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

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BHC Name POPULAR, INC.

City/State SAN JUAN, PR

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 71,502,000
Peer Group Number: 1 Number in Peer Group: 132
Number of Bank Subsidiaries: 2

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:

POPULAR, INC.
209 MUNOZ RIVERA AVENUE
POPULAR CENTER BUILDING
SAN JUAN, PR 00918

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	74,068,000	68,212,000	71,131,000	59,533,250	50,328,250
Net income ($000)	423,000	481,000	935,000	507,000	671,000
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.09	2.67	81	3.15	2.65	82	3.04	2.60	81	3.43	2.77	87	4.13	3.01	93
+ Non-interest income	0.92	0.96	56	0.95	1.11	51	0.95	1.04	53	0.89	1.21	39	1.18	1.32	56
– Overhead expense	2.25	2.17	61	2.23	2.24	53	2.22	2.17	58	2.51	2.57	59	2.99	2.69	69
– Provision for credit losses	-0.02	0.09	21	-0.29	-0.15	25	-0.27	-0.09	13	0.47	0.51	48	0.33	0.15	88
+ Securities gains (losses)	0	0	43	0	0.01	26	0	0.01	23	0	0.02	16	0	0.01	35
+ Other tax equivalent adjustments	0	0	46	0	0	4	0	0	90	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.76	1.40	81	2.16	1.79	74	2.04	1.66	78	1.35	1.04	72	2	1.56	84
Net operating income	1.14	1.06	63	1.41	1.36	59	1.31	1.26	58	0.85	0.81	48	1.33	1.19	65
Net income	1.14	1.06	63	1.41	1.35	59	1.31	1.26	58	0.85	0.82	48	1.33	1.19	65
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.43	3.12	72	3.56	3.14	74	3.42	3.06	72	4.04	3.55	80	5.22	4.41	88
Interest expense	0.21	0.24	48	0.26	0.27	59	0.24	0.25	61	0.42	0.52	41	0.79	1.08	31
Net interest income (tax equivalent)	3.22	2.88	72	3.29	2.85	77	3.18	2.80	75	3.62	3.01	84	4.43	3.33	91
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.07	0.08	58	0.14	0.13	58	0.07	0.11	47	0.66	0.27	89	0.97	0.21	93
Earnings coverage of net loan and lease losses (X)	53.40	-9.51	71	26.90	4.52	69	53	39.72	71	4.84	22.91	22	3.83	24.40	15
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.26	1.17	93	2.73	1.39	92	2.39	1.23	91	3.07	1.58	93	1.76	0.83	93
Allowance for loan and lease losses / Total loans and leases	2.26	1.15	93	2.72	1.37	92	2.39	1.20	92	3.06	1.55	93	1.76	0.81	93
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.90	0.41	95	2.68	0.63	97	2.19	0.49	97	2.86	0.71	97	2.46	0.57	96
30–89 days past due loans and leases / Total loans and leases	0.53	0.32	80	0.55	0.27	85	0.54	0.32	80	0.66	0.39	82	0.94	0.43	88
Liquidity and Funding															
Net noncore funding dependence	-15.76	3.09	5	-30.07	-1.82	3	-26.69	-2.33	3	-25.58	3.20	3	-9.67	14.45	3
Net short-term noncore funding dependence	-18.85	-1.79	9	-33.04	-8.21	8	-29.45	-7.71	8	-29.04	-4.76	7	-13.23	3.38	11
Net loans and leases / Total assets	41.27	61.60	10	38.73	59.81	9	37.81	58.67	9	43.02	61.58	12	51.32	63.77	19
Capitalization															
Tier 1 leverage ratio	7.56	9.08	13	7.34	9.11	9	7.41	8.98	15	7.80	9.13	10	10.03	9.76	62
Holding company equity capital / Total assets	6	10.04	3	8	10.88	10	7.95	10.71	12	9.15	11.16	22	11.55	12.43	41
Total equity capital (including minority interest) / Total assets	6	10.14	2	8	11.01	9	7.95	10.82	11	9.15	11.29	20	11.55	12.57	38
Common equity tier 1 capital / Total risk-weighted assets	16.39	11.90	90	16.55	12.69	88	17.42	12.42	91	16.26	12.38	89	17.76	12.17	93
Net loans and leases / Equity capital (X)	6.87	6.22	63	4.84	5.51	35	4.76	5.53	35	4.70	5.58	31	4.45	5.21	30
Cash dividends / Net income	20.09	34	27	14.76	25.30	30	15.40	28.27	25	27.42	42.30	31	17.88	33.12	21
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	-1.59	7.91	15	15.61	9.29	75	13.91	10.50	73	26.50	16.68	80	9.47	9.26	63
Equity capital	-26.17	-0.29	2	0.61	9.31	6	-1	7.46	12	0.20	6.99	17	10.71	10.49	66
Net loans and leases	4.88	11.87	33	0.56	0.79	62	0.12	3.36	46	6.05	9.07	44	3.94	9.10	30
Noncore funding	7.72	10.50	56	-17.35	-23.76	58	-5.06	-14.79	69	9.86	-12.18	76	-2.78	6.59	36
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	6.95	11.61	47	5.11	11.05	37	4.99	10.95	35	4.92	13.56	34	4.91	13.04	41
Equity investment in subsidiaries / Equity capital	103.40	103.92	54	104.34	103.07	58	102.20	103.22	51	106.64	102.81	73	105.17	103.22	63
Cash from ops + noncash items + op expense / Op expense + dividends	290.18	116.54	90	402.60	130.64	94	290.73	154.48	89	237.35	147.24	86	208.60	190.27	65

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

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Interest and fees on loans	818,000	825,000	1,659,000	1,664,000	1,729,000	-0.85	16.86
Income from lease financing receivables	50,000	37,000	79,000	67,000	60,000	35.14	117.39
Fully taxable income on loans and leases	864,000	857,000	1,729,000	1,720,000	1,775,000	0.82	20.50
Tax-exempt income on loans and leases	4,000	5,000	9,000	11,000	14,000	-20.00	-33.33
Estimated tax benefit on income on loans and leases	38,333	44,167	76,875	78,269	81,813	-13.21	92.87
Income on loans and leases (tax equivalent)	906,333	906,167	1,814,875	1,809,269	1,870,813	0.02	22.00
Investment interest income (tax equivalent)	276,667	240,833	485,125	440,731	479,188	14.88	110.99
Interest on balances due from depository institutions	30,000	8,000	21,000	20,000	90,000	275.00	66.67
Interest income on other earning assets	4,000	4,000	7,000	7,000	8,000	0.00	-20.00
Total interest income (tax equivalent)	1,217,000	1,159,000	2,328,000	2,277,000	2,448,000	5.00	35.67
Interest on time deposits of $250K or more	9,000	8,000	15,000	26,000	45,000	12.50	-30.77
Interest on time deposits < $250K	16,000	21,000	40,000	59,000	70,000	-23.81	-44.83
Interest on foreign office deposits	0	0	1,000	1,000	1,000		
Interest on other deposits	28,000	29,000	56,000	90,000	189,000	-3.45	7.69
Interest on other borrowings and trading liabilities	20,000	28,000	53,000	59,000	64,000	-28.57	-50.00
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	73,000	86,000	165,000	235,000	369,000	-15.12	-32.41
Net interest income (tax equivalent)	1,144,000	1,073,000	2,163,000	2,042,000	2,079,000	6.62	44.99
Non-interest income	341,000	324,000	673,000	529,000	593,000	5.25	50.22
Adjusted operating income (tax equivalent)	1,485,000	1,397,000	2,836,000	2,571,000	2,672,000	6.30	46.16
Overhead expense	832,000	761,000	1,581,000	1,493,000	1,503,000	9.33	37.75
Provision for credit losses	-6,000	-99,000	-194,000	280,000	166,000		
Securities gains (losses)	0	0	0	0	0		
Other tax equivalent adjustments	0	-1,000	1,000	0	0		
Pretax net operating income (tax equivalent)	653,000	736,000	1,450,000	804,000	1,005,000	-11.28	109.97
Applicable income taxes	115,000	150,000	309,000	112,000	147,000	-23.33	66.67
Tax equivalent adjustments	115,000	105,000	206,000	185,000	187,000	9.52	116.98
Applicable income taxes (tax equivalent)	230,000	255,000	515,000	297,000	334,000	-9.80	88.52
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	423,000	481,000	935,000	507,000	671,000	-12.06	123.81
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	423,000	481,000	935,000	507,000	671,000	-12.06	123.81
Memoranda							
Net income - holding company and noncontrolling (minority) interest	423,000	481,000	935,000	507,000	671,000	-12.06	123.81
Investment securities income (tax equivalent)	276,667	240,833	485,125	440,731	479,188	14.88	110.99
US Treasury and agency securities (excluding mortgage-backed securities)	121,000	83,000	176,000	176,000	216,000	45.78	505.00
Mortgage-backed securities	70,000	87,000	161,000	139,000	135,000	-19.54	6.06
All other securities	85,667	70,833	148,125	125,731	128,188	20.94	89.84
Cash dividends declared	85,000	71,000	144,000	139,000	120,000	19.72	60.38
Common	84,000	70,000	142,000	137,000	116,000	20.00	64.71
Preferred	1,000	1,000	2,000	2,000	4,000	0.00	-50.00

