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

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BHC Name CITIZENS FINANCIAL GROUP, INC.

City/State PROVIDENCE, RI

Bank Holding Company Information

Federal Reserve District: 1
Consolidated Assets ($000): 225,138,533
Peer Group Number: 1 Number in Peer Group: 132
Number of Bank Subsidiaries: 1

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

Mailing Address:

CITIZENS FINANCIAL GROUP, INC.
ONE CITIZENS PLAZA

PROVIDENCE, RI 02903

Table of Contents

Section — Page Number

Summary Ratios 1

Consolidated Information:
Income Statement - Revenues and Expenses 2
Relative Income Statement and Margin Analysis 3
Non-Interest Income and Expenses 4
Assets 5
Liabilities and Changes in Capital 6
Percent Composition of Assets 7
Loan Mix and Analysis of Concentrations of Credit 7A
Liquidity and Funding 8
Derivatives and Off-Balance-Sheet Transactions 9
Derivative Instruments 10
Derivatives Analysis 11
Allowance and Net Loan and Lease Losses 12
Past Due and Nonaccrual Assets 13
Past Due and Nonaccrual Loans and Leases 13A
Past Due and Nonaccrual Loans and Leases—Continued 13B
Regulatory Capital Components and Ratios 14
Insurance and Broker-Dealer Activities 15
Foreign Activities 16
Servicing, Securitization and Asset Sale Activities–Part 1 17
Servicing, Securitization and Asset Sale Activities–Part 2 18
Servicing, Securitization and Asset Sale Activities–Part 3 19

Parent Company Information:
Parent Company Income Statement 20
Parent Company Balance Sheet 21
Parent Company Analysis–Part 1 22
Parent Company Analysis–Part 2 23

Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	213,214,801	184,540,253	185,342,953	176,434,423	162,863,617
Net income ($000)	1,419,873	1,788,652	2,319,186	1,057,451	1,790,538
Number of BHCs in peer group	132	132	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.71	2.79	37	2.46	2.65	32	2.45	2.60	33	2.61	2.77	34	2.85	3.01	34
+ Non-interest income	0.93	0.94	56	1.10	1.09	56	1.14	1.04	60	1.31	1.21	60	1.14	1.32	53
– Overhead expense	2.28	2.18	63	2.18	2.21	51	2.20	2.17	54	2.37	2.57	45	2.33	2.69	32
– Provision for credit losses	0.21	0.10	84	-0.28	-0.12	18	-0.22	-0.09	18	0.81	0.51	84	0.27	0.15	81
+ Securities gains (losses)	0	0	87	0.01	0.01	72	0.01	0.01	68	0	0.02	44	0.01	0.01	70
+ Other tax equivalent adjustments	-0.01	0	1	-0.01	0	2	-0.01	0	2	-0.01	0	4	-0.01	0	2
= Pretax net operating income (tax equivalent)	1.14	1.46	16	1.66	1.76	49	1.61	1.66	49	0.74	1.04	24	1.39	1.56	34
Net operating income	0.89	1.10	21	1.29	1.34	49	1.25	1.26	52	0.60	0.81	27	1.10	1.19	35
Net income	0.89	1.10	21	1.29	1.34	49	1.25	1.26	52	0.60	0.82	27	1.10	1.19	35
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.36	3.36	51	2.92	3.12	34	2.90	3.06	35	3.33	3.55	32	4.21	4.41	35
Interest expense	0.34	0.35	57	0.21	0.26	47	0.20	0.25	48	0.48	0.52	51	1.07	1.08	53
Net interest income (tax equivalent)	3.02	3.01	45	2.71	2.85	33	2.70	2.80	38	2.85	3.01	36	3.14	3.33	33
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.16	0.09	78	0.29	0.12	90	0.26	0.11	87	0.54	0.27	82	0.36	0.21	80
Earnings coverage of net loan and lease losses (X)	11.69	36.38	36	7.10	26.30	24	8.06	39.72	23	3.94	22.91	17	6.26	24.40	24
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.27	1.17	67	1.50	1.32	70	1.37	1.23	68	1.97	1.58	77	1.05	0.83	77
Allowance for loan and lease losses / Total loans and leases	1.25	1.15	66	1.47	1.30	68	1.34	1.20	65	1.91	1.55	75	1.02	0.81	74
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.55	0.39	76	0.66	0.58	66	0.55	0.49	67	0.85	0.71	68	0.62	0.57	61
30–89 days past due loans and leases / Total loans and leases	0.49	0.33	76	0.42	0.29	76	0.44	0.32	74	0.54	0.39	75	0.53	0.43	70
Liquidity and Funding															
Net noncore funding dependence	5.33	5.89	54	-4.92	-3.31	45	-1.91	-2.33	53	1.04	3.20	47	16.13	14.45	58
Net short-term noncore funding dependence	-1.70	0.87	30	-7.43	-9.17	48	-4.32	-7.71	57	-2.94	-4.76	53	8.44	3.38	60
Net loans and leases / Total assets	69.38	63.09	69	66.52	58.81	70	68.82	58.67	76	68.38	61.58	68	72.86	63.77	73
Capitalization															
Tier 1 leverage ratio	9.23	9.22	52	9.75	9.07	72	9.72	8.98	71	9.45	9.13	63	10	9.76	61
Holding company equity capital / Total assets	10.28	9.68	55	12.49	10.79	76	12.41	10.71	77	12.34	11.16	69	13.37	12.43	62
Total equity capital (including minority interest) / Total assets	10.28	9.81	52	12.49	10.91	75	12.41	10.82	77	12.34	11.29	68	13.37	12.57	62
Common equity tier 1 capital / Total risk-weighted assets	9.78	11.79	19	10.27	12.64	14	9.86	12.42	11	9.95	12.38	12	10.01	12.17	20
Net loans and leases / Equity capital (X)	6.75	6.64	51	5.33	5.47	51	5.55	5.53	51	5.54	5.58	51	5.45	5.21	59
Cash dividends / Net income	45.80	31.93	80	32.57	27.22	61	33.76	28.27	63	73.75	42.30	90	38.47	33.12	57
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	20.04	6.04	84	4.44	9.51	27	2.71	10.50	20	10.62	16.68	34	3.16	9.26	30
Equity capital	-1.18	-3.83	59	4.25	7.52	39	3.29	7.46	37	2.13	6.99	27	6.65	10.49	45
Net loans and leases	25.21	14.48	81	-1.05	-0.66	57	3.37	3.36	58	3.82	9.07	34	3.88	9.10	29
Noncore funding	137.66	36.20	88	-50.37	-21.64	14	-46	-14.79	12	-40.29	-12.18	17	-6.79	6.59	26
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	79	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	14.40	11.91	70	13.22	10.65	70	13.23	10.95	70	15.18	13.56	69	11.19	13.04	62
Equity investment in subsidiaries / Equity capital	101.46	104.01	42	97.16	103.15	12	98.49	103.22	22	98.22	102.81	22	99.41	103.22	25
Cash from ops + noncash items + op expense / Op expense + dividends	18.27	118.32	20	148.41	155.61	55	146.71	154.48	54	119.29	147.24	42	162.56	190.27	45

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

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Interest and fees on loans	4,128,651	3,233,634	4,300,735	4,765,017	5,441,058	27.68	33.79
Income from lease financing receivables	40,422	36,791	48,559	63,996	76,595	9.87	-38.75
Fully taxable income on loans and leases	4,169,073	3,270,422	4,349,291	4,829,002	5,517,627	27.48	32.27
Tax-exempt income on loans and leases	0	3	3	11	26	-100.00	-100.00
Estimated tax benefit on income on loans and leases	0	765	975	1,186	3,239	-100.00	-100.00
Income on loans and leases (tax equivalent)	4,169,073	3,271,190	4,350,269	4,830,199	5,520,892	27.45	31.87
Investment interest income (tax equivalent)	566,847	374,676	499,624	519,757	636,254	51.29	22.59
Interest on balances due from depository institutions	52,342	10,474	14,577	10,299	30,083	399.73	315.97
Interest income on other earning assets	38,948	12,019	15,799	17,346	30,086	224.05	53.69
Total interest income (tax equivalent)	4,827,210	3,668,359	4,880,269	5,377,601	6,217,315	31.59	31.83
Interest on time deposits of $250K or more	2,514	6,786	7,838	41,861	89,490	-62.95	-87.15
Interest on time deposits < $250K	32,779	25,805	29,214	157,378	334,621	27.03	-64.18
Interest on foreign office deposits	974	187	255	1,954	2,374	420.86	110.37
Interest on other deposits	219,580	95,306	124,234	309,117	729,274	130.39	10.01
Interest on other borrowings and trading liabilities	177,249	85,944	111,486	190,218	350,151	106.24	11.10
Interest on subordinated debt and mandatory convertible securities	57,643	49,193	65,589	70,351	69,457	17.18	-11.30
Total interest expense	490,739	263,221	338,616	770,879	1,575,367	86.44	-8.39
Net interest income (tax equivalent)	4,336,471	3,405,138	4,541,653	4,606,722	4,641,948	27.35	38.72
Non-interest income	1,492,670	1,527,219	2,116,658	2,303,770	1,849,292	-2.26	33.28
Adjusted operating income (tax equivalent)	5,829,141	4,932,357	6,658,311	6,910,492	6,491,240	18.18	37.28
Overhead expense	3,651,853	3,020,071	4,079,863	4,173,489	3,800,106	20.92	40.43
Provision for credit losses	342,001	-386,300	-411,300	1,431,089	439,252		59.22
Securities gains (losses)	4,966	9,106	10,446	4,452	17,465	-45.46	45.67
Other tax equivalent adjustments	-20,741	-13,450	-23,780	-9,890	-10,912		
Pretax net operating income (tax equivalent)	1,819,512	2,294,247	2,976,419	1,300,506	2,258,443	-20.69	26.88
Applicable income taxes	407,178	504,762	657,915	240,655	459,631	-19.33	-3.83
Tax equivalent adjustments	-7,539	833	-704	2,400	8,274		
Applicable income taxes (tax equivalent)	399,639	505,595	657,211	243,055	467,905	-20.96	-10.83
Minority interest	0	0	22	0	0		
Net income before discontinued operations, net of minority interest	1,419,873	1,788,652	2,319,186	1,057,451	1,790,538	-20.62	44.02
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	1,419,873	1,788,652	2,319,186	1,057,451	1,790,538	-20.62	44.02
Memoranda							
Net income - holding company and noncontrolling (minority) interest	1,419,873	1,788,652	2,319,208	1,057,451	1,790,538	-20.62	44.02
Investment securities income (tax equivalent)	566,847	374,676	499,624	519,757	636,254	51.29	22.59
US Treasury and agency securities (excluding mortgage-backed securities)	42,639	7	10	421	1,941	609028.57	49480.23
Mortgage-backed securities	472,078	341,228	448,711	500,064	614,740	38.35	5.68
All other securities	52,130	33,441	50,903	19,272	19,573	55.89	234.13
Cash dividends declared	650,365	582,618	783,001	779,843	688,833	11.63	163.14
Common	569,909	502,080	669,644	672,211	615,873	13.51	144.17
Preferred	80,456	80,538	113,357	107,632	72,960	-0.10	485.13

