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

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BHC Name DOLLAR MUTUAL BANCORP

City/State PITTSBURGH, PA

Bank Holding Company Information

Federal Reserve District: 4
Consolidated Assets ($000): 11,349,367
Peer Group Number: 1 Number in Peer Group: 130
Number of Bank Subsidiaries: _____

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:

DOLLAR MUTUAL BANCORP
20 STANWIX STREET

PITTSBURGH, PA 15222

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Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets ($000)	11,054,377	9,603,220	8,746,404	8,447,548	
Net income ($000)	47,343	62,452	70,711	67,736	
Number of BHCs in peer group	130	147	146	154	

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.45	2.60	34	2.59	2.96	21	2.95	3.21	27	2.95	3.33	23			
+ Non-interest income	0.41	1.04	18	0.47	0.98	22	0.52	0.90	25	0.47	0.90	23			
– Overhead expense	2.25	2.17	59	2.23	2.48	38	2.35	2.59	36	2.32	2.58	38			
– Provision for credit losses	0.07	-0.09	87	0.14	0.38	11	0.06	0.12	38	0.05	0.12	25			
+ Securities gains (losses)	0.02	0.01	81	0.15	0.02	93	0.01	0.01	65	0.01	0	81			
+ Other tax equivalent adjustments	0	0	46	0	0	54	0	0	46	0	0	45			
= Pretax net operating income (tax equivalent)	0.56	1.66	3	0.84	1.22	19	1.06	1.53	19	1.05	1.55	12			
Net operating income	0.43	1.26	4	0.65	0.97	18	0.81	1.19	18	0.80	1.22	12			
Net income	0.43	1.26	3	0.65	0.97	18	0.81	1.19	18	0.80	1.22	12			
Net income (Subchapter S adjusted)		1.97			1.27			1.41			1.41				
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.88	3.06	34	3.34	3.78	18	4	4.49	16	3.79	4.38	10			
Interest expense	0.34	0.25	74	0.65	0.57	61	0.97	1.02	42	0.76	0.81	44			
Net interest income (tax equivalent)	2.54	2.80	30	2.69	3.17	18	3.02	3.45	25	3.03	3.58	20			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.06	0.11	45	0.10	0.11	62	0.12	0.11	61	0.03	0.09	38			
Earnings coverage of net loan and lease losses (X)	13.95	39.72	35	12.26	33.55	34	11	22.46	35	46.33	29.27	74			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.66	1.23	12	0.67	1.35	5	0.60	0.94	14	0.67	0.94	20			
Allowance for loan and lease losses / Total loans and leases	0.66	1.20	13	0.67	1.33	5	0.60	0.93	15	0.67	0.93	20			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.85	0.49	87	1.04	0.67	77	0.42	0.56	40	0.32	0.57	29			
30–89 days past due loans and leases / Total loans and leases	0.35	0.32	64	0.64	0.26	91	0.39	0.31	67	0.39	0.32	68			
Liquidity and Funding															
Net noncore funding dependence	-0.06	-2.33	57	1.84	0.77	50	10.89	10.70	48	13.38	13.54	47			
Net short-term noncore funding dependence	-6.84	-7.71	48	-7.24	-3.25	35	-0.83	5.88	26	2.43	8.57	26			
Net loans and leases / Total assets	67.83	58.67	74	73.22	69.27	62	80.44	72.36	84	81.11	73.30	80			
Capitalization															
Tier 1 leverage ratio	10.24	8.98	79	11.64	9.65	86	12	10.39	82	11.99	10.37	82			
Holding company equity capital / Total assets	10.21	10.71	43	11.34	10.51	64	11.90	11.37	57	11.65	11.21	56			
Total equity capital (including minority interest) / Total assets	10.21	10.82	41	11.34	10.57	63	11.90	11.43	55	11.65	11.30	54			
Common equity tier 1 capital / Total risk-weighted assets	17.41	12.42	90	19.88	12.44	96	18.66	12.50	91	18.35	12.37	91			
Net loans and leases / Equity capital (X)	6.65	5.53	73	6.46	6.79	43	6.76	6.55	57	6.96	6.70	59			
Cash dividends / Net income	0	28.27	3	0	29.42	7	0	25.65	7	0	24.05	9			
Cash dividends / Net income (Subchapter S adjusted)		3.14			39.66			93.20			35.12				
Growth Rates															
Assets	14.33	10.50	74	9.77	16.11	24	6.21	8.66	43		9.35				
Equity capital	2.90	7.46	33	4.59	8.42	27	8.52	12.19	33		12.50				
Net loans and leases	5.92	3.36	66	-0.08	9.99	15	5.33	8.63	40		10.51				
Noncore funding	-15.83	-14.79	47	-15.56	-12.78	50	10.51	4.16	62		6.76				
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.01	46	0	0.01	46	0	0.03	45			
Long-term debt / Equity capital	0	10.95	12	0	5.67	25	0	3.86	27	0	3.76	28			
Equity investment in subsidiaries / Equity capital	98.91	103.22	27	99.95	104.49	33	99.91	104.21	31	99.90	104.10	31			
Cash from ops + noncash items + op expense / Op expense + dividends	-0.92	154.48	2	6.14	138.81	4	-1,866.67	152.31	0	100	123.74	40			

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	275,876	278,187	302,882	278,654		-0.83	
Income from lease financing receivables	52	31	40	25		67.74	
Fully taxable income on loans and leases	275,244	277,556	302,166	278,011		-0.83	
Tax-exempt income on loans and leases	684	662	756	668		3.32	
Estimated tax benefit on income on loans and leases	164	178	222	197		-7.67	
Income on loans and leases (tax equivalent)	276,092	278,396	303,144	278,876		-0.83	
Investment interest income (tax equivalent)	28,959	27,942	32,430	28,170		3.64	
Interest on balances due from depository institutions	1,124	1,666	3,574	3,180		-32.53	
Interest income on other earning assets	882	782	1,496	1,652		12.79	
Total interest income (tax equivalent)	307,057	308,786	340,644	311,878		-0.56	
Interest on time deposits of $250K or more	1,468	3,656	4,768	2,805		-59.85	
Interest on time deposits < $250K	9,905	20,222	25,737	18,305		-51.02	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	9,638	18,656	35,106	26,152		-48.34	
Interest on other borrowings and trading liabilities	14,793	17,169	17,294	15,168		-13.84	
Interest on subordinated debt and mandatory convertible securities	0	0	0	0			
Total interest expense	35,804	59,703	82,905	62,430		-40.03	
Net interest income (tax equivalent)	271,253	249,083	257,739	249,448		8.90	
Non-interest income	45,031	45,613	45,763	39,354		-1.28	
Adjusted operating income (tax equivalent)	316,284	294,696	303,502	288,802		7.33	
Overhead expense	249,123	214,521	205,275	196,270		16.13	
Provision for credit losses	7,417	13,000	5,650	3,945			
Securities gains (losses)	1,988	13,971	461	494		-85.77	
Other tax equivalent adjustments	0	0	0	0			
Pretax net operating income (tax equivalent)	61,721	81,146	93,038	89,081		-23.94	
Applicable income taxes	13,852	18,086	21,250	20,247		-23.41	
Tax equivalent adjustments	526	608	1,077	1,098		-13.49	
Applicable income taxes (tax equivalent)	14,378	18,694	22,327	21,345		-23.09	
Minority interest	0	0	0	0			
Net income before discontinued operations, net of minority interest	47,343	62,452	70,711	67,736		-24.19	
Discontinued operations, net of applicable income taxes	0	0	0	0			
Net income attributable to holding company	47,343	62,452	70,711	67,736		-24.19	
Memoranda							
Net income - holding company and noncontrolling (minority) interest	47,343	62,452	70,711	67,736		-24.19	
Investment securities income (tax equivalent)	28,959	27,942	32,430	28,170		3.64	
US Treasury and agency securities (excluding mortgage-backed securities)	1,483	2,030	4,131	3,850		-26.95	
Mortgage-backed securities	15,041	10,277	8,832	7,963		46.36	
All other securities	12,435	15,635	19,467	16,357		-20.47	
Cash dividends declared	0	0	0	0			
Common	0	0	0	0			
Preferred	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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.78	2.85	43	3.22	3.53	18	3.89	4.19	26	3.69	4.08	17			
Less: Interest expense	0.32	0.23	77	0.62	0.54	64	0.95	0.95	49	0.74	0.75	50			
Equals: Net interest income (tax equivalent)	2.45	2.60	34	2.59	2.96	21	2.95	3.21	27	2.95	3.33	23			
Plus: Non-interest income	0.41	1.04	18	0.47	0.98	22	0.52	0.90	25	0.47	0.90	23			
Equals: adjusted operating income (tax equivalent)	2.86	3.70	8	3.07	3.96	18	3.47	4.16	26	3.42	4.27	16			
Less: Overhead expense	2.25	2.17	59	2.23	2.48	38	2.35	2.59	36	2.32	2.58	38			
Less: Provision for credit losses	0.07	-0.09	87	0.14	0.38	11	0.06	0.12	38	0.05	0.12	25			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	48	0	0	48	0	0	49			
Plus: Realized gains (losses) on available-for-sale securities	0.02	0.01	81	0.15	0.02	93	0.01	0.01	65	0.01	0	81			
Plus: other tax equivalent adjustments	0	0	46	0	0	54	0	0	46	0	0	45			
Equals: Pretax net operating income (tax equivalent)	0.56	1.66	3	0.84	1.22	19	1.06	1.53	19	1.05	1.55	12			
Less: Applicable income taxes (tax equivalent)	0.13	0.38	7	0.19	0.27	24	0.26	0.35	22	0.25	0.32	28			
Less: Minority interest	0	0	40	0	0	45	0	0	45	0	0	46			
Equals: Net operating income	0.43	1.26	4	0.65	0.97	18	0.81	1.19	18	0.80	1.22	12			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	49			
Equals: Net income	0.43	1.26	3	0.65	0.97	18	0.81	1.19	18	0.80	1.22	12			
Memo: Net income (last four quarters)	0.43	1.26	3	0.65	0.97	17	0.81	1.19	17		1.22				
Net income–BHC and noncontrolling (minority) interest	0.43	1.27	2	0.65	0.97	17	0.81	1.19	18	0.80	1.22	11			
Margin Analysis															
Average earning assets / Average assets	96.44	93.08	85	96.29	93.47	85	97.43	93.22	95	97.33	93.23	92			
Average interest-bearing funds / Average assets	71.28	61.99	81	73.74	68.25	70	73.48	70.66	61	72.48	70.70	58			
Interest income (tax equivalent) / Average earning assets	2.88	3.06	34	3.34	3.78	18	4	4.49	16	3.79	4.38	10			
Interest expense / Average earning assets	0.34	0.25	74	0.65	0.57	61	0.97	1.02	42	0.76	0.81	44			
Net interest income (tax equivalent) / Average earning assets	2.54	2.80	30	2.69	3.17	18	3.02	3.45	25	3.03	3.58	20			
Yield or Cost															
Total loans and leases (tax equivalent)	3.58	4.01	27	3.70	4.28	14	4.21	4.98	11	4.01	4.85	7			
Interest-bearing bank balances	0.13	0.14	34	0.31	0.32	57	1.85	2.26	25	2.64	1.88	87			
Federal funds sold and reverse repos		0.25		0.57	0.43	71		2.02			1.50				
Trading assets		0.45			0.80			0.49			0.70				
Total earning assets	2.88	3.04	34	3.33	3.80	14	3.98	4.47	14	3.78	4.33	12			
Investment securities (tax equivalent)	1.39	1.77	24	2.33	2.32	54	2.83	2.74	57	2.43	2.69	30			
US Treasury and agency securities (excluding mortgage-backed securities)	1.57	1.14	80	2.05	1.87	61	2.22	2.54	35	1.63	2.20	20			
Mortgage-backed securities	1.04	1.57	6	1.79	2.05	28	3.02	2.54	90	3.20	2.44	94			
All other securities	2	2.81	26	2.97	3.24	54	2.94	3.80	20	2.27	3.74	7			
Interest-bearing deposits	0.24	0.21	66	0.58	0.62	45	0.99	1.13	37	0.73	0.85	41			
Time deposits of $250K or more	0.74	0.66	62	1.77	1.60	66	2.38	2.13	76	1.45	1.57	35			
Time deposits < $250K	0.91	0.62	80	1.77	1.49	78	2.06	1.91	60	1.52	1.42	56			
Other domestic deposits	0.17	0.15	64	0.39	0.36	62	0.85	0.86	53	0.65	0.64	55			
Foreign deposits		0.14			1.24			2.53			1.85				
Federal funds purchased and repos	0.08	0.17	39	0.31	0.37	57	1.11	1.23	50	0.71	1.03	48			
Other borrowed funds and trading liabilities	2.03	1.27	78	2.13	0.55	89	2.20	1.03	71	2.28	2.10	73			
All interest-bearing funds	0.45	0.37	67	0.84	0.79	58	1.29	1.34	45	1.02	1.06	46			

