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

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BHC Name COMMERCE BANCSHARES, INC.

City/State KANSAS CITY, MO

Bank Holding Company Information

Federal Reserve District: 10
Consolidated Assets ($000): 33,467,466
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:

COMMERCE BANCSHARES, INC.
1000 WALNUT

KANSAS CITY, MO 64106

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	35,517,640	32,990,580	33,955,373	29,314,983	25,137,394
Net income ($000)	233,948	293,298	530,765	354,057	421,231
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)	2.46	2.67	30	2.57	2.65	38	2.46	2.60	35	2.87	2.77	51	3.31	3.01	60
+ Non-interest income	1.73	0.96	88	1.85	1.11	83	1.79	1.04	85	1.69	1.21	78	2.11	1.32	83
– Overhead expense	2.40	2.17	74	2.37	2.24	62	2.38	2.17	69	2.69	2.57	65	3.05	2.69	72
– Provision for credit losses	-0.02	0.09	23	-0.31	-0.15	21	-0.20	-0.09	24	0.40	0.51	33	0.20	0.15	69
+ Securities gains (losses)	-0.05	0	3	0	0.01	26	-0.01	0.01	1	0.07	0.02	89	0	0.01	20
+ Other tax equivalent adjustments	0	0	9	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.74	1.40	80	2.36	1.79	83	2.06	1.66	79	1.55	1.04	82	2.17	1.56	92
Net operating income	1.32	1.06	80	1.78	1.36	81	1.56	1.26	79	1.21	0.81	80	1.68	1.19	92
Net income	1.32	1.06	80	1.78	1.35	81	1.56	1.26	79	1.21	0.82	79	1.68	1.19	92
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.59	3.12	18	2.70	3.14	20	2.58	3.06	19	3.14	3.55	23	3.89	4.41	19
Interest expense	0.05	0.24	3	0.04	0.27	3	0.04	0.25	3	0.15	0.52	4	0.43	1.08	7
Net interest income (tax equivalent)	2.54	2.88	27	2.66	2.85	32	2.54	2.80	29	2.99	3.01	41	3.46	3.33	52
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.11	0.08	72	0.13	0.13	53	0.12	0.11	60	0.22	0.27	54	0.35	0.21	78
Earnings coverage of net loan and lease losses (X)	34.94	-9.51	65	31.83	4.52	75	34.15	39.72	63	15.99	22.91	58	11.72	24.40	45
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.88	1.17	22	1.10	1.39	26	0.99	1.23	28	1.35	1.58	37	1.09	0.83	80
Allowance for loan and lease losses / Total loans and leases	0.88	1.15	23	1.10	1.37	29	0.99	1.20	31	1.35	1.55	38	1.09	0.81	80
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.06	0.41	3	0.09	0.63	3	0.08	0.49	5	0.18	0.71	7	0.10	0.57	5
30–89 days past due loans and leases / Total loans and leases	0.24	0.32	46	0.33	0.27	70	0.26	0.32	50	0.31	0.39	49	0.54	0.43	72
Liquidity and Funding															
Net noncore funding dependence	-3.50	3.09	21	-4.90	-1.82	41	-11.71	-2.33	19	-2.19	3.20	37	1.44	14.45	16
Net short-term noncore funding dependence	-3.91	-1.79	30	-5.46	-8.21	54	-12.27	-7.71	29	-2.33	-4.76	56	1.04	3.38	34
Net loans and leases / Total assets	46.48	61.60	12	45.73	59.81	14	40.96	58.67	12	49.04	61.58	17	55.94	63.77	22
Capitalization															
Tier 1 leverage ratio	9.45	9.08	65	9.36	9.11	62	9.13	8.98	60	9.45	9.13	63	11.38	9.76	84
Holding company equity capital / Total assets	7.94	10.04	18	10.29	10.88	40	9.36	10.71	31	10.31	11.16	37	12.02	12.43	46
Total equity capital (including minority interest) / Total assets	7.99	10.14	18	10.31	11.01	39	9.39	10.82	29	10.32	11.29	36	12.03	12.57	44
Common equity tier 1 capital / Total risk-weighted assets	13.95	11.90	82	14.20	12.69	75	14.34	12.42	81	13.71	12.38	76	13.93	12.17	79
Net loans and leases / Equity capital (X)	5.85	6.22	45	4.44	5.51	26	4.37	5.53	27	4.76	5.58	32	4.65	5.21	36
Cash dividends / Net income	27.39	34	36	20.99	25.30	40	23.12	28.27	38	36.03	42.30	41	29.07	33.12	42
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	-1.20	7.91	18	11.02	9.29	61	11.44	10.50	66	26.29	16.68	79	2.27	9.26	23
Equity capital	-23.72	-0.29	3	3.80	9.31	28	1.18	7.46	19	8.37	6.99	64	6.94	10.49	47
Net loans and leases	0.41	11.87	14	-4.18	0.79	31	-6.93	3.36	12	10.71	9.07	68	4.21	9.10	31
Noncore funding	-21.06	10.50	18	13.89	-23.76	88	19.69	-14.79	86	7.98	-12.18	73	4.29	6.59	50
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	1.02	36
Long-term debt / Equity capital	0	11.61	13	0	11.05	11	0	10.95	12	0	13.56	10	0	13.04	13
Equity investment in subsidiaries / Equity capital	88.70	103.92	2	90.57	103.07	4	90.13	103.22	3	92.59	102.81	6	88.01	103.22	5
Cash from ops + noncash items + op expense / Op expense + dividends	175.18	116.54	74	233.75	130.64	87	225.81	154.48	78	151.74	147.24	65	323.78	190.27	84

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	268,178	283,290	556,170	594,465	646,307	-5.33	4.64
Income from lease financing receivables	9,711	11,224	21,399	24,010	22,869	-13.48	7.16
Fully taxable income on loans and leases	270,820	286,366	561,843	599,968	645,375	-5.43	5.80
Tax-exempt income on loans and leases	7,069	8,148	15,726	18,507	23,801	-13.24	-24.61
Estimated tax benefit on income on loans and leases	1,322	3,441	3,029	3,687	4,917	-61.58	-65.65
Income on loans and leases (tax equivalent)	279,211	297,955	580,598	622,162	674,093	-6.29	3.72
Investment interest income (tax equivalent)	150,688	108,928	223,965	215,247	235,983	38.34	29.56
Interest on balances due from depository institutions	3,579	1,113	3,202	2,273	6,706	221.56	371.54
Interest income on other earning assets	11,803	22,982	40,430	43,762	19,280	-48.64	42.45
Total interest income (tax equivalent)	445,281	430,978	848,195	883,444	936,062	3.32	12.86
Interest on time deposits of $250K or more	729	1,096	1,727	9,056	22,420	-33.49	-85.13
Interest on time deposits < $250K	512	1,427	2,008	8,789	10,893	-64.12	-74.43
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	4,038	3,947	7,509	17,851	39,712	2.31	-50.95
Interest on other borrowings and trading liabilities	3,628	636	1,651	7,120	30,367	470.44	-32.51
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	8,907	7,106	12,895	42,816	103,392	25.34	-56.57
Net interest income (tax equivalent)	436,374	423,872	835,300	840,628	832,670	2.95	16.66
Non-interest income	307,625	305,102	606,115	495,731	530,582	0.83	26.23
Adjusted operating income (tax equivalent)	743,999	728,974	1,441,415	1,336,359	1,363,252	2.06	20.44
Overhead expense	426,611	390,903	806,622	787,309	766,897	9.13	14.17
Provision for credit losses	-2,696	-51,887	-66,326	116,049	50,438		
Securities gains (losses)	-9,582	0	-3,284	21,096	-347		
Other tax equivalent adjustments	-3	0	0	0	0		
Pretax net operating income (tax equivalent)	309,476	389,973	698,022	454,136	545,914	-20.64	36.99
Applicable income taxes	63,923	77,285	145,711	87,293	109,074	-17.29	10.01
Tax equivalent adjustments	5,374	13,210	11,721	12,958	14,128	-59.32	-68.59
Applicable income taxes (tax equivalent)	69,297	90,495	157,432	100,251	123,202	-23.42	-7.87
Minority interest	6,231	6,180	9,825	-172	1,481	0.83	2644.93
Net income before discontinued operations, net of minority interest	233,948	293,298	530,765	354,057	421,231	-20.24	55.48
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	233,948	293,298	530,765	354,057	421,231	-20.24	55.48
Memoranda							
Net income - holding company and noncontrolling (minority) interest	240,179	299,478	540,590	353,885	422,712	-19.80	59.39
Investment securities income (tax equivalent)	150,688	108,928	223,965	215,247	235,983	38.34	29.56
US Treasury and agency securities (excluding mortgage-backed securities)	23,717	15,044	34,067	20,715	25,525	57.65	69.58
Mortgage-backed securities	71,372	42,463	95,175	109,834	123,805	68.08	62.95
All other securities	55,599	51,421	94,723	84,698	86,653	8.13	-5.00
Cash dividends declared	64,078	61,559	122,693	127,568	122,466	4.09	27.35
Common	64,078	61,559	122,693	120,818	113,466	4.09	39.86
Preferred	0	0	0	6,750	9,000		-100.00

