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

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BHC Name PROSPERITY BANCSHARES, INC.

City/State HOUSTON, TX

Bank Holding Company Information

Federal Reserve District: 11
Consolidated Assets ($000): 37,850,605
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:

PROSPERITY BANCSHARES, INC.
4295 SAN FELIPE

HOUSTON, TX 77027

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Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	37,852,122	35,766,534	36,090,525	32,676,209	24,073,560
Net income ($000)	386,636	392,510	519,297	528,904	332,552
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)	2.65	2.79	33	2.80	2.65	60	2.76	2.60	61	3.15	2.77	73	2.91	3.01	39
+ Non-interest income	0.37	0.94	15	0.39	1.09	15	0.39	1.04	16	0.41	1.21	14	0.50	1.32	15
– Overhead expense	1.28	2.18	6	1.33	2.21	6	1.32	2.17	6	1.52	2.57	7	1.64	2.69	7
– Provision for credit losses	0	0.10	13	0	-0.12	74	0	-0.09	70	0.06	0.51	4	0.02	0.15	15
+ Securities gains (losses)	0	0	45	0	0.01	23	0	0.01	23	0	0.02	16	0	0.01	35
+ Other tax equivalent adjustments	0	0	16	0	0	49	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.74	1.46	78	1.87	1.76	62	1.83	1.66	69	1.98	1.04	93	1.75	1.56	68
Net operating income	1.36	1.10	81	1.46	1.34	66	1.44	1.26	72	1.62	0.81	95	1.38	1.19	70
Net income	1.36	1.10	81	1.46	1.34	66	1.44	1.26	72	1.62	0.82	94	1.38	1.19	70
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.13	3.36	30	3.39	3.12	66	3.32	3.06	65	4.05	3.55	81	3.99	4.41	23
Interest expense	0.15	0.35	17	0.19	0.26	40	0.17	0.25	38	0.42	0.52	41	0.66	1.08	19
Net interest income (tax equivalent)	2.98	3.01	42	3.20	2.85	73	3.14	2.80	72	3.63	3.01	85	3.33	3.33	44
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.03	0.09	44	0.20	0.12	72	0.16	0.11	68	0.16	0.27	44	0.03	0.21	14
Earnings coverage of net loan and lease losses (X)	117.01	36.38	81	17.27	26.30	51	22.22	39.72	54	20.82	22.91	65	129.47	24.40	92
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.53	1.17	83	1.52	1.32	72	1.54	1.23	78	1.56	1.58	55	0.47	0.83	18
Allowance for loan and lease losses / Total loans and leases	1.52	1.15	83	1.51	1.30	73	1.54	1.20	80	1.56	1.55	58	0.46	0.81	19
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.11	0.39	9	0.19	0.58	11	0.14	0.49	11	0.29	0.71	13	0.33	0.57	26
30–89 days past due loans and leases / Total loans and leases	0.23	0.33	51	0.17	0.29	36	0.15	0.32	30	0.27	0.39	41	0.43	0.43	59
Liquidity and Funding															
Net noncore funding dependence	5.73	5.89	56	2.72	-3.31	69	-2.27	-2.33	52	2.15	3.20	50	11.09	14.45	38
Net short-term noncore funding dependence	5.50	0.87	70	1.71	-9.17	82	-2.90	-7.71	64	1.03	-4.76	70	9.67	3.38	66
Net loans and leases / Total assets	48.15	63.09	12	51.12	58.81	23	48.43	58.67	19	58.48	61.58	34	58.26	63.77	25
Capitalization															
Tier 1 leverage ratio	9.94	9.22	72	9.55	9.07	69	9.62	8.98	69	9.67	9.13	72	10.42	9.76	70
Holding company equity capital / Total assets	17.47	9.68	99	17.37	10.79	98	16.98	10.71	99	17.99	11.16	97	18.55	12.43	96
Total equity capital (including minority interest) / Total assets	17.47	9.81	99	17.37	10.91	98	16.98	10.82	99	17.99	11.29	97	18.55	12.57	96
Common equity tier 1 capital / Total risk-weighted assets	15.44	11.79	88	14.84	12.64	80	15.10	12.42	86	13.74	12.38	77	12.30	12.17	56
Net loans and leases / Equity capital (X)	2.76	6.64	4	2.94	5.47	6	2.85	5.53	3	3.25	5.58	10	3.14	5.21	11
Cash dividends / Net income	36.97	31.93	55	34.73	27.22	65	35.48	28.27	64	32.86	42.30	37	38.76	33.12	58
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	3.63	6.04	47	9.73	9.51	54	11.05	10.50	64	5.86	16.68	19	41.82	9.26	93
Equity capital	4.20	-3.83	71	5.15	7.52	46	4.84	7.46	51	2.68	6.99	29	47.33	10.49	93
Net loans and leases	-2.39	14.48	4	-8.80	-0.66	12	-8.03	3.36	9	6.25	9.07	46	82.40	9.10	96
Noncore funding	35.33	36.20	63	-1.23	-21.64	78	-6.28	-14.79	67	-45.74	-12.18	10	75.04	6.59	92
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	0	11.91	13	0	10.65	11	0	10.95	12	0	13.56	10	2.11	13.04	33
Equity investment in subsidiaries / Equity capital	99.78	104.01	31	99.73	103.15	31	99.71	103.22	35	99.58	102.81	31	100.61	103.22	41
Cash from ops + noncash items + op expense / Op expense + dividends	148.01	118.32	65	138.83	155.61	50	130.66	154.48	44	196.57	147.24	76	388.87	190.27	91

