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

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BHC Name MIDLAND FINANCIAL CO.

City/State OKLAHOMA CITY, OK

Bank Holding Company Information

Federal Reserve District: 10
Consolidated Assets ($000): 32,170,276
Peer Group Number: 1 Number in Peer Group: 130
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:

MIDLAND FINANCIAL CO.
501 NW GRAND BLVD

OKLAHOMA CITY, OK 73118

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Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets ($000)	31,344,655	25,500,435	18,929,677	15,285,862	15,484,404
Net income ($000)	782,749	382,278	279,457	275,442	204,131
Number of BHCs in peer group	130	128	125	118	108

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.30	2.60	90	3.18	2.77	74	3.10	3.01	48	3.32	3.08	60	3.02	2.92	48
+ Non-interest income	0.91	1.04	49	0.79	1.21	34	0.77	1.32	30	1.08	1.31	47	1.10	1.35	41
– Overhead expense	1.74	2.17	22	1.98	2.57	24	2.35	2.69	34	2.66	2.71	51	2.59	2.72	44
– Provision for credit losses	-0.09	-0.09	44	0.45	0.51	44	0.01	0.15	11	-0.06	0.14	2	0.20	0.16	70
+ Securities gains (losses)	0	0.01	9	0	0.02	3	0	0.01	23	0	0	31	0	0.01	23
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0	0	47
= Pretax net operating income (tax equivalent)	2.57	1.66	94	1.54	1.04	82	1.52	1.56	44	1.80	1.57	74	1.32	1.43	35
Net operating income	2.50	1.26	96	1.50	0.81	93	1.48	1.19	81	1.80	1.24	93	1.32	0.89	87
Net income	2.50	1.26	96	1.50	0.82	92	1.48	1.19	80	1.80	1.24	93	1.32	0.90	87
Net income (Subchapter S adjusted)	1.97	1.97	50	1.18	1.18	50	1.17	1.17	50	1.42	1.42	50	0.86	0.99	33
Percent of Average Earning Assets															
Interest income (tax equivalent)	4.10	3.06	91	4.35	3.55	89	4.95	4.41	82	4.80	4.24	82	4.21	3.80	77
Interest expense	0.57	0.25	90	0.94	0.52	89	1.55	1.08	82	1.12	0.86	73	0.89	0.60	80
Net interest income (tax equivalent)	3.52	2.80	89	3.40	3.01	71	3.40	3.33	47	3.68	3.38	64	3.33	3.19	52
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.03	0.11	29	0.06	0.27	21	0.01	0.21	8	-0.17	0.22	1	0.26	0.24	68
Earnings coverage of net loan and lease losses (X)	115.91	39.72	83	40.21	22.91	82	184.94	24.40	94	-13.36	21.75	8	8.53	19.67	33
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.67	1.23	13	0.90	1.58	11	0.69	0.83	38	0.89	0.90	51	0.93	0.98	46
Allowance for loan and lease losses / Total loans and leases	0.67	1.20	14	0.90	1.55	11	0.69	0.81	39	0.89	0.89	52	0.93	0.96	47
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.13	0.49	10	0.35	0.71	17	0.24	0.57	15	0.87	0.61	77	0.95	0.72	73
30–89 days past due loans and leases / Total loans and leases	2.91	0.32	97	3.76	0.39	99	7.26	0.43	99	5.51	0.44	99	5.15	0.47	99
Liquidity and Funding															
Net noncore funding dependence	35.62	-2.33	96	40.31	3.20	94	39.22	14.45	91	39.30	16.62	91	36.63	17.03	87
Net short-term noncore funding dependence	35.35	-7.71	99	36.08	-4.76	99	-6.49	3.38	16	-9.77	4.66	13	-7.70	4.83	14
Net loans and leases / Total assets	83.19	58.67	96	80.07	61.58	93	70.33	63.77	60	72.33	63.98	71	73.08	62.73	75
Capitalization															
Tier 1 leverage ratio	8.79	8.98	51	7.96	9.13	15	8.69	9.76	20	9.26	9.71	40	9.05	9.53	35
Holding company equity capital / Total assets	8.88	10.71	22	6.83	11.16	3	7.99	12.43	5	9.83	12.22	15	10.12	11.94	22
Total equity capital (including minority interest) / Total assets	8.88	10.82	19	6.83	11.29	2	7.99	12.57	3	9.83	12.27	14	10.12	12.01	21
Common equity tier 1 capital / Total risk-weighted assets	17.67	12.42	92	15.64	12.38	85	14.57	12.17	83	13.22	12.12	75	14.25	12.19	77
Net loans and leases / Equity capital (X)	9.36	5.53	94	11.73	5.58	98	8.80	5.21	94	7.36	5.29	88	7.22	5.27	88
Cash dividends / Net income	24.10	28.27	41	21.12	42.30	21	12.08	33.12	14	34.73	27.31	65	83.43	31.29	97
Cash dividends / Net income (Subchapter S adjusted)	3.14	3.14	50	-0.65	-0.65	50	-12.02	-12.02	50	17.36	17.36	50	74.35	47.52	66
Growth Rates															
Assets	8.54	10.50	49	28.84	16.68	82	33.34	9.26	91	16.97	7	86	10.91	8.28	70
Equity capital	41.24	7.46	92	10.05	6.99	71	8.43	10.49	56	13.56	7.89	79	5.56	10.18	48
Net loans and leases	12.76	3.36	81	46.69	9.07	94	29.64	9.10	89	15.78	7.89	83	1.77	9.38	21
Noncore funding	-3.36	-14.79	72	19.06	-12.18	86	35.95	6.59	87	25.14	10.67	77	3.04	5.59	56
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	1.14	10.95	28	1.96	13.56	25	1.04	13.04	29	1.24	13.37	32	1.53	12.69	36
Equity investment in subsidiaries / Equity capital	99.45	103.22	31	99.94	102.81	33	99.83	103.22	31	99.76	103.10	34	99.86	102.10	39
Cash from ops + noncash items + op expense / Op expense + dividends	101.54	154.48	25	106.20	147.24	26	111.45	190.27	22	111.68	174.91	23	99.38	148.20	25

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

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change 1-Year	Percent Change 5-Year
Interest and fees on loans	1,099,551	918,806	761,215	584,695	514,628	19.67	121.20
Income from lease financing receivables	0	0	0	0	0		
Fully taxable income on loans and leases	1,099,551	918,806	761,215	584,695	514,628	19.67	121.20
Tax-exempt income on loans and leases	0	0	0	0	0		
Estimated tax benefit on income on loans and leases	0	0	0	0	0		
Income on loans and leases (tax equivalent)	1,099,551	918,806	761,215	584,695	514,628	19.67	121.20
Investment interest income (tax equivalent)	83,942	99,000	66,071	48,789	38,539	-15.21	112.68
Interest on balances due from depository institutions	229	495	2,763	12,242	21,064	-53.74	-54.02
Interest income on other earning assets	20,310	18,033	22,796	16,723	17,689	12.63	73.01
Total interest income (tax equivalent)	1,204,032	1,036,334	852,845	662,449	591,920	16.18	119.39
Interest on time deposits of $250K or more	1,822	7,424	9,748	5,991	4,530	-75.46	
Interest on time deposits < $250K	8,046	30,773	42,987	28,040	24,040	-73.85	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	37,947	63,955	55,003	16,779	9,707	-40.67	387.00
Interest on other borrowings and trading liabilities	120,733	122,654	158,816	104,001	86,153	-1.57	129.07
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	168,548	224,806	266,554	154,811	124,430	-25.03	89.21
Net interest income (tax equivalent)	1,035,484	811,528	586,291	507,638	467,490	27.60	125.24
Non-interest income	285,984	200,690	146,335	165,190	170,010	42.50	29.70
Adjusted operating income (tax equivalent)	1,321,468	1,012,218	732,626	672,828	637,500	30.55	94.27
Overhead expense	544,229	504,312	444,821	405,993	401,483	7.92	45.41
Provision for credit losses	-28,709	115,371	1,538	-8,939	31,500		
Securities gains (losses)	-109	-195	-148	-165	-99		
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	805,755	393,778	287,130	275,609	204,418	104.62	168.75
Applicable income taxes	22,891	11,334	7,507	0	0	101.97	
Tax equivalent adjustments	115	166	166	167	287	-30.72	-57.41
Applicable income taxes (tax equivalent)	23,006	11,500	7,673	167	287	100.05	8420.74
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	782,749	382,278	279,457	275,442	204,131	104.76	161.32
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	782,749	382,278	279,457	275,442	204,131	104.76	161.32
Memoranda							
Net income - holding company and noncontrolling (minority) interest	782,749	382,278	279,457	275,442	204,131	104.76	161.32
Investment securities income (tax equivalent)	83,942	99,000	66,071	48,789	38,539	-15.21	112.68
US Treasury and agency securities (excluding mortgage-backed securities)	12	0	0	0	0		-33.33
Mortgage-backed securities	77,886	92,127	53,228	36,354	29,534	-15.46	143.17
All other securities	6,044	6,873	12,843	12,435	9,005	-12.06	-18.56
Cash dividends declared	188,628	80,729	33,758	95,661	170,301	133.66	186.43
Common	188,628	80,729	33,758	95,661	170,301	133.66	186.43
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.84	2.85	91	4.06	3.27	90	4.51	4	84	4.33	3.87	80	3.82	3.47	77
Less: Interest expense	0.54	0.23	90	0.88	0.48	89	1.41	0.98	80	1.01	0.79	73	0.80	0.55	77
Equals: Net interest income (tax equivalent)	3.30	2.60	90	3.18	2.77	74	3.10	3.01	48	3.32	3.08	60	3.02	2.92	48
Plus: Non-interest income	0.91	1.04	49	0.79	1.21	34	0.77	1.32	30	1.08	1.31	47	1.10	1.35	41
Equals: adjusted operating income (tax equivalent)	4.22	3.70	80	3.97	4.04	52	3.87	4.41	25	4.40	4.46	47	4.12	4.33	42
Less: Overhead expense	1.74	2.17	22	1.98	2.57	24	2.35	2.69	34	2.66	2.71	51	2.59	2.72	44
Less: Provision for credit losses	-0.09	-0.09	44	0.45	0.51	44	0.01	0.15	11	-0.06	0.14	2	0.20	0.16	70
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	9	0	0.02	3	0	0.01	23	0	0	30	0	0.01	23
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0	0	47
Equals: Pretax net operating income (tax equivalent)	2.57	1.66	94	1.54	1.04	82	1.52	1.56	44	1.80	1.57	74	1.32	1.43	35
Less: Applicable income taxes (tax equivalent)	0.07	0.38	3	0.05	0.23	8	0.04	0.36	0	0	0.33	1	0	0.55	6
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income	2.50	1.26	96	1.50	0.81	93	1.48	1.19	81	1.80	1.24	93	1.32	0.89	87
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	2.50	1.26	96	1.50	0.82	92	1.48	1.19	80	1.80	1.24	93	1.32	0.90	87
Memo: Net income (last four quarters)	2.50	1.26	96	1.50	0.82	92	1.48	1.19	80	1.80	1.24	93	1.32	0.91	87
Net income–BHC and noncontrolling (minority) interest	2.50	1.27	96	1.50	0.83	91	1.48	1.20	80	1.80	1.25	91	1.32	0.91	87
Margin Analysis															
Average earning assets / Average assets	93.72	93.08	57	93.52	92.32	68	91.07	91.05	52	90.23	91.48	31	90.75	91.61	34
Average interest-bearing funds / Average assets	73.67	61.99	84	77.36	64.06	89	79.31	65.57	90	71.37	65.56	76	66.22	65.75	54
Interest income (tax equivalent) / Average earning assets	4.10	3.06	91	4.35	3.55	89	4.95	4.41	82	4.80	4.24	82	4.21	3.80	77
Interest expense / Average earning assets	0.57	0.25	90	0.94	0.52	89	1.55	1.08	82	1.12	0.86	73	0.89	0.60	80
Net interest income (tax equivalent) / Average earning assets	3.52	2.80	89	3.40	3.01	71	3.40	3.33	47	3.68	3.38	64	3.33	3.19	52
Yield or Cost															
Total loans and leases (tax equivalent)	4.26	4.01	68	4.57	4.27	70	5.11	5.09	57	5.07	4.95	68	4.79	4.52	71
Interest-bearing bank balances	0.08	0.14	8	0.05	0.27	2	0.17	2.04	1	1.05	1.64	14	2.17	1.05	96
Federal funds sold and reverse repos	0	0.25	19	0	0.68	7		2.44			2.17			1.41	
Trading assets		0.45			0.60			0.99			1.11			1.11	
Total earning assets	4.10	3.04	92	4.35	3.51	90	4.95	4.36	84	4.80	4.20	85	4.21	3.73	77
Investment securities (tax equivalent)	2.60	1.77	93	2.81	2.25	86	2.99	2.76	73	3.20	2.68	83	2.65	2.47	69
US Treasury and agency securities (excluding mortgage-backed securities)	0.03	1.14	3		1.75			2.32		0	2.05	1	0	1.62	1
Mortgage-backed securities	2.71	1.57	96	2.78	2.05	94	2.46	2.61	29	2.92	2.50	90	2.48	2.23	71
All other securities	2.06	2.81	29	2.27	3.24	13	4.23	4.06	73	4.06	4.20	64	2.90	3.66	24
Interest-bearing deposits	0.33	0.21	74	0.89	0.53	85	1.54	1.10	80	0.96	0.81	71	0.74	0.49	76
Time deposits of $250K or more	0.73	0.66	61	1.73	1.42	81	2.18	1.96	65	1.79	1.44	76			
Time deposits < $250K	0.44	0.62	28	1.43	1.36	55	2.34	1.82	82	1.86	1.29	87			
Other domestic deposits	0.31	0.15	84	0.73	0.36	91	1.16	0.93	74	0.49	0.67	34			
Foreign deposits		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos	0.09	0.17	45	0.12	0.62	7	0	1.86	2	0	1.51	1	0	0.94	2
Other borrowed funds and trading liabilities	1.45	1.27	60	1.66	1.50	60	2.44	2.38	55	2.08	2.28	43	1.43	1.77	33
All interest-bearing funds	0.73	0.37	89	1.14	0.74	83	1.78	1.49	73	1.42	1.19	71	1.21	0.82	83

