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

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BHC Name COMERICA INCORPORATED

City/State DALLAS, TX

Bank Holding Company Information

Federal Reserve District: 11
Consolidated Assets ($000): 87,179,000
Peer Group Number: 1 Number in Peer Group: 132
Number of Bank Subsidiaries: 2

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

Mailing Address:

COMERICA INCORPORATED
1717 MAIN STREET MC-6506

DALLAS, TX 75201

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

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	91,201,500	86,228,000	90,215,000	81,011,750	71,572,250
Net income ($000)	450,000	678,000	1,168,000	474,000	1,198,000
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.24	2.67	16	2.11	2.65	16	2.04	2.60	17	2.36	2.77	22	3.27	3.01	57
+ Non-interest income	1.12	0.96	66	1.28	1.11	65	1.24	1.04	67	1.24	1.21	58	1.42	1.32	64
– Overhead expense	2.10	2.17	51	2.11	2.24	46	2.06	2.17	47	2.22	2.57	34	2.44	2.69	38
– Provision for credit losses	0	0.09	26	-0.74	-0.15	3	-0.43	-0.09	3	0.65	0.51	72	0.10	0.15	43
+ Securities gains (losses)	0	0	43	0	0.01	26	0	0.01	23	0	0.02	16	-0.01	0.01	11
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.26	1.40	37	2.02	1.79	67	1.65	1.66	53	0.73	1.04	22	2.14	1.56	90
Net operating income	0.99	1.06	42	1.57	1.36	74	1.29	1.26	57	0.59	0.81	25	1.67	1.19	92
Net income	0.99	1.06	42	1.57	1.35	74	1.29	1.26	57	0.59	0.82	25	1.67	1.19	92
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.49	3.12	10	2.33	3.14	12	2.25	3.06	10	2.77	3.55	12	4.23	4.41	36
Interest expense	0.07	0.24	8	0.07	0.27	9	0.07	0.25	9	0.24	0.52	13	0.71	1.08	22
Net interest income (tax equivalent)	2.42	2.88	17	2.26	2.85	16	2.18	2.80	17	2.53	3.01	21	3.53	3.33	56
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.03	0.08	46	-0.03	0.13	4	-0.02	0.11	5	0.38	0.27	72	0.21	0.21	58
Earnings coverage of net loan and lease losses (X)	69.75	-9.51	79	-70.63	4.52	11	-112	39.72	6	5.69	22.91	27	15	24.40	50
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.09	1.17	45	1.30	1.39	47	1.19	1.23	48	1.81	1.58	72	1.26	0.83	85
Allowance for loan and lease losses / Total loans and leases	1.09	1.15	47	1.30	1.37	48	1.19	1.20	51	1.81	1.55	72	1.26	0.81	85
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.51	0.41	71	0.62	0.63	57	0.54	0.49	65	0.68	0.71	51	0.42	0.57	35
30–89 days past due loans and leases / Total loans and leases	0.40	0.32	69	0.39	0.27	76	0.31	0.32	59	0.77	0.39	85	0.25	0.43	34
Liquidity and Funding															
Net noncore funding dependence	-5.35	3.09	19	-19.64	-1.82	6	-26.91	-2.33	2	-15.29	3.20	4	5.89	14.45	24
Net short-term noncore funding dependence	-8.79	-1.79	18	-23.71	-8.21	11	-30.86	-7.71	7	-23.76	-4.76	10	-4.30	3.38	20
Net loans and leases / Total assets	58.38	61.60	39	56.02	59.81	37	51.27	58.67	26	58.14	61.58	33	67.65	63.77	50
Capitalization															
Tier 1 leverage ratio	8.62	9.08	34	8.45	9.11	30	7.74	8.98	19	8.63	9.13	39	9.51	9.76	48
Holding company equity capital / Total assets	7.38	10.04	11	8.96	10.88	20	8.31	10.71	14	9.11	11.16	20	9.97	12.43	23
Total equity capital (including minority interest) / Total assets	7.38	10.14	9	8.96	11.01	18	8.31	10.82	12	9.11	11.29	18	9.97	12.57	20
Common equity tier 1 capital / Total risk-weighted assets	9.72	11.90	19	10.35	12.69	15	10.13	12.42	19	10.34	12.38	19	10.13	12.17	20
Net loans and leases / Equity capital (X)	7.91	6.22	81	6.25	5.51	66	6.17	5.53	64	6.38	5.58	71	6.79	5.21	81
Cash dividends / Net income	42	34	66	29.20	25.30	58	33.22	28.27	59	82.49	42.30	93	33.22	33.12	51
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	-1.51	7.91	16	4.62	9.29	37	7.56	10.50	45	20.13	16.68	63	3.69	9.26	34
Equity capital	-18.86	-0.29	10	1.65	9.31	9	-1.90	7.46	9	9.87	6.99	70	-2.40	10.49	4
Net loans and leases	2.64	11.87	23	-5.46	0.79	25	-5.15	3.36	20	3.24	9.07	31	0.49	9.10	14
Noncore funding	-12.13	10.50	31	-54.04	-23.76	12	-37.86	-14.79	22	-24.37	-12.18	37	14.93	6.59	68
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	25.35	11.61	83	22.32	11.05	84	21.98	10.95	82	22.58	13.56	78	23.68	13.04	76
Equity investment in subsidiaries / Equity capital	101	103.92	42	109.74	103.07	84	104.83	103.22	64	102.06	102.81	45	106.23	103.22	69
Cash from ops + noncash items + op expense / Op expense + dividends	231.95	116.54	82	55.78	130.64	20	174.79	154.48	64	122.87	147.24	46	227.70	190.27	73

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

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Interest and fees on loans	828,000	798,000	1,596,000	1,753,000	2,420,000	3.76	-4.71
Income from lease financing receivables	9,000	-8,000	-2,000	20,000	19,000		64.38
Fully taxable income on loans and leases	837,000	790,000	1,594,000	1,773,000	2,439,000	5.95	-4.26
Tax-exempt income on loans and leases	0	0	0	0	0		-100.00
Estimated tax benefit on income on loans and leases	0	0	0	0	0		-100.00
Income on loans and leases (tax equivalent)	837,000	790,000	1,594,000	1,773,000	2,439,000	5.95	-4.40
Investment interest income (tax equivalent)	177,000	139,000	279,000	292,000	298,000	27.34	41.72
Interest on balances due from depository institutions	32,000	8,000	26,000	27,000	69,000	300.00	19.42
Interest income on other earning assets	3,000	1,000	1,000	2,000	2,000	200.00	148.55
Total interest income (tax equivalent)	1,049,000	938,000	1,900,000	2,094,000	2,808,000	11.83	2.00
Interest on time deposits of $250K or more	0	1,000	2,000	10,000	14,000	-100.00	-100.00
Interest on time deposits < $250K	1,000	2,000	3,000	17,000	33,000	-50.00	-66.15
Interest on foreign office deposits	0	0	0	1,000	2,000		-100.00
Interest on other deposits	7,000	9,000	17,000	73,000	213,000	-22.22	-48.45
Interest on other borrowings and trading liabilities	15,000	13,000	24,000	63,000	177,000	15.38	-35.02
Interest on subordinated debt and mandatory convertible securities	6,000	5,000	11,000	18,000	29,000	20.00	-55.15
Total interest expense	29,000	30,000	57,000	182,000	468,000	-3.33	-47.76
Net interest income (tax equivalent)	1,020,000	908,000	1,843,000	1,912,000	2,340,000	12.33	4.84
Non-interest income	510,000	553,000	1,120,000	1,001,000	1,017,000	-7.78	-7.29
Adjusted operating income (tax equivalent)	1,530,000	1,461,000	2,963,000	2,913,000	3,357,000	4.72	0.46
Overhead expense	956,000	909,000	1,858,000	1,798,000	1,744,000	5.17	3.54
Provision for credit losses	-1,000	-317,000	-384,000	524,000	73,000		
Securities gains (losses)	0	0	0	0	-8,000		
Other tax equivalent adjustments	0	0	0	0	0		-100.00
Pretax net operating income (tax equivalent)	575,000	869,000	1,489,000	592,000	1,533,000	-33.83	0.53
Applicable income taxes	125,000	191,000	322,000	117,000	334,000	-34.55	-24.20
Tax equivalent adjustments	0	0	-1,000	1,000	1,000		-100.00
Applicable income taxes (tax equivalent)	125,000	191,000	321,000	118,000	335,000	-34.55	-25.01
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	450,000	678,000	1,168,000	474,000	1,198,000	-33.63	11.04
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	450,000	678,000	1,168,000	474,000	1,198,000	-33.63	11.04
Memoranda							
Net income - holding company and noncontrolling (minority) interest	450,000	678,000	1,168,000	474,000	1,198,000	-33.63	11.04
Investment securities income (tax equivalent)	177,000	139,000	279,000	292,000	298,000	27.34	41.72
US Treasury and agency securities (excluding mortgage-backed securities)	14,000	34,000	56,000	70,000	67,000	-58.82	-38.64
Mortgage-backed securities	163,000	105,000	224,000	221,000	229,000	55.24	61.52
All other securities	0	0	-1,000	1,000	2,000		-100.00
Cash dividends declared	189,000	198,000	388,000	391,000	398,000	-4.55	113.81
Common	178,000	187,000	365,000	378,000	398,000	-4.81	101.37
Preferred	11,000	11,000	23,000	13,000	0	0.00	