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	45,031	45,613	45,763	39,354	
Fiduciary activities income	0	0	0	0	
Service charges on deposit accounts - domestic	14,877	12,882	14,848	14,382	
Trading revenue	0	8	2	2	
Investment banking fees and commissions	294	0	0	0	
Insurance activities revenue	1,668	1,748	1,284	1,375	
Venture capital revenue	0	0	0	0	
Net servicing fees	111	-1	1,511	1,936	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	1,213	9,028	4,782	3,642	
Other non-interest income	26,868	21,948	23,336	18,017	
Total overhead expenses	249,123	214,521	205,275	196,270	
Personnel expense	129,150	110,962	114,861	106,017	
Net occupancy expense	57,421	48,713	44,911	42,327	
Goodwill impairment losses	-4	52	52	57	
Amortization expenses and impairment loss (other intangible assets)	530	296	338	380	
Other operating expenses	62,026	54,498	45,113	47,489	
Fee income on mutual funds and annuities	0	0	0	0	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	1,515	1,407	1,378	1,339	
Average personnel expense per employee	85.25	78.86	83.35	79.18	
Average assets per employee	7,296.62	6,825.32	6,347.17	6,308.85	

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.17	11	0	0.51	36	0	0.66	35	0	1.69	17			
Overhead expenses / Net Interest Income + non-interest income	78.90	59.28	96	72.94	61.22	90	67.88	61.79	78	68.22	61.22	79			
Percent of Average Assets															
Total overhead expense	2.25	2.17	59	2.23	2.48	38	2.35	2.59	36	2.32	2.58	38			
Personnel expense	1.17	1.21	42	1.16	1.42	29	1.31	1.50	36	1.26	1.46	31			
Net occupancy expense	0.52	0.23	98	0.51	0.30	93	0.51	0.32	93	0.50	0.31	93			
Other operating expenses	0.57	0.72	31	0.57	0.73	25	0.52	0.76	19	0.57	0.79	22			
Overhead less non-interest income	1.85	1.10	96	1.76	1.44	77	1.82	1.65	63	1.86	1.65	69			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	78.77	58.83	96	72.79	58.93	93	67.64	59.91	82	67.96	60.51	81			
Personnel expense	40.83	32.93	88	37.65	33.88	77	37.85	34.17	70	36.71	34.42	68			
Net occupancy expense	18.15	6.23	99	16.53	7.04	98	14.80	7.50	98	14.66	7.33	99			
Other operating expenses	19.78	19.18	56	18.61	17.57	62	14.99	17.93	26	16.59	18.28	35			
Total non-interest income	14.24	27.67	18	15.48	23.45	29	15.08	19.83	35	13.63	20.30	25			
Fiduciary activities income	0	2.20	13	0	1.45	22	0	1.61	22	0	1.95	20			
Service charges on domestic deposit accounts	4.70	3.27	75	4.37	2.67	81	4.89	3.21	82	4.98	3.58	76			
Trading revenue	0	0.62	27	0	0.10	75	0	0.07	80	0	0.03	85			
Investment banking fees and commissions	0.09	2.58	17	0	1.03	17	0	0.91	19	0	0.85	12			
Insurance activities revenue	0.53	0.36	74	0.59	0.41	78	0.42	0.37	76	0.48	0.46	76			
Venture capital revenue	0	0.04	44	0	0	48	0	0	50	0	0	49			
Net servicing fees	0.04	0.60	29	0	0	31	0.50	0.22	79	0.67	0.52	76			
Net securitization income	0	0.01	44	0	0	48	0	0	48	0	0	49			
Net gain (loss) - sales of loans, OREO, and other assets	0.38	3.30	20	3.06	5.55	52	1.58	2.27	60	1.26	1.98	50			
Other non-interest income	8.49	9.27	55	7.45	7.76	54	7.69	7.41	58	6.24	7.05	43			
Overhead less non-interest income	64.53	30.52	98	57.32	34.63	95	52.56	39.47	85	54.33	39.75	90			
Applicable income taxes / Pretax net operating income (tax equivalent)	22.44	21.18	64	22.29	20.30	58	22.84	21.51	57	22.73	18.37	72			
Applicable income tax + TE / Pretax net operating income + TE	23.30	22.67	60	23.04	22.51	51	24	23.31	55	23.96	21.35	65			

