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

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BHC Name AMERIS BANCORP

City/State ATLANTA, GA

Bank Holding Company Information

Federal Reserve District: 6
Consolidated Assets ($000): 23,813,664
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:

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ATLANTA, GA 30305

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Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	23,429,097	21,425,844	21,826,914	19,205,260	14,586,905
Net income ($000)	264,319	294,969	376,913	261,988	161,441
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)	3.30	2.79	86	3.06	2.65	78	3.02	2.60	80	3.35	2.77	84	3.49	3.01	74
+ Non-interest income	1.35	0.94	76	1.75	1.09	81	1.66	1.04	82	2.31	1.21	86	1.30	1.32	59
– Overhead expense	2.43	2.18	73	2.61	2.21	79	2.56	2.17	81	3.20	2.57	79	3.18	2.69	76
– Provision for credit losses	0.22	0.10	85	-0.24	-0.12	23	-0.16	-0.09	31	0.66	0.51	75	0.14	0.15	55
+ Securities gains (losses)	0	0	45	0	0.01	66	0	0.01	62	0	0.02	16	0	0.01	53
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	2	1.46	86	2.44	1.76	87	2.29	1.66	86	1.80	1.04	89	1.48	1.56	40
Net operating income	1.50	1.10	87	1.84	1.34	86	1.73	1.26	87	1.36	0.81	89	1.11	1.19	36
Net income	1.50	1.10	87	1.84	1.34	86	1.73	1.26	87	1.36	0.82	88	1.11	1.19	36
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.94	3.36	87	3.62	3.12	81	3.57	3.06	83	4.24	3.55	88	4.91	4.41	80
Interest expense	0.27	0.35	42	0.25	0.26	59	0.24	0.25	60	0.51	0.52	58	1.01	1.08	44
Net interest income (tax equivalent)	3.66	3.01	92	3.37	2.85	80	3.33	2.80	82	3.73	3.01	87	3.91	3.33	74
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.08	0.09	60	0.06	0.12	36	0.04	0.11	32	0.28	0.27	65	0.09	0.21	39
Earnings coverage of net loan and lease losses (X)	35.34	36.38	60	54.41	26.30	78	74.44	39.72	77	10.84	22.91	47	21.59	24.40	62
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.98	1.17	30	1.15	1.32	36	1.06	1.23	33	1.38	1.58	39	0.30	0.83	6
Allowance for loan and lease losses / Total loans and leases	0.97	1.15	29	1.05	1.30	30	0.98	1.20	30	1.27	1.55	34	0.26	0.81	4
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.63	0.39	81	0.41	0.58	36	0.52	0.49	61	0.63	0.71	48	0.75	0.57	70
30–89 days past due loans and leases / Total loans and leases	0.47	0.33	75	0.36	0.29	70	0.37	0.32	67	0.39	0.39	62	0.78	0.43	86
Liquidity and Funding															
Net noncore funding dependence	-0.67	5.89	22	-15.97	-3.31	14	-15.14	-2.33	16	-6.55	3.20	24	11.56	14.45	42
Net short-term noncore funding dependence	-1.17	0.87	31	-17.18	-9.17	21	-17.74	-7.71	19	-7.31	-4.76	35	10.54	3.38	73
Net loans and leases / Total assets	79.45	63.09	88	71.40	58.81	83	71.09	58.67	80	75.59	61.58	88	79.14	63.77	92
Capitalization															
Tier 1 leverage ratio	9.32	9.22	57	9.32	9.07	63	8.64	8.98	44	8.99	9.13	48	8.48	9.76	17
Holding company equity capital / Total assets	13.10	9.68	93	12.87	10.79	81	12.43	10.71	78	12.95	11.16	76	13.54	12.43	63
Total equity capital (including minority interest) / Total assets	13.10	9.81	93	12.87	10.91	81	12.43	10.82	78	12.95	11.29	76	13.54	12.57	63
Common equity tier 1 capital / Total risk-weighted assets	10.06	11.79	28	11.74	12.64	38	10.46	12.42	24	11.14	12.38	33	9.90	12.17	18
Net loans and leases / Equity capital (X)	6.07	6.64	41	5.55	5.47	55	5.72	5.53	57	5.84	5.58	55	5.85	5.21	69
Cash dividends / Net income	11.83	31.93	17	10.68	27.22	16	11.14	28.27	15	15.93	42.30	16	18.80	33.12	26
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	5.68	6.04	59	13.38	9.51	68	16.73	10.50	77	12.04	16.68	39	59.41	9.26	95
Equity capital	7.53	-3.83	78	13.10	7.52	82	12.06	7.46	81	7.19	6.99	58	69.57	10.49	95
Net loans and leases	17.59	14.48	71	-0.23	-0.66	63	9.79	3.36	78	7.01	9.07	48	67.98	9.10	95
Noncore funding	4.99	36.20	33	-29.69	-21.64	39	17.42	-14.79	84	-57.35	-12.18	4	85.18	6.59	93
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	9.65	11.91	52	10.36	10.65	58	10.13	10.95	55	11.34	13.56	58	7.76	13.04	56
Equity investment in subsidiaries / Equity capital	110.25	104.01	75	110.92	103.15	87	106.49	103.22	72	110.17	102.81	86	109.08	103.22	78
Cash from ops + noncash items + op expense / Op expense + dividends	47.14	118.32	25	33.60	155.61	10	221.06	154.48	75	178.38	147.24	70	136.67	190.27	33

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	576,782	505,205	672,983	690,724	585,925	14.17	181.82
Income from lease financing receivables	7,924	69	3,106	185	923	11384.06	2196.81
Fully taxable income on loans and leases	574,562	492,529	659,451	672,145	571,079	16.66	191.62
Tax-exempt income on loans and leases	10,144	12,745	16,638	18,764	15,769	-20.41	27.12
Estimated tax benefit on income on loans and leases	2,697	3,388	4,423	4,987	4,191	-20.40	-37.23
Income on loans and leases (tax equivalent)	587,403	508,662	680,512	695,896	591,039	15.48	180.65
Investment interest income (tax equivalent)	22,238	16,834	22,785	31,484	38,930	32.10	39.72
Interest on balances due from depository institutions	13,024	2,361	3,882	1,739	8,139	451.63	1117.20
Interest income on other earning assets	493	389	509	2,537	2,635	26.74	-50.70
Total interest income (tax equivalent)	623,158	528,246	707,688	731,656	640,743	17.97	174.17
Interest on time deposits of $250K or more	1,249	2,613	3,130	9,468	9,684	-52.20	-68.64
Interest on time deposits < $250K	2,888	6,265	7,463	23,855	39,800	-53.90	53.45
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	18,896	8,801	11,764	25,744	53,049	114.70	148.17
Interest on other borrowings and trading liabilities	6,626	4,667	6,884	14,484	21,712	41.98	-19.89
Interest on subordinated debt and mandatory convertible securities	13,696	13,911	18,544	15,199	6,983	-1.55	463.39
Total interest expense	43,355	36,257	47,785	88,750	131,228	19.58	79.29
Net interest income (tax equivalent)	579,803	491,989	659,903	642,906	509,515	17.85	185.47
Non-interest income	237,901	281,347	362,931	443,632	189,543	-15.44	191.83
Adjusted operating income (tax equivalent)	817,704	773,336	1,022,834	1,086,538	699,058	5.74	187.29
Overhead expense	427,349	419,846	558,026	614,786	463,164	1.79	136.69
Provision for credit losses	38,807	-38,124	-35,365	126,360	20,100		535.97
Securities gains (losses)	0	532	532	0	120	-100.00	-100.00
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	351,478	392,133	500,688	345,397	215,933	-10.37	258.59
Applicable income taxes	84,245	93,665	119,199	78,256	50,143	-10.06	193.83
Tax equivalent adjustments	2,914	3,499	4,576	5,153	4,349	-16.72	-41.10
Applicable income taxes (tax equivalent)	87,159	97,164	123,775	83,409	54,492	-10.30	159.26
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	264,319	294,969	376,913	261,988	161,441	-10.39	310.45
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	264,319	294,969	376,913	261,988	161,441	-10.39	310.45
Memoranda							
Net income - holding company and noncontrolling (minority) interest	264,319	294,969	376,913	261,988	161,441	-10.39	310.45
Investment securities income (tax equivalent)	22,238	16,834	22,785	31,484	38,930	32.10	39.72
US Treasury and agency securities (excluding mortgage-backed securities)	5,821	1,112	1,447	1,963	2,075	423.47	220.36
Mortgage-backed securities	13,741	12,414	17,105	24,006	30,245	10.69	50.24
All other securities	2,676	3,308	4,233	5,515	6,610	-19.10	-45.97
Cash dividends declared	31,278	31,500	41,987	41,724	30,350	-0.70	180.32
Common	31,278	31,500	41,987	41,724	30,350	-0.70	180.32
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	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)	3.55	3.12	81	3.29	2.90	76	3.24	2.85	78	3.81	3.27	85	4.39	4	76
Less: Interest expense	0.25	0.33	39	0.23	0.24	57	0.22	0.23	58	0.46	0.48	55	0.90	0.98	43
Equals: Net interest income (tax equivalent)	3.30	2.79	86	3.06	2.65	78	3.02	2.60	80	3.35	2.77	84	3.49	3.01	74
Plus: Non-interest income	1.35	0.94	76	1.75	1.09	81	1.66	1.04	82	2.31	1.21	86	1.30	1.32	59
Equals: adjusted operating income (tax equivalent)	4.65	3.77	87	4.81	3.80	88	4.69	3.70	89	5.66	4.04	91	4.79	4.41	76
Less: Overhead expense	2.43	2.18	73	2.61	2.21	79	2.56	2.17	81	3.20	2.57	79	3.18	2.69	76
Less: Provision for credit losses	0.22	0.10	85	-0.24	-0.12	23	-0.16	-0.09	31	0.66	0.51	75	0.14	0.15	55
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	0	45	0	0.01	66	0	0.01	61	0	0.02	17	0	0.01	53
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	2	1.46	86	2.44	1.76	87	2.29	1.66	86	1.80	1.04	89	1.48	1.56	40
Less: Applicable income taxes (tax equivalent)	0.50	0.34	90	0.60	0.41	84	0.57	0.38	88	0.43	0.23	90	0.37	0.36	52
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.50	1.10	87	1.84	1.34	86	1.73	1.26	87	1.36	0.81	89	1.11	1.19	36
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.50	1.10	87	1.84	1.34	86	1.73	1.26	87	1.36	0.82	88	1.11	1.19	36
Memo: Net income (last four quarters)	1.48	1.10	87	1.85	1.30	87	1.73	1.26	87	1.36	0.82	88	1.11	1.19	36
Net income–BHC and noncontrolling (minority) interest	1.50	1.11	87	1.84	1.35	86	1.73	1.27	87	1.36	0.83	88	1.11	1.20	36
Margin Analysis															
Average earning assets / Average assets	90.06	92.93	17	90.75	93.09	23	90.74	93.08	23	89.75	92.32	17	89.41	91.05	31
Average interest-bearing funds / Average assets	52.27	60.58	17	54.38	61.98	20	54.40	61.99	20	59.15	64.06	27	61.35	65.57	30
Interest income (tax equivalent) / Average earning assets	3.94	3.36	87	3.62	3.12	81	3.57	3.06	83	4.24	3.55	88	4.91	4.41	80
Interest expense / Average earning assets	0.27	0.35	42	0.25	0.26	59	0.24	0.25	60	0.51	0.52	58	1.01	1.08	44
Net interest income (tax equivalent) / Average earning assets	3.66	3.01	92	3.37	2.85	80	3.33	2.80	82	3.73	3.01	87	3.91	3.33	74
Yield or Cost															
Total loans and leases (tax equivalent)	4.40	4.24	72	4.22	4.07	64	4.21	4.01	66	4.49	4.27	68	5.22	5.09	64
Interest-bearing bank balances	0.68	0.79	32	0.12	0.13	25	0.13	0.14	37	0.25	0.27	48	2.11	2.04	48
Federal funds sold and reverse repos	0.65	1.05	29	0.22	0.25	60	0.21	0.25	58	0.64	0.68	57	2.17	2.44	43
Trading assets	0	0.57	26		0.45			0.45			0.60			0.99	
Total earning assets	3.92	3.33	87	3.60	3.09	82	3.55	3.04	83	4.22	3.51	88	4.88	4.36	81
Investment securities (tax equivalent)	3.07	1.96	96	2.78	1.77	95	2.93	1.77	95	2.67	2.25	82	2.92	2.76	68
US Treasury and agency securities (excluding mortgage-backed securities)	2.45	1.38	93	2.35	1.23	91	2.40	1.14	93	2.36	1.75	81	2.42	2.32	66
Mortgage-backed securities	2.63	1.87	95	2.70	1.55	96	2.90	1.57	96	2.64	2.05	93	2.78	2.61	72
All other securities	4.12	2.89	86	4.51	2.85	87	4.52	2.81	87	4.13	3.24	82	4.16	4.06	69
Interest-bearing deposits	0.27	0.35	45	0.21	0.22	54	0.20	0.21	54	0.59	0.53	61	1.23	1.10	63
Time deposits of $250K or more	0.37	0.61	20	0.64	0.70	47	0.58	0.66	44	1.63	1.42	67	1.87	1.96	38
Time deposits < $250K	0.32	0.58	23	0.58	0.67	45	0.53	0.62	44	1.31	1.36	46	1.95	1.82	54
Other domestic deposits	0.25	0.31	50	0.13	0.16	47	0.13	0.15	48	0.34	0.36	49	0.96	0.93	56
Foreign deposits		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.27	0.88	27	0.30	0.18	84	0.30	0.17	84	0.68	0.62	68	0.61	1.86	19
Other borrowed funds and trading liabilities	2.33	1.55	83	1.72	1.29	64	2.19	1.27	82	0.90	1.50	22	2.44	2.38	54
All interest-bearing funds	0.47	0.54	47	0.41	0.38	64	0.40	0.37	64	0.78	0.74	59	1.47	1.49	56