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

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.30	2.90	12	2.18	2.92	12	2.11	2.85	11	2.58	3.27	11	3.92	4	43
Less: Interest expense	0.06	0.22	9	0.07	0.25	9	0.06	0.23	9	0.22	0.48	13	0.65	0.98	25
Equals: Net interest income (tax equivalent)	2.24	2.67	16	2.11	2.65	16	2.04	2.60	17	2.36	2.77	22	3.27	3.01	57
Plus: Non-interest income	1.12	0.96	66	1.28	1.11	65	1.24	1.04	67	1.24	1.21	58	1.42	1.32	64
Equals: adjusted operating income (tax equivalent)	3.36	3.67	33	3.39	3.82	29	3.28	3.70	27	3.60	4.04	31	4.69	4.41	69
Less: Overhead expense	2.10	2.17	51	2.11	2.24	46	2.06	2.17	47	2.22	2.57	34	2.44	2.69	38
Less: Provision for credit losses	0	0.09	26	-0.74	-0.15	3	-0.43	-0.09	3	0.65	0.51	72	0.10	0.15	43
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	44	0	0.01	27	0	0.01	23	0	0.02	17	-0.01	0.01	11
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.26	1.40	37	2.02	1.79	67	1.65	1.66	53	0.73	1.04	22	2.14	1.56	90
Less: Applicable income taxes (tax equivalent)	0.27	0.33	33	0.44	0.41	67	0.36	0.38	49	0.15	0.23	24	0.47	0.36	80
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.99	1.06	42	1.57	1.36	74	1.29	1.26	57	0.59	0.81	25	1.67	1.19	92
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.99	1.06	42	1.57	1.35	74	1.29	1.26	57	0.59	0.82	25	1.67	1.19	92
Memo: Net income (last four quarters)	1.01	1.12	35	1.29	1.25	59	1.29	1.26	57	0.59	0.82	25	1.67	1.19	91
Net income–BHC and noncontrolling (minority) interest	0.99	1.07	40	1.57	1.37	73	1.29	1.27	56	0.59	0.83	25	1.67	1.20	92
Margin Analysis															
Average earning assets / Average assets	92.43	92.97	42	93.36	93.15	52	93.53	93.08	56	93.39	92.32	66	92.69	91.05	69
Average interest-bearing funds / Average assets	41.31	60.12	3	44.62	62.32	3	43.40	61.99	3	47.63	64.06	3	50.33	65.57	4
Interest income (tax equivalent) / Average earning assets	2.49	3.12	10	2.33	3.14	12	2.25	3.06	10	2.77	3.55	12	4.23	4.41	36
Interest expense / Average earning assets	0.07	0.24	8	0.07	0.27	9	0.07	0.25	9	0.24	0.52	13	0.71	1.08	22
Net interest income (tax equivalent) / Average earning assets	2.42	2.88	17	2.26	2.85	16	2.18	2.80	17	2.53	3.01	21	3.53	3.33	56
Yield or Cost															
Total loans and leases (tax equivalent)	3.41	4.01	12	3.15	4.05	8	3.25	4.01	11	3.43	4.27	8	4.83	5.09	38
Interest-bearing bank balances	0.49	0.42	77	0.11	0.11	51	0.15	0.14	69	0.29	0.27	62	2.19	2.04	56
Federal funds sold and reverse repos	0	0.58	10		0.26			0.25		0	0.68	7	0	2.44	4
Trading assets	0	0.52	26	0	0.42	27	0	0.45	26	0.15	0.60	58	0.35	0.99	53
Total earning assets	2.49	3.09	12	2.33	3.11	12	2.25	3.04	11	2.77	3.51	13	4.23	4.36	41
Investment securities (tax equivalent)	1.82	1.85	53	1.85	1.80	53	1.78	1.77	53	2.22	2.25	46	2.45	2.76	25
US Treasury and agency securities (excluding mortgage-backed securities)	0.96	1.22	29	1.62	1.28	74	1.51	1.14	75	1.91	1.75	60	2.44	2.32	69
Mortgage-backed securities	1.83	1.78	59	1.84	1.56	74	1.78	1.57	72	2.22	2.05	65	2.40	2.61	21
All other securities	0	2.82	0		2.91			2.81			3.24			4.06	
Interest-bearing deposits	0.05	0.20	7	0.07	0.24	11	0.06	0.21	12	0.32	0.53	25	0.91	1.10	33
Time deposits of $250K or more	0	0.50	2	0.30	0.76	7	0.30	0.66	13	1.24	1.42	32	1.87	1.96	39
Time deposits < $250K	0.15	0.44	9	0.27	0.72	6	0.21	0.62	6	0.93	1.36	15	1.38	1.82	22
Other domestic deposits	0.04	0.17	3	0.06	0.17	17	0.05	0.15	17	0.26	0.36	39	0.84	0.93	46
Foreign deposits	0	0.25	18	0	0.12	24	0	0.14	20	0.37	0.42	60	0.93	1.19	43
Federal funds purchased and repos	0	0.36	4	0	0.19	6	0	0.17	9	0	0.62	1	2.66	1.86	82
Other borrowed funds and trading liabilities	1.24	1.24	51	1.07	1.31	41	1.05	1.27	42	1.01	1.50	29	2.68	2.38	65
All interest-bearing funds	0.15	0.36	15	0.16	0.40	9	0.15	0.37	11	0.47	0.74	22	1.30	1.49	36

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

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	510,000	553,000	1,120,000	1,001,000	1,017,000
Fiduciary activities income	107,000	101,000	206,000	188,000	187,000
Service charges on deposit accounts - domestic	100,000	97,000	199,000	188,000	208,000
Trading revenue	36,000	65,000	112,000	106,000	93,000
Investment banking fees and commissions	25,000	29,000	54,000	56,000	57,000
Insurance activities revenue	4,000	3,000	6,000	7,000	6,000
Venture capital revenue	-1,000	0	0	0	0
Net servicing fees	0	0	-1,000	-1,000	-1,000
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	2,000	3,000	4,000	7,000	3,000
Other non-interest income	237,000	255,000	540,000	450,000	464,000
Total overhead expenses	956,000	909,000	1,858,000	1,798,000	1,744,000
Personnel expense	583,000	559,000	1,133,000	1,019,000	1,020,000
Net occupancy expense	97,000	96,000	199,000	195,000	195,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	1,000	1,000	3,000	1,000	1,000
Other operating expenses	275,000	253,000	523,000	583,000	528,000
Fee income on mutual funds and annuities	22,000	21,000	43,000	36,000	35,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	7,436	7,532	7,442	7,681	7,747
Average personnel expense per employee	78.40	74.22	152.24	132.67	131.66
Average assets per employee	12,264.86	11,448.22	12,122.41	10,547.03	9,238.71

	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	4.31	2.35	75	3.80	2.15	76	3.84	2.17	76	3.60	2.02	75	3.44	2.72	63
Overhead expenses / Net Interest Income + non-interest income	62.48	59.40	62	62.22	59.03	62	62.69	59.28	63	61.74	62.28	51	51.97	61.29	13
Percent of Average Assets															
Total overhead expense	2.10	2.17	51	2.11	2.24	46	2.06	2.17	47	2.22	2.57	34	2.44	2.69	38
Personnel expense	1.28	1.20	65	1.30	1.25	62	1.26	1.21	62	1.26	1.30	48	1.43	1.41	50
Net occupancy expense	0.21	0.22	43	0.22	0.24	39	0.22	0.23	46	0.24	0.26	38	0.27	0.28	49
Other operating expenses	0.61	0.72	39	0.59	0.73	36	0.58	0.72	35	0.72	0.94	36	0.74	0.97	33
Overhead less non-interest income	0.98	1.19	27	0.83	1.10	22	0.82	1.10	22	0.98	1.25	31	1.02	1.32	26
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	62.48	58.92	66	62.22	58.45	66	62.71	58.83	66	61.72	61.82	55	51.95	60.64	15
Personnel expense	38.10	32.65	77	38.26	33.10	76	38.24	32.93	75	34.98	32.36	65	30.38	32.39	36
Net occupancy expense	6.34	6.14	54	6.57	6.33	54	6.72	6.23	58	6.69	6.58	54	5.81	6.52	35
Other operating expenses	18.04	19.36	42	17.39	18.60	45	17.75	19.18	46	20.05	22.28	51	15.76	21.20	18
Total non-interest income	33.33	25.40	75	37.85	28.18	74	37.80	27.67	75	34.36	28.83	65	30.29	29.23	64
Fiduciary activities income	6.99	2.23	88	6.91	2.24	90	6.95	2.20	90	6.45	2.09	88	5.57	1.97	87
Service charges on domestic deposit accounts	6.54	3.45	91	6.64	3.19	93	6.72	3.27	93	6.45	3.27	92	6.20	3.88	83
Trading revenue	2.35	0.45	91	4.45	0.72	90	3.78	0.62	89	3.64	1.28	84	2.77	1.18	84
Investment banking fees and commissions	1.63	2.25	56	1.98	2.52	58	1.82	2.58	56	1.92	2.46	58	1.70	3.54	49
Insurance activities revenue	0.26	0.36	68	0.21	0.37	64	0.20	0.36	65	0.24	0.41	68	0.18	0.47	63
Venture capital revenue	-0.07	0.01	2	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0	1.38	12	0	0.55	15	-0.03	0.60	4	-0.03	0.01	31	-0.03	0.28	9
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.13	1.51	18	0.21	3.83	15	0.13	3.30	12	0.24	3.92	20	0.09	1.86	18
Other non-interest income	15.49	9.09	84	17.45	9.26	86	18.22	9.27	86	15.45	9.65	81	13.82	10.04	76
Overhead less non-interest income	29.15	32.73	33	24.37	29.94	29	24.91	30.52	27	27.36	31.93	33	21.66	31.06	21
Applicable income taxes / Pretax net operating income (tax equivalent)	21.74	21.22	57	21.98	21.54	51	21.63	21.18	53	19.76	18.63	52	21.79	20.56	60
Applicable income tax + TE / Pretax net operating income + TE	21.74	23.38	30	21.98	23.10	36	21.56	22.67	31	19.93	21.18	31	21.85	23.23	38

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

Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	17,417,000	17,548,000	17,200,000	17,137,000	16,327,000	-0.75	12.22
Commercial and industrial loans	25,188,000	23,788,000	22,935,000	25,290,000	25,882,000	5.89	-7.05
Loans to individuals	538,000	536,000	563,000	609,000	558,000	0.37	-10.28
Loans to depository institutions and acceptances of other banks	9,000	0	9,000	0	0		117.97
Agricultural loans	21,000	33,000	35,000	31,000	23,000	-36.36	-54.72
Other loans and leases	8,285,000	8,331,000	8,549,000	9,229,000	7,586,000	-0.55	34.93
Less: Unearned income	0	0	0	0	1,000		
Loans and leases, net of unearned income	51,458,000	50,236,000	49,291,000	52,296,000	50,375,000	2.43	4.15
Less: Allowance for loan and lease losses	563,000	652,000	588,000	948,000	637,000	-13.65	-20.13
Net loans and leases	50,895,000	49,584,000	48,703,000	51,348,000	49,738,000	2.64	4.50
Debt securities that reprice or mature in over 1 year	19,622,000	14,866,000	16,735,000	13,299,000	12,186,000	31.99	60.60
Mutual funds and equity securities	43,000	44,000	42,000	43,000	50,000	-2.27	-60.75
Subtotal	70,560,000	64,494,000	65,480,000	64,690,000	61,974,000	9.41	15.61
Interest-bearing bank balances	5,915,000	15,508,000	21,459,000	14,746,000	4,815,000	-61.86	38.99
Federal funds sold and reverse repos	0	0	0	0	30,000		-100.00
Debt securities that reprice or mature within 1 year	1,207,000	971,000	251,000	1,729,000	212,000	24.30	2471.42
Trading assets	1,379,000	1,009,000	859,000	713,000	342,000	36.67	583.98
Total earning assets	79,061,000	81,982,000	88,049,000	81,878,000	67,373,000	-3.56	20.63
Non-interest-bearing cash and due from depository institutions	1,860,000	1,118,000	1,275,000	1,093,000	1,035,000	66.37	22.64
Premises, fixed assets, and leases	776,000	784,000	771,000	765,000	786,000	-1.02	60.28
Other real estate owned	1,000	1,000	2,000	8,000	11,000	0.00	-95.25
Investment in unconsolidated subsidiaries	18,000	10,000	20,000	11,000	7,000	80.00	116.22
Intangible and other assets	5,463,000	4,620,000	4,884,000	4,565,000	4,307,000	18.25	34.52
Total assets	87,179,000	88,515,000	95,001,000	88,320,000	73,519,000	-1.51	21.71
Quarterly average assets	90,292,000	87,946,000	96,900,000	85,220,000	73,075,000	2.67	26.31
Average loans and leases (YTD)	49,153,500	50,214,500	49,100,000	51,635,250	50,511,250	-2.11	1.74
Memoranda							
Loans held-for-sale	4,000	8,000	6,000	5,000	6,000	-50.00	173.79
Loans not held-for-sale	51,454,000	50,228,000	49,285,000	52,291,000	50,369,000	2.44	4.14
Real estate loans secured by 1–4 family	3,607,000	3,581,000	3,528,000	3,675,000	3,781,000	0.73	-9.25
Commercial real estate loans	13,803,000	13,960,000	13,664,000	13,452,000	12,523,000	-1.12	19.93
Construction and land development	2,732,000	3,444,000	3,280,000	4,428,000	3,866,000	-20.67	-14.85
Multifamily	1,618,000	1,754,000	1,462,000	968,000	907,000	-7.75	188.12
Nonfarm nonresidential	9,453,000	8,762,000	8,922,000	8,056,000	7,750,000	7.89	22.14
Real estate loans secured by farmland	4,000	4,000	5,000	7,000	9,000	0.00	-74.15
Total investment securities	20,872,000	15,881,000	17,028,000	15,071,000	12,448,000	31.43	68.67
U.S. Treasury securities	2,802,000	3,844,000	2,993,000	4,658,000	2,792,000	-27.11	1.06
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		-100.00
Mortgage-backed securities	16,841,000	11,993,000	13,993,000	10,370,000	9,606,000	40.42	77.52
Asset-backed securities	1,186,000	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	43,000	44,000	42,000	43,000	50,000	-2.27	-60.75
Available-for-sale securities	20,829,000	15,837,000	16,986,000	15,028,000	12,398,000	31.52	90.33
U.S. Treasury securities	2,802,000	3,844,000	2,993,000	4,658,000	2,792,000	-27.11	1.06
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		-100.00
Mortgage-backed securities	16,841,000	11,993,000	13,993,000	10,370,000	9,606,000	40.42	109.03
Asset-backed securities	1,186,000	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	-1,956,000	92,000	-130,000	276,000	85,000		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	2,830,000	4,021,000	2,747,000	5,066,000	518,000	-29.62	168.91