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	285,984	200,690	146,335	165,190	170,010
Fiduciary activities income	12,931	10,125	10,544	10,786	10,328
Service charges on deposit accounts - domestic	20,029	16,683	19,929	19,634	19,572
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	2,072	1,526	1,831	1,808	1,197
Insurance activities revenue	26	46	12	117	53
Venture capital revenue	0	0	0	0	0
Net servicing fees	34,358	-83,501	-65,461	32,992	17,029
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	171,751	215,813	142,191	62,995	88,051
Other non-interest income	44,817	39,998	37,289	36,858	33,780
Total overhead expenses	544,229	504,312	444,821	405,993	401,483
Personnel expense	326,588	306,801	271,037	250,976	236,991
Net occupancy expense	76,309	66,526	58,703	55,525	55,920
Goodwill impairment losses	0	5,645	0	0	0
Amortization expenses and impairment loss (other intangible assets)	1,887	2,123	2,367	2,623	3,071
Other operating expenses	139,445	123,217	112,714	96,869	105,501
Fee income on mutual funds and annuities	2,062	1,523	1,831	1,808	1,197
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,101	2,862	2,691	2,699	2,483
Average personnel expense per employee	105.32	107.20	100.72	92.99	95.45
Average assets per employee	10,107.92	8,910.01	7,034.44	5,663.53	6,236.17

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.72	2.17	35	0.76	2.02	37	1.25	2.72	38	1.09	3.08	33	0.70	2.85	28
Overhead expenses / Net Interest Income + non-interest income	41.19	59.28	6	49.83	62.28	11	60.73	61.29	52	60.36	60.88	50	63.01	63.61	45
Percent of Average Assets															
Total overhead expense	1.74	2.17	22	1.98	2.57	24	2.35	2.69	34	2.66	2.71	51	2.59	2.72	44
Personnel expense	1.04	1.21	29	1.20	1.30	42	1.43	1.41	50	1.64	1.44	73	1.53	1.42	59
Net occupancy expense	0.24	0.23	56	0.26	0.26	54	0.31	0.28	63	0.36	0.28	79	0.36	0.29	75
Other operating expenses	0.45	0.72	7	0.51	0.94	12	0.61	0.97	16	0.65	0.97	17	0.70	1	21
Overhead less non-interest income	0.82	1.10	24	1.19	1.25	43	1.58	1.32	65	1.58	1.38	62	1.49	1.34	63
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	41.18	58.83	7	49.82	61.82	13	60.72	60.64	55	60.34	60.37	51	62.98	62.73	50
Personnel expense	24.71	32.93	16	30.31	32.36	34	37	32.39	77	37.30	32.51	76	37.18	32.93	72
Net occupancy expense	5.77	6.23	43	6.57	6.58	51	8.01	6.52	76	8.25	6.48	80	8.77	6.70	85
Other operating expenses	10.70	19.18	2	12.94	22.28	5	15.71	21.20	16	14.79	20.90	10	17.03	22.41	19
Total non-interest income	21.64	27.67	37	19.83	28.83	32	19.97	29.23	32	24.55	28.50	47	26.67	31.08	45
Fiduciary activities income	0.98	2.20	43	1	2.09	41	1.44	1.97	49	1.60	2.14	51	1.62	2.38	50
Service charges on domestic deposit accounts	1.52	3.27	24	1.65	3.27	25	2.72	3.88	35	2.92	4.15	36	3.07	4.28	38
Trading revenue	0	0.62	27	0	1.28	25	0	1.18	22	0	0.85	27	0	0.90	28
Investment banking fees and commissions	0.16	2.58	18	0.15	2.46	17	0.25	3.54	18	0.27	3.42	19	0.19	3.62	17
Insurance activities revenue	0	0.36	27	0	0.41	28	0	0.47	24	0.02	0.47	34	0.01	0.55	25
Venture capital revenue	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44
Net servicing fees	2.60	0.60	89	-8.25	0.01	0	-8.94	0.28	0	4.90	0.65	96	2.67	0.60	92
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	13	3.30	93	21.32	3.92	93	19.41	1.86	98	9.36	1.61	96	13.81	1.67	97
Other non-interest income	3.39	9.27	10	3.95	9.65	16	5.09	10.04	20	5.48	9.86	22	5.30	10.77	22
Overhead less non-interest income	19.54	30.52	20	30	31.93	42	40.74	31.06	79	35.79	31.46	58	36.31	31.19	63
Applicable income taxes / Pretax net operating income (tax equivalent)	2.84	21.18	1	2.88	18.63	4	2.61	20.56	1	0	19.04	2	0	32.99	8
Applicable income tax + TE / Pretax net operating income + TE	2.86	22.67	1	2.92	21.18	5	2.67	23.23	0	0.06	21.56	1	0.14	37.95	6

