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

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BHC Name NORTHWEST BANCSHARES INC

City/State COLUMBUS, OH

Bank Holding Company Information

Federal Reserve District: 4
Consolidated Assets ($000): 14,619,494
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:

NORTHWEST BANCSHARES INC
3 EASTON OVAL SUITE 500

COLUMBUS, OH 43219

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Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets ($000)	14,797,796	13,184,929	10,486,870	9,623,334	9,621,440
Net income ($000)	154,323	74,854	110,432	105,491	94,467
Number of BHCs in peer group	130	128	125	154	148

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.82	2.60	65	3.22	2.77	79	3.59	3.01	78	3.66	3.33	73	3.61	3.29	74
+ Non-interest income	0.97	1.04	54	1	1.21	47	0.95	1.32	39	0.94	0.90	59	1.12	0.93	70
– Overhead expense	2.50	2.17	77	2.86	2.57	71	2.97	2.69	68	2.98	2.58	72	3.08	2.60	76
– Provision for credit losses	-0.08	-0.09	45	0.64	0.51	71	0.22	0.15	72	0.21	0.12	80	0.21	0.11	83
+ Securities gains (losses)	0	0.01	7	0	0.02	40	0	0.01	51	0	0	67	0.01	0.01	67
+ Other tax equivalent adjustments	0	0	83	0	0	48	0	0	8	0	0	45	0	0	42
= Pretax net operating income (tax equivalent)	1.38	1.66	29	0.72	1.04	20	1.36	1.56	31	1.41	1.55	36	1.45	1.55	38
Net operating income	1.04	1.26	27	0.57	0.81	23	1.05	1.19	30	1.10	1.22	36	0.98	0.95	55
Net income	1.04	1.26	27	0.57	0.82	23	1.05	1.19	30	1.10	1.22	36	0.98	0.95	55
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.41			1.11	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.35	3.06	68	3.97	3.55	75	4.58	4.41	64	4.43	4.38	52	4.28	4.06	65
Interest expense	0.21	0.25	49	0.36	0.52	30	0.60	1.08	16	0.42	0.81	13	0.32	0.54	17
Net interest income (tax equivalent)	3.15	2.80	73	3.61	3.01	83	3.98	3.33	75	4.01	3.58	78	3.96	3.54	79
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.20	0.11	75	0.27	0.27	62	0.23	0.21	63	0.28	0.09	87	0.31	0.10	89
Earnings coverage of net loan and lease losses (X)	9.32	39.72	26	6.51	22.91	30	8.22	24.40	33	7.04	29.27	26	6.51	0.97	31
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.02	1.23	30	1.28	1.58	32	0.66	0.83	35	0.68	0.94	22	0.73	0.95	26
Allowance for loan and lease losses / Total loans and leases	1.02	1.20	34	1.27	1.55	34	0.66	0.81	37	0.68	0.93	23	0.73	0.94	27
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.59	0.49	94	1	0.71	78	0.79	0.57	75	0.93	0.57	80	0.90	0.57	81
30–89 days past due loans and leases / Total loans and leases	0.54	0.32	81	0.64	0.39	80	0.72	0.43	80	0.80	0.32	90	0.86	0.32	93
Liquidity and Funding															
Net noncore funding dependence	-7.95	-2.33	33	-3.16	3.20	33	2.71	14.45	19	2.75	13.54	20	1.02	13.97	12
Net short-term noncore funding dependence	-8.77	-7.71	41	-4.07	-4.76	47	1.69	3.38	36	2.05	8.57	24	0.49	9.65	16
Net loans and leases / Total assets	67.83	58.67	74	74.89	61.58	86	82.43	63.77	95	82.63	73.30	87	82.08	72.64	85
Capitalization															
Tier 1 leverage ratio	10.35	8.98	81	10.14	9.13	79	11.91	9.76	91	11.90	10.37	81	11.68	10.04	84
Holding company equity capital / Total assets	10.83	10.71	54	11.01	11.16	46	12.72	12.43	55	12.96	11.21	76	12.79	10.84	81
Total equity capital (including minority interest) / Total assets	10.83	10.82	53	11.01	11.29	44	12.72	12.57	53	12.96	11.30	75	12.79	10.89	80
Common equity tier 1 capital / Total risk-weighted assets	13.69	12.42	74	12.89	12.38	64	13.58	12.17	78	13.65	12.37	74	13.54	11.90	76
Net loans and leases / Equity capital (X)	6.26	5.53	65	6.80	5.58	75	6.48	5.21	76	6.38	6.70	43	6.42	6.82	40
Cash dividends / Net income	64.98	28.27	96	124.42	42.30	95	68.98	33.12	94	66.28	24.05	94	69.03	32.32	90
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			35.12			19.39	
Growth Rates															
Assets	4.62	10.50	26	31.35	16.68	84	9.59	9.26	64	2.83	9.35	23	-2.67	9.89	5
Equity capital	2.92	7.46	34	13.70	6.99	82	7.61	10.49	49	4.13	12.50	18	3.17	13.71	13
Net loans and leases	-5.24	3.36	19	19.34	9.07	82	9.33	9.10	65	3.52	10.51	22	1.19	12.54	8
Noncore funding	-18.73	-14.79	41	-11.07	-12.18	51	15.89	6.59	72	55	6.76	91	-59.82	-3.35	3
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	0.03	45	0	0.02	46
Long-term debt / Equity capital	7.80	10.95	51	8.02	13.56	48	0	13.04	13	0	3.76	28	0	4.39	27
Equity investment in subsidiaries / Equity capital	107.40	103.22	77	104.71	102.81	65	97.15	103.22	16	96.31	104.10	18	99.43	105.17	26
Cash from ops + noncash items + op expense / Op expense + dividends	2.71	154.48	3	7.11	147.24	2	1.32	190.27	4	3.21	123.74	6	4.85	100.80	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	414,395	440,339	409,769	368,444	352,851	-5.89	21.07
Income from lease financing receivables	0	0	0	0	0		
Fully taxable income on loans and leases	413,487	439,301	409,179	368,031	352,459	-5.88	20.95
Tax-exempt income on loans and leases	908	1,038	590	413	392	-12.52	114.66
Estimated tax benefit on income on loans and leases	714	1,012	642	448	532	-29.41	191.91
Income on loans and leases (tax equivalent)	415,109	441,351	410,411	368,892	353,383	-5.95	21.19
Investment interest income (tax equivalent)	28,480	23,434	21,781	19,056	19,677	21.53	76.81
Interest on balances due from depository institutions	1,194	719	600	835	1,499	66.06	119.89
Interest income on other earning assets	446	1,015	1,109	490	434	-56.06	-70.75
Total interest income (tax equivalent)	445,229	466,519	433,901	389,273	374,993	-4.56	23.44
Interest on time deposits of $250K or more	1,431	3,521	3,069	2,319	1,430	-59.36	
Interest on time deposits < $250K	11,021	19,382	24,010	16,255	13,335	-43.14	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	6,670	12,992	22,137	12,411	8,291	-48.66	-8.64
Interest on other borrowings and trading liabilities	3,144	4,881	7,698	6,155	5,015	-35.59	-78.81
Interest on subordinated debt and mandatory convertible securities	4,980	1,561	0	0	0	219.03	
Total interest expense	27,246	42,337	56,914	37,140	28,071	-35.64	-28.86
Net interest income (tax equivalent)	417,983	424,182	376,987	352,133	346,922	-1.46	29.65
Non-interest income	143,466	131,722	99,441	90,817	107,658	8.92	74.35
Adjusted operating income (tax equivalent)	561,449	555,904	476,428	442,950	454,580	1.00	38.74
Overhead expense	369,363	376,618	311,148	287,244	296,788	-1.93	15.92
Provision for credit losses	-11,883	83,975	22,659	20,332	19,751		
Securities gains (losses)	-176	235	50	157	1,148		
Other tax equivalent adjustments	1	0	-1	0	0		
Pretax net operating income (tax equivalent)	203,794	95,546	142,670	135,531	139,189	113.29	178.64
Applicable income taxes	46,801	17,672	30,679	28,422	41,444	164.83	116.19
Tax equivalent adjustments	2,670	3,020	1,559	1,618	3,278	-11.59	46.38
Applicable income taxes (tax equivalent)	49,471	20,692	32,238	30,040	44,722	139.08	110.77
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	154,323	74,854	110,432	105,491	94,467	106.17	210.72
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	154,323	74,854	110,432	105,491	94,467	106.17	210.72
Memoranda							
Net income - holding company and noncontrolling (minority) interest	154,323	74,854	110,432	105,491	94,467	106.17	210.72
Investment securities income (tax equivalent)	28,480	23,434	21,781	19,056	19,677	21.53	76.81
US Treasury and agency securities (excluding mortgage-backed securities)	2,577	1,943	3,253	2,933	3,166	32.63	-9.93
Mortgage-backed securities	21,463	17,416	16,670	13,781	11,343	23.24	151.32
All other securities	4,440	4,075	1,858	2,342	5,168	8.95	-5.66
Cash dividends declared	100,274	93,132	76,173	69,922	65,212	7.67	66.69
Common	100,274	93,132	76,173	69,922	65,212	7.67	66.69
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 # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.01	2.85	62	3.54	3.27	70	4.14	4	64	4.05	4.08	50	3.90	3.78	59
Less: Interest expense	0.18	0.23	48	0.32	0.48	29	0.54	0.98	17	0.39	0.75	12	0.29	0.50	15
Equals: Net interest income (tax equivalent)	2.82	2.60	65	3.22	2.77	79	3.59	3.01	78	3.66	3.33	73	3.61	3.29	74
Plus: Non-interest income	0.97	1.04	54	1	1.21	47	0.95	1.32	39	0.94	0.90	59	1.12	0.93	70
Equals: adjusted operating income (tax equivalent)	3.79	3.70	63	4.22	4.04	65	4.54	4.41	60	4.60	4.27	67	4.72	4.26	71
Less: Overhead expense	2.50	2.17	77	2.86	2.57	71	2.97	2.69	68	2.98	2.58	72	3.08	2.60	76
Less: Provision for credit losses	-0.08	-0.09	45	0.64	0.51	71	0.22	0.15	72	0.21	0.12	80	0.21	0.11	83
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	49	0	0	46
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	6	0	0.02	40	0	0.01	51	0	0	67	0.01	0.01	67
Plus: other tax equivalent adjustments	0	0	83	0	0	48	0	0	8	0	0	45	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.38	1.66	29	0.72	1.04	20	1.36	1.56	31	1.41	1.55	36	1.45	1.55	38
Less: Applicable income taxes (tax equivalent)	0.33	0.38	36	0.16	0.23	27	0.31	0.36	35	0.31	0.32	45	0.46	0.59	26
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	46	0	0	47
Equals: Net operating income	1.04	1.26	27	0.57	0.81	23	1.05	1.19	30	1.10	1.22	36	0.98	0.95	55
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Equals: Net income	1.04	1.26	27	0.57	0.82	23	1.05	1.19	30	1.10	1.22	36	0.98	0.95	55
Memo: Net income (last four quarters)	1.04	1.26	27	0.57	0.82	23	1.05	1.19	30	1.10	1.22	36	0.98	0.95	55
Net income–BHC and noncontrolling (minority) interest	1.04	1.27	25	0.57	0.83	23	1.05	1.20	30	1.10	1.22	36	0.98	0.95	55
Margin Analysis															
Average earning assets / Average assets	89.81	93.08	11	89.23	92.32	14	90.39	91.05	40	91.28	93.23	27	91.08	93.19	24
Average interest-bearing funds / Average assets	63.61	61.99	64	64.46	64.06	56	66.36	65.57	51	66.76	70.70	33	68.59	70.06	46
Interest income (tax equivalent) / Average earning assets	3.35	3.06	68	3.97	3.55	75	4.58	4.41	64	4.43	4.38	52	4.28	4.06	65
Interest expense / Average earning assets	0.21	0.25	49	0.36	0.52	30	0.60	1.08	16	0.42	0.81	13	0.32	0.54	17
Net interest income (tax equivalent) / Average earning assets	3.15	2.80	73	3.61	3.01	83	3.98	3.33	75	4.01	3.58	78	3.96	3.54	79
Yield or Cost															
Total loans and leases (tax equivalent)	4.03	4.01	56	4.34	4.27	58	4.77	5.09	33	4.65	4.85	36	4.58	4.52	57
Interest-bearing bank balances	0.13	0.14	44	0.16	0.27	20	2.14	2.04	50	1.72	1.88	40	0.92	1.13	28
Federal funds sold and reverse repos		0.25			0.68			2.44		0	1.50	9	0	0.83	9
Trading assets		0.45			0.60			0.99			0.70			0.48	
Total earning assets	3.33	3.04	68	3.94	3.51	76	4.56	4.36	65	4.41	4.33	55	4.24	3.98	75
Investment securities (tax equivalent)	1.39	1.77	23	2.16	2.25	41	2.58	2.76	36	2.31	2.69	23	2.15	2.61	23
US Treasury and agency securities (excluding mortgage-backed securities)	1.04	1.14	43	1.56	1.75	39	2.04	2.32	36	1.46	2.20	13	1.27	1.66	23
Mortgage-backed securities	1.17	1.57	14	1.73	2.05	22	2.54	2.61	43	2.31	2.44	35	1.96	2.19	23
All other securities	3.81	2.81	82	4.18	3.24	83	5.58	4.06	85	6.90	3.74	94	6.39	3.85	93
Interest-bearing deposits	0.17	0.21	47	0.36	0.53	32	0.70	1.10	22	0.49	0.85	18	0.36	0.52	30
Time deposits of $250K or more	0.99	0.66	81	2.08	1.42	90	2.07	1.96	56	1.66	1.57	52			
Time deposits < $250K	0.83	0.62	75	1.31	1.36	46	1.72	1.82	38	1.28	1.42	29			
Other domestic deposits	0.09	0.15	35	0.20	0.36	21	0.44	0.93	12	0.26	0.64	10			
Foreign deposits		0.14			0.42			1.19			1.85			0.84	
Federal funds purchased and repos	0.19	0.17	72	0.25	0.62	18	0.24	1.86	9	0.20	1.03	18	0.18	0.68	20
Other borrowed funds and trading liabilities	0.10	1.27	13	0.62	1.50	13	2.29	2.38	43	2.31	2.10	75	1.15	1.48	27
All interest-bearing funds	0.29	0.37	44	0.50	0.74	26	0.82	1.49	14	0.58	1.06	12	0.43	0.71	16

