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

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BHC Name BANKUNITED, INC.

City/State MIAMI LAKES, FL

Bank Holding Company Information

Federal Reserve District: 6
Consolidated Assets ($000): 35,820,796
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:

BANKUNITED, INC.
14817 OAK LANE

MIAMI LAKES, FL 33016

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Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets ($000)	35,567,406	34,389,076	32,809,701	30,932,822	28,711,465
Net income ($000)	414,984	197,853	313,098	324,866	614,273
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)	2.29	2.60	24	2.25	2.77	17	2.37	3.01	21	3.48	3.08	68	3.46	2.92	82
+ Non-interest income	0.35	1.04	11	0.34	1.21	8	0.37	1.32	9	0.40	1.31	12	0.42	1.35	11
– Overhead expense	1.54	2.17	12	1.32	2.57	3	1.47	2.69	3	2.39	2.71	31	2.21	2.72	22
– Provision for credit losses	-0.19	-0.09	25	0.54	0.51	58	0.03	0.15	19	0.08	0.14	36	0.24	0.16	82
+ Securities gains (losses)	0.03	0.01	89	0.04	0.02	72	0.06	0.01	93	0.02	0	93	0.12	0.01	96
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	12	0	0	45	0	0	47
= Pretax net operating income (tax equivalent)	1.31	1.66	22	0.78	1.04	27	1.30	1.56	27	1.42	1.57	36	1.56	1.43	60
Net operating income	1.17	1.26	43	0.58	0.81	24	0.95	1.19	19	1.05	1.24	26	2.14	0.89	98
Net income	1.17	1.26	43	0.58	0.82	24	0.95	1.19	19	1.05	1.24	26	2.14	0.90	98
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.87	3.06	33	3.31	3.55	30	4.17	4.41	31	5.05	4.24	89	4.60	3.80	88
Interest expense	0.48	0.25	87	0.96	0.52	90	1.69	1.08	86	1.37	0.86	86	0.94	0.60	82
Net interest income (tax equivalent)	2.39	2.80	20	2.35	3.01	17	2.48	3.33	20	3.68	3.38	63	3.66	3.19	76
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.29	0.11	91	0.26	0.27	62	0.05	0.21	21	0.28	0.22	74	0.38	0.24	84
Earnings coverage of net loan and lease losses (X)	5.80	39.72	16	7.08	22.91	33	40.62	24.40	80	7.26	21.75	26	6.15	19.67	20
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.53	1.23	8	1.08	1.58	20	0.47	0.83	19	0.50	0.90	18	0.68	0.98	25
Allowance for loan and lease losses / Total loans and leases	0.53	1.20	9	1.08	1.55	21	0.47	0.81	19	0.50	0.89	18	0.68	0.96	27
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.88	0.49	87	1.12	0.71	86	0.90	0.57	83	0.63	0.61	56	0.84	0.72	65
30–89 days past due loans and leases / Total loans and leases	1.47	0.32	96	1.44	0.39	94	0.58	0.43	77	0.20	0.44	22	0.17	0.47	13
Liquidity and Funding															
Net noncore funding dependence	1.92	-2.33	62	8.22	3.20	69	19.04	14.45	69	16.43	16.62	57	20.70	17.03	65
Net short-term noncore funding dependence	-3.03	-7.71	64	5.35	-4.76	82	14.77	3.38	84	9.10	4.66	61	14.45	4.83	77
Net loans and leases / Total assets	65.99	58.67	71	67.49	61.58	64	70.23	63.77	58	68.10	63.98	51	70.21	62.73	61
Capitalization															
Tier 1 leverage ratio	8.37	8.98	32	8.63	9.13	39	8.90	9.76	30	8.99	9.71	26	9.72	9.53	56
Holding company equity capital / Total assets	8.48	10.71	15	8.52	11.16	14	9.07	12.43	11	9.09	12.22	9	9.97	11.94	18
Total equity capital (including minority interest) / Total assets	8.48	10.82	13	8.52	11.29	13	9.07	12.57	8	9.09	12.27	8	9.97	12.01	17
Common equity tier 1 capital / Total risk-weighted assets	12.60	12.42	60	12.57	12.38	59	12.32	12.17	57	12.57	12.12	68	13.11	12.19	75
Net loans and leases / Equity capital (X)	7.78	5.53	88	7.92	5.58	88	7.74	5.21	88	7.49	5.29	90	7.04	5.27	84
Cash dividends / Net income	20.09	28.27	32	44.51	42.30	55	26.57	33.12	34	27.68	27.31	41	15.01	31.29	21
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	2.30	10.50	17	6.53	16.68	20	2.20	9.26	21	5.99	7	61	8.85	8.28	67
Equity capital	1.84	7.46	25	0.07	6.99	16	1.95	10.49	17	-3.38	7.89	11	25.13	10.18	86
Net loans and leases	0.02	3.36	45	2.38	9.07	25	5.39	9.10	45	2.81	7.89	26	10.49	9.38	69
Noncore funding	-13.07	-14.79	53	-16.60	-12.18	46	4.61	6.59	51	4.78	10.67	44	-4.27	5.59	44
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0.01	0.77	76	0.01	1.02	74	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	22.93	10.95	83	23.39	13.56	79	13.33	13.04	66	13.49	13.37	68	13.01	12.69	65
Equity investment in subsidiaries / Equity capital	114.07	103.22	90	110.23	102.81	87	104.16	103.22	57	106.39	103.10	71	107.06	102.10	75
Cash from ops + noncash items + op expense / Op expense + dividends	251.80	154.48	85	52.91	147.24	7	268.10	190.27	79	327.30	174.91	89	133.07	148.20	49