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	6,827,556	6,120,964	6,299,041	6,133,916		11.54	
Commercial and industrial loans	631,256	902,040	716,351	578,089		-30.02	
Loans to individuals	262,802	274,820	279,824	217,279		-4.37	
Loans to depository institutions and acceptances of other banks	0	0	0	0			
Agricultural loans	8	0	0	0			
Other loans and leases	28,373	19,392	22,429	23,460		46.31	
Less: Unearned income	65	0	0	0			
Loans and leases, net of unearned income	7,749,930	7,317,216	7,317,645	6,952,744		5.91	
Less: Allowance for loan and lease losses	51,454	48,957	43,586	46,809		5.10	
Net loans and leases	7,698,476	7,268,259	7,274,059	6,905,935		5.92	
Debt securities that reprice or mature in over 1 year	2,121,186	1,144,744	769,321	916,642		85.30	
Mutual funds and equity securities	729	0	72,278	72,891			
Subtotal	9,820,391	8,413,003	8,115,658	7,895,468		16.73	
Interest-bearing bank balances	826,102	842,084	395,878	120,338		-1.90	
Federal funds sold and reverse repos	0	0	0	0			
Debt securities that reprice or mature within 1 year	266,243	293,872	249,661	206,353		-9.40	
Trading assets	0	0	0	0			
Total earning assets	10,912,736	9,548,959	8,761,197	8,222,159		14.28	
Non-interest-bearing cash and due from depository institutions	67,697	69,192	71,595	82,942		-2.16	
Premises, fixed assets, and leases	123,890	113,845	106,175	103,733		8.82	
Other real estate owned	397	823	1,079	1,943		-51.76	
Investment in unconsolidated subsidiaries	0	0	47	47			
Intangible and other assets	244,647	193,980	103,142	103,262		26.12	
Total assets	11,349,367	9,926,799	9,043,235	8,514,086		14.33	
Quarterly average assets	11,364,365	9,852,081	9,032,236	8,447,548		15.35	
Average loans and leases (YTD)	7,717,596	7,516,386	7,199,735	6,952,980		2.68	
Memoranda							
Loans held-for-sale	1,655	3,909	19,915	12,270		-57.66	
Loans not held-for-sale	7,748,275	7,313,307	7,297,730	6,940,474		5.95	
Real estate loans secured by 1–4 family	5,084,975	4,685,911	5,130,819	5,074,861		8.52	
Commercial real estate loans	1,742,271	1,435,053	1,168,222	1,059,055		21.41	
Construction and land development	584,666	541,248	364,327	315,317		8.02	
Multifamily	277,299	222,768	117,865	124,545		24.48	
Nonfarm nonresidential	880,306	671,037	686,030	619,193		31.19	
Real estate loans secured by farmland	310	0	0	0			
Total investment securities	2,388,158	1,438,616	1,091,260	1,195,886		66.00	
U.S. Treasury securities	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	95,813	93,833	124,883	233,704		2.11	
Municipal securities	409,367	137,599	112,800	136,516		197.51	
Mortgage-backed securities	1,594,096	813,090	294,849	246,242		96.05	
Asset-backed securities	0	0	0	584			
Other debt securities	288,153	394,094	486,450	505,949		-26.88	
Mutual funds and equity securities	729	0	72,278	72,891			
Available-for-sale securities	2,361,693	1,404,308	1,048,329	1,138,700		68.17	
U.S. Treasury securities	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	95,813	93,833	124,883	233,704		2.11	
Municipal securities	409,367	137,599	112,800	136,516		197.51	
Mortgage-backed securities	1,568,360	778,782	251,918	189,056		101.39	
Asset-backed securities	0	0	0	584			
Other debt securities	288,153	394,094	486,450	505,949		-26.88	
Mutual funds and equity securities	0	0	72,278	72,891			
Held-to-maturity securities appreciation (depreciation)	532	615	1,539	2,225		-13.50	
Available-for-sale securites appreciation (depreciation)	-21,398	22,774	12,317	-7,921			
Structured notes, fair value	0	0	0	38,476			
Pledged securities	766,862	574,373	377,380	420,855		33.51	

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	1,931,222	1,493,771	1,167,231	1,356,911		29.29	
NOW, ATS and transaction accounts	3,537,580	2,195,275	1,703,098	1,774,413		61.15	
Time deposits less brokered deposits < $250K	893,072	811,105	863,517	724,806		10.11	
MMDA and other savings accounts	2,688,452	2,941,192	2,655,436	2,239,670		-8.59	
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	9,050,326	7,441,343	6,389,282	6,095,800		21.62	
Time deposits of $250K or more	204,725	199,094	212,402	192,935		2.83	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	112,299	96,921	99,628	90,479		15.87	
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	92,491	175,000	225,000	25,000		-47.15	
Other borrowings w/remaining maturity over 1 year	498,467	554,333	635,557	596,551		-10.08	
Brokered deposits < $250K	178,779	265,772	356,518	478,661		-32.73	
Noncore funding	1,086,761	1,291,120	1,529,105	1,383,626		-15.83	
Trading liabilities	0	0	0	0			
Subordinated notes and debentures + trust preferred securities	0	0	0	0			
Other liabilities	54,047	68,774	48,640	42,917		-21.41	
Total liabilities	10,191,134	8,801,237	7,967,027	7,522,343		15.79	
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0			
Common stock	10	0	0	0			
Common surplus	1,189,677	1,139,245	1,079,136	1,008,085		4.43	
Retained earnings	5,501	8,600	6,257	6,597		-36.03	
Accumulated other comprehensive income	-36,955	-22,283	-9,185	-22,939			
Other equity capital components	0	0	0	0			
Total holding company equity capital	1,158,233	1,125,562	1,076,208	991,743		2.90	
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	1,158,233	1,125,562	1,076,208	991,743		2.90	
Total liabilities and capital	11,349,367	9,926,799	9,043,235	8,514,086		14.33	
Memoranda							
Non-interest-bearing deposits	1,931,222	1,493,771	1,167,231	1,356,911		29.29	
Interest-bearing deposits	7,502,608	6,412,438	5,790,971	5,410,485		17.00	
Total deposits	9,433,830	7,906,209	6,958,202	6,767,396		19.32	
Long-term debt that reprices within 1 year	0	0	0	0			
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,125,562	1,076,208	991,743	0			
Accounting restatements	0	0	0	0			
Net income	47,343	62,452	70,711	67,736			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	0	0	0	0			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	0	0	0	0			
Change in other comprehensive income	-14,672	-13,098	13,754	0			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	0	0	924,007			
Holding company equity capital, ending balance	1,158,233	1,125,562	1,076,208	991,743			

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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	60.16	36.25	90	61.66	48.33	81	69.65	52.67	87	72.04	53.63	88			
Commercial and industrial loans	5.56	10.76	19	9.09	13.47	33	7.92	11.45	38	6.79	11.42	28			
Loans to individuals	2.32	3.36	61	2.77	2.29	74	3.09	2.71	72	2.55	2.65	72			
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0	45	0	0	44	0	0	44			
Agricultural loans	0	0.18	24	0	0.43	17	0	0.53	17	0	0.47	18			
Other loans and leases	0.25	4.47	7	0.20	1.39	54	0.25	1.08	51	0.28	2.64	21			
Net loans and leases	67.83	58.67	74	73.22	69.27	62	80.44	72.36	84	81.11	73.30	80			
Debt securities over 1 year	18.69	19.46	51	11.53	13.53	43	8.51	13.66	23	10.77	13.20	40			
Mutual funds and equity securities	0.01	0.06	38	0	0.05	22	0.80	0.06	95	0.86	0.05	96			
Subtotal	86.53	79.22	77	84.75	83.47	50	89.74	86.76	72	92.73	87.24	91			
Interest-bearing bank balances	7.28	8.50	47	8.48	6.78	65	4.38	2.97	71	1.41	2.30	46			
Federal funds sold and reverse repos	0	0.54	28	0	0.02	38	0	0.03	36	0	0.01	38			
Debt securities 1 year or less	2.35	1.56	72	2.96	2.03	72	2.76	2.10	71	2.42	2.14	68			
Trading assets	0	0.49	19	0	0.04	38	0	0.03	38	0	0.02	38			
Total earning assets	96.15	91.77	94	96.19	92.98	93	96.88	92.39	98	96.57	92.24	96			
Non-interest cash and due from depository institutions	0.60	0.82	28	0.70	1.07	28	0.79	1.14	26	0.97	1.25	34			
Other real estate owned	0	0.01	39	0.01	0.03	45	0.01	0.04	43	0.02	0.04	53			
All other assets	3.25	7.35	5	3.11	5.87	8	2.33	6.41	1	2.45	6.39	3			
Memoranda															
Short-term investments	9.62	11.47	46	11.44	9.38	62	7.14	5.36	67	3.84	4.70	52			
U.S. Treasury securities	0	1.47	10	0	0.19	31	0	0.29	28	0	0.37	27			
US agency securities (excluding mortgage-backed securities)	0.84	0.82	64	0.95	1.28	56	1.38	1.25	60	2.74	1.67	74			
Municipal securities	3.61	1.73	78	1.39	2.96	42	1.25	2.58	39	1.60	2.66	45			
Mortgage-backed securities	14.05	14.14	54	8.19	8.52	55	3.26	9.38	14	2.89	8.73	12			
Asset-backed securities	0	0.50	24	0	0.35	32	0	0.30	34	0.01	0.26	67			
Other debt securities	2.54	0.53	93	3.97	0.60	94	5.38	0.53	96	5.94	0.52	96			
Loans held-for-sale	0.01	0.55	25	0.04	0.58	21	0.22	0.39	59	0.14	0.29	63			
Loans held for investment	68.27	58.06	77	73.67	69.07	64	80.70	72.01	83	81.52	73.24	81			
Real estate loans secured by 1–4 family	44.80	11.46	97	47.20	14.47	96	56.74	16.02	96	59.61	16.83	97			
Revolving	2.70	1.42	77	3.13	1.79	77	3.77	2.24	75	4.22	2.43	77			
Closed-end, secured by first liens	41.07	9.67	97	42.82	12.11	96	51.41	13.07	96	53.93	13.60	96			
Closed-end, secured by junior liens	1.03	0.17	93	1.26	0.27	97	1.55	0.37	96	1.46	0.41	93			
Commercial real estate loans	15.35	22.69	30	14.46	30.65	8	12.92	33.26	6	12.44	33.39	5			
Construction and land development	5.15	3.34	71	5.45	4.32	66	4.03	5	46	3.70	4.78	42			
Multifamily	2.44	3.57	48	2.24	5.03	32	1.30	4.76	16	1.46	5.12	18			
Nonfarm nonresidential	7.76	14.57	25	6.76	19.97	6	7.59	21.85	6	7.27	21.85	7			
Real estate loans secured by farmland	0	0.30	24	0	0.85	11	0	0.95	11	0	0.88	10			