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	143,466	131,722	99,441	90,817	107,658
Fiduciary activities income	12,304	9,208	7,460	7,416	7,157
Service charges on deposit accounts - domestic	24,832	24,923	21,817	20,042	19,597
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	15,137	11,046	9,473	8,430	10,179
Insurance activities revenue	4,302	9,799	8,929	9,531	9,741
Venture capital revenue	0	0	0	0	0
Net servicing fees	5,477	5,595	1,680	717	1,635
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	42,767	21,097	3,312	-398	16,982
Other non-interest income	38,647	50,054	46,770	45,079	42,367
Total overhead expenses	369,363	376,618	311,148	287,244	296,788
Personnel expense	217,548	206,734	177,901	162,918	161,085
Net occupancy expense	36,486	35,742	33,661	33,298	34,592
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	5,553	6,856	6,543	5,848	6,764
Other operating expenses	109,776	127,286	93,043	85,180	94,347
Fee income on mutual funds and annuities	3,265	2,722	2,460	2,431	2,482
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,332	2,419	2,209	2,128	2,106
Average personnel expense per employee	93.29	85.46	80.53	76.56	76.49
Average assets per employee	6,345.54	5,450.57	4,747.34	4,522.24	4,568.58

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	2.28	2.17	53	2.07	2.02	57	2.47	2.72	50	2.68	1.69	70	2.31	1.89	63
Overhead expenses / Net Interest Income + non-interest income	66.10	59.28	77	68.12	62.28	76	65.52	61.29	70	65.09	61.22	68	65.76	62.21	69
Percent of Average Assets															
Total overhead expense	2.50	2.17	77	2.86	2.57	71	2.97	2.69	68	2.98	2.58	72	3.08	2.60	76
Personnel expense	1.47	1.21	79	1.57	1.30	77	1.70	1.41	79	1.69	1.46	70	1.67	1.47	69
Net occupancy expense	0.25	0.23	58	0.27	0.26	57	0.32	0.28	67	0.35	0.31	65	0.36	0.32	65
Other operating expenses	0.78	0.72	69	1.02	0.94	72	0.95	0.97	61	0.95	0.79	75	1.05	0.79	81
Overhead less non-interest income	1.53	1.10	85	1.86	1.25	85	2.02	1.32	89	2.04	1.65	81	1.97	1.65	78
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	65.79	58.83	78	67.75	61.82	77	65.31	60.64	72	64.85	60.51	69	65.29	61.01	73
Personnel expense	38.75	32.93	79	37.19	32.36	77	37.34	32.39	81	36.78	34.42	69	35.44	34.72	55
Net occupancy expense	6.50	6.23	54	6.43	6.58	48	7.07	6.52	63	7.52	7.33	53	7.61	7.51	53
Other operating expenses	20.54	19.18	60	24.13	22.28	72	20.90	21.20	58	20.55	18.28	73	22.24	18.30	81
Total non-interest income	25.55	27.67	48	23.70	28.83	41	20.87	29.23	35	20.50	20.30	54	23.68	21.24	65
Fiduciary activities income	2.19	2.20	55	1.66	2.09	51	1.57	1.97	52	1.67	1.95	57	1.57	1.95	57
Service charges on domestic deposit accounts	4.42	3.27	70	4.48	3.27	70	4.58	3.88	63	4.52	3.58	65	4.31	3.83	63
Trading revenue	0	0.62	27	0	1.28	25	0	1.18	22	0	0.03	46	0	0.07	40
Investment banking fees and commissions	2.70	2.58	68	1.99	2.46	60	1.99	3.54	56	1.90	0.85	81	2.24	0.92	85
Insurance activities revenue	0.77	0.36	79	1.76	0.41	88	1.87	0.47	88	2.15	0.46	87	2.14	0.44	87
Venture capital revenue	0	0.04	44	0	0.01	44	0	0.02	42	0	0	49	0	0	48
Net servicing fees	0.98	0.60	78	1.01	0.01	88	0.35	0.28	70	0.16	0.52	46	0.36	0.40	62
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0	49	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	7.62	3.30	85	3.80	3.92	63	0.70	1.86	32	-0.09	1.98	8	3.74	2.38	72
Other non-interest income	6.88	9.27	37	9	9.65	55	9.82	10.04	63	10.18	7.05	83	9.32	7.34	75
Overhead less non-interest income	40.23	30.52	79	44.05	31.93	80	44.44	31.06	89	44.35	39.75	63	41.61	39.09	59
Applicable income taxes / Pretax net operating income (tax equivalent)	22.96	21.18	71	18.50	18.63	42	21.50	20.56	57	20.97	18.37	61	29.78	33.75	32
Applicable income tax + TE / Pretax net operating income + TE	24.28	22.67	72	21.66	21.18	46	22.60	23.23	42	22.16	21.35	51	32.13	38.57	25