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

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.02	3.12	38	2.65	2.90	28	2.63	2.85	29	3.05	3.27	27	3.82	4	32
Less: Interest expense	0.31	0.33	55	0.19	0.24	48	0.18	0.23	48	0.44	0.48	50	0.97	0.98	53
Equals: Net interest income (tax equivalent)	2.71	2.79	37	2.46	2.65	32	2.45	2.60	33	2.61	2.77	34	2.85	3.01	34
Plus: Non-interest income	0.93	0.94	56	1.10	1.09	56	1.14	1.04	60	1.31	1.21	60	1.14	1.32	53
Equals: adjusted operating income (tax equivalent)	3.65	3.77	46	3.56	3.80	39	3.59	3.70	44	3.92	4.04	45	3.99	4.41	29
Less: Overhead expense	2.28	2.18	63	2.18	2.21	51	2.20	2.17	54	2.37	2.57	45	2.33	2.69	32
Less: Provision for credit losses	0.21	0.10	84	-0.28	-0.12	18	-0.22	-0.09	18	0.81	0.51	84	0.27	0.15	81
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	86	0.01	0.01	72	0.01	0.01	69	0	0.02	44	0.01	0.01	70
Plus: other tax equivalent adjustments	-0.01	0	1	-0.01	0	2	-0.01	0	2	-0.01	0	4	-0.01	0	2
Equals: Pretax net operating income (tax equivalent)	1.14	1.46	16	1.66	1.76	49	1.61	1.66	49	0.74	1.04	24	1.39	1.56	34
Less: Applicable income taxes (tax equivalent)	0.25	0.34	18	0.37	0.41	37	0.35	0.38	47	0.14	0.23	23	0.29	0.36	29
Less: Minority interest	0	0	43	0	0	41	0	0	78	0	0	42	0	0	36
Equals: Net operating income	0.89	1.10	21	1.29	1.34	49	1.25	1.26	52	0.60	0.81	27	1.10	1.19	35
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.89	1.10	21	1.29	1.34	49	1.25	1.26	52	0.60	0.82	27	1.10	1.19	35
Memo: Net income (last four quarters)	0.94	1.10	25	1.22	1.30	45	1.25	1.26	52	0.60	0.82	27	1.10	1.19	35
Net income–BHC and noncontrolling (minority) interest	0.89	1.11	19	1.29	1.35	48	1.25	1.27	52	0.60	0.83	27	1.10	1.20	35
Margin Analysis															
Average earning assets / Average assets	89.81	92.93	13	90.87	93.09	24	90.67	93.08	22	91.53	92.32	37	90.66	91.05	45
Average interest-bearing funds / Average assets	59.88	60.58	56	60.53	61.98	48	60.23	61.99	50	64.21	64.06	53	67.01	65.57	59
Interest income (tax equivalent) / Average earning assets	3.36	3.36	51	2.92	3.12	34	2.90	3.06	35	3.33	3.55	32	4.21	4.41	35
Interest expense / Average earning assets	0.34	0.35	57	0.21	0.26	47	0.20	0.25	48	0.48	0.52	51	1.07	1.08	53
Net interest income (tax equivalent) / Average earning assets	3.02	3.01	45	2.71	2.85	33	2.70	2.80	38	2.85	3.01	36	3.14	3.33	33
Yield or Cost															
Total loans and leases (tax equivalent)	3.72	4.24	16	3.44	4.07	17	3.42	4.01	17	3.76	4.27	20	4.61	5.09	21
Interest-bearing bank balances	0.94	0.79	73	0.11	0.13	19	0.13	0.14	22	0.16	0.27	19	1.27	2.04	13
Federal funds sold and reverse repos	0.33	1.05	16		0.25			0.25			0.68		6.54	2.44	97
Trading assets	0.72	0.57	67	0.39	0.45	68	0.38	0.45	67	0.40	0.60	63	1.02	0.99	61
Total earning assets	3.35	3.33	54	2.91	3.09	35	2.89	3.04	36	3.32	3.51	32	4.20	4.36	37
Investment securities (tax equivalent)	2.29	1.96	79	1.87	1.77	56	1.86	1.77	58	2.13	2.25	38	2.56	2.76	35
US Treasury and agency securities (excluding mortgage-backed securities)	2.38	1.38	91	0.09	1.23	4	0.09	1.14	4	2.32	1.75	78	2.20	2.32	48
Mortgage-backed securities	2.19	1.87	84	1.74	1.55	68	1.71	1.57	66	2.05	2.05	48	2.50	2.61	36
All other securities	2.59	2.89	40	3.91	2.85	82	3.79	2.81	81	4.47	3.24	84	307.52	4.06	97
Interest-bearing deposits	0.29	0.35	48	0.17	0.22	39	0.16	0.21	41	0.51	0.53	53	1.23	1.10	62
Time deposits of $250K or more	0.23	0.61	9	0.39	0.70	19	0.36	0.66	20	0.96	1.42	16	1.44	1.96	14
Time deposits < $250K	0.76	0.58	72	0.71	0.67	61	0.64	0.62	56	1.67	1.36	75	2.38	1.82	86
Other domestic deposits	0.27	0.31	53	0.13	0.16	48	0.13	0.15	51	0.36	0.36	53	0.99	0.93	57
Foreign deposits	1.90	0.52	88	0.12	0.12	62	0.12	0.14	55	0.33	0.42	42	0.70	1.19	33
Federal funds purchased and repos	1.89	0.88	83	0.09	0.18	43	0.09	0.17	43	0.34	0.62	29	1.37	1.86	35
Other borrowed funds and trading liabilities	1.93	1.55	68	1.75	1.29	67	1.77	1.27	68	1.89	1.50	71	2.74	2.38	69
All interest-bearing funds	0.51	0.54	55	0.31	0.38	45	0.30	0.37	46	0.68	0.74	51	1.44	1.49	51

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

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	1,492,670	1,527,219	2,116,658	2,303,770	1,849,292
Fiduciary activities income	34,471	37,611	50,472	45,169	42,766
Service charges on deposit accounts - domestic	301,990	298,857	394,789	386,386	493,211
Trading revenue	113,413	29,762	56,339	75,757	81,597
Investment banking fees and commissions	276,706	244,664	392,340	275,302	233,744
Insurance activities revenue	1,865	2,540	3,523	3,985	4,521
Venture capital revenue	0	0	0	0	0
Net servicing fees	137,037	39,910	59,338	48,514	81,676
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	50,029	324,832	387,326	893,964	215,581
Other non-interest income	577,159	549,043	772,531	574,693	696,196
Total overhead expenses	3,651,853	3,020,071	4,079,863	4,173,489	3,800,106
Personnel expense	1,919,808	1,583,995	2,134,016	2,129,402	2,033,144
Net occupancy expense	549,748	487,568	650,518	628,887	614,398
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	29,077	7,228	11,466	10,732	10,568
Other operating expenses	1,153,220	941,280	1,283,863	1,404,468	1,141,996
Fee income on mutual funds and annuities	154,150	132,962	179,211	148,778	149,174
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	19,235	17,366	17,463	17,584	17,997
Average personnel expense per employee	99.81	91.21	122.20	121.10	112.97
Average assets per employee	11,084.73	10,626.53	10,613.47	10,033.80	9,049.49

	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	10.33	2.43	95	8.71	2.14	95	8.47	2.17	95	6.46	2.02	91	8.07	2.72	89
Overhead expenses / Net Interest Income + non-interest income	62.79	58.02	70	61.41	58.85	60	61.49	59.28	54	60.50	62.28	45	58.72	61.29	43
Percent of Average Assets															
Total overhead expense	2.28	2.18	63	2.18	2.21	51	2.20	2.17	54	2.37	2.57	45	2.33	2.69	32
Personnel expense	1.20	1.20	53	1.14	1.23	39	1.15	1.21	41	1.21	1.30	44	1.25	1.41	34
Net occupancy expense	0.34	0.22	90	0.35	0.24	92	0.35	0.23	90	0.36	0.26	86	0.38	0.28	84
Other operating expenses	0.74	0.73	61	0.69	0.72	54	0.70	0.72	56	0.80	0.94	52	0.71	0.97	29
Overhead less non-interest income	1.35	1.22	58	1.08	1.08	44	1.06	1.10	39	1.06	1.25	36	1.20	1.32	38
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	62.65	57.55	72	61.23	58.34	62	61.27	58.83	55	60.39	61.82	48	58.54	60.64	45
Personnel expense	32.93	31.86	51	32.11	32.89	37	32.05	32.93	37	30.81	32.36	36	31.32	32.39	40
Net occupancy expense	9.43	5.98	92	9.89	6.26	92	9.77	6.23	90	9.10	6.58	86	9.47	6.52	90
Other operating expenses	20.28	19.14	62	19.23	18.68	55	19.45	19.18	54	20.48	22.28	55	17.76	21.20	32
Total non-interest income	25.61	24.10	60	30.96	28.20	60	31.79	27.67	64	33.34	28.83	63	28.49	29.23	60
Fiduciary activities income	0.59	2.13	38	0.76	2.27	37	0.76	2.20	40	0.65	2.09	36	0.66	1.97	40
Service charges on domestic deposit accounts	5.18	3.30	82	6.06	3.25	90	5.93	3.27	89	5.59	3.27	85	7.60	3.88	95
Trading revenue	1.95	0.57	87	0.60	0.68	68	0.85	0.62	74	1.10	1.28	68	1.26	1.18	71
Investment banking fees and commissions	4.75	2.15	83	4.96	2.46	82	5.89	2.58	82	3.98	2.46	79	3.60	3.54	76
Insurance activities revenue	0.03	0.36	46	0.05	0.38	46	0.05	0.36	48	0.06	0.41	48	0.07	0.47	47
Venture capital revenue	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	2.35	1.23	81	0.81	0.56	75	0.89	0.60	75	0.70	0.01	86	1.26	0.28	89
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.86	1.19	51	6.59	3.64	79	5.82	3.30	79	12.94	3.92	88	3.32	1.86	76
Other non-interest income	9.90	8.80	70	11.13	9.39	71	11.60	9.27	72	8.32	9.65	50	10.73	10.04	67
Overhead less non-interest income	37.04	32.79	59	30.27	29.67	43	29.49	30.52	39	27.06	31.93	31	30.05	31.06	38
Applicable income taxes / Pretax net operating income (tax equivalent)	22.38	21.50	60	22	21.49	53	22.10	21.18	59	18.50	18.63	42	20.35	20.56	51
Applicable income tax + TE / Pretax net operating income + TE	21.96	23.57	30	22.04	23.11	36	22.08	22.67	39	18.69	21.18	23	20.72	23.23	26