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	596,126	664,276	870,560	978,083	622,364	-10.26	71.17
Income from lease financing receivables	41	38	51	54	57	7.89	-80.57
Fully taxable income on loans and leases	592,420	659,424	864,450	971,403	614,827	-10.16	73.01
Tax-exempt income on loans and leases	3,747	4,890	6,161	6,734	7,594	-23.37	-38.16
Estimated tax benefit on income on loans and leases	1,092	1,303	1,638	1,785	2,023	-16.22	-67.01
Income on loans and leases (tax equivalent)	597,259	665,617	872,249	979,922	624,444	-10.27	69.78
Investment interest income (tax equivalent)	188,165	129,070	176,049	167,762	210,987	45.79	18.09
Interest on balances due from depository institutions	2,297	992	1,555	1,202	1,634	131.55	331.77
Interest income on other earning assets	553	239	373	614	2,497	131.38	-46.00
Total interest income (tax equivalent)	788,274	795,918	1,050,226	1,149,500	839,562	-0.96	53.76
Interest on time deposits of $250K or more	2,723	6,370	8,129	16,607	11,914	-57.25	4.01
Interest on time deposits < $250K	4,493	7,922	8,925	31,857	25,959	-43.28	-50.39
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	24,929	30,792	36,797	59,731	74,663	-19.04	13.25
Interest on other borrowings and trading liabilities	5,084	518	702	5,178	24,781	881.47	-53.69
Interest on subordinated debt and mandatory convertible securities	0	0	0	5,498	1,000		
Total interest expense	37,229	45,602	54,553	118,871	138,317	-18.36	-16.65
Net interest income (tax equivalent)	751,045	750,316	995,673	1,030,629	701,245	0.10	60.48
Non-interest income	106,005	105,887	141,154	133,540	120,972	0.11	29.88
Adjusted operating income (tax equivalent)	857,050	856,203	1,136,827	1,164,169	822,217	0.10	55.93
Overhead expense	364,119	355,756	474,944	496,400	395,560	2.35	57.79
Provision for credit losses	0	0	0	20,000	4,300		-100.00
Securities gains (losses)	0	0	0	0	0		-100.00
Other tax equivalent adjustments	-1	0	0	0	0		
Pretax net operating income (tax equivalent)	492,930	500,447	661,883	647,769	422,357	-1.50	59.11
Applicable income taxes	104,920	106,165	140,357	116,130	86,656	-1.17	6.13
Tax equivalent adjustments	1,374	1,772	2,229	2,735	3,149	-22.46	-76.81
Applicable income taxes (tax equivalent)	106,294	107,937	142,586	118,865	89,805	-1.52	1.44
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	386,636	392,510	519,297	528,904	332,552	-1.50	88.58
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	386,636	392,510	519,297	528,904	332,552	-1.50	88.58
Memoranda							
Net income - holding company and noncontrolling (minority) interest	386,636	392,510	519,297	528,904	332,552	-1.50	88.58
Investment securities income (tax equivalent)	188,165	129,070	176,049	167,762	210,987	45.79	18.09
US Treasury and agency securities (excluding mortgage-backed securities)	432	0	0	262	991		-28.95
Mortgage-backed securities	185,447	126,473	172,746	162,429	204,066	46.63	23.11
All other securities	2,286	2,597	3,303	5,071	5,930	-11.96	-71.73
Cash dividends declared	142,922	136,329	184,253	173,823	128,900	4.84	101.66
Common	142,922	136,329	184,253	173,823	128,900	4.84	101.66
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)	2.78	3.12	22	2.97	2.90	53	2.91	2.85	51	3.52	3.27	69	3.49	4	19
Less: Interest expense	0.13	0.33	15	0.17	0.24	39	0.15	0.23	33	0.36	0.48	37	0.57	0.98	19
Equals: Net interest income (tax equivalent)	2.65	2.79	33	2.80	2.65	60	2.76	2.60	61	3.15	2.77	73	2.91	3.01	39
Plus: Non-interest income	0.37	0.94	15	0.39	1.09	15	0.39	1.04	16	0.41	1.21	14	0.50	1.32	15
Equals: adjusted operating income (tax equivalent)	3.02	3.77	12	3.19	3.80	21	3.15	3.70	22	3.56	4.04	27	3.42	4.41	12
Less: Overhead expense	1.28	2.18	6	1.33	2.21	6	1.32	2.17	6	1.52	2.57	7	1.64	2.69	7
Less: Provision for credit losses	0	0.10	13	0	-0.12	74	0	-0.09	70	0.06	0.51	4	0.02	0.15	15
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	24	0	0.01	23	0	0.02	17	0	0.01	35
Plus: other tax equivalent adjustments	0	0	16	0	0	49	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.74	1.46	78	1.87	1.76	62	1.83	1.66	69	1.98	1.04	93	1.75	1.56	68
Less: Applicable income taxes (tax equivalent)	0.37	0.34	66	0.40	0.41	56	0.40	0.38	61	0.36	0.23	86	0.37	0.36	51
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.36	1.10	81	1.46	1.34	66	1.44	1.26	72	1.62	0.81	95	1.38	1.19	70
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.36	1.10	81	1.46	1.34	66	1.44	1.26	72	1.62	0.82	94	1.38	1.19	70
Memo: Net income (last four quarters)	1.36	1.10	79	1.50	1.30	72	1.44	1.26	72	1.62	0.82	94	1.38	1.19	70
Net income–BHC and noncontrolling (minority) interest	1.36	1.11	81	1.46	1.35	66	1.44	1.27	72	1.62	0.83	94	1.38	1.20	70
Margin Analysis															
Average earning assets / Average assets	88.72	92.93	7	87.52	93.09	2	87.73	93.08	2	86.91	92.32	3	87.41	91.05	13
Average interest-bearing funds / Average assets	53.22	60.58	19	53.81	61.98	18	54	61.99	18	55.66	64.06	17	56.67	65.57	15
Interest income (tax equivalent) / Average earning assets	3.13	3.36	30	3.39	3.12	66	3.32	3.06	65	4.05	3.55	81	3.99	4.41	23
Interest expense / Average earning assets	0.15	0.35	17	0.19	0.26	40	0.17	0.25	38	0.42	0.52	41	0.66	1.08	19
Net interest income (tax equivalent) / Average earning assets	2.98	3.01	42	3.20	2.85	73	3.14	2.80	72	3.63	3.01	85	3.33	3.33	44
Yield or Cost															
Total loans and leases (tax equivalent)	4.40	4.24	72	4.60	4.07	78	4.56	4.01	79	4.93	4.27	86	5.22	5.09	64
Interest-bearing bank balances	0.31	0.79	5	0.14	0.13	71	0.13	0.14	29	0.31	0.27	65	2.63	2.04	80
Federal funds sold and reverse repos	0	1.05	8	0.04	0.25	38	0.04	0.25	35	0.04	0.68	14	0.20	2.44	12
Trading assets	0	0.57	26	0	0.45	26	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	3.12	3.33	30	3.38	3.09	69	3.31	3.04	67	4.04	3.51	82	3.97	4.36	24
Investment securities (tax equivalent)	1.72	1.96	27	1.59	1.77	40	1.56	1.77	37	2.09	2.25	32	2.35	2.76	16
US Treasury and agency securities (excluding mortgage-backed securities)		1.38			1.23			1.14		7.02	1.75	96	5.39	2.32	96
Mortgage-backed securities	1.68	1.87	29	1.48	1.55	44	1.47	1.57	42	2.08	2.05	50	2.39	2.61	19
All other securities	2.20	2.89	23	2.45	2.85	39	2.38	2.81	41	2.71	3.24	30	2.72	4.06	12
Interest-bearing deposits	0.15	0.35	22	0.22	0.22	57	0.20	0.21	52	0.45	0.53	46	0.65	1.10	17
Time deposits of $250K or more	0.35	0.61	17	0.64	0.70	46	0.62	0.66	45	1.22	1.42	28	1.56	1.96	21
Time deposits < $250K	0.42	0.58	36	0.65	0.67	54	0.56	0.62	48	1.73	1.36	83	1.63	1.82	36
Other domestic deposits	0.20	0.31	37	0.26	0.16	79	0.23	0.15	75	0.43	0.36	71	0.74	0.93	38
Foreign deposits		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.26	0.88	26	0.17	0.18	67	0.17	0.17	68	0.44	0.62	46	1.10	1.86	30
Other borrowed funds and trading liabilities	2.41	1.55	86	0	1.29	3	0	1.27	2	0.92	1.50	23	2.20	2.38	38
All interest-bearing funds	0.25	0.54	17	0.32	0.38	46	0.28	0.37	39	0.65	0.74	47	1.01	1.49	23

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	106,005	105,887	141,154	133,540	120,972
Fiduciary activities income	8,752	7,580	10,278	9,598	10,227
Service charges on deposit accounts - domestic	44,703	39,476	54,220	53,689	53,691
Trading revenue	816	251	228	-2,715	0
Investment banking fees and commissions	2,749	2,367	3,320	2,504	2,361
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	3,043	9,406	11,189	6,175	3,227
Other non-interest income	45,942	46,807	61,919	64,289	51,466
Total overhead expenses	364,119	355,756	474,944	496,400	395,560
Personnel expense	239,360	234,060	310,556	309,268	226,348
Net occupancy expense	43,402	43,813	58,572	61,585	44,904
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	7,778	8,696	11,551	13,169	6,537
Other operating expenses	73,579	69,187	94,265	112,378	117,771
Fee income on mutual funds and annuities	2,749	2,367	3,320	2,504	2,361
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,592	3,625	3,704	3,756	3,901
Average personnel expense per employee	66.64	64.57	83.84	82.34	58.02
Average assets per employee	10,537.90	9,866.63	9,743.66	8,699.74	6,171.13

	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	2.59	2.43	57	2.24	2.14	54	2.35	2.17	54	1.88	2.02	53	1.95	2.72	46
Overhead expenses / Net Interest Income + non-interest income	42.55	58.02	8	41.64	58.85	8	41.86	59.28	8	42.74	62.28	5	48.29	61.29	9
Percent of Average Assets															
Total overhead expense	1.28	2.18	6	1.33	2.21	6	1.32	2.17	6	1.52	2.57	7	1.64	2.69	7
Personnel expense	0.84	1.20	14	0.87	1.23	13	0.86	1.21	14	0.95	1.30	17	0.94	1.41	12
Net occupancy expense	0.15	0.22	20	0.16	0.24	18	0.16	0.23	19	0.19	0.26	17	0.19	0.28	19
Other operating expenses	0.29	0.73	1	0.29	0.72	1	0.29	0.72	1	0.38	0.94	3	0.52	0.97	7
Overhead less non-interest income	0.91	1.22	22	0.93	1.08	32	0.92	1.10	32	1.11	1.25	37	1.14	1.32	34
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	42.49	57.55	8	41.55	58.34	8	41.78	58.83	8	42.64	61.82	5	48.11	60.64	8
Personnel expense	27.93	31.86	22	27.34	32.89	23	27.32	32.93	22	26.57	32.36	23	27.53	32.39	20
Net occupancy expense	5.06	5.98	30	5.12	6.26	29	5.15	6.23	31	5.29	6.58	27	5.46	6.52	29
Other operating expenses	9.49	19.14	1	9.10	18.68	1	9.31	19.18	1	10.78	22.28	2	15.12	21.20	12
Total non-interest income	12.37	24.10	21	12.37	28.20	15	12.42	27.67	13	11.47	28.83	12	14.71	29.23	20
Fiduciary activities income	1.02	2.13	42	0.89	2.27	39	0.90	2.20	41	0.82	2.09	38	1.24	1.97	44
Service charges on domestic deposit accounts	5.22	3.30	85	4.61	3.25	74	4.77	3.27	76	4.61	3.27	76	6.53	3.88	84
Trading revenue	0.10	0.57	57	0.03	0.68	50	0.02	0.62	50	-0.23	1.28	3	0	1.18	22
Investment banking fees and commissions	0.32	2.15	27	0.28	2.46	22	0.29	2.58	24	0.22	2.46	18	0.29	3.54	20
Insurance activities revenue	0	0.36	12	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
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	0	1.23	12	0	0.56	14	0	0.60	14	0	0.01	42	0	0.28	21
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	0.36	1.19	36	1.10	3.64	33	0.98	3.30	32	0.53	3.92	27	0.39	1.86	25
Other non-interest income	5.36	8.80	33	5.47	9.39	28	5.45	9.27	27	5.52	9.65	30	6.26	10.04	28
Overhead less non-interest income	30.12	32.79	36	29.18	29.67	39	29.36	30.52	38	31.17	31.93	46	33.40	31.06	44
Applicable income taxes / Pretax net operating income (tax equivalent)	21.28	21.50	48	21.21	21.49	43	21.21	21.18	47	17.93	18.63	38	20.52	20.56	52
Applicable income tax + TE / Pretax net operating income + TE	21.56	23.57	22	21.57	23.11	26	21.54	22.67	30	18.35	21.18	20	21.26	23.23	31