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

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.29	2.90	79	3.40	2.92	82	3.27	2.85	80	3.82	3.27	86	4.86	4	90
Less: Interest expense	0.20	0.22	50	0.25	0.25	60	0.23	0.23	62	0.39	0.48	44	0.73	0.98	32
Equals: Net interest income (tax equivalent)	3.09	2.67	81	3.15	2.65	82	3.04	2.60	81	3.43	2.77	87	4.13	3.01	93
Plus: Non-interest income	0.92	0.96	56	0.95	1.11	51	0.95	1.04	53	0.89	1.21	39	1.18	1.32	56
Equals: adjusted operating income (tax equivalent)	4.01	3.67	75	4.10	3.82	70	3.99	3.70	70	4.32	4.04	69	5.31	4.41	86
Less: Overhead expense	2.25	2.17	61	2.23	2.24	53	2.22	2.17	58	2.51	2.57	59	2.99	2.69	69
Less: Provision for credit losses	-0.02	0.09	21	-0.29	-0.15	25	-0.27	-0.09	13	0.47	0.51	48	0.33	0.15	88
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	44	0	0.01	27	0	0.01	23	0	0.02	17	0	0.01	35
Plus: other tax equivalent adjustments	0	0	46	0	0	4	0	0	90	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.76	1.40	81	2.16	1.79	74	2.04	1.66	78	1.35	1.04	72	2	1.56	84
Less: Applicable income taxes (tax equivalent)	0.62	0.33	94	0.75	0.41	93	0.72	0.38	94	0.50	0.23	94	0.66	0.36	92
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.14	1.06	63	1.41	1.36	59	1.31	1.26	58	0.85	0.81	48	1.33	1.19	65
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.14	1.06	63	1.41	1.35	59	1.31	1.26	58	0.85	0.82	48	1.33	1.19	65
Memo: Net income (last four quarters)	1.18	1.12	60	1.25	1.25	51	1.31	1.26	58	0.85	0.82	48	1.33	1.19	64
Net income–BHC and noncontrolling (minority) interest	1.14	1.07	62	1.41	1.37	59	1.31	1.27	58	0.85	0.83	47	1.33	1.20	65
Margin Analysis															
Average earning assets / Average assets	95.82	92.97	81	95.52	93.15	79	95.66	93.08	80	94.64	92.32	78	93.24	91.05	73
Average interest-bearing funds / Average assets	67.52	60.12	80	70.52	62.32	81	70.01	61.99	79	70.62	64.06	78	70.60	65.57	76
Interest income (tax equivalent) / Average earning assets	3.43	3.12	72	3.56	3.14	74	3.42	3.06	72	4.04	3.55	80	5.22	4.41	88
Interest expense / Average earning assets	0.21	0.24	48	0.26	0.27	59	0.24	0.25	61	0.42	0.52	41	0.79	1.08	31
Net interest income (tax equivalent) / Average earning assets	3.22	2.88	72	3.29	2.85	77	3.18	2.80	75	3.62	3.01	84	4.43	3.33	91
Yield or Cost															
Total loans and leases (tax equivalent)	6.17	4.01	93	6.25	4.05	93	6.29	4.01	94	6.43	4.27	94	7.05	5.09	93
Interest-bearing bank balances	0.48	0.42	74	0.12	0.11	68	0.14	0.14	51	0.24	0.27	46	2.19	2.04	54
Federal funds sold and reverse repos		0.58			0.26			0.25			0.68			2.44	
Trading assets	12.24	0.52	97	11.01	0.42	98	8.57	0.45	98	8.11	0.60	98	10.58	0.99	98
Total earning assets	3.11	3.09	51	3.23	3.11	54	3.12	3.04	51	3.71	3.51	59	4.82	4.36	78
Investment securities (tax equivalent)	1.96	1.85	63	2.20	1.80	78	2.11	1.77	75	2.27	2.25	50	2.99	2.76	74
US Treasury and agency securities (excluding mortgage-backed securities)	1.20	1.22	45	1.42	1.28	63	1.31	1.14	63	1.54	1.75	37	2.07	2.32	39
Mortgage-backed securities	1.63	1.78	37	1.63	1.56	55	1.60	1.57	53	1.77	2.05	25	2.40	2.61	22
All other securities	61.85	2.82	99	46.83	2.91	99	50.77	2.81	99	39.69	3.24	99	37.16	4.06	96
Interest-bearing deposits	0.21	0.20	58	0.25	0.24	61	0.23	0.21	62	0.44	0.53	45	0.91	1.10	34
Time deposits of $250K or more	0.63	0.50	72	0.58	0.76	33	0.55	0.66	41	0.85	1.42	8	1.69	1.96	24
Time deposits < $250K	0.78	0.44	87	0.96	0.72	76	0.93	0.62	81	1.23	1.36	36	1.38	1.82	21
Other domestic deposits	0.13	0.17	48	0.15	0.17	53	0.14	0.15	54	0.28	0.36	42	0.73	0.93	37
Foreign deposits	0	0.25	18	0	0.12	24	0.34	0.14	85	0.35	0.42	50	0.37	1.19	10
Federal funds purchased and repos	0	0.36	4	0	0.19	6	0	0.17	9	1.39	0.62	86	2.69	1.86	83
Other borrowed funds and trading liabilities	3.51	1.24	96	3.52	1.31	95	3.60	1.27	94	3.89	1.50	96	3.67	2.38	93
All interest-bearing funds	0.29	0.36	37	0.36	0.40	49	0.33	0.37	51	0.56	0.74	33	1.04	1.49	26

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

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	341,000	324,000	673,000	529,000	593,000
Fiduciary activities income	12,000	14,000	27,000	26,000	26,000
Service charges on deposit accounts - domestic	82,000	79,000	161,000	146,000	160,000
Trading revenue	6,000	2,000	1,000	-10,000	-5,000
Investment banking fees and commissions	14,000	12,000	26,000	21,000	21,000
Insurance activities revenue	24,000	25,000	55,000	50,000	59,000
Venture capital revenue	0	0	0	0	0
Net servicing fees	22,000	13,000	28,000	1,000	20,000
Net securitization income	-2,000	8,000	18,000	27,000	17,000
Net gains (losses) on sales of loans, OREO, other assets	24,000	24,000	43,000	27,000	31,000
Other non-interest income	159,000	147,000	314,000	241,000	264,000
Total overhead expenses	832,000	761,000	1,581,000	1,493,000	1,503,000
Personnel expense	335,000	313,000	629,000	561,000	585,000
Net occupancy expense	101,000	97,000	198,000	211,000	184,000
Goodwill impairment losses	0	0	6,000	0	0
Amortization expenses and impairment loss (other intangible assets)	2,000	2,000	4,000	6,000	9,000
Other operating expenses	394,000	349,000	744,000	715,000	725,000
Fee income on mutual funds and annuities	1,000	1,000	2,000	2,000	3,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	8,615	8,439	8,351	8,522	8,560
Average personnel expense per employee	38.89	37.09	75.32	65.83	68.34
Average assets per employee	8,597.56	8,082.95	8,517.66	6,985.83	5,879.47

	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	0.29	2.35	29	0.31	2.15	28	0.30	2.17	32	0.38	2.02	28	0.51	2.72	27
Overhead expenses / Net Interest Income + non-interest income	60.73	59.40	54	58.95	59.03	45	60.09	59.28	48	62.57	62.28	57	60.48	61.29	50
Percent of Average Assets															
Total overhead expense	2.25	2.17	61	2.23	2.24	53	2.22	2.17	58	2.51	2.57	59	2.99	2.69	69
Personnel expense	0.90	1.20	16	0.92	1.25	16	0.88	1.21	15	0.94	1.30	17	1.16	1.41	28
Net occupancy expense	0.27	0.22	70	0.28	0.24	71	0.28	0.23	69	0.35	0.26	85	0.37	0.28	81
Other operating expenses	1.07	0.72	86	1.03	0.73	85	1.06	0.72	89	1.21	0.94	78	1.46	0.97	83
Overhead less non-interest income	1.33	1.19	57	1.28	1.10	62	1.28	1.10	61	1.62	1.25	77	1.81	1.32	82
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	56.03	58.92	35	54.47	58.45	30	55.75	58.83	34	58.07	61.82	37	56.25	60.64	36
Personnel expense	22.56	32.65	12	22.41	33.10	9	22.18	32.93	9	21.82	32.36	6	21.89	32.39	7
Net occupancy expense	6.80	6.14	62	6.94	6.33	61	6.98	6.23	62	8.21	6.58	75	6.89	6.52	59
Other operating expenses	26.67	19.36	88	25.13	18.60	86	26.59	19.18	91	28.04	22.28	81	27.47	21.20	84
Total non-interest income	22.96	25.40	49	23.19	28.18	40	23.73	27.67	42	20.58	28.83	35	22.19	29.23	41
Fiduciary activities income	0.81	2.23	39	1	2.24	39	0.95	2.20	42	1.01	2.09	42	0.97	1.97	44
Service charges on domestic deposit accounts	5.52	3.45	84	5.65	3.19	87	5.68	3.27	86	5.68	3.27	86	5.99	3.88	80
Trading revenue	0.40	0.45	67	0.14	0.72	54	0.04	0.62	51	-0.39	1.28	2	-0.19	1.18	2
Investment banking fees and commissions	0.94	2.25	39	0.86	2.52	37	0.92	2.58	37	0.82	2.46	37	0.79	3.54	34
Insurance activities revenue	1.62	0.36	85	1.79	0.37	88	1.94	0.36	89	1.94	0.41	89	2.21	0.47	90
Venture capital revenue	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	1.48	1.38	75	0.93	0.55	78	0.99	0.60	79	0.04	0.01	58	0.75	0.28	82
Net securitization income	-0.13	0	1	0.57	0.01	95	0.63	0.01	96	1.05	0	98	0.64	0.01	96
Net gain (loss) - sales of loans, OREO, and other assets	1.62	1.51	60	1.72	3.83	40	1.52	3.30	39	1.05	3.92	37	1.16	1.86	44
Other non-interest income	10.71	9.09	71	10.52	9.26	68	11.07	9.27	72	9.37	9.65	58	9.88	10.04	64
Overhead less non-interest income	33.06	32.73	45	31.28	29.94	45	32.02	30.52	46	37.50	31.93	64	34.06	31.06	47
Applicable income taxes / Pretax net operating income (tax equivalent)	17.61	21.22	15	20.38	21.54	34	21.31	21.18	50	13.93	18.63	17	14.63	20.56	9
Applicable income tax + TE / Pretax net operating income + TE	35.22	23.38	98	34.65	23.10	97	35.52	22.67	98	36.94	21.18	97	33.23	23.23	92

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

Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	17,480,000	16,904,000	17,111,000	17,204,000	16,123,000	3.41	11.58
Commercial and industrial loans	3,148,000	3,431,000	3,037,000	3,669,000	2,659,000	-8.25	43.55
Loans to individuals	6,121,000	5,582,000	5,802,000	5,532,000	5,823,000	9.66	77.21
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	6,000	9,000	8,000	10,000	9,000	-33.33	-33.33
Other loans and leases	3,438,000	2,997,000	3,134,000	2,844,000	2,610,000	14.71	80.57
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	30,193,000	28,923,000	29,092,000	29,259,000	27,224,000	4.39	30.00
Less: Allowance for loan and lease losses	682,000	786,000	695,000	896,000	478,000	-13.23	26.30
Net loans and leases	29,511,000	28,137,000	28,397,000	28,363,000	26,746,000	4.88	30.08
Debt securities that reprice or mature in over 1 year	24,176,000	20,874,000	23,992,000	16,867,000	12,814,000	15.82	182.79
Mutual funds and equity securities	28,000	34,000	31,000	30,000	21,000	-17.65	1300.00
Subtotal	53,715,000	49,045,000	52,420,000	45,260,000	39,581,000	9.52	71.96
Interest-bearing bank balances	9,686,000	17,802,000	17,536,000	11,640,000	3,262,000	-45.59	129.58
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	3,955,000	1,763,000	1,257,000	5,000,000	5,163,000	124.33	215.64
Trading assets	32,000	36,000	30,000	37,000	40,000	-11.11	-36.00
Total earning assets	67,388,000	68,646,000	71,243,000	61,937,000	48,046,000	-1.83	83.32
Non-interest-bearing cash and due from depository institutions	529,000	531,000	428,000	491,000	388,000	-0.38	30.30
Premises, fixed assets, and leases	642,000	654,000	659,000	664,000	726,000	-1.83	16.52
Other real estate owned	96,000	82,000	91,000	99,000	145,000	17.07	-61.90
Investment in unconsolidated subsidiaries	325,000	285,000	305,000	262,000	249,000	14.04	45.09
Intangible and other assets	2,529,000	2,469,000	2,380,000	2,483,000	2,561,000	2.43	-17.11
Total assets	71,502,000	72,657,000	75,098,000	65,926,000	52,115,000	-1.59	73.37
Quarterly average assets	72,449,000	70,357,000	74,823,000	64,937,000	51,966,000	2.97	76.40
Average loans and leases (YTD)	29,368,500	29,011,000	28,860,500	28,150,750	26,550,750	1.23	27.54
Memoranda							
Loans held-for-sale	29,000	85,000	59,000	99,000	59,000	-65.88	-58.57
Loans not held-for-sale	30,164,000	28,838,000	29,033,000	29,160,000	27,165,000	4.60	30.26
Real estate loans secured by 1–4 family	7,408,000	7,922,000	7,628,000	8,188,000	7,378,000	-6.49	0.04
Commercial real estate loans	9,848,000	8,727,000	9,233,000	8,740,000	8,465,000	12.85	23.35
Construction and land development	959,000	973,000	873,000	1,022,000	892,000	-1.44	17.09
Multifamily	2,133,000	1,914,000	1,977,000	1,913,000	1,795,000	11.44	64.33
Nonfarm nonresidential	6,756,000	5,840,000	6,383,000	5,805,000	5,778,000	15.68	15.15
Real estate loans secured by farmland	26,000	28,000	28,000	29,000	33,000	-7.14	-33.33
Total investment securities	28,159,000	22,671,000	25,280,000	21,897,000	17,998,000	24.21	187.22
U.S. Treasury securities	20,429,000	11,979,000	15,859,000	10,788,000	12,056,000	70.54	598.91
US agency securities (excluding mortgage-backed securities)	0	0	0	60,000	122,000		-100.00
Municipal securities	276,000	302,000	281,000	306,000	335,000	-8.61	-33.33
Mortgage-backed securities	7,425,000	10,356,000	9,109,000	10,713,000	5,463,000	-28.30	28.19
Asset-backed securities	0	0	0	0	0		
Other debt securities	1,000	0	0	0	1,000		-90.91
Mutual funds and equity securities	28,000	34,000	31,000	30,000	21,000	-17.65	1300.00
Available-for-sale securities	26,266,000	22,335,000	24,968,000	21,561,000	17,648,000	17.60	179.16
U.S. Treasury securities	18,840,000	11,979,000	15,859,000	10,788,000	12,056,000	57.28	544.54
US agency securities (excluding mortgage-backed securities)	0	0	0	60,000	122,000		-100.00
Municipal securities	0	0	0	0	7,000		-100.00
Mortgage-backed securities	7,425,000	10,356,000	9,109,000	10,713,000	5,463,000	-28.30	28.19
Asset-backed securities	0	0	0	0	0		
Other debt securities	1,000	0	0	0	0		-88.89
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-15,000	2,000	3,000	1,000	-2,000		
Available-for-sale securites appreciation (depreciation)	-1,935,000	205,000	-94,000	525,000	106,000		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	20,759,000	21,357,000	22,045,000	18,306,000	12,357,000	-2.80	195.50

