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

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BHC Name HOPE BANCORP, INC.

City/State LOS ANGELES, CA

Bank Holding Company Information

Federal Reserve District: 12
Consolidated Assets ($000): 17,804,047
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:

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LOS ANGELES, CA 90010

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Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	17,798,046	17,082,943	17,448,187	16,466,695	15,220,293
Net income ($000)	60,738	43,687	204,571	111,516	171,039
Number of BHCs in peer group	134	133	130	128	125

	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	2.55	82	2.87	2.67	62	2.95	2.60	75	2.85	2.77	48	3.07	3.01	46
+ Non-interest income	0.31	0.97	12	0.21	1.13	4	0.23	1.04	5	0.24	1.21	3	0.32	1.32	7
– Overhead expense	1.68	2.18	19	1.64	2.28	15	1.66	2.17	16	1.69	2.57	13	1.86	2.69	15
– Provision for credit losses	-0.24	0.04	2	0.08	-0.12	82	-0.07	-0.09	49	0.58	0.51	60	0.05	0.15	22
+ Securities gains (losses)	0	0	43	0	0.01	32	0	0.01	23	0.05	0.02	74	0	0.01	55
+ Other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.85	1.35	82	1.35	1.78	19	1.58	1.66	48	0.87	1.04	33	1.49	1.56	41
Net operating income	1.37	1.03	80	1.02	1.36	20	1.17	1.26	45	0.68	0.81	32	1.12	1.19	38
Net income	1.37	1.02	80	1.02	1.35	21	1.17	1.26	45	0.68	0.82	31	1.12	1.19	38
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.42	2.96	81	3.40	3.18	60	3.43	3.06	73	3.84	3.55	68	4.78	4.41	76
Interest expense	0.28	0.20	79	0.39	0.29	72	0.32	0.25	70	0.84	0.52	84	1.52	1.08	80
Net interest income (tax equivalent)	3.14	2.75	74	3.01	2.88	58	3.10	2.80	68	3	3.01	44	3.26	3.33	41
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.52	0.09	0	0.06	0.16	38	0.40	0.11	93	0.07	0.27	23	0.04	0.21	18
Earnings coverage of net loan and lease losses (X)	-3.97	38.54	19	29.05	25.70	68	4.87	39.72	15	27.58	22.91	70	53.44	24.40	85
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.05	1.20	37	1.52	1.49	58	1.01	1.23	29	1.52	1.58	52	0.77	0.83	45
Allowance for loan and lease losses / Total loans and leases	1.04	1.17	39	1.52	1.47	59	1	1.20	32	1.52	1.55	54	0.76	0.81	47
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.50	0.47	56	1.10	0.70	86	0.55	0.49	67	0.97	0.71	76	0.86	0.57	80
30–89 days past due loans and leases / Total loans and leases	0.11	0.32	22	0.19	0.33	36	0.29	0.32	57	0.21	0.39	29	0.12	0.43	14
Liquidity and Funding															
Net noncore funding dependence	12.15	-1.97	88	14.90	-0.51	88	13.27	-2.33	87	18	3.20	85	24.21	14.45	79
Net short-term noncore funding dependence	12.06	-6.65	94	14.11	-6.88	94	13.10	-7.71	96	17.16	-4.76	94	21.53	3.38	92
Net loans and leases / Total assets	78.83	59.31	91	78.58	60.99	90	77.76	58.67	89	78.18	61.58	91	78.10	63.77	89
Capitalization															
Tier 1 leverage ratio	10.37	9.06	82	10.27	9.15	80	10.11	8.98	76	10.22	9.13	82	11.22	9.76	80
Holding company equity capital / Total assets	11.46	10.29	68	11.89	10.72	70	11.70	10.71	64	12.01	11.16	62	12.99	12.43	58
Total equity capital (including minority interest) / Total assets	11.46	10.40	66	11.89	10.85	69	11.70	10.82	63	12.01	11.29	60	12.99	12.57	57
Common equity tier 1 capital / Total risk-weighted assets	11.02	12.21	32	11.23	12.57	33	11.03	12.42	27	10.94	12.38	31	11.76	12.17	47
Net loans and leases / Equity capital (X)	6.88	5.82	73	6.61	5.73	72	6.65	5.53	72	6.51	5.58	72	6.01	5.21	70
Cash dividends / Net income	27.69	33.45	37	39.50	23.13	78	33.57	28.27	62	62.04	42.30	79	41.47	33.12	66
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	3.52	9.35	35	7.35	16.49	27	4.57	10.50	25	9.19	16.68	28	2.35	9.26	24
Equity capital	-0.22	4.03	45	1.36	9.13	13	1.91	7.46	27	0.87	6.99	21	6.98	10.49	48
Net loans and leases	3.85	6.29	47	8.58	7.22	60	4.02	3.36	59	9.30	9.07	63	1.71	9.10	20
Noncore funding	-18.16	-10.65	35	-34.33	-25.09	43	-19.60	-14.79	38	-19.41	-12.18	42	-3.51	6.59	35
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	1.02	36
Long-term debt / Equity capital	10.60	11.08	58	10.54	11.33	57	10.33	10.95	57	9.96	13.56	54	9.80	13.04	60
Equity investment in subsidiaries / Equity capital	111.98	103.47	82	114.37	102.85	93	114.05	103.22	89	113.90	102.81	91	112.87	103.22	89
Cash from ops + noncash items + op expense / Op expense + dividends	339.28	125.04	91	104.21	98.58	50	161.06	154.48	61	119.82	147.24	43	143.45	190.27	36

