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

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BHC Name EAGLE BANCORP, INC.

City/State BETHESDA, MD

Bank Holding Company Information

Federal Reserve District: 5
Consolidated Assets ($000): 11,224,374
Peer Group Number: 1 Number in Peer Group: 134
Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than $10 billion
2	Consolidated assets between $3 billion and $10 billion
3	Consolidated assets between $1 billion and $3 billion
4	Consolidated assets between $500 million and $1 billion
5	Consolidated assets less than $500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than $300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than $150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

EAGLE BANCORP, INC.
7830 OLD GEORGETOWN ROAD

BETHESDA, MD 20814

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Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	12,758,574	11,502,751	11,830,546	10,346,127	8,849,516
Net income ($000)	45,744	43,469	176,691	132,217	142,943
Number of BHCs in peer group	134	133	130	128	146

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.54	2.55	47	2.89	2.67	65	2.76	2.60	60	3.12	2.77	72	3.68	3.21	79
+ Non-interest income	0.23	0.97	4	0.33	1.13	8	0.32	1.04	9	0.42	1.21	15	0.27	0.90	10
– Overhead expense	0.97	2.18	2	1.27	2.28	2	1.26	2.17	4	1.41	2.57	3	1.58	2.59	9
– Provision for credit losses	-0.09	0.04	16	-0.08	-0.12	47	-0.19	-0.09	26	0.44	0.51	41	0.15	0.12	68
+ Securities gains (losses)	0	0	13	0.01	0.01	73	0.03	0.01	88	0.02	0.02	60	0.02	0.01	79
+ Other tax equivalent adjustments	0.01	0	89	0	0	91	0.01	0	93	0.01	0	91	0.01	0	95
= Pretax net operating income (tax equivalent)	1.90	1.35	87	2.04	1.78	69	2.03	1.66	77	1.72	1.04	88	2.25	1.53	91
Net operating income	1.43	1.03	86	1.51	1.36	64	1.49	1.26	75	1.28	0.81	85	1.62	1.19	87
Net income	1.43	1.02	86	1.51	1.35	65	1.49	1.26	75	1.28	0.82	84	1.62	1.19	87
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.86	2.96	41	3.37	3.18	58	3.21	3.06	57	3.90	3.55	72	5.01	4.49	85
Interest expense	0.25	0.20	75	0.41	0.29	75	0.35	0.25	77	0.68	0.52	75	1.23	1.02	69
Net interest income (tax equivalent)	2.61	2.75	36	2.96	2.88	54	2.86	2.80	48	3.22	3.01	61	3.78	3.45	66
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.03	0.09	40	0.27	0.16	74	0.18	0.11	73	0.25	0.27	59	0.13	0.11	63
Earnings coverage of net loan and lease losses (X)	123.78	38.54	83	10.63	25.70	43	16.22	39.72	42	11.02	22.91	48	22.38	22.46	56
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.01	1.20	31	1.36	1.49	41	1.06	1.23	35	1.41	1.58	41	0.98	0.94	59
Allowance for loan and lease losses / Total loans and leases	1	1.17	33	1.33	1.47	41	1.05	1.20	36	1.40	1.55	41	0.97	0.93	59
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.36	0.47	41	0.75	0.70	62	0.43	0.49	47	0.84	0.71	68	0.66	0.56	69
30–89 days past due loans and leases / Total loans and leases	0.26	0.32	48	0.94	0.33	91	0.36	0.32	65	1.32	0.39	93	0.35	0.31	65
Liquidity and Funding															
Net noncore funding dependence	17.13	-1.97	92	16.44	-0.51	90	12.30	-2.33	87	22.82	3.20	89	25.50	10.70	88
Net short-term noncore funding dependence	15.23	-6.65	96	12.13	-6.88	91	9.60	-7.71	93	17.56	-4.76	96	20.11	5.88	92
Net loans and leases / Total assets	62.97	59.31	60	68	60.99	73	59.40	58.67	52	69.61	61.58	72	83.76	72.36	93
Capitalization															
Tier 1 leverage ratio	9.93	9.06	75	10.28	9.15	82	10.19	8.98	77	10.31	9.13	82	11.62	10.39	78
Holding company equity capital / Total assets	11.40	10.29	66	11.33	10.72	61	11.40	10.71	61	11.16	11.16	48	13.25	11.37	76
Total equity capital (including minority interest) / Total assets	11.40	10.40	65	11.33	10.85	59	11.40	10.82	60	11.16	11.29	46	13.25	11.43	76
Common equity tier 1 capital / Total risk-weighted assets	14.74	12.21	85	14.42	12.57	80	15.02	12.42	85	13.49	12.38	73	12.87	12.50	65
Net loans and leases / Equity capital (X)	5.52	5.82	45	6	5.73	59	5.21	5.53	45	6.24	5.58	66	6.32	6.55	43
Cash dividends / Net income	27.69	33.45	37	18.25	23.13	36	25.29	28.27	44	21.43	42.30	23	15.62	25.65	31
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			93.20	
Growth Rates															
Assets	0.87	9.35	19	11.37	16.49	41	6.56	10.50	39	23.69	16.68	72	7.15	8.66	48
Equity capital	1.48	4.03	53	8.43	9.13	61	8.86	7.46	70	4.22	6.99	39	7.37	12.19	24
Net loans and leases	-6.59	6.29	12	-3.05	7.22	21	-9.06	3.36	7	2.79	9.07	28	8.47	8.63	60
Noncore funding	-23.45	-10.65	30	-2.58	-25.09	76	-23.82	-14.79	35	55.01	-12.18	97	34.91	4.16	88
Parent Company Ratios															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	0.01	46
Long-term debt / Equity capital	5.45	11.08	37	17.30	11.33	76	5.16	10.95	37	17.57	13.56	72	18.28	3.86	94
Equity investment in subsidiaries / Equity capital	99.50	103.47	33	108.65	102.85	79	99.41	103.22	30	108.57	102.81	82	112.05	104.21	80
Cash from ops + noncash items + op expense / Op expense + dividends	94.48	125.04	38	647.75	98.58	97	360.27	154.48	92	164.99	147.24	68	32.61	152.31	8