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	237,901	281,347	362,931	443,632	189,543
Fiduciary activities income	3,683	3,463	4,985	3,142	1,411
Service charges on deposit accounts - domestic	21,488	20,741	28,308	28,157	31,883
Trading revenue	1,937	0	0	0	0
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	45	43	57	41	61
Venture capital revenue	0	0	0	0	0
Net servicing fees	56,858	24,440	37,801	-27,819	9,707
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	110,259	203,850	252,148	405,638	112,223
Other non-interest income	43,631	28,810	39,632	34,473	34,258
Total overhead expenses	427,349	419,846	558,026	614,786	463,164
Personnel expense	244,523	261,161	337,776	360,279	223,938
Net occupancy expense	37,017	33,982	47,225	52,501	41,073
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	15,035	11,578	14,965	19,612	17,713
Other operating expenses	130,774	113,125	158,060	182,394	180,440
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,868	2,678	2,865	2,671	2,722
Average personnel expense per employee	85.26	97.52	117.90	134.89	82.27
Average assets per employee	8,169.14	8,000.69	7,618.47	7,190.29	5,358.89

	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	0	2.43	11	0	2.14	11	0	2.17	11	0	2.02	10	0	2.72	10
Overhead expenses / Net Interest Income + non-interest income	52.45	58.02	27	54.54	58.85	29	54.80	59.28	29	56.85	62.28	31	66.67	61.29	75
Percent of Average Assets															
Total overhead expense	2.43	2.18	73	2.61	2.21	79	2.56	2.17	81	3.20	2.57	79	3.18	2.69	76
Personnel expense	1.39	1.20	75	1.63	1.23	87	1.55	1.21	85	1.88	1.30	91	1.54	1.41	61
Net occupancy expense	0.21	0.22	42	0.21	0.24	33	0.22	0.23	39	0.27	0.26	58	0.28	0.28	54
Other operating expenses	0.83	0.73	74	0.78	0.72	67	0.79	0.72	70	1.05	0.94	73	1.36	0.97	81
Overhead less non-interest income	1.08	1.22	32	0.86	1.08	30	0.89	1.10	30	0.89	1.25	21	1.88	1.32	84
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	52.26	57.55	27	54.29	58.34	29	54.56	58.83	29	56.58	61.82	32	66.26	60.64	76
Personnel expense	29.90	31.86	35	33.77	32.89	51	33.02	32.93	44	33.16	32.36	48	32.03	32.39	48
Net occupancy expense	4.53	5.98	23	4.39	6.26	21	4.62	6.23	24	4.83	6.58	20	5.88	6.52	36
Other operating expenses	17.83	19.14	41	16.13	18.68	33	16.92	19.18	36	18.59	22.28	39	28.35	21.20	85
Total non-interest income	29.09	24.10	67	36.38	28.20	72	35.48	27.67	70	40.83	28.83	78	27.11	29.23	57
Fiduciary activities income	0.45	2.13	36	0.45	2.27	34	0.49	2.20	36	0.29	2.09	32	0.20	1.97	32
Service charges on domestic deposit accounts	2.63	3.30	39	2.68	3.25	38	2.77	3.27	38	2.59	3.27	37	4.56	3.88	62
Trading revenue	0.24	0.57	62	0	0.68	25	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	0	2.15	7	0	2.46	6	0	2.58	7	0	2.46	6	0	3.54	5
Insurance activities revenue	0.01	0.36	33	0.01	0.38	29	0.01	0.36	30	0	0.41	27	0.01	0.47	30
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	6.95	1.23	88	3.16	0.56	94	3.70	0.60	93	-2.56	0.01	6	1.39	0.28	90
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	13.48	1.19	97	26.36	3.64	97	24.65	3.30	97	37.33	3.92	97	16.05	1.86	97
Other non-interest income	5.34	8.80	30	3.73	9.39	12	3.87	9.27	13	3.17	9.65	5	4.90	10.04	19
Overhead less non-interest income	23.17	32.79	22	17.91	29.67	15	19.07	30.52	18	15.75	31.93	13	39.14	31.06	75
Applicable income taxes / Pretax net operating income (tax equivalent)	23.97	21.50	72	23.89	21.49	75	23.81	21.18	79	22.66	18.63	75	23.22	20.56	73
Applicable income tax + TE / Pretax net operating income + TE	24.80	23.57	68	24.78	23.11	72	24.72	22.67	77	24.15	21.18	73	25.24	23.23	73