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)	2.51	2.90	21	2.61	2.92	25	2.50	2.85	23	3.01	3.27	27	3.72	4	28
Less: Interest expense	0.05	0.22	4	0.04	0.25	3	0.04	0.23	3	0.15	0.48	5	0.41	0.98	10
Equals: Net interest income (tax equivalent)	2.46	2.67	30	2.57	2.65	38	2.46	2.60	35	2.87	2.77	51	3.31	3.01	60
Plus: Non-interest income	1.73	0.96	88	1.85	1.11	83	1.79	1.04	85	1.69	1.21	78	2.11	1.32	83
Equals: adjusted operating income (tax equivalent)	4.19	3.67	83	4.42	3.82	83	4.25	3.70	82	4.56	4.04	79	5.42	4.41	88
Less: Overhead expense	2.40	2.17	74	2.37	2.24	62	2.38	2.17	69	2.69	2.57	65	3.05	2.69	72
Less: Provision for credit losses	-0.02	0.09	23	-0.31	-0.15	21	-0.20	-0.09	24	0.40	0.51	33	0.20	0.15	69
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	-0.05	0	3	0	0.01	27	-0.01	0.01	1	0.07	0.02	89	0	0.01	20
Plus: other tax equivalent adjustments	0	0	9	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.74	1.40	80	2.36	1.79	83	2.06	1.66	79	1.55	1.04	82	2.17	1.56	92
Less: Applicable income taxes (tax equivalent)	0.39	0.33	72	0.55	0.41	80	0.46	0.38	77	0.34	0.23	82	0.49	0.36	86
Less: Minority interest	0.04	0	96	0.04	0	93	0.03	0	93	0	0	3	0.01	0	84
Equals: Net operating income	1.32	1.06	80	1.78	1.36	81	1.56	1.26	79	1.21	0.81	80	1.68	1.19	92
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.32	1.06	80	1.78	1.35	81	1.56	1.26	79	1.21	0.82	79	1.68	1.19	92
Memo: Net income (last four quarters)	1.34	1.12	76	1.74	1.25	86	1.56	1.26	79	1.21	0.82	79	1.68	1.19	92
Net income–BHC and noncontrolling (minority) interest	1.35	1.07	81	1.82	1.37	81	1.59	1.27	80	1.21	0.83	79	1.68	1.20	92
Margin Analysis															
Average earning assets / Average assets	96.82	92.97	89	96.75	93.15	88	96.79	93.08	90	95.97	92.32	89	95.61	91.05	91
Average interest-bearing funds / Average assets	56.85	60.12	39	56.13	62.32	24	56.19	61.99	26	56.78	64.06	20	61.68	65.57	33
Interest income (tax equivalent) / Average earning assets	2.59	3.12	18	2.70	3.14	20	2.58	3.06	19	3.14	3.55	23	3.89	4.41	19
Interest expense / Average earning assets	0.05	0.24	3	0.04	0.27	3	0.04	0.25	3	0.15	0.52	4	0.43	1.08	7
Net interest income (tax equivalent) / Average earning assets	2.54	2.88	27	2.66	2.85	32	2.54	2.80	29	2.99	3.01	41	3.46	3.33	52
Yield or Cost															
Total loans and leases (tax equivalent)	3.63	4.01	24	3.68	4.05	32	3.70	4.01	33	3.91	4.27	30	4.73	5.09	27
Interest-bearing bank balances	0.36	0.42	30	0.11	0.11	62	0.14	0.14	47	0.22	0.27	39	1.60	2.04	26
Federal funds sold and reverse repos	1.13	0.58	77	4.82	0.26	97	2.94	0.25	97	4.78	0.68	96	2.15	2.44	42
Trading assets	2.25	0.52	87	1.13	0.42	75	1.16	0.45	73	2.07	0.60	82	2.59	0.99	77
Total earning assets	2.56	3.09	17	2.62	3.11	18	2.55	3.04	19	3.09	3.51	23	3.84	4.36	19
Investment securities (tax equivalent)	1.99	1.85	66	1.74	1.80	47	1.69	1.77	48	2.13	2.25	39	2.75	2.76	51
US Treasury and agency securities (excluding mortgage-backed securities)	4.03	1.22	97	3.90	1.28	98	3.99	1.14	99	2.39	1.75	83	2.52	2.32	72
Mortgage-backed securities	2	1.78	74	1.26	1.56	22	1.37	1.57	32	1.86	2.05	26	2.67	2.61	59
All other securities	1.63	2.82	12	1.97	2.91	20	1.66	2.81	14	2.33	3.24	16	3.02	4.06	16
Interest-bearing deposits	0.04	0.20	5	0.05	0.24	6	0.05	0.21	8	0.17	0.53	6	0.39	1.10	6
Time deposits of $250K or more	0.25	0.50	13	0.21	0.76	4	0.18	0.66	4	0.87	1.42	11	2.15	1.96	62
Time deposits < $250K	0.17	0.44	12	0.38	0.72	15	0.28	0.62	11	0.99	1.36	19	1.21	1.82	14
Other domestic deposits	0.05	0.17	6	0.05	0.17	15	0.05	0.15	15	0.14	0.36	11	0.34	0.93	7
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.28	0.36	56	0.06	0.19	22	0.07	0.17	33	0.31	0.62	25	1.61	1.86	42
Other borrowed funds and trading liabilities	0.35	1.24	11	0.26	1.31	15	0.09	1.27	12	0.80	1.50	19	2.07	2.38	30
All interest-bearing funds	0.09	0.36	3	0.08	0.40	3	0.07	0.37	3	0.26	0.74	5	0.67	1.49	7

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	307,625	305,102	606,115	495,731	530,582
Fiduciary activities income	91,591	87,132	181,542	154,482	150,049
Service charges on deposit accounts - domestic	47,871	46,563	97,217	93,227	95,983
Trading revenue	8,735	9,668	18,990	17,341	11,415
Investment banking fees and commissions	12,126	9,301	19,111	24,137	26,627
Insurance activities revenue	420	426	1,262	903	1,264
Venture capital revenue	31,805	32,747	51,112	-2,398	11,016
Net servicing fees	728	825	1,444	-2,084	446
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	1,794	16,933	29,359	19,695	13,184
Other non-interest income	112,555	101,507	206,078	190,428	220,598
Total overhead expenses	426,611	390,903	806,622	787,309	766,897
Personnel expense	278,196	259,784	525,248	512,987	492,927
Net occupancy expense	35,046	33,198	67,900	66,980	68,507
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	159	186	354	427	531
Other operating expenses	113,210	97,735	213,120	206,915	204,932
Fee income on mutual funds and annuities	3,991	3,558	7,379	6,242	7,190
Memoranda					
Assets under management in proprietary mutual funds and annuities	2,650,049	3,184,219	3,157,054	3,216,388	2,912,056
Number of equivalent employees	4,592	4,565	4,527	4,607	4,819
Average personnel expense per employee	60.58	56.91	116.03	111.35	102.29
Average assets per employee	7,734.68	7,226.85	7,500.63	6,363.14	5,216.31

	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	1.30	2.35	43	1.17	2.15	43	1.22	2.17	45	1.26	2.02	44	1.36	2.72	42
Overhead expenses / Net Interest Income + non-interest income	57.76	59.40	41	54.61	59.03	29	56.42	59.28	34	59.49	62.28	42	56.84	61.29	35
Percent of Average Assets															
Total overhead expense	2.40	2.17	74	2.37	2.24	62	2.38	2.17	69	2.69	2.57	65	3.05	2.69	72
Personnel expense	1.57	1.20	87	1.57	1.25	81	1.55	1.21	84	1.75	1.30	87	1.96	1.41	90
Net occupancy expense	0.20	0.22	33	0.20	0.24	28	0.20	0.23	33	0.23	0.26	32	0.27	0.28	50
Other operating expenses	0.64	0.72	44	0.59	0.73	37	0.63	0.72	45	0.71	0.94	30	0.82	0.97	46
Overhead less non-interest income	0.67	1.19	13	0.52	1.10	12	0.59	1.10	12	0.99	1.25	32	0.94	1.32	24
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	57.34	58.92	41	53.62	58.45	29	55.96	58.83	34	58.91	61.82	42	56.25	60.64	36
Personnel expense	37.39	32.65	75	35.64	33.10	65	36.44	32.93	67	38.39	32.36	86	36.16	32.39	72
Net occupancy expense	4.71	6.14	28	4.55	6.33	22	4.71	6.23	25	5.01	6.58	24	5.03	6.52	21
Other operating expenses	15.24	19.36	18	13.43	18.60	11	14.81	19.18	16	15.52	22.28	16	15.07	21.20	12
Total non-interest income	41.35	25.40	84	41.85	28.18	80	42.05	27.67	83	37.10	28.83	71	38.92	29.23	76
Fiduciary activities income	12.31	2.23	93	11.95	2.24	94	12.59	2.20	94	11.56	2.09	95	11.01	1.97	94
Service charges on domestic deposit accounts	6.43	3.45	90	6.39	3.19	92	6.74	3.27	94	6.98	3.27	93	7.04	3.88	89
Trading revenue	1.17	0.45	80	1.33	0.72	81	1.32	0.62	83	1.30	1.28	72	0.84	1.18	60
Investment banking fees and commissions	1.63	2.25	55	1.28	2.52	46	1.33	2.58	47	1.81	2.46	56	1.95	3.54	53
Insurance activities revenue	0.06	0.36	53	0.06	0.37	48	0.09	0.36	54	0.07	0.41	51	0.09	0.47	50
Venture capital revenue	4.27	0.01	99	4.49	0.02	97	3.55	0.04	96	-0.18	0.01	1	0.81	0.02	96
Net servicing fees	0.10	1.38	33	0.11	0.55	41	0.10	0.60	37	-0.16	0.01	20	0.03	0.28	40
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	0.24	1.51	25	2.32	3.83	45	2.04	3.30	45	1.47	3.92	42	0.97	1.86	41
Other non-interest income	15.13	9.09	81	13.92	9.26	79	14.30	9.27	79	14.25	9.65	79	16.18	10.04	82
Overhead less non-interest income	15.99	32.73	9	11.77	29.94	11	13.91	30.52	11	21.82	31.93	21	17.33	31.06	18
Applicable income taxes / Pretax net operating income (tax equivalent)	20.66	21.22	42	19.82	21.54	28	20.87	21.18	42	19.22	18.63	47	19.98	20.56	44
Applicable income tax + TE / Pretax net operating income + TE	22.39	23.38	42	23.21	23.10	52	22.55	22.67	48	22.08	21.18	49	22.57	23.23	41

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	7,785,646	7,414,288	7,453,973	7,421,846	6,674,300	5.01	23.64
Commercial and industrial loans	3,484,458	3,635,132	3,238,743	4,091,383	3,413,599	-4.14	16.81
Loans to individuals	2,423,772	2,405,857	2,384,559	2,365,712	2,465,526	0.74	-2.09
Loans to depository institutions and acceptances of other banks	6,127	14,339	5,905	32,212	33,776	-57.27	213.08
Agricultural loans	84,779	106,652	108,688	112,482	117,286	-20.51	-35.15
Other loans and leases	1,908,312	2,087,693	1,993,106	2,351,095	2,047,139	-8.59	8.24
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	15,693,094	15,663,961	15,184,974	16,374,730	14,751,626	0.19	14.96
Less: Allowance for loan and lease losses	138,039	172,395	150,044	220,834	160,682	-19.93	-12.54
Net loans and leases	15,555,055	15,491,566	15,034,930	16,153,896	14,590,944	0.41	15.28
Debt securities that reprice or mature in over 1 year	12,234,666	12,047,800	12,938,469	11,243,045	7,165,598	1.55	62.52
Mutual funds and equity securities	6,130	6,981	7,153	2,966	2,929	-12.19	-87.19
Subtotal	27,795,851	27,546,347	27,980,552	27,399,907	21,759,471	0.91	31.92
Interest-bearing bank balances	685,494	2,162,143	3,971,712	1,747,657	395,952	-68.30	745.17
Federal funds sold and reverse repos	1,476,000	1,305,945	1,627,800	850,000	850,000	13.02	130.08
Debt securities that reprice or mature within 1 year	1,465,642	1,243,706	1,511,558	1,206,219	1,406,028	17.84	-21.36
Trading assets	34,231	29,064	46,312	35,378	28,258	17.78	53.30
Total earning assets	31,457,218	32,287,205	35,137,934	31,239,161	24,439,709	-2.57	32.85
Non-interest-bearing cash and due from depository institutions	366,367	367,880	320,977	450,686	503,937	-0.41	-17.87
Premises, fixed assets, and leases	397,877	371,989	388,738	371,083	370,637	6.96	18.92
Other real estate owned	1,618	2,624	2,544	2,919	3,922	-38.34	-65.38
Investment in unconsolidated subsidiaries	1,434	15,836	1,834	18,000	0	-90.94	
Intangible and other assets	1,242,952	829,887	858,480	860,799	765,698	49.77	94.14
Total assets	33,467,466	33,875,421	36,710,507	32,942,648	26,083,903	-1.20	33.32
Quarterly average assets	34,943,478	33,614,846	35,444,415	31,354,345	25,528,194	3.95	40.11
Average loans and leases (YTD)	15,363,049	16,191,336	15,690,514	15,912,919	14,241,979	-5.12	13.45
Memoranda							
Loans held-for-sale	6,467	23,697	8,615	45,089	13,809	-72.71	-70.61
Loans not held-for-sale	15,686,627	15,640,264	15,176,359	16,329,641	14,737,817	0.30	15.09
Real estate loans secured by 1–4 family	3,337,525	3,327,796	3,311,392	3,411,553	2,979,481	0.29	21.83
Commercial real estate loans	4,251,575	3,920,466	3,963,780	3,840,577	3,517,122	8.45	25.25
Construction and land development	1,267,563	1,105,580	1,119,587	1,021,606	875,242	14.65	49.64
Multifamily	332,799	351,734	354,282	301,161	306,577	-5.38	9.16
Nonfarm nonresidential	2,651,213	2,463,152	2,489,911	2,517,810	2,335,303	7.63	18.22
Real estate loans secured by farmland	196,546	166,026	178,801	169,716	177,697	18.38	20.62
Total investment securities	13,706,438	13,298,487	14,457,180	12,452,230	8,574,555	3.07	45.20
U.S. Treasury securities	1,109,128	780,152	1,080,720	837,948	851,665	42.17	21.56
US agency securities (excluding mortgage-backed securities)	47,108	52,978	51,755	54,596	139,388	-11.08	-89.45
Municipal securities	1,952,798	2,052,030	2,096,827	2,045,099	1,267,927	-4.84	9.84
Mortgage-backed securities	6,252,797	6,896,903	7,049,477	7,073,159	4,747,746	-9.34	69.59
Asset-backed securities	3,794,487	2,891,799	3,539,219	1,882,243	1,233,489	31.22	68.61
Other debt securities	543,990	617,644	632,029	556,219	331,411	-11.92	71.23
Mutual funds and equity securities	6,130	6,981	7,153	2,966	2,929	-12.19	-87.19
Available-for-sale securities	13,700,308	13,291,506	14,450,027	12,449,264	8,571,626	3.08	45.13
U.S. Treasury securities	1,109,128	780,152	1,080,720	837,948	851,665	42.17	21.56
US agency securities (excluding mortgage-backed securities)	47,108	52,978	51,755	54,596	139,388	-11.08	-89.45
Municipal securities	1,952,798	2,052,030	2,096,827	2,045,099	1,267,927	-4.84	9.84
Mortgage-backed securities	6,252,797	6,896,903	7,049,477	7,073,159	4,747,746	-9.34	69.59
Asset-backed securities	3,794,487	2,891,799	3,539,219	1,882,243	1,233,489	31.22	68.61
Other debt securities	543,990	617,644	632,029	556,219	331,411	-11.92	71.23
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	-1,083,061	214,464	30,894	351,731	136,095		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	5,291,678	5,585,014	6,393,848	4,807,737	4,289,232	-5.25	35.87

