12 | | | | | | |
| Interest expense / Average earning assets | 0.43 | | | 0.48 | | | 0.85 | 1.08 | 34 | | | | | | |
| Net interest income (tax equivalent) / Average earning assets | 1.92 | | | 2.32 | | | 2.89 | 3.33 | 26 | | | | | | |
| **Yield or Cost** | | | | | | | | | | | | | | | |
| Total loans and leases (tax equivalent) | 3.72 | | | 4.13 | | | 4.86 | 5.09 | 39 | | | | | | |
| Interest-bearing bank balances | 0.11 | | | 0.28 | | | 0.86 | 2.04 | 11 | | | | | | |
| Federal funds sold and reverse repos | | | | | | | | 2.44 | | | | | | | |
| Trading assets | 0.57 | | | 2.33 | | | 2.93 | 0.99 | 82 | | | | | | |
| Total earning assets | 2.36 | | | 2.80 | | | 3.72 | 4.36 | 12 | | | | | | |
| Investment securities (tax equivalent) | 2.19 | | | 2.68 | | | 3.61 | 2.76 | 95 | | | | | | |
| US Treasury and agency securities (excluding mortgage-backed securities) | 0.15 | | | 0.69 | | | 0.65 | 2.32 | 2 | | | | | | |
| Mortgage-backed securities | 1.62 | | | 2.17 | | | 2.81 | 2.61 | 76 | | | | | | |
| All other securities | 3.17 | | | 3.72 | | | 4.32 | 4.06 | 73 | | | | | | |
| Interest-bearing deposits | 0.01 | | | 0.02 | | | 0.09 | 1.10 | 0 | | | | | | |
| Time deposits of $250K or more | | | | | | | | 1.96 | | | | | | | |
| Time deposits < $250K | | | | | | | | 1.82 | | | | | | | |
| Other domestic deposits | 0.01 | | | 0.02 | | | 0.07 | 0.93 | 0 | | | | | | |
| Foreign deposits | | | | | | | | 1.19 | | | | | | | |
| Federal funds purchased and repos | | | | | | | 2.44 | 1.86 | 77 | | | | | | |
| Other borrowed funds and trading liabilities | 3.38 | | | 3.37 | | | 4.08 | 2.38 | 96 | | | | | | |
| All interest-bearing funds | 1.42 | | | 2.19 | | | 4.74 | 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 | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|---|---|---|---|---|---|
| **Non-interest Income and Expenses** | | | | | |
| Total non-interest income | 11,682,425 | 10,636,501 | 11,497,545 | | |
| Fiduciary activities income | 68,254 | 68,933 | 71,565 | | |
| Service charges on deposit accounts - domestic | 0 | 0 | 0 | | |
| Trading revenue | 249 | 9,789 | 7,731 | | |
| Investment banking fees and commissions | 11,657,309 | 9,505,798 | 9,326,830 | | |
| Insurance activities revenue | -201,991 | 906,907 | 1,814,897 | | |
| Venture capital revenue | 0 | 0 | 0 | | |
| Net servicing fees | 0 | 0 | 0 | | |
| Net securitization income | 0 | 0 | 0 | | |
| Net gains (losses) on sales of loans, OREO, other assets | -5,174 | -2,591 | -624 | | |
| Other non-interest income | 163,778 | 147,665 | 277,146 | | |
| Total overhead expenses | 9,869,593 | 9,894,807 | 10,519,182 | | |
| Personnel expense | 2,270,349 | 2,046,704 | 2,184,458 | | |
| Net occupancy expense | 158,349 | 159,702 | 159,829 | | |
| Goodwill impairment losses | 0 | 0 | 0 | | |
| Amortization expenses and impairment loss (other intangible assets) | 33,866 | 32,250 | 42,208 | | |
| Other operating expenses | 7,407,029 | 7,656,151 | 8,132,687 | | |
| Fee income on mutual funds and annuities | 2,905,366 | 2,319,012 | 2,943,226 | | |
| **Memoranda** | | | | | |
| Assets under management in proprietary mutual funds and annuities | 411,282,014 | 317,290,929 | 281,821,496 | | |
| Number of equivalent employees | 12,927 | 12,294 | 12,393 | | |
| Average personnel expense per employee | 175.63 | 166.48 | 176.27 | | |
| Average assets per employee | 12,981.08 | 12,446.43 | 11,871.38 | | |

| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # | Pct | BHC | Peer # | Pct |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Analysis Ratios** | | | | | | | | | | | | | | | |
| Mutual fund fee income / Non-interest income | 24.87 | | | 21.80 | | | 25.60 | 2.72 | 99 | | | | | | |
| Overhead expenses / Net Interest Income + non-interest income | 78.35 | | | 84.18 | | | 82.43 | 61.29 | 93 | | | | | | |
| **Percent of Average Assets** | | | | | | | | | | | | | | | |
| Total overhead expense | 5.88 | | | 6.47 | | | 7.15 | 2.69 | 97 | | | | | | |
| Personnel expense | 1.35 | | | 1.34 | | | 1.48 | 1.41 | 56 | | | | | | |
| Net occupancy expense | 0.09 | | | 0.10 | | | 0.11 | 0.28 | 4 | | | | | | |
| Other operating expenses | 4.43 | | | 5.02 | | | 5.56 | 0.97 | 99 | | | | | | |
| Overhead less non-interest income | -1.08 | | | -0.48 | | | -0.67 | 1.32 | 2 | | | | | | |
| **Percent of Adjusted Operating Income (Tax Equivalent)** | | | | | | | | | | | | | | | |
| Total overhead expense | 78.34 | | | 84.17 | | | 82.37 | 60.64 | 93 | | | | | | |
| Personnel expense | 18.02 | | | 17.41 | | | 17.11 | 32.39 | 4 | | | | | | |
| Net occupancy expense | 1.26 | | | 1.36 | | | 1.25 | 6.52 | 2 | | | | | | |
| Other operating expenses | 59.07 | | | 65.40 | | | 64.01 | 21.20 | 99 | | | | | | |
| Total non-interest income | 92.74 | | | 90.48 | | | 90.03 | 29.23 | 96 | | | | | | |
| Fiduciary activities income | 0.54 | | | 0.59 | | | 0.56 | 1.97 | 37 | | | | | | |
| Service charges on domestic deposit accounts | 0 | | | 0 | | | 0 | 3.88 | 3 | | | | | | |
| Trading revenue | 0 | | | 0.08 | | | 0.06 | 1.18 | 42 | | | | | | |
| Investment banking fees and commissions | 92.54 | | | 80.87 | | | 73.03 | 3.54 | 99 | | | | | | |
| Insurance activities revenue | -1.60 | | | 7.72 | | | 14.21 | 0.47 | 96 | | | | | | |
| Venture capital revenue | 0 | | | 0 | | | 0 | 0.02 | 42 | | | | | | |
| Net servicing fees | 0 | | | 0 | | | 0 | 0.28 | 21 | | | | | | |
| Net securitization income | 0 | | | 0 | | | 0 | 0.01 | 44 | | | | | | |
| Net gain (loss) - sales of loans, OREO, and other assets | -0.04 | | | -0.02 | | | 0 | 1.86 | 9 | | | | | | |
| Other non-interest income | 1.30 | | | 1.26 | | | 2.17 | 10.04 | 4 | | | | | | |
| Overhead less non-interest income | -14.39 | | | -6.31 | | | -7.66 | 31.06 | 3 | | | | | | |
| Applicable income taxes / Pretax net operating income (tax equivalent) | 17.59 | | | 16.23 | | | 15.13 | 20.56 | 12 | | | | | | |
| Applicable income tax + TE / Pretax net operating income + TE | 17.60 | | | 16.29 | | | 15.53 | 23.23 | 4 | | | | | | |

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 | 1,965,042 | 2,747,157 | 2,797,100 | | | -28.47 | |
| Commercial and industrial loans | 3,305,681 | 3,335,055 | 2,784,426 | | | -0.88 | |
| Loans to individuals | 449,476 | 243,245 | 96,973 | | | 84.78 | |
| Loans to depository institutions and acceptances of other banks | 0 | 0 | 0 | | | | |
| Agricultural loans | 0 | 0 | 0 | | | | |
| Other loans and leases | 2,037,155 | 1,879,957 | 1,801,252 | | | 8.36 | |
| Less: Unearned income | 0 | 0 | 0 | | | | |
| Loans and leases, net of unearned income | 7,757,354 | 8,205,414 | 7,479,751 | | | -5.46 | |
| Less: Allowance for loan and lease losses | 50,455 | 70,879 | 51,327 | | | -28.82 | |
| Net loans and leases | 7,706,899 | 8,134,535 | 7,428,424 | | | -5.26 | |
| Debt securities that reprice or mature in over 1 year | 18,591,492 | 21,872,618 | 20,360,872 | | | -15.00 | |
| Mutual funds and equity securities | 1,676,279 | 1,745,882 | 277,955 | | | -3.99 | |
| Subtotal | 27,974,670 | 31,753,035 | 28,067,251 | | | -11.90 | |
| Interest-bearing bank balances | 2,186,948 | 1,427,980 | 403,538 | | | 53.15 | |
| Federal funds sold and reverse repos | 0 | 0 | 0 | | | | |
| Debt securities that reprice or mature within 1 year | 16,626,118 | 17,598,158 | 15,632,962 | | | -5.52 | |
| Trading assets | 233,746 | 85,087 | 35,012 | | | 174.71 | |
| Total earning assets | 47,029,843 | 50,882,218 | 44,153,870 | | | -7.57 | |
| Non-interest-bearing cash and due from depository institutions | 303,323 | 497,809 | 290,820 | | | -39.07 | |
| Premises, fixed assets, and leases | 597,297 | 522,477 | 521,842 | | | 14.32 | |
| Other real estate owned | 0 | 0 | 0 | | | | |
| Investment in unconsolidated subsidiaries | 243,861 | 297,516 | 389,164 | | | -18.03 | |
| Intangible and other assets | 127,809,128 | 113,687,583 | 106,493,949 | | | 12.42 | |
| Total assets | 175,983,452 | 165,887,603 | 151,849,645 | | | 6.09 | |
| Quarterly average assets | 171,751,225 | 159,781,446 | 148,824,182 | | | 7.49 | |
| Average loans and leases (YTD) | 8,391,966 | 7,621,007 | 7,412,698 | | | 10.12 | |
| **Memoranda** | | | | | | | |
| Loans held-for-sale | 0 | 0 | 0 | | | | |
| Loans not held-for-sale | 7,757,354 | 8,205,414 | 7,479,751 | | | -5.46 | |
| Real estate loans secured by 1–4 family | 48,939 | 21,831 | 0 | | | 124.17 | |
| Commercial real estate loans | 1,916,103 | 2,725,326 | 2,797,100 | | | -29.69 | |
| Construction and land development | 0 | 0 | 0 | | | | |
| Multifamily | 496,005 | 713,284 | 692,246 | | | -30.46 | |
| Nonfarm nonresidential | 1,420,098 | 2,012,042 | 2,104,854 | | | -29.42 | |
| Real estate loans secured by farmland | 0 | 0 | 0 | | | | |
| Total investment securities | 36,902,250 | 41,234,616 | 36,286,896 | | | -10.51 | |
| U.S. Treasury securities | 1,975,458 | 2,655,413 | 1,679,951 | | | -25.61 | |
| US agency securities (excluding mortgage-backed securities) | 132,063 | 136,944 | 83,224 | | | -3.56 | |
| Municipal securities | 1,084,182 | 1,373,266 | 1,360,874 | | | -21.05 | |
| Mortgage-backed securities | 15,937,813 | 16,127,546 | 15,597,992 | | | -1.18 | |
| Asset-backed securities | 3,621,987 | 3,257,490 | 1,922,319 | | | 11.19 | |
| Other debt securities | 12,474,468 | 15,938,075 | 15,364,581 | | | -21.73 | |
| Mutual funds and equity securities | 1,676,279 | 1,745,882 | 277,955 | | | -3.99 | |
| Available-for-sale securities | 35,225,971 | 39,488,734 | 36,008,941 | | | -10.79 | |
| U.S. Treasury securities | 1,975,458 | 2,655,413 | 1,679,951 | | | -25.61 | |
| US agency securities (excluding mortgage-backed securities) | 132,063 | 136,944 | 83,224 | | | -3.56 | |
| Municipal securities | 1,084,182 | 1,373,266 | 1,360,874 | | | -21.05 | |
| Mortgage-backed securities | 15,937,813 | 16,127,546 | 15,597,992 | | | -1.18 | |
| Asset-backed securities | 3,621,987 | 3,257,490 | 1,922,319 | | | 11.19 | |
| Other debt securities | 12,474,468 | 15,938,075 | 15,364,581 | | | -21.73 | |
| Mutual funds and equity securities | 0 | 0 | 0 | | | | |
| Held-to-maturity securities appreciation (depreciation) | | | | | | | |
| Available-for-sale securites appreciation (depreciation) | 1,509,079 | 2,679,142 | 1,796,607 | | | -43.67 | |
| Structured notes, fair value | 0 | 0 | 0 | | | | |
| Pledged securities | 3,154,861 | 3,570,846 | 2,157,433 | | | -11.65 | |

