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

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BHC Name BCI FINANCIAL GROUP, INC.

City/State MIAMI, FL

Bank Holding Company Information

Federal Reserve District: 6
Consolidated Assets ($000): 21,927,379
Peer Group Number: 1 Number in Peer Group: 130
Number of Bank Subsidiaries: 1

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

Mailing Address:

BCI FINANCIAL GROUP, INC.
1450 BRICKELL AVENUE
28TH FLOOR
MIAMI, FL 33131

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BHC Name | City/State | RSSD Number | FR Dist. | Peer #

Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets ($000)	20,351,574	17,237,548	15,075,013	12,594,319	9,038,733
Net income ($000)	242,961	125,994	162,234	95,663	48,227
Number of BHCs in peer group	130	128	125	118	108

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.61	2.60	48	2.68	2.77	37	2.73	3.01	28	2.85	3.08	30	2.81	2.92	34
+ Non-interest income	0.40	1.04	17	0.42	1.21	16	0.43	1.32	10	0.34	1.31	10	0.48	1.35	14
– Overhead expense	1.54	2.17	11	1.59	2.57	10	1.63	2.69	7	2.02	2.71	16	1.65	2.72	8
– Provision for credit losses	-0.03	-0.09	61	0.59	0.51	62	0.11	0.15	48	0.15	0.14	63	0.14	0.16	56
+ Securities gains (losses)	0.02	0.01	86	0.06	0.02	81	0.02	0.01	78	0	0	50	0.04	0.01	88
+ Other tax equivalent adjustments	0.10	0	99	0	0	48	0	0	42	0	0	45	0	0	82
= Pretax net operating income (tax equivalent)	1.63	1.66	52	0.98	1.04	42	1.44	1.56	38	1.02	1.57	11	1.54	1.43	58
Net operating income	1.19	1.26	48	0.73	0.81	36	1.08	1.19	34	0.76	1.24	11	0.53	0.89	19
Net income	1.19	1.26	48	0.73	0.82	35	1.08	1.19	34	0.76	1.24	11	0.53	0.90	17
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.04	3.06	45	3.50	3.55	44	4.19	4.41	32	4.04	4.24	36	3.55	3.80	30
Interest expense	0.24	0.25	59	0.60	0.52	65	1.23	1.08	68	0.99	0.86	68	0.53	0.60	54
Net interest income (tax equivalent)	2.80	2.80	44	2.90	3.01	38	2.95	3.33	27	3.06	3.38	26	3.02	3.19	31
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.01	0.11	12	0.11	0.27	34	0.01	0.21	9	0.04	0.22	20	0.09	0.24	33
Earnings coverage of net loan and lease losses (X)	463.73	39.72	96	20.11	22.91	64	187.85	24.40	95	40.20	21.75	84	27.01	19.67	74
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.97	1.23	27	1.11	1.58	21	0.45	0.83	16	0.33	0.90	5	0.26	0.98	4
Allowance for loan and lease losses / Total loans and leases	0.97	1.20	29	1.10	1.55	24	0.45	0.81	16	0.33	0.89	7	0.26	0.96	4
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.45	0.49	48	0.83	0.71	67	0.43	0.57	37	0.34	0.61	23	0.31	0.72	12
30–89 days past due loans and leases / Total loans and leases	0.27	0.32	53	0.65	0.39	81	0.28	0.43	38	0.27	0.44	31	0.30	0.47	32
Liquidity and Funding															
Net noncore funding dependence	2.50	-2.33	65	8.03	3.20	68	19.86	14.45	72	18.21	16.62	61	26.55	17.03	81
Net short-term noncore funding dependence	-1.62	-7.71	69	1.31	-4.76	72	18.98	3.38	89	16.01	4.66	80	24.08	4.83	94
Net loans and leases / Total assets	60.56	58.67	55	66.52	61.58	62	68.93	63.77	53	70.54	63.98	58	69.39	62.73	58
Capitalization															
Tier 1 leverage ratio	9.78	8.98	74	9.93	9.13	76	10.92	9.76	79	10.42	9.71	73	10.11	9.53	74
Holding company equity capital / Total assets	10.14	10.71	42	11.18	11.16	49	11.99	12.43	44	11.93	12.22	51	10.42	11.94	30
Total equity capital (including minority interest) / Total assets	10.15	10.82	41	11.19	11.29	48	12	12.57	42	11.94	12.27	50	10.43	12.01	27
Common equity tier 1 capital / Total risk-weighted assets	14.20	12.42	78	14.71	12.38	82	13.91	12.17	79	13.23	12.12	76	12.26	12.19	62
Net loans and leases / Equity capital (X)	5.97	5.53	61	5.95	5.58	58	5.75	5.21	66	5.91	5.29	67	6.66	5.27	77
Cash dividends / Net income	0	28.27	3	0	42.30	4	0	33.12	3	0	27.31	5	0	31.29	5
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	18.39	10.50	82	16.87	16.68	54	10.57	9.26	68	40.84	7	94	23.20	8.28	85
Equity capital	7.41	7.46	62	9.01	6.99	67	11.07	10.49	68	61.27	7.89	94	4.63	10.18	38
Net loans and leases	7.79	3.36	71	12.78	9.07	72	8.05	9.10	62	43.16	7.89	96	32.63	9.38	89
Noncore funding	-16.04	-14.79	46	-36.85	-12.18	20	16.90	6.59	75	1.96	10.67	35	-0.06	5.59	50
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	0	10.95	12	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16
Equity investment in subsidiaries / Equity capital	99.57	103.22	33	99.54	102.81	30	99.49	103.22	26	99.42	103.10	27	99.06	102.10	31
Cash from ops + noncash items + op expense / Op expense + dividends	-18.92	154.48	1	-134.21	147.24	1	-100	190.27	1	-156.41	174.91	1	-1.96	148.20	5