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	24,487,777	21,208,465	14,434,111	10,939,335	9,483,515	15.46	157.22
Commercial and industrial loans	2,220,580	2,518,381	1,612,483	1,417,258	1,185,082	-11.83	125.96
Loans to individuals	177,557	147,778	134,718	120,808	110,644	20.15	73.84
Loans to depository institutions and acceptances of other banks	0	0	5,238	10,972	8,119		-100.00
Agricultural loans	213	165	121	95	66	29.09	395.35
Other loans and leases	56,167	73,459	104,937	103,760	93,167	-23.54	-25.40
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	26,942,294	23,948,248	16,291,608	12,592,228	10,880,593	12.50	152.05
Less: Allowance for loan and lease losses	179,800	215,212	112,500	112,522	101,518	-16.45	84.14
Net loans and leases	26,762,494	23,733,036	16,179,108	12,479,706	10,779,075	12.76	152.68
Debt securities that reprice or mature in over 1 year	2,675,926	3,328,374	2,802,167	1,282,143	1,221,234	-19.60	178.59
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	29,438,420	27,061,410	18,981,275	13,761,849	12,000,309	8.78	154.84
Interest-bearing bank balances	141,616	245,382	1,878,278	1,363,089	960,987	-42.29	386.34
Federal funds sold and reverse repos	0	100	0	0	0	-100.00	
Debt securities that reprice or mature within 1 year	411,533	267,346	268,208	279,636	272,401	53.93	63.49
Trading assets	0	0	0	0	0		
Total earning assets	29,996,505	27,578,737	21,133,522	15,418,075	13,246,775	8.77	153.50
Non-interest-bearing cash and due from depository institutions	126,254	253,379	185,254	174,144	123,851	-50.17	5.33
Premises, fixed assets, and leases	265,552	272,807	259,154	262,322	267,872	-2.66	-2.03
Other real estate owned	12,418	12,495	18,341	20,888	35,224	-0.62	-54.18
Investment in unconsolidated subsidiaries	579	633	655	532	556	-8.53	-1.53
Intangible and other assets	1,768,968	1,522,390	1,408,704	1,377,221	1,076,372	16.20	68.70
Total assets	32,170,276	29,640,441	23,005,630	17,253,182	14,750,650	8.54	141.88
Quarterly average assets	32,146,662	29,067,847	20,751,079	15,761,198	15,544,011	10.59	143.26
Average loans and leases (YTD)	25,840,837	20,093,153	14,882,509	11,543,039	10,732,824	28.61	151.73
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	26,942,294	23,948,248	16,291,608	12,592,228	10,880,593	12.50	152.05
Real estate loans secured by 1–4 family	17,782,293	14,841,463	8,369,656	5,423,023	4,423,193	19.81	258.92
Commercial real estate loans	6,698,725	6,346,718	6,048,577	5,498,867	5,031,184	5.55	47.61
Construction and land development	881,254	789,467	901,123	903,950	756,732	11.63	23.53
Multifamily	508,756	525,308	610,740	480,384	363,348	-3.15	72.04
Nonfarm nonresidential	5,308,715	5,031,943	4,536,714	4,114,533	3,911,104	5.50	50.43
Real estate loans secured by farmland	6,759	20,284	15,878	17,445	29,138	-66.68	-75.30
Total investment securities	3,092,395	3,600,219	3,076,136	1,575,280	1,506,713	-14.11	155.10
U.S. Treasury securities	144,671	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	5		-100.00
Municipal securities	6,049	11,588	14,132	12,503	14,003	-47.80	-58.44
Mortgage-backed securities	2,677,473	3,329,074	2,799,036	1,284,434	1,227,113	-19.57	175.59
Asset-backed securities	261,202	256,557	259,968	275,373	262,592	1.81	17.06
Other debt securities	3,000	3,000	3,000	2,970	3,000	0.00	0.00
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	2,995,805	3,504,806	2,981,883	1,481,947	1,414,181	-14.52	167.37
U.S. Treasury securities	144,671	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	5		-100.00
Municipal securities	6,049	11,588	14,132	12,503	14,003	-47.80	-58.44
Mortgage-backed securities	2,677,473	3,329,074	2,799,036	1,284,434	1,227,113	-19.57	175.59
Asset-backed securities	164,612	161,144	165,715	182,040	170,060	2.15	25.30
Other debt securities	3,000	3,000	3,000	2,970	3,000	0.00	0.00
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-11,063	-27,155	-13,967	-5,705	-18,303		
Available-for-sale securites appreciation (depreciation)	24,494	68,163	-13,010	-39,964	-31,235	-64.07	
Structured notes, fair value	0	0	0	0	0		
Pledged securities	187,936	47,508	167,581	96,596	195,354	295.59	2288.31

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	5,517,303	5,304,994	3,336,752	3,290,798	2,811,035	4.00	133.36
NOW, ATS and transaction accounts	2,238,614	2,384,657	768,855	449,460	407,546	-6.12	610.82
Time deposits less brokered deposits < $250K	-441,022	-781,219	1,415,298	1,455,696	1,273,275		
MMDA and other savings accounts	10,790,145	9,120,437	5,902,533	3,178,991	3,006,831	18.31	263.49
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	18,105,040	16,028,869	11,423,438	8,374,945	7,498,687	12.95	187.90
Time deposits of $250K or more	222,599	288,752	503,858	365,412	309,214	-22.91	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	250,000	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	9,050,025	7,464,701	10,056	18,669	8,392	21.24	46708.86
Other borrowings w/remaining maturity over 1 year	32,528	947,425	8,604,142	6,581,025	5,122,909	-96.57	-99.26
Brokered deposits < $250K	1,487,992	2,726,261	479,907	94,835	200,914	-45.42	
Noncore funding	11,043,144	11,427,139	9,597,963	7,059,941	5,641,429	-3.36	101.71
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	164,078	160,967	145,599	122,640	117,291	1.93	34.60
Total liabilities	29,312,262	27,616,975	21,167,000	15,557,526	13,257,407	6.14	146.63
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1	1	1	1	1	0.00	0.00
Common surplus	7,807	7,807	7,807	7,807	7,807	0.00	0.00
Retained earnings	2,880,802	2,288,554	1,988,520	1,740,166	1,560,385	25.88	88.71
Accumulated other comprehensive income	-30,596	-272,896	-157,698	-52,318	-74,950		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,858,014	2,023,466	1,838,630	1,695,656	1,493,243	41.24	102.03
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,858,014	2,023,466	1,838,630	1,695,656	1,493,243	41.24	102.03
Total liabilities and capital	32,170,276	29,640,441	23,005,630	17,253,182	14,750,650	8.54	141.88
Memoranda							
Non-interest-bearing deposits	5,517,303	5,304,995	3,336,752	3,290,798	2,811,035	4.00	133.36
Interest-bearing deposits	14,298,328	13,738,887	9,070,451	5,544,394	5,197,780	4.07	185.63
Total deposits	19,815,631	19,043,882	12,407,203	8,835,192	8,008,815	4.05	168.86
Long-term debt that reprices within 1 year	0	0	8,585,000	6,560,000	5,100,000		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,023,466	1,838,630	1,695,656	1,493,243	1,414,657		
Accounting restatements	0	0	3,719	0	0		
Net income	782,749	382,278	279,457	275,442	204,131		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	188,628	80,729	33,758	95,661	170,301		
Change in other comprehensive income	242,300	-115,198	-105,380	22,632	44,756		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-1,873	-1,515	-1,064	0	0		
Holding company equity capital, ending balance	2,858,014	2,023,466	1,838,630	1,695,656	1,493,243		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	76.12	36.25	98	71.55	36.22	97	62.74	37.78	92	63.40	37.19	94	64.29	35.54	95
Commercial and industrial loans	6.90	10.76	27	8.50	13.52	23	7.01	12.02	23	8.21	12.85	28	8.03	12.62	30
Loans to individuals	0.55	3.36	30	0.50	3.40	27	0.59	4.20	25	0.70	4.31	27	0.75	4.47	31
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0.02	0.04	76	0.06	0.05	84	0.06	0.06	79
Agricultural loans	0	0.18	27	0	0.19	24	0	0.24	23	0	0.30	25	0	0.21	29
Other loans and leases	0.17	4.47	6	0.25	4.63	5	0.46	5.01	7	0.60	5	9	0.63	5.10	11
Net loans and leases	83.19	58.67	96	80.07	61.58	93	70.33	63.77	60	72.33	63.98	71	73.08	62.73	75
Debt securities over 1 year	8.32	19.46	12	11.23	15.55	31	12.18	14.60	36	7.43	14.63	15	8.28	14.83	20
Mutual funds and equity securities	0	0.06	13	0	0.05	13	0	0.06	13	0	0.06	12	0	0.06	11
Subtotal	91.51	79.22	94	91.30	78.16	98	82.51	79.65	38	79.76	79.97	27	81.35	79.31	35
Interest-bearing bank balances	0.44	8.50	0	0.83	7.51	5	8.16	3.06	88	7.90	3.04	85	6.51	3.46	83
Federal funds sold and reverse repos	0	0.54	28	0	0.82	55	0	1.57	25	0	1.66	23	0	1.81	21
Debt securities 1 year or less	1.28	1.56	58	0.90	1.68	38	1.17	1.91	49	1.62	1.96	63	1.85	1.86	65
Trading assets	0	0.49	19	0	1.01	17	0	1.19	15	0	1.33	15	0	1.34	15
Total earning assets	93.24	91.77	67	93.04	91.05	74	91.86	89.53	73	89.36	89.74	45	89.80	89.84	47
Non-interest cash and due from depository institutions	0.39	0.82	16	0.85	1.07	34	0.81	1.14	24	1.01	1.21	36	0.84	1.22	23
Other real estate owned	0.04	0.01	89	0.04	0.02	78	0.08	0.03	89	0.12	0.04	90	0.24	0.05	94
All other assets	6.36	7.35	38	6.10	7.82	29	7.33	9.27	28	9.63	8.98	58	9.36	8.86	58
Memoranda															
Short-term investments	1.72	11.47	3	1.73	11.17	3	9.33	7.63	69	9.52	7.80	72	8.36	8.69	68
U.S. Treasury securities	0.45	1.47	48	0	0.84	17	0	1.03	11	0	1.04	14	0	1.02	12
US agency securities (excluding mortgage-backed securities)	0	0.82	11	0	0.63	11	0	0.54	13	0	0.69	10	0	0.75	22
Municipal securities	0.02	1.73	18	0.04	1.69	22	0.06	1.34	26	0.07	1.62	25	0.09	1.60	27
Mortgage-backed securities	8.32	14.14	22	11.23	11.75	48	12.17	11.44	54	7.44	11.13	25	8.32	11.06	34
Asset-backed securities	0.81	0.50	75	0.87	0.32	81	1.13	0.28	84	1.60	0.33	89	1.78	0.30	91
Other debt securities	0.01	0.53	29	0.01	0.42	31	0.01	0.39	34	0.02	0.41	36	0.02	0.38	42
Loans held-for-sale	0	0.55	7	0	0.52	7	0	0.39	7	0	0.30	8	0	0.33	6
Loans held for investment	83.75	58.06	96	80.80	61.72	93	70.82	63.50	64	72.98	63.93	71	73.76	62.63	77
Real estate loans secured by 1–4 family	55.28	11.46	98	50.07	11.91	98	36.38	13.29	96	31.43	13.46	95	29.99	13.44	95
Revolving	0.82	1.42	41	0.87	1.66	35	1.13	2.07	38	1.27	2.27	40	1.33	2.40	37
Closed-end, secured by first liens	54.31	9.67	98	49	9.81	98	34.88	10.69	96	29.67	10.57	95	28.02	10.35	95
Closed-end, secured by junior liens	0.14	0.17	58	0.20	0.22	59	0.37	0.28	70	0.49	0.31	75	0.64	0.34	81
Commercial real estate loans	20.82	22.69	46	21.41	22.22	44	26.29	22.23	53	31.87	21.58	72	34.11	19.88	80
Construction and land development	2.74	3.34	48	2.66	3.40	45	3.92	3.44	61	5.24	3.51	74	5.13	3.25	77
Multifamily	1.58	3.57	32	1.77	3.12	37	2.65	3.01	52	2.78	2.72	62	2.46	2.54	55
Nonfarm nonresidential	16.50	14.57	58	16.98	14.72	55	19.72	14.69	64	23.85	14.44	77	26.51	13.30	90
Real estate loans secured by farmland	0.02	0.30	41	0.07	0.33	48	0.07	0.36	47	0.10	0.41	56	0.20	0.32	65