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	14,000,166	12,274,390	12,633,674	10,701,838	10,366,536	14.06	227.21
Commercial and industrial loans	2,978,518	1,952,664	2,402,454	2,219,952	1,330,847	52.54	279.35
Loans to individuals	303,699	532,163	457,073	1,052,924	1,550,833	-42.93	61.56
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	94,690	72,135	56,977	53,783	56,676	31.27	23.12
Other loans and leases	1,727,770	1,428,992	1,578,712	1,620,087	1,170,295	20.91	125.64
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	19,104,843	16,260,344	17,128,890	15,648,584	14,475,187	17.49	213.48
Less: Allowance for loan and lease losses	184,891	171,213	167,582	199,423	38,189	7.99	612.05
Net loans and leases	18,919,952	16,089,131	16,961,308	15,449,161	14,436,998	17.59	211.78
Debt securities that reprice or mature in over 1 year	1,340,822	662,237	612,135	844,134	1,293,447	102.47	72.23
Mutual funds and equity securities	1,378	1,453	1,448	1,466	1,461	-5.16	-58.61
Subtotal	20,262,152	16,752,821	17,574,891	16,294,761	15,731,906	20.95	195.78
Interest-bearing bank balances	1,056,975	3,493,412	3,736,844	1,894,206	351,451	-69.74	836.67
Federal funds sold and reverse repos	5,000	20,000	20,000	20,000	24,413	-75.00	
Debt securities that reprice or mature within 1 year	43,541	85,718	59,336	137,745	108,956	-49.20	8.66
Trading assets	4,782	0	0	0	0		
Total earning assets	21,372,450	20,351,951	21,391,071	18,346,712	16,216,726	5.01	205.18
Non-interest-bearing cash and due from depository institutions	269,193	239,028	307,813	203,349	246,234	12.62	105.38
Premises, fixed assets, and leases	275,252	283,329	281,470	296,578	272,423	-2.85	130.42
Other real estate owned	843	8,473	4,550	22,635	33,397	-90.05	-97.83
Investment in unconsolidated subsidiaries	4,710	4,710	4,710	4,710	4,865	0.00	39.39
Intangible and other assets	1,891,216	1,645,734	1,868,689	1,564,673	1,468,934	14.92	434.46
Total assets	23,813,664	22,533,225	23,858,303	20,438,657	18,242,579	5.68	211.30
Quarterly average assets	23,610,969	22,062,356	23,030,123	19,841,468	17,979,845	7.02	216.44
Average loans and leases (YTD)	17,787,266	16,054,032	16,156,010	15,490,987	11,315,950	10.80	216.64
Memoranda							
Loans held-for-sale	297,987	1,435,805	1,254,632	1,167,659	1,656,711	-79.25	116.89
Loans not held-for-sale	18,806,856	14,824,539	15,874,258	14,480,925	12,818,476	26.86	215.71
Real estate loans secured by 1–4 family	4,471,602	4,407,219	4,342,982	3,794,455	4,370,440	1.46	180.05
Commercial real estate loans	9,357,172	7,677,750	8,110,948	6,734,966	5,836,283	21.87	269.09
Construction and land development	2,009,725	1,454,824	1,452,339	1,606,710	1,639,660	38.14	224.79
Multifamily	714,833	511,431	596,001	347,951	297,317	39.77	345.17
Nonfarm nonresidential	6,632,614	5,711,495	6,062,608	4,780,305	3,899,306	16.13	277.74
Real estate loans secured by farmland	171,392	189,421	179,744	172,417	159,813	-9.52	16.81
Total investment securities	1,385,741	749,408	672,919	983,345	1,403,864	84.91	68.60
U.S. Treasury securities	503,811	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	29,828	60,168	52,374	80,001	96,273	-50.43	-68.41
Municipal securities	71,173	58,120	56,717	66,778	105,260	22.46	-50.36
Mortgage-backed securities	765,255	596,668	534,884	784,204	1,148,870	28.25	43.16
Asset-backed securities	0	0	0	0	0		
Other debt securities	14,296	32,999	27,496	50,896	52,000	-56.68	-69.09
Mutual funds and equity securities	1,378	1,453	1,448	1,466	1,461	-5.16	-58.61
Available-for-sale securities	1,254,149	683,504	591,621	981,879	1,402,403	83.49	52.59
U.S. Treasury securities	503,811	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	29,828	60,168	52,374	80,001	96,273	-50.43	-68.41
Municipal securities	39,268	54,215	47,812	66,778	105,260	-27.57	-72.61
Mortgage-backed securities	666,946	536,122	463,939	784,204	1,148,870	24.40	24.77
Asset-backed securities	0	0	0	0	0		
Other debt securities	14,296	32,999	27,496	50,896	52,000	-56.68	-69.09
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-22,401	-1,147	-1,644				
Available-for-sale securites appreciation (depreciation)	-64,299	27,702	19,734	42,299	22,965		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	676,681	354,223	367,006	438,695	679,589	91.03	175.25

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	8,343,200	7,616,728	7,774,823	6,151,070	4,199,448	9.54	385.63
NOW, ATS and transaction accounts	3,616,650	3,487,074	3,784,925	3,241,056	2,366,109	3.72	198.20
Time deposits less brokered deposits < $250K	814,696	996,462	966,411	1,121,568	1,753,879	-18.24	-0.46
MMDA and other savings accounts	6,072,149	5,863,709	6,302,738	5,520,915	4,594,143	3.55	213.52
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	18,846,695	17,963,973	18,828,897	16,034,609	12,913,579	4.91	231.45
Time deposits of $250K or more	320,721	525,506	512,148	498,316	660,785	-38.97	54.35
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	4,502	5,845	11,641	20,635	-100.00	-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	300,000	0	0	0	1,135,881		-59.07
Other borrowings w/remaining maturity over 1 year	48,667	48,831	312,721	48,955	36,846	-0.34	2588.78
Brokered deposits < $250K	299,503	344,010	324,508	424,898	452,709	-12.94	18456.57
Noncore funding	968,891	922,849	1,155,222	983,810	2,306,856	4.99	1.10
Trading liabilities	4,740	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	504,821	502,374	553,486	500,545	395,804	0.49	217.53
Other liabilities	369,447	243,259	354,247	272,605	156,758	51.87	731.21
Total liabilities	20,694,594	19,632,455	20,891,852	17,791,569	15,772,997	5.41	202.20
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	72,247	72,016	72,017	71,754	71,500	0.32	86.66
Common surplus	1,932,906	1,922,964	1,924,813	1,913,285	1,907,108	0.52	281.41
Retained earnings	1,239,477	934,979	1,006,436	671,510	507,950	32.57	363.02
Accumulated other comprehensive income	-50,734	21,885	15,590	33,505	17,995		
Other equity capital components	-74,826	-51,074	-52,405	-42,966	-34,971		
Total holding company equity capital	3,119,070	2,900,770	2,966,451	2,647,088	2,469,582	7.53	288.95
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,119,070	2,900,770	2,966,451	2,647,088	2,469,582	7.53	288.95
Total liabilities and capital	23,813,664	22,533,225	23,858,303	20,438,657	18,242,579	5.68	211.30
Memoranda							
Non-interest-bearing deposits	8,343,200	7,616,728	7,774,823	6,151,070	4,199,448	9.54	385.63
Interest-bearing deposits	11,123,719	11,216,761	11,890,730	10,806,753	9,827,625	-0.83	166.28
Total deposits	19,466,919	18,833,489	19,665,553	16,957,823	14,027,073	3.36	230.20
Long-term debt that reprices within 1 year	74,417	74,286	74,319	0	0	0.18	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,966,451	2,647,088	2,647,088	2,469,582	1,456,347		
Accounting restatements	0	0	0	-56,704	-276		
Net income	264,319	294,969	376,913	261,988	161,441		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	8,323	9,941	11,791	6,431	8,715		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	22,421	8,108	9,439	7,994	18,410		
Changes incident to business combinations	0	0	0	0	869,294		
Less: Dividends declared	31,278	31,500	41,987	41,724	30,350		
Change in other comprehensive income	-66,324	-11,620	-17,915	15,509	22,821		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	3,119,070	2,900,770	2,966,451	2,647,088	2,469,582		

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	58.79	39.88	83	54.47	36.06	85	52.95	36.25	83	52.36	36.22	83	56.83	37.78	84
Commercial and industrial loans	12.51	11.23	60	8.67	11.11	42	10.07	10.76	54	10.86	13.52	36	7.30	12.02	26
Loans to individuals	1.28	3.58	48	2.36	3.60	59	1.92	3.36	58	5.15	3.40	69	8.50	4.20	77
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0.40	0.19	79	0.32	0.21	75	0.24	0.18	71	0.26	0.19	72	0.31	0.24	76
Other loans and leases	7.26	4.52	74	6.34	4.26	70	6.62	4.47	70	7.93	4.63	76	6.42	5.01	65
Net loans and leases	79.45	63.09	88	71.40	58.81	83	71.09	58.67	80	75.59	61.58	88	79.14	63.77	92
Debt securities over 1 year	5.63	18.76	6	2.94	18.32	4	2.57	19.46	3	4.13	15.55	6	7.09	14.60	15
Mutual funds and equity securities	0.01	0.05	36	0.01	0.05	39	0.01	0.06	36	0.01	0.05	38	0.01	0.06	39
Subtotal	85.09	83.05	46	74.35	78.17	27	73.66	79.22	25	79.73	78.16	42	86.24	79.65	69
Interest-bearing bank balances	4.44	3.61	66	15.50	9.37	81	15.66	8.50	84	9.27	7.51	65	1.93	3.06	47
Federal funds sold and reverse repos	0.02	0.52	68	0.09	0.53	71	0.08	0.54	70	0.10	0.82	71	0.13	1.57	68
Debt securities 1 year or less	0.18	1.71	13	0.38	1.51	23	0.25	1.56	17	0.67	1.68	31	0.60	1.91	32
Trading assets	0.02	0.59	45	0	0.58	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets	89.75	90.76	36	90.32	91.57	34	89.66	91.77	23	89.76	91.05	29	88.89	89.53	38
Non-interest cash and due from depository institutions	1.13	0.98	63	1.06	0.99	54	1.29	0.82	87	0.99	1.07	44	1.35	1.14	66
Other real estate owned	0	0.01	47	0.04	0.01	84	0.02	0.01	77	0.11	0.02	93	0.18	0.03	95
All other assets	9.12	8.19	63	8.62	7.39	66	9.05	7.35	70	9.24	7.82	70	9.76	9.27	58
Memoranda															
Short-term investments	4.64	6.75	49	15.97	12.31	71	16	11.47	73	10.04	11.17	51	2.66	7.63	34
U.S. Treasury securities	2.12	1.98	67	0	1.18	12	0	1.47	10	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0.13	0.81	39	0.27	0.75	48	0.22	0.82	41	0.39	0.63	55	0.53	0.54	61
Municipal securities	0.30	1.69	33	0.26	1.70	31	0.24	1.73	29	0.33	1.69	31	0.58	1.34	42
Mortgage-backed securities	3.21	12.93	7	2.65	13.46	6	2.24	14.14	5	3.84	11.75	9	6.30	11.44	19
Asset-backed securities	0	0.85	17	0	0.47	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.06	0.51	37	0.15	0.51	45	0.12	0.53	41	0.25	0.42	55	0.29	0.39	61
Loans held-for-sale	1.25	0.30	91	6.37	0.50	94	5.26	0.55	93	5.71	0.52	96	9.08	0.39	97
Loans held for investment	78.98	63.03	88	65.79	58.34	71	66.54	58.06	72	70.85	61.72	75	70.27	63.50	61
Real estate loans secured by 1–4 family	18.78	12.79	78	19.56	11.57	85	18.20	11.46	79	18.57	11.91	79	23.96	13.29	88
Revolving	0.76	1.52	33	0.81	1.44	38	0.75	1.42	37	1.05	1.66	42	1.49	2.07	46
Closed-end, secured by first liens	17.92	10.86	82	18.61	9.73	87	17.33	9.67	86	17.31	9.81	86	22.23	10.69	88
Closed-end, secured by junior liens	0.10	0.19	46	0.14	0.19	50	0.12	0.17	53	0.20	0.22	61	0.23	0.28	57
Commercial real estate loans	39.29	24.89	82	34.07	22.35	82	34	22.69	77	32.95	22.22	79	31.99	22.23	69
Construction and land development	8.44	3.92	84	6.46	3.40	85	6.09	3.34	83	7.86	3.40	89	8.99	3.44	92
Multifamily	3	3.87	50	2.27	3.32	45	2.50	3.57	49	1.70	3.12	35	1.63	3.01	40
Nonfarm nonresidential	27.85	15.73	86	25.35	14.65	87	25.41	14.57	85	23.39	14.72	81	21.37	14.69	69
Real estate loans secured by farmland	0.72	0.34	79	0.84	0.35	79	0.75	0.30	80	0.84	0.33	79	0.88	0.36	80