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	784,897	845,161	961,169	1,179,793	987,115	-7.13	-11.32
Income from lease financing receivables	18,501	21,127	22,177	20,588	16,726	-12.43	44.03
Fully taxable income on loans and leases	752,281	809,225	917,388	1,134,693	949,279	-7.04	-11.98
Tax-exempt income on loans and leases	51,117	57,063	65,958	65,688	54,562	-10.42	18.01
Estimated tax benefit on income on loans and leases	14,382	15,788	18,043	18,197	30,487	-8.90	-41.62
Income on loans and leases (tax equivalent)	817,780	882,076	1,001,389	1,218,578	1,034,328	-7.29	-11.36
Investment interest income (tax equivalent)	154,782	196,503	284,478	238,315	200,148	-21.23	-3.24
Interest on balances due from depository institutions	1,054	1,005	4,387	3,392	2,199	4.88	11.65
Interest income on other earning assets	4,956	8,572	15,515	14,420	12,093	-42.18	-55.99
Total interest income (tax equivalent)	978,572	1,088,156	1,305,769	1,474,705	1,248,768	-10.07	-10.61
Interest on time deposits of $250K or more	6,121	16,327	34,429	39,294	22,650	-62.51	
Interest on time deposits < $250K	9,843	78,636	127,755	80,555	55,013	-87.48	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	51,632	105,017	222,999	164,729	93,270	-50.83	-14.11
Interest on other borrowings and trading liabilities	80,296	107,066	143,905	114,488	83,256	-25.00	16.27
Interest on subordinated debt and mandatory convertible securities	15,868	8,805	0	0	0	80.22	
Total interest expense	163,760	315,851	529,088	399,066	254,189	-48.15	-13.28
Net interest income (tax equivalent)	814,812	772,305	776,681	1,075,639	994,579	5.50	-10.06
Non-interest income	125,669	115,372	120,902	124,589	121,454	8.93	42.05
Adjusted operating income (tax equivalent)	940,481	887,677	897,583	1,200,228	1,116,033	5.95	-5.42
Overhead expense	548,115	453,647	483,896	738,391	633,963	20.82	-6.90
Provision for credit losses	-67,119	184,003	8,904	25,925	68,747		
Securities gains (losses)	9,009	14,001	18,538	6,103	33,466	-35.65	-37.70
Other tax equivalent adjustments	0	0	-1	0	0		
Pretax net operating income (tax equivalent)	465,930	267,794	425,956	439,071	446,789	73.99	26.21
Applicable income taxes	34,401	51,506	90,898	90,784	-209,812	-33.21	-68.64
Tax equivalent adjustments	16,545	18,435	21,960	23,421	42,328	-10.25	-50.96
Applicable income taxes (tax equivalent)	50,946	69,941	112,858	114,205	-167,484	-27.16	-64.48
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	414,984	197,853	313,098	324,866	614,273	109.74	83.83
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	414,984	197,853	313,098	324,866	614,273	109.74	83.83
Memoranda							
Net income - holding company and noncontrolling (minority) interest	414,984	197,853	313,098	324,866	614,273	109.74	83.83
Investment securities income (tax equivalent)	154,782	196,503	284,478	238,315	200,148	-21.23	-3.24
US Treasury and agency securities (excluding mortgage-backed securities)	3,200	5,291	12,940	13,189	9,807	-39.52	-55.94
Mortgage-backed securities	98,596	124,123	184,005	135,011	111,203	-20.57	9.59
All other securities	52,986	67,089	87,533	90,115	79,138	-21.02	-15.55
Cash dividends declared	83,357	88,056	83,185	89,923	92,173	-5.34	-7.33
Common	83,357	88,056	83,185	89,923	92,173	-5.34	-7.33
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)	2.75	2.85	42	3.16	3.27	42	3.98	4	50	4.77	3.87	89	4.35	3.47	88
Less: Interest expense	0.46	0.23	87	0.92	0.48	90	1.61	0.98	87	1.29	0.79	86	0.89	0.55	85
Equals: Net interest income (tax equivalent)	2.29	2.60	24	2.25	2.77	17	2.37	3.01	21	3.48	3.08	68	3.46	2.92	82
Plus: Non-interest income	0.35	1.04	11	0.34	1.21	8	0.37	1.32	9	0.40	1.31	12	0.42	1.35	11
Equals: adjusted operating income (tax equivalent)	2.64	3.70	7	2.58	4.04	3	2.74	4.41	4	3.88	4.46	21	3.89	4.33	28
Less: Overhead expense	1.54	2.17	12	1.32	2.57	3	1.47	2.69	3	2.39	2.71	31	2.21	2.72	22
Less: Provision for credit losses	-0.19	-0.09	25	0.54	0.51	58	0.03	0.15	19	0.08	0.14	36	0.24	0.16	82
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	0.03	0.01	89	0.04	0.02	72	0.06	0.01	93	0.02	0	93	0.12	0.01	96
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	12	0	0	45	0	0	47
Equals: Pretax net operating income (tax equivalent)	1.31	1.66	22	0.78	1.04	27	1.30	1.56	27	1.42	1.57	36	1.56	1.43	60
Less: Applicable income taxes (tax equivalent)	0.14	0.38	8	0.20	0.23	42	0.34	0.36	40	0.37	0.33	60	-0.58	0.55	0
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income	1.17	1.26	43	0.58	0.81	24	0.95	1.19	19	1.05	1.24	26	2.14	0.89	98
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1.17	1.26	43	0.58	0.82	24	0.95	1.19	19	1.05	1.24	26	2.14	0.90	98
Memo: Net income (last four quarters)	1.17	1.26	43	0.58	0.82	24	0.95	1.19	19	1.05	1.24	26	2.14	0.91	98
Net income–BHC and noncontrolling (minority) interest	1.17	1.27	41	0.58	0.83	24	0.95	1.20	19	1.05	1.25	26	2.14	0.91	98
Margin Analysis															
Average earning assets / Average assets	95.82	93.08	82	95.66	92.32	86	95.52	91.05	90	94.48	91.48	82	94.52	91.61	81
Average interest-bearing funds / Average assets	65.75	61.99	70	73.63	64.06	82	77.57	65.57	85	78.54	65.56	89	79.83	65.75	88
Interest income (tax equivalent) / Average earning assets	2.87	3.06	33	3.31	3.55	30	4.17	4.41	31	5.05	4.24	89	4.60	3.80	88
Interest expense / Average earning assets	0.48	0.25	87	0.96	0.52	90	1.69	1.08	86	1.37	0.86	86	0.94	0.60	82
Net interest income (tax equivalent) / Average earning assets	2.39	2.80	20	2.35	3.01	17	2.48	3.33	20	3.68	3.38	63	3.66	3.19	76
Yield or Cost															
Total loans and leases (tax equivalent)	3.54	4.01	24	3.77	4.27	21	4.44	5.09	14	5.64	4.95	85	5.17	4.52	83
Interest-bearing bank balances	0.17	0.14	84	0.24	0.27	48	1.51	2.04	22	1.26	1.64	20	0.91	1.05	30
Federal funds sold and reverse repos		0.25			0.68			2.44			2.17		0	1.41	3
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	2.82	3.04	32	3.25	3.51	29	4.10	4.36	30	4.97	4.20	89	4.45	3.73	87
Investment securities (tax equivalent)	1.58	1.77	40	2.26	2.25	50	3.47	2.76	93	3.36	2.68	89	3.06	2.47	85
US Treasury and agency securities (excluding mortgage-backed securities)	0.94	1.14	36	1.64	1.75	49	2.82	2.32	82	2.58	2.05	81	1.71	1.62	60
Mortgage-backed securities	1.32	1.57	26	2.04	2.05	47	3.46	2.61	96	3.04	2.50	92	2.85	2.23	92
All other securities	2.60	2.81	47	2.92	3.24	40	4.01	4.06	63	3.95	4.20	61	3.75	3.66	56
Interest-bearing deposits	0.34	0.21	79	1	0.53	91	1.96	1.10	92	1.51	0.81	90	0.98	0.49	90
Time deposits of $250K or more	0.72	0.66	60	0.98	1.42	18	1.71	1.96	28	1.70	1.44	70			
Time deposits < $250K	0.35	0.62	20	1.64	1.36	73	2.55	1.82	93	1.89	1.29	88			
Other domestic deposits	0.32	0.15	87	0.76	0.36	92	1.73	0.93	91	1.32	0.67	91			
Foreign deposits		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos	0.09	0.17	42	0.54	0.62	58	2.23	1.86	66	2.13	1.51	76	2.06	0.94	88
Other borrowed funds and trading liabilities	2.61	1.27	90	2.19	1.50	84	2.53	2.38	61	2.24	2.28	50	1.57	1.77	40
All interest-bearing funds	0.70	0.37	87	1.25	0.74	88	2.08	1.49	81	1.64	1.19	80	1.11	0.82	77

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	125,669	115,372	120,902	124,589	121,454
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	18,843	13,990	13,187	11,018	10,097
Trading revenue	6,480	2,280	9,558	2,069	3,047
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	2,480	3,293	2,124	6,765	4,131
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	24,935	15,367	8,560	19,096	27,285
Other non-interest income	72,931	80,442	87,473	85,641	76,894
Total overhead expenses	548,115	453,647	483,896	738,391	633,963
Personnel expense	242,892	216,642	234,275	253,737	237,093
Net occupancy expense	77,178	74,351	73,882	71,606	71,776
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	37	44	78	251
Other operating expenses	228,045	162,617	175,695	412,970	324,843
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	1,474	1,474	1,511	1,763	1,731
Average personnel expense per employee	164.78	146.98	155.05	143.92	136.97
Average assets per employee	24,129.85	23,330.44	21,713.90	17,545.56	16,586.63

	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	3.08	7	0	2.85	9
Overhead expenses / Net Interest Income + non-interest income	59.32	59.28	45	52.19	62.28	17	55.26	61.29	22	62.75	60.88	60	59.04	63.61	29
Percent of Average Assets															
Total overhead expense	1.54	2.17	12	1.32	2.57	3	1.47	2.69	3	2.39	2.71	31	2.21	2.72	22
Personnel expense	0.68	1.21	6	0.63	1.30	3	0.71	1.41	3	0.82	1.44	10	0.83	1.42	8
Net occupancy expense	0.22	0.23	40	0.22	0.26	26	0.23	0.28	23	0.23	0.28	26	0.25	0.29	34
Other operating expenses	0.64	0.72	45	0.47	0.94	8	0.54	0.97	8	1.34	0.97	84	1.13	1	72
Overhead less non-interest income	1.19	1.10	51	0.98	1.25	31	1.11	1.32	30	1.98	1.38	89	1.79	1.34	81
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	58.28	58.83	42	51.10	61.82	14	53.91	60.64	19	61.52	60.37	55	56.81	62.73	24
Personnel expense	25.83	32.93	19	24.41	32.36	14	26.10	32.39	19	21.14	32.51	7	21.24	32.93	6
Net occupancy expense	8.21	6.23	80	8.38	6.58	79	8.23	6.52	81	5.97	6.48	36	6.43	6.70	41
Other operating expenses	24.25	19.18	82	18.32	22.28	38	19.58	21.20	48	34.41	20.90	92	29.13	22.41	86
Total non-interest income	13.36	27.67	17	13	28.83	15	13.47	29.23	14	10.38	28.50	10	10.88	31.08	11
Fiduciary activities income	0	2.20	13	0	2.09	12	0	1.97	14	0	2.14	13	0	2.38	12
Service charges on domestic deposit accounts	2	3.27	31	1.58	3.27	24	1.47	3.88	20	0.92	4.15	13	0.90	4.28	15
Trading revenue	0.69	0.62	68	0.26	1.28	53	1.06	1.18	67	0.17	0.85	54	0.27	0.90	56
Investment banking fees and commissions	0	2.58	7	0	2.46	6	0	3.54	5	0	3.42	5	0	3.62	5
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	0.26	0.60	53	0.37	0.01	78	0.24	0.28	64	0.56	0.65	62	0.37	0.60	51
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	2.65	3.30	51	1.73	3.92	43	0.95	1.86	40	1.59	1.61	60	2.44	1.67	68
Other non-interest income	7.75	9.27	48	9.06	9.65	56	9.75	10.04	62	7.14	9.86	40	6.89	10.77	27
Overhead less non-interest income	44.92	30.52	90	38.11	31.93	66	40.44	31.06	77	51.14	31.46	94	45.92	31.19	91
Applicable income taxes / Pretax net operating income (tax equivalent)	7.38	21.18	3	19.23	18.63	48	21.34	20.56	56	20.68	19.04	61	-46.96	32.99	1
Applicable income tax + TE / Pretax net operating income + TE	10.93	22.67	4	26.12	21.18	88	26.50	23.23	80	26.01	21.56	85	-37.49	37.95	1