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	132,561	129,630	527,725	554,369	626,909	2.26	7.51
Income from lease financing receivables	115	110	465	616	804	4.55	
Fully taxable income on loans and leases	132,452	129,512	527,271	554,047	626,762	2.27	7.87
Tax-exempt income on loans and leases	224	228	919	938	951	-1.75	-56.25
Estimated tax benefit on income on loans and leases	55	54	218	199	168	2.39	
Income on loans and leases (tax equivalent)	132,731	129,794	528,408	555,184	627,881	2.26	7.65
Investment interest income (tax equivalent)	11,837	8,096	36,134	39,765	46,631	46.20	45.01
Interest on balances due from depository institutions	137	255	1,302	3,298	8,659	-46.27	-81.97
Interest income on other earning assets	407	333	2,112	1,728	2,165	22.22	-21.43
Total interest income (tax equivalent)	145,112	138,478	567,956	599,975	685,336	4.79	9.32
Interest on time deposits of $250K or more	1,096	2,699	7,207	27,727	43,307	-59.39	-28.13
Interest on time deposits < $250K	1,857	4,558	11,845	47,923	88,874	-59.26	-66.29
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	5,723	5,513	22,959	34,719	57,978	3.81	-23.47
Interest on other borrowings and trading liabilities	1,933	1,857	7,400	12,370	18,768	4.09	-41.90
Interest on subordinated debt and mandatory convertible securities	1,087	1,087	4,350	8,642	9,264	0.00	
Total interest expense	11,696	15,714	53,761	131,381	218,191	-25.57	-34.43
Net interest income (tax equivalent)	133,416	122,764	514,195	468,594	467,145	8.68	16.11
Non-interest income	13,914	8,953	39,700	39,494	48,327	55.41	-21.38
Adjusted operating income (tax equivalent)	147,330	131,717	553,895	508,088	515,472	11.85	11.11
Overhead expense	74,729	70,037	289,686	278,213	282,889	6.70	12.57
Provision for credit losses	-10,800	3,405	-12,395	95,000	7,300		
Securities gains (losses)	0	0	0	7,531	282		
Other tax equivalent adjustments	0	0	0	0	0		-100.00
Pretax net operating income (tax equivalent)	82,154	57,791	275,815	142,894	226,853	42.16	35.53
Applicable income taxes	21,251	13,965	70,700	30,776	55,310	52.17	-10.16
Tax equivalent adjustments	165	139	544	602	504	18.71	16400.00
Applicable income taxes (tax equivalent)	21,416	14,104	71,244	31,378	55,814	51.84	-9.47
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	60,738	43,687	204,571	111,516	171,039	39.03	64.33
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	60,738	43,687	204,571	111,516	171,039	39.03	64.33
Memoranda							
Net income - holding company and noncontrolling (minority) interest	60,738	43,687	204,571	111,516	171,039	39.03	64.33
Investment securities income (tax equivalent)	11,837	8,096	36,134	39,765	46,631	46.20	45.01
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Mortgage-backed securities	10,322	7,444	32,417	36,956	43,715	38.66	39.19
All other securities	1,515	652	3,717	2,809	2,916	132.26	109.54
Cash dividends declared	16,816	17,258	68,666	69,182	70,931	-2.56	3.62
Common	16,816	17,258	68,666	69,182	70,931	-2.56	3.62
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 # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.26	2.75	85	3.24	2.96	67	3.26	2.85	79	3.64	3.27	73	4.50	4	83
Less: Interest expense	0.26	0.19	80	0.37	0.27	73	0.31	0.23	72	0.80	0.48	83	1.43	0.98	80
Equals: Net interest income (tax equivalent)	3	2.55	82	2.87	2.67	62	2.95	2.60	75	2.85	2.77	48	3.07	3.01	46
Plus: Non-interest income	0.31	0.97	12	0.21	1.13	4	0.23	1.04	5	0.24	1.21	3	0.32	1.32	7
Equals: adjusted operating income (tax equivalent)	3.31	3.56	40	3.08	3.87	13	3.17	3.70	23	3.09	4.04	9	3.39	4.41	11
Less: Overhead expense	1.68	2.18	19	1.64	2.28	15	1.66	2.17	16	1.69	2.57	13	1.86	2.69	15
Less: Provision for credit losses	-0.24	0.04	2	0.08	-0.12	82	-0.07	-0.09	49	0.58	0.51	60	0.05	0.15	22
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	42	0	0.01	33	0	0.01	23	0.05	0.02	75	0	0.01	55
Plus: other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.85	1.35	82	1.35	1.78	19	1.58	1.66	48	0.87	1.04	33	1.49	1.56	41
Less: Applicable income taxes (tax equivalent)	0.48	0.31	90	0.33	0.40	24	0.41	0.38	65	0.19	0.23	37	0.37	0.36	48
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.37	1.03	80	1.02	1.36	20	1.17	1.26	45	0.68	0.81	32	1.12	1.19	38
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	1.37	1.02	80	1.02	1.35	21	1.17	1.26	45	0.68	0.82	31	1.12	1.19	38
Memo: Net income (last four quarters)	1.26	1.17	64	0.77	1.07	20	1.17	1.26	45	0.68	0.82	31	1.12	1.19	37
Net income–BHC and noncontrolling (minority) interest	1.37	1.04	80	1.02	1.37	20	1.17	1.27	44	0.68	0.83	31	1.12	1.20	38
Margin Analysis															
Average earning assets / Average assets	95.40	93.16	77	95.34	93.08	77	94.98	93.08	74	94.79	92.32	79	94.26	91.05	82
Average interest-bearing funds / Average assets	56.25	60.43	31	57.58	62.97	27	55.90	61.99	25	63.41	64.06	48	67.60	65.57	62
Interest income (tax equivalent) / Average earning assets	3.42	2.96	81	3.40	3.18	60	3.43	3.06	73	3.84	3.55	68	4.78	4.41	76
Interest expense / Average earning assets	0.28	0.20	79	0.39	0.29	72	0.32	0.25	70	0.84	0.52	84	1.52	1.08	80
Net interest income (tax equivalent) / Average earning assets	3.14	2.75	74	3.01	2.88	58	3.10	2.80	68	3	3.01	44	3.26	3.33	41
Yield or Cost															
Total loans and leases (tax equivalent)	3.83	3.88	51	3.89	4.05	42	3.96	4.01	48	4.37	4.27	62	5.23	5.09	65
Interest-bearing bank balances	0.31	0.18	90	0.33	0.10	97	0.30	0.14	97	0.47	0.27	88	1.90	2.04	41
Federal funds sold and reverse repos		0.28		0	0.26	21	0.28	0.25	67		0.68		3.85	2.44	85
Trading assets		0.43			0.39			0.45			0.60			0.99	
Total earning assets	3.41	2.93	82	3.40	3.15	63	3.42	3.04	74	3.84	3.51	70	4.77	4.36	76
Investment securities (tax equivalent)	1.75	1.78	50	1.44	1.84	24	1.55	1.77	35	2.12	2.25	36	2.55	2.76	34
US Treasury and agency securities (excluding mortgage-backed securities)		1.09			1.30			1.14			1.75			2.32	
Mortgage-backed securities	1.74	1.67	54	1.43	1.60	36	1.45	1.57	39	2	2.05	40	2.57	2.61	49
All other securities	2.15	2.75	33	1.71	2.93	12	1.71	2.81	15	3.16	3.24	54	3.80	4.06	51
Interest-bearing deposits	0.37	0.16	92	0.55	0.26	91	0.46	0.21	90	1.14	0.53	93	2.09	1.10	95
Time deposits of $250K or more	0.34	0.48	32	0.61	0.82	31	0.44	0.66	25	1.49	1.42	54	2.37	1.96	85
Time deposits < $250K	0.54	0.44	73	0.85	0.78	59	0.68	0.62	61	1.64	1.36	72	2.30	1.82	80
Other domestic deposits	0.35	0.13	93	0.42	0.17	92	0.40	0.15	92	0.71	0.36	89	1.63	0.93	89
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos		0.16			0.18		160	0.17	99	0	0.62	1	0	1.86	2
Other borrowed funds and trading liabilities	1.13	1.14	51	1.19	1.38	44	1.23	1.27	47	1.57	1.50	53	1.61	2.38	13
All interest-bearing funds	0.47	0.31	80	0.64	0.42	83	0.55	0.37	82	1.26	0.74	89	2.12	1.49	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	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	13,914	8,953	39,700	39,494	48,327
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	2,692	2,493	10,357	15,632	21,982
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	201	209	994	533	535
Insurance activities revenue	0	0	2	1	3
Venture capital revenue	0	0	0	0	0
Net servicing fees	836	1,044	3,367	2,809	2,316
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	6,102	1,926	9,453	3,577	3,892
Other non-interest income	4,083	3,281	15,527	16,942	19,599
Total overhead expenses	74,729	70,037	289,686	278,213	282,889
Personnel expense	48,273	41,644	177,206	163,978	161,718
Net occupancy expense	11,187	10,519	43,884	45,170	42,398
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	486	509	2,037	2,125	2,228
Other operating expenses	14,783	17,365	66,559	66,940	76,545
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,494	1,459	1,486	1,431	1,456
Average personnel expense per employee	32.31	28.54	119.25	114.59	111.07
Average assets per employee	11,913.02	11,708.67	11,741.71	11,507.12	10,453.50

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.26	11	0	2.10	11	0	2.17	11	0	2.02	10	0	2.72	10
Overhead expenses / Net Interest Income + non-interest income	50.78	61.09	16	53.23	59.31	23	52.35	59.28	22	54.82	62.28	21	54.93	61.29	20
Percent of Average Assets															
Total overhead expense	1.68	2.18	19	1.64	2.28	15	1.66	2.17	16	1.69	2.57	13	1.86	2.69	15
Personnel expense	1.08	1.21	35	0.98	1.28	20	1.02	1.21	26	1	1.30	21	1.06	1.41	18
Net occupancy expense	0.25	0.23	62	0.25	0.24	52	0.25	0.23	64	0.27	0.26	60	0.28	0.28	53
Other operating expenses	0.34	0.71	4	0.42	0.73	8	0.39	0.72	6	0.42	0.94	5	0.52	0.97	7
Overhead less non-interest income	1.37	1.18	62	1.43	1.10	80	1.43	1.10	78	1.45	1.25	70	1.54	1.32	61
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	50.72	60.59	17	53.17	58.69	25	52.30	58.83	24	54.76	61.82	23	54.88	60.64	24
Personnel expense	32.77	33.94	40	31.62	33.28	33	31.99	32.93	37	32.27	32.36	44	31.37	32.39	42
Net occupancy expense	7.59	6.43	67	7.99	6.42	75	7.92	6.23	77	8.89	6.58	83	8.23	6.52	80
Other operating expenses	10.36	19.35	2	13.57	18.45	15	12.38	19.18	6	13.59	22.28	6	15.28	21.20	14
Total non-interest income	9.44	26.24	10	6.80	28.42	4	7.17	27.67	4	7.77	28.83	6	9.38	29.23	8
Fiduciary activities income	0	2.31	13	0	2.15	12	0	2.20	13	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts	1.83	3.51	26	1.89	3.21	28	1.87	3.27	30	3.08	3.27	46	4.26	3.88	53
Trading revenue	0	0.53	34	0	0.97	24	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	0.14	2.33	19	0.16	2.51	18	0.18	2.58	19	0.10	2.46	16	0.10	3.54	12
Insurance activities revenue	0	0.38	16	0	0.38	11	0	0.36	24	0	0.41	23	0	0.47	22
Venture capital revenue	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.57	1.49	58	0.79	0.99	66	0.61	0.60	69	0.55	0.01	84	0.45	0.28	75
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	4.14	1.74	84	1.46	3.74	40	1.71	3.30	41	0.70	3.92	31	0.76	1.86	36
Other non-interest income	2.77	8.92	12	2.49	8.65	8	2.80	9.27	6	3.33	9.65	8	3.80	10.04	11
Overhead less non-interest income	41.28	33.42	71	46.38	29.66	90	45.13	30.52	91	46.98	31.93	85	45.50	31.06	90
Applicable income taxes / Pretax net operating income (tax equivalent)	25.87	20.83	90	24.16	21.04	80	25.63	21.18	89	21.54	18.63	66	24.38	20.56	81
Applicable income tax + TE / Pretax net operating income + TE	26.07	22.92	82	24.41	22.74	71	25.83	22.67	86	21.96	21.18	48	24.60	23.23	69

