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

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BHC Name MIZUHO AMERICAS LLC

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 47,639,000
Peer Group Number: 9 Number in Peer Group: _____
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:

MIZUHO AMERICAS LLC
1271 AVENUE OF THE AMERICAS

NEW YORK, NY 10020

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Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets ($000)	60,113,000	60,803,250	56,881,500	52,965,000	50,967,250
Net income ($000)	356,000	439,000	240,000	90,000	117,000
Number of BHCs in peer group					108

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.88			0.93			0.69			0.70			0.77	2.92	3
+ Non-interest income	2.49			2.37			2.12			1.72			1.59	1.35	64
– Overhead expense	2.56			2.28			2.28			2.17			2.05	2.72	15
– Provision for credit losses	0			0.01			-0.03			0			0	0.16	9
+ Securities gains (losses)	0			0			0			0			0	0.01	32
+ Other tax equivalent adjustments	0			0			0			0			0	0	47
= Pretax net operating income (tax equivalent)	0.80			1			0.57			0.25			0.32	1.43	3
Net operating income	0.59			0.72			0.42			0.17			0.23	0.89	8
Net income	0.59			0.72			0.42			0.17			0.23	0.90	8
Net income (Subchapter S adjusted)														0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.35			2.05			4.63			4.09			2.78	3.80	8
Interest expense	0.38			1.03			3.89			3.35			1.95	0.60	96
Net interest income (tax equivalent)	0.97			1.02			0.74			0.74			0.83	3.19	3
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0			0			0.11			0			0	0.24	5
Earnings coverage of net loan and lease losses (X)							48.83							19.67	
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.19			0.14			0.02			0.02			0.05	0.98	0
Allowance for loan and lease losses / Total loans and leases	0.19			0.14			0.02			0.02			0.05	0.96	0
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0			0			0			0.43			0	0.72	1
30–89 days past due loans and leases / Total loans and leases	0			0			0			0			0	0.47	0
Liquidity and Funding															
Net noncore funding dependence	180.85			157.89			102.11			96.60			79.56	17.03	97
Net short-term noncore funding dependence	96.88			89.04			64.33			79.48			55.09	4.83	98
Net loans and leases / Total assets	12.26			13.79			13.78			12.50			10.93	62.73	3
Capitalization															
Tier 1 leverage ratio	8.24			8			7.45			7.32			7.64	9.53	9
Holding company equity capital / Total assets	10.77			10.46			9.90			10.05			10.04	11.94	20
Total equity capital (including minority interest) / Total assets	10.77			10.46			9.90			10.05			10.04	12.01	19
Common equity tier 1 capital / Total risk-weighted assets	15.83			16.34			18.31			18.16			18.63	12.19	94
Net loans and leases / Equity capital (X)	1.14			1.32			1.39			1.24			1.09	5.27	2
Cash dividends / Net income	0			0			0			0			0	31.29	5
Cash dividends / Net income (Subchapter S adjusted)														47.52	
Growth Rates															
Assets	4.42			4.19			7.46			2.05			1.72	8.28	25
Equity capital	7.46			10.15			5.81			2.22			3.03	10.18	29
Net loans and leases	-7.14			4.23			18.47			16.75			-20.56	9.38	1
Noncore funding	13.43			2.22			6.98			5.08			-7.20	5.59	39
Parent Company Ratios															
Short-term debt / Equity capital	0			0			0			0			0	1.07	36
Long-term debt / Equity capital	10.14			0			9.31			0			0	12.69	16
Equity investment in subsidiaries / Equity capital	89.44			71.27			64.06			62.16			61.19	102.10	3
Cash from ops + noncash items + op expense / Op expense + dividends	361.10			96.31			67.88			169.86			54.76	148.20	9

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	61,000	83,000	131,000	106,000	89,000	-26.51	-33.70
Income from lease financing receivables	38,000	41,000	39,000	38,000	33,000	-7.32	72.73
Fully taxable income on loans and leases	99,000	124,000	170,000	144,000	122,000	-20.16	-13.16
Tax-exempt income on loans and leases	0	0	0	0	0		
Estimated tax benefit on income on loans and leases	0	0	0	0	0		
Income on loans and leases (tax equivalent)	99,000	124,000	170,000	144,000	122,000	-20.16	-13.16
Investment interest income (tax equivalent)	27,000	33,000	12,000	1,000	1,000	-18.18	2600.00
Interest on balances due from depository institutions	7,000	25,000	81,000	77,000	36,000	-72.00	-53.33
Interest income on other earning assets	599,000	950,000	2,203,000	1,815,000	1,160,000	-36.95	-9.38
Total interest income (tax equivalent)	732,000	1,132,000	2,466,000	2,037,000	1,319,000	-35.34	-7.46
Interest on time deposits of $250K or more	1,000	5,000	5,000	5,000	0	-80.00	
Interest on time deposits < $250K	1,000	21,000	22,000	0	3,000	-95.24	
Interest on foreign office deposits	0	5,000	16,000	13,000	8,000	-100.00	-100.00
Interest on other deposits	0	2,000	12,000	16,000	8,000	-100.00	-100.00
Interest on other borrowings and trading liabilities	204,000	536,000	2,016,000	1,634,000	906,000	-61.94	-50.72
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		-100.00
Total interest expense	206,000	569,000	2,071,000	1,668,000	925,000	-63.80	-52.86
Net interest income (tax equivalent)	526,000	563,000	395,000	369,000	394,000	-6.57	48.59
Non-interest income	1,498,000	1,438,000	1,205,000	912,000	812,000	4.17	127.31
Adjusted operating income (tax equivalent)	2,024,000	2,001,000	1,600,000	1,281,000	1,206,000	1.15	99.80
Overhead expense	1,540,000	1,386,000	1,296,000	1,149,000	1,044,000	11.11	67.39
Provision for credit losses	2,000	8,000	-17,000	-1,000	-2,000		-93.75
Securities gains (losses)	0	0	-1,000	0	0		
Other tax equivalent adjustments	1,000	1,000	1,000	0	0	0.00	
Pretax net operating income (tax equivalent)	482,000	609,000	322,000	132,000	164,000	-20.85	690.16
Applicable income taxes	99,000	138,000	70,000	42,000	47,000	-28.26	80.00
Tax equivalent adjustments	27,000	32,000	12,000	0	0	-15.63	
Applicable income taxes (tax equivalent)	126,000	170,000	82,000	42,000	47,000	-25.88	129.09
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	356,000	439,000	240,000	90,000	117,000	-18.91	5833.33
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	356,000	439,000	240,000	90,000	117,000	-18.91	5833.33
Memoranda							
Net income - holding company and noncontrolling (minority) interest	356,000	439,000	240,000	90,000	117,000	-18.91	5833.33
Investment securities income (tax equivalent)	27,000	33,000	12,000	1,000	1,000	-18.18	2600.00
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Mortgage-backed securities	0	0	0	0	0		
All other securities	27,000	33,000	12,000	1,000	1,000	-18.18	2600.00
Cash dividends declared	0	0	0	0	0		
Common	0	0	0	0	0		
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.22			1.86			4.34			3.85			2.59	3.47	10
Less: Interest expense	0.34			0.94			3.64			3.15			1.81	0.55	96
Equals: Net interest income (tax equivalent)	0.88			0.93			0.69			0.70			0.77	2.92	3
Plus: Non-interest income	2.49			2.37			2.12			1.72			1.59	1.35	64
Equals: adjusted operating income (tax equivalent)	3.37			3.29			2.81			2.42			2.37	4.33	4
Less: Overhead expense	2.56			2.28			2.28			2.17			2.05	2.72	15
Less: Provision for credit losses	0			0.01			-0.03			0			0	0.16	9
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0			0			0			0			0	0.01	34
Plus: other tax equivalent adjustments	0			0			0			0			0	0	47
Equals: Pretax net operating income (tax equivalent)	0.80			1			0.57			0.25			0.32	1.43	3
Less: Applicable income taxes (tax equivalent)	0.21			0.28			0.14			0.08			0.09	0.55	11
Less: Minority interest	0			0			0			0			0	0	34
Equals: Net operating income	0.59			0.72			0.42			0.17			0.23	0.89	8
Plus: Net extraordinary items	0			0			0			0			0	0	48
Equals: Net income	0.59			0.72			0.42			0.17			0.23	0.90	8
Memo: Net income (last four quarters)	0.59			0.72			0.42			0.17			0.23	0.91	7
Net income–BHC and noncontrolling (minority) interest	0.59			0.72			0.42			0.17			0.23	0.91	8
Margin Analysis															
Average earning assets / Average assets	90.33			90.79			93.55			94.14			93.01	91.61	66
Average interest-bearing funds / Average assets	45.81			46.87			49.14			47.19			50.60	65.75	5
Interest income (tax equivalent) / Average earning assets	1.35			2.05			4.63			4.09			2.78	3.80	8
Interest expense / Average earning assets	0.38			1.03			3.89			3.35			1.95	0.60	96
Net interest income (tax equivalent) / Average earning assets	0.97			1.02			0.74			0.74			0.83	3.19	3
Yield or Cost															
Total loans and leases (tax equivalent)	1.50			1.86			3.16			3.23			2.44	4.52	1
Interest-bearing bank balances	0.19			0.72			3.21			2.77			1.46	1.05	88
Federal funds sold and reverse repos	0.51			2.12			5.85			5.11			3.42	1.41	92
Trading assets	2.35			2.78			3.48			3.75			2.90	1.11	82
Total earning assets	1.30			1.99			4.61			4.09			2.78	3.73	9
Investment securities (tax equivalent)	3.18			20.56			46.60			3.81			3.70	2.47	96
US Treasury and agency securities (excluding mortgage-backed securities)														1.62	
Mortgage-backed securities	0			0			0			0			0	2.23	1
All other securities													4	3.66	64
Interest-bearing deposits	0.06			0.78			1.76			1.27			0.49	0.49	56
Time deposits of $250K or more	0.20			2.15			2.21			2.25					
Time deposits < $250K	0.17			1.72			2.44			0					
Other domestic deposits	0			0.11			0.91			0.87					
Foreign deposits	0			0.87			2.43			1.99			1.10	0.51	93
Federal funds purchased and repos	0.20			1.37			5.30			4.43			2.70	0.94	92
Other borrowed funds and trading liabilities	1			1.19			2.72			2.92			1.98	1.77	66
All interest-bearing funds	0.75			2			7.41			6.67			3.59	0.82	99