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	15,563,687	14,731,027	14,723,043	14,011,253	14,147,904	5.65	17.31
Commercial and industrial loans	4,084,185	4,729,749	4,237,997	3,932,916	3,340,881	-13.65	24.38
Loans to individuals	3,311	4,006	5,502	14,062	18,278	-17.35	-84.97
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	43,343	24,147	32,573	0	0	79.50	
Other loans and leases	4,070,527	4,401,789	4,193,799	4,055,769	3,943,538	-7.53	42.13
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	23,765,053	23,890,718	23,192,914	22,014,000	21,450,601	-0.53	22.27
Less: Allowance for loan and lease losses	126,457	257,323	108,671	109,931	144,795	-50.86	-17.32
Net loans and leases	23,638,596	23,633,395	23,084,243	21,904,069	21,305,806	0.02	22.58
Debt securities that reprice or mature in over 1 year	2,976,404	2,676,492	1,973,074	2,198,398	1,799,454	11.21	75.75
Mutual funds and equity securities	120,777	104,274	60,572	60,519	63,543	15.83	36.93
Subtotal	26,735,777	26,414,161	25,117,889	24,162,986	23,168,803	1.22	26.92
Interest-bearing bank balances	295,714	377,483	206,969	372,681	159,336	-21.66	-27.08
Federal funds sold and reverse repos	0	0	0	0	0		-100.00
Debt securities that reprice or mature within 1 year	6,967,017	6,395,917	5,735,591	5,907,961	4,827,835	8.93	61.95
Trading assets	55,759	123,345	43,686	26,210	25,277	-54.79	82.31
Total earning assets	34,054,267	33,310,906	31,104,135	30,469,838	28,181,251	2.23	31.96
Non-interest-bearing cash and due from depository institutions	19,143	20,233	7,704	9,392	35,246	-5.39	-52.45
Premises, fixed assets, and leases	137,997	150,251	166,236	64,177	73,608	-8.16	61.25
Other real estate owned	2,275	3,052	3,897	8,432	9,880	-25.46	-76.15
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	1,607,114	1,531,945	1,589,321	1,612,487	2,047,001	4.91	-17.11
Total assets	35,820,796	35,016,387	32,871,293	32,164,326	30,346,986	2.30	28.48
Quarterly average assets	35,811,485	35,356,539	33,028,673	31,672,783	29,827,619	1.29	30.69
Average loans and leases (YTD)	23,086,266	23,384,781	22,549,974	21,595,423	20,017,495	-1.28	28.26
Memoranda							
Loans held-for-sale	0	24,676	37,926	36,992	34,097	-100.00	-100.00
Loans not held-for-sale	23,765,053	23,866,042	23,154,988	21,977,008	21,416,504	-0.42	22.53
Real estate loans secured by 1–4 family	8,387,312	6,367,965	5,675,911	4,954,673	4,699,384	31.71	103.95
Commercial real estate loans	7,176,375	8,363,062	9,046,967	9,056,370	9,448,282	-14.19	-21.61
Construction and land development	157,098	191,735	252,719	284,371	498,793	-18.07	-39.65
Multifamily	1,064,842	1,596,092	2,125,048	2,420,129	2,929,877	-33.28	-71.59
Nonfarm nonresidential	5,954,435	6,575,235	6,669,200	6,351,870	6,019,612	-9.44	15.72
Real estate loans secured by farmland	0	0	165	210	238		-100.00
Total investment securities	10,064,198	9,176,683	7,769,237	8,166,878	6,690,832	9.67	65.43
U.S. Treasury securities	111,660	80,851	70,325	39,873	24,953	38.11	2130.97
US agency securities (excluding mortgage-backed securities)	183,595	231,545	363,731	519,313	550,682	-20.71	-64.96
Municipal securities	222,277	235,709	273,302	398,429	657,203	-5.70	-68.18
Mortgage-backed securities	7,708,125	6,464,474	5,129,012	5,292,175	3,967,197	19.24	139.79
Asset-backed securities	1,707,764	2,049,830	1,862,295	1,846,569	1,413,463	-16.69	10.90
Other debt securities	10,000	10,000	10,000	10,000	13,791	0.00	-26.03
Mutual funds and equity securities	120,777	104,274	60,572	60,519	63,543	15.83	36.93
Available-for-sale securities	9,933,421	9,062,409	7,698,665	8,096,359	6,680,832	9.61	63.55
U.S. Treasury securities	111,660	80,851	70,325	39,873	24,953	38.11	2130.97
US agency securities (excluding mortgage-backed securities)	183,595	231,545	363,731	519,313	550,682	-20.71	-64.96
Municipal securities	222,277	235,709	273,302	398,429	657,203	-5.70	-68.18
Mortgage-backed securities	7,708,125	6,464,474	5,129,012	5,292,175	3,967,197	19.24	139.79
Asset-backed securities	1,707,764	2,049,830	1,862,295	1,846,569	1,413,463	-16.69	10.90
Other debt securities	0	0	0	0	3,791		-100.00
Mutual funds and equity securities	0	0	0	0	63,543		-100.00
Held-to-maturity securities appreciation (depreciation)	689	1,187	0	0	0	-41.95	
Available-for-sale securites appreciation (depreciation)	3,835	85,635	38,345	5,705	93,046	-95.52	-95.04
Structured notes, fair value	0	0	0	0	0		
Pledged securities	4,048,474	4,101,697	2,401,181	2,146,487	2,573,846	-1.30	130.01

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	9,005,095	7,035,295	4,322,214	3,662,489	3,202,332	28.00	200.10
NOW, ATS and transaction accounts	1,617,040	842,765	428,556	319,420	287,015	91.87	713.90
Time deposits less brokered deposits < $250K	-1,860,814	-312,606	1,733,917	1,941,141	1,724,220		
MMDA and other savings accounts	15,461,198	14,837,014	12,323,964	12,713,791	12,094,590	4.21	46.19
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	24,222,519	22,402,468	18,808,651	18,636,841	17,308,157	8.12	62.00
Time deposits of $250K or more	603,074	1,146,736	1,883,006	2,369,313	2,257,796	-47.41	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	199,000	180,000	100,000	175,000	0	10.56	
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1,806,827	3,042,766	4,249,389	4,146,000	4,546,000	-40.62	-64.50
Other borrowings w/remaining maturity over 1 year	524,989	602,301	762,714	1,052,749	627,830	-12.84	-5.03
Brokered deposits < $250K	4,641,983	3,973,069	3,730,324	2,509,304	2,352,826	16.84	
Noncore funding	7,775,873	8,944,872	10,725,433	10,252,366	9,784,452	-13.07	-23.92
Trading liabilities	22,627	38,519	17,422	23,874	25,373	-41.26	-26.02
Subordinated notes and debentures + trust preferred securities	300,000	300,000	0	0	0	0.00	
Other liabilities	462,016	347,516	339,008	327,412	202,942	32.95	79.08
Total liabilities	32,783,035	32,033,375	29,890,514	29,240,493	27,320,924	2.34	28.75
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	856	931	951	991	1,068	-8.06	-17.85
Common surplus	707,503	1,017,518	1,083,920	1,220,147	1,498,227	-30.47	-50.40
Retained earnings	2,345,342	2,013,715	1,927,735	1,697,822	1,471,781	16.47	146.96
Accumulated other comprehensive income	-15,940	-49,152	-31,827	4,873	54,986		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	3,037,761	2,983,012	2,980,779	2,923,833	3,026,062	1.84	25.61
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,037,761	2,983,012	2,980,779	2,923,833	3,026,062	1.84	25.61
Total liabilities and capital	35,820,796	35,016,387	32,871,293	32,164,326	30,346,986	2.30	28.48
Memoranda							
Non-interest-bearing deposits	9,005,095	7,035,295	4,322,214	3,662,489	3,202,332	28.00	200.10
Interest-bearing deposits	20,462,481	20,486,978	20,099,767	19,852,969	18,716,447	-0.12	23.79
Total deposits	29,467,576	27,522,273	24,421,981	23,515,458	21,918,779	7.07	50.88
Long-term debt that reprices within 1 year	0	0	294	125,000	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,983,012	2,980,779	2,923,833	3,026,062	2,418,429		
Accounting restatements	0	-23,817	0	0	0		
Net income	414,984	197,853	313,098	324,866	614,273		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-310,090	-66,422	-136,267	-278,157	71,794		
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	83,357	88,056	83,185	89,923	92,173		
Change in other comprehensive income	33,212	-17,325	-36,700	-59,015	13,739		
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	3,037,761	2,983,012	2,980,779	2,923,833	3,026,062		

