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

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BHC Name SOUTHSTATE CORPORATION

City/State WINTER HAVEN, FL

Bank Holding Company Information

Federal Reserve District: 6
Consolidated Assets ($000): 45,178,609
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:

SOUTHSTATE CORPORATION
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WINTER HAVEN, FL 33880

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Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	45,136,689	39,515,845	39,980,274	28,659,392	15,421,907
Net income ($000)	352,547	368,697	475,543	120,632	186,483
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)	2.78	2.79	44	2.63	2.65	45	2.60	2.60	46	2.90	2.77	55	3.28	3.01	58
+ Non-interest income	0.79	0.94	52	0.94	1.09	49	0.94	1.04	52	1.14	1.21	55	0.99	1.32	44
– Overhead expense	2.11	2.18	50	2.50	2.21	75	2.42	2.17	70	2.97	2.57	74	2.70	2.69	57
– Provision for credit losses	0.10	0.10	56	-0.53	-0.12	6	-0.41	-0.09	4	0.70	0.51	79	0.08	0.15	34
+ Securities gains (losses)	0	0	69	0	0.01	47	0	0.01	41	0	0.02	46	0.02	0.01	81
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	14	0	0	79
= Pretax net operating income (tax equivalent)	1.35	1.46	39	1.60	1.76	45	1.53	1.66	42	0.38	1.04	12	1.51	1.56	43
Net operating income	1.04	1.10	45	1.24	1.34	43	1.19	1.26	47	0.42	0.81	16	1.21	1.19	47
Net income	1.04	1.10	45	1.24	1.34	43	1.19	1.26	47	0.42	0.82	16	1.21	1.19	47
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.20	3.36	36	3.06	3.12	45	3.01	3.06	44	3.53	3.55	46	4.43	4.41	53
Interest expense	0.12	0.35	12	0.16	0.26	26	0.14	0.25	25	0.32	0.52	23	0.65	1.08	17
Net interest income (tax equivalent)	3.08	3.01	47	2.90	2.85	49	2.87	2.80	49	3.21	3.01	59	3.78	3.33	70
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.02	0.09	36	0.01	0.12	19	0.01	0.11	16	0.01	0.27	6	0.05	0.21	26
Earnings coverage of net loan and lease losses (X)	136.17	36.38	84	153.41	26.30	91	145.81	39.72	87	107.38	22.91	92	41.49	24.40	80
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.12	1.17	49	1.32	1.32	54	1.26	1.23	58	1.85	1.58	74	0.54	0.83	25
Allowance for loan and lease losses / Total loans and leases	1.12	1.15	51	1.31	1.30	55	1.25	1.20	58	1.83	1.55	75	0.54	0.81	24
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.34	0.39	44	0.38	0.58	32	0.32	0.49	32	0.43	0.71	29	0.39	0.57	32
30–89 days past due loans and leases / Total loans and leases	0.33	0.33	66	0.33	0.29	64	0.42	0.32	72	0.20	0.39	27	0.24	0.43	29
Liquidity and Funding															
Net noncore funding dependence	-4.35	5.89	13	-13.73	-3.31	21	-15.64	-2.33	12	-7.74	3.20	19	5.46	14.45	22
Net short-term noncore funding dependence	-4.91	0.87	19	-14.80	-9.17	27	-16.63	-7.71	20	-9.47	-4.76	27	4.02	3.38	43
Net loans and leases / Total assets	63.19	63.09	46	57.99	58.81	47	56.76	58.67	46	64.83	61.58	51	71.43	63.77	66
Capitalization															
Tier 1 leverage ratio	8.33	9.22	22	8.13	9.07	23	8.05	8.98	25	8.27	9.13	25	9.73	9.76	56
Holding company equity capital / Total assets	10.89	9.68	69	11.72	10.79	67	11.45	10.71	62	12.30	11.16	68	14.90	12.43	80
Total equity capital (including minority interest) / Total assets	10.89	9.81	67	11.72	10.91	65	11.45	10.82	61	12.30	11.29	67	14.90	12.57	79
Common equity tier 1 capital / Total risk-weighted assets	11.02	11.79	43	11.92	12.64	41	11.75	12.42	41	11.77	12.38	42	11.30	12.17	37
Net loans and leases / Equity capital (X)	5.80	6.64	34	4.95	5.47	39	4.96	5.53	41	5.27	5.58	46	4.79	5.21	42
Cash dividends / Net income	30.86	31.93	44	27.42	27.22	52	28.46	28.27	49	81.45	42.30	92	30.94	33.12	47
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	10.46	6.04	75	8.15	9.51	48	11.04	10.50	64	137.36	16.68	99	8.48	9.26	62
Equity capital	2.68	-3.83	68	5.03	7.52	45	3.34	7.46	38	95.86	6.99	98	0.28	10.49	11
Net loans and leases	20.36	14.48	75	-6.08	-0.66	24	-2.77	3.36	29	115.41	9.07	99	3.53	9.10	28
Noncore funding	-34.18	36.20	4	-34.83	-21.64	29	-15.37	-14.79	48	58.41	-12.18	98	89.86	6.59	95
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	5.59	11.91	41	4.38	10.65	33	4.37	10.95	33	5.29	13.56	36	0	13.04	13
Equity investment in subsidiaries / Equity capital	106.05	104.01	62	103.24	103.15	56	104.93	103.22	65	103.34	102.81	56	103.98	103.22	56
Cash from ops + noncash items + op expense / Op expense + dividends	164.71	118.32	71	192.15	155.61	72	149.75	154.48	56	70.64	147.24	10	308.88	190.27	83

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	818,474	752,208	990,519	851,198	534,790	8.81	191.05
Income from lease financing receivables	0	0	0	0	0		
Fully taxable income on loans and leases	804,816	739,206	973,235	838,696	528,963	8.88	188.66
Tax-exempt income on loans and leases	13,658	13,002	17,284	12,502	5,827	5.05	467.19
Estimated tax benefit on income on loans and leases	3,199	2,767	3,826	3,118	1,163	15.60	111.43
Income on loans and leases (tax equivalent)	821,673	754,975	994,345	854,316	535,953	8.83	190.62
Investment interest income (tax equivalent)	123,020	60,076	86,724	52,987	44,635	104.77	355.28
Interest on balances due from depository institutions	27,695	4,450	6,646	4,176	9,857	522.36	2040.26
Interest income on other earning assets	5,026	2,144	3,047	2,411	2,379	134.42	374.60
Total interest income (tax equivalent)	977,414	821,645	1,090,762	913,890	592,824	18.96	213.17
Interest on time deposits of $250K or more	1,149	2,949	3,651	5,279	4,560	-61.04	101.93
Interest on time deposits < $250K	4,623	10,974	13,029	20,782	21,142	-57.87	57.41
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	14,769	14,137	16,502	29,380	40,219	4.47	219.19
Interest on other borrowings and trading liabilities	5,269	3,969	4,945	19,851	20,631	32.75	58.13
Interest on subordinated debt and mandatory convertible securities	11,161	10,323	13,501	8,271	0	8.12	
Total interest expense	36,971	42,352	51,628	83,563	86,552	-12.71	222.47
Net interest income (tax equivalent)	940,443	779,293	1,039,134	830,327	506,272	20.68	212.82
Non-interest income	265,887	278,108	374,845	327,968	152,463	-4.39	146.34
Adjusted operating income (tax equivalent)	1,206,330	1,057,401	1,413,979	1,158,295	658,735	14.08	195.25
Overhead expense	714,559	740,278	969,159	851,145	416,246	-3.47	163.33
Provision for credit losses	34,713	-156,117	-165,273	199,365	12,777		329.51
Securities gains (losses)	29	108	107	780	2,784	-73.15	-95.43
Other tax equivalent adjustments	0	0	0	-1	1		
Pretax net operating income (tax equivalent)	457,087	473,348	610,200	108,564	232,497	-3.44	252.23
Applicable income taxes	98,061	100,464	128,736	-16,660	43,942	-2.39	140.88
Tax equivalent adjustments	6,479	4,187	5,921	4,592	2,072	54.74	64.99
Applicable income taxes (tax equivalent)	104,540	104,651	134,657	-12,068	46,014	-0.11	134.20
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	352,547	368,697	475,543	120,632	186,483	-4.38	314.11
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	352,547	368,697	475,543	120,632	186,483	-4.38	314.11
Memoranda							
Net income - holding company and noncontrolling (minority) interest	352,547	368,697	475,543	120,632	186,483	-4.38	314.11
Investment securities income (tax equivalent)	123,020	60,076	86,724	52,987	44,635	104.77	355.28
US Treasury and agency securities (excluding mortgage-backed securities)	14,172	6,491	9,130	6,699	1,301	118.33	1137.73
Mortgage-backed securities	85,168	42,264	61,434	36,146	36,734	101.51	361.02
All other securities	23,680	11,321	16,160	10,142	6,600	109.17	219.92
Cash dividends declared	108,791	101,104	135,337	98,256	57,696	7.60	275.71
Common	108,791	101,104	135,337	98,256	57,696	7.60	275.71
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.89	3.12	32	2.77	2.90	41	2.73	2.85	38	3.19	3.27	43	3.84	4	36
Less: Interest expense	0.11	0.33	12	0.14	0.24	25	0.13	0.23	24	0.29	0.48	22	0.56	0.98	19
Equals: Net interest income (tax equivalent)	2.78	2.79	44	2.63	2.65	45	2.60	2.60	46	2.90	2.77	55	3.28	3.01	58
Plus: Non-interest income	0.79	0.94	52	0.94	1.09	49	0.94	1.04	52	1.14	1.21	55	0.99	1.32	44
Equals: adjusted operating income (tax equivalent)	3.56	3.77	41	3.57	3.80	40	3.54	3.70	41	4.04	4.04	56	4.27	4.41	44
Less: Overhead expense	2.11	2.18	50	2.50	2.21	75	2.42	2.17	70	2.97	2.57	74	2.70	2.69	57
Less: Provision for credit losses	0.10	0.10	56	-0.53	-0.12	6	-0.41	-0.09	4	0.70	0.51	79	0.08	0.15	34
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	71	0	0.01	48	0	0.01	41	0	0.02	46	0.02	0.01	81
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	14	0	0	79
Equals: Pretax net operating income (tax equivalent)	1.35	1.46	39	1.60	1.76	45	1.53	1.66	42	0.38	1.04	12	1.51	1.56	43
Less: Applicable income taxes (tax equivalent)	0.31	0.34	41	0.35	0.41	33	0.34	0.38	37	-0.04	0.23	4	0.30	0.36	33
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.04	1.10	45	1.24	1.34	43	1.19	1.26	47	0.42	0.81	16	1.21	1.19	47
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.04	1.10	45	1.24	1.34	43	1.19	1.26	47	0.42	0.82	16	1.21	1.19	47
Memo: Net income (last four quarters)	1.04	1.10	41	1.16	1.30	39	1.19	1.26	47	0.42	0.82	16	1.21	1.19	47
Net income–BHC and noncontrolling (minority) interest	1.04	1.11	43	1.24	1.35	43	1.19	1.27	45	0.42	0.83	14	1.21	1.20	47
Margin Analysis															
Average earning assets / Average assets	90.18	92.93	18	90.66	93.09	21	90.63	93.08	22	90.29	92.32	25	86.85	91.05	10
Average interest-bearing funds / Average assets	56.01	60.58	28	58.06	61.98	34	58.25	61.99	38	60.61	64.06	35	63.14	65.57	41
Interest income (tax equivalent) / Average earning assets	3.20	3.36	36	3.06	3.12	45	3.01	3.06	44	3.53	3.55	46	4.43	4.41	53
Interest expense / Average earning assets	0.12	0.35	12	0.16	0.26	26	0.14	0.25	25	0.32	0.52	23	0.65	1.08	17
Net interest income (tax equivalent) / Average earning assets	3.08	3.01	47	2.90	2.85	49	2.87	2.80	49	3.21	3.01	59	3.78	3.33	70
Yield or Cost															
Total loans and leases (tax equivalent)	4.08	4.24	39	4.11	4.07	60	4.08	4.01	61	4.35	4.27	59	4.77	5.09	34
Interest-bearing bank balances	0.83	0.79	54	0.11	0.13	20	0.12	0.14	19	0.16	0.27	17	2.35	2.04	69
Federal funds sold and reverse repos	0.49	1.05	23	0.88	0.25	87	0.90	0.25	87	0.06	0.68	15	0.14	2.44	10
Trading assets	0.14	0.57	59	0.08	0.45	60	0.09	0.45	61	0	0.60	49		0.99	
Total earning assets	3.18	3.33	36	3.04	3.09	45	2.99	3.04	44	3.51	3.51	47	4.41	4.36	54
Investment securities (tax equivalent)	1.90	1.96	48	1.58	1.77	38	1.58	1.77	41	1.95	2.25	25	2.71	2.76	47
US Treasury and agency securities (excluding mortgage-backed securities)	1.51	1.38	60	1.36	1.23	61	1.36	1.14	67	1.60	1.75	44	0.65	2.32	3
Mortgage-backed securities	1.72	1.87	36	1.30	1.55	27	1.33	1.57	28	1.54	2.05	10	2.74	2.61	66
All other securities	2.50	2.89	33	2.23	2.85	31	2.27	2.81	34	2.47	3.24	21	3.50	4.06	36
Interest-bearing deposits	0.11	0.35	10	0.17	0.22	42	0.15	0.21	36	0.36	0.53	30	0.76	1.10	26
Time deposits of $250K or more	0.28	0.61	13	0.54	0.70	33	0.52	0.66	37	0.88	1.42	12	1.53	1.96	19
Time deposits < $250K	0.28	0.58	22	0.55	0.67	39	0.51	0.62	41	0.86	1.36	11	1.48	1.82	28
Other domestic deposits	0.09	0.31	9	0.10	0.16	36	0.09	0.15	33	0.23	0.36	29	0.58	0.93	21
Foreign deposits		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.48	0.88	40	0.14	0.18	60	0.14	0.17	60	0.35	0.62	33	0.93	1.86	27
Other borrowed funds and trading liabilities	0	1.55	2	0.01	1.29	6	0.01	1.27	5	0.78	1.50	16	1.67	2.38	15
All interest-bearing funds	0.19	0.54	11	0.25	0.38	27	0.22	0.37	25	0.48	0.74	23	0.89	1.49	16