# 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 | 2,615 | 1,704 | 173 | | | 53.46 | |
| NOW, ATS and transaction accounts | 814,453 | 705,355 | 512,962 | | | 15.47 | |
| Time deposits less brokered deposits < $250K | 0 | 0 | 0 | | | | |
| MMDA and other savings accounts | 10,601,580 | 6,697,788 | 3,275,106 | | | 58.28 | |
| Other non-interest-bearing deposits | 0 | 0 | 0 | | | | |
| Core deposits | 11,418,648 | 7,404,847 | 3,788,241 | | | 54.21 | |
| Time deposits of $250K or more | 0 | 0 | 0 | | | | |
| Foreign deposits | 0 | 0 | 0 | | | | |
| Federal funds purchased and repos | 0 | 0 | 0 | | | | |
| Secured federal funds purchased | 0 | 0 | 0 | | | | |
| Commercial paper | 0 | 0 | 0 | | | | |
| Other borrowings w/remaining maturity of 1 year or less | 790,451 | 304,256 | 1,032,255 | | | 159.80 | |
| Other borrowings w/remaining maturity over 1 year | 4,489,254 | 4,738,984 | 3,959,954 | | | -5.27 | |
| Brokered deposits < $250K | 0 | 0 | 0 | | | | |
| Noncore funding | 5,279,705 | 5,043,240 | 4,992,209 | | | 4.69 | |
| Trading liabilities | 12,663 | 5,841 | 10,384 | | | 116.80 | |
| Subordinated notes and debentures + trust preferred securities | 0 | 0 | 0 | | | | |
| Other liabilities | 153,586,608 | 147,567,303 | 137,329,575 | | | 4.08 | |
| Total liabilities | 170,297,624 | 160,021,231 | 146,120,409 | | | 6.42 | |
| **Equity Capital** | | | | | | | |
| Perpetual preferred stock (including surplus) | 0 | 0 | 0 | | | | |
| Common stock | 3,348 | 3,324 | 3,298 | | | 0.72 | |
| Common surplus | 9,220,000 | 8,821,808 | 8,460,996 | | | 4.51 | |
| Retained earnings | 17,526,231 | 15,291,402 | 14,279,055 | | | 14.61 | |
| Accumulated other comprehensive income | 2,208 | 629,048 | 261,847 | | | -99.65 | |
| Other equity capital components | -21,065,959 | -18,879,210 | -17,275,960 | | | | |
| Total holding company equity capital | 5,685,828 | 5,866,372 | 5,729,236 | | | -3.08 | |
| Noncontrolling (minority) interest in subsidiaries | 0 | 0 | 0 | | | | |
| Total equity capital, including minority interest | 5,685,828 | 5,866,372 | 5,729,236 | | | -3.08 | |
| Total liabilities and capital | 175,983,452 | 165,887,603 | 151,849,645 | | | 6.09 | |
| **Memoranda** | | | | | | | |
| Non-interest-bearing deposits | 2,615 | 1,704 | 173 | | | 53.46 | |
| Interest-bearing deposits | 11,416,033 | 7,403,143 | 3,788,068 | | | 54.21 | |
| Total deposits | 11,418,648 | 7,404,847 | 3,788,241 | | | 54.21 | |
| Long-term debt that reprices within 1 year | 2,528,460 | 1,736,275 | 1,509,561 | | | 45.63 | |
| **Changes in Holding Company Equity Capital** | | | | | | | |
| Equity capital, previous year-end as amended | 5,866,372 | 5,729,236 | 5,587,568 | | | | |
| Accounting restatements | 0 | -8,670 | -5,193 | | | | |
| Net income | 2,760,448 | 1,533,630 | 1,892,656 | | | | |
| Net sale of new perpetual preferred stock | 0 | 0 | 0 | | | | |
| Net sale of new common stock | 0 | 0 | 0 | | | | |
| Sale of treasury stock | 0 | 0 | 0 | | | | |
| Less: Purchase of treasury stock | 2,222,008 | 1,647,140 | 2,039,083 | | | | |
| Changes incident to business combinations | 0 | 0 | 0 | | | | |
| Less: Dividends declared | 526,938 | 512,390 | 517,184 | | | | |
| Change in other comprehensive income | -626,839 | 367,201 | 553,174 | | | | |
| Changes in debit to ESOP liability | 0 | 0 | 0 | | | | |
| Other adjustments to equity capital | 434,793 | 404,505 | 257,298 | | | | |
| Holding company equity capital, ending balance | 5,685,828 | 5,866,372 | 5,729,236 | | | | |

# Percent Composition of Assets

| | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | | 12/31/2018 | | | 12/31/2017 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # | Pct | BHC | Peer # | Pct |
| **Percent of Total Assets** | | | | | | | | | | | | | | | |
| Real estate loans | 1.12 | | | 1.66 | | | 1.84 | 37.78 | 5 | | | | | | |
| Commercial and industrial loans | 1.88 | | | 2.01 | | | 1.83 | 12.02 | 7 | | | | | | |
| Loans to individuals | 0.26 | | | 0.15 | | | 0.06 | 4.20 | 9 | | | | | | |
| Loans to depository institutions and acceptances of other banks | 0 | | | 0 | | | 0 | 0.04 | 29 | | | | | | |
| Agricultural loans | 0 | | | 0 | | | 0 | 0.24 | 11 | | | | | | |
| Other loans and leases | 1.16 | | | 1.13 | | | 1.19 | 5.01 | 16 | | | | | | |
| Net loans and leases | 4.38 | | | 4.90 | | | 4.89 | 63.77 | 0 | | | | | | |
| Debt securities over 1 year | 10.56 | | | 13.19 | | | 13.41 | 14.60 | 50 | | | | | | |
| Mutual funds and equity securities | 0.95 | | | 1.05 | | | 0.18 | 0.06 | 84 | | | | | | |
| Subtotal | 15.90 | | | 19.14 | | | 18.48 | 79.65 | 3 | | | | | | |
| Interest-bearing bank balances | 1.24 | | | 0.86 | | | 0.27 | 3.06 | 5 | | | | | | |
| Federal funds sold and reverse repos | 0 | | | 0 | | | 0 | 1.57 | 25 | | | | | | |
| Debt securities 1 year or less | 9.45 | | | 10.61 | | | 10.30 | 1.91 | 94 | | | | | | |
| Trading assets | 0.13 | | | 0.05 | | | 0.02 | 1.19 | 36 | | | | | | |
| Total earning assets | 26.72 | | | 30.67 | | | 29.08 | 89.53 | 0 | | | | | | |
| Non-interest cash and due from depository institutions | 0.17 | | | 0.30 | | | 0.19 | 1.14 | 3 | | | | | | |
| | | | | | | | | | | | | | | | |
| Other real estate owned | 0 | | | 0 | | | 0 | 0.03 | 4 | | | | | | |
| All other assets | 73.10 | | | 69.03 | | | 70.73 | 9.27 | 99 | | | | | | |
| | | | | | | | | | | | | | | | |
| **Memoranda** | | | | | | | | | | | | | | | |
| Short-term investments | 10.69 | | | 11.47 | | | 10.56 | 7.63 | 73 | | | | | | |
| U.S. Treasury securities | 1.12 | | | 1.60 | | | 1.11 | 1.03 | 66 | | | | | | |
| US agency securities (excluding mortgage-backed securities) | 0.08 | | | 0.08 | | | 0.05 | 0.54 | 37 | | | | | | |
| Municipal securities | 0.62 | | | 0.83 | | | 0.90 | 1.34 | 53 | | | | | | |
| Mortgage-backed securities | 9.06 | | | 9.72 | | | 10.27 | 11.44 | 43 | | | | | | |
| Asset-backed securities | 2.06 | | | 1.96 | | | 1.27 | 0.28 | 86 | | | | | | |
| Other debt securities | 7.09 | | | 9.61 | | | 10.12 | 0.39 | 98 | | | | | | |
| Loans held-for-sale | 0 | | | 0 | | | 0 | 0.39 | 7 | | | | | | |
| Loans held for investment | 4.41 | | | 4.95 | | | 4.93 | 63.50 | 0 | | | | | | |
| Real estate loans secured by 1–4 family | 0.03 | | | 0.01 | | | 0 | 13.29 | 2 | | | | | | |
| Revolving | 0 | | | 0 | | | 0 | 2.07 | 3 | | | | | | |
| Closed-end, secured by first liens | 0.03 | | | 0.01 | | | 0 | 10.69 | 2 | | | | | | |
| Closed-end, secured by junior liens | 0 | | | 0 | | | 0 | 0.28 | 3 | | | | | | |
| Commercial real estate loans | 1.09 | | | 1.64 | | | 1.84 | 22.23 | 11 | | | | | | |
| Construction and land development | 0 | | | 0 | | | 0 | 3.44 | 3 | | | | | | |
| Multifamily | 0.28 | | | 0.43 | | | 0.46 | 3.01 | 13 | | | | | | |
| Nonfarm nonresidential | 0.81 | | | 1.21 | | | 1.39 | 14.69 | 11 | | | | | | |
| Real estate loans secured by farmland | 0 | | | 0 | | | 0 | 0.36 | 9 | | | | | | |

