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

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BHC Name EB ACQUISITION COMPANY, LLC

City/State UNIVERSITY PARK, TX

Bank Holding Company Information

Federal Reserve District: 11
Consolidated Assets ($000): 19,422,861
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:

EB ACQUISITION COMPANY, LLC
6565 HILLCREST AVENUE, 6TH FLOOR

UNIVERSITY PARK, TX 75205

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

Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets ($000)	18,842,557	18,025,135	9,787,814	5,942,502	5,581,237
Net income ($000)	78,912	35,769	22,092	40,824	25,877
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)	3.30	2.60	89	3.19	2.77	77	3.77	3.01	84	3.97	3.33	89	3.91	3.29	90
+ Non-interest income	0.38	1.04	14	0.39	1.21	12	0.62	1.32	19	0.73	0.90	41	0.86	0.93	48
– Overhead expense	2.05	2.17	43	2.38	2.57	48	3.23	2.69	78	3.09	2.58	78	3.37	2.60	87
– Provision for credit losses	0.11	-0.09	92	0.64	0.51	70	0.36	0.15	91	0.38	0.12	91	0.38	0.11	95
+ Securities gains (losses)	0	0.01	23	0	0.02	16	0	0.01	35	0	0	62	0	0.01	51
+ Other tax equivalent adjustments	0	0	11	0	0	82	0	0	7	0	0	76	0	0	81
= Pretax net operating income (tax equivalent)	1.52	1.66	41	0.57	1.04	15	0.80	1.56	7	1.22	1.55	25	1.02	1.55	10
Net operating income	0.42	1.26	3	0.20	0.81	12	0.23	1.19	6	0.69	1.22	5	0.46	0.95	9
Net income	0.42	1.26	3	0.20	0.82	12	0.23	1.19	6	0.69	1.22	5	0.46	0.95	8
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.41			1.11	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.65	3.06	86	3.76	3.55	61	4.65	4.41	68	4.81	4.38	83	4.51	4.06	83
Interest expense	0.06	0.25	8	0.22	0.52	12	0.43	1.08	7	0.40	0.81	12	0.19	0.54	6
Net interest income (tax equivalent)	3.59	2.80	91	3.54	3.01	78	4.22	3.33	83	4.41	3.58	94	4.33	3.54	94
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.13	0.11	63	0.21	0.27	50	0.38	0.21	81	0.43	0.09	96	0.12	0.10	66
Earnings coverage of net loan and lease losses (X)	20.99	39.72	51	9.50	22.91	42	4.65	24.40	19	4.96	29.27	20	15.56	0.97	49
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.23	1.23	56	1.16	1.58	27	0.37	0.83	13	0.63	0.94	16	0.58	0.95	14
Allowance for loan and lease losses / Total loans and leases	1.23	1.20	56	1.16	1.55	28	0.37	0.81	13	0.58	0.93	14	0.54	0.94	13
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.39	0.49	40	0.47	0.71	34	0.73	0.57	69	0.20	0.57	18	0.28	0.57	20
30–89 days past due loans and leases / Total loans and leases	0.90	0.32	91	0.83	0.39	86	0.78	0.43	85	1.07	0.32	96	1.22	0.32	96
Liquidity and Funding															
Net noncore funding dependence	-6.97	-2.33	37	-7.04	3.20	22	-9.31	14.45	4	8.46	13.54	30	11.55	13.97	37
Net short-term noncore funding dependence	-7.17	-7.71	47	-7.40	-4.76	33	-10.37	3.38	13	7.93	8.57	45	11.22	9.65	56
Net loans and leases / Total assets	55.97	58.67	43	57.43	61.58	29	58.88	63.77	26	74.97	73.30	54	74.93	72.64	57
Capitalization															
Tier 1 leverage ratio	8.11	8.98	27	8.33	9.13	29	8.45	9.76	15	8.76	10.37	17	9.55	10.04	40
Holding company equity capital / Total assets	4.71	10.71	0	4.93	11.16	0	5.11	12.43	1	11.15	11.21	49	11.20	10.84	60
Total equity capital (including minority interest) / Total assets	12.29	10.82	72	12.89	11.29	73	13.36	12.57	61	14.14	11.30	86	14.27	10.89	91
Common equity tier 1 capital / Total risk-weighted assets	12.92	12.42	65	13.81	12.38	79	13.01	12.17	76	10.70	12.37	25	11.77	11.90	56
Net loans and leases / Equity capital (X)	11.89	5.53	98	11.64	5.58	97	11.52	5.21	99	6.72	6.70	52	6.69	6.82	49
Cash dividends / Net income	105.24	28.27	98	0	42.30	4	0	33.12	3	0	24.05	9	0	32.32	8
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			35.12			19.39	
Growth Rates															
Assets	1.46	10.50	14	11.27	16.68	35	185.21	9.26	99	7	9.35	53	0.79	9.89	12
Equity capital	-3.21	7.46	4	7.36	6.99	61	30.70	10.49	88	6.52	12.50	33	4.07	13.71	16
Net loans and leases	-1.13	3.36	38	8.54	9.07	56	123.97	9.10	98	7.07	10.51	48	3.23	12.54	14
Noncore funding	-45.61	-14.79	13	-42.83	-12.18	13	26.62	6.59	82	-11.93	6.76	26	36.69	-3.35	85
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	0	10.95	12	0	13.56	10	0	13.04	13	0	3.76	28	0	4.39	27
Equity investment in subsidiaries / Equity capital	100	103.22	39	100	102.81	35	100	103.22	35	100	104.10	36	100	105.17	34
Cash from ops + noncash items + op expense / Op expense + dividends		154.48			147.24			190.27			123.74			100.80	