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	43.45	36.25	67	42.07	36.22	58	44.79	37.78	59	43.56	37.19	55	46.62	35.54	66
Commercial and industrial loans	11.40	10.76	61	13.51	13.52	49	12.89	12.02	57	12.23	12.85	50	11.01	12.62	45
Loans to individuals	0.01	3.36	3	0.01	3.40	2	0.02	4.20	3	0.04	4.31	5	0.06	4.47	7
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	0.12	0.18	66	0.07	0.19	61	0.10	0.24	61	0	0.30	12	0	0.21	13
Other loans and leases	11.36	4.47	90	12.57	4.63	93	12.76	5.01	91	12.61	5	93	12.99	5.10	95
Net loans and leases	65.99	58.67	71	67.49	61.58	64	70.23	63.77	58	68.10	63.98	51	70.21	62.73	61
Debt securities over 1 year	8.31	19.46	11	7.64	15.55	15	6	14.60	10	6.83	14.63	12	5.93	14.83	11
Mutual funds and equity securities	0.34	0.06	95	0.30	0.05	94	0.18	0.06	85	0.19	0.06	86	0.21	0.06	86
Subtotal	74.64	79.22	25	75.43	78.16	24	76.41	79.65	22	75.12	79.97	21	76.35	79.31	24
Interest-bearing bank balances	0.83	8.50	3	1.08	7.51	6	0.63	3.06	19	1.16	3.04	32	0.53	3.46	11
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	19.45	1.56	99	18.27	1.68	99	17.45	1.91	99	18.37	1.96	98	15.91	1.86	97
Trading assets	0.16	0.49	57	0.35	1.01	51	0.13	1.19	45	0.08	1.33	45	0.08	1.34	44
Total earning assets	95.07	91.77	85	95.13	91.05	95	94.62	89.53	94	94.73	89.74	92	92.86	89.84	79
Non-interest cash and due from depository institutions	0.05	0.82	0	0.06	1.07	0	0.02	1.14	0	0.03	1.21	0	0.12	1.22	1
Other real estate owned	0.01	0.01	51	0.01	0.02	41	0.01	0.03	36	0.03	0.04	52	0.03	0.05	48
All other assets	4.88	7.35	21	4.81	7.82	13	5.35	9.27	11	5.24	8.98	14	7.02	8.86	33
Memoranda															
Short-term investments	20.28	11.47	84	19.34	11.17	83	18.08	7.63	84	19.53	7.80	85	16.43	8.69	81
U.S. Treasury securities	0.31	1.47	42	0.23	0.84	58	0.21	1.03	53	0.12	1.04	47	0.08	1.02	43
US agency securities (excluding mortgage-backed securities)	0.51	0.82	56	0.66	0.63	68	1.11	0.54	78	1.61	0.69	83	1.81	0.75	80
Municipal securities	0.62	1.73	48	0.67	1.69	45	0.83	1.34	53	1.24	1.62	55	2.17	1.60	66
Mortgage-backed securities	21.52	14.14	80	18.46	11.75	84	15.60	11.44	76	16.45	11.13	80	13.07	11.06	64
Asset-backed securities	4.77	0.50	96	5.85	0.32	97	5.67	0.28	98	5.74	0.33	95	4.66	0.30	94
Other debt securities	0.03	0.53	32	0.03	0.42	37	0.03	0.39	41	0.03	0.41	42	0.05	0.38	47
Loans held-for-sale	0	0.55	7	0.07	0.52	27	0.12	0.39	40	0.12	0.30	42	0.11	0.33	39
Loans held for investment	66.34	58.06	70	68.16	61.72	68	70.44	63.50	62	68.33	63.93	52	70.57	62.63	64
Real estate loans secured by 1–4 family	23.41	11.46	87	18.19	11.91	77	17.27	13.29	66	15.40	13.46	58	15.49	13.44	57
Revolving	0	1.42	5	0	1.66	6	0	2.07	7	0	2.27	6	0	2.40	10
Closed-end, secured by first liens	23.40	9.67	90	18.18	9.81	87	17.26	10.69	79	15.40	10.57	78	15.48	10.35	77
Closed-end, secured by junior liens	0.01	0.17	16	0	0.22	9	0	0.28	10	0	0.31	10	0	0.34	11
Commercial real estate loans	20.03	22.69	42	23.88	22.22	49	27.52	22.23	55	28.16	21.58	58	31.13	19.88	73
Construction and land development	0.44	3.34	15	0.55	3.40	17	0.77	3.44	21	0.88	3.51	22	1.64	3.25	34
Multifamily	2.97	3.57	54	4.56	3.12	74	6.46	3.01	87	7.52	2.72	90	9.65	2.54	92
Nonfarm nonresidential	16.62	14.57	58	18.78	14.72	62	20.29	14.69	66	19.75	14.44	64	19.84	13.30	67
Real estate loans secured by farmland	0	0.30	8	0	0.33	8	0	0.36	21	0	0.41	21	0	0.32	23

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	65.49	61.05	49	61.66	57.15	51	63.48	57.46	49	63.65	56.49	49	65.96	54.84	57
Real estate loans secured by 1–4 family	35.29	19.86	90	26.65	19.43	75	24.47	20.75	61	22.51	21.10	53	21.91	21.45	51
Revolving	0	2.43	5	0	2.64	6	0	3.15	7	0	3.50	6	0.01	3.77	9
Closed-end	35.29	17.24	90	26.65	16.59	83	24.47	17.39	76	22.50	17.39	72	21.90	17.41	67
Commercial real estate loans	30.20	37.86	36	35.01	34.63	46	39.01	33.52	54	41.14	32.14	61	44.05	29.99	71
Construction and land development	0.66	5.65	9	0.80	5.26	10	1.09	5.09	16	1.29	5.20	18	2.33	4.90	29
1–4 family	0	1.18	3	0	0.93	5	0	0.94	14	0	1.02	12	0.04	0.89	20
Other	0.66	4.40	10	0.80	4.19	13	1.09	4.02	17	1.29	4.05	22	2.29	3.90	35
Multifamily	4.48	5.78	48	6.68	4.96	71	9.16	4.69	86	10.99	4.10	89	13.66	3.84	92
Nonfarm nonresidential	25.06	24.56	48	27.52	22.93	59	28.76	22.15	67	28.85	21.40	64	28.06	20.03	67
Owner-occupied	6.67	8.29	44	6.76	7.68	46	7.21	7.72	53	7.77	8.03	52	7.72	7.58	53
Other	18.38	15.94	59	20.76	14.95	72	21.55	14.34	75	21.08	13.38	78	20.34	12.45	80
Real estate loans secured by farmland	0	0.54	8	0	0.54	8	0	0.55	21	0	0.63	21	0	0.51	23
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	17.19	18.86	52	19.80	22.17	44	18.27	19.53	49	17.87	20.32	44	15.57	20.53	37
Loans to individuals	0.01	6.24	2	0.02	6.13	3	0.02	7.13	3	0.06	7.36	5	0.09	7.61	7
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	0.18	0.34	64	0.10	0.32	60	0.14	0.37	61	0	0.46	12	0	0.33	13
Other loans and leases	17.13	8.75	81	18.42	9.09	84	18.08	9.85	81	18.42	9.66	84	18.38	10.32	84
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	502.46	391.81	72	458.86	381.27	60	484.05	391.26	64	475.08	379.80	61	465.87	366.85	62
Real estate loans secured by 1–4 family	270.78	126.06	90	198.36	125.03	80	186.61	138.18	70	168	137.84	61	154.74	138.55	55
Revolving	0	15.44	4	0	17.42	5	0.01	21.26	5	0.01	23.33	5	0.05	25.05	8
Closed-end	270.78	108.85	90	198.35	106.14	89	186.60	115.20	83	167.98	112.79	77	154.70	111.69	75
Commercial real estate loans	231.68	245.88	44	260.50	234.65	53	297.44	229.44	59	307.08	219.72	66	311.12	204.45	67
Construction and land development	5.07	35.95	15	5.97	35.62	17	8.31	34.95	20	9.64	35.36	23	16.42	32.91	36
1–4 family	0	7.42	3	0	6.34	5	0.01	6.61	13	0.01	7.04	11	0.25	6.16	22
Other	5.07	28.11	16	5.97	28.16	18	8.30	27.32	21	9.64	27.26	26	16.18	26.01	38
Multifamily	34.38	38.66	58	49.72	32.74	77	69.87	31.04	87	82.06	27.85	91	96.48	25.95	92
Nonfarm nonresidential	192.23	158.05	63	204.81	155.06	64	219.27	152.10	69	215.37	147.22	66	198.22	137.03	68
Owner-occupied	51.19	52.99	51	50.29	52.37	52	54.97	53.07	56	58.01	54.89	56	54.54	51.62	56
Other	141.05	102.54	72	154.52	100.54	74	164.29	97.41	77	157.37	91.80	80	143.68	84.09	77
Real estate loans secured by farmland	0	3.22	8	0	3.44	8	0.01	3.60	20	0.01	4.02	21	0.01	3.31	23
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	131.85	114.45	63	147.33	139.91	53	139.33	122.02	61	133.35	128.82	53	110.01	126.55	46
Loans to individuals	0.11	34.55	3	0.12	37.47	3	0.18	43.51	4	0.48	42.67	5	0.60	44.83	7
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	1.40	1.86	67	0.75	1.88	61	1.07	2.18	65	0	2.72	12	0	1.88	13
Other loans and leases	131.41	51.06	87	137.11	49.54	92	137.88	52.44	91	137.52	51.79	93	129.86	52.78	92
Supplemental															
Non-owner occupied CRE loans / Gross loans	24.17	30.07	38	28.72	27.32	51	32.11	26.45	62	33.59	24.79	71	36.49	23.09	81
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	185.43	195.33	49	213.72	183.76	55	244.81	178.57	67	250.73	167.93	74	257.76	156.17	80
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	236.62	252.85	43	264.01	240.85	51	299.78	236.10	57	308.74	225.98	66	312.29	210.40	67