# 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 # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # | Pct | BHC | Peer # | Pct |
| **Loan Mix, Percent of Gross Loans and Leases** | | | | | | | | | | | | | | | |
| Real estate loans | 25.33 | | | 33.48 | | | 37.40 | 57.46 | 21 | | | | | | |
| Real estate loans secured by 1–4 family | 0.63 | | | 0.27 | | | 0 | 20.75 | 2 | | | | | | |
| Revolving | 0 | | | 0 | | | 0 | 3.15 | 3 | | | | | | |
| Closed-end | 0.63 | | | 0.27 | | | 0 | 17.39 | 2 | | | | | | |
| Commercial real estate loans | 24.70 | | | 33.21 | | | 37.40 | 33.52 | 50 | | | | | | |
| Construction and land development | 0 | | | 0 | | | 0 | 5.09 | 3 | | | | | | |
| 1–4 family | 0 | | | 0 | | | 0 | 0.94 | 7 | | | | | | |
| Other | 0 | | | 0 | | | 0 | 4.02 | 3 | | | | | | |
| Multifamily | 6.39 | | | 8.69 | | | 9.25 | 4.69 | 87 | | | | | | |
| Nonfarm nonresidential | 18.31 | | | 24.52 | | | 28.14 | 22.15 | 65 | | | | | | |
| Owner-occupied | 0 | | | 0 | | | 0 | 7.72 | 3 | | | | | | |
| Other | 18.31 | | | 24.52 | | | 28.14 | 14.34 | 93 | | | | | | |
| Real estate loans secured by farmland | 0 | | | 0 | | | 0 | 0.55 | 9 | | | | | | |
| Loans to depository institutions and acceptances of other banks | 0 | | | 0 | | | 0 | 0.11 | 29 | | | | | | |
| Commercial and industrial loans | 42.61 | | | 40.64 | | | 37.23 | 19.53 | 87 | | | | | | |
| Loans to individuals | 5.79 | | | 2.96 | | | 1.30 | 7.13 | 29 | | | | | | |
| Credit card loans | 1.25 | | | 1.15 | | | 1.28 | 0.81 | 78 | | | | | | |
| Agricultural loans | 0 | | | 0 | | | 0 | 0.37 | 11 | | | | | | |
| Other loans and leases | 26.26 | | | 22.91 | | | 24.08 | 9.85 | 88 | | | | | | |
| **Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)** | | | | | | | | | | | | | | | |
| Real estate loans | | | | | | | | 391.26 | | | | | | | |
| Real estate loans secured by 1–4 family | | | | | | | | 138.18 | | | | | | | |
| Revolving | | | | | | | | 21.26 | | | | | | | |
| Closed-end | | | | | | | | 115.20 | | | | | | | |
| Commercial real estate loans | | | | | | | | 229.44 | | | | | | | |
| Construction and land development | | | | | | | | 34.95 | | | | | | | |
| 1–4 family | | | | | | | | 6.61 | | | | | | | |
| Other | | | | | | | | 27.32 | | | | | | | |
| Multifamily | | | | | | | | 31.04 | | | | | | | |
| Nonfarm nonresidential | | | | | | | | 152.10 | | | | | | | |
| Owner-occupied | | | | | | | | 53.07 | | | | | | | |
| Other | | | | | | | | 97.41 | | | | | | | |
| Real estate loans secured by farmland | | | | | | | | 3.60 | | | | | | | |
| Loans to depository institutions and acceptances of other banks | | | | | | | | 0.44 | | | | | | | |
| Commercial and industrial loans | | | | | | | | 122.02 | | | | | | | |
| Loans to individuals | | | | | | | | 43.51 | | | | | | | |
| Credit card loans | | | | | | | | 4.34 | | | | | | | |
| Agricultural loans | | | | | | | | 2.18 | | | | | | | |
| Other loans and leases | | | | | | | | 52.44 | | | | | | | |
| **Supplemental** | | | | | | | | | | | | | | | |
| Non-owner occupied CRE loans / Gross loans | 24.70 | | | 33.21 | | | 37.40 | 26.45 | 76 | | | | | | |
| Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) | | | | | | | | 178.57 | | | | | | | |
| Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) | | | | | | | | 236.10 | | | | | | | |

# Liquidity and Funding

| | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | | 12/31/2018 | | | 12/31/2017 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # | Pct | BHC | Peer # | Pct |
| **Percent of Total Assets** | | | | | | | | | | | | | | | |
| Short-term investments | 10.69 | | | 11.47 | | | 10.56 | 7.63 | 73 | | | | | | |
| Liquid assets | 6.30 | | | 6.89 | | | 7.07 | 22.44 | 3 | | | | | | |
| Investment securities | 20.97 | | | 24.86 | | | 23.90 | 16.99 | 79 | | | | | | |
| Net loans and leases | 4.38 | | | 4.90 | | | 4.89 | 63.77 | 0 | | | | | | |
| Net loans, leases and standby letters of credit | 4.38 | | | 4.90 | | | 4.89 | 64.84 | 0 | | | | | | |
| Core deposits | 6.49 | | | 4.46 | | | 2.49 | 63.09 | 2 | | | | | | |
| Noncore funding | 3 | | | 3.04 | | | 3.29 | 19.36 | 3 | | | | | | |
| Time deposits of $250K or more | 0 | | | 0 | | | 0 | 2.94 | 2 | | | | | | |
| Foreign deposits | 0 | | | 0 | | | 0 | 0.43 | 38 | | | | | | |
| Federal funds purchased and repos | 0 | | | 0 | | | 0 | 1.94 | 9 | | | | | | |
| Secured federal funds purchased | 0 | | | 0 | | | 0 | 0 | 49 | | | | | | |
| Net federal funds purchased (sold) | 0 | | | 0 | | | 0 | 0.48 | 28 | | | | | | |
| Commercial paper | 0 | | | 0 | | | 0 | 0.02 | 45 | | | | | | |
| Other borrowings w/remaining maturity of 1 year or less | 0.45 | | | 0.18 | | | 0.68 | 3.01 | 26 | | | | | | |
| Earning assets that reprice within 1 year | 14.78 | | | 15.11 | | | 14.05 | 39.29 | 2 | | | | | | |
| Interest-bearing liabilities that reprice within 1 year | 6.49 | | | 4.46 | | | 2.49 | 10.19 | 7 | | | | | | |
| Long-term debt that reprices within 1 year | 1.44 | | | 1.05 | | | 0.99 | 0.96 | 71 | | | | | | |
| Net assets that reprice within 1 year | 6.85 | | | 9.60 | | | 10.56 | 26.63 | 11 | | | | | | |
| **Other Liquidity and Funding Ratios** | | | | | | | | | | | | | | | |
| Net noncore funding dependence | -48.38 | | | -44.04 | | | -39.35 | 14.45 | 1 | | | | | | |
| Net short-term noncore funding dependence | -64.42 | | | -58.96 | | | -53.46 | 3.38 | 5 | | | | | | |
| Short-term investment / Short-term noncore funding | 2,380.04 | | | 6,253.33 | | | 1,553.54 | 77.77 | 98 | | | | | | |
| Liquid assets - short-term noncore funding / Nonliquid assets | 6.25 | | | 7.20 | | | 6.88 | 16.97 | 36 | | | | | | |
| Net loans and leases / Total deposits | 67.49 | | | 109.85 | | | 196.09 | 90.31 | 97 | | | | | | |
| Net loans and leases / Core deposits | 67.49 | | | 109.85 | | | 196.09 | 103.93 | 96 | | | | | | |
| Held-to-maturity securities appreciation (depreciation) / Tier 1 capital | | | | | | | | 0.72 | | | | | | | |
| Available-for-sale securities appreciation (depreciation) / Tier 1 capital | | | | | | | | 1.36 | | | | | | | |
| Structured notes appreciation (depreciation) / Tier 1 capital | | | | | | | | 0 | | | | | | | |
| **Percent of Investment Securities** | | | | | | | | | | | | | | | |
| Held-to-maturity securities | 0 | | | 0 | | | 0 | 12.67 | 14 | | | | | | |
| Available-for-sale securities | 95.46 | | | 95.77 | | | 99.23 | 85.40 | 76 | | | | | | |
| U.S. Treasury securities | 5.35 | | | 6.44 | | | 4.63 | 6.15 | 60 | | | | | | |
| US agency securities (excluding mortgage-backed securities) | 0.36 | | | 0.33 | | | 0.23 | 3.49 | 32 | | | | | | |
| Municipal securities | 2.94 | | | 3.33 | | | 3.75 | 7.75 | 49 | | | | | | |
| Mortgage-backed securities | 43.19 | | | 39.11 | | | 42.99 | 67.43 | 17 | | | | | | |
| Asset-backed securities | 9.82 | | | 7.90 | | | 5.30 | 1.66 | 81 | | | | | | |
| Other debt securities | 33.80 | | | 38.65 | | | 42.34 | 2.94 | 96 | | | | | | |
| Mutual funds and equity securities | 4.54 | | | 4.23 | | | 0.77 | 0.40 | 74 | | | | | | |
| Debt securities 1 year or less | 45.05 | | | 42.68 | | | 43.08 | 11.86 | 92 | | | | | | |
| Debt securities 1 to 5 years | 6.41 | | | 13.08 | | | 14.58 | 17.94 | 54 | | | | | | |
| Debt securities over 5 years | 43.97 | | | 39.97 | | | 41.53 | 66.02 | 22 | | | | | | |
| Pledged securities | 8.55 | | | 8.66 | | | 5.95 | 30.57 | 14 | | | | | | |
| Structured notes, fair value | 0 | | | 0 | | | 0 | 0.03 | 42 | | | | | | |
| **Percent Change from Prior Like Quarter** | | | | | | | | | | | | | | | |
| Short-term investments | -1.12 | | | 18.64 | | | | 26.69 | | | | | | | |
| Investment securities | -10.51 | | | 13.64 | | | | 11.75 | | | | | | | |
| Core deposits | 54.21 | | | 95.47 | | | | 11.23 | | | | | | | |
| Noncore funding | 4.69 | | | 1.02 | | | | 6.59 | | | | | | | |

# 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) | 1,602,347 | 978,642 | 751,187 | | |
| Commit: Secured commercial real estate loans | 47,521 | 17,570 | 59,636 | | |
| Commit: Unsecured real estate loans | 0 | 0 | 0 | | |
| Credit card lines (reported semiannually, June/Dec) | 612,113 | 579,928 | 630,804 | | |
| Securities underwriting | 0 | 0 | 0 | | |
| Standby letters of credit | 0 | 0 | 0 | | |
| Commercial and similar letters of credit | 0 | 0 | 0 | | |
| Securities lent | 199,039 | 198,926 | 100,814 | | |
| Credit derivatives - notional amount (holding company as guarantor) | 1,716,814 | 2,269,341 | 1,386,250 | | |
| Credit derivatives - notional amount (holding company as beneficiary) | 30,970 | 27,850 | 32,082 | | |
| Credit derivative contracts w/ purchased credit protection-investment grade | 0 | 0 | 0 | | |
| Credit derivative contracts w/ purchased credit protection-noninvest grade | 0 | 0 | 0 | | |
| **Derivative Contracts** | | | | | |
| Interest rate futures and forward contracts | 8,160,900 | 5,317,600 | 2,129,000 | | |
| Written options contracts (interest rate) | 1,470,000 | 1,510,000 | 900,000 | | |
| Purchased options contracts (interest rate) | 3,719,000 | 4,431,000 | 5,097,000 | | |
| Interest rate swaps | 66,118,170 | 66,691,951 | 50,228,199 | | |
| Futures and forward foreign exchange | 874,780 | 1,250,613 | 542,831 | | |
| Written options contracts (foreign exchange) | 44,000 | 259,800 | 625,000 | | |
| Purchased options contracts (foreign exchange) | 1,550,642 | 1,945,092 | 2,337,371 | | |
| Foreign exchange rate swaps | 0 | 0 | 0 | | |
| Commodity and other futures and forward contracts | 2,719,547 | 4,236,095 | 1,520,420 | | |
| Written options contracts (commodity and other) | 18,483,435 | 15,315,581 | 20,085,272 | | |
| Purchased options contracts (commodity and other) | 33,146,412 | 31,246,883 | 34,626,777 | | |
| Commodity and other swaps | 6,828,670 | 6,455,725 | 5,689,766 | | |

| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # | Pct | BHC | Peer # | Pct |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Percent of Total Assets** | | | | | | | | | | | | | | | |
| Loan commitments (reported semiannually, June/Dec) | 0.91 | | | 0.59 | | | 0.49 | 23.52 | 1 | | | | | | |
| Standby letters of credit | 0 | | | 0 | | | 0 | 0.84 | 3 | | | | | | |
| Commercial and similar letters of credit | 0 | | | 0 | | | 0 | 0.02 | 17 | | | | | | |
| Securities lent | 0.11 | | | 0.12 | | | 0.07 | 0.40 | 80 | | | | | | |
| Credit derivatives - notional amount (holding company as guarantor) | 0.98 | | | 1.37 | | | 0.91 | 0.42 | 81 | | | | | | |
| Credit derivatives - notional amount (holding company as beneficiary) | 0.02 | | | 0.02 | | | 0.02 | 0.52 | 61 | | | | | | |
| Credit derivative contracts w/ purchased credit protection-investment grade | 0 | | | 0 | | | 0 | 0.30 | 33 | | | | | | |
| Credit derivative contracts w/ purchased credit protection-noninvest grade | 0 | | | 0 | | | 0 | 0.45 | 34 | | | | | | |
| Derivative contracts | 81.32 | | | 83.59 | | | 81.52 | 68.47 | 80 | | | | | | |
| Interest rate contracts | 45.16 | | | 46.99 | | | 38.43 | 47.31 | 72 | | | | | | |
| Interest rate futures and forward contracts | 4.64 | | | 3.21 | | | 1.40 | 10.67 | 66 | | | | | | |
| Written options contracts (interest rate) | 0.84 | | | 0.91 | | | 0.59 | 2.47 | 53 | | | | | | |
| Purchased options contracts (interest rate) | 2.11 | | | 2.67 | | | 3.36 | 2.65 | 76 | | | | | | |
| Interest rate swaps | 37.57 | | | 40.20 | | | 33.08 | 28.86 | 76 | | | | | | |
| Foreign exchange contracts | 1.40 | | | 2.08 | | | 2.31 | 10.12 | 78 | | | | | | |
| Futures and forward foreign exchange contracts | 0.50 | | | 0.75 | | | 0.36 | 5.23 | 65 | | | | | | |
| Written options contracts (foreign exchange) | 0.03 | | | 0.16 | | | 0.41 | 0.05 | 90 | | | | | | |
| Purchased options contracts (foreign exchange) | 0.88 | | | 1.17 | | | 1.54 | 0.08 | 93 | | | | | | |
| Foreign exchange rate swaps | 0 | | | 0 | | | 0 | 2.03 | 38 | | | | | | |
| Equity, commodity, and other derivative contracts | 34.76 | | | 34.51 | | | 40.78 | 3.32 | 92 | | | | | | |
| Commodity and other futures and forward contracts | 1.55 | | | 2.55 | | | 1 | 0.19 | 90 | | | | | | |
| Written options contracts (commodity and other) | 10.50 | | | 9.23 | | | 13.23 | 0.98 | 92 | | | | | | |
| Purchased options contracts (commodity and other) | 18.83 | | | 18.84 | | | 22.80 | 0.94 | 92 | | | | | | |
| Commodity and other swaps | 3.88 | | | 3.89 | | | 3.75 | 0.38 | 92 | | | | | | |
| **Percent of Average Loans and Leases** | | | | | | | | | | | | | | | |
| Loan commitments (reported semiannually, June/Dec) | 19.09 | | | 12.84 | | | 10.13 | 45.53 | 4 | | | | | | |

# 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 | 143,115,556 | 138,660,340 | 123,781,636 | | |
| Interest rate contracts | 79,468,070 | 77,950,551 | 58,354,199 | | |
| Foreign exchange contracts | 2,469,422 | 3,455,505 | 3,505,202 | | |
| Equity, commodity, and other contracts | 61,178,064 | 57,254,284 | 61,922,235 | | |
| **Derivatives Position** | | | | | |
| Futures and forwards | 11,755,227 | 10,804,308 | 4,192,251 | | |
| Written options | 19,997,435 | 17,085,381 | 21,610,272 | | |
| Exchange-traded | 1,124,230 | 1,240,936 | 0 | | |
| Over-the-counter | 18,873,205 | 15,844,445 | 21,610,272 | | |
| Purchased options | 38,416,054 | 37,622,975 | 42,061,148 | | |
| Exchange-traded | 4,043,055 | 3,964,390 | 1,392,476 | | |
| Over-the-counter | 34,372,999 | 33,658,585 | 40,668,672 | | |
| Swaps | 72,946,840 | 73,147,676 | 55,917,965 | | |
| Held for trading | 0 | 0 | 0 | | |
| Interest rate contracts | 0 | 0 | 0 | | |
| Foreign exchange contracts | 0 | 0 | 0 | | |
| Equity, commodity, and other contracts | 0 | 0 | 0 | | |
| Non-traded | 143,115,556 | 138,660,340 | 123,781,636 | | |
| Interest rate contracts | 79,468,070 | 77,950,551 | 58,354,199 | | |
| Foreign exchange contracts | 2,469,422 | 3,455,505 | 3,505,202 | | |
| Equity, commodity, and other contracts | 61,178,064 | 57,254,284 | 61,922,235 | | |
| Derivative contracts (excluding futures and FX 14 days or less) | 0 | 0 | 0 | | |
| One year or less | 0 | 0 | 0 | | |
| Over 1 year to 5 years | 0 | 0 | 0 | | |
| Over 5 years | 0 | 0 | 0 | | |
| Gross negative fair value (absolute value) | 4,221,812 | 4,310,143 | 3,524,505 | | |
| Gross positive fair value | 5,565,217 | 5,867,645 | 4,356,655 | | |
| Held for trading | 0 | 0 | 0 | | |
| Non-traded | 5,565,217 | 5,867,645 | 4,356,655 | | |
| Current credit exposure on risk-based capital derivative contracts | 0 | 0 | 0 | | |
| Credit losses on derivative contracts | 0 | 0 | 0 | | |
| **Past Due Derivative Instruments Fair Value** | | | | | |
| 30–89 days past due | 0 | 0 | 0 | | |
| 90+ days past due | 0 | 0 | 0 | | |

# Derivatives Analysis

| | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | | 12/31/2018 | | | 12/31/2017 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # | Pct | BHC | Peer # | Pct |
| **Percent of Notional Amount** | | | | | | | | | | | | | | | |
| Interest rate contracts | 55.53 | | | 56.22 | | | 47.14 | 93.44 | 4 | | | | | | |
| Foreign exchange contracts | 1.73 | | | 2.49 | | | 2.83 | 3.20 | 69 | | | | | | |
| Equity, commodity, and other contracts | 42.75 | | | 41.29 | | | 50.03 | 1.64 | 98 | | | | | | |
| | | | | | | | | | | | | | | | |
| Futures and forwards | 8.21 | | | 7.79 | | | 3.39 | 13.49 | 37 | | | | | | |
| Written options | 13.97 | | | 12.32 | | | 17.46 | 5.91 | 87 | | | | | | |
| Exchange-traded | 0.79 | | | 0.89 | | | 0 | 0.15 | 42 | | | | | | |
| Over-the-counter | 13.19 | | | 11.43 | | | 17.46 | 5.10 | 91 | | | | | | |
| Purchased options | 26.84 | | | 27.13 | | | 33.98 | 4.42 | 95 | | | | | | |
| Exchange-traded | 2.83 | | | 2.86 | | | 1.12 | 0.28 | 87 | | | | | | |
| Over-the-counter | 24.02 | | | 24.27 | | | 32.86 | 3.35 | 95 | | | | | | |
| Swaps | 50.97 | | | 52.75 | | | 45.17 | 69.75 | 21 | | | | | | |
| | | | | | | | | | | | | | | | |
| Held for trading | 0 | | | 0 | | | 0 | 44.16 | 18 | | | | | | |
| Interest rate contracts | 0 | | | 0 | | | 0 | 37.24 | 18 | | | | | | |
| Foreign exchange contracts | 0 | | | 0 | | | 0 | 1.60 | 30 | | | | | | |
| Equity, commodity, and other contracts | 0 | | | 0 | | | 0 | 0.83 | 36 | | | | | | |
| | | | | | | | | | | | | | | | |
| Non-traded | 100 | | | 100 | | | 100 | 55.84 | 81 | | | | | | |
| Interest rate contracts | 55.53 | | | 56.22 | | | 47.14 | 52.22 | 51 | | | | | | |
| Foreign exchange contracts | 1.73 | | | 2.49 | | | 2.83 | 0.34 | 91 | | | | | | |
| Equity, commodity, and other contracts | 42.75 | | | 41.29 | | | 50.03 | 0.13 | 99 | | | | | | |
| | | | | | | | | | | | | | | | |
| Derivative contracts (excluding futures and forex 14 days or less) | 0 | | | 0 | | | 0 | 93.86 | 1 | | | | | | |
| One year or less | 0 | | | 0 | | | 0 | 32.17 | 2 | | | | | | |
| Over 1 year to 5 years | 0 | | | 0 | | | 0 | 30.45 | 4 | | | | | | |
| Over 5 years | 0 | | | 0 | | | 0 | 28.09 | 5 | | | | | | |
| Gross negative fair value (absolute value) | 2.95 | | | 3.11 | | | 2.85 | 0.83 | 95 | | | | | | |
| Gross positive fair value | 3.89 | | | 4.23 | | | 3.52 | 1.19 | 95 | | | | | | |
| | | | | | | | | | | | | | | | |
| **Percent of Tier 1 Capital** | | | | | | | | | | | | | | | |
| Gross negative fair value, absolute value (X) | | | | | | | | 0.06 | | | | | | | |
| Gross positive fair value (X) | | | | | | | | 0.07 | | | | | | | |
| Held for trading (X) | | | | | | | | 0.06 | | | | | | | |
| Non-traded (X) | | | | | | | | 0.01 | | | | | | | |
| Current credit exposure (X) | | | | | | | | 0.05 | | | | | | | |
| Credit losses on derivative contracts | | | | | | | | 0 | | | | | | | |
| | | | | | | | | | | | | | | | |
| **Past Due Derivative Instruments Fair Value** | | | | | | | | | | | | | | | |
| 30–89 days past due | | | | | | | | 0 | | | | | | | |
| 90+ days past due | | | | | | | | 0 | | | | | | | |
| | | | | | | | | | | | | | | | |
| **Other Ratios** | | | | | | | | | | | | | | | |
| Current credit exposure / Risk-weighted assets | | | | | | | | 0.73 | | | | | | | |

# 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 | 70,879 | 51,327 | 49,335 | | |
| Gross losses | 9,045 | 8,620 | 4,044 | | |
| Write-downs, transfers to loans held-for-sale | 0 | 0 | 0 | | |
| Recoveries | 376 | 379 | 570 | | |
| Net losses | 8,669 | 8,241 | 3,474 | | |
| | | | | | |
| Provision for loan and lease losses | -11,609 | 22,638 | 5,466 | | |
| Adjustments | -146 | 5,155 | 0 | | |
| Ending balance | 50,455 | 70,879 | 51,327 | | |
| | | | | | |
| Memo: Allocated transfer risk reserve (ATRR) | | | | | |

| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # | Pct | BHC | Peer # | Pct |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Analysis Ratios** | | | | | | | | | | | | | | | |
| Provision for loan and lease losses / Average assets | -0.01 | | | 0.01 | | | 0 | 0.15 | 10 | | | | | | |
| Provision for loan and lease losses / Average loans and leases | -0.14 | | | 0.30 | | | 0.07 | 0.24 | 23 | | | | | | |
| Provision for loan and lease losses / Net loan and lease losses | -133.91 | | | 274.70 | | | 157.34 | 130.58 | 73 | | | | | | |
| | | | | | | | | | | | | | | | |
| Allowance for loan and lease losses / Total loans and leases not held for sale | 0.65 | | | 0.86 | | | 0.69 | 0.83 | 37 | | | | | | |
| Allowance for loan and lease losses / Total loans and leases | 0.65 | | | 0.86 | | | 0.69 | 0.81 | 38 | | | | | | |
| Allowance for loan and lease losses / Net loans and leases losses (X) | 5.82 | | | 8.60 | | | 14.77 | 8.03 | 83 | | | | | | |
| Allowance for loan and lease losses / Nonaccrual assets | 164.41 | | | 112.50 | | | 61.11 | 218.72 | 11 | | | | | | |
| ALLL / 90+ days past due + nonaccrual loans and leases | 222.89 | | | 156.12 | | | 73.51 | 151.73 | 23 | | | | | | |
| | | | | | | | | | | | | | | | |
| Gross loan and lease losses / Average loans and leases | 0.11 | | | 0.11 | | | 0.05 | 0.28 | 14 | | | | | | |
| Recoveries / Average loans and leases | 0 | | | 0 | | | 0.01 | 0.08 | 10 | | | | | | |
| Net losses / Average loans and leases | 0.10 | | | 0.11 | | | 0.05 | 0.21 | 23 | | | | | | |
| Write-downs, transfers to loans held-for-sale / Average loans and leases | 0 | | | 0 | | | 0 | 0 | 40 | | | | | | |
| Recoveries / Prior year-end losses | 4.36 | | | 9.37 | | | | 36.22 | | | | | | | |
| Earnings coverage of net loan and lease losses (X) | 385.08 | | | 224.92 | | | 643.98 | 24.40 | 97 | | | | | | |
| | | | | | | | | | | | | | | | |
| **Net Loan and Lease Losses By Type** | | | | | | | | | | | | | | | |
| Real estate loans | 0 | | | 0 | | | 0 | 0.01 | 38 | | | | | | |
| Real estate loans secured by 1–4 family | 0 | | | 0 | | | | 0.01 | | | | | | | |
| Revolving | | | | | | | | 0.02 | | | | | | | |
| Closed-end | 0 | | | 0 | | | | 0 | | | | | | | |
| Commercial real estate loans | 0 | | | 0 | | | 0 | 0.01 | 38 | | | | | | |
| Construction and land development | | | | | | | | -0.01 | | | | | | | |
| 1–4 family | | | | | | | | 0 | | | | | | | |
| Other | | | | | | | | -0.01 | | | | | | | |
| Multifamily | 0 | | | 0 | | | 0 | 0 | 56 | | | | | | |
| Nonfarm nonresidential | 0 | | | 0 | | | 0 | 0.02 | 38 | | | | | | |
| Owner-occupied | 0 | | | 0 | | | 0 | 0.01 | 45 | | | | | | |
| Other | 0 | | | 0 | | | 0 | 0.01 | 40 | | | | | | |
| Real estate loans secured by farmland | | | | | | | | 0.01 | | | | | | | |
| | | | | | | | | | | | | | | | |
| Commercial and industrial loans | 0.22 | | | 0.17 | | | 0.10 | 0.37 | 20 | | | | | | |
| Loans to individuals | 0.32 | | | 1.05 | | | 0.74 | 1.17 | 42 | | | | | | |
| Credit card loans | 1.45 | | | 2.72 | | | 0.74 | 3.11 | 16 | | | | | | |
| Agricultural loans | | | | | | | | 0.08 | | | | | | | |
| Loans to foreign governments and institutions | | | | | | | | 0 | | | | | | | |
| Other loans and leases | 0 | | | 0 | | | 0 | 0.15 | 22 | | | | | | |

# 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 | 393 | 506 | 1,036 | | |
| 90+ days past due loans and leases | 310 | 351 | 935 | | |
| Nonaccrual loans and leases | 22,327 | 45,049 | 68,889 | | |
| Total past due and nonaccrual loans and leases | 23,030 | 45,906 | 70,860 | | |
| Restructured 30–89 days past due | 22 | 0 | 0 | | |
| Restructured 90+ days past due | 32 | 0 | 0 | | |
| Restructured nonaccrual | 0 | 0 | 0 | | |
| Total restructured loans and leases | 54 | 0 | 0 | | |
| 30–89 days past due loans held for sale | 0 | 0 | 0 | | |
| 90+ days past due loans held for sale | 0 | 0 | 0 | | |
| Nonaccrual loans held for sale | 0 | 0 | 0 | | |
| Total past due and nonaccrual loans held for sale | 0 | 0 | 0 | | |
| Restructured loans and leases in compliance | 7,584 | 3,988 | 940 | | |
| Other real estate owned | 0 | 0 | 0 | | |
| **Other Assets** | | | | | |
| 30–89 days past due | 0 | 0 | 0 | | |
| 90+ days past due | 25,567 | 0 | 0 | | |
| Nonaccrual | 8,362 | 17,957 | 15,106 | | |
| Total other assets past due and nonaccrual | 33,929 | 17,957 | 15,106 | | |

| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # | Pct | BHC | Peer # | Pct |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Percent of Loans and Leases** | | | | | | | | | | | | | | | |
| 30–89 days past due loans and leases | 0.01 | | | 0.01 | | | 0.01 | 0.43 | 2 | | | | | | |
| 90+ days past due loans and leases | 0 | | | 0 | | | 0.01 | 0.15 | 28 | | | | | | |
| Nonaccrual loans and leases | 0.29 | | | 0.55 | | | 0.92 | 0.51 | 87 | | | | | | |
| 90+ days past due and nonaccrual loans and leases | 0.29 | | | 0.55 | | | 0.93 | 0.71 | 73 | | | | | | |
| 30–89 days past due restructured | 0 | | | 0 | | | 0 | 0.01 | 13 | | | | | | |
| 90+ days past due restructured | 0 | | | 0 | | | 0 | 0.01 | 29 | | | | | | |
| Nonaccrual restructured | 0 | | | 0 | | | 0 | 0.14 | 4 | | | | | | |
| 30–89 days past due loans held for sale | 0 | | | 0 | | | 0 | 0 | 38 | | | | | | |
| 90+ days past due loans held for sale | 0 | | | 0 | | | 0 | 0 | 42 | | | | | | |
| Nonaccrual loans held for sale | 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 | 0.01 | | | 0.01 | | | 0.01 | 0.43 | 2 | | | | | | |
| 90+ days past due assets | 0.33 | | | 0 | | | 0.01 | 0.15 | 25 | | | | | | |
| Nonaccrual assets | 0.39 | | | 0.77 | | | 1.12 | 0.53 | 90 | | | | | | |
| 30+ days past due and nonaccrual assets | 0.73 | | | 0.78 | | | 1.15 | 1.19 | 59 | | | | | | |
| **Percent of Total Assets** | | | | | | | | | | | | | | | |
| 90+ days past due and nonaccrual assets | 0.03 | | | 0.04 | | | 0.06 | 0.44 | 3 | | | | | | |
| 90+ days past due and nonaccrual assets + other real estate owned | 0.03 | | | 0.04 | | | 0.06 | 0.48 | 3 | | | | | | |
| **Restructured and Nonaccrual Loans and Leases + OREO as Percent of:** | | | | | | | | | | | | | | | |
| Total assets | 0.02 | | | 0.03 | | | 0.05 | 0.53 | 3 | | | | | | |
| Allowance for loan and lease losses | 59.39 | | | 69.18 | | | 136.05 | 115.41 | 69 | | | | | | |
| Equity capital + allowance for loan and lease losses | 0.52 | | | 0.83 | | | 1.21 | 4.28 | 15 | | | | | | |
| Tier 1 capital + allowance for loan and lease losses | 59.39 | | | 69.18 | | | 136.05 | 5.65 | 98 | | | | | | |
| Loans and leases + other real estate owned | 0.39 | | | 0.60 | | | 0.93 | 0.85 | 57 | | | | | | |

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 # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # | Pct | BHC | Peer # | Pct |
| **30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type** | | | | | | | | | | | | | | | | |
| Real estate | 30–89 days past due | 0 | | | 0 | | | 0 | 0.38 | 2 | | | | | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | 0.16 | 13 | | | | | | |
| | Nonaccrual | 0 | | | 0 | | | 0 | 0.46 | 2 | | | | | | |
| Commercial and industrial | 30–89 days past due | 0 | | | 0 | | | 0 | 0.31 | 5 | | | | | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | 0.05 | 14 | | | | | | |
| | Nonaccrual | 0.68 | | | 1.35 | | | 2.47 | 0.83 | 94 | | | | | | |
| Individuals | 30–89 days past due | 0.08 | | | 0.18 | | | 1.02 | 0.83 | 59 | | | | | | |
| | 90+ days past due | 0.07 | | | 0.14 | | | 0.96 | 0.17 | 91 | | | | | | |
| | Nonaccrual | 0 | | | 0 | | | 0 | 0.17 | 11 | | | | | | |
| Depository institution loans | 30–89 days past due | | | | | | | | 0 | | | | | | | |
| | 90+ days past due | | | | | | | | 0 | | | | | | | |
| | Nonaccrual | | | | | | | | 0 | | | | | | | |
| Agricultural | 30–89 days past due | | | | | | | | 0.24 | | | | | | | |
| | 90+ days past due | | | | | | | | 0 | | | | | | | |
| | Nonaccrual | | | | | | | | 0.67 | | | | | | | |
| Foreign governments | 30–89 days past due | | | | | | | | 0.07 | | | | | | | |
| | 90+ days past due | | | | | | | | 0 | | | | | | | |
| | Nonaccrual | | | | | | | | 0.03 | | | | | | | |
| Other loans and leases | 30–89 days past due | 0 | | | 0 | | | 0 | 0.20 | 14 | | | | | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | 0.01 | 30 | | | | | | |
| | Nonaccrual | 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

| | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | | 12/31/2018 | | | 12/31/2017 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # | Pct | BHC | Peer # | Pct |
| **Memoranda** | | | | | | | | | | | | | | | | |
| 1–4 family | 30–89 days past due | 0 | | | 0 | | | | 0.67 | | | | | | | |
| | 90+ days past due | 0 | | | 0 | | | | 0.31 | | | | | | | |
| | Nonaccrual | 0 | | | 0 | | | | 0.73 | | | | | | | |
| Revolving | 30–89 days past due | | | | | | | | 0.45 | | | | | | | |
| | 90+ days past due | | | | | | | | 0.05 | | | | | | | |
| | Nonaccrual | | | | | | | | 1 | | | | | | | |
| Closed-end | 30–89 days past due | 0 | | | 0 | | | | 0.70 | | | | | | | |
| | 90+ days past due | 0 | | | 0 | | | | 0.35 | | | | | | | |
| | Nonaccrual | 0 | | | 0 | | | | 0.70 | | | | | | | |
| Junior lien | 30–89 days past due | 0 | | | 0 | | | | 0.02 | | | | | | | |
| | 90+ days past due | 0 | | | 0 | | | | 0 | | | | | | | |
| | Nonaccrual | 0 | | | 0 | | | | 0.04 | | | | | | | |
| Commercial real estate | 30–89 days past due | 0 | | | 0 | | | 0 | 0.18 | 4 | | | | | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | 0.03 | 19 | | | | | | |
| | Nonaccrual | 0 | | | 0 | | | 0 | 0.23 | 5 | | | | | | |
| Construction and development | 30–89 days past due | | | | | | | | 0.28 | | | | | | | |
| | 90+ days past due | | | | | | | | 0.02 | | | | | | | |
| | Nonaccrual | | | | | | | | 0.20 | | | | | | | |
| 1–4 family | 30–89 days past due | | | | | | | | 0.06 | | | | | | | |
| | 90+ days past due | | | | | | | | 0 | | | | | | | |
| | Nonaccrual | | | | | | | | 0.02 | | | | | | | |
| Other | 30–89 days past due | | | | | | | | 0.20 | | | | | | | |
| | 90+ days past due | | | | | | | | 0.01 | | | | | | | |
| | Nonaccrual | | | | | | | | 0.17 | | | | | | | |
| Multifamily | 30–89 days past due | 0 | | | 0 | | | 0 | 0.08 | 19 | | | | | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | 0 | 41 | | | | | | |
| | Nonaccrual | 0 | | | 0 | | | 0 | 0.05 | 21 | | | | | | |
| Nonfarm non-residential | 30–89 days past due | 0 | | | 0 | | | 0 | 0.14 | 5 | | | | | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | 0.03 | 22 | | | | | | |
| | Nonaccrual | 0 | | | 0 | | | 0 | 0.28 | 5 | | | | | | |
| Owner Occupied | 30–89 days past due | 0 | | | 0 | | | 0 | 0.07 | 8 | | | | | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | 0.01 | 26 | | | | | | |
| | Nonaccrual | 0 | | | 0 | | | 0 | 0.16 | 7 | | | | | | |
| Other | 30–89 days past due | 0 | | | 0 | | | 0 | 0.07 | 9 | | | | | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | 0.01 | 30 | | | | | | |
| | Nonaccrual | 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 | 0.36 | | | 0.45 | | | 1.03 | 1.19 | 31 | | | | | | |
| | 90+ days past due | 0.32 | | | 0.37 | | | 0.97 | 0.78 | 58 | | | | | | |
| | Nonaccrual | 0 | | | 0 | | | 0 | 0.11 | 35 | | | | | | |