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	9,910,887	9,302,166	9,727,271	9,292,625	9,553,580	6.54	15.10
Commercial and industrial loans	3,886,381	3,350,655	3,554,141	3,162,256	2,291,868	15.99	138.26
Loans to individuals	31,061	37,073	34,366	42,595	38,848	-16.22	-25.67
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	354,101	1,032,407	736,014	1,083,480	445,981	-65.70	22.92
Less: Unearned income	0	0	0	0	0		-100.00
Loans and leases, net of unearned income	14,182,430	13,722,301	14,051,792	13,580,956	12,330,277	3.35	34.18
Less: Allowance for loan and lease losses	147,450	207,943	140,550	206,741	94,144	-29.09	87.45
Net loans and leases	14,034,980	13,514,358	13,911,242	13,374,215	12,236,133	3.85	33.78
Debt securities that reprice or mature in over 1 year	2,303,541	2,081,699	2,465,203	2,143,760	1,626,991	10.66	49.19
Mutual funds and equity securities	25,576	27,128	26,823	27,612	22,123	-5.72	4.09
Subtotal	16,364,097	15,623,185	16,403,268	15,545,587	13,885,247	4.74	35.69
Interest-bearing bank balances	121,438	326,863	227,801	296,302	564,711	-62.85	-63.34
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	188,945	152,046	201,071	141,851	88,995	24.27	603.16
Trading assets	0	0	0	0	0		
Total earning assets	16,674,480	16,102,094	16,832,140	15,983,740	14,538,953	3.55	34.28
Non-interest-bearing cash and due from depository institutions	179,946	138,149	147,820	146,931	194,039	30.26	11.82
Premises, fixed assets, and leases	87,380	83,717	90,313	88,102	104,405	4.38	70.23
Other real estate owned	2,010	16,971	2,597	20,121	24,091	-88.16	-89.47
Investment in unconsolidated subsidiaries	28,107	27,867	28,047	27,820	22,498	0.86	605.50
Intangible and other assets	832,124	830,124	788,451	840,262	783,743	0.24	2.39
Total assets	17,804,047	17,198,922	17,889,368	17,106,976	15,667,729	3.52	32.22
Quarterly average assets	17,798,046	17,082,943	17,841,524	16,781,558	15,207,341	4.19	33.21
Average loans and leases (YTD)	13,871,974	13,346,264	13,343,312	12,697,484	11,999,339	3.94	33.61
Memoranda							
Loans held-for-sale	115,756	19,672	99,049	17,743	54,270	488.43	504.75
Loans not held-for-sale	14,066,674	13,702,629	13,952,743	13,563,213	12,276,007	2.66	33.32
Real estate loans secured by 1–4 family	719,729	583,110	688,015	660,973	953,895	23.43	71.17
Commercial real estate loans	9,189,651	8,717,513	9,037,740	8,630,106	8,598,127	5.42	12.21
Construction and land development	239,692	282,839	228,576	309,100	312,246	-15.25	-22.04
Multifamily	761,870	437,361	672,723	404,016	370,671	74.20	122.30
Nonfarm nonresidential	8,188,089	7,997,313	8,136,441	7,916,990	7,915,210	2.39	8.60
Real estate loans secured by farmland	1,507	1,543	1,516	1,546	1,558	-2.33	419.66
Total investment securities	2,518,062	2,260,873	2,693,097	2,313,223	1,738,109	11.38	57.83
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	98,845	105,416	105,284	89,268	70,111	-6.23	1.64
Mortgage-backed securities	2,219,829	2,080,276	2,385,055	2,190,209	1,641,675	6.71	52.11
Asset-backed securities	152,286	34,848	153,451	0	0	337.00	
Other debt securities	21,526	13,205	22,484	6,134	4,200	63.01	399.10
Mutual funds and equity securities	25,576	27,128	26,823	27,612	22,123	-5.72	4.09
Available-for-sale securities	2,492,486	2,233,745	2,666,274	2,285,611	1,715,986	11.58	56.23
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	98,845	105,416	105,284	89,268	70,111	-6.23	1.64
Mortgage-backed securities	2,219,829	2,080,276	2,385,055	2,190,209	1,641,675	6.71	52.11
Asset-backed securities	152,286	34,848	153,451	0	0	337.00	
Other debt securities	21,526	13,205	22,484	6,134	4,200	63.01	399.10
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	-160,646	5,376	-19,373	46,177	12,146		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	323,905	325,010	362,175	376,073	340,853	-0.34	-13.25

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	5,499,101	5,427,368	5,752,323	4,814,443	3,108,242	1.32	85.53
NOW, ATS and transaction accounts	1,960,639	1,464,130	2,595,461	1,653,009	1,132,582	33.91	599.30
Time deposits less brokered deposits < $250K	833,842	1,291,765	634,439	1,138,971	1,955,681	-35.45	-64.10
MMDA and other savings accounts	4,695,881	3,709,569	3,753,174	3,737,203	2,995,063	26.59	39.91
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	12,989,463	11,892,832	12,735,397	11,343,626	9,191,568	9.22	45.57
Time deposits of $250K or more	1,067,301	1,688,028	1,494,657	1,854,961	1,856,715	-36.77	-0.09
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	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	772,000	300,000	300,000	150,000	347,807	157.33	250.74
Other borrowings w/remaining maturity over 1 year	0	100,000	0	100,000	337,699	-100.00	-100.00
Brokered deposits < $250K	459,206	720,609	810,856	1,135,534	1,478,637	-36.28	-35.53
Noncore funding	2,298,507	2,808,637	2,605,513	3,240,495	4,020,858	-18.16	-7.48
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	322,096	319,973	321,563	308,743	302,493	0.66	221.88
Other liabilities	152,925	131,899	133,911	160,366	116,799	15.94	92.67
Total liabilities	15,762,991	15,153,341	15,796,384	15,053,230	13,631,718	4.02	36.04
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	137	136	136	136	136	0.74	1.48
Common surplus	1,422,602	1,417,137	1,421,698	1,434,917	1,428,066	0.39	1.52
Retained earnings	976,482	823,085	932,562	785,940	762,480	18.64	99.19
Accumulated other comprehensive income	-108,165	5,223	-11,412	32,753	9,149		
Other equity capital components	-250,000	-200,000	-250,000	-200,000	-163,820		
Total holding company equity capital	2,041,056	2,045,581	2,092,984	2,053,746	2,036,011	-0.22	8.64
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,041,056	2,045,581	2,092,984	2,053,746	2,036,011	-0.22	8.64
Total liabilities and capital	17,804,047	17,198,922	17,889,368	17,106,976	15,667,729	3.52	32.22
Memoranda							
Non-interest-bearing deposits	5,499,101	5,427,368	5,752,323	4,814,443	3,108,242	1.32	85.53
Interest-bearing deposits	9,016,869	8,874,101	9,288,587	9,519,678	9,418,678	1.61	16.50
Total deposits	14,515,970	14,301,469	15,040,910	14,334,121	12,526,920	1.50	35.62
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	2,092,984	2,053,746	2,053,746	2,036,011	1,903,211		
Accounting restatements	0	-7,560	-7,545	-18,873	0		
Net income	60,738	43,687	204,571	111,516	171,039		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	903	496	5,042	6,850	4,659		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	50,000	36,180	13,820		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	16,816	17,258	68,666	69,182	70,931		
Change in other comprehensive income	-96,753	-27,530	-44,164	23,604	41,853		
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	2,041,056	2,045,581	2,092,984	2,053,746	2,036,011		

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 # 1	Pct
Percent of Total Assets															
Real estate loans	55.67	37.11	84	54.09	36.10	87	54.37	36.25	85	54.32	36.22	84	60.98	37.78	91
Commercial and industrial loans	21.83	10.78	92	19.48	13.88	79	19.87	10.76	87	18.49	13.52	75	14.63	12.02	64
Loans to individuals	0.17	3.61	17	0.22	3.42	17	0.19	3.36	16	0.25	3.40	19	0.25	4.20	15
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	0.04	29
Agricultural loans	0	0.17	12	0	0.19	10	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases	1.99	4.19	32	6	4.29	67	4.11	4.47	56	6.33	4.63	66	2.85	5.01	39
Net loans and leases	78.83	59.31	91	78.58	60.99	90	77.76	58.67	89	78.18	61.58	91	78.10	63.77	89
Debt securities over 1 year	12.94	19.47	28	12.10	16.70	29	13.78	19.46	32	12.53	15.55	34	10.38	14.60	23
Mutual funds and equity securities	0.14	0.06	82	0.16	0.06	81	0.15	0.06	83	0.16	0.05	82	0.14	0.06	80
Subtotal	91.91	80.04	97	90.84	78.43	97	91.69	79.22	96	90.87	78.16	96	88.62	79.65	86
Interest-bearing bank balances	0.68	7.18	3	1.90	9.08	8	1.27	8.50	7	1.73	7.51	13	3.60	3.06	66
Federal funds sold and reverse repos	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	1.06	1.65	48	0.88	1.59	41	1.12	1.56	53	0.83	1.68	36	0.57	1.91	30
Trading assets	0	0.52	20	0	0.56	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets	93.66	91.28	77	93.62	91.48	73	94.09	91.77	75	93.43	91.05	76	92.80	89.53	81
Non-interest cash and due from depository institutions	1.01	0.96	60	0.80	1	37	0.83	0.82	51	0.86	1.07	34	1.24	1.14	56
Other real estate owned	0.01	0.01	65	0.10	0.02	93	0.01	0.01	71	0.12	0.02	95	0.15	0.03	94
All other assets	5.33	7.70	22	5.57	7.44	28	5.08	7.35	24	5.71	7.82	26	5.97	9.27	15
Memoranda															
Short-term investments	1.74	10.28	6	2.78	11.92	8	2.40	11.47	6	2.56	11.17	9	4.17	7.63	46
U.S. Treasury securities	0	1.80	9	0	0.98	13	0	1.47	10	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0	0.79	11	0	0.73	11	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	0.56	1.72	45	0.61	1.77	44	0.59	1.73	45	0.52	1.69	40	0.45	1.34	38
Mortgage-backed securities	12.47	14.04	45	12.10	12.38	50	13.33	14.14	50	12.80	11.75	54	10.48	11.44	46
Asset-backed securities	0.86	0.56	74	0.20	0.35	69	0.86	0.50	76	0	0.32	24	0	0.28	25
Other debt securities	0.12	0.55	43	0.08	0.46	44	0.13	0.53	42	0.04	0.42	39	0.03	0.39	40
Loans held-for-sale	0.65	0.40	79	0.11	0.46	34	0.55	0.55	70	0.10	0.52	30	0.35	0.39	60
Loans held for investment	79.01	59.15	91	79.67	61.15	91	77.99	58.06	90	79.28	61.72	91	78.35	63.50	89
Real estate loans secured by 1–4 family	4.04	11.67	17	3.39	11.69	15	3.85	11.46	17	3.86	11.91	19	6.09	13.29	24
Revolving	0.02	1.40	10	0.01	1.51	6	0.01	1.42	9	0.01	1.66	9	0.03	2.07	14
Closed-end, secured by first liens	4.02	9.94	22	3.38	9.76	19	3.82	9.67	23	3.85	9.81	23	6.04	10.69	28
Closed-end, secured by junior liens	0.01	0.17	16	0.01	0.21	11	0.01	0.17	15	0.01	0.22	12	0.02	0.28	15
Commercial real estate loans	51.62	23.42	94	50.69	22.27	95	50.52	22.69	94	50.45	22.22	95	54.88	22.23	98
Construction and land development	1.35	3.49	27	1.64	3.32	31	1.28	3.34	25	1.81	3.40	34	1.99	3.44	41
Multifamily	4.28	3.52	70	2.54	3.21	52	3.76	3.57	64	2.36	3.12	44	2.37	3.01	46
Nonfarm nonresidential	45.99	15.11	99	46.50	14.77	99	45.48	14.57	99	46.28	14.72	99	50.52	14.69	99
Real estate loans secured by farmland	0.01	0.33	27	0.01	0.33	28	0.01	0.30	29	0.01	0.33	27	0.01	0.36	29