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	4,057,591	3,753,035	4,282,009	3,932,448	2,291,142	8.11	46.41
NOW, ATS and transaction accounts	2,203,785	1,909,544	2,301,295	2,033,992	1,770,115	15.41	88.42
Time deposits less brokered deposits < $250K	587,201	702,743	632,257	741,016	894,054	-16.44	-33.84
MMDA and other savings accounts	20,904,638	20,077,694	21,788,520	19,135,857	14,462,738	4.12	41.15
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	27,753,215	26,443,016	29,004,081	25,843,313	19,418,049	4.95	41.32
Time deposits of $250K or more	418,383	1,043,512	810,358	1,049,989	1,053,210	-59.91	-63.13
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	2,234,296	2,318,228	3,022,967	2,098,383	1,850,772	-3.62	77.83
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	15	7	0	14	17	114.29	-99.98
Other borrowings w/remaining maturity over 1 year	1,620	776	46	788	1,413	108.76	-14.87
Brokered deposits < $250K	0	0	0	53,687	60,748		-100.00
Noncore funding	2,654,314	3,362,523	3,833,371	3,202,861	2,966,160	-21.06	3.92
Trading liabilities	4,395	1,454	12,559	103	1,020	202.27	8192.45
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	380,229	574,598	412,172	496,399	560,202	-33.83	34.70
Total liabilities	30,792,153	30,381,591	33,262,183	29,542,676	22,945,431	1.35	37.00
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	144,784		-100.00
Common stock	610,804	589,352	610,804	589,352	563,978	3.64	19.76
Common surplus	2,682,161	2,424,157	2,689,894	2,436,288	2,151,464	10.64	73.43
Retained earnings	262,363	304,739	92,493	73,000	201,562	-13.91	-32.87
Accumulated other comprehensive income	-766,894	220,390	77,080	331,377	110,444		
Other equity capital components	-129,588	-53,018	-32,973	-32,970	-37,548		
Total holding company equity capital	2,658,846	3,485,620	3,437,298	3,397,047	3,134,684	-23.72	1.33
Noncontrolling (minority) interest in subsidiaries	16,467	8,210	11,026	2,925	3,788	100.57	280.83
Total equity capital, including minority interest	2,675,313	3,493,830	3,448,324	3,399,972	3,138,472	-23.43	1.79
Total liabilities and capital	33,467,466	33,875,421	36,710,507	32,942,648	26,083,903	-1.20	33.32
Memoranda							
Non-interest-bearing deposits	11,102,950	11,085,577	11,773,740	10,497,842	6,902,279	0.16	51.60
Interest-bearing deposits	17,068,648	16,400,951	18,040,699	16,449,147	13,629,728	4.07	26.33
Total deposits	28,171,598	27,486,528	29,814,439	26,946,989	20,532,007	2.49	35.21
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	3,437,298	3,397,047	3,397,047	3,134,684	2,931,298		
Accounting restatements	0	0	0	3,766	0		
Net income	233,948	293,298	530,765	354,057	421,231		
Net sale of new perpetual preferred stock	0	0	0	-150,000	0		
Net sale of new common stock	8,857	7,708	16,326	16,224	15,205		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	113,205	39,887	129,361	54,163	284,904		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	64,078	61,559	122,693	127,568	122,466		
Change in other comprehensive income	-843,974	-110,987	-254,297	220,933	175,113		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	-489	-886	-793		
Holding company equity capital, ending balance	2,658,846	3,485,620	3,437,298	3,397,047	3,134,684		

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	23.26	38.78	21	21.89	36.32	21	20.30	36.25	20	22.53	36.22	22	25.59	37.78	28
Commercial and industrial loans	10.41	11.05	50	10.73	12.25	46	8.82	10.76	45	12.42	13.52	45	13.09	12.02	59
Loans to individuals	7.24	3.52	82	7.10	3.48	81	6.50	3.36	80	7.18	3.40	81	9.45	4.20	80
Loans to depository institutions and acceptances of other banks	0.02	0.02	81	0.04	0.01	87	0.02	0.02	83	0.10	0.03	87	0.13	0.04	85
Agricultural loans	0.25	0.19	72	0.31	0.21	75	0.30	0.18	74	0.34	0.19	76	0.45	0.24	79
Other loans and leases	5.70	4.45	65	6.16	4.22	68	5.43	4.47	64	7.14	4.63	71	7.85	5.01	73
Net loans and leases	46.48	61.60	12	45.73	59.81	14	40.96	58.67	12	49.04	61.58	17	55.94	63.77	22
Debt securities over 1 year	36.56	19.46	94	35.57	17.61	96	35.24	19.46	93	34.13	15.55	96	27.47	14.60	94
Mutual funds and equity securities	0.02	0.05	43	0.02	0.06	48	0.02	0.06	45	0.01	0.05	41	0.01	0.06	45
Subtotal	83.05	82.34	41	81.32	78.32	56	76.22	79.22	31	83.17	78.16	65	83.42	79.65	46
Interest-bearing bank balances	2.05	4.59	31	6.38	9.11	33	10.82	8.50	68	5.31	7.51	36	1.52	3.06	38
Federal funds sold and reverse repos	4.41	0.58	90	3.86	0.52	90	4.43	0.54	91	2.58	0.82	86	3.26	1.57	84
Debt securities 1 year or less	4.38	1.68	87	3.67	1.53	87	4.12	1.56	88	3.66	1.68	84	5.39	1.91	88
Trading assets	0.10	0.55	60	0.09	0.60	46	0.13	0.49	54	0.11	1.01	42	0.11	1.19	42
Total earning assets	93.99	90.95	84	95.31	91.43	92	95.72	91.77	91	94.83	91.05	92	93.70	89.53	89
Non-interest cash and due from depository institutions	1.09	1.01	59	1.09	1.01	53	0.87	0.82	56	1.37	1.07	76	1.93	1.14	93
Other real estate owned	0	0.01	51	0.01	0.02	48	0.01	0.01	54	0.01	0.02	43	0.02	0.03	42
All other assets	4.91	7.97	15	3.60	7.50	6	3.41	7.35	7	3.80	7.82	4	4.37	9.27	5
Memoranda															
Short-term investments	10.84	7.68	76	13.91	12.01	64	19.37	11.47	83	11.55	11.17	62	10.17	7.63	73
U.S. Treasury securities	3.31	1.96	75	2.30	1.08	77	2.94	1.47	78	2.54	0.84	82	3.27	1.03	81
US agency securities (excluding mortgage-backed securities)	0.14	0.84	39	0.16	0.77	37	0.14	0.82	37	0.17	0.63	42	0.53	0.54	62
Municipal securities	5.83	1.75	88	6.06	1.72	88	5.71	1.73	86	6.21	1.69	89	4.86	1.34	89
Mortgage-backed securities	18.68	13.68	70	20.36	12.97	81	19.20	14.14	74	21.47	11.75	89	18.20	11.44	83
Asset-backed securities	11.34	0.68	99	8.54	0.38	99	9.64	0.50	99	5.71	0.32	96	4.73	0.28	96
Other debt securities	1.63	0.52	86	1.82	0.52	87	1.72	0.53	87	1.69	0.42	88	1.27	0.39	84
Loans held-for-sale	0.02	0.35	32	0.07	0.42	34	0.02	0.55	29	0.14	0.52	33	0.05	0.39	28
Loans held for investment	46.87	61.41	14	46.17	59.85	14	41.34	58.06	13	49.57	61.72	18	56.50	63.50	23
Real estate loans secured by 1–4 family	9.97	12.26	37	9.82	11.69	39	9.02	11.46	38	10.36	11.91	44	11.42	13.29	40
Revolving	0.84	1.49	38	0.86	1.45	39	0.78	1.42	41	0.97	1.66	38	1.38	2.07	45
Closed-end, secured by first liens	8.90	10.40	43	8.75	9.84	47	8.06	9.67	42	9.15	9.81	49	9.67	10.69	45
Closed-end, secured by junior liens	0.23	0.18	74	0.21	0.20	69	0.19	0.17	69	0.24	0.22	67	0.38	0.28	71
Commercial real estate loans	12.70	24.34	23	11.57	22.48	23	10.80	22.69	22	11.66	22.22	26	13.48	22.23	31
Construction and land development	3.79	3.75	52	3.26	3.35	51	3.05	3.34	51	3.10	3.40	52	3.36	3.44	53
Multifamily	0.99	3.69	21	1.04	3.31	24	0.97	3.57	24	0.91	3.12	21	1.18	3.01	30
Nonfarm nonresidential	7.92	15.50	24	7.27	14.81	21	6.78	14.57	23	7.64	14.72	27	8.95	14.69	32
Real estate loans secured by farmland	0.59	0.35	74	0.49	0.34	72	0.49	0.30	72	0.52	0.33	74	0.68	0.36	77

