Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name SVB FINANCIAL GROUP

City/State SANTA CLARA, CA

Bank Holding Company Information

Federal Reserve District: 12
Consolidated Assets ($000): 214,399,000
Peer Group Number: 1 Number in Peer Group: 132
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:

SVB FINANCIAL GROUP
3003 TASMAN DRIVE

SANTA CLARA, CA 95054

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	217,889,000	137,689,477	165,887,933	85,341,180	63,204,818
Net income ($000)	888,000	1,051,658	1,833,000	1,208,368	1,136,856
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.09	2.67	12	2.03	2.65	15	1.93	2.60	14	2.55	2.77	29	3.34	3.01	63
+ Non-interest income	0.80	0.96	51	2.03	1.11	87	1.61	1.04	79	1.97	1.21	84	1.93	1.32	79
– Overhead expense	1.58	2.17	12	1.87	2.24	28	1.85	2.17	27	2.42	2.57	52	2.55	2.69	46
– Provision for credit losses	0.19	0.09	83	0.08	-0.15	89	0.07	-0.09	88	0.22	0.51	16	0.15	0.15	61
+ Securities gains (losses)	0.04	0	99	0	0.01	26	0.02	0.01	84	0.07	0.02	88	-0.01	0.01	14
+ Other tax equivalent adjustments	0	0	3	0	0	48	0	0	5	0	0	79	0	0	42
= Pretax net operating income (tax equivalent)	1.12	1.40	24	2.27	1.79	80	1.66	1.66	55	2.06	1.04	94	2.57	1.56	95
Net operating income	0.82	1.06	21	1.53	1.36	68	1.10	1.26	33	1.42	0.81	90	1.80	1.19	94
Net income	0.82	1.06	21	1.53	1.35	68	1.10	1.26	33	1.42	0.82	89	1.80	1.19	94
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.31	3.12	9	2.18	3.14	8	2.08	3.06	8	2.76	3.55	11	3.85	4.41	17
Interest expense	0.14	0.24	30	0.06	0.27	7	0.07	0.25	10	0.10	0.52	1	0.35	1.08	5
Net interest income (tax equivalent)	2.17	2.88	11	2.11	2.85	15	2.01	2.80	13	2.66	3.01	23	3.50	3.33	55
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.08	0.08	62	0.42	0.13	94	0.21	0.11	78	0.20	0.27	48	0.24	0.21	65
Earnings coverage of net loan and lease losses (X)	48.32	-9.51	69	15.75	4.52	55	24.70	39.72	57	26.14	22.91	68	23.82	24.40	65
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.77	1.17	16	0.78	1.39	12	0.64	1.23	11	0.99	1.58	14	0.92	0.83	60
Allowance for loan and lease losses / Total loans and leases	0.77	1.15	18	0.78	1.37	13	0.64	1.20	12	0.99	1.55	16	0.92	0.81	61
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.13	0.41	10	0.16	0.63	9	0.13	0.49	9	0.23	0.71	10	0.31	0.57	23
30–89 days past due loans and leases / Total loans and leases	0.08	0.32	16	0.03	0.27	7	0.11	0.32	20	0.11	0.39	13	0.23	0.43	27
Liquidity and Funding															
Net noncore funding dependence	2.83	3.09	53	-7.11	-1.82	34	2.19	-2.33	64	-9.15	3.20	13	-2.68	14.45	8
Net short-term noncore funding dependence	-3.84	-1.79	32	-16.41	-8.21	20	-5.50	-7.71	53	-17.58	-4.76	15	-13.63	3.38	11
Net loans and leases / Total assets	32.84	61.60	8	30.82	59.81	6	31.14	58.67	6	38.55	61.58	10	46.03	63.77	15
Capitalization															
Tier 1 leverage ratio	7.73	9.08	15	7.77	9.11	15	7.93	8.98	22	7.45	9.13	7	9.06	9.76	34
Holding company equity capital / Total assets	7.42	10.04	12	7.14	10.88	5	7.68	10.71	9	7.08	11.16	5	9.06	12.43	10
Total equity capital (including minority interest) / Total assets	7.59	10.14	14	7.32	11.01	3	7.85	10.82	9	7.27	11.29	4	9.28	12.57	12
Common equity tier 1 capital / Total risk-weighted assets	11.98	11.90	55	11.93	12.69	43	12.09	12.42	47	11.04	12.38	32	12.58	12.17	65
Net loans and leases / Equity capital (X)	4.42	6.22	16	4.32	5.51	24	4.06	5.53	21	5.44	5.58	48	5.08	5.21	50
Cash dividends / Net income	9.35	34	13	1.71	25.30	11	3.44	28.27	10	1.42	42.30	9	0	33.12	3
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	31.21	7.91	89	89.99	9.29	98	82.24	10.50	98	62.57	16.68	96	25.19	9.26	85
Equity capital	36.44	-0.29	92	59.40	9.31	94	97.53	7.46	98	27.04	6.99	91	26.47	10.49	84
Net loans and leases	39.82	11.87	93	39.35	0.79	96	47.21	3.36	97	36.14	9.07	93	17.12	9.10	82
Noncore funding	45.63	10.50	81	88	-23.76	99	93.75	-14.79	97	28.47	-12.18	91	22.79	6.59	79
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0.01	1.02	73
Long-term debt / Equity capital	20.59	11.61	79	15.72	11.05	75	15.27	10.95	74	10.26	13.56	55	6.73	13.04	53
Equity investment in subsidiaries / Equity capital	103.59	103.92	55	97.91	103.07	20	97.67	103.22	16	94.11	102.81	10	84.48	103.22	2
Cash from ops + noncash items + op expense / Op expense + dividends	56.91	116.54	30	22.60	130.64	11	20.83	154.48	5	140.91	147.24	57	711.51	190.27	97

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	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Interest and fees on loans	1,224,000	903,037	1,966,000	1,520,021	1,599,165	35.54	156.31
Income from lease financing receivables	0	0	0	0	0		
Fully taxable income on loans and leases	1,224,000	903,037	1,966,000	1,520,021	1,599,165	35.54	156.31
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)	1,224,000	903,037	1,966,000	1,520,021	1,599,165	35.54	156.31
Investment interest income (tax equivalent)	1,169,000	532,028	1,334,000	712,471	627,069	119.73	523.79
Interest on balances due from depository institutions	28,000	6,663	17,000	24,259	91,661	320.23	177.04
Interest income on other earning assets	5,000	903	2,000	2,084	4,482	453.71	248.92
Total interest income (tax equivalent)	2,426,000	1,442,631	3,319,000	2,258,835	2,322,377	68.16	258.62
Interest on time deposits of $250K or more	0	142	1,000	662	151	-100.00	-100.00
Interest on time deposits < $250K	0	24	1,000	89	69	-100.00	-100.00
Interest on foreign office deposits	10,000	1,420	3,000	6,590	25,524	604.23	1505.14
Interest on other deposits	89,000	20,622	58,000	52,877	151,928	331.58	2617.56
Interest on other borrowings and trading liabilities	11,000	20	1,000	3,314	3,592	54900.00	513.15
Interest on subordinated debt and mandatory convertible securities	38,000	19,729	47,000	21,795	31,543	92.61	130.92
Total interest expense	148,000	41,957	111,000	85,327	212,807	252.74	567.75
Net interest income (tax equivalent)	2,278,000	1,400,674	3,208,000	2,173,508	2,109,570	62.64	248.15
Non-interest income	875,000	1,395,369	2,676,000	1,683,750	1,222,310	-37.29	257.72
Adjusted operating income (tax equivalent)	3,153,000	2,796,043	5,884,000	3,857,258	3,331,880	12.77	250.75
Overhead expense	1,721,000	1,288,804	3,068,000	2,065,110	1,613,493	33.53	250.83
Provision for credit losses	207,000	53,640	123,000	189,443	94,183		361.39
Securities gains (losses)	48,000	0	31,000	61,165	-3,905		9796.91
Other tax equivalent adjustments	-1,000	0	-2,000	1	0		
Pretax net operating income (tax equivalent)	1,225,000	1,562,239	2,751,000	1,758,111	1,622,351	-21.59	236.55
Applicable income taxes	314,000	360,424	651,000	447,587	425,685	-12.88	155.16
Tax equivalent adjustments	25,000	12,044	27,000	16,230	11,949	107.57	4572.90
Applicable income taxes (tax equivalent)	339,000	372,468	678,000	463,817	437,634	-8.99	174.28
Minority interest	-2,000	138,113	240,000	85,926	47,861		
Net income before discontinued operations, net of minority interest	888,000	1,051,658	1,833,000	1,208,368	1,136,856	-15.56	295.24
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	888,000	1,051,658	1,833,000	1,208,368	1,136,856	-15.56	295.24
Memoranda							
Net income - holding company and noncontrolling (minority) interest	886,000	1,189,771	2,073,000	1,294,294	1,184,717	-25.53	268.56
Investment securities income (tax equivalent)	1,169,000	532,028	1,334,000	712,471	627,069	119.73	523.79
US Treasury and agency securities (excluding mortgage-backed securities)	115,000	45,909	105,000	103,003	124,944	150.50	40.46
Mortgage-backed securities	948,000	426,778	1,086,000	531,817	443,956	122.13	816.38
All other securities	106,000	59,341	143,000	77,651	58,169	78.63	5001.06
Cash dividends declared	83,000	17,985	63,000	17,150	0	361.50	
Common	0	0	0	0	0		
Preferred	83,000	17,985	63,000	17,150	0	361.50	