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

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change 1-Year	Percent Change 5-Year
Interest and fees on loans	486,578	477,673	480,846	387,631	241,813	1.86	165.02
Income from lease financing receivables	12,480	13,818	13,932	10,653	6,241	-9.68	1198.65
Fully taxable income on loans and leases	494,766	486,559	489,810	394,636	247,047	1.69	168.71
Tax-exempt income on loans and leases	4,292	4,932	4,968	3,648	1,007	-12.98	895.82
Estimated tax benefit on income on loans and leases	4,866	0	5,480	3,615	669		1715.67
Income on loans and leases (tax equivalent)	503,924	491,491	500,258	401,899	248,723	2.53	172.64
Investment interest income (tax equivalent)	68,652	58,506	68,095	59,815	41,221	17.34	74.63
Interest on balances due from depository institutions	1,813	1,615	8,067	7,160	3,804	12.26	62.75
Interest income on other earning assets	2,993	5,022	6,214	5,726	4,630	-40.40	-44.53
Total interest income (tax equivalent)	577,382	556,634	582,634	474,600	298,378	3.73	150.33
Interest on time deposits of $250K or more	3,858	14,492	18,230	11,905	4,988	-73.38	
Interest on time deposits < $250K	2,576	8,921	22,567	19,716	7,812	-71.12	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	28,437	48,759	104,965	63,539	18,840	-41.68	307.70
Interest on other borrowings and trading liabilities	10,923	23,309	26,069	20,669	13,064	-53.14	84.39
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	45,794	95,481	171,831	115,829	44,704	-52.04	165.20
Net interest income (tax equivalent)	531,588	461,153	410,803	358,771	253,674	15.27	149.13
Non-interest income	82,253	73,112	64,499	42,514	43,346	12.50	204.91
Adjusted operating income (tax equivalent)	613,841	534,265	475,302	401,285	297,020	14.89	155.39
Overhead expense	312,464	274,427	245,556	254,067	148,761	13.86	149.25
Provision for credit losses	-7,000	101,600	16,328	19,133	12,744		
Securities gains (losses)	3,966	10,052	2,316	0	3,806	-60.55	-55.54
Other tax equivalent adjustments	21,037	0	0	0	6		
Pretax net operating income (tax equivalent)	332,471	169,078	216,634	128,085	139,327	96.64	192.06
Applicable income taxes	63,419	42,986	48,786	28,723	90,380	47.53	44.00
Tax equivalent adjustments	25,903	0	5,480	3,625	675		9601.50
Applicable income taxes (tax equivalent)	89,322	42,986	54,266	32,348	91,055	107.79	101.59
Minority interest	188	98	134	74	45	91.84	-50.66
Net income before discontinued operations, net of minority interest	242,961	125,994	162,234	95,663	48,227	92.84	251.37
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	242,961	125,994	162,234	95,663	48,227	92.84	251.37
Memoranda							
Net income - holding company and noncontrolling (minority) interest	243,149	126,092	162,368	95,737	48,272	92.83	249.71
Investment securities income (tax equivalent)	68,652	58,506	68,095	59,815	41,221	17.34	74.63
US Treasury and agency securities (excluding mortgage-backed securities)	1,387	789	46	65	134	75.79	154.03
Mortgage-backed securities	62,877	50,976	57,474	53,038	37,009	23.35	107.65
All other securities	4,388	6,741	10,575	6,712	4,078	-34.91	-48.29
Cash dividends declared	0	0	0	0	0		
Common	0	0	0	0	0		
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.84	2.85	48	3.23	3.27	47	3.86	4	36	3.77	3.87	42	3.30	3.47	38
Less: Interest expense	0.23	0.23	61	0.55	0.48	65	1.14	0.98	69	0.92	0.79	68	0.49	0.55	55
Equals: Net interest income (tax equivalent)	2.61	2.60	48	2.68	2.77	37	2.73	3.01	28	2.85	3.08	30	2.81	2.92	34
Plus: Non-interest income	0.40	1.04	17	0.42	1.21	16	0.43	1.32	10	0.34	1.31	10	0.48	1.35	14
Equals: adjusted operating income (tax equivalent)	3.02	3.70	12	3.10	4.04	10	3.15	4.41	5	3.19	4.46	6	3.29	4.33	11
Less: Overhead expense	1.54	2.17	11	1.59	2.57	10	1.63	2.69	7	2.02	2.71	16	1.65	2.72	8
Less: Provision for credit losses	-0.03	-0.09	61	0.59	0.51	62	0.11	0.15	48	0.15	0.14	63	0.14	0.16	56
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0.02	0.01	86	0.06	0.02	81	0.02	0.01	78	0	0	50	0.04	0.01	89
Plus: other tax equivalent adjustments	0.10	0	99	0	0	48	0	0	42	0	0	45	0	0	82
Equals: Pretax net operating income (tax equivalent)	1.63	1.66	52	0.98	1.04	42	1.44	1.56	38	1.02	1.57	11	1.54	1.43	58
Less: Applicable income taxes (tax equivalent)	0.44	0.38	72	0.25	0.23	54	0.36	0.36	47	0.26	0.33	25	1.01	0.55	93
Less: Minority interest	0	0	83	0	0	83	0	0	77	0	0	77	0	0	72
Equals: Net operating income	1.19	1.26	48	0.73	0.81	36	1.08	1.19	34	0.76	1.24	11	0.53	0.89	19
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1.19	1.26	48	0.73	0.82	35	1.08	1.19	34	0.76	1.24	11	0.53	0.90	17
Memo: Net income (last four quarters)	1.19	1.26	48	0.73	0.82	35	1.08	1.19	33	0.76	1.24	11	0.53	0.91	16
Net income–BHC and noncontrolling (minority) interest	1.19	1.27	46	0.73	0.83	35	1.08	1.20	33	0.76	1.25	10	0.53	0.91	16
Margin Analysis															
Average earning assets / Average assets	93.41	93.08	55	92.36	92.32	51	92.30	91.05	63	93.23	91.48	73	93.08	91.61	67
Average interest-bearing funds / Average assets	55.98	61.99	25	60.91	64.06	37	64.24	65.57	42	64.47	65.56	45	62.91	65.75	39
Interest income (tax equivalent) / Average earning assets	3.04	3.06	45	3.50	3.55	44	4.19	4.41	32	4.04	4.24	36	3.55	3.80	30
Interest expense / Average earning assets	0.24	0.25	59	0.60	0.52	65	1.23	1.08	68	0.99	0.86	68	0.53	0.60	54
Net interest income (tax equivalent) / Average earning assets	2.80	2.80	44	2.90	3.01	38	2.95	3.33	27	3.06	3.38	26	3.02	3.19	31
Yield or Cost															
Total loans and leases (tax equivalent)	4.01	4.01	51	4.06	4.27	41	4.74	5.09	28	4.57	4.95	26	4.12	4.52	27
Interest-bearing bank balances	0.17	0.14	80	0.51	0.27	90	2.65	2.04	82	1.89	1.64	74	1.12	1.05	64
Federal funds sold and reverse repos		0.25			0.68			2.44			2.17			1.41	
Trading assets	0	0.45	26	0	0.60	23	0	0.99	21	0	1.11	19	0	1.11	17
Total earning assets	3.01	3.04	45	3.50	3.51	46	4.15	4.36	34	4.01	4.20	37	3.54	3.73	33
Investment securities (tax equivalent)	1.37	1.77	20	1.78	2.25	19	2.26	2.76	8	2.46	2.68	34	2.09	2.47	25
US Treasury and agency securities (excluding mortgage-backed securities)	1.25	1.14	58	1.43	1.75	34	0.92	2.32	5	21.21	2.05	99	4.91	1.62	99
Mortgage-backed securities	1.27	1.57	24	1.70	2.05	20	2.09	2.61	4	2.35	2.50	33	2.05	2.23	33
All other securities	2	2.81	25	2.07	3.24	11	3.62	4.06	44	2.75	4.20	14	1.94	3.66	9
Interest-bearing deposits	0.34	0.21	78	0.83	0.53	82	1.80	1.10	88	1.48	0.81	88	0.76	0.49	78
Time deposits of $250K or more	0.65	0.66	51	1.89	1.42	85	2	1.96	49	1.50	1.44	56			
Time deposits < $250K	1.01	0.62	86	1.28	1.36	42	2.13	1.82	69	1.84	1.29	86			
Other domestic deposits	0.31	0.15	85	0.68	0.36	88	1.69	0.93	90	1.29	0.67	90			
Foreign deposits	0	0.14	20	0	0.42	14	0	1.19	6	0	0.97	3		0.51	
Federal funds purchased and repos	0.17	0.17	69	0.26	0.62	20	0.49	1.86	16	0.32	1.51	13	0.31	0.94	23
Other borrowed funds and trading liabilities	0.92	1.27	37	1.17	1.50	35	1.69	2.38	15	1.74	2.28	16	1.17	1.77	18
All interest-bearing funds	0.40	0.37	63	0.91	0.74	72	1.77	1.49	72	1.43	1.19	72	0.79	0.82	57

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

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	82,253	73,112	64,499	42,514	43,346
Fiduciary activities income	13	38	63	101	118
Service charges on deposit accounts - domestic	22,266	17,164	16,953	13,783	11,316
Trading revenue	4,558	3,838	4,820	3,956	3,750
Investment banking fees and commissions	0	0	0	3	1
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	759	244	115	52	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	5,383	9,788	10,776	315	12,351
Other non-interest income	49,274	42,040	31,772	24,304	15,810
Total overhead expenses	312,464	274,427	245,556	254,067	148,761
Personnel expense	168,267	118,024	126,492	152,004	90,914
Net occupancy expense	22,030	23,054	20,914	18,992	12,108
Goodwill impairment losses	16,168	14,828	14,377	7,788	316
Amortization expenses and impairment loss (other intangible assets)	18,127	18,446	18,177	12,413	8,020
Other operating expenses	87,872	100,075	65,596	62,870	37,403
Fee income on mutual funds and annuities	0	0	0	3	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	956	866	881	794	601
Average personnel expense per employee	176.01	136.29	143.58	191.44	151.27
Average assets per employee	21,288.26	19,904.79	17,111.25	15,861.86	15,039.49

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.17	11	0	2.02	10	0	2.72	10	0.01	3.08	17	0	2.85	9
Overhead expenses / Net Interest Income + non-interest income	51.31	59.28	19	51.37	62.28	14	52.27	61.29	14	63.89	60.88	66	50.20	63.61	12
Percent of Average Assets															
Total overhead expense	1.54	2.17	11	1.59	2.57	10	1.63	2.69	7	2.02	2.71	16	1.65	2.72	8
Personnel expense	0.83	1.21	12	0.68	1.30	5	0.84	1.41	10	1.21	1.44	28	1.01	1.42	16
Net occupancy expense	0.11	0.23	11	0.13	0.26	8	0.14	0.28	8	0.15	0.28	10	0.13	0.29	9
Other operating expenses	0.60	0.72	38	0.77	0.94	48	0.65	0.97	23	0.66	0.97	18	0.51	1	4
Overhead less non-interest income	1.13	1.10	46	1.17	1.25	41	1.20	1.32	38	1.68	1.38	67	1.17	1.34	33
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	50.90	58.83	19	51.37	61.82	16	51.66	60.64	13	63.31	60.37	68	50.08	62.73	12
Personnel expense	27.41	32.93	23	22.09	32.36	8	26.61	32.39	20	37.88	32.51	78	30.61	32.93	35
Net occupancy expense	3.59	6.23	12	4.32	6.58	14	4.40	6.52	12	4.73	6.48	15	4.08	6.70	13
Other operating expenses	19.90	19.18	57	24.96	22.28	76	20.65	21.20	56	20.70	20.90	53	15.40	22.41	9
Total non-interest income	13.40	27.67	17	13.68	28.83	17	13.57	29.23	16	10.59	28.50	12	14.59	31.08	18
Fiduciary activities income	0	2.20	26	0.01	2.09	24	0.01	1.97	28	0.03	2.14	30	0.04	2.38	27
Service charges on domestic deposit accounts	3.63	3.27	53	3.21	3.27	48	3.57	3.88	43	3.43	4.15	42	3.81	4.28	46
Trading revenue	0.74	0.62	69	0.72	1.28	62	1.01	1.18	64	0.99	0.85	75	1.26	0.90	77
Investment banking fees and commissions	0	2.58	7	0	2.46	6	0	3.54	5	0	3.42	10	0	3.62	11
Insurance activities revenue	0	0.36	11	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9
Venture capital revenue	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44
Net servicing fees	0.12	0.60	40	0.05	0.01	58	0.02	0.28	37	0.01	0.65	23	0	0.60	10
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.88	3.30	30	1.83	3.92	46	2.27	1.86	67	0.08	1.61	19	4.16	1.67	85
Other non-interest income	8.03	9.27	53	7.87	9.65	46	6.68	10.04	31	6.06	9.86	27	5.32	10.77	22
Overhead less non-interest income	37.50	30.52	71	37.68	31.93	65	38.09	31.06	67	52.72	31.46	96	35.49	31.19	61
Applicable income taxes / Pretax net operating income (tax equivalent)	19.08	21.18	22	25.42	18.63	91	22.52	20.56	65	22.42	19.04	78	64.87	32.99	92
Applicable income tax + TE / Pretax net operating income + TE	26.87	22.67	88	25.42	21.18	82	25.05	23.23	73	25.26	21.56	81	65.35	37.95	89