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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	88.10	61.05	93	83.65	69.38	77	86.08	72.74	76	88.22	72.88	83			
Real estate loans secured by 1–4 family	65.61	19.86	97	64.04	20.91	96	70.12	22.29	96	72.99	23.13	97			
Revolving	3.96	2.43	72	4.24	2.61	76	4.66	3.13	72	5.16	3.34	74			
Closed-end	61.65	17.24	97	59.80	17.94	96	65.45	18.71	96	67.83	19.33	97			
Commercial real estate loans	22.48	37.86	25	19.61	44.23	6	15.96	46.16	4	15.23	45.57	4			
Construction and land development	7.54	5.65	67	7.40	6.26	64	4.98	6.97	37	4.54	6.53	34			
1–4 family	0.89	1.18	58	1.06	1.14	58	0.84	1.47	46	0.71	1.52	42			
Other	6.66	4.40	71	6.34	4.94	71	4.14	5.34	38	3.82	4.90	42			
Multifamily	3.58	5.78	38	3.04	7.01	27	1.61	6.42	13	1.79	6.76	16			
Nonfarm nonresidential	11.36	24.56	24	9.17	29.04	4	9.38	30.59	4	8.91	30.16	5			
Owner-occupied	3.37	8.29	22	2.96	10	10	2.95	10.68	8	2.93	10.31	12			
Other	7.99	15.94	25	6.21	18.53	7	6.42	19.36	6	5.97	19.35	6			
Real estate loans secured by farmland	0	0.54	21	0	1.30	11	0	1.38	11	0	1.27	10			
Loans to depository institutions and acceptances of other banks	0	0.04	34	0	0	45	0	0	44	0	0	44			
Commercial and industrial loans	8.15	18.86	13	12.33	19.85	29	9.79	16.16	27	8.31	16.21	21			
Loans to individuals	3.39	6.24	58	3.76	3.53	72	3.82	4	69	3.13	3.89	68			
Credit card loans	0.80	0.53	79	0.85	0.03	99	0.90	0.04	98	0.84	0.04	98			
Agricultural loans	0	0.34	24	0	0.69	17	0	0.78	17	0	0.69	18			
Other loans and leases	0.37	8.75	7	0.27	2.07	54	0.31	1.48	51	0.34	3.74	18			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	563.53	391.81	83	512.13	473.75	61	558.96	493.53	65	579.07	505.61	67			
Real estate loans secured by 1–4 family	419.70	126.06	97	392.06	142.34	95	455.30	151.03	95	479.09	161.34	95			
Revolving	25.33	15.44	72	25.96	17.81	68	30.29	21.25	67	33.90	23.52	71			
Closed-end	394.37	108.85	97	366.10	122.21	95	425.01	127.10	95	445.19	134.73	95			
Commercial real estate loans	143.80	245.88	26	120.07	302.08	8	103.67	311.74	6	99.98	316.03	6			
Construction and land development	48.26	35.95	66	45.29	42.85	57	32.33	46.63	33	29.77	44.92	33			
1–4 family	5.66	7.42	55	6.46	7.52	52	5.47	9.52	45	4.67	10.21	38			
Other	42.59	28.11	73	38.82	33.94	62	26.86	35.90	39	25.10	33.75	38			
Multifamily	22.89	38.66	41	18.64	48.67	28	10.46	44.76	14	11.76	48.38	17			
Nonfarm nonresidential	72.66	158.05	21	56.14	198.42	6	60.88	206.64	6	58.45	208.15	6			
Owner-occupied	21.57	52.99	23	18.14	67.98	10	19.16	71.54	9	19.24	70.68	12			
Other	51.09	102.54	26	38	125.78	7	41.71	130.65	6	39.21	134.17	7			
Real estate loans secured by farmland	0.03	3.22	22	0	8.35	11	0	8.66	11	0	8.13	10			
Loans to depository institutions and acceptances of other banks	0	0.21	34	0	0.03	45	0	0.01	44	0	0.01	44			
Commercial and industrial loans	52.10	114.45	19	75.47	133.93	25	63.57	106.70	31	54.57	107.07	22			
Loans to individuals	21.69	34.55	59	22.99	22.15	70	24.83	24.83	70	20.51	24.45	68			
Credit card loans	5.14	2.77	80	5.19	0.20	99	5.84	0.24	98	5.49	0.24	99			
Agricultural loans	0	1.86	24	0	4.17	17	0	4.86	17	0	4.49	18			
Other loans and leases	2.34	51.06	7	1.62	13.62	54	1.99	10.25	50	2.21	25.58	19			
Supplemental															
Non-owner occupied CRE loans / Gross loans	19.11	30.07	25	16.65	34	10	13.01	35.38	5	12.30	35.09	5			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	122.23	195.33	30	101.93	232.08	9	84.50	239.13	6	80.74	243.62	6			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	143.80	252.85	25	120.07	304.52	8	103.67	315.15	5	99.98	318.90	6			

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	9.62	11.47	46	11.44	9.38	62	7.14	5.36	67	3.84	4.70	52			
Liquid assets	22.50	29.03	34	17.93	19.32	45	9.28	16.28	15	7.40	15.56	8			
Investment securities	21.04	21.63	51	14.49	16.07	47	12.07	16.41	30	14.05	16.02	46			
Net loans and leases	67.83	58.67	74	73.22	69.27	62	80.44	72.36	84	81.11	73.30	80			
Net loans, leases and standby letters of credit	68.22	59.49	74	73.61	69.67	62	80.73	72.78	83	81.46	73.71	80			
Core deposits	79.74	75.71	58	74.96	76.49	33	70.65	71.61	42	71.60	69.97	57			
Noncore funding	9.58	10.30	60	13.01	10.29	64	16.91	14.61	63	16.25	16.58	49			
Time deposits of $250K or more	1.80	1.58	66	2.01	3.37	29	2.35	4.33	22	2.27	4.28	24			
Foreign deposits	0	0.34	39	0	0	48	0	0	48	0	0	49			
Federal funds purchased and repos	0.99	1.23	61	0.98	0.62	72	1.10	0.77	70	1.06	0.96	63			
Secured federal funds purchased	0	0	49	0	0	49	0	0	48	0	0	48			
Net federal funds purchased (sold)	0.99	0.54	70	0.98	0.59	74	1.10	0.75	70	1.06	0.97	65			
Commercial paper	0	0.01	45	0	0	49	0	0	49	0	0	49			
Other borrowings w/remaining maturity of 1 year or less	0.81	1	58	1.76	1.06	77	2.49	2.75	58	0.29	3.63	24			
Earning assets that reprice within 1 year	29.07	37.37	29	32.62	31.93	59	30.56	33.16	46	27.88	32.35	43			
Interest-bearing liabilities that reprice within 1 year	7.91	6.39	77	8.91	14.04	42	10.42	18.54	31	9.95	18.20	32			
Long-term debt that reprices within 1 year	0	0.26	30	0	0.10	38	0	0.15	37	0	0.16	39			
Net assets that reprice within 1 year	21.16	29.65	29	23.71	17.03	63	20.14	13.71	62	17.94	12.98	57			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-0.06	-2.33	57	1.84	0.77	50	10.89	10.70	48	13.38	13.54	47			
Net short-term noncore funding dependence	-6.84	-7.71	48	-7.24	-3.25	35	-0.83	5.88	26	2.43	8.57	26			
Short-term investment / Short-term noncore funding	259.90	273.46	59	215.71	230.45	61	111.69	78.10	73	63.02	62.28	73			
Liquid assets - short-term noncore funding / Nonliquid assets	24.25	36.68	36	15.39	16.27	50	3.18	6.90	44	1.42	4.17	43			
Net loans and leases / Total deposits	81.60	72.79	70	91.93	84.20	71	104.54	90.96	85	102.05	92.88	77			
Net loans and leases / Core deposits	85.06	78.25	64	97.67	91.10	66	113.85	102.55	71	113.29	106.50	66			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.05	0.12	50	0.05	0.88	26	0.14	0.36	51	0.22	-0.47	97			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.84	-0.25	14	1.99	3.63	30	1.14	1.28	51	-0.78	-1.95	74			
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.03			-0.02		-0.04	-0.04	20			
Percent of Investment Securities															
Held-to-maturity securities	1.08	14.28	35	2.38	5.36	65	3.93	7.25	62	4.78	10.76	54			
Available-for-sale securities	98.89	83.77	70	97.62	93.39	42	96.07	91.33	42	95.22	88.32	47			
U.S. Treasury securities	0	6.70	10	0	1.22	31	0	2.07	28	0	2.08	27			
US agency securities (excluding mortgage-backed securities)	4.01	4.12	65	6.52	8.39	55	11.44	8.16	67	19.54	11	73			
Municipal securities	17.14	8.22	78	9.56	18.61	42	10.34	15.40	45	11.42	16.63	49			
Mortgage-backed securities	66.75	66.54	49	56.52	54.48	52	27.02	57.07	15	20.59	54.50	14			
Asset-backed securities	0	2.50	24	0	1.97	32	0	1.70	34	0.05	1.54	67			
Other debt securities	12.07	3.08	87	27.39	4.34	96	44.58	3.73	97	42.31	3.75	96			
Mutual funds and equity securities	0.03	0.29	37	0	0.44	22	6.62	0.49	96	6.10	0.41	97			
Debt securities 1 year or less	11.15	7.78	72	20.43	13.69	78	22.88	13.55	76	17.26	13.91	68			
Debt securities 1 to 5 years	12.72	18.25	46	24.59	20.49	63	49.92	23.43	85	59.06	23.42	94			
Debt securities over 5 years	76.10	71.11	50	54.98	61.87	33	20.58	58.63	11	17.59	58.36	10			
Pledged securities	32.11	32.26	51	39.93	44.55	48	34.58	43.76	40	35.19	42.20	43			
Structured notes, fair value	0	0.11	40	0	0.03	42	0	0.09	39	3.22	0.15	93			
Percent Change from Prior Like Quarter															
Short-term investments	-3.84	27.98	31	75.97	136.94	45	97.60	32.84	83		16.28				
Investment securities	66	31.36	83	31.83	16.36	74	-8.75	4.80	15		8.02				
Core deposits	21.62	16.94	73	16.47	23.17	27	4.81	9.96	33		10.40				
Noncore funding	-15.83	-14.79	47	-15.56	-12.78	50	10.51	4.16	62		6.76				