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	42,235,000	40,276,000	45,737,000	39,200,000	27,298,000	4.86	35.77
NOW, ATS and transaction accounts	579,000	534,000	431,000	597,000	521,000	8.43	98.53
Time deposits less brokered deposits < $250K	747,000	918,000	489,000	995,000	1,515,000	-18.63	-56.79
MMDA and other savings accounts	30,992,000	32,663,000	33,905,000	30,489,000	25,980,000	-5.12	37.75
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	74,553,000	74,391,000	80,562,000	71,281,000	55,314,000	0.22	34.02
Time deposits of $250K or more	432,000	689,000	627,000	630,000	956,000	-37.30	-29.93
Foreign deposits	540,000	600,000	632,000	587,000	598,000	-10.00	-14.65
Federal funds purchased and repos	0	0	0	0	71,000		-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	0	0	0	0	674,000		
Other borrowings w/remaining maturity over 1 year	1,869,000	2,014,000	1,978,000	4,861,000	5,769,000	-7.20	-56.96
Brokered deposits < $250K	507,000	507,000	855,000	507,000	639,000	0.00	477.60
Noncore funding	3,348,000	3,810,000	4,092,000	6,585,000	8,707,000	-12.13	-41.23
Trading liabilities	548,000	62,000	106,000	94,000	64,000	783.87	354.11
Subordinated notes and debentures + trust preferred securities	761,000	840,000	818,000	868,000	826,000	-9.40	-42.50
Other liabilities	1,534,000	1,481,000	1,526,000	1,442,000	1,281,000	3.58	74.87
Total liabilities	80,744,000	80,584,000	87,104,000	80,270,000	66,192,000	0.20	26.87
Equity Capital							
Perpetual preferred stock (including surplus)	394,000	394,000	394,000	394,000	0	0.00	
Common stock	1,141,000	1,141,000	1,141,000	1,141,000	1,141,000	0.00	0.02
Common surplus	2,204,000	2,163,000	2,175,000	2,185,000	2,174,000	1.90	4.46
Retained earnings	10,752,000	10,202,000	10,494,000	9,623,000	9,538,000	5.39	41.83
Accumulated other comprehensive income	-1,954,000	-120,000	-212,000	168,000	-235,000		
Other equity capital components	-6,102,000	-5,849,000	-6,095,000	-5,461,000	-5,291,000		
Total holding company equity capital	6,435,000	7,931,000	7,897,000	8,050,000	7,327,000	-18.86	-19.41
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	6,435,000	7,931,000	7,897,000	8,050,000	7,327,000	-18.86	-19.41
Total liabilities and capital	87,179,000	88,515,000	95,001,000	88,320,000	73,519,000	-1.51	21.71
Memoranda							
Non-interest-bearing deposits	42,576,000	40,635,000	46,138,000	39,556,000	27,594,000	4.78	35.62
Interest-bearing deposits	33,456,000	35,552,000	36,538,000	33,449,000	29,913,000	-5.90	30.84
Total deposits	76,032,000	76,187,000	82,676,000	73,005,000	57,507,000	-0.20	33.47
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	7,897,000	8,050,000	8,050,000	7,327,000	7,507,000		
Accounting restatements	0	0	0	13,000	-14,000		
Net income	450,000	678,000	1,168,000	474,000	1,198,000		
Net sale of new perpetual preferred stock	0	0	0	394,000	0		
Net sale of new common stock	39,000	29,000	41,000	24,000	39,000		
Sale of treasury stock	21,000	18,000	35,000	11,000	15,000		
Less: Purchase of treasury stock	40,000	459,000	730,000	199,000	1,394,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	189,000	198,000	388,000	391,000	398,000		
Change in other comprehensive income	-1,742,000	-184,000	-276,000	403,000	374,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-1,000	-3,000	-3,000	-6,000	0		
Holding company equity capital, ending balance	6,435,000	7,931,000	7,897,000	8,050,000	7,327,000		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	19.98	38.78	17	19.82	36.32	16	18.11	36.25	16	19.40	36.22	18	22.21	37.78	23
Commercial and industrial loans	28.89	11.05	96	26.87	12.25	94	24.14	10.76	93	28.63	13.52	95	35.20	12.02	99
Loans to individuals	0.62	3.52	32	0.61	3.48	29	0.59	3.36	32	0.69	3.40	33	0.76	4.20	30
Loans to depository institutions and acceptances of other banks	0.01	0.02	78	0	0.01	32	0.01	0.02	80	0	0.03	31	0	0.04	29
Agricultural loans	0.02	0.19	48	0.04	0.21	50	0.04	0.18	50	0.04	0.19	49	0.03	0.24	47
Other loans and leases	9.50	4.45	84	9.41	4.22	87	9	4.47	81	10.45	4.63	88	10.32	5.01	87
Net loans and leases	58.38	61.60	39	56.02	59.81	37	51.27	58.67	26	58.14	61.58	33	67.65	63.77	50
Debt securities over 1 year	22.51	19.46	65	16.79	17.61	50	17.62	19.46	46	15.06	15.55	47	16.58	14.60	60
Mutual funds and equity securities	0.05	0.05	62	0.05	0.06	65	0.04	0.06	64	0.05	0.05	63	0.07	0.06	65
Subtotal	80.94	82.34	29	72.86	78.32	20	68.93	79.22	16	73.25	78.16	20	84.30	79.65	54
Interest-bearing bank balances	6.78	4.59	75	17.52	9.11	90	22.59	8.50	94	16.70	7.51	92	6.55	3.06	84
Federal funds sold and reverse repos	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0.04	1.57	63
Debt securities 1 year or less	1.38	1.68	57	1.10	1.53	50	0.26	1.56	19	1.96	1.68	65	0.29	1.91	20
Trading assets	1.58	0.55	84	1.14	0.60	83	0.90	0.49	83	0.81	1.01	70	0.47	1.19	68
Total earning assets	90.69	90.95	48	92.62	91.43	61	92.68	91.77	61	92.71	91.05	69	91.64	89.53	71
Non-interest cash and due from depository institutions	2.13	1.01	94	1.26	1.01	71	1.34	0.82	89	1.24	1.07	62	1.41	1.14	69
Other real estate owned	0	0.01	33	0	0.02	23	0	0.01	35	0.01	0.02	45	0.01	0.03	42
All other assets	7.18	7.97	36	6.12	7.50	32	5.98	7.35	32	6.06	7.82	28	6.95	9.27	26
Memoranda															
Short-term investments	8.17	7.68	66	18.62	12.01	82	22.85	11.47	88	18.65	11.17	82	6.88	7.63	62
U.S. Treasury securities	3.21	1.96	75	4.34	1.08	89	3.15	1.47	79	5.27	0.84	91	3.80	1.03	86
US agency securities (excluding mortgage-backed securities)	0	0.84	11	0	0.77	10	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	0	1.75	7	0	1.72	7	0	1.73	6	0	1.69	8	0	1.34	7
Mortgage-backed securities	19.32	13.68	72	13.55	12.97	55	14.73	14.14	57	11.74	11.75	51	13.07	11.44	61
Asset-backed securities	1.36	0.68	77	0	0.38	26	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0	0.52	8	0	0.52	8	0	0.53	8	0	0.42	10	0	0.39	9
Loans held-for-sale	0	0.35	20	0.01	0.42	19	0.01	0.55	20	0.01	0.52	18	0.01	0.39	19
Loans held for investment	59.02	61.41	39	56.75	59.85	37	51.88	58.06	30	59.21	61.72	34	68.51	63.50	53
Real estate loans secured by 1–4 family	4.14	12.26	16	4.05	11.69	19	3.71	11.46	16	4.16	11.91	20	5.14	13.29	21
Revolving	1.97	1.49	65	1.83	1.45	62	1.69	1.42	61	1.91	1.66	59	2.39	2.07	61
Closed-end, secured by first liens	2.15	10.40	11	2.19	9.84	12	2	9.67	11	2.23	9.81	13	2.68	10.69	15
Closed-end, secured by junior liens	0.02	0.18	23	0.02	0.20	20	0.02	0.17	22	0.02	0.22	21	0.07	0.28	29
Commercial real estate loans	15.83	24.34	30	15.77	22.48	31	14.38	22.69	28	15.23	22.22	30	17.03	22.23	37
Construction and land development	3.13	3.75	48	3.89	3.35	61	3.45	3.34	57	5.01	3.40	72	5.26	3.44	75
Multifamily	1.86	3.69	36	1.98	3.31	39	1.54	3.57	31	1.10	3.12	26	1.23	3.01	30
Nonfarm nonresidential	10.84	15.50	33	9.90	14.81	30	9.39	14.57	30	9.12	14.72	29	10.54	14.69	37
Real estate loans secured by farmland	0	0.35	26	0	0.34	27	0.01	0.30	28	0.01	0.33	27	0.01	0.36	30