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	90.89	61.05	96	88.56	57.15	96	88.60	57.46	96	86.87	56.49	94	87.16	54.84	94
Real estate loans secured by 1–4 family	66	19.86	98	61.97	19.43	98	51.37	20.75	96	43.07	21.10	94	40.65	21.45	91
Revolving	0.98	2.43	29	1.08	2.64	29	1.60	3.15	32	1.75	3.50	35	1.80	3.77	33
Closed-end	65.02	17.24	98	60.89	16.59	98	49.77	17.39	96	41.32	17.39	94	38.85	17.41	92
Commercial real estate loans	24.86	37.86	27	26.50	34.63	31	37.13	33.52	49	43.67	32.14	64	46.24	29.99	76
Construction and land development	3.27	5.65	38	3.30	5.26	39	5.53	5.09	59	7.18	5.20	71	6.95	4.90	70
1–4 family	0.78	1.18	54	0.78	0.93	55	1.01	0.94	63	0.97	1.02	58	1.10	0.89	66
Other	2.49	4.40	36	2.52	4.19	32	4.52	4.02	61	6.21	4.05	75	5.86	3.90	74
Multifamily	1.89	5.78	22	2.19	4.96	27	3.75	4.69	46	3.81	4.10	56	3.34	3.84	52
Nonfarm nonresidential	19.70	24.56	38	21.01	22.93	42	27.85	22.15	64	32.68	21.40	74	35.95	20.03	88
Owner-occupied	7.07	8.29	45	7.36	7.68	53	9.96	7.72	63	11.43	8.03	68	12.90	7.58	82
Other	12.63	15.94	37	13.65	14.95	42	17.88	14.34	62	21.24	13.38	78	23.05	12.45	87
Real estate loans secured by farmland	0.03	0.54	36	0.08	0.54	43	0.10	0.55	46	0.14	0.63	53	0.27	0.51	62
Loans to depository institutions and acceptances of other banks	0	0.04	34	0	0.06	31	0.03	0.11	75	0.09	0.12	81	0.07	0.17	78
Commercial and industrial loans	8.24	18.86	15	10.52	22.17	11	9.90	19.53	19	11.26	20.32	20	10.89	20.53	22
Loans to individuals	0.66	6.24	26	0.62	6.13	22	0.83	7.13	21	0.96	7.36	21	1.02	7.61	26
Credit card loans	0.09	0.53	61	0.11	0.65	61	0.19	0.81	59	0.25	1.02	59	0.29	1.12	56
Agricultural loans	0	0.34	26	0	0.32	24	0	0.37	24	0	0.46	25	0	0.33	29
Other loans and leases	0.21	8.75	6	0.31	9.09	5	0.64	9.85	6	0.82	9.66	10	0.86	10.32	10
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	815.79	391.81	98	868.14	381.27	99	760.48	391.26	96	709.05	379.80	96	635.04	366.85	95
Real estate loans secured by 1–4 family	592.40	126.06	98	607.52	125.03	98	440.96	138.18	97	351.50	137.84	95	296.19	138.55	93
Revolving	8.83	15.44	40	10.58	17.42	42	13.76	21.26	41	14.25	23.33	40	13.12	25.05	37
Closed-end	583.57	108.85	99	596.93	106.14	98	427.21	115.20	96	337.25	112.79	96	283.06	111.69	93
Commercial real estate loans	223.16	245.88	43	259.79	234.65	52	318.68	229.44	68	356.42	219.72	80	336.90	204.45	75
Construction and land development	29.36	35.95	46	32.32	35.62	50	47.48	34.95	66	58.59	35.36	76	50.67	32.91	70
1–4 family	7.01	7.42	58	7.66	6.34	62	8.71	6.61	64	7.94	7.04	61	8.01	6.16	65
Other	22.35	28.11	43	24.66	28.16	48	38.77	27.32	68	50.65	27.26	83	42.66	26.01	77
Multifamily	16.95	38.66	33	21.50	32.74	39	32.18	31.04	61	31.14	27.85	65	24.33	25.95	55
Nonfarm nonresidential	176.86	158.05	57	205.98	155.06	64	239.02	152.10	76	266.69	147.22	84	261.90	137.03	86
Owner-occupied	63.45	52.99	61	72.18	52.37	70	85.53	53.07	79	93.29	54.89	77	93.96	51.62	82
Other	113.40	102.54	55	133.80	100.54	65	153.49	97.41	72	173.40	91.80	85	167.93	84.09	84
Real estate loans secured by farmland	0.23	3.22	40	0.83	3.44	46	0.84	3.60	48	1.13	4.02	56	1.95	3.31	64
Loans to depository institutions and acceptances of other banks	0	0.21	34	0	0.28	31	0.28	0.44	79	0.71	0.54	83	0.54	0.68	78
Commercial and industrial loans	73.98	114.45	34	103.09	139.91	32	84.96	122.02	33	91.86	128.82	36	79.36	126.55	34
Loans to individuals	5.92	34.55	30	6.05	37.47	29	7.10	43.51	27	7.83	42.67	29	7.41	44.83	32
Credit card loans	0.83	2.77	63	1.11	3.30	64	1.61	4.34	61	2.03	5.31	64	2.09	5.73	59
Agricultural loans	0.01	1.86	26	0.01	1.88	25	0.01	2.18	25	0.01	2.72	25	0	1.88	28
Other loans and leases	1.87	51.06	6	3.01	49.54	5	5.53	52.44	7	6.73	51.79	10	6.24	52.78	10
Supplemental															
Non-owner occupied CRE loans / Gross loans	18.43	30.07	22	20.12	27.32	31	28.16	26.45	50	33.41	24.79	67	34.40	23.09	78
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	165.46	195.33	40	197.23	183.76	52	241.74	178.57	66	272.68	167.93	80	250.64	156.17	78
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	228.92	252.85	42	269.41	240.85	52	327.27	236.10	70	365.97	225.98	81	344.60	210.40	77

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	1.72	11.47	3	1.73	11.17	3	9.33	7.63	69	9.52	7.80	72	8.36	8.69	68
Liquid assets	9.59	29.03	7	12.89	26.22	15	21.10	22.44	57	16.28	22.72	37	15.55	24.04	31
Investment securities	9.61	21.63	9	12.15	17.85	30	13.37	16.99	36	9.13	17.27	11	10.21	17.35	19
Net loans and leases	83.19	58.67	96	80.07	61.58	93	70.33	63.77	60	72.33	63.98	71	73.08	62.73	75
Net loans, leases and standby letters of credit	83.43	59.49	96	80.32	62.48	93	70.62	64.84	58	72.82	65.07	70	73.66	63.89	75
Core deposits	56.28	75.71	12	54.08	70.67	15	49.65	63.09	20	48.54	62.13	21	50.84	61.26	23
Noncore funding	34.33	10.30	93	38.55	14.13	90	41.72	19.36	87	40.92	21.34	84	38.25	22.32	80
Time deposits of $250K or more	0.69	1.58	24	0.97	2.11	24	2.19	2.94	45	2.12	2.89	42	2.10	2.57	45
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	0.78	1.23	53	0	1.47	10	0	1.94	9	0	1.97	7	0	2.23	7
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	0.78	0.54	64	0	0.54	22	0	0.48	28	0	0.54	24	0	0.73	23
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	28.13	1	99	25.18	1.24	99	0.04	3.01	12	0.11	3.67	9	0.06	3.96	9
Earning assets that reprice within 1 year	16.85	37.37	7	16.21	39.38	4	29.13	39.29	21	34.32	40.29	31	35.27	41.61	28
Interest-bearing liabilities that reprice within 1 year	3.19	6.39	29	6.16	8.20	45	8.45	10.19	45	5.80	10.01	27	5.21	8.46	32
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	37.32	0.96	98	38.02	1.34	98	34.57	1.58	98
Net assets that reprice within 1 year	13.66	29.65	15	10.04	29.11	12	-16.64	26.63	1	-9.50	27.38	1	-4.52	29.77	0
Other Liquidity and Funding Ratios															
Net noncore funding dependence	35.62	-2.33	96	40.31	3.20	94	39.22	14.45	91	39.30	16.62	91	36.63	17.03	87
Net short-term noncore funding dependence	35.35	-7.71	99	36.08	-4.76	99	-6.49	3.38	16	-9.77	4.66	13	-7.70	4.83	14
Short-term investment / Short-term noncore funding	5.05	273.46	0	4.99	184.19	0	235.22	77.77	92	553.72	66.46	97	402.83	74.86	96
Liquid assets - short-term noncore funding / Nonliquid assets	-27.09	36.68	0	-25.02	28.18	1	21.71	16.97	71	17.39	16.04	64	15.96	18.16	52
Net loans and leases / Total deposits	135.06	72.79	97	124.62	79.43	95	130.40	90.31	93	141.25	90.08	96	134.59	90.14	93
Net loans and leases / Core deposits	147.82	78.25	96	148.06	88.34	94	141.63	103.93	88	149.01	105	89	143.75	105.65	86
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.39	0.12	25	-1.22	1.57	1	-0.78	0.72	3	-0.40	-0.82	52	-1.32	-0.31	14
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.87	-0.25	78	3.06	4.31	40	-0.73	1.36	0	-2.79	-1.98	29	-2.24	-0.77	13
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	3.12	14.28	43	2.65	11.38	47	3.06	12.67	47	5.92	16.19	38	6.14	15.76	40
Available-for-sale securities	96.88	83.77	60	97.35	87.23	53	96.94	85.40	55	94.08	81.88	65	93.86	84.24	59
U.S. Treasury securities	4.68	6.70	63	0	4.72	16	0	6.15	11	0	6.99	14	0	6.96	12
US agency securities (excluding mortgage-backed securities)	0	4.12	11	0	4.01	10	0	3.49	13	0	4.02	9	0	4.42	21
Municipal securities	0.20	8.22	17	0.32	9.83	21	0.46	7.75	24	0.79	9.16	27	0.93	9.31	26
Mortgage-backed securities	86.58	66.54	82	92.47	66.64	84	90.99	67.43	83	81.54	65.45	75	81.44	65.34	73
Asset-backed securities	8.45	2.50	84	7.13	1.91	85	8.45	1.66	88	17.48	2.05	93	17.43	1.74	95
Other debt securities	0.10	3.08	30	0.08	3.01	32	0.10	2.94	35	0.19	2.79	38	0.20	2.57	45
Mutual funds and equity securities	0	0.29	13	0	0.35	13	0	0.40	13	0	0.42	11	0	0.51	10
Debt securities 1 year or less	13.31	7.78	79	7.43	10.55	49	8.72	11.86	54	17.75	11.91	77	18.08	11.79	74
Debt securities 1 to 5 years	0.08	18.25	0	0.15	17.03	3	0.38	17.94	4	0.68	19.18	5	0.60	18.80	7
Debt securities over 5 years	86.46	71.11	74	92.30	69.86	85	90.71	66.02	88	80.71	64.73	66	80.45	64.73	71
Pledged securities	6.08	32.26	13	1.32	35.67	6	5.45	30.57	12	6.13	33.30	12	12.97	34.58	22
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	7.86	27.98	42	-76.11	183.32	0	30.67	26.69	64	33.19	6.77	80	339.19	19.19	97
Investment securities	-14.11	31.36	6	17.04	23.62	45	95.28	11.75	95	4.55	9.42	51	24.29	8.45	83
Core deposits	12.95	16.94	45	40.32	26.88	86	36.40	11.23	91	11.69	7.29	75	19.24	12.19	71
Noncore funding	-3.36	-14.79	72	19.06	-12.18	86	35.95	6.59	87	25.14	10.67	77	3.04	5.59	56