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	2,559,199	2,068,505	1,928,839	1,877,290	
Commit: Secured commercial real estate loans	587,887	475,204	577,840	451,278	
Commit: Unsecured real estate loans	0	0	0	0	
Credit card lines (reported semiannually, June/Dec)	348,001	335,555	311,825	297,126	
Securities underwriting	0	0	0	0	
Standby letters of credit	43,767	38,878	26,327	29,369	
Commercial and similar letters of credit	0	0	0	0	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	2,600	4,750	36,000	22,000	
Written options contracts (interest rate)	1,476	3,511	19,279	11,432	
Purchased options contracts (interest rate)	0	0	0	0	
Interest rate swaps	341,763	443,943	413,211	116,288	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	22.55	22.78	58	20.84	16.09	78	21.33	16.97	74	22.05	17.31	76			
Standby letters of credit	0.39	0.65	42	0.39	0.31	70	0.29	0.36	46	0.34	0.35	54			
Commercial and similar letters of credit	0	0.02	20	0	0.01	37	0	0.01	36	0	0.01	35			
Securities lent	0	0.10	41	0	0	49	0	0	49	0	0	50			
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0	46	0	0	47	0	0.02	44			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0	47	0	0	48	0	0.01	46			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.02	46	0	0.01	46	0	0.01	46			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0	46	0	0	47	0	0	47			
Derivative contracts	3.05	46.30	16	4.56	3.72	75	5.18	2.95	76	1.76	6.51	38			
Interest rate contracts	3.05	32.46	17	4.56	3.62	75	5.18	2.87	76	1.76	6.40	38			
Interest rate futures and forward contracts	0.02	3.25	29	0.05	0.20	79	0.40	0.08	88	0.26	0.25	72			
Written options contracts (interest rate)	0.01	1.41	20	0.04	0.24	76	0.21	0.13	79	0.13	0.26	58			
Purchased options contracts (interest rate)	0	1.31	23	0	0.03	44	0	0.02	45	0	0.07	40			
Interest rate swaps	3.01	20.49	22	4.47	2.58	78	4.57	2.19	79	1.37	5.18	43			
Foreign exchange contracts	0	6.30	26	0	0	47	0	0	47	0	0	47			
Futures and forward foreign exchange contracts	0	3.78	27	0	0	47	0	0	47	0	0	47			
Written options contracts (foreign exchange)	0	0.04	40	0	0	49	0	0	48	0	0	49			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0	49	0	0	48	0	0	49			
Foreign exchange rate swaps	0	0.76	38	0	0	49	0	0	49	0	0	49			
Equity, commodity, and other derivative contracts	0	0.92	34	0	0	48	0	0	48	0	0	48			
Commodity and other futures and forward contracts	0	0.07	43	0	0	49	0	0	49	0	0	49			
Written options contracts (commodity and other)	0	0.32	38	0	0	49	0	0	48	0	0	49			
Purchased options contracts (commodity and other)	0	0.21	38	0	0	49	0	0	48	0	0	48			
Commodity and other swaps	0	0.31	38	0	0	49	0	0	49	0	0	49			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	33.16	44.98	45	27.52	24.20	65	26.79	24.81	59	27	25.18	60			

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	345,839	452,204	468,490	149,720	
Interest rate contracts	345,839	452,204	468,490	149,720	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	2,600	4,750	36,000	22,000	
Written options	1,476	3,511	19,279	11,432	
Exchange-traded	0	0	0	0	
Over-the-counter	1,476	3,511	19,279	11,432	
Purchased options	0	0	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	0	0	0	0	
Swaps	341,763	443,943	413,211	116,288	
Held for trading	0	0	0	0	
Interest rate contracts	0	0	0	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded	345,839	452,204	468,490	149,720	
Interest rate contracts	345,839	452,204	468,490	149,720	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	341,763	443,943	413,211	116,288	
One year or less	0	2,000	0	0	
Over 1 year to 5 years	50,000	50,000	102,000	24,980	
Over 5 years	291,763	391,943	311,211	91,308	
Gross negative fair value (absolute value)	7,658	21,430	4,552	1,398	
Gross positive fair value	7,170	12,012	9,938	1,378	
Held for trading	0	0	0	0	
Non-traded	7,170	12,012	9,938	1,378	
Current credit exposure on risk-based capital derivative contracts	7,170	12,012	9,938	1,377	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	
90+ days past due	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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.17	75	100	99.50	58	100	99.57	60	100	99.91	54			
Foreign exchange contracts	0	3.47	25	0	0.19	43	0	0.14	42	0	0	46			
Equity, commodity, and other contracts	0	1.14	34	0	0	47	0	0.07	45	0	0	47			
Futures and forwards	0.75	11.16	26	1.05	15.03	35	7.68	14.06	58	14.69	11.75	69			
Written options	0.43	6.28	19	0.78	10.24	30	4.12	11.73	47	7.64	11.14	65			
Exchange-traded	0	0.12	42	0	0	50	0	0	48	0	0	49			
Over-the-counter	0.43	5.96	19	0.78	10.24	30	4.12	10.84	47	7.64	10.65	65			
Purchased options	0	3.27	20	0	2.13	33	0	2.45	35	0	1.29	38			
Exchange-traded	0	0.12	41	0	0	50	0	0	49	0	0	49			
Over-the-counter	0	2.87	21	0	2.13	33	0	2.28	36	0	1.22	38			
Swaps	98.82	74.26	87	98.17	71.83	77	88.20	64.61	58	77.67	65.42	42			
Held for trading	0	40.42	21	0	16.03	34	0	15.01	35	0	13.60	38			
Interest rate contracts	0	34.15	21	0	16.37	34	0	16.17	35	0	12.87	38			
Foreign exchange contracts	0	1.68	33	0	0	47	0	0.11	46	0	0	48			
Equity, commodity, and other contracts	0	0.60	39	0	0	49	0	0	48	0	0	49			
Non-traded	100	59.58	78	100	83.97	65	100	84.99	64	100	86.40	61			
Interest rate contracts	100	56.71	85	100	83.02	69	100	84.69	69	100	85.51	64			
Foreign exchange contracts	0	0.40	33	0	0	45	0	0.01	44	0	0	47			
Equity, commodity, and other contracts	0	0.09	38	0	0	48	0	0.01	47	0	0	48			
Derivative contracts (excluding futures and forex 14 days or less)	98.82	92.53	59	98.17	79.60	69	88.20	80.07	45	77.67	82.85	29			
One year or less	0	27.56	3	0.44	15.52	35	0	15.20	15	0	12.75	13			
Over 1 year to 5 years	14.46	27.01	27	11.06	19.75	39	21.77	22.92	54	16.68	22.66	50			
Over 5 years	84.36	29.89	97	86.67	32.47	94	66.43	34.12	78	60.99	36.28	68			
Gross negative fair value (absolute value)	2.21	0.98	91	4.74	2.84	83	0.97	1.30	43	0.93	0.66	65			
Gross positive fair value	2.07	1.34	81	2.66	2.25	66	2.12	1.14	81	0.92	1.10	39			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.04	30	0.02	0.01	81	0	0	76	0	0.01	45			
Gross positive fair value (X)	0.01	0.05	23	0.01	0.01	79	0.01	0	84	0	0.01	38			
Held for trading (X)	0	0.04	22	0	0	44	0	0	44	0	0	40			
Non-traded (X)	0.01	0.01	54	0.01	0	86	0.01	0	89	0	0.01	50			
Current credit exposure (X)	0.01	0.04	29	0.01	0.02	63	0.01	0.01	68	0	0	49			
Credit losses on derivative contracts	0	0	46	0	0	48	0	0	50	0	0	49			
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	47	0	0	50	0	0	50	0	0	50			
90+ days past due	0	0	47	0	0	50	0	0	50	0	0	50			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.11	0.46	32	0.21	0.27	60	0.17	0.10	73	0.02	0.06	56			