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	33.85	62.08	15	34.93	59.66	15	34.89	61.05	16	32.77	57.15	14	32.41	57.46	15
Real estate loans secured by 1–4 family	7.01	20.31	12	7.13	19.82	14	7.16	19.86	14	7.03	19.43	14	7.51	20.75	14
Revolving	3.33	2.40	65	3.22	2.42	62	3.26	2.43	64	3.22	2.64	58	3.49	3.15	54
Closed-end	3.67	17.67	10	3.91	17.22	12	3.90	17.24	11	3.81	16.59	10	4.02	17.39	11
Commercial real estate loans	26.82	38.23	31	27.79	36.54	31	27.72	37.86	32	25.72	34.63	31	24.86	33.52	35
Construction and land development	5.31	5.97	50	6.86	5.50	62	6.65	5.65	60	8.47	5.26	76	7.67	5.09	72
1–4 family	0.19	1.34	29	0.39	1.11	37	0.29	1.18	35	0.31	0.93	34	0.56	0.94	49
Other	5.12	4.56	57	6.47	4.33	73	6.37	4.40	69	8.16	4.19	86	7.11	4.02	79
Multifamily	3.14	5.72	36	3.49	5.34	38	2.97	5.78	34	1.85	4.96	23	1.80	4.69	26
Nonfarm nonresidential	18.37	24.64	35	17.44	24.14	33	18.10	24.56	35	15.40	22.93	30	15.38	22.15	34
Owner-occupied	11.55	8.28	69	10.11	8.14	62	11.12	8.29	66	9.60	7.68	64	9.76	7.72	61
Other	6.82	16.13	22	7.33	15.71	20	6.98	15.94	22	5.81	14.95	17	5.63	14.34	19
Real estate loans secured by farmland	0.01	0.59	24	0.01	0.59	25	0.01	0.54	26	0.01	0.54	27	0.02	0.55	30
Loans to depository institutions and acceptances of other banks	0.02	0.05	78	0	0.03	32	0.02	0.04	80	0	0.06	31	0	0.11	29
Commercial and industrial loans	48.95	18.46	99	47.35	20.98	99	46.53	18.86	99	48.36	22.17	99	51.38	19.53	99
Loans to individuals	1.05	6.27	32	1.07	6.28	30	1.14	6.24	34	1.16	6.13	32	1.11	7.13	26
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0.04	0.32	47	0.07	0.37	49	0.07	0.34	51	0.06	0.32	47	0.05	0.37	45
Other loans and leases	16.10	8.30	81	16.58	8.03	82	17.34	8.75	83	17.65	9.09	82	15.06	9.85	74
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	209.69	407.54	16	217.99	383.17	16	213.77	391.81	16	209.27	381.27	19	216.08	391.26	23
Real estate loans secured by 1–4 family	43.43	130.40	15	44.48	124.52	19	43.85	126.06	19	44.88	125.03	18	50.04	138.18	17
Revolving	20.66	15.55	65	20.10	15.53	62	19.99	15.44	63	20.58	17.42	61	23.27	21.26	60
Closed-end	22.77	113.22	9	24.39	107.53	11	23.86	108.85	11	24.30	106.14	11	26.77	115.20	13
Commercial real estate loans	166.18	254.23	30	173.42	238.21	32	169.82	245.88	31	164.27	234.65	33	165.74	229.44	36
Construction and land development	32.89	38.88	48	42.78	35.52	62	40.77	35.95	59	54.07	35.62	72	51.16	34.95	69
1–4 family	1.17	8.60	28	2.42	7.06	37	1.76	7.42	35	1.95	6.34	35	3.73	6.61	49
Other	31.72	29.76	54	40.36	28.07	67	39	28.11	66	52.12	28.16	82	47.43	27.32	77
Multifamily	19.48	39.14	38	21.79	34.78	38	18.17	38.66	35	11.82	32.74	26	12	31.04	31
Nonfarm nonresidential	113.81	162.28	31	108.84	157.17	31	110.89	158.05	30	98.38	155.06	31	102.57	152.10	37
Owner-occupied	71.55	54.20	64	63.09	52.65	63	68.11	52.99	65	61.29	52.37	62	65.06	53.07	61
Other	42.26	106.54	21	45.75	102.08	25	42.78	102.54	24	37.09	100.54	21	37.51	97.41	23
Real estate loans secured by farmland	0.05	3.62	25	0.05	3.59	26	0.06	3.22	27	0.09	3.44	27	0.12	3.60	29
Loans to depository institutions and acceptances of other banks	0.11	0.27	78	0	0.18	32	0.11	0.21	80	0	0.28	31	0	0.44	29
Commercial and industrial loans	303.25	115.10	97	295.50	127.07	96	285.05	114.45	96	308.83	139.91	96	342.54	122.02	97
Loans to individuals	6.48	35.52	32	6.66	35.29	30	7	34.55	34	7.44	37.47	33	7.38	43.51	28
Credit card loans	0	2.76	22	0	2.61	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	0.25	1.81	47	0.41	2.01	49	0.43	1.86	52	0.38	1.88	50	0.30	2.18	43
Other loans and leases	99.75	50.19	79	103.49	46.75	86	106.25	51.06	83	112.70	49.54	85	100.40	52.44	83
Supplemental															
Non-owner occupied CRE loans / Gross loans	17.95	30.64	23	20.18	28.84	28	18.99	30.07	24	18.53	27.32	27	18.17	26.45	33
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	111.23	203.71	24	125.94	187.37	32	116.31	195.33	27	118.35	183.76	30	121.16	178.57	35
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	182.78	261.50	31	189.03	244.59	33	184.41	252.85	33	179.64	240.85	33	186.22	236.10	37

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	8.17	7.68	66	18.62	12.01	82	22.85	11.47	88	18.65	11.17	82	6.88	7.63	62
Liquid assets	33.03	25.39	74	37.81	28.17	78	42.71	29.03	83	35.76	26.22	81	25.33	22.44	69
Investment securities	23.94	21.68	58	17.94	19.64	48	17.92	21.63	41	17.06	17.85	48	16.93	16.99	53
Net loans and leases	58.38	61.60	39	56.02	59.81	37	51.27	58.67	26	58.14	61.58	33	67.65	63.77	50
Net loans, leases and standby letters of credit	62.59	62.44	47	60.05	60.62	46	55	59.49	35	62	62.48	41	72.47	64.84	69
Core deposits	85.52	75.64	90	84.04	74.75	91	84.80	75.71	91	80.71	70.67	84	75.24	63.09	77
Noncore funding	3.84	10.86	25	4.30	10.89	22	4.31	10.30	25	7.46	14.13	32	11.84	19.36	33
Time deposits of $250K or more	0.50	1.54	18	0.78	1.81	24	0.66	1.58	23	0.71	2.11	19	1.30	2.94	23
Foreign deposits	0.62	0.34	84	0.68	0.35	85	0.67	0.34	85	0.66	0.36	85	0.81	0.43	84
Federal funds purchased and repos	0	1.20	13	0	1.20	11	0	1.23	11	0	1.47	10	0.10	1.94	23
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.50	32	0	0.52	29	0	0.54	31	0	0.54	30	0.06	0.48	36
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	1.63	9	0	0.99	12	0	1	11	0	1.24	7	0.92	3.01	30
Earning assets that reprice within 1 year	58.33	36.16	92	66.70	38.93	95	66.95	37.37	94	64.67	39.38	95	70.09	39.29	96
Interest-bearing liabilities that reprice within 1 year	1.70	6.49	9	2.18	7.04	10	1.93	6.39	9	2.07	8.20	7	4.04	10.19	13
Long-term debt that reprices within 1 year	0	0.28	32	0	0.26	29	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	56.64	28.22	95	64.52	30.25	96	65.02	29.65	96	62.60	29.11	96	66.05	26.63	98
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-5.35	3.09	19	-19.64	-1.82	6	-26.91	-2.33	2	-15.29	3.20	4	5.89	14.45	24
Net short-term noncore funding dependence	-8.79	-1.79	18	-23.71	-8.21	11	-30.86	-7.71	7	-23.76	-4.76	10	-4.30	3.38	20
Short-term investment / Short-term noncore funding	774.97	166.36	96	1,388.29	284.81	95	1,443.48	273.46	97	1,496.37	184.19	96	211.32	77.77	85
Liquid assets - short-term noncore funding / Nonliquid assets	47.75	28.61	77	58.65	34.02	83	71.80	36.68	87	53.72	28.18	86	29.56	16.97	82
Net loans and leases / Total deposits	66.94	76.80	28	65.08	74.66	28	58.91	72.79	18	70.33	79.43	27	86.49	90.31	39
Net loans and leases / Core deposits	68.27	82.80	26	66.65	81.17	22	60.45	78.25	16	72.04	88.34	20	89.92	103.93	29
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		-6.37			0.84			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-25.26	-13.54	13	1.24	1.94	41	-1.74	-0.25	16	3.77	4.31	53	1.23	1.36	52
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	0	23.58	7	0	13.42	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	99.79	74.56	85	99.72	84.66	78	99.75	83.77	81	99.71	87.23	78	99.60	85.40	82
U.S. Treasury securities	13.42	9.26	75	24.21	5.52	88	17.58	6.70	83	30.91	4.72	90	22.43	6.15	87
US agency securities (excluding mortgage-backed securities)	0	4.02	11	0	4.50	10	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	0	8	7	0	8.87	7	0	8.22	6	0	9.83	7	0	7.75	7
Mortgage-backed securities	80.69	63.23	75	75.52	66.59	59	82.18	66.54	73	68.81	66.64	52	77.17	67.43	56
Asset-backed securities	5.68	3.36	72	0	2.05	26	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0	3.01	8	0	3.17	8	0	3.08	8	0	3.01	9	0	2.94	9
Mutual funds and equity securities	0.21	0.28	59	0.28	0.32	65	0.25	0.29	62	0.29	0.35	64	0.40	0.40	63
Debt securities 1 year or less	5.78	8.89	49	6.11	8.69	48	1.47	7.78	19	11.47	10.55	66	1.70	11.86	12
Debt securities 1 to 5 years	14.22	20.02	47	38.86	17.05	86	29.56	18.25	76	48.31	17.03	91	62.97	17.94	93
Debt securities over 5 years	79.80	68.75	65	54.74	72.17	21	68.72	71.11	36	39.93	69.86	16	34.93	66.02	18
Pledged securities	13.56	30.80	24	25.32	33.87	40	16.13	32.26	28	33.61	35.67	46	4.16	30.57	11
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-56.78	-31.70	25	23.86	51.37	43	31.78	27.98	59	225.79	183.32	68	53.92	26.69	78
Investment securities	31.43	21.19	71	24.09	33.34	47	12.99	31.36	32	21.07	23.62	54	2.98	11.75	35
Core deposits	0.22	9.58	18	12.78	16.88	40	13.02	16.94	46	28.87	26.88	67	2.83	11.23	21
Noncore funding	-12.13	10.50	31	-54.04	-23.76	12	-37.86	-14.79	22	-24.37	-12.18	37	14.93	6.59	68