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

# Regulatory Capital Components and Ratios

| Dollar Amount in Thousands | 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 | | | | | |
| Retained earnings | 0 | 0 | 0 | | |
| Accumulated other comprehensive income (AOCI) | | | | | |
| Common equity tier 1 minority interest | | | | | |
| Common equity tier 1 capital before adjustments/deductions | | | | | |
| **Common Equity Tier 1 Capital: Adjustments/Deductions** | | | | | |
| Less: Goodwill, intangible assets, and deferred tax assets | 0 | 0 | 0 | | |
| Accumulated other comprehensive income-related adjustments | 0 | 0 | 0 | | |
| Other deductions from common equity tier 1 capital | 0 | 0 | 0 | | |
| Subtotal: | 0 | 0 | 0 | | |
| Adjustments and deductions for common equity tier 1 capital | 0 | 0 | 0 | | |
| Common equity tier 1 capital | 0 | 0 | 0 | | |
| **Additional Tier 1 Capital** | | | | | |
| Additional tier 1 capital instruments and related surplus | | | | | |
| Non-qualifying capital instruments | | | | | |
| Tier 1 minority interest not included in common equity tier 1 capital | | | | | |
| Additional tier 1 capital before deductions | | | | | |
| Less: Additional tier 1 capital deductions | | | | | |
| Additional tier 1 capital | | | | | |
| **Tier 1 Capital** | | | | | |
| **Tier 2 Capital** | | | | | |
| Tier 2 capital instruments and related surplus | | | | | |
| Non-qualifying capital instruments | | | | | |
| Total capital minority interest not included in tier 1 capital | | | | | |
| Allowance for loan and lease losses in tier 2 capital | | | | | |
| Exited advanced approach eligible credit reserves | | | | | |
| Unrealized gains on AFS preferred stock classified as equity | | | | | |
| Tier 2 capital before deductions | | | | | |
| Exited advanced approach tier 2 capital before deductions | | | | | |
| Less: Tier 2 capital deductions | | | | | |
| Tier 2 capital | | | | | |
| Exited advanced approach tier 2 capital | | | | | |
| Total capital | | | | | |
| Exited advanced approach total capital | | | | | |
| **Total Assets for Capital Ratios** | | | | | |
| Average total consolidated assets, adjusted | 0 | 0 | 0 | | |
| Less: Deductions from common equity tier 1 capital | | | | | |
| Less: Other deductions | | | | | |
| Total assets for leverage ratio | | | | | |
| Total risk-weighted assets | | | | | |
| Exited advanced approach total RWA | | | | | |

| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # | Pct | BHC | Peer # | Pct |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Capital Ratios** | | | | | | | | | | | | | | | |
| Common equity tier 1 capital, column A | 0 | | | 0 | | | 0 | 12.11 | 1 | | | | | | |
| Common equity tier 1 capital, column B | 0 | | | 0 | | | 0 | 0.29 | 46 | | | | | | |
| Tier 1 capital, column A | 0 | | | 0 | | | 0 | 12.78 | 1 | | | | | | |
| Tier 1 capital, column B | 0 | | | 0 | | | 0 | 0.34 | 46 | | | | | | |
| Total capital, column A | 0 | | | 0 | | | 0 | 14.36 | 1 | | | | | | |
| Total capital, column B | 0 | | | 0 | | | 0 | 0.38 | 46 | | | | | | |
| Tier 1 leverage | 0 | | | 0 | | | 0 | 9.76 | 1 | | | | | | |
| Supplementary leverage ratio, advanced approaches HCs | | | | | | | | 7.41 | | | | | | | |

# 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 | 139,496,009 | 134,423,550 | 121,942,757 | | | 3.77 | |
| Total property and casualty assets | 0 | 0 | 0 | | | | |
| Reinsurance recoverables (P/C) | | | | | | | |
| Total life and health assets | 139,496,009 | 134,423,550 | 121,942,757 | | | 3.77 | |
| Reinsurance recoverables (L/H) | 4,528,735 | 3,409,075 | 3,198,061 | | | 32.84 | |
| Separate account assets (L/H) | 92,237,658 | 87,556,390 | 82,424,464 | | | | |
| Total insurance underwriting equity | 1,886,184 | 3,313,633 | 3,335,314 | | | -43.08 | |
| Total property and casualty equity | 0 | 0 | 0 | | | | |
| Total life and health equity | 1,886,184 | 3,313,633 | 3,335,314 | | | -43.08 | |
| Total insurance underwriting net income | 1,064,476 | 438,404 | 607,421 | | | 142.81 | |
| Total property and casualty | 0 | 0 | 20,054 | | | | |
| Total life and health | 1,064,476 | 438,404 | 587,367 | | | 142.81 | |
| Claims and claims adjusted expense reserves (P/C) | 0 | 0 | 0 | | | | |
| Unearned premiums (P/C) | 0 | 0 | 0 | | | | |
| Policyholder benefit and contractholder funds (L/H) | 35,743,828 | 33,986,254 | 30,504,403 | | | 5.17 | |
| Separate account liabilities (L/H) | 92,237,658 | 87,556,390 | 82,424,464 | | | 5.35 | |
| Insurance activities revenue | -201,991 | 906,907 | 1,814,897 | | | | |
| Other insurance activities income | 572,629 | 523,636 | 553,740 | | | 9.36 | |
| Insurance and reinsurance underwriting income | -774,620 | 383,271 | 1,261,157 | | | | |
| Premiums | -774,620 | 383,271 | 1,261,157 | | | | |
| Credit related insurance underwriting | 0 | 0 | 0 | | | | |
| Other insurance underwriting | -774,620 | 383,271 | 1,261,157 | | | | |
| Insurance benefits, losses, expenses | 1,523,394 | 2,740,207 | 3,456,645 | | | -44.41 | |
| Net assets of insurance underwriting subsidiaries | 2,394,146 | 4,072,518 | 2,911,328 | | | -41.21 | |
| Life insurance assets | 97,653,313 | 92,768,930 | 87,640,266 | | | 5.27 | |

| | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | | 12/31/2018 | | | 12/31/2017 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # | Pct | BHC | Peer # | Pct |
| **Analysis Ratios** | | | | | | | | | | | | | | | |
| Insurance underwriting assets / Consolidated assets | 79.27 | | | 81.03 | | | 80.30 | 0.01 | 99 | | | | | | |
| Insurance underwriting assets (P/C) / Total insurance underwriting assets | 0 | | | 0 | | | 0 | 51.47 | 18 | | | | | | |
| Insurance underwriting assets (L/H) / Total insurance underwriting assets | 100 | | | 100 | | | 100 | 48.53 | 81 | | | | | | |
| Separate account assets (L/H) / Total life assets | 66.12 | | | 65.13 | | | 67.59 | 7.26 | 90 | | | | | | |
| Insurance activities revenue / Adjusted operating income | -1.60 | | | 7.72 | | | 14.21 | 0.47 | 96 | | | | | | |
| Premium income / Insurance activities revenue | | | | 42.26 | | | 69.49 | 7.32 | 90 | | | | | | |
| Credit related premium income / Total premium income | | | | 0 | | | 0 | 34.91 | 29 | | | | | | |
| Other premium income / Total premium income | | | | 100 | | | 100 | 65.09 | 70 | | | | | | |
| Insurance underwriting net income / Consolidated net income | 38.56 | | | 28.59 | | | 32.09 | 0.08 | 99 | | | | | | |
| Insurance net income (P/C) / Equity (P/C) | | | | | | | | 19.86 | | | | | | | |
| Insurance net income (L/H) / Equity (L/H) | 56.44 | | | 13.23 | | | 17.61 | 5.13 | 83 | | | | | | |
| Insurance benefits, losses, expenses / Insurance premiums | | | | 714.95 | | | 274.09 | 233.61 | 77 | | | | | | |
| Reinsurance recovery (P/C) / Total assets (P/C) | | | | | | | | 0.15 | | | | | | | |
| Reinsurance recovery (L/H) / Total assets (L/H) | 3.25 | | | 2.54 | | | 2.62 | 0.15 | 90 | | | | | | |
| Net assets of insurance underwriting subsidiaries / Consolidated assets | 1.36 | | | 2.45 | | | 1.92 | 0 | 99 | | | | | | |
| Life insurance assets / Tier 1 capital + allowance for loan and lease losses | 193,545.36 | | | 130,883.52 | | | 170,748.86 | 11.51 | 99 | | | | | | |
| **Broker-Dealer Activities** | | | | | | | | | | | | | | | |
| Net assets of broker-dealer subsidiaries ($000) | | 1,208,271 | | | 872,858 | | | 1,082,555 | | | | | | | |
| Net assets of broker-dealer subsidiaries / Consolidated assets | 0.69 | | | 0.53 | | | 0.71 | 1.39 | 83 | | | | | | |

# 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 | 87,523 | 138,252 | 158,237 | | |
| Real estate loans | 0 | 0 | 0 | | |
| Commercial and industrial loans | 87,523 | 138,252 | 158,236 | | |
| Loans to depository institutions and other banks acceptances | 0 | 0 | 0 | | |
| Loans to foreign governments and institutions | 0 | 0 | 0 | | |
| Loans to individuals | 0 | 0 | 1 | | |
| Agricultural loans | 0 | 0 | 0 | | |
| Other foreign loans | 0 | 0 | 0 | | |
| Lease financing receivables | 0 | 0 | 0 | | |
| | | | | | |
| Debt securities | 1,761,962 | 2,937,290 | 2,465,871 | | |
| Interest-bearing bank balances | 669,307 | 240,892 | 166,683 | | |
| Total selected foreign assets | 2,518,792 | 3,316,434 | 2,790,791 | | |
| Total foreign deposits | 0 | 0 | 0 | | |
| Interest-bearing deposits | 0 | 0 | 0 | | |
| Non-interest-bearing deposits | 0 | 0 | 0 | | |

| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # | Pct | BHC | Peer # | Pct |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Analysis Ratios** | | | | | | | | | | | | | | | |
| Yield: Foreign loans | 75.88 | | | 54.46 | | | 66.74 | 1.25 | 98 | | | | | | |
| 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 | | | | | | | |
| | | | | | | | | | | | | | | | |
| **Growth Rates** | | | | | | | | | | | | | | | |
| Net loans and leases | -36.69 | | | -12.63 | | | | 22.48 | | | | | | | |
| Total selected assets | -24.05 | | | 18.83 | | | | 12.40 | | | | | | | |
| Deposits | | | | | | | | 10.36 | | | | | | | |

# Servicing, Securitization and Asset Sale Activities—Part 1

| Dollar Amount in Thousands | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | Percent Change 1-Year | Percent Change 5-Year |
|---|---|---|---|---|---|---|---|
| **Activity** | | | | | | | |
| Securitization activities | 0 | 0 | 0 | | | | |
| 1–4 family residential loans | 0 | 0 | 0 | | | | |
| Home equity lines | 0 | 0 | 0 | | | | |
| Credit card receivables | 0 | 0 | 0 | | | | |
| Auto loans | 0 | 0 | 0 | | | | |
| Commercial and industrial loans | 0 | 0 | 0 | | | | |
| All other loans and leases | 0 | 0 | 0 | | | | |
| Retained credit exposure | 0 | 0 | 0 | | | | |
| 1–4 family residential loans | 0 | 0 | 0 | | | | |
| Home equity lines | 0 | 0 | 0 | | | | |
| Credit card receivables | 0 | 0 | 0 | | | | |
| Auto loans | 0 | 0 | 0 | | | | |
| Commercial and industrial loans | 0 | 0 | 0 | | | | |
| All other loans and leases | 0 | 0 | 0 | | | | |
| Unused commitments to provide liquidity (servicer advance) | 0 | 0 | 0 | | | | |
| Seller's interest carried as securities and loans | 0 | 0 | 0 | | | | |
| Home equity lines | 0 | 0 | 0 | | | | |
| Credit card receivables | 0 | 0 | 0 | | | | |
| Commercial and industrial loans | 0 | 0 | 0 | | | | |
| Asset-backed commercial paper conduits | 0 | 0 | 0 | | | | |
| Credit exposure from credit enhancements provided to conduit structures | 0 | 0 | 0 | | | | |
| Liquidity commitments provided to conduit structures | 0 | 0 | 0 | | | | |

| | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|---|---|---|---|---|---|
| **Activity as a Percent of Total Assets** | | | | | |
| Securitization activities | 0 | 0 | 0 | | |
| 1–4 family residential loans | 0 | 0 | 0 | | |
| Home equity lines | 0 | 0 | 0 | | |
| Credit card receivables | 0 | 0 | 0 | | |
| Auto loans | 0 | 0 | 0 | | |
| Commercial and Industrial loans | 0 | 0 | 0 | | |
| All other loans and leases | 0 | 0 | 0 | | |
| Asset-backed commercial paper conduits | 0 | 0 | 0 | | |
| Credit exposure from credit enhancements provided to conduit structures | 0 | 0 | 0 | | |
| Liquidity commitments provided to conduit structures | 0 | 0 | 0 | | |
| **Percent of Total Managed Assets (On balance-sheet loans and securitized loans)** | | | | | |
| 1–4 family residential loans | | | | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Auto loans and other consumer loans | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |