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	49.61	62.08	27	47.33	59.66	25	49.09	61.05	27	45.32	57.15	26	45.24	57.46	30
Real estate loans secured by 1–4 family	21.27	20.31	54	21.24	19.82	55	21.81	19.86	54	20.83	19.43	52	20.20	20.75	47
Revolving	1.80	2.40	44	1.87	2.42	46	1.88	2.43	46	1.94	2.64	44	2.43	3.15	45
Closed-end	19.47	17.67	61	19.38	17.22	62	19.93	17.24	67	18.89	16.59	62	17.77	17.39	55
Commercial real estate loans	27.09	38.23	32	25.03	36.54	27	26.10	37.86	29	23.45	34.63	27	23.84	33.52	33
Construction and land development	8.08	5.97	70	7.06	5.50	65	7.37	5.65	64	6.24	5.26	62	5.93	5.09	61
1–4 family	0.83	1.34	50	0.67	1.11	52	0.64	1.18	51	0.58	0.93	50	0.87	0.94	58
Other	7.25	4.56	74	6.39	4.33	71	6.74	4.40	72	5.66	4.19	68	5.06	4.02	66
Multifamily	2.12	5.72	22	2.25	5.34	27	2.33	5.78	25	1.84	4.96	21	2.08	4.69	33
Nonfarm nonresidential	16.89	24.64	33	15.72	24.14	29	16.40	24.56	32	15.38	22.93	29	15.83	22.15	35
Owner-occupied	7.59	8.28	46	7.12	8.14	47	7.75	8.29	49	6.92	7.68	48	7.01	7.72	50
Other	9.30	16.13	30	8.60	15.71	28	8.65	15.94	26	8.46	14.95	27	8.82	14.34	31
Real estate loans secured by farmland	1.25	0.59	80	1.06	0.59	75	1.18	0.54	80	1.04	0.54	77	1.20	0.55	78
Loans to depository institutions and acceptances of other banks	0.04	0.05	81	0.09	0.03	87	0.04	0.04	84	0.20	0.06	88	0.23	0.11	84
Commercial and industrial loans	22.20	18.46	64	23.21	20.98	62	21.33	18.86	61	24.99	22.17	65	23.14	19.53	65
Loans to individuals	15.44	6.27	81	15.36	6.28	80	15.70	6.24	80	14.45	6.13	81	16.71	7.13	82
Credit card loans	3.56	0.53	90	3.74	0.51	91	3.79	0.53	91	4	0.65	91	5.19	0.81	91
Agricultural loans	0.54	0.32	76	0.68	0.37	80	0.72	0.34	81	0.69	0.32	78	0.80	0.37	80
Other loans and leases	12.16	8.30	73	13.33	8.03	74	13.13	8.75	71	14.36	9.09	72	13.88	9.85	73
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	227.10	407.54	17	224.57	383.17	18	220.89	391.81	17	235.62	381.27	22	218.76	391.26	24
Real estate loans secured by 1–4 family	97.35	130.40	34	100.80	124.52	39	98.13	126.06	38	108.31	125.03	42	97.66	138.18	36
Revolving	8.24	15.55	34	8.87	15.53	40	8.45	15.44	37	10.11	17.42	39	11.76	21.26	34
Closed-end	89.11	113.22	40	91.93	107.53	44	89.68	108.85	42	98.20	106.14	49	85.89	115.20	37
Commercial real estate loans	124.01	254.23	23	118.75	238.21	22	117.46	245.88	22	121.93	234.65	25	115.28	229.44	29
Construction and land development	36.97	38.88	51	33.49	35.52	51	33.18	35.95	50	32.43	35.62	51	28.69	34.95	50
1–4 family	3.80	8.60	47	3.16	7.06	44	2.86	7.42	45	3.01	6.34	46	4.21	6.61	50
Other	33.17	29.76	56	30.33	28.07	56	30.31	28.11	54	29.43	28.16	54	24.47	27.32	49
Multifamily	9.71	39.14	18	10.65	34.78	22	10.50	38.66	22	9.56	32.74	20	10.05	31.04	26
Nonfarm nonresidential	77.33	162.28	23	74.61	157.17	22	73.79	158.05	23	79.93	155.06	25	76.54	152.10	29
Owner-occupied	34.77	54.20	34	33.80	52.65	35	34.88	52.99	34	35.98	52.37	36	33.91	53.07	37
Other	42.57	106.54	22	40.81	102.08	19	38.90	102.54	20	43.95	100.54	27	42.63	97.41	26
Real estate loans secured by farmland	5.73	3.62	75	5.03	3.59	71	5.30	3.22	72	5.39	3.44	73	5.82	3.60	75
Loans to depository institutions and acceptances of other banks	0.18	0.27	81	0.43	0.18	87	0.17	0.21	83	1.02	0.28	86	1.11	0.44	84
Commercial and industrial loans	101.64	115.10	48	110.10	127.07	45	95.98	114.45	45	129.89	139.91	45	111.88	122.02	50
Loans to individuals	70.70	35.52	78	72.87	35.29	79	70.66	34.55	79	75.10	37.47	78	80.81	43.51	75
Credit card loans	16.28	2.76	91	17.76	2.61	91	17.05	2.77	91	20.80	3.30	90	25.07	4.34	91
Agricultural loans	2.47	1.81	72	3.23	2.01	74	3.22	1.86	77	3.57	1.88	78	3.84	2.18	79
Other loans and leases	55.66	50.19	65	63.23	46.75	68	59.06	51.06	66	74.64	49.54	71	67.10	52.44	64
Supplemental															
Non-owner occupied CRE loans / Gross loans	20.59	30.64	30	18.69	28.84	25	19.09	30.07	25	17.16	27.32	25	17.47	26.45	30
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	94.25	203.71	19	88.67	187.37	19	85.88	195.33	18	89.22	183.76	21	84.45	178.57	24
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	129.02	261.50	20	122.47	244.59	20	120.77	252.85	19	125.19	240.85	23	118.36	236.10	28

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	10.84	7.68	76	13.91	12.01	64	19.37	11.47	83	11.55	11.17	62	10.17	7.63	73
Liquid assets	25.82	25.39	54	31.79	28.17	61	34.82	29.03	67	32.45	26.22	71	25.71	22.44	69
Investment securities	40.95	21.68	95	39.26	19.64	96	39.38	21.63	94	37.80	17.85	97	32.87	16.99	94
Net loans and leases	46.48	61.60	12	45.73	59.81	14	40.96	58.67	12	49.04	61.58	17	55.94	63.77	22
Net loans, leases and standby letters of credit	48.16	62.44	13	47.12	60.62	13	42.26	59.49	12	50.34	62.48	15	57.49	64.84	23
Core deposits	82.93	75.64	76	78.06	74.75	50	79.01	75.71	53	78.45	70.67	69	74.44	63.09	72
Noncore funding	7.93	10.86	49	9.93	10.89	59	10.44	10.30	65	9.72	14.13	44	11.37	19.36	30
Time deposits of $250K or more	1.25	1.54	50	3.08	1.81	79	2.21	1.58	72	3.19	2.11	73	4.04	2.94	70
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	6.68	1.20	91	6.84	1.20	92	8.23	1.23	94	6.37	1.47	90	7.10	1.94	88
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	2.27	0.50	87	2.99	0.52	92	3.80	0.54	92	3.79	0.54	92	3.84	0.48	92
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	0	1.63	20	0	0.99	25	0	1	11	0	1.24	14	0	3.01	4
Earning assets that reprice within 1 year	36.57	36.16	51	38.55	38.93	46	41.37	37.37	59	37.49	39.38	44	42.15	39.29	57
Interest-bearing liabilities that reprice within 1 year	2.33	6.49	18	4.35	7.04	38	3.18	6.39	27	5.05	8.20	40	6.75	10.19	28
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	34.24	28.22	60	34.20	30.25	55	38.18	29.65	70	32.44	29.11	55	35.41	26.63	73
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-3.50	3.09	21	-4.90	-1.82	41	-11.71	-2.33	19	-2.19	3.20	37	1.44	14.45	16
Net short-term noncore funding dependence	-3.91	-1.79	30	-5.46	-8.21	54	-12.27	-7.71	29	-2.33	-4.76	56	1.04	3.38	34
Short-term investment / Short-term noncore funding	142.83	166.36	60	146.91	284.81	31	193.37	273.46	44	120.20	184.19	41	92.13	77.77	66
Liquid assets - short-term noncore funding / Nonliquid assets	24.58	28.61	49	32.73	34.02	52	38.05	36.68	58	33.81	28.18	63	19.76	16.97	63
Net loans and leases / Total deposits	55.22	76.80	12	56.36	74.66	11	50.43	72.79	9	59.95	79.43	12	71.06	90.31	15
Net loans and leases / Core deposits	56.05	82.80	6	58.58	81.17	9	51.84	78.25	8	62.51	88.34	10	75.14	103.93	8
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		-6.37			0.84			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-32.91	-13.54	5	6.84	1.94	93	0.96	-0.25	79	11.92	4.31	94	4.71	1.36	94
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	0	23.58	7	0	13.42	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	99.96	74.56	92	99.95	84.66	85	99.95	83.77	88	99.98	87.23	86	99.97	85.40	88
U.S. Treasury securities	8.09	9.26	59	5.87	5.52	68	7.48	6.70	67	6.73	4.72	74	9.93	6.15	74
US agency securities (excluding mortgage-backed securities)	0.34	4.02	34	0.40	4.50	28	0.36	4.12	31	0.44	4.01	32	1.63	3.49	50
Municipal securities	14.25	8	72	15.43	8.87	74	14.50	8.22	72	16.42	9.83	75	14.79	7.75	76
Mortgage-backed securities	45.62	63.23	21	51.86	66.59	27	48.76	66.54	21	56.80	66.64	35	55.37	67.43	29
Asset-backed securities	27.68	3.36	95	21.75	2.05	96	24.48	2.50	96	15.12	1.91	92	14.39	1.66	94
Other debt securities	3.97	3.01	69	4.64	3.17	69	4.37	3.08	69	4.47	3.01	72	3.87	2.94	74
Mutual funds and equity securities	0.04	0.28	40	0.05	0.32	41	0.05	0.29	40	0.02	0.35	35	0.03	0.40	36
Debt securities 1 year or less	10.69	8.89	66	9.35	8.69	61	10.46	7.78	69	9.69	10.55	57	16.40	11.86	73
Debt securities 1 to 5 years	29.86	20.02	72	25.30	17.05	71	26.86	18.25	74	22.85	17.03	66	23.54	17.94	64
Debt securities over 5 years	59.41	68.75	29	65.30	72.17	28	62.64	71.11	28	67.44	69.86	42	60.03	66.02	36
Pledged securities	38.61	30.80	66	42	33.87	63	44.23	32.26	68	38.61	35.67	51	50.02	30.57	76
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	-23.02	-31.70	62	27.49	51.37	45	86.94	27.98	83	43.44	183.32	31	-3.82	26.69	34
Investment securities	3.07	21.19	28	28.86	33.34	53	16.10	31.36	37	45.22	23.62	80	0.40	11.75	28
Core deposits	4.95	9.58	48	13.41	16.88	44	12.23	16.94	38	33.09	26.88	76	-0.19	11.23	6
Noncore funding	-21.06	10.50	18	13.89	-23.76	88	19.69	-14.79	86	7.98	-12.18	73	4.29	6.59	50