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	16,539,000	14,798,000	15,553,000	11,907,000	8,162,000	11.77	146.89
NOW, ATS and transaction accounts	22,150,000	24,121,000	25,389,000	18,585,000	13,251,000	-8.17	201.11
Time deposits less brokered deposits < $250K	3,167,000	3,556,000	3,315,000	3,696,000	4,450,000	-10.94	-34.88
MMDA and other savings accounts	19,105,000	18,292,000	18,958,000	18,684,000	14,344,000	4.44	69.57
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	60,961,000	60,767,000	63,215,000	52,872,000	40,207,000	0.32	101.96
Time deposits of $250K or more	2,942,000	2,711,000	2,615,000	2,772,000	2,719,000	8.52	44.64
Foreign deposits	464,000	452,000	421,000	410,000	356,000	2.65	63.38
Federal funds purchased and repos	71,000	91,000	92,000	121,000	193,000	-21.98	-82.51
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	34,000	118,000	191,000	108,000	243,000	-71.19	-87.86
Other borrowings w/remaining maturity over 1 year	692,000	709,000	706,000	812,000	596,000	-2.40	-22.33
Brokered deposits < $250K	960,000	712,000	755,000	812,000	476,000	34.83	55.09
Noncore funding	5,163,000	4,793,000	4,780,000	5,035,000	4,583,000	7.72	14.38
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	199,000	385,000	199,000	385,000	385,000	-48.31	-54.77
Other liabilities	886,000	897,000	935,000	1,605,000	923,000	-1.23	7.26
Total liabilities	67,209,000	66,842,000	69,129,000	59,897,000	46,098,000	0.55	86.87
Equity Capital							
Perpetual preferred stock (including surplus)	22,000	22,000	22,000	22,000	50,000	0.00	-56.00
Common stock	1,000	1,000	1,000	1,000	1,000	0.00	0.00
Common surplus	4,576,000	4,507,000	4,650,000	4,572,000	4,448,000	1.53	7.34
Retained earnings	3,312,000	2,671,000	2,974,000	2,261,000	2,148,000	24.00	144.07
Accumulated other comprehensive income	-1,953,000	-96,000	-325,000	190,000	-170,000		
Other equity capital components	-1,665,000	-1,290,000	-1,353,000	-1,017,000	-460,000		
Total holding company equity capital	4,293,000	5,815,000	5,969,000	6,029,000	6,017,000	-26.17	-18.66
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	4,293,000	5,815,000	5,969,000	6,029,000	6,017,000	-26.17	-18.66
Total liabilities and capital	71,502,000	72,657,000	75,098,000	65,926,000	52,115,000	-1.59	73.37
Memoranda							
Non-interest-bearing deposits	16,663,000	14,921,000	15,685,000	12,019,000	8,265,000	11.67	145.88
Interest-bearing deposits	48,664,000	49,721,000	51,321,000	44,847,000	35,493,000	-2.13	84.72
Total deposits	65,327,000	64,642,000	67,006,000	56,866,000	43,758,000	1.06	97.23
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	5,969,000	6,029,000	6,029,000	6,017,000	5,435,000		
Accounting restatements	0	0	0	-206,000	5,000		
Net income	423,000	481,000	935,000	507,000	671,000		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	20,000	17,000	20,000	17,000	19,000		
Sale of treasury stock	0	0	0	5,000	5,000		
Less: Purchase of treasury stock	406,000	355,000	356,000	532,000	256,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	85,000	71,000	144,000	139,000	120,000		
Change in other comprehensive income	-1,628,000	-286,000	-515,000	360,000	258,000		
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	4,293,000	5,815,000	5,969,000	6,029,000	6,017,000		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	24.45	38.78	24	23.27	36.32	24	22.78	36.25	25	26.10	36.22	29	30.94	37.78	36
Commercial and industrial loans	4.40	11.05	13	4.72	12.25	9	4.04	10.76	13	5.57	13.52	13	5.10	12.02	18
Loans to individuals	8.56	3.52	84	7.68	3.48	83	7.73	3.36	83	8.39	3.40	83	11.17	4.20	84
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0.01	0.19	36	0.01	0.21	36	0.01	0.18	34	0.02	0.19	38	0.02	0.24	40
Other loans and leases	4.81	4.45	60	4.12	4.22	59	4.17	4.47	57	4.31	4.63	57	5.01	5.01	56
Net loans and leases	41.27	61.60	10	38.73	59.81	9	37.81	58.67	9	43.02	61.58	12	51.32	63.77	19
Debt securities over 1 year	33.81	19.46	87	28.73	17.61	87	31.95	19.46	87	25.58	15.55	89	24.59	14.60	88
Mutual funds and equity securities	0.04	0.05	56	0.05	0.06	62	0.04	0.06	61	0.05	0.05	60	0.04	0.06	57
Subtotal	75.12	82.34	18	67.50	78.32	14	69.80	79.22	17	68.65	78.16	16	75.95	79.65	21
Interest-bearing bank balances	13.55	4.59	92	24.50	9.11	94	23.35	8.50	95	17.66	7.51	93	6.26	3.06	83
Federal funds sold and reverse repos	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	5.53	1.68	91	2.43	1.53	74	1.67	1.56	64	7.58	1.68	94	9.91	1.91	93
Trading assets	0.04	0.55	53	0.05	0.60	44	0.04	0.49	45	0.06	1.01	39	0.08	1.19	38
Total earning assets	94.25	90.95	86	94.48	91.43	86	94.87	91.77	84	93.95	91.05	82	92.19	89.53	78
Non-interest cash and due from depository institutions	0.74	1.01	31	0.73	1.01	30	0.57	0.82	26	0.74	1.07	27	0.74	1.14	21
Other real estate owned	0.13	0.01	96	0.11	0.02	95	0.12	0.01	96	0.15	0.02	97	0.28	0.03	96
All other assets	5.02	7.97	16	4.80	7.50	20	4.57	7.35	19	5.32	7.82	20	7.06	9.27	26
Memoranda															
Short-term investments	19.08	7.68	88	26.93	12.01	90	25.02	11.47	90	25.24	11.17	89	16.17	7.63	84
U.S. Treasury securities	28.57	1.96	98	16.49	1.08	98	21.12	1.47	98	16.36	0.84	98	23.13	1.03	99
US agency securities (excluding mortgage-backed securities)	0	0.84	11	0	0.77	10	0	0.82	11	0.09	0.63	36	0.23	0.54	49
Municipal securities	0.39	1.75	38	0.42	1.72	35	0.37	1.73	35	0.46	1.69	36	0.64	1.34	45
Mortgage-backed securities	10.38	13.68	38	14.25	12.97	58	12.13	14.14	42	16.25	11.75	71	10.48	11.44	46
Asset-backed securities	0	0.68	21	0	0.38	26	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0	0.52	19	0	0.52	8	0	0.53	8	0	0.42	10	0	0.39	22
Loans held-for-sale	0.04	0.35	39	0.12	0.42	39	0.08	0.55	37	0.15	0.52	36	0.11	0.39	39
Loans held for investment	42.19	61.41	11	39.69	59.85	9	38.66	58.06	10	44.23	61.72	12	52.13	63.50	21
Real estate loans secured by 1–4 family	10.36	12.26	41	10.90	11.69	48	10.16	11.46	46	12.42	11.91	54	14.16	13.29	57
Revolving	0.10	1.49	16	0.11	1.45	15	0.10	1.42	16	0.14	1.66	17	0.22	2.07	20
Closed-end, secured by first liens	10.17	10.40	52	10.68	9.84	62	9.97	9.67	59	12.13	9.81	65	13.72	10.69	71
Closed-end, secured by junior liens	0.09	0.18	45	0.11	0.20	41	0.09	0.17	43	0.14	0.22	48	0.21	0.28	53
Commercial real estate loans	13.77	24.34	24	12.01	22.48	25	12.29	22.69	23	13.26	22.22	27	16.24	22.23	34
Construction and land development	1.34	3.75	28	1.34	3.35	26	1.16	3.34	24	1.55	3.40	28	1.71	3.44	37
Multifamily	2.98	3.69	54	2.63	3.31	53	2.63	3.57	51	2.90	3.12	55	3.44	3.01	67
Nonfarm nonresidential	9.45	15.50	28	8.04	14.81	25	8.50	14.57	28	8.81	14.72	28	11.09	14.69	38
Real estate loans secured by farmland	0.04	0.35	39	0.04	0.34	42	0.04	0.30	43	0.04	0.33	43	0.06	0.36	46