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	31,285,000	28,933,000	29,292,000	26,600,000	26,639,000
Commit: Secured commercial real estate loans	5,103,000	3,179,000	3,882,000	3,084,000	3,718,000
Commit: Unsecured real estate loans	556,000	564,000	580,000	498,000	465,000
Credit card lines (reported semiannually, June/Dec)	562,000	503,000	543,000	523,000	491,000
Securities underwriting	0	0	0	0	0
Standby letters of credit	3,669,000	3,570,000	3,550,000	3,412,000	3,538,000
Commercial and similar letters of credit	55,000	40,000	44,000	31,000	21,000
Securities lent	1,000	119,000	67,000	143,000	12,000
Credit derivatives - notional amount (holding company as guarantor)	899,000	1,034,000	1,102,000	1,106,000	786,000
Credit derivatives - notional amount (holding company as beneficiary)	588,000	798,000	747,000	642,000	379,000
Credit derivative contracts w/ purchased credit protection-investment grade	1,470,000	1,812,000	1,832,000	1,728,000	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	16,000	20,000	17,000	20,000	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	902,000	838,000	809,000	869,000	671,000
Purchased options contracts (interest rate)	902,000	838,000	809,000	869,000	671,000
Interest rate swaps	41,227,000	28,897,000	30,082,000	27,983,000	24,360,000
Futures and forward foreign exchange	2,663,000	2,122,000	1,974,000	2,079,000	1,172,000
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	4,000	5,000	4,000	5,000	6,000
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	3,655,000	728,000	1,779,000	503,000	477,000
Purchased options contracts (commodity and other)	3,655,000	728,000	1,779,000	503,000	477,000
Commodity and other swaps	6,159,000	3,254,000	4,212,000	2,115,000	2,135,000

	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)	35.89	24.48	80	32.69	22.45	81	30.83	22.78	77	30.12	22.01	81	36.23	23.52	83
Standby letters of credit	4.21	0.66	96	4.03	0.67	96	3.74	0.65	96	3.86	0.71	96	4.81	0.84	96
Commercial and similar letters of credit	0.06	0.02	87	0.05	0.02	84	0.05	0.02	83	0.04	0.02	80	0.03	0.02	76
Securities lent	0	0.09	85	0.13	0.12	86	0.07	0.10	85	0.16	0.18	86	0.02	0.40	79
Credit derivatives - notional amount (holding company as guarantor)	1.03	0.26	86	1.17	0.25	88	1.16	0.24	88	1.25	0.35	88	1.07	0.42	86
Credit derivatives - notional amount (holding company as beneficiary)	0.67	0.18	87	0.90	0.19	91	0.79	0.18	91	0.73	0.30	86	0.52	0.52	82
Credit derivative contracts w/ purchased credit protection-investment grade	1.69	0.19	93	2.05	0.18	95	1.93	0.18	94	1.96	0.25	93	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.02	0.17	72	0.02	0.14	71	0.02	0.13	70	0.02	0.30	68	0	0.45	34
Derivative contracts	67.87	44.65	82	42.26	49.75	76	43.63	46.30	78	39.54	48.62	72	40.76	68.47	67
Interest rate contracts	49.36	32.11	82	34.54	35.96	75	33.37	32.46	74	33.65	34.36	70	34.96	47.31	66
Interest rate futures and forward contracts	0	3.60	13	0	5.17	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	1.03	1.58	70	0.95	1.82	59	0.85	1.41	63	0.98	2.18	51	0.91	2.47	62
Purchased options contracts (interest rate)	1.03	1.48	73	0.95	1.33	73	0.85	1.31	74	0.98	1.46	72	0.91	2.65	67
Interest rate swaps	47.29	21.90	87	32.65	20.67	83	31.66	20.49	81	31.68	20.83	81	33.13	28.86	77
Foreign exchange contracts	3.06	6.76	81	2.40	6.16	79	2.08	6.30	77	2.36	6.01	79	1.60	10.12	73
Futures and forward foreign exchange contracts	3.05	4.19	85	2.40	3.93	81	2.08	3.78	80	2.35	3.47	82	1.59	5.23	77
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	78	0.01	0.73	78	0	0.76	77	0.01	0.77	78	0.01	2.03	76
Equity, commodity, and other derivative contracts	15.45	1.19	93	5.32	0.86	90	8.18	0.92	91	3.53	1.86	87	4.20	3.32	84
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	4.19	0.41	91	0.82	0.29	89	1.87	0.32	90	0.57	0.52	87	0.65	0.98	84
Purchased options contracts (commodity and other)	4.19	0.31	93	0.82	0.19	90	1.87	0.21	91	0.57	0.37	88	0.65	0.94	85
Commodity and other swaps	7.06	0.32	94	3.68	0.29	92	4.43	0.31	92	2.39	0.32	90	2.90	0.38	88
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	63.65	46.07	75	57.62	42.93	75	59.66	44.98	76	51.52	42.82	74	52.74	45.53	73

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	59,167,000	37,410,000	41,448,000	34,926,000	29,969,000
Interest rate contracts	43,031,000	30,573,000	31,700,000	29,721,000	25,702,000
Foreign exchange contracts	2,667,000	2,127,000	1,978,000	2,084,000	1,178,000
Equity, commodity, and other contracts	13,469,000	4,710,000	7,770,000	3,121,000	3,089,000
Derivatives Position					
Futures and forwards	2,663,000	2,122,000	1,974,000	2,079,000	1,172,000
Written options	4,557,000	1,566,000	2,588,000	1,372,000	1,148,000
Exchange-traded	0	0	0	0	0
Over-the-counter	4,557,000	1,566,000	2,588,000	1,372,000	1,148,000
Purchased options	4,557,000	1,566,000	2,588,000	1,372,000	1,148,000
Exchange-traded	0	0	0	0	0
Over-the-counter	4,557,000	1,566,000	2,588,000	1,372,000	1,148,000
Swaps	47,390,000	32,156,000	34,298,000	30,103,000	26,501,000
Held for trading	36,778,000	29,028,000	30,272,000	26,326,000	21,768,000
Interest rate contracts	21,131,000	22,673,000	21,000,000	21,521,000	17,827,000
Foreign exchange contracts	2,178,000	1,645,000	1,502,000	1,684,000	852,000
Equity, commodity, and other contracts	13,469,000	4,710,000	7,770,000	3,121,000	3,089,000
Non-traded	22,389,000	8,382,000	11,176,000	8,600,000	8,201,000
Interest rate contracts	21,900,000	7,900,000	10,700,000	8,200,000	7,875,000
Foreign exchange contracts	489,000	482,000	476,000	400,000	326,000
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	56,112,000	37,692,000	40,726,000	35,319,000	28,821,000
One year or less	37,361,000	21,770,000	24,990,000	22,008,000	19,245,000
Over 1 year to 5 years	14,080,000	10,983,000	10,815,000	9,236,000	6,611,000
Over 5 years	4,671,000	4,939,000	4,921,000	4,075,000	2,965,000
Gross negative fair value (absolute value)	2,019,000	647,000	747,000	229,000	141,000
Gross positive fair value	1,762,000	955,000	928,000	700,000	317,000
Held for trading	1,759,000	954,000	928,000	699,000	317,000
Non-traded	3,000	1,000	0	1,000	0
Current credit exposure on risk-based capital derivative contracts	1,283,000	894,000	727,000	600,000	243,000
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	2,000	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	72.73	93.66	12	81.72	94.09	18	76.48	94.17	14	85.10	94.10	18	85.76	93.44	21
Foreign exchange contracts	4.51	3.30	74	5.69	3.27	80	4.77	3.47	75	5.97	3.49	79	3.93	3.20	74
Equity, commodity, and other contracts	22.76	1.20	96	12.59	1.17	94	18.75	1.14	97	8.94	1.17	92	10.31	1.64	91
Futures and forwards	4.50	9.78	53	5.67	12.57	50	4.76	11.16	46	5.95	14.05	46	3.91	13.49	39
Written options	7.70	5.78	68	4.19	7.49	49	6.24	6.28	62	3.93	8.18	43	3.83	5.91	50
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	7.70	5.46	70	4.19	7.20	51	6.24	5.96	64	3.93	7.73	46	3.83	5.10	54
Purchased options	7.70	3.69	76	4.19	3.44	66	6.24	3.27	73	3.93	3.42	68	3.83	4.42	62
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	7.70	3.17	80	4.19	3.04	69	6.24	2.87	76	3.93	2.86	71	3.83	3.35	66
Swaps	80.10	74.97	43	85.96	71.23	56	82.75	74.26	50	86.19	68.76	60	88.43	69.75	64
Held for trading	62.16	37.98	57	77.59	40.60	67	73.04	40.42	64	75.38	43.53	64	72.64	44.16	60
Interest rate contracts	35.71	31.52	55	60.61	34.42	60	50.67	34.15	57	61.62	36.62	59	59.48	37.24	58
Foreign exchange contracts	3.68	1.71	81	4.40	1.57	83	3.62	1.68	82	4.82	1.60	86	2.84	1.60	77
Equity, commodity, and other contracts	22.76	0.58	97	12.59	0.58	97	18.75	0.60	98	8.94	0.68	95	10.31	0.83	94
Non-traded	37.84	62.02	42	22.41	59.40	32	26.96	59.58	35	24.62	56.47	35	27.36	55.84	39
Interest rate contracts	37.01	57.94	43	21.12	56.19	33	25.82	56.71	35	23.48	53.82	34	26.28	52.22	40
Foreign exchange contracts	0.83	0.36	84	1.29	0.38	87	1.15	0.40	86	1.15	0.46	85	1.09	0.34	86
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	94.84	93.09	35	100.75	91.87	82	98.26	92.53	53	101.13	91.48	82	96.17	93.86	43
One year or less	63.14	31.78	76	58.19	28.05	80	60.29	27.56	82	63.01	32.05	79	64.22	32.17	78
Over 1 year to 5 years	23.80	24.76	49	29.36	26.03	56	26.09	27.01	47	26.44	27.06	53	22.06	30.45	42
Over 5 years	7.89	27.14	27	13.20	30.08	31	11.87	29.89	30	11.67	29.56	28	9.89	28.09	30
Gross negative fair value (absolute value)	3.41	1.56	92	1.73	1.25	67	1.80	0.98	83	0.66	1.55	33	0.47	0.83	40
Gross positive fair value	2.98	1.74	76	2.55	1.68	85	2.24	1.34	88	2	2.23	50	1.06	1.19	47
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.26	0.07	90	0.09	0.05	84	0.10	0.04	86	0.03	0.07	51	0.02	0.06	58
Gross positive fair value (X)	0.23	0.08	88	0.13	0.07	86	0.12	0.05	87	0.10	0.09	68	0.05	0.07	66
Held for trading (X)	0.23	0.06	90	0.13	0.05	87	0.12	0.04	88	0.10	0.07	74	0.05	0.06	75
Non-traded (X)	0	0.02	21	0	0.01	16	0	0.01	5	0	0.02	11	0	0.01	5
Current credit exposure (X)	0.17	0.04	89	0.12	0.05	86	0.10	0.04	86	0.08	0.06	68	0.04	0.05	62
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0.03	0	97	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	1.70	0.54	87	1.32	0.63	82	1.04	0.46	85	0.90	0.85	62	0.36	0.73	53