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	20.28	11.47	84	19.34	11.17	83	18.08	7.63	84	19.53	7.80	85	16.43	8.69	81
Liquid assets	8.15	29.03	5	9.34	26.22	5	9.15	22.44	7	14.67	22.72	29	13.62	24.04	22
Investment securities	28.10	21.63	67	26.21	17.85	82	23.64	16.99	77	25.39	17.27	84	22.05	17.35	74
Net loans and leases	65.99	58.67	71	67.49	61.58	64	70.23	63.77	58	68.10	63.98	51	70.21	62.73	61
Net loans, leases and standby letters of credit	66.25	59.49	71	67.74	62.48	63	70.55	64.84	57	68.34	65.07	49	70.45	63.89	57
Core deposits	67.62	75.71	16	63.98	70.67	22	57.22	63.09	26	57.94	62.13	30	57.03	61.26	32
Noncore funding	21.71	10.30	85	25.54	14.13	81	32.63	19.36	79	31.87	21.34	78	32.24	22.32	76
Time deposits of $250K or more	1.68	1.58	62	3.27	2.11	75	5.73	2.94	88	7.37	2.89	92	7.44	2.57	93
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	0.56	1.23	47	0.51	1.47	41	0.30	1.94	30	0.54	1.97	36	0	2.23	7
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	0.56	0.54	58	0.51	0.54	55	0.30	0.48	49	0.54	0.54	49	0	0.73	23
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	5.04	1	92	8.69	1.24	95	12.93	3.01	96	12.89	3.67	95	14.98	3.96	94
Earning assets that reprice within 1 year	43.75	37.37	64	44.17	39.38	60	45.27	39.29	68	42.10	40.29	55	38.41	41.61	36
Interest-bearing liabilities that reprice within 1 year	7.40	6.39	76	13.30	8.20	82	21.89	10.19	88	15.92	10.01	79	17.23	8.46	88
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0	0.96	51	0.39	1.34	57	0	1.58	23
Net assets that reprice within 1 year	36.35	29.65	65	30.88	29.11	51	23.38	26.63	39	25.79	27.38	42	21.18	29.77	31
Other Liquidity and Funding Ratios															
Net noncore funding dependence	1.92	-2.33	62	8.22	3.20	69	19.04	14.45	69	16.43	16.62	57	20.70	17.03	65
Net short-term noncore funding dependence	-3.03	-7.71	64	5.35	-4.76	82	14.77	3.38	84	9.10	4.66	61	14.45	4.83	77
Short-term investment / Short-term noncore funding	112.56	273.46	29	82.74	184.19	27	61.57	77.77	55	74.06	66.46	70	59.82	74.86	57
Liquid assets - short-term noncore funding / Nonliquid assets	-10.74	36.68	4	-15.48	28.18	3	-22.25	16.97	1	-13.71	16.04	5	-16.03	18.16	4
Net loans and leases / Total deposits	80.22	72.79	68	85.87	79.43	70	94.52	90.31	58	93.15	90.08	54	97.20	90.14	73
Net loans and leases / Core deposits	97.59	78.25	82	105.49	88.34	81	122.73	103.93	80	117.53	105	75	123.10	105.65	76
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.02	0.12	47	0.04	1.57	15	0	0.72	11	0	-0.82	76	0	-0.31	62
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.13	-0.25	63	2.85	4.31	33	1.31	1.36	56	0.20	-1.98	96	3.22	-0.77	97
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	0.10	14.28	30	0.11	11.38	34	0.13	12.67	33	0.12	16.19	27	0.15	15.76	28
Available-for-sale securities	98.70	83.77	67	98.75	87.23	65	99.09	85.40	75	99.14	81.88	78	99.85	84.24	71
U.S. Treasury securities	1.11	6.70	39	0.88	4.72	52	0.91	6.15	48	0.49	6.99	43	0.37	6.96	42
US agency securities (excluding mortgage-backed securities)	1.82	4.12	49	2.52	4.01	56	4.68	3.49	69	6.36	4.02	74	8.23	4.42	75
Municipal securities	2.21	8.22	38	2.57	9.83	38	3.52	7.75	47	4.88	9.16	46	9.82	9.31	57
Mortgage-backed securities	76.59	66.54	59	70.44	66.64	53	66.02	67.43	44	64.80	65.45	42	59.29	65.34	38
Asset-backed securities	16.97	2.50	94	22.34	1.91	96	23.97	1.66	96	22.61	2.05	94	21.13	1.74	96
Other debt securities	0.10	3.08	31	0.11	3.01	33	0.13	2.94	37	0.12	2.79	36	0.21	2.57	46
Mutual funds and equity securities	1.20	0.29	88	1.14	0.35	85	0.78	0.40	76	0.74	0.42	71	0.95	0.51	77
Debt securities 1 year or less	69.23	7.78	98	69.70	10.55	98	73.82	11.86	96	72.34	11.91	97	72.16	11.79	98
Debt securities 1 to 5 years	1.34	18.25	7	1.22	17.03	9	2.56	17.94	19	0.65	19.18	5	0.41	18.80	5
Debt securities over 5 years	28.23	71.11	6	27.95	69.86	8	22.84	66.02	9	26.27	64.73	10	26.49	64.73	12
Pledged securities	40.23	32.26	62	44.70	35.67	63	30.91	30.57	53	26.28	33.30	43	38.47	34.58	58
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	7.22	27.98	41	13.98	183.32	16	-5.38	26.69	29	25.94	6.77	75	5.89	19.19	50
Investment securities	9.67	31.36	27	18.12	23.62	48	-4.87	11.75	14	22.06	9.42	78	9.98	8.45	63
Core deposits	8.12	16.94	19	19.11	26.88	24	0.92	11.23	10	7.68	7.29	61	15.76	12.19	65
Noncore funding	-13.07	-14.79	53	-16.60	-12.18	46	4.61	6.59	51	4.78	10.67	44	-4.27	5.59	44

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	4,883,019	4,525,233	4,185,261	3,893,703	3,055,997
Commit: Secured commercial real estate loans	711,789	604,395	359,727	392,803	337,900
Commit: Unsecured real estate loans	112,047	58,522	70,879	32,860	29,172
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	93,222	85,147	107,642	77,842	73,629
Commercial and similar letters of credit	15,792	8,178	5,701	7,604	9,225
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)	25,000	25,921	61,004	98,407	145,354
Purchased options contracts (interest rate)	225,000	125,921	61,004	98,407	145,354
Interest rate swaps	4,442,034	6,273,303	6,301,710	4,942,392	4,102,082
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)	13.63	22.78	19	12.92	22.01	17	12.73	23.52	14	12.11	24.05	13	10.07	24.03	10
Standby letters of credit	0.26	0.65	29	0.24	0.71	23	0.33	0.84	28	0.24	0.92	21	0.24	0.96	20
Commercial and similar letters of credit	0.04	0.02	82	0.02	0.02	72	0.02	0.02	68	0.02	0.02	68	0.03	0.03	66
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	13.10	46.30	43	18.35	48.62	48	19.54	68.47	49	15.98	65.81	47	14.48	75.35	46
Interest rate contracts	13.10	32.46	48	18.35	34.36	50	19.54	47.31	51	15.98	43.84	49	14.48	53.66	48
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)	0.07	1.41	24	0.07	2.18	21	0.19	2.47	33	0.31	2.16	42	0.48	2.60	50
Purchased options contracts (interest rate)	0.63	1.31	71	0.36	1.46	60	0.19	2.65	56	0.31	2.32	57	0.48	2.37	57
Interest rate swaps	12.40	20.49	50	17.92	20.83	57	19.17	28.86	60	15.37	26.74	55	13.52	25.60	53
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)	21.15	44.98	16	19.35	42.82	14	18.56	45.53	13	18.03	44.93	10	15.27	46.60	10

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	4,692,034	6,425,145	6,423,718	5,139,206	4,392,790
Interest rate contracts	4,692,034	6,425,145	6,423,718	5,139,206	4,392,790
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	25,000	25,921	61,004	98,407	145,354
Exchange-traded	0	0	0	0	0
Over-the-counter	25,000	25,921	61,004	98,407	145,354
Purchased options	225,000	125,921	61,004	98,407	145,354
Exchange-traded	0	0	0	0	0
Over-the-counter	225,000	125,921	61,004	98,407	145,354
Swaps	4,442,034	6,273,303	6,301,710	4,942,392	4,102,082
Held for trading	3,387,034	3,304,145	3,042,718	2,293,206	2,346,790
Interest rate contracts	3,387,034	3,304,145	3,042,718	2,293,206	2,346,790
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	1,305,000	3,121,000	3,381,000	2,846,000	2,046,000
Interest rate contracts	1,305,000	3,121,000	3,381,000	2,846,000	2,046,000
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)	4,667,034	6,399,224	6,362,714	5,040,798	4,247,436
One year or less	268,486	1,848,441	440,947	334,731	488,854
Over 1 year to 5 years	2,851,585	1,983,780	3,169,082	2,470,785	1,491,489
Over 5 years	1,546,963	2,567,003	2,752,685	2,235,282	2,267,093
Gross negative fair value (absolute value)	25,314	44,490	19,029	23,874	25,373
Gross positive fair value	59,019	123,830	43,686	29,615	27,627
Held for trading	55,759	123,345	43,686	26,210	25,277
Non-traded	3,260	485	0	3,405	2,350
Current credit exposure on risk-based capital derivative contracts	52,782	123,345	42,810	24,351	19,631
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	0.53	6.28	20	0.40	8.18	17	0.95	5.91	24	1.91	6.60	38	3.31	6.68	50
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	0.53	5.96	20	0.40	7.73	17	0.95	5.10	25	1.91	5.49	41	3.31	5.27	52
Purchased options	4.80	3.27	68	1.96	3.42	58	0.95	4.42	50	1.91	4.19	53	3.31	4.73	55
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	4.80	2.87	70	1.96	2.86	62	0.95	3.35	54	1.91	3.20	58	3.31	3.32	60
Swaps	94.67	74.26	72	97.64	68.76	84	98.10	69.75	84	96.17	70.34	76	93.38	68.94	74
Held for trading	72.19	40.42	63	51.43	43.53	48	47.37	44.16	48	44.62	46.31	47	53.42	46.32	46
Interest rate contracts	72.19	34.15	73	51.43	36.62	53	47.37	37.24	55	44.62	38.40	52	53.42	37.84	54
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	27.81	59.58	36	48.57	56.47	51	52.63	55.84	51	55.38	53.69	52	46.58	53.68	53
Interest rate contracts	27.81	56.71	39	48.57	53.82	54	52.63	52.22	54	55.38	50.60	54	46.58	51.23	55
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)	99.47	92.53	66	99.60	91.48	70	99.05	93.86	64	98.09	94.47	55	96.69	95.63	48
One year or less	5.72	27.56	27	28.77	32.05	53	6.86	32.17	29	6.51	32.51	27	11.13	31.96	34
Over 1 year to 5 years	60.78	27.01	90	30.88	27.06	58	49.33	30.45	78	48.08	31.16	81	33.95	31.85	52
Over 5 years	32.97	29.89	56	39.95	29.56	63	42.85	28.09	68	43.49	28.71	68	51.61	29.43	73
Gross negative fair value (absolute value)	0.54	0.98	32	0.69	1.55	36	0.30	0.83	30	0.46	0.72	32	0.58	0.69	37
Gross positive fair value	1.26	1.34	46	1.93	2.23	46	0.68	1.19	29	0.58	0.85	30	0.63	0.71	40
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.04	36	0.01	0.07	34	0.01	0.06	31	0.01	0.06	43	0.01	0.06	38
Gross positive fair value (X)	0.02	0.05	41	0.04	0.09	42	0.01	0.07	33	0.01	0.06	39	0.01	0.06	44
Held for trading (X)	0.02	0.04	60	0.04	0.07	55	0.01	0.06	48	0.01	0.05	51	0.01	0.05	54
Non-traded (X)	0	0.01	30	0	0.02	12	0	0.01	5	0	0.01	33	0	0.01	34
Current credit exposure (X)	0.02	0.04	47	0.04	0.06	50	0.01	0.05	40	0.01	0.04	47	0.01	0.04	43
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	0.22	0.46	47	0.52	0.85	49	0.18	0.73	41	0.11	0.53	47	0.09	0.53	49