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	48,957	43,586	46,809	44,848	
Gross losses	8,831	13,075	10,900	5,149	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	3,911	5,446	2,027	3,165	
Net losses	4,920	7,629	8,873	1,984	
Provision for loan and lease losses	7,417	13,000	5,650	3,945	
Adjustments	0	0	0	0	
Ending balance	51,454	48,957	43,586	46,809	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.07	-0.09	88	0.14	0.38	11	0.06	0.12	38	0.05	0.12	25			
Provision for loan and lease losses / Average loans and leases	0.10	-0.16	86	0.17	0.53	8	0.08	0.16	31	0.06	0.16	23			
Provision for loan and lease losses / Net loan and lease losses	150.75	-105.48	80	170.40	672.96	18	63.68	142.73	23	198.84	182.69	65			
Allowance for loan and lease losses / Total loans and leases not held for sale	0.66	1.23	12	0.67	1.35	5	0.60	0.94	14	0.67	0.94	20			
Allowance for loan and lease losses / Total loans and leases	0.66	1.20	13	0.67	1.33	5	0.60	0.93	15	0.67	0.93	20			
Allowance for loan and lease losses / Net loans and leases losses (X)	10.46	21.39	47	6.42	25.33	22	4.91	17.18	32	23.59	21.35	73			
Allowance for loan and lease losses / Nonaccrual assets	78.62	364.13	6	64.81	336.78	2	146.05	315.75	34	233.94	285.36	56			
ALLL / 90+ days past due + nonaccrual loans and leases	78.20	287.08	10	64.64	293.46	3	141.66	283.41	38	225.18	259.30	59			
Gross loan and lease losses / Average loans and leases	0.11	0.19	41	0.17	0.16	66	0.15	0.16	55	0.07	0.15	35			
Recoveries / Average loans and leases	0.05	0.08	38	0.07	0.04	77	0.03	0.05	46	0.05	0.05	57			
Net losses / Average loans and leases	0.06	0.11	45	0.10	0.11	62	0.12	0.11	61	0.03	0.09	38			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	48	0	0	49	0	0	48			
Recoveries / Prior year-end losses	29.91	34.67	52	49.96	42.12	70	39.37	41.80	56		51.25				
Earnings coverage of net loan and lease losses (X)	13.95	39.72	35	12.26	33.55	34	11	22.46	35	46.33	29.27	74			
Net Loan and Lease Losses By Type															
Real estate loans	0.01	0.02	61	0.03	0.04	57	0.03	0.02	66	0.01	0.01	55			
Real estate loans secured by 1–4 family	0.02	-0.02	90	0.03	0.01	70	0.02	0.02	63	0.02	0.01	62			
Revolving	0.04	-0.07	87	0.14	0	94	0.07	0.02	80	0.03	0.02	64			
Closed-end	0.02	-0.01	89	0.02	0.01	70	0.02	0.02	62	0.02	0.01	64			
Commercial real estate loans	-0.01	0.04	12	0.03	0.05	60	0.05	0.02	79	-0.03	0.01	13			
Construction and land development	-0.02	0	26	0	0	29	0	-0.02	33	0	-0.02	35			
1–4 family	-0.01	0	11	0	0	10	0	0	54	0	0	54			
Other	0	0	35	0	-0.01	33	0	-0.02	32	0	-0.02	34			
Multifamily	-0.04	0.01	3	-0.01	0	8	-0.03	0	10	-0.17	0	2			
Nonfarm nonresidential	0	0.05	17	0.07	0.07	68	0.10	0.03	82	-0.01	0.02	11			
Owner-occupied	0	0.01	25	0	0.01	14	0.06	0.01	89	-0.01	0.01	10			
Other	0	0.04	20	0.08	0.04	76	0.04	0.01	79	-0.01	0.01	22			
Real estate loans secured by farmland	0	0	54		0.01			0.01			0				
Commercial and industrial loans	-0.07	0.17	7	-0.10	0.20	2	0.42	0.27	70	-0.05	0.18	13			
Loans to individuals	1.74	0.71	88	2.48	0.66	92	1.50	0.74	85	0.77	0.71	67			
Credit card loans	2.15	1.84	66	4.07	1.71	88	3.71	1.89	80	1.95	1.65	62			
Agricultural loans	0	0.02	48		0.01			0.02			0.03				
Loans to foreign governments and institutions		0													
Other loans and leases	0.04	0.10	57	0	0.44	29	-0.09	0.14	3	0.03	0.28	55			

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	27,415	47,111	28,843	27,167	
90+ days past due loans and leases	354	196	924	778	
Nonaccrual loans and leases	65,443	75,545	29,843	20,009	
Total past due and nonaccrual loans and leases	93,212	122,852	59,610	47,954	
Restructured 30–89 days past due	1,163	1,441	658	3,181	
Restructured 90+ days past due	0	0	0	0	
Restructured nonaccrual	16,099	9,198	11,909	9,113	
Total restructured loans and leases	17,262	10,639	12,567	12,294	
30–89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	0	0	0	0	
Restructured loans and leases in compliance	32,579	19,571	18,859	19,759	
Other real estate owned	397	823	1,079	1,943	
Other Assets					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.35	0.32	64	0.64	0.26	91	0.39	0.31	67	0.39	0.32	68			
90+ days past due loans and leases	0	0.10	27	0	0.04	45	0.01	0.03	56	0.01	0.03	50			
Nonaccrual loans and leases	0.84	0.46	87	1.03	0.60	81	0.41	0.48	46	0.29	0.49	30			
90+ days past due and nonaccrual loans and leases	0.85	0.62	77	1.04	0.67	76	0.42	0.54	38	0.30	0.54	29			
30–89 days past due restructured	0.02	0.01	78	0.02	0	89	0.01	0	76	0.05	0.01	92			
90+ days past due restructured	0	0	30	0	0	45	0	0	45	0	0	43			
Nonaccrual restructured	0.21	0.10	80	0.13	0.09	69	0.16	0.07	82	0.13	0.10	63			
30–89 days past due loans held for sale	0	0	40	0	0	47	0	0	47	0	0	47			
90+ days past due loans held for sale	0	0	41	0	0	48	0	0	48	0	0	48			
Nonaccrual loans held for sale	0	0	40	0	0	46	0	0	48	0	0	48			
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.35	0.32	64	0.64	0.26	91	0.39	0.31	67	0.39	0.32	68			
90+ days past due assets	0	0.10	25	0	0.04	45	0.01	0.03	56	0.01	0.03	50			
Nonaccrual assets	0.84	0.47	87	1.03	0.60	81	0.41	0.48	44	0.29	0.49	30			
30+ days past due and nonaccrual assets	1.20	0.97	71	1.68	0.95	88	0.81	0.87	55	0.69	0.88	41			
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.58	0.36	81	0.76	0.47	79	0.34	0.39	46	0.24	0.39	32			
90+ days past due and nonaccrual assets + other real estate owned	0.58	0.37	80	0.77	0.52	75	0.35	0.45	43	0.27	0.45	30			
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.88	0.41	90	0.98	0.63	75	0.56	0.56	54	0.53	0.59	48			
Allowance for loan and lease losses	193.54	62.64	92	198.91	72.10	95	115.72	92.08	67	95.90	95.97	60			
Equity capital + allowance for loan and lease losses	8.23	3.60	90	8.29	5.64	75	4.50	4.77	54	4.32	5.09	47			
Tier 1 capital + allowance for loan and lease losses	8.22	4.30	89	8.15	6.21	71	4.48	5.30	48	4.24	5.65	41			
Loans and leases + other real estate owned	1.28	0.71	87	1.33	0.92	72	0.69	0.78	52	0.65	0.82	44			

