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

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BHC Name TRUIST FINANCIAL CORPORATION

City/State CHARLOTTE, NC

Bank Holding Company Information

Federal Reserve District: 5
Consolidated Assets ($000): 548,438,000
Peer Group Number: 1 Number in Peer Group: 132
Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than $10 billion
2	Consolidated assets between $3 billion and $10 billion
3	Consolidated assets between $1 billion and $3 billion
4	Consolidated assets between $500 million and $1 billion
5	Consolidated assets less than $500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than $300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than $150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

TRUIST FINANCIAL CORPORATION
214 N. TRYON STREET

CHARLOTTE, NC 28202

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Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	547,532,000	517,598,000	522,339,750	496,971,250	247,334,500
Net income ($000)	4,579,000	4,838,000	6,440,000	4,482,000	3,224,000
Number of BHCs in peer group	132	132	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)	2.54	2.79	25	2.54	2.65	36	2.51	2.60	38	2.81	2.77	45	3	3.01	44
+ Non-interest income	1.63	0.94	84	1.77	1.09	82	1.76	1.04	83	1.70	1.21	79	2.16	1.32	84
– Overhead expense	2.65	2.18	81	2.94	2.21	87	2.89	2.17	88	3	2.57	75	3.20	2.69	77
– Provision for credit losses	0.08	0.10	46	-0.18	-0.12	34	-0.16	-0.09	33	0.47	0.51	48	0.25	0.15	77
+ Securities gains (losses)	-0.02	0	9	0	0.01	23	0	0.01	23	0.08	0.02	89	-0.05	0.01	0
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	48	0.04	0	93
= Pretax net operating income (tax equivalent)	1.40	1.46	50	1.57	1.76	37	1.55	1.66	44	1.13	1.04	55	1.71	1.56	62
Net operating income	1.12	1.10	54	1.25	1.34	44	1.23	1.26	50	0.90	0.81	58	1.30	1.19	61
Net income	1.12	1.10	54	1.25	1.34	44	1.23	1.26	50	0.90	0.82	58	1.30	1.19	61
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.21	3.36	36	3.05	3.12	43	3.01	3.06	44	3.58	3.55	50	4.38	4.41	50
Interest expense	0.30	0.35	47	0.18	0.26	35	0.17	0.25	35	0.39	0.52	36	0.97	1.08	42
Net interest income (tax equivalent)	2.91	3.01	38	2.87	2.85	46	2.84	2.80	47	3.19	3.01	55	3.42	3.33	48
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.24	0.09	85	0.23	0.12	80	0.24	0.11	85	0.36	0.27	70	0.39	0.21	84
Earnings coverage of net loan and lease losses (X)	10.85	36.38	30	10.49	26.30	33	10.45	39.72	29	6.97	22.91	31	7.32	24.40	30
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.34	1.17	73	1.65	1.32	76	1.53	1.23	77	1.95	1.58	75	0.52	0.83	23
Allowance for loan and lease losses / Total loans and leases	1.33	1.15	73	1.62	1.30	76	1.51	1.20	77	1.91	1.55	76	0.50	0.81	22
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.42	0.39	60	0.42	0.58	36	0.40	0.49	43	0.46	0.71	32	0.21	0.57	12
30–89 days past due loans and leases / Total loans and leases	0.62	0.33	84	0.63	0.29	88	0.70	0.32	86	0.73	0.39	83	0.73	0.43	82
Liquidity and Funding															
Net noncore funding dependence	9.84	5.89	67	5.46	-3.31	78	3.71	-2.33	70	7.84	3.20	68	13.45	14.45	51
Net short-term noncore funding dependence	5.22	0.87	69	0.06	-9.17	78	-1.67	-7.71	67	1.09	-4.76	71	5.23	3.38	50
Net loans and leases / Total assets	56.97	63.09	30	53.97	58.81	35	53.56	58.67	33	58.90	61.58	36	64.82	63.77	38
Capitalization															
Tier 1 leverage ratio	8.54	9.22	28	9.05	9.07	53	8.66	8.98	45	9.59	9.13	72	14.73	9.76	96
Holding company equity capital / Total assets	11.08	9.68	72	13	10.79	83	12.80	10.71	80	13.90	11.16	84	14.03	12.43	69
Total equity capital (including minority interest) / Total assets	11.09	9.81	70	13	10.91	83	12.80	10.82	80	13.93	11.29	84	14.07	12.57	70
Common equity tier 1 capital / Total risk-weighted assets	9.08	11.79	5	10.12	12.64	12	9.60	12.42	10	9.99	12.38	13	9.48	12.17	8
Net loans and leases / Equity capital (X)	5.14	6.64	22	4.15	5.47	23	4.18	5.53	24	4.24	5.58	21	4.62	5.21	35
Cash dividends / Net income	48.68	31.93	84	44.15	27.22	85	44.29	28.27	84	60.80	42.30	76	46.68	33.12	75
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	3.50	6.04	46	6.15	9.51	38	6.29	10.50	36	7.64	16.68	22	109.61	9.26	97
Equity capital	-11.77	-3.83	31	-1.38	7.52	3	-2.17	7.46	8	6.66	6.99	55	120.38	10.49	98
Net loans and leases	9.26	14.48	41	-6.64	-0.66	21	-3.36	3.36	25	-2.19	9.07	13	106.59	9.10	97
Noncore funding	55.23	36.20	71	-14.42	-21.64	62	-15.35	-14.79	48	-28.54	-12.18	31	116.21	6.59	98
Parent Company Ratios															
Short-term debt / Equity capital	2.83	0.48	88	6.54	0.55	93	5.30	0.57	91	7.06	0.77	91	3.54	1.02	80
Long-term debt / Equity capital	23.61	11.91	82	19.06	10.65	80	18.80	10.95	79	19.62	13.56	77	23.60	13.04	75
Equity investment in subsidiaries / Equity capital	109.33	104.01	73	100.88	103.15	41	101.67	103.22	48	98.62	102.81	24	102.27	103.22	48
Cash from ops + noncash items + op expense / Op expense + dividends	79.69	118.32	33	124.65	155.61	41	122.35	154.48	41	72.46	147.24	11	95.24	190.27	13

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	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Interest and fees on loans	8,938,000	8,585,000	11,290,000	13,226,000	7,897,000	4.11	95.37
Income from lease financing receivables	94,000	143,000	191,000	259,000	85,000	-34.27	64.91
Fully taxable income on loans and leases	8,794,000	8,483,000	11,149,000	13,130,000	7,813,000	3.67	96.87
Tax-exempt income on loans and leases	238,000	245,000	332,000	355,000	169,000	-2.86	44.24
Estimated tax benefit on income on loans and leases	87,936	81,024	104,536	121,243	88,656	8.53	-8.83
Income on loans and leases (tax equivalent)	9,119,936	8,809,024	11,585,536	13,606,243	8,070,656	3.53	92.87
Investment interest income (tax equivalent)	2,051,064	1,503,976	2,107,464	1,762,757	1,350,344	36.38	146.95
Interest on balances due from depository institutions	130,000	15,000	21,000	81,000	27,000	766.67	1344.44
Interest income on other earning assets	190,000	119,000	168,000	223,000	57,000	59.66	555.17
Total interest income (tax equivalent)	11,491,000	10,447,000	13,882,000	15,673,000	9,505,000	9.99	105.31
Interest on time deposits of $250K or more	13,000	10,000	11,000	73,000	117,000	30.00	-7.14
Interest on time deposits < $250K	14,000	35,000	43,000	232,000	160,000	-60.00	-62.16
Interest on foreign office deposits	0	0	0	0	6,000		-100.00
Interest on other deposits	435,000	71,000	94,000	480,000	818,000	512.68	140.33
Interest on other borrowings and trading liabilities	496,000	393,000	507,000	813,000	869,000	26.21	70.45
Interest on subordinated debt and mandatory convertible securities	106,000	91,000	113,000	124,000	126,000	16.48	96.30
Total interest expense	1,064,000	600,000	768,000	1,722,000	2,096,000	77.33	81.88
Net interest income (tax equivalent)	10,427,000	9,847,000	13,114,000	13,951,000	7,409,000	5.89	108.04
Non-interest income	6,674,000	6,861,000	9,190,000	8,440,000	5,337,000	-2.73	88.05
Adjusted operating income (tax equivalent)	17,101,000	16,708,000	22,304,000	22,391,000	12,746,000	2.35	99.75
Overhead expense	10,868,000	11,413,000	15,114,000	14,909,000	7,917,000	-4.78	94.28
Provision for credit losses	310,000	-710,000	-813,000	2,325,000	625,000		-21.72
Securities gains (losses)	-71,000	0	0	402,000	-116,000		
Other tax equivalent adjustments	0	0	0	0	111,000		-100.00
Pretax net operating income (tax equivalent)	5,742,000	6,108,000	8,101,000	5,598,000	4,226,000	-5.99	118.83
Applicable income taxes	1,065,000	1,189,000	1,556,000	981,000	782,000	-10.43	51.71
Tax equivalent adjustments	92,000	84,000	108,000	125,000	207,000	9.52	-47.13
Applicable income taxes (tax equivalent)	1,157,000	1,273,000	1,664,000	1,106,000	989,000	-9.11	32.08
Minority interest	6,000	-3,000	-3,000	10,000	13,000		-50.00
Net income before discontinued operations, net of minority interest	4,579,000	4,838,000	6,440,000	4,482,000	3,224,000	-5.35	163.77
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	4,579,000	4,838,000	6,440,000	4,482,000	3,224,000	-5.35	163.77
Memoranda							
Net income - holding company and noncontrolling (minority) interest	4,585,000	4,835,000	6,437,000	4,492,000	3,237,000	-5.17	162.30
Investment securities income (tax equivalent)	2,051,064	1,503,976	2,107,464	1,762,757	1,350,344	36.38	146.95
US Treasury and agency securities (excluding mortgage-backed securities)	74,000	70,000	97,000	83,000	103,000	5.71	-20.43
Mortgage-backed securities	1,941,000	1,409,000	1,981,000	1,640,000	1,199,000	37.76	191.00
All other securities	36,064	24,976	29,464	39,757	48,344	44.39	-48.88
Cash dividends declared	2,229,000	2,136,000	2,852,000	2,725,000	1,505,000	4.35	154.16
Common	1,967,000	1,847,000	2,485,000	2,424,000	1,309,000	6.50	163.32
Preferred	262,000	289,000	367,000	301,000	196,000	-9.34	101.54