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	14,519,863	13,714,943	13,662,133	13,204,193	13,503,422	5.87	81.83
Commercial and industrial loans	2,248,122	2,463,823	2,376,557	3,255,133	2,778,856	-8.75	90.77
Loans to individuals	115,666	113,753	112,545	131,058	164,172	1.68	-3.09
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	167,724	192,706	177,995	170,421	185,297	-12.96	-11.16
Other loans and leases	1,454,913	2,472,507	2,286,914	3,486,139	2,213,598	-41.16	231.25
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	18,506,288	18,957,732	18,616,144	20,246,944	18,845,345	-2.38	86.72
Less: Allowance for loan and lease losses	282,179	287,187	286,380	316,068	87,469	-1.74	225.05
Net loans and leases	18,224,109	18,670,545	18,329,764	19,930,876	18,757,876	-2.39	85.50
Debt securities that reprice or mature in over 1 year	14,625,772	12,494,277	12,695,797	8,375,554	8,315,203	17.06	59.85
Mutual funds and equity securities	0	0	0	0	0		-100.00
Subtotal	32,849,881	31,164,822	31,025,561	28,306,430	27,073,079	5.41	73.01
Interest-bearing bank balances	282,335	750,991	2,257,171	1,012,828	40,506	-62.41	415.55
Federal funds sold and reverse repos	244	237	241	553	519	2.95	-75.77
Debt securities that reprice or mature within 1 year	180,715	135,091	123,104	167,266	254,852	33.77	-27.18
Trading assets	327	485	254	0	309	-32.58	168.03
Total earning assets	33,313,502	32,051,626	33,406,331	29,487,077	27,369,265	3.94	72.69
Non-interest-bearing cash and due from depository institutions	320,800	305,082	291,696	331,454	534,590	5.15	28.94
Premises, fixed assets, and leases	378,514	373,816	367,770	378,698	379,626	1.26	48.66
Other real estate owned	1,758	150	622	10,593	6,935	1072.00	-87.89
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	3,836,031	3,792,675	3,780,422	3,873,346	3,904,921	1.14	64.01
Total assets	37,850,605	36,523,349	37,846,841	34,081,168	32,195,337	3.63	70.90
Quarterly average assets	37,549,915	36,421,192	37,062,496	33,761,760	28,990,935	3.10	69.07
Average loans and leases (YTD)	18,088,312	19,312,079	19,137,041	19,859,428	11,959,562	-6.34	84.81
Memoranda							
Loans held-for-sale	2,871	10,197	7,274	46,777	80,959	-71.84	-88.73
Loans not held-for-sale	18,503,417	18,947,535	18,608,870	20,200,167	18,764,386	-2.34	87.17
Real estate loans secured by 1–4 family	6,391,189	5,455,895	5,668,708	4,757,538	4,387,412	17.14	133.84
Commercial real estate loans	7,625,795	7,820,257	7,551,082	8,035,724	8,620,452	-2.49	60.59
Construction and land development	2,659,551	2,269,416	2,299,714	1,956,961	2,064,167	17.19	82.97
Multifamily	345,221	692,789	544,403	1,156,721	1,396,071	-50.17	127.13
Nonfarm nonresidential	4,621,023	4,858,052	4,706,965	4,922,042	5,160,214	-4.88	47.03
Real estate loans secured by farmland	502,879	438,791	442,343	410,931	495,558	14.61	-0.17
Total investment securities	14,806,487	12,629,368	12,818,901	8,542,820	8,570,055	17.24	57.34
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	13,933		-100.00
Municipal securities	123,793	130,032	132,620	166,175	238,817	-4.80	-62.84
Mortgage-backed securities	14,670,694	12,499,336	12,686,281	8,376,645	8,317,305	17.37	62.42
Asset-backed securities	0	0	0	0	0		
Other debt securities	12,000	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		-100.00
Available-for-sale securities	491,230	580,929	514,933	651,514	287,663	-15.44	110.24
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	470		-100.00
Mortgage-backed securities	491,230	580,929	514,933	651,514	287,193	-15.44	124.10
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-1,662,046	137,675	-52,754	147,837	21,459		
Available-for-sale securites appreciation (depreciation)	-296	2,483	2,290	974	762		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	7,762,121	6,547,123	6,974,950	6,108,033	5,932,144	18.56	54.57

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	11,251,987	10,423,127	10,788,002	9,191,038	7,799,411	7.95	104.59
NOW, ATS and transaction accounts	4,760,826	4,415,761	4,924,075	4,353,348	5,059,273	7.81	87.76
Time deposits less brokered deposits < $250K	1,389,496	1,584,606	1,470,472	1,721,238	1,895,047	-12.31	-15.20
MMDA and other savings accounts	11,268,893	11,831,677	12,397,648	10,789,663	7,911,326	-4.76	69.50
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	28,671,202	28,255,171	29,580,197	26,055,287	22,665,057	1.47	75.66
Time deposits of $250K or more	726,436	1,292,439	1,228,980	1,324,566	1,518,123	-43.79	32.28
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	454,304	440,969	448,099	389,583	377,294	3.02	35.77
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	1,165,000	0	0	8,320	1,307,695		21.50
Other borrowings w/remaining maturity over 1 year	0	0	0	48,195	50,518		-100.00
Brokered deposits < $250K	0	0	0	18,730	44,259		-100.00
Noncore funding	2,345,740	1,733,408	1,677,079	1,789,394	3,297,889	35.33	22.53
Trading liabilities	55	11	18	0	83	400.00	-54.92
Subordinated notes and debentures + trust preferred securities	0	0	0	0	125,804		
Other liabilities	221,966	189,318	162,311	105,818	135,669	17.25	71.16
Total liabilities	31,238,963	30,177,908	31,419,605	27,950,499	26,224,502	3.52	70.09
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	91,211	92,160	92,170	92,571	94,746	-1.03	31.27
Common surplus	3,538,719	3,591,950	3,595,024	3,634,140	3,734,519	-1.48	74.03
Retained earnings	2,981,947	2,659,370	2,738,233	2,403,189	2,140,968	12.13	77.77
Accumulated other comprehensive income	-235	1,961	1,809	769	602		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	6,611,642	6,345,441	6,427,236	6,130,669	5,970,835	4.20	74.85
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	6,611,642	6,345,441	6,427,236	6,130,669	5,970,835	4.20	74.85
Total liabilities and capital	37,850,605	36,523,349	37,846,841	34,081,168	32,195,337	3.63	70.90
Memoranda							
Non-interest-bearing deposits	11,251,987	10,423,127	10,788,002	9,191,038	7,799,411	7.95	104.59
Interest-bearing deposits	18,145,651	19,124,483	20,021,175	18,207,545	16,428,028	-5.12	58.59
Total deposits	29,397,638	29,547,610	30,809,177	27,398,583	24,227,439	-0.51	73.52
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	6,427,236	6,130,669	6,130,669	5,970,835	4,052,824		
Accounting restatements	0	0	0	-105,181	0		
Net income	386,636	392,510	519,297	528,904	332,552		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-65,721	-52,089	-52,089	-115,160	-94,484		
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	12,217	1,797,944		
Less: Dividends declared	142,922	136,329	184,253	173,823	128,900		
Change in other comprehensive income	-2,044	1,192	1,040	167	293		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	8,457	9,488	12,572	12,710	10,606		
Holding company equity capital, ending balance	6,611,642	6,345,441	6,427,236	6,130,669	5,970,835		