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 # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	69.88	61.87	57	67.79	57.91	65	69.22	61.05	57	68.42	57.15	68	77.48	57.46	80
Real estate loans secured by 1–4 family	5.07	20.07	11	4.25	19.43	10	4.90	19.86	10	4.87	19.43	11	7.74	20.75	15
Revolving	0.02	2.35	8	0.01	2.45	5	0.02	2.43	8	0.01	2.64	8	0.04	3.15	11
Closed-end	5.06	17.49	12	4.24	16.76	11	4.88	17.24	13	4.86	16.59	13	7.69	17.39	19
Commercial real estate loans	64.80	38.39	88	63.53	35.36	94	64.32	37.86	90	63.55	34.63	94	69.73	33.52	96
Construction and land development	1.69	5.82	22	2.06	5.29	24	1.63	5.65	19	2.28	5.26	27	2.53	5.09	33
1–4 family	0.05	1.29	17	0.04	1.05	14	0.05	1.18	17	0.09	0.93	20	0.20	0.94	32
Other	1.64	4.49	23	2.02	4.21	27	1.58	4.40	22	2.19	4.19	31	2.33	4.02	34
Multifamily	5.37	5.66	60	3.19	5.08	37	4.79	5.78	53	2.97	4.96	37	3.01	4.69	41
Nonfarm nonresidential	57.73	25	98	58.28	23.47	98	57.90	24.56	98	58.29	22.93	99	64.19	22.15	99
Owner-occupied	21.64	8.44	97	20.61	7.93	97	21.90	8.29	96	20.58	7.68	96	22.41	7.72	96
Other	36.10	16.32	97	37.67	15.25	99	36	15.94	97	37.72	14.95	99	41.79	14.34	99
Real estate loans secured by farmland	0.01	0.59	25	0.01	0.56	27	0.01	0.54	27	0.01	0.54	26	0.01	0.55	28
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	0.11	29
Commercial and industrial loans	27.40	18.81	79	24.42	23.16	60	25.29	18.86	74	23.28	22.17	59	18.59	19.53	52
Loans to individuals	0.22	6.52	14	0.27	6.02	14	0.24	6.24	14	0.31	6.13	14	0.32	7.13	11
Credit card loans	0.03	0.51	54	0.03	0.50	55	0.03	0.53	54	0.04	0.65	56	0.07	0.81	53
Agricultural loans	0	0.31	12	0	0.33	10	0	0.34	12	0	0.32	11	0	0.37	11
Other loans and leases	2.50	8.03	23	7.52	8.05	59	5.24	8.75	49	7.98	9.09	59	3.62	9.85	33
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	514.09	395.39	74	495.38	382.51	75	518.50	391.81	73	500.50	381.27	75	546.86	391.26	75
Real estate loans secured by 1–4 family	37.33	125.02	12	31.05	124.29	11	36.67	126.06	14	35.60	125.03	14	54.60	138.18	20
Revolving	0.14	14.84	9	0.05	16.14	6	0.14	15.44	10	0.05	17.42	8	0.29	21.26	12
Closed-end	37.19	108.83	17	31	106.79	15	36.53	108.85	19	35.55	106.14	17	54.31	115.20	25
Commercial real estate loans	476.67	249.33	90	464.24	237.40	92	481.74	245.88	91	464.82	234.65	92	492.17	229.44	95
Construction and land development	12.43	36.95	25	15.06	35.26	29	12.18	35.95	23	16.65	35.62	31	17.87	34.95	37
1–4 family	0.34	8.02	19	0.31	6.84	15	0.34	7.42	20	0.66	6.34	25	1.39	6.61	33
Other	12.10	28.49	27	14.75	28.01	32	11.84	28.11	25	15.98	28.16	34	16.48	27.32	38
Multifamily	39.52	37.99	62	23.29	34.02	40	35.86	38.66	60	21.76	32.74	39	21.22	31.04	45
Nonfarm nonresidential	424.72	160.85	99	425.89	157.71	99	433.70	158.05	99	426.41	155.06	99	453.08	152.10	99
Owner-occupied	159.18	53.96	99	150.59	52.99	97	164.07	52.99	98	150.52	52.37	97	158.14	53.07	97
Other	265.54	105.37	96	275.30	102.29	99	269.63	102.54	98	275.89	100.54	99	294.94	97.41	99
Real estate loans secured by farmland	0.08	3.46	26	0.08	3.50	27	0.08	3.22	28	0.08	3.44	26	0.09	3.60	27
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	0.44	29
Commercial and industrial loans	201.59	113.45	85	178.44	145.22	65	189.45	114.45	82	170.32	139.91	64	131.19	122.02	54
Loans to individuals	1.61	36.67	15	1.97	35.91	14	1.83	34.55	16	2.29	37.47	17	2.22	43.51	13
Credit card loans	0.20	2.64	54	0.25	2.59	55	0.22	2.77	55	0.27	3.30	57	0.47	4.34	54
Agricultural loans	0	1.66	12	0	1.94	10	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases	18.37	47.86	28	54.98	47.52	63	39.23	51.06	53	58.36	49.54	63	25.53	52.44	31
Supplemental															
Non-owner occupied CRE loans / Gross loans	44.85	30.57	80	43.40	27.81	86	43.50	30.07	80	43.39	27.32	87	47.61	26.45	92
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	329.93	198.65	86	317.18	185.94	87	325.84	195.33	86	317.39	183.76	89	336.06	178.57	90
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	489.12	256.17	91	467.77	243.39	92	489.91	252.85	92	467.91	240.85	92	494.20	236.10	95