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

Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	76,357,253	53,954,178	53,965,290	53,656,416	51,874,550	41.52	59.96
Commercial and industrial loans	46,413,400	37,661,986	41,227,932	39,866,643	36,533,272	23.24	43.56
Loans to individuals	30,899,447	30,571,847	31,590,168	29,061,320	27,541,729	1.07	28.98
Loans to depository institutions and acceptances of other banks	82,295	150,535	124,564	99,103	151,122	-45.33	1528.64
Agricultural loans	0	0	0	0	0		
Other loans and leases	4,429,074	4,271,432	4,723,177	5,397,737	6,171,436	3.69	-38.59
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	158,181,469	126,609,978	131,631,131	128,081,219	122,272,109	24.94	42.20
Less: Allowance for loan and lease losses	1,979,721	1,855,212	1,758,391	2,442,978	1,251,717	6.71	61.80
Net loans and leases	156,201,748	124,754,766	129,872,740	125,638,241	121,020,392	25.21	41.99
Debt securities that reprice or mature in over 1 year	30,413,826	24,291,458	24,927,268	23,758,444	23,017,017	25.20	30.00
Mutual funds and equity securities	119,639	87,632	94,526	65,272	46,286	36.52	
Subtotal	186,735,213	149,133,856	154,894,534	149,461,957	144,083,695	25.21	39.97
Interest-bearing bank balances	7,116,507	12,721,066	8,138,197	11,870,956	2,487,803	-44.06	342.01
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	3,134,416	3,111,015	3,381,804	2,418,468	797,376	0.75	122.31
Trading assets	1,529,765	1,902,615	1,409,105	1,983,847	969,792	-19.60	108.76
Total earning assets	198,515,901	166,868,552	167,823,640	165,735,228	148,338,666	18.97	44.73
Non-interest-bearing cash and due from depository institutions	1,493,327	1,362,615	1,455,113	1,328,190	1,438,393	9.59	48.61
Premises, fixed assets, and leases	1,865,305	1,483,636	1,534,034	1,559,324	1,459,999	25.73	201.89
Other real estate owned	13,788	18,533	18,737	15,776	38,097	-25.60	-56.85
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	23,250,212	17,815,288	17,876,978	15,090,022	14,814,735	30.51	79.56
Total assets	225,138,533	187,548,624	188,708,502	183,728,540	166,089,890	20.04	48.35
Quarterly average assets	227,432,175	186,344,848	187,751,052	180,988,018	165,105,996	22.05	51.15
Average loans and leases (YTD)	149,592,825	126,824,334	127,189,325	128,340,683	119,675,394	17.95	36.65
Memoranda							
Loans held-for-sale	1,868,675	3,197,363	3,391,844	3,854,622	3,161,171	-41.56	74.10
Loans not held-for-sale	156,312,794	123,412,615	128,239,287	124,226,597	119,110,938	26.66	41.89
Real estate loans secured by 1–4 family	43,378,125	35,959,143	36,850,557	35,775,153	34,745,134	20.63	34.29
Commercial real estate loans	32,979,128	17,995,035	17,114,733	17,881,263	17,129,416	83.27	113.71
Construction and land development	5,422,961	4,881,932	4,688,212	4,555,768	3,522,169	11.08	54.64
Multifamily	8,441,143	1,170,903	924,348	1,056,726	1,161,904	620.91	1185.00
Nonfarm nonresidential	19,115,024	11,942,200	11,502,173	12,268,769	12,445,343	60.06	69.64
Real estate loans secured by farmland	0	0	0	0	0		-100.00
Total investment securities	33,667,881	27,490,105	28,403,598	26,242,184	23,860,679	22.47	35.73
U.S. Treasury securities	3,350,267	10,555	10,675	10,729	70,678	31641.04	27872.51
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	2,965	2,362	2,263	3,217	4,574	25.53	-56.66
Mortgage-backed securities	26,219,567	25,835,555	26,349,764	25,269,597	23,737,713	1.49	5.79
Asset-backed securities	3,975,443	1,554,001	1,946,370	893,369	1,428	155.82	170154.52
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	119,639	87,632	94,526	65,272	46,286	36.52	
Available-for-sale securities	23,477,709	24,910,557	26,066,771	22,942,361	20,612,675	-5.75	17.49
U.S. Treasury securities	3,350,267	10,555	10,675	10,729	70,678	31641.04	27872.51
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	2,965	2,362	2,263	3,217	4,574	25.53	-56.66
Mortgage-backed securities	16,763,325	24,130,193	24,844,914	22,927,391	20,535,995	-30.53	-16.02
Asset-backed securities	3,361,152	767,447	1,208,919	1,024	1,428	337.97	143846.55
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-697,368	75,567	46,712	121,960	39,806		
Available-for-sale securites appreciation (depreciation)	-2,629,794	12,111	-158,587	577,737	95,945		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	3,773,783	4,790,674	5,112,024	4,510,323	4,597,039	-21.23	-9.62

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	52,905,473	9,799,146	10,644,688	9,446,340	3,998,072	439.90	770.22
NOW, ATS and transaction accounts	40,214,932	9,934,387	12,060,397	8,955,705	7,690,262	304.81	532.64
Time deposits less brokered deposits < $250K	4,376,490	2,885,406	2,152,810	1,783,020	5,823,482	51.68	-17.13
MMDA and other savings accounts	76,235,124	127,096,450	126,733,593	119,638,411	95,316,887	-40.02	-10.12
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	173,732,019	149,715,389	151,591,488	139,823,476	112,828,703	16.04	69.44
Time deposits of $250K or more	1,326,499	1,625,469	1,567,258	3,165,604	5,848,036	-18.39	-70.06
Foreign deposits	0	427,080	125,825	242,208	364,592	-100.00	-100.00
Federal funds purchased and repos	0	417	526	230,902	265,081	-100.00	-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1,893,128	1,791,552	1,822,228	2,087,351	2,735,709	5.67	25.91
Other borrowings w/remaining maturity over 1 year	12,999,159	3,630,954	3,621,028	5,791,463	10,620,358	258.01	13.72
Brokered deposits < $250K	3,982,666	1,024,597	1,419,864	4,328,393	6,702,790	288.71	-35.37
Noncore funding	20,201,452	8,500,069	8,556,729	15,845,921	26,536,566	137.66	-17.26
Trading liabilities	2,123,981	192,348	224,595	121,326	117,651	1004.24	779.81
Subordinated notes and debentures + trust preferred securities	1,792,595	1,556,554	1,558,281	1,551,935	1,639,288	15.16	-9.03
Other liabilities	4,142,125	4,161,480	3,357,621	3,712,717	2,766,313	-0.47	65.99
Total liabilities	201,992,172	164,125,840	165,288,714	161,055,375	143,888,521	23.07	53.43
Equity Capital							
Perpetual preferred stock (including surplus)	2,013,957	2,013,874	2,013,957	1,965,049	1,569,788	0.00	715.01
Common stock	6,451	5,711	5,713	5,699	5,682	12.96	14.02
Common surplus	22,120,895	18,980,506	19,004,921	18,939,664	18,890,593	16.55	17.87
Retained earnings	8,747,788	7,648,127	7,978,280	6,444,987	6,498,131	14.38	154.16
Accumulated other comprehensive income	-4,822,310	-507,086	-664,735	-58,886	-409,477		
Other equity capital components	-4,920,420	-4,718,348	-4,918,348	-4,623,348	-4,353,348		
Total holding company equity capital	23,146,361	23,422,784	23,419,788	22,673,165	22,201,369	-1.18	15.11
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	23,146,361	23,422,784	23,419,788	22,673,165	22,201,369	-1.18	15.11
Total liabilities and capital	225,138,533	187,548,624	188,708,502	183,728,540	166,089,890	20.04	48.35
Memoranda							
Non-interest-bearing deposits	52,905,473	49,328,765	50,327,940	44,695,355	29,932,748	7.25	81.26
Interest-bearing deposits	126,135,711	103,463,770	104,376,495	102,864,326	95,811,373	21.91	49.50
Total deposits	179,041,184	152,792,535	154,704,435	147,559,681	125,744,121	17.18	57.66
Long-term debt that reprices within 1 year	0	249,682	249,735	798,845	798,094	-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	23,419,788	22,673,165	22,673,165	22,201,369	20,816,511		
Accounting restatements	0	0	0	-330,751	11,266		
Net income	1,419,873	1,788,652	2,319,186	1,057,451	1,790,538		
Net sale of new perpetual preferred stock	0	45,933	46,016	395,260	730,225		
Net sale of new common stock	80,531	40,854	65,270	49,087	75,519		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	2,072	95,000	295,000	270,000	1,220,000		
Changes incident to business combinations	3,036,181	0	0	0	0		
Less: Dividends declared	650,365	582,618	783,001	779,843	688,833		
Change in other comprehensive income	-4,157,575	-448,202	-605,848	350,592	686,143		
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	23,146,361	23,422,784	23,419,788	22,673,165	22,201,369		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	33.92	39.88	33	28.77	36.06	30	28.60	36.25	30	29.20	36.22	33	31.23	37.78	37
Commercial and industrial loans	20.62	11.23	87	20.08	11.11	89	21.85	10.76	90	21.70	13.52	86	22	12.02	87
Loans to individuals	13.72	3.58	90	16.30	3.60	90	16.74	3.36	92	15.82	3.40	94	16.58	4.20	92
Loans to depository institutions and acceptances of other banks	0.04	0.02	85	0.08	0.02	89	0.07	0.02	88	0.05	0.03	85	0.09	0.04	84
Agricultural loans	0	0.19	12	0	0.21	11	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases	1.97	4.52	30	2.28	4.26	36	2.50	4.47	39	2.94	4.63	46	3.72	5.01	46
Net loans and leases	69.38	63.09	69	66.52	58.81	70	68.82	58.67	76	68.38	61.58	68	72.86	63.77	73
Debt securities over 1 year	13.51	18.76	32	12.95	18.32	30	13.21	19.46	28	12.93	15.55	35	13.86	14.60	51
Mutual funds and equity securities	0.05	0.05	63	0.05	0.05	66	0.05	0.06	64	0.04	0.05	55	0.03	0.06	53
Subtotal	82.94	83.05	32	79.52	78.17	45	82.08	79.22	56	81.35	78.16	55	86.75	79.65	72
Interest-bearing bank balances	3.16	3.61	56	6.78	9.37	35	4.31	8.50	32	6.46	7.51	42	1.50	3.06	36
Federal funds sold and reverse repos	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	1.39	1.71	57	1.66	1.51	65	1.79	1.56	67	1.32	1.68	51	0.48	1.91	29
Trading assets	0.68	0.59	75	1.01	0.58	81	0.75	0.49	79	1.08	1.01	77	0.58	1.19	72
Total earning assets	88.17	90.76	18	88.97	91.57	18	88.93	91.77	15	90.21	91.05	42	89.31	89.53	46
Non-interest cash and due from depository institutions	0.66	0.98	25	0.73	0.99	28	0.77	0.82	47	0.72	1.07	23	0.87	1.14	28
Other real estate owned	0.01	0.01	57	0.01	0.01	58	0.01	0.01	61	0.01	0.02	41	0.02	0.03	53
All other assets	11.16	8.19	85	10.30	7.39	84	10.30	7.35	84	9.07	7.82	68	9.82	9.27	60
Memoranda															
Short-term investments	4.55	6.75	47	8.44	12.31	36	6.10	11.47	29	7.78	11.17	37	1.98	7.63	25
U.S. Treasury securities	1.49	1.98	57	0.01	1.18	29	0.01	1.47	25	0.01	0.84	37	0.04	1.03	38
US agency securities (excluding mortgage-backed securities)	0	0.81	10	0	0.75	11	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	0	1.69	15	0	1.70	15	0	1.73	14	0	1.69	18	0	1.34	18
Mortgage-backed securities	11.65	12.93	45	13.78	13.46	54	13.96	14.14	53	13.75	11.75	62	14.29	11.44	69
Asset-backed securities	1.77	0.85	78	0.83	0.47	75	1.03	0.50	77	0.49	0.32	75	0	0.28	51
Other debt securities	0	0.51	8	0	0.51	8	0	0.53	8	0	0.42	10	0	0.39	9
Loans held-for-sale	0.83	0.30	84	1.70	0.50	87	1.80	0.55	89	2.10	0.52	90	1.90	0.39	93
Loans held for investment	69.43	63.03	67	65.80	58.34	72	67.96	58.06	77	67.61	61.72	64	71.71	63.50	69
Real estate loans secured by 1–4 family	19.27	12.79	80	19.17	11.57	82	19.53	11.46	84	19.47	11.91	83	20.92	13.29	79
Revolving	5.90	1.52	97	6.06	1.44	97	6.12	1.42	97	6.20	1.66	98	7.26	2.07	98
Closed-end, secured by first liens	13.25	10.86	68	12.95	9.73	69	13.26	9.67	72	13.02	9.81	67	13.25	10.69	66
Closed-end, secured by junior liens	0.11	0.19	51	0.16	0.19	60	0.14	0.17	61	0.25	0.22	71	0.41	0.28	75
Commercial real estate loans	14.65	24.89	24	9.59	22.35	19	9.07	22.69	18	9.73	22.22	22	10.31	22.23	25
Construction and land development	2.41	3.92	39	2.60	3.40	42	2.48	3.34	43	2.48	3.40	44	2.12	3.44	43
Multifamily	3.75	3.87	61	0.62	3.32	15	0.49	3.57	13	0.58	3.12	16	0.70	3.01	19
Nonfarm nonresidential	8.49	15.73	25	6.37	14.65	20	6.10	14.57	21	6.68	14.72	24	7.49	14.69	28
Real estate loans secured by farmland	0	0.34	9	0	0.35	8	0	0.30	8	0	0.33	8	0	0.36	9