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

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Interest and fees on loans	75,830	89,238	337,749	368,854	400,923	-15.02	4.63
Income from lease financing receivables	0	0	0	0	0		
Fully taxable income on loans and leases	74,970	88,431	334,411	365,578	398,155	-15.22	3.72
Tax-exempt income on loans and leases	860	807	3,338	3,276	2,768	6.57	350.26
Estimated tax benefit on income on loans and leases	342	250	1,124	1,069	1,403	36.57	156.54
Income on loans and leases (tax equivalent)	76,172	89,488	338,873	369,923	402,326	-14.88	4.91
Investment interest income (tax equivalent)	11,468	4,273	22,791	16,959	19,674	168.40	306.27
Interest on balances due from depository institutions	1,057	553	3,077	2,601	7,438	91.14	118.84
Interest income on other earning assets	227	262	1,447	2,078	1,983	-13.36	-27.94
Total interest income (tax equivalent)	88,924	94,576	366,188	391,561	431,421	-5.98	16.66
Interest on time deposits of $250K or more	263	835	1,906	6,213	11,307	-68.50	-49.81
Interest on time deposits < $250K	2,050	2,667	9,257	17,892	23,186	-23.13	70.27
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	4,046	4,397	16,609	29,460	56,533	-7.98	-1.37
Interest on other borrowings and trading liabilities	473	665	2,059	2,943	2,643	-28.87	419.78
Interest on subordinated debt and mandatory convertible securities	1,037	2,979	10,151	11,916	11,916	-65.19	-65.19
Total interest expense	7,869	11,543	39,982	68,424	105,585	-31.83	-11.58
Net interest income (tax equivalent)	81,055	83,033	326,206	323,137	325,836	-2.38	20.39
Non-interest income	7,478	9,457	37,421	43,881	24,167	-20.93	43.72
Adjusted operating income (tax equivalent)	88,533	92,490	363,627	367,018	350,003	-4.28	22.07
Overhead expense	31,002	36,636	149,165	145,542	139,847	-15.38	7.38
Provision for credit losses	-2,787	-2,350	-21,940	45,571	13,091		
Securities gains (losses)	-25	221	2,964	1,815	1,517		
Other tax equivalent adjustments	219	135	718	723	595	62.22	-0.45
Pretax net operating income (tax equivalent)	60,512	58,560	240,084	178,443	199,177	3.33	40.77
Applicable income taxes	13,947	14,574	60,983	43,928	53,848	-4.30	-8.95
Tax equivalent adjustments	821	517	2,410	2,298	2,386	58.80	26.11
Applicable income taxes (tax equivalent)	14,768	15,091	63,393	46,226	56,234	-2.14	-7.52
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	45,744	43,469	176,691	132,217	142,943	5.23	69.32
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	45,744	43,469	176,691	132,217	142,943	5.23	69.32
Memoranda							
Net income - holding company and noncontrolling (minority) interest	45,744	43,469	176,691	132,217	142,943	5.23	69.32
Investment securities income (tax equivalent)	11,468	4,273	22,791	16,959	19,674	168.40	306.27
US Treasury and agency securities (excluding mortgage-backed securities)	2,096	560	3,892	3,015	5,671	274.29	262.00
Mortgage-backed securities	7,157	2,665	13,761	10,032	11,445	168.56	416.38
All other securities	2,215	1,048	5,138	3,912	2,558	111.43	158.25
Cash dividends declared	12,665	7,932	44,691	28,330	22,332	59.67	
Common	12,665	7,932	44,691	28,330	22,332	59.67	
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.79	2.75	53	3.29	2.96	70	3.10	2.85	70	3.78	3.27	82	4.88	4.19	88
Less: Interest expense	0.25	0.19	77	0.40	0.27	78	0.34	0.23	78	0.66	0.48	76	1.19	0.95	74
Equals: Net interest income (tax equivalent)	2.54	2.55	47	2.89	2.67	65	2.76	2.60	60	3.12	2.77	72	3.68	3.21	79
Plus: Non-interest income	0.23	0.97	4	0.33	1.13	8	0.32	1.04	9	0.42	1.21	15	0.27	0.90	10
Equals: adjusted operating income (tax equivalent)	2.78	3.56	8	3.22	3.87	17	3.07	3.70	17	3.55	4.04	26	3.96	4.16	44
Less: Overhead expense	0.97	2.18	2	1.27	2.28	2	1.26	2.17	4	1.41	2.57	3	1.58	2.59	9
Less: Provision for credit losses	-0.09	0.04	16	-0.08	-0.12	47	-0.19	-0.09	26	0.44	0.51	41	0.15	0.12	68
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	48
Plus: Realized gains (losses) on available-for-sale securities	0	0	13	0.01	0.01	73	0.03	0.01	88	0.02	0.02	60	0.02	0.01	79
Plus: other tax equivalent adjustments	0.01	0	89	0	0	91	0.01	0	93	0.01	0	91	0.01	0	95
Equals: Pretax net operating income (tax equivalent)	1.90	1.35	87	2.04	1.78	69	2.03	1.66	77	1.72	1.04	88	2.25	1.53	91
Less: Applicable income taxes (tax equivalent)	0.46	0.31	85	0.52	0.40	81	0.54	0.38	84	0.45	0.23	92	0.64	0.35	95
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	45
Equals: Net operating income	1.43	1.03	86	1.51	1.36	64	1.49	1.26	75	1.28	0.81	85	1.62	1.19	87
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	1.43	1.02	86	1.51	1.35	65	1.49	1.26	75	1.28	0.82	84	1.62	1.19	87
Memo: Net income (last four quarters)	1.47	1.17	78	1.40	1.07	81	1.49	1.26	75	1.28	0.82	84	1.62	1.19	86
Net income–BHC and noncontrolling (minority) interest	1.43	1.04	86	1.51	1.37	65	1.49	1.27	75	1.28	0.83	83	1.62	1.19	86
Margin Analysis															
Average earning assets / Average assets	97.52	93.16	93	97.68	93.08	94	96.56	93.08	87	97.05	92.32	93	97.36	93.22	93
Average interest-bearing funds / Average assets	54.79	60.43	24	61.37	62.97	47	59.78	61.99	45	61.70	64.06	41	61.13	70.66	16
Interest income (tax equivalent) / Average earning assets	2.86	2.96	41	3.37	3.18	58	3.21	3.06	57	3.90	3.55	72	5.01	4.49	85
Interest expense / Average earning assets	0.25	0.20	75	0.41	0.29	75	0.35	0.25	77	0.68	0.52	75	1.23	1.02	69
Net interest income (tax equivalent) / Average earning assets	2.61	2.75	36	2.96	2.88	54	2.86	2.80	48	3.22	3.01	61	3.78	3.45	66
Yield or Cost															
Total loans and leases (tax equivalent)	4.32	3.88	80	4.57	4.05	79	4.64	4.01	82	4.67	4.27	73	5.46	4.98	80
Interest-bearing bank balances	0.37	0.18	94	0.13	0.10	84	0.19	0.14	88	0.34	0.27	72	4.19	2.26	91
Federal funds sold and reverse repos	0.07	0.28	39	0.10	0.26	52	0.03	0.25	33	0.28	0.68	33	1	2.02	18
Trading assets	0	0.43	27	0	0.39	27	0	0.45	26		0.60			0.49	
Total earning assets	2.84	2.93	40	3.35	3.15	61	3.19	3.04	57	3.88	3.51	72	4.99	4.47	85
Investment securities (tax equivalent)	1.61	1.78	31	1.41	1.84	21	1.42	1.77	27	1.94	2.25	24	2.57	2.74	33
US Treasury and agency securities (excluding mortgage-backed securities)	1.08	1.09	51	0.82	1.30	26	0.94	1.14	34	2.05	1.75	65	2.68	2.54	57
Mortgage-backed securities	1.46	1.67	26	1.13	1.60	12	1.10	1.57	10	1.55	2.05	11	2.40	2.54	31
All other securities	3.12	2.75	65	2.68	2.93	44	2.57	2.81	45	3.11	3.24	50	3.38	3.80	32
Interest-bearing deposits	0.37	0.16	91	0.48	0.26	85	0.38	0.21	85	0.91	0.53	87	2.10	1.13	94
Time deposits of $250K or more	0.72	0.48	79	1.43	0.82	93	1	0.66	82	2.15	1.42	93	2.70	2.13	95
Time deposits < $250K	1.44	0.44	97	1.55	0.78	96	1.47	0.62	96	2.11	1.36	96	2.42	1.91	90
Other domestic deposits	0.27	0.13	88	0.32	0.17	82	0.29	0.15	82	0.63	0.36	85	1.57	0.86	91
Foreign deposits		0.14			0.13			0.14			0.42			2.53	
Federal funds purchased and repos	0.20	0.16	76	0.21	0.18	75	0.21	0.17	76	0.97	0.62	81	1.13	1.23	50
Other borrowed funds and trading liabilities	0.64	1.14	25	0.86	1.38	34	0.66	1.27	27	0.82	1.50	21	0.65	1.03	50
All interest-bearing funds	0.45	0.31	79	0.65	0.42	84	0.57	0.37	84	1.07	0.74	82	1.95	1.34	89

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

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	7,478	9,457	37,421	43,881	24,167
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	1,286	977	4,562	4,416	6,247
Trading revenue	612	0	0	0	0
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	116	100	498	605	533
Venture capital revenue	0	0	0	0	0
Net servicing fees	1,102	94	1,008	345	370
Net securitization income	74	0	7,007	0	0
Net gains (losses) on sales of loans, OREO, other assets	2,106	6,998	15,162	28,554	9,356
Other non-interest income	2,182	1,288	9,184	9,961	7,661
Total overhead expenses	31,002	36,636	149,165	145,542	139,847
Personnel expense	17,019	21,769	88,398	74,440	79,842
Net occupancy expense	3,128	3,618	14,876	15,715	14,387
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	43	715
Other operating expenses	10,855	11,249	45,891	55,344	44,903
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	499	508	509	519	492
Average personnel expense per employee	34.11	42.85	173.67	143.43	162.28
Average assets per employee	25,568.28	22,643.21	23,242.72	19,934.73	17,986.82

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.26	11	0	2.10	11	0	2.17	11	0	2.02	10	0	0.66	35
Overhead expenses / Net Interest Income + non-interest income	35.26	61.09	2	39.78	59.31	4	41.21	59.28	6	39.83	62.28	2	40.16	61.79	2
Percent of Average Assets															
Total overhead expense	0.97	2.18	2	1.27	2.28	2	1.26	2.17	4	1.41	2.57	3	1.58	2.59	9
Personnel expense	0.53	1.21	3	0.76	1.28	8	0.75	1.21	10	0.72	1.30	7	0.90	1.50	9
Net occupancy expense	0.10	0.23	10	0.13	0.24	11	0.13	0.23	13	0.15	0.26	10	0.16	0.32	6
Other operating expenses	0.34	0.71	3	0.39	0.73	5	0.39	0.72	6	0.54	0.94	13	0.52	0.76	19
Overhead less non-interest income	0.74	1.18	17	0.95	1.10	32	0.94	1.10	34	0.98	1.25	30	1.31	1.65	21
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	35.02	60.59	2	39.61	58.69	4	41.02	58.83	5	39.66	61.82	3	39.96	59.91	4
Personnel expense	19.22	33.94	5	23.54	33.28	9	24.31	32.93	14	20.28	32.36	5	22.81	34.17	5
Net occupancy expense	3.53	6.43	14	3.91	6.42	15	4.09	6.23	18	4.28	6.58	13	4.11	7.50	7
Other operating expenses	12.26	19.35	7	12.16	18.45	7	12.62	19.18	6	15.09	22.28	13	13.03	17.93	11
Total non-interest income	8.45	26.24	6	10.22	28.42	9	10.29	27.67	8	11.96	28.83	13	6.90	19.83	14
Fiduciary activities income	0	2.31	13	0	2.15	12	0	2.20	13	0	2.09	12	0	1.61	22
Service charges on domestic deposit accounts	1.45	3.51	21	1.06	3.21	16	1.25	3.27	19	1.20	3.27	17	1.78	3.21	26
Trading revenue	0.69	0.53	71	0	0.97	24	0	0.62	27	0	1.28	25	0	0.07	41
Investment banking fees and commissions	0	2.33	7	0	2.51	7	0	2.58	7	0	2.46	6	0	0.91	19
Insurance activities revenue	0.13	0.38	64	0.11	0.38	58	0.14	0.36	59	0.16	0.41	64	0.15	0.37	70
Venture capital revenue	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0	50
Net servicing fees	1.24	1.49	73	0.10	0.99	38	0.28	0.60	55	0.09	0.01	63	0.11	0.22	50
Net securitization income	0.08	0	94	0	0.01	45	1.93	0.01	98	0	0	45	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	2.38	1.74	67	7.57	3.74	80	4.17	3.30	68	7.78	3.92	80	2.67	2.27	72
Other non-interest income	2.46	8.92	10	1.39	8.65	3	2.53	9.27	4	2.71	9.65	3	2.19	7.41	8
Overhead less non-interest income	26.57	33.42	30	29.39	29.66	43	30.73	30.52	41	27.70	31.93	34	33.05	39.47	25
Applicable income taxes / Pretax net operating income (tax equivalent)	23.05	20.83	70	24.89	21.04	87	25.40	21.18	86	24.62	18.63	89	27.04	21.51	86
Applicable income tax + TE / Pretax net operating income + TE	24.41	22.92	70	25.77	22.74	83	26.40	22.67	86	25.91	21.18	85	28.23	23.31	83