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	265,887	278,108	374,845	327,968	152,463
Fiduciary activities income	12,168	11,988	16,195	14,363	13,871
Service charges on deposit accounts - domestic	54,448	43,051	60,129	51,961	48,079
Trading revenue	-3,513	257	325	486	0
Investment banking fees and commissions	96,973	95,038	130,485	74,920	15,373
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	19,539	21,049	25,548	26,119	2,139
Net securitization income	32	17	4	18	31
Net gains (losses) on sales of loans, OREO, other assets	12,898	40,728	51,227	92,014	17,300
Other non-interest income	73,342	65,980	90,932	68,087	55,670
Total overhead expenses	714,559	740,278	969,159	851,145	416,246
Personnel expense	414,264	414,709	552,030	416,599	244,273
Net occupancy expense	63,384	65,746	87,462	73,214	46,288
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	25,178	26,675	35,192	26,992	13,085
Other operating expenses	211,733	233,148	294,475	334,340	112,600
Fee income on mutual funds and annuities	7,315	6,620	8,903	3,308	3,292
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	5,073	5,119	5,036	5,183	2,546
Average personnel expense per employee	81.66	81.01	109.62	80.38	95.94
Average assets per employee	8,897.44	7,719.45	7,938.89	5,529.50	6,057.31

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	2.75	2.43	61	2.38	2.14	57	2.38	2.17	55	1.01	2.02	42	2.16	2.72	48
Overhead expenses / Net Interest Income + non-interest income	59.55	58.02	56	70.29	58.85	90	68.83	59.28	87	73.78	62.28	84	63.39	61.29	64
Percent of Average Assets															
Total overhead expense	2.11	2.18	50	2.50	2.21	75	2.42	2.17	70	2.97	2.57	74	2.70	2.69	57
Personnel expense	1.22	1.20	57	1.40	1.23	69	1.38	1.21	70	1.45	1.30	67	1.58	1.41	67
Net occupancy expense	0.19	0.22	29	0.22	0.24	42	0.22	0.23	43	0.26	0.26	49	0.30	0.28	61
Other operating expenses	0.70	0.73	54	0.88	0.72	78	0.82	0.72	75	1.26	0.94	79	0.81	0.97	46
Overhead less non-interest income	1.33	1.22	55	1.56	1.08	87	1.49	1.10	84	1.83	1.25	84	1.71	1.32	75
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	59.23	57.55	57	70.01	58.34	89	68.54	58.83	86	73.48	61.82	84	63.19	60.64	65
Personnel expense	34.34	31.86	61	39.22	32.89	82	39.04	32.93	82	35.97	32.36	68	37.08	32.39	78
Net occupancy expense	5.25	5.98	33	6.22	6.26	46	6.19	6.23	49	6.32	6.58	44	7.03	6.52	61
Other operating expenses	19.64	19.14	55	24.57	18.68	87	23.31	19.18	79	31.20	22.28	86	19.08	21.20	44
Total non-interest income	22.04	24.10	50	26.30	28.20	51	26.51	27.67	53	28.31	28.83	55	23.14	29.23	45
Fiduciary activities income	1.01	2.13	41	1.13	2.27	42	1.15	2.20	44	1.24	2.09	44	2.11	1.97	60
Service charges on domestic deposit accounts	4.51	3.30	70	4.07	3.25	65	4.25	3.27	65	4.49	3.27	71	7.30	3.88	92
Trading revenue	-0.29	0.57	6	0.02	0.68	48	0.02	0.62	51	0.04	1.28	45	0	1.18	22
Investment banking fees and commissions	8.04	2.15	90	8.99	2.46	88	9.23	2.58	87	6.47	2.46	84	2.33	3.54	62
Insurance activities revenue	0	0.36	12	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Venture capital revenue	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	1.62	1.23	76	1.99	0.56	86	1.81	0.60	85	2.25	0.01	93	0.32	0.28	68
Net securitization income	0	0	90	0	0.01	87	0	0.01	88	0	0	89	0	0.01	88
Net gain (loss) - sales of loans, OREO, and other assets	1.07	1.19	57	3.85	3.64	59	3.62	3.30	61	7.94	3.92	81	2.63	1.86	70
Other non-interest income	6.08	8.80	38	6.24	9.39	35	6.43	9.27	34	5.88	9.65	33	8.45	10.04	51
Overhead less non-interest income	37.19	32.79	61	43.71	29.67	88	42.03	30.52	85	45.17	31.93	83	40.04	31.06	76
Applicable income taxes / Pretax net operating income (tax equivalent)	21.45	21.50	49	21.22	21.49	43	21.10	21.18	44	-15.35	18.63	1	18.90	20.56	34
Applicable income tax + TE / Pretax net operating income + TE	22.87	23.57	44	22.11	23.11	37	22.07	22.67	38	-11.12	21.18	1	19.79	23.23	18