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	553,867	529,952	355,613	235,569	208,540	4.51	377.79
Income from lease financing receivables	0	2	9	3	130	-100.00	-100.00
Fully taxable income on loans and leases	553,837	529,860	355,622	235,572	208,670	4.53	376.25
Tax-exempt income on loans and leases	30	94	0	0	0	-68.09	1400.00
Estimated tax benefit on income on loans and leases	8	22	0	0	0	-65.36	472.75
Income on loans and leases (tax equivalent)	553,875	529,976	355,622	235,572	208,670	4.51	376.27
Investment interest income (tax equivalent)	72,022	76,590	40,148	17,791	16,465	-5.96	179.34
Interest on balances due from depository institutions	777	1,866	8,931	2,056	1,176	-58.36	-1.65
Interest income on other earning assets	5,536	3,125	2,295	1,632	1,435	77.15	107.96
Total interest income (tax equivalent)	632,210	611,557	406,996	257,051	227,746	3.38	334.42
Interest on time deposits of $250K or more	709	4,313	4,122	2,470	603	-83.56	
Interest on time deposits < $250K	1,566	8,532	4,499	2,112	979	-81.65	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	7,274	21,876	19,702	4,898	2,947	-66.75	504.66
Interest on other borrowings and trading liabilities	16	47	7,935	10,526	3,639	-65.96	-92.12
Interest on subordinated debt and mandatory convertible securities	1,352	1,352	1,352	1,352	1,352	0.00	300.00
Total interest expense	10,917	36,120	37,610	21,358	9,520	-69.78	283.19
Net interest income (tax equivalent)	621,293	575,437	369,386	235,693	218,226	7.97	335.44
Non-interest income	71,160	70,748	60,729	43,180	47,929	0.58	149.77
Adjusted operating income (tax equivalent)	692,453	646,185	430,115	278,873	266,155	7.16	304.54
Overhead expense	385,799	429,538	316,206	183,817	187,877	-10.18	231.35
Provision for credit losses	21,221	114,745	35,324	22,520	21,457		403.34
Securities gains (losses)	0	0	0	37	144		-100.00
Other tax equivalent adjustments	-3	1	-1	1	2		
Pretax net operating income (tax equivalent)	286,081	102,227	78,737	72,574	56,967	179.85	410.88
Applicable income taxes	79,935	8,563	20,593	20,171	24,377	833.49	288.09
Tax equivalent adjustments	133	200	417	395	757	-33.50	-91.69
Applicable income taxes (tax equivalent)	80,068	8,763	21,010	20,566	25,134	813.71	260.70
Minority interest	127,101	57,695	35,635	11,184	5,956	120.30	2131.80
Net income before discontinued operations, net of minority interest	78,912	35,769	22,092	40,824	25,877	120.62	180.78
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	78,912	35,769	22,092	40,824	25,877	120.62	180.78
Memoranda							
Net income - holding company and noncontrolling (minority) interest	206,013	93,464	57,727	52,008	31,833	120.42	509.51
Investment securities income (tax equivalent)	72,022	76,590	40,148	17,791	16,465	-5.96	179.34
US Treasury and agency securities (excluding mortgage-backed securities)	2,097	7,509	6,495	3,175	3,160	-72.07	-84.49
Mortgage-backed securities	65,603	63,697	27,633	9,306	9,225	2.99	756.77
All other securities	4,322	5,384	6,020	5,310	4,080	-19.72	-6.15
Cash dividends declared	83,049	0	0	0	0		
Common	83,049	0	0	0	0		
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.36	2.85	84	3.39	3.27	59	4.16	4	65	4.33	4.08	74	4.08	3.78	78
Less: Interest expense	0.06	0.23	8	0.20	0.48	11	0.38	0.98	7	0.36	0.75	11	0.17	0.50	6
Equals: Net interest income (tax equivalent)	3.30	2.60	89	3.19	2.77	77	3.77	3.01	84	3.97	3.33	89	3.91	3.29	90
Plus: Non-interest income	0.38	1.04	14	0.39	1.21	12	0.62	1.32	19	0.73	0.90	41	0.86	0.93	48
Equals: adjusted operating income (tax equivalent)	3.67	3.70	51	3.58	4.04	29	4.39	4.41	49	4.69	4.27	70	4.77	4.26	73
Less: Overhead expense	2.05	2.17	43	2.38	2.57	48	3.23	2.69	78	3.09	2.58	78	3.37	2.60	87
Less: Provision for credit losses	0.11	-0.09	92	0.64	0.51	70	0.36	0.15	91	0.38	0.12	91	0.38	0.11	95
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	98	0	0	2
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	23	0	0.02	17	0	0.01	35	0	0	62	0	0.01	52
Plus: other tax equivalent adjustments	0	0	11	0	0	82	0	0	7	0	0	76	0	0	81
Equals: Pretax net operating income (tax equivalent)	1.52	1.66	41	0.57	1.04	15	0.80	1.56	7	1.22	1.55	25	1.02	1.55	10
Less: Applicable income taxes (tax equivalent)	0.42	0.38	70	0.05	0.23	9	0.21	0.36	11	0.35	0.32	56	0.45	0.59	24
Less: Minority interest	0.67	0	99	0.32	0	99	0.36	0	99	0.19	0	98	0.11	0	98
Equals: Net operating income	0.42	1.26	3	0.20	0.81	12	0.23	1.19	6	0.69	1.22	5	0.46	0.95	9
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Equals: Net income	0.42	1.26	3	0.20	0.82	12	0.23	1.19	6	0.69	1.22	5	0.46	0.95	8
Memo: Net income (last four quarters)	0.42	1.26	3	0.20	0.82	12	0.23	1.19	5	0.69	1.22	5	0.46	0.95	8
Net income–BHC and noncontrolling (minority) interest	1.09	1.27	30	0.52	0.83	18	0.59	1.20	7	0.88	1.22	18	0.57	0.95	13
Margin Analysis															
Average earning assets / Average assets	91.94	93.08	34	90.29	92.32	24	89.41	91.05	30	89.85	93.23	12	90.38	93.19	17
Average interest-bearing funds / Average assets	45.86	61.99	4	48.27	64.06	5	54.17	65.57	10	50.83	70.70	3	48.60	70.06	2
Interest income (tax equivalent) / Average earning assets	3.65	3.06	86	3.76	3.55	61	4.65	4.41	68	4.81	4.38	83	4.51	4.06	83
Interest expense / Average earning assets	0.06	0.25	8	0.22	0.52	12	0.43	1.08	7	0.40	0.81	12	0.19	0.54	6
Net interest income (tax equivalent) / Average earning assets	3.59	2.80	91	3.54	3.01	78	4.22	3.33	83	4.41	3.58	94	4.33	3.54	94
Yield or Cost															
Total loans and leases (tax equivalent)	4.94	4.01	89	4.87	4.27	82	5.50	5.09	78	5.26	4.85	78	5.02	4.52	85
Interest-bearing bank balances	0.11	0.14	14	0.29	0.27	60	1.66	2.04	27	2.16	1.88	75	0.94	1.13	31
Federal funds sold and reverse repos		0.25			0.68		0	2.44	4	0	1.50	9		0.83	
Trading assets	0	0.45	26	0	0.60	23	0	0.99	21		0.70			0.48	
Total earning assets	3.65	3.04	87	3.76	3.51	65	4.65	4.36	69	4.81	4.33	83	4.50	3.98	87
Investment securities (tax equivalent)	1.33	1.77	18	1.61	2.25	8	2.22	2.76	4	2.34	2.69	23	2.12	2.61	19
US Treasury and agency securities (excluding mortgage-backed securities)	1.55	1.14	78	2.36	1.75	80	1.37	2.32	6	1.77	2.20	29	1.74	1.66	60
Mortgage-backed securities	1.26	1.57	22	1.48	2.05	9	1.59	2.61	2	2.23	2.44	23	2.02	2.19	27
All other securities	2.58	2.81	46	2.62	3.24	23	3.13	4.06	24	2.81	3.74	18	2.82	3.85	24
Interest-bearing deposits	0.06	0.21	13	0.23	0.53	14	0.37	1.10	5	0.22	0.85	3	0.12	0.52	2
Time deposits of $250K or more	0.24	0.66	8	0.91	1.42	13	1.18	1.96	7	1.55	1.57	41			
Time deposits < $250K	0.22	0.62	7	0.89	1.36	13	0.70	1.82	4	0.69	1.42	7			
Other domestic deposits	0.10	0.15	37	0.30	0.36	44	0.49	0.93	16	0.24	0.64	7			
Foreign deposits		0.14			0.42			1.19			1.85			0.84	
Federal funds purchased and repos	0.03	0.17	21	0.12	0.62	6	0.01	1.86	5	0.09	1.03	12	0.10	0.68	13
Other borrowed funds and trading liabilities	0.04	1.27	8	0.03	1.50	1	2.12	2.38	32	1.88	2.10	31	1.22	1.48	36
All interest-bearing funds	0.13	0.37	10	0.42	0.74	15	0.71	1.49	9	0.71	1.06	19	0.35	0.71	9

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	71,160	70,748	60,729	43,180	47,929
Fiduciary activities income	10,301	9,846	7,658	6,385	6,486
Service charges on deposit accounts - domestic	23,564	23,575	13,401	5,490	5,178
Trading revenue	350	296	185	0	0
Investment banking fees and commissions	470	500	574	432	500
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	4,929	9,469	14,216	17,386	21,764
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	502	-842	6,285	1,118	2,819
Other non-interest income	31,044	27,904	18,410	12,369	11,182
Total overhead expenses	385,799	429,538	316,206	183,817	187,877
Personnel expense	222,510	230,272	160,420	104,462	105,746
Net occupancy expense	61,983	70,867	42,686	26,486	26,836
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	24,283	26,924	14,695	7,483	7,952
Other operating expenses	77,023	101,475	98,405	45,386	47,343
Fee income on mutual funds and annuities	195	276	343	184	248
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,764	1,886	2,218	1,036	975
Average personnel expense per employee	126.14	122.10	72.33	100.83	108.46
Average assets per employee	10,681.72	9,557.34	4,412.90	5,736.01	5,724.35

	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	0.27	2.17	30	0.39	2.02	29	0.56	2.72	30	0.43	1.69	45	0.52	1.89	40
Overhead expenses / Net Interest Income + non-interest income	55.73	59.28	31	66.49	62.28	70	73.59	61.29	86	66.01	61.22	71	70.79	62.21	83
Percent of Average Assets															
Total overhead expense	2.05	2.17	43	2.38	2.57	48	3.23	2.69	78	3.09	2.58	78	3.37	2.60	87
Personnel expense	1.18	1.21	46	1.28	1.30	52	1.64	1.41	76	1.76	1.46	76	1.89	1.47	85
Net occupancy expense	0.33	0.23	87	0.39	0.26	91	0.44	0.28	93	0.45	0.31	86	0.48	0.32	91
Other operating expenses	0.54	0.72	23	0.71	0.94	32	1.16	0.97	76	0.89	0.79	67	0.99	0.79	75
Overhead less non-interest income	1.67	1.10	91	1.99	1.25	87	2.61	1.32	96	2.37	1.65	92	2.51	1.65	97
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	55.71	58.83	32	66.47	61.82	70	73.52	60.64	87	65.91	60.51	72	70.59	61.01	84
Personnel expense	32.13	32.93	38	35.64	32.36	67	37.30	32.39	80	37.46	34.42	75	39.73	34.72	81
Net occupancy expense	8.95	6.23	84	10.97	6.58	95	9.92	6.52	93	9.50	7.33	85	10.08	7.51	87
Other operating expenses	14.63	19.18	13	19.87	22.28	47	26.30	21.20	81	18.96	18.28	54	20.78	18.30	73
Total non-interest income	10.28	27.67	7	10.95	28.83	11	14.12	29.23	18	15.48	20.30	32	18.01	21.24	36
Fiduciary activities income	1.49	2.20	48	1.52	2.09	49	1.78	1.97	56	2.29	1.95	63	2.44	1.95	65
Service charges on domestic deposit accounts	3.40	3.27	50	3.65	3.27	55	3.12	3.88	38	1.97	3.58	25	1.95	3.83	16
Trading revenue	0.05	0.62	55	0.05	1.28	46	0.04	1.18	41	0	0.03	46	0	0.07	40
Investment banking fees and commissions	0.07	2.58	17	0.08	2.46	15	0.13	3.54	14	0.15	0.85	36	0.19	0.92	32
Insurance activities revenue	0	0.36	11	0	0.41	11	0	0.47	11	0	0.46	19	0	0.44	17
Venture capital revenue	0	0.04	44	0	0.01	44	0	0.02	42	0	0	49	0	0	48
Net servicing fees	0.71	0.60	73	1.47	0.01	91	3.31	0.28	97	6.23	0.52	95	8.18	0.40	97
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	0.07	3.30	10	-0.13	3.92	5	1.46	1.86	52	0.40	1.98	25	1.06	2.38	39
Other non-interest income	4.48	9.27	19	4.32	9.65	19	4.28	10.04	16	4.44	7.05	21	4.20	7.34	22
Overhead less non-interest income	45.44	30.52	92	55.52	31.93	92	59.40	31.06	98	50.43	39.75	81	52.58	39.09	91
Applicable income taxes / Pretax net operating income (tax equivalent)	27.94	21.18	96	8.38	18.63	8	26.15	20.56	86	27.79	18.37	92	42.79	33.75	73
Applicable income tax + TE / Pretax net operating income + TE	27.99	22.67	95	8.57	21.18	7	26.68	23.23	82	28.34	21.35	90	44.12	38.57	62