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

Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	9,401,632	7,946,135	8,008,814	7,435,064	4,822,486	18.32	135.83
Commercial and industrial loans	3,226,857	3,780,000	2,085,285	2,039,831	1,694,472	-14.63	193.27
Loans to individuals	60,950	56,948	66,991	67,027	79,277	7.03	21.53
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	946	3,830	5,477	4,195	-100.00	-100.00
Other loans and leases	758,606	726,907	822,541	629,118	509,012	4.36	228.77
Less: Unearned income	38,643	53,744	14,759	32,585	29,197	-28.10	11.96
Loans and leases, net of unearned income	13,409,402	12,457,192	10,972,702	10,143,932	7,080,245	7.64	151.31
Less: Allowance for loan and lease losses	129,543	137,189	49,047	33,930	18,369	-5.57	1053.54
Net loans and leases	13,279,859	12,320,003	10,923,655	10,110,002	7,061,876	7.79	149.41
Debt securities that reprice or mature in over 1 year	5,840,282	3,842,366	3,082,102	2,540,185	1,907,269	52.00	210.62
Mutual funds and equity securities	30,500	31,409	30,653	29,721	21,911	-2.89	63.90
Subtotal	19,150,641	16,193,778	14,036,410	12,679,908	8,991,056	18.26	165.12
Interest-bearing bank balances	1,135,900	665,370	250,268	275,777	186,340	70.72	339.05
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	132,984	116,263	258,085	234,587	191,680	14.38	2858.49
Trading assets	64,243	125,627	50,802	21,772	10,062	-48.86	743.97
Total earning assets	20,483,768	17,101,038	14,595,565	13,212,044	9,379,138	19.78	173.33
Non-interest-bearing cash and due from depository institutions	181,422	274,327	177,094	93,680	102,965	-33.87	128.66
Premises, fixed assets, and leases	77,298	84,422	77,355	83,780	74,109	-8.44	-0.74
Other real estate owned	1,183	796	209	432	225	48.62	153.32
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	1,183,708	1,060,342	997,845	943,019	620,450	11.63	94.42
Total assets	21,927,379	18,520,925	15,848,068	14,332,955	10,176,887	18.39	165.44
Quarterly average assets	21,310,961	18,362,736	15,453,152	14,250,615	9,860,564	16.06	168.74
Average loans and leases (YTD)	12,578,061	12,119,521	10,552,102	8,802,151	6,032,930	3.78	172.91
Memoranda							
Loans held-for-sale	68,300	45,374	24,112	1,332	968	50.53	3540.72
Loans not held-for-sale	13,341,102	12,411,818	10,948,590	10,142,600	7,079,277	7.49	150.12
Real estate loans secured by 1–4 family	2,412,455	2,106,038	2,213,390	2,123,576	1,215,842	14.55	140.26
Commercial real estate loans	6,987,172	5,837,832	5,792,517	5,307,574	3,604,900	19.69	134.42
Construction and land development	816,846	557,401	721,449	780,440	657,437	46.55	78.26
Multifamily	484,723	557,044	544,937	636,956	426,522	-12.98	20.17
Nonfarm nonresidential	5,685,603	4,723,387	4,526,131	3,890,178	2,520,941	20.37	168.31
Real estate loans secured by farmland	2,005	2,265	2,907	3,914	1,744	-11.48	6.54
Total investment securities	6,003,766	3,990,038	3,370,840	2,804,493	2,120,860	50.47	215.44
U.S. Treasury securities	0	0	19,891	0	0		
US agency securities (excluding mortgage-backed securities)	160,786	74,684	0	0	0	115.29	1355.34
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	5,593,098	3,648,339	3,073,855	2,540,185	1,906,269	53.31	216.68
Asset-backed securities	0	0	0	0	0		-100.00
Other debt securities	219,382	235,606	246,441	234,587	192,680	-6.89	109.84
Mutual funds and equity securities	30,500	31,409	30,653	29,721	21,911	-2.89	63.90
Available-for-sale securities	4,482,750	3,923,471	3,330,029	2,803,493	2,119,560	14.25	135.69
U.S. Treasury securities	0	0	19,891	0	0		
US agency securities (excluding mortgage-backed securities)	135,786	49,684	0	0	0	173.30	1129.06
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	4,128,582	3,639,181	3,064,697	2,540,185	1,906,269	13.45	133.76
Asset-backed securities	0	0	0	0	0		-100.00
Other debt securities	218,382	234,606	245,441	233,587	191,380	-6.92	111.51
Mutual funds and equity securities	0	0	0	29,721	21,911		-100.00
Held-to-maturity securities appreciation (depreciation)	-27,201	2	-82	0	0		
Available-for-sale securites appreciation (depreciation)	-76,287	55,987	2,442	-51,270	-26,908		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	169,385	701,099	128,823	524,592	656,610	-75.84	-80.82

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	7,392,216	5,615,919	3,543,130	3,260,317	2,515,901	31.63	252.49
NOW, ATS and transaction accounts	2,713,716	2,125,378	1,694,045	1,468,555	884,523	27.68	341.05
Time deposits less brokered deposits < $250K	152,740	266,150	472,878	274,318	-72,799	-42.61	
MMDA and other savings accounts	7,609,886	6,208,504	4,778,344	4,656,176	2,947,624	22.57	323.83
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	17,868,558	14,215,951	10,488,397	9,659,366	6,275,249	25.69	305.64
Time deposits of $250K or more	509,706	625,797	901,980	931,027	590,278	-18.55	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	100,510	115,499	82,061	177,526	219,885	-12.98	-65.03
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	350,000	350,000	1,850,000	1,015,000	875,000	0.00	-72.24
Other borrowings w/remaining maturity over 1 year	760,852	871,946	0	0	125,000	-12.74	1421.70
Brokered deposits < $250K	26,799	118,553	462,445	696,309	955,408	-77.39	
Noncore funding	1,747,867	2,081,795	3,296,486	2,819,862	2,765,571	-16.04	-36.84
Trading liabilities	11,066	39,257	54,421	22,856	10,305	-71.81	51.94
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	73,772	111,447	107,632	119,288	64,450	-33.81	10.52
Total liabilities	19,701,263	16,448,450	13,946,936	12,621,372	9,115,575	19.78	171.88
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	927,345	927,345	927,345	927,345	927,345	0.00	0.00
Common surplus	589,133	589,132	589,131	589,138	19,579	0.00	2909.00
Retained earnings	753,558	510,599	384,606	223,435	127,762	47.58	847.44
Accumulated other comprehensive income	-45,645	43,815	-1,415	-29,646	-14,192		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,224,391	2,070,891	1,899,667	1,710,272	1,060,494	7.41	119.45
Noncontrolling (minority) interest in subsidiaries	1,725	1,584	1,465	1,311	818	8.90	122.87
Total equity capital, including minority interest	2,226,116	2,072,475	1,901,132	1,711,583	1,061,312	7.41	119.46
Total liabilities and capital	21,927,379	18,520,925	15,848,068	14,332,955	10,176,887	18.39	165.44
Memoranda							
Non-interest-bearing deposits	7,392,217	5,615,919	3,543,130	3,260,317	2,515,901	31.63	252.49
Interest-bearing deposits	11,012,846	9,344,382	8,309,692	8,026,385	5,305,034	17.86	216.73
Total deposits	18,405,063	14,960,301	11,852,822	11,286,702	7,820,935	23.03	230.18
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	2,070,889	1,899,667	1,710,272	1,060,494	1,013,598		
Accounting restatements	0	0	0	0	0		
Net income	242,961	125,994	162,234	95,663	48,227		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	-1	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	0	0		
Change in other comprehensive income	-89,459	45,230	27,161	-15,446	-1,331		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	1	0	569,561	0		
Holding company equity capital, ending balance	2,224,391	2,070,891	1,899,667	1,710,272	1,060,494		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	42.88	36.25	65	42.90	36.22	61	50.53	37.78	68	51.87	37.19	72	47.39	35.54	68
Commercial and industrial loans	14.72	10.76	73	20.41	13.52	82	13.16	12.02	60	14.23	12.85	59	16.65	12.62	68
Loans to individuals	0.28	3.36	22	0.31	3.40	21	0.42	4.20	21	0.47	4.31	22	0.78	4.47	33
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25
Agricultural loans	0	0.18	12	0.01	0.19	30	0.02	0.24	42	0.04	0.30	50	0.04	0.21	53
Other loans and leases	3.46	4.47	54	3.92	4.63	53	5.19	5.01	57	4.39	5	52	5	5.10	54
Net loans and leases	60.56	58.67	55	66.52	61.58	62	68.93	63.77	53	70.54	63.98	58	69.39	62.73	58
Debt securities over 1 year	26.63	19.46	70	20.75	15.55	73	19.45	14.60	75	17.72	14.63	64	18.74	14.83	68
Mutual funds and equity securities	0.14	0.06	82	0.17	0.05	84	0.19	0.06	88	0.21	0.06	89	0.22	0.06	88
Subtotal	87.34	79.22	83	87.44	78.16	89	88.57	79.65	84	88.47	79.97	84	88.35	79.31	82
Interest-bearing bank balances	5.18	8.50	34	3.59	7.51	24	1.58	3.06	39	1.92	3.04	44	1.83	3.46	41
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21
Debt securities 1 year or less	0.61	1.56	35	0.63	1.68	28	1.63	1.91	61	1.64	1.96	63	1.88	1.86	67
Trading assets	0.29	0.49	65	0.68	1.01	65	0.32	1.19	60	0.15	1.33	56	0.10	1.34	48
Total earning assets	93.42	91.77	70	92.33	91.05	64	92.10	89.53	75	92.18	89.74	73	92.16	89.84	71
Non-interest cash and due from depository institutions	0.83	0.82	52	1.48	1.07	85	1.12	1.14	42	0.65	1.21	13	1.01	1.22	33
Other real estate owned	0.01	0.01	47	0	0.02	29	0	0.03	14	0	0.04	15	0	0.05	11
All other assets	5.76	7.35	29	6.19	7.82	30	6.79	9.27	22	7.17	8.98	30	6.83	8.86	32
Memoranda															
Short-term investments	5.79	11.47	26	4.22	11.17	18	3.21	7.63	40	3.56	7.80	44	3.71	8.69	35
U.S. Treasury securities	0	1.47	10	0	0.84	17	0.13	1.03	46	0	1.04	14	0	1.02	12
US agency securities (excluding mortgage-backed securities)	0.73	0.82	63	0.40	0.63	55	0	0.54	13	0	0.69	10	0	0.75	11
Municipal securities	0	1.73	6	0	1.69	8	0	1.34	7	0	1.62	7	0	1.60	5
Mortgage-backed securities	25.51	14.14	87	19.70	11.75	87	19.40	11.44	87	17.72	11.13	85	18.73	11.06	88
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25
Other debt securities	1	0.53	73	1.27	0.42	82	1.56	0.39	87	1.64	0.41	89	1.89	0.38	90
Loans held-for-sale	0.31	0.55	61	0.24	0.52	41	0.15	0.39	44	0.01	0.30	23	0.01	0.33	18
Loans held for investment	60.84	58.06	57	67.02	61.72	62	69.08	63.50	53	70.76	63.93	61	69.56	62.63	60
Real estate loans secured by 1–4 family	11	11.46	51	11.37	11.91	48	13.97	13.29	56	14.82	13.46	55	11.95	13.44	42
Revolving	1.47	1.42	57	1.85	1.66	58	2.29	2.07	60	2.45	2.27	59	2.64	2.40	62
Closed-end, secured by first liens	9.52	9.67	51	9.50	9.81	52	11.64	10.69	56	12.35	10.57	61	9.29	10.35	45
Closed-end, secured by junior liens	0.01	0.17	20	0.02	0.22	20	0.03	0.28	23	0.02	0.31	15	0.01	0.34	16
Commercial real estate loans	31.87	22.69	74	31.52	22.22	71	36.55	22.23	84	37.03	21.58	86	35.42	19.88	87
Construction and land development	3.73	3.34	60	3.01	3.40	51	4.55	3.44	66	5.45	3.51	76	6.46	3.25	83
Multifamily	2.21	3.57	44	3.01	3.12	58	3.44	3.01	66	4.44	2.72	81	4.19	2.54	80
Nonfarm nonresidential	25.93	14.57	87	25.50	14.72	85	28.56	14.69	89	27.14	14.44	86	24.77	13.30	81
Real estate loans secured by farmland	0.01	0.30	31	0.01	0.33	31	0.02	0.36	34	0.03	0.41	40	0.02	0.32	40