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

	09/30/2022			09/30/2021			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)	2.80	3.12	25	2.69	2.90	33	2.66	2.85	34	3.15	3.27	38	3.84	4	35
Less: Interest expense	0.26	0.33	43	0.15	0.24	30	0.15	0.23	31	0.35	0.48	34	0.85	0.98	39
Equals: Net interest income (tax equivalent)	2.54	2.79	25	2.54	2.65	36	2.51	2.60	38	2.81	2.77	45	3	3.01	44
Plus: Non-interest income	1.63	0.94	84	1.77	1.09	82	1.76	1.04	83	1.70	1.21	79	2.16	1.32	84
Equals: adjusted operating income (tax equivalent)	4.16	3.77	78	4.30	3.80	81	4.27	3.70	83	4.51	4.04	75	5.15	4.41	81
Less: Overhead expense	2.65	2.18	81	2.94	2.21	87	2.89	2.17	88	3	2.57	75	3.20	2.69	77
Less: Provision for credit losses	0.08	0.10	46	-0.18	-0.12	34	-0.16	-0.09	33	0.47	0.51	48	0.25	0.15	77
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	-0.02	0	9	0	0.01	24	0	0.01	23	0.08	0.02	89	-0.05	0.01	0
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	48	0.04	0	93
Equals: Pretax net operating income (tax equivalent)	1.40	1.46	50	1.57	1.76	37	1.55	1.66	44	1.13	1.04	55	1.71	1.56	62
Less: Applicable income taxes (tax equivalent)	0.28	0.34	24	0.33	0.41	25	0.32	0.38	31	0.22	0.23	47	0.40	0.36	60
Less: Minority interest	0	0	86	0	0	2	0	0	2	0	0	86	0.01	0	82
Equals: Net operating income	1.12	1.10	54	1.25	1.34	44	1.23	1.26	50	0.90	0.81	58	1.30	1.19	61
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.12	1.10	54	1.25	1.34	44	1.23	1.26	50	0.90	0.82	58	1.30	1.19	61
Memo: Net income (last four quarters)	1.13	1.10	59	1.20	1.30	42	1.23	1.26	50	0.90	0.82	58	1.30	1.19	60
Net income–BHC and noncontrolling (minority) interest	1.12	1.11	53	1.25	1.35	44	1.23	1.27	49	0.90	0.83	58	1.31	1.20	61
Margin Analysis															
Average earning assets / Average assets	87.26	92.93	3	88.25	93.09	5	88.25	93.08	5	87.98	92.32	8	87.67	91.05	16
Average interest-bearing funds / Average assets	58.01	60.58	46	58.20	61.98	36	58.01	61.99	35	61.24	64.06	37	69.66	65.57	72
Interest income (tax equivalent) / Average earning assets	3.21	3.36	36	3.05	3.12	43	3.01	3.06	44	3.58	3.55	50	4.38	4.41	50
Interest expense / Average earning assets	0.30	0.35	47	0.18	0.26	35	0.17	0.25	35	0.39	0.52	36	0.97	1.08	42
Net interest income (tax equivalent) / Average earning assets	2.91	3.01	38	2.87	2.85	46	2.84	2.80	47	3.19	3.01	55	3.42	3.33	48
Yield or Cost															
Total loans and leases (tax equivalent)	4.03	4.24	36	3.99	4.07	48	3.95	4.01	46	4.33	4.27	57	5	5.09	49
Interest-bearing bank balances	0.95	0.79	74	0.10	0.13	15	0.11	0.14	16	0.32	0.27	67	0.74	2.04	6
Federal funds sold and reverse repos	0.84	1.05	43	-0.09	0.25	3	-0.06	0.25	5	0.28	0.68	34	1.56	2.44	19
Trading assets	3.02	0.57	90	1.70	0.45	82	1.89	0.45	85	2.14	0.60	85	0.96	0.99	60
Total earning assets	3.18	3.33	37	3.03	3.09	42	2.99	3.04	42	3.56	3.51	51	4.34	4.36	50
Investment securities (tax equivalent)	1.82	1.96	40	1.48	1.77	31	1.50	1.77	31	2.10	2.25	34	2.65	2.76	42
US Treasury and agency securities (excluding mortgage-backed securities)	0.91	1.38	16	1.05	1.23	38	1.02	1.14	41	2.10	1.75	68	2.18	2.32	46
Mortgage-backed securities	1.90	1.87	53	1.45	1.55	43	1.49	1.57	44	1.96	2.05	36	2.41	2.61	23
All other securities	10.71	2.89	96	7.22	2.85	96	6.57	2.81	94	7.57	3.24	95	7.92	4.06	91
Interest-bearing deposits	0.23	0.35	39	0.06	0.22	9	0.06	0.21	10	0.32	0.53	24	0.94	1.10	40
Time deposits of $250K or more	0.74	0.61	68	0.51	0.70	28	0.43	0.66	24	1.24	1.42	31	2.09	1.96	57
Time deposits < $250K	0.15	0.58	9	0.30	0.67	11	0.28	0.62	12	0.98	1.36	18	1.13	1.82	13
Other domestic deposits	0.22	0.31	43	0.04	0.16	9	0.04	0.15	8	0.22	0.36	25	0.71	0.93	36
Foreign deposits		0.52			0.12			0.14			0.42		2.20	1.19	86
Federal funds purchased and repos	1.27	0.88	76	0.06	0.18	26	0.08	0.17	40	0.80	0.62	75	2.27	1.86	69
Other borrowed funds and trading liabilities	1.71	1.55	53	1.47	1.29	58	1.43	1.27	58	1.63	1.50	58	2.94	2.38	80
All interest-bearing funds	0.45	0.54	44	0.27	0.38	30	0.25	0.37	31	0.57	0.74	34	1.22	1.49	31

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	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	6,674,000	6,861,000	9,190,000	8,440,000	5,337,000
Fiduciary activities income	327,000	342,000	459,000	466,000	190,000
Service charges on deposit accounts - domestic	769,000	787,000	1,060,000	1,020,000	762,000
Trading revenue	237,000	230,000	297,000	189,000	105,000
Investment banking fees and commissions	1,135,000	1,453,000	1,958,000	1,601,000	717,000
Insurance activities revenue	2,264,000	1,936,000	2,598,000	2,158,000	2,031,000
Venture capital revenue	0	0	0	0	0
Net servicing fees	1,065,000	322,000	354,000	-452,000	105,000
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	121,000	434,000	542,000	1,181,000	170,000
Other non-interest income	756,000	1,357,000	1,922,000	2,277,000	1,257,000
Total overhead expenses	10,868,000	11,413,000	15,114,000	14,909,000	7,917,000
Personnel expense	6,269,000	6,536,000	8,632,000	8,146,000	4,833,000
Net occupancy expense	919,000	967,000	1,277,000	1,388,000	787,000
Goodwill impairment losses	0	0	0	5,000	0
Amortization expenses and impairment loss (other intangible assets)	420,000	431,000	574,000	685,000	164,000
Other operating expenses	3,260,000	3,479,000	4,631,000	4,685,000	2,133,000
Fee income on mutual funds and annuities	172,000	190,000	247,000	237,000	173,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	4,878,000	6,228,000	6,398,000	5,963,000	7,235,000
Number of equivalent employees	52,648	52,675	51,348	53,693	57,264
Average personnel expense per employee	119.07	124.08	168.11	151.71	84.40
Average assets per employee	10,399.86	9,826.26	10,172.54	9,255.79	4,319.20

	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	2.58	2.43	56	2.77	2.14	63	2.69	2.17	61	2.81	2.02	66	3.24	2.72	62
Overhead expenses / Net Interest Income + non-interest income	63.90	58.02	75	68.65	58.85	87	68.09	59.28	83	66.96	62.28	72	62.58	61.29	59
Percent of Average Assets															
Total overhead expense	2.65	2.18	81	2.94	2.21	87	2.89	2.17	88	3	2.57	75	3.20	2.69	77
Personnel expense	1.53	1.20	82	1.68	1.23	88	1.65	1.21	88	1.64	1.30	79	1.95	1.41	89
Net occupancy expense	0.22	0.22	50	0.25	0.24	57	0.24	0.23	57	0.28	0.26	62	0.32	0.28	65
Other operating expenses	0.90	0.73	80	1.01	0.72	84	1	0.72	87	1.08	0.94	75	0.93	0.97	58
Overhead less non-interest income	1.02	1.22	29	1.17	1.08	51	1.13	1.10	47	1.30	1.25	50	1.04	1.32	27
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	63.55	57.55	77	68.31	58.34	87	67.76	58.83	84	66.58	61.82	72	62.11	60.64	61
Personnel expense	36.66	31.86	75	39.12	32.89	80	38.70	32.93	79	36.38	32.36	74	37.92	32.39	83
Net occupancy expense	5.37	5.98	35	5.79	6.26	40	5.73	6.23	41	6.20	6.58	43	6.17	6.52	41
Other operating expenses	21.52	19.14	78	23.40	18.68	83	23.34	19.18	79	24.01	22.28	72	18.02	21.20	35
Total non-interest income	39.03	24.10	82	41.06	28.20	81	41.20	27.67	82	37.69	28.83	72	41.87	29.23	78
Fiduciary activities income	1.91	2.13	57	2.05	2.27	52	2.06	2.20	55	2.08	2.09	58	1.49	1.97	50
Service charges on domestic deposit accounts	4.50	3.30	69	4.71	3.25	78	4.75	3.27	75	4.56	3.27	74	5.98	3.88	79
Trading revenue	1.39	0.57	83	1.38	0.68	84	1.33	0.62	84	0.84	1.28	65	0.82	1.18	59
Investment banking fees and commissions	6.64	2.15	85	8.70	2.46	87	8.78	2.58	86	7.15	2.46	86	5.63	3.54	80
Insurance activities revenue	13.24	0.36	98	11.59	0.38	98	11.65	0.36	98	9.64	0.41	97	15.93	0.47	99
Venture capital revenue	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	6.23	1.23	87	1.93	0.56	84	1.59	0.60	84	-2.02	0.01	8	0.82	0.28	84
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.71	1.19	48	2.60	3.64	50	2.43	3.30	48	5.27	3.92	68	1.33	1.86	48
Other non-interest income	4.42	8.80	22	8.12	9.39	53	8.62	9.27	57	10.17	9.65	64	9.86	10.04	64
Overhead less non-interest income	24.52	32.79	25	27.24	29.67	37	26.56	30.52	32	28.89	31.93	38	20.24	31.06	20
Applicable income taxes / Pretax net operating income (tax equivalent)	18.55	21.50	21	19.47	21.49	26	19.21	21.18	26	17.52	18.63	35	18.50	20.56	30
Applicable income tax + TE / Pretax net operating income + TE	20.15	23.57	12	20.84	23.11	16	20.54	22.67	18	19.76	21.18	30	23.40	23.23	55

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	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	122,195,000	118,812,000	117,113,000	123,433,000	134,332,000	2.85	58.20
Commercial and industrial loans	78,118,000	63,043,000	67,662,000	74,317,000	72,918,000	23.91	186.90
Loans to individuals	63,774,000	61,035,000	60,232,000	60,113,000	58,636,000	4.49	207.46
Loans to depository institutions and acceptances of other banks	0	0	0	1,000	105,000		-100.00
Agricultural loans	322,000	354,000	454,000	525,000	274,000	-9.04	43.75
Other loans and leases	52,230,000	47,411,000	48,864,000	47,404,000	41,950,000	10.16	181.21
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	316,639,000	290,655,000	294,325,000	305,793,000	308,215,000	8.94	119.87
Less: Allowance for loan and lease losses	4,205,000	4,702,000	4,435,000	5,835,000	1,549,000	-10.57	184.51
Net loans and leases	312,434,000	285,953,000	289,890,000	299,958,000	306,666,000	9.26	119.20
Debt securities that reprice or mature in over 1 year	123,313,000	145,870,000	146,691,000	117,963,000	70,380,000	-15.46	186.10
Mutual funds and equity securities	887,000	1,026,000	1,066,000	1,061,000	817,000	-13.55	10987.50
Subtotal	436,634,000	432,849,000	437,647,000	418,982,000	377,863,000	0.87	135.20
Interest-bearing bank balances	17,151,000	15,100,000	15,126,000	13,718,000	14,970,000	13.58	3907.24
Federal funds sold and reverse repos	2,568,000	1,919,000	4,028,000	1,745,000	1,417,000	33.82	3324.00
Debt securities that reprice or mature within 1 year	8,419,000	5,168,000	7,926,000	2,825,000	4,347,000	62.91	139.11
Trading assets	6,858,000	9,846,000	6,751,000	7,510,000	7,732,000	-30.35	413.32
Total earning assets	471,630,000	464,882,000	471,478,000	444,780,000	406,329,000	1.45	146.92
Non-interest-bearing cash and due from depository institutions	5,001,000	4,634,000	5,061,000	5,009,000	4,057,000	7.92	136.12
Premises, fixed assets, and leases	4,701,000	4,926,000	4,868,000	5,203,000	5,535,000	-4.57	130.10
Other real estate owned	150,000	52,000	62,000	67,000	94,000	188.46	123.88
Investment in unconsolidated subsidiaries	6,544,000	5,959,000	6,253,000	5,556,000	4,256,000	9.82	214.77
Intangible and other assets	60,412,000	49,431,000	53,519,000	48,613,000	52,807,000	22.21	162.32
Total assets	548,438,000	529,884,000	541,241,000	509,228,000	473,078,000	3.50	148.91
Quarterly average assets	554,298,000	526,514,000	536,565,000	501,185,000	301,736,000	5.28	150.88
Average loans and leases (YTD)	301,407,000	294,281,333	293,479,500	314,519,000	161,513,500	2.42	109.21
Memoranda							
Loans held-for-sale	2,304,000	5,133,000	4,812,000	6,059,000	8,373,000	-55.11	89.32
Loans not held-for-sale	314,335,000	285,522,000	289,513,000	299,734,000	299,842,000	10.09	120.13
Real estate loans secured by 1–4 family	68,287,000	62,586,000	62,497,000	64,932,000	76,291,000	9.11	72.01
Commercial real estate loans	53,370,000	55,770,000	53,987,000	58,010,000	57,433,000	-4.30	44.77
Construction and land development	8,552,000	9,034,000	8,392,000	9,618,000	9,221,000	-5.34	33.04
Multifamily	4,630,000	5,009,000	4,443,000	5,632,000	5,031,000	-7.57	39.71
Nonfarm nonresidential	40,188,000	41,727,000	41,152,000	42,760,000	43,181,000	-3.69	48.16
Real estate loans secured by farmland	538,000	456,000	629,000	491,000	608,000	17.98	-20.65
Total investment securities	132,619,000	152,064,000	155,683,000	121,849,000	75,544,000	-12.79	184.40
U.S. Treasury securities	10,054,000	9,697,000	9,795,000	1,746,000	2,276,000	3.68	213.31
US agency securities (excluding mortgage-backed securities)	287,000	1,874,000	1,698,000	1,917,000	1,881,000	-84.69	-87.94
Municipal securities	396,000	458,000	420,000	493,000	585,000	-13.54	-75.75
Mortgage-backed securities	120,972,000	138,980,000	142,676,000	116,598,000	69,945,000	-12.96	207.37
Asset-backed securities	17,000	22,000	21,000	25,000	30,000	-22.73	-60.47
Other debt securities	6,000	7,000	7,000	9,000	10,000	-14.29	200.00
Mutual funds and equity securities	887,000	1,026,000	1,066,000	1,061,000	817,000	-13.55	10987.50
Available-for-sale securities	72,978,000	151,038,000	153,123,000	120,788,000	74,727,000	-51.68	214.78
U.S. Treasury securities	10,054,000	9,697,000	9,795,000	1,746,000	2,276,000	3.68	376.27
US agency securities (excluding mortgage-backed securities)	287,000	1,874,000	1,698,000	1,917,000	1,881,000	-84.69	57.69
Municipal securities	396,000	458,000	420,000	493,000	585,000	-13.54	-75.23
Mortgage-backed securities	62,218,000	138,980,000	141,182,000	116,598,000	69,945,000	-55.23	222.64
Asset-backed securities	17,000	22,000	21,000	25,000	30,000	-22.73	
Other debt securities	6,000	7,000	7,000	9,000	10,000	-14.29	
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-9,779,000		1,000				
Available-for-sale securites appreciation (depreciation)	-12,417,000	-814,000	-1,965,000	2,170,000	500,000		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	24,367,000	23,496,000	27,354,000	23,717,000	9,724,000	3.71	75.99