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 # 1	Pct
Percent of Total Assets															
Short-term investments	1.74	10.28	6	2.78	11.92	8	2.40	11.47	6	2.56	11.17	9	4.17	7.63	46
Liquid assets	14.16	28.10	17	14.80	27.16	16	15.43	29.03	19	15.39	26.22	20	15.32	22.44	33
Investment securities	14.14	21.67	28	13.15	18.78	28	15.05	21.63	29	13.52	17.85	32	11.09	16.99	21
Net loans and leases	78.83	59.31	91	78.58	60.99	90	77.76	58.67	89	78.18	61.58	91	78.10	63.77	89
Net loans, leases and standby letters of credit	79.54	60.12	91	79.36	61.79	90	78.47	59.49	88	78.82	62.48	91	78.82	64.84	89
Core deposits	72.96	76.85	25	69.15	73.69	24	71.19	75.71	22	66.31	70.67	24	58.67	63.09	26
Noncore funding	12.91	9.46	74	16.33	11.95	76	14.56	10.30	75	18.94	14.13	74	25.66	19.36	72
Time deposits of $250K or more	5.99	1.46	94	9.81	1.96	98	8.36	1.58	98	10.84	2.11	97	11.85	2.94	96
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0	1.11	12	0	1.22	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.44	29	0	0.60	29	0	0.54	31	0	0.54	30	0	0.48	28
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	4.34	1.03	89	1.74	1.11	69	1.68	1	70	0.88	1.24	55	2.22	3.01	45
Earning assets that reprice within 1 year	30.66	36.68	38	35.67	38.67	38	32.12	37.37	35	36.36	39.38	39	35.55	39.29	35
Interest-bearing liabilities that reprice within 1 year	12.54	6.16	84	20.59	7.73	89	15.48	6.39	87	22.97	8.20	89	32.59	10.19	94
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	0.96	25
Net assets that reprice within 1 year	18.12	29.01	23	15.08	29.49	19	16.64	29.65	20	13.39	29.11	14	2.96	26.63	7
Other Liquidity and Funding Ratios															
Net noncore funding dependence	12.15	-1.97	88	14.90	-0.51	88	13.27	-2.33	87	18	3.20	85	24.21	14.45	79
Net short-term noncore funding dependence	12.06	-6.65	94	14.11	-6.88	94	13.10	-7.71	96	17.16	-4.76	94	21.53	3.38	92
Short-term investment / Short-term noncore funding	13.59	265.83	3	17.83	246.74	4	16.64	273.46	3	14.09	184.19	4	17.92	77.77	23
Liquid assets - short-term noncore funding / Nonliquid assets	1.55	35.38	9	-0.96	30.67	8	1.21	36.68	10	-3.29	28.18	9	-9.41	16.97	7
Net loans and leases / Total deposits	96.69	73.06	88	94.50	76.22	86	92.49	72.79	87	93.30	79.43	85	97.68	90.31	74
Net loans and leases / Core deposits	108.05	78.05	89	113.63	83.77	88	109.23	78.25	89	117.90	88.34	87	133.12	103.93	86
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		-3.53			0.62			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-8.93	-8.82	44	0.31	1.31	31	-1.10	-0.25	26	2.77	4.31	30	0.73	1.36	39
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	0	20.27	8	0	12.84	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	98.98	77.97	80	98.80	85.49	67	99	83.77	70	98.81	87.23	66	98.73	85.40	68
U.S. Treasury securities	0	8.39	9	0	5.10	13	0	6.70	10	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	0	3.73	11	0	4.35	11	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	3.93	7.89	46	4.66	9.71	46	3.91	8.22	46	3.86	9.83	43	4.03	7.75	50
Mortgage-backed securities	88.16	65.55	85	92.01	66.67	87	88.56	66.54	83	94.68	66.64	88	94.45	67.43	92
Asset-backed securities	6.05	2.78	77	1.54	1.97	70	5.70	2.50	78	0	1.91	24	0	1.66	24
Other debt securities	0.85	3.16	45	0.58	3.05	43	0.83	3.08	43	0.27	3.01	41	0.24	2.94	41
Mutual funds and equity securities	1.02	0.30	88	1.20	0.36	86	1	0.29	87	1.19	0.35	87	1.27	0.40	85
Debt securities 1 year or less	7.50	8.63	59	6.73	9.29	49	7.47	7.78	61	6.13	10.55	39	5.12	11.86	33
Debt securities 1 to 5 years	30.14	18.50	75	31.71	16.09	84	35.02	18.25	83	25.58	17.03	69	45.25	17.94	88
Debt securities over 5 years	61.34	70.45	28	60.37	72.48	24	56.52	71.11	23	67.10	69.86	40	48.36	66.02	30
Pledged securities	12.86	29.79	27	14.38	33.48	23	13.45	32.26	26	16.26	35.67	27	19.61	30.57	40
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-35.19	-1.29	24	-36.38	156.41	5	-2.12	27.98	32	-32.97	183.32	2	107.60	26.69	84
Investment securities	11.38	28.40	28	29.85	31.91	61	16.42	31.36	38	33.09	23.62	70	-7.04	11.75	9
Core deposits	9.22	14.47	42	28.78	29.18	55	12.27	16.94	39	23.41	26.88	46	4.33	11.23	27
Noncore funding	-18.16	-10.65	35	-34.33	-25.09	43	-19.60	-14.79	38	-19.41	-12.18	42	-3.51	6.59	35

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)			2,356,827	2,137,178	1,864,946
Commit: Secured commercial real estate loans	321,703	277,673	318,625	250,476	290,467
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			108,615	106,912	101,651
Securities underwriting	0	0	0	0	0
Standby letters of credit	126,799	134,030	126,137	108,834	113,719
Commercial and similar letters of credit	68,351	36,495	56,333	40,508	37,627
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	123,270	111,845	123,927	112,313	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	123,270	111,845	123,927	112,313	0
Derivative Contracts					
Interest rate futures and forward contracts	31,697	0	31,697	0	0
Written options contracts (interest rate)	17,425	23,616	17,425	43,774	10,540
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,519,713	1,114,523	1,277,369	1,107,857	840,432
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)							13.17	22.78	17	12.49	22.01	15	11.90	23.52	12
Standby letters of credit	0.71	0.64	65	0.78	0.67	71	0.71	0.65	64	0.64	0.71	62	0.73	0.84	56
Commercial and similar letters of credit	0.38	0.02	97	0.21	0.02	94	0.31	0.02	96	0.24	0.02	96	0.24	0.02	98
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.69	0.26	82	0.65	0.28	78	0.69	0.24	82	0.66	0.35	77	0	0.42	27
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	0.52	27
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	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.69	0.17	87	0.65	0.16	86	0.69	0.13	87	0.66	0.30	84	0	0.45	34
Derivative contracts	8.81	45.51	33	6.62	42.67	22	7.41	46.30	29	6.73	48.62	18	5.43	68.47	19
Interest rate contracts	8.81	33.09	35	6.62	30.32	24	7.41	32.46	30	6.73	34.36	20	5.43	47.31	20
Interest rate futures and forward contracts	0.18	4.02	52	0	4.59	13	0.18	3.25	44	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	0.10	1.59	32	0.14	2	29	0.10	1.41	27	0.26	2.18	31	0.07	2.47	25
Purchased options contracts (interest rate)	0	1.35	22	0	1.45	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	8.54	19.54	42	6.48	20.33	30	7.14	20.49	36	6.48	20.83	27	5.36	28.86	23
Foreign exchange contracts	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							17.66	44.98	9	16.83	42.82	8	15.54	45.53	8

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	1,568,835	1,138,139	1,326,491	1,151,631	850,972
Interest rate contracts	1,568,835	1,138,139	1,326,491	1,151,631	850,972
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	31,697	0	31,697	0	0
Written options	17,425	23,616	17,425	43,774	10,540
Exchange-traded	0	0	0	0	0
Over-the-counter	17,425	23,616	17,425	43,774	10,540
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	1,519,713	1,114,523	1,277,369	1,107,857	840,432
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	1,568,835	1,138,139	1,326,491	1,151,631	850,972
Interest rate contracts	1,568,835	1,138,139	1,326,491	1,151,631	850,972
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)	1,716,253	1,288,213	1,475,224	1,282,483	840,432
One year or less	11,330	11,951	11,426	7,263	9,682
Over 1 year to 5 years	842,207	517,989	627,932	519,080	146,781
Over 5 years	862,716	758,273	835,866	756,140	683,969
Gross negative fair value (absolute value)	21,451	21,966	18,039	35,377	10,370
Gross positive fair value	27,577	23,036	19,977	35,331	10,448
Held for trading	0	0	0	0	0
Non-traded	27,577	23,036	19,977	35,331	10,448
Current credit exposure on risk-based capital derivative contracts	27,331	22,679	19,731	34,606	10,354
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 # 1	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	93.44	80
Foreign exchange contracts	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	2.02	10.22	43	0	12.82	8	2.39	11.16	39	0	14.05	7	0	13.49	6
Written options	1.11	6.03	31	2.07	8.11	35	1.31	6.28	32	3.80	8.18	42	1.24	5.91	30
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	1.11	5.74	32	2.07	7.80	37	1.31	5.96	34	3.80	7.73	46	1.24	5.10	32
Purchased options	0	3.59	20	0	3.58	20	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.11	21	0	3.15	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	96.87	74.58	76	97.93	69.64	84	96.30	74.26	75	96.20	68.76	81	98.76	69.75	87
Held for trading	0	38.74	22	0	42.14	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	32.48	22	0	36.29	20	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	61.26	77	100	57.86	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	100	57.41	85	100	54.11	87	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	109.40	92.63	93	113.19	90.92	95	111.21	92.53	92	111.36	91.48	92	98.76	93.86	60
One year or less	0.72	27.97	12	1.05	26.80	11	0.86	27.56	12	0.63	32.05	8	1.14	32.17	7
Over 1 year to 5 years	53.68	26.35	84	45.51	28.69	76	47.34	27.01	77	45.07	27.06	77	17.25	30.45	37
Over 5 years	54.99	29.53	78	66.62	30.03	87	63.01	29.89	82	65.66	29.56	84	80.38	28.09	95
Gross negative fair value (absolute value)	1.37	1.21	63	1.93	1.21	75	1.36	0.98	71	3.07	1.55	78	1.22	0.83	72
Gross positive fair value	1.76	1.52	63	2.02	1.70	63	1.51	1.34	63	3.07	2.23	69	1.23	1.19	56
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.06	37	0.01	0.05	38	0.01	0.04	40	0.02	0.07	41	0.01	0.06	30
Gross positive fair value (X)	0.02	0.06	39	0.01	0.07	27	0.01	0.05	29	0.02	0.09	26	0.01	0.07	25
Held for trading (X)	0	0.04	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0.02	0.01	65	0.01	0.01	63	0.01	0.01	68	0.02	0.02	70	0.01	0.01	64
Current credit exposure (X)	0.02	0.04	50	0.01	0.05	34	0.01	0.04	36	0.02	0.06	33	0.01	0.05	31
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
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	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.18	0.47	51	0.16	0.61	30	0.13	0.46	34	0.24	0.85	32	0.08	0.73	31