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

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.23	2.90	9	2.10	2.92	10	2	2.85	9	2.65	3.27	14	3.67	4	24
Less: Interest expense	0.14	0.22	32	0.06	0.25	8	0.07	0.23	11	0.10	0.48	1	0.34	0.98	6
Equals: Net interest income (tax equivalent)	2.09	2.67	12	2.03	2.65	15	1.93	2.60	14	2.55	2.77	29	3.34	3.01	63
Plus: Non-interest income	0.80	0.96	51	2.03	1.11	87	1.61	1.04	79	1.97	1.21	84	1.93	1.32	79
Equals: adjusted operating income (tax equivalent)	2.89	3.67	9	4.06	3.82	67	3.55	3.70	44	4.52	4.04	77	5.27	4.41	84
Less: Overhead expense	1.58	2.17	12	1.87	2.24	28	1.85	2.17	27	2.42	2.57	52	2.55	2.69	46
Less: Provision for credit losses	0.19	0.09	83	0.08	-0.15	89	0.07	-0.09	88	0.22	0.51	16	0.15	0.15	61
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.04	0	99	0	0.01	27	0.02	0.01	84	0.07	0.02	88	-0.01	0.01	14
Plus: other tax equivalent adjustments	0	0	3	0	0	48	0	0	5	0	0	79	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.12	1.40	24	2.27	1.79	80	1.66	1.66	55	2.06	1.04	94	2.57	1.56	95
Less: Applicable income taxes (tax equivalent)	0.31	0.33	48	0.54	0.41	79	0.41	0.38	66	0.54	0.23	96	0.69	0.36	94
Less: Minority interest	0	0	3	0.20	0	96	0.14	0	96	0.10	0	96	0.08	0	96
Equals: Net operating income	0.82	1.06	21	1.53	1.36	68	1.10	1.26	33	1.42	0.81	90	1.80	1.19	94
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.82	1.06	21	1.53	1.35	68	1.10	1.26	33	1.42	0.82	89	1.80	1.19	94
Memo: Net income (last four quarters)	0.81	1.12	12	1.62	1.25	81	1.10	1.26	33	1.42	0.82	89	1.80	1.19	94
Net income–BHC and noncontrolling (minority) interest	0.81	1.07	20	1.73	1.37	81	1.25	1.27	51	1.52	0.83	92	1.87	1.20	96
Margin Analysis															
Average earning assets / Average assets	96.31	92.97	85	96.27	93.15	86	96.22	93.08	83	95.79	92.32	87	95.50	91.05	89
Average interest-bearing funds / Average assets	33.64	60.12	2	29.99	62.32	0	29.85	61.99	0	31.59	64.06	0	26.64	65.57	1
Interest income (tax equivalent) / Average earning assets	2.31	3.12	9	2.18	3.14	8	2.08	3.06	8	2.76	3.55	11	3.85	4.41	17
Interest expense / Average earning assets	0.14	0.24	30	0.06	0.27	7	0.07	0.25	10	0.10	0.52	1	0.35	1.08	5
Net interest income (tax equivalent) / Average earning assets	2.17	2.88	11	2.11	2.85	15	2.01	2.80	13	2.66	3.01	23	3.50	3.33	55
Yield or Cost															
Total loans and leases (tax equivalent)	3.59	4.01	24	3.76	4.05	35	3.61	4.01	28	4.08	4.27	43	5.35	5.09	72
Interest-bearing bank balances	0.40	0.42	42	0.07	0.11	12	0.10	0.14	11	0.21	0.27	37	1.60	2.04	25
Federal funds sold and reverse repos	0.61	0.58	58	0.02	0.26	36	0	0.25	19	0.31	0.68	37	1.26	2.44	14
Trading assets	0	0.52	26	0	0.42	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	2.29	3.09	9	2.16	3.11	8	2.06	3.04	8	2.74	3.51	11	3.83	4.36	18
Investment securities (tax equivalent)	1.85	1.85	54	1.65	1.80	42	1.59	1.77	42	2.23	2.25	47	2.58	2.76	37
US Treasury and agency securities (excluding mortgage-backed securities)	1.29	1.22	57	1.59	1.28	71	1.10	1.14	46	2.20	1.75	73	2	2.32	33
Mortgage-backed securities	1.92	1.78	62	1.32	1.56	25	1.36	1.57	31	1.91	2.05	30	2.63	2.61	55
All other securities	2.58	2.82	46	2.31	2.91	33	2.27	2.81	34	2.83	3.24	35	3.47	4.06	34
Interest-bearing deposits	0.29	0.20	76	0.11	0.24	23	0.13	0.21	32	0.24	0.53	15	1.09	1.10	53
Time deposits of $250K or more	0	0.50	2	0.83	0.76	60	0.65	0.66	52	1.49	1.42	55	0.72	1.96	4
Time deposits < $250K	0	0.44	1	0.59	0.72	40	2.21	0.62	99	1.13	1.36	26	0.86	1.82	7
Other domestic deposits	0.30	0.17	82	0.13	0.17	43	0.15	0.15	60	0.25	0.36	37	1.24	0.93	77
Foreign deposits	0.19	0.25	59	0.04	0.12	48	0.04	0.14	40	0.14	0.42	21	0.68	1.19	26
Federal funds purchased and repos	0.47	0.36	72		0.19		0	0.17	9	1.56	0.62	88	2.55	1.86	81
Other borrowed funds and trading liabilities	0.52	1.24	16	0	1.31	3	0	1.27	2	0.35	1.50	6	0.40	2.38	3
All interest-bearing funds	0.40	0.36	66	0.20	0.40	18	0.22	0.37	27	0.32	0.74	9	1.26	1.49	34

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	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	875,000	1,395,369	2,676,000	1,683,750	1,222,310
Fiduciary activities income	4,000	0	5,000	0	0
Service charges on deposit accounts - domestic	57,000	49,728	105,000	85,019	83,958
Trading revenue	33,000	6,356	13,000	23,183	32,047
Investment banking fees and commissions	425,000	320,602	651,000	612,792	433,568
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	-71,000	365,521	706,000	274,800	129,385
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	2,000	0	0	335	0
Other non-interest income	425,000	653,162	1,196,000	687,621	543,352
Total overhead expenses	1,721,000	1,288,804	3,068,000	2,065,110	1,613,493
Personnel expense	1,090,000	868,652	2,029,000	1,314,840	985,538
Net occupancy expense	77,000	48,813	159,000	133,636	87,710
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	12,000	4,144	16,000	5,382	11,483
Other operating expenses	542,000	367,195	864,000	611,252	528,762
Fee income on mutual funds and annuities	99,000	23,902	55,000	100,650	116,961
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	7,924	4,930	7,326	4,460	3,564
Average personnel expense per employee	137.56	176.20	276.96	294.81	276.53
Average assets per employee	27,497.35	27,928.90	22,643.73	19,134.79	17,734.24

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	11.31	2.35	96	1.71	2.15	47	2.06	2.17	51	5.98	2.02	86	9.57	2.72	92
Overhead expenses / Net Interest Income + non-interest income	55.04	59.40	31	46.29	59.03	11	52.40	59.28	22	53.76	62.28	19	48.60	61.29	11
Percent of Average Assets															
Total overhead expense	1.58	2.17	12	1.87	2.24	28	1.85	2.17	27	2.42	2.57	52	2.55	2.69	46
Personnel expense	1	1.20	21	1.26	1.25	56	1.22	1.21	56	1.54	1.30	74	1.56	1.41	63
Net occupancy expense	0.07	0.22	3	0.07	0.24	3	0.10	0.23	9	0.16	0.26	11	0.14	0.28	9
Other operating expenses	0.51	0.72	16	0.54	0.73	24	0.53	0.72	22	0.72	0.94	37	0.85	0.97	49
Overhead less non-interest income	0.78	1.19	18	-0.15	1.10	6	0.24	1.10	7	0.45	1.25	10	0.62	1.32	11
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	54.58	58.92	31	46.09	58.45	12	52.14	58.83	23	53.54	61.82	20	48.43	60.64	10
Personnel expense	34.57	32.65	57	31.07	33.10	32	34.48	32.93	57	34.09	32.36	58	29.58	32.39	32
Net occupancy expense	2.44	6.14	9	1.75	6.33	3	2.70	6.23	9	3.46	6.58	10	2.63	6.52	6
Other operating expenses	17.57	19.36	36	13.28	18.60	10	14.96	19.18	17	15.99	22.28	20	16.21	21.20	20
Total non-interest income	27.75	25.40	61	49.91	28.18	87	45.48	27.67	86	43.65	28.83	82	36.69	29.23	72
Fiduciary activities income	0.13	2.23	30	0	2.24	12	0.08	2.20	30	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts	1.81	3.45	24	1.78	3.19	26	1.78	3.27	29	2.20	3.27	30	2.52	3.88	31
Trading revenue	1.05	0.45	78	0.23	0.72	61	0.22	0.62	62	0.60	1.28	59	0.96	1.18	62
Investment banking fees and commissions	13.48	2.25	94	11.47	2.52	90	11.06	2.58	90	15.89	2.46	93	13.01	3.54	88
Insurance activities revenue	0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	11	0	0.47	11
Venture capital revenue	-2.25	0.01	0	13.07	0.02	99	12	0.04	99	7.12	0.01	99	3.88	0.02	99
Net servicing fees	0	1.38	12	0	0.55	15	0	0.60	14	0	0.01	42	0	0.28	21
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.06	1.51	18	0	3.83	3	0	3.30	3	0.01	3.92	13	0	1.86	12
Other non-interest income	13.48	9.09	76	23.36	9.26	91	20.33	9.27	89	17.83	9.65	86	16.31	10.04	83
Overhead less non-interest income	26.83	32.73	30	-3.81	29.94	6	6.66	30.52	9	9.89	31.93	10	11.74	31.06	11
Applicable income taxes / Pretax net operating income (tax equivalent)	25.63	21.22	86	23.07	21.54	67	23.66	21.18	77	25.46	18.63	92	26.24	20.56	88
Applicable income tax + TE / Pretax net operating income + TE	27.67	23.38	86	23.84	23.10	64	24.65	22.67	76	26.38	21.18	89	26.98	23.23	85