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	144,826,000	143,595,000	145,892,000	127,629,000	92,405,000	0.86	167.95
NOW, ATS and transaction accounts	110,397,000	108,954,000	115,754,000	21,180,000	16,846,000	1.32	2524.75
Time deposits less brokered deposits < $250K	-8,982,000	4,613,000	4,562,000	7,790,000	16,630,000		
MMDA and other savings accounts	146,315,000	137,217,000	139,540,000	210,860,000	190,033,000	6.63	75.71
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	392,556,000	394,379,000	405,748,000	367,459,000	315,914,000	-0.46	160.45
Time deposits of $250K or more	3,487,000	2,259,000	2,126,000	3,296,000	9,362,000	54.36	-7.82
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	5,918,000	2,608,000	2,435,000	1,300,000	2,228,000	126.92	92.46
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	223,000		-100.00
Other borrowings w/remaining maturity of 1 year or less	21,858,000	8,845,000	7,031,000	8,762,000	20,869,000	147.12	262.07
Other borrowings w/remaining maturity over 1 year	19,918,000	22,891,000	23,093,000	27,472,000	29,452,000	-12.99	22.17
Brokered deposits < $250K	19,949,000	9,219,000	8,614,000	10,322,000	9,451,000	116.39	1122.37
Noncore funding	71,130,000	45,822,000	43,299,000	51,152,000	71,585,000	55.23	129.27
Trading liabilities	5,230,000	2,268,000	2,254,000	1,634,000	1,412,000	130.60	1415.94
Subordinated notes and debentures + trust preferred securities	7,260,000	6,984,000	6,915,000	7,040,000	5,711,000	3.95	135.03
Other liabilities	11,451,000	11,531,000	13,754,000	11,031,000	11,898,000	-0.69	115.69
Total liabilities	487,627,000	460,984,000	471,970,000	438,316,000	406,520,000	5.78	155.99
Equity Capital							
Perpetual preferred stock (including surplus)	6,673,000	6,673,000	6,673,000	8,048,000	5,102,000	0.00	118.57
Common stock	6,634,000	6,674,000	6,639,000	6,745,000	6,711,000	-0.60	68.16
Common surplus	34,487,000	34,977,000	34,565,000	35,843,000	35,609,000	-1.40	320.98
Retained earnings	25,344,000	22,114,000	22,998,000	19,455,000	19,806,000	14.61	61.88
Accumulated other comprehensive income	-12,350,000	-1,538,000	-1,604,000	716,000	-844,000		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	60,788,000	68,900,000	69,271,000	70,807,000	66,384,000	-11.77	103.92
Noncontrolling (minority) interest in subsidiaries	23,000	0	0	105,000	174,000		-46.51
Total equity capital, including minority interest	60,811,000	68,900,000	69,271,000	70,912,000	66,558,000	-11.74	103.70
Total liabilities and capital	548,438,000	529,884,000	541,241,000	509,228,000	473,078,000	3.50	148.91
Memoranda							
Non-interest-bearing deposits	144,826,000	143,595,000	145,892,000	127,629,000	92,405,000	0.86	167.95
Interest-bearing deposits	271,166,000	262,262,000	270,596,000	253,448,000	242,322,000	3.40	165.63
Total deposits	415,992,000	405,857,000	416,488,000	381,077,000	334,727,000	2.50	166.43
Long-term debt that reprices within 1 year	2,332,000	2,851,000	2,846,000	1,931,000	2,299,000	-18.20	-44.88
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	69,271,000	70,807,000	70,807,000	66,384,000	30,122,000		
Accounting restatements	0	0	0	-2,109,000	-31,000		
Net income	4,579,000	4,838,000	6,440,000	4,482,000	3,224,000		
Net sale of new perpetual preferred stock	0	-1,415,000	-1,415,000	2,949,000	4,000		
Net sale of new common stock	-87,000	-940,000	-1,389,000	266,000	150,000		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	33,546,000		
Less: Dividends declared	2,229,000	2,136,000	2,852,000	2,725,000	1,505,000		
Change in other comprehensive income	-10,746,000	-2,254,000	-2,320,000	1,560,000	871,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	3,000		
Holding company equity capital, ending balance	60,788,000	68,900,000	69,271,000	70,807,000	66,384,000		

Percent Composition of Assets

	09/30/2022			09/30/2021			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	22.28	39.88	18	22.42	36.06	21	21.64	36.25	22	24.24	36.22	24	28.40	37.78	33
Commercial and industrial loans	14.24	11.23	69	11.90	11.11	60	12.50	10.76	66	14.59	13.52	58	15.41	12.02	68
Loans to individuals	11.63	3.58	87	11.52	3.60	87	11.13	3.36	87	11.80	3.40	89	12.39	4.20	88
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	64	0.02	0.04	76
Agricultural loans	0.06	0.19	60	0.07	0.21	56	0.08	0.18	60	0.10	0.19	65	0.06	0.24	53
Other loans and leases	9.52	4.52	83	8.95	4.26	83	9.03	4.47	82	9.31	4.63	81	8.87	5.01	80
Net loans and leases	56.97	63.09	30	53.97	58.81	35	53.56	58.67	33	58.90	61.58	36	64.82	63.77	38
Debt securities over 1 year	22.48	18.76	67	27.53	18.32	78	27.10	19.46	71	23.17	15.55	82	14.88	14.60	54
Mutual funds and equity securities	0.16	0.05	87	0.19	0.05	88	0.20	0.06	87	0.21	0.05	87	0.17	0.06	84
Subtotal	79.61	83.05	22	81.69	78.17	59	80.86	79.22	47	82.28	78.16	62	79.87	79.65	28
Interest-bearing bank balances	3.13	3.61	55	2.85	9.37	14	2.79	8.50	18	2.69	7.51	17	3.16	3.06	60
Federal funds sold and reverse repos	0.47	0.52	79	0.36	0.53	77	0.74	0.54	80	0.34	0.82	78	0.30	1.57	72
Debt securities 1 year or less	1.54	1.71	63	0.98	1.51	48	1.46	1.56	61	0.55	1.68	26	0.92	1.91	42
Trading assets	1.25	0.59	82	1.86	0.58	88	1.25	0.49	86	1.47	1.01	82	1.63	1.19	81
Total earning assets	86	90.76	6	87.73	91.57	8	87.11	91.77	6	87.34	91.05	10	85.89	89.53	12
Non-interest cash and due from depository institutions	0.91	0.98	46	0.87	0.99	39	0.94	0.82	62	0.98	1.07	42	0.86	1.14	27
Other real estate owned	0.03	0.01	85	0.01	0.01	57	0.01	0.01	67	0.01	0.02	55	0.02	0.03	50
All other assets	13.09	8.19	94	11.39	7.39	90	11.95	7.35	93	11.67	7.82	89	13.25	9.27	87
Memoranda															
Short-term investments	5.13	6.75	54	4.19	12.31	14	5	11.47	22	3.59	11.17	17	4.38	7.63	50
U.S. Treasury securities	1.83	1.98	64	1.83	1.18	72	1.81	1.47	70	0.34	0.84	64	0.48	1.03	61
US agency securities (excluding mortgage-backed securities)	0.05	0.81	32	0.35	0.75	52	0.31	0.82	49	0.38	0.63	54	0.40	0.54	54
Municipal securities	0.07	1.69	24	0.09	1.70	27	0.08	1.73	25	0.10	1.69	25	0.12	1.34	28
Mortgage-backed securities	22.06	12.93	87	26.23	13.46	90	26.36	14.14	89	22.90	11.75	92	14.79	11.44	71
Asset-backed securities	0	0.85	36	0	0.47	52	0	0.50	49	0	0.32	51	0.01	0.28	52
Other debt securities	0	0.51	19	0	0.51	20	0	0.53	20	0	0.42	24	0	0.39	23
Loans held-for-sale	0.42	0.30	73	0.97	0.50	78	0.89	0.55	76	1.19	0.52	82	1.77	0.39	91
Loans held for investment	57.31	63.03	28	53.88	58.34	35	53.49	58.06	33	58.86	61.72	34	63.38	63.50	37
Real estate loans secured by 1–4 family	12.45	12.79	52	11.81	11.57	53	11.55	11.46	53	12.75	11.91	55	16.13	13.29	62
Revolving	2	1.52	64	2.15	1.44	66	2.05	1.42	64	2.56	1.66	68	3.22	2.07	70
Closed-end, secured by first liens	10.38	10.86	51	9.56	9.73	53	9.41	9.67	51	10.05	9.81	54	12.70	10.69	64
Closed-end, secured by junior liens	0.07	0.19	39	0.10	0.19	42	0.09	0.17	42	0.14	0.22	47	0.21	0.28	54
Commercial real estate loans	9.73	24.89	18	10.52	22.35	21	9.97	22.69	20	11.39	22.22	25	12.14	22.23	29
Construction and land development	1.56	3.92	30	1.70	3.40	30	1.55	3.34	32	1.89	3.40	37	1.95	3.44	40
Multifamily	0.84	3.87	17	0.95	3.32	23	0.82	3.57	20	1.11	3.12	27	1.06	3.01	26
Nonfarm nonresidential	7.33	15.73	23	7.87	14.65	25	7.60	14.57	25	8.40	14.72	27	9.13	14.69	33
Real estate loans secured by farmland	0.10	0.34	54	0.09	0.35	51	0.12	0.30	58	0.10	0.33	52	0.13	0.36	57

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			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	38.59	62.29	18	40.88	60.51	21	39.79	61.05	21	40.36	57.15	23	43.58	57.46	28
Real estate loans secured by 1–4 family	21.57	20.65	53	21.53	20	53	21.23	19.86	51	21.23	19.43	55	24.75	20.75	61
Revolving	3.46	2.39	69	3.92	2.47	71	3.77	2.43	70	4.26	2.64	75	4.93	3.15	73
Closed-end	18.10	18.01	51	17.62	17.35	53	17.46	17.24	52	16.97	16.59	52	19.82	17.39	64
Commercial real estate loans	16.86	38.12	19	19.19	37.13	22	18.34	37.86	22	18.97	34.63	24	18.63	33.52	26
Construction and land development	2.70	6.10	32	3.11	5.69	32	2.85	5.65	35	3.15	5.26	37	2.99	5.09	40
1–4 family	0.43	1.40	44	0.44	1.19	42	0.41	1.18	41	0.39	0.93	41	0.44	0.94	43
Other	2.27	4.62	33	2.67	4.46	33	2.44	4.40	35	2.76	4.19	35	2.56	4.02	38
Multifamily	1.46	5.86	15	1.72	5.41	20	1.51	5.78	17	1.84	4.96	22	1.63	4.69	23
Nonfarm nonresidential	12.69	24.30	27	14.36	24.45	27	13.98	24.56	28	13.98	22.93	27	14.01	22.15	31
Owner-occupied	6.06	8.11	40	7.55	8.31	51	7.34	8.29	47	6.97	7.68	48	6.91	7.72	49
Other	6.63	15.95	21	6.81	15.83	18	6.64	15.94	21	7.01	14.95	22	7.10	14.34	23
Real estate loans secured by farmland	0.17	0.55	54	0.16	0.61	50	0.21	0.54	58	0.16	0.54	53	0.20	0.55	56
Loans to depository institutions and acceptances of other banks	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	64	0.03	0.11	76
Commercial and industrial loans	24.67	18.37	72	21.69	19.45	60	22.99	18.86	66	24.30	22.17	62	23.66	19.53	67
Loans to individuals	20.14	6.24	88	21	6.58	87	20.46	6.24	87	19.66	6.13	88	19.02	7.13	84
Credit card loans	1.02	0.53	82	1.13	0.51	82	1.16	0.53	82	1.17	0.65	79	1.34	0.81	80
Agricultural loans	0.10	0.31	62	0.12	0.38	57	0.15	0.34	61	0.17	0.32	65	0.09	0.37	53
Other loans and leases	16.50	8.16	83	16.31	8.42	80	16.60	8.75	80	15.50	9.09	76	13.61	9.85	70
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	256.80	411.16	21	247.16	383.43	21	251.66	391.81	23	250.39	381.27	24	317.63	391.26	37
Real estate loans secured by 1–4 family	143.51	133.66	60	130.19	124.74	54	134.30	126.06	58	131.72	125.03	53	180.39	138.18	66
Revolving	23.05	15.46	70	23.68	15.53	69	23.85	15.44	68	26.45	17.42	68	35.96	21.26	71
Closed-end	120.46	116.59	59	106.52	107.54	53	110.44	108.85	53	105.26	106.14	53	144.43	115.20	69
Commercial real estate loans	112.16	254.65	20	116.02	238.58	21	116.01	245.88	21	117.68	234.65	24	135.80	229.44	32
Construction and land development	17.97	39.81	34	18.79	36.07	31	18.03	35.95	34	19.51	35.62	35	21.80	34.95	43
1–4 family	2.85	9.02	43	2.63	7.44	40	2.57	7.42	42	2.40	6.34	40	3.18	6.61	45
Other	15.12	30.27	34	16.16	28.34	35	15.46	28.11	36	17.11	28.16	36	18.62	27.32	44
Multifamily	9.73	40.47	19	10.42	35.29	22	9.55	38.66	20	11.42	32.74	25	11.90	31.04	30
Nonfarm nonresidential	84.46	161.09	25	86.80	156.30	27	88.43	158.05	28	86.74	155.06	28	102.10	152.10	36
Owner-occupied	40.32	53.43	38	45.64	52.63	46	46.43	52.99	46	43.26	52.37	43	50.34	53.07	52
Other	44.14	105.96	21	41.16	100.99	21	42	102.54	23	43.48	100.54	26	51.76	97.41	33
Real estate loans secured by farmland	1.13	3.36	55	0.95	3.67	50	1.35	3.22	58	1	3.44	51	1.44	3.60	57
Loans to depository institutions and acceptances of other banks	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	64	0.25	0.44	76
Commercial and industrial loans	164.17	115.08	74	131.15	116.17	62	145.39	114.45	70	150.76	139.91	55	172.42	122.02	74
Loans to individuals	134.03	35.47	90	126.97	36.56	87	129.43	34.55	89	121.94	37.47	89	138.65	43.51	89
Credit card loans	6.80	2.79	83	6.85	2.58	84	7.35	2.77	83	7.23	3.30	82	9.77	4.34	81
Agricultural loans	0.68	1.73	63	0.74	2.03	59	0.98	1.86	62	1.06	1.88	65	0.65	2.18	54
Other loans and leases	109.77	50.11	84	98.63	47.63	81	105	51.06	81	96.16	49.54	79	99.19	52.44	82
Supplemental															
Non-owner occupied CRE loans / Gross loans	13.86	30.74	16	14.03	29.25	16	13.55	30.07	16	14.39	27.32	20	13.97	26.45	22
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	92.23	205.31	18	84.84	187.63	18	85.73	195.33	17	89.26	183.76	22	101.82	178.57	30
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	132.55	262.15	21	130.48	244.92	21	132.15	252.85	23	132.52	240.85	25	152.16	236.10	32