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	70.11	61.05	61	63.79	57.15	54	72.99	57.46	73	73.30	56.49	73	68.11	54.84	66
Real estate loans secured by 1–4 family	17.99	19.86	43	16.91	19.43	37	20.17	20.75	46	20.93	21.10	47	17.17	21.45	30
Revolving	2.40	2.43	54	2.76	2.64	56	3.31	3.15	52	3.46	3.50	52	3.80	3.77	53
Closed-end	15.59	17.24	43	14.15	16.59	39	16.86	17.39	49	17.47	17.39	51	13.37	17.41	33
Commercial real estate loans	52.11	37.86	74	46.86	34.63	72	52.79	33.52	87	52.32	32.14	87	50.91	29.99	87
Construction and land development	6.09	5.65	57	4.47	5.26	48	6.57	5.09	66	7.69	5.20	76	9.29	4.90	84
1–4 family	1.33	1.18	61	1.10	0.93	61	1.15	0.94	67	0.77	1.02	53	1.26	0.89	68
Other	4.76	4.40	57	3.37	4.19	47	5.43	4.02	69	6.93	4.05	81	8.02	3.90	85
Multifamily	3.61	5.78	40	4.47	4.96	52	4.97	4.69	61	6.28	4.10	78	6.02	3.84	79
Nonfarm nonresidential	42.40	24.56	89	37.92	22.93	86	41.25	22.15	93	38.35	21.40	91	35.61	20.03	87
Owner-occupied	10.44	8.29	63	10.66	7.68	69	12.30	7.72	79	11.54	8.03	71	11.28	7.58	75
Other	31.96	15.94	94	27.26	14.95	93	28.95	14.34	94	26.81	13.38	94	24.33	12.45	90
Real estate loans secured by farmland	0.01	0.54	29	0.02	0.54	30	0.03	0.55	33	0.04	0.63	39	0.02	0.51	39
Loans to depository institutions and acceptances of other banks	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25
Commercial and industrial loans	24.06	18.86	69	30.34	22.17	79	19	19.53	53	20.11	20.32	56	23.93	20.53	63
Loans to individuals	0.45	6.24	20	0.46	6.13	18	0.61	7.13	18	0.66	7.36	20	1.12	7.61	27
Credit card loans	0	0.53	22	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19
Agricultural loans	0	0.34	12	0.01	0.32	30	0.03	0.37	41	0.05	0.46	48	0.06	0.33	50
Other loans and leases	5.66	8.75	53	5.84	9.09	52	7.50	9.85	51	6.20	9.66	48	7.19	10.32	48
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	427.80	391.81	55	409.79	381.27	47	468.10	391.26	58	499.38	379.80	65	478.87	366.85	64
Real estate loans secured by 1–4 family	109.77	126.06	41	108.61	125.03	43	129.37	138.18	47	142.63	137.84	51	120.73	138.55	41
Revolving	14.66	15.44	56	17.72	17.42	57	21.24	21.26	57	23.60	23.33	58	26.71	25.05	60
Closed-end	95.12	108.85	46	90.89	106.14	43	108.12	115.20	48	119.03	112.79	56	94.02	111.69	43
Commercial real estate loans	317.93	245.88	67	301.06	234.65	63	338.56	229.44	73	356.49	219.72	81	357.97	204.45	86
Construction and land development	37.17	35.95	55	28.75	35.62	45	42.17	34.95	62	52.42	35.36	68	65.28	32.91	87
1–4 family	8.12	7.42	61	7.07	6.34	60	7.35	6.61	62	5.22	7.04	55	8.88	6.16	69
Other	29.05	28.11	52	21.68	28.16	42	34.82	27.32	64	47.20	27.26	77	56.40	26.01	88
Multifamily	22.06	38.66	39	28.73	32.74	53	31.85	31.04	58	42.78	27.85	80	42.35	25.95	81
Nonfarm nonresidential	258.71	158.05	86	243.59	155.06	82	264.54	152.10	84	261.29	147.22	83	250.33	137.03	79
Owner-occupied	63.68	52.99	62	68.49	52.37	67	78.87	53.07	70	78.63	54.89	68	79.30	51.62	74
Other	195.03	102.54	90	175.10	100.54	86	185.67	97.41	88	182.66	91.80	88	171.03	84.09	87
Real estate loans secured by farmland	0.09	3.22	30	0.12	3.44	29	0.17	3.60	31	0.26	4.02	38	0.17	3.31	39
Loans to depository institutions and acceptances of other banks	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25
Commercial and industrial loans	146.83	114.45	70	194.94	139.91	75	121.88	122.02	50	137.01	128.82	54	168.26	126.55	66
Loans to individuals	2.77	34.55	19	2.94	37.47	19	3.92	43.51	20	4.50	42.67	21	7.87	44.83	34
Credit card loans	0	2.77	23	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19
Agricultural loans	0	1.86	12	0.05	1.88	30	0.22	2.18	41	0.37	2.72	50	0.42	1.88	53
Other loans and leases	34.52	51.06	51	37.49	49.54	53	48.08	52.44	58	42.25	51.79	53	50.54	52.78	54
Supplemental															
Non-owner occupied CRE loans / Gross loans	41.67	30.07	75	36.20	27.32	72	40.49	26.45	84	40.78	24.79	85	39.64	23.09	86
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	254.26	195.33	70	232.57	183.76	61	259.69	178.57	73	277.86	167.93	83	278.67	156.17	85
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	317.93	252.85	66	301.06	240.85	61	338.56	236.10	73	356.49	225.98	79	357.97	210.40	84