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	38.36	39.88	42	37.55	36.06	48	36.10	36.25	46	38.74	36.22	48	41.94	37.78	48
Commercial and industrial loans	5.94	11.23	20	6.75	11.11	21	6.28	10.76	25	9.55	13.52	27	8.63	12.02	33
Loans to individuals	0.31	3.58	24	0.31	3.60	21	0.30	3.36	23	0.38	3.40	24	0.51	4.20	24
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	0.44	0.19	81	0.53	0.21	83	0.47	0.18	83	0.50	0.19	82	0.58	0.24	82
Other loans and leases	3.84	4.52	54	6.77	4.26	73	6.04	4.47	68	10.23	4.63	86	6.88	5.01	68
Net loans and leases	48.15	63.09	12	51.12	58.81	23	48.43	58.67	19	58.48	61.58	34	58.26	63.77	25
Debt securities over 1 year	38.64	18.76	96	34.21	18.32	93	33.55	19.46	91	24.58	15.55	87	25.83	14.60	90
Mutual funds and equity securities	0	0.05	12	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	86.79	83.05	63	85.33	78.17	77	81.98	79.22	54	83.06	78.16	65	84.09	79.65	53
Interest-bearing bank balances	0.75	3.61	16	2.06	9.37	9	5.96	8.50	41	2.97	7.51	20	0.13	3.06	0
Federal funds sold and reverse repos	0	0.52	57	0	0.53	58	0	0.54	59	0	0.82	58	0	1.57	57
Debt securities 1 year or less	0.48	1.71	24	0.37	1.51	22	0.33	1.56	22	0.49	1.68	23	0.79	1.91	39
Trading assets	0	0.59	42	0	0.58	39	0	0.49	40	0	1.01	17	0	1.19	30
Total earning assets	88.01	90.76	15	87.76	91.57	9	88.27	91.77	11	86.52	91.05	7	85.01	89.53	10
Non-interest cash and due from depository institutions	0.85	0.98	39	0.84	0.99	36	0.77	0.82	46	0.97	1.07	40	1.66	1.14	85
Other real estate owned	0	0.01	52	0	0.01	19	0	0.01	33	0.03	0.02	72	0.02	0.03	53
All other assets	11.14	8.19	84	11.41	7.39	91	10.96	7.35	90	12.51	7.82	92	13.33	9.27	88
Memoranda															
Short-term investments	1.22	6.75	9	2.43	12.31	4	6.29	11.47	32	3.46	11.17	15	0.92	7.63	6
U.S. Treasury securities	0	1.98	7	0	1.18	12	0	1.47	10	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0	0.81	10	0	0.75	11	0	0.82	11	0	0.63	11	0.04	0.54	34
Municipal securities	0.33	1.69	36	0.36	1.70	33	0.35	1.73	33	0.49	1.69	37	0.74	1.34	51
Mortgage-backed securities	38.76	12.93	98	34.22	13.46	96	33.52	14.14	96	24.58	11.75	93	25.83	11.44	95
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	0.03	0.51	34	0	0.51	8	0	0.53	8	0	0.42	10	0	0.39	9
Loans held-for-sale	0.01	0.30	26	0.03	0.50	25	0.02	0.55	26	0.14	0.52	34	0.25	0.39	53
Loans held for investment	48.89	63.03	15	51.88	58.34	25	49.17	58.06	21	59.27	61.72	35	58.28	63.50	26
Real estate loans secured by 1–4 family	16.89	12.79	72	14.94	11.57	68	14.98	11.46	70	13.96	11.91	60	13.63	13.29	53
Revolving	0.35	1.52	24	0.34	1.44	24	0.33	1.42	25	0.44	1.66	27	0.43	2.07	26
Closed-end, secured by first liens	16.42	10.86	78	14.43	9.73	76	14.50	9.67	77	13.25	9.81	68	12.76	10.69	65
Closed-end, secured by junior liens	0.12	0.19	53	0.16	0.19	59	0.14	0.17	60	0.27	0.22	73	0.43	0.28	76
Commercial real estate loans	20.15	24.89	39	21.41	22.35	47	19.95	22.69	41	23.58	22.22	48	26.78	22.23	54
Construction and land development	7.03	3.92	79	6.21	3.40	84	6.08	3.34	81	5.74	3.40	79	6.41	3.44	80
Multifamily	0.91	3.87	18	1.90	3.32	40	1.44	3.57	29	3.39	3.12	64	4.34	3.01	75
Nonfarm nonresidential	12.21	15.73	36	13.30	14.65	44	12.44	14.57	42	14.44	14.72	46	16.03	14.69	55
Real estate loans secured by farmland	1.33	0.34	86	1.20	0.35	85	1.17	0.30	88	1.21	0.33	85	1.54	0.36	86

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	78.46	62.29	76	72.34	60.51	66	73.39	61.05	66	65.22	57.15	60	71.65	57.46	68
Real estate loans secured by 1–4 family	34.54	20.65	87	28.78	20	77	30.45	19.86	82	23.50	19.43	62	23.28	20.75	58
Revolving	0.71	2.39	24	0.66	2.47	23	0.68	2.43	23	0.73	2.64	24	0.74	3.15	25
Closed-end	33.83	18.01	88	28.12	17.35	82	29.77	17.24	83	22.76	16.59	74	22.55	17.39	72
Commercial real estate loans	41.21	38.12	50	41.25	37.13	51	40.56	37.86	51	39.69	34.63	56	45.74	33.52	67
Construction and land development	14.37	6.10	90	11.97	5.69	85	12.35	5.65	85	9.67	5.26	79	10.95	5.09	87
1–4 family	5.46	1.40	96	3.51	1.19	88	3.93	1.18	90	2.89	0.93	89	3.43	0.94	93
Other	8.91	4.62	84	8.46	4.46	85	8.42	4.40	84	6.77	4.19	78	7.53	4.02	82
Multifamily	1.87	5.86	18	3.65	5.41	42	2.92	5.78	32	5.71	4.96	65	7.41	4.69	78
Nonfarm nonresidential	24.97	24.30	51	25.63	24.45	48	25.28	24.56	48	24.31	22.93	48	27.38	22.15	61
Owner-occupied	9.12	8.11	57	9.07	8.31	57	9.06	8.29	56	8.73	7.68	58	10.11	7.72	64
Other	15.85	15.95	49	16.55	15.83	54	16.22	15.94	51	15.58	14.95	52	17.27	14.34	61
Real estate loans secured by farmland	2.72	0.55	90	2.31	0.61	86	2.38	0.54	89	2.03	0.54	85	2.63	0.55	88
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	12.15	18.37	31	13	19.45	27	12.77	18.86	30	16.08	22.17	26	14.75	19.53	37
Loans to individuals	0.63	6.24	25	0.60	6.58	22	0.60	6.24	24	0.65	6.13	23	0.87	7.13	22
Credit card loans	0.09	0.53	59	0.08	0.51	60	0.08	0.53	59	0.07	0.65	59	0.08	0.81	55
Agricultural loans	0.91	0.31	85	1.02	0.38	84	0.96	0.34	86	0.84	0.32	84	0.98	0.37	82
Other loans and leases	7.86	8.16	60	13.04	8.42	73	12.28	8.75	70	17.22	9.09	79	11.75	9.85	66
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	401.14	411.16	45	409.69	383.43	51	398.18	391.81	46	418.39	381.27	49	488.27	391.26	65
Real estate loans secured by 1–4 family	176.57	133.66	74	162.98	124.74	70	165.21	126.06	73	150.75	125.03	62	158.64	138.18	61
Revolving	3.62	15.46	24	3.76	15.53	25	3.67	15.44	24	4.71	17.42	26	5.01	21.26	25
Closed-end	172.95	116.59	78	159.22	107.54	79	161.54	108.85	80	146.04	106.14	71	153.63	115.20	73
Commercial real estate loans	210.68	254.65	38	233.60	238.58	47	220.08	245.88	40	254.62	234.65	50	311.71	229.44	65
Construction and land development	73.48	39.81	80	67.79	36.07	82	67.03	35.95	83	62.01	35.62	78	74.64	34.95	84
1–4 family	27.94	9.02	90	19.86	7.44	87	21.34	7.42	88	18.55	6.34	88	23.35	6.61	90
Other	45.54	30.27	75	47.93	28.34	79	45.69	28.11	75	43.46	28.16	72	51.29	27.32	83
Multifamily	9.54	40.47	18	20.69	35.29	40	15.87	38.66	30	36.65	32.74	67	50.48	31.04	82
Nonfarm nonresidential	127.67	161.09	36	145.12	156.30	46	137.18	158.05	41	155.96	155.06	50	186.59	152.10	58
Owner-occupied	46.62	53.43	46	51.37	52.63	53	49.18	52.99	50	55.99	52.37	55	68.89	53.07	66
Other	81.04	105.96	35	93.75	100.99	46	88.01	102.54	39	99.97	100.54	50	117.69	97.41	61
Real estate loans secured by farmland	13.89	3.36	87	13.11	3.67	87	12.89	3.22	88	13.02	3.44	86	17.92	3.60	89
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	62.11	115.08	24	73.60	116.17	28	69.26	114.45	28	103.14	139.91	32	100.48	122.02	42
Loans to individuals	3.20	35.47	24	3.40	36.56	22	3.28	34.55	23	4.15	37.47	24	5.94	43.51	25
Credit card loans	0.45	2.79	59	0.45	2.58	61	0.45	2.77	60	0.44	3.30	59	0.52	4.34	56
Agricultural loans	4.63	1.73	82	5.76	2.03	83	5.19	1.86	84	5.40	1.88	82	6.70	2.18	83
Other loans and leases	40.20	50.11	56	73.86	47.63	72	66.65	51.06	70	110.46	49.54	83	80.04	52.44	74
Supplemental															
Non-owner occupied CRE loans / Gross loans	32.98	30.74	53	32.97	29.25	56	32.43	30.07	54	31.82	27.32	56	36.14	26.45	73
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	168.61	205.31	40	186.72	187.63	52	175.96	195.33	46	204.16	183.76	53	246.28	178.57	68
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	215.23	262.15	38	238.09	244.92	46	225.13	252.85	40	260.14	240.85	50	315.17	236.10	66