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	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	12,086,000	5,252,950	11,226,000	4,939,584	4,267,870	130.08	310.63
Commercial and industrial loans	17,804,000	14,853,661	16,071,000	14,713,290	11,428,627	19.86	81.29
Loans to individuals	505,000	341,116	503,000	354,564	181,166	48.04	404.58
Loans to depository institutions and acceptances of other banks	0	328	0	0	36,130	-100.00	-100.00
Agricultural loans	0	0	0	500	1,330		-100.00
Other loans and leases	40,560,000	30,306,055	38,476,000	25,173,550	17,412,582	33.83	392.46
Less: Unearned income	0	0	0	0	163,069		-100.00
Loans and leases, net of unearned income	70,955,000	50,754,110	66,276,000	45,181,488	33,164,636	39.80	238.26
Less: Allowance for loan and lease losses	545,000	395,846	423,000	447,765	304,924	37.68	130.45
Net loans and leases	70,410,000	50,358,264	65,853,000	44,733,723	32,859,712	39.82	239.49
Debt securities that reprice or mature in over 1 year	121,651,000	83,749,563	124,985,000	47,414,670	25,646,629	45.26	540.03
Mutual funds and equity securities	112,000	106,937	468,000	280,804	59,200	4.73	906.02
Subtotal	192,173,000	134,214,764	191,306,000	92,429,197	58,565,541	43.18	383.35
Interest-bearing bank balances	12,774,000	21,806,837	11,221,000	16,634,857	5,677,082	-41.42	336.45
Federal funds sold and reverse repos	543,000	761,875	607,000	226,847	289,340	-28.73	182.19
Debt securities that reprice or mature within 1 year	392,000	123,898	437,000	90,312	2,211,236	216.39	-86.91
Trading assets	327,000	237,609	148,000	289,949	198,596	37.62	-27.25
Total earning assets	206,209,000	157,144,983	203,719,000	109,671,162	66,941,795	31.22	345.17
Non-interest-bearing cash and due from depository institutions	1,793,000	1,067,780	2,178,000	725,980	683,250	67.92	154.06
Premises, fixed assets, and leases	406,000	305,502	415,000	294,155	285,628	32.90	491.19
Other real estate owned	1,000	1,179	1,000	1,179	0	-15.18	
Investment in unconsolidated subsidiaries	819,000	115,481	859,000	115,232	74,190	609.21	969.22
Intangible and other assets	5,177,000	4,773,133	4,317,000	5,239,129	3,399,152	8.46	310.05
Total assets	214,399,000	163,402,747	211,483,000	116,046,446	71,384,015	31.21	342.65
Quarterly average assets	219,307,000	150,777,675	204,802,000	103,345,041	69,265,893	45.45	361.10
Average loans and leases (YTD)	68,166,500	48,046,690	54,489,648	37,254,131	29,906,517	41.88	235.98
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	70,955,000	50,754,110	66,276,000	45,181,488	33,164,636	39.80	238.26
Real estate loans secured by 1–4 family	8,452,000	4,288,759	7,657,000	3,916,802	3,188,585	97.07	297.74
Commercial real estate loans	2,871,000	253,667	2,856,000	282,529	354,527	1031.80	948.33
Construction and land development	399,000	60,927	319,000	84,215	151,353	554.88	164.19
Multifamily	670,000	3,925	707,000	3,965	5,916	16970.06	8603.56
Nonfarm nonresidential	1,802,000	188,815	1,830,000	194,349	197,258	854.37	1465.09
Real estate loans secured by farmland	763,000	710,524	713,000	740,253	724,757	7.39	40.16
Total investment securities	122,155,000	83,980,398	125,890,000	47,785,786	27,917,065	45.46	454.92
U.S. Treasury securities	16,392,000	6,234,992	15,850,000	4,469,727	6,894,010	162.90	110.11
US agency securities (excluding mortgage-backed securities)	658,000	632,602	805,000	639,573	618,275	4.01	-74.38
Municipal securities	7,451,000	5,265,027	7,158,000	3,635,194	1,785,951	41.52	3349.90
Mortgage-backed securities	96,792,000	71,352,439	100,837,000	38,735,996	18,550,590	35.65	747.87
Asset-backed securities	0	0	0	0	0		
Other debt securities	750,000	388,401	772,000	24,492	9,039	93.10	
Mutual funds and equity securities	112,000	106,937	468,000	280,804	59,200	4.73	906.02
Available-for-sale securities	26,223,000	23,875,671	27,221,000	30,912,438	14,014,919	9.83	117.17
U.S. Treasury securities	16,392,000	6,234,992	15,850,000	4,469,727	6,894,010	162.90	110.11
US agency securities (excluding mortgage-backed securities)	122,000	80,574	196,000	237,308	99,547	51.41	-93.67
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	9,669,000	17,544,609	11,114,000	26,180,911	7,012,323	-44.89	314.15
Asset-backed securities	0	0	0	0	0		
Other debt securities	40,000	15,496	61,000	24,492	9,039	158.13	
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-11,239,000	109,411	-975,000	624,326	272,327		
Available-for-sale securites appreciation (depreciation)	-1,919,000	100,171	-149,000	667,542	120,572		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	11,349,000	4,497,621	4,611,000	4,623,921	3,194,090	152.33	330.75

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	3,964,000	4,462,277	7,437,000	4,451,921	3,175,766	-11.17	-21.22
NOW, ATS and transaction accounts	1,346,000	236,821	763,000	216,985	21,992	468.36	5160.28
Time deposits less brokered deposits < $250K	73,000	5,356	95,000	7,120	8,040	1262.96	541.87
MMDA and other savings accounts	167,139,000	128,025,887	164,581,000	89,370,911	52,558,046	30.55	386.66
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	172,522,000	132,730,341	172,876,000	94,046,937	55,763,844	29.98	337.73
Time deposits of $250K or more	249,000	28,496	282,000	45,934	25,820	773.81	919.53
Foreign deposits	15,196,000	13,085,918	16,053,000	8,425,853	6,348,604	16.12	401.15
Federal funds purchased and repos	50,000	0	61,000	0	0		
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	3,653,000	33,783	60,000	21,459	18,596	10713.13	11200.50
Other borrowings w/remaining maturity over 1 year	0	0	0	0	217,977		
Brokered deposits < $250K	0	0	0	0	0		
Noncore funding	19,148,000	13,148,197	16,456,000	8,493,246	6,610,997	45.63	519.88
Trading liabilities	415,000	214,382	236,000	216,912	135,830	93.58	-32.64
Subordinated notes and debentures + trust preferred securities	3,367,000	1,834,213	2,570,000	843,628	347,987	83.57	349.28
Other liabilities	2,671,000	3,508,204	2,736,000	4,012,232	1,904,277	-23.86	406.17
Total liabilities	198,123,000	151,435,337	194,874,000	107,612,955	64,762,935	30.83	346.27
Equity Capital							
Perpetual preferred stock (including surplus)	3,646,000	2,064,414	3,646,000	340,138	340,138	76.61	
Common stock	0	55	0	52	52	-100.00	-100.00
Common surplus	5,223,000	2,755,104	5,157,000	1,585,244	1,470,071	89.58	306.94
Retained earnings	8,247,000	6,705,423	7,442,000	5,671,749	4,575,601	22.99	217.07
Accumulated other comprehensive income	-1,198,000	141,768	-9,000	622,517	84,445		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	15,918,000	11,666,764	16,236,000	8,219,700	6,470,307	36.44	308.21
Noncontrolling (minority) interest in subsidiaries	358,000	300,646	373,000	213,791	150,773	19.08	154.62
Total equity capital, including minority interest	16,276,000	11,967,410	16,609,000	8,433,491	6,621,080	36.00	302.87
Total liabilities and capital	214,399,000	163,402,747	211,483,000	116,046,446	71,384,015	31.21	342.65
Memoranda							
Non-interest-bearing deposits	113,991,000	101,265,604	125,859,000	67,056,156	41,222,031	12.57	225.22
Interest-bearing deposits	73,976,000	44,579,151	63,352,000	35,462,568	20,916,237	65.94	897.13
Total deposits	187,967,000	145,844,755	189,211,000	102,518,724	62,138,268	28.88	342.59
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	16,236,000	8,219,700	8,220,000	6,470,307	5,116,209		
Accounting restatements	0	0	0	-35,049	-583		
Net income	888,000	1,051,658	1,833,000	1,208,368	1,136,856		
Net sale of new perpetual preferred stock	0	1,724,276	3,306,000	0	340,138		
Net sale of new common stock	66,000	1,169,863	2,511,000	55,153	-266,835		
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	1,060,000	0	5,958		
Less: Dividends declared	83,000	17,985	63,000	17,150	0		
Change in other comprehensive income	-1,189,000	-480,748	-631,000	538,071	138,564		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	15,918,000	11,666,764	16,236,000	8,219,700	6,470,307		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	5.64	38.78	5	3.21	36.32	5	5.31	36.25	5	4.26	36.22	6	5.98	37.78	11
Commercial and industrial loans	8.30	11.05	40	9.09	12.25	34	7.60	10.76	35	12.68	13.52	46	16.01	12.02	72
Loans to individuals	0.24	3.52	19	0.21	3.48	17	0.24	3.36	19	0.31	3.40	20	0.25	4.20	16
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	68	0	0.02	34	0	0.03	31	0.05	0.04	80
Agricultural loans	0	0.19	12	0	0.21	12	0	0.18	12	0	0.19	23	0	0.24	30
Other loans and leases	18.92	4.45	96	18.55	4.22	96	18.19	4.47	96	21.69	4.63	97	24.39	5.01	98
Net loans and leases	32.84	61.60	8	30.82	59.81	6	31.14	58.67	6	38.55	61.58	10	46.03	63.77	15
Debt securities over 1 year	56.74	19.46	98	51.25	17.61	99	59.10	19.46	99	40.86	15.55	99	35.93	14.60	97
Mutual funds and equity securities	0.05	0.05	63	0.07	0.06	67	0.22	0.06	89	0.24	0.05	91	0.08	0.06	70
Subtotal	89.63	82.34	86	82.14	78.32	63	90.46	79.22	92	79.65	78.16	41	82.04	79.65	35
Interest-bearing bank balances	5.96	4.59	70	13.35	9.11	74	5.31	8.50	35	14.33	7.51	87	7.95	3.06	88
Federal funds sold and reverse repos	0.25	0.58	72	0.47	0.52	78	0.29	0.54	75	0.20	0.82	74	0.41	1.57	74
Debt securities 1 year or less	0.18	1.68	13	0.08	1.53	9	0.21	1.56	15	0.08	1.68	7	3.10	1.91	79
Trading assets	0.15	0.55	64	0.15	0.60	50	0.07	0.49	48	0.25	1.01	45	0.28	1.19	55
Total earning assets	96.18	90.95	97	96.17	91.43	97	96.33	91.77	95	94.51	91.05	89	93.78	89.53	90
Non-interest cash and due from depository institutions	0.84	1.01	37	0.65	1.01	25	1.03	0.82	70	0.63	1.07	15	0.96	1.14	37
Other real estate owned	0	0.01	27	0	0.02	21	0	0.01	22	0	0.02	16	0	0.03	4
All other assets	2.99	7.97	1	3.18	7.50	3	2.64	7.35	1	4.87	7.82	15	5.27	9.27	10
Memoranda															
Short-term investments	6.39	7.68	51	13.89	12.01	63	5.80	11.47	27	14.61	11.17	72	11.46	7.63	76
U.S. Treasury securities	7.65	1.96	87	3.82	1.08	86	7.49	1.47	90	3.85	0.84	86	9.66	1.03	97
US agency securities (excluding mortgage-backed securities)	0.31	0.84	46	0.39	0.77	53	0.38	0.82	51	0.55	0.63	61	0.87	0.54	70
Municipal securities	3.48	1.75	78	3.22	1.72	78	3.38	1.73	76	3.13	1.69	75	2.50	1.34	76
Mortgage-backed securities	45.15	13.68	99	43.67	12.97	99	47.68	14.14	99	33.38	11.75	99	25.99	11.44	96
Asset-backed securities	0	0.68	21	0	0.38	26	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.35	0.52	55	0.24	0.52	50	0.37	0.53	53	0.02	0.42	34	0.01	0.39	33
Loans held-for-sale	0	0.35	7	0	0.42	8	0	0.55	7	0	0.52	7	0	0.39	7
Loans held for investment	33.09	61.41	9	31.06	59.85	6	31.34	58.06	7	38.93	61.72	10	46.46	63.50	15
Real estate loans secured by 1–4 family	3.94	12.26	14	2.62	11.69	12	3.62	11.46	16	3.38	11.91	15	4.47	13.29	17
Revolving	0.08	1.49	15	0.04	1.45	12	0.07	1.42	14	0.04	1.66	13	0.08	2.07	16
Closed-end, secured by first liens	3.85	10.40	20	2.59	9.84	15	3.54	9.67	19	3.34	9.81	20	4.39	10.69	24
Closed-end, secured by junior liens	0.01	0.18	15	0	0.20	3	0.01	0.17	14	0	0.22	3	0	0.28	3
Commercial real estate loans	1.34	24.34	7	0.16	22.48	3	1.35	22.69	7	0.24	22.22	4	0.50	22.23	6
Construction and land development	0.19	3.75	6	0.04	3.35	5	0.15	3.34	6	0.07	3.40	6	0.21	3.44	11
Multifamily	0.31	3.69	9	0	3.31	3	0.33	3.57	8	0	3.12	4	0.01	3.01	5
Nonfarm nonresidential	0.84	15.50	7	0.12	14.81	3	0.87	14.57	6	0.17	14.72	4	0.28	14.69	6
Real estate loans secured by farmland	0.36	0.35	67	0.43	0.34	69	0.34	0.30	67	0.64	0.33	76	1.02	0.36	81