Liquidity and Funding

	09/30/2022			09/30/2021			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	5.13	6.75	54	4.19	12.31	14	5	11.47	22	3.59	11.17	17	4.38	7.63	50
Liquid assets	29.13	23.63	70	33.82	29.12	61	33.42	29.03	63	29.11	26.22	63	21.54	22.44	58
Investment securities	24.18	20.98	62	28.70	20.37	75	28.76	21.63	70	23.93	17.85	75	15.97	16.99	49
Net loans and leases	56.97	63.09	30	53.97	58.81	35	53.56	58.67	33	58.90	61.58	36	64.82	63.77	38
Net loans, leases and standby letters of credit	58.06	63.92	30	54.91	59.61	35	54.58	59.49	34	59.88	62.48	35	65.91	64.84	39
Core deposits	71.58	74.28	29	74.43	75.52	31	74.97	75.71	32	72.16	70.67	40	66.78	63.09	47
Noncore funding	12.97	12.30	63	8.65	10.15	51	8	10.30	51	10.05	14.13	48	15.13	19.36	47
Time deposits of $250K or more	0.64	1.67	21	0.43	1.67	12	0.39	1.58	13	0.65	2.11	16	1.98	2.94	37
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	1.08	1.24	60	0.49	1.19	46	0.45	1.23	42	0.26	1.47	34	0.47	1.94	40
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.61	0.58	59	0.13	0.54	47	-0.29	0.54	12	-0.09	0.54	17	0.17	0.48	45
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0.05	0.02	92
Other borrowings w/remaining maturity of 1 year or less	3.99	2.18	75	1.67	0.88	73	1.30	1	66	1.72	1.24	68	4.41	3.01	68
Earning assets that reprice within 1 year	35.89	35.71	47	31.39	38.80	30	32.85	37.37	38	33.48	39.38	31	39.57	39.29	49
Interest-bearing liabilities that reprice within 1 year	2.21	6.79	12	2.48	6.64	14	2.34	6.39	14	3.33	8.20	16	6.12	10.19	22
Long-term debt that reprices within 1 year	0.43	0.38	74	0.54	0.27	80	0.53	0.26	80	0.38	0.47	69	0.49	0.96	63
Net assets that reprice within 1 year	33.26	27.35	61	28.36	30.83	40	29.98	29.65	50	29.78	29.11	48	32.97	26.63	65
Other Liquidity and Funding Ratios															
Net noncore funding dependence	9.84	5.89	67	5.46	-3.31	78	3.71	-2.33	70	7.84	3.20	68	13.45	14.45	51
Net short-term noncore funding dependence	5.22	0.87	69	0.06	-9.17	78	-1.67	-7.71	67	1.09	-4.76	71	5.23	3.38	50
Short-term investment / Short-term noncore funding	55.24	112.63	36	98.89	304.29	21	136.91	273.46	32	80.08	184.19	24	51.17	77.77	50
Liquid assets - short-term noncore funding / Nonliquid assets	28	24.05	63	44.70	36.72	64	44.70	36.68	67	34.74	28.18	66	16.54	16.97	54
Net loans and leases / Total deposits	75.11	79.04	39	70.46	73.05	43	69.60	72.79	44	78.71	79.43	46	91.62	90.31	48
Net loans and leases / Core deposits	79.59	86.19	39	72.51	78.83	42	71.45	78.25	41	81.63	88.34	39	97.07	103.93	41
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-21.76	-10.05	15		0.50		0	0.12	44		1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-27.63	-19.27	25	-1.79	1.06	3	-4.45	-0.25	1	4.73	4.31	62	1.23	1.36	52
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	44.30	26.09	72	0	13.65	14	0.96	14.28	34	0	11.38	15	0	12.67	14
Available-for-sale securities	55.03	71.92	26	99.33	84.59	72	98.36	83.77	66	99.13	87.23	69	98.92	85.40	72
U.S. Treasury securities	7.58	9.62	59	6.38	6.01	70	6.29	6.70	66	1.43	4.72	58	3.01	6.15	56
US agency securities (excluding mortgage-backed securities)	0.22	4.10	30	1.23	4.24	47	1.09	4.12	45	1.57	4.01	47	2.49	3.49	58
Municipal securities	0.30	8.02	24	0.30	8.38	21	0.27	8.22	20	0.40	9.83	21	0.77	7.75	27
Mortgage-backed securities	91.22	62.34	93	91.40	66.09	87	91.65	66.54	89	95.69	66.64	90	92.59	67.43	86
Asset-backed securities	0.01	4.33	35	0.01	2.45	51	0.01	2.50	49	0.02	1.91	50	0.04	1.66	52
Other debt securities	0	3.02	20	0	3.01	18	0	3.08	19	0.01	3.01	23	0.01	2.94	24
Mutual funds and equity securities	0.67	0.27	81	0.67	0.29	78	0.68	0.29	80	0.87	0.35	81	1.08	0.40	83
Debt securities 1 year or less	6.35	9.28	54	3.40	8.18	31	5.09	7.78	50	2.32	10.55	17	5.75	11.86	37
Debt securities 1 to 5 years	6.25	20.14	17	6.45	17.39	31	6.24	18.25	24	2.60	17.03	18	3.71	17.94	21
Debt securities over 5 years	86.73	68.28	83	89.48	72.07	78	87.99	71.11	80	94.21	69.86	89	89.45	66.02	80
Pledged securities	18.37	31.26	32	15.45	33.37	27	17.57	32.26	29	19.46	35.67	32	12.87	30.57	24
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	26.82	-40.81	92	-41.81	64.27	4	48.08	27.98	65	-11.80	183.32	7	335.86	26.69	96
Investment securities	-12.79	11.76	12	74.78	32.48	84	27.77	31.36	52	61.30	23.62	85	64.35	11.75	91
Core deposits	-0.46	4.57	39	10.68	16.96	22	10.42	16.94	32	16.32	26.88	17	105.33	11.23	97
Noncore funding	55.23	36.20	71	-14.42	-21.64	62	-15.35	-14.79	48	-28.54	-12.18	31	116.21	6.59	98

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			198,658,000	186,731,000	177,598,000
Commit: Secured commercial real estate loans	12,108,000	9,753,000	10,388,000	10,235,000	12,111,000
Commit: Unsecured real estate loans	2,922,000	2,118,000	2,223,000	2,439,000	2,585,000
Credit card lines (reported semiannually, June/Dec)			23,963,000	24,232,000	23,733,000
Securities underwriting	0	0	0	0	1,000
Standby letters of credit	5,972,000	5,028,000	5,529,000	4,986,000	5,136,000
Commercial and similar letters of credit	55,000	46,000	39,000	80,000	45,000
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	5,128,000	7,039,000	6,796,000	6,430,000	5,259,000
Credit derivatives - notional amount (holding company as beneficiary)	3,378,000	3,613,000	3,363,000	3,724,000	4,861,000
Credit derivative contracts w/ purchased credit protection-investment grade	4,547,000	5,421,000	5,275,000	3,366,000	4,856,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	3,958,000	5,231,000	4,883,000	6,789,000	5,264,000
Derivative Contracts					
Interest rate futures and forward contracts	12,613,000	25,065,000	18,052,000	20,311,000	27,241,000
Written options contracts (interest rate)	13,061,000	11,639,000	10,890,000	15,076,000	17,561,000
Purchased options contracts (interest rate)	32,977,000	18,988,000	17,593,000	20,360,000	18,928,000
Interest rate swaps	206,396,000	212,397,000	188,904,000	210,951,000	187,949,000
Futures and forward foreign exchange	16,558,000	13,994,000	14,261,000	10,348,000	11,197,000
Written options contracts (foreign exchange)	131,000	91,000	80,000	106,000	13,000
Purchased options contracts (foreign exchange)	123,000	140,000	101,000	106,000	13,000
Foreign exchange rate swaps	1,384,000	1,760,000	1,476,000	1,330,000	1,441,000
Commodity and other futures and forward contracts	788,000	58,000	534,000	748,000	223,000
Written options contracts (commodity and other)	26,619,000	21,836,000	24,468,000	21,377,000	25,641,000
Purchased options contracts (commodity and other)	13,691,000	10,378,000	11,436,000	10,132,000	14,113,000
Commodity and other swaps	2,626,000	2,695,000	2,434,000	1,767,000	1,108,000

	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)							36.70	22.78	85	36.67	22.01	86	37.54	23.52	84
Standby letters of credit	1.09	0.66	81	0.95	0.66	75	1.02	0.65	78	0.98	0.71	74	1.09	0.84	72
Commercial and similar letters of credit	0.01	0.02	63	0.01	0.02	62	0.01	0.02	59	0.02	0.02	67	0.01	0.02	61
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.94	0.27	84	1.33	0.24	90	1.26	0.24	90	1.26	0.35	89	1.11	0.42	87
Credit derivatives - notional amount (holding company as beneficiary)	0.62	0.17	86	0.68	0.18	85	0.62	0.18	85	0.73	0.30	86	1.03	0.52	88
Credit derivative contracts w/ purchased credit protection-investment grade	0.83	0.20	86	1.02	0.18	87	0.97	0.18	87	0.66	0.25	83	1.03	0.30	86
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.72	0.19	85	0.99	0.13	90	0.90	0.13	90	1.33	0.30	90	1.11	0.45	88
Derivative contracts	59.62	44.74	81	60.21	47.31	82	53.62	46.30	81	61.39	48.62	78	64.56	68.47	76
Interest rate contracts	48.33	32.78	81	50.59	35.15	82	43.50	32.46	82	52.37	34.36	79	53.20	47.31	76
Interest rate futures and forward contracts	2.30	3.53	79	4.73	4.39	81	3.34	3.25	80	3.99	6.21	77	5.76	10.67	78
Written options contracts (interest rate)	2.38	1.49	83	2.20	1.69	78	2.01	1.41	78	2.96	2.18	77	3.71	2.47	84
Purchased options contracts (interest rate)	6.01	1.57	88	3.58	1.29	84	3.25	1.31	84	4	1.46	84	4	2.65	79
Interest rate swaps	37.63	23.04	83	40.08	20.27	84	34.90	20.49	83	41.43	20.83	84	39.73	28.86	81
Foreign exchange contracts	3.32	6.65	82	3.02	6.12	81	2.94	6.30	80	2.33	6.01	79	2.68	10.12	80
Futures and forward foreign exchange contracts	3.02	4.26	84	2.64	3.76	83	2.63	3.78	83	2.03	3.47	81	2.37	5.23	81
Written options contracts (foreign exchange)	0.02	0.04	83	0.02	0.04	83	0.01	0.04	82	0.02	0.03	81	0	0.05	79
Purchased options contracts (foreign exchange)	0.02	0.04	84	0.03	0.04	84	0.02	0.04	83	0.02	0.04	81	0	0.08	79
Foreign exchange rate swaps	0.25	0.85	81	0.33	0.76	81	0.27	0.76	80	0.26	0.77	82	0.30	2.03	80
Equity, commodity, and other derivative contracts	7.97	1.18	90	6.60	0.91	90	7.18	0.92	90	6.68	1.86	89	8.68	3.32	88
Commodity and other futures and forward contracts	0.14	0.09	89	0.01	0.07	87	0.10	0.07	90	0.15	0.14	88	0.05	0.19	86
Written options contracts (commodity and other)	4.85	0.41	92	4.12	0.31	92	4.52	0.32	92	4.20	0.52	91	5.42	0.98	90
Purchased options contracts (commodity and other)	2.50	0.31	92	1.96	0.21	92	2.11	0.21	92	1.99	0.37	90	2.98	0.94	88
Commodity and other swaps	0.48	0.31	84	0.51	0.30	84	0.45	0.31	83	0.35	0.32	79	0.23	0.38	78
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							67.69	44.98	78	59.37	42.82	78	109.96	45.53	87