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	257,323	108,671	109,931	144,795	152,953
Gross losses	71,250	69,602	17,541	67,084	81,193
Write-downs, transfers to loans held-for-sale	0	0	0	1,200	3,327
Recoveries	4,840	8,610	7,377	6,295	4,288
Net losses	66,410	60,992	10,164	60,789	76,905
Provision for loan and lease losses	-64,456	182,340	8,904	25,925	68,747
Adjustments	0	27,304	0	0	0
Ending balance	126,457	257,323	108,671	109,931	144,795
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	-0.18	-0.09	25	0.53	0.51	58	0.03	0.15	19	0.08	0.14	36	0.24	0.16	82
Provision for loan and lease losses / Average loans and leases	-0.28	-0.16	31	0.78	0.82	52	0.04	0.24	15	0.12	0.24	32	0.34	0.28	76
Provision for loan and lease losses / Net loan and lease losses	-97.06	-105.48	45	298.96	487.86	42	87.60	130.58	14	42.65	134.68	7	89.39	143.18	23
Allowance for loan and lease losses / Total loans and leases not held for sale	0.53	1.23	8	1.08	1.58	20	0.47	0.83	19	0.50	0.90	18	0.68	0.98	25
Allowance for loan and lease losses / Total loans and leases	0.53	1.20	9	1.08	1.55	21	0.47	0.81	19	0.50	0.89	18	0.68	0.96	27
Allowance for loan and lease losses / Net loans and leases losses (X)	1.90	21.39	1	4.22	11.58	23	10.69	8.03	75	1.81	7.54	9	1.88	8.39	10
Allowance for loan and lease losses / Nonaccrual assets	61.42	364.13	5	97.12	299.17	9	53.07	218.72	9	85.06	214.03	16	84.47	178.03	17
ALLL / 90+ days past due + nonaccrual loans and leases	13.50	287.08	1	31.07	244.34	2	14.76	151.73	3	31.58	160.51	5	75.73	136.22	26
Gross loan and lease losses / Average loans and leases	0.31	0.19	77	0.30	0.34	55	0.08	0.28	19	0.31	0.30	65	0.41	0.33	77
Recoveries / Average loans and leases	0.02	0.08	18	0.04	0.07	30	0.03	0.08	29	0.03	0.09	18	0.02	0.09	14
Net losses / Average loans and leases	0.29	0.11	91	0.26	0.27	62	0.05	0.21	21	0.28	0.22	74	0.38	0.24	84
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0.01	0	86	0.02	0	87
Recoveries / Prior year-end losses	6.95	34.67	9	49.09	33.98	77	11	36.22	9	7.75	41.30	4	15.82	33.49	17
Earnings coverage of net loan and lease losses (X)	5.80	39.72	16	7.08	22.91	33	40.62	24.40	80	7.26	21.75	26	6.15	19.67	20
Net Loan and Lease Losses By Type															
Real estate loans	0.06	0.02	80	0.08	0.04	74	0.02	0.01	62	0.03	0.02	70	0.04	0.02	70
Real estate loans secured by 1–4 family	0	-0.02	76	0	0.01	43	0	0.01	37	0.02	0.01	57	0.07	0.03	72
Revolving	-300	-0.07	0	-47.06	0.01	0	-85.14	0.02	0	-50.46	0.03	0	219.54	0.09	99
Closed-end	0	-0.01	78	0	0	52	0	0	45	0.02	0.01	69	0	0.02	42
Commercial real estate loans	0.12	0.04	84	0.13	0.07	80	0.03	0.01	73	0.04	0.01	78	0.03	0.01	66
Construction and land development	0	0	64	0.30	0	96	0.03	-0.01	87	0.03	-0.03	91	0.02	-0.02	81
1–4 family	0	0	57	0	0	59	0	0	55	0	-0.01	63	0	0	62
Other	0	0	64	0.30	0	97	0.03	-0.01	89	0.03	-0.02	91	0.02	-0.01	84
Multifamily	0.59	0.01	99	0.13	0	98	0	0	56	0	0	58	0	-0.01	60
Nonfarm nonresidential	0.04	0.05	61	0.13	0.11	71	0.04	0.02	71	0.06	0.02	79	0.05	0.03	68
Owner-occupied	-0.01	0.01	9	0.02	0.02	65	0	0.01	28	0.06	0.01	87	0.04	0.01	84
Other	0.04	0.04	69	0.11	0.08	75	0.04	0.01	85	0	0.01	53	0	0.01	59
Real estate loans secured by farmland		0			0.02		0	0.01	48	0	0	50	0	0.01	47
Commercial and industrial loans	1.18	0.17	97	1.05	0.47	85	0.17	0.37	35	1.31	0.31	95	2.12	0.39	93
Loans to individuals		0.71			1.13			1.17			1.16			1.25	
Credit card loans		1.84			2.92			3.11			2.92			2.92	
Agricultural loans	0	0.02	48	0	0.19	35	0	0.08	37		0.15			0.18	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.23	0.10	80	0	0.15	38	0.01	0.15	39	0.11	0.14	61	0	0.15	23

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	349,857	343,810	134,413	45,067	36,368
90+ days past due loans and leases	730,985	563,333	531,269	218,863	19,783
Nonaccrual loans and leases	205,885	264,953	204,788	129,243	171,406
Total past due and nonaccrual loans and leases	1,286,727	1,172,096	870,470	393,173	227,557
Restructured 30–89 days past due	19,330	14,031	12,795	1,946	84
Restructured 90+ days past due	11,053	7,468	5,105	1,002	514
Restructured nonaccrual	25,574	49,790	38,438	34,964	104,479
Total restructured loans and leases	55,957	71,289	56,338	37,912	105,077
30–89 days past due loans held for sale	0	0	910	674	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	20,500	0	0	0
Total past due and nonaccrual loans held for sale	0	20,500	910	674	0
Restructured loans and leases in compliance	52,876	41,243	57,516	5,929	25,387
Other real estate owned	2,275	3,052	3,897	8,432	9,880
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	1.47	0.32	96	1.44	0.39	94	0.58	0.43	77	0.20	0.44	22	0.17	0.47	13
90+ days past due loans and leases	3.08	0.10	98	2.36	0.12	97	2.29	0.15	98	0.99	0.17	93	0.09	0.20	54
Nonaccrual loans and leases	0.87	0.46	87	1.11	0.66	86	0.88	0.51	84	0.59	0.54	61	0.80	0.63	72
90+ days past due and nonaccrual loans and leases	3.94	0.62	98	3.47	0.85	96	3.17	0.71	96	1.58	0.75	90	0.89	0.88	60
30–89 days past due restructured	0.08	0.01	92	0.06	0.01	89	0.06	0.01	88	0.01	0.02	57	0	0.02	27
90+ days past due restructured	0.05	0	90	0.03	0.01	89	0.02	0.01	88	0	0.01	71	0	0.01	66
Nonaccrual restructured	0.11	0.10	58	0.21	0.13	75	0.17	0.14	64	0.16	0.16	53	0.49	0.20	89
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	88	0	0	86	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	0.09	0.01	93	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	1.47	0.32	95	1.44	0.40	94	0.58	0.43	77	0.20	0.44	22	0.17	0.47	13
90+ days past due assets	3.08	0.10	98	2.36	0.12	97	2.29	0.15	98	0.99	0.18	93	0.09	0.20	54
Nonaccrual assets	0.87	0.47	87	1.11	0.67	85	0.88	0.53	84	0.59	0.57	59	0.80	0.64	71
30+ days past due and nonaccrual assets	5.41	0.97	97	4.91	1.29	97	3.75	1.19	92	1.79	1.26	80	1.06	1.39	40
Percent of Total Assets															
90+ days past due and nonaccrual assets	2.62	0.36	98	2.37	0.52	97	2.24	0.44	97	1.08	0.48	91	0.63	0.54	68
90+ days past due and nonaccrual assets + other real estate owned	2.62	0.37	98	2.37	0.55	96	2.25	0.48	96	1.11	0.52	91	0.66	0.59	65
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.81	0.41	88	0.94	0.60	84	0.86	0.53	84	0.46	0.60	39	0.68	0.72	46
Allowance for loan and lease losses	230.45	62.64	95	128.53	66.66	88	261.43	115.41	90	133.31	118.28	66	143.15	129.01	66
Equity capital + allowance for loan and lease losses	9.21	3.60	93	10.21	4.97	89	9.20	4.28	92	4.83	4.79	54	6.54	5.78	61
Tier 1 capital + allowance for loan and lease losses	9.35	4.30	91	10.14	6.05	86	9.34	5.65	84	4.97	6.16	41	6.83	7.35	44
Loans and leases + other real estate owned	1.23	0.71	86	1.38	0.97	77	1.22	0.85	80	0.67	0.96	31	0.97	1.15	37