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	22,625,435	19,123,015	19,425,203	18,989,126	9,358,369	18.32	231.19
Commercial and industrial loans	3,771,270	2,892,343	2,701,172	4,095,640	1,087,271	30.39	471.35
Loans to individuals	1,260,027	912,444	904,680	894,329	663,778	38.09	124.75
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	8,947	10,014	11,131	12,242	9,129	-10.66	12.71
Other loans and leases	1,205,101	1,093,946	1,077,703	963,264	315,920	10.16	373.43
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	28,870,780	24,031,762	24,119,889	24,954,601	11,434,467	20.14	247.22
Less: Allowance for loan and lease losses	324,398	314,144	301,807	457,309	61,991	3.26	617.52
Net loans and leases	28,546,382	23,717,618	23,818,082	24,497,292	11,372,476	20.36	245.20
Debt securities that reprice or mature in over 1 year	7,680,393	6,052,473	6,748,155	4,037,152	1,716,877	26.90	508.37
Mutual funds and equity securities	0	0	0	0	0		-100.00
Subtotal	36,226,775	29,770,091	30,566,237	28,534,444	13,089,353	21.69	279.99
Interest-bearing bank balances	2,206,146	5,701,001	6,353,997	4,140,360	326,168	-61.30	1503.97
Federal funds sold and reverse repos	149,314	1	12,497	5,938	100,517	999999.00	118.28
Debt securities that reprice or mature within 1 year	427,395	220,566	265,224	249,062	239,170	93.77	624.98
Trading assets	1,133,708	541,894	486,465	813,437	0	109.21	
Total earning assets	40,143,338	36,233,553	37,684,420	33,743,241	13,755,208	10.79	309.68
Non-interest-bearing cash and due from depository institutions	454,234	597,321	476,653	462,957	262,019	-23.95	129.43
Premises, fixed assets, and leases	556,203	584,893	568,077	615,246	317,321	-4.91	180.70
Other real estate owned	2,160	3,687	2,736	11,914	11,964	-41.42	-84.03
Investment in unconsolidated subsidiaries	111,585	111,221	108,482	116,645	86,627	0.33	4833.02
Intangible and other assets	3,911,089	3,370,130	3,119,664	2,839,870	1,487,953	16.05	308.01
Total assets	45,178,609	40,900,805	41,960,032	37,789,873	15,921,092	10.46	304.50
Quarterly average assets	45,975,223	40,547,531	41,373,562	37,968,556	15,838,547	13.39	314.00
Average loans and leases (YTD)	26,835,038	24,480,290	24,364,052	19,636,272	11,227,053	9.62	232.55
Memoranda							
Loans held-for-sale	34,477	242,813	191,723	290,467	59,363	-85.80	-25.57
Loans not held-for-sale	28,836,303	23,788,949	23,928,166	24,664,134	11,375,104	21.22	248.75
Real estate loans secured by 1–4 family	6,598,299	5,618,135	5,583,811	5,952,211	3,794,263	17.45	116.14
Commercial real estate loans	15,925,571	13,381,845	13,727,500	12,901,881	5,494,219	19.01	329.17
Construction and land development	2,529,427	2,030,144	2,027,996	1,898,148	1,017,260	24.59	186.38
Multifamily	645,853	376,763	443,106	388,569	211,548	71.42	641.57
Nonfarm nonresidential	12,750,291	10,974,938	11,256,398	10,615,164	4,265,411	16.18	365.26
Real estate loans secured by farmland	101,565	123,035	113,892	135,034	69,887	-17.45	49.33
Total investment securities	8,107,788	6,273,039	7,013,379	4,286,214	1,956,047	29.25	512.77
U.S. Treasury securities	264,425	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	938,614	702,011	773,282	507,140	188,369	33.70	321.53
Municipal securities	1,003,319	729,602	812,689	520,040	208,415	37.52	382.43
Mortgage-backed securities	5,868,077	4,827,581	5,408,674	3,245,332	1,559,263	21.55	558.77
Asset-backed securities	0	0	0	0	0		
Other debt securities	33,353	13,845	18,734	13,702	0	140.90	
Mutual funds and equity securities	0	0	0	0	0		-100.00
Available-for-sale securities	5,369,610	4,631,554	5,193,478	3,330,672	1,956,047	15.94	306.96
U.S. Treasury securities	264,425	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	682,859	550,243	597,779	434,140	188,369	24.10	206.67
Municipal securities	1,003,319	729,602	812,689	520,040	208,415	37.52	391.12
Mortgage-backed securities	3,385,654	3,337,864	3,764,276	2,362,790	1,559,263	1.43	280.09
Asset-backed securities	0	0	0	0	0		
Other debt securities	33,353	13,845	18,734	13,702	0	140.90	
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-439,016	-34,301	-41,837	1,641			
Available-for-sale securites appreciation (depreciation)	-950,285	-485	-27,818	62,636	15,285		
Structured notes, fair value	19,067	0	0	0	0		
Pledged securities	2,598,093	2,535,426	2,578,983	2,639,086	726,067	2.47	237.33

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	13,660,244	3,144,830	4,427,617	2,518,977	938,038	334.37	2335.77
NOW, ATS and transaction accounts	9,114,451	1,538,513	2,304,317	1,739,691	952,871	492.42	2478.93
Time deposits less brokered deposits < $250K	1,888,480	2,022,663	1,743,370	2,344,574	1,362,413	-6.63	118.95
MMDA and other savings accounts	12,355,615	25,882,479	25,512,819	22,686,610	8,630,789	-52.26	75.07
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	37,018,790	32,588,485	33,988,123	29,289,852	11,884,111	13.59	319.03
Time deposits of $250K or more	496,299	645,755	591,071	803,134	292,985	-23.14	228.28
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	557,801	859,736	781,239	779,666	298,741	-35.12	91.62
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	109	107	434	427	706,098	1.87	-98.79
Other borrowings w/remaining maturity over 1 year	2,605	3,039	2,605	3,038	82,851	-14.28	181.62
Brokered deposits < $250K	150,932	326,318	475,635	600,896	0	-53.75	97.53
Noncore funding	1,207,746	1,834,955	1,850,984	2,187,161	1,380,675	-34.18	128.47
Trading liabilities	1,095,533	505,249	457,841	804,832	0	116.83	
Subordinated notes and debentures + trust preferred securities	392,368	326,807	327,066	390,178	115,833	20.06	434.69
Other liabilities	542,986	852,368	533,078	469,970	167,460	-36.30	443.76
Total liabilities	40,257,423	36,107,864	37,157,092	33,141,993	13,548,079	11.49	322.15
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	189,191	174,795	173,331	177,434	84,361	8.24	158.57
Common surplus	4,207,040	3,693,622	3,653,098	3,765,406	1,607,740	13.90	270.22
Retained earnings	1,241,413	925,044	997,657	657,451	679,895	34.20	190.67
Accumulated other comprehensive income	-716,458	-520	-21,146	47,589	1,017		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	4,921,186	4,792,941	4,802,940	4,647,880	2,373,013	2.68	201.39
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	4,921,186	4,792,941	4,802,940	4,647,880	2,373,013	2.68	201.39
Total liabilities and capital	45,178,609	40,900,805	41,960,032	37,789,873	15,921,092	10.46	304.50
Memoranda							
Non-interest-bearing deposits	13,660,244	11,333,881	11,498,840	9,711,338	3,245,306	20.53	445.20
Interest-bearing deposits	24,005,777	22,226,677	23,555,989	20,982,544	8,931,790	8.00	266.14
Total deposits	37,666,021	33,560,558	35,054,829	30,693,882	12,177,096	12.23	315.65
Long-term debt that reprices within 1 year	0	13,000	13,000	25,000	0	-100.00	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,802,940	4,647,880	4,647,880	2,373,013	2,366,296		
Accounting restatements	0	0	0	-44,820	0		
Net income	352,547	368,697	475,543	120,632	186,483		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-116,301	-93,618	-142,132	-29,213	-159,431		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	657,792	0	0	2,256,634	0		
Less: Dividends declared	108,791	101,104	135,337	98,256	57,696		
Change in other comprehensive income	-695,312	-48,109	-68,735	46,572	25,898		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	28,311	19,195	25,721	23,318	11,463		
Holding company equity capital, ending balance	4,921,186	4,792,941	4,802,940	4,647,880	2,373,013		

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	50.08	39.88	69	46.75	36.06	76	46.29	36.25	74	50.25	36.22	79	58.78	37.78	87
Commercial and industrial loans	8.35	11.23	39	7.07	11.11	24	6.44	10.76	26	10.84	13.52	35	6.83	12.02	23
Loans to individuals	2.79	3.58	60	2.23	3.60	57	2.16	3.36	60	2.37	3.40	58	4.17	4.20	62
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0.02	0.19	45	0.02	0.21	45	0.03	0.18	47	0.03	0.19	48	0.06	0.24	53
Other loans and leases	2.67	4.52	40	2.67	4.26	45	2.57	4.47	41	2.55	4.63	38	1.98	5.01	26
Net loans and leases	63.19	63.09	46	57.99	58.81	47	56.76	58.67	46	64.83	61.58	51	71.43	63.77	66
Debt securities over 1 year	17	18.76	48	14.80	18.32	36	16.08	19.46	40	10.68	15.55	29	10.78	14.60	28
Mutual funds and equity securities	0	0.05	12	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	80.19	83.05	24	72.79	78.17	22	72.85	79.22	22	75.51	78.16	25	82.21	79.65	37
Interest-bearing bank balances	4.88	3.61	71	13.94	9.37	76	15.14	8.50	82	10.96	7.51	75	2.05	3.06	50
Federal funds sold and reverse repos	0.33	0.52	78	0	0.53	55	0.03	0.54	67	0.02	0.82	65	0.63	1.57	78
Debt securities 1 year or less	0.95	1.71	42	0.54	1.51	30	0.63	1.56	37	0.66	1.68	30	1.50	1.91	57
Trading assets	2.51	0.59	87	1.32	0.58	85	1.16	0.49	85	2.15	1.01	86	0	1.19	15
Total earning assets	88.85	90.76	26	88.59	91.57	13	89.81	91.77	26	89.29	91.05	24	86.40	89.53	15
Non-interest cash and due from depository institutions	1.01	0.98	52	1.46	0.99	88	1.14	0.82	79	1.23	1.07	58	1.65	1.14	82
Other real estate owned	0	0.01	54	0.01	0.01	56	0.01	0.01	52	0.03	0.02	73	0.08	0.03	88
All other assets	10.14	8.19	75	9.95	7.39	81	9.05	7.35	70	9.48	7.82	72	11.96	9.27	80
Memoranda															
Short-term investments	6.16	6.75	59	14.48	12.31	66	15.80	11.47	71	11.63	11.17	62	4.18	7.63	46
U.S. Treasury securities	0.59	1.98	39	0	1.18	12	0	1.47	10	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	2.08	0.81	83	1.72	0.75	80	1.84	0.82	80	1.34	0.63	77	1.18	0.54	79
Municipal securities	2.22	1.69	66	1.78	1.70	59	1.94	1.73	60	1.38	1.69	56	1.31	1.34	62
Mortgage-backed securities	12.99	12.93	54	11.80	13.46	44	12.89	14.14	47	8.59	11.75	37	9.79	11.44	38
Asset-backed securities	0	0.85	17	0	0.47	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.07	0.51	41	0.03	0.51	35	0.04	0.53	36	0.04	0.42	40	0	0.39	9
Loans held-for-sale	0.08	0.30	49	0.59	0.50	73	0.46	0.55	68	0.77	0.52	72	0.37	0.39	63
Loans held for investment	63.83	63.03	47	58.16	58.34	45	57.03	58.06	46	65.27	61.72	53	71.45	63.50	67
Real estate loans secured by 1–4 family	14.60	12.79	60	13.74	11.57	63	13.31	11.46	64	15.75	11.91	65	23.83	13.29	88
Revolving	2.92	1.52	78	3.06	1.44	84	2.97	1.42	82	3.63	1.66	86	5.01	2.07	91
Closed-end, secured by first liens	11.65	10.86	60	10.63	9.73	60	10.30	9.67	61	12.04	9.81	64	18.74	10.69	85
Closed-end, secured by junior liens	0.03	0.19	24	0.04	0.19	24	0.03	0.17	26	0.08	0.22	34	0.08	0.28	31
Commercial real estate loans	35.25	24.89	72	32.72	22.35	78	32.72	22.69	74	34.14	22.22	81	34.51	22.23	77
Construction and land development	5.60	3.92	71	4.96	3.40	69	4.83	3.34	67	5.02	3.40	73	6.39	3.44	79
Multifamily	1.43	3.87	28	0.92	3.32	21	1.06	3.57	25	1.03	3.12	24	1.33	3.01	34
Nonfarm nonresidential	28.22	15.73	87	26.83	14.65	90	26.83	14.57	90	28.09	14.72	91	26.79	14.69	87
Real estate loans secured by farmland	0.22	0.34	64	0.30	0.35	64	0.27	0.30	65	0.36	0.33	68	0.44	0.36	69