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	5.79	11.47	26	4.22	11.17	18	3.21	7.63	40	3.56	7.80	44	3.71	8.69	35
Liquid assets	32.54	29.03	58	25.85	26.22	56	22.54	22.44	62	20.45	22.72	55	21.67	24.04	57
Investment securities	27.38	21.63	67	21.54	17.85	68	21.27	16.99	73	19.57	17.27	61	20.84	17.35	65
Net loans and leases	60.56	58.67	55	66.52	61.58	62	68.93	63.77	53	70.54	63.98	58	69.39	62.73	58
Net loans, leases and standby letters of credit	60.99	59.49	53	66.99	62.48	61	69.51	64.84	52	71.07	65.07	56	70.01	63.89	55
Core deposits	81.49	75.71	68	76.76	70.67	57	66.18	63.09	44	67.39	62.13	54	61.66	61.26	38
Noncore funding	7.97	10.30	51	11.24	14.13	51	20.80	19.36	65	19.67	21.34	56	27.18	22.32	70
Time deposits of $250K or more	2.32	1.58	76	3.38	2.11	77	5.69	2.94	87	6.50	2.89	89	5.80	2.57	88
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	0.46	1.23	43	0.62	1.47	44	0.52	1.94	42	1.24	1.97	52	2.16	2.23	65
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	0.46	0.54	57	0.62	0.54	58	0.52	0.48	55	1.24	0.54	67	2.16	0.73	78
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	1.60	1	69	1.89	1.24	72	11.67	3.01	95	7.08	3.67	81	8.60	3.96	86
Earning assets that reprice within 1 year	29.90	37.37	32	36.90	39.38	42	36.50	39.29	39	36.37	40.29	36	40.64	41.61	46
Interest-bearing liabilities that reprice within 1 year	2.90	6.39	22	4.04	8.20	22	10.16	10.19	65	10.60	10.01	63	13.39	8.46	76
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23
Net assets that reprice within 1 year	27	29.65	42	32.86	29.11	55	26.35	26.63	44	25.77	27.38	41	27.26	29.77	41
Other Liquidity and Funding Ratios															
Net noncore funding dependence	2.50	-2.33	65	8.03	3.20	68	19.86	14.45	72	18.21	16.62	61	26.55	17.03	81
Net short-term noncore funding dependence	-1.62	-7.71	69	1.31	-4.76	72	18.98	3.38	89	16.01	4.66	80	24.08	4.83	94
Short-term investment / Short-term noncore funding	132.25	273.46	31	78.61	184.19	23	16.02	77.77	20	20.09	66.46	30	14.86	74.86	18
Liquid assets - short-term noncore funding / Nonliquid assets	41.75	36.68	61	27.63	28.18	57	3.25	16.97	26	3.43	16.04	30	-4.23	18.16	13
Net loans and leases / Total deposits	72.15	72.79	50	82.35	79.43	60	92.16	90.31	52	89.57	90.08	48	90.29	90.14	47
Net loans and leases / Core deposits	74.32	78.25	48	86.66	88.34	54	104.15	103.93	59	104.67	105	55	112.54	105.65	68
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-1.32	0.12	11	0	1.57	11	0	0.72	7	0	-0.82	76	0	-0.31	62
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-3.69	-0.25	3	3.11	4.31	41	0.15	1.36	21	-3.52	-1.98	12	-2.72	-0.77	6
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	24.83	14.28	70	0.88	11.38	39	0.30	12.67	36	0.04	16.19	24	0.06	15.76	26
Available-for-sale securities	74.67	83.77	29	98.33	87.23	60	98.79	85.40	69	99.96	81.88	90	99.94	84.24	73
U.S. Treasury securities	0	6.70	10	0	4.72	16	0.59	6.15	41	0	6.99	14	0	6.96	12
US agency securities (excluding mortgage-backed securities)	2.68	4.12	59	1.87	4.01	51	0	3.49	13	0	4.02	9	0	4.42	10
Municipal securities	0	8.22	6	0	9.83	7	0	7.75	7	0	9.16	6	0	9.31	5
Mortgage-backed securities	93.16	66.54	91	91.44	66.64	83	91.19	67.43	84	90.58	65.45	85	89.88	65.34	85
Asset-backed securities	0	2.50	24	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24
Other debt securities	3.65	3.08	64	5.90	3.01	78	7.31	2.94	83	8.36	2.79	84	9.08	2.57	86
Mutual funds and equity securities	0.51	0.29	76	0.79	0.35	77	0.91	0.40	76	1.06	0.42	83	1.03	0.51	81
Debt securities 1 year or less	2.22	7.78	25	2.91	10.55	21	7.66	11.86	47	8.36	11.91	55	9.04	11.79	54
Debt securities 1 to 5 years	16.08	18.25	51	20.36	17.03	60	23.85	17.94	65	1.09	19.18	9	0.05	18.80	2
Debt securities over 5 years	81.20	71.11	64	75.94	69.86	54	67.58	66.02	40	89.49	64.73	84	89.88	64.73	85
Pledged securities	2.82	32.26	10	17.57	35.67	30	3.82	30.57	10	18.71	33.30	30	30.96	34.58	46
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	62.34	27.98	74	53.76	183.32	33	-0.39	26.69	39	35.01	6.77	81	43.62	19.19	77
Investment securities	50.47	31.36	77	18.37	23.62	49	20.19	11.75	76	32.23	9.42	84	11.43	8.45	66
Core deposits	25.69	16.94	82	35.54	26.88	82	8.58	11.23	53	53.93	7.29	98	42.46	12.19	91
Noncore funding	-16.04	-14.79	46	-36.85	-12.18	20	16.90	6.59	75	1.96	10.67	35	-0.06	5.59	50

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	1,908,560	1,386,058	1,645,099	1,609,443	1,209,205
Commit: Secured commercial real estate loans	724,281	427,962	733,332	664,978	453,146
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	94,562	87,212	92,794	76,841	63,196
Commercial and similar letters of credit	48	14	53	342	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	3,530,323	3,446,459	3,086,187	2,286,293	1,785,463
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)	8.70	22.78	5	7.48	22.01	5	10.38	23.52	10	11.23	24.05	11	11.88	24.03	15
Standby letters of credit	0.43	0.65	47	0.47	0.71	45	0.59	0.84	50	0.54	0.92	39	0.62	0.96	47
Commercial and similar letters of credit	0	0.02	43	0	0.02	42	0	0.02	40	0	0.02	39	0	0.03	14
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	16.10	46.30	51	18.61	48.62	48	19.47	68.47	48	15.95	65.81	47	17.54	75.35	50
Interest rate contracts	16.10	32.46	53	18.61	34.36	51	19.47	47.31	50	15.95	43.84	48	17.54	53.66	53
Interest rate futures and forward contracts	0	3.25	12	0	6.21	12	0	10.67	11	0	11.40	13	0	13.82	13
Written options contracts (interest rate)	0	1.41	8	0	2.18	9	0	2.47	10	0	2.16	10	0	2.60	9
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21
Interest rate swaps	16.10	20.49	58	18.61	20.83	58	19.47	28.86	61	15.95	26.74	59	17.54	25.60	63
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	15.17	44.98	6	11.44	42.82	6	15.59	45.53	9	18.28	44.93	12	20.04	46.60	17

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	3,530,323	3,446,459	3,086,187	2,286,293	1,785,463
Interest rate contracts	3,530,323	3,446,459	3,086,187	2,286,293	1,785,463
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	3,530,323	3,446,459	3,086,187	2,286,293	1,785,463
Held for trading	2,855,323	2,771,459	2,436,187	1,636,293	1,135,463
Interest rate contracts	2,855,323	2,771,459	2,436,187	1,636,293	1,135,463
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	675,000	675,000	650,000	650,000	650,000
Interest rate contracts	675,000	675,000	650,000	650,000	650,000
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)	3,530,323	3,446,459	3,086,187	2,286,293	1,785,462
One year or less	68,263	87,872	325,000	0	18,076
Over 1 year to 5 years	1,678,671	1,148,971	1,137,237	1,136,504	799,529
Over 5 years	1,783,389	2,209,616	1,623,950	1,149,789	967,857
Gross negative fair value (absolute value)	66,725	135,687	56,445	22,856	10,346
Gross positive fair value	90,868	133,758	50,964	33,496	17,945
Held for trading	64,066	124,430	50,828	21,772	10,062
Non-traded	26,802	9,328	136	11,724	7,883
Current credit exposure on risk-based capital derivative contracts	90,868	133,758	50,828	33,495	17,944
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.17	75	100	94.10	77	100	93.44	80	100	92.91	80	100	92.20	84
Foreign exchange contracts	0	3.47	25	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28
Futures and forwards	0	11.16	7	0	14.05	7	0	13.49	6	0	12.78	8	0	13.23	8
Written options	0	6.28	6	0	8.18	6	0	5.91	6	0	6.60	7	0	6.68	6
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	0	5.96	6	0	7.73	7	0	5.10	6	0	5.49	8	0	5.27	7
Purchased options	0	3.27	20	0	3.42	19	0	4.42	18	0	4.19	18	0	4.73	16
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	0	2.87	21	0	2.86	21	0	3.35	18	0	3.20	20	0	3.32	17
Swaps	100	74.26	96	100	68.76	96	100	69.75	95	100	70.34	95	100	68.94	96
Held for trading	80.88	40.42	70	80.41	43.53	68	78.94	44.16	67	71.57	46.31	54	63.59	46.32	50
Interest rate contracts	80.88	34.15	79	80.41	36.62	79	78.94	37.24	78	71.57	38.40	64	63.59	37.84	61
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded	19.12	59.58	29	19.59	56.47	31	21.06	55.84	32	28.43	53.69	45	36.41	53.68	49
Interest rate contracts	19.12	56.71	29	19.59	53.82	32	21.06	52.22	33	28.43	50.60	46	36.41	51.23	50
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)	100	92.53	76	100	91.48	75	100	93.86	75	100	94.47	75	100	95.63	72
One year or less	1.93	27.56	16	2.55	32.05	13	10.53	32.17	34	0	32.51	3	1.01	31.96	7
Over 1 year to 5 years	47.55	27.01	78	33.34	27.06	60	36.85	30.45	59	49.71	31.16	85	44.78	31.85	72
Over 5 years	50.52	29.89	71	64.11	29.56	83	52.62	28.09	75	50.29	28.71	74	54.21	29.43	75
Gross negative fair value (absolute value)	1.89	0.98	86	3.94	1.55	90	1.83	0.83	86	1	0.72	72	0.58	0.69	37
Gross positive fair value	2.57	1.34	94	3.88	2.23	87	1.65	1.19	74	1.47	0.85	88	1.01	0.71	76
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.03	0.04	71	0.08	0.07	75	0.03	0.06	70	0.02	0.06	49	0.01	0.06	42
Gross positive fair value (X)	0.04	0.05	66	0.07	0.09	59	0.03	0.07	51	0.02	0.06	61	0.02	0.06	56
Held for trading (X)	0.03	0.04	71	0.07	0.07	67	0.03	0.06	63	0.01	0.05	60	0.01	0.05	58
Non-traded (X)	0.01	0.01	73	0.01	0.02	45	0	0.01	17	0.01	0.01	73	0.01	0.01	72
Current credit exposure (X)	0.04	0.04	73	0.07	0.06	63	0.03	0.05	54	0.02	0.04	71	0.02	0.04	62
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0.62	0.46	75	1.09	0.85	70	0.43	0.73	62	0.30	0.53	73	0.22	0.53	63