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	73.28	62.29	63	75.49	60.51	77	73.76	61.05	67	68.39	57.15	67	71.62	57.46	67
Real estate loans secured by 1–4 family	23.41	20.65	60	27.10	20	71	25.35	19.86	67	24.25	19.43	65	30.19	20.75	83
Revolving	0.95	2.39	30	1.12	2.47	34	1.05	2.43	34	1.37	2.64	34	1.88	3.15	36
Closed-end	22.46	18.01	72	25.98	17.35	78	24.31	17.24	75	22.88	16.59	77	28.31	17.39	84
Commercial real estate loans	48.98	38.12	65	47.22	37.13	63	47.35	37.86	61	43.04	34.63	62	40.32	33.52	58
Construction and land development	10.52	6.10	77	8.95	5.69	78	8.48	5.65	74	10.27	5.26	85	11.33	5.09	88
1–4 family	4.37	1.40	89	4.18	1.19	92	4.01	1.18	92	4	0.93	96	4.56	0.94	96
Other	6.15	4.62	66	4.76	4.46	57	4.47	4.40	54	6.27	4.19	73	6.77	4.02	77
Multifamily	3.74	5.86	42	3.15	5.41	36	3.48	5.78	38	2.22	4.96	30	2.05	4.69	31
Nonfarm nonresidential	34.72	24.30	74	35.13	24.45	75	35.39	24.56	73	30.55	22.93	67	26.94	22.15	60
Owner-occupied	9.51	8.11	60	10.17	8.31	60	10.05	8.29	60	9.71	7.68	65	10.64	7.72	71
Other	25.21	15.95	82	24.96	15.83	83	25.35	15.94	82	20.84	14.95	72	16.30	14.34	58
Real estate loans secured by farmland	0.90	0.55	75	1.16	0.61	78	1.05	0.54	77	1.10	0.54	78	1.10	0.55	77
Loans to depository institutions and acceptances of other banks	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	15.59	18.37	44	12.01	19.45	23	14.03	18.86	38	14.19	22.17	20	9.19	19.53	15
Loans to individuals	1.59	6.24	42	3.27	6.58	54	2.67	6.24	53	6.73	6.13	65	10.71	7.13	70
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0.50	0.31	74	0.44	0.38	70	0.33	0.34	69	0.34	0.32	71	0.39	0.37	74
Other loans and leases	9.04	8.16	63	8.79	8.42	63	9.22	8.75	64	10.35	9.09	66	8.08	9.85	54
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	628.27	411.16	85	593.71	383.43	89	634.98	391.81	89	589.38	381.27	89	702.25	391.26	93
Real estate loans secured by 1–4 family	200.67	133.66	80	213.17	124.74	84	218.28	126.06	83	208.97	125.03	84	296.06	138.18	91
Revolving	8.15	15.46	34	8.83	15.53	40	9.02	15.44	40	11.79	17.42	43	18.45	21.26	50
Closed-end	192.52	116.59	82	204.35	107.54	87	209.27	108.85	86	197.18	106.14	88	277.61	115.20	91
Commercial real estate loans	419.91	254.65	86	371.37	238.58	81	407.66	245.88	86	370.91	234.65	83	395.36	229.44	85
Construction and land development	90.19	39.81	88	70.37	36.07	84	73	35.95	84	88.49	35.62	92	111.07	34.95	96
1–4 family	37.49	9.02	96	32.91	7.44	95	34.53	7.42	95	34.43	6.34	96	44.67	6.61	99
Other	52.70	30.27	82	37.46	28.34	65	38.46	28.11	65	54.05	28.16	84	66.41	27.32	91
Multifamily	32.08	40.47	51	24.74	35.29	46	29.96	38.66	52	19.16	32.74	35	20.14	31.04	42
Nonfarm nonresidential	297.65	161.09	90	276.26	156.30	89	304.71	158.05	90	263.26	155.06	89	264.15	152.10	83
Owner-occupied	81.55	53.43	75	79.98	52.63	76	86.51	52.99	78	83.71	52.37	75	104.34	53.07	85
Other	216.10	105.96	91	196.28	100.99	92	218.20	102.54	93	179.56	100.54	89	159.80	97.41	74
Real estate loans secured by farmland	7.69	3.36	79	9.16	3.67	80	9.03	3.22	83	9.50	3.44	82	10.83	3.60	82
Loans to depository institutions and acceptances of other banks	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	133.66	115.08	59	94.45	116.17	43	120.75	114.45	58	122.26	139.91	42	90.15	122.02	36
Loans to individuals	13.63	35.47	48	25.74	36.56	59	22.97	34.55	60	57.99	37.47	71	105.06	43.51	83
Credit card loans	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	4.25	1.73	81	3.49	2.03	76	2.86	1.86	73	2.96	1.88	75	3.84	2.18	78
Other loans and leases	77.54	50.11	73	69.12	47.63	71	79.35	51.06	73	89.22	49.54	77	79.28	52.44	71
Supplemental															
Non-owner occupied CRE loans / Gross loans	39.47	30.74	69	37.05	29.25	67	37.30	30.07	66	33.33	27.32	62	29.68	26.45	53
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	338.37	205.31	84	291.39	187.63	84	321.16	195.33	85	287.21	183.76	85	291.02	178.57	83
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	419.91	262.15	86	371.37	244.92	81	407.66	252.85	86	370.91	240.85	82	395.36	236.10	85