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

Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	5,939,622	5,964,586	5,928,080	6,201,951	6,286,358	-0.42	31.11
Commercial and industrial loans	1,099,954	1,632,969	1,070,716	1,554,904	1,241,310	-32.64	-11.40
Loans to individuals	915	1,278	1,064	1,315	1,702	-28.40	-70.78
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	122,610	101,743	137,407	120,051	98,313	20.51	16.83
Less: Unearned income	23,790	31,691	24,451	29,804	25,228	-24.93	-5.76
Loans and leases, net of unearned income	7,139,311	7,668,885	7,112,816	7,848,417	7,602,455	-6.91	21.95
Less: Allowance for loan and lease losses	71,505	102,070	74,965	109,579	73,658	-29.95	19.48
Net loans and leases	7,067,806	7,566,815	7,037,851	7,738,838	7,528,797	-6.59	21.97
Debt securities that reprice or mature in over 1 year	2,817,345	1,282,456	2,557,094	1,024,149	668,962	119.68	518.37
Mutual funds and equity securities	0	100	0	100	100	-100.00	-100.00
Subtotal	9,885,151	8,849,371	9,594,945	8,763,087	8,197,859	11.70	58.15
Interest-bearing bank balances	620,704	1,637,083	1,635,127	1,654,433	153,800	-62.08	42.41
Federal funds sold and reverse repos	27,359	25,785	20,391	28,200	38,987	6.10	749.13
Debt securities that reprice or mature within 1 year	111,680	86,454	66,314	126,736	174,203	29.18	153.93
Trading assets	10,253	3,637	5,273	0	0	181.91	
Total earning assets	10,655,147	10,602,330	11,322,050	10,572,456	8,564,849	0.50	58.24
Non-interest-bearing cash and due from depository institutions	74,319	80,402	58,625	106,420	49,186	-7.57	85.27
Premises, fixed assets, and leases	42,191	43,208	42,838	41,775	42,826	-2.35	113.13
Other real estate owned	1,635	4,987	1,635	4,987	1,487	-67.21	17.29
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	451,075	396,937	422,162	392,164	330,371	13.64	52.68
Total assets	11,224,374	11,127,864	11,847,310	11,117,802	8,988,719	0.87	58.31
Quarterly average assets	12,758,574	11,502,751	12,546,691	11,139,447	9,420,276	10.92	88.32
Average loans and leases (YTD)	7,053,701	7,831,500	7,302,605	7,917,820	7,371,148	-9.93	23.00
Memoranda							
Loans held-for-sale	25,504	142,196	47,218	88,205	56,707	-82.06	-13.74
Loans not held-for-sale	7,113,807	7,526,689	7,065,598	7,760,212	7,545,748	-5.49	22.13
Real estate loans secured by 1–4 family	316,109	452,515	344,103	417,068	457,133	-30.14	-33.15
Commercial real estate loans	5,622,409	5,509,917	5,581,860	5,782,716	5,828,263	2.04	38.58
Construction and land development	1,485,524	1,349,473	1,508,289	1,382,487	1,609,647	10.08	42.85
Multifamily	640,705	576,685	646,400	716,870	673,051	11.10	54.30
Nonfarm nonresidential	3,496,180	3,583,759	3,427,171	3,683,359	3,545,565	-2.44	34.36
Real estate loans secured by farmland	1,104	2,154	2,117	2,167	962	-48.75	4500.00
Total investment securities	2,929,025	1,369,010	2,623,408	1,150,985	843,265	113.95	486.17
U.S. Treasury securities	47,492	0	49,458	0	34,855		
US agency securities (excluding mortgage-backed securities)	692,783	267,510	622,387	173,456	177,214	158.97	381.80
Municipal securities	144,085	107,128	145,429	108,131	73,930	34.50	223.00
Mortgage-backed securities	1,904,735	940,646	1,677,678	833,466	546,433	102.49	532.71
Asset-backed securities	0	0	0	0	0		
Other debt securities	139,930	53,626	128,456	35,832	10,733	160.94	1279.03
Mutual funds and equity securities	0	100	0	100	100	-100.00	-100.00
Available-for-sale securities	1,775,633	1,368,910	2,623,408	1,150,885	843,165	29.71	255.35
U.S. Treasury securities	47,492	0	49,458	0	34,855		
US agency securities (excluding mortgage-backed securities)	692,783	267,510	622,387	173,456	177,214	158.97	381.80
Municipal securities	15,180	107,128	145,429	108,131	73,930	-85.83	-65.97
Mortgage-backed securities	1,018,195	940,646	1,677,678	833,466	546,433	8.24	238.22
Asset-backed securities	0	0	0	0	0		
Other debt securities	1,983	53,626	128,456	35,832	10,733	-96.30	-80.46
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-8,672						
Available-for-sale securites appreciation (depreciation)	-97,858	-2,018	-19,257	21,827	4,171		
Structured notes, fair value	30,995	32,806	33,028	0	0	-5.52	556.67
Pledged securities	248,085	269,968	265,604	268,419	378,360	-8.11	-43.63

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	2,951,594	2,594,333	3,277,956	2,809,334	2,064,367	13.77	61.13
NOW, ATS and transaction accounts	888,598	862,709	777,255	756,923	863,856	3.00	138.26
Time deposits less brokered deposits < $250K	-1,576,480	-2,018,883	-1,849,497	-2,455,690	-863,966		
MMDA and other savings accounts	5,047,548	4,875,840	5,197,247	4,645,186	3,013,129	3.52	80.65
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	7,311,260	6,313,999	7,402,961	5,755,753	5,077,386	15.79	73.15
Time deposits of $250K or more	139,703	236,482	152,460	231,078	350,600	-40.92	-41.00
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	28,293	20,061	23,918	26,726	30,980	41.03	-65.56
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	150,000	300,000	300,000	300,000	257,789	-50.00	100.00
Other borrowings w/remaining maturity over 1 year	0	0	0	50,000	22,170		
Brokered deposits < $250K	2,135,296	2,648,363	2,426,119	3,202,372	1,796,405	-19.37	60.51
Noncore funding	2,453,292	3,204,906	2,902,497	3,810,176	2,457,944	-23.45	42.28
Trading liabilities	9,807	3,516	5,223	0	0	178.92	
Subordinated notes and debentures + trust preferred securities	69,701	218,175	69,670	218,077	217,687	-68.05	-67.82
Other liabilities	100,759	126,435	116,184	92,904	45,021	-20.31	87.08
Total liabilities	9,944,819	9,867,031	10,496,535	9,876,910	7,798,038	0.79	59.96
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	318	316	316	315	331	0.63	-6.19
Common surplus	437,820	428,917	434,640	427,016	482,286	2.08	-15.09
Retained earnings	963,140	833,598	930,061	798,061	705,105	15.54	168.79
Accumulated other comprehensive income	-121,723	-1,998	-14,242	15,500	2,959		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,279,555	1,260,833	1,350,775	1,240,892	1,190,681	1.48	46.56
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,279,555	1,260,833	1,350,775	1,240,892	1,190,681	1.48	46.56
Total liabilities and capital	11,224,374	11,127,864	11,847,310	11,117,802	8,988,719	0.87	58.31
Memoranda							
Non-interest-bearing deposits	2,951,594	2,594,334	3,277,956	2,809,334	2,064,367	13.77	61.13
Interest-bearing deposits	6,634,665	6,604,510	6,703,584	6,379,869	5,160,024	0.46	67.64
Total deposits	9,586,259	9,198,844	9,981,540	9,189,203	7,224,391	4.21	65.58
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,350,775	1,240,892	1,240,892	1,190,681	1,108,941		
Accounting restatements	0	0	0	-10,931	0		
Net income	45,744	43,469	176,691	132,217	142,943		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	3,182	1,964	8,307	6,146	8,798		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	62	682	61,432	54,903		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	12,665	7,932	44,691	28,330	22,332		
Change in other comprehensive income	-107,481	-17,498	-29,742	12,541	7,234		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,279,555	1,260,833	1,350,775	1,240,892	1,190,681		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	52.92	37.11	81	53.60	36.10	85	50.04	36.25	79	55.78	36.22	87	69.94	52.67	89
Commercial and industrial loans	9.80	10.78	48	14.67	13.88	57	9.04	10.76	46	13.99	13.52	55	13.81	11.45	65
Loans to individuals	0.01	3.61	2	0.01	3.42	2	0.01	3.36	2	0.01	3.40	3	0.02	2.71	5
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0	44
Agricultural loans	0	0.17	12	0	0.19	10	0	0.18	12	0	0.19	11	0	0.53	17
Other loans and leases	1.09	4.19	22	0.91	4.29	18	1.16	4.47	22	1.08	4.63	18	1.09	1.08	68
Net loans and leases	62.97	59.31	60	68	60.99	73	59.40	58.67	52	69.61	61.58	72	83.76	72.36	93
Debt securities over 1 year	25.10	19.47	68	11.52	16.70	27	21.58	19.46	63	9.21	15.55	24	7.44	13.66	19
Mutual funds and equity securities	0	0.06	12	0	0.06	32	0	0.06	13	0	0.05	32	0	0.06	38
Subtotal	88.07	80.04	82	79.52	78.43	44	80.99	79.22	48	78.82	78.16	37	91.20	86.76	85
Interest-bearing bank balances	5.53	7.18	44	14.71	9.08	83	13.80	8.50	80	14.88	7.51	89	1.71	2.97	40
Federal funds sold and reverse repos	0.24	0.55	74	0.23	0.50	76	0.17	0.54	74	0.25	0.82	75	0.43	0.03	93
Debt securities 1 year or less	0.99	1.65	45	0.78	1.59	37	0.56	1.56	32	1.14	1.68	46	1.94	2.10	59
Trading assets	0.09	0.52	59	0.03	0.56	43	0.04	0.49	46	0	1.01	17	0	0.03	38
Total earning assets	94.93	91.28	86	95.28	91.48	93	95.57	91.77	89	95.09	91.05	93	95.28	92.39	84
Non-interest cash and due from depository institutions	0.66	0.96	25	0.72	1	29	0.49	0.82	20	0.96	1.07	37	0.55	1.14	17
Other real estate owned	0.01	0.01	71	0.04	0.02	85	0.01	0.01	70	0.04	0.02	82	0.02	0.04	47
All other assets	4.41	7.70	13	4	7.44	6	3.94	7.35	9	3.95	7.82	5	4.17	6.41	20
Memoranda															
Short-term investments	6.77	10.28	36	15.72	11.92	73	14.53	11.47	68	16.27	11.17	79	4.08	5.36	46
U.S. Treasury securities	0.42	1.80	40	0	0.98	13	0.42	1.47	48	0	0.84	17	0.39	0.29	77
US agency securities (excluding mortgage-backed securities)	6.17	0.79	94	2.40	0.73	86	5.25	0.82	94	1.56	0.63	82	1.97	1.25	72
Municipal securities	1.28	1.72	55	0.96	1.77	51	1.23	1.73	57	0.97	1.69	52	0.82	2.58	36
Mortgage-backed securities	16.97	14.04	65	8.45	12.38	35	14.16	14.14	54	7.50	11.75	31	6.08	9.38	30
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.50	24	0	0.32	24	0	0.30	34
Other debt securities	1.25	0.55	77	0.48	0.46	64	1.08	0.53	77	0.32	0.42	58	0.12	0.53	46
Loans held-for-sale	0.23	0.40	60	1.28	0.46	85	0.40	0.55	66	0.79	0.52	75	0.63	0.39	80
Loans held for investment	63.38	59.15	61	67.64	61.15	71	59.64	58.06	54	69.80	61.72	73	83.95	72.01	93
Real estate loans secured by 1–4 family	2.82	11.67	10	4.07	11.69	19	2.90	11.46	12	3.75	11.91	18	5.09	16.02	10
Revolving	0.64	1.40	31	0.77	1.51	33	0.60	1.42	32	0.83	1.66	31	1.15	2.24	34
Closed-end, secured by first liens	2.11	9.94	11	3.23	9.76	17	2.23	9.67	13	2.85	9.81	17	3.77	13.07	12
Closed-end, secured by junior liens	0.07	0.17	40	0.07	0.21	32	0.08	0.17	39	0.08	0.22	33	0.17	0.37	32
Commercial real estate loans	50.09	23.42	92	49.51	22.27	94	47.11	22.69	92	52.01	22.22	96	64.84	33.26	97
Construction and land development	13.23	3.49	97	12.13	3.32	98	12.73	3.34	97	12.43	3.40	97	17.91	5	99
Multifamily	5.71	3.52	80	5.18	3.21	76	5.46	3.57	79	6.45	3.12	86	7.49	4.76	78
Nonfarm nonresidential	31.15	15.11	93	32.21	14.77	96	28.93	14.57	93	33.13	14.72	96	39.44	21.85	96
Real estate loans secured by farmland	0.01	0.33	30	0.02	0.33	35	0.02	0.30	39	0.02	0.33	35	0.01	0.95	27