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	6,559,699	6,567,600	7,360,525	2,659,408	2,295,759	-0.12	181.49
Commercial and industrial loans	597,008	1,624,783	571,277	418,532	413,438	-63.26	30.76
Loans to individuals	3,783,157	2,856,792	2,148,811	1,420,665	1,491,565	32.43	195.03
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	4,311	8,626	17,156	1,168	371	-50.02	884.25
Other loans and leases	62,109	65,810	68,631	49,257	45,922	-5.62	116.65
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	11,006,284	11,123,611	10,166,400	4,549,030	4,247,055	-1.05	168.56
Less: Allowance for loan and lease losses	135,834	129,248	37,315	26,440	23,000	5.10	1978.24
Net loans and leases	10,870,450	10,994,363	10,129,085	4,522,590	4,224,055	-1.13	165.67
Debt securities that reprice or mature in over 1 year	5,437,124	4,585,079	3,081,142	682,782	715,743	18.58	659.07
Mutual funds and equity securities	12,626	12,334	12,570	0	254	2.37	5182.85
Subtotal	16,320,200	15,591,776	13,222,797	5,205,372	4,940,052	4.67	239.42
Interest-bearing bank balances	763,972	761,155	648,255	118,377	99,668	0.37	723.87
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	623,525	797,192	1,386,947	76,159	50,989	-21.78	482.80
Trading assets	36,249	81,410	41,341	0	0	-55.47	
Total earning assets	17,743,946	17,231,533	15,299,340	5,399,908	5,090,709	2.97	254.31
Non-interest-bearing cash and due from depository institutions	237,326	410,612	397,192	64,667	66,699	-42.20	260.99
Premises, fixed assets, and leases	166,284	204,189	230,170	59,243	53,348	-18.56	195.12
Other real estate owned	431	14,486	2,889	2,685	0	-97.02	
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	1,274,874	1,282,088	1,274,603	505,644	426,809	-0.56	175.07
Total assets	19,422,861	19,142,908	17,204,194	6,032,147	5,637,565	1.46	247.24
Quarterly average assets	19,136,651	18,658,750	17,027,790	6,066,613	5,646,412	2.56	244.76
Average loans and leases (YTD)	11,203,010	10,874,469	6,465,408	4,475,935	4,158,792	3.02	383.55
Memoranda							
Loans held-for-sale	508	347	1,768	348,004	296,353	46.40	-99.89
Loans not held-for-sale	11,005,776	11,123,264	10,164,632	4,201,026	3,950,702	-1.06	201.25
Real estate loans secured by 1–4 family	2,019,717	1,931,191	2,168,653	648,408	559,693	4.58	291.87
Commercial real estate loans	4,523,340	4,605,644	5,148,784	1,996,334	1,726,040	-1.79	152.04
Construction and land development	65,386	93,265	183,291	137,364	108,483	-29.89	-28.37
Multifamily	1,783,289	1,247,690	1,137,750	847,178	749,409	42.93	145.09
Nonfarm nonresidential	2,674,665	3,264,689	3,827,743	1,011,792	868,148	-18.07	174.10
Real estate loans secured by farmland	16,642	30,765	43,088	14,666	10,026	-45.91	-17.70
Total investment securities	6,073,275	5,394,605	4,480,659	758,941	766,986	12.58	637.48
U.S. Treasury securities	55,282	96,792	611,032	64,169	64,362	-42.89	-14.81
US agency securities (excluding mortgage-backed securities)	136,891	55,680	173,310	113,423	114,134	145.85	1.85
Municipal securities	71,740	87,379	120,984	109,427	78,620	-17.90	-25.76
Mortgage-backed securities	5,710,773	5,038,015	3,488,812	398,175	448,578	13.35	1059.84
Asset-backed securities	3,300	10,156	17,660	27,935	15,899	-67.51	
Other debt securities	82,663	94,249	56,291	45,812	45,139	-12.29	136.39
Mutual funds and equity securities	12,626	12,334	12,570	0	254	2.37	5182.85
Available-for-sale securities	6,015,202	5,313,700	4,355,792	615,384	606,462	13.20	753.95
U.S. Treasury securities	55,282	96,792	611,032	64,169	64,362	-42.89	-14.81
US agency securities (excluding mortgage-backed securities)	136,891	55,680	173,310	113,423	114,134	145.85	1.85
Municipal securities	52,466	65,119	77,744	53,340	0	-19.43	
Mortgage-backed securities	5,687,900	5,001,860	3,437,415	338,640	382,573	13.72	1110.47
Asset-backed securities	0	0	0	0	0		
Other debt securities	82,663	94,249	56,291	45,812	45,139	-12.29	136.39
Mutual funds and equity securities	0	0	0	0	254		-100.00
Held-to-maturity securities appreciation (depreciation)	3,864	4,773	2,472	-1,082	869	-19.04	
Available-for-sale securites appreciation (depreciation)	-2,598	104,272	-8,837	-12,659	-6,406		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	1,318,095	1,472,376	2,153,040	599,190	686,294	-10.48	115.11

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	8,182,586	7,497,473	6,231,015	2,074,120	1,807,138	9.14	309.08
NOW, ATS and transaction accounts	1,976,280	2,432,886	2,385,971	512,295	469,103	-18.77	341.79
Time deposits less brokered deposits < $250K	653,743	707,689	923,206	244,733	203,314	-7.62	
MMDA and other savings accounts	5,703,943	5,252,094	4,338,420	1,614,239	1,535,201	8.60	262.08
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	16,516,552	15,890,142	13,878,612	4,445,387	4,014,756	3.94	295.71
Time deposits of $250K or more	250,072	355,045	563,395	177,866	137,101	-29.57	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	3,310	24,622	20,654	26,804	-100.00	-100.00
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	0	279	365,000	530,000		-100.00
Other borrowings w/remaining maturity over 1 year	0	0	63,992	0	0		
Brokered deposits < $250K	0	101,421	151,871	71,578	27,239	-100.00	
Noncore funding	250,072	459,776	804,159	635,098	721,144	-45.61	-52.60
Trading liabilities	29,305	71,282	27,708	0	0	-58.89	
Subordinated notes and debentures + trust preferred securities	24,886	24,846	24,807	24,767	24,727	0.16	0.80
Other liabilities	214,269	229,701	170,947	74,012	72,194	-6.72	133.24
Total liabilities	17,035,084	16,675,747	14,906,233	5,179,264	4,832,821	2.15	253.56
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	688,117	688,117	688,117	579,969	576,513	0.00	19.76
Retained earnings	227,143	231,280	195,511	102,164	61,340	-1.79	540.51
Accumulated other comprehensive income	-1,392	24,786	-4,199	-9,294	-6,209		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	913,868	944,183	879,429	672,839	631,644	-3.21	50.57
Noncontrolling (minority) interest in subsidiaries	1,473,909	1,522,978	1,418,532	180,044	173,100	-3.22	774.68
Total equity capital, including minority interest	2,387,777	2,467,161	2,297,961	852,883	804,744	-3.22	207.92
Total liabilities and capital	19,422,861	19,142,908	17,204,194	6,032,147	5,637,565	1.46	247.24
Memoranda							
Non-interest-bearing deposits	8,182,587	7,497,473	6,231,015	2,074,120	1,807,138	9.14	309.08
Interest-bearing deposits	8,584,037	8,849,135	8,362,863	2,620,711	2,371,958	-3.00	253.37
Total deposits	16,766,624	16,346,608	14,593,878	4,694,831	4,179,096	2.57	278.53
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	944,183	879,429	672,839	631,644	606,957		
Accounting restatements	0	0	0	0	0		
Net income	78,912	35,769	22,092	40,824	25,877		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	83,049	0	0	0	0		
Change in other comprehensive income	-26,178	28,985	5,096	-3,085	-2,779		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	179,402	3,456	1,589		
Holding company equity capital, ending balance	913,868	944,183	879,429	672,839	631,644		