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	4.64	6.75	49	15.97	12.31	71	16	11.47	73	10.04	11.17	51	2.66	7.63	34
Liquid assets	11.06	23.63	15	19.57	29.12	27	19.50	29.03	26	14.59	26.22	17	10.24	22.44	12
Investment securities	5.82	20.98	3	3.33	20.37	4	2.82	21.63	3	4.81	17.85	6	7.70	16.99	11
Net loans and leases	79.45	63.09	88	71.40	58.81	83	71.09	58.67	80	75.59	61.58	88	79.14	63.77	92
Net loans, leases and standby letters of credit	79.58	63.92	88	71.55	59.61	82	71.24	59.49	78	75.75	62.48	87	79.30	64.84	91
Core deposits	79.14	74.28	61	79.72	75.52	60	78.92	75.71	51	78.45	70.67	70	70.79	63.09	59
Noncore funding	4.07	12.30	20	4.10	10.15	24	4.84	10.30	31	4.81	14.13	19	12.65	19.36	35
Time deposits of $250K or more	1.35	1.67	54	2.33	1.67	71	2.15	1.58	70	2.44	2.11	65	3.62	2.94	63
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	0	1.24	12	0.02	1.19	25	0.02	1.23	26	0.06	1.47	24	0.11	1.94	24
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-0.02	0.58	17	-0.07	0.54	17	-0.06	0.54	18	-0.04	0.54	18	-0.02	0.48	19
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	1.26	2.18	43	0	0.88	12	0	1	11	0	1.24	7	6.23	3.01	85
Earning assets that reprice within 1 year	33.27	35.71	41	45.63	38.80	69	44.12	37.37	65	39.45	39.38	48	35.42	39.29	34
Interest-bearing liabilities that reprice within 1 year	5.05	6.79	49	6.61	6.64	66	6.15	6.39	67	8.28	8.20	66	12.70	10.19	74
Long-term debt that reprices within 1 year	0.31	0.38	70	0.33	0.27	77	0.31	0.26	77	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	27.90	27.35	46	38.70	30.83	66	37.66	29.65	69	31.18	29.11	51	22.71	26.63	38
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-0.67	5.89	22	-15.97	-3.31	14	-15.14	-2.33	16	-6.55	3.20	24	11.56	14.45	42
Net short-term noncore funding dependence	-1.17	0.87	31	-17.18	-9.17	21	-17.74	-7.71	19	-7.31	-4.76	35	10.54	3.38	73
Short-term investment / Short-term noncore funding	127.42	112.63	70	500.19	304.29	79	546.63	273.46	81	238.92	184.19	69	22.58	77.77	31
Liquid assets - short-term noncore funding / Nonliquid assets	8.34	24.05	30	20.36	36.72	31	20.59	36.68	32	12.16	28.18	27	-1.71	16.97	15
Net loans and leases / Total deposits	97.19	79.04	84	85.43	73.05	80	86.25	72.79	80	91.10	79.43	81	102.92	90.31	84
Net loans and leases / Core deposits	100.39	86.19	75	89.56	78.83	75	90.08	78.25	75	96.35	88.34	73	111.80	103.93	69
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-1.07	-10.05	81	-0.06	0.50	24	-0.09	0.12	38		1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-3.06	-19.27	91	1.41	1.06	63	1.04	-0.25	80	2.49	4.31	24	1.60	1.36	62
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	9.40	26.09	30	8.60	13.65	51	11.87	14.28	54	0	11.38	15	0	12.67	14
Available-for-sale securities	90.50	71.92	71	91.21	84.59	48	87.92	83.77	45	99.85	87.23	82	99.90	85.40	86
U.S. Treasury securities	36.36	9.62	90	0	6.01	12	0	6.70	10	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	2.15	4.10	53	8.03	4.24	78	7.78	4.12	76	8.14	4.01	77	6.86	3.49	78
Municipal securities	5.14	8.02	52	7.76	8.38	63	8.43	8.22	64	6.79	9.83	52	7.50	7.75	58
Mortgage-backed securities	55.22	62.34	37	79.62	66.09	67	79.49	66.54	64	79.75	66.64	67	81.84	67.43	68
Asset-backed securities	0	4.33	17	0	2.45	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	1.03	3.02	46	4.40	3.01	69	4.09	3.08	67	5.18	3.01	75	3.70	2.94	73
Mutual funds and equity securities	0.10	0.27	50	0.19	0.29	59	0.22	0.29	61	0.15	0.35	50	0.10	0.40	44
Debt securities 1 year or less	3.14	9.28	30	11.44	8.18	72	8.82	7.78	64	14.01	10.55	72	7.76	11.86	49
Debt securities 1 to 5 years	56.98	20.14	95	35.02	17.39	82	35.57	18.25	84	35.09	17.03	85	35.93	17.94	80
Debt securities over 5 years	39.78	68.28	12	53.35	72.07	20	55.40	71.11	22	50.76	69.86	19	56.21	66.02	32
Pledged securities	48.83	31.26	75	47.27	33.37	68	54.54	32.26	83	44.61	35.67	62	48.41	30.57	75
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	-69.28	-40.81	19	476.31	64.27	98	85.98	27.98	82	323.24	183.32	77	-14.32	26.69	21
Investment securities	84.91	11.76	93	-32.96	32.48	3	-31.57	31.36	1	-29.95	23.62	1	17.69	11.75	72
Core deposits	4.91	4.57	62	17.72	16.96	62	17.43	16.94	64	24.17	26.88	47	51.89	11.23	95
Noncore funding	4.99	36.20	33	-29.69	-21.64	39	17.42	-14.79	84	-57.35	-12.18	4	85.18	6.59	93

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)			4,600,778	3,085,734	2,749,038
Commit: Secured commercial real estate loans	3,625,602	2,056,795	2,547,857	1,500,838	1,500,301
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	30,236	33,259	36,184	33,613	29,232
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	714,500	2,305,000	1,935,237	2,128,000	1,814,669
Written options contracts (interest rate)	281,418	592,061	417,126	1,199,939	288,490
Purchased options contracts (interest rate)	36,250	0	0	0	0
Interest rate swaps	177,622	17,078	16,755	19,652	57,812
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							19.28	22.78	46	15.10	22.01	24	15.07	23.52	21
Standby letters of credit	0.13	0.66	9	0.15	0.66	12	0.15	0.65	13	0.16	0.71	13	0.16	0.84	15
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
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	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	5.08	44.74	21	12.93	47.31	42	9.93	46.30	37	16.38	48.62	42	11.85	68.47	30
Interest rate contracts	5.08	32.78	22	12.93	35.15	46	9.93	32.46	40	16.38	34.36	44	11.85	47.31	32
Interest rate futures and forward contracts	3	3.53	80	10.23	4.39	87	8.11	3.25	87	10.41	6.21	84	9.95	10.67	81
Written options contracts (interest rate)	1.18	1.49	74	2.63	1.69	81	1.75	1.41	77	5.87	2.18	89	1.58	2.47	71
Purchased options contracts (interest rate)	0.15	1.57	54	0	1.29	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	0.75	23.04	14	0.08	20.27	10	0.07	20.49	10	0.10	20.83	7	0.32	28.86	8
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							28.48	44.98	28	19.92	42.82	16	24.29	45.53	25

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	1,209,790	2,914,139	2,369,118	3,347,591	2,160,971
Interest rate contracts	1,209,790	2,914,139	2,369,118	3,347,591	2,160,971
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	714,500	2,305,000	1,935,237	2,128,000	1,814,669
Written options	281,418	592,061	417,126	1,199,939	288,490
Exchange-traded	0	0	0	0	0
Over-the-counter	281,418	592,061	417,126	1,199,939	288,490
Purchased options	36,250	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	36,250	0	0	0	0
Swaps	177,622	17,078	16,755	19,652	57,812
Held for trading	243,251	0	0	0	0
Interest rate contracts	243,251	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	966,539	2,914,139	2,369,118	3,347,591	2,160,971
Interest rate contracts	966,539	2,914,139	2,369,118	3,347,591	2,160,971
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	928,372	2,322,078	1,951,992	2,147,652	57,812
One year or less	714,500	2,305,000	1,935,237	2,128,000	37,114
Over 1 year to 5 years	121,160	9,569	9,418	11,800	8,491
Over 5 years	92,712	7,509	7,337	7,852	12,207
Gross negative fair value (absolute value)	6,421	785	1,188	17,617	5,034
Gross positive fair value	28,709	25,063	11,940	51,756	7,865
Held for trading	4,782	0	0	0	0
Non-traded	23,927	25,063	11,940	51,756	7,865
Current credit exposure on risk-based capital derivative contracts	28,709	25,063	11,940	51,756	7,865
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	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	59.06	9.12	93	79.10	12.59	96	81.69	11.16	96	63.57	14.05	96	83.97	13.49	96
Written options	23.26	5.29	92	20.32	7.18	84	17.61	6.28	86	35.84	8.18	93	13.35	5.91	79
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	23.26	4.93	92	20.32	6.91	84	17.61	5.96	87	35.84	7.73	93	13.35	5.10	84
Purchased options	3	4.14	62	0	3.41	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	3	3.58	64	0	3.01	20	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	14.68	77.96	9	0.59	71.71	7	0.71	74.26	8	0.59	68.76	7	2.68	69.75	7
Held for trading	20.11	38.03	50	0	40.70	21	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	20.11	31.70	53	0	34.66	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	79.89	61.97	49	100	59.30	78	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	79.89	57.96	54	100	56.22	86	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	76.74	93.16	15	79.68	91.91	18	82.39	92.53	20	64.16	91.48	12	2.68	93.86	3
One year or less	59.06	37.29	70	79.10	27.90	89	81.69	27.56	89	63.57	32.05	81	1.72	32.17	11
Over 1 year to 5 years	10.01	22.61	28	0.33	29.78	11	0.40	27.01	11	0.35	27.06	7	0.39	30.45	11
Over 5 years	7.66	26.09	31	0.26	29.19	14	0.31	29.89	13	0.23	29.56	10	0.56	28.09	13
Gross negative fair value (absolute value)	0.53	2.48	13	0.03	1.18	7	0.05	0.98	7	0.53	1.55	28	0.23	0.83	25
Gross positive fair value	2.37	2.55	52	0.86	1.59	17	0.50	1.34	10	1.55	2.23	33	0.36	1.19	13
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.10	21	0	0.05	10	0	0.04	13	0.01	0.07	27	0	0.06	21
Gross positive fair value (X)	0.01	0.10	25	0.01	0.06	28	0.01	0.05	23	0.03	0.09	34	0.01	0.07	24
Held for trading (X)	0	0.06	49	0	0.05	22	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0.01	0.02	53	0.01	0.01	66	0.01	0.01	55	0.03	0.02	80	0.01	0.01	61
Current credit exposure (X)	0.01	0.06	34	0.01	0.05	39	0.01	0.04	30	0.03	0.06	39	0.01	0.05	29
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	0.14	0.70	31	0.15	0.59	35	0.07	0.46	24	0.34	0.85	35	0.05	0.73	27