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	17.03	62.08	5	10.35	59.66	3	16.94	61.05	5	10.93	57.15	4	12.87	57.46	7
Real estate loans secured by 1–4 family	11.91	20.31	24	8.45	19.82	19	11.55	19.86	25	8.67	19.43	20	9.61	20.75	19
Revolving	0.24	2.40	17	0.12	2.42	13	0.24	2.43	17	0.09	2.64	14	0.17	3.15	15
Closed-end	11.67	17.67	30	8.33	17.22	23	11.32	17.24	28	8.58	16.59	24	9.45	17.39	23
Commercial real estate loans	4.05	38.23	4	0.50	36.54	3	4.31	37.86	5	0.63	34.63	4	1.07	33.52	6
Construction and land development	0.56	5.97	8	0.12	5.50	4	0.48	5.65	7	0.19	5.26	7	0.46	5.09	11
1–4 family	0.04	1.34	17	0	1.11	4	0.05	1.18	18	0	0.93	5	0	0.94	7
Other	0.52	4.56	9	0.12	4.33	5	0.43	4.40	7	0.19	4.19	7	0.46	4.02	11
Multifamily	0.94	5.72	11	0.01	5.34	3	1.07	5.78	12	0.01	4.96	4	0.02	4.69	5
Nonfarm nonresidential	2.54	24.64	4	0.37	24.14	3	2.76	24.56	4	0.43	22.93	4	0.59	22.15	6
Owner-occupied	0.55	8.28	10	0.31	8.14	8	0.56	8.29	9	0.33	7.68	10	0.38	7.72	13
Other	1.99	16.13	5	0.06	15.71	3	2.20	15.94	5	0.10	14.95	4	0.22	14.34	5
Real estate loans secured by farmland	1.08	0.59	77	1.40	0.59	81	1.08	0.54	78	1.64	0.54	82	2.19	0.55	85
Loans to depository institutions and acceptances of other banks	0	0.05	33	0	0.03	69	0	0.04	34	0	0.06	31	0.11	0.11	82
Commercial and industrial loans	25.09	18.46	77	29.27	20.98	78	24.25	18.86	70	32.56	22.17	84	34.46	19.53	86
Loans to individuals	0.71	6.27	26	0.67	6.28	23	0.76	6.24	27	0.78	6.13	25	0.55	7.13	15
Credit card loans	0	0.53	22	0	0.51	44	0	0.53	22	0	0.65	47	0	0.81	45
Agricultural loans	0	0.32	12	0	0.37	12	0	0.34	12	0	0.32	24	0	0.37	29
Other loans and leases	57.16	8.30	96	59.71	8.03	97	58.05	8.75	96	55.72	9.09	96	52.50	9.85	95
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	69.48	407.54	6	43.64	383.17	3	67.83	391.81	5	61.23	381.27	8	65.04	391.26	10
Real estate loans secured by 1–4 family	48.59	130.40	18	35.63	124.52	15	46.27	126.06	20	48.55	125.03	20	48.59	138.18	16
Revolving	0.99	15.55	14	0.52	15.53	12	0.94	15.44	14	0.53	17.42	13	0.84	21.26	16
Closed-end	47.59	113.22	20	35.11	107.53	19	45.33	108.85	23	48.02	106.14	24	47.75	115.20	21
Commercial real estate loans	16.50	254.23	6	2.11	238.21	3	17.26	245.88	5	3.50	234.65	3	5.40	229.44	5
Construction and land development	2.29	38.88	6	0.51	35.52	4	1.93	35.95	6	1.04	35.62	6	2.31	34.95	10
1–4 family	0.17	8.60	14	0	7.06	3	0.21	7.42	14	0	6.34	5	0	6.61	6
Other	2.12	29.76	6	0.51	28.07	5	1.72	28.11	6	1.04	28.16	7	2.31	27.32	10
Multifamily	3.85	39.14	8	0.03	34.78	2	4.27	38.66	7	0.05	32.74	3	0.09	31.04	4
Nonfarm nonresidential	10.36	162.28	5	1.57	157.17	3	11.06	158.05	6	2.41	155.06	3	3.01	152.10	5
Owner-occupied	2.25	54.20	9	1.30	52.65	7	2.26	52.99	7	1.84	52.37	10	1.91	53.07	12
Other	8.11	106.54	5	0.27	102.08	3	8.80	102.54	5	0.57	100.54	3	1.10	97.41	5
Real estate loans secured by farmland	4.39	3.62	69	5.90	3.59	74	4.31	3.22	68	9.18	3.44	80	11.04	3.60	83
Loans to depository institutions and acceptances of other banks	0	0.27	32	0	0.18	69	0	0.21	34	0	0.28	31	0.55	0.44	81
Commercial and industrial loans	102.35	115.10	49	123.39	127.07	53	97.11	114.45	47	182.37	139.91	71	174.15	122.02	75
Loans to individuals	2.90	35.52	21	2.83	35.29	19	3.04	34.55	22	4.39	37.47	25	2.76	43.51	16
Credit card loans	0	2.76	22	0	2.61	45	0	2.77	23	0	3.30	47	0.01	4.34	45
Agricultural loans	0	1.81	12	0	2.01	12	0	1.86	12	0.01	1.88	24	0.02	2.18	29
Other loans and leases	233.17	50.19	96	251.76	46.75	97	232.50	51.06	96	312.03	49.54	96	265.34	52.44	97
Supplemental															
Non-owner occupied CRE loans / Gross loans	3.50	30.64	4	0.19	28.84	3	3.74	30.07	4	0.30	27.32	4	0.69	26.45	5
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	14.26	203.71	4	0.81	187.37	2	15	195.33	4	1.66	183.76	3	3.50	178.57	4
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	16.50	261.50	4	2.11	244.59	3	17.26	252.85	4	3.50	240.85	3	5.40	236.10	4

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	6.39	7.68	51	13.89	12.01	63	5.80	11.47	27	14.61	11.17	72	11.46	7.63	76
Liquid assets	60.30	25.39	94	62.48	28.17	96	62.25	29.03	96	53.19	26.22	89	46.10	22.44	88
Investment securities	56.98	21.68	98	51.39	19.64	99	59.53	21.63	99	41.18	17.85	99	39.11	16.99	97
Net loans and leases	32.84	61.60	8	30.82	59.81	6	31.14	58.67	6	38.55	61.58	10	46.03	63.77	15
Net loans, leases and standby letters of credit	34.62	62.44	8	32.73	60.62	5	32.84	59.49	6	41.12	62.48	10	49.89	64.84	15
Core deposits	80.47	75.64	58	81.23	74.75	71	81.74	75.71	70	81.04	70.67	85	78.12	63.09	88
Noncore funding	8.93	10.86	52	8.05	10.89	49	7.78	10.30	48	7.32	14.13	30	9.26	19.36	25
Time deposits of $250K or more	0.12	1.54	5	0.02	1.81	3	0.13	1.58	4	0.04	2.11	4	0.04	2.94	6
Foreign deposits	7.09	0.34	94	8.01	0.35	95	7.59	0.34	95	7.26	0.36	95	8.89	0.43	95
Federal funds purchased and repos	0.02	1.20	29	0	1.20	11	0.03	1.23	27	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-0.23	0.50	13	-0.47	0.52	11	-0.26	0.54	13	-0.20	0.54	14	-0.41	0.48	15
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	1.70	1.63	58	0.02	0.99	33	0.03	1	31	0.02	1.24	23	0.03	3.01	9
Earning assets that reprice within 1 year	30.89	36.16	36	39.34	38.93	48	29.62	37.37	30	44.79	39.38	62	45.79	39.29	72
Interest-bearing liabilities that reprice within 1 year	4.75	6.49	49	5.18	7.04	46	4.73	6.39	50	5.01	8.20	37	6.48	10.19	24
Long-term debt that reprices within 1 year	0	0.28	32	0	0.26	29	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	26.14	28.22	45	34.16	30.25	54	24.88	29.65	38	39.78	29.11	74	39.31	26.63	84
Other Liquidity and Funding Ratios															
Net noncore funding dependence	2.83	3.09	53	-7.11	-1.82	34	2.19	-2.33	64	-9.15	3.20	13	-2.68	14.45	8
Net short-term noncore funding dependence	-3.84	-1.79	32	-16.41	-8.21	20	-5.50	-7.71	53	-17.58	-4.76	15	-13.63	3.38	11
Short-term investment / Short-term noncore funding	216.88	166.36	71	3,385.54	284.81	98	702.87	273.46	90	2,412.07	184.19	98	4,179.87	77.77	99
Liquid assets - short-term noncore funding / Nonliquid assets	144.45	28.61	96	165.43	34.02	97	162.71	36.68	97	112.33	28.18	93	85.04	16.97	93
Net loans and leases / Total deposits	37.46	76.80	4	34.53	74.66	3	34.80	72.79	3	43.63	79.43	3	52.88	90.31	4
Net loans and leases / Core deposits	40.81	82.80	3	37.94	81.17	2	38.09	78.25	3	47.57	88.34	2	58.93	103.93	3
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-66.46	-6.37	0	0.94	0.84	61	-6.02	0.12	1	8.12	1.57	97	4.35	0.72	97
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-11.35	-13.54	57	0.86	1.94	28	-0.92	-0.25	30	8.68	4.31	86	1.93	1.36	69
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	78.44	23.58	97	71.44	13.42	96	78.01	14.28	97	34.72	11.38	85	49.59	12.67	92
Available-for-sale securities	21.47	74.56	2	28.43	84.66	3	21.62	83.77	2	64.69	87.23	13	50.20	85.40	7
U.S. Treasury securities	13.42	9.26	75	7.42	5.52	72	12.59	6.70	77	9.35	4.72	81	24.69	6.15	88
US agency securities (excluding mortgage-backed securities)	0.54	4.02	37	0.75	4.50	38	0.64	4.12	38	1.34	4.01	46	2.21	3.49	54
Municipal securities	6.10	8	55	6.27	8.87	55	5.69	8.22	54	7.61	9.83	55	6.40	7.75	56
Mortgage-backed securities	79.24	63.23	73	84.96	66.59	75	80.10	66.54	67	81.06	66.64	69	66.45	67.43	47
Asset-backed securities	0	3.36	21	0	2.05	26	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0.61	3.01	43	0.46	3.17	40	0.61	3.08	41	0.05	3.01	28	0.03	2.94	27
Mutual funds and equity securities	0.09	0.28	46	0.13	0.32	51	0.37	0.29	72	0.59	0.35	74	0.21	0.40	55
Debt securities 1 year or less	0.32	8.89	5	0.15	8.69	2	0.35	7.78	4	0.19	10.55	3	7.92	11.86	51
Debt securities 1 to 5 years	13.77	20.02	42	7.52	17.05	34	12.53	18.25	45	8.06	17.03	38	30.78	17.94	76
Debt securities over 5 years	85.81	68.75	81	92.20	72.17	87	86.76	71.11	76	91.16	69.86	81	61.09	66.02	37
Pledged securities	9.29	30.80	14	5.36	33.87	12	3.66	32.26	12	9.68	35.67	19	11.44	30.57	23
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-39.59	-31.70	46	61.48	51.37	62	-27.65	27.98	12	107.30	183.32	45	44.49	26.69	70
Investment securities	45.46	21.19	81	167.83	33.34	96	163.45	31.36	96	71.17	23.62	89	19.81	11.75	75
Core deposits	29.98	9.58	87	95.65	16.88	97	83.82	16.94	98	68.65	26.88	93	24.83	11.23	85
Noncore funding	45.63	10.50	81	88	-23.76	99	93.75	-14.79	97	28.47	-12.18	91	22.79	6.59	79