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	33.77	36.25	37	34.31	36.22	41	42.78	37.78	51	44.09	53.63	27	40.72	53.41	19
Commercial and industrial loans	3.07	10.76	8	8.49	13.52	22	3.32	12.02	13	6.94	11.42	29	7.33	10.82	33
Loans to individuals	19.48	3.36	93	14.92	3.40	92	12.49	4.20	90	23.55	2.65	98	26.46	2.58	97
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0	44	0	0	45
Agricultural loans	0.02	0.18	43	0.05	0.19	53	0.10	0.24	63	0.02	0.47	43	0.01	0.51	40
Other loans and leases	0.32	4.47	9	0.34	4.63	8	0.40	5.01	5	0.82	2.64	38	0.81	2.62	33
Net loans and leases	55.97	58.67	43	57.43	61.58	29	58.88	63.77	26	74.97	73.30	54	74.93	72.64	57
Debt securities over 1 year	27.99	19.46	75	23.95	15.55	84	17.91	14.60	67	11.32	13.20	44	12.70	13.96	46
Mutual funds and equity securities	0.07	0.06	67	0.06	0.05	70	0.07	0.06	67	0	0.05	19	0	0.07	37
Subtotal	84.03	79.22	66	81.45	78.16	56	76.86	79.65	24	86.29	87.24	36	87.63	87.26	42
Interest-bearing bank balances	3.93	8.50	25	3.98	7.51	27	3.77	3.06	68	1.96	2.30	56	1.77	2.34	52
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	0.01	38	0	0.02	35
Debt securities 1 year or less	3.21	1.56	85	4.16	1.68	86	8.06	1.91	92	1.26	2.14	49	0.90	1.92	42
Trading assets	0.19	0.49	58	0.43	1.01	53	0.24	1.19	52	0	0.02	38	0	0.02	35
Total earning assets	91.36	91.77	46	90.02	91.05	36	88.93	89.53	40	89.52	92.24	14	90.30	92.22	20
Non-interest cash and due from depository institutions	1.22	0.82	83	2.14	1.07	97	2.31	1.14	97	1.07	1.25	39	1.18	1.26	41
Other real estate owned	0	0.01	37	0.08	0.02	89	0.02	0.03	48	0.04	0.04	69	0	0.06	6
All other assets	7.42	7.35	53	7.84	7.82	50	8.76	9.27	42	9.41	6.39	89	8.52	6.45	80
Memoranda															
Short-term investments	7.14	11.47	35	8.14	11.17	42	11.83	7.63	77	3.22	4.70	47	2.67	4.63	42
U.S. Treasury securities	0.28	1.47	40	0.51	0.84	68	3.55	1.03	83	1.06	0.37	85	1.14	0.22	89
US agency securities (excluding mortgage-backed securities)	0.70	0.82	62	0.29	0.63	50	1.01	0.54	74	1.88	1.67	66	2.02	1.50	67
Municipal securities	0.37	1.73	34	0.46	1.69	35	0.70	1.34	48	1.81	2.66	49	1.39	2.97	38
Mortgage-backed securities	29.40	14.14	93	26.32	11.75	95	20.28	11.44	90	6.60	8.73	41	7.96	9.19	48
Asset-backed securities	0.02	0.50	53	0.05	0.32	59	0.10	0.28	66	0.46	0.26	83	0.28	0.23	81
Other debt securities	0.43	0.53	56	0.49	0.42	66	0.33	0.39	64	0.76	0.52	72	0.80	0.48	74
Loans held-for-sale	0	0.55	17	0	0.52	15	0.01	0.39	21	5.77	0.29	96	5.26	0.32	94
Loans held for investment	56.66	58.06	43	58.11	61.72	30	59.08	63.50	28	69.64	73.24	30	70.08	72.42	38
Real estate loans secured by 1–4 family	10.40	11.46	47	10.09	11.91	41	12.61	13.29	48	10.75	16.83	30	9.93	16.44	26
Revolving	0.58	1.42	30	0.84	1.66	33	1.24	2.07	41	1.94	2.43	49	2.42	2.71	52
Closed-end, secured by first liens	9.63	9.67	53	9	9.81	47	11.16	10.69	53	8.61	13.60	33	7.33	13.03	27
Closed-end, secured by junior liens	0.19	0.17	70	0.25	0.22	69	0.20	0.28	51	0.20	0.41	34	0.18	0.39	30
Commercial real estate loans	23.29	22.69	51	24.06	22.22	50	29.93	22.23	62	33.09	33.39	53	30.62	33.79	40
Construction and land development	0.34	3.34	12	0.49	3.40	15	1.07	3.44	26	2.28	4.78	23	1.92	4.55	23
Multifamily	9.18	3.57	87	6.52	3.12	87	6.61	3.01	89	14.04	5.12	89	13.29	5.32	87
Nonfarm nonresidential	13.77	14.57	47	17.05	14.72	56	22.25	14.69	72	16.77	21.85	26	15.40	22.30	20
Real estate loans secured by farmland	0.09	0.30	53	0.16	0.33	60	0.25	0.36	65	0.24	0.88	49	0.18	0.81	45

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	59.60	61.05	40	59.04	57.15	43	72.40	57.46	71	58.46	72.88	19	54.06	73.20	13
Real estate loans secured by 1–4 family	18.35	19.86	45	17.36	19.43	39	21.33	20.75	52	14.25	23.13	31	13.18	22.92	24
Revolving	1.02	2.43	32	1.44	2.64	37	2.10	3.15	40	2.58	3.34	48	3.22	3.76	48
Closed-end	17.33	17.24	50	15.92	16.59	46	19.23	17.39	61	11.68	19.33	29	9.96	18.68	24
Commercial real estate loans	41.10	37.86	52	41.40	34.63	58	50.65	33.52	82	43.88	45.57	49	40.64	46.38	30
Construction and land development	0.59	5.65	8	0.84	5.26	12	1.80	5.09	25	3.02	6.53	22	2.55	6.35	22
1–4 family	0	1.18	9	0.10	0.93	21	0.08	0.94	24	0.62	1.52	34	0.54	1.50	28
Other	0.59	4.40	9	0.74	4.19	12	1.72	4.02	25	2.40	4.90	23	2.01	4.76	24
Multifamily	16.20	5.78	89	11.22	4.96	89	11.19	4.69	88	18.62	6.76	90	17.65	7.13	88
Nonfarm nonresidential	24.30	24.56	46	29.35	22.93	64	37.65	22.15	86	22.24	30.16	23	20.44	30.84	20
Owner-occupied	4.22	8.29	30	4.75	7.68	32	6.13	7.72	41	4.17	10.31	15	2.90	10.55	11
Other	20.08	15.94	65	24.60	14.95	84	31.52	14.34	96	18.07	19.35	41	17.54	19.91	36
Real estate loans secured by farmland	0.15	0.54	53	0.28	0.54	63	0.42	0.55	66	0.32	1.27	49	0.24	1.19	44
Loans to depository institutions and acceptances of other banks	0	0.04	34	0	0.06	31	0	0.11	29	0	0	44	0	0	45
Commercial and industrial loans	5.42	18.86	8	14.61	22.17	22	5.62	19.53	9	9.20	16.21	25	9.73	15.52	30
Loans to individuals	34.37	6.24	93	25.68	6.13	93	21.14	7.13	86	31.23	3.89	96	35.12	3.90	97
Credit card loans	0	0.53	22	0	0.65	22	0	0.81	21	0	0.04	32	0	0.03	34
Agricultural loans	0.04	0.34	43	0.08	0.32	52	0.17	0.37	64	0.03	0.69	43	0.01	0.76	40
Other loans and leases	0.56	8.75	10	0.59	9.09	8	0.68	9.85	7	1.08	3.74	37	1.08	3.75	33
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	406.42	391.81	48	409.03	381.27	46	527.63	391.26	69	505.68	505.61	49	430.24	518.19	30
Real estate loans secured by 1–4 family	125.14	126.06	51	120.27	125.03	48	155.46	138.18	57	123.29	161.34	41	104.89	159.68	34
Revolving	6.96	15.44	31	10	17.42	37	15.33	21.26	44	22.30	23.52	56	25.60	26.74	53
Closed-end	118.18	108.85	59	110.28	106.14	55	140.13	115.20	65	100.99	134.73	40	79.29	130.06	32
Commercial real estate loans	280.26	245.88	57	286.84	234.65	58	369.08	229.44	81	379.60	316.03	72	323.47	328.67	49
Construction and land development	4.05	35.95	10	5.81	35.62	16	13.14	34.95	29	26.12	44.92	27	20.33	44.44	24
1–4 family	0.01	7.42	9	0.66	6.34	23	0.60	6.61	23	5.34	10.21	43	4.33	10.44	33
Other	4.04	28.11	11	5.15	28.16	17	12.54	27.32	32	20.78	33.75	29	16	33.34	28
Multifamily	110.49	38.66	88	77.71	32.74	89	81.56	31.04	90	161.09	48.38	90	140.44	51.49	89
Nonfarm nonresidential	165.72	158.05	51	203.32	155.06	62	274.39	152.10	85	192.39	208.15	41	162.70	217.26	24
Owner-occupied	28.76	52.99	31	32.93	52.37	32	44.70	53.07	46	36.08	70.68	18	23.08	73.43	12
Other	136.96	102.54	69	170.39	100.54	83	229.69	97.41	96	156.31	134.17	67	139.62	140.40	52
Real estate loans secured by farmland	1.03	3.22	54	1.92	3.44	62	3.09	3.60	66	2.79	8.13	51	1.88	7.80	46
Loans to depository institutions and acceptances of other banks	0	0.21	34	0	0.28	31	0	0.44	29	0	0.01	44	0	0.01	45
Commercial and industrial loans	36.99	114.45	8	101.19	139.91	30	40.95	122.02	14	79.58	107.07	41	77.48	105.25	40
Loans to individuals	234.40	34.55	95	177.92	37.47	94	154.03	43.51	90	270.14	24.45	98	279.53	23.98	97
Credit card loans	0	2.77	23	0	3.30	22	0	4.34	21	0	0.24	32	0	0.19	34
Agricultural loans	0.27	1.86	43	0.54	1.88	55	1.23	2.18	66	0.22	4.49	45	0.07	4.90	40
Other loans and leases	3.85	51.06	10	4.10	49.54	8	4.92	52.44	6	9.37	25.58	40	8.61	25.83	35
Supplemental															
Non-owner occupied CRE loans / Gross loans	38.09	30.07	68	37.79	27.32	76	45.81	26.45	89	42.73	35.09	75	41.11	35.69	69
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	259.76	195.33	73	261.81	183.76	77	333.83	178.57	88	369.57	243.62	84	327.20	253.35	76
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	288.52	252.85	56	294.74	240.85	57	378.53	236.10	81	405.65	318.90	78	350.28	331.68	57