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	1,498,000	1,438,000	1,205,000	912,000	812,000
Fiduciary activities income	58,000	55,000	46,000	47,000	46,000
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue	-17,000	146,000	182,000	38,000	12,000
Investment banking fees and commissions	1,000,000	880,000	655,000	615,000	542,000
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	0	0	0	0	2,000
Other non-interest income	457,000	357,000	322,000	212,000	210,000
Total overhead expenses	1,540,000	1,386,000	1,296,000	1,149,000	1,044,000
Personnel expense	771,000	669,000	617,000	504,000	512,000
Net occupancy expense	68,000	70,000	68,000	45,000	34,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	701,000	647,000	611,000	600,000	498,000
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,695	1,569	1,466	1,245	1,249
Average personnel expense per employee	454.87	426.39	420.87	404.82	409.93
Average assets per employee	35,464.90	38,752.87	38,800.48	42,542.17	40,806.45

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0			0			0			0			0	2.85	9
Overhead expenses / Net Interest Income + non-interest income	77.08			70.36			81.56			89.70			86.57	63.61	94
Percent of Average Assets															
Total overhead expense	2.56			2.28			2.28			2.17			2.05	2.72	15
Personnel expense	1.28			1.10			1.08			0.95			1	1.42	15
Net occupancy expense	0.11			0.12			0.12			0.08			0.07	0.29	3
Other operating expenses	1.17			1.06			1.07			1.13			0.98	1	55
Overhead less non-interest income	0.07			-0.09			0.16			0.45			0.46	1.34	9
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	76.09			69.27			81			89.70			86.57	62.73	94
Personnel expense	38.09			33.43			38.56			39.34			42.45	32.93	88
Net occupancy expense	3.36			3.50			4.25			3.51			2.82	6.70	6
Other operating expenses	34.63			32.33			38.19			46.84			41.29	22.41	93
Total non-interest income	74.01			71.86			75.31			71.19			67.33	31.08	90
Fiduciary activities income	2.87			2.75			2.88			3.67			3.81	2.38	75
Service charges on domestic deposit accounts	0			0			0			0			0	4.28	3
Trading revenue	-0.84			7.30			11.38			2.97			1	0.90	72
Investment banking fees and commissions	49.41			43.98			40.94			48.01			44.94	3.62	96
Insurance activities revenue	0			0			0			0			0	0.55	9
Venture capital revenue	0			0			0			0			0	0.01	44
Net servicing fees	0			0			0			0			0	0.60	10
Net securitization income	0			0			0			0			0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0			0			0			0			0.17	1.67	24
Other non-interest income	22.58			17.84			20.13			16.55			17.41	10.77	82
Overhead less non-interest income	2.08			-2.60			5.69			18.50			19.24	31.19	15
Applicable income taxes / Pretax net operating income (tax equivalent)	20.54			22.66			21.74			31.82			28.66	32.99	36
Applicable income tax + TE / Pretax net operating income + TE	26.14			27.91			25.47			31.82			28.66	37.95	21

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	0	0	0	4,000	122,000		-100.00
Commercial and industrial loans	2,140,000	2,030,000	2,258,000	2,448,000	1,810,000	5.42	-16.47
Loans to individuals	0	0	0	0	0		
Loans to depository institutions and acceptances of other banks	4,000	30,000	30,000	55,000	80,000	-86.67	-98.52
Agricultural loans	0	0	0	0	0		
Other loans and leases	3,710,000	4,242,000	3,751,000	2,588,000	2,353,000	-12.54	46.01
Less: Unearned income	2,000	3,000	3,000	0	0	-33.33	
Loans and leases, net of unearned income	5,852,000	6,299,000	6,036,000	5,095,000	4,365,000	-7.10	6.48
Less: Allowance for loan and lease losses	11,000	9,000	1,000	1,000	2,000	22.22	175.00
Net loans and leases	5,841,000	6,290,000	6,035,000	5,094,000	4,363,000	-7.14	6.35
Debt securities that reprice or mature in over 1 year	0	0	1,000	1,000	1,000		-100.00
Mutual funds and equity securities	1,115,000	243,000	25,000	24,000	25,000	358.85	4360.00
Subtotal	6,956,000	6,533,000	6,061,000	5,119,000	4,389,000	6.47	26.06
Interest-bearing bank balances	3,134,000	3,567,000	2,654,000	1,477,000	2,188,000	-12.14	61.63
Federal funds sold and reverse repos	14,487,000	12,742,000	17,204,000	17,905,000	17,490,000	13.69	-2.92
Debt securities that reprice or mature within 1 year	1,000	1,000	1,000	1,000	1,000	0.00	0.00
Trading assets	20,221,000	18,771,000	13,500,000	13,275,000	11,623,000	7.72	62.44
Total earning assets	44,799,000	41,614,000	39,420,000	37,777,000	35,691,000	7.65	28.63
Non-interest-bearing cash and due from depository institutions	296,000	336,000	318,000	1,215,000	1,866,000	-11.90	-82.94
Premises, fixed assets, and leases	521,000	557,000	549,000	108,000	66,000	-6.46	1580.65
Other real estate owned	0	0	0	22,000	0		
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	2,023,000	3,114,000	3,498,000	1,622,000	2,302,000	-35.04	-23.75
Total assets	47,639,000	45,621,000	43,785,000	40,744,000	39,925,000	4.42	21.38
Quarterly average assets	61,752,000	58,963,000	57,665,000	54,800,000	51,180,000	4.73	20.46
Average loans and leases (YTD)	6,580,250	6,653,750	5,383,250	4,453,250	4,998,250	-1.10	7.67
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	5,852,000	6,299,000	6,036,000	5,095,000	4,365,000	-7.10	6.48
Real estate loans secured by 1–4 family	0	0	0	4,000	4,000		-100.00
Commercial real estate loans	0	0	0	0	118,000		-100.00
Construction and land development	0	0	0	0	0		-100.00
Multifamily	0	0	0	0	0		
Nonfarm nonresidential	0	0	0	0	118,000		-100.00
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	1,116,000	244,000	27,000	26,000	27,000	357.38	4033.33
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	1,000	1,000	2,000	2,000	2,000	0.00	-50.00
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	1,115,000	243,000	25,000	24,000	25,000	358.85	4360.00
Available-for-sale securities	0	0	0	0	25,000		-100.00
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	0	0	0	0	0		
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	25,000		-100.00
Held-to-maturity securities appreciation (depreciation)	0	0	0	0	0		
Available-for-sale securites appreciation (depreciation)					0		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	0	0	0	0	0		