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	46,875,000	33,173,835	40,012,000	28,975,133	21,874,057
Commit: Secured commercial real estate loans	886,000	141,828	584,000	127,915	73,004
Commit: Unsecured real estate loans	0	0	0	66	0
Credit card lines (reported semiannually, June/Dec)	2,113,000	1,725,622	1,888,000	1,554,934	1,271,266
Securities underwriting	0	0	0	0	0
Standby letters of credit	3,824,000	3,127,692	3,590,000	2,986,772	2,757,095
Commercial and similar letters of credit	104,000	73,438	77,000	4,172	6,284
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	199,000	124,422	197,000	156,684	70,762
Credit derivatives - notional amount (holding company as beneficiary)	30,000	0	30,000	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	229,000	124,422	227,000	156,684	70,762
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	10,207,000	15,460,061	14,962,000	1,094,291	6,294,684
Futures and forward foreign exchange	6,211,000	22,630,981	5,640,000	16,517,700	9,303,393
Written options contracts (foreign exchange)	286,000	234,916	683,000	104,019	159,694
Purchased options contracts (foreign exchange)	286,000	233,638	683,000	104,019	159,694
Foreign exchange rate swaps	12,184,000	0	10,984,000	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	385,000	305,035	322,000	253,153	225,893
Commodity and other swaps	80,000	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	21.86	24.48	50	20.30	22.45	49	18.92	22.78	45	24.97	22.01	68	30.64	23.52	76
Standby letters of credit	1.78	0.66	89	1.91	0.67	90	1.70	0.65	89	2.57	0.71	92	3.86	0.84	92
Commercial and similar letters of credit	0.05	0.02	83	0.04	0.02	83	0.04	0.02	80	0	0.02	51	0.01	0.02	59
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.09	0.26	59	0.08	0.25	59	0.09	0.24	61	0.14	0.35	62	0.10	0.42	62
Credit derivatives - notional amount (holding company as beneficiary)	0.01	0.18	61	0	0.19	29	0.01	0.18	61	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0.11	0.19	75	0.08	0.18	75	0.11	0.18	74	0.14	0.25	73	0.10	0.30	73
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	13.82	44.65	46	23.78	49.75	58	15.73	46.30	48	15.57	48.62	40	22.61	68.47	54
Interest rate contracts	4.76	32.11	22	9.46	35.96	33	7.07	32.46	28	0.94	34.36	5	8.82	47.31	26
Interest rate futures and forward contracts	0	3.60	13	0	5.17	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	0	1.58	10	0	1.82	9	0	1.41	8	0	2.18	9	0	2.47	10
Purchased options contracts (interest rate)	0	1.48	23	0	1.33	21	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	4.76	21.90	28	9.46	20.67	40	7.07	20.49	35	0.94	20.83	10	8.82	28.86	30
Foreign exchange contracts	8.85	6.76	87	14.14	6.16	89	8.51	6.30	87	14.41	6.01	89	13.48	10.12	88
Futures and forward foreign exchange contracts	2.90	4.19	84	13.85	3.93	90	2.67	3.78	83	14.23	3.47	90	13.03	5.23	90
Written options contracts (foreign exchange)	0.13	0.04	88	0.14	0.04	88	0.32	0.04	92	0.09	0.03	83	0.22	0.05	88
Purchased options contracts (foreign exchange)	0.13	0.05	88	0.14	0.04	88	0.32	0.04	92	0.09	0.04	83	0.22	0.08	88
Foreign exchange rate swaps	5.68	0.79	92	0	0.73	39	5.19	0.76	91	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0.22	1.19	76	0.19	0.86	74	0.15	0.92	77	0.22	1.86	72	0.32	3.32	73
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0.18	0.31	84	0.19	0.19	84	0.15	0.21	84	0.22	0.37	83	0.32	0.94	81
Commodity and other swaps	0.04	0.32	78	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	68.77	46.07	79	69.04	42.93	81	73.43	44.98	81	77.78	42.82	82	73.14	45.53	80

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	29,639,000	38,864,631	33,274,000	18,073,182	16,143,358
Interest rate contracts	10,207,000	15,460,061	14,962,000	1,094,291	6,294,684
Foreign exchange contracts	18,967,000	23,099,535	17,990,000	16,725,738	9,622,781
Equity, commodity, and other contracts	465,000	305,035	322,000	253,153	225,893
Derivatives Position					
Futures and forwards	6,211,000	22,630,981	5,640,000	16,517,700	9,303,393
Written options	286,000	234,916	683,000	104,019	159,694
Exchange-traded	0	0	0	0	0
Over-the-counter	286,000	234,916	683,000	104,019	159,694
Purchased options	671,000	538,673	1,005,000	357,172	385,587
Exchange-traded	0	0	0	0	0
Over-the-counter	671,000	538,673	1,005,000	357,172	385,587
Swaps	22,471,000	15,460,061	25,946,000	1,094,291	6,294,684
Held for trading	22,672,000	24,970,141	21,505,000	17,164,889	15,615,576
Interest rate contracts	4,307,000	2,660,061	4,262,000	1,094,291	6,294,684
Foreign exchange contracts	18,365,000	22,310,080	17,243,000	16,070,598	9,320,892
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	6,967,000	13,894,490	11,769,000	908,293	527,782
Interest rate contracts	5,900,000	12,800,000	10,700,000	0	0
Foreign exchange contracts	602,000	789,455	747,000	655,140	301,889
Equity, commodity, and other contracts	465,000	305,035	322,000	253,153	225,893
Derivative contracts (excluding futures and FX 14 days or less)	29,197,000	38,449,102	32,496,000	20,014,953	16,711,968
One year or less	15,497,000	20,409,081	14,998,000	17,130,995	9,578,193
Over 1 year to 5 years	10,207,000	15,527,640	14,125,000	1,955,159	5,985,715
Over 5 years	3,493,000	2,512,381	3,373,000	928,799	1,148,060
Gross negative fair value (absolute value)	424,000	217,693	237,000	236,778	137,760
Gross positive fair value	1,106,000	524,386	676,000	488,269	332,814
Held for trading	416,000	232,078	253,000	284,526	167,341
Non-traded	690,000	292,308	423,000	203,743	165,473
Current credit exposure on risk-based capital derivative contracts	655,000	142,231	315,000	284,831	167,341
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	34.44	93.66	5	39.78	94.09	3	44.97	94.17	4	6.05	94.10	2	38.99	93.44	4
Foreign exchange contracts	63.99	3.30	96	59.44	3.27	96	54.07	3.47	96	92.54	3.49	97	59.61	3.20	95
Equity, commodity, and other contracts	1.57	1.20	79	0.78	1.17	76	0.97	1.14	78	1.40	1.17	77	1.40	1.64	74
Futures and forwards	20.96	9.78	77	58.23	12.57	92	16.95	11.16	71	91.39	14.05	96	57.63	13.49	91
Written options	0.96	5.78	31	0.60	7.49	20	2.05	6.28	39	0.58	8.18	18	0.99	5.91	25
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0.96	5.46	33	0.60	7.20	20	2.05	5.96	42	0.58	7.73	19	0.99	5.10	26
Purchased options	2.26	3.69	58	1.39	3.44	56	3.02	3.27	63	1.98	3.42	59	2.39	4.42	59
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	2.26	3.17	61	1.39	3.04	57	3.02	2.87	66	1.98	2.86	63	2.39	3.35	62
Swaps	75.82	74.97	39	39.78	71.23	17	77.98	74.26	41	6.05	68.76	10	38.99	69.75	17
Held for trading	76.49	37.98	65	64.25	40.60	54	64.63	40.42	56	94.97	43.53	82	96.73	44.16	83
Interest rate contracts	14.53	31.52	51	6.84	34.42	44	12.81	34.15	47	6.05	36.62	41	38.99	37.24	48
Foreign exchange contracts	61.96	1.71	96	57.40	1.57	96	51.82	1.68	96	88.92	1.60	97	57.74	1.60	96
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	23.51	62.02	34	35.75	59.40	45	35.37	59.58	43	5.03	56.47	17	3.27	55.84	16
Interest rate contracts	19.91	57.94	33	32.93	56.19	46	32.16	56.71	45	0	53.82	3	0	52.22	2
Foreign exchange contracts	2.03	0.36	91	2.03	0.38	91	2.24	0.40	89	3.62	0.46	91	1.87	0.34	90
Equity, commodity, and other contracts	1.57	0.10	93	0.78	0.13	89	0.97	0.09	90	1.40	0.10	92	1.40	0.13	91
Derivative contracts (excluding futures and forex 14 days or less)	98.51	93.09	50	98.93	91.87	64	97.66	92.53	50	110.74	91.48	90	103.52	93.86	87
One year or less	52.29	31.78	71	52.51	28.05	77	45.07	27.56	75	94.79	32.05	90	59.33	32.17	74
Over 1 year to 5 years	34.44	24.76	67	39.95	26.03	67	42.45	27.01	70	10.82	27.06	24	37.08	30.45	60
Over 5 years	11.79	27.14	34	6.46	30.08	21	10.14	29.89	28	5.14	29.56	17	7.11	28.09	21
Gross negative fair value (absolute value)	1.43	1.56	50	0.56	1.25	32	0.71	0.98	40	1.31	1.55	53	0.85	0.83	53
Gross positive fair value	3.73	1.74	88	1.35	1.68	37	2.03	1.34	78	2.70	2.23	64	2.06	1.19	84
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.03	0.07	49	0.02	0.05	50	0.01	0.04	47	0.03	0.07	50	0.02	0.06	62
Gross positive fair value (X)	0.07	0.08	71	0.04	0.07	58	0.04	0.05	65	0.06	0.09	54	0.05	0.07	69
Held for trading (X)	0.02	0.06	71	0.02	0.05	54	0.02	0.04	57	0.04	0.07	50	0.03	0.06	61
Non-traded (X)	0.04	0.02	85	0.02	0.01	79	0.03	0.01	85	0.03	0.02	77	0.03	0.01	84
Current credit exposure (X)	0.04	0.04	71	0.01	0.05	33	0.02	0.04	51	0.04	0.06	46	0.03	0.05	50
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.60	0.54	73	0.18	0.63	34	0.31	0.46	54	0.44	0.85	45	0.36	0.73	54