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	140,550	206,741	206,741	94,144	92,557
Gross losses	1,503	3,521	62,236	16,026	8,109
Write-downs, transfers to loans held-for-sale	695	0	11,374	0	0
Recoveries	19,403	1,423	8,245	7,423	3,737
Net losses	-17,900	2,098	53,991	8,603	4,372
Provision for loan and lease losses	-11,000	3,300	-12,200	95,000	7,300
Adjustments	0	0	0	26,200	-1,341
Ending balance	147,450	207,943	140,550	206,741	94,144
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	-0.25	0.04	2	0.08	-0.11	81	-0.07	-0.09	50	0.58	0.51	60	0.05	0.15	22
Provision for loan and lease losses / Average loans and leases	-0.32	0.06	5	0.10	-0.20	80	-0.09	-0.16	58	0.75	0.82	51	0.06	0.24	19
Provision for loan and lease losses / Net loan and lease losses	61.45	49.50	53	157.29	-168.35	84	-22.60	-105.48	59	1,104.27	487.86	86	166.97	130.58	76
Allowance for loan and lease losses / Total loans and leases not held for sale	1.05	1.20	37	1.52	1.49	58	1.01	1.23	29	1.52	1.58	52	0.77	0.83	45
Allowance for loan and lease losses / Total loans and leases	1.04	1.17	39	1.52	1.47	59	1	1.20	32	1.52	1.55	54	0.76	0.81	47
Allowance for loan and lease losses / Net loans and leases losses (X)		38.27		24.78	18.09	77	2.60	21.39	2	24.03	11.58	84	21.53	8.03	86
Allowance for loan and lease losses / Nonaccrual assets	212.18	355.27	36	154.25	291.29	24	189.51	364.13	26	184.98	299.17	32	113.80	218.72	29
ALLL / 90+ days past due + nonaccrual loans and leases	203.15	284.19	39	153.81	246.27	31	184.21	287.08	33	183.97	244.34	41	91.02	151.73	31
Gross loan and lease losses / Average loans and leases	0.04	0.17	30	0.11	0.24	32	0.47	0.19	91	0.13	0.34	26	0.07	0.28	18
Recoveries / Average loans and leases	0.56	0.07	95	0.04	0.08	38	0.06	0.08	44	0.06	0.07	49	0.03	0.08	26
Net losses / Average loans and leases	-0.52	0.09	0	0.06	0.16	38	0.40	0.11	93	0.07	0.27	23	0.04	0.21	18
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.01	0	99	0	0	44	0.09	0	99	0	0	44	0	0	40
Recoveries / Prior year-end losses	31.18	10.98	93	8.88	7.39	66	51.45	34.67	76	91.54	33.98	94	34.36	36.22	56
Earnings coverage of net loan and lease losses (X)	-3.97	38.54	19	29.05	25.70	68	4.87	39.72	15	27.58	22.91	70	53.44	24.40	85
Net Loan and Lease Losses By Type															
Real estate loans	-0.66	-0.01	0	0.09	0.03	82	0.54	0.02	99	0.07	0.04	72	0	0.01	32
Real estate loans secured by 1–4 family	0	-0.02	71	-0.10	-0.01	4	0.09	-0.02	94	0	0.01	37	0.01	0.01	56
Revolving	0	-0.08	73	-58.66	-0.03	0	-9.86	-0.07	1	-1.38	0.01	2	-0.02	0.02	22
Closed-end	0	-0.02	70	0	-0.01	48	0.13	-0.01	96	0	0	42	0.01	0	60
Commercial real estate loans	-0.71	0	0	0.10	0.05	80	0.57	0.04	99	0.08	0.07	65	0	0.01	25
Construction and land development	-6.48	-0.02	0	0.85	0	96	3.41	0	99	0.83	0	98	0	-0.01	60
1–4 family	0	0	58	0	0	58	0	0	57	0	0	59	0	0	55
Other	-6.48	-0.01	0	0.85	0	96	3.41	0	99	0.83	0	99	0	-0.01	61
Multifamily	0	0	57	0	0	54	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	-0.61	0.01	0	0.08	0.07	75	0.54	0.05	98	0.05	0.11	51	0	0.02	23
Owner-occupied	0	0	85	-0.02	0.01	6	0.01	0.01	79	0.02	0.02	70	0.01	0.01	71
Other	-0.61	0	0	0.10	0.06	80	0.53	0.04	98	0.03	0.08	56	-0.01	0.01	8
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	-0.16	0.11	8	-0.01	0.20	17	0.04	0.17	28	0.02	0.47	9	0.15	0.37	29
Loans to individuals	0.62	0.70	48	0.93	1.06	57	0.81	0.71	62	2.79	1.13	86	2.85	1.17	87
Credit card loans	5.07	1.88	94	7.39	2.41	95	6.71	1.84	94	22.97	2.92	98	13.59	3.11	97
Agricultural loans		0			0.02			0.02			0.19			0.08	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.16	32	0	0.09	37	0	0.10	32	0	0.15	25	0	0.15	22

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	15,529	26,488	40,068	28,171	15,177
90+ days past due loans and leases	3,090	384	2,131	614	20,706
Nonaccrual loans and leases	69,493	134,811	74,166	111,765	82,728
Total past due and nonaccrual loans and leases	88,112	161,683	116,365	140,550	118,611
Restructured 30–89 days past due	1,095	0	0	0	13
Restructured 90+ days past due	0	0	0	498	21
Restructured nonaccrual	14,875	37,926	13,096	14,255	11,017
Total restructured loans and leases	15,970	37,926	13,096	14,753	11,051
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	43,451	41,669	52,239	36,797	35,547
Other real estate owned	2,010	16,971	2,597	20,121	24,091
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 # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.11	0.32	22	0.19	0.33	36	0.29	0.32	57	0.21	0.39	29	0.12	0.43	14
90+ days past due loans and leases	0.02	0.10	48	0	0.11	26	0.02	0.10	41	0	0.12	27	0.17	0.15	70
Nonaccrual loans and leases	0.49	0.44	60	0.98	0.65	81	0.53	0.46	65	0.82	0.66	71	0.67	0.51	70
90+ days past due and nonaccrual loans and leases	0.51	0.59	51	0.99	0.82	70	0.54	0.62	48	0.83	0.85	57	0.84	0.71	65
30–89 days past due restructured	0.01	0.01	68	0	0.01	20	0	0.01	21	0	0.01	16	0	0.01	27
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	76	0	0.01	61
Nonaccrual restructured	0.10	0.10	61	0.28	0.13	85	0.09	0.10	54	0.10	0.13	51	0.09	0.14	44
30–89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.11	0.32	22	0.19	0.33	36	0.29	0.32	57	0.21	0.40	29	0.12	0.43	14
90+ days past due assets	0.02	0.10	47	0	0.11	25	0.02	0.10	40	0	0.12	26	0.17	0.15	70
Nonaccrual assets	0.49	0.45	60	0.98	0.66	79	0.53	0.47	65	0.82	0.67	70	0.67	0.53	70
30+ days past due and nonaccrual assets	0.62	0.94	37	1.18	1.18	58	0.83	0.97	51	1.03	1.29	48	0.96	1.19	52
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.41	0.35	66	0.79	0.50	82	0.43	0.36	69	0.66	0.52	74	0.66	0.44	80
90+ days past due and nonaccrual assets + other real estate owned	0.42	0.36	63	0.88	0.53	86	0.44	0.37	68	0.77	0.55	81	0.81	0.48	84
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.65	0.41	80	1.12	0.58	89	0.72	0.41	83	0.99	0.60	86	0.91	0.53	87
Allowance for loan and lease losses	78.70	62.77	71	93.03	69.27	78	91.78	62.64	79	81.83	66.66	74	151.26	115.41	74
Equity capital + allowance for loan and lease losses	5.30	3.67	76	8.58	5.03	84	5.78	3.60	80	7.48	4.97	82	6.68	4.28	78
Tier 1 capital + allowance for loan and lease losses	5.96	4.23	77	10.08	5.96	87	6.79	4.30	78	9.02	6.05	78	8.15	5.65	76
Loans and leases + other real estate owned	0.82	0.69	65	1.41	0.97	79	0.92	0.71	68	1.24	0.97	75	1.15	0.85	76

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 # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.11	0.26	28	0.27	0.31	55	0.38	0.26	75	0.26	0.39	42	0.14	0.38	19
	90+ days past due	0.03	0.13	61	0	0.13	37	0.01	0.12	45	0.01	0.16	39	0.16	0.16	73
	Nonaccrual	0.59	0.51	68	1.23	0.76	83	0.62	0.52	69	0.99	0.76	72	0.68	0.46	74
Commercial and industrial	30–89 days past due	0.11	0.26	35	0.03	0.22	15	0.09	0.24	24	0.11	0.23	35	0.07	0.31	17
	90+ days past due	0.01	0.03	53	0	0.02	15	0.04	0.04	71	0	0.03	16	0.19	0.05	90
	Nonaccrual	0.28	0.53	36	0.62	0.69	56	0.40	0.57	44	0.61	0.75	45	0.74	0.83	54
Individuals	30–89 days past due	0.06	0.67	16	0.63	0.53	63	0.19	0.63	24	1.92	0.83	92	0.77	0.83	46
	90+ days past due	0.21	0.08	81	0.22	0.11	79	0.08	0.09	65	0.32	0.14	80	1.54	0.17	95
	Nonaccrual	0	0.16	11	0	0.22	10	0	0.17	11	0	0.28	9	0.04	0.17	35
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			0.24	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.71			0.44			0.70			0.49			0.67	
Foreign governments	30–89 days past due		0			0.03			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.23			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due	0	0.13	17	0	0.13	16	0	0.12	16	0	0.18	15	0	0.20	14
	90+ days past due	0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual	0	0.08	22	0	0.15	19	0	0.09	21	0	0.15	19	0.08	0.13	56