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	48.27	62.29	25	42.61	60.51	22	41	61.05	22	41.89	57.15	24	42.43	57.46	26
Real estate loans secured by 1–4 family	27.42	20.65	74	28.40	20	75	28	19.86	77	27.93	19.43	79	28.42	20.75	76
Revolving	8.40	2.39	97	8.98	2.47	98	8.78	2.43	98	8.89	2.64	98	9.86	3.15	97
Closed-end	19.02	18.01	57	19.42	17.35	61	19.22	17.24	62	19.04	16.59	64	18.56	17.39	57
Commercial real estate loans	20.85	38.12	24	14.21	37.13	14	13	37.86	14	13.96	34.63	18	14.01	33.52	19
Construction and land development	3.43	6.10	39	3.86	5.69	41	3.56	5.65	41	3.56	5.26	41	2.88	5.09	39
1–4 family	0.70	1.40	47	0.53	1.19	46	0.57	1.18	48	0.39	0.93	41	0.35	0.94	40
Other	2.73	4.62	38	3.33	4.46	42	2.99	4.40	41	3.17	4.19	44	2.53	4.02	37
Multifamily	5.34	5.86	55	0.92	5.41	10	0.70	5.78	7	0.83	4.96	10	0.95	4.69	11
Nonfarm nonresidential	12.08	24.30	25	9.43	24.45	17	8.74	24.56	16	9.58	22.93	21	10.18	22.15	24
Owner-occupied	3.38	8.11	25	3.37	8.31	21	3.06	8.29	22	3.62	7.68	24	4.16	7.72	31
Other	8.71	15.95	29	6.07	15.83	15	5.68	15.94	15	5.96	14.95	17	6.02	14.34	19
Real estate loans secured by farmland	0	0.55	9	0	0.61	8	0	0.54	8	0	0.54	8	0	0.55	9
Loans to depository institutions and acceptances of other banks	0.05	0.04	84	0.12	0.03	89	0.09	0.04	87	0.08	0.06	84	0.12	0.11	83
Commercial and industrial loans	29.34	18.37	84	29.75	19.45	81	31.32	18.86	83	31.13	22.17	81	29.88	19.53	83
Loans to individuals	19.53	6.24	86	24.15	6.58	90	24	6.24	91	22.69	6.13	91	22.52	7.13	90
Credit card loans	1.21	0.53	84	1.19	0.51	83	1.21	0.53	83	1.26	0.65	81	1.49	0.81	80
Agricultural loans	0	0.31	12	0	0.38	11	0	0.34	12	0	0.32	11	0	0.37	11
Other loans and leases	2.80	8.16	26	3.37	8.42	30	3.59	8.75	35	4.21	9.09	41	5.05	9.85	41
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	346.92	411.16	34	283.20	383.43	31	283.36	391.81	30	290.88	381.27	33	302.92	391.26	35
Real estate loans secured by 1–4 family	197.08	133.66	79	188.75	124.74	78	193.50	126.06	80	193.94	125.03	78	202.90	138.18	74
Revolving	60.40	15.46	97	59.66	15.53	97	60.67	15.44	97	61.75	17.42	98	70.40	21.26	96
Closed-end	136.68	116.59	68	129.08	107.54	65	132.82	108.85	70	132.19	106.14	64	132.50	115.20	61
Commercial real estate loans	149.84	254.65	27	94.46	238.58	17	89.87	245.88	16	96.94	234.65	21	100.03	229.44	25
Construction and land development	24.64	39.81	38	25.63	36.07	41	24.62	35.95	41	24.70	35.62	42	20.57	34.95	41
1–4 family	5	9.02	48	3.52	7.44	47	3.92	7.42	49	2.71	6.34	43	2.53	6.61	42
Other	19.64	30.27	39	22.11	28.34	43	20.69	28.11	43	21.99	28.16	44	18.04	27.32	42
Multifamily	38.35	40.47	60	6.15	35.29	13	4.85	38.66	10	5.73	32.74	14	6.79	31.04	16
Nonfarm nonresidential	86.85	161.09	25	62.68	156.30	18	60.40	158.05	19	66.51	155.06	23	72.68	152.10	27
Owner-occupied	24.28	53.43	25	22.37	52.63	22	21.13	52.99	23	25.14	52.37	26	29.70	53.07	32
Other	62.57	105.96	29	40.31	100.99	19	39.27	102.54	20	41.37	100.54	23	42.97	97.41	27
Real estate loans secured by farmland	0	3.36	8	0	3.67	7	0	3.22	8	0	3.44	8	0	3.60	8
Loans to depository institutions and acceptances of other banks	0.37	0.26	85	0.79	0.20	89	0.65	0.21	88	0.54	0.28	85	0.88	0.44	83
Commercial and industrial loans	210.87	115.08	86	197.69	116.17	84	216.48	114.45	86	216.12	139.91	83	213.34	122.02	86
Loans to individuals	140.39	35.47	90	160.47	36.56	90	165.87	34.55	93	157.55	37.47	92	160.83	43.51	93
Credit card loans	8.69	2.79	86	7.91	2.58	86	8.35	2.77	86	8.74	3.30	85	10.67	4.34	84
Agricultural loans	0	1.73	12	0	2.03	11	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases	20.12	50.11	30	22.42	47.63	34	24.80	51.06	37	29.26	49.54	40	36.04	52.44	47
Supplemental															
Non-owner occupied CRE loans / Gross loans	19.06	30.74	25	12.53	29.25	12	11.75	30.07	12	12.35	27.32	15	12.01	26.45	15
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	136.96	205.31	31	83.26	187.63	17	81.19	195.33	16	85.72	183.76	21	85.74	178.57	25
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	161.24	262.15	27	105.63	244.92	17	102.31	252.85	16	110.86	240.85	21	115.45	236.10	27

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	4.55	6.75	47	8.44	12.31	36	6.10	11.47	29	7.78	11.17	37	1.98	7.63	25
Liquid assets	17.53	23.63	36	22.15	29.12	33	19.58	29.03	27	21.79	26.22	39	16.88	22.44	41
Investment securities	14.95	20.98	28	14.66	20.37	30	15.05	21.63	29	14.28	17.85	34	14.37	16.99	42
Net loans and leases	69.38	63.09	69	66.52	58.81	70	68.82	58.67	76	68.38	61.58	68	72.86	63.77	73
Net loans, leases and standby letters of credit	70.69	63.92	69	67.88	59.61	71	70.22	59.49	77	69.57	62.48	69	74.15	64.84	73
Core deposits	77.17	74.28	50	79.83	75.52	60	80.33	75.71	60	76.10	70.67	54	67.93	63.09	50
Noncore funding	8.97	12.30	46	4.53	10.15	28	4.53	10.30	29	8.62	14.13	40	15.98	19.36	50
Time deposits of $250K or more	0.59	1.67	18	0.87	1.67	30	0.83	1.58	28	1.72	2.11	48	3.52	2.94	61
Foreign deposits	0	0.33	39	0.23	0.33	82	0.07	0.34	81	0.13	0.36	81	0.22	0.43	81
Federal funds purchased and repos	0	1.24	12	0	1.19	22	0	1.23	23	0.13	1.47	27	0.16	1.94	27
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.58	28	0	0.54	39	0	0.54	41	0.13	0.54	44	0.16	0.48	44
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	0.84	2.18	39	0.96	0.88	65	0.97	1	61	1.14	1.24	58	1.65	3.01	37
Earning assets that reprice within 1 year	39.79	35.71	59	42.06	38.80	57	41.03	37.37	58	42.55	39.38	54	43.16	39.29	63
Interest-bearing liabilities that reprice within 1 year	3.88	6.79	35	2.67	6.64	15	2.34	6.39	13	4.61	8.20	33	9.72	10.19	57
Long-term debt that reprices within 1 year	0	0.38	32	0.13	0.27	71	0.13	0.26	70	0.43	0.47	73	0.48	0.96	62
Net assets that reprice within 1 year	35.91	27.35	67	39.25	30.83	70	38.56	29.65	72	37.50	29.11	67	32.96	26.63	65
Other Liquidity and Funding Ratios															
Net noncore funding dependence	5.33	5.89	54	-4.92	-3.31	45	-1.91	-2.33	53	1.04	3.20	47	16.13	14.45	58
Net short-term noncore funding dependence	-1.70	0.87	30	-7.43	-9.17	48	-4.32	-7.71	57	-2.94	-4.76	53	8.44	3.38	60
Short-term investment / Short-term noncore funding	144.84	112.63	74	332.97	304.29	67	238.30	273.46	58	144.31	184.19	50	21.27	77.77	28
Liquid assets - short-term noncore funding / Nonliquid assets	17.44	24.05	45	25.20	36.72	37	21.17	36.68	33	20.98	28.18	45	9.12	16.97	41
Net loans and leases / Total deposits	87.24	79.04	68	81.65	73.05	72	83.95	72.79	75	85.14	79.43	69	96.24	90.31	67
Net loans and leases / Core deposits	89.91	86.19	62	83.33	78.83	61	85.67	78.25	66	89.85	88.34	61	107.26	103.93	65
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.43	-10.05	68	0.43	0.50	56	0.26	0.12	64	0.74	1.57	42	0.25	0.72	41
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-12.94	-19.27	65	0.07	1.06	26	-0.90	-0.25	31	3.49	4.31	47	0.60	1.36	35
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	29.91	26.09	52	9.06	13.65	53	7.89	14.28	46	12.33	11.38	62	13.42	12.67	61
Available-for-sale securities	69.73	71.92	47	90.62	84.59	47	91.77	83.77	54	87.43	87.23	38	86.39	85.40	40
U.S. Treasury securities	9.95	9.62	64	0.04	6.01	29	0.04	6.70	25	0.04	4.72	37	0.30	6.15	37
US agency securities (excluding mortgage-backed securities)	0	4.10	10	0	4.24	11	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	0.01	8.02	15	0.01	8.38	15	0.01	8.22	14	0.01	9.83	17	0.02	7.75	18
Mortgage-backed securities	77.88	62.34	75	93.98	66.09	92	92.77	66.54	90	96.29	66.64	91	99.48	67.43	98
Asset-backed securities	11.81	4.33	82	5.65	2.45	77	6.85	2.50	81	3.40	1.91	74	0.01	1.66	51
Other debt securities	0	3.02	8	0	3.01	8	0	3.08	8	0	3.01	9	0	2.94	9
Mutual funds and equity securities	0.36	0.27	72	0.32	0.29	68	0.33	0.29	68	0.25	0.35	61	0.19	0.40	53
Debt securities 1 year or less	9.31	9.28	63	11.32	8.18	71	11.91	7.78	77	9.22	10.55	54	3.34	11.86	23
Debt securities 1 to 5 years	9.44	20.14	27	0.17	17.39	1	0.28	18.25	1	0.60	17.03	5	1.08	17.94	8
Debt securities over 5 years	80.89	68.28	68	88.19	72.07	74	87.48	71.11	77	89.93	69.86	77	95.38	66.02	94
Pledged securities	11.21	31.26	16	17.43	33.37	29	18	32.26	32	17.19	35.67	29	19.27	30.57	38
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-35.25	-40.81	61	49.67	64.27	54	-19.38	27.98	17	334.97	183.32	78	-18.51	26.69	19
Investment securities	22.47	11.76	71	7.73	32.48	24	8.24	31.36	21	9.98	23.62	32	-1.57	11.75	23
Core deposits	16.04	4.57	83	10.97	16.96	24	8.42	16.94	22	23.93	26.88	46	5.11	11.23	36
Noncore funding	137.66	36.20	88	-50.37	-21.64	14	-46	-14.79	12	-40.29	-12.18	17	-6.79	6.59	26