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	566,000	735,000	507,000	623,000	787,000	-22.99	5.99
NOW, ATS and transaction accounts	963,000	808,000	644,000	756,000	885,000	19.18	108.44
Time deposits less brokered deposits < $250K	-649,000	-994,000	-395,000	-577,000	-1,588,000		
MMDA and other savings accounts	1,084,000	1,236,000	527,000	723,000	1,738,000	-12.30	-49.04
Other non-interest-bearing deposits				0	0		
Core deposits	1,964,000	1,785,000	1,283,000	1,525,000	1,822,000	10.03	53.08
Time deposits of $250K or more	609,000	108,000	203,000	234,000	158,000	463.89	
Foreign deposits	19,000	404,000	609,000	644,000	607,000	-95.30	-97.96
Federal funds purchased and repos	18,937,000	16,557,000	18,996,000	20,870,000	18,965,000	14.37	-5.40
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	3,767,000	3,531,000	2,522,000	851,000	779,000	6.68	324.69
Other borrowings w/remaining maturity over 1 year	5,806,000	4,461,000	2,252,000	848,000	1,074,000	30.15	561.28
Brokered deposits < $250K	1,064,000	1,564,000	1,466,000	902,000	1,588,000	-31.97	
Noncore funding	30,202,000	26,625,000	26,048,000	24,349,000	23,171,000	13.43	20.96
Trading liabilities	6,378,000	3,831,000	3,240,000	3,871,000	4,041,000	66.48	128.03
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	3,965,000	8,606,000	8,880,000	6,903,000	6,884,000	-53.93	-37.17
Total liabilities	42,509,000	40,847,000	39,451,000	36,648,000	35,918,000	4.07	20.22
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	3,698,000	3,698,000	3,698,000	3,698,000	3,699,000	0.00	0.00
Retained earnings	1,438,000	1,081,000	643,000	405,000	316,000	33.02	626.26
Accumulated other comprehensive income	-6,000	-5,000	-7,000	-7,000	-8,000		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	5,130,000	4,774,000	4,334,000	4,096,000	4,007,000	7.46	31.91
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	5,130,000	4,774,000	4,334,000	4,096,000	4,007,000	7.46	31.91
Total liabilities and capital	47,639,000	45,621,000	43,785,000	40,744,000	39,925,000	4.42	21.38
Memoranda							
Non-interest-bearing deposits	566,000	735,000	507,000	623,000	787,000	-22.99	5.99
Interest-bearing deposits	3,090,000	3,126,000	3,054,000	2,682,000	3,388,000	-1.15	-21.47
Total deposits	3,656,000	3,861,000	3,561,000	3,305,000	4,175,000	-5.31	-18.19
Long-term debt that reprices within 1 year	5,256,000	3,132,000	1,209,000	735,000	933,000	67.82	608.36
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,774,000	4,334,000	4,096,000	4,007,000	3,889,000		
Accounting restatements	0	0	-3,000	0	0		
Net income	356,000	439,000	240,000	90,000	117,000		
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	0	0	0	0	0		
Change in other comprehensive income	0	1,000	0	1,000	0		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	1,000	-2,000	1,000		
Holding company equity capital, ending balance	5,130,000	4,774,000	4,334,000	4,096,000	4,007,000		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	0			0			0			0.01			0.31	35.54	5
Commercial and industrial loans	4.49			4.45			5.16			6.01			4.53	12.62	15
Loans to individuals	0			0			0			0			0	4.47	0
Loans to depository institutions and acceptances of other banks	0.01			0.07			0.07			0.13			0.20	0.06	86
Agricultural loans	0			0			0			0			0	0.21	13
Other loans and leases	7.79			9.30			8.57			6.35			5.89	5.10	60
Net loans and leases	12.26			13.79			13.78			12.50			10.93	62.73	3
Debt securities over 1 year	0			0			0			0			0	14.83	2
Mutual funds and equity securities	2.34			0.53			0.06			0.06			0.06	0.06	62
Subtotal	14.60			14.32			13.84			12.56			10.99	79.31	2
Interest-bearing bank balances	6.58			7.82			6.06			3.63			5.48	3.46	76
Federal funds sold and reverse repos	30.41			27.93			39.29			43.95			43.81	1.81	98
Debt securities 1 year or less	0			0			0			0			0	1.86	3
Trading assets	42.45			41.15			30.83			32.58			29.11	1.34	98
Total earning assets	94.04			91.22			90.03			92.72			89.40	89.84	42
Non-interest cash and due from depository institutions	0.62			0.74			0.73			2.98			4.67	1.22	99
Other real estate owned	0			0			0			0.05			0	0.05	3
All other assets	5.34			8.05			9.24			4.30			5.93	8.86	20
Memoranda															
Short-term investments	36.99			35.75			45.36			47.57			49.29	8.69	96
U.S. Treasury securities	0			0			0			0			0	1.02	12
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0	0.75	11
Municipal securities	0			0			0			0			0	1.60	5
Mortgage-backed securities	0			0			0			0			0.01	11.06	3
Asset-backed securities	0			0			0			0			0	0.30	25
Other debt securities	0			0			0			0			0	0.38	10
Loans held-for-sale	0			0			0			0			0	0.33	6
Loans held for investment	12.28			13.81			13.79			12.50			10.93	62.63	3
Real estate loans secured by 1–4 family	0			0			0			0.01			0.01	13.44	4
Revolving	0			0			0			0			0	2.40	3
Closed-end, secured by first liens	0			0			0			0.01			0.01	10.35	4
Closed-end, secured by junior liens	0			0			0			0			0	0.34	4
Commercial real estate loans	0			0			0			0			0.30	19.88	9
Construction and land development	0			0			0			0			0	3.25	4
Multifamily	0			0			0			0			0	2.54	3
Nonfarm nonresidential	0			0			0			0			0.30	13.30	10
Real estate loans secured by farmland	0			0			0			0			0	0.32	11