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	167,582	199,423	199,423	38,189	28,819
Gross losses	24,704	18,356	21,723	54,467	19,805
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	14,051	11,608	15,530	11,510	9,075
Net losses	10,653	6,748	6,193	42,957	10,730
Provision for loan and lease losses	27,962	-21,462	-35,080	125,530	20,100
Adjustments	0	0	9,432	78,661	0
Ending balance	184,891	171,213	167,582	199,423	38,189
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	0.16	0.09	79	-0.13	-0.12	39	-0.16	-0.09	30	0.65	0.51	74	0.14	0.15	55
Provision for loan and lease losses / Average loans and leases	0.21	0.16	69	-0.18	-0.21	45	-0.22	-0.16	36	0.81	0.82	54	0.18	0.24	48
Provision for loan and lease losses / Net loan and lease losses	262.48	151.30	69	-318.05	-65.12	24	-566.45	-105.48	14	292.22	487.86	41	187.33	130.58	83
Allowance for loan and lease losses / Total loans and leases not held for sale	0.98	1.17	30	1.15	1.32	36	1.06	1.23	33	1.38	1.58	39	0.30	0.83	6
Allowance for loan and lease losses / Total loans and leases	0.97	1.15	29	1.05	1.30	30	0.98	1.20	30	1.27	1.55	34	0.26	0.81	4
Allowance for loan and lease losses / Net loans and leases losses (X)	13.02	38.64	44	19.03	17.40	70	27.06	21.39	75	4.64	11.58	29	3.56	8.03	39
Allowance for loan and lease losses / Nonaccrual assets	155.79	428.13	15	290.53	330.05	56	196.54	364.13	28	260.83	299.17	55	50.83	218.72	7
ALLL / 90+ days past due + nonaccrual loans and leases	141.08	320.87	21	257.84	271.93	57	171.15	287.08	31	235.22	244.34	56	47.22	151.73	12
Gross loan and lease losses / Average loans and leases	0.19	0.16	66	0.15	0.20	49	0.13	0.19	48	0.35	0.34	65	0.18	0.28	39
Recoveries / Average loans and leases	0.11	0.07	76	0.10	0.08	63	0.10	0.08	67	0.07	0.07	64	0.08	0.08	58
Net losses / Average loans and leases	0.08	0.09	60	0.06	0.12	36	0.04	0.11	32	0.28	0.27	65	0.09	0.21	39
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	64.68	34.26	87	21.31	25.09	53	28.51	34.67	50	58.12	33.98	83	43.02	36.22	73
Earnings coverage of net loan and lease losses (X)	35.34	36.38	60	54.41	26.30	78	74.44	39.72	77	10.84	22.91	47	21.59	24.40	62
Net Loan and Lease Losses By Type															
Real estate loans	0.02	-0.01	86	0.01	0.02	55	0	0.02	50	0.24	0.04	96	0.02	0.01	60
Real estate loans secured by 1–4 family	-0.01	-0.02	51	-0.01	-0.01	43	-0.01	-0.02	46	0	0.01	49	-0.01	0.01	35
Revolving	-0.06	-0.06	34	-0.03	-0.07	40	0	-0.07	69	-0.03	0.01	24	-0.09	0.02	11
Closed-end	-0.01	-0.01	51	-0.01	-0.01	41	-0.01	-0.01	43	0	0	55	0	0	42
Commercial real estate loans	0.03	0	86	0.02	0.04	57	0.01	0.04	55	0.38	0.07	93	0.03	0.01	75
Construction and land development	-0.04	-0.02	14	-0.01	0.01	34	-0.02	0	25	-0.04	0	13	-0.07	-0.01	16
1–4 family	0	0	14	0.01	0	92	0.01	0	91	-0.03	0	7	-0.02	0	7
Other	-0.04	-0.01	14	-0.02	0.01	22	-0.03	0	18	-0.02	0	22	-0.05	-0.01	17
Multifamily	0	0	56	-0.05	0.01	2	-0.01	0.01	5	0	0	58	0	0	56
Nonfarm nonresidential	0.06	0	89	0.03	0.05	60	0.02	0.05	54	0.55	0.11	91	0.08	0.02	85
Owner-occupied	0	0	34	0	0.01	24	0	0.01	29	0.04	0.02	79	0.03	0.01	85
Other	0.06	0.01	91	0.03	0.04	66	0.02	0.04	61	0.50	0.08	91	0.05	0.01	88
Real estate loans secured by farmland	0.19	0	94	0	-0.01	55	0	0	54	0	0.02	46	0.01	0.01	79
Commercial and industrial loans	0.27	0.11	79	0.16	0.19	53	0.04	0.17	26	0.53	0.47	63	0.23	0.37	43
Loans to individuals	1.09	0.76	74	0.95	0.72	70	1.05	0.71	74	0.55	1.13	33	0.37	1.17	22
Credit card loans		1.94			2.27			1.84			2.92			3.11	
Agricultural loans	-0.03	0.02	16	0.02	0.02	76	0.01	0.02	73	0.06	0.19	66	0.32	0.08	85
Loans to foreign governments and institutions		0.05			0			0			0			0	
Other loans and leases	0	0.13	17	0	0.09	19	0	0.10	18	0	0.15	13	0	0.15	12

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	89,322	59,130	64,020	61,517	113,277
90+ days past due loans and leases	12,378	7,472	12,648	8,326	5,754
Nonaccrual loans and leases	118,676	58,932	85,266	76,457	75,124
Total past due and nonaccrual loans and leases	220,376	125,534	161,934	146,300	194,155
Restructured 30–89 days past due	2,741	1,165	1,642	4,484	5,925
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	4,050	10,120	11,006	6,145	5,622
Total restructured loans and leases	6,791	11,285	12,648	10,629	11,547
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	32,962	76,127	63,941	74,359	23,683
Other real estate owned	843	8,473	4,550	22,635	33,397
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.47	0.33	75	0.36	0.29	70	0.37	0.32	67	0.39	0.39	62	0.78	0.43	86
90+ days past due loans and leases	0.06	0.10	63	0.05	0.09	60	0.07	0.10	67	0.05	0.12	54	0.04	0.15	41
Nonaccrual loans and leases	0.62	0.37	84	0.36	0.54	33	0.50	0.46	59	0.49	0.66	41	0.52	0.51	57
90+ days past due and nonaccrual loans and leases	0.69	0.52	72	0.41	0.68	29	0.57	0.62	52	0.54	0.85	35	0.56	0.71	46
30–89 days past due restructured	0.01	0.01	77	0.01	0.01	70	0.01	0.01	74	0.03	0.01	82	0.04	0.01	83
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.02	0.09	31	0.06	0.12	42	0.06	0.10	47	0.04	0.13	27	0.04	0.14	26
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.47	0.33	75	0.36	0.29	70	0.37	0.32	67	0.39	0.40	62	0.78	0.43	86
90+ days past due assets	0.06	0.10	63	0.05	0.09	60	0.07	0.10	67	0.05	0.12	54	0.04	0.15	39
Nonaccrual assets	0.62	0.37	82	0.36	0.55	33	0.50	0.47	59	0.49	0.67	40	0.52	0.53	55
30+ days past due and nonaccrual assets	1.15	0.89	72	0.77	1	43	0.95	0.97	60	0.93	1.29	38	1.34	1.19	69
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.55	0.33	80	0.29	0.40	43	0.41	0.36	67	0.41	0.52	43	0.44	0.44	57
90+ days past due and nonaccrual assets + other real estate owned	0.55	0.35	80	0.33	0.42	45	0.43	0.37	66	0.53	0.55	55	0.63	0.48	71
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.65	0.38	82	0.64	0.48	75	0.65	0.41	80	0.87	0.60	78	0.76	0.53	73
Allowance for loan and lease losses	83.95	55.46	81	84.51	67.85	75	92.73	62.64	80	89.22	66.66	79	361.70	115.41	93
Equity capital + allowance for loan and lease losses	4.70	3.63	69	4.71	4.12	67	4.96	3.60	74	6.25	4.97	71	5.51	4.28	69
Tier 1 capital + allowance for loan and lease losses	6.79	3.90	84	6.75	4.89	74	7.52	4.30	84	9.36	6.05	81	9.36	5.65	84
Loans and leases + other real estate owned	0.81	0.61	70	0.89	0.82	58	0.91	0.71	67	1.14	0.97	70	0.95	0.85	59

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	0.41	0.23	77	0.34	0.25	71	0.36	0.26	70	0.36	0.39	57	0.73	0.38	85
	90+ days past due	0	0.11	42	0.01	0.12	43	0.01	0.12	52	0	0.16	14	0	0.16	13
	Nonaccrual	0.77	0.41	82	0.42	0.60	44	0.55	0.52	65	0.59	0.76	43	0.60	0.46	68
Commercial and industrial	30–89 days past due	0.94	0.29	93	0.75	0.24	91	0.61	0.24	88	0.68	0.23	89	1.95	0.31	96
	90+ days past due	0.38	0.06	91	0.30	0.02	96	0.41	0.04	95	0.30	0.03	96	0.36	0.05	93
	Nonaccrual	0.34	0.47	48	0.29	0.65	28	0.59	0.57	63	0.44	0.75	33	0.69	0.83	50
Individuals	30–89 days past due	0.80	0.83	56	0.58	0.60	57	0.73	0.63	61	0.68	0.83	45	0.74	0.83	44
	90+ days past due	0.17	0.10	77	0.11	0.08	72	0.13	0.09	73	0.17	0.14	71	0.06	0.17	48
	Nonaccrual	0.27	0.17	73	0.28	0.17	72	0.31	0.17	78	0.34	0.28	68	0.17	0.17	59
Depository institution loans	30–89 days past due		0			0.03			0.01			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0			0			0			0			0	
Agricultural	30–89 days past due	0	0.09	60	0.04	0.11	59	0.03	0.07	66	0.05	0.17	60	0.07	0.24	59
	90+ days past due	0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual	0.10	0.27	59	0.18	0.51	65	0.24	0.70	69	0.22	0.49	59	1.28	0.67	77
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	0.10	0.13	64	0	0.11	15	0.06	0.12	60	0.02	0.18	41	0.03	0.20	40
	90+ days past due	0.01	0.01	79	0	0.01	33	0.02	0.01	86	0	0.01	33	0	0.01	30
	Nonaccrual	0	0.06	23	0	0.13	20	0	0.09	21	0	0.15	19	0	0.13	15