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	78.37	62.29	75	79.57	60.51	82	80.54	61.05	82	76.09	57.15	86	81.84	57.46	89
Real estate loans secured by 1–4 family	22.85	20.65	57	23.38	20	62	23.15	19.86	61	23.85	19.43	63	33.18	20.75	85
Revolving	4.58	2.39	82	5.21	2.47	86	5.17	2.43	86	5.50	2.64	87	6.98	3.15	91
Closed-end	18.28	18.01	53	18.16	17.35	56	17.98	17.24	56	18.35	16.59	61	26.20	17.39	80
Commercial real estate loans	55.16	38.12	78	55.68	37.13	84	56.91	37.86	83	51.70	34.63	85	48.05	33.52	75
Construction and land development	8.76	6.10	71	8.45	5.69	75	8.41	5.65	74	7.61	5.26	73	8.90	5.09	77
1–4 family	2.98	1.40	80	2.61	1.19	82	2.67	1.18	81	2.31	0.93	82	2.30	0.94	80
Other	5.78	4.62	62	5.84	4.46	65	5.74	4.40	63	5.29	4.19	64	6.60	4.02	76
Multifamily	2.24	5.86	27	1.57	5.41	17	1.84	5.78	20	1.56	4.96	19	1.85	4.69	27
Nonfarm nonresidential	44.16	24.30	91	45.67	24.45	95	46.67	24.56	94	42.54	22.93	95	37.30	22.15	85
Owner-occupied	18.79	8.11	93	20.76	8.31	94	20.61	8.29	94	19.40	7.68	95	18.88	7.72	94
Other	25.37	15.95	83	24.91	15.83	81	26.06	15.94	85	23.13	14.95	79	18.42	14.34	64
Real estate loans secured by farmland	0.35	0.55	63	0.51	0.61	63	0.47	0.54	65	0.54	0.54	68	0.61	0.55	69
Loans to depository institutions and acceptances of other banks	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	13.06	18.37	34	12.04	19.45	24	11.20	18.86	22	16.41	22.17	29	9.51	19.53	16
Loans to individuals	4.36	6.24	60	3.80	6.58	58	3.75	6.24	58	3.58	6.13	55	5.81	7.13	60
Credit card loans	0.09	0.53	60	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0.03	0.31	45	0.04	0.38	42	0.05	0.34	45	0.05	0.32	44	0.08	0.37	51
Other loans and leases	4.17	8.16	41	4.55	8.42	44	4.47	8.75	44	3.86	9.09	37	2.76	9.85	26
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	573.45	411.16	79	560.08	383.43	83	564.29	391.81	83	564.42	381.27	84	623.48	391.26	87
Real estate loans secured by 1–4 family	167.24	133.66	71	164.54	124.74	71	162.21	126.06	72	176.92	125.03	71	252.78	138.18	88
Revolving	33.49	15.46	84	36.70	15.53	88	36.24	15.44	88	40.78	17.42	89	53.18	21.26	91
Closed-end	133.75	116.59	66	127.85	107.54	64	125.97	108.85	67	136.14	106.14	66	199.61	115.20	84
Commercial real estate loans	403.64	254.65	83	391.93	238.58	86	398.77	245.88	86	383.49	234.65	85	366.04	229.44	79
Construction and land development	64.11	39.81	77	59.46	36.07	81	58.91	35.95	79	56.42	35.62	76	67.77	34.95	79
1–4 family	21.80	9.02	82	18.35	7.44	84	18.72	7.42	84	17.17	6.34	83	17.50	6.61	86
Other	42.31	30.27	71	41.11	28.34	71	40.19	28.11	70	39.25	28.16	67	50.28	27.32	80
Multifamily	16.37	40.47	29	11.03	35.29	25	12.87	38.66	27	11.55	32.74	25	14.09	31.04	35
Nonfarm nonresidential	323.16	161.09	91	321.43	156.30	91	326.99	158.05	93	315.52	155.06	92	284.17	152.10	90
Owner-occupied	137.53	53.43	96	146.12	52.63	96	144.40	52.99	96	143.92	52.37	96	143.82	53.07	94
Other	185.64	105.96	87	175.31	100.99	88	182.59	102.54	87	171.59	100.54	85	140.36	97.41	68
Real estate loans secured by farmland	2.57	3.36	65	3.60	3.67	65	3.31	3.22	65	4.01	3.44	69	4.66	3.60	70
Loans to depository institutions and acceptances of other banks	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	95.58	115.08	47	84.71	116.17	37	78.47	114.45	37	121.74	139.91	40	72.44	122.02	29
Loans to individuals	31.94	35.47	61	26.72	36.56	59	26.28	34.55	61	26.58	37.47	58	44.22	43.51	62
Credit card loans	0.65	2.79	61	0	2.58	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	0.23	1.73	46	0.29	2.03	46	0.32	1.86	47	0.36	1.88	49	0.61	2.18	53
Other loans and leases	30.54	50.11	44	32.04	47.63	50	31.31	51.06	45	28.63	49.54	39	21.05	52.44	25
Supplemental															
Non-owner occupied CRE loans / Gross loans	36.37	30.74	61	34.92	29.25	59	36.30	30.07	63	32.30	27.32	58	29.17	26.45	52
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	266.11	205.31	69	245.81	187.63	71	254.38	195.33	71	239.56	183.76	64	222.22	178.57	59
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	403.64	262.15	83	391.93	244.92	85	398.77	252.85	85	383.49	240.85	85	366.04	236.10	79