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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	0			0			0			0.08			2.79	54.84	5
Real estate loans secured by 1–4 family	0			0			0			0.08			0.09	21.45	4
Revolving	0			0			0			0			0	3.77	3
Closed-end	0			0			0			0.08			0.09	17.41	4
Commercial real estate loans	0			0			0			0			2.70	29.99	10
Construction and land development	0			0			0			0			0	4.90	4
1–4 family	0			0			0			0			0	0.89	7
Other	0			0			0			0			0	3.90	4
Multifamily	0			0			0			0			0	3.84	3
Nonfarm nonresidential	0			0			0			0			2.70	20.03	11
Owner-occupied	0			0			0			0			0	7.58	4
Other	0			0			0			0			2.70	12.45	13
Real estate loans secured by farmland	0			0			0			0			0	0.51	11
Loans to depository institutions and acceptances of other banks	0.07			0.48			0.50			1.08			1.83	0.17	92
Commercial and industrial loans	36.57			32.23			37.41			48.05			41.47	20.53	92
Loans to individuals	0			0			0			0			0	7.61	0
Credit card loans	0			0			0			0			0	1.12	19
Agricultural loans	0			0			0			0			0	0.33	13
Other loans and leases	63.40			67.34			62.14			50.79			53.91	10.32	94
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	0			0			0			0.10			3.13	366.85	5
Real estate loans secured by 1–4 family	0			0			0			0.10			0.10	138.55	3
Revolving	0			0			0			0			0	25.05	3
Closed-end	0			0			0			0.10			0.10	111.69	3
Commercial real estate loans	0			0			0			0			3.02	204.45	8
Construction and land development	0			0			0			0			0	32.91	3
1–4 family	0			0			0			0			0	6.16	6
Other	0			0			0			0			0	26.01	3
Multifamily	0			0			0			0			0	25.95	2
Nonfarm nonresidential	0			0			0			0			3.02	137.03	9
Owner-occupied	0			0			0			0			0	51.62	4
Other	0			0			0			0			3.02	84.09	10
Real estate loans secured by farmland	0			0			0			0			0	3.31	10
Loans to depository institutions and acceptances of other banks	0.08			0.63			0.70			1.37			2.05	0.68	86
Commercial and industrial loans	41.96			42.94			52.54			61.06			46.36	126.55	17
Loans to individuals	0			0			0			0			0	44.83	0
Credit card loans	0			0			0			0			0	5.73	19
Agricultural loans	0			0			0			0			0	1.88	13
Other loans and leases	72.75			89.74			87.27			64.55			60.27	52.78	61
Supplemental															
Non-owner occupied CRE loans / Gross loans	4.70			0			0			0			2.70	23.09	10
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	5.39			0			0			0			3.02	156.17	8
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	5.39			0			0			0			3.02	210.40	7

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	36.99			35.75			45.36			47.57			49.29	8.69	96
Liquid assets	80.06			77.63			76.91			83.14			83.08	24.04	98
Investment securities	2.34			0.53			0.06			0.06			0.07	17.35	2
Net loans and leases	12.26			13.79			13.78			12.50			10.93	62.73	3
Net loans, leases and standby letters of credit	13.33			14.70			15.02			14.39			13.15	63.89	3
Core deposits	4.12			3.91			2.93			3.74			4.56	61.26	2
Noncore funding	63.40			58.36			59.49			59.76			58.04	22.32	95
Time deposits of $250K or more	1.28			0.24			0.46			0.57			0.40	2.57	10
Foreign deposits	0.04			0.89			1.39			1.58			1.52	0.54	84
Federal funds purchased and repos	39.75			36.29			43.38			51.22			47.50	2.23	99
Secured federal funds purchased	0			0			0			0			0	0	49
Net federal funds purchased (sold)	9.34			8.36			4.09			7.28			3.69	0.73	93
Commercial paper	0			0			0			0			0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	7.91			7.74			5.76			2.09			1.95	3.96	36
Earning assets that reprice within 1 year	45.83			44.24			55.39			57.11			59.43	41.61	87
Interest-bearing liabilities that reprice within 1 year	2.19			2.36			4.29			2.96			1.92	8.46	7
Long-term debt that reprices within 1 year	11.03			6.87			2.76			1.80			2.34	1.58	70
Net assets that reprice within 1 year	32.61			35.01			48.34			52.35			55.17	29.77	93
Other Liquidity and Funding Ratios															
Net noncore funding dependence	180.85			157.89			102.11			96.60			79.56	17.03	97
Net short-term noncore funding dependence	96.88			89.04			64.33			79.48			55.09	4.83	98
Short-term investment / Short-term noncore funding	72.34			73.71			83.59			82.59			89.06	74.86	69
Liquid assets - short-term noncore funding / Nonliquid assets	145.01			130.22			98.13			151.42			163.84	18.16	97
Net loans and leases / Total deposits	159.76			162.91			169.47			154.13			104.50	90.14	86
Net loans and leases / Core deposits	297.40			352.38			470.38			334.03			239.46	105.65	97
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0			0			0			0			0	-0.31	62
Available-for-sale securities appreciation (depreciation) / Tier 1 capital													0	-0.77	73
Structured notes appreciation (depreciation) / Tier 1 capital														-0.08	
Percent of Investment Securities															
Held-to-maturity securities	0.09			0.41			7.41			7.69			7.41	15.76	43
Available-for-sale securities	0			0			0			0			92.59	84.24	56
U.S. Treasury securities	0			0			0			0			0	6.96	12
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0	4.42	10
Municipal securities	0			0			0			0			0	9.31	5
Mortgage-backed securities	0.09			0.41			7.41			7.69			7.41	65.34	2
Asset-backed securities	0			0			0			0			0	1.74	24
Other debt securities	0			0			0			0			0	2.57	9
Mutual funds and equity securities	99.91			99.59			92.59			92.31			92.59	0.51	99
Debt securities 1 year or less	0.09			0.41			3.70			3.85			3.70	11.79	27
Debt securities 1 to 5 years	0			0			0			0			0	18.80	1
Debt securities over 5 years	0			0			3.70			3.85			3.70	64.73	1
Pledged securities	0			0			0			0			0	34.58	1
Structured notes, fair value	0			0			0			0			0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	8.04			-17.87			2.46			-1.50			16.70	19.19	62
Investment securities	357.38			803.70			3.85			-3.70			0	8.45	31
Core deposits	10.03			39.13			-15.87			-16.30			42.01	12.19	90
Noncore funding	13.43			2.22			6.98			5.08			-7.20	5.59	39

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)	6,024,000	4,790,000	4,409,000	3,033,000	3,607,000
Commit: Secured commercial real estate loans	0	0	0	0	0
Commit: Unsecured real estate loans	21,000	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	12,000	0	0	0
Standby letters of credit	510,000	415,000	543,000	770,000	888,000
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	9,375,000	4,960,000	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	479,000	487,000	75,000	17,000	0
Credit derivatives - notional amount (holding company as beneficiary)	8,075,000	5,784,000	3,994,000	793,000	1,005,000
Credit derivative contracts w/ purchased credit protection-investment grade	3,074,000	2,391,000	2,140,000	781,000	935,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	5,480,000	3,881,000	1,929,000	29,000	70,000
Derivative Contracts					
Interest rate futures and forward contracts	147,957,000	597,565,000	527,764,000	238,107,000	382,219,000
Written options contracts (interest rate)	92,648,000	70,746,000	58,540,000	23,558,000	18,156,000
Purchased options contracts (interest rate)	89,251,000	75,374,000	56,683,000	24,068,000	19,044,000
Interest rate swaps	5,945,225,000	5,197,610,000	5,613,159,000	5,846,628,000	4,864,375,000
Futures and forward foreign exchange	39,016,000	101,965,000	82,287,000	64,147,000	20,221,000
Written options contracts (foreign exchange)	4,312,000	5,394,000	11,668,000	2,314,000	826,000
Purchased options contracts (foreign exchange)	5,386,000	4,712,000	12,270,000	2,726,000	877,000
Foreign exchange rate swaps	243,798,000	144,443,000	84,881,000	47,870,000	45,123,000
Commodity and other futures and forward contracts	2,709,000	2,730,000	2,652,000	660,000	1,623,000
Written options contracts (commodity and other)	19,029,000	8,558,000	591,000	14,000	293,000
Purchased options contracts (commodity and other)	4,425,000	3,275,000	658,000	14,000	317,000
Commodity and other swaps	0	0	0	0	22,000