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	7,327,056	7,866,263	6,957,839	6,587,745	6,531,270	-6.85	13.72
Commercial and industrial loans	785,626	1,108,140	635,627	527,552	533,868	-29.10	41.38
Loans to individuals	1,837,988	1,519,264	1,149,358	881,432	679,067	20.98	182.41
Loans to depository institutions and acceptances of other banks	0	12	0	0	0	-100.00	
Agricultural loans	12,669	13,290	11,049	10,933	10,155	-4.67	47.86
Other loans and leases	55,522	92,330	73,301	68,321	50,831	-39.87	-7.32
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	10,018,861	10,599,299	8,827,174	8,075,983	7,805,191	-5.48	29.81
Less: Allowance for loan and lease losses	102,241	134,427	57,941	55,214	56,795	-23.94	67.78
Net loans and leases	9,916,620	10,464,872	8,769,233	8,020,769	7,748,396	-5.24	29.50
Debt securities that reprice or mature in over 1 year	2,273,256	1,462,827	683,161	693,029	682,579	55.40	227.43
Mutual funds and equity securities	0	0	0	0	575		-100.00
Subtotal	12,189,876	11,927,699	9,452,394	8,713,798	8,431,550	2.20	45.88
Interest-bearing bank balances	1,247,121	657,179	33,711	12,461	21,585	89.77	326.32
Federal funds sold and reverse repos	0	0	0	0	644		-100.00
Debt securities that reprice or mature within 1 year	43,490	115,000	154,775	131,186	139,059	-62.18	-70.51
Trading assets	0	0	0	0	0		
Total earning assets	13,480,487	12,699,878	9,640,880	8,857,445	8,592,838	6.15	53.19
Non-interest-bearing cash and due from depository institutions	143,296	221,639	149,038	126,672	114,478	-35.35	-4.85
Premises, fixed assets, and leases	211,068	208,023	196,516	143,351	151,011	1.46	30.88
Other real estate owned	873	2,232	950	2,498	5,671	-60.89	-82.17
Investment in unconsolidated subsidiaries	3,679	3,679	3,679	3,338	3,338	0.00	10.22
Intangible and other assets	780,091	838,139	647,163	573,875	572,340	-6.93	34.68
Total assets	14,619,494	13,973,590	10,638,226	9,707,179	9,439,676	4.62	50.73
Quarterly average assets	14,524,958	14,153,149	10,694,530	9,760,348	9,511,785	2.63	49.45
Average loans and leases (YTD)	10,309,490	10,177,060	8,603,187	7,924,818	7,713,390	1.30	38.76
Memoranda							
Loans held-for-sale	25,056	58,786	7,709	0	3,128	-57.38	160.32
Loans not held-for-sale	9,993,805	10,540,513	8,819,465	8,075,983	7,802,063	-5.19	29.64
Real estate loans secured by 1–4 family	4,436,188	4,708,019	4,364,536	4,262,585	4,228,114	-5.77	4.50
Commercial real estate loans	2,802,265	3,049,681	2,480,230	2,222,573	2,208,161	-8.11	32.18
Construction and land development	259,756	344,818	247,010	292,070	243,057	-24.67	37.65
Multifamily	459,324	486,138	486,441	410,606	447,618	-5.52	22.31
Nonfarm nonresidential	2,083,185	2,218,725	1,746,779	1,519,897	1,517,486	-6.11	33.90
Real estate loans secured by farmland	88,603	108,563	113,073	102,587	94,995	-18.39	13.34
Total investment securities	2,316,746	1,577,827	837,936	824,215	822,213	46.83	173.79
U.S. Treasury securities	0	0	14,991	14,780	0		
US agency securities (excluding mortgage-backed securities)	245,003	201,491	102,165	183,931	199,267	21.60	-14.03
Municipal securities	128,701	116,813	26,050	21,164	51,056	10.18	89.61
Mortgage-backed securities	1,941,618	1,257,600	691,193	600,022	560,404	54.39	325.70
Asset-backed securities	1,424	1,923	2,618	3,404	10,002	-25.95	-95.22
Other debt securities	0	0	919	914	909		-100.00
Mutual funds and equity securities	0	0	0	0	575		-100.00
Available-for-sale securities	1,548,592	1,398,940	819,901	801,450	792,535	10.70	87.44
U.S. Treasury securities	0	0	14,991	14,780	0		
US agency securities (excluding mortgage-backed securities)	120,552	133,501	102,165	183,931	199,267	-9.70	-57.70
Municipal securities	128,701	116,813	26,050	21,164	51,056	10.18	104.06
Mortgage-backed securities	1,297,915	1,146,703	673,158	577,257	530,726	13.19	194.36
Asset-backed securities	1,424	1,923	2,618	3,404	10,002	-25.95	-95.22
Other debt securities	0	0	919	914	909		-100.00
Mutual funds and equity securities	0	0	0	0	575		-100.00
Held-to-maturity securities appreciation (depreciation)	-16,639	779	188	-320	-11		
Available-for-sale securites appreciation (depreciation)	-16,411	23,256	4,406	-9,567	-7,559		
Structured notes, fair value	20,109	241	294	340	991	8243.98	1398.44
Pledged securities	227,463	160,311	121,787	132,390	161,556	41.89	13.20

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	3,360,694	2,938,185	1,790,291	1,863,258	1,775,834	14.38	104.31
NOW, ATS and transaction accounts	2,809,200	2,631,935	1,856,326	1,414,019	1,366,790	6.74	104.44
Time deposits less brokered deposits < $250K	1,202,976	1,458,667	1,423,272	1,255,636	1,273,207	-17.53	
MMDA and other savings accounts	4,933,642	4,484,963	3,468,836	3,297,723	3,361,029	10.00	38.37
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	12,306,512	11,513,750	8,538,725	7,830,636	7,776,860	6.89	59.52
Time deposits of $250K or more	123,735	181,674	142,006	145,597	132,339	-31.89	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	139,093	137,661	92,736	105,790	108,238	1.04	-2.66
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	0	22,054	153,600	128,600	0	-100.00	
Other borrowings w/remaining maturity over 1 year	57,727	52,206	52,092	0	0	10.58	
Brokered deposits < $250K	744	1,735	4,085	3,578	6,889	-57.12	
Noncore funding	321,299	395,330	444,519	383,565	247,466	-18.73	-47.83
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	252,629	252,123	121,800	111,213	111,213	0.20	127.16
Other liabilities	155,483	273,684	179,897	124,127	96,413	-43.19	79.98
Total liabilities	13,035,923	12,434,887	9,284,941	8,449,541	8,231,952	4.83	52.85
Equity Capital							
Perpetual preferred stock (including surplus)	105	105	0	0	0	0.00	
Common stock	1,266	1,270	1,069	1,034	1,027	-0.31	24.48
Common surplus	1,010,300	1,015,397	805,750	745,926	730,719	-0.50	40.55
Retained earnings	609,529	555,480	583,407	557,120	508,058	9.73	27.30
Accumulated other comprehensive income	-37,629	-33,549	-36,941	-46,442	-32,080		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,583,571	1,538,703	1,353,285	1,257,638	1,207,724	2.92	35.27
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,583,571	1,538,703	1,353,285	1,257,638	1,207,724	2.92	35.27
Total liabilities and capital	14,619,494	13,973,590	10,638,226	9,707,179	9,439,676	4.62	50.73
Memoranda							
Non-interest-bearing deposits	3,360,694	2,938,185	1,790,291	1,863,258	1,775,834	14.38	104.31
Interest-bearing deposits	9,070,297	8,758,974	6,894,525	6,116,553	6,140,254	3.55	38.63
Total deposits	12,430,991	11,697,159	8,684,816	7,979,811	7,916,088	6.27	51.82
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,538,703	1,353,285	1,257,638	1,207,724	1,170,663		
Accounting restatements	0	-9,649	-1,226	0	0		
Net income	154,323	74,854	110,432	105,491	94,467		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-5,101	-3,453	16,571	15,214	11,895		
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	213,406	43,288	0	0		
Less: Dividends declared	100,274	93,132	76,173	69,922	65,212		
Change in other comprehensive income	-4,080	3,392	2,755	-869	-4,089		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,583,571	1,538,703	1,353,285	1,257,638	1,207,724		

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 # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	50.12	36.25	80	56.29	36.22	89	65.40	37.78	95	67.86	53.63	79	69.19	53.41	81
Commercial and industrial loans	5.37	10.76	18	7.93	13.52	18	5.97	12.02	20	5.43	11.42	20	5.66	10.82	21
Loans to individuals	12.57	3.36	90	10.87	3.40	87	10.80	4.20	84	9.08	2.65	87	7.19	2.58	84
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	63	0	0.04	29	0	0	44	0	0	45
Agricultural loans	0.09	0.18	61	0.10	0.19	64	0.10	0.24	65	0.11	0.47	54	0.11	0.51	56
Other loans and leases	0.38	4.47	10	0.66	4.63	11	0.69	5.01	8	0.70	2.64	34	0.54	2.62	26
Net loans and leases	67.83	58.67	74	74.89	61.58	86	82.43	63.77	95	82.63	73.30	87	82.08	72.64	85
Debt securities over 1 year	15.55	19.46	38	10.47	15.55	28	6.42	14.60	11	7.14	13.20	20	7.23	13.96	19
Mutual funds and equity securities	0	0.06	13	0	0.05	13	0	0.06	13	0	0.05	19	0.01	0.07	38
Subtotal	83.38	79.22	61	85.36	78.16	79	88.85	79.65	88	89.77	87.24	69	89.32	87.26	68
Interest-bearing bank balances	8.53	8.50	51	4.70	7.51	32	0.32	3.06	8	0.13	2.30	8	0.23	2.34	12
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	0.01	38	0.01	0.02	76
Debt securities 1 year or less	0.30	1.56	20	0.82	1.68	35	1.45	1.91	55	1.35	2.14	51	1.47	1.92	61
Trading assets	0	0.49	19	0	1.01	17	0	1.19	15	0	0.02	38	0	0.02	35
Total earning assets	92.21	91.77	54	90.88	91.05	46	90.62	89.53	66	91.25	92.24	37	91.03	92.22	32
Non-interest cash and due from depository institutions	0.98	0.82	67	1.59	1.07	91	1.40	1.14	68	1.30	1.25	54	1.21	1.26	42
Other real estate owned	0.01	0.01	50	0.02	0.02	58	0.01	0.03	31	0.03	0.04	58	0.06	0.06	61
All other assets	6.81	7.35	43	7.53	7.82	44	7.97	9.27	34	7.45	6.39	63	7.76	6.45	71
Memoranda															
Short-term investments	8.83	11.47	42	5.53	11.17	24	1.77	7.63	19	1.48	4.70	20	1.71	4.63	26
U.S. Treasury securities	0	1.47	10	0	0.84	17	0.14	1.03	46	0.15	0.37	68	0	0.22	31
US agency securities (excluding mortgage-backed securities)	1.68	0.82	78	1.44	0.63	80	0.96	0.54	73	1.89	1.67	67	2.11	1.50	69
Municipal securities	0.88	1.73	51	0.84	1.69	49	0.24	1.34	33	0.22	2.66	21	0.54	2.97	26
Mortgage-backed securities	13.28	14.14	48	9	11.75	41	6.50	11.44	21	6.18	8.73	40	5.94	9.19	35
Asset-backed securities	0.01	0.50	51	0.01	0.32	55	0.02	0.28	57	0.04	0.26	72	0.11	0.23	75
Other debt securities	0	0.53	8	0	0.42	10	0.01	0.39	28	0.01	0.52	34	0.01	0.48	35
Loans held-for-sale	0.17	0.55	50	0.42	0.52	56	0.07	0.39	30	0	0.29	9	0.03	0.32	31
Loans held for investment	68.36	58.06	78	75.43	61.72	88	82.90	63.50	95	83.20	73.24	86	82.65	72.42	88
Real estate loans secured by 1–4 family	30.34	11.46	95	33.69	11.91	96	41.03	13.29	97	43.91	16.83	93	44.79	16.44	95
Revolving	3.36	1.42	89	3.78	1.66	89	4.93	2.07	90	5.76	2.43	90	6.43	2.71	91
Closed-end, secured by first liens	24.90	9.67	93	27.32	9.81	96	32.36	10.69	95	34.44	13.60	93	35.04	13.03	95
Closed-end, secured by junior liens	2.08	0.17	97	2.60	0.22	97	3.74	0.28	98	3.71	0.41	99	3.32	0.39	99
Commercial real estate loans	19.17	22.69	40	21.82	22.22	46	23.31	22.23	50	22.90	33.39	18	23.39	33.79	20
Construction and land development	1.78	3.34	37	2.47	3.40	43	2.32	3.44	46	3.01	4.78	31	2.57	4.55	28
Multifamily	3.14	3.57	58	3.48	3.12	65	4.57	3.01	76	4.23	5.12	58	4.74	5.32	61
Nonfarm nonresidential	14.25	14.57	50	15.88	14.72	50	16.42	14.69	56	15.66	21.85	21	16.08	22.30	24
Real estate loans secured by farmland	0.61	0.30	77	0.78	0.33	79	1.06	0.36	82	1.06	0.88	69	1.01	0.81	69