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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.33	0.26	67	0.58	0.25	87	0.32	0.28	65	0.32	0.29	64			
	90+ days past due	0	0.12	15	0	0.04	25	0	0.03	24	0	0.03	19			
	Nonaccrual	0.61	0.52	68	0.68	0.63	61	0.40	0.45	45	0.28	0.48	37			
Commercial and industrial	30–89 days past due	0.29	0.24	68	0.35	0.15	83	0.77	0.22	91	0.82	0.23	89			
	90+ days past due	0.02	0.04	57	0	0.02	66	0.04	0.02	84	0.02	0.02	81			
	Nonaccrual	3.72	0.57	97	3.67	0.61	97	0.57	0.74	54	0.42	0.61	47			
Individuals	30–89 days past due	1.04	0.63	76	3.15	0.52	96	1.13	0.60	83	1.26	0.68	79			
	90+ days past due	0.09	0.09	67	0.06	0.02	83	0.22	0.02	93	0.29	0.03	92			
	Nonaccrual	0.11	0.17	54	0.37	0.14	82	0.28	0.12	80	0.11	0.15	57			
Depository institution loans	30–89 days past due		0.01			0			0			0				
	90+ days past due		0			0			0			0				
	Nonaccrual		0			0			0			0				
Agricultural	30–89 days past due	0	0.07	30		0.07			0.10			0.11				
	90+ days past due	0	0	42		0			0			0.01				
	Nonaccrual	0	0.70	27		0.57			0.80			0.46				
Foreign governments	30–89 days past due		0.50													
	90+ days past due		0													
	Nonaccrual		0.15													
Other loans and leases	30–89 days past due	0	0.12	16	0.18	0.67	63	0.02	0.28	55	0.06	0.18	65			
	90+ days past due	0	0.01	34	0	0	40	0	0	40	0	0	41			
	Nonaccrual	0	0.09	21	0.03	0.10	75	0	0.04	37	0	0.04	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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due	0.26	0.46	32	0.45	0.46	58	0.20	0.53	23	0.29	0.52	37			
	90+ days past due	0	0.24	18	0	0.06	28	0	0.05	28	0	0.04	22			
	Nonaccrual	0.66	0.71	55	0.59	0.67	51	0.39	0.55	36	0.30	0.61	29			
Revolving	30–89 days past due	0.37	0.28	68	1.01	0.25	91	0.73	0.36	80	1.09	0.36	86			
	90+ days past due	0	0.02	35	0	0.01	41	0	0.01	37	0	0.02	37			
	Nonaccrual	0.92	1.18	68	0.50	0.46	62	0.45	0.34	64	0.23	0.35	45			
Closed-end	30–89 days past due	0.25	0.49	33	0.41	0.48	54	0.16	0.56	19	0.23	0.54	32			
	90+ days past due	0	0.26	18	0	0.06	29	0	0.05	29	0	0.05	24			
	Nonaccrual	0.64	0.67	56	0.60	0.69	50	0.39	0.57	35	0.30	0.64	27			
Junior lien	30–89 days past due	0.01	0.01	67	0.03	0.01	80	0.02	0.02	65	0.02	0.02	68			
	90+ days past due	0	0	36	0	0	44	0	0	41	0	0	38			
	Nonaccrual	0.03	0.03	60	0.02	0.03	58	0.03	0.03	58	0.02	0.03	48			
Commercial real estate	30–89 days past due	0.55	0.15	91	0.98	0.14	95	0.85	0.15	97	0.47	0.16	89			
	90+ days past due	0	0.01	28	0	0.02	35	0	0.02	34	0	0.02	31			
	Nonaccrual	0.47	0.38	66	0.96	0.57	78	0.41	0.34	65	0.21	0.41	46			
Construction and development	30–89 days past due	1.02	0.17	89	2.35	0.16	97	1.61	0.20	93	0.39	0.17	80			
	90+ days past due	0	0.01	38	0	0.01	43	0	0.01	43	0	0	44			
	Nonaccrual	0.89	0.20	88	0.55	0.21	80	0.36	0.18	77	0.06	0.18	55			
1–4 family	30–89 days past due	0.05	0.02	79	0.17	0.03	88	0.01	0.05	68	0.10	0.07	76			
	90+ days past due	0	0	44	0	0	46	0	0	47	0	0	48			
	Nonaccrual	0	0.01	32	0.02	0.01	84	0.26	0.01	93	0	0.04	37			
Other	30–89 days past due	0.96	0.13	90	2.18	0.09	97	1.60	0.12	94	0.29	0.06	89			
	90+ days past due	0	0	41	0	0	44	0	0	44	0	0	45			
	Nonaccrual	0.89	0.16	88	0.53	0.16	84	0.10	0.14	69	0.06	0.10	66			
Multifamily	30–89 days past due	0.02	0.07	59	0.10	0.03	88	0.02	0.03	79	0	0.03	36			
	90+ days past due	0	0	46	0	0	47	0	0	46	0	0	46			
	Nonaccrual	0.25	0.17	76	0.09	0.10	77	0	0.03	37	0	0.04	34			
Nonfarm non-residential	30–89 days past due	0.40	0.13	86	0.16	0.14	68	0.58	0.13	91	0.60	0.17	87			
	90+ days past due	0	0.01	31	0	0.02	38	0	0.02	37	0	0.02	34			
	Nonaccrual	0.26	0.45	44	1.57	0.73	85	0.50	0.36	66	0.33	0.52	52			
Owner Occupied	30–89 days past due	0.35	0.04	97	0.13	0.05	79	0.01	0.06	29	0.37	0.08	90			
	90+ days past due	0	0	37	0	0.01	40	0	0.01	40	0	0	38			
	Nonaccrual	0.17	0.17	54	1.38	0.27	94	0.34	0.19	73	0.17	0.20	54			
Other	30–89 days past due	0.05	0.08	68	0.04	0.06	68	0.57	0.05	95	0.23	0.07	83			
	90+ days past due	0	0	37	0	0	44	0	0.01	41	0	0.01	39			
	Nonaccrual	0.08	0.23	38	0.19	0.33	54	0.16	0.14	66	0.17	0.22	63			
Farmland	30–89 days past due	0	0.10	31		0.08			0.21			0.09				
	90+ days past due	0	0	45		0			0.01			0				
	Nonaccrual	0	0.69	23		1.19			1.06			0.49				
Credit card	30–89 days past due	1.71	0.81	93	1.56	1.02	74	1.69	0.87	82	1.55	1.03	75			
	90+ days past due	0.37	0.45	44	0.27	0.22	66	0.92	0.18	88	1.09	0.26	87			
	Nonaccrual	0	0.10	36	0	0.02	46	0	0	46	0	0.07	42			

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,189,687	1,139,245	1,079,136	1,008,085	
Retained earnings	5,501	8,600	6,257	6,597	
Accumulated other comprehensive income (AOCI)	-36,955	-22,283	-9,185	-22,939	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	1,158,233	1,125,562	1,076,208	991,743	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	35,065	1,604	2,060	2,220	
Accumulated other comprehensive income-related adjustments	-36,955	-22,283	-9,185	-22,939	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	1,160,123	1,146,241	1,083,333	1,012,462	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	1,160,123	1,146,241	1,083,333	1,012,462	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	0	0	0	0	
Less: Additional tier 1 capital deductions	0	0	0	0	
Additional tier 1 capital	0	0	0	0	
Tier 1 Capital	1,160,123	1,146,241	1,083,333	1,012,462	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital	52,515	50,035	44,673	49,687	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity			0	0	
Tier 2 capital before deductions	52,515	50,035	44,673	49,687	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	52,515	50,035	44,673	49,687	
Exited advanced approach tier 2 capital					
Total capital	1,212,638	1,196,276	1,128,006	1,062,149	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	11,364,365	9,852,081	9,032,236	8,447,548	
Less: Deductions from common equity tier 1 capital	35,064	1,604	2,060	2,220	
Less: Other deductions	0	0	0	0	
Total assets for leverage ratio	11,329,301	9,850,477	9,030,176	8,445,328	
Total risk-weighted assets	6,663,161	5,765,674	5,804,948	5,516,730	
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Capital Ratios															
Common equity tier 1 capital, column A	17.41	12.37	90	19.88	10.91	96	18.66	12.50	91	18.35	12.37	91			
Common equity tier 1 capital, column B	0	0.29	46	0	0	50	0	0	50	0	0	50			
Tier 1 capital, column A	17.41	13.11	90	19.88	11.60	95	18.66	13.19	90	18.35	13.03	90			
Tier 1 capital, column B	0	0.34	46	0	0	50	0	0	50	0	0	50			
Total capital, column A	18.20	14.91	88	20.75	13.45	94	19.43	14.63	90	19.25	14.48	88			
Total capital, column B	0	0.37	46	0	0	50	0	0	50	0	0	50			
Tier 1 leverage	10.24	8.98	79	11.64	9.65	86	12	10.39	82	11.99	10.37	82			
Supplementary leverage ratio, advanced approaches HCs		6.71													

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			
Total property and casualty assets	0	0	0	0			
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0			
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
Total insurance underwriting equity	0	0	0	0			
Total property and casualty equity	0	0	0	0			
Total life and health equity	0	0	0	0			
Total insurance underwriting net income	0	0	0	0			
Total property and casualty	0	0	0	0			
Total life and health	0	0	0	0			
Claims and claims adjusted expense reserves (P/C)	0	0	0	0			
Unearned premiums (P/C)	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	1,668	1,748	1,284	1,375		-4.58	
Other insurance activities income	1,668	1,748	1,284	1,375		-4.58	
Insurance and reinsurance underwriting income	0	0	0	0			
Premiums	0	0	0	0			
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	0	0	0	0			
Insurance benefits, losses, expenses	0	0	0	0			
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	26,070	481	423	338		5319.96	

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	48	0	0	48	0	0	48			
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.11			50			60			66.67				
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.89			50			40			33.33				
Separate account assets (L/H) / Total life assets		13.40			0			0			0				
Insurance activities revenue / Adjusted operating income	0.53	0.36	74	0.59	0.41	78	0.42	0.37	76	0.48	0.46	76			
Premium income / Insurance activities revenue	0	2.76	42	0	0.01	47	0	0.03	47	0	0	48			
Credit related premium income / Total premium income		32.99			100			100			50				
Other premium income / Total premium income		67.01			0			0			50				
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0	49	0	0	48	0	0	48			
Insurance net income (P/C) / Equity (P/C)		23.22			19.85			37.86			72.25				
Insurance net income (L/H) / Equity (L/H)		4.49													
Insurance benefits, losses, expenses / Insurance premiums		927.51			-40.91			132.57			116.87				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0			0				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	50	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	2.15	12	13	0.04	11.01	12	0.04	11.53	11	0.03	13.70	9			
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0	49	0	0	49	0	0	49			

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	0	0	0	0	
Real estate loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	0	0	0	0	
Debt securities	0	0	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	0	0	0	0	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans		0.66			0.05			0			0				
Cost: Interest-bearing deposits		0.14			1.24			2.53			1.85				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20													
Commercial and industrial loans		0.79						2.35			3.83				
Foreign governments and institutions		0													
Growth Rates															
Net loans and leases		6.83			5,672.05			-47.91			-27.26				
Total selected assets		9.48			6.04			-25.04			5.03				
Deposits		0.73			-44.89			2.53			-2.42				

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			
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			
Retained credit exposure	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			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	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	
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	
Asset-backed commercial paper conduits	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	
Liquidity commitments provided to conduit structures	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	
Total retained credit exposure and asset sale credit exposure	0.45	0.15	0.24	0.30	