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)	13,147,531	13,244,486	13,327,124	13,005,326	11,186,430
Commit: Secured commercial real estate loans	1,611,358	1,639,936	1,614,490	1,497,951	1,217,972
Commit: Unsecured real estate loans	23,520	30,510	22,176	33,425	70,701
Credit card lines (reported semiannually, June/Dec)	5,033,768	4,923,714	5,007,409	4,972,104	5,063,166
Securities underwriting	0	0	0	0	0
Standby letters of credit	563,569	471,061	478,709	430,226	404,568
Commercial and similar letters of credit	1,245	9,458	5,304	3,117	7,050
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	366,225	265,612	366,424	288,712	208,922
Credit derivatives - notional amount (holding company as beneficiary)	160,426	120,872	119,209	92,458	107,304
Credit derivative contracts w/ purchased credit protection-investment grade	517,010	362,253	471,385	325,537	254,535
Credit derivative contracts w/ purchased credit protection-noninvest grade	9,641	24,231	14,248	55,633	61,691
Derivative Contracts					
Interest rate futures and forward contracts	7,500	71,201	22,165	89,000	19,443
Written options contracts (interest rate)	118,999	151,876	97,817	119,057	43,413
Purchased options contracts (interest rate)	110,646	92,821	76,029	51,514	1,529,658
Interest rate swaps	2,091,114	2,270,249	2,229,419	2,367,017	2,606,181
Futures and forward foreign exchange	2,539	4,662	5,119	4,776	8,536
Written options contracts (foreign exchange)	0	0	0	1,327	1,200
Purchased options contracts (foreign exchange)	0	0	0	1,328	1,200
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	39.28	24.48	86	39.10	22.45	89	36.30	22.78	84	39.48	22.01	89	42.89	23.52	88
Standby letters of credit	1.68	0.66	87	1.39	0.67	86	1.30	0.65	85	1.31	0.71	85	1.55	0.84	83
Commercial and similar letters of credit	0	0.02	54	0.03	0.02	75	0.01	0.02	67	0.01	0.02	61	0.03	0.02	75
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)	1.09	0.26	87	0.78	0.25	81	1	0.24	87	0.88	0.35	82	0.80	0.42	78
Credit derivatives - notional amount (holding company as beneficiary)	0.48	0.18	82	0.36	0.19	79	0.32	0.18	77	0.28	0.30	73	0.41	0.52	78
Credit derivative contracts w/ purchased credit protection-investment grade	1.54	0.19	92	1.07	0.18	88	1.28	0.18	90	0.99	0.25	86	0.98	0.30	85
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.03	0.17	73	0.07	0.14	76	0.04	0.13	75	0.17	0.30	75	0.24	0.45	80
Derivative contracts	6.96	44.65	26	7.65	49.75	26	6.62	46.30	24	8	48.62	23	16.14	68.47	40
Interest rate contracts	6.96	32.11	28	7.63	35.96	28	6.61	32.46	25	7.97	34.36	25	16.10	47.31	42
Interest rate futures and forward contracts	0.02	3.60	32	0.21	5.17	47	0.06	3.25	34	0.27	6.21	37	0.07	10.67	30
Written options contracts (interest rate)	0.36	1.58	54	0.45	1.82	46	0.27	1.41	42	0.36	2.18	34	0.17	2.47	31
Purchased options contracts (interest rate)	0.33	1.48	62	0.27	1.33	59	0.21	1.31	59	0.16	1.46	52	5.86	2.65	82
Interest rate swaps	6.25	21.90	31	6.70	20.67	32	6.07	20.49	29	7.19	20.83	31	9.99	28.86	36
Foreign exchange contracts	0.01	6.76	57	0.01	6.16	55	0.01	6.30	56	0.02	6.01	53	0.04	10.12	51
Futures and forward foreign exchange contracts	0.01	4.19	59	0.01	3.93	57	0.01	3.78	58	0.01	3.47	53	0.03	5.23	51
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	80	0	0.05	80
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	80	0	0.08	80
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
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	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	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)	85.58	46.07	88	81.80	42.93	85	84.94	44.98	86	81.73	42.82	83	78.55	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	2,330,798	2,590,809	2,430,549	2,634,019	4,209,631
Interest rate contracts	2,328,259	2,586,147	2,425,430	2,626,588	4,198,695
Foreign exchange contracts	2,539	4,662	5,119	7,431	10,936
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	10,039	75,863	27,284	93,776	27,979
Written options	118,999	151,876	97,817	120,384	44,613
Exchange-traded	0	0	0	0	0
Over-the-counter	118,999	151,876	97,817	120,384	44,613
Purchased options	110,646	92,821	76,029	52,842	1,530,858
Exchange-traded	0	0	0	0	0
Over-the-counter	110,646	92,821	76,029	52,842	1,530,858
Swaps	2,091,114	2,270,249	2,229,419	2,367,017	2,606,181
Held for trading	2,539	4,662	5,119	7,431	10,936
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	2,539	4,662	5,119	7,431	10,936
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	2,328,259	2,586,147	2,425,430	2,626,588	4,198,695
Interest rate contracts	2,328,259	2,586,147	2,425,430	2,626,588	4,198,695
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,738,450	2,830,077	2,822,973	2,930,374	3,011,951
One year or less	162,597	332,358	220,694	382,727	191,743
Over 1 year to 5 years	1,773,215	1,510,104	1,776,214	1,549,620	1,416,712
Over 5 years	802,638	987,615	826,065	998,027	1,403,496
Gross negative fair value (absolute value)	27,438	13,016	11,823	17,974	9,989
Gross positive fair value	12,318	61,216	41,758	89,673	105,534
Held for trading	37	62	77	57	97
Non-traded	12,281	61,154	41,681	89,616	105,437
Current credit exposure on risk-based capital derivative contracts	11,365	59,351	40,731	86,555	97,111
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	99.89	93.66	46	99.82	94.09	47	99.79	94.17	44	99.72	94.10	48	99.74	93.44	54
Foreign exchange contracts	0.11	3.30	58	0.18	3.27	57	0.21	3.47	60	0.28	3.49	57	0.26	3.20	50
Equity, commodity, and other contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0.43	9.78	24	2.93	12.57	40	1.12	11.16	29	3.56	14.05	35	0.66	13.49	18
Written options	5.11	5.78	60	5.86	7.49	56	4.02	6.28	55	4.57	8.18	50	1.06	5.91	26
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	5.11	5.46	60	5.86	7.20	56	4.02	5.96	57	4.57	7.73	53	1.06	5.10	28
Purchased options	4.75	3.69	67	3.58	3.44	63	3.13	3.27	64	2.01	3.42	60	36.37	4.42	95
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	4.75	3.17	70	3.58	3.04	66	3.13	2.87	67	2.01	2.86	64	36.37	3.35	95
Swaps	89.72	74.97	58	87.63	71.23	59	91.72	74.26	65	89.86	68.76	67	61.91	69.75	34
Held for trading	0.11	37.98	46	0.18	40.60	41	0.21	40.42	42	0.28	43.53	38	0.26	44.16	37
Interest rate contracts	0	31.52	23	0	34.42	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0.11	1.71	70	0.18	1.57	70	0.21	1.68	71	0.28	1.60	67	0.26	1.60	63
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	99.89	62.02	53	99.82	59.40	58	99.79	59.58	57	99.72	56.47	61	99.74	55.84	62
Interest rate contracts	99.89	57.94	68	99.82	56.19	71	99.79	56.71	68	99.72	53.82	72	99.74	52.22	75
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	117.49	93.09	93	109.24	91.87	92	116.15	92.53	93	111.25	91.48	91	71.55	93.86	12
One year or less	6.98	31.78	31	12.83	28.05	41	9.08	27.56	35	14.53	32.05	42	4.55	32.17	20
Over 1 year to 5 years	76.08	24.76	98	58.29	26.03	93	73.08	27.01	98	58.83	27.06	92	33.65	30.45	56
Over 5 years	34.44	27.14	60	38.12	30.08	59	33.99	29.89	58	37.89	29.56	60	33.34	28.09	58
Gross negative fair value (absolute value)	1.18	1.56	36	0.50	1.25	28	0.49	0.98	29	0.68	1.55	35	0.24	0.83	25
Gross positive fair value	0.53	1.74	16	2.36	1.68	76	1.72	1.34	71	3.40	2.23	77	2.51	1.19	91
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.07	29	0	0.05	23	0	0.04	22	0.01	0.07	22	0	0.06	20
Gross positive fair value (X)	0	0.08	18	0.02	0.07	33	0.01	0.05	33	0.03	0.09	33	0.04	0.07	58
Held for trading (X)	0	0.06	46	0	0.05	43	0	0.04	44	0	0.07	39	0	0.06	37
Non-traded (X)	0	0.02	42	0.02	0.01	74	0.01	0.01	72	0.03	0.02	79	0.04	0.01	89
Current credit exposure (X)	0	0.04	27	0.02	0.05	41	0.01	0.04	38	0.03	0.06	39	0.03	0.05	60
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	0.05	0.54	29	0.27	0.63	44	0.18	0.46	40	0.40	0.85	40	0.49	0.73	66