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			84,206,000	74,159,942	72,742,676
Commit: Secured commercial real estate loans	9,741,640	4,890,495	6,212,533	5,187,912	5,582,346
Commit: Unsecured real estate loans	141,227	197,629	179,858	271,095	0
Credit card lines (reported semiannually, June/Dec)			10,073,671	9,772,083	10,795,148
Securities underwriting	0	0	0	0	0
Standby letters of credit	2,949,319	2,546,440	2,637,918	2,176,729	2,137,086
Commercial and similar letters of credit	85,153	73,150	88,036	61,620	52,459
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	2,685,835	2,368,749	2,367,990	2,447,342	2,457,933
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	7,188,662	15,890,878	15,155,779	21,483,500	11,563,338
Written options contracts (interest rate)	5,868,828	4,171,585	4,002,532	4,264,643	4,618,632
Purchased options contracts (interest rate)	12,526,537	12,173,059	10,808,697	9,351,283	10,165,137
Interest rate swaps	210,741,042	148,211,365	147,800,510	155,421,249	152,660,308
Futures and forward foreign exchange	5,698,561	5,329,993	5,462,290	4,975,983	4,936,396
Written options contracts (foreign exchange)	397,749	327,515	434,151	295,804	342,927
Purchased options contracts (foreign exchange)	397,749	327,515	434,151	299,636	342,927
Foreign exchange rate swaps	22,014,847	10,357,079	15,005,463	11,217,876	9,478,636
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	71,733	30,307	28,532	11,981	2,056
Purchased options contracts (commodity and other)	51,096	5,445	3,967	1,425	682
Commodity and other swaps	900,910	503,560	481,394	232,856	89,596

	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)							44.62	22.78	92	40.36	22.01	90	43.80	23.52	88
Standby letters of credit	1.31	0.66	84	1.36	0.66	85	1.40	0.65	86	1.18	0.71	81	1.29	0.84	77
Commercial and similar letters of credit	0.04	0.02	79	0.04	0.02	82	0.05	0.02	84	0.03	0.02	78	0.03	0.02	77
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	1.19	0.27	88	1.26	0.24	90	1.25	0.24	90	1.33	0.35	89	1.48	0.42	91
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	118.09	44.74	88	105.21	47.31	87	105.78	46.30	88	112.97	48.62	87	116.93	68.47	85
Interest rate contracts	104.97	32.78	91	96.21	35.15	90	94.20	32.46	91	103.70	34.36	89	107.78	47.31	88
Interest rate futures and forward contracts	3.19	3.53	81	8.47	4.39	84	8.03	3.25	86	11.69	6.21	86	6.96	10.67	79
Written options contracts (interest rate)	2.61	1.49	84	2.22	1.69	78	2.12	1.41	79	2.32	2.18	72	2.78	2.47	82
Purchased options contracts (interest rate)	5.56	1.57	87	6.49	1.29	90	5.73	1.31	90	5.09	1.46	88	6.12	2.65	84
Interest rate swaps	93.61	23.04	93	79.03	20.27	93	78.32	20.49	93	84.59	20.83	93	91.91	28.86	92
Foreign exchange contracts	12.66	6.65	89	8.71	6.12	87	11.31	6.30	89	9.14	6.01	88	9.09	10.12	87
Futures and forward foreign exchange contracts	2.53	4.26	82	2.84	3.76	84	2.89	3.78	86	2.71	3.47	83	2.97	5.23	83
Written options contracts (foreign exchange)	0.18	0.04	90	0.17	0.04	90	0.23	0.04	90	0.16	0.03	88	0.21	0.05	86
Purchased options contracts (foreign exchange)	0.18	0.04	90	0.17	0.04	89	0.23	0.04	90	0.16	0.04	88	0.21	0.08	86
Foreign exchange rate swaps	9.78	0.85	93	5.52	0.76	92	7.95	0.76	93	6.11	0.77	93	5.71	2.03	91
Equity, commodity, and other derivative contracts	0.45	1.18	79	0.29	0.91	78	0.27	0.92	78	0.13	1.86	70	0.06	3.32	66
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0.03	0.41	81	0.02	0.31	79	0.02	0.32	80	0.01	0.52	74	0	0.98	71
Purchased options contracts (commodity and other)	0.02	0.31	80	0	0.21	78	0	0.21	79	0	0.37	73	0	0.94	69
Commodity and other swaps	0.40	0.31	82	0.27	0.30	81	0.26	0.31	80	0.13	0.32	76	0.05	0.38	74
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							66.21	44.98	77	57.78	42.82	76	60.78	45.53	75

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	265,857,714	197,328,301	199,617,466	207,556,236	194,200,635
Interest rate contracts	236,325,069	180,446,887	177,767,518	190,520,675	179,007,415
Foreign exchange contracts	28,508,906	16,342,102	21,336,055	16,789,299	15,100,886
Equity, commodity, and other contracts	1,023,739	539,312	513,893	246,262	92,334
Derivatives Position					
Futures and forwards	12,887,223	21,220,871	20,618,069	26,459,483	16,499,734
Written options	6,338,310	4,529,407	4,465,215	4,572,428	4,963,615
Exchange-traded	0	0	0	0	0
Over-the-counter	6,338,310	4,529,407	4,465,215	4,572,428	4,963,615
Purchased options	12,975,382	12,506,019	11,246,815	9,652,344	10,508,746
Exchange-traded	0	0	0	0	0
Over-the-counter	12,975,382	12,506,019	11,246,815	9,652,344	10,508,746
Swaps	233,656,799	159,072,004	163,287,367	166,871,981	162,228,540
Held for trading	209,946,952	144,729,228	154,536,292	156,359,441	140,003,597
Interest rate contracts	180,414,307	127,847,814	132,686,344	139,323,880	124,810,377
Foreign exchange contracts	28,508,906	16,342,102	21,336,055	16,789,299	15,100,886
Equity, commodity, and other contracts	1,023,739	539,312	513,893	246,262	92,334
Non-traded	55,910,762	52,599,073	45,081,174	51,196,795	54,197,038
Interest rate contracts	55,910,762	52,599,073	45,081,174	51,196,795	54,197,038
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	259,519,401	192,798,893	195,152,221	202,983,808	189,237,019
One year or less	207,919,433	63,625,948	66,998,596	69,275,193	47,821,122
Over 1 year to 5 years	43,123,280	119,194,854	118,013,849	127,010,270	109,620,800
Over 5 years	8,476,688	9,978,091	10,139,776	6,698,345	31,795,097
Gross negative fair value (absolute value)	4,166,325	1,205,145	921,698	634,349	321,886
Gross positive fair value	2,790,315	2,097,908	1,508,672	2,153,159	984,311
Held for trading	2,651,909	1,965,327	1,436,643	1,940,408	956,725
Non-traded	138,406	132,581	72,029	212,751	27,586
Current credit exposure on risk-based capital derivative contracts	1,055,640	1,625,567	1,114,443	1,863,890	960,798
Credit losses on derivative contracts	209	442	3,898	3,427	-34
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	3,242
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	88.89	93.95	22	91.45	94.10	24	89.05	94.17	22	91.79	94.10	25	92.18	93.44	29
Foreign exchange contracts	10.72	3.10	85	8.28	3.22	83	10.69	3.47	85	8.09	3.49	83	7.78	3.20	83
Equity, commodity, and other contracts	0.39	1.15	75	0.27	1.21	72	0.26	1.14	74	0.12	1.17	67	0.05	1.64	64
Futures and forwards	4.85	9.12	54	10.75	12.59	61	10.33	11.16	62	12.75	14.05	58	8.50	13.49	56
Written options	2.38	5.29	51	2.30	7.18	38	2.24	6.28	40	2.20	8.18	32	2.56	5.91	45
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	2.38	4.93	53	2.30	6.91	41	2.24	5.96	42	2.20	7.73	34	2.56	5.10	48
Purchased options	4.88	4.14	66	6.34	3.41	72	5.63	3.27	71	4.65	3.42	72	5.41	4.42	67
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	4.88	3.58	69	6.34	3.01	77	5.63	2.87	75	4.65	2.86	75	5.41	3.35	72
Swaps	87.89	77.96	55	80.61	71.71	49	81.80	74.26	48	80.40	68.76	54	83.54	69.75	54
Held for trading	78.97	38.03	67	73.34	40.70	64	77.42	40.42	67	75.33	43.53	64	72.09	44.16	59
Interest rate contracts	67.86	31.70	69	64.79	34.66	66	66.47	34.15	66	67.13	36.62	64	64.27	37.24	63
Foreign exchange contracts	10.72	1.66	90	8.28	1.55	89	10.69	1.68	89	8.09	1.60	89	7.78	1.60	89
Equity, commodity, and other contracts	0.39	0.57	83	0.27	0.61	82	0.26	0.60	83	0.12	0.68	78	0.05	0.83	77
Non-traded	21.03	61.97	32	26.66	59.30	35	22.58	59.58	32	24.67	56.47	35	27.91	55.84	40
Interest rate contracts	21.03	57.96	34	26.66	56.22	38	22.58	56.71	32	24.67	53.82	35	27.91	52.22	41
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	97.62	93.16	43	97.70	91.91	51	97.76	92.53	50	97.80	91.48	58	97.44	93.86	49
One year or less	78.21	37.29	81	32.24	27.90	64	33.56	27.56	65	33.38	32.05	61	24.62	32.17	54
Over 1 year to 5 years	16.22	22.61	37	60.40	29.78	93	59.12	27.01	89	61.19	27.06	95	56.45	30.45	85
Over 5 years	3.19	26.09	21	5.06	29.19	20	5.08	29.89	19	3.23	29.56	15	16.37	28.09	37
Gross negative fair value (absolute value)	1.57	2.48	30	0.61	1.18	31	0.46	0.98	27	0.31	1.55	15	0.17	0.83	15
Gross positive fair value	1.05	2.55	24	1.06	1.59	29	0.76	1.34	20	1.04	2.23	17	0.51	1.19	19
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.21	0.10	84	0.07	0.05	78	0.05	0.04	78	0.04	0.07	58	0.02	0.06	57
Gross positive fair value (X)	0.14	0.10	80	0.12	0.06	84	0.09	0.05	83	0.13	0.09	78	0.06	0.07	75
Held for trading (X)	0.13	0.06	84	0.11	0.05	87	0.08	0.04	85	0.12	0.07	79	0.06	0.06	78
Non-traded (X)	0.01	0.02	46	0.01	0.01	50	0	0.01	45	0.01	0.02	60	0	0.01	42
Current credit exposure (X)	0.05	0.06	69	0.09	0.05	82	0.06	0.04	80	0.11	0.06	78	0.06	0.05	76
Credit losses on derivative contracts	0	0	95	0	0	90	0.02	0	95	0.02	0	95	0	0	2
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0.02	0	97
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.56	0.70	67	1.07	0.59	80	0.70	0.46	79	1.27	0.85	75	0.67	0.73	75