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	12.65			10.50			10.07			7.44			9.03	24.03	8
Standby letters of credit	1.07			0.91			1.24			1.89			2.22	0.96	85
Commercial and similar letters of credit	0			0			0			0			0	0.03	14
Securities lent	19.68			10.87			0			0			0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	1.01			1.07			0.17			0.04			0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	16.95			12.68			9.12			1.95			2.52	0.55	92
Credit derivative contracts w/ purchased credit protection-investment grade	6.45			5.24			4.89			1.92			2.34	0.19	92
Credit derivative contracts w/ purchased credit protection-noninvest grade	11.50			8.51			4.41			0.07			0.18	0.59	79
Derivative contracts	13,841.09			13,617.35			14,733.71			15,339.94			13,407.88	75.35	99
Interest rate contracts	13,172.15			13,023.16			14,288.33			15,050.95			13,234.30	53.66	99
Interest rate futures and forward contracts	310.58			1,309.85			1,205.35			584.40			957.34	13.82	99
Written options contracts (interest rate)	194.48			155.07			133.70			57.82			45.48	2.60	94
Purchased options contracts (interest rate)	187.35			165.22			129.46			59.07			47.70	2.37	93
Interest rate swaps	12,479.74			11,393.02			12,819.82			14,349.67			12,183.78	25.60	99
Foreign exchange contracts	614.02			562.27			436.46			287.30			167.93	9.40	91
Futures and forward foreign exchange contracts	81.90			223.50			187.93			157.44			50.65	4.53	91
Written options contracts (foreign exchange)	9.05			11.82			26.65			5.68			2.07	0.06	94
Purchased options contracts (foreign exchange)	11.31			10.33			28.02			6.69			2.20	0.06	94
Foreign exchange rate swaps	511.76			316.62			193.86			117.49			113.02	2.34	94
Equity, commodity, and other derivative contracts	54.92			31.92			8.91			1.69			5.65	3.81	86
Commodity and other futures and forward contracts	5.69			5.98			6.06			1.62			4.07	0.30	92
Written options contracts (commodity and other)	39.94			18.76			1.35			0.03			0.73	1.21	83
Purchased options contracts (commodity and other)	9.29			7.18			1.50			0.03			0.79	1.12	85
Commodity and other swaps	0			0			0			0			0.06	0.29	74
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	91.55			71.99			81.90			68.11			72.17	46.60	78

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	6,593,756,000	6,212,372,000	6,451,153,000	6,250,106,000	5,353,096,000
Interest rate contracts	6,275,081,000	5,941,295,000	6,256,146,000	6,132,361,000	5,283,794,000
Foreign exchange contracts	292,512,000	256,514,000	191,106,000	117,057,000	67,047,000
Equity, commodity, and other contracts	26,163,000	14,563,000	3,901,000	688,000	2,255,000
Derivatives Position					
Futures and forwards	189,682,000	702,260,000	612,703,000	302,914,000	404,063,000
Written options	115,989,000	84,698,000	70,799,000	25,886,000	19,275,000
Exchange-traded	10,836,000	5,595,000	3,889,000	112,000	721,000
Over-the-counter	105,153,000	79,103,000	66,910,000	25,774,000	18,554,000
Purchased options	99,062,000	83,361,000	69,611,000	26,808,000	20,238,000
Exchange-traded	6,893,000	9,286,000	3,804,000	803,000	1,513,000
Over-the-counter	92,169,000	74,075,000	65,807,000	26,005,000	18,725,000
Swaps	6,189,023,000	5,342,053,000	5,698,040,000	5,894,498,000	4,909,520,000
Held for trading	6,593,756,000	6,212,372,000	6,451,153,000	6,250,106,000	5,353,096,000
Interest rate contracts	6,275,081,000	5,941,295,000	6,256,146,000	6,132,361,000	5,283,794,000
Foreign exchange contracts	292,512,000	256,514,000	191,106,000	117,057,000	67,047,000
Equity, commodity, and other contracts	26,163,000	14,563,000	3,901,000	688,000	2,255,000
Non-traded	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
Derivative contracts (excluding futures and FX 14 days or less)	6,848,202,000	6,937,988,000	8,123,486,000	8,257,284,000	5,806,228,000
One year or less	1,863,023,000	2,702,731,000	3,083,031,000	2,023,231,000	1,531,791,000
Over 1 year to 5 years	2,783,704,000	2,510,385,000	3,267,305,000	4,256,155,000	2,628,145,000
Over 5 years	2,201,475,000	1,724,872,000	1,773,150,000	1,977,898,000	1,646,292,000
Gross negative fair value (absolute value)	38,912,000	57,431,000	36,156,000	27,417,000	40,733,000
Gross positive fair value	38,034,000	56,689,000	35,791,000	27,884,000	40,059,000
Held for trading	38,034,000	56,689,000	35,791,000	27,884,000	40,059,000
Non-traded	0	0	0	0	0
Current credit exposure on risk-based capital derivative contracts	4,598,000	5,127,000	3,173,000	3,198,000	5,343,000
Credit losses on derivative contracts	149,000	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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	95.17			95.64			96.98			98.12			98.71	92.20	50
Foreign exchange contracts	4.44			4.13			2.96			1.87			1.25	3.53	61
Equity, commodity, and other contracts	0.40			0.23			0.06			0.01			0.04	1.94	61
Futures and forwards	2.88			11.30			9.50			4.85			7.55	13.23	49
Written options	1.76			1.36			1.10			0.41			0.36	6.68	19
Exchange-traded	0.16			0.09			0.06			0			0.01	0.27	78
Over-the-counter	1.59			1.27			1.04			0.41			0.35	5.27	23
Purchased options	1.50			1.34			1.08			0.43			0.38	4.73	39
Exchange-traded	0.10			0.15			0.06			0.01			0.03	0.33	75
Over-the-counter	1.40			1.19			1.02			0.42			0.35	3.32	46
Swaps	93.86			85.99			88.33			94.31			91.71	68.94	68
Held for trading	100			100			100			100			100	46.32	98
Interest rate contracts	95.17			95.64			96.98			98.12			98.71	37.84	97
Foreign exchange contracts	4.44			4.13			2.96			1.87			1.25	2.10	72
Equity, commodity, and other contracts	0.40			0.23			0.06			0.01			0.04	1.01	74
Non-traded	0			0			0			0			0	53.68	1
Interest rate contracts	0			0			0			0			0	51.23	4
Foreign exchange contracts	0			0			0			0			0	0.60	31
Equity, commodity, and other contracts	0			0			0			0			0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)	103.86			111.68			125.92			132.11			108.46	95.63	89
One year or less	28.25			43.51			47.79			32.37			28.62	31.96	62
Over 1 year to 5 years	42.22			40.41			50.65			68.10			49.10	31.85	79
Over 5 years	33.39			27.77			27.49			31.65			30.75	29.43	56
Gross negative fair value (absolute value)	0.59			0.92			0.56			0.44			0.76	0.69	58
Gross positive fair value	0.58			0.91			0.55			0.45			0.75	0.71	56
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	7.65			12.17			8.41			6.84			10.44	0.06	99
Gross positive fair value (X)	7.47			12.02			8.33			6.96			10.27	0.06	99
Held for trading (X)	7.47			12.02			8.33			6.96			10.27	0.05	99
Non-traded (X)	0			0			0			0			0	0.01	4
Current credit exposure (X)	0.90			1.09			0.74			0.80			1.37	0.04	97
Credit losses on derivative contracts	2.93			0			0			0			0	0	48
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0			0	0	46
90+ days past due	0			0			0			0			0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	14.30			17.76			13.52			14.49			25.51	0.53	98