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	150,044	220,834	220,834	160,682	159,932
Gross losses	14,202	21,809	35,627	50,047	61,880
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	5,596	11,158	17,060	15,189	12,192
Net losses	8,606	10,651	18,567	34,858	49,688
Provision for loan and lease losses	-3,399	-37,788	-52,223	116,049	50,438
Adjustments	0	0	0	-21,039	0
Ending balance	138,039	172,395	150,044	220,834	160,682
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	-0.02	0.08	23	-0.23	-0.14	30	-0.15	-0.09	32	0.40	0.51	34	0.20	0.15	69
Provision for loan and lease losses / Average loans and leases	-0.04	0.14	22	-0.47	-0.25	28	-0.33	-0.16	23	0.73	0.82	49	0.35	0.24	75
Provision for loan and lease losses / Net loan and lease losses	-39.50	198.72	25	-354.78	77.32	20	-281.27	-105.48	23	332.92	487.86	50	101.51	130.58	30
Allowance for loan and lease losses / Total loans and leases not held for sale	0.88	1.17	22	1.10	1.39	26	0.99	1.23	28	1.35	1.58	37	1.09	0.83	80
Allowance for loan and lease losses / Total loans and leases	0.88	1.15	23	1.10	1.37	29	0.99	1.20	31	1.35	1.55	38	1.09	0.81	80
Allowance for loan and lease losses / Net loans and leases losses (X)	8.02	28.67	29	8.09	15.27	40	8.08	21.39	32	6.34	11.58	45	3.23	8.03	36
Allowance for loan and lease losses / Nonaccrual assets	1,743.58	413.77	93	1,543.93	318.67	95	1,638.57	364.13	93	832.08	299.17	92	713.92	218.72	92
ALLL / 90+ days past due + nonaccrual loans and leases	696.25	319.24	87	733.47	260.68	94	718.50	287.08	91	453.18	244.34	85	534.20	151.73	95
Gross loan and lease losses / Average loans and leases	0.18	0.16	65	0.27	0.22	68	0.23	0.19	63	0.31	0.34	58	0.43	0.28	78
Recoveries / Average loans and leases	0.07	0.07	63	0.14	0.08	79	0.11	0.08	73	0.10	0.07	72	0.09	0.08	62
Net losses / Average loans and leases	0.11	0.08	72	0.13	0.13	53	0.12	0.11	60	0.22	0.27	54	0.35	0.21	78
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	15.71	23.25	32	22.30	16.12	75	34.09	34.67	60	24.55	33.98	39	21.84	36.22	28
Earnings coverage of net loan and lease losses (X)	34.94	-9.51	65	31.83	4.52	75	34.15	39.72	63	15.99	22.91	58	11.72	24.40	45
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	54	0	0.03	38	0	0.02	38	-0.01	0.04	12	0	0.01	42
Real estate loans secured by 1–4 family	0	-0.02	60	0	-0.01	75	0	-0.02	63	-0.02	0.01	27	0.01	0.01	55
Revolving	0	-0.08	87	0.03	-0.05	80	0	-0.07	77	-0.05	0.01	18	0.06	0.02	71
Closed-end	0	-0.02	57	0	-0.01	69	0	-0.01	58	-0.01	0	28	0	0	50
Commercial real estate loans	0	0	48	0	0.05	33	0	0.04	37	0	0.07	11	-0.01	0.01	20
Construction and land development	0	-0.02	73	0	0	64	0	0	64	0	0	50	-0.01	-0.01	33
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	41	-0.01	-0.01	31
Multifamily	0	0	58	0	0.01	51	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0	43	0	0.07	29	0	0.05	34	0	0.11	6	-0.01	0.02	20
Owner-occupied	0	0	37	0	0.01	32	0	0.01	59	0	0.02	8	-0.01	0.01	15
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	-0.07	-0.01	9	-0.05	0	13	0	0.02	46	0.03	0.01	84
Commercial and industrial loans	0.01	0.10	40	-0.27	0.20	3	-0.14	0.17	3	0.10	0.47	21	0.04	0.37	13
Loans to individuals	0.64	0.65	56	1.27	0.78	73	0.94	0.71	69	1.29	1.13	70	1.79	1.17	74
Credit card loans	2.26	1.99	58	4.82	2.18	87	3.48	1.84	87	3.97	2.92	72	4.63	3.11	79
Agricultural loans	0	0.01	23	0	0.03	21	0	0.02	26	0	0.19	11	0.08	0.08	73
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.08	0.14	62	0.03	0.08	58	0.04	0.10	58	0.03	0.15	50	0.21	0.15	72

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	37,775	51,966	39,007	50,834	80,100
90+ days past due loans and leases	11,909	12,338	11,726	22,190	19,859
Nonaccrual loans and leases	7,917	11,166	9,157	26,540	10,220
Total past due and nonaccrual loans and leases	57,601	75,470	59,890	99,564	110,179
Restructured 30–89 days past due	655	808	764	1,072	2,131
Restructured 90+ days past due	786	663	831	963	1,224
Restructured nonaccrual	6,007	8,319	7,087	9,889	7,938
Total restructured loans and leases	7,448	9,790	8,682	11,924	11,293
30–89 days past due loans held for sale	11	0	6	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	11	0	6	0	0
Restructured loans and leases in compliance	134,934	108,629	56,205	128,704	68,156
Other real estate owned	1,618	2,624	2,544	2,919	3,922
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	12,287
Total other assets past due and nonaccrual	0	0	0	0	12,287

	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	0.24	0.32	46	0.33	0.27	70	0.26	0.32	50	0.31	0.39	49	0.54	0.43	72
90+ days past due loans and leases	0.08	0.09	66	0.08	0.10	71	0.08	0.10	69	0.14	0.12	72	0.13	0.15	68
Nonaccrual loans and leases	0.05	0.38	4	0.07	0.58	4	0.06	0.46	6	0.16	0.66	7	0.07	0.51	5
90+ days past due and nonaccrual loans and leases	0.13	0.53	6	0.15	0.73	6	0.14	0.62	9	0.30	0.85	10	0.20	0.71	8
30–89 days past due restructured	0	0.01	63	0.01	0.01	65	0.01	0.01	63	0.01	0.01	58	0.01	0.01	66
90+ days past due restructured	0.01	0	82	0	0	80	0.01	0	81	0.01	0.01	82	0.01	0.01	80
Nonaccrual restructured	0.04	0.09	40	0.05	0.12	37	0.05	0.10	38	0.06	0.13	37	0.05	0.14	34
30–89 days past due loans held for sale	0	0	81	0	0	40	0	0	80	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	0.24	0.32	46	0.33	0.27	70	0.26	0.32	50	0.31	0.40	49	0.54	0.43	71
90+ days past due assets	0.08	0.10	66	0.08	0.10	71	0.08	0.10	69	0.14	0.12	72	0.13	0.15	67
Nonaccrual assets	0.05	0.39	4	0.07	0.59	4	0.06	0.47	6	0.16	0.67	7	0.15	0.53	10
30+ days past due and nonaccrual assets	0.37	0.88	21	0.48	1.04	19	0.39	0.97	17	0.61	1.29	17	0.83	1.19	38
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.06	0.32	8	0.07	0.43	6	0.06	0.36	6	0.15	0.52	10	0.16	0.44	15
90+ days past due and nonaccrual assets + other real estate owned	0.06	0.34	7	0.08	0.46	6	0.06	0.37	6	0.16	0.55	10	0.18	0.48	14
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.44	0.38	68	0.37	0.52	34	0.19	0.41	19	0.49	0.60	41	0.33	0.53	26
Allowance for loan and lease losses	105.70	57.44	84	71.86	67.93	59	46.32	62.64	42	72.54	66.66	65	53.31	115.41	18
Equity capital + allowance for loan and lease losses	5.22	3.52	78	3.39	4.43	37	1.94	3.60	25	4.43	4.97	48	2.60	4.28	28
Tier 1 capital + allowance for loan and lease losses	4.26	3.97	61	3.75	5.28	34	2.06	4.30	20	5.05	6.05	41	2.81	5.65	19
Loans and leases + other real estate owned	0.93	0.63	78	0.79	0.88	49	0.46	0.71	35	0.98	0.97	57	0.58	0.85	34

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	0.17	0.26	44	0.17	0.24	50	0.08	0.26	23	0.23	0.39	35	0.37	0.38	61
	90+ days past due	0.07	0.11	69	0.08	0.12	74	0.06	0.12	68	0.05	0.16	59	0.08	0.16	63
	Nonaccrual	0.02	0.45	4	0.03	0.65	4	0.02	0.52	5	0.05	0.76	6	0.04	0.46	7
Commercial and industrial	30–89 days past due	0.06	0.28	18	0.26	0.17	74	0.11	0.24	37	0.05	0.23	16	0.28	0.31	58
	90+ days past due	0.01	0.03	55	0.01	0.02	58	0.01	0.04	51	0.08	0.03	83	0.02	0.05	55
	Nonaccrual	0.12	0.46	16	0.16	0.64	16	0.14	0.57	17	0.47	0.75	39	0.10	0.83	14
Individuals	30–89 days past due	0.91	0.70	70	0.90	0.55	81	1.21	0.63	82	1.33	0.83	81	1.75	0.83	86
	90+ days past due	0.24	0.07	83	0.25	0.07	84	0.29	0.09	83	0.63	0.14	90	0.55	0.17	84
	Nonaccrual	0	0.18	10	0	0.18	11	0	0.17	11	0	0.28	9	0	0.17	11
Depository institution loans	30–89 days past due	0	0.01	45	0	0	45	0	0.01	45	0	0	46	0	0	47
	90+ days past due	0	0	46	0	0	48	0	0	47	0	0	46	0	0	49
	Nonaccrual	0	0.01	45	0	0	48	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due	0.04	0.10	65	0.44	0.16	80	0	0.07	30	0.12	0.17	68	1.80	0.24	93
	90+ days past due	0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual	0	0.36	27	0	0.69	24	0	0.70	27	0	0.49	24	0.03	0.67	46
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	0.03	0.11	57	0.37	0.11	88	0.02	0.12	47	0.01	0.18	40	0.03	0.20	40
	90+ days past due	0	0.01	69	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual	0.12	0.07	80	0.14	0.13	69	0.14	0.09	73	0.15	0.15	68	0.20	0.13	73