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	1,758,391	2,442,978	2,442,978	1,251,717	1,242,352
Gross losses	309,161	438,730	538,974	843,006	614,881
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	126,893	159,221	214,377	149,954	184,994
Net losses	182,268	279,509	324,597	693,052	429,887
Provision for loan and lease losses	302,772	-308,257	-359,990	1,431,089	439,252
Adjustments	100,826	0	0	453,224	0
Ending balance	1,979,721	1,855,212	1,758,391	2,442,978	1,251,717
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	0.19	0.09	83	-0.22	-0.12	24	-0.19	-0.09	21	0.81	0.51	84	0.27	0.15	81
Provision for loan and lease losses / Average loans and leases	0.27	0.16	78	-0.32	-0.21	30	-0.28	-0.16	30	1.12	0.82	77	0.37	0.24	79
Provision for loan and lease losses / Net loan and lease losses	166.11	151.30	60	-110.29	-65.12	44	-110.90	-105.48	43	206.49	487.86	22	102.18	130.58	34
Allowance for loan and lease losses / Total loans and leases not held for sale	1.27	1.17	67	1.50	1.32	70	1.37	1.23	68	1.97	1.58	77	1.05	0.83	77
Allowance for loan and lease losses / Total loans and leases	1.25	1.15	66	1.47	1.30	68	1.34	1.20	65	1.91	1.55	75	1.02	0.81	74
Allowance for loan and lease losses / Net loans and leases losses (X)	8.15	38.64	32	4.98	17.40	13	5.42	21.39	17	3.52	11.58	16	2.91	8.03	31
Allowance for loan and lease losses / Nonaccrual assets	232.17	428.13	31	225.56	330.05	40	250.11	364.13	41	226.61	299.17	46	173.98	218.72	56
ALLL / 90+ days past due + nonaccrual loans and leases	134.76	320.87	19	158.90	271.93	29	134.29	287.08	22	109.80	244.34	17	129.31	151.73	51
Gross loan and lease losses / Average loans and leases	0.28	0.16	78	0.46	0.20	90	0.42	0.19	90	0.66	0.34	82	0.51	0.28	84
Recoveries / Average loans and leases	0.11	0.07	78	0.17	0.08	87	0.17	0.08	89	0.12	0.07	79	0.15	0.08	88
Net losses / Average loans and leases	0.16	0.09	78	0.29	0.12	90	0.26	0.11	87	0.54	0.27	82	0.36	0.21	80
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	23.54	34.26	29	18.89	25.09	46	25.43	34.67	42	24.39	33.98	38	37.50	36.22	64
Earnings coverage of net loan and lease losses (X)	11.69	36.38	36	7.10	26.30	24	8.06	39.72	23	3.94	22.91	17	6.26	24.40	24
Net Loan and Lease Losses By Type															
Real estate loans	-0.04	-0.01	10	-0.09	0.02	3	-0.11	0.02	1	0.15	0.04	88	0.08	0.01	93
Real estate loans secured by 1–4 family	-0.07	-0.02	10	-0.12	-0.01	3	-0.12	-0.02	3	-0.04	0.01	15	-0.04	0.01	12
Revolving	-0.08	-0.06	29	-0.09	-0.07	25	-0.12	-0.07	22	0.03	0.01	70	0.07	0.02	74
Closed-end	-0.07	-0.01	7	-0.13	-0.01	2	-0.13	-0.01	2	-0.07	0	4	-0.09	0	4
Commercial real estate loans	0	0	66	-0.03	0.04	7	-0.08	0.04	2	0.54	0.07	96	0.31	0.01	98
Construction and land development	0	-0.02	73	0	0.01	44	0	0	41	0	0	40	0	-0.01	60
1–4 family	0	0	59	0	0	15	0	0	15	0	0	22	0	0	55
Other	0	-0.01	71	0	0.01	63	0	0	64	0	0	57	0	-0.01	61
Multifamily	0	0	86	-0.01	0.01	6	-0.01	0.01	4	-0.03	0	6	0.01	0	87
Nonfarm nonresidential	0	0	65	-0.05	0.05	6	-0.12	0.05	2	0.79	0.11	96	0.43	0.02	98
Owner-occupied	0	0	35	0.03	0.01	83	0.02	0.01	81	0.22	0.02	96	0.12	0.01	95
Other	0	0.01	71	-0.07	0.04	2	-0.13	0.04	1	0.57	0.08	93	0.31	0.01	98
Real estate loans secured by farmland		0			-0.01			0			0.02			0.01	
Commercial and industrial loans	0.12	0.11	65	0.49	0.19	84	0.36	0.17	83	0.54	0.47	64	0.15	0.37	28
Loans to individuals	0.57	0.76	47	0.59	0.72	53	0.56	0.71	54	0.86	1.13	53	1.06	1.17	56
Credit card loans	2.82	1.94	74	3.30	2.27	79	3.07	1.84	80	3.99	2.92	73	3.77	3.11	64
Agricultural loans		0.02			0.02			0.02			0.19			0.08	
Loans to foreign governments and institutions		0.05			0			0			0			0	
Other loans and leases	0.97	0.13	94	1.40	0.09	97	1.21	0.10	96	2.69	0.15	98	0.70	0.15	92

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	776,225	534,626	585,467	686,366	652,312
90+ days past due loans and leases	616,340	345,047	606,406	1,146,853	248,505
Nonaccrual loans and leases	852,709	822,505	703,035	1,078,057	719,480
Total past due and nonaccrual loans and leases	2,245,274	1,702,178	1,894,908	2,911,276	1,620,297
Restructured 30–89 days past due	39,240	42,753	36,581	30,662	50,681
Restructured 90+ days past due	179,529	82,829	98,650	15,898	9,815
Restructured nonaccrual	332,281	235,156	233,731	268,104	260,328
Total restructured loans and leases	551,050	360,738	368,962	314,664	320,824
30–89 days past due loans held for sale	51,105	1,387	478	788	91
90+ days past due loans held for sale	5,589	372	895	438	0
Nonaccrual loans held for sale	432	75,323	1,452	58,951	244
Total past due and nonaccrual loans held for sale	57,126	77,082	2,825	60,177	335
Restructured loans and leases in compliance	757,877	714,178	680,393	659,577	641,813
Other real estate owned	13,788	18,533	18,737	15,776	38,097
Other Assets					
30–89 days past due	685	863	1,480	868	3,945
90+ days past due	1,244	1,313	1,295	567	337
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	1,929	2,176	2,775	1,435	4,282

	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	0.49	0.33	76	0.42	0.29	76	0.44	0.32	74	0.54	0.39	75	0.53	0.43	70
90+ days past due loans and leases	0.39	0.10	86	0.27	0.09	86	0.46	0.10	88	0.90	0.12	93	0.20	0.15	74
Nonaccrual loans and leases	0.54	0.37	78	0.65	0.54	71	0.53	0.46	67	0.84	0.66	72	0.59	0.51	64
90+ days past due and nonaccrual loans and leases	0.93	0.52	83	0.92	0.68	75	0.99	0.62	81	1.74	0.85	87	0.79	0.71	59
30–89 days past due restructured	0.02	0.01	84	0.03	0.01	87	0.03	0.01	87	0.02	0.01	79	0.04	0.01	84
90+ days past due restructured	0.11	0.01	94	0.07	0	93	0.07	0	93	0.01	0.01	86	0.01	0.01	79
Nonaccrual restructured	0.21	0.09	86	0.19	0.12	72	0.18	0.10	76	0.21	0.13	76	0.21	0.14	73
30–89 days past due loans held for sale	0.03	0	93	0	0	83	0	0	80	0	0	79	0	0	77
90+ days past due loans held for sale	0	0	88	0	0	84	0	0	84	0	0	82	0	0	42
Nonaccrual loans held for sale	0	0	81	0.06	0	93	0	0	83	0.05	0.01	89	0	0	80
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.49	0.33	76	0.42	0.29	76	0.45	0.32	74	0.54	0.40	75	0.54	0.43	70
90+ days past due assets	0.39	0.10	86	0.27	0.09	86	0.46	0.10	88	0.90	0.12	93	0.20	0.15	74
Nonaccrual assets	0.54	0.37	77	0.65	0.55	71	0.53	0.47	67	0.84	0.67	72	0.59	0.53	63
30+ days past due and nonaccrual assets	1.42	0.89	82	1.35	1	75	1.44	0.97	77	2.27	1.29	86	1.33	1.19	66
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.65	0.33	86	0.62	0.40	81	0.69	0.36	86	1.21	0.52	89	0.58	0.44	70
90+ days past due and nonaccrual assets + other real estate owned	0.66	0.35	86	0.63	0.42	81	0.70	0.37	85	1.22	0.55	89	0.61	0.48	68
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.82	0.38	91	0.90	0.48	87	0.81	0.41	89	0.98	0.60	86	0.88	0.53	85
Allowance for loan and lease losses	93.10	55.46	84	90.60	67.85	77	87.43	62.64	77	73.68	66.66	68	116.63	115.41	61
Equity capital + allowance for loan and lease losses	7.34	3.63	90	6.65	4.12	84	6.11	3.60	84	7.17	4.97	79	6.22	4.28	75
Tier 1 capital + allowance for loan and lease losses	8.27	3.90	91	8.64	4.89	86	7.91	4.30	87	9.47	6.05	82	8.53	5.65	79
Loans and leases + other real estate owned	1.17	0.61	87	1.33	0.82	84	1.17	0.71	83	1.41	0.97	79	1.19	0.85	77

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

Past Due and Nonaccrual Loans and Leases

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.52	0.23	85	0.48	0.25	82	0.40	0.26	77	0.31	0.39	49	0.32	0.38	49
	90+ days past due	0.76	0.11	91	0.61	0.12	87	1.08	0.12	91	2.08	0.16	95	0.46	0.16	83
	Nonaccrual	0.71	0.41	81	1.07	0.60	81	0.85	0.52	81	1.27	0.76	83	0.73	0.46	77
Commercial and industrial	30–89 days past due	0.21	0.29	51	0.09	0.24	31	0.20	0.24	55	0.51	0.23	85	0.19	0.31	41
	90+ days past due	0.03	0.06	61	0	0.02	17	0.02	0.04	58	0.04	0.03	71	0	0.05	33
	Nonaccrual	0.45	0.47	57	0.40	0.65	40	0.37	0.57	41	0.71	0.75	53	0.61	0.83	45
Individuals	30–89 days past due	0.88	0.83	63	0.77	0.60	71	0.85	0.63	69	1.04	0.83	71	1.37	0.83	78
	90+ days past due	0.07	0.10	61	0.05	0.08	57	0.05	0.09	58	0.04	0.14	48	0.04	0.17	44
	Nonaccrual	0.34	0.17	80	0.31	0.17	78	0.30	0.17	77	0.38	0.28	72	0.41	0.17	83
Depository institution loans	30–89 days past due	0	0	44	0	0.03	44	0	0.01	45	0	0	46	0	0	47
	90+ days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	49
	Nonaccrual	0	0	46	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due		0.09			0.11			0.07			0.17			0.24	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.27			0.51			0.70			0.49			0.67	
Foreign governments	30–89 days past due		0			0			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due	0.26	0.13	79	0.14	0.11	69	0.43	0.12	86	0.26	0.18	72	0.68	0.20	87
	90+ days past due	0	0.01	33	0.01	0.01	83	0.01	0.01	81	0.03	0.01	84	0.01	0.01	75
	Nonaccrual	0.01	0.06	58	0.04	0.13	56	0.03	0.09	58	0.04	0.15	51	0.07	0.13	53