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	1.22	6.75	9	2.43	12.31	4	6.29	11.47	32	3.46	11.17	15	0.92	7.63	6
Liquid assets	40.35	23.63	87	37.12	29.12	73	40.26	29.03	79	28.52	26.22	61	27.67	22.44	74
Investment securities	39.12	20.98	95	34.58	20.37	90	33.87	21.63	87	25.07	17.85	79	26.62	16.99	86
Net loans and leases	48.15	63.09	12	51.12	58.81	23	48.43	58.67	19	58.48	61.58	34	58.26	63.77	25
Net loans, leases and standby letters of credit	48.31	63.92	12	51.41	59.61	21	48.70	59.49	18	58.79	62.48	32	58.66	64.84	24
Core deposits	75.75	74.28	44	77.36	75.52	42	78.16	75.71	45	76.45	70.67	56	70.40	63.09	58
Noncore funding	6.20	12.30	32	4.75	10.15	30	4.43	10.30	28	5.25	14.13	20	10.24	19.36	27
Time deposits of $250K or more	1.92	1.67	66	3.54	1.67	88	3.25	1.58	86	3.89	2.11	82	4.72	2.94	80
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	1.20	1.24	63	1.21	1.19	63	1.18	1.23	66	1.14	1.47	58	1.17	1.94	54
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.20	0.58	74	1.21	0.54	74	1.18	0.54	75	1.14	0.54	70	1.17	0.48	68
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	3.08	2.18	67	0	0.88	12	0	1	11	0.02	1.24	24	4.06	3.01	64
Earning assets that reprice within 1 year	17.24	35.71	10	17.58	38.80	9	20.11	37.37	12	25.37	39.38	17	23.24	39.29	11
Interest-bearing liabilities that reprice within 1 year	4.66	6.79	45	6.14	6.64	62	5.78	6.39	62	7.11	8.20	57	8.26	10.19	42
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	12.58	27.35	19	11.45	30.83	13	14.33	29.65	16	18.26	29.11	27	14.98	26.63	19
Other Liquidity and Funding Ratios															
Net noncore funding dependence	5.73	5.89	56	2.72	-3.31	69	-2.27	-2.33	52	2.15	3.20	50	11.09	14.45	38
Net short-term noncore funding dependence	5.50	0.87	70	1.71	-9.17	82	-2.90	-7.71	64	1.03	-4.76	70	9.67	3.38	66
Short-term investment / Short-term noncore funding	20.41	112.63	16	62.44	304.29	14	160.82	273.46	35	80.27	184.19	26	10.15	77.77	10
Liquid assets - short-term noncore funding / Nonliquid assets	57.60	24.05	87	52.84	36.72	72	60.83	36.68	79	33.87	28.18	64	25.73	16.97	76
Net loans and leases / Total deposits	61.99	79.04	17	63.19	73.05	26	59.49	72.79	19	72.74	79.43	30	77.42	90.31	20
Net loans and leases / Core deposits	63.56	86.19	15	66.08	78.83	27	61.97	78.25	19	76.49	88.34	27	82.76	103.93	16
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-48.76	-10.05	3	4.35	0.50	97	-1.62	0.12	6	5.02	1.57	93	0.80	0.72	65
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.01	-19.27	98	0.08	1.06	28	0.07	-0.25	60	0.03	4.31	1	0.03	1.36	13
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	96.68	26.09	99	95.40	13.65	99	95.98	14.28	99	92.37	11.38	99	96.64	12.67	99
Available-for-sale securities	3.32	71.92	0	4.60	84.59	0	4.02	83.77	0	7.63	87.23	0	3.36	85.40	0
U.S. Treasury securities	0	9.62	7	0	6.01	12	0	6.70	10	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	0	4.10	10	0	4.24	11	0	4.12	11	0	4.01	10	0.16	3.49	29
Municipal securities	0.84	8.02	28	1.03	8.38	27	1.03	8.22	27	1.95	9.83	34	2.79	7.75	40
Mortgage-backed securities	99.08	62.34	98	98.97	66.09	98	98.97	66.54	98	98.05	66.64	97	97.05	67.43	96
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	0.08	3.02	30	0	3.01	8	0	3.08	8	0	3.01	9	0	2.94	9
Mutual funds and equity securities	0	0.27	12	0	0.29	13	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	1.22	9.28	17	1.07	8.18	14	0.96	7.78	14	1.96	10.55	16	2.97	11.86	20
Debt securities 1 to 5 years	3.37	20.14	10	4.15	17.39	21	3.18	18.25	15	5.19	17.03	28	3.90	17.94	23
Debt securities over 5 years	95.41	68.28	96	94.78	72.07	93	95.86	71.11	96	92.85	69.86	89	93.12	66.02	90
Pledged securities	52.42	31.26	81	51.84	33.37	75	54.41	32.26	82	71.50	35.67	90	69.22	30.57	93
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	-47.73	-40.81	51	-15.57	64.27	13	101.63	27.98	87	299.03	183.32	75	37.05	26.69	68
Investment securities	17.24	11.76	68	69.94	32.48	81	50.05	31.36	76	-0.32	23.62	17	-8.92	11.75	8
Core deposits	1.47	4.57	50	11.95	16.96	30	13.53	16.94	51	14.96	26.88	15	35.68	11.23	90
Noncore funding	35.33	36.20	63	-1.23	-21.64	78	-6.28	-14.79	67	-45.74	-12.18	10	75.04	6.59	92

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)			5,664,409	5,109,986	5,038,004
Commit: Secured commercial real estate loans	2,693,094	1,864,934	2,015,575	1,918,110	1,981,388
Commit: Unsecured real estate loans	50,276	63,576	50,122	37,663	61,046
Credit card lines (reported semiannually, June/Dec)			46,071	43,622	44,619
Securities underwriting	0	0	0	0	0
Standby letters of credit	61,421	106,011	102,549	104,126	127,927
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	12,500	38,392	24,586	43,998	46,343
Written options contracts (interest rate)	29,354	38,635	33,411	56,707	18,150
Purchased options contracts (interest rate)	25,000	25,000	25,000	0	875
Interest rate swaps	182,377	397,879	397,367	449,368	460,939
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)							14.97	22.78	22	14.99	22.01	23	15.65	23.52	23
Standby letters of credit	0.16	0.66	17	0.29	0.66	32	0.27	0.65	30	0.31	0.71	30	0.40	0.84	36
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	0.66	44.74	9	1.37	47.31	9	1.27	46.30	10	1.61	48.62	6	1.63	68.47	11
Interest rate contracts	0.66	32.78	9	1.37	35.15	9	1.27	32.46	10	1.61	34.36	7	1.63	47.31	11
Interest rate futures and forward contracts	0.03	3.53	41	0.11	4.39	36	0.06	3.25	35	0.13	6.21	32	0.14	10.67	31
Written options contracts (interest rate)	0.08	1.49	33	0.11	1.69	26	0.09	1.41	26	0.17	2.18	27	0.06	2.47	23
Purchased options contracts (interest rate)	0.07	1.57	48	0.07	1.29	49	0.07	1.31	50	0	1.46	22	0	2.65	45
Interest rate swaps	0.48	23.04	12	1.09	20.27	17	1.05	20.49	15	1.32	20.83	13	1.43	28.86	12
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)							29.60	44.98	33	25.73	42.82	33	42.13	45.53	65

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	249,231	499,906	480,364	550,073	526,307
Interest rate contracts	249,231	499,906	480,364	550,073	526,307
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	12,500	38,392	24,586	43,998	46,343
Written options	29,354	38,635	33,411	56,707	18,150
Exchange-traded	0	0	0	0	0
Over-the-counter	29,354	38,635	33,411	56,707	18,150
Purchased options	25,000	25,000	25,000	0	875
Exchange-traded	0	0	0	0	0
Over-the-counter	25,000	25,000	25,000	0	875
Swaps	182,377	397,879	397,367	449,368	460,939
Held for trading	16,854	52,027	32,997	100,705	63,617
Interest rate contracts	16,854	52,027	32,997	100,705	63,617
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	232,377	447,879	447,367	449,368	462,690
Interest rate contracts	232,377	447,879	447,367	449,368	462,690
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)	207,377	461,271	446,953	493,366	508,157
One year or less	50,000	40,907	227,050	43,998	56,945
Over 1 year to 5 years	121,240	371,283	175,138	383,998	374,974
Over 5 years	36,137	49,081	44,765	65,370	76,238
Gross negative fair value (absolute value)	5,872	5,998	4,567	11,913	5,153
Gross positive fair value	6,144	6,472	4,803	11,913	5,379
Held for trading	327	485	254	1	309
Non-traded	5,817	5,987	4,549	11,912	5,070
Current credit exposure on risk-based capital derivative contracts	5,817	5,723	4,124	11,912	5,115
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	5.02	9.12	55	7.68	12.59	57	5.12	11.16	48	8	14.05	52	8.81	13.49	57
Written options	11.78	5.29	81	7.73	7.18	64	6.96	6.28	66	10.31	8.18	70	3.45	5.91	48
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	11.78	4.93	84	7.73	6.91	67	6.96	5.96	67	10.31	7.73	72	3.45	5.10	50
Purchased options	10.03	4.14	79	5	3.41	70	5.20	3.27	71	0	3.42	19	0.17	4.42	41
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	10.03	3.58	82	5	3.01	72	5.20	2.87	74	0	2.86	21	0.17	3.35	44
Swaps	73.18	77.96	36	79.59	71.71	48	82.72	74.26	49	81.69	68.76	55	87.58	69.75	63
Held for trading	6.76	38.03	47	10.41	40.70	44	6.87	40.42	44	18.31	43.53	40	12.09	44.16	40
Interest rate contracts	6.76	31.70	48	10.41	34.66	45	6.87	34.15	46	18.31	36.62	42	12.09	37.24	41
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	93.24	61.97	52	89.59	59.30	55	93.13	59.58	55	81.69	56.47	59	87.91	55.84	59
Interest rate contracts	93.24	57.96	58	89.59	56.22	61	93.13	56.71	61	81.69	53.82	64	87.91	52.22	66
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)	83.21	93.16	20	92.27	91.91	34	93.04	92.53	33	89.69	91.48	30	96.55	93.86	45
One year or less	20.06	37.29	42	8.18	27.90	29	47.27	27.56	76	8	32.05	32	10.82	32.17	36
Over 1 year to 5 years	48.65	22.61	84	74.27	29.78	98	36.46	27.01	63	69.81	27.06	96	71.25	30.45	92
Over 5 years	14.50	26.09	40	9.82	29.19	27	9.32	29.89	26	11.88	29.56	29	14.49	28.09	34
Gross negative fair value (absolute value)	2.36	2.48	48	1.20	1.18	57	0.95	0.98	51	2.17	1.55	69	0.98	0.83	57
Gross positive fair value	2.47	2.55	54	1.29	1.59	40	1	1.34	30	2.17	2.23	53	1.02	1.19	45
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.10	15	0	0.05	15	0	0.04	17	0	0.07	17	0	0.06	16
Gross positive fair value (X)	0	0.10	12	0	0.06	11	0	0.05	14	0	0.09	12	0	0.07	15
Held for trading (X)	0	0.06	48	0	0.05	45	0	0.04	45	0	0.07	39	0	0.06	38
Non-traded (X)	0	0.02	30	0	0.01	28	0	0.01	33	0	0.02	38	0	0.01	45
Current credit exposure (X)	0	0.06	19	0	0.05	20	0	0.04	20	0	0.06	22	0	0.05	20
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	0.03	0.70	20	0.03	0.59	19	0.02	0.46	20	0.06	0.85	22	0.02	0.73	20