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	0.32	0.39	55	0.23	0.35	49	0.16	0.46	21	0.27	0.65	23	0.32	0.67	23
	90+ days past due	0.16	0.22	72	0.12	0.27	68	0.13	0.24	71	0.11	0.33	63	0.07	0.31	56
	Nonaccrual	0.04	0.61	6	0.05	0.82	6	0.05	0.71	7	0.05	0.89	5	0.06	0.73	3
Revolving	30–89 days past due	0.21	0.26	44	0.38	0.29	70	0.27	0.28	54	0.87	0.48	81	0.49	0.45	54
	90+ days past due	0.29	0.02	94	0.26	0.02	92	0.28	0.02	95	0.12	0.03	85	0.07	0.05	74
	Nonaccrual	0	1.15	4	0	1.05	5	0	1.18	6	0	1.13	5	0	1	5
Closed-end	30–89 days past due	0.33	0.42	55	0.22	0.36	47	0.15	0.49	24	0.21	0.65	20	0.30	0.70	24
	90+ days past due	0.14	0.25	70	0.11	0.29	69	0.12	0.26	70	0.11	0.38	63	0.07	0.35	56
	Nonaccrual	0.05	0.60	6	0.06	0.77	6	0.05	0.67	7	0.06	0.87	6	0.06	0.70	7
Junior lien	30–89 days past due	0	0.01	44	0	0.01	43	0.01	0.01	50	0.01	0.02	44	0.03	0.02	68
	90+ days past due	0.01	0	92	0.01	0	92	0.01	0	89	0.01	0	84	0	0	78
	Nonaccrual	0	0.02	31	0	0.04	19	0	0.03	25	0	0.04	20	0	0.04	22
Commercial real estate	30–89 days past due	0.04	0.16	26	0.11	0.14	55	0.02	0.15	20	0.19	0.26	55	0.43	0.18	88
	90+ days past due	0	0.01	29	0.05	0.01	85	0	0.01	28	0	0.02	47	0.10	0.03	83
	Nonaccrual	0	0.32	5	0.02	0.52	4	0.01	0.38	5	0.05	0.62	9	0.02	0.23	12
Construction and development	30–89 days past due	0	0.22	35	0.16	0.12	75	0.07	0.17	59	0	0.28	11	1.49	0.28	92
	90+ days past due	0	0.01	39	0.02	0.01	82	0	0.01	38	0	0.01	71	0.40	0.02	94
	Nonaccrual	0	0.16	14	0	0.36	14	0	0.20	15	0	0.41	22	0	0.20	25
1–4 family	30–89 days past due	0	0.02	29	0.08	0.02	88	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0.02	0	92	0	0	44	0	0	42	0.40	0	98
	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	0	0.17	45	0.08	0.07	74	0.07	0.13	72	0	0.22	13	1.49	0.20	93
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	81	0	0.01	70
	Nonaccrual	0	0.13	16	0	0.29	15	0	0.16	18	0	0.35	24	0	0.17	29
Multifamily	30–89 days past due	0	0.04	29	0.23	0.06	85	0	0.07	27	0	0.09	22	0.05	0.08	64
	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	0.07	0.14	47	0	0.13	13	0.30	0.23	68	0.08	0.14	38
	90+ days past due	0	0.01	32	0.07	0.01	90	0	0.01	31	0	0.02	53	0	0.03	22
	Nonaccrual	0.01	0.39	6	0.02	0.66	6	0.01	0.45	7	0.07	0.80	8	0.03	0.28	12
Owner Occupied	30–89 days past due	0.04	0.04	55	0.07	0.04	75	0	0.04	21	0.18	0.07	85	0.01	0.07	19
	90+ days past due	0	0	34	0	0	71	0	0	37	0	0	66	0	0.01	26
	Nonaccrual	0.01	0.14	17	0.02	0.25	16	0.01	0.17	16	0.03	0.27	14	0.03	0.16	20
Other	30–89 days past due	0.02	0.08	46	0	0.09	12	0	0.08	14	0.11	0.14	60	0.07	0.07	63
	90+ days past due	0	0	37	0.07	0.01	92	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0	0.21	7	0.01	0.40	14	0	0.23	7	0.04	0.44	17	0	0.10	9
Farmland	30–89 days past due	0.43	0.11	90	0.24	0.11	78	0	0.10	31	0.10	0.11	69	0.01	0.23	50
	90+ days past due	0.18	0.01	92	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.63	22	0.03	1.10	43	0	0.69	23	0.25	1.13	46	0.24	0.84	47
Credit card	30–89 days past due	0.79	1.02	38	0.68	0.63	50	0.84	0.81	50	1.08	0.95	58	1.40	1.19	63
	90+ days past due	0.74	0.44	73	0.82	0.39	78	0.91	0.45	79	1.87	0.63	95	1.52	0.78	79
	Nonaccrual	0	0.11	35	0	0.08	37	0	0.10	36	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	3,163,377	2,960,491	3,267,725	2,992,670	2,677,894
Retained earnings	262,809	310,923	93,088	94,818	201,562
Accumulated other comprehensive income (AOCI)	-766,894	220,390	77,080	331,377	110,444
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,659,292	3,491,804	3,437,893	3,418,865	2,989,900
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	135,483	136,104	135,769	136,562	133,918
Accumulated other comprehensive income-related adjustments	-766,894	220,390	77,080	331,377	110,444
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	3,290,703	3,135,310	3,225,044	2,950,926	2,745,538
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	3,290,703	3,135,310	3,225,044	2,950,926	2,745,538
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	144,784
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	144,784
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	144,784
Tier 1 Capital	3,290,703	3,135,310	3,225,044	2,950,926	2,890,322
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	163,387	191,603	174,836	238,506	161,757
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	163,387	191,603	174,836	238,506	161,757
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	163,387	191,603	174,836	238,506	161,757
Exited advanced approach tier 2 capital					
Total capital	3,454,090	3,326,913	3,399,880	3,189,432	3,052,079
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	34,943,924	33,621,030	35,445,010	31,376,163	25,528,194
Less: Deductions from common equity tier 1 capital	135,483	136,104	135,769	136,562	133,918
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	34,808,441	33,484,926	35,309,241	31,239,601	25,394,276
Total risk-weighted assets	23,597,076	22,079,166	22,483,748	21,516,461	19,713,813
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	13.95	11.85	82	14.20	12.66	76	14.34	12.37	81	13.71	12.35	76	13.93	12.11	80
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	13.95	12.53	76	14.20	13.44	68	14.34	13.11	72	13.71	13.08	69	14.66	12.78	80
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	14.64	14.37	63	15.07	15.42	50	15.12	14.91	61	14.82	15.23	51	15.48	14.36	73
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	9.45	9.08	65	9.36	9.11	62	9.13	8.98	60	9.45	9.13	63	11.38	9.76	84
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	4,307	4,418	4,405	4,423	4,306	-2.51	1.34
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	4,307	4,418	4,405	4,423	4,306	-2.51	1.34
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	4,289	4,363	4,358	4,381	4,276	-1.70	4.00
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	4,289	4,363	4,358	4,381	4,276	-1.70	4.00
Total insurance underwriting net income	18	10	29	59	75	80.00	-55.00
Total property and casualty	0	0	0	0	0		
Total life and health	18	10	29	59	75	80.00	-55.00
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	4		-100.00
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	420	426	1,262	903	1,264	-1.41	-48.47
Other insurance activities income	420	426	1,262	900	1,251	-1.41	-44.66
Insurance and reinsurance underwriting income	0	0	0	3	13		-100.00
Premiums	0	0	0	3	13		-100.00
Credit related insurance underwriting	0	0	0	3	13		-100.00
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	1	6	6	9	-100.00	-100.00
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	20,231	19,778	20,002	19,638	19,185	2.29	8.27

	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	0.01	0	87	0.01	0	88	0.01	0	86	0.01	0	86	0.02	0.01	82
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0	51.63	16	0	52.30	18	0	53.11	18	0	53.67	17	0	51.47	18
Insurance underwriting assets (L/H) / Total insurance underwriting assets	100	48.37	83	100	47.70	82	100	46.89	82	100	46.33	82	100	48.53	81
Separate account assets (L/H) / Total life assets	0	11.61	43	0	13.29	42	0	13.40	42	0	11.24	43	0	7.26	42
Insurance activities revenue / Adjusted operating income	0.06	0.36	53	0.06	0.37	48	0.09	0.36	54	0.07	0.41	51	0.09	0.47	50
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	2.76	42	0.33	2.84	82	1.03	7.32	77
Credit related premium income / Total premium income		34.56			30.92			32.99		100	38.23	81	100	34.91	83
Other premium income / Total premium income		65.44			69.08			67.01		0	61.77	18	0	65.09	16
Insurance underwriting net income / Consolidated net income	0.01	0.02	85	0	0.02	85	0.01	0.02	85	0.02	0.03	86	0.02	0.08	80
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)	0.84	163.24	33	0.46	5.07	41	0.67	4.49	33	1.35	3.62	46	1.75	5.13	33
Insurance benefits, losses, expenses / Insurance premiums		3,806.36			-395.05			927.51		200	447.82	72	69.23	233.61	40
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	50	0	0	50	0	0	50	0	0	50	0	0.15	45
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	0.59	12.13	9	0.60	11.54	9	0.59	12	7	0.62	11.03	10	0.63	11.51	11
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	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	5,209	13,873	5,000	31,845	29,662
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	5,209	13,873	5,000	31,845	29,662
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	5,209	13,873	5,000	31,845	29,662
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.25			0.12			0.14			0.42			1.19	
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			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-62.45	11.61	12	-63.16	-1.19	7	-84.30	6.83	3	7.36	-2.40	70	9.85	22.48	65
Total selected assets	-62.45	18.50	8	-63.16	3.19	6	-84.30	9.48	3	7.36	2.04	60	9.85	12.40	67
Deposits		-4.80			9.07			0.73			3.46			10.36	

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	59,803	81,096	67,457	95,741	113,810	-26.26	243.50
1–4 family residential loans	59,803	81,096	67,457	95,741	113,810	-26.26	243.50
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	0.18	0.24	0.18	0.29	0.44
1–4 family residential loans	0.18	0.24	0.18	0.29	0.44
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	19.77	19.79	20.28	19.36	18.39
Home equity lines	1.79	1.86	1.87	1.93	2.41
Credit card receivables	3.54	3.72	3.77	3.98	5.15
Auto loans and other consumer loans	6.59	6.97	7.12	6.62	7.38
Commercial and industrial loans	22.12	23.09	21.23	24.84	22.96
All other loans and leases	46.19	44.57	45.72	43.27	43.70

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	0	0	0	0	0
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0
Seller's interest carried as securities and loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	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	1,144	932	1,241	1,651	1,893	22.75	
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	1,144	932	1,241	1,651	1,893	22.75	
90+ Days Past Due Securitized Assets							
1–4 family residential loans	2,621	1,916	2,630	5,188	0	36.80	
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	2,621	1,916	2,630	5,188	0	36.80	
Total past due securitized assets	3,765	2,848	3,871	6,839	1,893	32.20	
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	1.91	1.15	1.84	1.72	1.66
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	1.91	1.15	1.84	1.72	1.66
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	4.38	2.36	3.90	5.42	0
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	4.38	2.36	3.90	5.42	0
Total past due securitized assets percent of securitized assets	6.30	3.51	5.74	7.14	1.66
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.36	0.24	0.19	0.26	0.36
Home equity lines	0.21	0.38	0.27	0.87	0.49
Credit card receivables	0.79	0.68	0.84	1.08	1.40
Commercial and industrial loans	0.06	0.26	0.11	0.05	0.28
All other loans and leases	0.25	0.38	0.31	0.39	0.66
Total managed loans past due 30–89 days	0.25	0.34	0.26	0.32	0.55
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.22	0.17	0.20	0.27	0.07
Home equity lines	0.29	0.26	0.28	0.12	0.07
Credit card receivables	0.74	0.82	0.91	1.87	1.52
Commercial and industrial loans	0.01	0.01	0.01	0.08	0.02
All other loans and leases	0.03	0.04	0.02	0.03	0.07
Total managed loans past due 90+ days	0.09	0.09	0.09	0.17	0.13
Total Past Due Managed Assets	0.34	0.43	0.36	0.48	0.69
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	-0.01	0
Home equity lines	0	0.03	0	-0.05	0.06
Credit card receivables	2.26	4.82	3.48	3.97	4.63
Commercial and industrial loans	0.01	-0.27	-0.14	0.10	0.04
All other loans and leases	0.05	0.03	0.04	0.06	0.17
Net Losses on Managed Assets Percent of Total Managed Assets	0.11	0.14	0.12	0.21	0.33

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	19,356	16,728	36,387	33,723	37,865	15.71	24.28
Dividends	1	1	1	1	0	0.00	-50.00
Interest	339	18	48	218	1,057	1783.33	62.98
Management and service fees	19,016	16,709	36,338	33,504	36,808	13.81	23.76
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	15	3	6	15	151	400.00	25.00
Dividends	0	0	0	0	0		
Interest	12	2	3	15	151	500.00	0.00
Management and service fees	3	1	3	0	0	200.00	
Other income	0	0	0	0	0		
Income from subsidiary holding companies	140,000	180,000	340,000	210,000	500,000	-22.22	75.00
Dividends	140,000	180,000	340,000	210,000	500,000	-22.22	75.00
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	159,371	196,731	376,393	243,738	538,016	-18.99	66.73
Securities gains (losses)	0	0	0	0	0		-100.00
Other operating income	4,850	2,954	5,089	6,084	9,660	64.18	65.36
Total operating income	164,221	199,685	381,482	249,822	547,676	-17.76	59.69
Operating Expenses							
Personnel expenses	18,477	17,685	37,362	31,277	32,882	4.48	39.68
Interest expense	0	0	0	0	0		
Other expenses	11,517	9,470	17,844	16,624	18,330	21.62	-9.26
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	29,994	27,155	55,206	47,901	51,212	10.45	15.72
Income (loss) before taxes	133,258	172,495	326,355	201,974	496,774	-22.75	73.25
Applicable income taxes (credit)	-1,834	-2,736	-3,949	-3,648	-4,098		
Extraordinary items							
Income before undistributed income of subsidiaries	135,092	175,231	330,304	205,622	500,872	-22.91	65.33
Equity in undistributed income of subsidiaries	98,856	118,067	200,461	148,435	-79,641	-16.27	43.78
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	19,234	20,320	32,030	-2,990	3,648	-5.34	1509.54
Subsidiary holding companies	79,622	97,747	168,431	151,425	-83,289	-18.54	17.86
Net income (loss)	233,948	293,298	530,765	354,057	421,231	-20.24	55.48
Memoranda							
Bank net income	1	1	1	1	0	0.00	-50.00
Nonbank net income	19,234	20,320	32,030	-2,990	3,648	-5.34	1509.54
Subsidiary holding companys' net income	219,622	277,747	508,431	361,425	416,711	-20.93	48.84