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	326,967,000	319,041,000	290,229,000	312,612,000	305,428,000
Interest rate contracts	265,047,000	268,089,000	235,439,000	266,698,000	251,679,000
Foreign exchange contracts	18,196,000	15,985,000	15,918,000	11,890,000	12,664,000
Equity, commodity, and other contracts	43,724,000	34,967,000	38,872,000	34,024,000	41,085,000
Derivatives Position					
Futures and forwards	29,959,000	39,117,000	32,847,000	31,407,000	38,661,000
Written options	39,811,000	33,566,000	35,438,000	36,559,000	43,215,000
Exchange-traded	8,685,000	5,968,000	7,395,000	4,447,000	7,818,000
Over-the-counter	31,126,000	27,598,000	28,043,000	32,112,000	35,397,000
Purchased options	46,791,000	29,506,000	29,130,000	30,598,000	33,054,000
Exchange-traded	17,999,000	13,771,000	14,234,000	12,311,000	13,568,000
Over-the-counter	28,792,000	15,735,000	14,896,000	18,287,000	19,486,000
Swaps	210,406,000	216,852,000	192,814,000	214,048,000	190,498,000
Held for trading	249,242,000	227,547,000	231,289,000	230,011,000	227,655,000
Interest rate contracts	187,611,000	176,981,000	176,880,000	184,379,000	173,949,000
Foreign exchange contracts	17,935,000	15,638,000	15,576,000	11,647,000	12,664,000
Equity, commodity, and other contracts	43,696,000	34,928,000	38,833,000	33,985,000	41,042,000
Non-traded	77,725,000	91,494,000	58,940,000	82,601,000	77,773,000
Interest rate contracts	77,436,000	91,108,000	58,559,000	82,319,000	77,730,000
Foreign exchange contracts	261,000	347,000	342,000	243,000	0
Equity, commodity, and other contracts	28,000	39,000	39,000	39,000	43,000
Derivative contracts (excluding futures and FX 14 days or less)	286,411,000	283,286,000	257,878,000	278,019,000	254,842,000
One year or less	70,148,000	59,338,000	61,977,000	57,337,000	51,527,000
Over 1 year to 5 years	191,464,000	195,668,000	167,837,000	192,852,000	131,057,000
Over 5 years	24,799,000	28,280,000	28,064,000	27,830,000	72,258,000
Gross negative fair value (absolute value)	5,744,000	3,431,000	3,512,000	3,612,000	3,291,000
Gross positive fair value	3,317,000	4,605,000	4,023,000	5,827,000	4,233,000
Held for trading	2,963,000	4,500,000	3,977,000	5,626,000	4,045,000
Non-traded	354,000	105,000	46,000	201,000	188,000
Current credit exposure on risk-based capital derivative contracts	997,000	3,205,000	2,440,000	4,174,000	2,328,000
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

	09/30/2022			09/30/2021			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	81.06	93.95	16	84.03	94.10	19	81.12	94.17	15	85.31	94.10	19	82.40	93.44	20
Foreign exchange contracts	5.57	3.10	77	5.01	3.22	77	5.48	3.47	76	3.80	3.49	74	4.15	3.20	75
Equity, commodity, and other contracts	13.37	1.15	93	10.96	1.21	93	13.39	1.14	95	10.88	1.17	93	13.45	1.64	91
Futures and forwards	9.16	9.12	64	12.26	12.59	62	11.32	11.16	63	10.05	14.05	55	12.66	13.49	62
Written options	12.18	5.29	83	10.52	7.18	72	12.21	6.28	75	11.69	8.18	72	14.15	5.91	81
Exchange-traded	2.66	0.14	93	1.87	0.11	92	2.55	0.12	92	1.42	0.14	90	2.56	0.15	93
Over-the-counter	9.52	4.93	77	8.65	6.91	70	9.66	5.96	74	10.27	7.73	71	11.59	5.10	82
Purchased options	14.31	4.14	86	9.25	3.41	80	10.04	3.27	83	9.79	3.42	80	10.82	4.42	79
Exchange-traded	5.50	0.14	96	4.32	0.12	96	4.90	0.12	97	3.94	0.15	96	4.44	0.28	92
Over-the-counter	8.81	3.58	80	4.93	3.01	70	5.13	2.87	73	5.85	2.86	77	6.38	3.35	75
Swaps	64.35	77.96	28	67.97	71.71	37	66.44	74.26	30	68.47	68.76	42	62.37	69.75	35
Held for trading	76.23	38.03	66	71.32	40.70	61	79.69	40.42	69	73.58	43.53	61	74.54	44.16	61
Interest rate contracts	57.38	31.70	62	55.47	34.66	57	60.94	34.15	60	58.98	36.62	57	56.95	37.24	56
Foreign exchange contracts	5.49	1.66	83	4.90	1.55	85	5.37	1.68	84	3.73	1.60	82	4.15	1.60	83
Equity, commodity, and other contracts	13.36	0.57	96	10.95	0.61	96	13.38	0.60	97	10.87	0.68	96	13.44	0.83	95
Non-traded	23.77	61.97	33	28.68	59.30	38	20.31	59.58	30	26.42	56.47	38	25.46	55.84	38
Interest rate contracts	23.68	57.96	35	28.56	56.22	41	20.18	56.71	30	26.33	53.82	39	25.45	52.22	39
Foreign exchange contracts	0.08	0.39	71	0.11	0.36	72	0.12	0.40	74	0.08	0.46	71	0	0.34	33
Equity, commodity, and other contracts	0.01	0.10	81	0.01	0.11	81	0.01	0.09	82	0.01	0.10	78	0.01	0.13	80
Derivative contracts (excluding futures and forex 14 days or less)	87.60	93.16	22	88.79	91.91	29	88.85	92.53	27	88.93	91.48	28	83.44	93.86	18
One year or less	21.45	37.29	44	18.60	27.90	48	21.35	27.56	54	18.34	32.05	46	16.87	32.17	41
Over 1 year to 5 years	58.56	22.61	93	61.33	29.78	94	57.83	27.01	89	61.69	27.06	96	42.91	30.45	68
Over 5 years	7.58	26.09	30	8.86	29.19	25	9.67	29.89	28	8.90	29.56	25	23.66	28.09	49
Gross negative fair value (absolute value)	1.76	2.48	34	1.08	1.18	53	1.21	0.98	64	1.16	1.55	47	1.08	0.83	64
Gross positive fair value	1.01	2.55	21	1.44	1.59	45	1.39	1.34	55	1.86	2.23	45	1.39	1.19	60
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.13	0.10	75	0.08	0.05	82	0.08	0.04	83	0.08	0.07	75	0.08	0.06	86
Gross positive fair value (X)	0.07	0.10	65	0.10	0.06	82	0.09	0.05	85	0.13	0.09	76	0.10	0.07	86
Held for trading (X)	0.07	0.06	75	0.10	0.05	85	0.09	0.04	86	0.12	0.07	80	0.10	0.06	87
Non-traded (X)	0.01	0.02	47	0	0.01	31	0	0.01	26	0	0.02	42	0	0.01	58
Current credit exposure (X)	0.02	0.06	46	0.07	0.05	77	0.06	0.04	77	0.09	0.06	72	0.06	0.05	75
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.24	0.70	42	0.83	0.59	75	0.62	0.46	75	1.10	0.85	71	0.62	0.73	72

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	4,435,000	5,835,000	5,835,000	1,549,000	1,558,000
Gross losses	824,000	794,000	1,059,000	1,450,000	789,000
Write-downs, transfers to loans held-for-sale	9,000	27,000	27,000	101,000	0
Recoveries	274,000	279,000	362,000	331,000	155,000
Net losses	550,000	515,000	697,000	1,119,000	634,000
Provision for loan and lease losses	320,000	-622,000	-709,000	2,325,000	625,000
Adjustments	0	4,000	6,000	3,080,000	0
Ending balance	4,205,000	4,702,000	4,435,000	5,835,000	1,549,000
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.08	0.09	51	-0.16	-0.12	34	-0.14	-0.09	35	0.47	0.51	48	0.25	0.15	77
Provision for loan and lease losses / Average loans and leases	0.14	0.16	54	-0.28	-0.21	33	-0.24	-0.16	35	0.74	0.82	50	0.39	0.24	80
Provision for loan and lease losses / Net loan and lease losses	58.18	151.30	34	-120.78	-65.12	41	-101.72	-105.48	45	207.77	487.86	23	98.58	130.58	26
Allowance for loan and lease losses / Total loans and leases not held for sale	1.34	1.17	73	1.65	1.32	76	1.53	1.23	77	1.95	1.58	75	0.52	0.83	23
Allowance for loan and lease losses / Total loans and leases	1.33	1.15	73	1.62	1.30	76	1.51	1.20	77	1.91	1.55	76	0.50	0.81	22
Allowance for loan and lease losses / Net loans and leases losses (X)	5.73	38.64	21	6.85	17.40	30	6.36	21.39	25	5.21	11.58	35	2.44	8.03	21
Allowance for loan and lease losses / Nonaccrual assets	356.96	428.13	58	406.75	330.05	75	398.47	364.13	70	437.08	299.17	78	276.11	218.72	76
ALLL / 90+ days past due + nonaccrual loans and leases	145.65	320.87	23	155.13	271.93	28	145.55	287.08	25	174.23	244.34	37	60.44	151.73	16
Gross loan and lease losses / Average loans and leases	0.36	0.16	86	0.36	0.20	81	0.36	0.19	83	0.46	0.34	73	0.49	0.28	82
Recoveries / Average loans and leases	0.12	0.07	80	0.13	0.08	77	0.12	0.08	75	0.11	0.07	74	0.10	0.08	69
Net losses / Average loans and leases	0.24	0.09	85	0.23	0.12	80	0.24	0.11	85	0.36	0.27	70	0.39	0.21	84
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	90	0.01	0	93	0.01	0	90	0.03	0	96	0	0	40
Recoveries / Prior year-end losses	25.87	34.26	36	19.24	25.09	47	24.97	34.67	40	41.95	33.98	71	22.86	36.22	30
Earnings coverage of net loan and lease losses (X)	10.85	36.38	30	10.49	26.30	33	10.45	39.72	29	6.97	22.91	31	7.32	24.40	30
Net Loan and Lease Losses By Type															
Real estate loans	-0.07	-0.01	6	0	0.02	52	0	0.02	48	0.16	0.04	89	0.05	0.01	83
Real estate loans secured by 1–4 family	-0.05	-0.02	16	-0.01	-0.01	49	-0.02	-0.02	38	0.07	0.01	90	0.02	0.01	66
Revolving	-0.18	-0.06	16	-0.13	-0.07	19	-0.14	-0.07	20	-0.01	0.01	41	0.02	0.02	61
Closed-end	-0.02	-0.01	34	0.02	-0.01	86	0.01	-0.01	81	0.09	0	92	0.02	0	76
Commercial real estate loans	-0.09	0	3	0.01	0.04	54	0.03	0.04	65	0.26	0.07	86	0.08	0.01	91
Construction and land development	-0.22	-0.02	3	-0.07	0.01	10	-0.14	0	3	0.09	0	90	-0.08	-0.01	12
1–4 family	-0.03	0	5	0	0	57	-0.01	0	10	0	0	59	-0.01	0	10
Other	-0.19	-0.01	2	-0.07	0.01	8	-0.13	0	3	0.09	0	94	-0.07	-0.01	13
Multifamily	-0.14	0	1	0.08	0.01	91	0.14	0.01	93	0.09	0	96	0.20	0	98
Nonfarm nonresidential	-0.06	0	8	0.03	0.05	56	0.06	0.05	70	0.32	0.11	86	0.09	0.02	90
Owner-occupied	-0.05	0	3	0.02	0.01	80	0.03	0.01	85	0.13	0.02	92	0.05	0.01	89
Other	0	0.01	23	0.01	0.04	55	0.03	0.04	66	0.20	0.08	84	0.05	0.01	87
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	-0.20	0.02	2	0.16	0.01	93
Commercial and industrial loans	0.14	0.11	67	0.26	0.19	67	0.21	0.17	65	0.30	0.47	45	0.10	0.37	21
Loans to individuals	1.11	0.76	75	0.87	0.72	65	0.91	0.71	67	1.05	1.13	62	0.83	1.17	48
Credit card loans	3.13	1.94	85	3.04	2.27	77	2.84	1.84	79	3.51	2.92	61	1.74	3.11	24
Agricultural loans	0	0.02	50	0	0.02	49	0.22	0.02	87	0.57	0.19	86	1.09	0.08	95
Loans to foreign governments and institutions		0.05			0			0			0			0	
Other loans and leases	-0.01	0.13	8	-0.04	0.09	6	-0.01	0.10	13	0.14	0.15	64	0.02	0.15	43