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 # 2	Pct	BHC	Peer # 2	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	73.13	61.05	65	74.21	57.15	81	78.82	57.46	84	81.57	72.88	66	83.68	73.20	69
Real estate loans secured by 1–4 family	44.28	19.86	95	44.42	19.43	94	49.44	20.75	95	52.78	23.13	93	54.17	22.92	94
Revolving	4.91	2.43	82	4.98	2.64	82	5.94	3.15	83	6.93	3.34	84	7.78	3.76	83
Closed-end	39.37	17.24	93	39.44	16.59	94	43.50	17.39	94	45.85	19.33	92	46.39	18.68	93
Commercial real estate loans	27.97	37.86	32	28.77	34.63	37	28.10	33.52	39	27.52	45.57	11	28.29	46.38	12
Construction and land development	2.59	5.65	30	3.25	5.26	38	2.80	5.09	38	3.62	6.53	25	3.11	6.35	24
1–4 family	0.62	1.18	48	0.38	0.93	39	0.19	0.94	31	0.22	1.52	15	0.22	1.50	15
Other	1.97	4.40	28	2.88	4.19	41	2.61	4.02	41	3.39	4.90	33	2.90	4.76	32
Multifamily	4.58	5.78	50	4.59	4.96	54	5.51	4.69	68	5.08	6.76	50	5.73	7.13	53
Nonfarm nonresidential	20.79	24.56	39	20.93	22.93	41	19.79	22.15	43	18.82	30.16	14	19.44	30.84	16
Owner-occupied	6.88	8.29	45	7.26	7.68	52	8.20	7.72	56	7.83	10.31	32	7.91	10.55	28
Other	13.91	15.94	41	13.68	14.95	43	11.59	14.34	40	10.99	19.35	17	11.53	19.91	15
Real estate loans secured by farmland	0.88	0.54	73	1.02	0.54	76	1.28	0.55	79	1.27	1.27	67	1.22	1.19	66
Loans to depository institutions and acceptances of other banks	0	0.04	34	0	0.06	63	0	0.11	29	0	0	44	0	0	45
Commercial and industrial loans	7.84	18.86	12	10.45	22.17	10	7.20	19.53	11	6.53	16.21	13	6.84	15.52	15
Loans to individuals	18.35	6.24	83	14.33	6.13	80	13.02	7.13	79	10.91	3.89	85	8.70	3.90	81
Credit card loans	0.50	0.53	74	0.49	0.65	72	0.65	0.81	72	0.69	0.04	98	0.70	0.03	98
Agricultural loans	0.13	0.34	58	0.13	0.32	62	0.13	0.37	59	0.14	0.69	53	0.13	0.76	53
Other loans and leases	0.55	8.75	9	0.87	9.09	11	0.83	9.85	8	0.85	3.74	32	0.65	3.75	25
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	469.92	391.81	65	513.77	381.27	78	535.09	391.26	70	556.58	505.61	64	574.90	518.19	63
Real estate loans secured by 1–4 family	284.51	126.06	91	307.49	125.03	94	335.65	138.18	94	360.13	161.34	90	372.17	159.68	92
Revolving	31.54	15.44	82	34.47	17.42	82	40.33	21.26	77	47.26	23.52	82	53.46	26.74	80
Closed-end	252.97	108.85	90	273.03	106.14	94	295.32	115.20	93	312.87	134.73	89	318.71	130.06	92
Commercial real estate loans	179.72	245.88	33	199.18	234.65	37	190.74	229.44	38	187.78	316.03	14	194.37	328.67	15
Construction and land development	16.66	35.95	30	22.52	35.62	39	19	34.95	38	24.68	44.92	25	21.39	44.44	25
1–4 family	3.97	7.42	50	2.62	6.34	42	1.29	6.61	31	1.52	10.21	15	1.48	10.44	15
Other	12.69	28.11	29	19.90	28.16	40	17.70	27.32	41	23.16	33.75	34	19.92	33.34	32
Multifamily	29.46	38.66	51	31.75	32.74	60	37.41	31.04	69	34.69	48.38	50	39.40	51.49	53
Nonfarm nonresidential	133.60	158.05	38	144.91	155.06	43	134.33	152.10	44	128.41	208.15	18	133.57	217.26	18
Owner-occupied	44.21	52.99	45	50.23	52.37	51	55.68	53.07	57	53.41	70.68	32	54.34	73.43	31
Other	89.39	102.54	40	94.68	100.54	46	78.65	97.41	42	75	134.17	20	79.24	140.40	18
Real estate loans secured by farmland	5.68	3.22	76	7.09	3.44	77	8.70	3.60	79	8.67	8.13	67	8.36	7.80	66
Loans to depository institutions and acceptances of other banks	0	0.21	34	0	0.28	63	0	0.44	29	0	0.01	44	0	0.01	45
Commercial and industrial loans	50.39	114.45	16	72.38	139.91	17	48.88	122.02	16	44.57	107.07	16	46.99	105.25	18
Loans to individuals	117.88	34.55	86	99.23	37.47	85	88.39	43.51	79	74.47	24.45	85	59.77	23.98	83
Credit card loans	3.24	2.77	75	3.41	3.30	74	4.42	4.34	75	4.73	0.24	98	4.79	0.19	98
Agricultural loans	0.81	1.86	61	0.87	1.88	64	0.85	2.18	61	0.92	4.49	53	0.89	4.90	54
Other loans and leases	3.56	51.06	9	6.03	49.54	11	5.64	52.44	8	5.77	25.58	33	4.47	25.83	26
Supplemental															
Non-owner occupied CRE loans / Gross loans	21.48	30.07	32	21.94	27.32	35	20.37	26.45	38	20.09	35.09	10	20.82	35.69	10
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	138.01	195.33	33	151.90	183.76	37	138.29	178.57	37	137.05	243.62	13	143.08	253.35	14
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	182.22	252.85	32	202.13	240.85	37	193.97	236.10	38	190.47	318.90	14	197.41	331.68	14

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 # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	8.83	11.47	42	5.53	11.17	24	1.77	7.63	19	1.48	4.70	20	1.71	4.63	26
Liquid assets	24.47	29.03	38	16.73	26.22	22	9.32	22.44	7	9.66	15.56	25	9.50	15.94	20
Investment securities	15.85	21.63	32	11.29	17.85	25	7.88	16.99	13	8.49	16.02	16	8.71	16.65	15
Net loans and leases	67.83	58.67	74	74.89	61.58	86	82.43	63.77	95	82.63	73.30	87	82.08	72.64	85
Net loans, leases and standby letters of credit	68.14	59.49	74	75.21	62.48	85	82.81	64.84	95	83.04	73.71	86	82.36	73.08	85
Core deposits	84.18	75.71	88	82.40	70.67	90	80.26	63.09	91	80.67	69.97	83	82.38	69.79	93
Noncore funding	2.20	10.30	6	2.83	14.13	6	4.18	19.36	4	3.95	16.58	10	2.62	17.09	4
Time deposits of $250K or more	0.85	1.58	29	1.30	2.11	34	1.33	2.94	23	1.50	4.28	13	1.40	3.54	16
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0	49	0	0	49
Federal funds purchased and repos	0.95	1.23	59	0.99	1.47	51	0.87	1.94	49	1.09	0.96	63	1.15	1.20	59
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	0.95	0.54	69	0.99	0.54	62	0.87	0.48	61	1.09	0.97	65	1.14	1.21	62
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	1	11	0.16	1.24	34	1.44	3.01	34	1.32	3.63	41	0	4.47	6
Earning assets that reprice within 1 year	29.70	37.37	31	28.35	39.38	22	26.84	39.29	15	25.98	32.35	34	28.69	33.41	40
Interest-bearing liabilities that reprice within 1 year	6.09	6.39	65	7.09	8.20	56	8.55	10.19	47	5.70	18.20	11	7.04	16.67	23
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0	0.96	25	0	0.16	39	0	0.19	38
Net assets that reprice within 1 year	23.61	29.65	35	21.26	29.11	32	18.29	26.63	27	20.29	12.98	63	21.65	15.65	60
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-7.95	-2.33	33	-3.16	3.20	33	2.71	14.45	19	2.75	13.54	20	1.02	13.97	12
Net short-term noncore funding dependence	-8.77	-7.71	41	-4.07	-4.76	47	1.69	3.38	36	2.05	8.57	24	0.49	9.65	16
Short-term investment / Short-term noncore funding	582.43	273.46	83	269.06	184.19	74	54.08	77.77	51	44.56	62.28	59	79.54	46.67	81
Liquid assets - short-term noncore funding / Nonliquid assets	30.39	36.68	44	17.63	28.18	40	6.66	16.97	34	7.02	4.17	61	8.12	3.68	69
Net loans and leases / Total deposits	79.77	72.79	67	89.47	79.43	76	100.97	90.31	80	100.51	92.88	71	97.88	92.86	65
Net loans and leases / Core deposits	80.58	78.25	58	90.89	88.34	63	102.70	103.93	55	102.43	106.50	45	99.63	105.03	39
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-1.13	0.12	14	0.06	1.57	17	0.02	0.72	17	-0.03	-0.47	69	0	-0.05	47
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.11	-0.25	25	1.65	4.31	15	0.35	1.36	26	-0.85	-1.95	72	-0.70	-0.62	43
Structured notes appreciation (depreciation) / Tier 1 capital	0	-0.02	36	0	0.02	31	0	0	25	0	-0.04	74	0	-0.02	82
Percent of Investment Securities															
Held-to-maturity securities	33.16	14.28	77	11.34	11.38	60	2.15	12.67	40	2.76	10.76	49	3.61	13.07	44
Available-for-sale securities	66.84	83.77	22	88.66	87.23	40	97.85	85.40	62	97.24	88.32	52	96.39	86.93	55
U.S. Treasury securities	0	6.70	10	0	4.72	16	1.79	6.15	52	1.79	2.08	73	0	1.33	31
US agency securities (excluding mortgage-backed securities)	10.58	4.12	82	12.77	4.01	83	12.19	3.49	87	22.32	11	79	24.24	10.16	81
Municipal securities	5.56	8.22	53	7.40	9.83	54	3.11	7.75	42	2.57	16.63	21	6.21	17.86	28
Mortgage-backed securities	83.81	66.54	77	79.70	66.64	67	82.49	67.43	70	72.80	54.50	76	68.16	55.76	67
Asset-backed securities	0.06	2.50	54	0.12	1.91	54	0.31	1.66	60	0.41	1.54	72	1.22	1.31	77
Other debt securities	0	3.08	8	0	3.01	9	0.11	2.94	36	0.11	3.75	36	0.11	3.25	37
Mutual funds and equity securities	0	0.29	13	0	0.35	13	0	0.40	13	0	0.41	19	0.07	0.58	44
Debt securities 1 year or less	1.88	7.78	22	7.29	10.55	46	18.47	11.86	76	15.92	13.91	65	16.91	11.90	73
Debt securities 1 to 5 years	59.68	18.25	95	37.03	17.03	88	59.01	17.94	92	59.94	23.42	96	59.99	23.53	94
Debt securities over 5 years	38.44	71.11	12	55.68	69.86	22	22.52	66.02	8	24.15	58.36	12	23.03	60.73	10
Pledged securities	9.82	32.26	19	10.16	35.67	20	14.53	30.57	28	16.06	42.20	20	19.65	46.78	17
Structured notes, fair value	0.87	0.11	90	0.02	0.02	87	0.04	0.03	86	0.04	0.15	78	0.12	0.08	84
Percent Change from Prior Like Quarter															
Short-term investments	67.14	27.98	76	309.67	183.32	75	31.21	26.69	65	-10.94	16.28	30	-63.64	6.96	5
Investment securities	46.83	31.36	71	88.30	23.62	92	1.66	11.75	32	0.24	8.02	34	-2.83	4.99	30
Core deposits	6.89	16.94	16	34.84	26.88	79	9.04	11.23	57	0.69	10.40	13	0.80	13.94	12
Noncore funding	-18.73	-14.79	41	-11.07	-12.18	51	15.89	6.59	72	55	6.76	91	-59.82	-3.35	3