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	588,000	948,000	948,000	637,000	671,000
Gross losses	31,000	24,000	70,000	238,000	152,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	23,000	32,000	80,000	42,000	45,000
Net losses	8,000	-8,000	-10,000	196,000	107,000
Provision for loan and lease losses	-17,000	-304,000	-370,000	524,000	73,000
Adjustments	0	0	0	-17,000	0
Ending balance	563,000	652,000	588,000	948,000	637,000
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.04	0.08	18	-0.71	-0.14	3	-0.41	-0.09	3	0.65	0.51	72	0.10	0.15	43
Provision for loan and lease losses / Average loans and leases	-0.07	0.14	18	-1.21	-0.25	4	-0.75	-0.16	3	1.01	0.82	72	0.14	0.24	38
Provision for loan and lease losses / Net loan and lease losses	-212.50	198.72	15	3,800	77.32	92	3,700	-105.48	96	267.35	487.86	38	68.22	130.58	11
Allowance for loan and lease losses / Total loans and leases not held for sale	1.09	1.17	45	1.30	1.39	47	1.19	1.23	48	1.81	1.58	72	1.26	0.83	85
Allowance for loan and lease losses / Total loans and leases	1.09	1.15	47	1.30	1.37	48	1.19	1.20	51	1.81	1.55	72	1.26	0.81	85
Allowance for loan and lease losses / Net loans and leases losses (X)	35.19	28.67	71		15.27			21.39		4.84	11.58	32	5.95	8.03	59
Allowance for loan and lease losses / Nonaccrual assets	214.89	413.77	31	209.65	318.67	38	222.73	364.13	35	273.20	299.17	57	320.10	218.72	82
ALLL / 90+ days past due + nonaccrual loans and leases	205.47	319.24	37	192.90	260.68	40	202.06	287.08	40	241.84	244.34	59	283.11	151.73	84
Gross loan and lease losses / Average loans and leases	0.13	0.16	56	0.10	0.22	28	0.14	0.19	49	0.46	0.34	72	0.30	0.28	64
Recoveries / Average loans and leases	0.09	0.07	69	0.13	0.08	75	0.16	0.08	87	0.08	0.07	68	0.09	0.08	65
Net losses / Average loans and leases	0.03	0.08	46	-0.03	0.13	4	-0.02	0.11	5	0.38	0.27	72	0.21	0.21	58
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	32.86	23.25	77	13.45	16.12	49	33.61	34.67	59	27.63	33.98	45	43.54	36.22	74
Earnings coverage of net loan and lease losses (X)	69.75	-9.51	79	-70.63	4.52	11	-112	39.72	6	5.69	22.91	27	15	24.40	50
Net Loan and Lease Losses By Type															
Real estate loans	-0.01	-0.01	36	0.01	0.03	59	-0.01	0.02	23	-0.02	0.04	9	-0.02	0.01	14
Real estate loans secured by 1–4 family	-0.06	-0.02	17	0	-0.01	62	-0.09	-0.02	5	-0.05	0.01	8	-0.05	0.01	7
Revolving	-0.12	-0.08	24	0	-0.05	62	-0.06	-0.07	32	0	0.01	54	-0.11	0.02	9
Closed-end	0	-0.02	70	0	-0.01	62	-0.10	-0.01	3	-0.10	0	3	0	0	45
Commercial real estate loans	0	0	60	0.01	0.05	56	0.01	0.04	51	-0.01	0.07	4	-0.01	0.01	16
Construction and land development	0.07	-0.02	96	0	0	64	0	0	64	0	0	59	0	-0.01	60
1–4 family	0	0	60	0	0	57	0	0	57	0	0	59	0	0	55
Other	0.07	-0.01	96	0	-0.01	63	0	0	64	0	0	57	0	-0.01	61
Multifamily	0	0	58	0	0.01	51	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	-0.02	0	14	0.02	0.07	58	0.01	0.05	48	-0.01	0.11	2	-0.01	0.02	11
Owner-occupied	0	0	60	0.02	0.01	81	0	0.01	44	-0.01	0.02	1	0	0.01	45
Other	-0.02	0	10	0	0.06	37	0.01	0.04	57	0	0.08	24	-0.01	0.01	7
Real estate loans secured by farmland	0	0	55	0	-0.01	58	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.09	0.10	58	-0.08	0.20	9	-0.03	0.17	11	0.79	0.47	81	0.40	0.37	64
Loans to individuals		0.65		0.37	0.78	36	0.36	0.71	34	0.49	1.13	29		1.17	
Credit card loans		1.99			2.18			1.84			2.92			3.11	
Agricultural loans	0	0.01	53	0	0.03	48	0	0.02	48	-3.23	0.19	0	0	0.08	37
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	-0.05	0.14	3	-0.02	0.08	11	-0.02	0.10	8	-0.02	0.15	7	0.09	0.15	56

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	208,000	195,000	153,000	404,000	127,000
90+ days past due loans and leases	12,000	27,000	27,000	45,000	26,000
Nonaccrual loans and leases	262,000	311,000	264,000	347,000	199,000
Total past due and nonaccrual loans and leases	482,000	533,000	444,000	796,000	352,000
Restructured 30–89 days past due	0	0	0	38,000	1,000
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	51,000	24,000	20,000	33,000	36,000
Total restructured loans and leases	51,000	24,000	20,000	71,000	37,000
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	5,000	48,000	5,000	44,000	74,000
Other real estate owned	1,000	1,000	2,000	8,000	11,000
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.40	0.32	69	0.39	0.27	76	0.31	0.32	59	0.77	0.39	85	0.25	0.43	34
90+ days past due loans and leases	0.02	0.09	48	0.05	0.10	65	0.05	0.10	61	0.09	0.12	66	0.05	0.15	47
Nonaccrual loans and leases	0.51	0.38	72	0.62	0.58	62	0.54	0.46	69	0.66	0.66	57	0.40	0.51	38
90+ days past due and nonaccrual loans and leases	0.53	0.53	61	0.67	0.73	53	0.59	0.62	55	0.75	0.85	48	0.45	0.71	32
30–89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0.07	0.01	91	0	0.01	38
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.10	0.09	63	0.05	0.12	34	0.04	0.10	33	0.06	0.13	38	0.07	0.14	41
30–89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	38	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	0.40	0.32	69	0.39	0.27	76	0.31	0.32	59	0.77	0.40	85	0.25	0.43	34
90+ days past due assets	0.02	0.10	48	0.05	0.10	65	0.05	0.10	61	0.09	0.12	66	0.05	0.15	46
Nonaccrual assets	0.51	0.39	72	0.62	0.59	62	0.54	0.47	69	0.66	0.67	55	0.40	0.53	38
30+ days past due and nonaccrual assets	0.94	0.88	65	1.06	1.04	63	0.90	0.97	55	1.52	1.29	69	0.70	1.19	27
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.31	0.32	62	0.38	0.43	53	0.31	0.36	50	0.44	0.52	48	0.31	0.44	37
90+ days past due and nonaccrual assets + other real estate owned	0.32	0.34	59	0.38	0.46	47	0.31	0.37	48	0.45	0.55	45	0.32	0.48	34
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.31	0.38	49	0.41	0.52	43	0.29	0.41	38	0.49	0.60	41	0.39	0.53	35
Allowance for loan and lease losses	47.60	57.44	50	55.21	67.93	45	46.09	62.64	41	46.10	66.66	34	44.74	115.41	13
Equity capital + allowance for loan and lease losses	3.83	3.52	62	4.19	4.43	54	3.19	3.60	48	4.86	4.97	54	3.58	4.28	43
Tier 1 capital + allowance for loan and lease losses	3.23	3.97	49	4.47	5.28	45	3.37	4.30	41	5.29	6.05	48	3.77	5.65	33
Loans and leases + other real estate owned	0.52	0.63	51	0.72	0.88	42	0.55	0.71	45	0.84	0.97	44	0.57	0.85	30

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

Past Due and Nonaccrual Loans and Leases

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.79	0.26	93	0.44	0.24	81	0.23	0.26	47	1.13	0.39	92	0.51	0.38	72
	90+ days past due	0.03	0.11	61	0.09	0.12	75	0.09	0.12	74	0.03	0.16	54	0.06	0.16	54
	Nonaccrual	0.55	0.45	69	0.51	0.65	49	0.50	0.52	57	0.56	0.76	40	0.32	0.46	42
Commercial and industrial	30–89 days past due	0.22	0.28	57	0.28	0.17	77	0.31	0.24	69	0.34	0.23	77	0.15	0.31	32
	90+ days past due	0.02	0.03	62	0.02	0.02	68	0.03	0.04	66	0.12	0.03	88	0.07	0.05	70
	Nonaccrual	0.65	0.46	71	0.93	0.64	74	0.77	0.57	71	0.99	0.75	71	0.55	0.83	39
Individuals	30–89 days past due	0.74	0.70	56	1.49	0.55	91	5.86	0.63	99	1.64	0.83	85	0.54	0.83	35
	90+ days past due	0	0.07	19	1.49	0.07	96	0.71	0.09	93	0.99	0.14	94	0	0.17	16
	Nonaccrual	0.19	0.18	61	0	0.18	11	0	0.17	11	0	0.28	9	0	0.17	11
Depository institution loans	30–89 days past due	0	0.01	45		0		0	0.01	45		0			0	
	90+ days past due	0	0	46		0		0	0	47		0			0	
	Nonaccrual	0	0.01	45		0		0	0	47		0			0	
Agricultural	30–89 days past due	0	0.10	29	0	0.16	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due	0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual	0	0.36	27	0	0.69	24	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due		0			0.01			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due	0.12	0.11	72	0.52	0.11	90	0.12	0.12	69	1.25	0.18	93	0.04	0.20	42
	90+ days past due	0	0.01	33	0	0.01	35	0	0.01	34	0.03	0.01	86	0	0.01	30
	Nonaccrual	0.01	0.07	57	0	0.13	22	0.01	0.09	51	0.01	0.15	43	0.05	0.13	52