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	286,380	316,068	316,068	87,469	86,440
Gross losses	6,642	31,404	33,375	35,570	7,856
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,441	2,523	3,687	3,631	4,585
Net losses	4,201	28,881	29,688	31,939	3,271
Provision for loan and lease losses	0	0	0	20,000	4,300
Adjustments	0	0	0	240,538	0
Ending balance	282,179	287,187	286,380	316,068	87,469
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	0.09	18	0	-0.12	77	0	-0.09	74	0.06	0.51	4	0.02	0.15	15
Provision for loan and lease losses / Average loans and leases	0	0.16	18	0	-0.21	77	0	-0.16	74	0.10	0.82	3	0.04	0.24	12
Provision for loan and lease losses / Net loan and lease losses	0	151.30	28	0	-65.12	63	0	-105.48	64	62.62	487.86	3	131.46	130.58	63
Allowance for loan and lease losses / Total loans and leases not held for sale	1.53	1.17	83	1.52	1.32	72	1.54	1.23	78	1.56	1.58	55	0.47	0.83	18
Allowance for loan and lease losses / Total loans and leases	1.52	1.15	83	1.51	1.30	73	1.54	1.20	80	1.56	1.55	58	0.46	0.81	19
Allowance for loan and lease losses / Net loans and leases losses (X)	50.38	38.64	75	7.46	17.40	32	9.65	21.39	44	9.90	11.58	61	26.74	8.03	90
Allowance for loan and lease losses / Nonaccrual assets	1,591.62	428.13	93	819.71	330.05	90	1,090.18	364.13	92	669.85	299.17	91	158.33	218.72	48
ALLL / 90+ days past due + nonaccrual loans and leases	1,558.40	320.87	98	796.13	271.93	93	1,054.57	287.08	97	646.57	244.34	93	157.08	151.73	64
Gross loan and lease losses / Average loans and leases	0.05	0.16	30	0.22	0.20	60	0.17	0.19	54	0.18	0.34	38	0.07	0.28	17
Recoveries / Average loans and leases	0.02	0.07	17	0.02	0.08	14	0.02	0.08	16	0.02	0.07	15	0.04	0.08	34
Net losses / Average loans and leases	0.03	0.09	44	0.20	0.12	72	0.16	0.11	68	0.16	0.27	44	0.03	0.21	14
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	7.31	34.26	6	7.09	25.09	14	10.37	34.67	13	46.22	33.98	75	25.80	36.22	39
Earnings coverage of net loan and lease losses (X)	117.01	36.38	81	17.27	26.30	51	22.22	39.72	54	20.82	22.91	65	129.47	24.40	92
Net Loan and Lease Losses By Type															
Real estate loans	0.01	-0.01	78	0.18	0.02	92	0.13	0.02	91	0.03	0.04	54	-0.01	0.01	24
Real estate loans secured by 1–4 family	0	-0.02	59	0	-0.01	72	0	-0.02	74	0.05	0.01	84	0	0.01	44
Revolving	0	-0.06	75	0	-0.07	64	0	-0.07	69	1.61	0.01	97	0	0.02	43
Closed-end	0	-0.01	56	0	-0.01	73	0	-0.01	72	0	0	36	0	0	48
Commercial real estate loans	0.02	0	83	0.31	0.04	93	0.24	0.04	94	0.02	0.07	40	0	0.01	51
Construction and land development	0.02	-0.02	94	-0.01	0.01	37	-0.01	0	29	0.02	0	77	0	-0.01	73
1–4 family	0.02	0	96	0	0	57	0	0	57	0.01	0	90	0	0	83
Other	0	-0.01	71	-0.01	0.01	34	-0.01	0	24	0.01	0	74	0	-0.01	45
Multifamily	0	0	56	0	0.01	52	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0.02	0	79	0.50	0.05	97	0.39	0.05	96	0.02	0.11	38	0	0.02	52
Owner-occupied	0	0	75	0.01	0.01	76	0.01	0.01	77	0	0.02	9	0	0.01	67
Other	0.02	0.01	81	0.49	0.04	97	0.38	0.04	96	0.03	0.08	48	0	0.01	28
Real estate loans secured by farmland	0	0	18	0	-0.01	21	0	0	21	-0.01	0.02	11	-0.26	0.01	3
Commercial and industrial loans	-0.01	0.11	27	0.40	0.19	81	0.32	0.17	80	0.59	0.47	68	0.02	0.37	8
Loans to individuals	0.23	0.76	23	0	0.72	0	0.03	0.71	4	0.31	1.13	20	0.01	1.17	3
Credit card loans	1.22	1.94	25	0.23	2.27	16	0.31	1.84	15	1.31	2.92	22	0.53	3.11	13
Agricultural loans	0.02	0.02	81	-0.02	0.02	17	-0.07	0.02	12	0.02	0.19	59	0.17	0.08	81
Loans to foreign governments and institutions		0.05			0			0			0			0	
Other loans and leases	0.28	0.13	82	0.17	0.09	78	0.18	0.10	75	0.24	0.15	73	0.15	0.15	66

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	42,203	32,893	28,794	54,687	80,446
90+ days past due loans and leases	378	1,038	887	1,699	441
Nonaccrual loans and leases	17,729	35,035	26,269	47,185	55,243
Total past due and nonaccrual loans and leases	60,310	68,966	55,950	103,571	136,130
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	1,072	5,677	3,374	10,849	13,466
Total restructured loans and leases	1,072	5,677	3,374	10,849	13,466
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	690	773	843	621	31
Other real estate owned	1,758	150	622	10,593	6,935
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	0.23	0.33	51	0.17	0.29	36	0.15	0.32	30	0.27	0.39	41	0.43	0.43	59
90+ days past due loans and leases	0	0.10	26	0.01	0.09	33	0	0.10	28	0.01	0.12	31	0	0.15	22
Nonaccrual loans and leases	0.10	0.37	8	0.18	0.54	12	0.14	0.46	14	0.23	0.66	11	0.29	0.51	28
90+ days past due and nonaccrual loans and leases	0.10	0.52	3	0.19	0.68	9	0.15	0.62	10	0.24	0.85	8	0.30	0.71	14
30–89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0.01	13
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	0.01	0.09	12	0.03	0.12	26	0.02	0.10	20	0.05	0.13	33	0.07	0.14	40
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	0.23	0.33	51	0.17	0.29	36	0.15	0.32	30	0.27	0.40	41	0.43	0.43	59
90+ days past due assets	0	0.10	23	0.01	0.09	30	0	0.10	25	0.01	0.12	30	0	0.15	19
Nonaccrual assets	0.10	0.37	8	0.18	0.55	12	0.14	0.47	14	0.23	0.67	11	0.29	0.53	28
30+ days past due and nonaccrual assets	0.33	0.89	18	0.36	1	10	0.30	0.97	9	0.51	1.29	12	0.72	1.19	30
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.05	0.33	4	0.10	0.40	10	0.07	0.36	9	0.14	0.52	9	0.17	0.44	15
90+ days past due and nonaccrual assets + other real estate owned	0.05	0.35	4	0.10	0.42	9	0.07	0.37	8	0.17	0.55	10	0.19	0.48	15
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.05	0.38	5	0.10	0.48	8	0.07	0.41	5	0.17	0.60	10	0.19	0.53	16
Allowance for loan and lease losses	7.15	55.46	2	12.52	67.85	3	9.68	62.64	2	18.48	66.66	6	71.12	115.41	28
Equity capital + allowance for loan and lease losses	0.29	3.63	1	0.54	4.12	3	0.41	3.60	3	0.91	4.97	4	1.03	4.28	11
Tier 1 capital + allowance for loan and lease losses	0.55	3.90	3	1.04	4.89	6	0.78	4.30	4	1.79	6.05	10	2.25	5.65	18
Loans and leases + other real estate owned	0.11	0.61	2	0.19	0.82	6	0.15	0.71	5	0.29	0.97	9	0.33	0.85	12