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)	4,004,887	3,495,148	3,345,654	3,208,505	2,709,768
Commit: Secured commercial real estate loans	1,610,035	1,456,372	1,376,448	1,412,620	1,315,553
Commit: Unsecured real estate loans	135,832	88,405	130,708	122,411	80,891
Credit card lines (reported semiannually, June/Dec)	364,840	342,604	282,921	237,837	212,836
Securities underwriting	0	0	0	0	0
Standby letters of credit	77,436	74,698	66,470	84,105	85,671
Commercial and similar letters of credit	0	0	0	0	4,793
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	566,592	609	1,422	540	0
Written options contracts (interest rate)	77,358	82,212	32,064	25,727	6,746
Purchased options contracts (interest rate)	60,000	60,000	20,000	20,000	0
Interest rate swaps	8,091,660	6,371,660	3,180,000	2,094,725	2,050,677
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	12.45	22.78	13	11.79	22.01	13	14.54	23.52	19	18.60	24.05	39	18.37	24.03	37
Standby letters of credit	0.24	0.65	25	0.25	0.71	24	0.29	0.84	26	0.49	0.92	38	0.58	0.96	45
Commercial and similar letters of credit	0	0.02	20	0	0.02	20	0	0.02	17	0	0.02	17	0.03	0.03	67
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	27.34	46.30	65	21.98	48.62	51	14.06	68.47	36	12.41	65.81	37	13.95	75.35	42
Interest rate contracts	27.34	32.46	67	21.98	34.36	54	14.06	47.31	38	12.41	43.84	40	13.95	53.66	44
Interest rate futures and forward contracts	1.76	3.25	74	0	6.21	24	0.01	10.67	23	0	11.40	26	0	13.82	13
Written options contracts (interest rate)	0.24	1.41	41	0.28	2.18	31	0.14	2.47	27	0.15	2.16	32	0.05	2.60	24
Purchased options contracts (interest rate)	0.19	1.31	58	0.20	1.46	55	0.09	2.65	50	0.12	2.32	54	0	2.37	21
Interest rate swaps	25.15	20.49	72	21.50	20.83	62	13.82	28.86	46	12.14	26.74	45	13.90	25.60	55
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	15.50	44.98	7	17.39	42.82	9	22.48	45.53	22	27.80	44.93	34	25.25	46.60	25

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	8,795,610	6,514,481	3,233,486	2,140,992	2,057,423
Interest rate contracts	8,795,610	6,514,481	3,233,486	2,140,992	2,057,423
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	566,592	609	1,422	540	0
Written options	77,358	82,212	32,064	25,727	6,746
Exchange-traded	0	0	0	0	0
Over-the-counter	77,358	82,212	32,064	25,727	6,746
Purchased options	60,000	60,000	20,000	20,000	0
Exchange-traded	0	0	0	0	0
Over-the-counter	60,000	60,000	20,000	20,000	0
Swaps	8,091,660	6,371,660	3,180,000	2,094,725	2,050,677
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	8,795,610	6,514,481	3,233,486	2,140,992	2,057,423
Interest rate contracts	8,795,610	6,514,481	3,233,486	2,140,992	2,057,423
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	8,717,660	6,431,660	3,200,000	2,114,976	2,050,677
One year or less	781,000	290,000	195,000	219,976	205,701
Over 1 year to 5 years	4,833,330	3,303,330	1,800,000	1,030,000	854,976
Over 5 years	3,103,330	2,838,330	1,205,000	865,000	990,000
Gross negative fair value (absolute value)	157,231	341,055	135,696	23,657	42,791
Gross positive fair value	117,514	15,574	7,440	31,573	18,202
Held for trading	0	0	0	0	0
Non-traded	117,514	15,574	7,440	31,573	18,202
Current credit exposure on risk-based capital derivative contracts	546	1,528	218	11,863	10,466
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.17	75	100	94.10	77	100	93.44	80	100	92.91	80	100	92.20	84
Foreign exchange contracts	0	3.47	25	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28
Futures and forwards	6.44	11.16	54	0.01	14.05	14	0.04	13.49	13	0.03	12.78	17	0	13.23	8
Written options	0.88	6.28	23	1.26	8.18	25	0.99	5.91	25	1.20	6.60	28	0.33	6.68	18
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	0.88	5.96	23	1.26	7.73	28	0.99	5.10	27	1.20	5.49	32	0.33	5.27	22
Purchased options	0.68	3.27	50	0.92	3.42	48	0.62	4.42	46	0.93	4.19	48	0	4.73	16
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	0.68	2.87	52	0.92	2.86	53	0.62	3.35	50	0.93	3.20	55	0	3.32	17
Swaps	92	74.26	66	97.81	68.76	85	98.35	69.75	86	97.84	70.34	84	99.67	68.94	92
Held for trading	0	40.42	21	0	43.53	19	0	44.16	18	0	46.31	18	0	46.32	17
Interest rate contracts	0	34.15	21	0	36.62	19	0	37.24	18	0	38.40	18	0	37.84	17
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded	100	59.58	78	100	56.47	80	100	55.84	81	100	53.69	81	100	53.68	82
Interest rate contracts	100	56.71	85	100	53.82	87	100	52.22	88	100	50.60	88	100	51.23	89
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)	99.11	92.53	63	98.73	91.48	64	98.96	93.86	63	98.78	94.47	60	99.67	95.63	67
One year or less	8.88	27.56	34	4.45	32.05	19	6.03	32.17	24	10.27	32.51	33	10	31.96	30
Over 1 year to 5 years	54.95	27.01	87	50.71	27.06	85	55.67	30.45	83	48.11	31.16	82	41.56	31.85	66
Over 5 years	35.28	29.89	59	43.57	29.56	67	37.27	28.09	64	40.40	28.71	64	48.12	29.43	70
Gross negative fair value (absolute value)	1.79	0.98	82	5.24	1.55	96	4.20	0.83	98	1.10	0.72	78	2.08	0.69	97
Gross positive fair value	1.34	1.34	53	0.24	2.23	5	0.23	1.19	8	1.47	0.85	88	0.88	0.71	68
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.06	0.04	80	0.15	0.07	86	0.08	0.06	85	0.02	0.06	52	0.03	0.06	71
Gross positive fair value (X)	0.04	0.05	64	0.01	0.09	17	0	0.07	22	0.02	0.06	60	0.01	0.06	48
Held for trading (X)	0	0.04	22	0	0.07	19	0	0.06	18	0	0.05	19	0	0.05	18
Non-traded (X)	0.04	0.01	92	0.01	0.02	50	0	0.01	57	0.02	0.01	88	0.01	0.01	80
Current credit exposure (X)	0	0.04	14	0	0.06	14	0	0.05	12	0.01	0.04	44	0.01	0.04	48
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.46	14	0.01	0.85	14	0	0.73	12	0.11	0.53	48	0.11	0.53	52

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	215,212	112,500	112,522	101,518	97,643
Gross losses	10,892	18,020	7,439	12,760	30,394
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	4,189	5,361	5,879	32,703	2,769
Net losses	6,703	12,659	1,560	-19,943	27,625
Provision for loan and lease losses	-28,709	115,371	1,538	-8,939	31,500
Adjustments	0	0	0	0	0
Ending balance	179,800	215,212	112,500	112,522	101,518
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.09	-0.09	44	0.45	0.51	44	0.01	0.15	11	-0.06	0.14	2	0.20	0.16	70
Provision for loan and lease losses / Average loans and leases	-0.11	-0.16	51	0.57	0.82	34	0.01	0.24	9	-0.08	0.24	3	0.29	0.28	67
Provision for loan and lease losses / Net loan and lease losses	-428.30	-105.48	16	911.38	487.86	84	98.59	130.58	27	44.82	134.68	9	114.03	143.18	46
Allowance for loan and lease losses / Total loans and leases not held for sale	0.67	1.23	13	0.90	1.58	11	0.69	0.83	38	0.89	0.90	51	0.93	0.98	46
Allowance for loan and lease losses / Total loans and leases	0.67	1.20	14	0.90	1.55	11	0.69	0.81	39	0.89	0.89	52	0.93	0.96	47
Allowance for loan and lease losses / Net loans and leases losses (X)	26.82	21.39	73	17	11.58	79	72.12	8.03	98		7.54		3.67	8.39	33
Allowance for loan and lease losses / Nonaccrual assets	649.90	364.13	85	284.91	299.17	60	424.86	218.72	85	110.05	214.03	25	125.15	178.03	36
ALLL / 90+ days past due + nonaccrual loans and leases	2.63	287.08	0	2.43	244.34	0	4.27	151.73	0	7.59	160.51	0	9.86	136.22	0
Gross loan and lease losses / Average loans and leases	0.04	0.19	14	0.09	0.34	14	0.05	0.28	12	0.11	0.30	26	0.28	0.33	54
Recoveries / Average loans and leases	0.02	0.08	12	0.03	0.07	23	0.04	0.08	36	0.28	0.09	92	0.03	0.09	17
Net losses / Average loans and leases	0.03	0.11	29	0.06	0.27	21	0.01	0.21	8	-0.17	0.22	1	0.26	0.24	68
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	37
Recoveries / Prior year-end losses	23.25	34.67	33	72.07	33.98	89	46.07	36.22	78	107.60	41.30	90	35.70	33.49	61
Earnings coverage of net loan and lease losses (X)	115.91	39.72	83	40.21	22.91	82	184.94	24.40	94	-13.36	21.75	8	8.53	19.67	33
Net Loan and Lease Losses By Type															
Real estate loans	0.01	0.02	60	0	0.04	26	-0.02	0.01	13	-0.06	0.02	5	0.02	0.02	55
Real estate loans secured by 1–4 family	0	-0.02	65	0	0.01	39	0	0.01	51	0.01	0.01	53	0.01	0.03	40
Revolving	-0.01	-0.07	56	-0.05	0.01	18	0.15	0.02	87	0	0.03	28	0.09	0.09	55
Closed-end	0	-0.01	62	0	0	38	0	0	41	0.01	0.01	58	0.01	0.02	49
Commercial real estate loans	0.04	0.04	68	0.02	0.07	36	-0.05	0.01	4	-0.14	0.01	1	0.03	0.01	68
Construction and land development	-0.01	0	30	-0.03	0	22	-0.01	-0.01	33	-0.04	-0.03	27	-0.05	-0.02	25
1–4 family	0	0	57	0	0	59	0	0	55	0	-0.01	63	0	0	62
Other	-0.01	0	25	-0.03	0	16	-0.01	-0.01	30	-0.04	-0.02	23	-0.05	-0.01	20
Multifamily	0	0.01	48	-0.18	0	0	-0.01	0	9	-0.59	0	0	-0.04	-0.01	12
Nonfarm nonresidential	0.05	0.05	68	0.04	0.11	49	-0.06	0.02	2	-0.11	0.02	1	0.05	0.03	72
Owner-occupied	0	0.01	59	-0.01	0.02	3	0	0.01	21	0	0.01	44	0	0.01	28
Other	0.05	0.04	74	0.05	0.08	63	-0.06	0.01	1	-0.11	0.01	1	0.06	0.01	83
Real estate loans secured by farmland	0	0	54	0	0.02	46	0	0.01	48	0	0	50	0	0.01	47
Commercial and industrial loans	0.16	0.17	56	0.44	0.47	54	0.16	0.37	29	-0.99	0.31	0	2.04	0.39	92
Loans to individuals	0.20	0.71	19	0.73	1.13	49	1.24	1.17	61	1.02	1.16	54	1.31	1.25	61
Credit card loans	1.40	1.84	33	3.63	2.92	65	4.99	3.11	83	3.73	2.92	66	4.59	2.92	85
Agricultural loans	0	0.02	48	0	0.19	35	0	0.08	37	0	0.15	38	0	0.18	31
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.10	32	-0.03	0.15	6	-0.01	0.15	8	-0.01	0.14	9	0	0.15	36