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)	2,384,485	2,140,729	1,893,142	1,753,420	1,774,798
Commit: Secured commercial real estate loans	470,415	366,263	380,319	402,706	296,570
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	286,732	225,610	201,817	225,095	233,770
Securities underwriting	0	0	0	0	0
Standby letters of credit	45,522	45,137	40,303	39,658	25,718
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	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	24,685	57,681	7,564	0	0
Written options contracts (interest rate)	51,367	53,384	55,245	28,848	30,233
Purchased options contracts (interest rate)	51,367	53,384	55,245	28,848	30,233
Interest rate swaps	1,253,159	1,157,564	738,616	396,033	185,029
Futures and forward foreign exchange	0	0	0	0	4,111
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 # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	16.31	22.78	32	15.32	22.01	26	17.80	23.52	34	18.06	17.31	58	18.80	17.28	63
Standby letters of credit	0.31	0.65	36	0.32	0.71	34	0.38	0.84	33	0.41	0.35	62	0.27	0.40	40
Commercial and similar letters of credit	0	0.02	20	0	0.02	20	0	0.02	17	0	0.01	35	0	0.01	32
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0	50	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.02	44	0	0.01	45
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0	47	0	0	48
Derivative contracts	9.44	46.30	35	9.46	48.62	27	8.05	68.47	22	4.67	6.51	52	2.64	6.82	38
Interest rate contracts	9.44	32.46	38	9.46	34.36	29	8.05	47.31	23	4.67	6.40	52	2.60	6.72	38
Interest rate futures and forward contracts	0.17	3.25	43	0.41	6.21	41	0.07	10.67	29	0	0.25	22	0	0.28	22
Written options contracts (interest rate)	0.35	1.41	49	0.38	2.18	35	0.52	2.47	50	0.30	0.26	69	0.32	0.28	64
Purchased options contracts (interest rate)	0.35	1.31	64	0.38	1.46	61	0.52	2.65	64	0.30	0.07	87	0.32	0.08	87
Interest rate swaps	8.57	20.49	43	8.28	20.83	34	6.94	28.86	28	4.08	5.18	56	1.96	5.41	42
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	10.12	22	0	0	47	0.04	0	92
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	0	47	0.04	0	93
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	0	48	0	0	47
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	0	48	0	0	48
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	23.13	44.98	18	21.03	42.82	20	22.01	45.53	20	22.13	25.18	36	23.01	25.74	35

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	1,380,578	1,322,013	856,670	453,729	249,606
Interest rate contracts	1,380,578	1,322,013	856,670	453,729	245,495
Foreign exchange contracts	0	0	0	0	4,111
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	24,685	57,681	7,564	0	4,111
Written options	51,367	53,384	55,245	28,848	30,233
Exchange-traded	0	0	0	0	0
Over-the-counter	51,367	53,384	55,245	28,848	30,233
Purchased options	51,367	53,384	55,245	28,848	30,233
Exchange-traded	0	0	0	0	0
Over-the-counter	51,367	53,384	55,245	28,848	30,233
Swaps	1,253,159	1,157,564	738,616	396,033	185,029
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	1,380,578	1,322,013	856,670	453,729	249,606
Interest rate contracts	1,380,578	1,322,013	856,670	453,729	245,495
Foreign exchange contracts	0	0	0	0	4,111
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,275,694	1,182,664	765,578	420,007	219,373
One year or less	748	0	0	0	54,111
Over 1 year to 5 years	247,696	157,337	80,328	40,833	5,084
Over 5 years	1,027,250	1,025,327	685,250	379,174	160,178
Gross negative fair value (absolute value)	30,729	53,792	20,968	6,407	2,096
Gross positive fair value	32,784	61,362	21,671	6,407	971
Held for trading	0	0	0	0	0
Non-traded	32,784	61,362	21,671	6,407	971
Current credit exposure on risk-based capital derivative contracts	30,830	53,791	20,968	318	206
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 # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.17	75	100	94.10	77	100	93.44	80	100	99.91	54	98.35	99.91	6
Foreign exchange contracts	0	3.47	25	0	3.49	25	0	3.20	22	0	0	46	1.65	0.04	94
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	0	47	0	0	47
Futures and forwards	1.79	11.16	35	4.36	14.05	39	0.88	13.49	19	0	11.75	16	1.65	12.76	47
Written options	3.72	6.28	51	4.04	8.18	44	6.45	5.91	63	6.36	11.14	61	12.11	9.73	71
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0	49	0	0	49
Over-the-counter	3.72	5.96	53	4.04	7.73	47	6.45	5.10	67	6.36	10.65	61	12.11	9.46	72
Purchased options	3.72	3.27	66	4.04	3.42	69	6.45	4.42	70	6.36	1.29	88	12.11	1.44	90
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0	49	0	0	49
Over-the-counter	3.72	2.87	68	4.04	2.86	72	6.45	3.35	75	6.36	1.22	88	12.11	1.27	91
Swaps	90.77	74.26	62	87.56	68.76	62	86.22	69.75	58	87.28	65.42	50	74.13	66.04	39
Held for trading	0	40.42	21	0	43.53	19	0	44.16	18	0	13.60	38	0	16.18	35
Interest rate contracts	0	34.15	21	0	36.62	19	0	37.24	18	0	12.87	38	0	16.40	36
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	0	48	0	0	47
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	0	49	0	0	49
Non-traded	100	59.58	78	100	56.47	80	100	55.84	81	100	86.40	61	100	83.82	64
Interest rate contracts	100	56.71	85	100	53.82	87	100	52.22	88	100	85.51	64	98.35	83.04	32
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0	47	1.65	0.01	96
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0	48	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	92.40	92.53	32	89.46	91.48	29	89.37	93.86	25	92.57	82.85	43	87.89	87.47	33
One year or less	0.05	27.56	7	0	32.05	4	0	32.17	2	0	12.75	13	21.68	15.62	70
Over 1 year to 5 years	17.94	27.01	33	11.90	27.06	27	9.38	30.45	23	9	22.66	40	2.04	21.68	32
Over 5 years	74.41	29.89	91	77.56	29.56	94	79.99	28.09	93	83.57	36.28	86	64.17	37.90	70
Gross negative fair value (absolute value)	2.23	0.98	92	4.07	1.55	92	2.45	0.83	94	1.41	0.66	86	0.84	0.50	76
Gross positive fair value	2.37	1.34	92	4.64	2.23	97	2.53	1.19	91	1.41	1.10	72	0.39	0.92	18
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.04	58	0.04	0.07	57	0.02	0.06	52	0.01	0.01	67	0	0	48
Gross positive fair value (X)	0.02	0.05	46	0.04	0.09	42	0.02	0.07	37	0.01	0.01	59	0	0.01	29
Held for trading (X)	0	0.04	22	0	0.07	19	0	0.06	18	0	0	40	0	0	37
Non-traded (X)	0.02	0.01	82	0.04	0.02	84	0.02	0.01	77	0.01	0.01	69	0	0	42
Current credit exposure (X)	0.02	0.04	53	0.04	0.06	47	0.02	0.05	43	0	0	41	0	0	38
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	49	0	0	49
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	47	0	0	46	0	0	47	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.31	0.46	55	0.54	0.85	50	0.25	0.73	44	0	0.06	42	0	0.05	38