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	7.14	11.47	35	8.14	11.17	42	11.83	7.63	77	3.22	4.70	47	2.67	4.63	42
Liquid assets	35.73	29.03	71	33.66	26.22	77	31.15	22.44	78	12.58	15.56	41	14.07	15.94	47
Investment securities	31.27	21.63	79	28.18	17.85	85	26.04	16.99	83	12.58	16.02	36	13.60	16.65	39
Net loans and leases	55.97	58.67	43	57.43	61.58	29	58.88	63.77	26	74.97	73.30	54	74.93	72.64	57
Net loans, leases and standby letters of credit	56.20	59.49	41	57.71	62.48	29	59.04	64.84	25	75.39	73.71	54	75.36	73.08	57
Core deposits	85.04	75.71	93	83.01	70.67	94	80.67	63.09	93	73.69	69.97	63	71.21	69.79	55
Noncore funding	1.29	10.30	2	2.40	14.13	5	4.67	19.36	6	10.53	16.58	27	12.79	17.09	30
Time deposits of $250K or more	1.29	1.58	50	1.85	2.11	52	3.27	2.94	59	2.95	4.28	42	2.43	3.54	39
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	1.23	11	0.02	1.47	21	0.14	1.94	26	0.34	0.96	49	0.48	1.20	41
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	0.54	31	0.02	0.54	39	0.14	0.48	42	0.34	0.97	51	0.48	1.21	44
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	1.24	7	0	3.01	6	6.05	3.63	69	9.40	4.47	77
Earning assets that reprice within 1 year	12.78	37.37	2	18.55	39.38	8	26.22	39.29	13	18.40	32.35	14	16.95	33.41	11
Interest-bearing liabilities that reprice within 1 year	3.90	6.39	40	5.03	8.20	39	7.80	10.19	37	6.60	18.20	18	5.42	16.67	13
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	8.88	29.65	8	13.52	29.11	15	18.42	26.63	28	11.79	12.98	42	11.53	15.65	35
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-6.97	-2.33	37	-7.04	3.20	22	-9.31	14.45	4	8.46	13.54	30	11.55	13.97	37
Net short-term noncore funding dependence	-7.17	-7.71	47	-7.40	-4.76	33	-10.37	3.38	13	7.93	8.57	45	11.22	9.65	56
Short-term investment / Short-term noncore funding	637.38	273.46	86	386.34	184.19	84	306.62	77.77	94	32.03	62.28	48	21.37	46.67	41
Liquid assets - short-term noncore funding / Nonliquid assets	53.86	36.68	73	47.56	28.18	84	39.65	16.97	85	2.87	4.17	49	1.82	3.68	46
Net loans and leases / Total deposits	64.83	72.79	33	67.26	79.43	19	69.41	90.31	13	96.33	92.88	60	101.08	92.86	71
Net loans and leases / Core deposits	65.82	78.25	28	69.19	88.34	16	72.98	103.93	7	101.74	106.50	42	105.21	105.03	51
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.26	0.12	63	0.32	1.57	27	0.18	0.72	36	-0.22	-0.47	52	0.17	-0.05	77
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.18	-0.25	51	7.06	4.31	81	-0.65	1.36	2	-2.53	-1.95	30	-1.25	-0.62	25
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.04			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	0.75	14.28	33	1.27	11.38	41	2.51	12.67	42	18.92	10.76	74	20.93	13.07	69
Available-for-sale securities	99.04	83.77	72	98.50	87.23	63	97.21	85.40	58	81.08	88.32	27	79.07	86.93	30
U.S. Treasury securities	0.91	6.70	36	1.79	4.72	62	13.64	6.15	77	8.46	2.08	87	8.39	1.33	89
US agency securities (excluding mortgage-backed securities)	2.25	4.12	55	1.03	4.01	43	3.87	3.49	66	14.94	11	65	14.88	10.16	69
Municipal securities	1.18	8.22	30	1.62	9.83	31	2.70	7.75	38	14.42	16.63	53	10.25	17.86	38
Mortgage-backed securities	94.03	66.54	93	93.39	66.64	87	77.86	67.43	60	52.46	54.50	43	58.49	55.76	48
Asset-backed securities	0.05	2.50	53	0.19	1.91	57	0.39	1.66	64	3.68	1.54	86	2.07	1.31	82
Other debt securities	1.36	3.08	47	1.75	3.01	51	1.26	2.94	54	6.04	3.75	75	5.89	3.25	77
Mutual funds and equity securities	0.21	0.29	59	0.23	0.35	58	0.28	0.40	61	0	0.41	19	0.03	0.58	36
Debt securities 1 year or less	10.27	7.78	68	14.78	10.55	76	30.95	11.86	87	10.03	13.91	55	6.65	11.90	48
Debt securities 1 to 5 years	15.20	18.25	50	20.85	17.03	63	23.97	17.94	67	29.55	23.42	63	25.73	23.53	57
Debt securities over 5 years	74.32	71.11	45	64.15	69.86	37	44.79	66.02	25	60.42	58.36	46	67.58	60.73	60
Pledged securities	21.70	32.26	37	27.29	35.67	38	48.05	30.57	73	78.95	42.20	87	89.48	46.78	95
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.15	39	0	0.08	40
Percent Change from Prior Like Quarter															
Short-term investments	-10.96	27.98	25	-23.43	183.32	6	946.18	26.69	99	29.13	16.28	65	-24.57	6.96	26
Investment securities	12.58	31.36	31	20.40	23.62	52	490.38	11.75	99	-1.05	8.02	30	-6.86	4.99	20
Core deposits	3.94	16.94	7	14.49	26.88	14	212.20	11.23	99	10.73	10.40	65	-3.81	13.94	5
Noncore funding	-45.61	-14.79	13	-42.83	-12.18	13	26.62	6.59	82	-11.93	6.76	26	36.69	-3.35	85

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)	945,870	1,052,821	1,257,326	775,563	658,778
Commit: Secured commercial real estate loans	123,099	236,900	279,690	174,254	148,389
Commit: Unsecured real estate loans	136,474	60,800	94,676	119,581	114,222
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	45,731	52,435	27,671	25,345	24,300
Commercial and similar letters of credit	0	0	130	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	1,424	0	6,590	0	0
Written options contracts (interest rate)	22,531	22,025	27,643	0	0
Purchased options contracts (interest rate)	21,616	22,025	22,411	0	0
Interest rate swaps	1,656,112	2,135,272	2,394,406	0	233,874
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 # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	4.87	22.78	1	5.50	22.01	3	7.31	23.52	6	12.86	17.31	25	11.69	17.28	21
Standby letters of credit	0.24	0.65	24	0.27	0.71	26	0.16	0.84	16	0.42	0.35	65	0.43	0.40	63
Commercial and similar letters of credit	0	0.02	20	0	0.02	20	0	0.02	43	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	8.76	46.30	31	11.38	48.62	31	14.25	68.47	37	0	6.51	6	4.15	6.82	46
Interest rate contracts	8.76	32.46	34	11.38	34.36	33	14.25	47.31	39	0	6.40	6	4.15	6.72	46
Interest rate futures and forward contracts	0.01	3.25	27	0	6.21	12	0.04	10.67	26	0	0.25	22	0	0.28	22
Written options contracts (interest rate)	0.12	1.41	29	0.12	2.18	25	0.16	2.47	30	0	0.26	20	0	0.28	19
Purchased options contracts (interest rate)	0.11	1.31	54	0.12	1.46	49	0.13	2.65	51	0	0.07	40	0	0.08	41
Interest rate swaps	8.53	20.49	42	11.15	20.83	43	13.92	28.86	46	0	5.18	15	4.15	5.41	53
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	10.12	22	0	0	47	0	0	45
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	0	47	0	0	45
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)	8.44	44.98	1	9.68	42.82	2	19.45	45.53	15	17.33	25.18	20	15.84	25.74	16

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	1,701,683	2,179,322	2,451,050	0	233,874
Interest rate contracts	1,701,683	2,179,322	2,451,050	0	233,874
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	1,424	0	6,590	0	0
Written options	22,531	22,025	27,643	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	22,531	22,025	27,643	0	0
Purchased options	21,616	22,025	22,411	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	21,616	22,025	22,411	0	0
Swaps	1,656,112	2,135,272	2,394,406	0	233,874
Held for trading	1,699,344	2,179,322	2,439,228	0	0
Interest rate contracts	1,699,344	2,179,322	2,439,228	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	2,339	0	11,822	0	233,874
Interest rate contracts	2,339	0	11,822	0	233,874
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,679,152	2,157,297	2,423,407	0	233,874
One year or less	83,521	269,646	92,792	0	73,680
Over 1 year to 5 years	1,045,586	973,684	1,118,047	0	160,194
Over 5 years	550,045	913,967	1,212,568	0	0
Gross negative fair value (absolute value)	29,323	71,282	27,724	0	0
Gross positive fair value	36,251	81,410	41,367	0	964
Held for trading	36,249	81,410	41,341	0	0
Non-traded	2	0	26	0	964
Current credit exposure on risk-based capital derivative contracts	36,250	81,410	41,366	0	0
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		99.91		100	99.91	56
Foreign exchange contracts	0	3.47	25	0	3.49	25	0	3.20	22		0		0	0.04	44
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31		0		0	0	47
Futures and forwards	0.08	11.16	16	0	14.05	7	0.27	13.49	15		11.75		0	12.76	16
Written options	1.32	6.28	33	1.01	8.18	23	1.13	5.91	28		11.14		0	9.73	15
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42		0		0	0	49
Over-the-counter	1.32	5.96	36	1.01	7.73	23	1.13	5.10	29		10.65		0	9.46	15
Purchased options	1.27	3.27	55	1.01	3.42	51	0.91	4.42	50		1.29		0	1.44	38
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39		0		0	0	49
Over-the-counter	1.27	2.87	57	1.01	2.86	55	0.91	3.35	53		1.22		0	1.27	39
Swaps	97.32	74.26	80	97.98	68.76	87	97.69	69.75	83		65.42		100	66.04	90
Held for trading	99.86	40.42	92	100	43.53	96	99.52	44.16	91		13.60		0	16.18	35
Interest rate contracts	99.86	34.15	94	100	36.62	96	99.52	37.24	95		12.87		0	16.40	36
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30		0		0	0	47
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36		0		0	0	49
Non-traded	0.14	59.58	7	0	56.47	3	0.48	55.84	8		86.40		100	83.82	64
Interest rate contracts	0.14	56.71	7	0	53.82	3	0.48	52.22	9		85.51		100	83.04	68
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33		0		0	0.01	46
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38		0		0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	98.68	92.53	55	98.99	91.48	66	98.87	93.86	62		82.85		100	87.47	80
One year or less	4.91	27.56	25	12.37	32.05	40	3.79	32.17	17		12.75		31.50	15.62	77
Over 1 year to 5 years	61.44	27.01	91	44.68	27.06	75	45.62	30.45	71		22.66		68.50	21.68	89
Over 5 years	32.32	29.89	55	41.94	29.56	65	49.47	28.09	72		36.28		0	37.90	13
Gross negative fair value (absolute value)	1.72	0.98	80	3.27	1.55	82	1.13	0.83	69		0.66		0	0.50	7
Gross positive fair value	2.13	1.34	85	3.74	2.23	83	1.69	1.19	75		1.10		0.41	0.92	19
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.04	55	0.05	0.07	65	0.02	0.06	58	0	0.01	13	0	0	12
Gross positive fair value (X)	0.02	0.05	52	0.06	0.09	48	0.03	0.07	50	0	0.01	9	0	0.01	39
Held for trading (X)	0.02	0.04	65	0.06	0.07	60	0.03	0.06	62	0	0	40	0	0	37
Non-traded (X)	0	0.01	11	0	0.02	4	0	0.01	14	0	0.01	10	0	0	53
Current credit exposure (X)	0.02	0.04	58	0.06	0.06	55	0.03	0.05	53	0	0	18	0	0	16
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	0.32	0.46	56	0.76	0.85	55	0.40	0.73	59	0	0.06	18	0	0.05	16