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	1,959,000	1,842,000	2,064,000	2,241,000	2,238,000
90+ days past due loans and leases	1,709,000	1,875,000	1,934,000	2,014,000	2,002,000
Nonaccrual loans and leases	1,178,000	1,156,000	1,113,000	1,335,000	561,000
Total past due and nonaccrual loans and leases	4,846,000	4,873,000	5,111,000	5,590,000	4,801,000
Restructured 30–89 days past due	196,000	160,000	165,000	176,000	160,000
Restructured 90+ days past due	322,000	150,000	169,000	161,000	155,000
Restructured nonaccrual	219,000	167,000	156,000	154,000	82,000
Total restructured loans and leases	737,000	477,000	490,000	491,000	397,000
30–89 days past due loans held for sale	2,000	19,000	21,000	21,000	25,000
90+ days past due loans held for sale	0	3,000	4,000	6,000	8,000
Nonaccrual loans held for sale	72,000	76,000	22,000	5,000	107,000
Total past due and nonaccrual loans held for sale	74,000	98,000	47,000	32,000	140,000
Restructured loans and leases in compliance	1,357,000	1,110,000	1,003,000	974,000	675,000
Other real estate owned	150,000	52,000	62,000	67,000	94,000
Other Assets					
30–89 days past due	0	0	2,000	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	2,000	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.62	0.33	84	0.63	0.29	88	0.70	0.32	86	0.73	0.39	83	0.73	0.43	82
90+ days past due loans and leases	0.54	0.10	90	0.65	0.09	91	0.66	0.10	93	0.66	0.12	89	0.65	0.15	88
Nonaccrual loans and leases	0.37	0.37	53	0.40	0.54	37	0.38	0.46	43	0.44	0.66	34	0.18	0.51	14
90+ days past due and nonaccrual loans and leases	0.91	0.52	82	1.04	0.68	81	1.04	0.62	82	1.10	0.85	75	0.83	0.71	62
30–89 days past due restructured	0.06	0.01	91	0.06	0.01	89	0.06	0.01	90	0.06	0.01	88	0.05	0.01	85
90+ days past due restructured	0.10	0.01	93	0.05	0	92	0.06	0	91	0.05	0.01	93	0.05	0.01	91
Nonaccrual restructured	0.07	0.09	54	0.06	0.12	41	0.05	0.10	43	0.05	0.13	32	0.03	0.14	20
30–89 days past due loans held for sale	0	0	84	0.01	0	88	0.01	0	87	0.01	0	88	0.01	0	89
90+ days past due loans held for sale	0	0	42	0	0	87	0	0	85	0	0	86	0	0	88
Nonaccrual loans held for sale	0.02	0	90	0.03	0	88	0.01	0	86	0	0.01	78	0.03	0	92
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.62	0.33	84	0.63	0.29	87	0.70	0.32	86	0.73	0.40	83	0.73	0.43	82
90+ days past due assets	0.54	0.10	90	0.65	0.09	91	0.66	0.10	93	0.66	0.12	89	0.65	0.15	88
Nonaccrual assets	0.37	0.37	53	0.40	0.55	36	0.38	0.47	43	0.44	0.67	34	0.18	0.53	14
30+ days past due and nonaccrual assets	1.53	0.89	84	1.68	1	85	1.74	0.97	85	1.83	1.29	79	1.56	1.19	74
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.53	0.33	78	0.57	0.40	77	0.56	0.36	79	0.66	0.52	75	0.54	0.44	66
90+ days past due and nonaccrual assets + other real estate owned	0.55	0.35	79	0.58	0.42	75	0.57	0.37	79	0.67	0.55	72	0.56	0.48	65
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.58	0.38	77	0.50	0.48	61	0.46	0.41	64	0.53	0.60	46	0.35	0.53	29
Allowance for loan and lease losses	76.17	55.46	72	55.89	67.85	51	56.64	62.64	55	46.50	66.66	35	106.20	115.41	53
Equity capital + allowance for loan and lease losses	4.93	3.63	75	3.57	4.12	46	3.41	3.60	53	3.54	4.97	31	2.42	4.28	27
Tier 1 capital + allowance for loan and lease losses	6.52	3.90	82	5.23	4.89	63	5.17	4.30	68	5.24	6.05	44	3.89	5.65	34
Loans and leases + other real estate owned	1.01	0.61	82	0.90	0.82	62	0.85	0.71	65	0.89	0.97	48	0.53	0.85	27

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

Past Due and Nonaccrual Loans and Leases

		09/30/2022			09/30/2021			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	0.53	0.23	87	0.50	0.25	84	0.54	0.26	83	0.73	0.39	85	0.55	0.38	77
	90+ days past due	0.69	0.11	90	0.72	0.12	88	0.87	0.12	90	0.69	0.16	88	0.59	0.16	87
	Nonaccrual	0.47	0.41	68	0.54	0.60	58	0.51	0.52	58	0.64	0.76	50	0.17	0.46	18
Commercial and industrial	30–89 days past due	0.16	0.29	41	0.14	0.24	43	0.14	0.24	46	0.09	0.23	27	0.11	0.31	23
	90+ days past due	0.04	0.06	65	0	0.02	50	0.01	0.04	49	0.01	0.03	58	0.03	0.05	56
	Nonaccrual	0.33	0.47	47	0.44	0.65	43	0.33	0.57	37	0.45	0.75	38	0.29	0.83	24
Individuals	30–89 days past due	1.82	0.83	85	1.85	0.60	92	2.17	0.63	93	2.09	0.83	93	2.39	0.83	93
	90+ days past due	1.28	0.10	97	1.63	0.08	97	1.50	0.09	96	1.91	0.14	97	1.97	0.17	96
	Nonaccrual	0.46	0.17	84	0.31	0.17	77	0.39	0.17	84	0.28	0.28	65	0.19	0.17	61
Depository institution loans	30–89 days past due		0			0.03			0.01		0	0	46	0	0	47
	90+ days past due		0			0			0		0	0	46	0	0	49
	Nonaccrual		0			0			0		0	0	47	0	0	48
Agricultural	30–89 days past due	0	0.09	29	0.28	0.11	78	0.22	0.07	82	0.38	0.17	79	0.36	0.24	74
	90+ days past due	0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual	1.24	0.27	89	0.56	0.51	74	6.83	0.70	91	0.38	0.49	66	2.19	0.67	84
Foreign governments	30–89 days past due		0			0			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due	0.06	0.13	58	0.05	0.11	58	0.04	0.12	57	0.05	0.18	50	0.05	0.20	44
	90+ days past due	0.03	0.01	85	0.03	0.01	88	0.01	0.01	79	0	0.01	73	0.08	0.01	90
	Nonaccrual	0.08	0.06	74	0.10	0.13	67	0.05	0.09	62	0.08	0.15	58	0.03	0.13	44

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

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			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	0.87	0.39	84	0.88	0.36	86	0.93	0.46	85	1.31	0.65	85	0.92	0.67	76
	90+ days past due	1.23	0.22	88	1.37	0.25	90	1.63	0.24	89	1.31	0.33	87	0.99	0.31	86
	Nonaccrual	0.63	0.58	62	0.81	0.76	65	0.69	0.71	57	0.78	0.89	54	0.15	0.73	11
Revolving	30–89 days past due	0.61	0.31	83	0.36	0.33	58	0.47	0.28	74	0.41	0.48	50	0.66	0.45	71
	90+ days past due	0.08	0.02	85	0.04	0.03	76	0.06	0.02	84	0.05	0.03	77	0.05	0.05	70
	Nonaccrual	1.21	0.86	76	1.13	1.05	70	1.11	1.18	72	1.45	1.13	74	0.34	1	28
Closed-end	30–89 days past due	0.91	0.41	84	1	0.36	89	1.03	0.49	87	1.53	0.65	88	0.98	0.70	74
	90+ days past due	1.45	0.25	88	1.67	0.27	90	1.97	0.26	90	1.63	0.38	87	1.23	0.35	86
	Nonaccrual	0.52	0.57	58	0.74	0.71	60	0.60	0.67	53	0.61	0.87	43	0.10	0.70	11
Junior lien	30–89 days past due	0.01	0.01	76	0.01	0.01	73	0.01	0.01	73	0.02	0.02	69	0.03	0.02	63
	90+ days past due	0	0	38	0	0	78	0	0	82	0.01	0	88	0.01	0	90
	Nonaccrual	0.02	0.02	60	0.03	0.04	49	0.02	0.03	50	0.03	0.04	47	0	0.04	23
Commercial real estate	30–89 days past due	0.10	0.13	58	0.08	0.16	44	0.10	0.15	54	0.08	0.26	34	0.06	0.18	30
	90+ days past due	0.01	0.01	70	0	0.01	57	0	0.01	28	0.01	0.02	63	0.06	0.03	74
	Nonaccrual	0.26	0.29	57	0.24	0.48	35	0.31	0.38	54	0.49	0.62	47	0.17	0.23	44
Construction and development	30–89 days past due	0.27	0.19	75	0.08	0.15	58	0.17	0.17	72	0.19	0.28	59	0.09	0.28	47
	90+ days past due	0.01	0.01	82	0.02	0.01	85	0	0.01	38	0.03	0.01	88	0.13	0.02	93
	Nonaccrual	0.23	0.14	79	0.13	0.31	60	0.14	0.20	67	0.32	0.41	66	0.07	0.20	46
1–4 family	30–89 days past due	0.18	0.02	92	0.06	0.03	79	0.11	0.02	89	0.08	0.03	79	0.05	0.06	66
	90+ days past due	0.01	0	92	0.02	0	94	0	0	44	0.03	0	93	0.04	0	92
	Nonaccrual	0.04	0.01	84	0.03	0.02	80	0.05	0.01	82	0.07	0.03	84	0.01	0.02	64
Other	30–89 days past due	0.09	0.13	70	0.02	0.10	58	0.06	0.13	67	0.10	0.22	57	0.03	0.20	46
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0.09	0.01	94
	Nonaccrual	0.20	0.12	80	0.10	0.25	64	0.10	0.16	68	0.25	0.35	67	0.05	0.17	49
Multifamily	30–89 days past due	0	0.04	28	0.02	0.09	58	0.02	0.07	64	0.02	0.09	49	0.02	0.08	52
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.02	0.06	61	0.06	0.13	62	0.05	0.17	60	0	0.11	20	0.04	0.05	61
Nonfarm non-residential	30–89 days past due	0.08	0.10	55	0.09	0.12	54	0.10	0.13	58	0.07	0.23	33	0.06	0.14	30
	90+ days past due	0.01	0.01	73	0	0.01	28	0	0.01	31	0	0.02	60	0.05	0.03	75
	Nonaccrual	0.30	0.36	54	0.29	0.58	35	0.37	0.45	55	0.59	0.80	48	0.21	0.28	45
Owner Occupied	30–89 days past due	0.05	0.04	66	0.08	0.04	77	0.06	0.04	74	0.05	0.07	52	0.05	0.07	51
	90+ days past due	0.01	0	79	0	0	35	0	0	37	0	0	71	0.05	0.01	83
	Nonaccrual	0.15	0.12	63	0.25	0.20	62	0.26	0.17	74	0.42	0.27	72	0.16	0.16	59
Other	30–89 days past due	0.02	0.05	59	0	0.07	29	0.04	0.08	63	0.02	0.14	35	0.01	0.07	27
	90+ days past due	0	0	83	0	0.01	34	0	0	37	0	0.01	33	0	0.01	65
	Nonaccrual	0.15	0.21	52	0.03	0.31	20	0.10	0.23	43	0.17	0.44	36	0.04	0.10	42
Farmland	30–89 days past due	0.19	0.09	82	0	0.13	30	0.16	0.10	76	0.20	0.11	77	0.33	0.23	75
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	1.30	0.51	82	0.66	1.06	62	0.48	0.69	63	1.02	1.13	65	2.14	0.84	81
Credit card	30–89 days past due	1.24	1.22	66	0.91	0.79	58	0.99	0.81	65	1.12	0.95	62	1.06	1.19	33
	90+ days past due	1.02	0.50	82	0.70	0.40	72	0.79	0.45	72	0.81	0.63	61	0.90	0.78	54
	Nonaccrual	0	0.13	35	0	0.08	36	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	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	41,121,000	41,651,000	41,204,000	42,588,000	42,320,000
Retained earnings	26,913,000	24,274,000	25,090,000	21,909,000	19,806,000
Accumulated other comprehensive income (AOCI)	-12,350,000	-1,538,000	-1,604,000	716,000	-844,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	55,684,000	64,387,000	64,690,000	65,213,000	61,282,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	29,751,000	27,067,000	28,772,000	26,629,000	26,482,000
Accumulated other comprehensive income-related adjustments	-12,344,000	-1,539,000	-1,606,000	715,000	-843,000
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	38,277,000	38,859,000	37,524,000	37,869,000	35,643,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	38,277,000	38,859,000	37,524,000	37,869,000	35,643,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	6,673,000	6,673,000	6,673,000	8,048,000	5,102,000
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	6,673,000	6,673,000	6,673,000	8,048,000	5,102,000
Less: Additional tier 1 capital deductions	3,000	3,000	3,000	2,000	2,000
Additional tier 1 capital	6,670,000	6,670,000	6,670,000	8,046,000	5,100,000
Tier 1 Capital	44,947,000	45,529,000	44,194,000	45,915,000	40,743,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	5,966,000	5,662,000	5,491,000	6,174,000	5,240,000
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	2,313,000	2,040,000	1,836,000	2,924,000	1,889,000
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	8,279,000	7,702,000	7,327,000	9,098,000	7,129,000
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	3,000	3,000	3,000	2,000	361,000
Tier 2 capital	8,276,000	7,699,000	7,324,000	9,096,000	6,768,000
Exited advanced approach tier 2 capital					
Total capital	53,223,000	53,228,000	51,518,000	55,011,000	47,511,000
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	556,356,000	529,327,000	539,308,000	504,292,000	301,736,000
Less: Deductions from common equity tier 1 capital	29,754,000	27,070,000	28,775,000	26,631,000	26,484,000
Less: Other deductions	148,000	-966,000	129,000	-947,000	-1,339,000
Total assets for leverage ratio	526,454,000	503,223,000	510,404,000	478,608,000	276,591,000
Total risk-weighted assets	421,488,660	383,870,565	390,886,295	379,152,620	376,056,130
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	9.08	11.77	6	10.12	12.59	13	9.60	12.37	11	9.99	12.35	13	9.48	12.11	10
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	10.66	12.48	21	11.86	13.31	25	11.31	13.11	21	12.11	13.08	39	10.83	12.78	18
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	12.63	14.27	21	13.87	15.21	25	13.18	14.91	19	14.51	15.23	46	12.63	14.36	17
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.54	9.22	28	9.05	9.07	53	8.66	8.98	45	9.59	9.13	72	14.73	9.76	96
Supplementary leverage ratio, advanced approaches HCs	7.29	6.74	70	7.78	6.90	81	7.43	6.71	81	8.65	8.72	63		7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	76,000	68,000	68,000	61,000	63,000	11.76	162.07
Total property and casualty assets	76,000	68,000	68,000	61,000	63,000	11.76	162.07
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	37,000	35,000	36,000	33,000	33,000	5.71	23.33
Total property and casualty equity	37,000	35,000	36,000	33,000	33,000	5.71	23.33
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	1,000	1,000	2,000	2,000	2,000	0.00	
Total property and casualty	1,000	1,000	2,000	2,000	2,000	0.00	
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	41,000	37,000	38,000	34,000	26,000	10.81	86.36
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	2,264,000	1,936,000	2,598,000	2,158,000	2,031,000	16.94	69.46
Other insurance activities income	2,263,000	1,935,000	2,597,000	2,157,000	2,029,000	16.95	69.77
Insurance and reinsurance underwriting income	1,000	1,000	1,000	1,000	2,000	0.00	-66.67
Premiums	1,000	1,000	1,000	1,000	2,000	0.00	-66.67
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	1,000	1,000	1,000	1,000	2,000	0.00	-66.67
Insurance benefits, losses, expenses	7,000	8,000	10,000	12,000	9,000	-12.50	16.67
Net assets of insurance underwriting subsidiaries	84,000	79,000	78,000	61,000	63,000	6.33	189.66
Life insurance assets	7,595,000	6,512,000	7,281,000	6,479,000	6,383,000	16.63	66.59