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

Past Due and Nonaccrual Loans and Leases—Continued

		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	0.74	0.39	81	0.16	0.36	35	0.47	0.46	61	0.54	0.65	54	1.20	0.67	85
	90+ days past due	0	0.22	20	0	0.25	17	0	0.24	18	0	0.33	16	0	0.31	14
	Nonaccrual	2.08	0.58	95	0.74	0.76	60	1.24	0.71	82	1.03	0.89	67	0.84	0.73	66
Revolving	30–89 days past due	0.43	0.31	69	0.35	0.33	55	0.27	0.28	53	0.39	0.48	47	0.67	0.45	72
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.58	0.86	58	0.53	1.05	45	0.60	1.18	52	0.72	1.13	48	0.84	1	62
Closed-end	30–89 days past due	0.75	0.41	80	0.15	0.36	36	0.48	0.49	61	0.55	0.65	52	1.23	0.70	82
	90+ days past due	0	0.25	21	0	0.27	18	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual	2.15	0.57	93	0.75	0.71	63	1.27	0.67	86	1.05	0.87	68	0.84	0.70	66
Junior lien	30–89 days past due	0.03	0.01	93	0	0.01	50	0.01	0.01	56	0.01	0.02	52	0.01	0.02	29
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.01	0.02	46	0.01	0.04	28	0.01	0.03	32	0.04	0.04	55	0.06	0.04	65
Commercial real estate	30–89 days past due	0.26	0.13	79	0.44	0.16	87	0.30	0.15	80	0.27	0.26	65	0.38	0.18	84
	90+ days past due	0	0.01	65	0.01	0.01	67	0.02	0.01	84	0	0.02	23	0	0.03	19
	Nonaccrual	0.15	0.29	38	0.23	0.48	34	0.17	0.38	33	0.33	0.62	35	0.42	0.23	78
Construction and development	30–89 days past due	1.11	0.19	92	1.73	0.15	95	1.24	0.17	92	0.86	0.28	84	0.88	0.28	87
	90+ days past due	0.02	0.01	84	0.07	0.01	93	0.12	0.01	95	0	0.01	35	0	0.02	33
	Nonaccrual	0.01	0.14	39	0.11	0.31	55	0.03	0.20	41	0.34	0.41	68	0.13	0.20	62
1–4 family	30–89 days past due	1.10	0.02	98	1.70	0.03	99	1.21	0.02	99	0.85	0.03	99	0.64	0.06	97
	90+ days past due	0.02	0	94	0.07	0	98	0.12	0	98	0	0	42	0	0	41
	Nonaccrual	0	0.01	69	0.07	0.02	87	0.03	0.01	79	0.31	0.03	94	0.03	0.02	72
Other	30–89 days past due	0.02	0.13	55	0.03	0.10	60	0.02	0.13	61	0.01	0.22	34	0.24	0.20	73
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.01	0.12	42	0.04	0.25	48	0.01	0.16	41	0.03	0.35	37	0.10	0.17	61
Multifamily	30–89 days past due	0.03	0.04	72	0.23	0.09	79	0	0.07	27	0	0.09	22	0.14	0.08	77
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.06	26	0.06	0.13	63	0	0.17	21	0.06	0.11	52	0.08	0.05	74
Nonfarm non-residential	30–89 days past due	0.02	0.10	27	0.13	0.12	62	0.10	0.13	61	0.09	0.23	43	0.18	0.14	69
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	65	0	0.02	26	0	0.03	22
	Nonaccrual	0.21	0.36	40	0.27	0.58	34	0.22	0.45	40	0.35	0.80	28	0.57	0.28	80
Owner Occupied	30–89 days past due	0.01	0.04	35	0.04	0.04	59	0.08	0.04	77	0.05	0.07	52	0.05	0.07	46
	90+ days past due	0	0	36	0	0	35	0	0	75	0	0	33	0	0.01	26
	Nonaccrual	0.07	0.12	43	0.15	0.20	46	0.11	0.17	41	0.30	0.27	57	0.31	0.16	77
Other	30–89 days past due	0.01	0.05	40	0.10	0.07	72	0.02	0.08	56	0.04	0.14	47	0.14	0.07	76
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.14	0.21	50	0.12	0.31	38	0.11	0.23	44	0.05	0.44	19	0.26	0.10	84
Farmland	30–89 days past due	0.09	0.09	72	0.14	0.13	75	0.25	0.10	80	0.21	0.11	78	0.59	0.23	82
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0.17	0.51	58	0.91	1.06	68	1.06	0.69	75	0.93	1.13	62	0.92	0.84	62
Credit card	30–89 days past due		1.22			0.79			0.81			0.95			1.19	
	90+ days past due		0.50			0.40			0.45			0.63			0.78	
	Nonaccrual		0.13			0.08			0.10			0.05			0.11	

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	1,930,327	1,943,906	1,944,425	1,942,073	1,943,637
Retained earnings	1,296,247	1,009,762	1,082,129	757,139	507,950
Accumulated other comprehensive income (AOCI)	-50,734	21,885	15,590	33,505	17,995
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	3,175,840	2,975,553	3,042,144	2,732,717	2,469,582
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,126,341	982,676	1,128,829	997,215	1,013,596
Accumulated other comprehensive income-related adjustments	-50,734	21,885	15,590	33,505	17,995
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,100,233	1,970,992	1,897,725	1,701,997	1,437,991
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,100,233	1,970,992	1,897,725	1,701,997	1,437,991
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	2,100,233	1,970,992	1,897,725	1,701,997	1,437,991
Tier 2 Capital					
Tier 2 capital instruments and related surplus	492,823	505,830	506,328	504,345	397,560
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	151,346	93,503	96,234	126,043	39,266
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	644,169	599,333	602,562	630,388	436,826
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	644,169	599,333	602,562	630,388	436,826
Exited advanced approach tier 2 capital					
Total capital	2,744,402	2,570,325	2,500,287	2,332,385	1,874,817
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	23,667,739	22,137,139	23,105,816	19,927,097	17,979,845
Less: Deductions from common equity tier 1 capital	1,126,341	982,676	1,128,829	997,215	1,013,596
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	22,541,398	21,154,463	21,976,987	18,929,882	16,966,249
Total risk-weighted assets	20,875,792	16,792,914	18,150,498	15,277,502	14,531,141
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	10.06	11.77	29	11.74	12.59	39	10.46	12.37	25	11.14	12.35	34	9.90	12.11	19
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	10.06	12.48	9	11.74	13.31	23	10.46	13.11	7	11.14	13.08	20	9.90	12.78	7
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	13.15	14.27	36	15.31	15.21	62	13.78	14.91	32	15.27	15.23	57	12.90	14.36	27
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	9.32	9.22	57	9.32	9.07	63	8.64	8.98	44	8.99	9.13	48	8.48	9.76	17
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			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	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	45	43	57	41	61	4.65	-8.16
Other insurance activities income	45	43	57	41	61	4.65	-8.16
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	386,533	279,389	331,147	176,466	175,270	38.35	387.80

	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	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.77			53.46			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.23			46.54			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.73			13.15			13.40			11.24			7.26	
Insurance activities revenue / Adjusted operating income	0.01	0.36	33	0.01	0.38	29	0.01	0.36	30	0	0.41	27	0.01	0.47	30
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income		32.83			31.14			32.99			38.23			34.91	
Other premium income / Total premium income		67.17			68.86			67.01			61.77			65.09	
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		15.15			28.21			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		177.77			5.51			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		4,581.19			-364.02			927.51			447.82			233.61	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	16.92	12.02	70	13.04	11.72	56	16.03	12	64	9.28	11.03	42	11.87	11.51	50
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34

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	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
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	500	1,000	1,000	1,000	1,000
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	500	1,000	1,000	1,000	1,000
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		0.84			0.63			0.66			0.87			1.25	
Cost: Interest-bearing deposits		0.52			0.12			0.14			0.42			1.19	
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		0.13			0.86			0.79			0.64			0.29	
Foreign governments and institutions		0.05			0			0			0			0	
Growth Rates															
Net loans and leases		20.31			-0.16			6.83			-2.40			22.48	
Total selected assets	-50	21.10	6	0	3.36	51	0	9.48	51	0	2.04	49	0	12.40	48
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	0	0	265,087	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	202,593	0	0		
All other loans and leases	0	0	62,494	0	0		
Retained credit exposure	0	0	5,290	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	4,043	0	0		
All other loans and leases	0	0	1,247	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	5,290	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	5,290	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	0	0	1.11	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	0.85	0	0
All other loans and leases	0	0	0.26	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1–4 family residential loans			23.94		
Home equity lines			1.03		
Credit card receivables			0		
Auto loans and other consumer loans			2.57		
Commercial and industrial loans			14.98		
All other loans and leases			57.49		

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			2		
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans			2		
All other loans and leases			2		
Unused commitments to provide liquidity (servicer advance)			0		
Seller's interest carried as securities and loans			2		
Home equity lines					
Credit card receivables					
Commercial and industrial loans			2.61		
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0.28	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0.28	0	0

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	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commecial and industrial loans	0	0	683	0	0		
All other loans and leases	0	0	621	0	0		
Total 30–89 days past due securitized assets	0	0	1,304	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	427	0	0		
All other loans and leases	0	0	11	0	0		
Total 90+ days past due securitized assets	0	0	438	0	0		
Total past due securitized assets	0	0	1,742	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	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					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans			0.34		
All other loans and leases			0.99		
Total 30–89 days past due securitized assets			0.49		
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans			0.21		
All other loans and leases			0.02		
Total 90+ days past due securitized assets			0.17		
Total past due securitized assets percent of securitized assets			0.66		
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans			0		
All other loans and leases			0		
Total net losses on securitized assets			0		
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans			0.48		
Home equity lines			0.27		
Credit card receivables					
Commercial and industrial loans			0.59		
All other loans and leases			0.28		
Total managed loans past due 30–89 days			0.38		
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans			0		
Home equity lines			0		
Credit card receivables					
Commercial and industrial loans			0.40		
All other loans and leases			0.03		
Total managed loans past due 90+ days			0.08		
Total Past Due Managed Assets			0.45		
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans			-0.01		
Home equity lines			0		
Credit card receivables					
Commercial and industrial loans			0.03		
All other loans and leases			0.06		
Net Losses on Managed Assets Percent of Total Managed Assets			0.04		