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

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	0.38	0.39	63	0.69	0.36	82	0.55	0.46	67	0.40	0.65	33	0.45	0.67	38
	90+ days past due	1.32	0.22	89	0.91	0.25	87	1.57	0.24	89	3.12	0.33	91	0.68	0.31	83
	Nonaccrual	1.09	0.58	82	1.06	0.76	75	1.14	0.71	80	1.24	0.89	72	0.97	0.73	73
Revolving	30–89 days past due	0.39	0.31	64	0.33	0.33	51	0.37	0.28	66	0.53	0.48	55	0.75	0.45	77
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	1.49	0.86	80	1.54	1.05	77	1.56	1.18	77	2.05	1.13	81	1.65	1	79
Closed-end	30–89 days past due	0.38	0.41	62	0.86	0.36	85	0.64	0.49	74	0.34	0.65	28	0.30	0.70	22
	90+ days past due	1.91	0.25	89	1.33	0.27	88	2.29	0.26	92	4.57	0.38	92	1.04	0.35	85
	Nonaccrual	0.91	0.57	76	0.83	0.71	69	0.95	0.67	76	0.86	0.87	58	0.61	0.70	51
Junior lien	30–89 days past due	0.01	0.01	70	0.02	0.01	78	0.02	0.01	78	0.03	0.02	79	0.06	0.02	85
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.07	0.02	88	0.11	0.04	86	0.10	0.03	87	0.11	0.04	84	0.10	0.04	83
Commercial real estate	30–89 days past due	0.69	0.13	96	0.07	0.16	41	0.06	0.15	43	0.13	0.26	46	0.05	0.18	22
	90+ days past due	0.01	0.01	73	0.02	0.01	72	0.01	0.01	75	0.02	0.02	70	0	0.03	46
	Nonaccrual	0.21	0.29	52	1.09	0.48	83	0.21	0.38	37	1.34	0.62	88	0.24	0.23	61
Construction and development	30–89 days past due	0.17	0.19	69	0.12	0.15	68	0.15	0.17	70	0.08	0.28	41	0.01	0.28	27
	90+ days past due	0	0.01	36	0.01	0.01	82	0.04	0.01	87	0.01	0.01	78	0.01	0.02	71
	Nonaccrual	0.19	0.14	75	0.22	0.31	68	0.21	0.20	72	0.06	0.41	37	0.06	0.20	45
1–4 family	30–89 days past due	0	0.02	30	0.01	0.03	65	0.01	0.02	69	0.03	0.03	69	0	0.06	25
	90+ days past due	0	0	45	0	0	45	0.03	0	92	0.01	0	86	0	0	41
	Nonaccrual	0.03	0.01	83	0.03	0.02	81	0.02	0.01	77	0.05	0.03	78	0.06	0.02	84
Other	30–89 days past due	0.17	0.13	77	0.11	0.10	75	0.13	0.13	75	0.05	0.22	46	0.01	0.20	36
	90+ days past due	0	0	38	0.01	0	86	0.01	0	88	0	0	40	0.01	0.01	78
	Nonaccrual	0.16	0.12	75	0.18	0.25	72	0.19	0.16	75	0.01	0.35	28	0	0.17	14
Multifamily	30–89 days past due	0.95	0.04	97	0.27	0.09	83	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0.05	0	96	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.20	0.06	84	0.02	0.13	51	0.02	0.17	52	0.03	0.11	48	0.03	0.05	56
Nonfarm non-residential	30–89 days past due	0.72	0.10	97	0.04	0.12	33	0.04	0.13	38	0.16	0.23	55	0.06	0.14	31
	90+ days past due	0	0.01	67	0.02	0.01	74	0	0.01	31	0.02	0.02	74	0	0.03	22
	Nonaccrual	0.22	0.36	42	1.56	0.58	89	0.22	0.45	38	1.93	0.80	89	0.31	0.28	62
Owner Occupied	30–89 days past due	0.07	0.04	71	0.03	0.04	58	0.04	0.04	59	0.16	0.07	81	0.06	0.07	54
	90+ days past due	0	0	72	0.02	0	89	0	0	37	0.02	0	87	0	0.01	26
	Nonaccrual	0.17	0.12	67	0.21	0.20	56	0.20	0.17	60	0.51	0.27	80	0.31	0.16	76
Other	30–89 days past due	0.65	0.05	98	0	0.07	23	0	0.08	14	0	0.14	27	0	0.07	9
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.05	0.21	31	1.35	0.31	91	0.01	0.23	22	1.42	0.44	91	0	0.10	9
Farmland	30–89 days past due		0.09			0.13			0.10			0.11			0.23	
	90+ days past due		0			0.01			0			0			0.01	
	Nonaccrual		0.51			1.06			0.69			1.13			0.84	
Credit card	30–89 days past due	1.10	1.22	59	0.93	0.79	60	1.06	0.81	69	1.13	0.95	63	1.32	1.19	59
	90+ days past due	0	0.50	14	0	0.40	16	0	0.45	14	0	0.63	13	0	0.78	12
	Nonaccrual	0.87	0.13	89	0.79	0.08	93	0.78	0.10	91	1.02	0.05	95	1.15	0.11	94

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	17,206,925	14,267,868	14,092,285	14,322,015	14,542,928
Retained earnings	9,035,405	8,049,140	8,361,770	7,012,451	6,498,131
Accumulated other comprehensive income (AOCI)	-4,822,310	-507,086	-664,735	-58,886	-409,477
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	21,420,020	21,809,922	21,789,320	21,275,580	20,631,582
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	7,938,218	6,733,653	6,798,242	6,728,749	6,737,979
Accumulated other comprehensive income-related adjustments	-4,822,310	-507,086	-664,735	-58,886	-409,477
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	18,304,112	15,583,355	15,655,813	14,605,717	14,303,080
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	18,304,112	15,583,355	15,655,813	14,605,717	14,303,080
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	2,013,957	2,013,874	2,013,957	1,965,049	1,569,788
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	2,013,957	2,013,874	2,013,957	1,965,049	1,569,788
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	2,013,957	2,013,874	2,013,957	1,965,049	1,569,788
Tier 1 Capital	20,318,069	17,597,229	17,669,770	16,570,766	15,872,868
Tier 2 Capital					
Tier 2 capital instruments and related surplus	1,496,225	1,207,201	1,138,288	1,204,553	1,371,738
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	1,702,753	1,488,940	1,436,373	1,825,905	1,296,165
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	3,198,978	2,696,141	2,574,661	3,030,458	2,667,903
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	3,198,978	2,696,141	2,574,661	3,030,458	2,667,903
Exited advanced approach tier 2 capital					
Total capital	23,517,047	20,293,370	20,244,431	19,601,224	18,540,771
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	227,675,038	186,860,377	188,249,057	181,670,000	165,105,996
Less: Deductions from common equity tier 1 capital	7,938,218	6,733,654	6,798,243	6,728,750	6,737,979
Less: Other deductions	-338,627	-400,870	-348,686	-428,335	-413,729
Total assets for leverage ratio	220,075,447	180,527,593	181,799,500	175,369,585	158,781,746
Total risk-weighted assets	187,201,386	151,795,946	158,831,352	146,780,589	142,914,599
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	9.78	11.77	20	10.27	12.59	16	9.86	12.37	12	9.95	12.35	13	10.01	12.11	21
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.85	12.48	24	11.59	13.31	21	11.12	13.11	19	11.29	13.08	22	11.11	12.78	25
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.56	14.27	19	13.37	15.21	15	12.75	14.91	14	13.35	15.23	18	12.97	14.36	30
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.23	9.22	52	9.75	9.07	72	9.72	8.98	71	9.45	9.13	63	10	9.76	61
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	1,865	2,540	3,523	3,985	4,521	-26.57	-26.83
Other insurance activities income	1,865	2,540	3,523	3,985	4,521	-26.57	-26.83
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	3,221,696	2,427,870	2,843,011	1,756,299	1,725,461	32.70	95.73

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.77			53.46			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.23			46.54			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.73			13.15			13.40			11.24			7.26	
Insurance activities revenue / Adjusted operating income	0.03	0.36	46	0.05	0.38	46	0.05	0.36	48	0.06	0.41	48	0.07	0.47	47
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income		32.83			31.14			32.99			38.23			34.91	
Other premium income / Total premium income		67.17			68.86			67.01			61.77			65.09	
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		15.15			28.21			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		177.77			5.51			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		4,581.19			-364.02			927.51			447.82			233.61	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	14.45	12.02	55	12.48	11.72	52	14.63	12	58	9.24	11.03	41	10.08	11.51	46
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			98,396			84,826			156,134			91,807			84,312
Net assets of broker-dealer subsidiaries / Consolidated assets	0.04	0.55	79	0.05	0.44	80	0.08	0.46	82	0.05	0.75	76	0.05	1.39	73

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	2,769,793	1,310,602	1,502,926	1,120,105	1,115,501
Real estate loans	36,886	17,888	13,281	17,036	20,373
Commercial and industrial loans	2,651,572	1,144,629	1,365,179	1,004,043	949,941
Loans to depository institutions and other banks acceptances	81,335	148,085	124,466	99,026	145,187
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	2,769,793	1,310,602	1,502,926	1,120,105	1,115,501
Total foreign deposits	0	427,080	125,825	242,208	364,592
Interest-bearing deposits	0	427,080	125,825	242,208	364,592
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.84	33	0	0.63	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits	1.90	0.52	88	0.12	0.12	62	0.12	0.14	55	0.33	0.42	42	0.70	1.19	33
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans	0	0.13	9	0.05	0.86	18	0.03	0.79	5		0.64		0.09	0.29	20
Foreign governments and institutions		0.05			0			0			0			0	
Growth Rates															
Net loans and leases	111.34	20.31	87	-1.20	-0.16	55	34.18	6.83	84	0.41	-2.40	61	6.83	22.48	56
Total selected assets	111.34	21.10	86	-1.20	3.36	47	34.18	9.48	81	0.41	2.04	51	6.83	12.40	62
Deposits	-100	-2.72	3	-29.26	10.74	6	-48.05	0.73	3	-33.57	3.46	23	81	10.36	93

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Activity							
Securitization activities	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.48	0.39	0.46	0.33	0.23