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	9,000	1,000	1,000	2,000	4,000
Gross losses	0	0	6,000	0	0
Write-downs, transfers to loans held-for-sale	0	0	6,000	0	0
Recoveries	0	0	0	0	0
Net losses	0	0	6,000	0	0
Provision for loan and lease losses	2,000	8,000	-17,000	-1,000	-2,000
Adjustments	0	0	23,000	0	0
Ending balance	11,000	9,000	1,000	1,000	2,000
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0			0.01			-0.03			0			0	0.16	9
Provision for loan and lease losses / Average loans and leases	0.03			0.12			-0.32			-0.02			-0.04	0.28	6
Provision for loan and lease losses / Net loan and lease losses							-283.33							143.18	
Allowance for loan and lease losses / Total loans and leases not held for sale	0.19			0.14			0.02			0.02			0.05	0.98	0
Allowance for loan and lease losses / Total loans and leases	0.19			0.14			0.02			0.02			0.05	0.96	0
Allowance for loan and lease losses / Net loans and leases losses (X)							0.17							8.39	
Allowance for loan and lease losses / Nonaccrual assets														178.03	
ALLL / 90+ days past due + nonaccrual loans and leases													12.50	136.22	1
Gross loan and lease losses / Average loans and leases	0			0			0.11			0			0	0.33	0
Recoveries / Average loans and leases	0			0			0			0			0	0.09	1
Net losses / Average loans and leases	0			0			0.11			0			0	0.24	5
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0.11			0			0	0	37
Recoveries / Prior year-end losses				0									0	33.49	1
Earnings coverage of net loan and lease losses (X)							48.83							19.67	
Net Loan and Lease Losses By Type															
Real estate loans										0			0	0.02	34
Real estate loans secured by 1–4 family										0			0	0.03	28
Revolving														0.09	
Closed-end										0			0	0.02	36
Commercial real estate loans													0	0.01	46
Construction and land development														-0.02	
1–4 family														0	
Other														-0.01	
Multifamily														-0.01	
Nonfarm nonresidential													0	0.03	41
Owner-occupied													0	0.01	43
Other													0	0.01	44
Real estate loans secured by farmland														0.01	
Commercial and industrial loans	0			0			0.22			0			0	0.39	10
Loans to individuals														1.25	
Credit card loans														2.92	
Agricultural loans														0.18	
Loans to foreign governments and institutions														0	
Other loans and leases	0			0			0			0			0	0.15	23

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	0	0	0	0	0
90+ days past due loans and leases	0	0	0	0	16,000
Nonaccrual loans and leases	0	0	0	0	0
Total past due and nonaccrual loans and leases	0	0	0	0	16,000
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	0	0	0	0	0
Total restructured loans and leases	0	0	0	0	0
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	27,000	0	0	0	0
Other real estate owned	0	0	0	22,000	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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0			0			0			0			0	0.47	0
90+ days past due loans and leases	0			0			0			0			0.37	0.20	77
Nonaccrual loans and leases	0			0			0			0			0	0.63	1
90+ days past due and nonaccrual loans and leases	0			0			0			0			0.37	0.88	14
30–89 days past due restructured	0			0			0			0			0	0.02	13
90+ days past due restructured	0			0			0			0			0	0.01	25
Nonaccrual restructured	0			0			0			0			0	0.20	3
30–89 days past due loans held for sale	0			0			0			0			0	0	37
90+ days past due loans held for sale	0			0			0			0			0	0	42
Nonaccrual loans held for sale	0			0			0			0			0	0	37
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0			0			0			0			0	0.47	0
90+ days past due assets	0			0			0			0			0.37	0.20	77
Nonaccrual assets	0			0			0			0			0	0.64	1
30+ days past due and nonaccrual assets	0			0			0			0			0.37	1.39	7
Percent of Total Assets															
90+ days past due and nonaccrual assets	0			0			0			0			0.04	0.54	4
90+ days past due and nonaccrual assets + other real estate owned	0			0			0			0.05			0.04	0.59	4
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.06			0			0			0.05			0	0.72	1
Allowance for loan and lease losses	245.45			0			0			2,200			0	129.01	1
Equity capital + allowance for loan and lease losses	0.53			0			0			0.54			0	5.78	1
Tier 1 capital + allowance for loan and lease losses	0.53			0			0			0.55			0	7.35	1
Loans and leases + other real estate owned	0.46			0			0			0.43			0	1.15	1

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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due										0			0	0.44	2
	90+ days past due										0			0	0.26	10
	Nonaccrual										0			0	0.69	1
Commercial and industrial	30–89 days past due	0			0			0			0			0	0.32	3
	90+ days past due	0			0			0			0			0	0.05	11
	Nonaccrual	0			0			0			0			0	0.93	3
Individuals	30–89 days past due														0.97	
	90+ days past due														0.19	
	Nonaccrual														0.24	
Depository institution loans	30–89 days past due	0			0			0			0			0	0	46
	90+ days past due	0			0			0			0			0	0.05	44
	Nonaccrual	0			0			0			0			0	0	47
Agricultural	30–89 days past due														0.17	
	90+ days past due														0	
	Nonaccrual														0.96	
Foreign governments	30–89 days past due														0	
	90+ days past due														0	
	Nonaccrual														0.06	
Other loans and leases	30–89 days past due	0			0			0			0			0	0.20	12
	90+ days past due	0			0			0			0			0.68	0.02	98
	Nonaccrual	0			0			0			0			0	0.10	18