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	423,000	447,765	448,000	304,924	280,903
Gross losses	40,000	109,533	137,000	102,905	92,602
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	12,000	7,937	24,000	29,018	21,037
Net losses	28,000	101,596	113,000	73,887	71,565
Provision for loan and lease losses	153,000	49,439	67,000	189,226	94,183
Adjustments	-3,000	238	21,000	27,502	1,403
Ending balance	545,000	395,846	423,000	447,765	304,924
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.14	0.08	76	0.07	-0.14	89	0.04	-0.09	83	0.22	0.51	16	0.15	0.15	61
Provision for loan and lease losses / Average loans and leases	0.45	0.14	86	0.21	-0.25	93	0.12	-0.16	88	0.51	0.82	27	0.31	0.24	70
Provision for loan and lease losses / Net loan and lease losses	546.43	198.72	79	48.66	77.32	72	59.29	-105.48	73	256.10	487.86	34	131.60	130.58	64
Allowance for loan and lease losses / Total loans and leases not held for sale	0.77	1.17	16	0.78	1.39	12	0.64	1.23	11	0.99	1.58	14	0.92	0.83	60
Allowance for loan and lease losses / Total loans and leases	0.77	1.15	18	0.78	1.37	13	0.64	1.20	12	0.99	1.55	16	0.92	0.81	61
Allowance for loan and lease losses / Net loans and leases losses (X)	9.73	28.67	34	1.95	15.27	1	3.74	21.39	5	6.06	11.58	43	4.26	8.03	47
Allowance for loan and lease losses / Nonaccrual assets	586.02	413.77	77	501.35	318.67	81	503.57	364.13	77	429.54	299.17	78	297	218.72	78
ALLL / 90+ days past due + nonaccrual loans and leases	586.02	319.24	82	485.68	260.68	85	503.57	287.08	81	429.54	244.34	85	295.95	151.73	86
Gross loan and lease losses / Average loans and leases	0.12	0.16	54	0.46	0.22	83	0.25	0.19	71	0.28	0.34	52	0.31	0.28	66
Recoveries / Average loans and leases	0.04	0.07	30	0.03	0.08	29	0.04	0.08	34	0.08	0.07	66	0.07	0.08	54
Net losses / Average loans and leases	0.08	0.08	62	0.42	0.13	94	0.21	0.11	78	0.20	0.27	48	0.24	0.21	65
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	8.76	23.25	13	7.71	16.12	25	23.32	34.67	34	31.34	33.98	54	30.97	36.22	52
Earnings coverage of net loan and lease losses (X)	48.32	-9.51	69	15.75	4.52	55	24.70	39.72	57	26.14	22.91	68	23.82	24.40	65
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	66	0	0.03	42	0	0.02	41	0.01	0.04	37	0.02	0.01	68
Real estate loans secured by 1–4 family	0	-0.02	71	0	-0.01	62	0	-0.02	70	0.01	0.01	64	0.03	0.01	76
Revolving	0	-0.08	75	0	-0.05	62	0	-0.07	69	0.99	0.01	96	1.72	0.02	96
Closed-end	0	-0.02	70	0	-0.01	62	0	-0.01	67	0	0	57	0	0	56
Commercial real estate loans	0	0	60	0	0.05	38	0	0.04	31	0	0.07	17	0	0.01	38
Construction and land development	0	-0.02	73	0	0	64	0	0	64	0	0	59	0	-0.01	60
1–4 family	0	0	60	0	0	57	0	0	57	0	0	59	0	0	55
Other	0	-0.01	71	0	-0.01	63	0	0	64	0	0	57	0	-0.01	61
Multifamily	0	0	58	0	0.01	51	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0	58	0	0.07	35	0	0.05	29	0	0.11	14	0	0.02	38
Owner-occupied	0	0	60	0	0.01	46	0	0.01	44	0	0.02	26	0	0.01	45
Other	0	0	55	0	0.06	37	0	0.04	35	0	0.08	24	0	0.01	40
Real estate loans secured by farmland	0	0	55	0	-0.01	58	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.29	0.10	79	0.27	0.20	64	0.19	0.17	62	0.50	0.47	61	0.61	0.37	79
Loans to individuals		0.65		1.12	0.78	71	0.40	0.71	37	0.27	1.13	17		1.17	
Credit card loans		1.99		-1,800	2.18	1		1.84		-15	2.92	2	3.58	3.11	59
Agricultural loans		0.01			0.03			0.02		0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.01	0.14	48	0.53	0.08	93	0.21	0.10	78	0	0.15	10	0.01	0.15	37

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	59,000	15,724	72,000	51,882	77,771
90+ days past due loans and leases	0	2,548	0	0	365
Nonaccrual loans and leases	93,000	78,956	84,000	104,244	102,668
Total past due and nonaccrual loans and leases	152,000	97,228	156,000	156,126	180,804
Restructured 30–89 days past due	0	0	0	0	3,870
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	43,000	57,579	56,000	56,529	76,991
Total restructured loans and leases	43,000	57,579	56,000	56,529	80,861
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	37,000	1,756	41,000	2,886	28,120
Other real estate owned	1,000	1,179	1,000	1,179	0
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.08	0.32	16	0.03	0.27	7	0.11	0.32	20	0.11	0.39	13	0.23	0.43	27
90+ days past due loans and leases	0	0.09	10	0.01	0.10	31	0	0.10	10	0	0.12	9	0	0.15	18
Nonaccrual loans and leases	0.13	0.38	13	0.16	0.58	11	0.13	0.46	12	0.23	0.66	10	0.31	0.51	30
90+ days past due and nonaccrual loans and leases	0.13	0.53	7	0.16	0.73	6	0.13	0.62	7	0.23	0.85	7	0.31	0.71	17
30–89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0.01	0.01	64
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.06	0.09	50	0.11	0.12	54	0.08	0.10	51	0.13	0.13	57	0.23	0.14	74
30–89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.08	0.32	16	0.03	0.27	7	0.11	0.32	19	0.11	0.40	13	0.23	0.43	27
90+ days past due assets	0	0.10	9	0.01	0.10	29	0	0.10	9	0	0.12	8	0	0.15	15
Nonaccrual assets	0.13	0.39	12	0.16	0.59	11	0.13	0.47	12	0.23	0.67	10	0.31	0.53	30
30+ days past due and nonaccrual assets	0.21	0.88	7	0.19	1.04	4	0.24	0.97	7	0.35	1.29	4	0.55	1.19	13
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.04	0.32	4	0.05	0.43	2	0.04	0.36	3	0.09	0.52	6	0.14	0.44	14
90+ days past due and nonaccrual assets + other real estate owned	0.04	0.34	4	0.05	0.46	2	0.04	0.37	3	0.09	0.55	5	0.14	0.48	12
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.06	0.38	4	0.05	0.52	2	0.06	0.41	3	0.09	0.60	4	0.19	0.53	15
Allowance for loan and lease losses	24.04	57.44	19	20.69	67.93	8	29.79	62.64	22	24.19	66.66	10	44.16	115.41	11
Equity capital + allowance for loan and lease losses	0.80	3.52	6	0.68	4.43	3	0.76	3.60	6	1.25	4.97	8	1.99	4.28	21
Tier 1 capital + allowance for loan and lease losses	0.75	3.97	6	0.68	5.28	2	0.76	4.30	3	1.33	6.05	5	2.05	5.65	17
Loans and leases + other real estate owned	0.18	0.63	9	0.16	0.88	4	0.19	0.71	9	0.24	0.97	6	0.41	0.85	17

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

Past Due and Nonaccrual Loans and Leases

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.13	0.26	39	0	0.24	2	0.25	0.26	54	0.17	0.39	26	0.15	0.38	20
	90+ days past due	0	0.11	16	0.04	0.12	59	0	0.12	15	0	0.16	14	0.01	0.16	37
	Nonaccrual	0.19	0.45	23	0.09	0.65	8	0.14	0.52	17	0.14	0.76	10	0.13	0.46	13
Commercial and industrial	30–89 days past due	0.24	0.28	59	0.11	0.17	44	0.27	0.24	64	0.11	0.23	38	0.55	0.31	79
	90+ days past due	0	0.03	17	0	0.02	51	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual	0.39	0.46	53	0.48	0.64	49	0.36	0.57	40	0.66	0.75	50	0.85	0.83	59
Individuals	30–89 days past due	0	0.70	5	0	0.55	4	0	0.63	6	0	0.83	4	0	0.83	5
	90+ days past due	0	0.07	19	0	0.07	18	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual	0.20	0.18	66	0	0.18	11	0.20	0.17	65	0	0.28	9	0	0.17	11
Depository institution loans	30–89 days past due		0.01		0	0	45		0.01			0		0	0	47
	90+ days past due		0		0	0	48		0			0		0	0	49
	Nonaccrual		0.01		0	0	48		0			0		0	0	48
Agricultural	30–89 days past due		0.10			0.16			0.07		0	0.17	28	0	0.24	26
	90+ days past due		0			0			0		0	0	44	0	0	42
	Nonaccrual		0.36			0.69			0.70		0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due		0			0.01			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due	0	0.11	20	0	0.11	37	0	0.12	36	0.11	0.18	58	0.05	0.20	44
	90+ days past due	0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual	0	0.07	23	0.01	0.13	47	0.02	0.09	55	0	0.15	38	0	0.13	15