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

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	0.75	0.39	80	0.56	0.35	74	0.37	0.46	49	0.79	0.65	72	0.69	0.67	61
	90+ days past due	0	0.22	18	0.20	0.27	75	0	0.24	18	0	0.33	16	0	0.31	14
	Nonaccrual	1.75	0.61	90	1.48	0.82	86	1.36	0.71	86	1.74	0.89	86	0.95	0.73	71
Revolving	30–89 days past due	0.23	0.26	48	0.43	0.29	74	0.56	0.28	80	0.77	0.48	77	0.51	0.45	56
	90+ days past due	0	0.02	35	0.31	0.02	92	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.70	1.15	62	0.87	1.05	61	0.68	1.18	57	0.95	1.13	62	0.80	1	60
Closed-end	30–89 days past due	1.22	0.42	90	0.66	0.36	79	0.21	0.49	28	0.80	0.65	71	0.84	0.70	69
	90+ days past due	0	0.25	19	0.10	0.29	68	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual	2.70	0.60	96	1.99	0.77	89	1.93	0.67	90	2.41	0.87	90	1.09	0.70	80
Junior lien	30–89 days past due	0	0.01	15	0	0.01	11	0	0.01	11	0	0.02	10	0	0.02	9
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	10	0	0.04	5	0	0.03	8	0	0.04	6	0.05	0.04	61
Commercial real estate	30–89 days past due	0.80	0.16	97	0.42	0.14	84	0.19	0.15	70	1.23	0.26	97	0.46	0.18	90
	90+ days past due	0.04	0.01	84	0.06	0.01	86	0.11	0.01	94	0.04	0.02	83	0.07	0.03	76
	Nonaccrual	0.24	0.32	48	0.27	0.52	33	0.28	0.38	51	0.24	0.62	23	0.14	0.23	36
Construction and development	30–89 days past due	0.15	0.22	62	0.06	0.12	60	0.21	0.17	76	1.26	0.28	90	0.54	0.28	76
	90+ days past due	0.15	0.01	92	0.09	0.01	93	0.12	0.01	96	0	0.01	35	0	0.02	33
	Nonaccrual	0.18	0.16	70	0.15	0.36	60	0.21	0.20	74	0.07	0.41	40	0.05	0.20	43
1–4 family	30–89 days past due	0.07	0.02	80	0	0.02	33	0	0.02	30	0	0.03	28	0.16	0.06	83
	90+ days past due	0	0	47	0.09	0	96	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0.07	0.17	67	0.06	0.07	72	0.21	0.13	80	1.26	0.22	90	0.39	0.20	78
	90+ days past due	0.15	0.01	92	0	0	41	0.12	0	96	0	0	40	0	0.01	35
	Nonaccrual	0.18	0.13	75	0.15	0.29	64	0.21	0.16	77	0.07	0.35	47	0.05	0.17	48
Multifamily	30–89 days past due	1.67	0.04	99	1.20	0.06	96	0	0.07	27	5.17	0.09	99	0	0.08	19
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.07	25	0	0.14	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.85	0.13	96	0.40	0.14	85	0.21	0.13	74	0.73	0.23	88	0.46	0.14	91
	90+ days past due	0.02	0.01	79	0.06	0.01	87	0.12	0.01	95	0.06	0.02	84	0.12	0.03	85
	Nonaccrual	0.30	0.39	48	0.37	0.66	39	0.35	0.45	52	0.36	0.80	29	0.19	0.28	41
Owner Occupied	30–89 days past due	0.62	0.04	99	0.30	0.04	98	0.20	0.04	94	0.53	0.07	97	0.27	0.07	95
	90+ days past due	0.02	0	88	0.02	0	89	0.12	0	96	0.06	0	94	0.10	0.01	94
	Nonaccrual	0.30	0.14	79	0.35	0.25	75	0.35	0.17	83	0.30	0.27	56	0.19	0.16	62
Other	30–89 days past due	0.22	0.08	82	0.10	0.09	73	0.01	0.08	43	0.20	0.14	71	0.19	0.07	85
	90+ days past due	0	0	37	0.03	0.01	86	0	0	37	0	0.01	33	0.01	0.01	76
	Nonaccrual	0	0.21	7	0.01	0.40	15	0	0.23	7	0.06	0.44	20	0	0.10	9
Farmland	30–89 days past due	0	0.11	30	0	0.11	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.63	22	0	1.10	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due		1.02			0.63			0.81			0.95			1.19	
	90+ days past due		0.44			0.39			0.45			0.63			0.78	
	Nonaccrual		0.11			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	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	-2,757,000	-2,546,000	-2,780,000	-2,135,000	-1,976,000
Retained earnings	10,752,000	10,202,000	10,494,000	9,695,000	9,538,000
Accumulated other comprehensive income (AOCI)	-1,954,000	-120,000	-212,000	168,000	-235,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	6,041,000	7,536,000	7,502,000	7,728,000	7,327,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	646,000	652,000	650,000	641,000	643,000
Accumulated other comprehensive income-related adjustments	-1,954,000	-120,000	-212,000	168,000	-235,000
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	7,349,000	7,004,000	7,064,000	6,919,000	6,919,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	7,349,000	7,004,000	7,064,000	6,919,000	6,919,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	394,000	394,000	394,000	394,000	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	394,000	394,000	394,000	394,000	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	394,000	394,000	394,000	394,000	0
Tier 1 Capital	7,743,000	7,398,000	7,458,000	7,313,000	6,919,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	199,000	249,000	199,000	249,000	249,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	332,000	433,000	333,000	433,000	446,000
Allowance for loan and lease losses in tier 2 capital	609,000	683,000	618,000	838,000	668,000
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	1,140,000	1,365,000	1,150,000	1,520,000	1,363,000
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	1,140,000	1,365,000	1,150,000	1,520,000	1,363,000
Exited advanced approach tier 2 capital					
Total capital	8,883,000	8,763,000	8,608,000	8,833,000	8,282,000
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	90,292,000	87,946,000	96,900,000	85,148,000	73,075,000
Less: Deductions from common equity tier 1 capital	646,000	652,000	651,000	641,000	643,000
Less: Other deductions	-165,000	-296,000	-168,000	-198,000	-341,000
Total assets for leverage ratio	89,811,000	87,590,000	96,417,000	84,705,000	72,773,000
Total risk-weighted assets	75,588,313	67,684,900	69,707,800	66,931,100	68,273,480
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	9.72	11.85	19	10.35	12.66	15	10.13	12.37	20	10.34	12.35	20	10.13	12.11	22
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	10.24	12.53	13	10.93	13.44	6	10.70	13.11	11	10.93	13.08	15	10.13	12.78	8
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	11.75	14.37	5	12.95	15.42	7	12.35	14.91	9	13.20	15.23	13	12.13	14.36	11
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.62	9.08	34	8.45	9.11	30	7.74	8.98	19	8.63	9.13	39	9.51	9.76	48
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	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	4,000	3,000	6,000	7,000	6,000	33.33	71.01
Other insurance activities income	4,000	3,000	6,000	7,000	6,000	33.33	71.01
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	1,398,000	1,381,000	1,393,000	1,366,000	1,343,000	1.23	10.06

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.63			52.30			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.37			47.70			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.61			13.29			13.40			11.24			7.26	
Insurance activities revenue / Adjusted operating income	0.26	0.36	68	0.21	0.37	64	0.20	0.36	65	0.24	0.41	68	0.18	0.47	63
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income		34.56			30.92			32.99			38.23			34.91	
Other premium income / Total premium income		65.44			69.08			67.01			61.77			65.09	
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		18.14			21.10			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		163.24			5.07			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		3,806.36			-395.05			927.51			447.82			233.61	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	16.83	12.13	68	17.16	11.54	71	17.31	12	70	16.54	11.03	73	17.77	11.51	76
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	1,254,000	963,000	1,160,000	898,000	1,010,000
Real estate loans	7,000	7,000	7,000	7,000	21,000
Commercial and industrial loans	1,247,000	954,000	1,150,000	888,000	989,000
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	2,000	3,000	3,000	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	252,000	274,000	308,000	264,000	264,000
Total selected foreign assets	1,506,000	1,237,000	1,468,000	1,162,000	1,274,000
Total foreign deposits	540,000	600,000	632,000	587,000	598,000
Interest-bearing deposits	199,000	241,000	231,000	231,000	302,000
Non-interest-bearing deposits	341,000	359,000	401,000	356,000	296,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	1.33	0.77	73	1.29	0.64	76	1.29	0.66	76	1.33	0.87	71	1.88	1.25	69
Cost: Interest-bearing deposits	0	0.25	18	0	0.12	24	0	0.14	20	0.37	0.42	60	0.93	1.19	43
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03		0.35	0.79	76		0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	30.22	11.61	77	-8.98	-1.19	37	29.18	6.83	81	-11.09	-2.40	36	-7.41	22.48	35
Total selected assets	21.75	18.50	72	-4.70	3.19	41	26.33	9.48	77	-8.79	2.04	32	1.12	12.40	51
Deposits	-10	-4.80	30	2.92	9.07	37	7.67	0.73	67	-1.84	3.46	36	20.16	10.36	73

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Activity							
Securitization activities	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		

	06/30/2022	06/30/2021	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

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

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	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

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
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	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	489,056	110,167	1,062,054	695,666	1,447,214	343.92	17.04
Dividends	425,000	0	830,000	487,000	1,207,000		9.82
Interest	996	492	1,150	3,299	19,452	102.44	
Management and service fees	63,060	109,675	230,904	205,367	220,762	-42.50	104.32
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	19,000	19,000	0	0	-100.00	
Dividends	0	19,000	19,000	0	0	-100.00	
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	67,881	1,888	4,082	14,144	24,875	3495.39	3491.59
Dividends	67,000	0	0	11,000	22,000		
Interest	0	0	0	0	0		
Management and service fees	881	1,888	4,082	3,144	2,875	-53.34	-53.39
Other income	0	0	0	0	0		
Total income from subsidiaries	556,937	131,055	1,085,136	709,810	1,472,089	324.96	32.68
Securities gains (losses)	0	0	0	0	0		
Other operating income	-20,192	9,539	15,002	16,870	9,773		
Total operating income	536,745	140,594	1,100,138	726,680	1,481,862	281.77	26.07
Operating Expenses							
Personnel expenses	20,614	88,039	170,189	140,324	143,515	-76.59	-68.72
Interest expense	12,875	10,238	20,338	30,250	55,926	25.76	109.55
Other expenses	15,877	39,150	86,118	82,366	87,363	-59.45	-65.83
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	49,366	137,427	276,645	252,940	286,804	-64.08	-58.34
Income (loss) before taxes	487,379	3,167	823,493	473,740	1,195,058	15289.30	58.63
Applicable income taxes (credit)	241	-3,152	-5,796	-6,227	-8,638		
Extraordinary items							
Income before undistributed income of subsidiaries	487,138	6,319	829,289	479,967	1,203,696	7609.10	43.00
Equity in undistributed income of subsidiaries	-37,485	671,834	338,950	7,499	-19,535		
Bank subsidiaries	13,361	675,099	325,715	-7,568	-21,984	-98.02	-75.52
Nonbank subsidiaries	650	-18,934	-17,919	3,257	1,604		1.09
Subsidiary holding companies	-51,496	15,669	31,154	11,810	845		
Net income (loss)	449,653	678,153	1,168,239	487,466	1,184,161	-33.69	10.96
Memoranda							
Bank net income	438,361	675,099	1,155,715	479,432	1,185,016	-35.07	-0.73
Nonbank net income	650	66	1,081	3,257	1,604	884.85	1.09
Subsidiary holding companys' net income	15,504	15,669	31,154	22,810	22,845	-1.05	65.66