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	83.20	61.87	85	77.78	57.91	88	83.34	61.05	86	79.02	57.15	89	82.69	72.74	69
Real estate loans secured by 1–4 family	4.43	20.07	9	5.90	19.43	13	4.84	19.86	9	5.31	19.43	12	6.01	22.29	8
Revolving	1	2.35	32	1.11	2.45	32	1	2.43	31	1.17	2.64	31	1.35	3.13	29
Closed-end	3.43	17.49	8	4.79	16.76	13	3.83	17.24	10	4.14	16.59	11	4.66	18.71	10
Commercial real estate loans	78.75	38.39	97	71.85	35.36	97	78.48	37.86	96	73.68	34.63	97	76.66	46.16	95
Construction and land development	20.81	5.82	97	17.60	5.29	97	21.21	5.65	97	17.61	5.26	96	21.17	6.97	99
1–4 family	2.56	1.29	79	2.22	1.05	82	2.49	1.18	79	2.34	0.93	83	4.92	1.47	95
Other	18.24	4.49	98	15.38	4.21	97	18.71	4.40	98	15.27	4.19	97	16.25	5.34	96
Multifamily	8.97	5.66	80	7.52	5.08	76	9.09	5.78	80	9.13	4.96	86	8.85	6.42	75
Nonfarm nonresidential	48.97	25	94	46.73	23.47	97	48.18	24.56	96	46.93	22.93	96	46.64	30.59	90
Owner-occupied	17.62	8.44	90	15.31	7.93	87	17.32	8.29	90	14.87	7.68	87	14.52	10.68	79
Other	31.35	16.32	91	31.42	15.25	97	30.86	15.94	92	32.06	14.95	96	32.11	19.36	89
Real estate loans secured by farmland	0.02	0.59	27	0.03	0.56	34	0.03	0.54	39	0.03	0.54	33	0.01	1.38	27
Loans to depository institutions and acceptances of other banks	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0	44
Commercial and industrial loans	15.41	18.81	45	21.29	23.16	47	15.05	18.86	45	19.81	22.17	44	16.33	16.16	57
Loans to individuals	0.01	6.52	2	0.02	6.02	2	0.01	6.24	3	0.02	6.13	3	0.02	4	5
Credit card loans	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	22	0	0.04	32
Agricultural loans	0	0.31	12	0	0.33	10	0	0.34	12	0	0.32	11	0	0.78	17
Other loans and leases	1.72	8.03	19	1.33	8.05	17	1.93	8.75	22	1.53	9.09	17	1.29	1.48	68
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	449.15	395.39	58	473.31	382.51	70	443.79	391.81	56	504.16	381.27	76	543.72	493.53	63
Real estate loans secured by 1–4 family	23.90	125.02	8	35.91	124.29	14	25.76	126.06	9	33.90	125.03	13	39.54	151.03	8
Revolving	5.39	14.84	26	6.77	16.14	29	5.35	15.44	27	7.46	17.42	30	8.91	21.25	29
Closed-end	18.51	108.83	8	29.14	106.79	14	20.41	108.85	9	26.44	106.14	12	30.63	127.10	11
Commercial real estate loans	425.17	249.33	88	437.23	237.40	90	417.87	245.88	88	470.08	234.65	92	504.10	311.74	91
Construction and land development	112.34	36.95	96	107.09	35.26	97	112.91	35.95	96	112.38	35.62	97	139.22	46.63	98
1–4 family	13.84	8.02	76	13.50	6.84	79	13.26	7.42	77	14.93	6.34	80	32.35	9.52	93
Other	98.50	28.49	96	93.59	28.01	97	99.65	28.11	96	97.45	28.16	97	106.87	35.90	97
Multifamily	48.45	37.99	74	45.76	34.02	73	48.39	38.66	74	58.27	32.74	83	58.21	44.76	75
Nonfarm nonresidential	264.38	160.85	86	284.38	157.71	89	256.56	158.05	83	299.42	155.06	90	306.66	206.64	83
Owner-occupied	95.12	53.96	82	93.18	52.99	82	92.24	52.99	82	94.90	52.37	82	95.50	71.54	76
Other	169.26	105.37	84	191.20	102.29	91	164.32	102.54	83	204.53	100.54	94	211.17	130.65	85
Real estate loans secured by farmland	0.08	3.46	27	0.17	3.50	34	0.16	3.22	35	0.18	3.44	32	0.08	8.66	26
Loans to depository institutions and acceptances of other banks	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.01	44
Commercial and industrial loans	83.18	113.45	39	129.58	145.22	44	80.16	114.45	38	126.40	139.91	43	107.36	106.70	56
Loans to individuals	0.07	36.67	2	0.10	35.91	2	0.08	34.55	2	0.11	37.47	2	0.15	24.83	4
Credit card loans	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	22	0	0.24	32
Agricultural loans	0	1.66	12	0	1.94	10	0	1.86	12	0	1.88	11	0	4.86	17
Other loans and leases	9.27	47.86	19	8.07	47.52	15	10.29	51.06	19	9.76	49.54	15	8.50	10.25	68
Supplemental															
Non-owner occupied CRE loans / Gross loans	61.30	30.57	96	56.66	27.81	95	61.34	30.07	96	58.89	27.32	96	62.23	35.38	93
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	330.92	198.65	87	344.82	185.94	90	326.62	195.33	87	375.75	183.76	92	409.22	239.13	89
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	426.04	256.17	87	438	243.39	90	418.86	252.85	87	470.64	240.85	92	504.72	315.15	91