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	0.21	0.23	56	0.13	0.25	36	0.18	0.26	41	0.30	0.39	48	0.53	0.38	75
	90+ days past due	0	0.11	37	0.01	0.12	42	0	0.12	35	0.01	0.16	45	0	0.16	33
	Nonaccrual	0.11	0.41	16	0.19	0.60	20	0.15	0.52	18	0.22	0.76	13	0.28	0.46	37
Commercial and industrial	30–89 days past due	0.44	0.29	75	0.33	0.24	71	0.17	0.24	50	0.44	0.23	81	0.26	0.31	51
	90+ days past due	0.01	0.06	46	0	0.02	17	0.03	0.04	63	0	0.03	16	0	0.05	14
	Nonaccrual	0.10	0.47	16	0.33	0.65	34	0.23	0.57	27	0.49	0.75	42	0.60	0.83	45
Individuals	30–89 days past due	0.23	0.83	19	0.22	0.60	31	0.28	0.63	30	0.27	0.83	18	0.46	0.83	30
	90+ days past due	0	0.10	20	0	0.08	18	0	0.09	17	0.01	0.14	44	0	0.17	16
	Nonaccrual	0.01	0.17	26	0.07	0.17	42	0.01	0.17	29	0.04	0.28	31	0.03	0.17	33
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	0.49	0.09	91	0.16	0.11	73	0.16	0.07	74	0.13	0.17	69	0.07	0.24	58
	90+ days past due	0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual	0.15	0.27	61	0.04	0.51	54	0.15	0.70	64	0.21	0.49	57	0.01	0.67	44
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	0.01	0.13	46	0.28	0.11	82	0.01	0.12	39	0	0.18	31	0.04	0.20	43
	90+ days past due	0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual	0	0.06	23	0	0.13	40	0	0.09	21	0.04	0.15	52	0	0.13	36

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	0.26	0.39	47	0.09	0.36	16	0.23	0.46	28	0.16	0.65	10	1	0.67	77
	90+ days past due	0	0.22	46	0	0.25	35	0	0.24	38	0	0.33	35	0.01	0.31	37
	Nonaccrual	0.21	0.58	24	0.20	0.76	16	0.20	0.71	16	0.34	0.89	19	0.56	0.73	47
Revolving	30–89 days past due	0.23	0.31	42	0.19	0.33	33	0.25	0.28	48	0.56	0.48	58	0.81	0.45	83
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0.28	0.05	90
	Nonaccrual	0.48	0.86	54	0.46	1.05	42	0.46	1.18	44	0.74	1.13	50	2.70	1	84
Closed-end	30–89 days past due	0.26	0.41	48	0.08	0.36	21	0.23	0.49	29	0.15	0.65	8	1.01	0.70	76
	90+ days past due	0	0.25	45	0	0.27	37	0	0.26	39	0	0.38	36	0	0.35	33
	Nonaccrual	0.20	0.57	25	0.19	0.71	15	0.19	0.67	17	0.32	0.87	21	0.49	0.70	42
Junior lien	30–89 days past due	0	0.01	34	0	0.01	36	0.01	0.01	54	0	0.02	35	0.03	0.02	61
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	34	0	0.04	22	0	0.03	26	0	0.04	16	0	0.04	20
Commercial real estate	30–89 days past due	0.19	0.13	72	0.15	0.16	64	0.14	0.15	59	0.40	0.26	72	0.31	0.18	81
	90+ days past due	0	0.01	29	0.01	0.01	66	0	0.01	62	0.02	0.02	75	0	0.03	19
	Nonaccrual	0.02	0.29	10	0.20	0.48	31	0.12	0.38	22	0.15	0.62	15	0.16	0.23	43
Construction and development	30–89 days past due	0.37	0.19	79	0.45	0.15	85	0.20	0.17	74	0.76	0.28	82	0.80	0.28	84
	90+ days past due	0	0.01	36	0.04	0.01	90	0	0.01	38	0.01	0.01	81	0	0.02	33
	Nonaccrual	0.01	0.14	42	0	0.31	14	0.08	0.20	55	0.06	0.41	39	0.06	0.20	44
1–4 family	30–89 days past due	0.16	0.02	92	0.12	0.03	85	0.01	0.02	64	0.34	0.03	95	0.62	0.06	96
	90+ days past due	0	0	45	0.04	0	96	0	0	44	0.01	0	88	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	31	0.08	0.01	91	0.05	0.03	81	0	0.02	30
Other	30–89 days past due	0.20	0.13	78	0.33	0.10	86	0.19	0.13	79	0.42	0.22	77	0.18	0.20	70
	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	48	0	0.25	15	0	0.16	18	0.01	0.35	31	0.06	0.17	50
Multifamily	30–89 days past due	0.01	0.04	62	0	0.09	26	0.04	0.07	67	0	0.09	22	0	0.08	19
	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	0.13	21	0	0.17	21	0.02	0.11	45	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.10	0.10	58	0.04	0.12	35	0.12	0.13	65	0.35	0.23	72	0.21	0.14	75
	90+ days past due	0	0.01	33	0	0.01	62	0	0.01	67	0.03	0.02	77	0	0.03	22
	Nonaccrual	0.03	0.36	13	0.32	0.58	40	0.15	0.45	25	0.22	0.80	19	0.25	0.28	48
Owner Occupied	30–89 days past due	0.06	0.04	69	0.03	0.04	55	0.11	0.04	82	0.14	0.07	78	0.07	0.07	59
	90+ days past due	0	0	36	0	0	35	0	0	78	0	0	33	0	0.01	26
	Nonaccrual	0.02	0.12	23	0.07	0.20	27	0.02	0.17	19	0.07	0.27	20	0.05	0.16	27
Other	30–89 days past due	0.03	0.05	63	0.01	0.07	34	0.01	0.08	41	0.21	0.14	72	0.14	0.07	78
	90+ days past due	0	0	39	0	0.01	72	0	0	37	0.03	0.01	83	0	0.01	30
	Nonaccrual	0.01	0.21	20	0.25	0.31	56	0.13	0.23	47	0.14	0.44	32	0.20	0.10	78
Farmland	30–89 days past due	0.06	0.09	69	0.09	0.13	67	0.16	0.10	77	0.07	0.11	67	0.07	0.23	54
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0.03	0.51	50	0.07	1.06	44	0.06	0.69	48	0.24	1.13	45	0	0.84	38
Credit card	30–89 days past due	0.68	1.22	21	0.17	0.79	17	0.08	0.81	13	0.07	0.95	16	0.15	1.19	13
	90+ days past due	0	0.50	14	0	0.40	16	0	0.45	14	0	0.63	13	0	0.78	12
	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	3,629,930	3,684,110	3,687,194	3,726,711	3,829,265
Retained earnings	3,053,028	2,764,552	2,843,415	2,508,370	2,140,968
Accumulated other comprehensive income (AOCI)	-235	1,961	1,809	769	602
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	6,682,723	6,450,623	6,532,418	6,235,850	5,970,835
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	3,274,429	3,282,989	3,280,694	3,289,980	3,292,136
Accumulated other comprehensive income-related adjustments	-234	1,961	1,809	769	602
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	3,408,528	3,165,673	3,249,915	2,945,101	2,678,097
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	3,408,528	3,165,673	3,249,915	2,945,101	2,678,097
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	3,408,528	3,165,673	3,249,915	2,945,101	2,678,097
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	142,669	76,596	75,788	105,476	87,469
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	142,669	76,596	75,788	105,476	87,469
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	142,669	76,596	75,788	105,476	87,469
Exited advanced approach tier 2 capital					
Total capital	3,551,197	3,242,269	3,325,703	3,050,577	2,765,566
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	37,549,915	36,421,192	37,062,496	33,761,760	28,990,935
Less: Deductions from common equity tier 1 capital	3,274,429	3,282,989	3,280,694	3,289,980	3,292,136
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	34,275,486	33,138,203	33,781,802	30,471,780	25,698,799
Total risk-weighted assets	22,074,802	21,334,577	21,528,523	21,431,745	21,776,813
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	15.44	11.77	88	14.84	12.59	81	15.10	12.37	86	13.74	12.35	77	12.30	12.11	57
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	15.44	12.48	85	14.84	13.31	75	15.10	13.11	80	13.74	13.08	70	12.30	12.78	46
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	16.09	14.27	78	15.20	15.21	57	15.45	14.91	64	14.23	15.23	36	12.70	14.36	20
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	9.94	9.22	72	9.55	9.07	69	9.62	8.98	69	9.67	9.13	72	10.42	9.76	70
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	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	329,384	326,881	327,199	324,423	322,065	0.77	29.75