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	134,427	57,941	55,214	56,795	60,939
Gross losses	34,137	34,718	26,212	29,641	31,254
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	13,834	7,592	6,280	7,728	7,359
Net losses	20,303	27,126	19,932	21,913	23,895
Provision for loan and lease losses	-11,883	83,975	22,659	20,332	19,751
Adjustments	0	19,637	0	0	0
Ending balance	102,241	134,427	57,941	55,214	56,795
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 # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.08	-0.09	46	0.64	0.51	72	0.22	0.15	72	0.21	0.12	80	0.21	0.11	83
Provision for loan and lease losses / Average loans and leases	-0.12	-0.16	49	0.83	0.82	55	0.26	0.24	62	0.26	0.16	75	0.26	0.16	77
Provision for loan and lease losses / Net loan and lease losses	-58.53	-105.48	53	309.57	487.86	44	113.68	130.58	50	92.79	182.69	27	82.66	110.75	27
Allowance for loan and lease losses / Total loans and leases not held for sale	1.02	1.23	30	1.28	1.58	32	0.66	0.83	35	0.68	0.94	22	0.73	0.95	26
Allowance for loan and lease losses / Total loans and leases	1.02	1.20	34	1.27	1.55	34	0.66	0.81	37	0.68	0.93	23	0.73	0.94	27
Allowance for loan and lease losses / Net loans and leases losses (X)	5.04	21.39	11	4.96	11.58	34	2.91	8.03	30	2.52	21.35	8	2.38	16.23	5
Allowance for loan and lease losses / Nonaccrual assets	64.38	364.13	6	129.99	299.17	17	84.13	218.72	18	76.39	285.36	12	88.12	270.69	13
ALLL / 90+ days past due + nonaccrual loans and leases	64.38	287.08	7	129.99	244.34	24	83.95	151.73	28	76.24	259.30	15	86.23	232.03	19
Gross loan and lease losses / Average loans and leases	0.33	0.19	79	0.34	0.34	62	0.30	0.28	65	0.37	0.15	88	0.41	0.16	89
Recoveries / Average loans and leases	0.13	0.08	80	0.07	0.07	65	0.07	0.08	56	0.10	0.05	79	0.10	0.06	77
Net losses / Average loans and leases	0.20	0.11	75	0.27	0.27	62	0.23	0.21	63	0.28	0.09	87	0.31	0.10	89
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	48	0	0	48
Recoveries / Prior year-end losses	39.85	34.67	69	28.96	33.98	49	21.19	36.22	26	24.73	51.25	38	29.58	50.41	44
Earnings coverage of net loan and lease losses (X)	9.32	39.72	26	6.51	22.91	30	8.22	24.40	33	7.04	29.27	26	6.51	0.97	31
Net Loan and Lease Losses By Type															
Real estate loans	0.21	0.02	95	0.04	0.04	60	0.07	0.01	92	0.12	0.01	96	0.07	0.02	84
Real estate loans secured by 1–4 family	0.14	-0.02	96	0	0.01	56	0.03	0.01	72	0.06	0.01	86	0.07	0.03	79
Revolving	0.27	-0.07	96	-0.01	0.01	36	0.06	0.02	68	0.11	0.02	85	0.14	0.03	85
Closed-end	0.12	-0.01	95	0.01	0	62	0.03	0	78	0.05	0.01	84	0.05	0.02	73
Commercial real estate loans	0.32	0.04	96	0.10	0.07	73	0.15	0.01	95	0.23	0.01	98	0.08	0.01	87
Construction and land development	0.74	0	96	-0.01	0	30	1.62	-0.01	99	1.57	-0.02	99	0.49	-0.04	98
1–4 family	0	0	57	0	0	59	0	0	55	0	0	54	0	0	59
Other	0.74	0	97	-0.01	0	26	1.62	-0.01	99	1.57	-0.02	99	0.49	-0.04	99
Multifamily	0.01	0.01	82	-0.04	0	4	0	0	18	0.05	0	94	0	0	17
Nonfarm nonresidential	0.34	0.05	94	0.15	0.11	73	-0.01	0.02	13	0.02	0.02	68	0.03	0.02	72
Owner-occupied	0.16	0.01	99	0.02	0.02	64	-0.01	0.01	9	0.01	0.01	72	0.01	0.01	72
Other	0.18	0.04	86	0.13	0.08	77	0	0.01	27	0.01	0.01	77	0.02	0.01	81
Real estate loans secured by farmland	0.49	0	97	0.09	0.02	87	-0.02	0.01	11	0	0	49	0	0	50
Commercial and industrial loans	-0.08	0.17	6	1.32	0.47	89	0.87	0.37	85	0.33	0.18	74	0.23	0.18	66
Loans to individuals	0.21	0.71	22	0.50	1.13	30	0.70	1.17	38	1.22	0.71	79	2.44	0.78	90
Credit card loans	1.68	1.84	44	2.51	2.92	37	2.27	3.11	31	2.96	1.65	70	2.32	1.60	72
Agricultural loans	0	0.02	48	0	0.19	35	0	0.08	37	0	0.03	43	0	0.06	41
Loans to foreign governments and institutions		0			0			0							
Other loans and leases	2.56	0.10	98	1.74	0.15	96	1.80	0.15	96	2.42	0.28	93	3.06	0.27	97

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	54,300	68,332	63,396	64,689	66,897
90+ days past due loans and leases	0	0	147	145	1,412
Nonaccrual loans and leases	158,802	103,417	68,870	72,281	64,455
Total past due and nonaccrual loans and leases	213,102	171,749	132,413	137,115	132,764
Restructured 30–89 days past due	1,279	1,283	1,378	2,108	1,173
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	18,628	10,703	9,043	15,307	12,285
Total restructured loans and leases	19,907	11,986	10,421	17,415	13,458
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	10,381	20,148	21,578	16,192	18,646
Other real estate owned	873	2,232	950	2,498	5,671
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 # 2	Pct	BHC	Peer # 2	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.54	0.32	81	0.64	0.39	80	0.72	0.43	80	0.80	0.32	90	0.86	0.32	93
90+ days past due loans and leases	0	0.10	10	0	0.12	9	0	0.15	19	0	0.03	36	0.02	0.04	57
Nonaccrual loans and leases	1.59	0.46	94	0.98	0.66	80	0.78	0.51	78	0.90	0.49	84	0.83	0.46	87
90+ days past due and nonaccrual loans and leases	1.59	0.62	92	0.98	0.85	70	0.78	0.71	58	0.90	0.54	81	0.84	0.55	81
30–89 days past due restructured	0.01	0.01	77	0.01	0.01	70	0.02	0.01	68	0.03	0.01	85	0.02	0.01	77
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0	43	0	0	41
Nonaccrual restructured	0.19	0.10	77	0.10	0.13	49	0.10	0.14	50	0.19	0.10	76	0.16	0.10	69
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	47	0	0	48
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.54	0.32	81	0.64	0.40	80	0.72	0.43	80	0.80	0.32	90	0.86	0.32	93
90+ days past due assets	0	0.10	9	0	0.12	8	0	0.15	15	0	0.03	36	0.02	0.04	57
Nonaccrual assets	1.59	0.47	94	0.98	0.67	79	0.78	0.53	78	0.90	0.49	84	0.83	0.47	87
30+ days past due and nonaccrual assets	2.13	0.97	89	1.62	1.29	73	1.50	1.19	71	1.70	0.88	87	1.70	0.89	86
Percent of Total Assets															
90+ days past due and nonaccrual assets	1.09	0.36	93	0.74	0.52	81	0.65	0.44	80	0.75	0.39	85	0.70	0.40	85
90+ days past due and nonaccrual assets + other real estate owned	1.09	0.37	93	0.76	0.55	79	0.66	0.48	76	0.77	0.45	82	0.76	0.48	81
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	1.17	0.41	93	0.91	0.60	82	0.87	0.53	84	0.96	0.59	81	0.95	0.63	79
Allowance for loan and lease losses	167.58	62.64	90	94.53	66.66	80	160.12	115.41	76	168.58	95.97	81	158.37	100.14	80
Equity capital + allowance for loan and lease losses	10.16	3.60	94	7.60	4.97	82	6.57	4.28	76	7.09	5.09	76	7.11	5.57	71
Tier 1 capital + allowance for loan and lease losses	10.86	4.30	93	8.25	6.05	73	7.13	5.65	70	7.86	5.65	75	7.92	6.11	73
Loans and leases + other real estate owned	1.71	0.71	91	1.20	0.97	74	1.05	0.85	69	1.15	0.82	77	1.15	0.86	72