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	57.89	62.08	35	58.44	59.66	38	58.82	61.05	37	58.80	57.15	41	59.22	57.46	45
Real estate loans secured by 1–4 family	24.54	20.31	66	27.39	19.82	71	26.22	19.86	70	27.98	19.43	80	27.10	20.75	69
Revolving	0.24	2.40	16	0.29	2.42	18	0.26	2.43	19	0.32	2.64	19	0.43	3.15	21
Closed-end	24.29	17.67	75	27.10	17.22	81	25.96	17.24	78	27.66	16.59	85	26.67	17.39	81
Commercial real estate loans	32.62	38.23	37	30.17	36.54	37	31.74	37.86	37	29.87	34.63	39	31.09	33.52	44
Construction and land development	3.18	5.97	36	3.36	5.50	38	3	5.65	35	3.49	5.26	41	3.28	5.09	42
1–4 family	0.12	1.34	25	0.10	1.11	20	0.11	1.18	22	0.10	0.93	22	0.08	0.94	23
Other	3.06	4.56	39	3.26	4.33	40	2.89	4.40	40	3.40	4.19	48	3.20	4.02	46
Multifamily	7.06	5.72	69	6.62	5.34	68	6.80	5.78	67	6.54	4.96	70	6.59	4.69	74
Nonfarm nonresidential	22.38	24.64	43	20.19	24.14	37	21.94	24.56	43	19.84	22.93	37	21.22	22.15	47
Owner-occupied	9.42	8.28	58	6.25	8.14	39	6.31	8.29	40	6.45	7.68	41	6.94	7.72	50
Other	12.96	16.13	36	13.94	15.71	40	15.63	15.94	48	13.39	14.95	40	14.29	14.34	50
Real estate loans secured by farmland	0.09	0.59	42	0.10	0.59	44	0.10	0.54	47	0.10	0.54	45	0.12	0.55	50
Loans to depository institutions and acceptances of other banks	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	10.43	18.46	22	11.86	20.98	18	10.44	18.86	19	12.54	22.17	14	9.77	19.53	18
Loans to individuals	20.27	6.27	88	19.30	6.28	87	19.94	6.24	87	18.91	6.13	86	21.39	7.13	88
Credit card loans	3.20	0.53	90	3.06	0.51	90	3.18	0.53	90	3.16	0.65	89	4.15	0.81	89
Agricultural loans	0.02	0.32	36	0.03	0.37	37	0.03	0.34	37	0.03	0.32	41	0.03	0.37	40
Other loans and leases	11.39	8.30	72	10.36	8.03	69	10.77	8.75	67	9.72	9.09	63	9.59	9.85	62
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	291.82	407.54	31	295.58	383.17	34	284.05	391.81	31	302.25	381.27	36	287.96	391.26	32
Real estate loans secured by 1–4 family	123.67	130.40	50	138.52	124.52	60	126.63	126.06	53	143.85	125.03	60	131.77	138.18	49
Revolving	1.22	15.55	16	1.45	15.53	16	1.26	15.44	16	1.67	17.42	17	2.07	21.26	18
Closed-end	122.45	113.22	61	137.07	107.53	67	125.37	108.85	66	142.18	106.14	67	129.70	115.20	58
Commercial real estate loans	164.41	254.23	28	152.60	238.21	28	153.27	245.88	27	153.55	234.65	31	151.19	229.44	33
Construction and land development	16.01	38.88	31	17.01	35.52	31	14.49	35.95	26	17.96	35.62	33	15.93	34.95	33
1–4 family	0.58	8.60	22	0.52	7.06	21	0.53	7.42	22	0.49	6.34	20	0.39	6.61	21
Other	15.43	29.76	34	16.49	28.07	35	13.96	28.11	31	17.46	28.16	37	15.54	27.32	35
Multifamily	35.61	39.14	59	33.47	34.78	61	32.82	38.66	55	33.61	32.74	64	32.06	31.04	60
Nonfarm nonresidential	112.79	162.28	31	102.12	157.17	29	105.96	158.05	30	101.99	155.06	32	103.20	152.10	37
Owner-occupied	47.46	54.20	46	31.60	52.65	32	30.49	52.99	33	33.15	52.37	34	33.72	53.07	36
Other	65.33	106.54	31	70.52	102.08	32	75.46	102.54	33	68.83	100.54	33	69.48	97.41	38
Real estate loans secured by farmland	0.43	3.62	40	0.49	3.59	41	0.46	3.22	43	0.51	3.44	42	0.59	3.60	45
Loans to depository institutions and acceptances of other banks	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	52.55	115.10	20	59.99	127.07	14	50.42	114.45	17	64.46	139.91	14	47.49	122.02	15
Loans to individuals	102.19	35.52	84	97.60	35.29	84	96.31	34.55	83	97.19	37.47	85	104	43.51	82
Credit card loans	16.14	2.76	90	15.49	2.61	90	15.37	2.77	90	16.27	3.30	89	20.18	4.34	89
Agricultural loans	0.10	1.81	36	0.16	2.01	38	0.13	1.86	36	0.18	1.88	40	0.16	2.18	39
Other loans and leases	57.40	50.19	68	52.40	46.75	64	52.03	51.06	60	49.96	49.54	60	46.62	52.44	58
Supplemental															
Non-owner occupied CRE loans / Gross loans	23.23	30.64	35	23.96	28.84	37	25.42	30.07	40	23.56	27.32	41	24.20	26.45	46
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	117.08	203.71	25	121.18	187.37	29	122.78	195.33	30	121.10	183.76	31	117.68	178.57	34
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	164.54	261.50	28	152.77	244.59	28	153.27	252.85	27	154.25	240.85	30	151.40	236.10	31

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	19.08	7.68	88	26.93	12.01	90	25.02	11.47	90	25.24	11.17	89	16.17	7.63	84
Liquid assets	53.29	25.39	91	56.02	28.17	93	57.21	29.03	93	51.16	26.22	89	40.93	22.44	86
Investment securities	39.38	21.68	93	31.20	19.64	87	33.66	21.63	86	33.21	17.85	91	34.54	16.99	95
Net loans and leases	41.27	61.60	10	38.73	59.81	9	37.81	58.67	9	43.02	61.58	12	51.32	63.77	19
Net loans, leases and standby letters of credit	41.32	62.44	10	38.76	60.62	9	37.85	59.49	9	43.06	62.48	12	51.47	64.84	17
Core deposits	85.26	75.64	87	83.64	74.75	87	84.18	75.71	87	80.20	70.67	81	77.15	63.09	85
Noncore funding	7.22	10.86	45	6.60	10.89	43	6.37	10.30	44	7.64	14.13	35	8.79	19.36	21
Time deposits of $250K or more	4.11	1.54	90	3.73	1.81	86	3.48	1.58	89	4.20	2.11	87	5.22	2.94	84
Foreign deposits	0.65	0.34	86	0.62	0.35	84	0.56	0.34	84	0.62	0.36	84	0.68	0.43	83
Federal funds purchased and repos	0.10	1.20	34	0.13	1.20	32	0.12	1.23	30	0.18	1.47	31	0.37	1.94	32
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.10	0.50	48	0.13	0.52	46	0.12	0.54	45	0.18	0.54	47	0.37	0.48	50
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.05	1.63	28	0.16	0.99	48	0.25	1	48	0.16	1.24	35	0.47	3.01	23
Earning assets that reprice within 1 year	36.59	36.16	52	44.18	38.93	64	42.32	37.37	63	44.48	39.38	62	39.14	39.29	46
Interest-bearing liabilities that reprice within 1 year	6.08	6.49	66	5.97	7.04	55	5.44	6.39	58	6.88	8.20	54	9.08	10.19	52
Long-term debt that reprices within 1 year	0	0.28	32	0	0.26	29	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	30.51	28.22	55	38.21	30.25	66	36.88	29.65	67	37.60	29.11	68	30.06	26.63	57
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-15.76	3.09	5	-30.07	-1.82	3	-26.69	-2.33	3	-25.58	3.20	3	-9.67	14.45	3
Net short-term noncore funding dependence	-18.85	-1.79	9	-33.04	-8.21	8	-29.45	-7.71	8	-29.04	-4.76	7	-13.23	3.38	11
Short-term investment / Short-term noncore funding	389.74	166.36	84	587.01	284.81	86	564.86	273.46	83	479.95	184.19	90	265.69	77.77	92
Liquid assets - short-term noncore funding / Nonliquid assets	103.59	28.61	93	116.96	34.02	94	123.34	36.68	94	93.99	28.18	90	58.99	16.97	88
Net loans and leases / Total deposits	45.17	76.80	6	43.53	74.66	5	42.38	72.79	6	49.88	79.43	7	61.12	90.31	7
Net loans and leases / Core deposits	48.41	82.80	5	46.30	81.17	4	44.92	78.25	4	53.64	88.34	4	66.52	103.93	6
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.28	-6.37	84	0.04	0.84	28	0.05	0.12	51	0.02	1.57	13	-0.04	0.72	6
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-35.60	-13.54	3	4	1.94	83	-1.71	-0.25	17	10.47	4.31	92	2.07	1.36	74
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	6.62	23.58	30	1.33	13.42	40	1.11	14.28	36	1.40	11.38	42	1.83	12.67	39
Available-for-sale securities	93.28	74.56	70	98.52	84.66	64	98.77	83.77	69	98.47	87.23	62	98.06	85.40	64
U.S. Treasury securities	72.55	9.26	95	52.84	5.52	95	62.73	6.70	96	49.27	4.72	94	66.99	6.15	97
US agency securities (excluding mortgage-backed securities)	0	4.02	11	0	4.50	10	0	4.12	11	0.27	4.01	28	0.68	3.49	41
Municipal securities	0.98	8	30	1.33	8.87	31	1.11	8.22	29	1.40	9.83	28	1.86	7.75	34
Mortgage-backed securities	26.37	63.23	8	45.68	66.59	16	36.03	66.54	12	48.92	66.64	21	30.35	67.43	9
Asset-backed securities	0	3.36	21	0	2.05	26	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0	3.01	18	0	3.17	8	0	3.08	8	0	3.01	9	0.01	2.94	20
Mutual funds and equity securities	0.10	0.28	48	0.15	0.32	54	0.12	0.29	50	0.14	0.35	48	0.12	0.40	47
Debt securities 1 year or less	14.05	8.89	75	7.78	8.69	53	4.97	7.78	48	22.83	10.55	83	28.69	11.86	86
Debt securities 1 to 5 years	46.22	20.02	90	30.25	17.05	81	41.20	18.25	87	25.96	17.03	70	31.61	17.94	77
Debt securities over 5 years	39.63	68.75	12	61.82	72.17	26	53.71	71.11	19	51.07	69.86	21	39.58	66.02	20
Pledged securities	73.72	30.80	94	94.20	33.87	98	87.20	32.26	97	83.60	35.67	97	68.66	30.57	92
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-30.28	-31.70	56	14.72	51.37	37	12.94	27.98	48	97.51	183.32	39	5.72	26.69	45
Investment securities	24.21	21.19	62	7.37	33.34	25	15.45	31.36	35	21.66	23.62	57	31.74	11.75	85
Core deposits	0.32	9.58	20	22.66	16.88	77	19.56	16.94	70	31.50	26.88	73	10.81	11.23	62
Noncore funding	7.72	10.50	56	-17.35	-23.76	58	-5.06	-14.79	69	9.86	-12.18	76	-2.78	6.59	36

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	10,082,000	9,577,000	9,561,000	9,387,000	8,455,000
Commit: Secured commercial real estate loans	865,000	791,000	838,000	841,000	794,000
Commit: Unsecured real estate loans	36,000	34,000	37,000	34,000	35,000
Credit card lines (reported semiannually, June/Dec)	5,727,000	5,279,000	5,383,000	5,227,000	4,889,000
Securities underwriting	0	0	0	0	0
Standby letters of credit	31,000	23,000	28,000	22,000	75,000
Commercial and similar letters of credit	2,000	4,000	3,000	2,000	3,000
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	66,000	136,000	88,000	189,000	98,000
Written options contracts (interest rate)	0	14,000	14,000	14,000	85,000
Purchased options contracts (interest rate)	0	14,000	14,000	15,000	85,000
Interest rate swaps	0	0	0	0	0
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)	82,000	74,000	72,000	63,000	67,000
Purchased options contracts (commodity and other)	84,000	79,000	79,000	69,000	69,000
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)	14.10	24.48	13	13.18	22.45	16	12.73	22.78	14	14.24	22.01	20	16.22	23.52	26
Standby letters of credit	0.04	0.66	6	0.03	0.67	5	0.04	0.65	6	0.03	0.71	6	0.14	0.84	11
Commercial and similar letters of credit	0	0.02	53	0.01	0.02	56	0	0.02	55	0	0.02	51	0.01	0.02	51
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	0.32	44.65	4	0.44	49.75	4	0.36	46.30	4	0.53	48.62	2	0.78	68.47	7
Interest rate contracts	0.09	32.11	4	0.23	35.96	3	0.15	32.46	3	0.33	34.36	3	0.51	47.31	5
Interest rate futures and forward contracts	0.09	3.60	46	0.19	5.17	44	0.12	3.25	38	0.29	6.21	37	0.19	10.67	36
Written options contracts (interest rate)	0	1.58	10	0.02	1.82	21	0.02	1.41	21	0.02	2.18	20	0.16	2.47	30
Purchased options contracts (interest rate)	0	1.48	23	0.02	1.33	44	0.02	1.31	47	0.02	1.46	44	0.16	2.65	54
Interest rate swaps	0	21.90	4	0	20.67	4	0	20.49	4	0	20.83	3	0	28.86	3
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0.23	1.19	77	0.21	0.86	76	0.20	0.92	77	0.20	1.86	72	0.26	3.32	72
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0.11	0.41	84	0.10	0.29	82	0.10	0.32	83	0.10	0.52	79	0.13	0.98	76
Purchased options contracts (commodity and other)	0.12	0.31	84	0.11	0.19	83	0.11	0.21	83	0.10	0.37	79	0.13	0.94	76
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	34.33	46.07	40	33.01	42.93	50	33.13	44.98	45	33.35	42.82	51	31.84	45.53	44