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	2.11	0.26	96	1.82	0.39	96	0.84	0.38	89	0.27	0.42	36	0.23	0.44	26
	90+ days past due	4.70	0.12	98	3.82	0.16	96	3.61	0.16	97	1.56	0.22	92	0.14	0.26	66
	Nonaccrual	0.66	0.52	71	1.11	0.76	79	0.65	0.46	72	0.55	0.57	58	0.38	0.69	31
Commercial and industrial	30–89 days past due	0.51	0.24	82	0.89	0.23	93	0.26	0.31	53	0.16	0.30	35	0.12	0.32	27
	90+ days past due	0	0.04	18	0	0.03	16	0	0.05	14	0	0.05	11	0	0.05	11
	Nonaccrual	2.27	0.57	93	2.03	0.75	93	2.18	0.83	91	1.14	0.76	74	3.06	0.93	95
Individuals	30–89 days past due	0	0.63	6	0	0.83	4	0	0.83	5	0	0.84	5	0.08	0.97	10
	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	47.27	0.17	99	49.58	0.28	98	0.31	0.17	73	2.05	0.23	95	4.49	0.24	96
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	0.07	30	0	0.17	28	0	0.24	26		0.17			0.17	
	90+ days past due	0	0	42	0	0	44	0	0	42		0			0	
	Nonaccrual	0	0.70	27	0	0.49	24	0	0.67	22		0.75			0.96	
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	0.78	0.18	88	0	0.20	14	0.01	0.17	35	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	0.21	0.09	81	0.08	0.15	59	0.40	0.13	86	0.16	0.14	69	0.36	0.10	87

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	3.72	0.46	96	2.86	0.65	94	2.14	0.67	91	0.69	0.71	59	0.68	0.74	49
	90+ days past due	8.72	0.24	98	8.85	0.33	96	9.36	0.31	97	4.42	0.46	93	0.42	0.49	72
	Nonaccrual	0.32	0.71	23	0.42	0.89	27	0.33	0.73	24	0.13	0.86	7	0.24	0.97	14
Revolving	30–89 days past due	0	0.28	9	0	0.48	5	0	0.45	5	0	0.50	5	0	0.61	3
	90+ days past due	0	0.02	35	0	0.03	30	0	0.05	24	0	0.05	25	0	0.07	22
	Nonaccrual	0	1.18	6	0	1.13	5	0	1	5	0	1.17	4	22.46	1.17	98
Closed-end	30–89 days past due	3.72	0.49	96	2.86	0.65	96	2.14	0.70	90	0.69	0.75	55	0.68	0.79	45
	90+ days past due	8.72	0.26	98	8.85	0.38	96	9.36	0.35	97	4.42	0.53	91	0.42	0.57	71
	Nonaccrual	0.32	0.67	26	0.42	0.87	29	0.33	0.70	28	0.13	0.84	11	0.23	0.96	17
Junior lien	30–89 days past due	0	0.01	23	0	0.02	24	0	0.02	21	0	0.03	9	0	0.03	18
	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	6	0	0.04	8	0	0.06	6	0	0.07	8
Commercial real estate	30–89 days past due	0.24	0.15	75	1.02	0.26	93	0.02	0.18	14	0.04	0.17	17	0	0.18	14
	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	1.06	0.38	91	1.63	0.62	92	0.85	0.23	93	0.79	0.28	96	0.45	0.34	71
Construction and development	30–89 days past due	0.12	0.17	66	4.86	0.28	98	0.14	0.28	52	0.32	0.21	70	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	4.65	0.20	97	3.63	0.41	93	1.26	0.20	91	3.49	0.19	98	0.24	0.24	61
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	27	0	0.02	30	0	0.02	28	0	0.03	28
Other	30–89 days past due	0.12	0.13	74	4.86	0.22	98	0.14	0.20	66	0.32	0.13	80	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	4.65	0.16	98	3.63	0.35	93	1.26	0.17	92	3.49	0.15	98	0.24	0.18	69
Multifamily	30–89 days past due	1.62	0.07	99	1.12	0.09	96	0	0.08	19	0	0.10	18	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	0.82	0.17	86	1.37	0.11	97	0.29	0.05	92	1.06	0.08	98	0	0.10	16
Nonfarm non-residential	30–89 days past due	0	0.13	6	0.88	0.23	90	0.02	0.14	16	0.05	0.17	19	0	0.17	14
	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	1	0.45	85	1.64	0.80	85	1.01	0.28	96	0.56	0.30	76	0.69	0.38	80
Owner Occupied	30–89 days past due	0	0.04	10	0.19	0.07	87	0.02	0.07	24	0.03	0.09	25	0	0.07	19
	90+ days past due	0	0	37	0	0	33	0	0.01	26	0	0.01	25	0	0.02	23
	Nonaccrual	0.34	0.17	81	0.35	0.27	63	0.41	0.16	86	0.31	0.17	76	0.48	0.21	85
Other	30–89 days past due	0	0.08	14	0.69	0.14	91	0	0.07	23	0.02	0.07	37	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	0.66	0.23	86	1.29	0.44	88	0.60	0.10	94	0.25	0.13	78	0.21	0.14	67
Farmland	30–89 days past due		0.10			0.11		0	0.23	23	0	0.25	23	0	0.27	22
	90+ days past due		0			0		0	0.01	42	0	0.01	42	0	0.06	38
	Nonaccrual		0.69			1.13		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	708,359	1,018,449	1,084,871	1,221,138	1,499,295
Retained earnings	2,365,378	2,066,194	1,927,735	1,697,822	1,471,781
Accumulated other comprehensive income (AOCI)	-15,940	-49,152	-31,827	4,873	54,986
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	3,057,797	3,035,491	2,980,779	2,923,833	3,026,062
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	82,653	79,147	79,667	79,658	79,007
Accumulated other comprehensive income-related adjustments	-15,940	-49,152	-31,827	4,873	54,986
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,991,084	3,005,496	2,932,939	2,839,302	2,892,069
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,991,084	3,005,496	2,932,939	2,839,302	2,892,069
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	2,991,084	3,005,496	2,932,939	2,839,302	2,892,069
Tier 2 Capital					
Tier 2 capital instruments and related surplus	300,000	300,000	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	99,980	197,308	111,324	113,162	147,301
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					1,634
Tier 2 capital before deductions	399,980	497,308	111,324	113,162	148,935
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	399,980	497,308	111,324	113,162	148,935
Exited advanced approach tier 2 capital					
Total capital	3,391,064	3,502,804	3,044,263	2,952,464	3,041,004
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	35,831,521	35,409,018	33,028,673	31,672,783	29,827,619
Less: Deductions from common equity tier 1 capital	82,653	79,147	79,667	79,658	79,007
Less: Other deductions	0	506,130	0	0	0
Total assets for leverage ratio	35,748,868	34,823,741	32,949,006	31,593,125	29,748,612
Total risk-weighted assets	23,735,890	23,900,707	23,808,169	22,579,881	22,064,512
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	12.60	12.37	61	12.57	12.35	59	12.32	12.11	57	12.57	12.09	68	13.11	12.16	75
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	12.60	13.11	46	12.57	13.08	50	12.32	12.78	49	12.57	12.85	55	13.11	12.95	61
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	14.29	14.91	47	14.66	15.23	48	12.79	14.36	25	13.08	14.45	31	13.78	14.63	40
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	8.37	8.98	32	8.63	9.13	39	8.90	9.76	30	8.99	9.71	26	9.72	9.53	56
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	0		
Life insurance assets	309,477	294,629	282,151	263,340	252,462	5.04	29.09