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	6.16	6.75	59	14.48	12.31	66	15.80	11.47	71	11.63	11.17	62	4.18	7.63	46
Liquid assets	24.38	23.63	60	30.24	29.12	54	32.20	29.03	55	24.28	26.22	51	15.30	22.44	32
Investment securities	17.95	20.98	42	15.34	20.37	33	16.71	21.63	36	11.34	17.85	27	12.29	16.99	28
Net loans and leases	63.19	63.09	46	57.99	58.81	47	56.76	58.67	46	64.83	61.58	51	71.43	63.77	66
Net loans, leases and standby letters of credit	63.36	63.92	44	58.16	59.61	46	56.93	59.49	45	65.03	62.48	51	71.64	64.84	63
Core deposits	81.94	74.28	75	79.68	75.52	59	81	75.71	64	77.51	70.67	62	74.64	63.09	73
Noncore funding	2.67	12.30	10	4.49	10.15	27	4.41	10.30	26	5.79	14.13	21	8.67	19.36	19
Time deposits of $250K or more	1.10	1.67	42	1.58	1.67	54	1.41	1.58	54	2.13	2.11	57	1.84	2.94	30
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	1.23	1.24	64	2.10	1.19	80	1.86	1.23	75	2.06	1.47	73	1.88	1.94	65
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.90	0.58	69	2.10	0.54	88	1.83	0.54	84	2.05	0.54	86	1.25	0.48	70
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	2.18	17	0	0.88	28	0	1	27	0	1.24	19	4.43	3.01	69
Earning assets that reprice within 1 year	22.63	35.71	21	31.46	38.80	30	32.96	37.37	39	34.65	39.38	37	21.81	39.29	7
Interest-bearing liabilities that reprice within 1 year	3.99	6.79	36	5.48	6.64	55	4.95	6.39	51	7.16	8.20	58	6.87	10.19	30
Long-term debt that reprices within 1 year	0	0.38	32	0.03	0.27	64	0.03	0.26	62	0.07	0.47	55	0	0.96	25
Net assets that reprice within 1 year	18.64	27.35	30	25.95	30.83	37	27.97	29.65	44	27.42	29.11	42	14.93	26.63	18
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-4.35	5.89	13	-13.73	-3.31	21	-15.64	-2.33	12	-7.74	3.20	19	5.46	14.45	22
Net short-term noncore funding dependence	-4.91	0.87	19	-14.80	-9.17	27	-16.63	-7.71	20	-9.47	-4.76	27	4.02	3.38	43
Short-term investment / Short-term noncore funding	277.53	112.63	84	390.70	304.29	70	428.55	273.46	77	259.79	184.19	72	55.85	77.77	53
Liquid assets - short-term noncore funding / Nonliquid assets	29.30	24.05	68	38.04	36.72	57	42.05	36.68	62	26.15	28.18	56	9.23	16.97	42
Net loans and leases / Total deposits	75.79	79.04	42	70.67	73.05	45	67.95	72.79	40	79.81	79.43	51	93.39	90.31	56
Net loans and leases / Core deposits	77.11	86.19	36	72.78	78.83	42	70.08	78.25	38	83.64	88.34	45	95.69	103.93	40
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-11.97	-10.05	36	-1.08	0.50	5	-1.31	0.12	12	0.05	1.57	16		0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-25.92	-19.27	30	-0.02	1.06	22	-0.87	-0.25	32	2.08	4.31	19	1.06	1.36	47
Structured notes appreciation (depreciation) / Tier 1 capital	-0.16	-0.47	46		0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	33.77	26.09	59	26.17	13.65	71	25.95	14.28	74	22.29	11.38	74	0	12.67	14
Available-for-sale securities	66.23	71.92	42	73.83	84.59	28	74.05	83.77	26	77.71	87.23	26	100	85.40	95
U.S. Treasury securities	3.26	9.62	41	0	6.01	12	0	6.70	10	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	11.58	4.10	84	11.19	4.24	83	11.03	4.12	83	11.83	4.01	82	9.63	3.49	84
Municipal securities	12.37	8.02	70	11.63	8.38	70	11.59	8.22	70	12.13	9.83	65	10.65	7.75	68
Mortgage-backed securities	72.38	62.34	62	76.96	66.09	60	77.12	66.54	61	75.72	66.64	61	79.72	67.43	64
Asset-backed securities	0	4.33	17	0	2.45	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0.41	3.02	39	0.22	3.01	36	0.27	3.08	37	0.32	3.01	42	0	2.94	9
Mutual funds and equity securities	0	0.27	12	0	0.29	13	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	5.27	9.28	48	3.52	8.18	33	3.78	7.78	41	5.81	10.55	36	12.23	11.86	62
Debt securities 1 to 5 years	7.61	20.14	21	2.34	17.39	12	2.84	18.25	12	2.77	17.03	21	3.11	17.94	20
Debt securities over 5 years	87.12	68.28	85	94.15	72.07	89	93.38	71.11	91	91.42	69.86	82	84.67	66.02	72
Pledged securities	32.04	31.26	56	40.42	33.37	60	36.77	32.26	58	61.57	35.67	80	37.12	30.57	59
Structured notes, fair value	0.24	0.20	83	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	-53	-40.81	43	38.01	64.27	50	50.88	27.98	67	560.11	183.32	89	146.94	26.69	91
Investment securities	29.25	11.76	79	76.11	32.48	86	63.63	31.36	83	119.13	23.62	96	28.94	11.75	84
Core deposits	13.59	4.57	80	14.09	16.96	47	16.04	16.94	58	146.46	26.88	99	4.79	11.23	33
Noncore funding	-34.18	36.20	4	-34.83	-21.64	29	-15.37	-14.79	48	58.41	-12.18	98	89.86	6.59	95

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)			7,416,312	5,929,845	2,902,001
Commit: Secured commercial real estate loans	4,454,028	2,293,977	2,656,492	1,864,625	946,190
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	80,688	71,029	71,824	76,507	32,752
Commercial and similar letters of credit	14,877	0	0	0	117
Securities lent	94,439	72,055	71,212	59,767	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	127,665	670,800	576,900	590,500	148,773
Written options contracts (interest rate)	152,247	556,425	356,053	643,115	140,002
Purchased options contracts (interest rate)	70,495	35,078	35,078	65,078	60,078
Interest rate swaps	21,123,747	20,250,104	20,822,716	18,595,001	1,760,734
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							17.67	22.78	41	15.69	22.01	29	18.23	23.52	36
Standby letters of credit	0.18	0.66	20	0.17	0.66	17	0.17	0.65	17	0.20	0.71	18	0.21	0.84	21
Commercial and similar letters of credit	0.03	0.02	77	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	42
Securities lent	0.21	0.08	88	0.18	0.10	87	0.17	0.10	87	0.16	0.18	85	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	47.53	44.74	76	52.60	47.31	79	51.93	46.30	80	52.64	48.62	75	13.25	68.47	34
Interest rate contracts	47.53	32.78	79	52.60	35.15	84	51.93	32.46	84	52.64	34.36	80	13.25	47.31	36
Interest rate futures and forward contracts	0.28	3.53	62	1.64	4.39	71	1.37	3.25	71	1.56	6.21	65	0.93	10.67	62
Written options contracts (interest rate)	0.34	1.49	55	1.36	1.69	66	0.85	1.41	62	1.70	2.18	65	0.88	2.47	61
Purchased options contracts (interest rate)	0.16	1.57	55	0.09	1.29	50	0.08	1.31	51	0.17	1.46	54	0.38	2.65	60
Interest rate swaps	46.76	23.04	86	49.51	20.27	87	49.63	20.49	87	49.21	20.83	87	11.06	28.86	39
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							30.44	44.98	35	30.20	42.82	43	25.85	45.53	32

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	21,474,154	21,512,407	21,790,747	19,893,694	2,109,587
Interest rate contracts	21,474,154	21,512,407	21,790,747	19,893,694	2,109,587
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	127,665	670,800	576,900	590,500	148,773
Written options	152,247	556,425	356,053	643,115	140,002
Exchange-traded	0	0	0	57,000	47,000
Over-the-counter	152,247	556,425	356,053	586,115	93,002
Purchased options	70,495	35,078	35,078	65,078	60,078
Exchange-traded	0	0	0	30,000	25,000
Over-the-counter	70,495	35,078	35,078	35,078	35,078
Swaps	21,123,747	20,250,104	20,822,716	18,595,001	1,760,734
Held for trading	21,123,747	20,250,104	20,822,716	18,595,001	0
Interest rate contracts	21,123,747	20,250,104	20,822,716	18,595,001	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	350,407	1,262,303	968,031	1,298,693	2,109,587
Interest rate contracts	350,407	1,262,303	968,031	1,298,693	2,109,587
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)	21,321,907	20,800,981	21,264,693	19,188,581	1,908,585
One year or less	411,004	639,848	641,420	682,247	843,119
Over 1 year to 5 years	3,332,799	2,778,623	3,095,451	1,862,249	484,011
Over 5 years	17,578,104	17,382,510	17,527,822	16,644,085	581,455
Gross negative fair value (absolute value)	1,083,594	485,007	410,137	809,143	30,439
Gross positive fair value	1,084,449	489,085	414,742	818,212	17,140
Held for trading	1,081,768	480,600	408,776	802,763	0
Non-traded	2,681	8,485	5,966	15,449	17,140
Current credit exposure on risk-based capital derivative contracts	1,081,768	480,361	408,827	802,763	15,396
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0.59	9.12	32	3.12	12.59	41	2.65	11.16	40	2.97	14.05	30	7.05	13.49	49
Written options	0.71	5.29	31	2.59	7.18	40	1.63	6.28	37	3.23	8.18	38	6.64	5.91	65
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0.29	0.14	86	2.23	0.15	91
Over-the-counter	0.71	4.93	32	2.59	6.91	42	1.63	5.96	39	2.95	7.73	38	4.41	5.10	58
Purchased options	0.33	4.14	45	0.16	3.41	45	0.16	3.27	45	0.33	3.42	46	2.85	4.42	61
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0.15	0.15	84	1.19	0.28	87
Over-the-counter	0.33	3.58	47	0.16	3.01	47	0.16	2.87	46	0.18	2.86	45	1.66	3.35	58
Swaps	98.37	77.96	78	94.13	71.71	72	95.56	74.26	74	93.47	68.76	75	83.46	69.75	53
Held for trading	98.37	38.03	87	94.13	40.70	80	95.56	40.42	80	93.47	43.53	79	0	44.16	18
Interest rate contracts	98.37	31.70	93	94.13	34.66	90	95.56	34.15	90	93.47	36.62	91	0	37.24	18
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	1.63	61.97	12	5.87	59.30	19	4.44	59.58	19	6.53	56.47	20	100	55.84	81
Interest rate contracts	1.63	57.96	14	5.87	56.22	19	4.44	56.71	20	6.53	53.82	21	100	52.22	88
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	99.29	93.16	54	96.69	91.91	45	97.59	92.53	48	96.46	91.48	52	90.47	93.86	26
One year or less	1.91	37.29	14	2.97	27.90	19	2.94	27.56	17	3.43	32.05	16	39.97	32.17	63
Over 1 year to 5 years	15.52	22.61	35	12.92	29.78	27	14.21	27.01	25	9.36	27.06	21	22.94	30.45	45
Over 5 years	81.86	26.09	98	80.80	29.19	94	80.44	29.89	92	83.67	29.56	96	27.56	28.09	55
Gross negative fair value (absolute value)	5.05	2.48	93	2.25	1.18	83	1.88	0.98	85	4.07	1.55	91	1.44	0.83	79
Gross positive fair value	5.05	2.55	86	2.27	1.59	80	1.90	1.34	76	4.11	2.23	92	0.81	1.19	34
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.30	0.10	88	0.15	0.05	89	0.13	0.04	89	0.27	0.07	89	0.02	0.06	60
Gross positive fair value (X)	0.30	0.10	89	0.15	0.06	87	0.13	0.05	88	0.27	0.09	89	0.01	0.07	30
Held for trading (X)	0.30	0.06	90	0.15	0.05	89	0.13	0.04	89	0.27	0.07	89	0	0.06	18
Non-traded (X)	0	0.02	24	0	0.01	34	0	0.01	37	0.01	0.02	44	0.01	0.01	75
Current credit exposure (X)	0.30	0.06	90	0.15	0.05	87	0.13	0.04	90	0.27	0.06	91	0.01	0.05	36
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	3.25	0.70	90	1.81	0.59	87	1.50	0.46	89	3.14	0.85	91	0.13	0.73	35