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	6.77	10.28	36	15.72	11.92	73	14.53	11.47	68	16.27	11.17	79	4.08	5.36	46
Liquid assets	30.09	28.10	57	26.56	27.16	50	34.34	29.03	64	25.15	26.22	55	11.13	16.28	24
Investment securities	26.10	21.67	65	12.30	18.78	25	22.14	21.63	55	10.35	17.85	17	9.38	16.41	17
Net loans and leases	62.97	59.31	60	68	60.99	73	59.40	58.67	52	69.61	61.58	72	83.76	72.36	93
Net loans, leases and standby letters of credit	64.07	60.12	62	68.59	61.79	72	60.35	59.49	52	70.24	62.48	72	84.53	72.78	93
Core deposits	65.14	76.85	14	56.74	73.69	14	62.49	75.71	14	51.77	70.67	13	56.49	71.61	8
Noncore funding	21.86	9.46	85	28.80	11.95	86	24.50	10.30	86	34.27	14.13	86	27.34	14.61	90
Time deposits of $250K or more	1.24	1.46	51	2.13	1.96	61	1.29	1.58	49	2.08	2.11	55	3.90	4.33	51
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0	48
Federal funds purchased and repos	0.25	1.11	39	0.18	1.22	33	0.20	1.23	33	0.24	1.47	34	0.34	0.77	51
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	0.01	0.44	42	-0.05	0.60	17	0.03	0.54	43	-0.01	0.54	20	-0.09	0.75	6
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0	49
Other borrowings w/remaining maturity of 1 year or less	1.34	1.03	70	2.70	1.11	82	2.53	1	82	2.70	1.24	79	2.87	2.75	61
Earning assets that reprice within 1 year	51.79	36.68	85	58.64	38.67	92	36.22	37.37	48	58.70	39.38	91	55.76	33.16	92
Interest-bearing liabilities that reprice within 1 year	50.70	6.16	96	52.58	7.73	97	4.04	6.39	41	50.63	8.20	97	49.53	18.54	87
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.15	37
Net assets that reprice within 1 year	1.09	29.01	4	6.06	29.49	8	32.18	29.65	58	8.07	29.11	10	6.23	13.71	29
Other Liquidity and Funding Ratios															
Net noncore funding dependence	17.13	-1.97	92	16.44	-0.51	90	12.30	-2.33	87	22.82	3.20	89	25.50	10.70	88
Net short-term noncore funding dependence	15.23	-6.65	96	12.13	-6.88	91	9.60	-7.71	93	17.56	-4.76	96	20.11	5.88	92
Short-term investment / Short-term noncore funding	33.53	265.83	8	61.96	246.74	16	65.14	273.46	14	54.03	184.19	17	18.20	78.10	23
Liquid assets - short-term noncore funding / Nonliquid assets	14.17	35.38	22	1.61	30.67	10	18.33	36.68	28	-6.64	28.18	6	-12.71	6.90	6
Net loans and leases / Total deposits	73.73	73.06	53	82.26	76.22	67	70.51	72.79	46	84.22	79.43	66	104.21	90.96	85
Net loans and leases / Core deposits	96.67	78.05	81	119.84	83.77	90	95.07	78.25	80	134.45	88.34	92	148.28	102.55	97
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.69	-3.53	65		0.62			0.12			1.57			0.36	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-7.78	-8.82	55	-0.17	1.31	18	-1.52	-0.25	18	1.92	4.31	18	0.39	1.28	24
Structured notes appreciation (depreciation) / Tier 1 capital	-0.24	-0.15	26	-0.10	0	13	-0.08	-0.02	20		0.02			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	39.38	20.27	77	0	12.84	14	0	14.28	13	0	11.38	15	0	7.25	23
Available-for-sale securities	60.62	77.97	23	99.99	85.49	88	100	83.77	95	99.99	87.23	89	99.99	91.33	76
U.S. Treasury securities	1.62	8.39	36	0	5.10	13	1.89	6.70	45	0	4.72	16	4.13	2.07	80
US agency securities (excluding mortgage-backed securities)	23.65	3.73	96	19.54	4.35	88	23.72	4.12	94	15.07	4.01	87	21.02	8.16	84
Municipal securities	4.92	7.89	49	7.83	9.71	58	5.54	8.22	52	9.39	9.83	61	8.77	15.40	41
Mortgage-backed securities	65.03	65.55	45	68.71	66.67	48	63.95	66.54	41	72.41	66.64	57	64.80	57.07	59
Asset-backed securities	0	2.78	22	0	1.97	25	0	2.50	24	0	1.91	24	0	1.70	34
Other debt securities	4.78	3.16	72	3.92	3.05	67	4.90	3.08	74	3.11	3.01	64	1.27	3.73	52
Mutual funds and equity securities	0	0.30	12	0.01	0.36	34	0	0.29	13	0.01	0.35	32	0.01	0.49	39
Debt securities 1 year or less	3.81	8.63	37	6.32	9.29	47	2.53	7.78	26	11.01	10.55	63	20.66	13.55	73
Debt securities 1 to 5 years	25.72	18.50	69	12.60	16.09	46	28.44	18.25	75	21.86	17.03	65	30.87	23.43	69
Debt securities over 5 years	70.46	70.45	39	81.08	72.48	56	69.03	71.11	37	67.12	69.86	41	48.46	58.63	33
Pledged securities	8.47	29.79	15	19.72	33.48	33	10.12	32.26	19	23.32	35.67	35	44.87	43.76	51
Structured notes, fair value	1.06	0.08	93	2.40	0.05	95	1.26	0.11	92	0	0.02	42	0	0.09	39
Percent Change from Prior Like Quarter															
Short-term investments	-56.57	-1.29	8	60.85	156.41	37	-4.84	27.98	30	393.03	183.32	85	-7.35	32.84	27
Investment securities	113.95	28.40	97	59.41	31.91	79	127.93	31.36	95	36.49	23.62	72	7.56	4.80	62
Core deposits	15.79	14.47	67	21.82	29.18	28	28.62	16.94	85	13.36	26.88	10	-2.03	9.96	4
Noncore funding	-23.45	-10.65	30	-2.58	-25.09	76	-23.82	-14.79	35	55.01	-12.18	97	34.91	4.16	88

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			1,871,456	1,915,246	2,213,198
Commit: Secured commercial real estate loans	1,231,339	1,045,718	1,142,606	1,026,648	1,179,629
Commit: Unsecured real estate loans	12,250	1,349	8,504	14,793	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	123,874	65,776	112,509	70,780	69,723
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	26,290	26,789	26,417	26,911	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	26,290	26,789	26,417	26,911	0
Derivative Contracts					
Interest rate futures and forward contracts	111,368	331,465	137,080	454,029	178,268
Written options contracts (interest rate)	116,163	251,359	128,046	367,478	49,869
Purchased options contracts (interest rate)	71,873	59,500	71,873	0	0
Interest rate swaps	534,264	415,796	401,904	400,859	240,997
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 # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							15.80	22.78	29	17.23	22.01	41	24.62	16.97	85
Standby letters of credit	1.10	0.64	81	0.59	0.67	58	0.95	0.65	77	0.64	0.71	62	0.78	0.36	87
Commercial and similar letters of credit	0	0.02	21	0	0.02	20	0	0.02	20	0	0.02	20	0	0.01	36
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0.23	0.26	67	0.24	0.28	66	0.22	0.24	67	0.24	0.35	66	0	0	47
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.23	0.17	79	0.24	0.16	80	0.22	0.13	80	0.24	0.30	79	0	0	47
Derivative contracts	7.43	45.51	28	9.51	42.67	29	6.24	46.30	23	10.99	48.62	30	5.22	2.95	77
Interest rate contracts	7.43	33.09	30	9.51	30.32	32	6.24	32.46	24	10.99	34.36	32	5.22	2.87	77
Interest rate futures and forward contracts	0.99	4.02	71	2.98	4.59	77	1.16	3.25	68	4.08	6.21	78	1.98	0.08	94
Written options contracts (interest rate)	1.03	1.59	68	2.26	2	71	1.08	1.41	67	3.31	2.18	79	0.55	0.13	87
Purchased options contracts (interest rate)	0.64	1.35	71	0.53	1.45	65	0.61	1.31	70	0	1.46	22	0	0.02	45
Interest rate swaps	4.76	19.54	28	3.74	20.33	23	3.39	20.49	24	3.61	20.83	20	2.68	2.19	76
Foreign exchange contracts	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	0	47
Futures and forward foreign exchange contracts	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	0	47
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0	48
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0	48
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	0	49
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	0	48
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0	49
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0	48
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0	48
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							25.63	44.98	22	24.19	42.82	27	30.03	24.81	71

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	833,668	1,058,120	738,903	1,222,366	469,134
Interest rate contracts	833,668	1,058,120	738,903	1,222,366	469,134
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	111,368	331,465	137,080	454,029	178,268
Written options	116,163	251,359	128,046	367,478	49,869
Exchange-traded	0	0	0	0	0
Over-the-counter	116,163	251,359	128,046	367,478	49,869
Purchased options	71,873	59,500	71,873	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	71,873	59,500	71,873	0	0
Swaps	534,264	415,796	401,904	400,859	240,997
Held for trading	523,489	434,796	545,649	0	0
Interest rate contracts	523,489	434,796	545,649	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	310,179	623,324	193,254	1,222,366	469,134
Interest rate contracts	310,179	623,324	193,254	1,222,366	469,134
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)	620,359	588,374	598,483	573,481	290,866
One year or less	119,000	100,000	119,000	100,000	49,869
Over 1 year to 5 years	118,701	313,784	104,692	325,904	200,587
Over 5 years	382,658	174,590	374,791	147,577	40,410
Gross negative fair value (absolute value)	19,882	3,649	10,425	4,208	667
Gross positive fair value	31,027	6,151	19,057	5,213	584
Held for trading	10,253	6,151	5,273	0	0
Non-traded	20,774	0	13,784	5,213	584
Current credit exposure on risk-based capital derivative contracts	30,527	3,637	19,057	3,491	280
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

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	100	93.91	75	100	94.52	76	100	94.17	75	100	94.10	77	100	99.57	60
Foreign exchange contracts	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	0.14	42
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	0.07	45
Futures and forwards	13.36	10.22	68	31.33	12.82	79	18.55	11.16	74	37.14	14.05	82	38	14.06	80
Written options	13.93	6.03	81	23.76	8.11	83	17.33	6.28	85	30.06	8.18	88	10.63	11.73	67
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0	48
Over-the-counter	13.93	5.74	83	23.76	7.80	83	17.33	5.96	86	30.06	7.73	89	10.63	10.84	67
Purchased options	8.62	3.59	79	5.62	3.58	74	9.73	3.27	82	0	3.42	19	0	2.45	35
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0	49
Over-the-counter	8.62	3.11	83	5.62	3.15	76	9.73	2.87	85	0	2.86	21	0	2.28	36
Swaps	64.09	74.58	30	39.30	69.64	19	54.39	74.26	21	32.79	68.76	17	51.37	64.61	32
Held for trading	62.79	38.74	57	41.09	42.14	47	73.85	40.42	64	0	43.53	19	0	15.01	35
Interest rate contracts	62.79	32.48	65	41.09	36.29	50	73.85	34.15	75	0	36.62	19	0	16.17	35
Foreign exchange contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	0.11	46
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0	48
Non-traded	37.21	61.26	42	58.91	57.86	52	26.15	59.58	35	100	56.47	80	100	84.99	64
Interest rate contracts	37.21	57.41	44	58.91	54.11	56	26.15	56.71	36	100	53.82	87	100	84.69	69
Foreign exchange contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.01	44
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less)	74.41	92.63	15	55.61	90.92	8	81	92.53	17	46.92	91.48	5	62	80.07	25
One year or less	14.27	27.97	44	9.45	26.80	38	16.10	27.56	44	8.18	32.05	32	10.63	15.20	58
Over 1 year to 5 years	14.24	26.35	26	29.65	28.69	56	14.17	27.01	25	26.66	27.06	54	42.76	22.92	74
Over 5 years	45.90	29.53	69	16.50	30.03	35	50.72	29.89	71	12.07	29.56	30	8.61	34.12	29
Gross negative fair value (absolute value)	2.38	1.21	90	0.34	1.21	16	1.41	0.98	73	0.34	1.55	19	0.14	1.30	21
Gross positive fair value	3.72	1.52	89	0.58	1.70	8	2.58	1.34	95	0.43	2.23	6	0.12	1.14	14
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.06	42	0	0.05	19	0.01	0.04	34	0	0.07	14	0	0	70
Gross positive fair value (X)	0.02	0.06	53	0.01	0.07	18	0.02	0.05	34	0	0.09	14	0	0	69
Held for trading (X)	0.01	0.04	56	0.01	0.05	46	0	0.04	48	0	0.07	19	0	0	44
Non-traded (X)	0.02	0.01	69	0	0.01	6	0.01	0.01	65	0	0.02	42	0	0	72
Current credit exposure (X)	0.02	0.04	63	0	0.05	22	0.02	0.04	42	0	0.06	19	0	0.01	43
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	50
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.36	0.47	65	0.04	0.61	23	0.23	0.46	48	0.04	0.85	19	0	0.10	43