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 # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.62	0.26	87	0.62	0.39	79	0.63	0.38	82	0.77	0.29	90	0.72	0.29	90
	90+ days past due	0	0.12	15	0	0.16	14	0	0.16	32	0	0.03	44	0.02	0.05	62
	Nonaccrual	2.01	0.52	95	0.93	0.76	68	0.77	0.46	80	0.87	0.48	82	0.76	0.43	86
Commercial and industrial	30–89 days past due	0.08	0.24	23	0.50	0.23	82	1.11	0.31	92	0.21	0.23	60	0.38	0.27	75
	90+ days past due	0	0.04	18	0	0.03	16	0	0.05	14	0	0.02	32	0	0.01	32
	Nonaccrual	0.65	0.57	67	1.87	0.75	92	1.67	0.83	86	1.85	0.61	89	1.74	0.60	87
Individuals	30–89 days past due	0.43	0.63	41	0.82	0.83	54	1.05	0.83	62	1.45	0.68	82	2.58	0.69	91
	90+ days past due	0	0.09	17	0	0.14	19	0	0.17	33	0	0.03	64	0	0.03	60
	Nonaccrual	0.23	0.17	70	0.47	0.28	77	0.38	0.17	81	0.53	0.15	88	0.78	0.21	87
Depository institution loans	30–89 days past due		0.01		0	0	46		0			0			0	
	90+ days past due		0		0	0	46		0			0			0	
	Nonaccrual		0		0	0	47		0			0			0	
Agricultural	30–89 days past due	0	0.07	30	0	0.17	28	0	0.24	26	0	0.11	34	0	0.15	35
	90+ days past due	0	0	42	0	0	44	0	0	42	0	0.01	44	0	0	45
	Nonaccrual	18.70	0.70	97	0	0.49	24	0	0.67	22	0	0.46	31	0	0.31	31
Foreign governments	30–89 days past due		0.50			0			0.07							
	90+ days past due		0			0			0							
	Nonaccrual		0.15			0.09			0.03							
Other loans and leases	30–89 days past due	0	0.12	16	1.70	0.18	95	0.17	0.20	60	0.14	0.18	70	0.34	0.12	82
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	30	0	0	41	0	0	44
	Nonaccrual	0	0.09	21	2.92	0.15	99	0.35	0.13	83	0.43	0.04	91	0.28	0.06	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 # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0.64	0.46	76	0.80	0.65	72	0.83	0.67	72	1.03	0.52	81	0.98	0.56	79
	90+ days past due	0	0.24	18	0	0.33	16	0	0.31	32	0	0.04	47	0.02	0.06	56
	Nonaccrual	0.41	0.71	37	0.61	0.89	41	0.61	0.73	47	0.62	0.61	56	0.64	0.65	54
Revolving	30–89 days past due	0.18	0.28	40	0.35	0.48	44	0.49	0.45	55	0.54	0.36	71	0.56	0.29	76
	90+ days past due	0	0.02	35	0	0.03	30	0.01	0.05	60	0.01	0.02	76	0.02	0.02	75
	Nonaccrual	0.55	1.18	48	0.79	1.13	56	0.67	1	53	0.50	0.35	72	0.41	0.42	58
Closed-end	30–89 days past due	0.70	0.49	75	0.85	0.65	73	0.88	0.70	71	1.10	0.54	83	1.05	0.63	77
	90+ days past due	0	0.26	18	0	0.38	17	0	0.35	36	0	0.05	50	0.02	0.06	58
	Nonaccrual	0.40	0.67	39	0.59	0.87	41	0.60	0.70	50	0.64	0.64	58	0.68	0.68	59
Junior lien	30–89 days past due	0.03	0.01	86	0.06	0.02	89	0.07	0.02	90	0.09	0.02	91	0.07	0.03	84
	90+ days past due	0	0	36	0	0	32	0	0	29	0	0	38	0	0	36
	Nonaccrual	0.04	0.03	64	0.05	0.04	59	0.06	0.04	63	0.06	0.03	74	0.07	0.04	75
Commercial real estate	30–89 days past due	0.58	0.15	93	0.32	0.26	69	0.25	0.18	72	0.28	0.16	75	0.24	0.15	75
	90+ days past due	0	0.01	28	0	0.02	23	0	0.03	19	0	0.02	68	0.03	0.02	79
	Nonaccrual	4.53	0.38	99	1.32	0.62	87	1	0.23	97	1.33	0.41	92	0.96	0.33	92
Construction and development	30–89 days past due	0.06	0.17	55	0.61	0.28	79	0	0.28	12	0	0.17	42	0.10	0.18	58
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0	44	0	0.01	42
	Nonaccrual	1.59	0.20	92	2.90	0.41	91	1.99	0.20	94	3.12	0.18	96	0.42	0.21	76
1–4 family	30–89 days past due	0.06	0.02	83	0	0.03	28	0	0.06	25	0	0.07	65	0.10	0.05	80
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	48	0	0	46
	Nonaccrual	0	0.01	32	1.23	0.03	98	0	0.02	30	0.07	0.04	82	0.15	0.04	86
Other	30–89 days past due	0	0.13	21	0.61	0.22	84	0	0.20	15	0	0.06	28	0	0.08	26
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0	45	0	0.01	44
	Nonaccrual	1.59	0.16	94	1.66	0.35	88	1.99	0.17	95	3.05	0.10	97	0.26	0.12	80
Multifamily	30–89 days past due	0	0.07	27	0.16	0.09	76	0.02	0.08	53	0	0.03	36	0.41	0.04	94
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0	46	0	0	45
	Nonaccrual	0.27	0.17	77	0.31	0.11	84	0.02	0.05	52	0.26	0.04	89	0.15	0.05	82
Nonfarm non-residential	30–89 days past due	0.78	0.13	93	0.31	0.23	69	0.35	0.14	85	0.41	0.17	81	0.21	0.14	72
	90+ days past due	0	0.01	31	0	0.02	26	0	0.03	22	0.01	0.02	72	0.05	0.02	81
	Nonaccrual	5.84	0.45	99	1.29	0.80	76	1.13	0.28	97	1.28	0.52	86	1.29	0.40	94
Owner Occupied	30–89 days past due	0.02	0.04	50	0.28	0.07	93	0.21	0.07	92	0.04	0.08	56	0.13	0.06	79
	90+ days past due	0	0	37	0	0	33	0	0.01	26	0	0	38	0.03	0.01	79
	Nonaccrual	1.15	0.17	99	0.73	0.27	90	0.71	0.16	96	0.69	0.20	88	0.63	0.16	94
Other	30–89 days past due	0.75	0.08	95	0.04	0.14	45	0.14	0.07	80	0.37	0.07	91	0.08	0.06	72
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0.01	0.01	80	0.02	0.01	87
	Nonaccrual	4.69	0.23	99	0.57	0.44	65	0.43	0.10	92	0.59	0.22	79	0.67	0.16	89
Farmland	30–89 days past due	0.86	0.10	91	1.21	0.11	93	1.25	0.23	90	0.62	0.09	90	0.63	0.10	89
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0	46	0	0	45
	Nonaccrual	2.04	0.69	84	3.41	1.13	86	2.08	0.84	79	1.56	0.49	82	1.40	0.44	83
Credit card	30–89 days past due	0.63	0.81	27	3.01	0.95	94	0.93	1.19	24	0.94	1.03	66	1.18	0.83	66
	90+ days past due	0	0.45	14	0	0.63	13	0	0.78	12	0	0.26	36	0	0.22	36
	Nonaccrual	0.50	0.10	88	1.12	0.05	97	0.73	0.11	90	0.71	0.07	90	0.82	0.08	89

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	1,011,565	1,016,667	806,819	746,959	731,746
Retained earnings	627,737	565,129	583,407	557,120	508,058
Accumulated other comprehensive income (AOCI)	-37,629	-33,549	-36,941	-46,442	-32,080
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,601,673	1,548,247	1,353,285	1,257,637	1,207,724
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	277,528	288,618	254,289	265,104	256,704
Accumulated other comprehensive income-related adjustments	-37,629	-33,549	-36,941	-39,696	-32,074
Other deductions from common equity tier 1 capital	11,649	11,662	11,678	11,699	11,699
Subtotal:	1,350,125	1,281,516	1,124,259	1,020,530	971,395
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,350,125	1,281,516	1,124,259	1,020,530	971,395
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	125,065	124,805	118,121	107,875	107,875
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	125,065	124,805	118,121	107,875	107,875
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	125,065	124,805	118,121	107,875	107,875
Tier 1 Capital	1,475,190	1,406,321	1,242,380	1,128,405	1,079,270
Tier 2 Capital					
Tier 2 capital instruments and related surplus	123,680	123,434	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	83,617	124,443	57,941	55,214	56,795
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity			0	0	11
Tier 2 capital before deductions	207,297	247,877	57,941	55,214	56,806
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	207,297	247,877	57,941	55,214	56,806
Exited advanced approach tier 2 capital					
Total capital	1,682,487	1,654,198	1,300,321	1,183,619	1,136,076
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	14,543,166	14,162,798	10,694,530	9,760,348	9,511,785
Less: Deductions from common equity tier 1 capital	289,177	300,281	265,967	276,803	268,403
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	14,253,989	13,862,517	10,428,563	9,483,545	9,243,382
Total risk-weighted assets	9,864,631	9,939,933	8,281,761	7,475,566	7,176,467
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Capital Ratios															
Common equity tier 1 capital, column A	13.69	12.37	74	12.89	12.35	65	13.58	12.11	78	13.65	12.37	74	13.54	11.95	76
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0	50	0	0	50
Tier 1 capital, column A	14.95	13.11	78	14.15	13.08	77	15	12.78	82	15.09	13.03	78	15.04	12.68	81
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0	50	0	0	50
Total capital, column A	17.06	14.91	83	16.64	15.23	76	15.70	14.36	74	15.83	14.48	78	15.83	14.15	77
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0	50	0	0	50
Tier 1 leverage	10.35	8.98	81	10.14	9.13	79	11.91	9.76	91	11.90	10.37	81	11.68	10.04	84
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41							

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	4,302	9,799	8,929	9,531	9,741	-56.10	-60.03
Other insurance activities income	4,302	9,799	8,929	9,531	9,741	-56.10	-60.03
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	256,213	253,951	189,091	171,079	171,547	0.89	49.44

	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 # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0	48	0	0	47
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.11			53.67			51.47			66.67			75	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.89			46.33			48.53			33.33			25	
Separate account assets (L/H) / Total life assets		13.40			11.24			7.26			0			0	
Insurance activities revenue / Adjusted operating income	0.77	0.36	79	1.76	0.41	88	1.87	0.47	88	2.15	0.46	87	2.14	0.44	87
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32	37	0	0	48	0	0.01	47
Credit related premium income / Total premium income		32.99			38.23			34.91			50			60	
Other premium income / Total premium income		67.01			61.77			65.09			50			40	
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0	48	0	0	47
Insurance net income (P/C) / Equity (P/C)		23.22			15.59			19.86			72.25			31.81	
Insurance net income (L/H) / Equity (L/H)		4.49			3.62			5.13							
Insurance benefits, losses, expenses / Insurance premiums		927.51			447.82			233.61			116.87			136.34	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	16.24	12	66	16.48	11.03	72	14.54	11.51	61	14.45	13.70	49	15.10	14.86	47
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	0	49	0	0	49

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	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.66			0.87			1.25			0			0	
Cost: Interest-bearing deposits		0.14			0.42			1.19			1.85			0.84	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03							
Commercial and industrial loans		0.79			0.64			0.29			3.83			4.38	
Foreign governments and institutions		0			0			0							
Growth Rates															
Net loans and leases		6.83			-2.40			22.48			-27.26			22.03	
Total selected assets		9.48			2.04			12.40			5.03			-5.54	
Deposits		0.73			3.46			10.36			-2.42			-22.72	