	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	0.36	12	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Premium income / Insurance activities revenue		2.54			2.90			2.76			2.84			7.32	
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	8.92	12.02	39	9.47	11.72	39	9.25	12	37	9.95	11.03	44	11.65	11.51	47
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	2,058	7,310	6,573	8,749	2,937
Real estate loans	1,030	6,288	5,950	8,131	2,913
Commercial and industrial loans	1,028	1,022	623	618	24
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	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	2,058	7,310	6,573	8,749	2,937
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.84	33	0	0.63	34	0	0.66	33	0	0.87	31	0	1.25	31
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	-71.85	20.31	4	-21.30	-0.16	20	-24.87	6.83	16	197.89	-2.40	97	-13.92	22.48	17
Total selected assets	-71.85	21.10	4	-21.30	3.36	19	-24.87	9.48	15	197.89	2.04	97	-13.92	12.40	20
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	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	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	0	0	0
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

Servicing, Securitization and Asset Sale Activities—Part 2

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

Dollar Amount in Thousands	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	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	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					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	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	204,721	180,088	229,088	351,213	551,730	13.68	201.06
Dividends	204,721	180,088	229,088	351,213	551,730	13.68	201.06
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	4		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	4		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	204,721	180,088	229,088	351,213	551,734	13.68	201.06
Securities gains (losses)	0	0	0	0	0		
Other operating income	5	11	14	21	27	-54.55	-79.17
Total operating income	204,726	180,099	229,102	351,234	551,761	13.67	200.96
Operating Expenses							
Personnel expenses	8,457	9,488	12,572	12,710	10,606	-10.87	65.99
Interest expense	0	0	0	5,498	1,000		
Other expenses	1,417	1,544	1,993	1,391	7,422	-8.23	223.52
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	9,874	11,032	14,565	19,599	19,028	-10.50	78.46
Income (loss) before taxes	194,852	169,067	214,537	331,635	532,733	15.25	211.81
Applicable income taxes (credit)	-1,350	-1,333	-1,886	-7,202	-2,856		
Extraordinary items							
Income before undistributed income of subsidiaries	196,202	170,400	216,423	338,837	535,589	15.14	202.45
Equity in undistributed income of subsidiaries	190,434	222,111	302,874	190,067	-203,037	-14.26	35.87
Bank subsidiaries	190,434	222,111	302,874	190,067	-203,037	-14.26	35.87
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	386,636	392,511	519,297	528,904	332,552	-1.50	88.58
Memoranda							
Bank net income	395,155	402,199	531,962	541,280	348,693	-1.75	89.84
Nonbank net income	0	0	0	0	0		
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	6,597,234	99.78	6,328,232	99.73	6,408,843	99.71	6,104,929	6,007,554	4.25	75.38
Common and preferred stock	6,597,234	99.78	6,328,232	99.73	6,408,843	99.71	6,104,929	6,007,554	4.25	75.38
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 nonbank subsidiaries	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
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	2,731	0.04	2,885	0.05	3,548	0.06	7,246	73,440	-5.34	64.12
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	3,983	0.06	3,983	0.06	3,982	0.06	3,983	7,405	0.00	0.00
Other assets	7,694	0.12	10,341	0.16	10,863	0.17	14,511	9,423	-25.60	-45.08
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	6,611,642	100.00	6,345,441	100.00	6,427,236	100.00	6,130,669	6,097,822	4.20	74.85
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	125,804		
Other liabilities	0	0	0	0	0	0	0	1,183		
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	0	0	0	0	0	0	0	126,987		
Equity Capital	6,611,642	100	6,345,441	100	6,427,236	100	6,130,669	5,970,835	4.20	74.85
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	91,211	1.38	92,160	1.45	92,170	1.43	92,571	94,746	-1.03	31.27
Common surplus	3,538,719	53.52	3,591,950	56.61	3,595,024	55.93	3,634,140	3,734,519	-1.48	74.03
Retained earnings	2,981,947	45.10	2,659,370	41.91	2,738,233	42.60	2,403,189	2,140,968	12.13	77.77
Accumulated other comprehensive income	-235	0	1,961	0.03	1,809	0.03	769	602		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	6,611,642	100.00	6,345,441	100.00	6,427,236	100.00	6,130,669	6,097,822	4.20	74.85
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	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	7.85	11.02	18	8.33	12.52	12	8.22	11.94	13	9.58	7.29	72	7.48	9.68	19
Bank net income / Average equity investment in banks	8.11	11.60	13	8.61	12.35	16	8.49	11.80	18	8.95	7.45	65	7.80	10.51	16
Nonbank net income / Average equity investment in nonbanks		9.71			13.18			13.12			9.75			7.89	
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	102.20	98.76	48	102.47	96.45	58	102.44	96.79	58	102.34	88.16	47	104.85	82.22	65
Nonbank net income / Parent net income	0	2.50	16	0	3.22	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	0	18.39	2	0	16.51	2	0	16.81	2	0	20.06	3	2.13	20.43	14
Total debt / Equity capital	0	12.61	13	0	11.37	11	0	11.71	11	0	14.41	10	2.11	14.31	32
Total debt + notes payable to subs that issued TPS / Equity capital	0	14.76	8	0	13.41	7	0	13.63	8	0	16.67	6	2.11	16.36	17
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.68	13	0	11.46	11	0	11.77	11	0	14.68	10	2.11	14.56	32
Total debt / Equity capital – excess over fair value	0	12.75	13	0	11.47	11	0	11.81	11	0	14.52	10	2.11	14.51	32
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	10.95	12	0	13.56	10	2.11	13.04	33
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		39.59			40.69			39.86		0	34.67	10	71.35	28.44	87
Double Leverage															
Equity investment in subs / Equity capital	99.78	104.01	31	99.73	103.15	31	99.71	103.22	35	99.58	102.81	31	100.61	103.22	41
Total investment in subs / Equity capital	99.78	109.29	22	99.73	108.29	23	99.71	108.40	26	99.58	110.16	19	100.61	111.07	28
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)	-0.03	0.39	30	-0.03	0.27	30	-0.04	0.29	33	-0.05	0.47	30	0.11	0.36	42
Equity investment in subs – equity cap / Net income-div (X)		1.15			0.85			1.05			1.82		0.18	1.22	14
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	140.40	130.36	62	129.56	152.56	46	122.50	152.85	40	191.88	136.59	80	382.09	177.68	91
Cash from ops + noncash items + op expense / Op expense + dividend	148.01	118.32	65	138.83	155.61	50	130.66	154.48	44	196.57	147.24	76	388.87	190.27	91
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	105	105.80	60	103.48	94.59	60	104.46	98.54	60	83.20	134.08	17	151.77	116.34	76
Pretax operating income + interest expense / Interest expense		1,565.66			1,645.53			1,835.33		6,131.92	2,016.32	88	53,373.30	1,968.54	96
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,454.22			1,896.20			1,770.77		6,131.92	1,539.23	92	53,373.30	1,632.83	98
Dividends + interest from subsidiaries / Interest expense + dividends	143.24	150.57	55	132.10	174.48	43	124.33	174.12	35	195.86	150.43	75	424.74	210.80	89
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	0.04	3.60	32	0.05	3.29	34	0.06	3.44	34	0.12	3.85	34	0	2.64	28
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	1.77	16	0	1.76	15	0	1.76	16	0	2.66	14	0	5.62	12
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	72.84	70.90	59	80.01	69.90	68	85.14	66.37	70	51.30	81.10	27	24.07	57.84	20
Dividends declared / Net income	36.97	31.93	55	34.73	27.22	65	35.48	28.27	64	32.86	42.29	37	38.76	33.08	58
Net income – dividends / Average equity	4.95	7.51	21	5.43	9.25	18	5.30	8.62	20	6.43	4.14	79	4.58	6.46	22
Percent of Dividends Paid															
Dividends from bank subsidiaries	143.24	133.26	58	132.10	160.45	49	124.33	155.92	40	202.05	132.17	73	428.03	178.13	89
Dividends from nonbank subsidiaries	0	2.76	25	0	6.19	21	0	4.90	22	0	3.41	23	0	7.53	19
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	143.24	183.35	49	132.10	213.42	38	124.33	203.53	32	202.05	174.85	68	428.03	260.40	83
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	51.81	43.79	61	44.78	43.30	47	43.06	45.96	43	64.89	60.28	53	158.23	66.55	96
Interest income from bank subsidiaries	0	0.21	26	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	0	0.95	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	51.81	52.71	59	44.78	48.70	45	43.06	51.33	42	64.89	62.88	50	158.23	69.36	95
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	100	67.73	91	99.99	72.55	90	99.99	74.16	90	99.99	69.76	92	99.99	67.32	95
Interest income from bank subsidiaries	0	0.98	23	0	0.27	24	0	0.23	23	0	0.63	20	0	0.80	18
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	100	81.70	82	99.99	82.68	85	99.99	83.13	85	99.99	82.20	88	99.99	78.80	92
Dividends from nonbank subsidiaries	0	2.90	24	0	3.56	21	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	60
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	0	4.41	19	0	5.69	14	0	4.67	14	0	4.70	16	0	7.29	22
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		27.96			28.03			26.38			27.08		0	28.33	11