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	50,149	1.86	50,152	1.42	50,003	1.43	50,009	50,012	-0.01	0.15
Common and preferred stock	12	0	15	0	3	0	9	12	-20.00	100.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	50,137	1.86	50,137	1.42	50,000	1.43	50,000	50,000	0.00	0.14
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	145,316	5.38	112,152	3.17	141,508	4.06	100,253	97,388	29.57	126.22
Common and preferred stock	120,130	4.45	88,638	2.51	100,983	2.90	68,346	71,290	35.53	126.37
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	25,186	0.93	23,514	0.67	40,525	1.16	31,907	26,098	7.11	125.50
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	2,238,240	82.94	3,068,245	86.82	2,997,136	85.97	3,077,068	2,687,680	-27.05	-4.79
Common and preferred stock	2,238,240	82.94	3,068,245	86.82	2,997,136	85.97	3,077,068	2,687,680	-27.05	-4.79
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		-100.00
Securities	10,517	0.39	11,542	0.33	11,718	0.34	7,629	4,180	-8.88	-80.31
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	212,114	7.86	250,441	7.09	245,616	7.05	171,943	301,913	-15.30	78.19
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	5,388	0.20	5,090	0.14	5,048	0.14	5,112	5,164	5.85	3.86
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	37,037	1.37	36,212	1.02	35,156	1.01	32,890	29,190	2.28	101.31
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,698,761	100.00	3,533,834	100.00	3,486,185	100.00	3,444,904	3,175,527	-23.63	1.41
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	39,915	1.48	48,214	1.36	48,887	1.40	47,857	40,843	-17.21	6.61
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	39,915	1.48	48,214	1.36	48,887	1.40	47,857	40,843	-17.21	6.61
Equity Capital	2,658,846	98.52	3,485,620	98.64	3,437,298	98.60	3,397,047	3,134,684	-23.72	1.33
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	144,784		-100.00
Common stock	610,804	22.63	589,352	16.68	610,804	17.52	589,352	563,978	3.64	19.76
Common surplus	2,682,161	99.38	2,424,157	68.60	2,689,894	77.16	2,436,288	2,151,464	10.64	73.43
Retained earnings	262,363	9.72	304,739	8.62	92,493	2.65	73,000	201,562	-13.91	-32.87
Accumulated other comprehensive income	-766,894	-28.42	220,390	6.24	77,080	2.21	331,377	110,444		
Other equity capital components	-129,588	-4.80	-53,018	-1.50	-32,973	-0.95	-32,970	-37,548		
Total liabilities and equity capital	2,698,761	100.00	3,533,834	100.00	3,486,185	100.00	3,444,904	3,175,527	-23.63	1.41
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	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	15.21	10.52	87	17.30	12.64	82	15.41	11.94	79	10.70	7.29	77	13.71	9.68	88
Bank net income / Average equity investment in banks	22.22	11.07	95	15.38	12.37	76	7.25	11.80	9	5.95	7.45	29	0	10.51	2
Nonbank net income / Average equity investment in nonbanks	35.18	10.05	91	52.47	13.40	92	37	13.12	87	-4.60	9.75	6	5.31	7.89	53
Subsidiary HCs net income / Average equity investment in sub HCs	16.96	9.42	84	18.32	11.92	80	16.80	10.11	80	12.41	7.01	79	15.24	8.55	92
Bank net income / Parent net income	0	98.83	9	0	96.24	9	0	96.79	9	0	88.16	11	0	82.22	7
Nonbank net income / Parent net income	8.22	2.55	82	6.93	3.10	80	6.03	3.40	78		3.59		0.87	5.93	50
Subsidiary holding companies' net income / Parent net income	93.88	80.71	55	94.70	67.52	65	95.79	65.35	65	102.08	68.34	75	98.93	74	61
Leverage															
Total liabilities / Equity capital	1.50	17.48	15	1.38	16.87	12	1.42	16.81	15	1.41	20.06	12	1.30	20.43	11
Total debt / Equity capital	0	12.15	12	0	11.60	11	0	11.71	11	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	0	14.28	8	0	13.82	7	0	13.63	8	0	16.67	6	0	16.36	7
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.21	12	0	11.69	11	0	11.77	11	0	14.68	10	0	14.56	13
Total debt / Equity capital – excess over fair value	0	12.27	12	0	11.71	11	0	11.81	11	0	14.52	10	0	14.51	13
Long-term debt / Equity capital	0	11.61	13	0	11.05	11	0	10.95	12	0	13.56	10	0	13.04	13
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
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	0	39.62	11	0	39.10	9	0	39.86	10	0	34.67	10	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital	88.70	103.92	2	90.57	103.07	4	90.13	103.22	3	92.59	102.81	6	88.01	103.22	5
Total investment in subs / Equity capital	91.53	109.01	2	92.68	108.26	3	92.77	108.40	3	95	110.16	7	90.44	111.07	2
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)	-0.64	0.41	6	-0.56	0.25	9	-0.64	0.29	6	-0.71	0.47	9	-0.89	0.36	6
Equity investment in subs – equity cap / Net income-div (X)		1.23			0.83			1.05			1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	183.20	126.15	75	233.21	138.64	85	221.21	152.85	78	148.61	136.59	65	321.86	177.68	88
Cash from ops + noncash items + op expense / Op expense + dividend	175.18	116.54	74	233.75	130.64	87	225.81	154.48	78	151.74	147.24	65	323.78	190.27	84
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	71.07	92.87	34	193.52	103.17	84	145.97	98.54	83	30.09	134.08	7	158.55	116.34	81
Pretax operating income + interest expense / Interest expense		1,457.38			1,479.01			1,835.33			2,016.32			1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,417.74			1,667.11			1,770.77			1,539.23			1,632.83	
Dividends + interest from subsidiaries / Interest expense + dividends	219.03	140.52	78	292.44	153.06	85	277.16	174.12	80	164.80	150.43	65	409.26	210.80	86
Fees + other income from subsidiaries / Salary + other expenses	63.41	10.93	88	61.54	12.78	86	65.83	11.92	89	69.94	13.95	89	71.87	16.52	87
Net income / Current part of long-term debt + preferred dividends (X)		28.68			41.77			47.61		52.45	35.64	83	46.80	57.11	75
Other Ratios															
Net assets that reprice within 1 year / Total assets	8.64	3.32	81	7.57	3.64	81	7.82	3.44	78	5.63	3.85	69	10.02	2.64	86
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			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	0.56	1.69	74	0.39	1.79	69	0.46	1.76	70	0.33	2.66	64	0.40	5.62	60
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	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

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	47.43	82.17	32	35.13	78.46	21	37.15	66.37	29	62.04	81.10	40	24.45	57.84	20
Dividends declared / Net income	27.39	34	36	20.99	25.30	40	23.12	28.27	38	36.03	42.29	41	29.07	33.08	42
Net income – dividends / Average equity	11.04	7.04	83	13.67	9.64	78	11.84	8.62	77	6.84	4.14	82	9.72	6.46	87
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	128.25	21	0	139.49	18	0	155.92	15	0	132.17	15	0	178.13	9
Dividends from nonbank subsidiaries	0	2.20	26	0	3.97	27	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies	218.48	2.84	95	292.40	6.36	95	277.11	5.91	95	164.62	4.85	95	408.28	21.40	94
Dividends from all subsidiaries	218.49	168.66	74	292.40	193.08	80	277.12	203.53	74	164.62	174.85	60	408.28	260.40	81
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	100	43.08	90	100	36.56	94	100	45.96	93	100	60.28	85		66.55	
Interest income from bank subsidiaries	33,900	0.13	99	1,800	0.11	99	4,800	0.11	99	21,800	0.36	99		0.54	
Management and service fees from bank subsidiaries	999,999	0.85	99	999,999	0.90	99	999,999	0.88	99	999,999	1.47	99		1.55	
Other income from bank subsidiaries	0	0	46	0	0	46	0	0	47	0	0	46		0	
Operating income from bank subsidiaries	999,999	46.71	99	999,999	38.35	99	999,999	51.33	99	999,999	62.88	99		69.36	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	45.98	15	0	54.17	18	0	62.63	8		56.39		0	82.95	12
Interest income from nonbank subsidiaries	0.06	2.85	70	0.01	2.35	65	0.01	2.44	62		7.38		4.14	20.25	62
Management and service fees from nonbank subsidiaries	0.02	0.54	83	0	0.63	78	0.01	0.37	80		0.86		0	1.92	38
Other income from nonbank subsidiaries	0	0.18	46	0	0.08	46	0	0.07	45		0.16		0	1.06	43
Operating income from nonbank subsidiaries	0.08	54.49	20	0.01	76.16	14	0.02	87.22	6		79.84		4.14	150.41	13
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies	63.75	87.73	55	64.81	31	75	66.87	38.10	65	58.10	43.51	61	119.99	61.23	84
Interest income from subsidiary holding companies	0	13.26	27	0	5.39	22	0	5.26	22	0	8.40	23	0	6.54	25
Management and service fees from subsidiary holding companies	0	0.33	47	0	0.37	45	0	0.73	42	0	0.44	45	0	0.36	46
Other income from subsidiary holding companies	0	-3.08	52	0	-0.43	52	0	-0.40	50	0	0.01	45	0	0.29	44
Operating income from subsidiary holding companies	63.75	98.24	44	64.81	39.64	75	66.87	58.37	50	58.10	55.20	52	119.99	76.49	76
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	65.33	22	0	67.82	21	0	74.16	15	0	69.76	17	0	67.32	10
Interest income from bank subsidiaries	0.21	0.78	72	0.01	0.39	52	0.01	0.23	54	0.09	0.63	55	0.19	0.80	61
Management and service fees from bank subsidiaries	11.58	1.33	89	8.37	2.08	86	9.53	1.44	88	13.41	1.87	88	6.72	1.81	86
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	11.79	75.26	17	8.38	81.78	15	9.54	83.13	12	13.50	82.20	14	6.91	78.80	15
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	0.01	0.24	77	0	0.35	74	0	0.18	73	0.01	0.73	72	0.03	1.19	66
Management and service fees from nonbank subsidiaries	0	0.01	87	0	0.02	84	0	0.01	84	0	0.02	42	0	0.06	41
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	0.01	5.58	40	0	6.48	34	0	4.67	28	0.01	4.70	32	0.03	7.29	25
Dividends from subsidiary holding companies	85.25	1.79	96	90.14	2.43	96	89.13	2.10	97	84.06	2.53	95	91.29	4.52	96
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	85.25	3.21	94	90.14	3.96	94	89.13	3.91	96	84.06	4.56	92	91.29	6.08	93
Loans and advances from subsidiaries / Short term debt		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt		28.16			28.31			26.38			27.08			28.33	