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	785,276	900,661	1,182,079	693,222	560,824
90+ days past due loans and leases	6,819,920	8,773,771	2,614,072	1,394,136	961,974
Nonaccrual loans and leases	22,730	71,038	20,719	88,746	68,037
Total past due and nonaccrual loans and leases	7,627,926	9,745,470	3,816,870	2,176,104	1,590,835
Restructured 30–89 days past due	0	64	264	839	97
Restructured 90+ days past due	5	16	0	84	1
Restructured nonaccrual	6,997	3,910	4,836	49,845	33,121
Total restructured loans and leases	7,002	3,990	5,100	50,768	33,219
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	41,108	15,960	23,499	26,018	33,857
Other real estate owned	12,418	12,495	18,341	20,888	35,224
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	4,936	4,499	5,760	13,501	13,078
Total other assets past due and nonaccrual	4,936	4,499	5,760	13,501	13,078

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	2.91	0.32	97	3.76	0.39	99	7.26	0.43	99	5.51	0.44	99	5.15	0.47	99
90+ days past due loans and leases	25.31	0.10	99	36.64	0.12	99	16.05	0.15	99	11.07	0.17	99	8.84	0.20	99
Nonaccrual loans and leases	0.08	0.46	9	0.30	0.66	17	0.13	0.51	10	0.70	0.54	73	0.63	0.63	55
90+ days past due and nonaccrual loans and leases	25.40	0.62	99	36.93	0.85	99	16.17	0.71	99	11.78	0.75	99	9.47	0.88	99
30–89 days past due restructured	0	0.01	21	0	0.01	34	0	0.01	36	0.01	0.02	52	0	0.02	31
90+ days past due restructured	0	0	61	0	0.01	58	0	0.01	29	0	0.01	61	0	0.01	51
Nonaccrual restructured	0.03	0.10	27	0.02	0.13	16	0.03	0.14	21	0.40	0.16	89	0.30	0.20	76
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	2.91	0.32	97	3.76	0.40	99	7.25	0.43	99	5.50	0.44	99	5.15	0.47	99
90+ days past due assets	25.31	0.10	99	36.63	0.12	99	16.04	0.15	99	11.06	0.18	99	8.83	0.20	99
Nonaccrual assets	0.10	0.47	9	0.32	0.67	17	0.16	0.53	12	0.81	0.57	79	0.74	0.64	64
30+ days past due and nonaccrual assets	28.33	0.97	99	40.71	1.29	99	23.46	1.19	99	17.37	1.26	99	14.72	1.39	99
Percent of Total Assets															
90+ days past due and nonaccrual assets	21.29	0.36	99	29.86	0.52	99	11.48	0.44	99	8.67	0.48	99	7.07	0.54	99
90+ days past due and nonaccrual assets + other real estate owned	21.32	0.37	99	29.90	0.55	99	11.56	0.48	99	8.79	0.52	99	7.31	0.59	99
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.24	0.41	29	0.34	0.60	26	0.27	0.53	21	0.79	0.60	72	0.93	0.72	73
Allowance for loan and lease losses	42.41	62.64	36	46.27	66.66	34	55.84	115.41	21	121.38	118.28	57	135.16	129.01	58
Equity capital + allowance for loan and lease losses	2.51	3.60	39	4.45	4.97	48	3.22	4.28	39	7.55	4.79	80	8.60	5.78	79
Tier 1 capital + allowance for loan and lease losses	2.54	4.30	29	4.08	6.05	31	3.31	5.65	26	8.85	6.16	75	9.19	7.35	70
Loans and leases + other real estate owned	0.28	0.71	13	0.42	0.97	13	0.39	0.85	16	1.08	0.96	61	1.26	1.15	62

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

Past Due and Nonaccrual Loans and Leases

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	3.18	0.26	98	4.23	0.39	99	8.12	0.38	99	6.22	0.42	99	5.82	0.44	99
	90+ days past due	27.84	0.12	99	41.36	0.16	99	18.10	0.16	99	12.74	0.22	99	10.14	0.26	97
	Nonaccrual	0.08	0.52	11	0.30	0.76	18	0.13	0.46	14	0.37	0.57	36	0.49	0.69	42
Commercial and industrial	30–89 days past due	0.24	0.24	60	0.16	0.23	50	0.42	0.31	72	0.66	0.30	84	0.69	0.32	84
	90+ days past due	0.06	0.04	78	0.07	0.03	76	0.05	0.05	66	0.01	0.05	41	0.01	0.05	39
	Nonaccrual	0.11	0.57	14	0.31	0.75	23	0.08	0.83	12	3.38	0.76	97	1.80	0.93	86
Individuals	30–89 days past due	0.14	0.63	22	0.22	0.83	17	0.33	0.83	26	0.84	0.84	45	0.57	0.97	31
	90+ days past due	0.14	0.09	74	0.23	0.14	76	0.45	0.17	82	0.34	0.16	78	0.22	0.19	68
	Nonaccrual	0.01	0.17	29	0.10	0.28	41	0.09	0.17	49	0.05	0.23	32	0.06	0.24	37
Depository institution loans	30–89 days past due		0.01			0		0	0	47	0	0	47	0	0	46
	90+ days past due		0			0		0	0	49	0	0	47	0	0.05	44
	Nonaccrual		0			0		0	0	48	0	0	48	0	0	47
Agricultural	30–89 days past due	0	0.07	30	0	0.17	28	0	0.24	26	0	0.17	27	0	0.17	25
	90+ days past due	0	0	42	0	0	44	0	0	42	0	0	43	0	0	41
	Nonaccrual	0	0.70	27	0	0.49	24	0	0.67	22	0	0.75	23	0	0.96	20
Foreign governments	30–89 days past due		0.50			0			0.07			0.01			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.15			0.09			0.03			0.06			0.06	
Other loans and leases	30–89 days past due	0	0.12	16	0	0.18	15	2.68	0.20	96	2.16	0.17	96	0	0.20	12
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual	0	0.09	21	0	0.15	19	0.28	0.13	79	0.23	0.14	74	0.27	0.10	82