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	137,189	49,047	33,930	18,369	11,230
Gross losses	1,004	14,378	2,818	4,205	6,230
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	358	920	1,607	633	625
Net losses	646	13,458	1,211	3,572	5,605
Provision for loan and lease losses	-7,000	101,600	16,328	19,133	12,744
Adjustments	0	0	0	0	0
Ending balance	129,543	137,189	49,047	33,930	18,369
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	-0.03	-0.09	61	0.59	0.51	62	0.11	0.15	48	0.15	0.14	63	0.14	0.16	56
Provision for loan and lease losses / Average loans and leases	-0.06	-0.16	62	0.84	0.82	58	0.15	0.24	42	0.22	0.24	63	0.21	0.28	50
Provision for loan and lease losses / Net loan and lease losses	-1,083.59	-105.48	8	754.94	487.86	80	1,348.31	130.58	98	535.64	134.68	93	227.37	143.18	81
Allowance for loan and lease losses / Total loans and leases not held for sale	0.97	1.23	27	1.11	1.58	21	0.45	0.83	16	0.33	0.90	5	0.26	0.98	4
Allowance for loan and lease losses / Total loans and leases	0.97	1.20	29	1.10	1.55	24	0.45	0.81	16	0.33	0.89	7	0.26	0.96	4
Allowance for loan and lease losses / Net loans and leases losses (X)	200.53	21.39	97	10.19	11.58	65	40.50	8.03	94	9.50	7.54	73	3.28	8.39	30
Allowance for loan and lease losses / Nonaccrual assets	217.02	364.13	34	133.04	299.17	18	103.42	218.72	24	99.58	214.03	19	85.14	178.03	18
ALLL / 90+ days past due + nonaccrual loans and leases	217.02	287.08	46	133.04	244.34	25	103.42	151.73	38	99.06	160.51	35	85.14	136.22	29
Gross loan and lease losses / Average loans and leases	0.01	0.19	3	0.12	0.34	23	0.03	0.28	7	0.05	0.30	11	0.10	0.33	21
Recoveries / Average loans and leases	0	0.08	6	0.01	0.07	8	0.02	0.08	14	0.01	0.09	5	0.01	0.09	9
Net losses / Average loans and leases	0.01	0.11	12	0.11	0.27	34	0.01	0.21	9	0.04	0.22	20	0.09	0.24	33
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	37
Recoveries / Prior year-end losses	2.49	34.67	3	32.65	33.98	56	38.22	36.22	65	10.16	41.30	6	79.11	33.49	93
Earnings coverage of net loan and lease losses (X)	463.73	39.72	96	20.11	22.91	64	187.85	24.40	95	40.20	21.75	84	27.01	19.67	74
Net Loan and Lease Losses By Type															
Real estate loans	0	0.02	44	0	0.04	19	0.01	0.01	56	0	0.02	45	0.10	0.02	88
Real estate loans secured by 1–4 family	0	-0.02	75	0	0.01	41	0	0.01	47	0	0.01	39	-0.01	0.03	15
Revolving	0.02	-0.07	84	0	0.01	45	0.08	0.02	77	0	0.03	26	0	0.09	26
Closed-end	0	-0.01	67	0	0	44	-0.02	0	20	0	0.01	51	-0.02	0.02	15
Commercial real estate loans	0	0.04	24	0	0.07	12	0.02	0.01	65	0	0.01	56	0.14	0.01	95
Construction and land development	0	0	49	0	0	45	0	-0.01	45	-0.01	-0.03	45	0	-0.02	63
1–4 family	0	0	57	0	0	59	0	0	55	0	-0.01	63	0	0	62
Other	0	0	46	0	0	37	0	-0.01	42	-0.01	-0.02	40	0	-0.01	64
Multifamily	0	0.01	48	0	0	58	0	0	56	0	0	58	0	-0.01	60
Nonfarm nonresidential	0	0.05	20	0	0.11	8	0.02	0.02	65	0.01	0.02	51	0.20	0.03	95
Owner-occupied	0	0.01	28	0	0.02	26	-0.01	0.01	14	0	0.01	21	0.20	0.01	99
Other	0	0.04	25	0	0.08	12	0.03	0.01	81	0.01	0.01	64	0	0.01	44
Real estate loans secured by farmland	0	0	54	0	0.02	46	0	0.01	48	0	0	50	0	0.01	47
Commercial and industrial loans	0.01	0.17	20	0.28	0.47	42	0	0.37	6	0.13	0.31	34	0.03	0.39	17
Loans to individuals	0.51	0.71	51	0.60	1.13	37	0.29	1.17	18	0.12	1.16	9	0.19	1.25	11
Credit card loans		1.84			2.92			3.11			2.92			2.92	
Agricultural loans		0.02		0	0.19	35	0	0.08	37	0	0.15	38	0	0.18	31
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.01	0.10	47	0.35	0.15	80	0	0.15	9	0.09	0.14	56	0.01	0.15	37

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	35,720	81,545	30,809	27,592	21,481
90+ days past due loans and leases	0	0	0	179	0
Nonaccrual loans and leases	59,691	103,115	47,424	34,073	21,576
Total past due and nonaccrual loans and leases	95,411	184,660	78,233	61,844	43,057
Restructured 30–89 days past due	0	2,162	55	101	233
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	10,282	5,252	4,361	2,310	697
Total restructured loans and leases	10,282	7,414	4,416	2,411	930
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	3,499	15,807	9,508	6,946	10,096
Other real estate owned	1,183	796	209	432	225
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	0.27	0.32	53	0.65	0.39	81	0.28	0.43	38	0.27	0.44	31	0.30	0.47	32
90+ days past due loans and leases	0	0.10	10	0	0.12	9	0	0.15	8	0	0.17	15	0	0.20	6
Nonaccrual loans and leases	0.45	0.46	51	0.83	0.66	72	0.43	0.51	42	0.34	0.54	27	0.30	0.63	18
90+ days past due and nonaccrual loans and leases	0.45	0.62	38	0.83	0.85	58	0.43	0.71	28	0.34	0.75	15	0.30	0.88	11
30–89 days past due restructured	0	0.01	21	0.02	0.01	76	0	0.01	30	0	0.02	33	0	0.02	39
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	25
Nonaccrual restructured	0.08	0.10	51	0.04	0.13	28	0.04	0.14	27	0.02	0.16	13	0.01	0.20	10
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.27	0.32	53	0.65	0.40	81	0.28	0.43	38	0.27	0.44	31	0.30	0.47	32
90+ days past due assets	0	0.10	9	0	0.12	8	0	0.15	6	0	0.18	13	0	0.20	5
Nonaccrual assets	0.45	0.47	51	0.83	0.67	71	0.43	0.53	42	0.34	0.57	27	0.30	0.64	18
30+ days past due and nonaccrual assets	0.71	0.97	41	1.48	1.29	67	0.71	1.19	29	0.61	1.26	14	0.61	1.39	11
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.27	0.36	41	0.56	0.52	62	0.30	0.44	35	0.24	0.48	21	0.21	0.54	15
90+ days past due and nonaccrual assets + other real estate owned	0.28	0.37	40	0.56	0.55	59	0.30	0.48	30	0.24	0.52	19	0.21	0.59	14
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.29	0.41	41	0.66	0.60	61	0.36	0.53	30	0.29	0.60	21	0.32	0.72	15
Allowance for loan and lease losses	49.69	62.64	48	88.84	66.66	78	116.61	115.41	61	122.46	118.28	57	174.91	129.01	75
Equity capital + allowance for loan and lease losses	2.73	3.60	41	5.52	4.97	62	2.94	4.28	36	2.38	4.79	24	2.98	5.78	19
Tier 1 capital + allowance for loan and lease losses	2.93	4.30	37	6.29	6.05	58	3.34	5.65	26	2.79	6.16	20	3.19	7.35	15
Loans and leases + other real estate owned	0.48	0.71	38	0.98	0.97	58	0.52	0.85	26	0.41	0.96	15	0.45	1.15	11