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	129,248	37,315	26,440	23,000	6,536
Gross losses	25,466	30,730	29,153	22,760	6,073
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	10,831	7,918	4,704	3,680	1,080
Net losses	14,635	22,812	24,449	19,080	4,993
Provision for loan and lease losses	21,221	114,745	35,324	22,520	21,457
Adjustments	0	0	0	0	0
Ending balance	135,834	129,248	37,315	26,440	23,000
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	0.11	-0.09	93	0.64	0.51	70	0.36	0.15	91	0.38	0.12	91	0.38	0.11	95
Provision for loan and lease losses / Average loans and leases	0.19	-0.16	95	1.06	0.82	76	0.55	0.24	88	0.50	0.16	92	0.52	0.16	93
Provision for loan and lease losses / Net loan and lease losses	145	-105.48	79	503	487.86	69	144.48	130.58	68	118.03	182.69	41	429.74	110.75	88
Allowance for loan and lease losses / Total loans and leases not held for sale	1.23	1.23	56	1.16	1.58	27	0.37	0.83	13	0.63	0.94	16	0.58	0.95	14
Allowance for loan and lease losses / Total loans and leases	1.23	1.20	56	1.16	1.55	28	0.37	0.81	13	0.58	0.93	14	0.54	0.94	13
Allowance for loan and lease losses / Net loans and leases losses (X)	9.28	21.39	40	5.67	11.58	41	1.53	8.03	8	1.39	21.35	1	4.61	16.23	29
Allowance for loan and lease losses / Nonaccrual assets	323.45	364.13	59	345.35	299.17	68	52.39	218.72	8	413.32	285.36	76	192.16	270.69	46
ALLL / 90+ days past due + nonaccrual loans and leases	207.49	287.08	45	335.42	244.34	74	42.85	151.73	9	408.84	259.30	78	187.83	232.03	52
Gross loan and lease losses / Average loans and leases	0.23	0.19	65	0.28	0.34	53	0.45	0.28	79	0.51	0.15	95	0.15	0.16	57
Recoveries / Average loans and leases	0.10	0.08	69	0.07	0.07	61	0.07	0.08	55	0.08	0.05	73	0.03	0.06	36
Net losses / Average loans and leases	0.13	0.11	63	0.21	0.27	50	0.38	0.21	81	0.43	0.09	96	0.12	0.10	66
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	35.25	34.67	61	27.16	33.98	44	20.67	36.22	26	60.60	51.25	71	236.32	50.41	93
Earnings coverage of net loan and lease losses (X)	20.99	39.72	51	9.50	22.91	42	4.65	24.40	19	4.96	29.27	20	15.56	0.97	49
Net Loan and Lease Losses By Type															
Real estate loans	0	0.02	37	0.01	0.04	40	0	0.01	32	0	0.01	30	0.02	0.02	60
Real estate loans secured by 1–4 family	0	-0.02	56	0	0.01	46	-0.01	0.01	31	0	0.01	31	0	0.03	33
Revolving	0	-0.07	69	0	0.01	54	0.01	0.02	56	0	0.02	57	0	0.03	38
Closed-end	-0.01	-0.01	51	0	0	48	-0.01	0	28	0	0.01	29	0	0.02	34
Commercial real estate loans	0	0.04	27	0.02	0.07	41	0	0.01	38	0	0.01	41	0.02	0.01	69
Construction and land development	0	0	64	0	0	59	0	-0.01	60	0	-0.02	57	0	-0.04	61
1–4 family	0	0	57	0	0	59	0	0	55	0	0	54	0	0	59
Other	0	0	64	0	0	57	0	-0.01	61	0	-0.02	60	0	-0.04	62
Multifamily	0	0.01	48	0	0	58	0	0	56	0	0	50	0	0	53
Nonfarm nonresidential	0	0.05	24	0.03	0.11	40	0	0.02	38	0	0.02	39	0.05	0.02	78
Owner-occupied	0	0.01	30	0	0.02	26	0	0.01	45	0	0.01	43	0	0.01	45
Other	0	0.04	35	0.03	0.08	50	0	0.01	40	0	0.01	47	0.05	0.01	89
Real estate loans secured by farmland	0	0	54	0	0.02	46	0	0.01	48	0	0	49	0	0	50
Commercial and industrial loans	0.06	0.17	34	0.04	0.47	16	0.34	0.37	58	0.04	0.18	34	0.01	0.18	29
Loans to individuals	0.37	0.71	35	0.71	1.13	47	1.04	1.17	54	1.32	0.71	82	0.30	0.78	27
Credit card loans		1.84			2.92			3.11			1.65			1.60	
Agricultural loans	0	0.02	48	5.01	0.19	96	0.15	0.08	77	0	0.03	43	0	0.06	41
Loans to foreign governments and institutions		0			0			0							
Other loans and leases	0.65	0.10	91	0.71	0.15	91	0.37	0.15	82	0.40	0.28	78	0.15	0.27	64

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	98,839	92,396	79,448	48,670	51,616
90+ days past due loans and leases	23,470	1,108	15,857	70	276
Nonaccrual loans and leases	41,996	37,425	71,226	6,397	11,969
Total past due and nonaccrual loans and leases	164,305	130,929	166,531	55,137	63,861
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	408	1,255	62	0	0
Total restructured loans and leases	408	1,255	62	0	0
30–89 days past due loans held for sale	0	0	0	864	1,409
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	54
Total past due and nonaccrual loans held for sale	0	0	0	864	1,463
Restructured loans and leases in compliance	209	1,443	741	597	987
Other real estate owned	431	14,486	2,889	2,685	0
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	0.90	0.32	91	0.83	0.39	86	0.78	0.43	85	1.07	0.32	96	1.22	0.32	96
90+ days past due loans and leases	0.21	0.10	80	0.01	0.12	33	0.16	0.15	69	0	0.03	35	0.01	0.04	39
Nonaccrual loans and leases	0.38	0.46	44	0.34	0.66	21	0.70	0.51	73	0.14	0.49	12	0.28	0.46	26
90+ days past due and nonaccrual loans and leases	0.59	0.62	56	0.35	0.85	15	0.86	0.71	68	0.14	0.54	12	0.29	0.55	22
30–89 days past due restructured	0	0.01	21	0	0.01	16	0	0.01	13	0	0.01	27	0	0.01	25
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	0.10	8	0.01	0.13	12	0	0.14	10	0	0.10	6	0	0.10	5
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0.02	0	96	0.03	0	99
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	97
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.90	0.32	91	0.83	0.40	86	0.78	0.43	85	1.07	0.32	96	1.22	0.32	96
90+ days past due assets	0.21	0.10	80	0.01	0.12	31	0.16	0.15	69	0	0.03	35	0.01	0.04	39
Nonaccrual assets	0.38	0.47	44	0.34	0.67	21	0.70	0.53	73	0.14	0.49	12	0.28	0.47	26
30+ days past due and nonaccrual assets	1.49	0.97	79	1.18	1.29	55	1.64	1.19	78	1.21	0.88	76	1.50	0.89	81
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.34	0.36	56	0.20	0.52	17	0.51	0.44	63	0.11	0.39	13	0.22	0.40	25
90+ days past due and nonaccrual assets + other real estate owned	0.34	0.37	55	0.28	0.55	22	0.52	0.48	61	0.15	0.45	17	0.22	0.48	22
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.22	0.41	25	0.28	0.60	20	0.44	0.53	44	0.16	0.59	9	0.23	0.63	11
Allowance for loan and lease losses	31.39	62.64	23	41.28	66.66	29	200.61	115.41	87	36.61	95.97	18	56.33	100.14	29
Equity capital + allowance for loan and lease losses	4.06	3.60	62	4.97	4.97	55	8.17	4.28	88	1.38	5.09	9	1.98	5.57	11
Tier 1 capital + allowance for loan and lease losses	2.64	4.30	31	3.32	6.05	23	5.37	5.65	51	1.84	5.65	12	2.43	6.11	16
Loans and leases + other real estate owned	0.39	0.71	24	0.48	0.97	20	0.74	0.85	46	0.21	0.82	9	0.31	0.86	10