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

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due										0			0	0.74	1
	90+ days past due										0			0	0.49	12
	Nonaccrual										0			0	0.97	1
Revolving	30–89 days past due														0.61	
	90+ days past due														0.07	
	Nonaccrual														1.17	
Closed-end	30–89 days past due										0			0	0.79	1
	90+ days past due										0			0	0.57	13
	Nonaccrual										0			0	0.96	1
Junior lien	30–89 days past due										0			0	0.03	8
	90+ days past due										0			0	0	22
	Nonaccrual										0			0	0.07	8
Commercial real estate	30–89 days past due													0	0.18	6
	90+ days past due													0	0.04	16
	Nonaccrual													0	0.34	4
Construction and development	30–89 days past due														0.23	
	90+ days past due														0.03	
	Nonaccrual														0.24	
1–4 family	30–89 days past due														0.07	
	90+ days past due														0	
	Nonaccrual														0.03	
Other	30–89 days past due														0.13	
	90+ days past due														0.02	
	Nonaccrual														0.18	
Multifamily	30–89 days past due														0.07	
	90+ days past due														0.01	
	Nonaccrual														0.10	
Nonfarm non-residential	30–89 days past due													0	0.17	6
	90+ days past due													0	0.04	20
	Nonaccrual													0	0.38	5
Owner Occupied	30–89 days past due													0	0.07	8
	90+ days past due													0	0.02	23
	Nonaccrual													0	0.21	7
Other	30–89 days past due													0	0.09	11
	90+ days past due													0	0.02	25
	Nonaccrual													0	0.14	8
Farmland	30–89 days past due														0.27	
	90+ days past due														0.06	
	Nonaccrual														1.07	
Credit card	30–89 days past due														1.08	
	90+ days past due														0.75	
	Nonaccrual														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	3,698,000	3,698,000	3,698,000	3,698,000	3,699,000
Retained earnings	1,438,000	1,081,000	643,000	405,000	316,000
Accumulated other comprehensive income (AOCI)	-6,000	-5,000	-7,000	-7,000	-8,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	5,130,000	4,774,000	4,334,000	4,096,000	4,007,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	7,000	14,000	18,000	72,000	62,000
Accumulated other comprehensive income-related adjustments	-7,000	-6,000	-7,000	-7,000	-8,000
Other deductions from common equity tier 1 capital	41,000	48,000	26,000	23,000	33,000
Subtotal:	5,089,000	4,718,000	4,297,000	4,008,000	3,920,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	18,000
Common equity tier 1 capital	5,089,000	4,718,000	4,297,000	4,008,000	3,902,000
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	18,000
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	5,089,000	4,718,000	4,297,000	4,008,000	3,902,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	13,000	11,000	2,000	24,000	3,000
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				0	0
Tier 2 capital before deductions	13,000	11,000	2,000	24,000	3,000
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	13,000	11,000	2,000	24,000	3,000
Exited advanced approach tier 2 capital					
Total capital	5,102,000	4,729,000	4,299,000	4,032,000	3,905,000
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	61,752,000	58,963,000	57,665,000	54,800,000	51,180,000
Less: Deductions from common equity tier 1 capital	7,000	14,000	18,000	72,000	80,000
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	61,745,000	58,949,000	57,647,000	54,728,000	51,100,000
Total risk-weighted assets	32,146,410	28,865,179	23,468,254	22,067,052	20,942,595
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	15.83			16.35			18.31			18.16			18.63	12.16	94
Common equity tier 1 capital, column B	0			0			0			0			0	0.44	45
Tier 1 capital, column A	15.83			16.35			18.31			18.16			18.63	12.95	92
Tier 1 capital, column B	0			0			0			0			0	0.51	45
Total capital, column A	15.87			16.38			18.32			18.27			18.65	14.63	88
Total capital, column B	0			0			0			0			0	0.57	45
Tier 1 leverage	8.24			8			7.45			7.32			7.64	9.53	9
Supplementary leverage ratio, advanced approaches HCs														6.58	

Insurance and Broker-Dealer Activities

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

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0			0	0.01	35
Insurance underwriting assets (P/C) / Total insurance underwriting assets														52.23	
Insurance underwriting assets (L/H) / Total insurance underwriting assets														47.77	
Separate account assets (L/H) / Total life assets														2.52	
Insurance activities revenue / Adjusted operating income	0			0			0			0			0	0.55	9
Premium income / Insurance activities revenue														4.64	
Credit related premium income / Total premium income														43.04	
Other premium income / Total premium income														56.96	
Insurance underwriting net income / Consolidated net income	0			0			0			0			0	0.04	43
Insurance net income (P/C) / Equity (P/C)														5.74	
Insurance net income (L/H) / Equity (L/H)														-2.99	
Insurance benefits, losses, expenses / Insurance premiums														127.33	
Reinsurance recovery (P/C) / Total assets (P/C)														0.48	
Reinsurance recovery (L/H) / Total assets (L/H)														0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0			0	0	41
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0			0			0			0			0	9.84	6
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			692,000			0			1,280,000			3,269,000
Net assets of broker-dealer subsidiaries / Consolidated assets	0			1.52			0			3.14			8.19	1.54	87

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	167,000	245,000	187,000	261,000	265,000
Real estate loans	0	0	0	0	0
Commercial and industrial loans	163,000	215,000	157,000	206,000	185,000
Loans to depository institutions and other banks acceptances	4,000	30,000	30,000	55,000	80,000
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	167,000	245,000	187,000	261,000	265,000
Total foreign deposits	19,000	404,000	609,000	644,000	607,000
Interest-bearing deposits	19,000	404,000	609,000	644,000	607,000
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0			0.41			0.81			1.71			1.64	1.08	65
Cost: Interest-bearing deposits	0			0.87			2.43			1.99			1.10	0.51	93
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans														67.99	
Commercial and industrial loans														2.12	
Foreign governments and institutions														0	
Growth Rates															
Net loans and leases	-31.84			31.02			-28.35			-1.51			-66.41	21.19	5
Total selected assets	-31.84			31.02			-28.35			-1.51			-66.41	21.86	4
Deposits	-95.30			-33.66			-5.43			6.10			-34.94	-0.77	15