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	74,965	109,579	109,579	73,658	69,944
Gross losses	514	5,358	14,442	20,260	10,218
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	56	110	1,102	162	841
Net losses	458	5,248	13,340	20,098	9,377
Provision for loan and lease losses	-3,002	-2,261	-21,274	45,405	13,091
Adjustments	0	0	0	10,614	0
Ending balance	71,505	102,070	74,965	109,579	73,658
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 # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.09	0.04	14	-0.08	-0.11	49	-0.18	-0.09	25	0.44	0.51	41	0.15	0.12	68
Provision for loan and lease losses / Average loans and leases	-0.17	0.06	15	-0.12	-0.20	50	-0.29	-0.16	29	0.57	0.82	32	0.18	0.16	61
Provision for loan and lease losses / Net loan and lease losses	-655.46	49.50	11	-43.08	-168.35	50	-159.48	-105.48	38	225.92	487.86	26	139.61	142.73	56
Allowance for loan and lease losses / Total loans and leases not held for sale	1.01	1.20	31	1.36	1.49	41	1.06	1.23	35	1.41	1.58	41	0.98	0.94	59
Allowance for loan and lease losses / Total loans and leases	1	1.17	33	1.33	1.47	41	1.05	1.20	36	1.40	1.55	41	0.97	0.93	59
Allowance for loan and lease losses / Net loans and leases losses (X)	39.03	38.27	69	4.86	18.09	14	5.62	21.39	22	5.45	11.58	38	7.86	17.18	44
Allowance for loan and lease losses / Nonaccrual assets	301.05	355.27	50	195.25	291.29	36	256.66	364.13	43	179.81	299.17	28	151.16	315.75	38
ALLL / 90+ days past due + nonaccrual loans and leases	301.05	284.19	63	195.25	246.27	43	256.66	287.08	54	179.81	244.34	39	151.16	283.41	42
Gross loan and lease losses / Average loans and leases	0.03	0.17	22	0.27	0.24	67	0.20	0.19	61	0.26	0.34	51	0.14	0.16	52
Recoveries / Average loans and leases	0	0.07	6	0.01	0.08	8	0.02	0.08	9	0	0.07	4	0.01	0.05	22
Net losses / Average loans and leases	0.03	0.09	40	0.27	0.16	74	0.18	0.11	73	0.25	0.27	59	0.13	0.11	63
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	49
Recoveries / Prior year-end losses	0.39	10.98	4	0.54	7.39	5	5.44	34.67	6	1.59	33.98	3	16.87	41.80	27
Earnings coverage of net loan and lease losses (X)	123.78	38.54	83	10.63	25.70	43	16.22	39.72	42	11.02	22.91	48	22.38	22.46	56
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	67	0.09	0.03	81	0.09	0.02	88	0.13	0.04	82	0.08	0.02	84
Real estate loans secured by 1–4 family	0	-0.02	71	0	-0.01	58	0	-0.02	70	0.35	0.01	98	0	0.02	30
Revolving	0	-0.08	73	0	-0.03	61	0	-0.07	69	0.10	0.01	83	0	0.02	47
Closed-end	0	-0.02	70	0	-0.01	63	0	-0.01	67	0.42	0	98	0	0.02	25
Commercial real estate loans	0	0	63	0.10	0.05	78	0.09	0.04	79	0.12	0.07	77	0.09	0.02	85
Construction and land development	0	-0.02	72	0.06	0	89	-0.02	0	24	0.21	0	95	0	-0.02	32
1–4 family	0	0	58	0.06	0	96	0.01	0	92	0.13	0	96	0	0	54
Other	0	-0.01	71	0	0	57	-0.03	0	18	0.09	0	93	0	-0.02	30
Multifamily	0	0	57	0	0	54	0	0.01	48	0	0	58	0.47	0	99
Nonfarm nonresidential	0	0.01	60	0.13	0.07	80	0.16	0.05	85	0.10	0.11	63	0.05	0.03	72
Owner-occupied	0	0	64	0	0.01	50	0	0.01	32	0	0.02	39	0	0.01	62
Other	0	0	54	0.13	0.06	83	0.16	0.04	85	0.10	0.08	72	0.05	0.01	84
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0	0.02	46	0	0.01	45
Commercial and industrial loans	0.12	0.11	64	0.96	0.20	94	0.76	0.17	95	0.76	0.47	79	0.35	0.27	67
Loans to individuals		0.70			1.06			0.71			1.13			0.74	
Credit card loans		1.88			2.41			1.84			2.92			1.89	
Agricultural loans		0			0.02			0.02			0.19			0.02	
Loans to foreign governments and institutions		0			0			0			0				
Other loans and leases	0.42	0.16	82	0	0.09	37	0	0.10	32	0.01	0.15	46	0	0.14	33

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	18,835	72,395	25,926	103,725	26,264
90+ days past due loans and leases	0	0	0	0	0
Nonaccrual loans and leases	23,752	52,276	29,208	60,943	48,729
Total past due and nonaccrual loans and leases	42,587	124,671	55,134	164,668	74,993
Restructured 30–89 days past due	0	0	0	5,356	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	6,342	6,443	6,342	8,712	2,512
Total restructured loans and leases	6,342	6,443	6,342	14,068	2,512
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	0	0	0	13	107
Other real estate owned	1,635	4,987	1,635	4,987	1,487
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.26	0.32	48	0.94	0.33	91	0.36	0.32	65	1.32	0.39	93	0.35	0.31	65
90+ days past due loans and leases	0	0.10	10	0	0.11	8	0	0.10	10	0	0.12	9	0	0.03	15
Nonaccrual loans and leases	0.33	0.44	40	0.68	0.65	62	0.41	0.46	48	0.78	0.66	65	0.64	0.48	72
90+ days past due and nonaccrual loans and leases	0.33	0.59	29	0.68	0.82	51	0.41	0.62	35	0.78	0.85	52	0.64	0.54	70
30–89 days past due restructured	0	0.01	17	0	0.01	20	0	0.01	21	0.07	0.01	90	0	0	29
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0	45
Nonaccrual restructured	0.09	0.10	59	0.08	0.13	47	0.09	0.10	54	0.11	0.13	52	0.03	0.07	45
30–89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	48
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.26	0.32	48	0.94	0.33	91	0.36	0.32	65	1.32	0.40	93	0.35	0.31	65
90+ days past due assets	0	0.10	9	0	0.11	8	0	0.10	9	0	0.12	8	0	0.03	15
Nonaccrual assets	0.33	0.45	40	0.68	0.66	62	0.41	0.47	48	0.78	0.67	65	0.64	0.48	72
30+ days past due and nonaccrual assets	0.60	0.94	35	1.63	1.18	75	0.78	0.97	48	2.10	1.29	83	0.99	0.87	65
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.21	0.35	29	0.47	0.50	55	0.25	0.36	36	0.55	0.52	60	0.54	0.39	73
90+ days past due and nonaccrual assets + other real estate owned	0.23	0.36	31	0.51	0.53	56	0.26	0.37	36	0.59	0.55	62	0.56	0.45	70
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.23	0.41	28	0.51	0.58	47	0.26	0.41	33	0.64	0.60	59	0.56	0.56	55
Allowance for loan and lease losses	35.50	62.77	24	56.10	69.27	44	41.14	62.64	34	65.07	66.66	54	68.32	92.08	42
Equity capital + allowance for loan and lease losses	1.88	3.67	26	4.20	5.03	48	2.16	3.60	34	5.28	4.97	58	3.98	4.77	46
Tier 1 capital + allowance for loan and lease losses	1.91	4.23	20	4.49	5.96	41	2.29	4.30	26	5.72	6.05	51	4.35	5.30	46
Loans and leases + other real estate owned	0.36	0.69	26	0.75	0.97	41	0.43	0.71	32	0.91	0.97	51	0.66	0.78	49

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

Past Due and Nonaccrual Loans and Leases

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.21	0.26	49	1.08	0.31	92	0.37	0.26	72	1.19	0.39	92	0.24	0.28	54
	90+ days past due	0	0.13	18	0	0.13	15	0	0.12	15	0	0.16	14	0	0.03	24
	Nonaccrual	0.35	0.51	43	0.68	0.76	54	0.41	0.52	47	0.76	0.76	62	0.54	0.45	66
Commercial and industrial	30–89 days past due	0.56	0.26	85	0.43	0.22	81	0.36	0.24	73	1.38	0.23	97	0.22	0.22	61
	90+ days past due	0	0.03	18	0	0.02	15	0	0.04	18	0	0.03	16	0	0.02	30
	Nonaccrual	0.26	0.53	31	0.71	0.69	63	0.45	0.57	49	0.85	0.75	64	1.22	0.74	80
Individuals	30–89 days past due	0.33	0.67	26	0	0.53	5	0	0.63	6	1.67	0.83	86	0.53	0.60	51
	90+ days past due	0	0.08	21	0	0.11	20	0	0.09	17	0	0.14	19	0	0.02	31
	Nonaccrual	0	0.16	11	0	0.22	10	0	0.17	11	20.08	0.28	97	0	0.12	16
Depository institution loans	30–89 days past due		0			0.01			0.01			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.01			0			0			0			0	
Agricultural	30–89 days past due		0.16			0.17			0.07			0.17			0.10	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.71			0.44			0.70			0.49			0.80	
Foreign governments	30–89 days past due		0			0.03			0.50			0				
	90+ days past due		0			0			0			0				
	Nonaccrual		0.23			0.04			0.15			0.09				
Other loans and leases	30–89 days past due	0	0.13	37	0.83	0.13	92	0	0.12	16	6.99	0.18	98	8.66	0.28	97
	90+ days past due	0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0	40
	Nonaccrual	0.09	0.08	73	0.26	0.15	74	0.18	0.09	79	0	0.15	19	0	0.04	37