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	301,807	457,309	457,309	61,991	55,798
Gross losses	18,780	12,883	16,900	14,601	9,775
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	15,381	10,744	13,801	11,776	3,914
Net losses	3,399	2,139	3,099	2,825	5,861
Provision for loan and lease losses	12,232	-141,026	-152,403	199,365	12,777
Adjustments	13,758	0	0	198,778	-723
Ending balance	324,398	314,144	301,807	457,309	61,991
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	0.04	0.09	33	-0.48	-0.12	6	-0.38	-0.09	4	0.70	0.51	80	0.08	0.15	34
Provision for loan and lease losses / Average loans and leases	0.06	0.16	31	-0.77	-0.21	7	-0.63	-0.16	6	1.02	0.82	72	0.11	0.24	32
Provision for loan and lease losses / Net loan and lease losses	359.87	151.30	75	-6,593.08	-65.12	2	-4,917.81	-105.48	2	7,057.17	487.86	96	218	130.58	88
Allowance for loan and lease losses / Total loans and leases not held for sale	1.12	1.17	49	1.32	1.32	54	1.26	1.23	58	1.85	1.58	74	0.54	0.83	25
Allowance for loan and lease losses / Total loans and leases	1.12	1.15	51	1.31	1.30	55	1.25	1.20	58	1.83	1.55	75	0.54	0.81	24
Allowance for loan and lease losses / Net loans and leases losses (X)	71.58	38.64	83	110.15	17.40	94	97.39	21.39	93	161.88	11.58	96	10.58	8.03	74
Allowance for loan and lease losses / Nonaccrual assets	337.07	428.13	53	355.43	330.05	70	400.18	364.13	71	480.43	299.17	82	187.05	218.72	61
ALLL / 90+ days past due + nonaccrual loans and leases	324.30	320.87	63	348.27	271.93	75	375.94	287.08	74	428.04	244.34	83	143.62	151.73	59
Gross loan and lease losses / Average loans and leases	0.09	0.16	46	0.07	0.20	21	0.07	0.19	24	0.07	0.34	12	0.09	0.28	24
Recoveries / Average loans and leases	0.08	0.07	65	0.06	0.08	45	0.06	0.08	39	0.06	0.07	51	0.03	0.08	33
Net losses / Average loans and leases	0.02	0.09	36	0.01	0.12	19	0.01	0.11	16	0.01	0.27	6	0.05	0.21	26
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	91.01	34.26	94	73.58	25.09	93	94.52	34.67	93	120.47	33.98	97	47.58	36.22	81
Earnings coverage of net loan and lease losses (X)	136.17	36.38	84	153.41	26.30	91	145.81	39.72	87	107.38	22.91	92	41.49	24.40	80
Net Loan and Lease Losses By Type															
Real estate loans	-0.03	-0.01	16	-0.02	0.02	24	-0.02	0.02	19	-0.01	0.04	10	-0.01	0.01	26
Real estate loans secured by 1–4 family	-0.09	-0.02	8	-0.05	-0.01	17	-0.05	-0.02	17	-0.02	0.01	21	-0.01	0.01	32
Revolving	-0.34	-0.06	8	-0.11	-0.07	22	-0.10	-0.07	23	-0.01	0.01	38	-0.02	0.02	25
Closed-end	-0.03	-0.01	25	-0.03	-0.01	22	-0.03	-0.01	21	-0.02	0	18	-0.01	0	33
Commercial real estate loans	0	0	41	0	0.04	39	-0.01	0.04	14	-0.01	0.07	3	-0.01	0.01	22
Construction and land development	-0.05	-0.02	14	-0.07	0.01	11	-0.09	0	7	-0.06	0	12	-0.09	-0.01	9
1–4 family	0	0	22	0	0	27	0	0	18	0	0	18	0	0	55
Other	-0.05	-0.01	12	-0.07	0.01	9	-0.09	0	7	-0.06	0	9	-0.09	-0.01	7
Multifamily	0	0	56	0	0.01	13	0	0.01	15	-0.02	0	8	0	0	56
Nonfarm nonresidential	0.01	0	72	0.01	0.05	52	0.01	0.05	42	0	0.11	20	0.01	0.02	58
Owner-occupied	0.01	0	89	0.02	0.01	77	0.01	0.01	74	0	0.02	40	0.02	0.01	80
Other	0	0.01	36	0	0.04	24	0	0.04	23	0	0.08	33	0	0.01	19
Real estate loans secured by farmland	-0.71	0	1	-0.11	-0.01	8	-0.14	0	5	-0.04	0.02	6	0	0.01	48
Commercial and industrial loans	0.10	0.11	62	-0.01	0.19	16	0.01	0.17	18	0.02	0.47	10	0.13	0.37	25
Loans to individuals	0.61	0.76	50	0.64	0.72	57	0.74	0.71	60	0.47	1.13	26	0.76	1.17	44
Credit card loans	0	1.94	8		2.27			1.84			2.92			3.11	
Agricultural loans	0	0.02	50	0	0.02	49	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0.05			0			0			0			0	
Other loans and leases	0	0.13	12	0.01	0.09	51	0.01	0.10	46	0.01	0.15	43	0	0.15	22

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	96,333	78,976	101,386	49,565	27,316
90+ days past due loans and leases	3,789	1,818	4,863	11,651	10,022
Nonaccrual loans and leases	96,240	88,383	75,418	95,187	33,141
Total past due and nonaccrual loans and leases	196,362	169,177	181,667	156,403	70,479
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	8,100	2,648	1,332	5,247	3,920
Total restructured loans and leases	8,100	2,648	1,332	5,247	3,920
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	4,151	250	831	6,069	2,258
Other real estate owned	2,160	3,687	2,736	11,914	11,964
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.33	0.33	66	0.33	0.29	64	0.42	0.32	72	0.20	0.39	27	0.24	0.43	29
90+ days past due loans and leases	0.01	0.10	39	0.01	0.09	36	0.02	0.10	48	0.05	0.12	51	0.09	0.15	57
Nonaccrual loans and leases	0.33	0.37	46	0.37	0.54	35	0.31	0.46	33	0.38	0.66	26	0.29	0.51	26
90+ days past due and nonaccrual loans and leases	0.35	0.52	37	0.38	0.68	26	0.33	0.62	27	0.43	0.85	24	0.38	0.71	24
30–89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.03	0.09	37	0.01	0.12	13	0.01	0.10	12	0.02	0.13	19	0.03	0.14	23
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.33	0.33	66	0.33	0.29	64	0.42	0.32	72	0.20	0.40	27	0.24	0.43	29
90+ days past due assets	0.01	0.10	36	0.01	0.09	33	0.02	0.10	47	0.05	0.12	51	0.09	0.15	55
Nonaccrual assets	0.33	0.37	46	0.37	0.55	34	0.31	0.47	33	0.38	0.67	26	0.29	0.53	26
30+ days past due and nonaccrual assets	0.68	0.89	48	0.70	1	39	0.75	0.97	45	0.63	1.29	20	0.62	1.19	19
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.22	0.33	39	0.22	0.40	24	0.19	0.36	25	0.28	0.52	29	0.27	0.44	29
90+ days past due and nonaccrual assets + other real estate owned	0.23	0.35	36	0.23	0.42	23	0.20	0.37	24	0.31	0.55	28	0.35	0.48	40
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.23	0.38	33	0.23	0.48	18	0.19	0.41	19	0.30	0.60	23	0.30	0.53	23
Allowance for loan and lease losses	31.61	55.46	32	29.39	67.85	18	26.17	62.64	19	24.75	66.66	12	76.40	115.41	33
Equity capital + allowance for loan and lease losses	1.95	3.63	31	1.81	4.12	19	1.55	3.60	17	2.22	4.97	20	1.95	4.28	19
Tier 1 capital + allowance for loan and lease losses	2.57	3.90	39	2.65	4.89	22	2.25	4.30	23	3.26	6.05	22	3.16	5.65	24
Loans and leases + other real estate owned	0.36	0.61	30	0.38	0.82	18	0.33	0.71	21	0.45	0.97	16	0.41	0.85	19

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	0.13	0.23	40	0.15	0.25	44	0.11	0.26	27	0.07	0.39	11	0.24	0.38	37
	90+ days past due	0	0.11	40	0	0.12	38	0	0.12	42	0	0.16	38	0.10	0.16	64
	Nonaccrual	0.33	0.41	48	0.39	0.60	36	0.31	0.52	35	0.42	0.76	32	0.25	0.46	28
Commercial and industrial	30–89 days past due	1	0.29	93	1.62	0.24	97	2.85	0.24	99	0.81	0.23	90	0.23	0.31	46
	90+ days past due	0.09	0.06	73	0.03	0.02	77	0.15	0.04	90	0.27	0.03	96	0.01	0.05	41
	Nonaccrual	0.46	0.47	59	0.34	0.65	35	0.42	0.57	48	0.22	0.75	19	0.63	0.83	47
Individuals	30–89 days past due	2.34	0.83	90	0.24	0.60	32	0.39	0.63	36	0.29	0.83	20	0.39	0.83	28
	90+ days past due	0	0.10	20	0	0.08	18	0	0.09	35	0	0.14	38	0.08	0.17	53
	Nonaccrual	0.31	0.17	78	0.47	0.17	87	0.38	0.17	83	0.68	0.28	85	0.48	0.17	87
Depository institution loans	30–89 days past due		0			0.03			0.01			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0			0			0			0			0	
Agricultural	30–89 days past due	0	0.09	29	0	0.11	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due	0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual	0	0.27	26	0	0.51	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due		0			0			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due	0.06	0.13	59	0.16	0.11	70	0.01	0.12	42	0	0.18	15	0	0.20	14
	90+ days past due	0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0.03	0.01	86
	Nonaccrual	0	0.06	23	0.02	0.13	50	0.02	0.09	53	0.09	0.15	61	0.01	0.13	36