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

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	0	0.39	1	0	0.35	1	0.35	0.46	48	0.21	0.65	18	0.20	0.67	11
	90+ days past due	0	0.22	18	0.05	0.27	57	0	0.24	18	0	0.33	16	0.01	0.31	38
	Nonaccrual	0.15	0.61	16	0.11	0.82	8	0.14	0.71	11	0.16	0.89	12	0.17	0.73	13
Revolving	30–89 days past due	0	0.26	7	0	0.29	6	1.92	0.28	96	4.95	0.48	97	0	0.45	5
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.58	1.15	57	0	1.05	5	0.64	1.18	56	1.68	1.13	77	4.59	1	93
Closed-end	30–89 days past due	0	0.42	3	0	0.36	1	0.32	0.49	44	0.16	0.65	9	0.20	0.70	12
	90+ days past due	0	0.25	19	0.05	0.29	57	0	0.26	18	0	0.38	17	0.01	0.35	42
	Nonaccrual	0.14	0.60	17	0.11	0.77	10	0.13	0.67	11	0.14	0.87	12	0.09	0.70	9
Junior lien	30–89 days past due	0	0.01	15	0	0.01	11	0	0.01	11	0	0.02	10	0	0.02	9
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	10	0	0.04	5	0	0.03	8	0	0.04	6	0	0.04	8
Commercial real estate	30–89 days past due	0.56	0.16	90	0	0.14	6	0.04	0.15	29	0	0.26	4	0	0.18	4
	90+ days past due	0	0.01	29	0	0.01	25	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.35	0.32	63	0	0.52	1	0.18	0.38	34	0.35	0.62	39	0	0.23	5
Construction and development	30–89 days past due	3.76	0.22	99	0	0.12	18	0	0.17	17	0	0.28	11	0	0.28	12
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.16	14	0	0.36	14	0	0.20	15	0	0.41	11	0	0.20	12
1–4 family	30–89 days past due	0	0.02	29	0	0.02	33	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	3.76	0.17	99	0	0.07	21	0	0.13	21	0	0.22	13	0	0.20	15
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.13	16	0	0.29	15	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30–89 days past due	0	0.04	29	0	0.06	28	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.07	25	0	0.14	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.06	0.13	41	0	0.14	7	0.05	0.13	44	0	0.23	6	0	0.14	5
	90+ days past due	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.55	0.39	72	0	0.66	1	0.27	0.45	46	0.51	0.80	45	0	0.28	5
Owner Occupied	30–89 days past due	0.06	0.04	64	0	0.04	10	0.05	0.04	69	0	0.07	8	0	0.07	8
	90+ days past due	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.28	0.14	75	0	0.25	4	0.27	0.17	75	0.51	0.27	81	0	0.16	7
Other	30–89 days past due	0	0.08	14	0	0.09	12	0	0.08	14	0	0.14	11	0	0.07	9
	90+ days past due	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.28	0.21	70	0	0.40	4	0	0.23	7	0	0.44	5	0	0.10	9
Farmland	30–89 days past due	0	0.11	30	0	0.11	30	0	0.10	31	0	0.11	30	0.03	0.23	52
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.63	22	0	1.10	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due		1.02		0	0.63	7		0.81		0	0.95	7	0	1.19	6
	90+ days past due		0.44		0	0.39	15		0.45		0	0.63	13	0	0.78	12
	Nonaccrual		0.11		0	0.08	37		0.10		0	0.05	37	0	0.11	35

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	5,223,000	2,755,158	5,157,000	1,585,296	1,470,123
Retained earnings	8,307,000	6,762,288	7,522,000	5,743,769	4,575,601
Accumulated other comprehensive income (AOCI)	-1,198,000	141,768	-9,000	622,517	84,445
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	12,332,000	9,659,214	12,670,000	7,951,582	6,130,169
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	499,000	196,570	502,000	202,165	187,240
Accumulated other comprehensive income-related adjustments	-1,177,000	129,128	-18,000	611,411	85,185
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	13,010,000	9,333,516	12,186,000	7,138,006	5,857,744
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	13,010,000	9,333,516	12,186,000	7,138,006	5,857,744
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	3,646,000	2,064,414	3,647,000	340,138	340,138
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	358,000	300,646	373,000	213,791	59,560
Additional tier 1 capital before deductions	4,004,000	2,365,060	4,020,000	553,929	399,698
Less: Additional tier 1 capital deductions	104,000	0	0	0	0
Additional tier 1 capital	3,900,000	2,365,060	4,020,000	553,929	399,698
Tier 1 Capital	16,910,000	11,698,576	16,206,000	7,691,935	6,257,442
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	706,000	450,995	507,000	483,494	372,580
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	706,000	450,995	507,000	483,494	372,580
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	706,000	450,995	507,000	483,494	372,580
Exited advanced approach tier 2 capital					
Total capital	17,616,000	12,149,571	16,713,000	8,175,429	6,630,022
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	219,367,000	150,834,541	204,882,000	103,417,060	69,265,893
Less: Deductions from common equity tier 1 capital	603,000	196,570	502,000	202,165	187,240
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	218,764,000	150,637,971	204,380,000	103,214,895	69,078,653
Total risk-weighted assets	108,599,000	78,230,472	100,812,000	64,680,666	46,577,485
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	11.98	11.85	56	11.93	12.66	43	12.09	12.37	48	11.04	12.35	32	12.58	12.11	66
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	15.57	12.53	84	14.95	13.44	75	16.08	13.11	87	11.89	13.08	31	13.43	12.78	69
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	16.22	14.37	81	15.53	15.42	61	16.58	14.91	79	12.64	15.23	10	14.23	14.36	58
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	7.73	9.08	15	7.77	9.11	15	7.93	8.98	22	7.45	9.13	7	9.06	9.76	34
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	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	113,000	0	112,000	0	0		

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.63			52.30			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.37			47.70			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.61			13.29			13.40			11.24			7.26	
Insurance activities revenue / Adjusted operating income	0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	11	0	0.47	11
Premium income / Insurance activities revenue		3.08			3.14			2.76			2.84			7.32	
Credit related premium income / Total premium income		34.56			30.92			32.99			38.23			34.91	
Other premium income / Total premium income		65.44			69.08			67.01			61.77			65.09	
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		18.14			21.10			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		163.24			5.07			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		3,806.36			-395.05			927.51			447.82			233.61	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.65	12.13	10	0	11.54	3	0.67	12	8	0	11.03	3	0	11.51	3
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)		206,000			263,273			190,000			193,480			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0.10	0.53	83	0.16	0.47	86	0.09	0.46	83	0.17	0.75	84	0	1.39	34

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	7,600,000	5,886,972	6,609,000	5,601,311	3,790,958
Real estate loans	8,000	18,223	9,000	20,320	18,907
Commercial and industrial loans	2,375,000	1,744,686	2,064,000	1,677,857	1,573,612
Loans to depository institutions and other banks acceptances	0	328	0	0	36,130
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	1	0
Agricultural loans	0	0	0	0	0
Other foreign loans	5,217,000	4,123,735	4,536,000	3,903,133	2,162,309
Lease financing receivables	0	0	0	0	0
Debt securities	40,000	15,496	61,000	24,492	9,039
Interest-bearing bank balances	3,632,000	2,957,861	3,290,000	1,646,458	823,852
Total selected foreign assets	11,272,000	8,860,329	9,960,000	7,272,261	4,623,849
Total foreign deposits	15,196,000	13,085,918	16,053,000	8,425,853	6,348,604
Interest-bearing deposits	9,904,000	8,427,346	9,659,000	5,761,267	4,593,848
Non-interest-bearing deposits	5,292,000	4,658,572	6,394,000	2,664,586	1,754,756

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	3.38	0.77	86	3.14	0.64	88	3.10	0.66	88	3.11	0.87	82	3.58	1.25	80
Cost: Interest-bearing deposits	0.19	0.25	59	0.04	0.12	48	0.04	0.14	40	0.14	0.42	21	0.68	1.19	26
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61		0.02	1.03	14		0.79		0.10	0.64	27	0.15	0.29	45
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	29.10	11.61	75	47.83	-1.19	90	17.99	6.83	74	47.75	-2.40	91	36.29	22.48	82
Total selected assets	27.22	18.50	75	72.80	3.19	92	36.96	9.48	82	57.28	2.04	91	33.51	12.40	82
Deposits	16.12	-4.80	80	93.02	9.07	93	90.52	0.73	96	32.72	3.46	83	34.07	10.36	83

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	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	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		
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		

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
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

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
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	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	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