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	232,000	317,000	267,000	350,000	404,000
Interest rate contracts	66,000	164,000	116,000	218,000	268,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	166,000	153,000	151,000	132,000	136,000
Derivatives Position					
Futures and forwards	66,000	136,000	88,000	189,000	98,000
Written options	82,000	88,000	86,000	77,000	152,000
Exchange-traded	0	0	0	0	0
Over-the-counter	82,000	88,000	86,000	77,000	152,000
Purchased options	84,000	93,000	93,000	84,000	154,000
Exchange-traded	0	0	0	0	0
Over-the-counter	84,000	93,000	93,000	84,000	154,000
Swaps	0	0	0	0	0
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	232,000	317,000	267,000	350,000	404,000
Interest rate contracts	66,000	164,000	116,000	218,000	268,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	166,000	153,000	151,000	132,000	136,000
Derivative contracts (excluding futures and FX 14 days or less)	78,000	164,000	115,000	214,000	198,000
One year or less	78,000	164,000	115,000	199,000	183,000
Over 1 year to 5 years	0	0	0	15,000	15,000
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	16,000	21,000	23,000	19,000	16,000
Gross positive fair value	17,000	24,000	26,000	21,000	18,000
Held for trading	0	0	0	0	0
Non-traded	17,000	24,000	26,000	21,000	18,000
Current credit exposure on risk-based capital derivative contracts	17,000	24,000	26,000	21,000	18,000
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	28.45	93.66	4	51.74	94.09	5	43.45	94.17	3	62.29	94.10	9	66.34	93.44	9
Foreign exchange contracts	0	3.30	26	0	3.27	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	71.55	1.20	98	48.26	1.17	99	56.55	1.14	99	37.71	1.17	98	33.66	1.64	96
Futures and forwards	28.45	9.78	84	42.90	12.57	86	32.96	11.16	84	54	14.05	92	24.26	13.49	75
Written options	35.34	5.78	96	27.76	7.49	89	32.21	6.28	95	22	8.18	83	37.62	5.91	95
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	35.34	5.46	96	27.76	7.20	89	32.21	5.96	95	22	7.73	84	37.62	5.10	95
Purchased options	36.21	3.69	96	29.34	3.44	98	34.83	3.27	98	24	3.42	97	38.12	4.42	96
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	36.21	3.17	96	29.34	3.04	98	34.83	2.87	98	24	2.86	97	38.12	3.35	96
Swaps	0	74.97	3	0	71.23	3	0	74.26	3	0	68.76	3	0	69.75	2
Held for trading	0	37.98	23	0	40.60	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	31.52	23	0	34.42	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	62.02	76	100	59.40	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	28.45	57.94	40	51.74	56.19	53	43.45	56.71	50	62.29	53.82	58	66.34	52.22	60
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	71.55	0.10	98	48.26	0.13	99	56.55	0.09	99	37.71	0.10	99	33.66	0.13	97
Derivative contracts (excluding futures and forex 14 days or less)	33.62	93.09	5	51.74	91.87	6	43.07	92.53	5	61.14	91.48	11	49.01	93.86	6
One year or less	33.62	31.78	58	51.74	28.05	76	43.07	27.56	73	56.86	32.05	77	45.30	32.17	67
Over 1 year to 5 years	0	24.76	6	0	26.03	5	0	27.01	5	4.29	27.06	15	3.71	30.45	19
Over 5 years	0	27.14	6	0	30.08	6	0	29.89	5	0	29.56	5	0	28.09	5
Gross negative fair value (absolute value)	6.90	1.56	98	6.62	1.25	98	8.61	0.98	99	5.43	1.55	97	3.96	0.83	97
Gross positive fair value	7.33	1.74	96	7.57	1.68	98	9.74	1.34	99	6	2.23	99	4.46	1.19	98
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.07	22	0	0.05	22	0	0.04	23	0	0.07	16	0	0.06	19
Gross positive fair value (X)	0	0.08	17	0	0.07	18	0	0.05	18	0	0.09	13	0	0.07	18
Held for trading (X)	0	0.06	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0	0.02	40	0	0.01	43	0	0.01	46	0	0.02	40	0	0.01	54
Current credit exposure (X)	0	0.04	25	0	0.05	25	0	0.04	24	0	0.06	24	0	0.05	24
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.05	0.54	29	0.08	0.63	26	0.08	0.46	27	0.07	0.85	25	0.06	0.73	28

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	695,000	896,000	896,000	478,000	569,000
Gross losses	54,000	78,000	135,000	259,000	345,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	44,000	58,000	115,000	73,000	88,000
Net losses	10,000	20,000	20,000	186,000	257,000
Provision for loan and lease losses	-4,000	-93,000	-184,000	282,000	166,000
Adjustments	1,000	3,000	3,000	322,000	0
Ending balance	682,000	786,000	695,000	896,000	478,000
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.01	0.08	26	-0.27	-0.14	28	-0.26	-0.09	13	0.47	0.51	48	0.33	0.15	88
Provision for loan and lease losses / Average loans and leases	-0.03	0.14	25	-0.64	-0.25	13	-0.64	-0.16	6	1	0.82	70	0.63	0.24	89
Provision for loan and lease losses / Net loan and lease losses	-40	198.72	24	-465	77.32	16	-920	-105.48	9	151.61	487.86	9	64.59	130.58	11
Allowance for loan and lease losses / Total loans and leases not held for sale	2.26	1.17	93	2.73	1.39	92	2.39	1.23	91	3.07	1.58	93	1.76	0.83	93
Allowance for loan and lease losses / Total loans and leases	2.26	1.15	93	2.72	1.37	92	2.39	1.20	92	3.06	1.55	93	1.76	0.81	93
Allowance for loan and lease losses / Net loans and leases losses (X)	34.10	28.67	68	19.65	15.27	75	34.75	21.39	78	4.82	11.58	31	1.86	8.03	12
Allowance for loan and lease losses / Nonaccrual assets	142.68	413.77	13	113.26	318.67	12	126.82	364.13	13	120.92	299.17	14	90.53	218.72	20
ALLL / 90+ days past due + nonaccrual loans and leases	77.06	319.24	6	59.19	260.68	8	67.54	287.08	8	50.65	244.34	5	41.89	151.73	7
Gross loan and lease losses / Average loans and leases	0.37	0.16	89	0.54	0.22	90	0.47	0.19	92	0.92	0.34	91	1.30	0.28	93
Recoveries / Average loans and leases	0.30	0.07	93	0.40	0.08	93	0.40	0.08	94	0.26	0.07	93	0.33	0.08	93
Net losses / Average loans and leases	0.07	0.08	58	0.14	0.13	58	0.07	0.11	47	0.66	0.27	89	0.97	0.21	93
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	32.59	23.25	75	22.39	16.12	76	44.40	34.67	72	21.16	33.98	32	24.93	36.22	37
Earnings coverage of net loan and lease losses (X)	53.40	-9.51	71	26.90	4.52	69	53	39.72	71	4.84	22.91	22	3.83	24.40	15
Net Loan and Lease Losses By Type															
Real estate loans	-0.18	-0.01	2	0.04	0.03	68	-0.08	0.02	3	0.18	0.04	92	0.35	0.01	98
Real estate loans secured by 1–4 family	-0.24	-0.02	3	0.13	-0.01	96	-0.04	-0.02	25	0.18	0.01	94	0.56	0.01	98
Revolving	-2.74	-0.08	2	-4.82	-0.05	3	-3.95	-0.07	2	-2.11	0.01	1	0	0.02	43
Closed-end	-0.22	-0.02	2	0.18	-0.01	96	0	-0.01	67	0.21	0	95	0.56	0	98
Commercial real estate loans	-0.14	0	2	-0.05	0.05	5	-0.12	0.04	0	0.16	0.07	81	0.18	0.01	97
Construction and land development	-0.42	-0.02	2	1.23	0	96	0.46	0	95	-0.10	0	4	-0.11	-0.01	5
1–4 family	-0.21	0	3	0.21	0	98	0.11	0	97	0	0	59	0	0	55
Other	-0.21	-0.01	2	1.03	-0.01	97	0.34	0	94	-0.10	0	3	-0.11	-0.01	4
Multifamily	0	0	58	0.10	0.01	91	0.05	0.01	88	0	0	58	0.06	0	94
Nonfarm nonresidential	-0.15	0	1	-0.31	0.07	0	-0.25	0.05	0	0.26	0.11	84	0.26	0.02	96
Owner-occupied	-0.12	0	0	-0.31	0.01	0	-0.13	0.01	0	0.02	0.02	66	-0.02	0.01	5
Other	-0.03	0	7	0	0.06	37	-0.13	0.04	2	0.24	0.08	88	0.28	0.01	97
Real estate loans secured by farmland	0	0	55	0	-0.01	58	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	-0.25	0.10	2	-0.23	0.20	4	-0.16	0.17	3	-0.03	0.47	2	1.84	0.37	95
Loans to individuals	0.91	0.65	71	0.68	0.78	58	0.65	0.71	58	2.68	1.13	85	2.44	1.17	86
Credit card loans	1.45	1.99	34	1.35	2.18	29	1.30	1.84	31	4.32	2.92	79	2.92	3.11	41
Agricultural loans	0	0.01	53	0	0.03	48	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.12	0.14	66	0.13	0.08	74	0.03	0.10	54	0.28	0.15	74	0.34	0.15	79