# Servicing, Securitization and Asset Sale Activities—Part 2

| | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|---|---|---|---|---|---|
| **Percent of Total Securitization Activities by Type** | | | | | |
| Retained credit exposure | | | | | |
| 1–4 family residential loans | | | | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Auto loans | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Unused commitments to provide liquidity (servicer advance) | | | | | |
| Seller's interest carried as securities and loans | | | | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Commercial and industrial loans | | | | | |
| **Percent of Tier 1 Capital** | | | | | |
| Total retained credit exposure | | | | | |
| Total retained credit exposure and asset sale credit exposure | | | | | |

| Dollar Amount in Thousands | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | Percent Change 1-Year | Percent Change 5-Year |
|---|---|---|---|---|---|---|---|
| **30–89 Days Past Due Securitized Assets** | | | | | | | |
| 1–4 family residential loans | 0 | 0 | 0 | | | | |
| Home equity lines | 0 | 0 | 0 | | | | |
| Credit card receivables | 0 | 0 | 0 | | | | |
| Auto loans | 0 | 0 | 0 | | | | |
| Commecial and industrial loans | 0 | 0 | 0 | | | | |
| All other loans and leases | 0 | 0 | 0 | | | | |
| Total 30–89 days past due securitized assets | 0 | 0 | 0 | | | | |
| **90+ Days Past Due Securitized Assets** | | | | | | | |
| 1–4 family residential loans | 0 | 0 | 0 | | | | |
| Home equity lines | 0 | 0 | 0 | | | | |
| Credit card receivables | 0 | 0 | 0 | | | | |
| Auto loans | 0 | 0 | 0 | | | | |
| Commercial and industrial loans | 0 | 0 | 0 | | | | |
| All other loans and leases | 0 | 0 | 0 | | | | |
| Total 90+ days past due securitized assets | 0 | 0 | 0 | | | | |
| Total past due securitized assets | 0 | 0 | 0 | | | | |
| **Net Losses on Securitized Assets** | | | | | | | |
| 1–4 family residential loans | 0 | 0 | 0 | | | | |
| Home equity lines | 0 | 0 | 0 | | | | |
| Credit card receivables | 0 | 0 | 0 | | | | |
| Auto loans | 0 | 0 | 0 | | | | |
| Commercial and industrial loans | 0 | 0 | 0 | | | | |
| All other loans and leases | 0 | 0 | 0 | | | | |
| Total net losses on securitized assets | 0 | 0 | 0 | | | | |

# Servicing, Securitization and Asset Sale Activities—Part 3

| | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|---|---|---|---|---|---|
| **30–89 Days Past Due Securitized Assets Percent of Type** | | | | | |
| 1–4 family residential loans | | | | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Auto loans | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Total 30–89 days past due securitized assets | | | | | |
| **90+ Days Past Due Securitized Assets Percent of Type** | | | | | |
| 1–4 family residential loans | | | | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Auto loans and other consumer loans | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Total 90+ days past due securitized assets | | | | | |
| Total past due securitized assets percent of securitized assets | | | | | |
| **Net Loss on Securitized Assets Percent of Type** | | | | | |
| 1–4 family residential loans | | | | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Auto loans | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Total net losses on securitized assets | | | | | |
| **30–89 Days Past Due Managed Assets Percent of Type** | | | | | |
| 1–4 family residential loans | | | | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Total managed loans past due 30–89 days | | | | | |
| **90+ Days Past Due Managed Assets Percent of Type** | | | | | |
| 1–4 family residential loans | | | | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Total managed loans past due 90+ days | | | | | |
| **Total Past Due Managed Assets** | | | | | |
| **Net Losses on Managed Assets Percent of Type** | | | | | |
| 1–4 family residential loans | | | | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| **Net Losses on Managed Assets Percent of Total Managed Assets** | | | | | |