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
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	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	0	0	0	50,000	733,000		-100.00
Dividends	0	0	0	50,000	733,000		-100.00
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	23,000	32,743	61,000	32,390	27,265	-29.76	128.81
Dividends	0	0	0	0	0		
Interest	0	97	1,000	1,414	1,683	-100.00	
Management and service fees	23,000	32,646	60,000	30,976	25,582	-29.55	128.81
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends	0		0				
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	23,000	32,743	61,000	82,390	760,265	-29.76	-54.05
Securities gains (losses)	0	0	0	58,507	57,335		-100.00
Other operating income	54,000	374,262	670,000	272,208	121,995	-85.57	594.36
Total operating income	77,000	407,005	731,000	413,105	939,595	-81.08	-8.28
Operating Expenses							
Personnel expenses	36,000	26,956	132,000	35,804	31,199	33.55	232.66
Interest expense	37,000	19,729	46,000	21,795	31,543	87.54	132.68
Other expenses	90,000	69,748	167,000	85,058	63,514	29.04	338.77
Provision for loan and lease losses	0	570	0	-230	121		
Total operating expenses	163,000	117,003	345,000	142,427	126,377	39.31	245.95
Income (loss) before taxes	-150,000	407,211	476,000	357,005	816,086		
Applicable income taxes (credit)	-51,000	172,901	212,000	145,790	40,219		
Extraordinary items							
Income before undistributed income of subsidiaries	-99,000	234,310	264,000	211,215	775,867		
Equity in undistributed income of subsidiaries	987,000	817,348	1,569,000	997,153	360,989	20.76	432.57
Bank subsidiaries	1,018,000	586,950	1,294,000	776,243	303,618	73.44	464.78
Nonbank subsidiaries	-31,000	230,398	275,000	220,910	57,371		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	888,000	1,051,658	1,833,000	1,208,368	1,136,856	-15.56	295.24
Memoranda							
Bank net income	1,018,000	586,950	1,294,000	826,243	1,036,618	73.44	362.21
Nonbank net income	-31,000	230,398	275,000	220,910	57,371		
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	15,393,000	78.25	10,430,597	74.71	14,801,000	77.03	7,070,896	5,037,941	47.58	326.04
Common and preferred stock	15,386,000	78.22	10,428,065	74.69	14,795,000	77	7,068,964	5,034,095	47.54	326.53
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	7,000	0.04	2,532	0.02	6,000	0.03	1,932	3,846	176.46	19.88
Investment in nonbank subsidiaries	1,104,000	5.61	1,006,211	7.21	1,064,000	5.54	667,485	447,859	9.72	987.41
Common and preferred stock	1,103,000	5.61	994,337	7.12	1,063,000	5.53	666,997	432,073	10.93	986.68
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	1,000	0.01	11,492	0.08	1,000	0.01	395	15,246	-91.30	
Other receivables	0	0	382	0	0	0	93	540	-100.00	-100.00
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock		0		0		0				
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0				
Other receivables		0		0		0				
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	325	0	0	0	287	0	-100.00	
Securities	99,000	0.50	206,300	1.48	213,000	1.11	323,064	149,451	-52.01	-56.54
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	2,183,000	11.10	1,621,075	11.61	2,324,000	12.09	670,738	800,926	34.66	456.32
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	123,000	0.63	115,904	0.83	111,000	0.58	126,136	94,667	6.12	756.25
Intangible assets	12,000	0.06	7,393	0.05	6,000	0.03	9,173	-13,089	62.32	
Other assets	757,000	3.85	574,383	4.11	696,000	3.62	566,156	525,015	31.79	92.16
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	19,671,000	100.00	13,962,188	100.00	19,215,000	100.00	9,433,935	7,042,770	40.89	314.73
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	406		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	87,594		
Subordinated notes and debentures	3,277,000	16.66	1,834,213	13.14	2,480,000	12.91	843,628	347,987	78.66	371.50
Other liabilities	367,000	1.87	450,656	3.23	391,000	2.03	365,122	133,165	-18.56	342.09
Balance due to subsidiaries and related institutions	109,000	0.55	10,556	0.08	108,000	0.56	5,485	3,311	932.59	66.02
Total liabilities	3,753,000	19.08	2,295,425	16.44	2,979,000	15.50	1,214,235	572,463	63.50	344.83
Equity Capital	15,918,000	80.92	11,666,763	83.56	16,236,000	84.50	8,219,700	6,470,307	36.44	308.21
Perpetual preferred stock (income surplus)	3,646,000	18.53	2,064,414	14.79	3,646,000	18.97	340,138	340,138	76.61	
Common stock	0	0	55	0	0	0	52	52	-100.00	-100.00
Common surplus	5,223,000	26.55	2,755,104	19.73	5,157,000	26.84	1,585,244	1,470,070	89.58	306.94
Retained earnings	8,247,000	41.92	6,705,423	48.03	7,442,000	38.73	5,671,749	4,575,601	22.99	217.07
Accumulated other comprehensive income	-1,198,000	-6.09	141,767	1.02	-9,000	-0.05	622,517	84,446		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	19,671,000	100.00	13,962,188	100.00	19,215,000	100.00	9,433,935	7,042,770	40.89	314.73
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	91,000	0.46	0	0	90,000	0.47	0	0		76.54
Notes payable to subsidiaries that issued TPS	91,000	0.46	0	0	90,000	0.47	0	0		82.00
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

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	11.06	10.52	60	21.36	12.64	92	15.21	11.94	77	16.29	7.29	95	19.98	9.68	96
Bank net income / Average equity investment in banks	13.65	11.07	74	13.41	12.37	61	11.88	11.80	56	13.94	7.45	89	21.47	10.51	94
Nonbank net income / Average equity investment in nonbanks	-5.59	10.05	3	57.99	13.40	93	30.41	13.12	85	42.31	9.75	92	15.85	7.89	74
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income	114.64	98.83	91	55.81	96.24	12	70.59	96.79	12	68.38	88.16	15	91.18	82.22	27
Nonbank net income / Parent net income		2.55		21.91	3.10	94	15	3.40	85	18.28	3.59	89	5.05	5.93	72
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	23.58	17.48	75	19.67	16.87	72	18.35	16.81	70	14.77	20.06	55	8.85	20.43	38
Total debt / Equity capital	20.59	12.15	77	15.72	11.60	75	15.27	11.71	73	10.26	14.41	55	6.74	14.31	50
Total debt + notes payable to subs that issued TPS / Equity capital	21.16	14.28	75	15.72	13.82	69	15.83	13.63	69	10.26	16.67	44	6.74	16.36	34
Total debt + Loans guaranteed for affiliate / Equity capital	20.59	12.21	77	15.72	11.69	75	15.27	11.77	73	10.26	14.68	55	6.74	14.56	50
Total debt / Equity capital – excess over fair value	20.59	12.27	77	15.72	11.71	74	15.27	11.81	73	10.26	14.52	55	6.74	14.51	50
Long-term debt / Equity capital	20.59	11.61	79	15.72	11.05	75	15.27	10.95	74	10.26	13.56	55	6.73	13.04	53
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0.01	1.02	73
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	97.33	39.62	92	100	39.10	96	96.50	39.86	88	100	34.67	98	76.96	28.44	91
Double Leverage															
Equity investment in subs / Equity capital	103.59	103.92	55	97.91	103.07	20	97.67	103.22	16	94.11	102.81	10	84.48	103.22	2
Total investment in subs / Equity capital	103.64	109.01	42	98.03	108.26	13	97.71	108.40	9	94.14	110.16	4	84.78	111.07	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)	0.32	0.41	54	-0.12	0.25	25	-0.21	0.29	16	-0.40	0.47	17	-0.88	0.36	7
Equity investment in subs – equity cap / Net income-div (X)	0.35	1.23	30		0.83			1.05			1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	54.47	126.15	21	177.90	138.64	75	129.90	152.85	46	172.50	136.59	73	717.28	177.68	97
Cash from ops + noncash items + op expense / Op expense + dividend	56.91	116.54	30	22.60	130.64	11	20.83	154.48	5	140.91	147.24	57	711.51	190.27	97
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	44.72	92.87	22	808.49	103.17	98	507.84	98.54	99	23.40	134.08	5	152.60	116.34	77
Pretax operating income + interest expense / Interest expense	-305.41	1,457.38	4	2,164.02	1,479.01	75	1,134.78	1,835.33	44	1,738.01	2,016.32	70	2,687.22	1,968.54	78
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-284.62	1,417.74	4	2,164.02	1,667.11	77	1,112.77	1,770.77	50	1,738.01	1,539.23	78	2,687.22	1,632.83	80
Dividends + interest from subsidiaries / Interest expense + dividends	0	140.52	3	0.26	153.06	4	0.92	174.12	3	132.02	150.43	49	2,329.15	210.80	98
Fees + other income from subsidiaries / Salary + other expenses	18.25	10.93	78	33.76	12.78	79	20.07	11.92	74	25.63	13.95	73	27.01	16.52	73
Net income / Current part of long-term debt + preferred dividends (X)	10.70	28.68	25	58.47	41.77	82	29.10	47.61	63	70.46	35.64	85		57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	11.11	3.32	89	11.51	3.64	87	12.54	3.44	90	8.90	3.85	82	11.73	2.64	88
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36		0	0.21	47		0.17		0	0.10	46		0.04	
Nonaccrual		0.76		0	0.96	44		0.92		0	1.03	40		0.54	
Total		1.12		0	1.17	41		1.09		0	1.13	37		0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.52	1.69	72	0.59	1.79	73	0.60	1.76	76	0.78	2.66	73	0.87	5.62	70
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0.02	0.05	86	0.03	0.07	87	0.02	0.06	86	0.03	0.08	85	0.05	0.19	80

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income		82.17		7.68	78.46	5	23.86	66.37	16	8.12	81.10	4	0	57.84	1
Dividends declared / Net income	9.35	34	13	1.71	25.30	11	3.44	28.27	10	1.42	42.29	9	0	33.08	3
Net income – dividends / Average equity	10.03	7.04	81	21	9.64	94	14.69	8.62	88	16.06	4.14	96	19.98	6.46	96
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	128.25	10	0	139.49	9	0	155.92	7	291.55	132.17	87		178.13	
Dividends from nonbank subsidiaries	0	2.20	26	0	3.97	27	0	4.90	22	0	3.41	23		7.53	
Dividends from subsidiary holding companies	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44		21.40	
Dividends from all subsidiaries	0	168.66	4	0	193.08	3	0	203.53	2	291.55	174.85	83		260.40	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.08	9	0	36.56	9	0	45.96	5	6.05	60.28	9	70.71	66.55	54
Interest income from bank subsidiaries	0	0.13	27	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	0	46.71	5	0	38.35	5	0	51.33	3	6.05	62.88	7	70.71	69.36	49
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		45.98		0	54.17	18	0	62.63	8	0	56.39	15	0	82.95	12
Interest income from nonbank subsidiaries		2.85		0.04	2.35	67	0.36	2.44	65	0.64	7.38	65	2.93	20.25	60
Management and service fees from nonbank subsidiaries		0.54		14.17	0.63	95	21.82	0.37	96	14.02	0.86	94	44.59	1.92	95
Other income from nonbank subsidiaries		0.18		0	0.08	46	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries		54.49		14.21	76.16	36	22.18	87.22	29	14.66	79.84	29	47.52	150.41	28
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies		98.24			39.64			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	65.33	11	0	67.82	10	0	74.16	7	12.10	69.76	20	78.01	67.32	35
Interest income from bank subsidiaries	0	0.78	25	0	0.39	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	0	75.26	5	0	81.78	4	0	83.13	3	12.10	82.20	13	78.01	78.80	27
Dividends from nonbank subsidiaries	0	3.28	25	0	2.67	26	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries	0	0.24	38	0.02	0.35	77	0.14	0.18	83	0.34	0.73	80	0.18	1.19	72
Management and service fees from nonbank subsidiaries	29.87	0.01	99	8.02	0.02	98	8.21	0.01	99	7.50	0.02	99	2.72	0.06	95
Other income from nonbank subsidiaries	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	29.87	5.58	88	8.04	6.48	78	8.34	4.67	81	7.84	4.70	79	2.90	7.29	67
Dividends from subsidiary holding companies	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt		189.04			135.34			158.10			135.13		0	83.37	12
Loans and advances from subsidiaries / Total debt	2.78	28.16	31	0	28.31	13	3.63	26.38	33	0	27.08	12	0	28.33	11