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	70,937	1,739	3,818	213	228	3979.18	57107.26
Dividends	70,000	0	0	0	0		
Interest	52	754	529	213	228	-93.10	-58.06
Management and service fees	0	0	0	0	0		
Other income	885	985	3,289	0	0	-10.15	
Income from nonbank subsidiaries	236,482	39,811	28,815	13,000	7,860	494.01	16031.11
Dividends	200,000	0	0	0	0		
Interest	4,179	6,227	13,461	11,523	7,860	-32.89	185.06
Management and service fees	0	0	0	0	0		
Other income	32,303	33,584	15,354	1,477	0	-3.81	
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	307,419	41,550	32,633	13,213	8,088	639.88	19234.53
Securities gains (losses)	0	0	0	0	0		
Other operating income	19,643	22,195	45,623	62,191	33,736	-11.50	139.11
Total operating income	327,062	63,745	78,256	75,404	41,824	413.08	3235.67
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	889	0	0	0	0		
Other expenses	99,583	99,361	103,065	91,797	76,333	0.22	300.88
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	100,472	99,361	103,065	91,797	76,333	1.12	304.46
Income (loss) before taxes	226,590	-35,616	-24,809	-16,393	-34,509		
Applicable income taxes (credit)	-15,056	-8,380	-8,079	-11,752	-12,074		
Extraordinary items					0		
Income before undistributed income of subsidiaries	241,646	-27,236	-16,730	-4,641	-22,435		
Equity in undistributed income of subsidiaries	114,751	466,237	256,288	94,757	139,542	-75.39	430.25
Bank subsidiaries	-25,097	12,203	54,966	41,950	8,922		
Nonbank subsidiaries	139,848	454,034	201,322	52,807	130,620	-69.20	
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	356,397	439,001	239,558	90,116	117,107	-18.82	5295.87
Memoranda							
Bank net income	44,903	12,203	54,966	41,950	8,922	267.97	-25.23
Nonbank net income	339,848	454,034	201,322	52,807	130,620	-25.15	
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	1,442,233	23.14	1,467,120	27.56	1,455,237	30.19	1,390,125	1,355,268	-1.70	7.15
Common and preferred stock	1,438,319	23.07	1,463,417	27.49	1,451,762	30.11	1,389,965	1,355,135	-1.72	6.86
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	3,914	0.06	3,703	0.07	3,475	0.07	160	133	5.70	24362.50
Investment in nonbank subsidiaries	3,722,332	59.72	2,443,149	45.90	1,769,139	36.70	1,556,597	1,496,841	52.36	111.68
Common and preferred stock	3,150,081	50.53	1,938,972	36.43	1,324,338	27.47	1,156,304	1,096,760	62.46	131.89
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	530,000	8.50	475,000	8.92	430,000	8.92	400,000	400,000	11.58	32.50
Other receivables	42,251	0.68	29,177	0.55	14,801	0.31	293	81	44.81	117263.89
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	383,999	6.16	746,414	14.02	1,001,639	20.78	266,556	665,111	-48.55	-50.84
Cash and due from unrelated depository institution	0	0	0	0	8,315	0.17	888,315	438,315		
Premises, furnishings, fixtures and equipment	452,655	7.26	476,903	8.96	460,426	9.55	7,000	2,599	-5.08	
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	232,272	3.73	188,939	3.55	126,149	2.62	54,709	54,093	22.93	3001.92
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	3,197	4,024		
Total assets	6,233,491	100.00	5,322,525	100.00	4,820,905	100.00	4,166,499	4,016,251	17.12	60.12
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	520,300	8.35	0	0	403,516	8.37	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	580,484	9.31	546,960	10.28	82,618	1.71	60,948	1,894	6.13	15614.24
Balance due to subsidiaries and related institutions	2,410	0.04	1,622	0.03	1,048	0.02	8,929	7,469	48.58	7431.25
Total liabilities	1,103,194	17.70	548,582	10.31	487,182	10.11	69,877	9,363	101.10	29508.00
Equity Capital	5,130,297	82.30	4,773,943	89.69	4,333,723	89.89	4,096,622	4,006,888	7.46	31.91
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	3,698,324	59.33	3,698,324	69.48	3,698,324	76.71	3,698,324	3,698,324	0.00	0.00
Retained earnings	1,437,833	23.07	1,081,436	20.32	642,096	13.32	405,275	316,756	32.96	625.21
Accumulated other comprehensive income	-5,860	-0.09	-5,817	-0.11	-6,697	-0.14	-6,977	-8,192		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	6,233,491	100.00	5,322,525	100.00	4,820,905	100.00	4,166,499	4,016,251	17.12	60.12
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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	7.27			9.75			5.73			2.22			2.95	7.61	11
Bank net income / Average equity investment in banks	3.06			0.84			3.87			3.04			0.66	8.74	5
Nonbank net income / Average equity investment in nonbanks	13.75			28.48			16.41			4.67			10.22	4.73	72
Subsidiary HCs net income / Average equity investment in sub HCs														6.82	
Bank net income / Parent net income	12.60			2.78			22.94			46.55			7.62	80.64	17
Nonbank net income / Parent net income	95.36			103.42			84.04			58.60			111.54	7.76	94
Subsidiary holding companies' net income / Parent net income														82.97	
Leverage															
Total liabilities / Equity capital	21.50			11.49			11.24			1.71			0.23	19.94	8
Total debt / Equity capital	10.14			0			9.31			0			0	13.95	14
Total debt + notes payable to subs that issued TPS / Equity capital	10.14			0			9.31			0			0	16.10	7
Total debt + Loans guaranteed for affiliate / Equity capital	10.14			0			9.31			0			0	14.35	14
Total debt / Equity capital – excess over fair value	10.14			0			9.31			0			0	14.10	14
Long-term debt / Equity capital	10.14			0			9.31			0			0	12.69	16
Short-term debt / Equity capital	0			0			0			0			0	1.07	36
Current portion of long-term debt / Equity capital	0			0			0			0			0	0.27	40
Excess cost over fair value / Equity capital	0			0			0			0			0	0.17	38
Long-term debt / Consolidated long-term debt	8.96			0			17.92			0			0	26.93	15
Double Leverage															
Equity investment in subs / Equity capital	89.44			71.27			64.06			62.16			61.19	102.10	3
Total investment in subs / Equity capital	100.67			81.91			74.40			71.93			71.18	111.30	0
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-1.52			-3.12			-6.50			-17.20			-13.28	0.52	2
Equity investment in subs – equity cap / Net income-div (X)														2.64	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	357.26			86.80			83.77			94.94			70.61	141.81	13
Cash from ops + noncash items + op expense / Op expense + dividend	361.10			96.31			67.88			169.86			54.76	148.20	9
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-243.96			-151.03			-40.61			156.04			522.20	92.33	99
Pretax operating income + interest expense / Interest expense	25,588.19													1,909.25	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	25,588.19													1,547.94	
Dividends + interest from subsidiaries / Interest expense + dividends	30,847.13													172.51	
Fees + other income from subsidiaries / Salary + other expenses	33.33			34.79			18.09			1.61			0	16.39	30
Net income / Current part of long-term debt + preferred dividends (X)														24.63	
Other Ratios															
Net assets that reprice within 1 year / Total assets	5.23			15.45			21.59			26.82			28.25	3.24	99
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due														0.10	
Nonaccrual														7.38	
Total														7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0	0	49
To nonbank subsidiaries	0			0			0			0			0	0.17	45
To subsidiary holding companies	0			0			0			0			0	0	49
Total	0			0			0			0			0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	84.43			85.54			86.66			83.79			85.34	5.68	96
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0	0	50
Combined foreign nonbank subsidiary assets	2.17			1.49			1.63			0			0	0.13	35

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	0													68.72	
Dividends declared / Net income	0			0			0			0			0	31.29	5
Net income – dividends / Average equity	7.27			9.75			5.73			2.22			2.95	5.03	30
Percent of Dividends Paid															
Dividends from bank subsidiaries														130.71	
Dividends from nonbank subsidiaries														12.57	
Dividends from subsidiary holding companies														18.99	
Dividends from all subsidiaries														196.35	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	155.89			0			0			0			0	59	4
Interest income from bank subsidiaries	0.12			6.18			0.96			0.51			2.56	0.76	85
Management and service fees from bank subsidiaries	0			0			0			0			0	2.98	34
Other income from bank subsidiaries	1.97			8.07			5.98			0			0	0.01	47
Operating income from bank subsidiaries	157.98			14.25			6.95			0.51			2.56	62.82	7
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	58.85			0			0			0			0	102.35	13
Interest income from nonbank subsidiaries	1.23			1.37			6.69			21.82			6.02	8.11	62
Management and service fees from nonbank subsidiaries	0			0			0			0			0	0.85	36
Other income from nonbank subsidiaries	9.51			7.40			7.63			2.80			0	0.81	43
Operating income from nonbank subsidiaries	69.58			8.77			14.31			24.62			6.02	165.35	21
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies														59.89	
Interest income from subsidiary holding companies														2.71	
Management and service fees from subsidiary holding companies														0.56	
Other income from subsidiary holding companies														0	
Operating income from subsidiary holding companies														64.33	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	21.40			0			0			0			0	59.17	11
Interest income from bank subsidiaries	0.02			1.18			0.68			0.28			0.55	0.94	68
Management and service fees from bank subsidiaries	0			0			0			0			0	2.17	35
Other income from bank subsidiaries	0.27			1.55			4.20			0			0	0.09	44
Operating income from bank subsidiaries	21.69			2.73			4.88			0.28			0.55	69.23	12
Dividends from nonbank subsidiaries	61.15			0			0			0			0	2.65	23
Interest income from nonbank subsidiaries	1.28			9.77			17.20			15.28			18.79	2.79	89
Management and service fees from nonbank subsidiaries	0			0			0			0			0	0.07	40
Other income from nonbank subsidiaries	9.88			52.68			19.62			1.96			0	0.17	42
Operating income from nonbank subsidiaries	72.30			62.45			36.82			17.24			18.79	9.99	76
Dividends from subsidiary holding companies	0			0			0			0			0	5.49	42
Interest income from subsidiary holding companies	0			0			0			0			0	0.13	45
Management and service fees from subsidiary holding companies	0			0			0			0			0	0	49
Other income from subsidiary holding companies	0			0			0			0			0	0	49
Operating income from subsidiary holding companies	0			0			0			0			0	6.46	40
Loans and advances from subsidiaries / Short term debt														83.68	
Loans and advances from subsidiaries / Total debt	0						0							39.18	