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

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0.52	0.44	65	0.26	0.47	32	0.55	0.46	67	3.32	0.65	96	0.67	0.53	68
	90+ days past due	0	0.25	21	0	0.28	18	0	0.24	18	0	0.33	16	0	0.05	28
	Nonaccrual	3.33	0.68	96	2.37	0.88	90	3.08	0.71	95	1.61	0.89	84	2.87	0.55	97
Revolving	30–89 days past due	0	0.27	6	0.31	0.31	57	0.31	0.28	59	10.71	0.48	98	0.32	0.36	56
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.01	37
	Nonaccrual	7.62	1.02	94	6.23	1.31	91	7.61	1.18	92	0.35	1.13	25	0.47	0.34	66
Closed-end	30–89 days past due	0.67	0.46	73	0.24	0.48	32	0.62	0.49	71	1.23	0.65	82	0.77	0.56	70
	90+ days past due	0	0.28	21	0	0.31	20	0	0.26	18	0	0.38	17	0	0.05	29
	Nonaccrual	2.08	0.66	91	1.47	0.85	80	1.90	0.67	89	1.97	0.87	87	3.56	0.57	97
Junior lien	30–89 days past due	0.58	0.01	99	0.02	0.01	74	0.53	0.01	99	0.08	0.02	94	0.01	0.02	52
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	41
	Nonaccrual	0.02	0.03	52	0.07	0.05	73	0.02	0.03	45	0.09	0.04	80	0	0.03	11
Commercial real estate	30–89 days past due	0.20	0.16	68	1.15	0.22	96	0.36	0.15	82	1.04	0.26	94	0.20	0.15	71
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	23	0	0.02	34
	Nonaccrual	0.18	0.37	37	0.54	0.62	51	0.24	0.38	46	0.70	0.62	61	0.35	0.34	59
Construction and development	30–89 days past due	0.51	0.19	81	0.33	0.22	77	0	0.17	17	0.44	0.28	73	0.40	0.20	77
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.01	43
	Nonaccrual	0.69	0.17	87	0.79	0.50	79	0.89	0.20	87	0.60	0.41	79	0.72	0.18	86
1–4 family	30–89 days past due	0	0.03	29	0.29	0.03	96	0	0.02	30	0.09	0.03	82	0.05	0.05	76
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	47
	Nonaccrual	0	0.02	32	0.01	0.02	69	0	0.01	32	0.01	0.03	65	0.55	0.01	97
Other	30–89 days past due	0.51	0.14	85	0.03	0.16	44	0	0.13	21	0.35	0.22	74	0.34	0.12	82
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0	44
	Nonaccrual	0.69	0.14	90	0.78	0.43	80	0.89	0.16	88	0.58	0.35	81	0.17	0.14	73
Multifamily	30–89 days past due	0	0.06	29	0	0.08	27	0.02	0.07	60	0.02	0.09	48	0	0.03	38
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	46
	Nonaccrual	0	0.12	25	0.19	0.13	75	0	0.17	21	0.15	0.11	72	0.30	0.03	90
Nonfarm non-residential	30–89 days past due	0.10	0.13	56	1.65	0.20	97	0.58	0.13	89	1.46	0.23	95	0.16	0.13	69
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0	0.02	37
	Nonaccrual	0	0.45	6	0.50	0.78	45	0	0.45	7	0.85	0.80	59	0.20	0.36	38
Owner Occupied	30–89 days past due	0.01	0.04	26	0.20	0.06	87	0.58	0.04	99	0.16	0.07	83	0.13	0.06	76
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0	0.01	40
	Nonaccrual	0	0.17	12	0.42	0.32	73	0	0.17	13	0.67	0.27	88	0.18	0.19	52
Other	30–89 days past due	0.09	0.08	74	1.45	0.12	99	0	0.08	14	1.30	0.14	96	0.02	0.05	57
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	41
	Nonaccrual	0	0.24	7	0.08	0.40	26	0	0.23	7	0.18	0.44	39	0.02	0.14	36
Farmland	30–89 days past due	0	0.17	31	0	0.13	30	0	0.10	31	0	0.11	30	0	0.21	28
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	45
	Nonaccrual	0	0.67	21	0	1.14	20	0	0.69	23	0	1.13	19	0	1.06	24
Credit card	30–89 days past due		0.87			0.75			0.81			0.95			0.87	
	90+ days past due		0.45			0.56			0.45			0.63			0.18	
	Nonaccrual		0.12			0.10			0.10			0.05			0	

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	438,138	429,233	434,956	427,331	482,617
Retained earnings	969,515	848,908	938,561	815,381	705,105
Accumulated other comprehensive income (AOCI)	-121,723	-1,998	-14,242	15,500	2,959
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,285,930	1,276,143	1,359,275	1,258,212	1,190,681
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	104,240	104,330	104,255	104,306	105,593
Accumulated other comprehensive income-related adjustments	-75,585	-1,609	-14,309	16,010	2,572
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,257,275	1,173,422	1,269,329	1,137,896	1,082,516
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,257,275	1,173,422	1,269,329	1,137,896	1,082,516
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	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	1,257,275	1,173,422	1,269,329	1,137,896	1,082,516
Tier 2 Capital					
Tier 2 capital instruments and related surplus	28,000	192,000	28,000	206,000	206,000
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	67,565	88,286	67,788	94,328	73,737
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	95,565	280,286	95,788	300,328	279,737
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	95,565	280,286	95,788	300,328	279,737
Exited advanced approach tier 2 capital					
Total capital	1,352,840	1,453,708	1,365,117	1,438,224	1,362,253
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	12,764,791	11,518,061	12,555,191	11,139,447	9,420,276
Less: Deductions from common equity tier 1 capital	104,240	104,330	104,255	104,306	105,593
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	12,660,551	11,413,731	12,450,936	11,035,141	9,314,683
Total risk-weighted assets	8,528,355	8,139,565	8,452,693	8,438,085	8,409,528
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Capital Ratios															
Common equity tier 1 capital, column A	14.74	12.18	85	14.42	12.54	80	15.02	12.37	85	13.49	12.35	73	12.87	12.50	65
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0	50
Tier 1 capital, column A	14.74	12.88	79	14.42	13.31	73	15.02	13.11	79	13.49	13.08	64	12.87	13.19	55
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A	15.86	14.72	74	17.86	15.37	85	16.15	14.91	75	17.04	15.23	80	16.20	14.63	78
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0	50
Tier 1 leverage	9.93	9.06	75	10.28	9.15	82	10.19	8.98	77	10.31	9.13	82	11.62	10.39	78
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72				

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	116	100	498	605	533	16.00	18.37
Other insurance activities income	116	100	498	605	533	16.00	18.37
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	109,415	77,119	108,788	76,729	75,724	41.88	80.86

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		50.48			54.39			53.11			53.67			60	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		49.52			45.61			46.89			46.33			40	
Separate account assets (L/H) / Total life assets		11.64			12.21			13.40			11.24			0	
Insurance activities revenue / Adjusted operating income	0.13	0.38	64	0.11	0.38	58	0.14	0.36	59	0.16	0.41	64	0.15	0.37	70
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	0.03	47
Credit related premium income / Total premium income		37.50			33.33			32.99			38.23			100	
Other premium income / Total premium income		62.50			66.67			67.01			61.77			0	
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0	48
Insurance net income (P/C) / Equity (P/C)		25.60			22.15			23.22			15.59			37.86	
Insurance net income (L/H) / Equity (L/H)		150.40			3.56			4.49			3.62				
Insurance benefits, losses, expenses / Insurance premiums		2,703.20			1,367.96			927.51			447.82			132.57	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	8.23	12.22	36	6.05	11	32	8.09	12	34	6.15	11.03	33	6.55	11.53	25
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	0.50	37	0	0.46	37	0	0.75	37	0	0	49

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	5,008	5,076	5,037	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	5,008	5,076	5,037	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.70			0.69			0.66			0.87			0	
Cost: Interest-bearing deposits		0.14			0.13			0.14			0.42			2.53	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18				
Commercial and industrial loans		1.62			1.94			0.79			0.64			2.35	
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases		10.28			-6.17			6.83			-2.40			-47.91	
Total selected assets	-1.34	17.19	43	1.68	-2.56	61		9.48			2.04		-100	-25.04	12
Deposits		-5.48			2.95			0.73			3.46			2.53	

Servicing, Securitization and Asset Sale Activities—Part 1

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

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

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	16.21	36.95	24.37	40.12	20.11