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 # 1	Pct
Memoranda																
1–4 family	30–89 days past due	0.82	0.44	82	1.19	0.47	90	2.43	0.46	95	1.25	0.65	84	0.49	0.67	45
	90+ days past due	0	0.25	21	0	0.28	18	0.06	0.24	61	0	0.33	16	0.04	0.31	49
	Nonaccrual	1.02	0.68	78	0.66	0.88	45	0.56	0.71	45	0.59	0.89	37	0.29	0.73	18
Revolving	30–89 days past due	0	0.27	6	0	0.31	6	0	0.28	9	0	0.48	5	0	0.45	5
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	6.74	0.05	99
	Nonaccrual	9.12	1.02	96	36.34	1.31	99	9.34	1.18	94	36.41	1.13	99	0	1	5
Closed-end	30–89 days past due	0.83	0.46	80	1.19	0.48	90	2.44	0.49	93	1.25	0.65	84	0.49	0.70	42
	90+ days past due	0	0.28	21	0	0.31	20	0.06	0.26	61	0	0.38	17	0	0.35	16
	Nonaccrual	0.99	0.66	76	0.60	0.85	38	0.52	0.67	47	0.54	0.87	36	0.29	0.70	21
Junior lien	30–89 days past due	0.06	0.01	94	0	0.01	9	0	0.01	30	0	0.02	10	0	0.02	9
	90+ days past due	0	0	36	0	0	35	0.06	0	98	0	0	32	0	0	29
	Nonaccrual	0.01	0.03	37	0.02	0.05	35	0.02	0.03	47	0.02	0.04	34	0.02	0.04	37
Commercial real estate	30–89 days past due	0.06	0.16	33	0.21	0.22	58	0.22	0.15	74	0.18	0.26	53	0.10	0.18	38
	90+ days past due	0.03	0.01	86	0	0.02	57	0	0.01	64	0.01	0.02	61	0.18	0.03	92
	Nonaccrual	0.56	0.37	75	1.27	0.62	87	0.62	0.38	75	1.03	0.62	74	0.73	0.23	92
Construction and development	30–89 days past due	0	0.19	17	0	0.22	15	0	0.17	17	0	0.28	11	0	0.28	12
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	1.23	0.02	99
	Nonaccrual	0	0.17	15	6.41	0.50	95	0	0.20	15	6.06	0.41	96	3.26	0.20	96
1–4 family	30–89 days past due	0	0.03	29	0	0.03	30	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0	0.14	20	0	0.16	17	0	0.13	21	0	0.22	13	0	0.20	15
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	1.23	0.01	99
	Nonaccrual	0	0.14	17	6.41	0.43	96	0	0.16	18	6.06	0.35	96	3.26	0.17	96
Multifamily	30–89 days past due	0	0.06	29	0.60	0.08	93	0	0.07	27	0.36	0.09	87	0	0.08	19
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0.08	0	93
	Nonaccrual	0.05	0.12	63	0.21	0.13	77	0.32	0.17	79	0.21	0.11	79	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.06	0.13	38	0.20	0.20	60	0.25	0.13	79	0.18	0.23	57	0.11	0.14	48
	90+ days past due	0.03	0.01	87	0	0.02	60	0	0.01	68	0.01	0.02	65	0.14	0.03	86
	Nonaccrual	0.62	0.45	70	1.14	0.78	73	0.66	0.45	71	0.87	0.80	60	0.66	0.28	85
Owner Occupied	30–89 days past due	0.04	0.04	51	0.01	0.06	33	0.08	0.04	77	0.06	0.07	54	0.04	0.07	42
	90+ days past due	0	0	38	0	0	33	0	0	37	0.01	0	76	0.04	0.01	81
	Nonaccrual	0.19	0.17	58	0.28	0.32	54	0.21	0.17	62	0.36	0.27	64	0.35	0.16	79
Other	30–89 days past due	0.03	0.08	48	0.18	0.12	73	0.17	0.08	83	0.12	0.14	63	0.07	0.07	61
	90+ days past due	0.03	0.01	90	0	0.01	74	0	0	79	0	0.01	33	0.10	0.01	94
	Nonaccrual	0.43	0.24	77	0.86	0.40	82	0.46	0.23	79	0.51	0.44	64	0.32	0.10	88
Farmland	30–89 days past due	0	0.17	31	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.67	21	0	1.14	20	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due	0.48	0.87	16	1.40	0.75	85	1.57	0.81	88	0.75	0.95	30	3.61	1.19	94
	90+ days past due	1.69	0.45	97	1.72	0.56	94	0.68	0.45	62	2.67	0.63	98	7.33	0.78	98
	Nonaccrual	0	0.12	35	0	0.10	37	0	0.10	36	0	0.05	37	0	0.11	35

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	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	1,172,739	1,217,273	1,171,835	1,235,053	1,264,382
Retained earnings	994,264	863,857	956,271	804,813	762,480
Accumulated other comprehensive income (AOCI)	-108,165	5,223	-11,412	32,753	9,149
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,058,838	2,086,353	2,116,694	2,072,619	2,036,011
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	470,555	471,069	470,352	471,358	473,165
Accumulated other comprehensive income-related adjustments	-108,165	5,223	-11,412	32,753	9,149
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,696,448	1,610,061	1,657,754	1,568,508	1,553,697
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,696,448	1,610,061	1,657,754	1,568,508	1,553,697
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	101,751	100,568	101,452	100,277	99,134
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	101,751	100,568	101,452	100,277	99,134
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	101,751	100,568	101,452	100,277	99,134
Tier 1 Capital	1,798,199	1,710,629	1,759,206	1,668,785	1,652,831
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	123,866	159,701	108,761	177,444	94,780
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	123,866	159,701	108,761	177,444	94,780
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	123,866	159,701	108,761	177,444	94,780
Exited advanced approach tier 2 capital					
Total capital	1,922,065	1,870,330	1,867,967	1,846,229	1,747,611
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	17,815,828	17,123,716	17,865,234	16,800,431	15,207,341
Less: Deductions from common equity tier 1 capital	470,555	471,070	470,352	471,358	473,165
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	17,345,273	16,652,646	17,394,882	16,329,073	14,734,176
Total risk-weighted assets	15,393,639	14,341,163	15,036,293	14,341,456	13,208,299
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	11.02	12.18	33	11.23	12.54	34	11.03	12.37	29	10.94	12.35	31	11.76	12.11	48
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.68	12.88	33	11.93	13.31	26	11.70	13.11	29	11.64	13.08	27	12.51	12.78	53
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.49	14.72	11	13.04	15.37	9	12.42	14.91	9	12.87	15.23	12	13.23	14.36	36
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	10.37	9.06	82	10.27	9.15	80	10.11	8.98	76	10.22	9.13	82	11.22	9.76	80
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	2	1	3		
Other insurance activities income	0	0	2	1	3		
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	77,248	76,950	76,940	76,628	76,205	0.39	4.44

	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 # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		50.48			54.39			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		49.52			45.61			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.64			12.21			13.40			11.24			7.26	
Insurance activities revenue / Adjusted operating income	0	0.38	16	0	0.38	11	0	0.36	24	0	0.41	23	0	0.47	22
Premium income / Insurance activities revenue		3.33			2.23		0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income		37.50			33.33			32.99			38.23			34.91	
Other premium income / Total premium income		62.50			66.67			67.01			61.77			65.09	
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		25.60			22.15			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		150.40			3.56			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		2,703.20			1,367.96			927.51			447.82			233.61	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	3.97	12.22	20	4.01	11	23	4.05	12	20	4.09	11.03	27	4.36	11.51	26
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	1.39	34

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	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	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 # 1	Pct
Analysis Ratios															
Yield: Foreign loans		0.70			0.69			0.66			0.87		0	1.25	31
Cost: Interest-bearing deposits		0.14			0.13			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases		10.28			-6.17			6.83			-2.40			22.48	
Total selected assets		17.19			-2.56			9.48			2.04			12.40	
Deposits		-5.48			2.95			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

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

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

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	6.19	10.86	6.81	12.95	20.52