	09/30/2022			09/30/2021			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	88	0.01	0	87	0.01	0	87	0.01	0	83	0.01	0.01	80
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	51.77	77	100	53.46	76	100	53.11	76	100	53.67	76	100	51.47	79
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	48.23	22	0	46.54	24	0	46.89	24	0	46.33	23	0	48.53	20
Separate account assets (L/H) / Total life assets		11.73			13.15			13.40			11.24			7.26	
Insurance activities revenue / Adjusted operating income	13.24	0.36	98	11.59	0.38	98	11.65	0.36	98	9.64	0.41	97	15.93	0.47	99
Premium income / Insurance activities revenue	0.04	2.54	83	0.05	2.90	82	0.04	2.76	83	0.05	2.84	80	0.10	7.32	74
Credit related premium income / Total premium income	0	32.83	34	0	31.14	35	0	32.99	34	0	38.23	29	0	34.91	29
Other premium income / Total premium income	100	67.17	65	100	68.86	65	100	67.01	65	100	61.77	70	100	65.09	70
Insurance underwriting net income / Consolidated net income	0.02	0.02	87	0.02	0.02	87	0.03	0.02	87	0.04	0.03	87	0.06	0.08	82
Insurance net income (P/C) / Equity (P/C)	3.60	15.15	52	3.81	28.21	41	5.56	23.22	41	6.06	15.59	42	6.06	19.86	28
Insurance net income (L/H) / Equity (L/H)		177.77			5.51			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums	700	4,581.19	89	800	-364.02	85	1,000	927.51	89	1,200	447.82	86	450	233.61	85
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.07	47	0	0.07	47	0	0.07	47	0	0.15	42
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.02	0	93	0.01	0	93	0.01	0	93	0.01	0	90	0.01	0	88
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.45	12.02	61	12.96	11.72	55	14.97	12	59	12.52	11.03	54	15.09	11.51	66
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)		6,105,000			6,724,000			6,274,000			4,325,000			4,623,000	
Net assets of broker-dealer subsidiaries / Consolidated assets	1.11	0.55	89	1.27	0.44	90	1.16	0.46	89	0.85	0.75	88	0.98	1.39	84

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	1,520,000	2,018,000	2,246,000	1,966,000	1,898,000
Real estate loans	73,000	59,000	55,000	53,000	29,000
Commercial and industrial loans	1,447,000	1,959,000	2,191,000	1,913,000	1,867,000
Loans to depository institutions and other banks acceptances	0	0	0	0	2,000
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	5,000	6,000	6,000	6,000	6,000
Interest-bearing bank balances	12,000	57,000	50,000	52,000	59,000
Total selected foreign assets	1,537,000	2,081,000	2,302,000	2,024,000	1,963,000
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	0.89	0.84	69	0.68	0.63	72	0.64	0.66	71	0.66	0.87	68	1.65	1.25	68
Cost: Interest-bearing deposits		0.52			0.12			0.14			0.42		2.20	1.19	86
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans	0.09	0.13	63	0.07	0.86	25	0.05	0.79	17	0.63	0.64	77	0.11	0.29	25
Foreign governments and institutions		0.05			0			0			0			0	
Growth Rates															
Net loans and leases	-24.68	20.31	18	4.34	-0.16	61	14.24	6.83	69	3.58	-2.40	67	163.61	22.48	90
Total selected assets	-26.14	21.10	16	4.15	3.36	57	13.74	9.48	71	3.11	2.04	53	158.29	12.40	91
Deposits		-2.72			10.74			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Activity							
Securitization activities	22,894,000	25,741,000	24,799,000	31,116,000	37,071,000	-11.06	31.54
1–4 family residential loans	20,501,000	23,267,000	22,320,000	28,294,000	35,382,000	-11.89	17.96
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		-100.00
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	2,393,000	2,474,000	2,479,000	2,822,000	1,689,000	-3.27	
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)	25,000	51,000	42,000	65,000	24,000	-50.98	
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		

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	4.17	4.86	4.58	6.11	7.84
1–4 family residential loans	3.74	4.39	4.12	5.56	7.48
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	0.44	0.47	0.46	0.55	0.36
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	22.92	23.54	23.10	23.80	27.94
Home equity lines	3.23	3.60	3.48	3.87	4.41
Credit card receivables	0.95	1.04	1.07	1.06	1.20
Auto loans and other consumer loans	16.87	17.29	16.80	16	15.06
Commercial and industrial loans	23.01	19.93	21.20	22.06	21.12
All other loans and leases	33.01	34.61	34.35	33.21	30.29

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	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	0	0	0	0	0
Unused commitments to provide liquidity (servicer advance)	0.11	0.20	0.17	0.21	0.06
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	6.77	6.79	7.29	6.15	7.31

Dollar Amount in Thousands	09/30/2022	09/30/2021	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	339,000	209,000	241,000	356,000	620,000	62.20	-47.60
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		-100.00
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	339,000	209,000	241,000	356,000	620,000	62.20	-47.69
90+ Days Past Due Securitized Assets							
1–4 family residential loans	39,000	21,000	19,000	57,000	49,000	85.71	-13.33
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	7,000		
Total 90+ days past due securitized assets	39,000	21,000	19,000	57,000	56,000	85.71	-13.33
Total past due securitized assets	378,000	230,000	260,000	413,000	676,000	64.35	-45.45
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

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.65	0.90	1.08	1.26	1.75
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total 30–89 days past due securitized assets	1.48	0.81	0.97	1.14	1.67
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.19	0.09	0.09	0.20	0.14
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0.41
Total 90+ days past due securitized assets	0.17	0.08	0.08	0.18	0.15
Total past due securitized assets percent of securitized assets	1.65	0.89	1.05	1.33	1.82
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	0	0	0	0	0
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	1.11	0.97	1.04	1.43	1.26
Home equity lines	0.61	0.36	0.47	0.41	0.66
Credit card receivables	1.24	0.91	0.99	1.12	1.06
Commercial and industrial loans	0.16	0.14	0.14	0.09	0.11
All other loans and leases	0.71	0.71	0.83	0.78	0.90
Total managed loans past due 30–89 days	0.68	0.65	0.72	0.77	0.83
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.12	1.17	1.40	1.12	0.83
Home equity lines	0.08	0.04	0.06	0.05	0.05
Credit card receivables	1.02	0.70	0.79	0.81	0.90
Commercial and industrial loans	0.04	0	0.01	0.01	0.03
All other loans and leases	0.47	0.60	0.54	0.68	0.76
Total managed loans past due 90+ days	0.51	0.60	0.61	0.61	0.60
Total Past Due Managed Assets	1.19	1.25	1.33	1.39	1.42
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.02	0.01	0	0.06	0.02
Home equity lines	-0.18	-0.13	-0.14	-0.01	0.02
Credit card receivables	3.13	3.04	2.84	3.51	1.74
Commercial and industrial loans	0.14	0.26	0.21	0.30	0.10
All other loans and leases	0.33	0.26	0.29	0.44	0.30
Net Losses on Managed Assets Percent of Total Managed Assets	0.22	0.22	0.22	0.33	0.18