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	73,545	656	110,665	105,638	90,570	11111.13	45.35
Dividends	73,000	0	110,000	105,000	90,000		46.00
Interest	90	201	209	183	115	-55.22	-37.93
Management and service fees	0	0	0	0	0		
Other income	455	455	456	455	455	0.00	0.00
Income from nonbank subsidiaries	68	93	144	120	92	-26.88	-89.65
Dividends	68	93	144	120	92	-26.88	-16.05
Interest	0	0	0	0	0		-100.00
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			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	73,613	749	110,809	105,758	90,662	9728.17	43.62
Securities gains (losses)	0	0	29	147	1,615		-100.00
Other operating income	0	0	0	46	158		-100.00
Total operating income	73,613	749	110,838	105,951	92,435	9728.17	43.09
Operating Expenses							
Personnel expenses	633	637	744	977	1,037	-0.63	-27.74
Interest expense	5,342	1,679	0	0	0	218.17	
Other expenses	4,285	6,092	6,005	5,870	5,465	-29.66	-20.28
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	10,260	8,408	6,749	6,847	6,502	22.03	64.13
Income (loss) before taxes	63,353	-7,659	104,089	99,104	85,933		40.17
Applicable income taxes (credit)	-2,026	-1,517	-1,241	-1,238	-1,279		
Extraordinary items					0		
Income before undistributed income of subsidiaries	65,379	-6,142	105,330	100,342	87,212		39.38
Equity in undistributed income of subsidiaries	88,944	80,996	5,102	5,149	7,255	9.81	3122.61
Bank subsidiaries	88,944	80,996	5,102	5,149	7,255	9.81	3122.61
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	154,323	74,854	110,432	105,491	94,467	106.17	210.72
Memoranda							
Bank net income	161,944	80,996	115,102	110,149	97,255	99.94	206.94
Nonbank net income	68	93	144	120	92	-26.88	-16.05
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	1,696,714	92.31	1,607,122	89.65	1,311,045	88.86	1,207,920	1,197,460	5.57	42.60
Common and preferred stock	1,696,714	92.31	1,607,122	89.65	1,311,045	88.86	1,207,920	1,197,460	5.57	42.60
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	4,103	0.22	4,102	0.23	3,685	0.25	3,341	3,341	0.02	22.81
Common and preferred stock	4,099	0.22	4,098	0.23	3,679	0.25	3,338	3,338	0.02	22.80
Excess cost over fair value	0	0	0	0	0	0	0	0		-100.00
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	4	0	4	0	6	0	3	3	0.00	
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	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			
Other receivables	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	545		-100.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	128,001	6.96	172,142	9.60	150,926	10.23	155,523	24,533	-25.64	306.15
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	1,555		-100.00
Premises, furnishings, fixtures and equipment	1,908	0.10	1,908	0.11	1,908	0.13	1,908	1,908	0.00	0.00
Intangible assets	4,093	0.22	4,093	0.23	5,708	0.39	0	0	0.00	
Other assets	3,194	0.17	3,348	0.19	2,194	0.15	388	90,803	-4.60	-93.70
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,838,013	100.00	1,792,715	100.00	1,475,466	100.00	1,369,080	1,320,145	2.53	43.06
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	123,575	6.72	123,329	6.88	0	0	0	0	0.20	
Other liabilities	1,813	0.10	1,889	0.11	381	0.03	229	1,208	-4.02	-36.98
Balance due to subsidiaries and related institutions	129,054	7.02	128,794	7.18	121,800	8.26	111,213	111,213	0.20	16.04
Total liabilities	254,442	13.84	254,012	14.17	122,181	8.28	111,442	112,421	0.17	123.02
Equity Capital	1,583,571	86.16	1,538,703	85.83	1,353,285	91.72	1,257,638	1,207,724	2.92	35.27
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	1,266	0.07	1,270	0.07	1,069	0.07	1,034	1,027	-0.31	24.48
Common surplus	1,010,405	54.97	1,015,502	56.65	805,750	54.61	745,926	730,719	-0.50	40.56
Retained earnings	609,529	33.16	555,480	30.99	583,407	39.54	550,374	508,058	9.73	27.30
Accumulated other comprehensive income	-37,629	-2.05	-33,549	-1.87	-36,941	-2.50	-39,696	-32,080		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,838,013	100.00	1,792,715	100.00	1,475,466	100.00	1,369,080	1,320,145	2.53	43.06
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	129,054	7.02	128,794	7.18	121,800	8.26	111,213	111,213	0.20	16.04
Notes payable to subsidiaries that issued TPS	125,065	6.80	124,805	6.96	118,121	8.01	107,875	107,875	0.21	15.94
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 # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	9.95	11.94	34	5.01	7.29	26	8.48	9.68	30	8.68	11.03	24	7.96	8.67	40
Bank net income / Average equity investment in banks	9.96	11.80	39	5.50	7.45	27	8.70	10.51	31	8.95	11.56	20	7.96	9.11	35
Nonbank net income / Average equity investment in nonbanks	1.66	13.12	25	2.37	9.75	34	3.99	7.89	41	3.59	10.83	35	2.75	9.81	40
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			9.40			8.81	
Bank net income / Parent net income	104.94	96.79	72	108.21	88.16	72	104.23	82.22	60	104.42	104.73	50	102.95	104.64	40
Nonbank net income / Parent net income	0.04	3.40	36	0.12	3.59	38	0.13	5.93	32	0.11	0.99	59	0.10	1.13	52
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			90.39			90.33	
Leverage															
Total liabilities / Equity capital	16.07	16.81	66	16.51	20.06	62	9.03	20.43	40	8.86	9.50	50	9.31	11.14	45
Total debt / Equity capital	7.80	11.71	51	8.02	14.41	48	0	14.31	13	0	3.94	26	0	4.62	26
Total debt + notes payable to subs that issued TPS / Equity capital	15.70	13.63	68	16.13	16.67	67	8.73	16.36	46	8.58	7.93	52	8.93	9.36	46
Total debt + Loans guaranteed for affiliate / Equity capital	7.80	11.77	50	8.02	14.68	47	0	14.56	13	0	3.98	26	0	4.64	26
Total debt / Equity capital – excess over fair value	7.80	11.81	51	8.02	14.52	48	0	14.51	13	0	3.94	26	0	4.62	26
Long-term debt / Equity capital	7.80	10.95	51	8.02	13.56	48	0	13.04	13	0	3.76	28	0	4.39	27
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	0.03	45	0	0.02	46
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0	46	0	0	46
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	39.82	39.86	43	40.52	34.67	54	0	28.44	13	0	15.49	26	0	17.83	25
Double Leverage															
Equity investment in subs / Equity capital	107.40	103.22	77	104.71	102.81	65	97.15	103.22	16	96.31	104.10	18	99.43	105.17	26
Total investment in subs / Equity capital	107.40	108.40	66	104.71	110.16	50	97.15	111.07	8	96.31	104.38	17	99.43	105.55	25
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)	0.76	0.29	78	0.97	0.47	73	-0.35	0.36	14	-0.44	0.36	16	-0.07	0.56	26
Equity investment in subs – equity cap / Net income-div (X)	2.17	1.05	86		1.82			1.22			1.18			1.91	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	68.43	152.85	14	2.23	136.59	1	135.16	177.68	37	139.63	113.37	72	130.68	96.31	78
Cash from ops + noncash items + op expense / Op expense + dividend	2.71	154.48	3	7.11	147.24	2	1.32	190.27	4	3.21	123.74	6	4.85	100.80	5
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	60.07	98.54	19	120.89	134.08	56	94.46	116.34	21	268.60	108.88	94	88.24	101.42	31
Pretax operating income + interest expense / Interest expense	1,285.94	1,835.33	50	-356.16	2,016.32	0		1,968.54			1,631.73			1,955.22	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	904.99	1,770.77	36	-55.26	1,539.23	1	2,253.71	1,632.83	74	2,097.66	1,015.91	87	1,941.68	1,082.59	82
Dividends + interest from subsidiaries / Interest expense + dividends	69.27	174.12	14	0.31	150.43	2	144.87	210.80	32	150.60	140.89	65	138.33	107.07	75
Fees + other income from subsidiaries / Salary + other expenses	9.25	11.92	69	6.76	13.95	65	6.76	16.52	63	6.65	3.76	83	7	6.15	78
Net income / Current part of long-term debt + preferred dividends (X)		47.61			35.64			57.11			106.04			71.32	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.44	25	0	3.85	24	0	2.64	28	0	1.59	31	0	1.68	30
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04			0			0	
Nonaccrual		0.92			1.03			0.54			0.70			0.46	
Total		1.09			1.13			0.58			0.70			0.46	
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	49	0	0	50
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0	49	0	0	49
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	0.14	27	0	0.15	27
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	49	0	0	49

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 # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	153.37	66.37	91		81.10		72.32	57.84	69	69.68	87.25	41	74.77	100.86	34
Dividends declared / Net income	64.98	28.27	96	124.42	42.29	95	68.98	33.08	94	66.28	24.10	94	69.03	32.32	90
Net income – dividends / Average equity	3.49	8.62	6	-1.22	4.14	10	2.63	6.46	11	2.93	8.12	5	2.46	5.74	16
Percent of Dividends Paid															
Dividends from bank subsidiaries	72.80	155.92	21	0	132.17	7	144.41	178.13	42	150.17	131.90	62	138.01	106.72	73
Dividends from nonbank subsidiaries	0.07	4.90	52	0.10	3.41	55	0.19	7.53	47	0.17	2.83	58	0.14	2.37	56
Dividends from subsidiary holding companies	0	5.91	45	0	4.85	44	0	21.40	42	0	0	48	0	0	48
Dividends from all subsidiaries	72.87	203.53	13	0.10	174.85	5	144.60	260.40	29	150.34	144.51	60	138.15	114.69	71
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	45.08	45.96	45	0	60.28	4	95.57	66.55	81	95.33	33.37	91	92.54	35.18	90
Interest income from bank subsidiaries	0.06	0.11	74	0.25	0.36	67	0.18	0.54	66	0.17	0.11	77	0.12	0.14	76
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0	1.55	36	0	0.32	43	0	0.94	41
Other income from bank subsidiaries	0.28	0	95	0.56	0	95	0.40	0	96	0.41	0.01	95	0.47	0	95
Operating income from bank subsidiaries	45.41	51.33	43	0.81	62.88	6	96.15	69.36	74	95.90	35.67	90	93.13	41.35	83
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	100	62.63	72	100	56.39	72	100	82.95	65	100	80.47	70	100	129.02	73
Interest income from nonbank subsidiaries	0	2.44	31	0	7.38	32	0	20.25	26	0	0.31	46	0	0.63	45
Management and service fees from nonbank subsidiaries	0	0.37	40	0	0.86	39	0	1.92	38	0	0.17	46	0	0.60	44
Other income from nonbank subsidiaries	0	0.07	45	0	0.16	46	0	1.06	43	0	0.06	46	0	0.08	46
Operating income from nonbank subsidiaries	100	87.22	66	100	79.84	64	100	150.41	51	100	96.62	66	100	153.75	68
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		38.10			43.51			61.23			43.51			58.43	
Interest income from subsidiary holding companies		5.26			8.40			6.54			0			0.07	
Management and service fees from subsidiary holding companies		0.73			0.44			0.36			0			-0.14	
Other income from subsidiary holding companies		-0.40			0.01			0.29			0.15			0	
Operating income from subsidiary holding companies		58.37			55.20			76.49			43.66			58.36	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.17	74.16	73	0	69.76	8	99.24	67.32	77	99.10	72.95	70	97.37	67.33	60
Interest income from bank subsidiaries	0.12	0.23	69	26.84	0.63	97	0.19	0.80	60	0.17	0.55	70	0.12	1.07	68
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	0.59	43	0	2.14	41
Other income from bank subsidiaries	0.62	0.02	93	60.75	0.04	99	0.41	0.03	92	0.43	0.01	93	0.49	0.01	94
Operating income from bank subsidiaries	99.91	83.13	78	87.58	82.20	28	99.84	78.80	83	99.70	89.39	65	97.98	79.76	48
Dividends from nonbank subsidiaries	0.09	3.07	53	12.42	1.95	91	0.13	2.65	50	0.11	2.65	59	0.10	1.78	60
Interest income from nonbank subsidiaries	0	0.18	36	0	0.73	36	0	1.19	30	0	0	46	0	0	46
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0	47	0	0	47
Other income from nonbank subsidiaries	0	0.01	45	0	0.01	46	0	0.04	44	0	0	47	0	0	46
Operating income from nonbank subsidiaries	0.09	4.67	44	12.42	4.70	85	0.13	7.29	36	0.11	3.33	55	0.10	3.09	54
Dividends from subsidiary holding companies	0	2.10	45	0	2.53	44	0	4.52	43	0	0	48	0	0	48
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0.20	44	0	0	49	0	0	49
Management and service fees from subsidiary holding companies	0	0	48	0	0	49	0	0	49	0	0	50	0	0	50
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	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt		158.10			135.13			83.37			854.19			886.47	
Loans and advances from subsidiaries / Total debt	104.43	26.38	90	104.43	27.08	91		28.33			81.26			74.60	