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

Past Due and Nonaccrual Loans and Leases

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.15	0.26	34	0.96	0.39	89	0.35	0.38	59	0.33	0.42	45	0.35	0.44	45
	90+ days past due	0	0.12	15	0	0.16	14	0	0.16	13	0	0.22	26	0	0.26	10
	Nonaccrual	0.44	0.52	51	1.02	0.76	73	0.41	0.46	51	0.35	0.57	34	0.42	0.69	34
Commercial and industrial	30–89 days past due	0.68	0.24	90	0.08	0.23	23	0.12	0.31	25	0.13	0.30	29	0.27	0.32	54
	90+ days past due	0	0.04	18	0	0.03	16	0	0.05	14	0	0.05	32	0	0.05	11
	Nonaccrual	0.54	0.57	59	0.45	0.75	35	0.27	0.83	22	0.26	0.76	24	0.09	0.93	12
Individuals	30–89 days past due	0.20	0.63	25	4.38	0.83	98	0	0.83	5	0.91	0.84	53	0	0.97	3
	90+ days past due	0	0.09	17	0	0.14	19	0	0.17	16	0	0.16	15	0	0.19	15
	Nonaccrual	1.10	0.17	93	8.69	0.28	95	0	0.17	11	4.52	0.23	96	0	0.24	8
Depository institution loans	30–89 days past due		0.01			0			0			0			0	
	90+ days past due		0			0			0			0			0.05	
	Nonaccrual		0			0			0			0			0	
Agricultural	30–89 days past due		0.07		0	0.17	28	0	0.24	26	0	0.17	27	0	0.17	25
	90+ days past due		0		0	0	44	0	0	42	0	0	43	0	0	41
	Nonaccrual		0.70		0	0.49	24	0	0.67	22	0	0.75	23	0	0.96	20
Foreign governments	30–89 days past due		0.50			0			0.07			0.01			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.15			0.09			0.03			0.06			0.06	
Other loans and leases	30–89 days past due	0	0.12	16	0	0.18	34	0	0.20	14	0	0.17	32	0	0.20	12
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual	0.04	0.09	60	0.08	0.15	60	1.11	0.13	95	0	0.14	17	0	0.10	18

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

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	0.50	0.46	64	2.20	0.65	92	1.08	0.67	83	0.99	0.71	73	1.29	0.74	82
	90+ days past due	0	0.24	18	0	0.33	16	0	0.31	14	0.01	0.46	32	0	0.49	12
	Nonaccrual	1.16	0.71	81	1.90	0.89	88	0.96	0.73	72	0.93	0.86	64	1.12	0.97	64
Revolving	30–89 days past due	0.02	0.28	21	1.43	0.48	90	0.49	0.45	55	0.63	0.50	66	0.19	0.61	14
	90+ days past due	0	0.02	35	0	0.03	30	0	0.05	24	0.03	0.05	61	0	0.07	22
	Nonaccrual	0.48	1.18	46	0.75	1.13	51	0.66	1	50	0.70	1.17	54	0.25	1.17	21
Closed-end	30–89 days past due	0.58	0.49	66	2.36	0.65	94	1.20	0.70	81	1.05	0.75	75	1.60	0.79	85
	90+ days past due	0	0.26	18	0	0.38	17	0	0.35	16	0	0.53	16	0	0.57	13
	Nonaccrual	1.26	0.67	85	2.13	0.87	88	1.01	0.70	76	0.98	0.84	66	1.37	0.96	70
Junior lien	30–89 days past due	0	0.01	24	0	0.02	10	0	0.02	9	0	0.03	9	0	0.03	8
	90+ days past due	0	0	36	0	0	32	0	0	29	0	0	24	0	0	22
	Nonaccrual	0	0.03	8	0	0.04	13	0	0.04	8	0	0.06	6	0	0.07	8
Commercial real estate	30–89 days past due	0.02	0.15	24	0.51	0.26	80	0.07	0.18	35	0.06	0.17	25	0.03	0.18	17
	90+ days past due	0	0.01	28	0	0.02	23	0	0.03	19	0	0.03	20	0	0.04	16
	Nonaccrual	0.19	0.38	37	0.70	0.62	61	0.20	0.23	50	0.11	0.28	27	0.18	0.34	33
Construction and development	30–89 days past due	0	0.17	17	0.10	0.28	48	0	0.28	12	0	0.21	10	0	0.23	11
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26
	Nonaccrual	0	0.20	15	2.78	0.41	90	0	0.20	12	0	0.19	12	0.08	0.24	39
1–4 family	30–89 days past due	0	0.02	30	0	0.03	28	0	0.06	25	0	0.06	25	0	0.07	25
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
	Nonaccrual	0	0.01	32	0	0.03	57	0	0.02	30	0	0.02	28	0	0.03	28
Other	30–89 days past due	0	0.13	21	0.10	0.22	56	0	0.20	15	0	0.13	14	0	0.13	14
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29
	Nonaccrual	0	0.16	18	2.78	0.35	90	0	0.17	14	0	0.15	15	0.08	0.18	44
Multifamily	30–89 days past due	0.16	0.07	78	0.35	0.09	86	0.71	0.08	93	0.14	0.10	75	0	0.07	21
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual	0.28	0.17	78	0.22	0.11	80	0	0.05	21	0.12	0.08	72	0	0.10	16
Nonfarm non-residential	30–89 days past due	0.02	0.13	23	0.58	0.23	82	0.01	0.14	14	0.06	0.17	25	0.05	0.17	24
	90+ days past due	0	0.01	31	0	0.02	26	0	0.03	22	0	0.03	21	0	0.04	20
	Nonaccrual	0.21	0.45	33	0.51	0.80	44	0.25	0.28	51	0.13	0.30	28	0.24	0.38	40
Owner Occupied	30–89 days past due	0.01	0.04	31	0.19	0.07	86	0.01	0.07	20	0.06	0.09	37	0.05	0.07	42
	90+ days past due	0	0	37	0	0	33	0	0.01	26	0	0.01	25	0	0.02	23
	Nonaccrual	0.12	0.17	46	0.03	0.27	12	0.24	0.16	68	0.12	0.17	44	0.24	0.21	58
Other	30–89 days past due	0.01	0.08	38	0.39	0.14	83	0	0.07	9	0.01	0.07	28	0	0.09	11
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual	0.09	0.23	39	0.48	0.44	60	0.01	0.10	26	0.01	0.13	21	0	0.14	8
Farmland	30–89 days past due	0	0.10	31	0	0.11	30	0	0.23	23	0	0.25	23	0	0.27	22
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38
	Nonaccrual	0	0.69	23	0	1.13	19	0	0.84	19	0	1.23	19	0	1.07	21
Credit card	30–89 days past due		0.81			0.95			1.19			1.22			1.08	
	90+ days past due		0.45			0.63			0.78			0.73			0.75	
	Nonaccrual		0.10			0.05			0.11			0.09			0.08	

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,516,478	1,516,477	1,516,476	1,516,483	946,924
Retained earnings	753,558	510,599	384,606	223,435	127,762
Accumulated other comprehensive income (AOCI)	-45,645	43,815	-1,415	-29,646	-14,192
Common equity tier 1 minority interest	0	0	0	1,311	0
Common equity tier 1 capital before adjustments/deductions	2,224,391	2,070,891	1,899,667	1,711,583	1,060,494
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	197,688	225,947	239,202	285,518	79,631
Accumulated other comprehensive income-related adjustments	-41,431	43,070	-1,420	-28,866	-13,747
Other deductions from common equity tier 1 capital	0	0	4	0	0
Subtotal:	2,068,134	1,801,874	1,661,881	1,454,931	994,610
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	5,929
Common equity tier 1 capital	2,068,134	1,801,874	1,661,881	1,454,931	988,681
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	5,929
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	2,068,134	1,801,874	1,661,881	1,454,931	988,681
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	132,983	141,483	52,005	36,488	19,734
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				0	0
Tier 2 capital before deductions	132,983	141,483	52,005	36,488	19,734
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	132,983	141,483	52,005	36,488	19,734
Exited advanced approach tier 2 capital					
Total capital	2,201,117	1,943,357	1,713,886	1,491,419	1,008,415
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	21,310,961	18,362,736	15,453,152	14,250,615	9,860,564
Less: Deductions from common equity tier 1 capital	156,256	225,946	239,205	285,518	85,562
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	21,154,705	18,136,790	15,213,947	13,965,097	9,775,002
Total risk-weighted assets	14,559,232	12,253,256	11,949,082	10,998,931	8,062,388
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	14.21	12.37	78	14.71	12.35	82	13.91	12.11	79	13.23	12.09	76	12.26	12.16	63
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	14.21	13.11	70	14.71	13.08	79	13.91	12.78	73	13.23	12.85	67	12.26	12.95	50
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	15.12	14.91	61	15.86	15.23	69	14.34	14.36	62	13.56	14.45	41	12.51	14.63	18
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	9.78	8.98	74	9.93	9.13	76	10.92	9.76	79	10.42	9.71	73	10.11	9.53	74
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	502,136	378,375	347,274	263,441	234,780	32.71	225.46

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.11			53.67			51.47			56.12			52.23	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.89			46.33			48.53			43.88			47.77	
Separate account assets (L/H) / Total life assets		13.40			11.24			7.26			8.53			2.52	
Insurance activities revenue / Adjusted operating income	0	0.36	11	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9
Premium income / Insurance activities revenue		2.76			2.84			7.32			4.86			4.64	
Credit related premium income / Total premium income		32.99			38.23			34.91			44.54			43.04	
Other premium income / Total premium income		67.01			61.77			65.09			55.46			56.96	
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43
Insurance net income (P/C) / Equity (P/C)		23.22			15.59			19.86			15.64			5.74	
Insurance net income (L/H) / Equity (L/H)		4.49			3.62			5.13			1.99			-2.99	
Insurance benefits, losses, expenses / Insurance premiums		927.51			447.82			233.61			160.49			127.33	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0.17			0.48	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			2.31			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	22.85	12	93	19.51	11.03	84	20.30	11.51	83	17.69	10.22	77	23.31	9.84	91
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	132,101	182,707	206,699	239,795	59,749
Real estate loans	126,776	175,302	186,175	224,765	59,749
Commercial and industrial loans	5,325	7,405	20,524	15,030	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	1,000	1,000	1,000	1,000	1,300
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	133,101	183,707	207,699	240,795	61,049
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28
Cost: Interest-bearing deposits	0	0.14	20	0	0.42	14	0	1.19	6	0	0.97	3		0.51	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-27.70	6.83	12	-11.61	-2.40	33	-13.80	22.48	18	301.34	7.24	97	-2.26	21.19	48
Total selected assets	-27.55	9.48	12	-11.55	2.04	26	-13.74	12.40	22	294.43	3.24	98	-2.21	21.86	42
Deposits		0.73			3.46			10.36			5			-0.77	