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	0	0	142,000	93,000	67,450		
Dividends	0	0	142,000	93,000	67,200		
Interest	0	0	0	0	250		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	110	76	101	127	181	44.74	22.22
Dividends	110	76	101	127	181	44.74	41.03
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		-100.00
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	110	76	142,101	93,127	67,631	44.74	22.22
Securities gains (losses)	270	0	0	0	61		
Other operating income	0	0	0	783	0		
Total operating income	380	76	142,101	93,910	67,692	400.00	322.22
Operating Expenses							
Personnel expenses	7,958	9,071	12,430	7,642	6,002	-12.27	155.64
Interest expense	10,477	10,692	14,255	10,907	8,826	-2.01	266.33
Other expenses	5,567	4,473	5,956	7,368	13,634	24.46	41.47
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	24,002	24,236	32,641	25,917	28,462	-0.97	142.25
Income (loss) before taxes	-23,622	-24,160	109,460	67,993	39,230		
Applicable income taxes (credit)	-6,766	-6,047	-6,878	-5,225	-5,603		
Extraordinary items							
Income before undistributed income of subsidiaries	-16,856	-18,113	116,338	73,218	44,833		
Equity in undistributed income of subsidiaries	281,175	313,082	260,575	188,770	116,608	-10.19	311.10
Bank subsidiaries	282,832	315,399	263,437	191,152	118,987	-10.33	313.52
Nonbank subsidiaries	-1,657	-2,317	-2,862	-2,382	-2,379		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	264,319	294,969	376,913	261,988	161,441	-10.39	310.47
Memoranda							
Bank net income	282,832	315,399	405,437	284,152	186,187	-10.33	313.52
Nonbank net income	-1,547	-2,241	-2,761	-2,255	-2,198		
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	3,361,415	94.01	3,138,164	93.53	3,079,925	90.02	2,834,385	2,609,466	7.11	253.68
Common and preferred stock	3,361,415	94.01	3,138,164	93.53	3,079,908	90.02	2,834,385	2,609,466	7.11	253.68
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	17	0	0	0		
Investment in nonbank subsidiaries	77,294	2.16	79,496	2.37	78,951	2.31	81,813	84,351	-2.77	2187.48
Common and preferred stock	77,294	2.16	79,496	2.37	78,951	2.31	81,813	84,351	-2.77	2187.48
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
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	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	120,456	3.37	116,737	3.48	239,822	7.01	167,643	102,392	3.19	1286.78
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	16,557	0.46	20,921	0.62	22,612	0.66	11,875	11,802	-20.86	313.93
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	3,575,722	100.00	3,355,318	100.00	3,421,310	100.00	3,095,716	2,808,011	6.57	269.97
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	301,062	8.42	300,486	8.96	300,630	8.79	300,050	191,649	0.19	308.15
Other liabilities	27,760	0.78	28,148	0.84	27,901	0.82	24,213	19,220	-1.38	471.90
Balance due to subsidiaries and related institutions	127,830	3.57	125,914	3.75	126,328	3.69	124,365	127,560	1.52	48.74
Total liabilities	456,652	12.77	454,548	13.55	454,859	13.29	448,628	338,429	0.46	177.50
Equity Capital	3,119,070	87.23	2,900,770	86.45	2,966,451	86.71	2,647,088	2,469,582	7.53	288.95
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	72,247	2.02	72,016	2.15	72,017	2.10	71,754	71,500	0.32	86.66
Common surplus	1,932,906	54.06	1,922,964	57.31	1,924,813	56.26	1,913,285	1,907,108	0.52	281.41
Retained earnings	1,239,477	34.66	934,979	27.87	1,006,436	29.42	671,510	507,950	32.57	363.02
Accumulated other comprehensive income	-50,734	-1.42	21,885	0.65	15,590	0.46	33,505	17,995		
Other equity capital components	-74,826	-2.09	-51,074	-1.52	-52,405	-1.53	-42,966	-34,971		
Total liabilities and equity capital	3,575,722	100.00	3,355,318	100.00	3,421,310	100.00	3,095,716	2,808,011	6.57	269.97
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	127,823	3.57	125,830	3.75	126,328	3.69	124,345	127,560	1.58	48.73
Notes payable to subsidiaries that issued TPS	127,823	3.57	125,830	3.75	126,328	3.69	124,345	127,560	1.58	49.99
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	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	11.54	11.02	62	14.10	12.52	67	13.33	11.94	69	10.39	7.29	76	8.21	9.68	26
Bank net income / Average equity investment in banks	11.71	11.60	56	14.04	12.35	66	13.46	11.80	69	10.54	7.45	76	9.21	10.51	39
Nonbank net income / Average equity investment in nonbanks	-2.64	9.71	9	-3.70	13.18	1	-3.43	13.12	1	-2.71	9.75	9	-2.61	7.89	11
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	107	98.76	80	106.93	96.45	84	107.57	96.79	84	108.46	88.16	75	115.33	82.22	93
Nonbank net income / Parent net income		2.50			3.22			3.40			3.59			5.93	
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	14.64	18.39	53	15.67	16.51	62	15.33	16.81	60	16.95	20.06	64	13.70	20.43	57
Total debt / Equity capital	9.65	12.61	52	10.36	11.37	58	10.13	11.71	55	11.34	14.41	58	7.76	14.31	53
Total debt + notes payable to subs that issued TPS / Equity capital	13.75	14.76	57	14.70	13.41	65	14.39	13.63	63	16.03	16.67	66	12.93	16.36	60
Total debt + Loans guaranteed for affiliate / Equity capital	9.65	12.68	51	10.36	11.46	57	10.13	11.77	55	11.34	14.68	58	7.76	14.56	53
Total debt / Equity capital – excess over fair value	9.65	12.75	52	10.36	11.47	57	10.13	11.81	55	11.34	14.52	58	7.76	14.51	53
Long-term debt / Equity capital	9.65	11.91	52	10.36	10.65	58	10.13	10.95	55	11.34	13.56	58	7.76	13.04	56
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	54.39	39.59	61	54.51	40.69	60	34.71	39.86	39	54.60	34.67	68	44.30	28.44	66
Double Leverage															
Equity investment in subs / Equity capital	110.25	104.01	75	110.92	103.15	87	106.49	103.22	72	110.17	102.81	86	109.08	103.22	78
Total investment in subs / Equity capital	110.25	109.29	67	110.92	108.29	77	106.49	108.40	58	110.17	110.16	72	109.08	111.07	62
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)	0.91	0.39	75	0.81	0.27	81	0.51	0.29	69	1.03	0.47	73	1.39	0.36	89
Equity investment in subs – equity cap / Net income-div (X)	1.03	1.15	55	0.90	0.85	64	0.57	1.05	45	1.22	1.82	47	1.71	1.22	74
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	22.50	130.36	12	21.54	152.56	6	211.05	152.85	74	153.02	136.59	68	130.74	177.68	36
Cash from ops + noncash items + op expense / Op expense + dividend	47.14	118.32	25	33.60	155.61	10	221.06	154.48	75	178.38	147.24	70	136.67	190.27	33
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-106.55	105.80	3	19.01	94.59	13	208.42	98.54	93	195.69	134.08	80	286.33	116.34	96
Pretax operating income + interest expense / Interest expense	-125.47	1,565.66	6	-125.96	1,645.53	1	867.87	1,835.33	35	723.39	2,016.32	40	544.48	1,968.54	31
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-51.14	1,454.22	7	-64.21	1,896.20	1	658.18	1,770.77	28	495.40	1,539.23	30	341.21	1,632.83	17
Dividends + interest from subsidiaries / Interest expense + dividends	0.26	150.57	7	0.18	174.48	3	252.66	174.12	75	176.94	150.43	68	172.63	210.80	43
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	2.96	3.60	52	3.19	3.29	57	6.81	3.44	74	5.02	3.85	65	3.45	2.64	64
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	0.32	1.77	64	0.35	1.76	67	0.32	1.76	67	0.39	2.66	66	0.46	5.62	61
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	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

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		70.90			69.90		36.09	66.37	28	56.99	81.10	38	67.70	57.84	68
Dividends declared / Net income	11.83	31.93	17	10.68	27.22	16	11.14	28.27	15	15.93	42.29	16	18.80	33.08	26
Net income – dividends / Average equity	10.17	7.51	80	12.59	9.25	78	11.85	8.62	78	8.73	4.14	86	6.66	6.46	54
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	133.26	10	0	160.45	8	338.20	155.92	86	222.89	132.17	79	221.42	178.13	62
Dividends from nonbank subsidiaries	0.35	2.76	66	0.24	6.19	57	0.24	4.90	57	0.30	3.41	61	0.60	7.53	54
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	0.35	183.35	12	0.24	213.42	5	338.44	203.53	82	223.20	174.85	75	222.01	260.40	51
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.79	8	0	43.30	6	35.02	45.96	35	32.73	60.28	26	36.09	66.55	23
Interest income from bank subsidiaries	0	0.21	26	0	0.11	25	0	0.11	24	0	0.36	20	0.13	0.54	63
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	0	52.71	4	0	48.70	4	35.02	51.33	34	32.73	62.88	23	36.23	69.36	21
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		47.96			66.90			62.63			56.39			82.95	
Interest income from nonbank subsidiaries		3.25			2.38			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries		0.51			0.66			0.37			0.86			1.92	
Other income from nonbank subsidiaries		0.12			0.11			0.07			0.16			1.06	
Operating income from nonbank subsidiaries		64.26			94.31			87.22			79.84			150.41	
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	0	67.73	10	0	72.55	8	99.93	74.16	86	99.03	69.76	73	99.27	67.32	78
Interest income from bank subsidiaries	0	0.98	23	0	0.27	24	0	0.23	23	0	0.63	20	0.37	0.80	67
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	0	81.70	4	0	82.68	3	99.93	83.13	81	99.03	82.20	62	99.64	78.80	73
Dividends from nonbank subsidiaries	28.95	2.90	94	100	3.56	98	0.07	3.07	51	0.14	1.95	59	0.27	2.65	54
Interest income from nonbank subsidiaries	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
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	28.95	4.41	91	100	5.69	98	0.07	4.67	40	0.14	4.70	45	0.27	7.29	41
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		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	42.46	27.96	69	41.88	28.03	68	42.02	26.38	69	41.44	27.08	70	66.56	28.33	78