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	159,000	159,000	156,000	193,000	257,000
90+ days past due loans and leases	407,000	634,000	481,000	1,028,000	613,000
Nonaccrual loans and leases	478,000	694,000	548,000	741,000	528,000
Total past due and nonaccrual loans and leases	1,044,000	1,487,000	1,185,000	1,962,000	1,398,000
Restructured 30–89 days past due	34,000	48,000	31,000	33,000	63,000
Restructured 90+ days past due	98,000	119,000	104,000	137,000	124,000
Restructured nonaccrual	163,000	244,000	187,000	274,000	255,000
Total restructured loans and leases	295,000	411,000	322,000	444,000	442,000
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	9,000	0	3,000	0
Total past due and nonaccrual loans held for sale	0	9,000	0	3,000	0
Restructured loans and leases in compliance	1,180,000	1,269,000	1,153,000	1,229,000	1,145,000
Other real estate owned	96,000	82,000	91,000	99,000	145,000
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	0.53	0.32	80	0.55	0.27	85	0.54	0.32	80	0.66	0.39	82	0.94	0.43	88
90+ days past due loans and leases	1.35	0.09	96	2.19	0.10	96	1.65	0.10	97	3.51	0.12	98	2.25	0.15	97
Nonaccrual loans and leases	1.58	0.38	95	2.40	0.58	96	1.88	0.46	96	2.53	0.66	96	1.94	0.51	96
90+ days past due and nonaccrual loans and leases	2.93	0.53	96	4.59	0.73	98	3.54	0.62	97	6.05	0.85	98	4.19	0.71	98
30–89 days past due restructured	0.11	0.01	93	0.17	0.01	96	0.11	0.01	95	0.11	0.01	93	0.23	0.01	96
90+ days past due restructured	0.32	0	99	0.41	0	99	0.36	0	98	0.47	0.01	99	0.46	0.01	99
Nonaccrual restructured	0.54	0.09	96	0.84	0.12	99	0.64	0.10	97	0.94	0.13	99	0.94	0.14	97
30–89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0.03	0	87	0	0	40	0.01	0.01	83	0	0	40
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.53	0.32	80	0.55	0.27	85	0.54	0.32	80	0.66	0.40	82	0.94	0.43	88
90+ days past due assets	1.35	0.10	96	2.19	0.10	96	1.65	0.10	97	3.51	0.12	98	2.25	0.15	97
Nonaccrual assets	1.58	0.39	95	2.40	0.59	96	1.88	0.47	96	2.53	0.67	96	1.94	0.53	96
30+ days past due and nonaccrual assets	3.46	0.88	95	5.14	1.04	96	4.07	0.97	96	6.71	1.29	98	5.14	1.19	96
Percent of Total Assets															
90+ days past due and nonaccrual assets	1.24	0.32	94	1.83	0.43	96	1.37	0.36	96	2.68	0.52	98	2.19	0.44	96
90+ days past due and nonaccrual assets + other real estate owned	1.37	0.34	94	1.94	0.46	96	1.49	0.37	97	2.83	0.55	98	2.47	0.48	97
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	2.64	0.38	96	3.04	0.52	97	2.57	0.41	97	3.40	0.60	97	3.85	0.53	97
Allowance for loan and lease losses	276.54	57.44	96	281.42	67.93	97	277.27	62.64	96	249.89	66.66	97	419.46	115.41	94
Equity capital + allowance for loan and lease losses	37.91	3.52	99	33.51	4.43	99	28.92	3.60	99	32.33	4.97	99	30.87	4.28	98
Tier 1 capital + allowance for loan and lease losses	30.83	3.97	98	37.45	5.28	98	31.12	4.30	98	37.88	6.05	98	35.81	5.65	97
Loans and leases + other real estate owned	6.23	0.63	99	7.63	0.88	99	6.60	0.71	99	7.63	0.97	99	7.33	0.85	98

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

Past Due and Nonaccrual Loans and Leases

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.62	0.26	88	0.74	0.24	92	0.58	0.26	86	0.85	0.39	88	1.14	0.38	92
	90+ days past due	2.27	0.11	96	3.70	0.12	97	2.75	0.12	97	5.90	0.16	98	3.56	0.16	96
	Nonaccrual	2.17	0.45	96	3.53	0.65	96	2.69	0.52	96	3.85	0.76	97	2.68	0.46	96
Commercial and industrial	30–89 days past due	0.16	0.28	47	0.17	0.17	59	0.26	0.24	63	0.11	0.23	39	0.15	0.31	33
	90+ days past due	0.03	0.03	67	0.03	0.02	74	0.03	0.04	65	0	0.03	16	0.75	0.05	95
	Nonaccrual	1.33	0.46	93	1.75	0.64	91	1.35	0.57	89	0.87	0.75	65	1.20	0.83	73
Individuals	30–89 days past due	0.65	0.70	51	0.47	0.55	46	0.65	0.63	57	0.74	0.83	51	1.13	0.83	67
	90+ days past due	0.15	0.07	78	0.14	0.07	79	0.16	0.09	76	0.23	0.14	77	0.33	0.17	78
	Nonaccrual	0.77	0.18	91	0.61	0.18	91	0.72	0.17	92	0.74	0.28	86	1.03	0.17	95
Depository institution loans	30–89 days past due		0.01			0			0.01			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.01			0			0			0			0	
Agricultural	30–89 days past due	0	0.10	29	0	0.16	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due	0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual	0	0.36	27	0	0.69	24	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due		0			0.01			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due	0.15	0.11	75	0.07	0.11	62	0.32	0.12	82	0.07	0.18	55	0.11	0.20	56
	90+ days past due	0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual	0.26	0.07	88	0.13	0.13	67	0.16	0.09	75	0.18	0.15	70	0.15	0.13	72

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

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	1.16	0.39	91	1.04	0.35	91	1.13	0.46	91	1.32	0.65	86	2.17	0.67	92
	90+ days past due	5.36	0.22	96	7.89	0.27	97	6.17	0.24	97	12.40	0.33	98	7.52	0.31	96
	Nonaccrual	4.12	0.61	97	4.94	0.82	97	4.68	0.71	97	5.35	0.89	97	4.11	0.73	96
Revolving	30–89 days past due	0	0.26	7	1.20	0.29	93	0	0.28	9	1.05	0.48	87	0.86	0.45	88
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	6.85	1.15	92	7.23	1.05	93	6.58	1.18	91	7.37	1.13	93	8.62	1	97
Closed-end	30–89 days past due	1.17	0.42	88	1.03	0.36	89	1.14	0.49	89	1.32	0.65	84	2.19	0.70	90
	90+ days past due	5.41	0.25	96	7.97	0.29	97	6.24	0.26	97	12.54	0.38	98	7.64	0.35	96
	Nonaccrual	4.09	0.60	97	4.91	0.77	97	4.66	0.67	97	5.33	0.87	97	4.03	0.70	96
Junior lien	30–89 days past due	0.01	0.01	78	0.01	0.01	71	0.01	0.01	71	0.01	0.02	55	0.03	0.02	65
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0.03	0	95
	Nonaccrual	0.04	0.02	74	0.06	0.04	70	0.05	0.03	72	0.07	0.04	74	0.08	0.04	76
Commercial real estate	30–89 days past due	0.21	0.16	71	0.47	0.14	90	0.12	0.15	55	0.40	0.26	73	0.25	0.18	71
	90+ days past due	0	0.01	29	0	0.01	25	0	0.01	28	0	0.02	23	0.22	0.03	95
	Nonaccrual	0.46	0.32	71	1.98	0.52	95	0.75	0.38	82	2.19	0.62	95	1.30	0.23	98
Construction and development	30–89 days past due	0.94	0.22	87	0.31	0.12	82	0	0.17	17	2.05	0.28	94	0	0.28	12
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.16	14	2.26	0.36	89	0.11	0.20	62	2.84	0.41	90	0	0.20	12
1–4 family	30–89 days past due	0.21	0.02	95	0	0.02	33	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0.73	0.17	88	0.31	0.07	86	0	0.13	21	2.05	0.22	94	0	0.20	15
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.13	16	2.26	0.29	91	0.11	0.16	70	2.84	0.35	91	0	0.17	14
Multifamily	30–89 days past due	0.09	0.04	79	0	0.06	28	0.20	0.07	82	0.05	0.09	58	0.17	0.08	83
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.07	25	0.42	0.14	84	0	0.17	21	0.10	0.11	65	0.22	0.05	90
Nonfarm non-residential	30–89 days past due	0.15	0.13	65	0.65	0.14	92	0.11	0.13	63	0.22	0.23	61	0.31	0.14	82
	90+ days past due	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	26	0.33	0.03	95
	Nonaccrual	0.67	0.39	78	2.45	0.66	94	1.07	0.45	88	2.76	0.80	94	1.83	0.28	99
Owner Occupied	30–89 days past due	0.12	0.04	89	0.10	0.04	82	0.06	0.04	73	0.09	0.07	66	0.17	0.07	87
	90+ days past due	0	0	34	0	0	34	0	0	37	0	0	33	0.26	0.01	99
	Nonaccrual	0.47	0.14	93	1.34	0.25	98	0.85	0.17	98	1.55	0.27	99	1.16	0.16	99
Other	30–89 days past due	0.03	0.08	55	0.55	0.09	91	0.05	0.08	66	0.14	0.14	65	0.14	0.07	76
	90+ days past due	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0.07	0.01	89
	Nonaccrual	0.19	0.21	59	1.11	0.40	90	0.22	0.23	63	1.21	0.44	87	0.67	0.10	97
Farmland	30–89 days past due	0	0.11	30	0	0.11	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.63	22	3.57	1.10	86	3.57	0.69	90	3.45	1.13	87	3.03	0.84	88
Credit card	30–89 days past due	1.14	1.02	69	0.79	0.63	64	0.97	0.81	61	1.19	0.95	69	1.68	1.19	75
	90+ days past due	0.93	0.44	80	0.90	0.39	82	0.97	0.45	83	1.40	0.63	87	1.68	0.78	85
	Nonaccrual	0	0.11	35	0	0.08	37	0	0.10	36	0	0.05	37	0	0.11	35

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	2,912,000	3,217,000	3,299,000	3,556,000	3,989,000
Retained earnings	3,439,000	2,858,000	3,143,000	2,479,000	2,148,000
Accumulated other comprehensive income (AOCI)	-1,953,000	-96,000	-325,000	190,000	-170,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	4,398,000	5,979,000	6,117,000	6,225,000	5,967,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	874,000	909,000	899,000	972,000	916,000
Accumulated other comprehensive income-related adjustments	-1,889,000	-28,000	-258,000	261,000	-113,000
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	5,413,000	5,098,000	5,476,000	4,992,000	5,164,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	43,000
Common equity tier 1 capital	5,413,000	5,098,000	5,476,000	4,992,000	5,121,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	22,000	22,000	22,000	22,000	50,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	22,000	22,000	22,000	22,000	50,000
Less: Additional tier 1 capital deductions	0	0	0	0	73,000
Additional tier 1 capital	22,000	22,000	22,000	22,000	0
Tier 1 Capital	5,435,000	5,120,000	5,498,000	5,014,000	5,121,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	193,000	374,000	193,000	374,000	374,000
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	414,000	386,000	393,000	386,000	364,000
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	607,000	760,000	586,000	760,000	738,000
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	607,000	760,000	586,000	760,000	738,000
Exited advanced approach tier 2 capital					
Total capital	6,042,000	5,880,000	6,084,000	5,774,000	5,859,000
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	72,576,000	70,544,000	74,993,000	65,156,000	51,966,000
Less: Deductions from common equity tier 1 capital	874,000	909,000	899,000	972,000	1,009,000
Less: Other deductions	-148,000	-124,000	-144,000	-121,000	-100,000
Total assets for leverage ratio	71,850,000	69,759,000	74,238,000	64,305,000	51,057,000
Total risk-weighted assets	33,027,800	30,797,400	31,441,300	30,702,300	28,841,500
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	16.39	11.85	90	16.55	12.66	88	17.42	12.37	91	16.26	12.35	89	17.76	12.11	93
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	16.46	12.53	88	16.62	13.44	87	17.49	13.11	90	16.33	13.08	86	17.76	12.78	92
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	18.29	14.37	90	19.09	15.42	89	19.35	14.91	91	18.81	15.23	89	20.31	14.36	92
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	7.56	9.08	13	7.34	9.11	9	7.41	8.98	15	7.80	9.13	10	10.03	9.76	62
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	108,000	92,000	80,000	95,000	86,000	17.39	44.00
Total property and casualty assets	36,000	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	72,000	92,000	80,000	95,000	86,000	-21.74	-4.00
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	79,000	71,000	59,000	71,000	62,000	11.27	58.00
Total property and casualty equity	25,000	0	0	0	0		
Total life and health equity	54,000	71,000	59,000	71,000	62,000	-23.94	8.00
Total insurance underwriting net income	2,000	2,000	5,000	6,000	7,000	0.00	0.00
Total property and casualty	0	0	0	0	0		
Total life and health	2,000	2,000	5,000	6,000	7,000	0.00	0.00
Claims and claims adjusted expense reserves (P/C)	2,000	0	0	0	0		
Unearned premiums (P/C)	8,000	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	18,000	19,000	20,000	19,000	23,000	-5.26	-28.00
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	24,000	25,000	55,000	50,000	59,000	-4.00	-4.00
Other insurance activities income	16,000	17,000	39,000	33,000	41,000	-5.88	6.67
Insurance and reinsurance underwriting income	8,000	8,000	16,000	17,000	18,000	0.00	-20.00
Premiums	8,000	8,000	16,000	17,000	18,000	0.00	-20.00
Credit related insurance underwriting	7,000	7,000	15,000	16,000	17,000	0.00	-22.22
Other insurance underwriting	1,000	1,000	1,000	1,000	1,000	0.00	0.00
Insurance benefits, losses, expenses	5,000	5,000	11,000	10,000	11,000	0.00	-16.67
Net assets of insurance underwriting subsidiaries	74,000	71,000	58,000	70,000	61,000	4.23	51.02
Life insurance assets	0	0	0	0	0		