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

Servicing, Securitization and Asset Sale Activities—Part 3

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

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	13,214	8,145	170,742	141,982	956	62.23	21923.33
Dividends	12,800	8,000	169,785	141,325	0	60.00	
Interest	414	145	957	657	956	185.52	590.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	47	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	47	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	13,214	8,145	170,789	141,982	956	62.23	21923.33
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		
Total operating income	13,214	8,145	170,789	141,982	956	62.23	21923.33
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	1,037	2,979	9,993	11,916	11,916	-65.19	-65.19
Other expenses	818	712	4,457	4,647	4,565	14.89	118.13
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	1,855	3,691	14,450	16,563	16,481	-49.74	-44.69
Income (loss) before taxes	11,359	4,454	156,339	125,419	-15,525	155.03	
Applicable income taxes (credit)	-410	-770	-2,903	-607	-3,176		
Extraordinary items							
Income before undistributed income of subsidiaries	11,769	5,224	159,242	126,026	-12,349	125.29	
Equity in undistributed income of subsidiaries	33,975	38,245	17,449	6,191	155,292	-11.16	16.59
Bank subsidiaries	33,975	38,245	17,449	6,191	155,292	-11.16	16.52
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	45,744	43,469	176,691	132,217	142,943	5.23	69.32
Memoranda							
Bank net income	46,775	46,245	187,234	147,516	155,292	1.15	60.41
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	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	1,273,187	93.56	1,369,860	91.98	1,342,785	93.66	1,424,332	1,334,197	-7.06	28.39
Common and preferred stock	1,273,187	93.56	1,369,860	91.98	1,342,785	93.66	1,347,235	1,334,197	-7.06	28.39
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	77,097	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	0	0	0	0	0	0	0	0		-100.00
Common and preferred stock	0	0	0	0	0	0	0	0		-100.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock		0		0		0				
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0				
Other receivables		0		0		0				
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	43,943	3.23	15,877	1.07	43,679	3.05	16,716	7,218	176.77	43843.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	37,251	2.74	93,630	6.29	41,996	2.93	29,273	70,704	-60.21	-53.82
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	6,496	0.48	9,940	0.67	5,151	0.36	2,495	3,273	-34.65	26.50
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,360,877	100.00	1,489,307	100.00	1,433,611	100.00	1,472,816	1,415,392	-8.62	24.68
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	69,701	5.12	218,175	14.65	69,670	4.86	218,077	217,687	-68.05	-67.82
Other liabilities	11,621	0.85	10,299	0.69	13,166	0.92	13,847	7,025	12.84	522.11
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	81,322	5.98	228,474	15.34	82,836	5.78	231,924	224,712	-64.41	-62.78
Equity Capital	1,279,555	94.02	1,260,833	84.66	1,350,775	94.22	1,240,892	1,190,680	1.48	46.56
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	318	0.02	316	0.02	316	0.02	315	331	0.63	-6.19
Common surplus	437,820	32.17	428,917	28.80	434,640	30.32	427,016	482,286	2.08	-15.09
Retained earnings	963,140	70.77	833,598	55.97	930,061	64.88	798,061	705,105	15.54	168.79
Accumulated other comprehensive income	-121,723	-8.94	-1,998	-0.13	-14,242	-0.99	15,500	2,958		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,360,877	100.00	1,489,307	100.00	1,433,611	100.00	1,472,816	1,415,392	-8.62	24.68
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	13.64	9.94	81	13.86	12.54	64	13.54	11.94	70	10.93	7.29	81	12.20	10.58	70
Bank net income / Average equity investment in banks	14.30	10.44	84	13.62	12.55	62	13.77	11.80	71	10.97	7.45	77	11.87	10.85	61
Nonbank net income / Average equity investment in nonbanks		11.36			12.53			13.12			9.75		0	12.07	20
Subsidiary HCs net income / Average equity investment in sub HCs		8.34			11.69			10.11			7.01			15.16	
Bank net income / Parent net income	102.25	97.54	51	106.39	95.97	86	105.97	96.79	79	111.57	88.16	83	108.64	103.77	76
Nonbank net income / Parent net income	0	3.43	16	0	2.83	15	0	3.40	15	0	3.59	14	0	1.08	24
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34			92.33	
Leverage															
Total liabilities / Equity capital	6.36	16.87	28	18.12	17.74	72	6.13	16.81	28	18.69	20.06	69	18.87	9.66	80
Total debt / Equity capital	5.45	11.65	37	17.30	11.90	76	5.16	11.71	37	17.57	14.41	72	18.28	3.93	94
Total debt + notes payable to subs that issued TPS / Equity capital	5.45	13.71	28	17.30	14.30	73	5.16	13.63	28	17.57	16.67	71	18.28	7.99	80
Total debt + Loans guaranteed for affiliate / Equity capital	5.45	11.72	37	17.30	12.02	76	5.16	11.77	36	17.57	14.68	72	18.28	3.97	94
Total debt / Equity capital – excess over fair value	5.45	11.75	37	17.30	12	76	5.16	11.81	37	17.57	14.52	72	18.28	3.93	94
Long-term debt / Equity capital	5.45	11.08	37	17.30	11.33	76	5.16	10.95	37	17.57	13.56	72	18.28	3.86	94
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	0.01	46
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0	47
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0	46
Long-term debt / Consolidated long-term debt	100	40.81	96	100	35.48	98	100	39.86	95	81.35	34.67	91	90.76	14.37	94
Double Leverage															
Equity investment in subs / Equity capital	99.50	103.47	33	108.65	102.85	79	99.41	103.22	30	108.57	102.81	82	112.05	104.21	80
Total investment in subs / Equity capital	99.50	108.45	24	108.65	108.21	68	99.41	108.40	21	114.78	110.16	81	112.05	104.48	79
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)	-0.03	0.38	33	0.63	0.22	77	-0.05	0.29	31	0.80	0.47	68	1	0.44	74
Equity investment in subs – equity cap / Net income-div (X)		1.31		0.77	0.74	60		1.05		1.02	1.82	39	1.19	1.47	53
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	93.83	129.62	37	76.70	111.20	34	293.69	152.85	91	317.62	136.59	94	10.65	153.39	5
Cash from ops + noncash items + op expense / Op expense + dividend	94.48	125.04	38	647.75	98.58	97	360.27	154.48	92	164.99	147.24	68	32.61	152.31	8
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	67.31	98.29	34	653.70	85.35	96	121.51	98.54	74	7.71	134.08	3	94.64	105.99	25
Pretax operating income + interest expense / Interest expense	1,195.37	2,251.18	59	249.51	1,142.88	34	1,664.49	1,835.33	63	1,152.53	2,016.32	56	-30.29	17,211.14	6
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,195.37	1,728.15	56	249.51	1,357.31	31	1,664.49	1,770.77	64	1,152.53	1,539.23	60	-30.29	2,481.22	8
Dividends + interest from subsidiaries / Interest expense + dividends	96.44	145.40	35	74.65	117.86	35	312.23	174.12	85	352.79	150.43	91	2.79	196.13	8
Fees + other income from subsidiaries / Salary + other expenses	0	9.52	34	0	13.36	34	1.05	11.92	67	0	13.95	31	0	3.91	38
Net income / Current part of long-term debt + preferred dividends (X)		20.52			33.13			47.61			35.64			71.69	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.42	23	0	3.97	23	0	3.44	25	0	3.85	24	0	1.59	31
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0.17			0.10			0	
Nonaccrual		0.75			1.22			0.92			1.03			8.16	
Total		1			1.27			1.09			1.13			8.16	
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	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.70	15	0	1.80	15	0	1.76	16	0	2.66	14	0	0.13	29
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0	49

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	107.61	64.91	84	151.84	74.87	90	28.06	66.37	18	22.48	81.10	10		65.39	
Dividends declared / Net income	27.69	33.46	37	18.25	23.13	36	25.29	28.27	44	21.43	42.29	23	15.62	25.65	31
Net income – dividends / Average equity	9.86	6.76	80	11.33	9.52	69	10.12	8.62	70	8.59	4.14	86	10.29	7.61	80
Percent of Dividends Paid															
Dividends from bank subsidiaries	101.07	124.34	41	100.86	101.14	49	379.91	155.92	89	498.85	132.17	95	0	160.93	7
Dividends from nonbank subsidiaries	0	1.65	31	0	3.28	30	0	4.90	22	0	3.41	23	0	2.59	28
Dividends from subsidiary holding companies	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	0	48
Dividends from all subsidiaries	101.07	153.16	34	100.86	128.99	42	379.91	203.53	86	498.85	174.85	93	0	209.89	4
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	27.37	43.39	41	17.30	30.63	40	90.68	45.96	90	95.80	60.28	83	0	45.88	8
Interest income from bank subsidiaries	0.89	0.15	87	0.31	0.12	82	0.51	0.11	85	0.45	0.36	76	0.62	0.09	91
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	0.47	43
Other income from bank subsidiaries	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	28.25	49.34	38	17.61	33.49	38	91.19	51.33	86	96.25	62.88	78	0.62	48.40	13
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		31.46			47.24			62.63			56.39			76.61	
Interest income from nonbank subsidiaries		2.20			2.80			2.44			7.38			0.91	
Management and service fees from nonbank subsidiaries		0.46			0.53			0.37			0.86			0.02	
Other income from nonbank subsidiaries		0.06			0.09			0.07			0.16			0.01	
Operating income from nonbank subsidiaries		39.06			69.48			87.22			79.84			83.73	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		117.80			28.44			38.10			43.51			65.48	
Interest income from subsidiary holding companies		11.88			6.44			5.26			8.40			0	
Management and service fees from subsidiary holding companies		0.52			0.37			0.73			0.44			0	
Other income from subsidiary holding companies		-3.33			-1.46			-0.40			0.01			0	
Operating income from subsidiary holding companies		126.86			34.47			58.37			55.20			65.48	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	96.87	60.28	56	98.22	58.57	66	99.41	74.16	76	99.54	69.76	79	0	77.61	8
Interest income from bank subsidiaries	3.13	1.04	89	1.78	0.72	85	0.56	0.23	82	0.46	0.63	71	100	0.23	98
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	0.75	43
Other income from bank subsidiaries	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.01	46
Operating income from bank subsidiaries	100	73.91	86	100	71.70	91	99.97	83.13	84	100	82.20	93	100	94.06	87
Dividends from nonbank subsidiaries	0	4.30	30	0	5.32	29	0	3.07	21	0	1.95	23	0	1.13	29
Interest income from nonbank subsidiaries	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	0	45
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0	48
Other income from nonbank subsidiaries	0	0	48	0	0.01	47	0.03	0.01	92	0	0.01	46	0	0	47
Operating income from nonbank subsidiaries	0	6.88	25	0	10.59	21	0.03	4.67	32	0	4.70	16	0	1.56	25
Dividends from subsidiary holding companies	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	0	47
Interest income from subsidiary holding companies	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0	49
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	48	0	0	49	0	0	50
Other income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	0	47
Loans and advances from subsidiaries / Short term debt		225.56			142.34			158.10			135.13			1,178.56	
Loans and advances from subsidiaries / Total debt	0	28.43	14	0	29.59	12	0	26.38	13	0	27.08	12	0	70.71	14