	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	9.93	12	38	9.03	11.03	41	9.28	11.51	43	8.93	10.22	44	8.31	9.84	45
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	201,359	206,195	211,641	266,532	194,368
Real estate loans	166,676	179,007	185,706	224,920	170,803
Commercial and industrial loans	34,683	27,188	25,935	41,612	23,565
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	10,000	10,000	10,000	10,000	10,000
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	211,359	216,195	221,641	276,532	204,368
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28
Cost: Interest-bearing deposits		0.14			0.42			1.19			0.97			0.51	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53		16.50	2.12	92
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-2.35	6.83	48	-2.57	-2.40	59	-20.59	22.48	12	37.13	7.24	83	58.10	21.19	84
Total selected assets	-2.24	9.48	43	-2.46	2.04	45	-19.85	12.40	17	35.31	3.24	86	53.73	21.86	83
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	325,014	15,935	323,080	441,000	138,787	1939.62	202.46
Dividends	312,000	0	305,000	420,000	120,000		264.91
Interest	0	0	0	0	0		
Management and service fees	13,014	15,935	18,080	21,000	18,787	-18.33	-40.73
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	325,014	15,935	323,080	441,000	138,787	1939.62	202.46
Securities gains (losses)	0	0	0	0	0		
Other operating income	4,958	4,214	3,592	3,496	3,554	17.66	16.03
Total operating income	329,972	20,149	326,672	444,496	142,341	1537.66	195.33
Operating Expenses							
Personnel expenses	26,723	24,855	28,258	28,471	27,026	7.52	-1.52
Interest expense	36,143	29,041	20,200	20,165	20,132	24.46	79.82
Other expenses	3,751	3,723	4,407	5,586	5,027	0.75	-16.03
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	66,617	57,619	52,865	54,222	52,185	15.62	28.85
Income (loss) before taxes	260,825	-33,648	276,497	387,469	90,156		334.51
Applicable income taxes (credit)	-10,487	-6,767	-5,876	-7,461	-4,867		
Extraordinary items					0		
Income before undistributed income of subsidiaries	271,312	-26,881	282,373	394,930	95,023		296.85
Equity in undistributed income of subsidiaries	143,672	224,734	30,723	-70,064	519,250	-36.07	-8.71
Bank subsidiaries	143,672	224,734	30,723	-70,064	519,250	-36.07	-8.71
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	414,984	197,853	313,096	324,866	614,273	109.74	83.83
Memoranda							
Bank net income	455,672	224,734	335,723	349,936	639,250	102.76	87.62
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	3,465,136	91.93	3,289,217	88.46	3,110,643	91.16	3,111,732	3,245,203	5.35	30.54
Common and preferred stock	3,465,136	91.93	3,288,252	88.44	3,104,660	90.99	3,110,638	3,239,717	5.38	30.63
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	965	0.03	5,983	0.18	1,094	5,486	-100.00	-100.00
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				
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	120,777	3.20	104,274	2.80	60,572	1.78	60,519	63,543	15.83	54.26
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	164,211	4.36	289,760	7.79	204,588	6	143,842	131,695	-43.33	87.21
Cash and due from unrelated depository institution	1	0	1	0	1	0	1	1	0.00	0.00
Premises, furnishings, fixtures and equipment	1,706	0.05	2,129	0.06	2,542	0.07	466	714	-19.87	138.27
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	17,559	0.47	32,778	0.88	33,929	0.99	35,847	11,718	-46.43	-10.02
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	3,769,390	100.00	3,718,159	100.00	3,412,275	100.00	3,352,407	3,452,874	1.38	32.70
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	313	0.01	294	0.01	0	0	-100.00	
Borrowings with maturity over 1 year	396,600	10.52	397,625	10.69	397,202	11.64	394,390	393,725	-0.26	0.89
Subordinated notes and debentures	300,000	7.96	300,000	8.07	0	0	0	0	0.00	
Other liabilities	34,437	0.91	37,209	1	34,000	1	34,184	33,087	-7.45	18.31
Balance due to subsidiaries and related institutions	592	0.02	0	0	0	0	0	0		
Total liabilities	731,629	19.41	735,147	19.77	431,496	12.65	428,574	426,812	-0.48	73.29
Equity Capital	3,037,761	80.59	2,983,012	80.23	2,980,779	87.35	2,923,833	3,026,062	1.84	25.61
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	856	0.02	931	0.03	951	0.03	991	1,068	-8.06	-17.85
Common surplus	707,503	18.77	1,017,518	27.37	1,083,920	31.77	1,220,147	1,498,227	-30.47	-50.40
Retained earnings	2,345,342	62.22	2,013,715	54.16	1,927,735	56.49	1,697,822	1,471,781	16.47	146.96
Accumulated other comprehensive income	-15,940	-0.42	-49,152	-1.32	-31,827	-0.93	4,873	54,986		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	3,769,390	100.00	3,718,159	100.00	3,412,275	100.00	3,352,407	3,452,874	1.38	32.70
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	592	0.02	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	13.29	11.94	67	6.90	7.29	42	10.63	9.68	65	10.57	10.40	52	23.37	7.61	99
Bank net income / Average equity investment in banks	13.33	11.80	67	7.32	7.45	44	10.89	10.51	59	10.85	11.19	54	22.38	8.74	95
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	109.80	96.79	88	113.59	88.16	89	107.23	82.22	77	107.72	82.56	81	104.07	80.64	63
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	24.08	16.81	77	24.64	20.06	72	14.48	20.43	59	14.66	20.88	54	14.10	19.94	56
Total debt / Equity capital	22.93	11.71	81	23.40	14.41	78	13.34	14.31	66	13.49	14.69	64	13.01	13.95	64
Total debt + notes payable to subs that issued TPS / Equity capital	22.93	13.63	80	23.40	16.67	76	13.34	16.36	62	13.49	17.10	56	13.01	16.10	59
Total debt + Loans guaranteed for affiliate / Equity capital	22.93	11.77	81	23.40	14.68	78	13.34	14.56	65	13.49	15.14	63	13.01	14.35	63
Total debt / Equity capital – excess over fair value	22.93	11.81	80	23.40	14.52	77	13.34	14.51	66	13.49	14.81	64	13.01	14.10	64
Long-term debt / Equity capital	22.93	10.95	83	23.39	13.56	79	13.33	13.04	66	13.49	13.37	68	13.01	12.69	65
Short-term debt / Equity capital	0	0.57	38	0.01	0.77	76	0.01	1.02	74	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital	0.02	0.06	86	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	84.44	39.86	84	77.32	34.67	87	52.08	28.44	73	37.46	28.63	62	62.71	26.93	80
Double Leverage															
Equity investment in subs / Equity capital	114.07	103.22	90	110.23	102.81	87	104.16	103.22	57	106.39	103.10	71	107.06	102.10	75
Total investment in subs / Equity capital	114.07	108.40	80	110.26	110.16	73	104.36	111.07	43	106.43	112.48	54	107.24	111.30	55
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)	1.03	0.29	86	1.54	0.47	87	0.40	0.36	56	0.58	0.35	66	0.35	0.52	51
Equity investment in subs – equity cap / Net income-div (X)	1.29	1.05	70	2.78	1.82	77	0.54	1.22	34	0.80	1.22	45	0.41	2.64	12
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	235.80	152.85	82	28.77	136.59	3	257.08	177.68	79	327.20	162.34	92	114.53	141.81	39
Cash from ops + noncash items + op expense / Op expense + dividend	251.80	154.48	85	52.91	147.24	7	268.10	190.27	79	327.30	174.91	89	133.07	148.20	49
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	26.27	98.54	10	169.49	134.08	75	156.92	116.34	80	121.87	103.19	72	143.19	92.33	78
Pretax operating income + interest expense / Interest expense	821.65	1,835.33	33	-15.86	2,016.32	2	1,468.80	1,968.54	55	2,021.49	2,898.75	72	547.82	1,909.25	41
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	821.65	1,770.77	34	-15.86	1,539.23	2	1,468.80	1,632.83	58	2,021.49	1,369.37	73	547.82	1,547.94	37
Dividends + interest from subsidiaries / Interest expense + dividends	261.09	174.12	76	0	150.43	0	295.01	210.80	78	381.51	188.90	91	106.85	172.51	30
Fees + other income from subsidiaries / Salary + other expenses	42.71	11.92	83	55.76	13.95	84	55.35	16.52	81	61.66	16.08	85	58.61	16.39	83
Net income / Current part of long-term debt + preferred dividends (X)	700.99	47.61	95		35.64			57.11			33.93			24.63	
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.89	3.44	58	7.50	3.85	76	6.05	2.64	76	4.17	2.61	63	3.17	3.24	54
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	30.72	66.37	20		81.10		29.46	57.84	26	22.77	57.26	12	97	68.72	76
Dividends declared / Net income	20.09	28.27	32	44.51	42.29	55	26.57	33.08	34	27.68	27.33	41	15.01	31.29	21
Net income – dividends / Average equity	10.62	8.62	74	3.83	4.14	45	7.80	6.46	68	7.65	7.33	52	19.86	5.03	99
Percent of Dividends Paid															
Dividends from bank subsidiaries	374.29	155.92	88	0	132.17	7	366.65	178.13	87	467.07	157.73	97	130.19	130.71	55
Dividends from nonbank subsidiaries	0	4.90	22	0	3.41	23	0	7.53	19	0	7.13	23	0	12.57	21
Dividends from subsidiary holding companies	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries	374.29	203.53	85	0	174.85	2	366.65	260.40	76	467.07	215.26	92	130.19	196.35	38
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	68.47	45.96	69	0	60.28	4	90.85	66.55	75	120.02	60.71	92	18.77	59	16
Interest income from bank subsidiaries	0	0.11	24	0	0.36	20	0	0.54	18	0	0.52	18	0	0.76	17
Management and service fees from bank subsidiaries	2.86	0.88	84	7.09	1.47	85	5.39	1.55	83	6	1.88	83	2.94	2.98	74
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	71.33	51.33	70	7.09	62.88	8	96.23	69.36	75	126.02	63.43	91	21.71	62.82	19
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	94.55	74.16	46	0	69.76	8	93.37	67.32	50	94.49	65.18	57	84.30	59.17	50
Interest income from bank subsidiaries	0	0.23	23	0	0.63	20	0	0.80	18	0	0.92	18	0	0.94	17
Management and service fees from bank subsidiaries	3.94	1.44	83	79.09	1.87	99	5.53	1.81	83	4.72	2.01	82	13.20	2.17	90
Other income from bank subsidiaries	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries	98.50	83.13	52	79.09	82.20	24	98.90	78.80	59	99.21	74.20	59	97.50	69.23	60
Dividends from nonbank subsidiaries	0	3.07	21	0	1.95	23	0	2.65	19	0	2.57	23	0	2.65	23
Interest income from nonbank subsidiaries	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries	0	4.67	14	0	4.70	16	0	7.29	11	0	7.64	14	0	9.99	11
Dividends from subsidiary holding companies	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt		158.10		0	135.13	12	0	83.37	12		87.87			83.68	
Loans and advances from subsidiaries / Total debt	0	26.38	13	0	27.08	12	0	28.33	11	0	26.53	12	0	39.18	14