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

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	4.24	0.46	96	5.63	0.65	99	13.69	0.67	99	12.12	0.71	99	11.79	0.74	99
	90+ days past due	38.33	0.24	99	59.07	0.33	99	31.19	0.31	99	25.66	0.46	99	21.74	0.49	98
	Nonaccrual	0.03	0.71	4	0.03	0.89	4	0.06	0.73	4	0.16	0.86	11	0.09	0.97	7
Revolving	30–89 days past due	0.09	0.28	29	0.03	0.48	12	0.40	0.45	46	0.25	0.50	28	0.61	0.61	64
	90+ days past due	0	0.02	35	0	0.03	30	0	0.05	24	0	0.05	25	0	0.07	22
	Nonaccrual	0.28	1.18	28	0.14	1.13	18	0.11	1	16	0.47	1.17	36	0	1.17	6
Closed-end	30–89 days past due	4.31	0.49	97	5.73	0.65	99	14.11	0.70	99	12.62	0.75	99	12.31	0.79	99
	90+ days past due	38.91	0.26	99	60.12	0.38	99	32.20	0.35	99	26.74	0.53	99	22.75	0.57	99
	Nonaccrual	0.02	0.67	4	0.03	0.87	3	0.06	0.70	5	0.14	0.84	13	0.10	0.96	8
Junior lien	30–89 days past due	0.01	0.01	53	0	0.02	24	0.01	0.02	27	0	0.03	20	0.01	0.03	23
	90+ days past due	0	0	36	0	0	32	0	0	29	0	0	24	0	0	22
	Nonaccrual	0	0.03	22	0	0.04	18	0.01	0.04	29	0.02	0.06	34	0.02	0.07	31
Commercial real estate	30–89 days past due	0.38	0.15	83	0.95	0.26	92	0.44	0.18	89	0.43	0.17	86	0.61	0.18	95
	90+ days past due	0.02	0.01	85	0.07	0.02	86	0.03	0.03	69	0.04	0.03	75	0	0.04	34
	Nonaccrual	0.24	0.38	43	0.91	0.62	72	0.23	0.23	60	0.58	0.28	87	0.84	0.34	90
Construction and development	30–89 days past due	2.18	0.17	96	1.14	0.28	88	0.63	0.28	80	0.13	0.21	49	0.11	0.23	44
	90+ days past due	0	0.01	38	0.59	0.01	99	0	0.02	33	0.18	0.02	94	0	0.03	26
	Nonaccrual	0.49	0.20	84	0	0.41	11	0	0.20	27	0	0.19	12	0.13	0.24	47
1–4 family	30–89 days past due	0.03	0.02	77	0	0.03	28	0.14	0.06	80	0	0.06	25	0	0.07	25
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
	Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28
Other	30–89 days past due	2.15	0.13	96	1.14	0.22	89	0.49	0.20	82	0.13	0.13	66	0.11	0.13	60
	90+ days past due	0	0	41	0.59	0	99	0	0.01	35	0.18	0.02	95	0	0.02	29
	Nonaccrual	0.49	0.16	85	0	0.35	12	0	0.17	31	0	0.15	15	0.13	0.18	53
Multifamily	30–89 days past due	0	0.07	27	0	0.09	22	1.02	0.08	98	0.26	0.10	79	0	0.07	21
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual	0	0.17	21	0.22	0.11	80	0.20	0.05	86	0	0.08	23	0	0.10	16
Nonfarm non-residential	30–89 days past due	0.11	0.13	64	1.02	0.23	92	0.32	0.14	84	0.51	0.17	92	0.76	0.17	97
	90+ days past due	0.03	0.01	88	0	0.02	54	0.05	0.03	73	0.01	0.03	61	0	0.04	40
	Nonaccrual	0.22	0.45	36	1.13	0.80	68	0.28	0.28	57	0.78	0.30	88	1.06	0.38	89
Owner Occupied	30–89 days past due	0.04	0.04	62	0.11	0.07	72	0.11	0.07	71	0.10	0.09	59	0.02	0.07	22
	90+ days past due	0	0	37	0	0	67	0.05	0.01	82	0.01	0.01	74	0	0.02	47
	Nonaccrual	0.03	0.17	22	0.05	0.27	19	0.07	0.16	32	0.10	0.17	38	0.08	0.21	31
Other	30–89 days past due	0.07	0.08	71	0.91	0.14	93	0.21	0.07	87	0.41	0.07	94	0.74	0.09	98
	90+ days past due	0.03	0	92	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	51
	Nonaccrual	0.19	0.23	56	1.08	0.44	84	0.21	0.10	80	0.68	0.13	97	0.98	0.14	97
Farmland	30–89 days past due	0	0.10	31	0	0.11	30	0	0.23	23	0	0.25	23	0	0.27	22
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38
	Nonaccrual	0	0.69	23	0	1.13	19	0	0.84	19	0	1.23	19	0	1.07	21
Credit card	30–89 days past due	0.80	0.81	44	0.87	0.95	40	1.27	1.19	51	1.77	1.22	83	1.30	1.08	71
	90+ days past due	0.99	0.45	86	1.28	0.63	81	2	0.78	87	1.31	0.73	73	0.79	0.75	46
	Nonaccrual	0	0.10	36	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	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	7,808	7,808	7,808	7,808	7,808
Retained earnings	2,880,802	2,288,554	1,988,520	1,740,166	1,560,385
Accumulated other comprehensive income (AOCI)	-30,596	-272,896	-157,698	-52,318	-74,950
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,858,014	2,023,466	1,838,630	1,695,656	1,493,243
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	66,584	68,504	74,627	76,925	78,408
Accumulated other comprehensive income-related adjustments	-30,596	-272,896	-157,698	-52,318	-74,950
Other deductions from common equity tier 1 capital	95	95	95	95	95
Subtotal:	2,821,931	2,227,763	1,850,196	1,584,387	1,391,924
Adjustments and deductions for common equity tier 1 capital	0	0	64,658	154,091	63
Common equity tier 1 capital	2,821,931	2,227,763	1,785,538	1,430,296	1,391,861
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	116	217	63
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	2,821,931	2,227,763	1,785,538	1,430,296	1,391,861
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	195,339	178,717	124,899	127,646	115,741
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				0	0
Tier 2 capital before deductions	195,339	178,717	124,899	127,646	115,741
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	16,751	24,417	32,589
Tier 2 capital	195,339	178,717	108,148	103,229	83,152
Exited advanced approach tier 2 capital					
Total capital	3,017,270	2,406,480	1,893,686	1,533,525	1,475,013
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	32,146,662	29,067,847	20,751,079	15,761,198	15,544,011
Less: Deductions from common equity tier 1 capital	66,679	68,599	210,789	317,678	176,332
Less: Other deductions	-14,182	1,002,518	-16,215	-5,427	-7,687
Total assets for leverage ratio	32,094,165	27,996,730	20,556,505	15,448,947	15,375,366
Total risk-weighted assets	15,973,913	14,246,806	12,253,344	10,820,258	9,767,656
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	17.67	12.37	92	15.64	12.35	86	14.57	12.11	83	13.22	12.09	75	14.25	12.16	77
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	17.67	13.11	92	15.64	13.08	83	14.57	12.78	78	13.22	12.85	66	14.25	12.95	75
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	18.89	14.91	90	16.89	15.23	79	15.45	14.36	73	14.17	14.45	60	15.10	14.63	66
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	8.79	8.98	51	7.96	9.13	15	8.69	9.76	20	9.26	9.71	40	9.05	9.53	35
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	26	46	12	117	53	-43.48	116.67
Other insurance activities income	26	46	12	117	53	-43.48	116.67
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	153,531	155,642	151,712	146,781	146,061	-1.36	6.60

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.11			53.67			51.47			56.12			52.23	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.89			46.33			48.53			43.88			47.77	
Separate account assets (L/H) / Total life assets		13.40			11.24			7.26			8.53			2.52	
Insurance activities revenue / Adjusted operating income	0	0.36	27	0	0.41	28	0	0.47	24	0.02	0.47	34	0.01	0.55	25
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36
Credit related premium income / Total premium income		32.99			38.23			34.91			44.54			43.04	
Other premium income / Total premium income		67.01			61.77			65.09			55.46			56.96	
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43
Insurance net income (P/C) / Equity (P/C)		23.22			15.59			19.86			15.64			5.74	
Insurance net income (L/H) / Equity (L/H)		4.49			3.62			5.13			1.99			-2.99	
Insurance benefits, losses, expenses / Insurance premiums		927.51			447.82			233.61			160.49			127.33	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0.17			0.48	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			2.31			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	5.11	12	24	6.37	11.03	34	7.99	11.51	38	9.51	10.22	45	9.78	9.84	49
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	12,930	13,043	16,505	18,217	6,359
Real estate loans	12,930	13,043	16,505	18,217	6,359
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	12,930	13,043	16,505	18,217	6,359
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28
Cost: Interest-bearing deposits		0.14			0.42			1.19			0.97			0.51	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-0.87	6.83	49	-20.98	-2.40	19	-9.40	22.48	29	186.48	7.24	96	4.95	21.19	59
Total selected assets	-0.87	9.48	47	-20.98	2.04	19	-9.40	12.40	27	186.48	3.24	95	4.95	21.86	54
Deposits		0.73			3.46			10.36			5			-0.77	

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change 1-Year	Percent Change 5-Year
Activity							
Securitization activities	6,400,029	4,704,205	3,412,987	3,781,158	3,786,743	36.05	61.64
1–4 family residential loans	6,400,029	4,704,205	3,412,987	3,781,158	3,786,743	36.05	61.64
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Activity as a Percent of Total Assets					
Securitization activities	19.89	15.87	14.84	21.92	25.67
1–4 family residential loans	19.89	15.87	14.84	21.92	25.67
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1–4 family residential loans	71.73	67.31	58.47	54.87	54.64
Home equity lines	0.80	0.90	1.33	1.34	1.34
Credit card receivables	0.07	0.09	0.16	0.19	0.21
Auto loans and other consumer loans	0.31	0.30	0.37	0.39	0.37
Commercial and industrial loans	6.66	8.79	8.18	8.66	8.08
All other loans and leases	20.43	22.60	31.50	34.55	35.36

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure	0	0	0	0	
1–4 family residential loans	0	0	0	0	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0
Seller's interest carried as securities and loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	6.34	9.23	4.18	3	3.62

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	365,992	368,753	400,897	438,616	475,853	-0.75	-21.52
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commecial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	365,992	368,753	400,897	438,616	475,853	-0.75	-21.52
90+ Days Past Due Securitized Assets							
1–4 family residential loans	931,908	1,125,368	510,043	490,206	550,808	-17.19	74.29
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	931,908	1,125,368	510,043	490,206	550,808	-17.19	74.29
Total past due securitized assets	1,297,900	1,494,121	910,940	928,822	1,026,661	-13.13	29.66
Net Losses on Securitized Assets							
1–4 family residential loans	107	770	557	1,013	661	-86.10	-91.94
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	107	770	557	1,013	661	-86.10	-91.94

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	5.72	7.84	11.75	11.60	12.57
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	5.72	7.84	11.75	11.60	12.57
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	14.56	23.92	14.94	12.96	14.55
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	14.56	23.92	14.94	12.96	14.55
Total past due securitized assets percent of securitized assets	20.28	31.76	26.69	24.56	27.11
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0.02	0.02	0.03	0.02
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0.02	0.02	0.03	0.02
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	4.68	6.25	13.41	12.19	12.43
Home equity lines	0.09	0.03	0.40	0.25	0.61
Credit card receivables	0.80	0.87	1.27	1.77	1.30
Commercial and industrial loans	0.24	0.16	0.42	0.66	0.69
All other loans and leases	0.37	0.92	0.47	0.46	0.59
Total managed loans past due 30–89 days	3.45	4.43	8.03	6.91	7.07
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	32.40	51.29	27.09	20.94	18.87
Home equity lines	0	0	0	0	0
Credit card receivables	0.99	1.28	2	1.31	0.79
Commercial and industrial loans	0.06	0.07	0.05	0.01	0.01
All other loans and leases	0.02	0.07	0.03	0.04	0
Total managed loans past due 90+ days	23.25	34.55	15.85	11.51	10.31
Total Past Due Managed Assets	26.70	38.98	23.89	18.42	17.38
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0.02	0.01
Home equity lines	-0.01	-0.05	0.15	0	0.09
Credit card receivables	1.40	3.63	4.99	3.73	4.59
Commercial and industrial loans	0.16	0.44	0.16	-0.99	2.04
All other loans and leases	0.04	0.02	-0.05	-0.13	0.03
Net Losses on Managed Assets Percent of Total Managed Assets	0.02	0.05	0.01	-0.12	0.19