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	0.42	0.26	79	0.57	0.39	75	0.34	0.38	54	0.45	0.29	75	0.36	0.29	70
	90+ days past due	0	0.12	15	0.01	0.16	42	0.21	0.16	77	0	0.03	19	0	0.05	19
	Nonaccrual	0.54	0.52	59	0.41	0.76	31	0.78	0.46	81	0.05	0.48	7	0.27	0.43	31
Commercial and industrial	30–89 days past due	0.46	0.24	80	0.32	0.23	76	0.67	0.31	85	0.17	0.23	54	2.80	0.27	99
	90+ days past due	3.92	0.04	98	0.03	0.03	66	0.12	0.05	81	0	0.02	32	0	0.01	32
	Nonaccrual	0.04	0.57	8	0.26	0.75	21	1.24	0.83	74	0.03	0.61	16	0	0.60	10
Individuals	30–89 days past due	1.81	0.63	89	1.68	0.83	87	2.33	0.83	91	2.53	0.68	89	2.13	0.69	88
	90+ days past due	0	0.09	41	0	0.14	40	0	0.17	35	0	0.03	68	0.02	0.03	68
	Nonaccrual	0.17	0.17	62	0.21	0.28	56	0.31	0.17	71	0.35	0.15	83	0.39	0.21	78
Depository institution loans	30–89 days past due		0.01			0			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0			0			0			0			0	
Agricultural	30–89 days past due	0	0.07	30	18.63	0.17	98	3.01	0.24	97	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	0	0.70	27	0	0.49	24	1.77	0.67	81	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	0	0.18	15	0.06	0.20	46	0	0.18	23	0	0.12	27
	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	0.04	0.15	50	0.04	0.13	50	0	0.04	36	0	0.06	36

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	0.13	0.46	16	0.95	0.65	78	0.50	0.67	46	0.10	0.52	10	0.70	0.56	68
	90+ days past due	0	0.24	18	0.03	0.33	52	0	0.31	14	0	0.04	22	0	0.06	22
	Nonaccrual	0.38	0.71	33	0.62	0.89	43	0.48	0.73	40	0.03	0.61	5	0.76	0.65	68
Revolving	30–89 days past due	0.03	0.28	23	1.01	0.48	84	0.18	0.45	21	0.03	0.36	22	1.69	0.29	97
	90+ days past due	0	0.02	35	0.09	0.03	84	0	0.05	24	0	0.02	37	0	0.02	35
	Nonaccrual	0.91	1.18	66	0.71	1.13	46	1.08	1	72	0.08	0.35	32	2.84	0.42	95
Closed-end	30–89 days past due	0.14	0.49	19	0.95	0.65	78	0.54	0.70	49	0.12	0.54	16	0.38	0.63	41
	90+ days past due	0	0.26	18	0.03	0.38	49	0	0.35	16	0	0.05	24	0	0.06	24
	Nonaccrual	0.35	0.67	32	0.62	0.87	44	0.42	0.70	36	0.01	0.64	7	0.09	0.68	12
Junior lien	30–89 days past due	0.01	0.01	51	0.01	0.02	57	0.02	0.02	50	0.02	0.02	69	0	0.03	12
	90+ days past due	0	0	36	0	0	32	0	0	29	0	0	38	0	0	36
	Nonaccrual	0.10	0.03	89	0.16	0.04	92	0.06	0.04	67	0.01	0.03	42	0.09	0.04	77
Commercial real estate	30–89 days past due	0.54	0.15	90	0.42	0.26	75	0.27	0.18	76	0.57	0.16	92	0.26	0.15	77
	90+ days past due	0	0.01	28	0	0.02	23	0.29	0.03	97	0	0.02	31	0	0.02	31
	Nonaccrual	0.60	0.38	74	0.32	0.62	34	0.90	0.23	96	0.06	0.41	19	0.11	0.33	25
Construction and development	30–89 days past due	0	0.17	17	0.26	0.28	63	3.23	0.28	97	0.97	0.17	91	1.34	0.18	93
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0	44	0	0.01	42
	Nonaccrual	0	0.20	15	0	0.41	11	4.62	0.20	97	0	0.18	21	0	0.21	18
1–4 family	30–89 days past due	0	0.02	30	0	0.03	28	0	0.06	25	0.97	0.07	96	1.34	0.05	97
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	48	0	0	46
	Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30	0	0.04	37	0	0.04	35
Other	30–89 days past due	0	0.13	21	0.26	0.22	71	3.23	0.20	97	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	0	0.16	18	0	0.35	12	4.62	0.17	97	0	0.10	25	0	0.12	25
Multifamily	30–89 days past due	0	0.07	27	0	0.09	22	0.10	0.08	72	0	0.03	36	0.06	0.04	78
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0	46	0	0	45
	Nonaccrual	0.96	0.17	89	0	0.11	20	0	0.05	21	0	0.04	34	0	0.05	33
Nonfarm non-residential	30–89 days past due	0.92	0.13	96	0.58	0.23	83	0.18	0.14	68	0.99	0.17	96	0.29	0.14	81
	90+ days past due	0	0.01	31	0	0.02	26	0.40	0.03	97	0	0.02	34	0	0.02	33
	Nonaccrual	0.38	0.45	56	0.45	0.80	40	0.99	0.28	95	0.12	0.52	27	0.22	0.40	43
Owner Occupied	30–89 days past due	0.02	0.04	45	0.12	0.07	74	0	0.07	8	0.04	0.08	54	0	0.06	13
	90+ days past due	0	0	37	0	0	33	0	0.01	26	0	0	38	0	0.01	35
	Nonaccrual	0.30	0.17	79	0.37	0.27	66	0.36	0.16	81	0.08	0.20	38	0.04	0.16	27
Other	30–89 days past due	0.90	0.08	96	0.47	0.14	86	0.18	0.07	83	0.95	0.07	98	0.29	0.06	92
	90+ days past due	0	0	37	0	0.01	33	0.40	0.01	97	0	0.01	39	0	0.01	39
	Nonaccrual	0.08	0.23	37	0.08	0.44	26	0.64	0.10	96	0.03	0.22	41	0.18	0.16	66
Farmland	30–89 days past due	0.91	0.10	93	0	0.11	30	0	0.23	23	0	0.09	32	0	0.10	34
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0	46	0	0	45
	Nonaccrual	1.06	0.69	77	0.72	1.13	54	0.64	0.84	57	0	0.49	27	0	0.44	28
Credit card	30–89 days past due		0.81			0.95			1.19			1.03			0.83	
	90+ days past due		0.45			0.63			0.78			0.26			0.22	
	Nonaccrual		0.10			0.05			0.11			0.07			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	688,117	688,117	688,117	579,969	576,513
Retained earnings	227,143	231,280	195,511	102,164	61,340
Accumulated other comprehensive income (AOCI)	-1,392	24,786	-4,199	-9,294	-6,209
Common equity tier 1 minority interest	1,473,909	1,522,978	1,418,532	180,044	173,100
Common equity tier 1 capital before adjustments/deductions	2,387,777	2,467,161	2,297,961	852,883	804,744
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	913,240	925,986	951,222	365,200	302,055
Accumulated other comprehensive income-related adjustments	-3,636	64,767	-10,970	-11,781	-7,912
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,478,173	1,476,408	1,357,709	499,464	510,601
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,478,173	1,476,408	1,357,709	499,464	510,601
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	1,478,173	1,476,408	1,357,709	499,464	510,601
Tier 2 Capital					
Tier 2 capital instruments and related surplus	14,932	24,846	24,807	24,767	24,727
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	141,117	133,481	44,599	28,980	24,850
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				0	0
Tier 2 capital before deductions	156,049	158,327	69,406	53,747	49,577
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	156,049	158,327	69,406	53,747	49,577
Exited advanced approach tier 2 capital					
Total capital	1,634,222	1,634,735	1,427,115	553,211	560,178
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	19,136,651	18,658,750	17,027,790	6,066,613	5,646,412
Less: Deductions from common equity tier 1 capital	913,240	925,986	951,222	365,200	302,055
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	18,223,411	17,732,764	16,076,568	5,701,413	5,344,357
Total risk-weighted assets	11,438,595	10,692,806	10,439,218	4,667,840	4,339,084
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	12.92	12.37	66	13.81	12.35	79	13.01	12.11	76	10.70	12.37	25	11.77	11.95	56
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	12.92	13.11	56	13.81	13.08	72	13.01	12.78	63	10.70	13.03	16	11.77	12.68	40
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	14.29	14.91	47	15.29	15.23	58	13.67	14.36	45	11.85	14.48	9	12.91	14.15	31
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	8.11	8.98	27	8.33	9.13	29	8.45	9.76	15	8.76	10.37	17	9.55	10.04	40
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	0	0	0	0	0		-100.00
Other insurance activities income	0	0	0	0	0		-100.00
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	99,987	97,702	95,573	58,380	47,000	2.34	118.46

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 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	0.36	11	0	0.41	11	0	0.47	11	0	0.46	19	0	0.44	17
Premium income / Insurance activities revenue		2.76			2.84			7.32			0			0.01	
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	6.19	12	28	6.08	11.03	32	6.85	11.51	35	11.10	13.70	35	8.81	14.86	23
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	221	0	0
Real estate loans	0	0	221	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	221	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	0.87	31	0	1.25	31		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		-100	-2.40	1		22.48			-27.26			22.03	
Total selected assets		9.48		-100	2.04	2		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	111,362	272,966	678,163	1,222,996	1,515,756	-59.20	-94.50
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	111,362	272,966	678,163	1,222,996	1,515,756	-59.20	-94.50
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	3,300	10,156	17,661	24,862	12,690	-67.51	
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	3,300	10,156	17,661	24,862			
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	0.57	1.43	3.94	20.27	26.89
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	0.57	1.43	3.94	20.27	26.89
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	17.16	15.54	18.03	9.20	7.34
Home equity lines	1.01	1.41	1.97	2.03	2.37
Credit card receivables	0	0	0	0	0
Auto loans and other consumer loans	35	27.42	25.98	45.65	52.11
Commercial and industrial loans	5.37	14.26	5.27	7.25	7.17
All other loans and leases	41.46	41.38	48.75	35.86	31