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			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commecial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 30–89 days past due securitized assets	0	0	0	0			
90+ Days Past Due Securitized Assets							
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			
Total 90+ days past due securitized assets	0	0	0	0			
Total past due securitized assets	0	0	0	0			
Net Losses on Securitized Assets							
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			
Total net losses on securitized assets	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	8	1	8	0		700.00	
Dividends	0	0	0	0			
Interest	8	1	8	0		700.00	
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from nonbank subsidiaries	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from subsidiary holding companies	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	8	1	8	0		700.00	
Securities gains (losses)	0	0	0	0			
Other operating income	0	0	0	0			
Total operating income	8	1	8	0		700.00	
Operating Expenses							
Personnel expenses	6,819	33	28	0		20563.64	
Interest expense	0	0	0	0			
Other expenses	1,673	488	41	1,045		242.83	
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	8,492	521	69	1,045		1529.94	
Income (loss) before taxes	-8,484	-520	-61	-1,045			
Applicable income taxes (credit)	-266	-107	-14	0			
Extraordinary items							
Income before undistributed income of subsidiaries	-8,218	-413	-47	-1,045			
Equity in undistributed income of subsidiaries	55,561	62,865	70,758	68,781		-11.62	
Bank subsidiaries	55,561	62,865	70,758	68,781		-11.62	
Nonbank subsidiaries	0	0	0	0			
Subsidiary holding companies	0	0	0	0			
Net income (loss)	47,343	62,452	70,711	67,736		-24.19	
Memoranda							
Bank net income	55,561	62,865	70,758	68,781		-11.62	
Nonbank net income	0	0	0	0			
Subsidiary holding companys' net income	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	1,145,588	98.91	1,125,041	99.95	1,075,274	99.91	990,788		1.83	
Common and preferred stock	1,145,588	98.91	1,125,041	99.95	1,075,274	99.91	990,788		1.83	
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Investment in subsidiary holding companies	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0			
Securities	0	0	0	0	0	0	0			
Securities purchased (reverse repos)	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	11,928	1.03	154	0.01	643	0.06	2,000		7645.45	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0			
Intangible assets	0	0	0	0	0	0	0			
Other assets	737	0.06	367	0.03	291	0.03	0		100.82	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0			
Total assets	1,158,253	100.00	1,125,562	100.00	1,076,208	100.00	992,788		2.90	
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year	0	0	0	0	0	0	0			
Subordinated notes and debentures	0	0	0	0	0	0	0			
Other liabilities	20	0	0	0	0	0	1,045			
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0			
Total liabilities	20	0	0	0	0	0	1,045			
Equity Capital	1,158,233	100	1,125,562	100	1,076,208	100	991,743		2.90	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0			
Common stock	10	0	0	0	0	0	0			
Common surplus	1,189,677	102.71	1,139,245	101.22	1,079,136	100.27	1,008,085		4.43	
Retained earnings	5,501	0.47	8,600	0.76	6,257	0.58	6,597		-36.03	
Accumulated other comprehensive income	-36,955	-3.19	-22,283	-1.98	-9,185	-0.85	-22,939			
Other equity capital components	0	0	0	0	0	0	0			
Total liabilities and equity capital	1,158,253	100.00	1,125,562	100.00	1,076,208	100.00	992,788		2.90	
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0			
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	4.12	11.94	3	5.65	9.11	15	6.81	10.58	13	6.73	11.03	7			
Bank net income / Average equity investment in banks	4.91	11.80	3	5.74	9.38	16	6.85	10.85	12	6.94	11.56	7			
Nonbank net income / Average equity investment in nonbanks		13.12			9.69			12.07			10.83				
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			8.82			15.16			9.40				
Bank net income / Parent net income	117.36	96.79	98	100.66	104.93	25	100.07	103.77	24	101.54	104.73	32			
Nonbank net income / Parent net income	0	3.40	15	0	1.04	25	0	1.08	24	0	0.99	23			
Subsidiary holding companies' net income / Parent net income		65.35			101.16			92.33			90.39				
Leverage															
Total liabilities / Equity capital	0	16.81	5	0	11.62	1	0	9.66	2	0.11	9.50	11			
Total debt / Equity capital	0	11.71	11	0	5.79	23	0	3.93	27	0	3.94	26			
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.63	8	0	9.67	14	0	7.99	13	0	7.93	12			
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.77	11	0	5.79	23	0	3.97	27	0	3.98	26			
Total debt / Equity capital – excess over fair value	0	11.81	11	0	5.79	23	0	3.93	27	0	3.94	26			
Long-term debt / Equity capital	0	10.95	12	0	5.67	25	0	3.86	27	0	3.76	28			
Short-term debt / Equity capital	0	0.57	38	0	0.01	46	0	0.01	46	0	0.03	45			
Current portion of long-term debt / Equity capital	0	0.06	41	0	0	47	0	0	47	0	0	46			
Excess cost over fair value / Equity capital	0	0.05	41	0	0	45	0	0	46	0	0	46			
Long-term debt / Consolidated long-term debt	0	39.86	10	0	20.97	23	0	14.37	26	0	15.49	26			
Double Leverage															
Equity investment in subs / Equity capital	98.91	103.22	27	99.95	104.49	33	99.91	104.21	31	99.90	104.10	31			
Total investment in subs / Equity capital	98.91	108.40	18	99.95	104.82	32	99.91	104.48	31	99.90	104.38	31			
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)	-0.27	0.29	14	-0.01	0.49	34	-0.01	0.44	31	-0.01	0.36	31			
Equity investment in subs – equity cap / Net income-div (X)		1.05			1.45			1.47			1.18				
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	3.23	152.85	3	20.73	121.76	6	31.88	153.39	10	0	113.37	1			
Cash from ops + noncash items + op expense / Op expense + dividend	-0.92	154.48	2	6.14	138.81	4	-1,866.67	152.31	0	100	123.74	40			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	238.65	98.54	96	6.14	140.42	6	-1,866.67	105.99	0	291.39	108.88	95			
Pretax operating income + interest expense / Interest expense		1,835.33			2,318.94			17,211.14			1,631.73				
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,770.77			1,435.81			2,481.22			1,015.91				
Dividends + interest from subsidiaries / Interest expense + dividends		174.12			137			196.13			140.89				
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	4.45	39	0	3.91	38	0	3.76	37			
Net income / Current part of long-term debt + preferred dividends (X)		47.61			52.16			71.69			106.04				
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.44	25	0	2.19	28	0	1.59	31	0	1.59	31			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0			0			0				
Nonaccrual		0.92			0			8.16			0.70				
Total		1.09			0			8.16			0.70				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	50	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.02	46	0	0	49	0	0	49	0	0	49			
To subsidiary holding companies	0	0	49	0	0	50	0	0	50	0	0	50			
Total	0	0.02	46	0	0	49	0	0	49	0	0	49			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	16	0	0.09	31	0	0.13	29	0	0.14	27			
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0	49	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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income		66.37			79.13			65.39			87.25				
Dividends declared / Net income	0	28.27	3	0	29.39	7	0	25.65	7	0	24.10	9			
Net income – dividends / Average equity	4.12	8.62	9	5.65	6.36	39	6.81	7.61	38	6.73	8.12	32			
Percent of Dividends Paid															
Dividends from bank subsidiaries		155.92			130.75			160.93			131.90				
Dividends from nonbank subsidiaries		4.90			3.01			2.59			2.83				
Dividends from subsidiary holding companies		5.91			0			0			0				
Dividends from all subsidiaries		203.53			158.62			209.89			144.51				
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	45.96	5	0	43.52	7	0	45.88	8	0	33.37	10			
Interest income from bank subsidiaries	0.01	0.11	60	0	0.05	67	0.01	0.09	70	0	0.11	29			
Management and service fees from bank subsidiaries	0	0.88	38	0	0.57	43	0	0.47	43	0	0.32	43			
Other income from bank subsidiaries	0	0	47	0	0	46	0	0	46	0	0.01	44			
Operating income from bank subsidiaries	0.01	51.33	6	0	51.02	8	0.01	48.40	10	0	35.67	5			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		62.63			99.52			76.61			80.47				
Interest income from nonbank subsidiaries		2.44			0.07			0.91			0.31				
Management and service fees from nonbank subsidiaries		0.37			0.02			0.02			0.17				
Other income from nonbank subsidiaries		0.07			0.11			0.01			0.06				
Operating income from nonbank subsidiaries		87.22			105.70			83.73			96.62				
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		38.10			29.39			65.48			43.51				
Interest income from subsidiary holding companies		5.26			0			0			0				
Management and service fees from subsidiary holding companies		0.73			0			0			0				
Other income from subsidiary holding companies		-0.40			0			0			0.15				
Operating income from subsidiary holding companies		58.37			29.39			65.48			43.66				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	74.16	7	0	76.69	8	0	77.61	8		72.95				
Interest income from bank subsidiaries	100	0.23	99	100	0.11	98	100	0.23	98		0.55				
Management and service fees from bank subsidiaries	0	1.44	37	0	0.96	43	0	0.75	43		0.59				
Other income from bank subsidiaries	0	0.02	46	0	0.01	46	0	0.01	46		0.01				
Operating income from bank subsidiaries	100	83.13	92	100	84.80	86	100	94.06	87		89.39				
Dividends from nonbank subsidiaries	0	3.07	21	0	1.76	28	0	1.13	29		2.65				
Interest income from nonbank subsidiaries	0	0.18	36	0	0	46	0	0	45		0				
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0	48	0	0	48		0				
Other income from nonbank subsidiaries	0	0.01	45	0	0	47	0	0	47		0				
Operating income from nonbank subsidiaries	0	4.67	14	0	2.06	24	0	1.56	25		3.33				
Dividends from subsidiary holding companies	0	2.10	45	0	0	48	0	0	47		0				
Interest income from subsidiary holding companies	0	0.01	45	0	0	50	0	0	49		0				
Management and service fees from subsidiary holding companies	0	0	48	0	0	50	0	0	50		0				
Other income from subsidiary holding companies	0	0	50	0	0	49	0	0	49		0				
Operating income from subsidiary holding companies	0	3.91	43	0	0	47	0	0	47		0				
Loans and advances from subsidiaries / Short term debt		158.10			400.31			1,178.56			854.19				
Loans and advances from subsidiaries / Total debt		26.38			59.71			70.71			81.26				