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	6,534,585	78.33	8,548,387	85.66	8,257,315	83.31	8,057,402	7,662,023	-23.56	-13.02
Common and preferred stock	5,743,408	68.85	7,912,384	79.28	7,471,380	75.38	7,420,847	7,024,187	-27.41	-16.40
Excess cost over fair value	635,450	7.62	636,003	6.37	635,450	6.41	636,555	637,836	-0.09	-1.03
Loans, advances, notes, and bonds	150,000	1.80	0	0	150,000	1.51	0	0		
Other receivables	5,727	0.07	0	0	485	0	0	0		
Investment in nonbank subsidiaries	32,024	0.38	30,358	0.30	31,374	0.32	49,293	24,945	5.49	10.61
Common and preferred stock	32,024	0.38	30,358	0.30	31,374	0.32	49,293	24,945	5.49	10.61
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	88,237	1.06	124,382	1.25	139,832	1.41	108,713	96,903	-29.06	-16.31
Common and preferred stock	77,873	0.93	111,755	1.12	128,360	1.29	108,713	96,903	-30.32	-26.14
Excess cost over fair value	10,364	0.12	12,627	0.13	11,472	0.12	0	0	-17.92	
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		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	1,408,820	16.89	873,467	8.75	1,105,063	11.15	1,489,130	1,196,299	61.29	57.56
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	1,753	0.02	2,465	0.02	3,662	0.04	2,595	2,955	-28.88	-14.61
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	276,584	3.32	400,674	4.01	374,772	3.78	433,979	333,272	-30.97	28.71
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	8,342,003	100.00	9,979,733	100.00	9,912,018	100.00	10,141,112	9,316,397	-16.41	-4.75
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	1,385,477	16.61	1,498,569	15.02	1,471,216	14.84	1,537,623	1,471,056	-7.55	296.98
Subordinated notes and debentures	245,762	2.95	271,291	2.72	264,736	2.67	280,394	264,247	-9.41	-4.60
Other liabilities	269,895	3.24	269,947	2.70	279,213	2.82	269,337	248,159	-0.02	63.89
Balance due to subsidiaries and related institutions	6,102	0.07	9,172	0.09	0	0	4,089	5,508	-33.47	286.69
Total liabilities	1,907,236	22.86	2,048,979	20.53	2,015,165	20.33	2,091,443	1,988,970	-6.92	146.77
Equity Capital	6,434,767	77.14	7,930,754	79.47	7,896,853	79.67	8,049,669	7,327,427	-18.86	-19.41
Perpetual preferred stock (income surplus)	394,493	4.73	394,493	3.95	394,493	3.98	394,493	0	0.00	
Common stock	1,140,824	13.68	1,140,824	11.43	1,140,824	11.51	1,140,824	1,140,824	0.00	0.00
Common surplus	2,203,378	26.41	2,162,661	21.67	2,174,954	21.94	2,185,124	2,174,134	1.88	4.43
Retained earnings	10,751,641	128.89	10,201,754	102.22	10,494,036	105.87	9,622,858	9,538,583	5.39	41.83
Accumulated other comprehensive income	-1,953,518	-23.42	-119,878	-1.20	-212,086	-2.14	167,585	-235,362		
Other equity capital components	-6,102,051	-73.15	-5,849,100	-58.61	-6,095,368	-61.49	-5,461,215	-5,290,752		
Total liabilities and equity capital	8,342,003	100.00	9,979,733	100.00	9,912,018	100.00	10,141,112	9,316,397	-16.41	-4.75
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

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	12.61	10.52	71	16.85	12.64	79	14.69	11.94	75	6.34	7.29	35	16.20	9.68	94
Bank net income / Average equity investment in banks	12.17	11.07	64	16.30	12.37	82	13.93	11.80	72	6.01	7.45	31	15.82	10.51	88
Nonbank net income / Average equity investment in nonbanks	4.11	10.05	47	0.31	13.40	21	2.84	13.12	32	10.90	9.75	64	6.71	7.89	59
Subsidiary HCs net income / Average equity investment in sub HCs	30.21	9.42	94	27	11.92	95	25.16	10.11	95	21.40	7.01	91	22.18	8.55	96
Bank net income / Parent net income	97.49	98.83	21	99.55	96.24	33	98.93	96.79	32	98.35	88.16	27	100.07	82.22	37
Nonbank net income / Parent net income	0.14	2.55	45	0.01	3.10	31	0.09	3.40	39	0.67	3.59	48	0.14	5.93	34
Subsidiary holding companies' net income / Parent net income	3.45	80.71	5	2.31	67.52	5	2.67	65.35	5	4.68	68.34	10	1.93	74	7
Leverage															
Total liabilities / Equity capital	29.64	17.48	83	25.84	16.87	80	25.52	16.81	79	25.98	20.06	75	27.14	20.43	70
Total debt / Equity capital	25.35	12.15	83	22.32	11.60	82	21.98	11.71	80	22.58	14.41	76	23.68	14.31	74
Total debt + notes payable to subs that issued TPS / Equity capital	25.35	14.28	82	22.32	13.82	81	21.98	13.63	78	22.58	16.67	74	23.68	16.36	73
Total debt + Loans guaranteed for affiliate / Equity capital	25.35	12.21	83	22.32	11.69	82	21.98	11.77	80	22.58	14.68	76	23.68	14.56	74
Total debt / Equity capital – excess over fair value	28.18	12.27	84	24.30	11.71	83	23.94	11.81	81	24.52	14.52	79	25.94	14.51	75
Long-term debt / Equity capital	25.35	11.61	83	22.32	11.05	84	21.98	10.95	82	22.58	13.56	78	23.68	13.04	76
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	10.04	0.09	98	8.18	0.09	98	8.19	0.05	98	7.91	0.08	97	8.70	0.12	96
Long-term debt / Consolidated long-term debt	62.02	39.62	65	62.01	39.10	69	62.09	39.86	64	31.73	34.67	46	26.31	28.44	51
Double Leverage															
Equity investment in subs / Equity capital	101	103.92	42	109.74	103.07	84	104.83	103.22	64	102.06	102.81	45	106.23	103.22	69
Total investment in subs / Equity capital	103.42	109.01	41	109.74	108.26	74	106.73	108.40	61	102.06	110.16	33	106.23	111.07	56
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)	0.07	0.41	40	0.57	0.25	73	0.33	0.29	61	0.34	0.47	50	0.39	0.36	55
Equity investment in subs – equity cap / Net income-div (X)	0.12	1.23	11	0.80	0.83	58	0.49	1.05	39	1.72	1.82	64	0.58	1.22	36
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	223.04	126.15	83	50.32	138.64	14	172.16	152.85	64	118.71	136.59	46	222.18	177.68	72
Cash from ops + noncash items + op expense / Op expense + dividend	231.95	116.54	82	55.78	130.64	20	174.79	154.48	64	122.87	147.24	46	227.70	190.27	73
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	224.90	92.87	88	-74.61	103.17	6	48.33	98.54	12	150.97	134.08	69	71.35	116.34	12
Pretax operating income + interest expense / Interest expense	3,885.47	1,457.38	86	130.93	1,479.01	15	4,149.04	1,835.33	87	1,666.08	2,016.32	68	2,236.86	1,968.54	72
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	3,885.47	1,417.74	88	130.93	1,667.11	13	4,149.04	1,770.77	86	1,666.08	1,539.23	76	2,236.86	1,632.83	73
Dividends + interest from subsidiaries / Interest expense + dividends	244.21	140.52	81	9.36	153.06	7	208.20	174.12	64	119	150.43	41	275.03	210.80	75
Fees + other income from subsidiaries / Salary + other expenses	175.22	10.93	96	87.71	12.78	94	91.68	11.92	96	93.63	13.95	96	96.86	16.52	94
Net income / Current part of long-term debt + preferred dividends (X)	40.88	28.68	82	61.65	41.77	85	50.79	47.61	78	37.50	35.64	77		57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	15.11	3.32	93	7.42	3.64	80	9.83	3.44	85	13.44	3.85	86	10.65	2.64	87
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			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	46	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	46	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	0.05	1.69	44	0.04	1.79	46	0.04	1.76	47	0.06	2.66	44	0.04	5.62	39
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0.03	0.05	87	0.03	0.07	87	0.02	0.06	87	0.03	0.08	82	0.03	0.19	78

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	38.80	82.17	23	3,133.41	78.46	99	46.79	66.37	40	81.46	81.10	60	33.06	57.84	31
Dividends declared / Net income	42.03	34	66	29.20	25.30	58	33.21	28.27	59	80.21	42.29	92	33.61	33.08	52
Net income – dividends / Average equity	7.31	7.04	59	11.93	9.64	72	9.81	8.62	68	1.25	4.14	17	10.76	6.46	89
Percent of Dividends Paid															
Dividends from bank subsidiaries	224.87	128.25	80	0	139.49	9	213.92	155.92	69	124.55	132.17	52	303.27	178.13	79
Dividends from nonbank subsidiaries	0	2.20	26	9.60	3.97	81	4.90	4.90	72	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies	35.45	2.84	91	0	6.36	45	0	5.91	45	2.81	4.85	88	5.53	21.40	85
Dividends from all subsidiaries	260.32	168.66	80	9.60	193.08	9	218.81	203.53	63	127.37	174.85	39	308.79	260.40	70
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	96.95	43.08	87	0	36.56	9	71.82	45.96	72	101.58	60.28	87	101.86	66.55	86
Interest income from bank subsidiaries	0.23	0.13	83	0.07	0.11	76	0.10	0.11	78	0.69	0.36	79	1.64	0.54	82
Management and service fees from bank subsidiaries	14.39	0.85	94	16.25	0.90	95	19.98	0.88	96	42.84	1.47	97	18.63	1.55	96
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	111.56	46.71	90	16.32	38.35	25	91.90	51.33	87	145.10	62.88	95	122.13	69.36	89
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	45.98	15	28,787.88	54.17	98	1,757.63	62.63	98	0	56.39	15	0	82.95	12
Interest income from nonbank subsidiaries	0	2.85	35	0	2.35	32	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.54	41	0	0.63	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries	0	0.18	46	0	0.08	46	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	0	54.49	11	28,787.88	76.16	98	1,757.63	87.22	98	0	79.84	8	0	150.41	6
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies	432.15	87.73	94	0	31	20	0	38.10	20	48.22	43.51	57	96.30	61.23	69
Interest income from subsidiary holding companies	0	13.26	27	0	5.39	22	0	5.26	22	0	8.40	23	0	6.54	25
Management and service fees from subsidiary holding companies	5.68	0.33	94	12.05	0.37	95	13.10	0.73	90	13.78	0.44	95	12.58	0.36	96
Other income from subsidiary holding companies	0	-3.08	52	0	-0.43	52	0	-0.40	50	0	0.01	45	0	0.29	44
Operating income from subsidiary holding companies	437.83	98.24	94	12.05	39.64	35	13.10	58.37	25	62.01	55.20	61	108.89	76.49	69
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	79.18	65.33	38	0	67.82	10	75.45	74.16	29	67.02	69.76	25	81.45	67.32	38
Interest income from bank subsidiaries	0.19	0.78	70	0.35	0.39	79	0.10	0.23	68	0.45	0.63	70	1.31	0.80	76
Management and service fees from bank subsidiaries	11.75	1.33	90	78.01	2.08	98	20.99	1.44	95	28.26	1.87	96	14.90	1.81	90
Other income from bank subsidiaries	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	91.12	75.26	35	78.36	81.78	29	96.54	83.13	39	95.73	82.20	40	97.66	78.80	51
Dividends from nonbank subsidiaries	0	3.28	25	13.51	2.67	88	1.73	3.07	69	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries	0	0.24	38	0	0.35	37	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	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	5.58	20	13.51	6.48	83	1.73	4.67	65	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies	12.48	1.79	91	0	2.43	45	0	2.10	45	1.51	2.53	88	1.48	4.52	86
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	0.16	0	99	1.34	0	98	0.37	0	98	0.43	0	98	0.19	0	98
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	12.65	3.21	89	1.34	3.96	88	0.37	3.91	87	1.95	4.56	86	1.68	6.08	83
Loans and advances from subsidiaries / Short term debt		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	0	28.16	13	0	28.31	13	0	26.38	13	0	27.08	12	0	28.33	11