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

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	0.17	0.39	28	0.13	0.36	29	0.16	0.46	21	0.13	0.65	6	0.33	0.67	25
	90+ days past due	0	0.22	46	0	0.25	36	0	0.24	39	0.01	0.33	38	0.16	0.31	71
	Nonaccrual	0.39	0.58	46	0.64	0.76	48	0.49	0.71	43	0.70	0.89	49	0.41	0.73	33
Revolving	30–89 days past due	0.28	0.31	46	0.19	0.33	31	0.29	0.28	56	0.17	0.48	24	0.35	0.45	38
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0.17	0.05	86
	Nonaccrual	0.49	0.86	55	0.70	1.05	55	0.51	1.18	47	0.75	1.13	52	0.61	1	49
Closed-end	30–89 days past due	0.14	0.41	28	0.12	0.36	33	0.13	0.49	18	0.12	0.65	5	0.33	0.70	26
	90+ days past due	0	0.25	46	0	0.27	38	0	0.26	41	0.01	0.38	40	0.16	0.35	67
	Nonaccrual	0.36	0.57	45	0.62	0.71	49	0.49	0.67	43	0.68	0.87	50	0.35	0.70	31
Junior lien	30–89 days past due	0	0.01	52	0	0.01	37	0	0.01	28	0	0.02	34	0.01	0.02	44
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	25	0.01	0.04	27	0.01	0.03	29	0.02	0.04	38	0	0.04	8
Commercial real estate	30–89 days past due	0.10	0.13	55	0.15	0.16	63	0.08	0.15	51	0.05	0.26	26	0.17	0.18	57
	90+ days past due	0	0.01	59	0.01	0.01	59	0.01	0.01	66	0	0.02	57	0.06	0.03	73
	Nonaccrual	0.29	0.29	58	0.28	0.48	42	0.23	0.38	42	0.26	0.62	26	0.12	0.23	33
Construction and development	30–89 days past due	0.05	0.19	51	0.10	0.15	64	0.06	0.17	52	0.09	0.28	45	0.04	0.28	37
	90+ days past due	0	0.01	73	0	0.01	38	0	0.01	78	0	0.01	35	0.03	0.02	80
	Nonaccrual	0.02	0.14	47	0.09	0.31	51	0.08	0.20	54	0.13	0.41	51	0.12	0.20	58
1–4 family	30–89 days past due	0.01	0.02	64	0.01	0.03	64	0	0.02	30	0.04	0.03	72	0.03	0.06	59
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0.01	0.01	71	0	0.02	31	0.01	0.01	69	0	0.03	27	0	0.02	30
Other	30–89 days past due	0.05	0.13	62	0.10	0.10	75	0.06	0.13	68	0.05	0.22	48	0.01	0.20	33
	90+ days past due	0	0	78	0	0	40	0	0	85	0	0	40	0.03	0.01	84
	Nonaccrual	0.01	0.12	49	0.09	0.25	62	0.07	0.16	62	0.13	0.35	55	0.12	0.17	64
Multifamily	30–89 days past due	0	0.04	28	0.29	0.09	84	0.37	0.07	90	0.08	0.09	66	0.11	0.08	75
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.06	26	0	0.13	21	0	0.17	21	0.22	0.11	81	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.12	0.10	62	0.16	0.12	65	0.08	0.13	55	0.04	0.23	29	0.21	0.14	76
	90+ days past due	0	0.01	68	0.01	0.01	65	0.01	0.01	72	0	0.02	63	0.06	0.03	80
	Nonaccrual	0.36	0.36	62	0.32	0.58	41	0.27	0.45	45	0.29	0.80	24	0.13	0.28	30
Owner Occupied	30–89 days past due	0.03	0.04	51	0.12	0.04	86	0.04	0.04	60	0.04	0.07	45	0.17	0.07	86
	90+ days past due	0	0	74	0.01	0	82	0.01	0	81	0	0	33	0.03	0.01	78
	Nonaccrual	0.26	0.12	80	0.20	0.20	52	0.15	0.17	50	0.25	0.27	47	0.10	0.16	42
Other	30–89 days past due	0.08	0.05	75	0.04	0.07	60	0.04	0.08	61	0	0.14	24	0.04	0.07	45
	90+ days past due	0	0	39	0	0.01	34	0	0	76	0	0.01	76	0.04	0.01	82
	Nonaccrual	0.10	0.21	44	0.12	0.31	37	0.12	0.23	44	0.04	0.44	16	0.03	0.10	33
Farmland	30–89 days past due	0.89	0.09	92	0.29	0.13	83	0.31	0.10	83	0.17	0.11	75	0	0.23	23
	90+ days past due	0.04	0	91	0	0.01	44	0.03	0	90	0	0	45	0.18	0.01	94
	Nonaccrual	3.05	0.51	90	0.88	1.06	67	0.87	0.69	72	2.60	1.13	79	1.24	0.84	69
Credit card	30–89 days past due	9.78	1.22	97		0.79			0.81			0.95			1.19	
	90+ days past due	0	0.50	14		0.40			0.45			0.63			0.78	
	Nonaccrual	2.27	0.13	98		0.08			0.10			0.05			0.11	

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	4,396,231	3,868,417	3,826,429	3,942,839	1,692,101
Retained earnings	1,287,177	988,591	1,058,674	760,562	679,895
Accumulated other comprehensive income (AOCI)	-716,458	-520	-21,146	47,589	1,017
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	4,966,950	4,856,488	4,863,957	4,750,990	2,373,013
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	2,016,579	1,693,239	1,683,459	1,693,227	1,045,271
Accumulated other comprehensive income-related adjustments	-716,458	-520	-21,146	47,589	1,016
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	3,666,829	3,163,769	3,201,644	3,010,174	1,326,726
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	3,666,829	3,163,769	3,201,644	3,010,174	1,326,726
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	112,269
Additional tier 1 capital before deductions	0	0	0	0	112,269
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	112,269
Tier 1 Capital	3,666,829	3,163,769	3,201,644	3,010,174	1,438,995
Tier 2 Capital					
Tier 2 capital instruments and related surplus	390,000	328,000	328,000	391,500	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	254,379	158,481	163,030	240,365	62,326
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	644,379	486,481	491,030	631,865	62,326
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	644,379	486,481	491,030	631,865	62,326
Exited advanced approach tier 2 capital					
Total capital	4,311,208	3,650,250	3,692,674	3,642,039	1,501,321
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	46,020,987	40,611,078	41,434,580	38,071,699	15,838,547
Less: Deductions from common equity tier 1 capital	2,016,579	1,693,238	1,683,459	1,693,227	1,045,271
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	44,004,408	38,917,840	39,751,121	36,378,472	14,793,276
Total risk-weighted assets	33,271,916	26,537,567	27,240,449	25,571,101	11,746,074
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	11.02	11.77	43	11.92	12.59	42	11.75	12.37	42	11.77	12.35	42	11.30	12.11	39
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	11.02	12.48	30	11.92	13.31	26	11.75	13.11	30	11.77	13.08	28	12.25	12.78	45
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	12.96	14.27	30	13.76	15.21	23	13.56	14.91	29	14.24	15.23	37	12.78	14.36	23
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.33	9.22	22	8.13	9.07	23	8.05	8.98	25	8.27	9.13	25	9.73	9.76	56
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	6,200	4,968	7,372	6,507	0	24.80	
Total property and casualty assets	6,200	4,968	7,372	6,507	0	24.80	
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	4,248	3,726	3,849	3,048	0	14.01	
Total property and casualty equity	4,248	3,726	3,849	3,048	0	14.01	
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	399	678	801	-425	0	-41.15	
Total property and casualty	399	678	801	-425	0	-41.15	
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	1,370	851	502	818	0	60.99	
Unearned premiums (P/C)	546	344	2,536	1,602	0	58.72	
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	960,051	778,552	783,049	559,367	234,567	23.31	534.11

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0.01	0	87	0.01	0	86	0.02	0	90	0.02	0	88	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	51.77	77	100	53.46	76	100	53.11	76	100	53.67	76		51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	48.23	22	0	46.54	24	0	46.89	24	0	46.33	23		48.53	
Separate account assets (L/H) / Total life assets		11.73			13.15			13.40			11.24			7.26	
Insurance activities revenue / Adjusted operating income	0	0.36	12	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Premium income / Insurance activities revenue		2.54			2.90			2.76			2.84			7.32	
Credit related premium income / Total premium income		32.83			31.14			32.99			38.23			34.91	
Other premium income / Total premium income		67.17			68.86			67.01			61.77			65.09	
Insurance underwriting net income / Consolidated net income	0.11	0.02	92	0.18	0.02	91	0.17	0.02	91	-0.35	0.03	1	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	12.52	15.15	63	24.26	28.21	64	20.81	23.22	64	-13.94	15.59	10		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	0.07	47	0	0.07	47	0	0.07	47	0	0.07	47		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	24.05	12.02	96	22.39	11.72	91	22.35	12	90	16.13	11.03	68	15.63	11.51	68
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	31,137	54,895	39,955	54,176	0
Real estate loans	31,137	54,895	39,955	54,176	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	31,137	54,895	39,955	54,176	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.84	33	0	0.63	34	0	0.66	33	0	0.87	31		1.25	
Cost: Interest-bearing deposits		0.52			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans		0.13			0.86			0.79			0.64			0.29	
Foreign governments and institutions		0.05			0			0			0			0	
Growth Rates															
Net loans and leases	-43.28	20.31	8	-3.94	-0.16	51	-26.25	6.83	15		-2.40			22.48	
Total selected assets	-43.28	21.10	7	-3.94	3.36	43	-26.25	9.48	14		2.04			12.40	
Deposits		-2.72			10.74			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