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commecial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	80,728	946,523	1,219,287	996,456	1,220,227	-91.47	-90.16
Dividends	0	870,000	1,120,000	900,000	1,130,000	-100.00	-100.00
Interest	28,135	26,258	34,938	42,014	48,391	7.15	-12.61
Management and service fees	52,593	50,265	64,349	54,442	41,836	4.63	128.28
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	34,092	47,967	58,217	44,055	11,785	-28.93	590.96
Dividends	32,677	46,831	56,657	39,918	8,341	-30.22	678.02
Interest	1,415	1,136	1,560	4,137	3,444	24.56	92.78
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	114,820	994,490	1,277,504	1,040,511	1,232,012	-88.45	-86.09
Securities gains (losses)	0	0	0	0	0		-100.00
Other operating income	-538	3,348	1,108	1,114	996		
Total operating income	114,282	997,838	1,278,612	1,041,625	1,233,008	-88.55	-86.18
Operating Expenses							
Personnel expenses	32,401	27,253	36,365	27,286	35,032	18.89	16.84
Interest expense	93,280	90,410	118,683	119,781	86,834	3.17	27.58
Other expenses	20,885	21,513	27,632	30,049	27,230	-2.92	52.87
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	146,566	139,176	182,680	177,116	149,096	5.31	28.00
Income (loss) before taxes	-32,284	858,662	1,095,932	864,539	1,083,912		
Applicable income taxes (credit)	-14,355	-13,727	-15,806	-15,622	-9,613		
Extraordinary items							
Income before undistributed income of subsidiaries	-17,929	872,389	1,111,738	880,161	1,093,525		
Equity in undistributed income of subsidiaries	1,437,802	916,263	1,207,448	177,291	697,013	56.92	471.26
Bank subsidiaries	1,498,242	923,072	1,188,064	169,832	681,765	62.31	513.44
Nonbank subsidiaries	-60,440	-6,809	19,384	7,459	15,248		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	1,419,873	1,788,652	2,319,186	1,057,452	1,790,538	-20.62	44.02
Memoranda							
Bank net income	1,498,242	1,793,072	2,308,064	1,069,832	1,811,765	-16.44	48.45
Nonbank net income	-27,763	40,022	76,041	47,377	23,589		
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	24,345,554	91.10	23,778,160	88.88	23,890,007	89.24	23,312,138	23,118,498	2.39	12.72
Common and preferred stock	23,198,766	86.81	22,636,175	84.61	22,741,867	84.95	22,163,855	21,972,511	2.49	13.47
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	1,125,000	4.21	1,125,000	4.20	1,125,000	4.20	1,125,000	1,125,000	0.00	0.00
Other receivables	21,788	0.08	16,985	0.06	23,140	0.09	23,283	20,987	28.28	-20.77
Investment in nonbank subsidiaries	420,630	1.57	266,392	1	474,840	1.77	211,143	219,254	57.90	186.21
Common and preferred stock	285,349	1.07	121,388	0.45	324,831	1.21	106,001	98,542	135.07	271.12
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	135,000	0.51	145,000	0.54	150,000	0.56	105,000	120,000	-6.90	92.86
Other receivables	281	0	4	0	9	0	142	712	6925.00	260.26
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock		0		0		0				
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0				
Other receivables		0		0		0				
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	1,777,365	6.65	2,548,202	9.52	2,266,479	8.47	2,679,779	1,417,514	-30.25	164.81
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	563	0	589	0	582	0	558	653	-4.41	0.18
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	179,520	0.67	160,576	0.60	138,615	0.52	151,040	127,418	11.80	117.37
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	26,723,632	100.00	26,753,919	100.00	26,770,523	100.00	26,354,658	24,883,337	-0.11	18.77
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	26	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	1,541,474	5.77	1,540,137	5.76	1,540,477	5.75	1,888,797	845,612	0.09	342.51
Subordinated notes and debentures	1,792,595	6.71	1,556,554	5.82	1,558,281	5.82	1,551,935	1,639,288	15.16	-9.03
Other liabilities	241,676	0.90	234,445	0.88	251,978	0.94	240,630	197,068	3.08	235.84
Balance due to subsidiaries and related institutions	1,501	0.01	0	0	0	0	131	0		
Total liabilities	3,577,272	13.39	3,331,136	12.45	3,350,736	12.52	3,681,493	2,681,968	7.39	49.62
Equity Capital	23,146,360	86.61	23,422,783	87.55	23,419,787	87.48	22,673,165	22,201,369	-1.18	15.11
Perpetual preferred stock (income surplus)	2,013,957	7.54	2,013,874	7.53	2,013,957	7.52	1,965,049	1,569,788	0.00	715.01
Common stock	6,450	0.02	5,711	0.02	5,713	0.02	5,699	5,682	12.94	14.00
Common surplus	22,120,896	82.78	18,980,506	70.94	19,004,921	70.99	18,939,664	18,890,593	16.55	17.87
Retained earnings	8,747,787	32.73	7,648,127	28.59	7,978,280	29.80	6,444,987	6,498,131	14.38	154.16
Accumulated other comprehensive income	-4,822,310	-18.05	-507,087	-1.90	-664,736	-2.48	-58,886	-409,477		
Other equity capital components	-4,920,420	-18.41	-4,718,348	-17.64	-4,918,348	-18.37	-4,623,348	-4,353,348		
Total liabilities and equity capital	26,723,632	100.00	26,753,919	100.00	26,770,523	100.00	26,354,658	24,883,337	-0.11	18.77
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	7.91	11.02	18	10.40	12.52	36	10.07	11.94	37	4.76	7.29	24	8.32	9.68	27
Bank net income / Average equity investment in banks	8.72	11.60	22	10.69	12.35	41	10.29	11.80	42	4.85	7.45	22	8.49	10.51	28
Nonbank net income / Average equity investment in nonbanks	-12.61	9.71	0	43.87	13.18	88	46.86	13.12	91	46.26	9.75	94	26	7.89	88
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income	105.52	98.76	67	100.25	96.45	40	99.52	96.79	34	101.17	88.16	39	101.19	82.22	41
Nonbank net income / Parent net income		2.50		2.24	3.22	66	3.28	3.40	71	4.48	3.59	75	1.32	5.93	61
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	15.46	18.39	57	14.22	16.51	57	14.31	16.81	56	16.24	20.06	61	12.08	20.43	54
Total debt / Equity capital	14.40	12.61	69	13.22	11.37	70	13.23	11.71	70	15.18	14.41	69	11.19	14.31	62
Total debt + notes payable to subs that issued TPS / Equity capital	14.40	14.76	59	13.22	13.41	58	13.23	13.63	58	15.18	16.67	63	11.19	16.36	57
Total debt + Loans guaranteed for affiliate / Equity capital	14.40	12.68	69	13.22	11.46	69	13.23	11.77	69	15.18	14.68	69	11.19	14.56	61
Total debt / Equity capital – excess over fair value	14.40	12.75	69	13.22	11.47	70	13.23	11.81	69	15.18	14.52	68	11.19	14.51	62
Long-term debt / Equity capital	14.40	11.91	70	13.22	10.65	70	13.23	10.95	70	15.18	13.56	69	11.19	13.04	62
Short-term debt / Equity capital	0	0.48	79	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	22.54	39.59	35	59.70	40.69	65	59.83	39.86	62	46.85	34.67	58	20.27	28.44	45
Double Leverage															
Equity investment in subs / Equity capital	101.46	104.01	42	97.16	103.15	12	98.49	103.22	22	98.22	102.81	22	99.41	103.22	25
Total investment in subs / Equity capital	107	109.29	57	102.65	108.29	41	104.04	108.40	48	103.75	110.16	43	105.12	111.07	47
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)	0.18	0.39	47	-0.28	0.27	12	-0.15	0.29	25	-0.38	0.47	19	-0.07	0.36	24
Equity investment in subs – equity cap / Net income-div (X)	0.33	1.15	25		0.85			1.05			1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	16.93	130.36	10	141.04	152.56	53	134.93	152.85	50	111.08	136.59	41	148.47	177.68	44
Cash from ops + noncash items + op expense / Op expense + dividend	18.27	118.32	20	148.41	155.61	55	146.71	154.48	54	119.29	147.24	42	162.56	190.27	45
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	51.13	105.80	20	88.41	94.59	38	69.23	98.54	26	232.26	134.08	86	155.12	116.34	79
Pretax operating income + interest expense / Interest expense	65.39	1,565.66	17	1,049.74	1,645.53	43	1,023.41	1,835.33	39	821.77	2,016.32	42	1,348.26	1,968.54	53
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	65.39	1,454.22	15	1,049.74	1,896.20	43	1,023.41	1,770.77	41	821.77	1,539.23	45	1,348.26	1,632.83	56
Dividends + interest from subsidiaries / Interest expense + dividends	8.37	150.57	10	140.30	174.48	48	134.54	174.12	43	109.61	150.43	33	153.44	210.80	36
Fees + other income from subsidiaries / Salary + other expenses	98.70	10.18	96	103.07	12.03	98	100.55	11.92	97	94.95	13.95	96	67.19	16.52	83
Net income / Current part of long-term debt + preferred dividends (X)	17.65	26.99	39	22.21	40.79	45	20.46	47.61	40	9.82	35.64	30	24.54	57.11	54
Other Ratios															
Net assets that reprice within 1 year / Total assets	5.77	3.60	69	9.41	3.29	86	8.23	3.44	80	10.04	3.85	83	5.62	2.64	76
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10			0.04	
Nonaccrual		0.65			1.04			0.92			1.03			0.54	
Total		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.24	1.77	60	0.17	1.76	56	0.33	1.76	67	0.14	2.66	53	0.16	5.62	47
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income		70.90		66.78	69.90	54	70.43	66.37	57	88.60	81.10	62	62.99	57.84	63
Dividends declared / Net income	45.80	31.93	80	32.57	27.22	61	33.76	28.27	63	73.75	42.29	90	38.47	33.08	57
Net income – dividends / Average equity	4.29	7.51	15	7.01	9.25	35	6.67	8.62	36	1.25	4.14	17	5.12	6.46	30
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	133.26	10	149.33	160.45	55	143.04	155.92	52	115.41	132.17	45	164.05	178.13	47
Dividends from nonbank subsidiaries	5.02	2.76	79	8.04	6.19	77	7.24	4.90	78	5.12	3.41	77	1.21	7.53	58
Dividends from subsidiary holding companies	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	5.02	183.35	12	157.36	213.42	48	150.28	203.53	48	120.53	174.85	34	165.26	260.40	35
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.79	8	48.52	43.30	54	48.53	45.96	50	84.13	60.28	72	62.37	66.55	41
Interest income from bank subsidiaries	1.88	0.21	92	1.46	0.11	95	1.51	0.11	95	3.93	0.36	94	2.67	0.54	88
Management and service fees from bank subsidiaries	3.51	0.95	85	2.80	0.87	82	2.79	0.88	83	5.09	1.47	82	2.31	1.55	78
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	5.39	52.71	15	52.79	48.70	54	52.83	51.33	52	93.14	62.88	76	67.35	69.36	43
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		47.96		117.01	66.90	77	74.51	62.63	56	84.26	56.39	61	35.36	82.95	42
Interest income from nonbank subsidiaries		3.25		2.84	2.38	77	2.05	2.44	75	8.73	7.38	78	14.60	20.25	71
Management and service fees from nonbank subsidiaries		0.51		0	0.66	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries		0.12		0	0.11	44	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries		64.26		119.85	94.31	72	76.56	87.22	52	92.99	79.84	59	49.96	150.41	29
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies		85.23			47.30			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	67.73	10	87.19	72.55	39	87.59	74.16	38	86.40	69.76	40	91.65	67.32	46
Interest income from bank subsidiaries	24.62	0.98	94	2.63	0.27	92	2.73	0.23	93	4.03	0.63	90	3.92	0.80	88
Management and service fees from bank subsidiaries	46.02	1.25	96	5.04	1.64	84	5.03	1.44	84	5.23	1.87	81	3.39	1.81	80
Other income from bank subsidiaries	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	70.64	81.70	24	94.86	82.68	37	95.36	83.13	34	95.66	82.20	40	98.96	78.80	61
Dividends from nonbank subsidiaries	28.59	2.90	93	4.69	3.56	78	4.43	3.07	80	3.83	1.95	81	0.68	2.65	59
Interest income from nonbank subsidiaries	1.24	0.28	88	0.11	0.20	83	0.12	0.18	82	0.40	0.73	81	0.28	1.19	74
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	29.83	4.41	92	4.81	5.69	73	4.55	4.67	76	4.23	4.70	74	0.96	7.29	51
Dividends from subsidiary holding companies	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt	0	284.57	13		152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	0	27.96	14	0	28.03	13	0	26.38	13	0	27.08	12	0	28.33	11