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	2,232,000	3,307,000	4,224,000	2,874,000	1,744,000	-32.51	66.44
Dividends	2,200,000	3,250,000	4,150,000	2,800,000	1,650,000	-32.31	69.23
Interest	2,000	3,000	3,000	23,000	64,000	-33.33	-90.48
Management and service fees	34,000	34,000	45,000	51,000	26,000	0.00	70.00
Other income	-4,000	20,000	26,000	0	4,000		
Income from nonbank subsidiaries	242,000	153,000	169,000	101,000	158,000	58.17	202.50
Dividends	195,000	100,000	100,000	5,000	35,000	95.00	387.50
Interest	42,000	48,000	63,000	89,000	121,000	-12.50	10.53
Management and service fees	5,000	5,000	6,000	7,000	2,000	0.00	150.00
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	2,474,000	3,460,000	4,393,000	2,975,000	1,902,000	-28.50	74.10
Securities gains (losses)	0	0	0	0	0		
Other operating income	11,000	-21,000	-26,000	8,000	-3,000		450.00
Total operating income	2,485,000	3,439,000	4,367,000	2,983,000	1,899,000	-27.74	74.63
Operating Expenses							
Personnel expenses	10,000	11,000	15,000	21,000	6,000	-9.09	100.00
Interest expense	202,000	195,000	248,000	319,000	474,000	3.59	24.69
Other expenses	100,000	92,000	120,000	167,000	245,000	8.70	63.93
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	312,000	298,000	383,000	507,000	725,000	4.70	36.84
Income (loss) before taxes	2,187,000	3,141,000	3,984,000	2,480,000	1,177,000	-30.37	83.01
Applicable income taxes (credit)	-25,000	-27,000	-26,000	-56,000	-92,000		
Extraordinary items							
Income before undistributed income of subsidiaries	2,212,000	3,168,000	4,010,000	2,536,000	1,269,000	-30.18	78.96
Equity in undistributed income of subsidiaries	2,367,000	1,670,000	2,430,000	1,946,000	1,955,000	41.74	373.40
Bank subsidiaries	2,091,000	938,000	1,419,000	1,328,000	1,737,000	122.92	372.01
Nonbank subsidiaries	276,000	732,000	1,011,000	618,000	218,000	-62.30	384.21
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	4,579,000	4,838,000	6,440,000	4,482,000	3,224,000	-5.35	163.77
Memoranda							
Bank net income	4,291,000	4,188,000	5,569,000	4,128,000	3,387,000	2.46	146.18
Nonbank net income	471,000	832,000	1,111,000	623,000	253,000	-43.39	385.57
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% 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	56,882,000	73.16	64,790,000	74.08	66,991,000	77.21	68,077,000	65,382,000	-12.21	90.85
Common and preferred stock	56,580,000	72.78	64,458,000	73.70	64,985,000	74.90	65,536,000	64,032,000	-12.22	102.45
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	300,000	0.39	300,000	0.34	2,000,000	2.31	2,450,000	1,266,000	0.00	-83.78
Other receivables	2,000	0	32,000	0.04	6,000	0.01	91,000	84,000	-93.75	-75.00
Investment in nonbank subsidiaries	10,394,000	13.37	8,624,000	9.86	8,818,000	10.16	8,030,000	7,591,000	20.52	124.35
Common and preferred stock	9,881,000	12.71	5,049,000	5.77	5,441,000	6.27	4,296,000	3,856,000	95.70	633.01
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	507,000	0.65	3,564,000	4.08	3,369,000	3.88	3,722,000	3,710,000	-85.77	-84.53
Other receivables	6,000	0.01	11,000	0.01	8,000	0.01	12,000	25,000	-45.45	-25.00
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock		0		0		0				
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0				
Other receivables		0		0		0				
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	214,000	0.28	69,000	0.08	257,000	0.30	82,000	309,000	210.14	58.52
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	9,710,000	12.49	13,249,000	15.15	10,220,000	11.78	14,079,000	12,367,000	-26.71	74.36
Cash and due from unrelated depository institution	43,000	0.06	43,000	0.05	58,000	0.07	43,000	25,000	0.00	26.47
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		-100.00
Other assets	503,000	0.65	685,000	0.78	419,000	0.48	313,000	483,000	-26.57	553.25
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	77,746,000	100.00	87,460,000	100.00	86,763,000	100.00	90,624,000	86,157,000	-11.11	93.06
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	1,722,000	2.21	4,507,000	5.15	3,673,000	4.23	5,002,000	2,348,000	-61.79	14.57
Borrowings with maturity over 1 year	12,479,000	16.05	11,864,000	13.57	11,766,000	13.56	12,612,000	14,442,000	5.18	58.75
Subordinated notes and debentures	1,874,000	2.41	1,266,000	1.45	1,254,000	1.45	1,282,000	1,227,000	48.03	98.10
Other liabilities	251,000	0.32	198,000	0.23	170,000	0.20	194,000	951,000	26.77	68.46
Balance due to subsidiaries and related institutions	632,000	0.81	725,000	0.83	629,000	0.72	727,000	805,000	-12.83	63100.00
Total liabilities	16,958,000	21.81	18,560,000	21.22	17,492,000	20.16	19,817,000	19,773,000	-8.63	62.12
Equity Capital	60,788,000	78.19	68,900,000	78.78	69,271,000	79.84	70,807,000	66,384,000	-11.77	103.92
Perpetual preferred stock (income surplus)	6,673,000	8.58	6,673,000	7.63	6,673,000	7.69	8,048,000	5,102,000	0.00	118.57
Common stock	6,634,000	8.53	6,674,000	7.63	6,639,000	7.65	6,745,000	6,711,000	-0.60	68.16
Common surplus	34,487,000	44.36	34,977,000	39.99	34,565,000	39.84	35,843,000	35,609,000	-1.40	320.98
Retained earnings	25,344,000	32.60	22,114,000	25.28	22,998,000	26.51	19,455,000	19,806,000	14.61	61.88
Accumulated other comprehensive income	-12,350,000	-15.89	-1,538,000	-1.76	-1,604,000	-1.85	716,000	-844,000		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	77,746,000	100.00	87,460,000	100.00	86,763,000	100.00	90,624,000	86,157,000	-11.11	93.06
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	624,000	0.80	619,000	0.71	620,000	0.71	615,000	716,000	0.81	
Notes payable to subsidiaries that issued TPS	624,000	0.80	619,000	0.71	620,000	0.71	615,000	611,000	0.81	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	2,000	0	314,000	0.36	312,000	0.36	17,000	7,000	-99.36	
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			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	9.45	11.02	35	9.31	12.52	24	9.32	11.94	26	6.60	7.29	37	9.48	9.68	46
Bank net income / Average equity investment in banks	9.52	11.60	34	8.66	12.35	18	8.62	11.80	21	6.38	7.45	36	9.39	10.51	44
Nonbank net income / Average equity investment in nonbanks	9.46	9.71	59	23.69	13.18	75	22.98	13.12	75	15.92	9.75	72	12.36	7.89	70
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income	93.71	98.76	18	86.56	96.45	19	86.48	96.79	19	92.10	88.16	22	105.06	82.22	67
Nonbank net income / Parent net income	10.29	2.50	88	17.20	3.22	87	17.25	3.40	89	13.90	3.59	85	7.85	5.93	77
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	27.90	18.39	78	26.94	16.51	81	25.25	16.81	78	27.99	20.06	76	29.79	20.43	73
Total debt / Equity capital	26.44	12.61	82	25.60	11.37	84	24.10	11.71	82	26.69	14.41	79	27.14	14.31	76
Total debt + notes payable to subs that issued TPS / Equity capital	27.47	14.76	81	26.50	13.41	83	24.99	13.63	80	27.56	16.67	78	28.06	16.36	76
Total debt + Loans guaranteed for affiliate / Equity capital	26.44	12.68	82	25.60	11.46	84	24.10	11.77	82	26.69	14.68	79	27.14	14.56	76
Total debt / Equity capital – excess over fair value	26.44	12.75	82	25.60	11.47	84	24.10	11.81	82	26.69	14.52	79	27.14	14.51	76
Long-term debt / Equity capital	23.61	11.91	82	19.06	10.65	80	18.80	10.95	79	19.62	13.56	77	23.60	13.04	75
Short-term debt / Equity capital	2.83	0.48	88	6.54	0.55	93	5.30	0.57	91	7.06	0.77	91	3.54	1.02	80
Current portion of long-term debt / Equity capital	0	0.09	84	0.46	0.10	89	0.45	0.06	91	0.02	0.06	85	0.01	0.05	84
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	52.81	39.59	59	43.95	40.69	45	43.39	39.86	47	40.26	34.67	53	44.56	28.44	67
Double Leverage															
Equity investment in subs / Equity capital	109.33	104.01	73	100.88	103.15	41	101.67	103.22	48	98.62	102.81	24	102.27	103.22	48
Total investment in subs / Equity capital	110.67	109.29	69	106.55	108.29	61	109.44	108.40	73	107.49	110.16	63	109.93	111.07	67
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)	0.93	0.39	75	0.09	0.27	43	0.18	0.29	51	-0.22	0.47	23	0.47	0.36	59
Equity investment in subs – equity cap / Net income-div (X)	1.81	1.15	72	0.17	0.85	19	0.32	1.05	24		1.82		0.87	1.22	46
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	98.86	130.36	37	142.48	152.56	55	135.89	152.85	51	94.12	136.59	23	89.37	177.68	16
Cash from ops + noncash items + op expense / Op expense + dividend	79.69	118.32	33	124.65	155.61	41	122.35	154.48	41	72.46	147.24	11	95.24	190.27	13
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	90.81	105.80	38	87.75	94.59	37	55.51	98.54	16	134.10	134.08	61	187.33	116.34	89
Pretax operating income + interest expense / Interest expense	1,182.67	1,565.66	53	1,710.77	1,645.53	63	1,706.45	1,835.33	64	877.43	2,016.32	44	348.31	1,968.54	21
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,121.96	1,454.22	55	1,647.29	1,896.20	63	1,644.19	1,770.77	64	844.74	1,539.23	48	347.79	1,632.83	18
Dividends + interest from subsidiaries / Interest expense + dividends	100.33	150.57	35	145.90	174.48	52	139.23	174.12	46	95.83	150.43	23	94.49	210.80	15
Fees + other income from subsidiaries / Salary + other expenses	31.82	10.18	83	57.28	12.03	86	57.04	11.92	86	30.85	13.95	76	12.75	16.52	65
Net income / Current part of long-term debt + preferred dividends (X)	17.34	26.99	35	8.02	40.79	19	9.48	47.61	16	14.09	35.64	43	15.88	57.11	33
Other Ratios															
Net assets that reprice within 1 year / Total assets	9.99	3.60	85	13.74	3.29	93	10.63	3.44	87	13.84	3.85	89	14.79	2.64	93
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10			0.04	
Nonaccrual		0.65			1.04			0.92			1.03			0.54	
Total		0.95			1.64			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	47	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	47	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	2.87	1.77	84	3.04	1.76	84	2.90	1.76	83	2.56	2.66	81	2.87	5.62	76
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0.02	0.06	84	0.01	0.07	84	0.01	0.06	83	0.01	0.08	79	0.02	0.19	74

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			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	100.77	70.90	78	67.42	69.90	55	71.12	66.37	59	107.45	81.10	80	118.60	57.84	88
Dividends declared / Net income	48.68	31.93	84	44.15	27.22	85	44.29	28.27	84	60.80	42.29	76	46.68	33.08	75
Net income – dividends / Average equity	4.85	7.51	20	5.20	9.25	15	5.19	8.62	19	2.59	4.14	31	5.05	6.46	29
Percent of Dividends Paid															
Dividends from bank subsidiaries	98.70	133.26	40	152.15	160.45	57	145.51	155.92	55	102.75	132.17	37	109.63	178.13	32
Dividends from nonbank subsidiaries	8.75	2.76	85	4.68	6.19	69	3.51	4.90	70	0.18	3.41	58	2.33	7.53	64
Dividends from subsidiary holding companies	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	107.45	183.35	37	156.84	213.42	46	149.02	203.53	47	102.94	174.85	25	111.96	260.40	20
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	51.27	43.79	60	77.60	43.30	81	74.52	45.96	75	67.83	60.28	56	48.72	66.55	31
Interest income from bank subsidiaries	0.05	0.21	67	0.07	0.11	76	0.05	0.11	72	0.56	0.36	78	1.89	0.54	84
Management and service fees from bank subsidiaries	0.79	0.95	79	0.81	0.87	80	0.81	0.88	80	1.24	1.47	78	0.77	1.55	75
Other income from bank subsidiaries	-0.09	0	1	0.48	0	95	0.47	0	95	0	0	46	0.12	0	95
Operating income from bank subsidiaries	52.02	52.71	61	78.96	48.70	81	75.85	51.33	74	69.62	62.88	55	51.49	69.36	31
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	41.40	47.96	50	12.02	66.90	33	9	62.63	26	0.80	56.39	33	13.83	82.95	36
Interest income from nonbank subsidiaries	8.92	3.25	81	5.77	2.38	83	5.67	2.44	81	14.29	7.38	82	47.83	20.25	79
Management and service fees from nonbank subsidiaries	1.06	0.51	85	0.60	0.66	85	0.54	0.37	86	1.12	0.86	83	0.79	1.92	80
Other income from nonbank subsidiaries	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	51.38	64.26	46	18.39	94.31	29	15.21	87.22	23	16.21	79.84	32	62.45	150.41	32
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies		85.23			47.30			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	88.53	67.73	44	94.50	72.55	48	95.03	74.16	47	93.87	69.76	52	86.89	67.32	41
Interest income from bank subsidiaries	0.08	0.98	60	0.09	0.27	65	0.07	0.23	65	0.77	0.63	76	3.37	0.80	86
Management and service fees from bank subsidiaries	1.37	1.25	79	0.99	1.64	78	1.03	1.44	78	1.71	1.87	78	1.37	1.81	77
Other income from bank subsidiaries	-0.16	0.03	3	0.58	0.03	92	0.60	0.02	92	0	0.04	45	0.21	0.03	90
Operating income from bank subsidiaries	89.82	81.70	32	96.16	82.68	44	96.73	83.13	41	96.35	82.20	43	91.84	78.80	34
Dividends from nonbank subsidiaries	7.85	2.90	84	2.91	3.56	72	2.29	3.07	73	0.17	1.95	60	1.84	2.65	68
Interest income from nonbank subsidiaries	1.69	0.28	90	1.40	0.20	89	1.44	0.18	90	2.98	0.73	90	6.37	1.19	90
Management and service fees from nonbank subsidiaries	0.20	0.01	92	0.15	0.02	91	0.14	0.01	92	0.23	0.02	92	0.11	0.06	88
Other income from nonbank subsidiaries	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	9.74	4.41	80	4.45	5.69	71	3.87	4.67	74	3.39	4.70	72	8.32	7.29	78
Dividends from subsidiary holding companies	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt	36.24	284.57	41	13.73	152.66	36	16.88	158.10	34	12.30	135.13	25	30.49	83.37	51
Loans and advances from subsidiaries / Total debt	3.88	27.96	35	3.51	28.03	33	3.71	26.38	34	3.25	27.08	34	3.97	28.33	36