# Parent Company Income Statement

| Dollar Amount in Thousands | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | Percent Change 1-Year | Percent Change 5-Year |
|---|---|---|---|---|---|---|---|
| **Operating Income** | | | | | | | |
| Income from bank subsidiaries | 6,808 | 7,135 | 1,443 | | | -4.58 | |
| Dividends | 0 | 0 | 0 | | | | |
| Interest | 0 | 0 | 0 | | | | |
| Management and service fees | 6,808 | 7,135 | 1,443 | | | -4.58 | |
| Other income | 0 | 0 | 0 | | | | |
| Income from nonbank subsidiaries | 4,830,574 | 2,821,649 | 3,522,742 | | | 71.20 | |
| Dividends | 4,026,949 | 2,017,959 | 2,721,124 | | | 99.56 | |
| Interest | 27,935 | 9,703 | 8,177 | | | 187.90 | |
| Management and service fees | 775,690 | 793,970 | 793,020 | | | -2.30 | |
| Other income | 0 | 17 | 421 | | | -100.00 | |
| Income from subsidiary holding companies | | | | | | | |
| Dividends | | | | | | | |
| Interest | | | | | | | |
| Management and service fees | | | | | | | |
| Other income | | | | | | | |
| Total income from subsidiaries | 4,837,382 | 2,828,784 | 3,524,185 | | | 71.01 | |
| Securities gains (losses) | 237 | 566 | 122 | | | -58.13 | |
| Other operating income | 7,052 | 29,468 | 227,240 | | | -76.07 | |
| Total operating income | 4,844,671 | 2,858,818 | 3,751,547 | | | 69.46 | |
| **Operating Expenses** | | | | | | | |
| Personnel expenses | 608,089 | 580,417 | 608,022 | | | 4.77 | |
| Interest expense | 104,393 | 108,267 | 135,256 | | | -3.58 | |
| Other expenses | 438,656 | 431,155 | 504,185 | | | 1.74 | |
| Provision for loan and lease losses | 18 | -202 | -40 | | | | |
| Total operating expenses | 1,151,156 | 1,119,637 | 1,247,423 | | | 2.82 | |
| Income (loss) before taxes | 3,694,236 | 1,737,766 | 2,503,512 | | | 112.59 | |
| Applicable income taxes (credit) | 156,601 | -87,087 | -37,834 | | | | |
| Extraordinary items | | | | | | | |
| Income before undistributed income of subsidiaries | 3,537,635 | 1,824,853 | 2,541,346 | | | 93.86 | |
| Equity in undistributed income of subsidiaries | -777,187 | -291,223 | -648,689 | | | | |
| Bank subsidiaries | 66,548 | 54,203 | 18,603 | | | 22.78 | |
| Nonbank subsidiaries | -843,735 | -345,426 | -667,292 | | | | |
| Subsidiary holding companies | 0 | 0 | 0 | | | | |
| Net income (loss) | 2,760,448 | 1,533,630 | 1,892,657 | | | 79.99 | |
| **Memoranda** | | | | | | | |
| Bank net income | 66,548 | 54,203 | 18,603 | | | 22.78 | |
| Nonbank net income | 3,183,214 | 1,672,533 | 2,053,832 | | | 90.32 | |
| Subsidiary holding companys' net income | 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 | 851,250 | 7.76 | 692,011 | 6.08 | 305,213 | 2.81 | | | 23.01 | |
| Common and preferred stock | 846,650 | 7.72 | 691,343 | 6.07 | 304,472 | 2.81 | | | 22.46 | |
| Excess cost over fair value | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| Loans, advances, notes, and bonds | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| Other receivables | 4,600 | 0.04 | 668 | 0.01 | 741 | 0.01 | | | 588.62 | |
| Investment in nonbank subsidiaries | 8,279,505 | 75.46 | 8,575,420 | 75.29 | 7,805,742 | 71.97 | | | -3.45 | |
| Common and preferred stock | 6,163,742 | 56.18 | 6,461,892 | 56.74 | 6,360,081 | 58.64 | | | -4.61 | |
| Excess cost over fair value | 780,066 | 7.11 | 780,066 | 6.85 | 780,798 | 7.20 | | | 0.00 | |
| Loans, advances, notes, and bonds | 1,083,049 | 9.87 | 837,300 | 7.35 | 360,900 | 3.33 | | | 29.35 | |
| Other receivables | 252,648 | 2.30 | 496,162 | 4.36 | 303,963 | 2.80 | | | -49.08 | |
| Investment in subsidiary holding companies | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| Common and preferred stock | | 0 | | 0 | | 0 | | | | |
| Excess cost over fair value | 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 | 466 | 0 | 715 | 0.01 | 959 | 0.01 | | | -34.83 | |
| Securities | 743,881 | 6.78 | 980,555 | 8.61 | 2,042,945 | 18.84 | | | -24.14 | |
| Securities purchased (reverse repos) | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| Cash and due from affiliated depository institution | 2,001 | 0.02 | 2,001 | 0.02 | 0 | 0 | | | 0.00 | |
| Cash and due from unrelated depository institution | 327,676 | 2.99 | 349,760 | 3.07 | 103,841 | 0.96 | | | -6.31 | |
| Premises, furnishings, fixtures and equipment | 186,511 | 1.70 | 210,259 | 1.85 | 204,007 | 1.88 | | | -11.29 | |
| Intangible assets | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| Other assets | 580,869 | 5.29 | 578,400 | 5.08 | 383,436 | 3.54 | | | 0.43 | |
| Balance due from subsidiaries and related institutions | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| Total assets | 10,972,159 | 100.00 | 11,389,121 | 100.00 | 10,846,143 | 100.00 | | | -3.66 | |
| **Liabilities and Capital** | | | | | | | | | | |
| Deposits | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| Securities sold (repos) | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| Commercial paper | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| Other borrowings 1 year or less | 509,526 | 4.64 | 9,635 | 0.08 | 762,627 | 7.03 | | | 5188.28 | |
| Borrowings with maturity over 1 year | 2,319,710 | 21.14 | 2,822,362 | 24.78 | 2,334,211 | 21.52 | | | -17.81 | |
| Subordinated notes and debentures | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| Other liabilities | 1,928,783 | 17.58 | 2,135,974 | 18.75 | 1,482,692 | 13.67 | | | -9.70 | |
| Balance due to subsidiaries and related institutions | 528,313 | 4.82 | 554,778 | 4.87 | 537,378 | 4.95 | | | -4.77 | |
| Total liabilities | 5,286,332 | 48.18 | 5,522,749 | 48.49 | 5,116,908 | 47.18 | | | -4.28 | |
| Equity Capital | 5,685,827 | 51.82 | 5,866,372 | 51.51 | 5,729,235 | 52.82 | | | -3.08 | |
| Perpetual preferred stock (income surplus) | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| Common stock | 3,348 | 0.03 | 3,324 | 0.03 | 3,298 | 0.03 | | | 0.72 | |
| Common surplus | 9,220,000 | 84.03 | 8,821,808 | 77.46 | 8,460,996 | 78.01 | | | 4.51 | |
| Retained earnings | 17,526,231 | 159.73 | 15,291,402 | 134.26 | 14,279,055 | 131.65 | | | 14.61 | |
| Accumulated other comprehensive income | 2,208 | 0.02 | 629,048 | 5.52 | 261,847 | 2.41 | | | -99.65 | |
| Other equity capital components | -21,065,960 | 191.99 | -18,879,210 | 165.77 | -17,275,961 | 159.28 | | | | |
| Total liabilities and equity capital | 10,972,159 | 100.00 | 11,389,121 | 100.00 | 10,846,143 | 100.00 | | | -3.66 | |
| **Memoranda** | | | | | | | | | | |
| Loans and advances from bank subsidiaries | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| Loans and advances from nonbank subsidiaries | 475,254 | 4.33 | 493,832 | 4.34 | 400,165 | 3.69 | | | -3.76 | |
| Notes payable to subsidiaries that issued TPS | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| Loans and advances from subsidiary holding companies | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| Subordinated and long-term debt 1 year or less | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| Guaranteed loans to banks, nonbanks, and holding companies | 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 # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # | Pct | BHC | Peer # | Pct |
| **Profitability** | | | | | | | | | | | | | | | |
| Net income / Average equity capital | 48.70 | | | 24.48 | | | 31.86 | 9.68 | 99 | | | | | | |
| Bank net income / Average equity investment in banks | 8.93 | | | 11.44 | | | 8.07 | 10.51 | 22 | | | | | | |
| Nonbank net income / Average equity investment in nonbanks | 47.11 | | | 21.99 | | | 25.62 | 7.89 | 88 | | | | | | |
| Subsidiary HCs net income / Average equity investment in sub HCs | | | | | | | | 8.55 | | | | | | | |
| Bank net income / Parent net income | 2.41 | | | 3.53 | | | 0.98 | 82.22 | 16 | | | | | | |
| Nonbank net income / Parent net income | 115.32 | | | 109.06 | | | 108.52 | 5.93 | 98 | | | | | | |
| Subsidiary holding companies' net income / Parent net income | | | | | | | | 74 | | | | | | | |
| **Leverage** | | | | | | | | | | | | | | | |
| Total liabilities / Equity capital | 92.97 | | | 94.14 | | | 89.31 | 20.43 | 93 | | | | | | |
| Total debt / Equity capital | 49.76 | | | 48.28 | | | 54.05 | 14.31 | 88 | | | | | | |
| Total debt + notes payable to subs that issued TPS / Equity capital | 49.76 | | | 48.28 | | | 54.05 | 16.36 | 88 | | | | | | |
| Total debt + Loans guaranteed for affiliate / Equity capital | 49.76 | | | 48.28 | | | 54.05 | 14.56 | 88 | | | | | | |
| Total debt / Equity capital – excess over fair value | 57.67 | | | 55.68 | | | 62.58 | 14.51 | 89 | | | | | | |
| Long-term debt / Equity capital | 40.80 | | | 48.11 | | | 40.74 | 13.04 | 84 | | | | | | |
| Short-term debt / Equity capital | 8.96 | | | 0.16 | | | 13.31 | 1.02 | 95 | | | | | | |
| Current portion of long-term debt / Equity capital | 0 | | | 0 | | | 0 | 0.05 | 40 | | | | | | |
| Excess cost over fair value / Equity capital | 13.72 | | | 13.30 | | | 13.63 | 0.12 | 97 | | | | | | |
| Long-term debt / Consolidated long-term debt | 51.67 | | | 59.56 | | | 58.95 | 28.44 | 79 | | | | | | |
| **Double Leverage** | | | | | | | | | | | | | | | |
| Equity investment in subs / Equity capital | 137.02 | | | 135.23 | | | 129.95 | 103.22 | 96 | | | | | | |
| Total investment in subs / Equity capital | 160.59 | | | 157.98 | | | 141.57 | 111.07 | 87 | | | | | | |
| 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) | 0.76 | | | 1.35 | | | 0.91 | 0.36 | 76 | | | | | | |
| Equity investment in subs – equity cap / Net income-div (X) | 0.94 | | | 2.02 | | | 1.25 | 1.22 | 59 | | | | | | |
| **Coverage Analysis** | | | | | | | | | | | | | | | |
| Operating income-tax + noncash / Operating expenses + dividends | 294.79 | | | 190.22 | | | 223.95 | 177.68 | 74 | | | | | | |
| Cash from ops + noncash items + op expense / Op expense + dividend | 318.70 | | | 209.34 | | | 241.88 | 190.27 | 75 | | | | | | |
| Adjusted cash flow / Operating expenses + repaid long-term debt + dividends | 114.17 | | | 117.08 | | | 107.18 | 116.34 | 46 | | | | | | |
| Pretax operating income + interest expense / Interest expense | 3,638.78 | | | 1,705.07 | | | 1,950.94 | 1,968.54 | 66 | | | | | | |
| Pretax op inc + interest expense + trust pref / Interest expense + trust pref | 3,638.78 | | | 1,705.07 | | | 1,950.94 | 1,632.83 | 68 | | | | | | |
| Dividends + interest from subsidiaries / Interest expense + dividends | 642.28 | | | 326.70 | | | 418.32 | 210.80 | 88 | | | | | | |
| Fees + other income from subsidiaries / Salary + other expenses | 74.76 | | | 79.20 | | | 71.47 | 16.52 | 86 | | | | | | |
| Net income / Current part of long-term debt + preferred dividends (X) | | | | | | | | 57.11 | | | | | | | |
| **Other Ratios** | | | | | | | | | | | | | | | |
| Net assets that reprice within 1 year / Total assets | 17.45 | | | 9.67 | | | 2.42 | 2.64 | 57 | | | | | | |
| **Past Due and Nonaccrual as a Percent of Loans and Leases** | | | | | | | | | | | | | | | |
| 90+ days past due | 0.37 | | | 0.37 | | | 0.41 | 0.04 | 93 | | | | | | |
| Nonaccrual | 0 | | | 0 | | | 0 | 0.54 | 40 | | | | | | |
| Total | 0.37 | | | 0.37 | | | 0.41 | 0.58 | 81 | | | | | | |
| **Guaranteed Loans as a Percent of Equity Capital** | | | | | | | | | | | | | | | |
| To bank subsidiaries | 0 | | | 0 | | | 0 | 0 | 49 | | | | | | |
| To nonbank subsidiaries | 0 | | | 0 | | | 0 | 0.10 | 46 | | | | | | |
| To subsidiary holding companies | 0 | | | 0 | | | 0 | 0 | 49 | | | | | | |
| Total | 0 | | | 0 | | | 0 | 0.10 | 46 | | | | | | |
| **As a Percent of Consolidated Holding Company Assets** | | | | | | | | | | | | | | | |
| Nonbank assets of nonbank subsidiaries | 92.91 | | | 95.08 | | | 97.28 | 5.62 | 98 | | | | | | |
| Combined thrift assets (reported only by bank holding companies) | 0 | | | 0 | | | 0 | 0 | 50 | | | | | | |
| Combined foreign nonbank subsidiary assets | 4.47 | | | 0.01 | | | 5.16 | 0.19 | 93 | | | | | | |

# Parent Company Analysis—Part 2

| | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | | 12/31/2018 | | | 12/31/2017 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # | Pct | BHC | Peer # | Pct |
| **Payout Ratios — Parent** | | | | | | | | | | | | | | | |
| Dividends declared / Income before undistributed income | 14.90 | | | 28.08 | | | 20.35 | 57.84 | 13 | | | | | | |
| Dividends declared / Net income | 19.09 | | | 33.41 | | | 27.33 | 33.08 | 35 | | | | | | |
| Net income – dividends / Average equity | 39.41 | | | 16.30 | | | 23.15 | 6.46 | 99 | | | | | | |
| **Percent of Dividends Paid** | | | | | | | | | | | | | | | |
| Dividends from bank subsidiaries | 0 | | | 0 | | | 0 | 178.13 | 9 | | | | | | |
| Dividends from nonbank subsidiaries | 764.22 | | | 393.83 | | | 526.14 | 7.53 | 96 | | | | | | |
| Dividends from subsidiary holding companies | 0 | | | 0 | | | 0 | 21.40 | 42 | | | | | | |
| Dividends from all subsidiaries | 764.22 | | | 393.83 | | | 526.14 | 260.40 | 87 | | | | | | |
| **Payout Ratios — Subsidiaries:** | | | | | | | | | | | | | | | |
| **Percent of Bank Net Income** | | | | | | | | | | | | | | | |
| Dividends from bank subsidiaries | 0 | | | 0 | | | 0 | 66.55 | 4 | | | | | | |
| Interest income from bank subsidiaries | 0 | | | 0 | | | 0 | 0.54 | 18 | | | | | | |
| Management and service fees from bank subsidiaries | 10.23 | | | 13.16 | | | 7.76 | 1.55 | 86 | | | | | | |
| Other income from bank subsidiaries | 0 | | | 0 | | | 0 | 0 | 46 | | | | | | |
| Operating income from bank subsidiaries | 10.23 | | | 13.16 | | | 7.76 | 69.36 | 8 | | | | | | |
| **Percent of Nonbank Net Income** | | | | | | | | | | | | | | | |
| Dividends from nonbank subsidiaries | 126.51 | | | 120.65 | | | 132.49 | 82.95 | 81 | | | | | | |
| Interest income from nonbank subsidiaries | 0.88 | | | 0.58 | | | 0.40 | 20.25 | 56 | | | | | | |
| Management and service fees from nonbank subsidiaries | 24.37 | | | 47.47 | | | 38.61 | 1.92 | 94 | | | | | | |
| Other income from nonbank subsidiaries | 0 | | | 0 | | | 0.02 | 1.06 | 85 | | | | | | |
| Operating income from nonbank subsidiaries | 151.75 | | | 168.71 | | | 171.52 | 150.41 | 71 | | | | | | |
| **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 | | | 0 | 67.32 | 10 | | | | | | |
| Interest income from bank subsidiaries | 0 | | | 0 | | | 0 | 0.80 | 18 | | | | | | |
| Management and service fees from bank subsidiaries | 0.14 | | | 0.25 | | | 0.04 | 1.81 | 72 | | | | | | |
| Other income from bank subsidiaries | 0 | | | 0 | | | 0 | 0.03 | 44 | | | | | | |
| Operating income from bank subsidiaries | 0.14 | | | 0.25 | | | 0.04 | 78.80 | 6 | | | | | | |
| Dividends from nonbank subsidiaries | 83.12 | | | 70.59 | | | 72.53 | 2.65 | 97 | | | | | | |
| Interest income from nonbank subsidiaries | 0.58 | | | 0.34 | | | 0.22 | 1.19 | 72 | | | | | | |
| Management and service fees from nonbank subsidiaries | 16.01 | | | 27.77 | | | 21.14 | 0.06 | 99 | | | | | | |
| Other income from nonbank subsidiaries | 0 | | | 0 | | | 0.01 | 0.04 | 86 | | | | | | |
| Operating income from nonbank subsidiaries | 99.71 | | | 98.70 | | | 93.90 | 7.29 | 95 | | | | | | |
| Dividends from subsidiary holding companies | 0 | | | 0 | | | 0 | 4.52 | 43 | | | | | | |
| Interest income from subsidiary holding companies | 0 | | | 0 | | | 0 | 0.20 | 44 | | | | | | |
| Management and service fees from subsidiary holding companies | 0 | | | 0 | | | 0 | 0 | 49 | | | | | | |
| Other income from subsidiary holding companies | 0 | | | 0 | | | 0 | 0 | 48 | | | | | | |
| Operating income from subsidiary holding companies | 0 | | | 0 | | | 0 | 6.08 | 40 | | | | | | |
| Loans and advances from subsidiaries / Short term debt | 93.27 | | | 5,125.40 | | | 52.47 | 83.37 | 60 | | | | | | |
| Loans and advances from subsidiaries / Total debt | 16.80 | | | 17.44 | | | 12.92 | 28.33 | 49 | | | | | | |