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

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

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.02	0.02	0.02	0.02	0.01

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	180,000	200,000	200,000	90,297	214,703	-10.00	521.63
Dividends	180,000	200,000	200,000	90,297	214,703	-10.00	521.63
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	76	66	83	107	150	15.15	55.10
Dividends	76	66	83	107	150	15.15	55.10
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	180,076	200,066	200,083	90,404	214,853	-9.99	520.84
Securities gains (losses)	0	0	0	0	5,366		-100.00
Other operating income	1	23	25	52	19	-95.65	-98.81
Total operating income	180,077	200,089	200,108	90,456	220,238	-10.00	512.51
Operating Expenses							
Personnel expenses	0	465	551	0	0	-100.00	
Interest expense	11,161	10,367	13,546	8,277	0	7.66	
Other expenses	11,160	23,128	26,630	37,297	15,409	-51.75	43.98
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	22,321	33,960	40,727	45,574	15,409	-34.27	187.98
Income (loss) before taxes	157,756	166,129	159,381	44,882	204,829	-5.04	628.70
Applicable income taxes (credit)	-5,028	-7,668	-9,053	-8,960	-1,883		
Extraordinary items							
Income before undistributed income of subsidiaries	162,784	173,797	168,434	53,842	206,712	-6.34	577.59
Equity in undistributed income of subsidiaries	189,763	194,900	307,109	66,790	-20,229	-2.64	210.53
Bank subsidiaries	189,364	194,210	306,296	67,215	-20,229	-2.50	209.88
Nonbank subsidiaries	399	690	813	-425	0	-42.17	
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	352,547	368,697	475,543	120,632	186,483	-4.38	314.11
Memoranda							
Bank net income	369,364	394,210	506,296	157,512	194,474	-6.30	310.11
Nonbank net income	475	756	896	-318	150	-37.17	869.39
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	5,211,249	97.99	4,940,904	96.42	5,032,364	98.07	4,886,803	2,463,903	5.47	212.03
Common and preferred stock	5,211,249	97.99	4,940,904	96.42	5,032,364	98.07	4,794,803	2,463,903	5.47	212.03
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	92,000	0		
Investment in nonbank subsidiaries	7,811	0.15	7,502	0.15	7,412	0.14	8,190	3,563	4.12	245.31
Common and preferred stock	7,811	0.15	7,502	0.15	7,412	0.14	8,190	3,563	4.12	245.31
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
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		-100.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	88,269	1.66	66,573	1.30	81,052	1.58	31,522	21,688	32.59	157.02
Cash and due from unrelated depository institution	0	0	100,000	1.95	0	0	100,000	0	-100.00	-100.00
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	145	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	11,049	0.21	9,190	0.18	10,555	0.21	15,940	204	20.23	10226.17
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	5,318,378	100.00	5,124,169	100.00	5,131,383	100.00	5,042,600	2,489,358	3.79	211.47
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	275,026	5.17	209,809	4.09	209,901	4.09	245,854	0	31.08	
Other liabilities	4,824	0.09	4,421	0.09	1,377	0.03	4,542	512	9.12	269.37
Balance due to subsidiaries and related institutions	117,342	2.21	116,998	2.28	117,165	2.28	144,324	115,833	0.29	59.91
Total liabilities	397,192	7.47	331,228	6.46	328,443	6.40	394,720	116,345	19.91	431.80
Equity Capital	4,921,186	92.53	4,792,941	93.54	4,802,940	93.60	4,647,880	2,373,013	2.68	201.39
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	189,191	3.56	174,795	3.41	173,331	3.38	177,434	84,361	8.24	158.57
Common surplus	4,207,040	79.10	3,693,622	72.08	3,653,098	71.19	3,765,406	1,607,740	13.90	270.22
Retained earnings	1,241,413	23.34	925,044	18.05	997,657	19.44	657,451	679,895	34.20	190.67
Accumulated other comprehensive income	-716,458	-13.47	-520	-0.01	-21,146	-0.41	47,589	1,017		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	5,318,378	100.00	5,124,169	100.00	5,131,383	100.00	5,042,600	2,489,358	3.79	211.47
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	117,342	2.21	116,998	2.28	117,165	2.28	144,324	115,833	0.29	59.91
Notes payable to subsidiaries that issued TPS	115,000	2.16	115,000	2.24	115,000	2.24	153,500	115,000	0.00	57.53
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	11,000	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	9.30	11.02	34	10.39	12.52	35	10.01	11.94	35	3.35	7.29	14	7.89	9.68	22
Bank net income / Average equity investment in banks	9.36	11.60	31	10.73	12.35	41	10.28	11.80	41	4.17	7.45	17	7.90	10.51	20
Nonbank net income / Average equity investment in nonbanks	8.17	9.71	54	13.03	13.18	61	11.68	13.12	58	-4.85	9.75	5	4.21	7.89	43
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	104.77	98.76	64	106.92	96.45	84	106.47	96.79	80	130.57	88.16	97	104.29	82.22	61
Nonbank net income / Parent net income	0.13	2.50	44	0.21	3.22	40	0.19	3.40	42		3.59		0.08	5.93	28
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	8.07	18.39	33	6.91	16.51	30	6.84	16.81	32	8.49	20.06	33	4.90	20.43	21
Total debt / Equity capital	5.59	12.61	39	4.38	11.37	33	4.37	11.71	33	5.29	14.41	34	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	7.93	14.76	37	6.78	13.41	33	6.76	13.63	35	8.59	16.67	37	4.85	16.36	24
Total debt + Loans guaranteed for affiliate / Equity capital	5.59	12.68	39	4.38	11.46	33	4.37	11.77	33	5.29	14.68	34	0	14.56	13
Total debt / Equity capital – excess over fair value	5.59	12.75	39	4.38	11.47	33	4.37	11.81	33	5.29	14.52	34	0	14.51	13
Long-term debt / Equity capital	5.59	11.91	41	4.38	10.65	33	4.37	10.95	33	5.29	13.56	36	0	13.04	13
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0.24	0.06	88	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	69.63	39.59	73	63.61	40.69	68	63.67	39.86	66	62.52	34.67	76	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital	106.05	104.01	62	103.24	103.15	56	104.93	103.22	65	103.34	102.81	56	103.98	103.22	56
Total investment in subs / Equity capital	106.05	109.29	51	103.24	108.29	46	104.93	108.40	51	105.32	110.16	51	103.98	111.07	42
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)	0.63	0.39	68	0.32	0.27	60	0.50	0.29	68	1.29	0.47	81	0.51	0.36	62
Equity investment in subs – equity cap / Net income-div (X)	0.92	1.15	52	0.44	0.85	39	0.70	1.05	50	6.93	1.82	94	0.73	1.22	40
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	141.09	130.36	63	163.66	152.56	66	126.54	152.85	45	70.08	136.59	15	304.75	177.68	87
Cash from ops + noncash items + op expense / Op expense + dividend	164.71	118.32	71	192.15	155.61	72	149.75	154.48	56	70.64	147.24	10	308.88	190.27	83
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	104.93	105.80	59	122.92	94.59	73	85.38	98.54	34	177.32	134.08	77	101.73	116.34	37
Pretax operating income + interest expense / Interest expense	1,513.46	1,565.66	65	1,702.48	1,645.53	61	1,276.59	1,835.33	49	642.25	2,016.32	37		1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,237.06	1,454.22	59	1,343.57	1,896.20	54	1,023.52	1,770.77	42	445.94	1,539.23	28	4,217.17	1,632.83	89
Dividends + interest from subsidiaries / Interest expense + dividends	150.12	150.57	60	179.48	174.48	64	134.39	174.12	42	84.86	150.43	19	372.39	210.80	85
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79			47.61		10.97	35.64	33		57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.57	3.60	45	2.91	3.29	54	1.30	3.44	44	3.91	3.85	58	0	2.64	28
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10			0.04	
Nonaccrual		0.65			1.04			0.92			1.03			0.54	
Total		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.01	1.77	39	0.01	1.76	39	0.02	1.76	42	0.02	2.66	37	0	5.62	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	66.83	70.90	50	58.17	69.90	43	80.35	66.37	65	182.49	81.10	91	27.91	57.84	22
Dividends declared / Net income	30.86	31.93	44	27.42	27.22	52	28.46	28.27	49	81.45	42.29	93	30.94	33.08	47
Net income – dividends / Average equity	6.43	7.51	45	7.54	9.25	42	7.16	8.62	38	0.62	4.14	13	5.45	6.46	36
Percent of Dividends Paid															
Dividends from bank subsidiaries	165.45	133.26	66	197.82	160.45	70	147.78	155.92	58	91.90	132.17	29	372.13	178.13	88
Dividends from nonbank subsidiaries	0.07	2.76	55	0.07	6.19	50	0.06	4.90	49	0.11	3.41	55	0.26	7.53	50
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	165.52	183.35	58	197.88	213.42	62	147.84	203.53	45	92.01	174.85	19	372.39	260.40	78
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	48.73	43.79	54	50.73	43.30	56	39.50	45.96	38	57.33	60.28	50	110.40	66.55	91
Interest income from bank subsidiaries	0	0.21	26	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	48.73	52.71	53	50.73	48.70	51	39.50	51.33	38	57.33	62.88	49	110.40	69.36	87
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	16	47.96	42	8.73	66.90	29	9.26	62.63	29		56.39		100	82.95	65
Interest income from nonbank subsidiaries	0	3.25	35	0	2.38	31	0	2.44	31		7.38		0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.51	41	0	0.66	39	0	0.37	40		0.86		0	1.92	38
Other income from nonbank subsidiaries	0	0.12	46	0	0.11	44	0	0.07	45		0.16		0	1.06	43
Operating income from nonbank subsidiaries	16	64.26	33	8.73	94.31	17	9.26	87.22	15		79.84		100	150.41	51
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	99.96	67.73	85	99.96	72.55	89	99.95	74.16	87	99.82	69.76	84	97.49	67.32	66
Interest income from bank subsidiaries	0	0.98	23	0	0.27	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.96	81.70	76	99.96	82.68	84	99.95	83.13	82	99.82	82.20	78	97.49	78.80	49
Dividends from nonbank subsidiaries	0.04	2.90	52	0.03	3.56	46	0.04	3.07	48	0.12	1.95	58	0.07	2.65	46
Interest income from nonbank subsidiaries	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0.04	4.41	44	0.03	5.69	35	0.04	4.67	35	0.12	4.70	44	0.07	7.29	31
Dividends from subsidiary holding companies	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	42.67	27.96	71	55.76	28.03	77	55.82	26.38	79	58.70	27.08	79		28.33	