Servicing, Securitization and Asset Sale Activities—Part 1

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

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Activity as a Percent of Total Assets					
Securitization activities	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

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

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change 1-Year	Percent Change 5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	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

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

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	0	1	3	2	4	-100.00	-100.00
Dividends	0	0	0	0	0		
Interest	0	1	3	2	4	-100.00	-100.00
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	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	0	1	3	2	4	-100.00	-100.00
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		-100.00
Total operating income	0	1	3	2	4	-100.00	-100.00
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	0	0	0	0	0		
Other expenses	37	76	62	39	51	-51.32	-57.95
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	37	76	62	39	51	-51.32	-57.95
Income (loss) before taxes	-37	-75	-59	-37	-47		
Applicable income taxes (credit)	9	50	86	65	4,009	-82.00	-98.58
Extraordinary items					0		
Income before undistributed income of subsidiaries	-46	-125	-145	-102	-4,056		
Equity in undistributed income of subsidiaries	243,007	126,119	162,379	95,765	52,283	92.68	247.91
Bank subsidiaries	243,007	126,119	162,379	95,765	52,283	92.68	247.91
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	242,961	125,994	162,234	95,663	48,227	92.84	251.34
Memoranda							
Bank net income	243,007	126,119	162,379	95,765	52,283	92.68	247.91
Nonbank net income	0	0	0	0	0		
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	2,214,865	99.57	2,061,319	99.54	1,889,973	99.49	1,700,432	1,050,549	7.45	121.58
Common and preferred stock	2,214,865	99.57	2,061,319	99.54	1,889,973	99.49	1,700,432	1,050,549	7.45	121.58
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	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	642	0.03	687	0.03	863	0.05	926	1,089	-6.55	-43.68
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	8,888	0.40	8,885	0.43	8,831	0.46	8,851	8,856	0.03	-30.90
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	63	0		
Total assets	2,224,395	100.00	2,070,891	100.00	1,899,667	100.00	1,710,272	1,060,494	7.41	119.46
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	0	0	0	0	0	0	0	0		
Other liabilities	0	0	0	0	0	0	0	1		
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	0	0	0	0	0	0	0	1		
Equity Capital	2,224,395	100	2,070,891	100	1,899,667	100	1,710,272	1,060,493	7.41	119.46
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	927,345	41.69	927,345	44.78	927,345	48.82	927,345	927,345	0.00	0.00
Common surplus	589,133	26.49	589,132	28.45	589,131	31.01	589,138	19,579	0.00	2909.00
Retained earnings	753,562	33.88	510,599	24.66	384,606	20.25	223,435	127,761	47.58	847.45
Accumulated other comprehensive income	-45,645	-2.05	43,815	2.12	-1,415	-0.07	-29,646	-14,192		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	2,224,395	100.00	2,070,891	100.00	1,899,667	100.00	1,710,272	1,060,494	7.41	119.46
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	11.38	11.94	51	6.30	7.29	34	8.94	9.68	40	6.64	10.40	14	4.50	7.61	19
Bank net income / Average equity investment in banks	11.48	11.80	53	6.38	7.45	35	9.04	10.51	35	6.71	11.19	11	5.04	8.74	15
Nonbank net income / Average equity investment in nonbanks		13.12			9.75			7.89			7.10			4.73	
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income	100.02	96.79	38	100.10	88.16	33	100.09	82.22	38	100.11	82.56	36	108.41	80.64	75
Nonbank net income / Parent net income	0	3.40	15	0	3.59	14	0	5.93	10	0	3.78	11	0	7.76	11
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
Leverage															
Total liabilities / Equity capital	0	16.81	2	0	20.06	3	0	20.43	1	0	20.88	1	0	19.94	1
Total debt / Equity capital	0	11.71	11	0	14.41	10	0	14.31	13	0	14.69	15	0	13.95	14
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.63	8	0	16.67	6	0	16.36	7	0	17.10	6	0	16.10	7
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.77	11	0	14.68	10	0	14.56	13	0	15.14	15	0	14.35	14
Total debt / Equity capital – excess over fair value	0	11.81	11	0	14.52	10	0	14.51	13	0	14.81	15	0	14.10	14
Long-term debt / Equity capital	0	10.95	12	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	0	39.86	10	0	34.67	10		28.44			28.63		0	26.93	15
Double Leverage															
Equity investment in subs / Equity capital	99.57	103.22	33	99.54	102.81	30	99.49	103.22	26	99.42	103.10	27	99.06	102.10	31
Total investment in subs / Equity capital	99.57	108.40	25	99.54	110.16	18	99.49	111.07	14	99.42	112.48	15	99.06	111.30	20
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)	-0.04	0.29	32	-0.08	0.47	28	-0.06	0.36	26	-0.10	0.35	23	-0.21	0.52	25
Equity investment in subs – equity cap / Net income-div (X)		1.05			1.82			1.22			1.22			2.64	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	-24.32	152.85	0	-64.47	136.59	0	-133.87	177.68	0	-161.54	162.34	0	-7,852.94	141.81	0
Cash from ops + noncash items + op expense / Op expense + dividend	-18.92	154.48	1	-134.21	147.24	1	-100	190.27	1	-156.41	174.91	1	-1.96	148.20	5
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-18.92	98.54	6	-134.21	134.08	0	-100	116.34	2	-156.41	103.19	1	-1.96	92.33	11
Pretax operating income + interest expense / Interest expense		1,835.33			2,016.32			1,968.54			2,898.75			1,909.25	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,770.77			1,539.23			1,632.83			1,369.37			1,547.94	
Dividends + interest from subsidiaries / Interest expense + dividends		174.12			150.43			210.80			188.90			172.51	
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30
Net income / Current part of long-term debt + preferred dividends (X)		47.61			35.64			57.11			33.93			24.63	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.03	3.44	33	0.03	3.85	32	0.05	2.64	34	0.05	2.61	33	0.10	3.24	32
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04			0.24			0.10	
Nonaccrual		0.92			1.03			0.54			6.54			7.38	
Total		1.09			1.13			0.58			6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	16	0	2.66	14	0	5.62	12	0	5.50	12	0	5.68	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income		66.37			81.10			57.84			57.26			68.72	
Dividends declared / Net income	0	28.27	3	0	42.29	4	0	33.08	3	0	27.33	5	0	31.29	5
Net income – dividends / Average equity	11.38	8.62	75	6.30	4.14	77	8.94	6.46	82	6.64	7.33	44	4.50	5.03	41
Percent of Dividends Paid															
Dividends from bank subsidiaries		155.92			132.17			178.13			157.73			130.71	
Dividends from nonbank subsidiaries		4.90			3.41			7.53			7.13			12.57	
Dividends from subsidiary holding companies		5.91			4.85			21.40			16.86			18.99	
Dividends from all subsidiaries		203.53			174.85			260.40			215.26			196.35	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	45.96	5	0	60.28	4	0	66.55	4	0	60.71	4	0	59	4
Interest income from bank subsidiaries	0	0.11	24	0	0.36	41	0	0.54	39	0	0.52	37	0.01	0.76	41
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries	0	51.33	3	0	62.88	5	0	69.36	5	0	63.43	4	0.01	62.82	5
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		62.63			56.39			82.95			51.40			102.35	
Interest income from nonbank subsidiaries		2.44			7.38			20.25			18.56			8.11	
Management and service fees from nonbank subsidiaries		0.37			0.86			1.92			2.96			0.85	
Other income from nonbank subsidiaries		0.07			0.16			1.06			0.15			0.81	
Operating income from nonbank subsidiaries		87.22			79.84			150.41			99.33			165.35	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies		58.37			55.20			76.49			61.19			64.33	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries		74.16		0	69.76	8	0	67.32	10	0	65.18	11	0	59.17	11
Interest income from bank subsidiaries		0.23		100	0.63	99	100	0.80	99	100	0.92	99	100	0.94	98
Management and service fees from bank subsidiaries		1.44		0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries		0.02		0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries		83.13		100	82.20	93	100	78.80	95	100	74.20	88	100	69.23	94
Dividends from nonbank subsidiaries		3.07		0	1.95	23	0	2.65	19	0	2.57	23	0	2.65	23
Interest income from nonbank subsidiaries		0.18		0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27
Management and service fees from nonbank subsidiaries		0.01		0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries		0.01		0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries		4.67		0	4.70	16	0	7.29	11	0	7.64	14	0	9.99	11
Dividends from subsidiary holding companies		2.10		0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies		0.01		0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies		0		0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies		0		0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies		3.91		0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt		158.10			135.13			83.37			87.87			83.68	
Loans and advances from subsidiaries / Total debt		26.38			27.08			28.33			26.53			39.18	