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0.15	0	95	0.13	0	95	0.11	0	95	0.14	0	95	0.17	0.01	92
Insurance underwriting assets (P/C) / Total insurance underwriting assets	33.33	51.63	48	0	52.30	18	0	53.11	18	0	53.67	17	0	51.47	18
Insurance underwriting assets (L/H) / Total insurance underwriting assets	66.67	48.37	51	100	47.70	82	100	46.89	82	100	46.33	82	100	48.53	81
Separate account assets (L/H) / Total life assets	0	11.61	43	0	13.29	42	0	13.40	42	0	11.24	43	0	7.26	42
Insurance activities revenue / Adjusted operating income	1.62	0.36	85	1.79	0.37	88	1.94	0.36	89	1.94	0.41	89	2.21	0.47	90
Premium income / Insurance activities revenue	33.33	3.08	91	32	3.14	90	29.09	2.76	90	34	2.84	92	30.51	7.32	86
Credit related premium income / Total premium income	87.50	34.56	66	87.50	30.92	70	93.75	32.99	68	94.12	38.23	63	94.44	34.91	66
Other premium income / Total premium income	12.50	65.44	33	12.50	69.08	30	6.25	67.01	31	5.88	61.77	36	5.56	65.09	33
Insurance underwriting net income / Consolidated net income	0.47	0.02	93	0.42	0.02	92	0.53	0.02	93	1.18	0.03	96	1.04	0.08	92
Insurance net income (P/C) / Equity (P/C)	0	18.14	28		21.10			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)	7.41	163.24	76	5.63	5.07	66	8.47	4.49	75	8.45	3.62	76	11.29	5.13	77
Insurance benefits, losses, expenses / Insurance premiums	62.50	3,806.36	50	62.50	-395.05	50	68.75	927.51	47	58.82	447.82	45	61.11	233.61	37
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47		0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0	50	0	0.15	45
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.10	0	96	0.10	0	96	0.08	0	96	0.11	0	96	0.12	0	95
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0	12.13	3	0	11.54	3	0	12	2	0	11.03	3	0	11.51	3
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			20,000			11,000			13,000			12,000			12,000
Net assets of broker-dealer subsidiaries / Consolidated assets	0.03	0.53	78	0.02	0.47	77	0.02	0.46	77	0.02	0.75	74	0.02	1.39	71

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	5,248,000	4,862,000	5,065,000	4,628,000	4,280,000
Real estate loans	183,000	188,000	185,000	208,000	207,000
Commercial and industrial loans	8,000	8,000	8,000	8,000	11,000
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	3,576,000	3,368,000	3,491,000	3,215,000	3,003,000
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	1,481,000	1,298,000	1,381,000	1,197,000	1,059,000
Debt securities	0	0	0	0	1,000
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	5,248,000	4,862,000	5,065,000	4,628,000	4,281,000
Total foreign deposits	464,000	452,000	421,000	410,000	356,000
Interest-bearing deposits	340,000	329,000	289,000	298,000	253,000
Non-interest-bearing deposits	124,000	123,000	132,000	112,000	103,000

	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	8.23	0.77	97	8.69	0.64	96	8.64	0.66	96	9.21	0.87	96	10.32	1.25	94
Cost: Interest-bearing deposits	0	0.25	18	0	0.12	24	0.34	0.14	85	0.35	0.42	50	0.37	1.19	10
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20		0.96	5.18	42	0.48	27.03	57
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	7.94	11.61	60	13.12	-1.19	71	9.44	6.83	63	8.13	-2.40	72	11	22.48	68
Total selected assets	7.94	18.50	60	13.10	3.19	66	9.44	9.48	68	8.11	2.04	63	10.99	12.40	70
Deposits	2.65	-4.80	50	10.78	9.07	55	2.68	0.73	42	15.17	3.46	53	-12.10	10.36	13

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Activity							
Securitization activities	5,230,000	5,538,000	5,368,000	5,678,000	6,587,000	-5.56	-40.15
1–4 family residential loans	5,230,000	5,538,000	5,368,000	5,678,000	6,587,000	-5.56	-40.15
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	438,000	523,000	476,000	571,000	693,000	-16.25	-63.98
1–4 family residential loans	438,000	523,000	476,000	571,000	693,000	-16.25	
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	7.31	7.62	7.15	8.61	12.64
1–4 family residential loans	7.31	7.62	7.15	8.61	12.64
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	35.47	38.82	37.49	39.42	40.96
Home equity lines	0.21	0.24	0.22	0.27	0.34
Credit card receivables	2.73	2.57	2.69	2.65	3.34
Auto loans and other consumer loans	14.34	13.41	13.93	12.97	13.61
Commercial and industrial loans	8.89	9.96	8.81	10.50	7.86
All other loans and leases	38.37	35	36.85	34.19	33.88

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure	8.37	9.44	8.87	10.06	10.52
1–4 family residential loans	8.37	9.44	8.87	10.06	10.52
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0
Seller's interest carried as securities and loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	8.06	10.21	8.66	11.39	13.53
Total retained credit exposure and asset sale credit exposure	10.67	13.52	11.50	15.10	18.08

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	111,000	95,000	123,000	151,000	281,000	16.84	-73.88
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	111,000	95,000	123,000	151,000	281,000	16.84	-73.88
90+ Days Past Due Securitized Assets							
1–4 family residential loans	17,000	39,000	22,000	106,000	138,000	-56.41	-85.71
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	17,000	39,000	22,000	106,000	138,000	-56.41	-85.71
Total past due securitized assets	128,000	134,000	145,000	257,000	419,000	-4.48	-76.47
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.12	1.72	2.29	2.66	4.27
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	2.12	1.72	2.29	2.66	4.27
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.33	0.70	0.41	1.87	2.10
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	0.33	0.70	0.41	1.87	2.10
Total past due securitized assets percent of securitized assets	2.45	2.42	2.70	4.53	6.36
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.57	1.32	1.62	1.87	3.18
Home equity lines	0	1.20	0	1.05	0.86
Credit card receivables	1.14	0.79	0.97	1.19	1.68
Commercial and industrial loans	0.16	0.17	0.26	0.11	0.15
All other loans and leases	0.31	0.38	0.30	0.42	0.46
Total managed loans past due 30–89 days	0.76	0.74	0.81	0.98	1.59
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	3.29	4.96	3.82	8.14	5
Home equity lines	0	0	0	0	0
Credit card receivables	0.93	0.90	0.97	1.40	1.68
Commercial and industrial loans	0.03	0.03	0.03	0	0.75
All other loans and leases	0	0	0	0	0.12
Total managed loans past due 90+ days	1.20	1.95	1.46	3.25	2.22
Total Past Due Managed Assets	1.96	2.69	2.27	4.23	3.81
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.13	0.10	0	0.12	0.30
Home equity lines	-2.74	-4.82	-3.95	-2.11	0
Credit card receivables	1.45	1.35	1.30	4.32	2.92
Commercial and industrial loans	-0.25	-0.23	-0.16	-0.03	1.84
All other loans and leases	0.17	0.16	0.09	0.80	0.83
Net Losses on Managed Assets Percent of Total Managed Assets	0.06	0.12	0.06	0.53	0.76

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	546,907	656,025	921,146	716,667	507,935	-16.63	195.35
Dividends	450,000	575,000	761,000	578,000	400,000	-21.74	208.22
Interest	298	146	322	1,723	3,670	104.11	-72.66
Management and service fees	96,609	80,879	159,824	136,944	104,265	19.45	153.70
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	6,360	5,857	34,704	11,517	11,677	8.59	-46.69
Dividends	4,000	4,000	31,000	8,000	8,000	0.00	-61.90
Interest	96	283	504	567	567	-66.08	-66.08
Management and service fees	2,264	1,574	3,200	2,950	3,110	43.84	97.38
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	553,267	661,882	955,850	728,184	519,612	-16.41	180.70
Securities gains (losses)	0	0	0	0	0		
Other operating income	-2,761	2,485	2,950	4,153	3,421		
Total operating income	550,506	664,367	958,800	732,337	523,033	-17.14	178.89
Operating Expenses							
Personnel expenses	41,523	43,332	81,526	64,467	62,956	-4.17	61.51
Interest expense	9,821	9,821	19,642	19,642	19,642	0.00	-41.51
Other expenses	60,551	47,748	103,731	93,390	63,385	26.81	156.24
Provision for loan and lease losses	164	26	-216	95	256		-39.03
Total operating expenses	112,059	100,927	204,683	177,594	146,239	11.03	68.76
Income (loss) before taxes	438,447	563,440	754,117	554,743	376,794	-22.18	234.71
Applicable income taxes (credit)	0	17	352	17	0	-100.00	
Extraordinary items							
Income before undistributed income of subsidiaries	438,447	563,423	753,765	554,726	376,794	-22.18	234.71
Equity in undistributed income of subsidiaries	-15,338	-82,712	181,124	-48,104	294,341		
Bank subsidiaries	-97,244	-170,647	19,533	-83,520	201,050		
Nonbank subsidiaries	15,084	11,650	5,367	14,198	17,995	29.48	4362.72
Subsidiary holding companies	66,822	76,285	156,224	21,218	75,296	-12.40	116.35
Net income (loss)	423,109	480,711	934,889	506,622	671,135	-11.98	123.66
Memoranda							
Bank net income	352,756	404,353	780,533	494,480	601,050	-12.76	103.96
Nonbank net income	19,084	15,650	36,367	22,198	25,995	21.94	76.08
Subsidiary holding companys' net income	66,822	76,285	156,224	21,218	75,296	-12.40	116.35