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	2.96	3.72	2.60	2.03	
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans	2.96	3.72	2.60	2.03	
Commercial and industrial loans					
All other loans and leases					
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					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0.22	0.69	1.30	4.98	2.49
Total retained credit exposure and asset sale credit exposure	0.33	0.80	1.43	4.98	2.49

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	7,041	14,341	36,878	51,197	70,100	-50.90	-89.84
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	7,041	14,341	36,878	51,197	70,100	-50.90	-89.84
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	449	1,323	3,115	5,767	9,035	-66.06	-96.82
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	449	1,323	3,115	5,767	9,035	-66.06	-96.82
Total past due securitized assets	7,490	15,664	39,993	56,964	79,135	-52.18	-91.02
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	2,138	9,384	22,605	33,202	44,049	-77.22	-93.88
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	2,138	9,384	22,605	33,202	44,049	-77.22	-93.88

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	6.32	5.25	5.44	4.19	4.62
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	6.32	5.25	5.44	4.19	4.62
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	0.40	0.48	0.46	0.47	0.60
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.40	0.48	0.46	0.47	0.60
Total past due securitized assets percent of securitized assets	6.73	5.74	5.90	4.66	5.22
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans	1.92	3.44	3.33	2.71	2.91
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	1.92	3.44	3.33	2.71	2.91
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.14	0.95	0.54	0.12	0.38
Home equity lines	0.03	1.01	0.18	0.03	1.69
Credit card receivables					
Commercial and industrial loans	0.46	0.32	0.67	0.17	2.80
All other loans and leases	1.10	0.88	0.80	1.01	0.75
Total managed loans past due 30–89 days	0.95	0.94	1.07	1.73	2.11
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0.03	0	0	0
Home equity lines	0	0.09	0	0	0
Credit card receivables					
Commercial and industrial loans	3.92	0.03	0.12	0	0
All other loans and leases	0	0	0.19	0	0.01
Total managed loans past due 90+ days	0.22	0.02	0.17	0.10	0.16
Total Past Due Managed Assets	1.17	0.96	1.25	1.83	2.27
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.01	0	-0.01	0	0
Home equity lines	0	0	0.01	0	0
Credit card receivables					
Commercial and industrial loans	0.06	0.04	0.34	0.04	0.01
All other loans and leases	0.17	0.28	0.28	0.40	0.10
Net Losses on Managed Assets Percent of Total Managed Assets	0.15	0.28	0.43	0.91	0.85

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	0	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 nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	0	0	0	0	0		
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		
Total operating income	0	0	0	0	0		
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	0	0	0	0	0		
Other expenses	0	0	0	0	0		
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	0	0	0	0	0		
Income (loss) before taxes	0	0	0	0	0		
Applicable income taxes (credit)	0	0	0	0	0		
Extraordinary items					0		
Income before undistributed income of subsidiaries	0	0	0	0	0		
Equity in undistributed income of subsidiaries	78,912	35,769	22,092	40,824	25,877	120.62	180.78
Bank subsidiaries	78,912	35,769	22,092	40,824	25,877	120.62	180.78
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	78,912	35,769	22,092	40,824	25,877	120.62	180.78
Memoranda							
Bank net income	78,912	35,769	22,092	40,824	25,877	120.62	180.78
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	913,868	100	944,183	100	879,429	100	672,839	631,644	-3.21	50.57
Common and preferred stock	913,868	100	944,183	100	879,429	100	672,839	631,644	-3.21	50.57
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	0	0	0	0	0	0	0	0		
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	0	0	0	0	0	0	0	0		
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	913,868	100.00	944,183	100.00	879,429	100.00	672,839	631,644	-3.21	50.57
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	0	0	0	0	0	0	0	0		
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	0	0	0	0	0	0	0	0		
Equity Capital	913,868	100	944,183	100	879,429	100	672,839	631,644	-3.21	50.57
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	0	0	0	0	0	0	0	0		
Common surplus	688,117	75.30	688,117	72.88	688,117	78.25	579,969	576,513	0.00	19.76
Retained earnings	227,143	24.86	231,280	24.50	195,511	22.23	102,164	61,340	-1.79	540.51
Accumulated other comprehensive income	-1,392	-0.15	24,786	2.63	-4,199	-0.48	-9,294	-6,209		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	913,868	100.00	944,183	100.00	879,429	100.00	672,839	631,644	-3.21	50.57
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	8.40	11.94	16	3.88	7.29	16	2.81	9.68	7	6.35	11.03	6	3.25	8.67	7
Bank net income / Average equity investment in banks	8.41	11.80	17	3.90	7.45	14	2.90	10.51	5	6.29	11.56	3	4.17	9.11	9
Nonbank net income / Average equity investment in nonbanks		13.12			9.75			7.89			10.83			9.81	
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	100	96.79	36	100	88.16	31	100	82.22	35	100	104.73	20	100	104.64	24
Nonbank net income / Parent net income	0	3.40	15	0	3.59	14	0	5.93	10	0	0.99	23	0	1.13	22
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			90.39			90.33	
Leverage															
Total liabilities / Equity capital	0	16.81	2	0	20.06	3	0	20.43	1	0	9.50	2	0	11.14	2
Total debt / Equity capital	0	11.71	11	0	14.41	10	0	14.31	13	0	3.94	26	0	4.62	26
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.63	8	0	16.67	6	0	16.36	7	0	7.93	12	0	9.36	12
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.77	11	0	14.68	10	0	14.56	13	0	3.98	26	0	4.64	26
Total debt / Equity capital – excess over fair value	0	11.81	11	0	14.52	10	0	14.51	13	0	3.94	26	0	4.62	26
Long-term debt / Equity capital	0	10.95	12	0	13.56	10	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	0	39.86	10	0	34.67	10	0	28.44	13	0	15.49	26	0	17.83	25
Double Leverage															
Equity investment in subs / Equity capital	100	103.22	39	100	102.81	35	100	103.22	35	100	104.10	36	100	105.17	34
Total investment in subs / Equity capital	100	108.40	30	100	110.16	23	100	111.07	22	100	104.38	35	100	105.55	32
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	0.29	39	0	0.47	34	0	0.36	34	0	0.36	36	0	0.56	34
Equity investment in subs – equity cap / Net income-div (X)		1.05		0	1.82	1	0	1.22	1	0	1.18	1	0	1.91	1
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	0	152.85	1		136.59			177.68			113.37			96.31	
Cash from ops + noncash items + op expense / Op expense + dividend		154.48			147.24			190.27			123.74			100.80	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends		98.54			134.08			116.34			108.88			101.42	
Pretax operating income + interest expense / Interest expense		1,835.33			2,016.32			1,968.54			1,631.73			1,955.22	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,770.77			1,539.23			1,632.83			1,015.91			1,082.59	
Dividends + interest from subsidiaries / Interest expense + dividends	0	174.12	1		150.43			210.80			140.89			107.07	
Fees + other income from subsidiaries / Salary + other expenses		11.92			13.95			16.52			3.76			6.15	
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		66.37			81.10			57.84			87.25			100.86	
Dividends declared / Net income	105.24	28.27	98	0	42.29	4	0	33.08	3	0	24.10	9	0	32.32	8
Net income – dividends / Average equity	-0.44	8.62	1	3.88	4.14	47	2.81	6.46	11	6.35	8.12	28	3.25	5.74	21
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	155.92	7		132.17			178.13			131.90			106.72	
Dividends from nonbank subsidiaries	0	4.90	22		3.41			7.53			2.83			2.37	
Dividends from subsidiary holding companies	0	5.91	45		4.85			21.40			0			0	
Dividends from all subsidiaries	0	203.53	2		174.85			260.40			144.51			114.69	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	45.96	5	0	60.28	4	0	66.55	4	0	33.37	10	0	35.18	11
Interest income from bank subsidiaries	0	0.11	24	0	0.36	20	0	0.54	18	0	0.11	29	0	0.14	28
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	0	47	0	0	46	0	0	46	0	0.01	44	0	0	45
Operating income from bank subsidiaries	0	51.33	3	0	62.88	3	0	69.36	3	0	35.67	5	0	41.35	5
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		62.63			56.39			82.95			80.47			129.02	
Interest income from nonbank subsidiaries		2.44			7.38			20.25			0.31			0.63	
Management and service fees from nonbank subsidiaries		0.37			0.86			1.92			0.17			0.60	
Other income from nonbank subsidiaries		0.07			0.16			1.06			0.06			0.08	
Operating income from nonbank subsidiaries		87.22			79.84			150.41			96.62			153.75	
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		74.16			69.76			67.32			72.95			67.33	
Interest income from bank subsidiaries		0.23			0.63			0.80			0.55			1.07	
Management and service fees from bank subsidiaries		1.44			1.87			1.81			0.59			2.14	
Other income from bank subsidiaries		0.02			0.04			0.03			0.01			0.01	
Operating income from bank subsidiaries		83.13			82.20			78.80			89.39			79.76	
Dividends from nonbank subsidiaries		3.07			1.95			2.65			2.65			1.78	
Interest income from nonbank subsidiaries		0.18			0.73			1.19			0			0	
Management and service fees from nonbank subsidiaries		0.01			0.02			0.06			0			0	
Other income from nonbank subsidiaries		0.01			0.01			0.04			0			0	
Operating income from nonbank subsidiaries		4.67			4.70			7.29			3.33			3.09	
Dividends from subsidiary holding companies		2.10			2.53			4.52			0			0	
Interest income from subsidiary holding companies		0.01			0.11			0.20			0			0	
Management and service fees from subsidiary holding companies		0			0			0			0			0	
Other income from subsidiary holding companies		0			0			0			0			0	
Operating income from subsidiary holding companies		3.91			4.56			6.08			0			0	
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		26.38			27.08			28.33			81.26			74.60	