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	236,437	101,239	52,648	115,122	182,688	133.54	43.02
Dividends	233,873	98,165	49,714	112,000	180,000	138.24	44.37
Interest	0	0	0	0	0		
Management and service fees	2,564	3,074	2,934	3,122	2,688	-16.59	-22.58
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	456	472	465	433	439	-3.39	-2.36
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	456	472	465	433	439	-3.39	-2.36
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	236,893	101,711	53,113	115,555	183,127	132.91	42.90
Securities gains (losses)	0	0	0	0	0		
Other operating income	3,450	15	80	146	-507	22900.00	796.10
Total operating income	240,343	101,726	53,193	115,701	182,620	136.27	44.64
Operating Expenses							
Personnel expenses	16,725	10,531	9,205	8,235	7,334	58.82	137.57
Interest expense	833	529	572	626	874	57.47	-10.91
Other expenses	16,025	10,380	9,545	9,195	10,803	54.38	32.87
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	33,583	21,440	19,322	18,056	19,011	56.64	67.61
Income (loss) before taxes	206,760	80,286	33,871	97,645	163,609	157.53	41.49
Applicable income taxes (credit)	0	0	0	0	0		
Extraordinary items					0		
Income before undistributed income of subsidiaries	206,760	80,286	33,871	97,645	163,609	157.53	41.49
Equity in undistributed income of subsidiaries	575,989	301,992	245,586	177,797	40,522	90.73	275.45
Bank subsidiaries	575,989	301,992	245,586	177,797	40,522	90.73	275.45
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	782,749	382,278	279,457	275,442	204,131	104.76	161.32
Memoranda							
Bank net income	809,862	400,157	295,300	289,797	220,522	102.39	156.76
Nonbank net income	0	0	0	0	0		
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	2,842,369	98.30	2,022,300	97.65	1,835,667	98.49	1,691,581	1,491,284	40.55	102.18
Common and preferred stock	2,842,369	98.30	2,022,300	97.65	1,835,506	98.48	1,691,581	1,491,152	40.55	102.18
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	161	0.01	0	132		-100.00
Investment in nonbank subsidiaries	37	0	78	0	67	0	72	65	-52.56	-41.27
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	37	0	78	0	67	0	72	65	-52.56	-41.27
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	5,957	0.21	11,072	0.53	8,898	0.48	8,410	1,467	-46.20	-51.00
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	31,183	1.08	35,996	1.74	18,008	0.97	21,009	23,126	-13.37	-6.68
Intangible assets	1,047	0.04	1,047	0.05	1,047	0.06	1,047	1,047	0.00	0.00
Other assets	10,983	0.38	458	0.02	199	0.01	275	255	2298.03	12103.33
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,891,576	100.00	2,070,951	100.00	1,863,886	100.00	1,722,394	1,517,244	39.63	99.05
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	32,528	1.12	39,758	1.92	19,142	1.03	21,025	22,908	-18.19	-3.83
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	941	0.03	7,653	0.37	6,114	0.33	5,688	1,093	-87.70	-77.45
Balance due to subsidiaries and related institutions	93	0	74	0	0	0	25	0	25.68	
Total liabilities	33,562	1.16	47,485	2.29	25,256	1.36	26,738	24,001	-29.32	-11.67
Equity Capital	2,858,014	98.84	2,023,466	97.71	1,838,630	98.64	1,695,656	1,493,243	41.24	102.03
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	1	0	1	0	1	0	1	1	0.00	0.00
Common surplus	7,807	0.27	7,807	0.38	7,807	0.42	7,807	7,807	0.00	0.00
Retained earnings	2,880,802	99.63	2,288,554	110.51	1,988,520	106.69	1,740,166	1,560,385	25.88	88.71
Accumulated other comprehensive income	-30,596	-1.06	-272,896	-13.18	-157,698	-8.46	-52,318	-74,950		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	2,891,576	100.00	2,070,951	100.00	1,863,886	100.00	1,722,394	1,517,244	39.63	99.05
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	24.20	11.94	96	17.58	7.29	96	12.65	9.68	84	13.31	10.40	84	8.97	7.61	64
Bank net income / Average equity investment in banks	31.93	11.80	97	22.79	7.45	97	16.98	10.51	89	17.90	11.19	90	14.90	8.74	86
Nonbank net income / Average equity investment in nonbanks		13.12			9.75			7.89			7.10			4.73	
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income	103.46	96.79	64	104.68	88.16	61	105.67	82.22	70	105.21	82.56	67	108.03	80.64	75
Nonbank net income / Parent net income	0	3.40	15	0	3.59	14	0	5.93	10	0	3.78	11	0	7.76	11
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
Leverage															
Total liabilities / Equity capital	1.17	16.81	13	2.35	20.06	15	1.37	20.43	12	1.58	20.88	14	1.61	19.94	14
Total debt / Equity capital	1.14	11.71	27	1.96	14.41	25	1.04	14.31	28	1.24	14.69	32	1.53	13.95	35
Total debt + notes payable to subs that issued TPS / Equity capital	1.14	13.63	18	1.96	16.67	17	1.04	16.36	15	1.24	17.10	15	1.53	16.10	18
Total debt + Loans guaranteed for affiliate / Equity capital	1.14	11.77	27	1.96	14.68	25	1.04	14.56	28	1.24	15.14	32	1.53	14.35	35
Total debt / Equity capital – excess over fair value	1.14	11.81	27	1.96	14.52	25	1.04	14.51	28	1.24	14.81	32	1.53	14.10	35
Long-term debt / Equity capital	1.14	10.95	28	1.96	13.56	25	1.04	13.04	29	1.24	13.37	32	1.53	12.69	36
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	100	39.86	95	4.20	34.67	24	0.22	28.44	27	0.32	28.63	29	0.45	26.93	32
Double Leverage															
Equity investment in subs / Equity capital	99.45	103.22	31	99.94	102.81	33	99.83	103.22	31	99.76	103.10	34	99.86	102.10	39
Total investment in subs / Equity capital	99.45	108.40	22	99.95	110.16	22	99.84	111.07	19	99.76	112.48	23	99.87	111.30	27
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)	-0.02	0.29	35	0	0.47	32	-0.01	0.36	32	-0.01	0.35	34	-0.01	0.52	38
Equity investment in subs – equity cap / Net income-div (X)		1.05			1.82			1.22			1.22			2.64	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	110.27	152.85	33	102.89	136.59	34	106.53	177.68	26	104.64	162.34	26	98.65	141.81	28
Cash from ops + noncash items + op expense / Op expense + dividend	101.54	154.48	25	106.20	147.24	26	111.45	190.27	22	111.68	174.91	23	99.38	148.20	25
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	99.81	98.54	49	105.35	134.08	42	106.99	116.34	45	108.85	103.19	63	96.72	92.33	42
Pretax operating income + interest expense / Interest expense	24,921.13	1,835.33	95	15,276.94	2,016.32	93	6,021.50	1,968.54	87	15,698.24	2,898.75	91	18,819.57	1,909.25	95
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	24,921.13	1,770.77	95	15,276.94	1,539.23	96	6,021.50	1,632.83	91	15,698.24	1,369.37	98	18,819.57	1,547.94	96
Dividends + interest from subsidiaries / Interest expense + dividends	123.44	174.12	35	120.81	150.43	43	144.81	210.80	31	116.32	188.90	27	105.16	172.51	28
Fees + other income from subsidiaries / Salary + other expenses	9.22	11.92	68	16.96	13.95	69	18.13	16.52	67	20.40	16.08	68	17.24	16.39	65
Net income / Current part of long-term debt + preferred dividends (X)		47.61			35.64			57.11			33.93			24.63	
Other Ratios															
Net assets that reprice within 1 year / Total assets	-0.02	3.44	19	-0.35	3.85	14	-0.30	2.64	21	-0.30	2.61	21	-0.05	3.24	20
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04			0.24			0.10	
Nonaccrual		0.92			1.03			0.54			6.54			7.38	
Total		1.09			1.13			0.58			6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	16	0	2.66	14	0	5.62	12	0	5.50	12	0	5.68	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	91.23	66.37	74	100.55	81.10	74	99.67	57.84	82	97.97	57.26	83	104.09	68.72	80
Dividends declared / Net income	24.10	28.27	41	21.12	42.29	21	12.08	33.08	14	34.73	27.33	65	83.43	31.29	97
Net income – dividends / Average equity	23.25	8.62	96	17.55	4.14	97	14.07	6.46	94	10.99	7.33	87	2.28	5.03	22
Percent of Dividends Paid															
Dividends from bank subsidiaries	123.99	155.92	39	121.60	132.17	50	147.27	178.13	43	117.08	157.73	36	105.70	130.71	41
Dividends from nonbank subsidiaries	0	4.90	22	0	3.41	23	0	7.53	19	0	7.13	23	0	12.57	21
Dividends from subsidiary holding companies	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries	123.99	203.53	30	121.60	174.85	35	147.27	260.40	30	117.08	215.26	20	105.70	196.35	27
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	28.88	45.96	28	24.53	60.28	20	16.84	66.55	14	38.65	60.71	27	81.62	59	75
Interest income from bank subsidiaries	0	0.11	24	0	0.36	20	0	0.54	18	0	0.52	18	0	0.76	17
Management and service fees from bank subsidiaries	0.32	0.88	79	0.77	1.47	76	0.99	1.55	76	1.08	1.88	75	1.22	2.98	71
Other income from bank subsidiaries	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries	29.19	51.33	25	25.30	62.88	18	17.83	69.36	13	39.73	63.43	26	82.84	62.82	70
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		62.63			56.39			82.95			51.40			102.35	
Interest income from nonbank subsidiaries		2.44			7.38			20.25			18.56			8.11	
Management and service fees from nonbank subsidiaries		0.37			0.86			1.92			2.96			0.85	
Other income from nonbank subsidiaries		0.07			0.16			1.06			0.15			0.81	
Operating income from nonbank subsidiaries		87.22			79.84			150.41			99.33			165.35	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies		58.37			55.20			76.49			61.19			64.33	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	97.31	74.16	56	96.50	69.76	58	93.46	67.32	52	96.80	65.18	64	98.57	59.17	82
Interest income from bank subsidiaries	0	0.23	23	0	0.63	20	0	0.80	18	0	0.92	18	0	0.94	17
Management and service fees from bank subsidiaries	1.07	1.44	79	3.02	1.87	79	5.52	1.81	81	2.70	2.01	77	1.47	2.17	74
Other income from bank subsidiaries	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries	98.37	83.13	51	99.52	82.20	69	98.98	78.80	63	99.50	74.20	69	100.04	69.23	98
Dividends from nonbank subsidiaries	0	3.07	21	0	1.95	23	0	2.65	19	0	2.57	23	0	2.65	23
Interest income from nonbank subsidiaries	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27
Management and service fees from nonbank subsidiaries	0.19	0.01	92	0.46	0.02	94	0.87	0.06	92	0.37	0.03	92	0.24	0.07	90
Other income from nonbank subsidiaries	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries	0.19	4.67	48	0.46	4.70	55	0.87	7.29	50	0.37	7.64	49	0.24	9.99	40
Dividends from subsidiary holding companies	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt		158.10			135.13			83.37			87.87			83.68	
Loans and advances from subsidiaries / Total debt	0	26.38	13	0	27.08	12	0	28.33	11	0	26.53	12	0	39.18	14