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	2,206,623	46.03	3,894,128	59.97	3,865,519	59.71	4,332,717	4,237,217	-43.33	-40.51
Common and preferred stock	2,196,112	45.81	3,884,147	59.82	3,858,878	59.61	4,327,365	4,233,223	-43.46	-40.75
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	10,511	0.22	9,981	0.15	6,641	0.10	5,352	3,994	5.31	295.45
Investment in nonbank subsidiaries	269,044	5.61	231,398	3.56	222,445	3.44	214,774	193,321	16.27	63.17
Common and preferred stock	268,959	5.61	231,214	3.56	222,396	3.44	214,692	193,226	16.32	63.32
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	85	0	184	0	49	0	82	95	-53.80	-57.50
Investment in subsidiary holding companies	1,974,382	41.18	1,951,829	30.06	2,019,243	31.19	1,886,730	1,901,129	1.16	5.74
Common and preferred stock	1,974,346	41.18	1,951,760	30.06	2,019,174	31.19	1,886,667	1,901,080	1.16	6.04
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	36	0	69	0	69	0	63	49	-47.83	-99.31
Assets Excluding Investment in Subsidiaries										
Net loans and leases	28,532	0.60	30,836	0.47	29,350	0.45	31,162	31,617	-7.47	-12.82
Securities	16,862	0.35	17,659	0.27	17,586	0.27	14,924	9,619	-4.51	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	259,912	5.42	327,492	5.04	284,703	4.40	180,320	277,171	-20.64	-3.77
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	5,412	0.11	6,164	0.09	5,683	0.09	5,322	3,893	-12.20	79.50
Intangible assets	710	0.01	6,114	0.09	710	0.01	6,365	6,463	-88.39	-88.39
Other assets	32,472	0.68	27,925	0.43	28,070	0.43	24,842	15,995	16.28	22.51
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	4,793,949	100.00	6,493,545	100.00	6,473,309	100.00	6,697,156	6,676,425	-26.17	-21.15
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	298,476	6.23	297,208	4.58	297,842	4.60	296,574	295,307	0.43	-33.05
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	94,175	1.96	86,394	1.33	96,055	1.48	76,772	69,774	9.01	52.52
Balance due to subsidiaries and related institutions	107,874	2.25	295,373	4.55	110,017	1.70	295,188	294,634	-63.48	-63.32
Total liabilities	500,525	10.44	678,975	10.46	503,914	7.78	668,534	659,715	-26.28	-37.57
Equity Capital	4,293,424	89.56	5,814,570	89.54	5,969,395	92.22	6,028,622	6,016,710	-26.16	-18.66
Perpetual preferred stock (income surplus)	22,143	0.46	22,143	0.34	22,143	0.34	22,143	50,160	0.00	-55.86
Common stock	1,046	0.02	1,045	0.02	1,046	0.02	1,045	1,044	0.10	0.48
Common surplus	4,567,772	95.28	4,497,954	69.27	4,641,476	71.70	4,562,829	4,447,412	1.55	7.14
Retained earnings	3,320,478	69.26	2,679,412	41.26	2,982,272	46.07	2,269,455	2,147,736	23.93	144.78
Accumulated other comprehensive income	-1,953,016	-40.74	-95,691	-1.47	-325,068	-5.02	189,990	-169,938		
Other equity capital components	-1,664,999	-34.73	-1,290,293	-19.87	-1,352,474	-20.89	-1,016,840	-459,704		
Total liabilities and equity capital	4,793,949	100.00	6,493,545	100.00	6,473,309	100.00	6,697,156	6,676,425	-26.17	-21.15
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	104,148	2.17	290,812	4.48	104,148	1.61	290,812	290,812	-64.19	-64.19
Notes payable to subsidiaries that issued TPS	104,148	2.17	290,812	4.48	104,148	1.61	290,812	290,812	-64.19	-64.19
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	287,160	5.99	468,223	7.21	287,160	4.44	468,223	468,223	-38.67	-50.11

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	14.33	10.52	82	16.90	12.64	81	16.18	11.94	85	9.35	7.29	70	11.75	9.68	72
Bank net income / Average equity investment in banks	24.57	11.07	97	19.56	12.37	91	19.22	11.80	91	11.92	7.45	83	14.93	10.51	86
Nonbank net income / Average equity investment in nonbanks	15.11	10.05	73	14.11	13.40	60	16.12	13.12	65	11.08	9.75	66	14.55	7.89	73
Subsidiary HCs net income / Average equity investment in sub HCs	6.74	9.42	31	7.94	11.92	30	7.99	10.11	40	1.13	7.01	16	4.06	8.55	21
Bank net income / Parent net income	83.37	98.83	15	84.12	96.24	19	83.49	96.79	17	97.60	88.16	26	89.56	82.22	26
Nonbank net income / Parent net income	4.51	2.55	80	3.26	3.10	71	3.89	3.40	72	4.38	3.59	74	3.87	5.93	70
Subsidiary holding companies' net income / Parent net income	15.79	80.71	16	15.87	67.52	10	16.71	65.35	25	4.19	68.34	5	11.22	74	11
Leverage															
Total liabilities / Equity capital	11.66	17.48	41	11.68	16.87	46	8.44	16.81	38	11.09	20.06	41	10.96	20.43	50
Total debt / Equity capital	6.95	12.15	46	5.11	11.60	37	4.99	11.71	35	4.92	14.41	32	4.91	14.31	40
Total debt + notes payable to subs that issued TPS / Equity capital	9.38	14.28	41	10.11	13.82	43	6.73	13.63	35	9.74	16.67	41	9.74	16.36	50
Total debt + Loans guaranteed for affiliate / Equity capital	13.64	12.21	67	13.16	11.69	68	9.80	11.77	54	12.69	14.68	62	12.69	14.56	65
Total debt / Equity capital – excess over fair value	6.95	12.27	46	5.11	11.71	37	4.99	11.81	35	4.92	14.52	32	4.91	14.51	40
Long-term debt / Equity capital	6.95	11.61	47	5.11	11.05	37	4.99	10.95	35	4.92	13.56	34	4.91	13.04	41
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	33.50	39.62	42	27.17	39.10	37	32.91	39.86	37	24.78	34.67	38	30.10	28.44	53
Double Leverage															
Equity investment in subs / Equity capital	103.40	103.92	54	104.34	103.07	58	102.20	103.22	51	106.64	102.81	73	105.17	103.22	63
Total investment in subs / Equity capital	103.65	109.01	42	104.52	108.26	50	102.31	108.40	41	106.73	110.16	58	105.23	111.07	50
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)	0.17	0.41	46	0.26	0.25	54	0.14	0.29	46	0.79	0.47	67	0.46	0.36	58
Equity investment in subs – equity cap / Net income-div (X)	0.22	1.23	16	0.31	0.83	25	0.17	1.05	11	1.09	1.82	43	0.56	1.22	35
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	284.01	126.15	90	391.27	138.64	93	279.71	152.85	90	233.91	136.59	87	201.12	177.68	64
Cash from ops + noncash items + op expense / Op expense + dividend	290.18	116.54	90	402.60	130.64	94	290.73	154.48	89	237.35	147.24	86	208.60	190.27	65
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	91.81	92.87	41	191.98	103.17	83	122.76	98.54	75	71.53	134.08	12	117.34	116.34	58
Pretax operating income + interest expense / Interest expense	4,564.38	1,457.38	88	5,837.09	1,479.01	90	3,939.31	1,835.33	86	2,924.27	2,016.32	81	2,018.31	1,968.54	68
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	3,469.82	1,417.74	86	3,024.83	1,667.11	84	2,169.31	1,770.77	72	1,539.84	1,539.23	72	1,077.97	1,632.83	48
Dividends + interest from subsidiaries / Interest expense + dividends	479.21	140.52	93	716.93	153.06	95	484.49	174.12	94	370.83	150.43	93	295.21	210.80	79
Fees + other income from subsidiaries / Salary + other expenses	96.86	10.93	94	90.53	12.78	96	88	11.92	95	88.62	13.95	94	84.99	16.52	91
Net income / Current part of long-term debt + preferred dividends (X)	423.11	28.68	95	480.71	41.77	95	467.44	47.61	92	253.31	35.64	91	167.78	57.11	87
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.91	3.32	63	3.95	3.64	57	3.12	3.44	54	1.68	3.85	42	3.21	2.64	63
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.36	46	0	0.21	47	0	0.17	46	0	0.10	46	0	0.04	43
Nonaccrual	0	0.76	42	0	0.96	44	0	0.92	42	0.26	1.03	81	0.35	0.54	81
Total	0	1.12	39	0	1.17	41	0	1.09	39	0.26	1.13	75	0.35	0.58	75
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	4.49	0.01	95	6.43	0.03	96	3.23	0.02	95	6.20	0.05	96	6.21	0.10	96
To subsidiary holding companies	2.20	0	99	1.62	0	99	1.58	0	99	1.57	0	99	1.57	0	99
Total	6.69	0.01	96	8.05	0.03	96	4.81	0.02	95	7.77	0.05	96	7.78	0.10	96
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.59	1.69	75	0.51	1.79	72	0.48	1.76	71	0.53	2.66	70	0.64	5.62	63
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	19.39	82.17	9	12.60	78.46	8	19.10	66.37	11	25.06	81.10	13	31.85	57.84	29
Dividends declared / Net income	20.09	34	27	14.77	25.30	30	15.40	28.27	25	27.44	42.29	31	17.88	33.08	21
Net income – dividends / Average equity	11.45	7.04	84	14.40	9.64	81	13.69	8.62	86	6.78	4.14	81	9.65	6.46	86
Percent of Dividends Paid															
Dividends from bank subsidiaries	529.41	128.25	92	809.86	139.49	94	528.47	155.92	93	415.83	132.17	93	333.33	178.13	84
Dividends from nonbank subsidiaries	4.71	2.20	82	5.63	3.97	76	21.53	4.90	88	5.76	3.41	78	6.67	7.53	73
Dividends from subsidiary holding companies	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	534.12	168.66	91	815.49	193.08	93	550	203.53	91	421.58	174.85	90	340	260.40	76
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	127.57	43.08	93	142.20	36.56	97	97.50	45.96	92	116.89	60.28	93	66.55	66.55	49
Interest income from bank subsidiaries	0.08	0.13	77	0.04	0.11	70	0.04	0.11	69	0.35	0.36	71	0.61	0.54	71
Management and service fees from bank subsidiaries	27.39	0.85	95	20	0.90	97	20.48	0.88	97	27.69	1.47	96	17.35	1.55	94
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	155.04	46.71	94	162.24	38.35	96	118.01	51.33	95	144.93	62.88	94	84.51	69.36	64
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	20.96	45.98	51	25.56	54.17	51	85.24	62.63	62	36.04	56.39	48	30.78	82.95	40
Interest income from nonbank subsidiaries	0.50	2.85	71	1.81	2.35	75	1.39	2.44	73	2.55	7.38	70	2.18	20.25	58
Management and service fees from nonbank subsidiaries	11.86	0.54	94	10.06	0.63	94	8.80	0.37	93	13.29	0.86	92	11.96	1.92	88
Other income from nonbank subsidiaries	0	0.18	46	0	0.08	46	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	33.33	54.49	49	37.42	76.16	47	95.43	87.22	60	51.88	79.84	42	44.92	150.41	26
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies	0	87.73	19	0	31	20	0	38.10	20	0	43.51	16	0	61.23	17
Interest income from subsidiary holding companies	0	13.26	27	0	5.39	22	0	5.26	22	0	8.40	23	0	6.54	25
Management and service fees from subsidiary holding companies	0	0.33	47	0	0.37	45	0	0.73	42	0	0.44	45	0	0.36	46
Other income from subsidiary holding companies	0	-3.08	52	0	-0.43	52	0	-0.40	50	0	0.01	45	0	0.29	44
Operating income from subsidiary holding companies	0	98.24	16	0	39.64	12	0	58.37	10	0	55.20	11	0	76.49	9
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	81.74	65.33	39	86.55	67.82	40	79.37	74.16	32	78.93	69.76	32	76.48	67.32	33
Interest income from bank subsidiaries	0.05	0.78	61	0.02	0.39	57	0.03	0.23	58	0.24	0.63	66	0.70	0.80	70
Management and service fees from bank subsidiaries	17.55	1.33	93	12.17	2.08	88	16.67	1.44	93	18.70	1.87	94	19.93	1.81	92
Other income from bank subsidiaries	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.35	75.26	57	98.74	81.78	54	96.07	83.13	37	97.86	82.20	50	97.11	78.80	46
Dividends from nonbank subsidiaries	0.73	3.28	70	0.60	2.67	70	3.23	3.07	78	1.09	1.95	66	1.53	2.65	67
Interest income from nonbank subsidiaries	0.02	0.24	78	0.04	0.35	80	0.05	0.18	79	0.08	0.73	75	0.11	1.19	69
Management and service fees from nonbank subsidiaries	0.41	0.01	93	0.24	0.02	92	0.33	0.01	94	0.40	0.02	93	0.59	0.06	91
Other income from nonbank subsidiaries	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	1.16	5.58	64	0.88	6.48	59	3.62	4.67	73	1.57	4.70	59	2.23	7.29	59
Dividends from subsidiary holding companies	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	34.89	28.16	61	97.85	28.31	86	34.97	26.38	66	98.06	27.08	87	98.48	28.33	87