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	69,000	19,000	128,000	96,000	120,000	263.16	305.88
Dividends	69,000	19,000	128,000	96,000	120,000	263.16	305.88
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	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		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	69,000	19,000	128,000	96,000	120,000	263.16	305.88
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		
Total operating income	69,000	19,000	128,000	96,000	120,000	263.16	305.88
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	1,322	1,322	5,289	9,458	9,264	0.00	
Other expenses	3,449	2,472	9,531	10,005	11,125	39.52	10.33
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	4,771	3,794	14,820	19,463	20,389	25.75	52.62
Income (loss) before taxes	64,229	15,206	113,180	76,537	99,786	322.39	362.95
Applicable income taxes (credit)	-1,388	-1,115	-4,366	-5,197	-5,539		
Extraordinary items							
Income before undistributed income of subsidiaries	65,617	16,321	117,546	81,734	105,325	302.04	332.60
Equity in undistributed income of subsidiaries	-4,879	27,366	87,025	29,782	65,714		
Bank subsidiaries	-4,879	27,366	87,025	29,782	65,714		
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	60,738	43,687	204,571	111,516	171,039	39.03	64.33
Memoranda							
Bank net income	64,121	46,366	215,025	125,782	185,714	38.29	65.29
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	2,281,597	96.44	2,335,582	98.64	2,383,098	98.66	2,335,336	2,294,175	-2.31	16.74
Common and preferred stock	2,281,597	96.44	2,335,582	98.64	2,383,098	98.66	2,335,336	2,294,175	-2.31	16.74
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	3,901	0.16	3,901	0.16	3,901	0.16	3,901	3,901	0.00	-2.08
Common and preferred stock	3,901	0.16	3,901	0.16	3,901	0.16	3,901	3,901	0.00	-2.08
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock		0		0		0				
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0				
Other receivables		0		0		0				
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	72,946	3.08	20,972	0.89	21,006	0.87	20,170	38,981	247.83	425.09
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	7,433	0.31	7,215	0.30	7,481	0.31	5,878	5,954	3.02	3.01
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,365,877	100.00	2,367,670	100.00	2,415,486	100.00	2,365,285	2,343,011	-0.08	19.52
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	216,444	9.15	215,504	9.10	216,209	8.95	204,565	199,458	0.44	
Other liabilities	2,725	0.12	2,116	0.09	940	0.04	2,796	4,507	28.78	305.51
Balance due to subsidiaries and related institutions	105,652	4.47	104,469	4.41	105,354	4.36	104,178	103,035	1.13	5.58
Total liabilities	324,821	13.73	322,089	13.60	322,503	13.35	311,539	307,000	0.85	222.44
Equity Capital	2,041,056	86.27	2,045,581	86.40	2,092,983	86.65	2,053,746	2,036,011	-0.22	8.64
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	137	0.01	136	0.01	136	0.01	136	136	0.74	1.48
Common surplus	1,422,602	60.13	1,417,137	59.85	1,421,698	58.86	1,434,917	1,428,066	0.39	1.52
Retained earnings	976,482	41.27	823,085	34.76	932,561	38.61	785,940	762,480	18.64	99.19
Accumulated other comprehensive income	-108,165	-4.57	5,223	0.22	-11,412	-0.47	32,753	9,149		
Other equity capital components	-250,000	-10.57	-200,000	-8.45	-250,000	-10.35	-200,000	-163,820		
Total liabilities and equity capital	2,365,877	100.00	2,367,670	100.00	2,415,486	100.00	2,365,285	2,343,011	-0.08	19.52
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	105,652	4.47	104,469	4.41	105,354	4.36	104,178	103,035	1.13	5.58
Notes payable to subsidiaries that issued TPS	105,652	4.47	104,469	4.41	105,354	4.36	104,178	103,035	1.13	-16.15
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 # 1	Pct
Profitability															
Net income / Average equity capital	11.62	9.94	68	8.53	12.54	18	9.88	11.94	32	5.49	7.29	28	8.63	9.68	34
Bank net income / Average equity investment in banks	11	10.44	61	7.94	12.55	11	9.11	11.80	27	5.44	7.45	25	8.24	10.51	23
Nonbank net income / Average equity investment in nonbanks	0	11.36	20	0	12.53	16	0	13.12	16	0	9.75	17	0	7.89	17
Subsidiary HCs net income / Average equity investment in sub HCs		8.34			11.69			10.11			7.01			8.55	
Bank net income / Parent net income	105.57	97.54	68	106.13	95.97	84	105.11	96.79	74	112.79	88.16	87	108.58	82.22	82
Nonbank net income / Parent net income	0	3.43	16	0	2.83	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	15.91	16.87	61	15.75	17.74	60	15.41	16.81	61	15.17	20.06	58	15.08	20.43	63
Total debt / Equity capital	10.60	11.65	57	10.54	11.90	57	10.33	11.71	57	9.96	14.41	54	9.80	14.31	58
Total debt + notes payable to subs that issued TPS / Equity capital	15.78	13.71	66	15.64	14.30	68	15.36	13.63	67	15.03	16.67	62	14.86	16.36	66
Total debt + Loans guaranteed for affiliate / Equity capital	10.60	11.72	56	10.54	12.02	56	10.33	11.77	57	9.96	14.68	53	9.80	14.56	57
Total debt / Equity capital – excess over fair value	10.60	11.75	57	10.54	12	57	10.33	11.81	57	9.96	14.52	54	9.80	14.51	58
Long-term debt / Equity capital	10.60	11.08	58	10.54	11.33	57	10.33	10.95	57	9.96	13.56	54	9.80	13.04	60
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
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	0.05	40
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	67.20	40.81	67	51.31	35.48	64	67.24	39.86	70	50.05	34.67	64	31.16	28.44	55
Double Leverage															
Equity investment in subs / Equity capital	111.98	103.47	82	114.37	102.85	93	114.05	103.22	89	113.90	102.81	91	112.87	103.22	89
Total investment in subs / Equity capital	111.98	108.45	74	114.37	108.21	83	114.05	108.40	80	113.90	110.16	79	112.87	111.07	76
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.01	0.38	77	1.68	0.22	94	1.44	0.29	89	2.56	0.47	93	1.53	0.36	91
Equity investment in subs – equity cap / Net income-div (X)	1.39	1.31	62	2.78	0.74	91	2.16	1.05	84	6.74	1.82	93	2.62	1.22	87
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	329.66	129.62	91	98.45	111.20	45	161.25	152.85	60	121.44	136.59	49	144.06	177.68	41
Cash from ops + noncash items + op expense / Op expense + dividend	339.28	125.04	91	104.21	98.58	50	161.06	154.48	61	119.82	147.24	43	143.45	190.27	36
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	344.20	98.29	93	106.71	85.35	61	103.70	98.54	57	86.06	134.08	18	135.49	116.34	69
Pretax operating income + interest expense / Interest expense	4,958.47	2,251.18	85	1,250.23	1,142.88	63	2,239.91	1,835.33	73	909.23	2,016.32	47	1,177.14	1,968.54	45
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,854.25	1,728.15	80	760.56	1,357.31	49	1,332.09	1,770.77	52	641.01	1,539.23	38	723.58	1,632.83	33
Dividends + interest from subsidiaries / Interest expense + dividends	380.42	145.40	92	102.26	117.86	47	173.08	174.12	60	122.08	150.43	45	149.64	210.80	35
Fees + other income from subsidiaries / Salary + other expenses	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		20.52			33.13			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.23	3.42	56	1.04	3.97	38	1.09	3.44	43	1.06	3.85	39	1.87	2.64	52
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0.17			0.10			0.04	
Nonaccrual		0.75			1.22			0.92			1.03			0.54	
Total		1			1.27			1.09			1.13			0.58	
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	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
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	5.62	12
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	0.19	36

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 # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	25.63	64.91	16	105.74	74.87	77	58.42	66.37	48	84.64	81.10	61	67.34	57.84	67
Dividends declared / Net income	27.69	33.46	37	39.50	23.13	78	33.57	28.27	62	62.04	42.29	79	41.47	33.08	66
Net income – dividends / Average equity	8.40	6.76	71	5.16	9.52	17	6.56	8.62	34	2.08	4.14	24	5.05	6.46	28
Percent of Dividends Paid															
Dividends from bank subsidiaries	410.32	124.34	91	110.09	101.14	54	186.41	155.92	67	138.76	132.17	55	169.18	178.13	48
Dividends from nonbank subsidiaries	0	1.65	31	0	3.28	30	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	410.32	153.16	87	110.09	128.99	46	186.41	203.53	57	138.76	174.85	45	169.18	260.40	35
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	107.61	43.39	90	40.98	30.63	63	59.53	45.96	61	76.32	60.28	69	64.62	66.55	46
Interest income from bank subsidiaries	0	0.15	27	0	0.12	24	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
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	107.61	49.34	88	40.98	33.49	59	59.53	51.33	59	76.32	62.88	65	64.62	69.36	41
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		31.46			47.24			62.63			56.39			82.95	
Interest income from nonbank subsidiaries		2.20			2.80			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries		0.46			0.53			0.37			0.86			1.92	
Other income from nonbank subsidiaries		0.06			0.09			0.07			0.16			1.06	
Operating income from nonbank subsidiaries		39.06			69.48			87.22			79.84			150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		117.80			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies		126.86			34.47			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	100	60.28	93	100	58.57	94	100	74.16	94	100	69.76	96	100	67.32	97
Interest income from bank subsidiaries	0	1.04	25	0	0.72	23	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	100	73.91	86	100	71.70	91	100	83.13	92	100	82.20	93	100	78.80	95
Dividends from nonbank subsidiaries	0	4.30	30	0	5.32	29	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	6.88	25	0	10.59	21	0	4.67	14	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt		225.56			142.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	48.81	28.43	74	48.48	29.59	72	48.73	26.38	76	50.93	27.08	75	51.66	28.33	75